

平安數字銀行

PING AN DIGITAL BANK

PING AN DIGITAL BANK (INTERNATIONAL) LIMITED

REGULATORY DISCLOSURE STATEMENT (Unaudited)

AS AT 30 JUNE 2026

Ping An Digital Bank (International) Limited

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1. Introduction

General information

The information contained in this document is for Ping An Digital Bank (International) Limited (“the Bank”), and prepared in accordance with the Banking (Disclosure) Rules (“BDR”) and disclosure templates issued by the Hong Kong Monetary Authority (“HKMA”).

Basis of preparation

The capital adequacy ratios of the Bank were calculated in accordance with Banking (Capital) Rules (“BCR”) of the Banking Ordinance. The Bank adopted the following approach to calculate its capital charge for:

Credit risk: Standardised (Credit Risk) Approach;

Market risk: Exempted under section 22 of BCR;

Operational Risk: Basic Indicator Approach.

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2. Key prudential ratios

2.1 KM1: Key prudential ratios

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

HK\$'000		(a) At 30 Jun 2026	(b) At 31 Mar 2026	(c) At 31 Dec 2025	(d) At 30 Sep 2025	(e) At 30 Jun 2025
Regulatory capital (amount)						
1 & 1a	Common Equity Tier 1 (CET1)	1,172,841	1,215,010	1,231,462	823,582	683,705
2 & 2a	Tier 1	1,172,841	1,215,010	1,231,462	823,582	683,705
3 & 3a	Total capital	1,212,123	1,248,244	1,256,072	843,376	697,903
RWA (amount)						
4	Total RWA	3,437,512	2,914,188	2,190,228	1,787,388	1,313,427
4a	Total RWA (pre-floor)	3,437,512	2,914,188	2,190,228	1,787,388	1,313,427
Risk-based regulatory capital ratios (as a percentage of RWA)						
5 & 5a	CET1 ratio (%)	34.1%	41.7%	56.2%	46.1%	52.1%
5b	CET1 ratio (%) (pre-floor ratio)	34.1%	41.7%	56.2%	46.1%	52.1%
6 & 6a	Tier 1 ratio (%)	34.1%	41.7%	56.2%	46.1%	52.1%
6b	Tier 1 ratio (%) (pre-floor ratio)	34.1%	41.7%	56.2%	46.1%	52.1%
7 & 7a	Total capital ratio (%)	35.3%	42.8%	57.3%	47.2%	53.1%
7b	Total capital ratio (%) (pre-floor ratio)	35.3%	42.8%	57.3%	47.2%	53.1%
Additional CET1 buffer requirements (as a percentage of RWA)						
8	Capital conservation buffer requirement (%)	2.500%	2.500%	2.500%	2.500%	2.500%
9	Countercyclical capital buffer requirement (%)	0.500%	0.500%	0.500%	0.499%	0.499%
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 (%)	3.000%	3.000%	3.000%	2.999%	2.999%
12	CET1 available after meeting the AI's minimum capital requirements (%)	27.3%	34.8%	49.3%	39.2%	45.1%
Basel III leverage ratio						
13	Total leverage ratio (LR) exposure measure	15,668,212	14,114,601	12,367,682	9,444,569	6,714,580
13a	LR exposure measure based on mean values of gross assets of SFTs	–	–	–	–	–
14, 14a & 14b	LR (%)	7.5%	8.6%	10.0%	8.7%	10.2%
14c & 14d	LR (%) based on mean values of gross assets of SFTs	–	–	–	–	–
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	236.0%	235.2%	325.2%	184.4%	146.7%
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

The capital ratios and LMR remained well above the minimum regulatory requirements. Decrease in capital ratios was attributable to the operating loss in Q2, as well as the growth in customer loans and treasury investment which led to the increase in risk-weighted assets.

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

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3. Overview of risk-weighted amount

3.1 OV1: Overview of risk-weighted amount (“RWA”)

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

HK\$'000		(a)	(b)	(c)
		RWA		Minimum capital requirements
		30 Jun 2026	31 Mar 2026	30 Jun 2026
1	Credit risk for non-securitization exposures	3,142,560	2,658,700	251,405
2	Of which STC approach	3,142,560	2,658,700	251,405
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	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	–	–	–
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 book	N/A	N/A	N/A
24	Operational risk	309,175	279,563	24,734
24a	Sovereign concentration risk	N/A	N/A	N/A
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	14,223	24,075	1,138
28b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	14,223	24,075	1,138
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	3,437,512	2,914,188	275,001

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4. Composition of regulatory capital

4.1 CC1: Composition of regulatory capital

The following table below provides a breakdown of regulatory capital according to the scope of regulatory consolidation.

