

BPI Wealth Hong Kong Limited

**Banking Disclosure Statements for the quarter ended 30 June 2026
(Unaudited)**

BPI Wealth Hong Kong Limited

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Basis of Preparation

The key prudential ratios related to regulatory capital and buffers, leverage ratio and liquidity ratios of BPI Wealth Hong Kong Limited (the “Company”), are calculated in accordance with the Banking (Capital) Rules (“BCR”) and Banking (Liquidity) Rules (“BLR”), respectively.

These regulatory capital ratios represent the solo/combined ratio of the Company under section 3C(1) of the BCR. The Company uses the Basic Approach (“BSC”) in calculating the credit risk of its non-securitization exposures and the Standardized Measurement Approach (“SMA”) in calculating its operational risk. The Company is exempted by the Hong Kong Monetary Authority (“HKMA”) from computing its market risk.

Part I: Key Prudential Ratios and Overview of RWAs

1. Table 1 - KM1: Key Prudential Ratios

The following disclosures are made in accordance with section 16AB in part 2A of the Banking (Disclosure) Rules.

		(a)	(b)	(c)	(d)	(e)
		30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025	30 Jun 2025
	Regulatory capital (amount) (HK\$'000)					
1 & 1a	Common Equity Tier 1 (CET1)	186,143	182,909	179,050	177,711	175,717
2 & 2a	Tier 1	186,143	182,909	179,050	177,711	175,717
3 & 3a	Total capital	187,017	183,907	180,088	178,752	176,714
	RWA (amount) (HK\$'000)					
4	Total RWA	211,129	214,496	223,820	220,658	219,336
4a	Total RWA (pre-floor)	211,129	214,496	223,820	220,658	219,336
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5 & 5a	CET1 ratio (%)	88.17%	85.27%	80.00%	80.54%	80.11%
5b	CET1 ratio (%) (pre-floor ratio)	88.17%	85.27%	80.00%	80.54%	80.11%
6 & 6a	Tier 1 ratio (%)	88.17%	85.27%	80.00%	80.54%	80.11%
6b	Tier 1 ratio (%) (pre-floor ratio)	88.17%	85.27%	80.00%	80.54%	80.11%
7 & 7a	Total capital ratio (%)	88.58%	85.74%	80.46%	81.01%	80.57%
7b	Total capital ratio (%) (pre-floor ratio)	88.58%	85.74%	80.46%	81.01%	80.57%
	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	0	0	0	0
10	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	N/A	N/A	N/A	N/A	N/A
11	Total AI-specific CET1 buffer requirements (%)	2.500%	2.500%	2.500%	2.500%	2.500%
12	CET1 available after meeting the AI's minimum capital requirements (%)	74.83%	71.99%	66.71%	67.26%	66.82%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure (HK\$'000)	419,394	426,964	474,241	456,406	429,564

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		(a)	(b)	(c)	(d)	(e)
		30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025	30 Jun 2025
13a	LR exposure measure based on mean values of gross assets of SFTs	-	-	-	-	-
14, 14a &14b	LR (%)	44.38%	42.84%	37.76%	38.94%	40.91%
14c & 14d	LR (%) based on mean values of gross assets of SFTs	-	-	-	-	-
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	N/A
16	Total net cash outflows	N/A	N/A	N/A	N/A	N/A
17	LCR (%)	N/A	N/A	N/A	N/A	N/A
	Applicable to category 2 institution only:					
17a	LMR (%)	745.57%	2,206.37%	729.98%	1,943.12%	916.24%
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	N/A
19	Total required stable funding	N/A	N/A	N/A	N/A	N/A
20	NSFR (%)	N/A	N/A	N/A	N/A	N/A
	Applicable to category 2A institution only:					
20a	CFR (%)	N/A	N/A	N/A	N/A	N/A

The Company is categorized as category 2 institution by the Hong Kong Monetary Authority (HKMA); thus, the following ratios does not apply: Liquidity Coverage Ratio (“LCR”), Net Stable Funding Ratio (“NSFR”), and Core Funding Ratio (“CFR”).

The regulatory capital, RWA’s, risk-based regulatory capital ratios, and additional buffer requirements are from the Return of Capital Adequacy Ratio submitted to the HKMA on a solo/ combined basis under section 3C(1) of the BCR.

The Basel III Leverage Ratio disclosures are from the Return of Leverage Ratio submitted to the HKMA under Part 1C of the BCR.

