

Disclosure Package for Overseas Incorporated Authorised Institutions

(information disclosed complies with the requirements as stated in the Banking
(Disclosure) Rules issued by the Hong Kong Monetary Authority)

(If there is any conflict between the English and Chinese version, the former shall prevail.)

Financial Information Disclosure Statement

Jun 2025

Section A - Branch Information

I. Profit and Loss Information

	Jun 2025 HK\$'000	Jun 2024 HK\$'000
(i) Interest income	1,275,630	1,298,285
(ii) Interest expense	(1,209,832)	(1,240,905)
(iii) Other operating income	-	-
- Gain less losses arising from dealing in foreign currencies	3,549	(4,195)
- Gain less losses on securities held for dealing purposes	22,338	26,174
- Gains less losses from other dealing activities	212	(15,045)
- Fee commission income	6	40
- Fee commission expenses	(1,659)	(1,540)
- Others	4,468	2,723
(iv) Operating expenses	(32,742)	(31,598)
- Staff	(23,961)	(23,288)
- Premises	(1,988)	(2,242)
- Others	(6,794)	(6,068)
(v) Impairment losses and impairment allowances	456	(217)
(vi) Gains less losses from disposal of tangible fixed assets	-	-
(vii) Profit before taxation	<u>62,426</u>	<u>33,721</u>
(viii) Taxation charge	<u>(9,354)</u>	<u>(5,135)</u>
(ix) Profit after taxation	<u><u>53,072</u></u>	<u><u>28,586</u></u>

II. Balance sheet data

	Jun 2025 HK\$'000	Dec 2024 HK\$'000
Assets		
(i) Cash and short term funds	6,528	11,615
(ii) Placements with banks and other financial institutions maturing between one and twelve months	1,740,432 -	3,073,291 -
(iii) Amounts due from overseas offices of the institution	3,342,845	2,464
(iv) Trade bills	-	-
(v) Certificate of deposit held	1,216,941	2,879,807
(vi) Securities measured at fair value through profit & loss - Held for trading	5,021,092 4,903,535	5,813,146 5,464,981
(vii) Advances and other accounts	800,386	8,555,968
(viii) Held to Maturity Securities	12,296,890	11,473,182
(ix) Other investments	-	-
(x) Fixed assets	6,036	2,195
(xi) Total assets	<u>24,431,150</u>	<u>31,811,669</u>
Liabilities		
(i) Deposits and balances of banks and other financial institutions	4,669,240	14,209,528
(ii) Customer deposits - demand deposits and current accounts - savings deposits - time, call and notice deposits	- - - -	- - - -
(iii) Amount due to overseas offices of the institution	14,292,280	8,444,235
(iv) Certificate of deposit issued	-	-
(v) Issued debt securities	-	-
(vi) Other accounts	5,455,157	9,141,764
(vii) Provisions	14,474	16,173
(viii) Total liabilities	<u>24,431,150</u>	<u>31,811,699</u>

III. Additional balance sheet information

	Jun 2025 HK\$'000	Dec 2024 HK\$'000
(i) Advances and other accounts		
- Advances to customers	-	-
- Advances to banks and other financial institutions	5,701,643	7,161,490
- Accrued interest and other accounts	18,645	21,336
Total advances and other accounts	5,720,289	7,182,826
- Impairment allowances for impaired assets	-	-
- collective impairment allowances	1,173	2,132
- individual impairment allowances	-	-
(ii) Impaired loans		
The amount of advances to customers on which interest is being placed in suspense or on which interest accrual has ceased	-	-
Amount of individual impairment allowances in respect of such advances	-	-
% of such advances to total advances to customers	0.0%	0.0%
(iii) The breakdown of the gross amount of advances to customers by industry sectors which are considered to be significant to the institution	-	-
<u>Loans for use in Hong Kong</u>		
Industrial, commercial and financial		
- property development	-	-
- property investment	-	-
- financial concerns	-	-
- wholesale and retail trade	-	-
- manufacturing	-	-
- transport and transport equipment	-	-
- electricity, gas and telecommunications	-	-
- others	-	-
- individuals	-	-
<u>Trade finance</u>		
<u>Loans for use outside Hong Kong</u>		
Industrial, commercial and financial		
- property development	-	-
- property investment	-	-
- financial concerns	-	-
- wholesale and retail trade	-	-
- manufacturing	-	-
- transport and transport equipment	-	-
- electricity, gas and telecommunications	-	-
- others	-	-
- individuals	-	-

