



中信銀行(國際)

CHINA CITIC BANK INTERNATIONAL

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

Regulatory Disclosure Statement

30 June 2025
(Unaudited)

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

Regulatory Disclosure Statement

CONTENTS	PAGE
Part I: Key prudential ratios and overview of Risk-Weighted Asset (RWA)	
KM1: Key prudential ratios	1
OV1: Overview of RWA	2
Part IIA: Composition of regulatory capital	
CC1: Composition of regulatory capital	3-7
CC2: Reconciliation of regulatory capital to balance sheet	8
CCA: Main features of regulatory capital instruments	9-12
Part IIB: Macroprudential supervisory measures	
CCyB1: Geographical distribution of credit exposures used in countercyclical capital buffer (“CCyB”)...	13
Part IIC: Leverage ratio	
LR1: Summary comparison of accounting assets against leverage ratio exposure measure	13
LR2: Leverage ratio	14
Part IID: Liquidity	
LIQ1: Liquidity Coverage Ratio (“LCR”) – for category 1 institution	15
LIQ2: Net Stable Funding Ratio – for category 1 institution	16-17
Part III: Credit risk for non-securitisation exposures	
CR1: Credit quality of exposures	18
CR2: Changes in defaulted loans and debt securities	18
CR3: Overview of recognized credit risk mitigation	18
CR4: Credit risk exposures and effects of recognized credit risk mitigation – for STC approach	19
CR5: Credit risk exposures by asset classes and by risk weights – for STC approach	20-24
Part IV: Counterparty credit risk	
CCR1: Analysis of counterparty default risk exposures (other than those to CCPs) by approaches	25
CCR3: Counterparty credit risk exposures (other than those to CCPs) by exposure classes and by risk weights – for STC approach	26
CCR5: Composition of collateral for counterparty credit risk exposures (including those for contracts or transactions cleared through CCPs)	27
CCR6: Credit-related derivatives contracts	27
CCR8: Exposures to CCPs	28
Part IVA: Credit valuation adjustment risk	
CVA1: CVA risk under reduced basic CVA approach	28
Part VI: Market risk	
MR1: Market risk under STM approach	29
Part XI: Asset encumbrance	
ENC: Asset encumbrance	29

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 2025 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 2025	At 31 March 2025	At 31 December 2024	At 30 September 2024	At 30 June 2024
		(a)	(b)	(c)	(d)	(e)
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
	Regulatory capital					
1 & 1a	Common Equity Tier 1 (CET1)	45,483,279	44,542,342	43,302,008	43,567,696	41,331,557
2 & 2a	Tier 1	54,818,675	53,877,738	52,637,404	52,903,092	50,666,953
3 & 3a	Total capital	62,468,206	61,391,713	59,995,329	60,142,943	58,033,783
	RWA					
4	Total RWA	311,683,437	302,331,419	316,672,653	310,286,791	310,278,532
4a	Total RWA (pre-floor)	311,683,437	302,331,419	N/A ¹	N/A ¹	N/A ¹
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5 & 5a	CET1 ratio (%)	14.6%	14.7%	13.7%	14.0%	13.3%
5b	CET1 ratio (%) (pre-floor ratio)	14.6%	14.7%	N/A ¹	N/A ¹	N/A ¹
6 & 6a	Tier 1 ratio (%)	17.6%	17.8%	16.6%	17.0%	16.3%
6b	Tier 1 ratio (%) (pre-floor ratio)	17.6%	17.8%	N/A ¹	N/A ¹	N/A ¹
7 & 7a	Total capital ratio (%)	20.0%	20.3%	18.9%	19.4%	18.7%
7b	Total capital ratio (%) (pre-floor ratio)	20.0%	20.3%	N/A ¹	N/A ¹	N/A ¹
	Additional CET1 buffer requirements (as a percentage of RWA)					
8	Capital conservation buffer requirement (%)	2.500%	2.500%	2.500%	2.500%	2.500%
9	Countercyclical capital buffer requirement (%)	0.364%	0.364%	0.358%	0.680%	0.686%
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 (%)	2.864%	2.864%	2.858%	3.180%	3.186%
12	CET1 available after meeting the AI's minimum capital requirements (%)	10.1%	10.2%	9.2%	9.5%	8.8%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	566,852,838	548,525,403	500,422,088	480,171,271	469,757,417
13a	LR exposure measure based on mean values of gross assets of SFTs	561,247,573	538,711,537	N/A ²	N/A ²	N/A ²
14, 14a & 14b	LR (%)	9.7%	9.8%	10.5%	11.0%	10.8%
14c & 14d	LR (%) based on mean values of gross assets of SFTs	9.8%	10.0%	N/A ²	N/A ²	N/A ²
	Liquidity Coverage Ratio (LCR)/Liquidity Maintenance Ratio (LMR)					
	Applicable to category 1 institutions only:					
15	Total high quality liquid assets (HQLA)	89,236,791	84,139,233	80,310,151	75,468,213	74,806,699
16	Total net cash outflows	42,801,260	42,624,258	36,256,661	38,396,108	35,160,658
17	LCR (%)	211%	200%	227%	198%	217%
	Applicable to category 2 institutions only:					
17a	LMR (%)	N/A	N/A	N/A	N/A	N/A
	Net Stable Funding Ratio (NSFR)/Core Funding Ratio (CFR)					
	Applicable to category 1 institutions only:					
18	Total available stable funding	360,710,032	350,041,442	326,750,362	305,244,207	299,866,511
19	Total required stable funding	245,558,136	237,763,123	219,791,551	214,841,032	211,474,126
20	NSFR (%)	147%	147%	149%	142%	142%
	Applicable to category 2A institutions only:					
20a	CFR (%)	N/A	N/A	N/A	N/A	N/A

N/A – Not Applicable

Note 1: Input is not applicable as output floor was implemented on 1 January 2025.

Note 2: Not applicable as the metric for a new standard is reported for the first time in 2025.

