TAI YAU BANK, LIMITED

Regulatory Disclosures

30 June 2025

(Unaudited)

TAI YAU BANK, LIMITED

Table of contents

TAI YAU BANK, LIMITED

Template KM1: Key prudential ratios as at 30 June 2025

		(a)	(b)	(c)	(d)	(e)
		30/6/2025	31/3/2025	31/12/2024	30/9/2024	30/6/2024
		(HK$'000)	(HK$'000)	(HK$'000)	(HK$'000)	(HK$'000)
	Regulatory capital					
1 & 1a	Common Equity Tier 1 (CET1)	847,641	844,051	844,500	839,534	832,695
2 & 2a	Tier 1	847,641	844,051	844,500	839,534	832,695
3 & 3a	Total capital	848,256	844,687	845,250	840,193	833,449
	RWA					
4	Total RWA	455,106	449,459	440,919	451,818	432,491
4a	Total RWA (pre-floor)	455,106	449,459	N/A	N/A	N/A
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5 & 5a	CET1 ratio (%)	186.25%	187.79%	191.53%	185.81%	192.53%
5b	CET1 ratio (%) (pre-floor ratio)	186.25%	187.79%	N/A	N/A	N/A
6 & 6a	Tier 1 ratio (%)	186.25%	187.79%	191.53%	185.81%	192.53%
6b	Tier 1 ratio (%) (pre-floor ratio)	186.25%	187.79%	N/A	N/A	N/A
7 & 7a	Total capital ratio (%)	186.39%	187.93%	191.70%	185.96%	192.71%
7b	Total capital ratio (%) (pre-floor ratio)	186.39%	187.93%	N/A	N/A	N/A
	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 (%)	0.50%	0.50%	0.50%	1.00%	1.00%
10	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	N/A	N/A	N/A	N/A	N/A
11	Total AI-specific CET1 buffer requirements (%)	3.00%	3.00%	3.00%	3.50%	3.50%
12	CET1 available after meeting the AI’s minimum capital requirements (%)	178.39%	179.93%	183.70%	177.96%	184.71%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	2,193,225	2,004,864	1,966,819	1,978,750	1,973,033
13a	LR exposure measure based on mean values of gross assets of SFTs	N/A	N/A	N/A	N/A	N/A
14, 14a & 14b	LR (%)	38.65%	42.10%	42.94%	42.43%	42.20%
14c & 14d	LR (%) based on mean values of gross assets of SFTs	N/A	N/A	N/A	N/A	N/A
	Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)					
	Applicable to category 1 institution only:					
15	Total high quality liquid assets (HQLA)	N/A	N/A	N/A	N/A	N/A
16	Total net cash outflows	N/A	N/A	N/A	N/A	N/A
17	LCR (%)	N/A	N/A	N/A	N/A	N/A
	Applicable to category 2 institution only:					
17a	LMR (%)	116.11%	117.68%	133.31%	130.97%	124.37%
	Net Stable Funding Ratio (NSFR) / Core Funding Ratio (CFR)					
	Applicable to category 1 institution only:					
18	Total available stable funding	N/A	N/A	N/A	N/A	N/A
19	Total required stable funding	N/A	N/A	N/A	N/A	N/A
20	NSFR (%)	N/A	N/A	N/A	N/A	N/A
	Applicable to category 2A institution only:					
20a	CFR (%)	N/A	N/A	N/A	N/A	N/A

TAI YAU BANK, LIMITED

Template OV1: Overview of Risk-Weighted Amount (RWA) as at 30 June 2025

HK$'000

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		30-Jun-2025	31-Mar-2025	30-Jun-2025
1	Credit risk for non-securitization exposures	**393,493**	389,171	**31,479**
2	Of which STC approach	0	0	0
2a	Of which BSC approach	393,493	389,171	31,479
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	0	0	0
7	Of which SA-CCR approach	0	0	0
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	0	0	0
11	Equity positions in banking book under the simple risk-weight method and internal models method	N/A	N/A	N/A
12	Collective investment scheme (“CIS”) exposures – look-through approach / third-party approach	0	0	0
13	CIS exposures – mandate-based approach	0	0	0
14	CIS exposures – fall-back approach	0	0	0
14a	CIS exposures – combination of approaches	0	0	0
15	Settlement risk	0	0	0
16	Securitization exposures in banking book	0	0	0
17	Of which SEC-IRBA	0	0	0
18	Of which SEC-ERBA (including IAA)	0	0	0
19	Of which SEC-SA	0	0	0
19a	Of which SEC-FBA	0	0	0
20	Market risk	0	0	0
21	Of which STM approach	0	0	0
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	0	0	0
24	Operational risk	**61,613**	60,288	**4,929**
24a	Sovereign concentration risk	0	0	0
25	Amounts below the thresholds for deduction (subject to 250% RW)	0	0	0
26	Output floor level applied	0	0	0
27	Floor adjustment (before application of transitional cap)	0	0	0
28	Floor adjustment (after application of transitional cap)	N/A	N/A	N/A
28a	Deduction to RWA	0	0	0
28b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	0	0	0
28c	Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital	0	0	0
29	Total	**455,106**	449,459	**36,408**

TAI YAU BANK, LIMITED

Template CC1: Composition of regulatory capital as at 30 June 2025

		(a)	(b)
		HK$'000	**Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation**
	CET1 capital: instruments and reserves		
1	Directly issued qualifying CET1 capital instruments plus any related share premium	300,000	(2)
2	Retained earnings	496,731	(3)
3	Disclosed reserves	51,557	(4)
5	Minority interests arising from CET1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in CET1 capital of the consolidation group)	0	
6	**CET1 capital before regulatory deductions**	848,288	
	CET1 capital: regulatory deductions		
7	Valuation adjustments	0	
8	Goodwill (net of associated deferred tax liabilities)	0	
9	Other intangible assets (net of associated deferred tax liabilities)	210	(5)
10	Deferred tax assets (net of associated deferred tax liabilities)	387	(1)
11	Cash flow hedge reserve	0	
12	Excess of total EL amount over total eligible provisions under the IRB approach	0	
13	Credit-enhancing interest-only strip, and any gain-on-sale and other increase in the CET1 capital arising from securitization transactions	0	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	0	
15	Defined benefit pension fund net assets (net of associated deferred tax liabilities)	0	
16	Investments in own CET1 capital instruments (if not already netted off paid-in capital on reported balance sheet)	0	
17	Reciprocal cross-holdings in CET1 capital instruments	0	
18	Insignificant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	
19	Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	
20	Mortgage servicing rights (net of associated deferred tax liabilities)	Not applicable	Not applicable
21	Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities)	Not applicable	Not applicable
22	Amount exceeding the 15% threshold	Not applicable	Not applicable
23	of which: significant investments in the ordinary share of financial sector entities	Not applicable	Not applicable
24	of which: mortgage servicing rights	Not applicable	Not applicable
25	of which: deferred tax assets arising from temporary differences	Not applicable	Not applicable
26	National specific regulatory adjustments applied to CET1 capital	50	
26a	Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)	0	
26b	Regulatory reserve for general banking risks	50	
26c	Securitization exposures specified in a notice given by the MA	0	
26d	Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings	0	
26e	Capital shortfall of regulated non-bank subsidiaries	0	
26f	Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	0	
27	Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions	0	
28	**Total regulatory deductions to CET1 capital**	647	
29	**CET1 capital**	847,641	

