

The Bank of East Asia, Limited 東亞銀行有限公司

	眼仃有限公可			
Trans	sition Disclosures Template		Amounts subject to pre-Basel III treatment*	Cross referenced* to
		HK\$ Mn	HK\$ Mn	
	CET1 capital: instruments and reserves			
1	Directly issued qualifying CET1 capital instruments plus any related share premium	23,494		(10) + (14)
2	Retained earnings	14,660		(11)
3	Disclosed reserves	21,962		(15) + (16) + (17)
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)	0	_	
6	CET1 capital before regulatory deductions	60,116		
	CET1 capital: regulatory deductions			
7	Valuation adjustments	0		
8	Goodwill (net of associated deferred tax liability)	1,494		(5)
9	Other intangible assets (net of associated deferred tax liability)	22	0	(6)
10	Deferred tax assets net of deferred tax liabilities	118		(7)
11	Cash flow hedge reserve	0		
12	Excess of total EL amount over total eligible provisions under the IRB approach	0	0	
13	Gain-on-sale arising from securitization transactions	0		
		(6)	0	(8) + (9)
	Defined benefit pension fund net assets (net of associated deferred tax liabilities)	0	0	
	Investments in own CET1 capital instruments (if not already netted off paid-in capital on reported balance		 	
16	sheet)	0	0	
17	Reciprocal cross-holdings in CET1 capital instruments	0	0	I I
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)	0	0	! ! !
19	Significant capital investments in CET1 capital instruments issued by financial sector entities that are	0	0	
	outside the scope of regulatory consolidation (amount above 10% threshold)		<u> </u>	
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	-	
	of which: significant investments in the common stock of financial sector entities	Not applicable		
	of which: mortgage servicing rights	Not applicable		
		Not applicable		
	National specific regulatory adjustments applied to CET1 capital	9,243	-	
	Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment		-	(0) : (1)
26a	properties)	3,862		(3) + (4)
26b	Regulatory reserve for general banking risks	5,381		(12)
26c	Securitization exposures specified in a notice given by the Monetary Authority	0		
26d	Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings	0		
26e	Capital shortfall of regulated non-bank subsidiaries	0	0	
26f	Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	0	0	i !
27	Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover	0		
20	deductions Total regulatory deductions to CET4 conital	10 971	-	
	Total regulatory deductions to CET1 capital	10,871 49,245		
29	CET1 capital AT1 capital: instruments	49,245		
20		0		
	Qualifying AT1 capital instruments plus any related share premium of which: classified as equity under applicable accounting standards	0		
	of which: classified as liabilities under applicable accounting standards of which: classified as liabilities under applicable accounting standards	0	_	
33	Capital instruments subject to phase out arrangements from AT1 capital	3,190		HK\$3,544 Mn (as of 31 Dec 2012)
34	AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group)	0	_	x 90%
35	of which: AT1 capital of the consolidation group)	0		
	AT1 capital before regulatory deductions	3,190		
361		2,.30		
36	AT1 capital: regulatory deductions			<u> </u>
	, z ,	n		₽
37	Investments in own AT1 capital instruments	0	0	i
37 38	Investments in own AT1 capital instruments Reciprocal cross-holdings in AT1 capital instruments	0	0	
37	Investments in own AT1 capital instruments		 	