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 2025	At 31 March 2025	At 30 June 2025
		HK\$'000	HK\$'000	HK\$'000
1	Credit risk for non-securitization exposures	279,867,587	271,907,737	22,389,407
2	Of which STC approach	279,867,587	271,907,737	22,389,407
2a	Of which BSC approach	–	–	–
3	Of which foundation IRB approach	–	–	–
4	Of which supervisory slotting criteria approach	–	–	–
5	Of which advanced IRB approach	–	–	–
5a	Of which retail IRB approach	–	–	–
5b	Of which specific risk-weight approach	–	–	–
6	Counterparty credit risk and default fund contributions	8,223,338	7,275,598	657,867
7	Of which SA-CCR approach	5,136,474	4,766,387	410,918
7a	Of which CEM	–	–	–
8	Of which IMM (CCR) approach	–	–	–
9	Of which others	3,086,864	2,509,211	246,949
10	CVA risk	1,950,525	1,836,538	156,042
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	–	–	–
13	CIS exposures – mandate-based approach	–	–	–
14	CIS exposures – fall-back approach	–	–	–
14a	CIS exposures – combination of approaches	–	–	–
15	Settlement risk	180	247	14
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	5,515,650	5,717,938	441,252
21	Of which STM approach	5,515,650	5,717,938	441,252
22	Of which IMA	–	–	–
22a	Of which SSTM approach	–	–	–
23	Capital charge for moving exposures between trading book and banking book	–	–	–
24	Operational risk	15,928,575	15,417,263	1,274,286
24a	Sovereign concentration risk	–	–	–
25	Amounts below the thresholds for deduction (subject to 250% RW)	350,641	349,736	28,051
26	Output floor level applied	N/A	N/A	N/A
27	Floor adjustment (before application of transitional cap)	N/A	N/A	N/A
28	Floor adjustment (after application of transitional cap)	N/A	N/A	N/A
28a	Deduction to RWA	153,059	173,638	12,245
28b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	–	–	–
28c	Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital	153,059	173,638	12,245
29	Total	311,683,437	302,331,419	24,934,674

N/A: Not applicable

Remark:

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 2025		HK\$'000	
CET1 capital: instruments and reserves			
1	Directly issued qualifying CET1 capital instruments plus any related share premium	18,058,853	(5)–(6)
2	Retained earnings	29,774,862	(7)
3	Disclosed reserves	1,368,665	(8)
5	Minority interests arising from CET1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in CET1 capital of the consolidation group)	–	
6	CET1 capital before regulatory deductions	49,202,380	
CET1 capital: regulatory deductions			
7	Valuation adjustments	17,449	(11)
8	Goodwill (net of associated deferred tax liabilities)	–	
9	Other intangible assets (net of associated deferred tax liabilities)	461,388	(1)
10	Deferred tax assets (net of associated deferred tax liabilities)	137,314	(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	3,237	(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	3,099,713	
26a	Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)	278,289	(10)
26b	Regulatory reserve for general banking risks	2,821,424	(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	–	
26f	Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	–	
27	Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions	–	
28	Total regulatory deductions to CET1 capital	3,719,101	
29	CET1 capital	45,483,279	

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 2025		HK\$'000	
AT1 capital: instruments			
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	–	
34	AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group)	–	
36	AT1 capital before regulatory deductions	9,335,396	
AT1 capital: regulatory deductions			
37	Investments in own AT1 capital instruments	–	
38	Reciprocal cross-holdings in AT1 capital instruments	–	
39	Insignificant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	–	
40	Significant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	–	
41	National specific regulatory adjustments applied to AT1 capital	–	
42	Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions	–	
43	Total regulatory deductions to AT1 capital	–	
44	AT1 capital	9,335,396	
45	Tier 1 capital (T1 = CET1 + AT1)	54,818,675	
Tier 2 capital: instruments and provisions			
46	Qualifying Tier 2 capital instruments plus any related share premium	3,926,403	(4)
48	Tier 2 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital of the consolidation group)	–	
50	Collective provisions and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	3,597,898	
51	Tier 2 capital before regulatory deductions	7,524,301	
Tier 2 capital: regulatory deductions			
52	Investments in own Tier 2 capital instruments	–	
53	Reciprocal cross-holdings in Tier 2 capital instruments and non-capital LAC liabilities	–	
54	Insignificant LAC investments in Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold and, where applicable, 5% threshold)	–	
54a	Insignificant LAC investments in non-capital LAC liabilities of financial sector entities that are outside the scope of regulatory consolidation (amount formerly designated for the 5% threshold but no longer meets the conditions) (for institutions defined as “section 2 institution” under §2(1) of Schedule 4F to BCR only)	–	
55	Significant LAC investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (net of eligible short positions)	–	
55a	Significant LAC investments in non-capital LAC liabilities of financial sector entities that are outside the scope of regulatory consolidation (net of eligible short positions)	–	
56	National specific regulatory adjustments applied to Tier 2 capital	(125,230)	
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	(125,230)	(10) x 45%
56b	Regulatory deductions applied to Tier 2 capital to cover the required deductions falling within BCR §48(1)(g)	–	
57	Total regulatory adjustments to Tier 2 capital	(125,230)	
58	Tier 2 capital (T2)	7,649,531	
59	Total regulatory capital (TC = T1 + T2)	62,468,206	
60	Total RWA	311,683,437	

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 2025		HK\$'000	
Capital ratios (as a percentage of RWA)			
61	CET1 capital ratio	14.6%	
62	Tier 1 capital ratio	17.6%	
63	Total capital ratio	20.0%	
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)	2.86%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: bank specific countercyclical capital buffer requirement	0.36%	
67	of which: higher loss absorbency requirement	0.00%	
68	CET1 (as a percentage of RWA) available after meeting minimum capital requirements	10.09%	
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	85,417	
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
Applicable caps on the inclusion of provisions in Tier 2 capital			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the BSC approach, or the STC approach and SEC-ERBA, SEC-SA and SEC-FBA (prior to application of cap)	3,597,898	
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	3,605,385	
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	–	

Regulatory Disclosure Statement (continued)

PART IIA: COMPOSITION OF REGULATORY CAPITAL (CONTINUED)

CC1: Composition of regulatory capital (continued)

		Hong Kong basis	Basel III basis
Row No.	Description	HK\$'000	HK\$'000
9	Other intangible assets (net of associated deferred tax liabilities)	461,388	461,388
	<u>Explanation</u> 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)	137,314	137,314
	<u>Explanation</u> 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)	–	–
	<u>Explanation</u> 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.		

