

Dah Sing Bank, Limited

Regulatory Disclosure Statement

For the interim period ended 30 June 2026
(Unaudited)

These disclosures are prepared under
the Banking (Disclosure) Rules

Dah Sing Bank, Limited
Regulatory Disclosure Statement for the interim period ended 30 June 2026
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Purpose and basis of preparation

The information contained in this Regulatory Disclosure Statement (the “Statement”) is for Dah Sing Bank, Limited (the “Bank”) and its subsidiaries (together the “Group”) to comply with the Banking (Disclosure) Rules (“BDR”) (Cap. 155M) and does not constitute statutory financial statements.

These banking disclosures are governed by the Bank's disclosure policy, which has been approved by the Board. The disclosure policy sets out the governance, control and assurance requirements for publication of the document. While the Statement is not required to be subject to external audit, it has been reviewed and verified within the Bank in accordance with the Group's governance processes over financial reporting and policies on disclosures.

According to the BDR, disclosure of comparative information is not required unless otherwise specified in the standard disclosure templates.

Except where indicated otherwise, the financial information contained in this Statement has been prepared on the basis of regulatory scope of consolidation specified by the Hong Kong Monetary Authority (“HKMA”) to the Bank. The subsidiaries of the Bank which are excluded from the regulatory scope of consolidation are set out in “Basis of consolidation” section under Part IIA below.

Part I. Key prudential ratios, overview of risk management and RWA

Template KM1: Key prudential ratios

The key prudential ratios and the comparative figures as at each reporting date are set out as below.

	HK\$'000	30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025	30 Jun 2025
Regulatory capital (amount)						
1 & 1a	Common Equity Tier 1	31,943,824	31,894,333	31,362,225	30,650,532	30,213,776
2 & 2a	Tier 1	33,111,634	33,062,143	32,530,035	31,818,342	31,381,586
3 & 3a	Total capital	39,247,652	39,325,409	38,606,574	37,747,238	37,352,416
RWA (amount)						
4	Total RWA	167,485,650	164,628,387	167,176,140	164,559,422	166,289,673
4a	Total RWA (pre-floor)	167,485,650	164,628,387	167,176,140	164,559,422	166,289,673
Risk-based regulatory capital ratios (as a percentage of RWA)						
5 & 5a	CET 1 ratio (%)	19.1%	19.4%	18.8%	18.6%	18.2%
5b	CET 1 ratio (%) (pre-floor ratio)	19.1%	19.4%	18.8%	18.6%	18.2%
6 & 6a	Tier 1 ratio (%)	19.8%	20.1%	19.5%	19.3%	18.9%
6b	Tier 1 ratio (%) (pre-floor ratio)	19.8%	20.1%	19.5%	19.3%	18.9%
7 & 7a	Total capital ratio (%)	23.4%	23.9%	23.1%	22.9%	22.5%
7b	Total capital ratio (%) (pre-floor ratio)	23.4%	23.9%	23.1%	22.9%	22.5%
Additional CET1 buffer requirements (as a percentage of RWA)						
8	Capital conservation buffer requirement (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical capital buffer requirement (%)	0.38%	0.37%	0.38%	0.37%	0.37%
10	Higher loss absorbency requirement (%) (applicable only to G-SIB or D-SIBs)	N/A	N/A	N/A	N/A	N/A
11	Total AI-specific CET1 buffer requirement (%)	2.88%	2.87%	2.88%	2.87%	2.87%
12	CET1 available after meeting the AI's minimum capital requirement (%)	13.8%	14.1%	13.5%	13.3%	12.9%

Dah Sing Bank, Limited**Regulatory Disclosure Statement for the interim period ended 30 June 2026****Part I. Key prudential ratios, overview of risk management and RWA (Continued)****Template KM1: Key prudential ratios (Continued)**

	HK\$'000	30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025	30 Jun 2025
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	275,353,182	267,072,898	266,412,846	266,385,474	267,775,076
13a	LR exposure measure based on mean values of gross assets of SFTs	275,405,547	267,044,882	266,422,245	266,290,506	268,116,848
14, 14a & 14b	LR (%)	12.0%	12.4%	12.2%	11.9%	11.7%
14c & 14d	LR (%) measure based on mean values of gross assets of SFTs	12.0%	12.4%	12.2%	11.9%	11.7%
	Liquidity Maintenance Ratio ("LMR") – applicable to category 2 institution only					
17a	LMR (%)	59.3%	58.8%	61.5%	60.2%	59.7%
	Core Funding Ratio ("CFR") – applicable to category 2A institution only					
20a	CFR (%)	190.2%	184.1%	185.0%	186.9%	189.8%

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Part I. Key prudential ratios, overview of risk management and RWA (Continued)

Template OV1: Overview of RWA

The following table 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:

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		30 Jun 2026 (HK\$'000)	31 Mar 2026 (HK\$'000)	30 Jun 2026 (HK\$'000)
1	Credit risk for non-securitization exposures	141,188,088	139,956,712	11,295,047
2	Of which STC approach	141,188,088	139,956,712	11,295,047
2a	Of which BSC approach	-	-	-
3	Of which foundation IRB approach	-	-	-
4	Of which supervisory slotting criteria approach	-	-	-
5	Of which advanced IRB approach	-	-	-
5a	Of which retail IRB approach	-	-	-
5b	Of which specific risk-weight approach	-	-	-
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	-	-	-
6	Counterparty credit risk and default fund contributions	3,188,729	2,621,686	255,098
7	Of which SA-CCR approach	3,110,404	2,544,840	248,832
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
8a	Of which method for group 2b cryptoasset derivative contracts	-	-	-
9	Of which others	78,325	76,846	6,266
10	CVA risk	1,498,400	1,114,463	119,872
11	Equity positions in banking book under the simple risk-weight method and internal models method	N/A	N/A	N/A
12	CIS exposures – look-through approach / third-party approach	-	-	-
13	CIS exposures – mandate-based approach	-	-	-
14	CIS exposures – fall-back approach	-	-	-
14a	CIS exposures – combination of approaches	-	-	-
15	Settlement risk	-	-	-
16	Securitization exposures in banking book	-	-	-
17	Of which SEC-IRBA	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA	-	-	-
19a	Of which SEC-FBA	-	-	-
20	Market risk	1,870,463	2,096,088	149,637
21	Of which STM approach	1,870,463	2,096,088	149,637
22	Of which IMA	-	-	-
22a	Of which SSTM approach	-	-	-
23	Capital charge for moving exposures between trading book and banking book	-	-	-
24	Operational risk	12,402,700	12,108,663	992,216

Dah Sing Bank, Limited**Regulatory Disclosure Statement for the interim period ended 30 June 2026****Part I. Key prudential ratios, overview of risk management and RWA (Continued)****Template OV1: Overview of RWA (Continued)**

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		30 Jun 2026 (HK\$'000)	31 Mar 2026 (HK\$'000)	30 Jun 2026 (HK\$'000)
24a	Sovereign concentration risk	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% RW)	7,733,958	7,127,463	618,717
26	Output floor level applied	N/A	N/A	N/A
27	Floor adjustment (before application of transitional cap)	-	-	-
28	Floor adjustment (after application of transitional cap)	N/A	N/A	N/A
28a	Deduction to RWA	(396,688)	(396,688)	(31,735)
28b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	-	-	-
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	(396,688)	(396,688)	(31,735)
29	Total	167,485,650	164,628,387	13,398,852

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Part IIA. Composition of regulatory capital

Basis of consolidation

The capital adequacy ratios as set out in Template KM1 represent the consolidated ratios of the Bank computed on Basel III basis in accordance with the Banking (Capital) Rules (the “Rules”) and the transitional arrangement set out therein.

In the calculation of the consolidated capital adequacy ratios, the Bank and those subsidiaries consolidated in the calculation have adopted the standardised (credit risk) approach for the calculation of the risk-weighted amount for credit risk. The Bank and its subsidiaries have adopted reduced basic CVA approach for the calculation of the risk-weighted amount for CVA risk, the standardised operational risk approach for the calculation of the risk-weighted amount for operational risk, and the standardised (market risk) approach for the calculation of the risk-weighted amount for market risk.

Only the Bank is subject to the minimum capital adequacy requirement under the Hong Kong Banking Ordinance. Banco Comercial de Macau, S.A. (“BCM”) is subject to Macau banking regulations and Dah Sing Bank (China) Limited (“DSB China”) is subject to China banking regulations.

