



Citibank (Hong Kong) Limited

Regulatory Disclosures

**For the Period ended
June 30, 2025**

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Introduction

Purpose and Basis of preparation

The information contained in this document is for Citibank (Hong Kong) Limited (“the Company”), and is prepared in accordance with the Banking (Disclosure) Rules (“BDR”) and disclosure templates issued by the Hong Kong Monetary Authority (“HKMA”).

These regulatory disclosures are governed by the Company’s disclosure policy, which has been approved by the Board. The disclosure policy sets out the governance, control and assurance requirements for publication of the document.

The information in this document is not audited and does not constitute statutory accounts.

The Regulatory Disclosures

The Company's Regulatory Disclosures at June 30, 2025 comprises information required under the framework of the Basel Committee on Banking Supervision (“BCBS”). The disclosures are made in accordance with the latest BDR issued by the HKMA.

According to the BDR, disclosure of comparative information is not required unless otherwise specified in the standard disclosure templates.

Template KM1: Key prudential ratios

The following table provides an overview of the key prudential ratios of the Company.

In thousands of Hong Kong dollar		(a)	(b)	(c)	(d)	(e)
		At Jun 30, 2025	At March 31, 2025	At December 31, 2024	At September 30, 2024	At June 30, 2024
	Regulatory Capital					
1 & 1a	Common Equity Tier 1 (CET1)	22,063,415	24,035,007	23,396,639	26,902,926	25,902,953
2 & 2a	Tier 1	22,063,415	24,035,007	23,396,639	26,902,926	25,902,953
3 & 3a	Total capital	22,861,666	24,833,530	24,200,529	27,711,370	26,706,787
	Risk-Weighted Assets (RWA)					
4	Total RWA	78,591,434	79,544,824	88,524,972	91,382,186	89,783,632
4a	Total RWA (pre-floor)	78,591,434	79,544,824			
	Risk-based regulatory capital ratios					
5 & 5a	CET1 ratio (%)	28.07%	30.22%	26.43%	29.44%	28.85%
5b	CET1 ratio (%) (pre-floor ratio)	28.07%	30.22%			
6 & 6a	Tier 1 ratio (%)	28.07%	30.22%	26.43%	29.44%	28.85%
6b	Tier 1 ratio (%) (pre-floor ratio)	28.07%	30.22%			
7 & 7a	Total capital ratio (%)	29.09%	31.22%	27.34%	30.32%	29.75%
7b	Total capital ratio (%) (pre-floor ratio)	29.09%	31.22%			
	Additional CET1 buffer requirements					
8	Capital conservation buffer requirement (%)	2.500%	2.500%	2.500%	2.500%	2.500%
9	Countercyclical capital buffer requirement (%)	0.507%	0.506%	0.502%	0.992%	0.992%
10	Higher loss absorbency requirements (%) (applicable only to GSIBs or DSIBs)	0.000%	0.000%	0.000%	0.000%	0.000%
11	Total AI specific CET1 buffer requirements (%)	3.007%	3.006%	3.002%	3.492%	3.492%
12	CET1 available after meeting the AI's minimum capital requirements (%)	21.09%	23.22%	19.34%	22.32%	21.75%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	334,108,657	342,688,194	330,520,453	339,845,043	336,178,746
13a	LR exposure measure based on mean values of gross assets of SFTs	334,842,458	342,478,630			
14, 14a & 14b	LR (%)	6.60%	7.01%	7.08%	7.92%	7.71%
14c & 14d	LR exposure measure based on mean values of gross assets of SFTs	6.59%	7.02%			
	Liquidity Maintenance Ratio (LMR)					
17a	LMR (%)	65.13%	63.39%	65.30%	67.69%	68.80%
	Core Funding Ratio (CFR)					
20a	CFR (%)	182.41%	179.02%	181.11%	178.55%	177.43%

Template OV1: Overview of Risk-Weighted Assets

The following table provides an overview of capital requirements in terms of a detailed breakdowns of RWAs for various risks.

