



Intesa Sanpaolo S.p.A. - Hong Kong Branch
意大利聯合聖保羅銀行股份有限公司 - 香港分行

Disclosure Statements
財務披露報表

For the period end 30 June 2025
截至2025年6月30日

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PROFIT AND LOSS ACCOUNT**損益表**

For the period ended 30 June 2025

截至 2025 年 6 月 30 日期間之損益表

	Notes	30 June 2025 2025 年 6 月 30 日 HK\$'000 港幣千元	30 June 2024 2024 年 6 月 30 日 HK\$'000 港幣千元
NET INTEREST INCOME			
淨利息收入			
Interest income		1,886,732	1,605,409
利息收入			
Interest expenses		(1,335,405)	(1,342,569)
利息開支			
		<u>551,327</u>	<u>262,840</u>
OTHER OPERATING INCOME			
其他經營收入			
Gains less losses arising from trading in foreign currencies 來自外幣交易的收益減虧損		(142,085)	58,438
Gains less losses on securities held for trading purpose 來自持有作交易用途的證券的收益減虧損		471	(32)
Gains less losses from other trading activities 來自其他交易活動的收益減虧損		5,996	16,093
Gains less losses from non-trading activities 來自非交易活動的收益減虧損		27,547	25,072
Net fees and commission income 費用及佣金收入淨額	1	29,289	20,476
Other income 其他收入		61	-
TOTAL INCOME		<u>472,606</u>	<u>382,887</u>
總收入			
OPERATING EXPENSES			
經營開支			
Staff expenses 員工開支		(46,095)	(46,160)
Rental expenses 租金開支		(14,516)	(14,593)
Other expenses 其他開支		(7,852)	(7,314)
TOTAL OPERATING EXPENSES		<u>(68,463)</u>	<u>(68,067)</u>
總經營開支			
Net charges for impairments on loans and advances 貸款及應收款項減值損失		(91,457)	(67,099)
PROFIT/(LOSS) BEFORE TAXATION		<u>312,686</u>	<u>247,721</u>
除稅利潤 / (虧損)			
Tax (Expense) / Income 稅項(開支) / 收入		(41,055)	(30,519)
Extraordinary Profit/Loss 除稅後非經常盈利		322	(550)
PROFIT/(LOSS) AFTER TAXATION		<u>271,953</u>	<u>216,652</u>
除稅後利潤 / (虧損)			

BALANCE SHEET**資產負債表**

Period ended 30 June 2025

截至 2025 年 6 月 30 日期間之資產負債表

		30 June 2025 2025 年 6 月 30 日 HK\$'000 港幣千元	31 December 2024 2024 年 12 月 31 日 HK\$'000 港幣千元
	Notes		
ASSETS			
資產			
Cash and balances with banks		49,153	51,871
現金及銀行結餘			
Due from Exchange Fund		176,764	5,378
存於外匯基金款項			
Amount due from overseas offices of the institution		44,666,967	38,811,847
存放於本機構的海外辦事處的數額			
Trade bills		93,867	1,499,578
貿易匯票			
Financial assets measured at fair value through other comprehensive income		20,177,466	15,441,858
以公允價值計入其他全面收益的金融資產			
Loans and receivables	2	19,816,632	20,013,990
貸款及應收款項			
Property, plant and equipment and investment properties		64,274	35,007
物業、工業裝置及設備以及投資物業			
Total assets		85,045,123	75,859,529
資產總額			
LIABILITIES			
負債			
Deposits and balances from banks		3,317,790	3,549,518
尚欠銀行存款和結餘			
Deposits from customers	3	24,153,938	14,129,714
客戶存款			
Due to Exchange Fund		-	-
結欠外匯基金款項			
Amount due to overseas offices of the institution		53,849,985	55,024,059
結欠本機構的海外辦事處的數額			
Other liabilities		3,723,410	3,156,238
其他負債			
Total liabilities		85,045,123	75,859,529
負債總額			

