Unaudited supplementary information

(Expressed in United States dollars)

(a) Capital adequacy ratio

Capital disclosures under Basel III

		At 12/31/2015	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	21,737,094	[6] + [7]
3	Disclosed reserves	342,266	[8]
4	*Directly issued capital subject to phase out from CET1 capital (only applicable to non-joint stock companies)*	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**	52,079,360	
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	384,816	[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 12/31/2015	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**	384,816	
29	**CET1 capital**	51,694,544	
	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

		At 12/31/2015	Cross references to Balance Sheet reconciliation under Basel III
	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)**	51,694,544	
	Tier 2 capital: instruments and provisions		
46	Qualifying Tier 2 capital instruments plus any related share premium	15,000,000	[4]
47	*Capital instruments subject to phase out arrangements from Tier 2 capital*	-	
48	*Tier 2 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital of the consolidation group)*	-	
49	*of which: capital instruments issued by subsidiaries subject to phase out arrangements*	-	
50	*Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital*	2,213,420	[1] + [2]
51	**Tier 2 capital before regulatory deductions**	17,213,420	
	Tier 2 capital: regulatory deductions		
52	*Investments in own Tier 2 capital instruments*	-	
53	*Reciprocal cross-holdings in Tier 2 capital instruments*	-	
54	*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)*	-	
55	*Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation*	-	

Unaudited supplementary information

(Expressed in United States dollars)

(a) Capital adequacy ratio *(continued)*

Capital disclosures under Basel III

		At 12/31/2015	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**	17,213,420	
59	**Total capital (Total capital = Tier 1 + Tier 2)**	68,907,964	
60	**Total risk weighted assets**	307,452,921	
	Capital ratios (as a percentage of risk weighted assets)		
61	CET1 capital ratio	16.81%	
62	Tier 1 capital ratio	16.81%	
63	Total capital ratio	22.41%	
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 12/31/2015	Cross references to Balance Sheet reconciliation under Basel III
	Amounts below the thresholds for deduction (before risk weighting)		
72	*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*	-	
73	*Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation*	-	
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	*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)*	-	
77	*Cap on inclusion of provisions in Tier 2 under the basic approach and the standardized (credit risk) approach*	-	
78	*Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the IRB approach (prior to application of cap)*	-	
79	*Cap for inclusion of provisions in Tier 2 under the IRB approach*	-	
	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)		
80	*Current cap on CET1 capital instruments subject to phase out arrangements*	Not applicable	
81	*Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)*	Not applicable	
82	*Current cap on AT1 capital instruments subject to phase out arrangements*	-	
83	*Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)*	-	
84	*Current cap on Tier 2 capital instruments subject to phase out arrangements*	-	
85	*Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)*	-	

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
10	**Deferred tax assets net of deferred tax liabilities**	**384,816**	**384,816**
	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. 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.		
Remarks: The amount of the 10% / 15% thresholds mentioned above is calculated based on the amount of CET1 capital			

Abbreviations:

CET1: Common Equity Tier 1

AT1: Additional Tier 1

Main Features under Basel III

		At 12/31/2015	
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	
	Regulatory treatment		
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)	USD30m	USD15m
9	Par value of instrument	No par value (issued USD30m)	USD15m
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 12/31/2015	
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.	10 December 2017, 15 million
16	Subsequent call dates, if applicable	N.A.	N.A.
	Coupons / dividends		
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 12/31/2015**	Under regulatory scope of consolidation **At 12/31/2015**	Cross references to Definition of Capital Components
Assets			
Cash and balances with banks and other financial institutions	4,534,825	4,534,825	
Loans and advances to banks and others financial institutions	24,472,030	24,472,030	
Of which: collective impairment allowances		*247,932*	[1]
Loans and advances to customers	194,448,845	194,448,845	
Of which: collective impairment allowances		*1,965,488*	[2]
Available-for-sale investments	124,496,501	124,496,501	
Held-to-maturity investments	-	-	
Property, plant and equipment	23,441	23,441	
Deferred tax assets	328,342	328,342	[3]
Other assets	2,520,969	2,520,969	
Taxation recoverable	130,557	130,557	
TOTAL ASSETS	**350,955,510**	**350,955,510**	
Equity and liabilities			
Deposits and balances from immediate holding company	13,763,272	13,763,272	
Deposits and balances from banks and other financial institutions	110,415,924	110,415,924	
Derivative financial liabilities	13,496	13,496	
Long-term borrowings from immediate holding company	88,000,000	88,000,000	
Long-term borrowings from other financial institutions	68,036,153	68,036,153	
Subordinated liabilities	15,000,000	15,000,000	[4]
Other liabilities	3,703,779	3,703,779	
Total liabilities	**298,932,624**	**298,932,624**	
Equity			
Share capital	30,000,000	30,000,000	[5]
Reserves	22,022,886	22,022,886	
Of which: retained profits		*18,887,603*	[6]
proft for the period		*2,849,491*	[7]
AFS investment revaluation reserve		*342,266*	[8]
deferred tax assets		*(56,474)*	[9]
Total equity	**52,022,886**	**52,022,886**	
TOTAL EQUITY AND LIABILITIES	**350,955,510**	**350,955,510**	

