



# **OCBC Wing Hang Bank Limited**

**華僑永亨銀行有限公司**

**Banking Disclosure Statement**

**For the quarter ended**

**31 March 2019**

*(Expressed in millions of Hong Kong dollars unless otherwise stated)*

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# OCBC Wing Hang Bank Limited

## Template KM1: Key prudential ratios as at 31st March, 2019

(Expressed in millions of Hong Kong dollars unless otherwise stated)

	(a)	(b)	(c)	(d)	(e)	
	31st March, 2019	31st December, 2018 (restated)	30th September, 2018	30th June, 2018	31st March, 2018	
<b>Regulatory capital (amount)</b>						
1	Common Equity Tier 1 (CET1)	31,590	30,539	31,177	30,706	30,150
2	Tier 1	33,090	32,039	31,177	30,706	30,150
3	Total capital	37,228	36,206	35,245	34,808	34,126
<b>RWA (amount)</b>						
4	Total RWA	212,989	214,419	213,804	217,075	214,942
<b>Risk-based regulatory capital ratios (as a percentage of RWA)</b>						
5	CET1 ratio (%)	14.8%	14.2%	14.6%	14.1%	14.0%
6	Tier 1 ratio (%)	15.5%	14.9%	14.6%	14.1%	14.0%
7	Total capital ratio (%)	17.5%	16.9%	16.5%	16.0%	15.9%
<b>Additional CET1 buffer requirements (as a percentage of RWA)</b>						
8	Capital conservation buffer requirement (%)	2.500%	1.875%	1.875%	1.875%	1.875%
9	Countercyclical capital buffer requirement (%)	1.507%	1.142%	1.135%	1.137%	1.113%
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 (%)	4.007%	3.017%	3.010%	3.012%	2.988%
12	CET1 available after meeting the AI's minimum capital requirements (%)	10.332%	9.743%	10.082%	9.645%	9.527%
<b>Basel III leverage ratio</b>						
13	Total leverage ratio (LR) exposure measure	318,742	325,127	320,353	329,854	327,735
14	LR (%)	10.38%	9.85%	9.73%	9.31%	9.20%
<b>Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)</b>						
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 institutions only:						
17a	LMR (%)	38.7%	39.3%	39.0%	38.5%	39.8%
<b>Net Stable Funding Ratio (NSFR) / Core Funding Ratio (CFR)</b>						
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 (%)	129.6%	129.9%	131.1%	130.7%	135.4%

Note: There were no material changes to the key prudential ratios during the quarterly reporting period.

## OCBC Wing Hang Bank Limited

### Template OV1: Overview of RWA as at 31st March, 2019

(Expressed in millions of Hong Kong dollars unless otherwise stated)

The following table provides an overview of capital requirements in terms of a detailed breakdown of RWAs for various risks as at 31st March 2019 and 31st December 2018 respectively:

Items	(a)	(b)	(c)	
	RWA		Minimum capital requirements	
	31st March, 2019	31st December, 2018	31st March, 2019	
1	Credit risk for non-securitization exposures	184,014	186,177	14,721
2	Of which STC approach	184,014	186,177	14,721
2a	Of which BSC approach	0	0	0
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	3,029	2,904	242
7	Of which SA-CCR	0	0	0
7a	Of which CEM	2,889	2,767	231
8	Of which IMM(CCR) approach	0	0	0
9	Of which others	140	137	11
10	CVA risk	935	887	75
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	0	0	0
13	CIS exposures - MBA	0	0	0
14	CIS exposures - FBA	0	0	0
14a	CIS exposures - combination of approaches	0	0	0
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	0	0	0
19	Of which SEC-SA	0	0	0
19a	Of which SEC-FBA	0	0	0
20	Market risk	15,401	15,026	1,232
21	Of which STM approach	15,401	15,026	1,232
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)	0	0	0
24	Operational risk	10,645	10,595	852
25	Amounts below the thresholds for deduction (subject to 250% RW)	1,151	1,151	92
26	Capital floor adjustment	0	0	0
26a	Deduction to RWA	2,186	2,321	175
26b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	0	135	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	2,186	2,186	175
27	Total	212,989	214,419	17,039

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

Note: There were no material changes to the risk-weighted amounts during the quarterly reporting period.

## OCBC Wing Hang Bank Limited

### Template LR2: Leverage Ratio ("LR") as at 31st March, 2019

(Expressed in millions of Hong Kong dollars unless otherwise stated)

		(a)	(b)
		31st March, 2019	31st December, 2018 (restated)
<b>On-balance sheet exposures</b>			
1	On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)	299,499	307,504
2	Less: Asset amounts deducted in determining Tier 1 capital	(7,135)	(7,267)
3	<b>Total on-balance sheet exposures (excluding derivative contract and SFTs)</b>	292,364	300,237
<b>Exposures arising from derivative contracts</b>			
4	Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)	2,946	3,381
5	Add-on amounts for PFE associated with all derivative contracts	4,293	3,599
6	Gross-up for derivatives collateral provided 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 derivative contracts	0	0
10	Less: Adjusted effective notional offsets and add-on deductions for written credit derivative contracts	0	0
11	<b>Total exposures arising from derivative contracts</b>	7,239	6,980
<b>Exposures arising from SFTs</b>			
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	7,337	7,372
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	0	0
14	CCR exposure for SFT assets	209	220
15	Agent transaction exposures	0	0
16	<b>Total exposures arising from SFTs</b>	7,546	7,592

**OCBC Wing Hang Bank Limited****Template LR2: Leverage Ratio ("LR") as at 31st March, 2019***(Expressed in millions of Hong Kong dollars unless otherwise stated)*

		(a)	(b)
		31st March, 2019	31st December, 2018 (restated)
<b>Other off-balance sheet exposures</b>			
17	Off-balance sheet exposure at gross notional amount	46,409	44,448
18	Less: Adjustments for conversion to credit equivalent amounts	(34,673)	(33,946)
19	<b>Off-balance sheet items</b>	11,736	10,502
<b>Capital and total exposures</b>			
20	<b>Tier 1 capital</b>	33,090	32,039
20a	<b>Total exposures before adjustments for specific and collective provisions</b>	318,885	325,311
20b	<b>Adjustments for specific and collective provisions</b>	(143)	(184)
21	<b>Total exposures</b>	318,742	325,127
<b>Leverage ratio</b>			
22	<b>Leverage ratio</b>	<b>10.38%</b>	<b>9.85%</b>

Note: There were no material changes to the exposures on calculating the leverage ratio during the quarterly reporting period.