CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED

Regulatory Disclosure Statement

For the six months ended

30 June 2026

(Unaudited)

CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED
Regulatory Disclosure Statement (unaudited)
As at 30 June 2026

(Expressed in thousands of Hong Kong Dollars)

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Introduction

The Information contained in this document is for China Construction Bank (Asia) Corporation Limited ("the Bank") and its subsidiaries ("the Group"), and is prepared in accordance with the Banking (Disclosure) Rules ("BDR"), Part 6 of the Financial Institutions (Resolution) (Loss-absorbing Capacity Requirements – Banking Sector) Rules ("LAC Rules"), and disclosure templates issued by the Hong Kong Monetary Authority ("HKMA").

These banking disclosures are governed by the Group's disclosure policy, which has been approved by the Board. The disclosure policy sets out the governance, control and assurance requirements for publication of the document. While the regulatory disclosures statement is not required to be externally audited, the document has been subject to independent review in accordance with the Group's policies on disclosure and its financial reporting and governance processes.

The numbers in this document are expressed in thousands of Hong Kong Dollars, unless otherwise stated.

Basis of preparation

Except where indicated otherwise, the financial information contained in this Banking Disclosure Statement has been prepared on the basis of regulatory scope of consolidation specified by the HKMA to the Bank. The basis of consolidation for regulatory purposes is different from that for accounting purposes. Information regarding subsidiaries that are not included in the consolidation for regulatory purposes is set out in the "Basis of consolidation" section in this document. The banking disclosure statement includes the information required under the BDR and the LAC Rules. According to the BDR and the LAC Rules, disclosure of comparative information is not required unless otherwise specified in the standard disclosure templates.

The capital adequacy ratios ("CAR") were compiled in accordance with the Banking (Capital) Rules ("BCR") issued by the Hong Kong Monetary Authority ("HKMA"). In calculating the risk weighted assets, the Group adopted the Standardised (Credit Risk) Approach and the Standardised (Market Risk) Approach for credit risk and market risk respectively. For counterparty credit risk, the Group adopted the Standardized (Counterparty Credit Risk) Approach ("SA-CCR") to calculate its default risk exposures. For CVA risk, the capital charge was calculated using reduced basic CVA approach. For operational risk, the capital charge was calculated using the Standardised Approach.

(Expressed in thousands of Hong Kong Dollars)

Basis of consolidation

The basis of consolidation for regulatory purposes is different from that for accounting purposes. Subsidiaries included in the consolidation for regulatory purposes are specified in a notice from the HKMA in accordance with Section 3C(1) of the BCR.

The CAR as at 30 June 2026 were computed on a consolidated basis, including the Bank and its subsidiaries, CCB Properties (Hong Kong) Holdings Limited and all of its subsidiaries ("CCBP Group") and CCB (Asia) Insurance Broker Limited.

The main difference between the consolidation basis for accounting and regulatory purposes is that the former includes the Bank and all its subsidiaries whereas the latter excludes CCB Securities Limited ("CCBS"), CCB Nominees Limited ("CCBN") and CCB (Asia) Trustee Company Limited ("CCBT") which conduct non-banking related business. In accordance with the thresholds as determined in Part 3 of the BCR, the Bank's shareholdings in CCBS, CCBN and CCBT were included in the total risk weighted assets of the Group.

The following entities are within the Group's accounting scope of consolidation but are excluded from its regulatory scope of consolidation as at 30 June 2026.

In HK$ thousands		**As at 30 June 2026**	
Name of company	**Principal activities**	**Total assets**	**Total equity**
CCB Securities Limited	Securities brokerage business	714,440	509,731
CCB Nominees Limited	Custodian and nominee services	10,203	9,549
CCB (Asia) Trustee Company Limited	Trustee and custodian business	142,909	127,968

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KM1: Key Prudential Ratios

The following table provides an overview of the Bank's key prudential ratios which were calculated in accordance with the Banking (Capital) Rules and Banking (Liquidity) Rules ("BLR"), issued by the HKMA.

		(a)	(b)	(c)	(d)	(e)
In HK$ thousands		**30 Jun 2026**	**31 Mar 2026**	**31 Dec 2025**	**30 Sep 2025**	**30 Jun 2025**
	Regulatory capital (amount)					
1 & 1a	Common Equity Tier 1 (CET1)	84,897,850	82,415,739	81,005,604	80,456,347	78,907,295
2 & 2a	Tier 1	108,222,956	105,740,845	104,330,710	103,781,453	102,232,401
3 & 3a	Total capital	111,398,078	108,949,157	107,529,676	106,248,199	104,818,982
	RWA (amount)					
4	Total RWA	398,430,945	386,701,278	374,984,602	374,152,837	379,975,001
4a	Total RWA (pre-floor)	398,430,945	386,701,278	374,984,602	374,152,837	379,975,001
	Risk-based regulatory capital ratios (as a percentage of RWA),					
5 & 5a	CET1 ratio (%)	21.31%	21.31%	21.60%	21.50%	20.77%
5b	CET1 ratio (%) (pre-floor ratio)	21.31%	21.31%	21.60%	21.50%	20.77%
6 & 6a	Tier 1 ratio (%)	27.16%	27.34%	27.82%	27.74%	26.91%
6b	Tier 1 ratio (%) (pre-floor ratio)	27.16%	27.34%	27.82%	27.74%	26.91%
7 & 7a	Total capital ratio (%)	27.96%	28.17%	28.68%	28.40%	27.59%
7b	Total capital ratio (%) (pre-floor ratio)	27.96%	28.17%	28.68%	28.40%	27.59%
	Additional CET1 buffer requirements (as a percentage of RWA)					
8	Capital conservation buffer requirement (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical capital buffer requirement (%)	0.42%	0.40%	0.40%	0.40%	0.42%
10	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	0.00%	0.00%	0.00%	0.00%	0.00%
11	Total AI-specific CET1 buffer requirements (%)	2.92%	2.90%	2.90%	2.90%	2.92%
12	CET1 available after meeting the AI's minimum capital requirements (%)	16.81%	16.81%	17.10%	17.00%	16.27%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	656,214,937	616,212,097	595,321,310	597,440,133	576,211,548
13a	LR exposure measure based on mean values of gross assets of SFTs	653,243,755	614,117,541	599,092,754	594,571,753	572,580,554
14,14a & 14b	LR (%)	16.49%	17.16%	17.53%	17.37%	17.74%
14c &14d	LR (%) based on mean values of gross assets of SFTs	16.57%	17.22%	17.41%	17.45%	17.85%

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KM1: Key Prudential Ratios (Continued)

		(a)	(b)	(c)	(d)	(e)
In HK$ thousands		**30 Jun 2026**	**31 Mar 2026**	**31 Dec 2025**	**30 Sep 2025**	**30 Jun 2025**
	Liquidity Coverage Ratio (LCR)					
15	Total high quality liquid assets (HQLA)	120,458,001	114,561,176	111,779,302	105,262,366	103,699,969
16	Total net cash outflows	87,633,741	84,268,089	81,668,172	74,616,740	77,903,208
17	LCR (%)	137.71%	136.10%	137.57%	141.58%	133.82%
	Net Stable Funding Ratio (NSFR)					
18	Total available stable funding	392,123,100	378,579,654	369,630,040	377,565,512	374,254,705
19	Total required stable funding	289,888,175	268,084,456	252,181,956	256,157,014	257,793,816
20	NSFR (%)	135.27%	141.22%	146.51%	147.40%	145.18%

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KM2(A): Key Metrics – LAC Requirements for the Group (at LAC Consolidation Group Level)

		(a)	(b)	(c)	(d)	(e)
In HK$ thousands		**30 Jun 2026**	**31 Mar 2026**	**31 Dec 2025**	**30 Sep 2025**	**30 Jun 2025**
	Of the material entity at LAC consolidation group level					
1	Internal loss-absorbing capacity available	111,398,078	108,949,157	107,529,676	106,248,199	104,818,982
2	Risk-weighted amount under the LAC Rules	398,430,945	386,701,278	374,984,602	374,152,837	379,975,001
3	Internal LAC risk-weighted ratio	27.96%	28.17%	28.68%	28.40%	27.59%
4	Exposure measure under the LAC Rules	656,214,937	616,212,097	595,321,310	597,440,133	576,211,548
5	Internal LAC leverage ratio	16.98%	17.68%	18.06%	17.78%	18.19%
6a	Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply? [1]	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
6b	Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply? [1]	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
6c	If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with excluded liabilities and that is recognised as external loss-absorbing capacity, divided by funding issued that ranks pari passu with excluded liabilities and that would be recognised as external loss-absorbing capacity if no cap was applied[1]	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable

Note 1: The subordination exemptions in the antepenultimate and penultimate paragraphs of Section 11 of the Financial Stability Board ("FSB") Total Loss-absorbing Capacity Term Sheet ("TLAC Term Sheet") do not apply in Hong Kong under the LAC Rules.

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KM2(B): Key Metrics – TLAC Requirements for Non-HK Resolution Entity (at Resolution Group Level)

		(a)	(b)	(c)	(d)	(e)
In HK$ million		**30 Jun 2026**	**31 Mar 2026**	**31 Dec 2025**	**30 Sep 2025**	**30 Jun 2025**
	Of the non-HK resolution entity at resolution group level					
1	External loss-absorbing capacity available[1]	5,635,911	5,361,275	5,196,427	5,029,188	5,021,949
2	Total risk-weighted amount under the relevant non-HK LAC regime[1]	29,025,632	28,214,695	26,392,241	26,136,140	25,735,215
3	External loss-absorbing capacity as a percentage of risk-weighted amount[1]	19.42%	19.00%	19.69%	19.24%	19.51%
4	Leverage ratio exposure measure under the relevant non-HK LAC regime[1]	57,648,570	56,387,762	53,590,553	51,991,556	51,148,784
5	External loss-absorbing capacity as a percentage of leverage ratio exposure measure[1]	9.78%	9.51%	9.70%	9.67%	9.82%
6a	Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
6b	Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
6c	If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with excluded liabilities and that is recognised as external loss-absorbing capacity, divided by funding issued that ranks pari passu with excluded liabilities and that would be recognised as external loss-absorbing capacity if no cap was applied	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable

Note 1: As LAC requirements under a regulatory regime in Mainland China are not yet implemented, the values for rows 1 to 5 are reported using the values of total regulatory capital, risk-weighted amount and leverage ratio exposure measure of the non-HK resolution entity.

(Expressed in thousands of Hong Kong Dollars)

OV1: Overview of RWA

The following table provides an overview of the capital requirements in terms of detailed breakdown of RWAs for credit risk, market risk and operational risk. Minimum capital requirement means the amount of capital required to be held for that risk based on its risk-weighted amount multiplied by 8%.

