

大生銀行有限公司  
TAI SANG BANK LIMITED

2018年9月30日止季度財務披露模版  
FINANCIAL DISCLOSURE TEMPLATES FOR THE  
QUARTER ENDED 30 SEPTEMBER 2018

〔未經審核〕  
(UNAUDITED)

		(a)	(b)	(c)	
		風險加權數額 RWA		最低資本規定 Minimum capital requirements	
		2018年9月30日 30-Sep-18	2018年6月30日 30-Jun-18	2018年9月30日 30-Sep-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	815,307	758,536	65,225
2	其中STC計算法	Of which STC approach	-	-	-
2a	其中BSC計算法	Of which BSC approach	815,307	758,536	65,225
3	其中基礎IRB計算法	Of which foundation IRB approach	-	-	-
4	其中監管分類準則計算法	Of which supervisory slotting criteria	-	-	-
5	其中高級IRB計算法	Of which advanced IRB approach	-	-	-
6	對手方違責風險及違責基金承擔	Counterparty default risk and default fund	-	-	-
7	其中SA-CCR	Of which SA-CCR	N/A	N/A	N/A
7a	其中現行風險承擔方法	Of which CEM	-	-	-
8	其中IMM(CCR)計算法	Of which IMM(CCR) approach	-	-	-
9	其中其他	Of which others	-	-	-
10	CVA風險	CVA risk	-	-	-
11	簡單風險權重方法及內部模式方法下的銀行帳內股權狀況	Equity positions in banking book under the simple risk-weighted method and internal	-	-	-
12	集體投資計劃風險承擔——LTA	Collective investment scheme ("CIS") exposures - LTA	N/A	N/A	N/A
13	集體投資計劃風險承擔 — MBA	CIS exposures – MBA	N/A	N/A	N/A
14	集體投資計劃風險承擔 — FBA	CIS exposures – FBA	N/A	N/A	N/A
14a	集體投資計劃風險承擔——混合使用計算法	CIS exposures - combination of approaches	N/A	N/A	N/A
15	交收風險	Settlement risk	-	-	-
16	銀行帳內的證券化類別風險承擔	Securitization exposures in banking book	-	-	-
17	其中 SEC-IRBA	Of which SEC-IRBA	-	-	-
18	其中 SEC-ERBA	Of which SEC-ERBA	-	-	-
19	其中 SEC-SA	Of which SEC-SA	-	-	-
19a	其中 SEC-FBA	Of which SEC-FBA	-	-	-
20	市場風險	Market risk	-	-	-
21	其中STM計算法	Of which STM approach	-	-	-
22	其中IMM計算法	Of which IMM approach	-	-	-
23	交易帳與銀行帳之間切換的風險承擔的資本要求（經修訂市場風險框架生效前不適用）	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	業務操作風險	Operational risk	44,838	43,063	3,587
25	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)	-	-	-
26	資本下限調整	Capital floor adjustment	-	-	-
26a	風險加權數額扣減	Deduction to RWA	-	-	-
26b	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	-	-	-
26c	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	174,052	174,052	13,924
27	總計	Total	686,093	627,547	54,888

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.

模版KM1：2018年9月30日之主要審慎比率(未經審核 - 根據法定綜合基礎)

Template KM1: Key Prudential Ratios as at 30 September 2018 (Unaudited - on Regulatory Consolidated Basis)

