



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 2026
(Unaudited)

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

Regulatory Disclosure Statement

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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 2026 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 2026	At 31 March 2026	At 31 December 2025	At 30 September 2025	At 30 June 2025
		(a)	(b)	(c)	(d)	(e)
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
	Regulatory capital					
1 & 1a	Common Equity Tier 1 (CET1)	48,477,375	47,687,944	46,816,166	46,462,935	45,483,279
2 & 2a	Tier 1	57,812,771	57,023,340	56,151,562	55,798,331	54,818,675
3 & 3a	Total capital	65,680,958	64,783,586	63,711,370	63,468,400	62,468,206
	RWA					
4	Total RWA	325,415,832	322,893,785	296,426,201	309,923,433	311,683,437
4a	Total RWA (pre-floor)	325,415,832	322,893,785	296,426,201	309,923,433	311,683,437
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5 & 5a	CET1 ratio (%)	14.9%	14.8%	15.8%	15.0%	14.6%
5b	CET1 ratio (%) (pre-floor ratio)	14.9%	14.8%	15.8%	15.0%	14.6%
6 & 6a	Tier 1 ratio (%)	17.8%	17.7%	18.9%	18.0%	17.6%
6b	Tier 1 ratio (%) (pre-floor ratio)	17.8%	17.7%	18.9%	18.0%	17.6%
7 & 7a	Total capital ratio (%)	20.2%	20.1%	21.5%	20.5%	20.0%
7b	Total capital ratio (%) (pre-floor ratio)	20.2%	20.1%	21.5%	20.5%	20.0%
	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 (%)	0.377%	0.374%	0.379%	0.372%	0.364%
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 (%)	2.877%	2.874%	2.879%	2.872%	2.864%
12	CET1 available after meeting the AI’s minimum capital requirements (%)	10.4%	10.3%	11.3%	10.5%	10.1%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	629,407,589	623,043,030	565,457,668	575,610,430	566,852,838
13a	LR exposure measure based on mean values of gross assets of SFTs	631,781,681	588,341,557	567,700,161	582,333,175	561,247,573
14, 14a & 14b	LR (%)	9.2%	9.2%	9.9%	9.7%	9.7%
14c & 14d	LR (%) based on mean values of gross assets of SFTs	9.2%	9.7%	9.9%	9.6%	9.8%
	Liquidity Coverage Ratio (LCR)/Liquidity Maintenance Ratio (LMR)					
	Applicable to category 1 institutions only:					
15	Total high quality liquid assets (HQLA)	107,025,670	92,144,437	89,856,948	96,214,908	89,236,791
16	Total net cash outflows	65,536,557	57,513,580	49,232,687	45,684,373	42,801,260
17	LCR (%)	164%	161%	185%	214%	211%
	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	370,712,690	357,517,267	369,274,188	373,529,008	360,710,032
19	Total required stable funding	280,647,944	266,039,131	254,355,327	247,541,547	245,558,136
20	NSFR (%)	132%	134%	145%	151%	147%
	Applicable to category 2A institutions 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 2026	At 31 March 2026	At 30 June 2026
		HK\$'000	HK\$'000	HK\$'000
1	Credit risk for non-securitization exposures	297,644,557	295,328,799	23,811,565
2	Of which: STC approach	297,644,557	295,328,799	23,811,565
2a	Of which: BSC approach	–	–	–
3	Of which: foundation IRB approach	–	–	–
4	Of which: supervisory slotting criteria approach	–	–	–
5	Of which: advanced IRB approach	–	–	–
5a	Of which: retail IRB approach	–	–	–
5b	Of which: specific risk-weight approach	–	–	–
5c	Of which: cryptoasset exposures to credit risk calculated in accordance with section 376 and Divisions 5, 6 and 8 of Part 12 of the BCR	–	–	–
6	Counterparty credit risk and default fund contributions	9,643,566	10,066,980	771,485
7	Of which: SA-CCR approach	4,391,292	4,885,712	351,303
7a	Of which: CEM	–	–	–
8	Of which: IMM (CCR) approach	–	–	–
8a	Of which: method for group 2b cryptoasset derivative contracts	–	–	–
9	Of which: others	5,252,274	5,181,268	420,182
10	CVA risk	1,395,438	1,561,725	111,635
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	11	–	1
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	6,773,825	6,282,375	541,906
21	Of which: STM approach	6,773,825	6,282,375	541,906
22	Of which: IMA	–	–	–
22a	Of which: SSTM approach	–	–	–
23	Capital charge for moving exposures between trading book and banking book	–	–	–
24	Operational risk	9,838,213	9,520,725	787,057
24a	Sovereign concentration risk	–	–	–
25	Amounts below the thresholds for deduction (subject to 250% RW)	290,785	306,318	23,263
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	170,563	173,137	13,645
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	170,563	173,137	13,645
29	Total	325,415,832	322,893,785	26,033,267