The liquidity condition of the Company is monitored daily by the Company’s Chief Executive. The balance between liquidity and profitability is carefully considered, but the former is given higher priority in case of conflicts in meeting targets or regulatory requirements.

The Company computes its Liquidity Maintenance Ratio (“LMR”) on Hong Kong office basis as required under rule 10(1)(a) of the BLR. The LMR is calculated based on the average value of the LMR for each calendar month, as reported in the Return of Liquidity Position submitted to the HKMA and the ratios presented above are the average quarterly LMR for the reporting period.

The decrease in the average LMR from the last quarter was mainly due to the increase in the average customer’s time deposit that falls within one month.

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2. Table 2 - OV1: Overview of RWAs

The following table provides an overview of the capital requirement in terms of a detailed breakdown of RWAs for credit risk, market risk, and operational risk. The minimum capital requirements are calculated as 8% of the risk-weighted assets as of the reporting date.

		(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	129,141	132,483	10,331
2	Of which STC approach	-	-	-
2a	Of which BSC approach	129,141	132,483	10,331
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 default risk and default fund contributions	-	-	-
7	Of which SA-CCR approach	N/A	N/A	N/A
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
9	Of which others	-	-	-
10	CVA risk	-	-	-
11	Equity positions in banking book under the simple risk-weight method and internal models method	N/A	N/A	N/A
12	Collective investment scheme ("CIS") exposures – look through approach/third party approach	N/A	N/A	N/A
13	CIS exposures – mandate-based approach	N/A	N/A	N/A
14	CIS exposures – fall back approach	N/A	N/A	N/A
14a	CIS exposures – combination of approaches	N/A	N/A	N/A
15	Settlement risk	-	-	-
16	Securitization exposures in banking book	-	-	-
17	Of which SEC-IRBA	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA	-	-	-
19a	Of which SEC-FBA	-	-	-
20	Market risk	-	-	-
21	Of which STM approach	-	-	-
22	Of which IMA	-	-	-

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		(a)	(b)	(c)
		RWA		Minimum capital requirements
		30 Jun 2026 (HK\$'000)	31 Mar 2026 (HK\$'000)	30 Jun 2026 (HK\$'000)
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	81,988	82,013	6,559
24a	Sovereign concentration risk	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% RW)	-	-	-
26	Output floor level applied	-	-	N/A
27	Floor adjustment (before application of transitional cap)	-	-	
28	Floor adjustment (after application of transitional cap)	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	211,129	214,496	16,890

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Part IIA: Composition of Regulatory Capital

3. Table 3 - CC1: Composition of Regulatory Capital

The following table provides the breakdown of regulatory capital according to the scope of regulatory consolidation. The Company has already applied full capital deductions under the BCR. The Capital Disclosure is shown below as at 30 June 2026.

		(a)	(b)
		Amount (HK\$ '000)	Cross-reference to Table 4 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	75,000	[a]
2	Retained earnings	103,002	[b-d]
3	Disclosed reserves	9,671	[f-g]
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 adjustments	187,673	
	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)	684	[e]
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

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		(a)	(b)
		Amount (HK\$ '000)	Cross-reference to Table 4 numbers/letters of the balance sheet under the regulatory scope of consolidation
22	Amount exceeding the 15% threshold	Not applicable	Not applicable
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	846	
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	846	[c]
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	1,530	
29	CET1 capital	186,143	
	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	-	

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		(a)	(b)
		Amount (HK\$ '000)	Cross-reference to Table 4 numbers/letters of the balance sheet under the regulatory scope of consolidation
45	Tier 1 capital (T1 = CET1 + AT1)	186,143	
	Tier 2 capital: instruments and provisions		
46	Qualifying Tier 2 capital instruments plus any related share premium	-	
48	Tier 2 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital of the consolidation group)	-	
50	Collective provisions and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	874	[c+d+h]
51	Tier 2 capital before regulatory deductions	874	
	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 §48(1)(g) of BCR	-	
57	Total regulatory adjustments to Tier 2 capital	-	
58	Tier 2 capital (T2)	874	
59	Total regulatory capital (TC = T1 + T2)	187,017	
60	Total RWA	211,129	
	Capital ratios (as a percentage of RWA)		
61	CET1 capital ratio	88.17%	
62	Tier 1 capital ratio	88.17%	
63	Total capital ratio	88.58%	

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		(a)	(b)
		Amount (HK\$ '000)	Cross-reference to Table 4 numbers/letters of the balance sheet under the regulatory scope of consolidation
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)	2.50%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: bank specific countercyclical capital buffer requirement	0%	
67	of which: higher loss absorbency requirement	N/A	
68	CET1 (as a percentage of RWA) available after meeting minimum capital requirements	74.83%	
	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)	874	
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	874	
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		

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4. Table 4 – CC2: Reconciliation of Regulatory Capital to Balance Sheet

The table below shows the reconciliation of the capital components from the statement of financial position based on the regulatory scope of consolidation to the regulatory capital in Table 3.

