



上海商業銀行
SHANGHAI COMMERCIAL BANK

REGULATORY DISCLOSURES

As at 30 September 2020
(Unaudited)



KEY PRUDENTIAL RATIOS

| | | 30 September 2020 | 30 June 2020 | 31 March 2020 | 31 December 2019 | 30 September 2019 |
|---|--|----------------------|-----------------|------------------|---------------------|----------------------|
| Regulatory capital (amount) | | | | | | |
| 1 | Common Equity Tier 1 (CET1) | 29,139,337 | 28,092,913 | 28,155,510 | 27,572,305 | 26,887,182 |
| 2 | Tier 1 | 29,139,337 | 28,092,913 | 28,155,510 | 27,572,305 | 26,887,182 |
| 3 | Total capital | 34,767,565 | 33,711,395 | 33,736,377 | 33,162,681 | 32,506,175 |
| Risk Weighted Amounts (RWA) | | | | | | |
| 4 | Total RWA | 180,046,426 | 173,220,973 | 172,620,613 | 169,830,908 | 164,933,019 |
| Risk-based regulatory capital ratios (as a percentage of RWA) | | | | | | |
| 5 | CET1 ratio (%) | 16.2% | 16.2% | 16.3% | 16.2% | 16.3% |
| 6 | Tier 1 ratio (%) | 16.2% | 16.2% | 16.3% | 16.2% | 16.3% |
| 7 | Total capital ratio (%) | 19.3% | 19.5% | 19.5% | 19.5% | 19.7% |
| Additional CET1 buffer requirements (as a percentage of RWA) | | | | | | |
| 8 | Capital conservation buffer requirement (%) | 2.5% | 2.5% | 2.5% | 2.5% | 2.5% |
| 9 | Countercyclical capital buffer requirement (%) | 0.6% | 0.6% | 0.6% | 1.3% | 1.6% |
| 10 | Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs) | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| 11 | Total AI-specific CET1 buffer requirements (%) | 3.1% | 3.1% | 3.1% | 3.8% | 4.1% |
| 12 | CET1 available after meeting the AI's minimum capital requirements (%) | 10.2% | 10.2% | 10.3% | 10.2% | 10.3% |
| Basel III leverage ratio | | | | | | |
| 13 | Total leverage ratio (LR) exposure measure | 243,295,369 | 236,694,876 | 235,285,102 | 233,630,690 | 225,238,494 |
| 14 | LR (%) | 12.0% | 11.9% | 12.0% | 11.8% | 11.9% |
| 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 institution only: | | | | | | |
| 17a | LMR (%) | 55.8% | 56.8% | 57.1% | 57.3% | 53.6% |
| 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 (%) | 210.1% | 205.9% | 204.8% | 194.0% | 181.3% |

Footnote:

N/A Not applicable

OVERVIEW OF RWA

The table below shows the breakdowns of RWA for various risks as at 30 September 2020 and 30 June 2020 and the minimum capital requirements as at 30 September 2020 are calculated by multiplying the Group's RWA by 8%.