Regulatory Disclosure Statement (continued)

PART IIA: COMPOSITION OF REGULATORY CAPITAL (CONTINUED)

CC1: Composition of regulatory capital (continued)

		Hong Kong basis	Basel III basis
Row No.	Description	HK\$'000	HK\$'000
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)	–	–
	<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.		
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)	–	–
	<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.		
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)	–	
	<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.		
Remarks:			
The amount of the 10% threshold and 5% threshold mentioned above is calculated based on the amount of CET1 capital determined in accordance with the deduction methods set out in BCR Schedule 4F. The 15% threshold is referring to paragraph 88 of the Basel III text issued by the Basel Committee (December 2010) and has no effect to the Hong Kong regime.			

Abbreviations:

CET1 : Common Equity Tier 1

AT1 : Additional Tier 1

Regulatory Disclosure Statement (continued)

PART IIA: COMPOSITION OF REGULATORY CAPITAL (CONTINUED)

CC2: Reconciliation of regulatory capital to balance sheet

	At 30 June 2025		
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
	HK\$'000	HK\$'000	
Assets			
Cash and balances with banks and central banks	15,636,099	15,631,119	
Placements with and advances to banks	90,811,148	90,811,148	
Financial assets held under resale agreements			
– at fair value through profit or loss	4,857,444	4,857,444	
– at amortised cost	5,637,906	5,637,906	
Derivative financial instruments	13,331,379	13,331,379	
Financial investments			
– at fair value through profit or loss	3,966,708	3,966,708	
– at fair value through other comprehensive income	145,920,810	145,920,810	
Loans and advances to customers and other accounts			
– at fair value through profit or loss	14,354,818	14,354,818	
– at amortised cost	254,026,628	254,101,697	
<i>of which: collective impairment allowances reflected in regulatory capital</i>	–	678,135	
Property and equipment			
– Investment properties	371,656	371,656	
– Other premises and equipment	597,326	586,857	
Right-of-use assets	723,917	701,464	
Intangible assets	462,604	461,388	(1)
Tax recoverable	142	142	
Deferred tax assets	137,314	137,314	(2)
Total Assets	550,835,899	550,871,850	
Liabilities			
Deposits and balances of banks and other financial institutions	15,643,215	15,643,215	
Deposits from customers	406,838,917	406,908,621	
Financial liabilities at fair value through profit or loss	176,225	176,225	
Financial assets sold under repurchase agreements			
– at fair value through profit or loss	882,337	882,337	
– at amortised cost	22,842,819	22,842,819	
Derivative financial instruments	13,484,187	13,484,187	
<i>of which: Debit valuation adjustments in respect of derivative contracts (DVA)</i>	–	3,237	(3)
Certificates of deposit issued	1,728,427	1,728,427	
Debt securities issued	1,111,121	1,111,121	
Current tax liabilities	641,142	641,142	
Deferred tax liabilities	106,948	106,948	
Lease liabilities	853,887	830,886	
Loan capital	3,905,906	3,905,906	
<i>of which: Loan capital not eligible for inclusion in regulatory capital</i>	–	–	
<i>Loan capital eligible for inclusion in regulatory capital</i>	–	3,926,403	(4)
Other liabilities	23,739,818	23,727,080	
Total Liabilities	491,954,949	491,988,914	
Equity			
Total equity attributable to equity shareholders of the Bank	49,545,554	49,547,540	
<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	31,141,541	31,143,527	
<i>of which: Retained earnings</i>	29,772,203	29,774,862	(7)
<i>of which: Other reserves</i>	1,369,338	1,368,665	(8)
<i>of which: Regulatory reserve earmarked</i>	–	2,821,424	(9)
<i>of which: Cumulative fair value gains arising from the revaluation of land and buildings</i>	–	278,289	(10)
<i>of which: Valuation adjustments</i>	–	17,449	(11)
Other equity instruments	9,335,396	9,335,396	(12)
Total Equity	58,880,950	58,882,936	
Total Equity and Liabilities	550,835,899	550,871,850	

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	N/A
(5)	– Basel III rules	Common Equity Tier 1
(6)	– Eligible at solo/group/solo and group	Solo and Group
(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)	HK\$18,058.85 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 rate	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 it 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 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).	N/A
(36)	Non-compliant transitioned features	N/A
(37)	If yes, specify non-compliant features	N/A

N/A – Not Applicable

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

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	N/A
(5)	– Basel III rules	Additional Tier 1
(6)	– Eligible at solo/group/solo and group	Solo and Group
(7)	– Instrument type (types to be specified by each jurisdiction)	Undated Non-Cumulative Subordinated Capital Securities
(8)	Amount recognised in regulatory capital (currency in millions, 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 rate	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 it 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	N/A
(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	N/A
(5)	– Basel III rules	Additional Tier 1
(6)	– Eligible at solo/group/solo and group	Solo and Group
(7)	– Instrument type (types to be specified by each jurisdiction)	Undated Non-Cumulative Subordinated Capital Securities
(8)	Amount recognised in regulatory capital (currency in millions, 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 rate	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 it 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	N/A
(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	N/A
(5)	– Basel III rules	Tier 2
(6)	– Eligible at solo/group/solo and group	Solo and Group
(7)	– Instrument type (types to be specified by each jurisdiction)	Debt instruments
(8)	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	HK\$3,926.40 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 rate	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 it 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	N/A
(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 2025			
		(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	0.5000%	157,303,180		
2	Australia	1.0000%	1,037,345		
3	Belgium	1.0000%	6,286		
4	France	1.0000%	48,580		
5	Germany	0.7500%	228,121		
6	Ireland	1.5000%	298,506		
7	Luxembourg	0.5000%	293,441		
8	Netherlands	2.0000%	351,493		
9	South Korea	1.0000%	1,291,208		
10	Sweden	2.0000%	307,983		
11	United Kingdom	2.0000%	185,384		
	Sum (Remark 1)		161,351,527		
	Total (Remark 2)		229,199,149	0.364%	1,135,463