ADDITIONAL INFORMATION**附加資料****1. NET FEES AND COMMISSION INCOME****收費及佣金收入淨額**

	30 June 2025 2025 年 6 月 30 日	30 June 2024 2024 年 6 月 30 日
	HK\$'000 港幣千元	HK\$'000 港幣千元
Commission income, gross 佣金收入總額	32,792	23,701
Commission expenses, gross 佣金支出總額	(3,503)	(3,225)
Net fees and commission income 收費及佣金收入淨額	<u>29,289</u>	<u>20,476</u>

2. LOANS AND RECEIVABLES**貸款及應收款項**

	Notes	30 June 2025 2025 年 6 月 30 日 HK\$'000 港幣千元	31 December 2024 2024 年 12 月 31 日 HK\$'000 港幣千元
(i) Loans and advances to customers Provisions for impaired loans 對客戶貸款及放款	5	17,473,770	17,721,128
- Collective provisions 集體準備金	2 (iv), 4	(12,325)	(15,412)
- Specific provisions 特定準備金	4	(873,136)	(795,563)
		<u>16,588,309</u>	<u>16,910,153</u>
(ii) Loans and advances to banks Provisions for impaired loans 對銀行貸款及放款		579,606	628,322
- Collective provisions 集體準備金	2 (iv), 4	(301)	(301)
		<u>579,305</u>	<u>628,021</u>
(iii) Other accounts 其他帳戶 Provisions for impaired loans 為已減值貸款及應收款項而提撥準備金		3,433,371	3,224,826
- Collective provisions 集體準備金	2 (iv), 4	(2,290)	(3,115)
- Specific provisions 特定準備金	4	(782,063)	(745,895)
		<u>2,649,018</u>	<u>2,475,816</u>
		<u>19,816,632</u>	<u>20,013,990</u>

ADDITIONAL INFORMATION**附加資料****2. LOANS AND RECEIVABLES (continued)****貸款及應收款項(續)**

- (iv) With the implementation of IFRS9 since 1 January 2018, the collective provisions for impaired loans and advance was calculated and recorded by the Branch.
自 2018 年 1 月 1 日採納國際財務報告準則第 9 號後，減值貸款及放款的集體準備金由本分行計算及記錄。

- (v) Impaired loans and advances:
已減值貸款及放款總額如下:

	30 June 2025 2025 年 6 月 30 日	31 December 2024 2024 年 12 月 31 日
	HK\$'000 港幣千元	HK\$'000 港幣千元
Impaired loans and advances to customers 對客戶的已減值貸款及放款	946,318	934,988
Specific Provisions 特定準備金	873,136	795,563
Percentage of such advances to total advances to customers 以上貸款及放款佔對客戶貸款總額的百分比	5.42%	5.28%

As of 30 June 2025 and 31 December 2024, there were collaterals of HK\$52,917,427 and HK\$55,031,160 for impaired loans and advances to customers respectively.
2025 年 6 月 30 日及 2024 年 12 月 31 日，持有作為對減值的貸款及放款的抵押品分別為港幣 52,917,427 元及港幣 55,031,160 元。

- (vi) There was no impaired loans and advances to banks as of 30 June 2025 and 31 December 2024.
於 2025 年 6 月 30 日及 2024 年 12 月 31 日，本分行並沒有對銀行貸款及放款作出減值。

3. DEPOSITS FROM CUSTOMERS**客戶存款**

	30 June 2025 2025 年 6 月 30 日	31 December 2024 2024 年 12 月 31 日
	HK\$'000 港幣千元	HK\$'000 港幣千元
Demand deposits and current accounts 活期存款及往來帳戶	23,939,261	14,004,821
Time, call and notice deposits 定期、短期通知及通知存款	214,677	124,893
	24,153,938	14,129,714

ADDITIONAL INFORMATION**附加資料****4. PROVISIONS FOR IMPAIRED LOANS AND ADVANCES****貸款及應收款項的減值準備金**