In thousands of Hong Kong dollar		(a)	(b)	(c)
		RWA		Minimum capital requirements
		At June 30, 2025	At March 31, 2025	At June 30, 2025
1	Credit risk for non-securitization exposures	64,982,938	66,074,596	5,198,635
2	Of which STC approach	64,982,938	66,074,596	5,198,635
6	Counterparty credit risk and default fund contributions	13,433	12,278	1,075
7	Of which SA-CCR approach	13,433	12,278	1,075
10	CVA risk	28,588	26,325	2,287
20	Market risk	176,800	337,850	14,144
21	Of which STM approach	176,800	337,850	14,144
24	Operational risk	13,389,675	13,093,775	1,071,174
29	Total	78,591,434	79,544,824	6,287,315

Template CC1: Composition of regulatory capital

		In thousands of Hong Kong dollar	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
	CET1 capital: instruments and reserves		
1	Directly issued qualifying CET1 capital instruments plus any related share premium	7,348,440	(6)
2	Retained earnings	15,033,616	(7)
3	Disclosed reserves	152,632	(8)+(9)
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	22,534,688	
	CET1 capital: regulatory deductions		
7	Valuation adjustments	-	
8	Goodwill (net of associated deferred tax liability)	-	
9	Other intangible assets (net of associated deferred tax liability)	3,916	(2) + (4)
10	Deferred tax assets (net of associated deferred tax liabilities)	15,362	(3) - (4)
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)	9,357	(5)
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
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	442,638	
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	442,638	
26c	Securitization exposures specified in a notice given by the Monetary Authority	-	
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	471,273	
29	CET1 capital	22,063,415	
	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)	-	

Template CC1: Composition of regulatory capital (continued)

		In thousands of Hong Kong dollar	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
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)	22,063,415	
	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 impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	798,251	Note (i)
51	Tier 2 capital before regulatory deductions	798,251	
	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	-	
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 deductions to Tier 2 capital	-	
58	Tier 2 capital (T2)	798,251	
59	Total regulatory capital (TC = T1 + T2)	22,861,666	
60	Total risk weighted assets	78,591,434	
	Capital ratios (as a percentage of risk weighted assets)		
61	CET1 capital ratio	28.07%	
62	Tier 1 capital ratio	28.07%	
63	Total capital ratio	29.09%	
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)	3.007%	
65	<i>of which: capital conservation buffer requirement</i>	2.500%	
66	<i>of which: bank specific countercyclical buffer requirement</i>	0.507%	
67	<i>of which: higher loss absorbency requirement</i>	0.000%	
68	CET1 (as a percentage of RWA) available after meeting minimum capital requirements	21.09%	
	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 related tax liability)	Not applicable	Not applicable
75	Deferred tax assets arising from temporary differences (net of related tax liability)	Not applicable	Not applicable

Template CC1: Composition of regulatory capital (continued)

		In thousands of Hong Kong dollar	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
	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)	-	
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	-	
78	Provisions eligible for inclusion in Tier 2 in respect of exposure	-	
79	Cap for inclusion of provisions in Tier 2 under the IRB approach and SEC-IRBA	-	

Note (i):

The amount is the sum of regulatory reserve for general banking risks and collective impairment allowances, limited to 1.25% of risk-weighted assets for credit risks under standardized approach.

Notes to the Template

Row No.	Description	Hong Kong basis	Basel III basis
	Deferred tax assets net of deferred tax liabilities	15,362	15,362
10	<p>Explanation As set out in paragraphs 69 and 87 of the Basel III text issued by the Basel Committee (December 2010), DTAs that rely on future profitability 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.</p> <p>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 and other credit exposures to connected companies) under Basel III.</p>		
<p>Remarks:</p> <p>The amount of the 10% 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.</p>			

