# ELE BANK LIMITED

## REGULATORY DISCLOSURE STATEMENT

30 June 2026

(Unaudited)

**ELE BANK LIMITED**
**REGULATORY DISCLOSURE STATEMENT (Unaudited)**

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**ELE BANK LIMITED**
**REGULATORY DISCLOSURE STATEMENT (Unaudited)**

## 1. INTRODUCTION

### Purpose

The information contained in this document is for Ele Bank Limited ("the Bank") and should be read in conjunction with the Bank's Interim Report 2026. The Bank's Interim Report and the Regulatory Disclosure Statement, taken together, comply with the Banking (Disclosure) Rules ("BDR") made 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 governance, control and assurance requirements for publication of the document. While the Regulatory Disclosure Statement is not required to be externally audited, the document has been subject to independent review in accordance with the Bank's disclosure policies.

The Regulatory Disclosure Statement includes majority of the information required under the BDR. The remainder of the disclosure requirements are covered in the Interim Report which can be found in the Financial Reports section of our website, www.elebank.com.

### Basis of preparation

The approaches used in calculating the Bank's regulatory capital and risk-weighted assets ("RWA") are in accordance with the Banking (Capital) Rules ("BCR"). The Bank uses the standardized (credit risk) approach to calculate its credit risk for its non-securitization exposures. For counterparty credit risk, the Bank uses the standardized (counterparty credit risk) approach to calculate its default risk exposures. For market risk, the Bank uses the simplified standardized approach to calculate its market risk capital charge. For operational risk, the Bank uses the standardized approach to calculate its operational risk capital charge.

According to the BDR, disclosure of comparative information is not required unless otherwise specified in the standard disclosure templates. Prior period disclosures can be found in the Regulatory Disclosures section of our website, www.elebank.com.

### Basis of consolidation

The Bank does not have any subsidiaries to consolidate the financial information in this Regulatory Disclosure Statement and its Interim Report 2026.

## 2. TEMPLATE KM1: KEY PRUDENTIAL RATIOS

| | | **As at 30 Jun 2026** | As at 31 Mar 2026 | As at 31 Dec 2025 | As at 30 Sep 2025 | As at 30 Jun 2025 |
|---|---|---|---|---|---|---|
| | | **HK$'000** | HK$'000 | HK$'000 | HK$'000 | HK$'000 |
| | **Regulatory capital (amount)** | | | | | |
| 1 & 1a | Common Equity Tier 1 (CET1) | **1,347,903** | 861,449 | 922,273 | 971,565 | 534,963 |
| 2 & 2a | Tier 1 | **1,347,903** | 861,449 | 922,273 | 971,565 | 534,963 |
| 3 & 3a | Total capital | **1,368,393** | 880,295 | 934,005 | 985,506 | 549,213 |
| | **RWA (amount)** | | | | | |
| 4 | Total RWA | **3,952,974** | 3,221,257 | 2,528,524 | 2,034,702 | 1,370,972 |
| 4a | Total RWA (pre-floor) | **3,952,974** | 3,221,257 | 2,528,524 | 2,034,702 | 1,370,972 |
| | **Risk-based regulatory capital ratios (as a percentage of RWA)** | | | | | |
| 5 & 5a | CET1 ratio (%) | **34.10%** | 26.74% | 36.47% | 47.75% | 39.02% |
| 5b | CET1 ratio (%) (pre-floor ratio) | **34.10%** | 26.74% | 36.47% | 47.75% | 39.02% |
| 6 & 6a | Tier 1 ratio (%) | **34.10%** | 26.74% | 36.47% | 47.75% | 39.02% |
| 6b | Tier 1 ratio (%) (pre-floor ratio) | **34.10%** | 26.74% | 36.47% | 47.75% | 39.02% |
| 7 & 7a | Total capital ratio (%) | **34.62%** | 27.33% | 36.94% | 48.43% | 40.06% |
| 7b | Total capital ratio (%) (pre-floor ratio) | **34.62%** | 27.33% | 36.94% | 48.43% | 40.06% |
| | **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 (%) | **0.29%** | 0.29% | 0.30% | 0.31% | 0.32% |
| 10 | Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs) | **N/A** | N/A | N/A | N/A | N/A |
| 11 | Total AI-specific CET1 buffer requirements (%) | **2.79%** | 2.79% | 2.80% | 2.81% | 2.82% |
| 12 | CET1 available after meeting the AI's minimum capital requirements (%) | **22.10%** | 14.74% | 24.47% | 35.75% | 27.02% |
| | **Basel III leverage ratio** | | | | | |
| 13 | Total leverage ratio (LR) exposure measure | **7,374,285** | 6,144,867 | 4,845,337 | 4,215,638 | 3,034,554 |
| 13a | LR exposure measure based on mean values of gross assets of SFTs | **7,392,011** | 6,082,192 | 4,845,321 | 4,216,188 | 3,034,554 |
| 14, 14a & 14b | LR (%) | **18.28%** | 14.02% | 19.03% | 23.05% | 17.63% |
| 14c & 14d | LR (%) based on mean values of gross assets of SFTs | **18.23%** | 14.16% | 19.03% | 23.04% | 17.63% |
| | **Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)** | | | | | |
| | Applicable to category 1 institutions only: | | | | | |
| 15 | Total high quality liquid assets (HQLA) | **N/A** | N/A | N/A | N/A | N/A |
| 16 | Total net cash outflows | **N/A** | N/A | N/A | N/A | N/A |
| 17 | LCR (%) | **N/A** | N/A | N/A | N/A | N/A |
| | Applicable to category 2 institutions only: | | | | | |
| 17a | LMR (%)[1] | **138.08%** | 146.55% | 163.18% | 136.01% | 131.98% |
| | **Net Stable Funding Ratio (NSFR) / Core Funding Ratio (CFR)** | | | | | |
| | Applicable to category 1 institutions only: | | | | | |
| 18 | Total available stable funding | **N/A** | N/A | N/A | N/A | N/A |
| 19 | Total required stable funding | **N/A** | N/A | N/A | N/A | N/A |
| 20 | NSFR (%) | **N/A** | N/A | N/A | N/A | N/A |
| | Applicable to category 2A institutions only: | | | | | |
| 20a | CFR (%) | **N/A** | N/A | N/A | N/A | N/A |

Capital injection of HK$500 million contributed to the increase in CET1 capital, Tier 1 capital and total regulatory capital as of 30 Jun 2026. Other than this, the movement in marketable debt securities held, due from banks and loans and advances to customers were the major drivers leading to the changes in CET1 ratio, Tier 1 ratio, total capital ratio and leverage ratio across the reporting periods. Combined with the movement of due from Exchange Fund and customer deposits were the major drivers of the movement of average LMR across the reporting periods.

[1] The LMR disclosed above represent the arithmetic mean of the average value of its LMR for each calendar month within the quarter.

