

Regulatory Disclosures

30 June 2025



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KM1: Key prudential ratios

		At 30 June 2025	At 31 March 2025	At 31 December 2024	At 30 September 2024	At 30 June 2024
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
	Regulatory capital (amount)					
1 & 1a	Common Equity Tier 1 (CET1)	54,778,220	53,493,861	52,326,535	53,340,216	50,807,993
2 & 2a	Tier 1	62,200,246	60,915,887	59,748,561	60,762,242	58,230,019
3 & 3a	Total capital	73,956,700	72,862,011	71,541,112	78,612,784	70,664,495
	RWA (amount)					
4	Total RWA	351,307,335	355,712,305	359,746,767	379,723,113	374,116,026
4a	Total RWA (pre-floor)	351,307,335	355,712,305	N/A	N/A	N/A
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5 & 5a	CET1 ratio (%)	15.59%	15.04%	14.55%	14.05%	13.58%
5b	CET1 ratio (%) (pre-floor ratio)	15.59%	15.04%	N/A	N/A	N/A
6 & 6a	Tier 1 ratio (%)	17.71%	17.13%	16.61%	16.00%	15.56%
6b	Tier 1 ratio (%) (pre-floor ratio)	17.71%	17.13%	N/A	N/A	N/A
7 & 7a	Total capital ratio (%)	21.05%	20.48%	19.89%	20.70%	18.89%
7b	Total capital ratio (%) (pre-floor ratio)	21.05%	20.48%	N/A	N/A	N/A
	Additional CET1 buffer requirements (as a percentage of RWA)					
8	Capital conservation buffer requirement (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical capital buffer requirement (%)	0.31%	0.30%	0.29%	0.57%	0.58%
10	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	-	-	-	-	-
11	Total AI-specific CET1 buffer requirements (%)	2.81%	2.80%	2.79%	3.07%	3.08%
12	CET1 available after meeting the AI's minimum capital requirements (%)	11.09%	10.54%	10.05%	9.55%	9.08%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	583,104,589	590,972,515	580,601,607	605,854,903	592,005,986
13a	LR exposure measure based on mean values of gross assets of SFTs	583,230,224	590,720,247	N/A	N/A	N/A
14, 14a & 14b	LR (%)	10.67%	10.31%	10.29%	10.03%	9.84%
14c & 14d	LR (%) based on mean values of gross assets of SFTs	10.66%	10.31%	N/A	N/A	N/A
	Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)					
	Applicable to category 1 institutions only:					
15	Total high quality liquid assets (HQLA)	89,069,399	89,333,007	89,483,219	80,175,997	80,028,599
16	Total net cash outflows	49,681,461	34,795,301	42,803,404	34,548,729	38,723,843
17	LCR (%)	181.32%	261.91%	212.98%	234.62%	214.18%
	Applicable to category 2 institutions only:					
17a	LMR (%)	N/A	N/A	N/A	N/A	N/A
	Net Stable Funding Ratio (NSFR) / Core Funding Ratio (CFR)					
	Applicable to category 1 institutions only:					
18	Total available stable funding	381,320,474	389,981,281	387,899,467	397,612,813	382,868,806
19	Total required stable funding	270,057,079	274,896,171	270,019,365	284,743,478	282,268,583
20	NSFR (%)	141.20%	141.86%	143.66%	139.64%	135.64%
	Applicable to category 2A institutions only:					
20a	CFR (%)	N/A	N/A	N/A	N/A	N/A

OV1: Overview of RWA

		RWA		Minimum capital requirements
		At 30 June 2025	At 31 March 2025	At 30 June 2025
		HK\$'000	HK\$'000	HK\$'000
1	Credit risk for non-securitization exposures	336,717,929	338,076,599	26,937,434
2	Of which STC approach	336,717,929	338,076,599	26,937,434
2a	Of which BSC approach	-	-	-
3	Of which foundation IRB approach	-	-	-
4	Of which supervisory slotting criteria approach	-	-	-
5	Of which advanced IRB approach	-	-	-
5a	Of which retail IRB approach	-	-	-
5b	Of which specific risk-weight approach	-	-	-
6	Counterparty credit risk and default fund contributions	1,240,651	1,549,637	99,252
7	Of which SA-CCR approach	1,224,470	1,523,454	97,958
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
9	Of which others	16,181	26,183	1,294
10	CVA risk	536,550	790,575	42,924
11	Equity positions in banking book under the simple risk-weight method and internal models method	N/A	N/A	N/A
12	Collective investment scheme ("CIS") exposures – look-through approach / third-party approach	-	-	-
13	CIS exposures – mandate-based approach	-	-	-
14	CIS exposures – fall-back approach	-	-	-
14a	CIS exposures – combination of approaches	-	-	-
15	Settlement risk	-	-	-
16	Securitization exposures in banking book	-	-	-
17	Of which SEC - IRBA	-	-	-
18	Of which SEC - ERBA (including IAA)	-	-	-
19	Of which SEC - SA	-	-	-
19a	Of which SEC - FBA	-	-	-
20	Market risk	3,196,213	6,286,675	255,697
21	Of which STM approach	3,196,213	6,286,675	255,697
22	Of which IMA	-	-	-
22a	Of which SSTM approach	-	-	-
23	Capital charge for moving exposures between trading book and banking book	-	-	-
24	Operational risk	9,004,575	8,620,375	720,366
24a	Sovereign concentration risk	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% RW)	3,632,246	3,741,346	290,580
26	Output floor level applied	N/A	N/A	N/A
27	Floor adjustment (before application of transitional cap)	-	-	-
28	Floor adjustment (after application of transitional cap)	N/A	N/A	N/A
28a	Deduction to RWA	3,020,829	3,352,902	241,666
28b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	-	-	-
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	3,020,829	3,352,902	241,666
29	Total	351,307,335	355,712,305	28,104,587

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

CC1: Composition of regulatory capital

		At 30 June 2025	
		Amount	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
		HK\$'000	
	CET1 capital: instruments and reserves		
1	Directly issued qualifying CET1 capital instruments plus any related share premium	3,144,517	(7)
2	Retained earnings	53,671,993	(8)
3	Disclosed reserves	7,868,849	(10)+(11)+(12)+(13)
5	Minority interests arising from CET1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in CET1 capital of the consolidation group)	-	
6	CET1 capital before regulatory deductions	64,685,359	
	CET1 capital: regulatory deductions		
7	Valuation adjustments	435	Not applicable
8	Goodwill (net of associated deferred tax liabilities)	-	
9	Other intangible assets (net of associated deferred tax liabilities)	1,336,881	(2)-(5)
10	Deferred tax assets (net of associated deferred tax liabilities)	562,835	(3)
11	Cash flow hedge reserve	-	
12	Excess of total EL amount over total eligible provisions under the IRB approach	-	
13	Credit-enhancing interest-only strip, and any gain-on-sale and other increase in the CET1 capital arising from securitisation transactions	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	346	(1)+(4)
15	Defined benefit pension fund net assets (net of associated deferred tax liabilities)	-	
16	Investments in own CET1 capital instruments (if not already netted off paid-in capital on reported balance sheet)	-	
17	Reciprocal cross-holdings in CET1 capital instruments	-	
18	Insignificant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
19	Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
20	Mortgage servicing rights (net of associated deferred tax liabilities)	Not applicable	Not applicable
21	Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities)	Not applicable	Not applicable
22	Amount exceeding the 15% threshold	Not applicable	Not applicable
23	of which: significant investments in the ordinary share of financial sector entities	Not applicable	Not applicable
24	of which: mortgage servicing rights	Not applicable	Not applicable
25	of which: deferred tax assets arising from temporary differences	Not applicable	Not applicable

