Fubon Bank (Hong Kong) Limited

Regulatory Disclosures Statement

As at 30 June 2026

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Introduction

This Regulatory Disclosures Statement is prepared in accordance with the Banking (Disclosures) Rules ("BDR") for Fubon Bank (Hong Kong) Limited and its subsidiaries (the "Group"). The information contained in this statement, together with the Group's interim financial statements for the period ended 30 June 2026 and disclosures made in the Bank's website under the page "Regulatory Disclosures", comply fully with the applicable disclosure provisions of the BDR issued by the Hong Kong Monetary Authority ("HKMA") under section 60A of the Hong Kong Banking Ordinance ("HKBO").

These disclosures are governed by the Group's policy on financial disclosures, which has been approved by the Board. The policy set out the governance, control and assurance requirements for publication of these disclosures. While this statement is not required to be externally audited, it has been subject to independent review in accordance with the policy and its financial reporting and governance processes.

This statement is prepared based on the consolidated basis for regulatory purposes, which is different from the basis of consolidation for accounting purposes. For the details of the basis of consolidation, please refer to Note (A) of the Group's interim financial statements for the period ended 30 June 2026.

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

The terms "collective impairment allowances / collective provision" represents impairment allowances recognised for financial instruments categorized as Stage 1 and Stage 2 under the Group's accounting policies, while the terms "individual impairment allowances / specific provision" represents impairment allowances recognised on financial instruments categorized as Stage 3 under the Group's accounting policies.

Template KM1: Key prudential ratios

		(a)	(b)	(c)	(d)	(e)
		As at 30 June 2026	As at 31 March 2026	As at 31 December 2025	As at 30 September 2025	As at 30 June 2025
		HK$'000	HK$'000	HK$'000	HK$'000	HK$'000
	Regulatory capital (amount)					
1 & 1a	Common Equity Tier 1 (CET1)	16,335,941	16,244,410	15,829,986	15,367,900	15,221,392
2 & 2a	Tier 1	16,335,941	16,244,410	15,829,986	15,367,900	15,221,392
3 & 3a	Total capital	17,682,587	17,559,389	17,138,460	16,631,631	16,464,335
	RWA (amount)					
4	Total RWA	96,895,925	91,666,330	89,708,048	85,840,758	83,304,344
4a	Total RWA (pre-floor)	96,895,925	91,666,330	89,708,048	85,840,758	83,304,344
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5 & 5a	CET1 ratio (%)	16.8593%	17.7212%	17.6461%	17.9028%	18.2720%
5b	CET1 ratio (%) (pre-floor ratio)	16.8593%	17.7212%	17.6461%	17.9028%	18.2720%
6 & 6a	Tier 1 ratio (%)	16.8593%	17.7212%	17.6461%	17.9028%	18.2720%
6b	Tier 1 ratio (%) (pre-floor ratio)	16.8593%	17.7212%	17.6461%	17.9028%	18.2720%
7 & 7a	Total capital ratio (%)	18.2491%	19.1558%	19.1047%	19.3750%	19.7641%
7b	Total capital ratio (%) (pre-floor ratio)	18.2491%	19.1558%	19.1047%	19.3750%	19.7641%
	Additional CET1 buffer requirements (as a percentage of RWA)					
8	Capital conservation buffer requirement (%)	2.5000%	2.5000%	2.5000%	2.5000%	2.5000%
9	Countercyclical capital buffer requirement (%)	0.4797%	0.4791%	0.4540%	0.4667%	0.4595%
10	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
11	Total AI-specific CET1 buffer requirements (%)	2.9797%	2.9791%	2.9540%	2.9667%	2.9595%
12	CET1 available after meeting the AI's minimum capital requirements (%)	10.2491%	11.1558%	11.1047%	11.3750%	11.7641%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	209,035,661	197,339,212	192,471,901	181,818,951	176,079,104
13a	LR exposure measure based on mean values of gross assets of SFTs	208,449,888	197,412,421	192,808,333	181,795,944	176,082,961
14, 14a & 14b	LR (%)	7.8149%	8.2317%	8.2246%	8.4523%	8.6446%
14c & 14d	LR (%) based on mean values of gross assets of SFTs	7.8369%	8.2287%	8.2102%	8.4534%	8.6444%

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Template KM1: Key prudential ratios (continued)

		(a)	(b)	(c)	(d)	(e)
		As at 30 June 2026	As at 31 March 2026	As at 31 December 2025	As at 30 September 2025	As at 30 June 2025
		HK$'000	HK$'000	HK$'000	HK$'000	HK$'000
	Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)					
	Applicable to category 1 institution only:					
15	Total high quality liquid assets (HQLA)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
16	Total net cash outflows	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
17	LCR (%)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
	Applicable to category 2 institution only:					
17a	LMR (%)	112.4909%	108.2143%	116.9378%	102.9207%	106.4728%
	Net Stable Funding Ratio (NSFR) / Core Funding Ratio (CFR)					
	Applicable to category 1 institution only:					
18	Total available stable funding	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
19	Total required stable funding	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
20	NSFR (%)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
	Applicable to category 2A institution only:					
20a	CFR (%)	206.6309%	203.7158%	213.4228%	221.4932%	235.1179%

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Template OV1: Overview of RWA

