



**China CITIC Bank International Limited**  
**中信銀行(國際)有限公司**

**Regulatory Disclosure Statement**

30 June 2024  
(Unaudited)

**These disclosures are prepared under  
the Banking (Disclosure) Rules**

## Regulatory Disclosure Statement

CONTENTS	PAGE
<b>Part I: Key prudential ratios and overview of Risk-Weighted Asset (RWA)</b>	
KM1: Key prudential ratios . . . . .	1
OV1: Overview of RWA . . . . .	2
<b>Part IIA: Composition of regulatory capital</b>	
CC1: Composition of regulatory capital . . . . .	3-8
CC2: Reconciliation of regulatory capital to balance sheet . . . . .	9
CCA: Main features of regulatory capital instruments . . . . .	10-13
<b>Part IIB: Macroprudential supervisory measures</b>	
CCyB1: Geographical distribution of credit exposures used in countercyclical capital buffer (“CCyB”) . . . . .	14
<b>Part IIC: Leverage ratio</b>	
LR1: Summary comparison of accounting assets against leverage ratio exposure measure . . . . .	14
LR2: Leverage ratio . . . . .	15
<b>Part IID: Liquidity</b>	
LIQ1: Liquidity Coverage Ratio (“LCR”) – for category 1 institution . . . . .	16
LIQ2: Net Stable Funding Ratio – for category 1 institution . . . . .	17-18
<b>Part III: Credit risk for non-securitisation exposures</b>	
CR1: Credit quality of exposures . . . . .	19
CR2: Changes in defaulted loans and debt securities . . . . .	19
CR3: Overview of recognized credit risk mitigation . . . . .	19
CR4: Credit risk exposures and effects of recognized credit risk mitigation – for STC approach . . . . .	20
CR5: Credit risk exposures by asset classes and by risk weights – for STC approach . . . . .	21
<b>Part IV: Counterparty credit risk</b>	
CCR1: Analysis of counterparty default risk exposures (other than those to CCPs) by approaches . . . . .	22
CCR2: CVA capital charge . . . . .	22
CCR3: Counterparty default risk exposures (other than those to CCPs) by asset classes and by risk weights – for STC approach . . . . .	23
CCR5: Composition of collateral for counterparty default risk exposures (including those for contracts or transactions cleared through CCPs) . . . . .	24
CCR8: Exposures to CCPs . . . . .	24
<b>Part V: Market risk</b>	
MR1: Market risk under STM approach . . . . .	25

## Regulatory Disclosure Statement (continued)

The information contained in this regulatory disclosure statement is for China CITIC Bank International Limited (“the Bank”) and its subsidiaries (together “the Group”), and is prepared in accordance with the Banking (Disclosure) Rules and the disclosure templates issued by the Hong Kong Monetary Authority (“HKMA”). It should be read in conjunction with the Group’s 2024 Interim Report. These regulatory disclosures are governed by the Group’s disclosure policy, which set out the governance, control and assurance requirements for publication of the document.

### PART I: KEY PRUDENTIAL RATIOS AND OVERVIEW OF RISK-WEIGHTED ASSET (RWA)

#### KM1: Key prudential ratios

		At 30 June 2024	At 31 March 2024	At 31 December 2023	At 30 September 2023	At 30 June 2023
		(a)	(b)	(c)	(d)	(e)
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
	<b>Regulatory capital</b>					
1	Common Equity Tier 1 (CET1)	41,331,557	40,891,804	40,684,957	40,073,083	39,184,858
2	Tier 1	50,666,953	50,227,200	50,020,353	53,316,990	52,428,765
3	Total capital	58,033,783	57,469,394	61,250,220	60,833,834	60,097,953
	<b>RWA</b>					
4	Total RWA	310,278,532	302,201,989	304,311,483	313,393,057	328,495,304
	<b>Risk-based regulatory capital ratios (as a percentage of RWA)</b>					
5	CET1 ratio (%)	13.3%	13.5%	13.4%	12.8%	11.9%
6	Tier 1 ratio (%)	16.3%	16.6%	16.4%	17.0%	16.0%
7	Total capital ratio (%)	18.7%	19.0%	20.1%	19.4%	18.3%
	<b>Additional CET1 buffer requirements (as a percentage of RWA)</b>					
8	Capital conservation buffer requirement (%)	2.500%	2.500%	2.500%	2.500%	2.500%
9	Countercyclical capital buffer requirement (%)	0.686%	0.673%	0.684%	0.680%	0.677%
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 (%)	3.186%	3.173%	3.184%	3.180%	3.177%
12	CET1 available after meeting the AI’s minimum capital requirements (%)	8.8%	9.0%	8.9%	8.3%	7.4%
	<b>Basel III leverage ratio</b>					
13	Total leverage ratio (LR) exposure measure	469,757,417	461,969,216	475,072,752	468,364,038	465,857,627
14	LR (%)	10.8%	10.9%	10.5%	11.4%	11.3%
	<b>Liquidity Coverage Ratio (LCR)/Liquidity Maintenance Ratio (LMR)</b>					
	Applicable to category 1 institution only:					
15	Total high quality liquid assets (HQLA)	74,806,699	79,327,677	75,332,110	68,454,595	63,401,074
16	Total net cash outflows	35,160,658	40,999,097	33,267,007	33,360,781	34,685,832
17	LCR (%)	217%	195%	241%	207%	186%
	Applicable to category 2 institution only:					
17a	LMR (%)	N/A	N/A	N/A	N/A	N/A
	<b>Net Stable Funding Ratio (NSFR)/Core Funding Ratio (CFR)</b>					
	Applicable to category 1 institution only:					
18	Total available stable funding	299,866,511	285,528,605	295,361,614	285,855,986	276,198,588
19	Total required stable funding	211,474,126	201,753,941	188,624,721	194,863,536	203,685,006
20	NSFR (%)	142%	142%	157%	147%	136%
	Applicable to category 2A institution only:					
20a	CFR (%)	N/A	N/A	N/A	N/A	N/A

N/A – Not Applicable

## Regulatory Disclosure Statement (continued)

### PART I: KEY PRUDENTIAL RATIOS AND OVERVIEW OF RISK-WEIGHTED ASSET (RWA) (CONTINUED)

#### OV1: Overview of RWA

The following table provides an overview of the Bank's RWA by various risk types and the corresponding minimum capital requirements (i.e. 8% of RWA), as required by the HKMA.

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		At 30 June 2024	At 31 March 2024	At 30 June 2024
		HK\$'000	HK\$'000	HK\$'000
1	Credit risk for non-securitization exposures	267,198,301	260,356,630	21,375,864
2	Of which STC approach	267,198,301	260,356,630	21,375,864
2a	Of which BSC approach	-	-	-
3	Of which foundation IRB approach	-	-	-
4	Of which supervisory slotting criteria approach	-	-	-
5	Of which advanced IRB approach	-	-	-
6	Counterparty default risk and default fund contributions	7,565,210	6,789,489	605,217
7	Of which SA-CCR approach	6,053,713	5,438,294	484,297
7a	Of which CEM	-	-	-
8	Of which IMM (CCR) approach	-	-	-
9	Of which others	1,511,497	1,351,195	120,920
10	CVA risk	1,639,263	1,477,675	131,141
11	Equity positions in banking book under the simple risk-weight method and internal models method	-	-	-
12	Collective investment scheme ("CIS") exposures – LTA	-	-	-
13	CIS exposures – MBA	-	-	-
14	CIS exposures – FBA	-	-	-
14a	CIS exposures – combination of approaches	-	-	-
15	Settlement risk	22	16	2
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	16,717,600	16,741,600	1,337,408
21	Of which STM approach	16,717,600	16,741,600	1,337,408
22	Of which IMM approach	-	-	-
23	Capital charge for switch between exposures in trading book and banking book (not applicable before the revised market risk framework takes effect)*	Not applicable	Not applicable	Not applicable
24	Operational risk	17,262,738	16,941,200	1,381,019
24a	Sovereign concentration risk	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% RW)	57,590	57,590	4,607
26	Capital floor adjustment	-	-	-
26a	Deduction to RWA	162,192	162,211	12,975
26b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	-	-	-
26c	Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital	162,192	162,211	12,975
27	<b>Total</b>	<b>310,278,532</b>	<b>302,201,989</b>	<b>24,822,283</b>

Remark:

Items marked with an asterisk (\*) will be applicable only after their respective policy frameworks take effect. Until then, "Not applicable" is reported in the rows.

