

ALLIED BANKING CORPORATION (HONG KONG) LIMITED

Pillar 3 Regulatory Disclosures

**For the six months ended
30 June 2026**

(Unaudited)

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REGULATORY DISCLOSURES
Template KM1 : Key Prudential Ratios
30 June 2026

(HK\$ '000)		30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
	Regulatory capital (amount)					
1	Common equity Tier 1 (CET1)	570,145	563,617	557,930	553,200	545,410
2	Tier 1	570,145	563,617	557,930	553,200	545,410
3	Total capital	588,665	582,130	576,443	576,209	568,419
	RWA (amount)					
4	Total RWA	1,777,164	1,787,848	1,802,347	1,755,271	1,791,869
4a	Total RWA (pre-floor)	NA	NA	NA	NA	NA
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5	CET1 ratio (%)	32.08%	31.52%	30.96%	31.52%	30.44%
5b	CET1 ratio (%) (pre-floor ratio)	NA	NA	NA	NA	NA
6	Tier 1 ratio (%)	32.08%	31.52%	30.96%	31.52%	30.44%
6b	Tier 1 ratio (%) (pre-floor ratio)	NA	NA	NA	NA	NA
7	Total capital ratio (%)	33.12%	32.56%	31.98%	32.83%	31.72%
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 (%)	20.62%	20.06%	19.48%	20.33%	19.22%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	1,668,040	1,671,727	1,667,200	1,659,626	1,664,693
13a	LR exposure measure based on mean values of gross assets of SFTs	NA	NA	NA	NA	NA
14	LR (%)	34.18%	33.71%	33.47%	33.33%	32.76%
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 (%)	139.75%	148.21%	160.00%	160.00%	160.00%
	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 30 June 2026 and 31 March 2026 respectively:

		(HK\$ '000)		
		(a)	(b)	(c)
		RWA		Minimum capital requirements
		30 June 2026	31 March 2026	30 June 2026
1	Credit risk for non-securitization exposures	1,697,305	1,709,139	212,163
2	Of which STC approach	0	0	0
2a	Of which BSC approach	1,697,305	1,709,139	212,163
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	4,963	4,644	620
7	Of which SA-CCR approach	0	0	0
7a	Of which CEM	4,963	4,644	620
8	Of which IMM(CCR) approach	0	0	0
9	Of which others	0	0	0
10	CVA risk	4,963	4,644	620
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	29,613	30,088	3,702
21	Of which STM approach	0	0	0
22	Of which IMA	0	0	0
22a	Of which SSTM approach	29,613	30,088	3,702
23	Capital charge for moving exposures between trading book and banking book	0	0	0
24	Operational risk	56,025	55,038	7,003
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	1,777,164	1,787,848	222,145

Template CC1 : Composition of regulatory capital
As at 30 June 2026

		Amount (HK\$ '000)	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	165,000	(5) + (6)
2	Retained earnings	426,700	(7) + (8)
3	Disclosed reserves	7,000	(10)
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)	0	
6	CET1 capital before regulatory deductions	598,700	
	CET1 capital: regulatory deductions		
7	Valuation adjustments	0	
8	Goodwill (net of associated deferred tax liabilities)	0	
9	Other intangible assets (net of associated deferred tax liabilities)	0	
10	Deferred tax assets (net of associated deferred tax liabilities)	0	
11	Cash flow hedge reserve	0	
12	Excess of total EL amount over total eligible provisions under the IRB approach	0	
13	Credit-enhancing interest-only strip, and any gain-on-sale and other increase in the CET1 capital arising from securitization transactions	0	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	0	
15	Defined benefit pension fund net assets (net of associated deferred tax liabilities)	0	
16	Investments in own CET1 capital instruments (if not already netted off paid-in capital on reported balance sheet)	0	
17	Reciprocal cross-holdings in CET1 capital instruments	0	
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)	0	
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)	0	
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	28,555	
26a	Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)	28,555	(4)
26b	Regulatory reserve for general banking risks	0	
26c	Securitization exposures specified in a notice given by the MA	0	
26d	Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings	0	
26e	Capital shortfall of regulated non-bank subsidiaries	0	
26f	Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	0	
27	Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions	0	
28	Total regulatory deductions to CET1 capital	28,555	
29	CET1 capital	570,145	
	AT1 capital: instruments		
30	Qualifying AT1 capital instruments plus any related share premium	0	
31	of which: classified as equity under applicable accounting standards	0	
32	of which: classified as liabilities under applicable accounting standards	0	
34	AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group)	0	
36	AT1 capital before regulatory deductions	0	

