招商永隆銀行
CMB WING LUNG BANK

Regulatory Disclosures

As at 30 June 2026

CMB WING LUNG BANK LIMITED

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CMB WING LUNG BANK LIMITED

1 Introduction

Purpose

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

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

Basis of Preparation

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

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

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 2026 HK$'000	As at 31 March 2026 HK$'000	As at 31 December 2025 HK$'000	As at 30 September 2025 HK$'000	As at 30 June 2025 HK$'000
	Regulatory capital (amount)					
1 & 1a	Common Equity Tier 1 (CET1)	50,939,920	49,639,711	48,295,870	48,334,846	46,949,478
2 & 2a	Tier 1	81,382,863	80,082,654	63,097,661	63,136,637	61,751,269
3 & 3a	Total capital	86,953,309	85,499,491	68,277,839	67,215,372	66,335,805
	RWA (amount)					
4	Total RWA	337,377,456	326,222,289	306,686,764	314,492,112	321,781,679
4a	Total RWA (pre-floor)	337,377,456	326,222,289	306,686,764	314,492,112	321,781,679
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5 & 5a	CET1 ratio (%)	15.1%	15.2%	15.7%	15.4%	14.6%
5b	CET1 ratio (%) (pre-floor ratio)	15.1%	15.2%	15.7%	15.4%	14.6%
6 & 6a	Tier 1 ratio (%)	24.1%	24.5%	20.6%	20.1%	19.2%
6b	Tier 1 ratio (%) (pre-floor ratio)	24.1%	24.5%	20.6%	20.1%	19.2%
7 & 7a	Total capital ratio (%)	25.8%	26.2%	22.3%	21.4%	20.6%
7b	Total capital ratio (%) (pre-floor ratio)	25.8%	26.2%	22.3%	21.4%	20.6%
	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 (%)	0.303%	0.307%	0.298%	0.293%	0.287%
10	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	-	-	-	-	-
11	Total AI-specific CET1 buffer requirements (%)	2.803%	2.807%	2.798%	2.793%	2.787%
12	CET1 available after meeting the AI's minimum capital requirements (%)	10.6%	10.7%	11.2%	10.9%	10.1%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	596,889,547	577,848,239	536,572,352	521,084,653	548,342,116
13a	LR exposure measure based on mean values of gross assets of SFTs	596,986,781	577,906,089	536,596,106	521,054,975	548,358,727
14, 14a & 14b	LR (%)	13.6%	13.9%	11.8%	12.1%	11.3%
14c & 14d	LR (%) based on mean values of gross assets of SFTs	13.6%	13.9%	11.8%	12.1%	11.3%
	Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)					
	Applicable to category 1 institution only:					
15	Total high quality liquid assets (HQLA)	153,560,993	141,818,754	134,724,516	127,252,811	115,388,435
16	Total net cash outflows	90,030,202	88,023,678	85,401,363	83,198,914	77,447,537
17	LCR (%)	170.9%	161.9%	158.2%	153.5%	149.5%
	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 2026 HK$'000	As at 31 March 2026 HK$'000	As at 31 December 2025 HK$'000	As at 30 September 2025 HK$'000	As at 30 June 2025 HK$'000
17a	LMR (%)	-	-	-	-	-
	Net Stable Funding Ratio (NSFR) / Core Funding Ratio (CFR)					
	Applicable to category 1 institutions only:					
18	Total available stable funding	396,872,880	387,806,685	372,114,625	351,367,084	357,267,838
19	Total required stable funding	269,605,701	258,963,741	241,108,197	238,570,080	236,854,917
20	NSFR (%)	147.2%	149.8%	154.3%	147.3%	150.8%
	Applicable to category 2A institutions only:					
20a	CFR (%)	-	-	-	-	-

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 2026, total RWA increased by HK$11,155 million, primarily attributable to higher credit risk RWA for non-securitization exposures, driven mainly by the growth in loans and advances to corporates and banks.

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		As at 30 June 2026 HK$'000	As at 31 March 2026 HK$'000	As at 30 June 2026 HK$'000
1	Credit risk for non-securitization exposures	298,648,915	289,852,748	23,891,913
2	Of which STC approach	298,648,915	289,852,748	23,891,913
2a	Of which BSC approach	-	-	-
3	Of which foundation IRB approach	-	-	-
4	Of which supervisory slotting criteria approach	-	-	-
5	Of which advanced IRB approach	-	-	-
5a	Of which retail IRB approach	-	-	-
5b	Of which specific risk-weight approach	-	-	-
5c	Of which cryptoasset exposures to credit risk calculated in accordance with section 376 and Divisions 5, 6 and 8 of Part 12 of the BCR	-	-	-
6	Counterparty credit risk and default fund contributions	2,662,262	2,515,037	212,981
7	Of which SA-CCR approach	986,206	815,104	78,896
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
8a	Of which method for group 2b cryptoasset derivative contracts	-	-	-
9	Of which others	1,676,056	1,699,933	134,084
10	CVA risk	273,188	221,763	21,855
11	Equity positions in banking book under the simple risk-weight method and internal models method	N/A	N/A	N/A
12	Collective investment scheme ("CIS") exposures – look-through approach / third-party approach	2,692,500	2,502,601	215,400
13	CIS exposures – mandate-based approach	-	-	-
14	CIS exposures – fall-back approach	-	-	-
14a	CIS exposures – combination of approaches	-	-	-
15	Settlement risk	–	25	–
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	15,731,800	14,341,313	1,258,544
21	Of which STM approach	15,731,800	14,341,313	1,258,544
22	Of which IMA	-	-	-
22a	Of which SSTM approach	-	-	-

