

大生銀行有限公司
TAI SANG BANK LIMITED

2018年3月31日止季度財務披露模版
QUARTERLY FINANCIAL DISCLOSURE TEMPLATE FOR
THE QUARTER ENDED 31 MARCH 2018

模版OV1：2018年3月31日之風險加權數額概覽（未經審核 - 根據法定綜合基礎）

Template OV1: Overview of RWA as at 31 March 2018 (Unaudited - on Regulatory Consolidated Basis)

		(a)	(b)	(c)	
		風險加權數額 RWA		最低資本規定 Minimum capital requirements	
		2018年3月31日 31-Mar-18	2017年12月31日 31-Dec-17	2018年3月31日 31-Mar-18	
		HK\$'000	HK\$'000	HK\$'000	
1	非證券化類別風險承擔的信用風險	Credit risk for non-securitization exposures	834,916	747,230	66,793
2	其中STC計算法	Of which STC approach	-	-	-
2a	其中BSC計算法	Of which BSC approach	834,916	747,230	66,793
3	其中IRB計算法	Of which IRB approach	-	-	-
4	對手方信用風險	Counterparty credit risk	-	-	-
5	其中 SA-CCR計算法	Of which SA-CCR	-	-	-
5a	其中現行風險承擔方法	Of which CEM	-	-	-
6	其中IMM(CCR)計算法	Of which IMM(CCR) approach	-	-	-
7	使用市場基準計算法的銀行帳內股權 風險承擔	Equity exposures in banking book under the market-based approach	-	-	-
8	集體投資計劃風險承擔 - LTA	CIS exposures - LTA	-	-	-
9	集體投資計劃風險承擔 - MBA	CIS exposures - MBA	-	-	-
10	集體投資計劃風險承擔 - FBA	CIS exposures - FBA	-	-	-
11	交收風險	Settlement risk	-	-	-
12	銀行帳內的證券化類別風險承擔	Securitization exposures in banking books	-	-	-
13	其中IRB(S)計算法 - 評級基準方法	Of which IRB(S) approach - ratings-based method	-	-	-
14	其中IRB(S)計算法 - 監管公式方法	Of which IRB(S) approach - supervisory formula method	-	-	-
15	其中STC(S)計算法	Of which STC(S) approach	-	-	-
16	市場風險	Market risk	-	-	-
17	其中STM計算法	Of which STM approach	-	-	-
18	其中IMM計算法	Of which IMM approach	-	-	-
19	業務操作風險	Operational risk	42,975	41,463	3,438
20	其中BIA計算法	Of which BIA approach	42,975	41,463	3,438
21	其中STO計算法	Of which STO approach	-	-	-
21a	其中ASA計算法	Of which ASA approach	-	-	-
22	其中AMA計算法	Of which AMA approach	N/A	N/A	N/A
23	低於扣減門檻的數額（須計算250% 風險權重）	Amounts below the thresholds for deduction (subject to 250% RW)	-	-	-
24	資本下限調整	Capital floor adjustment	-	-	-
24a	風險加權數額扣減	Deduction to RWA	-	-	-
24b	其中不包括在二級資本內的一般銀 行業務風險監管儲備及集體準備金 的部分	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2	-	-	-
24c	其中不包括在二級資本內的土地及 建築物因價值重估而產生的累積公 平價值收益的部分	Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier	168,882	168,882	13,511
25	總計	Total	709,009	619,811	56,720

附註 Note:

(1) N/A：不適用於香港情況

N/A: Not applicable in the case of Hong Kong

(2) 於以上2期以BSC計算法計算非證券化類別風險承擔之信用風險之增加，主要由於銀行集團於本期完結時有較高之同業拆放結餘於其賬目內。

The increase noted in the credit risk for non-securitization exposures calculated on BSC approach between the above two periods was mainly the result of a higher level of money market placements outstanding in the books of the Bank as at the end of the current period.

大生銀行有限公司
Tai Sang Bank Limited

資本充足披露

Capital Adequacy Disclosure

		2018年3月31日 31 March 2018	2017年12月31日 31 December 2017
		HK\$'000	HK\$'000
普通權益1級資本	Common Equity Tier 1 capital	394,680	392,885
1級資本	Tier 1 capital	394,680	392,885
總資本	Total capital	534,656	532,861
總風險加權數額	Total risk weighted amounts	709,009	619,811
		2018年3月31日 31 March 2018	2017年12月31日 31 December 2017
普通權益1級資本比率	Common Equity Tier 1 capital ratio	55.67%	63.39%
1級資本比率	Tier 1 capital ratio	55.67%	63.39%
總資本比率	Total capital ratio	75.41%	85.97%

以上之資本比率乃根據銀行業(資本)規則計算於2018年3月31日及於2017年12月31日之綜合比率。

The above capital ratios represent the consolidated ratios of the Bank computed in accordance with the Banking (Capital) Rules as at 31 March 2018 and 31 December 2017.

槓桿比率披露

Leverage Ratio Disclosure

		2018年3月31日 31 March 2018	2017年12月31日 31 December 2017
		HK\$'000	HK\$'000
1級資本	Tier 1 capital	394,680	392,885
總風險承擔數額	Total exposures	1,573,886	1,874,537
槓桿比率	Leverage ratio	25.08%	20.96%

以上之槓桿比率乃根據與資本充足比率相同之監管綜合方法所計算於2018年3月31日及於2017年12月31日之綜合比率。

The above leverage ratio represent the consolidated ratio of the Bank computed on the same regulatory consolidation basis as the capital adequacy ratios as at 31 March 2018 and 31 December 2017.