Template CC2: Reconciliation of regulatory capital to balance sheet

	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Cross reference to Definition of Capital Components
In thousands of Hong Kong dollar	As at June 30, 2025	As at June 30, 2025	
Assets			
Cash and balances with banks and other financial institutions	24,639,052	4,390,204	
Placements with banks and other financial institutions	20,709,028	60,283,107	
Loans and advances			
- Loans and advances to customers	118,547,115	119,141,868	
- Loans and advances to banks	19,316,371	-	
Financial assets measured at fair value through profit or loss	80,830,623	80,783,915	
Financial assets measured at fair value through other comprehensive income	57,981,813	57,981,813	
Fixed assets	421,660	62,413	
Intangible assets	4,360	4,360	(2)
Deferred tax assets	14,918	14,918	(3)
<i>of which : deferred tax liabilities related to intangibles</i>		(444)	(4)
<i>Other assets</i>	2,927,641	3,339,818	
<i>of which: defined benefit pension fund net assets</i>		9,357	(5)
<i>Less: Impairment allowances</i>		(426,198)	
<i>of which: collective impairment allowances reflected in regulatory capital</i>		(355,613)	(1)
Total Assets	325,392,581	325,576,218	
Liabilities			
Deposits and balances from banks and other financial institutions	41,682,432	41,682,432	
Deposits from customers	251,700,549	251,884,186	
Trading financial liabilities	92,089	92,089	
Current taxation	284,859	284,859	
Other liabilities	9,097,964	9,097,964	
Total Liabilities	302,857,893	303,041,530	
Shareholders' Equity			
Share capital	7,348,440	7,348,440	
<i>of which: paid-in share capital</i>		7,348,440	(6)
Reserves	15,186,248	15,186,248	
<i>of which: retained profits</i>		15,033,616	(7)
<i>Investment revaluation reserve</i>		164,990	(8)
<i>capital reserves</i>		(12,358)	(9)
Total Shareholders' Equity	22,534,688	22,534,688	
Total Liabilities and Shareholders' Equity	325,392,581	325,576,218	

Table CCA: Main features of regulatory capital instruments

1	Issuer	Citibank (Hong Kong) Limited	Citibank (Hong Kong) Limited	Citibank (Hong Kong) Limited	Citibank (Hong Kong) Limited	Citibank (Hong Kong) Limited	Citibank (Hong Kong) Limited	Citibank (Hong Kong) Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA	NA	NA	NA	NA	NA	NA
3	Governing law(s) of the instrument	Hong Kong	Hong Kong	Hong Kong	Hong Kong	Hong Kong	Hong Kong	Hong Kong
	<i>Regulatory treatment</i>							
4	Transitional Basel III rules ^a	NA	NA	NA	NA	NA	NA	NA
5	Basel III rules ^a	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
6	Eligible at solo ^b /group/group & solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares	Ordinary shares	Ordinary shares	Ordinary shares	Ordinary shares	Ordinary shares	Ordinary shares
8	Amount recognised in regulatory capital (as of most recent reporting date)	HKD 200 (Class A)	HKD 299,800 (Class A)	HKD 170,800 (Class A)	HKD 29,200 (Class A)	HKD 50,000 (Class A)	HKD 4,450,000 (Class A)	HKD 5,000,000 (Class A)
9	Par value of instrument	NA	NA	NA	NA	NA	NA	NA
10	Accounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity
11	Original date of issuance	5 July 1965	22 July 1965	11 October 1965	30 December 1965	16 January 1967	7 April 1976	3 February 1983
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	no maturity	no maturity	no maturity	no maturity	no maturity	no maturity	no maturity
14	Issuer call subject to prior supervisory approval	No	No	No	No	No	No	No
15	Optional call date, contingent call dates and redemption amount	NA	NA	NA	NA	NA	NA	NA
16	Subsequent call dates, if applicable	NA	NA	NA	NA	NA	NA	NA
	<i>Coupons / dividends</i>							
17	Fixed or floating dividend/coupon	Floating	Floating	Floating	Floating	Floating	Floating	Floating
18	Coupon rate and any related index	NA	NA	NA	NA	NA	NA	NA
19	Existence of a dividend stopper	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	NA	NA	NA	NA	NA	NA	NA
25	If convertible, fully or partially	NA	NA	NA	NA	NA	NA	NA
26	If convertible, conversion rate	NA	NA	NA	NA	NA	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA	NA	NA	NA	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA	NA	NA	NA	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA	NA	NA	NA	NA	NA
30	Write-down feature	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)	NA	NA	NA	NA	NA	NA	NA
32	If write-down, full or partial	NA	NA	NA	NA	NA	NA	NA
33	If write-down, permanent or temporary	NA	NA	NA	NA	NA	NA	NA
34	If temporary write-down, description of write-up mechanism	NA	NA	NA	NA	NA	NA	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	NA	NA	NA	NA	NA	NA	NA
36	Non-compliant transitioned features	No	No	No	No	No	No	No
37	If yes, specify non-compliant features	NA	NA	NA	NA	NA	NA	NA