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		As at 30 June 2026 HK$'000	As at 31 March 2026 HK$'000	As at 30 June 2026 HK$'000
1	Credit risk for non-securitization exposures	89,769,947	85,198,324	7,181,596
2	Of which STC approach	89,769,947	85,198,324	7,181,596
2a	Of which BSC approach	-	-	-
3	Of which foundation IRB approach	-	-	-
4	Of which supervisory slotting criteria approach	-	-	-
5	Of which advanced IRB approach	-	-	-
5a	Of which retail IRB approach	-	-	-
5b	Of which specific risk-weight approach	-	-	-
6	Counterparty credit risk and default fund contributions	793,825	589,178	63,506
7	Of which SA-CCR approach	353,185	425,484	28,255
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
9	Of which others	440,640	163,694	35,251
10	CVA risk	177,463	206,188	14,197
11	Equity positions in banking book under the simple risk-weight method and internal models method	Not applicable	Not applicable	Not applicable
12	Collective investment scheme ("CIS") exposures – LTA	-	-	-
13	CIS exposures – mandate-based approach	-	-	-
14	CIS exposures – fall-back approach	307,675	312,950	24,614
14a	CIS exposures – combination of approaches	-	-	-
15	Settlement risk	-	-	-
16	Securitization exposures in banking book	322,842	282,660	25,827
17	Of which SEC-IRBA	-	-	-
18	Of which SEC-ERBA (including IAA)	322,842	282,660	25,827
19	Of which SEC-SA	-	-	-
19a	Of which SEC-FBA	-	-	-
20	Market risk	236,613	202,838	18,929
21	Of which STM approach	-	-	-
22	Of which IMA	-	-	-
22a	Of which SSTM approach	236,613	202,838	18,929
23	Capital charge for switch between exposures in trading book and banking book	-	-	-
24	Operational risk	5,531,275	5,245,213	442,502
24a	Sovereign concentration risk	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% RW)	568,215	446,355	45,457

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Template OV1: Overview of RWA (continued)

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		As at 30 June 2026 HK$'000	As at 31 March 2026 HK$'000	As at 30 June 2026 HK$'000
26	Output floor level applied	Not applicable	Not applicable	Not applicable
27	Floor adjustment (before application of transitional cap)	Not applicable	Not applicable	Not applicable
28	Floor adjustment (after application of transitional cap)	Not applicable	Not applicable	Not applicable
28a	Deduction to RWA	811,930	817,376	64,954
28b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	-	-	-
28c	Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital	811,930	817,376	64,954
29	Total	96,895,925	91,666,330	7,751,674

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Template CC1: Composition of regulatory capital

		(a)	(b)
		Amount	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
		As at 30 June 2026	
		HK$'000	
	CET1 capital: instruments and reserves		
1	Directly issued qualifying CET1 capital instruments plus any related share premium	4,830,448	(8)
2	Retained earnings	11,429,787	(9) + (10)
3	Disclosed reserves	1,995,220	(11) + (12) + (13) + (14)
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**	18,255,455	
	CET1 capital: regulatory deductions		
7	Valuation adjustments	-	
8	Goodwill (net of associated deferred tax liabilities)	-	
9	Other intangible assets (net of associated deferred tax liabilities)	-	
10	Deferred tax assets (net of associated deferred tax liabilities)	-	
11	Cash flow hedge reserve	-	
12	Excess of total EL amount over total eligible provisions under the IRB approach	Not applicable	Not applicable
13	Credit-enhancing interest-only strip, and any gain-on-sale and other increase in the CET1 capital arising from securitization transactions	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	
15	Defined benefit pension fund net assets (net of associated deferred tax liabilities)	-	
16	Investments in own CET1 capital instruments (if not already netted off paid-in capital on reported balance sheet)	-	
17	Reciprocal cross-holdings in CET1 capital instruments	-	
18	Insignificant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
19	Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
20	Mortgage servicing rights (net of associated deferred tax liabilities)	Not applicable	Not applicable
21	Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities)	Not applicable	Not applicable
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

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Template CC1: Composition of regulatory capital (continued)

		(a)	(b)
		Amount	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
		As at 30 June 2026	
		HK$'000	
25	of which: deferred tax assets arising from temporary differences	Not applicable	Not applicable
26	National specific regulatory adjustments applied to CET1 capital	1,919,514	
26a	Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)	1,476,237	(11) + (12)
26b	Regulatory reserve for general banking risks	443,277	(13)
26c	Securitization exposures specified in a notice given by the MA	-	
26d	Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings	-	
26e	Capital shortfall of regulated non-bank subsidiaries	-	
26f	Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	-	
27	Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions	-	
28	**Total regulatory deductions to CET1 capital**	1,919,514	
29	**CET1 capital**	16,335,941	
	AT1 capital: instruments		
30	Qualifying AT1 capital instruments plus any related share premium	-	
31	of which: classified as equity under applicable accounting standards	-	
32	of which: classified as liabilities under applicable accounting standards	-	
34	AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group)	-	
36	**AT1 capital before regulatory deductions**	-	
	AT1 capital: regulatory deductions		
37	Investments in own AT1 capital instruments	-	
38	Reciprocal cross-holdings in AT1 capital instruments	-	
39	Insignificant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
40	Significant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	-	
41	National specific regulatory adjustments applied to AT1 capital	-	
42	Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions	-	

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Template CC1: Composition of regulatory capital (continued)

		(a)	(b)
		Amount	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
		As at 30 June 2026	
		HK$'000	
43	**Total regulatory deductions to AT1 capital**	-	
44	**AT1 capital**	-	
45	**Tier 1 capital (T1 = CET1 + AT1)**	16,335,941	
	Tier 2 capital: instruments and provisions		
46	Qualifying Tier 2 capital instruments plus any related share premium	-	
48	Tier 2 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital of the consolidation group)	-	
50	Collective provisions and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	682,339	- (1) - (2) - (3) - (4) - (5) - (6) + (7) + (13)
51	**Tier 2 capital before regulatory deductions**	682,339	
	Tier 2 capital: regulatory deductions		
52	Investments in own Tier 2 capital instruments	-	
53	Reciprocal cross-holdings in Tier 2 capital instruments and non-capital LAC liabilities	-	
54	Insignificant LAC investments in Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold and, where applicable, 5% threshold)	-	
54a	Insignificant LAC investments in non-capital LAC liabilities of financial sector entities that are outside the scope of regulatory consolidation (amount formerly designated for the 5% threshold but no longer meets the conditions) (for institutions defined as "section 2 institution" under §2(1) of Schedule 4F to BCR only)	-	
55	Significant LAC investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
55a	Significant LAC investments in non-capital LAC liabilities of financial sector entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
56	National specific regulatory adjustments applied to Tier 2 capital	(664,307)	
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	(664,307)	-[(11) + (12)] * 45%
56b	Regulatory deductions applied to Tier 2 capital to cover the required deductions falling within BCR §48(1)(g)	-	
57	**Total regulatory adjustments to Tier 2 capital**	(664,307)	