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 2025
		HK\$'000
1	Total consolidated assets as per published financial statements	550,835,899
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	35,952
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	–
4	Adjustments for temporary exemption of central bank reserves	Not applicable
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting standard but excluded from the LR exposure measure	–
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	–
7	Adjustments for eligible cash pooling transactions	–
8	Adjustments for derivative contracts	(5,496,517)
9	Adjustment for SFTs (i.e. repos and similar secured lending)	3,123,566
10	Adjustment for off-balance sheet (“OBS”) items (i.e. conversion to credit equivalent amounts of OBS exposures)	25,113,761
11	Adjustments for prudent valuation adjustments and specific and collective provisions that are allowed to be excluded from LR exposure measure	(316,066)
12	Other adjustments	(6,443,757)
13	Leverage ratio exposure measure	566,852,838

Regulatory Disclosure Statement (continued)

PART IIC: LEVERAGE RATIO (CONTINUED)

LR2: Leverage ratio

		(a)	(b)
		At 30 June 2025	At 31 March 2025
		HK\$'000	HK\$'000
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	502,709,202	487,818,475
2	Gross-up for derivative contracts collateral provided where deducted from balance sheet assets pursuant to the applicable accounting standard	–	–
3	Less: Deductions of receivables assets for cash variation margin provided under derivative contracts	(1,732,454)	(1,351,966)
4	Less: Adjustment for securities received under SFTs that are recognised as an asset	–	–
5	Less: Specific and collective provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital	(4,125,269)	(4,100,108)
6	Less: Asset amounts deducted in determining Tier 1 capital	(3,715,864)	(3,521,833)
7	Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)	493,135,615	478,844,568
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)	2,227,445	1,072,883
9	Add-on amounts for PFE associated with all derivative contracts	8,897,929	9,365,894
10	Less: Exempted CCP leg of client-cleared trade exposures	–	–
11	Adjusted effective notional amount of written credit-related derivative contracts	–	–
12	Less: Permitted reductions in effective notional amount and permitted deductions from add-on amounts for PFE of written credit-related derivative contracts	–	–
13	Total exposures arising from derivative contracts (sum of rows 8 to 12)	11,125,374	10,438,777
Exposures arising from SFTs			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	36,481,943	33,791,316
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	–	–
16	CCR exposure for SFT assets	1,294,762	1,306,529
17	Agent transaction exposures	–	–
18	Total exposures arising from SFTs (sum of rows 14 to 17)	37,776,705	35,097,845
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	166,406,990	159,252,243
20	Less: Adjustments for conversion to credit equivalent amounts	(141,293,229)	(135,007,132)
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	(298,617)	(100,898)
22	Off-balance sheet items (sum of rows 19 to 21)	24,815,144	24,144,213
Capital and total exposures			
23	Tier 1 capital	54,818,675	53,877,738
24	Total exposures (sum of rows 7, 13, 18 and 22)	566,852,838	548,525,403
Leverage ratio			
25 & 25a	Leverage ratio	9.7%	9.8%
26	Minimum leverage ratio requirement	3.0%	3.0%
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	30,876,678	23,977,450
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	36,481,943	33,791,316
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)	561,247,573	538,711,537
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)	9.8%	10.0%

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 2025: (72 data points)		For the quarter ended 31 March 2025: (74 data points)	
Basis of disclosure: Consolidated		UNWEIGHTED VALUE (Average)	WEIGHTED VALUE (Average)	UNWEIGHTED VALUE (Average)	WEIGHTED VALUE (Average)
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
A. High Quality Liquid Assets (HQLA)					
1	Total HQLA		89,236,791		84,139,233
B. Cash Outflows					
2	Retail deposits and small business funding, of which:	244,484,869	17,069,904	228,402,215	15,747,003
3	<i>Stable retail deposits and stable small business funding</i>	21,735,018	1,086,751	20,452,537	1,022,627
4	<i>Less stable retail deposits and less stable small business funding</i>	96,913,209	9,691,321	86,537,828	8,653,783
4a	<i>Retail term deposits and small business term funding</i>	125,836,642	6,291,832	121,411,850	6,070,593
5	Unsecured wholesale funding (other than small business funding), and debt securities and prescribed instruments issued by the AI, of which:	126,170,203	64,232,765	125,383,040	66,857,835
6	<i>Operational deposits</i>	27,010,402	6,424,546	23,260,917	5,503,012
7	<i>Unsecured wholesale funding (other than small business funding) not covered in row 6</i>	98,872,532	57,520,950	101,727,371	60,960,071
8	<i>Debt securities and prescribed instruments issued by the AI and redeemable within the LCR period</i>	287,269	287,269	394,752	394,752
9	Secured funding transactions (including securities swap transactions)		6,349,766		3,373,922
10	Additional requirements, of which:	41,402,284	10,731,224	27,188,327	8,393,486
11	<i>Cash outflows arising from derivative contracts and other transactions, and additional liquidity needs arising from related collateral requirements</i>	23,127,102	8,218,288	8,135,480	5,519,289
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>	18,275,182	2,512,936	19,052,847	2,874,197
14	Contractual lending obligations (not otherwise covered in Section B) and other contractual cash outflows	14,656,199	14,656,199	14,111,541	14,111,541
15	Other contingent funding obligations (whether contractual or non-contractual)	147,903,707	491,460	145,766,178	484,004
16	Total Cash Outflows		113,531,318		108,967,791
C. Cash Inflows					
17	Secured lending transactions (including securities swap transactions)	7,649,335	7,649,335	8,047,365	8,047,365
18	Secured and unsecured loans (other than secured lending transactions covered in row 17) and operational deposits placed at other financial institutions	70,049,781	51,249,443	67,325,718	46,705,804
19	Other cash inflows	12,007,331	11,831,280	11,700,901	11,590,364
20	Total Cash Inflows	89,706,447	70,730,058	87,073,984	66,343,533
D. Liquidity Coverage Ratio					
21	Total HQLA		89,236,791		84,139,233
22	Total Net Cash Outflows		42,801,260		42,624,258
23	LCR (%)		211%		200%