## 3. TEMPLATE OV1: OVERVIEW OF RISK-WEIGHTED ASSETS

The following table sets out the Bank's RWA and the corresponding minimum capital requirements by risk types.

| | | RWA | | Minimum capital requirements |
|---|---|---|---|---|
| | | **As at 30 Jun 2026** | As at 31 Mar 2026 | **As at 30 Jun 2026** |
| | | **HK$'000** | HK$'000 | **HK$'000** |
| 1 | Credit risk for non-securitization exposures | **3,795,381** | 3,101,117 | **303,630** |
| 2 | Of which STC approach | **3,795,381** | 3,101,117 | **303,630** |
| 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 | **-** | - | **-** |
| 5c | Of which cryptoasset exposures to credit risk calculated in accordance with section 376 and Divisions 5, 6 and 8 of Part 12 of the BCR | **-** | - | **-** |
| 6 | Counterparty credit risk and default fund contributions | **25,928** | 3,879 | **2,074** |
| 7 | Of which SA-CCR approach | **1,364** | 3,879 | **109** |
| 7a | Of which CEM | **-** | - | **-** |
| 8 | Of which IMM(CCR) approach | **-** | - | **-** |
| 8a | Of which method for group 2b cryptoasset derivative contracts | **-** | - | **-** |
| 9 | Of which others | **24,564** | - | **1,965** |
| 10 | CVA risk | **1,364** | 848 | **109** |
| 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 | **4,863** | 3,950 | **389** |
| 21 | Of which STM approach | **-** | - | **-** |
| 22 | Of which IMA | **-** | - | **-** |
| 22a | Of which SSTM approach | **4,863** | 3,950 | **389** |
| 23 | Capital charge for moving exposures between trading book and banking book | **-** | - | **-** |
| 24 | Operational risk | **125,438** | 111,463 | **10,035** |
| 24a | Sovereign concentration risk | **-** | - | **-** |
| 25 | Amounts below the thresholds for deduction (subject to 250% RW) | **-** | - | **-** |
| 26 | Output floor level applied | **N/A** | N/A | **N/A** |
| 27 | Floor adjustment (before application of transitional cap) | **N/A** | N/A | **N/A** |
| 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 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 | **-** | - | **-** |
| 29 | Total | **3,952,974** | 3,221,257 | **316,237** |

## 3. TEMPLATE OV1: OVERVIEW OF RISK-WEIGHTED ASSETS *(continued)*

Total RWA increased by HK$732 million since last quarter was mainly driven by RWA increase in marketable debt securities held and loans and advances to customers, partially offset by the RWA decrease in due from banks.

## 4. COMPOSITION OF REGULATORY CAPITAL

### 4.1 Template CC2: Reconciliation of Regulatory Capital to Balance Sheet

| | Balance sheet as in published financial statements | Under regulatory scope of consolidation | Reference |
|---|---|---|---|
| | As at 30 Jun 2026 | As at 30 Jun 2026 | |
| | HK$'000 | HK$'000 | |
| **Assets** | | | |
| Balances with banks | 626,719 | 626,719 | |
| Placement with banks | 188,412 | 188,412 | |
| *of which: Impairment allowances eligible for inclusion in Tier 2 capital* | | *(7)* | [1] |
| Derivative financial assets | 1,129 | 1,129 | |
| Investment in securities | 3,183,445 | 3,183,445 | |
| Loans and advances to customers | 3,198,679 | 3,198,679 | |
| *of which: Impairment allowances eligible for inclusion in Tier 2 capital* | | *(8,859)* | [2] |
| Prepayment and other assets | 122,631 | 122,631 | |
| Property and equipment | 56 | 56 | |
| Right-of-use assets | 19,160 | 19,160 | |
| Intangible assets | 23,831 | 23,831 | [3] |
| **Total assets** | **7,364,062** | **7,364,062** | |
| **Liabilities** | | | |
| Deposits from customers | 5,811,841 | 5,811,841 | |
| Derivative financial liabilities | 432 | 432 | |
| Other payables and accruals | 149,580 | 149,580 | |
| Lease liabilities | 18,851 | 18,851 | |
| **Total liabilities** | **5,980,704** | **5,811,841** | |
| **Equity** | | | |
| Share capital | 2,940,000 | 2,940,000 | |
| *of which: amount eligible for CET1* | | *2,940,000* | [4] |
| Other reserves | 40,055 | 40,054 | [5] |
| *of which: Regulatory reserve for general banking risks* | | *11,624* | [6] |
| Accumulated losses | (1,596,697) | (1,596,696) | [7] |
| **Total equity** | **1,383,358** | **1,383,358** | |

## 4.2 Template CC1: Composition of Regulatory Capital

| | | Amount | Source based on reference numbers/ letters of the balance sheet under the regulatory scope of consolidation |
|---|---|---|---|
| | | As at 30 Jun 2026 | |
| | | HK$'000 | |
| | **CET1 capital: instruments and reserves** | | |
| 1 | Directly issued qualifying CET1 capital instruments plus any related share premium | 2,940,000 | [4] |
| 2 | Retained earnings | (1,596,696) | [7] |
| 3 | Disclosed reserves | 40,054 | [5] |
| 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** | 1,383,358 | |
| | **CET1 capital: regulatory deductions** | | |
| 7 | Valuation adjustments | - | |
| 8 | Goodwill (net of associated deferred tax liabilities) | - | |
| 9 | Other intangible assets (net of associated deferred tax liabilities) | 23,831 | [3] |
| 10 | Deferred tax assets (net of associated deferred tax liabilities) | - | |
| 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 securitization transactions | - | |
| 14 | Gains and losses due to changes in own credit risk on fair valued liabilities | - | |
| 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) | N/A | N/A |
| 21 | Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities) | N/A | N/A |
| 22 | Amount exceeding the 15% threshold | N/A | N/A |
| 23 | of which: significant investments in the ordinary share of financial sector entities | N/A | N/A |
| 24 | of which: mortgage servicing rights | N/A | N/A |
| 25 | of which: deferred tax assets arising from temporary differences | N/A | N/A |
| 26 | National specific regulatory adjustments applied to CET1 capital | 11,624 | |
| 26a | Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties) | - | |
| 26b | Regulatory reserve for general banking risks | 11,624 | [6] |
| 26c | Securitization 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) | - | |

## 4.2 Template CC1: Composition of Regulatory Capital *(continued)*

| | | Amount | Source based on reference numbers/ letters of the balance sheet under the regulatory scope of consolidation |
|---|---|---|---|
| | | As at 30 Jun 2026 | |
| | | HK$'000 | |
| 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** | 35,455 | |
| 29 | **CET1 capital** | 1,347,903 | |
| | **AT1 capital: instruments** | | |
| 30 | Qualifying AT1 capital instruments plus any related share premium | - | |
| 31 | of which: classified as equity under applicable accounting standards | - | |
| 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** | - | |
| | **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** | - | |
| 45 | **Tier 1 capital (T1 = CET1 + AT1)** | 1,347,903 | |
| | **Tier 2 capital: instruments and provisions** | | |
| 46 | Qualifying Tier 2 capital instruments plus any related share premium | - | |
| 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 | 20,490 | [1] + [2] + [6] |
| 51 | **Tier 2 capital before regulatory deductions** | 20,490 | |
| | **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) | - | |