N/A – Not applicable

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 2026		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	32,331,580	(7)
3	Disclosed reserves	900,896	(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	51,291,329	
CET1 capital: regulatory deductions			
7	Valuation adjustments	55,818	(11)
8	Goodwill (net of associated deferred tax liabilities)	–	
9	Other intangible assets (net of associated deferred tax liabilities)	430,733	(1)
10	Deferred tax assets (net of associated deferred tax liabilities)	424,771	(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	1,967	(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	1,900,665	
26a	Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)	310,114	(10)
26b	Regulatory reserve for general banking risks	1,590,551	(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	2,813,954	
29	CET1 capital	48,477,375	

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 2026		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)	57,812,771	
Tier 2 capital: instruments and provisions			
46	Qualifying Tier 2 capital instruments plus any related share premium	3,921,323	(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	3,807,313	
51	Tier 2 capital before regulatory deductions	7,728,636	
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	(139,551)	
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	(139,551)	(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	(139,551)	
58	Tier 2 capital (T2)	7,868,187	
59	Total regulatory capital (TC = T1 + T2)	65,680,958	
60	Total RWA	325,415,832	

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 2026		HK\$'000	
Capital ratios (as a percentage of RWA)			
61	CET1 capital ratio	14.9%	
62	Tier 1 capital ratio	17.8%	
63	Total capital ratio	20.2%	
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)	2.88%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: bank specific countercyclical capital buffer requirement	0.38%	
67	of which: higher loss absorbency requirement	0.00%	
68	CET1 (as a percentage of RWA) available after meeting minimum capital requirements	10.40%	
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	61,475	
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)	3,807,313	
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	3,844,736	
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)

Row No.	Description	Hong Kong basis	Basel III basis
		HK\$'000	HK\$'000
9	Other intangible assets (net of associated deferred tax liabilities)	430,733	430,733
	Explanation As set out in paragraph 87 of the Basel III text issued by the Basel Committee (December 2010), mortgage servicing rights ("MSRs") may be given limited recognition in CET1 capital (and hence be excluded from deduction from CET1 capital up to the specified threshold). In Hong Kong, an AI is required to follow the accounting treatment of including MSRs as part of intangible assets reported in the AI's financial statements and to deduct MSRs in full from CET1 capital. Therefore, the amount to be deducted as reported in row 9 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 9 (i.e. the amount reported under the "Hong Kong basis") adjusted by reducing the amount of MSRs to be deducted to the extent not in excess of the 10% threshold set for MSRs and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and significant investments in CET1 capital instruments issued by financial sector entities (excluding those that are loans, facilities or other credit exposures to connected companies) under Basel III.		
10	Deferred tax assets (net of associated deferred tax liabilities)	424,771	–
	Explanation As set out in paragraphs 69 and 87 of the Basel III text issued by the Basel Committee (December 2010), DTAs of the bank to be realized are to be deducted, whereas DTAs which relate to temporary differences may be given limited recognition in CET1 capital (and hence be excluded from deduction from CET1 capital up to the specified threshold). In Hong Kong, an AI is required to deduct all DTAs in full, irrespective of their origin, from CET1 capital. Therefore, the amount to be deducted as reported in row 10 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 10 (i.e. the amount reported under the "Hong Kong basis") adjusted by reducing the amount of DTAs to be deducted which relate to temporary differences to the extent not in excess of the 10% threshold set for DTAs arising from temporary differences and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and significant investments in CET1 capital instruments issued by financial sector entities (excluding those that are loans, facilities or other credit exposures to connected companies) under Basel III.		
18	Insignificant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	–	–
	Explanation For the purpose of determining the total amount of insignificant LAC investments in CET1 capital instruments issued by financial sector entities, an AI is required to aggregate any amount of loans, facilities or other credit exposures provided by it to any of its connected companies, where the connected company is a financial sector entity, as if such loans, facilities or other credit exposures were direct holdings, indirect holdings or synthetic holdings of the AI in the capital instruments of the financial sector entity, except where the AI demonstrates to the satisfaction of the MA that any such loan was made, any such facility was granted, or any such other credit exposure was incurred, in the ordinary course of the AI's business. Therefore, the amount to be deducted as reported in row 18 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 18 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.		

