TAI YAU BANK, LIMITED

Regulatory Disclosures

30 June 2025

(Unaudited)

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Template KM1: Key prudential ratios as at 30 June 2025

		(a)	(b)	(c)	(d)	(e)
		30/6/2025	31/3/2025	31/12/2024	30/9/2024	30/6/2024
		(HK$'000)	(HK$'000)	(HK$'000)	(HK$'000)	(HK$'000)
	Regulatory capital					
1 & 1a	Common Equity Tier 1 (CET1)	847,641	844,051	844,500	839,534	832,695
2 & 2a	Tier 1	847,641	844,051	844,500	839,534	832,695
3 & 3a	Total capital	848,256	844,687	845,250	840,193	833,449
	RWA					
4	Total RWA	455,106	449,459	440,919	451,818	432,491
4a	Total RWA (pre-floor)	455,106	449,459	N/A	N/A	N/A
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5 & 5a	CET1 ratio (%)	186.25%	187.79%	191.53%	185.81%	192.53%
5b	CET1 ratio (%) (pre-floor ratio)	186.25%	187.79%	N/A	N/A	N/A
6 & 6a	Tier 1 ratio (%)	186.25%	187.79%	191.53%	185.81%	192.53%
6b	Tier 1 ratio (%) (pre-floor ratio)	186.25%	187.79%	N/A	N/A	N/A
7 & 7a	Total capital ratio (%)	186.39%	187.93%	191.70%	185.96%	192.71%
7b	Total capital ratio (%) (pre-floor ratio)	186.39%	187.93%	N/A	N/A	N/A
	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 (%)	0.50%	0.50%	0.50%	1.00%	1.00%
10	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	N/A	N/A	N/A	N/A	N/A
11	Total AI-specific CET1 buffer requirements (%)	3.00%	3.00%	3.00%	3.50%	3.50%
12	CET1 available after meeting the AI’s minimum capital requirements (%)	178.39%	179.93%	183.70%	177.96%	184.71%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	2,193,225	2,004,864	1,966,819	1,978,750	1,973,033
13a	LR exposure measure based on mean values of gross assets of SFTs	N/A	N/A	N/A	N/A	N/A
14, 14a & 14b	LR (%)	38.65%	42.10%	42.94%	42.43%	42.20%
14c & 14d	LR (%) based on mean values of gross assets of SFTs	N/A	N/A	N/A	N/A	N/A
	Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)					
	Applicable to category 1 institution only:					
15	Total high quality liquid assets (HQLA)	N/A	N/A	N/A	N/A	N/A
16	Total net cash outflows	N/A	N/A	N/A	N/A	N/A
17	LCR (%)	N/A	N/A	N/A	N/A	N/A
	Applicable to category 2 institution only:					
17a	LMR (%)	116.11%	117.68%	133.31%	130.97%	124.37%
	Net Stable Funding Ratio (NSFR) / Core Funding Ratio (CFR)					
	Applicable to category 1 institution only:					
18	Total available stable funding	N/A	N/A	N/A	N/A	N/A
19	Total required stable funding	N/A	N/A	N/A	N/A	N/A
20	NSFR (%)	N/A	N/A	N/A	N/A	N/A
	Applicable to category 2A institution only:					
20a	CFR (%)	N/A	N/A	N/A	N/A	N/A

