



創興銀行有限公司  
**Chong Hing Bank Limited**  
(Incorporated in Hong Kong with limited liability)

## **REGULATORY DISCLOSURES**

**FOR THE QUARTER ENDED**  
**31 March 2017**

## REGULATORY DISCLOSURES

This document contains Pillar 3 disclosure of Chong Hing Bank Limited (the "Bank") relating to capital adequacy ratios, leverage ratio, risk-weighted assets ("RWA") by risk types under Standardized ("STC") approach. The following disclosures are prepared in accordance with the Banking (Disclosure) Rules and disclosure templates issued by the Hong Kong Monetary Authority ("HKMA").

### 1 Capital Adequacy Ratios

The capital adequacy ratios as at 31 March 2017 and 31 December 2016 were compiled in accordance with the Banking (Capital) Rules issued by the HKMA.

In HK\$'000	As at 31 March 2017	As at 31 December 2016
<b>Capital</b>		
Common Equity Tier 1	12,026,201	11,621,179
Tier 1	14,338,231	13,933,209
Total	16,325,201	16,060,068
<b>Total RWA</b>	<b>109,740,602</b>	<b>98,395,474</b>
<b>Capital Adequacy Ratios</b>		
Common Equity Tier 1	10.96%	11.81%
Tier 1	13.07%	14.16%
Total	14.88%	16.32%

### 2 Leverage Ratio

The leverage ratio as at 31 March 2017 and 31 December 2016 were compiled in accordance with the Leverage Ratio Framework issued by the HKMA.

In HK\$'000	As at 31 March 2017	As at 31 December 2016
<b>Capital and Total exposures</b>		
Tier 1 capital	14,338,231	13,933,209
Total exposures	158,340,046	145,613,586
<b>Leverage Ratio</b>	<b>9.06%</b>	<b>9.57%</b>

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### 3 Overview of Risk-Weighted Assets

The following table sets out the RWA by risk types and the corresponding minimum capital requirements(i.e. 8% of RWA), as required by the HKMA.

		RWA		Minimum capital requirements
		As at 31 March 2017	As at 31 December 2016	As at 31 March 2017
In HK\$'000				
1	Credit risk for non-securitization exposures	103,969,754	92,885,390	8,317,580
2	<i>Of which STC approach</i>	103,969,754	92,885,390	8,317,580
4	Counterparty credit risk	613,663	567,951	49,093
5a	<i>Of which CEM</i>	613,663	567,951	49,093
16	Market risk	890,463	785,625	71,237
17	<i>Of which STM approach</i>	890,463	785,625	71,237
19	Operational risk	4,386,763	4,276,550	350,941
20	<i>Of which BIA approach</i>	4,386,763	4,276,550	350,941
24a	Deduction to RWA	120,041	120,042	9,603
24c	<i>Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital</i>	120,041	120,042	9,603
25	Total	109,740,602	98,395,474	8,779,248

The major difference between Mar 2017 vs Dec 2016 was largely brought about by increase in risk weighted assets on corporate term loans and syndication loans, driven by the higher demand from corporate customers especially from China corporates.