		(a)	(b)	(c)	(d)	(e)	
		2018年 9月30日 30-Sep-18	2018年 6月30日 30-Jun-18	2018年 3月31日 31-Mar-18	2017年 12月31日 31-Dec-17	2017年 9月30日 30-Sep-17	
	<b>監管資本(數額)(港幣'000)</b>	<b>Regulatory capital (amount) (HK\$'000)</b>					
1	普通股權一級(CET1)	Common Equity Tier 1 (CET1)	396,021	394,691	394,680	392,885	389,553
2	一級	Tier 1	396,021	394,691	394,680	392,885	389,553
3	總資本	Total capital	540,227	538,897	534,656	532,861	524,157
	<b>風險加權數額(數額)(港幣'000)</b>	<b>RWA (amount) (HK\$'000)</b>					
4	風險加權數額總額	Total RWA	686,093	627,547	709,009	619,811	575,709
	<b>風險為本監管資本比率(以風險加權數額的百分率表示)</b>	<b>Risk-based regulatory capital ratios (as a percentage of RWA)</b>					
5	CET1比率(%)	CET1 ratio (%)	57.72%	62.89%	55.67%	63.39%	67.66%
6	一級比率(%)	Tier 1 ratio (%)	57.72%	62.89%	55.67%	63.39%	67.66%
7	總資本比率(%)	Total capital ratio (%)	78.74%	85.87%	75.41%	85.97%	91.05%
	<b>額外CET1緩衝要求(以風險加權數額的百分率表示)</b>	<b>Additional CET1 buffer requirements (as a percentage of RWA)</b>					
8	防護緩衝資本要求(%)	Capital conservation buffer requirement (%)	1.875%	1.875%	1.875%	1.25%	1.25%
9	逆周期緩衝資本要求(%)	Countercyclical capital buffer requirement (%)	1.875%	1.875%	1.875%	1.25%	1.25%
10	較高吸收虧損能力要求(%) (只適用於G-SIB或D-SIB)	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	N/A	N/A	N/A	N/A	N/A
11	認可機構特定的總CET1緩衝要求(%)	Total AI-specific CET1 buffer requirements (%)	3.75%	3.75%	3.75%	2.50%	2.50%
12	符合認可機構的最低資本規定後可用的CET1(%)	CET1 available after meeting the AI's minimum capital requirements (%)	49.47%	54.64%	47.42%	56.39%	60.66%
	<b>《巴塞爾協定三》槓桿比率</b>	<b>Basel III leverage ratio</b>					
13	總槓桿比率風險承擔計量(港幣'000)	Total leverage ratio (LR) exposure measure (HK\$'000)	1,444,491	1,425,774	1,573,886	1,874,537	1,826,773
14	槓桿比率(LR)(%)	LR (%)	27.42%	27.68%	25.08%	20.96%	21.32%
	<b>流動性覆蓋比率(LCR)/流動性維持比率(LMR)</b>	<b>Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)</b>					
	只適用於第1類機構:	Applicable to category 1 institution only:					
15	優質流動資產(HQLA)總額	Total high quality liquid assets (HQLA)	N/A	N/A	N/A	N/A	N/A
16	淨現金流出總額	Total net cash outflows	N/A	N/A	N/A	N/A	N/A
17	LCR(%)	LCR (%)	N/A	N/A	N/A	N/A	N/A
	只適用於第2類機構:	Applicable to category 2 institution only:					
17a	LMR(%)	LMR (%)	89.46%	82.62%	72.27%	77.25%	83.09%
	<b>穩定資金淨額比率(NSFR)/核心資金比率(CFR)</b>	<b>Net Stable Funding Ratio (NSFR) / Core Funding Ratio (CFR)</b>					
	只適用於第1類機構:	Applicable to category 1 institution only:					
18	可用穩定資金總額	Total available stable funding	N/A	N/A	N/A	N/A	N/A
19	所需穩定資金總額	Total required stable funding	N/A	N/A	N/A	N/A	N/A
20	NSFR(%)	NSFR (%)	N/A	N/A	N/A	N/A	N/A
	只適用於第2A類機構:	Applicable to category 2A institution only:					
20a	CFR(%)	CFR (%)	N/A	N/A	N/A	N/A	N/A

附註 Note:

- (1) N/A：不適用 N/A: Not applicable
- (2) 風險為本監管資本比率 Risk-based regulatory capital ratios  
以上表格概述於上述日期根據銀行(資本)規則所計算本銀行以綜合基礎之資本比率。銀行於2018年9月30日之CET1比率、一級比率對及總資本比率對比2018年6月30日皆為下降，主要因為於本報告期末有較高水平之同業拆放從而引至較高水平之風險加權總額。  
The table above summaries the capital ratios calculated as computed in accordance with the Banking (Capital) Rules under consolidated basis of the Bank as at the dates shown. The Bank's CET1 ratio, Tier 1 ratio and Total capital ratio as at 30 September 2018 have decreased from those as at 30 June 2018, mainly due to the higher level of total risk weighted amounts recorded at the end of the current reporting period resulting from a higher level of interbank placements outstanding.
- (3) 《巴塞爾協定三》槓桿比率 Basel III leverage ratio  
以上之槓桿比率乃於上述日期根據銀行(資本)規則所計算本銀行以綜合基礎之槓桿比率。於本報告期內槓桿比率並無重大變動。  
The leverage ratio shown above represents the consolidated leverage ratio calculated in accordance with the Banking (Capital) Rules. No material movements are noted in the leverage ratio for the current reporting quarter.
- (4) 流動性覆蓋比率(LCR) / 流動性維持比率(LMR) Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)  
本銀行作為流動資金規則所訂之第2類機構只需保持及報告以單獨基礎計算之LMR。因此，銀行並無需報告LCR。以上之LMR乃本銀行單獨於每一個報告季度內之每月平均LMR之簡單平均率。截至2018年9月30日止季度之銀行平均LMR相比截至2018年6月30日止季度有所上升。上升之主要原因乃本報告期內有較高之短期同業拆放從而使銀行有較高之平均流動性資產。  
The Bank, as a category 2 institution for the purpose of the Liquidity Rules, is only required to maintain and report LMR on a solo basis. As such, the Bank is not required to report LCR. The above LMR are the quarterly average LMR calculated as the the simple average of each calendar month's average LMR of the Bank's solo position within the reporting quarters. The average liquidity maintenance ratio for the Bank for the quarter ended 30 September 2018 has increased from that of the quarter ended 30 June 2018. The main reason for the increase was due to the relatively higher average level of liquefiable assets for the current reporting quarter resulting from more short term interbank placements made.
- (5) 穩定資金淨額比率(NSFR) / 核心資金比率(CFR) Net Stable Funding Ratio (NSFR) / Core Funding Ratio (CFR)  
銀行並無需報告NSFR及CFR。  
The Bank is not required to report NSFR and CFR.
- (6) 較高吸收虧損能力(HLA) Higher Loss Absorbency (HLA)  
銀行並非被指定為具本地系統重要性認可機構，亦因此而不受制於銀行(資本)規則內所定之HLA規定。  
The Bank is not designated as a domestic systematically important authorised institution and as such is not subject to the HLA requirements under the Banking (Capital) Rules.