Footnote:

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

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

^c Include solo-consolidated

Table CCA: Main features of regulatory capital instruments

1	Issuer	Citibank (Hong Kong) Limited	Citibank (Hong Kong) Limited	Citibank (Hong Kong) Limited	Citibank (Hong Kong) Limited	Citibank (Hong Kong) Limited	Citibank (Hong Kong) Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA	NA	NA	NA	NA	NA
3	Governing law(s) of the instrument	Hong Kong	Hong Kong	Hong Kong	Hong Kong	Hong Kong	Hong Kong
	<i>Regulatory treatment</i>						
4	Transitional Basel III rules ^a	NA	NA	NA	NA	NA	NA
5	Basel III rules ^c	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
6	Eligible at solo ^b /group/group & solo	Solo	Solo	Solo	Solo	Solo	Solo
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares	Ordinary shares	Ordinary shares	Ordinary shares	Ordinary shares	Ordinary shares
8	Amount recognised in regulatory capital (as of most recent reporting date)	HKD 585,000,000 (Class A)	HKD 78,000,000 (Class B)	HKD 2,722,440,000 (Class A)	HKD 78,000,000 (Class A)	HKD 3,787,983,000 (Class A)	HKD 87,017,000 (Class B)
9	Par value of instrument	NA	NA	NA	NA	NA	NA
10	Accounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity
11	Original date of issuance	21 May 2004	1 July 2004	13 June 2005	1 July 2005	15 December 2009	15 December 2009
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	no maturity	no maturity	no maturity	no maturity	no maturity	no maturity
14	Issuer call subject to prior supervisory approval	No	No	No	No	No	No
15	Optional call date, contingent call dates and redemption amount	NA	NA	NA	NA	NA	NA
16	Subsequent call dates, if applicable	NA	NA	NA	NA	NA	NA
	<i>Coupons / dividends</i>						
17	Fixed or floating dividend/coupon	Floating	Floating	Floating	Floating	Floating	Floating
18	Coupon rate and any related index	NA	NA	NA	NA	NA	NA
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	NA	NA	NA	NA	NA	NA
25	If convertible, fully or partially	NA	NA	NA	NA	NA	NA
26	If convertible, conversion rate	NA	NA	NA	NA	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA	NA	NA	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA	NA	NA	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA	NA	NA	NA	NA
30	Write-down feature	No	No	No	No	No	No
31	If write-down, write-down trigger(s)	NA	NA	NA	NA	NA	NA
32	If write-down, full or partial	NA	NA	NA	NA	NA	NA
33	If write-down, permanent or temporary	NA	NA	NA	NA	NA	NA
34	If temporary write-down, description of write-up mechanism	NA	NA	NA	NA	NA	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	NA	NA	NA	NA	NA	NA
36	Non-compliant transitioned features	No	No	No	No	No	No
37	If yes, specify non-compliant features	NA	NA	NA	NA	NA	NA

Footnote:^a Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules^c Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules^b Include solo-consolidated

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

The following table provides an overview of the geographical distribution of private sector credit exposures relevant for the calculation of the Company’s CCyB ratio at June 30, 2025.

		(a)	(c)	(d)	(e)
	Geographical breakdown by Jurisdiction (J)	Applicable JCCyb ratio in effect (%)	RWA used in computation of CCyB ratio (in thousands of Hong Kong dollar)	AI-specific CCyB ratio (%)	CCyB amount
1	Hong Kong SAR	0.500%	45,235,791		
2	Australia	1.000%	15,752		
3	Belgium	1.000%	27		
4	Chile	0.500%	16		
5	Cyprus	1.000%	4		
6	France	1.000%	882		
7	Germany	0.750%	1,343		
8	Hungary	0.500%	10		
9	Iceland	2.500%	1		
10	Ireland	1.500%	446,870		
11	Luxembourg	0.500%	764,172		
12	Netherlands	2.000%	2,219		
13	Norway	2.500%	17		
14	Romania	1.000%	3		
15	South Korea	1.000%	464		
16	United Kingdom	2.000%	45,833		
17	Denmark	2.500%	298		
18	Sum		46,513,702		
19	Total		46,902,916	0.507%	398,552

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

The following table reconciles the total assets in the published financial statements of the Company to the LR exposure measure.