		(a)	(b)
		Amount	Source based on reference numbers 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	2,700,000	(1)
2	Retained earnings	(1,493,459)	(2)
3	Disclosed reserves	(6,757)	(3)
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	1,199,784	
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)	26,943	(4)
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

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4. Composition of regulatory capital (Continued)

4.1 CC1: Composition of regulatory capital (Continued)

		(a)	(b)
As at 30 Jun 2026 HK\$'000		Amount	Source based on reference numbers of the balance sheet under the regulatory scope of consolidation
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	–	
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	–	
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)	–	
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	26,943	
29	CET1 capital	1,172,841	
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)	–	

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4. Composition of regulatory capital (Continued)

4.1 CC1: Composition of regulatory capital (Continued)

		(a)	(b)
As at 30 Jun 2026 HK\$'000		Amount	Source based on reference numbers of the balance sheet under the regulatory scope of consolidation
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)	1,172,841	
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	39,282	
51	Tier 2 capital before regulatory deductions	39,282	
Tier 2 capital: regulatory deductions			
52	Investments in own Tier 2 capital instruments	—	
53	Reciprocal cross-holdings in Tier 2 capital instruments and non-capital LAC liabilities	—	
54	Insignificant LAC investments in Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold and, where applicable, 5% threshold)	—	
54a	Insignificant LAC investments in non-capital LAC liabilities of financial sector entities that are outside the scope of regulatory consolidation (amount formerly designated for the 5% threshold but no longer meets the conditions) (for institutions defined as “section 2 institution” under §2(1) of Schedule 4F to BCR only)	—	
55	Significant LAC investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (net of eligible short positions)	—	
55a	Significant LAC investments in non-capital LAC liabilities of financial sector entities that are outside the scope of regulatory consolidation (net of eligible short positions)	—	
56	National specific regulatory adjustments applied to Tier 2 capital	—	

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4. Composition of regulatory capital (Continued)

4.1 CC1: Composition of regulatory capital (Continued)

		(a)	(b)
As at 30 Jun 2026 HK\$'000		Amount	Source based on reference numbers of the balance sheet under the regulatory scope of consolidation
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 §48(1)(g) of BCR	–	
57	Total regulatory adjustments to Tier 2 capital	–	
58	Tier 2 capital (T2)	39,282	
59	Total regulatory capital (TC = T1 + T2)	1,212,123	
60	Total RWA	3,437,512	
Capital ratios (as a percentage of RWA)			
61	CET1 capital ratio	34.1%	
62	Tier 1 capital ratio	34.1%	
63	Total capital ratio	35.3%	
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)	3.000%	
65	of which: capital conservation buffer requirement	2.500%	
66	of which: bank specific countercyclical capital buffer requirement	0.500%	
67	of which: higher loss absorbency requirement	N/A	N/A
68	CET1 (as a percentage of RWA) available after meeting minimum capital requirements	27.3%	
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

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4. Composition of regulatory capital (Continued)

4.1 CC1: Composition of regulatory capital (Continued)

		(a)	(b)
As at 30 Jun 2026 HK\$'000		Amount	Source based on reference numbers of the balance sheet under the regulatory scope of consolidation
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)	53,505	
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	39,282	
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	Basel III basis
9	Other intangible assets (net of associated deferred tax liabilities)	26,943	26,943
	Explanation 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.		

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4. Composition of regulatory capital (Continued)

4.2 CC2: Reconciliation of regulatory capital to balance sheet

The following table below shows the link between the Bank's balance sheet in published financial statements and the numbers that are used in the composition of regulatory capital disclosure template set out in Template CC1 (i.e., composition of regulatory capital).

