

Habib Bank Zurich (Hong Kong) Limited

恒比銀行蘇黎世(香港)有限公司

Regulatory Disclosures (unaudited)

For the period ended 30 September 2025

二零二五年九月三十日

監管披露

(未經審慎)

Table of Contents

			Page
1)	Template KM1	Key prudential ratios	4
2)	Template OV1	Overview of RWA	6
3)	Template LR2	Leverage ratio	8

Note 1: Templates relating to Market risk are not disclosed as the Bank has been exempted under section 22(1) of the Banking (Capital) Rules from the calculation of market risk under section 17.

Note 2: Templates CR8, CCR7 and LIQ1 are not applicable to the Bank.

目錄

		頁次
1)	模版 KM1 主要審慎比率	5
2)	模版 OV1 風險加權數額概覽	7
3)	模版 LR2 槓桿比率	10

註 1: 根據《銀行業 (資本) 規則》第 22(1) 條，本銀行獲豁免按照《銀行業 (資本) 規則》第 17 條的規定計算市場風險，因此有關市場風險的模板無須披露。

註 2: 模版 CR8、CCR7 及 LIQ1 均不適用於本銀行。

Template KM1: Key prudential ratios

(HK\$'000)						
		(a)	(b)	(c)	(d)	(e)
		30-Sep-25	30-Jun-25	31-Mar-25	31-Dec-24	30-Sep-24
	Regulatory capital (amount)					
1 & 1a	Common Equity Tier 1 (CET1)	631,638	620,108	609,722	616,359	607,452
2 & 2a	Tier 1	631,638	620,108	609,722	616,359	607,452
3 & 3a	Total capital	658,016	645,863	634,667	640,851	632,206
	RWA (amount)					
4	Total RWA	2,672,486	2,502,196	2,532,863	2,405,855	2,273,881
4a	Total RWA (pre-floor)	2,672,486	2,502,196	2,532,863	2,405,855	2,273,881
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5 & 5a	CET1 ratio (%)	23.63%	24.78%	24.07%	25.62%	26.71%
5b	CET1 ratio (%) (pre-floor ratio)	23.63%	24.78%	24.07%	25.62%	26.71%
6 & 6a	Tier 1 ratio (%)	23.63%	24.78%	24.07%	25.62%	26.71%
6b	Tier 1 ratio (%) (pre-floor ratio)	23.63%	24.78%	24.07%	25.62%	26.71%
7 & 7a	Total capital ratio (%)	24.62%	25.81%	25.06%	26.64%	27.80%
7b	Total capital ratio (%) (pre-floor ratio)	24.62%	25.81%	25.06%	26.64%	27.80%
	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 (%)	0.40%	0.41%	0.40%	0.38%	0.72%
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 (%)	2.90%	2.91%	2.90%	2.88%	3.22%
12	CET1 available after meeting the AI's minimum capital requirements (%)	11.58%	12.56%	11.81%	13.39%	14.55%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	4,102,137	3,952,033	3,853,319	3,766,054	3,614,406
13a	LR exposure measure based on mean values of gross assets of SFTs	4,192,237	3,883,882	3,838,792	3,841,624	3,611,324
14, 14a & 14b	LR (%)	15.40%	15.69%	15.82%	16.37%	16.81%
14c & 14d	LR (%) based on mean values of gross assets of SFTs	15.07%	15.97%	15.88%	16.04%	16.82%
	Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)					
	Applicable to category 1 institutions 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 (%)	51.02%	56.80%	52.97%	66.74%	87.66%
	Net Stable Funding Ratio (NSFR) / Core Funding Ratio (CFR)					
	Applicable to category 1 institutions 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 institutions only:					
20a	CFR (%)	N/A	N/A	N/A	N/A	N/A

模版 KM1：主要審慎比率

(港元'000)

