



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

**REGULATORY DISCLOSURES**

**31 March 2026**

**(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. It should be read in conjunction with the Group's consolidated financial statements. 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. Information regarding subsidiaries that are not included in the consolidation for regulatory purpose is set out in the "Basis of Consolidation section" of the Group's consolidated financial statements.

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 credit 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 31 March 2026 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](http://www.chbank.com).

**1: Key prudential ratios (unaudited)**

In HK\$'000		(a)	(b)	(c)	(d)	(e)
		As at 31 March 2026	As at 31 December 2025	As at 30 September 2025	As at 30 June 2025	As at 31 March 2025
	<b>Regulatory capital (amount)</b>					
1 & 1a	Common Equity Tier 1 (CET1)	35,031,908	34,438,034	34,253,935	34,588,635	34,716,011
2 & 2a	Tier 1	37,352,600	36,758,726	36,573,315	36,905,316	37,034,712
3 & 3a	Total Capital	45,236,746	44,507,490	44,208,752	44,592,460	44,524,934
	<b>RWA (amount)</b>					
4	Total RWA	215,460,076	207,172,889	198,066,841	200,411,831	191,992,214
4a	Total RWA (pre-floor)	215,460,076	207,172,889	198,066,841	200,411,831	191,992,214
	<b>Risk-based regulatory capital ratios (as a percentage of RWA)</b>					
5 & 5a	CET1 ratio (%)	16.26%	16.62%	17.29%	17.26%	18.08%
5b	CET1 ratio (%) (pre-floor ratio)	16.26%	16.62%	17.29%	17.26%	18.08%
6 & 6a	Tier 1 ratio (%)	17.34%	17.74%	18.47%	18.41%	19.29%
6b	Tier 1 ratio (%) (pre-floor ratio)	17.34%	17.74%	18.47%	18.41%	19.29%
7 & 7a	Total capital ratio (%)	21.00%	21.48%	22.32%	22.25%	23.19%
7b	Total capital ratio (%) (pre-floor ratio)	21.00%	21.48%	22.32%	22.25%	23.19%
	<b>Additional CET1 buffer requirements (as a percentage of RWA)</b>					
8	Capital conservation buffer requirement (%)	2.500%	2.500%	2.500%	2.500%	2.500%
9	Countercyclical capital buffer requirement (%)	0.318%	0.315%	0.319%	0.315%	0.299%
10	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	-	-	-	-	-
11	Total AI-specific CET1 buffer requirements (%)	2.818%	2.815%	2.819%	2.815%	2.799%
12	CET1 available after meeting the AI's minimum capital requirements (%)	11.76%	12.12%	12.79%	12.76%	13.58%
	<b>Basel III leverage ratio</b>					
13	Total leverage ratio (LR) exposure measure	343,067,461	342,176,271	323,983,837	322,382,306	307,242,597
13a	LR exposure measure based on mean values of gross assets of SFTs	339,246,578	338,928,170	324,438,426	324,816,501	307,331,214
14, 14a & 14b	LR (%)	10.89%	10.74%	11.29%	11.45%	12.05%
14c & 14d	LR (%) based on mean values of gross assets of SFTs	11.01%	10.85%	11.27%	11.36%	12.05%
	<b>Liquidity Maintenance Ratio (LMR)</b>					
17a	LMR (%)	71.81%	69.68%	66.77%	68.85%	67.08%
	<b>Core Funding Ratio (CFR)</b>					
20a	CFR (%)	199.51%	206.23%	211.81%	202.88%	198.04%

