Banking Disclosure Statement

For the half-year ended 30th June, 2026

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 2026

- 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 half-year ended 30 June 2026 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 2026 HK$'000	Half-year ended 30 Jun 2025 HK$'000
(i)	Interest income	**2,427,814**	3,106,395
(ii)	Interest expense	**(1,954,438)**	(2,614,285)
(iii)	Other operating income		
	- Gains less losses arising from trading in foreign currencies	**71,889**	188,673
	- Gains less losses arising from other trading activities	**(17,683)**	(19,083)
	- Gains less losses on securities held for trading purposes	**11,995**	40,727
	- Fees and commissions		
	- Income	**104,911**	95,519
	- Expense	**(4,961)**	(3,127)
	- Others	**83,691**	65,337
(iv)	Operating expenses		
	- Staff expenses	**(29,523)**	(43,281)
	- Rental expenses	**(1,076)**	(144)
	- Other expenses	**(241,612)**	(306,184)
(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	**(357,502)**	(437,696)
(vii)	Profit before taxation	**93,505**	72,851
(viii)	Taxation charge	**(31,807)**	(40,416)
(ix)	Profit after taxation	**61,698**	32,435

II. Balance sheet information

		As at 30 Jun 2026 HK$'000	As at 31 Dec 2025 HK$'000
Assets			
(i)	Cash and short term funds *(except those included in amount due from overseas offices)*	**8,179,858**	626,349
(ii)	Placements with banks maturing between one and twelve months *(except those included in amount due from overseas offices)*	**215,770**	-
(iii)	Due from Exchange Fund	**1,934,078**	163,942
(iv)	Amount due from overseas offices	**12,426,576**	6,353,520
(v)	Trade bills	**591,704**	361,176
(vi)	Certificates of deposit held	**31,974,875**	27,603,105
(vii)	Investment securities	**28,347,426**	19,349,093
(viii)	Trading securities	**7,965,440**	4,287,914
(ix)	Loans and advances and other accounts		
	- Loans and advances to customers	**63,086,802**	65,333,114
	- Placement with banks maturing over twelve months	**-**	-
	- Accrued interest and other accounts	**7,592,434**	5,333,352
(x)	Impairment allowances on loans and advances and other accounts		
	- Collectively assessed	**(1,141,641)**	(1,315,213)
	- Individual assessed	**(1,567,860)**	(1,048,700)
(xi)	Derivative receivables	**18,904,366**	14,948,410
(xii)	Investment in subsidiaries	**34,518**	34,518
(xiii)	Other investments	**630**	630
(xiv)	Property, plant and equipment and investment properties	**-**	-
	Total assets	**178,544,976**	142,031,210
Liabilities			
(i)	Deposits and balances from banks *(except those included in amount due to overseas offices)*	**23,925,346**	8,357,198
(ii)	Due to Exchange Fund	**-**	-
(iii)	Deposits from customers		
	- Demand deposits and current accounts	**169,077**	149,411
	- Saving deposits	**5,338,469**	10,554,838
	- Time, call and notice deposits	**57,063,240**	54,161,583
(iv)	Amount due to overseas offices	**43,572,822**	33,074,084
(v)	Certificates of deposit issued	**13,665,613**	11,673,206
(vi)	Other liabilities	**14,774,134**	6,096,894
(vii)	Provisions	**7,217**	14,510
(viii)	Derivative payables	**19,251,451**	16,811,212
(ix)	Reserve	**777,607**	1,138,274
	Total liabilities	**178,544,976**	142,031,210

