



Banking Disclosure Statement

For the year ended
31st December, 2025

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

KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT

For the year ended 31 December 2025

- The Statement is displayed in the banking hall of the OCBC Hong Kong Branch (“OCBC HK Branch” or “the 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 year ended 31 December 2025 prepared in accordance with Banking (Disclosure) Rules.

Section A – Branch Information (Hong Kong office only)

I. Profit and loss information

	Year ended 31 Dec 2025 HK\$'000	Year ended 31 Dec 2024 HK\$'000
(i) Interest income	5,896,388	6,659,202
(ii) Interest expense	(4,968,165)	(5,873,799)
(iii) Other operating income		
- Gains less losses arising from trading in foreign currencies	334,922	188,352
- Gains less losses arising from other trading activities	(54,346)	(55,348)
- Gains less losses on securities held for trading purposes	43,492	163,922
- Fees and commissions		
- Income	163,211	84,366
- Expense	(6,017)	(4,165)
- Others	53,937	210,198
(iv) Operating expenses		
- Staff expenses	(60,576)	(63,423)
- Rental expenses	(290)	(2,858)
- Other expenses	(527,985)	(448,241)
(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	(1,127,965)	(884,116)
(vii) Loss before taxation	(253,394)	(25,910)
(viii) Taxation credit / (charge)	11,770	(7,352)
(ix) Loss after taxation	(241,624)	(33,262)

II. Balance sheet information

	As at 31 Dec 2025 HK\$'000	As at 30 Jun 2025 HK\$'000
Assets		
(i) Cash and short term funds <i>(except those included in amount due from overseas offices)</i>	626,349	667,672
(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	163,942	803,765
(iv) Amount due from overseas offices	6,353,520	13,341,395
(v) Trade bills	361,176	367,321
(vi) Certificates of deposit held	27,603,105	24,803,534
(vii) Investment securities	19,349,093	21,263,900
(viii) Trading securities	4,287,914	6,777,890
(ix) Loans and advances and other accounts		
- Loans and advances to customers	65,333,114	67,783,762
- Placement with banks maturing over twelve months	-	-
- Accrued interest and other accounts	5,333,352	9,751,777
(x) Impairment allowances on loans and advances and other accounts		
- Collectively assessed	(1,315,213)	(1,448,240)
- Individual assessed	(1,048,700)	(213,185)
(xi) Derivative receivables	14,948,410	15,323,195
(xii) Investment in subsidiaries	34,518	34,518
(xiii) Other investments	630	630
(xiv) Property, plant and equipment and investment properties	-	-
Total assets	142,031,210	160,077,934
Liabilities		
(i) Deposits and balances from banks <i>(except those included in amount due to overseas offices)</i>	8,357,198	18,892,005
(ii) Due to Exchange Fund	-	-
(iii) Deposits from customers		
- Demand deposits and current accounts	149,411	190,705
- Saving deposits	10,554,838	10,819,322
- Time, call and notice deposits	54,161,583	38,936,175
(iv) Amount due to overseas offices	33,074,084	49,925,297
(v) Certificates of deposit issued	11,673,206	12,378,750
(vi) Other liabilities	6,096,894	12,330,655
(vii) Provisions	14,510	122,569
(viii) Derivative payables	16,811,212	15,387,312
(ix) Reserve	1,138,274	1,095,144
Total liabilities	142,031,210	160,077,934

III. Additional balance sheet information

1. Gross loans and advances to customers

	Collateral Value As at 31 Dec 2025 HK\$'000	Gross Loans and Advances As at 31 Dec 2025 HK\$'000	Collateral Value As at 30 Jun 2025 HK\$'000	Gross Loans and Advances As at 30 Jun 2025 HK\$'000
Analysed by industry:				
Loans and advances for use in Hong Kong				
- Industrial, commercial and financial				
- Property development	2,690,284	15,124,544	2,955,413	12,262,806
- Property investment	5,014,483	10,230,928	5,332,442	13,808,627
- Financial concerns	-	1,967,615	-	1,367,413
- Stockbrokers	-	-	-	-
- Wholesale and retail trade	-	-	-	1,840,464
- Manufacturing	-	-	-	-
- Transport and transport equipment	-	-	-	-
- Recreational activities	-	-	-	-
- Information technology	-	1,200,000	-	1,900,000
- Others	1,713,000	8,223,988	1,220,500	7,145,560
	9,417,767	36,747,075	9,508,355	38,324,870
- Individuals				
- Loans for the purchase of other residential properties	-	-	-	-
- Others	-	-	-	-
	-	-	-	-
Loans and advances for use in Hong Kong	9,417,767	36,747,075	9,508,355	38,324,870
Trade finance	-	106,502	-	68,699
Loans and advances for use outside Hong Kong	737,863	28,479,537	755,319	29,390,193
Total loans and advances to customers	10,155,630	65,333,114	10,263,674	67,783,762

