China CITIC Bank International Limited

Transition Disclosures Template At 30 June 2016

AL 30 J	lune 2016		Amounts subject to pre-Basel III treatment*
		HK\$'000	HK\$'000
	CET1 capital: instruments and reserves	0.000.074	
	irectly issued qualifying CET1 capital instruments plus any related share premium	9,366,271	
	etained earnings	14,979,661	
	isclosed reserves	436,007	
4	irectly issued capital subject to phase out from CET1 capital (only applicable to non-joint stock ompanies)	0	
Ρι	ublic sector capital injections grandfathered until 1 January 2018	0	
5 M he	inority interests arising from CET1 capital instruments issued by consolidated bank subsidiaries and eld by third parties (amount allowed in CET1 capital of the consolidation group)	0	
6 C I	ET1 capital before regulatory deductions	24,781,939	
	CET1 capital: regulatory deductions		
7 Va	aluation adjustments	3,233	
8 G	oodwill (net of associated deferred tax liability)	0	
9 Ot	ther intangible assets (net of associated deferred tax liability)	0	
10 De	eferred tax assets net of deferred tax liabilities	8,378	
11 Ca	ash flow hedge reserve		
12 E>	xcess of total EL amount over total eligible provisions under the IRB approach	0	
13 G	ain-on-sale arising from securitization transactions	0	
14 G	ains and losses due to changes in own credit risk on fair valued liabilities	(399,123)	
15 De	efined benefit pension fund net assets (net of associated deferred tax liabilities)	0	
ini	vestments in own CET1 capital instruments (if not already netted off paid-in capital on reported alance sheet)	0	
17 R	eciprocal cross-holdings in CET1 capital instruments	0	
18 In: 01	significant capital investments in CET1 capital instruments issued by financial sector entities that are utside the scope of regulatory consolidation (amount above 10% threshold)	0	
19 Si ou	ignificant capital investments in CET1 capital instruments issued by financial sector entities that are utside the scope of regulatory consolidation (amount above 10% threshold)	0	
20 M	ortgage servicing rights (amount above 10% threshold)	Not applicable	
	eferred tax assets arising from temporary differences (amount above 10% threshold, net of related x liability)	Not applicable	
22 Ar	mount exceeding the 15% threshold	Not applicable	
23 of	which: significant investments in the common stock of financial sector entities	Not applicable	
24 of	which: mortgage servicing rights	Not applicable	
25 of	which: deferred tax assets arising from temporary differences	Not applicable	
26 Na	ational specific regulatory adjustments applied to CET1 capital	2,717,493	
20a	umulative fair value gains arising from the revaluation of land and buildings (own-use and investment operties)	111,091	
26b R	egulatory reserve for general banking risks	2,606,402	
26c Se	ecuritization exposures specified in a notice given by the Monetary Authority	0	
26d Ci	umulative losses below depreciated cost arising from the institution's holdings of land and buildings	0	
26e Ca	apital shortfall of regulated non-bank subsidiaries	0	
re	apital investment in a connected company which is a commercial entity (amount above 15% of the porting institution's capital base)	0	
27 R	egulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to over deductions	0	
28 T o	otal regulatory deductions to CET1 capital	2,329,981	
29 C I	ET1 capital	22,451,958	

