

Unaudited supplementary information

(Expressed in United States dollars)

(a) Capital adequacy ratio

Capital disclosures under Basel III		At 12/31/2013	Cross references to Balance Sheet reconciliation under Basel III
CET1 capital: instruments and reserves			
1	Directly issued qualifying CET1 capital instruments plus any related share premium	30,000,000	[5]
2	Retained earnings	16,253,367	[6] + [7]
3	Disclosed reserves	1,516,161	[8]
4	<i>Directly issued capital subject to phase out from CET1 capital (only applicable to non-joint stock companies)</i>	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	47,769,528	
CET1 capital: regulatory deductions			
7	Valuation adjustments	-	
8	Goodwill (net of associated deferred tax liability)	-	
9	Other intangible assets (net of associated deferred tax liability)	-	
10	Deferred tax assets net of deferred tax liabilities	377,874	[3] - [9]
11	Cash flow hedge reserve	-	
12	Excess of total EL amount over total eligible provisions under the IRB approach	-	
13	Gain-on-sale 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 capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
19	Significant capital 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 (amount above 10% threshold)	Not applicable	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	Not applicable	

Unaudited supplementary information

(Expressed in United States dollars)

(a) Capital adequacy ratio (continued)

Capital disclosures under Basel III		At 12/31/2013	Cross references to Balance Sheet reconciliation under Basel III
CET1 capital: regulatory deductions			
22	Amount exceeding the 15% threshold	Not applicable	
23	of which: significant investments in the common stock of financial sector entities	Not applicable	
24	of which: mortgage servicing rights	Not applicable	
25	of which: deferred tax assets arising from temporary differences	Not applicable	
26	National specific regulatory adjustments applied to CET1 capital	-	
26a	Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)	-	
26b	Regulatory reserve for general banking risks	-	
26c	Securitization exposures specified in a notice given by the Monetary Authority	-	
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	377,874	
29	CET1 capital	47,391,654	
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	Capital instruments subject to phase out arrangements from AT1 capital	-	
34	AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group)	-	
35	of which: AT1 capital instruments issued by subsidiaries subject to phase out arrangements	-	
36	AT1 capital before regulatory deductions	-	

Unaudited supplementary information

(Expressed in United States dollars)

(a) Capital adequacy ratio (continued)

Capital disclosures under Basel III		Cross references to Balance Sheet reconciliation under Basel III	
		At 12/31/2013	
AT1 capital: regulatory deductions			
37	Investments in own AT1 capital instruments	-	
38	Reciprocal cross-holdings in AT1 capital instruments	-	
39	Insignificant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
40	Significant capital 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	-	
44	AT1 capital	-	
45	Tier 1 capital (Tier 1 = CET1 + AT1)	47,391,654	
Tier 2 capital: instruments and provisions			
46	Qualifying Tier 2 capital instruments plus any related share premium	15,000,000	[4]
47	<i>Capital instruments subject to phase out arrangements from Tier 2 capital</i>	-	
48	<i>Tier 2 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital of the consolidation group)</i>	-	
49	<i>of which: capital instruments issued by subsidiaries subject to phase out arrangements</i>	-	
50	<i>Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital</i>	2,265,947	[1] + [2]
51	Tier 2 capital before regulatory deductions	17,265,947	
Tier 2 capital: regulatory deductions			
52	<i>Investments in own Tier 2 capital instruments</i>	-	
53	<i>Reciprocal cross-holdings in Tier 2 capital instruments</i>	-	
54	<i>Insignificant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)</i>	-	
55	<i>Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation</i>	-	

Unaudited supplementary information

(Expressed in United States dollars)

(a) Capital adequacy ratio (continued)

