



A wholly owned subsidiary of The Export-Import Bank of Korea

**Quarterly**  
**Regulatory Disclosures**  
季度監管披露

**30 September 2017**

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Quarterly Report

Template OV1: Overview of RWA

<b>Purpose:</b>	To provide an overview of capital requirements in terms of a detailed breakdowns of RWAs for various risks.
<b>Scope of application:</b>	The template is mandatory for all AIs incorporated in Hong Kong.
<b>Content:</b>	RWA and capital requirements under the Pillar 1 framework.
<b>Frequency:</b>	Quarterly.
<b>Format:</b>	Fixed.
<b>Accompanying narrative:</b>	An AI should explain the drivers behind differences in reporting periods T and T-1 where these differences are material. The AI should also explain the adjustments made if capital requirements in column (c) do not correspond to 8% of RWA in column (a). If an 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 description of its internal models used in an accompanying narrative.
<b>Corresponding BDR section:</b>	16C

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		30-Sep-17	30-Jun-17	30-Sep-17
		USD	USD	USD
		T	T-1	T
1	Credit risk for non-securitization exposures	341,457,580	327,629,994	27,316,606
2	Of which STC approach	0	0	0
2a	Of which BSC approach	341,457,580	327,629,994	27,316,606
3	Of which IRB approach	0	0	0
4	Counterparty credit risk	0	0	0
5	Of which SA-CCR	0	0	0
5a	Of which CEM	0	0	0
6	Of which IMM(CCR) approach	0	0	0
7	Equity exposures in banking book under the market-based approach	0	0	0
8	CIS exposures – LTA	0	0	0
9	CIS exposures – MBA	0	0	0
10	CIS exposures – FBA	0	0	0
11	Settlement risk	0	0	0
12	Securitization exposures in banking book <sup>1</sup>	0	0	0
13	Of which IRB(S) approach – ratings-based method	0	0	0
14	Of which IRB(S) approach – supervisory formula method	0	0	0
15	Of which STC(S) approach	0	0	0
16	Market risk	175,433	250,963	14,035
17	Of which STM approach	175,433	250,963	14,035
18	Of which IMM approach	0	0	0
19	Operational risk	8,974,559	9,035,128	717,965
20	Of which BIA approach	8,974,559	9,035,128	717,965
21	Of which STO approach	0	0	0
21a	Of which ASA approach	0	0	0
22	Of which AMA approach	N/A	N/A	N/A
23	Amounts below the thresholds for deduction (subject to 250% RW)	0	0	0
24	Capital floor adjustment	0	0	0
24a	Deduction to RWA	0	0	0
24b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	0	0	0
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	0	0	0
25	Total (1+ 4+ 7+ 8+ 9+ 10+ 11+ 12+ 16+ 19+ 23 + 24 -24a)	350,607,572	336,916,085	28,048,606

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

<sup>1</sup> Of note, after entering into force of the revised securitization framework in January 2018, the following replacements in row 13, 14 and 15 should be made: (i) IRB(S) rating based method should be replaced by Securitization Internal Ratings-Based Approach (SEC-IRBA)\*; (ii) IRB(S) supervisory formula method should be replaced by Securitization External Ratings-Based Approach (SEC-ERBA)\*; and (iii) STC(S) should be replaced by Securitization Standardized Approach (SEC-SA)\*. A new row following row 15 (say, row 15a) may be added to cater for Securitization Fall-back Approach (SEC-FBA)\* where this is applicable. (\* all names and applicable approaches subject to the final amendments to the BCR)

## Quarterly Report

### Template OV1: Overview of RWA

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

No significant difference between the two reporting period.

#### 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 description of its internal models used in an accompanying narrative.

KEXIM Asia Limited uses Basic approach to measure equity exposures in the banking book.

