



UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH
(Incorporated in Singapore with limited liability)

FINANCIAL INFORMATION DISCLOSURE STATEMENTS

**FOR THE PERIOD ENDED
30 JUNE 2026**

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH

TABLE OF CONTENTS

	Page
UNAUDITED INCOME STATEMENT	1
UNAUDITED BALANCE SHEET	2
UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION	3-24
GROUP CONSOLIDATED FINANCIAL INFORMATION	25

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH

UNAUDITED INCOME STATEMENT

	Note	Half-year ended 30 June 2026 HK\$'000	Half-year ended 30 June 2025 HK\$'000
Interest income		5,358,257	5,942,961
Interest expense		(3,713,102)	(4,234,435)
Net interest income		1,645,155	1,708,526
Fee and commission income		255,801	326,776
Fee and commission expenses		(12,956)	(11,851)
Net fee and commission income		242,845	314,925
Net trading gain	1	334,165	325,374
Other income		40,401	85,649
Total income		2,262,566	2,434,474
Operating expenses	2	(519,912)	(527,716)
Net income before impairment losses and provisions for loans and receivables		1,742,654	1,906,758
Impairment losses and provisions for loans and receivables		(976,718)	(1,537,088)
Operating profit		765,936	369,670
Net gain from disposal of fixed assets		45	-
Profit before taxation		765,981	369,670
Taxation		(156,244)	(119,033)
Profit for the period		609,737	250,637

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH

UNAUDITED BALANCE SHEET

	Note	As at 30 June 2026 HK\$'000	As at 31 December 2025 HK\$'000
Assets			
Cash and balances with central banks and banks	3	1,010,280	1,218,939
Placements with banks maturing between one and twelve months		-	-
Amount due from overseas offices		5,778,591	5,082,034
Trade bills	4	5,045,526	2,992,724
Securities held for trading purposes		344,356	665,962
Positive fair values for derivative financial instruments	10	9,097,046	7,896,198
Amount receivable under reverse repos		14,809,760	12,723,726
Advances to banks		-	-
Advances to customers	5	149,020,692	148,486,294
Financial investments	6	79,094,520	67,279,755
Investment in subsidiary		20	20
Investment property		492	492
Fixed assets		298,330	317,850
Other assets		4,613,702	4,208,839
Total assets		269,113,315	250,872,833
Liabilities			
Deposits and balances from central banks, banks and other financial institutions	7	28,350,017	17,606,206
Negative fair values for derivative financial instruments	10	8,504,555	8,085,665
Amount payable under repos		18,770,806	12,718,429
Deposits from customers	8	107,418,814	99,295,891
Amount due to overseas offices		66,386,507	93,244,891
Certificates of deposit issued	9	21,787,864	-
Issued debt securities		2,631,804	7,332,319
Other liabilities		15,262,948	12,589,432
Total liabilities		269,113,315	250,872,833

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION

1. Net trading gain

	Half-year ended 30 June 2026 HK\$'000	Half-year ended 30 June 2025 HK\$'000
Foreign exchange	312,614	472,179
Interest rate instruments	26,489	(147,287)
Commodity contracts	348	194
Credit derivative contracts	467	481
Securities held for trading purposes	(5,097)	1,154
Others	(656)	(1,347)
	334,165	325,374

2. Operating expenses

	Half-year ended 30 June 2026 HK\$'000	Half-year ended 30 June 2025 HK\$'000
Staff costs	358,756	334,017
IT-related expenses	58,773	56,975
Rental expenses	34,449	27,875
Net charge for other provisions	18,040	54,540
Public relation expenses	7,240	14,889
Others	42,654	39,420
	519,912	527,716

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

3. Cash and balances with central banks and banks

	As at 30 June 2026 HK\$'000	As at 31 December 2025 HK\$'000
Cash in hand	-	-
Balances with central banks	266,675	259,648
Balances with banks	736,668	959,363
Placements with banks maturing within one month	7,000	-
Less:		
Allowances for non-impaired losses	(63)	(72)
	<u>1,010,280</u>	<u>1,218,939</u>

4. Trade bills

	As at 30 June 2026 HK\$'000	As at 31 December 2025 HK\$'000
Gross trade bills	5,118,874	3,059,905
Less:		
Allowances for non-impaired losses	(20,341)	(10,602)
Allowances for impaired losses	(53,007)	(56,579)
	<u>5,045,526</u>	<u>2,992,724</u>