		(a)	(b)
		HK$'000	**Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation**
	AT1 capital: instruments		
30	Qualifying AT1 capital instruments plus any related share premium	0	
31	of which: classified as equity under applicable accounting standards	0	
32	of which: classified as liabilities under applicable accounting standards	0	
34	AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group)	0	
36	**AT1 capital before regulatory deductions**	0	
	AT1 capital: regulatory deductions		
37	Investments in own AT1 capital instruments	0	
38	Reciprocal cross-holdings in AT1 capital instruments	0	
39	Insignificant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	
40	Significant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0	
41	National specific regulatory adjustments applied to AT1 capital	0	
42	Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions	0	
43	**Total regulatory deductions to AT1 capital**	0	
44	**AT1 capital**	0	
45	**Tier 1 capital (T1 = CET1 + AT1)**	847,641	
	Tier 2 capital: instruments and provisions		
46	Qualifying Tier 2 capital instruments plus any related share premium	0	
48	Tier 2 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital of the consolidation group)	0	
50	Collective provisions and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	615	
51	**Tier 2 capital before regulatory deductions**	615	
	Tier 2 capital: regulatory deductions		
52	Investments in own Tier 2 capital instruments	0	
53	Reciprocal cross-holdings in Tier 2 capital instruments and non-capital LAC liabilities	0	
54	Insignificant LAC investments in Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold and, where applicable, 5% threshold)	0	
54a	Insignificant LAC investments in non-capital LAC liabilities of financial sector entities that are outside the scope of regulatory consolidation (amount formerly designated for the 5% threshold but no longer meets the conditions) (for institutions defined as "section 2 institution" under §2(1) of Schedule 4F to BCR only)	0	
55	Significant LAC investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (net of eligible short positions)	0	
55a	Significant LAC investments in non-capital LAC liabilities of financial sector entities that are outside the scope of regulatory consolidation (net of eligible short positions)	0	
56	National specific regulatory adjustments applied to Tier 2 capital	0	
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	0	
56b	Regulatory deductions applied to Tier 2 capital to cover the required deductions falling within §48(1)(g)	0	
57	**Total regulatory adjustments to Tier 2 capital**	0	
58	**Tier 2 capital (T2)**	615	
59	**Total regulatory capital (TC = T1 + T2)**	848,256	
60	**Total RWA**	455,106	

		(a)	(b)
		HK$'000	**Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation**
	Capital ratios (as a percentage of RWA)		
61	**CET1 capital ratio**	186.25%	
62	**Tier 1 capital ratio**	186.25%	
63	**Total capital ratio**	186.39%	
64	**Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)**	3.00%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: bank specific countercyclical capital buffer requirement	0.50%	
67	of which: higher loss absorbency requirement	0	
68	CET1 (as a percentage of RWA) available after meeting minimum capital requirements	178.39%	
	National minima (if different from Basel 3 minimum)		
69	National CET1 minimum ratio	Not applicable	Not applicable
70	National Tier 1 minimum ratio	Not applicable	Not applicable
71	National Total capital minimum ratio	Not applicable	Not applicable
	Amounts below the thresholds for deduction (before risk weighting)		
72	Insignificant LAC investments in CET1, AT1 and Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation	0	
73	Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0	
74	Mortgage servicing rights (net of associated deferred tax liabilities)	Not applicable	Not applicable
75	Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities)	Not applicable	Not applicable
	Applicable caps on the inclusion of provisions in Tier 2 capital		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the BSC approach, or the STC approach and SEC-ERBA, SEC-SA and SEC-FBA (prior to application of cap)	615	
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	4,919	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the IRB approach and SEC-IRBA (prior to application of cap)	0	
79	Cap for inclusion of provisions in Tier 2 under the IRB approach and SEC-IRBA	0	

Template CC1: Composition of regulatory capital as at 30 June 2025 - (Continued)

	Notes to the Template		
	Description	**Hong Kong basis HK$'000**	**Basel III basis HK$'000**
9	**Other intangible assets (net of associated deferred tax liabilities)**	210	210
	Explanation As set out in paragraph 87 of the Basel III text issued by the Basel Committee (December 2010), mortgage servicing rights ("MSRs") may be given limited recognition in CET1 capital (and hence be excluded from deduction from CET1 capital up to the specified threshold). In Hong Kong, an AI is required to follow the accounting treatment of including MSRs as part of intangible assets reported in the AI's financial statements and to deduct MSRs in full from CET1 capital. Therefore, the amount to be deducted as reported in row 9 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 9 (i.e. the amount reported under the "Hong Kong basis") adjusted by reducing the amount of MSRs to be deducted to the extent not in excess of the 10% threshold set for MSRs and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and significant investments in CET1 capital instruments issued by financial sector entities (excluding those that are loans, facilities or other credit exposures to connected companies) under Basel III.		
10	**Deferred tax assets (net of associated deferred tax liabilities)**	387	387
	Explanation As set out in paragraphs 69 and 87 of the Basel III text issued by the Basel Committee (December 2010), DTAs of the bank to be realized are to be deducted, whereas DTAs which relate to temporary differences may be given limited recognition in CET1 capital (and hence be excluded from deduction from CET1 capital up to the specified threshold). In Hong Kong, an AI is required to deduct all DTAs in full, irrespective of their origin, from CET1 capital. Therefore, the amount to be deducted as reported in row 10 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 10 (i.e. the amount reported under the "Hong Kong basis") adjusted by reducing the amount of DTAs to be deducted which relate to temporary differences to the extent not in excess of the 10% threshold set for DTAs arising from temporary differences and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and significant investments in CET1 capital instruments issued by financial sector entities (excluding those that are loans, facilities or other credit exposures to connected companies) under Basel III.		
18	**Insignificant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)**	0	0
	Explanation For the purpose of determining the total amount of insignificant LAC investments in CET1 capital instruments issued by financial sector entities, an AI is required to aggregate any amount of loans, facilities or other credit exposures provided by it to any of its connected companies, where the connected company is a financial sector entity, as if such loans, facilities or other credit exposures were direct holdings, indirect holdings or synthetic holdings of the AI in the capital instruments of the financial sector entity, except where the AI demonstrates to the satisfaction of the MA that any such loan was made, any such facility was granted, or any such other credit exposure was incurred, in the ordinary course of the AI's business. Therefore, the amount to be deducted as reported in row 18 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 18 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.		
19	**Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)**	0	0
	Explanation For the purpose of determining the total amount of significant LAC investments in CET1 capital instruments issued by financial sector entities, an AI is required to aggregate any amount of loans, facilities or other credit exposures provided by it to any of its connected companies, where the connected company is a financial sector entity, as if such loans, facilities or other credit exposures were direct holdings, indirect holdings or synthetic holdings of the AI in the capital instruments of the financial sector entity, except where the AI demonstrates to the satisfaction of the MA that any such loan was made, any such facility was granted, or any such other credit exposure was incurred, in the ordinary course of the AI's business. Therefore, the amount to be deducted as reported in row 19 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 19 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.		

<table>
<tr><td></td><td><u>Notes to the Template</u></td><td></td><td></td></tr>
<tr><td></td><td>Description</td><td>Hong Kong basis HK$'000</td><td>Basel III basis HK$'000</td></tr>
<tr><td rowspan="2">39</td><td>Insignificant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)</td><td>0</td><td>0</td></tr>
<tr><td colspan="3"><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.</td></tr>
<tr><td rowspan="2">54</td><td>Insignificant LAC investments in Tier 2 capital instruments issued by, and noncapital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold and, where applicable, 5% threshold)</td><td>0</td><td>0</td></tr>
<tr><td colspan="3"><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 noncapital 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.</td></tr>
<tr><td colspan="4"></td></tr>
<tr><td colspan="4">Remarks:
The amount of the 10% threshold mentioned above is calculated based on the amount of CET1 capital determined in accordance with the deduction methods set out in BCR Schedule 4F. The 15% threshold is referring to paragraph 88 of the Basel III text issued by the Basel Committee (December 2010) and has no effect to the Hong Kong regime.</td></tr>
</table>

TAI YAU BANK, LIMITED

Template CC2: Reconciliation of regulatory capital to balance sheet as at 30 June 2025

	(a) Balance sheet as in published financial statements	(b) Under regulatory scope of consolidation	(c) Reference
	as at 30 June 2025		
	HK$'000	HK$'000	
Assets			
Cash and balances with banks	261,168	261,168	
Placement with banks	1,913,583	1,913,583	
Advances to customers and other accounts receivable	9,289	9,289	
Prepayment	1,108	1,108	
Tax recoverable	108	108	
Financial assets at fair value through profit or loss	4,500	4,500	
Intangible asset	210	210	(5)
Deferred tax assets	387	387	(1)
Equipment and leasehold improvements	29	29	
Total assets	**2,190,382**	**2,190,382**	
Liabilities			
Deposits from customers	1,334,277	1,334,277	
Other accounts payable and provisions	6,077	6,077	
Tax payable	1,740	1,740	
Total liabilities	1,342,094	1,342,094	
Shareholders' equity			
Of which: amount eligible for CET1	300,000	300,000	(2)
Retained earnings	496,731	496,731	(3)
Disclosed reserves	51,557	51,557	(4)
Total shareholders' equity	848,288	848,288	
Total liabilities and shareholders' equity	**2,190,382**	**2,190,382**	

TAI YAU BANK, LIMITED

Template CCA: Main features of regulatory capital instruments as at 30 June 2025

		(a) **Quantitative / qualitative information**
1	Issuer	Tai Yau Bank, Limited
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	No
3	Governing law(s) of the instrument	Hong Kong Common Law
	Regulatory treatment	
4	Transitional Basel III rules[1]	Common Equity Tier 1
5	Basel III rules	Common Equity Tier 1
6	Eligible at solo / group / solo and group	Solo
7	Instrument type (types to be specified by each jurisdiction)	Ordinary Shares
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	(HKD million) 300
9	Par value of instrument	NA
10	Accounting classification	Shareholders' equity
11	Original date of issuance	18-April-1947
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity date
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	No
16	Subsequent call dates, if applicable	No
	Coupons / dividends	
17	Fixed or floating dividend / coupon	No
18	Coupon rate and any related index	No
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step-up or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	No
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	NA
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	NA

[1] Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H to the BCR.

