



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

Banking Disclosure Statement
For the period ended
30th June, 2026

(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 2026 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, the Reduced Basic CVA approach for CVA risk and the Standardised approach for operational 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 2026 Interim Report. The statutory accounts can be viewed on our website: www.ocbc.com.hk.

Introduction (continued)

The Banking Disclosure Statement

The Group's Banking Disclosure Statement at 30th June, 2026 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 2026 Interim Report which can be found in our website: www.ocbc.com.hk.

Disclosure requirements covered in the Group's 2026 Interim Report:

Advances to customers, Overdue or rescheduled assets, Off-balance sheet exposures and Currency risk disclosures are set out in Notes (A) to (F) of the Notes to the Unaudited Supplementary Financial Information.

Scope of Consolidation

In calculating the capital ratio of the Group at 30th June, 2026 and 31st December, 2025, 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, 2026		31st December, 2025	
		Total assets	Total equity	Total assets	Total equity
Chekiang First Bank (Nominees) Limited	Inactive/Nominee Services	0	0	0	0
OCBC Futures Investment (Hong Kong) Limited	Futures Trading	23	17	23	17
OCBC Nominees Services (Hong Kong) Limited	Inactive/Nominee Services	0	0	0	0
OCBC Trustee (Hong Kong) Limited	Inactive	4	4	4	4
OCBC Insurance Agency (Hong Kong) Limited	Inactive/Insurance Agency	0	0	0	0
OCBC Insurance Brokers (Hong Kong) Limited	Insurance Broker	569	537	403	376
OCBC Securities Brokerage (Hong Kong) Limited	Securities Dealing	607	366	639	360

At 30th June, 2026, 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, 2026 (31st December, 2025: 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, 2026

		(a)	(b)	(c)	(d)	(e)
		30th June, 2026	31st March, 2026	31st December, 2025	30th September, 2025	30th June, 2025
	Regulatory capital (amount)					
1 & 1a	Common Equity Tier 1 (CET1)	39,049	39,437	38,528	37,226	37,904
2 & 2a	Tier 1	42,049	42,437	41,528	40,226	40,904
3 & 3a	Total capital	44,086	44,466	43,513	42,258	42,931
	RWA (amount)					
4	Total RWA	182,258	175,322	170,903	162,775	162,660
4a	Total RWA (pre-floor)	182,258	175,322	170,903	162,775	162,660
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5 & 5a	CET1 ratio (%)	21.4%	22.5%	22.5%	22.9%	23.3%
5b	CET1 ratio (%) (pre-floor ratio)	21.4%	22.5%	22.5%	22.9%	23.3%
6 & 6a	Tier 1 ratio (%)	23.1%	24.2%	24.3%	24.7%	25.1%
6b	Tier 1 ratio (%) (pre-floor ratio)	23.1%	24.2%	24.3%	24.7%	25.1%
7 & 7a	Total capital ratio (%)	24.2%	25.4%	25.5%	26.0%	26.4%
7b	Total capital ratio (%) (pre-floor ratio)	24.2%	25.4%	25.5%	26.0%	26.4%
	Additional CET1 buffer requirements (as a percentage of RWA)					
8	Capital conservation buffer requirement (%)	2.500%	2.500%	2.500%	2.500%	2.500%
9	Countercyclical capital buffer requirement (%)	0.282%	0.276%	0.271%	0.295%	0.302%
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 (%)	2.782%	2.776%	2.771%	2.795%	2.802%
12	CET1 available after meeting the AI's minimum capital requirements (%)	16.2%	17.4%	17.5%	18.0%	18.4%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	520,233	480,182	462,110	442,277	454,631
13a	LR exposure measure based on mean values of gross assets of SFTs	513,933	484,174	461,886	448,037	453,658
14, 14a & 14b	LR (%)	8.1%	8.8%	9.0%	9.1%	9.0%
14c & 14d	LR (%) based on mean values of gross assets of SFTs	8.2%	8.8%	9.0%	9.0%	9.0%

KM1: Key Prudential Ratios as at 30th June, 2026 (continued)

		(a)	(b)	(c)	(d)	(e)
		30th June, 2026	31st March, 2026	31st December, 2025	30th September, 2025	30th June, 2025
	Liquidity Coverage Ratio (LCR)/Liquidity Maintenance Ratio (LMR)					
	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 (%)	65.1%	63.4%	65.9%	72.3%	68.9%
	Net Stable Funding Ratio (NSFR)/Core Funding Ratio (CFR)					
	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 (%)	191.3%	185.3%	181.7%	197.8%	185.4%

KM2(A): Key Metrics – LAC Requirements for Material Subsidiaries (at LAC Consolidation Group Level) as at 30th June, 2026

		(a)	(b)	(c)	(d)	(e)
		30th June, 2026	31st March, 2026	31st December, 2025	30th September, 2025	30th June, 2025
Of the material entity at LAC consolidation group level						
1	Internal loss-absorbing capacity available	41,086	41,466	40,513	39,258	39,931
2	Risk-weighted amount under the LAC Rules	182,258	175,322	170,903	162,775	162,660
3	Internal LAC risk-weighted ratio	22.5%	23.7%	23.7%	24.1%	24.5%
4	Exposure measure under the LAC Rules	520,233	480,182	462,110	442,277	454,631
5	Internal LAC leverage ratio	7.9%	8.6%	8.8%	8.9%	8.8%
6a	Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply? ¹	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? ¹	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 ¹	N/A	N/A	N/A	N/A	N/A

Footnote:

- ¹. 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, 2026

		(a)	(b)	(c)	(d)	(e)
		30th June, 2026 ¹	31st March, 2026 ¹	31st December, 2025 ¹	30th September, 2025 ¹	30th June, 2025 ¹
Of the non-HK resolution entity at resolution group level						
1	External loss-absorbing capacity available	298,776	305,257	291,899	281,253	288,825
2	Total risk-weighted amount under the relevant non-HK LAC regime	1,637,238	1,545,618	1,507,493	1,446,672	1,472,380
3	External loss-absorbing capacity as a percentage of risk-weighted amount	18.2%	19.7%	19.4%	19.4%	19.6%
4	Leverage ratio exposure measure under the relevant non-HK LAC regime	4,081,611	3,933,551	3,709,427	3,551,491	3,571,691
5	External loss-absorbing capacity as a percentage of leverage ratio exposure measure	7.3%	7.8%	7.9%	7.9%	8.1%
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:

- 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.

