



招商永隆銀行
CMB WING LUNG BANK

Regulatory Disclosures

As at 31 March 2026

CMB WING LUNG BANK LIMITED

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CMB WING LUNG BANK LIMITED

1 Introduction

Purpose

The information contained in this document is for CMB Wing Lung Bank 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”).

These regulatory disclosures are governed by the Group’s disclosure policy, the disclosure policy sets out the governance, control and assurance requirements for publication of the document, while this document is not required to be subject to external audit, it has been reviewed within the Group in accordance with the Group’s governance processes over financial reporting and policies on disclosures.

Basis of Preparation

The approaches used to calculate the Group’s regulatory capital or capital charge are in accordance with the Banking (Capital) Rules. The Group uses the standardized approach to calculate its credit risk and operational risk. For market risk and credit valuation adjustment (“CVA”) risk, the Group uses the foundation review of trading book (“FRTB”) and reduced basic CVA approaches to calculate its market risk and CVA risk respectively.

The financial information contained in this document has been prepared on a consolidated basis including the Bank and certain of its subsidiaries as specified by the Hong Kong Monetary Authority (“HKMA”) for its regulatory purposes. For financial reporting purposes, all the subsidiaries have been consolidated in the Group’s financial statements, the subsidiaries which are excluded from the regulatory scope of consolidation are specified in Note 1 to the supplementary financial information of the Group’s 2025 Annual Report.

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2 Key prudential ratios, overview of risk management and RWA

2.1 KM1: Key prudential ratios

		(a)	(b)	(c)	(d)	(e)
		As at 31 March 2026 HK\$'000	As at 31 December 2025 HK\$'000	As at 30 September 2025 HK\$'000	As at 30 June 2025 HK\$'000	As at 31 March 2025 HK\$'000
	Regulatory capital (amount)					
1 & 1a	Common Equity Tier 1 (CET1)	49,639,711	48,295,870	48,334,846	46,949,478	45,237,343
2 & 2a	Tier 1	80,082,654	63,097,661	63,136,637	61,751,269	60,039,134
3 & 3a	Total capital	85,499,491	68,277,839	67,215,372	66,335,805	64,688,137
	RWA (amount)					
4	Total RWA	326,222,289	306,686,764	314,492,112	321,781,679	304,422,901
4a	Total RWA (pre-floor)	326,222,289	306,686,764	314,492,112	321,781,679	304,422,901
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5 & 5a	CET1 ratio (%)	15.2%	15.7%	15.4%	14.6%	14.9%
5b	CET1 ratio (%) (pre-floor ratio)	15.2%	15.7%	15.4%	14.6%	14.9%
6 & 6a	Tier 1 ratio (%)	24.5%	20.6%	20.1%	19.2%	19.7%
6b	Tier 1 ratio (%) (pre-floor ratio)	24.5%	20.6%	20.1%	19.2%	19.7%
7 & 7a	Total capital ratio (%)	26.2%	22.3%	21.4%	20.6%	21.2%
7b	Total capital ratio (%) (pre-floor ratio)	26.2%	22.3%	21.4%	20.6%	21.2%
	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 (%)	0.307%	0.298%	0.293%	0.287%	0.288%
10	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	-	-	-	-	-
11	Total AI-specific CET1 buffer requirements (%)	2.807%	2.798%	2.793%	2.787%	2.788%
12	CET1 available after meeting the AI's minimum capital requirements (%)	10.7%	11.2%	10.9%	10.1%	10.4%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	577,848,239	536,572,352	521,084,653	548,342,116	499,511,043
13a	LR exposure measure based on mean values of gross assets of SFTs	577,906,089	536,596,106	521,054,975	548,358,727	499,072,330
14, 14a & 14b	LR (%)	13.9%	11.8%	12.1%	11.3%	12.0%
14c & 14d	LR (%) based on mean values of gross assets of SFTs	13.9%	11.8%	12.1%	11.3%	12.0%
	Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)					
	Applicable to category 1 institution only:					
15	Total high quality liquid assets (HQLA)	141,818,754	134,724,516	127,252,811	115,388,435	88,299,699
16	Total net cash outflows	88,023,678	85,401,363	83,198,914	77,447,537	61,077,631
17	LCR (%)	161.9%	158.2%	153.5%	149.5%	145.6%
	Applicable to category 2 institution only:					

