

Appendix B

附錄 B

Habib Bank Zurich (Hong Kong) Limited

恒比銀行蘇黎世 (香港) 有限公司

Regulatory Disclosures

for the period ended 30 June 2019

二零一九年六月三十日

監管披露

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Note 1: Templates relating to Market Risk are not disclosed as the Bank has been exempted under section 22(1) of the Banking (Capital) Rules from the calculation of market risk under section 17.

Note 2: Templates LIQ2, CR6, CR7, CR10, CCR4 are not applicable to the Bank.

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註 1: 根據《銀行業(資本)規則》第 22(1) 條, 本銀行獲豁免按照《銀行業(資本)規則》第 17 條的規定計算市場風險, 因此有關市場風險的模板無須披露。

註 2: 模版 LIQ2, CR6, CR7, CR10, CCR4 均不適用於本銀行。

Template OV1: Overview of RWA

(HK\$'000)

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		30-Jun-2019	31-Mar-2019	30-Jun-2019
1	Credit risk for non-securitization exposures	1,507,386	1,417,457	120,591
2	Of which STC approach	-	-	-
2a	Of which BSC approach	1,507,386	1,417,457	120,591
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	8	147	1
7	Of which SA-CCR*	N/A	N/A	N/A
7a	Of which CEM	8	147	1
8	Of which IMM(CCR) approach	-	-	-
9	Of which others	-	-	-
10	CVA risk	-	-	-
11	Equity positions in banking book under the simple risk-weight method and internal models method	-	-	-
12	Collective investment scheme ("CIS") exposures – LTA*	N/A	N/A	N/A
13	CIS exposures – MBA*	N/A	N/A	N/A
14	CIS exposures – FBA*	N/A	N/A	N/A
14a	CIS exposures – combination of approaches*	N/A	N/A	N/A
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	-	-	-
21	Of which STM approach	-	-	-
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	193,438	190,763	15,475
24a	Sovereign concentration risk*	N/A	N/A	N/A
25	Amounts below the thresholds for deduction (subject to 250% RW)	-	-	-
26	Capital floor adjustment	-	-	-
26a	Deduction to RWA	(21,714)	(22,028)	(1,737)
26b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	(15,530)	(15,844)	(1,242)
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	(6,184)	(6,184)	(495)
27	Total	1,679,118	1,586,339	134,330

模版 OV1：風險加權數額概覽

(港元'000)

		(a)	(b)	(c)
		風險加權數額		最低資本規定
		2019年 6月30日	2019年 3月31日	2019年 6月30日
1	非證券化類別風險承擔的信用風險	1,507,386	1,417,457	120,591
2	其中 STC 計算法	-	-	-
2a	其中 BSC 計算法	1,507,386	1,417,457	120,591
3	其中基礎 IRB 計算法	-	-	-
4	其中監管分類準則計算法	-	-	-
5	其中高級 IRB 計算法	-	-	-
6	對手方違責風險及違責基金承擔	8	147	1
7	其中 SA-CCR*	不適用	不適用	不適用
7a	其中現行風險承擔方法	8	147	1
8	其中 IMM(CCR)計算法	-	-	-
9	其中其他	-	-	-
10	CVA 風險	-	-	-
11	簡單風險權重方法及內部模式方法下的銀行帳內股權狀況	-	-	-
12	集體投資計劃風險承擔——LTA*	不適用	不適用	不適用
13	集體投資計劃風險承擔——MBA*	不適用	不適用	不適用
14	集體投資計劃風險承擔——FBA*	不適用	不適用	不適用
14a	集體投資計劃風險承擔——混合使用計算法*	不適用	不適用	不適用
15	交收風險	-	-	-
16	銀行帳內的證券化類別風險承擔	-	-	-
17	其中 SEC-IRBA	-	-	-
18	其中 SEC-ERBA (包括 IAA)	-	-	-
19	其中 SEC-SA	-	-	-
19a	其中 SEC-FBA	-	-	-
20	市場風險	-	-	-
21	其中 STM 計算法	-	-	-
22	其中 IMM 計算法	-	-	-
23	交易帳與銀行帳之間切換的風險承擔的資本要求 (經修訂市場風險框架生效前不適用) *	不適用	不適用	不適用
24	業務操作風險	193,438	190,763	15,475
24a	官方實體集中風險*	不適用	不適用	不適用
25	低於扣減門檻的數額 (須計算 250%風險權重)	-	-	-
26	資本下限調整	-	-	-
26a	風險加權數額扣減	(21,714)	(22,028)	(1,737)
26b	其中不包括在二級資本內的一般銀行業務風險監管儲備及集體準備金的部分	(15,530)	(15,844)	(1,242)
26c	其中不包括在二級資本內的土地及建築物因價值重估而產生的累積公平價值收益的部分	(6,184)	(6,184)	(495)
27	總計	1,679,118	1,586,339	134,330

Template CR1: Credit quality of exposures

(HK\$'000)

		(a)	(b)	(c)	(d)	(e)	(f)	(g)
		Gross carrying amounts of		Allowances / impairments	Of which ECL accounting provisions for credit losses on STC approach exposures		Of which ECL accounting provisions for credit losses on IRB approach exposures	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		Allocated in regulatory category of specific provisions	Allocated in regulatory category of collective provisions		
1	Loans	34,240	1,237,964	26,959	N/A	N/A	N/A	1,245,245
2	Debt securities	-	446,650	37	N/A	N/A	N/A	446,613
3	Off-balance sheet exposures	8,246	349,581	144	N/A	N/A	N/A	357,683
4	Total	42,486	2,034,195	27,140	N/A	N/A	N/A	2,049,541

模版 CR1：風險承擔的信用質素

(港元'000)

		(a)	(b)	(c)	(d)	(e)	(f)	(g)
		以下項目的總帳面數額		備抵/減值	其中：為 STC 計算法下的風險承擔的信用損失而作出的預期信用損失會計準備金		其中：為 IRB 計算法下的風險承擔的信用損失而作出的預期信用損失會計準備金	淨值 (a+b-c)
	違責風險的風險承擔	非違責風險的風險承擔	分配於監管類別的特定準備金		分配於監管類別的集體準備金			
1	貸款	34,240	1,237,964	26,959	不適用	不適用	不適用	1,245,245
2	債務證券	-	446,650	37	不適用	不適用	不適用	446,613
3	資產負債表外風險承擔	8,246	349,581	144	不適用	不適用	不適用	357,683
4	總計	42,486	2,034,195	27,140	不適用	不適用	不適用	2,049,541

Template CR2: Changes in defaulted loans and debt securities

(HK\$'000)

		(a)
		Amount
1	Defaulted loans and debt securities at end of the previous reporting period	837
2	Loans and debt securities that have defaulted since the last reporting period	33,405
3	Returned to non-defaulted status	(2)
4	Amounts written off	-
5	Other changes	-
6	Defaulted loans and debt securities at end of the current reporting period	34,240

模版 CR2：違責貸款及債務證券的改變

(港元'000)

		(a)
		數額
1	於上一個報告期末違責貸款及債務證券結餘	837
2	期內發生的違責貸款及債務證券	33,405
3	轉回至非違責狀況	(2)
4	撤帳額	-
5	其他變動	-
6	於現行報告期末違責貸款及債務證券結餘	34,240

Template CR3: Overview of recognized credit risk mitigation

(HK\$'000)

		(a)	(b1)	(b)	(d)	(f)
		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by recognized collateral	Exposures secured by recognized guarantees	Exposures secured by recognized credit derivative contracts
1	Loans	173,495	1,071,750	892,646	-	-
2	Debt securities	446,613	-	-	-	-
3	Total	620,108	1,071,750	892,646	-	-
4	Of which defaulted	5,158	19,548	19,548	-	-

模版 CR3：認可減低信用風險措施概覽

(港元'000)