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 2026 HK$'000	As at 31 March 2026 HK$'000	As at 30 June 2026 HK$'000
23	Capital charge for moving exposures between trading book and banking book	-	-	-
24	Operational risk	16,642,738	16,029,088	1,331,419
24a	Sovereign concentration risk	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% RW)	3,525,623	3,374,298	282,050
26	Output floor level applied	N/A	N/A	N/A
27	Floor adjustment (before application of transitional cap)	-	-	-
28	Floor adjustment (after application of transitional cap)	N/A	N/A	N/A
28a	Deduction to RWA	2,799,570	2,614,584	223,966
28b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	689,611	550,522	55,169
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	2,109,959	2,064,062	168,797
29	**Total**	**337,377,456**	**326,222,289**	**26,990,196**

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

30 June 2026		(a) Amount HK$'000	(b) 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	54,298,197	[r]
3	Disclosed reserves	720,801	[l] + [m] + [n] + [q]
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**	**56,179,949**	
	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)	1,322,726	[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)	81,013	[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

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3 Composition of regulatory capital (continued)

3.1 CC1: Composition of regulatory capital (continued)

30 June 2026		(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	3,836,290	
26a	Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)	3,836,290	[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**	**5,240,029**	
29	**CET1 capital**	**50,939,920**	
	AT1 capital: instruments		
30	Qualifying AT1 capital instruments plus any related share premium	30,442,943	[u]
31	of which: classified as equity under applicable accounting standards	30,442,943	
32	of which: classified as liabilities under applicable accounting standards	-	
34	AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group)	-	
36	**AT1 capital before regulatory deductions**	**30,442,943**	
	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 2026		**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**	**30,442,943**	
45	**Tier 1 capital (T1 = CET1 + AT1)**	**81,382,863**	
	Tier 2 capital: instruments and provisions		
46	Qualifying Tier 2 capital instruments plus any related share premium	-	[j]
48	Tier 2 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital of the consolidation group)	-	
50	Collective provisions and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	3,844,116	[-b] + [t]
51	**Tier 2 capital before regulatory deductions**	3,844,116	
	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	(1,726,330)	

3 Composition of regulatory capital (continued)

3.1 CC1: Composition of regulatory capital (continued)

30 June 2026		(a) Amount HK$'000	(b) 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	(1,726,330)	45% of ([m] + [s])
56b	Regulatory deductions applied to Tier 2 capital to cover the required deductions falling within BCR §48(1)(g)	-	
57	**Total regulatory adjustments to Tier 2 capital**	**(1,726,330)**	
58	**Tier 2 capital (T2)**	**5,570,446**	
59	**Total regulatory capital (TC = T1 + T2)**	**86,953,309**	
60	**Total RWA**	**337,377,456**	
	Capital ratios (as a percentage of RWA)		
61	**CET1 capital ratio**	**15.10%**	
62	**Tier 1 capital ratio**	**24.12%**	
63	**Total capital ratio**	**25.77%**	
64	**Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)**	**2.803%**	
65	of which: capital conservation buffer requirement	2.500%	
66	of which: bank specific countercyclical capital buffer requirement	0.303%	
67	of which: higher loss absorbency requirement	0.00%	
68	CET1 (as a percentage of RWA) available after meeting minimum capital requirements	10.61%	
	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	2,063,920	
73	Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	1,406,221	
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

3 Composition of regulatory capital (continued)

3.1 CC1: Composition of regulatory capital (continued)

		(a)	(b)
30 June 2026		**Amount HK$'000**	**Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation**
	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)	4,533,724	
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	-	
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	-	

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 liabilities)**	-	-
	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)**	1,322,726	-
	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)
	Balance sheet as in published financial statements As at 30 June 2026 HK$'000	**Under regulatory scope of consolidation** As at 30 June 2026 HK$'000	**Reference**
Assets			
Cash, balances and placements with and loans and advances to banks	62,482,325	61,736,030	
Derivative financial instruments	1,365,806	1,365,806	
Financial assets at fair value through profit or loss	8,793,089	7,851,814	
Investments in securities	267,941,762	267,941,566	
of which:			
- significant capital investments in financial sector entities exceeding 10% threshold	-	-	[a]
Advances and other accounts	237,517,287	237,630,463	
- Loans	-	-	
of which:			
- collective impairment allowances reflected in regulatory capital	-	(3,844,116)	[b]
- significant capital investments in financial sector entities exceeding 10% threshold	-	-	[c]
- Other assets	-	-	
of which:			
- Defined benefit pension fund net assets	-	97,022	[d]
Interests in subsidiaries	-	1,396,665	
of which:			
- significant capital investments in financial sector entities exceeding 10% threshold	-	-	[e]
Reverse repurchase agreements – non-trading	2,422,481	2,422,481	
Interests in associates and joint ventures	1,931,443	295,500	
of which:			
- significant capital investments in financial sector entities exceeding 10% threshold	-	-	[f]
Investment properties	2,513,300	2,656,091	
Leasehold land	128,374	84,855	
Other properties and equipment	1,364,150	1,981,686	
Tax recoverable	12,157	10,750	
Deferred tax assets	1,329,744	1,322,726	[g]
of which:			
- Deferred tax liabilities on defined benefit pension fund net assets	-	(16,009)	[h]
Asset classified as held for sale	-	-	
Total assets	**587,801,918**	**586,696,433**	

