永隆銀行
WING LUNG BANK

Pillar 3 Disclosure – Countercyclical Capital Buffer Ratio

As at 31 December 2016

Countercyclical Capital Buffer Ratio

The following disclosures are made in accordance with Section 45B of the Banking (Disclosures) Rules issued by the Hong Kong Monetary Authority ("HKMA").

1. Countercyclical Capital Buffer Ratio as at 31 December 2016

Countercyclical Capital Buffer (CCyB) Ratio Standard Disclosure Template

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

31 December 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%	87,783,364		
2	Mainland China	0.0000%	29,263,725		
3	Australia	0.0000%	550,805		
4	Bermuda	0.0000%	502,490		
5	Brazil	0.0000%	13		
6	Canada	0.0000%	6,940		
7	Cayman Islands	0.0000%	4,465,484		
8	France	0.0000%	585		
9	Ghana	0.0000%	7		
10	Indonesia	0.0000%	9,343		
11	Jamaica	0.0000%	288		
12	Japan	0.0000%	104		
13	Luxembourg	0.0000%	549,632		
14	Macau	0.0000%	5,176,773		
15	Malaysia	0.0000%	64,689		
16	Netherlands	0.0000%	27		
17	New Zealand	0.0000%	36		
18	Philippines	0.0000%	379		
19	Singapore	0.0000%	535,414		
20	South Korea	0.0000%	1,698		
21	Switzerland	0.0000%	1,357		
22	Taiwan	0.0000%	16,302		
23	Thailand	0.0000%	90		
24	United Kingdom	0.0000%	1,948		
25	United States	0.0000%	7,510,885		
26	West Indies UK (includes Anguilla, Antigua and Barbuda, British Virgin Islands, Montserrat and St. Christopher/St. Kitts - Nevis)	0.0000%	8,465,015		
	Total		144,907,393	0.3786%	548,646

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.