		(a)
	Item	Value under LR framework (in thousands of Hong Kong dollar)
1	Total consolidated assets as per published financial statements	325,392,581
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	100,544
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)	8,908,750
11	Adjustments for prudent valuation adjustments and specific and collective provisions that are allowed to be excluded from exposure measure	(426,198)
12	Other adjustments	132,980
13	Leverage ratio exposure measure	334,108,657

Template LR2: Leverage ratio (“LR”)

The following table provides a detailed breakdown of the components of the Company’s LR denominator.

		(a)	(b)
		In thousands of Hong Kong dollar	
		At June 30, 2025	At March 31, 2025
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	325,996,834	333,781,734
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	(426,198)	(407,512)
6	Less: Asset amounts deducted in determining Tier 1 capital	(471,273)	(520,157)
7	Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)	325,099,363	332,854,065
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)	7,815	9,703
9	Add-on amounts for PFE associated with all derivative contracts	92,729	68,583
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)	100,544	78,286
Exposures arising from SFTs			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	-	1,000,000
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
16	CCR exposure for SFT assets	-	507
17	Agent transaction exposures	-	-
18	Total exposures arising from SFTs (sum of rows 14 to 17)	-	1,000,507
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	85,371,838	85,278,032
20	Less: Adjustments for conversion to credit equivalent amounts	(76,463,088)	(76,522,696)
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)	8,908,750	8,755,336
Capital and total exposures			
23	Tier 1 capital	22,063,415	24,035,007
24	Total exposures (sum of rows 7, 13, 18 and 22)	334,108,657	342,688,194
Leverage ratio			
25 & 25a	Leverage ratio	6.60%	7.01%
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	733,801	790,436
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	0	1,000,000
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)	334,842,458	342,478,630
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)	6.59%	7.02%

Template CR1: Credit quality of exposures

The following table provides an overview of credit quality of on- and off-balance exposures as at June 30, 2025.

In thousands of Hong Kong dollar		(a)	(b)	(c)	(d)	(e)	(f)	(g)
		Gross carrying amounts of		Allowances / impairments	Of which ECL accounting provisions for credit losses on exposures calculated under the STC approach exposures		Of which ECL accounting provisions for credit losses on IRB approach exposures	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		Allocated in regulatory category of specific provisions	Allocated in regulatory category of collective provisions		
1	Loans	124,748	138,577,471	413,763	55,503	358,260	-	138,288,456
2	Debt securities	-	138,814,301	-	-	-	-	138,814,301
3	Off-balance sheet exposures	-	1,238,554	-	-	-	-	1,238,554
4	Total	124,748	278,630,326	413,763	55,503	358,260	-	278,341,311

Loans includes Trade Bills, Placement with banks and other financial institutions with residual maturities greater than one year and Loans and advances to customers, along with the related accrued interest receivables.

Template CR2: Changes in defaulted loans and debt securities

The following table 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 reductions in the defaulted exposures due to write-offs as at June 30, 2025 and December 31, 2024 respectively.

In thousands of Hong Kong dollar		(a)
		Amount
1	Defaulted loans and debt securities at end of the previous reporting period	93,276
2	Loans and debt securities that have defaulted since the last reporting period	238,897
3	Returned to non-defaulted status	(171)
4	Amounts written off	(198,665)
5	Other changes	(8,589)
6	Defaulted loans and debt securities at end of the current reporting period	124,748

Template 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 June 30, 2025.