5. Advances to customers

	As at 30 June 2026 HK\$'000	As at 31 December 2025 HK\$'000
Gross advances to customers	154,113,399	153,202,782
Less:		
Allowances for non-impaired advances	(3,654,905)	(3,920,684)
Allowances for impaired advances	(1,437,802)	(795,804)
	<u>149,020,692</u>	<u>148,486,294</u>

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

6. Financial investments

	As at 30 June 2026 HK\$'000	As at 31 December 2025 HK\$'000
Government debt securities	17,973,547	14,360,467
Certificates of deposit	153,842	800,359
Other debt securities	<u>60,967,131</u>	<u>52,118,929</u>
	<u>79,094,520</u>	<u>67,279,755</u>

7. Deposits and balances from central banks, banks and other financial institutions

	As at 30 June 2026 HK\$'000	As at 31 December 2025 HK\$'000
Deposits and balances from central banks	6,943,416	1,500,000
Deposits and balances from banks and other financial institutions	<u>21,406,601</u>	<u>16,106,206</u>
	<u>28,350,017</u>	<u>17,606,206</u>

8. Deposits from customers

	As at 30 June 2026 HK\$'000	As at 31 December 2025 HK\$'000
Demand deposits and current accounts	35,355,572	31,051,788
Savings deposits	25,667,291	27,711,975
Time, call and notice deposits	<u>46,395,951</u>	<u>40,532,128</u>
	<u>107,418,814</u>	<u>99,295,891</u>

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

9. Certificates of deposit issued

	As at 30 June 2026 HK\$'000	As at 31 December 2025 HK\$'000
At amortised cost	<u>21,787,864</u>	<u>-</u>

10. Derivative financial instruments

The contractual/ notional amounts of derivative financial instruments are disclosed as follows:

	As at 30 June 2026 HK\$'000	As at 31 December 2025 HK\$'000
Exchange rate-related contracts		
- Spot and forwards	37,965,464	30,602,560
- Swaps	711,206,559	645,729,580
- Options	<u>2,917,462</u>	<u>3,375,537</u>
	752,089,485	679,707,677
Interest rate contracts	907,494,038	781,755,487
Commodity contracts	1,889,365	1,165,838
Credit derivative contracts	<u>2,068,220</u>	<u>1,158,956</u>
	<u>1,663,541,108</u>	<u>1,463,787,958</u>

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

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

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

10. Derivative financial instruments (continued)

The following table summarises the positive and negative fair values of each class of derivative financial instruments:

	As at 30 June 2026 HK\$'000	As at 31 December 2025 HK\$'000
Positive fair values		
Exchange rate-related contracts		
- Spot and forwards	904,817	676,473
- Swaps	4,906,964	3,326,565
- Options	18,203	37,873
	<u>5,829,984</u>	<u>4,040,911</u>
Interest rate contracts	3,174,925	3,797,117
Commodity contracts	88,981	54,922
Credit derivative contracts	<u>3,156</u>	<u>3,248</u>
	<u>9,097,046</u>	<u>7,896,198</u>
Negative fair values		
Exchange rate-related contracts		
- Spot and forwards	764,062	543,034
- Swaps	4,428,621	3,040,853
- Options	18,227	37,920
	<u>5,210,910</u>	<u>3,621,807</u>
Interest rate contracts	3,201,460	4,405,590
Commodity contracts	89,259	55,234
Credit derivative contracts	<u>2,926</u>	<u>3,034</u>
	<u>8,504,555</u>	<u>8,085,665</u>

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

11. Contingent liabilities and commitments

The following is a summary of the contractual amounts of each significant class of contingent liabilities and commitments:

	As at 30 June 2026 HK\$'000	As at 31 December 2025 HK\$'000
Direct credit substitutes	1,804,053	2,036,695
Transaction-related contingencies	7,060,295	6,940,315
Trade-related contingencies	9,970,437	10,953,296
Other commitments	<u>116,280,572</u>	<u>119,424,895</u>
	<u>135,115,357</u>	<u>139,355,201</u>

The above table shows the contractual amounts of credit related commitments and contingencies of United Overseas Bank Limited, Hong Kong Branch ("the Branch"). It includes letters of credit, guarantees and commitments to extend credit to customers. The above amounts represent a worst case scenario of credit risk exposures arising from these instruments, without taking into account any collateral held or other credit enhancements attached. The amounts do not represent amounts at risk at the balance sheet dates.