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2 Key prudential ratios, overview of risk management and RWA (continued)

2.1 KM1: Key prudential ratios (continued)

		(a)	(b)	(c)	(d)	(e)
		As at 31 March 2026 HK\$'000	As at 31 December 2025 HK\$'000	As at 30 September 2025 HK\$'000	As at 30 June 2025 HK\$'000	As at 31 March 2025 HK\$'000
17a	LMR (%)	-	-	-	-	-
Net Stable Funding Ratio (NSFR) / Core Funding Ratio (CFR)						
	Applicable to category 1 institutions only:					
18	Total available stable funding	387,806,685	372,114,625	351,367,084	357,267,838	328,490,298
19	Total required stable funding	258,963,741	241,108,197	238,570,080	236,854,917	231,489,190
20	NSFR (%)	149.8%	154.3%	147.3%	150.8%	141.9%
	Applicable to category 2A institutions only:					
20a	CFR (%)	-	-	-	-	-

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2 Key prudential ratios, overview of risk management and RWA (continued)

2.2 OV1: Overview of RWA

The table below provides an overview of the Group's total RWA, breakdown by the approaches under which the RWA is calculated.

During the first quarter of 2026, total RWA increased by HK\$19,536 million, primarily due to higher in credit risk RWA for non-securitization exposures, driven mainly by the growth in loans and advances to banks and corporates.

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		As at 31 March 2026 HK\$'000	As at 31 December 2025 HK\$'000	As at 31 March 2026 HK\$'000
1	Credit risk for non-securitization exposures	289,852,748	270,612,239	23,188,220
2	Of which STC approach	289,852,748	270,612,239	23,188,220
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	2,515,037	2,390,150	201,203
7	Of which SA-CCR approach	815,104	796,630	65,208
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
9	Of which others	1,699,933	1,593,520	135,995
10	CVA risk	221,763	213,000	17,741
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	2,502,601	2,935,656	200,208
13	CIS exposures – mandate-based approach	-	-	-
14	CIS exposures – fall-back approach	-	-	-
14a	CIS exposures – combination of approaches	-	-	-
15	Settlement risk	25	-	2
16	Securitization exposures in banking book	-	-	-
17	Of which SEC-IRBA	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA	-	-	-
19a	Of which SEC-FBA	-	-	-
20	Market risk	14,341,313	14,424,963	1,147,305
21	Of which STM approach	14,341,313	14,424,963	1,147,305
22	Of which IMA	-	-	-
22a	Of which SSTM approach	-	-	-
23	Capital charge for moving exposures between trading book and banking book	-	-	-
24	Operational risk	16,029,088	15,388,825	1,282,327
24a	Sovereign concentration risk	-	-	-

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2 Key prudential ratios, overview of risk management and RWA (continued)

2.2 OV1: Overview of RWA (continued)

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		As at 31 March 2026 HK\$'000	As at 31 December 2025 HK\$'000	As at 31 March 2026 HK\$'000
25	Amounts below the thresholds for deduction (subject to 250% RW)	3,374,298	3,374,255	269,944
26	Output floor level applied	N/A	N/A	N/A
27	Floor adjustment (before application of transitional cap)	-	-	-
28	Floor adjustment (after application of transitional cap)	N/A	N/A	N/A
28a	Deduction to RWA	2,614,584	2,652,324	209,167
28b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	550,522	588,262	44,042
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	2,064,062	2,064,062	165,125
29	Total	326,222,289	306,686,764	26,097,783

N/A: Not applicable in the case of Hong Kong or the Group.