As at 30 June 2026

		Amount (HK\$ '000)	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
	AT1 capital: regulatory deductions		
37	Investments in own AT1 capital instruments	0	
38	Reciprocal cross-holdings in AT1 capital instruments	0	
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)	0	
40	Significant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0	
41	National specific regulatory adjustments applied to AT1 capital	0	
42	Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions	0	
43	Total regulatory deductions to AT1 capital	0	
44	AT1 capital	0	
45	Tier 1 capital (T1 = CET1 + AT1)	570,145	
	Tier 2 capital: instruments and provisions		
46	Qualifying Tier 2 capital instruments plus any related share premium	0	
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)	0	
50	Collective provisions and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	5,670	(1)+(2)+(3)+(9)
51	Tier 2 capital before regulatory deductions	5,670	
	Tier 2 capital: regulatory deductions		
52	Investments in own Tier 2 capital instruments	0	
53	Reciprocal cross-holdings in Tier 2 capital instruments and non-capital LAC liabilities	0	
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)	0	
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 S2(1) of Schedule 4F to BCR only)	0	
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)	0	
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)	0	
56	National specific regulatory adjustments applied to Tier 2 capital	-12,850	
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	-12,850	(4) x 45%
56b	Regulatory deductions applied to Tier 2 capital to cover the required deductions falling within S48(1)(g)	0	
57	Total regulatory adjustments to Tier 2 capital	-12,850	
58	Tier 2 capital (T2)	18,520	
59	Total regulatory capital (TC = T1 + T2)	588,665	
60	Total RWA	1,777,164	

As at 30 June 2026

		Amount (HK\$ '000)	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
	Capital ratios (as a percentage of RWA)		
61	CET1 capital ratio	32.0817%	
62	Tier 1 capital ratio	32.0817%	
63	Total capital ratio	33.1238%	
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)	3.00%	
65	<i>of which: capital conservation buffer requirement</i>	2.500%	
66	<i>of which: bank specific countercyclical capital buffer requirement</i>	0.500%	
67	<i>of which: higher loss absorbency requirement</i>	0.00%	
68	CET1 (as a percentage of RWA) available after meeting minimum capital requirements	20.6238%	
	National minima (if different from Basel 3 minimum)		
69	National CET1 minimum ratio	Not applicable	
70	National Tier 1 minimum ratio	Not applicable	
71	National Total capital minimum ratio	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	0	
73	Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0	
74	Mortgage servicing rights (net of associated related tax liabilities)	Not applicable	
75	Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities)	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)	0	
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	0	
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)	0	
79	Cap for inclusion of provisions in Tier 2 under the IRB approach and SEC-IRBA	0	

As at 30 June 2026

Notes to the template:

Elements where a more conservative definition has been applied in the BCR relative to that set out in Basel III capital standards:

	Description	Hong Kong basis (HK\$ '000)	Basel III basis (HK\$ '000)
	Other intangible assets (net of associated deferred tax liabilities)	0	0
9	Explanation As set out in paragraph 87 of the Basel III text issued by the Basel Committee (December 2010), mortgage servicing rights (MSRs) 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 follow the accounting treatment of including MSRs as part of intangible assets reported in the AI's financial statements and to deduct MSRs in full from CET1 capital. Therefore, the amount to be deducted as reported in row 9 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 9 (i.e. the amount reported under the "Hong Kong basis") adjusted by reducing the amount of MSRs to be deducted to the extent not in excess of the 10% threshold set for MSRs 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 or other credit exposures to connected companies) under Basel III.		
	Deferred tax assets (net of associated deferred tax liabilities)	0	0
10	Explanation As set out in paragraphs 69 and 87 of the Basel III text issued by the Basel Committee (December 2010), DTAs 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.		
	Insignificant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	0
18	Explanation For the purpose of determining the total amount of insignificant LAC investments in CET1 capital instruments issued by financial sector entities, an AI is required to aggregate any amount of loans, facilities or other credit exposures provided by it to any of its connected companies, where the connected company is a financial sector entity, as if such loans, facilities or other credit exposures were direct holdings, indirect holdings or synthetic holdings of the AI in the capital instruments of the financial sector entity, except where the AI demonstrates to the satisfaction of the Monetary Authority that any such loan was made, any such facility was granted, or any such other credit exposure was incurred, in the ordinary course of the AI's business. Therefore, the amount to be deducted as reported in row 18 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 18 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.		

