



OCBC Wing Hang Bank Limited
華僑永亨銀行有限公司

Banking Disclosure Statement
For the period ended
30th June, 2021

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

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OCBC Wing Hang Bank Limited

Introduction

Purpose

The information contained in this document is for OCBC Wing Hang Bank Limited ("the Bank") and its subsidiaries (together "the Group"). It should be read in conjunction with the Group's 2021 Interim Report. The Group's Interim Report and the Banking Disclosure Statement, taken together, comply with the Banking (Disclosure) Rules ("BDR") made under section 60A of the Banking Ordinance.

These banking disclosures are governed by the Group's disclosure policy, which has been approved by the Board of Directors ("Board"). The disclosure policy sets out the governance, control and assurance requirements for publication of the document. While the Banking Disclosure Statement is not required to be externally audited, the document has been subject to independent review in accordance with the Group's policies on disclosure and its financial reporting and governance processes.

Basis of preparation

Except where indicated otherwise, the financial information contained in this Banking Disclosure Statement has been prepared on a consolidated basis. The basis of consolidation for regulatory purposes is different from that for accounting purposes. The details of scope of consolidation under accounting scope and regulatory scope are mentioned in note (a) of "Unaudited Supplementary Financial Information".

The information in this document is not audited and does not constitute statutory accounts.

Certain financial information in this document is extracted from the statutory accounts for the period ended 30th June, 2021. The Group's 2021 Interim Report, which include the statutory accounts, can be viewed on our website: www.ocbcwhhk.com.

The Banking Disclosure Statement

The HKMA has implemented the final standards on the Revised Pillar 3 Disclosure Requirements issued by the Basel Committee on Banking Supervision in January 2015, and also incorporated the BCBS Pillar 3 disclosures requirements – consolidated and enhanced framework finalised in the latest BDR. These disclosures are supplemented by specific additional requirements of the HKMA set out in the BDR. The banking disclosure statement includes the information required under the BDR.

According to the BDR, disclosure of comparative information is not required unless otherwise specified in the standard disclosure templates.

The Banking Disclosure Statement includes the majority of the information required under the BDR. The remainder of the disclosure requirement is covered in the Group's 2021 Interim Report which can be found in our website, www.ocbcwhhk.com.

Disclosure requirements covered in the Group's 2021 Interim Report:

- The disclosure of off balance sheet and currency risk on notes 18 and note 23 of "Notes to Unaudited Interim Financial Statements" respectively.
- The general disclosure of gross amount of loans and advances to customers, impaired loans and advances to customers, overdue loans, expected credit losses on notes (b) and (c) of "Unaudited Supplementary Financial Information" respectively.

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Template KM1: Key prudential ratios as at 30th June, 2021

	(a)	(b)	(c)	(d)	(e)	
	30th June, 2021	31st March, 2021	31st December, 2020	30th September, 2020	30th June, 2020	
Regulatory capital (amount)						
1	Common Equity Tier 1 (CET1)	36,970	36,988	36,477	35,421	34,347
2	Tier 1	39,970	39,988	39,477	38,421	37,347
3	Total capital	42,975	43,010	42,558	41,580	40,513
RWA (amount)						
4	Total RWA	212,705	217,137	218,812	215,565	220,070
Risk-based regulatory capital ratios (as a percentage of RWA)						
5	CET1 ratio (%)	17.4%	17.0%	16.7%	16.4%	15.6%
6	Tier 1 ratio (%)	18.8%	18.4%	18.0%	17.8%	17.0%
7	Total capital ratio (%)	20.2%	19.8%	19.4%	19.3%	18.4%
Additional CET1 buffer requirements (as a percentage of RWA)						
8	Capital conservation buffer requirement (%)	2.500%	2.500%	2.500%	2.500%	2.500%
9	Countercyclical capital buffer requirement (%)	0.542%	0.548%	0.545%	0.568%	0.572%
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 (%)	3.042%	3.048%	3.045%	3.068%	3.072%
12	CET1 available after meeting the AI's minimum capital requirements (%)	12.881%	12.534%	12.170%	11.932%	11.107%
Basel III leverage ratio						
13	Total leverage ratio (LR) exposure measure	333,561	313,405	322,644	316,735	331,273
14	LR (%)	11.98%	12.76%	12.24%	12.13%	11.27%
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 (%)	36.1%	35.7%	38.8%	35.5%	38.7%
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 (%)	135.2%	133.9%	136.3%	133.4%	131.7%

Note: There were no material changes to the key prudential ratios during the quarterly reporting period. The changes were due to normal business activities.

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Template OV1: Overview of RWA as at 30th June, 2021

The following table provides an overview of capital requirements in terms of a detailed breakdown of RWAs for various risks as at 30th June, 2021 and 31st March, 2021 respectively:

Items	(a)	(b)	(c)	
	RWA		Minimum capital requirements	
	30th June, 2021	31st March, 2021	30th June, 2021	
1	Credit risk for non-securitisation exposures	186,763	188,903	14,941
2	Of which STC approach	186,763	188,903	14,941
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	3,817	2,760	305
7	Of which SA-CCR approach	3,425	N/A	274
7a	Of which CEM	0	2,520	0
8	Of which IMM(CCR) approach	0	0	0
9	Of which others	392	240	31
10	CVA risk	927	771	74
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	Securitisation 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	10,390	13,817	831
21	Of which STM approach	10,390	13,817	831
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 #	11,419	11,504	914
24a	Sovereign concentration risk	0	0	0
25	Amounts below the thresholds for deduction (subject to 250% RW)	1,405	1,405	112
26	Capital floor adjustment	0	0	0
26a	Deduction to RWA	2,016	2,023	161
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	2,016	2,023	161
27	Total	212,705	217,137	17,016

Note: There were no material changes to the risk-weighted amounts during the quarterly reporting period. The changes were due to normal business activities.

* : Items marked with an asterisk (*) will be applicable only after their respective policy frameworks take effect.

: The Group used Basic Indicator Approach to calculate its exposure to operational risk at 30th June, 2021 and 31st March, 2021.