TAI YAU BANK, LIMITED

Template CCyB1: Geographical distribution of credit exposures used in countercyclical capital buffer ("CCyB") as at 30 June 2025

Geographical breakdown of risk-weighted amounts (RWA) in relation to private sector credit exposures

		a	c	d	e
	Geographical breakdown by Jurisdiction (J)	Applicable JCCyB ratio in effect (%)	RWA used in computation of CCyB ratio (HK$'000)	AI-specific CCyB ratio (%)	CCyB amount (HK$'000)
1	Hong Kong SAR	0.500%	6,401		
	Sum		6,401		
	Total		6,401	0.500%	32

TAI YAU BANK, LIMITED

Template LR1: Summary comparison of accounting assets against leverage ratio (“LR”) exposure measure as at 30 June 2025

	Item	Value under the LR framework HK$ equivalent (HK$'000)
1	Total consolidated assets as per published financial statements	2,190,382
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	0
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	0
4	Adjustments for temporary exemption of central bank reserves	Not applicable
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting standard but excluded from the LR exposure measure	0
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	0
7	Adjustments for eligible cash pooling transactions	0
8	Adjustments for derivative contracts	0
9	Adjustment for SFTs (i.e. repos and similar secured lending)	0
10	Adjustment for off-balance sheet (“OBS”) items (i.e. conversion to credit equivalent amounts of OBS exposures)	3,490
11	Adjustments for prudent valuation adjustments and specific and collective provisions that are allowed to be excluded from LR exposure measure	0
12	Other adjustments	(647)
13	**Leverage ratio exposure measure**	2,193,225

TAI YAU BANK, LIMITED

Template LR2: Leverage ratio (“LR”) as at 30 June 2025

		(a)	(b)
		HK$ equivalent (HK$'000)	
		30/6/2025	31/3/2025
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	2,190,947	2,002,607
2	Gross-up for derivative contracts collateral provided where deducted from balance sheet assets pursuant to the applicable accounting standard	0	0
3	Less: Deductions of receivables assets for cash variation margin provided under derivative contracts	0	0
4	Less: Adjustment for securities received under SFTs that are recognised as an asset	0	0
5	Less: Specific and collective provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital	0	0
6	Less: Asset amounts deducted in determining Tier 1 capital	(647)	(647)
7	**Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)**	2,190,300	2,001,960
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)	0	0
9	Add-on amounts for PFE associated with all derivative contracts	0	0
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)**	0	0
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
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	3,490	3,490
20	Less: Adjustments for conversion to credit equivalent amounts	0	0
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	(565)	(586)
22	**Off-balance sheet items (sum of rows 19 to 21)**	2,925	2,904
Capital and total exposures			
23	**Tier 1 capital**	847,641	844,051
24	**Total exposures (sum of rows 7, 13, 18 and 22)**	2,193,225	2,004,864
Leverage ratio			
25 & 25a	**Leverage ratio**	38.65%	42.10%
26	**Minimum leverage ratio requirement**	3.00%	3.00%
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)	0	0
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)	0	0

TAI YAU BANK, LIMITED

Part III : Credit risk for non-securitization exposures

Template CR1: Credit quality of exposures as at 30 June 2025

HK$'000

		(a)	(b)	(c)	(d)	(e)	(f)	(g)
		Gross carrying amounts of		Allowances / impairments	Of which ECL accounting provisions for credit losses on STC approach exposures		Of which ECL accounting provisions for credit losses on IRB approach exposures	Net values (a+b+c)
		Defaulted exposures	Non-defaulted exposures		Allocated in regulatory category of specific provisions	Allocated in regulatory category of collective provisions		
1	Loans	0	764	(8)	NA	NA	NA	756
2	Debt securities	0	0	0	NA	NA	NA	0
3	Off-balance sheet exposures	0	3,490	0	NA	NA	NA	3,490
4	***Total***	0	4,254	(8)	NA	NA	NA	4,246

TAI YAU BANK, LIMITED

Part III : Credit risk for non-securitization exposures

Template CR2: Changes in defaulted loans and debt securities as at 30 June 2025

HK$'000

		(a)
		Amount
1	**Defaulted loans and debt securities at end of the previous reporting period as at 31 December 2024**	0
2	Loans and debt securities that have defaulted since the last reporting period	0
3	Returned to non-defaulted status	0
4	Amounts written off	0
5	Other changes	0
6	**Defaulted loans and debt securities at end of the current reporting period as at 30 June 2025**	0

TAI YAU BANK, LIMITED

Part III : Credit risk for non-securitization exposures

Template CR3: Overview of recognized credit risk mitigation as at 30 June 2025

HK$'000

		(a)	(b)	(c)	(d)	(e)
		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by recognized collateral	Exposures secured by recognized guarantees	Exposures secured by recognized credit derivative contracts
1	Loans	756	0	0	0	0
2	Debt securities	0	0	0	0	0
3	**Total**	756	0	0	0	0
4	Of which defaulted	0	0	0	0	0

TAI YAU BANK, LIMITED

Part III : Credit risk for non-securitization exposures

Template CR4: Credit risk exposures and effects of recognized credit risk mitigation – for BSC approach as at 30 June 2025

HK$'000

		(a)	(b)	(c)	(d)	(e)	(f)
		Exposures pre-CCF and pre-CRM		**Exposures post-CCF and post-CRM**		**RWA and RWA density**	
	Exposure classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Sovereign exposures	200,540	0	200,540	0	0	0.00%
2	Public sector entity exposures	0	0	0	0	0	0.00%
3	Multilateral development bank exposures	0	0	0	0	0	0.00%
4	Unspecified multilateral body exposures	0	0	0	0	0	0.00%
5	Bank exposures	1,934,922	0	1,934,922	0	386,984	20.00%
6	Eligible covered bond exposures	0	0	0	0	0	0.00%
7	Exposures arising from IPO financing	0	0	0	0	0	0.00%
8	Real estate exposures	0	0	0	0	0	0.00%
8a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	0	0	0	0	0	0.00%
8b	Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)	0	0	0	0	0	0.00%
8c	Of which: other real estate exposures	0	0	0	0	0	0.00%
9	Equity exposures	0	0	0	0	0	0.00%
10	Significant capital investments in commercial entities	0	0	0	0	0	0.00%
11	Holdings of capital instruments issued by, and non-capital LAC liabilities of, financial sector entities	0	0	0	0	0	0.00%
12	Subordinated debts issued by banks and corporates	0	0	0	0	0	0.00%
13	Cash and gold	1,570	0	1,570	0	0	0.00%
14	Items in the process of clearing or settlement	46,809	0	46,809	0	0	0.00%
15	Other exposures	6,509	3,490	6,509	0	6,509	100.00%
16	**Total**	2,190,350	3,490	2,190,350	0	393,493	17.96%

TAI YAU BANK, LIMITED

Part III : Credit risk for non-securitization exposures

Template CR5: Credit risk exposures by asset classes and by risk weights – for BSC approach as at 30 June 2025

HK$'000

		0%	10%	20%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
1	Sovereign exposures	200,540	0	0	0	0	200,540

		20%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
2	Public sector entity exposures	0	0	0	0

		0%	Other	Total credit exposure amount (post-CCF and post-CRM)
3	Multilateral development bank exposures	0	0	0

