

Banking Disclosure Statement

30 September 2025

(Unaudited)

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Prefixes contained in the table names, where applicable, represent the reference codes of the standard disclosure templates and tables for the Revised Pillar 3 Framework issued by the Hong Kong Monetary Authority ('HKMA').

BANKING DISCLOSURE STATEMENT (unaudited) (continued)

Introduction

Purpose

The information contained in this document is for Hang Seng Bank Limited ('the Bank') and its subsidiaries (together 'the Group') to comply with both the Banking (Disclosure) Rules ('BDR') made under section 60A of the Banking Ordinance and 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').

These banking disclosures are governed by the Group's disclosure policy, which is subject to regular and independent review and has been approved by the Group's senior management and Board of Directors. 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 by the Group's Global Internal Audit team and has been approved by the Audit Committee as delegated by the Board.

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 capital purposes is different from that for accounting purposes.

The approaches used in calculating the Group's regulatory capital and risk-weighted assets ('RWA') are in accordance with the Banking (Capital) Rules ('BCR'). The Group uses the advanced internal ratings-based approach ('IRB approach') and the foundation IRB approach to calculate its credit risk for the majority of its non-securitisation exposures. For collective investment scheme ('CIS') exposures, the Group uses the look-through approach ('LTA') to calculate the RWA. For counterparty credit risk ('CCR'), the Group uses the standardised (counterparty credit risk) approach ('SA-CCR approach') to calculate its default risk exposures for derivatives and the comprehensive approach for securities financing transactions ('SFTs'). For credit valuation adjustment ('CVA'), the Group uses reduced basic CVA approach ('BA-CVA') to calculate CVA risk capital charge. The Group uses the standardised (market risk) approach ('STM approach') to calculate its market risk capital charge and the standardised operational risk approach to calculate its operational risk capital charge.

For loss-absorbing capacity ('LAC') disclosures, the basis of calculating the Group's LAC and RWA is in accordance with the LAC Rules.

Regulatory reporting processes and controls

We have advanced our comprehensive initiative aimed at strengthening our regulatory reporting processes and making them more sustainable, includes enhancements to data, consistency and controls. While this programme continues, there may be further impacts on some of our regulatory ratios as we implement recommended changes and continue to enhance our controls across the regulatory reporting process.

The Banking Disclosure Statement

The Group's Banking Disclosure Statement at 30 September 2025 comprises Pillar 3 information required under the framework of the Basel Committee on Banking Supervision ('BCBS'). The disclosures are made in accordance with the latest BDR and the LAC Rules, including those under the Basel III final reform package which took effect on 1 January 2025, 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. Comparative information disclosed in the standard disclosure templates for periods before 1 January 2025 are made in accordance with the BDR and the LAC Rules issued by the HKMA under Basel III. Prior period disclosures can be found in the Regulatory Disclosures section of our website, www.hangseng.com.

The Banking Disclosure Statement includes the majority of the information required under the BDR and the LAC Rules. The remainder of the disclosure requirements are covered in the Group's 2025 Interim Report which can be found in the Investor Relations – Financial Statements section of our website, www.hangseng.com. There is no substantial change in the Group's operations in the third quarter of 2025.

Disclosure requirements covered in the Group's 2025 Interim Report:	Reference in Interim Report (Printed version)
– BDR Section 16(1)(b) - Operations of the Group	Note 15 on pages 60 to 64

BANKING DISCLOSURE STATEMENT (unaudited) (continued)