As at 30 June 2026

	Description	Hong Kong basis (HK\$ '000)	Basel III basis (HK\$ '000)
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)	0	0
	<u>Explanation</u> For the purpose of determining the total amount of significant LAC investments in CET1 capital instruments issued by financial sector entities, an AI is required to aggregate any amount of loans, facilities or other credit exposures provided by it to any of its connected companies, where the connected company is a financial sector entity, as if such loans, facilities or other credit exposures were direct holdings, indirect holdings or synthetic holdings of the AI in the capital instruments of the financial sector entity, except where the AI demonstrates to the satisfaction of the Monetary Authority that any such loan was made, any such facility was granted, or any such other credit exposure was incurred, in the ordinary course of the AI's business. Therefore, the amount to be deducted as reported in row 19 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 19 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.		
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)	0	0
	<u>Explanation</u> The effect of treating loans, facilities or other credit exposures to connected companies which are financial sector entities as CET1 capital instruments for the purpose of considering deductions to be made in calculating the capital base (see note re row 18 to the template above) will mean the headroom within the threshold available for the exemption from capital deduction of other insignificant LAC investments in AT1 capital instruments may be smaller. Therefore, the amount to be deducted as reported in row 39 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 39 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.		
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)	0	0
	<u>Explanation</u> The effect of treating loans, facilities or other credit exposures to connected companies which are financial sector entities as CET1 capital instruments for the purpose of considering deductions to be made in calculating the capital base (see note re row 18 to the template above) will mean the headroom within the threshold available for the exemption from capital deduction of other insignificant LAC investments in Tier 2 capital instruments and non-capital LAC liabilities may be smaller. Therefore, the amount to be deducted as reported in row 54 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 54 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.		
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.			

Abbreviations:

CET1: Common Equity Tier 1

AT1: Additional Tier 1



Template CC2 : Reconciliation of regulatory capital to balance sheet

Balance Sheet Reconciliation	Balance sheet as in published audited financial statements	Under regulatory scope of consolidation	Cross reference to Definition of Capital Components
	as at 30/6/2026	as at 30/6/2026	
	HK\$ '000	HK\$ '000	
ASSETS			
Cash and cash equivalents	272,709	264,724	
<i>of which : collective impairment allowances reflected in regulatory capital</i>		-3	(1)
Placements with banks and other financial institutions maturing between one and twelve months	325,940	275,006	
<i>of which : collective impairment allowances reflected in regulatory capital</i>		-25	(2)
Derivative financial instruments	2,353	2,353	
Advances and other accounts	1,043,410	1,042,063	
<i>of which : collective impairment allowances reflected in regulatory capital</i>		-143	(3)
Trade bills	0	0	
Investment in a subsidiary	0	1,000	
Investment property	55,000	55,000	
<i>of which : cumulative revaluation gains on land and buildings</i>		28,555	(4)
Property and equipment	20,449	20,449	
Total assets	1,719,861	1,660,595	
LIABILITIES AND EQUITY			
LIABILITIES			
Deposits and balances of banks and other financial institutions	10,478	10,478	
Deposits from customers	1,012,898	1,012,898	
Derivative financial instruments	0	0	
Other accounts and provisions	18,518	9,409	
Current tax liabilities	1,456	1,010	
Deferred tax liabilities	1,901	1,901	
Total liabilities	1,045,251	1,035,696	
EQUITY			
Share capital	185,700	185,700	
<i>of which : fully paid up share capital</i>		124,209	(5)
<i>partly paid up share capital</i>		40,791	(6)
<i>non-cumulative and non-redeemable preference shares</i>		20,700	
Reserves	488,910	439,199	
<i>of which : retained earnings</i>		414,484	(7)
<i>unaudited profit of the current financial year</i>		12,216	(8)
<i>collective impairment reserve</i>		5,499	(9)
<i>general reserve</i>		7,000	(10)
Total equity	674,610	624,899	
Total liabilities and equity	1,719,861	1,660,595	