The Bank has adopted the "standardised approach" for calculating the risk-weighted amount for credit risk and market risk and the "basic indicator approach" for calculating operational risk.

Total RWA increased mainly due to an increase in credit RWA for non-securitization exposures, which was driven mainly by an increase in loans and advances to customers.

## Regulatory Disclosure Statement (continued)

### PART IIA: COMPOSITION OF REGULATORY CAPITAL

#### CC1: Composition of regulatory capital

		(a)	(b)
		Amount	Source based on reference number of the balance sheet under the regulatory scope of consolidation
At 30 June 2024		HK\$'000	
<b>CET1 capital: instruments and reserves</b>			
1	Directly issued qualifying CET1 capital instruments plus any related share premium	18,058,853	(5)-(6)
2	Retained earnings	26,390,845	(7)
3	Disclosed reserves	338,609	(8)
4	<i>Directly issued capital subject to phase-out arrangements from CET1 (only applicable to non-joint stock companies)</i>	Not applicable	Not applicable
5	Minority interests arising from CET1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in CET1 capital of the consolidation group)	-	
6	<b>CET1 capital before regulatory deductions</b>	<b>44,788,307</b>	
<b>CET1 capital: regulatory deductions</b>			
7	Valuation adjustments	21,116	(11)
8	Goodwill (net of associated deferred tax liabilities)	-	
9	Other intangible assets (net of associated deferred tax liabilities)	428,721	(1)
10	Deferred tax assets (net of associated deferred tax liabilities)	125,824	(2)
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	3,715	(3)
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
26	National specific regulatory adjustments applied to CET1 capital	2,877,374	
26a	Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)	294,894	(10)
26b	Regulatory reserve for general banking risks	2,582,480	(9)
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	-	

## Regulatory Disclosure Statement (continued)

### PART IIA: COMPOSITION OF REGULATORY CAPITAL (CONTINUED)

#### CC1: Composition of regulatory capital (continued)

		(a)	(b)
		Amount	Source based on reference number of the balance sheet under the regulatory scope of consolidation
At 30 June 2024		HK\$'000	
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	<b>Total regulatory deductions to CET1 capital</b>	<b>3,456,750</b>	
29	<b>CET1 capital</b>	<b>41,331,557</b>	
<b>AT1 capital: instruments</b>			
30	Qualifying AT1 capital instruments plus any related share premium	9,335,396	
31	of which: classified as equity under applicable accounting standards	9,335,396	(12)
32	of which: classified as liabilities under applicable accounting standards	-	
33	<i>Capital instruments subject to phase-out arrangements from AT1 capital</i>	-	
34	AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group)	-	
35	<i>of which: AT1 capital instruments issued by subsidiaries subject to phase-out arrangements</i>	-	
36	<b>AT1 capital before regulatory deductions</b>	<b>9,335,396</b>	
<b>AT1 capital: regulatory deductions</b>			
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	<b>Total regulatory deductions to AT1 capital</b>	<b>-</b>	
44	<b>AT1 capital</b>	<b>9,335,396</b>	
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>50,666,953</b>	

## Regulatory Disclosure Statement (continued)

### PART IIA: COMPOSITION OF REGULATORY CAPITAL (CONTINUED)

#### CC1: Composition of regulatory capital (continued)

		(a)	(b)
		Amount	Source based on reference number of the balance sheet under the regulatory scope of consolidation
At 30 June 2024		HK\$'000	
<b>Tier 2 capital: instruments and provisions</b>			
46	Qualifying Tier 2 capital instruments plus any related share premium	3,903,993	(4)
47	<i>Capital instruments subject to phase-out arrangements from Tier 2 capital</i>	–	
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)	–	
49	<i>of which: capital instruments issued by subsidiaries subject to phase-out arrangements</i>	–	
50	Collective provisions and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	3,330,135	
51	<b>Tier 2 capital before regulatory deductions</b>	<b>7,234,128</b>	
<b>Tier 2 capital: regulatory deductions</b>			
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	(132,702)	
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	(132,702)	(10) x 45%
56b	Regulatory deductions applied to Tier 2 capital to cover the required deductions falling within §48(1)(g) of BCR	–	
57	<b>Total regulatory adjustments to Tier 2 capital</b>	<b>(132,702)</b>	
58	<b>Tier 2 capital (T2)</b>	<b>7,366,830</b>	
59	<b>Total regulatory capital (TC = T1 + T2)</b>	<b>58,033,783</b>	
60	<b>Total RWA</b>	<b>310,278,532</b>	
<b>Capital ratios (as a percentage of RWA)</b>			
61	<b>CET1 capital ratio</b>	<b>13.3%</b>	
62	<b>Tier 1 capital ratio</b>	<b>16.3%</b>	
63	<b>Total capital ratio</b>	<b>18.7%</b>	
64	<b>Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)</b>	<b>3.19%</b>	
65	<i>of which: capital conservation buffer requirement</i>	2.50%	
66	<i>of which: bank specific countercyclical capital buffer requirement</i>	0.69%	
67	<i>of which: higher loss absorbency requirement</i>	0.00%	
68	CET1 (as a percentage of RWA) available after meeting minimum capital requirements	8.82%	

## Regulatory Disclosure Statement (continued)

### PART IIA: COMPOSITION OF REGULATORY CAPITAL (CONTINUED)

#### CC1: Composition of regulatory capital (continued)

		(a)	(b)
		Amount	Source based on reference number of the balance sheet under the regulatory scope of consolidation
At 30 June 2024		HK\$'000	
<b>National minima (if different from Basel 3 minimum)</b>			
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
<b>Amounts below the thresholds for deduction (before risk weighting)</b>			
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	78,279	
73	Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	23,036	
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
<b>Applicable caps on the inclusion of provisions in Tier 2 capital</b>			
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)	3,330,135	
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	3,435,128	
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	–	
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)</b>			
80	<i>Current cap on CET1 capital instruments subject to phase-out arrangements</i>	Not applicable	Not applicable
81	<i>Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i>	Not applicable	Not applicable
82	<i>Current cap on AT1 capital instruments subject to phase-out arrangements</i>	–	
83	<i>Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)</i>	–	
84	<i>Current cap on Tier 2 capital instruments subject to phase-out arrangements</i>	–	
85	<i>Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)</i>	–	



## Regulatory Disclosure Statement (continued)

### PART IIA: COMPOSITION OF REGULATORY CAPITAL (CONTINUED)

#### CC1: Composition of regulatory capital (continued)

Row No.	Description	Hong Kong basis	Basel III basis
9	<b>Other intangible assets (net of associated deferred tax liabilities)</b>	428,721	428,721
	<p><u>Explanation</u></p> <p>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.</p>		
10	<b>Deferred tax assets (net of associated deferred tax liabilities)</b>	125,824	125,824
	<p><u>Explanation</u></p> <p>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.</p>		
18	<b>Insignificant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)</b>	–	–
	<p><u>Explanation</u></p> <p>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</p>		