		50%	Other	Total credit exposure amount (post-CCF and post-CRM)
4	Unspecified multilateral body exposures	0	0	0

		20%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
5	Bank exposures	1,934,922	0	0	1,934,922

		10%	50%	Other	Total credit exposure amount (post-CCF and post-CRM)
6	Eligible covered bond exposures	0	0	0	0

		0%	Other	Total credit exposure amount (post-CCF and post-CRM)
7	Exposures arising from IPO financing	0	0	0

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

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

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

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

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

		0%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
13	Cash and gold	1,570	0	0	1,570

		0%	20%	Other	Total credit exposure amount (post-CCF and post-CRM)
14	Items in the process of clearing or settlement	46,809	0	0	46,809

		100%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
15	Other exposures	6,509	0	0	6,509

<u>Exposure amounts and CCFs applied to off-balance sheet exposures, categorised based on risk bucket of converted exposures (BSC version)</u>

	Risk Weight	(a) On-balance sheet exposure	(b) Off-balance sheet exposure (pre-CCF)	(c) Weighted average CCF	(d) Exposure (post-CCF and post-CRM)
1	Less than 40%	0	3,490	0	0
2	40-70%	0	0	0	0
3	100%-120%	0	0	0	0
4	150%	0	0	0	0
5	250%	0	0	0	0
6	400%	0	0	0	0
7	1250%	0	0	0	0
8	**Total exposures**	0	3,490	0	0

Part IV: Counterparty Credit risk

No counterparty credit risk disclosure as at 30 June 2025.

Part IVA: Credit valuation adjustment risk

No valuation adjustment risk disclosure as at 30 June 2025.

Part V: Securitization exposures

No securitization exposures disclosure as at 30 June 2025.

Part VI: Market risk

No market risk disclosure as at 30 June 2025 as the Bank has met all the de minimis exemption criteria for calculation of market risk.

Part X: Comparison of modelled and standardized RWAs

No comparison of modelled and standardized RWAs disclosure as at 30 June 2025.

Part XI: Asset encumbrance

No encumbered and unencumbered assets disclosure as at 30 June 2025.

大有銀行有限公司

監管披露

二零二五年六月三十日

(未經審核)

大有銀行有限公司

目錄

大有銀行有限公司

模版KM1：截至2025年6月30日主要審慎比率

		(a)	(b)	(c)	(d)	(e)
		2025年6月30日	2025年3月31日	2024年12月31日	2024年9月30日	2024年6月30日
		港幣千元	港幣千元	港幣千元	港幣千元	港幣千元
	監管資本（數額）					
1 及1a	普通股權一級(CET1)	847,641	844,051	844,500	839,534	832,695
2 及2a	一級	847,641	844,051	844,500	839,534	832,695
3 及3a	總資本	848,256	844,687	845,250	840,193	833,449
	風險加權數額（數額）					
4	風險加權數額總額	455,106	449,459	440,919	451,818	432,491
4a	風險加權數額總額（下限前）	455,106	449,459	不適用	不適用	不適用
	風險為本監管資本比率（以風險加權數額的百分率表示）					
5 及5a	CET1 比率 (%)	186.25%	187.79%	191.53%	185.81%	192.53%
5b	CET1 比率 (%)（下限前比率）	186.25%	187.79%	不適用	不適用	不適用
6 及6a	一級比率 (%)	186.25%	187.79%	191.53%	185.81%	192.53%
6b	一級比率 (%)（下限前比率）	186.25%	187.79%	不適用	不適用	不適用
7 及7a	總資本比率 (%)	186.39%	187.93%	191.70%	185.96%	192.71%
7b	總資本比率 (%)（下限前比率）	186.39%	187.93%	不適用	不適用	不適用
	額外CET1緩衝要求（以風險加權數額的百分率表示）					
8	防護緩衝資本要求 (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	逆周期緩衝資本要求 (%)	0.50%	0.50%	0.50%	1.00%	1.00%
10	較高吸收虧損能力要求 (%)（只適用於G-SIB或D-SIB）	不適用	不適用	不適用	不適用	不適用
11	認可機構特定的總CET1緩衝要求 (%)	3.00%	3.00%	3.00%	3.50%	3.50%
12	符合認可機構的最低資本規定後可用的CET1 (%)	178.39%	179.93%	183.70%	177.96%	184.71%
	《巴塞爾協定三》槓桿比率					
13	總槓桿比率風險承擔計量	2,193,225	2,004,864	1,966,819	1,978,750	1,973,033
13a	以證券融資交易(SFT)資產總額平均值為基礎的槓桿比率風險承擔計量	不適用	不適用	不適用	不適用	不適用
14 、 14a 及 14b	槓桿比率(LR) (%)	38.65%	42.10%	42.94%	42.43%	42.20%
14c 及 14d	以SFT 資產總額平均值為基礎的槓桿比率 (%)	不適用	不適用	不適用	不適用	不適用
14d	**流動性覆蓋比率(LCR) / 流動性維持比率(LMR)**					
	只適用於第1類機構：					
15	優質流動資產(HQLA)總額	不適用	不適用	不適用	不適用	不適用
16	淨現金流出總額	不適用	不適用	不適用	不適用	不適用
17	LCR (%)	不適用	不適用	不適用	不適用	不適用
	只適用於第2類機構：					
17a	LMR (%)	116.11%	117.68%	133.31%	130.97%	124.37%
	穩定資金淨額比率(NSFR) / 核心資金比率(CFR)					
	只適用於第1類機構：					
18	可用穩定資金總額	不適用	不適用	不適用	不適用	不適用
19	所需穩定資金總額	不適用	不適用	不適用	不適用	不適用
20	NSFR (%)	不適用	不適用	不適用	不適用	不適用
	只適用於第2A類機構：					
20a	CFR (%)	不適用	不適用	不適用	不適用	不適用

大有銀行有限公司

模版OV1：截至2025年6月30日風險加權數額概覽

港幣千元

		(a)	(b)	(c)
		風險加權數額		最低資本規定
		2025年6月30日	2025年3月31日	2025年6月30日
1	非證券化類別風險承擔的信用風險	**393,493**	389,171	**31,479**
2	其中STC計算法	0	0	0
2a	其中BSC計算法	**393,493**	389,171	**31,479**
3	其中基礎IRB計算法	0	0	0
4	其中監管分類準則計算法	0	0	0
5	其中高級IRB計算法	0	0	0
5a	其中零售IRB 計算法	0	0	0
5b	其中特定風險權重計算法	0	0	0
6	對手方信用風險及違責基金承擔	0	0	0
7	其中SA-CCR計算法	0	0	0
7a	其中現行風險承擔方法	0	0	0
8	其中IMM(CCR)計算法	0	0	0
9	其中其他	0	0	0
10	CVA風險	0	0	0
11	簡單風險權重方法及內部模式方法下的銀行帳內股權狀況	不適用	不適用	不適用
12	集體投資計劃（CIS）風險承擔——透視計算法／第三方計算法	0	0	0
13	CIS風險承擔——授權基準計算法	0	0	0
14	CIS風險承擔——備選方法	0	0	0
14a	CIS風險承擔——混合使用計算法	0	0	0
15	交收風險	0	0	0
16	銀行帳內的證券化類別風險承擔	0	0	0
17	其中SEC-IRBA	0	0	0
18	其中SEC-ERBA（包括IAA）	0	0	0
19	其中SEC-SA	0	0	0
19a	其中SEC-FBA	0	0	0
20	市場風險	0	0	0
21	其中STM計算法	0	0	0
22	其中IMAIMM 計算法	0	0	0
22a	其中SSTM 計算法	0	0	0
23	在交易帳與銀行帳之間切換調動的風險承擔的資本要求	0	0	0
24	業務操作風險	**61,613**	60,288	**4,929**
24a	官方實體集中風險	0	0	0
25	低於扣減門檻的數額（須計算250%風險權重）	0	0	0
26	應用出項下限水平	0	0	0
27	資本下限調整（應用過渡上限前）	0	0	0
28	下限調整（應用過渡上限後）	不適用	不適用	不適用
28a	風險加權數額扣減	0	0	0
28b	其中不包括在二級資本內的一般銀行業務風險監管儲備及集體準備金的部分	0	0	0
28c	其中不包括在二級資本內的土地及建築物因價值重估而產生的累積公平價值收益的部分	0	0	0
29	**總計**	**455,106**	449,459	**36,408**

