



**OCBC Bank (Hong Kong) Limited**  
**華僑銀行（香港）有限公司**

**Banking Disclosure Statement**  
**For the period ended**  
**30th June, 2025**

*(Expressed in millions of Hong Kong dollars unless otherwise stated)*

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## Introduction

### Purpose

The information contained in this document is for OCBC Bank (Hong Kong) Limited ("the Bank") and its subsidiaries (together "the Group"). It should be read in conjunction with the Group's 2025 Interim Report. The Group's Interim Report and the Banking Disclosure Statement, taken together, comply with the Banking (Disclosure) Rules ("BDR") made under section 60A of the Banking Ordinance, the Financial Institutions (Resolution) (Loss-absorbing Capacity Requirements - Banking Sector) Rules ("LAC Rules") made under section 19(1) of the Financial Institutions (Resolution) Ordinance ("FIRO") and disclosure templates issued by Hong Kong Monetary Authority ("HKMA").

These banking disclosures are governed by the Group's disclosure policy, which has been approved by the Board of Directors ("the Board"). The disclosure policy sets out the governance, control and assurance requirements for publication of the document. While the Banking Disclosure Statement is not required to be externally audited, the document has been subject to independent review in accordance with the Group's policies on disclosure and its financial reporting and governance processes.

### Basis of preparation

Except where indicated otherwise, the financial information contained in this Banking Disclosure Statement has been prepared on a consolidated basis. The basis of consolidation for regulatory purposes is different from that for accounting purposes. The details of scope of consolidation under accounting scope and regulatory scope are mentioned in section "Scope of consolidation".

For the purposes of calculating the risk-weighted amounts ("RWA"), the Group uses the Internal Ratings-Based ("IRB") approach to calculate its credit risk for the majority of its non-securitisation portfolios. The Standardised (Credit Risk) ("STC") approach applies to exempted portfolio from the IRB approach. The Group uses the Standardised (Market Risk) ("STM") approach for market risk and the Reduced Basic CVA approach for CVA risk.

The information in this document is not audited and does not constitute statutory accounts. Certain financial information in this document is extracted from the Group's 2025 Interim Report. The statutory accounts can be viewed on our website: [www.ocbc.com.hk](http://www.ocbc.com.hk).

### The Banking Disclosure Statement

The Group's Banking Disclosure Statement at 30th June, 2025 comprises Pillar 3 information required under the framework of the Basel Committee on Banking Supervision ("BCBS"). The disclosures are made in accordance with the latest BDR and LAC Rules issued by the HKMA.

According to the BDR and the LAC Rules, disclosure of comparative information is not required unless otherwise specified in the standard disclosure templates.

The Banking Disclosure Statement includes the majority of the information required under the BDR. The remainder of the disclosure requirement is covered in the Group's 2025 Interim Report which can be found in our website: [www.ocbc.com.hk](http://www.ocbc.com.hk).

## Scope of Consolidation

In calculating the capital ratio of the Group at 30th June, 2025 and 31st December, 2024, the following subsidiaries are excluded from the regulatory scope of consolidation. These are mainly securities and insurance companies that are authorised and supervised by a regulator and are subject to supervisory arrangements regarding the maintenance of adequate capital to support business activities comparable to those prescribed for authorised institutions under the Capital Rules and the Banking Ordinance.

Subsidiaries	Principal activities	30th June, 2025		31st December, 2024	
		Total assets	Total equity	Total assets	Total equity
Chekiang First Bank (Nominees) Limited	Inactive/Nominee Services	-	-	-	-
OCBC Futures Investment (Hong Kong) Limited	Futures Trading	25	17	21	17
OCBC Nominees Services (Hong Kong) Limited	Inactive/Nominee Services	-	-	-	-
OCBC Trustee (Hong Kong) Limited	Inactive	4	4	4	4
OCBC Insurance Agency (Hong Kong) Limited	Inactive	27	27	28	28
OCBC Insurance Brokers (Hong Kong) Limited	Insurance Broker	436	295	222	189
OCBC Securities Brokerage (Hong Kong) Limited	Securities Dealing	614	350	589	349

At 30th June, 2025, for all subsidiaries included in both the accounting and regulatory scope of consolidation, the same consolidation methodology is applied.

There are also no subsidiaries which are included within the regulatory scope of consolidation but not included within the accounting scope of consolidation.

There are no relevant capital shortfalls in any of the Group's subsidiaries at 30th June, 2025 (31st December, 2024: nil) which are not included in the Group's consolidation for regulatory purposes.

The Group operates subsidiaries in a number of countries and territories where capital is governed by local rules and there may be restrictions on the transfer of regulatory capital and funds between members of the Group.

## KM1: Key Prudential Ratios as at 30th June, 2025

		(a)	(b)	(c)	(d)	(e)
		30th June, 2025	31st March, 2025	31st December, 2024	30th September, 2024	30th June, 2024
	<b>Regulatory capital (amount)</b>					
1 & 1a	Common Equity Tier 1 (CET1)	37,904	37,419	36,830	37,401	37,103
2 & 2a	Tier 1	40,904	40,419	39,830	40,401	40,103
3 & 3a	Total capital	42,931	42,550	41,621	42,219	41,917
	<b>RWA (amount)</b>					
4	Total RWA	162,660	160,003	198,595	207,353	193,322
4a	Total RWA (pre-floor)	162,660	160,003	N/A	N/A	N/A
	<b>Risk-based regulatory capital ratios (as a percentage of RWA)</b>					
5 & 5a	CET1 ratio (%)	23.3%	23.4%	18.5%	18.0%	19.2%
5b	CET1 ratio (%) (pre-floor ratio)	23.3%	23.4%	N/A	N/A	N/A
6 & 6a	Tier 1 ratio (%)	25.1%	25.3%	20.1%	19.5%	20.7%
6b	Tier 1 ratio (%) (pre-floor ratio)	25.1%	25.3%	N/A	N/A	N/A
7 & 7a	Total capital ratio (%)	26.4%	26.6%	21.0%	20.4%	21.7%
7b	Total capital ratio (%) (pre-floor ratio)	26.4%	26.6%	N/A	N/A	N/A
	<b>Additional CET1 buffer requirements (as a percentage of RWA)</b>					
8	Capital conservation buffer requirement (%)	2.500%	2.500%	2.500%	2.500%	2.500%
9	Countercyclical capital buffer requirement (%)	0.302%	0.267%	0.291%	0.524%	0.533%
10	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	N/A	N/A	N/A	N/A	N/A
11	Total AI-specific CET1 buffer requirements (%)	2.802%	2.767%	2.791%	3.024%	3.033%
12	CET1 available after meeting the AI's minimum capital requirements (%)	18.4%	18.6%	13.0%	12.4%	13.7%
	<b>Basel III leverage ratio</b>					
13	Total leverage ratio (LR) exposure measure	454,631	445,104	447,396	423,304	407,877
13a	LR exposure measure based on mean values of gross assets of SFTs	453,658	445,291	N/A	N/A	N/A
14, 14a & 14b	LR (%)	9.0%	9.1%	8.9%	9.5%	9.8%
14c & 14d	LR (%) based on mean values of gross assets of SFTs	9.0%	9.1%	N/A	N/A	N/A

## KM1: Key Prudential Ratios as at 30th June, 2025 (continued)

		(a)	(b)	(c)	(d)	(e)
		30th June, 2025	31st March, 2025	31st December, 2024	30th September, 2024	30th June, 2024
	<b>Liquidity Coverage Ratio (LCR)/Liquidity Maintenance Ratio (LMR)</b>					
	Applicable to category 1 institutions only:					
15	Total high quality liquid assets (HQLA)	N/A	N/A	N/A	N/A	N/A
16	Total net cash outflows	N/A	N/A	N/A	N/A	N/A
17	LCR (%)	N/A	N/A	N/A	N/A	N/A
	Applicable to category 2 institutions only:					
17a	LMR (%)	68.9%	68.0%	62.7%	58.3%	58.5%
	<b>Net Stable Funding Ratio (NSFR)/Core Funding Ratio (CFR)</b>					
	Applicable to category 1 institutions only:					
18	Total available stable funding	N/A	N/A	N/A	N/A	N/A
19	Total required stable funding	N/A	N/A	N/A	N/A	N/A
20	NSFR (%)	N/A	N/A	N/A	N/A	N/A
	Applicable to category 2A institutions only:					
20a	CFR (%)	185.4%	181.2%	174.0%	169.7%	164.0%

## KM2(A): Key Metrics – LAC Requirements for Material Subsidiaries (at LAC Consolidation Group Level) as at 30th June, 2025

		(a)	(b)	(c)	(d)	(e)
		30th June, 2025	31st March, 2025	31st December, 2024 <sup>1</sup>	30th September, 2024 <sup>1</sup>	30th June, 2024 <sup>1</sup>
Of the material entity at LAC consolidation group level						
1	Internal loss-absorbing capacity available	39,931	39,550	N/A	N/A	N/A
2	Risk-weighted amount under the LAC Rules	162,660	160,003	N/A	N/A	N/A
3	Internal LAC risk-weighted ratio	24.5%	24.7%	N/A	N/A	N/A
4	Exposure measure under the LAC Rules	454,631	445,104	N/A	N/A	N/A
5	Internal LAC leverage ratio	8.8%	8.9%	N/A	N/A	N/A
6a	Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply? <sup>2</sup>	N/A	N/A	N/A	N/A	N/A
6b	Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply? <sup>2</sup>	N/A	N/A	N/A	N/A	N/A
6c	If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with excluded liabilities and that is recognised as external loss-absorbing capacity, divided by funding issued that ranks pari passu with excluded liabilities and that would be recognised as external loss-absorbing capacity if no cap was applied <sup>2</sup>	N/A	N/A	N/A	N/A	N/A

### Footnotes:

1. In accordance with the LAC Rules, the LAC disclosures for the Group commences from the period ended 31st March, 2025. Therefore, the metrics of the prior periods are not available.
2. The subordination exemptions under Section 11 of the Financial Stability Board ("FSB") Total Loss-absorbing Capacity Term Sheet ("TLAC Term Sheet") do not apply in Hong Kong under the LAC Rules.

## KM2(B): Key Metrics – TLAC Requirements for Non-HK Resolution Entity (at Resolution Group Level) as at 30th June, 2025

		(a)	(b)	(c)	(d)	(e)
		30th June, 2025 <sup>1</sup>	31st March, 2025 <sup>1</sup>	31st December, 2024 <sup>2</sup>	30th September, 2024 <sup>2</sup>	30th June, 2024 <sup>2</sup>
<b>Of the non-HK resolution entity at resolution group level</b>						
1	External loss-absorbing capacity available	288,825	278,865	N/A	N/A	N/A
2	Total risk-weighted amount under the relevant non-HK LAC regime	1,472,380	1,382,014	N/A	N/A	N/A
3	External loss-absorbing capacity as a percentage of risk-weighted amount	19.6%	20.2%	N/A	N/A	N/A
4	Leverage ratio exposure measure under the relevant non-HK LAC regime	3,571,691	3,362,233	N/A	N/A	N/A
5	External loss-absorbing capacity as a percentage of leverage ratio exposure measure	8.1%	8.3%	N/A	N/A	N/A
6a	Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	N/A	N/A	N/A	N/A	N/A
6b	Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	N/A	N/A	N/A	N/A	N/A
6c	If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with excluded liabilities and that is recognised as external loss-absorbing capacity, divided by funding issued that ranks pari passu with excluded liabilities and that would be recognised as external loss-absorbing capacity if no cap was applied	N/A	N/A	N/A	N/A	N/A

### Footnote:

1. The relevant non-HK LAC regime in the non-HK jurisdiction is not yet implemented and that the values for rows 1 to 5 are reported on the regulatory capital regime of the non-HK jurisdiction as proxies.
2. In accordance with the LAC Rules, the LAC disclosures for the Group commences from the period ended 31st March, 2025. Therefore, the metrics of the prior periods are not available.



