

# Livi Bank

# Unaudited Regulatory Disclosure Statement

For the period ended 30 September 2025

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#### 1 Introduction

#### **Unaudited Regulatory Disclosure Statement**

This unaudited quarterly regulatory disclosure statement complies with the Banking (Disclosure) Rules ("Rules") under section 60A of the Banking Ordinance and the disclosure templates issued by the Hong Kong Monetary Authority ("HKMA").

These banking disclosures are governed by the Bank's disclosure policy, which has been approved by the Board of Directors. The disclosure policy sets out the approach to determine the content, appropriateness and frequency of the disclosures, the approach to ensure the relevance and adequacy of the disclosures, and the internal control over the process for making the disclosures. The disclosures have been subject to independent review in accordance with the disclosure policy.

Prior period disclosures as required by the Banking (Disclosure) Rules are available on our website: www.livibank.com.

#### Basis of preparation and consolidation

The capital ratios were calculated in accordance with the Banking (Capital) Rules ("BCR") of the Hong Kong Banking Ordinance. In calculating the risk weighted amounts, the Bank adopted the Standardized (Credit Risk) Approach and the Simplified Standardized (Market Risk) Approach for credit risk and market risk respectively. For operational risk, the capital requirement is calculated using Business Indicator to calculate the operational risk capital charge.

At 30 September 2025, the Bank does not have any subsidiaries.

# 2 Key Prudential Ratios (KM1)

The following table sets out an overview of the Bank's key prudential ratios.

		(a) At	(b) At	(c) At	(d) At	(e) At
		30 September 2025	30 June 2025	31 March 2025		30 September 2024
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
	Regulatory capital (amount)					
1 & 1a	Common Equity Tier 1 (CET1)	892,680	886,807	855,506	857,517	930,899
2 & 2a	Tier 1	1,691,756	1,685,883	1,654,582	1,656,593	1,729,975
3 & 3a	Total capital	1,724,183	1,720,991	1,685,790	1,681,159	1,750,675
	RWA (amount)					
4	Total RWA <sup>2</sup>	2,846,068	3,038,632	2,705,839	2,192,177	1,844,650
4a	Total RWA (pre-floor)	2,846,068	3,038,632	2,705,839		
	Risk-based regulatory capital ratios					
	(as a percentage of RWA)	0.1.10/	22.22/	0.4.007	22.424	
5 & 5a	CET1 ratio (%) <sup>1</sup>	31.4%	29.2%	31.6%	39.1%	50.5%
5b	CET1 ratio (%) (pre-floor ratio)	31.4%	29.2%	31.6%	== •••	
6 & 6a	Tier 1 ratio (%) <sup>1</sup>	59.4%	55.5%	61.1%	75.6%	93.8%
6b	Tier 1 ratio (%) (pre-floor ratio)	59.4%	55.5%	61.1%		24.204
7 & 7a	Total capital ratio (%) <sup>1</sup>	60.6%	56.6%	62.3%	76.7%	94.9%
7b	Total capital ratio (%) (pre-floor ratio)	60.6%	56.6%	62.3%		
	Additional CET1 buffer requirements (as a percentage of RWA)					
8	Capital conservation buffer requirement (%)	2.5%	2.5%	2.5%	2.5%	2.5%
9	Countercyclical capital buffer requirement (%)		0.5%	0.5%	0.5%	1.0%
10	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	0.0%	0.0%	0.0%	0.0%	0.0%
11	Total Al-specific CET1 buffer requirements (%	) 3.0%	3.0%	3.0%	3.0%	3.5%
12	CET1 available after meeting the Al's minimum capital requirements (%)	23.4%	21.2%	23.6%	31.1%	42.5%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	7,135,016	6,902,594	6,545,265	5,913,050	5,034,270
13a	LR exposure measure based on mean values of					
11 110	gross assets of SFTs	7,135,016 23.7%	6,902,594	6,545,265	20.00/	24.40/
814b 14c &	LR (%) 3  LR (%) based on mean values of gross assets	23.1 %	24.4%	25.3%	28.0%	34.4%
14d	of SFTs	23.7%	24.4%	25.3%		
	Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)					
	Applicable to category 1 institutions only	/:				
15	Total high quality liquid assets (HQLA)	NA	NA	NA	NA	NA
16	Total net cash outflows	NA	NA	NA	NA	NA
17	LCR (%)	NA	NA	NA	NA	NA
	Applicable to category 2 institutions only	:				
17a	LMR (%)#4	120.6%	119.0%	152.3%	163.3%	166.0%
	Net Stable Funding Ratio (NSFR) / Core F	Funding Ratio	(CFR)			
	Applicable to category 1 institutions only					
18	Total available stable funding	NA	NA	NA	NA	NA
19	Total required stable funding	NA	NA	NA	NA	NA
20	NSFR (%)	NA	NA	NA	NA	NA
	Applicable to category 2A institutions or					
20a	CFR (%)	NA	NA	NA	NA	NA
	\ /	2				

