



Regulatory Disclosures
監管披露

June 2017

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Summary of Pillar III Regulatory Disclosures

Disclosure requirement	Tables and templates	Page No.	Q2 of 2017
Part I : Overview of risk management and RWA	OV1: Overview of RWA	15	✓
Part III : Credit risk for non- securitization exposures	CR1: Credit quality of exposures	16	✓
	CR2: Changes in defaulted loans and debt securities	17	✓
	CR3: Overview of recognized credit risk mitigation	18	✓
	CR4: Credit risk exposures and effects of recognized credit risk mitigation – BSC approach	19	✓
	CR5: Credit risk exposures by asset classes and by risk weights – BSC approach	20	✓
Part IV : Counterparty Credit risk	CCR1: Analysis of counterparty default risk exposures (other than those to CCPs) by approaches	21	✓
	CCR2: CVA capital charge	22	✓
	CCR3: Counterparty default risk exposures (other than those to CCPs) by asset classes and by risk weights – BSC approach	23	✓
	CCR5: Composition of collateral for counterparty default risk exposures (including those for contracts or transactions cleared through CCPs)		NIL
	CCR6: Credit-related derivatives contracts		NIL
	CCR8: Exposures to CCPs		NIL
Part V : Securitization exposures	SEC1: Securitization exposures in banking book		NIL
	SEC2: Securitization exposures in trading book		NIL
	SEC3: Securitization exposures in banking book and associated capital requirements – where AI acts as originator		NIL
	SEC4: Securitization exposures in banking book and associated capital requirements – where AI acts as investor		NIL
Part VI : Market risk	MR1: Market risk under STM approach	24	✓

支柱III監管披露摘要

披露要求	表和模板	頁碼	2017年第二季度
第一部分： 風險管理與風險加權 數額概述	OV1：風險加權數額概覽	39	✓
第三部分： 非證券化風險的信用風險	CR1：風險承擔的信用質素	40	✓
	CR2：違責貸款及債務證券的改變	41	✓
	CR3：認可減低信用風險措施概覽	42	✓
	CR4：信用風險承擔及認可減低信用風險措施的影響—BSC 計算法	43	✓
	CR5：按資產類別和按風險權重劃分的信用風險承擔—BSC 計算法	44	✓
第四部分： 交易對手信用風險	CCR1：按計算法劃分的對手方違責風險的風險承擔（對中央 交易對手方的風險承擔除外）分析	45	✓
	CCR2：信用估值調整（CVA）資本要求	46	✓
	CCR3：按資產類別和按風險權重劃分的對手方違責風險的 風險承擔（對中央交易對手方的風險承擔除外）— BSC計 算法	47	✓
	CCR5：作為對手方違責風險的風險承擔（包括經中央交易 對手方結算的約或交易者）的抵押品組成		NIL
	CCR6：信用相關衍生工具合約		NIL
	CCR8：對中央交易對手方的風險承擔		NIL
第五部分： 證券化風險	SEC1：銀行帳內的證券化類別風險承擔		NIL
	SEC2：交易帳內的證券化類別風險承擔		NIL
	SEC3：銀行帳內的證券化類別風險承擔及相關資本規定— 當認可機構作為發起人		NIL
	SEC4：銀行帳內的證券化類別風險承擔及相關資本規定— 當認可機構作為投資者		NIL
第六部分：市場風險	MR1：在STM計算法下的市場風險	48	✓

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Regulatory Disclosures

Key capital ratios disclosures

Capital Adequacy Ratio

	30-Jun-17 USD	31-Mar-17 USD	31-Dec-16 USD
Common Equity Tier 1 ("CET1") capital before regulatory deductions	55,446,560	55,253,810	54,455,426
Total Common Equity Tier 1 ("CET1") capital regulatory deductions	(1,149,552)	(656,772)	(656,709)
Common Equity Tier 1 ("CET1") capital	54,297,008	54,597,038	53,798,717
Additional Tier 1 ("AT1") capital before regulatory deductions	-	-	-
Total Additional Tier 1 ("AT1") capital regulatory deductions	-	-	-
Additional Tier 1 ("AT1") capital	-	-	-
Tier 1 capital (Tier 1 = CET1 + AT1)	54,297,008	54,597,038	53,798,717
Tier 2 capital before regulatory deductions	17,379,514	16,886,734	16,886,671
Total Tier 2 capital regulatory deductions	-	-	-
Tier 2 capital	17,379,514	16,886,734	16,886,671
Total capital (Total capital = Tier1 + Tier 2)	71,676,522	71,483,772	70,685,388
Total risk weighted assets	336,712,019	289,640,410	297,485,773
CET 1 capital ratio (%)	16.13%	18.85%	18.08%
Tier 1 capital ratio (%)	16.13%	18.85%	18.08%
Total capital ratio (%)	21.29%	24.68%	23.76%

Leverage ratio

	30-Jun-17 USD	31-Mar-17 USD	31-Dec-16 USD
Common Equity Tier 1 ("CET1") capital	54,297,008	54,597,038	53,798,717
Additional Tier 1 ("AT1") capital	-	-	-
Tier 1 capital (Tier 1 = CET1 + AT1)	54,297,008	54,597,038	53,798,717
Total exposures	390,375,523	347,777,385	351,406,617
Leverage ratio (%)	13.91%	15.70%	15.31%

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Regulatory Disclosures

Capital adequacy ratio

Capital disclosures under Basel III

Cross
references to
Balance Sheet
reconciliation
under Basel III

At 6/30/2017

CET1 capital: instruments and reserves			
1	Directly issued qualifying CET1 capital instruments plus any related share premium	30,000,000	[5]
2	Retained earnings	25,122,180	[6] + [7] + [10]
3	Disclosed reserves	324,380	[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	55,446,560	
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	373,708	[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)	-	