Capital disclosures under Basel III

		At 12/31/2013	Cross references to Balance Sheet reconciliation under Basel III
Tier 2 capital: regulatory deductions			
56	National specific regulatory adjustments applied to Tier 2 capital	-	
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	-	
57	Total regulatory deductions to Tier 2 capital	-	
58	Tier 2 capital	17,265,947	
59	Total capital (Total capital = Tier 1 + Tier 2)	64,657,601	
60	Total risk weighted assets	303,718,198	
Capital ratios (as a percentage of risk weighted assets)			
61	CET1 capital ratio	15.60%	
62	Tier 1 capital ratio	15.60%	
63	Total capital ratio	21.29%	
64	Institution specific buffer requirement (minimum CET1 capital requirement as specified in s.3B of the BCR plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB or D-SIB requirements)	0.00%	
65	of which: capital conservation buffer requirement	0.00%	
66	of which: bank specific countercyclical buffer requirement	0.00%	
67	of which: G-SIB or D-SIB buffer requirement	0.00%	
68	CET1 capital surplus over the minimum CET1 requirement and any CET1 capital used to meet the Tier 1 and Total capital requirement under s.3B of the BCR	0.00%	
National minima (if different from Basel 3 minimum)			
69	National CET1 minimum ratio	Not applicable	
70	National Tier 1 minimum ratio	Not applicable	
71	National Total capital minimum ratio	Not applicable	

Unaudited supplementary information

(Expressed in United States dollars)

(a) Capital adequacy ratio (continued)

Capital disclosures under Basel III		At 12/31/2013		Cross references to Balance Sheet reconciliation under Basel III
Amounts below the thresholds for deduction (before risk weighting)				
72	<i>Insignificant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation</i>	-		
73	<i>Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation</i>	-		
74	Mortgage servicing rights (net of related tax liability)	Not applicable		
75	Deferred tax assets arising from temporary differences (net of related tax liability)	Not applicable		
Applicable caps on the inclusion of provisions in Tier 2 capital				
76	<i>Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the basic approach and the standardized (credit risk) approach (prior to application of cap)</i>	-		
77	<i>Cap on inclusion of provisions in Tier 2 under the basic approach and the standardized (credit risk) approach</i>	-		
78	<i>Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the IRB approach (prior to application of cap)</i>	-		
79	<i>Cap for inclusion of provisions in Tier 2 under the IRB approach</i>	-		
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)				
80	<i>Current cap on CET1 capital instruments subject to phase out arrangements</i>	Not applicable		
81	<i>Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i>	Not applicable		
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>	-		

Unaudited supplementary information

(Expressed in United States dollars)

(a) Capital adequacy ratio (continued)

Notes:

Elements where a more conservative definition has been applied in the BCR relative to that set out in Basel III capital standards:

Row No.	Description	Hong Kong basis	Basel III basis
	Deferred tax assets net of deferred tax liabilities	377,874	377,874
10	<p>Explanation As set out in paragraphs 69 and 87 of the Basel III text issued by the Basel Committee (December 2010), DTAs that rely on future profitability of the bank to be realized are to be deducted, whereas DTAs which relate to temporary differences may be given limited recognition in CET1 capital (and hence be excluded from deduction from CET1 capital up to the specified threshold). In Hong Kong, an AI is required to deduct all DTAs in full, irrespective of their origin, from CET1 capital. Therefore, the amount to be deducted as reported in row 10 may be greater than that required under Basel III.</p> <p>The amount reported under the column "Basel III basis" in this box represents the amount reported in row 10 (i.e. the amount reported under the "Hong Kong basis") adjusted by reducing the amount of DTAs to be deducted which relate to temporary differences to the extent not in excess of the 10% threshold set for DTAs arising from temporary differences and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and significant investments in CET1 capital instruments issued by financial sector entities (excluding those that are loans, facilities and other credit exposures to connected companies) under Basel III.</p>		
<p>Remarks: The amount of the 10% / 15% thresholds mentioned above is calculated based on the amount of CET1 capital</p>			

Abbreviations:

CET1: Common Equity Tier 1

AT1: Additional Tier 1

Main Features under Basel III

		At 12/31/2013	
1	Issuer	KEXIM Asia Limited	
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N.A.	
3	Governing law(s) of the instrument	Hong Kong Laws	
<i>Regulatory treatment</i>			
4	Transitional Basel III rules [#]	Common Equity Tier 1	Tier 2
5	Post-transitional Basel III rules ⁺	Common Equity Tier 1	Tier 2
6	Eligible at solo*/group/group & solo	Solo*	Solo*
7	Instrument type (types to be specified by each jurisdiction)	Ordinary Shares	Subordinated loan
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	30 million shares as at 31 December 2013	15 million loans as at 31 December 2013
9	Par value of instrument	USD 1	USD 1
10	Accounting classification	Shareholders' equity	Liability - amortised cost

Unaudited supplementary information

(Expressed in United States dollars)

(a) Capital adequacy ratio (continued)

Main Features under Basel III

		At 12/31/2013	
11	Original date of issuance	4 March 2004	6 November 2012
12	Perpetual or dated	Perpetual	Dated
13	Original maturity date	no maturity	10 December 2022
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	N.A.	6 November 2017, 15 million
16	Subsequent call dates, if applicable	N.A.	N.A.
<i>Coupons / dividends</i>			
17	Fixed or floating dividend/coupon	Floating dividend	Floating coupon
18	Coupon rate and any related index	No	3 months LIBOR + 1.9%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Mandatory
21	Existence of step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N.A.	N.A.
25	If convertible, fully or partially	N.A.	N.A.
26	If convertible, conversion rate	N.A.	N.A.
27	If convertible, mandatory or optional conversion	N.A.	N.A.
28	If convertible, specify instrument type convertible into	N.A.	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.	N.A.
30	Write-down feature	No	No
31	If write-down, write-down trigger(s)	N.A.	N.A.
32	If write-down, full or partial	N.A.	N.A.
33	If write-down, permanent or temporary	N.A.	N.A.
34	If temporary write-down, description of write-up mechanism	N.A.	N.A.
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated creditors, [1]	Senior creditors, [46]
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N.A.	N.A.

Footnote:

- # Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules
- + Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules
- * Include solo-consolidated

Unaudited supplementary information

(Expressed in United States dollars)

(a) Capital adequacy ratio (continued)

Balance Sheet reconciliation under Basel III

	Balance Sheet as in published financial statements At 12/31/2013	Under regulatory scope of consolidation At 12/31/2013	Cross references to Definition of Capital Components
Assets			
Cash and balances with banks and other financial institutions	4,978,129	4,978,129	
Loans and advances to banks and others financial institutions	15,596,557	15,596,557	
<i>Of which: collective impairment allowances</i>		157,598	[1]
Loans and advances to customers	208,559,249	208,559,249	
<i>Of which: collective impairment allowances</i>		2,108,349	[2]
Available-for-sale investments	92,894,470	92,894,470	
Held-to-maturity investments	11,791,965	11,791,965	
Property, plant and equipment	132,829	132,829	
Deferred tax assets	127,707	127,707	[3]
Other assets	2,420,887	2,420,887	
Taxation recoverable	50,453	50,453	
TOTAL ASSETS	336,552,246	336,552,246	
Equity and liabilities			
Deposits and balances from immediate holding company	13,216,769	13,216,769	
Deposits and balances from banks and other financial institutions	101,673,772	101,673,772	
Derivative financial liabilities	169,359	169,359	
Long-term borrowings from immediate holding company	77,972,806	77,972,806	
Long-term borrowings from other financial institutions	79,801,206	79,801,206	
Subordinated liabilities	15,000,000	15,000,000	[4]
Other liabilities	1,198,973	1,198,973	
Total liabilities	289,032,885	289,032,885	
Equity			
Share capital	30,000,000	30,000,000	[5]
Reserves	17,519,361	17,519,361	
<i>Of which: retained profits</i>		12,742,197	[6]
<i>profit for the period</i>		3,511,170	[7]
<i>AFS investment revaluation reserve</i>		1,516,161	[8]
<i>deferred tax assets</i>		(250,167)	[9]
Total equity	47,519,361	47,519,361	
TOTAL EQUITY AND LIABILITIES	336,552,246	336,552,246	

