

大生銀行有限公司
TAI SANG BANK LIMITED

2020年9月30日止季度財務披露模版
FINANCIAL DISCLOSURE TEMPLATES
FOR THE QUARTER ENDED 30 SEPTEMBER 2020

〔未經審核〕
(UNAUDITED)

2020年9月30日之季度財務披露模版（未經審核 - 根據法定綜合基礎）
Quarterly Financial Disclosure Templates as at 30 September 2020 (Unaudited - on Regulatory Consolidated Basis)

本2020年9月30日止之季度財務披露模版乃由以下之大生銀行有限公司根據法定綜合基礎編製而成之模版所組成，並為未經審核。

- 模版OV1：風險加權數額概覽
- 模版KM1：主要審慎比率
- 模版LR2：槓桿比率

銀行於2020年6月30日及9月30日並無參與任何衍生工具交易，證券融資交易或證券化交易，亦無計劃於未來一年參與該等交易，因此並未刊載有關衍生工具合約及證券融資交易之有關對手信用風險及證券化類別風險承擔之披露模版。該等披露模版被視為不相關，其列示只會顯示零結餘。

銀行獲豁免計算市場風險加權資產，亦因此獲豁免刊載市場風險披露模版。

此截至2020年9月30日止之季度財務披露模版已全面遵從銀行業（披露）規則內所載之規定。

This set of quarterly financial disclosure templates as as 30 September 2020 is made up of the following templates of Tai Sang Bank Limited, prepared on regulatory consolidated basis and are unaudited:

- Template OV1: Overview of RWA
- Template KM1: Key Prudential Ratios
- Template LR2: Leverage Ratio

The Bank does not engage in any derivative transactions, securities financing transactions or securitization transactions as at 30 June and 30 September 2020 nor has plan to engage in such transactions in the coming year, and has therefore not included any disclosure templates on counterparty credit risk in respect of derivative contracts and securities financing transactions and securitization exposures, which are considered not to be relevant and would carry nil balances on such templates if published.

The Bank has been exempted from the calculation of risk weighted assets for market risk and accordingly has been exempted from disclosing templates on market risk.

This set of quarterly financial disclosure templates for the quarter ended 30 September 2020 fully complies with the requirements set out in the Banking (Disclosure) Rules.

			(a)	(b)	(c)
			風險加權數額 RWA		最低資本規定 Minimum capital requirements
			2020年9月30日 30-Sep-20	2020年6月30日 30-Jun-20	2020年9月30日 30-Sep-20
			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	642,569	668,673	51,406
2	其中STC計算法	Of which STC approach	-	-	-
2a	其中BSC計算法	Of which BSC approach	642,569	668,673	51,406
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 approach	-	-	-
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 contributions	-	-	-
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 models method	-	-	-
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	56,113	56,613	4,489
24a	官方實體集中風險	Sovereign concentration risk	-	-	-
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 Capital	-	-	-
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 2 Capital	173,212	173,212	13,857
27	總計	Total	525,470	552,074	42,038

附註 Note:

(1) N/A：不適用於香港情況

(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減少，主要由於銀行集團之本期完結時資產負債表較小，並受到承受不同風險加權之承擔組合有輕微變動而引致。

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

The decrease noted in the credit risk for non-securitization exposures calculated on BSC approach between the above two periods was mainly the result of a smaller sized balance sheet for the regulatory group which was modified by the slight shifting in the mix of exposures of different risk weighting.

模板KM1：2020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 2020 (Unaudited - on Regulatory Consolidated Basis)

		(a)	(b)	(c)	(d)	(e)
		2020年 9月30日 30-Sep-20	2020年 6月30日 30-Jun-20	2020年 3月31日 31-Mar-20	2019年 12月31日 31-Dec-19	2019年 9月30日 30-Sep-19
	監管資本(數額)(港幣'000)	Regulatory capital (amount) (HK\$'000)				
1	普通股權一級(CET1)	398,742	400,448	405,632	404,896	403,747
2	一級	398,742	400,448	405,632	404,896	403,747
3	總資本	542,260	543,966	551,265	550,529	553,414
	風險加權數額(數額)(港幣'000)	RWA (amount) (HK\$'000)				
4	風險加權數額總額	525,470	552,074	604,237	611,569	625,124
	風險為本監管資本比率(以風險加權數額的百分率表示)	Risk-based regulatory capital ratios (as a percentage of RWA)				
5	CET1比率(%)	75.88%	72.54%	67.13%	66.21%	64.59%
6	一級比率(%)	75.88%	72.54%	67.13%	66.21%	64.59%
7	總資本比率(%)	103.20%	98.53%	91.23%	90.02%	88.53%
	額外CET1緩衝要求(以風險加權數額的百分率表示)	Additional CET1 buffer requirements (as a percentage of RWA)				
8	防護緩衝資本要求(%)	2.500%	2.500%	2.500%	2.500%	2.500%
9	逆周期緩衝資本要求(%)	1.000%	1.000%	1.000%	2.000%	2.500%
10	較高吸收虧損能力要求(%) (只適用於G-SIB或D-SIB)	N/A	N/A	N/A	N/A	N/A
11	認可機構特定的總CET1緩衝要求(%)	3.50%	3.50%	3.50%	4.50%	5.00%
12	符合認可機構的最低資本規定後可用的CET1(%)	67.88%	64.54%	59.13%	57.21%	55.09%
	《巴塞爾協定三》槓桿比率	Basel III leverage ratio				
13	總槓桿比率風險承擔計量(港幣'000)	803,893	839,823	1,146,475	1,192,368	1,317,798
14	槓桿比率(LR)(%)	49.60%	47.68%	35.38%	33.96%	30.64%
	流動性覆蓋比率(LCR) / 流動性維持比率(LMR)	Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)				
	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	N/A	N/A	N/A	N/A	N/A
16	淨現金流出總額	N/A	N/A	N/A	N/A	N/A
17	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(%)	80.56%	76.78%	101.25%	93.50%	92.49%
	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)				
	只適用於第1類機構:	Applicable to category 1 institution only:				
18	可用穩定資金總額	N/A	N/A	N/A	N/A	N/A
19	所需穩定資金總額	N/A	N/A	N/A	N/A	N/A
20	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(%)	N/A	N/A	N/A	N/A	N/A