Unaudited supplementary information

(Expressed in United States dollars)

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 2015 is calculated in accordance with HKMA implemented Basel III capital adequacy requirements in the Banking (Capital) Rules with effect from 1 January 2013.

Unaudited supplementary information

(Expressed in United States dollars)

(b) Leverage ratio

	At 12/31/2015	At 12/31/2014
Leverage ratio	14.61%	14.25%

The leverage ratio was complied in accordance with the Leverage Ratio Framework issued by the HKMA.

Regulatory Disclosures

(i) Summary Comparison Table

	Item	At 12/31/2015 Leverage ratio framework US$ equivalent	At 12/31/2014 Leverage ratio framework US$ equivalent
1	Total consolidated assets as per published financial statements	350,955,510	349,747,273
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	2,305,813	2,278,978
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	0
4	Adjustments for derivative financial instruments	606,907	498,179
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	0	0
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	227,873	653,024
7	Other adjustments	(384,816)	(423,934)
8	**Leverage ratio exposure**	353,711,287	352,753,520

Unaudited supplementary information

(Expressed in United States dollars)

(b) Leverage ratio (continued)

(ii) Leverage Ratio Common Disclosure Template

	Item	At 12/31/2015 Leverage ratio framework US$ equivalent	At 12/31/2014 Leverage ratio framework US$ equivalent
	On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	353,261,323	352,026,251
2	Less: Asset amounts deducted in determining Basel III Tier 1 capital (reported as negative amounts)	(384,816)	(423,934)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	352,876,507	351,602,317
	Derivative exposures		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	29,407	235,679
5	Add-on amounts for PFE associated with all derivatives transactions	577,500	262,500
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	0	0
7	Less: Deductions of receivables assets for cash variation margin provided in derivatives transactions (reported as negative amounts)	0	0
8	Less: Exempted CCP leg of client-cleared trade exposures (reported as negative amounts)	0	0
9	Adjusted effective notional amount of written credit derivatives	0	0
10	Less: Adjusted effective notional offsets and add-on deductions for written credit derivatives (reported as negative amounts)	0	0
11	Total derivative exposures (sum of lines 4 to 10)	606,907	498,179

Unaudited supplementary information

(Expressed in United States dollars)

(b) Leverage ratio (continued)

(ii) Leverage Ratio Common Disclosure Template

	Item	At 12/31/2015 Leverage ratio framework US$ equivalent	At 12/31/2014 Leverage ratio framework US$ equivalent
	Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	0	0
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets (reported as negative amounts)	0	0
14	CCR exposure for SFT assets	0	0
15	Agent transaction exposures	0	0
16	Total securities financing transaction exposures (sum of lines 12 to 15)	0	0
	Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	455,746	3,106,049
18	Less: Adjustments for conversion to credit equivalent amounts (reported as negative amounts)	(227,873)	(2,453,025)
19	Off-balance sheet items (sum of lines 17 and 18)	227,873	653,024
	Capital and total exposures		
20	Tier 1 capital	51,694,544	50,252,803
21	Total exposures (sum of lines 3, 11, 16 and 19)	353,711,287	352,753,520
	Leverage ratio		
22	**Basel III leverage ratio**	**14.61%**	**14.25%**

Unaudited supplementary information

(Expressed in United States dollars)

(c) Countercyclical capital buffer ratio

There is no information disclosed relating to the Countercyclical capital buffer ratio pursuant to section 24B of the Banking (Disclosure) Rules for this period because the applicable JCCyB ratios for Hong Kong and for jurisdiction outside Hong Kong are at 0% before 1st January, 2016 according to section 3P and section 3Q of the Capital Rules.