Unaudited supplementary information

(Expressed in United States dollars)

(a) Capital adequacy ratio (continued)

Capital adequacy ratio under Basel 2.5

At 12/31/2012

Capital adequacy ratio	<u>21.89%</u>
Core capital ratio	<u>15.22%</u>

Component of capital base

Core capital :	30,000,000
- Paid up ordinary share capital	9,747,322
- Published reserves	<u>3,523,382</u>
- Profit and loss account	<u>43,270,704</u>
- Deduct: Deduction from core capital	<u>(846,333)</u>
Total core capital	<u>42,424,371</u>
Supplementary capital :	
- Reserves attributable to fair value gains on revaluation of holding of available-for-sale equities and debt securities	1,295,127
- Regulatory reserve for general banking risks	-
- Collective provisions	2,295,829
- Term subordinated debt	15,000,000
Total supplementary capital before deductions	<u>18,590,956</u>
Total supplementary capital after deductions	<u>18,590,956</u>
Total capital base after deductions	<u>61,015,327</u>

In accordance with the Banking (Capital) Rules, the Company uses the basic approach to calculate its credit risk. In addition, the Company adopts the basic approach for operational risk.

The capital adequacy ratio at 31 December 2013 is calculated in accordance with HKMA implemented Basel III capital adequacy requirements in the Banking (Capital) Rules with effect from 1 January 2013. Capital adequacy disclosures related to dates prior to 1 January 2013 were calculated in accordance with the prevailing capital adequacy requirements and are thus not directly comparable to those pertaining to dates from 1 January 2013.

未經審核補充財務資料

(以美元列示)

(a) 資本充足比率

根據巴塞爾協定三的資本披露

根據巴塞爾協定三的
資產負債表對帳
的參照提示

於2013年12月31日

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	30,000,000	[5]
2	保留溢利	16,253,367	[6] + [7]
3	已披露的儲備	1,516,161	[8]
4	須從CET1資本逐步遞減的直接發行資本(只適用於非合股公司)	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	47,769,528	
CET1資本：監管扣減			
7	估值調整	-	
8	商譽(已扣除相聯遞延稅項負債)	-	
9	其他無形資產(已扣除相聯遞延稅項負債)	-	
10	已扣除遞延稅項負債的遞延稅項資產	377,874	[3] - [9]
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出售收益	-	
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	於在監管綜合計算的範圍以外的金融業實體發行的CET1資本票據的非重大資本投資(超出10%門檻之數)	-	
19	於在監管綜合計算的範圍以外的金融業實體發行的CET1資本票據的重大資本投資(超出10%門檻之數)	-	
20	按揭供款管理權(高於10%門檻之數)	不適用	
21	由暫時性差異產生的遞延稅項資產(高於10%門檻之數，已扣除相聯遞延稅項負債)	不適用	

未經審核補充財務資料

(以美元列示)

(a) 資本充足比率 (續)

根據巴塞爾協定三的資本披露

		於2013年12月31日	根據巴塞爾協定三的資產負債表對帳的參照提示
CET1資本：監管扣減			
22	超出15%門檻之數	不適用	
23	其中：於金融業實體的普通股的重大投資	不適用	
24	其中：按揭供款管理權	不適用	
25	其中：由暫時性差異產生的遞延稅項資產	不適用	
26	適用於CET1資本的司法管轄區特定監管調整	-	
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	-	
26b	一般銀行業務風險監管儲備	-	
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任何累積虧損	-	
26e	受規管非銀行附屬公司的資本短欠	-	
26f	在屬商業實體的有連繫公司中的資本投資(超出申報機構的資本基礎的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	377,874	
29	CET1 資本	47,391,654	
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：受逐步遞減安排規限的由附屬公司發行的AT1資本票據	-	
36	監管扣減之前的AT1資本	-	

未經審核補充財務資料

(以美元列示)

(a) 資本充足比率 (續)