30 June 2026

Table CCA : Main features of regulatory capital instruments

Main Features Template			
1	Issuer	Allied Banking Corporation (HK) Limited	Allied Banking Corporation (HK) Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA	NA
3	Governing law(s) of the instrument	Hong Kong Law	Hong Kong Law
	<i>Regulatory treatment</i>		
4	Transitional Basel III rules	NA	NA
5	Basel III rules	NA	NA
6	Eligible at solo/group/group & solo	Solo	Solo
7	Instrument type (types to be specified by each jurisdiction)	Ordinary Shares	Non-cumulative and Non-redeemable Preference Shares
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	[HK\$ in million] [HK\$165million]	[HK\$ in million] [HK\$0]
9	Par value of instrument	[12,420,925 ordinary shares of HK\$10 each fully paid] [6,500,000 ordinary shares of HK\$10 each with HK\$6.2755 each paid up]	[2,070,000 5% non-cumulative and non-redeemable preference shares of HK\$10 each]
10	Accounting classification	Shareholders' equity	Shareholders' equity
11	Original date of issuance	[1 ordinary shares - 9 October 1978] [10,835,924 ordinary shares - 28 September 1978] [8,085,000 ordinary shares - 22 July 1986]	[2,070,000 non-cumulative and non-redeemable preference shares - 22 July 1986]
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	no maturity	no maturity
14	Issuer call subject to prior supervisory approval	NA	NA
15	Optional call date, contingent call dates and redemption amount	NA	NA
16	Subsequent call dates, if applicable	NA	NA
	<i>Coupons / dividends</i>		
17	Fixed or floating dividend/coupon	NA	Fixed
18	Coupon rate and any related index	NA	5% on non-cumulative and non-redeemable preference shares
19	Existence of a dividend stopper	No	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Mandatory
21	Existence of step up or other incentive to redeem	NA	NA
22	Noncumulative or cumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	NA	NA
25	If convertible, fully or partially	NA	NA
26	If convertible, conversion rate	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA
30	Write-down feature	No	No
31	If write-down, write-down trigger(s)	NA	NA
32	If write-down, full or partial	NA	NA
33	If write-down, permanent or temporary	NA	NA
34	If temporary write-down, description of write-up mechanism	NA	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	NA	NA
36	Non-compliant transitioned features	NA	NA
37	If yes, specify non-compliant features	NA	NA



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

The following table presents the geographical breakdown of risk-weighted amounts (RWA) in relation to private sector credit exposures as at 30 June 2026

		a	b	c	d
	Geographical breakdown by Jurisdiction (J)	Applicable JCCyB ratio in effect	RWA used in computation of CCyB ratio	AI-specific CCyB ratio	CCyB amount
		%	HK\$ '000	%	HK\$ '000
1	Hong Kong SAR	0.500%	1,519,641		
	Sum of above		1,519,641		
	Total		1,519,641	0.500%	7,598



ALLIED BANKING CORPORATION (HONG KONG) LIMITED

As at 30 June 2026

Template LR1 : Summary comparison of accounting assets against Leverage Ratio ("LR") exposure measure

	Item	Value under Leverage Ratio framework HK\$ '000
1	Total consolidated assets as per published financial statements	1,719,861
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	0
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	0
4	Adjustments for temporary exemption of central bank reserves	NA
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting standard but excluded from the leverage ratio exposure measure	0
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	0
7	Adjustments for eligible cash pooling transactions	0
8	Adjustments for derivative contracts	24,814
9	Adjustment for securities financing transactions (SFTs) (i.e. repos and similar secured lending)	0
10	Adjustment for off-balance sheet ("OBS") items (i.e. conversion to credit equivalent amounts of OBS exposures)	6,614
11	Adjustments for prudent valuation adjustments and specific and collective provisions that are allowed to be excluded from LR exposure measure	0
12	Other adjustments	-83,249
13	Leverage ratio exposure measure	1,668,040

