OCBC Bank (Hong Kong) Limited

華僑銀行（香港）有限公司

Banking Disclosure Statement
For the period ended
30th September, 2025

(Expressed in millions of Hong Kong dollars unless otherwise stated)

Table of Contents **Page**

Introduction

Purpose

The information contained in this document is for OCBC Bank (Hong Kong) Limited ("the Bank") and its subsidiaries (together "the Group") to comply with the Banking (Disclosure) Rules ("BDR") made under section 60A of the Banking Ordinance, the Financial Institutions (Resolution) (Loss-absorbing Capacity Requirements - Banking Sector) Rules ("LAC Rules") made under section 19(1) of the Financial Institutions (Resolution) Ordinance ("FIRO") and disclosure templates issued by the Hong Kong Monetary Authority ("HKMA").

These banking disclosures are governed by the Group's disclosure policy, which has been approved by the Board of Directors ("the Board"). The disclosure policy sets out the governance, control and assurance requirements for publication of the document. While the Banking Disclosure Statement is not required to be externally audited, the document has been subject to independent review in accordance with the Group's policies on disclosure and its financial reporting and governance processes.

Basis of preparation

Except where indicated otherwise, the financial information contained in this Banking Disclosure Statement has been prepared on a consolidated basis. The basis of consolidation for regulatory purposes is different from that for accounting purposes.

For the purposes of calculating the risk-weighted amounts ("RWA"), the Group uses the Internal Ratings-Based ("IRB") approach to calculate its credit risk for the majority of its non-securitisation portfolios. The Standardised (Credit Risk) ("STC") approach applies to exempted portfolio from the IRB approach. The Group uses the Standardised (Market Risk) ("STM") approach for market risk and the Reduced Basic CVA approach for CVA risk.

The Banking Disclosure Statement

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

According to the BDR and the LAC Rules, disclosure of comparative information is not required unless otherwise specified in the standard disclosure templates. Prior period disclosures can be found on our website: www.ocbc.com.hk.

KM1: Key Prudential Ratios as at 30th September, 2025

		(a) 30th September, 2025	(b) 30th June, 2025	(c) 31st March, 2025	(d) 31st December, 2024	(e) 30th September, 2024
	Regulatory capital (amount)					
1 & 1a	Common Equity Tier 1 (CET1)	37,226	37,904	37,419	36,830	37,401
2 & 2a	Tier 1	40,226	40,904	40,419	39,830	40,401
3 & 3a	Total capital	42,258	42,931	42,550	41,621	42,219
	RWA (amount)					
4	Total RWA	162,775	162,660	160,003	198,595	207,353
4a	Total RWA (pre-floor)	162,775	162,660	160,003	N/A	N/A
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5 & 5a	CET1 ratio (%)	22.9%	23.3%	23.4%	18.5%	18.0%
5b	CET1 ratio (%) (pre-floor ratio)	22.9%	23.3%	23.4%	N/A	N/A
6 & 6a	Tier 1 ratio (%)	24.7%	25.1%	25.3%	20.1%	19.5%
6b	Tier 1 ratio (%) (pre-floor ratio)	24.7%	25.1%	25.3%	N/A	N/A
7 & 7a	Total capital ratio (%)	26.0%	26.4%	26.6%	21.0%	20.4%
7b	Total capital ratio (%) (pre-floor ratio)	26.0%	26.4%	26.6%	N/A	N/A
	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 (%)	0.295%	0.302%	0.267%	0.291%	0.524%
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 (%)	2.795%	2.802%	2.767%	2.791%	3.024%
12	CET1 available after meeting the AI's minimum capital requirements (%)	18.0%	18.4%	18.6%	13.0%	12.4%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	442,277	454,631	445,104	447,396	423,304
13a	LR exposure measure based on mean values of gross assets of SFTs	448,037	453,658	445,291	N/A	N/A
14, 14a & 14b	LR (%)	9.1%	9.0%	9.1%	8.9%	9.5%
14c & 14d	LR (%) based on mean values of gross assets of SFTs	9.0%	9.0%	9.1%	N/A	N/A

KM1: Key Prudential Ratios as at 30th September, 2025 (continued)

		(a)	(b)	(c)	(d)	(e)
		30th September, 2025	30th June, 2025	31st March, 2025	31st December, 2024	30th September, 2024
	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 institutions only:					
17a	LMR (%)	72.3%	68.9%	68.0%	62.7%	58.3%
	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 (%)	197.8%	185.4%	181.2%	174.0%	169.7%

KM2(A): Key Metrics – LAC Requirements for Material Subsidiaries (at LAC Consolidation Group Level) as at 30th September, 2025