	(a)	(b)	(c)
As at 30 Jun 2026 HK\$'000	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
Assets			
Balances with banks, central banks and other financial institutions	794,003	794,003	
Placements with banks	873,559	873,559	
Investment securities	9,825,182	9,825,182	
Loans and advances to customers	4,137,631	4,137,631	
Property, plant and equipment	3,581	3,581	
Intangible assets	26,943	26,943	(4)
Right-of-use assets	5,534	5,534	
Amount due from related companies	629	629	
Other assets	13,018	13,018	
Total assets	15,680,080	15,680,080	
Liabilities			
Deposits from customers	13,699,406	13,699,406	
Repurchase agreements at amortized cost	500,000	500,000	
Lease liabilities	5,895	5,895	
Amount due to related companies	60,505	60,505	
Other payable and accruals	214,491	214,491	
Total liabilities	14,480,297	14,480,297	
Equity			
Share capital	2,700,000	2,700,000	(1)
Accumulated losses	(1,493,459)	(1,493,459)	(2)
Other reserves	(6,758)	(6,758)	(3)
Total equity	1,199,783	1,199,783	

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4. Composition of regulatory capital (Continued)

4.3 CCA: Main features of regulatory capital instruments

		(a)
		CET1 Capital Ordinary Shares
1	Issuer	Ping An Digital Bank (International) Limited
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	N/A
3	Governing law(s) of the instrument	Hong Kong
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	N/A
5	Basel III rules	CET1
6	Eligible at solo/group/solo and group	Solo
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	HK\$2,700 Million
9	Par value of instrument	N/A
10	Accounting classification	Shareholders' equity
11	Original date of issuance	1 share issued on 7 Dec 2018
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	N/A
16	Subsequent call dates, if applicable	N/A
	<i>Coupons/dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	N/A
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)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	No
31	If write-down, write-down trigger(s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	N/A
36	Non-compliant transitioned features	N/A
37	If yes, specify non-compliant features	N/A

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5. Macroprudential supervisory measures

5.1 CCyB1: Geographical distribution of credit exposures used in countercyclical capital buffer (“CCyB”)

The table below 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 HK\$’000		(a) Applicable JCCyB ratio in effect (%)	(c) RWA used in computation of CCyB ratio	(d) AI-specific CCyB ratio (%)	(e) CCyB amount
	Geographical breakdown by Jurisdiction (J)				
1	Hong Kong SAR	0.500%	1,308,875		
2	Sum		1,308,875		
3	Total		1,309,200	0.500%	6,544

6. Leverage ratio

6.1 LR1: Summary comparison of accounting assets against leverage ratio (“LR”) exposure measure

The table below provides the reconciliation of the total assets in the published financial statement to the LR exposure measure.

As at 30 Jun 2026 HK\$’000	Item	(a) Value under the LR framework
1	Total consolidated assets as per published financial statements	15,680,080
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 securitised exposures that meet the operational requirements for the recognition of risk transference	–
4	Adjustments for temporary exemption of central bank reserves	Not applicable
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting standard but excluded from the LR exposure measure	–
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	–
7	Adjustments for eligible cash pooling transactions	–
8	Adjustments for derivative contracts	–
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)	15,075
11	Adjustments for prudent valuation adjustments and specific and collective provisions that are allowed to be excluded from LR exposure measure	–
12	Other adjustments	(26,943)
13	Leverage ratio exposure measure	15,668,212

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6. Leverage ratio (Continued)

6.2 LR2: Leverage ratio (“LR”)

The table below provides a detailed breakdown of the components of the LR denominator as at 30 Jun 2026.

HK\$'000		(a)	(b)
		As at 30 Jun 2026	As at 31 Mar 2026
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	15,680,080	14,121,120
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	—	—
6	Less: Asset amounts deducted in determining Tier 1 capital	(26,943)	(23,491)
7	Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)	15,653,137	14,097,629
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	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)	—	—

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6. Leverage ratio (Continued)

6.2 LR2: Leverage ratio (“LR”) (Continued)

		(a)	(b)
HK\$'000		As at 30 Jun 2026	As at 31 Mar 2026
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	150,751	169,720
20	Less: Adjustments for conversion to credit equivalent amounts	(135,676)	(152,748)
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)	15,075	16,972
Capital and total exposures			
23	Tier 1 capital	1,172,841	1,215,010
24	Total exposures (sum of rows 7, 13, 18 and 22)	15,668,212	14,114,601
Leverage ratio			
25 & 25a	Leverage ratio	7.5%	8.6%
26	Minimum leverage ratio requirement	3.0%	3.0%
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)	–	–

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7. Credit risk for non-securitization exposures

7.1 CR1: Credit quality of exposures

The table below provides an overview of the credit quality of on-and off-balance sheet exposures. An exposure is defined as defaulted when it meets one or more of the following criteria:

1. the borrower is more than 90 days past due on its contractual payments;
2. the Bank has objective evidence showing that facility is credit-impaired impacting the expected future cash flows; or
3. the loan classification grades of Stage 3 facilities are either “Substandard”, “Doubtful” or “Loss”.

