ERSTE Group

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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 2026

Section A - Branch Information

I. Profit and Loss Information

		Jun 2026 HK$'000	Jun 2025 HK$'000
(i)	Interest income	1,073,610	1,275,630
(ii)	Interest expense	(1,030,533)	(1,209,832)
(iii)	Other operating income	-	-
	- Gain less losses arising from dealing in foreign currencies	344	3,549
	- Gain less losses on securities held for dealing purposes	5,830	22,338
	- Gains less losses from other dealing activities	2,720	212
	- Fee commission income	0	6
	- Fee commission expenses	(1,233)	(1,659)
	- Others	1,050	4,468
(iv)	Operating expenses	(26,487)	(32,742)
	- Staff	(17,849)	(23,961)
	- Premises	(1,811)	(1,988)
	- Others	(6,827)	(6,794)
(v)	Impairment losses and impairment allowances	(2,005)	456
(vi)	Gains less losses from disposal of tangible fixed assets	-	-
(vii)	Profit before taxation	23,296	62,426
(viii)	Taxation charge	(3,492)	(9,354)
(ix)	Profit after taxation	19,804	53,072

II. Balance sheet data

		Jun 2026 HK$'000	Dec 2025 HK$'000
Assets			
(i)	Cash and short term funds	4,804	4,972
(ii)	Placements with banks and other financial institutions	3,103,743	787,174
	maturing between one and twelve months	-	-
(iii)	Amounts due from overseas offices of the institution	6,902,587	5,238
(iv)	Trade bills	-	-
(v)	Certificate of deposit held	782,808	879,602
(vi)	Securities measured at fair value through profit & loss	5,408,168	3,174,085
	- Held for trading	5,408,168	3,174,085
(vii)	Advances and other accounts	807,498	7,151,142
(viii)	Held to Maturity Securities	10,066,565	8,782,870
(ix)	Other investments	-	-
(x)	Fixed assets	3,047	4,592
(xi)	Total assets	27,079,224	20,789,675
Liabilities			
(i)	Deposits and balances of banks and other financial institutions	11,950,535	12,203,136
(ii)	Customer deposits	-	-
	- demand deposits and current accounts	-	-
	- savings deposits	-	-
	- time, call and notice deposits	-	-
(iii)	Amount due to overseas offices of the institution	4,376,118	3,867,796
(iv)	Certificate of deposit issued	-	914,350
(v)	Issued debt securities	-	-
(vi)	Other accounts	10,733,474	3,783,485
(vii)	Provisions	19,096	20,909
(viii)	Total liabilities	27,079,224	20,789,675

III. Additional balance sheet information

	Jun 2026 HK$'000	Dec 2025 HK$'000
(i) Advances and other accounts		
- Advances to customers	-	-
- Advances to banks and other financial institutions	10,620,093	913,621
- Accrued interest and other accounts	18,391	5,861
Total advances and other accounts	10,638,484	919,481
- Impairment allowances for impaired assets	-	-
- collective impairment allowances	1,537	529
- 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	374,171	-
of which the gross amount of impaired or overdue loans	-	-
- Indonesia	117,184	116,237
of which the gross amount of impaired or overdue loans	-	-
- Mauritius	-	-
of which the gross amount of impaired or overdue loans	-	-
- Philippines	-	-
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	782,809	879,602
	- Securities measured at fair value through profit & loss	5,408,168	3,174,085
	- Held to Maturity Securities	10,066,566	8,782,869
	Total	16,257,544	12,836,556
	- Impairment allowances for impaired assets	3,566	2,916
	- collective impairment allowances	3,566	2,916
	- 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		
	<u>Debt Securities for use in Hong Kong</u>		
	Industrial, commercial and financial		
	- property development	-	-
	- property investment	-	-
	- financial concerns	627,504	877,320
	- wholesale and retail trade	-	-
	- manufacturing	-	-
	- transport and transport equipment	-	-
	- electricity, gas and telecommunications	-	-
	- others	88,417	-
	- individuals	-	-
	<u>Debt securities for use outside Hong Kong</u>		
	Industrial, commercial and financial		
	- property development	-	-
	- property investment	-	-
	- financial concerns	14,588,064	11,177,427
	- wholesale and retail trade	-	-
	- manufacturing	-	-
	- transport and transport equipment	-	-
	- electricity, gas and telecommunications	-	-
	- others	953,557	781,810
	- individuals	-	-

