大生銀行有限公司
TAI SANG BANK LIMITED

2026年9月30日止季度財務披露模版
FINANCIAL DISCLOSURE TEMPLATES
FOR THE QUARTER ENDED 30 SEPTEMBER 2026

(未經審核)
(UNAUDITED)

大生銀行有限公司
Tai Sang Bank Limited

2026年9月30日之季度財務披露模版（未經審核 - 根據法定綜合基礎）
Quarterly Financial Disclosure Templates as at 30 September 2026 (Unaudited - on Regulatory Consolidated Basis)

本2026年9月30日止之季度財務披露模版乃由以下之大生銀行有限公司根據法定綜合基礎編製而成之模版所組成，並為未經審核：

This set of quarterly financial disclosure templates as at 30 September 2026 is made up of the following templates of Tai Sang Bank Limited, prepared on regulatory consolidated basis and are unaudited:

- 模版OV1：風險加權數額概覽
- 模版KM1：主要審慎比率
- 模版LR2：槓桿比率

- Template OV1: Overview of RWA
- Template KM1: Key Prudential Ratios
- Template LR2: Leverage Ratio

銀行獲豁免計算市場風險加權資產，亦因此獲豁免刊載市場風險披露模版。

The Bank has been exempted from the calculation of risk weighted assets for market risk and accordingly has been exempted from disclosing templates on market risk.

模版 CVA4及 CMS1均不適用於本行。

Templates CVA4 and CMS1 are not applicable to the Bank.

此截至2026年9月30日止之季度財務披露模版已全面遵從銀行業(披露)規則內所載之規定。

This set of quarterly financial disclosure templates for the quarter ended 30 September 2026 fully complies with the requirements set out in the Banking (Disclosure) Rules.

大生銀行有限公司
Tai Sang Bank Limited

模版OV1：2026年9月30日之風險加權數額概覽（未經審核 - 根據法定綜合基礎）
Template OV1: Overview of RWA as at 30 September 2026 (Unaudited - on Regulatory Consolidated Basis)

			(a)	(b)	(c)
			風險加權數額 RWA		最低資本規定 Minimum capital requirements
			2026年9月30日 30-Sep-26	2026年6月30日 30-Jun-26	2026年9月30日 30-Sep-26
			港幣'000 HK$'000	港幣'000 HK$'000	港幣'000 HK$'000
1	非證券化類別風險承擔的信用風險	Credit risk for non-securitization exposures	821,890	795,600	65,751
2	其中STC計算法	Of which STC approach	-	-	-
2a	其中BSC計算法	Of which BSC approach	821,890	795,600	65,751
3	其中基礎IRB計算法	Of which foundation IRB approach	-	-	-
4	其中監管分類準則計算法	Of which supervisory slotting criteria approach	-	-	-
5	其中高級IRB計算法	Of which advanced IRB approach	-	-	-
5a	其中零售IRB計算法	Of which retail IRB approach	-	-	-
5b	其中特定風險權重計算法	Of which specific risk-weight approach	-	-	-
5c	其中根據《資本規則》第376條及第12部第5、6及8分部計算的對信用風險的加密資產風險承擔	Of which cryptoasset exposures to credit risk clculated in accordance with section 376 and divisions 5, 6 and 8 of Part 12 of the BCR	-	-	-
6	對手方違責風險及違責基金承擔	Counterparty default risk and default fund contributions	-	-	-
7	其中SA-CCR計算法	Of which SA-CCR approach	-	-	-
7a	其中現行風險承擔方法	Of which CEM	-	-	-
8	其中IMM(CCR)計算法	Of which IMM(CCR) approach	-	-	-
8a	其中適用於第2b組加密資產衍生工具合約的方法	Of which method for group 2b cyptoasset derivative contracts	-	-	-
9	其中其他	Of which others	-	-	-
10	CVA風險	CVA risk	-	-	-
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	Equity positions in banking book under the simple risk-weighted method and internal models method	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	Collective investment scheme ("CIS") exposures - look-through approach / third-party approach	-	-	-
13	CIS風險承擔——授權基準計算法	CIS exposures – mandate-based approach	-	-	-
14	CIS風險承擔——備選方法	CIS exposures – fall-back approach	-	-	-
14a	CIS風險承擔——混合使用計算法	CIS exposures - combination of approaches	-	-	-
15	交收風險	Settlement risk	-	-	-
16	銀行帳內的證券化類別風險承擔	Securitization exposures in banking book	-	-	-
17	其中 SEC-IRBA	Of which SEC-IRBA	-	-	-
18	其中 SEC-ERBA（包括IAA）	Of which SEC-ERBA (including IAA)	-	-	-
19	其中 SEC-SA	Of which SEC-SA	-	-	-
19a	其中 SEC-FBA	Of which SEC-FBA	-	-	-
20	市場風險	Market risk	-	-	-
21	其中STM計算法	Of which STM approach	-	-	-
22	其中IMA	Of which IMA	-	-	-
22a	其中SSTM計算法	Of which SSTM approach	-	-	-
23	在交易帳與銀行帳之間調動風險承擔的資本要求	Capital charge for moving exposures between trading book and banking book	N/A	N/A	N/A
24	業務操作風險	Operational risk	58,750	57,263	4,700
24a	官方實體集中風險	Sovereign concentration risk	-	-	-
25	低於扣減門檻的數額（須計算250%風險權重）	Amounts below the thresholds for deduction (subject to 250% RW)	-	-	-
26	應用出項下限水平	Output floor level applied	-	-	-
27	下限調整（應用過渡上限前）	Floor adjustment (before application of transitional cap)	-	-	-
28	下限調整（應用過渡上限後）	Floor adjustment (after application of transitional cap)	N/A	N/A	N/A
28a	風險加權數額扣減	Deduction to RWA	171,492	171,492	13,719
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	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	-	-	-
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	Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital	171,492	171,492	13,719
29	總計	Total	709,148	681,371	56,732

