



Habib Bank Zurich (Hong Kong) Limited

Pillar 3 Regulatory Disclosures

For the period ended

31 December 2017

Table of contents

1. Key Capital Ratios	
2. Table OVA	: Overview of risk management
3. Template OV1	: Overview of RWA
4. Template LI1	: Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories
5. Template LI2	: Main sources of differences between regulatory exposure amounts and carrying values in financial statements
6. Table LIA	: Explanations of differences between accounting and regulatory exposure amounts
7. Table CRA	: General information about credit risk
8. Template CR1	: Credit quality of exposures
9. Template CR2	: Changes in defaulted loans and debt securities
10. Table CRB	: Additional disclosure related to credit quality of exposures
11. Table CRC	: Qualitative disclosures related to credit risk mitigation
12. Template CR3	: Overview of recognized credit risk mitigation
13. Template CR4	: Credit risk exposures and effects of recognized credit risk mitigation – for BSC approach
14. Template CR5	: Credit risk exposures by asset classes and by risk weights – for BSC approach
15. Table CCRA	: Qualitative disclosures related to counterparty credit risk (including those arising from clearing through CCPs)
16. Template CCR1	: Analysis of counterparty default risk exposures (other than those to CCPs) by approaches
17. Template CCR2	: CVA capital charge
18. Template CCR3	: Counterparty default risk exposures (other than those to CCPs) by asset classes and by risk weights – for BSC approach
19. Template CCR5	: Composition of collateral for counterparty default risk exposure
20. Template CCR6	: Credit-related derivatives contracts
21. Template CCR8	: Exposures to CCPs
22. Table SECA	: Qualitative disclosures related to securitization exposures
23. Template SEC1	: Securitization exposures in banking book
24. Template SEC2	: Securitization exposures in trading book
25. Template SEC3	: Securitization exposures in banking book and associated capital requirements – where AI acts as originator
26. Template SEC4	: Securitization exposures in banking book and associated capital requirements – where AI acts as investor

KEY CAPITAL RATIOS

	Amount (in HKD'000)	Ratio (%)
Common Equity Tier 1 ("CET1") Capital Ratio		
CET1 Capital	523,396	
Risk-weighted amount	1,621,940	
CET1 Capital Ratio		32.27%
Tier 1 Capital Ratio		
Tier 1 Capital	523,396	
Risk-weighted amount	1,621,940	
Tier 1 Capital Ratio		32.27%
Total Capital Ratio		
Total Capital	546,675	
Risk-weighted amount	1,621,940	
Total Capital Ratio		33.71%
Leverage Ratio		
Tier 1 Capital	523,396	
Exposure Measure	2,401,991	
Leverage Ratio		21.79%

主要資本比率

	港幣千元	比率
一級普通股權益資本比率		
一級普通股權益資本	523,396	
風險加權數額	1,621,940	
一級普通股權益資本比率		32.27%
一級資本比率		
一級資本	523,396	
風險加權數額	1,621,940	
一級資本比率		32.27%
總資本比率		
總資本	546,675	
風險加權數額	1,621,940	
總資本比率		33.71%
槓桿比率		
一級資本	523,396	
風險承擔	2,401,991	
槓桿比率		21.79%

Policies and Procedures

The Bank has established policies and procedures to identify and analyse key risks facing the Bank, to set appropriate risk limits and to devise controls, and to monitor such risks and limits continually by means of reliable and up-to-date management and information systems. The Bank continually modifies and enhances its risk management policies and systems to reflect changes in markets, products and best practice risk management processes.

Board level committees

The Board of Directors has established two board level committees, namely the Board Risk and Compliance Committee and the Board Audit Committee.

The Board Risk and Compliance Committee is responsible for, among other things, the Bank's risk profile, risk appetite and tolerance, effectiveness of the risk management framework and systems of internal control and compliance.

The Board Audit Committee is to represent and assist the Board of Directors in providing independent review and monitoring of financial reporting process, internal control system, the internal and external audit process and compliance with regulatory requirements

Specialized management committees

The Board of Directors has also established several specialised management committees, namely the Risk and Compliance Management Committee, Credit Committee, Asset and Liability Committee, IT Steering Committee and Human Resources Committee.

The Risk and Compliance Management Committee is entrusted with the task of putting in place systems and procedures that address the prevention of risks emerging or likely to emerge. The Committee identifies all quantifiable and material risk factors and evaluates the adequacy of organisational policies and procedures to manage the risks effectively. The Committee is also responsible for monitoring and reviewing regulatory compliance within the institution.

Table OVA: Overview of risk management

The Credit Committee is responsible for building and maintaining an infrastructure that promotes growth of a quality loan portfolio and minimises losses within the constraints of established policies and relevant regulations. The Committee approves credit limits up to a defined threshold. It also determines and maintains adequate loan loss allowances.

The Asset and Liability Committee's principal responsibility is to maintain an effective risk control framework relating to balance sheet structure, liquidity and capital management and market risks while achieving an optimal return. The Committee recommends policy directives to the Board of Directors and provides analytical services relating to funding and investment strategies.

The IT Steering Committee is responsible for authorisation of system changes, review of computer hardware/software security and performance, overview of data integrity of transactions and information.

The Human Resources Committee is responsible for overseeing various staff management issues like capacity planning practices, succession planning, reviewing compensation and reward policies, performance management schemes, framework for staff promotion and grading, and staff training and development plan.

Credit risk management

Credit risk arises from the possibility that the counterparty in a transaction may default. It arises from lending, trade finance, derivatives and other activities.

The Bank has policies and procedures in place to ensure that credit risk is properly addressed and managed at the transaction and portfolio levels. The Board of Directors formulates and updates the credit policies. The Bank's credit policies define credit extension criteria, credit sanctions, review and monitoring mechanisms, and the loan classification and provisioning policy.

To avoid large financial risk, the exposure to a single borrower or group of related borrowers is limited to a percentage of the capital base. Country risk concentration is managed by setting up country exposure limits and emphasising wide geographical spread of export markets.

Table OVA: Overview of risk management

The Bank holds collateral against advances to customers in the form of mortgages over property and cash deposits. Collateral held as security for financial assets other than advances to customers is determined by the nature of the instrument.

