

Public Bank (Hong Kong) Limited

Regulatory Disclosure Statement

**For the position date of 30 June 2026
(Consolidated and Unaudited)**

Table of contents

Template KM1: Key prudential ratios.....	1
Template OV1: Overview of RWA.....	3
Template CC1: Composition of regulatory capital.....	5
Template CC2: Reconciliation of regulatory capital to balance sheet.....	12
Table CCA: Main features of regulatory capital instruments.....	14
Template CCyB1: Geographical distribution of credit exposures used in countercyclical capital buffer.....	16
Template LR1: Summary comparison of accounting assets against leverage ratio exposure measure.....	17
Template LR2: Leverage ratio.....	18
Template CR1: Credit quality of exposures.....	20
Template CR2: Changes in defaulted loans and debt securities.....	21
Template CR3: Overview of recognised credit risk mitigation.....	22
Template CR4: Credit risk exposures and effects of recognised credit risk mitigation – for STC approach	23
Template CR5: Credit risk exposures by exposure classes and by risk weights – for STC approach	26
Template CCR1: Analysis of counterparty credit risk exposures (other than those to CCPs) by approaches	35
Template CCR3: Counterparty credit risk exposures (other than those to CCPs) by exposure classes and by risk weights – for STC approach.....	36
Template CVA1: CVA risk under reduced basic CVA approach.....	37
Template MR1: Market risk under STM approach.....	38
Template ENC: Asset encumbrance.....	39
Glossary.....	40

Template KM1: Key prudential ratios

The table below provides key prudential ratios.

		(a)	(b)	(c)	(d)	(e)
		30 June 2026	31 March 2026	31 December 2025	30 September 2025	30 June 2025
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
	Regulatory capital (amount)					
1 & 1a	Common Equity Tier 1 (CET1)	6,170,151	6,137,071	6,155,513	6,097,071	6,081,496
2 & 2a	Tier 1	6,170,151	6,137,071	6,155,513	6,097,071	6,081,496
3 & 3a	Total capital	6,359,749	6,323,451	6,340,539	6,270,164	6,265,894
	RWA (amount)					
4	Total RWA	22,831,169	22,522,184	22,085,074	22,886,617	22,677,286
4a	Total RWA (pre-floor)	22,831,169	22,522,184	22,085,074	22,886,617	22,677,286
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5 & 5a	CET1 ratio (%)	27.03%	27.25%	27.87%	26.64%	26.82%
5b	CET1 ratio (%) (pre-floor ratio)	27.03%	27.25%	27.87%	26.64%	26.82%
6 & 6a	Tier 1 ratio (%)	27.03%	27.25%	27.87%	26.64%	26.82%
6b	Tier 1 ratio (%) (pre-floor ratio)	27.03%	27.25%	27.87%	26.64%	26.82%
7 & 7a	Total capital ratio (%)	27.86%	28.08%	28.71%	27.40%	27.63%
7b	Total capital ratio (%) (pre-floor ratio)	27.86%	28.08%	28.71%	27.40%	27.63%
	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 (%)	0.487%	0.486%	0.486%	0.488%	0.483%
10	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	0% (Not applicable)	0% (Not applicable)	0% (Not applicable)	0% (Not applicable)	0% (Not applicable)
11	Total AI-specific CET1 buffer requirements (%)	2.987%	2.986%	2.986%	2.988%	2.983%
12	CET1 available after meeting the AI's minimum capital requirements (%)	19.86%	20.08%	20.71%	19.40%	19.63%

		(a)	(b)	(c)	(d)	(e)
		30 June 2026	31 March 2026	31 December 2025	30 September 2025	30 June 2025
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	41,310,424	42,821,400	40,793,476	42,740,397	41,226,891
13a	LR exposure measure based on mean values of gross assets of SFTs	41,310,424	42,821,400	40,793,476	42,740,397	41,226,891
14, 14a & 14b	LR (%)	14.58%	14.33%	15.09%	14.27%	14.75%
14c & 14d	LR (%) based on mean values of gross assets of SFTs	14.58%	14.33%	15.09%	14.27%	14.75%
	Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)					
	Applicable to category 1 institutions 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 institutions only:					
17a	LMR (%)	62.93%	63.32%	63.39%	67.59%	64.10%
	Net Stable Funding Ratio (NSFR) / Core Funding Ratio (CFR)					
	Applicable to category 1 institutions 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 institutions only:					
20a	CFR (%)	150.53%	148.11%	151.20%	153.13%	154.73%

Template OV1: Overview of RWA

The table below provides an overview of RWA and the related minimum capital requirements by risk type. For the purpose of risk management and regulatory consolidation, the Group refers to the consolidation of Public Bank (Hong Kong) Limited (the "Bank") and Public Finance Limited ("Public Finance"). The Group has adopted standardised approach for credit risk, market risk and operational risk. Reduced basic CVA approach is adopted for CVA risk. During the second quarter of 2026, RWA increased by HK\$308.99 million to HK\$22.83 billion, mainly due to increase in RWA for credit risk for non-securitisation exposures.