III. Additional balance sheet information

1. Gross loans and advances to customers

	Collateral Value As at 30 Jun 2026 HK$'000	**Gross Loans and Advances As at 30 Jun 2026 HK$'000**	Collateral Value As at 31 Dec 2025 HK$'000	Gross Loans and Advances As at 31 Dec 2025 HK$'000
Analysed by industry:				
Loans and advances for use in Hong Kong				
- Industrial, commercial and financial				
- Property development	**2,338,109**	**12,360,063**	2,690,284	15,124,544
- Property investment	**4,834,456**	**10,856,090**	5,014,483	10,230,928
- Financial concerns	-	**1,808,384**	-	1,967,615
- Stockbrokers	-	-	-	-
- Wholesale and retail trade	-	**950,000**	-	-
- Manufacturing	-	-	-	-
- Transport and transport equipment	-	-	-	-
- Recreational activities	-	-	-	-
- Information technology	-	**900,000**	-	1,200,000
- Others	**1,705,500**	**9,764,457**	1,713,000	8,223,988
	8,878,065	**36,638,994**	9,417,767	36,747,075
- Individuals				
- Loans for the purchase of other residential properties	-	-	-	-
- Others	-	-	-	-
	-	-	-	-
Loans and advances for use in Hong Kong	**8,878,065**	**36,638,994**	9,417,767	36,747,075
Trade finance	-	**134,774**	-	106,502
Loans and advances for use outside Hong Kong	**745,185**	**26,313,034**	737,863	28,479,537
Total loans and advances to customers	**9,623,250**	**63,086,802**	10,155,630	65,333,114

Analysed by countries:	**Gross Loans and Advances As at 30 Jun 2026 HK$'000**	Gross Loans and Advances As at 31 Dec 2025 HK$'000
Hong Kong	**30,003,462**	29,933,008
China	**31,730,165**	32,717,826
Others	**1,353,175**	2,682,280
Total loans and advances to customers	**63,086,802**	65,333,114

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 2026 HK$'000	As at 31 Dec 2025 HK$'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	**Banks**	**Official Sector**	**Non-bank private sector** Non-bank financial institutions	**Non-bank private sector** Non-financial private sector	**Others**	**Total**
As at 30 Jun 2026						
Developed economies	**25,273**	**8,338**	**7,635**	**2,255**	**-**	**43,501**
Offshore centres	**22,019**	**469**	**3,303**	**20,434**	**-**	**46,225**
of which - Hong Kong	**6,797**	**246**	**3,205**	**20,059**	**-**	**30,307**
Of which - Singapore	**15,190**	**-**	**97**	**333**	**-**	**15,620**
Developing Asia and Pacific	**18,751**	**1,689**	**2,723**	**7,697**	**-**	**30,860**
of which - China	**12,341**	**169**	**867**	**5,945**	**-**	**19,322**
As at 31 Dec 2025						
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

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 2026 HK$'000	As at 31 Dec 2025 HK$'000
Collectively assessed allowances	**1,141,641**	1,315,213
Individual assessed allowances		
- Loans and Advances	**1,567,860**	1,048,700
- Trade Bills	**-**	-
- Other Assets	**-**	-
	2,709,501	2,363,913

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 2026 HK$'000	**Impaired Loans and advances As at 30 Jun 2026 HK$'000**	Collateral Value As at 31 Dec 2025 HK$'000	Impaired Loans and advances As at 31 Dec 2025 HK$'000
- Gross amount	**387,049**	**2,877,124**	-	1,684,624
(as a percentage of total loans and advances to customers)	***(0.61%)***	***(4.56%)***	*(0.00%)*	*(2.58%)*
- Individual assessed allowances		**1,567,860**		1,048,700
Analysis of gross amount by countries:				
Hong Kong		**562,500**		-
China		**2,314,624**		1,684,624
Singapore		**-**		-
Others		**-**		-
Total impaired loans and advances		**2,877,124**		1,684,624

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 2026 HK$'000	**Overdue Loans and Advances As at 30 Jun 2026 HK$'000**	Collateral Value As at 31 Dec 2025 HK$'000	Overdue Loans and Advances As at 31 Dec 2025 HK$'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	**-**	**-**	-	484,624
(as a percentage of total loans and advances to customers)	***(0.00%)***	***(0.00%)***	*(0.00%)*	*(0.74%)*
- more than one year	**-**	**502,362**	-	-
(as a percentage of total loans and advances to customers)	***(0.00%)***	***(0.80%)***	*(0.00%)*	*(0.00%)*
Total overdue loans and advances	**-**	**502,362**	-	484,624

Value of collateral held against overdue loans and advances:

	As at 30 Jun 2026 HK$'000	As at 31 Dec 2025 HK$'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	**502,362**	484,624
Individual assessed allowances of overdue loans and advances	**204,310**	205,162
Analysis of gross amount by countries:		
Hong Kong	**-**	-
China	**502,362**	484,624
Singapore	**-**	-
Others	**-**	-
Total overdue loans and advances	**502,362**	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 30 June 2026 was Nil (31 December 2025: Nil).