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Regulatory Disclosures

Capital adequacy ratio (*continued*)

Capital disclosures under Basel III

		At 6/30/2017	Cross references to Balance Sheet reconciliation under Basel III
CET1 capital: regulatory deductions			
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	
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	775,844	[10]
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	775,844	[10]
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	1,149,552	
29	CET1 capital	54,297,008	
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	-	

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Regulatory Disclosures

Capital adequacy ratio (*continued*)

Capital disclosures under Basel III

		At 6/30/2017	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)	54,297,008	
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>	2,379,514	[1] + [2] + [10]
51	Tier 2 capital before regulatory deductions	17,379,514	
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>	-	

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Regulatory Disclosures

Capital adequacy ratio (*continued*)

Capital disclosures under Basel III

		At 6/30/2017	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	17,379,514	
59	Total capital (Total capital = Tier 1 + Tier 2)	71,676,522	
60	Total risk weighted assets	336,712,019	
Capital ratios (as a percentage of risk weighted assets)			
61	CET1 capital ratio	16.13%	
62	Tier 1 capital ratio	16.13%	
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)	5.75%	
65	<i>of which: capital conservation buffer requirement</i>	1.25%	
66	<i>of which: bank specific countercyclical buffer requirement</i>	0.00%	
67	<i>of which: G-SIB or D-SIB buffer requirement</i>	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	8.63%	
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	

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Regulatory Disclosures

Capital adequacy ratio *(continued)*

Capital disclosures under Basel III

At 6/30/2017

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>	-	

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Regulatory Disclosures

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	373,708	373,708
10	<p><u>Explanation</u> 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 MSR, 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>		
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 6/30/2017	
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)	USD 30 m	USD15 m
9	Par value of instrument	No par value (issue USD30m)	USD15 m
10	Accounting classification	Shareholders' equity	Liability - amortised cost

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Regulatory Disclosures

Capital adequacy ratio (*continued*)

Main Features under Basel III

		At 6/30/2017	
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.
<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	Yes
31	If write-down, write-down trigger(s)	N.A.	BCR Sch. 4C1.(k)
32	If write-down, full or partial	N.A.	Full or partial
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	Senior creditors
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

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Regulatory Disclosures

Capital adequacy ratio (*continued*)

Balance Sheet reconciliation under Basel III

	Balance Sheet as in published financial statements At 6/30/2017	Under regulatory scope of consolidation At 6/30/2017	Cross references to Definition of Capital Components
Assets			
Cash and balances with banks and other financial institutions	1,927,867	1,927,867	
Loans and advances to banks and others financial institutions	29,174,797	29,174,797	
<i>Of which: collective impairment allowances</i>		198,730	[1]
Loans and advances to customers	207,020,590	207,020,590	
<i>Of which: collective impairment allowances</i>		1,404,940	[2]
Available-for-sale investments	142,388,630	142,388,630	
Held-to-maturity investments	4,778,879	4,778,879	
Property, plant and equipment	4,762	4,762	
Deferred tax assets	290,843	290,843	[3]
Other assets	1,911,543	1,911,543	
Taxations recoverable	-	-	
TOTAL ASSETS	387,497,911	387,497,911	
Equity and liabilities			
Deposits and balances from immediate holding company	2,000,000	2,000,000	
Deposits and balances from banks and other financial institutions	106,130,412	106,130,412	
Derivative financial liabilities	358	358	
Tax payable	126,424	126,424	
Borrowings from immediate holding company	145,173,963	145,173,963	
Borrowings from other financial institutions	60,000,000	60,000,000	
Subordinated liabilities	15,000,000	15,000,000	[4]
Other liabilities	3,703,059	3,703,059	
Total liabilities	332,134,216	332,134,216	
Equity			
Share capital	30,000,000	30,000,000	[5]
Reserves	25,363,695	25,363,695	
<i>Of which: retained profits</i>		23,059,441	[6]
<i>profit for the period</i>		1,286,895	[7]
<i>AFS investment revaluation reserve</i>		324,380	[8]
<i>deferred tax assets</i>		(82,865)	[9]
<i>regulatory reserve</i>		775,844	[10]
Total equity	55,363,695	55,363,695	
TOTAL EQUITY AND LIABILITIES	387,497,911	387,497,911	

KEXIM Asia Limited

Regulatory Disclosures

Leverage ratio

	<u>At 6/30/2017</u>	<u>At 12/31/2016</u>
Leverage ratio	<u>13.91%</u>	<u>15.31%</u>

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

Regulatory Disclosures

(a) Summary Comparison Table

		At 6/30/2017	At 12/31/2016
	Item	Leverage ratio framework US\$ equivalent	Leverage ratio framework US\$ equivalent
1	Total consolidated assets as per published financial statements	387,497,911	348,755,725
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	2,378,115	2,102,220
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-	-
4	Adjustments for derivative financial instruments	107,500	365,285
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	-	-
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	765,705	557,095
7	Other adjustments	(373,708)	(373,708)
8	Leverage ratio exposure	390,375,523	351,406,617

KEXIM Asia Limited

Regulatory Disclosures

Leverage ratio (continued)

