Bank of Dongguan International Limited

REGULATORY DISCLOSURE STATEMENT

For the period ended 30 June 2026

(unaudited)

Bank of Dongguan International Limited
REGULATORY DISCLOSURE STATEMENT (Unaudited)

Contents

		Page
A.	Introduction	1
B.	Key prudential ratios	
	Template KM1: Key prudential ratios	2-3
C.	Overview of Risk-Weighted Amount (“RWA”)	
	Template OV1: Overview of RWA	4-5
D.	Composition of capital	
	Template CC1: Composition of regulatory capital	6-11
	Template CC2: Reconciliation of regulatory capital to balance sheet	12
	Table CCA: Main features of regulatory capital instruments	13
E.	Leverage ratio	
	Template LR2: Leverage Ratio	14-15
	Template LR1: Summary comparison of accounting assets against leverage ratio ("LR") exposure measure	16
F.	Countercyclical Capital Buffer Ratio	
	Template CCyB1: Geographical distribution of credit exposures used in countercyclical capital buffer (“CCyB”)	17
G.	Credit Risk for non-securitization exposures	
	Template CR1: Credit quality of exposures	18
	Template CR2: Changes in defaulted loans and debt securities	19
	Template CR3: Overview of recognized credit risk mitigation	19
	Template CR4: Credit risk exposures and effects of recognized credit risk mitigation – STC approach	20-21
	Template CR5: Credit risk exposures by exposure classes and by risk weights – for STC approach	22-28
H.	Counterparty credit risk	
	Template CCR1: Analysis of counterparty credit risk exposures (other than those to CCPs) by approaches	29
	Template CCR3: Counterparty credit risk exposures (other than those to CCPs) by exposure classes and by risk weights – for STC approach	29
	Template CCR5: Composition of collateral for counterparty credit risk exposures (including those for contracts or transactions cleared through CCPs)	29
	Template CCR6: Credit-related derivatives contracts	29
	Template CCR8: Exposures to CCPs	29
I.	Securitization exposures	30
J.	Market risk	
	Template MR3: Market risk under SSTM approach	30
K.	Credit Valuation adjustment risk	
	Template CVA1: CVA risk under reduced basic CVA approach	30

Contents

		Page
L.	Cryptoasset exposures	30
	Template CAE1: Cryptoasset exposures and RWAs	30
	Template CAE2: Accounting classification of cryptoasset exposures	30
M.	Asset Encumbrance	31
N.	Off-balance sheet exposures (other than derivative transactions)	32
O.	International Claims	32
P.	Loans and advances	33-34
Q.	Overdue and rescheduled assets	34
R.	Non-bank mainland exposures	35
S.	Currency Concentration	35

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REGULATORY DISCLOSURE STATEMENT (Unaudited)

A. Introduction

Purpose

The information contained in this document is for Bank of Dongguan International Limited ("the Bank") and is prepared in accordance with the Banking (Disclosure) Rules ("BDR") made under section 60A of the Banking Ordinance 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 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.

Basis of preparation

The Bank's Regulatory Disclosure Statement at 30 June 2026 comprises Pillar 3 information required under the framework of the Basel Committee on Banking Supervision. The disclosures are made in accordance with the latest BDR, including those under the Basel III final reform package which took effect on 1 January 2025, issued by the HKMA.

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 and uses the standardized CVA approach to calculate the credit valuation adjustment ("CVA") risk capital charge. 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. Relevant information can be found in the Regulatory Disclosures section of our website, https://www.bodintl.com.

B. Key prudential ratios

Template KM1: Key prudential ratios

The key prudential ratios and the comparative figures as at each reporting date are set out as below.