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 2025				
		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
A. Available stable funding (“ASF”) item						
1	Capital:	58,654,207	–	–	3,915,445	62,569,652
2	Regulatory capital	58,309,047	–	–	3,915,445	62,224,492
2a	Minority interests not covered by row 2	–	–	–	–	–
3	Other capital instruments	345,160	–	–	–	345,160
4	Retail deposits and small business funding:	–	215,172,847	29,294,704	1,056,205	222,174,684
5	Stable deposits	–	19,779,186	2,174,464	79,825	20,935,793
6	Less stable deposits	–	195,393,661	27,120,240	976,380	201,238,891
7	Wholesale funding:	–	191,208,527	8,294,312	3,818,567	75,272,496
8	Operational deposits	–	28,887,014	–	–	14,443,507
9	Other wholesale funding	–	162,321,513	8,294,312	3,818,567	60,828,989
10	Liabilities with matching interdependent assets	–	–	–	–	–
11	Other liabilities:	6,513,943	12,998,641	1,386,399	–	693,200
12	Net derivative liabilities	637,776	–	–	–	–
13	All other funding and liabilities not included in the above categories	5,876,167	12,998,641	1,386,399	–	693,200
14	Total ASF	–	–	–	–	360,710,032
B. Required stable funding (“RSF”) item						
15	Total HQLA for NSFR purposes	93,583,356				15,384,417
16	Deposits held at other financial institutions for operational purposes	–	–	–	–	–
17	Performing loans and securities:	4,616,370	195,224,818	59,548,102	155,402,761	217,088,350
18	Performing loans to financial institutions secured by Level 1 HQLA	–	–	–	–	–
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	95,794	119,140,818	18,936,379	13,862,658	41,297,764
20	Performing loans, other than performing residential mortgage, to non-financial corporate clients, retail and small business customers, sovereigns, the Monetary Authority for the account of the Exchange Fund, central banks and PSEs, of which:	4,457,005	63,791,970	30,935,721	70,707,752	111,236,401
21	With a risk-weight of less than or equal to 35% under the STC approach	21	1,602,838	412,681	87,422	1,064,597
22	Performing residential mortgages, of which:	–	1,413,659	1,681,064	29,098,799	20,478,912
23	With a risk-weight of less than or equal to 35% under the STC approach	–	1,411,469	1,678,963	29,012,140	20,403,107
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	63,571	10,878,371	7,994,938	41,733,552	44,075,273
25	Assets with matching interdependent liabilities	–	–	–	–	–
26	Other assets:	20,312,268	12,348,662	100,258	–	12,099,541
27	Physical traded commodities, including gold	–	–	–	–	–
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	1,619,372	–	–	–	1,376,466
29	Net derivative assets	–	–	–	–	–
30	Total derivative liabilities before adjustments for deduction of variation margin posted	8,822,987	–	–	–	441,149
31	All other assets not included in the above categories	9,869,909	12,348,662	100,258	–	10,281,926
32	Off-balance sheet items	–	–	168,990,037	–	985,828
33	Total RSF	–	–	–	–	245,558,136
34	Net Stable Funding Ratio (%)	–	–	–	–	146.89%

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 2025				
		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
A. Available stable funding (“ASF”) item						
1	Capital:	57,630,278	–	–	3,878,532	61,508,810
2	Regulatory capital	57,285,118	–	–	3,878,532	61,163,650
2a	Minority interests not covered by row 2	–	–	–	–	–
3	Other capital instruments	345,160	–	–	–	345,160
4	Retail deposits and small business funding:	–	225,829,894	14,783,439	202,864	217,809,049
5	Stable deposits	–	20,132,856	950,834	3,816	20,033,322
6	Less stable deposits	–	205,697,038	13,832,605	199,048	197,775,727
7	Wholesale funding:	–	189,037,281	5,828,023	2,617,625	70,512,891
8	Operational deposits	–	25,606,343	–	–	12,803,172
9	Other wholesale funding	–	163,430,938	5,828,023	2,617,625	57,709,719
10	Liabilities with matching interdependent assets	–	–	–	–	–
11	Other liabilities:	7,943,796	6,026,160	421,384	–	210,692
12	Net derivative liabilities	358,393	–	–	–	–
13	All other funding and liabilities not included in the above categories	7,585,403	6,026,160	421,384	–	210,692
14	Total ASF	–	–	–	–	350,041,442
B. Required stable funding (“RSF”) item						
15	Total HQLA for NSFR purposes	97,769,597				15,656,543
16	Deposits held at other financial institutions for operational purposes	–	–	–	–	–
17	Performing loans and securities:	3,022,522	175,016,821	69,929,952	151,827,532	209,633,594
18	Performing loans to financial institutions secured by Level 1 HQLA	–	–	–	–	–
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	298,932	105,683,367	24,718,898	13,640,937	42,151,823
20	Performing loans, other than performing residential mortgage, to non-financial corporate clients, retail and small business customers, sovereigns, the Monetary Authority for the account of the Exchange Fund, central banks and PSEs, of which:	2,592,915	52,248,984	34,377,934	72,546,178	107,156,461
21	With a risk-weight of less than or equal to 35% under the STC approach	–	1,176,406	508,649	126,134	924,514
22	Performing residential mortgages, of which:	–	1,247,870	1,638,089	28,405,893	19,923,633
23	With a risk-weight of less than or equal to 35% under the STC approach	–	1,245,785	1,636,046	28,321,777	19,850,071
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	130,675	15,836,600	9,195,031	37,234,524	40,401,677
25	Assets with matching interdependent liabilities	–	–	–	–	–
26	Other assets:	18,865,569	5,807,840	60,886	60	11,499,563
27	Physical traded commodities, including gold	–	–	–	–	–
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	1,321,172	–	–	–	1,122,996
29	Net derivative assets	–	–	–	–	–
30	Total derivative liabilities before adjustments for deduction of variation margin posted	8,101,517	–	–	–	405,076
31	All other assets not included in the above categories	9,442,880	5,807,840	60,886	60	9,971,491
32	Off-balance sheet items	–	–	161,895,430	–	973,423
33	Total RSF	–	–	–	–	237,763,123
34	Net Stable Funding Ratio (%)	–	–	–	–	147.22%