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Trans	sition Disclosures Template		Amounts subject to pre-Basel III treatment*	Cross referenced* to
		HK\$ Mn	HK\$ Mn	
41	National specific regulatory adjustments applied to AT1 capital	0		
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	0		
i	of which: Excess of total EL amount over total eligible provisions under the IRB approach	0		
ii	of which: Capital shortfall of regulated non-bank subsidiaries	0		
iii	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		
	of which: Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	0		
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	0		
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	0		
42	Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions	0		
43	Total regulatory deductions to AT1 capital	0		
44	AT1 capital	3,190	İ	
	Tier 1 capital (Tier 1 = CET1 + AT1)	52,435		
	Tier 2 capital: instruments and provisions	,		
46	Qualifying Tier 2 capital instruments plus any related share premium	0		
	Capital instruments subject to phase out arrangements from Tier 2 capital	12,179		HK\$13,532 Mn (as of 31 Dec 2012)
48	Tier 2 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount	0		x 90%
	allowed in Tier 2 capital of the consolidation group) 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	2,573		(1) + (2) - (13)
51	Tier 2 capital before regulatory deductions	14,752		
	Tier 2 capital: regulatory deductions			
52	Investments in own Tier 2 capital instruments	0	0	
53	Reciprocal cross-holdings in Tier 2 capital instruments	0	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	0	
55	Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0	0	
56	National specific regulatory adjustments applied to Tier 2 capital	(1,737)		
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	(1,737)		[(3) + (4)] X 45%
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	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		
iii	of which: Investments in own CET1 capital instruments	0		
	of which: Reciprocal cross holdings in CET1 capital instruments issued by financial sector entities of which: Capital investment in a connected company which is a commercial entity (amount above 15% of	0		
	the reporting institution's capital base) of which: Insignificant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2			
vi	capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0		
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	0		
57	Total regulatory deductions to Tier 2 capital	(1,737)		
58	Tier 2 capital	16,489		
59	Total capital (Total capital = Tier 1 + Tier 2)	68,924		
59a	Deduction items under Basel III which during transitional period remain subject to risk-weighting, based on pre-Basel III treatment	0		
i	of which: Mortgage servicing rights	0		
ii	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		
	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		
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		
60	Total risk weighted assets	433,876		
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Transition Disclosures Template