	(a)	(b)	(c)
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
	As at 30 Jun 2026	As at 30 Jun 2026	
	(HK\$'000)	(HK\$'000)	
Assets			
Cash and short-term funds	34,173	34,182	
Placements with banks and other financial institutions maturing between one and twelve months	110,292	110,306	
Advances and other accounts	19,272	19,274	
Financial assets designated at fair value through other comprehensive income	248,746	248,749	
Fixed assets	6,909	6,909	
Intangible assets	164	164	
Deferred tax assets	684	684	
Total assets	420,240	420,268	
Liabilities			
Time deposits from customers	220,727	220,727	
Lease Liabilities	6,742	6,742	
Other payables	5,098	5,098	
Total liabilities	232,567	232,567	
Shareholders' equity			
Paid-in share capital	75,000	75,000	
of which: amount eligible for CET1	75,000	75,000	[a]
Retained earnings	103,002	103,027	[b]
of which: Regulatory Reserves for general banking risk	846	846	[c]
of which: Collective provisions under IFRS 9	25	25	[d]
of which: Deferred tax assets	684	684	[e]
of which: Regulatory reserve for general banking risk and collective provisions excluded from Tier 2 capital due to cap	-	-	
Capital Contribution Reserve	9,907	9,907	[f]
Accumulated other comprehensive income	(236)	(236)	[g]
of which: ECL provision on financial assets under OCI		3	(h)
Total shareholders' equity	187,673	187,701	

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5. Table 5 – CCA: Main Features of Regulatory Capital Instruments

The table below describes the main features of the CET 1 instruments as at 30 June 2026.

		(a)
		Quantitative / qualitative information
1	Issuer	BPI Wealth Hong Kong Limited
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	N.A.
3	Governing law(s) of the instrument	Hong Kong
<i>Regulatory treatment</i>		
4	Transitional Basel III rules ¹	N.A.
5	Post-transitional Basel III rules ²	Common Equity Tier 1
6	Eligible at solo / group / solo and group	Solo and Group
7	Instrument type (types to be specified by each jurisdiction)	Ordinary Shares
8	Amount recognized in regulatory capital (currency in millions, as of most recent reporting date)	HK\$ 75 million
9	Par value of instrument	N.A.
10	Accounting classification	Shareholders' equity
11	Original date of issuance	16 August 1974
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.
<i>Coupons / dividends</i>		
17	Fixed or floating dividend / coupon	Floating
18	Coupon rate and any related index	N.A.
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step-up or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	No
31	If write-down, write-down trigger(s)	N.A.

¹ Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H to the BCR.

² Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H to the BCR.

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		(a)
		Quantitative / qualitative information
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.

The Main Features of Regulatory Capital Instruments can be found on the Company's website: www.bpi.com.ph/wealth-hk

Part IIB: Macroprudential supervisory measures

6. Table 6 – CCyB1: Geographical Distribution of Credit Exposures used in Countercyclical Capital Buffer (“CCyB”)

The table below provides the Company's countercyclical capital buffer ratio computed as the aggregate risk-weighted amount (“RWA”) of geographically allocated private sector credit exposures (to the extent allocated to jurisdictions on the “ultimate risk” basis) over the sum of RWA for each geographical allocated private sector credit exposures multiplied by its appropriate JCCyB ratio.

		(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
1	Hong Kong SAR	0.50%	-		
2	Mainland China	0.00%	-		
3	Philippines	0.00%	3,401		
N+1	Sum		3,401		
N+2	Total		3,401	0%	0

The Company has no credit exposure to private sectors with a non-zero countercyclical buffer ratio. N+2 column C represents the Company's RWAs for the private sector credit exposures in all jurisdictions with no countercyclical buffer rate or with countercyclical buffer rate set at zero.