To mitigate credit risk, the Bank enters into netting arrangements with counterparties. Netting arrangements provide that, if an event of default occurs, all outstanding transactions with the counterparty will be terminated and all amounts outstanding will be settled on a net basis. Except for the event of default, all outstanding transactions with the counterparty are settled on a gross basis and generally do not result in offsetting the assets and liabilities in the balance sheet.

Market risk management

Market risk is the risk that movements in interest rates or foreign exchange rates will result in losses in on and off balance sheet positions.

The Bank's policy is to take no proprietary trading positions. The Bank does not engage in speculative trading activities, and hence it is not exposed to market risk arising from the trading book.

Currency risk management

Currency risk is the risk to earnings or capital emanating from the movement of foreign exchange rates. Foreign exchange exposures originate mainly from the trade finance business. The risk thereof is largely eliminated by consciously devising policies that expressly prohibit speculation in currencies and mandate that trade finance related currency transactions are covered simultaneously and aggregate net open positions are managed within limits. All exposures are monitored by the finance department on a daily basis and reviewed periodically by the Asset and Liability Management Committee.

The Bank does not trade in foreign currencies, nor takes any other exposures on account of its clients. The Bank's foreign currency transactions primarily relate to discounting of foreign currency export and import bills. The exchange positions arising from trade bills as well as customers' foreign currency deposit-related transactions are covered in the local market.

Table OVA: Overview of risk management

From time to time the Bank enters into foreign exchange forward transactions to mitigate currency risk.

As the majority of the Bank's assets and liabilities are denominated in either Hong Kong dollars ("HK\$") or United States dollars ("US\$") and the US\$ is pegged to the HK\$, management does not consider there to be any significant currency risk associated with them.

Interest rate risk management

The Bank's interest rate risk positions arise from trade finance, investments, lending and deposit taking activities. Interest rate risk primarily results from the timing difference in the repricing of interest-bearing assets and liabilities. It also relates to positions from non-interest bearing liabilities including shareholders' funds, as well as from certain fixed rate trade finance transactions and liabilities.

The Bank monitors interest rate movements by applying a weighting to assets and liabilities on the balance sheet. Management monitors the weighted average rates on deposits, lending, placements and investments to identify any mismatched exposures and alters the interest rate strategy accordingly. Interest bearing deposits from customers are for a fixed maturity mostly for a three month period and are generally utilised for a similar period. Surplus liquidity is placed in the interbank market and investments. A greater portion of the loans and trade advances is repriceable on a per-transaction basis. Hence the risk element is contained swiftly and the magnitude of the risk posed by interest rates movement is low.

Liquidity risk management

Liquidity relates to the ability of a Bank to meet its obligations as they fall due. Liquidity and funding risk is the risk that the Bank is unable to meet its payment obligations when due, or that it is unable, on an on-going basis, to borrow funds in the market on an unsecured, or even secured, basis at an acceptable price to fund actual or proposed commitments.

The Bank manages the liquidity structure of its assets, liabilities and commitments so as to ensure that liquidity sources match funding needs and that the statutory liquidity maintenance ratio is complied with.

Table OVA: Overview of risk management

The finance department reviews the current and prospective funding requirements for all operations through monitoring of the liquidity maintenance ratio and the maturity mismatch profile. Liquidity risk is managed by holding sufficient liquid assets (e.g. cash and short term funds) of appropriate quality to ensure that short term funding requirements are covered within prudent limits. Customer deposits form a significant part of the Bank's overall funding and they have remained relatively diversified and stable. Adequate standby facilities are maintained to provide strategic liquidity to meet unexpected and material cash outflows in the ordinary course of business. The Asset and Liability Management Committee measures the liquidity and adequacy of funds periodically and evaluates the overall risks and mitigation. The Committee also manages the funds and investments within the internal and regulatory framework.

Operational risk management

Operational risk is the risk of potential loss arising from inadequate or failure in internal processes, people and systems or from external events. It arises from matters such as non-adherence to systems and procedures or from frauds resulting in financial or reputational loss.

The Board of Directors and senior management are responsible for approving and reviewing the overall business strategies and the policies for each major area of operations. A Risk and Compliance Management Committee is in place to manage operational risks.

The Bank recognises the importance of managing operational risk in a pro-active manner. Operational risk management tools and mechanisms adopted include operational risk incidents reporting, key risk indicators, operation manuals, accounting controls, business continuity planning, insurance policies etc.

The Bank attaches great importance to conducting its business in a safe and sound manner. Strict control is exercised at every level of operations. Additionally, an internal audit system plays an essential role in ensuring due adherence to policies, various internal and statutory limits, and regulatory requirements thus limiting operational risk.

Capital management

The Bank's primary objectives when managing capital are to safeguard the Bank's ability to continue as a going concern, so that it can continue to provide returns for shareholders and benefits for other stakeholders, by pricing products and services commensurate with the level of risk being taken and by securing access to finance at a reasonable cost.

The Bank actively and regularly reviews and manages its capital structure to maintain a balance between the higher shareholder returns that might otherwise be possible with greater gearing and the advantages and security afforded by a sound capital position, and makes adjustments to the capital structure in light of changes in economic conditions.

Compliance

Compliance is an integral part of the Bank's risk management function taking care of risks associated with regulatory non-compliance and financial crime risks. The Bank places high importance on the potential risks arising out of non-compliance including loss of reputation, supervisory actions or other regulatory measures including monetary penalties.

The compliance function in the Bank has been given the responsibility of supervising and mitigating compliance risk. Its mandate includes assimilation and dissemination of regulatory requirements relating to the business of the Bank, compliance advisory for implementation of relevant regulations and guidelines to various functions and conducting periodic self-assessments and other regulatory compliance reviews on a risk based approach. It also manages the framework and governance of anti-money laundering and counter-terrorist financing activities to be prevented by the Bank.

The compliance function is tasked to regularly report compliance matters to Senior Management. It also reports significant issues through the Risk and Compliance Committee to the Board of Directors.