**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.

In HK\$'000		(a)	(b)	(c)
		RWA		Minimum capital requirements
		As at 31 March 2026	As at 31 December 2025	As at 31 March 2026
1	Credit risk for non-securitization exposures	194,494,878	189,372,819	15,559,590
2	<i>Of which STC approach</i>	194,494,878	189,372,819	15,559,590
2a	<i>Of which BSC approach</i>	-	-	-
3	<i>Of which foundation IRB approach</i>	-	-	-
4	<i>Of which supervisory slotting criteria approach</i>	-	-	-
5	<i>Of which advanced IRB approach</i>	-	-	-
5a	<i>Of which retail IRB approach</i>	-	-	-
5b	<i>Of which specific risk-weight approach</i>	-	-	-
5c	<i>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</i>	-	-	-
6	Counterparty credit risk and default fund contributions	1,373,233	1,099,157	109,859
7	<i>Of which SA-CCR approach</i>	965,374	992,862	77,230
7a	<i>Of which CEM</i>	-	-	-
8	<i>Of which IMM(CCR) approach</i>	-	-	-
8a	<i>Of which method for group 2b cryptoasset derivative contracts</i>	-	-	-
9	<i>Of which others</i>	407,859	106,295	32,629
10	CVA risk	492,063	500,413	39,365
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	78,827	169,981	6,306
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	44,371	-	3,550
17	<i>Of which SEC-IRBA</i>	-	-	-
18	<i>Of which SEC-ERBA (including IAA)</i>	-	-	-
19	<i>Of which SEC-SA</i>	44,371	-	3,550
19a	<i>Of which SEC-FBA</i>	-	-	-
20	Market risk	10,198,888	7,143,513	815,911
21	<i>Of which STM approach</i>	10,198,888	7,143,513	815,911
22	<i>Of which IMA</i>	-	-	-
22a	<i>Of which SSTM approach</i>	-	-	-
23	Capital charge for moving exposures between trading book and banking book	Not applicable	Not applicable	Not applicable
24	Operational risk	7,999,588	8,108,500	639,967
24a	Sovereign concentration risk	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% RW)	952,838	952,838	76,227
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	174,610	174,332	13,969
28b	<i>Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital</i>	-	-	-
28c	<i>Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital</i>	174,610	174,332	13,969
29	Total	215,460,076	207,172,889	17,236,806

Total RWA increased by HK\$8.3billion as compared with last quarter. RWA for credit risk for non-securitization exposures and market risk exposures were the main contributors. The key driver for the Credit risk increase was the increase in General Corporate exposures.

**3: Leverage ratio (unaudited)**

In HK\$'000		(a)	(b)
		As at 31 March 2026	As at 31 December 2025
<b>On-balance sheet exposures</b>			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	319,711,456	321,424,673
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	-313,246	-576,148
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	-2,255,988	-2,667,578
6	Less: Asset amounts deducted in determining Tier 1 capital	-1,350,269	-1,417,834
7	<b>Total on-balance sheet exposures (excluding derivative contracts and SFTs)</b>	315,791,953	316,763,113
<b>Exposures arising from derivative contracts</b>			
8	Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)	326,364	427,553
9	Add-on amounts for PFE associated with all derivative contracts	3,541,304	3,483,804
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	<b>Total exposures arising from derivative contracts</b>	3,867,668	3,911,357
<b>Exposures arising from SFTs</b>			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	9,189,673	6,660,002
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
16	CCR exposure for SFT assets	211,704	38,427
17	Agent transaction exposures	-	-
18	<b>Total exposures arising from SFTs</b>	9,401,377	6,698,429
<b>Other off-balance sheet exposures</b>			
19	Off-balance sheet exposure at gross notional amount	88,591,097	81,622,843
20	Less: Adjustments for conversion to credit equivalent amounts	-74,471,127	-66,717,604
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	-113,507	-101,867
22	<b>Off-balance sheet items</b>	14,006,463	14,803,372
<b>Capital and total exposures</b>			
23	<b>Tier 1 capital</b>	37,352,600	36,758,726
24	<b>Total exposures</b>	343,067,461	342,176,271
<b>Leverage ratio</b>			
25&25a	<b>Leverage ratio</b>	10.89%	10.74%
26	<b>Minimum leverage ratio requirement</b>	3.00%	3.00%
27	<b>Applicable leverage buffers</b>	Not applicable	Not applicable
<b>Disclosure of mean values</b>			
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	5,368,790	3,411,901
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	9,189,673	6,660,002
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)	339,246,578	338,928,170
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)	11.01%	10.85%