BANK OF COMMUNICATIONS (HONG KONG) LIMITED, A LICENSED BANK
(incorporated in Hong Kong with limited liability)

REPORT OF UNAUDITED INTERIM FINANCIAL STATEMENTS

FOR THE SIX MONTHS ENDED 30 JUNE 2016

BANK OF COMMUNICATIONS (HONG KONG) LIMITED
(incorporated in Hong Kong with limited liability)

REPORT OF UNAUDITED INTERIM FINANCIAL STATEMENTS FOR THE SIX MONTHS ENDED 30 JUNE 2016

Contents | **Page(s)**

BANK OF COMMUNICATIONS (HONG KONG) LIMITED
(incorporated in Hong Kong with limited liability)

UNAUDITED STATEMENT OF COMPREHENSIVE INCOME

	Notes	For the six months ended 30 June 2016 HK$
Interest income	2	20,057
Administrative expenses		-
Profit before tax		20,057
Income tax expense	3	-
Total comprehensive profit for the period		20,057

The notes on pages 4 to 5 are an integral part of these unaudited interim financial statements.

BANK OF COMMUNICATIONS (HONG KONG) LIMITED
(incorporated in Hong Kong with limited liability)

UNAUDITED STATEMENT OF FINANCIAL POSITION

	Notes	As at 30 June 2016 HK$	As at 31 December 2015 HK$
Current assets			
Bank balances	4	300,034,523	300,014,466
		300,034,523	300,014,466
Current liabilities			
Other payables		526,695	526,695
		526,695	526,695
Net current assets		299,507,828	299,487,771
Capital and reserves			
Share capital	5	300,000,000	300,000,000
Accumulated losses		(492,172)	(512,229)
Total equity		299,507,828	299,487,771

The notes on pages 4 to 5 are an integral part of these interim unaudited financial statements.

The unaudited interim financial statements on pages 1 to 5 were approved by the Board of Directors on 30 September 2016 and were signed on its behalf by:

Chan Ha Fong, Nancy, Director

BANK OF COMMUNICATIONS (HONG KONG) LIMITED
(incorporated in Hong Kong with limited liability)

UNAUDITED STATEMENT OF CHANGES IN EQUITY

	Share capital HK$	Accumulated losses HK$	Total equity HK$
Balance at 29 July 2014 (date of incorporation)	-	-	-
Issuance of share capital	300,000,000	-	300,000,000
Total comprehensive loss for the period	-	(512,229)	(512,229)
Balance at 31 December 2015	300,000,000	(512,229)	299,487,771
Total comprehensive profit for the period	-	20,057	20,057
Balance at 30 June 2016	300,000,000	(492,172)	299,507,828

The notes on pages 4 to 5 are an integral part of these unaudited interim financial statements.

BANK OF COMMUNICATIONS (HONG KONG) LIMITED
(incorporated in Hong Kong with limited liability)

UNAUDITED NOTES TO THE FINANCIAL STATEMENTS

1. General information

Bank of Communications (Hong Kong) Limited ("the Company") is a private company incorporated and domiciled in Hong Kong. The address of its registered office is 1/F, Wheelock House, 20 Pedder Street, Central, Hong Kong. Its ultimate holding company is Bank of Communications Co., Ltd., which is incorporated in the People's Republic of China.

On 29 September 2015, the Monetary Authority granted the Company a licensed bank licence under the Banking Ordinance.

The Company has not yet commenced business.

These financial statements are presented in Hong Kong Dollars (HK$), unless otherwise stated.

2. Interest income

	For the six months ended 30 June 2016 HK$
Interest income from bank balances placed with ultimate holding company	20,057

3. Income tax expense

Hong Kong profits tax has been provided at the rate of 16.5% on the estimated assessable profit for the period. No provision has been made for Hong Kong profits tax as the Company has no estimated assessable profit for the period.

The tax on the Company's profit before tax differs from the theoretical amount that would arise using the weighted average tax rate applicable to profits of the Company as follows:

	For the six months ended 30 June 2016 HK$
Profit before tax	20,057
Tax calculated at the Hong Kong Profits Tax rate of 16.5%	3,309
Tax effect of income not taxable for tax purpose	(3,309)
Tax effect of expenses not deductible for tax purpose	-
Tax loss for which no deferred income tax asset was recognised	-
Income tax expense	-

Deferred income tax assets are recognised for tax loss carry-forwards to the extent that the realisation of the related tax benefit through future taxable profits is probable. The Company did not recognise deferred income tax assets of HK$8,639 in respect of tax losses amounting to HK$52,355 that can be carried forward against future taxable income.