#### Explanatory Note

Columns	
(a)	<i>RWA (T)</i> : RWA referred to in the BCR and as reported in accordance with the subsequent parts of this document. Where the output of a calculation approach is a capital charge instead of a RWA (e.g. the approaches for market risk and operational risk), an AI should calculate the RWA by multiplying capital charge by 12.5.
(b)	<i>RWA (T-1)</i> : RWA as reported in the previous reporting period (i.e. at the end of the previous quarter) of this template.
(c)	<i>Minimum capital requirement (T)</i> : Pillar 1 capital requirements, which in general are calculated as 8% of the RWA but may differ if a capital floor is applicable or adjustments (such as scaling factors) are applied in accordance with the BCR, as of the reporting date.
Rows	
1	<i>Credit risk for non-securitization exposures</i> : RWA and capital requirements according to the credit risk framework reported in Part III of this document. The amounts exclude all positions subject to capital requirements relating to counterparty credit risk, equity exposures (unless otherwise required), and CIS, settlement risk and securitization regulatory framework (e.g. securitization exposures in the banking book), which should be reported respectively in rows 4, 7-10, 11 and 23 respectively.
2	<i>Of which STC approach</i> : RWA and capital requirements calculated using the STC approach under the BCR. For an interim or annual reporting period, the value in [OV1: 2/a] should be equal to the value in [CR4 (STC): 15/e].
2a	<i>Of which BSC approach</i> : RWA and capital requirements calculated using the BSC approach under the BCR. For an interim or annual reporting period, the value in [OV1: 2a/a] should be equal to the value in [CR4 (BSC): 10/e].
3	<i>Of which IRB approach</i> : RWA and capital requirements calculated using the IRB calculation approaches under the BCR, excluding equity exposures in the banking book under market-based approaches (reported in row 7 unless otherwise required), exposures to counterparty credit risk (reported in rows 4-6) and settlement risk (reported in row 11).
4	<i>Counterparty credit risk</i> : RWA and capital requirements for counterparty credit risk (including exposures to CCPs) calculated in accordance with the BCR, as reported in Part IV of this document. The value in [OV1:4/a] is equal to the sum of values in [CCR1:6/f], [CCR2:4/b], [CCR8:1/b] and [CCR8:11/b].
5	<i>Of which SA-CCR</i> : RWA calculated based on the amount of default risk exposures calculated under the SA-CCR, and the capital requirement calculated based on the RWA.
5a	<i>Of which CEM</i> : RWA calculated based on the amount of default risk exposures calculated under the CEM, and the capital requirement calculated based on the RWA.
6	<i>Of which IMM(CCR) approach</i> : RWA calculated based on the amount of default risk exposures calculated under the IMM(CCR) approach, and the capital requirement calculated based on the RWA. The value in [OV1:6/a] is equal to the value in [CCR7:9/a].
7	<p><i>Equity exposures in the banking book under the market-based approach</i>: The amounts correspond to RWA and capital requirements where the AI applies the market-based approach (either simple risk-weight method or internal models method) specified in the BCR. Where the regulatory treatment of equities is in accordance with the simple risk-weight method (under the market-based approach), the corresponding RWA are included in template CR10 and in this row. The value in [OV1:7/a] is equal to the sum of values in [CR10: total/e for equity exposures under the simple risk-weight method] and the RWA corresponding to the internal models method for equity exposures in the banking book.</p> <p>To avoid doubt:</p> <ul style="list-style-type: none"> <li>Where the regulatory treatment of equities in the banking book is in accordance with the PD/LGD approach, the corresponding RWA and capital requirements are reported in template CR6 (portfolio Equity PD/LGD) and included in row 3 of this template.</li> <li>Row 7 is not applicable to equity exposures that are subject to the STC approach or the BSC approach. The corresponding RWA calculated under the STC or BSC approach is reported in template CR4 and included in row 2 (for STC approach) or row 2a (for BSC approach), as the case requires, of this template.</li> </ul>

