

**Barclays Bank PLC**  
**Hong Kong Branch**

**Key Financial Information Disclosure Statement**

**As at 30 Jun 2025**



# Barclays Bank PLC

## Hong Kong Branch

### SECTION A - Branch Information (Hong Kong office only)

#### Income statement

For the year ended 30 Jun 2025

	Notes	30 Jun 2025 HKD million	30 Jun 2024 HKD million
Interest Income		831	631
Interest expense		(562)	(519)
Net Interest income		<u>269</u>	<u>112</u>
Other operating income	1	1,168	748
Net fees and commission income	2	524	548
Operating expenses	3	(1,230)	(1,162)
Credit impairment releases / (charges)		<u>-</u>	<u>-</u>
Profit before taxation for the year		731	246
Tax expense		<u>(127)</u>	<u>(45)</u>
Profit after taxation for the year		<u><u>604</u></u>	<u><u>201</u></u>

#### Balance sheet

As at 30 Jun 2025

		30 Jun 2025 HKD million	31 Dec 2024 HKD million
<b>Assets</b>			
Cash and balances with banks		365	459
Amount due from Exchange Fund		23	36
Amount due from overseas offices		22,007	13,749
Investment securities	4	1,198	2,927
Loans and receivables	5	831	545
Other accounts		170	100
Deferred tax assets		1	1
Property, plant and equipment and investment properties		<u>51</u>	<u>54</u>
Total Assets		<u><u>24,646</u></u>	<u><u>17,871</u></u>
<b>Liabilities</b>			
Deposits and balances from banks		2,788	6,116
Deposits from customers	6	10,819	8,824
Amount due to Exchange Fund		6,282	-
Amount due to overseas offices		3,718	2,539
Current tax liability		138	19
Other liabilities	7	<u>901</u>	<u>373</u>
Total Liabilities		<u><u>24,646</u></u>	<u><u>17,871</u></u>

# Barclays Bank PLC

## Hong Kong Branch

### Off-balance sheet and liquidity information As at 30 Jun 2025

	30 Jun 2025 HKD million	31 Dec 2024 HKD million
Contingent liabilities and commitments		
Other commitments	142	121

#### Derivatives instruments

	30 Jun 2025 HKD million		
	<u>Fair Value</u> <u>Assets</u>	<u>Fair Value</u> <u>Liabilities</u>	<u>Total Notional</u> <u>Amount</u>
Exchange rate-related derivative contracts	75	82	14,847
	<u>75</u>	<u>82</u>	<u>14,847</u>
	31 Dec 2024 HKD million		
	<u>Fair Value</u> <u>Assets</u>	<u>Fair Value</u> <u>Liabilities</u>	<u>Total Notional</u> <u>Amount</u>
Exchange rate-related derivative contracts	7	7	2,395
	<u>7</u>	<u>7</u>	<u>2,395</u>

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

#### Liquidity information disclosure

	For the quarter ended 30 Jun 2025	For the quarter ended 30 Jun 2024
Average Liquidity Maintenance Ratio for the financial reporting period	115.26%	160.40%

The liquidity maintenance ratio ("LMR") is prepared in accordance with the Banking (Liquidity) Rules ("BLR") issued by the Hong Kong Monetary Authority ("HKMA"). The average LMR is calculated based on the arithmetic mean of the monthly LMR as reported in the Liquidity Position Return submitted to the HKMA for the abovementioned reporting periods.

# Barclays Bank PLC

## Hong Kong Branch

### Notes to the Financial Information Disclosure Statement

1 Other operating income	Notes	30 Jun 2025 HKD million	30 Jun 2024 HKD million
Income from foreign currency related activities			
- Transfer pricing income		275	79
- Trading gains less losses from foreign currency trading		4	6
Income from securities-related activities			
- Transfer pricing income		890	658
Income from derivatives-related activities			
- Transfer pricing income/(loss)		45	5
Others		(46)	-
		<u>1,168</u>	<u>748</u>
2 Net fees and commission income		30 Jun 2025 HKD million	30 Jun 2024 HKD million
Gross fees and commission income		562	601
Gross fees and commission expenses		(38)	(53)
		<u>524</u>	<u>548</u>
3 Operating expenses		30 Jun 2025 HKD million	30 Jun 2024 HKD million
Management fee recharged from related companies		(1,216)	(1,148)
Depreciation		(14)	(14)
		<u>(1,230)</u>	<u>(1,162)</u>
4 Investment securities		30 Jun 2025 HKD million	31 Dec 2024 HKD million
Financial Assets at fair value through other comprehensive income		<u>1,198</u>	<u>2,927</u>
There were no investment securities subject to sale and repurchase agreement as of 30 Jun 2025 and 31 Dec 2024. All investment securities held were free from encumbrances.			
5 Loans and receivables		30 Jun 2025 HKD million	31 Dec 2024 HKD million
Loans and advances to customers	8, 9, 10, 11	51	73
Other receivables			
- Accrued interest		341	233
- Other receivables		440	240
Credit impairment allowance		(1)	(1)
		<u>831</u>	<u>545</u>