#### 2 Key Prudential Ratios (KM1) (continued)

Increase in CET1%, Tier 1% and Total CAR% as of 30 September 2025 was driven by a decrease in risk-weighted amount ("RWA") and the operating profit recorded in Q3 2025.
 Please refer to note 3 for the key drivers of changes in total RWA.
 Please refer to note 4 for the key drivers of changes in the leverage ratio.
 Increase in average LMR was mainly due to an increase in liquefiable assets in Q3 2025.

<sup>&</sup>lt;sup>#</sup> The LMR disclosed above represents the arithmetic mean of the average value of the LMR for each calendar month within the quarter.

# 3 Overview of risk-weighted amount ("RWA") (OV1)

The following table sets out an overview of capital requirements in terms of a detailed breakdowns of RWAs for various risks.

vanc	vac nonce	(a)	(b)	(c)
		RWA		Minimum capital
		KWA		requirements
	_	At	At	
		30 September	30 June	
		2025	2025	
		HK\$'000	HK\$'000	HK\$'000
1	Credit risk for non-securitization exposures <sup>1</sup>	2,594,130	2,808,607	207,530
2	Of which STC approach	2,594,130	2,808,607	207,530
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	-	_	_
7	Of which SA-CCR approach	_	_	_
7a	Of which CEM	_	_	_
8	Of which IMM(CCR) approach	_	_	_
9	Of which others	_	_	_
10	CVA risk	_	_	_
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 <sup>2</sup>	-	-	-
21	Of which STM approach	_	_	_
22	Of which IMA	_	_	_
22a	Of which SSTM approach	_	_	_
23	Capital charge for moving exposures between trading book and banking	NA	NA	NA
	book			
24	Operational risk <sup>3</sup>	251,938	230,025	20,155
24a	Sovereign concentration risk	_	_	_
25	Amounts below the thresholds for deduction (subject to 250% RW)	-	_	-
26	Output floor level applied	-	_	_
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	-	_	-
28b	Of which portion of regulatory reserve for general banking risk and			
_00	collective provision which is not included in Tier 2 capital			
	2. 2 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	_	_	_
28c	Of which portion of cumulative fair value gains arising from the			
200	revaluation of land and buildings which is not included in Tier 2			
	Capital	_	_	_
29	Total	2,846,068	3,038,632	227,685
	A	, -,	, ·-, <u>-</u>	,

#### 3 Overview of risk-weighted amount ("RWA") (OV1) (continued)

- <sup>1</sup> Decrease in credit risk for non-securitization exposures as of 30 September 2025 was primarily due to the decrease in SME loan portfolio.
- <sup>2</sup> Since the end of March 2024, the Bank has been exempted under section 22(1) of the BCR from the requirement to calculate market risk under section 17.
- <sup>3</sup> Increase in operational risk exposure was driven by higher net interest income and fee income in Q3 2025.