Quarterly Report

Template OV1: Overview of RWA

Explanatory Note	
8	<i>CIS exposures – LTA: RWA and capital requirements calculated using the LTA under the to-be-amended BCR.</i> <sup>2</sup>
9	<i>CIS exposures – MBA: RWA and capital requirements calculated using the MBA under the to-be-amended BCR.</i> <sup>2</sup>
10	<i>CIS exposures – FBA: RWA and capital requirements calculated using the FBA under the to-be-amended BCR.</i> <sup>2</sup>
11	<i>Settlement risk: RWA and capital requirements of the following items:</i> (i) Transactions in relation to cash items that remain outstanding for 5 or more business days after the settlement date, calculated in accordance with the risk-weight allocated to these transactions as specified in the BCR; and (ii) Transactions entered into on a non-delivery-versus-payment basis that failed to deliver as specified in the BCR.
12	<i>Securitization exposures in banking book: The amounts correspond to capital requirements applicable to the securitization exposures in the banking book (Part V of this document). The RWA should be derived from the capital requirement, meaning that they do not necessarily systematically correspond to the RWA reported in templates SEC3 and SEC4, which are before application of the cap.</i>
13	<i>Of which IRB(S) approach – ratings-based method: RWA and capital requirements calculated using the ratings-based method under the IRB(S) approach under the BCR.</i>
14	<i>Of which IRB(S) approach – supervisory formula method: RWA and capital requirements calculated using the supervisory formula method under the IRB(S) approach, which is available under the BCR to AIs that have obtained prior approval from the MA to use such approach.</i>
15	<i>Of which STC(S) approach: RWA and capital requirements calculated using the STC(S) approach under the BCR.</i>
16	<i>Market risk: The amounts correspond to the capital requirements in the market risk framework (Part VI of this document), which also includes capital charges for securitization exposures booked in the trading book but excludes the counterparty credit risk capital charges associated with covered positions (reported in Part IV of this document and row 4 of this template).</i>
17	<i>Of which STM approach: RWA and capital requirements calculated using the STM approach under the BCR. The value in [OV1:17/a] is equal to the value in [MR1:9/a].</i>
18	<i>Of which IMM approach: RWA and capital requirements calculated using the IMM approach under the BCR. The value in [OV1:18/a] is equal to the value in [MR2:8/f].</i>
19	<i>Operational risk: The amounts correspond to capital requirements in the operational risk framework specified in the BCR.</i>
20	<i>Of which BIA approach: RWA and capital requirements calculated using the BIA approach under the BCR.</i>
21	<i>Of which STO approach: RWA and capital requirements calculated using the STO approach, which is available under the BCR for AIs that have obtained prior approval from the MA to use such approach.</i>
21a	<i>Of which ASA approach: RWA and capital requirements calculated using the ASA approach, which is available under the BCR for AIs that have obtained prior approval from the MA to use such approach.</i>
22	<i>This row is not applicable in the case of Hong Kong where the AMA is not implemented. AIs may report "Not applicable" or "N/A" in this row.</i>
23	<i>Amounts below the thresholds for deduction (subject to 250% RW): The amounts correspond to items subject to a 250% risk-weight pursuant to the BCR.</i>
24	<i>Capital floor adjustment: The impact of any Pillar 1 capital floor adjustment on total RWA and total capital requirements determined according to the BCR so that the total amount in row 25 below reflects the total RWA and total capital requirements, including such an adjustment. The AI should not report Pillar 2 adjustments applied to it in this row. Where the capital floor or adjustments are applied at a more granular level (e.g. at risk category level), the AI should reflect them in the capital requirements reported for the risk category.</i>
24a	<i>Deduction to RWA: This is the sum of values in rows 24b and 24c.</i>
24b	<i>Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital: This row is only applicable for an AI using the STC, BSC or STC(S)<sup>3</sup> approach for calculating credit risk for all or part of its exposures. It refers to and has the same calculation basis as the amount reported in item 2.12(i), Division A, Part I of CAR return MA(BS)3.</i>
24c	<i>Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is noted included in Tier 2 Capital: It refers to and has the same calculation basis as the amount reported in item 2.12(ii), Division A, Part I of CAR return MA(BS)3.</i>
25	<i>Total: This is equal to the sum of values in rows 1, 4, 7, 8, 9, 10, 11, 12, 16, 19, 23 and 24, minus the deduction value in row 24a.</i>

<sup>2</sup> Before the approaches come into operation, rows 8, 9 and 10 could be merged to report the RWA and capital requirement for total collective investment scheme exposures.