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

12. Liquidity

(a) Liquidity Maintenance Ratio (LMR)

	Quarter ended 30 June 2026	Quarter ended 30 June 2025
Average LMR	45.66%	41.46%

(b) Core Funding Ratio (CFR)

	Quarter ended 30 June 2026	Quarter ended 30 June 2025
Average CFR	160.76%	139.51%

The average LMR & CFR are calculated based on the arithmetic mean of each month's corresponding average ratios for the quarter, which are made in accordance with the requirements specified under Banking (Disclosure) Rules ("BDR").

The liquidity information can be found in the Regulatory Disclosure section of our website www.uobgroup.com/hk.

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

12. Liquidity (continued)

(c) Liquidity Risk Management

Liquidity risk is the risk arising from a bank's potential inability to meet all its financial or payment obligations when they fall due or only being able to meet these obligations at significant costs or losses.

The objective of the Branch's liquidity risk management align with the Group's risk management framework which is to ensure that the Branch maintains sufficient liquidity to fund our day-to-day operations, to meet deposit withdrawals and loan disbursements, to participate in new investments and to repay borrowings. Hence, liquidity is managed in a manner to address known as well as unanticipated cash funding needs.

Liquidity risk is managed in accordance with a framework of policies, controls and limits approved by the Group ALCO. These policies, controls and limits enable the Branch to monitor and to manage liquidity risk to ensure that sufficient sources of funds are available over a range of market conditions. These include minimising excessive funding concentrations by diversifying the sources and terms of funding, and maintaining a portfolio of high quality and marketable debt securities.

The Branch takes a conservative stance on liquidity management by continuing to gather core deposits, ensuring that liquidity limits are strictly adhered to and that there are adequate liquid assets to meet cash shortfall.

The distribution of deposits is managed actively to ensure a balance between cost effectiveness, continued accessibility to funds and diversification of funding sources. The Branch establishes concentration limits on collateral pools and sources of funding, such as concentration of bond securities holding and concentration of top 20 depositors. Important factors in ensuring liquidity are competitive pricing, proactive management of the Branch's core deposits and the maintenance of customer confidence.

The Branch's liquidity risk is aligned with the regulatory liquidity risk management framework and is measured and managed on a projected cash flow basis. The Branch is monitored under business-as-usual and stress scenarios. Cash flow mismatch limits are established to limit liquidity exposure. The Branch also employs liquidity early warning indicators and trigger points to signal possible contingency situations.

The Branch has Contingency Funding Plan and Recovery Plan in place to identify potential liquidity crises using a series of warning indicators. Crisis management processes and various strategies including funding and communication have been developed to minimise the impact of any liquidity crunch.

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

13. Currency risk

	USD	CNY	Total
HK\$'million			
As at			
30 June 2026			
Hong Kong dollar equivalents			
Spot assets	105,068	29,818	134,886
Spot liabilities	(124,530)	(27,906)	(152,436)
Forward purchases	384,489	113,063	497,552
Forward sales	(360,707)	(115,223)	(475,930)
Net options position	-	-	-
Net long/ (short) position	<u>4,320</u>	<u>(248)</u>	<u>4,072</u>
HK\$'million			
As at			
31 December 2025			
Hong Kong dollar equivalents			
Spot assets	96,800	24,315	121,115
Spot liabilities	(129,058)	(18,088)	(147,146)
Forward purchases	352,335	121,075	473,410
Forward sales	(317,527)	(126,577)	(444,104)
Net options position	-	-	-
Net long position	<u>2,550</u>	<u>725</u>	<u>3,275</u>

Net position in a particular foreign currency is disclosed if the net position (regardless of sign) constitutes 10% or more of the total net position in all foreign currencies. The net options position is calculated based on delta-weighted position approach.

There is no structural position in any particular currency as at 30 June 2026 and 31 December 2025.