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46 Qualifying Tier 2 capital instruments plus any related share premium 2,328,451 47 Capital instruments subject to phase out arrangements from Tier 2 capital 3,720,383 48 Tier 2 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital of the consolidation group) 0 49 of which: capital instruments issued by subsidiaries subject to phase out arrangements 0 50 Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital 2,350,552 51 Tier 2 capital before regulatory deductions 8,399,386 52 Investments in own Tier 2 capital instruments 0 53 Reciprocal cross-holdings in Tier 2 capital instruments 0 54 Insignificant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold) 0 55 Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation 0 56 National specific regulatory adjustments applied to Tier 2 capital (49,991)			,. 55, 125
47Capital instruments subject to phase out arrangements from Tier 2 capital3,720,38348Tier 2 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital of the consolidation group)049of which: capital instruments issued by subsidiaries subject to phase out arrangements050Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital2,350,55251Tier 2 capital before regulatory deductions8,399,386Tier 2 capital before regulatory deductions52Investments in own Tier 2 capital instruments053Reciprocal cross-holdings in Tier 2 capital instruments054Insignificant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)055Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation056National specific regulatory adjustments applied to Tier 2 capital(49,991)	46	· · ·	2.328.451
48 Tier 2 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital of the consolidation group) 0 49 of which: capital instruments issued by subsidiaries subject to phase out arrangements 0 50 Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital 2,350,552 51 Tier 2 capital before regulatory deductions 8,399,386 52 Investments in own Tier 2 capital instruments 0 53 Reciprocal cross-holdings in Tier 2 capital instruments 0 54 Insignificant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold) 0 55 Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold) 0 55 National specific regulatory adjustments applied to Tier 2 capital (49,991)			
49of which: capital instruments issued by subsidiaries subject to phase out arrangements050Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital2,350,55251Tier 2 capital before regulatory deductions8,399,386Tier 2 capital before regulatory deductions52Investments in own Tier 2 capital instruments053Reciprocal cross-holdings in Tier 2 capital instruments054Insignificant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)055Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation056National specific regulatory adjustments applied to Tier 2 capital(49,991)			
50Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital2,350,55251Tier 2 capital before regulatory deductions8,399,386Tier 2 capital before regulatory deductions52Investments in own Tier 2 capital instruments053Reciprocal cross-holdings in Tier 2 capital instruments054Insignificant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)055Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation056National specific regulatory adjustments applied to Tier 2 capital(49,991)			0
Inclusion in Tier 2 capitalExercise51Tier 2 capital before regulatory deductions8,399,38652Investments in own Tier 2 capital instruments053Reciprocal cross-holdings in Tier 2 capital instruments054Insignificant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)055Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation056National specific regulatory adjustments applied to Tier 2 capital(49,991)	50	Collective impairment allowances and regulatory reserve for general banking risks eligible for	2 350 552
Tier 2 capital: regulatory deductions52Investments in own Tier 2 capital instruments053Reciprocal cross-holdings in Tier 2 capital instruments054Insignificant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)055Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)055National specific regulatory adjustments applied to Tier 2 capital(49,991)		•	
52Investments in own Tier 2 capital instruments053Reciprocal cross-holdings in Tier 2 capital instruments054Insignificant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)055Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation056National specific regulatory adjustments applied to Tier 2 capital(49,991)	51		8,399,386
53Reciprocal cross-holdings in Tier 2 capital instruments054Insignificant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)055Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation056National specific regulatory adjustments applied to Tier 2 capital(49,991)			
54Insignificant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)055Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation056National specific regulatory adjustments applied to Tier 2 capital(49,991)		·	
55Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation056National specific regulatory adjustments applied to Tier 2 capital(49,991)	53		0
56 National specific regulatory adjustments applied to Tier 2 capital(49,991)		Insignificant capital investments in Tier 2 capital instruments issued by financial sector entities that are	0
56 National specific regulatory adjustments applied to Tier 2 capital(49,991)	54		
Add back of cumulative fair value gains arising from the revaluation of land and buildings (own-use	54		0
Add back of cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties) eligible for inclusion in Tier 2 capital (49,991)	54 55	Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	