In thousands of Hong Kong dollar		(a)	(b1)	(b)	(d)	(f)
		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by recognized collateral	Exposures secured by recognized guarantees	Exposures secured by recognized credit derivative contracts
1	Loans	118,849,066	19,439,390	11,234,297	8,205,093	-
2	Debt securities	138,814,301	-	-	-	-
3	Total	257,663,367	19,439,390	11,234,297	8,205,093	-
4	Of which defaulted	72,170	23,793	23,793	-	-

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

The following table illustrates the effect of any recognized CRM (including recognized collateral under both comprehensive and simple approaches) on the calculation of capital requirements under the STC approach as at June 30, 2025.

In thousands of Hong Kong dollar		(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
1	Sovereign exposures	140,448,051	-	140,448,051	-	-	0%
2	Public sector entity exposures	-	-	8,205,093	-	1,641,019	20%
3	Multilateral development bank exposures	-	-	-	-	-	0%
3a	Unspecified multilateral body exposures	-	-	-	-	-	0%
4	Bank exposures	62,935,527	-	62,935,527	-	16,435,925	26%
4a	Qualifying non-bank financial institution exposures	-	-	-	-	-	0%
5	Eligible covered bond exposures	-	-	-	-	-	0%
6	General corporate exposures	-	-	-	-	-	0%
6a	Of which: non-bank financial institution exposures excluding those reported under row 4a	-	-	-	-	-	0%
6b	Specialized lending	-	-	-	-	-	0%
7	Equity exposures	13,655	-	13,655	-	34,138	250%
7a	Significant capital investments in commercial entities	-	-	-	-	-	0%
7b	Holdings of capital instruments issued by, and non-capital LAC liabilities of, financial sector entities	-	-	-	-	-	0%
7c	Subordinated debts issued by banks, qualifying non-bank financial institutions and corporates	-	-	-	-	-	0%
8	Retail exposures	30,529,138	84,133,167	19,287,286	7,638,019	17,090,148	63%
8a	Exposures arising from IPO financing	-	-	-	-	-	0%
9	Real estate exposures	88,138,503	1,238,554	79,933,411	495,422	27,655,774	34%
9a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	87,474,805	1,205,340	79,271,807	482,136	27,174,167	34%
9b	Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)	-	-	-	-	-	0%
9c	Of which: regulatory commercial real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	163,741	-	163,741	-	98,245	60%
9d	Of which: regulatory commercial real estate exposures (materially dependent on cash flows generated by mortgaged properties)	-	-	-	-	-	0%
9e	Of which: other real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	499,957	33,214	497,863	13,286	383,362	75%
9f	Of which: other real estate exposures (materially dependent on cash flows generated by mortgaged properties)	-	-	-	-	-	0%
9g	Of which: land acquisition, development and construction exposures	-	-	-	-	-	0%
10	Defaulted exposures	69,246	117	69,246	12	92,292	133%
11	Other exposures	2,030,564	-	2,030,564	-	2,030,564	100%
11a	Cash and gold	459,847	-	459,847	-	1,099	0%
11b	Items in the process of clearing or settlement	1,247,037	-	1,247,037	-	1,979	0%
12	Total	325,871,568	85,371,838	314,629,717	8,133,453	64,982,938	20%

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

The following table presents a breakdown of credit risk exposures under the STC approach by asset classes and by risk weights as at June 30, 2025.

In thousands of Hong Kong dollar

		0%	20%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
1	Sovereign exposures	140,448,051	-	-	-	-	-	140,448,051

		0%	20%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
2	Public sector entity exposures	-	8,205,093	-	-	-	-	8,205,093

		0%	20%	30%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
3	Multilateral development bank exposures	-		-	-	-	-	-	-

		20%	30%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
3a	Unspecified multilateral body exposures	-	-	-	-	-	-	-

		20%	30%	40%	50%	75%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
4	Bank exposures	24,447,335	38,488,192	-	-	-	-	-	-	62,935,527

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

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

5		10%	15%	20%	25%	35%	50%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
	Eligible covered bond exposures	-	-	-	-	-	-	-	-	-

6		20%	30%	50%	65%	75%	85%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
	General corporate exposures	-	-	-		-	-	-	-	-	-
6a	Of which: non-bank financial institution exposures excluding those reported under row 4a	-	-	-		-	-	-	-	-	-

