



Livi Bank

Unaudited Regulatory Disclosure Statement

For the period ended 31 March 2026

Livi Bank Limited

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1 Introduction

Unaudited Regulatory Disclosure Statement

This unaudited quarterly regulatory disclosure statement complies with the Banking (Disclosure) Rules (“Rules”) under section 60A of the Banking Ordinance and the disclosure templates issued by the Hong Kong Monetary Authority (“HKMA”).

These banking disclosures are governed by the Bank’s disclosure policy, which has been approved by the Board of Directors. The disclosure policy sets out the approach to determine the content, appropriateness and frequency of the disclosures, the approach to ensure the relevance and adequacy of the disclosures, and the internal control over the process for making the disclosures. The disclosures have been subject to independent review in accordance with the disclosure policy.

Prior period disclosures as required by the Banking (Disclosure) Rules are available on our website: www.livibank.com.

Basis of preparation and consolidation

The capital ratios were calculated in accordance with the Banking (Capital) Rules (“BCR”) of the Hong Kong Banking Ordinance. In calculating the risk weighted amounts, the Bank adopted the Standardized (Credit Risk) Approach and the Simplified Standardized (Market Risk) Approach for credit risk and market risk respectively. For operational risk, the capital requirement is calculated using Business Indicator to calculate the operational risk capital charge.

At 31 March 2026, the Bank does not have any subsidiaries.

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2 Key Prudential Ratios (KM1)

The following table sets out an overview of the Bank's key prudential ratios.

	(a) At 31 March 2026 HK\$'000	(b) At 31 December 2025 HK\$'000	(c) At 30 September 2025 HK\$'000	(d) At 30 June 2025 HK\$'000	(e) At 31 March 2025 HK\$'000	
Regulatory capital (amount)						
1 & 1a	Common Equity Tier 1 (CET1)	948,847	926,094	892,680	886,807	855,506
2 & 2a	Tier 1	1,747,923	1,725,170	1,691,756	1,685,883	1,654,582
3 & 3a	Total capital	1,776,493	1,757,425	1,724,183	1,720,991	1,685,790
RWA (amount)						
4	Total RWA ²	2,574,795	2,855,044	2,846,068	3,038,632	2,705,839
4a	Total RWA (pre-floor)	2,574,795	2,855,044	2,846,068	3,038,632	2,705,839
Risk-based regulatory capital ratios (as a percentage of RWA)						
5 & 5a	CET1 ratio (%) ¹	36.9%	32.4%	31.4%	29.2%	31.6%
5b	CET1 ratio (%) (pre-floor ratio)	36.9%	32.4%	31.4%	29.2%	31.6%
6 & 6a	Tier 1 ratio (%) ¹	67.9%	60.4%	59.4%	55.5%	61.1%
6b	Tier 1 ratio (%) (pre-floor ratio)	67.9%	60.4%	59.4%	55.5%	61.1%
7 & 7a	Total capital ratio (%) ¹	69.0%	61.6%	60.6%	56.6%	62.3%
7b	Total capital ratio (%) (pre-floor ratio)	69.0%	61.6%	60.6%	56.6%	62.3%
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 (%)	0.5%	0.5%	0.5%	0.5%	0.5%
10	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	0.0%	0.0%	0.0%	0.0%	0.0%
11	Total AI-specific CET1 buffer requirements (%)	3.0%	3.0%	3.0%	3.0%	3.0%
12	CET1 available after meeting the AI's minimum capital requirements (%)	31.5%	27.1%	23.4%	21.2%	23.6%
Basel III leverage ratio						
13	Total leverage ratio (LR) exposure measure	6,993,436	7,034,349	7,135,016	6,902,594	6,545,265
13a	LR exposure measure based on mean values of gross assets of SFTs	6,993,436	7,034,349	7,135,016	6,902,594	6,545,265
14, 14a & 14b	LR (%) ³	25.0%	24.5%	23.7%	24.4%	25.3%
14c & 14d	LR (%) based on mean values of gross assets of SFTs	25.0%	24.5%	23.7%	24.4%	25.3%
Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)						
Applicable to category 1 institutions only:						
15	Total high quality liquid assets (HQLA)	NA	NA	NA	NA	NA
16	Total net cash outflows	NA	NA	NA	NA	NA
17	LCR (%)	NA	NA	NA	NA	NA
Applicable to category 2 institutions only:						
17a	LMR (%) ^{#4}	116.8%	129.6%	120.6%	119.0%	152.3%
Net Stable Funding Ratio (NSFR) / Core Funding Ratio (CFR)						
Applicable to category 1 institutions only:						
18	Total available stable funding	NA	NA	NA	NA	NA
19	Total required stable funding	NA	NA	NA	NA	NA
20	NSFR (%)	NA	NA	NA	NA	NA
Applicable to category 2A institutions only:						
20a	CFR (%)	NA	NA	NA	NA	NA

