

**BNP PARIBAS****BNP Paribas Hong Kong Branch**

(Incorporated in France with Limited Liability)

INTERIM FINANCIAL DISCLOSURE STATEMENT

As at 30 June 2026

SECTION A – HONG KONG BRANCH INFORMATION**I. Income Statement Information**

	30 Jun 2026	30 Jun 2025
	HKD'000s	HKD'000s
Interest income	10,047,351	10,479,639
Interest expense	(8,636,476)	(9,256,197)
Other operating income		
- Gains less losses arising from trading in foreign currencies	151,834	229,249
- Gains less losses on securities held for trading purposes	18,996	(26,914)
- Gains less losses from other trading activities	542,452	202,065
- Net fees and commission income		
- Fees and commission income	5,596,422	3,628,816
- Fees and commission expenses	(1,482,400)	(1,123,811)
- Others	(326,074)	308,539
Operating expenses		
- Staff and rental expenses	(2,129,449)	(2,024,006)
- Other expenses	(1,328,346)	(1,365,525)
Impairment losses and provisions for impaired loans and receivables	20,077	(211,860)
Gains less losses from the disposal of property, plant and equipment and investment properties	-	(221)
Profit before taxation	2,474,387	839,774
Tax expense	(413,897)	(162,852)
Profit after taxation	2,060,490	676,922

II Balance Sheet Information

	30 Jun 2026	31 Dec 2025
	HKD'000s	HKD'000s
Assets		
(i) Cash and balances with banks (except those included in amount due from overseas offices of BNP Paribas)	4,262,370	3,101,708
(ii) Placements with banks which have a residual contractual maturity of more than one month but not more than 12 months (except those included in amount due from overseas offices of BNP Paribas)	-	-
(iii) Amount due from overseas offices of BNP Paribas	163,249,575	144,930,203
(iv) Trade bills	6,410,486	6,324,059
(v) Certificates of deposit held	-	-
(vi) Securities held for trading purposes	2,619,763	12,981,248
(vii) Loans and receivables		
- Loans and advances to customers	116,255,683	113,121,100
- Loans and advances to banks	-	-
- Other accounts	125,006,253	96,917,023
- Provisions for impaired loans and receivables		
Specific provisions	(1,549,070)	(2,081,612)
Collective provisions	(100,582)	(96,783)
(viii) Investment securities	62,968,734	46,328,934
Specific provisions	-	-
(ix) Other investments	10,650	42,507
(x) Property, plant and equipment and investment properties	137,376	142,544
(xi) Amount receivable under reverse repos	141,173,427	71,863,367
(xii) Total assets	620,444,665	493,574,298
Liabilities		
(i) Deposits and balances from banks (except those included in amount due to overseas offices of BNP Paribas)	19,219,176	14,658,764
(ii) Deposits from customers		
- Demand deposits and current accounts	36,294,090	34,865,650
- Time, call and notice deposits	413,046,211	328,063,551
(iii) Amount due to overseas offices of BNP Paribas	13,130,819	12,030,009
(iv) Certificates of deposit issued	7,456,841	585,000
(v) Issued debt securities	77,419,383	61,932,603
(vi) Amount payable under repos	992,233	3,204,364
(vii) Other liabilities	52,885,912	38,234,357
(viii) Total liabilities	620,444,665	493,574,298

III Additional Balance Sheet Information

(i) Loans and Advances to Customers

	30 Jun 2026		31 Dec 2025	
	HKD'000s	% to total loans and advances to customers	HKD'000s	% to total loans and advances to customers
1. Impaired loans and advances* to customers				
- The amount of impaired loans and advances	3,403,124	2.93%	3,341,173	2.95%
- The amount of specific provisions	1,028,652	0.88%	1,487,871	1.32%
- The amount of collective provisions	12,439	0.01%	7,231	0.01%
- Market value of collateral	1,911,556		1,427,803	
Covered portion of total overdue loans and advances	-		-	
Uncovered portion of total overdue loans and advances	430,245		831,599	
2. Impaired loans and advances to banks	-		-	

* Impaired loans are advances to customers which have been classified as “substandard”, “doubtful” and “loss” and related provisions are in accordance with the HKMA Return of Loans and Advances and Provisions (Form MA(BS)2A) completion instructions.