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Part IIA. Composition of regulatory capital (Continued)

The following is a full list of the Bank's subsidiaries and the total amount of assets and equity of each of these subsidiaries as at 30 June 2026.

For financial reporting purposes, all the subsidiaries have been consolidated in the financial disclosure statement. The subsidiaries which are excluded from the regulatory scope of consolidation are specified with explanatory notes provided below.

HK\$'000			30 June 2026	
Name of subsidiary	Principal activity	Note	Total assets	Total equity
Included in the regulatory scope of consolidation				
Banco Comercial de Macau, S.A.	Banking		23,488,755	3,852,385
Dah Sing Bank (China) Limited	Banking		10,970,619	1,214,711
Dah Sing Properties Limited	Investment holding		2,546	(14,834)
DSB BCM (1) Limited	Investment holding		182,283	-
DSB BCM (2) Limited	Investment holding		182,283	-
OK Finance Limited	Money lending		728,613	237,448
Pacific Finance (Hong Kong) Limited	Inactive		519,699	519,185
Vanishing Border Investment Services Limited	Property investment		3,678	(2,480)
Dah Sing Insurance Brokers Limited	Insurance broking		106,228	16,298
Dah Sing Nominees Limited	Nominee services		100	100
Primeway Holdings Limited	Investment holding		3,142,170	3,068,069
Compounding Machine Limited	Property investment		81,655	29,709
Fortune Land Corporation Limited	Property investment		157,163	155,678
Snowball Effects Limited	Property investment		163,260	26,526
Chiefman Limited	Property investment		358,956	353,969
Freemark Limited	Property investment		281,489	277,493
Guardwood Limited	Property investment		61,531	60,868
Jadepool Limited	Property investment		133,378	131,649
Mangreat Limited	Property investment		99,706	98,804
Maxglow Limited	Property investment		255,556	252,058
Top Eminent Limited	Property investment		590,896	582,787
Conquer Limited	Property investment		173,241	171,597
Grandpure Limited	Property investment		127,768	125,817
Honoright Limited	Property investment		77,774	77,298
Kingcorp Limited	Property investment		91,259	90,237
Manibright Limited	Property investment		66,046	65,932
Starpoise Limited	Property investment		194,718	192,619
Woodcharm Limited	Property investment		115,625	115,023
Woodstock Oracle Limited	Property investment		159,058	61,101
Permanent Value Limited	Property investment		31,455	437
Perfect Harmony Asia Limited	Property investment		44,079	268
Excluded from the regulatory scope of consolidation				
Dah Sing Securities Limited	Securities dealing	(a)	428,081	359,592
Wollensky Limited	Property investment	(b)	539	(27)
Kiewit Limited	Property investment	(b)	-	-

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Part IIA. Composition of regulatory capital (Continued)

Note:

- (a) Subsidiaries within the category of “financial sector entities” as defined by the Rules.

In calculating the consolidated capital adequacy ratio as at 30 June 2026 under the Basel III basis, the portion of the aggregate significant investments in Common Equity Tier 1 capital instrument issued by financial sector entities not subject to regulatory consolidation and exceeded the 10% concessionary threshold was deducted from capital base. The amount within the 10% concessionary threshold was risk-weighted.

- (b) Subsidiaries engaged in property investment or are inactive.

In calculating the consolidated capital adequacy ratio as at 30 June 2026 under the Basel III basis, the Bank risk-weighted the cost of investments in these subsidiaries and did not deduct the investment costs from its capital base on the basis that the total cost of investment does not exceed 15% of the Bank’s capital base as at the immediately preceding calendar quarter-end date.

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Part IIA. Composition of regulatory capital (Continued)

Template CC1: Composition of regulatory capital

The capital base used in the calculation of the above consolidated capital adequacy ratios and reported to the HKMA is analysed below. The capital base as at 30 June 2026 is calculated on Basel III basis in accordance with the Rules and transitional arrangement set out therein.

		(a)	(b)
		Amount (HK\$'000)	Cross-referenced to expanded Consolidated Statement of Financial Position in Template CC2
	CET1 capital: instruments and reserves		
1	Directly issued qualifying Common Equity Tier 1 capital instruments plus any related share premium	6,200,000	g
2	Retained earnings	24,493,029	h
3	Disclosed reserves	2,572,018	i
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)	-	
6	CET1 capital before regulatory deductions	33,265,047	
	CET1 capital: regulatory deductions		
7	Valuation adjustments	-	
8	Goodwill (net of associated deferred tax liability)	220,428	b
9	Other intangible assets (net of associated deferred tax liability)	61,005	c
10	Deferred tax assets (net of associated deferred tax liabilities)	318,058	e(i) - e(ii)
11	Cash flow hedge reserve	-	
12	Excess of total EL amount over total eligible provisions under the IRB approach	-	
13	Credit-enhancing interest-only strip, and any gain-on-sale and other increase in the CET1 capital arising from securitization transactions	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	
15	Defined benefit pension fund net assets (net of associated deferred tax liabilities)	-	
16	Investments in own CET1 capital instruments (if not already netted off paid-in capital on reported balance sheet)	-	
17	Reciprocal cross-holdings in CET1 capital instruments	-	

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Part IIA. Composition of regulatory capital (Continued)

Template CC1: Composition of regulatory capital (Continued)

		(a)	(b)
		Amount (HK\$'000)	Cross-referenced to expanded Consolidated Statement of Financial Position in Template CC2
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)	-	
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)	-	
20	Mortgage servicing rights (net of associated deferred tax liabilities)	N/A	N/A
21	Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities)	N/A	N/A
22	Amount exceeding the 15% threshold	N/A	N/A
23	of which: significant investments in the ordinary share of financial sector entities	N/A	N/A
24	of which: mortgage servicing rights	N/A	N/A
25	of which: deferred tax assets arising from temporary differences	N/A	N/A
26	National specific regulatory adjustments applied to CET1 capital	721,732	
26a	Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)	721,251	d(i)+d(ii)
26b	Regulatory reserve for general banking risks	-	j
26c	Securitization exposures specified in a notice given by the Monetary Authority	-	
26d	Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings	-	
26e	Capital shortfall of regulated non-bank subsidiaries	-	
26f	Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	-	
26g	Debit valuation adjustments in respect of derivative contracts	481	-k
27	Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions	-	
28	Total regulatory deductions to CET1 capital	1,321,223	
29	CET1 capital	31,943,824	
	AT1 capital: instruments		
30	Qualifying AT1 capital instruments plus any related share premium	1,167,810	
31	of which: classified as equity under applicable accounting standards	1,167,810	l
32	of which: classified as liabilities under applicable accounting standards	-	

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Part IIA. Composition of regulatory capital (Continued)

Template CC1: Composition of regulatory capital (Continued)

		(a)	(b)
		Amount (HK\$'000)	Cross-referenced to expanded Consolidated Statement of Financial Position in Template CC2
34	AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group)	-	
36	AT1 capital before regulatory deductions	1,167,810	
	AT1 capital: regulatory deductions		
37	Investments in own AT1 capital instruments	-	
38	Reciprocal cross-holdings in AT1 capital instruments	-	
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)	-	
40	Significant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	-	
41	National specific regulatory adjustments applied to AT1 capital	-	
42	Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions	-	
43	Total regulatory deductions to AT1 capital	-	
44	AT1 capital	1,167,810	
45	Tier 1 capital (Tier 1 = CET1 + AT1)	33,111,634	
	Tier 2 capital: instruments and provisions		
46	Qualifying Tier 2 capital instruments plus any related share premium	4,287,108	f
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)	-	
50	Collective provisions and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	1,524,347	-a+j
51	Tier 2 capital before regulatory deductions	5,811,455	

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Part IIA. Composition of regulatory capital (Continued)

Template CC1: Composition of regulatory capital (Continued)

