招商永隆銀行
CMB WING LUNG BANK

Regulatory Disclosures

As at 30 June 2025

CMB WING LUNG BANK LIMITED

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CMB WING LUNG BANK LIMITED

1 Introduction

Purpose

The information contained in this document is for CMB Wing Lung Bank Limited ("the Bank") and its subsidiaries (together "the Group") and is prepared in accordance with the Banking (Disclosure) Rules and the disclosure templates issued by the Hong Kong Monetary Authority ("HKMA").

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

Basis of Preparation

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

The financial information contained in this document has been prepared on a consolidated basis including the Bank and certain of its subsidiaries as specified by the Hong Kong Monetary Authority ("HKMA") for its regulatory purposes. For financial reporting purposes, all the subsidiaries have been consolidated in the Group's financial statements, the subsidiaries which are excluded from the regulatory scope of consolidation are specified in note 1 to the supplementary financial information of the Group's 2024 Annual Report.

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 2025 HK$'000	As at 31 March 2025 HK$'000	As at 31 December 2024 HK$'000	As at 30 September 2024 HK$'000	As at 30 June 2024 HK$'000
	Regulatory capital (amount)					
1 & 1a	Common Equity Tier 1 (CET1)	46,949,478	45,237,343	42,629,262	43,815,329	41,140,008
2 & 2a	Tier 1	61,751,269	60,039,134	58,533,865	53,973,705	51,298,384
3 & 3a	Total capital	66,335,805	64,688,137	62,722,677	57,632,895	54,611,488
	RWA (amount)					
4	Total RWA	321,781,679	304,422,901	292,184,662	287,691,279	286,762,441
4a*	Total RWA (pre-floor)	321,781,679	304,422,901	N/A	N/A	N/A
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5 & 5a	CET1 ratio (%)	14.6%	14.9%	14.6%	15.2%	14.3%
5b*	CET1 ratio (%) (pre-floor ratio)	14.6%	14.9%	N/A	N/A	N/A
6 & 6a	Tier 1 ratio (%)	19.2%	19.7%	20.0%	18.8%	17.9%
6b*	Tier 1 ratio (%) (pre-floor ratio)	19.2%	19.7%	N/A	N/A	N/A
7 & 7a	Total capital ratio (%)	20.6%	21.2%	21.5%	20.0%	19.0%
7b*	Total capital ratio (%) (pre-floor ratio)	20.6%	21.2%	N/A	N/A	N/A
	Additional CET1 buffer requirements (as a percentage of RWA)					
8	Capital conservation buffer requirement (%)	2.500%	2.500%	2.500%	2.500%	2.500%
9	Countercyclical capital buffer requirement (%)	0.287%	0.288%	0.313%	0.601%	0.601%
10	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	-	-	-	-	-
11	Total AI-specific CET1 buffer requirements (%)	2.787%	2.788%	2.813%	3.101%	3.101%
12	CET1 available after meeting the AI's minimum capital requirements (%)	10.1%	10.4%	10.1%	10.7%	9.9%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	548,342,116	499,511,043	477,707,558	476,113,192	471,557,412
13a*	LR exposure measure based on mean values of gross assets of SFTs	548,358,727	499,072,330	477,554,814	N/A	N/A
14, 14a & 14b	LR (%)	11.3%	12.0%	12.3%	11.3%	10.9%
14c & 14d*	LR (%) based on mean values of gross assets of SFTs	11.3%	12.0%	12.3%	N/A	N/A
	Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)					
	Applicable to category 1 institution only:					
15	Total high quality liquid assets (HQLA)	115,388,435	88,299,699	91,330,396	90,712,096	92,648,010
16	Total net cash outflows	77,447,537	61,077,631	64,808,554	59,471,021	55,681,087
17	LCR (%)	149.5%	145.6%	141.3%	153.7%	170.5%
	Applicable to category 2 institution only:					

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

2.1 KM1: Key prudential ratios (continued)

		(a)	(b)	(c)	(d)	(e)
		As at 30 June 2025 HK$'000	As at 31 March 2025 HK$'000	As at 31 December 2024 HK$'000	As at 30 September 2024 HK$'000	As at 30 June 2024 HK$'000
17a	LMR (%)	-	-	-	-	-
	Net Stable Funding Ratio (NSFR) / Core Funding Ratio (CFR)					
	Applicable to category 1 institutions only:					
18	Total available stable funding	357,267,838	328,490,298	313,301,622	318,633,180	307,040,154
19	Total required stable funding	236,854,917	231,489,190	225,003,621	220,448,894	214,899,970
20	NSFR (%)	150.8%	141.9%	139.2%	144.5%	142.9%
	Applicable to category 2A institutions only:					
20a	CFR (%)	-	-	-	-	-

*New requirement for Basel III

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

2.2 OV1: Overview of RWA

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

During the second quarter of 2025, total RWA increased by HK$17,262 million, mainly due to the increase in credit risk RWA for non-securitization exposures, which was mainly driven by the increase in loans and advances to corporates and banks.

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		As at 30 June 2025 HK$'000	As at 31 March 2025 HK$'000	As at 30 June 2025 HK$'000
1	Credit risk for non-securitization exposures	289,209,617	271,109,244	23,136,769
2	Of which STC approach	289,209,617	271,109,244	23,136,769
2a	Of which BSC approach	-	-	-
3	Of which foundation IRB approach	-	-	-
4	Of which supervisory slotting criteria approach	-	-	-
5	Of which advanced IRB approach	-	-	-
5a	Of which retail IRB approach	-	-	-
5b	Of which specific risk-weight approach	-	-	-
6	Counterparty credit risk and default fund contributions	2,435,026	2,137,420	194,802
7	Of which SA-CCR approach	1,265,507	856,237	101,241
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
9	Of which others	1,169,519	1,281,183	93,562
10	CVA risk	387,900	282,238	31,032
11	Equity positions in banking book under the simple risk-weight method and internal models method	N/A	N/A	N/A
12	Collective investment scheme ("CIS") exposures – look-through approach / third-party approach	913,177	169,223	73,054
13	CIS exposures – mandate-based approach	-	-	-
14	CIS exposures – fall-back approach	-	-	-
14a	CIS exposures – combination of approaches	-	-	-
15	Settlement risk	-	691,463	-
16	Securitization exposures in banking book	-	-	-
17	Of which SEC-IRBA	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA	-	-	-
19a	Of which SEC-FBA	-	-	-
20	Market risk	14,792,725	15,395,663	1,183,418
21	Of which STM approach	14,792,725	15,395,663	1,183,418
22	Of which IMA	-	-	-
22a	Of which SSTM approach	-	-	-
23	Capital charge for moving exposures between trading book and banking book	-	-	-
24	Operational risk	13,752,475	13,752,475	1,100,198
24a	Sovereign concentration risk	-	-	-

