



上海商業銀行
SHANGHAI COMMERCIAL BANK

REGULATORY DISCLOSURES

As at 31 March 2018
(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 31 March 2018 and 31 December 2017 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.

	31 March 2018	31 December 2017
Common Equity Tier 1 capital	23,356,671	22,775,378
Tier 1 capital	23,356,671	22,775,378
Total capital	26,383,849	25,769,482
Total risk weighted amounts	138,241,149	136,106,777
Common Equity Tier 1 capital ratio	16.9%	16.7%
Tier 1 capital ratio	16.9%	16.7%
Total capital ratio	19.1%	18.9%

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Overview of risk weighted amount ('RWA')

The table below shows the breakdowns of RWA for various risks as at 31 March 2018 and 31 December 2017 and the minimum capital requirements as at 31 March 2018 are calculated by multiplying the Group's RWA by 8%.

	RWA		Minimum capital requirements
	31 March 2018	31 December 2017	31 March 2018
1 Credit risk for non-securitization exposures	124,675,314	122,503,658	9,974,025
2 Of which STC approach	124,675,314	122,503,658	9,974,025
2a Of which BSC approach	-	-	-
3 Of which IRB approach	-	-	-
4 Counterparty credit risk	977,416	528,124	78,193
5 Of which SA-CCR	-	-	-
5a Of which CEM	627,216	388,686	50,177
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	4,048,538	4,552,225	323,883
17 Of which STM approach	4,048,538	4,552,225	323,883
18 Of which IMM approach	-	-	-
19 Operational risk	7,527,613	7,370,150	602,209
20 Of which BIA approach	7,527,613	7,370,150	602,209
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)	1,012,268	1,152,620	80,981
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	138,241,149	136,106,777	11,059,291

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

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Leverage ratio

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

	31 March 2018	31 December 2017
Tier 1 capital	23,356,671	22,775,378
Total exposures	195,744,711	193,118,657
Leverage ratio	11.9%	11.8%