## OV1: Overview of RWA as at 30th June, 2025

The following table provides an overview of capital requirements in terms of a detailed breakdowns of RWAs for various risks as at 30th June, 2025 and 31st March, 2025 respectively:

Items		(a)	(b)	(c)
		RWA		Minimum capital requirements
		30th June, 2025	31st March, 2025	30th June, 2025
1	Credit risk for non-securitisation exposures	<b>130,936</b>	<b>130,002</b>	<b>10,475</b>
2	Of which STC approach	11,137	10,778	891
2a	Of which BSC approach	0	0	0
3	Of which foundation IRB approach	107,078	105,869	8,566
4	Of which supervisory slotting criteria approach	0	0	0
5	Of which advanced IRB approach	0	0	0
5a	Of which retail IRB approach	7,649	7,705	612
5b	Of which specific risk-weight approach	5,072	5,650	406
6	Counterparty credit risk and default fund contributions	<b>2,803</b>	<b>2,835</b>	<b>225</b>
7	Of which SA-CCR approach	1,732	1,567	139
7a	Of which CEM	0	0	0
8	Of which IMM(CCR) approach	0	0	0
9	Of which others	1,071	1,268	86
10	CVA risk	<b>1,236</b>	<b>1,183</b>	<b>99</b>
11	Equity positions in banking book under the simple risk-weight method and internal models method <sup>1</sup>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
12	Collective investment scheme ("CIS") exposures – look-through approach / third-party approach	0	0	0
13	CIS exposures – mandate-based approach	0	0	0
14	CIS exposures – fall-back approach	0	0	0
14a	CIS exposures – combination of approaches	0	0	0
15	Settlement risk	0	0	0
16	Securitisation exposures in banking book	0	0	0
17	Of which SEC-IRBA	0	0	0
18	Of which SEC-ERBA (including IAA)	0	0	0
19	Of which SEC-SA	0	0	0
19a	Of which SEC-FBA	0	0	0
20	Market risk	<b>10,667</b>	<b>9,306</b>	<b>853</b>
21	Of which STM approach	10,625	9,258 <sup>2</sup>	850
22	Of which IMA	0	0	0
22a	Of which SSTM approach	0	0	0
23	Capital charge for moving exposures between trading book and banking book	0	0	0
24	Operational risk	<b>13,300</b>	<b>13,139</b>	<b>1,064</b>
24a	Sovereign concentration risk	0	0	0

## OV1: Overview of RWA as at 30th June, 2025 (continued)

Items		(a)	(b)	(c)
		RWA		Minimum capital requirements
		30th June, 2025	31st March, 2025	30th June, 2025
25	Amounts below the thresholds for deduction (subject to 250% RW)	<b>5,080</b>	<b>5,015</b>	<b>406</b>
26	Output floor level applied	<b>50%</b>	<b>50%</b>	
27	Floor adjustment (before application of transitional cap)	<b>0</b>	<b>0</b>	
28	Floor adjustment (after application of transitional cap) <sup>1</sup>	N/A	N/A	N/A
28a	Deduction to RWA	<b>1,362</b>	<b>1,477</b>	<b>109</b>
28b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	0	0	0
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	1,362	1,477	109
29	<b>Total</b>	<b>162,660</b>	<b>160,003</b>	<b>13,013</b>

Footnote:

1. Not applicable in the case of Hong Kong.
2. Comparative figure has been restated.

## CC1: Composition of Regulatory Capital as at 30th June, 2025

		(a)	(b)
		Amount	Source based on Reference Numbers of the Consolidated Statement of Financial Position under the Regulatory Scope of Consolidation
<b>CET1 capital: instruments and reserves</b>			
1	Directly issued qualifying CET1 capital instruments plus any related share premium	7,308	(4)
2	Retained earnings	28,600	(5)
3	Disclosed reserves	6,423	(8)
5	Minority interests arising from CET1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in CET1 capital of the consolidation group)	0	
6	<b>CET1 capital before regulatory deductions</b>	<b>42,331</b>	
<b>CET1 capital: regulatory deductions</b>			
7	Valuation adjustments	2	
8	Goodwill (net of associated deferred tax liabilities)	1,306	(1)
9	Other intangible assets (net of associated deferred tax liabilities)	213	
10	Deferred tax assets (net of associated deferred tax liabilities)	369	
11	Cash flow hedge reserve	60	
12	Excess of total EL amount over total eligible provisions under the IRB approach	0	
13	Credit-enhancing interest-only strip, and any gain-on-sale and other increase in the CET1 capital arising from securitisation transactions	0	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	0	(2) + (3)
15	Defined benefit pension fund net assets (net of associated deferred tax liabilities)	0	
16	Investments in own CET1 capital instruments (if not already netted off paid-in capital on reported balance sheet)	0	
17	Reciprocal cross-holdings in CET1 capital instruments	0	
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)	0	
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)	0	
20	Mortgage servicing rights (net of associated deferred tax liabilities)	Not applicable	Not applicable
21	Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities)	Not applicable	Not applicable
22	Amount exceeding the 15% threshold	Not applicable	Not applicable
23	of which: significant investments in the ordinary share of financial sector entities	Not applicable	Not applicable
24	of which: mortgage servicing rights	Not applicable	Not applicable

## CC1: Composition of Regulatory Capital as at 30th June, 2025 (continued)

		(a)	(b)
		Amount	Source based on Reference Numbers of the Consolidated Statement of Financial Position under the Regulatory Scope of Consolidation
25	of which: deferred tax assets arising from temporary differences	Not applicable	Not applicable
26	National specific regulatory adjustments applied to CET1 capital	2,477	
26a	Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)	2,477	(7) + (9)
26b	Regulatory reserve for general banking risks	0	(6)
26c	Securitisation exposures specified in a notice given by the MA	0	
26d	Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings	0	
26e	Capital shortfall of regulated non-bank subsidiaries	0	
26f	Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	0	
27	Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions	0	
28	<b>Total regulatory deductions to CET1 capital</b>	<b>4,427</b>	
29	<b>CET1 capital</b>	<b>37,904</b>	
<b>AT1 capital: instruments</b>			
30	Qualifying AT1 capital instruments plus any related share premium	3,000	(10)
31	of which: classified as equity under applicable accounting standards	3,000	(10)
32	of which: classified as liabilities under applicable accounting standards	0	
34	AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group)	0	
36	<b>AT1 capital before regulatory deductions</b>	<b>3,000</b>	
<b>AT1 capital: regulatory deductions</b>			
37	Investments in own AT1 capital instruments	0	
38	Reciprocal cross-holdings in AT1 capital instruments	0	
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)	0	
40	Significant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0	
41	National specific regulatory adjustments applied to AT1 capital	0	
42	Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions	0	
43	<b>Total regulatory deductions to AT1 capital</b>	<b>0</b>	

## CC1: Composition of Regulatory Capital as at 30th June, 2025 (continued)

		(a)	(b)
		Amount	Source based on Reference Numbers of the Consolidated Statement of Financial Position under the Regulatory Scope of Consolidation
44	AT1 capital	3,000	
45	Tier 1 capital (T1 = CET1 + AT1)	40,904	
<b>Tier 2 capital: instruments and provisions</b>			
46	Qualifying Tier 2 capital instruments plus any related share premium	0	
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)	0	
50	Collective provisions and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	912	
51	<b>Tier 2 capital before regulatory deductions</b>	<b>912</b>	
<b>Tier 2 capital: regulatory deductions</b>			
52	Investments in own Tier 2 capital instruments	0	
53	Reciprocal cross-holdings in Tier 2 capital instruments and non-capital LAC liabilities	0	
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)	0	
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)	0	
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)	0	
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)	0	
56	National specific regulatory adjustments applied to Tier 2 capital	(1,115)	
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	(1,115)	((7) + (9)) X 45%
56b	Regulatory deductions applied to Tier 2 capital to cover the required deductions falling within BCR §48(1)(g)	0	
57	<b>Total regulatory adjustments to Tier 2 capital</b>	<b>(1,115)</b>	
58	<b>Tier 2 capital (T2)</b>	<b>2,027</b>	

## CC1: Composition of Regulatory Capital as at 30th June, 2025 (continued)

		(a)	(b)
		Amount	Source based on Reference Numbers of the Consolidated Statement of Financial Position under the Regulatory Scope of Consolidation
59	Total regulatory capital (TC = T1 + T2)	42,931	
60	Total RWA	162,660	
<b>Capital ratios (as a percentage of RWA)</b>			
61	CET1 capital ratio	23.3%	
62	Tier 1 capital ratio	25.1%	
63	Total capital ratio	26.4%	
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)	2.802%	
65	of which: capital conservation buffer requirement	2.500%	
66	of which: bank specific countercyclical capital buffer requirement	0.302%	
67	of which: higher loss absorbency requirement	Not applicable	
68	CET1 (as a percentage of RWA) available after meeting minimum capital requirements	18.4%	
<b>National minima (if different from Basel 3 minimum)</b>			
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
<b>Amounts below the thresholds for deduction (before risk weighting)</b>			
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	1,523	
73	Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	509	
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
<b>Applicable caps on the inclusion of provisions in Tier 2 capital</b>			
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)	181	
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	203	
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)	1,131	
79	Cap for inclusion of provisions in Tier 2 under the IRB approach and SEC-IRBA	731	

## CC1: Composition of Regulatory Capital as at 30th June, 2025 (continued)

Notes to the template:

Description		Hong Kong basis	Basel III basis
9	<b>Other intangible assets (net of associated deferred tax liabilities)</b>	213	213
	<p><u>Explanation</u></p> <p>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.</p>		
10	<b>Deferred tax assets (net of associated deferred tax liabilities)</b>	369	100
	<p><u>Explanation</u></p> <p>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.</p>		
18	<b>Insignificant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)</b>	0	0
	<p><u>Explanation</u></p> <p>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.</p>		

## CC1: Composition of Regulatory Capital as at 30th June, 2025 (continued)

Description		Hong Kong basis	Basel III basis
19	<b>Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)</b>	0	0
	<u>Explanation</u> For the purpose of determining the total amount of significant LAC investments in CET1 capital instruments issued by financial sector entities, an AI is required to aggregate any amount of loans, facilities or other credit exposures provided by it to any of its connected companies, where the connected company is a financial sector entity, as if such loans, facilities or other credit exposures were direct holdings, indirect holdings or synthetic holdings of the AI in the capital instruments of the financial sector entity, except where the AI demonstrates to the satisfaction of the MA that any such loan was made, any such facility was granted, or any such other credit exposure was incurred, in the ordinary course of the AI's business. Therefore, the amount to be deducted as reported in row 19 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 19 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.		
39	<b>Insignificant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)</b>	0	0
	<u>Explanation</u> The effect of treating loans, facilities or other credit exposures to connected companies which are financial sector entities as CET1 capital instruments for the purpose of considering deductions to be made in calculating the capital base (see note re row 18 to the template above) will mean the headroom within the threshold available for the exemption from capital deduction of other insignificant LAC investments in AT1 capital instruments may be smaller. Therefore, the amount to be deducted as reported in row 39 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 39 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.		
54	<b>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)</b>	0	0
	<u>Explanation</u> The effect of treating loans, facilities or other credit exposures to connected companies which are financial sector entities as CET1 capital instruments for the purpose of considering deductions to be made in calculating the capital base (see note re row 18 to the template above) will mean the headroom within the threshold available for the exemption from capital deduction of other insignificant LAC investments in Tier 2 capital instruments and non-capital LAC liabilities may be smaller. Therefore, the amount to be deducted as reported in row 54 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 54 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.		
Remarks:			
The amount of the 10% threshold and 5% threshold mentioned above is calculated based on the amount of CET1 capital determined in accordance with the deduction methods set out in BCR Schedule 4F. The 15% threshold is referring to paragraph 88 of the Basel III text issued by the Basel Committee (December 2010) and has no effect to the Hong Kong regime.			



