



招商永隆銀行
CMB WING LUNG BANK

Regulatory Disclosures

As at 30 June 2024

CMB WING LUNG BANK LIMITED

Contents		Page
1	Introduction	1
2	Key prudential ratios, overview of risk management and RWA	2
2.1	KM1: Key prudential ratios	
2.2	OV1: Overview of RWA	
3	Composition of regulatory capital	5
3.1	CC1: Composition of regulatory capital	
3.2	CC2: Reconciliation of regulatory capital to balance sheet	
3.3	CCA: Main features of regulatory capital instruments	
4	Macroprudential supervisory measures	32
4.1	CCyB1: Geographical distribution of credit exposures used in countercyclical capital buffer	
5	Leverage ratio	33
5.1	LR1: Summary comparison of accounting assets against leverage ratio exposure measure	
5.2	LR2: Leverage ratio	
6	Liquidity	35
6.1	LIQ1: Liquidity Coverage Ratio - for category 1 institution	
6.2	LIQ2: Net Stable Funding Ratio - for category 1 institution	

CMB WING LUNG BANK LIMITED

Contents	Page
7 Credit risk for non-securitization exposures	42
7.1 CR1: Credit quality of exposures	
7.2 CR2: Changes in defaulted loans and debt securities	
7.3 CR3: Overview of recognized credit risk mitigation	
7.4 CR4: Credit risk exposures and effects of recognized credit risk mitigation – for STC approach	
7.5 CR5: Credit risk exposures by asset classes and by risk weights – for STC approach	
8 Counterparty Credit risk	45
8.2 CCR1: Analysis of counterparty default risk exposures (other than those to CCPs) by approaches	
8.3 CCR2: CVA capital charge	
8.4 CCR3: Counterparty default risk exposures (other than those to CCPs) by asset classes and by risk weights – for STC approach or BSC approach	
8.5 CCR5: Composition of collateral for counterparty default risk exposures (including those for contracts or transactions cleared through CCPs)	
8.6 CCR6: Credit-related derivatives contracts	
8.7 CCR8: Exposures to CCPs	
9 Market risk	49
9.1 MR1: Market risk under STM approach	

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 in calculating 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 market risk. For operational risk, the Group uses the basic indicator approach to calculate its operational risk.

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 2023 Annual Report.

CMB WING LUNG BANK LIMITED

2 Key prudential ratios, overview of risk management and RWA

2.1 KM1: Key prudential ratios

		(a)	(b)	(c)	(d)	(e)
		As at 30 June 2024 HK\$'000	As at 31 March 2024 HK\$'000	As at 31 December 2023 HK\$'000	As at 30 September 2023 HK\$'000	As at 30 June 2023 HK\$'000
	Regulatory capital (amount)					
1	Common Equity Tier 1 (CET1)	41,140,008	41,176,688	40,461,348	41,004,317	40,467,627
2	Tier 1	51,298,384	51,346,687	52,183,930	48,820,299	48,283,609
3	Total capital	54,611,488	54,703,217	55,465,532	52,183,620	51,642,930
	RWA (amount)					
4	Total RWA	286,762,441	302,582,857	290,951,370	284,665,601	280,429,676
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5	CET1 ratio (%)	14.3%	13.6%	13.9%	14.4%	14.4%
6	Tier 1 ratio (%)	17.9%	17.0%	17.9%	17.2%	17.2%
7	Total capital ratio (%)	19.0%	18.1%	19.1%	18.3%	18.4%
	Additional CET1 buffer requirement (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 (%)	0.601%	0.591%	0.593%	0.573%	0.573%
10	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	-	-	-	-	-
11	Total AI-specific CET1 buffer requirements (%)	3.101%	3.091%	3.093%	3.073%	3.073%
12	CET1 available after meeting the AI's minimum capital requirements (%)	9.9%	9.1%	9.4%	9.9%	9.9%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	471,557,412	485,136,869	441,918,368	436,732,035	428,415,889
14	LR (%)	10.9%	10.6%	11.8%	11.2%	11.3%
	Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)					
	Applicable to category 1 institution only:					
15	Total high quality liquid assets (HQLA)	92,648,010	92,274,077	89,696,611	87,476,934	81,387,632
16	Total net cash outflows	55,681,087	68,081,549	66,704,748	62,273,372	59,479,719
17	LCR (%)	170.50%	136.2%	135.0%	140.9%	137.3%
	Applicable to category 2 institution 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 institution only:					
18	Total available stable funding	307,040,154	295,558,044	281,305,948	280,520,716	269,276,876
19	Total required stable funding	214,899,970	217,310,487	207,607,921	206,570,814	208,010,365
20	NSFR (%)	142.88%	136.01%	135.5%	135.8%	129.5%
	Applicable to category 2A institution only:					
20a	CFR (%)	N/A	N/A	N/A	N/A	N/A

CMB WING LUNG BANK LIMITED

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 RWAs, breakdown by the approaches with which the RWAs are computed.

During the second quarter of 2024, total RWA decreased by HK\$15,820 million, mainly due to the decrease in credit risk RWA for non-securitization exposures, which was mainly driven by the decrease in loans and advances to SMEs, corporates and banks.

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		As at 30 June 2024 HK\$'000	As at 31 March 2024 HK\$'000	As at 30 June 2024 HK\$'000
1	Credit risk for non-securitization exposures	263,904,482	279,738,099	21,112,359
2	Of which STC approach	263,904,482	279,738,099	21,112,359
2a	Of which BSC approach	-	-	-
3	Of which foundation IRB approach	-	-	-
4	Of which supervisory slotting criteria approach	-	-	-
5	Of which advanced IRB approach	-	-	-
6	Counterparty default risk and default fund contributions	1,073,836	1,219,489	85,907
7	Of which SA-CCR approach	561,218	505,686	44,897
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
9	Of which others	-	-	-
10	CVA risk	241,250	208,013	19,300
11	Equity positions in banking book under the simple risk-weight method and internal models method	-	-	-
12	Collective investment scheme ("CIS") exposures – LTA	170,987	163,739	13,679
13	CIS exposures – MBA	-	-	-
14	CIS exposures – FBA	-	-	-
14a	CIS exposures – combination of approaches	-	-	-
15	Settlement risk	-	-	-
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	2,791,963	3,112,175	223,357
21	Of which STM approach	2,791,963	3,112,175	223,357
22	Of which IMM approach	-	-	-
23	Capital charge for switch between exposures in trading book and banking book (not applicable before the revised market risk framework takes effect)*	N/A	N/A	N/A
24	Operational risk	15,764,888	15,353,438	1,261,191
24a	Sovereign concentration risk	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% RW)	4,941,755	4,904,830	395,340

CMB WING LUNG BANK LIMITED

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 30 June 2024 HK\$'000	As at 31 March 2024 HK\$'000	As at 30 June 2024 HK\$'000
26	Capital floor adjustment	-	-	-
26a	Deduction to RWA	2,126,720	2,116,926	170,138
26b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	-	-	-
26c	Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital	2,126,720	2,116,926	170,138
27	Total	286,762,441	302,582,857	22,940,995

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

CMB WING LUNG BANK LIMITED

3 Composition of regulatory capital

3.1 CC1: Composition of regulatory capital

		(a)	(b)
30 June 2024		Amount HK\$'000	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
	CET1 capital: instruments and reserves		
1	Directly issued qualifying CET1 capital instruments plus any related share premium	1,160,951	[k]
2	Retained earnings	45,448,442	[r]
3	Disclosed reserves	(634,362)	[l] + [m] + [n] + [q]
4	<i>Directly issued capital subject to phase-out arrangements from CET1 (only applicable to non-joint stock companies)</i>	Not applicable	Not applicable
5	Minority interests arising from CET1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in CET1 capital of the consolidation group)	-	
6	CET1 capital before regulatory adjustments	45,975,031	
	CET1 capital: regulatory deductions		
7	Valuation adjustments	-	
8	Goodwill (net of associated deferred tax liabilities)	-	
9	Other intangible assets (net of associated deferred tax liabilities)	-	
10	Deferred tax assets (net of associated deferred tax liabilities)	582,362	[g]
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	-	
15	Defined benefit pension fund net assets (net of associated deferred tax liabilities)	51,181	[d] + [h]
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)	-	[a] + [c] + [e] + [f]
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