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 2025		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
1	Loans	4,375,751	243,325,256	(2,804,702)	(2,136,687)	(668,015)	–	244,896,305
2	Debt securities	95,574	148,193,669	(47,881)	(16,722)	(31,159)	–	148,241,362
3	Off-balance sheet exposures	208,350	19,505,735	(288,487)	(208,350)	(80,137)	–	19,425,598
4	Total	4,679,675	411,024,660	(3,141,070)	(2,361,759)	(779,311)	–	412,563,265

CR2: Changes in defaulted loans and debt securities

		(a)
		Amount
At 30 June 2025		HK\$'000
1	Defaulted loans and debt securities at end of the previous reporting period	4,607,609
2	Loans and debt securities that have defaulted since the last reporting period	1,095,453
3	Returned to non-defaulted status	(3,831)
4	Amounts written off	(792,508)
5	Other changes (Note)	(435,398)
6	Defaulted loans and debt securities at end of the current reporting period	4,471,325

Note: Other changes mainly due to repayments from loan customers, disposal of the defaulted loans and settlement of debt securities.

CR3: Overview of recognized credit risk mitigation

		(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
At 30 June 2025		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
1	Loans	216,957,568	27,938,737	3,589,076	13,967,027	–
2	Debt securities	148,241,362	511,934	–	511,934	–
3	Total	365,198,930	28,450,671	3,589,076	14,478,961	–
4	Of which defaulted	2,325,685	339,511	71	854	–

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

At 30 June 2025		(a)	(b)	(c)	(d)	(e)	(f)
		Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
	Exposure classes	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	%
1	Sovereign exposures	48,522,937	–	50,624,895	14,787	424,360	1%
2	Public sector entity exposures	10,628,759	2,320,010	10,982,069	269,860	2,076,965	18%
3	Multilateral development bank exposures	–	–	–	–	–	–
3a	Unspecified multilateral body exposures	1,364,098	–	1,364,098	–	272,820	20%
4	Bank exposures	153,894,493	36,940	159,479,946	86,750	48,251,078	30%
4a	Qualifying non-bank financial institution exposures	70,005	7,851,844	393,161	785,184	738,169	63%
5	Eligible covered bond exposures	2,829,674	–	2,829,674	–	282,967	10%
6	General corporate exposures	175,349,756	124,896,957	168,288,474	19,289,965	154,676,590	82%
6a	Of which: non-bank financial institution exposures excluding those reported under row 4a	65,582,223	18,780,333	62,122,183	2,327,815	45,746,364	71%
6b	Specialized lending	360,815	–	360,815	–	288,652	80%
7	Equity exposures	76,688	–	76,688	–	191,719	250%
7a	Significant capital investments in commercial entities	–	–	–	–	–	–
7b	Holdings of capital instruments issued by, and non-capital LAC liabilities of, financial sector entities	–	–	–	–	–	–
7c	Subordinated debts issued by banks, qualifying non-bank financial institutions and corporates	–	–	–	–	–	–
8	Retail exposures	15,475,414	26,650,169	13,950,172	2,629,183	14,434,363	87%
8a	Exposures arising from IPO financing	–	–	–	–	–	–
9	Real estate exposures	85,132,060	7,007,733	82,792,741	1,180,242	47,228,242	56%
9a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	38,131,879	1,399,097	37,504,742	209,391	11,308,789	30%
9b	Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)	295,228	–	295,228	–	105,225	36%
9c	Of which: regulatory commercial real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	29,080,812	3,147,334	29,048,920	383,816	21,265,893	72%
9d	Of which: regulatory commercial real estate exposures (materially dependent on cash flows generated by mortgaged properties)	2,946,739	117,931	2,946,739	47,097	2,182,066	73%
9e	Of which: other real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	9,131,714	714,060	9,004,943	104,290	7,922,402	87%
9f	Of which: other real estate exposures (materially dependent on cash flows generated by mortgaged properties)	46,161	–	46,161	–	69,241	150%
9g	Of which: land acquisition, development and construction exposures	4,874,567	1,629,311	3,323,519	435,648	4,100,504	109%
10	Defaulted exposures	4,103,896	–	4,103,896	–	6,063,803	148%
11	Other exposures	4,849,649	–	4,849,649	–	4,849,649	100%
11a	Cash and gold	3,504,980	–	6,066,946	753,615	88,210	1%
11b	Items in the process of clearing or settlement	14,028,785	–	14,028,785	–	–	–
12	Total	520,192,009	168,763,653	520,192,009	25,009,586	279,867,587	51%

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

		0%	20%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
1	Sovereign exposures	48,517,881	2,121,801	-	-	-	-	50,639,682

		0%	20%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
2	Public sector entity exposures	867,103	10,384,826	-	-	-	-	11,251,929

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

		20%	30%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
3a	Unspecified multilateral body exposures	1,364,098	-	-	-	-	-	1,364,098

		20%	30%	40%	50%	75%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
4	Bank exposures	89,825,456	41,809,851	972,531	19,209,677	-	7,749,181	-	-	159,566,696

		20%	30%	40%	50%	75%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
4a	Qualifying non-bank financial institution exposures	1,692	321,464	-	-	855,189	-	-	-	1,178,345