3 Composition of regulatory capital (continued)

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

	(a)	(b)	(c)
	Balance sheet as in published financial statements As at 30 June 2026 HK$'000	**Under regulatory scope of consolidation** As at 30 June 2026 HK$'000	**Reference**
Liabilities			
Deposits and balances from banks	10,954,088	10,954,088	
Repurchase agreements – non-trading	7,623,285	7,623,285	
Financial liabilities at fair value through profit or loss	509,341	-	
Derivative financial instruments	1,056,453	1,056,453	
Deposits from customers	459,157,372	459,753,514	
Certificates of deposit issued	150,000	150,000	
Subordinated debts issued	-	-	
of which:			
- subordinated debt eligible for inclusion in regulatory capital	-	-	[j]
Current taxation	1,163,181	1,162,522	
Deferred tax liabilities	18,792	13,874	
Other accounts and accruals	19,388,071	19,359,805	
Total liabilities	**500,020,583**	**500,073,541**	
Equity			
Share capital	1,160,951	1,160,951	[k]
Reserves	56,177,441	55,018,998	
of which:			
- Capital reserve	-	20,000	[l]
- Bank premises revaluation reserve	-	571,615	[m]
- Financial asset revaluation reserve	-	(504,801)	[n]
- Other reserve	-	633,987	[q]
- Retained earnings	-	54,298,197	[r]
of which:			
- revaluation of land and buildings	-	3,264,675	[s]
- regulatory reserve for general banking risks	-	-	[t]
Total equity attributable to shareholders of the Bank	57,338,392	56,179,949	
Other equity instruments	30,442,943	30,442,943	[u]
Non-controlling interests	-	-	
Total equity	**87,781,335**	**86,622,892**	
Total equity and liabilities	**587,801,918**	**586,696,433**	

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 2026

The regulatory capital instruments included in the Bank's consolidated capital base as at 30 June 2026 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)

6. US$2,000 million undated non-cumulative subordinated additional tier 1 capital securities (issued on 27 March 2026)

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_20260630.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	N/A
5	Basel III rules	Common Equity Tier 1
6	Eligible at solo / group / solo and group	Solo and group
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares
8	Amount recognized in regulatory capital (currency in millions, as of most recent reporting date)	HK$1,161 million as at 30 June 2026
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

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	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 2026
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

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 (The terms of the Capital Securities contain a provision that the holder of the Capital Securities acknowledges and agrees to be bound by the exercise of powers under the Financial Institutions (Resolution) Ordinance (Cap. 628) of Hong Kong.)
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 (The terms of the Capital Securities contain a provision that the holder of the Capital Securities acknowledges and agrees to be bound by the exercise of powers under the Financial Institutions (Resolution) Ordinance (Cap. 628) of Hong Kong.)
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

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)	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. 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	N/A
37	If yes, specify non-compliant features	N/A

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	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 2026
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 (The terms of the Capital Securities contain a provision that the holder of the Capital Securities acknowledges and agrees to be bound by the exercise of powers under the Financial Institutions (Resolution) Ordinance (Cap. 628) of Hong Kong.)
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 (The terms of the Capital Securities contain a provision that the holder of the Capital Securities acknowledges and agrees to be bound by the exercise of powers under the Financial Institutions (Resolution) Ordinance (Cap. 628) of Hong Kong.)
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	N/A
37	If yes, specify non-compliant features	N/A

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	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 2026
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 (The terms of the Capital Securities contain a provision that the holder of the Capital Securities acknowledges and agrees to be bound by the exercise of powers under the Financial Institutions (Resolution) Ordinance (Cap. 628) of Hong Kong.)
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 (The terms of the Capital Securities contain a provision that the holder of the Capital Securities acknowledges and agrees to be bound by the exercise of powers under the Financial Institutions (Resolution) Ordinance (Cap. 628) of Hong Kong.)

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)	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. 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

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
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	N/A
37	If yes, specify non-compliant features	N/A

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	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 30 June 2026
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 (The terms of the Capital Securities contain a provision that the holder of the Capital Securities acknowledges and agrees to be bound by the exercise of powers under the Financial Institutions (Resolution) Ordinance (Cap. 628) of Hong Kong.)
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 (The terms of the Capital Securities contain a provision that the holder of the Capital Securities acknowledges and agrees to be bound by the exercise of powers under the Financial Institutions (Resolution) Ordinance (Cap. 628) of Hong Kong.)
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

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)	non-viable. 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	N/A
37	If yes, specify non-compliant features	N/A

3 Composition of regulatory capital (continued)

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

3.3.7 US$2,000 million undated non-cumulative subordinated additional tier 1 capital securities (issued on 27 March 2026)

		(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	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$2,000 million as at 30 June 2026
9	Par value of instrument	US$2,000 million
10	Accounting classification	Equity - par value
11	Original date of issuance	27 March 2026
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 March 2031 (First Call Date) - No fixed redemption date - Optional Redemption (on a designated date on 27 March 2031 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

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3 Composition of regulatory capital (continued)

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

3.3.7 US$2,000 million undated non-cumulative subordinated additional tier 1 capital securities (issued on 27 March 2026) (continued)

		(a)
		Quantitative / qualitative information
18	Coupon rate and any related index	At a fixed rate of 5.295% 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 134 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 (The terms of the Capital Securities contain a provision that the holder of the Capital Securities acknowledges and agrees to be bound by the exercise of powers under the Financial Institutions (Resolution) Ordinance (Cap. 628) of Hong Kong.)
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 (The terms of the Capital Securities contain a provision that the holder of the Capital Securities acknowledges and agrees to be bound by the exercise of powers under the Financial Institutions (Resolution) Ordinance (Cap. 628) of Hong Kong.)
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

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3 Composition of regulatory capital (continued)

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

3.3.7 US$2,000 million undated non-cumulative subordinated additional tier 1 capital securities (issued on 27 March 2026) (continued)

		(a)
		Quantitative / qualitative information
31	If write-down, write-down trigger(s)	non-viable. 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	N/A
37	If yes, specify non-compliant features	N/A

