

# **Ant Bank (Hong Kong) Limited**

## **Regulatory Disclosures**

**For the period ended  
31 March 2026  
(Unaudited)**

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## **Introduction**

### **Purpose**

The information contained in this document is for Ant Bank Hong Kong Limited (“the Bank”) prepared in accordance with the Banking (Disclosure) Rules (“BDR”) and 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. The disclosure policy sets out the governance, control and assurance requirements for publication of the document. While the banking disclosure statement is not required to be externally audited, the document has been subject to independent review in accordance with the Bank’s policies on disclosure and its financial reporting and governance processes.

### **Basis of preparation**

Except where indicated otherwise, the financial information contained in this Banking Disclosure Statement has been prepared on the basis of regulatory scope specified by the HKMA to the Bank.

The capital adequacy ratios (“CAR”) were compiled in accordance with the Banking (Capital) Rules (“BCR”) issued by the HKMA. In calculating the risk weighted assets, the Bank adopted the Standardised (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 the Basic Indicator Approach.

### **Basis of consolidation**

As of 31 March 2026, the Bank does not have any subsidiaries to consolidate the financial information in this Banking Disclosure Statement.

**KM1: Key Prudential Ratios**

The following table provides an overview of the Bank's key prudential ratios which were calculated in accordance with the Banking (Capital) Rules and Banking (Liquidity) Rules, issued by the HKMA.

<i>Amount expressed in HKD'K</i>		31 Mar 2026	31 Dec 2025	30 Sep 2025	30 Jun 2025	31 Mar 2025
<b>Regulatory capital (amount)</b>						
1 & 1a	Common Equity Tier 1 (CET1)	2,671,470	2,659,997	2,737,012	1,231,101	1,280,214
2 & 2a	Tier 1	2,671,470	2,659,997	2,737,012	1,231,101	1,280,214
3 & 3a	Total capital	2,724,938	2,713,092	2,739,946	1,253,297	1,303,262
<b>RWA (amount)</b>						
4	Total RWA	4,499,782	4,427,058	3,080,778	2,717,448	2,018,389
4a	Total RWA (pre-floor)	4,499,782	4,427,058	3,080,778	2,717,448	2,018,389
<b>Risk-based regulatory capital ratios (as a percentage of RWA)</b>						
5 & 5a	CET1 ratio (%)	59.37%	60.09%	88.84%	45.30%	63.43%
5b	CET1 ratio (%) (pre-floor ratio)	59.37%	60.09%	88.84%	45.30%	63.43%
6 & 6a	Tier 1 ratio (%)	59.37%	60.09%	88.84%	45.30%	63.43%
6b	Tier 1 ratio (%) (pre-floor ratio)	59.37%	60.09%	88.84%	45.30%	63.43%
7 & 7a	Total capital ratio (%)	60.56%	61.28%	88.94%	46.12%	64.57%
7b	Total capital ratio (%) (pre-floor ratio)	60.56%	61.28%	88.94%	46.12%	64.57%
<b>Additional CET1 buffer requirements (as a percentage of RWA)</b>						
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%	0.5%	0.5%
10	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	0.0%	0.00%	0.00%	0.00%	0.0%
11	Total AI-specific CET1 buffer requirements (%)	3.0%	3.0%	3.0%	3.0%	3.0%
12	CET1 available after meeting the AI's minimum capital requirements (%)	51.37%	52.09%	80.84%	37.30%	55.43%
<b>Basel III leverage ratio</b>						
13	Total leverage ratio (LR) exposure measure	11,285,635	12,856,949	9,866,768	8,987,378	5,983,733
13a	LR exposure measure based on mean values of gross assets of SFTs	-	-	-	-	-
14, 14a & 14b	LR (%)	23.67%	20.69%	27.74%	13.70%	21.39%
14c & 14d	LR (%) based on mean values of gross assets of SFTs	0%	0%	0%	0%	0%
<b>Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)</b>						
Applicable to category 1 institution 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 institution only:						
17a	LMR (%) *	123.31%	131.71%	103.15%	110.18%	99.45%
<b>Net Stable Funding Ratio (NSFR) / Core Funding Ratio (CFR)</b>						
Applicable to category 1 institution 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 institution only:						
20a	CFR (%)	N/A	N/A	N/A	N/A	N/A

\* 17a LMR (%) disclosed above represents the arithmetic mean of the average value of the LMR for each calendar month within the quarter. Decrease in CET1%, Tier 1%, Total Capital % as of 31 March 2026 was mainly due to the increase in RWA in Q1 2026. Increase in LR was mainly due to decrease in total exposure. Decrease in LMR was mainly due to the decrease in liquefiable assets.

**OV1: Overview of RWA**

The following table provides an overview of the capital requirements in terms of detailed breakdown of RWAs for various risks. Minimum capital requirement means the amount of capital required to be held for that risk based on its risk-weighted amount multiplied by 8%.