根據巴塞爾協定三的資本披露

根據巴塞爾協定三的
資產負債表對帳
的參照提示

於2013年12月31日

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AT1資本票據	-	
39	於在監管綜合計算的範圍以外的金融業實體發行的AT1資本票據的非重大資本投資(超出10%門檻之數)	-	
40	於在監管綜合計算的範圍以外的金融業實體發行的AT1資本票據的重大資本投資	-	
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 + AT1)	47,391,654	
三級資本：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	15,000,000	[4]
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：受逐步遞減安排規限的由附屬公司發行的資本票據	-	
50	合資格計入二級資本的集體減值備抵及一般銀行風險監管儲備	2,265,947	[1] + [2]
51	監管扣減之前的二級資本	17,265,947	
三級資本：監管扣減			
52	於機構本身的二級資本票據的投資	-	
53	互相交叉持有的二級資本票據	-	
54	於在監管綜合計算的範圍以外的金融業實體發行的二級資本票據的非重大資本投資(超出10%門檻之數)	-	
55	於在監管綜合計算的範圍以外的金融業實體發行的二級資本票據的重大資本投資	-	

未經審核補充財務資料

(以美元列示)

(a) 資本充足比率 (續)

根據巴塞爾協定三的資本披露

根據巴塞爾協定三的
資產負債表對帳
的參照提示

於2013年12月31日

三級資本：監管扣減			
56	適用於二級資本的司法管轄區特定監管調整	-	
56a	加回合資格計入二級資本的因對土地及建築物（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	-	
57	對二級資本的監管扣減總額	-	
58	二級資本	17,265,947	
59	總資本 (總資本 = 一級資本 + 二級資本)	64,657,601	
60	風險加權總資產	303,718,198	
資本比率(佔風險加權資產的百分比)			
61	CET1 資本比率	15.60%	
62	一級資本比率	15.60%	
63	總資本比率	21.29%	
64	機構特定緩衝資本要求(《資本規則》第3B條指明的最低CET1資本要求加防護緩衝資本加反周期緩衝資本要求加環球系統重要性銀行或本地系統重要性銀行的資本要求)	0.00%	
65	其中：防護緩衝資本要求	0.00%	
66	其中：銀行特定反周期緩衝資本要求	0.00%	
67	其中：環球系統重要性銀行或本地系統重要性銀行的要求	0.00%	
68	CET1資本超出在《資本規則》第3B條下的最低CET1要求及用作符合該條下的一級資本及總資本要求的任何CET1資本	0.00%	
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	
70	司法管轄區一級資本最低比率	不適用	
71	司法管轄區總資本最低比率	不適用	

未經審核補充財務資料

(以美元列示)

(a) 資本充足比率 (續)

根據巴塞爾協定三的資本披露

根據巴塞爾協定三的
資產負債表對帳
的參照提示

於2013年12月31日

低於扣減門檻的數額(風險加權前)			
72	於在監管綜合計算的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的非重大資本投資	-	
73	於在監管綜合計算的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的重大資本投資	-	
74	按揭供款管理權(已扣除相聯稅項負債)	不適用	
75	由暫時性差異產生的遞延稅項資產(已扣除相聯遞延稅項負債)	不適用	
就計入二級資本的準備金的適用上限			
76	合資格計入二級資本中有關基本計算法及標準(信用風險)計算法下的準備金(應用上限前)	-	
77	在基本計算法及標準(信用)風險計算法下可計入二級資本中的準備金上限	-	
78	合資格計入二級資本中有關IRB計算法下的準備金(應用上限前)	-	
79	在IRB計算法下可計入二級資本中的準備金上限	-	
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	
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	
82	受逐步遞減安排規限的AT1資本票據的現行上限	-	
83	由於實施上限而不可計入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	由於實施上限而不可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)	-	

未經審核補充財務資料

(以美元列示)

(a) 資本充足比率 (續)