Key metrics

Table 1: KM1 – Key prudential ratios

		a	b	c	d	e
		At				
		30 Sep 2025	30 Jun 2025	31 Mar 2025	31 Dec 2024	30 Sep 2024
Regulatory capital (HK\$m)¹						
1 & 1a	Common Equity Tier 1 ('CET1')	119,159	119,325	118,908	120,405	118,568
2 & 2a	Tier 1 ('T1')	130,746	130,912	130,495	131,992	130,155
3 & 3a	Total capital	139,394	139,753	139,797	141,454	139,963
RWA (HK\$m)¹						
4	Total RWA	538,164	560,952	560,366	680,082	691,201
4a	Total RWA (pre-floor) ⁶	538,164	560,952	560,366	N/A	N/A
Risk-based regulatory capital ratios (as a percentage of RWA)¹						
5 & 5a	CET1 ratio (%)	22.1	21.3	21.2	17.7	17.2
5b	CET1 ratio (%) (pre-floor ratio) ⁶	22.1	21.3	21.2	N/A	N/A
6 & 6a	T1 ratio (%)	24.3	23.3	23.3	19.4	18.8
6b	T1 ratio (%) (pre-floor ratio) ⁶	24.3	23.3	23.3	N/A	N/A
7 & 7a	Total capital ratio (%)	25.9	24.9	24.9	20.8	20.2
7b	Total capital ratio (%) (pre-floor ratio) ⁶	25.9	24.9	24.9	N/A	N/A
Additional CET1 buffer requirements (as a percentage of RWA)¹						
8	Capital conservation buffer requirement (%)	2.500	2.500	2.500	2.500	2.500
9	Countercyclical capital buffer ('CCyB') requirement (%) ²	0.444	0.446	0.443	0.432	0.855
10	Higher loss absorbency requirement (%) (applicable only to Global systemically important authorised institution ('G-SIBs') or Domestic systemically important authorised institution ('D-SIBs'))	1.000	1.000	1.000	1.000	1.000
11	Total authorised institution ('AI')-specific CET1 buffer requirements (%)	3.944	3.946	3.943	3.932	4.355
12	CET1 available after meeting the AI's minimum capital requirements (%)	17.6	16.8	16.7	12.8	12.2
Basel III leverage ratio ('LR')³						
13	Total LR exposure measure (HK\$m)	1,626,246	1,663,015	1,625,034	1,657,571	1,655,155
13a	LR exposure measure based on mean values of gross assets of SFTs ⁶ (HK\$m)	1,631,011	1,651,061	1,618,648	N/A	N/A
14, 14a & 14b	LR (%)	8.0	7.9	8.0	8.0	7.9
14c & 14d	LR (%) based on mean values of gross assets of SFTs ⁶	8.0	7.9	8.1	N/A	N/A
Liquidity Coverage Ratio ('LCR')⁴						
15	Total high quality liquid assets ('HQLA') (HK\$m)	500,595	506,892	515,145	499,584	442,130
16	Total net cash outflows (HK\$m)	151,525	152,136	157,145	149,755	143,948
17	LCR (%)	331.8	335.0	328.7	335.2	307.9
Net Stable Funding Ratio ('NSFR')⁵						
18	Total available stable funding ('ASF') (HK\$m)	1,221,262	1,259,984	1,230,950	1,226,750	1,220,784
19	Total required stable funding ('RSF') (HK\$m)	692,326	689,899	683,496	677,642	684,047
20	NSFR (%)	176.4	182.6	180.1	181.0	178.5

1 The regulatory capital, RWA, risk-based regulatory capital ratios and additional CET1 buffer requirements above are based on or derived from the information as contained in the 'Capital Adequacy Ratio' return submitted to the HKMA on a consolidated basis under the requirements of section 3C(1) of the BCR.

2 The jurisdictional CCyB ('JCCyB') of Hong Kong used in the calculation of the CCyB buffer requirement is 0.5% with effect from October 2024 which was reduced from 1.0%. The JCCyB of other countries used in the calculation of the CCyB requirement ranged from 0% to 2.5% at 30 September 2025.

BANKING DISCLOSURE STATEMENT (unaudited) (continued)

- 3 The Basel III LR are disclosed in accordance with the information contained in the 'Leverage Ratio' return submitted to the HKMA under the requirements specified in Part 1C of the BCR.
- 4 The LCRs shown are the simple average values of all working days in the reporting periods and are made in accordance with the requirements specified in the 'Liquidity Position' return submitted to the HKMA under rule 11(1) of the Banking (Liquidity) Rules ('BLR').
- 5 The NSFR disclosures are made in accordance with the information contained in the 'Stable Funding Position' return submitted to the HKMA under the requirements specified in rule 11(1) of the BLR.
- 6 Prior year disclosure is not required, as this is a new requirement under the Basel III final reform package, effective from 1 January 2025.