		(a)	(b)	(c)
		RWA		**Minimum capital requirements**
In HK$ thousands		**As at 30 June 2026**	**As at 31 March 2026**	**As at 30 June 2026**
1	**Credit risk for non-securitization exposures**	**351,105,697**	**337,840,195**	**28,088,456**
2	Of which STC approach	351,105,697	337,840,195	28,088,456
2a	Of which BSC approach	-	-	-
3	Of which foundation IRB approach	-	-	-
4	Of which supervisory slotting criteria approach	-	-	-
5	Of which advanced IRB approach	-	-	-
5a	Of which retail IRB approach	-	-	-
5b	Of which specific risk-weight approach	-	-	-
5c	Of which cryptoasset exposures to credit risk calculated in accordance with section 376 and Divisions 5, 6 and 8 of Part 12 of the BCR	-	-	-
6	**Counterparty default risk and default fund contributions**	**2,737,205**	**2,438,329**	**218,977**
7	Of which SA-CCR approach	2,692,648	2,380,635	215,412
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
8a	Of which method for group 2b cryptoasset derivative contracts	-	-	-
9	Of which others	44,557	57,694	3,565
10	**CVA risk**	**2,786,400**	**2,084,913**	**222,912**
11	Equity positions in banking book under the simple risk-weight method and internal models method	Not applicable	Not applicable	Not applicable
12	Collective investment scheme ("CIS") exposures – look-through approach / third-party approach	-	-	-
13	CIS exposures – mandate-based approach	-	-	-
14	CIS exposures – fall-back approach	-	-	-
14a	CIS exposures – combination of approaches	-	-	-
15	Settlement risk	-	-	-
16	Securitization exposures in banking book	-	-	-
17	Of which SEC-IRBA	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA	-	-	-
19a	Of which SEC-FBA	-	-	-
20	**Market risk**	**30,380,363**	**29,371,288**	**2,430,429**
21	Of which STM approach	30,380,363	29,371,288	2,430,429
22	Of which IMA	-	-	-
22a	Of which SSTM approach	-	-	-
23	Capital charge for switch between exposures in trading book and banking book	-	-	-
24	**Operational risk**	**11,327,800**	**10,291,575**	**906,224**
24a	Sovereign concentration risk	-	-	-
25	**Amounts below the thresholds for deduction (subject to 250% RW)**	**93,480**	**4,674,978**	**7,478**
26	Output floor level applied	-	-	-
27	Floor adjustment (before application of transitional cap)	-	-	-
28	Floor adjustment (after application of transitional cap)	Not applicable	Not applicable	Not applicable

(Expressed in thousands of Hong Kong Dollars)

OV1: Overview of RWA (Continued)

		(a)	(b)	(c)
		RWA		**Minimum capital requirements**
In HK$ thousands		**As at 30 Jun 2026**	**As at 31 Mar 2026**	**As at 30 Jun 2026**
28a	Deduction to RWA	-	-	-
28b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	-	-	-
28c	Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital	-	-	-
29	**Total**	**398,430,945**	**386,701,278**	**31,874,476**

Compared with 31 Mar 2026, RWA from CVA risk increased mainly due to increase in outstanding derivative contracts.

RWA from amounts below the thresholds for deduction (subject to 250% RW) decreased mainly due to the derecognition of investment in a joint venture.

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CC1: Composition of regulatory capital

The following table sets out the detailed composition of the regulatory capital as at 30 June 2026:

As at 30 June 2026 **In HK$ thousands**		(a) **Amount**	(b) **Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation**
	CET1 capital: instruments and reserves		
1	Directly issued qualifying CET1 capital instruments plus any related share premium	28,827,843	4
2	Retained earnings	56,235,591	6
3	Disclosed reserves	1,240,644	7+8+9+10+11
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 adjustments**	86,304,078	
	CET1 capital: regulatory deductions		
7	Valuation adjustments	-	
8	Goodwill (net of associated deferred tax liabilities)	-	
9	Other intangible assets (net of associated deferred tax liabilities)	235,428	12
10	Deferred tax assets (net of associated deferred tax liabilities)	711,433	3
11	Cash flow hedge reserve	--	
12	Excess of total EL amount over total eligible provisions under the IRB approach	-	
13	Credit-enhancing interest-only strip, and any gain-on-sale and other increase in the CET1 capital 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 LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
19	Significant LAC 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 (net of associated deferred tax liabilities)	Not applicable	Not applicable
21	Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities)	Not applicable	Not applicable
22	Amount exceeding the 15% threshold	Not applicable	Not applicable
23	of which: significant investments in the ordinary share of financial sector entities	Not applicable	Not applicable
24	of which: mortgage servicing rights	Not applicable	Not applicable
25	of which: deferred tax assets arising from temporary differences	Not applicable	Not applicable

(Expressed in thousands of Hong Kong Dollars)

CC1: Composition of regulatory capital (Continued)

As at 30 June 2026		(a)	(b)
In HK$ thousands		**Amount**	**Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation**
26	National specific regulatory adjustments applied to CET1 capital	459,367	
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	459,367	8
26c	Securitization exposures specified in a notice given by the MA	-	
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**	1,406,228	
29	**CET1 capital**	84,897,850	
	AT1 capital: instruments		
30	Qualifying AT1 capital instruments plus any related share premium	23,325,106	5
31	of which: classified as equity under applicable accounting standards	23,325,106	
32	of which: classified as liabilities under applicable accounting standards	-	
34	AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group)	-	
36	**AT1 capital before regulatory deductions**	23,325,106	
	AT1 capital: regulatory deductions		
37	Investments in own AT1 capital instruments	-	
38	Reciprocal cross-holdings in AT1 capital instruments	-	
39	Insignificant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
40	Significant LAC 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	-	
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**	23,325,106	
45	**Tier 1 capital (T1 = CET1 + AT1)**	108,222,956	

(Expressed in thousands of Hong Kong Dollars)

CC1: Composition of regulatory capital (Continued)

As at 30 June 2026 **In HK$ thousands**		(a) **Amount**	(b) **Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation**
	Tier 2 capital: instruments and provisions		
46	Qualifying Tier 2 capital instruments plus any related share premium	-	
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)	-	
50	Collective provisions and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	3,175,122	1+8
51	**Tier 2 capital before regulatory deductions**	3,175,122	
	Tier 2 capital: regulatory deductions		
52	Investments in own Tier 2 capital instruments	-	
53	Reciprocal cross-holdings in Tier 2 capital instruments and non-capital LAC liabilities	-	
54	Insignificant LAC investments in Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold and, where applicable, 5% threshold)	-	
54a	Insignificant LAC investments in non-capital LAC liabilities of financial sector entities that are outside the scope of regulatory consolidation (amount formerly designated for the 5% threshold but no longer meets the conditions) (for institutions defined as “section 2 institution” under §2(1) of Schedule 4F to BCR only)	-	
55	Significant LAC investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
55a	Significant LAC investments in non-capital LAC liabilities of financial sector entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
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	Regulatory deductions applied to Tier 2 capital to cover the required deductions falling within §48(1)(g) of BCR	-	
57	**Total regulatory adjustments to Tier 2 capital**	-	
58	**Tier 2 capital (T2)**	3,175,122	
59	**Total regulatory capital (TC = T1 + T2)**	111,398,078	
60	**Total RWA**	398,430,945	

(Expressed in thousands of Hong Kong Dollars)

CC1: Composition of regulatory capital (Continued)

As at 30 June 2026 **In HK$ thousands**		(a) **Amount**	(b) **Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation**
	Capital ratios (as a percentage of RWA)		
61	**CET1 capital ratio**	21.31%	
62	**Tier 1 capital ratio**	27.16%	
63	**Total capital ratio**	27.96%	
64	**Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)**	2.92%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: bank specific countercyclical capital buffer requirement	0.42%	
67	of which: higher loss absorbency requirement	Not applicable	Not applicable
68	CET1 (as a percentage of RWA) available after meeting minimum capital requirements	16.81%	
	National minima (if different from Basel 3 minimum)		
69	National CET1 minimum ratio	Not applicable	Not applicable
70	National Tier 1 minimum ratio	Not applicable	Not applicable
71	National Total capital minimum ratio	Not applicable	Not applicable
	Amounts below the thresholds for deduction (before risk weighting)		
72	Insignificant LAC investments in CET1, AT1 and Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation	1,670,255	
73	Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	510,000	2
74	Mortgage servicing rights (net of associated deferred tax liabilities)	Not applicable	Not applicable
75	Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities)	Not applicable	Not applicable
	Applicable caps on the inclusion of provisions in Tier 2 capital		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the BSC approach, or the STC approach and SEC-ERBA, SEC-SA and SEC-FBA (prior to application of cap)	3,175,122	1+8
77	Cap on inclusion of provisions in Tier 2 under the BSC approach, or the STC approach, and SEC-ERBA, SEC-SA and SEC-FBA	4,424,181	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the IRB approach and SEC-IRBA (prior to application of cap)	-	
79	Cap for inclusion of provisions in Tier 2 under the IRB approach and SEC-IRBA	-	

(Expressed in thousands of Hong Kong Dollars)

CC1: Composition of regulatory capital (Continued)

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 are disclosed below.

	Description	Hong Kong basis	Basel III basis
9	**Other intangible assets (net of associated deferred tax liabilities)**	235,428	235,428
	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 AI'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.		
10	**Deferred tax assets (net of associated deferred tax liabilities)**	711,433	-
	Explanation As set out in paragraphs 69 and 87 of the Basel III text issued by the Basel Committee (December 2010), DTAs of the bank to be realized are to be deducted, whereas DTAs which relate to temporary differences 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 deduct all DTAs in full, irrespective of their origin, from CET1 capital. Therefore, the amount to be deducted as reported in row 10 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 10 (i.e. the amount reported under the "Hong Kong basis") adjusted by reducing the amount of DTAs to be deducted which relate to temporary differences to the extent not in excess of the 10% threshold set for DTAs arising from temporary differences and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and 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.		
18	**Insignificant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)**	-	-
	Explanation For the purpose of determining the total amount of insignificant LAC investments in CET1 capital instruments issued by financial sector entities, an AI is required to aggregate any amount of loans, facilities or other credit exposures provided by it to any of its connected companies, where the connected company is a financial sector entity, as if such loans, facilities or other credit exposures were direct holdings, indirect holdings or synthetic holdings of the AI in the capital instruments of the financial sector entity, except where the AI demonstrates to the satisfaction of the MA that any such loan was made, any such facility was granted, or any such other credit exposure was incurred, in the ordinary course of the AI's business. Therefore, the amount to be deducted as reported in row 18 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 18 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.		

(Expressed in thousands of Hong Kong Dollars)

CC1: Composition of regulatory capital (Continued)

Notes to the Template (Continued)

	Description	Hong Kong basis	Basel III basis
19	**Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)**	-	-
	Explanation For the purpose of determining the total amount of significant LAC investments in CET1 capital instruments issued by financial sector entities, an AI is required to aggregate any amount of loans, facilities or other credit exposures provided by it to any of its connected companies, where the connected company is a financial sector entity, as if such loans, facilities or other credit exposures were direct holdings, indirect holdings or synthetic holdings of the AI in the capital instruments of the financial sector entity, except where the AI demonstrates to the satisfaction of the MA that any such loan was made, any such facility was granted, or any such other credit exposure was incurred, in the ordinary course of the AI's business. Therefore, the amount to be deducted as reported in row 19 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 19 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.		
39	**Insignificant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)**	-	-
	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 LAC investments in AT1 capital instruments may be smaller. Therefore, the amount to be deducted as reported in row 39 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 39 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.		
54	**Insignificant LAC investments in Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold and, where applicable, 5% threshold)**	-	-
	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 LAC investments in Tier 2 capital instruments and noncapital LAC liabilities 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 AI's connected companies which were subject to deduction under the Hong Kong approach.		

Remarks:
The amount of the 10% threshold and 5% threshold mentioned above is calculated based on the amount of CET1 capital determined in accordance with the deduction methods set out in BCR Schedule 4F. The 15% threshold is referring to paragraph 88 of the Basel III text issued by the Basel Committee (December 2010) and has no effect to the Hong Kong regime.

Abbreviations:

CET1: Common Equity Tier 1

AT1: Additional Tier 1

(Expressed in thousands of Hong Kong Dollars)

CC2: Reconciliation of regulatory capital to balance sheet

The table below identifies the differences between the scope of accounting consolidation and the scope of regulatory consolidation, and to show the link between the balance sheet in its published financial statements and the numbers that are used in the composition of regulatory capital disclosure template set out in Template CC1.

