



創興銀行有限公司
Chong Hing Bank Limited
(Incorporated in Hong Kong with limited liability)

REGULATORY DISCLOSURES

30 September 2025

(Unaudited)

Regulatory disclosures (unaudited)

Introduction

The information contained in this document is for Chong Hing Bank Limited ("the Bank") and its subsidiaries ("the Group") to comply with the Banking (Disclosure) Rules ("the BDR") made under section 60A of the Banking Ordinance. The banking disclosures are prepared in accordance with the BDR and disclosure templates issued by the Hong Kong Monetary Authority ("the HKMA"). It has been prepared on a consolidated basis for regulatory purposes which is different from the consolidated basis for accounting purposes.

The approaches used in calculating the Group's regulatory capital and risk-weighted assets are in accordance with the Banking (Capital) Rules. The Group uses the standardised (credit risk) approach to calculate its credit risk. For counterparty credit risk, the Group uses the standardised approach (counterparty credit risk) to calculate its default risk exposures. For market risk, the Group uses the standardised (market risk) approach to calculate its market risk. For CVA risk, the Group uses reduced basic CVA approach to calculate its CVA risk. For operational risk, the Group uses standardised approach to calculate its operational risk.

A disclosure policy has been put in place for the disclosure of material information (including inside information) relating to the businesses, state of affairs, profit or loss and capital adequacy ratio to the stakeholders and the public in compliance with the disclosure obligations required by the Banking Ordinance, the Securities and Futures Ordinance and other applicable laws, rules and regulations. The banking disclosures are governed by the Group's disclosure policy, which have been approved by the Board. The disclosure policy sets out the governance, control and assurance requirements for publication of the document. The banking disclosures are reviewed by independent party in accordance with the Group's disclosure policy.

The Group's Banking Disclosure Statement at 30 September 2025 comprises Pillar 3 information required under the framework of the Basel Committee on Banking Supervision. The disclosures are made in accordance with the latest BDR issued by the HKMA.

According to the BDR, disclosure of comparative information is not required unless otherwise specified in the standard disclosure templates. Prior period disclosures can be found in the Regulatory Disclosures section of our website, www.chbank.com.

1: Key prudential ratios (unaudited)

In HK\$'000		(a)	(b)	(c)	(d)	(e)
		As at 30 September 2025	As at 30 June 2025	As at 31 March 2025	As at 31 December 2024	As at 30 September 2024
	Regulatory capital (amount)					
1 & 1a	Common Equity Tier 1 (CET1)	34,253,935	34,588,635	34,716,011	33,967,467	34,252,506
2 & 2a	Tier 1	36,573,315	36,905,316	37,034,712	36,284,148	36,569,187
3 & 3a	Total Capital	44,208,752	44,592,460	44,524,934	43,798,098	44,163,261
	RWA (amount)					
4	Total RWA	198,066,841	200,411,831	191,992,214	214,723,742	221,909,587
4a	Total RWA (pre-floor)	198,066,841	200,411,831	191,992,214	NA	NA
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5 & 5a	CET1 ratio (%)	17.29%	17.26%	18.08%	15.82%	15.44%
5b	CET1 ratio (%) (pre-floor ratio)	17.29%	17.26%	18.08%	NA	NA
6 & 6a	Tier 1 ratio (%)	18.47%	18.41%	19.29%	16.90%	16.48%
6b	Tier 1 ratio (%) (pre-floor ratio)	18.47%	18.41%	19.29%	NA	NA
7 & 7a	Total capital ratio (%)	22.32%	22.25%	23.19%	20.40%	19.90%
7b	Total capital ratio (%) (pre-floor ratio)	22.32%	22.25%	23.19%	NA	NA
	Additional CET1 buffer requirements (as a percentage of RWA)					
8	Capital conservation buffer requirement (%)	2.500%	2.500%	2.500%	2.500%	2.500%
9	Countercyclical capital buffer requirement (%)	0.319%	0.315%	0.299%	0.306%	0.570%
10	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	-	-	-	-	-
11	Total AI-specific CET1 buffer requirements (%)	2.819%	2.815%	2.799%	2.806%	3.070%
12	CET1 available after meeting the AI's minimum capital requirements (%)	12.79%	12.76%	13.58%	11.32%	10.94%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	323,983,837	322,382,306	307,242,597	334,201,640	313,144,939
13a	LR exposure measure based on mean values of gross assets of SFTs	324,438,426	324,816,501	307,331,214	NA	NA
14, 14a & 14b	LR (%)	11.29%	11.45%	12.05%	10.86%	11.68%
14c & 14d	LR (%) based on mean values of gross assets of SFTs	11.27%	11.36%	12.05%	NA	NA
	Liquidity Maintenance Ratio (LMR)					
17a	LMR (%)	66.77%	68.85%	67.08%	65.58%	66.53%
	Core Funding Ratio (CFR)					
20a	CFR (%)	211.81%	202.88%	198.04%	199.55%	199.44%

