永隆銀行
WING LUNG BANK

Pillar 3 Disclosure – Countercyclical Capital Buffer Ratio

As at 30 June 2017

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 2017

Countercyclical Capital Buffer (CCyB) Ratio Standard Disclosure Template

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

30 June 2017

	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	1.2500%	93,165,185		
2	Mainland China	0.0000%	34,639,290		
3	West Indies UK (includes Anguilla, Antigua and Barbuda, British Virgin Islands, Montserrat and St. Christopher/St. Kitts - Nevis)	0.0000%	11,939,271		
4	Australia	0.0000%	556,550		
5	Bermuda	0.0000%	505,851		
6	Canada	0.0000%	6,711		
7	Cayman Islands	0.0000%	4,995,032		
8	Chinese Taiwan	0.0000%	19,340		
9	France	0.0000%	544		
10	Ghana	0.0000%	2		
11	India	0.0000%	3		
12	Indonesia	0.0000%	8,879		
13	Jamaica	0.0000%	280		
14	Japan	0.0000%	25		
15	Luxembourg	0.0000%	537,817		
16	Macau	0.0000%	5,966,928		
17	Malaysia	0.0000%	63,530		
18	Netherlands	0.0000%	14		
19	New Zealand	0.0000%	24		
20	Philippines	0.0000%	362		
21	Singapore	0.0000%	475,050		
22	South Korea	0.0000%	58		
23	Switzerland	0.0000%	272		
24	Thailand	0.0000%	76		
25	United Kingdom	0.0000%	1,293		
26	United States	0.0000%	5,978,578		
	Total		158,860,965	0.7331%	1,164,565

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.