<sup>3</sup> The reference to the STC(S) approach should be replaced by the relevant approaches when the revised securitization framework is implemented.

## Quarterly Report

### Key capital ratios disclosures

#### Capital Adequacy Ratio

	30-Sep-17	30-Jun-17	31-Mar-17	31-Dec-16
	USD	USD	USD	USD
Common Equity Tier 1 ("CET1") capital before regulatory deductions	55,816,723	55,446,560	55,253,810	54,455,426
Total Common Equity Tier 1 ("CET1") capital regulatory deductions	(1,162,527)	(1,149,552)	(656,772)	(656,709)
Common Equity Tier 1 ("CET1") capital	54,654,196	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)	54,654,196	54,297,008	54,597,038	53,798,717
Tier 2 capital before regulatory deductions	17,392,489	17,379,514	16,886,734	16,886,671
Total Tier 2 capital regulatory deductions	-	-	-	-
Tier 2 capital	17,392,489	17,379,514	16,886,734	16,886,671
Total capital (Total capital = Tier1 + Tier 2)	72,046,685	71,676,522	71,483,772	70,685,388
Total risk weighted assets	350,432,138	336,712,019	289,640,410	297,485,773
CET 1 capital ratio (%)	15.60%	16.13%	18.85%	18.08%
Tier 1 capital ratio (%)	15.60%	16.13%	18.85%	18.08%
Total capital ratio (%)	20.56%	21.29%	24.68%	23.76%

#### Leverage ratio

	30-Sep-17	30-Jun-17	31-Mar-17	31-Dec-16
	USD	USD	USD	USD
Common Equity Tier 1 ("CET1") capital	54,654,196	54,297,008	54,597,038	53,798,717
Additional Tier 1 ("AT1") capital	-	-	-	-
Tier 1 capital (Tier 1 = CET1 + AT1)	54,654,196	54,297,008	54,597,038	53,798,717
Total exposures	412,524,721	390,375,523	347,777,385	351,406,617
Leverage ratio (%)	13.25%	13.91%	15.70%	15.31%

季度報告

模版OV1：風險加權數額概覽

目的：	藉提供風險加權數額的詳細細目分類，概述各類風險的資本規定。
適用範圍：	所有在香港成立為法團的認可機構均須填報本模版。
內容：	第一支柱框架下的風險加權數額及資本規定。
頻密程度：	每季一次。
格式：	固定。
附加說明：	T及T-1報告期之間的差異如屬重大，認可機構應解釋引致該等差異的驅動因素。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。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。
《披露規則》相應條文：	16C