4 Macroprudential supervisory measures

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

	30 June 2026	(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 SAR	0.500%	138,094,570		
2	Australia	1.000%	702,079		
3	Belgium	1.000%	41		
4	Croatia	1.500%	2		
5	Cyprus	1.500%	61		
6	France	1.000%	24		
7	Germany	0.750%	18,452		
8	Greece	0.250%	2		
9	Hungary	1.000%	833		
10	Ireland	1.500%	1,176,182		
11	Netherlands	2.000%	33		
12	Poland	1.000%	2		
13	Portugal	0.750%	44		
14	Saudi Arabia	1.000%	785,780		
15	South Korea	1.000%	79,542		
16	Spain	0.500%	1		
17	Sweden	2.000%	380,831		
18	United Arab Emirates	0.500%	885,041		
19	United Kingdom	2.000%	191,656		
20	Sum		142,315,176		
21	Total		244,520,196	0.303%	739,813

5 Leverage ratio

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

	30 June 2026	(a)
	Item	**Value under the LR framework** (HK$'000)
1	Total consolidated assets as per published financial statements	593,128,048
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(3,198,440)
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	3,015,105
9	Adjustment for SFTs (i.e. repos and similar secured lending)	2,392,647
10	Adjustment for off-balance sheet ("OBS") items (i.e. conversion to credit equivalent amounts of OBS exposures)	13,947,168
11	Adjustments for prudent valuation adjustments and specific and collective provisions that are allowed to be excluded from LR exposure measure	(6,976,419)
12	Other adjustments	(5,418,562)
13	**Leverage ratio exposure measure**	**596,889,547**

5 Leverage ratio (continued)

5.2 LR2: Leverage ratio

		(a)	(b)
		HK$'000	
		As at 30 June 2026	As at 31 March 2026
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	589,929,608	569,001,580
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	(178,533)	(152,536)
4	Less: Adjustment for assets other than money received under SFTs that are recognised as an asset	-	-
5	Less: Specific and collective provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital	(6,935,459)	(6,684,425)
6	Less: Asset amounts deducted in determining Tier 1 capital	(5,240,029)	(4,957,428)
7	**Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)**	**577,575,587**	**557,207,191**
Exposures arising from derivative contracts			
8	Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)	1,206,683	626,523
9	Add-on amounts for PFE associated with all derivative contracts	1,808,422	1,784,890
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)**	**3,015,105**	**2,411,413**
Exposures arising from SFTs			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	2,336,474	2,220,337
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
16	CCR exposure for SFT assets	56,173	56,012
17	Agent transaction exposures	-	-
18	**Total exposures arising from SFTs (sum of rows 14 to 17)**	**2,392,647**	**2,276,349**
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	53,910,653	55,589,835
20	Less: Adjustments for conversion to credit equivalent amounts	(39,963,485)	(39,600,292)
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	(40,960)	(36,257)
22	**Off-balance sheet items (sum of rows 19 to 21)**	**13,906,208**	**15,953,286**
Capital and total exposures			
23	**Tier 1 capital**	**81,382,863**	**80,082,654**
24	**Total exposures (sum of rows 7, 13, 18 and 22)**	**596,889,547**	**577,848,239**
Leverage ratio			
25 & 25a	**Leverage ratio**	**13.6%**	**13.9%**
26	**Minimum leverage ratio requirement**	**3.0%**	**3.0%**
27#	**Applicable leverage buffers**	**N/A**	**N/A**
Disclosure of mean values			
28	Mean value of gross assets of SFTs, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	2,433,708	2,278,187

5 Leverage ratio (continued)

5.2 LR2: Leverage ratio (continued)

		(a)	(b)
		HK$'000	
		As at 30 June 2026	As at 31 March 2026
29	Quarter-end value of gross amount of SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	2,336,474	2,220,337
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)	596,986,781	577,906,089
31 & 31a	Leverage ratio based on mean values from row 28 of gross assets of SFTs (after adjustment for sale accounting transactions and netted amounts of associated cash payables and cash receivables)	13.6%	13.9%

#: 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 2026

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: unconsolidated		**Unweighted value** (average)	**Weighted value** (average)
A.	**HQLA**		
1	Total HQLA		153,560,993
B.	**Cash outflows**		
2	Retail deposits and small business funding, of which:	252,499,742	17,866,036
3	*Stable retail deposits and stable small business funding*	12,520,170	626,009
4	*Less stable retail deposits and less stable small business funding*	104,820,957	10,482,096
4a	*Retail term deposits and small business term funding*	135,158,615	6,757,931
5	Unsecured wholesale funding (other than small business funding), and debt securities and prescribed instruments issued by the AI, of which:	146,148,736	92,396,966
6	*Operational deposits*	-	-
7	*Unsecured wholesale funding (other than small business funding) not covered in row 6*	146,148,736	92,396,966
8	*Debt securities and prescribed instruments issued by the AI and redeemable within the LCR period*	-	-
9	Secured funding transactions (including securities swap transactions)		27,060
10	Additional requirements, of which:	36,128,848	6,370,488
11	*Cash outflows arising from derivative contracts and other transactions, and additional liquidity needs arising from related collateral requirements*	821,153	821,153
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)*	35,307,695	5,549,335
14	Contractual lending obligations (not otherwise covered in Section B) and other contractual cash outflows	11,812,726	11,812,726
15	Other contingent funding obligations (whether contractual or non-contractual)	2,745,662	150,034
16	**Total Cash Outflows**		128,623,310
C.	**Cash Inflows**		
17	Secured lending transactions (including securities swap transactions)	2,239,718	1,119,859
18	Secured and unsecured loans (other than secured lending transactions covered in row 17) and operational deposits placed at other financial institutions	90,864,342	31,924,236
19	Other cash inflows	6,141,269	5,549,013
20	**Total Cash Inflows**	99,245,329	38,593,108
D.	**Liquidity Coverage Ratio**		**Adjusted value**
21	**Total HQLA**		153,560,993
22	**Total Net Cash Outflows**		90,030,202
23	**LCR (%)**		170.9%

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6 Liquidity (continued)

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

For the quarter ended 31 March 2026

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

6 Liquidity (continued)

6.2 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 quarter and second quarter of 2026 remained stable at 161.9% and 170.9% respectively.

