



Citibank (Hong Kong) Limited

Regulatory Disclosures

**For the Period ended
June 30, 2026**

Table of contents

Introduction

Template KM1: Key prudential ratios

Template OV1: Overview of Risk-Weighted Assets

Template CC1: Composition of regulatory capital

Template CC2: Reconciliation of regulatory capital to balance sheet

Table CCA: Main features of regulatory capital instruments

Template CCyB1: Geographical distribution of credit exposures used in countercyclical capital buffer

Template LR1: Summary comparison of accounting assets against leverage ratio exposure measure

Template LR2: Leverage ratio

Template CR1: Credit quality of exposures

Template CR2: Changes in defaulted loans and debt securities

Template CR3: Overview of recognized credit risk mitigation

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

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

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

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

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

Template CVA1: CVA risk under reduced basic CVA approach

Template MR1: Market risk under STM approach

Template ENC: Asset encumbrance

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, 2026 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 June 30, 2026	At March 31, 2026	At December 31, 2025	At September 30, 2025	At June 30, 2025
	Regulatory Capital					
1 & 1a	Common Equity Tier 1 (CET1)	19,796,911	21,729,825	20,967,188	22,542,806	22,063,415
2 & 2a	Tier 1	19,796,911	21,729,825	20,967,188	22,542,806	22,063,415
3 & 3a	Total capital	20,555,949	22,486,245	21,728,368	23,325,550	22,861,666
	Risk-Weighted Assets (RWA)					
4	Total RWA	75,772,476	75,322,295	75,097,362	76,477,749	78,591,434
4a	Total RWA (pre-floor)	75,772,476	75,322,295	75,097,362	76,477,749	78,591,434
	Risk-based regulatory capital ratios					
5 & 5a	CET1 ratio (%)	26.13%	28.85%	27.92%	29.48%	28.07%
5b	CET1 ratio (%) (pre-floor ratio)	26.13%	28.85%	27.92%	29.48%	28.07%
6 & 6a	Tier 1 ratio (%)	26.13%	28.85%	27.92%	29.48%	28.07%
6b	Tier 1 ratio (%) (pre-floor ratio)	26.13%	28.85%	27.92%	29.48%	28.07%
7 & 7a	Total capital ratio (%)	27.13%	29.85%	28.93%	30.50%	29.09%
7b	Total capital ratio (%) (pre-floor ratio)	27.13%	29.85%	28.93%	30.50%	29.09%
	Additional CET1 buffer requirements					
8	Capital conservation buffer requirement (%)	2.500%	2.500%	2.500%	2.500%	2.500%
9	Countercyclical capital buffer requirement (%)	0.509%	0.510%	0.508%	0.508%	0.507%
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 (%)	3.009%	3.010%	3.008%	3.008%	3.007%
12	CET1 available after meeting the AI's minimum capital requirements (%)	19.13%	21.85%	20.93%	22.50%	21.09%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	359,452,992	337,569,243	341,890,604	351,551,909	334,108,657
13a	LR exposure measure based on mean values of gross assets of SFTs	359,360,809	337,579,928	341,930,199	351,309,473	334,842,458
14, 14a & 14b	LR (%)	5.51%	6.44%	6.13%	6.41%	6.60%
14c & 14d	LR exposure measure based on mean values of gross assets of SFTs	5.51%	6.44%	6.13%	6.42%	6.59%
	Liquidity Maintenance Ratio (LMR)					
17a	LMR (%)	77.30%	70.06%	74.90%	70.72%	65.13%
	Core Funding Ratio (CFR)					
20a	CFR (%)	187.03%	183.34%	192.21%	186.95%	182.41%

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, 2026	At March 31, 2026	At June 30, 2026
1	Credit risk for non-securitization exposures	60,670,200	60,460,717	4,853,616
2	Of which STC approach	60,670,200	60,460,717	4,853,616
6	Counterparty credit risk and default fund contributions	52,828	52,874	4,226
7	Of which SA-CCR approach	52,828	52,874	4,226
10	CVA risk	70,588	72,150	5,647
20	Market risk	68,475	138,288	5,478
21	Of which STM approach	68,475	138,288	5,478
24	Operational risk	14,968,750	14,656,038	1,197,500
28a	Deduction to RWA	58,365	57,772	4,669
28b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	58,365	57,772	4,669
29	Total	75,772,476	75,322,295	6,061,798

