Malayan Banking Berhad – Hong Kong Branch
馬來亞銀行 - 香港分行

Key Financial Information Disclosure Statement
主要財務資料披露聲明書

(Incorporated in Malaysia with limited liability)
(於馬來西亞註冊成立之有限公司)

Interim Results
中期業績

For the Period Ended
30 June 2025
截至
二零二五年六月三十日

Maybank
马来亚银行

Malayan Banking Berhad - Hong Kong Branch
馬來亞銀行 - 香港分行

Key Financial Information Disclosure Statement for the first half year ended 30 June 2025.
主要財務資料披露聲明書截至二零二五年六月三十日止之上半年財政年度。

During this period, the Branch was principally involved in lending and deposit taking activities.
期內，本行主要從事提供借貸及存款服務。

· This Disclosure Statement is displayed in the Branch's premises at 29/F, Lee Garden Three, 1 Sunning Road, Causeway Bay, Hong Kong. Public can obtain free copies of this Disclosure Statement at this address and is available for public access at:

https://www.maybank.com/en/investor-relations/financial-overview/subsidiary-reports.page

本披露聲明書展列於香港銅鑼灣新寧道1號利園3期29樓本分行大堂。公眾人士可到上述地址免費索取此聲明書及在本行網站下載:

https://www.maybank.com/en/investor-relations/financial-overview/subsidiary-reports.page

· A copy of the Disclosure Statement has been lodged with the public registry of the Hong Kong Monetary Authority for public inspection.
披露聲明書副本乙份，已送呈香港金融管理局公眾登記處，供公眾查閱。

· For any enquiries on the Disclosure Statement, please contact Mr. Edwin Yap at (852) 3518 8888.
對本聲明書倘有疑問，請致電 (852) 3518 8888 與葉健偉先生聯絡。

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

根據銀行業(披露)規則截至二零二五年六月三十日止之上半年度主要財務資料披露聲明書

I. Profit and loss information
損益賬資料

		1 Jan to 30 Jun 2025 6-months ended 二零二五年一月一日至六月三十日 六個月止 HK$'000 港幣千元	1 Jan to 30 Jun 2024 6-months ended 二零二四年一月一日至六月三十日 六個月止 HK$'000 港幣千元
(i)	Interest income 利息收入	689,290	1,071,679
(ii)	Interest expense 利息支出	(650,773)	(1,010,462)
(iii)	Other operating income 其他營運收入		
	-Gains less losses arising from trading in foreign currencies 外匯買賣收益減虧損	(14,934)	(64,859)
	-Gains less losses on securities held for trading purposes 來自持有作交易用途的證券之收益減虧損	860	16,064
	-Gains less losses from disposal of non-trading investments 出售可供出售證券之收益減虧損	(23,059)	25,427
	-Gains less losses arising from interest rate derivatives 利率衍生工具收益減虧損	4,332	4,456
	-Gains less losses arising from other derivatives 其他衍生工具收益減虧損	(7,789)	(46)
	-Net fees and commissions	27,233	12,640
	-Income 收入	27,244	12,646
	-Expenses 支出	(11)	(6)
	-Other income 其他收入	1,792	2,101

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I. Profit and loss information (Cont'd)
損益賬資料(續)

		1 Jan to 30 Jun 2025 6-months ended 二零二五年一月一日至六月三十日六個月止 HK$'000 港幣千元	1 Jan to 30 Jun 2024 6-months ended 二零二四年一月一日至六月三十日六個月止 HK$'000 港幣千元
(iv)	Operating expenses 營運支出		
	-Staff expenses 員工支出	(67,272)	(64,168)
	-Rental expenses 房產租金支出	(10,038)	(10,170)
	-Computerisation cost 電腦設備支出	(6,041)	(5,076)
	-Rental/lease of other equipment 設備租賃開支	(2,134)	(1,990)
	-Fee & brokerage commission 服務費及經紀佣金	(8,307)	(9,069)
	-Other expenses 其他支出	(5,793)	(6,295)
	-Net charge for other provisions 其他準備淨額	1,662	-
(v)	Gains less losses from the disposal of property, plant and equipment 注銷物業、設備及器材之收益減虧損	-	-
(vi)	(charges)/Write-back for expected credit losses and other credit impairment charges 預期信貸損失及其他信貸減值之(撥備)/回撥	(58,692)	23,287
(vii)	Loss before taxation 除稅前虧損	(129,663)	(16,481)
(viii)	Tax credit 稅項	-	-
(ix)	Loss after taxation 除稅後虧損	(129,663)	(16,481)

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II. Balance sheet

資產負債表資料

		30 Jun 2025 二零二五年 六月三十日 HK$'000 港幣千元	31 Dec 2024 二零二四年 十二月三十一日 HK$'000 港幣千元
ASSETS 資產			
(i)	Cash and balances with banks (except those included in amount due from overseas offices) 現金及銀行結餘 (不包括存放於海外辦事處的金額)	4,282,879	952,563
(ii)	Placements with banks maturing between one and twelve months (except those included in amount due from overseas offices) 一至十二個月內到期之銀行存放 (不包括存放於海外辦事處的金額)	478,835	-
(iii)	Due from Exchange Fund 存於外匯基金存款	166,195	87,101
(iv)	Amount due from overseas offices 存放海外辦事處金額	2,693,575	997,998
(v)	Trade bills 貿易票據	49,965	108,936
(vi)	Certificates of deposit held 持有的存款證	1,424,150	-
(vii)	Securities measured at fair value through profit or loss 通過損益以反映公平價值的交易證	-	-
(viii)	Advances and other accounts 貸款及其它賬目		
	-Advances to customers 客戶貸款	16,584,986	20,960,720
	-Advances to banks and other financial institutions 同業及其它金融機構貸款	931,821	630,696
	-Accrued interest and other accounts 應計利息及其它賬項	10,771,093	14,245,286
	- Expected credit losses 預期信貸損失		
	-Collective impairment allowances 綜合減值準備		
	-Advances to customers 客戶貸款	(31,423)	(35,999)
	-Advances to other financial institutions 其它金融機構貸款	(4,122)	(949)
	-Individual impairment allowances 個別減值準備		
	-Advances to customers 客戶貸款	(59,873)	(1,244)