		(a)	(b)	(c)
		風險加權數額		最低資本規定
		2017年9月30日	2017年6月30日	2017年9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	341,457,580	327,629,994	27,316,606
2	其中STC計算法	0	0	0
2a	其中BSC計算法	341,457,580	327,629,994	27,316,606
3	其中IRB計算法	0	0	0
4	對手方信用風險	0	0	0
5	其中SA-CCR計算法	0	0	0
5a	其中現行風險承擔方法	0	0	0
6	其中IMM(CCR)計算法	0	0	0
7	使用市場基準計算法的銀行帳內股權風險承擔	0	0	0
8	集體投資計劃風險承擔 – LTA	0	0	0
9	集體投資計劃風險承擔 – MBA	0	0	0
10	集體投資計劃風險承擔 – FBA	0	0	0
11	交收風險	0	0	0
12	銀行帳內的證券化類別風險承擔 <sup>1</sup>	0	0	0
13	其中IRB(S)計算法 – 評級基準方法	0	0	0
14	其中IRB(S)計算法 – 監管公式方法	0	0	0
15	其中STC(S)計算法	0	0	0
16	市場風險	175,433	250,963	14,035
17	其中STM計算法	175,433	250,963	14,035
18	其中IMM計算法	0	0	0
19	業務操作風險	8,974,559	9,035,128	717,965
20	其中BIA計算法	8,974,559	9,035,128	717,965
21	其中STO計算法	0	0	0
21a	其中ASA計算法	0	0	0
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）	0	0	0
24	資本下限調整	0	0	0
24a	風險加權數額扣減	0	0	0
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	0	0	0
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	0	0	0
25	總計(1+ 4+ 7+ 8+ 9+ 10+ 11+ 12+ 16+ 19+ 23 + 24 -24a)	350,607,572	336,916,085	28,048,606

N/A：不適用於香港情況

<sup>1</sup> 應注意，當經修訂證券化框架於2018年1月生效後，第13、14及15行應修訂如下：(i) IRB(S)計算法 – 評級基準方法應由SEC-IRBA計算法\*取代；(ii) IRB(S)計算法 – 監管公式方法應由SEC-ERBA計算法\*取代；以及(iii) STC(S)計算法應由SEC-SA計算法\*取代。如SEC-FBA計算法\*適用，可於第15行之下添加一新行（例如第15a行）。（\*所有名稱及計算法均視乎《資本規則》的最終修訂而定）

季度報告

模版OV1：風險加權數額概覽

解釋T及T-1報告期之間差異的重要驅動因素。  
兩個報告期間沒有顯著差異。

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。

註釋欄	
(a)	風險加權數額 (T)：《資本規則》所述及按本文件其後各部分所填報的風險加權數額。如某計算法的輸出值為資本要求而非風險加權數額（例如市場風險及業務操作風險所使用的計算法），認可機構應將有關資本要求乘以12.5，以計算風險加權數額。