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 2026		
	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	15,073,384	15,072,265	
Placements with and advances to banks	67,779,867	67,779,867	
Financial assets held under resale agreements			
– at fair value through profit or loss	7,952,762	7,952,762	
– at amortised cost	2,329,142	2,329,142	
Derivative financial instruments	13,469,089	13,469,089	
Financial investments			
– at fair value through profit or loss	4,848,567	4,848,567	
– at fair value through other comprehensive income	214,910,102	214,910,102	
– at amortised cost	1,932,771	1,932,771	
Loans and advances to customers and other accounts			
– at amortised cost	281,822,340	281,870,223	
<i>of which: collective impairment allowances reflected in regulatory capital</i>	–	2,135,407	
Property and equipment			
– Investment properties	408,006	408,006	
– Other premises and equipment	592,082	584,284	
Right-of-use assets	573,973	556,685	
Intangible assets	431,952	430,733	(1)
Deferred tax assets	426,861	424,771	(2)
Total Assets	612,550,898	612,569,267	
Liabilities			
Deposits and balances of banks and other financial institutions	10,120,369	10,120,369	
Deposits from customers	438,305,300	438,390,000	
Financial liabilities at fair value through profit or loss	77,664	77,664	
Financial assets sold under repurchase agreements			
– at fair value through profit or loss	264,800	264,800	
– at amortised cost	55,674,196	55,674,196	
Derivative financial instruments	12,841,713	12,841,713	
<i>of which: Debit valuation adjustments in respect of derivative contracts (DVA)</i>	–	1,967	(3)
Certificates of deposit issued	227,319	227,319	
Debt securities issued	1,418,469	1,418,469	
Current tax liabilities	668,423	668,423	
Deferred tax liabilities	2,526	918	
Lease liabilities	723,186	704,570	
Loan capital	3,906,164	3,906,164	
<i>of which: Loan capital not eligible for inclusion in regulatory capital</i>	–	–	
<i>Loan capital eligible for inclusion in regulatory capital</i>	–	3,921,323	(4)
Other liabilities	27,333,757	27,302,777	
Total Liabilities	551,563,886	551,597,382	
Equity			
Total equity attributable to equity shareholders of the Bank	51,651,616	51,636,489	
<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	33,247,603	33,232,476	
<i>of which: Retained earnings</i>	32,343,870	32,331,580	(7)
<i>of which: Other reserves</i>	903,733	900,896	(8)
<i>of which: Regulatory reserve earmarked</i>	–	1,590,551	(9)
<i>of which: Cumulative fair value gains arising from the revaluation of land and buildings</i>	–	310,114	(10)
<i>of which: Valuation adjustments</i>	–	55,818	(11)
Other equity instruments	9,335,396	9,335,396	(12)
Total Equity	60,987,012	60,971,885	
Total Equity and Liabilities	612,550,898	612,569,267	

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)	Convertible or non-convertible	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*

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
(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

Remarks:

- * The terms and conditions of the Capital Securities contain a provision that each Securityholder and the Trustee shall be subject, and shall be deemed to agree, be bound by and acknowledge that they are each subject, to having the Capital Securities being written off, cancelled, converted or modified, or to having the form of the Capital Securities changed, in the exercise of any Hong Kong Resolution Authority Power (as defined in the terms and conditions of the Capital Securities) by the relevant Hong Kong Resolution Authority without prior notice, in accordance with the Financial Institutions (Resolution) Ordinance (Cap.628) of Hong Kong.

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)	Convertible or non-convertible	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*

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
(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

Remarks:

- * The terms and conditions of the Capital Securities contain a provision that each Securityholder and the Trustee shall be subject, and shall be deemed to agree, be bound by and acknowledge that they are each subject, to having the Capital Securities being written off, cancelled, converted or modified, or to having the form of the Capital Securities changed, in the exercise of any Hong Kong Resolution Authority Power (as defined in the terms and conditions of the Capital Securities) by the relevant Hong Kong Resolution Authority without prior notice, in accordance with the Financial Institutions (Resolution) Ordinance (Cap.628) of Hong Kong.

Regulatory Disclosure Statement (continued)

PART IIA: COMPOSITION OF REGULATORY CAPITAL (CONTINUED)

CCA: Main features of regulatory capital instruments (continued)

		Subordinated notes (due 2033) with US\$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 provisions 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\$3,921.32 million
(9)	Par value of instrument	US\$500 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 2026			
		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%	166,256,738		
2	Australia	1.0000%	2,855,428		
3	Belgium	1.0000%	3,632		
4	France	1.0000%	449,201		
5	Germany	0.7500%	127,142		
6	Ireland	1.5000%	617,666		
7	Luxembourg	0.5000%	296,463		
8	Netherlands	2.0000%	488,808		
9	Saudi Arabia	1.0000%	365,360		
10	South Korea	1.0000%	2,673,648		
11	Spain	0.5000%	539,794		
12	Sweden	2.0000%	574,040		
13	United Kingdom	2.0000%	562,080		
	Sum (Remark 1)		175,810,000		
	Total (Remark 2)		249,680,332	0.377%	1,227,143