大有銀行有限公司

模版CC1：截至2025年6月30日監管資本的組成

		(a)	(b)
		港幣千元	來源以監管綜合範圍下資產負債表的參考號數/字母為依據
	普通股權一級(CET1)資本：票據及儲備		
1	直接發行的合資格CET1資本票據加任何相關的股份溢價	300,000	(2)
2	保留溢利	496,731	(3)
3	已披露儲備	51,557	(4)
5	由綜合銀行附屬公司發行並由第三方持有的CET1資本票據產生的少數股東權益（可計入綜合集團的CET1資本的數額）	0	
6	**監管扣減之前的CET1資本**	848,288	
	CET1資本：監管扣減		
7	估值調整	0	
8	商譽（已扣除相聯的遞延稅項負債）	0	
9	其他無形資產（已扣除相聯的遞延稅項負債）	210	(5)
10	遞延稅項資產（已扣除相聯的遞延稅項負債）	387	(1)
11	現金流對沖儲備	0	
12	在IRB計算法下EL總額超出合資格準備金總額之數	0	
13	由證券化交易產生的提升信用的純利息份額、出售收益及CET1資本的其他增加數額	0	
14	按公平價值估值的負債因本身的信用風險變動所產生的損益	0	
15	界定利益的退休金基金淨資產（已扣除相聯的遞延稅項負債）	0	
16	於機構本身的CET1資本票據的投資（若並未在所報告的資產負債表中從實繳資本中扣除）	0	
17	互相交叉持有的CET1資本票據	0	
18	於在監管綜合範圍以外的金融業實體發行的CET1資本票據的非重大LAC投資（超出10%門檻之數）	0	
19	於在監管綜合範圍以外的金融業實體發行的CET1資本票據的重大LAC投資（超出10%門檻之數）	0	
20	按揭供款管理權（已扣除相聯的遞延稅項負債）	不適用	不適用
21	由暫時性差異產生的遞延稅項資產（已扣除相聯的遞延稅項負債）	不適用	不適用
22	超出15%門檻之數	不適用	不適用
23	其中：於金融業實體的普通股的重大投資	不適用	不適用
24	其中：按揭供款管理權	不適用	不適用
25	其中：由暫時性差異產生的遞延稅項資產	不適用	不適用
26	適用於CET1資本的司法管轄區特定監管調整	50	
26a	因土地及建築物（自用及投資用途）進行價值重估而產生的累積公平價值收益	0	
26b	一般銀行業務風險監管儲備	50	
26c	金融管理專員給予的通知所指明的證券化類別風險承擔	0	
26d	因機構持有的土地及建築物低於已折舊的成本價值而產生的累積虧損	0	
26e	受規管非銀行附屬公司的資本短欠	0	
26f	於在屬商業實體的有連繫公司中的資本投資（超出申報機構資本基礎的15%之數）	0	
27	因沒有充足的AT1資本及二級資本以供扣除而須在CET1資本扣除的監管扣減	0	
28	**對CET1資本的監管扣減總額**	647	
29	CET1資本	847,641	

		(a)	(b)
		港幣千元	來源以監管綜合範圍下資產負債表的參考號數/字母為依據
	AT1資本：票據		
30	合資格AT1資本票據加任何相關股份溢價	0	
31	其中：根據適用會計準則列為股本類別	0	
32	其中：根據適用會計準則列為負債類別	0	
34	由綜合銀行附屬公司發行並由第三方持有的AT1資本票據（可計入綜合集團的AT1資本的數額）	0	
36	監管扣減之前的AT1資本	0	
	AT1資本：監管扣減		
37	於機構本身的AT1資本票據的投資	0	
38	互相交叉持有的AT1資本票據	0	
39	於在監管綜合範圍以外的金融業實體發行的AT1資本票據的非重大LAC資本投資（超出10%門檻之數）	0	
40	於在監管綜合範圍以外的金融業實體發行的AT1資本票據的重大LAC資本投資	0	
41	適用於AT1資本的司法管轄區特定監管調整	0	
42	因沒有充足的二級資本以供扣除而須在AT1資本扣除的監管扣減	0	
43	對AT1資本的監管扣減總額	0	
44	AT1資本	0	
45	一級資本（一級資本= CET1資本+ AT1資本）	847,641	
	二級資本：票據及準備金		
46	合資格二級資本票據加任何相關股份溢價	0	
48	由綜合銀行附屬公司發行並由第三方持有的二級資本票據（可計入綜合集團的二級資本的數額）	0	
50	合資格計入二級資本的集體準備金及一般銀行業務風險監管儲備	615	
51	監管扣減之前的二級資本	615	
	二級資本：監管扣減		
52	於機構本身的二級資本票據的投資	0	
53	互相交叉持有的二級資本票據及非資本LAC負債	0	
54	於在監管綜合範圍以外的金融業實體發行的二級資本票據及非重大LAC 投資（超出10%門檻及（如適用）5%門檻之數）	0	
54a	於在監管綜合範圍以外的金融業實體的非資本LAC 負債的非重大LAC 投資（之前被指定為屬5%門檻類別但及後不再符合門檻條件之數）（只適用於在《資本規則》附表4F 第2(1)條下被定義為「第2 條機構」者）	0	
55	於在監管綜合範圍以外的金融業實體發行的二級資本票據的重大LAC 投資（已扣除合資格短倉）	0	
55a	於在監管綜合範圍以外的金融業實體非資本LAC負債的重大LAC 投資（已扣除合資格短倉）	0	
56	適用於二級資本的司法管轄區特定監管調整	0	
56a	加回合資格計入二級資本的因土地及建築物（自用及投資用途）進行價值重估而產生的累積公平價值收益	0	
56b	按照《資本規則》第48(1)(g)條規定而須涵蓋，並在二級資本扣除的監管扣減	0	
57	對二級資本的監管扣減總額	0	
58	二級資本	615	
59	監管資本總額（總資本= 一級資本+ 二級資本）	848,256	
60	風險加權數額	455,106	

		(a)	(b)
		港幣千元	來源以監管綜合範圍下資產負債表的參考號數/字母為依據
	資本比率（佔風險加權數額的百分比）		
61	CET1資本比率	186.25%	
62	一級資本比率	186.25%	
63	總資本比率	186.39%	
64	機構特定緩衝資本要求（防護緩衝資本比率加逆周期緩衝資本比率加較高吸收虧損能力比率）	3.00%	
65	其中：防護緩衝資本比率要求	2.50%	
66	其中：銀行特定逆周期緩衝資本比率要求	0.50%	
67	其中：較高吸收虧損能力比率要求	0	
68	用作符合最低資本規定後可供運用的CET1（佔風險加權數額的百分比）	178.39%	
	司法管轄區最低比率（若與《巴塞爾協定三》最低要求不同）		
69	司法管轄區CET1最低比率	不適用	不適用
70	司法管轄區一級資本最低比率	不適用	不適用
71	司法管轄區總資本最低比率	不適用	不適用
	低於扣減門檻的數額（風險加權前）		
72	於在監管綜合範圍以外的金融業實體發行的CET1資本票據、AT1資本票據及二級資本票據以及非資本LAC負債的非重大LAC投資	0	
73	於在監管綜合範圍以外的金融業實體發行的CET1資本票據的重大LAC投資	0	
74	按揭供款管理權（已扣除相聯的遞延稅項負債）	不適用	不適用
75	由暫時性差異產生的遞延稅項資產（已扣除相聯的遞延稅項負債）	不適用	不適用
	就計入二級資本的準備金的適用上限		
76	合資格計入二級資本的有關BSC 計算法或STC計算法及SEC-ERBA、SEC-SA 及SEC-FBA下的準備金（應用上限前）	615	
77	在BSC計算法或STC計算法及SEC-ERBA、SEC-SA 及SEC-FBA下可計入二級資本的準備金上限	4,919	
78	合資格計入二級資本的有關IRB計算法及SEC-IRBA下的準備金（應用上限前）	0	
79	在IRB計算法及SEC-IRBA下可計入二級資本中的準備金上限	0	