CC1: Composition of regulatory capital (continued)

		At 30 June 2025	
		Amount	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
		HK\$'000	
26	National specific regulatory adjustments applied to CET1 capital	8,006,642	
26a	Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)	5,492,416	(9)+(10)
26b	Regulatory reserve for general banking risks	2,514,226	(12)
26c	Securitisation exposures specified in a notice given by the MA	-	
26d	Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings	-	
26e	Capital shortfall of regulated non-bank subsidiaries	-	
26f	Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	-	
27	Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions	-	
28	Total regulatory deductions to CET1 capital	9,907,139	
29	CET1 capital	54,778,220	
	AT1 capital: instruments		
30	Qualifying AT1 capital instruments plus any related share premium	7,422,026	
31	of which: classified as equity under applicable accounting standards	7,422,026	(14)
32	of which: classified as liabilities under applicable accounting standards	-	
34	AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group)	-	
36	AT1 capital before regulatory deductions	7,422,026	
	AT1 capital: regulatory deductions		
37	Investments in own AT1 capital instruments	-	
38	Reciprocal cross-holdings in AT1 capital instruments	-	
39	Insignificant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
40	Significant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	-	
41	National specific regulatory adjustments applied to AT1 capital	-	
42	Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions	-	
43	Total regulatory deductions to AT1 capital	-	
44	AT1 capital	7,422,026	
45	Tier 1 capital (T1 = CET1 + AT1)	62,200,246	
	Tier 2 capital: instruments and provisions		
46	Qualifying Tier 2 capital instruments plus any related share premium	5,455,900	(6)
48	Tier 2 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital of the consolidation group)	-	
50	Collective provisions and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	3,828,967	Not applicable
51	Tier 2 capital before regulatory deductions	9,284,867	

CC1: Composition of regulatory capital (continued)

		At 30 June 2025	
		Amount	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
		HK\$'000	
	Tier 2 capital: regulatory deductions		
52	Investments in own Tier 2 capital instruments	-	
53	Reciprocal cross-holdings in Tier 2 capital instruments and non-capital LAC liabilities	-	
54	Insignificant LAC investments in Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold and, where applicable, 5% threshold)	-	
54a	Insignificant LAC investments in non-capital LAC liabilities of financial sector entities that are outside the scope of regulatory consolidation (amount formerly designated for the 5% threshold but no longer meets the conditions) (for institutions defined as "section 2 institution" under §2(1) of Schedule 4F to BCR only)	-	
55	Significant LAC investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
55a	Significant LAC investments in non-capital LAC liabilities of financial sector entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
56	National specific regulatory adjustments applied to Tier 2 capital	(2,471,587)	
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	(2,471,587)	[(9)+(10)] *45%
56b	Regulatory deductions applied to Tier 2 capital to cover the required deductions falling within BCR §48(1)(g)	-	
57	Total regulatory adjustments to Tier 2 capital	(2,471,587)	
58	Tier 2 capital (T2)	11,756,454	
59	Total regulatory capital (TC = T1 + T2)	73,956,700	
60	Total RWA	351,307,335	
	Capital ratios (as a percentage of RWA)		
61	CET1 capital ratio	15.59%	
62	Tier 1 capital ratio	17.71%	
63	Total capital ratio	21.05%	
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)	2.81%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: bank specific countercyclical capital buffer requirement	0.31%	
67	of which: higher loss absorbency requirement	-	
68	CET1 (as a percentage of RWA) available after meeting minimum capital requirements	11.09%	

CC1: Composition of regulatory capital (continued)

		At 30 June 2025	
		Amount	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
		HK\$'000	
	National minima (if different from Basel 3 minimum)		
69	National CET1 minimum ratio	Not applicable	Not applicable
70	National Tier 1 minimum ratio	Not applicable	Not applicable
71	National Total capital minimum ratio	Not applicable	Not applicable
	Amounts below the thresholds for deduction (before risk weighting)		
72	Insignificant LAC investments in CET1, AT1 and Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation	3,349,762	
73	Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	7,883	
74	Mortgage servicing rights (net of associated deferred tax liabilities)	Not applicable	Not applicable
75	Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities)	Not applicable	Not applicable
	Applicable caps on the inclusion of provisions in Tier 2 capital		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the BSC approach, or the STC approach and SEC-ERBA, SEC-SA and SEC-FBA (prior to application of cap)	3,828,967	
77	Cap on inclusion of provisions in Tier 2 under the BSC approach, or the STC approach, and SEC-ERBA, SEC-SA and SEC-FBA	3,828,967	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the IRB approach and SEC-IRBA (prior to application of cap)	-	
79	Cap for inclusion of provisions in Tier 2 under the IRB approach and SEC-IRBA	-	

CC1: Composition of regulatory capital (continued)

Notes to the template:

Elements where a more conservative definition has been applied in the BCR relative to that set out in Basel III capital standards:

Row No.	Description	Hong Kong basis HK\$'000	Basel III basis HK\$'000
9	Other intangible assets (net of associated deferred tax liabilities)	1,336,881	-
	<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)	562,835	-
	<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 realised 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)	-	-
	<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 (continued)

Row No.	Description	Hong Kong basis HK\$'000	Basel III basis HK\$'000
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)	-	-
	<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)	-	-
	<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)	-	-
	<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.			

