



**OCBC Bank (Hong Kong) Limited**  
**華僑銀行（香港）有限公司**

**Banking Disclosure Statement**  
**For the period ended**  
**31st March, 2026**

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

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## Table of Contents

## Page

Introduction .....	2
KM1: Key Prudential Ratios .....	3
KM2(A): Key metrics – LAC Requirements for Material Subsidiaries (at LAC Consolidation Group Level)..	5
KM2(B): Key metrics – TLAC Requirements for Non-HK Resolution Entity (at Resolution Group Level).....	6
OV1: Overview of RWA.....	7
LR2: Leverage Ratio (“LR”) .....	9
CR8: RWA Flow Statements of Credit Risk Exposures under IRB Approach .....	11
CMS1: Comparison of Modelled and Standardised RWAs at Risk Level .....	12

## **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, the Reduced Basic CVA approach for CVA risk and the Standardised approach for operational risk.

### **The Banking Disclosure Statement**

The Group's Banking Disclosure Statement at 31st March, 2026 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](http://www.ocbc.com.hk).

## KM1: Key Prudential Ratios as at 31st March, 2026

		(a)	(b)	(c)	(d)	(e)
		31st March, 2026	31st December, 2025	30th September, 2025	30th June, 2025	31st March, 2025
	<b>Regulatory capital (amount)</b>					
1 & 1a	Common Equity Tier 1 (CET1)	39,437	38,528	37,226	37,904	37,419
2 & 2a	Tier 1	42,437	41,528	40,226	40,904	40,419
3 & 3a	Total capital	44,466	43,513	42,258	42,931	42,550
	<b>RWA (amount)</b>					
4	Total RWA	175,322	170,903	162,775	162,660	160,003
4a	Total RWA (pre-floor)	175,322	170,903	162,775	162,660	160,003
	<b>Risk-based regulatory capital ratios (as a percentage of RWA)</b>					
5 & 5a	CET1 ratio (%)	22.5%	22.5%	22.9%	23.3%	23.4%
5b	CET1 ratio (%) (pre-floor ratio)	22.5%	22.5%	22.9%	23.3%	23.4%
6 & 6a	Tier 1 ratio (%)	24.2%	24.3%	24.7%	25.1%	25.3%
6b	Tier 1 ratio (%) (pre-floor ratio)	24.2%	24.3%	24.7%	25.1%	25.3%
7 & 7a	Total capital ratio (%)	25.4%	25.5%	26.0%	26.4%	26.6%
7b	Total capital ratio (%) (pre-floor ratio)	25.4%	25.5%	26.0%	26.4%	26.6%
	<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 (%)	0.276%	0.271%	0.295%	0.302%	0.267%
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 (%)	2.776%	2.771%	2.795%	2.802%	2.767%
12	CET1 available after meeting the AI's minimum capital requirements (%)	17.4%	17.5%	18.0%	18.4%	18.6%
	<b>Basel III leverage ratio</b>					
13	Total leverage ratio (LR) exposure measure	480,182	462,110	442,277	454,631	445,104
13a	LR exposure measure based on mean values of gross assets of SFTs	484,174	461,886	448,037	453,658	445,291
14, 14a & 14b	LR (%)	8.8%	9.0%	9.1%	9.0%	9.1%
14c & 14d	LR (%) based on mean values of gross assets of SFTs	8.8%	9.0%	9.0%	9.0%	9.1%

**KM1: Key Prudential Ratios as at 31st March, 2026(continued)**

		(a)	(b)	(c)	(d)	(e)
		31st March, 2026	31st December, 2025	30th September, 2025	30th June, 2025	31st March, 2025
<b>Liquidity Coverage Ratio (LCR)/Liquidity Maintenance Ratio (LMR)</b>						
	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 (%)	63.4%	65.9%	72.3%	68.9%	68.0%
<b>Net Stable Funding Ratio (NSFR)/Core Funding Ratio (CFR)</b>						
	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 (%)	185.3%	181.7%	197.8%	185.4%	181.2%

**KM2(A): Key Metrics – LAC Requirements for Material Subsidiaries (at LAC Consolidation Group Level) as at 31st March, 2026**