(b)	風險加權數額 (T-1)：於上一個報告期（即上季度末）在本模版填報的風險加權數額。
(c)	最低資本規定 (T)：於報告日的第一支柱資本規定，一般是按風險加權數額的8%計算，但如適用資本下限或按《資本規則》作出調整（例如放大系數），則可能有所不同。
行	
1	非證券化類別風險承擔的信用風險；按照信用風險框架在本文件第III部填報的風險加權數額及資本規定。有關數額不包括為遵守有關對手方信用風險、股權風險承擔（除另有要求）、及集體投資計劃、交收風險及證券化監管框架（例如銀行帳內的證券化類別風險承擔）的資本規定的所有持倉，該等持倉應分別在第4、7-10、11及23行填報。
2	其中STC 計算法：使用在《資本規則》下的STC(S)計算法計算的風險加權數額及資本規定。如屬中期或周年報告期，[OV1: 2/a]的值應相等於[CR4 (STC): 15/e]的值。
2a	其中BSC 計算法：使用在《資本規則》下的BSC計算法計算的風險加權數額及資本規定。如屬中期或周年報告期，[OV1: 2a/a]的值應相等於[CR4 (BSC): 10/e]的值。
3	其中IRB 計算法：使用在《資本規則》下的IRB計算法計算（乘以放大系數1.06後）的風險加權數額及資本規定，但不包括填報在第7行使用市場基準計算法的銀行帳內股權風險承擔（除另有要求）、第4至6行的對手方信用風險及第11行的交收風險的風險承擔。
4	對手方信用風險：按照《資本規則》計算並在本文件第IV部填報的對手方信用風險（包括對中央交易對手方(CCP)的風險承擔）的風險加權數額及資本規定。[OV1:4/a]的值相等於[CCR1:6/f]、[CCR2:4/b]、[CCR8:1/b]及[CCR8:11/b]的值的總和。
5	其中SA-CCR計算法：風險加權數額的計算是根據SA-CCR計算法計得的違責風險的風險承擔的數額，並根據該風險加權數額計算資本規定。
5a	其中現行風險承擔方法：風險加權數額的計算是根據現行風險承擔方法(CEM)計得的違責風險的風險承擔的數額，並根據該風險加權數額計算資本規定。
6	其中IMM(CCR)計算法：風險加權數額的計算是根據IMM(CCR)計算法計得的違責風險的風險承擔的數額，並根據該風險加權數額計算資本規定。[OV1: 6/a]的值應相等於[CCR7: 9/a]的值。
7	使用市場基準計算法的銀行帳內股權風險承擔：如認可機構使用《資本規則》指明的市場基準計算法（簡單風險權重方法或內部模式方法），有關數額與風險加權數額及資本規定對應。如股權的監管處理方法是依據簡單風險權重方法（在市場基準計算法下），其對應的風險加權數額應列入模版CR10及本模版第7行內。[OV1:7/a]的值相等於[CR10: 總計（簡單風險權重方法下的股權風險承擔）/e] 的值及以內部模式方法計算的銀行帳內的股權風險承擔的對應風險加權數額的總和。 為免產生疑問： <ul style="list-style-type: none"> <li>● 如銀行帳內股權的監管處理方法是按照PD/LGD計算法進行，其對應的風險加權數額及資本規定在模版CR6（股權組合PD/LGD）內填報，並列入本模版第3行。</li> <li>● 第7行不適用於須使用STC計算法或BSC計算法的股權風險承擔。根據STC計算法或BSC計算法計算的風險加權數額在模版CR4內填報，並視情況而定列入本模版第2行（如使用STC計算法）或第2a行（如使用BSC計算法）。</li> </ul>