UNAUDITED NOTES TO THE FINANCIAL STATEMENTS

4. Bank balances

Bank balances represent savings and current accounts placed with Bank of Communications Co., Ltd. Hong Kong Branch, a branch of its ultimate holding company.

The effective interest rate was less than 0.01% p.a. for six months ended 30 June 2016.

5. Share capital

	30 June 2016 HK$	31 December 2015 HK$
Issued and fully paid:		
300,000,000 ordinary shares	300,000,000	300,000,000

There was an issuance of share capital of HK$300,000,000 during the period from 29 July 2014 (Date of incorporation) to 31 December 2015.

BANK OF COMMUNICATIONS (HONG KONG) LIMITED
(incorporated in Hong Kong with limited liability)

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION

The Following information is disclosed as part of accompanying information to the financial statements to comply with the Banking (Disclosure) Rules and does not form part of the financial statements.

1 Risk management

The Company has been arranging Merger Bill reading and has not yet commenced its banking business. The Company is now in the course of setting up the infrastructure. As such, the details of risk management have not been presented.

2 Internal Audit

Internal Audit is an integral part of the Company's risk management infrastructure, which provides independent assessment and opinions on the Company's control structure, and assists the Company's Audit Committee in fulfilling its oversight responsibilities.

The Company has been arranging Merger Bill reading and has not yet commenced its banking business. The Company is now in the course of setting up the infrastructure. As such, the details of Internal Audit Management have not been presented at this transitional period.

3 Capital adequacy ratio

The capital ratios below are computed in accordance with the Banking (Capital) Rules of the Banking Ordinance.

	30 June 2016	31 December 2015
Common Equity Tier 1 ("CET1") capital ratio	499%	499%
Tier 1 capital ratio	499%	499%
Total capital ratio	499%	499%

Components of capital base

Total capital after deductions used in the calculation of capital adequacy ratio are as follows:

	30 June 2016 HK$	31 December 2015 HK$
CET1 capital instruments		
Paid up ordinary share capital	300,000,000	300,000,000
Accumulated losses	(492,172)	(512,229)
CET1 capital before deductions	299,507,828	299,487,771
Deductions	-	-
CET1 after capital deductions	299,507,828	299,487,771
Additional Tier 1 capital	-	-
Tier 2 capital	-	-
Total capital	299,507,828	299,487,771

BANK OF COMMUNICATIONS (HONG KONG) LIMITED
(incorporated in Hong Kong with limited liability)

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION

4 Countercyclical capital buffer ratio

The Company's countercyclical capital buffer ratio was 0% as there was no private sector credit exposure as at 30 June 2016 and 31 December 2015.

5 Regulatory capital disclosures

(a) Transition Disclosures Template:

See Appendix 1 on pages 9 to 20.

(b) Balance Sheet Reconciliation:

See Appendix 2 on page 21.

(c) Main Features of Regulatory Capital Instruments:

See Appendix 3 on page 22 to 23.

6 Leverage Ratio Disclosure Templates – Summary Comparison Table and Leverage Ratio Common Disclosure Template:

See Appendix 4 on pages 24 to 27.

7 Liquidity

The Company has not yet commenced its banking business and is negotiating with Supervisory Authority with the details of Liquidity Requirement. As such, the ratio has not been presented.

8 Currency risk

The Company does not have foreign currency exposure as at 30 June 2016 and 31 December 2015.

9 International claims

International claims are on-balance sheet exposures of counterparties based on the location of the counterparties after taking into account any risk transfer. The risk transfers have been made if the claims are guaranteed by a party in a geographical area which is different from that of the counterparty or if the claims are on an overseas branch of a bank whose head office is located in another geographical area.

	30 June 2016		31 December 2015	
	Banks HK$	Total HK$	Banks HK$	Total HK$
Developing Asia and Pacific				
China	300,034,523	300,034,523	300,014,466	300,014,466

BANK OF COMMUNICATIONS (HONG KONG) LIMITED
(incorporated in Hong Kong with limited liability)

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION

10 Loans and advances – sector information

There are no loans and advances to customers as at 30 June 2016 and 31 December 2015.

11 Overdue and rescheduled assets

There are no impaired, rescheduled or overdue assets as at 30 June 2016 and 31 December 2015.

12 Mainland activities

There are no non-bank mainland exposures as at 30 June 2016 and 31 December 2015.

13 Derivatives activities

There are no derivatives transactions as at 30 June 2016 and 31 December 2015.

14 Equity exposures

There are no equity exposures booked in the Company's banking book as at 30 June 2016 and 31 December 2015.