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Template CC1: Composition of regulatory capital (continued)

		(a)	(b)
		Amount	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
		As at 30 June 2026	
		HK$'000	
58	**Tier 2 capital (T2)**	1,346,646	
59	**Total regulatory capital (TC = T1 + T2)**	17,682,587	
60	**Total RWA**	96,895,925	
	Capital ratios (as a percentage of RWA)		
61	**CET1 capital ratio**	16.8593%	
62	**Tier 1 capital ratio**	16.8593%	
63	**Total capital ratio**	18.2491%	
64	**Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)**	2.980%	
65	of which: capital conservation buffer requirement	2.500%	
66	of which: bank specific countercyclical capital buffer requirement	0.480%	
67	of which: higher loss absorbency requirement	Not applicable	Not applicable
68	CET1 (as a percentage of RWA) available after meeting minimum capital requirements	10.2491%	
	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	106,822	
73	Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	120,402	
74	Mortgage servicing rights (net of associated deferred tax liabilities)	Not applicable	Not applicable
75	Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities)	Not applicable	Not applicable
	Applicable caps on the inclusion of provisions in Tier 2 capital		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the BSC approach, or the STC approach and SEC-ERBA, SEC-SA and SEC-FBA (prior to application of cap)	682,339	
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	1,146,736	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the IRB approach and SEC-IRBA (prior to application of cap)	Not applicable	Not applicable
79	Cap for inclusion of provisions in Tier 2 under the IRB approach and SEC-IRBA	Not applicable	Not applicable

Template CC1: Composition of regulatory capital (continued)

Notes to Template CC1

	Description	Hong Kong basis	Basel III basis
9	Other intangible assets (net of associated deferred tax liabilities)	-	-
10	Deferred tax assets (net of associated deferred tax liabilities)	-	-
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)	-	-
39	Insignificant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% of threshold)	-	-
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)	-	-

Remarks: The amount of the 10% threshold and 5% 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.

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Template CC2: Reconciliation of regulatory capital to balance sheet

	(a)	(b)	(c)
	Balance sheet as in published financial statements	**Under regulatory scope of consolidation**	**Reference**
	As at 30 June 2026	As at 30 June 2026	
	HK$'000	HK$'000	
Assets			
Gross cash and short-term funds	3,354,765	3,354,765	
Less: Collective impairment allowances	(278)	(278)	(1)
Gross balances with banks and other financial institutions	7,773,319	7,773,319	
Less: Collective impairment allowances	(7,502)	(7,502)	(2)
Trading assets	2,548,164	2,548,164	
Derivative financial instruments	1,664,165	1,664,165	
Gross advances to customers	78,450,916	78,450,916	
Less: Individual impairment allowances	(160,163)	(160,163)	
Less: Collective impairment allowances	(161,158)	(161,158)	(3)
Gross advances to banks	17,504,602	17,504,602	
Less: Collective impairment allowances	(19,277)	(19,277)	(4)
Gross trade bills	10,013	10,013	
Less: Collective impairment allowances	(4)	(4)	(5)
Accrued interest and other assets	2,115,705	2,018,846	
Gross debt securities measured at amortised cost	43,958,688	43,958,688	
Less: Collective impairment allowances	(39,335)	(39,335)	(6)
Debt securities measured at fair value through other comprehensive income	45,878,593	45,878,593	
Investment funds measured at fair value through profit or loss	22,038	22,038	
Equity securities designated at fair value through other comprehensive income	115,342	115,342	
Investment in subsidiaries	-	8,562	
Amount due from subsidiaries	-	93,694	
Fixed assets	2,971,600	2,971,600	
Investment properties	59,500	59,500	
Total assets	**206,039,693**	**206,045,090**	

富邦銀行 Fubon Bank

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Template CC2: Reconciliation of regulatory capital to balance sheet (continued)

	(a)	(b)	(c)
	Balance sheet as in published financial statements	**Under regulatory scope of consolidation**	**Reference**
	As at 30 June 2026	As at 30 June 2026	
	HK$'000	HK$'000	
Liabilities			
Deposits and balances of banks and other financial institutions	5,905,277	5,905,277	
Deposits from customers	174,550,774	174,550,774	
Trading liabilities	2,548,164	2,548,164	
Derivative financial instruments	231,216	231,216	
Other liabilities	3,828,471	3,719,383	
of which: collective impairment allowances on off-balance sheet items	11,508	11,508	(7)
Amounts due to subsidiaries	-	278,079	
Current tax liabilities	246,461	237,485	
Deferred tax liabilities	319,257	319,257	
Total liabilities	**187,629,620**	**187,789,635**	
Equity			
Share capital	4,830,448	4,830,448	(8)
Reserves	13,579,625	13,425,007	
of which: retained earnings		10,558,788	(9)
of which: comprehensive income for the period		870,999	(10)
of which: premises revaluation reserve (arising from independent professional valuations carried out in November 1989)		52,669	(11)
of which: premises revaluation reserve		1,423,568	(12)
of which: regulatory reserve		443,277	(13)
of which: investment revaluation reserve		75,706	(14)
Total equity	**18,410,073**	**18,255,455**	
Total equity and liabilities	**206,039,693**	**206,045,090**	

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Table CCA: Main features of regulatory capital instruments

		Ordinary shares
1	Issuer	Fubon Bank (Hong Kong) Limited
2	Unique identifier - ISIN	N.A.
3	Governing law(s) of the instrument	Companies Ordinance
	Regulatory treatment	
4	Transitional Basel III rules[1]	N.A.
5	Post-transitional Basel III rules[2]	Common Equity Tier 1
6	Eligible at solo/group/group & solo	Solo and group
7	Instrument type	Ordinary shares
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	(HKD million) 4,830
9	Par value of instrument	N.A.
10	Accounting classification	Shareholders' equity
11	Original date of issuance	27 January 1970
12	Perpetual or dated	Perpetual
13	Original maturity date	N.A.
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	N.A.
16	Subsequent call dates, if applicable	N.A.
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	N.A.
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	No
31	If write-down, write-down trigger(s)	N.A.
32	If write-down, full or partial	N.A.
33	If write-down, permanent or temporary	N.A.
34	If temporary write-down, description of write-up mechanism	N.A.
35	Position in subordination hierarchy in liquidation	N.A.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N.A.