(iv) The breakdown of the gross amount of advances to customers by countries to the institution according to the location of the counterparties.		
- Australia	-	-
of which the gross amount of impaired or overdue loans	-	-
- Brunei	-	-
of which the gross amount of impaired or overdue loans	-	-
- China	-	-
of which the gross amount of impaired or overdue loans	-	-
- Hong Kong	-	-
of which the gross amount of impaired or overdue loans	-	-
- India	156,393	310,486
of which the gross amount of impaired or overdue loans	-	-
- Indonesia	269,164	150,388
of which the gross amount of impaired or overdue loans	-	-
- Mauritius	-	-
of which the gross amount of impaired or overdue loans	-	-
- Philippines	118,923	116,213
of which the gross amount of impaired or overdue loans	-	-
- Thailand	-	-
of which the gross amount of impaired or overdue loans	-	-
(v) Loans and advances covered by collateral or other securities		
	-	-
(vi) Debt Securities		
- Certificate of deposits held	1,216,941	2,879,807
- Securities measured at fair value through profit & loss	5,021,092	5,813,146
- Held to Maturity Securities	12,296,890	11,473,182
Total	18,534,924	20,166,135
- Impairment allowances for impaired assets	4,171	3,895
- collective impairment allowances	4,171	3,895
- individual impairment allowances	-	-
(vii) Impaired debt securities		
The amount of debt securities on which interest is being placed in suspense or on which interest accrual has ceased	-	-
Amount of individual impairment allowances in respect of such securities	-	-
% of such debt securities to total debt securities	0.0%	0.0%

(viii) The breakdown of the gross amount of debt securities by industry

sectors which are considered to be significant to the institution

Debt Securities for use in Hong Kong

Industrial, commercial and financial

- property development	-	-
- property investment	-	-
- financial concerns	1,178,801	2,695,729
- wholesale and retail trade	-	-
- manufacturing	-	-
- transport and transport equipment	-	-
- electricity, gas and telecommunications	-	-
- others	-	-
- individuals	-	-

Debt securities for use outside Hong Kong

Industrial, commercial and financial

- property development	-	-
- property investment	-	-
- financial concerns	15,696,858	15,865,361
- wholesale and retail trade	-	-
- manufacturing	-	-
- transport and transport equipment	-	-
- electricity, gas and telecommunications	-	-
- others	1,659,265	1,605,046
- individuals	-	-

(ix) The breakdown of the gross amount of debt securities by countries to the institution according to the location of the counterparties.

- Australia	6,132,349	5,198,790
of which the gross amount of overdue debt securities	-	-
- British Virgin Islands	-	-
of which the gross amount of overdue debt securities	-	-
- Cayman Islands	41,404	-
of which the gross amount of overdue debt securities	-	-
- China	55,659	-
of which the gross amount of overdue debt securities	-	-
- Germany	-	-
of which the gross amount of overdue debt securities	-	-
- Hong Kong	-	-
of which the gross amount of overdue debt securities	-	-
- India	324,896	388,381
of which the gross amount of overdue debt securities	-	-
- Indonesia	1,408,324	1,601,714
of which the gross amount of overdue debt securities	-	-
- Japan	1,425,909	1,125,701
of which the gross amount of overdue debt securities	-	-
- Malaysia	896,942	883,733
of which the gross amount of overdue debt securities	-	-
- Mauritius	-	-
of which the gross amount of overdue debt securities	-	-
- New Zealand	1,039,036	1,185,659
of which the gross amount of overdue debt securities	-	-
- Philippines	664,264	539,450
of which the gross amount of overdue debt securities	-	-
- Republic of Ireland	-	-
of which the gross amount of overdue debt securities	-	-
- Singapore	735,884	1,787,323
of which the gross amount of overdue debt securities	-	-
- South Korea	3,069,498	3,218,953
of which the gross amount of overdue debt securities	-	-
- Thailand	248,462	109,181
of which the gross amount of overdue debt securities	-	-
- United Kingdom	765,654	768,649
of which the gross amount of overdue debt securities	-	-
- United States of America	80,659	157,202
of which the gross amount of overdue debt securities	-	-
- United Arab Emirates	279,460	141,544
of which the gross amount of overdue debt securities	-	-
- Vietnam	-	-
of which the gross amount of overdue debt securities	-	-