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 2025 HK$'000	As at 31 March 2025 HK$'000	As at 30 June 2025 HK$'000
25	Amounts below the thresholds for deduction (subject to 250% RW)	3,374,358	4,124,908	269,949
26	Output floor level applied	N/A	N/A	N/A
27	Floor adjustment (before application of transitional cap)	-	-	-
28	Floor adjustment (after application of transitional cap)	N/A	N/A	N/A
28a	Deduction to RWA	3,083,599	3,239,733	246,688
28b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	989,830	1,133,848	79,186
28c	Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital	2,093,769	2,105,885	167,502
29	**Total**	**321,781,679**	**304,422,901**	**25,742,534**

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

3 Composition of regulatory capital

3.1 CC1: Composition of regulatory capital

		(a)	(b)
30 June 2025		**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	49,240,887	[r]
3	Disclosed reserves	1,066,453	[l] + [m] + [n] + [q]
4	*Directly issued capital subject to phase-out arrangements from CET1 (only applicable to non-joint stock companies)*	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**	51,468,291	
	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)	655,191	[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)	56,770	[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

3 Composition of regulatory capital (continued)

3.1 CC1: Composition of regulatory capital (continued)

30 June 2025		(a) Amount HK$'000	(b) Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
23	of which: significant investments in the ordinary share of financial sector entities	Not applicable	Not applicable
24	of which: mortgage servicing rights	Not applicable	Not applicable
25	of which: deferred tax assets arising from temporary differences	Not applicable	Not applicable
26	National specific regulatory adjustments applied to CET1 capital	3,806,852	
26a	Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)	3,806,852	[m] + [s]
26b	Regulatory reserve for general banking risks	-	[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**	4,518,813	
29	**CET1 capital**	46,949,478	
	AT1 capital: instruments		
30	Qualifying AT1 capital instruments plus any related share premium	14,801,791	[u]
31	of which: classified as equity under applicable accounting standards	14,801,791	
32	of which: classified as liabilities under applicable accounting standards	-	
33	*Capital instruments subject to phase-out arrangements from AT1 capital*	-	
34	AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group)	-	
35	*of which: AT1 capital instruments issued by subsidiaries subject to phase-out arrangements*	-	
36	**AT1 capital before regulatory deductions**	14,801,791	
	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	-	

3 Composition of regulatory capital (continued)

3.1 CC1: Composition of regulatory capital (continued)

		(a)	(b)
30 June 2025		**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**	14,801,791	
45	**Tier 1 capital (T1 = CET1 + AT1)**	61,751,269	
	Tier 2 capital: instruments and provisions		
46	Qualifying Tier 2 capital instruments plus any related share premium	-	[j]
47	*Capital instruments subject to phase-out arrangements from Tier 2 capital*	-	
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	*of which: capital instruments issued by subsidiaries subject to phase-out arrangements*	-	
50	Collective provisions and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	2,871,453	[-b] + [t]
51	**Tier 2 capital before regulatory deductions**	2,871,453	
	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	(1,713,083)	

3 Composition of regulatory capital (continued)

3.1 CC1: Composition of regulatory capital (continued)

		(a)	(b)
30 June 2025		**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	(1,713,083)	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**	(1,713,083)	
58	**Tier 2 capital (T2)**	4,584,536	
59	**Total regulatory capital (TC = T1 + T2)**	66,335,805	
60	**Total RWA**	321,781,679	
	Capital ratios (as a percentage of RWA)		
61	**CET1 capital ratio**	14.59%	
62	**Tier 1 capital ratio**	19.20%	
63	**Total capital ratio**	20.62%	
64	**Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)**	2.787%	
65	of which: capital conservation buffer requirement	2.500%	
66	of which: bank specific countercyclical capital buffer requirement	0.287%	
67	of which: higher loss absorbency requirement	0.00%	
68	CET1 (as a percentage of RWA) available after meeting minimum capital requirements	10.09%	
	National minima (if different from Basel 3 minimum)		
69	National CET1 minimum ratio	Not applicable	Not applicable
70	National Tier 1 minimum ratio	Not applicable	Not applicable
71	National Total capital minimum ratio	Not applicable	Not applicable
	Amounts below the thresholds for deduction (before risk weighting)		
72	Insignificant LAC investments in CET1, AT1 and Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation	2,176,518	
73	Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	1,349,743	
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)	2,871,453	

3 Composition of regulatory capital (continued)

3.1 CC1: Composition of regulatory capital (continued)

30 June 2025		(a) Amount HK$'000	(b) Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
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	3,699,153	
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	*Current cap on CET1 capital instruments subject to phase-out arrangements*	Not applicable	Not applicable
81	*Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)*	Not applicable	Not applicable
82	*Current cap on AT1 capital instruments subject to phase-out arrangements*	-	
83	*Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)*	-	
84	*Current cap on Tier 2 capital instruments subject to phase-out arrangements*	-	
85	*Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)*	-	

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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)**	-	-
	Explanation As set out in paragraph 87 of the Basel III text issued by the Basel Committee (December 2010), mortgage servicing rights ("MSRs") may be given limited recognition in CET1 capital (and hence be excluded from deduction from CET1 capital up to the specified threshold). In Hong Kong, an AI is required to follow the accounting treatment of including MSRs as part of intangible assets reported in the AI's financial statements and to deduct MSRs in full from CET1 capital. Therefore, the amount to be deducted as reported in row 9 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 9 (i.e. the amount reported under the "Hong Kong basis") adjusted by reducing the amount of MSRs to be deducted to the extent not in excess of the 10% threshold set for MSRs and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and significant investments in CET1 capital instruments issued by financial sector entities (excluding those that are loans, facilities or other credit exposures to connected companies) under Basel III.		
10	**Deferred tax assets (net of associated deferred tax liabilities)**	655,191	-
	Explanation As set out in paragraphs 69 and 87 of the Basel III text issued by the Basel Committee (December 2010), DTAs of the bank to be realized are to be deducted, whereas DTAs which relate to temporary differences may be given limited recognition in CET1 capital (and hence be excluded from deduction from CET1 capital up to the specified threshold). In Hong Kong, an AI is required to deduct all DTAs in full, irrespective of their origin, from CET1 capital. Therefore, the amount to be deducted as reported in row 10 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 10 (i.e. the amount reported under the "Hong Kong basis") adjusted by reducing the amount of DTAs to be deducted which relate to temporary differences to the extent not in excess of the 10% threshold set for DTAs arising from temporary differences and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and significant investments in CET1 capital instruments issued by financial sector entities (excluding those that are loans, facilities or other credit exposures to connected companies) under Basel III.		
18	**Insignificant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)**	-	-
	Explanation For the purpose of determining the total amount of insignificant LAC investments in CET1 capital instruments issued by financial sector entities, an AI is required to aggregate any amount of loans, facilities or other credit exposures provided by it to any of its connected companies, where the connected company is a financial sector entity, as if such loans, facilities or other credit exposures were direct holdings, indirect holdings or synthetic holdings of the AI in the capital instruments of the financial sector entity, except where the AI demonstrates to the satisfaction of the MA that any such loan was made, any such facility was granted, or any such other credit exposure was incurred, in the ordinary course of the AI's business. Therefore, the amount to be deducted as reported in row 18 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 18 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.		
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)**	-	-
	Explanation 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.		