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

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

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

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

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6 Liquidity (continued)

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

30 June 2026 **HK$'000**		(a)	(b)	(c)	(d)	(e)
Basis of disclosure: unconsolidated		**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:	89,734,657	-	-	-	89,734,657
2	*Regulatory capital*	89,734,657	-	-	-	89,734,657
2a	*Minority interests not covered by row 2*	-	-	-	-	-
3	*Other capital instruments*	-	-	-	-	-
4	Retail deposits and small business funding:	-	211,821,356	34,954,898	3,456,228	226,195,567
5	*Stable deposits*		11,691,294	1,122,903	116,650	12,290,137
6	*Less stable deposits*		200,130,062	33,831,995	3,339,578	213,905,430
7	Wholesale funding:	-	207,837,031	21,077,283	4,382,111	80,942,656
8	*Operational deposits*		-	-	-	-
9	*Other wholesale funding*	-	207,837,031	21,077,283	4,382,111	80,942,656
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	15,366,221	2,568,751	-	-	-
12	*Net derivative liabilities*	85,705				
13	*All other funding and liabilities not included in the above categories*	15,280,516	2,568,751	-	-	-
14	**Total ASF**					396,872,880
B.	**Required stable funding ("RSF") item**					
15	Total HQLA for NSFR purposes				163,415,241	17,618,490
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	36,698,972	142,144,120	74,947,536	153,695,239	234,552,341
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*	200,869	88,893,447	27,555,262	17,357,263	44,669,780
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:*	35,844,082	31,989,063	19,487,399	54,914,880	101,985,171

6 Liquidity (continued)

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

30 June 2026 **HK$'000**		(a)	(b)	(c)	(d)	(e)
Basis of disclosure: unconsolidated		**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*	-	138,509	840,071	4,490,889	3,408,368
22	*Performing residential mortgages, of which:*	-	372,890	352,077	15,920,592	11,208,712
23	*With a risk-weight of less than or equal to 35% under the STC approach*	-	332,294	314,108	13,431,375	9,053,595
24	*Securities that are not in default and do not qualify as HQLA, including exchange-traded equities*	654,021	20,888,720	27,552,798	65,502,504	76,688,678
25	Assets with matching interdependent liabilities					
26	Other assets:	13,235,411	3,383,452	2,636,697	-	15,658,817
27	*Physical traded commodities, including gold*	195,485				166,162
28	*Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs*	22,729				22,729
29	*Net derivative assets*	-				-
30	*Total derivative liabilities before adjustments for deduction of variation margin posted*	490,041				24,502
31	*All other assets not included in the above categories*	12,527,156	3,383,452	2,636,697	-	15,445,424
32	Off-balance sheet items				59,909,493	1,776,053
33	**Total RSF**					269,605,701
34	**Net Stable Funding Ratio (%)**					147.2%

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6 Liquidity (continued)

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

31 Mar 2026 **HK$'000**		(a)	(b)	(c)	(d)	(e)
Basis of disclosure: unconsolidated		**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:	88,199,971	-	-	-	88,199,971
2	*Regulatory capital*	88,199,971	-	-	-	88,199,971
2a	*Minority interests not covered by row 2*	-	-	-	-	-
3	*Other capital instruments*	-	-	-	-	-
4	Retail deposits and small business funding:	-	215,769,915	30,339,888	4,751,765	226,859,923
5	*Stable deposits*		11,217,590	969,124	154,116	11,731,494
6	*Less stable deposits*		204,552,325	29,370,764	4,597,649	215,128,429
7	Wholesale funding:	-	184,282,034	24,842,637	4,345,830	72,746,791
8	*Operational deposits*					
9	*Other wholesale funding*		184,282,034	24,842,637	4,345,830	72,746,791
10	Liabilities with matching interdependent assets	-				
11	Other liabilities:	13,246,538	4,536,803	-	-	-
12	*Net derivative liabilities*	256,311				
13	*All other funding and liabilities not included in the above categories*	12,990,227	4,536,803		-	
14	**Total ASF**					387,806,685
B.	**Required stable funding ("RSF") item**					
15	Total HQLA for NSFR purposes				154,877,567	17,106,785
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	38,052,364	148,266,403	63,660,497	146,064,724	225,521,196
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*	199,410	97,208,386	25,081,191	14,578,066	41,899,329
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:*	37,204,719	29,336,601	22,324,586	51,341,224	100,347,713

6 Liquidity (continued)

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

31 Mar 2026 **HK$'000**		(a)	(b)	(c)	(d)	(e)
Basis of disclosure: unconsolidated		**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*	-	140,402	771,146	3,734,656	2,883,300
22	*Performing residential mortgages, of which:*	-	372,890	352,077	15,920,592	11,208,712
23	*With a risk-weight of less than or equal to 35% under the STC approach*	-	332,294	314,108	13,431,375	9,053,595
24	*Securities that are not in default and do not qualify as HQLA, including exchange-traded equities*	648,235	21,348,526	15,902,643	64,224,842	72,065,442
25	Assets with matching interdependent liabilities					
26	Other assets:	12,994,874	2,296,766	3,444,933	-	14,623,066
27	*Physical traded commodities, including gold*	220,161				187,137
28	*Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs*	29,077				29,077
29	*Net derivative assets*	-				-
30	*Total derivative liabilities before adjustments for deduction of variation margin posted*	1,029,389				51,469
31	*All other assets not included in the above categories*	11,716,247	2,296,766	3,444,933	-	14,355,383
32	Off-balance sheet items				53,825,850	1,712,694
33	**Total RSF**					258,963,741
34	**Net Stable Funding Ratio (%)**					149.8%

Note:
The Group's NSFR was 149.8% and 147.2% as of 31 March and 30 Jun 2026, respectively. The Group has continuously maintained a healthy NSFR ratio during the first half of 2026. No material change was found in the diversity and stability of funds over the period.