(x) Currency risk including exposures arising from structural positions

	Jun 2025						
Equivalent in millions of HK\$	USD	AUD	CNY	EUR	GBP	JPY	SGD
Spot assets	16,431	4,034	-	2,395	120	723	472
Spot liabilities	(33,262)	(2)	-	(3,410)	-	-	-
Forward purchases	9,392	-	-	1,036	-	816	-
Forward sales	(8,380)	(4,897)	-	-	(120)	(724)	(471)
Net options position	-	-	-	-	-	-	-
Net long (short) position	(15,819)	(865)	-	20	-	815	1
Net structural position	-	-	-	-	-	-	-

Dec 2024

	USD	AUD	CNY	EUR	GBP	JPY	SGD
Equivalent in millions of HK\$							
Spot assets	19,860	2,781	8	6,579	39	700	791
Spot liabilities	(20,645)	-	(4)	(5,191)	-	-	-
Forward purchases	10,571	-	-	-	-	-	3
Forward sales	(9,564)	(3,253)	(4)	(1,355)	(39)	(701)	(797)
Net options position	-	-	-	-	-	-	-
Net long (short) position	222	(472)	-	33	-	(1)	(3)
Net structural position	-	-	-	-	-	-	-

Jun 2025
HK\$'000

Dec 2024
HK\$'000

(xi) Amount of reprocessed assets

-

-

(xii) Cross border claims by type of counterparty and by countries or geographical area are classified by the location of the counterparties after taking into account the transfer of risk. In general, risk transfer applies when cross-border claims are guaranteed by a party in an area which is different from that of the counterparty

	Banks & other	Public sector	Others
Jun 2025	financial inst.	entities	
1. Asia Pacific (excluding Hong Kong)	15,248	4,449	-
of which AUSTRALIA	6,182	-	-
of which CHINA	3	105	-
of which INDIA	619	-	-
of which INDONESIA	572	2,275	-
of which JAPAN	1,436	-	-
of which MALAYSIA	1,325	-	-
of which NEW ZEALAND	1,050	-	-
of which PHILIPPINES	459	659	-
of which SINGAPORE	389	945	-
of which SOUTH KOREA	2,861	465	-
of which TAIWAN	103	-	-
of which VIETNAM	-	-	-
of which Others	249	-	-
2. North & South America	89	-	-
3. Middle East & Africa	438	-	-
4. Europe	4,549	-	-
5. Caribbean	55	-	-
	Banks & other	Public sector	Others
Dec 2024	financial inst.	entities	
1. Asia Pacific (excluding Hong Kong)	16,305	4,915	-
of which AUSTRALIA	5,247	-	-
of which CHINA	-	-	-
of which INDIA	828	-	-
of which INDONESIA	590	2,361	-
of which JAPAN	1,135	-	-
of which MALAYSIA	1,738	229	-
of which NEW ZEALAND	1,199	-	-
of which PHILIPPINES	376	569	-
of which SINGAPORE	1,387	1,587	-
of which SOUTH KOREA	3,163	169	-
of which TAIWAN	437	-	-
of which VIETNAM	57	-	-
of which Others	149	-	-
2. North & South America	3,752	-	-
3. Middle East & Africa	297	-	-
4. Europe	9,205	-	-
5. Caribbean	12	-	-

IV. Off-balance sheet exposures

Jun 2025
HK\$'000

Dec 2024
HK\$'000

(i) Contingent liabilities and commitments

- Direct credit substitutes	3,715,953	5,064,353
- Transaction-related contingencies	-	-
- Trade-related contingencies	-	-
- Note issuance and revolving underwriting facilities	-	-
- Other commitments	-	-
- Others (including forward asset purchases, amounts owing on partly paid shares and securities, forward deposits placed, asset sales or other transactions with recourse.)	-	-

(ii) Derivatives

- Exchange rate contracts	6,870,193	8,468,875
(excluding forward foreign exchange contracts arising from swap deposit arrangements)		
of which the aggregate replacement costs:		
with bilateral netting arrangements	-	-
without bilateral netting arrangements	-	-
- Interest rate contracts	2,245,562	4,162,292
of which the aggregate replacement costs:	(2,742)	(1,690)
with bilateral netting arrangements	(2,742)	(1,690)
without bilateral netting arrangements	-	-
- Others	-	-
of which the aggregate replacement costs:	-	-
with bilateral netting arrangements	-	-
without bilateral netting arrangements	-	-