6b		20%	50%	75%	80%	100%	130%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
	Specialized lending	-	-	-	-	-	-	-	-	-

7		100%	250%	400%	Other	Total credit exposure amount (post-CCF and post-CRM)
	Equity exposures		13,655	-	-	13,655

7a		250%	400%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
	Significant capital investments in commercial entities	-	-	-	-	-

7b		150%	250%	400%	Other	Total credit exposure amount (post-CCF and post-CRM)
	Holdings of capital instruments issued by, and non-capital LAC liabilities of, financial sector entities	-	-	-	-	-

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

8		45%	75%	100%	Other	Total credit exposure amount (post CCF and post-CRM)
	Retail exposures	11,572,783	13,890,897	1,448,273	13,352	26,925,305

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

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

		0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
9	Real estate exposures	-	21,690,946	15,012,080	19,699,240	-	5,048,686	-	8,008,581	163,741	-	10,106,277	511,149	-	-	-	-	-	-	188,133	80,428,833
9a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)		21,690,946	15,012,080	19,699,240		5,048,686	-	8,008,581	-		10,106,277	-				-			188,133	79,753,943
9b	Of which: no loan splitting applied		21,690,946	15,012,080	19,699,240		5,048,686	-	8,008,581	-		10,106,277	-				-			188,133	79,753,943
9c	Of which: loan splitting applied (secured)																				
9d	Of which: loan splitting applied (unsecured)																				
9e	Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)				-	-		-		-			-		-		-			-	-
9f	Of which: regulatory commercial real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	-	-		-		-		-	163,741			-	-		-			-	-	163,741
9g	Of which: no loan splitting applied	-	-		-		-		-	163,741			-	-		-			-	-	163,741
9h	Of which: loan splitting applied (secured)																				
9i	Of which: loan splitting applied (unsecured)																				
9j	Of which: regulatory commercial real estate exposures (materially dependent on cash flows generated by mortgaged properties)											-			-			-		-	-
9k	Of which: other real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	-	-		-		-		-				511,149	-		-			-	-	511,149
9l	Of which: no loan splitting applied	-	-		-		-		-				511,149	-		-			-	-	511,149
9m	Of which: loan splitting applied (secured)																				
9n	Of which: loan splitting applied (unsecured)																				
9o	Of which: other real estate exposures (materially dependent on cash flows generated by mortgaged properties)																		-	-	-
9p	Of which: land acquisition, development and construction exposures															-			-	-	-

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

		50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
10	Defaulted exposures		23,191	46,067	-	69,258

		100%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
11	Other exposures	2,030,564	-	-	2,030,564

		0%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
11a	Cash and gold	458,748	1,099	-	459,847

		0%	20%	Other	Total credit exposure amount (post-CCF and post-CRM)
11b	Items in the process of clearing or settlement	1,237,143	9,894	-	1,247,037

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

	Risk Weight	(a) On-balance sheet exposure	(b) Off-balance sheet exposure (pre-CCF)	(c) Weighted average CCF	(d) Exposure (post-CCF and post-CRM)
1	Less than 40%	261,546,803	1,183,354	40%	269,884,855
2	40-70%	37,336,392	56,405,882	10%	34,900,068
3	75%	18,491,581	26,733,488	10%	14,402,046
4	85%	-	-	0%	-
5	90- 100%	8,423,730	1,048,997	10%	3,503,127
6	105-130%	13,352	-	0%	13,352
7	131-149%	-	-	0%	-
8	150%	46,055	117	10%	46,067
9	250%	13,655	-	0%	13,655
10	400%	-	-	0%	-
11	1250%	-	-	0%	-
12	Total exposures	325,871,568	85,371,838	10%	322,763,170

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

The following table presents a comprehensive breakdown of 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 June 30, 2025.