**Barclays Bank PLC****Hong Kong Branch****Notes to the Financial Information Disclosure Statement (continued)****5 Loans and receivables (continued)**

Barclays Group is required to recognise expected credit losses (ECLs) based on unbiased forward-looking information for all financial assets at amortised cost and debts financial assets at fair value through other comprehensive income and loan commitments under IFRS 9 Financial Instruments (IFRS 9). An allowance (or provision for loan commitments) is required for the 12 month (Stage 1) ECLs. If the credit risk has significantly increased since initial recognition (Stage 2), or if the financial instrument is credit impaired (Stage 3), an allowance (or provision) should be recognised for the lifetime ECLs.

The measurement of the ECLs are calculated using three main components as follows:

- (i) probability of default (PD)
- (ii) loss given default (LGD)
- (iii) exposure at default (EAD)

The 12 month and lifetime ECLs are calculated by multiplying the respective PD, LGD and EAD discounted at the effective interest rate at initial recognition. Expected credit loss measurement is based on the ability of borrowers to make payments as they fall due. The Group also considers sector-specific risks and whether additional adjustments are required in the measurement of ECL.

IFRS 9 impairment involves several important areas of judgement, including estimating forward-looking modelled parameters (PD, LGD and EAD), developing a range of unbiased future economic scenarios, estimating expected lives and assessing significant increases in credit risk, based on the Group's experience of managing credit risk.

Impairment models are used to determine impairment allowance and management adjustments which contain an element of subjectivity are applied by the Group to factor in certain conditions or changes in policy that are not fully incorporated into the impairment models, or to reflect additional facts and circumstances at the period end. Management adjustments are reviewed and incorporated into future model development where appropriate.

The credit impairment allowances made by Barclays Bank PLC Hong Kong Branch as at 30 Jun 2025 and 31 Dec 2024 represent Stage 1 ECL for loan and advances to customers and loan commitments respectively.

These credit impairment allowances are assessed on a collective basis.

**6 Deposits from customers**

	30 Jun 2025 HKD million	31 Dec 2024 HKD million
Time, call and notice deposits	10,819	8,824
	<u>10,819</u>	<u>8,824</u>

**7 Other liabilities**

	30 Jun 2025 HKD million	31 Dec 2024 HKD million
Accrued interest	344	231
Other liabilities	557	142
	<u>901</u>	<u>373</u>

**8 Analysis of advances to customers by industry sector**

	30 Jun 2025 HKD million		
	<u>Secured</u>	<u>Unsecured</u>	<u>Total</u>
Loans and advances for use outside Hong Kong	-	51	51
Total loans and advances to customers	<u>-</u>	<u>51</u>	<u>51</u>
	31 Dec 2024 HKD million		
	<u>Secured</u>	<u>Unsecured</u>	<u>Total</u>
Loans and advances for use outside Hong Kong	-	73	73
Total loans and advances to customers	<u>-</u>	<u>73</u>	<u>73</u>

**Barclays Bank PLC**

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**Notes to the Financial Information Disclosure Statement (continued)**

**9 Overdue loans and advances to customers and banks**

The Branch did not have any overdue or rescheduled loans and advances to customers and banks as at 30 Jun 2025 and 31 Dec 2024.

The Branch did not have any impaired loans and advances to customers and banks as at 30 Jun 2025 and 31 Dec 2024.

**10 Repossessed assets**

The Branch did not have any repossessed assets as at 30 Jun 2025 and 31 Dec 2024.

**11 Loans and advances to customers by country or geographical segment**

	30 Jun 2025 HKD million	31 Dec 2024 HKD million
Macau	51	73
	<u>51</u>	<u>73</u>

Loans and advances to customer by country or geographical segment are classified according to the location of the counterparties after taking into account of the transfer of risk.

Countries or geographical segments constituting 10% or more of the aggregate amount of loans and advances to customers

**12 International claims**

	30 Jun 2025 HKD million					
	<u>Banks</u>	<u>Official sector</u>	<u>Non-bank private sector</u>		<u>Others</u>	<u>Total</u>
			<u>Non-bank financial institutions</u>	<u>Non-financial private sector</u>		
<b>As at 30 Jun 2025</b>						
Developed economies	22,809	-	-	-	-	22,809
<i>of which</i> United Kingdom (includes British Indian Ocean Territory (comprises Chagos Archipelago), Pitcairn, Saint Helena, Ascension & Tristan da Cunha, South Georgia & South Sandwich Islands, excludes Guernsey, Isle of Man and Jersey)						
	22,809	-	-	-	-	22,809

International claims information discloses exposures in relation to all cross-border claims and local claims in foreign currencies after taking into account of the transfer of risk. The above information is prepared in accordance with the HKMA Return of International Banking Statistics MA(BS)29 completion instructions. Countries or geographical segments constituting 10% or more of total international claims are disclosed.