Table OVA: Overview of risk management

General

In order to assess the Bank's exposures to different types of risk, information on risks is reported to Senior Management, Risk Committees and the Board of Directors periodically for their review. This includes information on asset quality, liquidity, capital adequacy etc. The information is discussed with regard to factors such as the Bank's risk profile and risk management strategies.

The Bank has established policies and procedure to define the risk tolerance limits and to identify, measure, monitor, and report on risk. These are reviewed and updated on an ongoing basis to cater for statutory updates and best practices in risk management processes. These policies and procedures are accessible by all staff on the Bank's internal electronic platform. For measuring and monitoring of risk, risk analysis is conducted using different concentration dimensions such as by credit rating, industry sector, country, currency etc. Risk limits and internal target ratios are set with reference to the risk appetite of the Bank. The Bank periodically performs stress-tests on the major risks such as credit risk and liquidity risk. Various stress testing methodologies and techniques including sensitivity and scenario analyses are performed to evaluate the potential impact under stressed situations.

模板號：OVA

政策與程序

本銀行已制定政策及程序，以確定和分析其面對的主要風險、制定適當的風險限額和控制措施，並透過可靠和先進的管理和信息系統不斷監察風險和限額。本銀行不斷修訂和加強風險管理政策及系統，以反映在市場、產品和最佳模式風險管理流程方面的變動。

董事會委員會

董事會已成立兩個委員會，即董事會風險與合規委員會和董事會審核委員會。

董事會風險與合規委員會負責監察（其中包括）本銀行的風險狀況、風險偏好和承受能力、風險管理框架和內部控制系統的有效性和合規情況等。該委員會由一名獨立非執行董事、一名非執行董事和一名執行董事組成。

董事會審核委員會主要是代表董事會，以及協助董事會對財務報告流程、內部控制系統，內部和外部審計流程以及遵循法規要求等進行獨立的審閱和監察。

專責管理委員會

董事會已成立多個專責管理委員會——風險與合規管理委員會、信貸委員會、資產及負債管理委員會、資訊科技 (IT) 督導委員會和人力資源委員會。

風險與合規管理委員會負責建立各項預防制度與程序，以規避可能出現的各種風險。委員會負責查明所有可衡量及重大的風險因素、評價各項組織政策與程序的足夠性，以達致有效管理風險的目的。委員會同時負責監察和審核組織內部的監管合規情況。

信貸委員會負責建立及維持一種基本架構，在既定政策及相關規例規管下，推動優質貸款組合增長，並盡量減少虧損。委員會負責審批信貸限額，最高達界定的信用界限。委員會亦負責決定及維持足夠的貸款虧損準備。

資產及負債管理委員會的主要工作是就資產負債結構、流動資金與資金管理及市場風險維持有效的風險控制架構，並同時採取最佳回報。委員會向董事會提出政策方向建議，並提供融資及投資策略方面的分析服務。

資訊科技 (IT) 督導委員會負責授權系統更改、檢討電腦硬件 / 軟件的保安及性能、監察各項交易數據及資料的完整性。

人力資源委員會負責監管不同的員工管理事宜，包括職能規劃慣例、替任規劃、覆核薪酬和獎勵政策、績效管理計劃、員工晉升和職級框架、員工培訓和發展計劃等。

信貸風險管理

信貸風險是指交易對手可能違約而引起的風險。放款、貿易融資、衍生金融工具以及其他業務活動，均有可能出現信貸風險。

本銀行已經制訂多項政策和程序，確保交易及投資組合各個層次的信貸風險均得到妥善的應對及管理。信貸風險管理政策由董事會制訂及更新。本銀行的信貸政策界定授信標準、信貸審批、檢討及監察機制，以及貸款分類及壞賬撥備政策。

為避免出現重大金融風險，本銀行對單一借貸人或單一組別的關聯借貸人的風險承擔，以資本基礎的某個百分率為限。本銀行透過設立國家風險承擔限度及分散出口業務於不同地區，以進行對國家風險集中的管理。

本銀行持有以物業按揭形式和現金存款以用作客戶墊款的抵押品。持有用作非客戶墊款的金融資產的抵押品是按照工具的性質加以釐定。

為了減低信貸風險，本銀行與交易對手訂立總淨額結算安排。淨額結算協議規定，如果違約情況發生時，所有與交易對手進行但尚未完成的交易將被終止，而所有尚未償付的金額將按淨額結算。除了出現違約情況外，所有尚未清算的金額將按總額結算，總額結算安排一般不會導致資產負債表內的資產與負債對銷。

市場風險管理

市場風險是指利率或外幣匯率的變動，而引致資產負債表內和表外出現虧損的風險。

本銀行的一貫政策，是不持有任何自營交易持倉。本銀行沒有參與投機性交易活動，因而並不存在由交易賬產生的市場風險。

貨幣風險管理

貨幣風險是指外幣匯率變動而對盈利或資本所產生的風險。外匯風險主要來自貿易融資業務。本銀行主要透過制訂明確禁止貨幣投機活動的政策，同時涵蓋貿易融資相關貨幣交易，

並對美元以外貨幣的隔夜未平倉持倉總額實施限額管理，大幅消除外匯風險。所有外匯風險由財務部門每天進行監察，資產及負債管理委員會則定期進行檢討。

本銀行並無進行外幣交易，亦不代客戶作任何其他外幣交易。本銀行的外幣交易主要與外幣出口 / 進口票據的折現相關。由貿易票據及客戶外幣存款相關交易產生的匯兌持倉，均於本地市場處理。本銀行不時進行遠期外匯交易以減低貨幣風險。

由於本銀行的資產與負債大都以港幣或美元計價，而港幣與美元掛鈎，因此管理層認為它們不涉及重大的貨幣風險。

利率風險管理

本銀行的利率倉盤源自貿易融資、投資、借貸和接受存款業務。利率風險主要由付息資產及負債的再定息率時差引致，亦與包括股東資金在內的無息負債，以及若干定息貿易融資交易及負債產生的倉盤有關。

本銀行透過對資產負債表所列資產及負債作加權處理，監察利率變動趨勢。本銀行管理層監察存款、貸款、拆放與投資的加權平均利率，找出任何錯配所產生的利率風險，並相應調整利率策略。客戶付息存款大多數以三個月定期為基準，並且一般用於相同期限的貸放。盈餘的流動資金則投入銀行同業市場和用於投資。大部分貸款和貿易性墊款均可按每宗交易重新定息。因此，本銀行可以迅速控制利率風險因素，而利率變動風險也很低。