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II. Balance sheet (Cont'd)

資產負債表資料(續)

		30 Jun 2025 二零二五年 六月三十日 HK$'000 港幣千元	31 Dec 2024 二零二四年 十二月三十一日 HK$'000 港幣千元
(ix)	Securities measured at fair value through other comprehensive income 通過其變動計入其他全面收益以反映公平價值的交易證	3,551,437	4,122,680
(x)	Securities measured at amortised cost 按攤銷成本計量的交易證	3,045,619	3,699,487
	- Expected credit losses 預期信貸損失		
	-Collective impairment allowances 綜合減值準備	(539)	(428)
(xi)	Property, plant and equipment 物業、設備及器材	4,306	3,874
	Total Assets 總資產	43,888,904	45,770,721
	LIABILITIES **負債**		
(i)	Deposits and balances of banks and financial institutions (except those included in amount due to overseas offices) 銀行及金融機構的存款及結餘 (不包括結欠海外辦事處的金額)	7,069,807	4,612,428
(ii)	Deposits from customers 客戶存款		
	-Demand deposits and current accounts 活期存款及往來帳戶	4,168,903	582,715
	-Savings deposits 儲蓄存款	284,677	321,717
	-Time, call and notice deposits 定期，即期及通知存款	21,688,389	23,911,671
(iii)	Amount due to overseas offices 結欠海外辦事處金額	900,604	3,331,346
(iv)	Certificates of deposit issued 已發行存款證	-	-
(v)	Issued debt securities 已發行債務證券	-	-
(vi)	Other liabilities 其他負債	11,055,287	14,275,262
	Total Liabilities 總負債	45,167,667	47,035,139

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II. Balance sheet (Cont'd)

資產負債表資料(續)

		30 Jun 2025 二零二五年 六月三十日 HK$'000 港幣千元	31 Dec 2024 二零二四年 十二月三十一日 HK$'000 港幣千元
(v)	Current period loss 現年度虧損	(129,663)	(11,316)
(vi)	Reserves 儲備		
	-Retained (loss)/profits 保留(虧損)/溢利	(1,067,098)	(1,055,783)
	-Reserves on securities measured at fair value through other comprehensive income 以公平值計量且其變動計入其他全面收益的交易證儲備	(135,829)	(205,012)
	- Expected credit losses reserves 預期信用損失準備金	53,827	7,693
	Total Equities and Liabilities 總資本及負債	43,888,904	45,770,721

Maybank 马来亚银行

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III. Additional balance sheet information
其他資產負債表資料

1. Gross advances to customers
客戶貸款總額

	30 Jun 2025 二零二五年六月三十日		31 Dec 2024 二零二四年十二月三十一日	
	Balance by collateral 有抵押品的貸款 HK$'000 港幣千元	Outstanding Balance 貸款結餘 HK$'000 港幣千元	Balance by collateral 有抵押品的貸款 HK$'000 港幣千元	Outstanding Balance 貸款結餘 HK$'000 港幣千元
Analysed by Industry 按行業類別細分				
Loans for use in Hong Kong 在香港使用的貸款				
-Industrial, commercial and financial 工商金融	-	-	-	-
-Property development 物業發展	177,729	1,377,729	161,505	2,604,362
-Property investment 物業投資	1,220,000	1,470,000	1,220,000	2,470,000
-Financial concerns 金融企業	-	7,483,701	1,242,088	8,425,416
-Stockbrokers 股票經紀	-	-	-	-
-Wholesale and retail trade 批發及零售業	-	184,014	-	24,075
-Manufacturing 製造業	-	98,122	-	97,038
-Transport and transport equipment 運輸及運輸設備	-	-	-	290,000
-Recreational activities 康樂活動	-	-	-	-
-Information technology 資訊科技	-	-	-	-
-Others 其他	902	248,075	943	665,943
	1,398,631	10,861,641	2,624,536	14,576,834

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其他資產負債表資料

1. Gross advances to customers (Cont'd)
客戶貸款總額 (續)

	30 Jun 2025 二零二五年六月三十日		31 Dec 2024 二零二四年十二月三十一日	
	Balance covered by collateral 有抵押品的貸款 HK$'000 港幣千元	Outstanding Balance 貸款結餘 HK$'000 港幣千元	Balance covered by collateral 有抵押品的貸款 HK$'000 港幣千元	Outstanding Balance 貸款結餘 HK$'000 港幣千元
-Individuals 個人				
-Loans and advances for the purchase of flats under Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme 購買「居者有其屋計劃」、「私人參建居屋計劃」及「租者置其屋計劃」之住宅按揭貸款	-	-	-	-
-Loans for the purchase of other residential properties 購買其他住宅物業貸款	-	-	-	-
-Credit card advances 信用卡放款	-	-	-	-
-Others 其他	33,191	33,191	37,988	37,988
Trade finance 貿易融資	-	157,827	-	398,596
Loans for use outside Hong Kong 在香港以外使用的貸款	709,944	5,532,327	702,248	5,947,302
Total advances to customers 客戶貸款總額	2,141,766	16,584,986	3,364,771	20,960,720

Analysed by Countries 按國家分類	30 Jun 2025	31 Dec 2024
Hong Kong 香港	10,436,641	14,901,306
China 中國	5,326,526	5,487,700
Malaysia 馬來西亞	87,638	62,394
Others 其他	734,181	509,320
Total advances to customers 客戶貸款總額	16,584,986	20,960,720

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III. Additional balance sheet information (Cont'd)

其他資產負債表資料 (續)

1. Gross advances to customers (Cont’d)
   客戶貸款總額 (續)

The countries analysis of advances to customers is based on the physical location of the counterparty in which not less than 10% of the Branch’s total amount of advances to customers is attributable after taking into account any recognised transfer. In general, risk transfer is made when loans and advances are guaranteed by a party in a country which is different from that of the customer.