30 June 2025 2025 年 6 月 30 日	Collective 集體 HK\$'000 港幣千元	Specific 特定 HK\$'000 港幣千元	Total 合計 HK\$'000 港幣千元
As of 31 December 2024 於 2024 年 12 月 31 日	18,828	1,541,458	1,560,286
Charge for the period 本期準備	5,120	97,182	102,302
Amounts recoveries 本期收回款項	-	1,266	1,266
Amounts released 本期釋放	(9,579)	(1,266)	(10,845)
Amounts written-off 本期撇帳	-	-	-
Exchange differences 匯兌差額	547	16,559	17,106
As of 30 June 2025 於 2025 年 6 月 30 日	<u>14,916</u>	<u>1,655,199</u>	<u>1,670,115</u>
Provisions against: 準備金給予：			
Advances to banks 銀行及其他金融機構之貸款	357	-	357
Advances to customers 客戶之貸款	12,325	873,136	885,461
Trade bills 貿易匯票	236	-	236
Other accounts 其他帳戶	1,998	-	1,998
Accrued interest 應計利息	-	782,063	782,063
	<u>14,916</u>	<u>1,655,199</u>	<u>1,670,115</u>

ADDITIONAL INFORMATION**附加資料****4. PROVISIONS FOR IMPAIRED LOANS AND ADVANCES (continued)****貸款及應收款項的減值準備金(續)**

31 December 2024 2024 年 12 月 31 日	Collective 集體 HK\$'000 港幣千元	Specific 特定 HK\$'000 港幣千元	Total 合計 HK\$'000 港幣千元
As of 31 December 2023 於 2023 年 12 月 31 日	18,802	1,850,713	1,869,515
Charge for the period 本期準備	13,056	108,070	121,126
Amounts recoveries 本期收回款項	-	(1,403)	(1,403)
Amounts released 本期釋放	(12,571)	(19,601)	(32,172)
Amounts written-off 本期撇帳	-	(381,939)	(381,939)
Exchange differences 匯兌差額	(459)	(14,382)	(14,841)
As of 31 December 2024 於 2024 年 12 月 31 日	<u>18,828</u>	<u>1,541,458</u>	<u>1,560,286</u>
Provisions against: 準備金給予：			
Advances to banks 銀行及其他金融機構之貸款	304	-	304
Advances to customers 客戶之貸款	15,412	795,563	810,975
Trade bills 貿易匯票	872	-	872
Other accounts 其他帳戶	2,240	-	2,240
Accrued interest 應計利息	-	745,895	745,895
	<u>18,828</u>	<u>1,541,458</u>	<u>1,560,286</u>

ADDITIONAL INFORMATION**附加資料****5. ANALYSIS OF LOANS AND ADVANCES TO CUSTOMERS****客戶貸款及放款之分析****(i) Sectoral analysis of gross advances to customers****客戶貸款及放款總額 – 按行業類別之分析**

The information concerning gross amount of loans and advances to customers by industrial sectors has been classified according to the business activity of the borrowers or usage of the loans.

按行業分類的客戶貸款及放款總額資料是根據借款人的業務活動或貸款用途所分類。

	30 June 2025 2025 年 6 月 30 日		31 December 2024 2024 年 12 月 31 日	
	Loan 貸款額 HK\$'000 港幣千元	Collateral 抵押品 HK\$'000 港幣千元	Loan 貸款額 HK\$'000 港幣千元	Collateral 抵押品 HK\$'000 港幣千元
Loans and advances for use in Hong Kong 在香港使用的貸款及放款				
Industrial, Commercial and financial: 工商金融:				
Wholesale and retail trade 批發及零售業	123,422	-	184,803	-
Manufacturing 製造業	237,937	-	13,392	-
Building and construction, property development and investment 建築與施工、房地產開發與投資	1	-	-	-
Transport and transport equipment 運輸及運輸設備	41,930	-	56,263	-
Information Technology 資訊科技	-	-	1,247,103	-
Electricity and gas 電力及氣體燃料	-	-	-	-
Others 其他	191,575	-	167,612	-
Trade finance 貿易融資	1,053,038	13,345	1,324,958	1,009
Loans and advances for use outside Hong Kong 香港以外使用的貸款及放款	15,825,867	2,346,447	14,726,997	3,174,382
Total gross amount of loans and advances to customers 客戶貸款及放款總額	<u>17,473,770</u>	<u>2,359,792</u>	<u>17,721,128</u>	<u>3,175,391</u>