15 Comparatives

The Company was incorporated on 29 July 2014 and it is the first Interim Financial Statement since incorporation. Therefore, no comparative information for statement of comprehensive income is disclosed.

BANK OF COMMUNICATIONS (HONG KONG) LIMITED
(incorporated in Hong Kong with limited liability)

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION

Appendix 1 Transition Disclosures Template

The following table sets out the detailed composition of the Company's regulatory capital using the Transition Disclosures Template as specified by the HKMA. The table also shows those items that are currently benefiting from the Basel III transitional arrangements, and are consequently subject to the pre-Basel III treatment, as set out in Schedule 4H to the Banking (Capital) Rules.

	As at 30 June 2016		Amounts subject to pre-Basel III treatment*	Cross reference **
		HK$	HK$	
	CET1 capital: instruments and reserves			
1	Directly issued qualifying CET1 capital instruments plus any related share premium	300,000,000		(1)
2	Retained earnings	(492,172)		(2)
3	Disclosed reserves	-		
4	Directly issued capital subject to phase out from CET1 capital (only applicable to non-joint stock companies)	Not Applicable		
	Public sector capital injections grandfathered until 1 January 2018	Not Applicable		
5	Minority interests arising from CET1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in CET1 capital of the consolidation group)	-		
6	**CET1 capital before regulatory deductions**	299,507,828		
	CET1 capital: regulatory deductions			
7	Valuation adjustments	-		
8	Goodwill (net of associated deferred tax liability)	-		
9#	Other intangible assets (net of associated deferred tax liability)	-	-	
10#	Deferred tax assets net of deferred tax liabilities	-		
11	Cash flow hedge reserve	-		
12	Excess of total EL amount over total eligible provisions under the IRB approach	-	-	
13	Gain-on-sale arising from securitization transactions	-		
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	-	
15	Defined benefit pension fund net assets (net of associated deferred tax liabilities)	-	-	
16	Investments in own CET1 capital instruments (if not already netted off paid-in capital on reported balance sheet)	-	-	
17	Reciprocal cross-holdings in CET1 capital instruments	-	-	
18#	Insignificant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	-	
19#	Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	-	
20	Mortgage servicing rights (amount above 10% threshold)	Not applicable		
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	Not Applicable		
22	Amount 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		

BANK OF COMMUNICATIONS (HONG KONG) LIMITED
(incorporated in Hong Kong with limited liability)

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION

Appendix 1 Transition Disclosures Template (continued)

As at 30 June 2016

			Amounts subject to pre-Basel III treatment*	Cross reference **
		HK$	HK$	
	CET1 capital: regulatory deductions			
25	of which: deferred tax assets arising from temporary differences	Not Applicable		
26	National specific regulatory adjustments applied to CET1 capital	-		
26a	Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)	-		
26b	Regulatory reserve for general banking risks	-		
26c	Securitization exposures specified in a notice given by the Monetary Authority	-		
26d	Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings	-		
26e	Capital shortfall of regulated non-bank subsidiaries	-	-	
26f	Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	-	-	
27	Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions	-		
28	**Total regulatory deductions to CET1 capital**	-		
29	**CET1 capital**	299,507,828		
	AT1 capital: instruments			
30	Qualifying AT1 capital instruments plus any related share premium	-		
31	of which: classified as equity under applicable accounting standards	-		
32	of which: classified as liabilities under applicable accounting standards	-		
33	Capital instruments subject to phase out arrangements from AT1 capital	-		
34	AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group)	-		
35	of which: AT1 capital instruments issued by subsidiaries subject to phase out arrangements	-		
36	**AT1 capital before regulatory deductions**	-		
	AT1 capital: regulatory deductions			
37	Investments in own AT1 capital instruments	-	-	
38	Reciprocal cross-holdings in AT1 capital instruments	-	-	
39#	Insignificant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	-	
40	Significant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	-	-	
41	National specific regulatory adjustments applied to AT1 capital	-		
41a	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 1 capital	-		

BANK OF COMMUNICATIONS (HONG KONG) LIMITED
(incorporated in Hong Kong with limited liability)

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION

Appendix 1 Transition Disclosures Template (continued)