TAI YAU BANK, LIMITED

Template OV1: Overview of Risk-Weighted Amount (RWA) as at 30 June 2025

HK$'000

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		30-Jun-2025	31-Mar-2025	30-Jun-2025
1	Credit risk for non-securitization exposures	**393,493**	389,171	**31,479**
2	Of which STC approach	0	0	0
2a	Of which BSC approach	393,493	389,171	31,479
3	Of which foundation IRB approach	0	0	0
4	Of which supervisory slotting criteria approach	0	0	0
5	Of which advanced IRB approach	0	0	0
5a	Of which retail IRB approach	0	0	0
5b	Of which specific risk-weight approach	0	0	0
6	Counterparty credit risk and default fund contributions	0	0	0
7	Of which SA-CCR approach	0	0	0
7a	Of which CEM	0	0	0
8	Of which IMM(CCR) approach	0	0	0
9	Of which others	0	0	0
10	CVA risk	0	0	0
11	Equity positions in banking book under the simple risk-weight method and internal models method	N/A	N/A	N/A
12	Collective investment scheme (“CIS”) exposures – look-through approach / third-party approach	0	0	0
13	CIS exposures – mandate-based approach	0	0	0
14	CIS exposures – fall-back approach	0	0	0
14a	CIS exposures – combination of approaches	0	0	0
15	Settlement risk	0	0	0
16	Securitization exposures in banking book	0	0	0
17	Of which SEC-IRBA	0	0	0
18	Of which SEC-ERBA (including IAA)	0	0	0
19	Of which SEC-SA	0	0	0
19a	Of which SEC-FBA	0	0	0
20	Market risk	0	0	0
21	Of which STM approach	0	0	0
22	Of which IMA	0	0	0
22a	Of which SSTM approach	0	0	0
23	Capital charge for moving exposures between trading book and banking book	0	0	0
24	Operational risk	**61,613**	60,288	**4,929**
24a	Sovereign concentration risk	0	0	0
25	Amounts below the thresholds for deduction (subject to 250% RW)	0	0	0
26	Output floor level applied	0	0	0
27	Floor adjustment (before application of transitional cap)	0	0	0
28	Floor adjustment (after application of transitional cap)	N/A	N/A	N/A
28a	Deduction to RWA	0	0	0
28b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	0	0	0
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	0	0	0
29	Total	**455,106**	449,459	**36,408**

TAI YAU BANK, LIMITED

Template CC1: Composition of regulatory capital as at 30 June 2025

		(a)	(b)
		HK$'000	**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	300,000	(2)
2	Retained earnings	496,731	(3)
3	Disclosed reserves	51,557	(4)
5	Minority interests arising from CET1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in CET1 capital of the consolidation group)	0	
6	**CET1 capital before regulatory deductions**	848,288	
	CET1 capital: regulatory deductions		
7	Valuation adjustments	0	
8	Goodwill (net of associated deferred tax liabilities)	0	
9	Other intangible assets (net of associated deferred tax liabilities)	210	(5)
10	Deferred tax assets (net of associated deferred tax liabilities)	387	(1)
11	Cash flow hedge reserve	0	
12	Excess of total EL amount over total eligible provisions under the IRB approach	0	
13	Credit-enhancing interest-only strip, and any gain-on-sale and other increase in the CET1 capital arising from securitization transactions	0	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	0	
15	Defined benefit pension fund net assets (net of associated deferred tax liabilities)	0	
16	Investments in own CET1 capital instruments (if not already netted off paid-in capital on reported balance sheet)	0	
17	Reciprocal cross-holdings in CET1 capital instruments	0	
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)	0	
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)	0	
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
26	National specific regulatory adjustments applied to CET1 capital	50	
26a	Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)	0	
26b	Regulatory reserve for general banking risks	50	
26c	Securitization exposures specified in a notice given by the MA	0	
26d	Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings	0	
26e	Capital shortfall of regulated non-bank subsidiaries	0	
26f	Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	0	
27	Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions	0	
28	**Total regulatory deductions to CET1 capital**	647	
29	**CET1 capital**	847,641	