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Template CC1: Composition of Regulatory Capital as at 30th June, 2021

		(a)	(b)
		Amount	Source based on Reference Numbers of the Consolidated Statement of Financial Position under the Regulatory Scope of Consolidation
CET1 capital: instruments and reserves			
1	Directly issued qualifying CET1 capital instruments plus any related share premium	7,308	(5)
2	Retained earnings	26,870	(6)
3	Disclosed reserves	8,696	(9)
4	<i>Directly issued capital subject to phase-out arrangements from CET1 (only applicable to non-joint stock companies)</i>	Not applicable	Not applicable
5	Minority interests arising from CET1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in CET1 capital of the consolidation group)	0	
6	CET1 capital before regulatory deductions	42,874	
CET1 capital: regulatory deductions			
7	Valuation adjustments	2	
8	Goodwill (net of associated deferred tax liabilities)	1,306	(1)
9	Other intangible assets (net of associated deferred tax liabilities)	0	
10	Deferred tax assets (net of associated deferred tax liabilities)	0	
11	Cash flow hedge reserve	(6)	
12	Excess of total EL amount over total eligible provisions under the IRB approach	Not applicable	
13	Credit-enhancing interest-only strip, and any gain-on-sale and other increase in the CET1 capital arising from securitisation transactions	0	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	0	(2) + (4)
15	Defined benefit pension fund net assets (net of associated deferred tax liabilities)	0	
16	Investments in own CET1 capital instruments (if not already netted off paid-in capital on reported statement of financial position)	0	
17	Reciprocal cross-holdings in CET1 capital instruments	0	
18	Insignificant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	

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Template CC1: Composition of Regulatory Capital as at 30th June, 2021

		(a)	(b)
		Amount	Source based on Reference Numbers of the Consolidated Statement of Financial Position under the Regulatory Scope of Consolidation
19	Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	
20	Mortgage servicing rights (net of associated deferred tax liabilities)	Not applicable	Not applicable
21	Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities)	Not applicable	Not applicable
22	Amount exceeding the 15% threshold	Not applicable	Not applicable
23	of which: significant investments in the ordinary share of financial sector entities	Not applicable	Not applicable
24	of which: mortgage servicing rights	Not applicable	Not applicable
25	of which: deferred tax assets arising from temporary differences	Not applicable	Not applicable
26	National specific regulatory adjustments applied to CET1 capital	4,602	
26a	Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)	3,667	(8) + (10)
26b	Regulatory reserve for general banking risks	935	(7)
26c	Securitisation exposures specified in a notice given by the MA	0	
26d	Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings	0	
26e	Capital shortfall of regulated non-bank subsidiaries	0	
26f	Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	0	
27	Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions	0	
28	Total regulatory deductions to CET1 capital	5,904	
29	CET1 capital	36,970	
AT1 capital: instruments			
30	Qualifying AT1 capital instruments plus any related share premium	3,000	
31	of which: classified as equity under applicable accounting standards	3,000	
32	of which: classified as liabilities under applicable accounting standards	0	
33	Capital instruments subject to phase-out arrangements from AT1 capital	0	

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Template CC1: Composition of Regulatory Capital as at 30th June, 2021

		(a)	(b)
		Amount	Source based on Reference Numbers of the Consolidated Statement of Financial Position under the Regulatory Scope of Consolidation
34	AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group)	0	
35	<i>of which: AT1 capital instruments issued by subsidiaries subject to phase-out arrangements</i>	0	
36	AT1 capital before regulatory deductions	3,000	
AT1 capital: regulatory deductions			
37	Investments in own AT1 capital instruments	0	
38	Reciprocal cross-holdings in AT1 capital instruments	0	
39	Insignificant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	
40	Significant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0	
41	National specific regulatory adjustments applied to AT1 capital	0	
42	Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions	0	
43	Total regulatory deductions to AT1 capital	0	
44	AT1 capital	3,000	
45	Tier 1 capital (T1 = CET1 + AT1)	39,970	
Tier 2 capital: instruments and provisions			
46	Qualifying Tier 2 capital instruments plus any related share premium	0	
47	<i>Capital instruments subject to phase-out arrangements from Tier 2 capital</i>	0	(3)
48	Tier 2 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital of the consolidation group)	0	
49	<i>of which: capital instruments issued by subsidiaries subject to phase-out arrangements</i>	0	
50	Collective provisions and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	1,355	
51	Tier 2 capital before regulatory deductions	1,355	

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Template CC1: Composition of Regulatory Capital as at 30th June, 2021

		(a)	(b)
		Amount	Source based on Reference Numbers of the Consolidated Statement of Financial Position under the Regulatory Scope of Consolidation
Tier 2 capital: regulatory deductions			
52	Investments in own Tier 2 capital instruments	0	
53	Reciprocal cross-holdings in Tier 2 capital instruments and non-capital LAC liabilities	0	
54	Insignificant LAC investments in Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold and, where applicable, 5% threshold)	0	
54a	Insignificant LAC investments in non-capital LAC liabilities of financial sector entities that are outside the scope of regulatory consolidation (amount formerly designated for the 5% threshold but no longer meets the conditions) (for institutions defined as "section 2 institution" under §2(1) of Schedule 4F to BCR only)	0	
55	Significant LAC investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (net of eligible short positions)	0	
55a	Significant LAC investments in non-capital LAC liabilities of financial sector entities that are outside the scope of regulatory consolidation (net of eligible short positions)	0	
56	National specific regulatory adjustments applied to Tier 2 capital	(1,650)	
56a	Add back of cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties) eligible for inclusion in Tier 2 capital	(1,650)	((8) + (10)) X 45%
56b	Regulatory deductions applied to Tier 2 capital to cover the required deductions falling within §48(1)(g) of BCR	0	
57	Total regulatory adjustments to Tier 2 capital	(1,650)	
58	Tier 2 capital (T2)	3,005	
59	Total regulatory capital (TC = T1 + T2)	42,975	
60	Total RWA	212,705	
Capital ratios (as a percentage of RWA)			
61	CET1 capital ratio	17.381%	
62	Tier 1 capital ratio	18.791%	
63	Total capital ratio	20.204%	
64	Institution-specific buffer requirement capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)	3.042%	
65	of which: capital conservation buffer requirement	2.500%	
66	of which: bank specific countercyclical capital buffer requirement	0.542%	
67	of which: higher loss absorbency requirement	0.000%	
68	CET1 (as a percentage of RWA) available after meeting minimum capital requirements	12.881%	
National minima (if different from Basel 3 minimum)			
69	National CET1 minimum ratio	Not applicable	
70	National Tier 1 minimum ratio	Not applicable	
71	National Total capital minimum ratio	Not applicable	