		(a)	(b1)	(b)	(d)	(f)
		無保證風險承擔：帳面數額	有保證風險承擔	以認可抵押品作保證的風險承擔	以認可擔保作保證的風險承擔	以認可信用衍生工具合約作保證的風險承擔
1	貸款	173,495	1,071,750	892,646	-	-
2	債務證券	446,613	-	-	-	-
3	總計	620,108	1,071,750	892,646	-	-
4	其中違責部分	5,158	19,548	19,548	-	-

Template CR4: Credit risk exposures and effects of recognized credit risk mitigation – for STC approach or BSC approach

(HK\$'000)

Version for Als using BSC approach (“BSC version”)

	Exposure classes	(a)	(b)	(c)	(d)	(e)	(f)
		Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Sovereign exposures	9,971	-	9,971	-	1,994	20%
2	PSE exposures	-	-	-	-	-	-
3	Multilateral development bank exposures	-	-	-	-	-	-
4	Bank exposures	974,212	124,757	974,212	24,951	222,944	22%
5	Cash items	179,986	-	179,986	-	-	0%
6	Exposures in respect of failed delivery on transactions entered into on a basis other than a delivery-versus-payment basis	-	-	-	-	-	-
7	Residential mortgage loans	-	-	-	-	-	-
8	Other exposures	1,243,442	1,598,885	1,243,442	46,614	1,282,448	99%
9	Significant exposures to commercial entities	-	-	-	-	-	-
10	Total	2,407,611	1,723,642	2,407,611	71,565	1,507,386	61%

模版 CR4：信用風險承擔及認可減低信用風險措施的影響——STC 計算法或 BSC 計算法

(港元'000)

供使用 BSC 計算法的認可機構使用的版本（「BSC 版本」）

	風險承擔類別	(a)	(b)	(c)	(d)	(e)	(f)
		未將 CCF 及減低信用風險措施計算在內的風險承擔		已將 CCF 及減低信用風險措施計算在內的風險承擔		風險加權數額及風險加權數額密度	
		資產負債表內數額	資產負債表外數額	資產負債表內數額	資產負債表外數額	風險加權數額	風險加權數額密度
1	官方實體風險承擔	9,971	-	9,971	-	1,994	20%
2	公營單位風險承擔	-	-	-	-	-	-
3	多邊發展銀行風險承擔	-	-	-	-	-	-
4	銀行風險承擔	974,212	124,757	974,212	24,951	222,944	22%
5	現金項目	179,986	-	179,986	-	-	0%
6	以貨銀對付形式以外的形式進行的交易交付失敗所涉的風險承擔	-	-	-	-	-	-
7	住宅按揭貸款	-	-	-	-	-	-
8	其他風險承擔	1,243,442	1,598,885	1,243,442	46,614	1,282,448	99%
9	對商業實體的重大風險承擔	-	-	-	-	-	-
10	總計	2,407,611	1,723,642	2,407,611	71,565	1,507,386	61%

Template CR5: Credit risk exposures by asset classes and by risk weights – for STC approach or BSC approach

(HK\$'000)

Version for Als using BSC approach ("BSC version")

	Exposure class	Risk Weight								Total credit risk exposures amount (post CCF and post CRM)
		(a) 0%	(b) 10%	(c) 20%	(d) 35%	(e) 50%	(f) 100%	(g) 250%	(h) Others	
1	Sovereign exposures	-	-	9,971	-	-	-	-	-	9,971
2	PSE exposures	-	-	-	-	-	-	-	-	-
3	Multilateral development bank exposures	-	-	-	-	-	-	-	-	-
4	Bank exposures	-	-	970,273	-	-	28,890	-	-	999,163
5	Cash items	179,986	-	-	-	-	-	-	-	179,986
6	Exposures in respect of failed delivery on transactions entered into on a basis other than a delivery-versus-payment basis	-	-	-	-	-	-	-	-	-
7	Residential mortgage loans	-	-	-	-	-	-	-	-	-
8	Other exposures	7,608	-	-	-	-	1,282,448	-	-	1,290,056
9	Significant exposures to commercial entities	-	-	-	-	-	-	-	-	-
10	Total	187,594	-	980,244	-	-	1,311,338	-	-	2,479,176

模版 CR5：按資產類別和按風險權重劃分的信用風險承擔——STC 計算法或 BSC 計算法

(港元'000)

供使用 BSC 計算法的認可機構使用的版本（「BSC 版本」）

	風險承擔類別	風險權重								(i) 總信用風險承擔額（已將 CCF 及減低信用風險措施計算在內）
		(a) 0%	(b) 10%	(c) 20%	(d) 35%	(e) 50%	(f) 100%	(g) 250%	(h) 其他	
1	官方實體風險承擔	-	-	9,971	-	-	-	-	-	9,971
2	公營單位風險承擔	-	-	-	-	-	-	-	-	-
3	多邊發展銀行風險承擔	-	-	-	-	-	-	-	-	-
4	銀行風險承擔	-	-	970,273	-	-	28,890	-	-	999,163
5	現金項目	179,986	-	-	-	-	-	-	-	179,986
6	以貨銀對付形式以外的形式進行的交易交付失敗所涉的風險承擔	-	-	-	-	-	-	-	-	-
7	住宅按揭貸款	-	-	-	-	-	-	-	-	-
8	其他風險承擔	7,608	-	-	-	-	1,282,448	-	-	1,290,056
9	對商業實體的重大風險承擔	-	-	-	-	-	-	-	-	-
10	總計	187,594	-	980,244	-	-	1,311,338	-	-	2,479,176

Template CCR1: Analysis of counterparty default risk exposures (other than those to CCPs)
by approaches

(HK\$'000)

		(a)	(b)	(c)	(d)	(e)	(f)
		Replacement cost (RC)	PFE	Effective EPE	Alpha (α) used for computing default risk exposure	Default risk exposure after CRM	RWA
1	SA-CCR (for derivative contracts)	-	-		-	-	-
1a	CEM	-	42		N/A	42	8
2	IMM (CCR) approach			-	-	-	-
3	Simple Approach (for SFTs)					-	-
4	Comprehensive Approach (for SFTs)					-	-
5	VaR (for SFTs)					-	-
6	Total						8

模版 CCR1：按計算法劃分的對手方違責風險的風險承擔（對中央交易對手方的風險承擔除外）
分析

(港元'000)

		(a)	(b)	(c)	(d)	(e)	(f)
		重置成本	潛在未來 風險承擔	有效預期正 風險承擔	用作計算違 責風險的風 險承擔的 α	已將減低信用 風險措施計算 在內的違責風 險的風險承擔	風險加權 數額
1	SA-CCR 計算法（對於衍生工具合約）	-	-		-	-	-
1a	現行風險承擔方法	-	42		不適用	42	8
2	IMM(CCR)計算法			-	-	-	-
3	簡易方法（對於證券融資交易）					-	-
4	全面方法（對於證券融資交易）					-	-
5	風險值（對於證券融資交易）					-	-
6	總計						8

Template CCR2: CVA capital charge

(HK\$'000)

		(a)	(b)
		EAD post CRM	RWA
	Netting sets for which CVA capital charge is calculated by the advanced CVA method	-	-
1	(i) VaR (after application of multiplication factor if applicable)		-
2	(ii) Stressed VaR (after application of multiplication factor if applicable)		-
3	Netting sets for which CVA capital charge is calculated by the standardized CVA method	-	-
4	Total	-	-

模版 CCR2：信用估值調整（CVA）資本要求

(港元'000)

		(a)	(b)
		已將減低信用風險措施效果計算在內的 EAD	風險加權數額
	使用高級 CVA 方法計算 CVA 資本要求的淨額計算組合	-	-
1	(i) 風險值（使用倍增因數（如適用）後）		-
2	(ii) 受壓風險值（使用倍增因數（如適用）後）		-
3	使用標準 CVA 方法計算 CVA 資本要求的淨額計算組合	-	-
4	總計	-	-