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	13,008,434	(7)
3	Disclosed reserves	(24,322)	(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	20,332,552	
	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)	2,719	(2) + (4)
10	Deferred tax assets (net of associated deferred tax liabilities)	65,782	(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)	7,738	(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	459,402	
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	459,402	
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	535,641	
29	CET1 capital	19,796,911	
	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 CCI: 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)	19,796,911	
	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	759,038	Note (i)
51	Tier 2 capital before regulatory deductions	759,038	
	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)	759,038	
59	Total regulatory capital (TC = T1 + T2)	20,555,949	
60	Total risk weighted assets	75,772,476	
	Capital ratios (as a percentage of risk weighted assets)		
61	CET1 capital ratio	26.13%	
62	Tier 1 capital ratio	26.13%	
63	Total capital ratio	27.13%	
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)	3.009%	
65	<i>of which: capital conservation buffer requirement</i>	2.500%	
66	<i>of which: bank specific countercyclical buffer requirement</i>	0.509%	
67	<i>of which: higher loss absorbency requirement</i>	0.000%	
68	CET1 (as a percentage of RWA) available after meeting minimum capital requirements	19.13%	
	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	65,782	65,782
10	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. 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.		
Remarks: 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.			

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, 2026	As at June 30, 2026	
Assets			
Cash and balances with banks and other financial institutions	17,642,021	4,413,787	
Placements with banks and other financial institutions	16,512,654	57,881,285	
Loans and advances			
- Loans and advances to customers	121,419,208	122,000,490	
- Loans and advances to banks	28,132,253		
Financial assets measured at fair value through profit or loss	89,033,079	88,949,068	
Financial assets measured at fair value through other comprehensive income	73,880,451	73,880,451	
Fixed assets	311,614	40,546	
Intangible assets	2,927	2,927	(2)
Deferred tax assets	65,574	65,574	(3)
<i>of which : deferred tax liabilities related to intangibles</i>		(208)	(4)
Other assets	3,021,975	3,381,870	
<i>of which: defined benefit pension fund net assets</i>		7,738	(5)
Less: Impairment allowances		(424,239)	
<i>of which: collective impairment allowances reflected in regulatory capital</i>		(358,001)	(1)
Total Assets	350,021,756	350,191,759	
Liabilities			
Deposits and balances from banks and other financial institutions	45,873,056	45,873,056	
Deposits from customers	276,824,434	276,994,437	
Trading financial liabilities	188,233	188,233	
Current taxation	333,261	333,261	
Other liabilities	6,470,220	6,470,220	
Total Liabilities	329,689,204	329,859,207	
Shareholders' Equity			
Share capital	7,348,440	7,348,440	
<i>of which: paid-in share capital</i>		7,348,440	(6)
Reserves	12,984,112	12,984,112	
<i>of which: retained profits</i>		13,008,434	(7)
<i>Investment revaluation reserve</i>		(1,904)	(8)
<i>capital reserves</i>		(22,418)	(9)
Total Shareholders' Equity	20,332,552	20,332,552	
Total Liabilities and Shareholders' Equity	350,021,756	350,191,759	

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 ^b	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 ^c /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*/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

* 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, 2026.

		(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%	40,784,740		
2	Australia	1.000%	14,788		
3	Chile	0.500%	24		
4	Cyprus	1.500%	12		
5	Czech Republic	1.250%	3		
6	Denmark	2.500%	1,146		
7	France	1.000%	557		
8	Germany	0.750%	1,067		
9	Greece	0.250%	8		
10	Hungary	1.000%	13		
11	Iceland	2.500%	17		
12	Ireland	1.500%	542,381		
13	Luxembourg	0.500%	671,222		
14	Netherlands	2.000%	760		
15	Norway	2.500%	10		
16	Portugal	0.750%	60		
17	Saudi Arabia	1.000%	4,543		
18	South Africa	1.000%	2		
19	South Korea	1.000%	1,911		
20	Spain	0.500%	92		
21	Sweden	2.000%	3		
22	United Kingdom	2.000%	48,779		
23	Sum		42,072,138		
24	Total		42,540,586	0.509%	385,909

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	350,021,756
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	322,483
9	Adjustment for SFTs (i.e. repos and similar secured lending)	640,677
10	Adjustment for off-balance sheet (“OBS”) items (i.e. conversion to credit equivalent amounts of OBS exposures)	8,886,046
11	Adjustments for prudent valuation adjustments and specific and collective provisions that are allowed to be excluded from exposure measure	(424,239)
12	Other adjustments	6,269
13	Leverage ratio exposure measure	359,452,992