		(a)	(b)	(c)	(d)	(e)	(f)	(g)
		Gross carrying amounts of			Of which ECL accounting provisions for credit losses on STC approach exposures		Of which ECL accounting provisions for credit losses on IRB approach exposures	
	As at 30 Jun 2026 HK\$'000	Defaulted exposures	Non-defaulted exposures	Allowances/ impairments	Allocated in regulatory category of collective provisions	Allocated in regulatory category of specific provisions		Net values (a+b-c)
1	Loans	326,317	4,935,307	135,176	53,505	81,671	–	5,126,448
2	Debt securities	–	9,825,182	–	–	–	–	9,825,182
3	Off-balance sheet exposures	–	–	–	–	–	–	–
4	Total	326,317	14,760,489	135,176	53,505	81,671	–	14,951,630

7.2 CR2: Changes in defaulted loans and debt securities

As at 30 Jun 2026 HK\$'000		(a)
		Amount
1	Defaulted loans and debt securities at end of the previous reporting period	303,520
2	Loans and debt securities that have defaulted since the last reporting period	153,794
3	Returned to non-defaulted status	–
4	Amounts written off	(18,412)
5	Other changes*	(112,585)
6	Defaulted loans and debt securities at end of the current reporting period	326,317

* Other changes included repayments from non-performing loans.

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7. Credit risk for non-securitization exposures (Continued)

7.3 CR3: Overview of recognized credit risk mitigation

		(a)	(b)	(c)	(d)	(e)
	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	3,107,688	2,018,760	–	2,018,760	–
2	Debt securities	9,825,182	–	–	–	–
3	Total	12,932,870	2,018,760	–	2,018,760	–
4	Of which defaulted	99,197	227,120		227,120	

7. Credit risk for non-securitization exposures (Continued)

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

The following table illustrate the effect of any recognized CRM (including recognized collateral under both comprehensive and simple approaches) on the calculation of credit risk capital requirements under STC approach as of 30 June 2026.

	Exposure classes	(a)	(b)	(c)	(d)	(e)	(f)
		Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Sovereign exposures	5,106,690	–	7,125,449	–	–	0%
2	Public sector entity exposures	680,366	–	680,366	–	95,531	14%
3	Multilateral development bank exposures	–	–	–	–	–	–
3a	Unspecified multilateral body exposures	–	–	–	–	–	–
4	Bank exposures	5,676,345	–	5,676,345	–	1,737,829	31%
4a	Qualifying non-bank financial institution exposures	21,365	–	21,365	–	6,632	31%
5	Eligible covered bond exposures	–	–	–	–	–	–
6	General corporate exposures	330,807	22,677	208,733	2,268	176,607	84%
6a	Of which: non-bank financial institution exposures excluding those reported under row 4a	–	–	–	–	–	–
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	2,100,355	61,516	430,787	6,152	327,704	75%
8a	Exposures arising from IPO financing	–	–	–	–	–	–

7. Credit risk for non-securitization exposures (Continued)

7.4 CR4: Credit risk exposures and effects of recognized credit risk mitigation – for STC approach (Continued)

	(a) Exposure classes	(b) Exposures pre-CCF and pre-CRM		(c) Exposures post-CCF and post-CRM		(d) Off-balance sheet amount	(e) RWA and RWA density		(f) RWA density
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount		RWA		
9	Real estate exposures								
9a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	809,546	36,049	809,546	3,604		271,352		33%
9b	Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)	139,143	–	139,143	–		52,976		38%
9c	Of which: regulatory commercial real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	389,198	30,508	389,198	3,051		299,780		76%
9d	Of which: regulatory commercial real estate exposures (materially dependent on cash flows generated by mortgaged properties)	185,418	–	185,418	–		133,792		72%
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	244,645	–	17,526	–		17,596		100%
11	Other exposures	22,762	–	22,762	–		22,762		100%
11a	Cash and gold	–	–	–	–		–		–
11b	Items in the process of clearing or settlement	–	–	–	–		–		–
12	Total	15,706,640	150,750	15,706,638	15,074		3,142,560		20%

The increase in total exposures pre-CCF and pre-CRM, as well as total exposures post-CCF and post-CRM, were mainly driven by the growth in investment securities (which are reported under sovereign exposures, public sector entity exposures and bank exposures) and customer loans (which are presented under real estate exposures).