As at 30 June 2016			Amounts subject to pre-Basel III treatment*	Cross reference **
		HK$	HK$	
	AT1 capital: regulatory deductions			
i	of which: Excess of total EL amount over total eligible provisions under the IRB approach	-		
ii	of which: Capital shortfall of regulated non-bank subsidiaries	-		
iii	of which: Investments in own CET1 capital instruments	-		
iv	of which: Reciprocal cross holdings in CET1 capital instruments issued by financial sector entities	-		
v	of which: Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	-		
vi	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	-		
vii	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	-		
42	Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions	-		
43	Total regulatory deductions to AT1 capital	-		
44	AT1 capital	-		
45	Tier 1 capital (Tier 1 = CET1 + AT1)	299,507,828		
	Tier 2 capital: instruments and provisions			
46	Qualifying Tier 2 capital instruments plus any related share premium	-		
47	Capital instruments subject to phase out arrangements from Tier 2 capital	-		
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)	-		
49	of which: capital instruments issued by subsidiaries subject to phase out arrangements	-		
50	Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	-		
51	Tier 2 capital before regulatory deductions	-		
	Tier 2 capital: regulatory deductions			
52	Investments in own Tier 2 capital instruments	-	-	
53	Reciprocal cross-holdings in Tier 2 capital instruments	-	-	
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)	-	-	
55	Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	-	-	

BANK OF COMMUNICATIONS (HONG KONG) LIMITED
(incorporated in Hong Kong with limited liability)

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION

Appendix 1 Transition Disclosures Template (continued)

As at 30 June 2016			Amounts subject to pre-Basel III treatment*	Cross reference **
		HK$	HK$	
	Tier 2 capital: regulatory deductions			
56	National specific regulatory adjustments applied to Tier 2 capital	-		
56a	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	-		
56b	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	-		
i	of which: Excess of total EL amount over total eligible provisions under the IRB approach	-		
ii	of which: Capital shortfall of regulated non-bank subsidiaries	-		
iii	of which: Investments in own CET1 capital instruments	-		
iv	of which: Reciprocal cross holdings in CET1 capital instruments issued by financial sector entities	-		
v	of which: Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	-		
vi	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	-		
vii	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	-		
57	**Total regulatory deductions to Tier 2 capital**	-		
58	**Tier 2 capital**	-		
59	**Total capital (Total capital = Tier 1 + Tier 2)**	299,507,828		
59a	Deduction items under Basel III which during transitional period remain subject to risk-weighting, based on pre-Basel III treatment	-		
i	of which: Mortgage servicing rights	-		
ii	of which: Defined benefit pension fund net assets	-		
iii	of which: Investments in own CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments	-		
iv	of which: Capital investment in a connected company which is a commercial entity	-		
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	-		

BANK OF COMMUNICATIONS (HONG KONG) LIMITED
(incorporated in Hong Kong with limited liability)

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION

Appendix 1 Transition Disclosures Template (continued)

As at 30 June 2016			Amounts subject to pre-Basel III treatment*	Cross reference **
		HK$	HK$	
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	-		
60	• **Total risk weighted assets**	60,039,618		
	Capital ratios (as a percentage of risk weighted assets)			
61	CET1 capital ratio	499%		
62	Tier 1 capital ratio	499%		
63	Total capital ratio	499%		
64	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)	5.125%		
65	of which: capital conservation buffer requirement	0.625%		
66	of which: bank specific countercyclical buffer requirement	0%		
67	of which: G-SIB or D-SIB buffer requirement	0%		
68	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	491%		
	National minima (if different from Basel 3 minimum)			
69	National CET1 minimum ratio	Not applicable		
70	National Tier 1 minimum ratio	Not applicable		
71	National Total capital minimum ratio	Not applicable		
	Amounts below the thresholds for deduction (before risk weighting)			
72	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	-		
73	Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	-		
74	Mortgage servicing rights (net of related tax liability)	Not applicable		
75	Deferred tax assets arising from temporary differences (net of related tax liability)	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)	-		
77	Cap on inclusion of provisions in Tier 2 under the basic approach and the standardized (credit risk) approach	-		
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the IRB approach (prior to application of cap)	-		
79	Cap for inclusion of provisions in Tier 2 under the IRB approach	-		
	Capital instruments subject to phase-out arrangements			
80	Current cap on CET1 capital instruments subject to phase out arrangements	Not applicable		

BANK OF COMMUNICATIONS (HONG KONG) LIMITED
(incorporated in Hong Kong with limited liability)

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION

Appendix 1 Transition Disclosures Template (continued)

As at 30 June 2016			Amounts subject to pre-Basel III treatment*	Cross reference **
		HK$	HK$	
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	-		
83	Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)	-		
84	Current cap on Tier 2 capital instruments subject to phase out arrangements	-		
85	Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)	-		

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

** Cross-referenced to Assets and Liabilities items under regulatory scope of consolidation, Balance Sheet Reconciliation in Appendix 2.

Footnote:
# Indicates elements where a more conservative definition has been applied in the BCR relative to that set out in the Basel III capital standards.