CMB WING LUNG BANK LIMITED

3 Composition of regulatory capital (continued)

3.1 CC1: Composition of regulatory capital (continued)

		(a)	(b)
		Amount HK\$'000	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
30 June 2024			
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	4,201,480	
26a	Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)	3,866,763	[m] + [s]
26b	Regulatory reserve for general banking risks	334,717	[t]
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	4,835,023	
29	CET1 capital	41,140,008	
AT1 capital: instruments			
30	Qualifying AT1 capital instruments plus any related share premium	10,158,376	[u]
31	of which: classified as equity under applicable accounting standards	10,158,376	
32	of which: classified as liabilities under applicable accounting standards	-	
33	<i>Capital instruments subject to phase-out arrangements from AT1 capital</i>	-	
34	AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group)	-	
35	<i>of which: AT1 capital instruments issued by subsidiaries subject to phase-out arrangements</i>	-	
36	AT1 capital before regulatory deductions	10,158,376	
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	-	

CMB WING LUNG BANK LIMITED

3 Composition of regulatory capital (continued)

3.1 CC1: Composition of regulatory capital (continued)

		(a)	(b)
30 June 2024		Amount HK\$'000	Source based on reference numbers/letters of the balance sheet under the regulatory scope of 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	10,158,376	
45	Tier 1 capital (T1 = CET1 + AT1)	51,298,384	
Tier 2 capital: instruments and provisions			
46	Qualifying Tier 2 capital instruments plus any related share premium	-	[j]
47	<i>Capital instruments subject to phase-out arrangements from Tier 2 capital</i>	-	
48	Tier 2 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital of the consolidation group)	-	
49	<i>of which: capital instruments issued by subsidiaries subject to phase-out arrangements</i>	-	
50	Collective provisions and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	1,573,061	[-b] + [t]
51	Tier 2 capital before regulatory deductions	1,573,061	
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	(1,740,043)	

CMB WING LUNG BANK LIMITED

3 Composition of regulatory capital (continued)

3.1 CC1: Composition of regulatory capital (continued)

		(a)	(b)
30 June 2024		Amount HK\$'000	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
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	(1,740,043)	45% of ([m] + [s])
56b	Regulatory deductions applied to Tier 2 capital to cover the required deductions falling within §48(1)(g) of BCR	-	
57	Total regulatory adjustments to Tier 2 capital	(1,740,043)	
58	Tier 2 capital (T2)	3,313,104	
59	Total regulatory capital (TC = T1 + T2)	54,611,488	
60	Total RWA	286,762,441	
Capital ratios (as a percentage of RWA)			
61	CET1 capital ratio	14.35%	
62	Tier 1 capital ratio	17.89%	
63	Total capital ratio	19.04%	
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)	3.100%	
65	of which: capital conservation buffer requirement	2.500%	
66	of which: bank specific countercyclical capital buffer requirement	0.601%	
67	of which: higher loss absorbency requirement	0.00%	
68	CET1 (as a percentage of RWA) available after meeting minimum capital requirements	9.85%	
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	2,641,706	
73	Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	1,976,702	
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)	1,573,061	

CMB WING LUNG BANK LIMITED

3 Composition of regulatory capital (continued)

3.1 CC1: Composition of regulatory capital (continued)

		(a)	(b)
		Amount HK\$'000	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
30 June 2024			
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	3,379,154	
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	-	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)			
80	<i>Current cap on CET1 capital instruments subject to phase-out arrangements</i>	Not applicable	Not applicable
81	<i>Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i>	Not applicable	Not applicable
82	<i>Current cap on AT1 capital instruments subject to phase-out arrangements</i>	-	
83	<i>Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)</i>	-	
84	<i>Current cap on Tier 2 capital instruments subject to phase-out arrangements</i>	-	
85	<i>Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)</i>	-	

CMB WING LUNG BANK LIMITED

3 Composition of regulatory capital (continued)

3.1 CC1: Composition of regulatory capital (continued)

Notes to the template:

Row No.	Description	Hong Kong basis	Basel III basis
		HK\$'000	HK\$'000
9	Other intangible assets (net of associated deferred tax liability) <u>Explanation</u> As set out in paragraph 87 of the Basel III text issued by the Basel Committee (December 2010), mortgage servicing rights ("MSRs") may be given limited recognition in CET1 capital (and hence be excluded from deduction from CET1 capital up to the specified threshold). In Hong Kong, an AI is required to follow the accounting treatment of including MSRs as part of intangible assets reported in the AI's financial statements and to deduct MSRs in full from CET1 capital. Therefore, the amount to be deducted as reported in row 9 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 9 (i.e. the amount reported under the "Hong Kong basis") adjusted by reducing the amount of MSRs to be deducted to the extent not in excess of the 10% threshold set for MSRs and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and significant investments in CET1 capital instruments issued by financial sector entities (excluding those that are loans, facilities or other credit exposures to connected companies) under Basel III.	-	-
10	Deferred tax assets (net of associated deferred tax liabilities) <u>Explanation</u> As set out in paragraphs 69 and 87 of the Basel III text issued by the Basel Committee (December 2010), DTAs of the bank to be realized are to be deducted, whereas DTAs which relate to temporary differences may be given limited recognition in CET1 capital (and hence be excluded from deduction from CET1 capital up to the specified threshold). In Hong Kong, an AI is required to deduct all DTAs in full, irrespective of their origin, from CET1 capital. Therefore, the amount to be deducted as reported in row 10 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 10 (i.e. the amount reported under the "Hong Kong basis") adjusted by reducing the amount of DTAs to be deducted which relate to temporary differences to the extent not in excess of the 10% threshold set for DTAs arising from temporary differences and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and significant investments in CET1 capital instruments issued by financial sector entities (excluding those that are loans, facilities or other credit exposures to connected companies) under Basel III.	582,362	-
18	Insignificant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold) <u>Explanation</u> For the purpose of determining the total amount of insignificant LAC investments in CET1 capital instruments issued by financial sector entities, an AI is required to aggregate any amount of loans, facilities or other credit exposures provided by it to any of its connected companies, where the connected company is a financial sector entity, as if such loans, facilities or other credit exposures were direct holdings, indirect holdings or synthetic holdings of the AI in the capital instruments of the financial sector entity, except where the AI demonstrates to the satisfaction of the MA that any such loan was made, any such facility was granted, or any such other credit exposure was incurred, in the ordinary course of the AI's business. Therefore, the amount to be deducted as reported in row 18 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 18 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.	-	-
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.	-	-

CMB WING LUNG BANK LIMITED

3 Composition of regulatory capital (continued)

3.1 CC1: Composition of regulatory capital (continued)

Notes to the template:

Row No.	Description	Hong Kong basis	Basel III basis
		HK\$'000	HK\$'000
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)	-	-
	<p><u>Explanation</u></p> <p>The effect of treating loans, facilities or other credit exposures to connected companies which are financial sector entities as CET1 capital instruments for the purpose of considering deductions to be made in calculating the capital base (see note re row 18 to the template above) will mean the headroom within the threshold available for the exemption from capital deduction of other insignificant LAC investments in AT1 capital instruments may be smaller. Therefore, the amount to be deducted as reported in row 39 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 39 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.</p>		
54	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)	-	-
	<p><u>Explanation</u></p> <p>The effect of treating loans, facilities or other credit exposures to connected companies which are financial sector entities as CET1 capital instruments for the purpose of considering deductions to be made in calculating the capital base (see note re row 18 to the template above) will mean the headroom within the threshold available for the exemption from capital deduction of other insignificant LAC investments in Tier 2 capital instruments and non-capital LAC liabilities may be smaller. Therefore, the amount to be deducted as reported in row 54 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 54 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.</p>		
<p>Remarks:</p> <p>The amount of the 10% threshold and 5% threshold mentioned above is calculated based on the amount of CET1 capital determined in accordance with the deduction methods set out in BCR Schedule 4F. The 15% threshold is referring to paragraph 88 of the Basel III text issued by the Basel Committee (December 2010) and has no effect to the Hong Kong regime.</p>			

Abbreviations:

