

OCBC Wing Hang Bank Limited

Template KM1: Key prudential ratios as at 30th September, 2018

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

		(a)	(b)	(c)	(d)	(e)
		30th September, 2018	30th June, 2018	31st March, 2018	31st December, 2017	30th September, 2017
	Regulatory capital (amount)					
1	Common Equity Tier 1 (CET1)	31,177,351	30,705,832	30,149,974	29,120,295	28,784,380
2	Tier 1	31,177,351	30,705,832	30,149,974	29,120,295	28,784,380
3	Total capital	35,244,797	34,808,273	34,125,816	32,973,126	32,443,033
	RWA (amount)					
4	Total RWA	213,803,583	217,075,230	214,942,279	205,072,878	198,523,075
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5	CET1 ratio (%)	14.6%	14.1%	14.0%	14.2%	14.5%
6	Tier 1 ratio (%)	14.6%	14.1%	14.0%	14.2%	14.5%
7	Total capital ratio (%)	16.5%	16.0%	15.9%	16.1%	16.3%
	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 (%)	1.135%	1.137%	1.113%	0.750%	0.729%
10	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	N/A	N/A	N/A	N/A	N/A
11	Total AI-specific CET1 buffer requirements (%)	3.010%	3.012%	2.988%	2.000%	1.979%
12	CET1 available after meeting the AI's minimum capital requirements (%)	10.082%	9.645%	9.527%	9.700%	9.999%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	320,353,318	329,854,190	327,734,705	328,517,084	311,921,757
14	LR (%)	9.73%	9.31%	9.20%	8.86%	9.23%
	Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)					
	Applicable to category 1 institution only:					
15	Total high quality liquid assets (HQLA)	N/A	N/A	N/A	N/A	N/A
16	Total net cash outflows	N/A	N/A	N/A	N/A	N/A
17	LCR (%)	N/A	N/A	N/A	N/A	N/A
	Applicable to category 2 institutions only:					
17a	LMR (%)	39.0%	38.5%	39.8%	42.4%	45.1%
	Net Stable Funding Ratio (NSFR) / Core Funding Ratio (CFR)					
	Applicable to category 1 institution only:					
18	Total available stable funding	N/A	N/A	N/A	N/A	N/A
19	Total required stable funding	N/A	N/A	N/A	N/A	N/A
20	NSFR (%)	N/A	N/A	N/A	N/A	N/A
	Applicable to category 2A institution only:					
20a	CFR (%)	131.1%	130.7%	135.4%	N/A	N/A

Note: The decrease in Liquidity Maintenance Ratio was mainly due to increase in average customer deposits with residual maturity within 1 month