Abbreviations:
CET1: Common Equity Tier 1
AT1: Additional Tier 1

BANK OF COMMUNICATIONS (HONG KONG) LIMITED
(incorporated in Hong Kong with limited liability)

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION

Appendix 1 Transition Disclosures Template (continued)

As at 31 December 2015

			Amounts subject to pre-Basel III treatment*	Cross reference **
		HK$	HK$	
	CET1 capital: instruments and reserves			
1	Directly issued qualifying CET1 capital instruments plus any related share premium	300,000,000		(1)
2	Retained earnings	(512,229)		(2)
3	Disclosed reserves	-		
4	Directly issued capital subject to phase out from CET1 capital (only applicable to non-joint stock companies)	Not Applicable		
	Public sector capital injections grandfathered until 1 January 2018	Not Applicable		
5	Minority interests arising from CET1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in CET1 capital of the consolidation group)	-		
6	**CET1 capital before regulatory deductions**	299,487,771		
	CET1 capital: regulatory deductions			
7	Valuation adjustments	-		
8	Goodwill (net of associated deferred tax liability)	-		
9#	Other intangible assets (net of associated deferred tax liability)	-	-	
10#	Deferred tax assets net of deferred tax liabilities	-		
11	Cash flow hedge reserve	-		
12	Excess of total EL amount over total eligible provisions under the IRB approach	-	-	
13	Gain-on-sale arising from securitization transactions	-		
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	-	
15	Defined benefit pension fund net assets (net of associated deferred tax liabilities)	-	-	
16	Investments in own CET1 capital instruments (if not already netted off paid-in capital on reported balance sheet)	-	-	
17	Reciprocal cross-holdings in CET1 capital instruments	-	-	
18#	Insignificant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	-	
19#	Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	-	
20	Mortgage servicing rights (amount above 10% threshold)	Not applicable		
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	Not Applicable		
22	Amount 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		

BANK OF COMMUNICATIONS (HONG KONG) LIMITED
(incorporated in Hong Kong with limited liability)

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION

Appendix 1 Transition Disclosures Template (continued)

As at 31 December 2015			Amounts subject to pre-Basel III treatment*	Cross reference **
		HK$	HK$	
	CET1 capital: regulatory deductions			
25	of which: deferred tax assets arising from temporary differences	Not Applicable		
26	National specific regulatory adjustments applied to CET1 capital	-		
26a	Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)	-		
26b	Regulatory reserve for general banking risks	-		
26c	Securitization exposures specified in a notice given by the Monetary Authority	-		
26d	Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings	-		
26e	Capital shortfall of regulated non-bank subsidiaries	-	-	
26f	Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	-	-	
27	Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions	-		
28	**Total regulatory deductions to CET1 capital**	-		
29	**CET1 capital**	299,487,771		
	AT1 capital: instruments			
30	Qualifying AT1 capital instruments plus any related share premium	-		
31	of which: classified as equity under applicable accounting standards	-		
32	of which: classified as liabilities under applicable accounting standards	-		
33	Capital instruments subject to phase out arrangements from AT1 capital	-		
34	AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group)	-		
35	of which: AT1 capital instruments issued by subsidiaries subject to phase out arrangements	-		
36	**AT1 capital before regulatory deductions**	-		
	AT1 capital: regulatory deductions			
37	Investments in own AT1 capital instruments	-	-	
38	Reciprocal cross-holdings in AT1 capital instruments	-	-	
39#	Insignificant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	-	
40	Significant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	-	-	
41	National specific regulatory adjustments applied to AT1 capital	-		
41a	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 1 capital	-		

Appendix 1 Transition Disclosures Template (continued)

As at 31 December 2015			Amounts subject to pre-Basel III treatment*	Cross reference **
		HK$	HK$	
	AT1 capital: regulatory deductions			
i	of which: Excess of total EL amount over total eligible provisions under the IRB approach	-		
ii	of which: Capital shortfall of regulated non-bank subsidiaries	-		
iii	of which: Investments in own CET1 capital instruments	-		
iv	of which: Reciprocal cross holdings in CET1 capital instruments issued by financial sector entities	-		
v	of which: Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	-		
vi	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	-		
vii	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	-		
42	Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions	-		
43	Total regulatory deductions to AT1 capital	-		
44	AT1 capital	-		
45	Tier 1 capital (Tier 1 = CET1 + AT1)	299,487,771		
	Tier 2 capital: instruments and provisions			
46	Qualifying Tier 2 capital instruments plus any related share premium	-		
47	Capital instruments subject to phase out arrangements from Tier 2 capital	-		
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)	-		
49	of which: capital instruments issued by subsidiaries subject to phase out arrangements	-		
50	Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	-		
51	Tier 2 capital before regulatory deductions	-		
	Tier 2 capital: regulatory deductions			
52	Investments in own Tier 2 capital instruments	-	-	
53	Reciprocal cross-holdings in Tier 2 capital instruments	-	-	
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)	-	-	
55	Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	-	-	

