

# **OCBC Wing Hang Bank Limited**

## **Other Disclosures as at 31st December, 2017**

*(Expressed in thousands of Hong Kong dollars unless otherwise stated)*

### **Template CR5: Credit risk exposures by asset classes and by risk weights – for STC approach**

Version for AIs using STC approach ("STC version")

|    |                                                                                                                            | (a)        | (b) | (c)        | (d)        | (e)        | (f)        | (g)         | (h)    | (ha)    | (i)     | (j)                                                        |
|----|----------------------------------------------------------------------------------------------------------------------------|------------|-----|------------|------------|------------|------------|-------------|--------|---------|---------|------------------------------------------------------------|
|    | Risk Weight                                                                                                                | 0%         | 10% | 20%        | 35%        | 50%        | 75%        | 100%        | 150%   | 250%    | Others  | Total credit risk exposures amount (post CCF and post CRM) |
|    | Exposure class                                                                                                             |            |     |            |            |            |            |             |        |         |         |                                                            |
| 1  | Sovereign exposures                                                                                                        | 26,453,599 | -   | 1,091,049  | -          | -          | -          | -           | -      | -       | -       | 27,544,648                                                 |
| 2  | PSE exposures                                                                                                              | -          | -   | 2,602,596  | -          | -          | -          | -           | -      | -       | -       | 2,602,596                                                  |
| 2a | Of which: domestic PSEs                                                                                                    | -          | -   | 2,602,596  | -          | -          | -          | -           | -      | -       | -       | 2,602,596                                                  |
| 2b | Of which: foreign PSEs                                                                                                     | -          | -   | -          | -          | -          | -          | -           | -      | -       | -       | -                                                          |
| 3  | Multilateral development bank exposures                                                                                    | -          | -   | -          | -          | -          | -          | -           | -      | -       | -       | -                                                          |
| 4  | Bank exposures                                                                                                             | -          | -   | 10,130,151 | -          | 53,201,838 | -          | 8,934,792   | -      | -       | -       | 72,266,781                                                 |
| 5  | Securities firm exposures                                                                                                  | -          | -   | -          | -          | 500,127    | -          | -           | -      | -       | -       | 500,127                                                    |
| 6  | Corporate exposures                                                                                                        | -          | -   | 504,110    | -          | 9,801,404  | -          | 79,091,883  | -      | -       | -       | 89,397,397                                                 |
| 7  | CIS exposures                                                                                                              | -          | -   | -          | -          | -          | -          | -           | -      | -       | -       | -                                                          |
| 8  | Cash items                                                                                                                 | 1,206,975  | -   | 502        | -          | -          | -          | 45,058      | -      | -       | -       | 1,252,535                                                  |
| 9  | Exposures in respect of failed delivery on transactions entered into on a basis other than a delivery-versus-payment basis | -          | -   | -          | -          | -          | -          | -           | -      | -       | -       | -                                                          |
| 10 | Regulatory retail exposures                                                                                                | -          | -   | -          | -          | -          | 18,186,662 | -           | -      | -       | -       | 18,186,662                                                 |
| 11 | Residential mortgage loans                                                                                                 | -          | -   | -          | 71,029,874 | 251,947    | 3,112,156  | 4,123,054   | -      | -       | 189,023 | 78,706,054                                                 |
| 12 | Other exposures which are not past due exposures                                                                           | -          | -   | -          | -          | -          | -          | 11,207,761  | -      | 293,784 | -       | 11,501,545                                                 |
| 13 | Past due exposures                                                                                                         | 5,267      | -   | 30,408     | -          | -          | -          | 499,258     | 90,336 | -       | -       | 625,269                                                    |
| 14 | Significant exposures to commercial entities                                                                               | -          | -   | -          | -          | -          | -          | -           | -      | -       | -       | -                                                          |
| 15 | Total                                                                                                                      | 27,665,841 | -   | 14,358,816 | 71,029,874 | 63,755,316 | 21,298,818 | 103,901,806 | 90,336 | 293,784 | 189,023 | 302,583,614                                                |