	Gross Loans and Advances As at 31 Dec 2025 HK\$'000	Gross Loans and Advances As at 30 Jun 2025 HK\$'000
Analysed by countries:		
Hong Kong	29,933,008	30,374,158
China	32,717,826	34,231,969
Others	2,682,280	3,177,635
Total loans and advances to customers	65,333,114	67,783,762

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

HK\$ million	<u>Non-bank private sector</u>					Total
	Banks	Official Sector	Non-bank financial institutions	Non-financial private sector	Others	
<u>As at 31 Dec 2025</u>						
Developed economies	15,922	6,701	4,496	3,565	-	30,684
Offshore centres	10,701	462	2,056	24,431	-	37,650
of which - Hong Kong	1,545	325	1,664	24,128	-	27,662
of which - Singapore	9,135	-	392	149	-	9,676
Developing Asia and Pacific	17,664	1,688	3,575	3,320	-	26,247
of which - China	13,040	171	1,641	1,999	-	16,851
<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

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 31 Dec 2025	As at 30 Jun 2025
	HK\$'000	HK\$'000
Collectively assessed allowances	1,315,213	1,448,240
Individual assessed allowances		
- Loans and Advances	1,048,700	213,185
- Trade Bills	-	-
- Other Assets	-	-
	2,363,913	1,661,425

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	Impaired Loans and	Collateral Value	Impaired Loans and
	As at 31 Dec 2025	As at 31 Dec 2025	As at 30 Jun 2025	As at 30 Jun 2025
	HK\$'000	HK\$'000	HK\$'000	HK\$'000
- Gross amount	-	1,684,624	-	476,774
<i>(as a percentage of total loans and advances to customers)</i>	<i>(0.00%)</i>	<i>(2.58%)</i>	<i>(0.00%)</i>	<i>(0.70%)</i>
- Individual assessed allowances		1,048,700		213,185
Analysis of gross amount by countries:				
Hong Kong		-		-
China		1,684,624		476,774
Singapore		-		-
Others		-		-
Total impaired loans and advances		1,684,624		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 31 Dec 2025 HK\$'000	Overdue Loans and Advances As at 31 Dec 2025 HK\$'000	Collateral Value As at 30 Jun 2025 HK\$'000	Overdue Loans and Advances As at 30 Jun 2025 HK\$'000
Gross amount of loans and advances which had been overdue for				
- more than one month and up to three months <i>(as a percentage of total loans and advances to customers)</i>	-	-	-	-
- more than three months and up to six months <i>(as a percentage of total loans and advances to customers)</i>	-	-	-	-
- more than six months and up to one year <i>(as a percentage of total loans and advances to customers)</i>	-	484,624	-	-
- more than one year <i>(as a percentage of total loans and advances to customers)</i>	-	-	-	-
Total overdue loans and advances	-	484,624	-	-

Value of collateral held against overdue loans and advances:

	As at 31 Dec 2025 HK\$'000	As at 30 Jun 2025 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	484,624	-
Individual assessed allowances of overdue loans and advances	205,162	-
Analysis of gross amount by countries:		
Hong Kong	-	-
China	484,624	-
Singapore	-	-
Others	-	-
Total overdue loans and advances	484,624	-

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.

7. 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 31 December 2025 was Nil (30 June 2025: Nil).

8. As at 31 December 2025, there were no loans and advances to banks and other financial institutions that were overdue, rescheduled or impaired (30 June 2025: Nil).

III. Additional balance sheet information *(continued)*

9. Overdue Trade Bills

	As at 31 Dec 2025 HK\$'000	As at 30 Jun 2025 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 31 December 2025, there was no other asset that was overdue (30 June 2025: Nil).

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

HK\$ million	USD	CNY	Total
Spot assets	43,696	29,364	73,060
Spot liabilities	(60,819)	(7,131)	(67,950)
Forward purchases	795,007	432,838	1,227,845
Forward sales	(765,939)	(456,763)	(1,222,702)
Net options position	(9)	(42)	(51)
Net long/(short) position	11,936	(1,734)	10,202

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

There was no structural position as at 31 December 2025 (at 30 June 2025: 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 31 Dec 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)	13,637	1,036	14,673
2. Local governments, local government-owned entities and their subsidiaries and JVs	2,137	-	2,137
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	5,614	5,702	11,316
4. Other entities of central government not reported in item 1 above	1,984	7	1,991
5. Other entities of local governments not reported in item 2 above	1,758	-	1,758
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	8,227	1,866	10,093
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	33,357	8,611	41,968
Total assets after provision	142,031		
On-balance sheet exposures as percentage of total assets	23.49%		

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%		

IV. Off-balance sheet information

	As at 31 Dec 2025 HK\$'000	As at 30 Jun 2025 HK\$'000
Contingent liabilities and commitments		
(i) Contractual/notional amounts		
Direct credit substitutes	4,029	-
Transaction-related contingencies	610,564	9,534
Trade-related contingencies	1,053,988	535,733
Other commitments		
- over one year	16,300,372	20,687,788
- one year or less	20,226,159	19,610,198
Others (including forward asset purchases, amounts owing on partly paid shares and securities, forward deposits placed, asset sales or other transactions with recourse)		
	-	19,704,869
	38,195,112	60,548,122

Contingent liabilities and commitments are credit-related instruments. The contract amounts represent the amounts at risk should the contract be fully drawn upon and the client default.

