

ORIX Asia Limited

Regulatory Disclosure Statement for the six months ended 30 September 2025 (unaudited)

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(unaudited)

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A. Introduction

Purpose

The information contained in this document is for ORIX Asia Limited ("the Company") to comply with the Banking (Disclosure) Rules.

Principal activities

The Company primarily provides lease financing and instalment loans to industrial, commercial and personal customers. It also engages in debt and equity investment activities.

The Company is registered as a restricted licence bank under the Hong Kong Banking Ordinance and is an approved seller/servicer of HKMC Insurance Limited, a wholly-subsidiary of the Hong Kong Mortgage Corporation Limited.

Basis of preparation

The Company has adopted the "basic approach" for the calculation of the risk-weighted assets for credit risk, "standardised approach for counterparty credit risk" for the calculation of counterparty credit risk, "reduced basic CVA approach" to calculate its CVA risk and bucket 1 authorized institution under "Business Indicator Approach" for the calculation of operational risk

During the year ended 31 March 2025 and for the six months ended 30 September 2025, market risk arising from the Company's trading book was minimal. The Company has been granted exemption by the HKMA as it can fulfil the exemption criteria set out in sections 22(1)(a) and (b) of the Banking (Capital) Rules. Hence, the Company was exempted from the calculation of market risk.

B. Key prudential ratios, overview of risk management and Risk-Weighted Amount ("RWA")

Template KM1: Key prudential ratios

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

(USD)	(a)	(b)	(c)	(d)	(e)
	30 Sep 2025	30 Jun 2025	31 Mar 2025	31 Dec 2024	30 Sep 2024
Regulatory capital (amount)					
1 & 1a	Common Equity Tier 1 (CET1)	287,429,423	285,389,346	286,120,988	286,019,268
2 & 2a	Tier 1	287,429,423	285,389,346	286,120,988	286,019,268
3 & 3a	Total capital	289,890,091	288,072,294	289,836,371	289,011,669
RWA (amount)					
4	Total RWA	358,102,425	379,857,725	398,005,787	391,293,815
4a	Total RWA (pre-floor)	358,102,425	379,857,725	398,005,787	391,293,815
Risk-based regulatory capital ratios (as a percentage of RWA)					
5 & 5a	CET1 ratio (%)	80.2646%	75.1306%	71.8887%	73.0956%
5b	CET1 ratio (%) (pre-floor ratio)	80.2646%	75.1306%	71.8887%	73.0956%
6 & 6a	Tier 1 ratio (%)	80.2646%	75.1306%	71.8887%	73.0956%
6b	Tier 1 ratio (%) (pre-floor ratio)	80.2646%	75.1306%	71.8887%	73.0956%
7 & 7a	Total capital ratio (%)	80.9517%	75.8369%	72.8222%	73.8604%
7b	Total capital ratio (%) (pre-floor ratio)	80.9517%	75.8369%	72.8222%	73.8604%
Additional CET1 buffer requirements (as a percentage of RWA)					
8	Capital conservation buffer requirement (%)	2.5%	2.5%	2.5%	2.5%
9	Countercyclical capital buffer requirement (%)	0.4770%	0.4818%	0.4887%	0.4929%
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 (%)	2.9770%	2.9818%	2.9887%	2.9929%
12	CET1 available after meeting the AI's minimum capital requirements (%)	70.9517%	65.8369%	62.8222%	63.8604%
Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	369,961,822	385,688,526	388,373,409	398,769,834
13a	LR exposure measure based on mean values of gross assets of SFTs	-	-	-	-
14, 14a & 14b	LR (%)	77.69%	73.99%	73.67%	71.73%
14c & 14d	LR (%) based on mean values of gross assets of SFTs	-	-	-	-
Liquidity Maintenance Ratio (LMR)- applicable to category 2 institution only:					
17a	LMR (%)	596.83%	424.81%	247.58%	169.08%
					114.67%

B. Key prudential ratios, overview of risk management and Risk-Weighted Amount ("RWA") (Continued)**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 September 2025 and 30 June 2025 respectively:

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		30 Sep 2025 (USD)	30 Jun 2025 (USD)	30 Sep 2025 (USD)
1	Credit risk for non-securitization exposures	312,386,677	333,598,858	24,990,934
2	Of which STC approach	-	-	-
2a	Of which BSC approach	312,386,677	333,598,858	24,990,934
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	1,093,049	1,433,706	87,444
7	Of which SA-CCR approach	1,093,049	1,433,706	87,444
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
9	Of which others	-	-	-
10	CVA risk	1,111,861	1,441,648	88,949
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	43,510,838	43,383,513	3,480,867
24a	Sovereign concentration risk	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% RW)	-	-	-
26	Output floor level applied	N/A	N/A	N/A
27	Floor adjustment (before application of transitional cap)	N/A	N/A	N/A
28	Floor adjustment (after application of transitional cap)	N/A	N/A	N/A

B. Key prudential ratios, overview of risk management and Risk-Weighted Amount ("RWA") (Continued)**Template OV1: Overview of RWA (Continued)**

	(a)	(b)	(c)
	RWA		Minimum capital requirements
	30 Sep 2025 (USD)	30 Jun 2025 (USD)	30 Sep 2025 (USD)
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	358,102,425	379,857,725
	<i>N/A: Not applicable in the case of Hong Kong</i>		

C. Composition of capital

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

Template CC1: Composition of regulatory capital

		(a)	(b)
	Amount	Source based on reference numbers 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	32,000,000	[4]
2	Retained earnings	257,069,153	[5]
3	Disclosed reserves	(385,620)	[7]
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	288,683,533	
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)	-	
10	Deferred tax assets (net of associated deferred tax liabilities)	909,310	[2]
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

		(a)	(b)
	Amount	Source based on reference numbers 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	344,800	[6]
26c	Securitization exposures specified in a notice given by the MA	-	
26d	Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings	-	
26e	Capital shortfall of regulated non-bank subsidiaries	-	
26f	Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	-	
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	1,254,110	
29	CET1 capital	287,429,423	
	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)	287,429,423	
	Tier 2 capital: instruments and provisions		

		(a)	(b)
	Amount	Source based on reference numbers 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	2,460,668	[-1]+ [6]
51	Tier 2 capital before regulatory deductions	2,460,668	
	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)	2,460,668	
59	Total regulatory capital (TC = T1 + T2)	289,890,091	
60	Total RWA	358,102,425	
	Capital ratios (as a percentage of RWA)		
61	CET1 capital ratio	80.2646%	
62	Tier 1 capital ratio	80.2646%	
63	Total capital ratio	80.9517%	
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)	2.9770%	
65	of which: capital conservation buffer requirement	2.50%	

		(a)	(b)
		Amount	Source based on reference numbers of the balance sheet under the regulatory scope of consolidation
66	of which: bank specific countercyclical capital buffer requirement	0.4770%	
67	of which: higher loss absorbency requirement	N/A	
68	CET1 (as a percentage of RWA) available after meeting minimum capital requirements	70.9517%	
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	-	
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)	2,460,668	
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	2,460,668	
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	-	

C. Composition of capital (Continued)

Template CC1: Composition of regulatory capital (Continued)

Notes to the Template

	Description	Hong Kong basis	Basel III basis
9	Other intangible assets (net of associated deferred tax liabilities)	-	-
	<u>Explanation</u>		
	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)	909,310	-
	<u>Explanation</u>		
	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)	-	-
	<u>Explanation</u>		
	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 company 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.		

	Description	Hong Kong basis	Basel III basis
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)	-	-
	<u>Explanation</u>		
	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 company 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)	-	-
	<u>Explanation</u>		
	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)	-	-
	<u>Explanation</u>		
	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.			