Template CCR3: Counterparty default risk exposures (other than those to CCPs) by asset classes and by risk weights – for STC approach or BSC approach

(HK\$'000)

Version for Als using the BSC approach ("BSC version")

	Exposure class	Risk Weight								(i) Total default risk exposure after CRM
		(a) 0%	(b) 10%	(c) 20%	(ca) 35%	(d) 50%	(f) 100%	(ga) 250%	(h) Others	
1	Sovereign exposures	-	-	-	-	-	-	-	-	-
2	PSE exposures	-	-	-	-	-	-	-	-	-
3	Multilateral development bank exposures	-	-	-	-	-	-	-	-	-
4	Bank exposures	-	-	42	-	-	-	-	-	42
5	CIS exposures	-	-	-	-	-	-	-	-	-
6	Other exposures	-	-	-	-	-	-	-	-	-
7	Significant exposures to commercial entities	-	-	-	-	-	-	-	-	-
8	Total	-	-	42	-	-	-	-	-	42

模版 CCR3：按資產類別和按風險權重劃分的對手方違責風險的風險承擔（對中央交易對手方的風險承擔除外）——STC 計算法或 BSC 計算法

(港元'000)

供使用 BSC 計算法的認可機構使用的版本（「BSC 版本」）

風險承擔類別	風險權重	(a)	(b)	(c)	(ca)	(d)	(f)	(ga)	(h)	(i)
		0%	10%	20%	35%	50%	100%	250%	其他	已將減低信用風險措施計算在內的總違責風險的風險承擔
1	官方實體風險承擔	-	-	-	-	-	-	-	-	-
2	公營單位風險承擔	-	-	-	-	-	-	-	-	-
3	多邊發展銀行風險承擔	-	-	-	-	-	-	-	-	-
4	銀行風險承擔	-	-	42	-	-	-	-	-	42
5	集體投資計劃風險承擔	-	-	-	-	-	-	-	-	-
6	其他風險承擔	-	-	-	-	-	-	-	-	-
7	對商業實體的重大風險承擔	-	-	-	-	-	-	-	-	-
8	總計	-	-	42	-	-	-	-	-	42

Template CCR5: Composition of collateral for counterparty default risk exposures (including those for contracts or transactions cleared through CCPs)

(HK\$'000)

	(a)	(b)	(c)	(d)	(e)	(f)
	Derivative contracts				SFTs	
	Fair value of recognized collateral received		Fair value of posted collateral		Fair value of recognized collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
Cash - domestic currency	-	-	-	-	-	-
Cash - other currencies	-	-	-	-	-	-
Domestic sovereign debt	-	-	-	-	-	-
Other sovereign debt	-	-	-	-	-	-
Government agency debt	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	-	-	-	-	-	-

模版 CCR5：作為對手方違責風險的風險承擔（包括經中央交易對手方結算的合約或交易者）
的抵押品組成

(港元'000)

	(a)	(b)	(c)	(d)	(e)	(f)
	衍生工具合約				證券融資交易	
	收取的認可抵押品的 公平價值		提供的抵押品的公平價值		收取的認可 抵押品的公 平價值	提供的抵押 品的公平價 值
	分隔的	非分隔的	分隔的	非分隔的		
現金－本地貨幣	-	-	-	-	-	-
現金－其他貨幣	-	-	-	-	-	-
本地國債	-	-	-	-	-	-
其他國債	-	-	-	-	-	-
政府機構債券	-	-	-	-	-	-
法團債券	-	-	-	-	-	-
股權證券	-	-	-	-	-	-
其他抵押品	-	-	-	-	-	-
總計	-	-	-	-	-	-

Template CCR6: Credit-related derivatives contracts

(HK\$'000)

	(a)	(b)
	Protection bought	Protection sold
Notional amounts		
Single-name credit default swaps	-	-
Index credit default swaps	-	-
Total return swaps	-	-
Credit-related options	-	-
Other credit-related derivative contracts	-	-
Total notional amounts	-	-
Fair values		
Positive fair value (asset)	-	-
Negative fair value (liability)	-	-

模版 CCR6：信用相關衍生工具合約

(港元'000)

	(a)	(b)
	購買的保障	出售的保障
名義數額		
單一名稱信用違責掉期	-	-
指數信用違責掉期	-	-
總回報掉期	-	-
信用相關期權	-	-
其他信用相關衍生工具合約	-	-
總名義數額	-	-
公平價值		
正公平價值（資產）	-	-
負公平價值（負債）	-	-

Template CCR8: Exposures to CCPs

(HK\$'000)

		(a)	(b)
		Exposure after CRM	RWA
1	Exposures of the AI as clearing member or client to qualifying CCPs (total)		-
2	Default risk exposures to qualifying CCPs (excluding items disclosed in rows 7 to 10), of which:	-	-
3	(i) OTC derivative transactions	-	-
4	(ii) Exchange-traded derivative contracts	-	-
5	(iii) Securities financing transactions	-	-
6	(iv) Netting sets subject to valid cross-product netting agreements	-	-
7	Segregated initial margin	-	
8	Unsegregated initial margin	-	-
9	Funded default fund contributions	-	-
10	Unfunded default fund contributions	-	-
11	Exposures of the AI as clearing member or client to non-qualifying CCPs (total)		-
12	Default risk exposures to non-qualifying CCPs (excluding items disclosed in rows 17 to 20), of which:	-	-
13	(i) OTC derivative transactions	-	-
14	(ii) Exchange-traded derivative contracts	-	-
15	(iii) Securities financing transactions	-	-
16	(iv) Netting sets subject to valid cross-product netting agreements	-	-
17	Segregated initial margin	-	
18	Unsegregated initial margin	-	-
19	Funded default fund contributions	-	-
20	Unfunded default fund contributions	-	-

模版 CCR8：對中央交易對手方的風險承擔

(港元'000)

		(a)	(b)
		已將減低信用風險措施計算在內的風險承擔	風險加權數額
1	認可機構作為結算成員或客戶對合資格中央交易對手方的風險承擔（總額）		-
2	對合資格中央交易對手方的違責風險的風險承擔（不包括於第 7 至 10 行披露的項目），其中：	-	-
3	(i) 場外衍生工具交易	-	-
4	(ii) 交易所買賣衍生工具合約	-	-
5	(iii) 證券融資交易	-	-
6	(iv) 受有效跨產品淨額結算協議規限的淨額計算組合	-	-
7	分隔的開倉保證金	-	
8	非分隔的開倉保證金	-	-
9	以資金支持的違責基金承擔	-	-
10	非以資金支持的違責基金承擔	-	-
11	認可機構作為結算成員或客戶對不合資格中央交易對手方的風險承擔（總額）		-
12	對不合資格中央交易對手方的違責風險的風險承擔（不包括於第 17 至 20 行披露的項目），其中：	-	-
13	(i) 場外衍生工具交易	-	-
14	(ii) 交易所買賣衍生工具合約	-	-
15	(iii) 證券融資交易	-	-
16	(iv) 受有效跨產品淨額結算協議規限的淨額計算組合	-	-
17	分隔的開倉保證金	-	
18	非分隔的開倉保證金	-	-
19	以資金支持的違責基金承擔	-	-
20	非以資金支持的違責基金承擔	-	-

Template SEC3: Securitization exposures in banking book and associated capital requirements – where AI acts as originator

(HK\$'000)

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)
	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWAs (by regulatory approach)				Capital charges after cap			
	≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	≥1250% RW	SEC-IRBA	SEC-ERBA (incl. IAA)	SEC-SA	SEC-FBA	SEC-IRBA	SEC-ERBA (incl. IAA)	SEC-SA	SEC-FBA	SEC-IRBA	SEC-ERBA (incl. IAA)	SEC-SA	SEC-FBA
1 Total exposures																	
2 Traditional securitization																	
3 Of which securitization																	
4 Of which retail																	
5 Of which wholesale																	
6 Of which re-securitization																	
7 Of which senior																	
8 Of which non-senior																	
9 Synthetic securitization																	
10 Of which securitization																	
11 Of which retail																	
12 Of which wholesale																	
13 Of which re-securitization																	
14 Of which senior																	
15 Of which non-senior																	

