



**永隆銀行**  
WING LUNG BANK

**Pillar 3 Disclosure – Quarterly Financial Disclosures**

**As at 31 March 2017**

## Capital Adequacy Ratios

	31 March 2017 HKD'000	31 December 2016 HKD'000
Common Equity Tier 1 Capital	22,867,776	22,407,721
Tier 1 Capital	26,095,537	25,620,293
Total Capital	31,084,253	30,479,182
Total Risk Weighted Amounts	201,218,048	189,792,533
Common Equity Tier 1 Capital Ratio	11.36%	11.81%
Tier 1 Capital Ratio	12.97%	13.50%
Total Capital Ratio	15.45%	16.06%

## Overview of Risk Weighted Amount

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		As at 31 March 2017 HKD'000	As at 31 December 2016 HKD'000	As at 31 March 2017 HKD'000
1	Credit risk for non-securitization exposures	181,926,732	170,405,754	14,554,139
2	Of which STC approach	181,926,732	170,405,754	14,554,139
2a	Of which BSC approach	0	0	0
3	Of which IRB approach	0	0	0
4	Counterparty credit risk	1,635,905	1,898,628	130,872
5	Of which SA-CCR	0	0	0
5a	Of which CEM	678,824	857,338	54,306
6	Of which IMM(CCR) approach	0	0	0
7	Equity positions in banking book under 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 book1	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	3,515,350	3,645,075	281,228
17	Of which STM approach	3,515,350	3,645,075	281,228
18	Of which IMM approach	0	0	0
19	Operational risk	10,303,825	10,211,913	824,306
20	Of which BIA approach	10,303,825	10,211,913	824,306
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)	5,999,198	5,794,125	479,936
24	Capital floor adjustment	0	0	0
24a	Deduction to RWA	2,162,962	2,162,962	173,037
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	2,162,962	2,162,962	173,037
25	Total	201,218,048	189,792,533	16,097,444

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

## Leverage Ratio

	31 March 2017 HKD'000	31 December 2016 HKD'000
Tier 1 Capital	26,095,537	25,620,293
Total Exposures	284,945,418	274,189,121
Leverage Ratio	9.16%	9.34%