## CC2: Reconciliation of Regulatory Capital to Consolidated Statement of Financial Position as at 30th June, 2025

	(a)	(b)	(c)
	Consolidated Statement of Financial Position as in published financial statement 30th June, 2025	Consolidated Statement of Financial Position under regulatory scope of consolidation 30th June, 2025	Reference
<b>ASSETS</b>			
Cash and balances with banks and central banks	17,848	17,848	
Placements with banks, central banks and other financial institutions	7,006	7,006	
Amounts due from ultimate holding company and fellow subsidiaries	34,436	34,436	
Trading assets	14,284	14,284	
of which: – insignificant capital investments in financial sector entities exceeding 10% threshold	0	0	
Advances to customers and other accounts	197,340	196,540	
Amounts due from subsidiaries		7	
Financial assets measured at fair value through other comprehensive income	118,999	118,999	
of which: – insignificant capital investments in financial sector entities exceeding 10% threshold	0	0	
of which: – significant capital investments in financial sector entities exceeding 10% threshold	0	0	
Investments in subsidiaries	0	20	
of which: – significant capital investments in financial sector entities exceeding 10% threshold	0	0	
Debt securities measured at amortised cost	10,849	10,849	
Assets held for sale	315	290	
Investments in associated companies	281	42	
Fixed assets			
– Investment properties	362	362	
– Bank premises and equipment	4,436	4,436	
Goodwill	1,306	1,306	(1)
Deferred tax assets	332	330	
Total assets	<b>407,794</b>	<b>406,755</b>	

## CC2: Reconciliation of Regulatory Capital to Consolidated Statement of Financial Position as at 30th June, 2025 (continued)

	(a)	(b)	(c)
	Consolidated Statement of Financial Position as in published financial statement 30th June, 2025	Consolidated Statement of Financial Position under regulatory scope of consolidation 30th June, 2025	Reference
<b>EQUITY AND LIABILITIES</b>			
Deposits and balances of banks	9,993	9,993	
Amounts due to ultimate holding company and fellow subsidiaries	8,708	8,708	
Deposits from customers	321,137	321,137	
Certificates of deposit and fixed rate note issued	3,817	3,817	
of which: – gains or losses due to changes in the own credit risk on fair value liabilities	0	0	(2)
Trading liabilities	10,631	10,631	
Lease liabilities	190	190	
Current tax payable	330	322	
Deferred tax liabilities	142	142	
Other accounts and provisions	6,537	5,781	
Amounts due to subsidiaries		661	
Subordinated liabilities	0	0	
of which: – subordinated debt not eligible for inclusion in regulatory capital		0	
– subordinated debt eligible for inclusion in regulatory capital		0	
– gains or losses due to changes in the own credit risk on fair value liabilities		0	(3)
Total liabilities	361,485	361,382	
Share capital	7,308	7,308	(4)
Reserves	36,001	35,065	
of which: – Retained earnings		28,600	(5)
of which: – regulatory reserve for general banking risks		0	(6)
– cumulative fair value gains arising from revaluation of investment properties		119	(7)
– Disclosed reserves		6,423	(8)
of which: – cumulative fair value gains arising from revaluation of land and buildings		2,358	(9)
Perpetual capital securities issued	3,000	3,000	(10)
Total equity	46,309	45,373	
Total equity and liabilities	407,794	406,755	

## CCA(A): Main Features of Regulatory Capital Instruments and Non-Capital LAC Debt Instruments as at 30th June, 2025

		(a)	(b)	(c)
		Quantitative / qualitative information	Quantitative / qualitative information	Quantitative / qualitative information
		Ordinary shares	HKD1,500 million Additional Tier 1 Capital Securities (issued on 12th December, 2018)	HKD1,500 million Additional Tier 1 Capital Securities (issued on 27th September, 2019)
1	Issuer	OCBC Bank (Hong Kong) Limited	OCBC Bank (Hong Kong) Limited	OCBC Bank (Hong Kong) Limited
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	N/A	N/A	N/A
3	Governing law(s) of the instrument	Hong Kong	The Capital Securities are governed by and shall be construed in accordance with Hong Kong law.	The Capital Securities are governed by and shall be construed in accordance with Hong Kong law.
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for non-capital LAC debt instruments governed by non-Hong Kong law)	N/A	N/A	N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Basel III rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1
6	Eligible at solo*/group/solo and group (for regulatory capital purposes)	Solo and Group	Solo and Group	Solo and Group
6a	Eligible at solo / LAC consolidation group / solo and LAC consolidation group (for LAC purposes)	Solo and LAC consolidation group	Ineligible	Ineligible
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares	Perpetual debt instruments	Perpetual debt instruments
8	Amount recognised in regulatory capital (in HK\$ million, as at 30th June, 2025)	7,308	1,500	1,500
8a	Amount recognised in loss-absorbing capacity (in HK\$ million, as at 30th June, 2025)	7,308	N/A	N/A
9	Par value of instrument	N/A	HK\$1,500 million	HK\$1,500 million
10	Accounting classification	Shareholders' equity	Equity instruments	Equity instruments
11	Original date of issuance	11th April, 1960	12th December, 2018	27th September, 2019
12	Perpetual or dated	N/A	Perpetual	Perpetual
13	Original maturity date	N/A	N/A	N/A
14	Issuer call subject to prior supervisory approval	N/A	Yes	Yes

## CCA(A): Main Features of Regulatory Capital Instruments and Non-Capital LAC Debt Instruments as at 30th June, 2025 (continued)

		(a)	(b)	(c)
		Quantitative / qualitative information	Quantitative / qualitative information	Quantitative / qualitative information
		Ordinary shares	HKD1,500 million Additional Tier 1 Capital Securities (issued on 12th December, 2018)	HKD1,500 million Additional Tier 1 Capital Securities (issued on 27th September, 2019)
15	Optional call date, contingent call dates and redemption price	N/A	First optional call date: 12th December, 2023. The securities will have optional call dates on every coupon distribution date thereafter, which are semi-annually on 12th June or 12th December in each year. Contingent call dates: Redemption for tax or regulatory reasons. Redemption amount: Redeem at outstanding principal amount together with accrued dividends.	First optional call date: 27th September, 2024. The securities will have optional call dates on every coupon distribution date thereafter, which are semi-annually on 27th March or 27th September in each year. Additional optional redemption for tax reasons, tax deductions reasons and regulatory reasons. Redemption amount in whole at 100% of outstanding principal amount together with accrued distributions subject to adjustment following the occurrence of a Non-Viability Event.
16	Subsequent call dates, if applicable	N/A	Any distribution payment date thereafter	Any distribution payment date thereafter
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	N/A	Fixed	Fixed
18	Coupon rate and any related index	N/A	Year 1-5: 5.3% per annum payable semi-annually in arrear; Year 5 onwards: resettable on year 5 and every 5 years thereafter at then prevailing 5-year Hong Kong Dollar Swap Offer Rate plus a fixed initial spread; The coupon rate was reset on 12th December, 2023 to 6.63% per annum for 5 years up to 12th December, 2028.	Year 1-5: 4.25% per annum payable semi-annually in arrear; Year 5 onwards: resettable on year 5 and every 5 years thereafter at then prevailing 5-year Hong Kong Dollar Swap Offer Rate plus a fixed initial spread; The coupon rate was reset on 27th September, 2024 to 5.61% per annum for 5 years up to 27th September, 2029.
19	Existence of a dividend stopper	N/A	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	N/A	No	No
22	Non-cumulative or cumulative	N/A	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	N/A	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A

## CCA(A): Main Features of Regulatory Capital Instruments and Non-Capital LAC Debt Instruments as at 30th June, 2025 (continued)

		(a)	(b)	(c)
		Quantitative / qualitative information	Quantitative / qualitative information	Quantitative / qualitative information
		Ordinary shares	HKD1,500 million Additional Tier 1 Capital Securities (issued on 12th December, 2018)	HKD1,500 million Additional Tier 1 Capital Securities (issued on 27th September, 2019)
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	N/A	Yes	Yes
31	If write-down, write-down trigger(s)	N/A	Upon the occurrence of a Non-Viability Event	Upon the occurrence of a Non-Viability Event
32	If write-down, full or partial	N/A	May be partially or fully written down	May be partially or fully written down
33	If write-down, permanent or temporary	N/A	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
34a	Type of subordination	N/A	Contractual	Contractual
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	N/A	Subordinated to depositors and general creditors, creditors in respect of Tier 2 Capital Instruments and all other Subordinated Indebtedness of the Issuer; pari passu with Parity Obligations; senior to holders of Junior Obligations (including the Issuer's ordinary shares).	Subordinated to depositors, general creditors, other unsubordinated creditors, holders of Loss Absorbing Non-Preferred Instruments of the Issuer, creditors in respect of Tier 2 Capital Instruments of the Issuer, and all other Subordinated Indebtedness of the Issuer; pari passu with Parity Obligations; and senior to holders of Junior Obligations (including the Issuer's ordinary shares).
36	Non-compliant transitioned features	N/A	N/A	N/A
37	If yes, specify non-compliant features	N/A	N/A	N/A

\* Include solo-consolidated basis

## TLAC1(A): LAC Composition of Material Subsidiary (at LAC Consolidation Group Level) as at 30th June, 2025

		(a)
		Amount
	<b>Regulatory capital elements of internal loss-absorbing capacity and adjustments</b>	
1	Common Equity Tier 1 ("CET1") capital	37,904
2	Additional Tier 1 ("AT1") capital before LAC adjustments	3,000
3	AT1 capital instruments ineligible as internal loss-absorbing capacity as not issued directly or indirectly to, and held directly or indirectly by, the resolution entity or non-HK resolution entity in the material subsidiary's resolution group	0
4	Other adjustments	(3,000)
5	AT1 capital eligible under the LAC Rules	0
6	Tier 2 ("T2") capital before LAC adjustments	2,027
7	Amortized portion of T2 capital instruments that are internal LAC debt instruments issued directly or indirectly to, and held directly or indirectly by, the resolution entity or non-HK resolution entity in the material subsidiary's resolution group	0
8	T2 capital instruments ineligible as internal loss-absorbing capacity as not issued directly or indirectly to, and held directly or indirectly by, the resolution entity or non-HK resolution entity in the material subsidiary's resolution group	0
9	Other adjustments	0
10	T2 capital eligible under the LAC Rules	2,027
11	<b>Internal loss-absorbing capacity arising from regulatory capital</b>	<b>39,931</b>
	<b>Non-regulatory capital elements of internal loss-absorbing capacity</b>	
12	Internal non-capital LAC debt instruments issued directly or indirectly to, and held indirectly or indirectly by, the resolution entity or non-HK resolution entity in the material subsidiary's resolution group	0
17	<b>Internal loss-absorbing capacity arising from non-capital LAC debt instruments before adjustments</b>	<b>0</b>
	<b>Non-regulatory capital elements of internal loss-absorbing capacity: adjustments</b>	
18	<b>Internal loss-absorbing capacity before deductions</b>	<b>39,931</b>
19	Deductions of exposures between the material subsidiary's LAC consolidation group and group companies outside that group that correspond to non-capital items eligible for internal loss-absorbing capacity	0
20	Deduction of holdings of its own non-capital LAC liabilities	0
21	Other adjustments to internal loss-absorbing capacity	0
22	<b>Internal loss-absorbing capacity after deductions</b>	<b>39,931</b>
	<b>Risk-weighted amount and exposure measure under the LAC Rules for internal loss-absorbing capacity purposes</b>	
23	Risk-weighted amount under the LAC Rules	162,660
24	Exposure measure under the LAC Rules	454,631

**TLAC1(A): LAC Composition of Material Subsidiary (at LAC Consolidation Group Level)  
as at 30th June, 2025 (continued)**

		(a)
		Amount
	<b>Internal LAC ratios and buffers</b>	
25	<b>Internal LAC risk-weighted ratio</b>	24.5%
26	<b>Internal LAC leverage ratio</b>	8.8%
27	<b>CET1 capital (as a percentage of RWA under the Banking (Capital) Rules ("BCR")) available after meeting the LAC consolidation group's minimum capital and LAC requirements</b>	16.5%
28	Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer requirements plus higher loss absorbency requirement, expressed as a percentage of RWA under the BCR)	2.802%
29	Of which: capital conservation buffer requirement	2.500%
30	Of which: institution-specific countercyclical capital buffer requirement	0.302%
31	Of which: higher loss absorbency requirement	N/A

## TLAC2: Material Subsidiary – Creditor Ranking at Legal Entity Level as at 30th June, 2025

		Creditor ranking		Sum of values in columns 1 to 2
		1 (most junior)	2 (most senior)	
1	Is a resolution entity or a non-HK resolution entity the creditor/investor? (yes or no)	Yes	Yes	
2	Description of creditor ranking	Ordinary shares	AT1 capital instruments	
3	Total capital and liabilities net of credit risk mitigation	7,308	3,000	10,308
4	Subset of row 3 that are excluded liabilities	0	0	0
5	Total capital and liabilities less excluded liabilities	7,308	3,000	10,308
6	Subset of row 5 that are eligible as internal loss-absorbing capacity	7,308	0	7,308
7	Subset of row 6 with 1 year $\leq$ residual maturity < 2 years	0	0	0
8	Subset of row 6 with 2 years $\leq$ residual maturity < 5 years	0	0	0
9	Subset of row 6 with 5 years $\leq$ residual maturity < 10 years	0	0	0
10	Subset of row 6 with residual maturity $\geq$ 10 years, but excluding perpetual securities	0	0	0
11	Subset of row 6 that is perpetual securities	7,308	0	7,308



## CCyB1: Geographical Distribution of Credit Exposures used in Countercyclical Capital Buffer ("CCyB") as at 30th June, 2025

The following table presents the geographical breakdown of RWA in relation to private sector credit exposures as at 30th June, 2025:

		(a)	(c)	(d)	(e)
	Geographical breakdown by Jurisdiction (J)	Applicable JCCyB ratio in effect (%)	RWA used in computation of CCyB ratio	AI-specific CCyB ratio (%)	CCyB amount
1	Hong Kong SAR	0.500%	58,642		
2	Australia	1.000%	364		
3	Germany	0.750%	246		
4	Ireland	1.500%	270		
5	Netherlands	2.000%	51		
6	South Korea	1.000%	198		
7	Sweden	2.000%	708		
8	United Kingdom	2.000%	650		
9	All Others		49,125		
10	Sum		110,254		
11	<b>Total</b>		110,254	0.302%	333

## LR1: Summary Comparison of Accounting Assets against Leverage Ratio ("LR") Exposure Measure as at 30th June, 2025

		(a)
		Value under the LR framework
1	Total consolidated assets as per published financial statements	407,794
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	20
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	0
4	Adjustments for temporary exemption of central bank reserves <sup>1</sup>	N/A
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting standard but excluded from the LR exposure measure	0
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	0
7	Adjustments for eligible cash pooling transactions	0
8	Adjustments for derivative contracts	32,718
9	Adjustment for SFTs (i.e. repos and similar secured lending)	3,015
10	Adjustment for off-balance sheet ("OBS") items (i.e. conversion to credit equivalent amounts of OBS exposures)	17,063
11	Adjustments for prudent valuation adjustments and specific and collective provisions that are allowed to be excluded from LR exposure measure	(493)
12	Other adjustments	(5,486)
<b>13</b>	<b>Leverage ratio exposure measure</b>	<b>454,631</b>

Footnote:

- <sup>1</sup>. Not applicable in the case of Hong Kong.