Amounts subject to pre-Basel III treatment*

Capital ratios (as a percentage of risk weighted assets) 61 CET1 capital ratio 62 Ter 1 capital ratio 63 Total capital ratio 63 Total capital ratio 64 the case requires of the BCR plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB or D-SIB requirements 65 of which: capital conservation buffer requirement 66 of which: capital surplus over the minimum CET1 capital requirement 67 of which: G-SIB or D-SIB buffer requirement 68 CET1 capital surplus over the minimum CET1 requirement 69 National CET1 minimum ratio 70 National Tier 1 minimum ratio 71 National Total capital minimum ratio 72 National Total capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital 73 Significant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital 74 National Total capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation 75 Deferred tax assets arising from temporary differences (not of related tax liability) 76 Deferred tax assets arising from temporary differences (not of related tax liability) 77 Cap on inclusion of provisions in Tier 2 under the basic approach and the standardized (credit risk) 78 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the basic approach (prior to a spicication of cap) 79 Cap for inclusion of provisions in Tier 2 under the IRB approach 80 Current cap on CET1 capital instruments subject to phase out arrangements 81 Current cap on CET1 capital instruments subject to phase out arrangements 82 Current cap on CET1 capital instruments subject to phase out arrangements 83 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 84 Amount excluded from AT1 capital use to cap (excess over cap after redemptions and maturities) 85 Amount exclud			į	treatment*	
61 CET1 capital ratio 11.35% 62 Tier 1 capital ratio 12.09% 63 Total capital ratio 15.89% 64 the case requires, of the BCR plus capital conservation buffer plus countercyclical buffer requirements 3.50% 65 of which: capital conservation buffer requirement 0 0 66 of which: capital conservation buffer requirement 0 0 66 of which: capital conservation buffer requirement 0 0 67 of which: G-SIB or D-SIB requirement 0 0 68 of which: Capital surplus over the minimum CET1 requirement 0 0 68 of which: Capital surplus over the minimum CET1 requirement 0 0 69 of which: G-SIB or D-SIB buffer requirement 0 0 60 of which: G-SIB or D-SIB buffer requirement 0 0 60 of which: G-SIB or D-SIB buffer requirement 0 0 61 of which: G-SIB or D-SIB buffer requirement 0 0 62 of which: G-SIB or D-SIB buffer requirement 0 0 63 of which: G-SIB or D-SIB buffer requirement 0 0 64 of which: G-SIB or D-SIB buffer requirement 0 0 65 of which: G-SIB or D-SIB buffer requirement 0 0 66 of which: G-SIB or D-SIB buffer requirement 0 0 66 of which: G-SIB or D-SIB buffer requirement 0 0 0 66 of which: G-SIB or D-SIB buffer requirement 0 0 0 66 of which: G-SIB or D-SIB buffer requirement 0 0 0 66 of which: G-SIB or D-SIB buffer requirement 0 0 0 66 of which: G-SIB or D-SIB buffer requirement 0 0 0 67 of which: G-SIB or D-SIB buffer requirement 0 0 0 68 of Capital or D-SIB buffer requirement 0 0 0 0 68 of Capital inveltement 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			HK\$ Mn	HK\$ Mn	
12.09% 13 Total capital ratio 15.89% 16 Total capital ratio 15.89% 16 Total capital ratio 16 Total capital ratio 17 Total capital ratio 18 Total capital ratio 18 Total capital ratio 19 Total capital ratio 19 Total capital ratio 19 Total capital ratio 19 Total capital ratio 10 Total capital ratio 10 Total capital requirements pipe for one of which: bank specific countercyclical buffer requirement 10 Total capital conservation buffer requirement 10 Total capital surplus over the minimum CET1 requirement and any CET1 capital used to meet the Tier 1 Total capital surplus over the minimum CET1 requirement and any CET1 capital used to meet the Tier 1 Total capital surplus over the minimum CET1 requirement and any CET1 capital used to meet the Tier 1 Total capital requirement under s.3.4, or s.38, as the case requires, of the BCR National CET1 minimum ratio Not applicable and total capital minimum ratio Not applicable Not applicable and total capital minimum ratio Not applicable and total capital minimum ratio Not applicable and total capital minimum ratio Not applicable Not applicable and total capital minimum ratio Not applicable and total capital instruments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation Not applicable and total capital instruments subject to related tax liability Not applicable Applicable caps on the Inclusion of provisions in Tier 2 capital Not applicable and provisions in Tier 2 in respect of exposures subject to the basic approach and the standardized (credit risk) approach prior to application of cap) Provisions eligible for inclusion in Tier 2 under the basic approach and the standardized		Capital ratios (as a percentage of risk weighted assets)			
1 total capital ratio 15.89% Institution specific buffer requirement (minimum CET1 capital requirement as specified in s.3A, or s.3B, as 4the case requires, of the BCR plus capital conservation buffer plus countercyclical buffer requirements 3.50% plus G-SIB or D-SIB requirements) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	61	CET1 capital ratio	11.35%		
institution specific buffer requirement (minimum CET1 capital requirement as specified in s.3A, or s.3B, as plus G-SIB or D-SIB requirements) plus G-SIB or D-SIB requirements) 65 of which: capital conservation buffer requirement 66 of which: bank specific countercyclical buffer requirement 70 of which: D-SIB or D-SIB requirement 80 cert capital surplus over the minimum CET1 requirement 80 cert capital surplus over the minimum CET1 requirement and any CET1 capital used to meet the Tier 1 70 respectively the surplus over the minimum CET1 requirement and any CET1 capital used to meet the Tier 1 71 requirement under s.3A, or s.3B, as the case requires, of the BCR 81 National CET1 minimum ratio 80 National CET1 minimum ratio 80 National Ter 1 minimum ratio 81 Not applicable 82 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 72 Insignificant capital investments in CET1 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) 85 Deferred tax assets arising from temporary differences (net of related tax liability) 86 Not applicable 87 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) 87 Cap on inclusion of provisions in Tier 2 under the basic approach and the standardized (credit risk) approach 88 Current cap on CET1 capital instruments subject to phase out arrangements 80 Current cap on CET1 capital instruments subject to phase out arrangements 81 Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities) 82 Current cap	62	Tier 1 capital ratio	12.09%		