客戶貸款總額之地區分析是按客戶的所在地分類，並已計及風險轉移因素。一般而言，倘貸款的債權獲得並非交易對手所在地的國家的一方擔保，便會產生風險轉移。在計及風險轉移後，只有佔總跨域債權10%或以上的國家或地區方作披露。

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III. Additional balance sheet information (Cont'd)
其他資產負債表資料 (續)

2. International Claims
國際債權

	Banks 銀行 HK$ million 港幣百萬元	Official Sector 官方機構 HK$ million 港幣百萬元	Non-Bank Financial Institutions 非銀行金融機構 HK$ million 港幣百萬元	Non-Financial Private Sector 非金融私營機構 HK$ million 港幣百萬元	Total 總額 HK$ million 港幣百萬元
30 Jun 2025 二零二五年六月三十日					
Developing Asia and Pacific 發展中亞太地區					
Of which -China 其中 -中國	3,569	235	4,245	1,502	9,551
-Malaysia -馬來西亞	4,415	307	157	318	5,197
Offshore centres 離岸中心					
Of which-Hong Kong 其中-香港	70	1,443	2,526	3,514	7,553
31 Dec 2024 二零二四年十二月三十一日					
Developing Asia and Pacific 發展中亞太地區					
Of which - China 其中 - 中國	1,005	233	4,467	1,392	7,097
- Malaysia - 馬來西亞	2,671	483	151	282	3,587
Offshore centres 離岸中心					
Of which-Hong Kong 其中-香港	151	1,723	3,515	3,576	8,965

The above analysis of international claims is based on the location of the counterparty in which not less than 10% of total international claims are attributable after taking into account the transfer of risks. 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.

以上國際債權之分析，乃是按交易對手所在地佔所有國際債權的10%或以上作出地域分類，並已計及風險轉移。一般而言，倘貸款由並非客戶所在地之另一國家內之某一方擔保，或該債權的履行對象是某銀行的海外分行，而該銀行的總辦事處並非設于交易對手的所在地，風險轉移便會產生。

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III. Additional balance sheet information (Cont'd)

其他資產負債表資料 (續)

3.Expected credit losses for impaired loan

預期信貸損失

	30 Jun 2025 二零二五年 六月三十日 HK$'000 港幣千元	31 Dec 2024 二零二四年 十二月三十一日 HK$'000 港幣千元
Expected credit losses 預期信貸損失		
Collective impairment allowances 綜合減值準備		
-Advances to customers 客戶貸款	31,423	35,999
-Advances to other financial institutions 其它金融機構貸款	4,122	949
Individual impairment allowances 個別減值準備		
-Advances to customers 客戶貸款	59,873	1,244
-Other accounts 其它賬項	-	-
Total expected credit losses 預期信貸損失總額	95,418	38,192

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3. Expected credit losses for impaired loan (Cont'd)
預期信貸損失和減值貸款的回轉利息(續)

ECL are the unbiased probability-weighted credit losses determined by evaluating a range of possible outcomes and considering future economic conditions.
預期減值損失是以機率加權的信用虧損來評估可能的結果並考慮未來經濟環境而確定的無偏概率加權信用損失。

ECL measurement relies on three main components which are a probability of default model ("PD"), a loss given default model ("LGD") and the exposure at default model ("EAD"). The model is to leverage as much as possible the Group's and the Bank's existing Basel II models and incorporating necessary adjustments to ensure compliance with MFRS 9.
測量預期減值損失依賴於三個主要組成部分，分別是違約率模型（"PD"）、違約損失率模型（"LGD"）以及違約敞口模型（"EAD"）。該模型旨在充分利用本集團和銀行現有的巴塞爾II模型，並進行所需的調整以確保符合MFRS 9標準的模型。

The general impairment approach in MFRS 9 outlines a three stage impairment model based on changes in credit quality since initial recognition. Loans exposure that have not deteriorated significantly in credit quality or that how low credit risk are classified as Stage 1 with 12-month ECL applied. Loans exposure that have deteriorated significantly but that do not have objective evidence of a credit loss event are classified as Stage 2 with lifetime non-credit impaired ECL applied. Loans exposure that have objective evidence of impairment are classified as Stage 3 with lifetime credit impaired ECL applied.

MFRS 9 中的一般減值方法，基於初始確認後信用品質的變化，概述了三階段減值模型。
信用品質未顯著惡化或信用風險較低的貸款風險敞口被歸類為第一階段，並採用 12 個月的預期信用損失。
信用品質已顯著惡化但缺乏客觀證據顯示發生信用損失事件的風險敞口被歸類為第二階段，並採用整個存續期非信用減值預期信用損失。而具備客觀減損證據的風險敞口則被歸類為第三階段，並採用整個存續期信用減損預期信用損失。

As at 30 June 2025, HK$330 million collective impairment allowances and HK$22 million individual impairment allowances were made by Head Office in respect of the loans and advances of the Branch (31 December 2024: HK$17 million collective impairment allowances and no individual impairment allowances were made).