ADDITIONAL INFORMATION**附加資料****5. ANALYSIS OF LOANS AND ADVANCES TO CUSTOMERS (continued)****客戶貸款及放款之分析(續)****(ii) Geographical analysis of loans and advances to customers****客戶貸款及放款總額 – 按區域之分析**

The analysis of loans and advances to customers by geographical segment is classified according to the location of the counterparties after taking into account the transfer of risk. In general, risk transfer applies when the loans and advances are guaranteed by a party in a country which is different from that of the customers. The loans and advances to customers by major geographical segment are as follows:

按區域分類的客戶貸款及放款分析以及考慮其風險轉移後按交易對手所在地而分類。一般而言，風險轉移適用於當該貸款及放款由某人擔保，而該人所在的國家與該客戶所在的國家不同。有關按主要區域分類的客戶貸款及放款分析如下：

30 June 2025

2025 年 6 月 30 日

Countries 國家	Gross amount of loans and advances to customers 客戶貸款放款總額 HK\$'000 港幣千元	Overdue loans and advances to customers 客戶逾期貸款及放款 HK\$'000 港幣千元	Impaired loans and advances to customers 客戶減值貸款及放款 HK\$'000 港幣千元
Cayman Islands 開曼群島	4,600,050	-	-
Italy 意大利	2,592,085	-	-
China 中國	2,050,086	459,691	459,691
Panama 巴拿馬	1,962,479	-	-
Others 其他	6,269,070	466,362	413,445
	<u>17,473,770</u>	<u>926,053</u>	<u>873,136</u>

31 December 2024

2024 年 12 月 31 日

Cayman Islands 開曼群島	-	-	-
Italy 意大利	2,416,163	-	-
China 中國	2,079,626	454,805	389,188
Panama 巴拿馬	1,941,621	-	-
Others 其他	11,283,718	508,503	406,375
	<u>17,721,128</u>	<u>963,308</u>	<u>795,563</u>

The overdue and impaired loans and advances to customers are attributed to the exposures in China and Brazil as of 30 June 2025. (31 December 2024 : Hong Kong, China and Brazil).

於 2025 年 6 月 30 日逾期及減值的客戶貸款及放款是源自於中國及巴西。(2024 年 12 月 31 日：香港、中國及巴西)。

ADDITIONAL INFORMATION**附加資料****5. ANALYSIS OF OVERDUE AND RESCHEDULED ADVANCES****逾期貸款及重整放款分析**

- (i) Overdue loans and advances to customers
客戶的逾期貸款及放款

	30 June 2025 2025 年 6 月 30 日		31 December 2024 2024 年 12 月 31 日	
	Amount 金額 HK\$'000 港幣千元	% of total advances to customers 佔給予客戶貸 款總額的比例	Amount 金額 HK\$'000 港幣千元	% of total advances to customers 佔給予客戶貸 款總額的比例
Gross advances overdue for: 貸款逾期				
3 months or less but over 1 month 1 個月以上至 3 個月	-	-	-	-
6 months or less but over 3 months 3 個月以上至 6 個月	-	-	-	-
1 year or less but over 6 months 6 個月以上至 1 年	-	-	-	-
Over 1 year 1 年以上	926,054	5.30%	916,211	5.17%
Total overdue advances 已逾期放款合計	926,054	5.30%	916,211	5.17%