資金流動風險管理

資金流動性關乎本銀行償還到期債務的能力。流動資金和籌資風險是指，本銀行無法在到期時履行付款義務，或未能持續以無抵押或有抵押方式，就實際或建議的承擔按可接受的籌資價格在市場借入資金的風險。

本銀行對其資產、負債及承擔的流動性結構加以管理，確保流動資金足以滿足資金需求，並達到法定流動資產比率。

本銀行的財務部門透過監察流動資產比率及到期不匹配的投資組合情況，檢討公司所有業務目前及未來的資金需求情況。資金流動風險透過持有充足的合適質素流動資產（例如現金及短期資金）加以管理，確保在審慎範圍的內滿足短期資金需求。客戶存款是本銀行總體資金的一個重要組成部分，其組成維持處於相對多元化及穩定的狀況。本銀行維持足夠備用資金以作為策略性流動資金，以應付日常業務活動中出現的不能預料及大量的現金流出。資產及負債管理委員會定期檢查資金的流動性及充裕程度，評價總體風險及風險消減措施。資產及負債委員會亦負責管理各項資金及投資，以確保它們符合公司內部和法規規定。

營運風險管理

營運風險是指內部業務流程、人員及系統不足或失效，或外部事件所引致潛在虧損的風險，一般源於偏離系統及程序等事項或導致財政或信譽受損的舞弊行為。

董事會及高級管理人員負責核准和審閱每個主要業務範疇的整體策略和政策。為管理營運風險，本銀行已成立風險與合規管理委員會。

本銀行明白到積極管理營運風險的重要性，採納的營運風險管理工具和機制包括營運風險事件匯報、主要風險指標、作業手冊、會計管理、業務可持續計劃、保險單等。

本銀行極為重視以安全及信譽良好的方式經營業務，並規定各級部門均須採取嚴格的控制措施。此外，內部審計系統對於確保員工嚴格遵循公司政策、各項內部和法定限制以及法規要求，以降低營運風險起著重要作用。

資本管理

本銀行管理資本的主要目的是維護其持續經營的能力，從而使其能夠透過按風險水平為產品及服務定價以及憑藉以合理成本取得融資，繼續為股東提供回報，並為其他利益相關者提供利益。

本銀行積極及定期檢討和管理其資本架構，以在維持較高槓桿比率可能帶來的高股東回報與穩健資本狀況的優點和保證之間取得平衡，並因應不同的經濟狀況為資本架構作出調整。

合規管理

合規性是本銀行風險管理職能的必要組成部分，負責管理與監管違規和金融犯罪有關的風險。本銀行十分重視由信譽受損、監管行動或其他監管措施（如罰款）等非合規事項產生的潛在風險。

本銀行的合規職能被賦予監督和緩釋合規風險的責任。合規部門的責任包括學習和傳播與本銀行業務相關的監管要求、不同職能部門相關法規和指引執行的合規諮詢，以及應用基於風險的方法執行定期自我評估和其他監管合規審閱，並負責執行本銀行的反洗錢和反恐怖分子籌資制度和治理。

合規職能將定期向高級管理層匯報合規事項，並通過風險與合規委員會向董事會匯報其他重大事項。

一般

為了評估銀行對不同類型風險的風險，有關風險的信息將定期報告給高級管理層，風險委員會和董事會進行審查。這包括有關資產質量，流動性，資本充足率等方面的信息。有關信息會與銀行的風險狀況和風險管理策略等因素進行討論。

銀行已經制定了政策和程序來確定風險容忍限度，並確定，衡量，監控和報告風險。這些內容將不斷審查和更新，以滿足風險管理流程中的法定更新和最佳實踐。銀行內部電子平台上的所有員工都可以訪問這些政策和程序。為了衡量和監控風險，風險分析使用不同的濃度維度進行，例如信用評級，行業部門，國家，貨幣等。風險限額和內部目標比率是參照銀行的風險偏好確定的。本行定期對信用風險，流動性風險等重大風險進行壓力測試。執行各種壓力測試方法和技術，包括敏感性和情景分析，以評估在壓力情況下的潛在影響。

Template OV1: Overview of RWA

(HK\$'000)

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		31-Dec-17	30-Sep-17	31-Dec-17
1	Credit risk for non-securitization exposures	1,457,522	1,469,132	116,602
2	Of which STC approach			
2a	Of which BSC approach	1,457,522	1,469,132	116,602
3	Of which IRB approach			
4	Counterparty credit risk	-	-	-
5	Of which SA-CCR			
5a	Of which CEM	-	-	-
6	Of which IMM(CCR) approach			
7	Equity exposures in banking book under the 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			
17	Of which STM approach			
18	Of which IMM approach			
19	Operational risk	180,725	181,638	14,458
20	Of which BIA approach	180,725	181,638	14,458
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)			
24	Capital floor adjustment			
24a	Deduction to RWA	16,307	14,179	1,305
24b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	10,123	7,995	810
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	6,184	6,184	495
25	Total	1,621,940	1,636,591	129,755

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

Note: There were no material changes to RWA during the quarterly reporting period. Any changes were due to normal business activities.

