

Public Bank (Hong Kong) Limited

Regulatory Disclosure Statement

**For the position date of 30 September 2025
(Consolidated and Unaudited)**

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Template KM1: Key prudential ratios

The table below provides key prudential ratios.

		(a)	(b)	(c)	(d)	(e)
		30 September 2025	30 June 2025	31 March 2025	31 December 2024	30 September 2024
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
	Regulatory capital (amount)					
1 & 1a	Common Equity Tier 1 (CET1)	6,097,071	6,081,496	6,019,350	5,977,574	6,181,800
2 & 2a	Tier 1	6,097,071	6,081,496	6,019,350	5,977,574	6,181,800
3 & 3a	Total capital	6,270,164	6,265,894	6,210,575	6,172,472	6,367,962
	RWA (amount)					
4	Total RWA	22,886,617	22,677,286	21,805,119	25,119,556	26,058,950
4a	Total RWA (pre-floor)	22,886,617	22,677,286	21,805,119		
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5 & 5a	CET1 ratio (%)	26.64%	26.82%	27.61%	23.80%	23.72%
5b	CET1 ratio (%) (pre-floor ratio)	26.64%	26.82%	27.61%		
6 & 6a	Tier 1 ratio (%)	26.64%	26.82%	27.61%	23.80%	23.72%
6b	Tier 1 ratio (%) (pre-floor ratio)	26.64%	26.82%	27.61%		
7 & 7a	Total capital ratio (%)	27.40%	27.63%	28.48%	24.57%	24.44%
7b	Total capital ratio (%) (pre-floor ratio)	27.40%	27.63%	28.48%		
	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 (%)	0.488%	0.483%	0.485%	0.474%	0.944%
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 (%)	2.988%	2.983%	2.985%	2.974%	3.444%
12	CET1 available after meeting the AI's minimum capital requirements (%)	19.40%	19.63%	20.48%	16.57%	16.44%

		(a)	(b)	(c)	(d)	(e)
		30 September 2025	30 June 2025	31 March 2025	31 December 2024	30 September 2024
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
Basel III leverage ratio						
13	Total leverage ratio (LR) exposure measure	42,740,397	41,226,891	40,516,689	40,362,070	40,643,396
13a	LR exposure measure based on mean values of gross assets of SFTs	42,740,397	41,226,891	40,516,689		
14, 14a & 14b	LR (%)	14.27%	14.75%	14.86%	14.81%	15.21%
14c & 14d	LR (%) based on mean values of gross assets of SFTs	14.27%	14.75%	14.86%		
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 institution only:					
17a	LMR (%)	67.59%	64.10%	61.49%	63.28%	62.45%
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 (%)	153.13%	154.73%	152.70%	155.47%	143.37%

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 third quarter of 2025, RWA increased by HK\$209.33 million to HK\$22.89 billion, mainly due to increase in RWA for credit risk for non-securitisation exposures.

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		30 September 2025	30 June 2025	30 September 2025
		HK\$'000	HK\$'000	HK\$'000
1	Credit risk for non-securitisation exposures	19,398,343	19,222,073	1,551,867
2	Of which STC approach	19,398,343	19,222,073	1,551,867
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
6	Counterparty credit risk and default fund contributions	803	2,004	64
7	Of which SA-CCR approach	803	2,004	64
7a	Of which CEM	0	0	0
8	Of which IMM(CCR) approach	0	0	0
9	Of which others	0	0	0
10	CVA risk	863	1,925	69
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
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

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		30 September 2025	30 June 2025	30 September 2025
		HK\$'000	HK\$'000	HK\$'000
20	Market risk	1,267,525	1,250,550	101,402
21	Of which STM approach	1,267,525	1,250,550	101,402
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	1,819,050	1,800,700	145,524
24a	Sovereign concentration risk	0	0	0
25	Amounts below the thresholds for deduction (subject to 250% RW)	423,915	423,915	33,913
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	23,882	23,881	1,910
28b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	1	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	23,881	23,881	1,910
29	Total	22,886,617	22,677,286	1,830,929

Template LR2: Leverage ratio

The table below provides a detailed breakdown of the components of the LR denominator as at 30 September 2025 and 30 June 2025, respectively. LR decreased from 14.75% as at 30 June 2025 to 14.27% as at 30 September 2025, mainly due to the increase in on-balance sheet exposures by HK\$1.46 billion.

		(a)	(b)
		HK\$'000	
		30 September 2025	30 June 2025
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	42,679,586	41,217,989
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	(1,129)	(1,040)
6	Less: Asset amounts deducted in determining Tier 1 capital	(339,081)	(334,971)
7	Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)	42,339,376	40,881,978
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)	1,149	3,308
9	Add-on amounts for PFE associated with all derivative contracts	2,868	6,713
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)	4,017	10,021
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 September 2025	30 June 2025
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	2,733,398	2,749,547
20	Less: Adjustments for conversion to credit equivalent amounts	(2,336,334)	(2,414,606)
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	(60)	(49)
22	Off-balance sheet items (sum of rows 19 to 21)	397,004	334,892
Capital and total exposures			
23	Tier 1 capital	6,097,071	6,081,496
24	Total exposures (sum of rows 7, 13, 18 and 22)	42,740,397	41,226,891
Leverage ratio			
25 & 25a	Leverage ratio	14.27%	14.75%
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)	42,740,397	41,226,891
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)	14.27%	14.75%

Glossary

<u>Abbreviations</u>	<u>Descriptions</u>
AI	Authorised Institution
BSC Approach	Basic Approach
CCP	Central Counterparty
CCR	Counterparty Credit Risk
CEM	Current Exposure Method
CET1	Common Equity Tier 1
CFR	Core Funding Ratio
CIS	Collective Investment Scheme
CVA	Credit Valuation Adjustment
D-SIBs	Domestic Systemically Important Banks
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
IRB Approach	Internal Ratings-Based Approach
LCR	Liquidity Coverage Ratio
LMR	Liquidity Maintenance Ratio
LR	Leverage Ratio
NSFR	Net Stable Funding Ratio
PFE	Potential Future Exposure
RW	Risk-Weight
RWA	Risk-Weighted Asset/Risk-Weighted Amount
SA-CCR	Standardised Approach (Counterparty Credit Risk)
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

Glossary

<u>Abbreviations</u>	<u>Descriptions</u>
SSTM Approach	Simplified Standardised (Market Risk) Approach
STC Approach	Standardised (Credit Risk) Approach
STM Approach	Standardised (Market Risk) Approach