HK$'000		(a) 2026 30 Jun	(b) 2026 31 Mar	(c) 2025 31 Dec	(d) 2025 30 Sep
	Regulatory capital (amount)				
1 & 1a	Common Equity Tier 1 (CET1)	**559,808**	**586,466**	**619,119**	**718,112**
2 & 2a	Tier 1	**559,808**	**586,466**	**619,119**	**718,112**
3 & 3a	Total capital	**561,784**	**588,101**	**619,186**	**718,121**
	RWA (amount)				
4	Total RWA	**1,097,866**	**990,062**	**803,767**	**572,950**
4a	Total RWA (pre-floor)	**1,097,866**	**990,062**	**803,767**	**572,950**
	Risk-based regulatory capital ratios (as a percentage of RWA)				
5 & 5a	CET1 ratio (%)	**50.99%**	**59.24%**	**77.03%**	**125.34%**
5b	CET1 ratio (%) (pre-floor ratio)	**50.99%**	**59.24%**	**77.03%**	**125.34%**
6 & 6a	Tier 1 ratio (%)	**50.99%**	**59.24%**	**77.03%**	**125.34%**
6b	Tier 1 ratio (%) (pre-floor ratio)	**50.99%**	**59.24%**	**77.03%**	**125.34%**
7 & 7a	Total capital ratio (%)	**51.17%**	**59.40%**	**77.04%**	**125.34%**
7b	Total capital ratio (%) (pre-floor ratio)	**51.17%**	**59.40%**	**77.04%**	**125.34%**
	Additional CET1 buffer requirements (as a percentage of RWA)				
8	Capital conservation buffer requirement (%)	**2.50%**	**2.50%**	**2.50%**	**2.50%**
9	Countercyclical capital buffer requirement (%)	**0.332%**	**0.311%**	**0.387%**	**0.5%**
10	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	**N/A**	**N/A**	**N/A**	**N/A**
11	Total AI-specific CET1 buffer requirements (%)	**2.832%**	**2.811%**	**2.887%**	**3.0%**
12	CET1 available after meeting the AI's minimum capital requirements (%)	**43.17%**	**48.90%**	**66.54%**	**114.84%**
	Basel III leverage ratio				
13	Total leverage ratio (LR) exposure measure	**2,863,674**	**2,580,904**	**2,069,459**	**1,294,497**
13a	LR exposure measure based on mean values of gross assets of SFTs	**2,863,674**	**2,580,904**	**2,069,459**	**1,294,497**
14, 14a & 14b	LR (%)	**19.55%**	**22.72%**	**29.92%**	**55.47%**
14c & 14d	LR (%) based on mean values of gross assets of SFTs	**19.55%**	**22.72%**	**29.92%**	**55.47%**
	Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)				
	Applicable to category 1 institution only:				
15	Total high quality liquid assets (HQLA)	**N/A**	**N/A**	**N/A**	**N/A**
16	Total net cash outflows	**N/A**	**N/A**	**N/A**	**N/A**
17	LCR (%)	**N/A**	**N/A**	**N/A**	**N/A**
	Applicable to category 2 institution only:				
17a	LMR (%)[1]	**429.01%**	**623.50%**	**1,145.27%**	**11,218.25%**

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

B. Key prudential ratios (Continued)

Template KM1: Key prudential ratios (continued)

HK$'000		(a) 2026 30 Jun	(b) 2026 31 Mar	(c) 2025 31 Dec	(d) 2025 31 Sep
	Net Stable Funding Ratio (NSFR) / Core Funding Ratio (CFR)				
	Applicable to category 1 institution only:				
18	Total available stable funding	**N/A**	**N/A**	**N/A**	**N/A**
19	Total required stable funding	**N/A**	**N/A**	**N/A**	**N/A**
20	NSFR (%)	**N/A**	**N/A**	**N/A**	**N/A**
	Applicable to category 2A institution only:				
20a	CFR (%)	**N/A**	**N/A**	**N/A**	**N/A**

C. Overview of Risk-Weighted Amount ("RWA")

Template OV1: Overview of RWA

The following table provides an overview of capital requirements in terms of a detailed breakdown of RWAs for various risks as at 30 June 2026 and 31 March 2026 respectively:

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		30 Jun 2026 HK$'000	31 Mar 2026 HK$'000	30 Jun 2026 HK$'000
1	**Credit risk for non-securitization exposures**	**996,715**	**886,674**	**79,737**
2	Of which STC approach	996,715	886,674	79,737
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**	**-**	**-**	**-**
7	Of which SA-CCR approach	-	-	-
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
8a	Of which method for group 2b cryptoasset derivative contracts	**-**	**-**	**-**
9	Of which others	-	-	-
10	CVA risk	-	-	-
11	Equity positions in banking book under the simple risk-weight method and internal models method	N/A	N/A	N/A
12	Collective investment scheme ("CIS") exposures – look-through approach / third-party approach	-	-	-
13	CIS exposures – mandate-based approach	-	-	-
14	CIS exposures – fall-back approach	-	-	-
14a	CIS exposures – combination of approaches	-	-	-
15	Settlement risk	-	-	-
16	**Securitization exposures in banking book**	**-**	**-**	**-**
17	Of which SEC-IRBA	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA	-	-	-
19a	Of which SEC-FBA	-	-	-
20	**Market risk**	**63**	**2,300**	**5**
21	Of which STM approach	-	-	-
22	Of which IMA	-	-	-
22a	Of which SSTM approach	63	2,300	5
23	Capital charge for moving exposures between trading book and banking book	N/A	N/A	N/A
24	Operational risk	101,088	101,088	8,087
24a	Sovereign concentration risk	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% RW)	-	-	-
26	Output floor level applied	-	-	-
27	Floor adjustment (before application of transitional cap)	-	-	-

C. Overview of Risk-Weighted Amount ("RWA") (Continued)

Template OV1: Overview of RWA (continued)

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		30 Jun 2026 HK$'000	31 Mar 2026 HK$'000	30 Jun 2026 HK$'000
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**	**1,097,866**	**990,062**	**87,829**

Total RWA increased by HK$107 million in the last quarter was mainly driven by increase in marketable debt securities held and loans and advances to customers.

D. Composition of capital

Capital adequacy ratios were calculated in accordance with the Capital Rules issued by the HKMA. The Bank does not have any subsidiary.

Template CC1: Composition of regulatory capital

As at 30 June 2026		(a) Amount (HK$'000)	(b) Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
	CET1 capital: instruments and reserves		
1	Directly issued qualifying CET1 capital instruments plus any related share premium	1,000,000	[6]
2	Retained earnings	(354,977)	[7]
3	Disclosed reserves	(5,407)	[8]
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**	639,616	
	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)	79,808	[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)	Not applicable	Not applicable
21	Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities)	Not applicable	Not applicable
22	Amount exceeding the 15% threshold	Not applicable	Not applicable

D. Composition of capital (Continued)

Template CC1: Composition of regulatory capital (continued)

As at 30 June 2026		(a) Amount (HK$'000)	(b) Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
23	of which: significant investments in the ordinary share of financial sector entities	Not applicable	Not applicable
24	of which: mortgage servicing rights	Not applicable	Not applicable
25	of which: deferred tax assets arising from temporary differences	Not applicable	Not applicable
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 Bank 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**	79,808	
29	**CET1 capital**	559,808	
	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)**	559,808	
	Tier 2 capital: instruments and provisions		

D. Composition of capital (Continued)

Template CC1: Composition of regulatory capital (continued)

As at 30 June 2026		(a) Amount (HK$'000)	(b) Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
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	1,976	[5] - [1]- [2] - [3]
51	**Tier 2 capital before regulatory deductions**	1,976	
	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	-	
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)**	1,976	
59	**Total regulatory capital (TC = T1 + T2)**	561,784	
60	**Total RWA**	1,097,866	
	Capital ratios (as a percentage of RWA)		
61	**CET1 capital ratio**	50.99%	
62	**Tier 1 capital ratio**	50.99%	
63	**Total capital ratio**	51.17%	
64	**Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)**	2.832%	

D. Composition of capital (Continued)

Template CC1: Composition of regulatory capital (continued)

As at 30 June 2026		(a) Amount (HK$'000)	(b) Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
65	of which: capital conservation buffer requirement	2.50%	
66	of which: bank specific countercyclical capital buffer requirement	0.332%	
67	of which: higher loss absorbency requirement	-	
68	CET1 (as a percentage of RWA) available after meeting minimum capital requirements	43.17%	
	National minima (if different from Basel 3 minimum)		
69	National CET1 minimum ratio	Not applicable	Not applicable
70	National Tier 1 minimum ratio	Not applicable	Not applicable
71	National Total capital minimum ratio	Not applicable	Not applicable
	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	18,296	
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)	Not applicable	Not applicable
75	Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities)	Not applicable	Not applicable
	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)	1,976	
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	12,459	
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	-	

D. Composition of capital (Continued)

Template CC1: Composition of regulatory capital (continued)