64 the case requires, of the BCR plus capital conservation buffer plus countercyclical buffer requirements 55 of which: capital conservation buffer requirement 66 of which: bank specific countercyclical buffer requirement 76 of which: G-SIB or D-SIB puffer requirement 87 of which: G-SIB or D-SIB puffer requirement 90 of which: G-SIB or D-SIB buffer requirement 90 of which: G-SIB or D-SIB buffer requirement 90 of which: G-SIB or D-SIB buffer requirement and any CET1 capital used to meet the Tier 1 and Total 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 10 National CET1 minimum ratio 10 Not applicable 11 National Tier 1 minimum ratio 12 National Total capital minimum ratio 13 Not applicable 14 Mounts below the thresholds for deduction (before risk weighting) 15 In 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 14 Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation 15 Deferred tax assets arising from temporary differences (net of related tax liability) 16 Deferred tax assets arising from temporary differences (net of related tax liability) 17 Not applicable 18 Applicable caps on the inclusion of provisions in Tier 2 capital 18 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) 18 Cap on inclusion of provisions in Tier 2 under the basic approach and the standardized (credit risk) approach 19 Cap of inclusion of provisions in Tier 2 under the basic approach and the standardized (credit risk) 20 Cap of inclusion of provisions in Tier 2 under the lRB approach 21 Cap of inclusion of provision	63	Total capital ratio	15.89%		
66 of which: bank specific countercyclical buffer requirement 67 of which: G-SIB or D-SIB buffer requirement 68 CET1 capital surplus over the minimum CET1 requirement and any CET1 capital used to meet the Tier 1 7.85% National Total capital requirement under s.3A, or s.3B, as the case requires, of the BCR National CET1 minimum ratio Not applicable 70 National Tier 1 minimum ratio Not applicable 71 National Total capital minimum ratio Not applicable 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 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) 76 Cap on inclusion of provisions in Tier 2 under 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 (prior to application of cap) 78 Cap for inclusion of provisions in Tier 2 under the IRB approach 79 Cap for inclusion of provisions in Tier 2 under the IRB approach 80 Current cap on CET1 due to cap (excess over cap after redemptions and maturities) 81 Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities) 82 Current cap on AT1 capital due to cap (excess over cap after redemptions and maturities) 83 Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)	64	the case requires, of the BCR plus capital conservation buffer plus countercyclical buffer requirements	3.50%		
67 of which: G-SIB or D-SIB buffer requirement 68 CET1 capital surplus over the minimum CET1 requirement and any CET1 capital used to meet the Tier 1 7.85% 68 Autonal CET1 minimum ratio 70 National CET1 minimum ratio 70 National Tier 1 minimum ratio 71 National Total capital minimum ratio 72 National Total capital minimum ratio 73 National Total capital minimum ratio 74 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 75 Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation 76 Morgage servicing rights (net of related tax liability) 77 Invisions 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 lash 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 80 Current cap on CET1 capital instruments subject to phase-out arrangements 80 Current cap on CET1 capital instruments subject to phase out arrangements 81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 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 Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities) 85 Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities) 86 Amount excluded from AT1 capital instruments subject to phase out arrangements	65	of which: capital conservation buffer requirement	0		
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) 80 National CET1 minimum ratio Not applicable 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 Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation Another applicable in Not applicable instruments issued by financial sector entities that are outside the scope of regulatory consolidation Not applicable 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) Provisions eligible for inclusion in Tier 2 under the basic approach and the standardized (credit risk) approach (prior to application of cap) Provisions eligible for inclusion in Tier 2 under the basic approach and the standardized (credit risk) approach (prior to application of cap) Provisions eligible for inclusion in Tier 2 under the basic approach and the standardized (credit risk) approach (prior to application of cap) Significant capital instruments subject to phase out arrangements Not applicable Current cap on CET1 capital instruments subject to phase out arrangements Not applicable Current cap on AT1 capital instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) Not applicable	66	of which: bank specific countercyclical buffer requirement	0		
Autonal minimum (if different from Basel 3 minimum) 89 National CET1 minimum ratio Not applicable Amounts below the thresholds for deduction (before risk weighting) 10 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 10 Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation 11 Autority Not applicable Not applicable Not applicable Applicable caps on the inclusion of provisions in Tier 2 capital Applicable caps on the inclusion of provisions in Tier 2 capital 12 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) 13 Provisions eligible for inclusion in Tier 2 under the basic approach and the standardized (credit risk) approach (prior to application of cap) 14 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the IRB approach (prior to application of cap) 15 Cap for inclusion of provisions in Tier 2 under the IRB approach 16 Current cap on CET1 capital instruments subject to phase out arrangements 18 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 18 Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities) 18 Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)	67	of which: G-SIB or D-SIB buffer requirement	0		
68 National CET1 minimum ratio Not applicable 70 National Tier 1 minimum ratio Not applicable 71 National Total capital minimum ratio Not applicable 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 76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the basic approach and the standardized (credit risk) approach 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 under the basic approach and the standardized (credit risk) 444 approach 78 Provisions eligible for inclusion in Tier 2 under the basic approach and the standardized (credit risk) 444 approach 80 Current cap on CET1 capital instruments subject to phase-out arrangements 80 Current cap on CET1 capital instruments subject to phase out arrangements 80 Current cap on AT1 capital instruments subject to phase out arrangements 81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 83 Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities) 84 Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities) 85 Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)	68		7.85%		
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) 444 approach 77 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the IRB approach (prior to application of cap) 78 Cap for inclusion of provisions in Tier 2 under the IRB approach 79 Cap for inclusion of provisions in Tier 2 under the IRB approach 80 Current cap on CET1 capital instruments subject to phase out arrangements 80 Current cap on CET1 due to cap (excess over cap after redemptions and maturities) 81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 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 Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)		National minima (if different from Basel 3 minimum)			