(b) Leverage Ratio Common Disclosure Template

		At 6/30/2017	At 12/31/2016
	Item	Leverage ratio framework US\$ equivalent	Leverage ratio framework US\$ equivalent
On-balance sheet exposures			
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	389,825,367	350,857,945
2	Less: Asset amounts deducted in determining Basel III Tier 1 capital (reported as negative amounts)	(373,708)	(373,708)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	389,451,659	350,484,237
Derivative exposures			
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	50,659	112,785
5	Add-on amounts for PFE associated with all derivatives transactions	107,500	252,500
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-	-
7	Less: Deductions of receivables assets for cash variation margin provided in derivatives transactions (reported as negative amounts)	-	-
8	Less: Exempted CCP leg of client-cleared trade exposures (reported as negative amounts)	-	-
9	Adjusted effective notional amount of written credit derivatives	-	-
10	Less: Adjusted effective notional offsets and add-on deductions for written credit derivatives (reported as negative amounts)	-	-
11	Total derivative exposures (sum of lines 4 to 10)	158,159	365,285

KEXIM Asia Limited

Regulatory Disclosures

Leverage ratio (continued)

(b) Leverage Ratio Common Disclosure Template

		At 6/30/2017	At 12/31/2016
	Item	Leverage ratio framework US\$ equivalent	Leverage ratio framework US\$ equivalent
Securities financing transaction exposures			
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	-	-
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets (reported as negative amounts)	-	-
14	CCR exposure for SFT assets	-	-
15	Agent transaction exposures	-	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	-	-
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	3,357,240	2,314,190
18	Less: Adjustments for conversion to credit equivalent amounts (reported as negative amounts)	(2,591,535)	(1,757,095)
19	Off-balance sheet items (sum of lines 17 and 18)	765,705	557,095
Capital and total exposures			
20	Tier 1 capital	54,297,008	53,798,718
21	Total exposures (sum of lines 3, 11, 16 and 19)	390,375,523	351,406,617
Leverage ratio			
22	Basel III leverage ratio	13.91%	15.31%

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Regulatory Disclosures

Countercyclical Capital Buffer Ratio

	<u>At 6/30/2017</u>	<u>At 12/31/2016</u>
Countercyclical Capital Buffer Ratio	<u>0.00%</u>	<u>0.02%</u>

Geographical breakdown of risk-weighted amounts (RWA) in relation to private sector credit exposures

At 30 June 2017

	a	b	c	d
	Applicable JCCyB ratio in effect	Total RWA used in computation of CCyB ratio of AI	CCyB ratio of AI	CCyB amount of AI
	(%)	Amount (USD)		
1	Hong Kong SAR	1.25	-	
2	China	0	-	
3	Brazil	0	2,433,883	
4	Japan	0	5,544,649	
5	South Korea	0	204,351,662	
6	United Kingdom	0	6,118,338	
7	United States	0	3,522,178	
	Total		221,970,710	0.00%
				-

KEXIM Asia Limited

Regulatory Disclosures

Liquidity maintenance ratio ("LMR")

	<u>At 6/30/2017</u>	<u>At 12/31/2016</u>
Average LMR for the period	<u>1151.05%</u>	<u>333.17%</u>

The Liquidity Ratio specified under section 102 of the Banking Ordinance was replaced by the LMR on 1 January 2015. LMR was compiled in accordance with the Banking (Liquidity) Rules issued by the HKMA with effect from 1 January 2015 for the implementation of the Basel III capital framework.

The average LMR is computed as the arithmetic mean of the average value of the LMR for each calendar month as reported in the liquidity position submitted for the year.

(a) 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. Risk Management Committee is responsible for overseeing overall liquidity position and ensuring that there is sufficient liquidity available to meet the obligations. The Committee members meet at least on a monthly basis to review several limits set internal or statutory. Internal target liquidity ratio is established which provide early-warning signal in relation to liquidity position.

The purpose of liquidity management is to ensure sufficient cash flows to meet all financial commitments and to capitalize on opportunities for business expansion. This included the Company's ability to meet any deposit withdrawals either on demand or at contractual maturity, to repay borrowings as they mature, to company with statutory liquidity ratio, and to make new loans and investments as opportunities arise.

Liquidity is managed on a daily basis by a senior manager under the direction of the management and liquidity maintenance ratio. The senior manager is responsible for ensuring that the Company has adequate liquidity for all operations, ensuring that the funding mix is appropriate so as to avoid maturity mismatches and to prevent price and reinvestment rate risk in case of a maturity gap, and monitoring local and international markets for the adequacy of funding and liquidity. Risk Management Committee will be promptly informed if the ratio calculated below internal target and determine appropriate course of action to restore the ratio back to or above internal target ratio.

The Company manages liquidity risk by holding sufficient liquid assets (e.g. cash and bank balances and securities) of appropriate quality to ensure that short-term funding requirements are covered within prudent limits. The Company regularly stress tests its liquidity position.

KEXIM Asia Limited

Regulatory Disclosures

Template OV1: Overview of RWA

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		30-Jun-17	31-Mar-17	30-Jun-17
		USD	USD	USD
		T	T-1	T
1	Credit risk for non-securitization exposures	327,629,994	280,433,154	26,210,400
2	Of which STC approach	-	-	-
2a	Of which BSC approach	327,629,994	280,433,154	26,210,400
3	Of which IRB approach	-	-	-
4	Counterparty credit risk	-	-	-
5	Of which SA-CCR	-	-	-
5a	Of which CEM	-	-	-
6	Of which IMM(CCR) approach	-	-	-
7	Equity exposures in banking book under the market-based approach	-	-	-
8	CIS exposures – LTA	-	-	-
9	CIS exposures – MBA	-	-	-
10	CIS exposures – FBA	-	-	-
11	Settlement risk	-	-	-
12	Securitization exposures in banking book	-	-	-
13	Of which IRB(S) approach – ratings-based method	-	-	-
14	Of which IRB(S) approach – supervisory formula method	-	-	-
15	Of which STC(S) approach	-	-	-
16	Market risk	250,963	283,756	20,077
17	Of which STM approach	250,963	283,756	20,077
18	Of which IMM approach	-	-	-
19	Operational risk	9,035,128	9,206,954	722,810
20	Of which BIA approach	9,035,128	9,206,954	722,810
21	Of which STO approach	-	-	-
21a	Of which ASA approach	-	-	-
22	Of which AMA approach	N/A	N/A	N/A
23	Amounts below the thresholds for deduction (subject to 250% RW)	-	-	-
24	Capital floor adjustment	-	-	-
24a	Deduction to RWA	-	-	-
24b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	-	-	-
24c	Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital	-	-	-
25	Total (1+ 4+ 7+ 8+ 9+ 10+ 11+ 12+ 16+ 19+ 23 + 24 -24a)	336,916,085	289,923,864	26,953,287