2: Overview of RWA (unaudited)

The following table sets out the RWA by risk types and the corresponding minimum capital requirements (i.e. 8% of RWA), as required by the HKMA.

		(a)	(b)	(c)
		RWA		Minimum capital requirements
In HK\$'000		As at 30 September 2025	As at 30 Jun 2025	As at 30 September 2025
1	Credit risk for non-securitization exposures	180,546,018	181,860,859	14,443,681
2	Of which STC approach	180,546,018	181,860,859	14,443,681
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	-	-	-
6	Counterparty credit risk and default fund contributions	1,717,184	1,024,576	137,375
7	Of which SA-CCR approach	885,069	1,011,637	70,806
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
9	Of which others	832,115	12,939	66,569
10	CVA risk	459,313	529,050	36,745
11	Equity positions in banking book under the simple risk-weight method and internal models method	Not applicable	Not applicable	Not applicable
12	Collective investment scheme ("CIS") exposures – look-through approach / third-party approach	61,987	32,207	4,959
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	6,525,200	7,844,975	522,016
21	Of which STM approach	6,525,200	7,844,975	522,016
22	Of which IMA	-	-	-
22a	Of which SSTM approach	-	-	-
23	Capital charge for moving exposures between trading book and banking book	Not applicable	Not applicable	Not applicable
24	Operational risk	8,394,938	8,762,963	671,595
24a	Sovereign concentration risk	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% RW)	536,173	531,173	42,894
26	Output floor level applied	-	-	-
27	Floor adjustment (before application of transitional cap)	-	-	-
28	Floor adjustment (after application of transitional cap)	Not applicable	Not applicable	Not applicable
28a	Deduction to RWA	173,972	173,972	13,918
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	173,972	173,972	13,918
29	Total	198,066,841	200,411,831	15,845,347

Total RWA decreased by HK\$2.34billion as compared with last quarter. RWA for credit risk for non-securitization exposures and market risk exposures were the main contributors.

3: Leverage ratio (unaudited)

		(a)	(b)
		As at 30 September 2025	As at 30 Jun 2025
In HK\$'000			
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	308,178,613	307,564,258
2	Gross-up for derivative contracts collateral provided where deducted from balance sheet assets pursuant to the applicable accounting standard	-	-
3	Less: Deductions of receivables assets for cash variation margin provided under derivative contracts	-297,147	-672,586
4	Less: Adjustment for securities 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	-2,871,530	-2,756,065
6	Less: Asset amounts deducted in determining Tier 1 capital	-1,424,928	-1,431,265
7	Total on-balance sheet exposures (excluding derivative contracts and SFTs)	303,585,008	302,704,342
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)	146,404	298,739
9	Add-on amounts for PFE associated with all derivative contracts	3,419,616	3,917,364
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	3,566,020	4,216,103
Exposures arising from SFTs			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	1,074,549	552,629
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
16	CCR exposure for SFT assets	18,677	85,031
17	Agent transaction exposures	-	-
18	Total exposures arising from SFTs	1,093,226	637,660
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	84,483,709	78,300,577
20	Less: Adjustments for conversion to credit equivalent amounts	-68,635,639	-63,369,946
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	-108,487	-106,430
22	Off-balance sheet items	15,739,583	14,824,201
Capital and total exposures			
23	Tier 1 capital	36,573,315	36,905,316
24	Total exposures	323,983,837	322,382,306
Leverage ratio			
25&25a	Leverage ratio	11.29%	11.45%
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	1,529,138	2,986,824
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	1,074,549	552,629
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)	324,438,426	324,816,501
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)	11.27%	11.36%