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, 2026	At March 31, 2026
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	350,563,666	327,666,835
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 assets other than money 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	(424,239)	(464,211)
6	Less: Asset amounts deducted in determining Tier 1 capital	(535,641)	(489,230)
7	Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)	349,603,786	326,713,394
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)	73,265	148,908
9	Add-on amounts for PFE associated with all derivative contracts	249,218	126,431
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)	322,483	275,339
Exposures arising from SFTs			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	640,000	530,000
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
16	CCR exposure for SFT assets	677	292
17	Agent transaction exposures	-	-
18	Total exposures arising from SFTs (sum of rows 14 to 17)	640,677	530,292
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	84,921,369	85,619,672
20	Less: Adjustments for conversion to credit equivalent amounts	(76,035,323)	(75,569,454)
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)	8,886,046	10,050,218
Capital and total exposures			
23	Tier 1 capital	19,796,911	21,729,825
24	Total exposures (sum of rows 7, 13, 18 and 22)	359,452,992	337,569,243
Leverage ratio			
25 & 25a	Leverage ratio	5.51%	6.44%
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	547,817	540,685
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	640,000	530,000
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)	359,360,809	337,579,928
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)	5.51%	6.44%

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, 2026.

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	126,385	150,276,249	414,957	53,278	361,679	-	149,987,677
2	Debt securities	-	162,848,717	-	-	-	-	162,848,717
3	Off-balance sheet exposures	-	1,313,030	-	-	-	-	1,313,030
4	Total	126,385	314,437,996	414,957	53,278	361,679	-	314,149,424

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, 2026 and December 31, 2025 respectively.

In thousands of Hong Kong dollar		(a)
		Amount
1	Defaulted loans and debt securities at end of the previous reporting period	125,153
2	Loans and debt securities that have defaulted since the last reporting period	213,642
3	Returned to non-defaulted status	(551)
4	Amounts written off	(198,676)
5	Other changes	(13,183)
6	Defaulted loans and debt securities at end of the current reporting period	126,385

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, 2026.

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	130,648,431	19,339,246	12,300,985	7,038,261	-
2	Debt securities	162,848,717	-	-	-	-
3	Total	293,497,148	19,339,246	12,300,985	7,038,261	-
4	Of which defaulted	82,787	82,787	82,787	-	-

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, 2026.

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	164,440,540	640,677	164,440,540	677	-	0%
2	Public sector entity exposures	-	-	7,038,261	-	1,407,652	20%
3	Multilateral development bank exposures	-	-	-	-	-	0%
3a	Unspecified multilateral body exposures	-	-	-	-	-	0%
4	Bank exposures	60,590,367	-	60,590,367	-	16,716,861	28%
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	15,463	-	15,463	-	38,658	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	30,689,969	83,608,247	18,384,213	7,534,395	16,666,708	64%
8a	Exposures arising from IPO financing	-	-	-	-	-	0%
9	Real estate exposures	90,924,782	1,313,030	83,886,521	525,210	23,983,548	28%
9a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	90,420,337	1,299,530	83,382,076	519,810	23,621,559	28%
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)	143,389	-	143,389	-	87,147	61%
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)	361,056	13,500	361,056	5,400	274,842	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	73,108	92	73,108	9	103,578	142%
11	Other exposures	1,748,091	-	1,748,091	-	1,748,091	100%
11a	Cash and gold	428,416	-	428,416	-	1,341	0%
11b	Items in the process of clearing or settlement	1,491,734	-	1,491,734	-	3,764	0%
12	Total	350,402,470	85,562,046	338,096,714	8,060,291	60,670,200	18%

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, 2026.

In thousands of Hong Kong dollar

1		0%	20%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)		
	Sovereign exposures	164,441,217	-	-	-	-	-	164,441,217		
2		0%	20%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)		
	Public sector entity exposures	-	7,038,261	-	-	-	-	7,038,261		
3		0%	20%	30%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)	
	Multilateral development bank exposures	-		-	-	-	-	-	-	
3a		20%	30%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)		
	Unspecified multilateral body exposures	-	-	-	-	-	-	-		
4		20%	30%	40%	50%	75%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
	Bank exposures	14,602,492	45,987,875	-	-	-	-	-	-	60,590,367
4a		20%	30%	40%	50%	75%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
	Qualifying non-bank financial institution exposures	-	-	-	-	-	-	-	-	-

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

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

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

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

		100%	250%	400%	Other	Total credit exposure amount (post-CCF and post-CRM)
7	Equity exposures		15,463	-	-	15,463

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

		150%	250%	400%	Other	Total credit exposure amount (post-CCF and post-CRM)
7b	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)
7c	Subordinated debts issued by banks, qualifying non-bank financial institutions and corporates	-	-	-