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Part IIC: Leverage Ratio

7. Table 7 – LR1: Summary Comparison of Accounting Assets against Leverage Ratio Exposure Measure

The table below represents the reconciliation of the total assets in the published financial statements to the Leverage Ratio exposure measure as at 30 June 2026.

		(a)
	Item	Value under the LR framework (HK\$ '000)
1	Total consolidated assets as per published financial statements	420,240
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)	
11	Adjustments for prudent valuation adjustments and specific and collective provisions that are allowed to be excluded from LR exposure measure	
12	Other adjustments	(846)
13	Leverage ratio exposure measure	419,394

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8. Table 8 – LR2: Leverage Ratio (“LR”)

The table below provides a detailed breakdown of the components of the Leverage Ratio denominator as at 30 June 2026.

		(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)	420,268	427,962
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	28	152
6	Less: Asset amounts deducted in determining Tier 1 capital	846	846
7	Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)	419,394	426,964
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	-	-
20	Less: Adjustments for conversion to credit equivalent amounts	-	-
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	-	-

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		(a)	(b)
		(HK\$ '000)	
		30 Jun 2026	31 Mar 2026
22	Off-balance sheet items (sum of rows 19 to 21)	-	-
Capital and total exposures			
23	Tier 1 capital	186,143	182,909
24	Total exposures (sum of rows 7, 13, 18 and 22)	419,394	426,964
Leverage ratio			
25 & 25a	Leverage ratio	44.38%	42.84%
26	Minimum leverage ratio requirement	3.00%	3.00%
27	Applicable leverage buffers	N/A	N/A
Disclosure of mean values			
28	Mean value of gross assets of SFTs, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-
29	Quarter-end value of gross amount of SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-
30 & 30a	Total exposures based on mean values from row 28 of gross assets of SFTs (after adjustment for sale accounting transactions and netted amounts of associated cash payables and cash receivables)	-	-
31 & 31a	Leverage ratio based on mean values from row 28 of gross assets of SFTs (after adjustment for sale accounting transactions and netted amounts of associated cash payables and cash receivables)	-	-

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Part III: Credit Risk for Non-Securitization Exposures

I. General information about credit risk

9. Table 9 - CR1: Credit Quality of Exposures

The following table provides an overview of the credit quality of on- and off-balance sheet exposures as at 30 June 2026.

		(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		
		(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)
1	Loans	-	3,401	(2)	-	-	-	3,399
2	Debt securities	-	248,749	(3)	-	-	-	248,746
3	Off-balance sheet exposures	-	-	-	-	-	-	-
4	Total	-	252,150	(5)	-	-	-	252,145

10. Table 10 - CR2: Changes in defaulted loans and debts securities

		(a)
		Amount (HK\$'000)
1	Defaulted loans and debt securities at end of the previous reporting period	-
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	-

The Company does not have any defaulted loans and debt securities for the reporting period.

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II. Credit risk mitigation

11. Table 11 - CR3: Overview of recognized credit risk mitigation

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

		(a)	(b)	(c)	(d)	(e)
		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by recognized collateral	Exposures secured by recognized guarantees	Exposures secured by recognized credit derivative contracts
		(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)
1	Loans	-	3,399	3,399	-	-
2	Debt securities	248,746	-	-	-	-
3	Total	248,746	3,399	3,399	-	-
4	Of which defaulted	-	-	-	-	-

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III. Credit risk under standardized (credit risk) approach

12. Table 12 - CR4: Credit risk exposures and effects of recognized credit risk mitigation (BSC approach)

The following table illustrates the effect of any recognized CRM on the calculation of capital requirements 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	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
		(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	
1	Sovereign exposures	133,845	-	133,845	-	53,439.90	12.72%
2	Public sector entity exposures	-	-	-	-	-	-
3	Multilateral development bank exposures	16,044	-	16,044	-	-	-
4	Unspecified multilateral body exposures	-	-	-	-	-	-
5	Bank exposures	243,342	-	243,342	-	48,668.40	11.58%
6	Eligible covered bond exposures	-	-	-	-	-	-
7	Exposures arising from IPO financing	-	-	-	-	-	-
8	Real estate exposures	-	-	-	-	-	-
8a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	-	-	-	-	-	-
8b	Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)	-	-	-	-	-	-
8c	Of which: other real estate exposures	-	-	-	-	-	-
9	Equity exposures	-	-	-	-	-	-
10	Significant capital investments in commercial entities	-	-	-	-	-	-

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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	1	-	1	-	-	-
14	Items in the process of clearing or settlement	-	-	-	-	-	-
15	Other exposures	27,033	-	27,033	-	27,033	6.43%
15a	Group 1 cryptoasset exposures (other than those related to group 1a cryptoassets issued by the Government or domestic public sector entities)	-	-	-	-	-	-
16	Total	420,265	-	420,265	-	129,141.30	30.73%

The Company currently does not recognize collateral in calculating risk-weighted assets; hence, the exposures pre-CRM and post-CRM are equivalent.