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		30 June 2026	31 March 2026	30 June 2026
		HK\$'000	HK\$'000	HK\$'000
1	Credit risk for non-securitisation exposures	19,310,767	18,997,219	1,544,861
2	Of which STC approach	19,310,767	18,997,219	1,544,861
2a	Of which BSC approach	0	0	0
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
5c	Of which cryptoasset exposures to credit risk calculated in accordance with section 376 and Divisions 5, 6 and 8 of Part 12 of the BCR	0	0	0
6	Counterparty credit risk and default fund contributions	1,779	596	142
7	Of which SA-CCR approach	1,779	596	142
7a	Of which CEM	0	0	0
8	Of which IMM(CCR) approach	0	0	0
8a	Of which method for group 2b cryptoasset derivative contracts	0	0	0
9	Of which others	0	0	0
10	CVA risk	1,863	738	149
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 – look-through approach / third-party approach	Not applicable	Not applicable	Not applicable
13	CIS exposures – mandate-based approach	Not applicable	Not applicable	Not applicable
14	CIS exposures – fall-back approach	Not applicable	Not applicable	Not applicable
14a	CIS exposures – combination of approaches	Not applicable	Not applicable	Not applicable
15	Settlement risk	0	0	0

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		30 June 2026	31 March 2026	30 June 2026
		HK\$'000	HK\$'000	HK\$'000
16	Securitisation 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	1,291,563	1,291,425	103,325
21	Of which STM approach	1,291,563	1,291,425	103,325
22	Of which IMA	0	0	0
22a	Of which SSTM approach	0	0	0
23	Capital charge for moving exposures between trading book and banking book	Not applicable	Not applicable	Not applicable
24	Operational risk	1,820,075	1,826,338	145,606
24a	Sovereign concentration risk	0	0	0
25	Amounts below the thresholds for deduction (subject to 250% RW)	424,233	426,350	33,940
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	19,111	20,482	1,529
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	19,111	20,482	1,529
29	Total	22,831,169	22,522,184	1,826,494

Template CC1: Composition of regulatory capital

The table below provides a breakdown of the constituent elements of total regulatory capital. There was no significant change over the reporting period.

		(a)	(b)
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	2,854,045	[5]
2	Retained earnings	3,590,283	[6] + [8] + [9]
3	Disclosed reserves	68,367	[7] + [10] + [11]
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	6,512,695	
	CET1 capital: regulatory deductions		
7	Valuation adjustments	0	
8	Goodwill (net of associated deferred tax liabilities)	242,342	[3]
9	Other intangible assets (net of associated deferred tax liabilities)	0	
10	Deferred tax assets (net of associated deferred tax liabilities)	38,578	[2] – [4]
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 securitisation 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	

As at 30 June 2026		(a)	(b)
		Amount HK\$'000	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
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	61,624	
26a	Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)	34,748	[8]+[9]
26b	Regulatory reserve for general banking risks	26,876	[10]+[11]
26c	Securitisation 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	342,544	
29	CET1 capital	6,170,151	
	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	
	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	

		(a)	(b)
As at 30 June 2026		Amount HK\$'000	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
40	Significant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	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)	6,170,151	
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	173,961	[1]+[11]
51	Tier 2 capital before regulatory deductions	173,961	
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 §2(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	

		(a)	(b)
As at 30 June 2026		Amount HK\$'000	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
56	National specific regulatory adjustments applied to Tier 2 capital	(15,637)	
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	(15,637)	[[8] + [9]] x 45%
56b	Regulatory deductions applied to Tier 2 capital to cover the required deductions falling within BCR §48(1)(g)	0	
57	Total regulatory adjustments to Tier 2 capital	(15,637)	
58	Tier 2 capital (T2)	189,598	
59	Total regulatory capital (TC = T1 + T2)	6,359,749	
60	Total RWA	22,831,169	
Capital ratios (as a percentage of RWA)			
61	CET1 capital ratio	27.03%	
62	Tier 1 capital ratio	27.03%	
63	Total capital ratio	27.86%	
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)	2.987%	
65	of which: capital conservation buffer requirement	2.500%	
66	of which: bank specific countercyclical capital buffer requirement	0.487%	
67	of which: higher loss absorbency requirement	0%	
68	CET1 (as a percentage of RWA) available after meeting minimum capital requirements	19.86%	
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	6,940	
73	Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	162,753	