## Regulatory Disclosure Statement (continued)

### PART IIA: COMPOSITION OF REGULATORY CAPITAL (CONTINUED)

#### CC1: Composition of regulatory capital (continued)

Row No.	Description	Hong Kong basis	Basel III basis
19	<b>Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)</b>	–	–
	<p><u>Explanation</u>                      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.</p>		
39	<b>Insignificant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)</b>	–	–
	<p><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.</p>		
54	<b>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)</b>	–	–
	<p><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 non-capital 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.</p>		
<p>Remarks:</p> <p>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.</p>			

#### **Abbreviations:**

CET1 : Common Equity Tier 1

AT1 : Additional Tier 1

## Regulatory Disclosure Statement (continued)

### PART IIA: COMPOSITION OF REGULATORY CAPITAL (CONTINUED)

#### CC2: Reconciliation of regulatory capital to balance sheet

	At 30 June 2024		
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
	HK\$'000	HK\$'000	
<b>Assets</b>			
Cash and balances with banks and central banks	15,135,509	15,135,509	
Placements with and advances to banks	42,241,652	42,241,652	
Financial assets held under resale agreements			
– at fair value through profit or loss	3,797,089	3,797,089	
– at amortised cost	4,500,721	4,500,721	
Derivative financial instruments	18,139,810	18,139,810	
Financial investments			
– at fair value through profit or loss	2,511,523	2,511,523	
– at fair value through other comprehensive income	127,170,141	127,170,141	
Loans and advances to customers and other accounts			
– at fair value through profit or loss	9,749,301	9,749,301	
– at amortised cost	234,056,521	234,089,939	
<i>of which: collective impairment allowances reflected in regulatory capital</i>	–	638,141	
Property and equipment			
– Investment properties	401,300	401,300	
– Other premises and equipment	578,507	578,388	
Right-of-use assets	873,476	873,476	
Intangible assets	428,721	428,721	(1)
Tax recoverable	9,296	9,296	
Deferred tax assets	125,824	125,824	(2)
<b>Total Assets</b>	<b>459,719,391</b>	<b>459,752,690</b>	
<b>Liabilities</b>			
Deposits and balances of banks and other financial institutions	9,890,369	9,890,369	
Deposits from customers	334,578,409	334,597,384	
Financial liabilities at fair value through profit or loss	232,106	232,106	
Financial assets sold under repurchase agreements			
– at fair value through profit or loss	3,068,682	3,068,682	
– at amortised cost	16,699,616	16,699,616	
Derivative financial instruments	17,171,216	17,171,216	
<i>of which: Debit valuation adjustments in respect of derivative contracts (DVA)</i>	–	3,715	(3)
Certificates of deposit issued	1,093,118	1,093,118	
Current tax liabilities	245,505	245,505	
Deferred tax liabilities	1,776	1,776	
Lease liabilities	988,540	988,540	
Loan capital	3,895,231	3,903,917	
<i>of which: Loan capital not eligible for inclusion in regulatory capital</i>	–	–	
<i>Loan capital eligible for inclusion in regulatory capital</i>	–	3,903,993	(4)
Other liabilities	17,391,903	17,391,598	
<b>Total Liabilities</b>	<b>405,256,471</b>	<b>405,283,827</b>	
<b>Equity</b>			
<b>Total equity attributable to equity shareholders of the Bank</b>	<b>45,127,524</b>	<b>45,133,467</b>	
<i>of which: Paid-in share capital</i>	18,404,013	18,404,013	(5)
<i>of which: non-qualifying CET1 Capital</i>	–	345,160	(6)
Reserves	26,723,511	26,729,454	
<i>of which: Retained earnings</i>	26,384,902	26,390,845	(7)
<i>of which: Other reserves</i>	338,609	338,609	(8)
<i>of which: Regulatory reserve earmarked</i>	–	2,582,480	(9)
<i>of which: Cumulative fair value gains arising from the revaluation of land and buildings</i>	–	294,894	(10)
<i>of which: Valuation adjustments</i>	–	21,116	(11)
<b>Other equity instruments</b>	<b>9,335,396</b>	<b>9,335,396</b>	(12)
<b>Total Equity</b>	<b>54,462,920</b>	<b>54,468,863</b>	
<b>Total Equity and Liabilities</b>	<b>459,719,391</b>	<b>459,752,690</b>	

## Regulatory Disclosure Statement (continued)

### PART IIA: COMPOSITION OF REGULATORY CAPITAL (CONTINUED)

#### CCA: Main features of regulatory capital instruments

		Share Capital
(1)	Issuer	China CITIC Bank International Limited
(2)	Unique identifier	N/A
(3)	Governing law(s) of the instrument	Hong Kong laws
	<i>Regulatory treatment</i>	
(4)	– Transitional Basel III rules (1)	N/A
(5)	– Post-transitional Basel III rules (2)	Common Equity Tier 1
(6)	– Eligible at solo/group/group and solo	Group and solo
(7)	– Instrument type (types to be specified by each jurisdiction)	Ordinary Shares
(8)	Amount recognized in regulatory capital (Currency in million, as of most recent reporting date)	HK\$18,404.01 million
(9)	Par value of instrument	N/A
(10)	Accounting classification	Shareholders' equity
(11)	Original date of issuance	10 December 1954
(12)	Perpetual or dated	Perpetual
(13)	– Original maturity date	No maturity
(14)	Issuer call subject to prior supervisory approval	N/A
(15)	– Optional call date, contingent call dates and redemption amount	N/A
(16)	– Subsequent call dates, if applicable	N/A
	<i>Coupons/dividends</i>	
(17)	– Fixed or floating dividend/coupon	N/A
(18)	– Coupon rate and any related index	N/A
(19)	– Existence of a dividend stopper	N/A
(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)	<i>Convertible or non-convertible</i>	Non-convertible
(24)	– If convertible, conversion trigger(s)	N/A
(25)	– If convertible, fully or partially	N/A
(26)	– If convertible, conversion rates	N/A
(27)	– If convertible, mandatory or optional conversion	N/A
(28)	– If convertible, specify instrument type convertible into	N/A
(29)	– If convertible, specify issuer of instrument if converts into	N/A
(30)	Write-down feature	No
(31)	– If write-down, write-down trigger(s)	N/A
(32)	– If write-down, full or partial	N/A
(33)	– If write-down, permanent or temporary	N/A
(34)	– If temporary write-down, description of write-up mechanise	N/A
(35)	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	N/A
(36)	Non-compliant transitioned features	No
(37)	If yes, specify non-compliant features	N/A

N/A – Not Applicable

Footnotes:

- 1 Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules
- 2 Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

Full terms and conditions of regulatory capital instruments can be viewed in the Regulatory Disclosures section of the Bank's corporate website [www.cncbinternational.com](http://www.cncbinternational.com)