附註：

相對《巴塞爾協定三》資本標準所載定義，《資本規則》對以下項目賦予較保守的定義：

行數	內容	香港基準	《巴塞爾協定三》 基準
	已扣除遞延稅項負債的遞延稅項資產	377,874	377,874
10	<p>解釋</p> <p>正如巴塞爾委員會發出的《巴塞爾協定三》文本(2010年12月)第69及87段所列載，視乎銀行予以實現的未來或然率而定的遞延稅項資產須予扣減，而與暫時性差異有關的遞延稅項資產則可CET1資本內予以有限度確認(並因此可從CET1資本的扣減中被豁免，但以指定門檻為限)。在香港，不論有關資產的來源，認可機構須從CET1資本中全數扣減所有遞延稅項資產。因此，在第10行所填報須予扣減的數額可能會高於《巴塞爾協定三》規定須扣減的數額。在本格內的「《巴塞爾協定三》基準」項下匯報的數額為經調整的在第10行所匯報的數額(即在「香港基準」項下匯報的數額)，而調整方法是按須扣減的與暫時性差異有關的遞延稅項資產數額予以下調，並以不超過在《巴塞爾協定三》下就暫時性差異所產生的遞延稅項資產所定的10%門檻及就按揭放款管理權、由暫時性差額所產生的遞延稅項資產與於金融業實體發行的CET1資本票據的重大投資(不包括屬對有連繫公司的貸款、融通或其他信用風險承擔的投資)所定的整體15%門檻為限。</p>		
<p>註：</p> <p>上述10%/15%門檻的數額的計算是以《銀行業(資本)規則》為基準。</p>			

簡稱：

CET1：普通股權一級資本

AT1：額外一級資本

根據巴塞爾協定三的主要特點

		於2013年12月31日	
1	發行人	KEXIM Asia Limited	
2	獨有識別碼(如CUSIP、ISIN或Bloomberg對私人配售的識別碼)	不適用	
3	票據的管限法律	香港法律	
	監管處理方法		
4	《巴塞爾協定三》過渡期規則 [#]	普通股本一級	二級
5	《巴塞爾協定三》後過渡期規則 [†]	普通股本一級	二級
6	可計入單獨*/集團/集團及單獨基礎	單獨*	單獨*
7	票據類別(由各地區自行指明)	普通股	後償貸款
8	在監管資本的確認數額(以有關貨幣百萬計，於最近的申報日期)	三千萬股， 截至二零一三年 十二月三十一日	一千五百萬貸款，截 至二零一三年 十二月三十一日
9	票據面值	1 美元	1 美元
10	會計分類	股東股本	負債- 攤銷成本

未經審核補充財務資料

(以美元列示)

(a) 資本充足比率 (續)

根據巴塞爾協定三的主要特點

		於2013年12月31日	
11	最初發行日期	二零零四年 三月四日	二零一二年 十一月六日
12	永久性或設定期限	永久	設定期限
13	原訂到期日	沒有期限	二零二二年 十二月十日
14	須獲監管當局事先批准的發行人贖回權	有	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	二零一七年 十一月六日， 一千五萬貸款
16	後續可贖回日(如適用)	不適用	不適用
	票息 / 股息		
17	固定或浮動股息 / 票息	浮動股息	浮動票息
18	票息率及任何相關指數	沒有	三個月倫敦 銀行同業拆息 加1.90%
19	有停止派發股息的機制	沒有	沒有
20	全部酌情、部分酌情，或強制	全權酌情權	強制
21	設有遞升息率或其他贖回誘因	沒有	沒有
22	非累計或累計	非累積	非累積
23	可轉換或不可轉換	不可以轉換	不可以轉換
24	若可轉換，轉換觸發事件	不適用	不適用
25	若可轉換，全部或部分	不適用	不適用
26	若可轉換，轉換比率	不適用	不適用
27	若可轉換，強制或可選擇性轉換	不適用	不適用
28	若可轉換，指明轉換後的票據類別	不適用	不適用
29	若可轉換，指明轉換後的票據發行人	不適用	不適用
30	減值特點	沒有	沒有
31	若減值，減值的觸發點	不適用	不適用
32	若減值，全部或部分	不適用	不適用
33	若減值，永久或臨時性質	不適用	不適用
34	若屬臨時減值，說明債務回復機制	不適用	不適用
35	清盤時在級別架構中的位置(指明緊接較其優先的票據類別)	後償債權人， [1]	優先償權人， [46]
36	可過渡的不合規特點	沒有	沒有
37	若是，指明不合規特點	不適用	不適用