OV1: Overview of RWA as at 30th June, 2026

The following table provides an overview of capital requirements in terms of a detailed breakdowns of RWAs for various risks as at 30th June, 2026 and 31st March, 2026 respectively:

Items		(a)	(b)	(c)
		RWA		Minimum capital requirements
		30th June, 2026	31st March, 2026	30th June, 2026
1	Credit risk for non-securitisation exposures	154,948	145,546	12,396
2	Of which STC approach	10,987	11,215	879
2a	Of which BSC approach	0	0	0
3	Of which foundation IRB approach	129,795	120,305	10,384
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	7,761	7,736	621
5b	Of which specific risk-weight approach	6,405	6,290	512
5c	Of which cryptoasset exposures to credit risk calculated in accordance with section 376 and Divisions 5, 6 and 8 of Part 12 of the BCR	0	0	0
6	Counterparty credit risk and default fund contributions	3,214	2,778	257
7	Of which SA-CCR approach	2,059	1,566	165
7a	Of which CEM	0	0	0
8	Of which IMM(CCR) approach	0	0	0
8a	Of which method for group 2b cryptoasset derivative contracts	0	0	0
9	Of which others	1,155	1,212	92
10	CVA risk	1,871	1,475	150
11	Equity positions in banking book under the simple risk-weight method and internal models method ¹	N/A	N/A	N/A
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	6,413	8,676	513
21	Of which STM approach	6,327	8,600	506
22	Of which IMA	0	0	0
22a	Of which SSTM approach	0	0	0

OV1: Overview of RWA as at 30th June, 2026 (continued)

Items		(a)	(b)	(c)
		RWA		Minimum capital requirements
		30th June, 2026	31st March, 2026	30th June, 2026
23	Capital charge for moving exposures between trading book and banking book	0	0	0
24	Operational risk	13,832	13,749	1,106
24a	Sovereign concentration risk	0	0	0
25	Amounts below the thresholds for deduction (subject to 250% RW)	3,184	4,361	255
26	Output floor level applied	55%	55%	
27	Floor adjustment (before application of transitional cap)	0	0	
28	Floor adjustment (after application of transitional cap) ¹	N/A	N/A	N/A
28a	Deduction to RWA	1,204	1,263	96
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	1,204	1,263	96
29	Total	182,258	175,322	14,581

The increase in total RWA during the quarter was primarily due to credit RWA under foundation IRB approach.

Footnote:

¹ Not applicable in the case of Hong Kong.

CC1: Composition of Regulatory Capital as at 30th June, 2026

		(a)	(b)
		Amount	Source based on Reference Numbers of the Consolidated Statement of Financial Position under the Regulatory Scope of Consolidation
CET1 capital: instruments and reserves			
1	Directly issued qualifying CET1 capital instruments plus any related share premium	7,308	(4)
2	Retained earnings	29,476	(5)
3	Disclosed reserves	6,487	(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	CET1 capital before regulatory deductions	43,271	
CET1 capital: regulatory deductions			
7	Valuation adjustments	1	
8	Goodwill (net of associated deferred tax liabilities)	1,306	(1)
9	Other intangible assets (net of associated deferred tax liabilities)	319	
10	Deferred tax assets (net of associated deferred tax liabilities)	445	
11	Cash flow hedge reserve	(39)	
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)	N/A	N/A
21	Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities)	N/A	N/A
22	Amount exceeding the 15% threshold	N/A	N/A
23	of which: significant investments in the ordinary share of financial sector entities	N/A	N/A
24	of which: mortgage servicing rights	N/A	N/A

CC1: Composition of Regulatory Capital as at 30th June, 2026 (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	N/A	N/A
26	National specific regulatory adjustments applied to CET1 capital	2,190	
26a	Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)	2,190	(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	Total regulatory deductions to CET1 capital	4,222	
29	CET1 capital	39,049	
AT1 capital: instruments			
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	AT1 capital before regulatory deductions	3,000	
AT1 capital: regulatory deductions			
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	Total regulatory deductions to AT1 capital	0	

CC1: Composition of Regulatory Capital as at 30th June, 2026 (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)	42,049	
Tier 2 capital: instruments and provisions			
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	1,051	
51	Tier 2 capital before regulatory deductions	1,051	
Tier 2 capital: regulatory deductions			
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	(986)	
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	(986)	((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	Total regulatory adjustments to Tier 2 capital	(986)	
58	Tier 2 capital (T2)	2,037	

CC1: Composition of Regulatory Capital as at 30th June, 2026 (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)	44,086	
60	Total RWA	182,258	
Capital ratios (as a percentage of RWA)			
61	CET1 capital ratio	21.4%	
62	Tier 1 capital ratio	23.1%	
63	Total capital ratio	24.2%	
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)	2.782%	
65	of which: capital conservation buffer requirement	2.500%	
66	of which: bank specific countercyclical capital buffer requirement	0.282%	
67	of which: higher loss absorbency requirement	N/A	
68	CET1 (as a percentage of RWA) available after meeting minimum capital requirements	16.2%	
National minima (if different from Basel 3 minimum)			
69	National CET1 minimum ratio	N/A	N/A
70	National Tier 1 minimum ratio	N/A	N/A
71	National Total capital minimum ratio	N/A	N/A
Amounts below the thresholds for deduction (before risk weighting)			
72	Insignificant LAC investments in CET1, AT1 and Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation	2,167	
73	Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	263	
74	Mortgage servicing rights (net of associated deferred tax liabilities)	N/A	N/A
75	Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities)	N/A	N/A
Applicable caps on the inclusion of provisions in Tier 2 capital			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the BSC approach, or the STC approach, and SEC-ERBA, SEC-SA and SEC-FBA (prior to application of cap)	172	
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	186	
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)	1,840	
79	Cap for inclusion of provisions in Tier 2 under the IRB approach and SEC-IRBA	879	

CC1: Composition of Regulatory Capital as at 30th June, 2026 (continued)

Notes to the template:

Description		Hong Kong basis	Basel III basis
9	Other intangible assets (net of associated deferred tax liabilities)	319	319
	<u>Explanation</u> As set out in paragraph 87 of the Basel III text issued by the Basel Committee (December 2010), mortgage servicing rights ("MSRs") may be given limited recognition in CET1 capital (and hence be excluded from deduction from CET1 capital up to the specified threshold). In Hong Kong, an AI is required to follow the accounting treatment of including MSRs as part of intangible assets reported in the AI's financial statements and to deduct MSRs in full from CET1 capital. Therefore, the amount to be deducted as reported in row 9 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 9 (i.e. the amount reported under the "Hong Kong basis") adjusted by reducing the amount of MSRs to be deducted to the extent not in excess of the 10% threshold set for MSRs and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and significant investments in CET1 capital instruments issued by financial sector entities (excluding those that are loans, facilities or other credit exposures to connected companies) under Basel III.		
10	Deferred tax assets (net of associated deferred tax liabilities)	445	67
	<u>Explanation</u> As set out in paragraphs 69 and 87 of the Basel III text issued by the Basel Committee (December 2010), DTAs of the bank to be realized are to be deducted, whereas DTAs which relate to temporary differences may be given limited recognition in CET1 capital (and hence be excluded from deduction from CET1 capital up to the specified threshold). In Hong Kong, an AI is required to deduct all DTAs in full, irrespective of their origin, from CET1 capital. Therefore, the amount to be deducted as reported in row 10 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 10 (i.e. the amount reported under the "Hong Kong basis") adjusted by reducing the amount of DTAs to be deducted which relate to temporary differences to the extent not in excess of the 10% threshold set for DTAs arising from temporary differences and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and significant investments in CET1 capital instruments issued by financial sector entities (excluding those that are loans, facilities or other credit exposures to connected companies) under Basel III.		
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	0
	<u>Explanation</u> For the purpose of determining the total amount of insignificant LAC investments in CET1 capital instruments issued by financial sector entities, an AI is required to aggregate any amount of loans, facilities or other credit exposures provided by it to any of its connected companies, where the connected company is a financial sector entity, as if such loans, facilities or other credit exposures were direct holdings, indirect holdings or synthetic holdings of the AI in the capital instruments of the financial sector entity, except where the AI demonstrates to the satisfaction of the MA that any such loan was made, any such facility was granted, or any such other credit exposure was incurred, in the ordinary course of the AI's business. Therefore, the amount to be deducted as reported in row 18 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 18 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.		

CC1: Composition of Regulatory Capital as at 30th June, 2026 (continued)

Description		Hong Kong basis	Basel III basis
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	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	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	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	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	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, 2026

	(a)	(b)	(c)
	Consolidated Statement of Financial Position as in published financial statement 30th June, 2026	Consolidated Statement of Financial Position under regulatory scope of consolidation 30th June, 2026	Reference
ASSETS			
Cash and balances with banks and central banks	11,171	11,171	
Placements with banks, central banks and other financial institutions	9,294	9,294	
Amounts due from ultimate holding company and fellow subsidiaries	23,177	23,177	
Trading assets	13,322	13,322	
of which: – insignificant capital investments in financial sector entities exceeding 10% threshold	0	0	
Advances to customers and other accounts	243,177	242,656	
Amounts due from subsidiaries		10	
Financial assets measured at fair value through other comprehensive income	137,999	137,999	
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		20	
of which: – significant capital investments in financial sector entities exceeding 10% threshold		0	
Debt securities measured at amortised cost	20,321	20,321	
Investments in associated companies	301	42	
Fixed assets			
– Investment properties	383	383	
– Bank premises and equipment	5,482	5,482	
Goodwill	1,306	1,306	(1)
Deferred tax assets	385	385	
Total assets	466,318	465,568	

CC2: Reconciliation of Regulatory Capital to Consolidated Statement of Financial Position as at 30th June, 2026 (continued)

	(a)	(b)	(c)
	Consolidated Statement of Financial Position as in published financial statement 30th June, 2026	Consolidated Statement of Financial Position under regulatory scope of consolidation 30th June, 2026	Reference
EQUITY AND LIABILITIES			
Deposits and balances of banks	3,553	3,553	
Amounts due to ultimate holding company and fellow subsidiaries	21,014	21,014	
Deposits from customers	373,901	373,901	
Certificates of deposit and fixed rate note issued	3,363	3,363	
of which: – gains or losses due to changes in the own credit risk on fair value liabilities	0	0	(2)
Trading liabilities	10,318	10,318	
Lease liabilities	305	305	
Current tax payable	200	179	
Deferred tax liabilities	109	109	
Other accounts and provisions	6,074	5,615	
Amounts due to subsidiaries		894	
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	418,837	419,251	
Share capital	7,308	7,308	(4)
Reserves	37,173	36,009	
of which: – Retained earnings		29,476	(5)
of which: – regulatory reserve for general banking risks		0	(6)
– cumulative fair value gains arising from revaluation of investment properties		36	(7)
– Disclosed reserves		6,487	(8)
of which: – cumulative fair value gains arising from revaluation of land and buildings		2,154	(9)
Perpetual capital securities issued	3,000	3,000	(10)
Total equity	47,481	46,317	
Total equity and liabilities	466,318	465,568	

CCA(A): Main Features of Regulatory Capital Instruments and Non-Capital LAC Debt Instruments as at 30th June, 2026

		(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, 2026)	7,308	1,500	1,500
8a	Amount recognised in loss-absorbing capacity (in HK\$ million, as at 30th June, 2026)	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, 2026 (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, 2026 (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

TLAC1(A): LAC Composition of Material Subsidiary (at LAC Consolidation Group Level) as at 30th June, 2026

		(a)
		Amount
	Regulatory capital elements of internal loss-absorbing capacity and adjustments	
1	Common Equity Tier 1 ("CET1") capital	39,049
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	2,037
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	2,037
11	Internal loss-absorbing capacity arising from regulatory capital	41,086
	Non-regulatory capital elements of internal loss-absorbing capacity	
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	Internal loss-absorbing capacity arising from non-capital LAC debt instruments before adjustments	0
	Non-regulatory capital elements of internal loss-absorbing capacity: adjustments	
18	Internal loss-absorbing capacity before deductions	41,086
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	Internal loss-absorbing capacity after deductions	41,086
	Risk-weighted amount and exposure measure under the LAC Rules for internal loss-absorbing capacity purposes	
23	Risk-weighted amount under the LAC Rules	182,258
24	Exposure measure under the LAC Rules	520,233

**TLAC1(A): LAC Composition of Material Subsidiary (at LAC Consolidation Group Level)
as at 30th June, 2026 (continued)**

		(a)
		Amount
	Internal LAC ratios and buffers	
25	Internal LAC risk-weighted ratio	22.5%
26	Internal LAC leverage ratio	7.9%
27	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	14.5%
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)	2.782%
29	Of which: capital conservation buffer requirement	2.500%
30	Of which: institution-specific countercyclical capital buffer requirement	0.282%
31	Of which: higher loss absorbency requirement	N/A

TLAC2: Material Subsidiary – Creditor Ranking at Legal Entity Level as at 30th June, 2026

		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, 2026

The following table presents an overview of the geographical distribution of private sector credit exposures relevant for the calculation as at 30th June, 2026:

		(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%	65,575		
2	Sweden	2.000%	599		
3	United Kingdom	2.000%	494		
4	Australia	1.000%	300		
5	South Korea	1.000%	265		
6	Germany	0.750%	211		
7	Ireland	1.500%	166		
8	Chile	0.500%	38		
9	Belgium	1.000%	4		
10	Saudi Arabia	1.000%	2		
11	All Others		60,078		
12	Sum		127,732		
13	Total		127,732	0.282%	360

LR1: Summary Comparison of Accounting Assets against Leverage Ratio ("LR") Exposure Measure as at 30th June, 2026

		(a)
	Item	Value under the LR framework
1	Total consolidated assets as per published financial statements	466,318
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(750)
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 ¹	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	34,781
9	Adjustment for SFTs (i.e. repos and similar secured lending)	1,083
10	Adjustment for off-balance sheet ("OBS") items (i.e. conversion to credit equivalent amounts of OBS exposures)	23,719
11	Adjustments for prudent valuation adjustments and specific and collective provisions that are allowed to be excluded from LR exposure measure	(535)
12	Other adjustments	(4,383)
13	Leverage ratio exposure measure	520,233

Footnote:

- ¹. Not applicable in the case of Hong Kong.

