



Banking Disclosure Statement

For the half-year ended
30th June, 2025

Oversea-Chinese Banking Corporation Limited
Hong Kong Branch
(Incorporated in Singapore with limited liability)

KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT
For the half-year ended 30 June 2025

- The Statement is displayed in the banking hall of the OCBC Hong Kong Branch at the following address:

9/F, Nine Queen's Road Central, Hong Kong

- A copy of the Statement has been lodged with the public registry of the Hong Kong Monetary Authority and is available on the Oversea-Chinese Banking Corporation Limited's website <https://www.ocbc.com/group/investors/investor-information#otherdisclosures>, for public inspection.

Key Financial Information Disclosure Statement for the half-year ended 30 June 2025 prepared in accordance with Banking (Disclosure) Rules.

Section A – Branch Information (Hong Kong office only)

I. Profit and loss information

	Half-year ended 30 Jun 2025 HK\$'000	Half-year ended 30 Jun 2024 HK\$'000
(i) Interest income	3,106,395	3,401,019
(ii) Interest expense	(2,614,285)	(3,025,177)
(iii) Other operating income		
- Gains less losses arising from trading in foreign currencies	188,673	44,544
- Gains less losses arising from other trading activities	(19,083)	(4,326)
- Gains less losses on securities held for trading purposes	40,727	72,984
- Fees and commissions		
- Income	95,519	32,488
- Expense	(3,127)	(53)
- Others	65,337	103,621
(iv) Operating expenses		
- Staff expenses	(43,281)	(29,305)
- Rental expenses	(144)	(1,826)
- Other expenses	(306,184)	(189,549)
(v) Gains less losses from the disposal of property, plant and equipment and investment properties	-	-
(vi) Net charge for impairment losses and provisions for impaired loans and receivables	(437,696)	(291,805)
(vii) Profit before taxation	72,851	112,615
(viii) Taxation charge	(40,416)	(61,664)
(ix) Profit after taxation	32,435	50,951

II. Balance sheet information

	As at 30 Jun 2025 HK\$'000	As at 31 Dec 2024 HK\$'000
Assets		
(i) Cash and short term funds <i>(except those included in amount due from overseas offices)</i>	667,672	1,893,865
(ii) Placements with banks maturing between one and twelve months <i>(except those included in amount due from overseas offices)</i>	820,000	-
(iii) Due from Exchange Fund	803,765	240,120
(iv) Amount due from overseas offices	13,341,395	13,622,042
(v) Trade bills	367,321	526,558
(vi) Certificates of deposit held	24,803,534	21,334,354
(vii) Investment securities	21,263,900	16,816,370
(viii) Trading securities	6,777,890	7,309,126
(ix) Loans and advances and other accounts		
- Loans and advances to customers	67,783,762	67,639,646
- Placement with banks maturing over twelve months	-	-
- Accrued interest and other accounts	9,751,777	8,745,857
(x) Impairment allowances on loans and advances and other accounts		
- Collectively assessed	(1,448,240)	(1,221,334)
- Individual assessed	(213,185)	-
(xi) Derivative receivables	15,323,195	11,470,235
(xii) Investment in subsidiaries	34,518	34,518
(xiii) Other investments	630	630
(xiv) Property, plant and equipment and investment properties	-	-
Total assets	160,077,934	148,411,987
Liabilities		
(i) Deposits and balances from banks <i>(except those included in amount due to overseas offices)</i>	18,892,005	14,258,578
(ii) Due to Exchange Fund	-	-
(iii) Deposits from customers		
- Demand deposits and current accounts	190,705	462,866
- Saving deposits	10,819,322	6,240,322
- Time, call and notice deposits	38,936,175	46,167,651
(iv) Amount due to overseas offices	49,925,297	44,940,929
(v) Certificates of deposit issued	12,378,750	11,643,314
(vi) Other liabilities	12,330,655	13,145,193
(vii) Provisions	122,569	55,770
(viii) Derivative payables	15,387,312	10,518,356
(ix) Reserve	1,095,144	979,008
Total liabilities	160,077,934	148,411,987

III. Additional balance sheet information

1. Gross loans and advances to customers

	Collateral Value As at 30 Jun 2025 HK\$'000	Gross Loans and Advances As at 30 Jun 2025 HK\$'000	Collateral Value As at 31 Dec 2024 HK\$'000	Gross Loans and Advances As at 31 Dec 2024 HK\$'000
Analysed by industry:				
Loans and advances for use in Hong Kong				
- Industrial, commercial and financial				
- Property development	2,955,413	12,262,806	2,618,850	12,058,257
- Property investment	5,332,442	13,808,627	5,386,725	12,657,488
- Financial concerns	-	1,367,413	-	724,214
- Stockbrokers	-	-	-	-
- Wholesale and retail trade	-	1,840,464	-	-
- Manufacturing	-	-	-	251,000
- Transport and transport equipment	-	-	-	1,335,714
- Recreational activities	-	-	-	-
- Information technology	-	1,900,000	-	300,000
- Others	1,220,500	7,145,560	1,228,000	7,584,782
	9,508,355	38,324,870	9,233,575	34,911,455
- Individuals				
- Loans for the purchase of other residential properties	-	-	-	-
- Others	-	-	-	-
	-	-	-	-
Loans and advances for use in Hong Kong	9,508,355	38,324,870	9,233,575	34,911,455
Trade finance	-	68,699	-	227,742
Loans and advances for use outside Hong Kong	755,319	29,390,193	924,882	32,500,449
Total loans and advances to customers	10,263,674	67,783,762	10,158,457	67,639,646

Analysed by countries:		Gross Loans and Advances As at 30 Jun 2025 HK\$'000	Gross Loans and Advances As at 31 Dec 2024 HK\$'000
Hong Kong		30,374,158	30,600,175
China		34,231,969	33,667,463
Others		3,177,635	3,372,008
Total loans and advances to customers		67,783,762	67,639,646

The above analysis of gross loans and advances to customers by country is based on the physical location and/or the place of business operations of the customers and transfer of risk has been taken account of. In general, risk transfer is made when the loans and advances are guaranteed by a party in a country which is different from that of the customer.