CET1: Common Equity Tier 1

AT1: Additional Tier 1

CMB WING LUNG BANK LIMITED

3 Composition of regulatory capital (continued)

3.2 CC2: Reconciliation of regulatory capital to balance sheet

	(a)	(b)	(c)
	Consolidated statement of financial position as in published financial statements As at 30 June 2024 HK\$'000	Under regulatory scope of consolidation As at 30 June 2024 HK\$'000	Reference
Assets			
Cash, balances and placements with and loans and advances to banks	82,157,817	82,094,307	
Derivative financial instruments	245,547	245,547	
Financial assets at fair value through profit or loss	5,614,716	4,955,801	
Investments in securities	148,941,370	148,941,234	
of which:			
- significant capital investments in financial sector entities exceeding 10% threshold	-	-	[a]
Advances and other accounts	202,713,343	202,670,188	
- Loans	-	-	
of which:			
- collective impairment allowances reflected in regulatory capital	-	(1,238,344)	[b]
- significant capital investments in financial sector entities exceeding 10% threshold	-	-	[c]
- Other assets	-	-	
of which:			
- Defined benefit pension fund net assets	-	61,295	[d]
Interests in subsidiaries	-	681,191	
of which:			
- significant capital investments in financial sector entities exceeding 10% threshold	-	-	[e]
Reverse repurchase agreements – non-trading	512,987	512,987	
Interests in associates and joint ventures	1,893,197	440,510	
of which:			
- significant capital investments in financial sector entities exceeding 10% threshold	-	-	[f]
Investment properties	2,676,750	2,819,541	
Leasehold land	135,961	92,442	
Other properties and equipment	1,534,397	2,138,486	
Tax recoverable	4,896	4,896	
Deferred tax assets	597,387	582,362	[g]
of which:			
- Deferred tax liabilities on defined benefit pension fund net assets	-	(10,114)	[h]
Total assets	447,028,368	446,179,492	

CMB WING LUNG BANK LIMITED

3 Composition of regulatory capital (continued)

3.2 CC2: Reconciliation of regulatory capital to balance sheet (continued)

	(a)	(b)	(c)
	Consolidated statement of financial position as in published financial statements As at 30 June 2024 HK\$'000	Under regulatory scope of consolidation As at 30 June 2024 HK\$'000	Reference
Liabilities			
Deposits and balances from banks	19,207,572	19,207,572	
Repurchase agreements – non-trading	1,624,292	1,618,262	
Financial liabilities at fair value through profit or loss	49,047		
Derivative financial instruments	200,772	200,772	
Deposits from customers	359,839,866	360,030,491	
Subordinated debts issued	-	-	
of which:			
- subordinated debt eligible for inclusion in regulatory capital	-	-	[j]
Current taxation	421,164	418,973	
Deferred tax liabilities	27,052	15,285	
Other accounts and accruals	8,659,824	8,554,730	
Total liabilities	390,029,589	390,046,085	
Shareholders' equity			
Share capital	1,160,951	1,160,951	[k]
Reserves	45,679,452	44,814,080	
of which:			
- Capital reserve	-	20,000	[l]
- Bank premises revaluation reserve	-	518,568	[m]
- Financial asset revaluation reserve	-	(1,428,305)	[n]
- Other reserve	-	255,375	[q]
- Retained earnings	-	45,448,442	[r]
of which:			
- revaluation of land and buildings	-	3,348,195	[s]
- regulatory reserve for general banking risks	-	334,717	[t]
Total equity attributable to shareholders of the Bank	46,840,403	45,975,031	
Additional equity instruments	10,158,376	10,158,376	[u]
Non-controlling interests	-	-	
Total equity	56,998,779	56,133,407	
Total equity and liabilities	447,028,368	446,179,492	

CMB WING LUNG BANK LIMITED

3 Composition of regulatory capital (continued)

3.3 CCA: Main features of regulatory capital instruments

3.3.1 Terms and conditions of regulatory capital instruments issued as at 30 June 2024

The regulatory capital instruments included in the Bank's consolidated capital base as at 30 June 2024 are as follows:

1. Common Equity Tier 1 Capital (Ordinary share capital)
2. US\$260 million undated non-cumulative subordinated additional tier 1 capital securities (issued on 27 December 2019)
3. RMB1,000 million undated non-cumulative subordinated additional tier 1 capital securities (issued on 27 February 2020)
4. US\$200 million undated non-cumulative subordinated additional tier 1 capital securities (issued on 23 March 2022)
5. US\$500 million undated non-cumulative subordinated additional tier 1 capital securities (issued on 27 December 2023)
6. US\$200 million undated non-cumulative subordinated additional tier 1 capital securities (issued on 30 January 2024)

The main features of the regulatory capital instruments are set out in the following sections. Full terms and conditions, which are available in English only, are published on the Bank's website at http://www.cmbwinglungbank.com/wlb_corporate/en/about-us/investor-communication/capital-instruments-issued-terms_20240630.html

CMB WING LUNG BANK LIMITED

3 Composition of regulatory capital (continued)

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

3.3.2 Common Equity Tier 1 Capital (Ordinary share capital)

		(a)
		Quantitative / qualitative information
1	Issuer	CMB Wing Lung Bank Limited
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	N/A
3	Governing law(s) of the instrument	Law of Hong Kong Special Administrative Region
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules #	Common Equity Tier 1
5	Post-transitional 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 recognized in regulatory capital (currency in millions, as of most recent reporting date)	HK\$1,161 million as at 30 June 2024
9	Par value of instrument	N/A
10	Accounting classification	Shareholders' equity
11	Original date of issuance	Since incorporation
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	Discretionary dividend amount
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	N/A
22	Non-cumulative or cumulative	N/A
23	Convertible or non-convertible	N/A
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	N/A
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

CMB WING LUNG BANK LIMITED

3 Composition of regulatory capital (continued)

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

3.3.2 Common Equity Tier 1 Capital (Ordinary share capital) (continued)

		(a)
		Quantitative / qualitative information
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	Non-cumulative subordinated additional tier 1 capital securities
36	Non-compliant transitioned features	N/A
37	If yes, specify non-compliant features	N/A

Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H to the Banking (Capital) Rules.

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

CMB WING LUNG BANK LIMITED

3 Composition of regulatory capital (continued)

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

3.3.3 US\$260 million undated non-cumulative subordinated additional tier 1 capital securities (issued on 27 December 2019)

		(a)
		Quantitative / qualitative information
1	Issuer	CMB Wing Lung Bank Limited
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	N/A
3	Governing law(s) of the instrument	Law of Hong Kong Special Administrative Region
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules #	N/A
5	Post-transitional 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 recognized in regulatory capital (currency in millions, as of most recent reporting date)	US\$260 million as at 30 June 2024
9	Par value of instrument	US\$260 million
10	Accounting classification	Equity - par value
11	Original date of issuance	27 December 2019
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	Optional redemption date: 27 December 2024 (First Call Date) Redemption for taxation reasons: Yes Redemption for regulatory reasons: Yes Redemption price: Redeemed at the outstanding principal amount together with distributions accrued to the date of redemption, subject to adjustment following the occurrence of a Non-Viability Event.
16	Subsequent call dates, if applicable	Any Distribution Payment Date after the First Call Date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	5.23 per cent per annum for the period from, and including, the Issue Date to, but excluding the First Call Date. The then prevailing 5 year U.S. Treasury Rate plus 350 bps for the period from, and including, the First Call Date and each Distribution Reset Date thereafter to, but excluding, the immediately following Distribution Reset Date. 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

CMB WING LUNG BANK LIMITED

3 Composition of regulatory capital (continued)

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

3.3.3 US\$260 million undated non-cumulative subordinated additional tier 1 capital securities (issued on 27 December 2019) (continued)

		(a)
		Quantitative / qualitative information
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
31	If write-down, write-down trigger(s)	<p>If a Non-Viability Event occurs and is continuing, the Issuer shall, by the provision of a Non-Viability Event Notice, irrevocably reduce the then principal amount of, and cancel any accrued but unpaid distribution in respect of, each Capital Security in whole or in part.</p> <p>"Non-Viability Event" means the earlier of:</p> <p>(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</p> <p>(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.</p> <p>The Capital Securities may be written off, cancelled, converted or modified, or the form of the Capital Securities may be changed, in the exercise of any Hong Kong Resolution Authority Power under the Financial Institutions (Resolution) Ordination (Cap. 628) of Hong Kong by the relevant Hong Kong Resolution Authority without prior notice and which may include (without limitation) and result in any of the following or some combination thereof:</p> <p>(a) the reduction or cancellation of all or a part of the principal amount of, or Distributions on, the Capital Securities;</p>

CMB WING LUNG BANK LIMITED

3 Composition of regulatory capital (continued)

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

3.3.3 US\$260 million undated non-cumulative subordinated additional tier 1 capital securities (issued on 27 December 2019) (continued)

		(a)
		Quantitative / qualitative information
31	If write-down, write-down trigger(s)	(b) the conversion of all or a part of the principal amount of, or Distributions on, the Capital Securities into shares or other securities or other obligations of the Issuer or another person (and the issue to or conferral on the holder of such shares, securities or obligations), including by means of an amendment, modification or variation of the terms of the Capital Securities; and (c) the amendment or alteration of the maturity of the Capital Securities or amendment or alteration of the amount of Distributions payable on the Capital Securities, or the date on which the Distributions become payable, including by suspending payment for a temporary period, or any other amendment or alteration of the terms and conditions of the Capital Securities.
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).	Subordinate to the claims of: (a) all unsubordinated creditors of the Issuer (including its depositors); (b) creditors in respect of Tier 2 Capital Instruments of the Issuer; and (c) all other Subordinated Creditors of the Issuer whose claims are stated to rank senior to the Capital Securities or rank senior to the Capital Securities by operation of law or contract.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H to the Banking (Capital) Rules.

