永隆銀行
WING LUNG BANK

Pillar 3 Disclosure – Countercyclical Capital Buffer Ratio

As at 30 June 2016

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 30 June 2016

Countercyclical Capital Buffer (CCyB) Ratio Standard Disclosure Template

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

As at 30 June 2016

	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	0.6250%	82,686,679		
2	Mainland China	0.0000%	24,834,118		
3	Australia	0.0000%	119,716		
4	Bermuda	0.0000%	502,600		
5	Canada	0.0000%	6,891		
6	Cayman Islands	0.0000%	3,546,472		
7	France	0.0000%	595		
8	Ghana	0.0000%	18		
9	Indonesia	0.0000%	4,041		
10	Jamaica	0.0000%	295		
11	Japan	0.0000%	88		
12	Korea, Republic of	0.0000%	284		
13	Macau	0.0000%	5,544,990		
14	Malaysia	0.0000%	65,364		
16	Netherlands	0.0000%	23		
15	New Zealand	0.0000%	152		
17	Philippines	0.0000%	403		
18	Singapore	0.0000%	354,294		
19	Switzerland	0.0000%	1,448		
20	Taiwan	0.0000%	11,400		
21	Thailand	0.0000%	79		
22	United Kingdom	0.0000%	2,392		
23	United States	0.0000%	4,475,972		
24	Venezuela	0.0000%	14		
25	West Indies UK (includes Anguilla, Antigua and Barbuda, British Virgin Islands, Montserrat and St. Christopher/St. Kitts - Nevis)	0.0000%	5,758,138		
	Total		127,916,466	0.4040%	516,792

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.