III. Additional balance sheet information *(continued)*

2. Gross loans and advances to banks

As at 30 Jun 2025 HK\$'000	As at 31 Dec 2024 HK\$'000
-	-

3. International claims

Geographical segments or individual countries constituting 10% or more of the aggregate international claims after taking into account any recognised risk transfer are summarised as follows:

		<u>Non-bank private sector</u>				
HK\$ million	Banks	Official Sector	Non-bank financial institutions	Non-financial private sector	Others	Total
<u>As at 30 Jun 2025</u>						
Developed economies	10,107	3,669	6,583	3,386	-	23,745
Offshore centres	19,986	348	2,648	24,083	-	47,065
of which - Hong Kong	2,427	273	2,355	23,380	-	28,435
Of which - Singapore	16,065	-	292	104	-	16,461
Developing Asia and Pacific	28,980	1,960	3,635	7,326	-	41,901
of which - China	26,404	56	889	5,733	-	33,082
<u>As at 31 Dec 2024</u>						
Developed economies	8,754	2,049	5,970	2,097	-	18,870
Offshore centres	24,827	307	2,080	24,626	-	51,840
of which - Hong Kong	3,395	307	779	24,431	-	28,912
Of which - Singapore	16,251	-	1,301	195	-	17,747
Developing Asia and Pacific	19,632	2,059	3,212	7,695	-	32,598
of which - China	17,727	119	853	6,483	-	25,182

In general, risk transfer is made when claims are guaranteed by a party in a country which is different from that of the counterparty or when the claims are on an overseas branch of a bank whose head office is located in another country.

The geographical segments and counterparty classifications are identified in accordance with the guidelines set out in the Return of International Banking Statistics (MA(BS)29) issued by the HKMA.

III. Additional balance sheet information *(continued)*

4. Impairment allowances for loans and advances and other exposures were as follows:

	As at 30 Jun 2025 HK\$'000	As at 31 Dec 2024 HK\$'000
Collectively assessed allowances	1,448,240	1,221,334
Individual assessed allowances		
- Loans and Advances	213,185	-
- Trade Bills	-	-
- Other Assets	-	-
	1,661,425	1,221,334

Individual assessed allowances are made against loans and advances or other exposures as and when they are considered necessary by the management.

The collectively assessed allowances are calculated based on the forward-looking expected credit loss model under SFRS(I) 9.

5. Impaired loans and advances

	Collateral Value As at 30 Jun 2025 HK\$'000	Impaired Loans and advances As at 30 Jun 2025 HK\$'000	Collateral Value As at 31 Dec 2024 HK\$'000	Impaired Loans and advances As at 31 Dec 2024 HK\$'000
- Gross amount	-	476,774	-	-
<i>(as a percentage of total loans and advances to customers)</i>	<i>(0.00%)</i>	<i>(0.70%)</i>	<i>(0.00%)</i>	<i>(0.00%)</i>
- Individual assessed allowances		213,185		-
Analysis of gross amount by countries:				
Hong Kong		-		-
China		476,774		-
Singapore		-		-
Others		-		-
Total impaired loans and advances		476,774		-

The above analysis of impaired loans and advances to customers by country is based on the physical location and/or the place of business operations of the customers and transfer of risk has been taken account of. In general, risk transfer is made when the loans and advances are guaranteed by a party in a country which is different from that of the customer.

III. Additional balance sheet information (continued)

6. Overdue loans and advances

	Collateral Value As at 30 Jun 2025 HK\$'000	Overdue Loans and Advances As at 30 Jun 2025 HK\$'000	Collateral Value As at 31 Dec 2024 HK\$'000	Overdue Loans and Advances As at 31 Dec 2024 HK\$'000
Gross amount of loans and advances which had been overdue for				
- more than one month and up to three months (as a percentage of total loans and advances to customers)	- (0.00%)	- (0.00%)	- (0.00%)	- (0.00%)
- more than three months and up to six months (as a percentage of total loans and advances to customers)	- (0.00%)	- (0.00%)	- (0.00%)	- (0.00%)
- more than six months and up to one year (as a percentage of total loans and advances to customers)	- (0.00%)	- (0.00%)	- (0.00%)	- (0.00%)
- more than one year (as a percentage of total loans and advances to customers)	- (0.00%)	- (0.00%)	- (0.00%)	- (0.00%)
Total overdue loans and advances	-	-	-	-

Value of collateral held against overdue loans and advances:

	As at 30 Jun 2025 HK\$'000	As at 31 Dec 2024 HK\$'000
Current market value of collateral held against the covered portion of overdue loans and advances	-	-
Covered portion of overdue loans and advances	-	-
Uncovered portion of overdue loans and advances	-	-
Individual assessed allowances of overdue loans and advances	-	-
Analysis of gross amount by countries:		
Hong Kong	-	-
China	-	-
Singapore	-	-
Others	-	-
Total overdue loans and advances	-	-

The above analysis of overdue loans and advances to customers by country is based on the physical location and/or the place of business operations of the customers and transfer of risk has been taken account of. In general, risk transfer is made when the loans and advances are guaranteed by a party in a country which is different from that of the customer.