		(a)	(b)	(c)	(d)	(e)
		31st March, 2026	31st December, 2025	30th September, 2025	30th June, 2025	31st March, 2025
<b>Of the material entity at LAC consolidation group level</b>						
1	Internal loss-absorbing capacity available	41,466	40,513	39,258	39,931	39,550
2	Risk-weighted amount under the LAC Rules	175,322	170,903	162,775	162,660	160,003
3	Internal LAC risk-weighted ratio	23.7%	23.7%	24.1%	24.5%	24.7%
4	Exposure measure under the LAC Rules	480,182	462,110	442,277	454,631	445,104
5	Internal LAC leverage ratio	8.6%	8.8%	8.9%	8.8%	8.9%
6a	Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply? <sup>1</sup>	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? <sup>1</sup>	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 <sup>1</sup>	N/A	N/A	N/A	N/A	N/A

Footnote:

- <sup>1</sup> 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 31st March, 2026**

		(a)	(b)	(c)	(d)	(e)
		31st March, 2026 <sup>1</sup>	31st December, 2025 <sup>1</sup>	30th September, 2025 <sup>1</sup>	30th June, 2025 <sup>1</sup>	31st March, 2025 <sup>1</sup>
<b>Of the non-HK resolution entity at resolution group level</b>						
1	External loss-absorbing capacity available	305,257	291,899	281,253	288,825	278,865
2	Total risk-weighted amount under the relevant non-HK LAC regime	1,545,618	1,507,493	1,446,672	1,472,380	1,382,014
3	External loss-absorbing capacity as a percentage of risk-weighted amount	19.7%	19.4%	19.4%	19.6%	20.2%
4	Leverage ratio exposure measure under the relevant non-HK LAC regime	3,933,551	3,709,427	3,551,491	3,571,691	3,362,233
5	External loss-absorbing capacity as a percentage of leverage ratio exposure measure	7.8%	7.9%	7.9%	8.1%	8.3%
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:

- 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.

## OV1: Overview of RWA as at 31st March, 2026

The following table provides an overview of capital requirements in terms of a detailed breakdowns of RWAs for various risks as at 31st March, 2026 and 31st December, 2025 respectively:

Items		(a)	(b)	(c)
		RWA		Minimum capital requirements
		31st March, 2026	31st December, 2025	31st March, 2026
1	Credit risk for non-securitisation exposures	<b>145,546</b>	<b>140,487</b>	<b>11,643</b>
2	Of which STC approach	11,215	10,920	897
2a	Of which BSC approach	0	0	0
3	Of which foundation IRB approach	120,305	116,631	9,624
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	7,736	7,700	619
5b	Of which specific risk-weight approach	6,290	5,236	503
5c	Of which cryptoasset exposures to credit risk calculated in accordance with section 376 and Divisions 5, 6 and 8 of Part 12 of the BCR	0	N/A <sup>1</sup>	0
6	Counterparty credit risk and default fund contributions	<b>2,778</b>	<b>2,877</b>	<b>222</b>
7	Of which SA-CCR approach	1,566	1,618	125
7a	Of which CEM	0	0	0
8	Of which IMM(CCR) approach	0	0	0
8a	Of which method for group 2b cryptoasset derivative contracts	0	N/A <sup>1</sup>	0
9	Of which others	1,212	1,259	97
10	CVA risk	<b>1,475</b>	<b>1,702</b>	<b>118</b>
11	Equity positions in banking book under the simple risk-weight method and internal models method <sup>2</sup>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
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	<b>8,676</b>	<b>9,123</b>	<b>694</b>
21	Of which STM approach	8,600	9,038	688
22	Of which IMA	0	0	0
22a	Of which SSTM approach	0	0	0

## OV1: Overview of RWA as at 31st March, 2026 (continued)

Items		(a)	(b)	(c)
		RWA		Minimum capital requirements
		31st March, 2026	31st December, 2025	31st March, 2026
23	Capital charge for moving exposures between trading book and banking book	0	0	0
24	Operational risk	<b>13,749</b>	<b>13,615</b>	<b>1,100</b>
24a	Sovereign concentration risk	0	0	0
25	Amounts below the thresholds for deduction (subject to 250% RW)	<b>4,361</b>	<b>4,361</b>	<b>349</b>
26	Output floor level applied	<b>55%</b>	<b>50%</b>	
27	Floor adjustment (before application of transitional cap)	<b>0</b>	<b>0</b>	
28	Floor adjustment (after application of transitional cap) <sup>2</sup>	N/A	N/A	N/A
28a	Deduction to RWA	<b>1,263</b>	<b>1,262</b>	<b>101</b>
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	1,263	1,262	101
29	<b>Total</b>	<b>175,322</b>	<b>170,903</b>	<b>14,025</b>

The increase in total RWA during the quarter was primarily due to credit RWA under foundation IRB approach.

