

大生銀行有限公司  
TAI SANG BANK LIMITED

2021年9月30日止季度財務披露模版  
FINANCIAL DISCLOSURE TEMPLATES  
FOR THE QUARTER ENDED 30 SEPTEMBER 2021

〔未經審核〕  
(UNAUDITED)

2021年9月30日之季度財務披露模版（未經審核 - 根據法定綜合基礎）  
Quarterly Financial Disclosure Templates as at 30 September 2021 (Unaudited - on Regulatory Consolidated Basis)

本2021年9月30日止之季度財務披露模版乃由以下之大生銀行有限公司根據法定綜合基礎編製而成之模版所組成，並為未經審核。

- 模版OV1：風險加權數額概覽
- 模版KM1：主要審慎比率
- 模版LR2：槓桿比率

銀行於2021年9月30日及6月30日並無參與任何衍生工具交易，證券融資交易或證券化交易，亦無計劃於未來一年參與該等交易，因此並未刊載有關衍生工具合約及證券融資交易之有關對手信用風險及證券化類別風險承擔之披露模版。該等披露模版被視為不相關，其列示只會顯示零結餘。

銀行獲豁免計算市場風險加權資產，亦因此獲豁免刊載市場風險披露模版。

此截至2021年9月30日止之季度財務披露模版已全面遵從銀行業(披露)規則內所載之規定。

This set of quarterly financial disclosure templates as at 30 September 2021 is made up of the following templates of Tai Sang Bank Limited, prepared on regulatory consolidated basis and are unaudited:

- Template OV1: Overview of RWA
- Template KM1: Key Prudential Ratios
- Template LR2: Leverage Ratio

The Bank does not engage in any derivative transactions, securities financing transactions or securitization transactions as at 30 September and 30 June 2021 nor has plan to engage in such transactions in the coming year, and has therefore not included any disclosure templates on counterparty credit risk in respect of derivative contracts and securities financing transactions and securitization exposures, which are considered not to be relevant and would carry nil balances on such templates if published.

The Bank has been exempted from the calculation of risk weighted assets for market risk and accordingly has been exempted from disclosing templates on market risk.

This set of quarterly financial disclosure templates for the quarter ended 30 September 2021 fully complies with the requirements set out in the Banking (Disclosure) Rules.

			(a)	(b)	(c)
			風險加權數額 RWA		最低資本規定 Minimum capital requirements
			2021年9月30日 30-Sep-21	2021年6月30日 30-Jun-21	2021年9月30日 30-Sep-21
			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	650,788	678,948	52,063
2	其中STC計算法	Of which STC approach	-	-	-
2a	其中BSC計算法	Of which BSC approach	650,788	678,948	52,063
3	其中基礎IRB計算法	Of which foundation IRB approach	-	-	-
4	其中監管分類準則計算法	Of which supervisory slotting criteria approach	-	-	-
5	其中高級IRB計算法	Of which advanced IRB approach	-	-	-
6	對手方違責風險及違責基金承擔	Counterparty default risk and default fund contributions	-	-	-
7	其中SA-CCR	Of which SA-CCR	-	-	-
7a	其中現行風險承擔方法	Of which CEM	-	-	-
8	其中IMM(CCR)計算法	Of which IMM(CCR) approach	-	-	-
9	其中其他	Of which others	-	-	-
10	CVA風險	CVA risk	-	-	-
11	簡單風險權重方法及內部模式方法下的銀行帳內股權狀況	Equity positions in banking book under the simple risk-weighted method and internal models method	-	-	-
12	集體投資計劃風險承擔——LTA	Collective investment scheme ("CIS") exposures - LTA	-	-	-
13	集體投資計劃風險承擔 — MBA	CIS exposures – MBA	-	-	-
14	集體投資計劃風險承擔 — FBA	CIS exposures – FBA	-	-	-
14a	集體投資計劃風險承擔——混合使用計算法	CIS exposures - combination of approaches	-	-	-
15	交收風險	Settlement risk	-	-	-
16	銀行帳內的證券化類別風險承擔	Securitization exposures in banking book	-	-	-
17	其中 SEC- IRBA	Of which SEC-IRBA	-	-	-
18	其中 SEC-ERBA（包括IAA）	Of which SEC-ERBA (including IAA)	-	-	-
19	其中 SEC-SA	Of which SEC-SA	-	-	-
19a	其中 SEC-FBA	Of which SEC-FBA	-	-	-
20	市場風險	Market risk	-	-	-
21	其中STM計算法	Of which STM approach	-	-	-
22	其中IMM計算法	Of which IMM approach	-	-	-
23	交易帳與銀行帳之間切換的風險承擔的資本要求（經修訂市場風險框架生效前不適用）	Capital charge for switch between exposures in trading book and banking book (not applicable before the revised market risk framework takes effect)	N/A	N/A	N/A
24	業務操作風險	Operational risk	51,938	53,613	4,155
24a	官方實體集中風險	Sovereign concentration risk	-	-	-
25	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)	-	-	-
26	資本下限調整	Capital floor adjustment	-	-	-
26a	風險加權數額扣減	Deduction to RWA	173,869	173,869	13,910
26b	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 Capital	-	-	-
26c	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 2 Capital	173,869	173,869	13,910
27	總計	Total	528,857	558,692	42,308