模版 OV1：風險加權數額概覽

(HK\$'000)

		(a)	(b)	(c)
		風險加權數額		最低資本規定
		31-12-17	30-09-17	31-12-17
1	非證券化類別風險承擔的信用風險	1,457,522	1,469,132	116,602
2	其中 STC 計算法			
2a	其中 BSC 計算法	1,457,522	1,469,132	116,602
3	其中 IRB 計算法			
4	對手方信用風險	-	-	-
5	其中 SA-CCR 計算法			
5a	其中現行風險承擔方法	-	-	-
6	其中 IMM(CCR)計算法			
7	使用市場基準計算法的銀行帳內股權風險承擔			
8	集體投資計劃風險承擔 – LTA			
9	集體投資計劃風險承擔 – MBA			
10	集體投資計劃風險承擔 – FBA			
11	交收風險			
12	銀行帳內的證券化類別風險承擔			
13	其中 IRB(S)計算法 – 評級基準方法			
14	其中 IRB(S)計算法 – 監管公式方法			
15	其中 STC(S)計算法			
16	市場風險			
17	其中 STM 計算法			
18	其中 IMM 計算法			
19	業務操作風險	180,725	181,638	14,458
20	其中 BIA 計算法	180,725	181,638	14,458
21	其中 STO 計算法			
21a	其中 ASA 計算法			
22	其中 AMA 計算法	N/A	N/A	N/A
23	低於扣減門檻的數額（須計算 250%風險權重）			
24	資本下限調整			
24a	風險加權數額扣減	16,307	14,179	1,305
24b	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	10,123	7,995	810
24c	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
25	總計	1,621,940	1,636,591	129,755

N/A：不適用於香港情況

附註：風險加權數額於此季度報告期內沒有重大變化。所有變化都是基於正常業務。

Template LI1: Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories

(HK\$'000)

	(a)	(b)	(c)	(d)	(e)	(f)	(g)
	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation	Carrying values of items:				not subject to capital requirements or subject to deduction from capital
			subject to credit risk framework	subject to counterparty credit risk framework	subject to the securitization framework	subject to market risk framework	
Assets							
Cash and balances with banks	185,970	185,970	185,970	-	-	-	-
Placements with banks	213,078	213,078	213,078	-	-	-	-
Investments	385,366	385,366	385,366	-	-	-	-
Trade Bills	581,805	587,592	587,592	-	-	-	-
Advances to customers	674,697	678,540	678,540	-	-	-	-
Deferred tax assets	4,093	4,093	-	-	-	-	4,093
Fixed assets	106,150	106,150	106,150	-	-	-	-
Other assets	84,668	9,039	9,039	-	-	-	-
Total assets	2,235,827	2,169,828	2,165,735	-	-	-	4,093
Liabilities							
Deposits and balances from banks	29,690	29,690	-	-	-	-	29,690
Deposits from customers	1,237,349	1,237,349	-	-	-	-	1,237,349
Current taxation	1,252	1,252	-	-	-	-	1,252
Other liabilities	412,803	412,803	-	-	-	-	412,803
Total liabilities	1,681,094	1,681,094	-	-	-	-	1,681,094

模版 LI1：會計與監管綜合範圍之間的差別及財務報表類別與監管風險類別的配對

(HK\$'000)

	(a)	(b)	(c)	(d)	(e)	(f)	(g)
	已發布的財務報表匯報的帳面值	在監管綜合範圍下的帳面值	項目的帳面值：				
			受信用風險框架規限	受對手方信用風險框架規限	受證券化框架規限	受市場風險框架規限	不受資本規定規限或須從資本扣減
資產							
存放銀行的現金結餘	185,970	185,970	185,970	-	-	-	-
存放銀行存款	213,078	213,078	213,078	-	-	-	-
投資	385,366	385,366	385,366	-	-	-	-
貿易票據	581,805	587,592	587,592	-	-	-	-
客戶墊款	674,697	678,540	678,540	-	-	-	-
遞延稅項資產	4,093	4,093	-	-	-	-	4,093
固定資產	106,150	106,150	106,150	-	-	-	-
其他資產	84,668	9,039	9,039	-	-	-	-
資產總額	2,235,827	2,169,828	2,165,735	-	-	-	4,093
負債							
銀行存款及結餘	29,690	29,690	-	-	-	-	29,690
客戶存款	1,237,349	1,237,349	-	-	-	-	1,237,349
當期稅項	1,252	1,252	-	-	-	-	1,252
其他負債	412,803	412,803	-	-	-	-	412,803
負債總額	1,681,094	1,681,094	-	-	-	-	1,681,094

Template LI2: Main sources of differences between regulatory exposure amounts and carrying values in financial statements

(HK\$'000)

		(a)	(b)	(c)	(d)	(e)
		Total	Items subject to:			
			credit risk framework	securitization framework	counterparty credit risk framework	market risk framework
1	Asset carrying value amount under scope of regulatory consolidation (as per template LI1)	2,165,735	2,165,735	-	-	-
2	Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1)	-	-	-	-	-
3	Total net amount under regulatory scope of consolidation	2,165,735	2,165,735	-	-	-
4	Trade related contingencies	435,217	87,043	-	-	-
5	Commitments that are unconditionally cancellable without prior notice	1,502,904	-	-	-	-
6	Exposure amounts considered for regulatory purposes	4,103,856	2,252,778	-	-	-

模版 LI2：監管風險承擔數額與財務報表中的帳面值之間的差額的主要來源

(HK\$'000)

		(a)	(b)	(c)	(d)	(e)
		總計	受以下框架規限的項目：			
			信用風險框架	證券化框架	對手方信用風險框架	市場風險框架
1	在監管綜合範圍下的資產帳面值數額（按模版 LI1）	2,165,735	2,165,735	-	-	-
2	在監管綜合範圍下的負債帳面值數額（按模版 LI1）	-	-	-	-	-
3	在監管綜合範圍下的總計淨額	2,165,735	2,165,735	-	-	-
4	與貿易有關的或然項目	435,217	87,043	-	-	-
5	可無條件取消而不須預先通知之承擔	1,502,904	-	-	-	-
6	以監管為目的所考慮的風險承擔數額	4,103,856	2,252,778	-	-	-

Table LIA: Explanations of differences between accounting and regulatory exposure amounts

Template LI1:

The main differences between carrying values as reported in the published financial statements and carrying values under scope of regulatory consolidation are due to collectively assessed impairment allowances and customer liabilities under acceptances.

Template LI2:

The main driver for the difference between accounting values and amounts considered for regulatory purposes is off-balance sheet amounts.

Fair value estimates:

Fair value estimates are generally subjective in nature, and are made as of a specific point in time based on the characteristics of the financial instruments and relevant market information. Fair values of financial instruments are determined with reference to valuation techniques based on observable input. This includes instruments valued using quoted prices for similar instruments in active markets or in markets that are considered less than active. Market prices used in the valuation process are obtained from external parties and are validated by an independent function within the Bank.