Derivatives

(i) Contractual/notional amounts		
Exchange rate contracts	1,573,490,346	1,747,900,941
Interest rate contracts	848,781,291	826,467,817
Others	5,212	53,218
	2,422,276,849	2,574,421,976

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.

(ii) Total fair value		
Exchange rate contracts	(1,430,809)	166,489
Interest rate contracts	(432,092)	(225,675)
Others	99	(4,931)
	(1,862,802)	(64,117)

V. Liquidity Information

1. Liquidity Maintenance Ratio

	Quarter ended 31 Dec 2025	Quarter ended 31 Dec 2024
Quarterly average liquidity maintenance ratio	62.84%	59.81%

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 31 Dec 2025	Quarter ended 31 Dec 2024
Quarterly average core funding ratio	109.80%	99.35%

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

3. Sources of Funding

HK\$ million	As at 31 Dec 2025	As % of Total Liabilities	As at 31 Dec 2024	As % of Total Liabilities
Deposits from customers	65,568	46%	56,549	38%
Funding raised from connected banks	39,256	28%	62,563	42%
Funding raised from banks	4,915	3%	3,254	2%
Debt securities issued	11,718	8%	11,693	8%
Total Funding Sources	121,457	85%	134,059	90%

V. Liquidity Information (continued)

4. Liquidity Gap

The following maturity profile is based on the remaining period to repayment on a contractual maturity basis at the end of the reporting period.

HK\$ million	Total *	Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 12 months	Over 1 year	Balancing amount
As at 31 Dec 2025								
Cash and balances with central banks	164	164	-	-	-	-	-	-
Due from banks	6,982	5,234	802	842	104	-	-	-
Debt securities	51,140	49,442	-	324	575	328	471	-
Trade Bills	361	-	107	173	81	-	-	-
Loans and advances to customers	65,494	13	10	117	1,869	20,531	41,270	1,685
Other assets	19,806	10,461	3,911	11,180	11,544	78,553	245,027	1,197
Total on-balance sheet assets	143,947	65,314	4,830	12,636	14,173	99,412	286,768	2,882
Total off-balance sheet claims	22,568	7,393	15,175	-	-	-	-	-
Deposits from customers	65,068	14,808	12,864	11,642	18,839	6,915	-	-
Due to banks	41,661	1,684	5,634	9,477	24,866	-	-	-
Debt securities issued	11,718	-	-	19	26	7,782	3,891	-
Other liabilities (including reserves)	23,142	11,824	3,751	11,479	11,539	78,274	245,209	2,564
Total on-balance sheet liabilities	141,589	28,316	22,249	32,617	55,270	92,971	249,100	2,564
Total off-balance sheet obligations	30,646	3,346	18,350	-	4,670	4,280	-	-
Contractual Maturity Mismatch		41,045	(20,594)	(19,981)	(45,767)	2,161	37,668	
Cumulative Contractual Maturity Mismatch		41,045	20,451	470	(45,297)	(43,136)	(5,468)	
As at 31 Dec 2024								
Cash and balances with central banks	240	240	-	-	-	-	-	-
Due from banks	15,520	14,739	566	80	37	98	-	-
Debt securities	45,590	39,637	3,200	263	942	843	705	-
Trade Bills	527	-	241	130	120	36	-	-
Loans and advances to customers	67,879	3,006	66	140	4,417	20,867	39,383	-
Other assets	19,655	5,228	2,590	8,297	16,906	51,819	178,039	999
Total on-balance sheet assets	149,411	62,850	6,663	8,910	22,422	73,663	218,127	999
Total off-balance sheet claims	12,539	-	12,539	-	-	-	-	-
Deposits from customers	53,055	11,911	6,877	14,509	18,574	1,184	-	-
Due to banks	59,579	1,517	930	13,965	43,002	165	-	-
Debt securities issued	11,693	-	-	22	28	-	11,643	-
Other liabilities (including reserves)	23,861	6,363	3,749	8,620	17,316	51,461	177,718	2,345
Total on-balance sheet liabilities	148,188	19,791	11,556	37,116	78,920	52,810	189,361	2,345
Total off-balance sheet obligations	18,670	1,881	16,789	-	-	-	-	-
Contractual Maturity Mismatch		41,178	(9,143)	(28,206)	(56,498)	20,853	28,766	
Cumulative Contractual Maturity Mismatch		41,178	32,035	3,829	(52,669)	(31,816)	(3,050)	

* The "Total" column of other assets and other liabilities includes the amount receivable / payable arising from derivative contracts, not the cash flow as shown in each time buckets.