LR2: Leverage Ratio ("LR") as at 30th June, 2026

		(a)	(b)
		30th June, 2026	31st March, 2026
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	438,836	411,328
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	(161)	(134)
4	Less: Adjustment for assets other than 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	(46)	(36)
6	Less: Asset amounts deducted in determining Tier 1 capital	(4,222)	(4,395)
7	Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)	434,407	406,763
Exposures arising from derivative contracts			
8	Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)	11,595	10,478
9	Add-on amounts for PFE associated with all derivative contracts	34,879	34,811
10	Less: Exempted CCP leg of client-cleared trade exposures	0	0
11	Adjusted effective notional amount of written credit-related derivative contracts	3,415	3,749
12	Less: Permitted reductions in effective notional amount and permitted deductions from add-on amounts for PFE of written credit-related derivative contracts	(3,142)	(3,350)
13	Total exposures arising from derivative contracts (sum of rows 8 to 12)	46,747	45,688
Exposures arising from SFTs			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	14,766	6,090
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	0	0
16	CCR exposure for SFT assets	1,083	1,593
17	Agent transaction exposures	0	0
18	Total exposures arising from SFTs (sum of rows 14 to 17)	15,849	7,683
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	94,543	90,702
20	Less: Adjustments for conversion to credit equivalent amounts	(70,824)	(70,203)
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	(489)	(451)
22	Off-balance sheet items (sum of rows 19 to 21)	23,230	20,048

LR2: Leverage Ratio ("LR") as at 30th June, 2026 (continued)

		(a)	(b)
		30th June, 2026	31st March, 2026
Capital and total exposures			
23	Tier 1 capital	42,049	42,437
24	Total exposures (sum of rows 7, 13, 18 and 22)	520,233	480,182
Leverage ratio			
25 & 25a	Leverage ratio	8.1%	8.8%
26	Minimum leverage ratio requirement	3.0%	3.0%
27	Applicable leverage buffers¹	N/A	N/A
Disclosure of mean values			
28	Mean value of gross assets of SFTs, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	8,466	10,082
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	14,766	6,090
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)	513,933	484,174
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)	8.2%	8.8%

The decrease in leverage ratio during the quarter was primarily due to the increase in on-balance sheet exposures.

Footnote:

¹. Not applicable in the case of Hong Kong.

CR1: Credit Quality of Exposures as at 30th June, 2026

The table below provides an overview of the credit quality of on-and off-balance sheet exposures as at 30th June, 2026:

		(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	5,567	228,642	3,860	309	188	3,363	230,349
2	Debt securities	0	169,726	50	0	1	49	169,676
3	Off-balance sheet exposures	1	29,025	489	0	12	477	28,537
4	Total	5,568	427,393	4,399	309	201	3,889	428,562

CR2: Changes in Defaulted Loans and Debt Securities as at 30th June, 2026

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, 2026 and 31st December, 2025 respectively:

		(a)
		Amount
1	Defaulted loans and debt securities at end of 31st December, 2025	7,013
2	Loans and debt securities that have defaulted since the last reporting period	174
3	Returned to non-defaulted status	(50)
4	Amounts written off	(453)
5	Other changes*	(1,117)
6	Defaulted loans and debt securities at end of 30th June, 2026	5,567

* Other changes include loan repayment.

Compared to 31st December, 2025, the decrease in non-performing assets was mainly due to loans write-off and other changes (include loan repayment).

CR3: Overview of Recognised Credit Risk Mitigation as at 30th June, 2026

The following table presents the extent of credit risk exposures covered by different types of recognised Credit Risk Mitigation (“CRM”) as at 30th June, 2026:

		(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	153,714	76,635	75,081	1,554	0
2	Debt securities	169,676	0	0	0	0
3	Total	323,390	76,635	75,081	1,554	0
4	Of which defaulted	3,637	1,621	1,586	35	0

Compared to 31st December, 2025, the changes in loans to customers and debt securities were in line with the movements of the balance sheet.

CR4: Credit Risk Exposures and Effects of Recognised Credit Risk Mitigation – for STC Approach as at 30th June, 2026

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, 2026:

	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	1,582	0	1,582	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	1,823	16	1,823	16	768	41.8%
6a	Of which: non-bank financial institution exposures excluding those reported under row 4a	235	0	235	0	117	50.0%
6b	Specialised lending	0	274	0	34	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	7,868	3,483	6,952	347	6,797	93.1%
8a	Exposures arising from IPO financing	0	0	0	0	0	0.0%
9	Real estate exposures	8,046	250	7,969	30	3,027	37.8%

CR4: Credit Risk Exposures and Effects of Recognised Credit Risk Mitigation – for STC Approach as at 30th June, 2026 (continued)

		(a)	(b)	(c)	(d)	(e)	(f)
		Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
	Exposure classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
9a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	6,559	109	6,483	16	2,039	31.4%
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)	1,368	110	1,368	11	892	64.7%
9d	Of which: regulatory commercial real estate exposures (materially dependent on cash flows generated by mortgaged properties)	1	0	1	0	1	70.0%
9e	Of which: other real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	117	31	116	3	93	78.0%
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	292	1	263	1	356	135.0%
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	Total	19,613	4,024	18,591	428	10,987	57.8%

Both on-balance sheet and off-balance sheet exposures are calculated by first applying the relevant CCFs, followed by incorporating provisions, and finally using CRM techniques.

The increase in exposures when compared to 31st December, 2025 was mainly due to increase in multilateral development bank and retail exposures partially offset by real estate exposures.