Abbreviations:

CET1: Common Equity Tier 1

AT1: Additional Tier 1

CC2: Reconciliation of regulatory capital to balance sheet

At 30 June 2025			
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
	HK\$'000	HK\$'000	
ASSETS			
Cash and balances with banks and other financial institutions	45,419,458	45,419,458	
Placements with banks and other financial institutions	9,005,572	9,005,572	
Financial assets at fair value through profit or loss	16,010,454	16,010,454	
Derivative financial instruments	979,987	979,987	
- of which: debit valuation adjustments in respect of derivative contracts		59	(1)
Advances to banks	488,642	488,642	
Advances to customers and trade bills	271,626,756	271,626,756	
Financial investments	188,385,672	188,385,672	
Interests in subsidiaries	-	10,983	
Investment properties	2,135,695	2,135,695	
Properties, plant and equipment	7,112,614	7,112,614	
Intangible assets	1,555,194	1,555,194	(2)
Current tax assets	-	-	
Deferred tax assets	562,835	562,835	(3)
- of which: deferred tax liabilities related to other intangible assets		218,313	(5)
Other assets	6,955,153	6,936,419	
Total assets	550,238,032	550,230,281	
LIABILITIES			
Deposits and balances from banks and other financial institutions	25,355,153	25,355,153	
Financial liabilities at fair value through profit or loss	6,933,091	6,933,091	
Derivative financial instruments	2,024,428	2,024,428	
- of which: debit valuation adjustments in respect of derivative contracts		287	(4)
Deposits from customers	392,935,616	393,604,859	
Debt securities and certificates of deposit in issue	29,010,784	29,010,784	
Other accounts and provisions	14,660,540	14,659,042	
Current tax liabilities	91,924	66,432	
Deferred tax liabilities	889,350	880,413	
Subordinated liabilities	5,588,694	5,588,694	
- of which: included in Tier 2 Capital		5,455,900	(6)
Total liabilities	477,489,580	478,122,896	

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

	At 30 June 2025		Reference
	Balance sheet	Under	
	as in published financial statements HK\$'000	regulatory scope of consolidation HK\$'000	
EQUITY			
Share capital	3,144,517	3,144,517	(7)
Reserves	62,181,909	61,540,842	
- Retained earnings	54,257,822	53,671,993	(8)
- of which: cumulative fair value gains arising from the revaluation of investment properties		233,798	(9)
- Premises revaluation reserve	5,313,856	5,258,618	(10)
- Reserve for fair value changes through other comprehensive income	919,623	919,623	(11)
- Regulatory reserve	2,514,226	2,514,226	(12)
- Translation reserve	(823,618)	(823,618)	(13)
Additional equity instruments	7,422,026	7,422,026	(14)
Total equity	<u>72,748,452</u>	<u>72,107,385</u>	
Total liabilities and equity	<u>550,238,032</u>	<u>550,230,281</u>	

CCA: Main features of regulatory capital instruments

		CET1 Capital Ordinary shares	USD Non-Cumulative Subordinated Additional Tier 1 Capital Securities	USD Non-Cumulative Subordinated Additional Tier 1 Capital Securities	USD Tier 2 Capital Subordinated notes
1	Issuer	Nanyang Commercial Bank, Limited	Nanyang Commercial Bank, Limited	Nanyang Commercial Bank, Limited	Nanyang Commercial Bank, Limited
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	Not Applicable	XS2467774209	XS2587421681	XS2842544491
3	Governing law(s) of the instrument	Hong Kong Laws	The Capital Securities are governed by and shall be construed in accordance with English Law, except that the subordination provisions 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 English Law, except that the subordination provisions are governed by and shall be construed in accordance with Hong Kong law.	The Notes are governed by and shall be construed in accordance with English Law, except that the subordination provisions are governed by and shall be construed in accordance with Hong Kong law.
	<i>Regulatory treatment</i>				
4	Transitional Basel III rules	Not Applicable	Not Applicable	Not Applicable	Not Applicable
5	Basel III rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Tier 2
6	Eligible at solo*/group/solo and group	Solo and Group	Solo and Group	Solo and Group	Solo and Group
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares	Additional Tier 1 capital instruments	Additional Tier 1 capital instruments	Other Tier 2 instruments
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	HK\$3,145million	HK\$5,078 million	HK\$2,344 million	HK\$5,456 million
9	Par value of instrument	No par value (refer to Note 1 for details)	US\$650 million	US\$300 million	US\$700 million
10	Accounting classification	Shareholders' equity	Equity instruments	Equity instruments	Liability-amortised cost
11	Original date of issuance	1 July 1948 (refer to Note 2 for details)	28 April 2022	7 March 2023	6 August 2024
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Dated
13	Original maturity date	No maturity	Not Applicable	Not Applicable	6 August 2034
14	Issuer call subject to prior supervisory approval	No	Yes	Yes	Yes

CCA: Main features of regulatory capital instruments (continued)

		CET1 Capital Ordinary shares	USD Non-Cumulative Subordinated Additional Tier 1 Capital Securities	USD Non-Cumulative Subordinated Additional Tier 1 Capital Securities	USD Tier 2 Capital Subordinated notes
15	Optional call date, contingent call dates and redemption amount	Not Applicable	First call date: 28 April 2027 Additional optional redemption in whole at 100% of principal amount with distributions accrued for taxation reasons, tax deductions reasons and regulatory reasons. Redemption amount subject to adjustment following occurrence of a Non-Viability Event. Redemption subject to prior written consent of the Hong Kong Monetary Authority ("HKMA").	First call date: 7 March 2028 Additional optional redemption in whole at 100% of principal amount with distributions accrued for taxation reasons, tax deductions reasons and regulatory reasons. Redemption amount subject to adjustment following occurrence of a Non-Viability Event. Redemption subject to prior written consent of the Hong Kong Monetary Authority ("HKMA").	Optional Call Date: 6 August 2029 Additional optional redemption in whole at 100% of principal amount with accrued interests for taxation reasons, tax deductions reasons and regulatory reasons. Redemption amount subject to adjustment following occurrence of a Non-Viability Event. Redemption subject to prior written consent of the Hong Kong Monetary Authority ("HKMA").
16	Subsequent call dates, if applicable	Not Applicable	Any distribution payment date thereafter	Any distribution payment date thereafter	Not Applicable
	<i>Coupons / dividends</i>				
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Not Applicable	Year 1-5: 6.50% per annum payable semi-annually in arrear; Year 5 onwards: resettable on year 5 and every 5 years thereafter at then prevailing 5-year US Treasury yield plus a fixed initial spread	Year 1-5: 7.35% per annum payable semi-annually in arrear; Year 5 onwards: resettable on year 5 and every 5 years thereafter at then prevailing 5-year US Treasury yield plus a fixed initial spread	At a fixed rate of 6.00% per annum until and excluding 6 August 2029. At a rate of the five-year U.S. Treasury yield plus the Spread from 6 August 2029 to (but excluding) 6 August 2034.
19	Existence of a dividend stopper	No	Yes	Yes	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory
21	Existence of step-up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Cumulative

CCA: Main features of regulatory capital instruments (continued)

		CET1 Capital Ordinary shares	USD Non-Cumulative Subordinated Additional Tier 1 Capital Securities	USD Non-Cumulative Subordinated Additional Tier 1 Capital Securities	USD Tier 2 Capital Subordinated notes
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	Not Applicable	Not Applicable	Not Applicable	Not Applicable
25	If convertible, fully or partially	Not Applicable	Not Applicable	Not Applicable	Not Applicable
26	If convertible, conversion rate	Not Applicable	Not Applicable	Not Applicable	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable	Not Applicable	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable	Not Applicable	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable	Not Applicable	Not Applicable
30	Write-down feature	No	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Not Applicable	Upon the occurrence of a Non-Viability Event	Upon the occurrence of a Non-Viability Event	Upon the occurrence of a Non-Viability Event
32	If write-down, full or partial	Not Applicable	Full or Partial	Full or Partial	Full or Partial
33	If write-down, permanent or temporary	Not Applicable	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	Not Applicable	Not Applicable	Not Applicable	Not Applicable