表 LIA：會計與監管風險承擔數額之間的差額的解釋

模版 LI1：

已發布的財務報表匯報的帳面值與在監管綜合範圍下的帳面值之間的主要差異是綜合評估的減值準備和承兌客戶負債。

模版 LI2：

會計值與以監管為目的所考慮的數額之間的差別的主要驅動因素為資產負債表外數額。

公允價值的估計：

公允價值的估計通常具有主觀性，並根據金融工具的特點和相關市場信息在特定時間進行估計。本行根據可觀察估值參數的估值方法釐定金融工具的公允價值。這包括根據在活躍市場或被認為不太活躍的市場中類似工具的報價來釐定工具的公允價值。估值過程中使用的市場價格來自外部，並由本行內部的獨立職能部門進行驗證。

Table CRA: General information about credit risk

Credit Risk arises from the possibility that the counterparty in a transaction may default. It arises from lending, trade finance, derivatives and other activities.

The Bank has policies and procedures in place to ensure that credit risk is properly addressed and managed at the transaction and portfolio levels. The Board of Directors formulates and updates the credit policies. The Bank's credit policies define credit extension criteria, credit sanctions, review and monitoring mechanisms and the loan classification and provisioning policy. Risk, return and market situation are considered when setting all credit risk limits.

The Bank's credit risk strategy is defined as "To keep risks to a minimum through a clear policy of broad diversification in terms of geography and product mix, and by spreading the Bank's credit and trade financing activities over a wide range of customers, with the emphasis on secured, short term, self-liquidating lending." Concentration risk is addressed by limiting exposure to a single borrower or a group of related borrowers to a percentage of the Bank's Capital base. In addition, country risk concentration is managed by setting up country exposure limits and emphasizing wide geographical spread of export markets.

The Bank has an effective credit risk management oversight process involving the credit risk function, the Credit Committee, internal auditor and Board of Directors. The credit risk function appraises the senior management and Board of Directors of the credit risk exposure by means of periodic reports on portfolio health and credit quality. These reports, in turn enable effective and informed decision making by the senior management and Board of Directors. The Credit Committee monitors compliance with statutory and internal limits on credit exposures. The internal auditor carries out regular audits to ensure compliance with the stated policies.

表格CRA

有關信用風險的一般信息

信用風險來自交易對手可能違約的可能性。它來源於貸款、貿易融資、衍生品和其他活動。

本行制定了政策和程序，以確保信用風險在交易和投資組合層面得到妥善處理和管理。董事會制定並更新信貸政策。本行的信貸政策規定了信貸擴展標準、信貸限制、審查和監督機制以及貸款分類和減值政策。在設定所有信用風險限制時考慮風險、回報和市場情況。

本行的信用風險策略定義為：“通過明確的地理和產品組合多樣化政策，將風險控制在最低限度，並將信貸和貿易融資種類擴展到廣泛的客戶群體持有保證的短期自行清算貸款。集中風險通過將單一借款人或一組相關借款人的風險限制在銀行資本基礎的百分比來解決。此外，通過設置國家風險限制對佔總出口市場的廣泛地域分布來管理國家風險集中。

本行有信用風險管理監督過程，涉及信用風險部門、信貸委員會、內部審計師和董事會。

信用風險函數通過定期報告投資組合健康狀況和信用質量來評估信用風險暴露的高級管理層和董事會。這些報告反過來使高層管理人員和董事會能夠做出有效和明智的決策。

信貸委員會監督法定和內部信貸敞口限制的遵守情況。內部審計師定期進行審計，以確保遵守所述政策。

Template CR1: Credit quality of exposures

(HK\$'000)

		(a)	(b)	(c)	(d)
		Gross carrying amounts of		Allowances / impairments	Net values
		Defaulted exposures	Non-defaulted exposures		
1	Loans	28,968	1,255,327	30,504	1,253,791
2	Debt securities	-	385,366	-	385,366
3	Off-balance sheet exposures	2,642	432,575	-	435,217
4	Total	31,610	2,073,268	30,504	2,074,374

模版 CR1：風險承擔的信用質素

(HK\$'000)

		(a)	(b)	(c)	(d)
		以下項目的總帳面數額		備抵/減值	淨值
		違責風險的風險承擔	非違責風險的風險承擔		
1	貸款	28,968	1,255,327	30,504	1,253,791
2	債務證券	-	385,366	-	385,366
3	資產負債表外風險承擔	2,642	432,575	-	435,217
4	總計	31,610	2,073,268	30,504	2,074,374

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	42,150
2	Loans and debt securities that have defaulted since the last reporting period	11,960
3	Returned to non-defaulted status	(17,873)
4	Amounts written off	(7,269)
5	Other changes	-
6	Defaulted loans and debt securities at end of the current reporting period	28,968

Note: There were no material changes to the amount of defaulted exposures during the current reporting period. Any changes were due to normal business activities.

模版 CR2：違責貸款及債務證券的改變

(HK\$'000)

		(a)
		數額
1	於上一個報告期末違責貸款及債務證券結餘	42,150
2	期內發生的違責貸款及債務證券	11,960
3	轉回至非違責狀況	(17,873)
4	撤帳額	(7,269)
5	其他變動	-
6	於現行報告期末違責貸款及債務證券結餘	28,968

附註：違責貸款及債務證券結餘於此報告期內沒有重大變化。 所有變化都是基於正常業務。

Table CRB: Additional disclosure related to credit quality of exposures

The Bank classifies the advances to customers and trade bills in accordance with the loan classification system required to be adopted for reporting to the HKMA. The credit quality of loans and advances to customers can be analysed as follows:

(HK\$'000)

	Gross amount of advances to customers	Gross amount of trade bills
Neither past due nor impaired	609,774	528,401
Past due but not impaired	54,818	58,313
Impaired	28,902	6,798
	693,494	593,512
Of which:		
Neither past due nor impaired		
Grade 1: Pass	581,848	524,719
Grade 2: Special Mention	27,926	3,682
	609,774	528,401

The ageing analysis of advances to customers and trade bills to customers that are past due but not impaired is as follows:

	Gross amount of advances to customers	Gross amount of trade bills
Less than 1 month	36,662	43,791
3 months or less but over 1 month	17,847	14,522
6 months or less but over 3 months	309	-
1 year or less but over 6 months	-	-
Over 1 year	-	-
	54,818	58,313

All impaired advances to customers at 31 December 2017 are located in Hong Kong.