		(a)	(b)	(c)	(d)	(e)
		30th September, 2025	30th June, 2025	31st March, 2025	31st December, 2024[1]	30th September, 2024[1]
Of the material entity at LAC consolidation group level						
1	Internal loss-absorbing capacity available	39,258	39,931	39,550	N/A	N/A
2	Risk-weighted amount under the LAC Rules	162,775	162,660	160,003	N/A	N/A
3	Internal LAC risk-weighted ratio	24.1%	24.5%	24.7%	N/A	N/A
4	Exposure measure under the LAC Rules	442,277	454,631	445,104	N/A	N/A
5	Internal LAC leverage ratio	8.9%	8.8%	8.9%	N/A	N/A
6a	Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?[2]	N/A	N/A	N/A	N/A	N/A
6b	Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?[2]	N/A	N/A	N/A	N/A	N/A
6c	If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with excluded liabilities and that is recognised as external loss-absorbing capacity, divided by funding issued that ranks pari passu with excluded liabilities and that would be recognised as external loss-absorbing capacity if no cap was applied[2]	N/A	N/A	N/A	N/A	N/A

Footnotes:

1. In accordance with the LAC Rules, the LAC disclosures for the Group commences from the period ended 31st March, 2025. Therefore, the metrics of the prior periods are not available.

2. The subordination exemptions under Section 11 of the Financial Stability Board ("FSB") Total Loss-absorbing Capacity Term Sheet ("TLAC Term Sheet") do not apply in Hong Kong under the LAC Rules.

KM2(B): Key Metrics – TLAC Requirements for Non-HK Resolution Entity (at Resolution Group Level) as at 30th September, 2025

		(a)	(b)	(c)	(d)	(e)
		30th September, 2025[1]	30th June, 2025[1]	31st March, 2025[1]	31st December, 2024[2]	30th September, 2024[2]
Of the non-HK resolution entity at resolution group level						
1	External loss-absorbing capacity available	281,253	288,825	278,865	N/A	N/A
2	Total risk-weighted amount under the relevant non-HK LAC regime	1,446,672	1,472,380	1,382,014	N/A	N/A
3	External loss-absorbing capacity as a percentage of risk-weighted amount	19.4%	19.6%	20.2%	N/A	N/A
4	Leverage ratio exposure measure under the relevant non-HK LAC regime	3,551,491	3,571,691	3,362,233	N/A	N/A
5	External loss-absorbing capacity as a percentage of leverage ratio exposure measure	7.9%	8.1%	8.3%	N/A	N/A
6a	Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	N/A	N/A	N/A	N/A	N/A
6b	Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	N/A	N/A	N/A	N/A	N/A
6c	If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with excluded liabilities and that is recognised as external loss-absorbing capacity, divided by funding issued that ranks pari passu with excluded liabilities and that would be recognised as external loss-absorbing capacity if no cap was applied	N/A	N/A	N/A	N/A	N/A

Footnote:

1. The relevant non-HK LAC regime in the non-HK jurisdiction is not yet implemented and that the values for rows 1 to 5 are reported on the regulatory capital regime of the non-HK jurisdiction as proxies.

2. In accordance with the LAC Rules, the LAC disclosures for the Group commences from the period ended 31st March, 2025. Therefore, the metrics of the prior periods are not available.

OV1: Overview of RWA as at 30th September, 2025

The following table provides an overview of capital requirements in terms of a detailed breakdowns of RWAs for various risks as at 30th September, 2025 and 30th June, 2025 respectively:

Items		(a)	(b)	(c)
		RWA		Minimum capital requirements
		30th September, 2025	30th June, 2025	30th September, 2025
1	Credit risk for non-securitisation exposures	**132,653**	**130,936**	**10,613**
2	Of which STC approach	10,994	11,137	880
2a	Of which BSC approach	0	0	0
3	Of which foundation IRB approach	108,897	107,078	8,712
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	7,489	7,649	599
5b	Of which specific risk-weight approach	5,273	5,072	422
6	Counterparty credit risk and default fund contributions	**2,853**	**2,803**	**228**
7	Of which SA-CCR approach	1,656	1,732	132
7a	Of which CEM	0	0	0
8	Of which IMM(CCR) approach	0	0	0
9	Of which others	1,197	1,071	96
10	CVA risk	**1,253**	**1,236**	**100**
11	Equity positions in banking book under the simple risk-weight method and internal models method[1]	**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	Securitisation exposures in banking book	0	0	0
17	Of which SEC-IRBA	0	0	0
18	Of which SEC-ERBA (including IAA)	0	0	0
19	Of which SEC-SA	0	0	0
19a	Of which SEC-FBA	0	0	0
20	Market risk	**8,981**	**10,667**	**718**
21	Of which STM approach	8,903	10,625	712
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	**13,317**	**13,300**	**1,065**
24a	Sovereign concentration risk	0	0	0