## Regulatory Disclosure Statement (continued)

### PART IIA: COMPOSITION OF REGULATORY CAPITAL (CONTINUED)

#### CCA: Main features of regulatory capital instruments (continued)

		Undated Non-Cumulative Subordinated Additional Tier 1 Capital Securities with US\$600 million at 3.25% per annum
(1)	Issuer	China CITIC Bank International Limited
(2)	Unique identifier	XS2368569252
(3)	Governing law(s) of the instrument	English laws (subordination governed by Hong Kong laws)
<i>Regulatory treatment</i>		
(4)	– Transitional Basel III rules (1)	N/A
(5)	– Post-transitional Basel III rules (2)	Additional Tier 1
(6)	– Eligible at solo/group/group and solo	Group and solo
(7)	– Instrument type (types to be specified by each jurisdiction)	Undated Non-Cumulative Subordinated Capital Securities
(8)	Amount recognized in regulatory capital (Currency in million, as of most recent reporting date)	HK\$4,647.49 million
(9)	Par value of instrument	US\$600.00 million
(10)	Accounting classification	Equity – par value
(11)	Original date of issuance	29 July 2021
(12)	Perpetual or dated	Perpetual
(13)	– Original maturity date	No maturity
(14)	Issuer call subject to prior supervisory approval	Yes
(15)	– Optional call date, contingent call dates and redemption amount	– 29 July 2026 (First Call Date) – No fixed redemption date. – Optional Redemption (on a designated date in 2026 or on any Distribution Payment Date thereafter), Tax or Regulatory Redemption are all subject to prior written consent of the HKMA and satisfying any conditions that the HKMA may impose at that time. Redemption amount will be the outstanding principal amount together with distributions accrued to the date of redemption.
(16)	– Subsequent call dates, if applicable	N/A
<i>Coupons/dividends</i>		
(17)	– Fixed or floating dividend/coupon	Fixed
(18)	– Coupon rate and any related index	– At a fixed rate of 3.25% per annum until (but excluding) 29 July 2026. – On the First Call Date and each anniversary falling five years thereafter, the Distribution Rate will reset by reference to the then-prevailing five-year U.S. Treasury Rate plus 2.53% per annum. – Any distributions are subject to there being no Mandatory Distribution Cancellation Event or Optional Distribution Cancellation Event.
(19)	– Existence of a dividend stopper	Yes
(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)	<i>Convertible or non-convertible</i>	Non-convertible
(24)	– If convertible, conversion trigger(s)	N/A
(25)	– If convertible, fully or partially	N/A
(26)	– If convertible, conversion rates	N/A
(27)	– If convertible, mandatory or optional conversion	N/A
(28)	– If convertible, specify instrument type convertible into	N/A
(29)	– If convertible, specify issuer of instrument if converts into	N/A
(30)	Write-down feature	Yes
(31)	– If write-down, write-down trigger(s)	Upon the occurrence of a Non-Viability Event, the Issuer shall, upon the provision of a Non-Viability Event Notice, irrevocably reduce the then prevailing principal amount and cancel any accrued but unpaid distribution of each Capital Security in whole or in part. “Non-Viability Event” means the earlier of: (a) the HKMA notifying the Issuer in writing that the HKMA is of the opinion that a write-off or conversion is necessary, without which the Issuer would become non-viable; or (b) the HKMA notifying the Issuer in writing that a decision has been made by the government body, a government officer or other relevant regulatory body with the authority to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable. At the sole discretion of the relevant Hong Kong Resolution Authority following a non-viability event, the outstanding amount of AT1 Capital Securities can be adjusted upon the exercise of Hong Kong Resolution Authority Power in accordance with the Hong Kong Financial Institutions (Resolution) Ordinance (Cap.628).
(32)	– If write-down, full or partial	Full or partial
(33)	– If write-down, permanent or temporary	Permanent
(34)	– If temporary write-down, description of write-up mechanism	N/A
(35)	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	Subordinated to the claims of: (i) all unsubordinated creditors (including depositors), (ii) creditors in respect of Tier 2 Capital Securities, and (iii) all other Subordinated Creditors whose claims are stated to rank senior to the Capital Securities or rank senior to the Capital Securities by operations of law or contract.
(36)	Non-compliant transitioned features	No
(37)	If yes, specify non-compliant features	N/A

N/A – Not Applicable

## Regulatory Disclosure Statement (continued)

### PART IIA: COMPOSITION OF REGULATORY CAPITAL (CONTINUED)

#### CCA: Main features of regulatory capital instruments (continued)

		Undated Non-Cumulative Subordinated Additional Tier 1 Capital Securities with US\$600 million at 4.80% per annum
(1)	Issuer	China CITIC Bank International Limited
(2)	Unique identifier	XS2461766805
(3)	Governing law(s) of the instrument	English laws (subordination governed by Hong Kong laws)
<i>Regulatory treatment</i>		
(4)	– Transitional Basel III rules (1)	N/A
(5)	– Post-transitional Basel III rules (2)	Additional Tier 1
(6)	– Eligible at solo/group/group and solo	Group and solo
(7)	– Instrument type (types to be specified by each jurisdiction)	Undated Non-Cumulative Subordinated Capital Securities
(8)	Amount recognized in regulatory capital (Currency in million, as of most recent reporting date)	HK\$4,687.91 million
(9)	Par value of instrument	US\$600.00 million
(10)	Accounting classification	Equity – par value
(11)	Original date of issuance	22 April 2022
(12)	Perpetual or dated	Perpetual
(13)	– Original maturity date	No maturity
(14)	Issuer call subject to prior supervisory approval	Yes
(15)	– Optional call date, contingent call dates and redemption amount	– 22 April 2027 (First Call Date) – No fixed redemption date. – Optional Redemption (on a designated date in 2027 or on any Distribution Payment Date thereafter), Tax or Regulatory Redemption are all subject to prior written consent of the HKMA and satisfying any conditions that the HKMA may impose at that time. Redemption amount will be the outstanding principal amount together with distributions accrued to the date of redemption.
(16)	– Subsequent call dates, if applicable	N/A
<i>Coupons/dividends</i>		
(17)	– Fixed or floating dividend/coupon	Fixed
(18)	– Coupon rate and any related index	– At a fixed rate of 4.80% per annum until (but excluding) 22 April 2027. – On the First Call Date and each anniversary falling five years thereafter, the Distribution Rate will reset by reference to the then-prevailing five-year U.S. Treasury Rate plus 2.104% per annum. – Any distributions are subject to there being no Mandatory Distribution Cancellation Event or Optional Distribution Cancellation Event.
(19)	– Existence of a dividend stopper	Yes
(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)	<i>Convertible or non-convertible</i>	Non-convertible
(24)	– If convertible, conversion trigger(s)	N/A
(25)	– If convertible, fully or partially	N/A
(26)	– If convertible, conversion rates	N/A
(27)	– If convertible, mandatory or optional conversion	N/A
(28)	– If convertible, specify instrument type convertible into	N/A
(29)	– If convertible, specify issuer of instrument if converts into	N/A
(30)	Write-down feature	Yes
(31)	– If write-down, write-down trigger(s)	Upon the occurrence of a Non-Viability Event, the Issuer shall, upon the provision of a Non-Viability Event Notice, irrevocably reduce the then prevailing principal amount and cancel any accrued but unpaid distribution of each Capital Security in whole or in part. “Non-Viability Event” means the earlier of: (a) the HKMA notifying the Issuer in writing that the HKMA is of the opinion that a write-off or conversion is necessary, without which the Issuer would become non-viable; or (b) the HKMA notifying the Issuer in writing that a decision has been made by the government body, a government officer or other relevant regulatory body with the authority to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable. At the sole discretion of the relevant Hong Kong Resolution Authority following a non-viability event, the outstanding amount of AT1 Capital Securities can be adjusted upon the exercise of Hong Kong Resolution Authority Power in accordance with the Hong Kong Financial Institutions (Resolution) Ordinance (Cap.628).
(32)	– If write-down, full or partial	Full or partial
(33)	– If write-down, permanent or temporary	Permanent
(34)	– If temporary write-down, description of write-up mechanism	N/A
(35)	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	Subordinated to the claims of: (i) all unsubordinated creditors (including depositors), (ii) creditors in respect of Tier 2 Capital Securities, and (iii) all other Subordinated Creditors whose claims are stated to rank senior to the Capital Securities or rank senior to the Capital Securities by operations of law or contract.
(36)	Non-compliant transitioned features	No
(37)	If yes, specify non-compliant features	N/A