		(a)	(b)
		Amount (HK\$'000)	Cross-referenced to expanded Consolidated Statement of Financial Position in Template CC2
	Tier 2 capital: regulatory deductions		
52	Investments in own Tier 2 capital instruments	-	
53	Reciprocal cross-holdings in Tier 2 capital instruments and non-capital LAC liabilities	-	
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)	-	
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)	-	
56	National specific regulatory adjustments applied to Tier 2 capital	(324,563)	
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	(324,563)	[d(i)+d(ii)] x45%
56b	Regulatory deductions applied to Tier 2 capital to cover the required deductions falling within BCR §48(1)(g)	-	
57	Total regulatory deductions to Tier 2 capital	(324,563)	
58	Tier 2 capital	6,136,018	
59	Total regulatory capital (Total capital = Tier 1 + Tier 2)	39,247,652	
60	Total RWA	167,485,650	
	Capital ratios (as a percentage of RWA)		
61	CET1 capital ratio	19.1%	
62	Tier 1 capital ratio	19.8%	
63	Total capital ratio	23.4%	
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)	2.9%	
65	of which: capital conservation buffer requirement	2.5%	
66	of which: bank specific countercyclical buffer requirement	0.4%	
67	of which: higher loss absorbency requirement	N/A	
68	CET1 (as a percentage of RWA) available after meeting minimum capital requirements	13.8%	
	National minima (if different from Basel III minimum)		
69	National CET1 minimum ratio	N/A	N/A
70	National Tier 1 minimum ratio	N/A	N/A
71	National Total capital minimum ratio	N/A	N/A
	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	1,601,421	

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Part IIA. Composition of regulatory capital (Continued)

Template CC1: Composition of regulatory capital (Continued)

		(a)	(b)
		Amount (HK\$'000)	Cross-referenced to expanded Consolidated Statement of Financial Position in Template CC2
73	Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	1,476,294	
74	Mortgage servicing rights (net of associated deferred tax liabilities)	N/A	N/A
75	Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities)	N/A	N/A
	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)	1,524,347	
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	1,524,347	
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)	N/A	N/A
79	Cap for inclusion of provisions in Tier 2 under the IRB approach and SEC-IRBA	N/A	N/A

Dah Sing Bank, Limited**Regulatory Disclosure Statement for the interim period ended 30 June 2026****Part IIA. Composition of regulatory capital (Continued)****Template CC1: Composition of regulatory capital (Continued)**

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:

Row No.	Description	Hong Kong basis (HK\$'000)	Basel III basis (HK\$'000)
9	Other intangible assets (net of associated deferred tax liability)	61,005	61,005
	<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 deferred tax liabilities	318,058	-
	<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 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.		

Dah Sing Bank, Limited**Regulatory Disclosure Statement for the interim period ended 30 June 2026****Part IIA. Composition of regulatory capital (Continued)****Template CC1: Composition of regulatory capital (Continued)**

Notes to the template (Continued)

Row No.	Description	Hong Kong basis (HK\$'000)	Basel III basis (HK\$'000)
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)	-	-
	<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 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.		
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)	-	-
	<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.		

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Part IIA. Composition of regulatory capital (Continued)

Template CC1: Composition of regulatory capital (Continued)

Notes to the template (Continued)

Row No.	Description	Hong Kong basis (HK\$'000)	Basel III basis (HK\$'000)
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)	-	-
	<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)	-	-
	<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% thresholds 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.

Dah Sing Bank, Limited

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Part IIA. Composition of regulatory capital (Continued)

Template CC2: Reconciliation of regulatory capital to statement of financial position

	(a)	(b)	(c)
	Statement of Consolidated Financial Position as in published financial statements (HK\$'000)	Under regulatory scope of consolidation (HK\$'000)	Reference
Assets			
Cash and balances with banks	7,433,715	7,433,715	
Placements with banks maturing between one and twelve months	7,297,819	7,297,819	
Trading securities	9,656,952	9,656,952	
Financial assets at fair value through profit or loss	25,557	25,557	
Derivative financial instruments	3,451,159	3,451,159	
Advances and other accounts	146,986,698	146,907,628	
Financial assets at fair value through other comprehensive income	48,181,029	48,180,657	
Financial assets at amortised cost	35,377,540	35,377,540	
Investments in subsidiaries	-	1,229	
Investment in an associate	3,597,425	1,455,121	
Investments in jointly controlled entities	167,792	20,000	
Goodwill	220,428	220,428	b
Intangible assets	61,005	61,005	c
Investment properties	1,095,297	1,095,297	
<i>of which: cumulative fair value gains arising from the revaluation of land and buildings</i>		442,617	d(i)
Premises and other fixed assets	4,496,361	4,496,338	
<i>of which: cumulative fair value gains arising from the revaluation of land and buildings</i>		278,634	d(ii)
Current income tax assets	2,036	2,036	
Deferred income tax assets	318,057	318,057	
<i>of which: attributable to entities with net deferred income tax assets</i>		318,058	e(i)
Total assets	268,368,870	266,000,538	

Dah Sing Bank, Limited
Regulatory Disclosure Statement for the interim period ended 30 June 2026

Part IIA. Composition of regulatory capital (Continued)

Template CC2: Reconciliation of regulatory capital to statement of financial position (Continued)

	(a)	(b)	(c)
	Statement of Consolidated Financial Position as in published financial statements (HK\$'000)	Under regulatory scope of consolidation (HK\$'000)	Reference
Liabilities			
Deposits from banks	4,674,464	4,674,464	
Derivative financial instruments	1,992,573	1,992,573	
<i>of which: debit valuation adjustments</i>		(481)	k
Trading liabilities	4,273,629	4,273,629	
Deposits from customers	204,902,717	205,251,873	
Certificates of deposit issued	289,756	289,756	
Subordinated notes	4,297,783	4,297,783	
<i>of which: subordinated debt eligible for inclusion in regulatory capital</i>		4,287,108	f
Other accounts and accruals	9,893,105	9,832,022	
Current income tax liabilities	879,987	860,131	
Deferred income tax liabilities	95,510	95,450	
<i>of which: attributable to entities with net deferred income tax assets</i>		-	e(ii)
Total liabilities	231,299,524	231,567,681	
Equity			
Share capital	6,200,000	6,200,000	g
Retained earnings	27,158,877	24,493,029	h
Other reserves	2,542,659	2,572,018	i
Shareholders' funds	35,901,536	33,265,047	
<i>of which: regulatory reserve for general banking risks</i>		-	j
<i>of which: Stage 1 and 2 impairment provisions</i>		(1,524,347)	a
Additional equity instruments	1,167,810	1,167,810	l
Total equity	37,069,346	34,432,857	

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Part IIA. Composition of regulatory capital (Continued)

Table CCA: Main features of regulatory capital instruments

The major terms and conditions of the instruments included in the Bank's consolidated capital base as at 30 June 2026 are as follows. Full terms and conditions are published in the Bank's website of www.dahsing.com and is accessible at the following direct link:

http://www.dahsing.com/html/en/about_us/regulatory_disclosures.html

		(a)	(b)	(c)	(d)
	Component of capital included	Common Equity Tier 1 Capital	Tier 2 Capital	Tier 2 Capital	Additional Tier 1 Capital
1	Issuer		Dah Sing Bank, Limited		
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	Not applicable	XS2393542548	XS2701169901	Not applicable
3	Governing law(s) of the instrument	Hong Kong law	English law, except that the provisions of the above notes relating to subordination shall be governed by the laws of Hong Kong.		Hong Kong law
	Regulatory treatment				
4	Transitional Basel III rules	Not applicable			
5	Basel III rules	Common Equity Tier 1 Capital	Tier 2 Capital	Tier 2 Capital	Additional Tier 1 Capital
6	Eligible at solo/ group/ solo and group	Solo and Group			
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares	Subordinated debt instrument	Subordinated debt instrument	Additional Tier 1 capital instruments
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	HK\$6,200 million	HK\$2,338 million	HK\$1,949 million	HK\$1,168million
9	Par value of instrument	HK\$6,200 million	US\$300,000,000	US\$250,000,000	US\$150,000,000
10	Accounting classification	Shareholders' equity	Liability at fair value hedge (for hedging interest rate risk)		Equity
11	Original date of issuance	Note (1)	2 Nov 2021	15 Nov 2023	8 Dec 2022
12	Perpetual or dated	Perpetual	Dated	Dated	Perpetual
13	Original maturity date	No maturity	2 Nov 2031	15 Nov 2033	No maturity
14	Issuer call subject to prior supervisory approval	Not applicable	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	No	First optional call date: 2 Nov 2026 The Bank may, subject to receiving the prior approval of the HKMA, redeem the Notes in whole but not in part, at par.	First optional call date: 15 Nov 2028 The Bank may, subject to receiving the prior approval of the HKMA, redeem the Notes in whole but not in part, at par.	First optional call date: 8 Dec 2027 The Bank may, subject to receiving the prior approval of the HKMA, redeem the ATI Capital Securities in whole but not in part, at par either on the optional redemption date or for taxation reasons on interest payment date.