CR5: Credit Risk Exposures by Exposure Classes and by Risk Weights – for STC Approach as at 30th June, 2026

The following table presents a breakdown of credit risk exposures under STC approach by exposure classes and by risk weights as at 30th June, 2026:

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	1,582		0	0	0	0	0	1,582	
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, 2026 (continued)

		20%	30%	50%	65%	75%	85%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
6	General corporate exposures	757	0	855		150	0	77	0	0	1,839
6a	Of which: non-bank financial institution exposures excluding those reported under row 4a	0	0	235		0	0	0	0	0	235

		20%	50%	75%	80%	100%	130%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
6b	Specialised lending	0	0	0	0	34	0	0	0	34

		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, 2026 (continued)

		45%	75%	100%	Other	Total credit exposure amount (post CCF and post-CRM)
8	Retail exposures	305	3,588	939	2,467	7,299

		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	1,941	566	1,787	0	64	1,028	63	1,100	
9a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)		1,941	566	1,787		64	1,028	63	9	
9b	Of which: no loan splitting applied		1,941	566	1,787		64	1,028	63	9	
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, 2026 (continued)

		70%	75%	85%	90%	100%	105%	110%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
9	Real estate exposures	121	170	252	0	1	19	0	1	886	7,999
9a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	120	16				19			886	6,499
9b	Of which: no loan splitting applied	120	16				19			886	6,499
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, 2026 (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	1,091	
9g	Of which: no loan splitting applied	0	0		0		0		0	1,091	
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, 2026 (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)		70	218		0			0	0	1,379
9g	Of which: no loan splitting applied		70	218		0			0	0	1,379
9h	Of which: loan splitting applied (secured)										
9i	Of which: loan splitting applied (unsecured)										
9j	Of which: regulatory commercial real estate exposures (materially dependent on cash flows generated by mortgaged properties)	1			0			0		0	1
9k	Of which: other real estate exposures (not materially dependent on cash flows generated by mortgaged properties)		84	34		1			0	0	119
9l	Of which: no loan splitting applied		84	34		1			0	0	119
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, 2026 (continued)

		50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
10	Defaulted exposures		78	185	1	264

		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, 2026 (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%	7,510	80	13.1%	7,519
2	40-70%	3,316	2,169	10.2%	3,537
3	75%	3,754	1,359	11.2%	3,906
4	85%	245	71	10.2%	253
5	90- 100%	1,092	295	12.5%	1,129
6	105-130%	1,808	3	10.0%	1,809
7	150%	864	0	0.0%	864
8	250%	2	0	0.0%	2
9	400%	0	0	0.0%	0
10	1,250%	0	0	0.0%	0
11	Total exposures	18,591	3,977	10.8%	19,019

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

Both on-balance sheet and off-balance sheet exposures are calculated by first applying the relevant CCFs, followed by incorporating provisions, and finally using CRM techniques.

CR6: Credit Risk Exposures by Portfolio and PD Ranges – for IRB Approach as at 30th June, 2026

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, 2026:

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	75,420	98	100.0%	75,518	0.01%	16	45.0%	2.12	3,759	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	75,420	98	100.0%	75,518	0.01%	16	45.0%	2.12	3,759	5.0%	4	57
Bank	0.00 to < 0.15	103,324	1,587	36.4%	105,472	0.06%	173	44.9%	1.15	17,745	16.8%	26	
	0.15 to < 0.25	4,600	0	0.0%	4,600	0.19%	11	45.0%	0.78	1,658	36.0%	4	
	0.25 to < 0.50	6,202	0	0.0%	6,202	0.37%	10	36.3%	0.67	2,611	42.1%	8	
	0.50 to < 0.75	308	0	0.0%	308	0.54%	2	45.0%	0.58	181	58.7%	1	
	0.75 to < 2.50	1,302	39	10.0%	1,306	1.90%	10	44.6%	0.91	1,499	114.8%	11	
	2.50 to < 10.00	0	7	10.0%	1	3.20%	1	0.0%	1.00	0	0.0%	0	
	10.00 to < 100.00	0	0	0.0%	0	11.10%	1	45.0%	1.00	0	213.4%	0	
	100.00 (Default)	0	0	0.0%	0	0.00%	0	0.0%	0.00	0	0.0%	0	
	Sub-total	115,736	1,633	35.6%	117,889	0.10%	208	44.5%	1.11	23,694	20.1%	50	392

CR6: Credit Risk Exposures by Portfolio and PD Ranges – for IRB Approach as at 30th June, 2026 (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	1,472	121	40.0%	1,521	0.08%	3	40.0%	2.77	363	23.9%	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	82	29	50.0%	96	0.37%	1	34.0%	4.63	60	62.6%	0	
	0.50 to < 0.75	3,669	18	40.0%	3,676	0.54%	5	39.9%	1.98	2,146	58.4%	8	
	0.75 to < 2.50	12,758	1,462	71.3%	13,800	1.50%	39	40.0%	2.88	13,387	97.0%	83	
	2.50 to < 10.00	788	0	0.0%	788	3.20%	4	39.7%	3.36	984	124.9%	10	
	10.00 to < 100.00	285	2	10.0%	285	16.34%	7	39.6%	1.91	544	190.9%	19	
	100.00 (Default)	608	0	0.0%	608	100.00%	1	40.0%	1.00	0	0.0%	243	
	Sub-total	19,662	1,632	68.2%	20,774	4.37%	60	39.9%	2.67	17,484	84.2%	363	631
Corporate – small-and-medium sized corporates	0.00 to < 0.15	27	770	10.0%	104	0.14%	3	39.4%	1.00	18	17.2%	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	632	22	10.0%	634	0.37%	5	1.1%	2.55	10	1.6%	0	
	0.50 to < 0.75	646	881	10.0%	733	0.54%	7	31.4%	1.25	268	36.5%	1	
	0.75 to < 2.50	418	367	14.3%	452	1.43%	60	24.6%	3.25	222	49.0%	2	
	2.50 to < 10.00	1,739	367	30.8%	1,796	5.16%	86	21.0%	2.40	959	53.4%	19	
	10.00 to < 100.00	471	114	10.0%	471	11.10%	32	24.7%	2.56	392	83.3%	13	
	100.00 (Default)	0	0	0.0%	0	0.00%	0	0.0%	0.00	0	0.0%	0	
	Sub-total	3,933	2,521	13.7%	4,190	3.77%	193	21.1%	2.30	1,869	44.6%	35	29