## 4.2 Template CC1: Composition of Regulatory Capital *(continued)*

| | | Amount | Source based on reference numbers/ letters of the balance sheet under the regulatory scope of consolidation |
|---|---|---|---|
| | | As at 30 Jun 2026 | |
| | | HK$'000 | |
| 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 | - | |
| 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 | - | |
| 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** | - | |
| 58 | **Tier 2 capital (T2)** | 20,490 | |
| 59 | **Total regulatory capital (TC = T1 + T2)** | 1,368,393 | |
| 60 | **Total RWA** | 3,952,974 | |
| | **Capital ratios (as a percentage of RWA)** | | |
| 61 | **CET1 capital ratio** | 34.10% | |
| 62 | **Tier 1 capital ratio** | 34.10% | |
| 63 | **Total capital ratio** | 34.62% | |
| 64 | **Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)** | 2.79% | |
| 65 | of which: capital conservation buffer requirement | 2.50% | |
| 66 | of which: bank specific countercyclical capital buffer requirement | 0.29% | |
| 67 | of which: higher loss absorbency requirement | N/A | |
| 68 | CET1 (as a percentage of RWA) available after meeting minimum capital requirements | 22.10% | |
| | **National minima (if different from Basel 3 minimum)** | | |
| 69 | National CET1 minimum ratio | N/A | N/A |
| 70 | National Tier 1 minimum ratio | N/A | N/A |
| 71 | National Total capital minimum ratio | N/A | N/A |
| | **Amounts below the thresholds for deduction (before risk weighting)** | | |
| 72 | Insignificant LAC investments in CET1, AT1 and Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation | - | |
| 73 | Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation | - | |
| 74 | Mortgage servicing rights (net of associated deferred tax liabilities) | N/A | N/A |
| 75 | Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities) | N/A | N/A |

## 4.2 Template CC1: Composition of Regulatory Capital *(continued)*

| | | Amount | Source based on reference numbers/ letters of the balance sheet under the regulatory scope of consolidation |
|---|---|---|---|
| | | As at 30 Jun 2026 | |
| | | HK$'000 | |
| | **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) | 8,866 | |
| 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 | 8,866 | |
| 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 | - | |

*Notes to the Template*

| | Description | Hong Kong basis HK$'000 | Basel III basis HK$'000 |
|---|---|---|---|
| 9 | **Other intangible assets (net of associated deferred tax liabilities)** | 23,831 | 23,831 |
| | Explanation<br>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. | | |

**ELE BANK LIMITED**
**REGULATORY DISCLOSURE STATEMENT (Unaudited)**

## 4.3 Table CCA: Main features of regulatory capital instruments

| | | Quantitative / qualitative information |
|---|---|---|
| | | As at 30 Jun 2026 |
| 1 | Issuer | Ele Bank Limited |
| 2 | Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) | Not applicable |
| 3 | Governing law(s) of the instrument | Hong Kong Law |
| | *Regulatory treatment* | |
| 4 | Transitional Basel III rules | Not applicable |
| 5 | Basel III rules | Common Equity Tier 1 |
| 6 | Eligible at solo / group / solo and group | Solo |
| 7 | Instrument type (types to be specified by each jurisdiction) | Ordinary shares |
| 8 | Amount recognized in regulatory capital (currency in millions, as of most recent reporting date) | HKD2,940 million |
| 9 | Par value of instrument | Not applicable |
| 10 | Accounting classification | Shareholders' equity |
| 11 | Original date of issuance | 13 July 2018 issued 300 million ordinary shares<br>24 July 2018 issued 1,200 million ordinary shares<br>24 May 2024 issued 1,184 million ordinary shares<br>16 September 2025 issued 2,067 million ordinary shares<br>29 April 2026 issued 2,483 million ordinary shares |
| 12 | Perpetual or dated | Perpetual |
| 13 | Original maturity date | No maturity |
| 14 | Issuer call subject to prior supervisory approval | No |
| 15 | Optional call date, contingent call dates and redemption amount | Not applicable |
| 16 | Subsequent call dates, if applicable | Not applicable |
| | *Coupons / dividends* | |
| 17 | Fixed or floating dividend / coupon | Floating |
| 18 | Coupon rate and any related index | Not applicable |
| 19 | Existence of a dividend stopper | No |
| 20 | Fully discretionary, partially discretionary or mandatory | Fully discretionary |
| 21 | Existence of step-up or other incentive to redeem | No |
| 22 | Non-cumulative or cumulative | Non-cumulative |
| 23 | Convertible or non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | Not applicable |
| 25 | If convertible, fully or partially | Not applicable |
| 26 | If convertible, conversion rate | Not applicable |
| 27 | If convertible, mandatory or optional conversion | Not applicable |
| 28 | If convertible, specify instrument type convertible into | Not applicable |
| 29 | If convertible, specify issuer of instrument it converts into | Not applicable |
| 30 | Write-down feature | No |
| 31 | If write-down, write-down trigger(s) | Not applicable |
| 32 | If write-down, full or partial | Not applicable |
| 33 | If write-down, permanent or temporary | Not applicable |
| 34 | If temporary write-down, description of write-up mechanism | Not applicable |
| 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 |
| 36 | Non-compliant transitioned features | Not applicable |
| 37 | If yes, specify non-compliant features | Not applicable |

Full terms and conditions Ordinary shares

## 5. COUNTERCYCLICAL CAPITAL BUFFER

### 5.1 Template CCyB1: Geographical distribution of credit exposures used in countercyclical capital buffer ("CCyB")

The following table provides an overview of the geographical distribution of private sector credit exposures relevant for the calculation of the Bank's CCyB ratio.

| | | | As at 30 Jun 2026 | | | |
|---|---|---|---|---|---|---|
| | | | (a) | (c) | (d) | (e) |
| | Geographical breakdown by Jurisdiction (J) | Footnotes | 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, China | | 0.500 | 1,749,052 | | |
| 2 | Spain | | 0.500 | 28,260 | | |
| 3 | Saudi Arabia | | 1.000 | 46,769 | | |
| | Sum | *1* | | 1,824,081 | | |
| | **Total** | *2* | | **3,263,111** | **0.287** | **11,345** |

*1 This represents the sum of RWA for the private sector credit exposures in jurisdictions with a non-zero countercyclical buffer rate.*
*2 The total RWA used in the computation of the CCyB ratio in column (c) represents the total RWA for the private sector credit exposures in all jurisdictions to which the bank is exposed, including jurisdictions with no countercyclical buffer rate or with a countercyclical buffer rate set at zero. The CCyB amount in column (e) represents the total RWA multiplied by the AI-specific CCyB ratio in column (d).*

## 6. LEVERAGE RATIO

### 6.1 Template LR1: Summary comparison of accounting assets against leverage ratio ("LR") exposure measure

| | | As at 30 Jun 2026 |
|---|---|---|
| | | Value under the LR framework |
| | **Item** | **HK$'000** |
| 1 | Total consolidated assets as per published financial statements | 7,364,062 |
| 2 | Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation | - |
| 3 | Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference | - |
| 4 | Adjustments for temporary exemption of central bank reserves | N/A |
| 5 | Adjustment for fiduciary assets recognized 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 | 6,168 |
| 9 | Adjustment for SFTs (i.e. repos and similar secured lending) | - |
| 10 | Adjustment for off-balance sheet ("OBS") items (i.e. conversion to credit equivalent amounts of OBS exposures) | 39,945 |
| 11 | Adjustments for prudent valuation adjustments and specific and collective provisions that are allowed to be excluded from LR exposure measure | - |
| 12 | Other adjustments | (35,890) |
| **13** | **Leverage ratio exposure measure** | **7,374,285** |

The differences between the total balance sheets reported in financial statements and leverage ratio are related to regulatory deduction.