V. Liquidity

(i) Average liquidity maintenance ratio (LMR)
Half Year

Jun 2025
91.3%

Dec 2024
92.9%

Jun 2024
96.6%

Quarter

Apr - Jun 2025
93.4%

Jan - Mar 2025
89.3%

Oct - Dec 2024
93.7%

Jul - Sep 2024
92.0%

Apr - Jun 2024
96.8%

(ii) Governance of Liquidity Risk

The liquidity risk management of Erste Group Bank AG Hong Kong Branch is aligned to the Group's liquidity risk management approach and policies. The goal of the Liquidity Management Process is to ensure the fulfillment of all ongoing obligations in business environments that range from normal course of business to stressed conditions. Erste Group has a three tiered structure for managing liquidity.

Group ALCO

The Group ALCO, whose members comprise all Holding board members, has primary responsibility for (1) the liquidity risk management framework defined in the rulebook and (2) yearly approval of the Group Liquidity Risk Management Rulebook (LRMR), the Holding Liquidity Risk Manual (HLRM) as well as the Holding's Contingency Funding Plan and the Group Liquidity Strategy Paper. Group ALCO is the highest decision making committee for all aspects of Group Liquidity Risk Management and meets at least monthly. During periods of market disruption and crisis determination, the Group ALCO is also responsible for approving liquidity enhancing actions as proposed by Group ALM or the Group OLC in order to improve the group's liquidity situation.

Group - OLC

Group OLC meets on a bi-weekly basis to discuss and deal with liquidity related topics. It analyses the Group's liquidity situation in the context of the current and future market outlook, decides on liquidity issues and reports directly to the Group ALCO. The Chairman of the Group OLC is the primary contact person for Group entities in respect to liquidity related issues. In a severe crisis situation, Group OLC shall meet at least on a weekly basis.

Local Liquidity Committee - LLC

Each local entity that has a liquidity management process has a LLC. All concepts and strategies concerning the Group wide liquidity risk management process remain valid at a local level. However, the LLC has responsibility for setting any additional local liquidity limits and for supervising the adherence of the group wide liquidity policy and limits. Any actions done locally shall be reported to the Group OLC (e.g. via the minutes of the LLC). The Hong Kong Branch LLC ["HKLLC"] is comprised of senior Branch Management and meets at least monthly [or more often as liquidity conditions dictate] with minutes of meetings being distributed to Group-OLC.

(iii) Funding Strategy

Hong Kong Branch's funding requirements are satisfied by inter-bank and intergroup borrowings and currency swap transactions within a strategy that complements Group objectives. The strategy is focused on developing stable sources of lowest cost liquidity from Asia Pacific counterparties sufficient to satisfy the Branch's ongoing funding needs plus a prudential buffer and to supplement overall Group funding.

(iv) Liquidity Risk Mitigation

Hong Kong Branch operates within Group policies and limits which minimize liquidity risk. Actual and projected cash flows are closely monitored and the liquidity maintenance ratio (LMR) is calculated on a daily basis in accordance with the banking ordinance. A LMR well above the minimum required ratio is maintained. The Branch seeks to diversify its sources of funding and holds a portfolio of highly marketable securities that can be liquidated if required.

(v) Stress Testing

Erste Group conducts regularly stress testing to ensure sufficient liquidity for the both the Group and Hong Kong Branch under various adverse scenarios. The results of the stress tests are reported to ALCO.

(vi) Contingency Plans

Hong Kong Branch's contingency funding plan is contained in the local Liquidity Policy and provides operational guidelines for liquidity and funding in scenarios that range from normal course of business to periods of idiosyncratic and market crisis or a combination of both. Both the policy and the plan are reviewed annually and are in line with Group policies. The plan prescribes possible courses of action and defined roles and responsibilities to address emergencies. The Branch's head office is also available as a source of funding in times of stress.