		(a)	(b)
		HK$'000	**Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation**
	AT1 capital: instruments		
30	Qualifying AT1 capital instruments plus any related share premium	0	
31	of which: classified as equity under applicable accounting standards	0	
32	of which: classified as liabilities under applicable accounting standards	0	
34	AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group)	0	
36	**AT1 capital before regulatory deductions**	0	
	AT1 capital: regulatory deductions		
37	Investments in own AT1 capital instruments	0	
38	Reciprocal cross-holdings in AT1 capital instruments	0	
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)	0	
40	Significant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0	
41	National specific regulatory adjustments applied to AT1 capital	0	
42	Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions	0	
43	**Total regulatory deductions to AT1 capital**	0	
44	**AT1 capital**	0	
45	**Tier 1 capital (T1 = CET1 + AT1)**	847,641	
	Tier 2 capital: instruments and provisions		
46	Qualifying Tier 2 capital instruments plus any related share premium	0	
48	Tier 2 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital of the consolidation group)	0	
50	Collective provisions and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	615	
51	**Tier 2 capital before regulatory deductions**	615	
	Tier 2 capital: regulatory deductions		
52	Investments in own Tier 2 capital instruments	0	
53	Reciprocal cross-holdings in Tier 2 capital instruments and non-capital LAC liabilities	0	
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)	0	
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)	0	
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)	0	
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)	0	
56	National specific regulatory adjustments applied to Tier 2 capital	0	
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	0	
56b	Regulatory deductions applied to Tier 2 capital to cover the required deductions falling within §48(1)(g)	0	
57	**Total regulatory adjustments to Tier 2 capital**	0	
58	**Tier 2 capital (T2)**	615	
59	**Total regulatory capital (TC = T1 + T2)**	848,256	
60	**Total RWA**	455,106	

		(a)	(b)
		HK$'000	**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**	186.25%	
62	**Tier 1 capital ratio**	186.25%	
63	**Total capital ratio**	186.39%	
64	**Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)**	3.00%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: bank specific countercyclical capital buffer requirement	0.50%	
67	of which: higher loss absorbency requirement	0	
68	CET1 (as a percentage of RWA) available after meeting minimum capital requirements	178.39%	
	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	0	
73	Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0	
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)	615	
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	4,919	
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)	0	
79	Cap for inclusion of provisions in Tier 2 under the IRB approach and SEC-IRBA	0	

	Notes to the Template		
	Description	**Hong Kong basis HK$'000**	**Basel III basis HK$'000**
9	**Other intangible assets (net of associated deferred tax liabilities)**	210	210
	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)**	387	387
	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)**	0	0
	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.		
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)**	0	0
	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.		

<table>
<tr><td></td><td><u>Notes to the Template</u></td><td></td><td></td></tr>
<tr><td></td><td>Description</td><td>Hong Kong basis
HK$'000</td><td>Basel III basis
HK$'000</td></tr>
<tr><td rowspan="2">39</td><td>Insignificant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)</td><td>0</td><td>0</td></tr>
<tr><td colspan="3"><u>Explanation</u>

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.</td></tr>
<tr><td rowspan="2">54</td><td>Insignificant LAC investments in Tier 2 capital instruments issued by, and noncapital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold and, where applicable, 5% threshold)</td><td>0</td><td>0</td></tr>
<tr><td colspan="3"><u>Explanation</u>

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.</td></tr>
<tr><td colspan="4"></td></tr>
<tr><td colspan="4">Remarks:
The amount of the 10% 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.</td></tr>
</table>

TAI YAU BANK, LIMITED

Template CC2: Reconciliation of regulatory capital to balance sheet as at 30 June 2025

	(a) **Balance sheet as in published financial statements**	(b) **Under regulatory scope of consolidation**	(c) **Reference**
	as at 30 June 2025		
	HK$'000	HK$'000	
Assets			
Cash and balances with banks	261,168	261,168	
Placement with banks	1,913,583	1,913,583	
Advances to customers and other accounts receivable	9,289	9,289	
Prepayment	1,108	1,108	
Tax recoverable	108	108	
Financial assets at fair value through profit or loss	4,500	4,500	
Intangible asset	210	210	(5)
Deferred tax assets	387	387	(1)
Equipment and leasehold improvements	29	29	
Total assets	**2,190,382**	**2,190,382**	
Liabilities			
Deposits from customers	1,334,277	1,334,277	
Other accounts payable and provisions	6,077	6,077	
Tax payable	1,740	1,740	
Total liabilities	1,342,094	1,342,094	
Shareholders' equity			
Of which: amount eligible for CET1	300,000	300,000	(2)
Retained earnings	496,731	496,731	(3)
Disclosed reserves	51,557	51,557	(4)
Total shareholders' equity	848,288	848,288	
Total liabilities and shareholders' equity	**2,190,382**	**2,190,382**	