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7 Credit risk for non-securitization exposures

7.1 CR1: Credit quality of exposures

30 June 2026 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*	2,530,174	296,366,545	6,419,272	2,112,294	4,306,978	-	292,477,447
2	Debt securities	-	268,988,766	185,715	-	185,715	-	268,803,051
3	Off-balance sheet exposures	-	31,804,791	41,635	844	40,791	-	31,763,156
4	**Total**	**2,530,174**	**597,160,102**	**6,646,622**	**2,113,138**	**4,533,484**	**-**	**593,043,654**

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

The Group identifies defaulted exposures in accordance with the definition of "default" set out in BCR §51(1).

7.2 CR2: Changes in defaulted loans and debt securities

30 June 2026		(a) Amount HK$'000
1	**Defaulted loans and debt securities at end of the previous reporting period (31 December 2025)**	**2,487,274**
2	Loans and debt securities that have defaulted since the last reporting period	62,000
3	Returned to non-defaulted status	(12,264)
4	Amounts written off	(37,282)
5	Other changes	30,446
6	**Defaulted loans and debt securities at end of the current reporting period (30 June 2026)**	**2,530,174**

7.3 CR3: Overview of recognized credit risk mitigation

30 June 2026 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	278,246,491	14,230,956	6,292,744	2,289,734	-
2	Debt securities	268,803,051	-	-	-	-
3	**Total**	**547,049,542**	**14,230,956**	**6,292,744**	**2,289,734**	**-**
4	of which defaulted	632,159	-	-	-	-

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 2026 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	98,523,519	-	100,375,500	-	6,794,986	6.77%
2	Public sector entity exposures	17,870,913	1,995,000	18,673,661	824,025	3,870,403	19.85%
3	Multilateral development bank exposures	39,734,323	-	39,734,323	-	-	0.00%
3a	Unspecified multilateral body exposures	-	-	-	-	-	-
4	Bank exposures	144,964,547	769,888	146,058,052	421,516	47,153,271	32.19%
4a	Qualifying non-bank financial institution exposures	5,545,295	15,711	5,545,295	6,060	1,639,481	29.53%
5	Eligible covered bond exposures	-	-	-	-	-	-
6	General corporate exposures	169,825,500	41,842,641	163,373,948	8,575,516	160,314,266	93.23%
6a	Of which: non-bank financial institution exposures excluding those reported under row 4a	47,462,716	7,963,591	45,265,901	1,337,496	43,897,190	94.19%
6b	Specialized lending	-	-	-	-	-	-
7	Equity exposures	1,391,354	-	1,391,354	-	3,478,385	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	1,010,213	-	1,010,213	-	2,184,512	216.24%
7c	Subordinated debts issued by banks, qualifying non-bank financial institutions and corporates	917,318	-	917,318	-	1,375,977	150.00%
8	Retail exposures	51,349,340	13,882,493	51,152,488	3,169,949	48,400,832	89.10%
8a	Exposures arising from IPO financing	-	-	-	-	-	-

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 2026 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	32,351,485	1,218,899	31,017,463	452,634	15,201,335	48.30%
9a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	20,805,844	197,259	20,087,850	52,878	5,085,745	25.25%
9b	Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)	12,319	-	12,319	-	3,696	30.00%
9c	Of which: regulatory commercial real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	5,617,409	682,666	5,587,650	273,066	4,724,384	80.61%
9d	Of which: regulatory commercial real estate exposures (materially dependent on cash flows generated by mortgaged properties)	1,287,125	5,585	1,287,125	2,234	931,217	72.22%
9e	Of which: other real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	284,912	-	276,421	-	207,316	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	4,343,876	333,389	3,766,098	124,455	4,248,977	109.21%
10	Defaulted exposures	923,956	7,804	923,956	780	1,322,040	142.96%
11	Other exposures	6,312,297	-	6,312,297	-	6,312,297	100.00%
11a	Cash and gold	699,705	-	4,933,897	492,589	601,105	11.08%
11b	Items in the process of clearing or settlement	-	-	-	-	-	-
12	**Total**	**571,419,775**	**59,732,436**	**571,419,775**	**13,943,069**	**298,648,915**	**51.02%**

7 Credit risk for non-securitization exposures (continued)

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

30 June 2026 HK$'000

		0%	20%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
1	Sovereign exposures	66,611,101	33,624,046	140,353	-	-	-	100,375,500

		0%	20%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
2	Public sector entity exposures	145,669	19,352,017	-	-	-	-	19,497,686

		0%	20%	30%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
3	Multilateral development bank exposures	39,734,323		-	-	-	-	-	39,734,323

		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 exposure 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	27,055,283	93,181,931	3,009,315	21,474,330	-	1,582,638	176,071	-	146,479,568

		20%	30%	40%	50%	75%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
4a	Qualifying non-bank financial institution exposures	2,606,284	1,879,384	-	979,426	86,261	-	-	-	5,551,355

		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	-	-	9,755,266		13,191,753	28,392,295	119,011,711	1,598,439	-	171,949,464
6a	Of which: non-bank financial institution exposures excluding those reported under row 4a	-	-	1,943,239		4,488,158	4,339,793	35,755,365	76,842	-	46,603,397