- The amount of rescheduled loans and advances to customers, net of those which have been overdue for over three months and reported under note 6 above, as at 30 June 2025 was Nil (31 December 2024: Nil).
- As at 30 June 2025, there were no loans and advances to banks and other financial institutions that were overdue, rescheduled or impaired (31 December 2024: Nil).

III. Additional balance sheet information *(continued)*

9. Overdue Trade Bills

	As at 30 Jun 2025 HK\$'000	As at 31 Dec 2024 HK\$'000
Trade bills which had been overdue for		
- more than one month and up to three months	-	-
- more than three months and up to six months	-	-
- more than six months and up to one year	-	-
- more than one year	-	-
Total overdue Trade Bills	-	-

As at 30 June 2025, there was no other asset that was overdue (31 December 2024: Nil).

10. There was no repossessed asset held as at 30 June 2025 (31 December 2024: Nil).

11. Foreign currency risk exposure:

The net position in a particular foreign currency is disclosed below if the net position (in absolute terms) constitutes 10% or more of the total net position in all foreign currencies.

As at 30 Jun 2025

HK\$ million	USD	CNY	Total
Spot assets	43,988	37,732	81,720
Spot liabilities	(70,133)	(3,341)	(73,474)
Forward purchases	870,681	369,994	1,240,675
Forward sales	(841,895)	(405,521)	(1,247,416)
Net options position	(99)	22	(77)
Net long/(short) position	2,542	(1,114)	1,428

As at 31 Dec 2024

HK\$ million	USD	CNY	Total
Spot assets	52,637	32,427	85,064
Spot liabilities	(72,295)	(4,183)	(76,478)
Forward purchases	489,840	190,395	680,235
Forward sales	(465,503)	(219,836)	(685,339)
Net options position	(125)	75	(50)
Net long/(short) position	4,554	(1,122)	3,432

There was no structural position as at 30 June 2025 (at 31 December 2024: Nil).

The net options position is calculated based on the delta-weighted position as set out in the Return of Foreign Currency Position (MA(BS)6) issued by the HKMA.

III. Additional balance sheet information *(continued)*

12. Non-bank Mainland China Exposures:

As at 30 Jun 2025

Types of Counterparties	[A] On-balance sheet exposure HK\$ million	[B] Off-balance sheet exposure HK\$ million	[A] + [B] Total HK\$ million
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	14,277	4,196	18,473
2. Local governments, local government-owned entities and their subsidiaries and JVs	1,753	-	1,753
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	7,684	3,228	10,912
4. Other entities of central government not reported in item 1 above	3,433	135	3,568
5. Other entities of local governments not reported in item 2 above	2,393	-	2,393
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	8,428	1,516	9,944
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	37,968	9,075	47,043
Total assets after provision	160,078		
On-balance sheet exposures as percentage of total assets	23.72%		

As at 31 Dec 2024

Types of Counterparties	[A] On-balance sheet exposure HK\$ million	[B] Off-balance sheet exposure HK\$ million	[A] + [B] Total HK\$ million
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	16,168	3,012	19,180
2. Local governments, local government-owned entities and their subsidiaries and JVs	1,986	-	1,986
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	7,762	3,458	11,220
4. Other entities of central government not reported in item 1 above	2,896	218	3,114
5. Other entities of local governments not reported in item 2 above	2,649	1	2,650
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	8,278	1,246	9,524
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	39,739	7,935	47,674
Total assets after provision	148,412		
On-balance sheet exposures as percentage of total assets	26.78%		

IV. Off-balance sheet information

		As at 30 Jun 2025 HK\$'000	As at 31 Dec 2024 HK\$'000
Contingent liabilities and commitments			
(i)	Contractual/notional amounts		
	Direct credit substitutes	-	9,252
	Transaction-related contingencies	9,534	-
	Trade-related contingencies	535,733	962,527
	Other commitments		
	- over one year	20,687,788	15,782,295
	- one year or less	19,610,198	17,334,171
	Others (including forward asset purchases, amounts owing on partly paid shares and securities, forward forward deposits placed, asset sales or other transactions with recourse)	19,704,869	119,668
		60,548,122	34,207,913
Credit Conversion Factor			
(ii)	Credit risk weighted amounts		
	Direct credit substitutes	100%	-
	Transaction-related contingencies	50%	4,767
	Trade-related contingencies	20%	107,147
	Other commitments		
	- over one year	50%	10,343,894
	- one year or less	0%	-
	Others (including forward asset purchases, amounts owing on partly paid shares and securities, forward forward deposits placed, asset sales or other transactions with recourse)	100%	19,704,869
		30,160,677	8,212,573
Derivatives			
(i)	Contractual/notional amounts		
	Exchange rate contracts	1,747,900,941	965,517,368
	Interest rate contracts	826,467,817	623,831,734
	Others	53,218	10,549
		2,574,421,976	1,589,359,651
(ii)	Total fair value		
	Exchange rate contracts	166,489	1,281,522
	Interest rate contracts	(225,675)	(325,956)
	Others	(4,931)	(3,687)
		(64,117)	951,879

The amounts are shown on a gross basis and do not take into account the effect of bilateral netting arrangements.

The contractual/notional amounts of these instruments indicate the volume of transactions outstanding as at the balance sheet date. They do not represent amounts at risk.

V. Liquidity Information

1. Liquidity Maintenance Ratio

	Quarter ended 30 Jun 2025	Quarter ended 30 Jun 2024
Quarterly average liquidity maintenance ratio	57.32%	64.13%

The average liquidity maintenance ratio is calculated as the simple average of each month's average corresponding ratio for the quarter.