TAI YAU BANK, LIMITED

Template CCA: Main features of regulatory capital instruments as at 30 June 2025

		(a) Quantitative / qualitative information
1	Issuer	Tai Yau Bank, Limited
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	No
3	Governing law(s) of the instrument	Hong Kong Common Law
	Regulatory treatment	
4	Transitional Basel III rules[1]	Common Equity Tier 1
5	Basel III rules	Common Equity Tier 1
6	Eligible at solo / group / solo and group	Solo
7	Instrument type (types to be specified by each jurisdiction)	Ordinary Shares
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	(HKD million) 300
9	Par value of instrument	NA
10	Accounting classification	Shareholders' equity
11	Original date of issuance	18-April-1947
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity date
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	No
16	Subsequent call dates, if applicable	No
	Coupons / dividends	
17	Fixed or floating dividend / coupon	No
18	Coupon rate and any related index	No
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step-up or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	No
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	NA
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	NA

[1] Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H to the BCR.

TAI YAU BANK, LIMITED

Template CCyB1: Geographical distribution of credit exposures used in countercyclical capital buffer ("CCyB") as at 30 June 2025

Geographical breakdown of risk-weighted amounts (RWA) in relation to private sector credit exposures

		a	c	d	e
	Geographical breakdown by Jurisdiction (J)	Applicable JCCyB ratio in effect (%)	RWA used in computation of CCyB ratio (HK$'000)	AI-specific CCyB ratio (%)	CCyB amount (HK$'000)
1	Hong Kong SAR	0.500%	6,401		
	Sum		6,401		
	Total		6,401	0.500%	32

TAI YAU BANK, LIMITED

Template LR1: Summary comparison of accounting assets against leverage ratio (“LR”) exposure measure as at 30 June 2025

	Item	**Value under the LR framework HK$ equivalent (HK$'000)**
1	Total consolidated assets as per published financial statements	2,190,382
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	0
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	0
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	0
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	0
7	Adjustments for eligible cash pooling transactions	0
8	Adjustments for derivative contracts	0
9	Adjustment for SFTs (i.e. repos and similar secured lending)	0
10	Adjustment for off-balance sheet (“OBS”) items (i.e. conversion to credit equivalent amounts of OBS exposures)	3,490
11	Adjustments for prudent valuation adjustments and specific and collective provisions that are allowed to be excluded from LR exposure measure	0
12	Other adjustments	(647)
13	**Leverage ratio exposure measure**	2,193,225

