



上海商業銀行
SHANGHAI COMMERCIAL BANK

REGULATORY DISCLOSURES

As at 30th September 2017
(Unaudited)



SHANGHAI COMMERCIAL BANK LIMITED

(Incorporated in Hong Kong with limited liability)

(All amounts in HK dollar thousands unless otherwise stated)

Capital Adequacy Ratio

The calculation of the capital adequacy ratios as at 30th September 2017 and 30th June 2017 is based on the Banking (Capital) Rules ('BCR'). The capital adequacy ratios represent the consolidated ratios of the Bank's Hong Kong offices and its overseas branches, Shacom Property (CA) Inc., Shacom Property (NY) Inc., Shacom Property Holdings (BVI) Limited, Shacom Investment Limited, Shacom Assets Investments Limited, Right Honour Investments Limited, Glory Step Investments Limited, Silver Wisdom Investments Limited, Shacom Insurance Brokers Limited, KCC 23F Limited, KCC 25F Limited, and KCC 26F Limited computed in accordance with Section 3C(1) of the BCR.

	30th September 2017	30th June 2017
Common Equity Tier 1 capital	22,191,993	21,415,232
Tier 1 capital	22,191,993	21,415,232
Total capital	23,203,311	22,413,527
Total risk weighted amounts	130,877,035	127,584,724
Common Equity Tier 1 capital ratio	17.0%	16.8%
Tier 1 capital ratio	17.0%	16.8%
Total capital ratio	17.7%	17.6%

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Overview of risk weighted amount ('RWA')

The table below shows the breakdowns of RWA for various risks as at 30th September 2017 and 30th June 2017 and the accordingly minimum capital requirements as at 30th September 2017 which are made by multiplying the Group's RWA by 8%.

	RWA		Minimum capital requirements
	30th September 2017	30th June 2017	30th September 2017
1 Credit risk for non-securitization exposures	119,231,336	116,169,729	9,538,507
2 Of which STC approach	119,231,336	116,169,729	9,538,507
2a Of which BSC approach	-	-	-
3 Of which IRB approach	-	-	-
4 Counterparty credit risk	128,169	279,160	10,254
5 Of which SA-CCR	-	-	-
5a Of which CEM	95,044	205,235	7,604
6 Of which IMM(CCR) approach	-	-	-
7 Equity positions in banking book under market-based approach	-	-	-
8 CIS exposures – LTA	-	-	-
9 CIS exposures – MBA	-	-	-
10 CIS exposures – FBA	-	-	-
11 Settlement risk	-	-	-
12 Securitization exposures in banking book	-	-	-
13 Of which IRB(S) approach – ratings-based method	-	-	-
14 Of which IRB(S) approach – supervisory formula method	-	-	-
15 Of which STC(S) approach	-	-	-
16 Market risk	3,312,975	3,101,750	265,038
17 Of which STM approach	3,312,975	3,101,750	265,038
18 Of which IMM approach	-	-	-
19 Operational risk	7,202,175	7,053,850	576,174
20 Of which BIA approach	7,202,175	7,053,850	576,174
21 Of which STO approach	-	-	-
21a Of which ASA approach	-	-	-
22 Of which AMA approach	N/A	N/A	N/A
23 Amounts below the thresholds for deduction (subject to 250% RW)	1,002,380	980,235	80,190
24 Capital floor adjustment	-	-	-
24a Deduction to RWA	-	-	-
24b Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	-	-	-
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	-	-	-
25 Total	130,877,035	127,584,724	10,470,163

N/A: Not applicable in the case of Hong Kong

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Leverage ratio

The leverage ratios represent the consolidated ratios computed on the same regulatory consolidation basis as the capital adequacy ratios.

	30th September 2017	30th June 2017
Tier 1 capital	22,191,993	21,415,232
Total exposures	190,824,052	186,738,522
Leverage ratio	11.63%	11.47%