模版KM1：2020年9月30日之主要審慎比率(未經審核 - 根據法定綜合基礎)(續)
Template KM1: Key Prudential Ratios as at 30 September 2020 (Unaudited - on Regulatory Consolidated Basis)
(Continued)

附註 Note:

(1) N/A：不適用

N/A: Not applicable

風險為本監管資本比率

Risk-based regulatory capital ratios

(2) 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監管綜合基礎之資本比率。銀行監管綜合基礎之普通權益一級資本、一級資本及總資本對2020年6月30日皆稍微下降，主要由於本季經營虧損引致。銀行於2020年9月30日之監管綜合基礎之普通權益一級資本比率、一級資本比率及總資本比率對2020年6月30日皆有升幅，主要因為於本報告期末之監管綜合基礎之資產負債表較小而引致較低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 regulatory consolidated basis of the Bank as at the dates shown. The common equity tier 1 capital, tier 1 capital and total capital of the Bank's regulatory group have slightly decreased from 30 June 2020, mostly due to the current quarter's operating loss. The Bank's regulatory consolidated CET1 ratio, Tier 1 ratio and Total capital ratio as at 30 September 2020 have increased from those as at 30 June 2020, mainly as a result of the lower level of total risk weighted amounts recorded at the end of the current reporting period, resulting from the smaller size of balance sheet of the regulatory group.

(3) 銀行採用基本計算法計算信貸風險及基本指標算法計算業務操作風險。於2016年3月22日，銀行獲香港金融管理局以符合銀行業(資本)規則第22(1)條之豁免條件被豁免計算市場風險。在該日期後及於2020年9月30日銀行在計算其資本比率時並無計入市場風險。

The Bank uses the Basic Approach for calculating credit risk and the Basic Indicator Approach for calculating operational risk. The Bank was granted by the HKMA an exemption from the calculation of market risk under the exemption criteria under section 22(1) of the Banking (Capital) Rules on 22 March 2016 and has excluded market risk in the calculation of capital ratio since then and as at 30 September 2020.

(4) 於2020年銀行之防護緩衝資本比率根據銀行業(資本)規則所設定為2.5%(2019: 2.5%)。由於銀行只在香港營運並在此有私人機構信貸風險承擔用作計算其逆周期緩衝資本比率，於2020年9月30日，銀行之逆周期緩衝比率與香港地區之比率相同，即為1%(於2020年6月30日:1%)。

The capital conservation buffer ratio for the Bank for 2020 is 2.5% (2019: 2.5%) as stipulated by the Banking (Capital) Rules. While the Bank only operates and has private sector credit exposures in Hong Kong for the purpose of the calculation of its countercyclical capital buffer ratio, the applicable countercyclical capital buffer ratio for the Bank equals to that of Hong Kong as at 30 September 2020, which amounts to 1% (30 June 2020: 1%).

《巴塞爾協定三》槓桿比率

Basel III leverage ratio

(5) 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監管綜合基礎之槓桿比率。2020年9月30日之槓桿比率相比2020年6月30日時之比率之增加主要因為客戶存款之水平輕微下降而使綜合財務狀況表及槓桿比率風險承擔減少所引致。

The leverage ratio shown above represents the regulatory consolidated leverage ratio calculated in accordance with the Banking (Capital) Rules. The increase of leverage ratio as at 30 September 2020 from that of 30 June 2020 was predominantly due to the lower level of exposure measures, which was resulted from the reduced consolidated statement of financial position following a slight decrease in the level of customers' deposits.

流動性覆蓋比率(LCR)/流動性維持比率(LMR)

Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)

(6) 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。本季度之平均LMR對上季度之輕微增加乃主要由於於本季度內作為流動資金提升用途而存放於香港金融管理局交收戶口之平均結餘對上季度有所增加而引致。

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 LMRs are the quarterly average LMRs calculated as the simple average of each calendar month's average LMR of the Bank's solo position within the reporting quarters. The slight increase in average LMR noted for the current quarter as compared to the last quarter was mainly due to the increased average level of balances maintained in the HKMA Settlement Account for liquidity preservation purposes during the current quarter.