2. Core Funding Ratio

	Quarter ended 30 Jun 2025	Quarter ended 30 Jun 2024
Quarterly average core funding ratio	100.67%	108.19%

The average core funding ratio is calculated as the simple average of each month's average corresponding ratio for the quarter.

3. Liquidity Risk Management

Liquidity risk is the risk of not being able to meet financial and cash outflow obligations as they come due. The objective of liquidity risk management is to ensure that the Branch continues to fulfil its financial obligations and can undertake new business by effectively managing liquidity and funding risk within its risk tolerance.

The liquidity risk management of Oversea-Chinese Banking Corporation Limited, Hong Kong Branch ("OCBC HK Branch" or "the Branch"), is part of the OCBC Group's risk management processes. The liquidity and funding positions of OCBC HK Branch are centrally managed in Hong Kong.

Liquidity risks arise from cashflow mismatches in maturing assets, liabilities and off-balance sheet items. It is identified by monitoring risk metrics and early warning indicators that signal potential liquidity risks stemming from market developments.

Liquidity risk is measured based on the cash flow mismatches arising from assets, liabilities and off-balance sheet items, projected on both contractual and behavioural bases under business-as-usual and stressed market scenarios. Concentration and regulatory ratios measure the effective diversification of funding sources and ability to meet stressed liquidity conditions.

Liquidity risk positions are continuously monitored against approved liquidity risk limits and triggers, established in accordance with the Branch's risk tolerance. A rigorous review, oversight and escalation process facilitates prompt escalation and remediation of any limit exceptions.

Stress testing is regularly conducted under a variety of regulatory, historical and market scenarios to assess the potential impact of market events on the Branch's liquidity risk profile. The stress testing outcomes are applied to shape effective funding strategies, liquidity policies and contingency funding plans to minimise the impact of any liquidity crunch.

Liquidity is managed on a day-to-day basis by the Treasurer under the direction of Asset Liability Management Committee ("ALCO"). ALCO provides stewardship, regularly reviews our liquidity risk profiles to ensure the management approach in line with our business strategies and risk appetite, taking into account prevailing macroeconomic and market developments. Market Risk Management regularly provides independent risk assessment and reporting of the liquidity measures for ALCO's deliberation.

The Branch maintains liquid assets in excess of regulatory requirements to mitigate potential liquidity risk and meet liquidity needs during a crisis. These liquid assets mainly comprise marketable debt securities.

V. Liquidity Information (continued)

3. Liquidity Risk Management (continued)

The Branch also maintains a diverse range of funding sources, including non-bank customer deposits and funding from interbank markets. To further extend the duration of its funding, the Branch issues certificates of deposit with varying maturities and secures intragroup funding on an arm's length basis, ensuring a resilient and adaptable funding strategy.

The Branch has formulated a contingency funding plan setting out strategies for dealing with a liquidity crisis and the procedures for making up cash-flow deficits and responsibility of relevant departments in emergency situations. The plan is updated and reviewed at least annually by ALCO to ensure that it remains robust over time. Apart from the liquidity limits and ratios agreed with the HKMA, the Branch will promptly inform the HKMA of any indicators of serious liquidity problems which may trigger the contingency funding plan.

Section B – Oversea-Chinese Banking Corporation Limited Group information (Consolidated basis)

Amounts reported are expressed in Singapore Dollars (The exchange rate as at 30 June 2025 is HKD1 = SGD 0.162298, 31 December 2024 is HKD1 = SGD 0.175242, 30 June 2024 is HKD1 = SGD 0.173808)

I Capital and capital adequacy

	As at 30 Jun 2025 S\$ million	As at 31 Dec 2024 S\$ million
(i) Capital and reserves		
- Issued and paid-up capital	18,007	18,096
- Total shareholders' equity [#]	61,521	60,380
(ii) Consolidated capital adequacy ratio	19.6%	19.7%

II Other financial information

	As at 30 Jun 2025 S\$ million	As at 31 Dec 2024 S\$ million
(i) Total Assets	644,794	625,050
(ii) Total Liabilities	583,273	564,670
(iii) Total loans and advances to non-bank customers, including bills (net of individual and collectively assessed allowances)	320,413	315,096
(iv) Deposits of non-bank customers	406,943	390,687
	Half-year ended 30 Jun 2025 S\$ million	Half-year ended 30 Jun 2024 S\$ million
(v) Pre-tax profits	4,598	4,674

[#]: includes non-controlling interest

III Bank profile

Oversea-Chinese Banking Corporation Limited is a company incorporated in Singapore with limited liability. Its Hong Kong Branch provides banking and financial related services to bank and non-bank customers.

Oversea-Chinese Banking Corporation Limited, Hong Kong Branch Chief Executive's Declaration of Compliance

I, Wei Yiu, being the Chief Executive of Oversea-Chinese Banking Corporation Limited, Hong Kong Branch, declare that the information disclosed in this statement complies fully with Banking (Disclosure) Rules and is not false or misleading.