Footnote:

1. Prior period disclosures are not applicable, as the Cryptoassets standard took effect on 1st January, 2026.
2. Not applicable in the case of Hong Kong.

## LR2: Leverage Ratio (“LR”) as at 31st March, 2026

		(a)	(b)
		31st March, 2026	31st 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)	411,328	386,810
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	(134)	(122)
4	Less: Adjustment for assets other than money 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	(36)	(38)
6	Less: Asset amounts deducted in determining Tier 1 capital	(4,395)	(4,353)
7	<b>Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)</b>	<b>406,763</b>	<b>382,297</b>
<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)	10,478	9,882
9	Add-on amounts for PFE associated with all derivative contracts	34,811	35,690
10	Less: Exempted CCP leg of client-cleared trade exposures	0	0
11	Adjusted effective notional amount of written credit-related derivative contracts	3,749	4,968
12	Less: Permitted reductions in effective notional amount and permitted deductions from add-on amounts for PFE of written credit-related derivative contracts	(3,350)	(3,742)
13	<b>Total exposures arising from derivative contracts (sum of rows 8 to 12)</b>	<b>45,688</b>	<b>46,798</b>
<b>Exposures arising from SFTs</b>			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	6,090	9,893
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	0	0
16	CCR exposure for SFT assets	1,593	1,552
17	Agent transaction exposures	0	0
18	<b>Total exposures arising from SFTs (sum of rows 14 to 17)</b>	<b>7,683</b>	<b>11,445</b>
<b>Other off-balance sheet exposures</b>			
19	Off-balance sheet exposure at gross notional amount	90,702	89,145
20	Less: Adjustments for conversion to credit equivalent amounts	(70,203)	(67,118)
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	(451)	(457)
22	<b>Off-balance sheet items (sum of rows 19 to 21)</b>	<b>20,048</b>	<b>21,570</b>

**LR2: Leverage Ratio (“LR”) as at 31st March, 2026 (continued)**

		(a)	(b)
		31st March, 2026	31st December, 2025
<b>Capital and total exposures</b>			
23	<b>Tier 1 capital</b>	<b>42,437</b>	<b>41,528</b>
24	<b>Total exposures (sum of rows 7, 13, 18 and 22)</b>	<b>480,182</b>	<b>462,110</b>
<b>Leverage ratio</b>			
25 & 25a	<b>Leverage ratio</b>	<b>8.8%</b>	<b>9.0%</b>
26	<b>Minimum leverage ratio requirement</b>	<b>3.0%</b>	<b>3.0%</b>
27	<b>Applicable leverage buffers<sup>1</sup></b>	<b>N/A</b>	<b>N/A</b>
<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	10,082	9,669
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	6,090	9,893
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)	484,174	461,886
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)	8.8%	9.0%

Footnote:

<sup>1</sup> Not applicable in the case of Hong Kong.

## CR8: RWA Flow Statements of Credit Risk Exposures under IRB Approach as at 31st March, 2026

The following table presents a flow statement explaining variations in the RWA for credit risk determined under the IRB approach for the period from 31st December, 2025 to 31st March, 2026:

		(a)
		Amount
<b>1</b>	<b>RWA as at end of 31st December, 2025</b>	<b>129,567</b>
2	Asset size	5,238
3	Asset quality	(1,267)
4	Model updates	0
5	Methodology and policy	0
6	Acquisitions and disposals	0
7	Foreign exchange movements	793
8	Other	0
<b>9</b>	<b>RWA as at end of 31st March, 2026</b>	<b>134,331</b>

The quarter-on-quarter increase was primarily attributed to corporate asset growth.

## CMS1: Comparison of Modelled and Standardised RWAs at Risk Level as at 31st March, 2026

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

Items		(a)	(b)	(c)	(d)
		RWA			
		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	134,331	11,215	145,546	221,886
2	Counterparty credit risk and default fund contributions	2,040	738	2,778	4,923
3	CVA risk		1,475	1,475	1,475
4	Securitisation exposures in banking book	0	0	0	0
5	Market risk	0	8,676	8,676	8,676
6	Operational risk		13,749	13,749	13,749
7	Residual RWA <sup>1</sup>	0	4,361	4,361	4,361
<b>8</b>	<b>Total</b>	<b>136,371</b>	<b>40,214</b>	<b>176,585</b>	<b>255,070</b>

The difference in total RWA calculated between columns (c) and (d) was largely due to credit risk in corporate portfolio.

Footnote:

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