Table 2: KM2(A) – Key metrics – LAC requirements for material subsidiaries

	a	b	c	d	e
	At				
	30 Sep 2025	30 Jun 2025	31 Mar 2025	31 Dec 2024	30 Sep 2024
Of the material entity at LAC consolidation group level					
1 Internal loss-absorbing capacity available (HK\$m)	160,639	161,025	167,279	168,929	167,439
2 RWA under the LAC Rules (HK\$m)	538,164	560,952	560,366	680,082	691,201
3 Internal LAC risk-weighted ratio (%)	29.8	28.7	29.9	24.8	24.2
4 Exposure measure under the LAC Rules (HK\$m)	1,625,201	1,661,970	1,623,989	1,656,526	1,654,110
5 Internal LAC leverage ratio (%)	9.9	9.7	10.3	10.2	10.1
6a Does the subordination exemption in the antepenultimate paragraph of Section 11 of the Financial Stability Board ('FSB') Total Loss-absorbing Capacity ('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

- 1 The subordination exemptions under Section 11 of the FSB TLAC Term Sheet do not apply in Hong Kong under the LAC Rules.

BANKING DISCLOSURE STATEMENT (unaudited) (continued)

Capital and RWA

Leverage ratio

The following table shows the LR, T1 capital and total exposure measure as contained in the 'Leverage Ratio' return submitted to the HKMA under the requirements specified in Part 1C of the BCR.

Table 3: LR2 – Leverage ratio

		a	b
		30 Sep 2025 HK\$m	30 Jun 2025 HK\$m
	On-balance sheet exposures		
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	1,506,350	1,530,930
2	Gross-up for derivative contracts collateral provided where deducted from balance sheet assets pursuant to the applicable accounting standard	–	–
3	Less: Deductions of receivables assets for cash variation margin provided under derivative contracts	–	–
4	Less: Adjustment for securities received under SFTs that are recognised as an asset	–	–
5	Less: Specific and collective provisions associated with on-balance sheet exposures that are deducted from T1 capital	(18,232)	(16,387)
6	Less: Asset amounts deducted in determining T1 capital	(32,052)	(34,475)
7	Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)	1,456,066	1,480,068
	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)	10,914	13,662
9	Add-on amounts for potential future exposure ('PFE') associated with all derivative contracts	26,641	30,230
10	Less: Exempted Central counterparty ('CCP') leg of client-cleared trade exposures	–	–
11	Adjusted effective notional amount of written credit-related derivative contracts	–	–
12	Less: Permitted reductions in effective notional amount and permitted deductions from add-on amounts for PFE of written credit-related derivative contracts	–	–
13	Total exposures arising from derivative contracts (sum of rows 8 to 12)	37,555	43,892
	Exposures arising from SFTs		
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	57,684	63,670
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	–	–
16	CCR exposure for SFT assets	405	510
17	Agent transaction exposures	–	–
18	Total exposures arising from SFTs (sum of rows 14 to 17)	58,089	64,180
	Other off-balance sheet ('OBS') exposures		
19	OBS exposure at gross notional amount	504,611	509,589
20	Less: Adjustments for conversion to credit equivalent amounts	(429,867)	(434,460)
21	Less: Specific and collective provisions associated with OBS exposures that are deducted from T1 capital	(208)	(254)
22	OBS items (sum of rows 19 to 21)	74,536	74,875
	Capital and total exposures		
23	Tier 1 capital	130,746	130,912
24	Total exposures (sum of rows 7, 13, 18 and 22)	1,626,246	1,663,015
	LR		
25 & 25a	LR ¹ (%)	8.0	7.9
26	Minimum LR requirement (%)	3.0	3.0

BANKING DISCLOSURE STATEMENT (unaudited) (continued)

Table 3: LR2 – Leverage ratio (Continued)

		a	b
		30 Sep 2025 HK\$m	30 Jun 2025 HK\$m
27	Applicable leverage buffers	N/A	N/A
Disclosure of mean values			
28	Mean value of gross assets of SFTs, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	62,449	51,716
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	57,684	63,670
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)	1,631,011	1,651,061
31 & 31a	LR 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) (%)	8.0	7.9

1 LR is the ratio of T1 capital to the total exposures after adjustments for specific and collective provisions.

The difference between the mean value and quarter-end value of gross amount of SFT assets is business driven.