BANK OF COMMUNICATIONS (HONG KONG) LIMITED
(incorporated in Hong Kong with limited liability)

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION

Appendix 1 Transition Disclosures Template (continued)

As at 31 December 2015

			Amounts subject to pre-Basel III treatment*	Cross reference **
		HK$	HK$	
	Tier 2 capital: regulatory deductions			
56	National specific regulatory adjustments applied to Tier 2 capital	-		
56a	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	-		
56b	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	-		
i	of which: Excess of total EL amount over total eligible provisions under the IRB approach	-		
ii	of which: Capital shortfall of regulated non-bank subsidiaries	-		
iii	of which: Investments in own CET1 capital instruments	-		
iv	of which: Reciprocal cross holdings in CET1 capital instruments issued by financial sector entities	-		
v	of which: Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	-		
vi	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	-		
vii	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	-		
57	**Total regulatory deductions to Tier 2 capital**	-		
58	**Tier 2 capital**	-		
59	**Total capital (Total capital = Tier 1 + Tier 2)**	299,487,771		
59a	Deduction items under Basel III which during transitional period remain subject to risk-weighting, based on pre-Basel III treatment	-		
i	of which: Mortgage servicing rights	-		
ii	of which: Defined benefit pension fund net assets	-		
iii	of which: Investments in own CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments	-		
iv	of which: Capital investment in a connected company which is a commercial entity	-		
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	-		

BANK OF COMMUNICATIONS (HONG KONG) LIMITED
(incorporated in Hong Kong with limited liability)

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION

Appendix 1 Transition Disclosures Template (continued)

	As at 31 December 2015	HK$	Amounts subject to pre-Basel III treatment* HK$	Cross reference **
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	-		
60	• **Total risk weighted assets**	60,030,018		
	Capital ratios (as a percentage of risk weighted assets)			
61	CET1 capital ratio	499%		
62	Tier 1 capital ratio	499%		
63	Total capital ratio	499%		
64	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)	4.5%		
65	of which: capital conservation buffer requirement	0%		
66	of which: bank specific countercyclical buffer requirement	0%		
67	of which: G-SIB or D-SIB buffer requirement	0%		
68	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	491%		
	National minima (if different from Basel 3 minimum)			
69	National CET1 minimum ratio	Not applicable		
70	National Tier 1 minimum ratio	Not applicable		
71	National Total capital minimum ratio	Not applicable		
	Amounts below the thresholds for deduction (before risk weighting)			
72	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	-		
73	Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	-		
74	Mortgage servicing rights (net of related tax liability)	Not applicable		
75	Deferred tax assets arising from temporary differences (net of related tax liability)	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)	-		
77	Cap on inclusion of provisions in Tier 2 under the basic approach and the standardized (credit risk) approach	-		
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the IRB approach (prior to application of cap)	-		
79	Cap for inclusion of provisions in Tier 2 under the IRB approach	-		
	Capital instruments subject to phase-out arrangements			
80	Current cap on CET1 capital instruments subject to phase out arrangements	Not applicable		

BANK OF COMMUNICATIONS (HONG KONG) LIMITED
(incorporated in Hong Kong with limited liability)

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION

Appendix 1 Transition Disclosures Template (continued)

As at 31 December 2015			Amounts subject to pre-Basel III treatment*	Cross reference **
		HK$	HK$	
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	-		
83	Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)	-		
84	Current cap on Tier 2 capital instruments subject to phase out arrangements	-		
85	Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)	-		

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

** Cross-referenced to Assets and Liabilities items under regulatory scope of consolidation, Balance Sheet Reconciliation in Appendix 2.

Footnote:
# Indicates elements where a more conservative definition has been applied in the BCR relative to that set out in the Basel III capital standards.