As at 30 June 2026 **In HK$ thousands**	(a) Balance sheet as in published financial statements	(b) Under regulatory scope of consolidation	(c) Cross referenced to the component of regulatory capital in CC1
ASSETS			
Cash and balances with banks and central banks	40,064,614	40,064,614	
Gross cash and balances with banks and central banks	40,065,058	40,065,058	
Collective provision	(444)	(444)	1
Placements with banks	37,400,269	37,400,269	
Gross placement with banks	37,402,365	37,402,365	
Collective provision	(2,096)	(2,096)	1
Precious metals	10,208,550	10,208,550	
Financial assets measured at fair value through profit or loss	8,195,187	8,195,187	
Derivative financial instruments	2,384,444	2,384,444	
Advances to Bank	16,878,340	16,878,340	
Gross advances to Bank	16,924,393	16,924,393	
Collective provision	(46,053)	(46,053)	1
Advances to customers and trade bills	267,351,295	267,351,295	
Gross advances to customers and trade bills	270,341,401	270,341,401	
Collective provision	(2,506,175)	(2,506,175)	1
Specific provision	(483,931)	(483,931)	
Financial assets measured at fair value through other comprehensive income	222,086,913	222,086,913	
Investment in subsidiaries	-	516,000	
Financial sector entities	-	510,000	2
Commercial entities	-	6,000	
Deferred tax assets	711,433	711,433	3
Investment properties	283,625	283,625	
Fixed assets	5,193,308	5,193,308	
Right-of-use assets	827,689	827,689	
Intangible assets	235,428	235,428	12
Other assets	5,447,438	5,573,042	
Gross other assets	5,462,593	5,583,509	
Collective provision	(15,155)	(10,467)	1
TOTAL ASSETS	**617,268,533**	**617,910,137**	

(Expressed in thousands of Hong Kong Dollars)

CC2: Reconciliation of regulatory capital to balance sheet (Continue)

As at 30 June 2026 **In HK$ thousands**	(a) Balance sheet as in published financial statements	(b) Under regulatory scope of consolidation	(c) Cross referenced to the component of regulatory capital in CC1
LIABILITIES			
Deposits and balances with banks	51,931,636	51,931,636	
Deposits from customers	429,446,155	430,099,450	
Financial assets sold under repurchase agreements	10,634,531	10,634,531	
Derivative financial instruments	2,247,676	2,247,676	
Other debt securities issued	3,519,696	3,519,696	
Lease Liabilities	338,804	338,804	
Current tax payable	1,200,065	1,196,412	
Deferred tax liabilities	36,359	36,362	
Other liabilities	8,152,380	8,276,386	
Other liabilities	8,001,860	8,125,866	
Collective provisions	150,520	150,520	1
TOTAL LIABILITIES	**507,507,302**	**508,280,953**	
EQUITY			
Share capital	28,827,843	28,827,843	4
Other equity instruments	23,325,106	23,325,106	5
Reserves	57,608,282	57,476,235	
Retained earnings	-	56,235,591	6
General reserve	-	750,956	7
Regulatory reserve	-	459,367	8
Other reserve	-	(14,077)	9
Investment revaluation reserve	-	(17,864)	10
Merger reserve	-	62,262	11
TOTAL EQUITY	**109,761,231**	**109,629,184**	
TOTAL EQUITY and LIABILITIES	**617,268,533**	**617,910,137**	

Notes:

Collective provisions are equivalent to the amount of expected credit loss ("ECL") provided under *Stage 1: 12 month ECL* and *Stage 2: Lifetime ECL but not credit impaired* for financial accounting purposes.

Specific provisions are equivalent to the amount of ECL provided under *Stage 3: lifetime ECL and credit impaired* for financial accounting purposes.

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CCA(A): Main features of regulatory capital instruments and Non-capital LAC Debt instruments

Instruments that meet both regulatory capital and LAC requirement

		CET1 capital HKD ordinary shares	CET1 capital RMB ordinary shares	AT1 Perpetual capital instruments	AT1 Perpetual capital instruments	AT1 Perpetual capital instruments	AT1 Perpetual capital instruments
1	Issuer	China Construction Bank (Asia) Corporation Limited	China Construction Bank (Asia) Corporation Limited	China Construction Bank (Asia) Corporation Limited	China Construction Bank (Asia) Corporation Limited	China Construction Bank (Asia) Corporation Limited	China Construction Bank (Asia) Corporation Limited
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	Not applicable	Not applicable	XS2092236434	XS2142208573	XS2904538522	XS2951344709
3	Governing law(s) of the instrument	Hong Kong	Hong Kong	English Law (subordination governed by Hong Kong Law)	English Law (subordination governed by Hong Kong Law)	English Law (with provisions on subordination, non-viability loss absorption and the exercise of Hong Kong Resolution Authority Power by the relevant Hong Kong Resolution Authority governed by Hong Kong Law)	English Law (with provisions on subordination, non-viability loss absorption and the exercise of Hong Kong Resolution Authority Power by the relevant Hong Kong Resolution Authority governed by Hong Kong Law)
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for non-capital LAC debt instruments governed by non-Hong Kong law)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
	Regulatory treatment						
4	Transitional Basel III rules#	Common Equity Tier 1	Common Equity Tier 1	Not applicable	Not applicable	Not applicable	Not applicable
5	Post-transitional Basel III rules+	Common Equity Tier 1	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
6	Eligible at solo* / group / solo & group (for regulatory capital purposes)	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group
6a	Eligible at solo* / LAC consolidation group / solo and LAC consolidation group (for LAC purposes)	Solo and LAC consolidation group	Solo and LAC consolidation group	Solo and LAC consolidation group	Solo and LAC consolidation group	Solo and LAC consolidation group	Solo and LAC consolidation group

(Expressed in thousands of Hong Kong Dollars)

CCA(A): Main features of regulatory capital instruments and Non-capital LAC Debt instruments (Continued)

Instruments that meet both regulatory capital and LAC requirement (Continued)

		CET1 capital HKD ordinary shares	CET1 capital RMB ordinary shares	AT1 Perpetual capital instruments	AT1 Perpetual capital instruments	AT1 Perpetual capital instruments	AT1 Perpetual capital instruments
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares	Ordinary shares	Additional Tier 1 capital instruments	Additional Tier 1 capital instruments	Additional Tier 1 capital instruments	Additional Tier 1 capital instruments
8	Amount recognised in regulatory capital (Currency in million, as of 30 Jun 2026)	HKD6,511 million	HKD22,317 million	HKD3,901 million	HKD3,876 million	HKD7,774 million	HKD7,774 million
8a	Amount recognised in loss-absorbing capacity (Currency in million, as of 30 Jun 2026	HKD6,511 million	HKD22,317 million	HKD3,901 million	HKD3,876 million	HKD7,774 million	HKD7,774 million
9	Par value of instrument	HKD40 each	RMB40 each	USD500 million	USD500 million	USD1,000 million	USD1,000 million
10	Accounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity
11	Original date of issuance	Since incorporation	15-Aug-2013	13-Dec-2019	26-Mar-2020	8-Nov-2024	16-Dec-2024
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity	No maturity	No maturity	No maturity	No maturity
14	Issuer call subject to prior supervisory approval	Not applicable	Not applicable	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Not applicable	Not applicable	13-Dec-2024. Redemption in whole at 100%	26-Mar-2025. Redemption in whole at 100%	8-Nov-2029. Redemption in whole at 100%	16-Dec-2029. Redemption in whole at 100%
16	Subsequent call dates, if applicable	Not applicable	Not applicable	Any distribution payment date after first call date	Any distribution payment date after first call date	Any distribution payment date after first call date	Any distribution payment date after first call date
	Coupons / dividends						
17	Fixed or floating dividend/coupon	Not applicable	Not applicable	Fixed until 13-Dec-2024 and thereafter floating	Fixed until 26-Mar-2025 and thereafter floating	Fixed until 8-Nov-2029 and thereafter floating	Fixed until 16-Dec-2029 and thereafter floating

(Expressed in thousands of Hong Kong Dollars)

CCA(A): Main features of regulatory capital instruments and Non-capital LAC Debt instruments (Continued)

Instruments that meet both regulatory capital and LAC requirement (Continued)

		CET1 capital HKD ordinary shares	CET1 capital RMB ordinary shares	AT1 Perpetual capital instruments	AT1 Perpetual capital instruments	AT1 Perpetual capital instruments	AT1 Perpetual capital instruments
18	Coupon rate and any related index	Not applicable	Not applicable	Year 6-10: 6.75% per annum payable semiannually in arrear; Year 10 onwards: resettable on year 10 and every 5 years thereafter at then prevailing 5-year US Treasury yield plus a fixed initial spread	Year 6-10: 6.45% per annum payable semiannually in arrear; Year 10 onwards: resettable on year 10 and every 5 years thereafter at then prevailing 5-year US Treasury yield plus a fixed initial spread	Year 1-5: 5.705% per annum payable semi-annually in arrear; Year 5 onwards: resettable on year 5 and every 5 years thereafter at then prevailing 5-year US Treasury yield plus a fixed initial spread	Year 1-5: 5.579% per annum payable semi-annually in arrear; Year 5 onwards: resettable on year 5 and every 5 years thereafter at then prevailing 5-year US Treasury yield plus a fixed initial spread
19	Existence of a dividend stopper	Not applicable	Not applicable	Yes	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Not applicable	Not applicable	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step up or other incentive to redeem	Not applicable	Not applicable	No	No	No	No
22	Noncumulative or cumulative	Not applicable	Not applicable	Noncumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Not applicable	Not applicable	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
25	If convertible, fully or partially	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
26	If convertible, conversion rate	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
27	If convertible, mandatory or optional conversion	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
28	If convertible, specify instrument type convertible into	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
29	If convertible, specify issuer of instrument it converts into	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable

(Expressed in thousands of Hong Kong Dollars)

CCA(A): Main features of regulatory capital instruments and Non-capital LAC Debt instruments (Continued)

Instruments that meet both regulatory capital and LAC requirement (Continued)

		CET1 capital HKD ordinary shares	CET1 capital RMB ordinary shares	AT1 Perpetual capital instruments	AT1 Perpetual capital instruments	AT1 Perpetual capital instruments	AT1 Perpetual capital instruments
30	Write-down feature	Not applicable	Not applicable	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Not applicable	Not applicable	Upon the occurrence of a Non-Viability Event	Upon the occurrence of a Non-Viability Event	Upon the occurrence of a Non-Viability Event	Upon the occurrence of a Non-Viability Event
32	If write-down, full or partial	Not applicable	Not applicable	Both	Both	Both	Both
33	If write-down, permanent or temporary	Not applicable	Not applicable	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Not applicable	Not applicable	Subordinated to depositors, general creditors, creditors in respect of Tier 2 capital securities of the Issuer and all other subordinated creditors; pari passu with Additional Tier 1 capital securities; and senior to holders of ordinary shares or other instruments expressed to rank junior to the capital securities by operation of law or contract.	Subordinated to depositors, general creditors, creditors in respect of Tier 2 capital securities of the Issuer and all other subordinated creditors; pari passu with Additional Tier 1 capital securities; and senior to holders of ordinary shares or other instruments expressed to rank junior to the capital securities by operation of law or contract.	Subordinated to depositors, general creditors, creditors in respect of Tier 2 capital securities of the Issuer and all other subordinated creditors; pari passu with Additional Tier 1 capital securities; and senior to holders of ordinary shares or other instruments expressed to rank junior to the capital securities by operation of law or contract.	Subordinated to depositors, general creditors, creditors in respect of Tier 2 capital securities of the Issuer and all other subordinated creditors; pari passu with Additional Tier 1 capital securities; and senior to holders of ordinary shares or other instruments expressed to rank junior to the capital securities by operation of law or contract.
36	Non-compliant transitioned features	Not applicable	Not applicable	No	No	No	No
37	If yes, specify non-compliant features	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable

(Expressed in thousands of Hong Kong Dollars)

CCA(A): Main features of regulatory capital instruments and Non-capital LAC Debt instruments (Continued)

Instruments that meet both regulatory capital and LAC requirement (Continued)

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

Information relating to the disclosure of the full terms and conditions of the capital instruments issued can be viewed on the website:
https://www.asia.ccb.com/hongkong/aboutus/financial_results/regulatory_disclosures.html

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TLAC1(A): LAC Composition of Material subsidiary (at LAC Consolidation Group Level)