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13. Table 13 - CR5: Credit risk exposures by asset classes and by risk weights (BSC Approach)

The following table presents the breakdown of credit risk exposures by exposure classes and by risk weights as at 30 June 2026.

1		0%	10%	20%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
	Sovereign exposures	-	89,339	-	44,506	-	133,845
2		20%		100%		Other	Total credit exposure amount (post-CCF and post-CRM)
	Public sector entity exposures	-		-		-	-
3		0%		Other		Total credit exposure amount (post-CCF and post-CRM)	
	Multilateral development bank exposures	16,044		-		16,044	
4		50%		Other		Total credit exposure amount (post-CCF and post-CRM)	
	Unspecified multilateral body exposures	-		-		-	
5		20%		100%		Other	Total credit exposure amount (post-CCF and post-CRM)
	Bank exposures	243,342		-		-	243,342
6		10%		50%		Other	Total credit exposure amount (post-CCF and post-CRM)
	Eligible covered bond exposures	-		-		-	-

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

		40%	50%	70%	100%	120%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
8	Real estate exposures								
8a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	-	-		-			-	-
8b	Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)		-	-		-		-	-
8c	Of which: other real estate exposures						-	-	-

		250%	400%	Other	Total credit exposure amount (post-CCF and post-CRM)
9	Equity exposures	-	-	-	-

		250%	400%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
10	Significant capital investments in commercial entities	-	-	-	-	-

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		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	1	-	-	1

		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	27,033	-	-	27,033

		1250%			Total credit exposure amount (post-CCF and post-CRM)
15 a	Group 1 cryptoasset exposures (other than those related to group 1a cryptoassets issued by the Government or domestic public sector entities)	-	-	-	-

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

	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%	348,726	-	-	348,726
2	40-70%	-	-	-	-
3	100%-120%	71,539	-	-	71,539
4	150%	-	-	-	-
5	250%	-	-	-	-
6	400%	-	-	-	-
7	1,250%	-	-	-	-
8	Total exposures	420,265	-	-	420,265

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Part IV: Counterparty Credit Risk

14. Table 14 - CCR1: Analysis of counterparty default risk exposures (other than those to CCPs) by approaches

		(a)	(b)	(c)	(d)	(e)	(f)
		Replacement cost (RC)	PFE	Effective EPE	Alpha (α) used for computin g default risk exposure	Default risk exposure after CRM	RWA
		(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)
1	SA-CCR (for derivative contracts)	-	-		1.4	-	-
1a	CEM (for derivative contracts)	-	-		1.4	-	-
1b	Method for group 2b cryptoasset derivative contracts				1.4	-	-
2	IMM (CCR) approach			-	-	-	-
3	Simple Approach (for SFTs)					-	-
4	Comprehensive Approach (for SFTs)					-	-
5	VaR (for SFTs)					-	-
6	Total						-

The Company has no derivative contracts and SFTs exposures for the reporting period.

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15. Table 15 - CCR3: Counterparty credit risk exposures (other than those to CCPs) by exposure classes and by risk weights – for BSC approach

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

The Company has no counterparty credit risk exposures in respect of derivative contracts and SFT's.

16. Table 16 - CCR5: Composition of collateral for counterparty credit risk exposures (including those for contracts or transactions cleared through CCPs)

	(a)	(b)	(c)	(d)	(e)	(f)
	Derivative contracts				SFTs	
	Fair value of recognized collateral received		Fair value of posted collateral		Fair value of recognized collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
Cash - domestic currency	-	-	-	-	-	-
Cash - other currencies	-	-	-	-	-	-
Domestic sovereign debt	-	-	-	-	-	-
Other sovereign debt	-	-	-	-	-	-
Government agency debt	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	-	-	-	-	-	-

The Company has no collateral posted or recognized collateral received to support or reduce counterparty credit risk exposures in respect of derivative contracts or SFTs.