N/A: Not applicable in the case of Hong Kong

Explanation of significant drivers behind differences in reporting periods T and T-1.

Credit exposures increase is due to an increase in loans and advances to customers.

When minimum capital requirements in column (c) do not correspond to 8% of RWA in column (a), the AI must explain the adjustment made.

Not Applicable.

If the AI uses the internal models method under the market-based approach to calculate its equity exposures in the banking book pursuant to the BCR, it should provide a KEXIM Asia Limited uses Basic approach to measure equity exposures in the banking book. The internal models method under the market-based approach does not apply.

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Regulatory Disclosures

Template CR1: Credit quality of exposures

		As at 30 June 2017			
		(a)	(b)	(c)	(d)
		Gross carrying amounts of		Allowances / impairments	Net values (a+b-c)
Defaulted exposures	Non-defaulted exposures				
USD					
1	Loans	-	239,879,241	1,603,670	238,275,571
2	Debt securities	-	147,167,509	-	147,167,509
3	Off-balance sheet exposures	-	3,357,240	-	3,357,240
4	Total	-	390,403,990	1,603,670	388,800,320

Default exposures : Borrower is more than 90 days past due on any credit obligation.

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Regulatory Disclosures

Template CR2: Changes in defaulted loans and debt securities

	30-Jun-17 USD
1 Defaulted loans and debt securities at end of December 2016	530,009
2 Loans and debt securities that have defaulted since the last reporting period	-
3 Returned to non-defaulted status	-
4 Amounts written off	(530,009)
5 Other changes	-
6 Defaulted loans and debt securities at end of June 2017 (1+2-3-4±5)	<u>-</u>

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Regulatory Disclosures

Template CR3: Overview of recognized credit risk mitigation

		As at 30 June 2017				
		(a)	(b1)	(b)	(d)	(f)
		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by recognized collateral	Exposures secured by recognized guarantees	Exposures secured by recognized credit derivative contracts
USD						
1	Loans	43,836,728	194,438,844	-	194,438,544	-
2	Debt securities	147,167,509	-	-	-	-
3	Total	191,004,237	194,438,844	-	194,438,544	-
4	Of which defaulted	-	-	-	-	-

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Regulatory Disclosures

Template CR4: Credit risk exposures and effects of recognized credit risk mitigation – BSC approach

As at 30 June 2017						
	(a)	(b)	(c)	(d)	(e)	(f)
	Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
Exposure classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
	USD	USD	USD	USD	USD	%
1 Sovereign exposures	9,931,300	-	9,931,300	-	8,929,671	90%
2 PSE exposures	-	-	-	-	-	-
3 Multilateral development bank exposures	-	-	-	-	-	-
4 Bank exposures	99,429,909	608,610	99,429,909	608,610	38,421,147	38%
5 Cash items	-	-	-	-	-	-
6 Exposures in respect of failed delivery on transactions entered into on a basis other than a delivery-versus-payment basis	-	-	-	-	-	-
7 Residential mortgage loans	-	-	-	-	-	-
8 Other exposures	280,090,450	157,095	280,090,450	157,095	280,247,545	100%
9 Significant exposures to commercial entities	-	-	-	-	-	-
10 Total	389,451,659	765,705	389,451,659	765,705	327,598,363	84%

No significant change over the last reporting period.

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Regulatory Disclosures

Template CR5: Credit risk exposures by asset classes and by risk weights – BSC approach

USD		As at 30 June 2017								
		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Risk Weight	0%	10%	20%	30%	50%	100%	250%	Others	Total credit risk exposures amount (post CCF and post CRM)	
Exposure class										
1	Sovereign exposures	1,001,629	-	-	-	-	8,929,671	-	-	9,931,300
2	PSE exposures	-	-	-	-	-	-	-	-	-
3	Multilateral development bank exposures	-	-	-	-	-	-	-	-	-
4	Bank exposures	-	-	77,021,716	-	-	23,016,803	-	-	100,038,519
5	Cash items	-	-	-	-	-	-	-	-	-
6	Exposures in respect of failed delivery on transactions entered into on a basis other than a delivery-versus-payment basis	-	-	-	-	-	-	-	-	-
7	Residential mortgage loans	-	-	-	-	-	-	-	-	-
8	Other exposures	-	-	-	-	-	280,247,545	-	-	280,247,545
9	Significant exposures to commercial entities	-	-	-	-	-	-	-	-	-
10	Total	1,001,629	-	77,021,716	-	-	312,194,019	-	-	390,217,364

KEXIM Asia Limited

Regulatory Disclosures

Template CCR1: Analysis of counterparty default risk exposures (other than those to CCPs) by approaches