Dah Sing Bank, Limited
Regulatory Disclosure Statement for the interim period ended 30 June 2026

Part IIA. Composition of regulatory capital (Continued)

Table CCA: Main features of regulatory capital instruments (Continued)

		(a)	(b)	(c)	(d)
	Component of capital included	Common Equity Tier 1 Capital	Tier 2 Capital	Tier 2 Capital	Additional Tier 1 Capital
16	Subsequent call dates, if applicable	Not applicable	Any interest payment dates after the first call date	Any interest payment dates after the first call date	Not applicable
	<i>Coupons/ dividends</i>				
17	Fixed or floating dividend/ coupon	Not applicable	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Not applicable	3% p.a.-Fixed rate for the period from 2 Nov 2021 to 1 Nov 2026. From 2 Nov 2026 to 1 Nov 2031, fixed interest rate will be reset based on prevailing 5-year U.S. Treasury Rate on the calculation business day preceding 2 Nov 2026 plus 195 basis points.	7.375% p.a.-Fixed rate for the period from 15 Nov 2023 to 14 Nov 2028. From 15 Nov 2028 to 14 Nov 2033, fixed interest rate will be reset based on prevailing 5-year U.S. Treasury Rate on the calculation business day preceding 15 Nov 2033 plus 295 basis points.	11.5% p.a.-Fixed rate for the period from 8 Dec 2022 to 7 Dec 2027. From 8 Dec 2027 onwards, fixed distribution rate will be reset based on prevailing 5-year U.S. Treasury Rate on the calculation business day preceding the reset date on every 5 years plus 788 basis points.
19	Existence of a dividend stopper	Not applicable	No		Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Mandatory		Fully discretionary
21	Existence of step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Non-cumulative			
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	Yes		

Dah Sing Bank, Limited
Regulatory Disclosure Statement for the interim period ended 30 June 2026

Part IIA. Composition of regulatory capital (Continued)

Template CCA: Main features of regulatory capital instruments (Continued)

		(a)	(c)	(d)	(e)
	Component of capital included	Common Equity Tier 1 Capital	Tier 2 Capital	Tier 2 Capital	Additional Tier 1 Capital
31	If write-down, write-down trigger(s)	Not applicable	If a Non-Viability Event occurs and is continuing, the Bank shall, upon the provision of a Non-Viability Event notice, irrevocably (without the need for the consent of the holders of the Dated Subordinated Notes) reduce the then prevailing principal amount and cancel any accrued but unpaid interest of each Dated Subordinated Note (in each case in whole or in part) by an amount equal to the Non-Viability Event write-off amount per Dated Subordinated Note. “Non-Viability Event” means the earlier of: (a) the HKMA notifying the Bank in writing that the HKMA is of the opinion that a write-off or conversion is necessary, without which the Bank would become non-viable; and (b) the HKMA notifying the Bank in writing that a decision has been made by the government body, a government officer or other relevant regulatory body with the authority to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which the Bank would become non-viable.	If a Non-Viability Event occurs and is continuing, the Bank shall, upon the provision of a Non-Viability Event notice, irrevocably (without the need for the consent of the holders of the Dated Subordinated Notes) reduce the then prevailing principal amount and cancel any accrued but unpaid interest of each Dated Subordinated Note (in each case in whole or in part) by an amount equal to the Non-Viability Event write-off amount per Dated Subordinated Note. “Non-Viability Event” means the earlier of: (a) the HKMA notifying the Bank in writing that the HKMA is of the opinion that a write-off or conversion is necessary, without which the Bank would become non-viable; and (b) the HKMA notifying the Bank in writing that a decision has been made by the government body, a government officer or other relevant regulatory body with the authority to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which the Bank would become non-viable.	If a Non-Viability Event occurs and is continuing, the Bank shall, upon the provision of a Non-Viability Event notice, irrevocably (without the need for the consent of the holders of the AT1 Capital Securities) reduce the then principal amount of, and cancel any accrued but unpaid distribution of each AT1 Capital Security (in each case in whole or in part) by an amount equal to the Non-Viability Event write-off amount per AT1 Capital Security. “Non-Viability Event” means the earlier of: (a) the HKMA notifying the Bank in writing that the HKMA is of the opinion that a write-off or conversion is necessary, without which the Bank would become non-viable; and (b) the HKMA notifying the Bank in writing that a decision has been made by the government body, a government officer or other relevant regulatory body with the authority to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which the Bank would become non-viable.

Dah Sing Bank, Limited
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Part IIA. Composition of regulatory capital (Continued)

Template CCA: Main features of regulatory capital instruments (Continued)

		(a)	(b)	(c)	(d)
	Component of capital included	Common Equity Tier 1 Capital	Tier 2 Capital	Tier 2 Capital	Additional Tier 1 Capital
32	If write-down, full or partial	Not applicable	Full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Not applicable	Permanent	Permanent	Permanent
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)	The rights of holders will, in the event of the winding up of the Bank, be subordinated in right of payment to the claims of preference shareholders.	The rights of the holders will, in the event of the winding up of the Bank, rank (a) subordinate and junior in right of payment to, and to all claims of: (A) all unsubordinated creditors of the Bank (including its depositors); and (B) all other Subordinated Creditors of the Bank whose claims are stated to rank senior to the Dated Subordinated Notes or rank senior to the Dated Subordinated Notes by operation of law or contract; (b) pari passu in right of payment to and of all claims of Parity Obligations; and (c) senior in right of payment to and of: (A) all claims of Junior Obligations; and (B) creditors in respect of Tier 1 capital instruments of the Bank.	The rights of the holders will, in the event of the winding up of the Bank, rank (a) subordinate and junior in right of payment to, and to all claims of: (A) all unsubordinated creditors of the Bank (including its depositors); and (B) all other Subordinated Creditors of the Bank whose claims are stated to rank senior to the Dated Subordinated Notes or rank senior to the Dated Subordinated Notes by operation of law or contract; (b) pari passu in right of payment to and of all claims of Parity Obligations; and (c) senior in right of payment to and of: (A) all claims of Junior Obligations; and (B) creditors in respect of Tier 1 capital instruments of the Bank.	The rights of holders will, in the event of the winding up of the Bank, be subordinated in right of payment to the claims of Tier 2 Capital.

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Part IIA. Composition of regulatory capital (Continued)

Template CCA: Main features of regulatory capital instruments (Continued)

		(a)	(b)	(c)	(d)
	Component of capital included	Common Equity Tier 1 Capital	Tier 2 Capital	Tier 2 Capital	Additional Tier 1 Capital
35			“Parity Obligation” means any instrument or other obligation issued, entered into, or guaranteed by the Bank that constitutes or qualifies as a Tier 2 capital instrument under applicable capital regulations or that ranks or is expressed to rank pari passu with the Dated Subordinated Notes by operation of law or contract. “Junior Obligation” means the Shares, and any other class of the Bank’s share capital and any instrument or other obligation issued or guaranteed by the Bank that ranks or is expressed to rank junior to the Dated Subordinated Notes by operation of law or contract.	“Parity Obligation” means any instrument or other obligation issued, entered into, or guaranteed by the Bank that constitutes or qualifies as a Tier 2 capital instrument under applicable capital regulations or that ranks or is expressed to rank pari passu with the Dated Subordinated Notes by operation of law or contract. “Junior Obligation” means the Shares, and any other class of the Bank’s share capital and any instrument or other obligation issued or guaranteed by the Bank that ranks or is expressed to rank junior to the Dated Subordinated Notes by operation of law or contract.	
36	Non-compliant transitioned features	Not applicable			
37	If yes, specify the non-compliant features	Not applicable			

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Regulatory Disclosure Statement for the interim period ended 30 June 2026

Part IIA. Composition of regulatory capital (Continued)

Note:

- (1) The original dates of issuance of the Bank's Common Equity Tier 1 capital are as follows:

Date of issue	Ordinary shares issued HK\$'000
Before year 2010	3,600,000
31 May 2011	1,000,000
18 December 2012	400,000
30 May 2014	1,200,000
	6,200,000