The Group disclosed the full terms and conditions of its capital instruments issued as of the end of the reporting period in its website (https://www.fubonbank.com.hk) under the page "Regulatory Disclosures" in accordance with section 16FE of the BDR.

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

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

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

	As at 30 June 2026				
	(a)	(b)	(c)	(d)	(e)
	Geographical breakdown by Jurisdiction (J)	**Applicable JCCyB ratio in effect (%)**	**RWA used in computation of CCyB ratio (HK$'000)**	**AI-specific CCyB ratio (%)**	**CCyB amount (HK$'000)**
1	Hong Kong SAR	0.50%	45,616,832		
2	Australia (includes Christmas Islands, Cocos Islands, Norfolk Islands, Heard and McDonald Islands, Territory of Ashmore and Cartier Islands and Territory of Coral Sea Islands)	1.00%	6,479,349		
3	Belgium	1.00%	43		
4	Czech Republic	1.25%	21,699		
5	France (includes French Guiana, Guadeloupe, Martinique, Mayotte, Monaco, Réunion, Saint Barthélemy, Saint Martin (French part) and Saint Pierre and Miquelon)	1.00%	490,089		
6	Germany (includes the European Central Bank)	0.75%	70,555		
7	Ireland	1.50%	1,374,672		
8	Netherlands	2.00%	230,484		
9	Norway (includes Bouvet Islands, Svalbard and Jan Mayen Islands)	2.50%	40,091		
10	Saudi Arabia	1.00%	382,376		
11	South Korea	1.00%	509,474		
12	Spain (includes Balearic Islands, Canary Islands and Ceuta and Melilla)	0.50%	1		
13	Sweden	2.00%	40,092		
14	United Kingdom (includes British Indian Ocean Territory (comprises Chagos Archipelago), Pitcairn, Saint Helena, Ascension & Tristan da Cunha, South Georgia & South Sandwich Islands, excludes Guernsey, Isle of Man and Jersey)	2.00%	1,604,268		
15	Sum		56,860,025		
16	Total		76,433,690	0.4797%	464,810

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

		(a)
		As at 30 June 2026
	Item	**Value under the LR framework (HK$'000)**
1	Total consolidated assets as per published financial statements	206,039,693
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	13,265
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	(801,653)
9	Adjustment for SFTs (i.e. repos and similar secured lending)	102,101
10	Adjustment for off-balance sheet ("OBS") items (i.e. conversion to credit equivalent amounts of OBS exposures)	5,660,486
11	Adjustments for prudent valuation adjustments and specific and collective provisions that are allowed to be excluded from LR exposure measure	(11,508)
12	Other adjustments	(1,966,723)
13	**Leverage ratio exposure measure**	**209,035,661**

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Template LR2: Leverage ratio

		(a)	(b)
		HK$'000	
		As at 30 June 2026	As at 31 March 2026
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	203,867,659	194,169,545
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	(47,209)	(107,317)
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	(387,717)	(406,608)
6	Less: Asset amounts deducted in determining Tier 1 capital	(1,919,514)	(1,891,375)
7	**Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)**	201,513,219	191,764,245
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)	234,372	273,457
9	Add-on amounts for PFE associated with all derivative contracts	736,319	706,903
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)**	970,691	980,360
Exposures arising from SFTs			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	800,672	145,437
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
16	CCR exposure for SFT assets	102,101	19,312
17	Agent transaction exposures	-	-
18	**Total exposures arising from SFTs (sum of rows 14 to 17)**	902,773	164,749
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	26,842,074	24,244,429
20	Less: Adjustments for conversion to credit equivalent amounts	(21,181,588)	(19,803,576)
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	(11,508)	(10,995)
22	**Off-balance sheet items (sum of rows 19 to 21)**	5,648,978	4,429,858
Capital and total exposures			
23	**Tier 1 capital**	16,335,941	16,244,410
24	**Total exposures (sum of rows 7, 13, 18 and 22)**	209,035,661	197,339,212

Template LR2: Leverage ratio (continued)

		(a)	(b)
		HK$'000	
		As at 30 June 2026	As at 31 March 2026
Leverage ratio			
25 & 25a	**Leverage ratio**	7.8149%	8.2317%
26	**Minimum leverage ratio requirement**	3.0000%	3.0000%
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	214,899	218,646
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	800,672	145,437
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)	208,449,888	197,412,421
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)	7.8369%	8.2287%

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Template CR1: Credit quality of exposures

		As at 30 June 2026 HK$'000						
		(a)	(b)	(c)	(d)	(e)	(f)	(g)
		Gross carrying amounts of		Allowances/ impairments	Of which ECL accounting provisions for credit losses on STC approach exposures		Of which ECL accounting provisions for credit losses on IRB approach exposures	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		Allocated in regulatory category of specific provisions	Allocated in regulatory category of collective provisions		
1	Loans *(Note 1)*	1,450,463	94,505,055	340,598	160,163	180,435	Not applicable	95,614,920
2	Debt securities *(Note 2)*	-	89,837,281	39,335	-	39,335	Not applicable	89,797,946
3	Off-balance sheet exposures	-	9,843,974	11,508	-	11,508	Not applicable	9,832,466
4	***Total***	***1,450,463***	***194,186,310***	***391,441***	***160,163***	***231,278***	Not applicable	***195,245,332***

Note 1: *The increase in non-defaulted loans is mainly attributable to the increase in advances to customers.*
Note 2: *The increase in non-defaulted debt securities is mainly attributable to the increase in debt securities measured at fair value through other comprehensive income.*

