



永隆銀行
WING LUNG BANK

Pillar 3 Disclosure – Regulatory Disclosures

As at 30 June 2017

Wing Lung Bank Limited

Regulatory Disclosures

As at 30 June 2017

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1. Introduction

Purpose

The information contained in this document is for Wing Lung Bank Limited (“the Bank”) and its subsidiaries (together “the Group”) to comply with the Banking (Disclosure) Rules.

Basis of Preparation

The approaches used in calculating the Group’s regulatory capital or capital charge are in accordance with the Banking (Capital) Rules. The Group uses the standardised approach to calculate its credit risk and market risk. For operational risk, the Group uses the basic indicator approach to calculate its operational risk.

The financial information contained in this document has been prepared on a consolidated basis including the Bank and certain of its subsidiaries as specified by the Hong Kong Monetary Authority (“HKMA”) for its regulatory purposes. The basis of consolidation for regulatory purposes is different from that for accounting purposes.