## LR2: Leverage Ratio ("LR") as at 30th June, 2025

		(a)	(b)
		30th June, 2025	31st March, 2025
<b>On-balance sheet exposures</b>			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	375,753	351,379
2	Gross-up for derivative contracts collateral provided where deducted from balance sheet assets pursuant to the applicable accounting standard	0	0
3	Less: Deductions of receivables assets for cash variation margin provided under derivative contracts	(855)	(47)
4	Less: Adjustment for securities received under SFTs that are recognised as an asset	0	0
5	Less: Specific and collective provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital	(41)	(37)
6	Less: Asset amounts deducted in determining Tier 1 capital	(4,427)	(4,583)
7	<b>Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)</b>	<b>370,430</b>	<b>346,712</b>
<b>Exposures arising from derivative contracts</b>			
8	Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)	12,137	17,023
9	Add-on amounts for PFE associated with all derivative contracts	32,204	35,181
10	Less: Exempted CCP leg of client-cleared trade exposures	0	0
11	Adjusted effective notional amount of written credit-related derivative contracts	5,851	6,024
12	Less: Permitted reductions in effective notional amount and permitted deductions from add-on amounts for PFE of written credit-related derivative contracts	(5,851)	(6,024)
13	<b>Total exposures arising from derivative contracts (sum of rows 8 to 12)</b>	<b>44,341</b>	<b>52,204</b>
<b>Exposures arising from SFTs</b>			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	22,001	27,391
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	0	0
16	CCR exposure for SFT assets	1,248	950
17	Agent transaction exposures	0	0
18	<b>Total exposures arising from SFTs (sum of rows 14 to 17)</b>	<b>23,249</b>	<b>28,341</b>
<b>Other off-balance sheet exposures</b>			
19	Off-balance sheet exposure at gross notional amount	79,153	77,056
20	Less: Adjustments for conversion to credit equivalent amounts	(62,090)	(58,692)
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	(452)	(517)
22	<b>Off-balance sheet items (sum of rows 19 to 21)</b>	<b>16,611</b>	<b>17,847</b>

## LR2: Leverage Ratio ("LR") as at 30th June, 2025 (continued)

		(a)	(b)
		30th June, 2025	31st March, 2025
<b>Capital and total exposures</b>			
23	<b>Tier 1 capital</b>	<b>40,904</b>	<b>40,419</b>
24	<b>Total exposures (sum of rows 7, 13, 18 and 22)</b>	<b>454,631</b>	<b>445,104</b>
<b>Leverage ratio</b>			
25 & 25a	<b>Leverage ratio</b>	<b>9.0%</b>	<b>9.1%</b>
26	<b>Minimum leverage ratio requirement</b>	<b>3.0%</b>	<b>3.0%</b>
27	<b>Applicable leverage buffers<sup>1</sup></b>	<b>N/A</b>	<b>N/A</b>
<b>Disclosure of mean values</b>			
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	21,028	27,578
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	22,001	27,391
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)	453,658	445,291
31 & 31a	Leverage ratio based on mean values from row 28 of gross assets of SFTs (after adjustment for sale accounting transactions and netted amounts of associated cash payables and cash receivables)	9.0%	9.1%

Footnote:

<sup>1</sup>. Not applicable in the case of Hong Kong.

## CR1: Credit Quality of Exposures as at 30th June, 2025

The table below provides an overview of the credit quality of on-and off-balance sheet exposures as at 30th June, 2025:

		(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	6,572	186,933	3,663	279	237	3,147	189,842
2	Debt securities	0	140,833	41	0	1	40	140,792
3	Off-balance sheet exposures	1	79,152	452	0	17	435	78,701
4	Total	<b>6,573</b>	<b>406,918</b>	<b>4,156</b>	<b>279</b>	<b>255</b>	<b>3,622</b>	<b>409,335</b>

## CR2: Changes in Defaulted Loans and Debt Securities as at 30th June, 2025

The table below provides information on the changes in defaulted loans and debt securities, including any changes in the amount of defaulted exposures, movements between non-defaulted and defaulted exposures, and reductions in the defaulted exposures due to write-offs as at 30th June, 2025 and 31st December, 2024 respectively:

		(a)
		Amount
<b>1</b>	<b>Defaulted loans and debt securities at end of 31st December, 2024</b>	<b>5,812</b>
2	Loans and debt securities that have defaulted since the last reporting period	1,459
3	Returned to non-defaulted status	(94)
4	Amounts written off	(14)
5	Other changes*	(591)
<b>6</b>	<b>Defaulted loans and debt securities at end of 30th June, 2025</b>	<b>6,572</b>

\* Other changes include loan repayment.

### CR3: Overview of Recognised Credit Risk Mitigation as at 30th June, 2025

The following table presents the extent of credit risk exposures covered by different types of recognised Credit Risk Mitigation (“CRM”) as at 30th June, 2025:

		(a)	(b)	(c)	(d)	(e)
		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by recognised collateral	Exposures secured by recognised guarantees	Exposures secured by recognised credit derivative contracts
1	Loans	111,180	78,662	77,737	925	0
2	Debt securities	140,792	0	0	0	0
<b>3</b>	<b>Total</b>	<b>251,972</b>	<b>78,662</b>	<b>77,737</b>	<b>925</b>	<b>0</b>
4	Of which defaulted	4,215	2,078	2,024	54	0

#### CR4: Credit Risk Exposures and Effects of Recognised Credit Risk Mitigation – for STC Approach as at 30th June, 2025

The following table illustrates the effect of any recognised CRM (including recognised collateral under both comprehensive and simple approaches) on the calculation of capital requirements under STC approach as at 30th June, 2025:

	Exposure classes	(a)	(b)	(c)	(d)	(e)	(f)
		Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Sovereign exposures	0	0	0	0	0	0.0%
2	Public sector entity exposures	0	0	0	0	0	0.0%
3	Multilateral development bank exposures	503	0	503	0	0	0.0%
3a	Unspecified multilateral body exposures	0	0	0	0	0	0.0%
4	Bank exposures	0	0	0	0	0	0.0%
4a	Qualifying non-bank financial institution exposures	0	0	0	0	0	0.0%
5	Eligible covered bond exposures	0	0	0	0	0	0.0%
6	General corporate exposures	1,720	80	1,720	8	760	44.0%
6a	Of which: non-bank financial institution exposures excluding those reported under row 4a	187	80	187	8	100	51.4%
6b	Specialised lending	0	414	0	35	35	100.0%
7	Equity exposures	2	0	2	0	4	250.0%
7a	Significant capital investments in commercial entities	0	0	0	0	0	0.0%
7b	Holdings of capital instruments issued by, and non-capital LAC liabilities of, financial sector entities	0	0	0	0	0	0.0%
7c	Subordinated debts issued by banks, qualifying non-bank financial institutions and corporates	0	0	0	0	0	0.0%
8	Retail exposures	6,080	3,967	5,476	406	5,724	97.3%
8a	Exposures arising from IPO financing	0	0	0	0	0	0.0%
9	Real estate exposures	9,684	300	9,629	36	3,676	38.0%



## CR4: Credit Risk Exposures and Effects of Recognised Credit Risk Mitigation – for STC Approach as at 30th June, 2025 (continued)

	Exposure classes	(a)	(b)	(c)	(d)	(e)	(f)
		Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
9a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	7,854	161	7,804	22	2,479	31.7%
9b	Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)	0	0	0	0	0	0.0%
9c	Of which: regulatory commercial real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	1,629	107	1,625	11	1,042	63.7%
9d	Of which: regulatory commercial real estate exposures (materially dependent on cash flows generated by mortgaged properties)	3	0	3	0	2	70.0%
9e	Of which: other real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	197	32	196	3	151	76.0%
9f	Of which: other real estate exposures (materially dependent on cash flows generated by mortgaged properties)	0	0	0	0	0	0.0%
9g	Of which: land acquisition, development and construction exposures	1	0	1	0	2	150.0%
10	Defaulted exposures	704	1	664	1	938	141.1%
11	Other exposures	0	0	0	0	0	0.0%
11a	Cash and gold	0	0	0	0	0	0.0%
11b	Items in the process of clearing or settlement	0	0	0	0	0	0.0%
12	<b>Total</b>	<b>18,693</b>	<b>4,762</b>	<b>17,994</b>	<b>486</b>	<b>11,137</b>	<b>60.3%</b>

## CR5: Credit Risk Exposures by Exposure Classes and by Risk Weights – for STC Approach as at 30th June, 2025

The following table presents a breakdown of credit risk exposures under STC approach by exposure classes and by risk weights as at 30th June, 2025:

1		0%	20%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)		
	Sovereign exposures	0	0	0	0	0	0	0		
2		0%	20%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)		
	Public sector entity exposures	0	0	0	0	0	0	0		
3		0%	20%	30%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)	
	Multilateral development bank exposures	503		0	0	0	0	0	503	
3a		20%	30%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)		
	Unspecified multilateral body exposures	0	0	0	0	0	0	0		
4		20%	30%	40%	50%	75%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
	Bank exposures	0	0	0	0	0	0	0	0	0
4a		20%	30%	40%	50%	75%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
	Qualifying non-bank financial institution exposures	0	0	0	0	0	0	0	0	0
5		10%	15%	20%	25%	35%	50%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
	Eligible covered bond exposures	0	0	0	0	0	0	0	0	0

**CR5: Credit Risk Exposures by Exposure Classes and by Risk Weights – for STC Approach as at 30th June, 2025 (continued)**

		20%	30%	50%	65%	75%	85%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
6	General corporate exposures	549	0	1,033		45	10	91	0	0	1,728
6a	Of which: non-bank financial institution exposures excluding those reported under row 4a	0	0	187		0	8	0	0	0	195

		20%	50%	75%	80%	100%	130%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
6b	Specialised lending	0	0	0	0	35	0	0	0	35

		100%	250%	400%	Other	Total credit exposure amount (post-CCF and post-CRM)
7	Equity exposures		2	0	0	2

		250%	400%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
7a	Significant capital investments in commercial entities	0	0	0	0	0

		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	0	0	0	0	0

		150%	Other	Total credit exposure amount (post-CCF and post-CRM)
7c	Subordinated debts issued by banks, qualifying non-bank financial institutions and corporates	0	0	0

**CR5: Credit Risk Exposures by Exposure Classes and by Risk Weights – for STC Approach as at 30th June, 2025 (continued)**

		45%	75%	100%	Other	Total credit exposure amount (post CCF and post-CRM)
8	Retail exposures	328	2,418	653	2,483	5,882

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

		0%	20%	25%	30%	35%	40%	45%	50%	60%	65%
9	Real estate exposures	0	2,221	754	2,007	0	178	1,251	92	1,359	
9a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)		2,221	754	2,007		178	1,251	92	20	
9b	Of which: no loan splitting applied		2,221	754	2,007		178	1,251	92	20	
9c	Of which: loan splitting applied (secured)										
9d	Of which: loan splitting applied (unsecured)										
9e	Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)				0	0		0		0	

## CR5: Credit Risk Exposures by Exposure Classes and by Risk Weights – for STC Approach as at 30th June, 2025 (continued)