Public Bank (Hong Kong) Limited

As at 30 June 2026		(a)	(b)
		Amount HK\$'000	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
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)	173,961	
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	173,961	
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	

Notes to the template:

	Description	Hong Kong basis HK\$'000	Basel III basis HK\$'000
9	Other intangible assets (net of associated deferred tax liabilities)	0	0
	<u>Explanation</u> 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.		
10	Deferred tax assets (net of associated deferred tax liabilities)	38,578	0
	<u>Explanation</u> 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 realised 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 or other credit exposures to connected companies) under Basel III.		
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	0
	<u>Explanation</u> 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 MA 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.		

	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 MA 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.			

Template CC2: Reconciliation of regulatory capital to balance sheet

The table below provides a reconciliation between the scope of accounting consolidation and the scope of regulatory consolidation, and shows the link between the consolidated balance sheet of the Bank and its subsidiaries in the published financial statements and the numbers that are used in the composition of regulatory capital disclosure template set out in Template CC1 (i.e. composition of regulatory capital). There was no significant change in the expanded balance sheet items over the reporting period.

	(a)	(b)	(c)
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
	30 June 2026	30 June 2026	
	HK\$'000	HK\$'000	
Assets			
Cash and short term placements	4,749,410	4,748,313	
<i>of which: collective provisions reflected in regulatory capital</i>	(462)	(462)	[1]
Placements with banks and financial institutions maturing after one month but not more than twelve months	2,260,373	2,260,373	
<i>of which: collective provisions reflected in regulatory capital</i>	(226)	(226)	[1]
Derivative financial instruments	1,883	1,883	
Loans and advances and receivables	25,449,986	25,449,986	
<i>of which: collective provisions reflected in regulatory capital</i>	(145,960)	(145,960)	[1]
Equity investments at fair value through other comprehensive income	6,940	6,940	
Debt securities investment	7,953,145	7,953,145	
<i>of which: collective provisions reflected in regulatory capital</i>	(391)	(391)	[1]
Investments in subsidiaries	0	162,753	
Deferred tax assets	80,092	80,092	[2]
Tax recoverable	8,890	8,890	
Intangible assets	232	0	
Property and equipment	322,066	323,514	
Land held under finance leases	359,032	371,707	
Right-of-use assets	89,777	89,777	
Investment properties	106,559	106,559	
Goodwill	242,342	242,342	[3]
Other assets	318,338	425,248	
TOTAL ASSETS	41,949,065	42,231,522	

	(a)	(b)	(c)
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
	30 June 2026	30 June 2026	
	HK\$'000	HK\$'000	
EQUITY AND LIABILITIES			
LIABILITIES			
Deposits and balances of banks and other financial institutions at amortised cost	431,803	431,803	
Derivative financial instruments	4,118	4,118	
Customer deposits at amortised cost	34,465,846	34,621,662	
Lease liabilities	95,252	95,252	
Current tax payable	15,652	14,737	
Deferred tax liabilities	40,233	41,514	[4]
Other liabilities	377,248	509,741	
<i>of which: collective provisions reflected in regulatory capital</i>	46	46	[1]
TOTAL LIABILITIES	35,430,152	35,718,827	
EQUITY ATTRIBUTABLE TO OWNERS OF THE BANK AND ITS SUBSIDIARIES			
Share capital	2,854,045	2,854,045	[5]
Reserves	3,664,868	3,658,650	
<i>of which: retained earnings</i>		3,555,535	[6]
<i>Other reserves</i>		41,491	[7]
<i>Cumulative fair value gains arising from the revaluation of holdings of land and buildings eligible for inclusion in Tier 2 Capital</i>		15,637	[8]
<i>Cumulative fair value gains arising from the revaluation of holdings of land and buildings not eligible for inclusion in regulatory capital</i>		19,111	[9]
<i>Regulatory reserve not eligible for inclusion in regulatory capital</i>		0	[10]
<i>Regulatory reserve in Tier 2 Capital</i>		26,876	[11]
TOTAL EQUITY	6,518,913	6,512,695	
TOTAL EQUITY AND LIABILITIES	41,949,065	42,231,522	

Public Bank (Hong Kong) Limited

Table CCA: Main features of regulatory capital instruments

The table below provides a description on the main features of the CET1, Additional Tier 1 and Tier 2 capital instruments, as applicable, that were included in the regulatory capital.