7 Credit risk for non-securitization exposures (continued)

7.5 CR5: Credit risk exposures by exposure 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		1,391,354	-	-	1,391,354

		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	341,020	669,193	-	-	1,010,213

7 Credit risk for non-securitization exposures (continued)

7.5 CR5: Credit risk exposures by exposure 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	917,318	-	917,318

		45%	75%	100%	Other	Total credit exposure amount (post CCF and post-CRM)
8	Retail exposures	409,354	23,357,613	30,187,709	367,761	54,322,437

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

7 Credit risk for non-securitization exposures (continued)

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

		0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
9	Real estate exposures	-	11,111,003	1,965,379	5,101,475	-	1,414,660	169,220	307,656	1,590,704		1,154,354	303,410	3,317,328	126,683	4,110,140	-	8,322	716,848	72,915	31,470,097
9a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)		11,111,003	1,965,379	5,089,156		1,414,660	169,220	307,656	10,739		-	-				-			72,915	20,140,728
9b	Of which: no loan splitting applied		11,111,003	1,965,379	5,089,156		1,414,660	169,220	307,656	10,739		-	-				-			72,915	20,140,728
9c	Of which: loan splitting applied (secured)																				

7 Credit risk for non-securitization exposures (continued)

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

		0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
9d	Of which: loan splitting applied (unsecured)																				
9e	Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)				12,319	-		-		-			-		-		-			-	12,319
9f	Of which: regulatory commercial real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	-	-		-		-		-	1,579,965			26,989	3,317,328		936,434			-	-	5,860,716
9g	Of which: no loan splitting applied	-	-		-		-		-	1,579,965			26,989	3,317,328		936,434			-	-	5,860,716

7 Credit risk for non-securitization exposures (continued)

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

		0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
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)											1,154,354			126,683			8,322		-	1,289,359

7 Credit risk for non-securitization exposures (continued)

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

		0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
9k	Of which: other real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	-	-		-		-		-				276,421	-		-			-	-	276,421
9l	Of which: no loan splitting applied	-	-		-		-		-				276,421	-		-			-	-	276,421
9m	Of which: loan splitting applied (secured)																				
9n	Of which: loan splitting applied (unsecured)																				

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7 Credit risk for non-securitization exposures (continued)

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

		0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
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															3,173,706			716,848	-	3,890,554

		50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
10	Defaulted exposures		130,128	794,608	-	924,736

7 Credit risk for non-securitization exposures (continued)

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

		100%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
11	Other exposures	6,312,297	-	-	6,312,297

		0%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
11a	Cash and gold	3,090,627	167,416	2,168,443	5,426,486

		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 exposure 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 version)

30 June 2026 HK$'000

	Risk Weight	(a)	(b)	(c)	(d)
		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF*	Exposure (post-CCF and post-CRM)
1	Less than 40%	305,907,320	5,017,519	0.3531	307,678,781
2	40-70%	39,811,029	5,305,664	0.1119	40,404,639
3	75%	33,852,558	10,452,471	0.2953	36,939,036
4	85%	29,382,053	9,044,053	0.2574	31,709,623
5	90- 100%	155,570,994	29,641,317	0.2044	161,628,721
6	105-130%	138,591	-		138,591
7	150%	4,696,673	271,412	0.3914	4,802,896
8	250%	2,060,557	-	-	2,060,557
9	400%	-	-	-	-
10	1,250%	-	-	-	-
11	**Total exposures**	**571,419,775**	**59,732,436**	**0.2334**	**585,362,844**

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

8 Counterparty Credit risk

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

		(a)	(b)	(c)	(d)	(e)	(f)
30 June 2026 HK$'000		Replacement cost (RC)	PFE	Effective EPE	Alpha (α) used for computing default risk exposure	Default risk exposure after CRM	RWA
1	SA-CCR (for derivative contracts)	873,931	1,090,803		1.4	2,750,628	986,206
1a	CEM (for derivative contracts)	-	-		1.4	-	-
1b	Method for group 2b cryptoasset derivative contracts	-	-		1.4	-	-
2	IMM (CCR) approach			-	-	-	-
3	Simple Approach (for SFTs)					2,336,474	1,675,796
4	Comprehensive Approach (for SFTs)					-	-
5	VaR (for SFTs)					-	-
6	**Total**					-	**2,662,002**

8 Counterparty Credit risk (continued)

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

	30 June 2026 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	-	-	6,748	-	-	-	-	-	-	-	-	6,748
3	Multilateral development bank exposures	-	-	-	-	-	-	-	-	-	-	-	-
4	Unspecified multilateral body exposures	-	-	-	-	-	-	-	-	-	-	-	-
5	Bank exposures	-	-	638,879	1,720,009	-	74,266	-	-	33,827	-	-	2,466,981
6	Qualifying non-bank financial institution exposures	-	-	-	-	-	-	-	-	-	-	-	-
7	General corporate exposures	-	-	-	-	-	-	-	570,265	144,461	-	-	714,726
8	Retail exposures	-	-	-	-	-	-	914,188	-	542,744	-	-	1,456,932
9	Defaulted exposures	-	-	-	-	-	-	-	-	-	-	-	-
10	Other exposures	-	-	441,714	-	-	-	-	-	-	-	-	441,714
11	**Total**	**-**	**-**	**1,087,341**	**1,720,009**	**-**	**74,266**	**914,188**	**570,265**	**721,032**	**-**	**-**	**5,087,101**

8 Counterparty Credit risk (continued)

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

	(a)	(b)	(c)	(d)	(e)	(f)
	Derivative contracts				SFTs	
30 June 2026 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	-	-	-	-	175,013	1,795,839
Cash - other currencies	-	137,314	22,729	226,400	266,700	540,635
Domestic sovereign debt	-	-	-	-	-	-
Other sovereign debt	-	-	-	-	-	-
Government agency debt	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	**-**	**137,314**	**22,729**	**226,400**	**441,713**	**2,336,474**

