

# OCBC Wing Hang Bank Limited

## Template KM1: Key prudential ratios as at 30th September, 2018

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

	(a)	(b)	(c)	(d)	(e)	
	30th September, 2018	30th June, 2018	31st March, 2018	31st December, 2017	30th September, 2017	
<b>Regulatory capital (amount)</b>						
1	Common Equity Tier 1 (CET1)	31,177,351	30,705,832	30,149,974	29,120,295	28,784,380
2	Tier 1	31,177,351	30,705,832	30,149,974	29,120,295	28,784,380
3	Total capital	35,244,797	34,808,273	34,125,816	32,973,126	32,443,033
<b>RWA (amount)</b>						
4	Total RWA	213,803,583	217,075,230	214,942,279	205,072,878	198,523,075
<b>Risk-based regulatory capital ratios (as a percentage of RWA)</b>						
5	CET1 ratio (%)	14.6%	14.1%	14.0%	14.2%	14.5%
6	Tier 1 ratio (%)	14.6%	14.1%	14.0%	14.2%	14.5%
7	Total capital ratio (%)	16.5%	16.0%	15.9%	16.1%	16.3%
<b>Additional CET1 buffer requirements (as a percentage of RWA)</b>						
8	Capital conservation buffer requirement (%)	1.875%	1.875%	1.875%	1.250%	1.250%
9	Countercyclical capital buffer requirement (%)	1.135%	1.137%	1.113%	0.750%	0.729%
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 (%)	3.010%	3.012%	2.988%	2.000%	1.979%
12	CET1 available after meeting the AI's minimum capital requirements (%)	10.082%	9.645%	9.527%	9.700%	9.999%
<b>Basel III leverage ratio</b>						
13	Total leverage ratio (LR) exposure measure	320,353,318	329,854,190	327,734,705	328,517,084	311,921,757
14	LR (%)	9.73%	9.31%	9.20%	8.86%	9.23%
<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 (%)	39.0%	38.5%	39.8%	42.4%	45.1%
<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 (%)	131.1%	130.7%	135.4%	N/A	N/A

Note: The decrease in Liquidity Maintenance Ratio was mainly due to increase in average customer deposits with residual maturity within 1 month

# OCBC Wing Hang Bank Limited

## Template OV1: Overview of RWA as at 30th September, 2018

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

Items		(a)	(b)	(c)
		RWA		Minimum capital requirements
		30th September, 2018	30th June, 2018	30th September, 2018
1	Credit risk for non-securitization exposures	185,020,597	188,246,068	14,801,648
2	Of which STC approach	185,020,597	188,246,068	14,801,648
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	3,499,571	3,060,069	279,966
7	Of which SA-CCR	0	0	0
7a	Of which CEM	3,250,741	2,725,145	260,059
8	Of which IMM(CCR) approach	0	0	0
9	Of which others	248,830	334,924	19,906
10	CVA risk	1,030,938	934,338	82,475
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	15,218,713	15,856,275	1,217,497
21	Of which STM approach	15,218,713	15,856,275	1,217,497
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	10,506,788	10,361,300	840,543
25	Amounts below the thresholds for deduction (subject to 250% RW)	736,748	736,748	58,940
26	Capital floor adjustment	0	0	0
26a	Deduction to RWA	2,209,772	2,119,568	176,782
26b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	128,851	38,647	10,308
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	2,080,921	2,080,921	166,474
27	Total	213,803,583	217,075,230	17,104,287

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. The changes were due to normal business activities.

# OCBC Wing Hang Bank Limited

## **Template LR2: Leverage Ratio ("LR") as at 30th September 2018**

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

		(a)	(b)
		30th September, 2018	30th June, 2018
<b>On-balance sheet exposures</b>			
1	On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)	297,411,580	304,663,017
2	Less: Asset amounts deducted in determining Tier 1 capital	(7,151,171)	(7,179,567)
3	<b>Total on-balance sheet exposures (excluding derivative contract and SFTs)</b>	290,260,409	297,483,450
<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)	4,061,061	3,365,635
5	Add-on amounts for PFE associated with all derivative contracts	3,358,385	3,159,199
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>	7,419,446	6,524,834
<b>Exposures arising from SFTs</b>			
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	10,604,050	14,027,494
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	0	0
14	CCR exposure for SFT assets	372,769	639,623
15	Agent transaction exposures	0	0
16	<b>Total exposures arising from SFTs</b>	10,976,819	14,667,117

## **OCBC Wing Hang Bank Limited**

### **Template LR2: Leverage Ratio ("LR") as at 30th September 2018**

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

		(a)	(b)
		30th September, 2018	30th June, 2018
<b>Other off-balance sheet exposures</b>			
17	Off-balance sheet exposure at gross notional amount	48,410,094	47,873,614
18	Less: Adjustments for conversion to credit equivalent amounts	(36,538,049)	(36,583,865)
19	<b>Off-balance sheet items</b>	11,872,045	11,289,749
<b>Capital and total exposures</b>			
20	<b>Tier 1 capital</b>	31,177,351	30,705,832
20a	<b>Total exposures before adjustments for specific and collective provisions</b>	320,528,719	329,965,150
20b	<b>Adjustments for specific and collective provisions</b>	(175,401)	(110,960)
21	<b>Total exposures</b>	320,353,318	329,854,190
<b>Leverage ratio</b>			
22	<b>Leverage ratio</b>	<b>9.73%</b>	<b>9.31%</b>