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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) 75 Deferred tax assets arising from temporary differences (net of related tax liability) 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) 76 Provisions eligible for inclusion in Tier 2 under the basic approach and the standardized (credit risk) 77 Cap on inclusion of provisions in Tier 2 under the basic approach and the standardized (credit risk) 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 79 Cap for inclusion of provisions in Tier 2 under the IRB approach 80 Current cap on CET1 capital instruments subject to phase-out arrangements 80 Current cap on CET1 due to cap (excess over cap after redemptions and maturities) 81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 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 Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)	70	National Tier 1 minimum ratio	Not applicable		
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 1,225	71	National Total capital minimum ratio	Not applicable		
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) 75 Deferred tax assets arising from temporary differences (net of related tax liability) 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 79 Cap for inclusion of provisions in Tier 2 under the IRB approach 80 Current cap on CET1 capital instruments subject to phase out arrangements 80 Current cap on CET1 capital instruments subject to phase out arrangements 81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 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 Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)		Amounts below the thresholds for deduction (before risk weighting)			
outside the scope of regulatory consolidation 74 Mortgage servicing rights (net of related tax liability) 75 Deferred tax assets arising from temporary differences (net of related tax liability) 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 under the basic approach and the standardized (credit risk) approach 79 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 79 Cap for inclusion of provisions in Tier 2 under the IRB approach 80 Current cap on CET1 capital instruments subject to phase-out arrangements 80 Current cap on CET1 due to cap (excess over cap after redemptions and maturities) 81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 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 Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)	72		1,225		
75 Deferred tax assets arising from temporary differences (net of related tax liability) 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 79 Cap for inclusion of provisions in Tier 2 under the IRB approach 80 Current cap on CET1 capital instruments subject to phase out arrangements 81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 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 Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities) 85 Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)	73		4,565		
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) 444 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 2,129 Capital instruments subject to phase-out arrangements 80 Current cap on CET1 capital instruments subject to phase out arrangements 81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 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 Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities) 85 Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)	74	Mortgage servicing rights (net of related tax liability)	Not applicable		
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) 72 Cap on inclusion of provisions in Tier 2 under the basic approach and the standardized (credit risk) 444 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 79 Cap for inclusion of provisions in Tier 2 under the IRB approach 79 Cap for inclusion of provisions in Tier 2 under the IRB approach 80 Current cap on CET1 capital instruments subject to phase out arrangements 81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 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 Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities) 85 Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)	75	Deferred tax assets arising from temporary differences (net of related tax liability)	Not applicable		
77 Cap on inclusion of provisions in Tier 2 under the basic approach and the standardized (credit risk) 444 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 79 Cap for inclusion of provisions in Tier 2 under the IRB approach 79 Cap for inclusion of provisions in Tier 2 under the IRB approach 79 Cap for inclusion of provisions in Tier 2 under the IRB approach 70 Cap for inclusion of provisions in Tier 2 under the IRB approach 80 Current cap on CET1 capital instruments subject to phase-out arrangements 81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 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 Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities) 85 Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)		Applicable caps on the inclusion of provisions in Tier 2 capital			
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 81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 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 Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities) 85 Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)	76		642		
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 81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 82 Current cap on AT1 capital instruments subject to phase out arrangements 3,190 3,810 2,129 83 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 3,810 3,810 3,810 2,129	77		444		
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) 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) 85 Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)	78		3,810		
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) 82 Current cap on AT1 capital instruments subject to phase out arrangements 3,190 83 Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities) 357	79	Cap for inclusion of provisions in Tier 2 under the IRB approach	2,129		
81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 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) 357		Capital instruments subject to phase-out arrangements			
82 Current cap on AT1 capital instruments subject to phase out arrangements 3,190 83 Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities) 357	80	Current cap on CET1 capital instruments subject to phase out arrangements	Not applicable		
83 Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities) 357	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	3,190		
	83	Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)	357		
84 Current cap on Tier 2 capital instruments subject to phase out arrangements 12,179	84	Current cap on Tier 2 capital instruments subject to phase out arrangements	12,179		
85 Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities) 1,197	85	Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)	1,197		

