



上海商業銀行
SHANGHAI COMMERCIAL BANK

REGULATORY DISCLOSURES

As at 30 September 2025
(Unaudited)



SHANGHAI COMMERCIAL BANK LIMITED

(All amounts in HK dollar thousands unless otherwise stated)

Key Prudential Ratios

		30 September 2025	30 June 2025	31 March 2025	31 December 2024	30 September 2024
Regulatory capital (amount)						
1 & 1a	Common Equity Tier 1 (CET1)	36,120,469	35,914,608	35,785,873	34,677,399	35,164,236
2 & 2a	Tier 1	36,120,469	35,914,608	35,785,873	34,677,399	35,164,236
3 & 3a	Total capital	40,293,773	40,143,946	39,721,502	38,593,247	39,172,718
Risk Weighted Amounts (RWA)						
4	Total RWA	135,517,581	139,971,549	143,290,035	138,045,799	141,577,614
4a	Total RWA (pre-floor)	135,517,581	139,971,549	143,290,035	N/A	N/A
Risk-based regulatory capital ratios (as a percentage of RWA)						
5 & 5a	CET1 ratio (%)	26.7%	25.7%	25.0%	25.1%	24.8%
5b	CET1 ratio (%) (pre-floor ratio)	26.7%	25.7%	25.0%	N/A	N/A
6 & 6a	Tier 1 ratio (%)	26.7%	25.7%	25.0%	25.1%	24.8%
6b	Tier 1 ratio (%) (pre-floor ratio)	26.7%	25.7%	25.0%	N/A	N/A
7 & 7a	Total capital ratio (%)	29.7%	28.7%	27.7%	28.0%	27.7%
7b	Total capital ratio (%) (pre-floor ratio)	29.7%	28.7%	27.7%	N/A	N/A
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 (%)	0.33%	0.33%	0.32%	0.34%	0.67%
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%	3.2%
12	CET1 available after meeting the AI's minimum capital requirements (%)	20.7%	19.7%	19.0%	19.1%	18.8%
Basel III leverage ratio						
13	Total leverage ratio (LR) exposure measure	233,365,846	232,639,558	235,198,481	231,925,255	239,453,474
13a	LR exposure measure based on mean values of gross assets of SFTs	232,574,542	232,661,536	235,277,888	N/A	N/A
14, 14a & 14b	LR (%)	15.5%	15.4%	15.2%	15.0%	14.7%
14c & 14d	LR (%) based on mean values of gross assets of SFTs	15.5%	15.4%	15.2%	N/A	N/A
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 (%)	82.3%	76.5%	76.5%	76.8%	90.1%
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 (%)	308.4%	295.6%	303.7%	295.9%	301.5%

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Overview of RWA

The table below shows the breakdowns of RWA for various risks as at 30 September 2025 and 30 June 2025 and the minimum capital requirements as at 30 September 2025 which are calculated by multiplying the Group's RWA by 8%.

		RWA		Minimum capital requirements
		30 September 2025	30 June 2025	30 September 2025
1	Credit risk for non-securitization exposures	107,812,361	111,843,714	8,624,989
2	Of which STC approach	107,812,361	111,843,714	8,624,989
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	–	–	–
6	Counterparty credit risk and default fund contributions	650,828	526,036	52,066
7	Of which SA-CCR approach	650,828	526,036	52,066
7a	Of which CEM	–	–	–
8	Of which IMM(CCR) approach	–	–	–
9	Of which others	–	–	–
10	Credit valuation adjustment ("CVA") risk	405,488	319,313	32,439
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	6,547,625	7,444,413	523,810
21	Of which STM approach	6,547,625	7,444,413	523,810
22	Of which IMA	–	–	–
22a	Of which SSTM approach	–	–	–
23	Capital charge for moving exposures between trading book and banking book	–	–	–
24	Operational risk	8,591,738	8,613,075	687,339
24a	Sovereign concentration risk	–	–	–
25	Amounts below the thresholds for deduction (subject to 250% RW)	11,509,541	11,224,998	920,763
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	135,517,581	139,971,549	10,841,406

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Leverage Ratio

The leverage ratios as at 30 September 2025 and 30 June 2025 are shown below:

		30 September 2025	30 June 2025
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	229,004,922	229,765,419
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 recognized as an asset	–	–
5	Less: Specific and collective provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital	(1,459,940)	(1,736,931)
6	Less: Asset amounts deducted in determining Tier 1 capital	(3,243,615)	(3,849,171)
7	Total on-balance sheet exposures (excluding derivative contracts and SFTs)	224,301,367	224,179,317
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)	93,767	135,830
9	Add-on amounts for PFE associated with all derivative contracts	1,182,803	1,010,767
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	1,276,570	1,146,597
Exposures arising from SFTs			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	800,000	–
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	–	–
16	CCR exposure for SFT assets	3,397	–
17	Agent transaction exposures	–	–
18	Total exposures arising from SFTs	803,397	–
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	35,353,612	35,759,473
20	Less: Adjustments for conversion to credit equivalent amounts	(28,326,244)	(28,419,612)
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	(42,856)	(26,217)
22	Off-balance sheet items	6,984,512	7,313,644

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Leverage Ratio (Continued)

		30 September 2025	30 June 2025
Capital and total exposures			
23	Tier 1 capital	36,120,469	35,914,608
24	Total exposures	233,365,846	232,639,558
Leverage ratio			
25 & 25a	Leverage ratio	15.5%	15.4%
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	8,696	21,978
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	800,000	–
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)	232,574,542	232,661,536
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)	15.5%	15.4%

Abbreviations:

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