



創興銀行有限公司
Chong Hing Bank Limited
(Incorporated in Hong Kong with limited liability)

REGULATORY DISCLOSURES

FOR THE QUARTER ENDED
31 March 2018

REGULATORY DISCLOSURES

The following Pillar 3 disclosures are prepared on a consolidated basis of calculating the capital adequacy ratios.

Key Ratios

1 Capital Adequacy Ratios

The capital adequacy ratios as at 31 March 2018 and 31 December 2017 were compiled in accordance with the Banking (Capital) Rules issued by the HKMA.

In HK\$'000	As at 31 March 2018	As at 31 December 2017
Capital		
Common Equity Tier 1	13,425,003	13,127,134
Tier 1	15,737,033	15,439,164
Total	20,577,680	20,435,557
Total RWA	116,104,572	116,122,468
Capital Adequacy Ratios		
Common Equity Tier 1	11.56%	11.30%
Tier 1	13.55%	13.30%
Total	17.72%	17.60%

2 Leverage Ratio

The leverage ratio as at 31 March 2018 and 31 December 2017 were compiled in accordance with the Leverage Ratio Framework issued by the HKMA.

In HK\$'000	As at 31 March 2018	As at 31 December 2017
Capital and Total exposures		
Tier 1 capital	15,737,033	15,439,164
Total exposures	167,701,624	174,405,580
Leverage Ratio	9.38%	8.85%

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3 Overview of Risk-Weighted Assets

The following table sets out the RWA by risk types and the corresponding minimum capital requirements (i.e. 8% of RWA), as required by the HKMA.

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		As at 31 March 2018	As at 31 December 2017	As at 31 March 2018
In HK\$'000				
1	Credit risk for non-securitization exposures	106,976,241	107,413,891	8,558,099
2	<i>Of which STC approach</i>	106,976,241	107,413,891	8,558,099
4	Counterparty credit risk	1,938,272	1,639,068	155,062
5a	<i>Of which CEM</i>	1,167,826	867,563	93,426
16	Market risk	1,835,400	1,820,150	146,832
17	<i>Of which STM approach</i>	1,835,400	1,820,150	146,832
19	Operational risk	4,944,963	4,839,663	395,597
20	<i>Of which BIA approach</i>	4,944,963	4,839,663	395,597
23	Amounts below the thresholds for deduction (subject to 250% RW)	535,173	535,173	42,814
24a	Deduction to RWA	125,477	125,477	10,038
24c	<i>Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital</i>	125,477	125,477	10,038
25	Total	116,104,572	116,122,468	9,288,366