Abbreviations:
CET1: Common Equity Tier 1
AT1: Additional Tier 1

BANK OF COMMUNICATIONS (HONG KONG) LIMITED
(incorporated in Hong Kong with limited liability)

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION

Appendix 2 Balance Sheet Reconciliation

The following table shows a reconciliation of amounts shown in the balance sheet of the Company to the capital components of regulatory capital:

As at 30 June 2016

	Balance Sheet as in Published Financial Statements	Under regulatory scope of consolidation	Cross reference to Transition Disclosures Template
	HK$	HK$	
Assets			
Bank balances	300,034,523	300,034,523	
Total Assets	**300,034,523**	**300,034,523**	
Liabilities			
Other payables	526,695	526,695	
Total Liabilities	**526,695**	**526,695**	
Capital and reserves			
Share Capital	300,000,000	300,000,000	(1)
Accumulated losses	(492,172)	(492,172)	(2)
Total equity	**299,507,828**	**299,507,828**	
Total Liabilities and Equity	**300,034,523**	**300,034,523**	

As at 31 December 2015

	Balance Sheet as in Published Financial Statements	Under regulatory scope of consolidation	Cross reference to Transition Disclosures Template
	HK$	HK$	
Assets			
Bank balances	300,014,466	300,014,466	
Total Assets	**300,014,466**	**300,014,466**	
Liabilities			
Other payables	526,695	526,695	
Total Liabilities	**526,695**	**526,695**	
Capital and reserves			
Share Capital	300,000,000	300,000,000	(1)
Accumulated losses	(512,229)	(512,229)	(2)
Total equity	**299,487,771**	**299,487,771**	
Total Liabilities and Equity	**300,014,466**	**300,014,466**	

BANK OF COMMUNICATIONS (HONG KONG) LIMITED
(incorporated in Hong Kong with limited liability)

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION

Appendix 3 Main Features of Regulatory Capital Instruments

The following table shows the main features of outstanding capital instruments:
As at 30 June 2016

1	Issuer	Bank of Communications (Hong Kong) Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	Not applicable
3	Governing law(s) of the instrument Hong Kong Law	Hong Kong Law
	Regulatory treatment	
4	Transitional Basel III rules#	Not applicable
5	Post-transitional Basel III rules+	Common Equity Tier 1
6	Eligible at solo*/group/group & solo	Solo
7	Instrument type (types to be specified by each jurisdiction)	Ordinary Shares
8	Amount recognised in regulatory capital (as of most recent reporting date)	HK$300,000,000
9	Par value of instrument	Not applicable
10	Accounting classification	Shareholders' equity
11	Original date of issuance	1 share issued on 29 July 2014 299,999,999 shares issued on 9 February 2015
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	Not applicable
16	Subsequent call dates, if applicable	No
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Not applicable
18	Coupon rate and any related index	Not applicable
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	Not applicable
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	Not applicable
25	If convertible, fully or partially	Not applicable
26	If convertible, conversion rate	Not applicable
27	If convertible, mandatory or optional conversion	Not applicable
28	If convertible, specify instrument type convertible into	Not applicable
29	If convertible, specify issuer of instrument it converts into	Not applicable
30	Write-down feature	No
31	If write-down, write-down trigger(s)	Not applicable
32	If write-down, full or partial	Not applicable
33	If write-down, permanent or temporary	Not applicable
34	If temporary write-down, description of write-up mechanism	Not applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Represents the most subordinated claim in liquidation
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	Not applicable

Footnote:

\# Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

\+ Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

* Include solo-consolidated

BANK OF COMMUNICATIONS (HONG KONG) LIMITED
(incorporated in Hong Kong with limited liability)

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION

Appendix 3 Main Features of Regulatory Capital Instruments (continued)

The following table shows the main features of outstanding capital instruments:
As at 31 December 2015

1	Issuer	Bank of Communications (Hong Kong) Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	Not applicable
3	Governing law(s) of the instrument Hong Kong Law	Hong Kong Law
	Regulatory treatment	
4	Transitional Basel III rules#	Not applicable
5	Post-transitional Basel III rules+	Common Equity Tier 1
6	Eligible at solo*/group/group & solo	Solo
7	Instrument type (types to be specified by each jurisdiction)	Ordinary Shares
8	Amount recognised in regulatory capital (as of most recent reporting date)	HK$300,000,000
9	Par value of instrument	Not applicable
10	Accounting classification	Shareholders' equity
11	Original date of issuance	1 share issued on 29 July 2014 299,999,999 shares issued on 9 February 2015
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	Not applicable
16	Subsequent call dates, if applicable	No
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Not applicable
18	Coupon rate and any related index	Not applicable
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	Not applicable
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	Not applicable
25	If convertible, fully or partially	Not applicable
26	If convertible, conversion rate	Not applicable
27	If convertible, mandatory or optional conversion	Not applicable
28	If convertible, specify instrument type convertible into	Not applicable
29	If convertible, specify issuer of instrument it converts into	Not applicable
30	Write-down feature	No
31	If write-down, write-down trigger(s)	Not applicable
32	If write-down, full or partial	Not applicable
33	If write-down, permanent or temporary	Not applicable
34	If temporary write-down, description of write-up mechanism	Not applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Represents the most subordinated claim in liquidation
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	Not applicable