N/A

模版 SEC3：銀行帳內的證券化類別風險承擔及相關資本規定——當認可機構作為發起人

(港元'000)

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)
	風險承擔值（按風險權重(RW)組別）					風險承擔值（按監管計算法）				風險加權數額（按監管計算法）				應用上限後的資本要求			
	≤20% RW	>20%至50% RW	>50%至100% RW	>100%至<1250% RW	1250% RW	SEC-IRBA	SEC-ERBA（包括IAA）	SEC-SA	SEC-FBA	SEC-IRBA	SEC-ERBA（包括IAA）	SEC-SA	SEC-FBA	SEC-IRBA	SEC-ERBA（包括IAA）	SEC-SA	SEC-FBA
1 風險承擔總額																	
2 傳統證券化																	
3 其中證券化																	
4 其中零售																	
5 其中批發																	
6 其中再證券化																	
7 其中高級																	
8 其中非高級																	
9 合成證券化																	
10 其中證券化																	
11 其中零售																	
12 其中批發																	
13 其中再證券化																	
14 其中高級																	
15 其中非高級																	

不適用

Template SEC4: Securitization exposures in banking book and associated capital requirements – where AI acts as investor

(HK\$'000)

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)
	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWAs (by regulatory approach)				Capital charges after cap			
	≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW	SEC-IRBA	SEC-ERBA (incl. IAA)	SEC-SA	SEC-FBA	SEC-IRBA	SEC-ERBA (incl. IAA)	SEC-SA	SEC-FBA	SEC-IRBA	SEC-ERBA (incl. IAA)	SEC-SA	SEC-FBA
1 Total exposures																	
2 Traditional securitization																	
3 Of which securitization																	
4 Of which retail																	
5 Of which wholesale																	
6 Of which re-securitization																	
7 Of which senior																	
8 Of which non-senior																	
9 Synthetic securitization																	
10 Of which securitization																	
11 Of which retail																	
12 Of which wholesale																	
13 Of which re-securitization																	
14 Of which senior																	
15 Of which non-senior																	

N/A

模版 SEC4：銀行帳內的證券化類別風險承擔及相關資本規定——當認可機構作為投資者

(港元'000)

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)
	風險承擔值（按風險權重(RW)組別）					風險承擔值（按監管計算法）				風險加權數額（按監管計算法）				應用上限後的資本要求			
	≤20% RW	>20%至50% RW	>50%至100% RW	>100%至<1250% RW	1250% RW	SEC-IRBA	SEC-ERBA（包括IAA）	SEC-SA	SEC-FBA	SEC-IRBA	SEC-ERBA（包括IAA）	SEC-SA	SEC-FBA	SEC-IRBA	SEC-ERBA（包括IAA）	SEC-SA	SEC-FBA
1 風險承擔總額																	
2 傳統證券化																	
3 其中證券化																	
4 其中零售																	
5 其中批發																	
6 其中再證券化																	
7 其中高級																	
8 其中非高級																	
9 合成證券化																	
10 其中證券化																	
11 其中零售																	
12 其中批發																	
13 其中再證券化																	
14 其中高級																	
15 其中非高級																	

不適用

Template KM1: Key prudential ratios

(HK\$'000)

		(a)	(b)	(c)	(d)	(e)
		30-Jun-2019	31-Mar-2019	31-Dec-2018	30-Sep-2018	30-Jun-2018
	Regulatory capital (amount)					
1	Common Equity Tier 1 (CET1)	519,697	514,166	523,441	510,661	512,591
2	Tier 1	519,697	514,166	523,441	510,661	512,591
3	Total capital	543,599	536,946	547,454	535,075	536,869
	RWA (amount)					
4	Total RWA	1,679,118	1,586,339	1,684,733	1,706,585	1,699,308
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5	CET1 ratio (%)	30.95%	32.41%	31.07%	29.92%	30.16%
6	Tier 1 ratio (%)	30.95%	32.41%	31.07%	29.92%	30.16%
7	Total capital ratio (%)	32.37%	33.85%	32.50%	31.35%	31.59%
	Additional CET1 buffer requirements (as a percentage of RWA)					
8	Capital conservation buffer requirement (%)	2.500%	2.500%	1.875%	1.875%	1.875%
9	Countercyclical capital buffer requirement (%)	2.087%	2.096%	1.639%	1.593%	1.589%
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 (%)	4.587%	4.596%	3.514%	3.468%	3.464%
12	CET1 available after meeting the AI's minimum capital requirements (%)	19.124%	20.598%	19.245%	18.104%	18.343%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	2,616,712	2,317,431	2,372,016	2,442,567	2,398,161
14	LR (%)	19.86%	22.19%	22.07%	20.91%	21.37%
	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 (%)	113.04%	110.78%	93.90%	82.15%	87.76%
	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 (%)	N/A	N/A	N/A	N/A	N/A

模版 KM1：主要審慎比率

(港元'000)

		(a)	(b)	(c)	(d)	(e)
		2019年 6月30日	2019年 3月31日	2018年 12月31日	2018年 9月30日	2018年 6月30日
	監管資本（數額）					
1	普通股權一級(CET1)	519,697	514,166	523,441	510,661	512,591
2	一級	519,697	514,166	523,441	510,661	512,591
3	總資本	543,599	536,946	547,454	535,075	536,869
	風險加權數額（數額）					
4	風險加權數額總額	1,679,118	1,586,339	1,684,733	1,706,585	1,699,308
	風險為本監管資本比率（以風險加權數額的百分率表示）					
5	CET1 比率 (%)	30.95%	32.41%	31.07%	29.92%	30.16%
6	一級比率 (%)	30.95%	32.41%	31.07%	29.92%	30.16%
7	總資本比率 (%)	32.37%	33.85%	32.50%	31.35%	31.59%
	額外 CET1 緩衝要求（以風險加權數額的百分率表示）					
8	防護緩衝資本要求 (%)	2.500%	2.500%	1.875%	1.875%	1.875%
9	逆周期緩衝資本要求 (%)	2.087%	2.096%	1.639%	1.593%	1.589%
10	較高吸收虧損能力要求 (%)（只適用於 G-SIB 或 D-SIB）	不適用	不適用	不適用	不適用	不適用
11	認可機構特定的總 CET1 緩衝要求 (%)	4.587%	4.596%	3.514%	3.468%	3.464%
12	符合認可機構的最低資本規定後可用的 CET1 (%)	19.124%	20.598%	19.245%	18.104%	18.343%
	《巴塞爾協定三》槓桿比率					
13	總槓桿比率風險承擔計量	2,616,712	2,317,431	2,372,016	2,442,567	2,398,161
14	槓桿比率(LR) (%)	19.86%	22.19%	22.07%	20.91%	21.37%
	流動性覆蓋比率(LCR) / 流動性維持比率(LMR)					
	只適用於第 1 類機構：					
15	優質流動資產(HQLA)總額	不適用	不適用	不適用	不適用	不適用
16	淨現金流出總額	不適用	不適用	不適用	不適用	不適用
17	LCR (%)	不適用	不適用	不適用	不適用	不適用
	只適用於第 2 類機構：					
17a	LMR (%)	113.04%	110.78%	93.90%	82.15%	87.76%
	穩定資金淨額比率(NSFR) / 核心資金比率(CFR)					
	只適用於第 1 類機構：					
18	可用穩定資金總額	不適用	不適用	不適用	不適用	不適用
19	所需穩定資金總額	不適用	不適用	不適用	不適用	不適用
20	NSFR (%)	不適用	不適用	不適用	不適用	不適用
	只適用於第 2A 類機構：					
20a	CFR (%)	不適用	不適用	不適用	不適用	不適用

