ALLIED BANKING CORPORATION (HK) LIMITED

REGULATORY DISCLOSURES

The capital adequacy ratios and the leverage ratio for the Bank are calculated on a solo basis.

Template OV1: Overview of Risk-Weighted Assets (RWA)

The table below provides an overview of capital requirements in terms of a detailed breakdown of RWAs for various risks as at 30 September 2017 and 30 June 2017 respectively:

		(HK$ '000)		
		(a)	(b)	(c)
		RWA		Minimum capital requirements
		September 2017	June 2017	September 2017
1	**Credit risk for non-securitization exposures**	**1,218,806**	**1,228,809**	**152,351**
2	Of which STC approach	0	0	0
2a	Of which BSC approach	1,218,806	1,228,809	152,351
3	Of which IRB approach	0	0	0
4	**Counterparty credit risk**	**1,016**	**1,556**	**127**
5	Of which SA-CCR	0	0	0
5a	Of which CEM	1,016	1,556	127
6	Of which IMM(CCR) approach	0	0	0
7	Equity exposures in banking book under the market-based approach	0	0	0
8	CIS exposures – LTA	0	0	0
9	CIS exposures – MBA	0	0	0
10	CIS exposures – FBA	0	0	0
11	Settlement risk	0	0	0
12	**Securitization exposures in banking book**	**0**	**0**	**0**
13	Of which IRB(S) approach – ratings-based method	0	0	0
14	Of which IRB(S) approach – supervisory formula method	0	0	0
15	Of which STC(S) approach	0	0	0
16	**Market risk**	**13,750**	**15,713**	**1,719**
17	Of which STM approach	13,750	15,713	1,719
18	Of which IMM approach	0	0	0
19	**Operational risk**	**115,150**	**113,525**	**14,393**
20	Of which BIA approach	115,150	113,525	14,393
23	Amounts below the thresholds for deduction (subject to 250% RW)	0	0	0
24	Capital floor adjustment	0	0	0
24a	**Deduction to RWA**	**17,355**	**17,355**	**2,169**
24b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	0	0	0
24c	Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital	17,355	17,355	2,169
25	**Total**	**1,331,367**	**1,342,248**	**166,421**

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Key capital ratios disclosures

1. Capital Adequacy Ratio

	At 30 September 2017 HK$ '000	At 30 June 2017 HK$ '000
Common Equity Tier 1 capital	377,903	373,114
Total Tier 1 capital	388,253	383,464
Total capital	413,450	408,661
Total risk weighted assets	1,331,367	1,342,248

	%	%
Common Equity Tier 1 capital ratio	28.38	27.80
Tier 1 capital ratio	29.16	28.57
Total capital ratio	31.05	30.45

2. Leverage ratio

	At 30 September 2017 HK$ '000	At 30 June 2017 HK$ '000
Total Tier 1 capital	388,253	383,464
Exposure measure	1,731,358	1,777,838

	%	%
Leverage ratio	22.42	21.57