# 4 Leverage ratio (LR2)

The following table sets out a detailed breakdown of the components of the LR denominator.

including related on-balance sheet collateral) 1  2 Gross-up for derivative contracts collateral provided where deducted from balance sheet assets pursuant to the applicable accounting standard  3 Less: Deductions of receivable assets for cash variation margin provided under derivative contracts  4 Less: Adjustment for securities received under SFTs that are recognized as an asset  5 Less: Specific and collective provisions associated with on-balance sheet (77,999) (91,943 exposures that are deducted from Tier 1 capital  6 Less: Asset amounts deducted in determining Tier 1 capital  7 Total on-balance sheet exposures (excluding derivative contracts and SFTs) (67,965) (76,642 (5878,331 (sum of rows 1 to 6)¹)  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)  9 Add-on amounts for PFE associated with all derivative contracts  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 PPE of written credit-related derivative contracts  13 Total exposures arising from derivative contracts (sum of rows 8 to 12)  Exposures arising from SFTs  14 Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions  15 Less: Netted amounts of cash payables and cash receivables of gross SFT  2 Agent transaction exposures  16 CCR exposure for SFT assets  17 Agent transaction exposures  18 Total exposures arising from SFTs (sum of rows 14 to 17)  Other off-balance sheet exposure at gross notional amount 3  2 2 Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital  2 0 Hessian Collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital			(a)	(b)
On-balance sheet exposures           1 On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral) 1         7,254,136         7,046,916           2 Gross-up for derivative contracts collateral provided where deducted from balance sheet assets pursuant to the applicable accounting standard under derivative contracts         ————————————————————————————————————			30 September 2025	30 June 2025
including related on-balance sheet collateral) 1 2 Gross-up for derivative contracts collateral provided where deducted from balance sheet assets pursuant to the applicable accounting standard 3 Less: Deductions of receivable assets for cash variation margin provided under derivative contracts 4 Less: Adjustment for securities received under SFTs that are recognized as an asset 5 Less: Specific and collective provisions associated with on-balance sheet (77,599) (91,943) exposures that are deducted from Tier 1 capital (67,965) (76,642) (76,965) (76,642) (77,994) (91,943) (9	On-k	palance sheet exposures		
balance sheet assets pursuant to the applicable accounting standard  1 Less: Deductions of receivable assets for cash variation margin provided under derivative contracts  2 Less: Adjustment for securities received under SFTs that are recognized as an asset  3 Less: Specific and collective provisions associated with on-balance sheet (77,999) (91,943 exposures that are deducted from Tier 1 capital  4 Less: Asset amounts deducted in determining Tier 1 capital  5 Less: Specific and collective provisions associated with on-balance sheet  6 Less: Asset amounts deducted in determining Tier 1 capital  7 Total on-balance sheet exposures (excluding derivative contracts and SFTs) (67,965) (76,642 (sum of rows 1 to 6))  8 Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)  9 Add-on amounts for PE associated with all derivative contracts  10 Less: Exempted CCP leg of client-cleared trade exposures  11 Adjusted effective notional amount of written credit-related derivative contracts  12 Less: Evernited reductions in effective notional amount and permitted deductions from add-on amounts for PPE of written credit-related derivative contracts  13 Total exposures arising from derivative contracts (sum of rows 8 to 12)  15 Total exposures arising from derivative contracts (sum of rows 8 to 12)  16 Less: Netted amounts of cash payables and cash receivables of gross SFT  2 Less: Petited remounts of cash payables and cash receivables of gross SFT  3 Total exposures arising from SFTs (sum of rows 14 to 17)  4 Gross amount of SFT assets  6 CCR exposure for SFT assets  10 Off-balance sheet exposure at gross notional amount and permitted exposures that are deducted from Tier 1 capital  1 Capital and total exposures (sum of rows 19 to 21)  2 Less: Specific and collective provisions associated with off-balance sheet exposures (sum of rows 7, 13, 18 and 22)  2 Off-balance sheet ferms (sum of rows 19 to 21)  2 Add-on add total exposures (sum of ro		On-balance sheet exposures (excluding derivative contracts and SFTs, but	7,254,136	7,046,916