(vii) Maturity Profile of Balance Sheet as a 30-Jun-25

HKD 000's		MATURITY						
LIABILITIES/ASSETS	Next day	2 days to 7 days	8 days to 1 month	1 month to 3 months	3 months to 6 months	6 months to 1 year	Total within 1 year	Over 1 Year and balancing amount
LIABILITY ITEMS								
- Due to authorised institutions	7,636,296	0	4,009,862	827,028	0	1,190,981	13,664,167	2,589,706
- Other liabilities	5,280,481	0	788,644	2,210,513	135,786	145,047	8,560,471	-383,194
- Total on-balance sheet liabilities	12,916,776	0	4,798,506	3,037,541	135,786	1,336,028	22,224,638	2,206,512
- Total off-balance sheet liabilities	6,641	0	115,760	396,563	488,996	971,259	1,979,219	272,825
ASSET ITEMS								
- Cash	0	0	0	0	0	0	0	0
- Government bills, notes & bonds	0	0	894,440	0	74,933	148,845	1,118,219	331,657
- Due from authorised institutions	10,074	0	1,886,729	3,039,219	153,783	0	5,089,805	611,839
- Negotiable certificate of deposits and other negotiable debt instruments	0	114,607	942,680	1,207,848	1,435,277	4,078,501	7,778,913	9,306,135
- Other assets	0	1,402	61,064	14,499	11,965	32,947	121,877	73,378
- Total on-balance sheet assets	10,074	116,009	3,784,914	4,261,565	1,675,958	4,260,293	14,108,614	10,323,008
- Total off-balance sheet assets	-6,639	0	117,908	408,981	499,255	977,314	1,996,818	275,532
Contractual Maturity Mismatch	12,919,983	-116,009	1,011,445	-1,236,442	-1,550,431	-2,930,320	8,098,225	-8,119,203
Cumulative contractual maturity mismatch	12,919,983	12,803,974	13,815,418	12,578,976	11,028,545	8,098,225	16,196,450	8,077,247

VI. Remuneration

Hong Kong branch adopts remuneration policy and practices in line with Erste Group AG's policies. Please refer to the Group's annual report for details of the Board Compensation, Remuneration and People Performance Management and key

VII. International Claims

Country / Jurisdiction			Non-bank private sector		Others	Total
	Banks	Official Sector	Non-bank financial institutions	Non -Financial private sector		
Total liabilities and claims as at 30 Jun 2025						
Country/Jurisdiction						
Developed countries	12,994,219	0	311,496	0	0	13,305,715
of which Australia	6,181,540	0	0	0	0	6,181,540
of which AUSTRIA	3,356,368	0	0	0	0	3,356,368
of which JAPAN	1,388,587	0	47,411	0	0	1,435,998
Offshore centres	2,068,662	944,516	0	0	0	3,013,179
of which Hong Kong SAR	1,625,294	0	0	0	0	1,625,294
of which SINGAPORE	388,575	944,516	0	0	0	1,333,092
of which CAYMAN ISLANDS	54,793	0	0	0	0	54,793
Developing Europe	0	0	0	0	0	0
Developing Latin America and Caribbean	0	0	0	0	0	0
Developing Africa and Middle East	438,058	0	0	0	0	438,058
of which UNITED ARAB EMIRATES	438,058	0	0	0	0	438,058
Developing Asia and Pacific	6,191,949	3,504,111	0	0	0	9,696,060
of which SOUTH KOREA	2,861,084	465,278	0	0	0	3,326,362
of which INDONESIA	572,057	2,274,821	0	0	0	2,846,878
of which Malaysia	1,325,204	0	0	0	0	1,325,204
International Organisations	0	0	0	0	0	0
of which						
Unallocated by country	0	0	0	0	0	0
of which						

Country / Jurisdiction			Non-bank private sector		Others	Total
	Banks	Official Sector	Non-bank financial institutions	Non -Financial private sector		
Total liabilities and claims as at 28 Jun 2024						
Country/Jurisdiction						
Developed countries	13,867,755	14,585	346,961	0	0	14,229,301
of which Australia	5,822,723	0	0	0	0	5,822,723
of which AUSTRIA	4,652,410	0	0	0	0	4,652,410
of which New Zealand	1,119,240	0	0	0	0	1,119,240
Offshore centres	4,009,890	1,004,154	206,227	0	0	5,220,271
of which Hong Kong SAR	2,741,737	0	206,227	0	0	2,947,964
of which SINGAPORE	1,268,153	1,004,154	0	0	0	2,272,307
Developing Europe	2,845	0	0	0	0	2,845
of which POLAND	1,975	0	0	0	0	1,975
of which Romania	870	0	0	0	0	870
Developing Latin America and Caribbean	0	0	0	0	0	0
Developing Africa and Middle East	375,114	0	0	0	0	375,114
of which UNITED ARAB EMIRATES	375,114	0	0	0	0	375,114
Developing Asia and Pacific	6,933,283	2,581,445	57,776	0	0	9,572,504
of which SOUTH KOREA	2,874,597	0	0	0	0	2,874,597
of which INDONESIA	546,672	2,148,446	0	0	0	2,695,119
of which Malaysia	1,904,452	0	57,776	0	0	1,962,228
International Organisations	0	0	0	0	0	0
of which						
Unallocated by country	0	0	0	0	0	0
of which						

