創興銀行有限公司
Chong Hing Bank Limited

As at 30 June 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)	113,446,531
2	Less : Asset amounts deducted in determining Basel III Tier 1 capital (reported as negative amounts)	(968,155)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	112,478,376
	Derivative exposures	
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	358,099
5	Add-on amounts for PFE associated with all derivatives transactions	596,233
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)	954,332
	Securities financing transaction exposures	
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	12,120,535
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	2,815,365
15	Agent transaction exposures	0
16	Total securities financing transaction exposures (sum of lines 12 to 15)	14,935,900
	Other off-balance sheet exposures	
17	Off-balance sheet exposures at gross notional amount	22,919,981
18	Less: Adjustments for conversion to credit equivalent amounts (reported as negative amounts)	(16,582,981)
19	Off-balance sheet items (sum of lines 17 and 18)	6,337,000
	Capital and total exposures	
20	Tier 1 capital	13,633,193
21	Total exposures (sum of lines 3, 11, 16 and 19)	134,705,608
	Leverage ratio	
22	**Basel III leverage ratio**	10.12%

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As at 30 June 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	126,274,208
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(591,605)
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	596,233
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	2,815,365
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	6,337,000
7	Other adjustments	(725,593)
8	**Leverage ratio exposure**	134,705,608

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Chong Hing Bank Limited

As at 31 December 2015

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)	123,487,154
2	Less : Asset amounts deducted in determining Basel III Tier 1 capital (reported as negative amounts)	(896,115)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	122,591,039
	Derivative exposures	
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	577,651
5	Add-on amounts for PFE associated with all derivatives transactions	575,852
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)	1,153,503
	Securities financing transaction exposures	
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	3,507,626
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	172,182
15	Agent transaction exposures	0
16	Total securities financing transaction exposures (sum of lines 12 to 15)	3,679,808
	Other off-balance sheet exposures	
17	Off-balance sheet exposures at gross national amount	18,329,095
18	Less: Adjustments for conversion to credit equivalent amounts (reported as negative amounts)	(13,896,778)
19	Off-balance sheet items (sum of lines 17 and 18)	4,432,317
	Capital and total exposures	
20	Tier 1 capital	13,438,216
21	Total exposures (sum of lines 3, 11, 16 and 19)	131,856,667
	Leverage ratio	
22	**Basel III leverage ratio**	10.19%

創興銀行有限公司 Chong Hing Bank Limited

As at 31 December 2015

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	127,837,646
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(515,707)
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	575,852
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	172,182
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	4,432,317
7	Other adjustments	(645,623)
8	**Leverage ratio exposure**	131,856,667