Template LR2 : Leverage ratio ("LR")
30 June 2026

		Leverage Ratio framework (HK\$ '000)	
		As at 30 Jun 2026	As at 31 Mar 2026
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives contracts and SFTs, but including related on-balance sheet collateral)	1,665,167	1,671,203
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)	1,636,612	1,642,648
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)	3,294	3,907
9	Add-on amounts for PFE associated with all derivatives contracts	21,520	19,312
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)	24,814	23,219
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 (sume of rows 14 to 17)	0	0
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	66,144	58,596
20	Less: Adjustments for conversion to credit equivalent amounts	-59,530	-52,736
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)	6,614	5,860
Capital and total exposures			
23	Tier 1 capital	570,145	563,617
24	Total exposures (sum of rows 7, 13, 18 and 22)	1,668,040	1,671,727
Leverage ratio			
25	Leverage ratio	34.18%	33.71%
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

Template CR1: Credit quality of exposures

The table below provides an overview of the credit quality of on- and off-balance sheet 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	87,647	950,339	7,593	0	0	0	1,030,393
2	Debt securities	0	0	0	0	0	0	0
3	Off-balance sheet exposures	0	0	0	0	0	0	0
4	Total	87,647	950,339	7,593	0	0	0	1,030,393

* The exposure is defined as the defaulted exposure which is individually past due for more than 90 days



Template CR2: Changes in defaulted loans and debt securities

The table below 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 30 June 2026 and 31 December 2025 respectively:

		(a)
(HK\$ '000)		Amount
1	Defaulted loans and debt securities at end of the previous reporting period (31 December 2025)	105,439
2	Loans and debt securities that have defaulted since the last reporting period	1,286
3	Returned to non-defaulted status	1,356
4	Amounts written off	0
5	Other changes *	-17,722
6	Defaulted loans and debt securities at end of the current reporting period (30 June 2025)	87,647

* Other changes include loan repayment

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 30 June 2026

		(a)	(b)	(c)	(d)	(e)
(HK\$ '000)		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	982,392	48,000	1,817	0	0
2	Debt securities	0	0	0	0	0
3	Total	982,392	48,000	1,817	0	0
4	of which defaulted	87,647	0	0	0	0

Template CR4: Credit risk exposures and effects of recognized credit risk mitigation - for BSC approach

The following table illustrates the effect of any recognized credit risk mitigation (including recognized collateral based on the comprehensive approach or the simple approach or both) on the calculation of credit risk capital requirements under BSC approach 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	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
	Exposure Classes	(HK\$ '000)	(HK\$ '000)	(HK\$ '000)	(HK\$ '000)	(HK\$ '000)	%
1	Sovereign exposures	0	0	0	0	0	0.00%
2	Public sector entity exposures	0	0	0	0	0	0.00%
3	Multilateral development bank exposures	0	0	0	0	0	0.00%
4	Unspecified multilateral body exposures	0	0	0	0	0	0.00%
5	Bank exposures	541,001	384,290	541,001	24,814	113,163	20.00%
6	Eligible covered bond exposures	0	0	0	0	0	0.00%
7	Exposures arising from IPO financing	0	0	0	0	0	0.00%
8	Real estate exposures	1,031,503	0	1,031,503	0	1,497,593	145.19%
8a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	21,917	0	21,917	0	8,766	40.00%
8b	Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)	25,552	0	25,552	0	12,776	50.00%
8c	Of which: other real estate exposures	984,034	0	984,034	0	1,476,051	150.00%
9	Equity exposures	1,000	0	1,000	0	2,500	250.00%
10	Significant capital investments in commercial entities	0	0	0	0	0	0.00%
11	Holdings of capital instruments issued by, and non-capital LAC liabilities of, financial sector entities	0	0	0	0	0	0.00%
12	Subordinated debts issued by banks and corporates	0	0	0	0	0	0.00%
13	Cash and gold	1,817	0	1,817	0	0	0.00%
14	Items in the process of clearing or settlement	0	0	0	0	0	0.00%
15	Other exposures	82,398	66,144	82,398	6,614	89,012	100.00%
16	Total	1,657,719	450,434	1,657,719	31,428	1,702,268	100.78%