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Template CC1: Composition of Regulatory Capital as at 30th June, 2021

		(a)	(b)
		Amount	Source based on Reference Numbers of the Consolidated Statement of Financial Position under the Regulatory Scope of Consolidation
Amounts below the thresholds for deduction (before risk weighting)			
72	Insignificant LAC investments in CET1, AT1 and Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation	1,984	
73	Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	562	
74	Mortgage servicing rights (net of associated deferred tax liabilities)	Not applicable	
75	Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities)	Not applicable	
Applicable caps on the inclusion of provisions in Tier 2 capital			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the BSC approach, or the STC approach and SEC-ERBA, SEC-SA and SEC-FBA (prior to application of cap)	1,355	
77	Cap on inclusion of provisions in Tier 2 under the BSC approach, or the STC approach and SEC-ERBA, SEC-SA and SEC-FBA	1,355	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the IRB approach and SEC-IRBA (prior to application of cap)	Not applicable	
79	Cap for inclusion of provisions in Tier 2 under the IRB approach and SEC-IRBA	Not applicable	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)			
80	Current cap on CET1 capital instruments subject to phase-out arrangements	Not applicable	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	Not applicable	
82	Current cap on AT1 capital instruments subject to phase-out arrangements	0	
83	Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)	0	
84	Current cap on Tier 2 capital instruments subject to phase-out arrangements	0	
85	Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)	0	

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Template CC1: Composition of Regulatory Capital as at 30th June, 2021

Notes to the template:

	Description	Hong Kong basis	Basel III basis
9	Other intangible assets (net of associated deferred tax liabilities)	0	0
	<p><u>Explanation</u></p> <p>As set out in paragraph 87 of the Basel III text issued by the Basel Committee (December 2010), mortgage servicing rights ("MSRs") may be given limited recognition in CET1 capital (and hence be excluded from deduction from CET1 capital up to the specified threshold). In Hong Kong, an AI is required to follow the accounting treatment of including MSRs as part of intangible assets reported in the AI's financial statements and to deduct MSRs in full from CET1 capital. Therefore, the amount to be deducted as reported in row 9 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 9 (i.e. the amount reported under the "Hong Kong basis") adjusted by reducing the amount of MSRs to be deducted to the extent not in excess of the 10% threshold set for MSRs and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and significant investments in CET1 capital instruments issued by financial sector entities (excluding those that are loans, facilities or other credit exposures to connected companies) under Basel III.</p>		
10	Deferred tax assets (net of associated deferred tax liabilities)	0	0
	<p><u>Explanation</u></p> <p>As set out in paragraphs 69 and 87 of the Basel III text issued by the Basel Committee (December 2010), DTAs of the bank to be realized are to be deducted, whereas DTAs which relate to temporary differences may be given limited recognition in CET1 capital (and hence be excluded from deduction from CET1 capital up to the specified threshold). In Hong Kong, an AI is required to deduct all DTAs in full, irrespective of their origin, from CET1 capital. Therefore, the amount to be deducted as reported in row 10 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 10 (i.e. the amount reported under the "Hong Kong basis") adjusted by reducing the amount of DTAs to be deducted which relate to temporary differences to the extent not in excess of the 10% threshold set for DTAs arising from temporary differences and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and significant investments in CET1 capital instruments issued by financial sector entities (excluding those that are loans, facilities or other credit exposures to connected companies) under Basel III.</p>		

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Template CC1: Composition of Regulatory Capital as at 30th June, 2021

	Description	Hong Kong basis	Basel III basis
18	Insignificant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	0
	<p><u>Explanation</u> For the purpose of determining the total amount of insignificant LAC investments in CET1 capital instruments issued by financial sector entities, an AI is required to aggregate any amount of loans, facilities or other credit exposures provided by it to any of its connected companies, where the connected company is a financial sector entity, as if such loans, facilities or other credit exposures were direct holdings, indirect holdings or synthetic holdings of the AI in the capital instruments of the financial sector entity, except where the AI demonstrates to the satisfaction of the MA that any such loan was made, any such facility was granted, or any such other credit exposure was incurred, in the ordinary course of the AI's business. Therefore, the amount to be deducted as reported in row 18 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 18 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.</p>		
19	Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	0
	<p><u>Explanation</u> For the purpose of determining the total amount of significant LAC investments in CET1 capital instruments issued by financial sector entities, an AI is required to aggregate any amount of loans, facilities or other credit exposures provided by it to any of its connected companies, where the connected company is a financial sector entity, as if such loans, facilities or other credit exposures were direct holdings, indirect holdings or synthetic holdings of the AI in the capital instruments of the financial sector entity, except where the AI demonstrates to the satisfaction of the MA that any such loan was made, any such facility was granted, or any such other credit exposure was incurred, in the ordinary course of the AI's business. Therefore, the amount to be deducted as reported in row 19 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 19 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.</p>		

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Template CC1: Composition of Regulatory Capital as at 30th June, 2021

	Description	Hong Kong basis	Basel III basis
39	<p>Insignificant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)</p> <p><u>Explanation</u> The effect of treating loans, facilities or other credit exposures to connected companies which are financial sector entities as CET1 capital instruments for the purpose of considering deductions to be made in calculating the capital base (see note re row 18 to the template above) will mean the headroom within the threshold available for the exemption from capital deduction of other insignificant LAC investments in AT1 capital instruments may be smaller. Therefore, the amount to be deducted as reported in row 39 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 39 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.</p>	0	0
54	<p>Insignificant LAC investments in Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold and, where applicable, 5% threshold)</p> <p><u>Explanation</u> The effect of treating loans, facilities or other credit exposures to connected companies which are financial sector entities as CET1 capital instruments for the purpose of considering deductions to be made in calculating the capital base (see note re row 18 to the template above) will mean the headroom within the threshold available for the exemption from capital deduction of other insignificant LAC investments in Tier 2 capital instruments and non-capital LAC liabilities may be smaller. Therefore, the amount to be deducted as reported in row 54 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 54 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.</p>	0	0
<p>Remarks: The amount of the 10% threshold and 5% threshold mentioned above is calculated based on the amount of CET1 capital determined in accordance with the deduction methods set out in BCR Schedule 4F. The 15% threshold is referring to paragraph 88 of the Basel III text issued by the Basel Committee (December 2010) and has no effect to the Hong Kong regime.</p>			