**Barclays Bank PLC**  
**Hong Kong Branch**  
Notes to the Financial Information Disclosure Statement (continued)

**13 Non-bank Mainland exposures**

	30 Jun 2025 HKD million		
	<u>On-balance sheet exposure</u>	<u>Off-balance sheet exposure</u>	<u>Total</u>
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and joint ventures	-	34	34
Total	<u>-</u>	<u>34</u>	<u>34</u>
Total assets after provision	24,646		
On-balance sheet exposure as percentage of total assets	0.00%		

	31 Dec 2024 HKD million		
	<u>On-balance sheet exposure</u>	<u>Off-balance sheet exposure</u>	<u>Total</u>
Local governments, local government-owned entities and their subsidiaries and JVs	16	-	16
Total	<u>16</u>	<u>-</u>	<u>16</u>
Total assets after provision	17,871		
On-balance sheet exposure as percentage of total assets	0.09%		

**14 Currency Risk**

	30 Jun 2025 HKD million		
	<u>USD</u>	<u>Others</u>	<u>Total</u>
Spot assets	18,874	61	18,935
Spot liabilities	(18,870)	(61)	(18,931)
Forward purchases	7,442	499	7,941
Forward sales	(7,430)	(498)	(7,928)
Net options position	-	-	-
Net long/(short) position	<u>16</u>	<u>1</u>	<u>17</u>

  

	31 Dec 2024 HKD million		
	<u>GBP</u>	<u>Others</u>	<u>Total</u>
Spot assets	5	11,871	11,876
Spot liabilities	(4)	(11,871)	(11,875)
Forward purchases	38	1,284	1,322
Forward sales	(38)	(1,284)	(1,322)
Net options position	-	-	-
Net long/(short) position	<u>1</u>	<u>-</u>	<u>1</u>

The above information is prepared in accordance with the HKMA Return of Foreign Currency Position MA(BS)6 completion instructions and presents open currency positions of the Branch. The Branch had no structural positions in any particular foreign currency as at 30 Jun 2025 and 31 Dec 2024.

# Barclays Bank PLC

## Hong Kong Branch

### SECTION B - Barclays PLC

#### Consolidated Financial Information

#### As at 30 Jun 2025

#### Capital ratio (Note 1)

	30 Jun 2025	31 Dec 2024
Total Regulatory Capital	20.5%	19.6%
Common Equity Tier 1 (CET1)	14.0%	13.6%

	30 Jun 2025 GBP million	31 Dec 2024 GBP million
<b>Total Shareholders' equity (excluding non-controlling interests)</b>	<b>75,906</b>	<b>71,821</b>

#### Other financial information

	30 Jun 2025 GBP million	31 Dec 2024 GBP million
<b>Balance sheet</b>		
Total assets	1,598,700	1,518,202
Total liabilities	1,522,345	1,445,721
Total loans and advance at amortised cost	347,828	346,273
Deposits at amortised cost from banks	19,348	13,203
Deposits at amortised cost from customers	545,187	547,460
	30 Jun 2025 GBP million	30 Jun 2024 GBP million
<b>Profit and Loss</b>		
Pre-tax profit for the year	5,203	4,215

#### Notes

(1) Total Regulatory Capital ratio is calculated as total regulatory capital divided by total risk exposure amount.

The Common Equity Tier 1 ratio is a risk based ratio calculated with reference to the requirements of Capital Requirements Regulation (CRR) and is calculated as Common Equity Tier 1 capital divided by total risk exposure amount.

(2) Further details regarding Barclays PLC can be obtained from the 2025 Barclays PLC Annual Report at [www.barclays.com](http://www.barclays.com).



# Barclays Bank PLC

## Hong Kong Branch

### Principal activities

Barclays Bank PLC Hong Kong Branch ("the Branch") is a branch of Barclays Bank PLC, a bank incorporated in the United Kingdom with limited liability. The Branch is a licensed bank authorised under the Hong Kong Banking Ordinance. The Branch's principal activities are lending, deposit taking, foreign currency trading, derivatives trading, securities trading and advising on corporate finance.

### Declaration of Compliance

I certify that the information disclosed above is in compliance with the Banking Ordinance Chapter 155M Banking (Disclosure) Rules and "Guideline on the Application of the Banking (Disclosure) Rules" issued by the HKMA is not false or misleading.



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Rachel Catherine Huf, Chief Executive  
Barclays Bank PLC, Hong Kong Branch