CR6: Credit Risk Exposures by Portfolio and PD Ranges – for IRB Approach as at 30th June, 2026 (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	28,529	11,418	21.1%	30,941	0.10%	111	39.3%	1.91	6,806	22.0%	13	
	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	19,437	13,630	21.9%	22,428	0.37%	88	39.7%	1.46	9,722	43.3%	33	
	0.50 to < 0.75	11,124	17,199	19.4%	14,460	0.54%	119	38.5%	1.84	7,878	54.5%	30	
	0.75 to < 2.50	17,228	23,604	36.5%	25,437	1.50%	284	27.7%	1.55	14,217	55.9%	99	
	2.50 to < 10.00	11,587	1,885	27.2%	12,061	5.04%	209	21.4%	2.11	8,322	69.0%	130	
	10.00 to < 100.00	6,502	345	10.7%	6,507	11.75%	116	24.3%	1.89	6,900	106.0%	184	
	100.00 (Default)	4,632	0	0.0%	4,624	100.00%	37	31.9%	1.33	1,828	39.5%	1,475	
	Sub-total	99,039	68,081	26.3%	116,458	5.64%	964	33.8%	1.73	55,673	47.8%	1,964	2,823
Corporate – financial institutions treated as corporates	0.00 to < 0.15	18,282	943	10.3%	18,380	0.13%	40	46.1%	1.21	5,976	32.5%	11	
	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	14,894	7,391	13.6%	15,900	0.37%	42	44.9%	1.16	9,025	56.8%	26	
	0.50 to < 0.75	9,623	4,794	10.5%	10,124	0.54%	25	45.0%	1.15	7,052	69.7%	25	
	0.75 to < 2.50	2,450	500	10.0%	2,497	1.11%	11	45.0%	1.23	2,205	88.3%	12	
	2.50 to < 10.00	11	0	10.0%	11	3.20%	1	20.0%	1.03	7	61.1%	0	
	10.00 to < 100.00	0	0	10.0%	0	11.10%	0	45.0%	1.00	0	213.4%	0	
	100.00 (Default)	0	0	0.0%	0	0.00%	0	0.0%	0.00	0	0.0%	0	
	Sub-total	45,260	13,628	12.1%	46,912	0.35%	119	45.4%	1.18	24,265	51.7%	74	371

CR6: Credit Risk Exposures by Portfolio and PD Ranges – for IRB Approach as at 30th June, 2026 (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	1,003	186	29.4%	1,058	0.11%	8	40.0%	2.03	257	24.3%	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	854	223	36.3%	935	0.37%	5	39.8%	4.71	700	74.8%	1	
	0.50 to < 0.75	367	393	10.0%	406	0.54%	5	34.9%	1.03	173	42.4%	1	
	0.75 to < 2.50	1,994	953	79.7%	2,753	1.34%	12	33.3%	1.63	1,809	65.7%	12	
	2.50 to < 10.00	143	609	96.2%	727	3.20%	10	4.3%	1.26	88	12.1%	1	
	10.00 to < 100.00	16	0	10.0%	16	20.40%	1	29.5%	3.09	24	156.5%	1	
	100.00 (Default)	0	0	0.0%	0	0.00%	0	0.0%	0.00	0	0.0%	0	
	Sub-total	4,377	2,364	64.3%	5,895	1.19%	41	32.1%	2.11	3,051	51.8%	16	47

CR6: Credit Risk Exposures by Portfolio and PD Ranges – for IRB Approach as at 30th June, 2026 (continued)

Retail IRB Approach

	PD scale	(a) Original on-balance sheet gross exposure	(b) Off-balance sheet exposures pre-CCF	(c) Average CCF	(d) EAD post- CRM and post-CCF	(e) Average PD	(f) Number of obligors	(g) Average LGD	(h) Average maturity	(i) RWA	(j) RWA density	(k) EL	(l) Provisions
Retail – residential mortgage exposures (including both to individuals and to property-holding shell companies)	0.00 to < 0.15	1,954	0	0.0%	1,954	0.10%	901	10.1%		47	2.4%	0	
	0.15 to < 0.25	17,679	0	0.0%	17,679	0.20%	6,640	10.9%		775	4.4%	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	12,184	0	0.0%	12,184	0.50%	4,349	11.8%		1,121	9.2%	7	
	0.75 to < 2.50	8,652	23	112.4%	8,678	1.51%	3,312	13.3%		1,892	21.8%	17	
	2.50 to < 10.00	1,744	440	10.0%	1,783	4.85%	961	13.6%		779	43.7%	12	
	10.00 to < 100.00	332	99	10.0%	342	20.94%	137	11.8%		210	61.5%	9	
	100.00 (Default)	233	0	0.0%	233	100.00%	96	17.0%		161	68.8%	36	
	Sub-total	42,778	562	14.1%	42,853	1.45%	16,396	11.8%		4,985	11.6%	85	110
Retail – small business retail exposures	0.00 to < 0.15	383	0	0.0%	383	0.10%	1,719	32.9%		31	8.2%	0	
	0.15 to < 0.25	705	0	0.0%	705	0.20%	2,037	33.9%		97	13.7%	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	400	0	0.0%	400	0.50%	1,034	35.9%		103	25.8%	1	
	0.75 to < 2.50	119	0	0.0%	119	1.50%	352	37.6%		53	44.6%	1	
	2.50 to < 10.00	25	0	0.0%	25	6.28%	138	35.3%		14	53.6%	1	
	10.00 to < 100.00	13	0	0.0%	13	14.95%	67	35.8%		9	65.6%	1	
	100.00 (Default)	8	0	0.0%	8	100.00%	28	35.3%		0	5.7%	6	
	Sub-total	1,653	0	0.0%	1,653	1.05%	5,375	34.5%		307	18.6%	10	11
Other retail exposures to individuals	0.00 to < 0.15	1,015	0	0.0%	1,015	0.10%	8,777	32.2%		81	8.0%	0	
	0.15 to < 0.25	2,260	0	0.0%	2,260	0.20%	7,535	26.3%		241	10.7%	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	2,390	0	0.0%	2,390	0.50%	4,501	29.2%		501	21.0%	4	
	0.75 to < 2.50	1,057	0	0.0%	1,057	1.50%	2,671	62.9%		788	74.6%	10	
	2.50 to < 10.00	1,132	0	133.7%	1,132	4.37%	1,466	35.2%		583	51.4%	19	
	10.00 to < 100.00	150	0	0.0%	150	19.27%	435	59.7%		173	115.0%	19	
	100.00 (Default)	51	0	0.0%	51	100.00%	74	41.2%		102	201.4%	16	
	Sub-total	8,055	0	133.7%	8,055	2.02%	25,459	34.7%		2,469	30.7%	69	52
Total (sum of all portfolios)		415,913	90,519	25.7%	440,197	2.00%	48,831	37.8%		137,556	31.2%	2,670	4,523

Compared to 31st December, 2025, the increases in EAD and RWA were mainly due to higher bank and corporate exposures.

