



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 advances	Collateral Value	Impaired Loans and Advances
	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	<u>-</u>	<u>-</u>

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	-
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 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