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)**	**79,808**	**79,808**
	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.		
10	**Deferred tax assets (net of associated deferred tax liabilities)**	-	-
	Explanation As set out in paragraphs 69 and 87 of the Basel III text issued by the Basel Committee (December 2010), DTAs of the bank to be realized are to be deducted, whereas DTAs which relate to temporary differences 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 deduct all DTAs in full, irrespective of their origin, from CET1 capital. Therefore, the amount to be deducted as reported in row 10 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 10 (i.e. the amount reported under the "Hong Kong basis") adjusted by reducing the amount of DTAs to be deducted which relate to temporary differences to the extent not in excess of the 10% threshold set for DTAs arising from temporary differences 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.		
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)**	-	-
	Explanation For the purpose of determining the total amount of insignificant LAC investments in CET1 capital instruments issued by financial sector entities, an AI is required to aggregate any amount of loans, facilities or other credit exposures provided by it to any of its connected companies, where the connected Bank is a financial sector entity, as if such loans, facilities or other credit exposures were direct holdings, indirect holdings or synthetic holdings of the AI in the capital instruments of the financial sector entity, except where the AI demonstrates to the satisfaction of the MA that any such loan was made, any such facility was granted, or any such other credit exposure was incurred, in the ordinary course of the AI's business. Therefore, the amount to be deducted as reported in row 18 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 18 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.		

D. Composition of capital (Continued)

Template CC1: Composition of regulatory capital (continued)

	Description	Hong Kong basis (HK$'000)	Basel III basis (HK$'000)
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)**	-	-
	Explanation For the purpose of determining the total amount of significant LAC investments in CET1 capital instruments issued by financial sector entities, an AI is required to aggregate any amount of loans, facilities or other credit exposures provided by it to any of its connected companies, where the connected Bank is a financial sector entity, as if such loans, facilities or other credit exposures were direct holdings, indirect holdings or synthetic holdings of the AI in the capital instruments of the financial sector entity, except where the AI demonstrates to the satisfaction of the MA that any such loan was made, any such facility was granted, or any such other credit exposure was incurred, in the ordinary course of the AI's business. Therefore, the amount to be deducted as reported in row 19 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 19 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.		
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)**	-	-
	Explanation The effect of treating loans, facilities or other credit exposures to connected companies which are financial sector entities as CET1 capital instruments for the purpose of considering deductions to be made in calculating the capital base (see note re row 18 to the template above) will mean the headroom within the threshold available for the exemption from capital deduction of other insignificant LAC investments in AT1 capital instruments may be smaller. Therefore, the amount to be deducted as reported in row 39 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 39 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.		
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)**	-	-
	Explanation The effect of treating loans, facilities or other credit exposures to connected companies which are financial sector entities as CET1 capital instruments for the purpose of considering deductions to be made in calculating the capital base (see note re row 18 to the template above) will mean the headroom within the threshold available for the exemption from capital deduction of other insignificant LAC investments in Tier 2 capital instruments and non- capital LAC liabilities may be smaller. Therefore, the amount to be deducted as reported in row 54 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 54 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.		
Remarks: The amount of the 10% threshold and 5% threshold mentioned above is calculated based on the amount of CET1 capital determined in accordance with the deduction methods set out in BCR Schedule 4F. The 15% threshold is referring to paragraph 88 of the Basel III text issued by the Basel Committee (December 2010) and has no effect to the Hong Kong regime.			

D. Composition of capital (Continued)

Template CC2: Reconciliation of regulatory capital to balance sheet

	(a)	(b)	(c)
	Balance sheet as in published financial statements (as at 30 Jun 2026) HK$'000	**Under regulatory scope of consolidation** (as at 30 Jun 2026) HK$'000	**Reference**
Assets			
Cash and balances with banks and central bank	226,659	226,659	
Of which: collective provision eligible for inclusion in Tier 2 capital	-	-	[1]
Placement with banks	39,209	39,209	
Of which: collective provision eligible for inclusion in Tier 2 capital	-	-	[2]
Loan and advances to customers	178,575	178,575	
Of which: collective provision eligible for inclusion in Tier 2 capital	-	*(1,976)*	[3]
Investment securities	2,345,883	2,345,883	
Property and equipment	33,302	33,302	
Intangible asset	79,808	79,808	[4]
Other assets	39,385	39,385	
Total assets	**2,942,821**	**2,942,821**	
Liabilities			
Deposits from Banks	1,288,788	1,288,788	
Amount due to the ultimate holding company	6,954	6,954	
Deposits from customers	936,566	936,566	
Other payables and accruals	60,443	60,443	
Of which: collective provision eligible for inclusion in Tier 2 capital	-	-	[5]
Lease liabilities	10,454	10,454	
Total liabilities	**2,303,205**	**2,303,205**	
Shareholders' equity			
Share capital	1,000,000	1,000,000	
Of which: amount eligible for CET1	-	*1,000,000*	[6]
Accumulated losses	(354,977)	(354,977)	[7]
Other reserve	(5,407)	(5,407)	[8]
Of which: Regulatory reserve for general banking risks	-	-	
Total shareholders' equity	**639,616**	**639,616**	
Total equity and liabilities	**2,942,821**	**2,942,821**	