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2 Key Prudential Ratios (KM1) (continued)

- ¹ Increase in CET1%, Tier 1% and Total CAR% as of 31 March 2026 was driven by a decrease in risk-weighted assets ("RWA") and higher capital resulting from operating profit in Q1 2026.
 - ² Please refer to note 3 for the key drivers of changes in total RWA.
 - ³ Please refer to note 4 for the key drivers of changes in the leverage ratio.
 - ⁴ Decrease in average LMR was mainly due to an increase in qualifying liabilities in Q1 2026.
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The LMR disclosed above represents the arithmetic mean of the average value of the LMR for each calendar month within the quarter.

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3 Overview of risk-weighted amount (“RWA”) (OV1)

The following table sets out an overview of capital requirements in terms of a detailed breakdowns of RWAs for various risks.

	(a)		(b)	(c)
	RWA			Minimum capital requirements
	At 31 March 2026 HK\$'000	At 31 December 2025 HK\$'000	At 31 March 2026 HK\$'000	At 31 March 2026 HK\$'000
1 Credit risk for non-securitization exposures¹	2,285,620	2,580,431		182,850
2 Of which STC approach	2,285,620	2,580,431		182,850
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	–	–		–
7 Of which SA-CCR approach	–	–		–
7a Of which CEM	–	–		–
8 Of which IMM(CCR) approach	–	–		–
8a Of which method for group 2b cryptoasset derivative contracts	–	–		–
9 Of which others	–	–		–
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	–	–		–
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 risk²	–	–		–
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	NA	N/A		NA
24 Operational risk³	289,175	274,613		23,134
24a Sovereign concentration risk	–	–		–
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

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3 Overview of risk-weighted amount (“RWA”) (OV1) (continued)

	(a)	(b)	(c)
	RWA		Minimum capital requirements
	At 31 March 2026 HK\$'000	At 31 December 2025 HK\$'000	At 31 March 2026 HK\$'000
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	2,574,795	2,855,044	205,984

¹ Decrease in credit risk for non-securitization exposures as of 31 March 2026 was primarily due to the decrease in loan portfolio.

² Since the end of March 2024, the Bank has been exempted under section 22(1) of the BCR from the requirement to calculate market risk under section 17.

³ Increase in operational risk exposure was driven by higher fee income in Q1 2026.

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4 Leverage ratio (LR2)

The following table sets out a detailed breakdown of the components of the LR denominator.