V. Liquidity Information *(continued)*

4. Liquidity Gap *(continued)*

The following maturity profile is based on behavioural assumptions at the end of the reporting period for selected assets and off-balance sheet items.

HK\$ million	Total	Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 12 months	Over 1 year	Balancing amount
As at 31 Dec 2025								
Irrevocable loan commitments or facilities granted according to estimated dates and amounts of drawdown by customers	18,640	-	1,860	-	-	-	16,780	-
Loans and advances to non-bank customers according to estimated dates and amounts of repayment by customers	65,494	13	10	117	736	10,438	54,180	-
As at 31 Dec 2024								
Irrevocable loan commitments or facilities granted according to estimated dates and amounts of drawdown by customers	16,803	-	1,632	-	-	-	15,171	-
Loans and advances to non-bank customers according to estimated dates and amounts of repayment by customers	67,879	6	66	140	2,600	14,581	50,486	-

The figures in Liquidity Gap are extracted from the HKMA Return on Liquidity Monitoring Tools (Form MA(BS)23).

5. Liquidity Risk Management

Liquidity risk is the risk of the Branch being unable to meet its financial obligations as they fall due without affecting daily operations and incurring unacceptable costs or losses.

The liquidity risk management of the Branch is part of the OCBC Group's risk management processes. The liquidity and funding positions of the Branch are centrally managed in Hong Kong.

The aim of liquidity risk management is to ensure that the Branch can meet its financial obligations and support new business opportunities by effectively managing liquidity and funding risks within our risk tolerance. This involves maintaining a diversified funding base and holding sufficient liquid assets to meet liquidity needs under both normal and stress circumstances, while balancing cost efficiency.

To achieve this, the Branch has implemented a comprehensive liquidity risk management framework and policies that establish consistent guidelines and standards. ALCO oversees and regularly reviews our liquidity profiles to ensure they remain aligned with our business strategies and risk tolerance.

Liquidity risk is assessed by projecting cash flow mismatches using both contractual and behavioural assumptions under normal conditions and stress scenarios. We monitor concentration level and regulatory liquidity ratios to evaluate funding diversification and resilience, with early warning indicators in place to detect potential liquidity risks stemming from market developments.

We conduct regular stress tests under a variety of adverse scenarios to assess the potential impact of idiosyncratic and market events on our liquidity risk profile. These outcomes inform funding strategies, liquidity policies and contingency funding plans to minimise the impact of any liquidity crunch.

We continuously monitor liquidity risk positions against approved liquidity risk limits and triggers, aligned with our risk tolerance and regulatory requirements. A rigorous review and oversight processes are in place to facilitate prompt escalation and remediation of any limit exceptions.

Liquidity is managed on a day-to-day basis by the Treasurer under the direction of Asset Liability Management Committee ("ALCO"). ALCO oversees and regularly reviews our liquidity risk profiles to ensure they remain aligned with our business strategies and risk tolerance. Market Risk Management ("MRM") department performs independent risk assessments and reporting of the liquidity metrics 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)*

5. 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 31 Dec 2025 is HKD1=SGD 0.165072, 30 Jun 2025 is HKD1=SGD 0.162298, 31 December 2024 is HKD1=SGD 0.175242)

I Capital and capital adequacy

	As at 31 Dec 2025	As at 30 Jun 2025
	S\$ million	S\$ million
(i) Capital and reserves		
- Issued and paid-up capital	17,887	18,007
- Total shareholders' equity [#]	63,570	61,521
(ii) Consolidated capital adequacy ratio	19.4%	19.6%

II Other financial information

	As at 31 Dec 2025	As at 30 Jun 2025
	S\$ million	S\$ million
(i) Total Assets	675,688	644,794
(ii) Total Liabilities	612,118	583,273
(iii) Total loans and advances to non-bank customers, including bills (net of individual and collectively assessed allowances)	336,692	320,413
(iv) Deposits of non-bank customers	428,286	406,943
	Year ended	Year ended
	31 Dec 2025	31 Dec 2024
	S\$ million	S\$ million
(v) Pre-tax profits	9,123	8,976

[#]: 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.

IV Disclosure on remuneration

OCBC HK Branch adopted the remuneration systems of the head office, OCBC Bank. The objective of the Bank’s remuneration policy is to attract, motivate, reward and retain quality staff. The Board ensures that the remuneration policies are in line with the strategic objectives and corporate values of the Bank, and do not give rise to conflicts between the objectives of the Bank and the interests of individual Directors and key executives.