Template CR5: Credit risk exposures by exposure classes and by risk weights - for BSC approach

The following table presents the breakdown of credit risk exposures by exposure classes and by risk weights (coresponding to the classification of exposures according to the BSC approach used) as at 30 June 2026:

(HK\$ '000)

1		0%	10%	20%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
	Sovereign exposures	0	0	0	0	0	0
2		20%		100%		Other	Total credit exposure amount (post-CCF and post-CRM)
	Public sector entity exposures	0		0		0	0
3		0%			Other		Total credit exposure amount (post-CCF and post-CRM)
	Multilateral development bank exposures	0			0		0
4		50%			Other		Total credit exposure amount (post-CCF and post-CRM)
	Unspecified multilateral body exposures	0			0		0
5		20%	100%		Other		Total credit exposure amount (post-CCF and post-CRM)
	Bank exposures	541,001	0		0		541,001
6		10%	50%		Other		Total credit exposure amount (post-CCF and post-CRM)
	Eligible covered bond exposures	0	0		0		0
7		0%			Other		Total credit exposure amount (post-CCF and post-CRM)
	Exposures arising from IPO financing	0			0		0

8		40%	50%	70%	100%	120%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
	Real estate exposures	21,917	25,552	0	0	0	984,034	0	1,031,503
8a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	21,917	0		0			0	21,917
8b	Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)		25,552	0		0		0	25,552
8c	Of which: other real estate exposures						984,034	0	984,034

9		250%	400%	Other		Total credit exposure amount (post-CCF and post-CRM)
	Equity exposures	1,000	0	0		1,000

10		250%	400%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
	Significant capital investments in commercial entities	0	0	0	0	0

11		150%	250%	400%	Other	Total credit exposure amount (post-CCF and post-CRM)
	Holdings of capital instruments issued by, and non-capital LAC liabilities of, financial sector entities	0	0	0	0	0

12		150%	Other		Total credit exposure amount (post-CCF and post-CRM)
	Subordinated debts issued by banks and corporates	0	0		0

13		0%	100%	Other		Total credit exposure amount (post-CCF and post-CRM)
	Cash and gold	1,817	0	0		1,817

14		0%	20%	Other	Total credit exposure amount (post-CCF and post-CRM)
	Items in the process of clearing or settlement	0	0	0	0

15		100%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
	Other exposures	82,398	0	0	82,398

	Risk Weight	(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%	542,818	384,290	24,814	567,632
2	40% - 70%	47,469	0	0	47,469
3	100% - 120%	82,398	66,144	6,614	89,012
4	150%	984,034	0	0	984,034
5	250%	1,000	0	0	1,000
6	400%	0	0	0	0
7	1250%	0	0	0	0
8	Total exposures	1,657,719	450,434	31,428	1,689,147

Template CCR1: Analysis of counterparty credit 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 30 June 2026 :

		(a)	(b)	(c)	(d)	(e)	(f)
		Replacement cost (RC) (HK\$ '000)	PFE (HK\$ '000)	Effective EPE (HK\$ '000)	Alpha used for computing default risk exposure	Default risk exposure after CRM (HK\$ '000)	RWA (HK\$ '000)
1	SA-CCR approach (for derivative contracts)	0	0		1.4	0	0
1a	CEM (for derivative contracts)	2,353	15,371		1.4	24,814	4,963
2	IMM (CCR) Approach			0	0	0	0
3	Simple Approach (for SFTs)					0	0
4	Comprehensive Approach (for SFTs)					0	0
5	VaR (for SFTs)					0	0
6	Total						4,963