C. 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 Sep 2025)	Under regulatory scope of consolidation (as at 30 Sep 2025)	Reference
Assets			
Cash and balances with banks and other financial institutions	47,569,084	47,569,084	
<i>Of which: collective provision eligible for inclusion in Tier 2 capital</i>	(772)	(772)	[1]
Trading assets	27,081	27,081	
Loan and advances to customers	261,287,241	261,287,241	
<i>Of which: collective provision eligible for inclusion in Tier 2 capital</i>	(2,110,772)	(2,110,772)	[1]
Investment securities	27,797,644	27,797,644	
<i>Of which: collective provision eligible for inclusion in Tier 2 capital</i>	(1,771)	(1,771)	[1]
Tax Recoverable	572,704	572,704	
Property and equipment	15,062,649	15,062,649	
Deferred tax assets	909,310	909,310	[2]
Other assets	10,739,286	10,739,286	
<i>Of which: collective provision eligible for inclusion in Tier 2 capital</i>	(2,553)	(2,553)	[1]
Total assets	363,964,999	363,964,999	
Liabilities			
Deposits from customers	19,877,009	19,877,009	
Deposits and balances from banks and other financial institutions	19,814,616	19,814,616	
Loans from ultimate holding company	8,731,865	8,731,865	
Trading liabilities	317,589	317,589	
Lease liabilities	14,265,835	14,265,835	
Other liabilities	12,274,552	12,274,552	
Total liabilities	75,281,466	75,281,466	
Shareholders' equity			
Paid-in share capital	32,000,000	32,000,000	[4]
Reserves	256,683,533	256,683,533	
<i>Of which: retained earnings</i>	257,069,153	257,069,153	[5]
<i>Of which: regulatory reserve for general banking risks in Tier 2 capital</i>	344,800	344,800	[6]
<i>Of which: revaluation reserve and translation reserve</i>	(385,620)	(385,620)	[7]
Total shareholders' equity	288,683,533	288,683,533	
Total equity and liabilities	363,964,999	363,964,999	

C. Composition of capital (Continued)

Table CCA: Main features of regulatory capital instruments

1	Issuer	ORIX Asia Limited
2	Unique identifier (eg 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	Post-transitional Basel III rules ⁺	N/A
6	Eligible at solo*/group/group & solo	Solo
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	USD32 million
9	Par value of instrument	No par value (16,000,000 shares)
10	Accounting classification	Shareholders' equity
11	Original date of issuance	24,998 ordinary shares 21-Sep-1971 375,000 ordinary shares 10-May-1973 1 ordinary share 11-Mar-1976 1,000,000 ordinary shares 19-Sep-1976 2,800,000 ordinary shares 26-Aug-1977 5,800,000 ordinary shares 31-Mar-1978 5,000,000 ordinary shares 28-Mar-1979 1,000,000 ordinary shares 10-Sep-1981 1 ordinary share 9-Oct-1986
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity date
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	N/A
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Noncumulative
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)	N/A
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

Footnote:

[#] Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

⁺ Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

^{*} Include solo-consolidated

D. 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 Company and the geographical breakdown of risk-weighted amounts in relation to private sector credit exposures as at 30 September 2025:

	(a)	(b)	(c)	(d)
Geographical breakdown by Jurisdiction (J)	Applicable JCCyB ratio in effect (%)	RWA used in computation of CCyB ratio (Amount in USD)	AI-specific CCyB ratio (%)	CCyB amount (Amount in USD)
1 Hong Kong SAR	0.5000%	286,390,556		
Sum		286,390,556		
Total (including jurisdictions with zero JCCyB ratio)		300,189,566	0.4770%	1,431,953

E. Leverage Ratio

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 Company as at 30 September 2025 is set out below.

	(a)	
Item	Value under the LR framework (USD)	
1 Total consolidated assets as per published financial statements	363,964,999	
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	5,664,005	
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)	1,614,009	
11 Adjustments for prudent valuation adjustments and specific and collective provisions that are allowed to be excluded from LR exposure measure	-	
12 Other adjustments	(1,281,191)	
13 Leverage ratio exposure measure	369,961,822	

Point to note:

(i) a row shaded yellow represents an item that is not applicable to Hong Kong.

E. Leverage Ratio (Continued)

Template LR2: Leverage Ratio

The detailed composition of the Company's leverage ratio as at 30 September 2025 and 30 June 2025 is set out below.