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3 Leverage ratio

3.1 LR2: Leverage ratio

		(a)	(b)
		HK\$'000	
		As at 31 March 2026	As at 31 December 2025
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	569,001,580	529,590,737
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	(152,536)	(126,686)
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	(6,684,425)	(6,513,084)
6	Less: Asset amounts deducted in determining Tier 1 capital	(4,957,428)	(4,734,846)
7	Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)	557,207,191	518,216,121
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)	626,523	285,694
9	Add-on amounts for PFE associated with all derivative contracts	1,784,890	2,033,173
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)	2,411,413	2,318,867
Exposures arising from SFTs			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	2,220,337	2,058,380
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
16	CCR exposure for SFT assets	56,012	39,769
17	Agent transaction exposures	-	-
18	Total exposures arising from SFTs (sum of rows 14 to 17)	2,276,349	2,098,149
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	55,589,835	50,807,009
20	Less: Adjustments for conversion to credit equivalent amounts	(39,600,292)	(36,841,340)
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	(36,257)	(26,454)
22	Off-balance sheet items (sum of rows 19 to 21)	15,953,286	13,939,215
Capital and total exposures			
23	Tier 1 capital	80,082,654	63,097,661
24	Total exposures (sum of rows 7, 13, 18 and 22)	577,848,239	536,572,352
Leverage ratio			
25 & 25a	Leverage ratio	13.9%	11.8%
26	Minimum leverage ratio requirement	3.0%	3.0%
27 [#]	Applicable leverage buffers	N/A	N/A
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	2,278,187	2,082,134

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3 Leverage ratio (continued)

3.1 LR2: Leverage ratio (continued)

		(a)	(b)
		HK\$'000	
		As at 31 March 2026	As at 31 December 2025
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	2,220,337	2,058,380
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)	577,906,089	536,596,106
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)	13.9%	11.8%

Not applicable in the case of Hong Kong.

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4 Liquidity

4.1 LIQ1: Liquidity Coverage Ratio - for category 1 institution

For the quarter ended 31 March 2026

Number of data points used in calculating the average value of the LCR and related components set out in this template: (73)		HK\$000 equivalent	
		(a)	(b)
Basis of disclosure: unconsolidated		Unweighted value (average)	Weighted value (average)
A. HQLA			
1	Total HQLA		141,818,754
B. Cash outflows			
2	Retail deposits and small business funding, of which:	251,821,529	17,967,618
3	<i>Stable retail deposits and stable small business funding</i>	12,372,080	618,604
4	<i>Less stable retail deposits and less stable small business funding</i>	107,530,843	10,753,084
4a	<i>Retail term deposits and small business term funding</i>	131,918,606	6,595,930
5	Unsecured wholesale funding (other than small business funding), and debt securities and prescribed instruments issued by the AI, of which:	143,783,481	91,608,018
6	<i>Operational deposits</i>	-	-
7	<i>Unsecured wholesale funding (other than small business funding) not covered in row 6</i>	143,744,303	91,568,840
8	<i>Debt securities and prescribed instruments issued by the AI and redeemable within the LCR period</i>	39,178	39,178
9	Secured funding transactions (including securities swap transactions)		-
10	Additional requirements, of which:	37,005,210	6,649,889
11	<i>Cash outflows arising from derivative contracts and other transactions, and additional liquidity needs arising from related collateral requirements</i>	758,032	758,032
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>	36,247,178	5,891,857
14	Contractual lending obligations (not otherwise covered in Section B) and other contractual cash outflows	11,044,608	11,044,608
15	Other contingent funding obligations (whether contractual or non-contractual)	1,651,326	88,479
16	Total Cash Outflows		127,358,612
C. Cash Inflows			
17	Secured lending transactions (including securities swap transactions)	2,190,644	1,095,322
18	Secured and unsecured loans (other than secured lending transactions covered in row 17) and operational deposits placed at other financial institutions	87,542,914	32,964,904
19	Other cash inflows	5,931,354	5,274,708
20	Total Cash Inflows	95,664,912	39,334,934
D. Liquidity Coverage Ratio			Adjusted value
21	Total HQLA		141,818,754
22	Total Net Cash Outflows		88,023,678
23	LCR (%)		161.9%

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4 Liquidity (continued)