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

CMB WING LUNG BANK LIMITED

3 Composition of regulatory capital (continued)

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

3.3.4 RMB1,000 million undated non-cumulative subordinated additional tier 1 capital securities (issued on 27 February 2020)

		(a)
		Quantitative / qualitative information
1	Issuer	CMB Wing Lung Bank Limited
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	N/A
3	Governing law(s) of the instrument	Law of Hong Kong Special Administrative Region
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules #	N/A
5	Post-transitional 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 recognized in regulatory capital (currency in millions, as of most recent reporting date)	RMB1,000 million as at 30 June 2024
9	Par value of instrument	RMB1,000 million
10	Accounting classification	Equity - par value
11	Original date of issuance	27 February 2020
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	Optional redemption date: 27 February 2025 (First Call Date) Redemption for taxation reasons: Yes Redemption for regulatory reasons: Yes Redemption price: Redeemed at the outstanding principal amount together with distributions accrued to the date of redemption, subject to adjustment following the occurrence of a Non-Viability Event.
16	Subsequent call dates, if applicable	Any Distribution Payment Date after the First Call Date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	4.78 per cent per annum for the period from, and including, the Issue Date to, but excluding the Distribution Payment Date falling on or nearest to the First Call Date. The then prevailing rate of 5 year Chinese government notes plus 212 bps for the period from, and including, the First Call Date and each Distribution Reset Date thereafter to, but excluding, the immediately following Distribution Reset Date. 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

CMB WING LUNG BANK LIMITED

3 Composition of regulatory capital (continued)

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

3.3.4 RMB1,000 million undated non-cumulative subordinated additional tier 1 capital securities (issued on 27 February 2020) (continued)

		(a)
		Quantitative / qualitative information
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
31	If write-down, write-down trigger(s)	<p>If a Non-Viability Event occurs and is continuing, the Issuer shall, by the provision of a Non-Viability Event Notice, irrevocably reduce the then principal amount of, and cancel any accrued but unpaid distribution in respect of, each Capital Security in whole or in part.</p> <p>"Non-Viability Event" means the earlier of:</p> <p>(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</p> <p>(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.</p> <p>The Capital Securities may be written off, cancelled, converted or modified, or the form of the Capital Securities may be changed, in the exercise of any Hong Kong Resolution Authority Power under the Financial Institutions (Resolution) Ordination (Cap. 628) of Hong Kong by the relevant Hong Kong Resolution Authority without prior notice and which may include (without limitation) and result in any of the following or some combination thereof:</p> <p>(a) the reduction or cancellation of all or a part of the principal amount of, or Distributions on, the Capital Securities;</p> <p>(b) the conversion of all or a part of the principal amount of, or Distributions on, the Capital Securities into shares or other securities or other obligations of the Issuer or another person (and the issue to or conferral on the holder of such shares, securities or obligations), including by means of an amendment, modification or variation of the terms of the Capital Securities; and</p>

CMB WING LUNG BANK LIMITED

3 Composition of regulatory capital (continued)

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

3.3.4 RMB1,000 million undated non-cumulative subordinated additional tier 1 capital securities (issued on 27 February 2020) (continued)

		(a)
		Quantitative / qualitative information
31	If write-down, write-down trigger(s)	(c) the amendment or alteration of the maturity of the Capital Securities or amendment or alteration of the amount of Distributions payable on the Capital Securities, or the date on which the Distributions become payable, including by suspending payment for a temporary period, or any other amendment or alteration of the terms and conditions of the Capital Securities.
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).	Subordinate to the claims of: (a) all unsubordinated creditors of the Issuer (including its depositors); (b) creditors in respect of Tier 2 Capital Instruments of the Issuer; and (c) all other Subordinated Creditors of the Issuer whose claims are stated to rank senior to the Capital Securities or rank senior to the Capital Securities by operation of law or contract.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H to the Banking (Capital) Rules.

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

CMB WING LUNG BANK LIMITED

3 Composition of regulatory capital (continued)

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

3.3.5 US\$200 million undated non-cumulative subordinated additional tier 1 capital securities (issued on 23 March 2022)

		(a)
		Quantitative / qualitative information
1	Issuer	CMB Wing Lung Bank Limited
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	N/A
3	Governing law(s) of the instrument	Hong Kong Laws (subordination governed by Laws of Hong Kong Special Administrative Region)
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules #	N/A
5	Post-transitional 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 Additional Tier 1 Capital Securities
8	Amount recognized in regulatory capital (currency in millions, as of most recent reporting date)	US\$200 million as at 30 June 2024
9	Par value of instrument	US\$200 million
10	Accounting classification	Equity - par value
11	Original date of issuance	23 March 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	<ul style="list-style-type: none"> - 23 March 2027 (First Call Date) - No fixed redemption date - Optional Redemption (on a designated date on 23 March 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 (if appropriate) with distributions accrued to (but excluding) the date of redemption, subject to adjustment following the occurrence of a Non-Viability Event.
16	Subsequent call dates, if applicable	Any Distribution Payment Date after the First Call Date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend / coupon	Fixed

CMB WING LUNG BANK LIMITED

3 Composition of regulatory capital (continued)

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

3.3.5 US\$200 million undated non-cumulative subordinated additional tier 1 capital securities (issued on 23 March 2022) (continued)

		(a)
		Quantitative / qualitative information
18	Coupon rate and any related index	At a fixed rate of 3.34% per annum for the period from, and including, the Issue Date to, but excluding the First Call Date. 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 149 bps 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
31	If write-down, write-down trigger(s)	If a Non-Viability Event occurs and is continuing, the Issuer shall, by the provision of a Non-Viability Event Notice, irrevocably reduce the then prevailing principal amount of, and cancel any accrued but unpaid distribution in respect 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; and (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.

CMB WING LUNG BANK LIMITED

3 Composition of regulatory capital (continued)

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

3.3.5 US\$200 million undated non-cumulative subordinated additional tier 1 capital securities (issued on 23 March 2022) (continued)

		(a)
		Quantitative / qualitative information
31	If write-down, write-down trigger(s)	<p>The Capital Securities may be written off, cancelled, converted or modified, or the form of the Capital Securities may be changed, in the exercise of any Hong Kong Resolution Authority Power under the Financial Institutions (Resolution) Ordinance (Cap. 628) of Hong Kong by the relevant Hong Kong Resolution Authority without prior notice and which may include (without limitation) and result in any of the following or some combination thereof:</p> <p>(a) the reduction or cancellation of all or a part of the principal amount of, or Distributions on, the Capital Securities;</p> <p>(b) the conversion of all or a part of the principal amount of, or Distributions on, the Capital Securities into shares or other securities or other obligations of the Issuer or another person (and the issue to or conferral on the holder of such shares, securities or obligations), including by means of an amendment, modification or variation of the terms of the Capital Securities; and</p> <p>(c) the amendment or alteration of the maturity of the Capital Securities or amendment or alteration of the amount of Distributions payable on the Capital Securities, or the date on which the Distributions become payable, including by suspending payment for a temporary period, or any other amendment or alteration of the terms and conditions of the Capital Securities.</p>
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).	<p>Subordinate to the claims of:</p> <p>(a) all unsubordinated creditors of the Issuer (including its depositors);</p> <p>(b) creditors in respect of Tier 2 Capital Securities of the Issuer; and</p> <p>(c) all other Subordinated Creditors of the Issuer whose claims are stated to rank senior to the Capital Securities or rank senior to the Capital Securities by operation of law or contract.</p>
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H to the Banking (Capital) Rules.