8. As at 30 June 2026, there were no loans and advances to banks and other financial institutions that were overdue, rescheduled or impaired (31 December 2025: Nil).

III. Additional balance sheet information *(continued)*

9. Overdue Trade Bills

	As at 30 Jun 2026 HK$'000	As at 31 Dec 2025 HK$'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 30 June 2026, there was no other asset that was overdue (31 December 2025: Nil).

10. There was no repossessed asset held as at 30 June 2026 (31 December 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 30 Jun 2026

HK$ million	**USD**	**CNY**	**Total**
Spot assets	**59,876**	**29,015**	**88,891**
Spot liabilities	**(65,412)**	**(18,501)**	**(83,913)**
Forward purchases	**755,253**	**334,459**	**1,089,712**
Forward sales	**(748,134)**	**(347,194)**	**(1,095,328)**
Net options position	**556**	**19**	**575**
Net long/(short) position	**2,139**	**(2,202)**	**(63)**

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

There was no structural position as at 30 June 2026 (at 31 December 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 30 Jun 2026

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)	**11,990**	**1,883**	**13,873**
2. Local governments, local government-owned entities and their subsidiaries and JVs	**2,267**	**-**	**2,267**
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	**5,544**	**6,569**	**12,113**
4. Other entities of central government not reported in item 1 above	**3,323**	**270**	**3,593**
5. Other entities of local governments not reported in item 2 above	**1,822**	**-**	**1,822**
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	**5,908**	**2,810**	**8,718**
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	**78**	**-**	**78**
Total	**30,932**	**11,532**	**42,464**
Total assets after provision	**178,545**		
On-balance sheet exposures as percentage of total assets	**17.32%**		

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%		

IV. Off-balance sheet information

		As at 30 Jun 2026 HK$'000	As at 31 Dec 2025 HK$'000
	Contingent liabilities and commitments		
(i)	Contractual/notional amounts		
	Direct credit substitutes	**7,874**	4,029
	Transaction-related contingencies	**610,564**	610,564
	Trade-related contingencies	**1,126,789**	1,053,988
	Other commitments		
	- over one year	**22,524,083**	16,300,372
	- one year or less	**26,296,270**	20,226,159
	Others (including forward asset purchases, amounts owing on partly paid shares and securities, forward forward deposits placed, asset sales or other transactions with recourse)	**8,984,061**	-
		59,549,641	38,195,112

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	**1,529,332,248**	1,573,490,346
	Interest rate contracts	**957,053,224**	848,781,291
	Others	**781,127**	5,212
		2,487,166,599	2,422,276,849

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	**(269,407)**	(1,430,809)
	Interest rate contracts	**(82,340)**	(432,092)
	Others	**4,662**	99
		(347,085)	(1,862,802)

V. Liquidity Information

1. Liquidity Maintenance Ratio

	Quarter ended 30 Jun 2026	Quarter ended 30 Jun 2025
Quarterly average liquidity maintenance ratio	**70.46%**	57.32%

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 2026	Quarter ended 30 Jun 2025
Quarterly average core funding ratio	**120.77%**	100.67%

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 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)*

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 Jun 2026 is HKD1=SGD 0.165075, 31 Dec 2025 is HKD1=SGD 0.165072, 30 Jun 2025 is HKD1=SGD 0.162298)

I Capital and capital adequacy

		As at 30 Jun 2026 S$ million	As at 31 Dec 2025 S$ million
(i)	Capital and reserves		
	- Issued and paid-up capital	**17,844**	17,887
	- Total shareholders' equity#	**65,166**	63,570
(ii)	Consolidated capital adequacy ratio	**18.2%**	19.4%