		(a)	(b)	(c)	(d)	(e)
		2025 年 9 月 30 日	2025 年 6 月 30 日	2025 年 3 月 31 日	2024 年 12 月 31 日	2024 年 9 月 30 日
	監管資本（數額）					
1 及 1a	普通股權一級(CET1)	631,638	620,108	609,722	616,359	607,452
2 及 2a	一級	631,638	620,108	609,722	616,359	607,452
3 及 3a	總資本	658,016	645,863	634,667	640,851	632,206
	風險加權數額（數額）					
4	風險加權數額總額	2,672,486	2,502,196	2,532,863	2,405,855	2,273,881
4a	風險加權數額總額（下限前）	2,672,486	2,502,196	2,532,863	2,405,855	2,273,881
	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 (%)	23.63%	24.78%	24.07%	25.62%	26.71%
5b	CET1 比率 (%)（下限前比率）	23.63%	24.78%	24.07%	25.62%	26.71%
6 及 6a	一級比率 (%)	23.63%	24.78%	24.07%	25.62%	26.71%
6b	一級比率 (%)（下限前比率）	23.63%	24.78%	24.07%	25.62%	26.71%
7 及 7a	總資本比率 (%)	24.62%	25.81%	25.06%	26.64%	27.80%
7b	總資本比率 (%)（下限前比率）	24.62%	25.81%	25.06%	26.64%	27.80%
	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 (%)	0.40%	0.41%	0.40%	0.38%	0.72%
10	較高吸收虧損能力要求 (%)（只適用於 G-SIB 或 D-SIB）	N/A	N/A	N/A	N/A	N/A
11	認可機構特定的總 CET1 緩衝要求 (%)	2.90%	2.91%	2.90%	2.88%	3.22%
12	符合認可機構的最低資本規定後可用的 CET1 (%)	11.58%	12.56%	11.81%	13.39%	14.55%
	《巴塞爾協定三》槓桿比率					
13	總槓桿比率風險承擔計量	4,102,137	3,952,033	3,853,319	3,766,054	3,614,406
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	4,192,237	3,883,882	3,838,792	3,841,624	3,611,324
14、14a 及 14b	槓桿比率 (%)	15.40%	15.69%	15.82%	16.37%	16.81%
14c 及 14d	以 SFT 資產總額平均值為基礎的槓桿比率 (%)	15.07%	15.97%	15.88%	16.04%	16.82%
	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	N/A	N/A	N/A	N/A	N/A
16	淨現金流出總額	N/A	N/A	N/A	N/A	N/A
17	LCR (%)	N/A	N/A	N/A	N/A	N/A
	只適用於第 2 類機構：					
17a	LMR (%)	51.02%	56.80%	52.97%	66.74%	87.66%
	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	N/A	N/A	N/A	N/A	N/A
19	所需穩定資金總額	N/A	N/A	N/A	N/A	N/A
20	NSFR (%)	N/A	N/A	N/A	N/A	N/A
	只適用於第 2A 類機構：					
20a	CFR (%)	N/A	N/A	N/A	N/A	N/A

Template OV1: Overview of RWA

		(HK\$'000)		
		(a)	(b)	(c)
		RWA		Minimum capital requirements
		30-Sept-25	30-Jun-25	30-Sept-25
1	Credit risk for non-securitization exposures	2,411,319	2,252,415	192,906
2	Of which STC approach	-	-	-
2a	Of which BSC approach	2,411,319	2,252,415	192,906
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	20,676	12,765	1,654
7	Of which SA-CCR approach	N/A	N/A	N/A
7a	Of which CEM	18,617	10,866	1489
8	Of which IMM(CCR) approach	-	-	-
9	Of which others	2,059	1,899	165
10	CVA risk	-	-	-
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	N/A	N/A	N/A
13	CIS exposures – mandate-based approach	N/A	N/A	N/A
14	CIS exposures – fall-back approach	N/A	N/A	N/A
14a	CIS exposures – combination of approaches	N/A	N/A	N/A
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	-	-	-
21	Of which STM approach	-	-	-
22	Of which IMA	-	-	-
22a	Of which SSTM approach	-	-	-
23	Capital charge for moving exposures between trading book and banking book	N/A	N/A	N/A
24	Operational risk	246,675	243,200	19,734
24a	Sovereign concentration risk	N/A	N/A	N/A
25	Amounts below the thresholds for deduction (subject to 250% RW)	-	-	-
26	Output floor level applied	-	-	-
27	Floor adjustment (before application of transitional cap)	-	-	-
28	Floor adjustment (after application of transitional cap)	N/A	N/A	N/A
28a	Deduction to RWA	-6,184	-6,184	-495
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	-6,184	-6,184	-495
29	Total	2,672,486	2,502,196	213,799