模版CC1：截至2025年6月30日監管資本的組成 - 續

	模版附註		
	內容	香港基準 （港幣千元）	《巴塞爾協定三》基準(港幣千元)
9	其他無形資產（已扣除相聯的遞延稅項負債）	210	210
	解釋 正如巴塞爾委員會發出的《巴塞爾協定三》文本（2010年12月）第87段所列載，按揭供款管理權可在CET1資本內予以有限度確認（並因此可從CET1資本的扣減中被豁除，但以指定門檻為限）。在香港，認可機構須遵循有關的會計處理方法，將按揭供款管理權列為在其財務報表所呈報的無形資產的一部分，並從CET1資本中全數扣減按揭供款管理權。因此，在第9行所填報須予扣減的數額可能會高於《巴塞爾協定三》規定須扣減的數額。在本格內的「《巴塞爾協定三》基準」項下匯報的數額為經調整的在第9行所匯報的數額（即在「香港基準」項下填報的數額），而調整方法是按須扣減的按揭供款管理權數額予以下調，並以不超過在《巴塞爾協定三》下就按揭供款管理權所定的10%門檻及就按揭供款管理權、由暫時性差異所產生的遞延稅項資產與於金融業實體發行的CET1資本票據的重大投資（不包括屬對有連繫公司的貸款、融通或其他信用風險承擔的投資）所定的15%整體門檻為限。		
10	遞延稅項資產（已扣除相聯的遞延稅項負債）	387	387
	解釋 正如巴塞爾委員會發出的《巴塞爾協定三》文本（2010年12月）第69及87段所列載，視乎銀行予以實現的遞延稅項資產須予扣減，而與暫時性差異有關的遞延稅項資產則可在CET1資本內予以有限度確認（並因此可從CET1資本的扣減中被豁除，但以指定門檻為限）。在香港，不論有關資產的來源，認可機構須從CET1資本中全數扣減所有遞延稅項資產。因此，在第10行所填報須予扣減的數額可能會高於《巴塞爾協定三》規定須扣減的數額。在本格內的「《巴塞爾協定三》基準」項下匯報的數額為經調整的在第10行所匯報的數額為經調整的在第10行所匯報的數額（即在「香港基準」項下填報的數額），而調整方法是按須扣減的與暫時性差異有關的遞延稅項資產數額予以下調，並以不超過在《巴塞爾協定三》下就暫時性差異所產生的遞延稅項資產所定的10%門檻及就按揭供款管理權、由暫時性差異所產生的遞延稅項資產與於金融業實體發行的CET1資本票據的重大投資（不包括屬對有連繫公司的貸款、融通或其他信用風險承擔的投資）所定的整體15%門檻為限。		
18	於在監管綜合範圍以外的金融業實體發行的CET1資本票據的非重大LAC投資（超出10%門檻之數)）	0	0
	解釋 為斷定於金融業實體發行的CET1資本票據的非重大LAC投資總額，認可機構須計算其提供予其任何屬金融業實體的有連繫公司的任何數額的貸款、融通或其他信用風險承擔的合計總額，就如該等貸款、融通或其他信用風險承擔為認可機構直接持有、間接持有或合成持有該金融業實體的資本票據一般，惟若認可機構能向金融管理專員證明並使其信納認可機構是在日常業務過程中作出任何該等貸款、批出任何該等融通或引起任可該等其他信用風險承擔者則除外。因此，在第18行所填報須予扣減的數額可能會高於《巴塞爾協定三》規定須扣減的數額。在本格內的「《巴塞爾協定三》基準」項下匯報的數額為經調整的在第18行所匯報的數額（即在「香港基準」項下填報的數額），而調整方法是豁除在香港採用的方法下須予扣減的認可機構對有連繫公司的貸款、融通或其他信用風險承擔的合計總額。		
19	於在監管綜合範圍以外的金融業實體發行的CET1資本票據的重大LAC投資（超出10%門檻之數）	0	0
	解釋 為斷定於金融業實體發行的CET1資本票據的重大LAC投資總額，認可機構須計算其提供予其任何屬金融業實體的有連繫公司的任何數額的貸款、融通或其他信用風險承擔的合計總額，就如該等貸款、融通或其他信用風險承擔為認可機構直接持有、間接持有或合成持有該金融業實體的資本票據一般，惟若認可機構能向金融管理專員證明並使其信納認可機構是在日常業務過程中作出任何該等貸款、批出任何該等融通或引起任可該等其他信用風險承擔者則除外。因此，在第19行所填報須予扣減的數額可能會高於《巴塞爾協定三》規定須扣減的數額。在本格內的「《巴塞爾協定三》基準」項下匯報的數額為經調整的在第19行所匯報的數額（即在「香港基準」項下填報的數額），而調整方法是豁除在香港採用的方法下須予扣減的認可機構對有連繫公司的貸款、融通或其他信用風險承擔的合計總額。		

<table>
<tr><td></td><td colspan="3">模版附註</td></tr>
<tr><td rowspan="3">39</td><td>內容</td><td>香港基準 （港幣千元）</td><td>《巴塞爾協定三》基準(港幣千元)</td></tr>
<tr><td>於在監管綜合範圍以外的金融業實體發行的AT1資本票據的非重大LAC投資（超出10%門檻之數）</td><td>0</td><td>0</td></tr>
<tr><td colspan="3">解釋

為於計算資本基礎時考慮將提供予屬金融業實體的有連繫公司的貸款、融通或其他信用風險承擔視為CET1資本票據（見上文有關模版第18行的附註）作出扣減的結果，將會令適用於在AT1資本票據的其他非重大LAC投資的資本扣減的豁免門檻空間可能有所縮小。因此，在第39行所填報須予扣減的數額可能會高於《巴塞爾協定三》規定須扣減的數額。在本格內的「《巴塞爾協定三》基準」項下匯報的數額為經調整的在第39行所匯報的數額（即在「香港基準」項下填報的數額），而調整方法是豁除在香港採用的方法下須予扣減的認可機構對有連繫公司的貸款、融通或其他信用風險承擔的合計總額。</td></tr>
<tr><td rowspan="2">54</td><td>於在監管綜合範圍以外的金融業實體發行的二級資本票據及非資本LAC負債的非重大LAC投資（超出10%門檻及（如適用）5%門檻之數）</td><td>0</td><td>0</td></tr>
<tr><td colspan="3">解釋

為於計算資本基礎時考慮將提供予屬金融業實體的有連繫公司的貸款、融通或其他信用風險承擔視為CET1資本票據（見上文有關模版第18行的附註）須作出扣減的結果，將會令適用於在二級資本票據及非資本LAC負債的其他非重大LAC投資的資本扣減的豁免門檻空間可能有所縮小。因此，在第54行所填報須予扣減的數額可能會高於《巴塞爾協定三》規定須扣減的數額。在本格內的「《巴塞爾協定三》基準」項下匯報的數額為經調整的在第54行所匯報的數額（即在「香港基準」項下填報的數額），而調整方法是豁除在香港採用的方法下須予扣減的認可機構對有連繫公司的貸款、融通或其他信用風險承擔的合計總額。</td></tr>
<tr><td colspan="4"></td></tr>
<tr><td colspan="4">備註：

上文提及10%門檻是以按照《資本規則》附表4F所載的扣減方法斷定的CET1資本數額為基礎計算而得。15%門檻是指巴塞爾委員會發出的《巴塞爾協定三》文本（2010年12月）第88段所述，對香港的制度沒有影響。</td></tr>
</table>

大有銀行有限公司

模版CC2：截至2025年6月30日監管資本與資產負債表的對帳

	(a) 已發佈財務報表中的資產負債表	(b) 按照監管綜合範圍	(c) 對應資本組合成分定義之參照提示
	於30/06/2025		
	港幣千元	港幣千元	
資產			
庫存現金及銀行結存	261,168	261,168	
同業存放	1,913,583	1,913,583	
客戶貸款及其他應收賬項	9,289	9,289	
預付款項	1,108	1,108	
可收回稅項	108	108	
以公允價值計量且其變動計入損益的金融資產	4,500	4,500	
無形資產	210	210	(5)
遞延稅項資產	387	387	(1)
設備及租賃物業裝修	29	29	
資產總額	**2,190,382**	**2,190,382**	
負債			
客戶存款	1,334,277	1,334,277	
其他應付賬項及撥備	6,077	6,077	
應付稅款	1,740	1,740	
負債總額	1,342,094	1,342,094	
股東資金			
其中：合資格作為普通股權一級資本的數額	300,000	300,000	(2)
保留溢利	496,731	496,731	(3)
已披露儲備	51,557	51,557	(4)
股東資金總額	848,288	848,288	
負債及股東資金總額	**2,190,382**	**2,190,382**	