As at 30 June 2026		(a)
		Quantitative / qualitative information
1	Issuer	Public Bank (Hong Kong) Limited
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	Not applicable
3	Governing law(s) of the instrument	Hong Kong Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Not applicable
5	Basel III rules	Common Equity Tier 1
6	Eligible at solo / group / solo and group	Group and Solo
7	Instrument type (types to be specified by each jurisdiction)	Ordinary Shares
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	HK\$2,854
9	Par value of instrument	Not applicable
10	Accounting classification	Shareholders' Equity
11	Original date of issuance	Various
12	Perpetual or dated	Perpetual
13	Original maturity date	No Maturity
14	Issuer call subject to prior supervisory approval	Not applicable
15	Optional call date, contingent call dates and redemption amount	Not applicable
16	Subsequent call dates, if applicable	Not applicable
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend / coupon	Floating Dividend
18	Coupon rate and any related index	Not applicable
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	Non-cumulative or cumulative	Non-cumulative

Public Bank (Hong Kong) Limited

As at 30 June 2026		(a)
		Quantitative / qualitative information
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	Not applicable
25	If convertible, fully or partially	Not applicable
26	If convertible, conversion rate	Not applicable
27	If convertible, mandatory or optional conversion	Not applicable
28	If convertible, specify instrument type convertible into	Not applicable
29	If convertible, specify issuer of instrument it converts into	Not applicable
30	Write-down feature	No
31	If write-down, write-down trigger(s)	Not applicable
32	If write-down, full or partial	Not applicable
33	If write-down, permanent or temporary	Not applicable
34	If temporary write-down, description of write-up mechanism	Not applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Not applicable
36	Non-compliant transitioned features	Not applicable
37	If yes, specify non-compliant features	Not applicable

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

The table below provides an overview of the geographical distribution of private sector credit exposures relevant for the calculation of the CCyB ratio.

30 June 2026					
		(a)	(c)	(d)	(e)
	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%	16,488,637		
2	Mainland China	0%	424,531		
3	Sum		16,913,168		
4	Total		16,913,168	0.487%	82,443

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

The table below provides the reconciliation of total assets in the published financial statements to the LR exposure measure.

As at 30 June 2026		(a)
	Item	Value under the LR framework HK\$'000
1	Total consolidated assets as per published financial statements	41,949,065
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	282,457
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	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	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	8,897
9	Adjustment for 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)	266,635
11	Adjustments for prudent valuation adjustments and specific and collective provisions that are allowed to be excluded from LR exposure measure	(1,125)
12	Other adjustments	(195,505)
13	Leverage ratio exposure measure	42,310,424

Template LR2: Leverage ratio

The table below provides a detailed breakdown of the components of the LR denominator as at 30 June 2026 and 31 March 2026, respectively. There was no material change to the LR as at 30 June 2026 as compared with the position date of 31 March 2026.

		(a)	(b)
		HK\$'000	
		30 June 2026	31 March 2026
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	42,378,561	42,616,469
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 assets other than money 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	(1,079)	(1,183)
6	Less: Asset amounts deducted in determining Tier 1 capital	(342,544)	(339,410)
7	Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)	42,034,938	42,275,876
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)	2,637	1,285
9	Add-on amounts for PFE associated with all derivative contracts	6,260	1,694
10	Less: Exempted CCP leg of client-cleared trade exposures	0	0
11	Adjusted effective notional amount of written credit-related derivative 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)	8,897	2,979
Exposures arising from SFTs			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale 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

		(a)	(b)
		HK\$'000	
		30 June 2026	31 March 2026
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	2,084,780	2,520,714
20	Less: Adjustments for conversion to credit equivalent amounts	(1,818,145)	(1,978,094)
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	(46)	(75)
22	Off-balance sheet items (sum of rows 19 to 21)	266,589	542,545
Capital and total exposures			
23	Tier 1 capital	6,170,151	6,137,071
24	Total exposures (sum of rows 7, 13, 18 and 22)	42,310,424	42,821,400
Leverage ratio			
25 & 25a	Leverage ratio	14.58%	14.33%
26	Minimum leverage ratio requirement	3%	3%
27	Applicable leverage buffers	Not applicable	Not applicable
Disclosure of mean values			
28	Mean value of gross assets of SFTs, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	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 & 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)	42,310,424	42,821,400
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)	14.58%	14.33%

Template CR1: Credit quality of exposures

The table below provides a breakdown of defaulted and non-defaulted loans, debt securities and off-balance sheet exposures. The defaulted loans are individually determined to be impaired after considering the overdue period of more than three months and the qualitative factors such as bankruptcy proceedings, corporate winding-up arrangements and other serious warning signals of repayment ability of counterparties. There were no defaulted debt securities and off-balance sheet exposures as at 30 June 2026.