附註 Note:

(1) N/A：不適用於香港情況

(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下降，主要由於同業拆放款項減少而引至於本季末剩餘資金被存放在香港金融管理局交收戶內，而後者相比同業拆放承受較低之風險加權比重。

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

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 the decrease in interbank placements which led to surplus funds being placed in HKMA settlement account as at the end of the current quarter, the latter of which attracted a lower credit risk weighting than interbank placements.

模版KM1：2021年9月30日之主要審慎比率(未經審核 - 根據法定綜合基礎)  
Template KM1: Key Prudential Ratios as at 30 September 2021 (Unaudited - on Regulatory Consolidated Basis)

			(a)	(b)	(c)	(d)	(e)
			2021年 9月30日 30-Sep-21	2021年 6月30日 30-Jun-21	2021年 3月31日 31-Mar-21	2020年 12月31日 31-Dec-20	2020年 9月30日 30-Sep-20
	監管資本（數額）（港幣'000）	Regulatory capital (amount) (HK\$'000)					
1	普通股權一級(CET1)	Common Equity Tier 1 (CET1)	395,212	397,463	398,135	399,212	398,742
2	一級	Tier 1	395,212	397,463	398,135	399,212	398,742
3	總資本	Total capital	539,268	541,519	540,139	541,216	542,260
	風險加權數額（數額）（港幣'000）	RWA (amount) (HK\$'000)					
4	風險加權數額總額	Total RWA	528,857	558,692	559,712	523,167	525,470
	風險為本監管資本比率（以風險加權數額的百分率表示）	Risk-based regulatory capital ratios (as a percentage of RWA)					
5	CET1比率 (%)	CET1 ratio (%)	74.73%	71.14%	71.13%	76.31%	75.88%
6	一級比率 (%)	Tier 1 ratio (%)	74.73%	71.14%	71.13%	76.31%	75.88%
7	總資本比率 (%)	Total capital ratio (%)	101.97%	96.93%	96.50%	103.45%	103.20%
	額外CET1緩衝要求（以風險加權數額的百分率表示）	Additional CET1 buffer requirements (as a percentage of RWA)					
8	防護緩衝資本要求 (%)	Capital conservation buffer requirement (%)	2.500%	2.500%	2.500%	2.500%	2.500%
9	逆周期緩衝資本要求 (%)	Countercyclical capital buffer requirement (%)	1.000%	1.000%	1.000%	1.000%	1.000%
10	較高吸收虧損能力要求 (%)（只適用於G-SIB或D-SIB）	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	N/A	N/A	N/A	N/A	N/A
11	認可機構特定的總CET1緩衝要求 (%)	Total AI-specific CET1 buffer requirements (%)	3.50%	3.50%	3.50%	3.50%	3.50%
12	符合認可機構的最低資本規定後可用的CET 1 (%)	CET1 available after meeting the AI's minimum capital requirements (%)	66.73%	63.14%	63.13%	68.31%	67.88%
	《巴塞爾協定三》槓桿比率	Basel III leverage ratio					
13	總槓桿比率風險承擔計量（港幣'000）	Total leverage ratio (LR) exposure measure (HK\$'000)	761,739	759,810	704,493	715,910	803,893
14	槓桿比率(LR) (%)	LR (%)	51.88%	52.31%	56.51%	55.76%	49.60%
	流動性覆蓋比率(LCR) / 流動性維持比率(LMR)	Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)					
	只適用於第1類機構：	Applicable to category 1 institution only:					
15	優質流動資產(HQLA)總額	Total high quality liquid assets (HQLA)	N/A	N/A	N/A	N/A	N/A
16	淨現金流出總額	Total net cash outflows	N/A	N/A	N/A	N/A	N/A
17	LCR (%)	LCR (%)	N/A	N/A	N/A	N/A	N/A
	只適用於第2類機構：	Applicable to category 2 institution only:					
17a	LMR (%)	LMR (%)	107.92%	101.97%	112.92%	92.33%	80.56%
	穩定資金淨額比率(NSFR) / 核心資金比率(CFR)	Net Stable Funding Ratio (NSFR) / Core Funding Ratio (CFR)					
	只適用於第1類機構：	Applicable to category 1 institution only:					
18	可用穩定資金總額	Total available stable funding	N/A	N/A	N/A	N/A	N/A
19	所需穩定資金總額	Total required stable funding	N/A	N/A	N/A	N/A	N/A
20	NSFR (%)	NSFR (%)	N/A	N/A	N/A	N/A	N/A
	只適用於第2A類機構：	Applicable to category 2A institution only:					
20a	CFR (%)	CFR (%)	N/A	N/A	N/A	N/A	N/A