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

Abbreviations:
CET1: Common Equity Tier 1
AT1: Additional Tier 1

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 2025 HK$'000	**Under regulatory scope of consolidation** As at 30 June 2025 HK$'000	**Reference**
Assets			
Cash, balances and placements with and loans and advances to banks	64,172,669	64,114,242	
Derivative financial instruments	501,747	501,747	
Financial assets at fair value through profit or loss	7,158,262	6,471,913	
Investments in securities	225,396,806	225,396,493	
of which:			
- significant capital investments in financial sector entities exceeding 10% threshold	-	-	[a]
Advances and other accounts	216,250,745	216,277,978	
- Loans	-	-	
of which:			
- collective impairment allowances reflected in regulatory capital	-	(2,871,453)	[b]
- significant capital investments in financial sector entities exceeding 10% threshold	-	-	[c]
- Other assets	-	-	
of which:			
- Defined benefit pension fund net assets	-	67,988	[d]
Interests in subsidiaries	-	681,201	
of which:			
- significant capital investments in financial sector entities exceeding 10% threshold	-	-	[e]
Reverse repurchase agreements – non-trading	788,834	788,834	
Interests in associates and joint ventures	1,824,206	275,396	
of which:			
- significant capital investments in financial sector entities exceeding 10% threshold	-	-	[f]
Investment properties	2,540,540	2,683,331	
Leasehold land	132,168	88,649	
Other properties and equipment	1,357,659	1,965,958	
Tax recoverable	5,041	4,846	
Deferred tax assets	663,201	655,191	[g]
of which:			
- Deferred tax liabilities on defined benefit pension fund net assets	-	(11,218)	[h]
Asset classified as held for sale	165,104	165,104	
Total assets	**520,956,982**	**520,070,883**	

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 2025 HK$'000	**Under regulatory scope of consolidation** As at 30 June 2025 HK$'000	**Reference**
Liabilities			
Deposits and balances from banks	22,705,062	22,705,062	
Repurchase agreements – non-trading	4,549,506	4,549,506	
Financial liabilities at fair value through profit or loss	48,177		
Derivative financial instruments	1,115,635	1,115,635	
Deposits from customers	411,024,590	411,298,692	
Certificates of deposit issued	78,286	78,286	
Subordinated debts issued	-	-	
of which:			
- subordinated debt eligible for inclusion in regulatory capital	-	-	[j]
Current taxation	1,374,666	1,369,004	
Deferred tax liabilities	15,918	9,515	
Other accounts and accruals	12,759,162	12,675,101	
Total liabilities	**453,671,002**	**453,800,801**	
Shareholders' equity			
Share capital	1,160,951	1,160,951	[k]
Reserves	51,323,238	50,307,340	
of which:			
- Capital reserve	-	20,000	[l]
- Bank premises revaluation reserve	-	521,417	[m]
- Financial asset revaluation reserve	-	137,416	[n]
- Other reserve	-	387,620	[q]
- Retained earnings	-	49,240,887	[r]
of which:			
- revaluation of land and buildings	-	3,285,435	[s]
- regulatory reserve for general banking risks	-	-	[t]
Total equity attributable to shareholders of the Bank	**52,484,189**	**51,468,291**	
Additional equity instruments	14,801,791	14,801,791	[u]
Non-controlling interests	-	-	
Total equity	**67,285,980**	**66,270,082**	
Total equity and liabilities	**520,956,982**	**520,070,883**	

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 2025

The regulatory capital instruments included in the Bank's consolidated capital base as at 30 June 2025 are as follows:

1. Common Equity Tier 1 Capital (Ordinary share capital)

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

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

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

5. US$1,000 million undated non-cumulative subordinated additional tier 1 capital securities (issued on 23 December 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_20250630.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
	Regulatory treatment	
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 2025
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
	Coupons / dividends	
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

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.

3 Composition of regulatory capital (continued)

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

3.3.3 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)
	Regulatory treatment	
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 2025
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	- 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
	Coupons / dividends	
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)

3.3.3 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.

3 Composition of regulatory capital (continued)

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

3.3.3 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)	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: (a) the reduction or cancellation of all or a part of the principal amount of, or Distributions on, the Capital Securities; (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 Securities 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.

3 Composition of regulatory capital (continued)

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

3.3.4 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)
	Regulatory treatment	
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 2025
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	- 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
	Coupons / dividends	
17	Fixed or floating dividend / coupon	Fixed

3 Composition of regulatory capital (continued)

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

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

		(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.

3 Composition of regulatory capital (continued)

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

3.3.4 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)	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: (a) the reduction or cancellation of all or a part of the principal amount of, or Distributions on, the Capital Securities; (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 Securities 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.

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 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)
	Regulatory treatment	
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 2025
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	- 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
	Coupons / dividends	
17	Fixed or floating dividend / coupon	Fixed

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 30 January 2024) (continued)

		(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.

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 30 January 2024) (continued)

		(a)
		Quantitative / qualitative information
31	If write-down, write-down trigger(s)	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: (a) the reduction or cancellation of all or a part of the principal amount of, or Distributions on, the Capital Securities; (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 Securities 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.

3 Composition of regulatory capital (continued)

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

3.3.6 US$1,000 million undated non-cumulative subordinated additional tier 1 capital securities (issued on 23 December 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)
	Regulatory treatment	
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$1,000 million as at 31 December 2025
9	Par value of instrument	US$1,000 million
10	Accounting classification	Equity - par value
11	Original date of issuance	23 December 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	- 23 December 2029 (First Call Date) - No fixed redemption date - Optional Redemption (on a designated date on 23 December 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
	Coupons / dividends	
17	Fixed or floating dividend / coupon	Fixed

3 Composition of regulatory capital (continued)

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

3.3.6 US$1,000 million undated non-cumulative subordinated additional tier 1 capital securities (issued on 23 December 2024) (continued)

		(a)
		Quantitative / qualitative information
18	Coupon rate and any related index	At a fixed rate of 5.609% 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 120 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.