Overview of RWA and the minimum capital requirements

Table 4: OV1 – Overview of RWA

		a	b	c
		RWA		Minimum capital requirements ¹
		30 Sep 2025	30 Jun 2025	30 Sep 2025
		HK\$m	HK\$m	HK\$m
1	Credit risk for non-securitisation exposures	451,917	471,126	36,152
2	Of which: Standardised (credit risk) approach ('STC approach')	62,375	70,534	4,990
2a	Of which: Basic approach ('BSC approach')	–	–	–
3	Of which: Foundation IRB approach	134,964	140,777	10,796
4	Of which: Supervisory slotting criteria approach	33,218	34,907	2,657
5	Of which: Advanced IRB approach	98,440	103,193	7,875
5a	Of which: Retail IRB approach	84,035	86,981	6,723
5b	Of which: Specific risk-weight approach	38,885	34,734	3,111
6	Counterparty credit risk and default fund contributions	7,342	7,815	587
7	Of which: SA-CCR approach	6,536	7,021	523
7a	Of which: Current exposure method ('CEM')	–	–	–
8	Of which: Internal models (counterparty credit risk) approach ('IMM(CCR) approach')	–	–	–
9	Of which: Others	806	794	64
10	CVA Risk	11,496	13,201	920
11	Equity positions in banking book under the simple risk-weight method and the internal models method	N/A	N/A	N/A
12	CIS exposures – LTA	608	611	49
13	CIS exposures – Mandated-based approach ('MBA')	–	–	–
14	CIS exposures – Fall-back approach ('FBA')	–	–	–
14a	CIS exposures – combination of approaches	–	–	–
15	Settlement risk	–	–	–
16	Securitisation exposures in banking book	–	–	–
17	Of which: Securitisation internal ratings-based approach ('SEC-IRBA')	–	–	–
18	Of which: Securitisation external ratings-based approach ('SEC-ERBA') (including internal assessment approach ('IAA'))	–	–	–
19	Of which: Securitisation standardised approach ('SEC-SA')	–	–	–
19a	Of which: Securitisation fall-back approach ('SEC-FBA')	–	–	–
20	Market risk	12,601	14,497	1,008
21	Of which: STM approach	12,601	14,497	1,008
22	Of which: Internal models approach ('IMA')	–	–	–
22a	Of which: Simplified standardised approach ('SSTM approach')	–	–	–
23	Capital charge for moving exposures between trading book and banking book	–	–	–
24	Operational risk	48,294	48,008	3,864
24a	Sovereign concentration risk	–	–	–
25	Amounts below the thresholds for deduction (subject to 250% risk weight ('RW'))	17,569	17,569	1,406
26	Output floor level applied(%)	50	50	
27	Floor adjustment (before application of transitional cap)	–	–	–
28a	Deduction to RWA	(11,663)	(11,875)	(933)
28b	Of which: Portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 ('T2') Capital	–	–	–
28c	Of which: Portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in T2 Capital	(11,663)	(11,875)	(933)
29	Total	538,164	560,952	43,053

1 Minimum capital requirement represents the Pillar 1 capital charge at 8% of the RWA.

BANKING DISCLOSURE STATEMENT (unaudited) (continued)

Total RWA decreased by HK\$22.8bn in the third quarter of 2025. Below are the key drivers:

Credit risk for non-securitisation exposures

RWA decreased by HK\$19.2bn mainly due to change in asset quality and a drop in corporate lending.

Market risk

RWA decreased by HK\$1.9bn mainly due to reduced foreign exchange ('FX') and interest rate delta exposures.

CVA risk

RWA decreased by HK\$1.7bn due to the decrease in default risk exposures.

Comparison of modelled and standardised RWA

Table 5: CMS1 – Comparison of modelled and standardised RWA at risk level

	(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)
At 30 Sep 2025	HK\$m	HK\$m	HK\$m	HK\$m
1 Credit risk for non-securitisation exposures	389,542	62,375	451,917	661,578
2 Counterparty credit risk and default fund contributions	5,506	1,836	7,342	13,053
3 CVA risk	–	11,496	11,496	11,496
4 Securitisation exposures in banking book	–	–	–	–
5 Market risk	–	12,601	12,601	12,601
6 Operational risk	–	48,294	48,294	48,294
7 Residual RWA	608	17,569	18,177	18,177
8 Total	395,656	154,171	549,827	765,199

The difference between the RWA calculated under the model-based approaches and the full standardised approach is mainly from corporate exposures under credit risk for non-securitisation exposures.