		As at 30 June 2017					
		(a)	(b)	(c)	(d)	(e)	(f)
		Replacement cost (RC)	PFE	Effective EPE	Alpha (α) used for computing default risk exposure	Default risk exposure after CRM	RWA
USD							
1	SA-CCR (for derivative contracts)	-	-		1.4	-	-
1a	CEM	50,659	107,500		N/A	158,159	31,632
2	IMM (CCR) approach			-	N/A	-	-
3	Simple Approach (for SFTs)					-	-
4	Comprehensive Approach (for SFTs)					-	-
5	VaR (for SFTs)					-	-
6	Total						31,632

KEXIM Asia Limited

Regulatory Disclosures

Template CCR2: CVA capital charge

USD		As at 30 June 2017	
		(a)	(b)
		EAD post CRM	RWA
	Netting sets for which CVA capital charge is calculated by the advanced CVA method	-	-
1	(i) VaR (after application of multiplication factor if applicable)		-
2	(ii) Stressed VaR (after application of multiplication factor if applicable)		-
3	Netting sets for which CVA capital charge is calculated by the standardized CVA method	158,159	46,897
4	Total	158,159	46,897

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Regulatory Disclosures

Template CCR3: Counterparty default risk exposures (other than those to CCPs) by asset classes and by risk weights – BSC approach

USD		As at 30 June 2017								
		(a)	(b)	(c)	(ca)	(d)	(f)	(ga)	(h)	(i)
Exposure class	Risk Weight	0%	10%	20%	30%	50%	100%	250%	Others	Total default risk exposure after CRM
	1	Sovereign exposures	-	-	-	-	-	-	-	-
2	PSE exposures	-	-	-	-	-	-	-	-	-
3	Multilateral development bank exposures	-	-	-	-	-	-	-	-	-
4	Bank exposures	-	-	31,632	-	-	-	-	-	31,632
5	CIS exposures	-	-	-	-	-	-	-	-	-
6	Other exposures	-	-	-	-	-	-	-	-	-
7	Significant exposures to commercial entities	-	-	-	-	-	-	-	-	-
8	Total	-	-	31,632	-	-	-	-	-	31,632

KEXIM Asia Limited

Regulatory Disclosures

Template MR1: Market risk under STM approach

USD		As at 30 June 2017	
		(a)	
		RWA	
	Outright product exposures		250,963
1	Interest rate exposures (general and specific risk)		-
2	Equity exposures (general and specific risk)		-
3	Foreign exchange (including gold) exposures		250,963
4	Commodity exposures		-
	Option exposures		-
5	Simplified approach		-
6	Delta-plus approach		-
7	Other approach		-
8	Securitization exposures		-
9	Total		250,963

KEXIM Asia Limited

監管披露

主要資本比率披露

資本充足比率

	2017年6月30日 美元	2017年3月31日 美元	2016年12月31日 美元
監管扣減之前的CET1資本	55,446,560	55,253,810	54,455,426
CET1資本的監管扣減總額	(1,149,552)	(656,772)	(656,709)
CET1 資本	54,297,008	54,597,038	53,798,717
監管扣減之前的AT1資本	-	-	-
AT1資本的監管扣減總額	-	-	-
AT1資本	-	-	-
一級資本 (一級資本 = CET1 + AT1)	54,297,008	54,597,038	53,798,717
監管扣減之前的二級資本	17,379,514	16,886,734	16,886,671
二級資本的監管扣減總額	-	-	-
二級資本	17,379,514	16,886,734	16,886,671
總資本 (總資本 = 一級資本 + 二級資本)	71,676,522	71,483,772	70,685,388
風險加權總資產	336,712,019	289,640,410	297,485,773
CET1資本比率 (%)	16.13%	18.85%	18.08%
一級資本比率 (%)	16.13%	18.85%	18.08%
總資本比率 (%)	21.29%	24.68%	23.76%

槓桿比率

	2017年6月30日 美元	2017年3月31日 美元	2016年12月31日 美元
CET1 資本	54,297,008	54,597,038	53,798,717
AT1資本	-	-	-
一級資本 (一級資本 = CET1 + AT1)	54,297,008	54,597,038	53,798,717
風險承擔總額	390,375,523	347,777,385	351,406,617
槓桿比率 (%)	13.91%	15.70%	15.31%

KEXIM Asia Limited

監管披露

資本充足比率

根據巴塞爾協定三的資本披露

於2017年6月30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	25,122,180	[6] + [7] + [10]
3	已披露的儲備	324,380	[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	55,446,560	
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	373,708	[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)	-	

KEXIM Asia Limited

監管披露

資本充足比率 (續)

根據巴塞爾協定三的資本披露

於2017年6月30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			
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	
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	775,844	[10]
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	775,844	[10]
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	1,149,552	
29	CET1 資本	54,297,008	
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	-	

KEXIM Asia Limited

監管披露

資本充足比率 (續)

根據巴塞爾協定三的資本披露

於2017年6月30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)	54,297,008	
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	2,379,514	[1] + [2] + [10]
51	監管扣減之前的二級資本	17,379,514	
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	-	

KEXIM Asia Limited

監管披露

資本充足比率 (續)

根據巴塞爾協定三的資本披露

於2017年6月30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	17,379,514	
59	總資本 (總資本 = 一級資本 + 二級資本)	71,676,522	
60	風險加權總資產	336,712,019	
資本比率(佔風險加權資產的百分比)			
61	CET1 資本比率	16.13%	
62	一級資本比率	16.13%	
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	5.75%	
65	其中：防護緩衝資本要求	1.25%	
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	8.63%	
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	

KEXIM Asia Limited

監管披露

資本充足比率 (續)