Abbreviations:

CET1: Common Equity Tier 1

AT1: Additional Tier 1

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Template CC2: Reconciliation of Regulatory Capital to Consolidated Statement of Financial Position as at 30th June, 2021

	(a)	(b)	(c)
	Consolidated Statement of Financial Position as in published financial statement	Consolidated Statement of Financial Position under regulatory scope of consolidation	Reference
	<u>30th June, 2021</u>	<u>30th June, 2021</u>	
ASSETS			
Cash and balances with banks, central banks and other financial institutions	9,104	9,104	
Placements with banks, central banks and other financial institutions	2,031	2,031	
Amounts due from ultimate holding company, fellow subsidiaries and fellow associates	14,107	14,107	
Trading assets	5,936	5,936	
of which : - insignificant capital investments in financial sector entities exceeding 10% threshold		0	
Advances to customers and other accounts	195,089	194,711	
Amounts due from subsidiaries		8	
Financial assets measured at fair value through other comprehensive income	75,830	75,830	
of which : - insignificant capital investments in financial sector entities exceeding 10% threshold		0	
- significant capital investments in financial sector entities exceeding 10% threshold		0	
Investments in subsidiaries	0	22	
of which : - significant capital investments in financial sector entities exceeding 10% threshold		0	
Assets held for sale	1	1	
Investments in associated companies	707	332	
of which : - significant capital investments in financial sector entities exceeding 10% threshold		0	
Tangible fixed assets			
- Investment properties	311	311	
- Other properties, plants and equipment	5,329	5,329	
Goodwill	1,306	1,306	(1)
Current tax recoverable	5	4	
Deferred tax assets	14	14	
Total assets	309,770	309,046	

OCBC Wing Hang Bank Limited

Template CC2: Reconciliation of Regulatory Capital to Consolidated Statement of Financial Position as at 30th June, 2021

	(a)	(b)	(c)
	Consolidated Statement of Financial Position as in published financial statement	Consolidated Statement of Financial Position under regulatory scope of consolidation	Reference
	<u>30th June, 2021</u>	<u>30th June, 2021</u>	
EQUITY AND LIABILITIES			
Deposits and balances of banks, central banks and other financial institutions	10,722	10,722	
Amounts due to ultimate holding company and fellow subsidiaries	14,008	14,008	
Deposits from customers	212,544	212,544	
Certificates of deposit and fixed rate note issued	17,184	17,184	
of which : - gains or losses due to changes in the own credit risk on fair value liabilities	0	0	(2)
Trading liabilities	3,566	3,566	
Lease liabilities	180	180	
Current tax payable	308	302	
Deferred tax liabilities	291	291	
Other accounts and provisions	4,068	3,711	
Amounts due to subsidiaries		650	
Subordinated liabilities	0	0	
of which : - subordinated debt not eligible for inclusion in regulatory capital		0	(3)
- subordinated debt eligible for inclusion in regulatory capital		0	
- gains or losses due to changes in the own credit risk on fair value liabilities		0	(4)
Total liabilities	<u>262,871</u>	<u>263,158</u>	
Share capital	7,308	7,308	(5)
Reserves	36,591	35,580	
of which : - Retained earnings		26,870	(6)
of which: - regulatory reserve for general banking risks		935	(7)
- cumulative fair value gains arising from revaluation of investment properties		102	(8)
- Disclosed reserves		8,696	(9)
of which: - cumulative fair value gains arising from revaluation of land and buildings		3,565	(10)
Perpetual capital securities issued	<u>3,000</u>	<u>3,000</u>	
Shareholders' funds	<u>46,899</u>	<u>45,888</u>	
Total equity	<u>46,899</u>	<u>45,888</u>	
Total equity and liabilities	<u><u>309,770</u></u>	<u><u>309,046</u></u>	

OCBC Wing Hang Bank Limited

Table CCA: Main Features of Regulatory Capital Instruments as at 30th June, 2021

		(a)	(b)	(c)
		Quantitative / qualitative information	Quantitative / qualitative information	Quantitative / qualitative information
		Ordinary shares	HKD1,500 million Additional Tier 1 Capital Securities (issued on 12th December, 2018)	HKD1,500 million Additional Tier 1 Capital Securities (issued on 27th September, 2019)
1	Issuer	OCBC Wing Hang Bank Limited	OCBC Wing Hang Bank Limited	OCBC Wing Hang Bank Limited
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	N/A	N/A	N/A
3	Governing law(s) of the instrument	Hong Kong	The Capital Securities are governed by and shall be construed in accordance with Hong Kong law.	The Capital Securities are governed by and shall be construed in accordance with Hong Kong law.
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules ¹	Common Equity Tier 1	N/A	N/A
5	Post-transitional Basel III rules ²	Common Equity Tier 1	Additional Tier 1	Additional Tier 1
6	Eligible at solo*/group/solo and group	Solo and Group	Solo and Group	Solo and Group
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares	Additional Tier 1 capital instruments	Additional Tier 1 capital instruments
8	Amount recognised in regulatory capital (in HK\$ million, as at 30th June, 2021)	7,308	1,500	1,500
9	Par value of instrument	N/A	HK\$ 1,500 million	HK\$ 1,500 million
10	Accounting classification	Shareholders' equity	Equity instruments	Equity instruments
11	Original date of issuance	11th April, 1960	12th December, 2018	27th September, 2019
12	Perpetual or dated	N/A	Perpetual	Perpetual
13	Original maturity date	N/A	N/A	N/A
14	Issuer call subject to prior supervisory approval	N/A	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	N/A	First optional call date: 12th December, 2023 Contingent call dates: Redemption for tax or regulatory reasons. Redemption amount: Redeem at outstanding principal amount together with accrued dividends	First optional call date: 27th September, 2024 Additional optional redemption for tax reasons, tax deductions reasons and regulatory reasons. Redemption amount in whole at 100% of outstanding principal amount together with accrued distributions subject to adjustment following the occurrence of a Non-Viability Event.
16	Subsequent call dates, if applicable	N/A	Any distribution payment date thereafter	Any distribution payment date thereafter