		30 June 2026						
		(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		
		HK\$'000	HK\$'000		HK\$'000	HK\$'000		
1	Loans	659,724	25,217,476	427,214	281,254	145,960	0	25,449,986
2	Debt securities	0	8,014,870	391	0	391	0	8,014,479
3	Off-balance sheet exposures	0	275,527	46	0	46	0	275,481
4	Total	659,724	33,507,873	427,651	281,254	146,397	0	33,739,946

Template CR2: Changes in defaulted loans and debt securities

The table below provides the movement of defaulted loans. During the first half of year 2026, defaulted loans increased by HK\$23.79 million to HK\$659.72 million. There were no defaulted debt securities as at 30 June 2026 and 31 December 2025, respectively.

		(a)
		Amount
		HK\$'000
1	Defaulted loans and debt securities at end of the previous reporting period (31 Dec 2025)	635,935
2	Loans and debt securities that have defaulted since the last reporting period	253,163
3	Returned to non-defaulted status	(14,997)
4	Amounts written off	(145,616)
5	Other changes*	(68,761)
6	Defaulted loans and debt securities at end of the current reporting period (30 Jun 2026)	659,724

* Other changes include loan repayments

Template CR3: Overview of recognised credit risk mitigation

The table below provides a breakdown of unsecured and secured exposures (net of impairment allowances), including loans and debt securities. The major types of collateral for secured loans and advances and receivables were customer deposits, properties, listed shares, taxi licences, public light bus licences and vehicles. Over 90% of debt securities were rated with a grading of A3 or above based on the credit rating of Moody's Ratings, an external credit agency.

		30 June 2026				
		(a)	(b)	(c)	(d)	(e)
		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by recognised collateral	Exposures secured by recognised guarantees	Exposures secured by recognised credit derivative contracts
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
1	Loans	3,818,742	21,631,244	21,425,106	206,138	0
2	Debt securities	8,014,479	0	0	0	0
3	Total	11,833,221	21,631,244	21,425,106	206,138	0
4	Of which defaulted	106,555	271,915	271,915	0	0

Public Bank (Hong Kong) Limited

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

The table below shows the effect of any recognised CRM on the calculation of credit risk capital requirements under STC approach with additional information of RWA density showing a synthetic metric on riskiness of each exposure class.

		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	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	%
1	Sovereign exposures	2,689,100	0	2,689,100	0	19,468	0.7%
2	Public sector entity exposures	516,463	0	516,463	0	103,293	20.0%
3	Multilateral development bank exposures	0	0	0	0	0	0%
3a	Unspecified multilateral body exposures	0	0	0	0	0	0%
4	Bank exposures	11,225,686	640,358	11,225,686	8,897	2,698,926	24.0%
4a	Qualifying non-bank financial institution exposures	416,146	0	416,146	0	312,110	75.0%
5	Eligible covered bond exposures	0	0	0	0	0	0%
6	General corporate exposures	878,474	1,703,262	872,126	219,057	1,043,410	95.6%
6a	Of which: non-bank financial institution exposures excluding those reported under row 4a	0	0	0	0	0	0%
6b	Specialised lending	0	0	0	0	0	0%
7	Equity exposures	169,693	0	169,693	0	424,233	250.0%
7a	Significant capital investments in commercial entities	169,693	0	169,693	0	424,233	250.0%

Public Bank (Hong Kong) Limited

		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	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	%
7b	Holdings of capital instruments issued by, and non-capital LAC liabilities of, financial sector entities	0	0	0	0	0	0%
7c	Subordinated debts issued by banks, qualifying non-bank financial institutions and corporates	0	0	0	0	0	0%
8	Retail exposures	7,733,858	210,883	7,698,620	24,854	5,912,950	76.6%
8a	Exposures arising from IPO financing	0	0	0	0	0	0%
9	Real estate exposures	16,053,531	170,635	16,027,787	17,064	7,549,945	47.1%
9a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	9,705,327	24,570	9,695,107	2,457	2,418,957	24.9%
9b	Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)	1,425,830	143,050	1,424,245	14,305	499,087	34.7%
9c	Of which: regulatory commercial real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	441,826	3,015	441,826	302	295,176	66.8%