(d) Liquidity ratio

	At 12/31/2015	At 12/31/2014
Average liquidity maintenance ratio for the financial period since 1st January, 2015	281.67%	N/A
Average liquidity ratio for the period	N/A	4149.25%

The Liquidity Ratio specified under section 102 of the Banking Ordinance, which was replaced by the Liquidity Maintenance Ratio ("LMR") on 1 January 2015. LMR was complied in accordance with the Banking (Liquidity) Rules issued by the HKMA with effective from 1 January 2015 for the implemention of the Basel III capital framework.

The average liquidity ratio is computed as the arithmetic mean of each calendar month's average liquidity maintenance ratio, as computed in accordance with the Hong Kong Banking Ordinance.

(i) Approach to liquidity risk management

The Company's approach to liquidity risk management is based on the building blocks of governance by framework, oversight by risk management committees, and internal control policies that define specific risk methodologies. Processes and systems are in place to measure, limit and control exposures based on the risk methodologies defined.

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

		於2015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：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	21,737,094	[6] + [7]
3	已披露的儲備	342,266	[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**	52,079,360	
	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	384,816	[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2015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**	384,816	
29	**CET1 資本**	51,694,544	
	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

		於2015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
	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)**	51,694,544	
	二級資本：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	2,213,420	[1] + [2]
51	**監管扣減之前的二級資本**	17,213,420	
	二級資本：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

		於2015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
	二級資本：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**	17,213,420	
59	**總資本 (總資本 = 一級資本 + 二級資本)**	68,907,964	
60	**風險加權總資產**	307,452,921	
	資本比率(佔風險加權資產的百分比)		
61	CET1 資本比率	16.81%	
62	**一級資本比率**	16.81%	
63	**總資本比率**	22.41%	
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

		於2015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
	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
10	已扣除遞延稅項負債的遞延稅項資產	384,816	384,816
	解釋 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資本的扣減中被豁除，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%門檻及就按揭供款管理權、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。		

註：
上述10%/15%門檻的數額的計算是以《銀行業（資本）規則》為基準。

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2015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）	美元三千萬	美元一千五百萬
9	票據面值	沒有票據面值(發行美元三千萬)	美元一千五百萬
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2015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 十二月十日， 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]	優先債權人， [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2015年12月31日	根據監管合併範圍 於2015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	4,534,825	4,534,825	
銀行同業及其他金融機構貸款及墊款	24,472,030	24,472,030	
其中：集體減值準備		*247,932*	[1]
客戶貸款及墊款	194,448,845	194,448,845	
其中：集體減值準備		*1,965,488*	[2]
可供出售投資	124,496,501	124,496,501	
持有至到期投資	-	-	
物業、廠房及設備	23,441	23,441	
遞延稅項資產	328,342	328,342	[3]
其他資產	2,520,969	2,520,969	
可收回稅項	130,557	130,557	
資產總額	**350,955,510**	**350,955,510**	
負債			
直屬控股公司的存款及結餘	13,763,272	13,763,272	
銀行同業及其他金融機構的存款及結餘	110,415,924	110,415,924	
衍生金融負債	13,496	13,496	
直屬控股公司的長期借款	88,000,000	88,000,000	
其他金融機構的長期借款	68,036,153	68,036,153	
後償負債	15,000,000	15,000,000	[4]
其他負債	3,703,779	3,703,779	
負債總額	**298,932,624**	**298,932,624**	
股東權益			
股本	30,000,000	30,000,000	[5]
儲備	22,022,886	22,022,886	
其中：保留溢利		*18,887,603*	[6]
本期間溢利		*2,849,491*	[7]
可供出售投資重估儲備		*342,266*	[8]
遞延稅項資產		*(56,474)*	[9]
股東權益	**52,022,886**	**52,022,886**	
負債及股東權益總額	**350,955,510**	**350,955,510**	

未經審核補充財務資料

(以美元列示)

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2015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。

未經審核補充財務資料

(以美元列示)

(b) 槓桿比率

	於2015年12月31日	於2014年12月31日
槓桿比率	14.61%	14.25%

槓桿比率是按照金管局頒佈之槓桿比率框架的規定。

監管披露

(i) 對帳摘要比較表

	項目	於2015年12月31日 槓桿比率框架 等值美元	於2014年12月31日 槓桿比率框架 等值美元
1	已發布財務報表所列載的綜合資產總額	350,955,510	349,747,273
2	對為會計目的須作綜合計算、但在監管綜合計算範圍以外的金融業實體或商業實體的投資而須作的相關調整	2,305,813	2,278,978
3	根據認可機構的適用會計框架於資產負債表內確認、但不包括在槓桿比率風險承擔計量值內的任何受信資產而須作的相關調整	0	0
4	有關衍生金融工具的調整	606,907	498,179
5	有關證券融資交易的調整(即回購交易及其他類似的有抵押借貸)	0	0
6	有關資產負債表外項目的調整(即資產負債表外風險承擔轉換為信貸等值數額)	227,873	653,024
7	其他調整	(384,816)	(423,934)
8	槓桿比率風險承擔	353,711,287	352,753,520