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

The following table presents a breakdown of default risk exposures as at 30 June 2026, other than those to CCPs, in respect of derivative contracts and SFTs that are subject to the BSC approach, by exposure classes and risk-weights, irrespective of the approach used to determine the amount of default risk exposures:

	(HK\$ '000)	(a)	(b)	(c)	(d)	(f)	(h)	(i)
	Risk Weight Exposure class	0%	10%	20%	50%	100%	Others	Total default risk exposure after CRM
1	Sovereign exposures	0	0	0	0	0	0	0
2	Public sector entity exposures	0	0	0	0	0	0	0
3	Multilateral development bank exposures	0	0	0	0	0	0	0
4	Unspecified multilateral body exposures	0	0	0	0	0	0	0
5	Bank exposures	0	0	24,814	0	0	0	24,814
6	Other exposures	0	0	0	0	0	0	0
7	Total	0	0	24,814	0	0	0	24,814

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

	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	0	0	0	0	0	0
Debt securities	0	0	0	0	0	0
Equity securities	0	0	0	0	0	0
Total	0	0	0	0	0	0



Template CCR6: Credit-related derivatives contracts

(HK\$ '000)	At 30 June 2026	
	(a)	(b)
	Protection bought	Protection sold
Notional amounts		
Single-name credit default swaps	0	0
Index credit default saps	0	0
Total return swaps	0	0
Credit-related options	0	0
Other credit-related derivative contracts	0	0
Total notional amounts	0	0
Fair values		
Positive fair value (asset)	0	0
Negative fair value (liability)	0	0

Template CCR8: Exposures to CCPs

(HK\$ '000)		At 30 June 2026	
		(a)	(b)
		Exposure after CRM	RWA
1	Exposures of the AI as clearing member or clearing client to qualifying CCPs (total)		0
2	Default risk exposures to qualifying CCPs (excluding items disclosed in rows 7 to 10), of which:	0	0
3	(i) OTC derivative transactions	0	0
4	(ii) Exchange-traded derivative contracts	0	0
5	(iii) Securities financing transactions	0	0
6	(iv) Netting sets subject to valid cross-product netting agreements	0	0
7	Segregated initial margin	0	
8	Unsegregated initial margin	0	0
9	Funded default fund contributions	0	0
10	Unfunded default fund contributions	0	0
11	Exposures of the AI as clearing member or clearing client to non-qualifying CCPs (total)		0
12	Default risk exposures to non-qualifying CCPs (excluding items disclosed in rows 17 to 20), of which:	0	0
13	(i) OTC derivative transactions	0	0
14	(ii) Exchange-traded derivative contracts	0	0
15	(iii) Securities financing transactions	0	0
16	(iv) Netting sets subject to valid cross-product netting agreements	0	0
17	Segregated initial margin	0	
18	Unsegregated initial margin	0	0
19	Funded default fund contributions	0	0
20	Unfunded default fund contributions	0	0

Template SEC1: Securitization exposures in banking book

The following table presents the breakdown of securitization exposures in the banking book (regardless of whether the exposures arising from eligible securitization transactions or non-eligible securitization transactions) as at 30 June 2026.

		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
		Acting as originator (excluding sponsor)			Acting as sponsor			Acting as investor		
(HK\$ '000)		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) - of which:	0	0	0	0	0	0	0	0	0
2	residential mortgage	0	0	0	0	0	0	0	0	0
3	credit card	0	0	0	0	0	0	0	0	0
4	other retail exposures	0	0	0	0	0	0	0	0	0
5	re-securitization exposures	0	0	0	0	0	0	0	0	0
6	Wholesale (total) - of which:	0	0	0	0	0	0	0	0	0
7	loans to corporates	0	0	0	0	0	0	0	0	0
8	commercial mortgage	0	0	0	0	0	0	0	0	0
9	lease and receivables	0	0	0	0	0	0	0	0	0
10	other wholesale	0	0	0	0	0	0	0	0	0
11	re-securitization exposures	0	0	0	0	0	0	0	0	0

Template SEC2: Securitization exposures in trading book

The following table presents the breakdown of securitization exposures in the trading book (regardless of whether the exposures arising from eligible securitization transactions or non-eligible securitization transactions) as at 30 June 2026.