		45%	75%	100%	Other	Total credit exposure amount (post CCF and post-CRM)
8	Retail exposures	11,211,280	12,882,408	1,388,191	436,729	25,918,608

		0%	Other	Total credit exposure amount (post-CCF and post-CRM)
8a	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	-	30,986,459	14,881,347	20,856,316	-	10,247,545	-	5,488,535	140,605	-	138,475	366,456	-	-	2,784	-	-	-	1,303,209	84,411,731
9a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)		30,986,459	14,881,347	20,856,316		10,247,545	-	5,488,535	-		138,475	-				-			1,303,209	83,901,886
9b	Of which: no loan splitting applied		30,986,459	14,881,347	20,856,316		10,247,545	-	5,488,535	-		138,475	-				-			1,303,209	83,901,886
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)	-	-		-		-		-	140,605			-	-		2,784			-	-	143,389
9g	Of which: no loan splitting applied	-	-		-		-		-	140,605			-	-		2,784			-	-	143,389
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)	-	-		-		-		-				366,456	-		-			-	-	366,456
9l	Of which: no loan splitting applied	-	-		-		-		-				366,456	-		-			-	-	366,456
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		12,195	60,922	-	73,117

		100%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
11	Other exposures	1,748,091	-	-	1,748,091

		0%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
11a	Cash and gold	427,075	1,341	-	428,416

		0%	20%	Other	Total credit exposure amount (post-CCF and post-CRM)
11b	Items in the process of clearing or settlement	1,472,916	18,818	-	1,491,734

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%	296,093,588	1,869,824	61%	302,015,985
2	40-70%	27,293,396	56,085,494	10%	27,226,440
3	75%	17,682,409	26,081,985	10%	13,248,864
4	85%	-	-	0%	-
5	90- 100%	8,819,972	1,524,651	10%	3,152,602
6	105-130%	-	-	0%	-
7	131-149%	436,729	-	0%	436,729
8	150%	60,913	92	10%	60,922
9	250%	15,463	-	0%	15,463
10	400%	-	-	0%	-
11	1250%	-	-	0%	-
12	Total exposures	350,402,470	85,562,046	11%	346,157,005

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, 2026.

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)	52,332	128,341		1.4	252,942	52,828
1a	CEM (for derivative contracts)	-	-		1.4	-	-
2	IMM (CCR) approach			-	-	-	-
3	Simple Approach (for SFTs)					-	-
4	Comprehensive Approach (for SFTs)					677	-
5	VaR (for SFTs)					-	-
6	Total						52,828

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, 2026.

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	677	-	-	-	-	-	-	-	-	-	-	677
2	Public sector entity exposures	-	-	-	-	-	-	-	-	-	-	-	-
3	Multilateral development bank exposures	-	-	-	-	-	-	-	-	-	-	-	-
4	Unspecified multilateral body exposures	-	-	-	-	-	-	-	-	-	-	-	-
5	Bank exposures	-	-	230,550	22,392	-	-	-	-	-	-	-	252,942
6	Qualifying non-bank financial institution exposures	-	-	-	-	-	-	-	-	-	-	-	-
7	General corporate exposures	-	-	-	-	-	-	-	-	-	-	-	-
8	Retail exposures	-	-	-	-	-	-	-	-	-	-	-	-
9	Defaulted exposures	-	-	-	-	-	-	-	-	-	-	-	-
10	Other exposures	-	-	-	-	-	-	-	-	-	-	-	-
11	Total	677	-	230,550	22,392	-	-	-	-	-	-	-	253,619

**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, 2026 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	-	263,657	-	-	640,000	-
Cash - other currencies	-	2,667,462	-	-	-	-
Debt securities	-	-	-	-	-	640,677
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	-	2,931,119	-	-	640,000	640,677

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, 2026.

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	9,868	
2	Aggregation of idiosyncratic components of CVA risk	8,258	
3	Total		5,647

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, 2026.

In thousands of Hong Kong dollar		(a)
		Market risk capital charges under STM approach
1	General interest rate risk	11
2	Equity risk	-
3	Commodity risk	269
4	Foreign exchange risk	5,198
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	5,478

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, 2026.

In thousands of Hong Kong dollar	(a)	(c)	(d)
	Encumbered assets	Unencumbered assets	Total
Cash and balances with banks and other financial institutions	-	4,413,787	4,413,787
Placements with banks and other financial institutions	-	57,881,285	57,881,285
Loans and advances to customers	-	122,000,490	122,000,490
Investment securities	640,677	162,188,842	162,829,519
Other assets	-	3,066,678	3,066,678
Total Assets	640,677	349,551,082	350,191,759