根據巴塞爾協定三的資本披露

		於2017年6月30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)	-	

KEXIM Asia Limited

監管披露

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	373,708	373,708
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段所連載，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資本的扣減中被扣除，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。</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2017年6月30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

KEXIM Asia Limited

監管披露

資本充足比率 (續)

根據巴塞爾協定三的主要特點

		於2017年6月30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	有
31	若減值，減值的觸發點	不適用	「銀行業(資本)規則」附表4C1.(k)
32	若減值，全部或部分	不適用	全部或部分
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	優先償權人
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

KEXIM Asia Limited

監管披露

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2017年6月30日	根據監管合併 範圍 於2017年6月30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	1,927,867	1,927,867	
銀行同業及其他金融機構貸款及墊款	29,174,797	29,174,797	
其中：集體減值準備		198,730	[1]
客戶貸款及墊款	207,020,590	207,020,590	
其中：集體減值準備		1,404,940	[2]
可供出售投資	142,388,630	142,388,630	
持有至到期投資	4,778,879	4,778,879	
物業、廠房及設備	4,762	4,762	
遞延稅項資產	290,843	290,843	[3]
其他資產	1,911,543	1,911,543	
可收回稅款	-	-	
資產總額	387,497,911	387,497,911	
負債			
直屬控股公司的存款及結餘	2,000,000	2,000,000	
銀行同業及其他金融機構的存款及結餘	106,130,412	106,130,412	
衍生金融負債	358	358	
應付稅項	126,424	126,424	
直屬控股公司的借款	145,173,963	145,173,963	
其他金融機構的借款	60,000,000	60,000,000	
後償負債	15,000,000	15,000,000	[4]
其他負債	3,703,059	3,703,059	
負債總額	332,134,216	332,134,216	
股東權益			
股本	30,000,000	30,000,000	[5]
儲備	25,363,695	25,363,695	
其中：保留溢利		23,059,441	[6]
本期間溢利		1,286,895	[7]
可供出售投資重估儲備		324,380	[8]
遞延稅項資產		(82,865)	[9]
一般儲備		775,844	[10]
股東權益	55,363,695	55,363,695	
負債及股東權益總額	387,497,911	387,497,911	

KEXIM Asia Limited

監管披露

槓桿比率

	於2017年6月30日	於2016年12月31日
槓桿比率	13.91%	15.31%

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

(a) 對帳摘要比較表

	項目	於2017年6月30日	於2016年12月31日
		槓桿比率框架 等值美元	槓桿比率框架 等值美元
1	已發布財務報表所載的綜合資產總額	387,497,911	348,755,725
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	2,378,115	2,102,220
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	-	-
4	有關衍生金融工具的調整	107,500	365,285
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)	-	-
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)	765,705	557,095
7	其他調整	(373,708)	(373,708)
8	槓桿比率風險承擔	390,375,523	351,406,617

KEXIM Asia Limited

監管披露

槓桿比率 (續)

(b) 槓桿比率通用披露模版

		於2017年6月30日	於2016年12月31日
	項目	槓桿比率框架 等值美元	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)	389,825,367	350,857,945
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)	(373,708)	(373,708)
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)	389,451,659	350,484,237
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)	50,659	112,785
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	107,500	252,500
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	-	-
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)	-	-
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)	-	-
9	經調整後已出售信用衍生工具的有效名義數額	-	-
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)	-	-
11	衍生工具風險承擔總額(第4至10行相加之數)	158,159	365,285

KEXIM Asia Limited

監管披露

槓桿比率 (續)

(b) 槓桿比率通用披露模版

		於2017年6月30日	於2016年12月31日
項目		槓桿比率框架 等值美元	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	-	-
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)	-	-
14	證券融資交易資產的對手方信用風險承擔	-	-
15	代理交易風險承擔	-	-
16	證券融資交易風險承擔總額(第12至15行相加之數)	-	-
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	3,357,240	2,314,190
18	扣減：就轉換為信貸等值數額作出的調整(以負數表示)	(2,591,535)	(1,757,095)
19	資產負債表外項目(第17及18行相加之數)	765,705	557,095
資本及風險承擔總額			
20	一級資本	54,297,008	53,798,718
21	風險承擔總額(第3、11、16及19行相加之數)	390,375,523	351,406,617
槓桿比率			
22	《巴塞爾協定三》槓桿比率	13.91%	15.31%

KEXIM Asia Limited

監管披露

逆周期緩衝資本比率

	於2017年6月30日	於2016年12月31日
逆周期緩衝資本比率	0.00%	0.02%

有關私人機構信用風險承擔的風險加權數額(RWA)的地域細目分類

於2017年6月30日

	司法管轄區 (J)	a 當日有效的適用 JCCyB比率 (%)	b 計算認可機構的CCyB比 率所用的RWA總額 數額(美元)	c 認可機構的 CCyB比率	d 認可機構的CCyB 數額
1	香港	1.25	-		
2	中國內地	0	-		
3	巴西	0	2,433,883		
4	日本	0	5,544,649		
5	南韓	0	204,351,662		
6	英國	0	6,118,338		
7	美國	0	3,522,178		
	總額		221,970,710	0.00%	-

KEXIM Asia Limited

監管披露

流動性維持比率

	於2017年6月30日	於2016年12月31日
期內平均流動性維持比率	1151.05%	333.17%

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，按照由金管局發出《銀行業(流動性)規則》編製。

平均流動性維持比率是按照該年度的流動資金狀況，以每個曆月的平均比率的算術平均數計算。

(a) 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。風險管理委員會負責監督整體流動性狀況，確保有足夠的流動性來履行義務。委員會成員至少每月開會審查內部或法定的若干限制。建立內部目標流動性比率，為流動性頭寸提供預警信號。