		(a)	(b)
		USD	
		30 Sep 2025	30 Jun 2025
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	372,030,571	378,264,721
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	(8,092,653)	-
6	Less: Asset amounts deducted in determining Tier 1 capital	(1,254,110)	(1,482,689)
7	Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)	362,683,808	376,782,132
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)	-	1,553,263
9	Add-on amounts for PFE associated with all derivative contracts	5,664,005	5,681,998
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)	5,664,005	7,235,261
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	16,140,092	16,711,320
20	Less: Adjustments for conversion to credit equivalent amounts	(14,526,083)	(15,040,188)
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)	1,614,009	1,671,132
Capital and total exposures			

		(a)	(b)
		USD	
		30 Sep 2025	30 Jun 2025
23	Tier 1 capital	287,429,423	285,389,346
24	Total exposures (sum of rows 7, 13, 18 and 22)	369,961,822	385,688,526
	Leverage ratio		
25 & 25a	Leverage ratio	77.69%	73.99%
26	Minimum leverage ratio requirement	3%	3%
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)	-	-
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)	-	-
<i>Point to note:</i> (i) a row shaded yellow represents an item that is not applicable to Hong Kong.			

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 September 2025:

	(a)	(b)	(c)	(d)	(e)	(f)	(g)
	Gross carrying amounts of		Allowances / impairments (USD)	Of which ECL accounting provisions for credit losses on STC approach exposures		Of which ECL accounting provisions for credit losses on IRB approach exposures (USD)	Net values (a+b-c) (USD)
	Defaulted exposures (USD)	Non-defaulted exposures (USD)		Allocated in regulatory category of specific provisions (USD)	Allocated in regulatory category of collective provisions (USD)		
1	Loans	17,977,409	249,210,093	7,892,818	-	-	259,294,684
2	Debt securities	-	26,764,022	1,771	-	-	26,762,251
3	Off-balance sheet exposures	-	16,140,092	-	-	-	16,140,092
4	Total	17,977,409	292,114,207	7,894,589	-	-	302,197,027

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.

F. 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 September 2025 respectively:

		(a) Amount (USD)
1	Defaulted loans and debt securities at end of the previous reporting (31 March 2025)	15,304,717
2	Loans and debt securities that have defaulted since the last reporting period	6,761,578
3	Returned to non-defaulted status	-
4	Amounts written off	-
5	Other changes	(4,088,886)
6	Defaulted loans and debt securities at end of the current reporting period (30 September 2025)	17,977,409

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 September 2025:

	(a) Exposures unsecured: carrying amount (USD)	(b) Exposures to be secured (USD)	(c) Exposures secured by recognised collateral (USD)	(d) Exposures secured by recognised guarantees (USD)	(e) Exposures secured by recognised credit derivatives contracts (USD)
1	Loans	246,308,021	12,986,663	-	11,290,767
2	Debt securities	26,762,251	-	-	-
3	Total	273,070,272	12,986,663	-	11,290,767
4	<i>Of which defaulted</i>	10,506,143	1,689,220	-	1,657,264

Note: Amounts reported under column (b) 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 (c), (d) and (e) 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.

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

Template CR4: Credit risk exposures and effects of recognized credit risk mitigation –BSC 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 BSC approach as at 30 September 2025:

(USD)	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	26,764,022	-	38,054,789	-	2,676,402	7.03%
2	Public sector entity exposures	-	-	-	-	-	-
3	Multilateral development bank exposures	-	-	-	-	-	-
4	Unspecified multilateral body exposures	-	-	-	-	-	-
5	Bank exposures	47,603,545	-	47,603,545	-	9,520,709	20.00%
6	Eligible covered bond exposures	-	-	-	-	-	-
7	Exposures arising from IPO financing	-	-	-	-	-	-
8	Real estate exposures	43,236,082	-	42,562,778	-	60,099,747	141.20%
8a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	3,637,876	-	3,637,876	-	1,712,394	47.07%
8b	Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)	-	-	-	-	-	-
8c	Of which: other real estate exposures	39,598,206	-	38,924,902	-	58,387,353	150.00%
9	Equity exposures	1,035,393	-	1,035,393	-	2,588,483	250.00%
10	Significant capital investments in commercial entities	-	-	-	-	-	-