### 6.2 Template LR2: Leverage ratio

| | | **As at 30 Jun 2026** | As at 31 Mar 2026 |
|---|---|---|---|
| | | **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) | **7,342,360** | 6,096,816 |
| 2 | Gross-up for derivative contracts collateral provided where deducted from balance sheet assets pursuant to the applicable accounting standard | - | - |
| 3 | Less: Deductions of receivables assets for cash variation margin provided under derivative contracts | - | - |
| 4 | Less: Adjustment for assets other than money 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 | **(11,883)** | (13,838) |
| 6 | Less: Asset amounts deducted in determining Tier 1 capital | **(35,455)** | (37,171) |
| 7 | **Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)** | **7,295,022** | 6,045,807 |
| **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) | **912** | - |
| 9 | Add-on amounts for PFE associated with all derivative contracts | **5,907** | 4,509 |
| 10 | Less: Exempted CCP leg of client-cleared trade exposures | **-** | - |
| 11 | Adjusted effective notional amount of written credit-related derivative contracts | **-** | - |

## 6.2 Template LR2: Leverage ratio *(continued)*

| | | **As at 30 Jun 2026** | As at 31 Mar 2026 |
|---|---|---|---|
| | | **HK$'000** | HK$'000 |
| 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)** | **6,819** | 4,509 |
| **Exposures arising from SFTs** | | | |
| 14 | Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions | **21,100** | 75,906 |
| 15 | Less: Netted amounts of cash payables and cash receivables of gross SFT assets | **-** | - |
| 16 | CCR exposure for SFT assets | **11,399** | 5,887 |
| 17 | Agent transaction exposures | **-** | - |
| 18 | **Total exposures arising from SFTs (sum of rows 14 to 17)** | **32,499** | 81,793 |
| **Other off-balance sheet exposures** | | | |
| 19 | Off-balance sheet exposure at gross notional amount | **399,446** | 127,584 |
| 20 | Less: Adjustments for conversion to credit equivalent amounts | **(359,501)** | (114,826) |
| 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)** | **39,945** | 12,758 |
| **Capital and total exposures** | | | |
| 23 | **Tier 1 capital** | **1,347,903** | 861,449 |
| 24 | **Total exposures (sum of rows 7, 13, 18 and 22)** | **7,374,285** | 6,144,867 |
| **Leverage ratio** | | | |
| 25 & 25a | **Leverage ratio** | **18.28%** | 14.02% |
| 26 | **Minimum leverage ratio requirement** | **3.00%** | 3.00% |
| 27 | **Applicable leverage buffers** | **N/A** | N/A |
| **Disclosure of mean values** | | | |
| 28 | Mean value of gross assets of SFTs, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables | **38,826** | 13,231 |
| 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 | **21,100** | 75,906 |
| 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) | **7,392,011** | 6,082,192 |
| 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) | **18.23%** | 14.16% |

Leverage ratio increased during the quarter, primarily driven by a HK$500 million capital injection that resulted in a higher Tier 1 capital. This impact was partly offset by the increased balance sheet size during the quarter.

## 7. CREDIT RISK

### 7.1 Template CR1: Credit quality of exposures

Loans are generally referred to as any on-balance sheet exposures included as credit risk for non-securitization exposures, covering exposures to customers, banks, sovereigns and others. Cash items and non-financial assets are excluded.

Bank identifies the exposures as "default" if the exposure is past due for more than 90 days or the borrower is unlikely to pay in full for the credit obligations to the Bank.

| | | As at 30 Jun 2026 HK$'000 | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | | (a) | (b) | (c) | (d) | (e) | (f) | (g) |
| | | Gross carrying amounts of | | Allowances / impairments | Of which ECL accounting provisions for credit losses on STC approach exposures | | Of which ECL accounting provisions for credit losses on IRB approach exposures | Net values (a+b-c) |
| | | Defaulted exposures | Non-defaulted exposures | | Allocated in regulatory category of specific provisions | Allocated in regulatory category of collective provisions | | |
| 1 | Loans | 3,772 | 4,096,649 | 11,860 | 3,017 | 8,843 | - | **4,088,561** |
| 2 | Debt securities | - | 3,198,892 | - | - | - | - | **3,198,892** |
| 3 | Off-balance sheet exposures | - | - | - | - | - | - | **-** |
| ***4*** | ***Total*** | **3,772** | **7,295,541** | **11,860** | **3,017** | **8,843** | - | **7,287,453** |

### 7.2 Template CR2: Changes in defaulted loans and debt securities

| | | As at 30 Jun 2026 HK$'000 |
|---|---|---|
| 1 | **Defaulted loans and debt securities at end of the previous reporting period (31 Dec 2025)** | **3,557** |
| 2 | Loans and debt securities that have defaulted since the last reporting period | 3,586 |
| 3 | Returned to non-defaulted status | (212) |
| 4 | Amounts written off | (2,940) |
| 5 | Other changes | (219) |
| 6 | **Defaulted loans and debt securities at end of the current reporting period (30 Jun 2026)** | **3,772** |

For the period ended 30 June 2026, the Bank's defaulted loans increased to HK$3.8 million by 6.0% (31 December 2025: HK$3.6 million). Other changes mainly includes loan repayment.