3 Composition of regulatory capital (continued)

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

3.3.6 US$1,000 million undated non-cumulative subordinated additional tier 1 capital securities (issued on 23 December 2024) (continued)

		(a)
		Quantitative / qualitative information
31	If write-down, write-down trigger(s)	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: (a) the reduction or cancellation of all or a part of the principal amount of, or Distributions on, the Capital Securities; (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 Securities 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.

4 Macroprudential supervisory measures

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

	30 June 2025	(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	0.5000%	126,881,045		
2	Australia	1.0000%	129,400		
3	Belgium	1.0000%	39		
4	Chile	0.5000%	3		
5	Croatia	1.5000%	3		
6	Cyprus	1.0000%	396		
7	Denmark	2.5000%	150		
8	France	1.0000%	184		
9	Germany	0.7500%	29,983		
10	Hungary	0.5000%	838		
11	Ireland	1.5000%	438,977		
12	Netherlands	2.0000%	62,922		
13	South Korea	1.0000%	119,732		
14	Sweden	2.0000%	392,483		
15	United Kingdom	2.0000%	136,645		
16	Sum		128,192,800		
17	Total		228,489,373	0.2869%	655,561

5 Leverage ratio

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

		(a)
	Item	**Value under the LR framework** (HK$'000)
1	Total consolidated assets as per published financial statements	526,398,348
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(2,435,493)
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-
4	Adjustments for temporary exemption of central bank reserves*	Not applicable
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting standard but excluded from the LR exposure measure	-
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustments for eligible cash pooling transactions	-
8	Adjustments for derivative contracts	2,793,030
9	Adjustment for SFTs (i.e. repos and similar secured lending)	1,537,283
10	Adjustment for off-balance sheet ("OBS") items (i.e. conversion to credit equivalent amounts of OBS exposures)	30,573,284
11	Adjustments for prudent valuation adjustments and specific and collective provisions that are allowed to be excluded from LR exposure measure	(5,973,319)
12	Other adjustments	(4,551,017)
13	**Leverage ratio exposure measure**	**548,342,116**

Point to note:

*(i) * represents an item that is not applicable to Hong Kong.*

5 Leverage ratio (continued)

5.2 LR2: Leverage ratio

		(a)	(b)
		HK$'000	
		As at 30 June 2025	As at 31 March 2025
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	523,962,855	476,442,316
2	Gross-up for derivative contracts collateral provided where deducted from balance sheet assets pursuant to the applicable accounting standard	-	-
3	Less: Deductions of receivables assets for cash variation margin provided under derivative contracts	(32,203)	(33,375)
4	Less: Adjustment for securities received under SFTs that are recognised as an asset	-	-
5	Less: Specific and collective provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital	(5,882,439)	(5,417,211)
6	Less: Asset amounts deducted in determining Tier 1 capital	(4,518,814)	(4,534,693)
7	**Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)**	**513,529,399**	**466,457,037**
Exposures arising from derivative contracts			
8	Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)	223,728	206,075
9	Add-on amounts for PFE associated with all derivative contracts	2,569,302	1,622,161
10	Less: Exempted CCP leg of client-cleared trade exposures	-	-
11	Adjusted effective notional amount of written credit-related derivative contracts	-	-
12	Less: Permitted reductions in effective notional amount and permitted deductions from add-on amounts for PFE of written credit-related derivative contracts	-	-
13	**Total exposures arising from derivative contracts (sum of rows 8 to 12)**	**2,793,030**	**1,828,236**
Exposures arising from SFTs			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	1,504,383	1,645,586
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
16	CCR exposure for SFT assets	32,900	19,813
17	Agent transaction exposures	-	-
18	**Total exposures arising from SFTs (sum of rows 14 to 17)**	**1,537,283**	**1,665,399**
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	213,975,616	203,330,107
20	Less: Adjustments for conversion to credit equivalent amounts	(183,402,332)	(173,702,255)
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	(90,880)	(67,481)
22	**Off-balance sheet items (sum of rows 19 to 21)**	**30,482,404**	**29,560,371**
Capital and total exposures			
23	**Tier 1 capital**	**61,751,269**	**60,039,134**
24	**Total exposures (sum of rows 7, 13, 18 and 22)**	**548,342,116**	**499,511,043**
Leverage ratio			
25 & 25a	**Leverage ratio**	**11.3%**	**12.0%**
26	**Minimum leverage ratio requirement**	**3.0%**	**3.0%**
27[#]	**Applicable leverage buffers**	**N/A**	**N/A**
Disclosure of mean values			
28	Mean value of gross assets of SFTs, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	1,553,894	1,226,686

5 Leverage ratio (continued)

5.2 LR2: Leverage ratio (continued)

		(a)	(b)
		HK$'000	
		As at 30 June 2025	As at 31 March 2025
29	Quarter-end value of gross amount of SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	1,504,383	1,645,586
30 & 30a	Total exposures based on mean values from row 28 of gross assets of SFTs (after adjustment for sale accounting transactions and netted amounts of associated cash payables and cash receivables)	548,358,727	499,072,330
31 & 31a	Leverage ratio based on mean values from row 28 of gross assets of SFTs (after adjustment for sale accounting transactions and netted amounts of associated cash payables and cash receivables)	11.3%	12.0%

#: Not applicable in the case of Hong Kong.