8.4 CCR6: Credit-related derivatives contracts

30 June 2026 HK$'000	(a) Protection bought	(b) 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 2026 HK$'000		(a)	(b)
		Exposure after CRM	RWA
1	**Exposures of the AI as clearing member or clearing client[1] to qualifying CCPs (total)**		259
2	Default risk exposures to qualifying CCPs (excluding items disclosed in rows 7 to 10), of which:	12,955	259
3	(i) OTC derivative transactions	12,955	259
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	22,729	
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

		(a)	(b)
	30 June 2026 HK$'000	Components	CVA risk capital charge under the reduced basic CVA approach
1	Aggregation of systematic components of CVA risk	963,969,657,960	
2	Aggregation of idiosyncratic components of CVA risk	166,555,691,191	
3	**Total**		21,855

The Group will not enter into internal or external CVA hedges.

10 Market risk

10.1 MR1: Market risk under STM approach

	30 June 2026 HK$'000	(a) Market risk capital charges under STM approach
1	General interest rate risk	29,824
2	Equity risk	-
3	Commodity risk	232
4	Foreign exchange risk	788,440
5	Credit spread risk (non-securitization)	318,947
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)	121,100
9	SA-DRC (securitization: non-CTP)	-
10	SA-DRC (securitization: CTP)	-
11	Group 2a cryptoasset exposures	-
12	Residual risk add-on	1
13	**Total**	**1,258,544**

There is no material change on market risk capital charge over the current reporting period. There is no change in scope of application for which market risk capital charges are calculated using the STM approach.

11 Asset encumbrance

11.1 ENC: Asset encumbrance

30 June 2026 HK$'000	(a)	(c)	(d)
	Encumbered assets	**Unencumbered assets**	**Total**
Cash, balances and placements with and loans and advances to banks	-	61,736,030	61,736,030
Derivative financial instruments	-	1,365,806	1,365,806
Financial assets at fair value through profit or loss	-	7,851,814	7,851,814
Investments in securities	8,595,257	259,346,309	267,941,566
Advances and other accounts	178,533	237,451,930	237,630,463
Reverse repurchase agreements – non-trading	-	2,422,481	2,422,481
Interests in subsidiaries	-	1,396,662	1,396,662
Interests in associates and joint ventures	-	295,500	295,500
Investment properties	-	2,656,091	2,656,091
Leasehold land	-	84,855	84,855
Other properties and equipment	-	1,981,686	1,981,686
Tax recoverable	-	10,750	10,750
Deferred tax assets	-	1,322,726	1,322,726
Assets classified as held for sale	-	-	-
Total assets	**8,773,790**	**577,922,640**	**586,696,430**

12 Cryptoasset exposures

12.1 CAE1: Cryptoasset exposures and RWAs

		(a)	(b)	(c)	(d)	(e)	(f)
		Credit risk			Market risk		
30 June 2026 HK$'000		Total exposure	Exposure/ EAD	RWA	Long exposure	Short exposure	RWA
1	Group 1a cryptoassets	-	-	-	-	-	
2	Group 1b cryptoassets	-	-	-	-	-	
3	Group 2a cryptoassets	-	-	-	-	-	-
4	Group 2b cryptoassets	-	-	-	-	-	
5	**Total**	-	-	-	-	-	-
6	Group 2 cryptoasset exposure limit – direct holdings	-					
7	Group 2 cryptoasset exposure limit – indirect holdings	-					
8	Group 2 cryptoasset exposure limit – exposure above the 1% limit	-					
9	Group 2 cryptoasset exposure limit – RWA above the 1% limit	-					
10	Total RWA for group 2 cryptoasset as a result of breaching the 2% limit	-					

12 Cryptoasset exposures (continued)

12.2 CAE2: Accounting classification of cryptoasset exposures

30 June 2026 HK$'000	(a)	(b)	(c)	(d)
	Carrying values of cryptoasset exposures under scope of regulatory consolidation			
	Group 1a	Group 1b	Group 2a	Group 2b
Assets				
Cash	-	-	-	-
Financial assets				
Of which: measured at fair value through profit and loss	-	-	-	-
Of which: measured at fair value through other comprehensive income	-	-	-	-
Of which: measured at amortised cost	-	-	-	-
Intangibles	-	-	-	-
Total assets	**-**	**-**	**-**	**-**
Liabilities				
Financial liabilities	-	-	-	-
Total liabilities	**-**	**-**	**-**	**-**

12 Cryptoasset exposures (continued)

12.3 CAE3: Liquidity requirements for cryptoasset exposures – for category 1 institution

		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
		Exposure amounts				Liquidity risk				
		Cryptoassets		Cryptoliabilities		Cryptoassets			Cryptoliabilities	
30 June 2026 HK$'000		Total	Of which: Derivative exposures	Total	Of which: Derivative exposures	LCR HQLA haircut applied	LCR cash inflow rate applied	NSFR RSF factor applied	LCR cash outflow rate applied	NSFR ASF factor applied
1	Group 1a	-	-	-	-		-	-	-	-
1.i	Of which: HQLA instrument	-				-	-	-		
1.ii	Of which: tokenised claims on a bank	-	-	-	-		-	-	-	-
1.iii	Of which: other tokenised assets	-	-	-	-		-	-	-	-
2	Stablecoins	-	-	-	-		-	-	-	-
2.i	Of which: group 1b	-	-	-	-		-	-	-	-
2.ii	Of which: group 2	-	-	-	-		-	-	-	-
3	Other group 2	-	-	-	-		-	-	-	-