N/A – Not Applicable

## Regulatory Disclosure Statement (continued)

### PART IIA: COMPOSITION OF REGULATORY CAPITAL (CONTINUED)

#### CCA: Main features of regulatory capital instruments (continued)

		Subordinated notes (due 2033) with U.S.\$500 million at 6.00% per annum
(1)	Issuer	China CITIC Bank International Limited
(2)	Unique identifier	XS2672283293
(3)	Governing law(s) of the instrument	English laws (subordination governed by Hong Kong laws)
	<i>Regulatory treatment</i>	
(4)	– Transitional Basel III rules (1)	N/A
(5)	– Post-transitional Basel III rules (2)	Tier 2
(6)	– Eligible at solo/group/group and solo	Group and solo
(7)	– Instrument type (types to be specified by each jurisdiction)	Debt instruments
(8)	Amount recognized in regulatory capital (Currency in million, as of most recent reporting date)	HK\$3,903.99 million
(9)	Par value of instrument	US\$500.00 million
(10)	Accounting classification	Liability – amortised cost
(11)	Original date of issuance	5 December 2023
(12)	Perpetual or dated	Dated
(13)	– Original maturity date	5 December 2033
(14)	Issuer call subject to prior supervisory approval	Yes
(15)	– Optional call date, contingent call dates and redemption amount	– 5 December 2028 (Call Date). Included tax and regulatory call options. – Redemption at par, subject to adjustment following the occurrence of a Non-Viability Event.
(16)	– Subsequent call dates, if applicable	N/A
	<i>Coupons/dividends</i>	
(17)	– Fixed or floating dividend/coupon	Fixed
(18)	– Coupon rate and any related index	At a fixed rate of 6.00% per annum until (but excluding) 5 December 2028 and thereafter reset at then prevailing five-year U.S. Treasury rate plus the initial spread of 1.65% per annum.
(19)	– Existence of a dividend stopper	No
(20)	– Fully discretionary, partially discretionary or mandatory	Mandatory
(21)	– Existence of step up or other incentive to redeem	No
(22)	– Non-cumulative or cumulative	Cumulative
(23)	<i>Convertible or non-convertible</i>	Non-convertible
(24)	– If convertible, conversion trigger(s)	N/A
(25)	– If convertible, fully or partially	N/A
(26)	– If convertible, conversion rates	N/A
(27)	– If convertible, mandatory or optional conversion	N/A
(28)	– If convertible, specify instrument type convertible into	N/A
(29)	– If convertible, specify issuer of instrument if converts into	N/A
(30)	Write-down feature	Yes
(31)	– If write-down, write-down trigger(s)	Upon the occurrence of a Non-Viability Event, the Issuer shall, upon or prior to the provision of a Non-Viability Event Notice, irrevocably (without the need for the consent of the holders of the Notes) reduce the then outstanding principal amount of, and cancel any accrued but unpaid interest of each Note in whole or in part. “Non-Viability Event” means the earlier of: (a) the Hong Kong Monetary Authority (the “HKMA”) notifying the Issuer in writing that the HKMA is of the opinion that a write-off or conversion is necessary, without which the Issuer would become non-viable; or (b) the HKMA notifying the Issuer in writing that a decision has been made by the government body, a government officer or other relevant regulatory body with the authority to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable.
(32)	– If write-down, full or partial	Full or partial
(33)	– If write-down, permanent or temporary	Permanent
(34)	– If temporary write-down, description of write-up mechanism	N/A
(35)	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	Immediately subordinated to indebtedness/unsecured senior notes
(36)	Non-compliant transitioned features	No
(37)	If yes, specify non-compliant features	N/A

N/A – Not Applicable

## Regulatory Disclosure Statement (continued)

### PART IIB: MACROPRUDENTIAL SUPERVISORY MEASURES

#### CCyB1: Geographical distribution of credit exposures used in countercyclical capital buffer (“CCyB”)

		At 30 June 2024			
		a	b	c	d
	Geographical breakdown by Jurisdiction (J)	Applicable JCCyB ratio in effect	RWA used in computation of CCyB ratio	AI-specific CCyB ratio	CCyB amount
			HK\$'000		HK\$'000
1	Hong Kong SAR	1.0000%	149,981,683		
2	Australia	1.0000%	512,726		
3	Belgium	0.5000%	1,414		
4	Cyprus	1.0000%	121,086		
5	France	1.0000%	177,387		
6	Germany	0.7500%	68,763		
7	Ireland	1.5000%	370,171		
8	Netherlands	2.0000%	931,245		
9	Norway	2.5000%	725		
10	South Korea	1.0000%	1,302,848		
11	Sweden	2.0000%	1,015		
12	United Kingdom	2.0000%	565,875		
	<b>Sum (Remark 1)</b>		<b>154,034,938</b>		
	<b>Total (Remark 2)</b>		<b>227,072,108</b>	<b>0.686%</b>	<b>2,127,580</b>

Remark:

- (1) This represents the sum of RWA for the private sector credit exposures in jurisdictions with a non-zero countercyclical buffer rate.
- (2) The total RWA used in the computation of the CCyB ratio in column (b) represents the total RWA for the private sector credit exposures in all jurisdictions to which the banks is exposed, including jurisdictions with no countercyclical buffer rate or with a countercyclical buffer rate set at zero. The CCyB amount in column (d) represents the Group’s total RWA multiplied by the Group specific CCyB ratio in column (c).

### PART IIC: LEVERAGE RATIO

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

	Item	Value under the LR framework At 30 June 2024
		HK\$'000
1	Total consolidated assets as per published financial statements	459,719,391
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	24,613
2a	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	–
3	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the applicable accounting standard but excluded from the LR exposure measure	–
3a	Adjustments for eligible cash pooling transactions	–
4	Adjustments for derivative contracts	(10,116,521)
5	Adjustment for SFTs (i.e. repos and similar secured lending)	5,380,314
6	Adjustment for off-balance sheet (“OBS”) items (i.e. conversion to credit equivalent amounts of OBS exposures)	20,592,648
6a	Adjustments for prudent valuation adjustments and specific and collective provisions that are allowed to be excluded from exposure measure	(112,613)
7	Other adjustments	(5,730,415)
8	<b>Leverage ratio exposure measure</b>	<b>469,757,417</b>



## Regulatory Disclosure Statement (continued)

### PART IIC: LEVERAGE RATIO (CONTINUED)

#### LR2: Leverage ratio

		(a)	(b)
		At 30 June 2024	At 31 March 2024
		HK\$'000	HK\$'000
<b>On-balance sheet exposures</b>			
1	On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)	411,641,974	403,928,115
2	Less: Asset amounts deducted in determining Tier 1 capital	(3,453,035)	(3,492,357)
3	<b>Total on-balance sheet exposures (excluding derivative contracts and SFTs)</b>	<b>408,188,939</b>	<b>400,435,758</b>
<b>Exposures arising from derivative contracts</b>			
4	Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)	1,661,276	1,522,196
5	Add-on amounts for PFE associated with all derivative contracts	9,954,323	8,957,109
6	Gross-up for collateral provided in respect of derivative contracts where deducted from the balance sheet assets pursuant to the applicable accounting framework	–	–
7	Less: Deductions of receivables assets for cash variation margin provided under derivative contracts	(1,541,275)	(1,736,990)
8	Less: Exempted CCP leg of client-cleared trade exposures	–	–
9	Adjusted effective notional amount of written credit-related derivative contracts	–	–
10	Less: Adjusted effective notional offsets and add-on deductions for written credit-related derivative contracts	–	–
11	<b>Total exposures arising from derivative contracts</b>	<b>10,074,324</b>	<b>8,742,315</b>
<b>Exposures arising from SFTs</b>			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	30,090,213	31,181,256
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	–	–
14	CCR exposure for SFT assets	902,790	684,845
15	Agent transaction exposures	–	–
16	<b>Total exposures arising from SFTs</b>	<b>30,993,003</b>	<b>31,866,101</b>
<b>Other off-balance sheet exposures</b>			
17	Off-balance sheet exposure at gross notional amount	142,873,229	148,621,632
18	Less: Adjustments for conversion to credit equivalent amounts	(122,280,581)	(127,609,390)
19	<b>Off-balance sheet items</b>	<b>20,592,648</b>	<b>21,012,242</b>
<b>Capital and total exposures</b>			
20	<b>Tier 1 capital</b>	<b>50,666,953</b>	<b>50,227,200</b>
20a	<b>Total exposures before adjustments for specific and collective provisions</b>	<b>469,848,914</b>	<b>462,056,416</b>
20b	<b>Adjustments for specific and collective provisions</b>	<b>(91,497)</b>	<b>(87,200)</b>
21	<b>Total exposures after adjustments for specific and collective provisions</b>	<b>469,757,417</b>	<b>461,969,216</b>
<b>Leverage ratio</b>			
22	<b>Leverage ratio</b>	<b>10.8%</b>	<b>10.9%</b>