D. Composition of capital (Continued)

Table CCA: Main features of regulatory capital instruments

1	Issuer	Bank of Dongguan 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 law
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Basel III rules	N/A
6	Eligible at solo / group / solo and group	Solo
7	Instrument type	Ordinary shares
8	Amount recognized in regulatory capital (Currency in million, as of most recent reporting date)	HKD1,000 million (as of 30 June 2026)
9	Par value of instrument	N/A
10	Accounting classification	Shareholders' equity
11	Original date of issuance	19-Aug-2021
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	N/A
16	Subsequent call dates, if applicable	N/A
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	N/A
19	Existence of a dividend stopper	N/A
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

E. Leverage Ratio

Template LR2: Leverage Ratio

The detailed composition of the Bank's leverage ratio as at 30 June 2026 and 31 March 2026 is set out below.

		(a)	(b)
		HK$'000	
		30 Jun 2026	31 Mar 2026
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	2,944,797	2,666,308
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	(1,976)	(1,634)
6	Less: Asset amounts deducted in determining Tier 1 capital	(79,808)	(83,870)
7	**Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)**	**2,863,013**	2,580,804
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)**	-	-
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	6,608	1,000
20	Less: Adjustments for conversion to credit equivalent amounts	(5,947)	(900)
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	-	-

E. Leverage Ratio (Continued)

Template LR2: Leverage Ratio (continued)

		(a)	(b)
		HK$'000	
		30 Jun 2026	31 Mar 2026
22	**Off-balance sheet items (sum of rows 19 to 21)**	**661**	100
Capital and total exposures			
23	**Tier 1 capital**	**559,808**	586,466
24	**Total exposures (sum of rows 7, 13, 18 and 22)**	**2,863,674**	2,580,904
Leverage ratio			
25 & 25a	**Leverage ratio**	**19.55%**	22.72%
26	**Minimum leverage ratio requirement**	**3.00%**	3.00%
27	**Applicable leverage buffers**	**Not applicable**	Not applicable
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)	2,863,674	2.580.904
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)	19.55%	22.72%

The decrease in leverage ratio in the last quarter was mainly contributed by the increase in marketable debt securities held and loans and advances to customers.

E. Leverage Ratio (Continued)

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

The reconciliation between the leverage exposure measure and the assets per the published financial statements of the Bank as at 30 June 2026 is set out below.

		As at 30 Jun 2026
		(a)
	Item	**Value under the LR framework** HK$'000
1	Total consolidated assets as per published financial statements	2,942,821
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 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	-
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)	661
11	Adjustments for prudent valuation adjustments and specific and collective provisions that are allowed to be excluded from LR exposure measure	-
12	Other adjustments	(79,808)
13	**Leverage ratio exposure measure**	**2,863,674**

F. Countercyclical Capital Buffer Ratio

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

The following table set out the Countercyclical Capital Buffer Ratio of the Bank and the geographical breakdown of risk-weighted amounts in relation to private sector credit exposures as at 30 June 2026:

		(a)	(c)	(d)	(e)
	Geographical breakdown by Jurisdiction (J)	**Applicable JCCyB ratio in effect (%)**	**RWA used in computation of CCyB ratio HK$'000**	**AI-specific CCyB ratio (%)**	**CCyB amount HK$'000**
1	Hong Kong SAR	0.500%	279,665		
	Sum		279,665		
	Total (including jurisdictions with zero JCCyB ratio)		420,473	0.332%	3,645

F. Credit Risk for non-securitization exposures

Template CR1: Credit quality of exposures

The table below provides an overview of the credit quality of on-and off-balance sheet exposures as at 30 June 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	-	441,644	1,976	-	1,976	-	439,668
2	Debt securities	-	2,359,524	-	-	-	-	2,359,524
3	Off-balance sheet exposures	-	-	-	-	-	-	-
4	***Total***	***-***	***2,801,168***	***1,976***	***-***	***1,976***	***-***	***2,799,192***

A default is considered to have occurred with regard to a particular borrower when either or both of the following events have taken place:

a) Subjective default: Borrower is considered to be unlikely to pay its credit obligations in full, without taking action such as realising security (if held).

b) Technical default: Borrower is more than 90 days past due on any credit obligation.