未經審核補充財務資料

(以美元列示)

(b) 槓桿比率（續）

(ii) 槓桿比率通用披露模版

	項目	於2015年12月31日 槓桿比率框架 等值美元	於2014年12月31日 槓桿比率框架 等值美元
	資產負債表內風險承擔		
1	資產負債表內項目(不包括衍生工具及證券融資交易，但包括抵押品)	353,261,323	352,026,251
2	扣減：斷定《巴塞爾協定三》一級資本時所扣減的資產數額(以負數表示)	(384,816)	(423,934)
3	資產負債表內風險承擔總額(不包括衍生工具及證券融資交易)(第1及2行相加之數)	352,876,507	351,602,317
	衍生工具風險承擔		
4	所有與衍生工具交易有關的重置成本(即扣除合資格現金變動保證金)	29,407	235,679
5	所有與衍生工具交易有關的潛在未來風險承擔的附加數額	577,500	262,500
6	還原因提供予對手方而須根據適用會計框架從資產負債表中扣減的衍生工具抵押品的數額	0	0
7	扣減：就衍生工具交易提供的現金變動保證金的應收部分(以負數表示)	0	0
8	扣減：中央交易對手方風險承擔中與客戶結算交易有關而獲豁免的部分(以負數表示)	0	0
9	經調整後已出售信用衍生工具的有效名義數額	0	0
10	扣減：就已出售信用衍生工具作出調整的有效名義抵銷及附加數額的扣減(以負數表示)	0	0
11	衍生工具風險承擔總額 (第4至10行相加之數)	606,907	498,179

未經審核補充財務資料

(以美元列示)

(b) 槓桿比率（續）

(ii) 槓桿比率通用披露模版

	項目	於2015年12月31日 槓桿比率框架 等值美元	於2014年12月31日 槓桿比率框架 等值美元
	證券融資交易風險承擔		
12	經銷售會計交易調整後(在不確認淨額計算下)的證券融資交易資產總計	0	0
13	扣減：證券融資交易資產總計的應付現金與應收現金相抵後的淨額(以負數表示)	0	0
14	證券融資交易資產的對手方信用風險承擔	0	0
15	代理交易風險承擔	0	0
16	證券融資交易風險承擔總額 (第12至15行相加之數)	0	0
	其他資產負債表外風險承擔		
17	資產負債表外風險承擔名義數額總計	455,746	3,106,049
18	扣減：就轉換為信貸等值數額作出的調整(以負數表示)	(227,873)	(2,453,025)
19	資產負債表外項目(第17及18行相加之數)	227,873	653,024
	資本及風險承擔總額		
20	一級資本	51,694,544	50,252,803
21	風險承擔總額 (第3、11、16及19行相加之數)	353,711,287	352,753,520
	槓桿比率		
22	《巴塞爾協定三》槓桿比率	**14.61%**	**14.25%**

(c) 逆周期緩衝資本比率

根據《資本規則》第3P及3Q條，由於在2016年1月1日之前，香港及非香港司法管轄區的適用JCCyB 比率均是0%，故本期間未有資料就《銀行業（披露）規則》第24B條作出有關披露。

(d) 流動資金比率

	於2015年12月31日	於2014年12月31日
平均流動資金比率維持從2015年1月1日的財務期	281.67%	不適用
期內平均流動資金比率	不適用	4149.25%

根據《銀行業條例》第102條規定的流動資金比率，於二零一五年一月一日以流動性維持比率代替。 流動性維持比率乃根據由二零一五年一月一日生效的“巴塞爾協定三”資本框架的執行，按照由金融管理局發出《銀行業（流動性）規則》編制。

平均流動資金比率是按照香港《銀行業條例》附表四的規定，以每個曆月的平均比率的算術平均數計算。

(i) 流動性風險管理策略

本公司的流動性風險管理策略是基於各項要素釐定，即管治的框架、風險管理委員會監督，和介定個別風險管理方法的內部監控政策。根據所介定的風險管理方法，設有流程及系統以計量、限制和監控風險。