上海商業銀行
SHANGHAI COMMERCIAL BANK

REGULATORY DISCLOSURES

As at 30 September 2026
(Unaudited)

SHANGHAI COMMERCIAL BANK LIMITED

(All amounts in HK dollar thousands unless otherwise stated)

Key Prudential Ratios

		30 September 2026	30 June 2026	31 March 2026	31 December 2025	30 September 2025
Regulatory capital (amount)						
1 & 1a	Common Equity Tier 1 (CET1)	38,016,183	37,885,084	37,329,802	36,604,045	36,120,469
2 & 2a	Tier 1	38,016,183	37,885,084	37,329,802	36,604,045	36,120,469
3 & 3a	Total capital	42,252,694	42,133,425	41,546,371	40,776,278	40,293,773
Risk Weighted Amounts (RWA)						
4	Total RWA	138,028,638	140,452,720	137,064,391	134,102,176	135,517,581
4a	Total RWA (pre-floor)	138,028,638	140,452,720	137,064,391	134,102,176	135,517,581
Risk-based regulatory capital ratios (as a percentage of RWA)						
5 & 5a	CET1 ratio (%)	27.5%	27.0%	27.2%	27.3%	26.7%
5b	CET1 ratio (%) (pre-floor ratio)	27.5%	27.0%	27.2%	27.3%	26.7%
6 & 6a	Tier 1 ratio (%)	27.5%	27.0%	27.2%	27.3%	26.7%
6b	Tier 1 ratio (%) (pre-floor ratio)	27.5%	27.0%	27.2%	27.3%	26.7%
7 & 7a	Total capital ratio (%)	30.6%	30.0%	30.3%	30.4%	29.7%
7b	Total capital ratio (%) (pre-floor ratio)	30.6%	30.0%	30.3%	30.4%	29.7%
Additional CET1 buffer requirements (as a percentage of RWA)						
8	Capital conservation buffer requirement (%)	2.5%	2.5%	2.5%	2.5%	2.5%
9	Countercyclical capital buffer requirement (%)	0.32%	0.32%	0.33%	0.34%	0.33%
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 (%)	2.8%	2.8%	2.8%	2.8%	2.8%
12	CET1 available after meeting the AI's minimum capital requirements (%)	21.5%	21.0%	21.2%	21.3%	20.7%
Basel III leverage ratio						
13	Total leverage ratio (LR) exposure measure	232,089,438	231,437,004	235,031,042	230,451,324	233,365,846
13a	LR exposure measure based on mean values of gross assets of SFTs	231,431,574	231,435,736	234,753,385	230,606,759	232,574,542
14, 14a & 14b	LR (%)	16.4%	16.4%	15.9%	15.9%	15.5%
14c & 14d	LR (%) based on mean values of gross assets of SFTs	16.4%	16.4%	15.9%	15.9%	15.5%
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 (%)	90.8%	84.7%	84.8%	83.7%	82.3%
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 (%)	264.3%	273.2%	271.3%	282.6%	308.4%

Overview of RWA

The table below shows the breakdowns of RWA for various risks as at 30 September 2026 and 30 June 2026 and the minimum capital requirements as at 30 September 2026 which are calculated by multiplying the Group's RWA by 8%.

		RWA		Minimum capital requirements
		30 September 2026	30 June 2026	30 September 2026
1	Credit risk for non-securitization exposures	**108,634,775**	110,281,081	8,690,783
2	Of which STC approach	**108,634,775**	110,281,081	8,690,783
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	**–**	–	–
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	**–**	–	–
6	Counterparty credit risk and default fund contributions	**968,692**	608,551	77,494
7	Of which SA-CCR approach	**394,326**	606,319	31,546
7a	Of which CEM	**–**	–	–
8	Of which IMM(CCR) approach	**–**	–	–
8a	Of which method for group 2b cryptoasset derivative contracts	**–**	–	–
9	Of which others	**574,366**	2,232	45,948
10	Credit Valuation Adjustment ("CVA") risk	**244,513**	411,200	19,561
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	**–**	–	–
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	**7,970,350**	9,133,925	637,628
21	Of which STM approach	**7,970,350**	9,133,925	637,628
22	Of which IMA	**–**	–	–
22a	Of which SSTM approach	**–**	–	–
23	Capital charge for moving exposures between trading book and banking book	**–**	–	–
24	Operational risk	**9,003,450**	9,019,850	720,276
24a	Sovereign concentration risk	**–**	–	–
25	Amounts below the thresholds for deduction (subject to 250% RW)	**11,206,858**	10,998,113	896,549
26	Output floor level applied	**N/A**	N/A	N/A
27	Floor adjustment (before application of transitional cap)	**N/A**	N/A	N/A
28	Floor adjustment (after application of transitional cap)	**N/A**	N/A	N/A
28a	Deduction to RWA	**–**	–	–
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	**–**	–	–
29	**Total**	**138,028,638**	140,452,720	11,042,291

Leverage Ratio

The leverage ratios as at 30 September 2026 and 30 June 2026 are shown below:

		30 September 2026	30 June 2026
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	230,545,589	229,412,215
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 assets other than money received under SFTs that are recognized as an asset	–	–
5	Less: Specific and collective provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital	(1,886,798)	(1,656,011)
6	Less: Asset amounts deducted in determining Tier 1 capital	(3,910,830)	(3,260,579)
7	**Total on-balance sheet exposures (excluding derivative contracts and SFTs)**	**224,747,961**	**224,495,625**
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)	90,463	93,853
9	Add-on amounts for PFE associated with all derivative contracts	765,388	1,082,849
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**	**855,851**	**1,176,702**
Exposures arising from SFTs			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	1,167,948	502,977
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	–	–
16	CCR exposure for SFT assets	2,809	2,136
17	Agent transaction exposures	–	–
18	**Total exposures arising from SFTs**	**1,170,757**	**505,113**
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	27,888,447	27,837,089
20	Less: Adjustments for conversion to credit equivalent amounts	(22,517,800)	(22,526,245)
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	(55,778)	(51,280)
22	**Off-balance sheet items**	**5,314,869**	**5,259,564**

Leverage Ratio (Continued)

		30 September 2026	30 June 2026
Capital and total exposures			
23	**Tier 1 capital**	**38,016,183**	**37,885,084**
24	**Total exposures**	**232,089,438**	**231,437,004**
Leverage ratio			
25 & 25a	**Leverage ratio**	**16.4%**	**16.4%**
26	**Minimum leverage ratio requirement**	**3.0%**	**3.0%**
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	510,084	501,709
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	1,167,948	502,977
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)	231,431,574	231,435,736
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)	16.4%	16.4%

Abbreviations:

CCP Central counterparty
CCR Counterparty credit risk
PFE Potential future exposure
SFT Securities financing transactions