VIII. Mainland Activities

30-Jun-25

Types of Counterparties	On- balance sheet exposure HKD 000's	Off- balance sheet exposure HKD 000's	Total HKD 000's
Exposures to non-bank counterparties	-	-	-

Section B - Bank Information (consolidated basis)

I. Group structure

Founded in 1819 as the first Austrian savings bank, Erste Group went public in 1997 with a strategy to expand its retail business into Central and Eastern Europe (GEE). Since then Erste Group has grown through numerous acquisitions and organic growth to one of the largest financial services providers in the Eastern part of EU in terms of clients and total assets.

- The number of customers has increased to approx. 16.6 million in Austria, Czech Republic, Slovakia, Romania, Hungary, Croatia and Serbia.

Strong position in Central and Eastern Europe

- > Ceska Sporitelna has 4.6m customers and 337 branches.
- > Slovenska Sporitelna has 1.9m customers and 160 branches.
- > Erste Bank - Hungary has 1.0m customers and 98 branches.
- > Erste Bank - Croatia has 1.3m customers and 128 branches.
- > Banca Comerciala Romana S.A. has approx 3m customers and 317 branches.
- > Erste Bank - Serbia has 0.5m customers and 88 branches.

II. Notes to the consolidated data from the Erste Bank Group

All financial data presented below is extracted from the Group's published Results as at December 2024. The accounts are prepared in accordance with International Financial Reporting Standards. All figures are in HKD millions.

Due to different accounting terminologies and classifications used in Austria and Hong Kong, some of the disclosure of financial information recommended by the Hong Kong Monetary Authority cannot be fully matched or achieved.

The base currency used in the Group consolidated accounts is in Euros (EUR). The exchange conversion rates from EUR to HKD equivalent as at 30 June 2024, 31 December 2024 and 30 June 2025 are EUR1 = HKD8.3594, EUR1 = HKD8.0686 and EUR1 = HKD9.2001.

III. Capital and capital adequacy

Own Funds according to Basel 3

Erste Group as a group of credit institutions is subject to the EU directive 575/2013 (CRR) and must comply with the capital requirements set out therein.

The items of own funds as disclosed below are also used for internal capital management purposes. Erste Group fulfilled the capital requirements.

Capital structure according to the EU regulation 575/2013 (CRR)

in HKD million	Article pursuant to CRR	Jun-24 Phased-in	Dec-24 Phased-in	Jun-25 Phased-in
Common equity tier 1 capital (CET1)	50	198,335	193,611	244,941
Additional tier 1 capital (AT1)		22,510	21,774	33,880
Tier 2 capital (T2)	71	30,455	34,282	38,725
Total own funds	4 (1) (118) and 72	251,301	249,668	317,547
Capital requirement	92 (3), 95, 96, 98	102,130	101,497	112,305
CET1 capital ratio	92 (2) (a)	15.5%	15.3%	17.4%
Tier 1 capital ratio	92 (2) (b)	17.3%	17.0%	19.9%
Total capital ratio	92 (2) (c)	19.7%	19.7%	22.6%

The capital structure table above is based on EBA's final draft for implementing technical standards on disclosure for own funds published in the Official Journal of the European Union on 20 December 2013. Positions not relevant for Erste Group are not shown. Changes are possible due to final Regulatory Technical Standards (RTS), that are not yet available. Further details can be found at www.erstegroup.com.

IV. Other financial information

	Jun-24	Dec-24	Jun-25
- Shareholders Equity	242,195	248,250	299,949
- Total Assets	2,876,816	2,854,154	3,321,896
- Total Liabilities	2,634,621	2,605,904	3,021,947
- Loans and Receivables to Customers	1,766,141	1,759,492	1,973,657
- Deposits from Customers	2,008,242	1,949,782	2,284,762
	<u>Jun-24</u>	<u>Dec-24</u>	<u>Jun-25</u>
- Pre Tax Profit	21,667	40,321	23,763

V. Chief executive's declaration of compliance

I certify that the information disclosed complies with the requirements as stated in the Banking (Disclosure) Rules issued by the Hong Kong Monetary Authority and is not false or misleading.



Oliver Hoffmann
Chief Executive
August 19, 2025