	(a)	(b)	
	At 31 March 2026 HK\$'000	At 31 December 2025 HK\$'000	
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral) ¹	7,066,270	7,113,944
2	Gross-up for derivative contracts collateral provided where deducted from balance sheet assets pursuant to the applicable accounting standard	–	–
3	Less: Deductions of receivable 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	(56,288)	(59,402)
6	Less: Asset amounts deducted in determining Tier 1 capital	(45,343)	(49,691)
7	Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6) ¹	6,964,639	7,004,851
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)	–	–
9	Add-on amounts for PFE associated with all derivative contracts	–	–
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 PPE of written credit-related derivative contracts	–	–
13	Total exposures arising from derivative contracts (sum of rows 8 to 12)	–	–
Exposures arising from SFTs			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	–	–
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	–	–
16	CCR exposure for SFT assets ²	950	3,605
17	Agent transaction exposures	–	–
18	Total exposures arising from SFTs (sum of rows 14 to 17)	950	3,605
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount ³	286,633	268,412
20	Less: Adjustments for conversion to credit equivalent amounts	(257,970)	(241,571)
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	(816)	(948)
22	Off-balance sheet items (sum of rows 19 to 21)	27,847	25,893
Capital and total exposures			
23	Tier 1 capital	1,747,923	1,725,170
24	Total exposures (sum of rows 7, 13, 18 and 22)	6,993,436	7,034,349
Leverage ratio			
25& 25a	Leverage ratio	25.0%	24.5%
26	Minimum leverage ratio requirement	3.0%	3.0%
27	Applicable leverage buffers	N/A	N/A

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4 Leverage ratio (LR2) (continued)

	(a)	(b)
	At	At
	31 March 2026	31 December 2025
	HK\$'000	HK\$'000
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	–	–
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	–	–
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)	6,993,436	7,034,349
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)	25.0%	24.5%

¹ Decrease in on-balance sheet exposures was primary driven by the decrease in loan portfolio.

² Decrease in exposures arising from SFTs was due to the decrease of repurchase agreement.

³ Increase in off-balance sheet exposure was due to the increase in loan commitment from SME business.

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5 Risk-weighted amount flow statements of CVA risk exposures (CVA4)

The following table sets out the flow statement explaining variations in RWA for CVA risk determined under the standardized CVA approach.

	(a) HK\$'000
1 Total RWA for CVA risk at 31 December 2025	-
2 Total RWA for CVA risk at 31 March 2026	-

The Bank has no CVA risk exposure as of 31 March 2026 and 31 December 2025.

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Acronyms

AI	Authorised institution	SA-CCR	Standardised approach for counterparty credit risk
ALCO	Asset and Liability Committee	SEC-ERBA	Securitization external ratings-based approach
AT1	Additional tier 1	SEC-FBA	Securitization full back approach
Bank	Livi Bank Limited	SEC-IRBA	Securitization internal ratings-based approach
BCR	Banking (Capital) Rules	SEC-SA	Securitization standardised approach
BSC	Basic approach	SFT	Securities financing transaction
CCF	Credit conversion factor	STC	Standardised (credit risk) approach
CCP	Central counterparty	STM	Standardised (market risk) approach
CCR	Counterparty credit risk		
CCyB	Countercyclical capital buffer		
CEM	Current exposure method		
CET1	Common equity tier 1		
CIS	Collective investment scheme		
CRM	Credit risk mitigation		
CVA	Credit valuation adjustment		
D-SIB	Domestic systematically important authorised institution		
DTAs	Deferred tax assets		
EL	Expected loss		
FBA	Fall-back approach		
G-SIB	Global systematically important authorised institution		
HKMA	Hong Kong Monetary Authority		
IMM	Internal models approach		
IMM (CCR)	Internal models (counterparty credit risk) approach		
IRB	Internal ratings-based approach		
JCCyB	Jurisdictional countercyclical capital buffer		
LAC	Loss-absorbing Capacity		
LCR	Liquidity Coverage Ratio		
LMR	Liquidity Maintenance Ratio		
LR	Leverage Ratio		
LTA	Look through approach		
MBA	Mandate-based approach		
MSRs	Mortgage servicing rights		
N/A	Not applicable		
PFE	Potential future exposure		
PRC	People's Republic of China		
PSE	Public sector entity		
RW	Risk-weight		
RWA	Risk-weighted asset/risk-weighted amount		
S	Securitization		

Livi Bank Limited
28/F, Oxford House, 979 King's Road,
Quarry Bay, Hong Kong
www.livibank.com

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