



上海商業銀行
SHANGHAI COMMERCIAL BANK

REGULATORY DISCLOSURES

As at 30 September 2022
(Unaudited)



SHANGHAI COMMERCIAL BANK LIMITED

(All amounts in HK dollar thousands unless otherwise stated)

KEY PRUDENTIAL RATIOS

	30 September 2022	30 June 2022	31 March 2022	31 December 2021	30 September 2021
Regulatory capital (amount)					
1 Common Equity Tier 1 (CET1)	30,631,433	30,870,615	31,221,077	32,124,445	31,768,982
2 Tier 1	30,631,433	30,870,615	31,221,077	32,124,445	31,768,982
3 Total capital	36,363,933	36,597,182	36,930,421	37,828,854	37,475,769
Risk Weighted Amounts (RWA)					
4 Total RWA	164,392,099	170,617,169	175,706,888	176,262,604	178,130,531
Risk-based regulatory capital ratios (as a percentage of RWA)					
5 CET1 ratio (%)	18.6%	18.1%	17.8%	18.2%	17.8%
6 Tier 1 ratio (%)	18.6%	18.1%	17.8%	18.2%	17.8%
7 Total capital ratio (%)	22.1%	21.4%	21.0%	21.5%	21.0%
Additional CET1 buffer requirements (as a percentage of RWA)					
8 Capital conservation buffer requirement (%)	2.5%	2.5%	2.5%	2.5%	2.5%
9 Countercyclical capital buffer requirement (%)	0.6%	0.6%	0.6%	0.6%	0.6%
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 (%)	3.1%	3.1%	3.1%	3.1%	3.1%
12 CET1 available after meeting the AI's minimum capital requirements (%)	12.6%	12.1%	11.8%	12.2%	11.8%
Basel III leverage ratio					
13 Total leverage ratio (LR) exposure measure	238,811,033	242,454,957	247,021,195	243,146,840	247,651,760
14 LR (%)	12.8%	12.7%	12.6%	13.2%	12.8%
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 (%)	50.7%	56.8%	60.0%	61.2%	61.0%
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 (%)	225.3%	224.0%	236.7%	240.5%	236.1%

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OVERVIEW OF RWA

The table below shows the breakdowns of RWA for various risks as at 30 September 2022 and 30 June 2022 and the minimum capital requirements as at 30 September 2022 which are calculated by multiplying the Group's RWA by 8%.

		RWA		Minimum capital requirements
		30 September 2022	30 June 2022	30 September 2022
1	Credit risk for non-securitization exposures	145,725,915	150,660,940	11,658,073
2	Of which STC approach	145,725,915	150,660,940	11,658,073
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	1,517,254	1,964,366	121,380
7	Of which SA-CCR approach	1,517,254	1,964,366	121,380
7a	Of which CEM	–	–	–
8	Of which IMM(CCR) approach	–	–	–
9	Of which others	–	–	–
10	CVA risk	292,625	366,025	23,410
11	Equity positions in banking book under the simple risk-weight method and internal models method	–	–	–
12	Collective investment scheme ("CIS") exposures – LTA	–	–	–
13	CIS exposures – MBA	–	–	–
14	CIS exposures – FBA	–	–	–
14a	CIS exposures – combination of approaches	–	–	–
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	5,598,625	6,419,288	447,890
21	Of which STM approach	5,598,625	6,419,288	447,890
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)	N/A	N/A	N/A
24	Operational risk	9,513,600	9,477,575	761,088
24a	Sovereign concentration risk	–	–	–
25	Amounts below the thresholds for deduction (subject to 250% RW)	1,744,080	1,728,975	139,526
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	164,392,099	170,617,169	13,151,367

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LEVERAGE RATIO

The leverage ratios as at 30 September 2022 and 30 June 2022 are shown below:

		30 September 2022	30 June 2022
	On-balance sheet exposures		
1	On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)	229,960,121	232,567,233
2	Less: Asset amounts deducted in determining Tier 1 capital	(1,444,808)	(1,606,685)
3	Total on-balance sheet exposures (excluding derivative contracts and SFTs)	228,515,313	230,960,548
	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)	165,645	288,066
5	Add-on amounts for PFE associated with all derivative contracts	1,943,136	2,262,825
6	Gross-up for collateral provided in respect of derivative contracts 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-related derivative contracts	–	–
10	Less: Adjusted effective notional offsets and add-on deductions for written credit-related derivative contracts	–	–
11	Total exposures arising from derivative contracts	2,108,781	2,550,891
	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	44,484,879	46,525,221
18	Less: Adjustments for conversion to credit equivalent amounts	(35,642,816)	(36,982,576)
19	Off-balance sheet items	8,842,063	9,542,645
	Capital and total exposures		
20	Tier 1 capital	30,631,433	30,870,615
20a	Total exposures before adjustments for specific and collective provisions	239,466,157	243,054,084
20b	Adjustments for specific and collective provisions	(655,124)	(599,127)
21	Total exposures after adjustments for specific and collective provisions	238,811,033	242,454,957
	Leverage ratio		
22	Leverage ratio	12.8%	12.7%

Footnote:

CCP	Central counterparty
CCR	Counterparty credit risk
PFE	Potential future exposure
SFT	Securities financing transactions