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模版OV1：風險加權數額概覽

註釋	
8	集體投資計劃風險承擔－ LTA：使用將修訂《資本規則》下的LTA計算法計算的風險加權數額及資本規定。 <sup>2</sup>
9	集體投資計劃風險承擔－ MBA：使用將修訂《資本規則》下的MBA計算法計算的風險加權數額及資本規定。 <sup>2</sup>
10	集體投資計劃風險承擔－ FBA：使用將修訂《資本規則》下的FBA計算法計算的風險加權數額及資本規定。 <sup>2</sup>
11	交收風險：以下項目的風險加權數額及資本規定： (i) 有關現金項目的交易在交收日期後5個或以上的營業日仍未交收，按照《資本規則》指定配予該等交易的風險權重計算；以及 (ii) 以非貨銀對付形式進行的交易未能按照《資本規則》所規定交付。
12	銀行帳內的證券化類別風險承擔：有關數額對應適用於銀行帳內的證券化風險承擔的資本規定（本文件第V部）。風險加權數額應從有關資本規定得出，這表示風險加權數額不一定有系統地與在模版SEC3及SEC4所填報的風險加權數額相對應（該等風險加權數額未加設上限）。
13	其中IRB(S)計算法－ 評級基準方法：使用《資本規則》下的內部IRB(S)計算法評級基準方法計算的風險加權數額及資本規定。
14	其中IRB(S)計算法－ 監管公式方法：使用IRB(S)計算法監管公式方法（可供根據《資本規則》事先獲金融管理專員批准使用此方法的認可機構使用）計算的風險加權數額及資本規定。
15	其中STC(S)計算法：使用《資本規則》下的STC(S)計算法計算的風險加權數額及資本規定。
16	市場風險：有關數額對應市場風險框架內的資本規定（本文件第VI部），而有關資本規定亦包括記入交易帳的證券化風險承擔的資本要求，但不包括與受涵蓋持倉相關的對手方信用風險資本要求（於本文件第IV部及本模版第4行填報）。
17	其中STM計算法：使用《資本規則》下的STM計算法計算的風險加權數額及資本規定。[OV1:17/a] 的值相等於[MR1:9/a] 的值。
18	其中IMM計算法：使用《資本規則》下的IMM計算法計算的風險加權數額及資本規定。[OV1:18/a] 的值相等於[MR2:8/f] 的值。
19	業務操作風險：有關數額對應《資本規則》指明的業務操作風險框架內的資本規定。
20	其中BIA計算法：使用《資本規則》下的BIA計算法計算的風險加權數額及資本規定。
21	其中STO計算法：使用《資本規則》下的STO計算法（根據《資本規則》可供事先獲金融管理專員批准使用此方法的認可機構使用）計算的風險加權數額及資本規定。
21a	其中ASA計算法：使用《資本規則》下的ASA計算法（根據《資本規則》可供事先獲金融管理專員批准使用此方法的認可機構使用）計算的風險加權數額及資本規定。
22	本行不適用於並無實施AMA計算法的香港。認可機構可在本行填報「不適用」或「N/A」。
23	低於扣減門檻的數額（須計算250%風險權重）：有關數額與根據《資本規則》須計算250%風險權重的項目對應。
24	資本下限調整：按照《資本規則》決定的任何第一支柱資本下限調整對總風險加權數額及總資本規定的影響，而下文第25行的總計數額反映已計入有關調整的總風險加權數額及總資本規定。認可機構不應在本行填報對其作出的第二支柱調整。如資本下限或調整是在更為細緻的層面（例如風險類別層面）應用，則認可機構應在所填報有關風險類別的資本規定中反映。
24a	風險加權數額扣減：第24b及24c行的值的總和。
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：本行只適用於使用STC計算法、BSC計算法或STC(S)計算法 <sup>3</sup> 計算其全部或部分信用風險承擔的認可機構；所提述的金額及其計算基礎與資本充足比率申報表MA(BS)3第1部第A分部第2.12(i) 項所填報的相同。
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；所提述的金額及其計算基礎與資本充足比率申報表MA(BS)3第1部第A分部第2.12(ii) 項所填報的相同。
25	總計：等於第1、4、7、8、9、10、11、12、16、19、23及24行的值的總和，減除第24a行的值。

<sup>2</sup> 在該等計算法生效前，第8、9和10行可合併處理，並填報總計集體投資計劃風險承擔的風險加權數額及資本規定。

<sup>3</sup> 當經修訂證券化框架實施後，對STC(S)計算法的提述應以相關的計算法取代。

## 季度報告

### 主要資本比率披露

#### 資本充足比率

	2017年9月30日 美元	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	55,816,723	55,446,560	55,253,810	54,455,426
CET1資本的監管扣減總額	(1,162,527)	(1,149,552)	(656,772)	(656,709)
CET1 資本	54,654,196	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)	54,654,196	54,297,008	54,597,038	53,798,717
監管扣減之前的二級資本	17,392,489	17,379,514	16,886,734	16,886,671
二級資本的監管扣減總額	-	-	-	-
二級資本	17,392,489	17,379,514	16,886,734	16,886,671
總資本 (總資本 = 一級資本 + 二級資本)	72,046,685	71,676,522	71,483,772	70,685,388
風險加權總資產	350,432,138	336,712,019	289,640,410	297,485,773
CET1資本比率 (%)	15.60%	16.13%	18.85%	18.08%
一級資本比率 (%)	15.60%	16.13%	18.85%	18.08%
總資本比率 (%)	20.56%	21.29%	24.68%	23.76%

#### 槓桿比率

	2017年9月30日 美元	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	54,654,196	54,297,008	54,597,038	53,798,717
AT1資本	-	-	-	-
一級資本 (一級資本 = CET1 + AT1)	54,654,196	54,297,008	54,597,038	53,798,717
風險承擔總額	412,524,721	390,375,523	347,777,385	351,406,617
槓桿比率 (%)	13.25%	13.91%	15.70%	15.31%