7. Credit risk for non-securitization exposures (Continued)

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

The following table present a breakdown of credit risk exposures under STC approach by asset classes and by risk weights as of 30 June 2026.

1	Sovereign exposures	0%	20%	30%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
		7,125,449	–	–	–	–	–	–	7,125,449
2	Public sector entity exposures	0%	20%	30%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
		202,713	477,653	–	–	–	–	–	680,366
3	Multilateral development bank exposures	0%	20%	30%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
		–		–	–	–	–	–	–
3a	Unspecified multilateral body exposures	20%	30%	40%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
		–	–	–	–	–	–	–	–
4	Bank exposures	20%	30%	40%	50%	75%	100%	150%	Total credit exposure amount (post-CCF and post-CRM)
		2,162,896	2,257,372	–	1,256,077	–	–	–	5,676,345
4a	Qualifying non-bank financial institution exposures	20%	30%	40%	50%	75%	100%	150%	Total credit exposure amount (post-CCF and post-CRM)
		–	20,253	–	1,112	–	–	–	21,365

7. Credit risk for non-securitization exposures (Continued)

7.5 CR5: Credit risk exposures by asset classes and by risk weights – for STC approach (Continued)

5	Eligible covered bond exposures	10%	15%	20%	25%	35%	50%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
		–	–	–	–	–	–	–	–	–
6	General corporate exposures	20%	30%	50%	65%	75%	85%	100%	150%	Total credit exposure amount (post-CCF and post-CRM)
6a	Of which: non-bank financial institution exposures excluding those reported under row 4a	–	–	8,045		–	202,481	475	–	211,001
		–	–	–		–	–	–	–	–
6b	Specialized lending	20%	50%	75%	80%	100%	130%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
		–	–	–	–	–	–	–	–	–
7	Equity exposures	100%		250%		400%		Other		Total credit exposure amount (post-CCF and post-CRM)
					–	–	–	–	–	–
7a	Significant capital investments in commercial entities	250%		400%		1250%		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%		250%		400%		Other		Total credit exposure amount (post-CCF and post-CRM)
			–	–	–	–	–	–	–	–

7. Credit risk for non-securitization exposures (Continued)

7.5 CR5: Credit risk exposures by asset classes and by risk weights – for STC approach (Continued)

		150%			Other			Total credit exposure amount (post-CCF and post-CRM)													
7c	Subordinated debts issued by banks, qualifying non-bank financial institutions and corporates	–			–			–													
8	Retail exposures	45%			75%			100%			Other			Total credit exposure amount (post CCF and post-CRM)							
		–			436,939			–			–			436,939							
8a	Exposures arising from IPO financing	0%			Other			Total credit exposure amount (post-CCF and post-CRM)													
		–			–			–			–			–							
9	Real estate exposures	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)
9a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	–	55,628	68,894	418,387	–	176,341	–	93,900	–	–	–	–	–	–	–	–	–	–	–	813,450
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)	–	27,883	54,552	56,708	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	139,143

7. Credit risk for non-securitization exposures (Continued)

7.5 CR5: Credit risk exposures by asset 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	-	-	-	-	-	-	-	-	134,524	-	-	-	257,725	-	-	-	-	-	-	392,249
9g	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9h																				
9i																				
9j											165,423			19,995			-		-	185,418
9k	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9l	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9m																				
9n																				
9o																		-	-	-
9p															-			-	-	-
10	Defaulted exposures			50%			100%		17,386		150%				Other					Total credit exposure amount (post-CCF and post-CRM)
												140			-					17,526

7. Credit risk for non-securitization exposures (Continued)

7.5 CR5: Credit risk exposures by asset classes and by risk weights – for STC approach (Continued)

		100%	1,250%	Other	Total credit exposure amount (post-CCF and post-CRM)
11	Other exposures	22,762	–	–	22,762
11a	Cash and gold	0%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
		–	–	–	–
11b	Items in the process of clearing or settlement	0%	20%	Other	Total credit exposure amount (post-CCF and post-CRM)
		–	–	–	–