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

CMB WING LUNG BANK LIMITED

3 Composition of regulatory capital (continued)

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

3.3.6 US\$500 million undated non-cumulative subordinated additional tier 1 capital securities (issued on 27 December 2023)

		(a)
		Quantitative / qualitative information
1	Issuer	CMB Wing Lung Bank Limited
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	N/A
3	Governing law(s) of the instrument	Hong Kong Laws (subordination governed by Laws of Hong Kong Special Administrative Region)
<i>Regulatory treatment</i>		
4	Transitional Basel III rules #	N/A
5	Post-transitional 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 Additional Tier 1 Capital Securities
8	Amount recognized in regulatory capital (currency in millions, as of most recent reporting date)	US\$500 million as at 30 June 2024
9	Par value of instrument	US\$500 million
10	Accounting classification	Equity - par value
11	Original date of issuance	27 December 2023
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	<ul style="list-style-type: none"> - 27 December 2028 (First Call Date) - No fixed redemption date - Optional Redemption (on a designated date on 27 December 2028 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 (if appropriate) with distributions accrued to (but excluding) the date of redemption, subject to adjustment following the occurrence of a Non-Viability Event.
16	Subsequent call dates, if applicable	Any Distribution Payment Date after the First Call Date
<i>Coupons / dividends</i>		
17	Fixed or floating dividend / coupon	Fixed

CMB WING LUNG BANK LIMITED

3 Composition of regulatory capital (continued)

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

3.3.6 US\$500 million undated non-cumulative subordinated additional tier 1 capital securities (issued on 27 December 2023)

		(a)
		Quantitative / qualitative information
18	Coupon rate and any related index	At a fixed rate of 6.30% per annum for the period from, and including, the Issue Date to, but excluding the First Call Date. 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 242 bps 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
31	If write-down, write-down trigger(s)	If a Non-Viability Event occurs and is continuing, the Issuer shall, by the provision of a Non-Viability Event Notice, irrevocably reduce the then prevailing principal amount of, and cancel any accrued but unpaid distribution in respect 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; and (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.

CMB WING LUNG BANK LIMITED

3 Composition of regulatory capital (continued)

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

3.3.6 US\$500 million undated non-cumulative subordinated additional tier 1 capital securities (issued on 27 December 2023) (continued)

		(a)
		Quantitative / qualitative information
31	If write-down, write-down trigger(s)	<p>The Capital Securities may be written off, cancelled, converted or modified, or the form of the Capital Securities may be changed, in the exercise of any Hong Kong Resolution Authority Power under the Financial Institutions (Resolution) Ordinance (Cap. 628) of Hong Kong by the relevant Hong Kong Resolution Authority without prior notice and which may include (without limitation) and result in any of the following or some combination thereof:</p> <p>(a) the reduction or cancellation of all or a part of the principal amount of, or Distributions on, the Capital Securities;</p> <p>(b) the conversion of all or a part of the principal amount of, or Distributions on, the Capital Securities into shares or other securities or other obligations of the Issuer or another person (and the issue to or conferral on the holder of such shares, securities or obligations), including by means of an amendment, modification or variation of the terms of the Capital Securities; and</p> <p>(c) the amendment or alteration of the maturity of the Capital Securities or amendment or alteration of the amount of Distributions payable on the Capital Securities, or the date on which the Distributions become payable, including by suspending payment for a temporary period, or any other amendment or alteration of the terms and conditions of the Capital Securities.</p>
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).	<p>Subordinate to the claims of:</p> <p>(a) all unsubordinated creditors of the Issuer (including its depositors);</p> <p>(b) creditors in respect of Tier 2 Capital Securities of the Issuer; and</p> <p>(c) all other Subordinated Creditors of the Issuer whose claims are stated to rank senior to the Capital Securities or rank senior to the Capital Securities by operation of law or contract.</p>
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H to the Banking (Capital) Rules.

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

CMB WING LUNG BANK LIMITED

3 Composition of regulatory capital (continued)

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

3.3.7 US\$200 million undated non-cumulative subordinated additional tier 1 capital securities (issued on 30 January 2024)

		(a)
		Quantitative / qualitative information
1	Issuer	CMB Wing Lung Bank Limited
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	N/A
3	Governing law(s) of the instrument	Hong Kong Laws (subordination governed by Laws of Hong Kong Special Administrative Region)
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules #	N/A
5	Post-transitional 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 Additional Tier 1 Capital Securities
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	US\$200 million as at 30 June 2024
9	Par value of instrument	US\$200 million
10	Accounting classification	Equity - par value
11	Original date of issuance	30 January 2024
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	<ul style="list-style-type: none"> - 30 January 2029 (First Call Date) - No fixed redemption date - Optional Redemption (on a designated date on 30 January 2029 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 (if appropriate) with distributions accrued to (but excluding) the date of redemption, subject to adjustment following the occurrence of a Non-Viability Event.
16	Subsequent call dates, if applicable	Any Distribution Payment Date after the First Call Date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend / coupon	Fixed

CMB WING LUNG BANK LIMITED

3 Composition of regulatory capital (continued)

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

3.3.7 US\$200 million undated non-cumulative subordinated additional tier 1 capital securities (issued on 30 January 2024)

		(a)
		Quantitative / qualitative information
18	Coupon rate and any related index	At a fixed rate of 6.44% per annum for the period from, and including, the Issue Date to, but excluding the First Call Date. 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 242 bps 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
31	If write-down, write-down trigger(s)	If a Non-Viability Event occurs and is continuing, the Issuer shall, by the provision of a Non-Viability Event Notice, irrevocably reduce the then prevailing principal amount of, and cancel any accrued but unpaid distribution in respect 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; and (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.

CMB WING LUNG BANK LIMITED

3 Composition of regulatory capital (continued)

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

3.3.7 US\$200 million undated non-cumulative subordinated additional tier 1 capital securities (issued on 30 January 2024)

		(a)
		Quantitative / qualitative information
31	If write-down, write-down trigger(s)	<p>The Capital Securities may be written off, cancelled, converted or modified, or the form of the Capital Securities may be changed, in the exercise of any Hong Kong Resolution Authority Power under the Financial Institutions (Resolution) Ordinance (Cap. 628) of Hong Kong by the relevant Hong Kong Resolution Authority without prior notice and which may include (without limitation) and result in any of the following or some combination thereof:</p> <p>(a) the reduction or cancellation of all or a part of the principal amount of, or Distributions on, the Capital Securities;</p> <p>(b) the conversion of all or a part of the principal amount of, or Distributions on, the Capital Securities into shares or other securities or other obligations of the Issuer or another person (and the issue to or conferral on the holder of such shares, securities or obligations), including by means of an amendment, modification or variation of the terms of the Capital Securities; and</p> <p>(c) the amendment or alteration of the maturity of the Capital Securities or amendment or alteration of the amount of Distributions payable on the Capital Securities, or the date on which the Distributions become payable, including by suspending payment for a temporary period, or any other amendment or alteration of the terms and conditions of the Capital Securities.</p>
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).	<p>Subordinate to the claims of:</p> <p>(a) all unsubordinated creditors of the Issuer (including its depositors);</p> <p>(b) creditors in respect of Tier 2 Capital Securities of the Issuer; and</p> <p>(c) all other Subordinated Creditors of the Issuer whose claims are stated to rank senior to the Capital Securities or rank senior to the Capital Securities by operation of law or contract.</p>
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H to the Banking (Capital) Rules.