- (2) Under the Financial Institutions (Resolution) Ordinance (the "Ordinance"), each holder and the agents of the Dated Subordinated Notes and the AT1 Capital Securities shall be subject, and shall be deemed to agree and acknowledge that they are each subject to the exercise of any Hong Kong Bail-in Power by the relevant Hong Kong resolution authority without prior notice and which may include (without limitation) and result in any of the following or some combination thereof:

- the reduction or cancellation of all or a part of the principal amount of, or interest on, the Dated Subordinated Notes and the AT1 Capital Securities;
- the conversion of all or a part of the principal amount of, or interest on, the Dated Subordinated Notes and the AT1 Capital Securities into shares or other securities or other obligations of the issuer or another person (and the issue to or conferral on the holder of such shares, securities or obligations), including by means of an amendment, modification or variation of the terms of the Dated Subordinated Notes and the AT1 Capital Securities; and
- the amendment or alteration of the maturity of the Dated Subordinated Notes or amendment or alteration of the amount of interest payable on the Dated Subordinated Notes and dividend payable on the AT1 Capital Securities, or the date on which interest and dividend become payable, including by suspending payment for a temporary period, or any other amendment or alteration of these conditions.

"Hong Kong Bail-in Power" means any power which may exist from time to time under the Ordinance, or any other laws, regulations, rules or requirements relating to the resolution of financial institutions incorporated in or authorised, designated, recognised or licensed to conduct regulated financial activities in Hong Kong in effect and applicable in Hong Kong to the issuer or other members of the Group.

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Part IIB. Macroprudential supervisory measures

Template CCyB1: Geographical distribution of credit exposures used in countercyclical capital buffer

The following table set out the consolidated Countercyclical Capital Buffer Ratio of the Bank and the geographical breakdown of risk-weighted amounts 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 (%)	Total RWA used in computation of CCyB ratio (HK\$'000)	AI-specific CCyB ratio (%)	CCyB amount (HK\$'000)
1	Hong Kong SAR	0.5%	93,012,198		
2	Australia	1%	134,541		
3	Belgium	1%	5,890		
4	France	1%	13		
5	Germany	0.75%	11		
6	Ireland	1.5%	363,254		
7	Netherlands	2%	79,028		
8	Norway	2.5%	8		
9	Saudi Arabia	1%	586,145		
10	South Korea	1%	701,232		
11	Spain	0.5%	5		
12	Sweden	2%	6		
13	United Arab Emirates	0.5%	5,125		
14	United Kingdom	2%	29,563		
	Sum		94,917,019		
	Total (including jurisdictions with zero JCCyB ratio)		128,876,731	0.378%	486,985

The CCyB amount is the Group's total RWA multiplied by the Group specific CCyB ratio.

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Part IIC. Leverage Ratio

The following tables set out the composition of the consolidated leverage ratio of the Bank and provide reconciliation between the leverage exposure measure and the consolidated assets of the published financial statements of the Bank.

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

The reconciliation between the leverage exposure measure and the consolidated assets per the published financial statements of the Bank as at 30 June 2026 is set out below.

		(a)
	Item	Amount (HK\$'000)
1	Total consolidated assets as per published financial statements	268,368,870
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(2,368,332)
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-
4	Adjustments for temporary exemption of central bank reserves	N/A
5	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the applicable accounting standard but excluded from the leverage ratio exposure measure.	-
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustments for eligible cash pooling transactions	-
8	Adjustments for derivative contracts	2,913,974
9	Adjustment for SFTs (i.e. repos and similar secured lending)	16,970
10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	8,090,579
11	Adjustments for prudent valuation adjustments and specific and collective provisions that are allowed to be excluded from LR exposure measure	(2,535,787)
12	Other adjustments	866,908
13	Leverage ratio exposure measure	275,353,182

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Regulatory Disclosure Statement for the interim period ended 30 June 2026

Part IIC. Leverage Ratio (Continued)

Template LR2: Leverage ratio

The detailed composition of the Bank's consolidated leverage ratio as at 30 June 2026 and 31 March 2026 is set out below:

		(a)	(b)
		30 Jun 2026 (HK\$'000)	31 Mar 2026 (HK\$'000)
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	264,297,320	256,563,576
2	Gross-up for derivative contracts collateral provided where deducted from balance sheet assets pursuant to the applicable accounting standards	-	-
3	Less: Deductions of receivables assets for cash variation margin provided under derivative contracts	(288,186)	(268,172)
4	Less: Adjustment for assets other than money received under SFTs that are recognised as an asset	-	-
5	Less: Specific and collective provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital	(2,475,836)	(2,541,239)
6	Less: Asset amounts deducted in determining Tier 1 capital	(1,320,742)	(1,330,471)
7	Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)	260,212,556	252,423,694
Exposures arising from derivative contracts			
8	Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/ or with all derivative contracts)	905,990	625,799
9	Add-on amounts for PFE associated with all derivative contracts	5,459,143	4,721,781
10	Less: Exempted CCP leg of client-cleared trade exposures	-	-
11	Adjusted effective notional amount of written credit-related derivative contracts	-	-
12	Less: Permitted reductions in effective notional amount and permitted deductions from add-on amounts for PFE of written credit-related derivative contracts	-	-
13	Total exposures arising from derivative contracts (sum of rows 8 to 12)	6,365,133	5,347,580
Exposures arising from SFTs			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	727,895	806,927
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
16	CCR exposure for SFT assets	16,970	21,187
17	Agent transaction exposures	-	-
18	Total exposures arising from SFTs (sum of row 14 to 17)	744,865	828,114
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	63,049,873	64,994,782
20	Less: Adjustments for conversion to credit equivalent amounts	(54,959,294)	(56,455,767)
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	(59,951)	(65,505)
22	Off-balance sheet items (sum of row 19 to 21)	8,030,628	8,473,510

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Part IIC. Leverage Ratio (Continued)

Template LR2: Leverage ratio (Continued)

		(a)	(b)
		30 Jun 2026 (HK\$'000)	31 Mar 2026 (HK\$'000)
Capital and total exposures			
23	Tier 1 capital	33,111,634	33,062,143
24	Total exposures (sum of rows 7, 13, 18 and 22)	275,353,182	267,072,898
Leverage ratio			
25 & 25a	Leverage ratio	12.0%	12.4%
26	Minimum leverage ratio requirement	3.0%	3.0%
27	Applicable leverage buffers	N/A	N/A
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	780,260	778,911
29	Quarter-end value of gross assets of SFTs, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	727,895	806,927
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)	275,405,547	267,044,882
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)	12.0%	12.4%

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Part III. Credit risk for non-securitization exposures

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. Loans are generally referred to loans and advances, trade bills and amount due from banks.

		(a)	(b)	(c)	(d)	(e)	(f)	(g)
		Gross carrying amounts of		Allowances / impairments (HK\$'000)	Of which ECL accounting provisions for credit losses on STC approach exposures		Of which ECL accounting provisions for credit losses on IRB approach exposures (HK\$'000)	Net values (HK\$'000)
		Defaulted exposures (HK\$'000)	Non-defaulted exposures (HK\$'000)		Allocated in regulatory category of specific provisions (HK\$'000)	Allocated in regulatory category of collective provisions (HK\$'000)		
1	Loans	4,525,081	151,973,055	2,413,703	1,006,143	1,407,560	-	154,084,433
2	Debt securities	21,901	82,754,864	46,036	-	46,036	-	82,730,729
3	Off-balance sheet exposures	20,120	63,029,753	59,951	-	59,951	-	62,989,922
4	Total	4,567,102	297,757,672	2,519,690	1,006,143	1,513,547	-	299,805,084

The Bank identifies the exposures as "default" in accordance with the definition of default used for regulatory capital adequacy purpose.