## 7.3 Template CR3: Overview of recognized credit risk mitigation

| | | As at 30 Jun 2026 HK$'000 | | | | |
|---|---|---|---|---|---|---|
| | | Exposures unsecured: carrying amount | Exposures to be secured | Exposures secured by recognized collateral | Exposures secured by recognized guarantees | Exposures secured by recognized credit derivative contracts |
| 1 | Loans | 4,088,561 | - | - | - | - |
| 2 | Debt securities | 3,198,892 | - | - | - | - |
| **3** | **Total** | **7,287,453** | **-** | **-** | **-** | **-** |
| 4 | Of which defaulted | 754 | - | - | - | - |

## 7.4 Template CR4: Credit risk exposures and effects of recognized credit risk mitigation – for STC approach

| | | As at 30 Jun 2026 | | | | | |
|---|---|---|---|---|---|---|---|
| | | Exposures pre-CCF and pre-CRM | | Exposures post-CCF and post-CRM | | RWA and RWA density | |
| | Exposure classes | On-balance sheet amount HK$'000 | Off-balance sheet amount HK$'000 | On-balance sheet amount HK$'000 | Off-balance sheet amount HK$'000 | RWA HK$'000 | RWA density % |
| 1 | Sovereign exposures | 897,884 | - | 897,884 | - | 7,674 | 1% |
| 2 | Public sector entity exposures | - | - | - | - | - | - |
| 3 | Multilateral development bank exposures | - | - | - | - | - | - |
| 3a | Unspecified multilateral body exposures | - | - | - | - | - | - |
| 4 | Bank exposures | 2,196,240 | - | 2,196,240 | - | 529,945 | 24% |
| 4a | Qualifying non-bank financial institution exposures | 259,705 | - | 259,705 | - | 78,382 | 30% |
| 5 | Eligible covered bond exposures | - | - | - | - | - | - |
| 6 | General corporate exposures | 668,736 | - | 668,736 | - | 360,330 | 54% |
| 6a | Of which: non-bank financial institution exposures excluding those reported under row 4a | 649,902 | - | 649,902 | - | 206,443 | 32% |
| 6b | Specialized lending | - | - | - | - | - | - |
| 7 | Equity exposures | - | - | - | - | - | - |
| 7a | Significant capital investments in commercial entities | - | - | - | - | - | - |
| 7b | Holdings of capital instruments issued by, and non-capital LAC liabilities of, financial sector entities | - | - | - | - | - | - |
| 7c | Subordinated debts issued by banks, qualifying non-bank financial institutions and corporates | - | - | - | - | - | - |
| 8 | Retail exposures | 3,184,821 | 399,446 | 3,184,821 | 39,944 | 2,765,083 | 86% |
| 8a | Exposures arising from IPO financing | - | - | - | - | - | - |
| 9 | Real estate exposures | - | - | - | - | - | - |
| 9a | Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties) | - | - | - | - | - | - |

## 7.4 Template CR4: Credit risk exposures and effects of recognized credit risk mitigation – for STC approach *(continued)*

| | | As at 30 Jun 2026 | | | | | |
|---|---|---|---|---|---|---|---|
| | | Exposures pre-CCF and pre-CRM | | Exposures post-CCF and post-CRM | | RWA and RWA density | |
| | Exposure classes | On-balance sheet amount HK$'000 | Off-balance sheet amount HK$'000 | On-balance sheet amount HK$'000 | Off-balance sheet amount HK$'000 | RWA HK$'000 | RWA density % |
| 9b | Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties) | - | - | - | - | - | - |
| 9c | Of which: regulatory commercial real estate exposures (not materially dependent on cash flows generated by mortgaged properties) | - | - | - | - | - | - |
| 9d | Of which: regulatory commercial real estate exposures (materially dependent on cash flows generated by mortgaged properties) | - | - | - | - | - | - |
| 9e | Of which: other real estate exposures (not materially dependent on cash flows generated by mortgaged properties) | - | - | - | - | - | - |
| 9f | Of which: other real estate exposures (materially dependent on cash flows generated by mortgaged properties) | - | - | - | - | - | - |
| 9g | Of which: land acquisition, development and construction exposures | - | - | - | - | - | - |
| 10 | Defaulted exposures | 754 | - | 754 | - | 1,131 | 150% |
| 11 | Other exposures | 52,836 | - | 52,836 | - | 52,836 | 100% |
| 11a | Cash and gold | - | - | - | - | - | - |
| 11b | Items in the process of clearing or settlement | 54,535 | - | 54,535 | - | - | - |
| 12 | **Total** | **7,315,511** | **399.446** | **7,315,511** | **39,944** | **3,795,381** | **52%** |

Compared to 31 December 2025, total credit risk exposure as at 30 June 2026 increased by HK$2.77 billion, while total RWA increased by HK$1.37 billion. The increase in total credit risk exposures was primarily due to the increase in marketable debt securities held and loans and advances to customers.

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

| | | 0% | 20% | 50% | 100% | 150% | Other | Total credit exposure amount (post-CCF and post-CRM) |
|---|---|---|---|---|---|---|---|---|
| 1 | Sovereign exposures | 859,514 | 38,370 | - | - | - | - | **897,884** |

| | | 0% | 20% | 50% | 100% | 150% | Other | Total credit exposure amount (post-CCF and post-CRM) |
|---|---|---|---|---|---|---|---|---|
| 2 | Public sector entity exposures | - | - | - | - | - | - | - |

| | | 0% | 20% | 30% | 50% | 100% | 150% | Other | Total credit exposure amount (post-CCF and post-CRM) |
|---|---|---|---|---|---|---|---|---|---|
| 3 | Multilateral development bank exposures | - | | - | - | - | - | - | - |

| | | 20% | 30% | 50% | 100% | 150% | Other | Total credit exposure amount (post-CCF and post-CRM) |
|---|---|---|---|---|---|---|---|---|
| 3a | Unspecified multilateral body exposures | - | - | - | - | - | - | - |

| | | 20% | 30% | 40% | 50% | 75% | 100% | 150% | Other | Total credit exposure amount (post-CCF and post-CRM) |
|---|---|---|---|---|---|---|---|---|---|---|
| 4 | Bank exposures | 1,289,274 | 906,966 | - | - | - | - | - | - | **2,196,240** |

| | | 20% | 30% | 40% | 50% | 75% | 100% | 150% | Other | Total credit exposure amount (post-CCF and post-CRM) |
|---|---|---|---|---|---|---|---|---|---|---|
| 4a | Qualifying non-bank financial institution exposures | 150 | 257,132 | - | 2,423 | - | - | - | - | **259,705** |

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

| | | 10% | 15% | 20% | 25% | 35% | 50% | 100% | Other | Total credit exposure amount (post-CCF and post-CRM) |
|---|---|---|---|---|---|---|---|---|---|---|
| 5 | Eligible covered bond exposures | - | - | - | - | - | - | - | - | **-** |

| | | 20% | 30% | 50% | 65% | 75% | 85% | 100% | 150% | Other | Total credit exposure amount (post-CCF and post-CRM) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6 | General corporate exposures | 154,485 | - | 369,637 | | - | - | 144,614 | - | - | **668,736** |
| 6a | Of which: non-bank financial institution exposures excluding those reported under row 4a | 154,485 | - | 350,803 | | - | - | 144,614 | - | - | **649,902** |

| | | 20% | 50% | 75% | 80% | 100% | 130% | 150% | Other | Total credit exposure amount (post-CCF and post-CRM) |
|---|---|---|---|---|---|---|---|---|---|---|
| 6b | Specialized lending | - | - | - | - | - | - | - | - | **-** |

| | | 100% | 250% | 400% | Other | Total credit exposure amount (post-CCF and post-CRM) |
|---|---|---|---|---|---|---|
| 7 | Equity exposures | | - | - | - | **-** |

| | | 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 | - | - | - | - | **-** |

