永隆銀行

WING LUNG BANK

Pillar 3 Disclosure – Countercyclical Capital Buffer Ratio

As at 31 December 2017

Countercyclical Capital Buffer Ratio

The following disclosures are made in accordance with Section 24B of the Banking (Disclosures) Rules issued by the Hong Kong Monetary Authority ("HKMA").

1. Countercyclical Capital Buffer Ratio as at 31 December 2017

Countercyclical Capital Buffer (CCyB) Ratio Standard Disclosure Template

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

31 December 2017

	Column	a	b	c	d
	Jurisdiction (J)	**Applicable JCCyB ratio in effect**	**Total RWA used in computation of CCyB ratio of AI**	**CCyB ratio of AI**	**CCyB amount of AI**
		%	HKD'000	%	HKD'000
1	Hong Kong SAR	1.2500%	91,816,169		
2	Mainland China	0.0000%	37,780,034		
3	West Indies UK (includes Anguilla, Antigua and Barbuda, British Virgin Islands, Montserrat and St. Christopher/St. Kitts - Nevis)	0.0000%	11,956,979		
4	Australia	0.0000%	290,434		
5	Bermuda	0.0000%	506,340		
6	Canada	0.0000%	5,099		
7	Cayman Islands	0.0000%	5,210,860		
8	Chinese Taiwan	0.0000%	19,333		
9	France	0.0000%	549		
10	India	0.0000%	5		
11	Indonesia	0.0000%	8,435		
12	Italy	0.0000%	3		
13	Jamaica	0.0000%	273		
14	Japan	0.0000%	34		
15	Luxembourg	0.0000%	542,525		
16	Macau	0.0000%	6,200,033		
17	Malaysia	0.0000%	62,464		
18	Netherlands	0.0000%	17		
19	New Zealand	0.0000%	48		
20	Philippines	0.0000%	335		
21	Singapore	0.0000%	414,255		
22	Switzerland	0.0000%	246		
23	United Kingdom	0.0000%	1,292		
24	United States	0.0000%	5,743,960		
25	Venzuela	0.0000%	1		
	Total		160,559,723	0.7148%	1,147,702

Note: Methodology used for geographical allocation of private sector credit exposures is on ultimate risk basis and is in accordance with Supervisory Policy Manual CA-B-3 Countercyclical Capital Buffer (CCyB) - Geographic Allocation of Private Sector Credit Exposures.