(ii) Sector Information

	30 Jun 2026		31 Dec 2025	
	HKD'000s	% collateral covered	HKD'000s	% collateral covered
1. Loans and advances for use in Hong Kong				
Industrial, commercial and financial				
- Property development	1,452,950	25%	1,861,965	19%
- Property investment	4,327,207	64%	4,428,997	64%
- Financial concerns	13,619,958	19%	11,718,294	26%
- Stockbrokers	638,236	0%	62	0%
- Wholesale and retail trade	8,246,019	16%	5,917,254	25%
- Manufacturing	7,248,380	6%	7,657,986	9%
- Transport and transport equipment	6,984,586	87%	7,608,698	88%
- Recreational activities	366,154	0%	1,802,977	0%
- Information technology	7,282,555	3%	7,515,562	3%
- Others	10,417,008	18%	5,961,113	34%
Individuals				
- Loans for the purchase of other residential properties	-	0%	-	0%
- Others	10,239,192	100%	10,924,907	100%
2. Trade finance	9,294,448	2%	10,449,030	1%
3. Loans and advances for use outside Hong Kong	36,138,990	49%	37,274,255	64%
Total loans and advances to customers	<u>116,255,683</u>		<u>113,121,100</u>	

(iii) Non-Bank Mainland China Exposures

Equivalent in HKD Millions

Type of counterparties	30 Jun 2026		
	On-balance sheet exposure	Off-balance sheet exposure	Total
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	6,813	1,927	8,740
2. Local governments, local government-owned entities and their subsidiaries and JVs	1,225	195	1,420
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	20,024	7,361	27,385
4. Other entities of central government not reported in item 1 above	1,401	145	1,546
5. Other entities of local governments not reported in item 2 above	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	2,586	6,384	8,970
7. Other counterparties where the exposures are considered by BNP Paribas to be non-bank Mainland China exposures	3,395	11	3,406
Total	<u>35,444</u>	<u>16,023</u>	<u>51,467</u>
Total assets after provision	620,445		
On-balance sheet exposures as percentage of total assets	5.71%		

Equivalent in HKD Millions

Type of counterparties	31 Dec 2025		
	On-balance sheet exposure	Off-balance sheet exposure	Total
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	10,827	1,899	12,726
2. Local governments, local government-owned entities and their subsidiaries and JVs	2,330	137	2,467
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	19,807	8,187	27,994
4. Other entities of central government not reported in item 1 above	1,010	53	1,063
5. Other entities of local governments not reported in item 2 above	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	2,665	6,563	9,228
7. Other counterparties where the exposures are considered by BNP Paribas to be non-bank Mainland China exposures	3,787	8	3,795
Total	<u>40,426</u>	<u>16,847</u>	<u>57,273</u>
Total assets after provision	493,574		
On-balance sheet exposures as percentage of total assets	8.19%		

(iv) International Claims

International claims are exposures of counterparties based on the location of the counterparties after taking into account any recognized risk transfer. International claims on individual major countries or geographical segments amounting to 10% or more of the total international claims are as follows :

<i>Equivalent in HKD Millions</i>	30 Jun 2026				
	Banks	Official Sector	Non-bank private sector		Others
			Non-bank financial institutions	Non-financial private sector	
1. Developed economies	315,813	40,395	89,262	23,439	-
of which France	311,155	-	82,513	2,473	-
2. Offshore centres	2,259	2,896	15,463	55,322	-
					75,940
<i>Equivalent in HKD Millions</i>	31 Dec 2025				
	Banks	Official Sector	Non-bank private sector		Others
			Non-bank financial institutions	Non-financial private sector	
1. Developed economies	225,784	23,494	66,814	23,864	-
of which France	223,186	-	62,398	2,257	-
2. Offshore centres	480	2,038	10,342	58,056	-
					70,916

(v) Loans and Advances to Customers by Geographical Areas

The analysis of loans and advances to customers by geographical areas, which is significant according to location of the counterparties after taking into account any recognized risk transfer (constitute 10% or more of the total loans and advances to customers), are as follows :

<i>Equivalent in HKD Millions</i>	30 Jun 2026			31 Dec 2025		
	Total loans and advances to customers	Loans and advances overdue over 3 months	Impaired loans and advances to customers	Total loans and advances to customers	Loans and advances overdue over 3 months	Impaired loans and advances to customers
Hong Kong	50,395	-	1,565	50,327	-	1,255
British Virgin Islands	14,602	-	7	14,392	-	-
Others	51,259	430	1,831	48,402	832	2,086
Total	116,256	430	3,403	113,121	832	3,341

(vi) Currency Risk

<i>Equivalent in HKD Millions</i>	30 Jun 2026				
	USD	EUR	CNY	AUD	Total
Spot assets	422,742	37,671	34,176	5,721	500,310
Spot liabilities	(408,933)	(14,628)	(35,951)	(14,783)	(474,295)
Forward purchases	220,206	34,239	102,515	14,791	371,751
Forward sales	(233,304)	(57,807)	(101,891)	(5,851)	(398,853)
Net options position	(6,862)	-	7,133	-	271
Net long (short) position	(6,151)	(525)	5,982	(122)	(816)
Net structural position	-	-	-	-	-
<i>Equivalent in HKD Millions</i>	31 Dec 2025				
	USD	EUR	CNY	AUD	Total
Spot assets	321,410	26,288	34,017	6,198	387,913
Spot liabilities	(318,399)	(16,488)	(38,511)	(8,131)	(381,529)
Forward purchases	220,345	52,210	125,773	4,206	402,534
Forward sales	(223,608)	(62,384)	(122,033)	(2,328)	(410,353)
Net options position	(1,814)	-	1,808	-	(6)
Net long (short) position	(2,066)	(374)	1,054	(55)	(1,441)
Net structural position	-	-	-	-	-

Net position (in absolute terms) in a particular foreign currency constitute not less than 10% of the institution's total net position in all foreign currencies. The net option position is calculated using the delta equivalent approach.