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模版KM1：2026年9月30日之主要審慎比率(未經審核 - 根據法定綜合基礎)
Template KM1: Key Prudential Ratios as at 30 September 2026 (Unaudited - on Regulatory Consolidated Basis)

			(a)	(b)	(c)	(d)	(e)
			2026年9月30日	2026年6月30日	2026年3月31日	2025年12月31日	2025年9月30日
			30-Sep-26	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25
	監管資本（數額）（港幣'000）	**Regulatory capital (amount) (HK$'000)**					
1 & 1a	普通股權一級(CET1)	Common Equity Tier 1 (CET1)	402,024	399,006	400,534	401,439	401,353
2 & 2a	一級	Tier 1	402,024	399,006	400,534	401,439	401,353
3 & 3a	總資本	Total capital	544,136	541,118	545,481	546,386	543,854
	風險加權數額（數額）（港幣'000）	**RWA (amount) (HK$'000)**					
4	風險加權數額總額	Total RWA	709,148	681,370	710,712	705,306	673,900
4a	風險加權數額總額（下限前）	Total RWA (pre-floor)	709,148	681,370	710,712	705,306	673,900
	風險為本監管資本比率（以風險加權數額的百分率表示）	**Risk-based regulatory capital ratios (as a percentage of RWA)**					
5 & 5a	CET1比率 (%)	CET1 ratio (%)	56.69%	58.56%	56.36%	56.92%	59.56%
5b	CET1比率 (%)（下限前比率）	CET1 ratio (%) (pre-floor ratio)	56.69%	58.56%	56.36%	56.92%	59.56%
6 & 6a	一級比率 (%)	Tier 1 ratio (%)	56.69%	58.56%	56.36%	56.92%	59.56%
6b	一級比率 (%)（下限前比率）	Tier 1 ratio (%) (pre-floor ratio)	56.69%	58.56%	56.36%	56.92%	59.56%
7 & 7a	總資本比率 (%)	Total capital ratio (%)	76.73%	79.42%	76.75%	77.47%	80.70%
7b	總資本比率 (%)（下限前比率）	Total capital ratio (%) (pre-floor ratio)	76.73%	79.42%	76.75%	77.47%	80.70%
	額外CET1緩衝要求（以風險加權數額的百分率表示）	**Additional CET1 buffer requirements (as a percentage of RWA)**					
8	防護緩衝資本要求 (%)	Capital conservation buffer requirement (%)	2.500%	2.500%	2.500%	2.500%	2.500%
9	逆周期緩衝資本要求 (%)	Countercyclical capital buffer requirement (%)	0.500%	0.500%	0.500%	0.500%	0.500%
10	較高吸收虧損能力要求 (%)（只適用於G-SIB或D-SIB）	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	N/A	N/A	N/A	N/A	N/A
11	認可機構特定的總CET1緩衝要求 (%)	Total AI-specific CET1 buffer requirements (%)	3.00%	3.00%	3.00%	3.00%	3.00%
12	符合認可機構的最低資本規定後可用的CET1 (%)	CET1 available after meeting the AI's minimum capital requirements (%)	52.19%	54.06%	51.86%	52.42%	55.06%
	《巴塞爾協定三》槓桿比率	**Basel III leverage ratio**					
13	總槓桿比率風險承擔計量（港幣'000）	Total leverage ratio (LR) exposure measure (HK$'000)	883,499	768,203	834,619	829,929	837,216
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	LR exposure measure based on mean values of gross assets of SFTs	N/A	N/A	N/A	N/A	N/A
14, 14a & 14b	槓桿比率(LR) (%)	LR (%)	45.50%	51.94%	47.99%	48.37%	47.94%
14c & 14d	以SFT資產總額平均值為基礎的槓桿比率 (%)	LR (%) based on mean values of gross assets of SFTs	N/A	N/A	N/A	N/A	N/A
	流動性覆蓋比率(LCR) / 流動性維持比率(LMR)	**Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)**					
	只適用於第1類機構：	Applicable to category 1 institution only:					
15	優質流動資產(HQLA)總額	Total high quality liquid assets (HQLA)	N/A	N/A	N/A	N/A	N/A
16	淨現金流出總額	Total net cash outflows	N/A	N/A	N/A	N/A	N/A
17	LCR (%)	LCR (%)	N/A	N/A	N/A	N/A	N/A
	只適用於第2類機構：	Applicable to category 2 institution only:					
17a	LMR (%)	LMR (%)	120.63%	113.74%	109.77%	121.05%	104.95%
	穩定資金淨額比率(NSFR) / 核心資金比率(CFR)	**Net Stable Funding Ratio (NSFR) / Core Funding Ratio (CFR)**					
	只適用於第1類機構：	Applicable to category 1 institution only:					
18	可用穩定資金總額	Total available stable funding	N/A	N/A	N/A	N/A	N/A
19	所需穩定資金總額	Total required stable funding	N/A	N/A	N/A	N/A	N/A
20	NSFR (%)	NSFR (%)	N/A	N/A	N/A	N/A	N/A
	只適用於第2A類機構：	Applicable to category 2A institution only:					
20a	CFR (%)	CFR (%)	N/A	N/A	N/A	N/A	N/A