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

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

| | | 45% | 75% | 100% | Other | Total credit exposure amount (post CCF and post-CRM) |
|---|---|---|---|---|---|---|
| 8 | Retail exposures | - | 1,838,729 | 1,386,036 | - | **3,224,765** |

| | | 0% | Other | Total credit exposure amount (post-CCF and post-CRM) |
|---|---|---|---|---|
| 8a | 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 | - | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | - | - | - | **-** |
| 9a | Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties) | | - | - | - | | - | - | - | - | | - | - | | | | - | | | - | **-** |
| 9b | Of which: no loan splitting applied | | - | - | - | | - | - | - | - | | - | - | | | | - | | | - | **-** |
| 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) | | | | - | - | | - | | - | | | - | | - | | - | | | - | **-** |

## 7.5 Template 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) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 9f | Of which: regulatory commercial real estate exposures (not materially dependent on cash flows generated by mortgaged properties) | - | - | | - | | - | | - | - | | | - | - | | - | | | - | - | - |
| 9g | Of which: no loan splitting applied | - | - | | - | | - | | - | - | | | - | - | | - | | | - | - | - |
| 9h | Of which: loan splitting applied (secured) | | | | | | | | | | | | | | | | | | | | |
| 9i | Of which: loan splitting applied (unsecured) | | | | | | | | | | | | | | | | | | | | |
| 9j | Of which: regulatory commercial real estate exposures (materially dependent on cash flows generated by mortgaged properties) | | | | | | | | | | | - | | | - | | | - | | - | - |
| 9k | Of which: other real estate exposures (not materially dependent on cash flows generated by mortgaged properties) | - | - | | - | | - | | - | | | | - | - | | - | | | - | - | - |
| 9l | Of which: no loan splitting applied | - | - | | - | | - | | - | | | | - | - | | - | | | - | - | - |
| 9m | Of which: loan splitting applied (secured) | | | | | | | | | | | | | | | | | | | | |
| 9n | Of which: loan splitting applied (unsecured) | | | | | | | | | | | | | | | | | | | | |

## 7.5 Template 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) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 9o | Of which: other real estate exposures (materially dependent on cash flows generated by mortgaged properties) | | | | | | | | | | | | | | | | | | - | - | **-** |
| 9p | Of which: land acquisition, development and construction exposures | | | | | | | | | | | | | | | - | | | - | - | **-** |

| | | 50% | 100% | 150% | Other | Total credit exposure amount (post-CCF and post-CRM) |
|---|---|---|---|---|---|---|
| 10 | Defaulted exposures | | - | 754 | - | **754** |

| | | 100% | 1250% | Other | Total credit exposure amount (post-CCF and post-CRM) |
|---|---|---|---|---|---|
| 11 | Other exposures | 52,836 | - | - | **52,836** |

| | | 0% | 100% | Other | Total credit exposure amount (post-CCF and post-CRM) |
|---|---|---|---|---|---|
| 11a | Cash and gold | - | - | - | **-** |

| | | 0% | 20% | Other | Total credit exposure amount (post-CCF and post-CRM) |
|---|---|---|---|---|---|
| 11b | Items in the process of clearing or settlement | 54,535 | - | - | **54,535** |

## 7.5 Template 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, categorised based on risk bucket of converted exposures (STC version)

| | Risk Weight | As at 30 Jun 2026<br>HK$'000 | | | |
|---|---|---|---|---|---|
| | | On-balance sheet exposure | Off-balance sheet exposure (pre-CCF) | Weighted average CCF | Exposure (post-CCF and post-CRM) |
| 1 | Less than 40% | 3,560,426 | - | N/A | **3,560,426** |
| 2 | 40-70% | 372,060 | - | N/A | **372,060** |
| 3 | 75% | 1,799,723 | 390,067 | 10% | **1,838,729** |
| 4 | 85% | - | - | N/A | **-** |
| 5 | 90- 100% | 1,582,548 | 9,379 | 10% | **1,583,486** |
| 6 | 105-130% | - | - | N/A | **-** |
| 7 | 150% | 754 | - | N/A | **754** |
| 8 | 250% | - | - | N/A | **-** |
| 9 | 400% | - | - | N/A | **-** |
| 10 | 1,250% | - | - | N/A | **-** |
| 11 | **Total exposures** | **7,315,511** | **399,446** | | **7,355,455** |

Compared with 31 December 2025, total credit risk exposures increased by HK$2.50 billion which was mainly due to the increase in marketable debt securities held and loans and advances to customers.

## 8. COUNTERPARTY CREDIT RISK

### 8.1 Template CCR1: Analysis of counterparty default risk exposures (other than those to CCPs) by approaches

| | | As at 30 Jun 2026<br>HK$'000 | | | | | |
|---|---|---|---|---|---|---|---|
| | | Replacement cost | PFE | Effective EPE | Alpha (α) used for computing default risk exposure | Default risk exposure after CRM | RWA |
| 1 | SA-CCR approach (for derivative contracts) | 651 | 4,220 | | 1.4 | 6,819 | **1,364** |
| 1a | CEM (for derivative contracts) | - | - | | 1.4 | - | **-** |
| 1b | Method for group 2b cryptoasset derivative contracts | - | - | | 1.4 | - | - |
| 2 | IMM (CCR) approach | | | - | - | - | **-** |
| 3 | Simple approach (for SFTs) | | | | | 32,805 | **24,564** |
| 4 | Comprehensive approach (for SFTs) | | | | | - | **-** |
| 5 | VaR (for SFTs) | | | | | - | **-** |
| 6 | **Total** | | | | | | **25,928** |

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

| | | | As at 30 Jun 2026<br>In HK$'000 | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Risk Weight / Exposure class | 0% | 10% | 20% | 30% | 40% | 50% | 75% | 85% | 100% | 150% | Others | Total default risk exposure after CRM |
| 1 | Sovereign exposures | - | - | - | - | - | - | - | - | - | | - | **-** |
| 2 | PSE exposures | - | - | - | - | - | - | - | - | - | | - | **-** |
| 3 | Multilateral development bank exposures | - | - | - | - | - | - | - | - | - | | - | **-** |
| 4 | Unspecified multilateral body exposures | | | | | | | | | | | | |
| 5 | Bank exposures | - | - | 6,819 | - | - | - | - | - | - | | - | **6,819** |
| 6 | Qualifying non-bank financial institution exposures | - | - | - | - | - | 160 | - | - | - | | - | **160** |
| 7 | General corporate exposures | - | - | - | - | - | - | - | - | - | | - | **-** |
| 8 | Retail exposures | - | - | - | - | - | - | 32,645 | - | - | | - | **32,645** |
| 9 | Defaulted exposures | - | - | - | - | - | - | - | - | - | | - | **-** |
| 10 | Other exposures | - | - | - | - | - | - | - | - | - | | - | **-** |
| 11 | Total | **-** | **-** | **6,819** | **-** | **-** | **160** | **32,645** | **-** | **-** | | **-** | **39,624** |

