BPI Wealth Hong Kong Limited

Banking Disclosure Statements for the quarter ended 30 September 2025 (Unaudited)

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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 Standardised 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 Sep 2025	30Jun 2025	31 Mar 2025	31 Dec 2024	30 Sep 2024
	Regulatory capital (amount) (HK$'000)					
1 & 1a	Common Equity Tier 1 (CET1)	177,711	175,717	173,529	170,437	169,097
2 & 2a	Tier 1	177,711	175,717	173,529	170,437	169,097
3 & 3a	Total capital	178,752	176,714	174,378	171,286	169,946
	RWA (amount) (HK$'000)					
4	Total RWA	220,658	219,336	223,866	238,428	245,822
4a	Total RWA (pre-floor)	220,658	219,336	223,866	238,428	245,822
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5 & 5a	CET1 ratio (%)	80.54%	80.11%	77.51%	71.48%	68.79%
5b	CET1 ratio (%) (pre-floor ratio)	80.54%	80.11%	77.51%	71.48%	68.79%
6 & 6a	Tier 1 ratio (%)	80.54%	80.11%	77.51%	71.48%	68.79%
6b	Tier 1 ratio (%) (pre-floor ratio)	80.54%	80.11%	77.51%	71.48%	68.79%
7 & 7a	Total capital ratio (%)	81.01%	80.57%	77.89%	71.84%	69.13%
7b	Total capital ratio (%) (pre-floor ratio)	81.01%	80.57%	77.89%	71.84%	69.13%
	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 (%)	67.26%	66.82%	64.14%	58.09%	55.38%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure (HK$'000)	456,406	429,564	429,072	413,710	424,498
13a	LR exposure measure based on mean values of gross assets of SFTs	-	-	-	-	-

		(a)	(b)	(c)	(d)	(e)
		30 Sep 2025	30Jun 2025	31 Mar 2025	31 Dec 2024	30 Sep 2024
14, 14a &14b	LR (%)	38.94%	40.91%	40.44%	41.20%	39.83%
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 (%)	1,943.12%	916.24%	1,402.71%	1,010.60%	1,883.14%
	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 increase in the CET1, Tier1 and Total Capital ratio was mainly due to the decrease in the Risk weighted amount related to the Operational risk due to the change in the calculation approach from Basic Indicator approach (“BIA”) to Standardised Measurement Approach (“SMA”).

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

The increase in the Total Leverage Exposure measure was mainly due to the increase in the customers’ time deposit.

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

Capital Requirements and RWAs

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

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 Sep 2025 (HK$'000)	30 Jun 2025 (HK$'000)	30 Sep 2025 (HK$'000)
1	Credit risk for non-securitization exposures	140,908	139,336	11,273
2	Of which STC approach	-	-	-
2a	Of which BSC approach	140,908	139,336	11,273
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	-	-	-

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		30 Sep 2025 (HK$'000)	30 Jun 2025 (HK$'000)	30 Sep 2025 (HK$'000)
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	79,750	80,000	6,380
24a	Sovereign concentration risk	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% RW)	-	-	-
26	Output floor level applied	-	-	
27	Floor adjustment (before application of transitional cap)	-	-	
28	Floor adjustment (after application of transitional cap)	N/A	N/A	N/A
28a	Deduction to RWA	-	-	-
28b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	-	-	-
28c	Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital	-	-	-
29	Total	220,658	219,336	17,653

The Company has no sovereign concentration risk for the reporting period.

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Part IIC: Leverage Ratio

3. Table 3 – LR2: Leverage Ratio ("LR")

The table below provides a detailed breakdown of the components of the Leverage Ratio denominator as at 30 Sept 2025.

		(a)	(b)
		(HK$ '000)	
		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)	457,447	430,561
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	(195)	(151)
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)**	456,406	429,564
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	-	-
22	**Off-balance sheet items (sum of rows 19 to 21)**	-	-
Capital and total exposures			
23	**Tier 1 capital**	177,711	175,717
24	**Total exposures (sum or rows 7, 13, 18 and 22)**	456,406	429,564
Leverage ratio			

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		(a)	(b)
		(HK$ '000)	
		30 Sep 2025	30 Jun 2025
25 & 25a	**Leverage ratio**	38.94%	40.91%
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)	-	-

Part IV: Credit Valuation Adjustment Risk

4. Table 4- CVA4: RWA flow statements of CVA risk exposures under the standardized CVA approach

		(a)
1	Total RWA for CVA risk at end of previous reporting period	-
2	Total RWA for CVA risk at end of reporting period	-

Part VI: Market Risk

MR2: Market Risk under IMA

MR2 section does not apply to the Company for the reason that it is under Basic Approach (BSC).

Part X: Comparison of modelled and standardized RWAs

CMS1: Comparison of modelled and standardized RWAs at risk level

CMS1 section does not apply to the Company for the reason that it is under Basic Approach (BSC).