



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 <i>(except those included in amount due from overseas offices)</i>	8,179,858	626,349
(ii) Placements with banks maturing between one and twelve months <i>(except those included in amount due from overseas offices)</i>	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 <i>(except those included in amount due to overseas offices)</i>	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	As at 31 Dec 2025
HK\$'000	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 30 Jun 2026</u>						
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
<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

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
<i>(as a percentage of total loans and advances to customers)</i>	(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 <i>(as a percentage of total loans and advances to customers)</i>	- <i>(0.00%)</i>	- <i>(0.00%)</i>	- <i>(0.00%)</i>	- <i>(0.00%)</i>
- more than three months and up to six months <i>(as a percentage of total loans and advances to customers)</i>	- <i>(0.00%)</i>	- <i>(0.00%)</i>	- <i>(0.00%)</i>	- <i>(0.00%)</i>
- more than six months and up to one year <i>(as a percentage of total loans and advances to customers)</i>	- <i>(0.00%)</i>	- <i>(0.00%)</i>	- <i>(0.00%)</i>	484,624 <i>(0.74%)</i>
- more than one year <i>(as a percentage of total loans and advances to customers)</i>	- <i>(0.00%)</i>	502,362 <i>(0.80%)</i>	- <i>(0.00%)</i>	- <i>(0.00%)</i>
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 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