Public Bank (Hong Kong) Limited

		30 June 2026					
		(a)	(b)	(c)	(d)	(e)	(f)
Exposure classes		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
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	%
9d	Of which: regulatory commercial real estate exposures (materially dependent on cash flows generated by mortgaged properties)	2,291,220	0	2,290,797	0	1,681,448	73.4%
9e	Of which: other real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	1,166,382	0	1,152,866	0	1,120,858	97.2%
9f	Of which: other real estate exposures (materially dependent on cash flows generated by mortgaged properties)	1,022,946	0	1,022,946	0	1,534,419	150.0%
9g	Of which: land acquisition, development and construction exposures	0	0	0	0	0	0%
10	Defaulted exposures	378,470	0	378,470	0	475,052	125.5%
11	Other exposures	1,677,850	0	1,677,850	0	1,195,468	71.2%
11a	Cash and gold	148,827	0	216,157	5,655	1,924	0.9%
11b	Items in the process of clearing or settlement	168,029	0	168,029	0	0	0%
12	Total	42,056,127	2,725,138	42,056,127	275,527	19,736,779	46.6%

Public Bank (Hong Kong) Limited

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

The tables below provide the breakdown of credit risk exposures by exposure classes and by risk weights under STC approach.

HK\$'000		30 June 2026						
1	Risk weight	0%	20%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
	Exposure class							
	Sovereign exposures	2,591,758	97,342	0	0	0	0	2,689,100

HK\$'000		30 June 2026						
2	Risk weight	0%	20%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
	Exposure class							
	Public sector entity exposures	0	516,463	0	0	0	0	516,463

	HK\$'000	30 June 2026							
	Risk weight Exposure class	0%	20%	30%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
3	Multilateral development bank exposures	0		0	0	0	0	0	(

HK\$'000		30 June 2026						
3a	Risk weight	20%	30%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
	Exposure class							
	Unspecified multilateral body exposures	0	0	0	0	0	0	0

Public Bank (Hong Kong) Limited

HK\$'000		30 June 2026								
4	Risk weight	20%	30%	40%	50%	75%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
	Exposure class									
	Bank exposures	6,948,106	4,173,434	0	111,536	0	1,507	0	0	11,234,583

HK\$'000		30 June 2026								
4a	Risk weight	20%	30%	40%	50%	75%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
	Exposure class									
	Qualifying non-bank financial institution exposures	0	0	0	0	416,146	0	0	0	416,146

HK\$'000		30 June 2026								
5	Risk weight	10%	15%	20%	25%	35%	50%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
	Exposure class									
	Eligible covered bond exposures	0	0	0	0	0	0	0	0	0

Public Bank (Hong Kong) Limited

HK\$'000		30 June 2026									
6	Risk weight	20%	30%	50%	65%	75%	85%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
	Exposure class										
	General corporate exposures	57,956	0	0		0	9,385	1,023,842	0	0	1,091,183
6a	Of which: non-bank financial institution exposures excluding those reported under row 4a	0	0	0		0	0	0	0	0	0

HK\$'000		30 June 2026								
6b	Risk weight	20%	50%	75%	80%	100%	130%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
	Exposure class									
	Specialised lending	0	0	0	0	0	0	0	0	0

HK\$'000		30 June 2026				
7	Risk weight	100%	250%	400%	Other	Total credit exposure amount (post-CCF and post-CRM)
	Exposure class					
	Equity exposures		169,693	0	0	169,693

HK\$'000		30 June 2026				
7a	Risk weight	250%	400%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
	Exposure class					
	Significant capital investments in commercial entities	169,693	0	0	0	169,693

Public Bank (Hong Kong) Limited

HK\$'000		30 June 2026				
7b	Risk weight	150%	250%	400%	Other	Total credit exposure amount (post-CCF and post-CRM)
	Exposure class					
	Holdings of capital instruments issued by, and non-capital LAC liabilities of, financial sector entities	0	0	0	0	0

HK\$'000		30 June 2026		
7c	Risk weight	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
	Exposure class			
	Subordinated debts issued by banks, qualifying non-bank financial institutions and corporates	0	0	0

HK\$'000		30 June 2026				
8	Risk weight	45%	75%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
	Exposure class					
	Retail exposures	0	7,343,455	177,305	202,714	7,723,474

HK\$'000		30 June 2026		
8a	Risk weight	0%	Other	Total credit exposure amount (post-CCF and post-CRM)
	Exposure class			
	Exposures arising from IPO financing	0	0	0

Public Bank (Hong Kong) Limited

HK\$'000		30 June 2026																
	Risk weight Exposure class	20%	25%	30%	35%	40%	45%	50%	60%	70%	75%	85%	90%	100%	110%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
9	Real estate exposures	4,415,966	1,812,758	3,425,116	207,490	36,344	380,980	16,811	367,380	1,926,243	74,928	88,507	346,877	1,064,179	21,288	1,022,946	837,038	16,044,851
9a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	4,415,966	1,812,758	2,575,036		36,344	0	16,811	0	3,611	0						837,038	9,697,564
9b	Of which: no loan splitting applied	0	0	0		0	0	0	0	0	0						0	0