模版KM1：2021年9月30日之主要審慎比率(未經審核 - 根據法定綜合基礎)(續)  
Template KM1: Key Prudential Ratios as at 30 September 2021 (Unaudited - on Regulatory Consolidated Basis)  
(Continued)

附註 Note:

(1) N/A：不適用

N/A: Not applicable

- 風險為本監管資本比率**
- (2) 以上表格概述於上述日期根據銀行(資本)規則所計算本銀行以監管綜合基礎之資本比率。銀行監管綜合基礎之普通權益一級資本、一級資本及總資本對比2021年6月30日皆稍微下降，主要由於本季經營虧損引致。在另一方面，銀行於2021年9月30日之監管綜合基礎之普通權益一級資本比率、一級資本比率及總資本比率對比2021年6月30日皆上升，主要因為於本報告期末時集團之剩餘資金被存放在香港金融管理局交收戶內，亦因其相比同業拆放承受較低之風險加權比重而引致集團之風險加權總額減少所導致。
- (3) 銀行採用基本計算法計算信貸風險及基本指標計算法計算業務操作風險。於2016年3月22日，銀行獲香港金融管理局以符合銀行業(資本)規則第22(1)條之豁免條件被豁免計算市場風險。在該日期後及於2021年9月30日銀行在計算其資本比率時並無計入市場風險。
- (4) 於2021年銀行之防護緩衝資本比率根據銀行業(資本)規則所設定為2.5%(2020：2.5%)。由於銀行只在香港營運並在此有私人機構信貸風險承擔用作計算其逆周期緩衝資本比率，於2021年9月30日，銀行之逆周期緩衝比率與香港地區之比率相同，即為1%(於2021年6月30日：1%)。

**《巴塞爾協定三》槓桿比率**

- (5) 以上之槓桿比率乃於上述日期根據銀行(資本)規則所計算本銀行以監管綜合基礎之槓桿比率。相比2021年6月30日，於2021年9月30日之槓桿比率輕微下降。此乃主要由於槓桿比率風險承擔計量輕微增加與於2021年9月30日之一級資本輕微降下降而引至。