G. Credit Risk for non-securitization exposures (Continued)

Template CR2: Changes in defaulted loans and debt securities

The table below provides information on the changes in defaulted loans and debt securities, including any changes in the amount of defaulted exposures, movements between non-defaulted and defaulted exposures, and the reductions in the defaulted exposures due to write-offs as 30 June 2026 respectively:

		(a)
		Amount HK'000
1	**Defaulted loans and debt securities at end of the previous reporting (31 December 2025)**	**-**
2	Loans and debt securities that have defaulted since the last reporting period	-
3	Returned to non-defaulted status	-
4	Amounts written off	-
5	Other changes	-
6	**Defaulted loans and debt securities at end of the current reporting period (30 June 2026)**	**-**

Table CR3: Overview of recognized credit risk mitigation

The following table presents the extent of credit risk exposures covered by different types of recognized CRM as at 30 June 2026:

		HK$'000				
		(a)	(b1)	(b)	(d)	(f)
		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by recognized collateral	Exposures secured by recognized guarantees	Exposures secured by recognized credit derivatives contracts
1	Loans	439,668	-	-	-	-
2	Debt securities	2,246,182	113,342	-	113,342	-
3	**Total**	**2,685,850**	**113,342**	**-**	**113,342**	**-**
4	Of which defaulted	-	-	-	-	-

Note: Amounts reported under column (b1) represent exposures which have at least one recognized CRM (collateral, financial guarantees, or credit derivative contracts) associated with them.

The allocation of the carrying amount of multi-secured exposures to different forms of recognized in columns (b), (d) and (f) is made by order of priority, starting with the form of recognized CRM expected to be called first in the event of loss, and within the limits of the carrying amount of the secured exposures.

G. Credit Risk for non-securitization exposures (Continued)

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

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

		(a)	(b)	(c)	(d)	(e)	(f)
		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	343,166	-	343,166	-	11,598	3%
2	Public sector entity exposures	130,180	-	130,180	-	26,036	20%
3	Multilateral development bank exposures	-	-	-	-	-	-
3a	Unspecified multilateral body exposures	-	-	-	-	-	-
4	Bank exposures	1,661,331	-	1,774,681	-	511,165	29%
4a	Qualifying non-bank financial institution exposures	-	-	-	-	-	-
5	Eligible covered bond exposures	-	-	-	-	-	-
6	General corporate exposures	618,144	2,994	504,794	299	336,685	67%
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	18,296	-	18,296	-	27,444	150%
7c	Subordinated debts issued by banks, qualifying non-bank financial institutions and corporates	-	-	-	-	-	-

G. Credit Risk for non-securitization exposures (Continued)

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

		(a)	(b)	(c)	(d)	(e)	(f)
		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
8	Retail exposures	3,416	-	3,416	-	3,415	100%
8a	Exposures arising from IPO financing	-	-	-	-	-	0%
9	Real estate exposures	26,633	3,614	26,633	362	22,945	85%
9a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	-	-	-	-	-	-
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)	26,633	3,614	26,633	362	22,945	85%
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	-	-	-	-	-	-
11	Other exposures	57,427	-	57,427	-	57,427	100%
11a	Cash and gold	5,265	-	5,265	-	-	0%
11b	Items in the process of clearing or settlement	1,129	-	1,129	-	-	0%
12	**Total**	**2,864,987**	**6,608**	**2,864,987**	**661**	**996,715**	**35%**

G. Credit Risk for non-securitization exposures (Continued)

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

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

(HK$'000)

		0%	20%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
1	Sovereign exposures	285,177	57,989	-	-	-	-	343,166

		0%	20%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
2	Public sector entity exposures	-	130,180	-	-	-	-	130,180

		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	718,893	802,537	-	253,251	-	-	-	-	1,774,681

