

TAI YAU BANK, LIMITED

Template KM1: Key prudential ratios as at 30 September 2023

		(a)	(b)	(c)	(d)	(e)
		30/9/2023	30/6/2023	31/3/2023	31/12/2022	30/9/2022
		(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)
	Regulatory capital					
1	Common Equity Tier 1 (CET1)	817,151	808,374	801,297	796,598	791,487
2	Tier 1	817,151	808,374	801,297	796,598	791,487
3	Total capital	817,878	809,142	802,013	797,385	792,142
	RWA					
4	Total RWA	403,266	387,264	350,825	351,178	333,069
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5	CET1 ratio (%)	202.63%	208.74%	228.40%	226.84%	237.63%
6	Tier 1 ratio (%)	202.63%	208.74%	228.40%	226.84%	237.63%
7	Total capital ratio (%)	202.81%	208.94%	228.61%	227.06%	237.83%
	Additional CET1 buffer requirements (as a percentage of RWA)					
8	Capital conservation buffer requirement (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical capital buffer requirement (%)	1.00%	1.00%	1.00%	1.00%	1.00%
10	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	N/A	N/A	N/A	N/A	N/A
11	Total AI-specific CET1 buffer requirements (%)	3.50%	3.50%	3.50%	3.50%	3.50%
12	CET1 available after meeting the AI's minimum capital requirements (%)	194.81%	200.94%	220.61%	219.06%	229.83%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	1,894,197	1,899,573	1,886,762	1,912,608	1,840,249
14	LR (%)	43.14%	42.56%	42.47%	41.65%	43.01%
	Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)					
	Applicable to category 1 institution only:					
15	Total high quality liquid assets (HQLA)	N/A	N/A	N/A	N/A	N/A
16	Total net cash outflows	N/A	N/A	N/A	N/A	N/A
17	LCR (%)	N/A	N/A	N/A	N/A	N/A
	Applicable to category 2 institution only:					
17a	LMR (%)	107.02%	101.75%	135.72%	107.35%	87.85%
	Net Stable Funding Ratio (NSFR) / Core Funding Ratio (CFR)					
	Applicable to category 1 institution only:					
18	Total available stable funding	N/A	N/A	N/A	N/A	N/A
19	Total required stable funding	N/A	N/A	N/A	N/A	N/A
20	NSFR (%)	N/A	N/A	N/A	N/A	N/A
	Applicable to category 2A institution only:					
20a	CFR (%)	N/A	N/A	N/A	N/A	N/A

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Template OV1: Overview of Risk-Weighted Amount (RWA) as at 30 September 2023

HK\$'000

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		30-Sep-2023	30-Jun-2023	30-Sep-2023
1	Credit risk for non-securitization exposures	369,378	359,676	29,550
2	Of which STC approach	0	0	0
2a	Of which BSC approach	369,378	359,676	29,550
3	Of which foundation IRB approach	0	0	0
4	Of which supervisory slotting criteria approach	0	0	0
5	Of which advanced IRB approach	0	0	0
6	Counterparty default risk and default fund contributions	0	0	0
7	Of which SA-CCR approach	0	0	0
7a	Of which CEM	0	0	0
8	Of which IMM(CCR) approach	0	0	0
9	Of which others	0	0	0
10	CVA risk	0	0	0
11	Equity positions in banking book under the simple risk-weight method and internal models method	0	0	0
12	Collective investment scheme (“CIS”) exposures – LTA*	N/A	N/A	N/A
13	CIS exposures – MBA*	N/A	N/A	N/A
14	CIS exposures – FBA*	N/A	N/A	N/A
14a	CIS exposures – combination of approaches*	N/A	N/A	N/A
15	Settlement risk	0	0	0
16	Securitization exposures in banking book	0	0	0
17	Of which SEC-IRBA	0	0	0
18	Of which SEC-ERBA (including IAA)	0	0	0
19	Of which SEC-SA	0	0	0
19a	Of which SEC-FBA	0	0	0
20	Market risk	0	0	0
21	Of which STM approach	0	0	0
22	Of which IMM approach	0	0	0
23	Capital charge for switch between exposures in trading book and banking book (not applicable before the revised market risk framework takes effect)*	N/A	N/A	N/A
24	Operational risk	33,888	27,588	2,711
24a	Sovereign concentration risk	0	0	0
25	Amounts below the thresholds for deduction (subject to 250% RW)	0	0	0
26	Capital floor adjustment	0	0	0
26a	Deduction to RWA	0	0	0
26b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	0	0	0
26c	Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital	0	0	0
27	Total	403,266	387,264	32,261

Point to note:

Items marked with an asterisk (*) will be applicable only after their respective policy frameworks take effect. Until then, “Not applicable” should be reported in the rows.

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Template LR2: Leverage ratio (“LR”) as at 30 September 2023

		(a)	(b)
		HK\$ equivalent (HK\$'000)	
		30/9/2023	30/6/2023
On-balance sheet exposures			
1	On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)	1,891,889	1,897,306
2	Less: Asset amounts deducted in determining Tier 1 capital	(505)	(505)
3	Total on-balance sheet exposures (excluding derivative contracts and SFTs)	1,891,384	1,896,801
Exposures arising from derivative contracts			
4	Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)	0	0
5	Add-on amounts for PFE associated with all derivative contracts	0	0
6	Gross-up for collateral provided in respect of derivative contracts where deducted from the balance sheet assets pursuant to the applicable accounting framework	0	0
7	Less: Deductions of receivables assets for cash variation margin provided under derivative contracts	0	0
8	Less: Exempted CCP leg of client-cleared trade exposures	0	0
9	Adjusted effective notional amount of written credit-related derivative contracts	0	0
10	Less: Adjusted effective notional offsets and add-on deductions for written credit-related derivative contracts	0	0
11	Total exposures arising from derivative contracts	0	0
Exposures arising from SFTs			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	0	0
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	0	0
14	CCR exposure for SFT assets	0	0
15	Agent transaction exposures	0	0
16	Total exposures arising from SFTs	0	0
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	3,490	3,490
18	Less: Adjustments for conversion to credit equivalent amounts	0	0
19	Off-balance sheet items	3,490	3,490
Capital and total exposures			
20	Tier 1 capital	817,151	808,374
20a	Total exposures before adjustments for specific and collective provisions	1,894,874	1,900,291
20b	Adjustments for specific and collective provisions	677	718
21	Total exposures after adjustments for specific and collective provisions	1,894,197	1,899,573
Leverage ratio			
22	Leverage ratio	43.14%	42.56%