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 2026
		HK\$'000
1	Total consolidated assets as per published financial statements	612,550,898
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	18,369
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	(5,905,913)
9	Adjustment for SFTs (i.e. repos and similar secured lending)	4,217,078
10	Adjustment for off-balance sheet (“OBS”) items (i.e. conversion to credit equivalent amounts of OBS exposures)	24,920,548
11	Adjustments for prudent valuation adjustments and specific and collective provisions that are allowed to be excluded from LR exposure measure	(352,249)
12	Other adjustments	(6,041,142)
13	Leverage ratio exposure measure	629,407,589

Regulatory Disclosure Statement (continued)

PART IIC: LEVERAGE RATIO (CONTINUED)

LR2: Leverage ratio

		(a)	(b)
		At 30 June 2026	At 31 March 2026
		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)	532,035,827	519,056,487
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	(1,093,811)	(916,514)
4	Less: Adjustment for assets other than money 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	(5,519,228)	(4,489,248)
6	Less: Asset amounts deducted in determining Tier 1 capital	(2,811,987)	(3,465,371)
7	Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)	522,610,801	510,185,354
Exposures arising from derivative contracts			
8	Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)	1,163,143	1,367,381
9	Add-on amounts for PFE associated with all derivative contracts	8,611,746	9,002,898
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)	9,774,889	10,370,279
Exposures arising from SFTs			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	70,496,385	76,300,546
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	–	–
16	CCR exposure for SFT assets	1,901,397	2,072,989
17	Agent transaction exposures	–	–
18	Total exposures arising from SFTs (sum of rows 14 to 17)	72,397,782	78,373,535
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	169,983,653	164,863,956
20	Less: Adjustments for conversion to credit equivalent amounts	(145,063,105)	(140,456,183)
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	(296,431)	(293,911)
22	Off-balance sheet items (sum of rows 19 to 21)	24,624,117	24,113,862
Capital and total exposures			
23	Tier 1 capital	57,812,771	57,023,340
24	Total exposures (sum of rows 7, 13, 18 and 22)	629,407,589	623,043,030
Leverage ratio			
25 & 25a	Leverage ratio	9.2%	9.2%
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	72,870,477	41,599,073
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	70,496,385	76,300,546
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)	631,781,681	588,341,557
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)	9.2%	9.7%

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 2026: (72 data points)		For the quarter ended 31 March 2026: (73 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		107,025,670		92,144,437
B. Cash Outflows					
2	Retail deposits and small business funding, of which:	231,192,928	16,109,655	233,854,123	16,351,659
3	<i>Stable retail deposits and stable small business funding</i>	20,863,055	1,043,153	20,795,159	1,039,758
4	<i>Less stable retail deposits and less stable small business funding</i>	91,000,171	9,100,017	93,179,063	9,317,906
4a	<i>Retail term deposits and small business term funding</i>	119,329,702	5,966,485	119,879,901	5,993,995
5	Unsecured wholesale funding (other than small business funding), and debt securities and prescribed instruments issued by the AI, of which:	155,762,006	78,419,576	141,738,098	69,437,252
6	<i>Operational deposits</i>	35,018,711	8,351,027	32,733,427	7,798,482
7	<i>Unsecured wholesale funding (other than small business funding) not covered in row 6</i>	119,809,585	69,134,839	108,757,548	61,391,647
8	<i>Debt securities and prescribed instruments issued by the AI and redeemable within the LCR period</i>	933,710	933,710	247,123	247,123
9	Secured funding transactions (including securities swap transactions)		10,341,722		6,701,776
10	Additional requirements, of which:	80,351,087	18,011,447	50,140,113	12,407,699
11	<i>Cash outflows arising from derivative contracts and other transactions, and additional liquidity needs arising from related collateral requirements</i>	61,420,861	15,368,883	31,642,948	9,862,677
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>	18,930,226	2,642,564	18,497,165	2,545,022
14	Contractual lending obligations (not otherwise covered in Section B) and other contractual cash outflows	17,745,312	17,745,312	16,546,757	16,546,757
15	Other contingent funding obligations (whether contractual or non-contractual)	151,116,250	458,324	154,154,546	525,645
16	Total Cash Outflows		141,086,036		121,970,788
C. Cash Inflows					
17	Secured lending transactions (including securities swap transactions)	9,857,539	9,857,539	6,959,193	6,959,193
18	Secured and unsecured loans (other than secured lending transactions covered in row 17) and operational deposits placed at other financial institutions	79,767,709	50,817,193	68,335,315	41,338,301
19	Other cash inflows	14,978,519	14,874,747	16,320,577	16,159,714
20	Total Cash Inflows	104,603,767	75,549,479	91,615,085	64,457,208
D. Liquidity Coverage Ratio		Adjusted value		Adjusted value	
21	Total HQLA		107,025,670		92,144,437
22	Total Net Cash Outflows		65,536,557		57,513,580
23	LCR (%)		164%		161%