- 流動性覆蓋比率(LCR)/流動性維持比率(LMR)**
- (6) 本銀行作為流動資金規則所訂之第2類機構只需保持及報告以單獨基礎計算之LMR。因此，銀行並無需報告LCR。以上之LMR乃本銀行單獨於每一個報告季度內之每月平均LMR之簡單平均率。本季度之平均LMR對比上季度之增加乃主要由於於本季度內存放於香港金融管理局交收戶口之平均結餘對比上季度有所增加而引致。

- 穩定資金淨額比率(NSFR)/核心資金比率(CFR)**
- (7) 銀行並無需報告NSFR及CFR。

- 較高吸收虧損能力(HLA)**
- (8) 銀行並非被指定為具本地系統重要性認可機構，亦因此而不受制於銀行(資本)規則內所定之HLA規定。

**Risk-based regulatory capital ratios**

The table above summaries the capital ratios calculated as computed in accordance with the Banking (Capital) Rules under regulatory consolidated basis of the Bank as at the dates shown. The common equity tier 1 capital, tier 1 capital and total capital of the Bank's regulatory group have decreased from 30 June 2021, mostly due to the current quarter's operating loss. On the other hand, the Bank's regulatory consolidated CET1 ratio, Tier 1 ratio and Total capital ratio as at 30 September 2021 have increased from those as at 30 June 2021, mainly as a result of the lower level of total risk weighted amounts recorded at the end of the current reporting period, resulting from the maintenance of surplus funds in the HKMA settlement account which attracted a lower credit risk weighting, instead of placing out at interbank market.

The Bank uses the Basic Approach for calculating credit risk and the Basic Indicator Approach for calculating operational risk. The Bank was granted by the HKMA an exemption from the calculation of market risk under the exemption criteria under section 22(1) of the Banking (Capital) Rules on 22 March 2016 and has excluded market risk in the calculation of capital ratio since then and as at 30 September 2021.

The capital conservation buffer ratio for the Bank for 2021 is 2.5% (2020: 2.5%) as stipulated by the Banking (Capital) Rules. While the Bank only operates and has private sector credit exposures in Hong Kong for the purpose of the calculation of its countercyclical capital buffer ratio, the applicable countercyclical capital buffer ratio for the Bank equals to that of Hong Kong as at 30 September 2021, which amounts to 1% (30 June 2021: 1%).

**Basel III leverage ratio**

The leverage ratio shown above represents the regulatory consolidated leverage ratio calculated in accordance with the Banking (Capital) Rules. The slight decrease of leverage ratio as at 30 September 2021 from that of 30 June 2021 was mainly due to the slightly higher level of leverage ratio exposure measures together with the small decrease in Tier 1 capital as at 30 September 2021.

**Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)**

The Bank, as a category 2 institution for the purpose of the Liquidity Rules, is only required to maintain and report LMR on a solo basis. As such, the Bank is not required to report LCR. The above LMRs are the quarterly average LMRs calculated as the simple average of each calendar month's average LMR of the Bank's solo position within the reporting quarters. The increase in average LMR noted for the current quarter as compared to the last quarter was mainly due to the increased average level of balances maintained in the HKMA Settlement Account during the current quarter.

**Net Stable Funding Ratio (NSFR) / Core Funding Ratio (CFR)**

The Bank is not required to report NSFR and CFR.

**Higher Loss Absorbency (HLA)**

The Bank is not designated as a domestic systematically important authorised institution and as such is not subject to the HLA requirements under the Banking (Capital) Rules.

模版LR2：2021年9月30日之槓桿比率(未經審核 - 根據法定綜合基礎)

Template LR2: Leverage Ratio ("LR") as at 30 September 2021 (Unaudited - on Regulatory Consolidated Basis)