II Other financial information

		As at 30 Jun 2026 S$ million	As at 31 Dec 2025 S$ million
(i)	Total Assets	**729,887**	675,688
(ii)	Total Liabilities	**664,721**	612,118
(iii)	Total loans and advances to non-bank customers, including bills (net of individual and collectively assessed allowances)	**359,888**	336,692
(iv)	Deposits of non-bank customers	**458,922**	428,286
		Half-year ended 30 Jun 2026 S$ million	Half-year ended 30 Jun 2025 S$ million
(v)	Pre-tax profits	**5,174**	4,598

#: 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 : 17 September 2026

銀行業披露報表
截至二零二六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

截至二〇二六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)規則截至二〇二六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

		截至二〇二六年六月三十日 港幣千元	截至二〇二五年六月三十日 港幣千元
(i)	利息收入	**2,427,814**	3,106,395
(ii)	利息支出	**(1,954,438)**	(2,614,285)
(iii)	其他營運收入		
	外滙買賣交易的收益減虧損	**71,889**	188,673
	其他買賣交易的收益減虧損	**(17,683)**	(19,083)
	來自持有作交易用途的證券的收益減虧損	**11,995**	40,727
	服務費及佣金		
	收入	**104,911**	95,519
	支出	**(4,961)**	(3,127)
	其他	**83,691**	65,337
(iv)	營運支出		
	員工成本	**(29,523)**	(43,281)
	房產租金支出	**(1,076)**	(144)
	其他	**(241,612)**	(306,184)
(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	**(357,502)**	(437,696)
(vii)	除稅前盈利	**93,505**	72,851
(viii)	稅項抵免 / (支出)	**(31,807)**	(40,416)
(ix)	除稅後盈利	**61,698**	32,435

II. 資產負債表資料

		二〇二六年六月三十日 港幣千元	二〇二五年十二月三十一日 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）	**8,179,858**	626,349
(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）	**215,770**	-
(iii)	存放外匯基金金額	**1,934,078**	163,942
(iv)	存放海外辦事處金額	**12,426,576**	6,353,520
(v)	貿易票據	**591,704**	361,176
(vi)	持有的存款證	**31,974,875**	27,603,105
(vii)	投資性證券	**28,347,426**	19,349,093
(viii)	可供交易證券	**7,965,440**	4,287,914
(ix)	貸款及其他賬目		
	-客戶貸款	**63,086,802**	65,333,114
	-在銀行超過 12 個月到期的存款	**-**	-
	-應計利息及其他賬項	**7,592,434**	5,333,352
(x)	已減值資產之減值準備		
	-綜合減值準備	**(1,141,641)**	(1,315,213)
	-個別減值準備	**(1,567,860)**	(1,048,700)
(xi)	衍生工具應收款	**18,904,366**	14,948,410
(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	**178,544,976**	142,031,210
負債			
(i)	銀行存款及結餘（不包括結欠海外辦事處的金額）	**23,925,346**	8,357,198
(ii)	外匯基金結欠	**-**	-
(iii)	客戶存款		
	活期存款及往來賬戶	**169,077**	149,411
	儲蓄存款	**5,338,469**	10,554,838
	定期,即期及短期通知存款	**57,063,240**	54,161,583
(iv)	結欠海外辦事處金額	**43,572,822**	33,074,084
(v)	已發行存款證	**13,665,613**	11,673,206
(vi)	其他負債	**14,774,134**	6,096,894
(vii)	準備金	**7,217**	14,510
(viii)	衍生工具應付款	**19,251,451**	16,811,212
(ix)	儲備	**777,607**	1,138,274
	總負債	**178,544,976**	142,031,210