於二零二五年六月三十日，馬來西亞總行就本行之貸款及墊款及其它風險程度評估後，作出港幣三億三千萬元綜合減值準備，並作出港幣二千二百萬元個別減值準備，(於二零二四年十二月三十一日，綜合減值準備為港幣一千七百萬元，並沒有任何個別減值準備)。

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4. Impaired loans
逾期貸款

Impaired loans are those advances where full repayments of principal and/or interest are considered unlikely. Loans are impaired if there is objective evidence of impairment.

減值貸款乃指全數償還本金及/或利息機會甚微之貸款。貸款如出現客觀減值證據，便作減值貸款處理。

	Balance covered by collateral 30 Jun 2025 有抵押品的貸款 二零二五年 六月三十日 HK$'000 港幣千元	Balance 30 Jun 2025 貸款結餘 二零二五年 六月三十日 HK$'000 港幣千元	Balance covered by collateral 31 Dec 2024 有抵押品的貸款 二零二四年 十二月三十一日 HK$'000 港幣千元	Balance 31 Dec 2024 貸款結餘 二零二四年 十二月三十一日 HK$'000 港幣千元
-Impaired advance to customers and accrued interest 減值客户貸款總額及應計利息	710,601	710,601	1,244	1,244
(as a percentage of total advances to customers) (佔客戶貸款總額百分比)		(4.28%)		(0.01%)
-Expected credit losses/loan impairment allowance 預期信貸損失/貸款減值準備				
-Individual impairment allowance 個別減值準備	59,873	59,873	1,244	1,244

Analysis of impaired loans by countries

按國家分類的減值貸款

Hong Kong 香港	-	-	-	-
China 中國	710,601	710,601	1,244	1,244
Others 其他	-	-	-	-
Total impaired loans 減值貸款總額	710,601	710,601	1,244	1,244

The above analysis of impaired loans is based on the physical location of the counterparty in which not less than 10% of total impaired loans are attributable after taking into account the transfer of risks. In general, risk transfer is made when impaired loans are guaranteed by a party in a country which is different from that of the customer.

以上減值貸款之分析，乃是按客戶的所在地分類，並已計及風險轉移因素。一般而言，倘貸款的債權獲得並非交易對手所在地的國家的一方擔保，便會產生風險轉移。在計及風險轉移後，只有佔總跨域債權10%或以上的國家或地區方作披露。

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III. Additional balance sheet information (Cont'd)

其他資產負債表資料 (續)

5. Overdue advances to customers and accrued interest
逾期貸款及應計利息

	Balance covered by collateral 30 Jun 2025 有抵押品的貸款 二零二五年 六月三十日 HK$'000 港幣千元	Balance 30 Jun 2025 貸款結餘 二零二五年 六月三十日 HK$'000 港幣千元	Balance covered by collateral 31 Dec 2024 有抵押品的貸款 二零二四年 十二月三十一日 HK$'000 港幣千元	Balance 31 Dec 2024 貸款結餘 二零二四年 十二月三十一日 HK$'000 港幣千元
Six months or less but over three months 逾期六個月或以下但超過三個月	271	271	-	-
(as a percentage of total advances to customers) (佔客戶貸款總額百分比)		(0.00%)		- (0.00%)
One year or less but over six months 逾期一年或以下但超過六個月			-	-
(as a percentage of total advances to customers) (佔客戶貸款總額百分比)	-	(0.00%)	-	(0.00%)
Over one year 逾期一年	-	-	-	-
(as a percentage of total advances to customers) (佔客戶貸款總額百分比)	-	-	-	-
Total overdue loans 逾期貸款總額	271	271	-	-

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III. Additional balance sheet information (Cont'd)
其他資產負債表資料 (續)

5. Overdue advances to customers and accrued interest (Cont'd)
逾期貸款及應計利息(續)

	Balance covered by collateral 30 Jun 2025 有抵押品的貸款 二零二五年六月三十日 HK$'000 港幣千元	Balance 30 Jun 2025 貸款結餘 二零二五年六月三十日 HK$'000 港幣千元	Balance covered by collateral 31 Dec 2024 有抵押品的貸款 二零二四年十二月三十一日 HK$'000 港幣千元	Balance 31 Dec 2024 貸款結餘 二零二四年十二月三十一日 HK$'000 港幣千元
-Expected credit losses/loan impairment allowance 預期信貸損失／貸款減值準備	-	-	-	-
Individual impairment allowances 個別減值準備額	59,873	59,873	-	-
Analysis of gross amount by countries 按國家分類的總額				
Hong Kong 香港	-		-	-
China 中國	710,601	710,601	-	-
Others 其他	-	-	-	-
Total overdue loans 逾期貸款總額	710,601	710,601	-	-

The amount of rescheduled advances to customers and accrued interest, net of those which have been overdue for over three months and have been reported above, as at 30 June 2025 was nil (31 December 2024 : nil).

於二零二五年六月三十日，本行並沒有經重組客戶貸款及應計利息(於二零二四年十二月三十一日的金額為零)。

6. Other advances
其他貸款

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

於二零二五年六月三十日，本行對銀行及其它金融機構的貸款並無任何逾期、經重組或減值(於二零二四年十二月三十一日為零)。

As at 30 June 2025, there were no overdue amounts of other assets including trade bills and debt securities (31 December 2024 : nil).