註：

- # 資本票據的監管處理方法須依照《銀行業(資本)規則》附表4H所載的過渡安排
- + 資本票據的監管處理方法無須依照《銀行業(資本)規則》附表4H所載的過渡安排
- * 包括單獨綜合基礎

未經審核補充財務資料

(以美元列示)

(a) 資本充足比率 (續)

根據巴塞爾協定三的資產負債表對帳

	資產負債表中 公佈的財務報表 於2013年12月31日	根據監管合併 範圍 於2013年12月31日	資本披露模版 的參照提示
資產			
現金及在銀行同業及其他金融機構的結餘	4,978,129	4,978,129	
銀行同業及其他金融機構貸款及墊款	15,596,557	15,596,557	
其中：集體減值準備		157,598	[1]
客戶貸款及墊款	208,559,249	208,559,249	
其中：集體減值準備		2,108,349	[2]
可供出售投資	92,894,470	92,894,470	
持有至到期投資	11,791,965	11,791,965	
物業、廠房及設備	132,829	132,829	
遞延稅項資產	127,707	127,707	[3]
其他資產	2,420,887	2,420,887	
可收回稅項	50,453	50,453	
資產總額	336,552,246	336,552,246	
負債			
直屬控股公司的存款及結餘	13,216,769	13,216,769	
銀行同業及其他金融機構的存款及結餘	101,673,772	101,673,772	
衍生金融負債	169,359	169,359	
應付稅項	-	-	
遞延稅項負債	-	-	
直屬控股公司的長期借款	77,972,806	77,972,806	
其他金融機構的長期借款	79,801,206	79,801,206	
後償負債	15,000,000	15,000,000	[4]
其他負債	1,198,973	1,198,973	
負債總額	289,032,885	289,032,885	
股東權益			
股本	30,000,000	30,000,000	[5]
儲備	17,519,361	17,519,361	
其中：保留溢利		12,742,197	[6]
本期間溢利		3,511,170	[7]
可供出售投資重估儲備		1,516,161	[8]
遞延稅項資產		(250,167)	[9]
股東權益	47,519,361	47,519,361	
負債及股東權益總額	336,552,246	336,552,246	

未經審核補充財務資料

(以美元列示)

(a) 資本充足比率 (續)

根據巴塞爾協定二點五的資本充足率

於2012年12月31日

資本充足比率	<u>21.89%</u>
核心資本比率	<u>15.22%</u>
資本基礎的組成部分	
核心資本	
- 繳足股款的普通股股本	30,000,000
- 儲備(包括保留溢利 / (累計虧損))	9,747,322
- 年內溢利 / (虧損)	<u>3,523,382</u>
	43,270,704
減：核心資本的扣減額	<u>(846,333)</u>
核心資本的總額	<u>42,424,371</u>
可計算的附加資本	
- 按公允價重估持有可供出售股份 及債務證券而產生盈利的重估儲備	1,295,127
- 一般銀行業風險的法定儲備	-
- 整體評估減值準備	2,295,829
- 有期後償債項	15,000,000
	<u>18,590,956</u>
扣減前附加資本的總額	<u>18,590,956</u>
扣減後附加資本的總額	<u>18,590,956</u>
扣減後的資本基礎總額	<u>61,015,327</u>

本公司使用基本計算法計算信貸風險乃按照《銀行業(資本)規則》計算。此外，本公司採納基本計算法計算營運風險。

於2013年12月31日之資本充足比率乃按照由香港金融管理局，於2013年1月1日起實施《銀行業(資本)規則》的巴塞爾準則III之資本充足要求計算。2013年1月1日之前的資本充足披露乃根據當時的資本充足要求計算，因此與2013年1月1日後的相關比率不可直接比較。