6 Liquidity

6.1 LIQ1: Liquidity Coverage Ratio - for category 1 institution

For the quarter ended 30 June 2025

Number of data points used in calculating the average value of the LCR and related components set out in this template: (72)		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		115,388,435
B.	**Cash outflows**		
2	Retail deposits and small business funding, of which:	247,016,919	16,976,782
3	*Stable retail deposits and stable small business funding*	10,915,543	545,777
4	*Less stable retail deposits and less stable small business funding*	92,518,728	9,251,873
4a	*Retail term deposits and small business term funding*	143,582,648	7,179,132
5	Unsecured wholesale funding (other than small business funding), and debt securities and prescribed instruments issued by the AI, of which:	122,490,122	79,460,062
6	*Operational deposits*	-	-
7	*Unsecured wholesale funding (other than small business funding) not covered in row 6*	122,482,490	79,452,430
8	*Debt securities and prescribed instruments issued by the AI and redeemable within the LCR period*	7,632	7,632
9	Secured funding transactions (including securities swap transactions)		4,429
10	Additional requirements, of which:	26,677,781	5,016,880
11	*Cash outflows arising from derivative contracts and other transactions, and additional liquidity needs arising from related collateral requirements*	639,883	639,883
12	*Cash outflows arising from obligations under structured financing transactions and repayment of funding obtained from such transactions*	-	-
13	*Potential drawdown of undrawn committed facilities (including committed credit facilities and committed liquidity facilities)*	26,037,898	4,376,997
14	Contractual lending obligations (not otherwise covered in Section B) and other contractual cash outflows	8,847,067	8,847,067
15	Other contingent funding obligations (whether contractual or non-contractual)	4,906,142	349,408
16	**Total Cash Outflows**		110,654,628
C.	**Cash Inflows**		
17	Secured lending transactions (including securities swap transactions)	1,545,593	772,797
18	Secured and unsecured loans (other than secured lending transactions covered in row 17) and operational deposits placed at other financial institutions	79,102,915	27,655,964
19	Other cash inflows	5,275,440	4,778,330
20	**Total Cash Inflows**	85,923,948	33,207,091
D.	**Liquidity Coverage Ratio**		**Adjusted value**
21	**Total HQLA**		115,388,435
22	**Total Net Cash Outflows**		77,447,537
23	**LCR (%)**		149.5%

6 Liquidity (continued)

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

For the quarter ended 31 March 2025

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)
E.	**HQLA**		
1	Total HQLA		88,299,699
F.	**Cash outflows**		
2	Retail deposits and small business funding, of which:	225,690,389	15,783,231
3	*Stable retail deposits and stable small business funding*	10,237,538	511,877
4	*Less stable retail deposits and less stable small business funding*	89,974,229	8,997,423
4a	*Retail term deposits and small business term funding*	125,478,622	6,273,931
5	Unsecured wholesale funding (other than small business funding), and debt securities and prescribed instruments issued by the AI, of which:	106,869,151	68,217,224
6	*Operational deposits*	-	-
7	*Unsecured wholesale funding (other than small business funding) not covered in row 6*	106,526,654	67,874,727
8	*Debt securities and prescribed instruments issued by the AI and redeemable within the LCR period*	342,497	342,497
9	Secured funding transactions (including securities swap transactions)		420,208
10	Additional requirements, of which:	31,724,228	4,901,431
11	*Cash outflows arising from derivative contracts and other transactions, and additional liquidity needs arising from related collateral requirements*	498,175	498,175
12	*Cash outflows arising from obligations under structured financing transactions and repayment of funding obtained from such transactions*	-	-
13	*Potential drawdown of undrawn committed facilities (including committed credit facilities and committed liquidity facilities)*	31,226,053	4,403,256
14	Contractual lending obligations (not otherwise covered in Section B) and other contractual cash outflows	7,443,521	7,443,521
15	Other contingent funding obligations (whether contractual or non-contractual)	6,034,813	384,571
16	**Total Cash Outflows**		97,150,186
G.	**Cash Inflows**		
17	Secured lending transactions (including securities swap transactions)	1,182,448	591,224
18	Secured and unsecured loans (other than secured lending transactions covered in row 17) and operational deposits placed at other financial institutions	80,197,360	30,041,587
19	Other cash inflows	5,954,378	5,439,744
20	**Total Cash Inflows**	87,334,186	36,072,555
H.	**Liquidity Coverage Ratio**		**Adjusted value**
21	**Total HQLA**		88,299,699
22	**Total Net Cash Outflows**		61,077,631
23	**LCR (%)**		145.6%

6 Liquidity (continued)

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

Notes:

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

The average LCR is calculated as the arithmetic mean of the LCR as at the end of each working day in the quarter on an unconsolidated basis. The average LCR for the first and second quarters of 2025 remained stable at 145.6% and 149.5% 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.

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6 Liquidity (continued)

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

30 June 2025 **HK$'000**		(a)	(b)	(c)	(d)	(e)
Basis of disclosure: ~~consolidated~~ / unconsolidated / ~~Hong Kong office~~ (delete as appropriate)		**Unweighted value by residual maturity**				**Weighted amount**
		No specified term to maturity	<6 months or repayable on demand	6 months to < 12 months	12 months or more	
A.	**Available stable funding ("ASF") item**					
1	Capital:	69,330,774	-	-	-	69,330,774
2	*Regulatory capital*	69,330,774	-	-	-	69,330,774
2a	*Minority interests not covered by row 2*	-	-	-	-	-
3	*Other capital instruments*	-	-	-	-	-
4	Retail deposits and small business funding:	-	215,649,072	29,859,858	7,649,750	229,184,378
5	*Stable deposits*		10,413,168	1,118,662	275,711	11,230,949
6	*Less stable deposits*		205,235,904	28,741,196	7,374,039	217,953,429
7	Wholesale funding:	-	179,992,773	5,824,935	3,839,155	58,752,686
8	*Operational deposits*		-	-	-	-
9	*Other wholesale funding*	-	179,992,773	5,824,935	3,839,155	58,752,686
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	11,451,028	3,233,054	-	-	-
12	*Net derivative liabilities*	12,330				
13	*All other funding and liabilities not included in the above categories*	11,438,698	3,233,054	-	-	-
14	**Total ASF**					357,267,838
B.	**Required stable funding ("RSF") item**					
15	Total HQLA for NSFR purposes				145,781,011	14,823,395
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	40,568,792	125,495,926	67,629,277	129,759,753	209,544,975
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*	536,131	80,801,288	23,749,848	10,820,621	35,351,869
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:*	39,224,930	29,387,560	22,628,697	45,011,355	96,694,685

6 Liquidity (continued)

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

30 June 2025 **HK$'000**		(a)	(b)	(c)	(d)	(e)
Basis of disclosure: ~~consolidated~~ / unconsolidated / ~~Hong Kong office~~ (delete as appropriate)		**Unweighted value by residual maturity**				**Weighted amount**
		No specified term to maturity	<6 months or repayable on demand	6 months to < 12 months	12 months or more	
21	*With a risk-weight of less than or equal to 35% under the STC approach*	-	157,495	171,005	4,571,428	3,135,678
22	*Performing residential mortgages, of which:*	-	772,453	357,646	14,852,086	10,610,057
23	*With a risk-weight of less than or equal to 35% under the STC approach*	-	338,259	325,748	12,896,328	8,714,617
24	*Securities that are not in default and do not qualify as HQLA, including exchange-traded equities*	807,731	14,534,625	20,893,086	59,075,691	66,888,364
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	10,733,973	1,708,365	277,036	12,957	11,044,165
27	*Physical traded commodities, including gold*	96,124				81,705
28	*Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs*	12,916				12,916
29	*Net derivative assets*	-				-
30	*Total derivative liabilities before adjustments for deduction of variation margin posted*	461,484				23,074
31	*All other assets not included in the above categories*	10,163,449	1,708,365	277,036	12,957	10,926,470
32	Off-balance sheet items				1,442,382	1,442,382
33	**Total RSF**					236,854,917
34	**Net Stable Funding Ratio (%)**					150.8%