CCA: Main features of regulatory capital instruments (continued)

		CET1 Capital Ordinary shares	USD Non-Cumulative Subordinated Additional Tier 1 Capital Securities	USD Non-Cumulative Subordinated Additional Tier 1 Capital Securities	USD Tier 2 Capital Subordinated notes
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Not Applicable	<p>The rights of the holders will, in the event of the Winding-Up of the Issuer, rank:</p> <p>(i) subordinate and junior in right of payment to, and of all claims of (a) all unsubordinated creditors of the Issuer (including its depositors), and (b) holders of Tier 2 Capital Subordinated notes of the Issuer, and (c) all other Subordinated Creditors of the Issuer whose claims are stated to rank senior to the Capital Securities or rank senior to the Capital Securities by operation of law or contract;</p> <p>(ii) pari passu in right of payment to and of all claims of the holders of Parity Obligations; and</p> <p>(iii) senior in right of payment to and of all claims of the holders of Junior Obligations.</p>	<p>The rights of the holders will, in the event of the Winding-Up of the Issuer, rank:</p> <p>(i) subordinate and junior in right of payment to, and of all claims of (a) all unsubordinated creditors of the Issuer (including its depositors), and (b) holders of Tier 2 Capital Subordinated notes of the Issuer, and (c) all other Subordinated Creditors of the Issuer whose claims are stated to rank senior to the Capital Securities or rank senior to the Capital Securities by operation of law or contract;</p> <p>(ii) pari passu in right of payment to and of all claims of the holders of Parity Obligations; and</p> <p>(iii) senior in right of payment to and of all claims of the holders of Junior Obligations.</p>	<p>The rights of the holders will, in the event of the Winding-Up of the Issuer, rank:</p> <p>(i) subordinate and junior in right of payment to, and of all claims of, (a) all unsubordinated creditors of the Issuer (including its depositors), and (b) all other Subordinated Creditors of the Issuer whose claims are stated to rank senior to the Notes or rank senior to the Notes by operation of law or contract;</p> <p>(ii) pari passu in right of payment to and of all claims of the holders of Parity Obligations; and</p> <p>(iii) senior in right of payment to, and of all claims of, (a) holders of Tier 1 Capital Instruments of the Issuer, and (b) the holders of other Junior Obligations.</p>
36	Non-compliant transitioned features	Not Applicable	Not Applicable	Not Applicable	Not Applicable
37	If yes, specify non-compliant features	Not Applicable	Not Applicable	Not Applicable	Not Applicable

Footnote:

* Include solo-consolidated

Note 1 : Pursuant to the Hong Kong Companies Ordinance (Chapter 622) which has commenced operation on 3 March 2014, all shares issued by a company incorporated in Hong Kong before, on and after that commencement date shall have no par value and the relevant concept of authorised share capital is abolished, the balance of the share premium account as at 3 March 2014 has been transferred to share capital.

Note 2: Several issuances of ordinary shares have been made since the first issuance in 1948. The last issuance was in 2009.

CCyB1: Geographical distribution of credit exposures used in countercyclical capital buffer

		At 30 June 2025			
	Geographical breakdown by Jurisdiction (J)	Applicable JCCyB ratio in effect	RWA used in computation of CCyB ratio	AI-specific CCyB ratio	CCyB amount
		%	HK\$'000	%	HK\$'000
1	Hong Kong SAR	0.50%	162,947,801		
2	Australia	1.00%	1,033,319		
3	France	1.00%	1,689		
4	Ireland	1.50%	834,421		
5	Luxembourg	0.50%	92,043		
6	Netherlands	2.00%	1,702,876		
7	South Korea	1.00%	1,944,081		
8	Sweden	2.00%	239,399		
9	United Kingdom	2.00%	1,312,582		
10	Sum		170,108,211		
11	Total		297,313,635	0.31%	922,604

LR1: Summary comparison of accounting assets against leverage ratio exposure measure

		Value under the LR framework
		At 30 June 2025
		HK\$'000
1	Total consolidated assets as per published financial statements	550,238,032
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(7,751)
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-
4	Adjustments for temporary exemption of central bank reserves	Not applicable
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting standard but excluded from the LR exposure measure	-
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustments for eligible cash pooling transactions	-
8	Adjustments for derivative contracts	2,921,572
9	Adjustment for SFTs (i.e. repos and similar secured lending)	55,350
10	Adjustment for off-balance sheet ("OBS") items (i.e. conversion to credit equivalent amounts of OBS exposures)	41,095,249
11	Adjustments for prudent valuation adjustments and specific and collective provisions that are allowed to be excluded from LR exposure measure	(58,578)
12	Other adjustments	(11,139,285)
13	Leverage ratio exposure measure	583,104,589

LR2: Leverage ratio

		At 30 June 2025	At 31 March 2025
		HK\$'000	HK\$'000
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	553,444,730	557,431,985
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	(1,232,434)	(94,130)
4	Less: Adjustment for securities received under SFTs that are recognised as an asset	-	-
5	Less: Specific and collective provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital	(4,730,845)	(4,569,007)
6	Less: Asset amounts deducted in determining Tier 1 capital	(9,906,852)	(10,446,061)
7	Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)	537,574,599	542,322,787
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)	512,802	1,021,797
9	Add-on amounts for PFE associated with all derivative contracts	3,388,757	3,716,705
10	Less: Exempted CCP leg of client-cleared trade exposures	-	-
11	Adjusted effective notional amount of written credit-related derivative contracts	-	-
12	Less: Permitted reductions in effective notional amount and permitted deductions from add-on amounts for PFE of written credit-related derivative contracts	-	-
13	Total exposures arising from derivative contracts (sum of rows 8 to 12)	3,901,559	4,738,502
Exposures arising from SFTs			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	536,410	848,817
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
16	CCR exposure for SFT assets	55,350	80,970
17	Agent transaction exposures	-	-
18	Total exposures arising from SFTs (sum of rows 14 to 17)	591,760	929,787
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	155,037,166	147,658,837
20	Less: Adjustments for conversion to credit equivalent amounts	(113,941,917)	(104,619,283)
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	(58,578)	(58,115)
22	Off-balance sheet items (sum of rows 19 to 21)	41,036,671	42,981,439
Capital and total exposures			
23	Tier 1 capital	62,200,246	60,915,887
24	Total exposures (sum of rows 7, 13, 18 and 22)	583,104,589	590,972,515
Leverage ratio			
25 & 25a	Leverage ratio	10.67%	10.31%
26	Minimum leverage ratio requirement	3.00%	3.00%
27	Applicable leverage buffers	N/A	N/A