Template CC1: Composition of regulatory capital

(HK\$'000)

		(a)	(b)
		Amount	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
CET1 capital: instruments and reserves			
1	Directly issued qualifying CET1 capital instruments plus any related share premium	300,000	[a]
2	Retained earnings	220,794	[b]
3	Disclosed reserves	28,896	[c]+[d]+[e]+[f]
4	<i>Directly issued capital subject to phase-out arrangements from CET1 (only applicable to non-joint stock companies)</i>	Not applicable	Not applicable
5	Minority interests arising from CET1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in CET1 capital of the consolidation group)	-	
6	CET1 capital before regulatory deductions	549,690	
CET1 capital: regulatory deductions			
7	Valuation adjustments	-	
8	Goodwill (net of associated deferred tax liabilities)	-	
9	Other intangible assets (net of associated deferred tax liabilities)	-	
10	Deferred tax assets (net of associated deferred tax liabilities)	2,749	[g]
11	Cash flow hedge reserve	-	
12	Excess of total EL amount over total eligible provisions under the IRB approach	-	
13	Credit-enhancing interest-only strip, and any gain-on-sale and other increase in the CET1 capital arising from securitization transactions	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	
15	Defined benefit pension fund net assets (net of associated deferred tax liabilities)	-	
16	Investments in own CET1 capital instruments (if not already netted off paid-in capital on reported balance sheet)	-	
17	Reciprocal cross-holdings in CET1 capital instruments	-	
18	Insignificant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
19	Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
20	Mortgage servicing rights (net of associated deferred tax liabilities)	Not applicable	Not applicable
21	Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities)	Not applicable	Not applicable
22	Amount exceeding the 15% threshold	Not applicable	Not applicable

		(a)	(b)
		Amount	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
23	of which: significant investments in the ordinary share of financial sector entities	Not applicable	Not applicable
24	of which: mortgage servicing rights	Not applicable	Not applicable
25	of which: deferred tax assets arising from temporary differences	Not applicable	Not applicable
26	National specific regulatory adjustments applied to CET1 capital	27,244	
26a	Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)	11,244	[c]
26b	Regulatory reserve for general banking risks	16,000	[d]+[e]
26c	Securitization exposures specified in a notice given by the MA	-	
26d	Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings	-	
26e	Capital shortfall of regulated non-bank subsidiaries	-	
26f	Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	-	
27	Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions	-	
28	Total regulatory deductions to CET1 capital	29,993	
29	CET1 capital	519,697	
	AT1 capital: instruments		
30	Qualifying AT1 capital instruments plus any related share premium	-	
31	of which: classified as equity under applicable accounting standards	-	
32	of which: classified as liabilities under applicable accounting standards	-	
33	<i>Capital instruments subject to phase-out arrangements from AT1 capital</i>	-	
34	AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group)	-	
35	<i>of which: AT1 capital instruments issued by subsidiaries subject to phase-out arrangements</i>	-	
36	AT1 capital before regulatory deductions	-	
	AT1 capital: regulatory deductions		
37	Investments in own AT1 capital instruments	-	
38	Reciprocal cross-holdings in AT1 capital instruments	-	
39	Insignificant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
40	Significant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	-	
41	National specific regulatory adjustments applied to AT1 capital	-	
42	Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions	-	
43	Total regulatory deductions to AT1 capital	-	

		(a)	(b)
		Amount	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
44	AT1 capital	-	
45	Tier 1 capital (T1 = CET1 + AT1)	519,697	
	Tier 2 capital: instruments and provisions		
46	Qualifying Tier 2 capital instruments plus any related share premium	-	
47	<i>Capital instruments subject to phase-out arrangements from Tier 2 capital</i>	-	
48	Tier 2 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital of the consolidation group)	-	
49	<i>of which: capital instruments issued by subsidiaries subject to phase-out arrangements</i>	-	
50	Collective provisions and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	18,842	[e]+[h]+[i]
51	Tier 2 capital before regulatory deductions	18,842	
	Tier 2 capital: regulatory deductions		
52	Investments in own Tier 2 capital instruments	-	
53	Reciprocal cross-holdings in Tier 2 capital instruments and non-capital LAC liabilities	-	
54	Insignificant LAC investments in Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold and, where applicable, 5% threshold)	-	
54a	Insignificant LAC investments in non-capital LAC liabilities of financial sector entities that are outside the scope of regulatory consolidation (amount formerly designated for the 5% threshold but no longer meets the conditions) (for institutions defined as "section 2 institution" under §2(1) of Schedule 4F to BCR only)	-	
55	Significant LAC investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
55a	Significant LAC investments in non-capital LAC liabilities of financial sector entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
56	National specific regulatory adjustments applied to Tier 2 capital	5,060	
56a	Add back of cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties) eligible for inclusion in Tier 2 capital	5,060	
56b	Regulatory deductions applied to Tier 2 capital to cover the required deductions falling within §48(1)(g) of BCR	-	
57	Total regulatory adjustments to Tier 2 capital	5,060	
58	Tier 2 capital (T2)	23,902	
59	Total regulatory capital (TC = T1 + T2)	543,599	
60	Total RWA	1,679,118	

		(a)	(b)
		Amount	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
	Capital ratios (as a percentage of RWA)		
61	CET1 capital ratio	30.95%	
62	Tier 1 capital ratio	30.95%	
63	Total capital ratio	32.37%	
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)	4.59%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: bank specific countercyclical capital buffer requirement	2.09%	
67	of which: higher loss absorbency requirement	0.00%	
68	CET1 (as a percentage of RWA) available after meeting minimum capital requirements	19.12%	
	National minima (if different from Basel 3 minimum)		
69	National CET1 minimum ratio	Not applicable	Not applicable
70	National Tier 1 minimum ratio	Not applicable	Not applicable
71	National Total capital minimum ratio	Not applicable	Not applicable
	Amounts below the thresholds for deduction (before risk weighting)		
72	Insignificant LAC investments in CET1, AT1 and Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation	-	
73	Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	-	
74	Mortgage servicing rights (net of associated deferred tax liabilities)	Not applicable	Not applicable
75	Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities)	Not applicable	Not applicable
	Applicable caps on the inclusion of provisions in Tier 2 capital		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the BSC approach, or the STC approach and SEC-ERBA, SEC-SA and SEC-FBA (prior to application of cap)	34,372	
77	Cap on inclusion of provisions in Tier 2 under the BSC approach, or the STC approach, and SEC-ERBA, SEC-SA and SEC-FBA	18,842	[e]+[h]+[i]
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the IRB approach and SEC-IRBA (prior to application of cap)	Not applicable	
79	Cap for inclusion of provisions in Tier 2 under the IRB approach and SEC-IRBA	Not applicable	
	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)		
80	Current cap on CET1 capital instruments subject to phase-out arrangements	Not applicable	Not applicable
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	Not applicable	Not applicable

		(a)	(b)
		Amount	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
82	<i>Current cap on AT1 capital instruments subject to phase-out arrangements</i>	-	
83	<i>Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)</i>	-	
84	<i>Current cap on Tier 2 capital instruments subject to phase-out arrangements</i>	-	
85	<i>Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)</i>	-	

模版 CC1：監管資本的組成

(港元'000)