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exposures that are deducted from Tier 1 capital  6 Less: Asset amounts deducted in determining Tier 1 capital 2 (67,965) (76,642  7 Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6) 1  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)  9 Add-on amounts for PFE associated with all derivative contracts  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 PPE of written credit-related derivative contracts  13 Total exposures arising from derivative contracts (sum of rows 8 to 12)  Exposures arising from SFTs  14 Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions  15 Less: Netted amounts of cash payables and cash receivables of gross SFT assets  16 CCR exposure for SFT assets  17 Agent transaction exposures  18 Total exposures arising from SFTs (sum of rows 14 to 17)  19 Off-balance sheet exposures  19 Off-balance sheet exposure at gross notional amount 3  272,826 246,537  20 Less: Adjustments for conversion to credit equivalent amounts  20 Less: Adjustments for conversion to credit equivalent amounts  21 Less: Specific and collective provisions associated with off-balance sheet  22 Off-balance sheet items (sum of rows 19 to 21)  25 Agilia and total exposures  25 Total exposures (sum of rows 7, 13, 18 and 22)  27 Total exposures (sum of rows 7, 13, 18 and 22)  28 Agilia and total exposures  29 Agilia and total exposures  20 Less arising from SFTs (sum of rows 19 to 21)  28 Agilia and total exposures  29 Agilia and total exposures  20 Agilia and total e	4	· · · · · · · · · · · · · · · · · · ·	_	
7 Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6) 1  Exposures arising from derivative contracts  Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)  9 Add-on amounts for PFE associated with all derivative contracts	5	exposures that are deducted from Tier 1 capital	(77,999)	(91,943)
Sum of rows 1 to 6)   Exposures arising from derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)   9   Add-on amounts for PFE associated with all derivative contracts   -     -		·	(67,965)	(76,642)
Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)   Padd-on amounts for PFE associated with all derivative contracts   Padd-on amounts for PFE associated with all derivative contracts   Padd-on amounts for PFE associated with all derivative contracts   Padd-on amounts for PFE associated with all derivative contracts   Padd-on amounts for PFE associated with all derivative contracts   Padd-on amounts for PFE associated with all derivative contracts   Padd-on amounts for PFE all amount and permitted   Padd-on amounts for PFE of written credit-related derivative contracts   Padd-on amounts for PFE of written credit-related derivative contracts   Padd-on amounts for PFE of written credit-related derivative contracts   Padd-on amounts for PFE of written credit-related derivative contracts   Padd-on amounts for PFE of written credit-related derivative contracts   Padd-on amounts for PFE of written credit-related derivative contracts   Padd-on amounts for pFFE associated with no recognition of netting), after adjusting   Padd-on amount of SFT assets   Padd-on amounts of cash payables and cash receivables of gross SFT   Padd-on assets   Padd-on amounts of cash payables and cash receivables of gross SFT   Padd-on assets   Pa	7	• • • • • • • • • • • • • • • • • • • •	7,108,172	6,878,331
8 Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting) 9 Add-on amounts for PFE associated with all derivative contracts 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 PPE of written credit-related derivative contracts 13 Total exposures arising from derivative contracts (sum of rows 8 to 12) 14 Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions 15 Less: Netted amounts of cash payables and cash receivables of gross SFT assets 16 CCR exposure for SFT assets 17 Agent transaction exposures 18 Total exposures arising from SFTs (sum of rows 14 to 17) 19 Off-balance sheet exposures 19 Off-balance sheet exposures 19 Off-balance sheet exposure at gross notional amount 3 272,826 246,537 20 Less: Adjustments for conversion to credit equivalent amounts 21 Less: Specific and collective provisions associated with off-balance sheet 22 Off-balance sheet items (sum of rows 19 to 21) 23 Tier 1 capital 24 Total exposures (sum of rows 7, 13, 18 and 22) 25 Off-balance sheet items (sum of rows 7, 13, 18 and 22) 26 Werage ratio 27 Quantification 28 Quantification 29 Quantification 29 Quantification 29 Quantification 20 Quantification 20 Quantification 20 Quantification 20 Quantification 20 Quantification 20 Quantification 21 Quantification 22 Quantification 23 Quantification 24 Quantification 25 Quantification 26 Quantification 26 Quantification 27 Quantification 28 Quantification 29 Quantification 29 Quantification 20 Quantification 20 Quantification 20 Quantification 20 Quantification 20 Quantification 20 Quantification 21 Quantification 22 Quantification 23 Quantification 24 Quantification 25 Quantification 26 Quantification 27 Quantification 28 Quantification 29 Quantification 2	-	,		