TAI YAU BANK, LIMITED

Template LR2: Leverage ratio ("LR") as at 30 June 2025

		(a)	(b)
		HK$ equivalent (HK$'000)	
		30/6/2025	31/3/2025
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	2,190,947	2,002,607
2	Gross-up for derivative contracts collateral provided where deducted from balance sheet assets pursuant to the applicable accounting standard	0	0
3	Less: Deductions of receivables assets for cash variation margin provided under derivative contracts	0	0
4	Less: Adjustment for securities received under SFTs that are recognised as an asset	0	0
5	Less: Specific and collective provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital	0	0
6	Less: Asset amounts deducted in determining Tier 1 capital	(647)	(647)
7	**Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)**	2,190,300	2,001,960
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)	0	0
9	Add-on amounts for PFE associated with all derivative contracts	0	0
10	Less: Exempted CCP leg of client-cleared trade exposures	0	0
11	Adjusted effective notional amount of written credit-related derivative contracts	0	0
12	Less: Permitted reductions in effective notional amount and permitted deductions from add-on amounts for PFE of written credit-related derivative contracts	0	0
13	**Total exposures arising from derivative contracts (sum of rows 8 to 12)**	0	0
Exposures arising from SFTs			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	0	0
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	0	0
16	CCR exposure for SFT assets	0	0
17	Agent transaction exposures	0	0
18	**Total exposures arising from SFTs (sum of rows 14 to 17)**	0	0
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	3,490	3,490
20	Less: Adjustments for conversion to credit equivalent amounts	0	0
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	(565)	(586)
22	**Off-balance sheet items (sum of rows 19 to 21)**	2,925	2,904
Capital and total exposures			
23	**Tier 1 capital**	847,641	844,051
24	**Total exposures (sum of rows 7, 13, 18 and 22)**	2,193,225	2,004,864
Leverage ratio			
25 & 25a	**Leverage ratio**	38.65%	42.10%
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	0	0
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	0	0
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)	0	0
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)	0	0

TAI YAU BANK, LIMITED

Part III : Credit risk for non-securitization exposures

Template CR1: Credit quality of exposures as at 30 June 2025

HK$'000

		(a)	(b)	(c)	(d)	(e)	(f)	(g)
		Gross carrying amounts of		Allowances / impairments	Of which ECL accounting provisions for credit losses on STC approach exposures		Of which ECL accounting provisions for credit losses on IRB approach exposures	Net values (a+b+c)
		Defaulted exposures	Non-defaulted exposures		Allocated in regulatory category of specific provisions	Allocated in regulatory category of collective provisions		
1	Loans	0	764	(8)	NA	NA	NA	756
2	Debt securities	0	0	0	NA	NA	NA	0
3	Off-balance sheet exposures	0	3,490	0	NA	NA	NA	3,490
4	***Total***	0	4,254	(8)	NA	NA	NA	4,246

TAI YAU BANK, LIMITED

Part III : Credit risk for non-securitization exposures

Template CR2: Changes in defaulted loans and debt securities as at 30 June 2025

HK$'000

		(a)
		Amount
1	**Defaulted loans and debt securities at end of the previous reporting period as at 31 December 2024**	0
2	Loans and debt securities that have defaulted since the last reporting period	0
3	Returned to non-defaulted status	0
4	Amounts written off	0
5	Other changes	0
6	**Defaulted loans and debt securities at end of the current reporting period as at 30 June 2025**	0

TAI YAU BANK, LIMITED

Part III : Credit risk for non-securitization exposures

Template CR3: Overview of recognized credit risk mitigation as at 30 June 2025

HK$'000

		(a)	(b)	(c)	(d)	(e)
		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	756	0	0	0	0
2	Debt securities	0	0	0	0	0
3	**Total**	756	0	0	0	0
4	Of which defaulted	0	0	0	0	0

TAI YAU BANK, LIMITED

Part III : Credit risk for non-securitization exposures

Template CR4: Credit risk exposures and effects of recognized credit risk mitigation – for BSC approach as at 30 June 2025

HK$'000

		(a)	(b)	(c)	(d)	(e)	(f)
		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	200,540	0	200,540	0	0	0.00%
2	Public sector entity exposures	0	0	0	0	0	0.00%
3	Multilateral development bank exposures	0	0	0	0	0	0.00%
4	Unspecified multilateral body exposures	0	0	0	0	0	0.00%
5	Bank exposures	1,934,922	0	1,934,922	0	386,984	20.00%
6	Eligible covered bond exposures	0	0	0	0	0	0.00%
7	Exposures arising from IPO financing	0	0	0	0	0	0.00%
8	Real estate exposures	0	0	0	0	0	0.00%
8a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	0	0	0	0	0	0.00%
8b	Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)	0	0	0	0	0	0.00%
8c	Of which: other real estate exposures	0	0	0	0	0	0.00%
9	Equity exposures	0	0	0	0	0	0.00%
10	Significant capital investments in commercial entities	0	0	0	0	0	0.00%
11	Holdings of capital instruments issued by, and non-capital LAC liabilities of, financial sector entities	0	0	0	0	0	0.00%
12	Subordinated debts issued by banks and corporates	0	0	0	0	0	0.00%
13	Cash and gold	1,570	0	1,570	0	0	0.00%
14	Items in the process of clearing or settlement	46,809	0	46,809	0	0	0.00%
15	Other exposures	6,509	3,490	6,509	0	6,509	100.00%
16	**Total**	2,190,350	3,490	2,190,350	0	393,493	17.96%