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

14. Analysis of gross advances to customers by industry sectors and loan usage

	As at 30 June 2026		As at 31 December 2025	
	Outstanding balance HK\$'000	Balance covered by collateral HK\$'000	Outstanding balance HK\$'000	Balance covered by collateral HK\$'000
Loans for use in Hong Kong				
Industrial, commercial and financial				
- Property development	22,040,896	14,022,152	29,241,372	15,475,113
- Property investment	36,265,399	28,136,034	39,079,224	27,644,764
- Financial concerns	5,261,826	701,945	5,932,509	905,172
- Stockbrokers	7,701,318	-	3,806,151	-
- Wholesale and retail trade	3,736,445	1,266,637	3,067,053	1,276,277
- Manufacturing	5,378,400	1,796,828	3,475,563	1,878,457
- Transport and transport equipment	981,632	836,033	1,224,292	1,073,893
- Recreational activities	-	-	-	-
- Information technology	6,877,788	2,150,055	6,899,250	2,196,326
- Others	22,806,430	14,468,892	22,003,339	14,736,397
Subtotal	111,050,134	63,378,576	114,728,753	65,186,399
Individuals				
- Loans for purchase of other residential properties	266,947	226,266	266,494	256,789
- Others	35,790	35,790	39,011	39,009
Subtotal	302,737	262,056	305,505	295,798
Total loans for use in Hong Kong	111,352,871	63,640,632	115,034,258	65,482,197
Trade finance	16,810,982	892,890	12,535,451	1,039,944
Loans for use outside Hong Kong	25,949,546	14,515,836	25,633,073	13,422,856
Gross advances to customers	154,113,399	79,049,358	153,202,782	79,944,997

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

15. Analysis of gross advances to customers by geographical areas

	As at 30 June 2026 HK\$'000	As at 31 December 2025 HK\$'000
Hong Kong	131,259,674	127,989,549
China	19,987,269	22,579,169
Other areas	<u>2,866,456</u>	<u>2,634,064</u>
	<u>154,113,399</u>	<u>153,202,782</u>

The above analysis of gross advances to customers by geographical areas is based on the location of the counterparties where it constitutes 10% or more of the total gross advances to customers after taking into account the transfer of risk. In general, transfer of risk applies when a claim is guaranteed by a party situated in a country different from the counterparty.

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

16. International claims

	Banks	Official sectors	Non-bank private sectors		Total
			Non-bank financial institutions	Non-financial private sectors	
HK\$'million					
As at 30 June 2026					
Developed economies	33,788	4,964	6,116	562	45,430
Offshore centres	7,991	5,662	18,307	49,877	81,837
of which:					
- Hong Kong	801	5,662	17,992	47,171	71,626
Developing Asia and Pacific	5,812	419	1,454	20,800	28,485
of which:					
- Mainland China	3,404	87	1,208	20,537	25,236
HK\$'million					
As at 31 December 2025					
Developed economies	24,760	5,567	8,303	591	39,221
Offshore centres	6,427	4,656	16,443	40,236	67,762
of which:					
- Hong Kong	794	4,656	15,917	38,116	59,483
Developing Asia and Pacific	5,539	634	2,475	22,641	31,289
of which:					
- Mainland China	4,093	634	2,290	22,157	29,174

The above analysis is prepared with reference to the completion instructions for the Hong Kong Monetary Authority Return of International Banking Statistics. International claims are on-balance sheet exposures to counterparties based on the location of the counterparties after taking into account the transfer of risk, and represent the sum of cross-border claims in all currencies and local claims in foreign currencies. Claims on individual countries or areas after risk transfer, amounting to 10% or more of the aggregate international claims of the Branch, are shown.

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

17. Impaired advances to customers and trade bills

Impaired advances to customers and trade bills are those assets where objective evidence exists that full repayment of principal or interest is considered unlikely.

(a) Impaired advances to customers

	As at 30 June 2026 HK\$'000	As at 31 December 2025 HK\$'000
Gross impaired advances to customers	11,126,670	7,926,815
Allowances for impaired advances	<u>(1,437,802)</u>	<u>(795,804)</u>
	<u>9,688,868</u>	<u>7,131,011</u>
Value of collateral taken into account in respect of such advances to customers to which the allowances for the impaired advances relate	8,801,740	5,634,733
Percentage of such advances to customers to total gross advances to customers	7.22%	5.17%

Analysis of gross impaired advances to customers by geographical areas:

	As at 30 June 2026 HK\$'000	As at 31 December 2025 HK\$'000
Hong Kong	7,929,242	5,882,470
China	2,781,491	1,632,028
Other areas	<u>415,937</u>	<u>412,317</u>
	<u>11,126,670</u>	<u>7,926,815</u>

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH
UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)
17. Impaired advances to customers and trade bills (continued)
(b) Impaired trade bills

	As at 30 June 2026 HK\$'000	As at 31 December 2025 HK\$'000
Gross impaired trade bills	146,469	203,574
Allowances for impaired losses	<u>(53,007)</u>	<u>(56,579)</u>
	<u>93,462</u>	<u>146,995</u>
Value of collateral taken into account in respect of such trade bills to which the allowances for impaired losses relate	37,798	93,374
Percentage of such trade bills to total trade bills	2.86%	6.65%
Analysis of gross impaired trade bills by geographical areas:		
	As at 30 June 2026 HK\$'000	As at 31 December 2025 HK\$'000
Hong Kong	146,469	203,574
	<u>146,469</u>	<u>203,574</u>

(c) There are no impaired advances and allowances to banks and debt securities as at 30 June 2026 and 31 December 2025 respectively.