66b	Portion of deductions applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from Tier 2 capital	0
	of which: Excess of total EL amount over total eligible provisions under the IRB approach	0
	of which: Capital shortfall of regulated non-bank subsidiaries	0
	of which: Investments in own CET1 capital instruments	0
iv	of which: Reciprocal cross holdings in CET1 capital instruments issued by financial sector entities	0
V	of which: Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	0
V	of which: Insignificant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0
vi	of which: Significant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0
57	Total regulatory deductions to Tier 2 capital	(49,991)
58	Tier 2 capital	8,449,377
59	Total capital (Total capital = Tier 1 + Tier 2)	33,214,802
59a	Deduction items under Basel III which during transitional period remain subject to risk-weighting, based on pre-Basel III treatment	0
i	i of which: Mortgage servicing rights	0
i	of which: Defined benefit pension fund net assets	0
iii	of which: Investments in own CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments	0
iν	of which: Capital investment in a connected company which is a commercial entity	0
v	of which: Insignificant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0
	of which: Significant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory	
V	consolidation	0
		0 201,915,530
	consolidation	
60	consolidation Total risk weighted assets	
60 61	consolidation Total risk weighted assets Capital ratios (as a percentage of risk weighted assets)	201,915,530
60 61 62	consolidation Total risk weighted assets Capital ratios (as a percentage of risk weighted assets) CET1 capital ratio	201,915,530 11.12% 12.27%
60 61 62 63	consolidation Total risk weighted assets Capital ratios (as a percentage of risk weighted assets) CET1 capital ratio Tier 1 capital ratio	201,915,530 11.12% 12.27% 16.45%
60 61 62 63 64	consolidation Total risk weighted assets Capital ratios (as a percentage of risk weighted assets) CET1 capital ratio Tier 1 capital ratio Total capital ratio Total capital ratio Institution specific buffer requirement (minimum CET1 capital requirement as specified in s.3A, or s.3B, as the case requires, of the BCR plus capital conservation buffer plus countercyclical buffer	201,915,530 11.12% 12.27% 16.45% 4.50%
60 61 62 63 64 65	consolidation Total risk weighted assets Capital ratios (as a percentage of risk weighted assets) CET1 capital ratio CET1 capital ratio Tier 1 capital ratio Total capital ratio Institution specific buffer requirement (minimum CET1 capital requirement as specified in s.3A, or s.3B, as the case requires, of the BCR plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB or D-SIB requirements)	201,915,530 11.12% 12.27% 16.45% 4.50% 0.63%
60 61 62 63 64 65 66	consolidation Total risk weighted assets Capital ratios (as a percentage of risk weighted assets) CET1 capital ratio Tier 1 capital ratio 1 Total capital ratio 1 Institution specific buffer requirement (minimum CET1 capital requirement as specified in s.3A, or s.3B, as the case requires, of the BCR plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB or D-SIB requirements) of which: capital conservation buffer requirement 1	201,915,530 11.12% 12.27% 16.45% 4.50% 0.63% 0.37%
60 61 62 63 64 65 66	consolidation Total risk weighted assets Capital ratios (as a percentage of risk weighted assets) CET1 capital ratio Tier 1 capital ratio Total capital ratio Institution specific buffer requirement (minimum CET1 capital requirement as specified in s.3A, or s.3B, as the case requires, of the BCR plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB or D-SIB requirements) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB or D-SIB buffer requirement CET1 capital surplus over the minimum CET1 requirement and any CET1 capital used to meet the	201,915,530 11.12% 12.27% 16.45% 4.50% 0.63% 0.37% 0.00%
60 61 62 63 64 65 66 67	consolidation Total risk weighted assets Capital ratios (as a percentage of risk weighted assets) CET1 capital ratio Tier 1 capital ratio Total capital ratio Total capital ratio Institution specific buffer requirement (minimum CET1 capital requirement as specified in s.3A, or s.3B, as the case requires, of the BCR plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB or D-SIB requirements) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: Bank specific countercyclical buffer requirement of which: G-SIB or D-SIB buffer requirement	201,915,530 11.12%
60 61 62 63 64 65 66 67 68	consolidation Total risk weighted assets Capital ratios (as a percentage of risk weighted assets) CET1 capital ratio Tier 1 capital ratio 1 Total capital ratio 1 Institution specific buffer requirement (minimum CET1 capital requirement as specified in s.3A, or s.3B, as the case requires, of the BCR plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB or D-SIB requirements) of which: capital conservation buffer requirement 1 of which: capital conservation buffer requirement 1 of which: G-SIB or D-SIB buffer requirement 1 CET1 capital surplus over the minimum CET1 requirement and any CET1 capital used to meet the Tier 1 and Total capital requirement under s.3A, or s.3B, as the case requires, of the BCR	201,915,530 11.12% 12.27% 16.45% 4.50% 0.63% 0.37% 0.00% 6.62%