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 2026				
		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:	61,695,572	–	–	3,912,918	65,608,490
2	Regulatory capital	61,350,412	–	–	3,912,918	65,263,330
2a	Minority interests not covered by row 2	–	–	–	–	–
3	Other capital instruments	345,160	–	–	–	345,160
4	Retail deposits and small business funding:	–	213,689,225	17,938,007	655,724	210,169,324
5	Stable deposits		19,783,159	1,198,681	38,537	19,971,285
6	Less stable deposits		193,906,066	16,739,326	617,187	190,198,039
7	Wholesale funding:	–	261,443,022	10,715,856	2,950,296	94,623,148
8	Operational deposits		33,840,088	–	–	16,920,044
9	Other wholesale funding	–	227,602,934	10,715,856	2,950,296	77,703,104
10	Liabilities with matching interdependent assets	–	–	–	–	–
11	Other liabilities:	8,113,714	13,880,788	623,455	–	311,728
12	Net derivative liabilities	674,241				
13	All other funding and liabilities not included in the above categories	7,439,473	13,880,788	623,455	–	311,728
14	Total ASF					370,712,690
B. Required stable funding ("RSF") item						
15	Total HQLA for NSFR purposes	119,085,027				17,964,833
16	Deposits held at other financial institutions for operational purposes	–	–	–	–	–
17	Performing loans and securities:	4,894,812	194,048,634	79,405,973	173,150,288	247,916,035
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	47,093	94,079,743	27,825,494	13,799,934	41,871,735
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:	4,704,672	62,316,516	34,588,346	58,677,103	102,025,420
21	With a risk-weight of less than or equal to 35% under the STC approach	–	2,768,365	12,512	1,507,599	2,370,377
22	Performing residential mortgages, of which:	–	8,073,405	1,852,206	39,090,553	31,438,184
23	With a risk-weight of less than or equal to 35% under the STC approach	–	5,740,646	1,475,971	33,757,957	25,550,981
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	143,047	29,578,970	15,139,927	61,582,698	72,580,696
25	Assets with matching interdependent liabilities	–	–	–	–	–
26	Other assets:	21,143,417	11,823,159	133,066	–	13,895,859
27	Physical traded commodities, including gold	–				–
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	1,653,071				1,405,110
29	Net derivative assets	–				–
30	Total derivative liabilities before adjustments for deduction of variation margin posted	8,068,492				403,425
31	All other assets not included in the above categories	11,421,854	11,823,159	133,066	–	12,087,324
32	Off-balance sheet items		169,009,045			871,217
33	Total RSF					280,647,944
34	Net Stable Funding Ratio (%)					132.09%

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 2026				
		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:	60,607,316	–	–	3,910,649	64,517,965
2	Regulatory capital	60,262,156	–	–	3,910,649	64,172,805
2a	Minority interests not covered by row 2	–	–	–	–	–
3	Other capital instruments	345,160	–	–	–	345,160
4	Retail deposits and small business funding:	–	217,857,741	8,472,394	261,436	204,990,141
5	Stable deposits		20,151,288	480,374	14,651	19,614,730
6	Less stable deposits		197,706,453	7,992,020	246,785	185,375,411
7	Wholesale funding:	–	258,808,345	10,296,139	2,746,000	88,009,161
8	Operational deposits		35,814,518	–	–	17,907,259
9	Other wholesale funding	–	222,993,827	10,296,139	2,746,000	70,101,902
10	Liabilities with matching interdependent assets	–	–	–	–	–
11	Other liabilities:	6,319,751	12,405,710	–	–	–
12	Net derivative liabilities	302,576				
13	All other funding and liabilities not included in the above categories	6,017,175	12,405,710	–	–	–
14	Total ASF					357,517,267
B. Required stable funding ("RSF") item						
15	Total HQLA for NSFR purposes	104,540,740				15,472,395
16	Deposits held at other financial institutions for operational purposes	–	–	–	–	–
17	Performing loans and securities:	6,239,232	215,777,537	77,239,350	159,215,668	238,710,696
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	397,652	107,614,845	26,251,982	12,300,203	41,966,073
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:	5,785,590	64,670,301	29,182,728	58,743,857	101,703,939
21	With a risk-weight of less than or equal to 35% under the STC approach	–	4,444,712	15,093	363,029	2,465,871
22	Performing residential mortgages, of which:	–	8,568,954	3,286,013	37,697,125	31,549,262
23	With a risk-weight of less than or equal to 35% under the STC approach	–	5,939,823	2,977,074	32,103,885	25,325,974
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	55,990	34,923,437	18,518,627	50,474,483	63,491,422
25	Assets with matching interdependent liabilities	–	–	–	–	–
26	Other assets:	17,870,831	8,422,127	125,528	–	10,997,062
27	Physical traded commodities, including gold	–				–
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	1,608,718				1,367,410
29	Net derivative assets	–				–
30	Total derivative liabilities before adjustments for deduction of variation margin posted	7,528,716				376,436
31	All other assets not included in the above categories	8,733,397	8,422,127	125,528	–	9,253,216
32	Off-balance sheet items		164,792,947			858,978
33	Total RSF					266,039,131
34	Net Stable Funding Ratio (%)					134.39%

