

BANK OF SHANGHAI (HONG KONG) LIMITED

REGULATORY DISCLOSURE STATEMENT
FOR THE QUARTER ENDED 30 SEPTEMBER 2026

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This document contains Pillar 3 disclosures of Bank of Shanghai (Hong Kong) Limited (the "Bank") relating to key prudential ratios, leverage ratio and risk-weighted amount ("RWA") by risk types. The following disclosures are prepared in accordance with the Banking (Disclosure) Rules and standard disclosure templates promulgated by the Hong Kong Monetary Authority (the "HKMA").

The Bank is required to calculate the key prudential ratios on both unconsolidated and consolidated basis and the financial information contained in this Regulatory Disclosure Statement has been prepared on a consolidated basis.

1 Key Prudential Ratios

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

HK$'000		As at 30 September 2026	As at 30 June 2026	As at 31 March 2026	As at 31 December 2025	As at 30 September 2025
	Regulatory Capital (amount)					
1 & 1a	Common Equity Tier 1 (CET1)	5,102,676	5,193,262	5,145,293	5,053,047	5,039,857
2 & 2a	Tier 1	5,102,676	5,193,262	5,145,293	5,053,047	5,039,857
3 & 3a	Total Capital	5,327,790	5,385,351	5,366,545	5,324,621	5,315,700
	RWA (amount)					
4	Total RWA	21,106,737	22,666,672	24,369,739	24,763,914	26,068,262
4a	Total RWA (pre-floor)	21,106,737	22,666,672	24,369,739	24,763,914	26,068,262
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5 & 5a	CET1 ratio (%)	24.2	22.9	21.1	20.4	19.3
5b	CET1 ratio (%) (pre-floor ratio)	24.2	22.9	21.1	20.4	19.3
6 & 6a	Tier 1 ratio (%)	24.2	22.9	21.1	20.4	19.3
6b	Tier 1 ratio (%) (pre-floor ratio)	24.2	22.9	21.1	20.4	19.3
7 & 7a	Total Capital ratio (%)	25.2	23.8	22.0	21.5	20.4
7b	Total capital ratio (%) (pre-floor ratio)	25.2	23.8	22.0	21.5	20.4
	Additional CET1 buffer requirements (as a percentage of RWA)					
8	Capital conservation buffer requirement (%)	2.500	2.500	2.500	2.500	2.500
9	Countercyclical capital buffer requirement (%)	0.369	0.344	0.336	0.312	0.329
10	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	–	–	–	–	–
11	Total AI-specific CET1 buffer requirements (%)	2.869	2.844	2.836	2.812	2.829
12	CET1 available after meeting the AI's minimum capital requirements (%)	17.2	15.8	14.0	13.5	12.4
	Basel III Leverage ratio					
13	Total Leverage ratio (LR) exposure measure	27,563,223	29,987,214	31,643,897	30,408,071	32,285,640
13a	LR exposure measure based on mean values of gross assets of SFTs	27,596,732	29,764,924	31,604,605	30,386,964	32,030,416

1 Key Prudential Ratios (continued)

HK$'000		As at 30 September 2026	As at 30 June 2026	As at 31 March 2026	As at 31 December 2025	As at 30 September 2025
14, 14a & 14b	LR (%)	18.5	17.3	16.3	16.6	15.6
14c & 14d	LR (%) based on mean values of gross assets of SFTs	18.5	17.4	16.3	16.6	15.7
	Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)					
	Applicable to category 1 institution only:					
15	Total high quality liquid assets (HQLA)	NA	NA	NA	NA	NA
16	Total net cash outflows	NA	NA	NA	NA	NA
17	LCR (%)	NA	NA	NA	NA	NA
	Applicable to category 2 institution only:					
17a	LMR (%)	111.9	145.2	135.8	119.7	114.3
	Net Stable Funding Ratio (NSFR) / Core Funding Ratio (CFR)					
	Applicable to category 1 institution only:					
18	Total available stable funding	NA	NA	NA	NA	NA
19	Total required Stable funding	NA	NA	NA	NA	NA
20	NSFR (%)	NA	NA	NA	NA	NA
	Applicable to category 2A institution only:					
20a	CFR (%)	120.3	121.0	122.2	119.8	110.1

2 Overview of Risk-weighted amount

The table below sets out the RWA by risk types and their corresponding capital requirements (i.e. 8% of the RWA):

