ALLIED BANKING CORPORATION (HONG KONG) LIMITED

Quarterly Pillar 3 Regulatory Disclosures

30 September 2026

(Unaudited)

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ALLIED BANKING CORPORATION (HONG KONG) LIMITED

REGULATORY DISCLOSURES

Template KM1 : Key Prudential Ratios

30 September 2026

(HK$ '000)		30-Sep-26	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25
	Regulatory capital (amount)					
1	Common equity Tier 1 (CET1)	575,687	570,145	563,617	557,930	553,200
2	Tier 1	575,687	570,145	563,617	557,930	553,200
3	Total capital	594,207	588,665	582,130	576,443	576,209
	RWA (amount)					
4	Total RWA	1,690,634	1,777,164	1,787,848	1,802,347	1,755,271
4a	Total RWA (pre-floor)	NA	NA	NA	NA	NA
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5	CET1 ratio (%)	34.05%	32.08%	31.52%	30.96%	31.52%
5b	CET1 ratio (%) (pre-floor ratio)	NA	NA	NA	NA	NA
6	Tier 1 ratio (%)	34.05%	32.08%	31.52%	30.96%	31.52%
6b	Tier 1 ratio (%) (pre-floor ratio)	NA	NA	NA	NA	NA
7	Total capital ratio (%)	35.15%	33.12%	32.56%	31.98%	32.83%
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 (%)	22.65%	20.62%	20.06%	19.48%	20.33%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	1,670,369	1,668,040	1,671,727	1,667,200	1,659,626
13a	LR exposure measure based on mean values of gross assets of SFTs	NA	NA	NA	NA	NA
14	LR (%)	34.46%	34.18%	33.71%	33.47%	33.33%
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 (%)	149.29%	139.75%	148.21%	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

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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 September 2026 and 30 June 2026 respectively:

		(HK$ '000)		
		(a)	(b)	(c)
		RWA		Minimum capital requirements
		30 September 2026	30 June 2026	30 September 2026
1	**Credit risk for non-securitization exposures**	**1,612,492**	**1,697,305**	**201,562**
2	Of which STC approach	0	0	0
2a	Of which BSC approach	1,612,492	1,697,305	201,562
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	**4,867**	**4,963**	**608**
7	Of which SA-CCR approach	0	0	0
7a	Of which CEM	4,867	4,963	608
8	Of which IMM(CCR) approach	0	0	0
9	Of which others	0	0	0
10	CVA risk	**4,867**	**4,963**	**608**
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**	**27,738**	**29,613**	**3,467**
21	Of which STM approach	0	0	0
22	Of which IMA	0	0	0
22a	Of which SSTM approach	27,738	29,613	3,467
23	Capital charge for moving exposures between trading book and banking book	0	0	0
24	Operational risk	**56,375**	**56,025**	**7,047**
24a	Sovereign concentration risk	0	0	0
25	Amounts below the thresholds for deduction (subject to 250% RW)	0	0	0
26	Outtput 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**	**1,690,634**	**1,777,164**	**211,329**

ALLIED BANKING CORPORATION (HONG KONG) LIMITED

Template LR2 : Leverage ratio ("LR")

30 September 2026

		Leverage Ratio framework (HK$ '000)	
		As at 30 September 2026	**As at 30 June 2026**
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives contracts and SFTs, but including related on-balance sheet collateral)	1,671,812	1,665,167
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)**	1,643,257	1,636,612
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)	2,654	3,294
9	Add-on amounts for PFE associated with all derivatives contracts	21,682	21,520
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)**	24,336	24,814
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	27,760	66,144
20	Less: Adjustments for conversion to credit equivalent amounts	-24,984	-59,530
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 ofrows 19 to 21)**	2,776	6,614
Capital and total exposures			
23	**Tier 1 capital**	575,687	570,145
24	**Total exposures (sum of rows 7, 13, 18 and 22)**	1,670,369	1,668,040
Leverage ratio			
25	**Leverage ratio**	**34.46%**	**34.18%**
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