BANKING DISCLOSURE STATEMENT (unaudited) (continued)

RWA flow statement

RWA flow statement for credit risk

Table 6: CR8 – RWA flow statement of credit risk exposures¹ under IRB approach

		a
		Amount HK\$m
1	RWA as at end of previous reporting period (30 Jun 2025)	400,592
2	Asset size	642
3	Asset quality	(9,944)
4	Model updates	–
5	Methodology and policy	–
6	Acquisitions and disposals	–
7	Foreign exchange movements	(751)
8	Other	(997)
9	RWA as at end of reporting period (30 Sep 2025)	389,542

1 Credit risk in this table represents the credit risk for non-securitisation exposures excluding CCR.

RWA decreased by HK\$11.1bn in the third quarter of 2025. It is mainly due to change in asset quality on corporate exposure as well as improved delinquency rate and lower average loan-to-value ratio for mortgages.

BANKING DISCLOSURE STATEMENT (unaudited) (continued)

Liquidity information

The LCR aims to ensure that a bank has sufficient unencumbered HQLA to meet its liquidity needs in a 30 calendar day liquidity stress scenario.

The Group is required to calculate its LCR and NSFR on a consolidated basis in accordance with rule 11(1) of the BLR, and is required to maintain both LCR and NSFR of not less than 100%.

Table 7: Average liquidity coverage ratio

	Quarter ended
	30 Sep 2025
	%
Average LCR	331.8

The average LCR was 331.8% for the quarter ended 30 Sep 2025 and remained stable when compared with 335.0% for the quarter ended 30 Jun 2025. The liquidity position of the Group remained strong and above the statutory requirement of 100%.

The composition of the Group's HQLA as defined under Schedule 2 of the BLR is shown as below. The majority of the HQLA included in the LCR are Level 1 assets as defined in BLR, which consist mainly of government debt securities.

Table 8: Total weighted amount of high quality liquid assets

	Weighted value (average) for the quarter ended
	30 Sep 2025
	HK\$m
Level 1 assets	452,839
Level 2A assets	42,416
Level 2B assets	5,340
Total weighted amount of HQLA	500,595

Source of funding

Our primary sources of funding are customer deposits. We issue wholesale securities to supplement our customer deposits and change the currency mix, maturity profile of our liabilities.

Currency mismatch

Group policy requires all operating entities to manage currency mismatch risks for material currencies. Limits are set to ensure that outflows can be met, given assumptions on stressed capacity in the FX swap markets.

Additional contractual obligations

Under the terms of our current collateral obligations under derivative contracts (which are International Swaps and Derivatives Association ('ISDA') compliant Credit Support Annex ('CSA') contracts), the additional collateral required to post in the event of downgrade in credit ratings is nil.

A summary of the Group's current policies and practices for the management of liquidity and funding risk is set out in pages 84 to 89 of the Group's 2024 Annual Report*.

* Refers to printed version. The page reference of Annual Report (text version) is pages 88 to 93.

BANKING DISCLOSURE STATEMENT (unaudited) (continued)

The following table sets out the required disclosure items under the Liquidity Coverage Ratio Standard Disclosure Template as specified by the HKMA. Number of data points used in calculating the average value of the LCR and related components set out in this table for the quarter ended on 30 Sep 2025 was 76.

