



上海商業銀行  
SHANGHAI COMMERCIAL BANK

## REGULATORY DISCLOSURES

As at 31 March 2017  
(Unaudited)



**SHANGHAI COMMERCIAL BANK LIMITED**

(Incorporated in Hong Kong with limited liability)

(All amounts in HK dollar thousands unless otherwise stated)

## Capital Adequacy Ratio

The calculation of the capital adequacy ratios as at 31st March 2017 and 31st December 2016 is based on the Banking (Capital) Rules ('BCR'). The capital adequacy ratios represent the consolidated ratios of the Bank's Hong Kong offices and its overseas branches, Shacom Property (CA) Inc., Shacom Property (NY) Inc., Shacom Property Holdings (BVI) Limited, Shacom Investment Limited, Shacom Assets Investments Limited, Right Honour Investments Limited, Glory Step Investments Limited, Silver Wisdom Investments Limited, Shacom Insurance Brokers Limited, KCC 23F Limited, KCC 25F Limited and KCC 26F Limited computed in accordance with Section 3C(1) of the BCR.

	31st March 2017	31st December 2016
Common Equity Tier 1 capital	<b>21,451,555</b>	21,223,432
Tier 1 capital	<b>21,451,555</b>	21,223,432
Total capital	<b>22,308,213</b>	22,073,555
Total risk weighted amounts	<b>123,163,096</b>	118,217,415
Common Equity Tier 1 capital ratio	<b>17.4%</b>	18.0%
Tier 1 capital ratio	<b>17.4%</b>	18.0%
Total capital ratio	<b>18.1%</b>	18.7%

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**Overview of risk weighted amount**

The table below shows the breakdowns of risk weighted amount ('RWA') for various risks as at 31st March 2017 and 31st December 2016. The minimum capital requirements are made by multiplying the RWA as at 31st March 2017 by 8%.

	RWA		Minimum capital requirements
	31st March 2017	31st December 2016	31st March 2017
1 Credit risk for non-securitization exposures	<b>111,790,257</b>	107,425,555	<b>8,943,221</b>
2 Of which STC approach	<b>111,790,257</b>	107,425,555	<b>8,943,221</b>
2a Of which BSC approach	-	-	-
3 Of which IRB approach	-	-	-
4 Counterparty credit risk	<b>246,406</b>	333,310	<b>19,712</b>
5 Of which SA-CCR	-	-	-
5a Of which CEM	<b>174,356</b>	243,247	<b>13,948</b>
6 Of which IMM (CCR) approach	-	-	-
7 Equity positions in banking book under market-based approach	-	-	-
8 CIS exposures – LTA	-	-	-
9 CIS exposures – MBA	-	-	-
10 CIS exposures – FBA	-	-	-
11 Settlement risk	-	-	-
12 Securitization exposures in banking book	-	-	-
13 Of which IRB(S) approach – ratings-based method	-	-	-
14 Of which IRB(S) approach – supervisory formula method	-	-	-
15 Of which STC(S) approach	-	-	-
16 Market risk	<b>3,322,438</b>	2,856,575	<b>265,795</b>
17 Of which STM approach	<b>3,322,438</b>	2,856,575	<b>265,795</b>
18 Of which IMM approach	-	-	-
19 Operational risk	<b>6,823,050</b>	6,673,875	<b>545,844</b>
20 Of which BIA approach	<b>6,823,050</b>	6,673,875	<b>545,844</b>
21 Of which STO approach	-	-	-
21a Of which ASA approach	-	-	-
22 Of which AMA approach	N/A	N/A	N/A
23 Amounts below the thresholds for deduction (subject to 250% RW)	<b>980,945</b>	928,100	<b>78,476</b>
24 Capital floor adjustment	-	-	-
24a Deduction to RWA	-	-	-
24b Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	-	-	-
24c Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital	-	-	-
25 Total	<b>123,163,096</b>	118,217,415	<b>9,853,048</b>

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

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**Leverage ratio**

The leverage ratios represent the consolidated ratios computed in the same regulatory consolidation basis as the capital adequacy ratios.

	<b>31st March 2017</b>	31st December 2016
Tier 1 capital	<b>21,451,555</b>	21,223,432
Total exposures	<b>182,918,858</b>	177,170,937
Leverage ratio	<b>11.73%</b>	11.98%