於二零二五年六月三十日，本行並無任何逾期其它資產包括貿易票據及債券(於二零二四年十二月三十一日的金額為零)。

7. Repossessed assets
收回資產

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

於二零二五年六月三十日，本行並沒有任何收回資產 (於二零二四年十二月三十一日的金額為零)。

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III. Additional balance sheet information (Cont'd)

其他資產負債表資料 (續)

8. Foreign currency risk exposure
所承受的外匯風險

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.
如個別外匯之持倉淨額 (按絕對數值計) 佔所有外匯持倉淨額的10%或以上，便予以披露如下。

30 Jun 2025 二零二五年六月三十日	USD 美元 HK$ million 港幣百萬元	CNY 人民幣 HK$ million 港幣百萬元	EUR 歐元 HK$ million 港幣百萬元	Others 其他 HK$ million 港幣百萬元	Total 總額 HK$ million 港幣百萬元
Spot assets 現貨資產	23,932	7,556	1,228	384	33,100
Spot liabilities 現貨負債	(17,430)	(5,674)	(868)	(4,427)	(28,399)
Forward purchases 遠期買入	103,469	49,021	1,150	4,403	158,043
Forward sales 遠期賣出	(107,984)	(52,241)	(1,584)	(367)	(162,176)
Net long/(short) position 長盤淨額/(短盤)	1,987	(1,338)	(74)	(7)	568

31 Dec 2024 二零二四年十二月三十一日	USD 美元 HK$ million 港幣百萬元	CNY 人民幣 HK$ million 港幣百萬元	SGD 新加坡幣 HK$ million 港幣百萬元	GBP 英鎊 HK$ million 港幣百萬元	Others 其他 HK$ million 港幣百萬元	Total 總額 HK$ million 港幣百萬元
Spot assets 現貨資產	21,830	7,869	2	6	1,030	30,737
Spot liabilities 現貨負債	(22,000)	(6,098)	(437)	(18)	(2,689)	(31,242)
Forward purchases 遠期買入	89,047	57,755	393	-	2,729	149,924
Forward sales 遠期賣出	(88,703)	(59,490)	-	(21)	(1,052)	(149,266)
Net long/(short) position 長盤淨額/(短盤)	174	36	(42)	(33)	18	153

There was no structural and net option position as at 30 June 2025 (as at 31 December 2024 : Nil)
於二零二五年六月三十日，本行並無任何結構性倉盤淨額及期權盤淨額 (於二零二四年十二月三十一日金額為零)。

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III. Additional balance sheet information (Cont'd)
其他資產負債表資料 (續)

9. Non-bank Mainland exposures
對內地非銀行對手的風險承擔

30 Jun 2025
二零二五年六月三十日

	Types of Counterparties 交易對手	On-balance sheet exposure HK$ million 資產負債表內的風險 港幣百萬元	Off-balance sheet exposure HK$ million 資產負債表外的風險 港幣百萬元	Total exposure HK$ million 風險承擔總額 港幣百萬元	Individual impairment allowance HK$ million 個別減值準備 港幣百萬元
1	Central government, central government-owned entities and their subsidiaries and joint ventures 中央政府持有的企業、其子公司、及其持有多數股份的合資企業	7,068	539	7,607	-
2	Local governments, local government-owned entities and their subsidiaries and joint ventures 地方政府持有的企業、其子公司、及其持有多數股份的合資企業	236	162	398	-
3	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and joint ventures 於中國內地經營或內地實益持有的民營企業、其子公司、及其持有多數股份的合資企業	701	52	753	2
4	Other entities of central government not reported in item 1 above 其他屬於中央政府但沒有包括在第一項的企業公司	1,290	436	1,726	-

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III. Additional balance sheet information (Cont'd)

其他資產負債表資料 (續)

9. Non-bank Mainland exposures (Cont'd)

對內地非銀行對手的風險承擔 (續)

	Types of Counterparties 交易對手	On-balance sheet exposure HK$ million 資產負債表內的風險 港幣百萬元	Off-balance sheet exposure HK$ million 資產負債表外的風險 港幣百萬元	Total exposure HK$ million 風險承擔總額 港幣百萬元	Individual impairment allowance HK$ million 個別減值準備 港幣百萬元
5	Other entities of local government not reported in item 2 above 其他屬於地方政府但沒有包括在第二項的企業公司	-	-	-	-
6	PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is for use in Mainland China 中國境外經營的公司及個人而涉及的貸款乃於內地使用	2,524	169	2,693	58
7	Other counterparties where the exposures are considered to be non-bank Mainland exposures 其他交易對手而其風險被認定為內地非銀行類客戶風險	-	-	-	-
8	Total 總額	11,819	1,358	13,177	60
9	Total assets after provisions 扣除準備後的總資產	43,834			
10	On-balance sheet exposures as percentage of total assets 佔總資產的百分比率	26.96%			

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III. Additional balance sheet information (Cont'd)

其他資產負債表資料 (續)

9. Non-bank Mainland exposures (Cont'd)

對內地非銀行對手的風險承擔 (續)

31 Dec 2024

二零二四年十二月三十一日

	Types of Counterparties 交易對手	On-balance sheet exposure HK$ million 資產負債表內的風險 港幣百萬元	Off-balance sheet exposure HK$ million 資產負債表外的風險 港幣百萬元	Total exposure HK$ million 風險承擔總額 港幣百萬元	Individual impairment allowance HK$ million 個別減值準備 港幣百萬元
1	Central government, central government-owned entities and their subsidiaries and joint ventures 中央政府持有的企業、其子公司、及其持有多數股份的合資企業	8,729	393	9,122	-
2	Local governments, local government-owned entities and their subsidiaries and joint ventures 地方政府持有的企業、其子公司、及其持有多數股份的合資企業	-	13	13	-
3	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and joint ventures 於中國內地經營或內地實益持有的民營企業、其子公司、及其持有多數股份的合資企業	1,875	40	1,915	1
4	Other entities of central government not reported in item 1 above 其他屬於中央政府但沒有包括在第一項的企業公司	1,282	223	1,505	-

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III. Additional balance sheet information (Cont'd)