Template CR2: Changes in defaulted loans and debt securities

		As at 30 June 2026
		(a)
		HK$'000
1	**Defaulted loans and debt securities at end of the previous reporting period**	1,354,785
2	Loans and debt securities that have defaulted since the last reporting period *(Note 1)*	273,527
3	Returned to non-defaulted status	(11,932)
4	Amounts written off *(Note 2)*	(52,226)
5	Other changes *(Note 3)*	(113,691)
6	**Defaulted loans and debt securities at end of the current reporting period**	1,450,463

Note 1: *The decrease in defaulted loans and debt securities is mainly attributable to the decrease in corporate loans past due for more than 90 days.*
Note 2: *Amounts written off represents loans to customers charged off during the current reporting period.*
Note 3: *Other changes mainly represent repayment received during the current reporting period.*

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<u>Template CR3: Overview of recognised credit risk mitigation</u>

		As at 30 June 2026 HK$000				
		(a)	(b)	(c)	(d)	(e)
		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by recognized collateral	Exposures secured by recognized guarantees	Exposures secured by recognized credit derivative contracts
1	Loans	83,072,576	12,542,344	1,078,105	7,538,600	-
2	Debt securities *(Note 1)*	87,015,288	2,782,658	-	2,782,658	-
3	**Total**	**170,087,864**	**15,325,002**	**1,078,105**	**10,321,258**	**-**
4	Of which defaulted	1,093,885	196,415	-	151,804	-

Note 1: The increase in debt securities exposures secured is mainly attributable to the increase in debt securities guaranteed by banks.

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Template CR4: Credit risk exposures and effects of recognised credit risk mitigation

		As at 30 June 2026					
		(a)	(b)	(c)	(d)	(e)	(f)
		Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
	Exposure classes	On-balance sheet amount HK$'000	Off-balance sheet amount HK$'000	On-balance sheet amount HK$'000	Off-balance sheet amount HK$'000	RWA HK$'000	RWA density %
1	Sovereign exposures	20,531,883	-	23,307,265	64,825	811,345	3.47%
2	Public sector entity exposures	26,115,266	500,000	26,568,967	209,906	2,437,867	9.10%
3	Multilateral development bank exposures	9,352,635	-	9,352,635	-	-	-
3a	Unspecified multilateral body exposures	-	-	-	-	-	-
4	Bank exposures	39,285,082	392,105	41,066,497	156,842	10,978,201	26.63%
4a	Qualifying non-bank financial institution exposures	2,756,477	5,524	3,224,688	552	967,682	30.00%
5	Eligible covered bond exposures	282,899	-	282,899	-	28,290	10.00%
6	General corporate exposures	62,667,982	12,028,185	56,815,840	3,605,169	46,974,276	77.74%
6a	Of which: non-bank financial institution exposures excluding those reported under row 4a	5,151,199	625,682	5,150,272	62,569	2,673,800	51.29%
6b	Specialized lending	467,229	87,891	467,229	35,156	579,508	115.35%
7	Equity exposures	10,520	-	10,520	-	26,300	250.00%
7a	Significant capital investments in commercial entities	-	-	-	-	-	-
7b	Holdings of capital instruments issued by, and non-capital LAC liabilities of, financial sector entities	-	-	-	-	-	-
7c	Subordinated debts issued by banks, qualifying non-bank financial institutions and corporates	-	-	-	-	-	-
8	Retail exposures	3,444,920	11,835,158	3,213,863	1,152,863	3,192,542	73.11%
8a	Exposures arising from IPO financing	-	-	-	-	-	-
9	Real estate exposures	29,695,885	1,986,770	29,222,270	420,907	18,830,553	63.52%

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Template CR4: Credit risk exposures and effects of recognised credit risk mitigation (continued)

		As at 30 June 2026					
		(a)	(b)	(c)	(d)	(e)	(f)
		Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
	Exposure classes	On-balance sheet amount HK$'000	Off-balance sheet amount HK$'000	On-balance sheet amount HK$'000	Off-balance sheet amount HK$'000	RWA HK$'000	RWA density %
9a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	12,648,151	24,764	12,257,298	-	2,991,094	24.40%
9b	Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)	179,977	-	179,977	-	70,079	38.94%
9c	Of which: regulatory commercial real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	2,831,937	-	2,831,937	-	1,875,389	66.22%
9d	Of which: regulatory commercial real estate exposures (materially dependent on cash flows generated by mortgaged properties)	505,712	-	505,712	-	383,867	75.91%
9e	Of which: other real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	10,534,572	1,729,635	10,452,623	340,155	9,863,022	91.39%
9f	Of which: other real estate exposures (materially dependent on cash flows generated by mortgaged properties)	621,240	10,640	621,240	1,064	933,456	150.00%
9g	Of which: land acquisition, development and construction exposures	2,170,889	221,731	2,170,889	79,688	2,643,814	117.47%
10	Defaulted exposures	1,355,356	-	1,355,356	-	1,703,432	125.68%
11	Other exposures	3,206,305	-	3,206,305	-	3,206,305	100.00%
11a	Cash and gold	83,800	-	1,161,905	11,688	33,646	2.87%
11b	Items in the process of clearing or settlement	39,559	-	39,559	-	-	-
12	**Total**	**199,295,798**	**26,835,633**	**199,295,798**	**5,657,908**	**89,769,947**	**43.80%**

Note 1: All CIS exposures under the new standard on bank's equity investment in funds are excluded from this template.