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

| | As at 30 Jun 2026<br>In HK$'000 | | | | | |
|---|---|---|---|---|---|---|
| | Derivative contracts | | | | SFTs | |
| | Fair value of recognized collateral received | | Fair value of posted collateral | | Fair value of recognized collateral received | Fair value of posted collateral |
| | Segregated | Unsegregated | Segregated | Unsegregated | | |
| Cash - domestic currency | - | - | - | - | - | - |
| Cash - other currencies | - | - | - | - | - | - |
| Domestic sovereign debt | - | - | - | - | - | - |
| Other sovereign debt | - | - | - | - | - | - |
| Government agency debt | - | - | - | - | - | - |
| Corporate bonds | - | - | - | - | - | - |
| Equity securities | - | - | - | - | - | - |
| Other collateral | - | - | - | - | - | - |
| Total | - | - | - | - | - | - |

## 8.4 Template CCR6: Credit-related derivatives contracts

| | As at 30 Jun 2026<br>HK$'000 | |
|---|---|---|
| | (a) | (b) |
| | Protection bought | Protection sold |
| **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) | - | - |

## 8.5 Template CCR8: Exposures to CCPs

| | | As at 30 Jun 2026 HK$'000 | |
|---|---|---|---|
| | | (a) | (b) |
| | | Exposure after CRM | RWA |
| **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: | - | - |
| 3 | (i) OTC derivative transactions | - | - |
| 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 | - | - |

## 9. SECURITIZATION EXPOSURES

There were no securitization exposures as at 30 June 2026 and 31 December 2025.

## 10. CRYPTOASSET EXPOSURES

There were no cryptoasset exposures as at 30 June 2026 and 31 December 2025.

## 11. MARKET RISK

### 11.1 Template MR3: Market risk under SSTM approach

| | | As at 30 Jun 2026 HK$'000 | | | |
|---|---|---|---|---|---|
| | | | Options | | |
| | | Outright products | Simplified approach | Delta-plus method | Other approach |
| 1 | Interest rate exposures (general and specific risk) | - | - | - | - |
| 2 | Equity exposures (general and specific risk) | - | - | - | - |
| 3 | Commodity exposures | - | - | - | - |
| 4 | Foreign exchange (including gold) exposures | 389 | - | - | - |
| 5 | Securitization exposures | - | | | |
| 6 | Group 2a cryptoasset exposures | - | | | - |
| 7 | Total | **389** | **-** | **-** | **-** |

## 12. CONTINGENT LIABILITIES AND COMMITMENTS

| | As at 30 Jun 2026 HK$'000 | |
|---|---|---|
| | Notional amount | RWA |
| Direct credit substitutes | - | - |
| Transaction-related contingencies | - | - |
| Trade-related contingencies | - | - |
| Note issuance and revolving underwriting facilities | - | - |
| Forward asset purchases, amounts owning on partly paid-up shares and securities, forward forward deposits placed and asset sales with recourse | - | - |
| Other commitments | | |
| - Which are unconditionally cancellable | 399,446 | 30,193 |
| - With an original maturity of not more than one year | - | - |
| - With an original maturity of more than one year | - | - |
| Total | **399,446** | **30,193** |

## 13. INTERNATIONAL CLAIMS

The country risk exposures in the table below are prepared according to the locations and types of the counterparties as defined by the HKMA under the Banking (Disclosure) Rules with reference to the HKMA's Return of International Banking Statistics. International claims are on-balance sheet exposures to counterparties based on the location of the counterparties after taking into account the transfer of risk.

International claims attributable to individual countries or areas not less than 10% of the Bank's total international claims, after recognized risk transfer, are shown as follows:

| | As at 30 Jun 2026 | | | | | |
|---|---|---|---|---|---|---|
| | | | Non-bank private sector | | | |
| | Banks | Official Sector | Non-bank financial institutions | Non-financial private sector | Others | Total |
| | HK$m | HK$m | HK$m | HK$m | HK$m | HK$m |
| Developed Countries | 1,082 | 352 | 535 | - | - | **1,969** |
| of which: United States | 90 | 352 | 210 | - | - | **652** |
| Developing Asia and Pacific | 767 | 38 | 89 | 1,134 | - | **2,028** |
| of which: China | 703 | 38 | 89 | 1,134 | - | **1,964** |

## 14. LOANS AND ADVANCES TO CUSTOMERS

### 14.1 Loans and advances to customers by loan usage

The analysis of the Bank's gross loans and advances to customers by loan usage and the corresponding balances covered by collateral are as follows:

| | As at 30 Jun 2026 | |
|---|---|---|
| | Outstanding balance | % of gross advances covered by collateral |
| | HK$'000 | % |
| ***Loans and advances for use in Hong Kong*** | | |
| Industrial, commercial and financial: | | |
| - Property development | - | - |
| - Property investment | - | - |
| - Financial concerns | - | - |
| - Stockbrokers | - | - |
| - Wholesale and retail trade | - | - |
| - Manufacturing | - | - |
| - Transport and transport equipment | - | - |
| - Recreational activities | - | - |
| - Information technology | - | - |
| - Others | 2,787 | 97 |
| Individuals: | | |
| - Loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme or their respective successor schemes | - | - |
| - Loans for the purchase of other residential properties | - | - |
| - Credit card advances | - | - |
| - Other private purposes | 3,178,237 | 96 |
| **Gross loans and advances for use in Hong Kong** | **3,181,024** | **96** |
| Trade financing | - | - |
| Gross loans and advances for use outside Hong Kong | 29,544 | 96 |
| **Gross loans and advances to customers** | **3,210,568** | **96** |

Analysis of impaired and overdue loans and advances, specific and collective provisions for the individual loan usage category which accounted for 10% or more of the Bank's advances to customers:

| | As at 30 Jun 2026 | | | |
|---|---|---|---|---|
| | Impaired loans and advances to customers | Specific provisions | Collective provisions | Overdue loans and advances for more than 3 months |
| | HK$'000 | HK$'000 | HK$'000 | HK$'000 |
| Individuals - other private purposes | 3,742 | 2,996 | - | 784 |
| **Total** | **3,742** | **2,996** | **-** | **784** |

### 14.2 Loans and advances to customers by geographical area

The analysis of the Bank's gross advances to customers by geographical area is based on the location of the counterparty after taking into account the transfer of risk. In general, transfer of risk applies if the claim is guaranteed by a party in a country which is different from that of the counterparty.

| | As at 30 Jun 2026 |
|---|---|
| | Total |
| | HK$'000 |
| Hong Kong, China | 2,099,328 |
| Mainland China | 1,111,240 |
| **Total** | **3,210,568** |

Analysis of impaired advances, impairment allowances for loans and advances which accounted for 10% or more of the Bank's gross advances to customers:

| | As at 30 Jun 2026 | | | |
|---|---|---|---|---|
| | Impaired loans and advances to customers | Specific provisions | Collective provisions | Overdue loans and advances for more than 3 months |
| | HK$'000 | HK$'000 | HK$'000 | HK$'000 |
| Hong Kong, China | 3,742 | 2,996 | - | 784 |
| **Total** | **3,742** | **2,996** | **-** | **784** |