17. Table 17 -CCR6: Credit-related derivative contracts

	(a)	(b)
	Protection bought	Protection sold
Notional amounts		
Single-name credit default swaps	-	-
Index credit default swaps	-	-
Total return swaps	-	-
Credit-related options	-	-
Other credit-related derivative contracts	-	-
Total notional amounts	-	-
Fair values		
Positive fair value (asset)	-	-
Negative fair value (liability)	-	-

The Company has no derivative contracts exposure for the reporting period.

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18. Table 18 - CCR8: Exposures to CCPs

		(a)	(b)
		Exposure after CRM	RWA
1	Exposures of the AI as clearing member or client to qualifying CCPs (total)		-
2	Default risk exposures to qualifying CCPs (excluding items disclosed in rows 7 to 10), of which:	-	-
3	(i) OTC derivative transactions	-	-
4	(ii) Exchange-traded derivative contracts	-	-
5	(iii) Securities financing transactions	-	-
6	(iv) Netting sets subject to valid cross-product netting agreements	-	-
7	Segregated initial margin	-	
8	Unsegregated initial margin	-	-
9	Funded default fund contributions	-	-
10	Unfunded default fund contributions	-	-
11	Exposures of the AI as clearing member or client to non-qualifying CCPs (total)		-
12	Default risk exposures to non-qualifying CCPs (excluding items disclosed in rows 17 to 20), of which:	-	-
13	(i) OTC derivative transactions	-	-
14	(ii) Exchange-traded derivative contracts	-	-
15	(iii) Securities financing transactions	-	-
16	(iv) Netting sets subject to valid cross-product netting agreements	-	-
17	Segregated initial margin	-	-
18	Unsegregated initial margin	-	-
19	Funded default fund contributions	-	-
20	Unfunded default fund contributions	-	-

The Company has no exposure to products requiring CCP's.

Part IVA: Credit valuation adjustment risk

CVA1: CVA risk under reduced basic CVA approach

CVA2: CVA risk under full basic CVA approach

CVA3: CVA risk under standardized CVA approach

CVA4: RWA flow statements of CVA risk exposures under standardized CVA approach

The above disclosure sections are not applicable to the Company because it has no exposure to derivative products and therefore is not subject to CVA risk capital charges.

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Part V: Securitization Exposures

SEC1: Securitization exposures in banking book

SEC2: Securitization exposures in trading book

SEC3: Securitization exposures in banking book and associated capital requirements – where AI acts as originator

SEC4: Securitization exposures in banking book and associated capital requirements – where AI acts as investor

The above disclosure sections do not apply to the Company for the reason that it has no securitization exposures.

Part VI: Market Risk

MR1: Market risk under STM approach

MR2: Market risk under IMA

MR3: Market risk under SSTM approach

The above disclosure sections do not apply to the Company for the reason that it is exempted from the market risk framework.

Part X: Comparison of modelled and standardized RWAs

CMS1: Comparison of modelled and standardized RWAs at risk level.

CMS2: Comparison of modelled and standardized RWAs for credit at exposure class level

The above disclosure sections do not apply to the Company for the reason that it is using the basic approach (“BSC”) to calculate the credit risk. The Company is exempted from the market risk framework.

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Part XI: Asset encumbrance

19. Table 19 - ENC: Asset encumbrance

The table below represents the carrying amount of encumbered and unencumbered assets as at 30 June 2026.

	(a)	(c)	(d)
	Encumbered assets HK\$'000	Unencumbered assets HK\$'000	Total HK\$'000
Financial Assets	-	393,211	393,211
Loans and Advances	-	19,272	19,272
Non- Financial Assets	-	7,757	7,757

The Company has no encumbered assets for the reporting period.

Part XII : Cryptoasset Exposures

CAE1: Cryptoasset exposures and RWAs

CAE2: Accounting classification of cryptoasset exposures

The above disclosure sections do not apply to the Company as it has no cryptoassets exposures.

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Part XIII: Other Disclosures

20. International Claims

International claims are on-balance sheet exposure to counterparties based on the location of the counterparties after taking into account the transfer of risk and represent the sum of cross-border claims in all currencies and local claims in foreign currencies. The table shows claims on individual countries and territories or areas, after recognized risk transfer, amounting to not less than 10% of the Company's total international claims.