		70%	75%	85%	90%	100%	105%	110%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
9	Real estate exposures	91	339	178	0	0	40	0	1	1,154	9,665
9a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	88	21				40			1,154	7,826
9b	Of which: no loan splitting applied	88	21				40			1,154	7,826
9c	Of which: loan splitting applied (secured)										
9d	Of which: loan splitting applied (unsecured)										
9e	Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)		0		0		0			0	0

**CR5: Credit Risk Exposures by Exposure Classes and by Risk Weights – for STC Approach as at 30th June, 2025 (continued)**

		0%	20%	25%	30%	35%	40%	45%	50%	60%	65%
9f	Of which: regulatory commercial real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	0	0		0		0		0	1,339	
9g	Of which: no loan splitting applied	0	0		0		0		0	1,339	
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)										
9k	Of which: other real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	0	0		0		0		0		
9l	Of which: no loan splitting applied	0	0		0		0		0		
9m	Of which: loan splitting applied (secured)										
9n	Of which: loan splitting applied (unsecured)										
9o	Of which: other real estate exposures (materially dependent on cash flows generated by mortgaged properties)										
9p	Of which: land acquisition, development and construction exposures										

**CR5: Credit Risk Exposures by Exposure Classes and by Risk Weights – for STC Approach as at 30th June, 2025 (continued)**

		70%	75%	85%	90%	100%	105%	110%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
9f	Of which: regulatory commercial real estate exposures (not materially dependent on cash flows generated by mortgaged properties)		139	158		0			0	0	1,636
9g	Of which: no loan splitting applied		139	158		0			0	0	1,636
9h	Of which: loan splitting applied (secured)										
9i	Of which: loan splitting applied (unsecured)										
9j	Of which: regulatory commercial real estate exposures (materially dependent on cash flows generated by mortgaged properties)	3			0			0		0	3
9k	Of which: other real estate exposures (not materially dependent on cash flows generated by mortgaged properties)		179	20		0			0	0	199
9l	Of which: no loan splitting applied		179	20		0			0	0	199
9m	Of which: loan splitting applied (secured)										
9n	Of which: loan splitting applied (unsecured)										
9o	Of which: other real estate exposures (materially dependent on cash flows generated by mortgaged properties)								0	0	0
9p	Of which: land acquisition, development and construction exposures					0			1	0	1

## CR5: Credit Risk Exposures by Exposure Classes and by Risk Weights – for STC Approach as at 30th June, 2025 (continued)

		50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
10	Defaulted exposures		117	547	1	665

		100%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
11	Other exposures	0	0	0	0

		0%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
11a	Cash and gold	0	0	0	0

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



## CR5: Credit Risk Exposures by Exposure Classes and by Risk Weights – for STC Approach as at 30th June, 2025 (continued)

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

	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%	7,173	119	12.9%	7,189
2	40-70%	4,099	2,285	10.2%	4,331
3	75%	2,630	1,595	10.8%	2,802
4	85%	174	138	10.1%	188
5	90- 100%	845	488	10.7%	897
6	105-130%	1,679	0	0.0%	1,679
7	150%	1,392	0	0.0%	1,392
8	250%	2	0	0.0%	2
9	400%	0	0	0.0%	0
10	1,250%	0	0	0.0%	0
11	<b>Total exposures</b>	<b>17,994</b>	<b>4,625</b>	<b>10.5%</b>	<b>18,480</b>

## CR6: Credit Risk Exposures by Portfolio and PD Ranges – for IRB Approach as at 30th June, 2025

The following tables present the main parameters of internal models used for the calculation of credit risk capital requirements under the foundation and retail IRB approaches respectively at 30th June, 2025:

### Foundation IRB Approach

		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
	PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
Sovereign	0.00 to < 0.15	70,954	0	0.0%	70,954	0.01%	15	45.0%	1.66	3,566	5.0%	4	
	0.15 to < 0.25	0	0	0.0%	0	0.00%	0	0.0%	0.00	0	0.0%	0	
	0.25 to < 0.50	0	0	0.0%	0	0.00%	0	0.0%	0.00	0	0.0%	0	
	0.50 to < 0.75	0	0	0.0%	0	0.00%	0	0.0%	0.00	0	0.0%	0	
	0.75 to < 2.50	0	0	0.0%	0	0.00%	0	0.0%	0.00	0	0.0%	0	
	2.50 to < 10.00	0	0	0.0%	0	0.00%	0	0.0%	0.00	0	0.0%	0	
	10.00 to < 100.00	0	0	0.0%	0	0.00%	0	0.0%	0.00	0	0.0%	0	
	100.00 (Default)	0	0	0.0%	0	0.00%	0	0.0%	0.00	0	0.0%	0	
	Sub-total	70,954	0	0.0%	70,954	0.01%	15	45.0%	1.66	3,566	5.0%	4	64
Bank	0.00 to < 0.15	80,245	1,220	41.8%	81,692	0.05%	154	45.0%	1.05	12,952	15.9%	20	
	0.15 to < 0.25	10,366	0	0.0%	10,366	0.19%	15	45.0%	1.01	4,039	39.0%	9	
	0.25 to < 0.50	2,685	47	10.0%	2,690	0.37%	7	44.6%	0.61	1,395	51.8%	4	
	0.50 to < 0.75	718	0	0.0%	718	0.54%	3	45.0%	0.58	463	64.5%	2	
	0.75 to < 2.50	478	51	10.0%	483	1.90%	11	43.5%	0.35	498	103.0%	4	
	2.50 to < 10.00	17	58	10.0%	23	3.20%	5	24.4%	1.00	14	61.0%	0	
	10.00 to < 100.00	19	0	10.0%	19	11.10%	3	0.2%	1.00	0	0.9%	0	
	100.00 (Default)	0	0	0.0%	0	0.00%	0	0.0%	0.00	0	0.0%	0	
	Sub-total	94,528	1,376	38.2%	95,991	0.09%	198	45.0%	1.03	19,361	20.2%	39	370

## CR6: Credit Risk Exposures by Portfolio and PD Ranges – for IRB Approach as at 30th June, 2025 (continued)

### Foundation IRB Approach (continued)

		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
	PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
Corporate – specialized lending (other than HVCRE)	0.00 to < 0.15	649	144	40.0%	707	0.08%	2	39.5%	3.11	169	24.0%	0	
	0.15 to < 0.25	0	0	0.0%	0	0.00%	0	0.0%	0.00	0	0.0%	0	
	0.25 to < 0.50	494	28	49.9%	508	0.37%	2	38.7%	3.22	295	58.2%	1	
	0.50 to < 0.75	2,531	147	40.0%	2,590	0.54%	15	39.7%	3.01	1,780	68.7%	6	
	0.75 to < 2.50	8,727	332	38.7%	8,856	1.40%	42	39.5%	2.03	7,484	84.5%	49	
	2.50 to < 10.00	330	21	10.0%	331	5.00%	6	38.4%	1.36	383	115.5%	6	
	10.00 to < 100.00	685	0	0.0%	685	12.18%	3	39.6%	1.00	1,133	165.3%	33	
	100.00 (Default)	0	0	0.0%	0	0.00%	0	0.0%	0.00	0	0.0%	0	
	Sub-total	13,416	672	38.8%	13,677	1.76%	70	39.5%	2.25	11,244	82.2%	95	200
Corporate – small-and-medium sized corporates	0.00 to < 0.15	12	7	10.0%	13	0.10%	3	22.4%	2.97	2	12.6%	0	
	0.15 to < 0.25	0	0	0.0%	0	0.00%	0	0.0%	0.00	0	0.0%	0	
	0.25 to < 0.50	3	26	10.0%	6	0.37%	1	26.1%	1.00	1	20.2%	0	
	0.50 to < 0.75	69	100	11.1%	77	0.54%	9	22.4%	4.42	28	36.2%	0	
	0.75 to < 2.50	1,367	1,076	25.1%	1,600	1.51%	87	27.9%	2.88	841	52.6%	6	
	2.50 to < 10.00	1,370	264	10.4%	1,348	4.02%	76	22.6%	1.95	695	51.6%	12	
	10.00 to < 100.00	1,130	24	10.0%	1,123	14.72%	33	29.1%	1.70	1,194	106.3%	53	
	100.00 (Default)	16	0	0.0%	16	100.00%	1	24.1%	1.00	22	131.2%	2	
	Sub-total	3,967	1,497	21.0%	4,183	6.23%	210	26.4%	2.28	2,783	66.5%	73	52

## CR6: Credit Risk Exposures by Portfolio and PD Ranges – for IRB Approach as at 30th June, 2025 (continued)

### Foundation IRB Approach (continued)

		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
	PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
Corporate – large corporates	0.00 to < 0.15	21,383	7,901	18.9%	22,879	0.11%	101	39.1%	1.89	5,099	22.3%	9	
	0.15 to < 0.25	0	0	0.0%	0	0.00%	0	0.0%	0.00	0	0.0%	0	
	0.25 to < 0.50	8,500	11,335	18.7%	10,624	0.37%	83	39.4%	1.51	4,622	43.5%	16	
	0.50 to < 0.75	5,909	14,409	20.7%	8,888	0.54%	90	39.5%	1.52	4,724	53.1%	19	
	0.75 to < 2.50	17,413	18,607	30.2%	23,012	1.37%	316	27.9%	1.75	12,820	55.7%	84	
	2.50 to < 10.00	14,552	2,517	29.4%	15,165	4.94%	270	22.8%	2.47	11,401	75.2%	171	
	10.00 to < 100.00	6,018	290	10.4%	6,028	12.78%	121	24.5%	1.85	6,517	108.1%	185	
	100.00 (Default)	5,495	0	0.0%	5,479	100.00%	39	32.7%	1.78	3,495	63.8%	1,996	
	Sub-total	79,270	55,059	23.6%	92,075	8.06%	1,020	32.4%	1.86	48,678	52.9%	2,480	2,808
Corporate – financial institutions treated as corporates	0.00 to < 0.15	14,194	2,810	10.1%	14,477	0.12%	34	44.9%	1.21	4,484	31.0%	8	
	0.15 to < 0.25	0	0	0.0%	0	0.00%	0	0.0%	0.00	0	0.0%	0	
	0.25 to < 0.50	9,550	7,069	11.8%	10,384	0.37%	35	44.9%	1.32	6,263	60.3%	17	
	0.50 to < 0.75	9,985	2,272	12.5%	10,270	0.54%	31	45.0%	1.06	7,097	69.1%	25	
	0.75 to < 2.50	1,162	1,473	10.0%	1,310	1.12%	8	45.0%	1.10	1,199	91.5%	7	
	2.50 to < 10.00	12	0	10.0%	12	3.20%	1	20.0%	1.24	7	62.5%	0	
	10.00 to < 100.00	0	0	0.0%	0	0.00%	0	0.0%	0.00	0	0.0%	0	
	100.00 (Default)	0	0	0.0%	0	0.00%	0	0.0%	0.00	0	0.0%	0	
	Sub-total	34,903	13,624	11.4%	36,453	0.35%	109	45.0%	1.19	19,050	52.3%	57	338

## CR6: Credit Risk Exposures by Portfolio and PD Ranges – for IRB Approach as at 30th June, 2025 (continued)

### Foundation IRB Approach (continued)

		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
	PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
Corporate – other corporates	0.00 to < 0.15	401	356	20.1%	472	0.12%	5	40.0%	1.43	101	21.4%	0	
	0.15 to < 0.25	0	0	0.0%	0	0.00%	0	0.0%	0.00	0	0.0%	0	
	0.25 to < 0.50	143	152	10.1%	159	0.37%	6	39.7%	1.08	63	39.6%	0	
	0.50 to < 0.75	1,957	0	0.0%	1,956	0.54%	4	39.1%	2.43	1,217	62.2%	4	
	0.75 to < 2.50	735	1,018	52.1%	1,266	1.51%	14	29.1%	1.74	758	59.9%	5	
	2.50 to < 10.00	146	357	73.0%	406	3.76%	8	9.3%	1.54	118	29.0%	2	
	10.00 to < 100.00	21	11	10.0%	22	19.96%	2	31.5%	2.70	35	162.8%	1	
	100.00 (Default)	52	0	0.0%	52	100.00%	1	20.0%	1.01	104	200.8%	2	
	Sub-total	3,455	1,894	46.4%	4,333	2.36%	40	33.2%	1.97	2,396	55.3%	14	43