OCBC Wing Hang Bank Limited

Table CCA: Main Features of Regulatory Capital Instruments as at 30th June, 2021

		(a)	(b)	(c)
		Quantitative / qualitative information	Quantitative / qualitative information	Quantitative / qualitative information
		Ordinary shares	HKD1,500 million Additional Tier 1 Capital Securities (issued on 12th December, 2018)	HKD1,500 million Additional Tier 1 Capital Securities (issued on 27th September, 2019)
	<i>Coupons / dividends</i>			
17	Fixed or floating dividend/coupon	N/A	Fixed	Fixed
18	Coupon rate and any related index	N/A	Year 1-5: 5.3% per annum payable semi-annually in arrear; Year 5 onwards: resettable on year 5 and every 5 years thereafter at then prevailing 5-year Hong Kong Dollar Swap Offer Rate plus a fixed initial spread	Year 1-5: 4.25% per annum payable semi-annually in arrear; Year 5 onwards: resettable on year 5 and every 5 years thereafter at then prevailing 5-year Hong Kong Dollar Swap Offer Rate plus a fixed initial spread.
19	Existence of a dividend stopper	N/A	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	N/A	No	No
22	Non-cumulative or cumulative	N/A	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	N/A	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A

OCBC Wing Hang Bank Limited

Table CCA: Main Features of Regulatory Capital Instruments as at 30th June, 2021

		(a)	(b)	(c)
		Quantitative / qualitative information	Quantitative / qualitative information	Quantitative / qualitative information
		Ordinary shares	HKD1,500 million Additional Tier 1 Capital Securities (issued on 12th December, 2018)	HKD1,500 million Additional Tier 1 Capital Securities (issued on 27th September, 2019)
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	N/A	Yes	Yes
31	If write-down, write-down trigger(s)	N/A	Upon the occurrence of a Non-Viability Event	Upon the occurrence of a Non-Viability Event
32	If write-down, full or partial	N/A	May be partially or fully written down	May be partially or fully written down
33	If write-down, permanent or temporary	N/A	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	N/A	Subordinated to depositors and general creditors, creditors in respect of Tier 2 Capital Instruments and all other Subordinated Indebtedness of the Issuer; pari passu with Parity Obligations; senior to holders of Junior Obligations (including the Issuer's ordinary shares).	Subordinated to depositors, general creditors, other unsubordinated creditors, holders of Loss Absorbing Non-Preferred Instruments of the Issuer, creditors in respect of Tier 2 Capital Instruments of the Issuer, and all other Subordinated Indebtedness of the Issuer; pari passu with Parity Obligations; and senior to holders of Junior Obligations (including the Issuer's ordinary shares).
36	Non-compliant transitioned features	N/A	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Footnote:

¹ Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H to the BCR.

² Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H to the BCR

* Include solo-consolidated basis

OCBC Wing Hang Bank Limited

Template CCyB1: Geographical distribution of credit exposures used in countercyclical capital buffer ("CCyB") as at 30th June, 2021

The following table presents the geographical breakdown of risk-weighted amounts (RWA) in relation to private sector credit exposures as at 30th June, 2021:

	(a)	(c)	(d)	(e)
Geographical breakdown by Jurisdiction (J)	Applicable JCCyB ratio in effect (%)	RWA used in computation of CCyB ratio	AI-specific CCyB ratio (%)	CCyB amount
1	Hong Kong SAR	1.000%	89,538	
2	Mainland China	0.000%	50,391	
3	Australia	0.000%	496	
4	Azerbaijan	0.000%	2	
5	Bangladesh	0.000%	10	
6	Belgium	0.000%	16	
7	Brazil	0.000%	22	
8	Brunei	0.000%	0	
9	Cambodia	0.000%	16	
10	Canada	0.000%	255	
11	Chile	0.000%	0	
12	Finland	0.000%	1	
13	France	0.000%	13	
14	Germany	0.000%	34	
15	Ghana	0.000%	17	
16	Guinea-Bissau	0.000%	2	
17	Honduras	0.000%	1	
18	Hungary	0.000%	22	
19	India	0.000%	7	
20	Indonesia	0.000%	105	
21	Ireland	0.000%	87	
22	Italy	0.000%	10	
23	Japan	0.000%	428	
24	Jordan	0.000%	1	
25	Kenya	0.000%	3	
26	Macau	0.000%	15,902	
27	Malaysia	0.000%	128	
28	Mexico	0.000%	23	

OCBC Wing Hang Bank Limited

Template CCyB1: Geographical distribution of credit exposures used in countercyclical capital buffer ("CCyB") as at 30th June, 2021

The following table presents the geographical breakdown of risk-weighted amounts (RWA) in relation to private sector credit exposures as at 30th June, 2021:

	(a)	(c)	(d)	(e)
Geographical breakdown by Jurisdiction (J)	Applicable JCCyB ratio in effect (%)	RWA used in computation of CCyB ratio	AI-specific CCyB ratio (%)	CCyB amount
29 Myanmar	0.000%	84		
30 Netherlands	0.000%	25		
31 New Zealand	0.000%	87		
32 Norway	1.000%	6		
33 Philippines	0.000%	20		
34 Poland	0.000%	0		
35 Russia	0.000%	0		
36 Saudi Arabia	0.000%	3		
37 Singapore	0.000%	247		
38 South Africa	0.000%	32		
39 South Korea	0.000%	36		
40 Spain	0.000%	8		
41 Sweden	0.000%	1		
42 Switzerland	0.000%	4		
43 Taiwan	0.000%	534		
44 Thailand	0.000%	2		
45 Trinidad and Tobago	0.000%	0		
46 Turkey	0.000%	20		
47 United Arab Emirates	0.000%	11		
48 United Kingdom	0.000%	5,960		
49 United States	0.000%	496		
50 Vietnam	0.000%	65		
51 Sum		165,171		
52 Total		165,171	0.542%	895

OCBC Wing Hang Bank Limited

Template LR1: Summary Comparison of Accounting Assets against Leverage Ratio ("LR")

Exposure Measure as at 30th June, 2021

		(a)
	Item	Value under the LR framework
1	Total consolidated assets as per published financial statements	309,770
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(354)
2a	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	0
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting standard but excluded from the LR exposure measure	0
3a	Adjustments for eligible cash pooling transactions	0
4	Adjustments for derivative contracts	16,283
5	Adjustment for SFTs (i.e. repos and similar secured lending)	725
6	Adjustment for off-balance sheet ("OBS") items (i.e. conversion to credit equivalent amounts of OBS exposures)	13,502
6a	Adjustments for prudent valuation adjustments and specific and collective provisions that are allowed to be excluded from exposure measure	(91)
7	Other adjustments	(6,274)
8	Leverage ratio exposure measure	333,561