In HK$ thousands		(a)
	Regulatory capital elements of internal loss-absorbing capacity and adjustments	
1	Common Equity Tier 1 (“CET1”) capital	84,897,850
2	Additional Tier 1 (“AT1”) capital before LAC adjustments	23,325,106
3	AT1 capital instruments ineligible as internal loss-absorbing capacity as not issued directly or indirectly to, and held directly or indirectly by, the resolution entity or non-HK resolution entity in the material subsidiary’s resolution group	-
4	Other adjustments	-
5	AT1 capital eligible under the LAC Rules	23,325,106
6	Tier 2 (“T2”) capital before LAC adjustments	3,175,122
7	Amortized portion of T2 capital instruments that are internal LAC debt instruments issued directly or indirectly to, and held directly or indirectly by, the resolution entity or non-HK resolution entity in the material subsidiary’s resolution group	-
8	T2 capital instruments ineligible as internal loss-absorbing capacity as not issued directly or indirectly to, and held directly or indirectly by, the resolution entity or non-HK resolution entity in the material subsidiary’s resolution group	-
9	Other adjustments	-
10	T2 capital eligible under the LAC Rules	3,175,122
11	**Internal loss-absorbing capacity arising from regulatory capital**	111,398,078
	Non-regulatory capital elements of internal loss-absorbing capacity	
12	Internal non-capital LAC debt instruments issued directly or indirectly to, and held indirectly or indirectly by, the resolution entity or non-HK resolution entity in the material subsidiary’s resolution group	-
17	**Internal loss-absorbing capacity arising from non-capital LAC debt instruments before adjustments**	-
	Non-regulatory capital elements of internal loss-absorbing capacity: adjustments	
18	**Internal loss-absorbing capacity before deductions**	111,398,078
19	Deductions of exposures between the material subsidiary’s LAC consolidation group and group companies outside that group that correspond to non-capital items eligible for internal loss-absorbing capacity	-
20	Deduction of holdings of its own non-capital LAC liabilities	-
21	Other adjustments to internal loss-absorbing capacity	-
22	**Internal loss-absorbing capacity after deductions**	111,398,078

(Expressed in thousands of Hong Kong Dollars)

TLAC1(A): LAC Composition of Material subsidiary (at LAC Consolidation Group Level) (Continued)

In HK$ thousands		(a)
	Risk-weighted amount and exposure measure under the LAC Rules for internal loss-absorbing capacity purposes	
23	Risk-weighted amount under the LAC Rules	398,430,945
24	Exposure measure under the LAC Rules	656,214,937
	Internal LAC ratios and buffers	
25	**Internal LAC risk-weighted ratio**	27.96%
26	**Internal LAC leverage ratio**	16.98%
27	**CET1 capital (as a percentage of RWA under the Banking (Capital) Rules ("BCR")) available after meeting the LAC consolidation group's minimum capital and LAC requirements**	16.81%
28	Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer requirements plus higher loss absorbency requirement, expressed as a percentage of RWA under the BCR)	2.92%
29	Of which: capital conservation buffer requirement	2.50%
30	Of which: institution-specific countercyclical capital buffer requirement	0.42%
31	Of which: higher loss absorbency requirement	-

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TLAC2: Material subsidiary – Creditor Ranking at Legal Entity Level

	In HK$ thousands	Creditor ranking		Sum of values in columns 1 to 2
		1 (most junior)	2 (most senior)	
1	Is a resolution entity or a non-HK resolution entity the creditor/investor?	Yes	Yes	
2	Description of creditor ranking	Common Shares	Additional Tier 1 Capital Instruments (Perpetual Capital Bonds)	
3	Total capital and liabilities net of credit risk mitigation	28,827,843	23,325,106	52,152,949
4	Subset of row 3 that are excluded liabilities	-	-	-
5	Total capital and liabilities less excluded liabilities	28,827,843	23,325,106	52,152,949
6	Subset of row 5 that are eligible as internal loss-absorbing capacity	28,827,843	23,325,106	52,152,949
7	Subset of row 6 with 1 year ⩽ residual maturity < 2 years	-	-	-
8	Subset of row 6 with 2 years ⩽ residual maturity < 5 years	-	-	-
9	Subset of row 6 with 5 years ⩽ residual maturity < 10 years	-	-	-
10	Subset of row 6 with residual maturity ⩾ 10 years, but excluding perpetual securities	-	-	-
11	Subset of row 6 that is perpetual securities	28,827,843	23,325,106	52,152,949

(Expressed in thousands of Hong Kong Dollars)

CCyB1: Geographical distribution of credit exposures used in countercyclical capital buffer

The CCyB is calculated as the weighted average of the applicable CCyB ratios in effect in the jurisdictions in which banks have private sector credit exposures.

The table below provides an overview of the geographical distribution of private sector credit exposures relevant for the calculation of the Group's CCyB ratio:

		As at 30 June 2026			
In HK$ thousands		(a)	(c)	(d)	(e)
	Geographical breakdown by Jurisdiction (J)	**Applicable JCCyB ratio in effect (%)**	**RWA used in computation of CCyB ratio**	**AI-specific CCyB ratio (%)**	**CCyB amount**
1	Hong Kong SAR	0.500%	201,511,876		
2	Australia	1.000%	967,876		
3	Belgium	1.000%	20,975		
4	Chile	0.500%	2,044,332		
5	France	1.000%	628,937		
6	Germany	0.750%	3,640,086		
7	Ireland	1.500%	1,031,702		
8	Netherlands	2.000%	1,246,800		
9	Norway	2.500%	269,534		
10	Saudi Arabia	1.000%	5,610,407		
11	South Korea	1.000%	949,292		
12	Spain	0.500%	67,497		
13	United Arab Emirates	0.500%	4,035,392		
14	United Kingdom	2.000%	1,690,171		
15	Sum of above		223,714,877		
16	Total (including those exposures in jurisdictions with zero JCCyB ratio)		291,564,468	0.421%	1,677,394

Notes:

1. The geographical allocation of private sector credit exposure is determined with reference to the principle set out in the HKMA Return of International Banking Statistics, on the "Ultimate Risk" basis.

(Expressed in thousands of Hong Kong Dollars)

LR1: Summary comparison of accounting assets against leverage ratio exposure measure

Below shows the reconciliation from the total assets in the published financial statements to the LR exposure measure.

In HK$ thousands

	Item	**Value under the LR framework As at 30 June 2026**
1	Total consolidated assets as per published financial statements	617,268,533
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	516,000
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-
4	Adjustments for temporary exemption of central bank reserves	Not applicable
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting standard but excluded from the LR exposure measure	-
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustments for eligible cash pooling transactions	-
8	Adjustments for derivative contracts	5,061,959
9	Adjustment for SFTs (i.e. repos and similar secured lending)	10,727,604
10	Adjustment for off-balance sheet ("OBS") items (i.e. conversion to credit equivalent amounts of OBS exposures)	24,105,388
11	Adjustments for prudent valuation adjustments and specific and collective provisions that are allowed to be excluded from LR exposure measure	(150,520)
12	Other adjustments	(1,314,027)
13	**Leverage ratio exposure measure**	656,214,937

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LR2: Leverage ratio

In HK$ thousands		(a) As at 30 June 2026	(b) As at 31 March 2026
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	618,259,773	582,012,349
2	Gross-up for derivative contracts collateral provided where deducted from balance sheet assets pursuant to the applicable accounting standard	6,131	9,994
3	Less: Deductions of receivables assets for cash variation margin provided under derivative contracts	(303,403)	(293,798)
4	Less: Adjustment for securities received under SFTs that are recognised as an asset	-	-
5	Less: Specific and collective provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital	(3,049,166)	(3,012,076)
6	Less: Asset amounts deducted in determining Tier 1 capital	(1,406,228)	(1,138,440)
7	Total on-balance sheet exposures (excluding derivative contracts and SFTs)	613,507,107	577,578,029
Exposures arising from derivative contracts			
8	Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)	1,496,884	1,585,205
9	Add-on amounts for PFE associated with all derivative contracts	6,252,922	5,053,857
10	Less: Exempted CCP leg of client-cleared trade exposures	-	-
11	Adjusted effective notional amount of written credit-related derivative contracts	-	-
12	Less: Permitted reductions in effective notional amount and permitted deductions from add-on amounts for PFE of written credit-related derivative contracts	-	-
13	Total exposures arising from derivative contracts	7,749,806	6,639,062
Exposures arising from SFTs			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	10,883,360	8,346,389
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
16	CCR exposure for SFT assets	119,796	38,425
17	Agent transaction exposures	-	-
18	Total exposures arising from SFTs	11,003,156	8,384,814
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	96,221,290	96,648,933
20	Less: Adjustments for conversion to credit equivalent amounts	(72,115,902)	(72,876,174)
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	(150,520)	(162,567)
22	Off-balance sheet items	23,954,868	23,610,192

(Expressed in thousands of Hong Kong Dollars)

LR2: Leverage ratio (Continued)

		(a)	(b)
		As at 30 June 2026	**As at 31 March 2026**
Capital and total exposures			
23	Tier 1 capital	108,222,956	105,740,845
24	Total exposures	656,214,937	616,212,097
Leverage ratio			
25 & 25a	**Leverage ratio**	**16.49%**	**17.16%**
26	**Minimum leverage ratio requirement**	**3.00%**	**3.00%**
27	**Applicable leverage buffers**	**Not applicable**	**Not applicable**
Disclosure of mean values			
28	Mean value of gross assets of SFTs, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	7,912,178	6,251,833
29	Quarter-end value of gross amount of SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	10,883,360	8,346,389
30 & 30a	Total exposures based on mean values from row 28 of gross assets of SFTs (after adjustment for sale accounting transactions and netted amounts of associated cash payables and cash receivables)	653,243,755	614,117,541
31 & 31a	Leverage ratio based on mean values from row 28 of gross assets of SFTs (after adjustment for sale accounting transactions and netted amounts of associated cash payables and cash receivables)	16.57%	17.22%

Compared with 31 Mar 2026, total exposures arising from SFTs increased due to increase in outstanding repo contracts.

As at 30 Jun 2026, the quarter-end gross amount of SFT assets was above the mean value for this quarter, mainly due to the lower volume of repo transactions during the quarter.

(Expressed in thousands of Hong Kong Dollars)

LIQ1: Liquidity coverage ratio - for category 1 institution

The average LCR for each quarter is based on the arithmetic mean of its LCR as at the end of each working day for each quarter for the Bank as required by the HKMA for its regulatory purposes. LCR measures the extent of liquid assets covering total net cash outflow due within 30 days arising from on-balance sheet and off-balance sheet exposures including contingent funding obligations.

The average LCR of the Bank was maintained at a healthy level in the first half of 2026.

The Bank's High Quality Liquidity Assets ("HQLA") consists of cash, balances at central banks and high quality marketable securities issued or guaranteed by sovereigns, central banks, mainland policy banks and non-financial corporate debt securities. The Bank's primary sources of funds were retail and corporate customer deposits. The funding base was also supplemented by wholesale funding such as issuance of certificates of deposit, term debts and short-term interbank money market borrowing.

The Bank's customer deposits are mainly denominated in HKD and USD. To meet customers' loan demand, the Bank swaps surplus HKD funding into USD and other foreign currencies. This results in some currency mismatch in the LCR.

The currency mismatch between the HQLA and the net cash outflow in the calculation of LCR is controlled and monitored via individual currency LCR limits. The HQLA mix is further governed by concentration caps and limits in accordance with statutory requirements and internal policy requirements for risk management purposes.

The Bank closely monitors all its exchange traded and over-the-counter derivative exposures arising from customer transactions and their corresponding hedging activities. Collateral may be required to be posted to counterparties depending on the marked-to-market position of the derivative contracts. Nonetheless, such exposures are not material and hence the impact of the relevant cash outflows was minimal to the LCR levels.

The Bank manages its liquidity independently of other members of the CCB Group and has not granted any liquidity facility to any group member. However, CCB Head Office provides strong liquidity support to the Bank which forms an important part of the Bank's funding sources.