大有銀行有限公司

模版CCA：截至2025年6月30日監管資本票據的主要特點

		(a)
		量化資料 / 描述資料
1	發行人	大有銀行有限公司
2	獨有識別碼（如CUSIP、ISIN或Bloomberg對私人配售的識別碼）	沒有
3	票據的管限法律	香港普通法
	監管處理方法	
4	《巴塞爾協定三》過渡期規則[1]	普通股權一級
5	《巴塞爾協定三》規則	普通股權一級
6	可計入單獨 / 集團 / 單獨及集團基礎	單獨
7	票據類別（由各地區自行指明）	普通股
8	在監管資本的確認數額（以有關貨幣百萬計，於最近的報告日期）	(港幣百萬元) 三百
9	票據面值	不適用
10	會計分類	股東股本
11	最初發行日期	一九四七年四月十八日
12	永久性或設定期限	永久
13	原訂到期日	無期限
14	須獲監管當局事先批准的發行人贖回權	沒有
15	可選擇可贖回日、或有可贖回日，以及可贖回數額	沒有
16	後續可贖回日（如適用）	沒有
	票息 / 股息	
17	固定或浮動股息 / 票息	沒有
18	票息率及任何相關指數	沒有
19	有停止派發股息的機制	沒有
20	全部酌情、部分酌情，或強制	全部酌情權
21	設有遞升息率或其他贖回誘因	沒有
22	非累計或累計	非累計
23	可轉換或不可轉換	不可以轉換
24	若可轉換，轉換觸發事件	不適用
25	若可轉換，全部或部分	不適用
26	若可轉換，轉換比率	不適用
27	若可轉換，強制或可選擇性轉換	不適用
28	若可轉換，指明轉換後的票據類別	不適用
29	若可轉換，指明轉換後的票據發行人	不適用
30	減值特點	沒有
31	若減值，減值的觸發點	不適用
32	若減值，全部或部分	不適用
33	若減值，永久或臨時性質	不適用
34	若屬臨時減值，說明債務回復機制	不適用
35	清盤時在償還優次級別中的位置（指明相關法律實體無力償債時在償權人等級中緊接較其優先的票據的票據類別）	不適用
36	可過渡的不合規特點	沒有
37	如是，指明不合規特點	不適用

1 須遵守《銀行業(資本)規則》附表4H所載的過渡安排下的資本票據的監管處理方法。

大有銀行有限公司

模版 CCyB1：截至2025年6月30日逆周期緩衝資本(CCyB)比率標準披露

用於逆周期緩衝資本(CCyB)的信用風險承擔的地域分佈

		a	c	d	e
	按司法管轄區(J)列出的地域分佈	當時生效的適用JCCyB比率(%)	用作計算逆周期緩衝資本比率的風險加權數額（港幣千元）	認可機構特定逆周期緩衝資本比率(%)	逆周期緩衝資本數額（港幣千元）
1	香港特區	0.500%	6,401		
	總和		6,401		
	總計		6,401	0.500%	32

大有銀行有限公司

模版 LR1：截至2025年6月30日會計資產對槓桿比率風險承擔計量的比較摘要

	項目	槓桿比率框架等值港元(港幣千元)
1	已發布的財務報表所載的綜合資產總額	2,190,382
2	對為會計目的須作綜合計算，但在監管綜合範圍以外的銀行、金融、保險或商業實體的投資而須作的相關調整	0
3	有關符合操作規定可作認可風險轉移的證券化風險承擔的調整	0
4	有關暫時豁除央行儲備的調整	不適用
5	根據認可機構的適用會計準則於資產負債表內確認，但不包括在槓桿比率風險承擔計量值內的任何受信資產而須作的相關調整	0
6	有關以交易日會計的、以平常方式購買及出售金融資產的調整	0
7	有關合資格的現金池交易的調整	0
8	有關衍生工具合約的調整	0
9	有關SFT的調整（即回購交易及其他類似的有抵押借貸）	0
10	有關資產負債表外項目的調整（即資產負債表外風險承擔轉換為信貸等值數額）	3,490
11	可從槓桿比率風險承擔計量豁除的審慎估值調整及特定準備金及集體準備金的調整	0
12	其他調整	(647)
13	**槓桿比率風險承擔計量**	2,193,225

大有銀行有限公司

模版 LR2：截至2025年6月30日槓桿比率通用披露模版

		(a)	(b)
		等值港元 （港幣千元）	
		30/6/2025	31/3/2025
資產負債表內風險承擔			
1	資產負債表內風險承擔（不包括衍生工具合約或 SFT，但包括相關資產負債表內抵押品）	2,190,947	2,002,607
2	還原根據適用會計準則須從資產負債表資產中扣減的就衍生工具合約提供的抵押品數額	0	0
3	扣減：就衍生工具合約提供的現金變動保證金的應收項目資產的扣減	0	0
4	扣減：就SFT收到的並已確認為資產的證券作出的調整	0	0
5	扣減：從一級資本扣減的與資產負債表內風險承擔相關的特定準備金及集體準備金	0	0
6	扣減：斷定一級資本時所扣減的資產數額	(647)	(647)
7	資產負債表內風險承擔總額（不包括衍生工具合約及SFT）（第1至6行的總和）	2,190,300	2,001,960
由衍生工具合約產生的風險承擔			
8	所有與衍生工具合約有關的重置成本（如適用的話，扣除合資格現金變動保證金及 / 或雙邊淨額結算）	0	0
9	所有與衍生工具合約有關的潛在未來風險承擔的附加額	0	0
10	扣減：中央交易對手方風險承擔中與客戶結算交易有關而獲豁免的部分	0	0
11	經調整後已出售信用關聯衍生工具合約的有效名義數額	0	0
12	扣減：就已出售信用關聯衍生工具合約的有效名義數額獲准的減少及潛在未來風險承擔的附加額獲准的扣減	0	0
13	衍生工具合約產生的風險承擔總額（第8至12行的總和）	0	0
由SFT產生的風險承擔			
14	經調整出售會計交易後（在不確認淨額計算下）的SFT資產總額	0	0
15	扣減：SFT資產總額的現金應付額及現金應收額的可抵銷額	0	0
16	SFT資產的對手方信用風險承擔	0	0
17	代理交易風險承擔	0	0
18	由SFT產生的風險承擔總額（第14至17行的總和）	0	0
其他資產負債表外風險承擔			
19	資產負債表外風險承擔名義數額總額	3,490	3,490
20	扣減：就轉換為信貸等值數額作出的調整	0	0
21	扣減：從一級資本扣減的與資產負債表外風險承擔相關的特定準備金及集體準備金	(565)	(586)
22	資產負債表外項目（第19至21行的總和）	2,925	2,904
資本及風險承擔總額			
23	一級資本	847,641	844,051
24	風險承擔總額（第7、13、18及22行的總和）	2,193,225	2,004,864
槓桿比率			
25及25a	槓桿比率	38.65%	42.10%
26	最低槓桿比率規定	3.00%	3.00%
27	適用槓桿緩衝	不適用	不適用
平均值披露			
28	SFT資產總額平均值（該總額是經調整出售會計交易及相關的現金應付額及現金應收額淨額後的數額）	0	0
29	SFT資產總額季度終結值（該總額是經調整出售會計交易及相關的現金應付額及現金應收額淨額後的數額）	0	0
30 & 30a	根據第28行填報的SFT資產總額平均值（該總額是經調整出售會計交易及相關的現金應付額及現金應收額淨額後的數額）得出的風險承擔總額	0	0
31 & 31a	根據第28行填報的SFT資產總額平均值（該總額是經調整出售會計交易及相關的現金應付額及現金應收額淨額後的數額）得出的槓桿比率	0	0