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10 Less: Exempted CCP leg of client-cleared trade exposures — ——————————————————————————————————		net of eligible cash variation margin and/or with bilateral netting)	_	_
11 Adjusted effective notional amount of written credit-related derivative contracts  Less: Permitted reductions in effective notional amount and permitted deductions from add-on amounts for PPE of written credit-related derivative contracts  13 Total exposures arising from derivative contracts (sum of rows 8 to 12)  Exposures arising from SFTs  14 Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions  15 Less: Netted amounts of cash payables and cash receivables of gross SFT assets  16 CCR exposure for SFT assets  17 Agent transaction exposures  18 Total exposures arising from SFTs (sum of rows 14 to 17)  19 Off-balance sheet exposures  19 Off-balance sheet exposures  20 Less: Adjustments for conversion to credit equivalent amounts  21 Less: Specific and collective provisions associated with off-balance sheet exposures  22 Off-balance sheet items (sum of rows 19 to 21)  23 Tier 1 capital  1,691,756  1,685,883  25a  Ceverage ratio  23.7%  24.4%  25.8%  26 Minimum leverage ratio requirement  3.0%  3.0%			_	_
12 Less: Permitted reductions in effective notional amount and permitted deductions from add-on amounts for PPE of written credit-related derivative contracts  13 Total exposures arising from derivative contracts (sum of rows 8 to 12) – —  Exposures arising from SFTs  14 Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions  15 Less: Netted amounts of cash payables and cash receivables of gross SFT assets  16 CCR exposure for SFT assets – — —————————————————————————————————			_	
deductions from add-on amounts for PPE of written credit-related derivative contracts  Total exposures arising from derivative contracts (sum of rows 8 to 12)  For sale accounting transactions  Less: Netted amounts of cash payables and cash receivables of gross SFT assets  Agent transaction exposures  Total exposures arising from SFTs (sum of rows 14 to 17)  Off-balance sheet exposure at gross notional amounts  Less: Adjustments for conversion to credit equivalent amounts  20 Less: Adjustments for conversion to credit equivalent amounts  21 Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital  22 Off-balance sheet items (sum of rows 19 to 21)  Capital and total exposures (sum of rows 7, 13, 18 and 22)  Leverage ratio  23 Total exposures (sum of rows 7, 13, 18 and 22)  Leverage ratio  23 Minimum leverage ratio requirement  3.0%  3.0%			_	_
Exposures arising from SFTs  14 Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions  15 Less: Netted amounts of cash payables and cash receivables of gross SFT assets  16 CCR exposure for SFT assets ——————————————————————————————————	12	deductions from add-on amounts for PPE of written credit-related derivative	_	-
14 Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions  15 Less: Netted amounts of cash payables and cash receivables of gross SFT assets  16 CCR exposure for SFT assets  17 Agent transaction exposures  18 Total exposures arising from SFTs (sum of rows 14 to 17)  19 Off-balance sheet exposure at gross notional amount 3  20 Less: Adjustments for conversion to credit equivalent amounts  21 Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital  22 Off-balance sheet items (sum of rows 19 to 21)  23 Tier 1 capital  24 Total exposures (sum of rows 7, 13, 18 and 22)  25 Leverage ratio  26 Minimum leverage ratio requirement  3.0%  3.0%	13	Total exposures arising from derivative contracts (sum of rows 8 to 12)	_	_
for sale accounting transactions  Less: Netted amounts of cash payables and cash receivables of gross SFT assets  CCR exposure for SFT assets —	Ехро	osures arising from SFTs		
Agent transaction exposures   -   -   -   -   -   -   -   -   -	14		-	-