## Regulatory Disclosure Statement (continued)

### PART IID: LIQUIDITY

#### LIQ1: Liquidity Coverage Ratio (“LCR”) – for category 1 institution

Number of data points used in calculating the average value of the LCR and related components set out in this template		For quarter ended 30 June 2024: (74 data points)		For the quarter ended 31 March 2024: (73 data points)	
Basis of disclosure: Consolidated		UNWEIGHTED AMOUNT (Average)	WEIGHTED AMOUNT (Average)	UNWEIGHTED AMOUNT (Average)	WEIGHTED AMOUNT (Average)
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
<b>A. High Quality Liquid Assets (HQLA)</b>					
1	Total HQLA		74,806,699		79,327,677
<b>B. Cash outflows</b>					
2	Retail deposits and small business funding, of which	199,701,093	13,470,162	183,286,125	12,842,893
3	<i>Stable retail deposits and stable small business funding</i>	12,991,193	649,560	12,688,988	634,450
4	<i>Less stable retail deposits and less stable small business funding</i>	69,702,140	6,970,214	73,571,723	7,357,172
4a	<i>Retail term deposits and small business term funding</i>	117,007,760	5,850,388	97,025,414	4,851,271
5	Unsecured wholesale funding (other than small business funding), and debt securities and prescribed instruments issued by the AI, of which:	105,332,455	53,240,477	108,505,509	57,575,146
6	Operational deposits	18,736,495	4,503,539	15,352,578	3,735,851
7	<i>Unsecured wholesale funding (other than small business funding) not covered in row 6</i>	86,119,820	48,260,798	91,401,522	52,087,886
8	<i>Debt securities and prescribed instruments issued by the AI and redeemable within the LCR period</i>	476,140	476,140	1,751,409	1,751,409
9	Secured funding transactions (including securities swap transactions)		3,091,806		502,450
10	Additional requirements, of which	23,622,489	7,974,243	22,666,537	7,992,504
11	<i>Cash outflows arising from derivative contracts and other transactions, and additional liquidity needs arising from related collateral requirements</i>	10,514,068	6,269,967	6,879,238	5,570,775
12	<i>Cash outflows arising from obligations under structured financing transactions and repayment of funding obtained from such transactions</i>	–	–	–	–
13	<i>Potential drawdown of undrawn committed facilities (including committed credit facilities and committed liquidity facilities)</i>	13,108,421	1,704,276	15,787,299	2,421,729
14	Contractual lending obligations (not otherwise covered in Section B) and other contractual cash outflows	12,776,281	12,776,281	13,441,606	13,441,606
15	Other contingent funding obligations (whether contractual or non-contractual)	135,935,126	508,474	137,514,946	450,625
16	<b>Total cash outflows</b>		91,061,443		92,805,224
<b>C. Cash Inflows</b>					
17	Secured lending transactions (including securities swap transactions)	5,651,335	5,651,335	4,764,868	4,764,868
18	Secured and unsecured loans (other than secured lending transactions covered in row 17) and operational deposits placed at other financial institutions	59,079,754	39,151,023	55,566,897	36,034,953
19	Other cash inflows	11,279,593	11,098,426	11,569,285	11,006,306
20	<b>Total cash inflows</b>	76,010,682	55,900,784	71,901,050	51,806,127
<b>D. Liquidity Coverage Ratio</b>					
21	<b>Total HQLA</b>		74,806,699		79,327,677
22	<b>Total Net Cash Outflows</b>		35,160,658		40,999,097
23	<b>LCR (%)</b>		217%		195%

## Regulatory Disclosure Statement (continued)

### PART IID: LIQUIDITY (CONTINUED)

#### LIQ2: Net Stable Funding Ratio – for category 1 institution

Basis of disclosure: Consolidated		For the quarter ended 30 June 2024				
		Unweighted value by residual maturity				Weighted amount
		No specified term to maturity	<6 months or repayable on demand	6 months to < 12 months	12 months or more	
	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	
<b>A.</b>	<b>Available stable funding (“ASF”) item</b>					
1	Capital	54,590,197	–	–	3,903,918	58,494,115
2	<i>Regulatory capital</i>	54,245,037	–	–	3,903,918	58,148,955
2a	<i>Minority interests not covered by row 2</i>	–	–	–	–	–
3	<i>Other capital instruments</i>	345,160	–	–	–	345,160
4	Retail deposits and small business funding:	–	188,139,366	15,316,441	189,971	183,957,717
5	<i>Stable deposits</i>		12,500,011	650,375	10,769	12,503,636
6	<i>Less stable deposits</i>		175,639,355	14,666,066	179,202	171,454,081
7	Wholesale funding:	–	155,706,357	6,048,489	1,205,028	57,414,679
8	<i>Operational deposits</i>		19,718,694	–	–	9,859,347
9	<i>Other wholesale funding</i>	–	135,987,663	6,048,489	1,205,028	47,555,332
10	Liabilities with matching interdependent assets	–	–	–	–	–
11	Other liabilities:	4,990,267	7,056,719	–	–	–
12	<i>Net derivative liabilities</i>	–				
13	<i>All other funding and liabilities not included in the above categories</i>	4,990,267	7,056,719	–	–	–
14	<b>Total ASF</b>					<b>299,866,511</b>
<b>B.</b>	<b>Required stable funding (“RSF”) item</b>					
15	Total HQLA for NSFR purposes		80,087,681			12,292,790
16	Deposits held at other financial institutions for operational purposes	–	–	–	–	–
17	Performing loans and securities:	3,195,592	153,378,217	42,590,172	136,702,343	182,945,865
18	<i>Performing loans to financial institutions secured by Level 1 HQLA</i>	–	–	–	–	–
19	<i>Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions</i>	195,389	73,754,453	9,334,383	13,943,441	29,869,189
20	<i>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:</i>	2,933,127	63,482,603	25,733,313	64,082,957	101,560,338
21	<i>With a risk-weight of less than or equal to 35% under the STC approach</i>	–	1,849,487	298,402	56,462	1,110,645
22	<i>Performing residential mortgages, of which:</i>	–	1,079,226	1,651,198	26,011,836	18,288,907
23	<i>With a risk-weight of less than or equal to 35% under the STC approach</i>	–	1,077,193	1,649,327	25,931,822	18,218,944
24	<i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>	67,076	15,061,935	5,871,278	32,664,109	33,227,431
25	Assets with matching interdependent liabilities	–	–	–	–	–
26	Other assets	26,099,385	6,270,642	74,114	–	15,648,388
27	<i>Physical traded commodities, including gold</i>	–				–
28	<i>Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs</i>	1,072,980				912,033
29	<i>Net derivative assets</i>	298,667				298,667
30	<i>Total derivative liabilities before adjustments for deduction of variation margin posted</i>	11,250,235				562,512
31	<i>All other assets not included in the above categories</i>	13,477,503	6,270,642	74,114	–	13,875,176
32	Off-balance sheet items			142,815,762		587,083
33	<b>Total RSF</b>					<b>211,474,126</b>
34	<b>Net Stable Funding Ratio (%)</b>					<b>141.80%</b>