Signature:

Date :

22 September 2025



銀行業披露報表
截至二零二五年六月三十日止期間

華僑銀行
香港分行
(於新加坡註冊成立之有限公司)

主要財務資料披露聲明書

截至二〇二五年六月三十日止之財政期間

- 本聲明書展列於本行下列分行的銀行大堂，地址如下：

香港皇后大道中九號九樓

- 聲明書副本乙份，已存放在香港金融管理局公眾登記處及華僑銀行網站
<https://www.ocbc.com/group/investors/investor-information#otherdisclosures>，供公眾查閱。
- 此中文譯本倘與英文原文有任何歧異，概以英文原文為準。

根據銀行業(披露)規則截至二〇二五年六月三十日期間之主要財務資料披露聲明書

甲部—香港分行資料

I. 損益賬資料

		截至二〇二五年 六月三十日 港幣千元	截至二〇二四年 六月三十日 港幣千元
(i)	利息收入	3,106,395	3,401,019
(ii)	利息支出	(2,614,285)	(3,025,177)
(iii)	其他營運收入		
	外匯買賣交易的收益減虧損	188,673	44,544
	其他買賣交易的收益減虧損	(19,083)	(4,326)
	來自持有作交易用途的證券的收益減虧損	40,727	72,984
	服務費及佣金		
	收入	95,519	32,488
	支出	(3,127)	(53)
	其他	65,337	103,621
(iv)	營運支出		
	員工成本	(43,281)	(29,305)
	房產租金支出	(144)	(1,826)
	其他	(306,184)	(189,549)
(v)	來自物業、工業裝置及設備以及投資物業的處置的收益減虧損	-	-
(vi)	為已減值資產作出之減值損失及準備	(437,696)	(291,805)
(vii)	除稅前盈利	72,851	112,615
(viii)	稅項支出	(40,416)	(61,664)
(ix)	除稅後盈利	32,435	50,951

II. 資產負債表資料

	二〇二五年 六月三十日 港幣千元	二〇二四年 十二月三十一日 港幣千元
資產		
(i) 現金及短期資金 (不包括存放於海外辦事處的金額)	667,672	1,893,865
(ii) 在銀行於 1 至 12 個月內到期的存款 (不包括存放於海外辦事處的金額)	820,000	-
(iii) 存放外匯基金金額	803,765	240,120
(iv) 存放海外辦事處金額	13,341,395	13,622,042
(v) 貿易票據	367,321	526,558
(vi) 持有的存款證	24,803,534	21,334,354
(vii) 投資性證券	21,263,900	16,816,370
(viii) 可供交易證券	6,777,890	7,309,126
(ix) 貸款及其他賬目		
- 客戶貸款	67,783,762	67,639,646
- 在銀行超過 12 個月到期的存款	-	-
- 應計利息及其他賬項	9,751,777	8,745,857
(x) 已減值資產之減值準備		
- 綜合減值準備	(1,448,240)	(1,221,334)
- 個別減值準備	(213,185)	-
(xi) 衍生工具應收款	15,323,195	11,470,235
(xii) 附屬公司投資	34,518	34,518
(xiii) 其他投資	630	630
(xiv) 物業、工業裝置及設備以及投資物業	-	-
總資產	160,077,934	148,411,987
負債		
(i) 銀行存款及結餘 (不包括結欠海外辦事處的金額)	18,892,005	14,258,578
(ii) 外匯基金結欠	-	-
(iii) 客戶存款		
活期存款及往來賬戶	190,705	462,866
儲蓄存款	10,819,322	6,240,322
定期、即期及短期通知存款	38,936,175	46,167,651
(iv) 結欠海外辦事處金額	49,925,297	44,940,929
(v) 已發行存款證	12,378,750	11,643,314
(vi) 其他負債	12,330,655	13,145,193
(vii) 準備金	122,569	55,770
(viii) 衍生工具應付款	15,387,312	10,518,356
(ix) 儲備	1,095,144	979,008
總負債	160,077,934	148,411,987

III. 其他資產負債表資料

1. 客戶貸款總額

	抵押品價值 二〇二五年 六月三十日 港幣千元	客戶貸款總額 二〇二五年 六月三十日 港幣千元	抵押品價值 二〇二四年 十二月三十一日 港幣千元	客戶貸款總額 二〇二四年 十二月三十一日 港幣千元
按行業類別細分：				
在香港使用的貸款				
工商金融				
物業發展	2,955,413	12,262,806	2,618,850	12,058,257
物業投資	5,332,442	13,808,627	5,386,725	12,657,488
金融企業	-	1,367,413	-	724,214
股票經紀	-	-	-	-
批發及零售業	-	1,840,464	-	-
製造業	-	-	-	251,000
運輸及運輸設備	-	-	-	1,335,714
康樂活動	-	-	-	-
資訊科技	-	1,900,000	-	300,000
其他	1,220,500	7,145,560	1,228,000	7,584,782
	9,508,355	38,324,870	9,233,575	34,911,455
個人				
購買其他住宅物業的貸款	-	-	-	-
其他	-	-	-	-
	-	-	-	-
在香港使用的貸款	9,508,355	38,324,870	9,233,575	34,911,455
貿易融資	-	68,699	-	227,742
在香港以外使用的貸款	755,319	29,390,193	924,882	32,500,449
客戶貸款總額	10,263,674	67,783,762	10,158,457	67,639,646

	客戶貸款總額 二〇二五年 六月三十日 港幣千元	客戶貸款總額 二〇二四年 十二月三十一日 港幣千元
按國家分類：		
香港	30,374,158	30,600,175
中國	34,231,969	33,667,463
其他	3,177,635	3,372,008
客戶貸款總額	67,783,762	67,639,646