其他資產負債表資料 (續)

9. Non-bank Mainland exposures (Cont'd)

對內地非銀行對手的風險承擔 (續)

	Types of Counterparties 交易對手	On-balance sheet exposure HK$ million 資產負債表內的風險 港幣百萬元	Off-balance sheet exposure HK$ million 資產負債表外的風險 港幣百萬元	Total exposure HK$ million 風險承擔總額 港幣百萬元	Individual impairment allowance HK$ million 個別減值準備 港幣百萬元
5	Other entities of local government not reported in item 2 above 其他屬於地方政府但沒有包括在第二項的企業公司	-	-	-	-
6	PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is for use in Mainland China 中國境外經營的公司及個人而涉及的貸款乃於內地使用	3,030	288	3,318	-
7	Other counterparties where the exposures are considered to be non-bank Mainland exposures 其他交易對手而其風險被認定為內地非銀行類客戶風險	162	310	472	-
8	Total 總額	15,078	1,267	16,345	1
9	Total assets after provisions 扣除準備後的總資產	45,762			
10	On-balance sheet exposures as percentage of total assets 佔總資產的百分比率	32.95%			

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IV. Off-balance sheet information

資產負債表以外的資料

		30 Jun 2025 二零二五年 六月三十日 HK$'000 港幣千元	31 Dec 2024 二零二四年 十二月三十一日 HK$'000 港幣千元
Contingent liabilities and commitments 或然負債及承擔			
(i) Notional amounts 名義金額			
Direct credit substitutes 直接信貸替代項目		225,165	698,346
Transaction-related contingencies 與交易有關的或然項目		-	-
Trade-related contingencies 與貿易有關的或然項目		832,721	349,867
Note issuance and revolving underwriting facilities 票據發行及循環式包銷融通		-	-
Other commitments 其他承擔		23,021,417	23,673,995
Others 其他		-	-
		24,079,303	24,722,208
(ii) Credit risk weighted amounts 信用風險加權金額	Credit Conversion Factor/ 信用轉換系數		
Direct credit substitutes 直接信貸替代項目	100%	225,165	698,346
Transaction-related contingencies 與交易有關的或然項目	50%	-	-
Trade-related contingencies 與貿易有關的或然項目	20%	166,544	69,973
Other commitments 其他承擔	40%/10%	2,582,947	2,654,795
Others 其他	100%	-	-
		2,974,656	3,423,114

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IV. Off-balance sheet information (Cont'd)

資產負債表以外的資料 (續)

	30-Jun-25 二零二五年 六月三十日 HK$'000 港幣千元	31-Dec-24 二零二四年 十二月三十一日 HK$'000 港幣千元
Derivatives 衍生工具		
(i) Notional principal 名義金額		
Exchange rate contracts 匯率合約	216,734,583	183,057,298
Interest rate contracts 利率合約	41,985,519	17,040,464
Others 其他	-	-
	258,720,102	200,097,762
(ii) Credit equivalent (risk weighted) 按風險比重的相當信貸值		
Exchange rate contracts 匯率合約	3,079,124	3,160,125
Interest rate contracts 利率合約	210,235	87,794
Others 其他	-	-
	3,289,359	3,247,919

The total fair value of the above reported exchange rate contracts and interest rate contracts was negative HK$17 million as at 30 June 2025 (31 December 2024 : negative HK$92 million). The Branch did not enter into any bilateral netting arrangement for these contracts.

於二零二五年六月三十日的匯率合約及利率合約，其公平價值為港幣負一千七百萬元(於二零二四年十二月三十一日之金額為港幣負九千二百萬元)。香港分行沒有就此等合約作出任何雙邊安排。

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V. Liquidity
流動狀況

Liquidity Maintenance Ratio ("LMR")
流動性維持比率

	For the quarter ended 30 Jun 2025 季度期間至 二零二五年 六月三十日	For the quarter ended 30 Jun 2024 季度期間至 二零二四年 六月三十日
Average Liquidity Maintenance Ratio 流動性維持比率的平均值	58.47%	89.79%

The average LMR is computed in accordance with the guidelines of Hong Kong Monetary Authority and the Hong Kong Banking Ordinance. LMR for current reporting period is calculated using 3 month's average for each quarter.

平均流動性維持比率之計算是按照香港金融管理局之指引，及香港銀行業條例。流動性維持比率是使用每季度3個月的平均值計算。

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乙部 - 馬來亞銀行集團資料 (綜合數字)
Amounts reported are expressed in Malaysian Ringgit
(The exchange rate applied - 30 Jun 2025 : HK$1/RM 0.5369; 31 Dec 2024: HK$1/RM 0.5757; 30 Jun 2024: HK$1/RM 0.6042)

以馬幣報告及列示(於二零二五年六月三十日為港幣1元=馬幣0.5369;
二零二四年十二月三十一日為港幣1元=馬幣0.5757; 二零二四年六月三十日為港幣1元=馬幣0.6042)

I. Capital and capital adequacy
資本及資本充足比率

	30 Jun 2025 二零二五年 六月三十日 RM'000 馬幣千元 (Unaudited) (未經審核)	31 Dec 2024 二零二四年 十二月三十一日 RM'000 馬幣千元 (Audited) (經審核)
(i) Capital and reserves 股本及儲備		
-Issued and paid-up capital -已發行及繳足股本	54,880,550	54,734,431
-Total shareholders' equity -股東資本總額	97,460,984	97,207,137
(ii) Based on Credit, Market and Operational Risk: 按照信用風險，市場風險及操作風險所計算的 綜合資本充足率		
CET1 capital ratio 普通股權一級資本 (CET1) 比率	15.480%	15.765%
Tier 1 capital ratio 一級資本比率	15.841%	16.135%
Total capital ratio 總資本比率	18.723%	18.906%
Net assets per share attributable to Equity holders of the Bank 每股資產淨值	RM7.80	RM7.79

For more information of the Capital Adequacy Framework and Capital Components and Basel II Pillar 3 Disclosure of the Group and Bank, please refer to our Group's Financial Statements for the half year ended 30 June 2025 and Pillar 3 Disclosure for the half year ended 30 June 2025.