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Template CR5: Credit risk exposures by exposure classes and by risk weights

		As at 30 June 2026						
		0%	20%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
1	Sovereign exposures	19,351,198	3,997,005	23,887	-	-	-	23,372,090

		As at 30 June 2026						
		0%	20%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
2	Public sector entity exposures	15,659,684	10,405,758	713,431	-	-	-	26,778,873

		As at 30 June 2026							
		0%	20%	30%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
3	Multilateral development bank exposures	9,352,635		-	-	-	-	-	9,352,635

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Template CR5: Credit risk exposures by exposure classes and by risk weights (continued)

		As at 30 June 2026						
		20%	30%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
3a	Unspecified multilateral body exposures	-	-	-	-	-	-	-

		As at 30 June 2026								
		20%	30%	40%	50%	75%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
4	Bank exposures	15,215,219	25,344,509	-	663,611	-	-	-	-	41,223,339

		As at 30 June 2026								
		20%	30%	40%	50%	75%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
4a	Qualifying non-bank financial institution exposures	-	3,224,688	-	552	-	-	-	-	3,225,240

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Template CR5: Credit risk exposures by exposure classes and by risk weights (continued)

		As at 30 June 2026								
		10%	15%	20%	25%	35%	50%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
5	Eligible covered bond exposures	282,899	-	-	-	-	-	-	-	282,899

		As at 30 June 2026									
		20%	30%	50%	65%	75%	85%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
6	General corporate exposures	2,236,476	-	12,632,514		19,813,407	3,690,920	21,716,304	331,388	-	60,421,009
6a	Of which: non-bank financial institution exposures excluding those reported under row 4a	826,573	-	3,143,927		1,222,388	3,307	16,094	552	-	5,212,841

		As at 30 June 2026								
		20%	50%	75%	80%	100%	130%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
6b	Specialized lending	-	-	-	-	245,309	257,076	-	-	502,385

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Template CR5: Credit risk exposures by exposure classes and by risk weights (continued)

		As at 30 June 2026				
		100%	250%	400%	Other	Total credit exposure amount (post-CCF and post-CRM)
7	Equity exposures		10,520	-	-	10,520

		As at 30 June 2026				
		250%	400%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
7a	Significant capital investments in commercial entities	-	-	-	-	-

		As at 30 June 2026				
		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	-	-	-	-	-

Template CR5: Credit risk exposures by exposure classes and by risk weights (continued)

		As at 30 June 2026		
		150%	Other	Total credit exposure amount (post-CCF and post-CRM)
7c	Subordinated debts issued by banks, qualifying non-bank financial institutions and corporates	-	-	-

		As at 30 June 2026				
		45%	75%	100%	Other	Total credit exposure amount (post CCF and post-CRM)
8	Retail exposures	1,064,051	2,372,526	896,746	33,403	4,366,726

		As at 30 June 2026		
		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 (continued)

		As at 30 June 2026																			
		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	-	6,960,135	2,365,025	2,402,121	15,885	561,268	74,021	243,312	2,145,459		428,198	131,338	6,292,473	89,137	6,457,063	13,343	30,104	1,408,778	25,517	29,643,177
9a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)		6,893,249	2,365,025	2,152,717		561,268	-	243,312	-		41,727	-				-			-	12,257,298
9b	Of which: no loan splitting applied		6,893,249	2,365,025	2,152,717		561,268	-	243,312	-		41,727	-				-			-	12,257,298
9c	Of which: loan splitting applied (secured)																				

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Template CR5: Credit risk exposures by exposure classes and by risk weights (continued)

		As at 30 June 2026																			
		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)
9d	Of which: loan splitting applied (unsecured)																				
9e	Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)				115,522	15,885		35,227		-			-		-		13,343			-	179,977

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Template CR5: Credit risk exposures by exposure classes and by risk weights (continued)

		As at 30 June 2026																			
		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)
9f	Of which: regulatory commercial real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	-	-		-		-		-	2,141,058			110,426	485,680		94,773			-	-	2,831,937
9g	Of which: no loan splitting applied	-	-		-		-		-	2,141,058			110,426	485,680		94,773			-	-	2,831,937
9h	Of which: loan splitting applied (secured)																				

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Template CR5: Credit risk exposures by exposure classes and by risk weights (continued)

		As at 30 June 2026																			
		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)
9i	Of which: loan splitting applied (unsecured)																				
9j	Of which: regulatory commercial real estate exposures (materially dependent on cash flows generated by mortgaged properties)											386,471			89,137			30,104		-	505,712

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Template CR5: Credit risk exposures by exposure classes and by risk weights (continued)

		As at 30 June 2026																			
		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)
9k	Of which: other real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	-	66,886		-		-		-				20,912	5,806,793		4,898,187			-	-	10,792,778
9l	Of which: no loan splitting applied	-	66,886		-		-		-				20,912	5,806,793		4,898,187			-	-	10,792,778
9m	Of which: loan splitting applied (secured)						-														

Template CR5: Credit risk exposures by exposure classes and by risk weights (continued)

		As at 30 June 2026																			
		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)
9n	Of which: loan splitting applied (unsecured)																				
9o	Of which: other real estate exposures (materially dependent on cash flows generated by mortgaged properties)																		622,304	-	622,304

Template CR5: Credit risk exposures by exposure classes and by risk weights (continued)

		As at 30 June 2026																			
		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)
9p	Of which: land acquisition, development and construction exposures															1,464,103			786,474	-	2,250,577

		As at 30 June 2026				
		50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
10	Defaulted exposures		207,517	996,034	151,805	1,355,356

Template CR5: Credit risk exposures by exposure classes and by risk weights (continued)

		As at 30 June 2026			
		100%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
11	Other exposures	3,206,305	-	-	3,206,305

		As at 30 June 2026			
		0%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
11a	Cash and gold	1,005,363	-	168,230	1,173,593

		As at 30 June 2026			
		0%	20%	Other	Total credit exposure amount (post-CCF and post-CRM)
11b	Items in the process of clearing or settlement	39,559	-	-	39,559

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Template CR5: Credit risk exposures by exposure classes and by risk weights (continued)

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

	Risk Weight	As at 30 June 2026			
		(a)	(b)	(c)	(d)
		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF	Exposure (post-CCF and post-CRM)
1	Less than 40%	117,736,759	1,434,858	30.89%	118,180,020
2	40-70%	16,811,172	9,999,366	16.96%	18,507,108
3	75%	21,587,498	4,545,079	16.06%	22,317,271
4	85%	9,716,122	2,025,496	13.20%	9,983,393
5	90- 100%	30,546,383	8,365,887	27.96%	32,885,268
6	105-130%	290,766	87,890	40.00%	325,922
7	150%	2,596,578	377,057	39.15%	2,744,204
8	250%	10,520	-	-	10,520
9	400%	-	-	-	-
10	1,250%	-	-	-	-
11	**Total exposures**	**199,295,798**	**26,835,633**	**21.08%**	**204,953,706**

Note 1: All CIS exposures on bank's equity investment in funds are excluded from this template.