LR2: Leverage ratio (continued)

		At 30 June 2025	At 31 March 2025
		HK\$'000	HK\$'000
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	662,045	596,549
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	536,410	848,817
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)	583,230,224	590,720,247
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)	10.66%	10.31%
<i>N/A: Not applicable in the case of Hong Kong</i>			

LIQ1: Liquidity Coverage Ratio – for category 1 institution

		For the quarter ended 30 June 2025	
Number of data points used in calculating the average value of the LCR and related components set out in this template: 71		Unweighted value (Average)	Weighted value (Average)
Basis of disclosure: consolidated		HK\$'000	HK\$'000
A. HQLA			
1	Total HQLA		89,069,399
B. CASH OUTFLOWS			
2	Retail deposits and small business funding, of which:	237,875,125	14,357,534
3	<i>Stable retail deposits and stable small business funding</i>	46,845,841	1,405,375
4	<i>Less stable retail deposits and less stable small business funding</i>	58,763,293	5,876,329
4a	<i>Retail term deposits and small business term funding</i>	132,265,991	7,075,830
5	Unsecured wholesale funding (other than small business funding), and debt securities and prescribed instruments issued by the AI, of which:	89,016,500	48,919,657
6	<i>Operational deposits</i>	11,648,283	2,650,660
7	<i>Unsecured wholesale funding (other than small business funding) not covered in Row 6</i>	74,405,235	43,306,015
8	<i>Debt securities and prescribed instruments issued by the AI and redeemable within the LCR period</i>	2,962,982	2,962,982
9	Secured funding transactions (including securities swap transactions)		582,496
10	Additional requirements, of which:	59,033,850	14,634,612
11	<i>Cash outflows arising from derivative contracts and other transactions, and additional liquidity needs arising from related collateral requirements</i>	4,595,252	4,595,252
12	<i>Cash outflows arising from obligations under structured financing transactions and repayment of funding obtained from such transactions</i>	-	-
13	<i>Potential drawdown of undrawn committed facilities (including committed credit facilities and committed liquidity facilities)</i>	54,438,598	10,039,360
14	Contractual lending obligations (not otherwise covered in Section B) and other contractual cash outflows	5,917,663	5,917,663
15	Other contingent funding obligations (whether contractual or non-contractual)	193,351,843	2,886,172
16	TOTAL CASH OUTFLOWS		87,298,134
C. CASH INFLOWS			
17	Secured lending transactions (including securities swap transactions)	706,592	706,592
18	Secured and unsecured loans (other than secured lending transactions covered in Row 17) and operational deposits placed at other financial institutions	64,843,646	31,664,286
19	Other cash inflows	5,344,328	5,245,795
20	TOTAL CASH INFLOWS	70,894,566	37,616,673
D. LIQUIDITY COVERAGE RATIO			Adjusted value
21	TOTAL HQLA		89,069,399
22	TOTAL NET CASH OUTFLOWS		49,681,461
23	LCR (%)		181.32%

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

Notes:

The weighted amount of HQLA is to be calculated as the amount after applying the haircuts as required under the Banking (Liquidity) Rules.

The unweighted amounts of cash inflows and cash outflows are to be calculated as the principal amounts in the calculation of the LCR as required under the Banking (Liquidity) Rules.

The weighted amounts of cash inflows and cash outflows are to be calculated as the amounts after applying the inflow and outflow rates as required under the Banking (Liquidity) Rules.

The adjusted value of total HQLA and the total net cash outflows have taken into account any applicable ceiling as required under the Banking (Liquidity) Rules.

In the second quarter of 2025, the Group has maintained a healthy liquidity position. The LCR remained stable and there was no material change compared with the last quarter. The average LCR of the second quarter of 2025 was 181.32%. The average HKD level 1 HQLA to HKD net cash outflow ratio of the second quarter of 2025 was 147.47%, well above the regulatory requirement of 20%. The ratios have maintained at stable and healthy levels.

The HQLA consists of cash, balances at central banks and high quality marketable securities issued or guaranteed by sovereigns, central banks, public sector entities or multilateral development banks and non-financial corporate debt securities. In the second quarter of 2025, the majority of the HQLA was composed of Level 1 HQLA.

The net cash outflow was mainly from retail and corporate customer deposit which are the Group's primary source of funds, together with deposit and balance from bank and other financial institution. To ensure stable, sufficient and diversified source of funds, the Group actively attracts new deposits, keeps the core deposit and obtains supplementary funding from the interbank market. Other cash outflow, such as commitment, cash outflow under derivative contract and potential collateral requirement, were minimal to the LCR.

Majority of the Group's customer deposits are denominated in HKD, USD and RMB. As the supply of HKD denominated HQLA in the market is relatively limited, the Group swaps surplus HKD funding into USD and other foreign currencies, part of funding are deployed to investment in HQLA.

LIQ2: Net Stable Funding Ratio – for category 1 institution

At 30 June 2025 Basis of disclosure: consolidated		Unweighted value by residual maturity				Weighted amount HK\$'000
		No specified term to maturity	<6 months or repayable on demand	6 months to < 12 months	12 months or more	
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	
A. Available stable funding ("ASF") item						
1	Capital:	73,422,126	-	-	5,455,900	78,878,026
2	Regulatory capital	73,422,126	-	-	5,455,900	78,878,026
2a	Minority interests not covered by row 2	-	-	-	-	-
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and small business funding:	-	207,855,027	22,977,046	4,780,018	214,938,648
5	Stable deposits		48,195,294	-	-	45,785,529
6	Less stable deposits		159,659,733	22,977,046	4,780,018	169,153,119
7	Wholesale funding:	-	160,843,352	23,809,543	6,785,016	69,304,957
8	Operational deposits		11,898,415	-	-	5,949,208
9	Other wholesale funding	-	148,944,937	23,809,543	6,785,016	63,355,749
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	2,811,208	20,681,921	3,456,915	16,569,311	18,198,843
12	Net derivative liabilities	-				
13	All other funding and liabilities not included in the above categories	2,811,208	20,681,921	3,456,915	16,569,311	18,198,843
14	Total ASF					381,320,474
B. Required stable funding ("RSF") item						
15	Total HQLA for NSFR purposes	140,104,202				12,538,806
16	Deposits held at other financial institutions for operational purposes	-	619,197	-	-	309,599
17	Performing loans and securities:	1,286,473	140,317,336	63,926,855	180,387,813	233,648,631
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	23,905	61,855,747	10,889,786	15,424,382	30,171,542
20	Performing loans, other than performing residential mortgage, to non-financial corporate clients, retail and small business customers, sovereigns, the Monetary Authority for the account of the Exchange Fund, central banks and PSEs, of which:	1,211,183	69,080,522	34,429,993	96,072,693	134,026,773
21	With a risk-weight of less than or equal to 35% under the STC approach	-	47,950	92,510	2,098,895	1,434,512
22	Performing residential mortgages, of which:	-	2,294,686	1,348,086	18,957,522	14,790,720
23	With a risk-weight of less than or equal to 35% under the STC approach	-	243,815	467,141	15,722,800	10,575,298
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	51,385	7,086,381	17,258,990	49,933,216	54,659,596