III.其他資產負債表資料

1. 客戶貸款總額

	抵押品價值 二〇二六年 六月三十日 港幣千元	**客戶貸款總額 二〇二六年 六月三十日 港幣千元**	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
按行業類別細分：				
在香港使用的貸款				
工商金融				
物業發展	**2,338,109**	**12,360,063**	2,690,284	15,124,544
物業投資	**4,834,456**	**10,856,090**	5,014,483	10,230,928
金融企業	**-**	**1,808,384**	-	1,967,615
股票經紀	**-**	**-**	-	-
批發及零售業	**-**	**950,000**	-	-
製造業	**-**	**-**	-	-
運輸及運輸設備	**-**	**-**	-	-
康樂活動	**-**	**-**	-	-
資訊科技	**-**	**900,000**	-	1,200,000
其他	**1,705,500**	**9,764,457**	1,713,000	8,223,988
	8,878,065	**36,638,994**	9,417,767	36,747,075
個人				
購買其他住宅物業的貸款	**-**	**-**	-	-
其他	**-**	**-**	-	-
	-	**-**	-	-
在香港使用的貸款	**8,878,065**	**36,638,994**	9,417,767	36,747,075
貿易融資	**-**	**134,774**	-	106,502
在香港以外使用的貸款	**745,185**	**26,313,034**	737,863	28,479,537
客戶貸款總額	**9,623,250**	**63,086,802**	10,155,630	65,333,114

按國家分類：	**客戶貸款總額 二〇二六年 六月三十日 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
香港	**30,003,462**	29,933,008
中國	**31,730,165**	32,717,826
其他	**1,353,175**	2,682,280
客戶貸款總額	**63,086,802**	65,333,114

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

	二〇二六年 六月三十日 港幣千元	二〇二五年 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**
二〇二六年六月三十日						
已發展經濟體	**25,273**	**8,338**	**7,635**	**2,255**	**-**	**43,501**
離岸中心	**22,019**	**469**	**3,303**	**20,434**	**-**	**46,225**
其中 - 香港	**6,797**	**246**	**3,205**	**20,059**	**-**	**30,307**
其中 – 新加坡	**15,190**	**-**	**97**	**333**	**-**	**15,620**
發展中亞洲及太平洋地區	**18,751**	**1,689**	**2,723**	**7,697**	**-**	**30,860**
其中 - 中國	**12,341**	**169**	**867**	**5,945**	**-**	**19,322**
二〇二五年十二月三十一日						
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

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：

	二〇二六年六月三十日 港幣千元	二〇二五年十二月三十一日 港幣千元
綜合減值準備	**1,141,641**	1,315,213
個別減值準備		
- 就客戶貸款作出	**1,567,860**	1,048,700
- 就貿易票據作出	**-**	-
- 其他投資	**-**	-
	2,709,501	2,363,913

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 二〇二六年六月三十日 港幣千元	**已減值貸款 二〇二六年六月三十日 港幣千元**	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
已減值貸款總額	**387,049**	**2,877,124**	-	1,684,624
（佔客戶貸款總額百分比）	***(0.61%)***	***(4.56%)***	*(0.00%)*	*(2.58%)*
就該等貸款所作之個別減值準備		**1,567,860**		1,048,700
按國家分類				
香港		**562,500**		-
中國		**2,314,624**		1,684,624
新加坡		**-**		-
其他		**-**		-
已減值貸款總額		**2,877,124**		1,684,624

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 二〇二六年 六月三十日 港幣千元	**逾期貸款 二〇二六年 六月三十日 港幣千元**	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
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	**-**	**-**	-	484,624
（佔客戶貸款總額百分比）	***(0.00%)***	***(0.00%)***	*(0.00%)*	*(0.74%)*
一年以上	**-**	**502,362**	-	-
（佔客戶貸款總額百分比）	***(0.00%)***	***(0.80%)***	*(0.00%)*	*(0.00%)*
逾期貸款總額	**-**	**502,362**	-	484,624

持作逾期貸款的抵押品價值：

	二〇二六年六月三十日 港幣千元	二〇二五年十二月三十一日 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	**502,362**	484,624
逾期貸款的個別減值準備	**204,310**	205,162
按國家分類		
香港	**-**	-
中國	**502,362**	484,624
新加坡	**-**	-
其他	**-**	-
逾期貸款總額	**502,362**	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。