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

		As at 30 June 2026					
		(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
		HK$'000	HK$'000			HK$'000	HK$'000
1	SA-CCR approach (for derivative contracts)	157,790	420,637		1.4	809,798	353,185
1a	CEM (for derivative contracts)	-	-		1.4	-	-
1b	Method for group 2b cryptoasset derivative contracts				1.4	-	-
2	IMM (CCR) approach			-	-	-	-
3	Simple approach (for SFTs)					870,417	417,023
4	Comprehensive approach (for SFTs)					-	-
5	VaR (for SFTs)					-	-
6	**Total**						**770,208**

The increase in RWA are mainly due to the increase in the SFTs exposures with qualifying non-bank financial institutions.

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Template CCR3: Counterparty credit risk exposures (other than those to CCPs) by exposure classes and by risk weights

		As at 30 June 2026 HK$'000											
		(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	247	-	-	-	-	-	-	-	-	-	-	247
2	Public sector entity exposures	-	-	-	-	-	-	-	-	-	-	-	-
3	Multilateral development bank exposures	-	-	-	-	-	-	-	-	-	-	-	-
4	Unspecified multilateral body exposures	-	-	-	-	-	-	-	-	-	-	-	-
5	Bank exposures	-	-	299,123	384,714	-	-	-	-	-	-	-	683,837
6	Qualifying non-bank financial institution exposures	-	-	-	5,161	-	794,476	-	-	-	-	-	799,637
7	General corporate exposures	-	-	-	-	-	-	-	-	101,584	-	-	101,584
8	Retail exposures	-	-	-	-	-	-	1,246	-	93,664	-	-	94,910
9	Defaulted exposures	-	-	-	-	-	-	-	-	-	-	-	-
10	Other exposures	-	-	-	-	-	-	-	-	-	-	-	-
11	**Total**	**247**	**-**	**299,123**	**389,875**	**-**	**794,476**	**1,246**	**-**	**195,248**	**-**	**-**	**1,680,215**

The net increase in the total default risk exposure after CRM was mainly contributed by the increase in the SFTs exposures with qualifying non-bank financial institutions.

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

	As at 30 June 2026 HK$'000					
	(a)	(b)	(c)	(d)	(e)	(f)
	Derivative contracts				SFTs	
	Fair value of recognized collateral received		Fair value of posted collateral		Fair value of recognized collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
Cash - domestic currency	369,827	352,291	-	4,038	500,000	800,672
Cash - other currencies	831,462	478,430	-	47,209	3,120,108	-
Domestic sovereign debt	-	-	-	-	-	504,171
Other sovereign debt	-	-	-	-	-	57,504
Government agency debt	-	-	-	-	-	-
Corporate bonds	-	81,218	-	115,108	-	3,151,112
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	**1,201,289**	**911,939**	**-**	**166,355**	**3,620,108**	**4,513,459**

The decrease in derivative fair value of collateral recognized - segregated - cash - domestic currency is mainly due to the decrease in derivatives transactions in equity securities as of the reporting date, while the increase in derivative fair value of collateral recognized - unsegregated - cash – domestic currency is mainly due to the increase in derivatives transactions with central counterparty clearing house outstanding as of the reporting date.

The increase in fair value of collateral received and posted in SFTs were mainly driven by the increase in repurchase agreements entered with counterparties.

Template CCR6: Credit-related derivatives contracts

	As at 30 June 2026 HK$'000	
	(a)	(b)
	Protection bought	Protection sold
Notional amounts		
Single-name credit default swaps	-	-
Index credit default swaps	-	-
Total return swaps	-	-
Credit-related options	-	-
Other credit-related derivative contracts	-	-
Total notional amounts	-	-
Fair values		
Positive fair value (asset)	-	-
Negative fair value (liability)	-	-

Template CCR8: Exposures to CCPs

		As at 30 June 2026 HK$'000	
		(a)	(b)
		Exposure after CRM	RWA
1	**Exposures of the AI as clearing member or clearing client to qualifying CCPs (total)**		23,617
2	Default risk exposures to qualifying CCPs (excluding items disclosed in rows 7 to 10), of which:	1,180,861	23,617
3	(i) OTC derivative transactions	1,180,861	23,617
4	(ii) Exchange-traded derivative contracts	-	-
5	(iii) Securities financing transactions	-	-
6	(iv) Netting sets subject to valid cross-product netting agreements	-	-
7	Segregated initial margin	-	
8	Unsegregated initial margin	-	-
9	Funded default fund contributions	-	-
10	Unfunded default fund contributions	-	-
11	**Exposures of the AI as clearing member or clearing client to non-qualifying CCPs (total)**		-
12	Default risk exposures to non-qualifying CCPs (excluding items disclosed in rows 17 to 20), of which:	-	-
13	(i) OTC derivative transactions	-	-
14	(ii) Exchange-traded derivative contracts	-	-
15	(iii) Securities financing transactions	-	-
16	(iv) Netting sets subject to valid cross-product netting agreements	-	-
17	Segregated initial margin	-	
18	Unsegregated initial margin	-	-
19	Funded default fund contributions	-	-
20	Unfunded default fund contributions	-	-

The increase in exposures and RWA to CCP is mainly due to the increase in replacement cost of derivatives outstanding as of the reporting date.

Template CVA1: CVA risk under reduced basic CVA approach

		As at 30 June 2026 HK$'000	
		(a)	(b)
		Components	CVA risk capital charge under the reduced basic CVA approach
1	Aggregation of systematic components of CVA risk	40,917	
2	Aggregation of idiosyncratic components of CVA risk	8,832	
3	**Total**		14,197

The increase in CVA risk capital charge was mainly driven by the increase in RWA and default risk exposure arising from banks and corporates exposures outstanding as of the reporting period.

CVA hedges are not taken into account under the reduced basic CVA approach.