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

At 30 June 2025 Basis of disclosure: consolidated		Unweighted value by residual maturity				Weighted amount HK\$'000
		No specified term to maturity	<6 months or repayable on demand	6 months to < 12 months	12 months or more	
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	21,875,348	4,145,728	268,824	3	20,689,245
27	<i>Physical traded commodities, including gold</i>	234,498				199,323
28	<i>Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs</i>	-				-
29	<i>Net derivative assets</i>	169,389				169,389
30	<i>Total derivative liabilities before adjustments for deduction of variation margin posted</i>	1,985,706				99,285
31	<i>All other assets not included in the above categories</i>	19,485,755	4,145,728	268,824	3	20,221,248
32	Off-balance sheet items			249,524,519		2,870,798
33	Total RSF					270,057,079
34	Net Stable Funding Ratio (%)					141.20%

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

At 31 Mar 2025 Basis of disclosure: consolidated		Unweighted value by residual maturity				Weighted amount HK\$'000
		No specified term to maturity	<6 months or repayable on demand	6 months to < 12 months	12 months or more	
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	
A. Available stable funding (“ASF”) item						
1	Capital:	72,716,337	-	-	5,401,788	78,118,125
2	Regulatory capital	72,716,337	-	-	5,401,788	78,118,125
2a	Minority interests not covered by row 2	-	-	-	-	-
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and small business funding:	-	226,972,164	12,740,842	2,716,125	220,766,395
5	Stable deposits		46,171,266	-	-	43,862,703
6	Less stable deposits		180,800,898	12,740,842	2,716,125	176,903,692
7	Wholesale funding:	-	171,235,165	16,103,225	7,807,416	72,527,889
8	Operational deposits		11,675,861	-	-	5,837,931
9	Other wholesale funding	-	159,559,304	16,103,225	7,807,416	66,689,958
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	2,853,956	17,304,062	3,071,592	17,200,009	18,568,872
12	Net derivative liabilities	-				
13	All other funding and liabilities not included in the above categories	2,853,956	17,304,062	3,071,592	17,200,009	18,568,872
14	Total ASF					389,981,281
B. Required stable funding (“RSF”) item						
15	Total HQLA for NSFR purposes	129,639,565				13,046,382
16	Deposits held at other financial institutions for operational purposes	-	482,396	-	-	241,198
17	Performing loans and securities:	1,348,973	155,495,825	62,939,035	182,714,762	237,849,029
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	985	75,135,504	13,061,063	14,183,787	31,985,629
20	Performing loans, other than performing residential mortgage, to non-financial corporate clients, retail and small business customers, sovereigns, the Monetary Authority for the account of the Exchange Fund, central banks and PSEs, of which:	1,297,339	67,105,834	35,817,799	103,381,287	139,991,649
21	With a risk-weight of less than or equal to 35% under the STC approach	-	799,348	93,614	2,234,993	1,899,226
22	Performing residential mortgages, of which:	-	1,814,716	1,252,597	19,188,470	14,637,990
23	With a risk-weight of less than or equal to 35% under the STC approach	-	244,620	458,130	16,029,337	10,770,445
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	50,649	11,439,771	12,807,576	45,961,218	51,233,761

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

At 31 Mar 2025 Basis of disclosure: consolidated		Unweighted value by residual maturity				Weighted amount HK\$'000
		No specified term to maturity	<6 months or repayable on demand	6 months to < 12 months	12 months or more	
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	21,278,548	4,267,771	222,160	-	21,185,655
27	<i>Physical traded commodities, including gold</i>	78,301				66,556
28	<i>Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs</i>	-				-
29	<i>Net derivative assets</i>	586,658				586,658
30	<i>Total derivative liabilities before adjustments for deduction of variation margin posted</i>	862,980				43,149
31	<i>All other assets not included in the above categories</i>	19,750,609	4,267,771	222,160	-	20,489,292
32	Off-balance sheet items			237,179,732		2,573,907
33	Total RSF					274,896,171
34	Net Stable Funding Ratio (%)					141.86%

Notes:

The above disclosures are made pursuant to the section 16FL and 103AB of Banking (Disclosure) Rules. The items disclosed are measured according to the methodology and instructions set out in the Stable Funding Position Return (MA(BS)26) and the requirements set out in Banking (Liquidity) Rules.

Net Stable Funding Ratio ("NSFR") is defined as the amount of available stable funding ("ASF") relative to the amount of required stable funding ("RSF"). The ratio is calculated after applying the respective ASF or RSF factors required under the Stable Funding Position Return (MA(BS)26). It requires banks to maintain a stable funding profile in relation to the composition of banks' assets and off-balance sheet activities.

The Group has maintained a healthy liquidity position. The NSFR of the first and second quarters were 141.86% and 141.20% respectively. The ratio remained stable and well above the regulatory requirement of 100% throughout the first half of 2025. The weighted amount of ASF items mainly consists of retail and corporate deposits which are the Group's primary source of funds, together with regulatory capital. The weighted amount of RSF items mainly consists of loans to customers and investments in debt securities.

CR1: Credit quality of exposures

Defaulted exposures are exposures which fall within the section 67 of Banking (Capital) Rules.

At 30 June 2025								
		Gross carrying amounts of		Allowances / Impairments (c)	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 (a)	Non-defaulted Exposures (b)		Allocated in regulatory category of specific provisions	Allocated in regulatory category of collective provisions		
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
1	Loans	7,607,461	329,731,639	4,714,887	3,466,905	1,206,906	-	332,624,213
2	Debt securities	22,804	188,368,435	10	-	10	-	188,391,229
3	Off-balance sheet exposures	5,840	62,130,727	51,767	3,970	46,447	-	62,084,800
4	Total	7,636,105	580,230,801	4,766,664	3,470,875	1,253,363	-	583,100,242

CR2: Changes in defaulted loans and debt securities

	HK\$'000
1	Defaulted loans and debt securities as at 31 December 2024
2	Loans and debt securities that have defaulted since the last reporting period
3	Returned to non-defaulted status
4	Amounts written off
5	Other changes
6	Defaulted loans and debt securities as at 30 June 2025
	7,630,265

CR3: Overview of recognised credit risk mitigation

At 30 June 2025					
	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
	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
1	Loans	322,667,566	9,956,647	6,044,637	3,912,010
2	Debt securities	180,199,476	8,191,753	-	8,191,753
3	Total	502,867,042	18,148,400	6,044,637	12,103,763
4	Of which defaulted	4,154,802	8,518	5,761	2,757

CR4: Credit risk exposures and effects of recognised credit risk mitigation – for STC approach

