

ALLIED BANKING CORPORATION (HONG KONG) LIMITED

Quarterly Pillar 3 Regulatory Disclosures

31 March 2026

(Unaudited)

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REGULATORY DISCLOSURES
Template KM1 : Key Prudential Ratios
31 March 2026

(HK\$ '000)		31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25	31-Mar-25
	Regulatory capital (amount)					
1	Common equity Tier 1 (CET1)	563,617	557,930	553,200	545,410	539,551
2	Tier 1	563,617	557,930	553,200	545,410	539,551
3	Total capital	582,130	576,443	576,209	568,419	562,504
	RWA (amount)					
4	Total RWA	1,787,848	1,802,347	1,755,271	1,791,869	1,715,320
4a	Total RWA (pre-floor)	NA	NA	NA	NA	NA
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5	CET1 ratio (%)	31.52%	30.96%	31.52%	30.44%	31.45%
5b	CET1 ratio (%) (pre-floor ratio)	NA	NA	NA	NA	NA
6	Tier 1 ratio (%)	31.52%	30.96%	31.52%	30.44%	31.45%
6b	Tier 1 ratio (%) (pre-floor ratio)	NA	NA	NA	NA	NA
7	Total capital ratio (%)	32.56%	31.98%	32.83%	31.72%	32.79%
7b	Total capital ratio (%) (pre-floor ratio)	NA	NA	NA	NA	NA
	Additional CET1 buffer requirements (as a percentage of RWA)					
8	Capital conservation buffer requirement (%)	2.500%	2.500%	2.500%	2.500%	2.500%
9	Countercyclical capital buffer requirement (%)	0.500%	0.500%	0.500%	0.500%	0.500%
10	Higher loss absorbency requirements (%) (applicable only to G-SIBS or D-SIBS)	0.00%	0.00%	0.00%	0.00%	0.00%
11	Total AI-specific CET1 buffer requirements (%)	3.00%	3.00%	3.00%	3.00%	3.00%
12	CET1 available after meeting the AI's minimum capital requirements (%)	20.06%	19.48%	20.33%	19.22%	20.29%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	1,671,727	1,667,200	1,659,626	1,664,693	1,639,416
13a	LR exposure measure based on mean values of gross assets of SFTs	NA	NA	NA	NA	NA
14	LR (%)	33.71%	33.47%	33.33%	32.76%	32.91%
14c	LR (%) based on mean values of gross assets of SFTs	NA	NA	NA	NA	NA
	Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)					
	Applicable to category 1 institutions only:					
15	Total high quality liquid assets (HQLA)	NA	NA	NA	NA	NA
16	Total net cash outflows	NA	NA	NA	NA	NA
17	LCR (%)	NA	NA	NA	NA	NA
	Applicable to category 2 institutions only:					
17a	LMR (%)	148.21%	160.00%	160.00%	160.00%	158.12%
	Net Stable Funding Ratio (NSFR) / Core Funding Ratio (CFR)					
	Applicable to category 1 institutions only:					
18	Total available stable funding	NA	NA	NA	NA	NA
19	Total required stable funding	NA	NA	NA	NA	NA
20	NSFR (%)	NA	NA	NA	NA	NA
	Applicable to category 2A institutions only:					
20a	CFR (%)	NA	NA	NA	NA	NA

Template OV1: Overview of Risk-Weighted Assets (RWA)

The table below provides an overview of capital requirements in terms of a detailed breakdown of RWAs for various risks as at 31 March 2026 and 31 December 2025 respectively:

		(HK\$ '000)		
		(a)	(b)	(c)
		RWA		Minimum capital requirements
		31 March 2026	31 December 2025	31 March 2026
1	Credit risk for non-securitization exposures	1,709,139	1,730,116	213,642
2	Of which STC approach	0	0	0
2a	Of which BSC approach	1,709,139	1,730,116	213,642
3	Of which foundation IRB approach	0	0	0
4	Of which supervisory slotting criteria approach	0	0	0
5	Of which advanced IRB approach	0	0	0
5a	Of which retail IRB approach	0	0	0
5b	Of which specific risk-weight approach	0	0	0
6	Counterparty credit risk and default fund contributions	4,644	4,174	581
7	Of which SA-CCR approach	0	0	0
7a	Of which CEM	4,644	4,174	581
8	Of which IMM(CCR) approach	0	0	0
9	Of which others	0	0	0
10	CVA risk	4,644	4,174	581
11	Equity positions in banking book under the simple risk-weight method and internal models method	NA	NA	NA
12	Collective investment scheme ("CIS") exposures - look-through approach / third-party approach	0	0	0
13	CIS exposures - mandate-based approach	0	0	0
14	CIS exposures - fall-back approach	0	0	0
14a	CIS exposures - combination of approaches	0	0	0
15	Settlement risk	0	0	0
16	Securitization exposures in banking book	0	0	0
17	Of which SEC-IRBA	0	0	0
18	Of which SEC-ERBA (including IAA)	0	0	0
19	Of which SEC-SA	0	0	0
19a	Of which SEC-FBA	0	0	0
20	Market risk	30,088	24,913	3,761
21	Of which STM approach	0	0	0
22	Of which IMA	0	0	0
22a	Of which SSTM approach	30,088	24,913	3,761
23	Capital charge for moving exposures between trading book and banking book	0	0	0
24	Operational risk	55,038	54,675	6,880
24a	Sovereign concentration risk	0	0	0
25	Amounts below the thresholds for deduction (subject to 250% RW)	0	0	0
26	Output floor level applied	0	0	
27	Floor adjustment (before application of transitional cap)	0	0	
28	Floor adjustment (after application of transitional cap)	NA	NA	NA
28a	Deduction to RWA	15,705	15,705	1,963
28b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	0	0	0
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	15,705	15,705	1,963
29	Total	1,787,848	1,802,347	223,481

Template LR2 : Leverage ratio ("LR")
31 March 2026

		Leverage Ratio framework (HK\$ '000)	
		As at 31 Mar 2026	As at 31 Dec 2025
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives contracts and SFTs, but including related on-balance sheet collateral)	1,671,203	1,669,672
2	Gross-up for derivative contracts collateral provided where deducted from balance sheet assets pursuant to the applicable accounting standard	0	0
3	Less: Deductions of receivables assets for cash variation margin provided under derivative contracts	0	0
4	Less: Adjustment for securities received under SFTs that are recognised as an asset	0	0
5	Less: Specific and collective provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital	0	0
6	Less: Asset amounts deducted in determining Tier 1 capital	-28,555	-28,555
7	Total on-balance sheet exposures (excluding derivatives contracts and SFTs) (sum of rows 1 to 6)	1,642,648	1,641,117
Exposures arising from derivative contracts			
8	Replacement cost associated with all derivatives contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)	3,907	1,254
9	Add-on amounts for PFE associated with all derivatives contracts	19,312	19,615
10	Less: Exempted CCP leg of client-cleared trade exposures	0	0
11	Adjusted effective notional amount of written credit-related derivatives contracts	0	0
12	Less: Permitted reductions in effective notional amount and permitted deductions from add-on amounts for PFE of written credit-related derivative contracts	0	0
13	Total exposures arising from derivative contracts (sum of rows 8 to 12)	23,219	20,869
Exposures arising from securities financing transactions (SFTs)			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	0	0
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	0	0
16	CCR exposure for SFT assets	0	0
17	Agent transaction exposures	0	0
18	Total exposures arising from SFTs (sum of rows 14 to 17)	0	0
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	58,596	52,135
20	Less: Adjustments for conversion to credit equivalent amounts	-52,736	-46,921
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	0	0
22	Off-balance sheet items (sum of rows 19 to 21)	5,860	5,214
Capital and total exposures			
23	Tier 1 capital	563,617	557,930
24	Total exposures (sum of rows 7, 13, 18 and 22)	1,671,727	1,667,200
Leverage ratio			
25	Leverage ratio	33.71%	33.47%
26	Minimum leverage ratio requirement	15.00%	15.00%
27	Applicable leverage buffers	NA	NA
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	0	0
29	Quarter-end value of gross amount of SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	0	0
30	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)	0	0
31	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)	0	0