OV1: Overview of RWA as at 30th September, 2025 (continued)

	Items	(a)	(b)	(c)
		RWA		Minimum capital requirements
		30th September, 2025	30th June, 2025	30th September, 2025
25	Amounts below the thresholds for deduction (subject to 250% RW)	**5,080**	**5,080**	**406**
26	Output floor level applied	**50%**	**50%**	
27	Floor adjustment (before application of transitional cap)	**0**	**0**	
28	Floor adjustment (after application of transitional cap)[1]	N/A	N/A	N/A
28a	Deduction to RWA	**1,362**	**1,362**	**109**
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	1,362	1,362	109
29	**Total**	**162,775**	**162,660**	**13,021**

Footnote:

1. Not applicable in the case of Hong Kong.

LR2: Leverage Ratio ("LR") as at 30th September, 2025

		(a) 30th September, 2025	(b) 30th June, 2025
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	367,187	375,753
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	(855)
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	(45)	(41)
6	Less: Asset amounts deducted in determining Tier 1 capital	(4,479)	(4,427)
7	**Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)**	**362,663**	**370,430**
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)	7,621	12,137
9	Add-on amounts for PFE associated with all derivative contracts	36,202	32,204
10	Less: Exempted CCP leg of client-cleared trade exposures	0	0
11	Adjusted effective notional amount of written credit-related derivative contracts	5,291	5,851
12	Less: Permitted reductions in effective notional amount and permitted deductions from add-on amounts for PFE of written credit-related derivative contracts	(5,291)	(5,851)
13	**Total exposures arising from derivative contracts (sum of rows 8 to 12)**	**43,823**	**44,341**
Exposures arising from SFTs			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	14,210	22,001
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	0	0
16	CCR exposure for SFT assets	1,264	1,248
17	Agent transaction exposures	0	0
18	**Total exposures arising from SFTs (sum of rows 14 to 17)**	**15,474**	**23,249**
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	82,428	79,153
20	Less: Adjustments for conversion to credit equivalent amounts	(61,662)	(62,090)
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	(449)	(452)
22	**Off-balance sheet items (sum of rows 19 to 21)**	**20,317**	**16,611**

LR2: Leverage Ratio ("LR") as at 30th September, 2025 (continued)

		(a) 30th September, 2025	(b) 30th June, 2025
Capital and total exposures			
23	**Tier 1 capital**	**40,226**	**40,904**
24	**Total exposures (sum of rows 7, 13, 18 and 22)**	**442,277**	**454,631**
Leverage ratio			
25 & 25a	**Leverage ratio**	**9.1%**	**9.0%**
26	**Minimum leverage ratio requirement**	**3.0%**	**3.0%**
27	**Applicable leverage buffers[1]**	**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	19,969	21,028
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	14,210	22,001
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)	448,037	453,658
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)	9.0%	9.0%

Footnote:

1. Not applicable in the case of Hong Kong.

CR8: RWA Flow Statements of Credit Risk Exposures under IRB Approach as at 30th September, 2025

The following table presents a flow statement explaining variations in the RWA for credit risk determined under the IRB approach for the period from 30th June, 2025 to 30th September, 2025:

		(a)
		Amount
1	**RWA as at end of 30th June, 2025**	**119,799**
2	Asset size	5,089
3	Asset quality	(2,896)
4	Model updates	0
5	Methodology and policy	0
6	Acquisitions and disposals	0
7	Foreign exchange movements	(333)
8	Other	0
9	**RWA as at end of 30th September, 2025**	**121,659**

CMS1: Comparison of Modelled and Standardised RWAs at Risk Level as at 30th September, 2025

The following table compares the RWA calculated using the Group's nominated approaches against the RWA calculated using full standardised approach:

		(a)	(b)	(c)	(d)
		RWA			
	Items	RWA calculated under model-based approaches that the AI has the MA's approval to use	RWA for portfolios where standardised approaches are used	Total actual RWA (a + b) (i.e. RWA which the AI reports as current requirements)	RWA calculated using full standardised approach (i.e. used in the computation of the output floor)
1	Credit risk for non-securitisation exposures	121,659	10,994	132,653	201,758
2	Counterparty credit risk and default fund contributions	2,098	755	2,853	4,180
3	CVA risk		1,253	1,253	1,253
4	Securitisation exposures in banking book	0	0	0	0
5	Market risk	0	8,981	8,981	8,981
6	Operational risk		13,317	13,317	13,317
7	Residual RWA[1]	0	5,080	5,080	5,080
8	**Total**	**123,757**	**40,380**	**164,137**	**234,569**

Footnote:

1. Includes amounts below the thresholds for deduction from CET1 capital and subject to a 250% risk-weight.