According to the Supervisory Policy Manual (“SPM”) CG-5 “Guideline on a Sound Remuneration System” issued by HKMA, Oversea-Chinese Banking Corporation Limited, as an overseas-incorporated Authorized Institution is not required to make separate disclosures in respect of the remuneration system applicable to their Hong Kong operations. The disclosures made by Head Office in the Annual Report also cover information as set out in the said Guideline, where appropriate.

In relation to the disclosure on remuneration, such information on (but not be limited to) the decision-making process, firm-wide remuneration policy, criteria used for performance measurements and risk adjustment, the linkage between pay and performance, deferral policy and vesting criteria, and the parameters used for allocating cash versus other forms of remuneration, aggregate quantitative information, where applicable, in respect of sign-on and severance payments awarded during the financial year, and the breakdown of the total compensation of the Chief Executive Officer and other senior executives (reporting directly to him) by fixed, variable and deferred proportions, are to be publicly disclosed in our 2025 Annual Report.

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 : 10 April 2026



銀行業披露報表
截至二零二五年十二月三十一日止年度

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

截至二〇二五年十二月三十一日止之財政年度

- 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十二月三十一日年度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 十二月三十一日 港幣千元	截至二〇二四年 十二月三十一日 港幣千元
(i) 利息收入	5,896,388	6,659,202
(ii) 利息支出	(4,968,165)	(5,873,799)
(iii) 其他營運收入		
外匯買賣交易的收益減虧損	334,922	188,352
其他買賣交易的收益減虧損	(54,346)	(55,348)
來自持有作交易用途的證券的收益減虧損	43,492	163,922
服務費及佣金		
收入	163,211	84,366
支出	(6,017)	(4,165)
其他	53,937	210,198
(iv) 營運支出		
員工成本	(60,576)	(63,423)
房產租金支出	(290)	(2,858)
其他	(527,985)	(448,241)
(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	(1,127,965)	(884,116)
(vii) 除稅前虧損	(253,394)	(25,910)
(viii) 稅項抵免/(支出)	11,770	(7,352)
(ix) 除稅後虧損	(241,624)	(33,262)

II. 資產負債表資料

	二〇二五年 十二月三十一日 港幣千元	二〇二五年 六月三十日 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)	626,349	667,672
(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	163,942	803,765
(iv) 存放海外辦事處金額	6,353,520	13,341,395
(v) 貿易票據	361,176	367,321
(vi) 持有的存款證	27,603,105	24,803,534
(vii) 投資性證券	19,349,093	21,263,900
(viii) 可供交易證券	4,287,914	6,777,890
(ix) 貸款及其他賬目		
- 客戶貸款	65,333,114	67,783,762
- 在銀行超過 12 個月到期的存款	-	-
- 應計利息及其他賬項	5,333,352	9,751,777
(x) 已減值資產之減值準備		
- 綜合減值準備	(1,315,213)	(1,448,240)
- 個別減值準備	(1,048,700)	(213,185)
(xi) 衍生工具應收款	14,948,410	15,323,195
(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	142,031,210	160,077,934
負債		
(i) 銀行存款及結餘 (不包括結欠海外辦事處的金額)	8,357,198	18,892,005
(ii) 外匯基金結欠	-	-
(iii) 客戶存款		
活期存款及往來賬戶	149,411	190,705
儲蓄存款	10,554,838	10,819,322
定期、即期及短期通知存款	54,161,583	38,936,175
(iv) 結欠海外辦事處金額	33,074,084	49,925,297
(v) 已發行存款證	11,673,206	12,378,750
(vi) 其他負債	6,096,894	12,330,655
(vii) 準備金	14,510	122,569
(viii) 衍生工具應付款	16,811,212	15,387,312
(ix) 儲備	1,138,274	1,095,144
總負債	142,031,210	160,077,934

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 十二月三十一日 港幣千元	客戶貸款總額 二〇二五年 十二月三十一日 港幣千元	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
按行業類別細分：				
在香港使用的貸款				
工商金融				
物業發展	2,690,284	15,124,544	2,955,413	12,262,806
物業投資	5,014,483	10,230,928	5,332,442	13,808,627
金融企業	-	1,967,615	-	1,367,413
股票經紀	-	-	-	-
批發及零售業	-	-	-	1,840,464
製造業	-	-	-	-
運輸及運輸設備	-	-	-	-
康樂活動	-	-	-	-
資訊科技	-	1,200,000	-	1,900,000
其他	1,713,000	8,223,988	1,220,500	7,145,560
	9,417,767	36,747,075	9,508,355	38,324,870
個人				
購買其他住宅物業的貸款	-	-	-	-
其他	-	-	-	-
	-	-	-	-
在香港使用的貸款	9,417,767	36,747,075	9,508,355	38,324,870
貿易融資	-	106,502	-	68,699
在香港以外使用的貸款	737,863	28,479,537	755,319	29,390,193
客戶貸款總額	10,155,630	65,333,114	10,263,674	67,783,762