17       Agent transaction exposures       — <td< td=""><td>15</td><td></td><td>-</td><td>-</td></td<>	15		-	-
Total exposures arising from SFTs (sum of rows 14 to 17)  Other off-balance sheet exposures  19 Off-balance sheet exposure at gross notional amount 3 272,826 246,537 20 Less: Adjustments for conversion to credit equivalent amounts (245,543) (221,883 21 Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital  22 Off-balance sheet items (sum of rows 19 to 21) 26,844 24,263 26 27 27 28 28 29 29 29 29 29 29 29 29 29 29 29 29 29	16	CCR exposure for SFT assets		
Other off-balance sheet exposures19Off-balance sheet exposure at gross notional amount 3272,826246,53720Less: Adjustments for conversion to credit equivalent amounts(245,543)(221,883)21Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital(439)(391)22Off-balance sheet items (sum of rows 19 to 21)26,84424,263Capital and total exposures1,691,7561,685,88324Total exposures (sum of rows 7, 13, 18 and 22)7,135,0166,902,594Leverage ratio23.7%24.4%25aLeverage ratio requirement3.0%3.0%		<del>-</del>		
19 Off-balance sheet exposure at gross notional amount 3 272,826 246,537 20 Less: Adjustments for conversion to credit equivalent amounts (245,543) (221,883 21 Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital 22 Off-balance sheet items (sum of rows 19 to 21) 26,844 24,263 24 Total exposures (sum of rows 7, 13, 18 and 22) 7,135,016 6,902,594 24 Total exposures (sum of rows 7, 13, 18 and 22) 7,135,016 6,902,594 258 25a Leverage ratio 23.7% 24.4% 26.00 26 Minimum leverage ratio 3.0% 3.0%			-	-
20       Less: Adjustments for conversion to credit equivalent amounts       (245,543)       (221,883)         21       Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital       (439)       (391)         22       Off-balance sheet items (sum of rows 19 to 21)       26,844       24,263         Capital and total exposures       1,691,756       1,685,883         24       Total exposures (sum of rows 7, 13, 18 and 22)       7,135,016       6,902,594         Leverage ratio       23.7%       24.4%         25a       Leverage ratio requirement       3.0%       3.0%	Othe			
21       Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital       (439)       (391)         22       Off-balance sheet items (sum of rows 19 to 21)       26,844       24,263         Capital and total exposures       1,691,756       1,685,883         24       Total exposures (sum of rows 7, 13, 18 and 22)       7,135,016       6,902,594         Leverage ratio       23.7%       24.4%         26       Minimum leverage ratio requirement       3.0%       3.0%		· •	272,826	246,537
Exposures that are deducted from Tier 1 capital   22   Off-balance sheet items (sum of rows 19 to 21)   26,844   24,263   Capital and total exposures   23   Tier 1 capital   1,691,756   1,685,883   24   Total exposures (sum of rows 7, 13, 18 and 22)   7,135,016   6,902,594   Ceverage ratio   23.7%   24.4%   25a   Leverage ratio   23.7%   24.4%   26   Minimum leverage ratio requirement   3.0%   3.0%   3.0%		· · · · · · · · · · · · · · · · · · ·	, ,	(221,883)
Capital and total exposures         23       Tier 1 capital       1,691,756       1,685,883         24       Total exposures (sum of rows 7, 13, 18 and 22)       7,135,016       6,902,594         Leverage ratio       23.7%       24.4%         26       Minimum leverage ratio requirement       3.0%       3.0%		exposures that are deducted from Tier 1 capital		(391)
23       Tier 1 capital       1,691,756       1,685,883         24       Total exposures (sum of rows 7, 13, 18 and 22)       7,135,016       6,902,594         Leverage ratio       258       23.7%       24.4%         26       Minimum leverage ratio requirement       3.0%       3.0%		,	26,844	24,263
24       Total exposures (sum of rows 7, 13, 18 and 22)       7,135,016       6,902,594         Leverage ratio       258       25a       Leverage ratio       23.7%       24.4%         26       Minimum leverage ratio requirement       3.0%       3.0%	Capi	•		
Leverage ratio $\frac{258}{25a}$ 26 Minimum leverage ratio requirement $\frac{23.7\%}{3.0\%}$	23	· · · · · · · · · · · · · · · · · · ·	1,691,756	1,685,883
258 25a         Leverage ratio         23.7%         24.4%           26         Minimum leverage ratio requirement         3.0%         3.0%			7,135,016	6,902,594
25a Leverage ratio 23.7% 24.4% 25a Minimum leverage ratio requirement 3.0% 3.0%		erage ratio		
		Leverage ratio	23.7%	24.4%
27 Applicable leverage buffers N/A N/A	26	Minimum leverage ratio requirement	3.0%	3.0%
	27	Applicable leverage buffers	N/A	N/A