STC approach

		At 30 June 2025					
		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
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	
1	Sovereign exposures	100,589,407	811	100,589,634	673	140,621	0.14%
2	Public sector entity exposures	10,054,503	2,356,740	10,473,412	620,490	1,570,320	14.15%
3	Multilateral development bank exposures	1,744,211	-	1,744,211	-	-	0.00%
3a	Unspecified multilateral body exposures	-	-	-	-	-	N/A
4	Bank exposures	100,690,792	107,757	98,850,075	66,813	29,160,355	29.48%
4a	Qualifying non-bank financial institution exposures	1,075,503	2,060,300	1,045,502	95,255	331,026	29.02%
5	Eligible covered bond exposures	-	-	-	-	-	N/A
6	General corporate exposures	199,390,021	203,146,147	195,574,854	19,225,038	199,766,574	93.00%
6a	Of which: non-bank financial institution exposures excluding those reported under row 4a	52,319,701	28,612,561	52,473,885	2,956,925	50,971,676	91.96%
6b	Specialized lending	895,637	27,089	895,637	7,828	913,590	101.12%
7	Equity exposures	51,385	-	51,385	-	128,463	250.00%
7a	Significant capital investments in commercial entities	-	-	-	-	-	N/A
7b	Holdings of capital instruments issued by, and non-capital LAC liabilities of, financial sector entities	1,907,847	-	1,907,847	-	2,861,771	150.00%
7c	Subordinated debts issued by banks, qualifying non-bank financial institutions and corporates	-	-	-	-	-	N/A
8	Retail exposures	16,674,344	23,485,038	16,427,252	2,714,162	16,541,741	86.42%
8a	Exposures arising from IPO financing	-	-	-	-	-	N/A
9	Real estate exposures	83,166,165	18,327,555	82,642,823	2,745,258	65,957,446	77.25%

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

		At 30 June 2025					
		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
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	
9a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	22,122,307	-	21,912,941	-	6,183,561	28.22%
9b	Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)	96,875	-	96,875	-	30,527	31.51%
9c	Of which: regulatory commercial real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	4,113,015	-	4,105,508	-	2,556,197	62.26%
9d	Of which: regulatory commercial real estate exposures (materially dependent on cash flows generated by mortgaged properties)	3,391	-	3,391	-	2,374	70.00%
9e	Of which: other real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	51,190,598	17,181,174	50,884,129	2,576,465	50,155,096	93.82%
9f	Of which: other real estate exposures (materially dependent on cash flows generated by mortgaged properties)	923,191	187,116	923,191	72,867	1,494,087	150.00%
9g	Of which: land acquisition, development and construction exposures	4,716,788	959,265	4,716,788	95,926	5,535,604	115.02%
10	Defaulted exposures	4,189,677	9,112	4,189,677	1,659	5,960,946	142.22%
11	Other exposures	14,924,946	-	14,924,946	-	13,150,578	88.11%
11a	Cash and gold	951,910	-	951,910	-	234,498	24.63%
11b	Items in the process of clearing or settlement	1,636,244	-	1,636,244	-	-	0.00%
12	Total	537,942,592	249,520,549	531,905,409	25,477,176	336,717,929	60.41%

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

STC approach

		0%	20%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
1	Sovereign exposures	99,887,203	703,104	-	-	-	-	100,590,307
2	Public sector entity exposures	3,587,895	7,275,611	230,396	-	-	-	11,093,902
3	Multilateral development bank exposures	1,744,211		-	-	-	-	1,744,211
3a	Unspecified multilateral body exposures	-	-	-	-	-	-	-
4	Bank exposures	40,473,787	44,038,503	2,220,701	10,436,261	-	1,747,636	98,916,888
4a	Qualifying non-bank financial institution exposures	400,064	640,736	-	64,702	35,255	-	1,140,757
5	Eligible covered bond exposures	-	-	-	-	-	-	-

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

		20%	30%	50%	65%	75%	85%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
6	General corporate exposures	-	-	19,485,608		20,365,876	2,406,754	172,217,718	323,936	-	214,799,892
6a	Of which: non-bank financial institution exposures excluding those reported under row 4a	-	-	5,289,579		7,430,231	-	42,624,574	86,426	-	55,430,810

		20%	50%	75%	80%	100%	130%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
6b	Specialized lending	-	-	-	-	869,716	33,749	-	-	903,465

		100%	250%	400%	Other	Total credit exposure amount (post-CCF and post-CRM)
7	Equity exposures		51,385	-	-	51,385

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

		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	1,907,847	-	-	-	1,907,847

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

		45%	75%	100%	Other	Total credit exposure amount (post CCF and post-CRM)
8	Retail exposures	33,694	11,913,572	6,221,207	972,941	19,141,414

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

8a		0%										Other						Total credit exposure amount (post-CCF and post-CRM)					
	Exposures arising from IPO financing	-										-						-					
		0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)		
9	Real estate exposures	-	9,790,122	3,138,910	5,599,219	-	1,213,371	248,897	780,550	3,841,766		996,586	9,448,211	6,378,808	-	41,275,389	18,157		2,441,838	216,257	85,388,081		
9a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)		9,790,122	3,138,910	5,507,226		1,213,371	248,897	770,536	10,165		993,195	6,105				18,157			216,257	21,912,941		
9b	Of which: no loan splitting applied		9,790,122	3,138,910	5,507,226		1,213,371	248,897	770,536	10,165		993,195	6,105				18,157			216,257	21,912,941		
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)				91,993	-		-		4,882				-		-		-		-	96,875		
9f	Of which: regulatory commercial real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	-	-		-		-		-	3,826,719			27,009	79,117		172,663			-	-	4,105,508		
9g	Of which: no loan splitting applied	-	-		-		-		-	3,826,719			27,009	79,117		172,663			-	-	4,105,508		

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

		0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
9h	Of which: loan splitting applied (secured)																				
9i	Of which: loan splitting applied (unsecured)																				
9j	Of which: regulatory commercial real estate exposures (materially dependent on cash flows generated by mortgaged properties)											3,391			-			-		-	3,391
9k	Of which: other real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	-	-		-		-		10,014				9,415,097	6,299,691		37,735,792			-	-	53,460,594
9l	Of which: no loan splitting applied	-	-		-		-		10,014				9,415,097	6,299,691		37,735,792			-	-	53,460,594
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)																		996,058	-	996,058
9p	Of which: land acquisition, development and construction exposures															3,366,934			1,445,780	-	4,812,714

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

		50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
10	Defaulted exposures		627,607	3,555,191	8,538	4,191,336
		100%	1250%		Other	Total credit exposure amount (post-CCF and post-CRM)
11	Other exposures	12,706,986	-		2,217,960	14,924,946
		0%	100%		Other	Total credit exposure amount (post-CCF and post-CRM)
11a	Cash and gold	717,412	234,498		-	951,910
		0%	20%		Other	Total credit exposure amount (post-CCF and post-CRM)
11b	Items in the process of clearing or settlement	1,636,244	-		-	1,636,244