按國家分類：	客戶貸款總額 二〇二五年 十二月三十一日 港幣千元	客戶貸款總額 二〇二五年 六月三十日 港幣千元
香港	29,933,008	30,374,158
中國	32,717,826	34,231,969
其他	2,682,280	3,177,635
客戶貸款總額	65,333,114	67,783,762

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
十二月三十一日
港幣千元

二〇二五年
六月三十日
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>二〇二五年十二月三十一日</u>						
已發展經濟體	15,922	6,701	4,496	3,565	-	30,684
離岸中心	10,701	462	2,056	24,431	-	37,650
其中 - 香港	1,545	325	1,664	24,128	-	27,662
其中 - 新加坡	9,135	-	392	149	-	9,676
發展中亞洲及太平洋地區	17,664	1,688	3,575	3,320	-	26,247
其中 - 中國	13,040	171	1,641	1,999	-	16,851
<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

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 十二月三十一日 港幣千元	二〇二五年 六月三十日 港幣千元
綜合減值準備	1,315,213	1,448,240
個別減值準備		
- 就客戶貸款作出	1,048,700	213,185
- 就貿易票據作出	-	-
- 其他投資	-	-
	2,363,913	1,661,425

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 十二月三十一日 港幣千元	已減值貸款 二〇二五年 十二月三十一日 港幣千元	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
已減值貸款總額	-	1,684,624	-	476,774
(佔客戶貸款總額百分比)	(0.00%)	(2.58%)	(0.00%)	(0.70%)
就該等貸款所作之個別減值準備		1,048,700		213,185
按國家分類				
香港		-		-
中國		1,684,624		476,774
新加坡		-		-
其他		-		-
已減值貸款總額		1,684,624		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 十二月三十一日 港幣千元	逾期貸款 二〇二五年 十二月三十一日 港幣千元	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
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%)	484,624 (0.74%)	- (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	-	484,624	-	-

持作逾期貸款的抵押品價值：

	二〇二五年十二月三十一日 港幣千元	二〇二五年六月三十日 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	484,624	-
逾期貸款的個別減值準備	205,162	-
按國家分類		
香港	-	-
中國	484,624	-
新加坡	-	-
其他	-	-
逾期貸款總額	484,624	-

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。

- 於二〇二五年十二月三十一日，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（於二〇二五年六月三十日的金額為零）。
- 於二〇二五年十二月三十一日，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（於二〇二五年六月三十日的金額為零）。

III. 其他資產負債表資料 (續)

9. 逾期貿易票據

	二〇二五年 十二月三十一日 港幣千元	二〇二五年 六月三十日 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	<u>-</u>	<u>-</u>

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

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

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。

於二〇二五年十二月三十一日			
港幣百萬元	美元	人民幣	總額
現貨資產	43,696	29,364	73,060
現貨負債	(60,819)	(7,131)	(67,950)
遠期買入	795,007	432,838	1,227,845
遠期賣出	(765,939)	(456,763)	(1,222,702)
期權淨持倉量	(9)	(42)	(51)
長（短）盤淨額	<u>11,936</u>	<u>(1,734)</u>	<u>10,202</u>

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	<u>2,542</u>	<u>(1,114)</u>	<u>1,428</u>

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

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	13,637	1,036	14,673
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	2,137	-	2,137
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	5,614	5,702	11,316
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)	1,984	7	1,991
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)	1,758	-	1,758
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	8,227	1,866	10,093
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	33,357	8,611	41,968
扣除減值準備後的總資產	142,031		
資產負債表內的風險額佔總資產的百分比	23.49%		

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%		

IV. 資產負債表以外的項目資料

	二〇二五年 十二月三十一日 港幣千元	二〇二五年 六月三十日 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	4,029	-
與交易有關的或然項目	610,564	9,534
與貿易有關的或然項目	1,053,988	535,733
其他承擔		
– 超過一年	16,300,372	20,687,788
– 一年或以下	20,226,159	19,610,198
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
	<u>38,195,112</u>	<u>60,548,122</u>

或然負債及承擔是與信貸有關的工具。合約金額是指合約額被悉數提取而客戶又拖欠不還時所涉及的風險金額。

衍生工具

(i) 合約 / 名義金額		
匯率合約	1,573,490,346	1,747,900,941
利率合約	848,781,291	826,467,817
其他	5,212	53,218
	<u>2,422,276,849</u>	<u>2,574,421,976</u>