Exposure amounts and CCFs applied to off-balance sheet exposures, categorised based on risk bucket of converted exposures (STC version)

		(a) On-balance sheet exposure	(b) Off-balance sheet exposure (pre-CCF)	(c) Weighted average CCF*	(d) Exposure (post-CCF and post-CRM)
Risk Weight [#]					
1	Less than 40%	–	150,750	10%	15,075
2	40–70%	–	–	–	–
3	75%	–	–	–	–
4	85%	–	–	–	–
5	90–100%	–	–	–	–
6	105–130%	–	–	–	–
7	150%	–	–	–	–
8	250%	–	–	–	–
9	400%	–	–	–	–
10	1,250%	–	–	–	–
11	Total exposures	–	150,750	–	15,075

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8. Counterparty credit risk

There were no counterparty default risk exposures and credit-related derivative contracts as at 30 June 2026.

9. Securitization exposures

There were no securitization exposures as at 30 June 2026.

10. Market risk

10.1 MR1: Market risk under STM approach

The table below provides the components of the market risk capital requirements calculated using the STM approach as at 30 June 2026:

		(a)
As at 30 Jun 2026 HK\$'000		Market risk capital charges under STM approach
1	General interest rate risk	—
2	Equity risk	—
3	Commodity risk	—
4	Foreign exchange risk	—
5	Credit spread risk (non-securitization)	—
6	Credit spread risk (securitization: non-correlation trading portfolio (“CTP”))	—
7	Credit spread risk (securitization: CTP)	—
8	Standardized default risk charge (“SA-DRC”) (non-securitization)	—
9	SA-DRC (securitization: non-CTP)	—
10	SA-DRC (securitization: CTP)	—
11	Residual risk add-on	—
12	Total	—

Market risk RWA was exempted from the calculation of the bank’s capital adequacy ratio.

11. Asset encumbrance

11.1 ENC: Asset encumbrance

		(a)	(c)	(d)
As at 30 Jun 2026 HK\$'000		Encumbered assets	Unencumbered assets	Total
The assets on the balance sheet would be disaggregated; there can be as much disaggregation as desired		—	—	—
		—	—	—
		—	—	—

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12. Off-balance sheet exposures (other than derivative transactions)

As at 30 Jun 2026 HK\$'000	Contractual amount	RWA
Undrawn loan commitments which are unconditionally cancellable	150,750	9,557
	150,750	9,557

13. International claims

International claims are on-balance sheet exposures of counterparties based on the location of the counterparties after taking into account any risk transfer. Transfer of risk from one country to another is recognized if the claims against a counterparty are guaranteed by another party in a different country or if the claims are on an overseas branch of a bank whose head office is located in a different country. Only regions constituting 10% or more of the aggregate international claims after taking into account any recognized risk transfer are disclosed.

			Non-bank private sector		
As at 30 Jun 2026 HK\$'000	Banks	Official sector	Non-bank financial institution	Non-financial private sector	Total
Offshore centres					
of which Caymen Islands	185,434	–	1,493,491	56	1,678,981
Developing Asia-Pacific					
of which China	1,644,306	–	1	20,546	1,664,853
Developed countries					
of which United States of America	229,247	3,810,157	–	–	4,039,404
	2,058,987	3,810,157	1,493,492	20,602	7,383,238

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14. Loans and advances

(a) Sector information

As at 30 Jun 2026 HK\$'000	Outstanding balance	Balance covered by collateral/ other security
Gross loans and advances for use in Hong Kong	4,267,759	3,439,694
Industrial, commercial and financial		
– Building and construction, property development and investment	608,098	523,944
– Wholesale and retail trade	2,551,137	1,926,665
– Manufacturing	77,700	57,040
– Transport and transport equipment	189,874	157,296
– Recreational activities	31,417	27,572
– Information technology	84,994	68,382
– Financial concerns	–	–
– Property investment	–	–
– Others	724,539	678,795
	4,267,759	3,439,694

The amount of impaired and overdue advances to customers and expected credit loss provision for industry sectors which constitute not less than 10% of the Bank's total advances to customers are as follows:

As at 30 Jun 2026 HK\$'000	Impaired advances to customers	Overdue > 3 months advances to customers	Stage 3 expected credit loss provision	Stage 1 & 2 expected credit loss provision
Gross loans and advances for use in Hong Kong				
– Building and construction, property development and investment	53,632	53,632	10,152	9,249
– Wholesales and retail trade	209,620	197,932	56,606	29,747
– Others	27,187	24,620	4,817	7,631
	290,439	276,184	71,575	46,627

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14. Loans and advances (Continued)

(b) Geographical information

The following table shows the gross loans and advances to customers by country or geographical area in accordance with the location of counterparties after taking into account any risk transfers. Risk transfers in relation to loans and advances to customers means that the loans and advances are guaranteed by a person different from that of the customer. Major geographical segment constitutes not less than 10% of the Bank's total amount of loans and advances to customers after taking into account any recognized risk transfer.

As at 30 Jun 2026 HK\$'000	Gross loans and advances to customers	Impaired loans and advances to customers	Overdue loans and advances to customers > 3 months	Specific provisions	Collective provisions
Hong Kong	4,267,759	324,316	306,725	81,671	53,945
	4,267,759	324,316	306,725	81,671	53,945

15. Overdue and rescheduled assets

Loans and advances overdue for more than 3 months

As at 30 Jun 2026 HK\$'000		% of gross loans and advances to customers
Balances which have been overdue for:		
– 6 months or less but over 3 months	54,437	1.28%
– 1 year or less but over 6 months	89,628	2.10%
– over 1 year	162,660	3.81%
	306,725	7.19%
Current market value of collateral and other securities	248,270	
Covered portion of overdue loans and advances	230,521	
Uncovered portion of overdue loans and advances	76,204	
Credit impairment allowances	81,671	

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15. Overdue and rescheduled assets (Continued)

Loans and advances overdue for more than 3 months (Continued)

Credit risk mitigation against loans and advances are guarantees under the SME Financing Guarantee Scheme by HKMC Insurance Limited and current market value of pledged properties.

- (a) There were no rescheduled assets as at 30 June 2026.
- (b) There were no repossessed assets held as at 30 June 2026.
- (c) There were no advances to bank which were overdue for over 3 months.

16. Mainland exposures

The analysis of Mainland activities exposures is based on the categories of non-bank counterparties and the type of direct exposures defined by the HKMA under the Banking (Disclosure) Rules with reference to the HKMA Return of Mainland Activities, which includes the Mainland activities exposures extended by the Bank.

As at 30 Jun 2026

HK\$'000 Types of Counterparties	On-balance sheet exposure	Off-balance sheet exposure	Total exposures
1. Central government, central government-owned entities and their subsidiaries and Joint Ventures	—	—	—
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 JV	303	—	303
4. Other entities of central government not reported in item 1 above	—	—	—
5. Other entities of local governments not reported in item 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	303	—	303
Total assets after provisions	15,735,322		
On-balance sheet exposures as % of total assets	0.00%		

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17. Foreign currency exposures

As at 30 Jun 2026

Equivalent in HK\$'000

	USD	CNY	Total
Spot assets	8,290,084	33,533	8,323,617
Spot liabilities	(2,197,099)	(66,388)	(2,263,487)
Forward purchases	–	–	–
Forward sales	–	–	–
Net options position	–	–	–
Net (short)/long position	6,092,985	(32,855)	6,060,130

The Bank had no structural position as of 30 June 2026.

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18. Abbreviations

Abbreviations	Brief Description
AT1	Additional Tier 1
BSC	Basic Approach
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
EL	Expected Loss
FBA	Fall-Back Approach
G-SIB	Global Systemically Important Authorized Institution
HQLA	High Quality Liquid Assets
IAA	Internal Assessment Approach
IMM	Internal Models Method
IMM (CCR)	Internal Models Method (Counterparty Credit Risk)
IRB	Internal Ratings-Based
JCCyB	Jurisdictional Countercyclical Capital Buffer
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
NSFR	Net Stable Funding Ratio
PFE	Potential Future Exposure
RWA	Risk Weighted Amount
SA-CCR	Standardized Approach (Counterparty Credit Risk)
SEC-ERBA	Securitization External Ratings-Based Approach
SEC-FBA	Securitization Fall-back Approach
SEC-IRBA	Securitization Internal Ratings-Based Approach
SEC-SA	Securitization Standardized Approach
SFT	Securities Financing Transaction
STC	Standardized (Credit Risk)
STM	Standardized (Market Risk)