		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
		Acting as originator (excluding sponsor)			Acting as sponsor			Acting as investor		
(HK\$ '000)		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) - of which:	0	0	0	0	0	0	0	0	0
2	residential mortgage	0	0	0	0	0	0	0	0	0
3	credit card	0	0	0	0	0	0	0	0	0
4	other retail exposures	0	0	0	0	0	0	0	0	0
5	re-securitization exposures	0	0	0	0	0	0	0	0	0
6	Wholesale (total) - of which:	0	0	0	0	0	0	0	0	0
7	loans to corporates	0	0	0	0	0	0	0	0	0
8	commercial mortgage	0	0	0	0	0	0	0	0	0
9	lease and receivables	0	0	0	0	0	0	0	0	0
10	other wholesale	0	0	0	0	0	0	0	0	0
11	re-securitization exposures	0	0	0	0	0	0	0	0	0

Template SEC3: Securitization exposures in banking book and associated capital requirements - where AI acts as originator

The following table presents securitization exposures in the banking book where our company acts as an originating institution of eligible securitization transactions and the associated capital requirements 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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Traditioal securitization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Of which securitization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Of which retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	Of which simple, transparent and comparable	NA																
6	Of which wholesale		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	Of which simple, transparent and comparable	NA																
8	Of which re-securitization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	Synthetic securitization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	Of which securitization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	Of which retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	Of which wholesale	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Of which re-securitization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

The following table presents securitization exposures in the banking book where our company acts as an investing institution of securitization transactions and the associated capital requirements 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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Traditioal securitization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Of which securitization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Of which retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	Of which simple, transparent and comparable	NA																
6	Of which wholesale		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	Of which simple, transparent and comparable	NA																
8	Of which re-securitization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	Synthetic securitization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	Of which securitization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	Of which retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	Of which wholesale	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Of which re-securitization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Template MR3: Market risk under SSTM approach

The table below provides the components of the market risk capital charge under the SSTM approach for market risk 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)	1,702	0	0	0
2	Equity exposures (general and specific risk)	0	0	0	0
3	Commodity exposures	0	0	0	0
4	Foreign exchange (including gold) exposures	130	0	0	0
5	Securitization exposures	0	0	0	0
6	Total	1,832	0	0	0

Template ENC: Asset encumbrance

The table below provides the amount of encumbered and unencumbered assets as at 30 June 2026 :

	(a)	(c)	(d)
HK\$ ('000)	Encumbered assets	Unencumbered assets	Total
Cash and cash equivalents	0	264,724	264,724
Placements with banks and other financial institutions maturing between one and twelve months	0	275,006	275,006
Derivative financial instruments	0	2,353	2,353
Advances and other accounts	0	1,042,063	1,042,063
Investment in a subsidiary	0	1,000	1,000
Investment property	0	55,000	55,000
Property and equipment	0	20,449	20,449

Glossary

<u>Abbreviations</u>	<u>Descriptions</u>
AT1	Additional Tier 1
BCR	Banking (Capital) Rules
BSC Approach	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
CIS	Collective Investment Scheme
CRM	Credit Risk Mitigation
CVA	Credit Valuation Adjustment
EPE	Expected Positive Exposure
IMA	Internal Models Approach
IRB Approach	Internal Ratings-Based Approach
IRRBB	Interest Rate Risk in Banking Book
JCCyB	Jurisdictional countercyclical Capital Buffer
LMR	Liquidity Maintenance Ratio
PFE	Potential Future Exposure
PSE `	Public Sector Entity
RWA	Risk-Weighted Asset / Risk-Weighted Amount
SA-CCR	Standardized Approach (Counterparty Credit Risk)
SEC-IRBA	Securitization Internal Ratings-Based Approach
SEC-ERBA	Securitization External Ratings-Based Approach
SEC-SA	Securitization Standardized Approach
SFT	Securities Financing Transaction
STC Approach	Standardized (Credit Risk) Approach
SSTM	Simplified Standardized (Market Risk) Approach
STO	Standardized (Operational Risk)
VaR	Value-At-Risk