QUARTERLY REGULATORY DISCLOSURE PREPARED UNDER THE BANKING (DISCLOSURE) RULES
30TH SEPTEMBER 2025

Liquidity Information Disclosures

Liquidity Ratios

	3 month's average of Q3 2025	**3 month's average of Q2 2025**
Average liquidity maintenance ratio	63.21%	62.26%
Average core funding ratio	394.94%	411.79%

The Branch was designated as the category 2A institution by the Hong Kong Monetary Authority and thus required to comply with all the calculation and disclosure requirements related to Core Funding Ratio in accordance with the Banking (Liquidity) Rules effective from January 1, 2018.

The Liquidity Maintenance Ratio ("LMR") and Core Funding Ratio ("CFR") are computed in accordance with Section 97H of the Banking Ordinance. The average LMR and average CFR are the arithmetic mean of the average value for each calendar month of the reporting period in accordance with the Banking (Liquidity) Rules.