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Part III. Credit risk for non-securitization exposures (Continued)

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 respectively:

		(a)
		Amount (HK\$'000)
1	Defaulted loans and debt securities at end of the previous reporting period (31 December 2025)	4,663,417
2	Loans and debt securities that have defaulted since the last reporting period	1,210,471
3	Returned to non-defaulted status	(23,844)
4	Amounts written off	(446,452)
5	Other changes (mainly being settlement, repayments and effect of foreign exchange rate changes)	(856,610)
6	Defaulted loans and debt securities at end of the current reporting period (30 June 2026)	4,546,982

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Part III. Credit risk for non-securitization exposures (Continued)

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)
		Exposures unsecured: carrying amount (HK\$'000)	Exposures to be secured (Note) (HK\$'000)	Exposures secured by recognized collateral (HK\$'000)	Exposures secured by recognized guarantees (HK\$'000)	Exposures secured by recognized credit derivative contracts (HK\$'000)
1	Loans	143,082,572	11,001,861	4,138,821	2,128,492	-
2	Debt securities	82,730,729	-	-	-	-
3	Total	225,813,301	11,001,861	4,138,821	2,128,492	-
4	Of which defaulted	3,415,710	86,597	1,034	77,169	-

Note: Amounts reported under column (b) represent exposures which have at least one recognized CRM (collateral, financial guarantees, or credit derivative contracts) associated with them.

The allocation of the carrying amount of multi-secured exposures to different forms of recognized CRM in columns (c), (d) and (e) is made by order of priority, starting with the form of recognized CRM expected to be called first in the event of loss, and within the limits of the carrying amount of the secured exposures.

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Part III. Credit risk for non-securitization exposures (Continued)

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

The following table illustrates the effect of any recognized CRM (including recognized collateral under both comprehensive and simple approaches) on the calculation of credit risk capital requirements under STC 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	
	Exposure classes	On-balance sheet amount (HK\$'000)	Off-balance sheet amount (HK\$'000)	On-balance sheet amount (HK\$'000)	Off-balance sheet amount (HK\$'000)	RWA (HK\$'000)	RWA density (%)
1	Sovereign exposures	10,900,183	-	11,622,240	28,132	161,356	1%
2	Public sector entity exposures	6,830,641	1,180,567	7,346,667	262,165	1,240,138	16%
3	Multilateral development bank exposures	4,237,251	-	4,237,251	-	-	0%
3a	Unspecified multilateral body exposures	-	-	-	-	-	-
4	Bank exposures	46,341,898	4,927	46,466,415	3,492	11,872,744	26%
4a	Qualifying non-bank financial institution exposures	2,802,265	2,044,591	2,857,160	209,188	1,701,236	55%
5	Eligible covered bond exposures	-	-	-	-	-	-
6	General corporate exposures	68,588,167	14,603,699	67,383,163	2,901,627	51,274,184	73%
6a	Of which: non-bank financial institution exposures excluding those reported under row 4a	9,477,232	1,721,777	9,522,890	364,663	6,571,220	66%
6b	Specialized lending	-	-	-	-	-	-
7	Equity exposures	-	-	-	-	-	-
7a	Significant capital investments in commercial entities	-	-	-	-	-	-
7b	Holdings of capital instruments issued by, and non-capital LAC liabilities of, financial sector entities	-	-	-	-	-	-
7c	Subordinated debts issued by banks, qualifying non-bank financial institutions and corporates	-	-	-	-	-	-
8	Retail exposures	28,016,580	43,671,007	24,844,676	4,085,659	22,558,749	78%
8a	Exposures arising from IPO financing	-	-	-	-	-	-

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Part III. Credit risk for non-securitization exposures (Continued)

Template CR4: Credit risk exposures and effects of recognized credit risk mitigation – for STC approach (Continued)

		(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 (HK\$'000)	Off-balance sheet amount (HK\$'000)	On-balance sheet amount (HK\$'000)	Off-balance sheet amount (HK\$'000)	RWA (HK\$'000)	RWA density (%)
9	Real estate exposures	70,045,480	1,524,962	69,346,578	236,790	40,416,734	58%
9a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	42,179,105	136,382	41,691,463	53,552	10,436,362	25%
9b	Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)	255,566	-	255,566	-	92,977	36%
9c	Of which: regulatory commercial real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	4,600,289	12,955	4,588,304	5,181	3,015,333	66%
9d	Of which: regulatory commercial real estate exposures (materially dependent on cash flows generated by mortgaged properties)	898,424	6,700	898,424	2,680	657,944	73%
9e	Of which: other real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	12,093,211	1,362,807	11,906,697	172,930	11,201,260	93%
9f	Of which: other real estate exposures (materially dependent on cash flows generated by mortgaged properties)	7,841,846	1,065	7,829,085	426	11,744,267	150%
9g	Of which: land acquisition, development and construction exposures	2,177,039	5,053	2,177,039	2,021	3,268,591	150%
10	Defaulted exposures	3,540,839	20,120	3,540,839	2,012	5,080,597	143%
11	Other exposures	6,267,753	-	6,267,753	-	6,267,753	100%
11a	Cash and gold	719,919	-	4,378,234	361,514	609,647	13%
11b	Items in the process of clearing or settlement	650,607	-	650,607	-	4,950	1%
12	Total	248,941,583	63,049,873	248,941,583	8,090,579	141,188,088	55%

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Part III. Credit risk for non-securitization exposures (Continued)

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

The following table presents a breakdown of credit risk exposures under STC approach by exposure classes and by risk weights as at 30 June 2026:

		0% (HK\$'000)	20% (HK\$'000)	50% (HK\$'000)	100% (HK\$'000)	150% (HK\$'000)	Other (HK\$'000)	Total credit exposure amount (post-CCF and post-CRM) (HK\$'000)
1	Sovereign exposures	10,843,595	806,777	-	-	-	-	11,650,372
2	Public sector entity exposures	1,408,141	6,200,691	-	-	-	-	7,608,832
3	Multilateral development bank exposures	4,237,251		-	-	-	-	4,237,251
3a	Unspecified multilateral body exposures	-	-	-	-	-	-	-
4	Bank exposures	23,356,508	21,776,289	-	1,337,110	-	-	46,469,907

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Part III. Credit risk for non-securitization exposures (Continued)

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

		20% (HK\$'000)	30% (HK\$'000)	40% (HK\$'000)	50% (HK\$'000)	75% (HK\$'000)	100% (HK\$'000)	150% (HK\$'000)	Other (HK\$'000)	Total credit exposure amount (post-CCF and post-CRM) (HK\$'000) (Note (b))
4a	Qualifying non-bank financial institution exposures	-	1,330,055	-	-	1,736,293	-	-	-	3,066,348

		10% (HK\$'000)	15% (HK\$'000)	20% (HK\$'000)	25% (HK\$'000)	35% (HK\$'000)	50% (HK\$'000)	100% (HK\$'000)	Other (HK\$'000)	Total credit exposure amount (post-CCF and post-CRM) (HK\$'000)
5	Eligible covered bond exposures	-	-	-	-	-	-	-	-	-

		20% (HK\$'000)	30% (HK\$'000)	50% (HK\$'000)	65% (HK\$'000)	75% (HK\$'000)	85% (HK\$'000)	100% (HK\$'000)	150% (HK\$'000)	Other (HK\$'000)	Total credit exposure amount (post-CCF and post-CRM) (HK\$'000)
6	General corporate exposures	6,789,246	-	22,267,554		7,651,105	3,551,064	30,025,821	-	-	70,284,790
6a	Of which: non-bank financial institution exposures excluding those reported under row 4a	499,112	-	5,087,075		1,089,718	673,841	2,537,807	-	-	9,887,553

		20% (HK\$'000)	50% (HK\$'000)	75% (HK\$'000)	80% (HK\$'000)	100% (HK\$'000)	130% (HK\$'000)	150% (HK\$'000)	Other (HK\$'000)	Total credit exposure amount (post-CCF and post-CRM) (HK\$'000)
6b	Specialized lending	-	-	-	-	-	-	-	-	-

		100% (HK\$'000)	250% (HK\$'000)	400% (HK\$'000)	Other (HK\$'000)	Total credit exposure amount (post-CCF and post-CRM) (HK\$'000)
7	Equity exposures		-	-	-	-

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Part III. Credit risk for non-securitization exposures (Continued)

