

Barclays Bank PLC
Hong Kong Branch

Key Financial Information Disclosure Statement

As at 30 Jun 2026



Barclays Bank PLC

Hong Kong Branch

SECTION A - Branch Information (Hong Kong office only)

Income statement

For the period ended 30 Jun 2026

	Notes	30 Jun 2026 HKD million	30 Jun 2025 HKD million
Interest Income		1,157	831
Interest expense		(846)	(562)
Net Interest income		<u>311</u>	<u>269</u>
Other operating income	1	1,091	1,168
Net fees and commission income	2	530	524
Operating expenses	3	<u>(1,329)</u>	<u>(1,230)</u>
Profit before taxation for the period		603	731
Tax expense		<u>(99)</u>	<u>(127)</u>
Profit after taxation for the period		<u><u>504</u></u>	<u><u>604</u></u>

Balance sheet

As at 30 Jun 2026

		30 Jun 2026 HKD million	31 Dec 2025 HKD million
Assets			
Cash and balances with banks		497	351
Amount due from Exchange Fund		21	38
Amount due from overseas offices		27,624	40,939
Investment securities	4	1,023	534
Loans and receivables	5	879	513
Other accounts		125	136
Property, plant and equipment and investment properties		<u>84</u>	<u>52</u>
Total Assets		<u><u>30,253</u></u>	<u><u>42,563</u></u>
Liabilities			
Deposits and balances from banks		1,176	2,588
Deposits from customers	6	19,684	17,528
Amount due to Exchange Fund		-	17,127
Amount due to overseas offices		8,008	4,612
Current tax liability		254	160
Deferred tax liability		5	-
Other liabilities	7	<u>1,126</u>	<u>548</u>
Total Liabilities		<u><u>30,253</u></u>	<u><u>42,563</u></u>

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Off-balance sheet and liquidity information As at 30 Jun 2026

	30 Jun 2026 HKD million	31 Dec 2025 HKD million
Contingent liabilities and commitments		
Other commitments	173	163

Derivatives instruments

	30 Jun 2026 HKD million		
	<u>Fair Value Assets</u>	<u>Fair Value Liabilities</u>	<u>Total Notional Amount</u>
Exchange rate-related derivative contracts	34	37	14,384
	31 Dec 2025 HKD million		
	<u>Fair Value Assets</u>	<u>Fair Value Liabilities</u>	<u>Total Notional Amount</u>
Exchange rate-related derivative contracts	39	44	16,825

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 2026	For the quarter ended 30 Jun 2025
Average Liquidity Maintenance Ratio for the financial reporting period	91.31%	115.26%

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 average LMR as reported in the Liquidity Position Return submitted to the HKMA for the abovementioned reporting periods.

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Notes to the Financial Information Disclosure Statement

1 Other operating income	Notes	30 Jun 2026 HKD million	30 Jun 2025 HKD million
Income from foreign currency related activities			
- Transfer pricing income		236	275
- Gains less losses arising from trading in foreign currencies		(13)	4
Income from securities-related activities			
- Transfer pricing income		826	890
Income from derivatives-related activities			
- Transfer pricing income		42	45
Others		-	(46)
		<u>1,091</u>	<u>1,168</u>
2 Net fees and commission income		30 Jun 2026 HKD million	30 Jun 2025 HKD million
Gross fees and commission income		567	562
Gross fees and commission expenses		(37)	(38)
		<u>530</u>	<u>524</u>
3 Operating expenses		30 Jun 2026 HKD million	30 Jun 2025 HKD million
Management fee recharged from related companies		(1,317)	(1,216)
Depreciation		(12)	(14)
		<u>(1,329)</u>	<u>(1,230)</u>
4 Investment securities		30 Jun 2026 HKD million	31 Dec 2025 HKD million
Financial Assets at fair value through other comprehensive income		<u>1,023</u>	<u>534</u>
There were no investment securities subject to sale and repurchase agreement as of 30 Jun 2026 and 31 Dec 2025. All investment securities held were free from encumbrances.			
5 Loans and receivables		30 Jun 2026 HKD million	31 Dec 2025 HKD million
Loans and advances to customers	8, 9, 10, 11	21	30
Accrued interest		334	293
Other receivables		524	190
		<u>879</u>	<u>513</u>

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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 2026 and 31 Dec 2025 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 2026 HKD million	31 Dec 2025 HKD million
Demand deposits and current accounts	1	1
Time, call and notice deposits	19,683	17,527
	<u>19,684</u>	<u>17,528</u>

7 Other liabilities	30 Jun 2026 HKD million	31 Dec 2025 HKD million
Accrued interest	338	298
Other liabilities	788	250
	<u>1,126</u>	<u>548</u>

8 Analysis of advances to customers by industry sector

	30 Jun 2026 HKD million		
	Secured	Unsecured	Total
Loans and advances for use outside Hong Kong	-	21	21
Total loans and advances to customers	<u>-</u>	<u>21</u>	<u>21</u>
	31 Dec 2025 HKD million		
	Secured	Unsecured	Total
Loans and advances for use outside Hong Kong	-	30	30
Total loans and advances to customers	<u>-</u>	<u>30</u>	<u>30</u>

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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 2026 and 31 Dec 2025.