Table 9: LIQ1 – Liquidity coverage ratio – for category 1 institution

		Quarter ended 30 Sep 2025 (76 data points)	
		a	b
		Unweighted value (average) HK\$m	Weighted value (average) HK\$m
Basis of disclosure: consolidated			
A	HQLA		
1	Total HQLA		500,595
B	Cash outflows		
2	Retail deposits and small business funding, of which:	1,000,352	81,317
3	Stable retail deposits and stable small business funding	267,403	8,022
4	Less stable retail deposits and less stable small business funding	732,949	73,295
4a	Retail term deposits and small business term funding	–	–
5	Unsecured wholesale funding (other than small business funding) and debt securities and prescribed instruments issued by the AI, of which:	218,083	95,780
6	Operational deposits	25,750	5,697
7	Unsecured wholesale funding (other than small business funding) not covered in Row 6	191,612	89,362
8	Debt securities and prescribed instruments issued by the AI and redeemable within the LCR period	721	721
9	Secured funding transactions (including securities swap transactions)		24
10	Additional requirements, of which:	162,574	27,700
11	Cash outflows arising from derivative contracts and other transactions, and additional liquidity needs arising from related collateral requirements	6,981	6,981
12	Cash outflows arising from obligations under structured financing transactions and repayment of funding obtained from such transactions	4,795	4,795
13	Potential drawdown of undrawn committed facilities (including committed credit facilities and committed liquidity facilities)	150,798	15,924
14	Contractual lending obligations (not otherwise covered in Section B) and other contractual cash outflows	28,811	28,811
15	Other contingent funding obligations (whether contractual or non-contractual)	351,378	1,921
16	Total cash outflows		235,553
C	Cash inflows		
17	Secured lending transactions (including securities swap transactions)	36,769	22,031
18	Secured and unsecured loans (other than secured lending transactions covered in Row 17) and operational deposits placed at other financial institutions	87,376	48,283
19	Other cash inflows	24,035	13,714
20	Total cash inflows	148,180	84,028
D	LCR (adjusted value)		
21	Total HQLA		500,595
22	Total net cash outflows		151,525
23	LCR (%)		331.8

BANKING DISCLOSURE STATEMENT (unaudited) (continued)

Other information

Abbreviations

A	
AI	Authorised institution
ASF	Available stable funding
B	
Bank	Hang Seng Bank Limited
BA-CVA	Basic CVA approach
BCBS	Basel Committee on Banking Supervision
BCR	Banking (Capital) Rules
BDR	Banking (Disclosure) Rules
BLR	Banking (Liquidity) Rules
BSC approach	Basic approach
C	
CCP	Central counterparty
CCR	Counterparty credit risk
CCyB	Countercyclical capital buffer
CEM	Current exposure method
CET1	Common Equity Tier 1
CIS	Collective investment scheme
CSA	Credit Support Annex
CVA	Credit valuation adjustment
D	
D-SIB	Domestic systemically important authorised institution
Dec	December
F	
FBA	Fall-back approach
FIRO	Financial Institutions (Resolution) Ordinance
FSB	Financial Stability Board
FX	Foreign exchange
G	
G-SIB	Global systemically important authorised institution
Group	Hang Seng Bank Limited together with its subsidiaries
H	
HK\$bn	Billions (thousands of millions) of Hong Kong dollars
HK\$m	Millions of Hong Kong dollars
HKMA	Hong Kong Monetary Authority
Hong Kong	The Hong Kong Special Administrative Region of the People's Republic of China
HQLA	High quality liquid assets
I	
IAA	Internal assessment approach
IMA	Internal models approach
IMM(CCR) approach	Internal models (counterparty credit risk) approach
IRB approach	Internal ratings-based approach

ISDA	International Swaps and Derivatives Association
J	
JCCyB	Jurisdictional CCyB
Jun	June
L	
LAC Rules	Financial Institutions (Resolution) (Loss-absorbing Capacity Requirements - Banking Sector) Rules
LAC	Loss-absorbing Capacity
LCR	Liquidity coverage ratio
LR	Leverage ratio
LTA	Look-through approach
M	
MBA	Mandate-based approach
Mar	March
N	
N/A	Not applicable
NSFR	Net stable funding ratio
O	
OBS	Off-balance sheet
P	
PFE	Potential future exposure
R	
RSF	Required stable funding
RWA	Risk-weighted asset(s)/risk-weighted amount(s)
RW	Risk-Weight
S	
SA-CCR approach	Standardised (counterparty credit risk) approach
SEC-ERBA	Securitisation external ratings-based approach
SEC-FBA	Securitisation fall-back approach
SEC-IRBA	Securitisation internal ratings-based approach
SEC-SA	Securitisation standardised approach
SFT	Securities financing transaction
SSTM approach	Simplified standardised approach
STC approach	Standardised (credit risk) approach
STM approach	Standardised (market risk) approach
S	
Sep	September
T	
T1	Tier 1
T2	Tier 2
TLAC	Total Loss-absorbing Capacity