- (ii) There was no rescheduled loan as of 30 June 2025 and 31 December 2024.
於 2025 年 6 月 30 日及 2024 年 12 月 31 日，並沒有重整貸款項目。
- (iii) There were no overdue or rescheduled advances to banks and other assets (trade bills and debt securities) as of 30 June 2025 and 31 December 2024.
於 2025 年 6 月 30 日及 2024 年 12 月 31 日，本分行並沒有對銀行和其他資產(包括貿易匯票和債務證券)有任何逾期貸款或重整貸款。
- (iv) There were collaterals of HK\$52,917,427 and HK\$55,031,160 in respect of the overdue loans and advances, consisted mainly of the equity shares of the borrower as of 30 June 2025 and 31 December 2024 respectively.
於 2025 年 6 月 30 日及 2024 年 12 月 31 日，本分行持有作為逾期貸款及放款的抵押品分別為港幣 52,917,427 元及港幣 55,031,160 元。逾期貸款及放款的抵押品主要包括借款人的股權。
- (v) There were no repossessed assets held as of 30 June 2025 and 31 December 2024.
於 2025 年 6 月 30 日及 2024 年 12 月 31 日，並沒有收回資產。
- (vi) There were HK\$873,135,842 and HK\$795,562,807 specific provisions for overdue loans and advances as of 30 June 2025 and 31 December 2024 respectively.
於 2025 年 6 月 30 日及 2024 年 12 月 31 日，對逾期貸款及放款的特定準備金分別為港幣 873,135,842 元及港幣 795,562,807 元。

ADDITIONAL INFORMATION**附加資料****6. NON-BANK MAINLAND EXPOSURES**

對內地非銀行業的風險承擔

30 June 2025

2025 年 6 月 30 日

Types of Counterparties 交易對手種類	On-balance sheet exposure 資產負債表內 風險承擔 HK\$'m 港幣百萬元	Off-balance sheet exposure 資產負債表外風 險承擔 HK\$'m 港幣百萬元	Total 合計 HK\$'m 港幣百萬元
1. Central government, central government-owned entities and their subsidiaries and JVs 中央政府、中央政府擁有的企業及其子公司和合資企業	47	-	47
2. Local governments, local government-owned entities and their subsidiaries and JVs 地方政府、地方政府擁有的企業及其子公司和合資企業	-	-	-
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs 於中國內地居住的中國公民或於中國內地註冊成立的其他企業及其子公司和合資企業	4,652	3,010	7,662
4. Other entities of central government not reported in item 1 above 在上述第 1 項中未報告的其他中央政府企業	-	-	-
5. Other entities of local governments not reported in item 2 above 在上述第 2 項中未報告的其他地方政府企業	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China 於中國內地境外居住的中國公民或於中國內地境外註冊成立的其他企業，其貸款用於中國內地	320	14	334
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 其他交易對手被本機構考慮為內地非銀行業的風險承擔	-	-	-
Total 合計	5,019	3,024	8,043
Total assets after provision 扣除準備金後的資產總額	85,045		
On-balance sheet exposures as percentage of total assets 資產負債表內風險承擔佔資產總額的百分比	5.90%		

ADDITIONAL INFORMATION**附加資料****7. NON-BANK MAINLAND EXPOSURES (continued)**

對內地非銀行業的風險承擔(續)