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	(1,430,809)	166,489
利率合約	(432,092)	(225,675)
其他	99	(4,931)
	<u>(1,862,802)</u>	<u>(64,117)</u>

V. 流動資產資料

1. 流動性維持比率

	季度終結 二〇二五年 十二月三十一日	季度終結 二〇二四年 十二月三十一日
季度平均流動性維持比率	62.84%	59.81%

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 十二月三十一日	季度終結 二〇二四年 十二月三十一日
季度平均核心資金比率	109.80%	99.35%

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. 資金來源

港幣百萬元	二〇二五年 十二月三十一日	佔負債總額的 百分比	二〇二四年 十二月三十一日	佔負債總額的 百分比
客戶存款	65,568	46%	56,549	38%
來源自有關連銀行的資金	39,256	28%	62,563	42%
來源自銀行的資金	4,915	3%	3,254	2%
已發行債務證券	11,718	8%	11,693	8%
總資金來源	121,457	85%	134,059	90%

V. 流動資產資料 (續)

4. 流動資金差距

以下期限分析是根據報告期末至合約到期日的剩餘期限。

港幣百萬元	總額*	翌日	2 至 7 日	8 天至 1 個月	1 個月以上至 3 個月	3 個月以上至 1 年	超過 1 年	餘額
於二〇二五年十二月三十一日								
現金及存放於中央銀行結餘	164	164	-	-	-	-	-	-
存放銀行金額	6,982	5,234	802	842	104	-	-	-
債務證券	51,140	49,442	-	324	575	328	471	-
貿易票據	361	-	107	173	81	-	-	-
客戶貸款	65,494	13	10	117	1,869	20,531	41,270	1,685
其他資產	19,806	10,461	3,911	11,180	11,544	78,553	245,027	1,197
資產負債表內之總資產	143,947	65,314	4,830	12,636	14,173	99,412	286,768	2,882
資產負債表外之總債權	22,568	7,393	15,175	-	-	-	-	-
客戶存款	65,068	14,808	12,864	11,642	18,839	6,915	-	-
銀行結欠	41,661	1,684	5,634	9,477	24,866	-	-	-
已發行債務證券	11,718	-	-	19	26	7,782	3,891	-
其他負債 (包括儲備)	23,142	11,824	3,751	11,479	11,539	78,274	245,209	2,564
資產負債表內之總負債	141,589	28,316	22,249	32,617	55,270	92,971	249,100	2,564
資產負債表外之總承擔	30,646	3,346	18,350	-	4,670	4,280	-	-
合約到期日的錯配情況		41,045	(20,594)	(19,981)	(45,767)	2,161	37,668	
累積合約到期日的錯配情況		41,045	20,451	470	(45,297)	(43,136)	(5,468)	

港幣百萬元	總額*	翌日	2 至 7 日	8 天至 1 個月	1 個月以上至 3 個月	3 個月以上至 1 年	超過 1 年	餘額
於二〇二四年十二月三十一日								
現金及存放於中央銀行結餘	240	240	-	-	-	-	-	-
存放銀行金額	15,520	14,739	566	80	37	98	-	-
債務證券	45,590	39,637	3,200	263	942	843	705	-
貿易票據	527	-	241	130	120	36	-	-
客戶貸款	67,879	3,006	66	140	4,417	20,867	39,383	-
其他資產	19,655	5,228	2,590	8,297	16,906	51,819	178,039	999
資產負債表內之總資產	149,411	62,850	6,663	8,910	22,422	73,663	218,127	999
資產負債表外之總債權	12,539	-	12,539	-	-	-	-	-
客戶存款	53,055	11,911	6,877	14,509	18,574	1,184	-	-
銀行結欠	59,579	1,517	930	13,965	43,002	165	-	-
已發行債務證券	11,693	-	-	22	28	-	11,643	-
其他負債 (包括儲備)	23,861	6,363	3,749	8,620	17,316	51,461	177,718	2,345
資產負債表內之總負債	148,188	19,791	11,556	37,116	78,920	52,810	189,361	2,345
資產負債表外之總承擔	18,670	1,881	16,789	-	-	-	-	-
合約到期日的錯配情況		41,178	(9,143)	(28,206)	(56,498)	20,853	28,766	
累積合約到期日的錯配情況		41,178	32,035	3,829	(52,669)	(31,816)	(3,050)	

* 其他資產及其他負債的“總額”欄包括衍生工具合約的應收/應付額現值，並不等於以上個別時期現金流量之總和。

V. 流動資產資料 (續)

4. 流動資金差距 (續)