		(a)	(b)
		數額	來源以監管綜合範圍下資產負債表的參考號數/字母為依據
普通股權一級(CET1)資本：票據及儲備			
1	直接發行的合資格 CET1 資本票據加任何相關的股份溢價	300,000	[a]
2	保留溢利	220,794	[b]
3	已披露儲備	28,896	[c]+[d]+[e]+[f]
4	須從 CET1 資本逐步遞減的直接發行股本 (只適用於非合股公司)	不適用	不適用
5	由綜合銀行附屬公司發行並由第三方持有的 CET1 資本票據產生的少數股東權益 (可計入綜合集團的 CET1 資本的數額)	-	
6	監管扣減之前的 CET1 資本	549,690	
CET1 資本：監管扣減			
7	估值調整	-	
8	商譽 (已扣除相聯的遞延稅項負債)	-	
9	其他無形資產 (已扣除相聯的遞延稅項負債)	-	
10	遞延稅項資產 (已扣除相聯的遞延稅項負債)	2,749	[g]
11	現金流對沖儲備	-	
12	在 IRB 計算法下 EL 總額超出合資格準備金總額之數	-	
13	由證券化交易產生的提升信用的純利息份額、出售收益及 CET1 資本的其他增加數額	-	
14	按公平價值估值的負債因本身的信用風險變動所產生的損益	-	
15	界定利益的退休金基金淨資產 (已扣除相聯的遞延稅項負債)	-	
16	於機構本身的 CET1 資本票據的投資 (若並未在所報告的資產負債表中從實繳資本中扣除)	-	
17	互相交叉持有的 CET1 資本票據	-	
18	於在監管綜合範圍以外的金融業實體發行的 CET1 資本票據的非重大 LAC 投資 (超出 10% 門檻之數)	-	
19	於在監管綜合範圍以外的金融業實體發行的 CET1 資本票據的重大 LAC 投資 (超出 10% 門檻之數)	-	
20	按揭供款管理權 (已扣除相聯的遞延稅項負債)	不適用	不適用
21	由暫時性差異產生的遞延稅項資產 (已扣除相聯的遞延稅項負債)	不適用	不適用
22	超出 15% 門檻之數	不適用	不適用
23	其中：於金融業實體的普通股的重大投資	不適用	不適用
24	其中：按揭供款管理權	不適用	不適用
25	其中：由暫時性差異產生的遞延稅項資產	不適用	不適用
26	適用於 CET1 資本的司法管轄區特定監管調整	27,244	
26a	因土地及建築物 (自用及投資用途) 進行價值重估而產生的累積公平價值收益	11,244	[c]
26b	一般銀行業務風險監管儲備	16,000	[d]+[e]

		(a)	(b)
		數額	來源以監管綜合範圍下資產負債表的參考號數/字母為依據
26c	金融管理專員給予的通知所指明的證券化類別風險承擔	-	
26d	因機構持有的土地及建築物低於已折舊的成本價值而產生的累積虧損	-	
26e	受規管非銀行附屬公司的資本短欠	-	
26f	於在屬商業實體的有連繫公司中的資本投資（超出申報機構資本基礎的 15% 之數）	-	
27	因沒有充足的 AT1 資本及二級資本以供扣除而須在 CET1 資本扣除的監管扣減	-	
28	對 CET1 資本的監管扣減總額	29,993	
29	CET1 資本	519,697	
	AT1 資本：票據		
30	合資格 AT1 資本票據加任何相關股份溢價	-	
31	其中：根據適用會計準則列為股本類別	-	
32	其中：根據適用會計準則列為負債類別	-	
33	須從 AT1 資本逐步遞減的資本票據	-	
34	由綜合銀行附屬公司發行並由第三方持有的 AT1 資本票據（可計入綜合集團的 AT1 資本的數額）	-	
35	其中：由附屬公司發行須受逐步遞減安排規限的 AT1 資本票據	-	
36	監管扣減之前的 AT1 資本	-	
	AT1 資本：監管扣減		
37	於機構本身的 AT1 資本票據的投資	-	
38	互相交叉持有的 AT1 資本票據	-	
39	於在監管綜合範圍以外的金融業實體發行的 AT1 資本票據的非重大 LAC 投資（超出 10% 門檻之數）	-	
40	於在監管綜合範圍以外的金融業實體發行的 AT1 資本票據的重大 LAC 投資	-	
41	適用於 AT1 資本的司法管轄區特定監管調整	-	
42	因沒有充足的二級資本以供扣除而須在 AT1 資本扣除的監管扣減	-	
43	對 AT1 資本的監管扣減總額	-	
44	AT1 資本	-	
45	一級資本（一級資本 = CET1 資本 + AT1 資本）	519,697	
	二級資本：票據及準備金		
46	合資格二級資本票據加任何相關股份溢價	-	
47	須從二級資本逐步遞減的資本票據	-	
48	由綜合銀行附屬公司發行並由第三方持有的二級資本票據（可計入綜合集團的二級資本的數額）	-	
49	其中：由附屬公司發行須受逐步遞減安排規限的資本票據	-	
50	合資格計入二級資本的集體準備金及一般銀行業務風險監管儲備	18,842	[e]+[h]+[i]
51	監管扣減之前的二級資本	18,842	
	二級資本：監管扣減		
52	於機構本身的二級資本票據的投資	-	

		(a)	(b)
		數額	來源以監管綜合範圍下資產負債表的參考號數/字母為依據
53	互相交叉持有的二級資本票據及非資本 LAC 負債	-	
54	於在監管綜合範圍以外的金融業實體發行的二級資本票據及非資本 LAC 負債的非重大 LAC 投資 (超出 10% 門檻及 (如適用) 5% 門檻之數)	-	
54a	於在監管綜合範圍以外的金融業實體的非資本 LAC 負債的非重大 LAC 投資 (之前被指定為屬 5% 門檻類別但及後不再符合門檻條件之數) (只適用於在《資本規則》附表 4F 第 2(1) 條下被定義為「第 2 條機構」者)	-	
55	於在監管綜合範圍以外的金融業實體發行的二級資本票據的重大 LAC 投資 (已扣除合資格短倉)	-	
55a	於在監管綜合範圍以外的金融業實體非資本 LAC 負債的重大 LAC 投資 (已扣除合資格短倉)	-	
56	適用於二級資本的司法管轄區特定監管調整	5,060	
56a	加回合資格計入二級資本的因土地及建築物 (自用及投資用途) 進行價值重估而產生的累積公平價值收益	5,060	
56b	按照《資本規則》第 48(1)(g) 條規定而須涵蓋, 並在二級資本扣除的監管扣減	-	
57	對二級資本的監管扣減總額	5,060	
58	二級資本	23,902	
59	監管資本總額 (總資本 = 一級資本 + 二級資本)	543,599	
60	風險加權數額	1,679,118	
	資本比率 (佔風險加權數額的百分比)		
61	CET1 資本比率	30.95%	
62	一級資本比率	30.95%	
63	總資本比率	32.37%	
64	機構特定緩衝資本要求 (防護緩衝資本比率 加逆周期緩衝資本比率 加較高吸收虧損能力比率)	4.59%	
65	其中: 防護緩衝資本比率要求	2.50%	
66	其中: 銀行特定逆周期緩衝資本比率要求	2.09%	
67	其中: 較高吸收虧損能力比率要求	0.00%	
68	用作符合最低資本規定後可供運用的 CET1 (佔風險加權數額的百分比)	19.12%	
	司法管轄區最低比率 (若與《巴塞爾協定三》最低要求不同)		
69	司法管轄區 CET1 最低比率	不適用	不適用
70	司法管轄區一級資本最低比率	不適用	不適用
71	司法管轄區總資本最低比率	不適用	不適用
	低於扣減門檻的數額 (風險加權前)		
72	於在監管綜合範圍以外的金融業實體發行的 CET1 資本票據、AT1 資本票據及二級資本票據以及非資本 LAC 負債的非重大 LAC 投資	-	
73	於在監管綜合範圍以外的金融業實體發行的 CET1 資本票據的重大 LAC 投資	-	
74	按揭供款管理權 (已扣除相聯的遞延稅項負債)	不適用	不適用
75	由暫時性差異產生的遞延稅項資產 (已扣除相聯的遞延稅項負債)	不適用	不適用
	就計入二級資本的準備金的適用上限		