6 Liquidity (continued)

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

31 March 2025 HK$'000		(a)	(b)	(c)	(d)	(e)
Basis of disclosure: ~~consolidated~~ / unconsolidated / ~~Hong Kong office~~ (delete as appropriate)		Unweighted value by residual maturity				Weighted amount
		No specified term to maturity	<6 months or repayable on demand	6 months to < 12 months	12 months or more	
A.	**Available stable funding ("ASF") item**					
1	Capital:	67,844,486	-	-	-	67,844,486
2	*Regulatory capital*	67,844,486	-	-	-	67,844,486
2a	*Minority interests not covered by row 2*	-	-	-	-	-
3	*Other capital instruments*	-	-	-	-	-
4	Retail deposits and small business funding:	-	202,700,780	25,047,025	7,594,235	213,081,058
5	*Stable deposits*		9,303,127	972,862	350,205	10,112,394
6	*Less stable deposits*		193,397,653	24,074,163	7,244,030	202,968,664
7	Wholesale funding:	-	156,196,883	4,762,608	4,078,880	47,564,754
8	*Operational deposits*		-	-	-	-
9	*Other wholesale funding*	-	156,196,883	4,762,608	4,078,880	47,564,754
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	9,607,410	2,176,319	-	-	-
12	*Net derivative liabilities*	-				
13	*All other funding and liabilities not included in the above categories*	9,607,410	2,176,319	-	-	-
14	**Total ASF**					328,490,298
B.	**Required stable funding ("RSF") item**					
15	Total HQLA for NSFR purposes	107,017,349				12,671,334
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	41,803,024	121,179,285	58,506,076	134,210,218	206,349,365
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*	788,203	75,870,903	16,981,513	15,007,077	35,666,672
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:*	40,232,480	17,515,534	26,463,839	46,926,321	95,164,127
21	*With a risk-weight of less than or equal to 35% under the STC approach*	-	210,902	172,136	4,552,700	3,150,773

6 Liquidity (continued)

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

31 March 2025 **HK$'000**		(a)	(b)	(c)	(d)	(e)
Basis of disclosure: ~~consolidated~~ / unconsolidated / ~~Hong Kong office~~ (delete as appropriate)		**Unweighted value by residual maturity**				**Weighted amount**
		No specified term to maturity	<6 months or repayable on demand	6 months to < 12 months	12 months or more	
22	*Performing residential mortgages, of which:*	-	729,648	325,107	13,870,680	9,825,755
23	*With a risk-weight of less than or equal to 35% under the STC approach*	-	318,202	303,977	12,458,503	8,409,117
24	*Securities that are not in default and do not qualify as HQLA, including exchange-traded equities*	782,341	27,063,200	14,735,617	58,406,140	65,692,811
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	10,873,562	1,056,878	103,677	3,371	11,127,829
27	*Physical traded commodities, including gold*	10,640				9,044
28	*Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs*	11,110				11,110
29	*Net derivative assets*	51,714				51,714
30	*Total derivative liabilities before adjustments for deduction of variation margin posted*	221,452				11,073
31	*All other assets not included in the above categories*	10,578,646	1,056,878	103,677	3,371	11,044,888
32	Off-balance sheet items				1,340,662	1,340,662
33	**Total RSF**					231,489,190
34	**Net Stable Funding Ratio (%)**					141.9%

Note:

The Group's NSFR was 141.9% and 150.8% as of 31 March and 30 June 2025, respectively. The Group has continuously maintained a healthy NSFR ratio during the first half of 2025. No material change was found in the diversity and stability of funds over the period.

7 Credit risk for non-securitization exposures

7.1 CR1: Credit quality of exposures

30 June 2025 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 *	2,429,737	278,230,383	5,054,808	2,744,788	2,310,020	-	275,605,312
2	Debt securities	-	226,315,333	455,938	-	455,938	-	225,859,395
3	Off-balance sheet exposures	-	27,541,924	91,220	4,637	86,583	-	27,450,704
4	**Total**	**2,429,737**	**532,087,640**	**5,601,966**	**2,749,425**	**2,852,541**	**-**	**528,915,411**

*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 2025		(a) Amount HK$'000
1	**Defaulted loans and debt securities at end of the previous reporting period (31 December 2024)**	**2,593,081**
2	Loans and debt securities that have defaulted since the last reporting period	21,545
3	Returned to non-defaulted status	(131,094)
4	Amounts written off	(91,922)
5	Other changes	38,127
6	**Defaulted loans and debt securities at end of the current reporting period (30 June 2025)**	**2,429,737**

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

30 June 2025 HK$'000		(a)	(b)	(c)	(d)	(e)
		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by recognized collateral	Exposures secured by recognized guarantees	Exposures secured by recognized credit derivative contracts
1	Loans	265,845,282	9,760,030	4,965,115	4,794,915	-
2	Debt securities	225,859,395	-	-	-	-
3	**Total**	**491,704,677**	**9,760,030**	**4,965,115**	**4,794,915**	**-**
4	of which defaulted	639,096	146	-	146	-

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 2025 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	55,931,135	-	55,931,135	-	189,745	0.34%
2	Public sector entity exposures	16,575,852	1,825,000	17,350,028	757,813	3,567,436	19.70%
3	Multilateral development bank exposures	14,885,876	-	14,885,876	-	-	-
3a	Unspecified multilateral body exposures	-	-	-	-	-	-
4	Bank exposures	177,773,536	484,405	181,858,627	977,919	58,263,544	31.87%
4a	Qualifying non-bank financial institution exposures	3,963,733	15,708	3,963,733	6,058	1,928,063	48.57%
5	Eligible covered bond exposures	-	-	-	-	-	-
6	General corporate exposures	149,159,037	30,677,299	141,778,434	6,856,731	135,661,705	91.27%
6a	Of which: non-bank financial institution exposures excluding those reported under row 4a	37,191,210	6,937,172	36,532,323	1,061,003	33,879,343	90.12%
6b	Specialized lending	-	-	-	-	-	-
7	Equity exposures	1,292,528	-	1,292,528	-	3,231,320	250.00%
7a	Significant capital investments in commercial entities	10	-	10	-	25	250.00%
7b	Holdings of capital instruments issued by, and non-capital LAC liabilities of, financial sector entities	1,165,968	-	1,165,968	-	2,573,734	220.74%
7c	Subordinated debts issued by banks, qualifying non-bank financial institutions and corporates	898,432	-	898,432	-	1,347,648	150.00%
8	Retail exposures	49,799,128	183,023,952	49,468,157	20,194,260	59,208,328	84.99%
8a	Exposures arising from IPO financing	161,234	-	161,234	-	-	-