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(USD)	(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	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
11 Holdings of capital instruments issued by, and non-capital LAC liabilities of, financial sector entities	-	-	-	-	-	-
12 Subordinated debts issued by banks and corporates	-	-	-	-	-	-
13 Cash and gold	642	-	642	-	-	-
14 Items in the process of clearing or settlement	-	-	-	-	-	-
15 Other exposures	246,504,790	16,140,092	235,887,327	1,614,009	237,501,336	100.00%
16 Total	365,144,474	16,140,092	365,144,474	1,614,009	312,386,677	85.18%

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

Template CR5: Credit risk exposures by asset classes and by risk weights – for BSC approach

The following table presents a breakdown of credit risk exposures under BSC approach by asset classes and by risk weights as at 30 September 2025:

(USD)

		0%	10%	20%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
1	Sovereign exposures	11,290,767	26,764,022	-	-	-	38,054,789
		20%		100%		Other	Total credit exposure amount (post-CCF and post-CRM)
2	Public sector entity exposures		-		-	-	-
		0%			Other		Total credit exposure amount (post-CCF and post-CRM)
3	Multilateral development bank exposures		-		-	-	-
		50%			Other		Total credit exposure amount (post-CCF and post-CRM)
4	Unspecified multilateral body exposures		-		-	-	-

F. Credit Risk for non-securitization exposures (Continued)**Template CR5: Credit risk exposures by asset classes and by risk weights – for BSC approach (Continued)**

		20%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
5	Bank exposures	47,603,545	-	-	47,603,545
		10%	50%	Other	Total credit exposure amount (post-CCF and post-CRM)
6	Eligible covered bond exposures	-	-	-	-
		0%	-	Other	Total credit exposure amount (post-CCF and post-CRM)
7	Exposures arising from IPO financing	-	-	-	-

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

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

		40%	50%	70%	100%	120%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
8	Real estate exposures	1,652,910	1,867,472	-	117,494	-	38,924,902	-	42,562,778
8a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	1,652,910	1,867,472		117,494			-	3,637,876
8b	Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)		-	-		-		-	-
8c	Of which: other real estate exposures						38,924,902	-	38,924,902
		250%		400%		Other			Total credit exposure amount (post-CCF and post-CRM)
9	Equity exposures		1,035,393		-				1,035,393

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

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

		250%	400%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
10	Significant capital investments in commercial entities	-	-	-	-	-
		150%	250%	400%	Other	Total credit exposure amount (post-CCF and post-CRM)
11	Holdings of capital instruments issued by, and non-capital LAC liabilities of, financial sector entities	-	-	-	-	-
		150%		Other		Total credit exposure amount (post-CCF and post-CRM)
12	Subordinated debts issued by banks and corporates		-		-	-
		0%	100%	Other		Total credit exposure amount (post-CCF and post-CRM)
13	Cash and gold	642	-	-		642

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

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

		0%	20%	Other	Total credit exposure amount (post-CCF and post-CRM)
14	Items in the process of clearing or settlement	-	-	-	-
		100%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
15	Other exposures	237,501,336	-	-	237,501,336

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%	85,658,976	-	-	85,658,976
2	40-70%	3,520,382	-	-	3,520,382
3	100%-120%	236,004,821	16,140,092	10.00%	237,618,830
4	150%	38,924,902	-	-	38,924,902
5	250%	1,035,393	-	-	1,035,393
6	400%	-	-	-	-
7	1,250%	-	-	-	-
8	Total exposures	365,144,474	16,140,092	10.00%	366,758,483

G. Counterparty credit risk

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

The following table presents a comprehensive breakdown of counterparty default risk exposures (other than those to CCPs), RWAs, and, where applicable, main parameters under the approaches used to calculate default risk exposures in respect of derivative contracts and SFTs as at 30 September 2025:

	(a) Replacement cost (RC) (USD)	(b) PFE (USD)	(c) Effective EPE (USD)	(d) Alpha (α) used for computing default risk exposure	(e) Default risk exposure after CRM (USD)	(f) RWA (USD)
1	SA-CCR (for derivative contracts)	-	3,903,745		1.4	5,465,243
1a	CEM	-	-		-	-
2	IMM (CCR) approach			-	-	-
3	Simple Approach (for SFTs)				-	-
4	Comprehensive Approach (for SFTs)				-	-
5	VaR (for SFTs)				-	-
6	Total					1,093,049