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

- Australia	4,874,583	3,952,922
of which the gross amount of overdue debt securities	-	-
- British Virgin Islands	-	-
of which the gross amount of overdue debt securities	-	-
- Cayman Islands	-	-
of which the gross amount of overdue debt securities	-	-
- China	83,122	-
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	1,451,363	432,144
of which the gross amount of overdue debt securities	-	-
- Indonesia	1,067,358	595,554
of which the gross amount of overdue debt securities	-	-
- Japan	1,344,618	1,216,851
of which the gross amount of overdue debt securities	-	-
- Malaysia	728,591	904,806
of which the gross amount of overdue debt securities	-	-
- Mauritius	-	-
of which the gross amount of overdue debt securities	-	-
- New Zealand	1,582,234	932,498
of which the gross amount of overdue debt securities	-	-
- Philippines	398,568	522,854
of which the gross amount of overdue debt securities	-	-
- Republic of Ireland	-	-
of which the gross amount of overdue debt securities	-	-
- Singapore	344,056	208,729
of which the gross amount of overdue debt securities	-	-
- South Korea	2,357,084	1,980,541
of which the gross amount of overdue debt securities	-	-
- Thailand	56,030	58,070
of which the gross amount of overdue debt securities	-	-
- United Kingdom	865,171	610,698
of which the gross amount of overdue debt securities	-	-
- United States of America	-	77,842
of which the gross amount of overdue debt securities	-	-
- United Arab Emirates	153,651	279,574
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 2026

Equivalent in millions of HK$	USD	AUD	EUR	GBP	JPY	SGD
Spot assets	15,737	3,979	6,276	207	531	345
Spot liabilities	(13,574)	(2)	(9,085)	-	-	-
Forward purchases	9,243	-	7,090	-	241	-
Forward sales	(13,025)	(5,131)	(1,787)	(208)	(772)	(344)
Net options position	-	-	-	-	-	-
Net long (short) position	(1,619)	(1,154)	2,493	(1)	-	-
Net structural position	-	-	-	-	-	-

Dec 2025

Equivalent in millions of HK$	USD	AUD	EUR	GBP	JPY	SGD
Spot assets	9,683	3,048	7,728	1	189	133
Spot liabilities	(11,463)	-	(7,252)	-	-	-
Forward purchases	8,548	-	2,189	-	-	-
Forward sales	(6,032)	(3,675)	(2,657)	-	(189)	(131)
Net options position	-	-	-	-	-	-
Net long (short) position	736	(627)	8	1	-	2
Net structural position	-	-	-	-	-	-

	Jun 2026 HK$'000	Dec 2025 HK$'000
(xi) Amount of repossessed 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

Jun 2026	Banks & other financial inst.	Public sector entities	Others
1. Asia Pacific (excluding Hong Kong)	15,292	2,728	-
of which AUSTRALIA	4,909	-	-
of which CHINA	83	-	-
of which INDIA	1,835	-	-
of which INDONESIA	418	1,552	-
of which JAPAN	1,353	-	-
of which MALAYSIA	1,855	-	-
of which NEW ZEALAND	1,596	-	-
of which PHILIPPINES	180	444	-
of which SINGAPORE	81	688	-
of which SOUTH KOREA	2,467	43	-
of which TAIWAN	223	-	-
of which VIETNAM	-	-	-
of which Others	292	-	-
2. North & South America	3	-	-
3. Middle East & Africa	154	-	-
4. Europe	8,228	-	-
5. Caribbean	0	-	-

As at Dec 2025		Banks & other financial inst.	Public sector entities	Others
1. Asia Pacific (excluding Hong Kong)		10,453	1,961	-
of which AUSTRALIA		3,980	-	-
of which CHINA		-	-	-
of which INDIA		437	-	-
of which INDONESIA		346	745	-
of which JAPAN		1,081	298	-
of which MALAYSIA		1,143	-	-
of which NEW ZEALAND		944	-	-
of which PHILIPPINES		200	656	-
of which SINGAPORE		78	262	-
of which SOUTH KOREA		1,993	-	-
of which TAIWAN		-	-	-
of which THAILAND		-	-	-
of which VIETNAM		-	-	-
of which Others		251	-	-
2. North & South America		86	-	-
3. Middle East & Africa		281	-	-
4. Europe		7,615	-	-
5. Caribbean	-	0	-	-

IV. Off-balance sheet exposures

	Jun 2026 HK$'000	Dec 2025 HK$'000
(i) Contingent liabilities and commitments		
- Direct credit substitutes	1,607,963	3,277,899
- 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 forward deposits placed, asset sales or other transactions with recourse.)	-	-
(ii) Derivatives		
- Exchange rate contracts (excluding forward foreign exchange contracts arising from swap deposit arrangements)	3,986,359	5,737,306
of which the aggregate replacement costs:		
with bilateral netting arrangements	-	-
without bilateral netting arrangements	-	-
- Interest rate contracts	900,530	1,869,930
of which the aggregate replacement costs:	(1,249)	(1,223)
with bilateral netting arrangements	(1,249)	(1,223)
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)

	Jun 2026	Dec 2025	Jun 2025
Half Year	87.5%	95.8%	91.3%

	Apr - Jun 2026	Jan - Mar 2026	Oct - Dec 2025	Jul - Sep 2025
Quarter	80.6%	94.4%	95.4%	96.1%