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 2026		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
1	Loans	6,172,964	257,217,996	(4,603,424)	(2,477,001)	(2,126,423)	–	258,787,536
2	Debt securities	85,696	219,879,199	(62,384)	(17,365)	(45,019)	–	219,902,511
3	Off-balance sheet exposures	218,350	18,388,151	(287,446)	(214,677)	(72,769)	–	18,319,055
4	Total	6,477,010	495,485,346	(4,953,254)	(2,709,043)	(2,244,211)	–	497,009,102

CR2: Changes in defaulted loans and debt securities

		(a)
		Amount
At 30 June 2026		HK\$'000
1	Defaulted loans and debt securities at end of the previous reporting period	4,480,679
2	Loans and debt securities that have defaulted since the last reporting period	2,492,656
3	Returned to non-defaulted status	(16,684)
4	Amounts written off	(344,630)
5	Other changes (Note)	(353,361)
6	Defaulted loans and debt securities at end of the current reporting period	6,258,660

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 2026		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
1	Loans	233,885,646	24,901,890	2,357,303	13,653,837	–
2	Debt securities	218,808,987	1,093,524	–	1,093,524	–
3	Total	452,694,633	25,995,414	2,357,303	14,747,361	–
4	Of which: defaulted	3,822,448	89,732	70	3,958	–

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 2026		(a)	(b)	(c)	(d)	(e)	(f)
		Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
	Exposure classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	%
1	Sovereign exposures	56,217,896	–	58,908,912	37,190	1,192,603	2%
2	Public sector entity exposures	23,104,086	2,780,000	23,400,933	454,670	4,487,433	19%
3	Multilateral development bank exposures	–	–	–	–	–	–
3a	Unspecified multilateral body exposures	–	–	–	–	–	–
4	Bank exposures	160,766,406	2,277,802	164,369,279	1,127,471	43,774,881	26%
4a	Qualifying non-bank financial institution exposures	75,076	4,044,213	359,753	404,421	437,071	57%
5	Eligible covered bond exposures	7,133,160	–	7,133,160	–	713,316	10%
6	General corporate exposures	206,341,463	132,830,255	202,387,384	19,215,873	171,863,153	78%
6a	Of which: non-bank financial institution exposures excluding those reported under row 4a	77,570,530	16,195,071	73,794,991	1,791,661	51,815,900	69%
6b	Specialized lending	502,024	–	502,024	–	470,460	94%
7	Equity exposures	680,101	–	680,101	–	1,700,252	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	17,550,039	24,341,295	16,434,498	2,389,772	17,029,244	90%
8a	Exposures arising from IPO financing	–	–	–	–	–	–
9	Real estate exposures	84,474,143	4,477,795	81,031,035	677,059	43,652,311	53%
9a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	41,054,190	969,448	40,440,655	96,945	11,576,353	29%
9b	Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)	2,475,597	–	2,475,597	–	811,157	33%
9c	Of which: regulatory commercial real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	17,281,639	2,693,918	17,257,750	354,601	12,077,179	69%
9d	Of which: regulatory commercial real estate exposures (materially dependent on cash flows generated by mortgaged properties)	6,636,301	83,156	6,616,822	33,187	5,697,050	86%
9e	Of which: other real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	12,148,299	507,470	12,051,305	102,805	10,547,112	87%
9f	Of which: other real estate exposures (materially dependent on cash flows generated by mortgaged properties)	463,676	31,617	463,676	12,647	714,485	150%
9g	Of which: land acquisition, development and construction exposures	4,414,441	192,186	1,725,230	76,874	2,228,973	124%
10	Defaulted exposures	4,882,855	3,673	4,882,855	1,836	7,211,340	148%
11	Other exposures	5,011,453	–	5,011,453	–	5,011,453	100%
11a	Cash and gold	2,840,315	–	4,477,630	504,918	101,039	2%
11b	Items in the process of clearing or settlement	12,605,624	–	12,605,624	–	–	–
12	Total	582,184,641	170,755,033	582,184,641	24,813,210	297,644,556	49%

Regulatory Disclosure Statement (continued)

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

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

	<i>(in HK\$'000)</i>	0%	20%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
1	Sovereign exposures	54,516,198	3,407,831	1,022,073	–	–	–	58,946,102

	<i>(in HK\$'000)</i>	0%	20%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
2	Public sector entity exposures	3,945,614	19,278,195	–	631,794	–	–	23,855,603

	<i>(in HK\$'000)</i>	0%	20%	30%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
3	Multilateral development bank exposures	–		–	–	–	–	–	–