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

CMB WING LUNG BANK LIMITED

4 Macroprudential supervisory measures

4.1 CCyB1: Geographical distribution of credit exposures used in countercyclical capital buffer ("CCyB")

	30 June 2024	(a)	(c)	(d)	(e)
	Geographical breakdown by Jurisdiction (J)	Applicable JCCyB ratio in effect (%)	RWA used in computation of CCyB ratio HK\$'000	AI-specific CCyB ratio (%)	CCyB amount HK\$'000
1	Hong Kong, China	1.0000%	119,174,307		
2	Australia	1.0000%	61,142		
3	Cyprus	1.0000%	14		
4	Germany	0.7500%	100,693		
5	Netherlands	2.0000%	60,482		
6	South Korea	1.0000%	15,452		
7	Sweden	2.0000%	622,223		
8	United Kingdom	2.0000%	124,508		
9	Sum		120,158,821		
10	Total		201,403,649	0.6005%	1,209,408

CMB WING LUNG BANK LIMITED

5 Leverage ratio

5.1 LR1: Summary comparison of accounting assets against leverage ratio ("LR") exposure measure

30 June 2024		(a)
	Item	Value under the LR framework HK\$'000
1	Total consolidated assets as per published financial statements	447,028,368
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(848,877)
2a	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-
3	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the applicable accounting standard but excluded from the LR exposure measure	-
3a	Adjustments for eligible cash pooling transactions	-
4	Adjustments for derivative contracts	747,214
5	Adjustment for SFTs (i.e. repos and similar secured lending)	-
6	Adjustment for off-balance sheet ("OBS") items (i.e. conversion to credit equivalent amounts of OBS exposures)	29,531,551
6a	Adjustments for prudent valuation adjustments and specific and collective provisions that are allowed to be excluded from exposure measure	(65,821)
7	Other adjustments	(4,835,023)
8	Leverage ratio exposure measure	471,557,412

CMB WING LUNG BANK LIMITED

5 Leverage ratio (continued)

5.2 LR2: Leverage ratio

		(a)	(b)
		HK\$'000	
		As at 30 June 2024	As at 31 December 2023
On-balance sheet exposures			
1	On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)	445,303,720	424,436,901
2	Less: Asset amounts deducted in determining Tier 1 capital	(4,835,023)	(5,145,155)
3	Total on-balance sheet exposures (excluding derivative contracts and SFTs)	440,468,697	419,291,746
Exposures arising from derivative contracts			
4	Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)	108,272	171,303
5	Add-on amounts for PFE associated with all derivative contracts	948,125	1,090,405
6	Gross-up for collateral provided in respect of derivative contracts where deducted from the balance sheet assets pursuant to the applicable accounting framework	-	-
7	Less: Deductions of receivables assets for cash variation margin provided under derivative contracts	(63,636)	(109,827)
8	Less: Exempted CCP leg of client-cleared trade exposures	-	-
9	Adjusted effective notional amount of written credit-related derivative contracts	-	-
10	Less: Adjusted effective notional offsets and add-on deductions for written credit-related derivative contracts	-	-
11	Total exposures arising from derivative contracts	992,761	1,151,881
Exposures arising from SFTs			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	630,224	882,135
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
14	CCR exposure for SFT assets	-	-
15	Agent transaction exposures	-	-
16	Total exposures arising from SFTs	630,224	882,135
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	206,978,523	129,434,887
18	Less: Adjustments for conversion to credit equivalent amounts	(177,446,972)	(108,750,540)
19	Off-balance sheet items	29,531,551	20,684,347
Capital and total exposures			
20	Tier 1 capital	51,298,384	52,183,930
20a	Total exposures before adjustments for specific and collective provisions	471,623,233	442,010,109
20b	Adjustments for specific and collective provisions	(65,821)	(91,741)
21	Total exposures after adjustments for specific and collective provisions	471,557,412	441,918,368
Leverage ratio			
22	Leverage ratio	10.9%	11.8%

CMB WING LUNG BANK LIMITED

6 Liquidity

6.1 LIQ1: Liquidity Coverage Ratio - for category 1 institution

For the quarter ended 30 June 2024

Number of data points used in calculating the average value of the LCR and related components set out in this template: (74)		HK\$000 equivalent	
		(a)	(b)
Basis of disclosure: consolidated / unconsolidated / Hong Kong office (delete as appropriate)		Unweighted value (average)	Weighted value (average)
A. HQLA			
1	Total HQLA		92,648,010
B. Cash outflows			
2	Retail deposits and small business funding, of which:	220,330,574	15,074,418
3	<i>Stable retail deposits and stable small business funding</i>	5,648,413	282,421
4	<i>Less stable retail deposits and less stable small business funding</i>	81,157,769	8,115,777
4a	<i>Retail term deposits and small business term funding</i>	133,524,392	6,676,220
5	Unsecured wholesale funding (other than small business funding), and debt securities and prescribed instruments issued by the AI, of which:	127,907,092	83,673,781
6	<i>Operational deposits</i>	-	-
7	<i>Unsecured wholesale funding (other than small business funding) not covered in row 6</i>	127,877,362	83,644,051
8	<i>Debt securities and prescribed instruments issued by the AI and redeemable within the LCR period</i>	29,730	29,730
9	Secured funding transactions (including securities swap transactions)		539,933
10	Additional requirements, of which:	27,214,375	4,517,380
11	<i>Cash outflows arising from derivative contracts and other transactions, and additional liquidity needs arising from related collateral requirements</i>	460,561	460,561
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>	26,753,814	4,056,819
14	Contractual lending obligations (not otherwise covered in Section B) and other contractual cash outflows	5,222,736	5,222,734
15	Other contingent funding obligations (whether contractual or non-contractual)	5,977,819	312,692
16	Total Cash Outflows		109,340,938
C. Cash Inflows			
17	Secured lending transactions (including securities swap transactions)	1,421,983	1,421,983
18	Secured and unsecured loans (other than secured lending transactions covered in row 17) and operational deposits placed at other financial institutions	100,416,837	49,063,868
19	Other cash inflows	3,648,003	3,174,000
20	Total Cash Inflows	105,486,823	53,659,851
D. Liquidity Coverage Ratio			Adjusted value
21	Total HQLA		92,648,010
22	Total Net Cash Outflows		55,681,087
23	LCR (%)		170.5%

CMB WING LUNG BANK LIMITED

6 Liquidity (continued)

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

For the quarter ended 31 March 2024

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: consolidated / unconsolidated / Hong Kong office (delete as appropriate)		Unweighted value (average)	Weighted value (average)
E. HQLA			
1	Total HQLA		92,274,077
F. Cash outflows			
2	Retail deposits and small business funding, of which:	204,560,552	14,038,573
3	<i>Stable retail deposits and stable small business funding</i>	5,025,051	251,253
4	<i>Less stable retail deposits and less stable small business funding</i>	76,210,914	7,621,091
4a	<i>Retail term deposits and small business term funding</i>	123,324,587	6,166,229
5	Unsecured wholesale funding (other than small business funding), and debt securities and prescribed instruments issued by the AI, of which:	120,482,168	86,005,400
6	<i>Operational deposits</i>	-	-
7	<i>Unsecured wholesale funding (other than small business funding) not covered in row 6</i>	120,480,798	86,004,030
8	<i>Debt securities and prescribed instruments issued by the AI and redeemable within the LCR period</i>	1,370	1,370
9	Secured funding transactions (including securities swap transactions)		1,021,300
10	Additional requirements, of which:	26,882,495	4,013,872
11	<i>Cash outflows arising from derivative contracts and other transactions, and additional liquidity needs arising from related collateral requirements</i>	684,686	684,686
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>	26,197,809	3,329,186
14	Contractual lending obligations (not otherwise covered in Section B) and other contractual cash outflows	5,255,174	5,255,174
15	Other contingent funding obligations (whether contractual or non-contractual)	6,359,986	328,477
16	Total Cash Outflows		110,662,796
G. Cash Inflows			
17	Secured lending transactions (including securities swap transactions)	1,327,541	1,327,541
18	Secured and unsecured loans (other than secured lending transactions covered in row 17) and operational deposits placed at other financial institutions	87,817,633	33,916,966
19	Other cash inflows	7,898,980	7,336,740
20	Total Cash Inflows	97,044,154	42,581,247
H. Liquidity Coverage Ratio			Adjusted value
21	Total HQLA		92,274,077
22	Total Net Cash Outflows		68,081,549
23	LCR (%)		136.2%

CMB WING LUNG BANK LIMITED

6 Liquidity (continued)

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

Notes:

- The weighted amount 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 amount 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 first and second quarters of 2024 remained stable at 136.2% and 170.5% 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.