		(a)	(b)
		數額	來源以監管綜合範圍下資產負債表的參考號數/字母為依據
76	合資格計入二級資本的有關 BSC 計算法或 STC 計算法及 SEC-ERBA、SEC-SA 及 SEC-FBA 下的準備金（應用上限前）	34,372	
77	在 BSC 計算法或 STC 計算法及 SEC-ERBA、SEC-SA 及 SEC-FBA 下可計入二級資本的準備金上限	18,842	[e]+[h]+[i]
78	合資格計入二級資本的有關 IRB 計算法及 SEC-IRBA 下的準備金（應用上限前）	不適用	
79	在 IRB 計算法及 SEC-IRBA 下可計入二級資本中的準備金上限	不適用	
受逐步遞減安排規限的資本票據（僅在 2018 年 1 月 1 日至 2022 年 1 月 1 日期間適用）			
80	受逐步遞減安排規限的 CET1 資本票據的現行上限	不適用	不適用
81	由於實施上限而不計入 CET1 的數額（在計及贖回及到期期限後超出上限之數）	不適用	不適用
82	受逐步遞減安排規限的 AT1 資本票據的現行上限	-	
83	由於實施上限而不計入 AT1 資本的數額（在計及贖回及到期期限後超出上限之數）	-	
84	受逐步遞減安排規限的二級資本票據的現行上限	-	
85	由於實施上限而不計入二級資本的數額（在計及贖回及到期期限後超出上限之數）	-	

Template CC2: Reconciliation of regulatory capital to balance sheet

(HK\$'000)

	(a)	(b)	(c)
	Balance sheet as in published financial statements (as at period-end)	Under regulatory scope of consolidation (as at period-end)	Reference
Assets			
Cash and short-term funds with banks	522,474	522,474	
<i>Of which: Stages 1 and 2 expected credit loss</i>	(650)	(650)	
Placements with banks maturing between one and twelve months	57,245	57,245	
<i>Of which: Stages 1 and 2 expected credit loss</i>	(71)	(71)	
Financial investments	446,613	446,613	
<i>Of which: Measured at amortised cost</i>	205,872	205,872	
<i>Of which: Measured at fair value through other comprehensive income</i>	240,741	240,741	
<i>Of which: Stages 1 and 2 expected credit loss</i>	(37)	(37)	
Trade bills	522,975	522,975	
<i>Of which: Stage 3 expected credit loss</i>	(3,828)	(3,828)	
<i>Of which: Stages 1 and 2 expected credit loss</i>	(889)	(889)	
<i>Of which: Collective impairment allowances reflected in regulatory capital</i>	-	(4,177)	[h]
Advances to customers	722,270	722,270	
<i>Of which: Stage 3 expected credit loss</i>	(5,736)	(5,736)	
<i>Of which: Stages 1 and 2 expected credit loss</i>	(16,506)	(16,506)	
<i>Of which: Collective impairment allowances reflected in regulatory capital</i>	-	(5,894)	[i]
Property, plant and equipment	101,028	101,028	
Deferred tax assets	2,749	2,749	[g]
Tax paid in advance	221	221	
Other assets	28,725	28,725	
<i>Of which: Stages 1 and 2 expected credit loss</i>	(6)	(6)	
Total assets	2,404,300	2,404,300	
Liabilities			
Deposits and balances due to banks	190,744	190,744	
Deposits from customers	1,392,997	1,392,997	
Other liabilities and provisions	270,869	270,869	
<i>Of which: Stages 1 and 2 expected credit loss</i>	144	144	
Total liabilities	1,854,610	1,854,610	
Shareholders' equity			
Share capital	300,000	300,000	[a]
Reserves	249,690	249,690	

	(a)	(b)	(c)
	Balance sheet as in published financial statements (as at period-end)	Under regulatory scope of consolidation (as at period-end)	Reference
<i>Of which: Property revaluation reserve</i>	11,244	11,244	[c]
<i>Of which: Regulatory reserve</i>	16,000	-	
<i>Of which: Regulatory reserve not eligible for inclusion in regulatory capital</i>	-	7,229	[d]
<i>Of which: Regulatory reserve reflected in regulatory capital</i>	-	8,771	[e]
<i>Of which: Fair value reserve</i>	1,652	1,652	[f]
<i>Of which: Retained profits</i>	220,794	220,794	[b]
Total shareholders' equity	549,690	549,690	

模版 CC2：監管資本與資產負債表的對帳

(港元'000)

	(a)	(b)	(c)
	已發布財務報表中的 資產負債表 (期末)	在監管綜合範圍下 (期末)	參照
資產			
現金及存放銀行同業短期資金	522,474	522,474	
其中：第一及第二階段預期信貸損失	(650)	(650)	
1 至 12 個月內到期的存放銀行同業款項	57,245	57,245	
其中：第一及第二階段預期信貸損失	(71)	(71)	
金融投資	446,613	446,613	
其中：攤餘成本	205,872	205,872	
其中：以公允價值計量且其變動計入其他綜合收益	240,741	240,741	
其中：第一及第二階段預期信貸損失	(37)	(37)	
貿易票據	522,975	522,975	
其中：第三階段預期信貸損失	(3,828)	(3,828)	
其中：第一及第二階段預期信貸損失	(889)	(889)	
其中：在監管資本中反映的綜合減值準備	-	(4,177)	[h]
客戶墊款	722,270	722,270	
其中：第三階段預期信貸損失	(5,736)	(5,736)	
其中：第一及第二階段預期信貸損失	(16,506)	(16,506)	
其中：在監管資本中反映的綜合減值準備	-	(5,894)	[i]
物業、機械及設備	101,028	101,028	
遞延稅項資產	2,749	2,749	[g]
預付稅款	221	221	
其他資產	28,725	28,725	
其中：第一及第二階段預期信貸損失	(6)	(6)	
資產總額	2,404,300	2,404,300	
負債			
銀行同業的存款及結餘	190,744	190,744	
客戶存款	1,392,997	1,392,997	
其他負債及準備	270,869	270,869	
其中：第一及第二階段預期信貸損失	144	144	
負債總額	1,854,610	1,854,610	
股東資金			
股本	300,000	300,000	[a]
儲備	249,690	249,690	
其中：物業重估儲備	11,244	11,244	[c]
其中：監管儲備	16,000	-	
其中：不符合作為監管資本之監管儲備	-	7,229	[d]
其中：在監管資本中反映的監管儲備	-	8,771	[e]

其中：公允價值儲備	1,652	1,652	[f]
其中：留存溢利	220,794	220,794	[b]
股東資金總額	549,690	549,690	

Table CCA: Main features of regulatory capital instruments

		(a)
		Quantitative / qualitative information
1	Issuer	Habib Bank Zurich (Hong Kong) Limited
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	LEI: 54930066NPX3B5OSR148
3	Governing law(s) of the instrument	Hong Kong
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	Common Equity Tier 1
6	Eligible at solo / group / solo and group	Solo
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	HK\$300
9	Par value of instrument	N/A
10	Accounting classification	Shareholders' equity
11	Original date of issuance	22 May 1979
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	N/A
16	Subsequent call dates, if applicable	N/A
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend / coupon	Floating
18	Coupon rate and any related index	N/A
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step-up or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	No
31	If write-down, write-down trigger(s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	N/A
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

