ALLIED BANKING CORPORATION (HONG KONG) LIMITED

Quarterly Pillar 3 Regulatory Disclosures

30 September 2021

(Unaudited)

Table of contents

ALLIED BANKING CORPORATION (HONG KONG) LIMITED

REGULATORY DISCLOSURES

Template KM1 : Key Prudential Ratios

30 September 2021

(HK$ '000)		30-Sep-21	30-Jun-21	31-Mar-21	31-Dec-20	30-Sep-20
	Regulatory capital (amount)					
1	Common equity Tier 1 (CET1)	463,996	459,290	454,902	450,712	445,645
2	Tier 1	466,066	461,360	456,972	454,852	449,785
3	Total capital	495,015	490,309	485,927	483,807	479,870
	RWA (amount)					
4	Total RWA	1,406,253	1,392,185	1,341,327	1,351,080	1,333,927
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5	CET1 ratio (%)	33.00%	32.99%	33.91%	33.36%	33.41%
6	Tier 1 ratio (%)	33.14%	33.14%	34.07%	33.67%	33.72%
7	Total capital ratio (%)	35.20%	35.22%	36.23%	35.81%	35.97%
	Additional CET1 buffer requirements (as a percentage of RWA)					
8	Capital conservation buffer requirement (%)	2.500%	2.500%	2.500%	2.500%	2.500%
9	Countercyclical capital buffer requirement (%)	1.000%	1.000%	1.000%	1.000%	1.000%
10	Higher loss absorbency requirements (%) (applicable only to G-SIBS or D-SIBs)	0.00%	0.00%	0.00%	0.00%	0.00%
11	Total AI-specific CET1 buffer requirements (%)	3.50%	3.50%	3.50%	3.50%	3.50%
12	CET1 available after meeting the AI's minimum capital requirements (%)	22.70%	22.72%	23.73%	23.31%	23.47%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	1,699,464	1,547,470	1,590,279	1,600,949	1,600,218
14	LR (%)	27.42%	29.81%	28.74%	28.41%	28.11%
	Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)					
	Applicable to category 1 institution only:					
15	Total high quality liquid assets (HQLA)	NA	NA	NA	NA	NA
16	total net cash outflows	NA	NA	NA	NA	NA
17	LCR (%)	NA	NA	NA	NA	NA
	Applicable to category 2 institution only:					
17a	LMR (%)	81.26%	64.04%	76.51%	89.80%	63.39%
	Net Stable Funding Ratio (NSFR) / Core Funding Ratio (CFR)					
	Applicable to category 1 institution only:					
18	Total available stable funding	NA	NA	NA	NA	NA
19	Total required stable funding	NA	NA	NA	NA	NA
20	NSFR (%)	NA	NA	NA	NA	NA
	Applicable to category 2A institution only:					
20a	CFR (%)	NA	NA	NA	NA	NA

ALLIED BANKING CORPORATION (HONG KONG) LIMITED

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 2021 and 30 June 2021 respectively:

		(HK$ '000)		
		(a)	(b)	(c)
		RWA		Minimum capital requirements
		September 2021	June 2021	September 2021
1	**Credit risk for non-securitization exposures**	**1,296,266**	**1,281,843**	**162,033**
2	Of which STC approach	0	0	0
2a	Of which BSC approach	1,296,266	1,281,843	162,033
3	Of which foundation IRB approach	0	0	0
4	Of which supervisory slotting criteria approach	0	0	0
5	Of which advanced IRB approach	0	0	0
6	Counterparty default risk and default fund contributions	**4,566**	**5,022**	**571**
7	Of which SA-CCR	NA	NA	NA
7a	Of which CEM	4,566	5,022	571
8	Of which IMM(CCR) approach	0	0	0
9	Of which others	0	0	0
10	CVA risk	0	0	0
11	Equity positions in banking book under the simple risk-weight method and internal models method	0	0	0
12	Collective investment scheme ("CIS") exposures - LTA	NA	NA	NA
13	CIS exposures - MBA	NA	NA	NA
14	CIS exposures - FBA	NA	NA	NA
14a	CIS exposures - combination of approaches	NA	NA	NA
15	Settlement risk	0	0	0
16	**Securitization exposures in banking book**	**0**	**0**	**0**
17	Of which SEC-IRBA	0	0	0
18	Of which SEC-ERBA (including IAA)	0	0	0
19	Of which SEC-SA	0	0	0
19a	Of which SEC-FBA	0	0	0
20	**Market risk**	**17,788**	**17,025**	**2,224**
21	Of which STM approach	17,788	17,025	2,224
22	Of which IMM approach	0	0	0
23	Capital charge for switch between exposures in trading book and banking book (not applicable before the revised market risk framework takes effect)	NA	NA	NA
24	Operational risk	116,263	116,925	14,533
24a	Sovereign concentration risk	0	0	0
25	Amounts below the thresholds for deduction (subject to 250% RW)	0	0	0
26	Capital floor adjustment	0	0	0
26a	**Deduction to RWA**	**28,630**	**28,630**	**3,579**
26b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	0	0	0
26c	Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital	28,630	28,630	3,579
27	**Total**	**1,406,253**	**1,392,185**	**175,782**

ALLIED BANKING CORPORATION (HONG KONG) LIMITED

Template LR2 : Leverage ratio ("LR")

30 September 2021

		Leverage Ratio framework (HK$ '000)	
		As at 30 September 2021	**As at 30 June 2021**
On-balance sheet exposures			
1	On-balance sheet exposures (excluding those arising from derivatives contracts and SFTs, but including collateral)	1,720,503	1,566,831
2	Less: Asset amounts deducted in determining Tier 1 capital	(52,055)	(52,055)
3	**Total on-balance sheet exposures (excluding derivatives contracts and SFTs)**	1,668,448	1,514,776
Exposures arising from derivative contracts			
4	Replacement cost associated with all derivatives contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)	771	311
5	Add-on amounts for PFE associated with all derivatives contracts	22,057	24,801
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	0	0
7	Less: Deductions of receivables assets for cash variation margin provided under derivatives contracts	0	0
8	Less: Exempted CCP leg of client-cleared trade exposures	0	0
9	Adjusted effective notional amount of written credit derivatives contracts	0	0
10	Less: Adjusted effective notional offsets and add-on deductions for written credit derivatives contracts	0	0
11	**Total exposures arising from derivative contracts**	22,828	25,112
Exposures arising from securities financing transactions (SFTs)			
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	0	0
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	0	0
14	CCR exposure for SFT assets	0	0
15	Agent transaction exposures	0	0
16	**Total exposures arising from SFTs**	0	0
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	78,278	73,118
18	Less: Adjustments for conversion to credit equivalent amounts	(70,088)	(65,536)
19	**Off-balance sheet items**	8,190	7,582
Capital and total exposures			
20	**Tier 1 capital**	466,066	461,360
20a	**Total exposures before adjustments for specific and collective provisions**	1,699,466	1,547,470
20b	**Adjustments for specific and collective povisions**	2	0
21	**Total exposures after adjustments for specific and collective provision**	1,699,464	1,547,470
Leverage ratio			
22	**Leverage ratio**	**27.42%**	**29.81%**