#### Leverage ratio (LR2) (continued)

		(a)	(b)
		At	At
		30 September	30 June
		2025	2025
		HK\$'000	HK\$'000
Disc	losure of mean values		
28	Mean value of gross assets of SFTs, after adjustment for sale accounting transactions and netting of amounts of associated cash payables and cash receivables	-	-
29	Quarter-end value of gross amount of SFT assets, after adjustment for sale accounting transactions and netting of amounts of associated cash payables and cash receivables	_	-
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)	7,135,016	6,902,594
31& 31a	Leverage ratio based on mean values from row 28 of gross assets of SFTs (after adjustment for sale accounting transactions and netting amounts of associated cash payables and cash receivables)	23.7%	24.4%

Increase in on-balance sheet exposures was primary driven by the increase in financial investments.
 Decrease in asset amount deducted in Tier 1 capital was mainly from less intangible asset as at quarter end.
 Increase in off-balance sheet commitment was due to the increase in loan commitment from retail business.

#### 5 Risk-weighted amount flow statements of CVA risk exposures (CVA4)

The following table sets out the flow statement explaining variations in RWA for CVA risk determined under the standardized CVA approach.

	(a)
	HK\$'000
1 Total RWA for CVA risk at 30 June 2025	-
2 Total RWA for CVA risk at 30 September 2025	

The Bank has no CVA risk exposure as of 30 September 2025 and 30 June 2025.

Bank

CEM

CET1

Acronyms		SA-CCR	Standardised approach for counterparty	
			credit risk	
Al	Authorised institution	SEC-ERBA	Securitization external ratings-based	
ALCO	Asset and Liability Committee		approach	
AT1	Additional tier 1	SEC-FBA	Securitization full back approach	

SEC-IRBA

Securitization internal ratings-based **BCR** Banking (Capital) Rules approach

**BSC** Basic approach SEC-SA Securitization standardised approach CCF Credit conversion factor SFT Securities financing transaction CCP Central counterparty STC Standardised (credit risk) approach CCR Counterparty credit risk STM Standardised (market risk) approach **CCyB** Countercyclical capital buffer

CIS Collective investment scheme

Livi Bank Limited

CRM Credit risk mitigation

**CVA** Credit valuation adjustment

D-SIB Domestic systematically important

Common equity tier 1

Current exposure method

authorised institution

**DTAs** Deferred tax assets EL **Expected loss FBA** Fall-back approach

G-SIB Global systematically important

authorised institution

**HKMA** Hong Kong Monetary Authority **IMM** Internal models approach

IMM (CCR) Internal models (counterparty credit

risk) approach

**IRB** Internal ratings-based approach Jurisdictional countercyclical capital **JCCyB** 

LAC Loss-absorbing Capacity **LCR** Liquidity Coverage Ratio **LMR** Liquidity Maintenance Ratio

LR Leverage Ratio

LTA Look through approach **MBA** Mandate-based approach **MSRs** Mortgage servicing rights

N/A Not applicable

**PFE** Potential future exposure **PRC** People's Republic of China

**PSE** Public sector entity

RW Risk-weight

Risk-weighted asset/risk-weighted **RWA** 

amount

S Securitization

Livi Bank Limited 28/F, Oxford House, 979 King's Road, Quarry Bay, Hong Kong www.livibank.com

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