The composition of the Bank's HQLA was:

	Weighted amount (average value) at quarter ended 30 June 2026
Level 1 assets	88,187,672
Level 2A assets	16,358,334
Level 2B assets	15,911,995
Total weighted amount of HQLA	**120,458,001**

(Expressed in thousands of Hong Kong Dollars)

LIQ1: Liquidity coverage ratio - for category 1 institution (Continued)

The below template presents the details of LCR, high quality liquid assets ("HQLA"), and a breakdown of cash outflows and inflows.

In HK$ thousands		**Quarter ended 30 June 2026 (72 data points)**	
		(a)	**(b)**
Basis of disclosure: Hong Kong office		**Unweighted value** (average)	**Weighted value** (average)
A. HQLA			
1	Total HQLA		**120,458,001**
B. CASH OUTFLOWS			
2	Retail deposits and small business funding, of which:	**222,481,070**	**15,956,422**
3	Stable retail deposits and stable small business funding	3,374,570	101,267
4	Less stable retail deposits and less stable small business funding	99,098,334	9,860,624
4a	Retail term deposits and small business term funding	120,008,166	5,994,531
5	Unsecured wholesale funding (other than small business funding), and debt securities and prescribed instruments issued by the AI, of which:	**154,236,252**	**92,220,284**
6	Operational deposits	-	-
7	Unsecured wholesale funding (other than small business funding) not covered in row 6	154,236,252	92,220,284
8	Debt securities and prescribed instruments issued by the AI and redeemable within the LCR period	-	-
9	Secured funding transactions (including securities swap transactions)		135,710
10	Additional requirements, of which:	**43,736,712**	**10,145,715**
11	Cash outflows arising from derivative contracts and other transactions, and additional liquidity needs arising from related collateral requirements	1,518,138	1,520,942
12	Cash outflows arising from obligations under structured financing transactions and repayment of funding obtained frsom such transactions	-	-
13	Potential drawdown of undrawn committed facilities (including committed credit facilities and committed liquidity facilities)	42,218,574	8,624,773
14	Contractual lending obligations (not otherwise covered in Section B) and other contractual cash outflows	14,417,626	14,455,687
15	Other contingent funding obligations (whether contractual or non-contractual)	131,099,243	324,125
16	Total Cash Outflows		**133,237,943**
C. CASH INFLOWS			
17	Secured lending transactions (including securities swap transactions)	218,987	-
18	Secured and unsecured loans (other than secured lending transactions covered in row 17) and operational deposits placed at other financial institutions	105,475,168	32,595,004
19	Other cash inflows	81,554,726	13,009,198
20	Total Cash Inflows	**187,248,881**	**45,604,202**
D. LIQUIDITY COVERAGE RATIO (ADJUSTED VALUE)			
21	Total HQLA		**120,458,001**
22	Total Net Cash Outflows		**87,633,741**
23	LCR (%)		**137.71%**

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LIQ2: Net stable funding ratio – for category 1 institution

For the quarter ended 30 June 2026:

		Quarter ended 30 June 2026				
In HK$ thousands		(a)	(b)	(c)	(d)	(e)
		Unweighted value by residual maturity				**Weighted amount**
Basis of disclosure: Hong Kong office		No specified term to maturity	<6 months or repayable on demand	6 months to < 12 months	12 months or more	
A.	**Available stable funding ("ASF") item**					
1	Capital:	110,703,995	-	-	-	110,703,995
2	*Regulatory capital*	110,703,995	-	-	-	110,703,995
2a	*Minority interests not covered by row 2*	-	-	-	-	-
3	*Other capital instruments*	-	-	-	-	-
4	Retail deposits and small business funding:	-	217,832,019	8,723,296	80,336	204,172,832
5	*Stable deposits*		3,854,243	-	-	3,661,531
6	*Less stable deposits*		213,977,776	8,723,296	80,336	200,511,301
7	Wholesale funding:		229,586,727	6,967,930	303,450	72,456,476
8	*Operational deposits*		-	-	-	-
9	*Other wholesale funding*		229,586,727	6,967,930	303,450	72,456,476
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	-	34,352,766	2,654,233	3,462,680	4,789,797
12	*Net derivative liabilities*	-				
13	*All other funding and liabilities not included in the above categories*	-	34,352,766	2,654,233	3,462,680	4,789,797
14	**Total ASF**					392,123,100
B.	**Required stable funding ("RSF") item**					
15	Total HQLA for NSFR purposes				154,615,299	25,772,717
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	74,028	200,722,682	60,082,618	179,719,975	246,724,289
18	*Performing loans to financial institutions secured by Level 1 HQLA*	-	-	-	-	-
19	*Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions*	-	102,952,057	12,265,199	37,648,711	59,224,119
20	*Performing loans, other than performing residential mortgage, to non-financial corporate clients, retail and small business customers, sovereigns, the Monetary Authority for the account of the Exchange Fund, central banks and PSEs, of which:*	-	78,050,752	20,947,250	77,099,506	115,033,581
21	*With a risk-weight of less than or equal to 35% under the STC approach*	-	-	-	-	-

(Expressed in thousands of Hong Kong Dollars)

LIQ2: Net stable funding ratio – for category 1 institution (Continued)

For the quarter ended 30 June 2026 (Continued):

		Quarter ended 30 June 2026				
In HK$ thousands		(a)	(b)	(c)	(d)	(e)
		Unweighted value by residual maturity				**Weighted amount**
Basis of disclosure: Hong Kong office		No specified term to maturity	<6 months or repayable on demand	6 months to < 12 months	12 months or more	
22	*Performing residential mortgages, of which:*	-	2,060,011	2,183,098	31,538,402	22,811,845
23	*With a risk-weight of less than or equal to 35% under the STC approach*	-	2,036,446	2,159,742	30,586,757	21,979,486
24	*Securities that are not in default and do not qualify as HQLA, including exchange-traded equities*	74,028	17,659,862	24,687,071	33,433,356	49,654,744
25	Assets with matching interdependent liabilities					
26	Other assets:	16,464,019	3,672,686	18,068	7,051	15,197,212
27	*Physical traded commodities, including gold*	10,208,550				8,677,268
28	*Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs*	579,551				492,618
29	*Net derivative assets*	373,501				373,501
30	*Total derivative liabilities before adjustments for deduction of variation margin posted*	909,708				45,485
31	*All other assets not included in the above categories*	4,392,709	3,672,686	18,068	7,051	5,608,340
32	Off-balance sheet items				172,394,025	2,193,957
33	**Total RSF**					289,888,175
34	**Net Stable Funding Ratio (%)**					135.27%

(Expressed in thousands of Hong Kong Dollars)

LIQ2: Net stable funding ratio – for category 1 institution (Continued)

For the quarter ended 31 March 2026:

		Quarter ended 31 March 2026				
In HK$ thousands		(a)	(b)	(c)	(d)	(e)
		Unweighted value by residual maturity				**Weighted amount**
Basis of disclosure: Hong Kong office		No specified term to maturity	<6 months or repayable on demand	6 months to < 12 months	12 months or more	
A.	**Available stable funding ("ASF") item**					
1	Capital:	109,538,398	-	-	-	109,538,398
2	*Regulatory capital*	109,538,398	-	-	-	109,538,398
2a	*Minority interests not covered by row 2*	-	-	-	-	-
3	*Other capital instruments*	-	-	-	-	-
4	Retail deposits and small business funding:	-	208,095,380	5,533,246	64,843	192,389,555
5	*Stable deposits*		1,178,975	-	-	1,120,026
6	*Less stable deposits*		206,916,405	5,533,246	64,843	191,269,529
7	Wholesale funding:		224,935,258	2,395,749	505,199	72,445,906
8	*Operational deposits*		-	-	-	-
9	*Other wholesale funding*		224,935,258	2,395,749	505,199	72,445,906
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	-	23,795,652	1,612,537	3,399,526	4,205,795
12	*Net derivative liabilities*	-				
13	*All other funding and liabilities not included in the above categories*	-	23,795,652	1,612,537	3,399,526	4,205,795
14	**Total ASF**					378,579,654
B.	**Required stable funding ("RSF") item**					
15	Total HQLA for NSFR purposes				143,148,197	22,708,294
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	64,853	208,021,656	52,447,766	166,352,714	237,124,765
18	*Performing loans to financial institutions secured by Level 1 HQLA*	-	-	-	-	-
19	*Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions*	-	97,444,270	9,260,278	36,116,610	55,363,390
20	*Performing loans, other than performing residential mortgage, to non-financial corporate clients, retail and small business customers, sovereigns, the Monetary Authority for the account of the Exchange Fund, central banks and PSEs, of which:*	-	83,646,628	21,197,092	75,535,113	116,626,706
21	*With a risk-weight of less than or equal to 35% under the STC approach*	-	-	-	-	-

(Expressed in thousands of Hong Kong Dollars)

LIQ2: Net stable funding ratio – for category 1 institution (Continued)

For the quarter ended 31 March 2026 (Continued):

In HK$ thousands		**Quarter ended 31 March 2026**				
		(a)	(b)	(c)	(d)	(e)
		Unweighted value by residual maturity				**Weighted amount**
Basis of disclosure: Hong Kong office		No specified term to maturity	<6 months or repayable on demand	6 months to < 12 months	12 months or more	
22	*Performing residential mortgages, of which:*	-	1,445,540	2,266,306	30,324,350	21,754,745
23	*With a risk-weight of less than or equal to 35% under the STC approach*	-	1,422,133	2,242,893	29,384,376	20,932,358
24	*Securities that are not in default and do not qualify as HQLA, including exchange-traded equities*	64,853	25,485,218	19,724,090	24,376,641	43,379,924
25	Assets with matching interdependent liabilities					
26	Other assets:	6,458,497	5,678,338	16,292	6,653	6,115,247
27	*Physical traded commodities, including gold*	-				-
28	*Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs*	363,551				309,018
29	*Net derivative assets*	140,713				140,713
30	*Total derivative liabilities before adjustments for deduction of variation margin posted*	1,417,181				70,859
31	*All other assets not included in the above categories*	4,537,051	5,678,338	16,292	6,653	5,594,657
32	Off-balance sheet items		167,159,431			2,136,150
33	**Total RSF**					268,084,456
34	**Net Stable Funding Ratio (%)**					141.22%

The NSFR of the Bank was maintained at a healthy level in the first half of 2026. Net stable funding ratio means the ratio of the amount of the Bank's available stable funding ("ASF") to the amount of the Bank's required stable funding ("RSF").

ASF is the sum of weighted amounts of the Bank's capital and on-balance sheet liabilities. The Bank's liabilities include customer deposits, certificates of deposit and medium term debts issued and interbank money market borrowing.

RSF is the sum of weighted amounts of the Bank's on-balance sheet assets and off-balance sheet obligations. The Bank's assets include loans to customers, interbank money market lending and debt securities held. The Bank's off-balance sheet obligations mainly involve potential drawdown of undrawn committed facilities.

(Expressed in thousands of Hong Kong Dollars)

CR1: Credit quality of exposures

The table below provides an overview of the credit quality of on- and off-balance sheet exposures as at 30 June 2026:

		(a)	(b)	(c)	(d)	(e)	(f)	(g)
		Gross carrying amounts of			**Of which ECL accounting provisions for credit losses on STC approach exposures**		**Of which ECL accounting provisions for credit losses on IRB approach exposures**	
	In HK$ thousands	**Defaulted exposures**	**Non-defaulted exposures**	**Allowances / impairments**	**Allocated in regulatory category of specific provisions**	**Allocated in regulatory category of collective provisions**		**Net values (a+b-c)**
1	Loans	745,826	364,822,803	3,038,699	483,931	2,554,768	-	362,529,930
2	Debt securities	-	221,847,998	-	-	-	-	221,847,998
3	Off-balance sheet exposures	-	48,228,468	150,520	-	150,520	-	48,077,948
4	**Total**	745,826	634,899,269	3,189,219	483,931	2,705,288	-	632,455,876

The Group identifies the exposures as “default” if the exposure is past due for more than 90 days or other qualitative factors that the borrower is unlikely to pay in full for the credit obligations to the Group.

