

TAI YAU BANK, LIMITED

Template KM1: Key prudential ratios as at 30 September 2025

		(a)	(b)	(c)	(d)	(e)
		30/9/2025	30/6/2025	31/3/2025	31/12/2024	30/9/2024
		(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)
	Regulatory capital					
1 & 1a	Common Equity Tier 1 (CET1)	849,292	847,641	844,051	844,500	839,534
2 & 2a	Tier 1	849,292	847,641	844,051	844,500	839,534
3 & 3a	Total capital	849,947	848,256	844,687	845,250	840,193
	RWA					
4	Total RWA	529,782	455,106	449,459	440,919	451,818
4a	Total RWA (pre-floor)	529,782	455,106	449,459	N/A	N/A
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5 & 5a	CET1 ratio (%)	160.31%	186.25%	187.79%	191.53%	185.81%
5b	CET1 ratio (%) (pre-floor ratio)	160.31%	186.25%	187.79%	N/A	N/A
6 & 6a	Tier 1 ratio (%)	160.31%	186.25%	187.79%	191.53%	185.81%
6b	Tier 1 ratio (%) (pre-floor ratio)	160.31%	186.25%	187.79%	N/A	N/A
7 & 7a	Total capital ratio (%)	160.43%	186.39%	187.93%	191.70%	185.96%
7b	Total capital ratio (%) (pre-floor ratio)	160.43%	186.39%	187.93%	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 (%)	0.49%	0.50%	0.50%	0.50%	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 (%)	2.99%	3.00%	3.00%	3.00%	3.50%
12	CET1 available after meeting the AI's minimum capital requirements (%)	152.43%	178.39%	179.93%	183.70%	177.96%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	2,365,582	2,193,225	2,004,864	1,966,819	1,978,750
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 (%)	35.90%	38.65%	42.10%	42.94%	42.43%
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 (%)	109.96%	116.11%	117.68%	133.31%	130.97%
	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 September 2025

HK\$'000

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		30-Sep-2025	30-Jun-2025	30-Sep-2025
1	Credit risk for non-securitization exposures	466,032	393,493	37,283
2	Of which STC approach	0	0	0
2a	Of which BSC approach	466,032	393,493	37,283
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	63,750	61,613	5,100
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	529,782	455,106	42,383

TAI YAU BANK, LIMITED
Template LR2: Leverage ratio (“LR”) as at 30 September 2025

		(a)	(b)
		HK\$ equivalent (HK\$'000)	
		30/9/2025	30/6/2025
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	2,363,344	2,190,947
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)	2,362,697	2,190,300
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	(605)	(565)
22	Off-balance sheet items (sum of rows 19 to 21)	2,885	2,925
Capital and total exposures			
23	Tier 1 capital	849,292	847,641
24	Total exposures (sum of rows 7, 13, 18 and 22)	2,365,582	2,193,225
Leverage ratio			
25 & 25a	Leverage ratio	35.90%	38.65%
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 IVA: Credit valuation adjustment risk

No valuation adjustment risk disclosure as at 30 September 2025.

Part X: Comparison of modelled and standardized RWAs

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