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模版KM1：2026年9月30日之主要審慎比率(未經審核 - 根據法定綜合基礎)(續)
Template KM1: Key Prudential Ratios as at 30 September 2026 (Unaudited - on Regulatory Consolidated Basis) (Continued)

附註 Note:

(1) **風險為本監管資本比率**

以上表格概述於上述日期根據《銀行業(資本)規則》所計算本銀行以監管綜合基礎之資本比率。銀行採用基本計算法計算信貸風險及基本指標計算法計算業務操作風險。於2016年3月22日，銀行獲香港金融管理局以符合《銀行業(資本)規則》第22(1)條之豁免條件被豁免計算市場風險。在該日期後及於2026年9月30日銀行在計算其資本比率時並無計入市場風險。

Risk-based regulatory capital ratios

The table above summarises the capital ratios calculated as computed in accordance with the Banking (Capital) Rules under regulatory consolidated basis of the Bank as at the dates shown. The Bank uses the Basic Approach for calculating credit risk. The Bank was granted by the HKMA an exemption from the calculation of market risk under the exemption criteria under section 22(1) of the Banking (Capital) Rules on 22 March 2016 and has excluded market risk in the calculation of capital ratio since then and as at 30 September 2026.

(2) **《巴塞爾協定三》槓桿比率**

以上之槓桿比率乃於上述日期根據《銀行業(資本)規則》所計算本銀行以監管綜合基礎之槓桿比率。

Basel III leverage ratio

The leverage ratio shown above represents the regulatory consolidated leverage ratio calculated in accordance with the Banking (Capital) Rules.

(3) **流動性覆蓋比率(LCR)/流動性維持比率(LMR)**

本銀行作為《銀行業(流動性)規則》所訂之第2類機構，只需保持及報告以單獨基礎計算之LMR。因此，本銀行並無需報告LCR。以上之LMR乃本銀行單獨於每一個報告季度內之每月平均LMR之簡單平均率。

Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)

The Bank, as a category 2 institution for the purpose of the Banking (Liquidity) Rules, is only required to maintain and report LMR on a solo basis. As such, the Bank is not required to report LCR. The above LMRs are the quarterly average LMRs calculated as the simple average of each calendar month's average LMR of the Bank's solo position within the reporting quarters.

(4) **穩定資金淨額比率(NSFR)/核心資金比率(CFR)**

銀行並無需報告NSFR及CFR。

Net Stable Funding Ratio (NSFR) / Core Funding Ratio (CFR)

The Bank is not required to report NSFR and CFR.