CR2: Changes in defaulted loans and debt securities

The table below provides information on the changes in defaulted loans and debt securities, including any changes in the amount of defaulted exposures, movements between non-defaulted and defaulted exposures, and reductions in the defaulted exposures due to write-offs as at 30 June 2026 and 31 December 2025 respectively:

		(a)
In HK$ thousands		**Amount**
1	**Defaulted loans and debt securities at end of the previous reporting period (31 December 2025)**	**804,677**
2	Loans and debt securities that have defaulted within the reporting period	49,624
3	Returned to non-defaulted status	(555)
4	Amounts written off	(60,495)
5	Other changes	(47,425)
6	**Defaulted loans and debt securities at end of the current reporting period (30 June 2026)**	**745,826**

(Expressed in thousands of Hong Kong Dollars)

CR3: Overview of recognized credit risk mitigation

The following table presents the extent of credit risk exposures covered by different types of recognized CRM as at 30 June 2026:

		As at 30 June 2026				
		(a)	(b)	(c)	(d)	(e)
In HK$ thousands		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by recognized collateral	Exposures secured by recognized guarantees	Exposures secured by recognized credit derivative contracts
1	Loans	345,901,766	16,628,164	541,953	11,081,631	-
2	Debt securities	196,888,214	24,959,784	-	24,959,784	-
3	**Total**	542,789,980	41,587,948	541,953	36,041,415	**-**
4	Of which defaulted	254,931	6,964	6,176	249	-

(Expressed in thousands of Hong Kong Dollars)

CR4: Credit risk exposures and effects of recognized credit risk mitigation – for STC approach

The following table illustrates the effect of any recognized CRM (including recognized collateral under both comprehensive and simple approaches) on the calculation of credit risk capital requirements under STC approach as at 30 June 2026:

		As at 30 June 2026					
		(a)	(b)	(c)	(d)	(e)	(f)
	In HK$ thousands	**Exposures pre-CCF and pre-CRM**		**Exposures post-CCF and post-CRM**		**RWA and RWA density**	
	Exposure classes	**On-balance sheet amount**	**Off-balance sheet amount**	**On-balance sheet amount**	**Off-balance sheet amount**	**RWA**	**RWA density**
1	Sovereign exposures	56,962,939	166,422	57,043,824	66,569	2,468,738	4%
2	Public sector entity exposures	15,853,823	1,225,000	16,866,857	430,163	3,459,404	20%
3	Multilateral development bank exposures	18,205,794	-	18,205,794	-	-	0%
3a	Unspecified multilateral body exposures	5,267,368	-	5,267,368	-	1,908,676	36%
4	Bank exposures	164,782,709	1,130,742	165,517,216	202,774	47,535,951	29%
4a	Qualifying non-bank financial institution exposures	577,509	3,249,017	577,509	805,057	578,077	42%
5	Eligible covered bond exposures	-	-	-	-	-	0%
6	General corporate exposures	241,291,511	125,188,921	240,787,051	18,708,805	220,580,141	85%
6a	Of which: non-bank financial institution exposures excluding those reported under row 4a	71,438,442	30,343,700	70,623,049	6,337,379	63,018,200	82%
6b	Specialized lending	9,640,833	-	9,248,178	-	9,928,760	107%
7	Equity exposures	643,650	-	643,650	-	1,609,125	250%
7a	Significant capital investments in commercial entities	-	-	-	-	-	0%
7b	Holdings of capital instruments issued by, and non-capital LAC liabilities of, financial sector entities	1,670,255	-	1,670,255	-	2,505,383	150%
7c	Subordinated debts issued by banks, qualifying non-bank financial institutions and corporates	-	-	-	-	-	0%
8	Retail exposures	22,685,187	40,267,800	22,225,788	3,703,640	22,808,177	88%
8a	Exposures arising from IPO financing	-	-	-	-	-	0%
9	Real estate exposures	50,481,329	1,166,123	49,465,433	132,038	27,170,186	55%
9a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	27,661,172	9,605	26,652,698	960	7,289,707	27%

(Expressed in thousands of Hong Kong Dollars)

CR4: Credit risk exposures and effects of recognized credit risk mitigation – for STC approach (Continued)

		As at 30 June 2026					
		(a)	(b)	(c)	(d)	(e)	(f)
	In HK$ thousands	**Exposures pre-CCF and pre-CRM**		**Exposures post-CCF and post-CRM**		**RWA and RWA density**	
	Exposure classes	**On-balance sheet amount**	**Off-balance sheet amount**	**On-balance sheet amount**	**Off-balance sheet amount**	**RWA**	**RWA density**
9b	Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)	10,957	-	10,957	-	3,287	30%
9c	Of which: regulatory commercial real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	7,303,924	34,790	7,300,069	12,719	4,613,557	63%
9d	Of which: regulatory commercial real estate exposures (materially dependent on cash flows generated by mortgaged properties)	2,020,529	5,000	2,020,529	2,000	1,420,220	70%
9e	Of which: other real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	11,836,947	1,097,363	11,836,355	113,233	11,371,488	95%
9f	Of which: other real estate exposures (materially dependent on cash flows generated by mortgaged properties)	1,349,391	15,400	1,346,416	1,540	2,021,934	150%
9g	Of which: land acquisition, development and construction exposures	298,409	3,965	298,409	1,586	449,993	150%
10	Defaulted exposures	261,195	-	261,195	-	385,568	148%
11	Other exposures	8,034,881	-	8,034,881	-	8,034,881	100%
11a	Cash and gold	10,861,671	-	10,861,671	-	2,132,630	20%
11b	Items in the process of clearing or settlement	-	-	-	-	-	0%
12	**Total**	607,220,654	172,394,025	606,676,670	24,049,046	351,105,697	56%

Compared with 31 Dec 2025, the increase in RWA of holdings of capital instruments issued by, and non-capital LAC liabilities of, financial sector entities was mainly due to the increase in investment in non-capital LAC debt securities.

The increase in RWA of other exposures and cash and gold were mainly due to the increase in fixed assets and physical gold respectively.

(Expressed in thousands of Hong Kong Dollars)

CR5: Credit risk exposures by asset classes and by risk weights – for STC approach

The following table presents a breakdown of credit risk exposures under STC approach by asset classes and by risk weights as at 30 June 2026:

		0%	20%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
1	Sovereign exposures	47,768,405	7,340,852	2,001,136	-	-	-	57,110,393

		0%	20%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
2	Public sector entity exposures	-	17,297,020	-	-	-	-	17,297,020

		0%	20%	30%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
3	Multilateral development bank exposures	18,205,794		-	-	-	-	-	18,205,794

		20%	30%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
3a	Unspecified multilateral body exposures	-	3,625,043	1,642,325	-	-	-	5,267,368

(Expressed in thousands of Hong Kong Dollars)

CR5: Credit risk exposures by asset classes and by risk weights – for STC approach (Continued)

		20%	30%	40%	50%	75%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
4	Bank exposures	40,435,117	116,283,046	-	8,875,626	-	126,201	-	-	165,719,990

		20%	30%	40%	50%	75%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
4a	Qualifying non-bank financial institution exposures	-	785,370	-	421,727	175,469	-	-	-	1,382,566

		10%	15%	20%	25%	35%	50%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
5	Eligible covered bond exposures	-	-	-	-	-	-	-	-	-

		20%	30%	50%	65%	75%	85%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
6	General corporate exposures	-	-	57,567,403		47,056,857	3,940,587	146,484,428	4,446,581	-	259,495,856
6a	Of which: non-bank financial institution exposures excluding those reported under row 4a	-	-	14,955,776		26,894,873	-	34,591,023	518,756	-	76,960,428

(Expressed in thousands of Hong Kong Dollars)

CR5: Credit risk exposures by asset classes and by risk weights – for STC approach (Continued)

		20%	50%	75%	80%	100%	130%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
6b	Specialized lending	-	-	-	84,372	6,838,952	2,324,854	-	-	9,248,178

		100%	250%	400%	Other	Total credit exposure amount (post-CCF and post-CRM)
7	Equity exposures		643,650	-	-	643,650

		250%	400%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
7a	Significant capital investments in commercial entities	-	-	-	-	-

		150%	250%	400%	Other	Total credit exposure amount (post-CCF and post-CRM)
7b	Holdings of capital instruments issued by, and non-capital LAC liabilities of, financial sector entities	1,670,255	-	-	-	1,670,255

		150%	Other	Total credit exposure amount (post-CCF and post-CRM)
7c	Subordinated debts issued by banks, qualifying non-bank financial institutions and corporates	-	-	-

		45%	75%	100%	Other	Total credit exposure amount (post CCF and post-CRM)
8	Retail exposures	782,039	11,497,838	12,325,806	1,323,745	25,929,428

		0%	Other	Total credit exposure amount (post-CCF and post-CRM)
8a	Exposures arising from IPO financing	-	-	-

(Expressed in thousands of Hong Kong Dollars)

CR5: Credit risk exposures by asset classes and by risk weights – for STC approach (Continued)

		0 %	20%	25%	30%	35%	40%	45%	50%	60%	65%
9	Real estate exposures	-	11,834,231	5,829,437	4,607,170	-	2,330,289	31,563	1,392,222	6,760,264	
9a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)		11,834,231	5,829,437	4,596,213		2,330,289	31,563	1,392,222	39,333	
9b	Of which: no loan splitting applied		11,834,231	5,829,437	4,596,213		2,330,289	31,563	1,392,222	39,333	
9c	Of which: loan splitting applied (secured)										
9d	Of which: loan splitting applied (unsecured)										

	(Continued)	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
9	Real estate exposures	2,604,795	475,981	3,144,729	-	8,927,715	-	11,124	1,647,951	-	49,597,471
9a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	593,390	6,980				-			-	26,653,658
9b	Of which: no loan splitting applied	593,390	6,980				-			-	26,653,658
9c	Of which: loan splitting applied (secured)										
9d	Of which: loan splitting applied (unsecured)										

(Expressed in thousands of Hong Kong Dollars)

CR5: Credit risk exposures by asset classes and by risk weights – for STC approach (Continued)

		0 %	20%	25%	30%	35%	40%	45%	50%	60%	65%
9e	Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)				10,957	-		-		-	
9f	Of which: regulatory commercial real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	-	-		-		-		-	6,720,931	
9g	Of which: no loan splitting applied	-	-		-		-		-	6,720,931	
9h	Of which: loan splitting applied (secured)										

	(Continued)	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
9e	Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)		-		-		-			-	10,957
9f	Of which: regulatory commercial real estate exposures (not materially dependent on cash flows generated by mortgaged properties)		10,400	55,059		526,398			-	-	7,312,788
9g	Of which: no loan splitting applied		10,400	55,059		526,398			-	-	7,312,788
9h	Of which: loan splitting applied (secured)										

(Expressed in thousands of Hong Kong Dollars)

CR5: Credit risk exposures by asset classes and by risk weights – for STC approach (Continued)

		0 %	20%	25%	30%	35%	40%	45%	50%	60%	65%
9i	Of which: loan splitting applied (unsecured)										
9j	Of which: regulatory commercial real estate exposures (materially dependent on cash flows generated by mortgaged properties)										
9k	Of which: other real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	-	-		-		-		-		
9l	Of which: no loan splitting applied	-	-		-		-		-		

	(Continued)	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
9i	Of which: loan splitting applied (unsecured)										
9j	Of which: regulatory commercial real estate exposures (materially dependent on cash flows generated by mortgaged properties)	2,011,405			-			11,124		-	2,022,529
9k	Of which: other real estate exposures (not materially dependent on cash flows generated by mortgaged properties)		458,601	3,089,670		8,401,317			-	-	11,949,588
9l	Of which: no loan splitting applied		458,601	3,089,670		8,401,317			-	-	11,949,588

(Expressed in thousands of Hong Kong Dollars)

CR5: Credit risk exposures by asset classes and by risk weights – for STC approach (Continued)

		0 %	20%	25%	30%	35%	40%	45%	50%	60%	65%
9m	Of which: loan splitting applied (secured)										
9n	Of which: loan splitting applied (unsecured)										
9o	Of which: other real estate exposures (materially dependent on cash flows generated by mortgaged properties)										
9p	Of which: land acquisition, development and construction exposures										

	(Continued)	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
9m	Of which: loan splitting applied (secured)										
9n	Of which: loan splitting applied (unsecured)										
9o	Of which: other real estate exposures (materially dependent on cash flows generated by mortgaged properties)								1,347,956	-	1,347,956
9p	Of which: land acquisition, development and construction exposures					-			299,995	-	299,995

(Expressed in thousands of Hong Kong Dollars)

CR5: Credit risk exposures by asset classes and by risk weights – for STC approach (Continued)

		50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
10	Defaulted exposures		11,802	249,144	249	261,195

		100%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
11	Other exposures	8,034,881	-	-	8,034,881

		0%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
11a	Cash and gold	229,840	7,830	10,624,001	10,861,671

		0%	20%	Other	Total credit exposure amount (post-CCF and post-CRM)
11b	Items in the process of clearing or settlement	-	-	-	-

Compared with 31 Dec 2025, the increase in total credit exposure amount of other exposures and cash and gold were mainly due to the increase in fixed assets and physical gold respectively.