The Bank has policies and procedures for loan classification and provisioning. The carrying amounts of the Bank's assets are reviewed periodically to assess whether there is any objective evidence that an asset is impaired. If the Bank determines that no objective evidence of impairment exists for an individually assessed financial asset whether significant or not, it includes the asset in a group of financial assets with similar credit risk characteristics and collectively assesses them for impairment. Assets that are individually assessed for impairment and for which an impairment loss is or continues to be recognised are not included in a collective assessment of impairment.

Table CRB: Additional disclosure related to credit quality of exposures

The individual impairment allowance is based upon management's best estimate of the present value of the cash flows which are expected to be received discounted at the original effective interest rate. In estimating these cash flows, management makes judgements about the borrower's financial situation and the net realisable value of any underlying collateral or guarantees in favour of the Bank. Each impaired asset is assessed on its own merits.

In assessing the need for a collective impairment allowance, management uses statistical modelling and considers historical trends of factors such as credit quality, portfolio size, concentrations, and economic factors. In order to estimate the required allowance, the Bank makes assumptions both to define the way the Bank models inherent losses and to determine the required input parameters, based on historical experience and current economic conditions.

表格 CRB

額外披露與信貸質量相關的風險

本行按照向金管局報告所需採用的貸款分類製度，將預付款分類為客戶及交易

賬單。客戶墊款和貿易票據的信貸質量分析如下：

(HK\$'000)

	客戶墊款總額	貿易票據總額
沒有逾期或減值	609,774	528,401
已逾期但沒有減值	54,818	58,313
已減值	28,902	6,798
	<hr/>	<hr/>
	693,494	593,512
	<hr/>	<hr/>

其中：

沒有逾期或減值

一級：合格	581,848	524,719
二級：需要關注	27,926	3,682
	<hr/>	<hr/>
	609,774	528,401
	<hr/>	<hr/>

已逾期但沒有減值的客戶墊款和貿易票據的賬齡分析如下：

(HK\$'000)

	客戶墊款總額	貿易票據總額
逾期 1 個月以下	36,662	43,791
逾期 3 個月或以下但 1 個月以上	17,847	14,522
逾期 6 個月或以下但 3 個月以上	309	-
逾期 1 年或以下但 6 個月以上	-	-
逾期 1 年以上	-	-
	<hr/>	<hr/>
	54,818	58,313
	<hr/>	<hr/>

於二零一七年十二月三十一日，所有減值預付款項均位於香港。

本行有貸款分類和撥備的政策和程序。本行資產賬面值會定期檢討，以評估是否有任何客觀證據顯示資產出現減值。如果本行確定個別評估金融資產不存在客觀減值跡象，無論是否重大，則將該資產包括在具有類似信用風險特徵的金融資產組合中，並綜合評估其減值情況。單獨評估減值並且減值已經或將繼續確認的資產不包括在減值的集體評估中。

單項減值撥備乃根據管理層對預期按原有實際利率貼現的現金流量現值的最佳估計而釐定。在估計這些現金流量時，管理層對借款人的財務狀況以及有利於銀行的任何相關抵押品或擔保的可變現淨值作出判斷。每項減值資產均按其自身的優點進行評估。

在評估是否需要集體減值準備時，管理層使用統計模型並考慮信貸質量，投資組合規模，集中度和經濟因素等因素的歷史趨勢。為了估計所需的準備金，本行根據歷史經驗和當前經濟狀況制定假設，以確定世行模型固有損失的方式並確定所需的輸入參數。

Table CRC: Qualitative disclosures related to credit risk mitigation

The Board of Directors formulates and updates the policies and processes governing credit risk mitigation. The Bank holds collateral against advances to customers in the form of mortgages over property and cash deposits. Collateral held as security for financial assets other than advances to customers is determined by the nature of the instrument.

To mitigate credit risk, the Bank enters into netting arrangements with counterparties. Netting arrangements provide that, if an event of default occurs, all outstanding transactions with the counterparty will be terminated and all amounts outstanding will be settled on a net basis. Except for the event of default, all outstanding transactions with the counterparty are settled on a gross basis and generally do not result in offsetting the assets and liabilities in the balance sheet.

The Bank endeavours to maintain the effectiveness of the above said credit risk mitigants by way of periodic revaluation of the collaterals and close monitoring.

表格CRC

定性披露與信用風險緩解有關

董事會制定和更新管理信用風險緩解的政策和流程。本行以抵押財產和現金存款的形式持有抵押品和時用品。作為除客戶貸款以外的金融資產的擔保而持有的抵押品取決於該工具的性質。

為減輕信貸風險，本行與交易對手訂立淨額結算安排。淨額結算安排規定，如發生違約事件，與交易對手方的所有未完成交易將被終止，所有未償還欠項將以淨額為基礎結算。除違約事件外，與交易對手方的所有未完成交易均以總額結算，一般不會抵銷資產負債表中的資產和負債。

本行通過定期重估抵押品和密切監則的方式，努力維護上述信用風險緩解的有效性。

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	205,148	1,048,643	839,919	-	-
2	Debt securities	385,366	-	-	-	-
3	Total	590,514	1,048,643	839,919	-	-
4	Of which defaulted	1,456	10,653	10,354	-	-

模版 CR3：認可減低信用風險措施概覽

(HK\$'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	205,148	1,048,643	839,919	-	-
2	債務證券	385,366	-	-	-	-
3	總計	590,514	1,048,643	839,919	-	-
4	其中違責部分	1,456	10,653	10,354	-	-

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

(HK\$'000)