		10%	15%	20%	25%	35%	50%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
5	Eligible covered bond exposures	2,829,674	-	-	-	-	-	-	-	2,829,674

		20%	30%	50%	65%	75%	85%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
6	General corporate exposures	8,260,756	-	35,924,853		23,361,778	17,124,031	102,750,552	156,469	-	187,578,439
6a	Of which: non-bank financial institution exposures excluding those reported under row 4a	5,050,086	-	20,353,536		14,285,371	6,103,036	18,657,969	-	-	64,449,998

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 (continued)

		20%	50%	75%	80%	100%	130%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
6b	Specialized lending	–	–	–	360,815	–	–	–	–	360,815
			100%	250%	400%				Other	Total credit exposure amount (post-CCF and post-CRM)
7	Equity exposures			76,688	–		–		–	76,688
			250%	400%	1250%				Other	Total credit exposure amount (post-CCF and post-CRM)
7a	Significant capital investments in commercial entities	–	–	–	–	–	–	–	–	–
			150%	250%	400%				Other	Total credit exposure amount (post-CCF and post-CRM)
7b	Holdings of capital instruments issued by, and non-capital LAC liabilities of, financial sector entities	–	–	–	–	–	–	–	–	–
			150%	150%					Other	Total credit exposure amount (post-CCF and post-CRM)
7c	Subordinated debts issued by banks, qualifying non-bank financial institutions and corporates	–	–	–	–	–	–	–	–	–
			45%	75%	100%				Other	Total credit exposure amount (post CCF and post-CRM)
8	Retail exposures	1,626,440	6,718,204	7,304,070					930,641	16,579,355
			0%	–					Other	Total credit exposure amount (post-CCF and post-CRM)
8a	Exposures arising from IPO financing	–	–	–	–	–	–	–	–	–

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 (continued)

		0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total credit exposure amount (post-CCF and post-CRUI)
9	Real estate exposures	-	16,915,920	5,420,843	8,448,340	3,248	2,124,938	227,573	2,454,052	16,347,896		6,327,746	2,288,773	12,162,412	20,748	9,989,978	17,988	205,577	728,834	279,115	83,972,983
9a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)		16,915,920	5,420,843	8,077,971		2,124,938	-	1,606,226	-		3,560,235	-				-			-	37,714,133
9b	Of which: no loan splitting applied		16,915,920	5,420,843	8,077,971		2,124,938	-	1,606,226	-		3,560,235	-				-			-	37,714,133
9c	Of which: loan splitting applied (secured)																				
9d	Of which: loan splitting applied (unsecured)																				
9e	Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)				182,021	3,248		109,959		-			-		-		-			-	295,228
9f	Of which: regulatory commercial real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	-	-	-	-		-		-	16,337,256			1,665,376	8,103,985		3,326,119			-	-	29,432,736
9g	Of which: no loan splitting applied	-	-	-	-		-		-	16,337,256			1,665,376	8,103,985		3,326,119			-	-	29,432,736
9h	Of which: loan splitting applied (secured)																				
9i	Of which: loan splitting applied (unsecured)																				
9j	Of which: regulatory commercial real estate exposures (materially dependent on cash flows generated by mortgaged properties)											2,767,511			20,748			205,577		-	2,993,836

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 (continued)

		0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total credit exposure amount (post-CCF and post-CRU)
9k	(in HK\$'000)																				
	Of which: other real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	-	-		-		-		848,326				614,615	4,038,427		3,587,365			-	-	9,109,233
9l	Of which: no loan splitting applied	-	-		-		-		848,326				614,615	4,038,427		3,587,365			-	-	9,109,233
9m	Of which: loan splitting applied (secured)																				
9n	Of which: loan splitting applied (unsecured)																				
9o	Of which: other real estate exposures (materially dependent on cash flows generated by mortgaged properties)																		46,161	-	46,161
9p	Of which: land acquisition, development and construction exposures															3,076,494			682,673	-	3,759,167

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 (continued)

	<i>(in HK\$'000)</i>	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
10	Defaulted exposures		181,818	3,921,153	925	4,103,896
	<i>(in HK\$'000)</i>	100%		1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
11	Other exposures	4,849,649		–	–	4,849,649
	<i>(in HK\$'000)</i>	0%		100%	Other	Total credit exposure amount (post-CCF and post-CRM)
11a	Cash and gold	6,379,649		34	440,878	6,820,561
	<i>(in HK\$'000)</i>	0%		20%	Other	Total credit exposure amount (post-CCF and post-CRM)
11b	Items in the process of clearing or settlement	14,028,785		–	–	14,028,785

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

	Risk Weight	(a) On-balance sheet exposure HK\$'000	(b) Off-balance sheet exposure (pre-CCF) HK\$'000	(c) Weighted average CCF* %	(d) Exposure (post-CCF and post-CRM) HK\$'000
1	Less than 40%	256,926,265	6,244,419	19%	258,137,422
2	40-70%	82,421,455	24,162,151	12%	85,309,590
3	75%	29,785,209	27,853,716	12%	33,223,943
4	80%	360,815	–	N/A	360,815
5	85%	27,153,618	13,558,549	16%	29,286,443
6	90-100%	117,841,529	96,109,044	16%	132,846,030
7	105-130%	320,129	250	10%	320,154
8	150%	5,306,301	835,524	40%	5,640,510
9	250%	76,688	–	N/A	76,688
10	400%	–	–	N/A	–
11	1,250%	–	–	N/A	–
12	Total exposures	520,192,009	168,763,653	15%	545,201,595

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

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 (α) used for computing default risk exposure	Default risk exposure after CRM	RWA
At 30 June 2025		HK\$'000	HK\$'000	HK\$'000		HK\$'000	HK\$'000
1	SA-CCR approach (for derivative contracts)	1,666,200	5,695,858		1.4	10,306,881	5,136,474
1a	CEM (for derivative contracts)	–	–		1.4	–	–
2	IMM (CCR) approach			–	–	–	–
3	Simple approach (for SFTs)					36,481,943	3,075,941
4	Comprehensive approach (for SFTs)					–	–
5	VaR (for SFTs)					–	–
6	Total						8,212,415