| | RWA | | Minimum capital requirements |
|--|-----------------------|--------------------|------------------------------|
| | 30 September 2020 | 30 June 2020 | 30 September 2020 |
| 1 Credit risk for non-securitization exposures | 156,484,232 | 150,170,626 | 12,518,739 |
| 2 Of which STC approach | 156,484,232 | 150,170,626 | 12,518,739 |
| 2a Of which BSC approach | – | – | – |
| 3 Of which foundation IRB approach | – | – | – |
| 4 Of which supervisory slotting criteria approach | – | – | – |
| 5 Of which advanced IRB approach | – | – | – |
| 6 Counterparty default risk and default fund contributions | 2,100,383 | 2,591,701 | 168,031 |
| 7 Of which SA-CCR | Not Applicable | Not Applicable | Not Applicable |
| 7a Of which CEM | 2,100,383 | 2,591,701 | 168,031 |
| 8 Of which IMM(CCR) approach | – | – | – |
| 9 Of which others | – | – | – |
| 10 CVA risk | 483,988 | 636,300 | 38,719 |
| 11 Equity positions in banking book under the simple risk-weight method and internal models method | – | – | – |
| 12 Collective investment scheme (“CIS”) exposures – LTA | Not Applicable | Not Applicable | Not Applicable |
| 13 CIS exposures – MBA | Not Applicable | Not Applicable | Not Applicable |
| 14 CIS exposures – FBA | Not Applicable | Not Applicable | Not Applicable |
| 14a CIS exposures – combination of approaches | Not Applicable | Not Applicable | Not Applicable |
| 15 Settlement risk | – | – | – |
| 16 Securitization exposures in banking book | – | – | – |
| 17 Of which SEC-IRBA | – | – | – |
| 18 Of which SEC-ERBA (including IAA) | – | – | – |
| 19 Of which SEC-SA | – | – | – |
| 19a Of which SEC-FBA | – | – | – |
| 20 Market risk | 9,664,350 | 9,032,013 | 773,148 |
| 21 Of which STM approach | 9,664,350 | 9,032,013 | 773,148 |
| 22 Of which IMM approach | – | – | – |
| 23 Capital charge for switch between exposures in trading book and banking book (not applicable before the revised market risk framework takes effect) | Not Applicable | Not Applicable | Not Applicable |
| 24 Operational risk | 9,524,413 | 9,366,500 | 761,953 |
| 24a Sovereign concentration risk | – | – | – |
| 25 Amounts below the thresholds for deduction (subject to 250% RW) | 1,789,060 | 1,423,833 | 143,125 |
| 26 Capital floor adjustment | – | – | – |
| 26a Deduction to RWA | – | – | – |
| 26b Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital | – | – | – |
| 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 | – | – | – |
| 27 Total | 180,046,426 | 173,220,973 | 14,403,715 |

LEVERAGE RATIO

The leverage ratios as at 30 September 2020 and 30 June 2020 are shown below:

| | | 30 September 2020 | 30 June 2020 |
|--|--|--------------------|--------------------|
| On-balance sheet exposures | | | |
| 1 | On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral) | 231,373,403 | 223,407,735 |
| 2 | Less: Asset amounts deducted in determining Tier 1 capital | (1,961,640) | (1,996,268) |
| 3 | Total on-balance sheet exposures (excluding derivative contracts and SFTs) | 229,411,763 | 221,411,467 |
| Exposures arising from derivative contracts | | | |
| 4 | Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting) | 707,943 | 697,157 |
| 5 | Add-on amounts for PFE associated with all derivative contracts | 2,887,515 | 3,808,547 |
| 6 | Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework | – | – |
| 7 | Less: Deductions of receivables assets for cash variation margin provided under derivative contracts | – | – |
| 8 | Less: Exempted CCP leg of client-cleared trade exposures | – | – |
| 9 | Adjusted effective notional amount of written credit derivative contracts | – | – |
| 10 | Less: Adjusted effective notional offsets and add-on deductions for written credit derivative contracts | – | – |
| 11 | Total exposures arising from derivative contracts | 3,595,458 | 4,505,704 |
| Exposures arising from SFTs | | | |
| 12 | Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions | – | – |
| 13 | Less: Netted amounts of cash payables and cash receivables of gross SFT assets | – | – |
| 14 | CCR exposure for SFT assets | – | – |
| 15 | Agent transaction exposures | – | – |
| 16 | Total exposures arising from SFTs | – | – |
| Other off-balance sheet exposures | | | |
| 17 | Off-balance sheet exposure at gross notional amount | 48,294,482 | 49,995,019 |
| 18 | Less: Adjustments for conversion to credit equivalent amounts | (37,510,871) | (38,733,327) |
| 19 | Off-balance sheet items | 10,783,611 | 11,261,692 |
| Capital and total exposures | | | |
| 20 | Tier 1 capital | 29,139,337 | 28,092,913 |
| 20a | Total exposures before adjustments for specific and collective provisions | 243,790,832 | 237,178,863 |
| 20b | Adjustments for specific and collective provisions | (495,463) | (483,987) |
| 21 | Total exposures after adjustments for specific and collective provisions | 243,295,369 | 236,694,876 |
| Leverage ratio | | | |
| 22 | Leverage ratio | 12.0% | 11.9% |

Footnote:

CCP Central counterparty

CCR Counterparty credit risk

PFE Potential future exposure

SFT Securities financing transactions