以上客戶貸款之地區分析，乃是按客戶所在地作出地域分類，並已計及風險轉移。一般而言，倘貸款由並非客戶所在地之另一國家內之某一方擔保，風險轉移便會產生。

III. 其他資產負債表資料 (續)

2. 銀行貸款總額

二〇二五年
六月三十日
港幣千元

二〇二四年
十二月三十一日
港幣千元

3. 國際債權

以下各地域或國家的債權其構成不少於 10% 所有國際債權，並已計及風險轉移。

	非銀行私營機構					
百萬港元	銀行	官方機構	非銀行 金融機構	非金融 私營機構	其他	總額
<u>二〇二五年六月三十日</u>						
已發展經濟體	10,107	3,669	6,583	3,386	-	23,745
離岸中心	19,986	348	2,648	24,083	-	47,065
其中 - 香港	2,427	273	2,355	23,380	-	28,435
其中 - 新加坡	16,065	-	292	104	-	16,461
發展中亞洲及太平洋地區	28,980	1,960	3,635	7,326	-	41,901
其中 - 中國	26,404	56	889	5,733	-	33,082
<u>二〇二四年十二月三十一日</u>						
已發展經濟體	8,754	2,049	5,970	2,097	-	18,870
離岸中心	24,827	307	2,080	24,626	-	51,840
其中 - 香港	3,395	307	779	24,431	-	28,912
其中 - 新加坡	16,251	-	1,301	195	-	17,747
發展中亞洲及太平洋地區	19,632	2,059	3,212	7,695	-	32,598
其中 - 中國	17,727	119	853	6,483	-	25,182

一般而言，倘貸款由並非客戶所在地之另一國家內之某一方擔保，或該債權的履行對象是某銀行的海外分行，而該銀行的總辦事處並非設於交易對手的所在地，風險轉移便會產生。

各地域分佈及交易對手之區分是按照香港金融管理局報表 MA (BS) 29 “國際銀行業務統計資料申報表” 的指引而界定。

III. 其他資產負債表資料 (續)

4. 已減值資產之減值準備：

	二〇二五年 六月三十日 港幣千元	二〇二四年 十二月三十一日 港幣千元
綜合減值準備	1,448,240	1,221,334
個別減值準備		
- 就客戶貸款作出	213,185	-
- 就貿易票據作出	-	-
- 其他投資	-	-
	1,661,425	1,221,334

管理層視情況所需會就個別貸款及墊款或其他風險作出個別減值準備。

綜合減值準備是根據 SFRS(I)9 採用的前瞻性預期信貸損失模型而作出。

5. 已減值貸款

	抵押品價值 二〇二五年 六月三十日 港幣千元	已減值貸款 二〇二五年 六月三十日 港幣千元	抵押品價值 二〇二四年 十二月三十一日 港幣千元	已減值貸款 二〇二四年 十二月三十一日 港幣千元
已減值貸款總額	-	476,774	-	-
(佔客戶貸款總額百分比)	(0.00%)	(0.70%)	(0.00%)	(0.00%)
就該等貸款所作之個別減值準備		213,185		-
按國家分類				
香港		-		-
中國		476,774		-
新加坡		-		-
其他		-		-
已減值貸款總額		476,774		-

以上已減值貸款之地區分析，乃是按客戶所在地作出地域分類，並已計及風險轉移。一般而言，倘貸款由並非客戶所在地之另一國家內之某一方擔保，風險轉移便會產生。

III. 其他資產負債表資料 (續)

6. 逾期貸款

	抵押品價值 二〇二五年 六月三十日 港幣千元	逾期貸款 二〇二五年 六月三十日 港幣千元	抵押品價值 二〇二四年 十二月三十一日 港幣千元	逾期貸款 二〇二四年 十二月三十一日 港幣千元
客戶貸款已逾期				
三個月或以下但超過一個月 (佔客戶貸款總額百分比)	- (0.00%)	- (0.00%)	- (0.00%)	- (0.00%)
六個月或以下但超過三個月 (佔客戶貸款總額百分比)	- (0.00%)	- (0.00%)	- (0.00%)	- (0.00%)
一年或以下但超過六個月 (佔客戶貸款總額百分比)	- (0.00%)	- (0.00%)	- (0.00%)	- (0.00%)
一年以上 (佔客戶貸款總額百分比)	- (0.00%)	- (0.00%)	- (0.00%)	- (0.00%)
逾期貸款總額	-	-	-	-

持作逾期貸款的抵押品價值：

	二〇二五年六月三十日 港幣千元	二〇二四年十二月三十一日 港幣千元
持作逾期貸款已覆蓋部分的抵押品當前市值	-	-
逾期貸款的已覆蓋部分	-	-
逾期貸款的未覆蓋部分	-	-
逾期貸款的個別減值準備	-	-
按國家分類		
香港	-	-
中國	-	-
新加坡	-	-
其他	-	-
逾期貸款總額	-	-

以上逾期貸款之地區分析，乃是按客戶所在地作出地域分類，並已計及風險轉移。一般而言，倘貸款由並非客戶所在地之另一國家內之某一方擔保，風險轉移便會產生。

7. 於二〇二五年六月三十日，經重組客戶貸款（不包括重組還款後仍逾期超過三個月以上之貸款，此逾期貸款已列於第6項內）的金額為零（於二〇二四年十二月三十一日的金額為零）。

8. 於二〇二五年六月三十日，本行對銀行及其他金融機構的貸款並無任何逾期、經重組或減值貸款（於二〇二四年十二月三十一日的金額為零）。

III. 其他資產負債表資料 (續)

9. 逾期貿易票據

	二〇二五年 六月三十日 港幣千元	二〇二四年 十二月三十一日 港幣千元
貿易票據已逾期		
三個月或以下但超過一個月	-	-
六個月或以下但超過三個月	-	-
一年或以下但超過六個月	-	-
一年以上	-	-
總逾期貿易票據	-	-