G. Credit Risk for non-securitization exposures (Continued)

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

(HK$'000)

		20%	30%	40%	50%	75%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
4a	Qualifying non-bank financial institution exposures	-	-	-	-	-	-	-	-	-

		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	26,177	-	230,110		97,541	53,514	97,751	-	-	505,093
6a	Of which: non-bank financial institution exposures excluding those reported under row 4a	-	-	-		-	-	-	-	-	-

		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		-	-	-	-

G. Credit Risk for non-securitization exposures (Continued)

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

(HK$'000)

		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	18,296	-	-	-	18,296

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

		45%	75%	100%	Other	Total credit exposure amount (post CCF and post-CRM)
8	Retail exposures	-	4	3,412	-	3,416

		0%	Other	Total credit exposure amount (post-CCF and post-CRM)
8a	Exposures arising from IPO financing	-	-	-

G. Credit Risk for non-securitization exposures (Continued)

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

(HK'000)

		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	-	-	-	-	-	-	-	-	-		-	-	26,994	-	-	-	-	-	-	26,994
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)				-	-		-		-			-		-		-			-	-

G. Credit Risk for non-securitization exposures (Continued)

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

(HK'000)

		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)	-	-		-		-		-				-	26,994		-			-	-	26,994

G. Credit Risk for non-securitization exposures (Continued)

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

(HK'000)

		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)
9l	Of which: no loan splitting applied	-	-		-		-		-				-	26,994		-			-	-	26,994
9m	Of which: loan splitting applied (secured)																				
9n	Of which: loan splitting applied (unsecured)																				
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		-	-	-	-

		100%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
11	Other exposures	57,427	-	-	57,427

G. Credit Risk for non-securitization exposures (Continued)

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

(HK'000)

		0%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
11a	Cash and gold	5,265	-	-	5,265

		0%	20%	Other	Total credit exposure amount (post-CCF and post-CRM)
11b	Items in the process of clearing or settlement	1,129	-	-	1,129

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

	Risk Weight	(a)	(b)	(c)	(d)
		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF	Exposure (post-CCF and post-CRM)
1	Less than 40%	1,913,997	-	-	2,027,347
2	40-70%	596,711	-	-	483,361
3	75%	97,545	-	-	97,545
4	85%	80,147	3,614	10.00%	80,508
5	90- 100%	158,291	2,994	10.00%	158,591
6	105-130%	-	-	-	-
7	150%	18,296	-	-	18,296
8	250%	-	-	-	-
9	400%	-	-	-	-
10	1,250%	-	-	-	-
11	**Total exposures**	**2,864,987**	**6,608**	**10.00%**	**2,865,648**

H. Counterparty credit risk

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

The Bank does not have such exposures as at 30 June 2026.

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

The Bank does not have such exposures as at 30 June 2026.

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

The Bank does not have such exposures as at 30 June 2026.

Template CCR6: Credit-related derivatives contracts

The Bank does not have such exposures as at 30 June 2026.

Template CCR8: Exposures to CCPs

The Bank does not have such exposures as at 30 June 2026.

I. Securitization exposures

The Bank does not have securitization exposures as at 30 June 2026.

J. Market risk

Template MR3: Market risk under SSTM approach

		(a)	(b)	(c)	(d)
			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	5	-	-	-
5	Securitization exposures	-			
6	Group 2a cryptoasset exposures	-			-
7	**Total**	**5**	**-**	**-**	**-**

K. Credit Valuation adjustment risk

Template CVA1 : CVA risk under reduced basic CVA approach

The Bank does not have such exposures as at 30 June 2026.

L. Cryptoasset exposures

Template CAE1: Cryptoasset exposures and RWAs

The Bank does not have such exposures as at 30 June 2026.

Template CAE2: Accounting classification of cryptoasset exposures

The Bank does not have such exposures as at 30 June 2026.