CR7: Effects on RWA of Recognised Credit Derivative Contracts used as Recognised Credit Risk Mitigation – for IRB Approach as at 30th June, 2026

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, 2026:

		(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)	17,484	17,484
5	Corporate – Specialised lending (high-volatility commercial real estate)	0	0
6	Corporate – Small-and-medium sized corporates	1,869	1,869
7	Corporate – Large corporates	55,673	55,673
8	Corporate – Financial institutions treated as corporates	24,265	24,265
9	Corporate – Other corporates	3,051	3,051
10	Sovereign – Sovereigns	960	960
11	Sovereign – Sovereign foreign public sector entities	2,799	2,799
12	Sovereign – Multilateral development banks	0	0
13	Bank – Banks (excluding covered bonds)	20,978	20,978
14	Bank – Qualifying non-bank financial institutions	320	320
15	Bank – Public sector entities (excluding sovereign foreign public sector entities)	2,059	2,059
16	Bank – Unspecified multilateral bodies	0	0
17	Bank – Covered bonds	337	337
18	Retail – Small business retail exposures	307	307
19	Retail – Residential mortgages to individuals	4,817	4,817
20	Retail – Residential mortgages to property-holding shell companies	168	168
21	Retail – Qualifying revolving retail exposures (QRRE) (transactor)	0	0
22	Retail – QRRE (revolver)	0	0
23	Retail – Other retail exposures to individuals	2,469	2,469
24	CIS – CIS exposures	0	0
25	Other – Cash items	0	0
26	Other – Other items	6,405	6,405
27	Total (under the IRB calculation approaches)	143,961	143,961

* The Group 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, 2026

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, 2026 to 30th June, 2026:

		(a)
		Amount
1	RWA as at end of 31st March, 2026	134,331
2	Asset size	13,467
3	Asset quality	(4,447)
4	Model updates	0
5	Methodology and policy	0
6	Acquisitions and disposals	0
7	Foreign exchange movements	610
8	Other	0
9	RWA as at end of 30th June, 2026	143,961

The quarter-on-quarter increase was primarily attributed to bank and corporate asset growths.

CR10: Specialised Lending under Supervisory Slotting Criteria Approach – for IRB Approach as at 30th June, 2026

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, 2026:

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
Total		0	0		0	0	0

^ Use of preferential risk-weights.

Note: The Group 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, 2026 (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, 2026:

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 amount	Off-balance sheet exposure amount	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
Total		0	0		0	0	0	0	0	0	0

^ Use of preferential risk-weights.

Note: The Group 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, 2026

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, 2026:

		(a)	(b)	(c)	(d)	(e)	(f)
		Replacement cost (RC)	PFE	Effective EPE	Alpha (α) used for computing default risk exposure	Default risk exposure after CRM	RWA
1	SA-CCR approach (for derivative contracts)	652	5,840		1.4	9,089	2,059
1a	CEM (for derivative contracts)	0	0		1.4	0	0
1b	Method for group 2b cryptoasset derivative	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)					1,161	473
5	VaR (for SFTs)					0	0
6	Total						2,532

Compared to 31st December, 2025, the increase in default risk exposure after CRM was mainly driven by increase in PFE of derivative exposures.

CCR3: Counterparty Credit Risk Exposures (other than those to CCPs) by Exposure Classes and by Risk Weights – for STC Approach as at 30th June, 2026

The following table presents a breakdown of default risk exposures as at 30th June, 2026, 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	3	12	0	0	15
8	Retail exposures	0	0	0	0	0	0	0	0	4	1	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	Total	0	0	0	0	0	0	0	3	16	1	0	20

CCR4: Counterparty Credit Risk Exposures (other than those to CCPs) by Portfolio and PD Range – for IRB Approach as at 30th June, 2026

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, 2026:

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	0	0.00%	0	0.0%	0.00	0	0.0%
	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	0	0.00%	0	0.0%	0.00	0	0.0%
Bank	0.00 to < 0.15	7,134	0.05%	40	45.0%	0.68	941	13.2%
	0.15 to < 0.25	73	0.19%	7	45.0%	0.79	25	34.0%
	0.25 to < 0.50	37	0.37%	3	45.0%	1.35	23	63.1%
	0.50 to < 0.75	25	0.54%	1	45.0%	0.02	14	55.8%
	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	7,269	0.06%	51	45.0%	0.68	1,003	13.8%

CCR4: Counterparty Credit Risk Exposures (other than those to CCPs) by Portfolio and PD Range – for IRB Approach as at 30th June, 2026 (continued)

Foundation IRB Approach (continued)

	PD scale	(a)	(b)	(c)	(d)	(e)	(f)	(g)
		EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density
Corporate	0.00 to < 0.15	119	0.12%	12	41.3%	1.33	29	24.4%
	0.15 to < 0.25	0	0.00%	0	0.0%	0.00	0	0.0%
	0.25 to < 0.50	1,244	0.37%	11	40.1%	0.73	456	36.6%
	0.50 to < 0.75	346	0.54%	12	40.0%	0.61	153	44.2%
	0.75 to < 2.50	1,148	1.19%	46	40.0%	0.57	742	64.6%
	2.50 to < 10.00	74	4.96%	20	40.0%	0.72	83	111.7%
	10.00 to < 100.00	30	11.10%	10	40.0%	0.54	46	154.6%
	100.00 (Default)	0	0.00%	0	0.0%	0.00	0	0.0%
	Sub-total	2,961	0.92%	111	40.1%	0.67	1,509	51.0%
Total (sum of all portfolios)		10,230	0.31%	162	43.6%	0.68	2,512	24.6%

Compared to 31st December, 2025, the increase in EAD was mainly due to higher corporate exposure partially offset by bank exposure. The increase in RWA was mainly driven by corporate exposure.

CCR5: Composition of Collateral for Counterparty Credit Risk Exposures (including those for Contracts or Transactions Cleared through CCPs) as at 30th June, 2026

The following table presents a breakdown of all types of collateral posted or recognised collateral received to support or reduce counterparty credit risk exposures as at 30th June, 2026 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	89	0	0
Cash – other currencies	0	2,607	205	310	7,074	6,435
Debt securities	0	0	73	0	7,005	7,384
Equity securities	0	0	0	0	0	0
Others	0	0	0	0	0	1,068
Total	0	2,607	278	399	14,079	14,887

CCR6: Credit-Related Derivatives Contracts as at 30th June, 2026

The following table presents the amount of credit-related derivative contracts as at 30th June, 2026 broken down into credit protection bought and credit protection sold:

	(a)	(b)
	Protection bought	Protection sold
Notional amounts		
Single-name credit default swaps	273	273
Index credit default swaps	0	0
Total return swaps	3,142	3,142
Credit-related options	0	0
Other credit-related derivative contracts	0	0
Total notional amounts	3,415	3,415
Fair values		
Positive fair value (asset)	29	20
Negative fair value (liability)	20	29