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7 Credit risk for non-securitization exposures (continued)

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

		(a)	(b)	(c)	(d)	(e)	(f)
	30 June 2025 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
9	Real estate exposures	31,663,886	2,074,035	30,086,013	767,886	14,767,242	47.86%
9a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	20,243,330	221,395	19,554,879	60,729	4,791,312	24.43%
9b	Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)	16,058	-	16,058	-	4,817	30.00%
9c	Of which: regulatory commercial real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	4,688,872	699,977	4,639,994	266,892	3,828,806	78.03%
9d	Of which: regulatory commercial real estate exposures (materially dependent on cash flows generated by mortgaged properties)	1,421,813	6,194	1,421,813	2,478	1,027,142	72.12%
9e	Of which: other real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	358,191	-	347,495	-	260,621	75.00%
9f	Of which: other real estate exposures (materially dependent on cash flows generated by mortgaged properties)	-	-	-	-	-	-
9g	Of which: land acquisition, development and construction exposures	4,935,622	1,146,469	4,105,774	437,787	4,854,544	106.84%
10	Defaulted exposures	1,087,928	50,804	1,087,928	5,165	1,560,130	142.73%
11	Other exposures	6,342,735	-	6,342,735	-	6,342,735	100.00%
11a	Cash and gold	944,949	-	5,375,129	1,007,000	567,962	8.90%
11b	Items in the process of clearing or settlement	-	-	-	-	-	-
12	**Total**	**511,645,967**	**218,151,203**	**511,645,967**	**30,572,832**	**289,209,617**	**53.34%**

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 2025 HK$'000

		0%	20%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
1	Sovereign exposures	55,193,608	596,727	140,800	-	-	-	55,931,135

		0%	20%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
2	Public sector entity exposures	270,663	17,837,178	-	-	-	-	18,107,841

		0%	20%	30%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
3	Multilateral development bank exposures	14,885,876		-	-	-	-	-	14,885,876

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

7 Credit risk for non-securitization exposures (continued)

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

		20%	30%	40%	50%	75%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
4	Bank exposures	31,312,897	128,955,203	2,105,471	15,983,012	-	4,478,472	1,491	-	182,836,546

		20%	30%	40%	50%	75%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
4a	Qualifying non-bank financial institution exposures	-	354,748	-	3,558,575	56,468	-	-	-	3,969,791

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

		20%	30%	50%	65%	75%	85%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
6	General corporate exposures	-	-	12,363,786		11,146,348	26,964,384	98,081,290	79,357	-	148,635,165
6a	Of which: non-bank financial institution exposures excluding those reported under row 4a	-	-	5,322,284		2,834,993	2,293,951	27,142,098	-	-	37,593,326

7 Credit risk for non-securitization exposures (continued)

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

		20%	50%	75%	80%	100%	130%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
6b	Specialized lending	-	-	-	-	-	-	-	-	-

		100%	250%	400%	Other	Total credit exposure amount (post-CCF and post-CRM)
7	Equity exposures		1,292,528	-	-	1,292,528

		250%	400%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
7a	Significant capital investments in commercial entities	10	-	-	-	10

		150%	250%	400%	Other	Total credit exposure amount (post-CCF and post-CRM)
7b	Holdings of capital instruments issued by, and non-capital LAC liabilities of, financial sector entities	341,187	824,781	-	-	1,165,968

7 Credit risk for non-securitization exposures (continued)

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

		150%	Other	Total credit exposure amount (post-CCF and post-CRM)
7c	Subordinated debts issued by banks, qualifying non-bank financial institutions and corporates	898,432	-	898,432

		45%	75%	100%	Other	Total credit exposure amount (post CCF and post-CRM)
8	Retail exposures	402,538	40,931,297	28,327,524	1,058	69,662,417

		0%	Other	Total credit exposure amount (post-CCF and post-CRM)
8a	Exposures arising from IPO financing	161,234	-	161,234

7 Credit risk for non-securitization exposures (continued)

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

		0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
9	Real estate exposures	-	12,059,510	2,292,821	3,680,520	-	1,095,318	31,630	390,566	1,946,704		1,280,915	362,430	1,987,801	136,063	4,885,575	-	7,313	621,966	74,767	30,853,899
9a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)		12,059,510	2,292,821	3,664,462		1,095,318	31,630	390,566	6,534		-	-				-			74,767	19,615,608
9b	Of which: no loan splitting applied		12,059,510	2,292,821	3,664,462		1,095,318	31,630	390,566	6,534		-	-				-			74,767	19,615,608
9c	Of which: loan splitting applied (secured)																				

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7 Credit risk for non-securitization exposures (continued)

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

		0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
9d	Of which: loan splitting applied (unsecured)																				
9e	Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)				16,058	-		-		-			-		-		-			-	16,058
9f	Of which: regulatory commercial real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	-	-		-		-		-	1,940,170			14,935	1,987,801		963,980			-	-	4,906,886
9g	Of which: no loan splitting applied	-	-		-		-		-	1,940,170			14,935	1,987,801		963,980			-	-	4,906,886

7 Credit risk for non-securitization exposures (continued)

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

		0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
9h	Of which: loan splitting applied (secured)																				
9i	Of which: loan splitting applied (unsecured)																				
9j	Of which: regulatory commercial real estate exposures (materially dependent on cash flows generated by mortgaged properties)											1,280,915			136,063			7,313		-	1,424,291

7 Credit risk for non-securitization exposures (continued)

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

		0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
9k	Of which: other real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	-	-		-		-		-				347,495	-		-			-	-	347,495
9l	Of which: no loan splitting applied	-	-		-		-		-				347,495	-		-			-	-	347,495
9m	Of which: loan splitting applied (secured)																				
9n	Of which: loan splitting applied (unsecured)																				

7 Credit risk for non-securitization exposures (continued)

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

		0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
9o	Of which: other real estate exposures (materially dependent on cash flows generated by mortgaged properties)																		-	-	-
9p	Of which: land acquisition, development and construction exposures															3,921,595			621,966	-	4,543,561

		50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
10	Defaulted exposures		104,421	970,453	18,219	1,093,093

7 Credit risk for non-securitization exposures (continued)

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

		100%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
11	Other exposures	6,342,735	-	-	6,342,735

		0%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
11a	Cash and gold	4,059,378	129,265	2,193,486	6,382,129