4.1 LIQ1: Liquidity Coverage Ratio - for category 1 institution (continued)

For the quarter ended 31 December 2025

Number of data points used in calculating the average value of the LCR and related components set out in this template: (75)		HK\$000 equivalent	
		(a)	(b)
Basis of disclosure: unconsolidated		Unweighted value (average)	Weighted value (average)
E. HQLA			
1	Total HQLA		134,724,516
F. Cash outflows			
2	Retail deposits and small business funding, of which:	247,874,005	17,221,532
3	<i>Stable retail deposits and stable small business funding</i>	12,058,997	602,950
4	<i>Less stable retail deposits and less stable small business funding</i>	96,556,639	9,655,664
4a	<i>Retail term deposits and small business term funding</i>	139,258,369	6,962,918
5	Unsecured wholesale funding (other than small business funding), and debt securities and prescribed instruments issued by the AI, of which:	134,411,431	86,240,102
6	<i>Operational deposits</i>	-	-
7	<i>Unsecured wholesale funding (other than small business funding) not covered in row 6</i>	134,411,431	86,240,102
8	<i>Debt securities and prescribed instruments issued by the AI and redeemable within the LCR period</i>	-	-
9	Secured funding transactions (including securities swap transactions)		
10	Additional requirements, of which:	36,050,820	6,739,217
11	<i>Cash outflows arising from derivative contracts and other transactions, and additional liquidity needs arising from related collateral requirements</i>	610,766	610,766
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>	35,440,054	6,128,451
14	Contractual lending obligations (not otherwise covered in Section B) and other contractual cash outflows	7,684,082	7,684,082
15	Other contingent funding obligations (whether contractual or non-contractual)	1,714,695	98,980
16	Total Cash Outflows		117,983,913
G. Cash Inflows			
17	Secured lending transactions (including securities swap transactions)	1,969,207	984,604
18	Secured and unsecured loans (other than secured lending transactions covered in row 17) and operational deposits placed at other financial institutions	82,912,428	28,543,085
19	Other cash inflows	3,593,519	3,054,861
20	Total Cash Inflows	88,475,154	32,582,550
H. Liquidity Coverage Ratio			Adjusted value
21	Total HQLA		134,724,516
22	Total Net Cash Outflows		85,401,363
23	LCR (%)		158.2%

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4 Liquidity (continued)

4.1 LIQ1: Liquidity Coverage Ratio - for category 1 institution (continued)

Notes:

- The weighted amounts of high-quality liquid assets ("HQLA") is to be calculated as the amount after applying the haircuts as required under the Banking (Liquidity) Rules.
- The unweighted amounts of cash inflows and cash outflows are to be calculated as the principle amounts in the calculation of the Liquidity Coverage Ratio (LCR) as required under the Banking (Liquidity) Rules.
- The weighted amounts of cash inflows and cash outflows are to be calculated as the amounts after applying the inflow and outflow rates as required under the Banking (Liquidity) Rules.
- The adjusted value of total HQLA and the total net cash outflows have taken into account any applicable ceiling as required under the Banking (Liquidity) Rules.

The average LCR is calculated as the arithmetic mean of the LCR as at the end of each working day in the quarter on an unconsolidated basis. The average LCR for the fourth quarter of 2025 and first quarter of 2026 remained stable at 158.2% and 161.9% respectively.

The Group maintains HQLA which can be sold or pledged as collateral to provide liquidity even under periods of stress. The Group invests in good credit quality investments with deep and liquid market to ensure short term funding requirements are covered within prudent limits.

Level 1 assets comprise cash, balances with central bank and high quality central government and central bank securities, while Level 2 assets comprise corporate securities of investment grade. The majority of the HQLA is composed of Level 1 assets.

The net cash outflows are mainly from retail and corporate customer deposits which are the Group's primary source of funds, together with deposits and balances from banks. The Group ensures a sound and diversified range of funding sources, through monitoring the structure, the stability and the core level of the deposit portfolio.

Intra-group funding transactions are transacted at arm's length and treated in a manner in line with other third party transactions, with regular monitoring and appropriate control.