模版 OV1：風險加權數額概覽

(港元'000)				
		(a)	(b)	(c)
		風險加權數額		最低資本規定
		2025 年 9 月 30	2025 年 6 月 30 日	2025 年 9 月 30
1	非證券化類別風險承擔的信用風險	2,411,319	2,252,415	192,906
2	其中 STC 計算法	-	-	-
2a	其中 BSC 計算法	2,411,319	2,252,415	192,906
3	其中基礎 IRB 計算法	-	-	-
4	其中監管分類準則計算法	-	-	-
5	其中高級 IRB 計算法	-	-	-
5a	其中零售 IRB 計算法	-	-	-
5b	其中特定風險權重計算法	-	-	-
6	對手方信用風險及違責基金承擔	20,676	12,765	1,654
7	其中 SA-CCR 計算法	N/A	N/A	N/A
7a	其中現行風險承擔方法	18,617	10,866	1,489
8	其中 IMM(CCR)計算法	-	-	-
9	其中其他	2,059	1,899	165
10	CVA 風險	-	-	-
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	N/A	N/A	N/A
12	集體投資計劃（CIS）風險承擔——透視計算法／第三方計算法	N/A	N/A	N/A
13	CIS 風險承擔——授權基準計算法	N/A	N/A	N/A
14	CIS 風險承擔——備選方法	N/A	N/A	N/A
14a	CIS 風險承擔——混合使用計算法	N/A	N/A	N/A
15	交收風險	-	-	-
16	銀行帳內的證券化類別風險承擔	-	-	-
17	其中 SEC-IRBA	-	-	-
18	其中 SEC-ERBA（包括 IAA）	-	-	-
19	其中 SEC-SA	-	-	-
19a	其中 SEC-FBA	-	-	-
20	市場風險	-	-	-
21	其中 STM 計算法	-	-	-
22	其中 IMA	-	-	-
22a	其中 SSTM 計算法	-	-	-
23	在交易帳與銀行帳之間調動風險承擔的資本要求	N/A	N/A	N/A
24	業務操作風險	246,675	243,200	19,734
24a	官方實體集中風險	N/A	N/A	N/A
25	低於扣減門檻的數額（須計算 250%風險權重）	-	-	-
26	應用出項下限水平	-	-	-
27	下限調整（應用過渡上限前）	-	-	-
28	下限調整（應用過渡上限後）	N/A	N/A	N/A
28a	風險加權數額扣減	-6,184	-6,184	-495
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	-6,184	-6,184	-495
29	總計	2,672,486	2,502,196	213,799

Template LR2: Leverage ratio ("LR")

		(a)	(b)
		HK\$'000 equivalent	
		30-Sep-2025	30-Jun-2025
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	3,482,211	3,422,396
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	-	-
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	-	-
6	Less: Asset amounts deducted in determining Tier 1 capital	-	-
7	Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)	3,482,211	3,422,396
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)	4,890	4,286
9	Add-on amounts for PFE associated with all derivative contracts	39,292	26,595
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 (sum of rows 8 to 12)	44,182	30,881
Exposures arising from SFTs			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	205,735	200,876
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
16	CCR exposure for SFT assets	10,293	9,494
17	Agent transaction exposures	-	-
18	Total exposures arising from SFTs (sum of rows 14 to 17)	216,028	210,370
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	2,710,061	2,454,732
20	Less: Adjustments for conversion to credit equivalent amounts	(2,350,345)	(2,166,346)
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	-	-
22	Off-balance sheet items (sum of rows 19 to 21)	359,716	288,386
Capital and total exposures			
23	Tier 1 capital	631,638	620,108
24	Total exposures (sum of rows 7, 13, 18 and 22)	4,102,137	3,952,033
Leverage ratio			
25 & 25a	Leverage ratio	15.40%	15.69%
26	Minimum leverage ratio requirement	3.00%	3.00%
27	Applicable leverage buffers	Not applicable	Not applicable

		(a)	(b)
		HK\$'000 equivalent	
		30-Sep-2025	30-Jun-2025
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	297,933	136,492
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	205,735	200,876
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)	4,194,335	3,883,882
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)	15.06%	15.97%

模版 LR2：槓桿比率

		(a)	(b)
		港元'000 等值	
		2025 年 9 月 30 日	2025 年 6 月 30 日
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）	3,482,211	3,422,396
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	-	-
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	-	-
4	扣減：就 SFT 收到的並已確認為資產的證券作出的調整	-	-
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	-	-
6	扣減：斷定一級資本時所扣減的資產數額	-	-
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）	3,482,211	3,422,396
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）	4,890	4,286
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	39,292	26,595
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	-	-
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	-	-
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	-	-
13	衍生工具合約產生的風險承擔總額（第 8 至 12 行的總和）	44,182	30,881
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	205,735	200,876
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	-	-
16	SFT 資產的對手方信用風險承擔	10,293	9,494
17	代理交易風險承擔	-	-
18	由 SFT 產生的風險承擔總額（第 14 至 17 行的總和）	216,028	210,370
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	2,710,061	2,454,732
20	扣減：就轉換為信貸等值數額作出的調整	(2,350,345)	(2,166,346)
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	-	-
22	資產負債表外項目（第 19 至 21 行的總和）	359,716	288,386
資本及風險承擔總額			
23	一級資本	631,638	620,108
24	風險承擔總額（第 7、13、18 及 22 行的總和）	4,102,137	3,952,033
槓桿比率			
25 及 25a	槓桿比率	15.40%	15.69%
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）	297,933	136,492
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）	205,735	200,876
30 及 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	4,194,335	3,883,882
31 及 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	15.06%	15.97%