



浦发硅谷银行
SPD Silicon Valley Bank

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2023 Q3

Capital Adequacy Ratio Report
(English translation version)

For the period ended
30 Sep 2023



For the period ended 30 Sep 2023, the capital quantity, capital composition and capital adequacy ratio are as following :

RMB'000

Items	Amount
Core Tier 1 capital	2,159,512.6
Core Tier 1 capital deductions	146,307.8
Net core Tier 1 capital	2,013,204.8
Other Tier 1 capital	0.0
Net Tier 1 capital	2,013,204.8
Tier 2 capital	63,257.5
Surplus provision for loan impairment eligible for inclusion in Tier 2 capital	63,257.5
Total regulatory capital	2,076,462.3
Total risk-weighted assets	12,979,531.5
Core Tier 1 capital adequacy ratio	15.51%
Tier 1 capital adequacy ratio	15.51%
Capital adequacy ratio	16.00%
Minimum capital requirements imposed by the regulator :	
Core Tier 1 capital adequacy ratio	5%
Tier 1 capital adequacy ratio	6%
Capital adequacy ratio	8%
Capital conservation buffer requirement	2.5% of Risk-weighted assets Covered by Core Tier 1 capital
Countercyclical capital buffer requirement	Not applicable
Additional capital requirement	Not applicable

For the period ended 30 Sep 2023, loan provision rate, and loan provision coverage ratio are as following :

Regulatory Indicator	Regulatory Tolerance Levels	Actual result
Loan provision rate	1.80%	1.80%
Loan provision coverage ratio	130%	156.81%