表 CCA：監管資本票據的主要特點

		(a)
		量化資料 / 描述資料
1	發行人	恒比銀行蘇黎世(香港)有限公司
2	獨有識別碼（如 CUSIP、ISIN 或 Bloomberg 對私人配售的識別碼）	LEI: 54930066NPX3B5OSR148
3	票據的管限法律	香港
<i>監管處理方法</i>		
4	《巴塞爾協定三》過渡期規則	不適用
5	《巴塞爾協定三》過渡期後規則	普通股本一級
6	可計入單獨 / 集團 / 單獨及集團基礎	單獨
7	票據類別（由各地區自行指明）	普通股
8	在監管資本的確認數額（以有關貨幣百萬計，於最近的報告日期）	港幣 300
9	票據面值	不適用
10	會計分類	股東股本
11	最初發行日期	1979 年 5 月 22 日
12	永久性或設定期限	永久
13	原訂到期日	無期限
14	須獲監管當局事先批准的發行人贖回權	沒有
15	可選擇可贖回日、或有可贖回日，以及可贖回數額	不適用
16	後續可贖回日（如適用）	不適用
<i>票息 / 股息</i>		
17	固定或浮動股息 / 票息	浮動
18	票息率及任何相關指數	不適用
19	有停止派發股息的機制	沒有
20	全部酌情、部分酌情，或強制	全權酌情權
21	設有遞升息率或其他贖回誘因	沒有
22	非累計或累計	非累積
23	可轉換或不可轉換	不可轉換
24	若可轉換，轉換觸發事件	不適用
25	若可轉換，全部或部分	不適用
26	若可轉換，轉換比率	不適用
27	若可轉換，強制或可選擇性轉換	不適用
28	若可轉換，指明轉換後的票據類別	不適用
29	若可轉換，指明轉換後的票據發行人	不適用
30	減值特點	沒有
31	若減值，減值的觸發點	不適用
32	若減值，全部或部分	不適用
33	若減值，永久或臨時性質	不適用
34	若屬臨時減值，說明債務回復機制	不適用
35	清盤時在償還優次級別中的位置（指明相關法律實體無力償債時在償權人等級中緊接較其優先的票據的票據類別）	不適用
36	可過渡的不合規特點	沒有
37	如是，指明不合規特點	不適用

Template CCyB1: Geographical distribution of credit exposures used in countercyclical capital buffer ("CCyB")

(HK\$'000)

		(a)	(c)	(d)	(e)
	Geographical breakdown by Jurisdiction (J)	Applicable JCCyB ratio in effect (%)	RWA used in computation of CCyB ratio	AI-specific CCyB ratio (%)	CCyB amount
1	Hong Kong SAR	2.500%	821,264		
2	Sum		821,264		
3	Total		983,649	2.087%	20,529

模版 CCyB1：用於逆周期緩衝資本(CCyB)的信用風險承擔的地域分布

(港元'000)

		(a)	(c)	(d)	(e)
	按司法管轄區(J)列出的地域分布	當時生效的適用JCCyB 比率(%)	用作計算逆周期緩衝資本比率的風險加權數額	認可機構特定逆周期緩衝資本比率(%)	逆周期緩衝資本數額
1	香港特區	2.500%	821,264		
2	總和		821,264		
3	總計		983,649	2.087%	20,529

Template LR1: Summary comparison of accounting assets against leverage ratio ("LR") exposure measure

		(a)
	Item	Value under the LR framework (HK\$'000 equivalent)
1	Total consolidated assets as per published financial statements	2,404,300
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting standard but excluded from the LR exposure measure	-
4	Adjustments for derivative contracts	42
5	Adjustment for SFTs (i.e. repos and similar secured lending)	-
6	Adjustment for off-balance sheet ("OBS") items (i.e. conversion to credit equivalent amounts of OBS exposures)	208,147
6a	Adjustment for specific and collective provisions that are allowed to be excluded from exposure measure	-
7	Other adjustments	4,223
8	Leverage ratio exposure measure	2,616,712

模版 LR1：會計資產對槓桿比率風險承擔計量的比較摘要

		(a)
	項目	在槓桿比率框架下的值 (港元'000 等值)
1	已發布的財務報表所載的綜合資產總額	2,404,300
2	對為會計目的須作綜合計算，但在監管綜合範圍以外的銀行、金融、保險或商業實體的投資而須作的相關調整	-
3	根據認可機構的適用會計框架於資產負債表內確認，但不包括在槓桿比率風險承擔計量值內的任何受信資產而須作的相關調整	-
4	有關衍生工具合約的調整	42
5	有關證券融資交易的調整（即回購交易及其他類似的有抵押借貸）	-
6	有關資產負債表外項目的調整（即資產負債表外風險承擔轉換為信貸等值數額）	208,147
6a	可從風險承擔計量豁除的集體準備金及特定準備金的調整	-
7	其他調整	4,223
8	槓桿比率風險承擔計量	2,616,712

Template LR2: Leverage ratio ("LR")

		(a)	(b)
		HK\$'000 equivalent	
		30-Jun-2019	31-Mar-2019
On-balance sheet exposures			
1	On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)	2,411,272	2,110,335
2	Less: Asset amounts deducted in determining Tier 1 capital	(2,749)	(2,907)
3	Total on-balance sheet exposures (excluding derivative contracts and SFTs)	2,408,523	2,107,428
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)	-	-
5	Add-on amounts for PFE associated with all derivative contracts	42	737
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	42	737
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	1,723,642	1,769,735
18	Less: Adjustments for conversion to credit equivalent amounts	(1,515,495)	(1,560,469)
19	Off-balance sheet items	208,147	209,266
Capital and total exposures			
20	Tier 1 capital	519,697	514,166
20a	Total exposures before adjustments for specific and collective provisions	2,616,712	2,317,431
20b	Adjustments for specific and collective provisions	-	-
21	Total exposures after adjustments for specific and collective provisions	2,616,712	2,317,431
Leverage ratio			
22	Leverage ratio	19.86%	22.19%

模版 LR2：槓桿比率

		(a)	(b)
		港元'000 等值	
		2019 年 6 月 30 日	2019 年 3 月 31 日
資產負債表內風險承擔			
1	資產負債表內風險承擔（不包括由衍生工具合約或證券融資交易(SFT)產生的風險承擔，但包括抵押品）	2,411,272	2,110,335
2	扣減：斷定一級資本時所扣減的資產數額	(2,749)	(2,907)
3	資產負債表內風險承擔總額（不包括衍生工具合約及 SFT）	2,408,523	2,107,428
由衍生工具合約產生的風險承擔			
4	所有與衍生工具合約有關的重置成本（如適用的話，扣除合資格現金變動保證金及 / 或雙邊淨額結算）	-	-
5	所有與衍生工具合約有關的潛在未來風險承擔的附加數額	42	737
6	還原因提供予對手方而須根據適用會計框架從資產負債表中扣減的衍生工具抵押品的數額	-	-
7	扣減：就衍生工具合約提供的現金變動保證金的應收部分	-	-
8	扣減：中央交易對手方風險承擔中與客戶結算交易有關而獲豁免的部分	-	-
9	經調整後已出售信用衍生工具合約的有效名義數額	-	-
10	扣減：就已出售信用衍生工具合約作出調整的有效名義抵銷及附加數額的扣減	-	-
11	衍生工具合約產生的風險承擔總額	42	737
由SFT產生的風險承擔			
12	經銷售會計交易調整後（在不確認淨額計算下）的 SFT 資產總計	-	-
13	扣減：SFT 資產總計的應付現金與應收現金相抵後的淨額	-	-
14	SFT 資產的對手方信用風險承擔	-	-
15	代理交易風險承擔	-	-
16	由 SFT 產生的風險承擔總額	-	-
其他資產負債表外風險承擔			
17	資產負債表外風險承擔名義數額總額	1,723,642	1,769,735
18	扣減：就轉換為信貸等值數額作出的調整	(1,515,495)	(1,560,469)
19	資產負債表外項目	208,147	209,266
資本及風險承擔總額			
20	一級資本	519,697	514,166
20a	為特定準備金及集體準備金作出調整前的風險承擔總額	2,616,712	2,317,431
20b	為特定準備金及集體準備金作出的調整	-	-
21	為特定準備金及集體準備金作出調整後的風險承擔總額	2,616,712	2,317,431
槓桿比率			
22	槓桿比率	19.86%	22.19%