於二〇二五年六月三十日，本行並無其他逾期資產（於二〇二四年十二月三十一日的金額為零）。

10. 於二〇二五年六月三十日，本行並沒有任何收回資產（於二〇二四年十二月三十一日的金額為零）。

11. 所承受的外匯風險：

如個別外匯之持倉淨額（按絕對數值計）佔所有外匯淨持倉額的 10%或以上，其持倉淨額便予以披露如下。

於二〇二五年六月三十日

港幣百萬元	美元	人民幣	總額
現貨資產	43,988	37,732	81,720
現貨負債	(70,133)	(3,341)	(73,474)
遠期買入	870,681	369,994	1,240,675
遠期賣出	(841,895)	(405,521)	(1,247,416)
期權淨持倉量	(99)	22	(77)
長（短）盤淨額	2,542	(1,114)	1,428

於二〇二四年十二月三十一日

港幣百萬元	美元	人民幣	總額
現貨資產	52,637	32,427	85,064
現貨負債	(72,295)	(4,183)	(76,478)
遠期買入	489,840	190,395	680,235
遠期賣出	(465,503)	(219,836)	(685,339)
期權淨持倉量	(125)	75	(50)
長（短）盤淨額	4,554	(1,122)	3,432

於二〇二五年六月三十日，本行並無任何結構性倉盤淨額（於二〇二四年十二月三十一日的金額為零）。

期權淨持倉量乃根據香港金融管理局於 MA (BS) 6 “外幣持倉申報表”所載之得爾塔加權持倉計算。

III. 其他資產負債表資料 (續)

12. 對內地非銀行對手方的風險承擔：

於二〇二五年六月三十日

交易對手	[甲] 資產負債表內的 風險額 港幣百萬元	[乙] 資產負債表外的 風險額 港幣百萬元	[甲] + [乙] 風險總額 港幣百萬元
1. 中央政府或其持有的企業、其子公司、及其持有多數股份的合資企業	14,277	4,196	18,473
2. 地方政府或其持有的企業、其子公司、及其持有多數股份的合資企業	1,753	-	1,753
3. 居於中國內地的公民；中國內地註冊企業、其子公司、及其持有多數股份的合資企業；和中央或地方政府持有少數股份的中國內地註冊企業	7,684	3,228	10,912
4. 中央政府持有少數股份的非中國內地註冊企業（不包括在項目 (1) 內）	3,433	135	3,568
5. 地方政府持有少數股份的非中國內地註冊企業（不包括在項目 (2) 內）	2,393	-	2,393
6. 對非內地註冊公司（不包括在項目 (1) 至 (5) 內）及非居於中國內地的公民而所受信貸用於中國內地	8,428	1,516	9,944
7. 其他交易對手本行認為有關風險為非銀行客戶的內地風險	-	-	-
總額	37,968	9,075	47,043
扣除減值準備後的總資產	160,078		
資產負債表內的風險額佔總資產的百分比	23.72%		

於二〇二四年十二月三十一日

交易對手	[甲] 資產負債表內的 風險額 港幣百萬元	[乙] 資產負債表外的 風險額 港幣百萬元	[甲] + [乙] 風險總額 港幣百萬元
1. 中央政府或其持有的企業、其子公司、及其持有多數股份的合資企業	16,168	3,012	19,180
2. 地方政府或其持有的企業、其子公司、及其持有多數股份的合資企業	1,986	-	1,986
3. 居於中國內地的公民；中國內地註冊企業、其子公司、及其持有多數股份的合資企業；和中央或地方政府持有少數股份的中國內地註冊企業	7,762	3,458	11,220
4. 中央政府持有少數股份的非中國內地註冊企業（不包括在項目 (1) 內）	2,896	218	3,114
5. 地方政府持有少數股份的非中國內地註冊企業（不包括在項目 (2) 內）	2,649	1	2,650
6. 對非內地註冊公司（不包括在項目 (1) 至 (5) 內）及非居於中國內地的公民而所受信貸用於中國內地	8,278	1,246	9,524
7. 其他交易對手本行認為有關風險為非銀行客戶的內地風險	-	-	-
總額	39,739	7,935	47,674
扣除減值準備後的總資產	148,412		
資產負債表內的風險額佔總資產的百分比	26.78%		

IV. 資產負債表以外的項目資料

		二〇二五年 六月三十日 港幣千元	二〇二四年 十二月三十一日 港幣千元
或然負債及承擔			
(i) 合約 / 名義金額			
直接信貸替代項目		-	9,252
與交易有關的或然項目		9,534	-
與貿易有關的或然項目		535,733	962,527
其他承擔			
– 超過一年		20,687,788	15,782,295
– 一年或以下		19,610,198	17,334,171
其他 (包括遠期資產購買, 股票及證券的未繳足部分, 遠期 有期存款以及有追索權的資產出售或其他交易)		19,704,869	119,668
		60,548,122	34,207,913
信用換算因數			
(ii) 信用風險加權金額			
直接信貸替代項目	100%	-	9,252
與交易有關的或然項目	50%	4,767	-
與貿易有關的或然項目	20%	107,147	192,505
其他承擔			
– 超過一年	50%	10,343,894	7,891,148
– 一年或以下	0%	-	-
其他 (包括遠期資產購買, 股票及證券的未繳足部分, 遠期 有期存款以及有追索權的資產出售或其他交易)	100%	19,704,869	119,668
		30,160,677	8,212,573
衍生工具			
(i) 合約 / 名義金額			
匯率合約		1,747,900,941	965,517,368
利率合約		826,467,817	623,831,734
其他		53,218	10,549
		2,574,421,976	1,589,359,651
有關金額以總額計算，並未計入雙邊淨額結算安排之影響。			
這些工具之合約 / 名義金額指於資產負債表日仍未平倉之交易額，並不是風險金額。			
(ii) 公平價值總計			
匯率合約		166,489	1,281,522
利率合約		(225,675)	(325,956)
其他		(4,931)	(3,687)
		(64,117)	951,879