7. 於二〇二六年六月三十日，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（於二〇二五年十二月三十一日的金額為零）。

8. 於二〇二六年六月三十日，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（於二〇二五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

	二〇二六年六月三十日 港幣千元	二〇二五年十二月三十一日 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	-	-

於二〇二六年六月三十日，本行並無其他逾期資產（於二〇二五年十二月三十一日的金額為零）。

10. 於二〇二六年六月三十日，本行並沒有任何收回資產（於二〇二五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。

於二〇二六年六月三十日

港幣百萬元	**美元**	**人民幣**	**總額**
現貨資產	**59,876**	**29,015**	**88,891**
現貨負債	**(65,412)**	**(18,501)**	**(83,913)**
遠期買入	**755,253**	**334,459**	**1,089,712**
遠期賣出	**(748,134)**	**(347,194)**	**(1,095,328)**
期權淨持倉量	**556**	**19**	**575**
長（短）盤淨額	**2,139**	**(2,202)**	**(63)**

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	11,936	(1,734)	10,202

於二〇二六年六月三十日，本行並無任何結構性倉盤淨額（於二〇二五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：

於二〇二六年六月三十日

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	11,990	1,883	13,873
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	2,267	-	2,267
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	5,544	6,569	12,113
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)	3,323	270	3,593
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)	1,822	-	1,822
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	5,908	2,810	8,718
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	78	-	78
總額	30,932	11,532	42,464
扣除減值準備後的總資產	178,545		
資產負債表內的風險額佔總資產的百分比	17.32%		

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%		

IV. 資產負債表以外的項目資料

	二〇二六年六月三十日 港幣千元	二〇二五年十二月三十一日 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	**7,874**	4,029
與交易有關的或然項目	**610,564**	610,564
與貿易有關的或然項目	**1,126,789**	1,053,988
其他承擔		
– 超過一年	**22,524,083**	16,300,372
– 一年或以下	**26,296,270**	20,226,159
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)	**8,984,061**	-
	59,549,641	38,195,112

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。

	二〇二六年六月三十日 港幣千元	二〇二五年十二月三十一日 港幣千元
衍生工具		
(i) 合約 / 名義金額		
匯率合約	**1,529,332,248**	1,573,490,346
利率合約	**957,053,224**	848,781,291
其他	**781,127**	5,212
	2,487,166,599	2,422,276,849

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。

	二〇二六年六月三十日 港幣千元	二〇二五年十二月三十一日 港幣千元
(ii) 公平價值總計		
匯率合約	**(269,407)**	(1,430,809)
利率合約	**(82,340)**	(432,092)
其他	**4,662**	99
	(347,085)	(1,862,802)

V. 流動資產資料

1. 流動性維持比率

	季度終結 二〇二六年 六月三十日	季度終結 二〇二五年 六月三十日
季度平均流動性維持比率	**70.46%**	57.32%

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 二〇二六年 六月三十日	季度終結 二〇二五年 六月三十日
季度平均核心資金比率	**120.77%**	100.67%

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)*

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（於二〇二六年六月三十日為港幣 1 元＝新加坡幣 0.165075, 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）。

I. 資本及資本充足比率

		二〇二六年 六月三十日 新加坡幣百萬元	二〇二五年 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	**17,844**	17,887
	- 股東資本總額[#]	**65,166**	63,570
(ii)	綜合資本充足比率	**18.2%**	19.4%

II. 其他財務資料

		二〇二六年 六月三十日 新加坡幣百萬元	二〇二五年 十二月三十一日 新加坡幣百萬元
(i)	總資產	**729,887**	675,688
(ii)	總負債	**664,721**	612,118
(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）	**359,888**	336,692
(iv)	非銀行客戶存款	**458,922**	428,286

		截至二〇二六年 六月三十日 新加坡幣百萬元	截至二〇二五年 六月三十日 新加坡幣百萬元
(v)	稅前盈利	**5,174**	4,598

[#]**:** 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：　二〇二六年九月十七日