如欲了解更多本集團與銀行的資本充足率框架和資本組成部分和巴塞爾II協定第三支柱披露的信息，請參閱截至二零二五年六月三十日集團財務報表和第三支柱披露的信息半年結至二零二五年六月三十日。

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Section B - Malayan Banking Berhad Group Information (Consolidation Basis)

乙部 - 馬來亞銀行集團資料 (綜合數字)

II. Other financial information

其他財務資料

		30 Jun 2025 二零二五年 六月三十日 RM'000 馬幣千元 (Unaudited) (未經審核)	31 Dec 2024 二零二四年 十二月三十一日 RM'000 馬幣千元 (Audited) (經審核)
(i)	Total assets 總資產	1,073,237,563	1,075,321,956
(ii)	Total liabilities 總負債	975,776,579	978,114,819
(iii)	Loans, advances and financing 貸款，墊款及融資	667,629,017	664,774,085
(iv)	Deposits from customers 非銀行客戶存款	718,937,183	712,915,459

		1 Jan to 30 Jun 2025 6-months ended 二零二五年 一月一日至 六月三十日 六個月止 RM'000 馬幣千元 (Unaudited) (未經審核)	1 Jan to 30 Jun 2024 6-months ended 二零二四年 一月一日至 六月三十日 六個月止 RM'000 馬幣千元 (Unaudited) (未經審核)
(v)	Pre-tax profits 稅前盈利	7,105,721	6,885,288

Section C - Liquidity

丙部 -流動資金風險管理

I. Liquidity Risk Management Framework

Maybank Group has established liquidity risk framework and policy that are benchmarked against industry leading practices and regulatory requirements. These documents are reviewed annually to ensure relevance with the current market environment and business strategy.

The liquidity risk policy provides the guiding principles and risk measurement techniques to drive the desired liquidity profile and funding levels. Liquidity risk exposures are managed with controls and tools such as liquidity gap analysis, maximum cumulative outflow, early warning signals, liquidity coverage ratio and monthly stress testing.

Liquidity gap analysis provides Management with a holistic view of the imminent funding needs in the near term as well as the structural balance sheet for the medium to long term tenors. Maximum Cumulative Outflow threshold governs the size of unmitigated funding risk in the short term horizon.

Balance sheet risk measures are in place to maintain a diverse and stable funding base while achieving an optimal portfolio for returns. These measures drive the desired targets for loans to deposits ratio, sources of funds through borrowing, wholesale borrowing and swaps markets in order to support the growing asset base regionally. Through these measures, the Group shapes its assets and liabilities profile to achieve its desired balance sheet state.

At Group level, LCR ensures short term liquidity resilience whilst Net Stable Funding Ratio (NSFR) promotes long-term structural funding of the balance sheet and strengthens the long term resilience of the liquidity risk profile. The Group continuously reviews and maintains a pool of unencumbered High Quality Liquid Assets ("HQLA") that can be easily sold or pledged as readily available sources of funds for immediate cash in times of stress.

Appropriate level of limits and specific governance are established to effectively control, monitor and provide guidance on liquidity management. Group's liquidity stress test are periodically performed to measure the Group's ability to withstand liquidity stress situations and assess its funding capacity, strategies and tactics.

The liquidity positions of the Bank are monitored regularly against established limits and actively deliberated at the Assets Liability Management Committee ("ALCO") at Country level as well as at Group ALCO, Group Executive Risk and Compliance Committee ("GERCC") and Group Risk Management Committee ("RMC").

For the operations of Hong Kong Branch, there is a Liquidity and Funding Policy which encompasses information on aspects of the local liquidity risk policies, positions and controls.

Hong Kong Branch is required to comply with both liquidity requirements of Group and the local statutory and banking regulator's requirements.

The management team of Hong Kong Branch is responsible to ensure compliance with the guidelines or policies set by the Hong Kong Monetary Authority and Group. Liquidity is managed on a daily basis by the Branch's treasury functions.

I. Liquidity Risk Management Framework (cont'd)

To manage liquidity risk, Hong Kong Branch adopts the following key measures:

· Maintain adequate liquidity and liquidity cushion in the form of holdings of unencumbered and high quality liquid assets that can be easily and quickly converted to cash, or to be used as collateral for repo transactions to meet financial obligations under normal and stress conditions. Internal liquidity ratios such as Loan-To-Deposit Ratio, Liquidity Coverage Ratio and concentration ratios are set to manage and monitor the Branch liquidity position.

· Maintain the accessibility to the secure, stable and medium/long term funds through issuance of negotiable Certificates of Deposit and Group Medium Term funding.

· Maintain proper mix of funding is essential to avoid potential concentration in a particular funding source and tenor that may increase liquidity risk. Internal wholesale borrowing limits are also set to control and monitor, among other things, the Branch's interbank and intragroup funding exposure.

· Manage short and long-term liquidity gaps via cash flow projection reports and behavioral adjusted cash flows for Total Book and key currency.

· Conduct liquidity stress testing under different scenarios and cash flow projection as part of prudent liquidity control. Shortfall calculated from the worst stress test scenario is covered by liquidity cushion.

· Maintain a contingency funding plan and recovery plan to enhance preparedness for liquidity disruptions under various stress scenarios.