	Apr - Jun 2025
Quarter	93.4%

(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-26

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	6,965,327	2,933,756	2,053,634	452,666	226,841	618,114	13,250,338	1,462,908
- Other liabilities	10,670,977	2,211	51,869	1,669,749	50,403	55,901	12,501,110	-135,132
- Total on-balance sheet liabilities	17,636,303	2,935,967	2,105,504	2,122,415	277,244	674,014	25,751,447	1,327,776
- Total off-balance sheet liabilities	1,963	0	0	195,388	489,386	215,755	902,492	0
ASSET ITEMS								
- Cash	0	0	0	0	0	0	0	0
- Government bills, notes & bonds	0	0	0	317,504	0	531,543	849,047	82,971
- Due from authorised institutions	4,474,897	78,418	1,911,869	3,213,999	331,950	0	10,011,134	608,959
- Negotiable certificate of deposits and other negotiable debt instruments	0	0	961,731	1,896,180	2,055,912	4,220,568	9,134,391	6,191,132
- Other assets	0	462	91,409	22,971	6,564	33,589	154,995	45,779
Total on-balance sheet assets	4,474,897	78,880	2,965,009	5,450,653	2,394,426	4,785,701	20,149,567	6,928,843
Total off-balance sheet assets	-1,963	0	0	202,320	495,605	218,003	913,965	0
Contractual Maturity Mismatch	13,165,332	2,857,087	-859,505	-3,335,170	-2,123,400	-4,113,935	5,590,408	-5,601,066
Cumulative contractual maturity mismatch	13,165,332	16,022,419	15,162,914	11,827,743	9,704,343	5,590,408	11,180,816	5,579,750

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	Banks	Offical Sector	Non-bank private sector: Non-bank financial institutions	Non-bank private sector: Non -Financial private sector	Others	Total
Total liabilities and claims as at 30 Jun 2026						
Country/Jurisdiction						
Developed countries	14,909,271	0	1,180,725	0	0	16,089,996
of which AUSTRIA	6,911,284	0	0	0	0	6,911,284
of which Australia	4,909,318	0	0	0	0	4,909,318
of which New Zealand	1,596,025	0	0	0	0	1,596,025
Offshore centres	2,190,640	864,946	16	0	0	3,055,601
of which Hong Kong SAR	1,873,523	176,834	0	0	0	2,050,357
of which SINGAPORE	81,027	688,111	16	0	0	769,154
of which Macau SAR	236,090	0	0	0	0	236,090
Developing Europe	0	0	0	0	0	0
Developing Latin America and Caribbean	0	0	0	0	0	0
Developing Africa and Middle East	153,916	0	0	0	0	153,916
of which UNITED ARAB EMIRATES	153,916	0	0	0	0	153,916
Developing Asia and Pacific	6,850,798	2,039,554	266,092	0	0	9,156,445
of which SOUTH KOREA	2,466,797	43,078	0	0	0	2,509,875
of which INDONESIA	151,649	1,552,373	266,092	0	0	1,970,114
of which Malaysia	1,855,073	0	0	0	0	1,855,073
International Organisations	0	0	0	0	0	0
of which						
Unallocated by country	0	0	0	0	0	0
of which						

Country / Jurisdiction	Banks	Offical Sector	Non-bank private sector: Non-bank financial institutions	Non-bank private sector: Non -Financial private sector	Others	Total
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						

VIII. Mainland Activities

30-Jun-26

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. 23.2 million in Austria, Czech Republic, Slovakia, Romania, Hungary, Croatia, Serbia and Poland.

Strong position in Central and Eastern Europe

> Ceska Sporitelna has 4.6m customers and 322 branches.

> Slovenska Sporitelna has 1.9m customers and 128 branches.

> Erste Bank - Hungary has 1.2m customersand 97 branches.

> Erste Bank - Croatia has 1.4m customers and 126 branches.

> Banca Comerciala Romana S.A. has approx 3.0m customers and 294 branches.

> Erste Bank - Serbia has 0.5m customers and 89 branches.

> Erste Bank - Poland has 6.2m customers and 305 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 June 2026. 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 converstion rates from EUR to HKD equivalent as at 30 June 2025, 31 December 2025 and 30 June 2026 are EUR1 = HKD9.2001, EUR1 = HKD9.1464 and EUR1 = HKD8.935.

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-26 Phased-in	Dec-25 Phased-in	Jun-25 Phased-in
Common equity tier 1 capital (CET1)	**50**	254,419	260,891	244,941
Additional tier 1 capital (AT1)		33,353	31,910	33,880
Tier 2 capital (T2)	**71**	45,914	41,398	38,725
Total own funds	**4 (1) (118) and 72**	333,686	334,199	317,547
Capital requirement	92 (3), 95, 96, 98	133,591	107,918	112,305
CET1 capital ratio	92 (2) (a)	15.2%	19.3%	17.4%
Tier 1 capital ratio	92 (2) (b)	17.2%	21.7%	19.9%
Total capital ratio	92 (2) (c)	20.0%	24.8%	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-26	Dec-25	Jun-25
- Shareholders Equity	372,513	317,062	299,949
- Total Assets	4,120,262	3,371,127	3,321,896
- Total Liabilities	3,747,749	3,054,065	3,021,947
- Loans and Receivables to Customers	2,402,488	2,046,496	1,973,657
- Deposits from Customers	2,891,838	2,313,958	2,284,762

	Jun-26	Dec-25	Jun-25
- Pre Tax Profit	31,321	49,391	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 1, 2026