		0%	20%	Other	Total credit exposure amount (post-CCF and post-CRM)
11b	Items in the process of clearing or settlement	-	-	-	-

7 Credit risk for non-securitization exposures (continued)

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

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

30 June 2025 HK$'000

	Risk Weight#	(a) On-balance sheet exposure	(b) Off-balance sheet exposure (pre-CCF)	(c) Weighted average CCF*	(d) Exposure (post-CCF and post-CRM)
1	Less than 40%	271,126,626	6,089,269	0.4572	273,910,484
2	40-70%	38,584,405	4,344,194	0.1646	39,299,314
3	75%	32,611,535	177,931,042	0.1118	52,496,544
4	85%	27,392,174	7,568,817	0.2061	28,952,186
5	90- 100%	136,973,498	21,886,993	0.2518	142,485,344
6	105-130%	44,721	-	-	44,721
7	150%	2,795,689	330,888	0.3542	2,912,887
8	250%	2,117,319	-	-	2,117,319
9	400%	-	-	-	-
10	1,250%	-	-	-	-
11	**Total exposures**	**511,645,967**	**218,151,203**	**0.1401**	**542,218,799**

Points to note:

An AI should add additional rows for the applicable risk weights that are not listed in the table, if any.

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

8 Counterparty Credit risk

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

30 June 2025 HK$'000		(a) Replacement cost (RC)	(b) PFE	(c) Effective EPE	(d) Alpha (α) used for computing default risk exposure	(e) Default risk exposure after CRM	(f) RWA
1	SA-CCR (for derivative contracts)	162,151	1,720,989	-	1.4	2,636,395	1,265,507
1a	CEM (for derivative contracts)	-	-		-	-	-
2	IMM (CCR) approach			-	-	-	-
3	Simple Approach (for SFTs)					1,504,383	1,169,221
4	Comprehensive Approach (for SFTs)					-	-
5	VaR (for SFTs)					-	-
6	**Total**						**2,434,728**

8 Counterparty Credit risk (continued)

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

	30 June 2025 HK$'000	(a)	(b)	(c)	(ca)	(cb)	(d)	(e)	(ea)	(f)	(g)	(h)	(i)
	Exposure class / Risk Weight	0%	10%	20%	30%	40%	50%	75%	85%	100%	150%	Others	Total default risk exposure after CRM
1	Sovereign exposures	-	-	-	-	-	-	-	-	-	-	-	-
2	Public sector entity exposures	-	-	716	-	-	-	-	-	-	-	-	716
3	Multilateral development bank exposures	-	-	-	-	-	-	-	-	-	-	-	-
4	Unspecified multilateral body exposures	-	-	-	-	-	-	-	-	-	-	-	-
5	Bank exposures	-	-	398,753	905,433	-	776,963	-	-	2,159	-	-	2,083,308
6	Qualifying non-bank financial institution exposures	-	-	-	-	-	-	-	-	-	-	-	-
7	General corporate exposures	-	-	-	-	-	-	88,505	255,493	220,010	-	-	564,008
8	Retail exposures	-	-	-	-	-	-	581,607	-	713,215	-	-	1,294,822
9	Defaulted exposures	-	-	-	-	-	-	-	-	-	-	-	-
10	Other exposures	-	-	197,924	-	-	-	-	-	-	-	-	197,924
11	**Total**	**-**	**-**	**597,393**	**905,433**	**-**	**776,963**	**670,112**	**255,493**	**935,384**	**-**	**-**	**4,140,778**

8 Counterparty Credit risk (continued)

8.3 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 2025 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	-	-	-	-	57,554	1,200,176
Cash - other currencies	-	18,840	12,916	301,275	140,370	304,207
Domestic sovereign debt	-	-	-	-	-	-
Other sovereign debt	-	-	-	-	-	-
Government agency debt	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	**-**	**18,840**	**12,916**	**301,275**	**197,924**	**1,504,383**

8.4 CCR6: Credit-related derivatives contracts

30 June 2025 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)	-	-

8 Counterparty Credit risk (continued)

8.5 CCR8: Exposures to CCPs

30 June 2025 HK$'000		(a)	(b)
		Exposure after CRM	RWA
1	**Exposures of the AI as clearing member or clearing client[1] to qualifying CCPs (total)**		**298**
2	Default risk exposures to qualifying CCPs (excluding items disclosed in rows 7 to 10), of which:	14,902	298
3	(i) OTC derivative transactions	14,902	298
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	12,916	
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.

9 Credit valuation adjustment risk

9.1 CVA1: CVA risk under reduced basic CVA approach

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HK$'000

		(a)	(b)
		Components	CVA risk capital charge under the reduced basic CVA approach
1	Aggregation of systematic components of CVA risk	1,647,470,405,563	
2	Aggregation of idiosyncratic components of CVA risk	631,762,208,514	
3	**Total**		**31,032**

10 Market risk

10.1 MR1: Market risk under STM approach

30 June 2025
HK$'000

		(a)
		Market risk capital charges under STM approach
1	General interest rate risk	227,352
2	Equity risk	-
3	Commodity risk	2,609
4	Foreign exchange risk	513,707
5	Credit spread risk (non-securitization)	334,911
6	Credit spread risk (securitization: non-correlation trading portfolio ("CTP"))	-
7	Credit spread risk (securitization: CTP)	-
8	Standardized default risk charge ("SA-DRC") (non-securitization)	104,836
9	SA-DRC (securitization: non-CTP)	-
10	SA-DRC (securitization: CTP)	-
11	Residual risk add-on	3
12	**Total**	**1,183,418**

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11 Asset encumbrance

11.1 ENC: Asset encumbrance

0 June 2025 HK$'000	(a)	(c)	(d)
	Encumbered assets	**Unencumbered assets**	**Total**
Cash, balances and placements with and loans and advances to banks	-	64,114,242	64,114,242
Derivative financial instruments	-	501,747	501,747
Financial assets at fair value through profit or loss	-	6,471,913	6,471,913
Investments in securities	5,429,984	219,966,509	225,396,493
Advances and other accounts	32,203	216,245,775	216,277,978
Reverse repurchase agreements – non-trading	-	788,834	788,834
Interests in subsidiaries	-	681,201	681,201
Interests in associates and joint ventures	-	275,396	275,396
Investment properties	-	2,683,331	2,683,331
Leasehold land	-	88,649	88,649
Other properties and equipment	-	1,965,958	1,965,958
Tax recoverable	-	4,846	4,846
Deferred tax assets	-	655,191	655,191
Assets classified as held for sale	-	165,104	165,104
Total assets	**5,462,187**	**514,608,696**	**520,070,883**