The Branch did not have any impaired loans and advances to customers and banks as at 30 Jun 2026 and 31 Dec 2025.

10 Repossessed assets

The Branch did not have any repossessed assets as at 30 Jun 2026 and 31 Dec 2025.

11 Loans and advances to customers by country or geographical segment

	30 Jun 2026 HKD million	31 Dec 2025 HKD million
Macao	21	30
	<u>21</u>	<u>30</u>

Loans and advances to customers 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 are disclosed.

12 International claims

	30 Jun 2026 HKD million					
			Non-bank private sector			
		<u>Official</u>	<u>Non-bank</u>	<u>Non-financial</u>		
	<u>Banks</u>	<u>sector</u>	<u>financial</u>	<u>private</u>	<u>Others</u>	<u>Total</u>
			<u>institutions</u>	<u>sector</u>		
As at 30 Jun 2026						
Developed economies	28,494	-	-	-	-	28,494
of which 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)	28,494	-	-	-	-	28,494
	31 Dec 2025 HKD million					
			Non-bank private sector			
		<u>Official</u>	<u>Non-bank</u>	<u>Non-financial</u>		
	<u>Banks</u>	<u>sector</u>	<u>financial</u>	<u>private</u>	<u>Others</u>	<u>Total</u>
			<u>institutions</u>	<u>sector</u>		
As at 31 Dec 2025						
Developed economies	41,447	-	-	-	-	41,447
of which 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)	41,447	-	-	-	-	41,447

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.

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Notes to the Financial Information Disclosure Statement (continued)

13 Non-bank Mainland exposures

	30 Jun 2026 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	-	27	27
Total	-	27	27
Total assets after provision	30,253		
On-balance sheet exposure as percentage of total assets	0.00%		

	31 Dec 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	-	34	34
Total assets after provision	42,563		
On-balance sheet exposure as percentage of total assets	0.00%		

14 Currency Risk

	30 Jun 2026 HKD million		
	<u>USD</u>	<u>Others</u>	<u>Total</u>
Spot assets	27,395	44	27,439
Spot liabilities	(19,514)	(44)	(19,558)
Forward purchases	5,915	353	6,268
Forward sales	(13,804)	(353)	(14,157)
Net options position	-	-	-
Net long/(short) position	(8)	-	(8)

	31 Dec 2025 HKD million		
	<u>USD</u>	<u>Others</u>	<u>Total</u>
Spot assets	36,810	60	36,870
Spot liabilities	(34,725)	(60)	(34,785)
Forward purchases	10,191	611	10,802
Forward sales	(12,283)	(611)	(12,894)
Net options position	-	-	-
Net long/(short) position	(7)	-	(7)

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 2026 and 31 Dec 2025.

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SECTION B - Barclays PLC

Consolidated Financial Information

As at 30 Jun 2026

Capital ratio (Note 1)

	30 Jun 2026	31 Dec 2025
Total Regulatory Capital	20.3%	20.4%
Common Equity Tier 1 (CET1)	14.3%	14.3%

	30 Jun 2026 GBP million	31 Dec 2025 GBP million
Total Shareholders' equity (excluding non-controlling interests)	79,358	77,784

Other financial information

	30 Jun 2026 GBP million	31 Dec 2025 GBP million
Balance sheet		
Total assets	1,730,358	1,544,165
Total liabilities	1,650,547	1,465,929
Total loans and advance at amortised cost	371,301	361,523
Deposits at amortised cost fom banks	19,921	20,413
Deposits at amortised cost fom customers	574,436	565,200
	30 Jun 2026 GBP million	30 Jun 2025 GBP million
Profit and Loss		
Pre-tax profit for the financial period	6,066	5,203

Notes

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

The Common Equity Tier 1 ratio is a risk based ratio calculated with reference to the requirements of Capital Requirements Regulation (CRR) Common Equity Tier 1 capital divided by risk weighted assets.

(2) Further details regarding Barclays PLC can be obtained from the 2026 Barclays PLC Interim Results Announcement at www.barclays.com.

Barclays Bank PLC

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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.



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