以下期限分析是顧及行為假設後，按照指定資產及資產負債表外項目所作出估計的現金流量。

港幣百萬元	總額	翌日	2 至 7 日	8 天至 1 個月	1 個月以上至 3 個月	3 個月以上至 1 年	超過 1 年	餘額
於二〇二五年十二月三十一日 根據估計客戶提取貸款的日期及金額所計算的不可撤回承諾的貸款或銀行提供融資的金額	18,640	-	1,860	-	-	-	16,780	-
根據估計客戶還款的日期及金額所計算的非銀行客戶貸款	65,494	13	10	117	736	10,438	54,180	-
港幣百萬元	總額	翌日	2 至 7 日	8 天至 1 個月	1 個月以上至 3 個月	3 個月以上至 1 年	超過 1 年	餘額
於二〇二四年十二月三十一日 根據估計客戶提取貸款的日期及金額所計算的不可撤回承諾的貸款或銀行提供融資的金額	16,803	-	1,632	-	-	-	15,171	-
根據估計客戶還款的日期及金額所計算的非銀行客戶貸款	67,879	6	66	140	2,600	14,581	50,486	-

流動資金差距的數字源自香港金融管理局流動性監察工具申表(表格 MA(BS)23)。

5. 流動性風險管理

流動性風險是指本行在不影響日常營運下無法按時履行到期財務義務，導致不可接受的成本或損失的風險。

本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。

流動性風險管理的目的是在本行的風險可承受水平內，有效管理流動性及資金來源風險，確保本行能按時履行其財務義務並支持新的業務機會。這包括維持多元化的資金來源，以及持有充足的流動資產，以滿足在正常及壓力情景下的流動性需求，同時兼顧成本效益。

為達成此目標，本行已實施全面的流動性風險管理框架和政策，建立一致的指引和標準。資產負債管理委員會持續監督並定期檢討流動資金狀況，以確保其與業務策略和風險可承受水平保持一致。

流動性風險是根據現金流錯配計量，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。我們監控集中度水平和監管流動性比率，以評估資金來源多元化和抗風險能力，並設有預警指標，以便識別市場發展可能帶來的潛在流動性風險。

我們定期就各種不利情景進行壓力測試，以評估本身事件和市場事件對我們流動性風險狀況的潛在影響。測試結果為融資策略、流動資金政策及應急融資計劃提供依據，以盡量降低任何流動資金緊縮的影響。

我們持續監控流動性風險狀況，確保其符合已核准的流動性風險限額和觸發機制，並與我們的風險可承受水平和監管要求保持一致。我們已建立嚴格的審查和監督流程，以便及時報告和糾正任何限額例外情況。

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負責監督並定期檢視我們的流動性風險狀況，以確保其與我們的業務策略和風險可承受水平保持一致。市場風險管理負責對流動性指標進行獨立的風險評估和報告，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)

5. 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 (於二〇二五年十二月三十一日為港幣 1 元 = 新加坡幣 0.165072, 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)。

I. 資本及資本充足比率

	二〇二五年 十二月三十一日 新加坡幣百萬元	二〇二五年 六月三十日 新加坡幣百萬元
(i) 股本及儲備		
- 已發行及繳足股本	17,887	18,007
- 股東資本總額 [#]	63,570	61,521
(ii) 綜合資本充足比率	19.4%	19.6%

II. 其他財務資料

	二〇二五年 十二月三十一日 新加坡幣百萬元	二〇二五年 六月三十日 新加坡幣百萬元
(i) 總資產	675,688	644,794
(ii) 總負債	612,118	583,273
(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)	336,692	320,413
(iv) 非銀行客戶存款	428,286	406,943
	截至二〇二五年 十二月三十一日 新加坡幣百萬元	截至二〇二四年 十二月三十一日 新加坡幣百萬元
(v) 稅前盈利	9,123	8,976

[#]: 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。

IV. 公開酬金

華僑銀行香港分行採取華僑銀行新加坡總行(總行)的薪酬系統。本銀行的薪酬政策以吸納、激發、獎勵及挽留有質量的人才為宗旨。總行董事局確保薪酬政策是配合銀行的策略目標及企業價值，並不會將銀行的宗旨與各董事及集團要員的利益產生衝突。

根據金管局發出之《監管政策手冊》CG-5「穩健的薪酬制度指引」，華僑銀行香港分行乃境外註冊機構並不需就香港業務之薪酬系統作獨立披露。總行年度報告書內公開披露之薪酬資料已包含金管局之有關指引(如適用者)。

總行董事局會於 2025 年度報告書中公開披露有關薪酬資料，此等資料包括在(但不限於)公司決策過程上、整集團的薪酬政策、績效評核及風險調整所用之標準、薪酬與工作表現之間的掛鈎、遞延政策及歸屬之準則、用於分配現金與其他形式報酬的參數、在本財政年度內(在適用情況下)支付有關簽約受聘及終止職務時應付款項的總人數、行政總裁及有關高級管理層成員(直接向行政總裁匯報)所收取的總薪酬及其分類為固定、浮動及遞延薪酬的比例。

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：二〇二六年四月十日