60 61 62 63 64 65 66 67 68 69	consolidation Total risk weighted assets Capital ratios (as a percentage of risk weighted assets) CET1 capital ratio Tier 1 capital ratio Total capital ratio Total capital ratio Institution specific buffer requirement (minimum CET1 capital requirement as specified in s.3A, or s.3B, as the case requires, of the BCR plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB or D-SIB requirements) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB or D-SIB buffer requirement CET1 capital surplus over the minimum CET1 requirement and any CET1 capital used to meet the Tier 1 and Total capital requirement under s.3A, or s.3B, as the case requires, of the BCR National minima (if different from Basel 3 minimum)	201,915,530 11.12% 12.27% 16.45% 4.50% 0.63% 0.37% 0.00% 6.62% Not applicable
60 61 62 63 64 65 66 67 68 69 70	consolidation Total risk weighted assets Capital ratios (as a percentage of risk weighted assets) CET1 capital ratio Tier 1 capital ratio Total capital ratio Total capital ratio Institution specific buffer requirement (minimum CET1 capital requirement as specified in s.3A, or s.3B, as the case requires, of the BCR plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB or D-SIB requirements) of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement Of which: G-SIB or D-SIB buffer requirement of which: capital surplus over the minimum CET1 requirement and any CET1 capital used to meet the Tier 1 and Total capital requirement under s.3A, or s.3B, as the case requires, of the BCR National minima (if different from Basel 3 minimum) National CET1 minimum ratio	201,915,530 11.12% 12.27% 16.45% 4.50% 0.63% 0.37% 0.00%
60 61 62 63 64 65 66 67 68 69 70	consolidation Total risk weighted assets Capital ratios (as a percentage of risk weighted assets) CET1 capital ratio Tier 1 capital ratio Total capital ratio Total capital ratio Institution specific buffer requirement (minimum CET1 capital requirement as specified in s.3A, or s.3B, as the case requires, of the BCR plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB or D-SIB requirements) of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: G-SIB or D-SIB buffer requirement CET1 capital surplus over the minimum CET1 requirement and any CET1 capital used to meet the Tier 1 and Total capital requirement under s.3A, or s.3B, as the case requires, of the BCR National minima (if different from Basel 3 minimum) National CET1 minimum ratio National Tier 1 minimum ratio	201,915,530 11.12% 12.27% 16.45% 4.50% 0.63% 0.37% 0.00% 6.62% Not applicable Not applicable
60 61 62 63 64 65 66 67 68 69 70 71	consolidation Total risk weighted assets Capital ratios (as a percentage of risk weighted assets) CET1 capital ratio Tier 1 capital ratio Total capital ratio Total capital ratio Institution specific buffer requirement (minimum CET1 capital requirement as specified in s.3A, or s.3B, as the case requires, of the BCR plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB or D-SIB requirements) of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: G-SIB or D-SIB buffer requirement CET1 capital surplus over the minimum CET1 requirement and any CET1 capital used to meet the Tier 1 and Total capital requirement under s.3A, or s.3B, as the case requires, of the BCR National minimu (if different from Basel 3 minimum) National Tier 1 minimum ratio National Total capital minimum ratio	201,915,530 11.12% 12.27% 16.45% 4.50% 0.63% 0.37% 0.00% 6.62% Not applicable Not applicable
60 61 62 63 64 65 66 67 68 69 70 71	consolidation Total risk weighted assets Capital ratios (as a percentage of risk weighted assets) CET1 capital ratio Tier 1 capital ratio Total capital ratio Total capital ratio Institution specific buffer requirement (minimum CET1 capital requirement as specified in s.3A, or s.3B, as the case requires, of the BCR plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB or D-SIB requirements) of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: G-SIB or D-SIB buffer requirement of which: G-SIB or D-SIB buffer requirement CET1 capital surplus over the minimum CET1 requirement and any CET1 capital used to meet the Tier 1 and Total capital requirement under s.3A, or s.3B, as the case requires, of the BCR National CET1 minimum ratio National Tier 1 minimum ratio National Total capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	201,915,530 11.12% 12.27% 16.45% 4.50% 0.63% 0.37% 0.00% 6.62% Not applicable Not applicable Not applicable
60 61 62 63 64 65 66 67 68 69 70 71 72 72 73	consolidation Total risk weighted assets CET1 capital ratio Tier 1 capital ratio Total capital ratio Total capital ratio Total capital ratio Total capital ratio Institution specific buffer requirement (minimum CET1 capital requirement as specified in s.3A, or s.3B, as the case requires, of the BCR plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB or D-SIB requirements) of which: capital conservation buffer requirement of which: G-SIB or D-SIB buffer requirement of which: G-SIB or D-SIB buffer requirement of which: G-SIB or D-SIB buffer requirement CET1 capital surplus over the minimum CET1 requirement and any CET1 capital used to meet the Tier 1 and Total capital requirement under s.3A, or s.3B, as the case requires, of the BCR National CET1 minimum ratio National Tier 1 minimum ratio National Tier 1 minimum ratio National Total capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation Significant capital investments in CET1 capital instruments issued by financial sector entities that are	201,915,530 11.12% 12.27% 16.45% 4.50% 0.63% 0.37% 0.00% 6.62% Not applicable Not applicable Not applicable Not applicable