CMB WING LUNG BANK LIMITED

6 Liquidity (continued)

6.2 LIQ2: Net Stable Funding Ratio - for category 1 institution

30 June 2024		(a)	(b)	(c)	(d)	(e)
HK\$'000		Unweighted value by residual maturity				Weighted amount
Basis of disclosure: consolidated / unconsolidated / Hong Kong office (delete as appropriate)		No specified term to maturity	<6 months or repayable on demand	6 months to < 12 months	12 months or more	
A. Available stable funding ("ASF") item						
1	Capital:	56,532,414	-	-	-	56,532,414
2	Regulatory capital	56,532,414	-	-	-	56,532,414
2a	Minority interests not covered by row 2	-	-	-	-	-
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and small business funding:	-	195,878,821	22,007,799	3,432,551	199,828,487
5	Stable deposits	-	5,589,934	369,634	80,082	5,741,672
6	Less stable deposits	-	190,288,887	21,638,165	3,352,469	194,086,815
7	Wholesale funding:	-	154,718,104	5,602,647	3,077,653	50,679,253
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	154,718,104	5,602,647	3,077,653	50,679,253
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	6,407,928	769,236	-	-	-
12	Net derivative liabilities	-	-	-	-	-
13	All other funding and liabilities not included in the above categories	6,407,928	769,236	-	-	-
14	Total ASF	-	-	-	-	307,040,154
B. Required stable funding ("RSF") item						
15	Total HQLA for NSFR purposes	95,780,754				9,201,191
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	42,016,023	118,188,368	62,266,429	115,848,237	194,351,241
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	176,674	89,777,099	28,805,618	25,846,983	53,893,031
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:	40,717,822	17,874,826	16,124,583	47,777,399	91,648,828

CMB WING LUNG BANK LIMITED

6 Liquidity (continued)

6.2 LIQ2: Net Stable Funding Ratio - for category 1 institution (continued)

30 June 2024		(a)	(b)	(c)	(d)	(e)
HK\$'000		Unweighted value by residual maturity				Weighted amount
Basis of disclosure: consolidated / unconsolidated / Hong Kong office (delete as appropriate)		No specified term to maturity	<6 months or repayable on demand	6 months to < 12 months	12 months or more	
21	With a risk-weight of less than or equal to 35% under the STC approach	-	110,117	152,208	2,859,072	1,989,560
22	Performing residential mortgages, of which:	-	306,916	285,274	12,109,113	8,529,829
23	With a risk-weight of less than or equal to 35% under the STC approach	-	273,850	255,369	10,295,063	6,956,400
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	1,121,527	10,229,527	17,050,954	30,114,741	40,279,553
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	9,718,021	2,160,074	85,111	1,713	9,995,605
27	Physical traded commodities, including gold	58,144				49,422
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	5,295				5,295
29	Net derivative assets	54,268				54,268
30	Total derivative liabilities before adjustments for deduction of variation margin posted	77,601				3,880
31	All other assets not included in the above categories	9,522,713	2,160,074	85,111	1,713	9,882,740
32	Off-balance sheet items				1,351,933	1,351,933
33	Total RSF					214,899,970
34	Net Stable Funding Ratio (%)					142.88%

CMB WING LUNG BANK LIMITED

6 Liquidity (continued)

6.2 LIQ2: Net Stable Funding Ratio - for category 1 institution (continued)

31 March 2024		(a)	(b)	(c)	(d)	(e)
HK\$'000		Unweighted value by residual maturity				Weighted amount
Basis of disclosure: consolidated/ unconsolidated / Hong Kong office (delete as appropriate)		No specified term to maturity	<6 months or repayable on demand	6 months to < 12 months	12 months or more	
A. Available stable funding ("ASF") item						
1	Capital:	56,585,208	-	-	-	56,585,208
2	Regulatory capital	56,585,208	-	-	-	56,585,208
2a	Minority interests not covered by row 2	-	-	-	-	-
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and small business funding:	-	186,375,103	21,558,399	2,179,210	189,587,526
5	Stable deposits	-	4,974,160	389,110	18,711	5,113,818
6	Less stable deposits	-	181,400,943	21,169,289	2,160,499	184,473,708
7	Wholesale funding:	-	182,332,459	9,320,148	2,956,977	49,385,310
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	182,332,459	9,320,148	2,956,977	49,385,310
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	4,928,685	286,906	-	-	-
12	Net derivative liabilities	-	-	-	-	-
13	All other funding and liabilities not included in the above categories	4,928,685	286,906	-	-	-
14	Total ASF					295,558,044
B. Required stable funding ("RSF") item						
15	Total HQLA for NSFR purposes				102,377,360	9,602,259
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	43,474,708	134,207,695	60,720,284	111,616,695	194,627,520
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	264,281	104,233,199	29,729,907	26,712,462	57,476,676
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:	42,088,051	20,560,128	18,289,337	49,250,089	96,475,885
21	With a risk-weight of less than or equal to 35% under the STC approach	-	115,374	107,737	2,931,332	2,016,922

CMB WING LUNG BANK LIMITED

6 Liquidity (continued)

6.2 LIQ2: Net Stable Funding Ratio - for category 1 institution (continued)

31 March 2024		(a)	(b)	(c)	(d)	(e)
HK\$'000		Unweighted value by residual maturity				Weighted amount
Basis of disclosure: consolidated / unconsolidated / Hong Kong office (delete as appropriate)		No specified term to maturity	<6 months or repayable on demand	6 months to < 12 months	12 months or more	
22	Performing residential mortgages, of which:	-	272,014	253,842	10,012,101	7,041,791
23	With a risk-weight of less than or equal to 35% under the STC approach	-	246,170	230,358	8,657,116	5,865,389
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	1,122,376	9,142,354	12,447,198	25,642,042	33,633,168
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	11,893,755	437,055	-	-	11,916,266
27	Physical traded commodities, including gold	25,237	-	-	-	21,451
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	4,806	-	-	-	4,806
29	Net derivative assets	21,486	-	-	-	21,486
30	Total derivative liabilities before adjustments for deduction of variation margin posted	115,160	-	-	-	5,758
31	All other assets not included in the above categories	11,727,066	437,055	-	-	11,862,765
32	Off-balance sheet items	-	-	-	1,164,442	1,164,442
33	Total RSF	-	-	-	-	217,310,487
34	Net Stable Funding Ratio (%)	-	-	-	-	136.0%

Note:

The Group's NSFR were 136.0% and 142.9% as of 31 March and 30 June 2024, respectively. The Group has continuously maintained a healthy NSFR ratio during the first half of 2024. No material change was found in the diversity and stability of funds over the period.

CMB WING LUNG BANK LIMITED

7 Credit risk for non-securitization exposures

7.1 CR1: Credit quality of exposures

30 June 2024 HK\$'000		(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		
1	Loans *	3,139,373	280,591,089	4,145,626	3,232,938	912,688	-	279,584,836
2	Debt securities		148,543,075	259,468	-	259,468	-	148,283,607
3	Off-balance sheet exposures	-	27,527,630	65,821	897	64,924	-	27,461,809
4	Total	3,139,373	456,661,794	4,470,915	3,233,835	1,237,080	-	455,330,252

*include advances to customers, trade bills, balances and placements with and loans and advances to banks.