## Regulatory Disclosure Statement (continued)

### PART IID: LIQUIDITY (CONTINUED)

#### LIQ2: Net Stable Funding Ratio – for category 1 institution (continued)

Basis of disclosure: Consolidated		For the quarter ended 31 March 2024				Weighted amount HK\$'000
		Unweighted value by residual maturity				
		No specified term to maturity HK\$'000	<6 months or repayable on demand HK\$'000	6 months to < 12 months HK\$'000	12 months or more HK\$'000	
<b>A.</b>	<b>Available stable funding (“ASF”) item</b>					
1	Capital	54,103,969	–	–	3,905,676	58,009,645
2	<i>Regulatory capital</i>	53,758,809	–	–	3,905,676	57,664,485
2a	<i>Minority interests not covered by row 2</i>	–	–	–	–	–
3	<i>Other capital instruments</i>	345,160	–	–	–	345,160
4	Retail deposits and small business funding:	–	175,731,310	10,451,293	7,393	168,213,019
5	<i>Stable deposits</i>		12,408,838	416,826	–	12,184,380
6	<i>Less stable deposits</i>		163,322,472	10,034,467	7,393	156,028,639
7	Wholesale funding:	–	161,603,649	9,492,373	1,203,092	59,305,941
8	<i>Operational deposits</i>		17,436,703	–	–	8,718,352
9	<i>Other wholesale funding</i>	–	144,166,946	9,492,373	1,203,092	50,587,589
10	Liabilities with matching interdependent assets	–	–	–	–	–
11	Other liabilities:	6,079,941	8,066,252	–	–	–
12	<i>Net derivative liabilities</i>	22,324				
13	<i>All other funding and liabilities not included in the above categories</i>	6,057,617	8,066,252	–	–	–
14	<b>Total ASF</b>					<b>285,528,605</b>
<b>B.</b>	<b>Required stable funding (“RSF”) item</b>					
15	Total HQLA for NSFR purposes			77,827,619		11,600,653
16	Deposits held at other financial institutions for operational purposes	–	–	–	–	–
17	Performing loans and securities:	3,124,551	151,643,731	53,640,623	123,146,099	173,089,688
18	<i>Performing loans to financial institutions secured by Level 1 HQLA</i>	–	–	–	–	–
19	<i>Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions</i>	–	76,197,159	15,095,724	13,646,869	32,624,305
20	<i>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:</i>	3,022,639	52,771,611	33,561,202	57,656,263	94,735,582
21	<i>With a risk-weight of less than or equal to 35% under the STC approach</i>	–	1,074,805	264,361	39,456	695,230
22	Performing residential mortgages, of which:	–	1,539,095	1,182,467	24,999,578	17,626,704
23	With a risk-weight of less than or equal to 35% under the STC approach	–	1,537,058	1,180,544	24,918,593	17,555,886
24	<i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>	101,912	21,135,866	3,801,230	26,843,389	28,103,097
25	Assets with matching interdependent liabilities	–	–	–	–	–
26	Other assets	27,890,189	5,728,344	44,264	–	16,362,328
27	<i>Physical traded commodities, including gold</i>	–				–
28	<i>Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs</i>	1,040,166				884,141
29	<i>Net derivative assets</i>	–				–
30	<i>Total derivative liabilities before adjustments for deduction of variation margin posted</i>	12,397,397				619,870
31	All other assets not included in the above categories	14,452,626	5,728,344	44,264	–	14,858,317
32	Off-balance sheet items			148,615,633		701,272
33	<b>Total RSF</b>					<b>201,753,941</b>
34	<b>Net Stable Funding Ratio (%)</b>					<b>141.52%</b>

## Regulatory Disclosure Statement (continued)

### PART III: CREDIT RISK FOR NON-SECURITISATION EXPOSURES

#### CR1: Credit quality of exposures

		(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		
At 30 June 2024		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
1	Loans	7,285,933	222,210,992	(1,694,804)	(1,056,966)	(637,838)	–	227,802,121
2	Debt securities	60,052	128,158,455	(191,618)	(167,159)	(24,459)	–	128,026,889
3	Off-balance sheet exposures	–	11,389,826	(91,189)	–	(91,189)	–	11,298,637
4	<b>Total</b>	<b>7,345,985</b>	<b>361,759,273</b>	<b>(1,977,611)</b>	<b>(1,224,125)</b>	<b>(753,486)</b>	<b>–</b>	<b>367,127,647</b>

#### CR2: Changes in defaulted loans and debt securities

		(a)
		Amount
At 30 June 2024		HK\$'000
1	<b>Defaulted loans and debt securities at end of the previous reporting period</b>	<b>4,512,493</b>
2	Loans and debt securities that have defaulted since the last reporting period	4,305,282
3	Returned to non-defaulted status	(2,791)
4	Amounts written off	(1,194,725)
5	Other changes (Note)	(274,274)
6	<b>Defaulted loans and debt securities at end of the current reporting period</b>	<b>7,345,985</b>

Note: Other changes mainly due to repayments from loan customers and settlement of debt securities.

#### CR3: Overview of recognized credit risk mitigation

		(a)	(b1)	(b)	(d)	(f)
		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
At 30 June 2024		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
1	Loans	213,416,162	14,385,959	8,733,183	5,652,776	–
2	Debt securities	128,026,889	–	–	–	–
3	<b>Total</b>	<b>341,443,051</b>	<b>14,385,959</b>	<b>8,733,183</b>	<b>5,652,776</b>	<b>–</b>
4	Of which defaulted	1,261,730	5,609,202	5,526,719	82,483	–

**Regulatory Disclosure Statement (continued)**

**PART III: CREDIT RISK FOR NON-SECURITISATION EXPOSURES (CONTINUED)**

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

		(a)	(b)	(c)	(d)	(e)	(f)
		Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
At 30 June 2024		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
		<i>HK\$'000</i>	<i>HK\$'000</i>	<i>HK\$'000</i>	<i>HK\$'000</i>	<i>HK\$'000</i>	%
	Exposure classes						
1	Sovereign exposures	54,289,640	–	55,851,237	–	1,198,927	2%
2	PSE exposures	6,584,814	2,362,950	6,840,820	81,475	1,382,419	20%
2a	Of which: domestic PSEs	6,349,120	2,200,000	6,605,126	–	1,321,025	20%
2b	Of which: foreign PSEs	235,694	162,950	235,694	81,475	61,394	19%
3	Multilateral development bank exposures	–	–	–	–	–	–
4	Bank exposures	92,637,400	57,467	94,739,659	57,575	36,330,704	38%
5	Securities firm exposures	954,254	7,876,894	954,254	–	477,127	50%
6	Corporate exposures	208,406,953	105,355,751	201,912,079	7,772,913	190,193,824	91%
7	CIS exposures	–	–	–	–	–	–
8	Cash items	224,179	–	3,430,643	611,144	111,666	3%
9	Exposures in respect of failed delivery on transactions entered into on a basis other than a delivery-versus-payment basis	–	–	–	–	–	–
10	Regulatory retail exposures	9,618,201	24,774,243	9,509,674	13,731	7,142,554	75%
11	Residential mortgage loans	27,355,896	–	27,099,889	–	9,513,771	35%
12	Other exposures which are not past due exposures	13,707,586	2,445,924	13,440,668	–	13,440,668	100%
13	Past due exposures	6,810,880	–	6,810,880	–	7,406,641	109%
14	Significant exposures to commercial entities	–	–	–	–	–	–
15	<b>Total</b>	<b>420,589,803</b>	<b>142,873,229</b>	<b>420,589,803</b>	<b>8,536,838</b>	<b>267,198,301</b>	<b>62%</b>

