



REGULATORY DISCLOSURES

As at 30 September 2019
(Unaudited)



KEY PRUDENTIAL RATIOS

		30 September 2019	30 June 2019	31 March 2019	31 December 2018	30 September 2018
Regulatory capital (amount)						
1	Common Equity Tier 1 (CET1)	26,887,182	26,160,646	26,258,408	25,126,647	24,184,814
2	Tier 1	26,887,182	26,160,646	26,258,408	25,126,647	24,184,814
3	Total capital	32,506,175	31,660,713	31,650,412	28,160,772	27,205,692
Risk Weighted Amounts (RWA)						
4	Total RWA	164,933,019	165,578,250	155,303,910	151,367,613	144,978,137
Risk-based regulatory capital ratios (as a percentage of RWA)						
5	CET1 ratio (%)	16.3%	15.8%	16.9%	16.6%	16.7%
6	Tier 1 ratio (%)	16.3%	15.8%	16.9%	16.6%	16.7%
7	Total capital ratio (%)	19.7%	19.1%	20.4%	18.6%	18.8%
Additional CET1 buffer requirements (as a percentage of RWA)						
8	Capital conservation buffer requirement (%)	2.5%	2.5%	2.5%	1.9%	1.9%
9	Countercyclical capital buffer requirement (%)	1.6%	1.6%	1.5%	1.1%	1.2%
10	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	0.0%	0.0%	0.0%	0.0%	0.0%
11	Total AI-specific CET1 buffer requirements (%)	4.1%	4.1%	4.0%	3.0%	3.1%
12	CET1 available after meeting the AI's minimum capital requirements (%)	10.3%	9.8%	10.9%	10.6%	10.7%
Basel III leverage ratio						
13	Total leverage ratio (LR) exposure measure	225,238,494	228,115,200	213,839,604	208,591,012	202,623,550
14	LR (%)	11.9%	11.5%	12.3%	12.0%	11.9%
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 (%)	53.6%	49.9%	52.7%	48.2%	44.1%
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 (%)	181.3%	178.3%	189.5%	191.7%	182.5%

Footnote:

N/A Not applicable

OVERVIEW OF RWA

The table below shows the breakdowns of RWA for various risks as at 30 September 2019 and 30 June 2019 and the minimum capital requirements as at 30 September 2019 are calculated by multiplying the Group's RWA by 8%.

		RWA		Minimum capital requirements
		30 September 2019	30 June 2019	30 September 2019
1	Credit risk for non-securitization exposures	144,315,588	145,055,958	11,545,247
2	Of which STC approach	144,315,588	145,055,958	11,545,247
2a	Of which BSC approach	-	-	-
3	Of which foundation IRB approach	-	-	-
4	Of which supervisory slotting criteria approach	-	-	-
5	Of which advanced IRB approach	-	-	-
6	Counterparty default risk and default fund contributions	1,706,279	2,037,878	136,502
7	Of which SA-CCR	Not Applicable	Not Applicable	Not Applicable
7a	Of which CEM	1,706,279	2,037,878	136,502
8	Of which IMM(CCR) approach	-	-	-
9	Of which others	-	-	-
10	CVA risk	413,788	513,313	33,103
11	Equity positions in banking book under the simple risk-weight method and internal models method	-	-	-
12	Collective investment scheme ("CIS") exposures – LTA	Not Applicable	Not Applicable	Not Applicable
13	CIS exposures – MBA	Not Applicable	Not Applicable	Not Applicable
14	CIS exposures – FBA	Not Applicable	Not Applicable	Not Applicable
14a	CIS exposures – combination of approaches	Not Applicable	Not Applicable	Not Applicable
15	Settlement risk	-	-	-
16	Securitization exposures in banking book	-	-	-
17	Of which SEC-IRBA	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA	-	-	-
19a	Of which SEC-FBA	-	-	-
20	Market risk	7,863,763	7,534,875	629,101
21	Of which STM approach	7,863,763	7,534,875	629,101
22	Of which IMM approach	-	-	-
23	Capital charge for switch between exposures in trading book and banking book (not applicable before the revised market risk framework takes effect)	Not Applicable	Not Applicable	Not Applicable
24	Operational risk	9,139,838	8,861,813	731,187
24a	Sovereign concentration risk	-	Not Applicable	Not Applicable
25	Amounts below the thresholds for deduction (subject to 250% RW)	1,493,763	1,574,413	119,501
26	Capital floor adjustment	-	-	-
26a	Deduction to RWA	-	-	-
26b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	-	-	-
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	-	-	-
27	Total	164,933,019	165,578,250	13,194,641

LEVERAGE RATIO

The leverage ratios as at 30 September 2019 and 30 June 2019 are shown below:

		30 September 2019	30 June 2019
On-balance sheet exposures			
1	On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)	214,146,412	215,461,919
2	Less: Asset amounts deducted in determining Tier 1 capital	(2,555,491)	(2,394,416)
3	Total on-balance sheet exposures (excluding derivative contracts and SFTs)	211,590,921	213,067,503
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)	309,248	256,651
5	Add-on amounts for PFE associated with all derivative contracts	2,376,137	2,809,124
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	–	–
7	Less: Deductions of receivables assets for cash variation margin provided under derivative contracts	–	–
8	Less: Exempted CCP leg of client-cleared trade exposures	–	–
9	Adjusted effective notional amount of written credit derivative contracts	–	–
10	Less: Adjusted effective notional offsets and add-on deductions for written credit derivative contracts	–	–
11	Total exposures arising from derivative contracts	2,685,385	3,065,775
Exposures arising from SFTs			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	–	–
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	–	–
14	CCR exposure for SFT assets	–	–
15	Agent transaction exposures	–	–
16	Total exposures arising from SFTs	–	–
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	50,063,581	53,935,165
18	Less: Adjustments for conversion to credit equivalent amounts	(38,661,837)	(41,517,522)
19	Off-balance sheet items	11,401,744	12,417,643
Capital and total exposures			
20	Tier 1 capital	26,887,182	26,160,646
20a	Total exposures before adjustments for specific and collective provisions	225,678,050	228,550,921
20b	Adjustments for specific and collective provisions	(439,556)	(435,721)
21	Total exposures after adjustments for specific and collective provisions	225,238,494	228,115,200
Leverage ratio			
22	Leverage ratio	11.9%	11.5%

Footnote:

CCP Central counterparty

CCR Counterparty credit risk

PFE Potential future exposure

SFT Securities financing transactions