大有銀行有限公司

第三部分 : 非證券化類別風險承擔的信用風險

模版CR1：截至2025年6月30日風險承擔的信用質素

港幣千元

		(a)	(b)	(c)	(d)	(e)	(f)	(g)
		以下項目的總帳面數額		備抵 / 減值	其中：為STC計算法下的風險承擔的信用損失而作出的預期信用損失會計準備金		其中：為IRB計算法下的風險承擔的信用損失而作出的預期信用損失會計準備金	淨值 (a+b+c)
		違責風險承擔	非違責風險承擔		分配於監管類別的特定準備金	分配於監管類別的集體準備金		
1	貸款	0	764	(8)	不適用	不適用	不適用	756
2	債務證券	0	0	0	不適用	不適用	不適用	0
3	資產負債表外風險承擔	0	3,490	0	不適用	不適用	不適用	3,490
4	*總計*	0	4,254	(8)	不適用	不適用	不適用	4,246

大有銀行有限公司

第三部分 : 非證券化類別風險承擔的信用風險

模版CR2：截至2025年6月30日違責貸款及債務證券的改變

港幣千元

		(a)
		數額
1	**於上一個報告期末(2024年12月31日)違責貸款及債務證券結餘**	0
2	期內發生的違責貸款及債務證券	0
3	轉回至非違責狀況	0
4	撇帳額	0
5	其他變動	0
6	**於現行報告期末(2025年6月30日)違責貸款及債務證券結餘**	0

第三部分 : 非證券化類別風險承擔的信用風險

模版CR3：截至2025年6月30日認可減低信用風險措施概覽

港幣千元

		(a)	(b)	(c)	(d)	(e)
		無保證風險承擔：帳面數額	有保證風險承擔	以認可抵押品作保證的風險承擔	以認可擔保作保證的風險承擔	以認可信用衍生工具合約作保證的風險承擔
1	貸款	756	0	0	0	0
2	債務證券	0	0	0	0	0
3	**總計**	756	0	0	0	0
4	其中違責部分	0	0	0	0	0

大有銀行有限公司

第三部分：非證券化類別風險承擔的信用風險

模版CR4：截至2025年6月30日信用風險承擔及認可減低信用風險措施的影響——BSC計算法

港幣千元

		(a)	(b)	(c)	(d)	(e)	(f)
		未將CCF及減低信用風險措施計算在內的風險承擔		已將CCF及減低信用風險措施計算在內的風險承擔		風險加權數額及風險加權數額密度	
	風險承擔類別	資產負債表內數額	資產負債表外數額	資產負債表內數額	資產負債表外數額	風險加權數額	風險加權數額密度
1	官方實體風險承擔	200,540	0	200,540	0	0	0.00%
2	公營單位風險承擔	0	0	0	0	0	0.00%
3	多邊發展銀行風險承擔	0	0	0	0	0	0.00%
4	非指明多邊組織風險承擔	0	0	0	0	0	0.00%
5	銀行風險承擔	1,934,922	0	1,934,922	0	386,984	20.00%
6	合資格資產覆蓋債券風險承擔	0	0	0	0	0	0.00%
7	因IPO融資而產生的風險承擔	0	0	0	0	0	0.00%
8	地產風險承擔	0	0	0	0	0	0.00%
8a	其中：監管住宅地產風險承擔（並非在關鍵程度上有賴於按揭物業所產生的現金流）	0	0	0	0	0	0.00%
8b	其中：監管住宅地產風險承擔（在關鍵程度上有賴於按揭物業所產生的現金流）	0	0	0	0	0	0.00%
8c	其中：其他地產風險承擔	0	0	0	0	0	0.00%
9	股權風險承擔	0	0	0	0	0	0.00%
10	對商業實體的重大資本投資	0	0	0	0	0	0.00%
11	持有由金融業實體發行的資本票據及該等實體的非資本LAC負債	0	0	0	0	0	0.00%
12	由銀行及法團發行的後償債項	0	0	0	0	0	0.00%
13	現金及黃金	1,570	0	1,570	0	0	0.00%
14	處於結算或交收過程中的項目	46,809	0	46,809	0	0	0.00%
15	其他風險承擔	6,509	3,490	6,509	0	6,509	100.00%
16	**總計**	2,190,350	3,490	2,190,350	0	393,493	17.96%

大有銀行有限公司

第三部分：非證券化類別風險承擔的信用風險

模版CR5：截至2025年6月30日按資產類別和按風險權重劃分的信用風險承擔——BSC計算法

港幣千元

		0%	10%	20%	100%	其他	總信用風險承擔數額（已將CCF及減低信用風險措施計算在內）
1	官方實體風險承擔	200,540	0	0	0	0	200,540

		20%	100%	其他	總信用風險承擔數額（已將CCF及減低信用風險措施計算在內）
2	公營單位風險承擔	0	0	0	0

		0%	其他	總信用風險承擔數額（已將CCF及減低信用風險措施計算在內）
3	多邊發展銀行風險承擔	0	0	0

		50%	其他	總信用風險承擔數額（已將CCF及減低信用風險措施計算在內）
4	非指明多邊組織風險承擔	0	0	0

		20%	100%	其他	總信用風險承擔數額（已將CCF及減低信用風險措施計算在內）
5	銀行風險承擔	1,934,922	0	0	1,934,922

		10%	50%	其他	總信用風險承擔數額（已將CCF及減低信用風險措施計算在內）
6	合資格資產覆蓋債券風險承擔	0	0	0	0

		0%	其他	總信用風險承擔數額（已將CCF及減低信用風險措施計算在內）
7	因IPO融資而產生的風險承擔	0	0	0

		40%	50%	70%	100%	120%	150%	其他	總信用風險承擔數額（已將CCF及減低信用風險措施計算在內）
8	地產風險承擔	0	0	0	0	0	0	0	0
8a	其中：監管住宅地產風險承擔（並非在關鍵程度上有賴於按揭物業所產生的現金流）	0	0		0			0	0
8b	其中：監管住宅地產風險承擔（在關鍵程度上有賴於按揭物業所產生的現金流）		0	0		0		0	0
8c	其中：其他地產風險承擔						0	0	0

		250%	400%	其他	總信用風險承擔數額（已將CCF及減低信用風險措施計算在內）
9	股權風險承擔	0	0	0	0

		250%	400%	1250%	其他	總信用風險承擔數額（已將CCF及減低信用風險措施計算在內）
10	對商業實體的重大資本投資	0	0	0	0	

		150%	250%	400%	其他	總信用風險承擔數額（已將CCF及減低信用風險措施計算在內）
11	持有由金融業實體發行的資本票據及該等實體的非資本LAC負債	0	0	0	0	0

		150%	其他	總信用風險承擔數額（已將CCF及減低信用風險措施計算在內）
12	由銀行及法團發行的後償債項	0	0	0

		0%	100%	其他	總信用風險承擔數額（已將CCF及減低信用風險措施計算在內）
13	現金及黃金	1,570	0	0	1,570

		0%	20%	其他	總信用風險承擔數額（已將CCF及減低信用風險措施計算在內）
14	處於結算或交收過程中的項目	46,809	0	0	46,809

		100%	1250%	其他	總信用風險承擔數額（已將CCF及減低信用風險措施計算在內）
15	其他風險承擔	6,509	0	0	6,509

風險承擔數額及應用於資產負債表外風險承擔的CCF（根據經轉換風險承擔的風險組別分類）（BSC版本）

	風險權重	(a) 資產負債表內風險承擔	(b) 資產負債表外風險承擔（未將CCF計算在內）	(c) 加權平均CCF	(d) 風險承擔（已將CCF及減低信用風險措施計算在內）
1	40%以下	0	3,490	0	0
2	40至70%	0	0	0	0
3	100%至120%	0	0	0	0
4	150%	0	0	0	0
5	250%	0	0	0	0
6	400%	0	0	0	0
7	1250%	0	0	0	0
8	總風險承擔	0	3,490	0	0

第 IV部分: 交易對手方信用風險

截至2025年6月30日並沒有交易對手方信用風險披露。

第 IVA部分: CVA風險的描述披露

截至2025年6月30日並沒有CVA風險的描述披露。

第V部分: 證券化類別風險承擔

截至2025年6月30日並沒有證券化類別風險承擔披露。

第VI:部分: 市場風險

截至2025年6月30日並沒有市場風險承擔披露、因本銀行已符合低額豁免計算市場風險的所有條件。

第X部分: 模式化與標準化風險加權數額的比較

截至2025年6月30日並沒有模式化與標準化風險加權數額的比較披露。

第XI部分: 資產產權負擔

截至2025年6月30日並沒有資產產權負擔披露。