(Expressed in thousands of Hong Kong Dollars)

CR5: Credit risk exposures by asset classes and by risk weights – for STC approach (Continued)

Exposure amounts and CCFs applied to off-balance sheet exposures, categorised based on risk bucket of converted exposures:

	Risk Weight	(a)	(b)	(c)	(d)
		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF*	Exposure (post-CCF and post-CRM)
1	Less than 40%	281,847,579	4,479,953	0.28	284,865,575
2	40-70%	66,167,459	15,636,201	0.22	84,409,389
3	75%	43,657,204	14,081,841	0.13	59,206,145
4	80%	84,372	-	-	84,372
5	85%	6,898,867	2,915,233	0.07	7,085,316
6	90- 100%	173,332,362	135,261,432	0.13	182,757,615
7	105-130%	4,354,376	-	-	3,659,723
8	150%	30,234,785	19,365	0.16	8,013,931
9	250%	643,650	-	-	643,650
10	400%	-	-	-	-
11	1,250%	-	-	-	-
12	**Total exposures**	607,220,654	172,394,025	0.14	630,725,716

* Weighting is based on off-balance sheet exposure (pre-CCF).

(Expressed in thousands of Hong Kong Dollars)

CCR1: Analysis of counterparty default risk exposures (other than those to CCPs) by approaches

The following table presents a comprehensive breakdown of counterparty default risk exposures (other than those to CCPs), RWAs, and, where applicable, main parameters under the approaches used to calculate default risk exposures in respect of derivative contracts and SFTs as at 30 June 2026:

		As at 30 June 2026					
		(a)	(b)	(c)	(d)	(e)	(f)
	In HK$ thousands	Replacement cost (RC)	PFE	Effective EPE	Alpha (α) used for computing default risk exposure	Default risk exposure after CRM	RWA
1	SA-CCR (for derivative contracts)	1,093,791	4,115,717		1.4	7,293,311	2,692,648
1a	CEM (for derivative contracts)	-	-		1.4	-	-
2	IMM(CCR) approach			-	-	-	-
3	Simple Approach (for SFTs)					-	-
4	Comprehensive Approach (for SFTs)					456,457	42,692
5	VaR (for SFTs)					-	-
6	**Total**						**2,735,340**

Compared with 31 Dec 2025, RWA decreased mainly due to decrease in outstanding derivative transactions.

(Expressed in thousands of Hong Kong Dollars)

CCR3: Counterparty default risk exposures (other than those to CCPs) by asset classes and by risk weights – for STC approach

The following table presents a breakdown of default risk exposures as at 30 June 2026, other than those to CCPs, in respect of derivative contracts and SFTs that are subject to the STC approach, by asset classes and risk-weights, irrespective of the approach used to determine the amount of default risk exposures:

		As at 30 June 2026											
	In HK$ thousands	(a)	(b)	(c)	(ca)	(cb)	(d)	(e)	(ea)	(f)	(g)	(h)	(i)
	Risk Weight / Exposure class	0%	10%	20%	30%	40%	50%	75%	85%	100%	150%	Others	Total default risk exposures after CRM
1	Sovereign exposures	243,000	-	-	-	-	-	-	-	-	-	-	243,000
2	Public sector entity exposures	-	-	-	-	-	-	-	-	-	-	-	-
3	Multilateral development bank exposures	-	-	-	-	-	-	-	-	-	-	-	-
4	Unspecified multilateral body exposures	-	-	-	-	-	-	-	-	-	-	-	-
5	Bank exposures	-	-	2,127,148	4,094,134	-	374,133	-	-	-	-	-	6,595,415
6	Qualifying non-bank financial institution exposures	-	-	-	-	-	-	-	-	-	-	-	-
7	General corporate exposures	-	-	-	-	-	23,645	-	49,070	465,274	4,863	-	542,852
8	Retail exposures	-	-	-	-	-	-	-	-	368,501	-	-	368,501
9	Defaulted exposures	-	-	-	-	-	-	-	-	-	-	-	-
10	Other exposures	-	-	-	-	-	-	-	-	-	-	-	-
11	**Total**	**243,000**	**-**	**2,127,148**	**4,094,134**	**-**	**397,778**	**-**	**49,070**	**833,775**	**4,863**	**-**	**7,749,768**

(Expressed in thousands of Hong Kong Dollars)

CCR5: Composition of collateral for counterparty default risk exposures (including those for contracts or transactions cleared through CCPs)

The following table presents a breakdown of all types of collateral posted or recognized collateral received to support or reduce the exposures to counterparty default risk exposures as at 30 June 2026 in respect of derivative contracts or SFTs entered into, including contracts or transactions cleared through a CCP:

	As at 30 June 2026					
	(a)	(b)	(c)	(d)	(e)	(f)
	Derivative contracts				SFTs	
	Fair value of recognized collateral received		Fair value of posted collateral		Fair value of recognized collateral received	Fair value of posted collateral
In HK$ thousands	Segregated	Unsegregated	Segregated	Unsegregated		
Cash - domestic currency	61,140	-	86,101	-	-	275,552
Cash - other currencies	3,551	118,570	755,038	303,403	10,662,482	41,797
Domestic sovereign debt	-	-	-	-	-	1,772,757
Other sovereign debt	-	-	-	-	-	9,159,904
Debt securities	-	1,461	-	2,220	-	60,417
Equity securities	-	-	-	-	708,273	-
Total	**64,691**	**120,031**	**841,139**	**305,623**	**11,370,755**	**11,310,427**

Compared with 31 Dec 2025, the decrease in fair value of recognised collateral received under derivative contracts were mainly due to decrease in mark-to-market of outstanding derivative contracts.

The increase in fair value of recognised collateral received and posted under SFTs were mainly due to increase in outstanding repo transactions.

CCR6: Credit-related derivatives contracts

The following table presents the amount of credit-related derivative contracts as at 30 June 2026, broken down into credit protection bought and credit protection sold:

	As at 30 June 2026	
	(a)	(b)
In HK$ thousands	**Protection bought**	**Protection sold**
Notional amounts		
Single-name credit default swaps	-	-
Index credit default swaps	-	-
Total return swaps	-	-
Credit-related options	-	-
Other credit-related derivative contracts	-	-
Total notional amounts	**-**	**-**
Fair values		
Positive fair value (asset)	-	-
Negative fair value (liability)	-	-

(Expressed in thousands of Hong Kong Dollars)

CCR8: Exposures to CCPs

The following table provides a comprehensive breakdown of exposures to both qualifying and non-qualifying CCPs and the respective RWAs as at 30 June 2026, covering all types of credit risk exposures (including default risk exposures to the CCPs, credit risk exposures arising from initial margins posted, and default fund contributions made, to the CCPs):

		As at 30 June 2026	
		(a)	(b)
	In HK$ thousands	**Exposure after CRM**	**RWA**
1	**Exposures of the AI as clearing member or clearing client to qualifying CCPs (total)**		1,865
2	Default risk exposures to qualifying CCPs (excluding items disclosed in rows 7 to 10), of which:	4,519	90
3	(i) OTC derivative transactions	4,519	90
4	(ii) Exchange-traded derivative contracts	-	-
5	(iii) Securities financing transactions	-	-
6	(iv) Netting sets subject to valid cross-product netting agreements	-	-
7	Segregated initial margin	16,000	-
8	Unsegregated initial margin	-	-
9	Funded default fund contributions	62,300	1,775
10	Unfunded default fund contributions	-	-
11	**Exposures of the AI as clearing member or clearing client to non-qualifying CCPs (total)**		**-**
12	Default risk exposures to non-qualifying CCPs (excluding items disclosed in rows 17 to 20), of which:	-	-
13	(i) OTC derivative transactions	-	-
14	(ii) Exchange-traded derivative contracts	-	-
15	(iii) Securities financing transactions	-	-
16	(iv) Netting sets subject to valid cross-product netting agreements	-	-
17	Segregated initial margin	-	
18	Unsegregated initial margin	-	-
19	Funded default fund contributions	-	-
20	Unfunded default fund contributions	-	-

(Expressed in thousands of Hong Kong Dollars)

CVA1: CVA risk under reduced basic CVA approach

The table below provides the components of CVA risk capital charge calculated using the reduced basic CVA approach as at 30 June 2026:

	In HK$ thousands	(a) Components	(b) CVA risk capital charge under the reduced basic CVA approach
1	Aggregation of systematic components of CVA risk	617,541	
2	Aggregation of idiosyncratic components of CVA risk	172,318	
3	**Total**		222,912

SEC1: Securitization exposures in banking book

There was no securitisation exposure in the banking book as at 30 June 2026.

SEC2: Securitization exposures in trading book

There was no securitisation exposure in the trading book as at 30 June 2026.

SEC3: Securitization exposures in banking book and associated capital requirements – where AI acts as originator

There was no securitisation exposure in the banking book and the associated capital requirements where the Group acts as an originator as at 30 June 2026.

SEC4: Securitization exposures in banking book and associated capital requirements – where AI acts as investor

There was no securitisation exposure in the banking book and the associated capital requirements where the Group acts as an investor as at 30 June 2026.

(Expressed in thousands of Hong Kong Dollars)

MR1: Market risk under Standardized (market risk) approach (STM approach)

The table below provides the components of market risk capital charge calculated using the STM approach as at 30 June 2026:

	In HK$ thousands	(a) Market risk capital charges under STM approach
1	General interest rate risk	60,293
2	Equity risk	37,172
3	Commodity risk	930
4	Foreign exchange risk	2,147,437
5	Credit spread risk (non-securitization)	78,441
6	Credit spread risk (securitization: non-correlation trading portfolio (“CTP”))	-
7	Credit spread risk (securitization: CTP)	-
8	Standardized default risk charge (“SA-DRC”) (non-securitization)	106,156
9	SA-DRC (securitization: non-CTP)	-
10	SA-DRC (securitization: CTP)	-
11	Residual risk add-on	-
12	**Total**	2,430,429

Compared with 31 Dec 2025, market risk RWA increased due to the increase in foreign exchange risk and trading debt securities exposures.