In thousands of Hong Kong dollar		(a)	(b)	(c)	(d)	(e)	(f)
		Replacement cost (RC)	PFE	Effective EPE	Alpha (α) used for computing default risk exposure	Default risk exposure after CRM	RWA
1	SA-CCR (for derivative contracts)	5,582	40,608		1.4	64,666	13,433
1a	CEM (for derivative contracts)	-	-		1.4	-	-
2	IMM (CCR) approach			-	-	-	-
3	Simple Approach (for SFTs)					-	-
4	Comprehensive Approach (for SFTs)					-	-
5	VaR (for SFTs)					-	-
6	Total						13,433

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

The following table presents a breakdown of default risk exposures, other than those to CCPs, in respect of derivative contracts and SFTs that are subject to the STC approach, by asset classes and risk-weights (the latter representing the riskiness attributed to the exposure according to the respective approaches), irrespective of the approach used to determine the amount of default risk exposures as at June 30, 2025.

In thousands of Hong Kong dollar		(a)	(b)	(c)	(ca)	(cb)	(d)	(e)	(ea)	(f)	(g)	(h)	(i)
Exposure Class	Risk Weight	0%	10%	20%	30%	40%	50%	75%	85%	100%	150%	Others	Total default risk exposure after CRM
1	Sovereign exposures	-	-	-	-	-	-	-	-	-	-	-	-
2	Public sector entity exposures	-	-	-	-	-	-	-	-	-	-	-	-
3	Multilateral development bank exposures	-	-	-	-	-	-	-	-	-	-	-	-
4	Unspecified multilateral body exposures	-	-	-	-	-	-	-	-	-	-	-	-
5	Bank exposures	-	-	59,673	4,993	-	-	-	-	-	-	-	64,666
6	Qualifying non-bank financial institution exposures	-	-	-	-	-	-	-	-	-	-	-	-
7	General corporate exposures	-	-	-	-	-	-	-	-	-	-	-	-
8	Retail exposures	-	-	-	-	-	-	-	-	-	-	-	-
9	Defaulted exposures	-	-	-	-	-	-	-	-	-	-	-	-
10	Other exposures	-	-	-	-	-	-	-	-	-	-	-	-
11	Total	-	-	59,673	4,993	-	-	-	-	-	-	-	64,666

**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 recognized collateral received to support or reduce the exposures to counterparty default risk exposures as at June 30, 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	
	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		
In thousands of Hong Kong dollar						
Cash - domestic currency	-	681,560	-	-	-	-
Cash - other currencies	-	4,354,570	-	-	-	-
Debt securities	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	-	5,036,130	-	-	-	-

Template CVA1: CVA risk under reduced basic CVA approach

The following table provides the components used for the calculation of CVA risk capital charge under the reduced basic CVA approach as at June 30, 2025.

In thousands of Hong Kong dollar		(a)	(b)
		Components	CVA risk capital charge under the reduced basic CVA approach
1	Aggregation of systematic components of CVA risk	4,100	
2	Aggregation of idiosyncratic components of CVA risk	3,301	
3	Total		2,287

Template MR1: Market risk under STM approach

The following table provides components of market risk capital requirement calculated using Standardized (market risk) approach (STM approach) as at June 30, 2025.

In thousands of Hong Kong dollar		(a)
		Market risk capital charges under STM approach
1	General interest rate risk	29
2	Equity risk	-
3	Commodity risk	224
4	Foreign exchange risk	13,891
5	Credit spread risk (non-securitization)	-
6	Credit spread risk (securitization: non-correlation trading portfolio (“CTP”))	-
7	Credit spread risk (securitization: CTP)	-
8	Standardized default risk charge (“SA-DRC”) (non-securitization)	-
9	SA-DRC (securitization: non-CTP)	-
10	SA-DRC (securitization: CTP)	-
11	Residual risk add-on	-
12	Total	14,144

Template ENC: Asset encumbrance

The following table provides the amount of encumbered and unencumbered assets on the balance sheet under regulatory scope of consolidation as at June 30, 2025.

In thousands of Hong Kong dollar	(a)	(c)	(d)
	Encumbered assets	Unencumbered assets	Total
Cash and balances with banks and other financial institutions	-	4,390,204	4,390,204
Placements with banks and other financial institutions	-	60,283,107	60,283,107
Loans and advances to customers	-	119,141,868	119,141,868
Investment securities	-	138,765,728	138,765,728
Other assets	-	2,995,311	2,995,311
Total Assets	-	325,576,218	325,576,218