	Applicable caps on the inclusion of provisions in Tier 2 capital	
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the basic approach and the standardized (credit risk) approach (prior to application of cap)	2,953,399
77	Cap on inclusion of provisions in Tier 2 under the basic approach and the standardized (credit risk) approach	2,350,552
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the IRB approach (prior to application of cap)	0
79	Cap for inclusion of provisions in Tier 2 under the IRB approach	0
	Capital instruments subject to phase-out arrangements	
80	Current cap on CET1 capital instruments subject to phase out arrangements	Not applicable
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	Not applicable
82	Current cap on AT1 capital instruments subject to phase out arrangements	0
83	Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)	0
84	Current cap on Tier 2 capital instruments subject to phase out arrangements	3,720,383
85	Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)	2,480,255

* This refers to the position under the Banking (Capital) Rules in force on 31 December 2012.

Notes to the template:

Elements where a more conservative definition has been applied in the BCR relative to that set out in Basel III capital standards:

Row No.	Description	Hong Kong basis	Basel III basis
	Other intangible assets (net of associated deferred tax liability)	0	0
9	Explanation As set out in paragraph 87 of the Basel III text issued by the Basel Committee (December 2010), mortg given limited recognition in CET1 capital (and hence be excluded from deduction from CET1 capital up Kong, an AI is required to follow the accounting treatment of including MSRs as part of intangible asset statements and to deduct MSRs in full from CET1 capital. Therefore, the amount to be deducted as re required under Basel III. The amount reported under the column "Basel III basis" in this box represents amount reported under the "Hong Kong basis") adjusted by reducing the amount of MSRs to be deduct 10% threshold set for MSRs and the aggregate 15% threshold set for MSRs, DTAs arising from tempor investments in CET1 capital instruments issued by financial sector entities (excluding those that are load connected companies) under Basel III.	to the specified thres s reported in the Al's ported in row 9 may b the amount reported ed to the extent not in rary differences and s	hold). In Hong financial e greater than that in row 9 (i.e. the excess of the ignificant
	Deferred tax assets net of deferred tax liabilities	8,378	8,378
	Explanation As set out in paragraphs 69 and 87 of the Basel III text issued by the Basel Committee (December 201 of the bank to be realized are to be deducted, whereas DTAs which relate to temporary differences ma		