OCBC Wing Hang Bank Limited

Template LR2: Leverage Ratio ("LR") as at 30th June, 2021

		(a)	(b)
		30th June, 2021	31st March, 2021
On-balance sheet exposures			
1	On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)	295,986	288,568
2	Less: Asset amounts deducted in determining Tier 1 capital	(5,904)	(5,847)
3	Total on-balance sheet exposures (excluding derivative contracts and SFTs)	290,082	282,721
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)	4,975	3,667
5	Add-on amounts for PFE associated with all derivative contracts	15,693	3,739
6	Gross-up for collateral provided in respect of derivatives 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	(547)	(560)
8	Less: Exempted CCP leg of client-cleared trade exposures	0	0
9	Adjusted effective notional amount of written credit-related derivative contracts	2,897	0
10	Less: Adjusted effective notional offsets and add-on deductions for written credit-related derivative contracts	(2,897)	0
11	Total exposures arising from derivative contracts	20,121	6,846

OCBC Wing Hang Bank Limited

Template LR2: Leverage Ratio ("LR") as at 30th June, 2021

		(a)	(b)
		30th June, 2021	31st March, 2021
Exposures arising from SFTs			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	8,243	7,920
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	0	0
14	CCR exposure for SFT assets	725	592
15	Agent transaction exposures	0	0
16	Total exposures arising from SFTs	8,968	8,512

OCBC Wing Hang Bank Limited

Template LR2: Leverage Ratio ("LR") as at 30th June, 2021

		(a)	(b)
		30th June, 2021	31st March, 2021
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	53,031	56,726
18	Less: Adjustments for conversion to credit equivalent amounts	(38,550)	(41,296)
19	Off-balance sheet items	14,481	15,430
Capital and total exposures			
20	Tier 1 capital	39,970	39,988
20a	Total exposures before adjustments for specific and collective provisions	333,652	313,509
20b	Adjustments for specific and collective provisions	(91)	(104)
21	Total exposures after adjustments for specific and collective provisions	333,561	313,405
Leverage ratio			
22	Leverage ratio	11.98%	12.76%

Note: There were no material changes to the leverage ratios during the quarterly reporting period. The changes were due to normal business activities.

OCBC Wing Hang Bank Limited

Template CR1: Credit quality of exposures as at 30th June, 2021

The table below provides an overview of the credit quality of on- and off-balance sheet exposures as at 30th June, 2021:

		(a)	(b)	(c)	(d)	(e)	(f)	(g)
		Gross carrying amounts of		Allowances / impairments	Of which ECL accounting provisions for credit losses on STC approach exposures		Of which ECL accounting provisions for credit losses on IRB approach exposures	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		Allocated in regulatory category of specific provisions	Allocated in regulatory category of collective provisions		
1	Loans	712	191,723	476	149	327	0	191,959
2	Debt securities	0	74,623	14	0	14	0	74,609
3	Off-balance sheet exposures	0	16,796	78	0	78	0	16,718
4	Total	712	283,142	568	149	419	0	283,286

OCBC Wing Hang Bank Limited

Template CR2: Changes in defaulted loans and debt securities as at 30th June, 2021

The table below provides information on the changes in defaulted loans and debt securities, including any changes in the amount of defaulted exposures, movements between non-defaulted and defaulted exposures, and reductions in the defaulted exposures due to write-offs as at 30th June, 2021 and 31st December, 2020 respectively:

		(a)
		Amount
1	Defaulted loans and debt securities at end of 31st December, 2020	900
2	Loans and debt securities that have defaulted since the last reporting period	127
3	Returned to non-defaulted status	(123)
4	Amounts written off	(19)
5	Other changes*	(173)
6	Defaulted loans and debt securities at end of 30th June, 2021	712

* Other changes include loan repayment.

OCBC Wing Hang Bank Limited

Template CR3: Overview of recognised credit risk mitigation as at 30th June, 2021

The following table presents the extent of credit risk exposures covered by different types of recognised CRM as at 30th June, 2021 :

		(a)	(b1)	(b)	(d)	(f)
		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by recognised collateral	Exposures secured by recognised guarantees	Exposures secured by recognised credit derivative contracts
1	Loans	186,357	5,602	1,468	4,134	0
2	Debt securities	74,329	280	0	280	0
3	Total	260,686	5,882	1,468	4,414	0
4	Of which defaulted	89	474	446	28	0

OCBC Wing Hang Bank Limited

Template CR4: Credit risk exposures and effects of recognised credit risk mitigation – for STC approach as at 30th June, 2021

The following table illustrates the effect of any recognised CRM (including recognised collateral under both comprehensive and simple approaches) on the calculation of credit risk capital requirements under STC approach as at 30th June, 2021 :

Version for AIs using STC approach (“STC version”)

	Exposure classes	(a)	(b)	(c)	(d)	(e)	(f)
		Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Sovereign exposures	40,953	0	41,201	0	1,068	2.6%
2	PSE exposures	867	0	2,880	1	576	20.0%
2a	Of which: domestic PSEs	652	0	2,625	1	525	20.0%
2b	Of which: foreign PSEs	215	0	255	0	51	20.0%
3	Multilateral development bank exposures	0	0	0	0	0	0.0%
4	Bank exposures	40,172	2,329	42,132	2,367	16,908	38.0%
5	Securities firm exposures	2,890	508	2,424	0	1,212	50.0%
6	Corporate exposures	121,682	45,561	118,652	7,787	118,090	93.4%
7	CIS exposures	0	0	0	0	0	0.0%
8	Cash items	1,287	0	1,287	0	62	4.8%
9	Exposures in respect of failed delivery on transactions entered into on a basis other than a delivery-versus-payment basis	0	0	0	0	0	0.0%
10	Regulatory retail exposures	17,784	4,399	16,920	44	12,723	75.0%
11	Residential mortgage loans	61,357	109	60,475	0	23,459	38.8%
12	Other exposures which are not past due exposures	12,153	125	12,137	0	12,137	100.0%
13	Past due exposures	509	0	509	0	528	103.7%
14	Significant exposures to commercial entities	0	0	0	0	0	0.0%
15	Total	299,654	53,031	298,617	10,199	186,763	60.5%