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Template SEC1: Securitization exposures in banking book

		As at 30 June 2026 HK$'000								
		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
		Acting as originator (excluding sponsor)			Acting as sponsor			Acting as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which:	-	-	-	-	-	-	-	-	-
2	residential mortgage	-	-	-	-	-	-	-	-	-
3	credit card	-	-	-	-	-	-	-	-	-
4	other retail exposures	-	-	-	-	-	-	-	-	-
5	re-securitization exposures	-	-	-	-	-	-	-	-	-
6	Wholesale (total) – of which:	-	-	-	-	-	-	1,614,210	-	1,614,210
7	loans to corporates	-	-	-	-	-	-	1,614,210	-	1,614,210
8	commercial mortgage	-	-	-	-	-	-	-	-	-
9	lease and receivables	-	-	-	-	-	-	-	-	-
10	other wholesale	-	-	-	-	-	-	-	-	-
11	re-securitization exposures	-	-	-	-	-	-	-	-	-

The increase in securitization exposures was mainly due to new subscriptions during the period.

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

		As at 30 June 2026 HK$'000																
		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)
		Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWAs (by regulatory approach)				Capital charges after cap			
		≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW	SEC-IRBA	SEC-ERBA (incl. IAA)	SEC-SA	SEC-FBA	SEC-IRBA	SEC-ERBA (incl. IAA)	SEC-SA	SEC-FBA	SEC-IRBA	SEC-ERBA (incl. IAA)	SEC-SA	SEC-FBA
1	**Total exposures**	1,614,210	-	-	-	-	-	1,614,210	-	-	-	322,842	-	-	-	25,827	-	-
2	Traditional securitization	1,614,210	-	-	-	-	-	1,614,210	-	-	-	322,842	-	-	-	25,827	-	-
3	Of which securitization	1,614,210	-	-	-	-	-	1,614,210	-	-	-	322,842	-	-	-	25,827	-	-
4	Of which retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Of which simple, transparent and comparable	Not applicable																
6	Of which wholesale	1,614,210	-	-	-	-	-	1,614,210	-	-	-	322,842	-	-	-	25,827	-	-
7	Of which simple, transparent and comparable	Not applicable																
8	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Of which retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

The increase in securitization exposures was mainly due to new subscriptions during the period.

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Template MR3: Market risk under SSTM approach

		As at 30 June 2026 HK$'000			
		(a)	(b)	(c)	(d)
			Options		
		Outright products	Simplified approach	Delta-plus method	Other approach
1	Interest rate exposures (general and specific risk)	8,155	-	-	-
2	Equity exposures (general and specific risk)	-	-	-	-
3	Commodity exposures	-	-	-	-
4	Foreign exchange (including gold) exposures	10,774	-	-	-
5	Securitization exposures	-			
6	Total	18,929	-	-	-

Template ENC: Asset encumbrance

	As at 30 June 2026 HK$'000		
	(a)	(c)	(d)
	Encumbered assets	**Unencumbered assets**	**Total**
Cash and short-term funds	-	3,354,487	**3,354,487**
Balances with banks and other financial institutions	-	7,765,817	**7,765,817**
Trading assets	99,446	2,448,718	**2,548,164**
Derivative financial instruments	-	1,664,165	**1,664,165**
Advances to customers	-	78,129,595	**78,129,595**
Advances to banks	-	17,485,325	**17,485,325**
Trade bills	-	10,009	**10,009**
Accrued interest and other assets	51,248	1,967,599	**2,018,847**
Debt securities measured at amortized cost	3,783,282	40,136,071	**43,919,353**
Debt securities measured at fair value through other comprehensive income	2,448,718	43,429,875	**45,878,593**
Investment funds measured at fair value through profit or loss	-	22,038	**22,038**
Equity securities designated at fair value through other comprehensive income	-	115,342	**115,342**
Investment in subsidiaries	-	8,562	**8,562**
Amount due from subsidiaries	-	93,694	**93,694**
Fixed assets	-	2,971,600	**2,971,600**
Investment properties	-	59,500	**59,500**
Total assets	**6,382,694**	**199,662,397**	**206,045,091**

The increase in encumbered assets is due to the increase in repurchase agreements entered with counterparties.

Abbreviations

AI	Authorised institution
AT1	Additional tier 1
Bank/Group	Fubon Bank (Hong Kong) Limited
BCR	Banking (Capital) Rules
Board	Board of Directors
BSC	Basic approach
CCF	Credit conversion factor
CCP	Central counterparty
CCR	Counterparty credit risk
CCyB	Countercyclical capital buffer
CEM	Current exposure method
CET1	Common equity tier 1
CFR	Core funding ratio
CIS	Collective investment scheme
CRM	Credit risk mitigation
CVA	Credit valuation adjustment
D-SIB	Domestic systematically important authorised institution
ECL	Expected credit loss
EL	Expected loss
EPE	Expected positive exposure
G-SIB	Global systematically important authorised institution
HKMA	Hong Kong Monetary Authority
Hong Kong	The Hong Kong Special Administrative Region of the People's Republic of China
HQLA	High-quality liquid assets
IAA	Internal assessment approach
IMA	Internal models approach
IMM(CCR)	Internal models (counterparty credit risk) approach
IPO	Initial public offering
IRB	Internal ratings-based approach
ISIN	International securities identification number
JCCyB	Jurisdictional countercyclical capital buffer
LAC	Loss-absorbing capacity
LCR	Liquidity coverage ratio
LMR	Liquidity maintenance ratio
LR	Leverage ratio

Abbreviations (continued)

LTA	Look-through approach
N.A.	Not applicable
NSFR	Net stable funding ratio
OTC	Over-the-counter
PFE	Potential future exposure
RW	Risk-weight
RWA	Risk-weighted asset/risk-weighted amount
SA-CCR	Standardised approach for counterparty
SEC-IRBA	Securitisation internal ratings-based approach
SEC-ERBA	Securitisation external ratings-based approach
SEC-SA	Securitisation standardised approach
SEC-FBA	Securitisation fall-back approach
SFT	Securities financing transaction
STC	Standardised (credit risk) approach
SSTM	Simplified standardised approach
STM	Standardised (market risk) approach
T1	Tier 1 capital
T2	Tier 2 capital
VaR	Value at risk