Public Bank (Hong Kong) Limited

HK\$'000		30 June 2026																
	Risk weight Exposure class	20%	25%	30%	35%	40%	45%	50%	60%	70%	75%	85%	90%	100%	110%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
9c	Of which: loan splitting applied (secured)																	
9d	Of which: loan splitting applied (unsecured)																	
9e	Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)			850,080	207,490		380,980		0		0		0				0	1,438,550
9f	Of which: regulatory commercial real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	0		0		0		0	367,380		0	0		74,748		0	0	442,128
9g	Of which: no loan splitting applied	0		0		0		0	0		0	0		0		0	0	0
9h	Of which: loan splitting applied (secured)																	
9i	Of which: loan splitting applied (unsecured)																	

Public Bank (Hong Kong) Limited

HK\$'000		30 June 2026																
	Risk weight Exposure class	20%	25%	30%	35%	40%	45%	50%	60%	70%	75%	85%	90%	100%	110%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
9j	Of which: regulatory commercial real estate exposures (materially dependent on cash flows generated by mortgaged properties)									1,922,632			346,877		21,288		0	2,290,797
9k	Of which: other real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	0		0		0		0			74,928	88,507		989,431		0	0	1,152,866
9l	Of which: no loan splitting applied	0		0		0		0			0	0		0		0	0	0
9m	Of which: loan splitting applied (secured)																	
9n	Of which: loan splitting applied (unsecured)																	
9o	Of which: other real estate exposures (materially dependent on cash flows generated by mortgaged properties)															1,022,946	0	1,022,946
9p	Of which: land acquisition, development and construction exposures													0		0	0	0

Public Bank (Hong Kong) Limited

HK\$'000		30 June 2026				
10	Risk weight	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
	Exposure class					
	Defaulted exposures		185,305	193,165	0	378,470

HK\$'000		30 June 2026			
11	Risk weight	100%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
	Exposure class				
	Other exposures	1,074,872	0	602,978	1,677,850

HK\$'000		30 June 2026			
11a	Risk weight	0%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
	Exposure class				
	Cash and gold	212,191	9,621	0	221,812

HK\$'000		30 June 2026			
11b	Risk weight	0%	20%	Other	Total credit exposure amount (post-CCF and post-CRM)
	Exposure class				
	Items in the process of clearing or settlement	168,029	0	0	168,029

Public Bank (Hong Kong) Limited

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

		30 June 2026			
	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)
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
1	Less than 40%	26,047,237	784,928	29,009	26,076,246
2	40-70%	2,836,687	26,065	2,607	2,839,294
3	75%	7,809,675	210,883	24,854	7,834,529
4	85%	97,892	0	0	97,892
5	90-100%	3,654,830	1,703,262	219,057	3,873,887
6	105-130%	224,002	0	0	224,002
7	150%	1,216,111	0	0	1,216,111
8	250%	169,693	0	0	169,693
9	400%	0	0	0	0
10	1250%	0	0	0	0
11	Total exposures	42,056,127	2,725,138	275,527	42,331,654
* Weighting is based on off-balance sheet exposure (pre-CCF).					

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

The table below provides a breakdown of counterparty 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. SA-CCR was adopted for RWA computation of derivative contracts (mainly foreign exchange ("FX")). There were no SFTs during the reporting period.

		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	HK\$'000	HK\$'000
1	SA-CCR approach (for derivative contracts)	1,883	4,472		1.4	8,897	1,779
1a	CEM (for derivative contracts)	0	0		1.4	0	0
1b	Method for group 2b cryptoasset derivative contracts	0	0		1.4	0	0
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						1,779

Public Bank (Hong Kong) Limited

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

The counterparty credit risk exposures by exposure classes and by risk weights under STC approach are shown in the table below.

		30 June 2026											
	HK\$'000	(a)	(b)	(c)	(ca)	(cb)	(d)	(e)	(ea)	(f)	(g)	(h)	(i)
	Risk weight Exposure class	0%	10%	20%	30%	40%	50%	75%	85%	100%	150%	Others	Total default risk exposure after CRM
1	Sovereign exposures	0	0	0	0	0	0	0	0	0	0	0	0
2	Public sector entity exposures	0	0	0	0	0	0	0	0	0	0	0	0
3	Multilateral development bank exposures	0	0	0	0	0	0	0	0	0	0	0	0
4	Unspecified multilateral body exposures	0	0	0	0	0	0	0	0	0	0	0	0
5	Bank exposures	0	0	8,897	0	0	0	0	0	0	0	0	8,897
6	Qualifying non-bank financial institution exposures	0	0	0	0	0	0	0	0	0	0	0	0
7	General corporate exposures	0	0	0	0	0	0	0	0	0	0	0	0
8	Retail exposures	0	0	0	0	0	0	0	0	0	0	0	0
9	Defaulted exposures	0	0	0	0	0	0	0	0	0	0	0	0
10	Other exposures	0	0	0	0	0	0	0	0	0	0	0	0
11	Total	0	0	8,897	0	0	0	0	0	0	0	0	8,897