流動性管理的目的是確保足夠的現金流來履行所有財務承諾，並利用業務擴張的機會。這包括公司按要求或者合同期滿的任何存款提取的能力，償還借款到法定流動性比例的公司，並隨機會出現新的貸款和投資。

流動性是根據管理層和流動性維持率指導下由高級管理人員每天進行管理。高級管理人員負責確保公司對所有業務具有足夠的流動性，確保資金組合適當，以避免期限錯配，並在期限差距的情況下防止價格和再投資率風險，及監測本地和國際市場的資金充足和流動性。如果比例低於內部目標，風險管理委員會將被及時通知，並確定適當的行動方案，以恢復該比率達到或高於內部目標比率。

公司通過持有足夠的流動資產（如現金和銀行結餘和證券）來管理流動性風險，確保短期融資需求在謹慎的限度內被覆蓋。公司定期對其流動性狀況進行調查。

監管披露

模版OV1：風險加權數額概覽

		(a)	(b)	(c)
		風險加權數額		最低資本規定
		2017年6月30日	2017年3月31日	2017年6月30日
		美元	美元	美元
		T	T-1	T
1	非證券化類別風險承擔的信用風險	327,629,994	280,433,154	26,210,400
2	其中STC計算法	-	-	-
2a	其中BSC計算法	327,629,994	280,433,154	26,210,400
3	其中IRB計算法	-	-	-
4	對手方信用風險	-	-	-
5	其中 SA-CCR計算法	-	-	-
5a	其中現行風險承擔方法	-	-	-
6	其中IMM(CCR)計算法	-	-	-
7	使用市場基準計算法的銀行帳內股權風險承擔	-	-	-
8	集體投資計劃風險承擔 - LTA	-	-	-
9	集體投資計劃風險承擔 - MBA	-	-	-
10	集體投資計劃風險承擔 - FBA	-	-	-
11	交收風險	-	-	-
12	銀行帳內的證券化類別風險承擔	-	-	-
13	其中IRB(S)計算法 - 評級基準方法	-	-	-
14	其中IRB(S)計算法 - 監管公式方法	-	-	-
15	其中STC(S)計算法	-	-	-
16	市場風險	250,963	283,756	20,077
17	其中STM計算法	250,963	283,756	20,077
18	其中IMM計算法	-	-	-
19	業務操作風險	9,035,128	9,206,954	722,810
20	其中BIA計算法	9,035,128	9,206,954	722,810
21	其中STO計算法	-	-	-
21a	其中ASA計算法	-	-	-
22	其中AMA計算法	N/A	N/A	N/A
23	低於扣減門檻的數額 (須計算250%風險權重)	-	-	-
24	資本下限調整	-	-	-
24a	風險加權數額扣減	-	-	-
24b	其中不包括在二級資本內的一般銀行業務風險監管儲備及集體準備金的部分	-	-	-
24c	其中不包括在二級資本內的土地及建築物因價值重估而產生的累積公平價值收益的部分	-	-	-
25	總計(1+ 4+ 7+ 8+ 9+ 10+ 11+ 12+ 16+ 19+ 23 + 24 -24a)	336,916,085	289,923,864	26,953,287

N/A：不適用於香港情況

解釋T及T-1報告期之間差異的重要驅動因素。

信貸風險增加是由於客戶貸款和墊款增加所致。

如(c)欄的資本規定並未與(a)欄的風險加權數額的8%相對應，認可機構亦應解釋所作出的調整。

不適用

認可機構如根據《資本規則》採用市場基準計算法下的內部模式方法計算其銀行帳內的股權風險承擔，應提供附加說明描述其所採用的內部模式。

KEXIM Asia Limited 已採納「基本計算法」衡量銀行帳內的股權風險承擔。市場基準計算法下的內部模式方法不適用。

KEXIM Asia Limited

監管披露

模版CR1：風險承擔的信用質素

		於2017年6月30日			
		(a)	(b)	(c)	(d)
		以下項目的總帳面數額		備抵/減值	淨值 (a+b-c)
美元	違責風險的風險承擔	非違責風險的風險承擔			
1	貸款	-	239,879,241	1,603,670	238,275,571
2	債務證券	-	147,167,509	-	147,167,509
3	資產負債表外風險承擔	-	3,357,240	-	3,357,240
4	總計	-	390,403,990	1,603,670	388,800,320

違約風險：借款人逾期90天以上任何信貸義務。

KEXIM Asia Limited

監管披露

模版CR2：違責貸款及債務證券的改變

	2017年6月30日 美元
1 於2016年12月期末違責貸款及債務證券結餘	530,009
2 期內發生的違責貸款及債務證券	-
3 轉回至非違責狀況	-
4 撤帳額	(530,009)
5 其他變動	-
6 於2017年6月期末違責貸款及債務證券結餘 (1+2-3-4±5)	<u>-</u>

KEXIM Asia Limited

監管披露

模版CR3：認可減低信用風險措施概覽

		於2017年6月30日				
		(a)	(b1)	(b)	(d)	(f)
		無保證風險承擔：帳面數額	有保證風險承擔	以認可抵押品作保證的風險承擔	以認可擔保作保證的風險承擔	以認可信用衍生工具合約作保證的風險承擔
美元						
1	貸款	43,836,728	194,438,844	-	194,438,544	-
2	債務證券	147,167,509	-	-	-	-
3	總計	191,004,237	194,438,844	-	194,438,544	-
4	其中違責部分	-	-	-	-	-