OCBC Wing Hang Bank Limited

Template CR5: Credit risk exposures by asset classes and by risk weights – for STC approach as at 30th June, 2021

The following table presents a breakdown of credit risk exposures under STC approach by asset classes and by risk weights as at 30th June, 2021

Version for AIs using STC approach (“STC version”)

Exposure class	Risk Weight	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(ha)	(i)	(j)
		0%	10%	20%	35%	50%	75%	100%	150%	250%	Others	Total credit risk exposures amount (post CCF and post CRM)
1	Sovereign exposures	35,944	0	5,201	0	56	0	0	0	0	0	41,201
2	PSE exposures	0	0	2,881	0	0	0	0	0	0	0	2,881
2a	Of which: domestic PSEs	0	0	2,626	0	0	0	0	0	0	0	2,626
2b	Of which: foreign PSEs	0	0	255	0	0	0	0	0	0	0	255
3	Multilateral development bank exposures	0	0	0	0	0	0	0	0	0	0	0
4	Bank exposures	0	0	20,998	0	21,586	0	1,915	0	0	0	44,499
5	Securities firm exposures	0	0	0	0	2,424	0	0	0	0	0	2,424
6	Corporate exposures	0	0	637	0	15,680	0	110,122	0	0	0	126,439
7	CIS exposures	0	0	0	0	0	0	0	0	0	0	0
8	Cash items	1,224	0	1	0	0	0	62	0	0	0	1,287
9	Exposures in respect of failed delivery on transactions entered into on a basis other than a delivery-versus-payment basis	0	0	0	0	0	0	0	0	0	0	0
10	Regulatory retail exposures	0	0	0	0	0	16,964	0	0	0	0	16,964
11	Residential mortgage loans	0	0	0	55,311	0	4,257	907	0	0	0	60,475
12	Other exposures which are not past due exposures	0	0	0	0	0	0	12,137	0	0	0	12,137
13	Past due exposures	3	0	25	0	0	0	396	85	0	0	509
14	Significant exposures to commercial entities	0	0	0	0	0	0	0	0	0	0	0
15	Total	37,171	0	29,743	55,311	39,746	21,221	125,539	85	0	0	308,816

OCBC Wing Hang Bank Limited

Template CCR1: Analysis of counterparty default risk exposures (other than those to CCPs) by approaches as at 30th June, 2021

The following table presents a comprehensive breakdown of counterparty default risk exposures (other than those to CCPs), RWAs, and, where applicable, main parameters under the approaches used to calculate default risk exposures in respect of derivative contracts and SFTs as at 30th June, 2021 :

	(a)	(b)	(c)	(d)	(e)	(f)
	Replacement cost (RC)	PFE	Effective EPE	Alpha (α) used for computing default risk exposure	Default risk exposure after CRM	RWA
1	SA-CCR approach (for derivative contracts)	1,430	2,829		5,963	3,425
1a	CEM (for derivative contracts)	0	0	1.4	0	0
2	IMM (CCR) approach		0	0	0	0
3	Simple approach (for SFTs)				0	0
4	Comprehensive approach (for SFTs)				983	132
5	VaR (for SFTs)				0	0
6	Total					3,557

OCBC Wing Hang Bank Limited

Template CCR2: CVA capital charge as at 30th June, 2021

The following table presents information on portfolios subject to the CVA capital charge and the CVA calculations based on standardised CVA method and advanced CVA method as at 30th June, 2021 :

		(a)	(b)
		EAD post CRM	RWA
	Netting sets for which CVA capital charge is calculated by the advanced CVA method	0	0
1	(i) VaR (after application of multiplication factor if applicable)		0
2	(ii) Stressed VaR (after application of multiplication factor if applicable)		0
3	Netting sets for which CVA capital charge is calculated by the standardised CVA method	5,963	927
4	Total	5,963	927

OCBC Wing Hang Bank Limited

Template CCR3: Counterparty default risk exposures (other than those to CCPs) by asset classes and by risk weights – for STC approach as at 30th June, 2021

The following table presents a breakdown of default risk exposures as at 30th June, 2021, other than those to CCPs, in respect of derivative contracts and SFTs that are subject to the STC approach, by asset classes and risk-weights, irrespective of the approach used to determine the amount of default risk exposures:

Version for AIs using the STC approach (“STC version”)

	Exposure class	Risk Weight										(i) Total default risk exposure after CRM
		(a) 0%	(b) 10%	(c) 20%	(ca) 35%	(d) 50%	(e) 75%	(f) 100%	(g) 150%	(ga) 250%	(h) Others	
1	Sovereign exposures	427	0	0	0	0	0	0	0	0	0	427
2	PSE exposures	0	0	0	0	0	0	0	0	0	0	0
2a	Of which: domestic PSEs	0	0	0	0	0	0	0	0	0	0	0
2b	Of which: foreign PSEs	0	0	0	0	0	0	0	0	0	0	0
3	Multilateral development bank exposures	0	0	0	0	0	0	0	0	0	0	0
4	Bank exposures	0	0	1,810	0	2,969	0	652	0	0	0	5,431
5	Securities firm exposures	0	0	0	0	0	0	0	0	0	0	0
6	Corporate exposures	0	0	0	0	50	0	1,010	0	0	0	1,060
7	CIS exposures	0	0	0	0	0	0	0	0	0	0	0
8	Regulatory retail exposures	0	0	0	0	0	14	0	0	0	0	14
9	Residential mortgage loans	0	0	0	0	0	0	0	0	0	0	0
10	Other exposures which are not past due exposures	0	0	0	0	0	0	13	0	0	0	13
11	Significant exposures to commercial entities	0	0	0	0	0	0	0	0	0	0	0
12	Total	427	0	1,810	0	3,019	14	1,675	0	0	0	6,945

OCBC Wing Hang Bank Limited

Template CCR5: Composition of collateral for counterparty default risk exposures (including those for contracts or transactions cleared through CCPs) as at 30th June, 2021

The following table presents a breakdown of all types of collateral posted or recognised collateral received to support or reduce the exposures to counterparty default risk exposures as at 30th June, 2021 in respect of derivative contracts or SFTs entered into, including contracts or transactions cleared through a CCP:

	(a)	(b)	(c)	(d)	(e)	(f)
	Derivative contracts				SFTs	
	Fair value of recognised collateral received		Fair value of posted collateral		Fair value of recognised collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
Cash on deposit with the Bank	0	7,042	569	554	7,508	0
Debt securities	0	0	0	0	0	8,491
Equity securities	0	0	0	0	0	0
Others	0	0	0	0	0	0
Total	0	7,042	569	554	7,508	8,491

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Template CCR6: Credit-related derivatives contracts as at 30th June, 2021

The following table presents the amount of credit-related derivative contracts as at 30th June, 2021, broken down into credit protection bought and credit protection sold:

	(a)	(b)
	Protection bought	Protection sold
Notional amounts		
Single-name credit default swaps	2,897	2,897
Index credit default swaps	0	0
Total return swaps	0	0
Credit-related options	0	0
Other credit-related derivative contracts	0	0
Total notional amounts	2,897	2,897
Fair values		
Positive fair value (asset)	0	1
Negative fair value (liability)	1	0

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Template CCR8: Exposure to CCPs as at 30th June, 2021

The following table presents a breakdown of the exposures to CCPs.

		(a)	(b)
		Exposure after CRM	RWA
1	Exposures of the AI as clearing member or clearing client to qualifying CCPs (total)		260
2	Default risk exposures to qualifying CCPs (excluding items disclosed in rows 7 to 10), of which:	11,203	244
3	(i) OTC derivative transactions	11,160	223
4	(ii) Exchange-traded derivative contracts	43	21
5	(iii) Securities financing transactions	0	0
6	(iv) Netting sets subject to valid cross-product netting agreements	0	0
7	Segregated initial margin	0	
8	Unsegregated initial margin	575	15
9	Funded default fund contributions	8	1
10	Unfunded default fund contributions	0	0
11	Exposures of the AI as clearing member or clearing client to non-qualifying CCPs (total)		0
12	Default risk exposures to non-qualifying CCPs (excluding items disclosed in rows 17 to 20), of which:	0	0
13	(i) OTC derivative transactions	0	0
14	(ii) Exchange-traded derivative contracts	0	0
15	(iii) Securities financing transactions	0	0
16	(iv) Netting sets subject to valid cross-product netting agreements	0	0
17	Segregated initial margin	0	
18	Unsegregated initial margin	0	0
19	Funded default fund contributions	0	0
20	Unfunded default fund contributions	0	0

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Template MR1: Market risk under STM approach as at 30th June, 2021

The table below provides the components of the market risk capital requirements calculated using the STM approach exposures as at 30th June, 2021 :

		(a)
		RWA
	Outright product exposures	
1	Interest rate exposures (general and specific risk)	5,357
2	Equity exposures (general and specific risk)	0
3	Foreign exchange (including gold) exposures	5,033
4	Commodity exposures	0
	Option exposures	
5	Simplified approach	0
6	Delta-plus approach	0
7	Other approach	0
8	Securitisation exposures	0
9	Total	10,390

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International Claims

Analysis of the Bank's international claims by location and by type of counterparty is as follows:

30th June, 2021					
Non-bank private sector					
	Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Total
Offshore centres, of which					
- Hong Kong	1,302	8,364	16,628	123,800	150,094
- Macau	310	2,064	254	20,611	23,239
- Singapore	13,991	0	276	642	14,909
Developing Asia-Pacific, of which					
- Mainland China	37,088	9,078	16,459	32,552	95,177
	52,691	19,506	33,617	177,605	283,419
31st December, 2020					
Non-bank private sector					
	Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Total
Offshore centres, of which					
- Hong Kong	2,410	8,587	19,379	123,421	153,797
- Macau	0	2,794	626	21,356	24,776
- Singapore	6,761	0	282	712	7,755
Developing Asia-Pacific, of which					
- Mainland China	36,701	11,645	15,021	33,699	97,066
	45,872	23,026	35,308	179,188	283,394

The above analysis is disclosed on a net basis after taking into account the effect of any recognised risk transfer.

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Mainland Activities

The analysis on non-bank Mainland China exposures includes exposures of the Bank and certain of its subsidiaries on the basis agreed with the HKMA.

30th June, 2021

	On-balance sheet exposures	Off-balance sheet exposures	Total exposures
(i) Central government, central government-owned entities and their subsidiaries and Joint Ventures (“JVs”)	18,311	2,321	20,632
(ii) Local government, local government-owned entities and their subsidiaries and JVs	5,991	972	6,963
(iii) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	28,027	4,187	32,214
(iv) Other entities of central government not reported in item (i) above	924	0	924
(v) Other entities of local government not reported in item (ii) above	463	5	468
(vi) PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in the Mainland China	1,726	452	2,178
(vii) Other counterparties where the exposures are considered by the Group to be non-bank Mainland China exposures	2,652	0	2,652
Total	58,094	7,937	66,031
Total assets after provisions	288,787		
On-balance sheet exposures as a percentage of total assets	20.12%		

31st December, 2020

	On-balance sheet exposures	Off-balance sheet exposures	Total exposures
(i) Central government, central government-owned entities and their subsidiaries and Joint Ventures (“JVs”)	18,146	1,453	19,599
(ii) Local government, local government-owned entities and their subsidiaries and JVs	4,405	1,780	6,185
(iii) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	31,000	4,838	35,838
(iv) Other entities of central government not reported in item (i) above	937	0	937
(v) Other entities of local government not reported in item (ii) above	551	28	579
(vi) PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in the Mainland China	2,105	1,027	3,132
(vii) Other counterparties where the exposures are considered by the Group to be non-bank Mainland China exposures	2,803	1	2,804
Total	59,947	9,127	69,074
Total assets after provisions	285,713		
On-balance sheet exposures as a percentage of total assets	20.98%		

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Capital Buffer

Countercyclical Capital Buffer Ratio

	30th June, 2021	31st December, 2020
Countercyclical capital buffer ratio	0.542%	0.545%

The relevant disclosures pursuant to section 16FG of the Banking (Disclosure) Rules can be found in Template CCyB1 in this Banking Disclosure Statement.

Capital Conservation Buffer Ratio

Under section 3M of the Capital Rules, the capital conservation buffer ratio for calculating the Bank's buffer level is 2.5 % for 2021 and 2.5% for 2020.