Footnote:

Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

+ Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

* Include solo-consolidated

BANK OF COMMUNICATIONS (HONG KONG) LIMITED
(incorporated in Hong Kong with limited liability)

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION

Appendix4 Leverage Ratio Disclosure Templates

Summary Comparison Table

As at 30 June 2016

	Item	Leverage ratio framework HK$ equivalent
1	Total consolidated assets as per published financial statements	300,034,523
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
4	Adjustments for derivative financial instruments	-
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	-
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	-
7	Other adjustments	-
8	Leverage ratio exposure	300,034,523

BANK OF COMMUNICATIONS (HONG KONG) LIMITED
(incorporated in Hong Kong with limited liability)

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION

Appendix 4 Leverage Ratio Disclosure Templates (continued)

Leverage Ratio Common Disclosure Template

As at 30 June 2016

	Item	Leverage ratio framework HK$ equivalent
	On-balance sheet exposures	
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	300,034,523
2	Less: Asset amounts deducted in determining Basel III Tier 1 capital (reported as negative amounts)	-
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	300,034,523
	Derivative exposures	
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	-
5	Add-on amounts for PFE associated with all derivatives transactions	-
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-
7	Less: Deductions of receivables assets for cash variation margin provided in derivatives transactions (reported as negative amounts)	-
8	Less: Exempted CCP leg of client-cleared trade exposures (reported as negative amounts)	-
9	Adjusted effective notional amount of written credit derivatives	-
10	Less: Adjusted effective notional offsets and add-on deductions for written credit derivatives (reported as negative amounts)	-
11	Total derivative exposures (sum of lines 4 to 10)	-
	Securities financing transaction exposures	
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	-
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets (reported as negative amounts)	-
14	CCR exposure for SFT assets	-
15	Agent transaction exposures	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	-
	Other off-balance sheet exposures	
17	Off-balance sheet exposure at gross notional amount	-
18	Less: Adjustments for conversion to credit equivalent amounts (reported as negative amounts)	-
19	Off-balance sheet items (sum of lines 17 and 18)	-
	Capital and total exposures	
20	Tier 1 capital	299,507,828
21	Total exposures (sum of lines 3, 11, 16 and 19)	300,034,523
	Leverage ratio	
22	**Basel III leverage ratio**	**99.82%**

BANK OF COMMUNICATIONS (HONG KONG) LIMITED
(incorporated in Hong Kong with limited liability)

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION

Appendix4 Leverage Ratio Disclosure Templates (continued)

Summary Comparison Table

As at 31 December 2015

	Item	Leverage ratio framework HK$ equivalent
1	Total consolidated assets as per published financial statements	300,014,466
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
4	Adjustments for derivative financial instruments	-
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	-
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	-
7	Other adjustments	-
8	Leverage ratio exposure	300,014,466

BANK OF COMMUNICATIONS (HONG KONG) LIMITED
(incorporated in Hong Kong with limited liability)

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION

Appendix 4 Leverage Ratio Disclosure Templates (continued)

Leverage Ratio Common Disclosure Template

As at 31 December 2015

	Item	Leverage ratio framework HK$ equivalent
	On-balance sheet exposures	
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	300,014,466
2	Less: Asset amounts deducted in determining Basel III Tier 1 capital (reported as negative amounts)	-
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	300,014,466
	Derivative exposures	
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	-
5	Add-on amounts for PFE associated with all derivatives transactions	-
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-
7	Less: Deductions of receivables assets for cash variation margin provided in derivatives transactions (reported as negative amounts)	-
8	Less: Exempted CCP leg of client-cleared trade exposures (reported as negative amounts)	-
9	Adjusted effective notional amount of written credit derivatives	-
10	Less: Adjusted effective notional offsets and add-on deductions for written credit derivatives (reported as negative amounts)	-
11	Total derivative exposures (sum of lines 4 to 10)	-
	Securities financing transaction exposures	
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	-
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets (reported as negative amounts)	-
14	CCR exposure for SFT assets	-
15	Agent transaction exposures	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	-
	Other off-balance sheet exposures	
17	Off-balance sheet exposure at gross notional amount	-
18	Less: Adjustments for conversion to credit equivalent amounts (reported as negative amounts)	-
19	Off-balance sheet items (sum of lines 17 and 18)	-
	Capital and total exposures	
20	Tier 1 capital	299,487,771
21	Total exposures (sum of lines 3, 11, 16 and 19)	300,014,466
	Leverage ratio	
22	**Basel III leverage ratio**	**99.82%**