## Regulatory Disclosure Statement (continued)

### PART III: CREDIT RISK FOR NON-SECURITISATION EXPOSURES (CONTINUED)

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

At 30 June 2024		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(ha)	(i)	(j)
Exposure class	Risk Weight											Total credit risk exposures amount (post CCF and post CRM)
	0%	10%	20%	35%	50%	75%	100%	150%	250%	Others		
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
1	Sovereign exposures	49,856,603	-	5,994,634	-	-	-	-	-	-	-	55,851,237
2	PSE exposures	10,198	-	6,912,097	-	-	-	-	-	-	-	6,922,295
2a	Of which: domestic PSEs	-	-	6,605,126	-	-	-	-	-	-	-	6,605,126
2b	Of which: foreign PSEs	10,198	-	306,971	-	-	-	-	-	-	-	317,169
3	Multilateral development bank exposures	-	-	-	-	-	-	-	-	-	-	-
4	Bank exposures	-	-	42,938,087	-	48,232,122	-	3,627,025	-	-	-	94,797,234
5	Securities firm exposures	-	-	-	-	954,254	-	-	-	-	-	954,254
6	Corporate exposures	-	-	5,520,604	-	33,560,779	-	167,192,203	3,411,406	-	-	209,684,992
7	CIS exposures	-	-	-	-	-	-	-	-	-	-	-
8	Cash items	3,483,592	-	558,161	-	-	-	34	-	-	-	4,041,787
9	Exposures in respect of failed delivery on transactions entered into on a basis other than a delivery-versus-payment basis	-	-	-	-	-	-	-	-	-	-	-
10	Regulatory retail exposures	-	-	-	-	-	9,523,405	-	-	-	-	9,523,405
11	Residential mortgage loans	-	-	-	27,051,905	-	9,520	38,464	-	-	-	27,099,889
12	Other exposures which are not past due exposures	-	-	-	-	-	-	13,440,668	-	-	-	13,440,668
13	Past due exposures	5,072	-	8	-	-	-	5,604,122	1,201,678	-	-	6,810,880
14	Significant exposures to commercial entities	-	-	-	-	-	-	-	-	-	-	-
15	<b>Total</b>	<b>53,355,465</b>	<b>-</b>	<b>61,923,591</b>	<b>27,051,905</b>	<b>82,747,155</b>	<b>9,532,925</b>	<b>189,902,516</b>	<b>4,613,084</b>	<b>-</b>	<b>-</b>	<b>429,126,641</b>

**Regulatory Disclosure Statement (continued)**

**PART IV: COUNTERPARTY CREDIT RISK**

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

		(a)	(b)	(c)	(d)	(e)	(f)
		Replacement cost (RC)	PFE	Effective EPE	Alpha ( $\alpha$ ) used for computing default risk exposure	Default risk exposure after CRM	RWA
<b>At 30 June 2024</b>		<i>HK\$'000</i>	<i>HK\$'000</i>	<i>HK\$'000</i>		<i>HK\$'000</i>	<i>HK\$'000</i>
1	SA-CCR approach (for derivative contracts)	1,213,763	6,577,611		1.4	10,907,924	6,053,713
1a	CEM (for derivative contracts)	–	–		1.4	–	–
2	IMM (CCR) approach			–	–	–	–
3	Simple approach (for SFTs)					21,799,317	1,379,244
4	Comprehensive approach (for SFTs)					547,956	121,342
5	VaR (for SFTs)					–	–
6	<b>Total</b>						<b>7,554,299</b>

**CCR2: CVA capital charge**

		(a)	(b)
		EAD post CRM	RWA
<b>At 30 June 2024</b>		<i>HK\$'000</i>	<i>HK\$'000</i>
	Netting sets for which CVA capital charge is calculated by the advanced CVA method	–	–
1	(i) VaR (after application of multiplication factor if applicable)		–
2	(ii) Stressed VaR (after application of multiplication factor if applicable)		–
3	Netting sets for which CVA capital charge is calculated by the standardized CVA method	10,907,924	1,639,263
4	<b>Total</b>	<b>10,907,924</b>	<b>1,639,263</b>



## Regulatory Disclosure Statement (continued)

### PART IV: COUNTERPARTY CREDIT RISK (CONTINUED)

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

At 30 June 2024		(a)	(b)	(c)	(ca)	(d)	(e)	(f)	(g)	(ga)	(h)	(i)
Exposure class	Risk Weight	0%	10%	20%	35%	50%	75%	100%	150%	250%	Others	Total default risk exposure after CRM
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
1	Sovereign exposures	-	-	1,520,733	-	-	-	-	-	-	-	1,520,733
2	PSE exposures	-	-	1,183	-	-	-	-	-	-	-	1,183
2a	Of which: domestic PSEs	-	-	1,183	-	-	-	-	-	-	-	1,183
2b	Of which: foreign PSEs	-	-	-	-	-	-	-	-	-	-	-
3	Multilateral development bank exposures	-	-	-	-	-	-	-	-	-	-	-
4	Bank exposures	-	-	4,194,065	-	7,478,257	-	72,421	-	-	-	11,744,743
5	Securities firm exposures	-	-	-	-	638,603	-	-	-	-	-	638,603
6	Corporate exposures	-	-	-	-	652,074	-	1,917,697	24,346	-	-	2,594,117
7	CIS exposures	-	-	-	-	-	-	-	-	-	-	-
8	Regulatory retail exposures	-	-	-	-	-	-	-	-	-	-	-
9	Residential mortgage loans	-	-	-	-	-	-	-	-	-	-	-
10	Other exposures which are not past due exposures	-	-	-	-	-	-	-	-	-	-	-
11	Significant exposures to commercial entities	-	-	-	-	-	-	-	-	-	-	-
12	<b>Total</b>	-	-	<b>5,715,981</b>	-	<b>8,768,934</b>	-	<b>1,990,118</b>	<b>24,346</b>	-	-	<b>16,499,379</b>

## Regulatory Disclosure Statement (continued)

### PART IV: COUNTERPARTY CREDIT RISK (CONTINUED)

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

	(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
	Segregated	Unsegregated	Segregated	Unsegregated		
<b>At 30 June 2024</b>	<i>HK\$'000</i>	<i>HK\$'000</i>	<i>HK\$'000</i>	<i>HK\$'000</i>	<i>HK\$'000</i>	<i>HK\$'000</i>
Cash – domestic currency	–	275,652	656,687	–	–	–
Cash – other currencies	–	2,255,620	876,015	1,124,584	20,262,577	8,833,327
Debt securities	–	–	–	–	10,095,156	21,176,122
<b>Total</b>	<b>–</b>	<b>2,531,272</b>	<b>1,532,702</b>	<b>1,124,584</b>	<b>30,357,733</b>	<b>30,009,449</b>

#### CCR8: Exposures to CCPs

		(a)	(b)
		Exposure after CRM	RWA
<b>At 30 June 2024</b>		<i>HK\$'000</i>	<i>HK\$'000</i>
1	<b>Exposures of the AI as clearing member or clearing client to qualifying CCPs (total)</b>		<b>10,911</b>
2	Default risk exposures to qualifying CCPs (excluding items disclosed in rows 7 to 10), of which:	416,159	8,323
3	(i) OTC derivative transactions	416,159	8,323
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	976,053	
8	Unsegregated initial margin	–	–
9	Funded default fund contributions	106,927	2,588
10	Unfunded default fund contributions	–	–
11	<b>Exposures of the AI as clearing member or clearing client to non-qualifying CCPs (total)</b>		<b>–</b>
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	–	–

**Regulatory Disclosure Statement (continued)**

**PART V: MARKET RISK**

**MR1: Market risk under STM approach**

		(a)
		<b>RWA</b>
<b>At 30 June 2024</b>		<b>HK\$'000</b>
	<b>Outright product exposures</b>	
1	Interest rate exposures (general and specific risk)	15,912,350
2	Equity exposures (general and specific risk)	2,975
3	Foreign exchange (including gold) exposures	473,713
4	Commodity exposures	–
	<b>Option exposures</b>	
5	Simplified approach	–
6	Delta-plus approach	328,562
7	Other approach	–
8	Securitization exposures	–
9	<b>Total</b>	<b>16,717,600</b>