## CR6: Credit Risk Exposures by Portfolio and PD Ranges – for IRB Approach as at 30th June, 2025 (continued)

### Retail IRB Approach

		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
	PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
Retail – residential mortgage exposures (including both to individuals and to property-holding shell companies)	0.00 to < 0.15	2,118	0	0.0%	2,118	0.10%	956	10.3%		52	2.4%	0	
	0.15 to < 0.25	17,132	0	0.0%	17,132	0.20%	6,696	11.2%		769	4.5%	4	
	0.25 to < 0.50	0	0	0.0%	0	0.00%	0	0.0%		0	0.0%	0	
	0.50 to < 0.75	11,461	0	0.0%	11,461	0.50%	4,402	12.0%		1,068	9.3%	7	
	0.75 to < 2.50	8,779	46	109.1%	8,822	1.51%	3,578	12.6%		1,823	20.7%	17	
	2.50 to < 10.00	2,110	199	10.0%	2,126	4.78%	996	13.0%		877	41.2%	13	
	10.00 to < 100.00	354	20	10.0%	356	19.43%	132	11.5%		212	59.5%	8	
	100.00 (Default)	270	0	0.0%	271	100.00%	100	15.9%		194	71.6%	35	
	Sub-total	42,224	265	27.0%	42,286	1.58%	16,860	11.8%		4,995	11.8%	84	119
Retail – small business retail exposures	0.00 to < 0.15	421	0	0.0%	421	0.10%	1,872	32.7%		34	8.1%	0	
	0.15 to < 0.25	760	0	0.0%	760	0.20%	2,198	33.4%		103	13.5%	0	
	0.25 to < 0.50	0	0	0.0%	0	0.00%	0	0.0%		0	0.0%	0	
	0.50 to < 0.75	422	0	0.0%	422	0.50%	1,176	35.5%		108	25.5%	1	
	0.75 to < 2.50	130	0	0.0%	130	1.50%	379	36.5%		56	43.2%	1	
	2.50 to < 10.00	32	0	0.0%	32	6.23%	155	34.7%		17	52.6%	1	
	10.00 to < 100.00	18	0	0.0%	18	14.87%	76	35.7%		12	63.8%	1	
	100.00 (Default)	11	0	0.0%	11	100.00%	28	35.2%		5	48.7%	5	
	Sub-total	1,794	0	0.0%	1,794	1.19%	5,884	34.0%		335	18.7%	9	11
Other retail exposures to individuals	0.00 to < 0.15	1,014	0	0.0%	1,014	0.10%	8,187	31.9%		80	7.9%	0	
	0.15 to < 0.25	2,521	0	0.0%	2,521	0.20%	7,663	24.6%		251	10.0%	1	
	0.25 to < 0.50	0	0	0.0%	0	0.00%	0	0.0%		0	0.0%	0	
	0.50 to < 0.75	2,604	0	0.0%	2,604	0.50%	4,470	26.2%		490	18.8%	3	
	0.75 to < 2.50	1,044	0	0.0%	1,044	1.49%	2,518	55.4%		686	65.7%	9	
	2.50 to < 10.00	1,108	4	113.9%	1,113	4.28%	1,448	32.9%		535	48.1%	17	
	10.00 to < 100.00	138	0	0.0%	138	21.80%	359	53.6%		142	102.8%	17	
	100.00 (Default)	63	0	0.0%	63	100.00%	85	41.0%		135	215.6%	19	
	Sub-total	8,492	4	113.9%	8,497	2.06%	24,730	31.4%		2,319	27.3%	66	57
<b>Total (sum of all portfolios)</b>		<b>353,003</b>	<b>74,391</b>	<b>22.3%</b>	<b>370,243</b>	<b>2.46%</b>	<b>49,136</b>	<b>37.1%</b>		<b>114,727</b>	<b>31.0%</b>	<b>2,921</b>	<b>4,062</b>

## CR7: Effects on RWA of Recognised Credit Derivative Contracts used as Recognised Credit Risk Mitigation – for IRB Approach as at 30th June, 2025

The following table presents the effect of recognised credit derivative contracts on the calculation of credit risk capital requirements under the IRB approach as at 30th June, 2025:

		(a)	(b)
		Pre-credit derivatives RWA	Actual RWA
1	Corporate – Specialised lending (project finance)	0	0
2	Corporate – Specialised lending (object finance)	0	0
3	Corporate – Specialised lending (commodities finance)	0	0
4	Corporate – Specialised lending (income-producing real estate)	11,244	11,244
5	Corporate – Specialised lending (high-volatility commercial real estate)	0	0
6	Corporate – Small-and-medium sized corporates	2,783	2,783
7	Corporate – Large corporates	48,678	48,678
8	Corporate – Financial institutions treated as corporates	19,050	19,050
9	Corporate – Other corporates	2,396	2,396
10	Sovereign – Sovereigns	613	613
11	Sovereign – Sovereign foreign public sector entities	2,953	2,953
12	Sovereign – Multilateral development banks	0	0
13	Bank – Banks (excluding covered bonds)	17,263	17,263
14	Bank – Qualifying non-bank financial institutions	176	176
15	Bank – Public sector entities (excluding sovereign foreign public sector entities)	986	986
16	Bank – Unspecified multilateral bodies	0	0
17	Bank – Covered bonds	936	936
18	Retail – Small business retail exposures	335	335
19	Retail – Residential mortgages to individuals	4,792	4,792
20	Retail – Residential mortgages to property-holding shell companies	203	203
21	Retail – Qualifying revolving retail exposures (QRRE) (transactor)	0	0
22	Retail – QRRE (revolver)	0	0
23	Retail – Other retail exposures to individuals	2,319	2,319
24	CIS – CIS exposures	0	0
25	Other – Cash items	0	0
26	Other – Other items	5,072	5,072
27	<b>Total (under the IRB calculation approaches)</b>	<b>119,799</b>	<b>119,799</b>

\* The Bank does not have credit derivative contracts used as recognised credit risk mitigation.

## CR8: RWA Flow Statements of Credit Risk Exposures under IRB Approach as at 30th June, 2025

The following table presents a flow statement explaining variations in the RWA for credit risk determined under the IRB approach for the period from 31st March, 2025 to 30th June, 2025:

		(a)
		Amount
1	<b>RWA as at end of 31st March, 2025</b>	<b>119,224</b>
2	Asset size	2,690
3	Asset quality	(3,308)
4	Model updates	0
5	Methodology and policy	0
6	Acquisitions and disposals	0
7	Foreign exchange movements	1,193
8	Other	0
9	<b>RWA as at end of 30th June, 2025</b>	<b>119,799</b>



## CR10: Specialised Lending under Supervisory Slotting Criteria Approach – for IRB Approach as at 30th June, 2025

The following table presents quantitative information in respect of specialised lending – High-Volatility Commercial Real Estate (“HVCRE”) under the supervisory slotting criteria approach as at 30th June, 2025:

### I. Specialised Lending under supervisory slotting criteria approach – HVCRE

		(a)	(b)	(c)	(d)	(e)	(f)
Supervisory Rating Grade	Remaining Maturity	On-balance sheet exposure amount	Off-balance sheet exposure amount	SRW	EAD amount	RWA	Expected loss amount
Strong ^	Less than 2.5 years	0	0	70%	0	0	0
Strong	Equal to or more than 2.5 years	0	0	95%	0	0	0
Good ^	Less than 2.5 years	0	0	95%	0	0	0
Good	Equal to or more than 2.5 years	0	0	120%	0	0	0
Satisfactory		0	0	140%	0	0	0
Weak		0	0	250%	0	0	0
Default		0	0	0%	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>		<b>0</b>	<b>0</b>	<b>0</b>

^ Use of preferential risk-weights.

Note: The Bank does not adopt supervisory slotting criteria approach to calculate its credit risk in respect of specialised lending.

## CR10: Specialised Lending under Supervisory Slotting Criteria Approach for IRB Approach as at 30th June, 2025 (continued)

The following table presents quantitative information in respect of specialised lending – other than HVCRE under the supervisory slotting criteria approach as at 30th June, 2025:

### II. Specialised Lending under supervisory slotting criteria approach – Other than HVCRE

Supervisory Rating Grade	Remaining Maturity	(a)	(b)	(c)	(d)(i)	(d)(ii)	(d)(iii)	(d)(iv)	(d)(v)	(e)	(f)
		On-balance sheet exposure	Off-balance sheet exposure	SRW	EAD Amount					RWA	Expected loss amount
					PF	OF	CF	IPRE	Total		
Strong ^	Less than 2.5 years	0	0	50%	0	0	0	0	0	0	0
Strong	Equal to or more than 2.5 years	0	0	70%	0	0	0	0	0	0	0
Good ^	Less than 2.5 years	0	0	70%	0	0	0	0	0	0	0
Good	Equal to or more than 2.5 years	0	0	90%	0	0	0	0	0	0	0
Satisfactory		0	0	115%	0	0	0	0	0	0	0
Weak		0	0	250%	0	0	0	0	0	0	0
Default		0	0	0%	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

^ Use of preferential risk-weights.

Note: The Bank does not adopt supervisory slotting criteria approach to calculate its credit risk in respect of specialised lending.

## CCR1: Analysis of Counterparty Credit Risk Exposures (other than those to CCPs) by Approaches as at 30th June, 2025

The following table presents a comprehensive breakdown of default risk exposures (other than those to CCPs), RWAs, and, where applicable, main parameters under the approaches used to calculate default risk exposures in respect of derivative contracts and Securities Financing Transactions (“SFTs”) as at 30th June, 2025:

		(a)	(b)	(c)	(d)	(e)	(f)
		Replacement cost (RC)	PFE	Effective EPE	Alpha ( $\alpha$ ) used for computing default risk exposure	Default risk exposure after CRM	RWA
1	SA-CCR approach (for derivative contracts)	464	3,860		1.4	6,054	1,732
1a	CEM (for derivative contracts)	0	0		1.4	0	0
2	IMM (CCR) approach			0	0	0	0
3	Simple approach (for SFTs)					0	0
4	Comprehensive approach (for SFTs)					1,924	329
5	VaR (for SFTs)					0	0
6	<b>Total</b>						<b>2,061</b>

## CCR3: Counterparty Credit Risk Exposures (other than those to CCPs) by Exposure Classes and by Risk Weights – for STC Approach as at 30th June, 2025

The following table presents a breakdown of default risk exposures as at 30th June, 2025, other than those to CCPs, in respect of derivative contracts and SFTs that are subject to the STC approach, by exposure classes and risk-weights, irrespective of the approach used to determine the amount of default risk exposures:

	Exposure class	(a)	(b)	(c)	(ca)	(cb)	(d)	(e)	(ea)	(f)	(g)	(h)	(i)
	Risk Weight	0%	10%	20%	30%	40%	50%	75%	85%	100%	150%	Others	Total default risk exposure after CRM
1	Sovereign exposures	0	0	0	0	0	0	0	0	0	0	0	0
2	Public sector entity exposures	0	0	0	0	0	0	0	0	0	0	0	0
3	Multilateral development bank exposures	0	0	0	0	0	0	0	0	0	0	0	0
4	Unspecified multilateral body exposures	0	0	0	0	0	0	0	0	0	0	0	0
5	Bank exposures	0	0	0	0	0	0	0	0	0	0	0	0
6	Qualifying non-bank financial institution exposures	0	0	0	0	0	0	0	0	0	0	0	0
7	General corporate exposures	0	0	0	0	0	0	0	8	22	0	0	30
8	Retail exposures	0	0	0	0	0	0	0	0	3	2	0	5
9	Defaulted exposures	0	0	0	0	0	0	0	0	0	0	0	0
10	Other exposures	0	0	0	0	0	0	0	0	0	0	0	0
11	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8</b>	<b>25</b>	<b>2</b>	<b>0</b>	<b>35</b>

## CCR4: Counterparty Credit Risk Exposures (other than those to CCPs) by Portfolio and PD Range – for IRB Approach as at 30th June, 2025

The following table provides all the relevant parameters used for the calculation of counterparty credit risk capital requirements for exposures subject to the foundation IRB approach (other than those to CCPs) as at 30th June, 2025:

### Foundation IRB Approach

		(a)	(b)	(c)	(d)	(e)	(f)	(g)
	PD scale	EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density
Sovereign	0.00 to < 0.15	541	0.05%	1	45.0%	0.01	41	7.6%
	0.15 to < 0.25	0	0.00%	0	0.0%	0.00	0	0.0%
	0.25 to < 0.50	0	0.00%	0	0.0%	0.00	0	0.0%
	0.50 to < 0.75	0	0.00%	0	0.0%	0.00	0	0.0%
	0.75 to < 2.50	0	0.00%	0	0.0%	0.00	0	0.0%
	2.50 to < 10.00	0	0.00%	0	0.0%	0.00	0	0.0%
	10.00 to < 100.00	0	0.00%	0	0.0%	0.00	0	0.0%
	100.00 (Default)	0	0.00%	0	0.0%	0.00	0	0.0%
	Sub-total	541	0.05%	1	45.0%	0.01	41	7.6%
Bank	0.00 to < 0.15	5,206	0.05%	37	45.0%	0.83	737	14.2%
	0.15 to < 0.25	585	0.19%	9	45.0%	1.13	237	40.5%
	0.25 to < 0.50	45	0.37%	3	45.0%	1.00	26	58.1%
	0.50 to < 0.75	90	0.54%	1	45.0%	1.00	64	71.0%
	0.75 to < 2.50	8	1.90%	1	45.0%	1.00	9	117.2%
	2.50 to < 10.00	0	0.00%	0	0.0%	0.00	0	0.0%
	10.00 to < 100.00	0	0.00%	0	0.0%	0.00	0	0.0%
	100.00 (Default)	0	0.00%	0	0.0%	0.00	0	0.0%
	Sub-total	5,934	0.08%	51	45.0%	0.87	1,073	18.1%

## CCR4: Counterparty Credit Risk Exposures (other than those to CCPs) by Portfolio and PD Range – for IRB Approach as at 30th June, 2025 (continued)

### Foundation IRB Approach (continued)

		(a)	(b)	(c)	(d)	(e)	(f)	(g)
		EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density
Corporate	PD scale							
	0.00 to < 0.15	147	0.09%	9	42.1%	1.38	35	23.6%
	0.15 to < 0.25	0	0.00%	0	0.0%	0.00	0	0.0%
	0.25 to < 0.50	152	0.37%	12	41.0%	1.04	65	42.9%
	0.50 to < 0.75	243	0.54%	9	40.0%	1.09	119	48.9%
	0.75 to < 2.50	799	1.18%	40	40.0%	0.76	530	66.3%
	2.50 to < 10.00	78	3.70%	26	40.0%	1.41	84	108.8%
	10.00 to < 100.00	49	11.10%	10	40.0%	1.12	79	161.7%
	100.00 (Default)	0	0.00%	0	0.0%	0.00	0	0.0%
	Sub-total	1,468	1.35%	106	40.3%	0.95	912	62.2%
<b>Total (sum of all portfolios)</b>		<b>7,943</b>	<b>0.31%</b>	<b>158</b>	<b>44.1%</b>	<b>0.82</b>	<b>2,026</b>	<b>25.5%</b>

## CCR5: Composition of Collateral for Counterparty Credit Risk Exposures (including those for Contracts or Transactions Cleared through CCPs) as at 30th June, 2025

The following table presents a breakdown of all types of collateral posted or recognised collateral received to support or reduce counterparty default risk exposures as at 30th June, 2025 in respect of derivative contracts or SFTs entered into, including contracts or transactions cleared through a CCP:

	(a)	(b)	(c)	(d)	(e)	(f)
	Derivative contracts				SFTs	
	Fair value of recognised collateral received		Fair value of posted collateral		Fair value of recognised collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
Cash – domestic currency	0	0	0	0	0	0
Cash – other currencies	714	518	1,335	1,229	8,964	11,713
Debt securities	0	0	58	0	11,342	10,182
Equity securities	0	0	0	0	0	0
Others	0	0	0	0	0	335
<b>Total</b>	<b>714</b>	<b>518</b>	<b>1,393</b>	<b>1,229</b>	<b>20,306</b>	<b>22,230</b>

## CCR6: Credit-Related Derivatives Contracts as at 30th June, 2025

The following table presents the amount of credit-related derivative contracts as at 30th June, 2025 broken down into credit protection bought and credit protection sold:

	(a)	(b)
	Protection bought	Protection sold
<b>Notional amounts</b>		
Single-name credit default swaps	1,268	1,268
Index credit default swaps	0	0
Total return swaps	4,589	4,583
Credit-related options	0	0
Other credit-related derivative contracts	0	0
<b>Total notional amounts</b>	<b>5,857</b>	<b>5,851</b>
<b>Fair values</b>		
Positive fair value (asset)	72	33
Negative fair value (liability)	32	69



## CCR8: Exposure to CCPs as at 30th June, 2025

The following table presents a breakdown of the exposures to CCPs:

		(a)	(b)
		Exposure after CRM	RWA
<b>1</b>	<b>Exposures of the AI as clearing member or clearing client to qualifying CCPs (total)</b>		<b>742</b>
2	Default risk exposures to qualifying CCPs (excluding items disclosed in rows 7 to 10), of which:	34,317	704
3	(i) OTC derivative transactions	34,243	693
4	(ii) Exchange-traded derivative contracts	74	11
5	(iii) Securities financing transactions	0	0
6	(iv) Netting sets subject to valid cross-product netting agreements	0	0
7	Segregated initial margin	1,393	
8	Unsegregated initial margin	203	8
9	Funded default fund contributions	363	30
10	Unfunded default fund contributions	0	0
<b>11</b>	<b>Exposures of the AI as clearing member or clearing client to non-qualifying CCPs (total)</b>		<b>0</b>
12	Default risk exposures to non-qualifying CCPs (excluding items disclosed in rows 17 to 20), of which:	0	0
13	(i) OTC derivative transactions	0	0
14	(ii) Exchange-traded derivative contracts	0	0
15	(iii) Securities financing transactions	0	0
16	(iv) Netting sets subject to valid cross-product netting agreements	0	0
17	Segregated initial margin	0	
18	Unsegregated initial margin	0	0
19	Funded default fund contributions	0	0
20	Unfunded default fund contributions	0	0

## CVA1: CVA Risk Under Reduced Basic CVA Approach as at 30th June, 2025

The following table presents the components used for the calculation of CVA risk capital charge under the reduced basic CVA approach.

		(a)	(b)
		Components	CVA risk capital charge under the reduced basic CVA approach
1	Aggregation of systematic components of CVA risk	263	
2	Aggregation of idiosyncratic components of CVA risk	88	
3	<b>Total</b>		99

## MR1: Market Risk under STM Approach as at 30th June, 2025

The table below provides the components of the market risk capital charge calculated using the STM approach as at 30th June, 2025:

		(a)
		Market risk capital charges under STM approach
1	General interest rate risk	210
2	Equity risk	0
3	Commodity risk	16
4	Foreign exchange risk	546
5	Credit spread risk (non-securitisation)	78
6	Credit spread risk (securitisation: non-correlation trading portfolio ("CTP"))	0
7	Credit spread risk (securitisation: CTP)	0
8	Standardised default risk charge ("SA-DRC") (non-securitisation)	0
9	SA-DRC (securitisation: non-CTP)	0
10	SA-DRC (securitisation: CTP)	0
11	Residual risk add-on	0
<b>12</b>	<b>Total<sup>1</sup></b>	<b>850</b>

Footnote:

- <sup>1</sup>. The other capital charges calculated on a standalone basis are not included.

## CMS1: Comparison of Modelled and Standardised RWAs at Risk Level as at 30th June, 2025

The following table compares the RWA calculated using the Group's nominated approaches against the RWA calculated using full standardised approach:

Items		(a)	(b)	(c)	(d)
		RWA			
		RWA calculated under model-based approaches that the AI has the MA's approval to use	RWA for portfolios where standardised approaches are used	Total actual RWA (a + b) (i.e. RWA which the AI reports as current requirements)	RWA calculated using full standardised approach (i.e. used in the computation of the output floor)
1	Credit risk for non-securitisation exposures	119,799	11,137	130,936	191,369
2	Counterparty credit risk and default fund contributions	2,038	765	2,803	3,860
3	CVA risk		1,236	1,236	1,236
4	Securitisation exposures in banking book	0	0	0	0
5	Market risk	0	10,667	10,667	10,667
6	Operational risk		13,300	13,300	13,300
7	Residual RWA <sup>1</sup>	0	5,080	5,080	5,080
8	<b>Total</b>	<b>121,837</b>	<b>42,185</b>	<b>164,022</b>	<b>225,512</b>

Footnote:

- Includes amounts below the thresholds for deduction from CET1 capital and subject to a 250% risk-weight.

## CMS2: Comparison of Modelled and Standardised RWAs for Credit Risk at Exposure Class Level as at 30th June, 2025

The following table compares the RWA calculated using the Group's nominated approaches against the RWA calculated using full standardised approach for credit risk for non-securitisation exposures at the exposure class level:

		(a)	(b)	(c)	(d)
		RWA			
		RWA calculated under model-based approaches that the AI has the MA's approval to use	RWA for column (a) if re-calculated using the standardised approach	Total actual RWA (i.e. RWA which the AI reports as current requirements)	RWA calculated using full standardised approach (i.e. RWA used in the computation of the output floor)
1	Sovereign exposures	3,566	397	3,566	397
1a	Of which: categorised as public sector entity exposures and multilateral development bank exposures under the STC approach	0	0	0	0
2	Bank exposures	19,361	27,809	19,361	27,809
3	Equity			4	4
4	Corporate exposures (excluding Specialised lending)	72,907	115,391	73,712	116,197
4a	Of which: FIRB is applied	72,907	115,391	72,907	115,391
4b	Of which: AIRB is applied	0	0	0	0
5	Retail exposures	7,649	17,800	17,942	28,011
5a	Of which: qualifying revolving retail	0	0	418	418
5b	Of which: other retail exposures to individuals and small business retail exposures	2,654	7,146	10,007	14,369
5c	Of which: residential mortgages	4,995	10,654	7,517	13,224
6	Corporate exposures - Specialised lending	11,244	13,844	11,279	13,879
6a	Of which: income-producing real estate and high-volatility commercial real estate	11,244	13,844	11,244	13,844
7	Other exposures	5,072	5,072	5,072	5,072
8	<b>Total</b>	<b>119,799</b>	<b>180,313</b>	<b>130,936</b>	<b>191,369</b>

## ENC: Asset Encumbrance as at 30th June, 2025

The following table provides the breakdown of encumbered and unencumbered assets on the balance sheet.

	(a)	(c)	(d)
	<b>Encumbered assets</b>	<b>Unencumbered assets</b>	<b>Total<sup>1</sup></b>
Cash and balances with banks and central banks	3,001	14,847	17,848
Placements with banks, central banks and other financial institutions	237	6,769	7,006
Amounts due from ultimate holding company and fellow subsidiaries	703	33,733	34,436
Trading assets	3,228	11,056	14,284
Advances to customers and other accounts	2,023	194,517	196,540
Financial assets measured at fair value through other comprehensive income	6,677	112,322	118,999
Other assets	0	17,642	17,642
<b>Total assets</b>	<b>15,869</b>	<b>390,886</b>	<b>406,755</b>

Footnote:

- <sup>1.</sup> Based on total assets under the regulatory scope of consolidation.

## International Claims

Analysis of the Bank's international claims by location and by type of counterparty is as follows:

30th June 2025					
Non-bank private sector					
	Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Total
Offshore centres, of which					
– Hong Kong	2,703	14,855	15,498	113,754	146,810
– Macau	159	4,773	128	16,875	21,935
– Singapore	36,056	1	201	1,226	37,484
Developing Asia-Pacific, of which					
– Mainland China	43,421	16,067	29,251	31,873	120,612
	<b>82,339</b>	<b>35,696</b>	<b>45,078</b>	<b>163,728</b>	<b>326,841</b>

31st December 2024					
Non-bank private sector					
	Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Total
Offshore centres, of which					
– Hong Kong	2,258	9,646	15,887	112,991	140,782
– Macau	168	5,243	128	17,555	23,094
– Singapore	40,461	1	20	1,708	42,190
Developing Asia-Pacific, of which					
– Mainland China	36,901	10,361	30,763	34,844	112,869
	<b>79,788</b>	<b>25,251</b>	<b>46,798</b>	<b>167,098</b>	<b>318,935</b>

The above analysis is disclosed on a net basis after taking into account the effect of any recognised risk transfer.

## Advances to Customers

### *Advances to customers analysed by industry sectors*

The information concerning advances to customers by industry sectors is prepared by classifying the advances according to the usage of the advances and is stated gross of any expected credit losses.

