Banking Disclosure Statement

For the half-year ended 30th June, 2025

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

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

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

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

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

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

Section A – Branch Information (Hong Kong office only)

I. Profit and loss information

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

II. Balance sheet information

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

III. Additional balance sheet information

1. Gross loans and advances to customers

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

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

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

III. Additional balance sheet information *(continued)*

2. Gross loans and advances to banks

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

3. International claims

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

			Non-bank private sector			
HK$ million	**Banks**	**Official Sector**	**Non-bank financial institutions**	**Non-financial private sector**	**Others**	**Total**
As at 30 Jun 2025						
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**
As at 31 Dec 2024						
Developed economies	8,754	2,049	5,970	2,097	-	18,870
Offshore centres	24,827	307	2,080	24,626	-	51,840
of which - Hong Kong	3,395	307	779	24,431	-	28,912
Of which - Singapore	16,251	-	1,301	195	-	17,747
Developing Asia and Pacific	19,632	2,059	3,212	7,695	-	32,598
of which - China	17,727	119	853	6,483	-	25,182

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

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

III. Additional balance sheet information *(continued)*

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

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

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

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

5. Impaired loans and advances

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

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

III. Additional balance sheet information *(continued)*

6. Overdue loans and advances

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

Value of collateral held against overdue loans and advances:

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

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

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 2025 was Nil (31 December 2024: Nil).

8. As at 30 June 2025, there were no loans and advances to banks and other financial institutions that were overdue, rescheduled or impaired (31 December 2024: Nil).

III. Additional balance sheet information *(continued)*

9. Overdue Trade Bills

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

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

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

11. Foreign currency risk exposure:

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

As at 30 Jun 2025

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

As at 31 Dec 2024

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

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

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

III. Additional balance sheet information *(continued)*

12. Non-bank Mainland China Exposures:

As at 30 Jun 2025

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

As at 31 Dec 2024

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

IV. Off-balance sheet information

		Credit Conversion Factor	As at 30 Jun 2025 HK$'000	As at 31 Dec 2024 HK$'000
	Contingent liabilities and commitments			
(i)	Contractual/notional amounts			
	Direct credit substitutes		**-**	9,252
	Transaction-related contingencies		**9,534**	-
	Trade-related contingencies		**535,733**	962,527
	Other commitments			
	- over one year		**20,687,788**	15,782,295
	- one year or less		**19,610,198**	17,334,171
	Others (including forward asset purchases, amounts owing on partly paid shares and securities, forward forward deposits placed, asset sales or other transactions with recourse)		**19,704,869**	119,668
			60,548,122	34,207,913
(ii)	Credit risk weighted amounts			
	Direct credit substitutes	100%	**-**	9,252
	Transaction-related contingencies	50%	**4,767**	-
	Trade-related contingencies	20%	**107,147**	192,505
	Other commitments			
	- over one year	50%	**10,343,894**	7,891,148
	- one year or less	0%	**-**	-
	Others (including forward asset purchases, amounts owing on partly paid shares and securities, forward forward deposits placed, asset sales or other transactions with recourse)	100%	**19,704,869**	119,668
			30,160,677	8,212,573
	Derivatives			
(i)	Contractual/notional amounts			
	Exchange rate contracts		**1,747,900,941**	965,517,368
	Interest rate contracts		**826,467,817**	623,831,734
	Others		**53,218**	10,549
			2,574,421,976	1,589,359,651

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.

		As at 30 Jun 2025 HK$'000	As at 31 Dec 2024 HK$'000
(ii)	Total fair value		
	Exchange rate contracts	**166,489**	1,281,522
	Interest rate contracts	**(225,675)**	(325,956)
	Others	**(4,931)**	(3,687)
		(64,117)	951,879

V. Liquidity Information

1. Liquidity Maintenance Ratio

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

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

2. Core Funding Ratio

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

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

3. Liquidity Risk Management

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

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

Liquidity risks arise from cashflow mismatches in maturing assets, liabilities and off-balance sheet items. It is identified by monitoring risk metrics and early warning indicators that signal potential liquidity risks stemming from market developments.
Liquidity risk is measured based on the cash flow mismatches arising from assets, liabilities and off-balance sheet items, projected on both contractual and behavioural bases under business-as-usual and stressed market scenarios. Concentration and regulatory ratios measure the effective diversification of funding sources and ability to meet stressed liquidity conditions.

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

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

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

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

V. Liquidity Information *(continued)*

3. Liquidity Risk Management *(continued)*

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

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

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

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

I Capital and capital adequacy

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

II Other financial information

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

		Half-year ended 30 Jun 2025 S$ million	Half-year ended 30 Jun 2024 S$ million
(v)	Pre-tax profits	**4,598**	4,674

#: includes non-controlling interest

III Bank profile

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

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

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

Signature: ______________________

Date : 22 September 2025