V. 流動資產資料

1. 流動性維持比率

	季度終結 二〇二五年 六月三十日	季度終結 二〇二四年 六月三十日
季度平均流動性維持比率	57.32%	64.13%

每季度的平均流動性維持比率是根據每個曆月的平均流動性維持比率的簡單平均數來計算的。

2. 核心資金比率

	季度終結 二〇二五年 六月三十日	季度終結 二〇二四年 六月三十日
季度平均核心資金比率	100.67%	108.19%

每季度的平均核心資金比率是根據每個曆月的平均核心資金比率的簡單平均數來計算的。

3. 流動性風險管理

流動性風險是指無法履行到期的財務和現金流出義務而產生的風險。流動性風險管理的目標是透過有效管理本銀行在風險偏好範圍內的流動性和資金風險，確保華僑銀行香港分行能夠繼續履行財務義務並開展新的業務。

華僑銀行香港分行的流動性風險管理是華僑銀行集團風險管理流程的一部分。本行的流動性和資金狀況是在香港集中管理的。

流動性風險源於到期資產、負債和資產負債表外項目的現金流錯配而產生。流動性風險可通過監測風險指標和預警指標來識別源於市場發展引起的潛在流動性風險。流動性風險是根據資產、負債和資產負債表外項目的現金流錯配計量，在正常營運和市場受壓情景下基於合同和行為兩種基礎進行預測。我們通過資金集中率和監管比率來衡量資金來源的有效多樣化程度，以及在對受壓情景下滿足流動資金的能力。

我們根據本行的風險偏好確定流動性風險額度和觸發因素，並基於此持續監測存在流動性風險的持倉。嚴格的審視、監督及上報流程有助於迅速上報和糾正任何額度例外情況。

我們定期根據不同監管、歷史和市場情景展開壓力測試，來評估市場事件對本行流動性風險狀況所造成的潛在影響。壓力測試結果可用於制定有效的融資策略、流動性政策和應急融資計劃，以致力減少流動資金緊縮的影響。

流動資金由司庫按資產負債管理委員會的方針進行日常管理。資產負債管理委員會提供管理工作，定期檢視我們的流動性風險狀況，以確保管理方針符合我們的業務策略和風險偏好，同時考慮到當前的宏觀經濟和市場發展。市場風險管理定期提供獨立風險評估和有關流動性措施的報告，供資產負債管理委員會審議。

本行將流動資產維持在超過監管要求的水平，以減輕潛在的流動性風險和符合危機期間流動資金需求。這類流動資產主要包括有價債務證券。

V. 流動資產資料 (續)

3. 流動性風險管理 (續)

本行還維持多樣化的資金來源，包括非銀行客戶存款和來自銀行間市場的融資。為了進一步延長資金的期限，本行發行不同到期日的存款證，並在公平交易的基礎上進行集團內部融資，從而確保了一個具有韌性和適應性的融資策略。

本行已制定應急融資計劃，列明應對流動資金危機的策略、在緊急情況下彌補現金流量不足的程序及相關部門在緊急情況下的責任。資產負債管理委員會最少每年對應急融資計劃進行一次更新和審查，以確保該項計劃隨著時間的推移保持可靠。除與金管局商定的流動風險限額及比率外，如有任何跡象顯示流動資金出現嚴重問題，而可能會觸發應急融資計劃，本行將會盡快知會金管局。

乙部—華僑銀行集團資料（綜合數字）

以新加坡幣報告及列示（於二〇二五年六月三十日為港幣 1 元 = 新加坡幣 0.162298，於二〇二四年十二月三十一日為港幣 1 元 = 新加坡幣 0.175242，於二〇二四年六月三十日為港幣 1 元 = 新加坡幣 0.173808）。

I. 資本及資本充足比率

	二〇二五年 六月三十日 新加坡幣百萬元	二〇二四年 十二月三十一日 新加坡幣百萬元
(i) 股本及儲備		
- 已發行及繳足股本	18,007	18,096
- 股東資本總額 [#]	61,521	60,380
(ii) 綜合資本充足比率	19.6%	19.7%

II. 其他財務資料

	二〇二五年 六月三十日 新加坡幣百萬元	二〇二四年 十二月三十一日 新加坡幣百萬元
(i) 總資產	644,794	625,050
(ii) 總負債	583,273	564,670
(iii) 非銀行客戶總貸款及墊款包括票據（已扣除綜合及個別減值準備）	320,413	315,096
(iv) 非銀行客戶存款	406,943	390,687
	截至二〇二五年 六月三十日 新加坡幣百萬元	截至二〇二四年 六月三十日 新加坡幣百萬元
(v) 稅前盈利	4,598	4,674

[#]: 包含非控制性股權

III. 銀行概述

華僑銀行乃一間在新加坡成立的有限公司，其香港分行提供銀行及金融相關服務給銀行及非銀行客戶。

華僑銀行香港分行行政總裁遵從披露方案的聲明

本人，韋耀，是華僑銀行香港分行行政總裁，聲明以上披露的資料乃完全符合銀行業(披露)規則，內容並無錯誤或含誤導性。

簽名：



日期：

二〇二五年九月二十二日