Regulatory Disclosure Statement (continued)

PART IV: COUNTERPARTY CREDIT RISK (CONTINUED)

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

At 30 June 2025		(a)	(b)	(c)	(ca)	(cb)	(d)	(e)	(ea)	(f)	(g)	(h)	(i)
	Risk Weight												Total
	Exposure class	0%	10%	20%	30%	40%	50%	75%	85%	100%	150%	Others	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	HK\$'000
1	Sovereign exposures	2,590,495	2,867,439	–	–	–	–	–	–	–	–	–	5,457,934
2	Public sector entity exposures	–	–	33,454	–	–	–	–	–	–	–	–	33,454
3	Multilateral development bank exposures	–	–	–	–	–	–	–	–	–	–	–	–
4	Unspecified multilateral body exposures	–	–	–	–	–	–	–	–	–	–	–	–
5	Bank exposures	–	–	5,753,698	4,826,777	208,574	788,962	–	–	530,169	–	–	12,108,180
6	Qualifying non-bank financial institution exposures	–	–	–	–	–	771	241	–	–	–	–	1,012
7	General corporate exposures	–	–	315,473	–	–	961,761	1,746,501	348,462	2,067,945	57,034	–	5,497,176
8	Retail exposures	–	–	–	–	–	–	–	–	8,024	–	–	8,024
9	Defaulted exposures	–	–	–	–	–	–	–	–	–	–	–	–
10	Other exposures	23,683,044	–	–	–	–	–	–	–	–	–	–	23,683,044
11	Total	26,273,539	2,867,439	6,102,625	4,826,777	208,574	1,751,494	1,746,742	348,462	2,606,138	57,034	–	46,788,824

Regulatory Disclosure Statement (continued)

PART IV: COUNTERPARTY CREDIT RISK (CONTINUED)

CCR5: Composition of collateral for counterparty credit 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		
At 30 June 2025	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
Cash – domestic currency	–	71,241	582,889	–	–	–
Cash – other currencies	–	2,058,655	1,422,780	1,336,391	23,725,231	11,385,330
Debt securities	–	–	–	–	13,476,074	24,909,691
Total	–	2,129,896	2,005,669	1,336,391	37,201,305	36,295,021

CCR6: Credit-related derivatives contracts

	(a)	(b)
	Protection bought	Protection sold
At 30 June 2025	HK\$'000	HK\$'000
Notional amounts		
Single-name credit default swaps	–	–
Index credit default swaps	–	–
Total return swaps	–	–
Credit-related options	–	–
Other credit-related derivative contracts	–	–
Total notional amounts	–	–
Fair values		
Positive fair value (asset)	–	–
Negative fair value (liability)	–	–

Regulatory Disclosure Statement (continued)

PART IV: COUNTERPARTY CREDIT RISK (CONTINUED)

CCR8: Exposures to CCPs

		(a)	(b)
		Exposure after CRM	RWA
At 30 June 2025		HK\$'000	HK\$'000
1	Exposures of the AI as clearing member or clearing client to qualifying CCPs (total)		10,923
2	Default risk exposures to qualifying CCPs (excluding items disclosed in rows 7 to 10), of which:	423,002	8,460
3	(i) OTC derivative transactions	423,002	8,460
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	1,496,182	
8	Unsegregated initial margin	–	–
9	Funded default fund contributions	123,190	2,463
10	Unfunded default fund contributions	–	–
11	Exposures of the AI as clearing member or clearing client to non-qualifying CCPs (total)		–
12	Default risk exposures to non-qualifying CCPs (excluding items disclosed in rows 17 to 20), of which:	–	–
13	(i) OTC derivative transactions	–	–
14	(ii) Exchange-traded derivative contracts	–	–
15	(iii) Securities financing transactions	–	–
16	(iv) Netting sets subject to valid cross-product netting agreements	–	–
17	Segregated initial margin	–	
18	Unsegregated initial margin	–	–
19	Funded default fund contributions	–	–
20	Unfunded default fund contributions	–	–

PART IVA: CREDIT VALUATION ADJUSTMENT RISK

CVA1: CVA risk under reduced basic CVA approach

		(a)	(b)
		Components	CVA risk capital charge under the reduced basic CVA approach
At 30 June 2025		HK\$'000	HK\$'000
1	Aggregation of systematic components of CVA risk	459,800	
2	Aggregation of idiosyncratic components of CVA risk	79,809	
3	Total		156,042

Regulatory Disclosure Statement (continued)

PART VI: MARKET RISK

MR1: Market risk under STM approach

		(a)
		Market risk capital charges under STM approach
At 30 June 2025		HK\$'000
1	General interest rate risk	91,162
2	Equity risk	–
3	Commodity risk	4,802
4	Foreign exchange risk	102,522
5	Credit spread risk (non-securitization)	168,224
6	Credit spread risk (securitization: non-correlation trading portfolio (“CTP”))	–
7	Credit spread risk (securitization: CTP)	–
8	Standardized default risk charge (“SA-DRC”) (non-securitization)	71,805
9	SA-DRC (securitization: non-CTP)	–
10	SA-DRC (securitization: CTP)	–
11	Residual risk add-on	2,737
12	Total	441,252

PART XI: ASSET ENCUMBRANCE

ENC: Asset encumbrance

	Encumbered assets	Unencumbered assets	Total
At 30 June 2025	HK\$'000	HK\$'000	HK\$'000
Cash and balances with banks and central banks	–	15,631,119	15,631,119
Placements with and advances to banks	–	90,811,148	90,811,148
Financial assets held under resale agreements	–	10,495,350	10,495,350
Financial investments	24,390,554	125,496,964	149,887,518
Loans and advances to customers and other accounts	–	268,456,515	268,456,515
Other assets	–	15,590,200	15,590,200
Total Assets	24,390,554	526,481,296	550,871,850