(vii) Overdue or Rescheduled Assets

	30 Jun 2026		31 Dec 2025	
	HKD'000s	% to total loans and advances to customers	HKD'000s	% to total loans and advances to customers
1. Loans and advances to customers which have been overdue for				
- more than 3 months but not more than 6 months	-	0.00%	402,679	0.36%
- more than 6 months but not more than one year	-	0.00%	-	0.00%
- more than one year	430,245	0.37%	428,920	0.38%
- The amount of specific provisions	429,869		777,177	
- Market value of collateral	-		-	
No collateral held in respect of the overdue loans and advances to customers.				
2. Other assets to customers which have been overdue for				
- more than 3 months but not more than 6 months	-		-	
- more than 6 months but not more than one year	-		-	
- more than one year	-		-	
3. Rescheduled assets to customers, excluding those which have been overdue for more than 3 months	1,389,332	1.20%	1,136,128	1.00%
4. Loans and advances to banks which have been overdue for				
- more than 3 months but not more than 6 months	-	0.00%	-	0.00%
5. No rescheduled assets to banks as at 30 Jun 2026 and 31 Dec 2025.				
6. No repossessed assets as at 30 Jun 2026 and 31 Dec 2025.				

IV. Off Balance Sheet Exposures

	30 Jun 2026	31 Dec 2025
	HKD'000s	HKD'000s
1. Contingent liabilities and commitments		
- Direct credit substitutes	22,344,883	4,806,098
- Transaction-related contingencies	17,712,911	13,247,223
- Trade-related contingencies	10,036,151	9,225,021
- Other commitments	178,195,737	175,751,073
- Others	20,604,696	294,136
2. Derivatives (Notional amounts) *		
- Exchange rate contracts **	1,430,050,740	1,202,890,227
- Interest rate contracts	1,969,325,766	1,969,495,872
- Others	219,595,800	141,519,577
3. Total fair value of derivatives		
- Exchange rate contracts **	(119,382)	133,829
- Interest rate contracts	598,178	343,932
- Others	(3,256,021)	467,552

* The notional amounts of the above instruments indicate the volume of transactions outstanding as of the balance sheet date. They do not represent the amounts at risk.

** Excluding forward foreign exchange contracts arising from swap deposit arrangements.

V. Liquidity Information Disclosure**(i) Liquidity Maintenance Ratio (LMR)**

	30 Jun 2026	30 Jun 2025
Average LMR for 3 months period	53.35%	45.07%

The average liquidity maintenance ratio is the arithmetic mean of each months' average LMR calculated in accordance with the Banking (Liquidity) Rules.

(ii) Core Funding Ratio (CFR)

	30 Jun 2026	30 Jun 2025
Average CFR for 3 months period	189.30%	177.79%

The average core funding ratio is the arithmetic mean of each months' average CFR calculated in accordance with the Banking (Liquidity) Rules.

Details of liquidity information can be found in the Financial Disclosure Statements section of our website www.bnpparibas.com.hk.

VI. Disclosure on Remuneration

Pursuant to section 3 of Supervisory Policy Manual (CG-5) Guideline on a sound remuneration system issued by the Hong Kong Monetary Authority, BNP Paribas Hong Kong Branch complies with the requirements and has adopted the remuneration systems of BNP Paribas Head Office.

SECTION B – BNP PARIBAS GROUP CONSOLIDATED INFORMATION (EUR Million)

	30 Jun 2026	31 Dec 2025
Capital ratio	17.70%	17.00%
Shareholders' funds	131,922	125,513
Total assets	3,083,819	2,792,981
Total liabilities	2,945,373	2,660,808
Total loans and advances	987,674	923,617
Total customer deposits	1,161,001	1,075,564
	2026	2025
Pre-tax profit for the 6 months end 30 June	10,671	8,797

Declaration of Chief Executive Officer

We have prepared the interim financial disclosure statement of BNP Paribas, Hong Kong Branch for the six month period ended 30 June 2026. The information disclosed complies fully with the Banking (Disclosure) Rules made by Hong Kong Monetary Authority under Section 60A of the Banking Ordinance (Cap.155). To the best of my knowledge, the Disclosure Statement is not false or misleading.

Hugo LEUNG
Chief Executive
Hong Kong, 18 September 2026

R.R.


Fabien Simon-Leclerc
Chief Operating Officer, Hong Kong