## 15. OVERDUE AND RESCHEDULED ASSETS

### 15.1 Overdue loans and advances to customers

The overdue loans and advances of the Bank are analyzed as follows:

| | As at 30 Jun 2026 | |
|---|---|---|
| | | % of gross loans and advances to customers |
| **Overdue loans and advances** | **HK$'000** | **%** |
| more than three months but not more than six months | 784 | 0.02 |
| more than six months but not more than one year | - | - |
| more than one year | - | - |
| **Total** | **784** | **0.02** |
| Individual impairment allowances made in respect of the above overdue loans and advances | 627 | |
| Current market value of collateral held against the covered portion of the above overdue loans and advances | - | |
| Covered portion of the above overdue loans and advances | - | |
| Uncovered portion of the above overdue loans and advances | 784 | |

### 15.2 Rescheduled advances

The rescheduled loans and advances of the Bank (excluding those which have been overdue for over three months and reported in section 15.1 above) are analyzed as follows:

| | As at 30 Jun 2026 | |
|---|---|---|
| | | % of gross loans and advances to customers |
| | HK$'000 | % |
| Rescheduled loans and advances | 9,393 | 0.29 |

### 15.3 Repossessed assets

There were no repossessed assets of the Bank as at 30 June 2026.

### 15.4 Overdue and rescheduled amounts relating to placings with and advances to banks and other assets

There were no impaired, overdue or rescheduled placings with and advances to banks, nor overdue or rescheduled other assets as at 30 June 2026.

## 16. MAINLAND ACTIVITIES

The table below summarizes the non-bank Mainland China exposure of the Bank, categorized by types of counterparties:

| | | As at 30 Jun 2026 HK$'000 | | |
|---|---|---|---|---|
| **Types of Counterparties** | | **On-balance sheet exposure** | **Off-balance sheet exposure** | **Total** |
| (1) | Central government, central government-owned entities and their subsidiaries and joint ventures ("JVs") | - | - | **-** |
| (2) | Local governments, local government-owned entities and their subsidiaries and JVs | - | - | **-** |
| (3) | PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs | 1,104,583 | 181,237 | **1,285,820** |
| (4) | Other entities of central government not reported in part (1) above | - | - | **-** |
| (5) | Other entities of local governments not reported in part (2) above | - | - | **-** |
| (6) | PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China | - | - | **-** |
| (7) | Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures | - | - | **-** |
| **Total** | | **1,104,583** | **181,237** | **1,285,820** |
| **Total assets after provisions** | | **7,376,786** | | |
| **On-balance sheet exposures as percentage of total assets** | | **14.97%** | | |

## 17. CURRENCY RISK

The net positions in foreign currencies are disclosed when each currency constitutes 10% or more of the respective total net position in all foreign currencies.

| | As at 30 Jun 2026 HK$m | | | | |
|---|---|---|---|---|---|
| | **CNY** | **EUR** | **GBP** | **USD** | **Total foreign currencies** |
| Spot assets | 79 | 2 | 1 | 2,578 | 2,660 |
| Spot liabilities | (202) | (1) | - | (2,742) | (2,945) |
| Forward purchases | 126 | - | - | 333 | 459 |
| Forward sales | (1) | - | - | (173) | (174) |
| **Net long (short) position** | **2** | **1** | **1** | **(4)** | **-** |

There were no foreign currency structural positions and option positions as at 30 June 2026.

## 18. ASSET ENCUMBRANCE

The following table shows the carrying amount as reported in the financial statements for encumbered and unencumbered assets.

| | **Encumbered assets** | **Unencumbered assets** | **Total** |
|---|---|---|---|
| | **As at 30 Jun 2026** | **As at 30 Jun 2026** | **As at 30 Jun 2026** |
| | **HK$'000** | **HK$'000** | **HK$'000** |
| Investment in securities | - | 3,183,445 | 3,183,445 |
| Assets other than Investment in securities | - | 4,180,617 | 4,180,617 |
| **Total assets** | **-** | **7,364,062** | **7,364,062** |

## 19. ABBREVIATIONS

| Abbreviations | Brief Description |
|---|---|
| AI | Authorized Institutions |
| AT1 | Additional Tier 1 Capital |
| Bank | Ele Bank Limited |
| BSC | Basic Approach |
| BCR | Banking (Capital) Rules |
| BDR | Banking (Disclosure) Rules |
| Board | Board of Director |
| CCF | Credit Conversion Factor |
| CCP | Central Counterparty |
| CCR | Counterparty Credit Risk |
| CCyB | Countercyclical Capital Buffer |
| CEM | Current Exposure Method |
| CET1 | Common Equity Tier 1 |
| CFR | Core Funding Ratio |
| CIS | Collective Investment Scheme |
| CRM | Credit Risk Mitigation |
| CVA | Credit Valuation Adjustment |
| D-SIB | Domestic Systemically Important Authorized Institution |
| DTAs | Deferred Tax Assets |
| ECL | Expected Credit Loss |
| EL | Expected Loss |
| EPE | Expected Positive Exposure |
| FBA | Fall-Back Approach |
| G-SIB | Global Systemically Important Authorized Institution |
| HKMA | Hong Kong Monetary Authority |
| HQLA | High Quality Liquid Assets |
| IAA | Internal Assessment Approach |
| IMA | Internal Models Approach |
| IMM (CCR) | Internal Models (Counterparty Credit Risk) Approach |
| IRB | Internal Ratings-Based Approach |
| JCCyB | Jurisdictional Countercyclical Capital Buffer |
| JVs | Joint Ventures |
| LAC | Loss-absorbing Capacity |
| LCR | Liquidity Coverage Ratio |
| LMR | Liquidity Maintenance Ratio |
| LR | Leverage Ratio |
| MA | Monetary Authority |
| MSRs | Mortgage Servicing Rights |
| N/A | Not Applicable |
| NSFR | Net Stable Funding Ratio |
| OBS | Off-Balance Sheet |
| OTC | Over-The-Counter |
| PFE | Potential Future Exposure |
| PRC | People's Republic of China |
| PSE | Public Sector Entities |
| RWA | Risk Weighted Assets |
| SA-CCR | Standardized (Counterparty Credit Risk) Approach |
| SEC-IRBA | Securitization Internal Ratings-Based Approach |
| SEC-ERBA | Securitization External Ratings-Based Approach |
| SEC-FBA | Securitization Fall-back Approach |
| SEC-SA | Securitization Standardized Approach |
| SFT | Securities Financing Transaction |
| STC | Standardized (Credit Risk) Approach |
| STM | Standardized (Market Risk) Approach |
| SSTM | Simplified Standardized Approach |

## 19. ABBREVIATIONS *(continued)*

| Abbreviations | Brief Description |
|---|---|
| T1 | Tier 1 Capital |
| T2 | Tier 2 Capital |
| TC | Total Capital |
| VaR | Value at Risk |