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模版LR2：2026年9月30日之槓桿比率(未經審核 - 根據法定綜合基礎)
Template LR2: Leverage Ratio ("LR") as at 30 September 2026 (Unaudited - on Regulatory Consolidated Basis)

			(a)	(b)
	項目	**Item**	**槓桿比率框架 Leverage ratio framework 港幣'000 HK$'000**	**槓桿比率框架 Leverage ratio framework 港幣'000 HK$'000**
			2026年9月30日 30-Sep-2026	**2026年6月30日 30-Jun-2026**
	資產負債表內風險承擔	**On-balance sheet exposures**		
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）	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	1,192,689	1,077,434
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	Gross-up derivative contracts collateral provided where deducted from balance sheet assets pursuant to the applicable accounting standard		-
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	Less: Deductions of receivables assets for cash variation margin provided under derivative contracts		-
4	扣減：就SFT收到的並已確認為資產的證券作出的調整	Less: Adjustment for securities received under SFTs that are recognised as an asset		-
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	Less: Specific and collective provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital		-
6	扣減：斷定一級資本時所扣減的資產數額	Less: Asset amounts deducted in determining Tier 1 capital	(313,604)	(313,604)
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）	Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)	879,085	763,830
	由衍生工具合約產生的風險承擔	**Exposures arising from derivative contracts**		
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）	Replacement cost associated with all derivatives contracts (where applicable net of eligible cash variation margin and/or bilateral netting)	-	-
9	所有與衍生工具合約有關的潛在未來風險承擔的附加數額	Add-on amounts for PFE associated with all derivatives contracts	-	-
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	Less: Exempted CCP leg of client-cleared trade exposures	-	-
11	經調整後已出售信用衍生工具合約的有效名義數額	Adjusted effective notional amount of written credit-related derivative contracts	-	-
12	扣減：就已出售信用衍生工具合約作出調整的有效名義抵銷及附加數額的扣減	Less: Permitted reductions in effective notional amount and permitted deductions from add-on amounts for PFE of written credit-related derivatives contracts	-	-
13	**衍生工具合約產生的風險承擔總額（第8至12行的總和）**	**Total exposures arising from derivative contracts (sum of rows 8 to 12)**	-	-
	由SFT產生的風險承擔	**Exposures arising from SFTs**		
14	經銷售會計交易調整後（在不確認淨額計算下）的SFT資產總額	Gross amount of SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	-	-
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	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
16	SFT資產的對手方信用風險承擔	CCR exposure for SFT assets	-	-
17	代理交易風險承擔	Agent transaction exposures	-	-
18	**由SFT產生的風險承擔總額（第14至17行的總和）**	**Total exposures arising from SFTs (sum of rows 14 to 17)**	-	-
	其他資產負債表外風險承擔	**Other off-balance sheet exposures**		
19	資產負債表外風險承擔名義數額總額	Off-balance sheet exposure at gross notional amount	44,144	43,728
20	扣減：就轉換為信貸等值數額作出的調整	Less: Adjustments for conversion to credit equivalent amounts	(39,730)	(39,355)
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	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	-	-
22	**資產負債表外項目（第19至21行的總和）**	**Off-balance sheet items (sum of rows 19 to 21)**	4,414	4,373

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模版LR2：2026年9月30日之槓桿比率(未經審核 - 根據法定綜合基礎)(續)
Template LR2: Leverage Ratio ("LR") as at 30 September 2026 (Unaudited - on Regulatory Consolidated Basis) (Continued)

			(a)	(b)
	項目	**Item**	**槓桿比率框架 Leverage ratio framework 港幣'000 HK$'000**	**槓桿比率框架 Leverage ratio framework 港幣'000 HK$'000**
			2026年9月30日 30-Sep-2026	**2026年6月30日 30-Jun-2026**
	資本及風險承擔總額	**Capital and total exposures**		
23	**一級資本**	**Tier 1 capital**	402,024	399,006
24	**風險承擔總額（第7、13、18及22行的總和）**	**Total exposures (sum of rows 7, 13, 18 and 22)**	883,499	768,203
	槓桿比率	**Leverage ratio**		
25 & 25a	**槓桿比率**	**Leverage ratio**	**45.50%**	**51.94%**
26	**最低槓桿比率規定**	**Minimum leverage ratio requirement**	**3.00%**	**3.00%**
27	**適用槓桿緩衝**	**Applicable leverage buffers**	**N/A**	**N/A**
	平均值披露	**Disclosure of mean values**		
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）	Mean value of gross assets of SFTs, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-
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）	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	-	-
30 & 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	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)	-	-
31 & 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	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)	-	-