TAI YAU BANK, LIMITED

Part III : Credit risk for non-securitization exposures

Template CR5: Credit risk exposures by asset classes and by risk weights – for BSC approach as at 30 June 2025

HK$'000

		0%	10%	20%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
1	Sovereign exposures	200,540	0	0	0	0	200,540

		20%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
2	Public sector entity exposures	0	0	0	0

		0%	Other	Total credit exposure amount (post-CCF and post-CRM)
3	Multilateral development bank exposures	0	0	0

		50%	Other	Total credit exposure amount (post-CCF and post-CRM)
4	Unspecified multilateral body exposures	0	0	0

		20%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
5	Bank exposures	1,934,922	0	0	1,934,922

		10%	50%	Other	Total credit exposure amount (post-CCF and post-CRM)
6	Eligible covered bond exposures	0	0	0	0

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

		40%	50%	70%	100%	120%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
8	Real estate exposures	0	0	0	0	0	0	0	0
8a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	0	0		0			0	0
8b	Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)		0	0		0		0	0
8c	Of which: other real estate exposures						0	0	0

		250%	400%	Other	Total credit exposure amount (post-CCF and post-CRM)
9	Equity exposures	0	0	0	0

		250%	400%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
10	Significant capital investments in commercial entities	0	0	0	0	0

		150%	250%	400%	Other	Total credit exposure amount (post-CCF and post-CRM)
11	Holdings of capital instruments issued by, and non-capital LAC liabilities of, financial sector entities	0	0	0	0	0

		150%	Other	Total credit exposure amount (post-CCF and post-CRM)
12	Subordinated debts issued by banks and corporates	0	0	0

		0%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
13	Cash and gold	1,570	0	0	1,570

		0%	20%	Other	Total credit exposure amount (post-CCF and post-CRM)
14	Items in the process of clearing or settlement	46,809	0	0	46,809

		100%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
15	Other exposures	6,509	0	0	6,509

Exposure amounts and CCFs applied to off-balance sheet exposures, categorised based on risk bucket of converted exposures (BSC version)

	Risk Weight	(a) On-balance sheet exposure	(b) Off-balance sheet exposure (pre-CCF)	(c) Weighted average CCF	(d) Exposure (post-CCF and post-CRM)
1	Less than 40%	0	3,490	0	0
2	40-70%	0	0	0	0
3	100%-120%	0	0	0	0
4	150%	0	0	0	0
5	250%	0	0	0	0
6	400%	0	0	0	0
7	1250%	0	0	0	0
8	**Total exposures**	0	3,490	0	0

Part IV: Counterparty Credit risk

No counterparty credit risk disclosure as at 30 June 2025.

Part IVA: Credit valuation adjustment risk

No valuation adjustment risk disclosure as at 30 June 2025.

Part V: Securitization exposures

No securitization exposures disclosure as at 30 June 2025.

Part VI: Market risk

No market risk disclosure as at 30 June 2025 as the Bank has met all the de minimis exemption criteria for calculation of market risk.

Part X: Comparison of modelled and standardized RWAs

No comparison of modelled and standardized RWAs disclosure as at 30 June 2025.

Part XI: Asset encumbrance

No encumbered and unencumbered assets disclosure as at 30 June 2025.