KEXIM Asia Limited

監管披露

模版CR4：信用風險承擔及認可減低信用風險措施的影響—BSC計算法

風險承擔類別		於2017年6月30日					
		(a)	(b)	(c)	(d)	(e)	(f)
		未將CCF及減低信用風險措施計算在內的風險承擔	已將CCF及減低信用風險措施計算在內的風險承擔	風險加權數額及風險加權數額密度			
資產負債表內數額	資產負債表外數額	資產負債表內數額	資產負債表外數額	風險加權數額	風險加權數額密度		
美元	美元	美元	美元	美元	%		
1	官方實體風險承擔	9,931,300	-	9,931,300	-	8,929,671	90%
2	公營單位風險承擔	-	-	-	-	-	-
3	多邊發展銀行風險承擔	-	-	-	-	-	-
4	銀行風險承擔	99,429,909	608,610	99,429,909	608,610	38,421,147	38%
5	現金項目	-	-	-	-	-	-
6	以貨銀對付形式以外的形式進行的交易交付失敗所涉的風險承擔	-	-	-	-	-	-
7	住宅按揭貸款	-	-	-	-	-	-
8	其他風險承擔	280,090,450	157,095	280,090,450	157,095	280,247,545	100%
9	對商業實體的重大風險承擔	-	-	-	-	-	-
10	總計	389,451,659	765,705	389,451,659	765,705	327,598,363	84%

與上一個報告期無重大變化。

監管披露

模版CR5：按資產類別和按風險權重劃分的信用風險承擔—BSC計算法

美元		於2017年6月30日								
		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
風險權重		0%	10%	20%	30%	50%	100%	250%	其他	總信用風險承擔額（已將CCF及減低信用風險措施計算在內）
風險承擔類別										
1	官方實體風險承擔	1,001,629	-	-	-	-	8,929,671	-	-	9,931,300
2	公營單位風險承擔	-	-	-	-	-	-	-	-	-
3	多邊發展銀行風險承擔	-	-	-	-	-	-	-	-	-
4	銀行風險承擔	-	-	77,021,716	-	-	23,016,803	-	-	100,038,519
5	現金項目	-	-	-	-	-	-	-	-	-
6	以貨銀對付形式以外的形式進行的交易交付失敗所涉的風險承擔	-	-	-	-	-	-	-	-	-
7	住宅按揭貸款	-	-	-	-	-	-	-	-	-
8	其他風險承擔	-	-	-	-	-	280,247,545	-	-	280,247,545
9	對商業實體的重大風險承擔	-	-	-	-	-	-	-	-	-
10	總計	1,001,629	-	77,021,716	-	-	312,194,019	-	-	390,217,364

監管披露

模版CCR1：按計算法劃分的對手方違責風險的風險承擔（對中央交易對手方的風險承擔除外）分析

		於2017年6月30日					
		(a)	(b)	(c)	(d)	(e)	(f)
		重置成本	潛在未來風險承擔	有效預期正風險承擔	用作計算違責風險的風險承擔的 α	已將減低信用風險措施計算在內的違責風險的風險承擔	風險加權數額
美元							
1	SA-CCR計算法（對於衍生工具合約）	-	-		1.4	-	-
1a	現行風險承擔方法	50,659	107,500		不適用	158,159	31,632
2	IMM(CCR)計算法			-	不適用	-	-
3	簡易方法（對於證券融資交易）					-	-
4	全面方法（對於證券融資交易）					-	-
5	風險值（對於證券融資交易）					-	-
6	總計						31,632

KEXIM Asia Limited

監管披露

模版CCR2：信用估值調整（CVA）資本要求

		於2017年6月30日	
		(a)	(b)
美元		已將減低信用風險措施效果計算在內的EAD	風險加權數額
	使用高級CVA方法計算CVA資本要求的淨額計算組合	-	-
1	(i) 風險值（使用倍增因數（如適用）後）	-	-
2	(ii) 受壓風險值（使用倍增因數（如適用）後）	-	-
3	使用標準CVA方法計算CVA資本要求的淨額計算組合	158,159	46,897
4	總計	158,159	46,897

監管披露

模版CCR3：按資產類別和按風險權重劃分的對手方違責風險的風險承擔（對中央交易對手方的風險承擔除外）— BSC計算法

美元		於2017年6月30日								
		(a)	(b)	(c)	(ca)	(d)	(f)	(ga)	(h)	(i)
風險權重		0%	10%	20%	30%	50%	100%	250%	其他	已將減低信用風險措施計算在內的總違責風險的風險承擔
風險承擔類別										
1	官方實體風險承擔	-	-	-	-	-	-	-	-	-
2	公營單位風險承擔	-	-	-	-	-	-	-	-	-
3	多邊發展銀行風險承擔	-	-	-	-	-	-	-	-	-
4	銀行風險承擔	-	-	31,632	-	-	-	-	-	31,632
5	集體投資計劃風險承擔	-	-	-	-	-	-	-	-	-
6	其他風險承擔	-	-	-	-	-	-	-	-	-
7	對商業實體的重大風險承擔	-	-	-	-	-	-	-	-	-
8	總計	-	-	31,632	-	-	-	-	-	31,632

KEXIM Asia Limited

監管披露

模版MR1：在STM計算法下的市場風險

美元		於2017年6月30日	
		(a)	風險加權數額
	直接產品風險承擔		250,963
1	利率風險承擔（一般及特定風險）		-
2	股權風險承擔（一般及特定風險）		-
3	外匯（包括黃金）風險承擔		250,963
4	商品風險承擔		-
	期權風險承擔		-
5	簡化計算法		-
6	得爾塔附加計算法		-
7	其他計算法		-
8	證券化類別風險承擔		-
9	總計		250,963