The above analyses of gross impaired advances to customers and gross impaired trade bills by geographical areas are based on the location of the counterparties where it constitutes 10% or more of the total after taking into account the transfer of risk. In general, transfer of risk applies when a claim is guaranteed by a party situated in a country different from the counterparty.

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

18. Overdue advances, rescheduled advances and repossessed assets

(a) Gross overdue advances to customers

	As at 30 June 2026		As at 31 December 2025	
	HK\$'000	% of total gross advances to customers	HK\$'000	% of total gross advances to customers
Gross advances to customers which have been overdue for:				
- six months or less but over three months	2,314,156	1.50%	796,125	0.52%
- one year or less but over six months	957,849	0.62%	1,154,138	0.75%
- over one year	5,138,777	3.33%	4,206,320	2.75%
Total	<u>8,410,782</u>	<u>5.45%</u>	<u>6,156,583</u>	<u>4.02%</u>

Analysis of gross overdue advances to customers which are overdue for more than three months by geographical areas:

	As at 30 June 2026 HK\$'000	As at 31 December 2025 HK\$'000
Hong Kong	5,496,345	4,491,609
China	2,502,732	1,256,893
Other areas	411,705	408,081
	<u>8,410,782</u>	<u>6,156,583</u>

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH
UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)
18. Overdue advances, rescheduled advances and repossessed assets (continued)
(b) Gross overdue trade bills

	As at 30 June 2026		As at 31 December 2025	
	HK\$'000	% of total gross trade bills	HK\$'000	% of total gross trade bills
Gross trade bills which have been overdue for:				
- six months or less but over three months	-	0.00%	5,678	0.19%
- one year or less but over six months	5,967	0.12%	-	0.00%
- over one year	105,027	2.05%	164,107	5.36%
Total	110,994	2.17%	169,785	5.55%

Analysis of gross overdue trade bills which are overdue for more than three months by geographical areas:

	As at 30 June 2026 HK\$'000	As at 31 December 2025 HK\$'000
Hong Kong	110,994	169,785

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH**UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)****18. Overdue advances, rescheduled advances and repossessed assets (continued)**

- (c) As at 30 June 2026 and 31 December 2025, there are no rescheduled advances to customer, excluding those which have been overdue for more than three months and reported above.
- (d) There are no advances to banks and debt securities which are overdue for more than three months or have been rescheduled as at 30 June 2026 and 31 December 2025.
- (e) There are no repossessed assets as at 30 June 2026 and 31 December 2025.

The above analysis of gross overdue advances to customers and gross overdue trade bills by geographical areas are based on the location of the counterparties where it constitutes 10% or more of the total after taking into account the transfer of risk. In general, transfer of risk applies when a claim is guaranteed by a party situated in a country different from the counterparty.

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH
UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)
18. Overdue advances, rescheduled advances and repossessed assets (continued)
(f) Current market value of collateral held against advances to customers overdue for more than three months

	Outstanding amount of advances HK\$'000	Current market value of collateral HK\$'000	Covered portion HK\$'000	Uncovered portion HK\$'000	Individual impairment allowances HK\$'000
As at 30 June 2026					
Overdue advances					
- Fully covered advances	1,646,000	1,646,000	1,646,000	-	19,793
- Partially covered advances	5,668,322	4,805,287	4,805,287	863,035	709,164
- Uncovered advances	<u>1,096,460</u>	<u>-</u>	<u>-</u>	<u>1,096,460</u>	<u>218,015</u>
Total	<u>8,410,782</u>	<u>6,451,287</u>	<u>6,451,287</u>	<u>1,959,495</u>	<u>946,972</u>
As at 31 December 2025					
Overdue advances					
- Fully covered advances	2,151,188	2,151,188	2,151,188	-	31,205
- Partially covered advances	2,870,308	2,453,859	2,453,859	416,449	426,224
- Uncovered advances	<u>1,135,087</u>	<u>-</u>	<u>-</u>	<u>1,135,087</u>	<u>210,263</u>
Total	<u>6,156,583</u>	<u>4,605,047</u>	<u>4,605,047</u>	<u>1,551,536</u>	<u>667,692</u>