	<b>30th June, 2025</b>		<b>31st December, 2024</b>	
	Gross advances to customers	% of gross advances covered by collateral	Gross advances to customers	% of gross advances covered by collateral
<b>Advances for use in Hong Kong</b>				
Industrial, commercial and financial				
– Property development	<b>9,958</b>	<b>58.3</b>	9,366	70.4
– Property investment	<b>28,682</b>	<b>96.1</b>	31,162	96.2
– Financial concerns	<b>14,641</b>	<b>23.0</b>	16,693	29.5
– Stockbrokers	<b>555</b>	<b>8.6</b>	81	71.6
– Wholesale and retail trade	<b>2,433</b>	<b>66.0</b>	4,728	36.9
– Manufacturing	<b>2,983</b>	<b>37.2</b>	2,942	45.6
– Transport and transport equipment	<b>3,950</b>	<b>78.3</b>	4,379	80.9
– Information technology	<b>657</b>	<b>6.2</b>	617	7.5
– Share financing	<b>76</b>	<b>98.7</b>	94	97.9
– Recreational activities	<b>10</b>	<b>40.0</b>	5	80.0
– Others	<b>10,232</b>	<b>55.1</b>	10,741	59.2
Individuals				
– Advances for the purchase of flats under the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme or their respective successor schemes	<b>423</b>	<b>100.0</b>	462	100.0
– Advances for the purchase of other residential properties	<b>31,151</b>	<b>100.0</b>	31,419	100.0
– Credit card advances	<b>114</b>	<b>0.0</b>	127	0.0
– Others	<b>7,107</b>	<b>76.7</b>	7,231	76.8
	<b>112,972</b>	<b>75.6</b>	120,047	76.7
<b>Trade finance</b>	<b>6,560</b>	<b>40.4</b>	6,538	49.4
<b>Advances for use outside Hong Kong</b>				
– Mainland China	<b>43,043</b>	<b>46.5</b>	46,536	45.8
– Macau	<b>16,877</b>	<b>76.4</b>	16,832	78.7
– Others	<b>15,018</b>	<b>48.6</b>	8,648	83.0
	<b>74,938</b>	<b>53.7</b>	72,016	58.0
	<b>194,470</b>	<b>65.9</b>	198,601	69.0



## Advances to Customers (continued)

The following information concerning further analysis of advances to customers by industry sectors is prepared by classifying the advances according to the usage of the advances in respect of industry sectors which constitute not less than 10% of gross advances to customers.

30th June, 2025					
	Gross advances to customers	Impaired advances to customers	Overdue advances to customers for over three months	Expected credit loss (Stage 3) on advances to customers	Expected credit loss (Stages 1 and 2) on advances to customers
Property investment	28,682	2,082	364	517	507
Advances for the purchase of other residential properties	31,151	181	108	4	20
Advances for use outside Hong Kong					
– Mainland China	43,043	153	153	53	331
– Macau	16,877	608	32	115	243
31st December, 2024					
	Gross advances to customers	Impaired advances to customers	Overdue advances to customers for over three months	Expected credit loss (Stage 3) on advances to customers	Expected credit loss (Stages 1 and 2) on advances to customers
Property investment	31,162	1,520	336	285	513
Advances for the purchase of other residential properties	31,419	175	133	4	27
Advances for use outside Hong Kong					
– Mainland China	46,536	163	157	48	253
– Macau	16,832	81	39	3	227

## Advances to Customers (continued)

### Advances to customers analysed by geographical area

The geographical information is classified by the geographical location of the counterparties after taking into account any risk transfer. In general, such transfer of risk takes place if the claims are guaranteed by a party in a geographical location which is different from that of the borrower or if the claims are on an overseas branch of a bank whose head office is located in another geographical location.

30th June, 2025					
	Gross advances to customers	Impaired advances to customers	Overdue advances to customers for over three months	Expected credit losses (Stage 3) on advances to customers	Expected credit losses (Stages 1 and 2) on advances to customers
Hong Kong	121,022	5,096	2,963	1,574	1,150
Macau	16,734	595	35	342	105
Mainland China	50,607	186	169	66	359
Others	6,107	684	0	0	67
	<b>194,470</b>	<b>6,561</b>	<b>3,167</b>	<b>1,982</b>	<b>1,681</b>

  

31st December, 2024					
	Gross advances to customers	Impaired advances to customers	Overdue advances to customers for over three months	Expected credit losses (Stage 3) on advances to customers	Expected credit losses (Stages 1 and 2) on advances to customers
Hong Kong	121,760	5,475	603	1,568	871
Macau	17,132	86	42	3	312
Mainland China	54,631	192	170	57	280
Others	5,078	45	0	0	90
	<b>198,601</b>	<b>5,798</b>	<b>815</b>	<b>1,628</b>	<b>1,553</b>

## Overdue and Rescheduled Assets

### Overdue and rescheduled advances to customers

	30th June, 2025		31st December, 2024	
	Amount	% of total advances to customers	Amount	% of total advances to customers
Gross advances to customers which have been overdue with respect to either principal or interest for periods of:				
– 6 months or less but over 3 months	164	0.08	118	0.06
– 1 year or less but over 6 months	2,436	1.25	149	0.07
– Over 1 year	567	0.29	548	0.28
	<b>3,167</b>	<b>1.62</b>	815	0.41
Covered portion of overdue advances	2,473		690	
Uncovered portion of overdue advances	694		125	
	<b>3,167</b>		815	
Current market values of collateral held against covered portion of overdue advances	2,790		957	
Expected credit losses (Stage 3) made on overdue advances	977		216	

Collateral held with respect to overdue advances to customers is mainly properties and vehicles.

	30th June, 2025		31st December, 2024	
	Amount	% of total advances to customers	Amount	% of total advances to customers
Rescheduled advances to customers	48	0.02	56	0.03

All rescheduled advances to customers are impaired at 30th June, 2025 and 31st December, 2024.

There were no advances to banks which were overdue nor rescheduled at 30th June, 2025 and 31st December, 2024 respectively.

## Overdue and Rescheduled Assets (continued)

### *Other overdue assets*

There are no debt securities and other assets which are overdue at 30th June, 2025 (31st December, 2024: nil)

### *Impaired advances to customers*

The gross impaired advances to customers, market value of collateral held with respect to such advances and expected credit losses (Stage 3) are as follows:

	30th June, 2025	31st December, 2024
Gross impaired advances to customers	<b>6,561</b>	5,798
Gross impaired advances to customers as a percentage of total advances to customers	<b>3.37%</b>	2.92%
Market value of collateral held with respect to impaired advances to customers	<b>5,151</b>	4,695
Expected credit losses (Stage 3)	<b>1,982</b>	1,628

Impaired advances to customers are individually assessed loans with objective evidence of impairment on an individual basis. Individually assessed expected credit losses (Stage 3) were made after taking into account the net present value of future recoverable amounts in respect of such loans and advances, and the collateral held mainly comprised properties and vehicles.

There were no impaired advances to banks nor expected credit losses (Stage 3) made on advances to banks as at 30th June, 2025 and 31st December, 2024.

### *Reposessed assets*

At 30th June, 2025, reposessed assets obtained as securities for impaired advances to customers totaled HK\$244 million (31st December, 2024: HK\$157 million).

## Mainland Activities

Analysis of non-bank Mainland China exposures includes exposures of the Bank and certain of its subsidiaries on the basis agreed with the HKMA.

30th June, 2025			
	On-balance sheet exposures	Off-balance sheet exposures	Total exposures
(i) Central government, central government-owned entities and their subsidiaries and Joint Ventures ("JVs")	29,361	790	30,151
(ii) Local government, local government-owned entities and their subsidiaries and JVs	7,544	1,991	9,535
(iii) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	30,326	8,343	38,669
(iv) Other entities of central government not reported in item (i) above	0	13	13
(v) Other entities of local government not reported in item (ii) above	0	5	5
(vi) PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in the Mainland China	2,597	1,200	3,797
(vii) Other counterparties where the exposures are considered by the Group to be non-bank Mainland China exposures	1,941	391	2,332
Total	<b>71,769</b>	<b>12,733</b>	<b>84,502</b>
Total assets after provisions	<b>388,260</b>		
On-balance sheet exposures as a percentage of total assets	<b>18.48%</b>		

  

31st December, 2024			
	On-balance sheet exposures	Off-balance sheet exposures	Total exposures
(i) Central government, central government-owned entities and their subsidiaries and Joint Ventures ("JVs")	26,560	784	27,344
(ii) Local government, local government-owned entities and their subsidiaries and JVs	8,679	1,524	10,203
(iii) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	30,566	8,624	39,190
(iv) Other entities of central government not reported in item (i) above	62	213	275
(v) Other entities of local government not reported in item (ii) above	0	7	7
(vi) PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in the Mainland China	2,157	1,049	3,206
(vii) Other counterparties where the exposures are considered by the Group to be non-bank Mainland China exposures	2,418	401	2,819
Total	<b>70,442</b>	<b>12,602</b>	<b>83,044</b>
Total assets after provisions	<b>371,794</b>		
On-balance sheet exposures as a percentage of total assets	<b>18.95%</b>		

## Off-Balance Sheet Exposures – Contingent Liabilities and Commitments

Contingent liabilities and commitments arise from forward asset purchases, amounts owing on partly paid-up shares and securities, forward deposits placed, asset sales or other transactions with recourse, as well as credit-related instruments which include letters of credit, guarantees and commitments to extend credit. The risk involved in these credit-related instruments is essentially the same as the credit risk involved in extending loan facilities to customers. The contractual amounts represent the amounts at risk should the contract be fully drawn upon and the client default. Since a significant portion of guarantees and commitments is expected to expire without being drawn upon, the total of the contractual amounts is not representative of future cash flows.

The following is a summary of the contractual amounts of each significant class of contingent liabilities and commitments to extend credit:

	30th June, 2025	31st December, 2024
Direct credit substitutes	6,509	6,563
Transaction-related contingencies	2,471	1,702
Trade-related contingencies	3,095	2,728
Other commitments:		
- With an original maturity of not more than one year	789	1,080
- With an original maturity over one year	4,995	5,776
- Which are unconditionally cancellable	60,810	53,748
Others	41	0
Total	78,710	71,597
Credit risk weighted amounts	8,007	6,779

## Currency Risk

The Group's foreign exchange positions, which arise from foreign exchange dealings, commercial banking operations and structural foreign currency exposures arising from capital investment in subsidiaries outside Hong Kong, mainly in US dollars, Macau Patacas and Renminbi, are managed by ALCO. All foreign exchange positions are managed by the ALCO within the limits approved by the Board.

30th June, 2025							
	US\$	Chinese Renminbi	Pound Sterling	New Zealand \$	Macau Patacas	Other currencies	Total
Spot assets	105,115	113,993	4,670	413	12,953	28,470	265,614
Spot liabilities	(91,907)	(84,030)	(1,959)	(1,814)	(12,712)	(16,801)	(209,223)
Forward purchases	385,791	305,859	1,141	1,775	0	12,266	706,832
Forward sales	(401,704)	(337,191)	(4,335)	(14)	0	(24,290)	(767,534)
Net option positions	(2,131)	2,120	2	2	0	6	(1)
Net long /(short) positions	(4,836)	751	(481)	362	241	(349)	(4,312)

  

31st December, 2024							
	US\$	Chinese Renminbi	Pound Sterling	New Zealand \$	Macau Patacas	Other currencies	Total
Spot assets	99,202	114,013	4,377	115	14,235	19,617	251,559
Spot liabilities	(82,184)	(88,356)	(1,915)	(2,097)	(13,898)	(19,624)	(208,074)
Forward purchases	504,359	433,081	82	2,273	0	16,998	956,793
Forward sales	(522,050)	(460,865)	(2,901)	(3)	0	(16,825)	(1,002,644)
Net option positions	(1,416)	1,406	2	3	0	5	0
Net long /(short) positions	(2,089)	(721)	(355)	291	337	171	(2,366)

The net positions or net structural positions in foreign currencies are disclosed below where each currency constitutes 10% or more of the respective total net position or total net structural position in all foreign currencies.

The net option position is calculated on the basis of delta-weighted positions of all foreign exchange options contracts. The net structural position includes the Bank's overseas banking subsidiaries and other subsidiaries substantially involved in foreign exchange trading and includes structural assets or liabilities as follow:

	30th June, 2025				31st December, 2024			
	Macau Patacas	Chinese Renminbi	US\$	Total	Macau Patacas \$	Chinese Renminbi	US\$	Total
Net structural positions	3,751	9,909	1,540	15,200	3,785	9,349	1,522	14,656

## Capital Buffer

### *Countercyclical Capital Buffer Ratio*

	30th June, 2025	31st December, 2024
<b>Countercyclical capital buffer ratio</b>	<b>0.302%</b>	0.291%

The relevant disclosures pursuant to section 16FG of the Banking (Disclosure) Rules can be found in Template CCyB1 in this Banking Disclosure Statement.

### *Capital Conservation Buffer Ratio*

Under section 3M of the Banking (Capital) Rules, the capital conservation buffer ratio for calculating the Bank's buffer level is 2.5% for 2025 and 2.5% for 2024.