Malayan Banking Berhad - Hong Kong Branch

馬來亞銀行 - 香港分行

Section C - Liquidity
丙部 -流動資金風險管理

I. 流動資金風險管理制度

馬來亞銀行集團("本集團")建立了風險架構及政策,而該架構及政策參照先進同業的做法和監管要求，並每年進行重檢，以確保符合當前的市場環境和業務策略的需要。

流動性風險政策提供指導原則和風險計量技術，以達至所需的流動性狀況和資金水平。流動風險管理應用流動性缺口分析、最大累積資金流出、早期警告訊號、流動性覆蓋率和每月壓力測試等工具進行管理。

流動性缺口分析為管理層提供了整體觀的短期資金需求，及中長線結構資產負債表。
短期內未償債融資風險的大小亦受最大的累積資金流出門限所影響。
資產負債表風險計算衡量到位，保持多樣化和穩定的融資基礎，同時實現了最佳投資組合以獲得回報。這些措施推動了貸放比率，通過拆借的資金來源，批發貨款和掉期市場的預期目標，以支持區內不斷增長的資產基礎。通過這些措施，本集團調整其資產和負債狀況，以實現所需的資產負債表的目標。

在集團層面，LCR確保短期流動性彈性，而淨穩定資金比率（NSFR）促進資產負債表的長期結構性融資，並加強流動性風險狀況的長期彈性。
本集團持續檢討及維持一批未受阻礙的高質量流動資產（「HQLA」），該等資產可輕易出售或抵押為即時可用資金來源，以應付緊急時刻的即時現金。
此外，建立適當的限額和具體的治理，以有效控制、監控和指導流動性管理。本集團定期進行流動性壓力測試，以衡量本集團抵禦流動性壓力情況的能力，評估其融資能力、戰略和策略。

本集團的流動性狀況定期根據既定限額進行監控，並由從國家層面和集團整體層面上考慮的資產負債管理委員會(ALCO)，集團執行風險和監察委員會（GERCC）和集團風險管理委員會（RMC）主動進行審慎管理。

對於香港分行的運作，設立一套有關本地流動性風險政策、敞口和控制訊息的流動性及資金政策。

香港分行須符合本集團的流動性要求、本地的法律和銀行業監管機構的要求。

香港分行的管理層負責確保符合由香港金融管理局和本集團給予的指引及政策。本行的司庫功能負責日常流動資金管理。

香港分行採用以下的評核標準以管理流動資金風險:

· 持有高質量流動性資產以保持充足的流動性和流動性緩衝，該等高質量流動性資產易於變現，並可作為抵押品用於回購交易，在正常和壓力條件下履行財政義務。設定內部貸存比率，流動性覆蓋率和集中度比率以管理和監督本分行的流動性狀況。

· 通過發行可轉讓存款證計劃及集團提供的中期資金以確保本分行擁有穩定的中長期資金來源。

· 合適的資金組合以避免可能過度依賴或集中於特定資金來源和期限所帶來的流動資金風險。設立批發借款上限為其中一項手段以控制和監察本分行的同業和集團內部拆借的資金風險承擔。

· 通過現金流預測報告和行為調整後的現金流管理主要貨幣和總計的短期和長期流動性缺口。

· 為審慎控制流動性，進行不同情景下的流動性壓力測試及現金流量預測。在最壞情景下的壓力測試結果缺口由流動性緩衝覆蓋。

· 設有應急資金計劃和恢復規劃，以增強對各種壓力情境下流動性中斷的準備。

Malayan Banking Berhad - Hong Kong Branch
馬來亞銀行 - 香港分行
Section C - Liquidity
丙部 -流動資金風險管理

II. Liquidity Risk Exposures
流動資金風險額

Liquidity Maintenance Ratio ("LMR")
流動性維持比率

	For the quarter ended 30 Jun 2025 季度期間至二零二五年六月三十日	For the quarter ended 30 Jun 2024 季度期間至二零二四年六月三十日
Average Liquidity Maintenance Ratio 流動性維持比率的平均值	58.47%	89.79%

The average LMR is computed in accordance with the guidelines of Hong Kong Monetary Authority and the Hong Kong Banking Ordinance. LMR for current reporting period is calculated using 3 month's average for each quarter.
平均流動性維持比率之計算是按照香港金融管理局之指引，及香港銀行業條例。流動性維持比率是使用每季度3個月的平均值計算。

Maturity Profile and Liquidity Gaps
所需資金淨額及流動資金缺口

The analyses of the assets and liabilities of the Group and the Bank in the relevant maturity tenures and the resultant liquidity gaps are outlined in the relevant sections of our Group's Annual Report 2024.
本集團的資產及負債的所需資金淨額及流動資金缺口分析的相關資料請參閱本集團二零二四年十二月三十一日的年報。

Maybank
马來亚银行

Malayan Banking Berhad - Hong Kong Branch
馬來亞銀行 - 香港分行

Malayan Banking Berhad Hong Kong Branch Chief Executive's Declaration of Compliance

行政總裁遵從披露指引的聲明

I, Felino James MARCELO, being Chief Executive of Malayan Banking Berhad, Hong Kong Branch, declare that the information disclosed in this unaudited financial disclosure statement for the six months ended 30 June 2025 complies with the disclosure requirements under the Banking (Disclosure) Rules and is not false or misleading.

本人，Felino James MARCELO，馬來亞銀行香港分行行政總裁，在此聲明以上截至二零二五年六月三十日的中期年度財務資料披露聲明書(未經審核)中披露的資料已全面遵從銀行業(披露)規則，內容並無虛假或誤導性。

Signature/簽名: ______________________
Malayan Banking Berhad
Chief Executive
馬來亞銀行行政總裁

Date: 17 September 2025
日期：二零二五年九月十七日