			(a)	(b)
	項目	Item	槓桿比率框架 Leverage ratio framework 港幣'000 HK\$'000	槓桿比率框架 Leverage ratio framework 港幣'000 HK\$'000
			2021年9月30日 30-Sep-2021	2021年6月30日 30-Jun-2021
<b>資產負債表內風險承擔 On-balance sheet exposures</b>				
1	資產負債表內風險承擔（不包括由衍生工具合約或證券融資交易(SFT)產生的風險承擔，但包括抵押品）	On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)	1,079,061	1,076,917
2	扣減：斷定一級資本時所扣減的資產數額	Less: Asset amounts deducted in determining Tier 1 capital	(317,924)	(317,924)
3	<b>資產負債表內風險承擔總額（不包括衍生工具合約及SFT）</b>	<b>Total on-balance sheet exposures (excluding derivative contracts and SFTs)</b>	<b>761,137</b>	<b>758,993</b>
<b>由衍生工具合約產生的風險承擔 Exposures arising from derivative contracts</b>				
4	所有與衍生工具合約有關的重置成本（如適用的話，扣除合資格現金變動保證金及/或雙邊淨額結算）	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or bilateral netting)	-	-
5	所有與衍生工具合約有關的潛在未來風險承擔的附加數額	Add-on amounts for PFE associated with all derivatives contracts	-	-
6	還原因提供予對手方而須根據適用會計框架從資產負債表中扣減的衍生工具抵押品的數額	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	-	-
7	扣減：就衍生工具合約提供的現金變動保證金的應收部分	Less: Deductions of receivables assets for cash variation margin provided under derivatives contracts	-	-
8	扣減：中央交易對手方風險承擔中與客戶結算交易有關而獲豁免的部分	Less: Exempted CCP leg of client-cleared trade exposures	-	-
9	經調整後已出售信用衍生工具合約的有效名義數額	Adjusted effective notional amount of written credit derivative contracts	-	-
10	扣減：就已出售信用衍生工具合約作出調整的有效名義抵銷及附加數額的扣減	Less: Adjusted effective notional offsets and add-on deductions for written credit derivatives contracts	-	-
11	<b>衍生工具合約產生的風險承擔總額</b>	<b>Total exposures arising from derivative contracts</b>	<b>-</b>	<b>-</b>
<b>由SFT產生的風險承擔 Exposures arising from SFTs</b>				
12	經銷售會計交易調整後（在不確認淨額計算下）的SFT資產總計	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	-	-
13	扣減：SFT資產總計的應付現金與應收現金相抵後的淨額	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
14	SFT資產的對手方信用風險承擔	CCR exposure for SFT assets	-	-
15	代理交易風險承擔	Agent transaction exposures	-	-
16	<b>由SFT產生的風險承擔總額</b>	<b>Total exposures arising from SFTs</b>	<b>-</b>	<b>-</b>
<b>其他資產負債表外風險承擔 Other off-balance sheet exposures</b>				
17	資產負債表外風險承擔名義數額總額	Off-balance sheet exposure at gross notional amount	6,024	8,171
18	扣減：就轉換為信貸等值數額作出的調整	Less: Adjustments for conversion to credit equivalent amounts	(5,422)	(7,354)
19	<b>資產負債表外項目</b>	<b>Off-balance sheet items</b>	<b>602</b>	<b>817</b>
<b>資本及風險承擔總額 Capital and total exposures</b>				
20	<b>一級資本</b>	<b>Tier 1 capital</b>	<b>395,212</b>	<b>397,463</b>
20a	為特定準備金及集體準備金作出調整前的風險承擔總額	Total exposures before adjustments for specific and collective provisions	761,739	759,810
20b	為特定準備金及集體準備金作出的調整	Adjustments for specific and collective provisions	0	0
21	<b>為特定準備金及集體準備金作出調整後的風險承擔總額</b>	<b>Total exposures after adjustments for specific and collective provisions</b>	<b>761,739</b>	<b>759,810</b>
<b>槓桿比率 Leverage ratio</b>				
22	<b>槓桿比率</b>	<b>Leverage ratio</b>	<b>51.88%</b>	<b>52.31%</b>

附註：相比2021年6月30日，於2021年9月30日之槓桿比率輕微下降。此乃主要由於槓桿比率風險承擔計量輕微增加與於本季末之一級資本輕微下降而引至。

Note: The slight decrease of leverage ratio as at 30 September 2021 from that of 30 June 2021 was mainly due to the slightly increased level of leverage ratio exposure measures coupled with the slightly lower Tier 1 Capital at the end of the current quarter.