	<i>(in HK\$'000)</i>	20%	30%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
3a	Unspecified multilateral body exposures	–	–	–	–	–	–	–

	<i>(in HK\$'000)</i>	20%	30%	40%	50%	75%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
4	Bank exposures	114,647,275	36,820,673	66,282	8,379,617	–	5,582,903	–	–	165,496,750

	<i>(in HK\$'000)</i>	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	259,322	–	73,736	429,424	–	–	–	764,174

	<i>(in HK\$'000)</i>	10%	15%	20%	25%	35%	50%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
5	Eligible covered bond exposures	7,133,160	–	–	–	–	–	–	–	7,133,160

	<i>(in HK\$'000)</i>	20%	30%	50%	65%	75%	85%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
6	General corporate exposures	19,825,657	–	44,468,928		37,860,674	14,533,142	104,914,805	51	–	221,603,257
6a	Of which: non-bank financial institution exposures excluding those reported under row 4a	11,207,613	–	19,111,332		18,079,160	4,861,369	22,327,178	–	–	75,586,652

Regulatory Disclosure Statement (continued)

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

CR5: Credit risk exposures by exposure classes and by risk weights – for STC approach (continued)

	<i>(in HK\$'000)</i>	20%	50%	75%	80%	100%	130%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
6b	Specialized lending	–	–	–	364,342	–	137,682	–	–	502,024

	<i>(in HK\$'000)</i>	100%	250%	400%	Other	Total credit exposure amount (post-CCF and post-CRM)
7	Equity exposures		680,101	–	–	680,101

	<i>(in HK\$'000)</i>	250%	400%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
7a	Significant capital investments in commercial entities	–	–	–	–	–

	<i>(in HK\$'000)</i>	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	–	–	–	–	–

	<i>(in HK\$'000)</i>	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
7c	Subordinated debts issued by banks, qualifying non-bank financial institutions and corporates	–	–	–

	<i>(in HK\$'000)</i>	45%	75%	100%	Other	Total credit exposure amount (post CCF and post-CRM)
8	Retail exposures	1,424,140	7,010,086	8,568,811	1,821,233	18,824,270

	<i>(in HK\$'000)</i>	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 exposure 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-CRM)
	(in HK\$'000)																				
9	Real estate exposures	-	18,124,246	5,780,507	12,548,017	5,371	1,934,409	954,188	1,597,820	11,947,151		6,542,526	2,632,684	8,653,012	145,502	6,673,462	-	2,532,356	1,330,061	306,782	81,708,094
9a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)		18,124,246	5,780,507	10,351,429		1,934,409	801,277	765,194	20,678		2,570,375	3,430				-			186,055	40,537,600
9b	Of which: no loan splitting applied		18,124,246	5,780,507	10,351,429		1,934,409	801,277	765,194	20,678		2,570,375	3,430				-			186,055	40,537,600
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)				2,196,588	5,371		152,911	-				-		-		-			120,727	2,475,597
9f	Of which: regulatory commercial real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	-	-	-			-		-	11,926,473			1,882,561	1,959,606		1,843,711			-	-	17,612,351
9g	Of which: no loan splitting applied	-	-	-	-		-		-	11,926,473			1,882,561	1,959,606		1,843,711			-	-	17,612,351
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)											3,972,151			145,502			2,532,356		-	6,650,009

Regulatory Disclosure Statement (continued)

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

CR5: Credit risk exposures by exposure 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-CRM)
	(in HK\$'000)																				
9k	Of which: other real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	-	-		-		-		832,626				746,693	6,693,406		3,881,385			-	-	12,154,110
9l	Of which: no loan splitting applied	-	-		-		-		832,626				746,693	6,693,406		3,881,385			-	-	12,154,110
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)																		476,323	-	476,323
9p	Of which: land acquisition, development and construction exposures															948,366			853,738	-	1,802,104

Regulatory Disclosure Statement (continued)

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

CR5: Credit risk exposures by exposure classes and by risk weights – for STC approach (continued)

	(in HK\$'000)	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
10	Defaulted exposures		220,998	4,659,665	4,028	4,884,691

	(in HK\$'000)	100%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
11	Other exposures	5,011,453	–	–	5,011,453

	(in HK\$'000)	0%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
11a	Cash and gold	4,477,485	34	505,029	4,982,548

	(in HK\$'000)	0%	20%	Other	Total credit exposure amount (post-CCF and post-CRM)
11b	Items in the process of clearing or settlement	12,605,624	–	–	12,605,624

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%	311,893,830	8,896,943	24%	314,071,976
2	40-70%	74,842,157	27,004,011	14%	78,531,598
3	75%	45,111,101	23,191,998	12%	47,932,869
4	80%	364,342	–	N/A	364,342
5	85%	22,249,214	8,840,140	11%	23,186,155
6	90-100%	116,587,918	102,759,612	15%	131,749,763
7	105-130%	3,122,927	250	10%	3,122,952
8	150%	7,333,051	62,079	40%	7,358,096
9	250%	680,101	–	N/A	680,101
10	400%	–	–	N/A	–
11	1,250%	–	–	N/A	–
12	Total exposures	582,184,641	170,755,033	15%	606,997,851