		(a)	(b)	(c)
		RWA		Minimum capital requirements
HK$'000		As at 30 September 2026	As at 30 June 2026	As at 30 September 2026
1	Credit risk for non-securitization exposures	17,982,122	19,800,497	1,438,570
2	Of which STC approach	17,982,122	19,800,497	1,438,570
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	27,002	30,037	2,160
7	Of which SA-CCR approach	21,792	22,379	1,743
7a	Of which CEM	–	–	–
8	Of which IMM(CCR) approach	–	–	–
8a	Of which method for group 2b cryptoasset derivative contracts	–	–	–
9	Of which others	5,210	7,658	417
10	CVA risk	5,438	2,725	435
11	Equity positions in banking book under the simple risk-weight method and internal models method	NA	NA	NA
12	Collective investment scheme ("CIS") exposures – look-through approach / third-party approach	NA	NA	NA
13	CIS exposures – mandate-based approach	NA	NA	NA
14	CIS exposures – fall-back approach	NA	NA	NA
14a	CIS exposures – combination of approaches	NA	NA	NA
15	Settlement risk	–	–	–
16	Securitization exposures in banking book	–	–	–
17	Of which SEC-IRBA	–	–	–
18	Of which SEC-ERBA (including IAA)	–	–	–

2 Overview of Risk-weighted amount (continued)

HK$'000		(a)	(b)	(c)
		RWA		Minimum capital requirements
		As at 30 September 2026	As at 30 June 2026	As at 30 September 2026
19	Of which SEC-SA	–	–	–
19a	Of which SEC-FBA	–	–	–
20	Market risk	2,465,250	2,161,288	197,220
21	Of which STM approach	2,465,250	2,161,288	197,220
22	Of which IMA	–	–	–
22a	Of which SSTM approach	–	–	–
23	Capital charge for moving exposures between trading book and banking book	NA	NA	NA
24	Operational risk	626,925	672,125	50,154
24a	Sovereign concentration risk	NA	NA	NA
25	Amounts below the thresholds for deduction (subject to 250% RW)	–	–	–
26	Output floor level applied	NA	NA	
27	Floor adjustment (before application of transitional cap)	NA	NA	
28	Floor adjustment (after application of transitional cap)	NA	NA	NA
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**	21,106,737	22,666,672	1,688,539

Total RWA decrease was mainly attributable to decrease in RWA for credit risk, which was driven by the decrease in proportion of equity exposures on the Bank's portfolio.

3 Leverage Ratio

		As at 30 September 2026 HK$'000	As at 30 June 2026 HK$'000
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	26,415,417	28,746,339
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	(34,917)	(35,918)
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	(330,464)	(430,896)
6	Less: Asset amounts deducted in determining Tier 1 capital	(55,927)	(41,691)
7	Total on-balance sheet exposures (excluding derivatives contracts and SFTs) (sum of rows 1 to 6)	25,994,109	28,237,834
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)	21,962	21,620
9	Add-on amounts for PFE associated with all derivatives contracts	82,081	84,105
10	Less: Exempted CCP leg of client-cleared trade exposures	–	–
11	Adjusted effective notional amount of written credit-related derivatives 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)	104,043	105,725
Exposures arising from SFTs			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	483,301	639,915
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	–	–
16	CCR exposure for SFT assets	26,051	38,290
17	Agent transaction exposures	–	–
18	Total exposures arising from SFTs (sum of rows 14 to 17)	509,352	678,205
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	6,357,467	6,974,071
20	Less: Adjustments for conversion to credit equivalent amounts	(5,401,748)	(6,008,621)
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)	955,719	965,450
Capital and total exposures			
23	Tier 1 capital	5,102,676	5,193,262
24	Total exposures (sum of rows 7, 13, 18 and 22)	27,563,223	29,987,214

3 Leverage Ratio (continued)

		As at 30 September 2026 HK$'000	As at 30 June 2026 HK$'000
Leverage ratio			
25 & 25a	Leverage ratio	18.5%	17.3%
26	Minimum leverage ratio requirement	3.0%	3.0%
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	516,810	417,625
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	483,301	639,915
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)	27,596,732	29,764,924
31 & 31a	Leverage ratio based on mean values from row 28 of gross assets of SFTs (after adjustment for sale accounting transactions and netted amounts of associated cash payables and cash receivables)	18.5%	17.4%

Leverage ratio remained stable during the quarter.