創興銀行有限公司
Chong Hing Bank Limited

As at 30 June 2017

Leverage Ratio Common Disclosures Template specified by the Hong Kong Monetary Authority

	Item	**Leverage ratio framework HK$'000**
	On-balance sheet exposures	
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	137,695,423
2	Less : Asset amounts deducted in determining Basel III Tier 1 capital (reported as negative amounts)	(1,137,489)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	136,557,934
	Derivative exposures	
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	314,603
5	Add-on amounts for PFE associated with all derivatives transactions	1,654,669
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	0
7	Less : Deductions of receivables assets for cash variation margin provided in derivatives transactions (reported as negative amounts)	0
8	Less : Exempted CCP leg of client-cleared trade exposures (reported as negative amounts)	0
9	Adjusted effective notional amount of written credit derivatives	0
10	Less: Adjusted effective notional offsets and add-on deductions for written credit derivatives (reported as negative amounts)	0
11	Total derivatives exposures (sum of lines 4 to 10)	1,969,272
	Securities financing transaction exposures	
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	9,493,497
13	Less : Netted amount of cash payables and cash receivables of gross SFT assets (reported as negative amounts)	0
14	CCR exposure for SFT assets	880,627
15	Agent transaction exposures	0
16	Total securities financing transaction exposures (sum of lines 12 to 15)	10,374,124
	Other off-balance sheet exposures	
17	Off-balance sheet exposures at gross notional amount	27,354,726
18	Less: Adjustments for conversion to credit equivalent amounts (reported as negative amounts)	(19,904,223)
19	Off-balance sheet items (sum of lines 17 and 18)	7,450,503
	Capital and total exposures	
20	Tier 1 capital	14,379,469
21	Total exposures (sum of lines 3, 11, 16 and 19)	156,351,833
	Leverage ratio	
22	**Basel III leverage ratio**	9.20%

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As at 30 June 2017

Summary Comparison Table Template specified by the Hong Kong Monetary Authority

	Item	**Leverage ratio framework HK$'000**
1	Total consolidated assets as per published financial statements	147,797,001
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(571,295)
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	0
4	Adjustments for derivative financial instruments	1,654,669
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	880,627
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	7,450,503
7	Other adjustments	(859,672)
8	**Leverage ratio exposure**	156,351,833

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As at 31 December 2016

Leverage Ratio Common Disclosures Template specified by the Hong Kong Monetary Authority

	Item	**Leverage ratio framework HK$'000**
	On-balance sheet exposures	
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	126,411,832
2	Less : Asset amounts deducted in determining Basel III Tier 1 capital (reported as negative amounts)	(1,154,780)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	125,257,052
	Derivative exposures	
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	424,845
5	Add-on amounts for PFE associated with all derivatives transactions	646,024
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	0
7	Less : Deductions of receivables assets for cash variation margin provided in derivatives transactions (reported as negative amounts)	0
8	Less : Exempted CCP leg of client-cleared trade exposures (reported as negative amounts)	0
9	Adjusted effective notional amount of written credit derivatives	0
10	Less: Adjusted effective notional offsets and add-on deductions for written credit derivatives (reported as negative amounts)	0
11	Total derivatives exposures (sum of lines 4 to 10)	1,070,869
	Securities financing transaction exposures	
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	10,693,972
13	Less : Netted amount of cash payables and cash receivables of gross SFT assets (reported as negative amounts)	0
14	CCR exposure for SFT assets	882,952
15	Agent transaction exposures	0
16	Total securities financing transaction exposures (sum of lines 12 to 15)	11,576,924
	Other off-balance sheet exposures	
17	Off-balance sheet exposures at gross notional amount	25,328,633
18	Less: Adjustments for conversion to credit equivalent amounts (reported as negative amounts)	(17,619,892)
19	Off-balance sheet items (sum of lines 17 and 18)	7,708,741
	Capital and total exposures	
20	Tier 1 capital	13,933,209
21	Total exposures (sum of lines 3, 11, 16 and 19)	145,613,586
	Leverage ratio	
22	**Basel III leverage ratio**	9.57%

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As at 31 December 2016

Summary Comparison Table Template specified by the Hong Kong Monetary Authority

	Item	**Leverage ratio framework HK$'000**
1	Total consolidated assets as per published financial statements	137,772,051
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(492,622)
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	0
4	Adjustments for derivative financial instruments	646,024
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	882,952
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	7,708,741
7	Other adjustments	(903,560)
8	**Leverage ratio exposure**	145,613,586