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

The Bank of East Asia, Limited

東亞銀行有限公司

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:

О.	Description	Hong Kong basis	Basel III basis		
	Other intangible assets (net of associated deferred tax liability)	22			
	Other intangible assets (net of associated deferred tax liability) 22 Explanation As set out in paragraph 87 of the Basel III text issued by the Basel Committee (December 2010), mortgage servicing rights (MSRs) may be given limited recognition in CET1 capital (and hence be excluded from deduction from CET1 capital up to the specified threshold). In Hong Kong, an AI is required to follow the accounting treatment of including MSRs as part of intangible assets reported in the Al's financial statements and to deduct MSRs in full from CET1 capital. Therefore, the amount to be deducted as reported in row 9 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 9 (i.e. the amount reported under the "Hong Kong basis") adjusted by reducing the amount of MSRs to be deducted to the extent not in excess of the 10% threshold set for MSRs and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and significant investments in CET1 capital instruments issued by financial sector entities (excluding those that are loans, facilities or other credit exposures to connected companies) under Basel III.				
1	Deferred tax assets net of deferred tax liabilities	118	1		
	Explanation As set out in paragraphs 69 and 87 of the Basel III text issued by the Basel Committee (December 2010), I profitability of the bank to be realized are to be deducted, whereas DTAs which relate to temporary differer recognition in CET1 capital (and hence be excluded from deduction from CET1 capital up to the specified to is required to deduct all DTAs in full, irrespective of their origin, from CET1 capital. Therefore, the amount row 10 may be greater than that required under Basel III.	nces may be give hreshold). In Ho	en limited ing Kong, an A		
	The amount reported under the column "Basel III basis" in this box represents the amount reported in row under the "Hong Kong basis") adjusted by reducing the amount of DTAs to be deducted which relate to ten not in excess of the 10% threshold set for DTAs arising from temporary differences and the aggregate 15% arising from temporary differences and significant investments in CET1 capital instruments issued by finan those that are loans, facilities and other credit exposures to connected companies) under Basel III.	nporary difference threshold set for	es to the exter r MSRs, DTAs		
	Insignificant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0			
	Explanation For the purpose of determining the total amount of insignificant capital investments in CET1 capital instruments issued by financial sector entities, an Al 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 Al in the capital instruments of the financial sector entity, except where the Al 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 Al'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 Al's connected companies which were subject to deduction under the Hong Kong approach.				
	Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0			
	Explanation For the purpose of determining the total amount of significant capital investments in CET1 capital instrume entities, an AI is required to aggregate any amount of loans, facilities or other credit exposures provided by companies, where the connected company is a financial sector entity, as if such loans, facilities or other or holdings, indirect holdings or synthetic holdings of the AI in the capital instruments of the financial sector edemonstrates to the satisfaction of the Monetary Authority that any such loan was made, any such facility or credit exposure was incurred, in the ordinary course of the AI's business.	it to any of its co edit exposures we ntity, except whe	onnected ere direct re the Al		
	Therefore, the amount to be deducted as reported in row 19 may be greater than that required under Base the column "Basel III basis" in this box represents the amount reported in row 19 (i.e. the amount reported adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the Al's connect subject to deduction under the Hong Kong approach.	under the "Hong	Kong basis")		
	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			
	Explanation The effect of treating loans, facilities or other credit exposures to connected companies which are financial instruments for the purpose of considering deductions to be made in calculating the capital base (see note will mean the headroom within the threshold available for the exemption from capital deduction of other ins AT1 capital instruments may be smaller. Therefore, the amount to be deducted as reported in row 39 may under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facili the AI's connected companies which were subject to deduction under the Hong Kong approach.	re row 18 to the ignificant capital be greater than t reported in row 3	template above investments in the that required in the		
	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 financial sector entities as CET1 capital instruments for the purpose of considering deductions to be made in calculating the capital base (see note re row 18 to the template above will mean the headroom within the threshold available for the exemption from capital deduction of other insignificant capital investments in Tier 2 capital instruments may be smaller. Therefore, the amount to be deducted as reported in row 54 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 54 (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 Al's connected companies which were subject to deduction under the Hong Kong approach.				

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