大生銀行有限公司
TAI SANG BANK LIMITED

2017年9月30日止季度財務披露模版
QUARTERLY FINANCIAL DISCLOSURE TEMPLATE FOR THE QUARTER ENDED 30 SEPTEMBER 2017

大生銀行有限公司
Tai Sang Bank Limited

模版OV1：2017年9月30日之風險加權數額概覽（未經審核 - 根據法定綜合基礎）
Template OV1: Overview of RWA as at 30 September 2017 (Unaudited - on Regulatory Consolidated Basis)

			(a)	(b)	(c)
			風險加權數額 RWA		最低資本規定 Minimum capital requirements
			2017年9月30日 30-Sep-17	2017年6月30日 30-Jun-17	2017年9月30日 30-Sep-17
			HK$'000	HK$'000	HK$'000
1	非證券化類別風險承擔的信用風險	Credit risk for non-securitization exposures	697,188	759,747	55,775
2	其中STC計算法	Of which STC approach	-	-	-
2a	其中BSC計算法	Of which BSC approach	697,188	759,747	55,775
3	其中IRB計算法	Of which IRB approach	-	-	-
4	對手方信用風險	Counterparty credit risk	-	-	-
5	其中 SA-CCR計算法	Of which SA-CCR	-	-	-
5a	其中現行風險承擔方法	Of which CEM	-	-	-
6	其中IMM(CCR)計算法	Of which IMM(CCR) approach	-	-	-
7	使用市場基準計算法的銀行帳內股權風險承擔	Equity exposures in banking book under the market-based approach	-	-	-
8	集體投資計劃風險承擔 — LTA	CIS exposures – LTA	-	-	-
9	集體投資計劃風險承擔 — MBA	CIS exposures – MBA	-	-	-
10	集體投資計劃風險承擔 — FBA	CIS exposures – FBA	-	-	-
11	交收風險	Settlement risk	-	-	-
12	銀行帳內的證券化類別風險承擔	Securitization exposures in banking books	-	-	-
13	其中IRB(S)計算法 — 評級基準方法	Of which IRB(S) approach – ratings-based method	-	-	-
14	其中IRB(S)計算法 — 監管公式方法	Of which IRB(S) approach – supervisory formula method	-	-	-
15	其中STC(S)計算法	Of which STC(S) approach	-	-	-
16	市場風險	Market risk	-	-	-
17	其中STM計算法	Of which STM approach	-	-	-
18	其中IMM計算法	Of which IMM approach	-	-	-
19	業務操作風險	Operational risk	40,838	39,688	3,267
20	其中BIA計算法	Of which BIA approach	40,838	39,688	3,267
21	其中STO計算法	Of which STO approach	-	-	-
21a	其中ASA計算法	Of which ASA approach	-	-	-
22	其中AMA計算法	Of which AMA approach	N/A	N/A	N/A
23	低於扣減門檻的數額（須計算250%風險權重）	Amounts below the thresholds for deduction (subject to 250% RW)	-	-	-
24	資本下限調整	Capital floor adjustment	-	-	-
24a	風險加權數額扣減	Deduction to RWA	-	-	-
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	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2	-	-	-
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	Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier	162,317	162,317	12,985
25	總計	Total	575,709	637,118	46,057

附註 Note:

(1) N/A：不適用於香港情況

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

(2) 於以上2期以BSC計算法計算非證券化類別風險承擔之信用風險之減少，主要由於銀行集團於本期完結時有較低之同業拆放及可出售之股票投資結餘於其賬目內。該等備用資金被存放至香港金融管理局之結算戶口內，並於計算信用風險時帶有0%之信用風險加權值。

The decrease noted in the credit risk for non-securitization exposures calculated on BSC approach between the above two periods was mainly the result of lower level of money market placements and available-for-sale equity investments outstanding in the books of the Bank Group as at the end of the current period. The spare fund was maintained in the HKMA settlement account which attracted 0% credit risk weighting.