30 June 2026		Non-Bank Private Sector				Unallocated by sector	Total
		Banks	Official Sector	Of which: Non-bank financial institution	Of which: non- financial private sector		
	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	
All Jurisdictions							
of which Intl Org.	-	-	-	-	16,000 ⁱ	16,000	
of which Australia	50,000	-	-	-	-	50,000	
of which United States	1,000	89,000	-	-	-	90,000	
of which Jersey	-	-	2,000	-	-	2,000	
of which New Zealand	16,000	-	-	-	-	16,000	
of which Singapore	39,000	-	6,000	-	-	45,000	
of which Hong Kong	100,000	-	-	-	-	100,000	
of which Philippines	4,000	13,000	-	8,000	-	25,000	
of which Indonesia	-	32,000	-	-	-	32,000	
of which South Korea	32,000	-	-	-	-	32,000	

	Non-Bank <u>Private</u> <u>Sector</u>					
31 December 2025				Of which:	Of which:	
	Banks	Official	Non-bank	non-	Unallocated by	Total
	(HK\$'000)	Sector	financial	financial	Sector	(HK\$'000)
		(HK\$'000)	institution	private		(HK\$'000)
			(HK\$'000)	sector		(HK\$'000)
All Jurisdictions						
of which Australia	42,000	-	-	-	-	42,000
of which United States	-	100,000	-	-	-	100,000
of which New Zealand	8,000	-	-	-	-	8,000
of which Singapore	49,000	-	5,000	-	-	54,000
of which Hong Kong	165,000	-	-	-	-	165,000
of which Philippines	5,000	13,000	-	9,000	-	27,000
of which Indonesia	-	32,000	-	-	-	32,000
of which South Korea	32,000	-	-	-	-	32,000
of which Jersey	-	-	2,000	-	-	2,000

21. Sector Information

(i) By geographical areas

Information has been classified according to the location of the principal operations of the Company. All of the Company's principal operations are conducted in Hong Kong.

(ii) Advances to customers

Gross advances to customers by industry sectors

	<i>As at</i> 30 June 2026 (HK\$'000)	<i>As at</i> 31 December 2025 (HK\$'000)
Loans for use outside Hong Kong		
Individuals - others	3,408	3,374
	<u>3,408</u>	<u>3,374</u>

Gross advances to customers by geographical area

	<i>As at</i> 30 June 2026 (HK\$'000)	<i>As at</i> 31 December 2025 (HK\$'000)
Residential status of customers:		
The Philippines	3,408	3,374
	<u>3,408</u>	<u>3,374</u>

The above-mentioned advances only include gross advances to customers. The related collective impairment maintained in regulatory reserve source from the same geographical area.

22. Overdue or rescheduled assets

There were no overdue and rescheduled loans and repossessed assets as at 30 June 2026 (2025: Nil).

23. Non-Bank Mainland China Exposures

The Company does not have non-bank mainland China exposures as at 30 June 2026 (2025: Nil).

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24. Other than functional currency concentrations

	<i>USD</i> (HK\$'000)	<i>EUR</i> (HK\$'000)	<i>GBP</i> (HK\$'000)	<i>AUD</i> (HK\$'000)	<i>PHP</i> (HK\$'000)	<i>Total</i> (HK\$'000)
Equivalent in Hong Kong dollars 30 June 2026						
Spot assets	396,591	57	54	10,822	140	407,664
Spot liabilities	(212,334)	-	-	(8,520)	(126)	(220,980)
Net long / (short) position	<u>184,257</u>	<u>57</u>	<u>54</u>	<u>2,302</u>	<u>14</u>	<u>186,684</u>
Net structural position		<u>-</u>				<u>-</u>
	<i>USD</i> (HK\$'000)	<i>EUR</i> (HK\$'000)	<i>GBP</i> (HK\$'000)	<i>AUD</i> (HK\$'000)	<i>PHP</i> (HK\$'000)	<i>Total</i> (HK\$'000)
Equivalent in Hong Kong dollars 31 December 2025						
Spot assets	452,240	110	109	10,237	21	462,717
Spot liabilities	(270,071)	-	-	(8,125)	(54)	(278,250)
Net long position	<u>182,169</u>	<u>110</u>	<u>109</u>	<u>2,112</u>	<u>(33)</u>	<u>184,467</u>
Net structural position		<u>-</u>				<u>-</u>