7.2 CR2: Changes in defaulted loans and debt securities

30 June 2024		(a)
		Amount HK\$'000
1	Defaulted loans and debt securities at end of the previous reporting period (31 December 2023)	2,286,042
2	Loans and debt securities that have defaulted since the last reporting period	1,394,011
3	Returned to non-defaulted status	(486,419)
4	Amounts written off	(1,263)
5	Other changes	(52,998)
6	Defaulted loans and debt securities at end of the current reporting period (30 June 2024)	3,139,373

7.3 CR3: Overview of recognized credit risk mitigation (continued)

30 June 2024		(a)	(b)	(c)	(d)	(e)
HK\$'000		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
1	Loans	271,158,692	8,426,144	3,977,422	4,448,722	-
2	Debt securities	148,283,607				-
3	Total	419,442,299	8,426,144	3,977,422	4,448,722	-
4	of which defaulted	167,556	157,613	9,648	147,965	-

CMB WING LUNG BANK LIMITED

7 Credit risk for non-securitization exposures (continued)

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

		(a)	(b)	(c)	(d)	(e)	(f)
	30 June 2024 HK\$'000	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
1	Sovereign exposures	55,991,802	-	56,291,082	-	1,923,322	3.4%
2	PSE exposures	11,319,497	290,000	12,019,831	191,554	2,370,523	19.4%
2a	Of which: domestic PSEs	10,197,501	290,000	10,897,835	191,554	2,217,878	20.0%
2b	Of which: foreign PSEs	1,121,996	-	1,121,996	-	152,645	13.6%
3	Multilateral development bank exposures	-	-	-	-	-	-
4	Bank exposures	146,804,482	1,272,889	150,447,790	2,153,703	60,667,905	39.8%
5	Securities firm exposures	3,632,160	215,307	4,281,068	1,431	2,141,249	50.0%
6	Corporate exposures	140,564,556	36,127,790	132,173,561	6,721,773	129,982,010	93.6%
7	CIS exposures	-	-	-	-	-	-
8	Cash items	494,243	-	4,473,662	27,093	793,989	17.6%
9	Exposures in respect of failed delivery on transactions entered into on a basis other than a delivery-versus-payment basis	-	-	-	-	-	-
10	Regulatory retail exposures	23,359,239	164,759,638	23,341,498	2,006,881	19,011,285	75.0%
11	Residential mortgage loans	15,820,684	237,123	15,188,312	-	6,065,517	39.9%
12	Other exposures which are not past due exposures	39,934,778	4,075,776	39,704,637	484,027	40,188,664	100.0%
13	Past due exposures	634,608	-	634,608	-	760,018	119.8%
14	Significant exposures to commercial entities	-	-	-	-	-	-
15	Total	438,556,049	206,978,523	438,556,049	11,586,462	263,904,482	58.6%

CMB WING LUNG BANK LIMITED

7 Credit risk for non-securitization exposures (continued)

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

30 June 2024 HK\$'000		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(ha)	(i)	(j)
Exposure class		Risk Weight 0%	10%	20%	35%	50%	75%	100%	150%	250%	Others	Total credit risk exposures amount (post CCF and post CRM)
1	Sovereign exposures	46,843,191	-	9,335,412	-	112,479	-	-	-	-	-	56,291,082
2	PSE exposures	-	-	12,211,385	-	-	-	-	-	-	-	12,211,385
2a	Of which: domestic PSEs	-	-	11,089,389	-	-	-	-	-	-	-	11,089,389
2b	Of which: foreign PSEs	-	-	1,121,996	-	-	-	-	-	-	-	1,121,996
3	Multilateral development bank exposures	-	-	-	-	-	-	-	-	-	-	-
4	Bank exposures	-	-	59,427,621	-	88,782,982	-	4,390,890	-	-	-	152,601,493
5	Securities firm exposures	-	-	-	-	4,282,499	-	-	-	-	-	4,282,499
6	Corporate exposures	-	-	77,261	-	18,011,441	-	120,498,220	308,412	-	-	138,895,334
7	CIS exposures	-	-	-	-	-	-	-	-	-	-	-
8	Cash items	2,346,857	-	1,983,976	-	-	-	142,785	-	-	27,137	4,500,755
9	Exposures in respect of failed delivery on transactions entered into on a basis other than a delivery-versus-payment basis	-	-	-	-	-	-	-	-	-	-	-
10	Regulatory retail exposures	-	-	-	-	-	25,348,379	-	-	-	-	25,348,379
11	Residential mortgage loans	-	-	-	13,639,632	-	1,028,138	520,542	-	-	-	15,188,312
12	Other exposures which are not past due exposures	-	-	-	-	-	-	40,188,664	-	-	-	40,188,664
13	Past due exposures	-	-	1,081	-	-	-	380,977	252,550	-	-	634,608
14	Significant exposures to commercial entities	-	-	-	-	-	-	-	-	-	-	-
15	Total	49,190,048	-	83,036,736	13,639,632	111,189,401	26,376,517	166,122,078	560,962	-	27,137	450,142,511

CMB WING LUNG BANK LIMITED

8 Counterparty Credit risk

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

30 June 2024 HK\$'000		(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
1	SA-CCR (for derivative contracts)	83,192	645,309		1.4	1,019,901	561,218
1a	CEM (for derivative contracts)	-	-		-	-	-
2	IMM (CCR) approach			-	-	-	-
3	Simple Approach (for SFTs)					630,224	512,243
4	Comprehensive Approach (for SFTs)					-	-
5	VaR (for SFTs)					-	-
6	Total						1,073,461

8.2 CCR2: CVA capital charge

30 June 2024 HK\$'000		(a)	(b)
		EAD post CRM	RWA
Netting sets for which CVA capital charge is calculated by the advanced CVA method		-	-
1	(i) VaR (after application of multiplication factor if applicable)		-
2	(ii) Stressed VaR (after application of multiplication factor if applicable)		-
3	Netting sets for which CVA capital charge is calculated by the standardized CVA method	954,881	241,250
4	Total	954,881	241,250

CMB WING LUNG BANK LIMITED

8 Counterparty Credit risk (continued)

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

30 June 2024 HK\$'000		(a)	(b)	(c)	(ca)	(d)	(e)	(f)	(g)	(ga)	(h)	(i)
Exposure class		0%	10%	20%	35%	50%	75%	100%	150%	250%	Others	Total default risk exposure after CRM
1	Sovereign exposures	-	-	-	-	-	-	-	-	-	-	-
2	PSE exposures	-	-	-	-	-	-	-	-	-	-	-
2a	Of which: domestic PSEs	-	-	-	-	-	-	-	-	-	-	-
2b	Of which: foreign PSEs	-	-	-	-	-	-	-	-	-	-	-
3	Multilateral development bank exposures	-	-	-	-	-	-	-	-	-	-	-
4	Bank exposures	-	-	329,014	-	348,410	-	-	-	-	-	677,424
5	Securities firm exposures	-	-	-	-	-	-	-	-	-	-	-
6	Corporate exposures	-	-	-	-	-	-	415,712	-	-	-	415,712
7	CIS exposures	-	-	-	-	-	-	-	-	-	-	-
8	Regulatory retail exposures	-	-	-	-	-	556,989	-	-	-	-	556,989
9	Residential mortgage loans	-	-	-	-	-	-	-	-	-	-	-
10	Other exposures which are not past due exposures	-	-	-	-	-	-	-	-	-	-	-
11	Significant exposures to commercial entities	-	-	-	-	-	-	-	-	-	-	-
12	Total	-	-	329,014	-	348,410	556,989	415,712	-	-	-	1,650,125

8 Counterparty Credit risk (continued)

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

	(a)	(b)	(c)	(d)	(e)	(f)
	Derivative contracts				SFTs	
30 June 2024 HK\$'000	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		
Cash - domestic currency	-	-	-	-	-	-
Cash - other currencies	-	62,543	5,295	63,636	-	-
Domestic sovereign debt	-	-	-	-	-	-
Other sovereign debt	-	-	-	-	-	-
Government agency debt	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
...	-	-	-	-	-	-
Total	-	62,543	5,295	63,636	-	-

8.5 CCR6: Credit-related derivatives contracts

30 June 2024 HK\$'000	(a)	(b)
	Protection bought	Protection sold
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)	-	-

CMB WING LUNG BANK LIMITED

8 Counterparty Credit risk (continued)

8.6 CCR8: Exposures to CCPs

30 June 2024 HK\$'000		(a)	(b)
		Exposure after CRM	RWA
1	Exposures of the AI as clearing member or clearing client¹ to qualifying CCPs (total)		375
2	Default risk exposures to qualifying CCPs (excluding items disclosed in rows 7 to 10), of which:	18,747	375
3	(i) OTC derivative transactions	18,747	375
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	5,295	
8	Unsegregated initial margin	-	-
9	Funded default fund contributions	-	-
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	-	-

¹ "Clearing client" here may mean a direct client, or an indirect client within a multi-level client structure, as applicable. These terms have the meaning given by the BCR.

CMB WING LUNG BANK LIMITED

9 Market risk

9.1 MR1: Market risk under STM approach

30 June 2024 HK\$'000		(a)
		RWA
	Outright product exposures	
1	Interest rate risk (general and specific risk)	1,495,050
2	Equity exposures (general and specific risk)	-
3	Foreign exchange (including gold) exposures	1,196,713
4	Commodity exposures	-
	Option exposures	-
5	Simplified approach	-
6	Delta-plus approach	100,200
7	Other approach	-
8	Securitization exposures	-
9	Total	2,791,963