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)

(7) 銀行並無需報告NSFR及CFR。

The Bank is not required to report NSFR and CFR.

較高吸收虧損能力(HLA)

Higher Loss Absorbency (HLA)

(8) 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.

模版LR2：2020年9月30日之槓桿比率(未經審核 - 根據法定綜合基礎)

Template LR2: Leverage Ratio ("LR") as at 30 September 2020 (Unaudited - on Regulatory Consolidated Basis)

項目	Item	(a)	(b)	
		槓桿比率框架 Leverage ratio framework 港幣'000 HK\$'000	槓桿比率框架 Leverage ratio framework 港幣'000 HK\$'000	
		2020年9月30日 30-Sept-2020	2020年6月30日 30-Jun-2020	
資產負債表內風險承擔 On-balance sheet exposures				
1	資產負債表內風險承擔 (不包括由衍生工具合約或證券融資交易(SFT)產生的風險承擔, 但包括抵押品)	On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)	1,118,973	1,156,552
2	扣減: 釐定一級資本時所扣減的資產數額	Less: Asset amounts deducted in determining Tier 1 capital	(316,729)	(316,729)
3	資產負債表內風險承擔總額 (不包括衍生工具合約及SFT)	Total on-balance sheet exposures (excluding derivative contracts and SFTs)	802,244	839,823
由衍生工具合約產生的風險承擔 Exposures arising from derivative contracts				
4	所有與衍生工具合約有關的重置成本 (如適用的話, 扣除合資格現金變動保證金及/或雙邊淨額結算)	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or bilateral netting)	-	-
5	所有與衍生工具合約有關的潛在未來風險承擔的附加數額	Add-on amounts for PFE associated with all derivatives contracts	-	-
6	還原因提供予對手方而須根據適用會計框架從資產負債表中扣減的衍生工具抵押品的數額	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	-	-
7	扣減: 就衍生工具合約提供的現金變動保證金的應收部分	Less: Deductions of receivables assets for cash variation margin provided under derivatives contracts	-	-
8	扣減: 中央交易對手方風險承擔中與客戶結算交易有關而獲豁免的部分	Less: Exempted CCP leg of client-cleared trade exposures	-	-
9	經調整後已出售信用衍生工具合約的有效名義數額	Adjusted effective notional amount of written credit derivative contracts	-	-
10	扣減: 就已出售信用衍生工具合約作出調整的有效名義抵銷及附加數額的扣減	Less: Adjusted effective notional offsets and add-on deductions for written credit derivatives contracts	-	-
11	衍生工具合約產生的風險承擔總額	Total exposures arising from derivative contracts	-	-
由SFT產生的風險承擔 Exposures arising from SFTs				
12	經銷售會計交易調整後 (在不確認淨額計算下) 的SFT資產總計	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	-	-
13	扣減: SFT資產總計的應付現金與應收現金相抵後的淨額	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
14	SFT資產的對手方信用風險承擔	CCR exposure for SFT assets	-	-
15	代理交易風險承擔	Agent transaction exposures	-	-
16	由SFT產生的風險承擔總額	Total exposures arising from SFTs	-	-
其他資產負債表外風險承擔 Other off-balance sheet exposures				
17	資產負債表外風險承擔名義數額總額	Off-balance sheet exposure at gross notional amount	16,488	203
18	扣減: 就轉換為信貸等值數額作出的調整	Less: Adjustments for conversion to credit equivalent amounts	(14,839)	(183)
19	資產負債表外項目	Off-balance sheet items	1,649	20
資本及風險承擔總額 Capital and total exposures				
20	一級資本	Tier 1 capital	398,742	400,448
20a	為特定準備金及集體準備金作出調整前的風險承擔總額	Total exposures before adjustments for specific and collective provisions	803,893	839,843
20b	為特定準備金及集體準備金作出的調整	Adjustments for specific and collective provisions	0	0
21	為特定準備金及集體準備金作出調整後的風險承擔總額	Total exposures after adjustments for specific and collective provisions	803,893	839,843
槓桿比率 Leverage ratio				
22	槓桿比率	Leverage ratio	49.60%	47.68%

附註: 相比2020年6月30日, 於2020年9月30日之槓桿比率有所上升。此乃主要由於客戶存款減少而引至綜合財務狀況表現模減細, 繼而使槓桿比率風險承擔計量降至較低水平。

於槓桿比率風險承擔計量總額當中, 在此2個報告季度期末之其他資產負債表外風險承擔之增加乃直接來自因2020年9月尾客戶減少其透支而使未用貸款額有所增加而引致。

Note: The increase of leverage ratio as at 30 September 2020 from that of 30 June 2020 was predominantly due to the lower level of leverage ratio exposure measures, which was resulted from the reduced consolidated statement of financial position following a decrease in the level of customers' deposits.

Within the total leverage ratio exposure measures, the increase noted in other off-balance sheet exposures between the two reporting quarter ends was the direct result of increase in undrawn loan facilities following lower overdraft facilities usage by customers at the end of September 2020.