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH
UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)
18. Overdue advances, rescheduled advances and repossessed assets (continued)
(g) Current market value of collateral held against trade bills overdue for more than three months

	Outstanding amount of trade bills HK\$'000	Current market value of collateral HK\$'000	Covered portion HK\$'000	Uncovered portion HK\$'000	Individual impairment allowances HK\$'000
As at 30 June 2026					
Overdue trade bills					
- Fully covered trade bills	-	-	-	-	-
- Partially covered trade bills	78,627	37,798	37,798	40,829	40,829
- Uncovered trade bills	32,367	-	-	32,367	8,753
Total	110,994	37,798	37,798	73,196	49,582
As at 31 December 2025					
Overdue trade bills					
- Fully covered trade bills	-	-	-	-	-
- Partially covered trade bills	139,349	93,374	93,374	45,975	46,374
- Uncovered trade bills	30,436	-	-	30,436	6,706
Total	169,785	93,374	93,374	76,411	53,080

The Branch follows the Group's guidelines and standards on acceptability of specific collateral for credit risk mitigation. Collateral is taken whenever possible to mitigate the credit risk assumed and the value of the collateral is monitored periodically. The main types of collateral are cash, marketable securities, real estate, equipment, inventory and receivables.

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH
UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)
19. Non-bank Mainland China exposures

Type of counterparties	On-balance sheet exposures HK\$'million	Off-balance sheet exposures HK\$'million	Total HK\$'million
As at 30 June 2026			
(1) Central government, central government-owned entities and their subsidiaries and joint ventures ("JVs")	14,461	4,170	18,631
(2) Local governments, local government-owned entities and their subsidiaries and JVs	1,207	363	1,570
(3) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	40,900	5,780	46,680
(4) Other entities of central government not reported in item 1 above	1,173	218	1,391
(5) Other entities of local governments not reported in item 2 above	-	-	-
(6) PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	8,891	1,993	10,884
(7) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	12,499	8,845	21,344
Total	79,131	21,369	100,500
Total assets after provisions	269,152		
On-balance sheet exposures as percentage of total assets	29.40%		

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH
UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)
19. Non-bank Mainland China exposures (continued)

Type of counterparties	On-balance sheet exposures HK\$'million	Off-balance sheet exposures HK\$'million	Total HK\$'million
As at 31 December 2025			
(1) Central government, central government-owned entities and their subsidiaries and joint ventures ("JVs")	10,020	3,960	13,980
(2) Local governments, local government-owned entities and their subsidiaries and JVs	1,223	125	1,348
(3) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	42,448	3,775	46,223
(4) Other entities of central government not reported in item 1 above	1,948	85	2,033
(5) Other entities of local governments not reported in item 2 above	-	1	1
(6) PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	7,500	659	8,159
(7) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	15,882	,5002	20,884
Total	<u>79,021</u>	<u>13,607</u>	<u>92,628</u>
Total assets after provisions	<u>250,641</u>		
On-balance sheet exposures as percentage of total assets	<u>31,.53%</u>		

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

20. Remuneration policy

The remuneration policy and systems of the Branch are established according to the framework of the Group remuneration guidelines for its employees engaged in the business and operations in Hong Kong.

The information related to the Group remuneration system are disclosed in the annual report of United Overseas Bank Limited.

Should there be any discrepancy between the English and Chinese versions, the English version shall prevail.

Hong Kong, 30 September 2026

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH

GROUP CONSOLIDATED FINANCIAL INFORMATION

The information set out below is based on the consolidated accounts of United Overseas Bank Limited (the "Group").

1. Capital and capital adequacy ratios

The Group computes its capital adequacy ratios in accordance with the Basel III capital adequacy requirements set out in the Monetary Authority of Singapore ("MAS") No. 637 "Notice on Risk Based Capital Adequacy Requirements for Banks incorporated in Singapore".

	As at 30 June 2026 S\$'million	As at 31 December 2025 S\$'million
Group shareholders' equity	52,951	51,248
Group's capital adequacy ratios		
Common Equity Tier 1	15.4%	15.1%
Tier 1	16.6%	16.1%
Total	17.8%	17.7%

2. Other financial information

	Period ended 30 June 2026 S\$'million	Period ended 30 June 2025 S\$'million
Pre-tax profit	3,495	3,460

	As at 30 June 2026 S\$'million	As at 31 December 2025 S\$'million
Total assets	590,222	572,061
Total liabilities	537,022	520,568
Total gross customer loans	361,411	352,180
Total customer deposits	437,176	425,938