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

		250% (HK\$'000)	400% (HK\$'000)	1250% (HK\$'000)	Other (HK\$'000)	Total credit exposure amount (post-CCF and post-CRM) (HK\$'000)
7a	Significant capital investments in commercial entities	-	-	-	-	-
7b		150% (HK\$'000)	250% (HK\$'000)	400% (HK\$'000)	Other (HK\$'000)	Total credit exposure amount (post-CCF and post-CRM) (HK\$'000) (Note (c))
	Holdings of capital instruments issued by, and non-capital LAC liabilities of, financial sector entities	-	-	-	-	-
7c		150% (HK\$'000)			Other (HK\$'000)	Total credit exposure amount (post-CCF and post-CRM) (HK\$'000)
	Subordinated debts issued by banks, qualifying non-bank financial institutions and corporates		-		-	-
8		45% (HK\$'000)	75% (HK\$'000)	100% (HK\$'000)	Other (HK\$'000)	Total credit exposure amount (post-CCF and post-CRM) (HK\$'000)
	Retail exposures	4,337,669	16,013,056	8,440,457	139,153	28,930,335
8a		0% (HK\$'000)			Other (HK\$'000)	Total credit exposure amount (post-CCF and post-CRM) (HK\$'000)
	Exposures arising from IPO financing		-		-	-

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Part III. Credit risk for non-securitization exposures (Continued)

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

		0 % (HK\$'000)	20% (HK\$'000)	25% (HK\$'000)	30% (HK\$'000)	35% (HK\$'000)	40% (HK\$'000)	45% (HK\$'000)	50% (HK\$'000)	60% (HK\$'000)	65% (HK\$'000)	70% (HK\$'000)	75% (HK\$'000)	85% (HK\$'000)	90% (HK\$'000)	100% (HK\$'000)	105% (HK\$'000)	110% (HK\$'000)	150% (HK\$'000)	Other (HK\$'000)	Total credit exposure amount (post-CCF and post-CRM) (HK\$'000)
9	Real estate exposures	-	20,763,013	8,620,236	9,806,735	2,979	1,240,893	470,898	501,064	3,740,211		989,398	834,970	5,131,553	123,903	7,014,687	15,053	5,975	10,008,571	313,229	69,583,368
9a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)		20,763,013	8,620,236	9,644,067		1,240,893	392,848	501,064	39,744		218,172	8,565				15,053			301,360	41,745,015
9b	Of which: no loan splitting applied		20,763,013	8,620,236	9,644,067		1,240,893	392,848	501,064	39,744		218,172	8,565				15,053			301,360	41,745,015
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)				162,668	2,979		78,050		-			-		-		-			11,869	255,566
9f	Of which: regulatory commercial real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	-	-		-		-		-	3,700,467			375,753	26,845		490,420			-	-	4,593,485
9g	Of which: no loan splitting applied	-	-		-		-		-	3,700,467			375,753	26,845		490,420			-	-	4,593,485
9h	Of which: loan splitting applied (secured)																				
9i	Of which: loan splitting applied (unsecured)																				

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Part III. Credit risk for non-securitization exposures (Continued)

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

		0 % (HK\$'000)	20% (HK\$'000)	25% (HK\$'000)	30% (HK\$'000)	35% (HK\$'000)	40% (HK\$'000)	45% (HK\$'000)	50% (HK\$'000)	60% (HK\$'000)	65% (HK\$'000)	70% (HK\$'000)	75% (HK\$'000)	85% (HK\$'000)	90% (HK\$'000)	100% (HK\$'000)	105% (HK\$'000)	110% (HK\$'000)	150% (HK\$'000)	Other (HK\$'000)	Total credit exposure amount (post-CCF and post-CRM) (HK\$'000)
9j	Of which: regulatory commercial real estate exposures (materially dependent on cash flows generated by mortgaged properties)											771,226			123,903			5,975		-	901,104
9k	Of which: other real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	-	-		-		-		-				450,652	5,104,708		6,524,267			-	-	12,079,627
9l	Of which: no loan splitting applied	-	-		-		-		-				450,652	5,104,708		6,524,267			-	-	12,079,627
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)																		7,829,511	-	7,829,511
9p	Of which: land acquisition, development and construction exposures															-			2,179,060	-	2,179,060

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Part III. Credit risk for non-securitization exposures (Continued)

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

		50% (HK\$'000)	100% (HK\$'000)	150% (HK\$'000)	Other (HK\$'000)	Total credit exposure amount (post-CCF and post-CRM) (HK\$'000)
10	Defaulted exposures		233,165	3,231,483	78,203	3,542,851

		100% (HK\$'000)	1250% (HK\$'000)	Other (HK\$'000)	Total credit exposure amount (post-CCF and post-CRM) (HK\$'000)
11	Other exposures	6,267,753	-	-	6,267,753

		0% (HK\$'000)	100% (HK\$'000)	Other (HK\$'000)	Total credit exposure amount (post-CCF and post-CRM) (HK\$'000)
11a	Cash and gold	1,691,516	-	3,048,232	4,739,748

		0% (HK\$'000)	20% (HK\$'000)	Other (HK\$'000)	Total credit exposure amount (post-CCF and post-CRM) (HK\$'000) (Note (d))
11b	Items in the process of clearing or settlement	626,134	24,404	69	650,607

Note:

- (a) The increase was attributable to the increase in bond investment issued by multilateral development banks.
- (b) The increase was attributable to new loans to qualifying non-bank financial institutions.
- (c) The decrease was attributable to the maturity of the non-capital LAC liabilities.
- (d) The increase was attributable to the increase in receivables from transactions in securities, foreign exchange and commodities not yet due for settlement.

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Part III. Credit risk for non-securitization exposures (Continued)

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

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

	Risk Weight	(a)	(b)	(c)	(d)
		On-balance sheet exposure (HK\$'000)	Off-balance sheet exposure (pre-CCF) (HK\$'000)	Weighted average CCF ¹ (HK\$'000)	Exposure (post-CCF and post-CRM) (HK\$'000)
1	Less than 40%	115,878,851	1,315,042	23%	121,711,365
2	40-70%	31,702,959	21,775,546	10%	34,896,666
3	75%	24,905,134	19,362,614	11%	26,235,424
4	85%	8,717,392	2,235,966	12%	8,682,617
5	90-100%	54,250,507	18,334,467	17%	52,105,855
6	105-130%	160,181	-	N/A	160,181
7	150%	13,326,559	26,238	17%	13,240,054
8	250%	-	-	N/A	-
9	400%	-	-	N/A	-
10	1250%	-	-	N/A	-
11	Total exposures	248,941,583	63,049,873	13%	257,032,162

¹ Weighting is based on off-balance sheet exposure (pre-CCF).

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Part IV. Counterparty credit risk

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

The following table presents a comprehensive breakdown of counterparty credit 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)	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)
1	SA-CCR approach (for derivative contracts)	643,996	3,608,456		1.4	5,953,432	3,110,404
1a	CEM (for derivative contracts)	-	-		1.4	-	-
1b	Method for group 2b cryptoasset derivative contracts	-	-		1.4	-	-
2	IMM (CCR) approach			-	-	-	-
3	Simple approach (for SFTs)					727,895	75,406
4	Comprehensive approach (for SFTs)					-	-
5	VaR (for SFTs)					-	-
6	Total						3,185,810

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Part IV. Counterparty credit risk (Continued)

Template CCR3: Counterparty credit risk exposures (other than those to CCPs) by exposure classes and by risk weights – for STC 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 STC approach, by exposure classes and risk-weights, irrespective of the approach used to determine the amount of default risk exposures:

		(a)	(b)	(c)	(ca)	(cb)	(d)	(e)	(ea)	(f)	(g)	(h)	(i)
	Risk Weight Exposure class	0% (HK\$'000)	10% (HK\$'000)	20% (HK\$'000)	30% (HK\$'000)	40% (HK\$'000)	50% (HK\$'000)	75% (HK\$'000)	85% (HK\$'000)	100% (HK\$'000)	150% (HK\$'000)	Others (HK\$'000)	Total default risk exposure after CRM (HK\$'000)
1	Sovereign exposures	300	-	-	-	-	-	-	-	-	-	-	300
2	Public sector entity exposures	-	-	-	-	-	-	-	-	-	-	-	-
3	Multilateral development bank exposures	-	-	-	-	-	-	-	-	-	-	-	-
4	Unspecified multilateral body exposures	-	-	-	-	-	-	-	-	-	-	-	-
5	Bank exposures	-	-	940,590	2,570,172	83,291	106,576	-	-	-	-	-	3,700,629
6	Qualifying non-bank financial institution exposures	-	-	-	-	-	-	-	-	-	-	-	-
7	General corporate exposures	-	-	127,545	-	-	110,633	-	230,651	1,533,710	-	-	2,002,539
8	Retail exposures	-	-	-	-	-	-	80,921	-	268,755	-	-	349,676
9	Defaulted exposures	-	-	-	-	-	-	-	-	-	-	-	-
10	Other exposures	628,183	-	-	-	-	-	-	-	-	-	-	628,183
11	Total	628,483	-	1,068,135	2,570,172	83,291	217,209	80,921	230,651	1,802,465	-	-	6,681,327

The increase of default risk exposure after CRM in the risk-weight categories other than 0% and 85% was mainly attributable to MTM gain and increase in potential future exposure of derivative contracts.