CCR8: Exposure to CCPs as at 30th June, 2026

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

		(a)	(b)
		Exposure after CRM	RWA
1	Exposures of the AI as clearing member or clearing client to qualifying CCPs (total)		682
2	Default risk exposures to qualifying CCPs (excluding items disclosed in rows 7 to 10), of which:	32,791	675
3	(i) OTC derivative transactions	32,714	668
4	(ii) Exchange-traded derivative contracts	77	7
5	(iii) Securities financing transactions	0	0
6	(iv) Netting sets subject to valid cross-product netting agreements	0	0
7	Segregated initial margin	278	
8	Unsegregated initial margin	168	3
9	Funded default fund contributions	42	4
10	Unfunded default fund contributions	0	0
11	Exposures of the AI as clearing member or clearing client to non-qualifying CCPs (total)		0
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, 2026

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	357	
2	Aggregation of idiosyncratic components of CVA risk	168	
3	Total		150

MR1: Market Risk under STM Approach as at 30th June, 2026

The table below provides the components of the market risk capital charge calculated using the STM approach as at 30th June, 2026:

		(a)
		Market risk capital charges under STM approach
1	General interest rate risk	222
2	Equity risk	0
3	Commodity risk	0
4	Foreign exchange risk	247
5	Credit spread risk (non-securitisation)	27
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)	10
9	SA-DRC (securitisation: non-CTP)	0
10	SA-DRC (securitisation: CTP)	0
11	Group 2a cryptoasset exposures	0
12	Residual risk add-on	0
13	Total¹	506

The decrease in Market Risk Capital Charge compared to 31st December, 2025, is primarily due to the reduced FX delta risk.

Footnote:

1. 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, 2026

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	143,961	10,987	154,948	238,578
2	Counterparty credit risk and default fund contributions	2,519	695	3,214	5,641
3	CVA risk		1,871	1,871	1,871
4	Securitisation exposures in banking book	0	0	0	0
5	Market risk	0	6,413	6,413	6,413
6	Operational risk		13,832	13,832	13,832
7	Residual RWA ¹	0	3,184	3,184	3,184
8	Total	146,480	36,982	183,462	269,519

The difference in total RWA calculated between columns (c) and (d) was largely due to credit risk in corporate portfolio.

Footnote:

- ¹. 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, 2026

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	3,759	1,035	3,759	1,035
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	23,694	33,283	23,694	33,283
3	Equity			4	4
4	Corporate exposures (excluding Specialised lending)	84,858	150,311	85,676	151,129
4a	Of which: FIRB is applied	84,858	150,311	84,858	150,311
4b	Of which: AIRB is applied	0	0	0	0
5	Retail exposures	7,761	18,148	17,891	28,259
5a	Of which: qualifying revolving retail	0	0	358	358
5b	Of which: other retail exposures to individuals and small business retail exposures	2,776	6,794	10,540	14,480
5c	Of which: residential mortgages	4,985	11,354	6,993	13,421
6	Corporate exposures - Specialised lending	17,484	18,428	17,519	18,463
6a	Of which: income-producing real estate and high-volatility commercial real estate	17,484	18,428	17,484	18,428
7	Other exposures	6,405	6,405	6,405	6,405
7a	Cryptoasset exposures to credit risk calculated in accordance with section 376 and Divisions 5, 6 and 8 of Part 12 of the BCR	0	0	0	0
8	Total	143,961	227,610	154,948	238,578

The difference between the total RWA calculated using nominated approaches against using only full standardised approach was primarily attributed to the lower risk weights applied to corporate asset class under foundation IRB approach.

ENC: Asset Encumbrance as at 30th June, 2026

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

	(a)	(c)	(d)
	Encumbered assets	Unencumbered assets	Total¹
Cash and balances with banks and central banks	3,793	7,378	11,171
Placements with banks, central banks and other financial institutions	77	9,217	9,294
Amounts due from ultimate holding company and fellow subsidiaries	128	23,049	23,177
Trading assets	0	13,322	13,322
Advances to customers and other accounts	594	242,062	242,656
Financial assets measured at fair value through other comprehensive income	7,336	130,663	137,999
Other assets	0	27,949	27,949
Total assets	11,928	453,640	465,568

Footnote:

- ¹ 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 2026					
Non-bank private sector					
	Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Total
Offshore centres, of which					
– Hong Kong	3,669	12,082	19,738	127,243	162,732
– Macau	0	3,043	166	16,814	20,023
– Singapore	26,675	1	373	1,798	28,847
Developing Asia-Pacific, of which					
– Mainland China	36,840	13,162	35,920	46,674	132,596
	67,184	28,288	56,197	192,529	344,198

31st December 2025					
Non-bank private sector					
	Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Total
Offshore centres, of which					
– Hong Kong	1,264	7,879	15,980	116,935	142,058
– Macau	0	5,122	166	17,466	22,754
– Singapore	25,687	0	124	1,511	27,322
Developing Asia-Pacific, of which					
– Mainland China	32,345	15,661	31,742	42,650	122,398
	59,296	28,662	48,012	178,562	314,532

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

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, 2026			
	On-balance sheet exposures	Off-balance sheet exposures	Total exposures
(i) Central government, central government-owned entities and their subsidiaries and Joint Ventures ("JVs")	30,795	2,274	33,069
(ii) Local government, local government-owned entities and their subsidiaries and JVs	7,924	3,258	11,182
(iii) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	43,788	12,574	56,362
(iv) Other entities of central government not reported in item (i) above	801	135	936
(v) Other entities of local government not reported in item (ii) above	2,244	67	2,311
(vi) PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in the Mainland China	5,771	1,855	7,626
(vii) Other counterparties where the exposures are considered by the Group to be non-bank Mainland China exposures	1,838	10	1,848
Total	93,161	20,173	113,334
Total assets after provisions	449,397		
On-balance sheet exposures as a percentage of total assets	20.73%		

31st December, 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")	27,638	1,367	29,005
(ii) Local government, local government-owned entities and their subsidiaries and JVs	7,435	2,484	9,919
(iii) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	40,170	11,187	51,357
(iv) Other entities of central government not reported in item (i) above	802	146	948
(v) Other entities of local government not reported in item (ii) above	1,063	61	1,124
(vi) PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in the Mainland China	2,862	1,063	3,925
(vii) Other counterparties where the exposures are considered by the Group to be non-bank Mainland China exposures	1,870	9	1,879
Total	81,840	16,317	98,157
Total assets after provisions	385,647		
On-balance sheet exposures as a percentage of total assets	21.22%		

Capital Buffer

Countercyclical Capital Buffer Ratio

	30th June, 2026	31st December, 2025
Countercyclical capital buffer ratio	0.282%	0.271%

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 2026 and 2.5% for 2025.