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

Exposure amounts and CCFs applied to off-balance sheet exposures, categorized 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%	222,605,986	2,465,307	26.71%	221,241,903
2	40-70%	36,086,048	1,151,448	10.00%	35,835,851
3	75%	32,040,491	26,848,768	11.29%	34,775,833
4	85%	8,697,645	3,120,564	20.85%	8,863,504
5	90-100%	229,390,877	214,875,671	16.95%	247,357,664
6	105-130%	266,365	88,374	36.60%	289,833
7	150%	8,803,795	970,417	18.96%	8,966,612
8	250%	51,385	-	N/A	51,385
9	400%	-	-	N/A	-
10	1,250%	-	-	N/A	-
11	Total exposures	537,942,592	249,520,549	16.47%	557,382,585

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

		At 30 June 2025					
		Replacement cost (RC)	PFE	Effective EPE	Alpha (α) used for computing default risk exposure	Default risk exposure after CRM	RWA
		HK\$'000	HK\$'000	HK\$'000		HK\$'000	HK\$'000
1	SA-CCR approach (for derivative contracts)	327,300	2,017,091		1.4	3,282,147	1,224,470
1a	CEM (for derivative contracts)	-	-		1.4	-	-
2	IMM (CCR) approach			-	Not applicable	-	-
3	Simple approach (for SFTs)					-	-
4	Comprehensive approach (for SFTs)					80,909	16,181
5	VaR (for SFTs)					-	-
6	Total						1,240,651

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

STC approach

Risk Weight Exposure class		At 30 June 2025											Total default risk exposure after CRM
		0%	10%	20%	30%	40%	50%	75%	85%	100%	150%	Others	
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
1	Sovereign exposures	-	-	-	-	-	-	-	-	-	-	-	-
2	Public sector entity exposures	-	-	-	-	-	-	-	-	-	-	-	-
3	Multilateral development bank exposures	-	-	-	-	-	-	-	-	-	-	-	-
4	Unspecified multilateral body exposures	-	-	-	-	-	-	-	-	-	-	-	-
5	Bank exposures	-	-	867,644	1,370,373	56,627	868,565	-	-	65,691	-	-	3,228,900
6	Qualifying non-bank financial institution exposures	-	-	-	-	-	-	-	-	-	-	-	-
7	General corporate exposures	-	-	-	-	-	-	-	5,132	118,043	-	-	123,175
8	Retail exposures	-	-	-	-	-	-	-	-	10,981	-	-	10,981
9	Defaulted exposures	-	-	-	-	-	-	-	-	-	-	-	-
10	Other exposures	-	-	-	-	-	-	-	-	-	-	-	-
11	Total	-	-	867,644	1,370,373	56,627	868,565	-	5,132	194,715	-	-	3,363,056

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

	At 30 June 2025					
	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		
	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
Cash - domestic currency	-	-	-	-	-	-
Cash - other currencies	-	506,550	-	1,232,435	536,410	-
Government bonds	-	-	-	-	-	-
Other bonds	-	-	-	-	-	617,317
Total	-	506,550	-	1,232,435	536,410	617,317

CCR6: Credit-related derivatives contracts

	At 30 June 2025	
	Protection bought	Protection sold
	HK\$'000	HK\$'000
Notional amounts		
Single-name credit default swaps	-	-
Index credit default swaps	-	-
Total return swaps	-	-
Credit-related options	-	-
Other credit-related derivative contracts	-	-
Total notional amounts	-	-
Fair values		
Positive fair value (asset)	-	-
Negative fair value (liability)	-	-

CCR8: Exposures to CCPs

		At 30 June 2025	
		Exposure after CRM	RWA
		HK\$'000	HK\$'000
1	Exposures of the AI as clearing member or clearing client to qualifying CCPs (total)		-
2	Default risk exposures to qualifying CCPs (excluding items disclosed in rows 7 to 10), of which:	6	-
3	(i) OTC derivative transactions	6	-
4	(ii) Exchange-traded derivative contracts	-	-
5	(iii) Securities financing transactions	-	-
6	(iv) Netting sets subject to valid cross-product netting agreements	-	-
7	Segregated initial margin	-	
8	Unsegregated initial margin	-	-
9	Funded default fund contributions	-	-
10	Unfunded default fund contributions	-	-
11	Exposures of the AI as clearing member or clearing client to non-qualifying CCPs (total)		-
12	Default risk exposures to non-qualifying CCPs (excluding items disclosed in rows 17 to 20), of which:	-	-
13	(i) OTC derivative transactions	-	-
14	(ii) Exchange-traded derivative contracts	-	-
15	(iii) Securities financing transactions	-	-
16	(iv) Netting sets subject to valid cross-product netting agreements	-	-
17	Segregated initial margin	-	
18	Unsegregated initial margin	-	-
19	Funded default fund contributions	-	-
20	Unfunded default fund contributions	-	-

CVA1: CVA risk under reduced basic CVA approach

The Group does not enter into any CVA hedges.

		At 30 June 2025	
		Components	CVA risk capital charge under the reduced basic CVA approach
		HK\$'000	HK\$'000
1	Aggregation of systematic components of CVA risk	124,678	
2	Aggregation of idiosyncratic components of CVA risk	25,160	
3	Total		42,924

MR1: Market risk under STM approach

		At 30 June 2025
		Market risk capital charges under STM approach
		HK\$'000
1	General interest rate risk	28,602
2	Equity risk	-
3	Commodity risk	9,068
4	Foreign exchange risk	134,843
5	Credit spread risk (non-securitization)	60,129
6	Credit spread risk (securitization: non-correlation trading portfolio ("CTP"))	-
7	Credit spread risk (securitization: CTP)	-
8	Standardized default risk charge ("SA-DRC") (non-securitization)	23,044
9	SA-DRC (securitization: non-CTP)	-
10	SA-DRC (securitization: CTP)	-
11	Residual risk add-on	11
12	Total	255,697

ENC: Asset encumbrance

	At 30 June 2025		
	Encumbered assets	Unencumbered assets	Total
	HK\$'000	HK\$'000	HK\$'000
ASSETS			
Cash and balances with banks and other financial institutions	-	45,419,458	45,419,458
Placements with banks and other financial institutions	-	9,005,572	9,005,572
Financial assets at fair value through profit or loss	-	16,010,454	16,010,454
Derivative financial instruments	-	979,987	979,987
Advances to banks	-	488,642	488,642
Advances to customers and trade bills	-	271,626,756	271,626,756
Financial investments	11,685,121	176,700,551	188,385,672
Interests in subsidiaries	-	10,983	10,983
Investment properties	-	2,135,695	2,135,695
Properties, plant and equipment	-	7,112,614	7,112,614
Intangible assets	-	1,555,194	1,555,194
Current tax assets	-	-	-
Deferred tax assets	-	562,835	562,835
Other assets	-	6,936,419	6,936,419
Total assets	11,685,121	538,545,160	550,230,281