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Part IV. Counterparty credit risk (Continued)

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

The following table presents a breakdown of all types of collateral posted or recognized collateral received to support or reduce the exposures to counterparty credit risk exposures as at 30 June 2026 in respect of derivative contracts or SFTs entered into, including contracts or transactions cleared through a CCP:

	(a)	(b)	(c)	(d)	(e)	(f)
	Derivative contracts				SFTs ¹	
	Fair value of recognized collateral received		Fair value of posted collateral		Fair value of recognized collateral received	Fair value of posted collateral
	Segregated (HK\$'000)	Unsegregated (HK\$'000)	Segregated (HK\$'000)	Unsegregated (HK\$'000)	(HK\$'000)	of posted collateral (HK\$'000)
Cash - domestic currency ²	18,827	-	-	-	300,000	-
Cash - other currencies	1,244,006	228,388	672,491	288,186	328,183	-
Domestic sovereign debt	-	-	-	-	-	300,300
Corporate bonds	-	-	-	-	-	344,854
Total	1,262,833	228,388	672,491	288,186	628,183	645,154

As compared to the position as at 31 December 2025, the changes in segregated and unsegregated collateral received or posted were due to the change in variation margin received from or posted to counterparties under Credit Support Annex arrangement for derivative trading.

¹ For “SFTs” reported in columns (e) and (f), the collateral used is defined as referring to both legs of the transaction. For example, an AI transfers securities to a third party, which in turn posts collateral to the AI. The AI should report both legs of the transaction in the template; on one hand the collateral received is reported in column (e), on the other hand the collateral posted by the AI is reported in column (f).

² “Domestic currency” refers to the AI’s reporting currency (not the currency / currencies in which the derivative contract or SFT is denominated).

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Part IV. Counterparty credit risk (Continued)

Template CCR6: Credit-related derivatives contracts

The following table presents the amount of credit-related derivative contracts as at 30 June 2026, broken down into credit protection bought and credit protection sold:

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

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Part IV. Counterparty credit risk (Continued)

Template CCR8: Exposures to CCPs

The following table presents a comprehensive breakdown of exposures to both qualifying and non-qualifying CCPs and the respective RWAs, covering all types of credit risk exposures (including default risk exposures to the CCPs, credit risk exposures arising from initial margins posted, and default fund contributions made, to the CCPs) as at 30 June 2026:

		(a)	(b)
		Exposure after CRM (HK\$'000)	RWA (HK\$'000)
1	Exposures of the AI as clearing member or clearing client to qualifying CCPs (total)		2,919
2	Default risk exposures to qualifying CCPs (excluding items disclosed in rows 7 to 10), of which:	145,934	2,919
3	(i) OTC derivative transactions	145,934	2,919
4	(ii) Exchange-traded derivative contracts	-	-
5	(iii) Securities financing transactions	-	-
6	(iv) Netting sets subject to valid cross-product netting agreements	-	-
7	Segregated initial margin	-	
8	Unsegregated initial margin	-	-
9	Funded default fund contributions	-	-
10	Unfunded default fund contributions	-	-
11	Exposures of the AI as clearing member or clearing client to non-qualifying CCPs (total)		-
12	Default risk exposures to non-qualifying CCPs (excluding items disclosed in rows 17 to 20), of which:	-	-
13	(i) OTC derivative transactions	-	-
14	(ii) Exchange-traded derivative contracts	-	-
15	(iii) Securities financing transactions	-	-
16	(iv) Netting sets subject to valid cross-product netting agreements	-	-
17	Segregated initial margin	-	
18	Unsegregated initial margin	-	-
19	Funded default fund contributions	-	-
20	Unfunded default fund contributions	-	-

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Part IVA. Credit valuation adjustment risk

Template CVA1: CVA risk under reduced basic CVA approach

The following table provides the components used for the calculation of CVA risk capital charge under the reduced basic CVA approach as at 30 June 2026:

		(a)	(b)
		Components (HK\$'000)	CVA risk capital charge under the reduced basic CVA approach (HK\$'000)
1	Aggregation of systematic components of CVA risk	361,072	
2	Aggregation of idiosyncratic components of CVA risk	43,469	
3	Total		119,872

The Bank did not use CVA hedge as at 30 June 2026.

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Part VI. Market risk

Template MR1: Market risk under STM approach

The table below provides the components of the market risk capital requirements calculated using the STM approach exposures as at 30 June 2026:

		(a)
		Market risk capital charges under STM approach (HK\$'000)
1	General interest rate risk	48,598
2	Equity risk	2,163
3	Commodity risk	-
4	Foreign exchange risk	92,257
5	Credit spread risk (non-securitization)	6,425
6	Credit spread risk (securitization: non-correlation trading portfolio ("CTP"))	-
7	Credit spread risk (securitization: CTP)	-
8	Standardized default risk charge ("SA-DRC") (non-securitization)	193
9	SA-DRC (securitization: non-CTP)	-
10	SA-DRC (securitization: CTP)	-
11	Group 2a cryptoasset exposures	-
12	Residual risk add-on	1
13	Total	149,637

The decrease was mainly attributable to the decrease in foreign exchange risk derived from Macau Pataca position.

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Part XI. Asset encumbrance

Template ENC: Asset encumbrance

The following table provides the carrying amounts of encumbered and unencumbered assets on the balance sheet under regulatory scope of consolidation as at 30 June 2026:

	(a)	(c)	(d)
	Encumbered assets (HK\$'000)	Unencumbered assets (HK\$'000)	Total (HK\$'000)
Cash and balances with banks	920,389	6,513,326	7,433,715
Trading securities	3,625,742	6,031,210	9,656,952
Advances and other accounts	3,021	146,904,607	146,907,628
Financial assets at fair value through other comprehensive	423,073	47,757,584	48,180,657
Financial assets at amortised cost	207,851	35,169,689	35,377,540
Other assets	-	18,444,046	18,444,046
Total assets	5,180,076	260,820,462	266,000,538

The increase in encumbered assets was mainly attributable to the increase in short positions.

Dah Sing Bank, Limited**Regulatory Disclosure Statement for the interim period ended 30 June 2026****Abbreviations**

A	
AI	Authorised institution
AMA	Advanced measurement approach
ASA	Alternative standardised approach
AT1	Additional Tier 1
B	
BSC	Basic approach
C	
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
D	
D-SIBs	Domestic systemically important banks
E	
EAD	Exposure at default
G	
G-SIBs	Global systemically important banks
H	
Hong Kong	The Hong Kong Special Administrative Region of the People's Republic of China
I	
IAA	Internal Assessment Approach
IMA	Internal models (market risk) approach
IMM(CCR)	Internal models (counterparty credit risk) approach
IRB	Internal ratings-based approach
IRB(S)	Internal ratings-based (securitisation) approach
J	
JCCyB	Jurisdiction countercyclical capital buffer
L	
LAC	Loss-absorbing capacity
LTA	Look through approach
M	
MBA	Mandate-based approach
N	
N/A	Not applicable
O	
OTC	Over-the-counter
P	
PFE	Potential future exposure
PSE	Public sector entity
R	
RC	Replacement cost
RW	Risk-weight
RWA	Risk-weighted asset/risk-weighted amount

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Abbreviations (Continued)

S	
SA-CCR	Standardised approach for counterparty credit risk
SEC-IRBA	Securitization internal ratings-based approach
SEC-ERBA	Securitization external ratings-based approach
SEC-SA	Securitization standardized approach
SEC-FBA	Securitization fall-back approach
SFT	Securities financing transaction
SSTM	Simplified standardized (market risk) approach
STC	Standardised (credit risk) approach
STC(S)	Standardised (securitisation) approach
STM	Standardised (market risk) approach
V	
VaR	Value at risk