ENC: Asset encumbrance

As at 30 June 2026 **In HK$ thousands**	(a) **Encumbered assets**	(c) **Unencumbered assets**	(d) **Total**
Cash and balances with banks and central banks and Placement with banks	-	77,464,883	77,464,883
Investment in equities and debt securities	10,784,356	220,013,744	230,798,100
Loans and advances	-	284,229,635	284,229,635
Other assets	-	25,417,519	25,417,519
TOTAL ASSETS	10,784,356	607,125,781	617,910,137

(Expressed in thousands of Hong Kong Dollars)

Off-balance sheet exposures other than derivative transactions

The following is a summary of the contractual amounts of each significant class of contingent liabilities and commitments to extend credit:

In HK$ thousands	As at 30 June 2026	As at 31 December 2025
Direct credit substitutes	40,550	34,627
Transaction-related contingencies	2,840,477	3,425,286
Trade-related contingencies	1,468,297	1,150,501
Other commitments:		
which are unconditionally cancellable or automatically cancellable due to the deterioration in the credit worthiness of the borrower	47,992,822	52,361,781
with original maturity of not more than one year	22,884,809	29,144,228
with original maturity of more than one year	20,994,335	20,028,667
Total	**96,221,290**	**106,145,090**
Total RWAs for credit risk of its off-balance sheet exposures	**20,953,256**	**22,337,014**

Contingent liabilities and commitments are credit-related instruments which include letters of credits, guarantees and commitments to extend credit. The risk involved is essentially the same as the credit risk involved in extending loan facilities to customers. These transactions are, therefore, subject to the same credit application, portfolio maintenance and collateral requirements as for customers applying for the loans. The contractual amounts represent the amounts at risk should the contract be fully drawn upon and the client defaults. As the facilities may expire without being drawn upon, the contractual amounts do not represent expected future cash flows.

(Expressed in thousands of Hong Kong Dollars)

International claims

International claims are exposures recorded on the statement of financial position based on the location of the counterparties after taking into account the transfer of risk. For a claim guaranteed by a party situated in a country different from the counterparty, risk will be transferred to the country of the guarantor. For a claim on the branch of a bank, the risk will be transferred to the country where its head office is situated. Claims on individual countries or areas, after risk transfer, amounting to 10% or more of the aggregate international claims are shown as follows:

	As at 30 June 2026				
			Non-bank private sector		
In HK$ thousands	**Banks**	**Official sector**	**Non-bank financial institutions**	**Non-financial private sector**	**Total**
Developed countries	50,147,195	20,009,435	3,784,348	15,725,764	89,666,742
Developing Asia and Pacific	105,490,319	9,157,749	4,507,732	54,622,895	173,778,695
- of which China	98,761,629	5,828,822	4,409,190	47,968,798	156,968,439
Offshore centres	10,330,887	6,168,631	52,028,369	60,623,935	129,151,822
- of which Hong Kong SAR	2,146,764	6,168,631	52,028,369	58,297,232	118,640,996

	As at 31 December 2025				
			Non-bank private sector		
In HK$ thousands	**Banks**	**Official sector**	**Non-bank financial institutions**	**Non-financial private sector**	**Total**
Developed countries	41,554,509	14,987,247	2,211,270	6,613,508	65,366,534
Developing Asia and Pacific	109,078,447	8,205,315	4,466,208	50,845,870	172,595,840
- of which China	107,157,346	7,202,623	4,408,444	44,831,816	163,600,229
Offshore centres	3,609,984	5,984,405	52,781,842	60,706,497	123,082,728
- of which Hong Kong SAR	984,816	5,984,405	52,781,842	58,388,389	118,139,452

(Expressed in thousands of Hong Kong Dollars)

Loans and advances to customers by geographical areas

The following table breaks down the Group's loans and advances exposure by geographical region as of 30 June 2026. The geographical analysis is based on location of the customers and has taken into account of transfer of risk.

As of 30 June 2026

In HK$ thousands	Gross advances	Impaired advances	Overdue advances	Specific provisions	Collective provisions
Hong Kong	207,001,548	742,515	551,059	480,664	1,543,447
China	35,195,282	3,297	15,740	3,253	774,702
Others	45,068,964	14	-	14	234,079
	287,265,794	745,826	566,799	483,931	2,552,228

As of 31 December 2025

In HK$ thousands	Gross advances	Impaired advances	Overdue advances	Specific provisions	Collective provisions
Hong Kong	204,362,990	800,252	684,785	470,479	1,727,552
China	32,790,476	4,411	2,526	4,356	617,996
Others	35,317,889	15	-	14	206,389
	272,471,355	804,678	687,311	474,849	2,551,937

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Gross loans and advances to customers by industry sectors

	As at 30 June 2026		As at 31 December 2025	
In HK$ thousands	**Outstanding balance**	**% of gross advances covered by collateral**	**Outstanding balance**	**% of gross advances covered by collateral**
Loans and advances for use in Hong Kong				
Industrial, commercial and financial				
Property development	8,156,960	87.63	10,092,034	71.30
Property investment	19,124,326	89.81	20,832,788	93.40
Financial concerns	51,790,580	13.23	46,395,165	11.68
Stockbrokers	1,420,529	0.00	634,663	0.00
Wholesale and retail trade	4,672,743	77.66	3,834,784	82.69
Manufacturing	4,792,854	51.67	6,372,448	58.51
Transport and transport equipment	10,818,062	66.33	6,163,895	80.99
Recreational activities	125,000	0.00	439,174	0.00
Information technology	9,030,895	64.80	8,745,693	68.35
Others	31,200,225	29.04	27,256,795	33.63
	141,132,174		130,767,439	
Individuals				
Loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	130	100.00	196	100.00
Loans for the purchase of other residential properties	25,441,308	99.98	26,634,642	99.68
Credit card advances	3,329,270	0.00	3,530,651	0.00
Others	18,818,556	45.68	15,721,299	40.71
	47,589,264		45,886,788	
Trade finance	1,144,129	29.56	1,052,088	26.22
Loans and advances for use outside Hong Kong	96,444,008	26.87	94,008,175	29.95
Accrued interest receivables	956,219		756,865	
Gross loans and advances to customers	287,265,794		272,471,355	

(Expressed in thousands of Hong Kong Dollars)

Gross loans and advances to customers by industry sectors (Continued)

Analysis of gross loans and advances to customers which constitute not less than 10% of gross loans and advances to customers are as follows:

As of 30 June 2026

In HK$ thousands	Gross advances	Impaired advances	Overdue advances	Specific provisions	Collective provisions
Financial Concerns	51,790,580	-	-	-	109,159
Loans for use outside Hong Kong	96,444,008	15,961	15,961	15,961	1,146,127

As of 31 December 2025

In HK$ thousands	Gross advances	Impaired advances	Overdue advances	Specific provisions	Collective provisions
Financial concerns	46,395,165	-	9	-	86,393
Loans for use outside Hong Kong	94,008,175	22,632	15,842	15,867	984,340

(Expressed in thousands of Hong Kong Dollars)

Mainland activities exposures

The table below summarises the Mainland activities exposure of the Bank, categorised by types of non-bank counterparties:

As at 30 June 2026
In HK$ thousands

Types of Counterparties	On-balance sheet exposure	Off-balance sheet exposure	Total
(a) Central government, central government-owned entities and their subsidiaries and joint ventures ("JVs")	78,406,042	21,169,280	**99,575,322**
(b) Local governments, local government-owned entities and their subsidiaries and JVs	9,618,424	747,792	**10,366,216**
(c) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	44,463,339	7,569,770	**52,033,109**
(d) Other entities of central government not reported in part (a) above	4,911,998	406,105	**5,318,103**
(e) Other entities of local governments not reported in part (b) above	3,396,324	240,599	**3,636,923**
(f) PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	7,527,834	1,495,719	**9,023,553**
(g) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	1,048,198	-	**1,048,198**
Total	**149,372,159**	**31,629,265**	**181,001,424**
Total assets after provision	**614,895,490**		
On-balance sheet exposures as percentage of total assets	**24.29 %**		

(Expressed in thousands of Hong Kong Dollars)

Mainland activities exposures (Continued)

As at 31 December 2025
In HK$ thousands

Types of Counterparties	On-balance sheet exposure	Off-balance sheet exposure	Total
(a) Central government, central government-owned entities and their subsidiaries and joint ventures ("JVs")	79,556,436	20,627,619	**100,184,055**
(b) Local governments, local government-owned entities and their subsidiaries and JVs	9,888,548	719,927	**10,608,475**
(c) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	38,499,116	8,856,094	**47,355,210**
(d) Other entities of central government not reported in part (a) above	4,287,828	266,659	**4,554,487**
(e) Other entities of local governments not reported in part (b) above	3,403,484	289,132	**3,692,616**
(f) PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	7,348,003	1,762,642	**9,110,645**
(g) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	1,015,066	-	**1,015,066**
Total	**143,998,481**	**32,522,073**	**176,520,554**
Total assets after provision	**558,857,650**		
On-balance sheet exposures as percentage of total assets	**25.77 %**		

(Expressed in thousands of Hong Kong Dollars)

Currency concentrations

The Group had the following net foreign currency exposures which exceeded 10% of the total net foreign currency exposure in all currencies:

As at 30 June 2026	RMB	USD	Others	Total
HK$ thousands equivalent				
Spot assets	84,668,622	253,964,404	47,741,682	386,374,708
Spot liabilities (note 2, 3)	(100,714,466)	(208,800,662)	(37,842,749)	(347,357,877)
Forward purchases	96,806,687	178,006,025	18,551,810	293,364,522
Forward sales	(102,594,997)	(218,548,876)	(28,289,834)	(349,433,707)
Net option position	(86,616)	526,812	24,546	464,742
Net (short) / long position (note 2)	(21,920,770)	5,147,703	185,455	(16,587,612)

As at 31 December 2025	RMB	USD	Others	Total
HK$ thousands equivalent				
Spot assets	69,454,465	232,199,625	34,035,898	335,689,988
Spot liabilities (note 2, 3)	(82,822,414)	(186,436,173)	(36,984,248)	(306,242,835)
Forward purchases	113,253,748	219,634,569	51,002,982	383,891,299
Forward sales	(122,172,314)	(247,590,360)	(48,160,914)	(417,923,588)
Net option position	(239,369)	6,054	-	(233,315)
Net (short) / long position (note 2)	(22,525,884)	17,813,715	(106,282)	(4,818,451)

The net option position is calculated in the basis of the delta-weighted position of all foreign currency option contracts. There was no net structural position as at 30 June 2026 and 31 December 2025.

Note 1: The Group's foreign exchange exposures in the table above are prepared in accordance with the HKMA 'Return of Foreign Currency Position - (MA(BS)6)'.

Note 2: The RMB spot liabilities include the RMB17.6 billion share capital (HK$22.3 billion). The net short RMB position was mainly stemmed from the conversion of RMB capital related assets into Hong Kong dollars in 2015.

Note 3: The USD spot liabilities include the USD3 billion AT1 capital instruments (HK$23.3 billion).

(Expressed in thousands of Hong Kong Dollars)

Glossary

Abbreviations	Descriptions
ASF	Available Stable Funding
AT1	Additional Tier 1
BSC	Basic Approach
CCF	Credit Conversion Factor
CCP	Central Counterparty
CCR	Counterparty Credit Risk
CCyB	Countercyclical Capital Buffer
CEM	Current Exposure Method
CIS	Collective Investment Scheme
CRM	Credit Risk Mitigation
CVA	Credit Valuation Adjustment
D-SIB	Domestic Systemically Important Authorized Institution
EAD	Exposure at Default
EPE	Expected Positive Exposure
FBA	Fall-back Approach
G-SIB	Global Systemically Important Banks
IMM	Internal Models Approach
IMM (CCR)	Internal Models (Counterparty Credit Risk) Approach
IRB	Internal Ratings-Based Approach
LAC	Loss-absorbing Capacity
LTA	Look-through Approach
MBA	Mandate-Based Approach
N/A	Not Applicable
PFE	Potential Future Exposure
PSE	Public Sector Entity
RC	Replacement Cost
RSF	Required Stable Funding
RW	Risk-Weight
RWA	Risk-Weighted Asset/Risk-Weighted Amount
SA-CCR	Standardized Approach for Counterparty Credit Risk
SEC-ERBA	Securitization External Ratings Based Approach
SEC-FBA	Securitization Fall-Back Approach
SEC-IRBA	Securitization Internal Ratings-Based Approach
SEC-SA	Securitization Standardized Approach
SFT	Securities Financing Transaction
STC	Standardized (Credit Risk) Approach
STM	Standardized (Market Risk) Approach
VaR	Value at Risk