N/A – Not Applicable

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

Regulatory Disclosure Statement (continued)

PART IV: COUNTERPARTY CREDIT RISK

CCR1: Analysis of counterparty credit 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 2026		HK\$'000	HK\$'000	HK\$'000		HK\$'000	HK\$'000
1	SA-CCR approach (for derivative contracts)	922,761	5,306,474		1.4	8,720,929	4,391,292
1a	CEM (for derivative contracts)	–	–		1.4	–	–
1b	Method for group 2b cryptoasset derivative contracts	–	–		1.4	–	–
2	IMM (CCR) approach			–	–	–	–
3	Simple approach (for SFTs)					70,496,385	5,239,480
4	Comprehensive approach (for SFTs)					–	–
5	VaR (for SFTs)					–	–
6	Total						9,630,772

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

At 30 June 2026		(a)	(b)	(c)	(ca)	(cb)	(d)	(e)	(ea)	(f)	(g)	(h)	(i)
Exposure class	Risk Weight	0%	10%	20%	30%	40%	50%	75%	85%	100%	150%	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	HK\$'000
1	Sovereign exposures	684,741	2,435,177	–	–	–	–	–	–	–	–	–	3,142,132
2	Public sector entity exposures	–	–	–	–	–	–	–	–	–	–	–	–
3	Multilateral development bank exposures	–	–	–	–	–	–	–	–	–	–	–	–
4	Unspecified multilateral body exposures	–	–	–	–	–	–	–	–	–	–	–	–
5	Bank exposures	–	–	3,472,131	5,329,224	245,579	1,180,333	–	–	436,535	–	–	10,663,802
6	Qualifying non-bank financial institution exposures	–	–	–	63,462	–	5	–	–	–	–	–	63,467
7	General corporate exposures	–	–	755,278	–	–	1,765,040	3,847,143	224,495	1,647,690	121,024	–	8,360,670
8	Retail exposures	–	–	–	–	–	–	–	–	–	–	–	–
9	Defaulted exposures	–	–	–	–	–	–	–	–	–	–	–	–
10	Other exposures	56,987,243	–	–	–	–	–	–	–	–	–	–	56,987,243
11	Total	57,671,984	2,435,177	4,227,409	5,392,686	245,579	2,967,592	3,847,143	224,495	2,084,225	121,024	–	79,217,314

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 2026	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
Cash – domestic currency	–	74,647	496,515	–	–	–
Cash – other currencies	–	2,511,654	1,225,766	903,473	57,317,474	11,223,151
Debt securities	–	–	–	–	12,746,985	59,093,198
Total	–	2,586,301	1,722,281	903,473	70,064,459	70,316,349

CCR6: Credit-related derivatives contracts

	(a)	(b)
	Protection bought	Protection sold
At 30 June 2026	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 2026		HK\$'000	HK\$'000
1	Exposures of the AI as clearing member or clearing client to qualifying CCPs (total)		12,794
2	Default risk exposures to qualifying CCPs (excluding items disclosed in rows 7 to 10), of which:	397,189	7,944
3	(i) OTC derivative transactions	397,189	7,944
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	1,485,548	
8	Unsegregated initial margin	–	–
9	Funded default fund contributions	167,523	4,850
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 2026		HK\$'000	HK\$'000
1	Aggregation of systematic components of CVA risk	328,820	
2	Aggregation of idiosyncratic components of CVA risk	57,343	
3	Total		111,635

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 2026		HK\$'000
1	General interest rate risk	101,516
2	Equity risk	23,153
3	Commodity risk	687
4	Foreign exchange risk	168,418
5	Credit spread risk (non-securitization)	139,687
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)	104,726
9	SA-DRC (securitization: non-CTP)	–
10	SA-DRC (securitization: CTP)	–
11	Group 2a cryptoasset exposures	–
12	Residual risk add-on	3,719
13	Total	541,906

PART XI: ASSET ENCUMBRANCE

ENC: Asset encumbrance

	Encumbered assets	Unencumbered assets	Total
At 30 June 2026	HK\$'000	HK\$'000	HK\$'000
Cash and balances with banks and central banks	–	15,072,265	15,072,265
Placements with and advances to banks	–	67,779,867	67,779,867
Financial assets held under resale agreements	–	10,281,904	10,281,904
Financial investments	59,265,830	162,425,610	221,691,440
Loans and advances to customers and other accounts	–	281,870,223	281,870,223
Other assets	–	15,873,568	15,873,568
Total Assets	59,265,830	553,303,437	612,569,267