<i>Amount expressed in HKD'K</i>		RWA		Minimum capital requirements
		31 Mar 2026	31 Dec 2025	31 Mar 2026
1	Credit risk for non-securitization exposures	4,272,332	4,242,731	341,787
2	Of which STC approach	4,272,332	4,242,731	341,787
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	5,087	4,852	407
7	Of which SA-CCR	-	-	-
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
8a	Of which method for group 2b cryptoasset derivative contracts	-	-	-
9	Of which others	5,087	4,852	407
10	CVA risk	-	-	-
11	Equity positions in banking book under the simple risk-weight method and internal models method	-	-	-
12	Collective investment scheme ("CIS") exposures – look-through approach / third-party approach	N/A	N/A	N/A
13	CIS exposures – mandate-based approach	N/A	N/A	N/A
14	CIS exposures – fall-back approach	N/A	N/A	N/A
14a	CIS exposures – combination of approaches	N/A	N/A	N/A
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	8,913	5,800	713
21	Of which STM approach	N/A	N/A	N/A
22	Of which IMA approach	N/A	N/A	N/A
22a	Of which SSTM approach	8,913	5,800	713
23	Capital charge for moving exposures between trading book and banking book	N/A	N/A	N/A
24	Operational risk	213,450	173,675	17,076
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	4,499,782	4,427,058	359,983

Increase in credit risk for non-securitization exposures as of 31 Mar 2026 was mainly due to the increase in loans. Increase in market risk was mainly due to increase in CNY exposures in Q1 2026. Increase in operational risk exposure was mainly due to the increase in gross income generated as compared with last quarter.

**LR2: Leverage ratio (“LR”)**

Amount expressed in HKD'K

HKD'K	
31 Mar 2026	31 Dec 2025

On-balance sheet exposures			
1	On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)	10,991,365	12,582,401
2	Gross-up for derivative contracts collateral provided where deducted from balance sheet assets pursuant to the applicable accounting standard	-	-
3	Less: Deductions of receivables assets for cash variation margin provided under derivative contracts	-	-
4	Less: Adjustment for securities received under SFTs that are recognised as an asset	-	-
5	Less: Specific and collective provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital	(62,491)	(67,220)
6	Less: Asset amounts deducted in determining Tier 1 capital	-	-
7	<b>Total on-balance sheet exposures (excluding derivative contracts and SFTs)</b>	<b>10,928,874</b>	<b>12,515,181</b>
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 PFE of written credit-related derivative contracts	-	-
13	<b>Total exposures arising from derivative contracts</b>	<b>-</b>	<b>-</b>
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	<b>Total exposures arising from SFTs</b>	<b>-</b>	<b>-</b>
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	3,613,395	3,295,169
20	Less: Adjustments for conversion to credit equivalent amounts	(3,252,055)	(2,950,087)
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	(4,579)	(3,314)
22	<b>Off-balance sheet items</b>	<b>356,761</b>	<b>341,768</b>
Capital and total exposures			
23	<b>Tier 1 capital</b>	<b>2,671,470</b>	<b>2,659,997</b>
24	<b>Total exposures</b>	<b>11,285,635</b>	<b>12,856,949</b>
Leverage ratio			
25 & 25a	<b>Leverage ratio</b>	<b>23.67%</b>	<b>20.69%</b>
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	-	-
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	-	-
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)	-	-
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)	-	-

Decrease in on balance sheet exposure was mainly due to decrease in deposit during the reporting period.

## Glossary

<u>Abbreviations</u>	<u>Descriptions</u>	<u>Abbreviations</u>	<u>Descriptions</u>
AT1	Additional Tier 1	LCR	Liquidity Coverage Ratio
BSC	Basic approach	LMR	Liquidity Maintenance Ratio
CCF	Credit conversion factor	LR	Leverage Ratio
CCP	Central counterparty	LTA	Look through approach
CCR	Counterparty credit risk	MBA	Mandate-based approach
CCyB	Countercyclical capital buffer	NII	Net Interest Income
CEM	Current exposure method	NSFR	Net Stable Funding Ratio
CET1	Common equity tier 1	ORM	Operational Risk Management
CFR	Core funding ratio	PFE	Potential future exposure
CMT	Crisis management team	PSE	Public sector entity
CIS	Collective investment scheme	RC	Replacement cost
CRM	Credit risk mitigation	RSF	Required stable funding
CVA	Credit valuation adjustment	RW	Risk-weight
D-SIB	Domestic systemically important authorized institution	RWA	Risk-weighted asset/risk-weighted amount
EAD	Exposure at default	SA-CCR	Standardized approach for counterparty credit risk
ECAI	External credit assessment institutions	SEC-ERBA	securitization external ratings-based approach
EL	Expected loss	SEC-FBA	securitization fall-back approach
EPE	Expected positive exposure	SEC-IRBA	securitization internal ratings-based approach
EVE	economic value of equity	SEC-SA	securitization standardized approach
EVS	Economic Value Sensitivity	SFT	Securities financing transaction
FBA	Fall-back approach	STC	Standardized (credit risk) approach
G-SIB	Global systemically important banks	SSTM	Simplified Standardized (market risk) approach
HQLA	High Quality Liquid Assets	STM	Standardized (market risk) approach
IMM	Internal models approach	VaR	Value at risk
IMM (CCR)	Internal models (counterparty credit risk) approach		
IRB	Internal ratings-based approach		
KOR	Key Operational Risk		
KRI	Key Risk Index		
LAC	Loss-absorbing Capacity		