G. Counterparty credit risk (Continued)

Template CCR3: Counterparty default risk exposures (other than those to CCPs) by asset classes and by risk weights – for BSC approach

The following table presents a breakdown of default risk exposures as at 30 September 2025, other than those to CCPs, in respect of derivative contracts and SFTs that are subject to the BSC approach, by asset classes and risk-weights, irrespective of the approach used to determine the amount of default risk exposures:

(USD)	Risk Weight	(a) 0%	(b) 10%	(c) 20%	(d) 50%	(f) 100%	(h) Others	(i) Total default risk exposure after CRM
	Exposure class							
1	Sovereign exposures	-	-	-	-	-	-	-
2	Public sector entity exposures	-	-	-	-	-	-	-
3	Multilateral development bank exposures	-	-	-	-	-	-	-
4	Unspecified multilateral body exposures	-	-	-	-	-	-	-
5	Bank exposures	-	-	5,465,243	-	-	-	5,465,243
6	Other exposures	-	-	-	-	-	-	-
7	Total	-	-	5,465,243	-	-	-	5,465,243

G. Counterparty credit risk (Continued)

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

The following table presents a breakdown of all types of collateral posted or recognised collateral received to support or reduce the exposures to counterparty default risk exposures as at 30 September 2025 in respect of derivative contracts or SFTs entered into, including contracts or transactions cleared through a CCP:

	(a)	(b)	(c)	(d)	(e)	(f)
	Derivative contracts				SFTs ¹	
	Fair value of recognised collateral received		Fair value of posted collateral		Fair value of recognised collateral received	Fair value of posted collateral
USD	Segregated	Unsegregated	Segregated	Unsegregated		
Cash - domestic currency ²	-	-	-	-	-	-
Cash-other currencies	-	-	-	-	-	-
Total	-	-	-	-	-	-

As of 30 September 2025, the notional amount of currency derivatives contracts was USD257,500,000.

There was no recognised collateral received and posted collateral for these derivative contracts. And, the Company does not have securities financing transaction exposures.

Template CCR6: Credit-related derivatives contracts

The Company does not have such exposures as at 30 September 2025.

Template CCR8: Exposures to CCPs

The Company does not have such exposures as at 30 September 2025.

¹ For "SFTs" reported in columns (e) and (f), the collateral used is defined as referring to both legs of the transaction. For example, an AI transfers securities to a third party, which in turn posts collateral to the AI. The AI should report both legs of the transaction in the template; on one hand the collateral received is reported in column (e), on the other hand the collateral posted by the AI is reported in column (f).

² "Domestic currency" refers to the AI's reporting currency (not the currency / currencies in which the derivative contract or SFT is denominated).

H. Credit Valuation adjustment risk

Template CVA1 : CVA risk under reduced basic CVA approach

The following table presents components used for the calculation of CVA risk capital charge under the reduced basic CVA approach as at 30 September 2025:

	(a)	(b)
	Components	CVA risk capital charge under the reduced basic CVA approach
1	Aggregation of systematic components of CVA risk	190,388
2	Aggregation of idiosyncratic components of CVA risk	113,517
3	Total	88,949

I. Securitization exposures

No securitization exposures as at 30 September 2025.

J. Market risk

During the year ended 31 March 2025 and for the six months ended 30 September 2025, market risk arising from the Company's trading book is minimal. The Company has been granted exemption by the HKMA as it can fulfil the exemption criteria set out in sections 22(1)(a) and (b) of the Banking (Capital) Rules. Hence, the Company was exempted from the calculation of market risk.

K. Asset Encumbrance

Table ENC: Asset encumbrance

The table below provide the amount of encumbered and unencumbered assets as at 30 September 2025:

	(a)	(c)	(d)
	Encumbered assets	Unencumbered assets	Total
Cash and balances with banks and other financial institutions	-	47,569,084	47,569,084
Trading assets	-	27,081	27,081
Loans and advances to customers	-	261,287,241	261,287,241
Investment securities	-	27,797,644	27,797,644
Tax recoverable	-	572,704	572,704
Property and equipment	-	15,062,649	15,065,649
Deferred tax assets	-	909,310	909,310
Other assets	-	10,739,286	10,739,286