Version for AIs 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	7,921	-	7,921	-	7,921	100%
2	PSE exposures	-	-	-	-	-	N/A
3	Multilateral development bank exposures	-	-	-	-	-	N/A
4	Bank exposures	767,089	48,614	767,089	9,723	190,274	24%
5	Cash items	196,595	-	196,595	-	-	0%
6	Exposures in respect of failed delivery on transactions entered into on a basis other than a delivery-versus-payment basis	-	-	-	-	-	N/A
7	Residential mortgage loans	-	-	-	-	-	N/A
8	Other exposures	1,194,130	1,889,507	1,194,130	77,320	1,259,327	99%
9	Significant exposures to commercial entities	-	-	-	-	-	N/A
10	Total	2,165,735	1,938,121	2,165,735	87,043	1,457,522	65%

模版 CR4：信用風險承擔及認可減低信用風險措施的影響——BSC 計算法

(HK\$'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	7,921	-	7,921	-	7,921	100%						
2	公營單位風險承擔	-	-	-	-	-	N/A						
3	多邊發展銀行風險承擔	-	-	-	-	-	N/A						
4	銀行風險承擔	767,089	48,614	767,089	9,723	190,274	24%						
5	現金項目	196,595	-	196,595	-	-	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	-	-	-	-	-	N/A						
7	住宅按揭貸款	-	-	-	-	-	N/A						
8	其他風險承擔	1,194,130	1,889,507	1,194,130	77,320	1,259,327	99%						
9	對商業實體的重大風險承擔	-	-	-	-	-	N/A						
10	總計	2,165,735	1,938,121	2,165,735	87,043	1,457,522	65%						

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

(HK\$'000)

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

	Exposure class	Risk Weight								(i) 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	-	-	-	-	-	7,921	-	-	7,921
2	PSE exposures	-	-	-	-	-	-	-	-	-
3	Multilateral development bank exposures	-	-	-	-	-	-	-	-	-
4	Bank exposures	-	-	733,174	-	-	43,638	-	-	776,812
5	Cash items	196,595	-	-	-	-	-	-	-	196,595
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	12,123	-	-	-	-	1,259,327	-	-	1,271,450
9	Significant exposures to commercial entities	-	-	-	-	-	-	-	-	-
10	Total	208,718	-	733,174	-	-	1,310,886	-	-	2,252,778

模版 CR5：按資產類別和按風險權重劃分的信用風險承擔——BSC 計算法

(HK\$'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)	(g)	(h)	(i)
		0%	10%	20%	35%	50%	100%	250%	其他	總信用風險承擔額（已將 CCF 及減低信用風險措施計算在內）
1	官方實體風險承擔	-	-	-	-	-	7,921	-	-	7,921
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	-	-	733,174	-	-	43,638	-	-	776,812
5	現金項目	196,595	-	-	-	-	-	-	-	196,595
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	12,123	-	-	-	-	1,259,327	-	-	1,271,450
9	對商業實體的重大風險承擔	-	-	-	-	-	-	-	-	-
10	總計	208,718	-	733,174	-	-	1,310,886	-	-	2,252,778

Table CCRA: Qualitative disclosures related to counterparty credit risk (including those arising from clearing through CCPs)

The Bank has adopted the Current Exposure Method for regulatory capital calculation of its counterparty credit risk arising from derivative contracts booked in the banking book. As a policy, the Bank does not engage in trading of derivatives. Furthermore, the Bank enters only into foreign exchange forward contracts of short tenors. Since the Bank mainly enters into USD / HKD FX forward transactions to cover its FX net open position, it is not significantly exposed to fluctuations in the market as the HKD is pegged to the USD. To minimize the counterparty risk, the Bank only deals with the prime banks or its own group Banks. Agreements with counterparties including the FX forward limits are approved by the senior management or the board of directors. At 31st December 2017, there are no outstanding derivative contracts.

表 CCRA：關於對手方信用風險（包括經中央交易對手方結算產生者）的描述披露

本行採用現期暴露法對銀行賬項的衍生金融工具合約所產生的交易對手信用風險進行監管資本計算。根據銀行政策，本行不從事買賣衍生金融工具交易。此外，本行只進行短期外匯遠期合約。由於本行主要進行美元/港元外匯遠期交易以涵蓋其隔夜未平倉持倉額，而港元與美元掛鈎，因此本行不會面對重大的市場波動。為了盡量減低交易對手風險，本行只與主要銀行或本集團銀行進行交易。與交易對手達成的協議，包括外匯遠期限額是由高級管理層或董事會批准的。截至二零一七年十二月三十一日，本行概無衍生金融工具合約。

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	-	-		-	-	-
2	IMM (CCR) approach			-	-	-	-
3	Simple Approach (for SFTs)					-	-
4	Comprehensive Approach (for SFTs)					-	-
5	VaR (for SFTs)					-	-
6	Total						-

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

(HK\$'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	-	-		-	-	-
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						-

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

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

	(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

	(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

(HK\$'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

(HK\$'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	-	-

Table SECA: Qualitative disclosures related to securitization exposures

The Bank does not engage in securitization activities.

表 SECA：關於證券化類別風險承擔的描述披露

本行不從事證券化活動。

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	IRB(S) RBM	IRB(S) SFM	STC(S)	1250%	IRB(S) RBM	IRB(S) SFM	STC(S)	1250%	IRB(S) RBM	IRB(S) SFM	STC(S)	1250%
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

(HK\$'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	IRB(S) 計 算法 RBM	IRB(S) 計 算法 SFM	STC(S) 計算法	1250%	IRB(S) 計 算法 RBM	IRB(S) 計 算法 SFM	STC(S) 計算法	1250%	IRB(S) 計 算法 RBM	IRB(S) 計 算法 SFM	STC(S) 計算法	1250%
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																	

N/A

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	IRB(S) RBM	IRB(S) SFM	STC(S)	1250%	IRB(S) RBM	IRB(S) SFM	STC(S)	1250%	IRB(S) RBM	IRB(S) SFM	STC(S)	1250%
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

(HK\$'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	IRB(S) 計 算法 RBM	IRB(S) 計 算法 SFM	STC(S) 計 算法	1250%	IRB(S) 計 算法 RBM	IRB(S) 計 算法 SFM	STC(S) 計 算法	1250%	IRB(S) 計 算法 RBM	IRB(S) 計 算法 SFM	STC(S) 計 算法	1250%
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																
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12	其中批發																
13	其中再證券化																
14	其中高級																
15	其中非高級																

N/A