招商永隆銀行
CMB WING LUNG BANK

Pillar 3 Disclosure – Key prudential ratios

As at 30 September 2018

Key prudential ratios

The following disclosures are made in accordance with Section 16AB of the Banking (Disclosure) Rules issued by the Hong Kong Monetary Authority ("HKMA").

		(a)	(b)	(c)	(d)	(e)
		As of 30 September 2018 HK$'000	As of 30 June 2018 HK$'000	As of 31 March 2018 HK$'000	As of 31 December 2017 HK$'000	As of 30 September 2017 HK$'000
	Regulatory capital (amount)					
1	Common Equity Tier 1 (CET1)	27,248,304	26,298,426	26,236,147	25,495,623	24,755,309
2	Tier 1	31,821,534	30,871,656	30,809,377	30,059,025	29,315,824
3	Total capital	38,523,256	37,605,712	38,843,350	37,935,626	34,327,893
	RWA (amount)					
4	Total RWA	212,795,604	211,734,816	216,174,196	208,143,014	206,611,050
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5	CET1 ratio (%)	12.8%	12.4%	12.1%	12.2%	12.0%
6	Tier 1 ratio (%)	15.0%	14.6%	14.3%	14.4%	14.2%
7	Total capital ratio (%)	18.1%	17.8%	18.0%	18.2%	16.6%
	Additional CET1 buffer requirements (as a percentage of RWA)					
8	Capital conservation buffer requirement (%)	1.875%	1.875%	1.875%	1.250%	1.250%
9	Countercyclical capital buffer requirement (%)	1.100%	1.099%	1.079%	0.715%	0.714%
10	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	-	-	-	-	-
11	Total AI-specific CET1 buffer requirements (%)	2.975%	2.974%	2.954%	1.965%	1.964%
12	CET1 available after meeting the AI's minimum capital requirements (%)	8.3%	7.9%	7.6%	7.7%	7.5%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	307,516,983	309,951,040	315,055,802	308,594,369	297,629,832
14	LR (%)	10.3%	10.0%	9.8%	9.7%	9.9%
	Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)					
	Applicable to category 1 institution only:					
15	Total high quality liquid assets (HQLA)	26,994,934	27,410,594	34,531,290	36,045,195	N/A
16	Total net cash outflows	16,325,231	17,261,100	23,640,691	24,213,421	N/A
17	LCR (%)	164.4%	150.8%	147.3%	148.9%	N/A
	Applicable to category 2 institution only:					
17a	LMR (%)	N/A	N/A	N/A	N/A	46.2%
	Net Stable Funding Ratio (NSFR) / Core Funding Ratio (CFR)					
	Applicable to category 1 institution only:					
18	Total available stable funding	201,657,500	196,304,932	202,475,580	N/A	N/A
19	Total required stable funding	146,852,429	156,748,768	161,570,091	N/A	N/A
20	NSFR (%)	137.3%	125.2%	125.3%	N/A	N/A
	Applicable to category 2A institution only:					
20a	CFR (%)	N/A	N/A	N/A	N/A	N/A