Public Bank (Hong Kong) Limited

Template CVA1: CVA risk under reduced basic CVA approach

The table below provides information on the calculation of CVA risk capital charge under the reduced basic CVA approach.

		30 June 2026	
		(a)	(b)
		Components	CVA risk capital charge under the reduced basic CVA approach
		HK\$'000	HK\$'000
1	Aggregation of systematic components of CVA risk	201	
2	Aggregation of idiosyncratic components of CVA risk	127	
3	Total		149

Template MR1: Market risk under STM approach

The table below provides information on market risk RWA. The market risk RWA arose from FX risk exposures and general interest rate risk exposures. There were no gold contract exposures as at 30 June 2026.

		30 June 2026
		(a)
		Market risk capital charges under STM approach
		HK\$'000
1	General interest rate risk	113
2	Equity risk	0
3	Commodity risk	0
4	Foreign exchange risk	103,212
5	Credit spread risk (non-securitisation)	0
6	Credit spread risk (securitisation: non-correlation trading portfolio ("CTP"))	0
7	Credit spread risk (securitisation: CTP)	0
8	Standardised default risk charge ("SA-DRC") (non-securitisation)	0
9	SA-DRC (securitisation: non-CTP)	0
10	SA-DRC (securitisation: CTP)	0
11	Group 2a cryptoasset exposures	0
12	Residual risk add-on	0
13	Total	103,325

Template ENC: Asset encumbrance

The table below provides information on asset encumbrance. There were no encumbered assets as at 30 June 2026.

		30 June 2026		
		(a)	(c)	(d)
		Encumbered assets	Unencumbered assets	Total
		HK\$'000	HK\$'000	HK\$'000
1	Loans and advances and receivables	0	25,449,986	25,449,986
2	Other financial assets	0	15,558,655	15,558,655
3	Non-financial assets	0	1,222,881	1,222,881
4	Total assets under regulatory scope of consolidation	0	42,231,522	42,231,522

Glossary

<u>Abbreviations</u>	<u>Descriptions</u>
AI	Authorised Institution
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
CFR	Core Funding Ratio
CIS	Collective Investment Scheme
CRM	Credit Risk Mitigation
CTP	Correlation Trading Portfolio
CVA	Credit Valuation Adjustment
DTAs	Deferred Tax Assets
D-SIBs	Domestic Systemically Important Banks
ECL	Expected Credit Loss
EL	Expected Loss
EPE	Expected Positive Exposure
FBA	Fall-Back Approach
G-SIBs	Global Systemically Important Banks
HQLA	High Quality Liquid Assets
IAA	Internal Assessment Approach
IMA	Internal Models Approach
IMM(CCR) Approach	Internal Models (Counterparty Credit Risk) Approach
IPO	Initial Public Offering
IRB Approach	Internal Ratings-Based Approach
J	Jurisdiction
JCCyB	Jurisdiction Countercyclical Capital Buffer

Glossary

<u>Abbreviations</u>	<u>Descriptions</u>
LAC	Loss-Absorbing Capacity
LCR	Liquidity Coverage Ratio
LMR	Liquidity Maintenance Ratio
LR	Leverage Ratio
MA	Monetary Authority
MSRs	Mortgage Servicing Rights
NSFR	Net Stable Funding Ratio
OBS	Off-Balance Sheet
PFE	Potential Future Exposure
RW	Risk-Weight
RWA	Risk-Weighted Asset/Risk-Weighted Amount
SA-CCR	Standardised Approach (Counterparty Credit Risk)
SA-DRC	Standardised Default Risk Charge
SEC-ERBA	Securitisation External Ratings-Based Approach
SEC-FBA	Securitisation Fall-Back Approach
SEC-IRBA	Securitisation Internal Ratings-Based Approach
SEC-SA	Securitisation Standardised Approach
SFT	Securities Financing Transaction
SSTM Approach	Simplified Standardised (Market Risk) Approach
STC Approach	Standardised (Credit Risk) Approach
STM Approach	Standardised (Market Risk) Approach
VaR	Value-At-Risk