	of the bank to be realized are to be deducted, whereas DTAS which relate to temporary differences thay be given inflitted recognition in CETT
	capital (and hence be excluded from deduction from CET1 capital up to the specified threshold). In Hong Kong, an AI is required to deduct all
	DTAs in full, irrespective of their origin, from CET1 capital. Therefore, the amount to be deducted as reported in row 10 may be greater than
10	that required under Basel III.

The amount reported under the column "Basel III basis" in this box represents the amount reported in row 10 (i.e. the amount reported under the "Hong Kong basis") adjusted by reducing the amount of DTAs to be deducted which relate to temporary differences to the extent not in excess of the 10% threshold set for DTAs arising from temporary differences and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences in certain the temporary differences and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and temporary differences and temporary differences and temporary differences and temporary differences and

Insignificant capital investments in CET1 capital instruments issued by financial sector entities	0	0	
that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	0	

Explanation

For the purpose of determining the total amount of insignificant capital investments in CET1 capital instruments issued by financial sector entities, an AI is required to aggregate any amount of loans, facilities or other credit exposures provided by it to any of its connected companies, where the connected company is a financial sector entity, as if such loans, facilities or other credit exposures were direct holdings, indirect holdings or synthetic holdings of the AI in the capital instruments of the financial sector entity, except where the AI demonstrates to the satisfaction of the Monetary Authority that any such loan was made, any such facility was granted, or any such other credit exposure was incurred, in the ordinary course of the AI's business.

Therefore, the amount to be deducted as reported in row 18 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 18 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.

	that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	C
19	Explanation For the purpose of determining the total amount of significant capital investments in CET1 capital instru- entities, an AI is required to aggregate any amount of loans, facilities or other credit exposures provided companies, where the connected company is a financial sector entity, as if such loans, facilities or othe indirect holdings or synthetic holdings of the AI in the capital instruments of the financial sector entity, e satisfaction of the Monetary Authority that any such loan was made, any such facility was granted, or ar incurred, in the ordinary course of the AI's business.	d by it to any of its cor r credit exposures we except where the AI de	nnected re direct holdings, emonstrates to the
	Therefore, the amount to be deducted as reported in row 19 may be greater than that required under Ba column "Basel III basis" in this box represents the amount reported in row 19 (i.e. the amount reported by by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected co deduction under the Hong Kong approach.	under the "Hong Kong	g basis") adjusted
	Insignificant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	(
39	Explanation The effect of treating loans, facilities or other credit exposures to connected companies which are finan instruments for the purpose of considering deductions to be made in calculating the capital base (see n mean the headroom within the threshold available for the exemption from capital deduction of other ins capital instruments may be smaller. Therefore, the amount to be deducted as reported in row 39 may b Basel III. The amount reported under the column "Basel III basis" in this box represents the amount rep reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities of connected companies which were subject to deduction under the Hong Kong approach.	ote re row 18 to the te ignificant capital inves be greater than that re ported in row 39 (i.e. t	emplate above) w stments in AT1 equired under he amount
	Insignificant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0	
54	Explanation The effect of treating loans, facilities or other credit exposures to connected companies which are finan instruments for the purpose of considering deductions to be made in calculating the capital base (see n mean the headroom within the threshold available for the exemption from capital deduction of other ins capital instruments may be smaller. Therefore, the amount to be deducted as reported in row 54 may b Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities of approacted companies which were subject to deduction under the Hong Kong approach.	ote re row 18 to the te ignificant capital inves be greater than that re ported in row 54 (i.e. t	emplate above) w stments in Tier 2 equired under he amount
	connected companies which were subject to deduction under the Hong Kong approach.		

Abbreviations:

CET1: Common Equity Tier 1 AT1: Additional Tier 1