M. Asset Encumbrance

Table ENC: Asset encumbrance

The table below provide the amount of encumbered and unencumbered assets as at 30 June 2026:

	(a)	(c)	(d)
HK$'000	**Encumbered assets**	**Unencumbered assets**	**Total**
Cash and balances with banks and central bank	-	226,659	226,659
Placement with banks	-	39,209	39,209
Loans and advances to customers	-	178,575	178,575
Investment securities	-	2,345,883	2,345,883
Property and equipment	-	33,302	33,302
Intangible assets	-	79,808	79,808
Other assets	-	39,385	39,385

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

HK$'000	As at 30 June 2026	
	Notional amount	RWA
Direct credit substitutes	-	-
Transaction-related contingencies	-	-
Trade-related contingencies	-	-
Note issuance and revolving underwriting facilities	-	-
Forward asset purchases, amounts owing on partly paid-up shares and securities, forward forward deposits placed and asset sales with recourse	-	-
Other commitments	-	-
- Which are unconditionally cancellable	6,608	606
- With an original maturity of not more than one year	-	-
- With an original maturity of more than one year	-	-
Total	**6,608**	**606**

O. International Claims

The information on international claims discloses exposures to foreign counterparties on which the ultimate risk lies, and is derived according to the location of the counterparties after taking into account any recognized risk transfer with the use of credit risk mitigants (which include guarantees, collateral and credit derivatives). In general, such transfer of risk takes place if the claims are guaranteed by a party in a country which is different from that of the counterparty or if the claims are on an overseas branch of a bank whose head office is located in another country. Only countries constituting 10% or more of the aggregate international claims after taking into account any recognized risk transfer are disclosed.

HK'000	As at 30 June 2026					
	Banks	Official sector	Non-bank private sector		Others	Total claims
			Non-bank financial institutions	Non-financial private sector		
Counterparty country / jurisdiction						
Developed countries	393,853	211	-	-	-	396,064
Offshore centres	230,350	-	47,418	15,113	-	292,881
Developing Africa and Middle East	240,758	-	-	-	-	240,758
Developing Asia and Pacific	1,280,798	58,592	-	293,079	-	1,632,469
-of which: Mainland China	976,682	58,592	-	293,079	-	1,328,353
-of which: South Korea	304,116	-	-	-	-	304,116

P. Loans and advances

(a) Sector information

	As at 30 June 2026	
	Outstanding balance	% of gross advances covered by collateral
	HK$'000	%
Gross loans and advances for use in Hong Kong		
Industrial, commercial and financial:	-	-
- Property development	-	-
- Property investment	-	-
- Financial concerns	97,052	-
- Stockbrokers	-	-
- Wholesale and retail trade	30,086	100
- Manufacturing	50,000	-
- Transport and transport equipment	-	-
- Recreational activities	-	-
- Information technology	-	-
- Others	-	-
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	3,413	-
Gross loans and advances for use in Hong Kong	**180,551**	**17**
Trade financing	-	-
Gross loans and advances for use outside Hong Kong	-	-
Gross loans and advances to customers	**180,551**	**17**

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 June 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
- Manufacturing	-	-	-	-
- Wholesale and retail trade	-	-	-	-
- Financial concerns	-	-	-	-

P. 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 is as follow.

As at 30 June 2026 HK$'000	Gross loans and advances to customers	Impaired loans and advances to customers	Overdue loans and Advances to customers	Specific provisions	Collective provisions
Hong Kong	180,551	-	-	-	1,976
Total	**180,551**	**-**	**-**	**-**	**1,976**

Q. Overdue and rescheduled assets

(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 loans and advances to customers nor advances to bank which were overdue for over 3 months as at 30 June 2026.

R. Non-bank mainland exposures

The table below summaries the non-bank Mainland China exposure of the Bank categorised by types of counterparties:

HK$'000		As at 30 June 2026		
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")	150,286	-	**150,286**
(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	101,413	-	**101,413**
(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	142,313	-	**142,313**
(7)	Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	**-**
Total		**394,012**	**-**	**394,012**
Total assets after provisions		**2,944,453**		
On-balance sheet exposures as percentage of total assets		**13.38%**		

S. Currency Concentration

The net non-structural position or net structural position in a particular foreign currency is disclosed when the position in that currency constitutes 10% or more of the total net position or total net structural position in all foreign currencies respectively. The net option position is calculated in the basis of the delta-weighted position of all foreign currency option contracts.

HK$ Million	USD	RMB	Other foreign currencies	Total
Spot assets	1,143	704	-	1,847
Spot liabilities	(1,135)	(681)	-	(1,816)
Forward purchases	24	-	-	24
Forward sales	-	(23)	-	(23)
Net options position	-	-	-	-
Net long/(short) non-structural position	32	-	-	32

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