31 December 2024

2024年12月31日

Types of Counterparties 交易對手種類	On-balance sheet exposure 資產負債表內 風險承擔 HK\$m 港幣百萬元	Off-balance sheet exposure 資產負債表外風 險承擔 HK\$m 港幣百萬元	Total 合計 HK\$m 港幣百萬元
1. Central government, central government-owned entities and their subsidiaries and JVs 中央政府、中央政府擁有的企業及其子公司和合資企業	-	-	-
2. Local governments, local government-owned entities and their subsidiaries and JVs 地方政府、地方政府擁有的企業及其子公司和合資企業	-	-	-
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs 於中國內地居住的中國公民或於中國內地註冊成立的其他企業及其子公司和合資企業	5,000	3,972	8,972
4. Other entities of central government not reported in item 1 above 在上述第1項中未報告的其他中央政府企業	-	-	-
5. Other entities of local governments not reported in item 2 above 在上述第2項中未報告的其他地方政府企業	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China 於中國內地境外居住的中國公民或於中國內地境外註冊成立的其他企業，其貸款用於中國內地	370	130	500
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 其他交易對手被本機構考慮為內地非銀行業的風險承擔	-	-	-
Total 合計	5,370	4,102	9,472
Total assets after provision 扣除準備金後的資產總額	75,860		
On-balance sheet exposures as percentage of total assets 資產負債表內風險承擔佔資產總額的百分比	7.08%		

ADDITIONAL INFORMATION

附加資料

8. INTERNATIONAL CLAIMS

國際債權

International claims are disclosed by country or geographical segment based on the physical location of the counterparty in which not less than 10% of total international claims (including Hong Kong) after taking into account the transfer of risks. In general, such transfer of risk takes place if the claims are guaranteed by party in a country, which is different from that of the counterparty, or if the claims are on an overseas branch of a bank whose head office is located in another country.

國家或區域分類的國際債權資料披露是在計算認可風險轉移後，該國家或區域有不少於本分行的國際債權總額的 10% (包括香港)。一般而言，當有關貸款及放款的債權獲得並非由交易對手所在地的國家之一方擔保，或該債權的履行對象是某銀行的海外分行而該銀行的總辦事處並非設於交易對手的所在地，風險便會轉移。

	<u>Banks</u> <u>銀行</u>	<u>Official</u> <u>sector</u> <u>官方機構</u>	<u>Non-bank private</u> <u>sector</u> <u>非銀行私營機構</u>		<u>Total</u> <u>合計</u>
			<u>Non-bank</u> <u>financial</u> <u>institutions</u> <u>非銀行金融</u> <u>機構</u>	<u>Non-</u> <u>financial</u> <u>private</u> <u>sectors</u> <u>非金融私營</u> <u>機構</u>	
As at 30 June 2025 截至 2025 年 6 月 30 日	HK\$m 港幣百萬元	HK\$m 港幣百萬元	HK\$m 港幣百萬元	HK\$m 港幣百萬元	HK\$m 港幣百萬元
1. Developed countries 已發展國家	50,370	3,017	2,129	6,137	61,653
of which 其中：					
- Italy 意大利	44,887	-	-	870	45,757
2. Offshore centres 離岸中心	5	16	-	10,273	10,294
3. Developing Asia and Pacific 發展中的亞太區國家	1,644	56	142	1,695	3,537
As at 31 December 2024 截至 2024 年 12 月 31 日					
1. Developed countries 已發展國家	43,199	2,651	1,955	6,605	54,410
of which 其中：					
- Italy 意大利	38,961	143	-	895	39,999
2. Offshore centres 離岸中心	4,040	143	-	6,234	10,417
3. Developing Asia and Pacific 發展中的亞太區國家	3,356	143	122	917	4,538

ADDITIONAL INFORMATION**附加資料****9. FOREIGN CURRENCY EXPOSURES****外匯風險**

The foreign currency exposures are prepared in accordance with the HKMA banking return of "Foreign Currency Position" completion instructions. Foreign currencies, which constitutes not less than 10% of the total net position in all foreign currencies of the Branch, are disclosed as follows:

外匯風險額乃根據金融管理局「持有外匯情況申報表之填報指示」準備所得。本分行的外幣倉盤淨額佔整體外幣倉盤淨額不少於 10% 的外幣倉盤資料如下：

30 June 2025 2025 年 6 月 30 日	USD 美元	EUR 歐羅	JPY 日元	AUD 澳元	Others 其他	Total 合計
HK\$'m 港幣百萬元						
Spot assets 現貨資產	53,315	13,727	8,126	7,605	2,214	84,987
Spot liabilities 現貨負債	(35,300)	(46,718)	(759)	(1,520)	(666)	(84,963)
Forward purchases 遠期買入	13,087	40,406	414	-	1,699	55,606
Forward sales 遠期賣出	(31,002)	(7,361)	(7,804)	(6,076)	(3,249)	(55,492)
Net long / (short) position 長/(短) 盤淨額	100	54	(23)	9	(2)	138
Net structural position 結構性持有淨額	-	-	-	-	-	-
31 December 2024 2024 年 12 月 31 日	USD 美元	EUR 歐羅	JPY 日元	AUD 澳元	Others 其他	Total 合計
HK\$'m 港幣百萬元						
Spot assets 現貨資產	47,134	12,501	8,579	7,554	500	76,268
Spot liabilities 現貨負債	(39,628)	(33,804)	(441)	(2,400)	(349)	(76,622)
Forward purchases 遠期買入	6,194	23,933	596	2,489	1,838	35,050
Forward sales 遠期賣出	(13,708)	(2,594)	(8,756)	(7,630)	(1,990)	(34,678)
Net long / (short) position 長/(短) 盤淨額	(8)	36	(22)	13	(1)	18
Net structural position 結構性持有淨額	-	-	-	-	-	-

ADDITIONAL INFORMATION**附加資料****10. OFF-BALANCE SHEET EXPOSURES****資產負債表外之項目****(i) Contingent Liabilities and commitments****或然負債及承擔**

The following is a summary of the contractual or notional amounts of each material class of contingent liability and commitment outstanding:

下列為尚未履行之每項重大或然負債及承擔類別之合約或名義數額概要：

	30 June 2025 2025 年 6 月 30 日	31 December 2024 2024 年 12 月 31 日
	HK\$'000 港幣千元	HK\$'000 港幣千元
Direct credit substitutes 直接信貸替代項目	980,032	2,201,566
Transaction-related contingencies 與交易有關的或然項目	-	-
Trade-related contingencies 與貿易有關的或然項目	225,897	284,681
Note issuance and revolving underwriting facilities 票據發行及循環包銷安排	-	-
Other commitments 其他承擔	6,450,273	5,305,336
Others - Forward forward deposits placed 其他 - 遠期有期存款	130,521	276,888
	<u>7,786,723</u>	<u>8,068,471</u>

(ii) Derivatives**衍生工具**

The following is a summary of the total contractual or notional amount of derivative transactions:

下列為每項重大衍生工具類別之合約或名義數額概要：

	30 June 2025 2025 年 6 月 30 日	31 December 2024 2024 年 12 月 31 日
	HK\$'000 港幣千元	HK\$'000 港幣千元
Exchange rate-related derivative contracts (excluded forward foreign exchange contracts arising from swap deposit arrangements) 匯率合約類衍生工具 (不包括掉期存款安排所產生之遠期外匯合約)	55,623,521	35,166,851
Interest rate derivative contracts 利率衍生工具合約	94,971,692	80,316,048
Others 其他	-	-
	<u>150,595,213</u>	<u>115,482,899</u>

ADDITIONAL INFORMATION**附加資料****10. OFF-BALANCE SHEET EXPOSURES (continued)****資產負債表外之項目(續)****(ii) Derivatives (continued)****衍生工具 (續)**

The total fair value of the above off-balance sheet derivative transactions which have been taken into account the effects of bilateral netting arrangement are as follows:

有關對上述資產負債表外之衍生工具項目計入雙邊淨額安排影響的總公平價值，詳情如下：

	30 June 2025 2025 年 6 月 30 日	31 December 2024 2024 年 12 月 31 日
	HK\$'000 港幣千元	HK\$'000 港幣千元
Exchange rate-related contracts 匯率合約	646,961	308,202
Valid bilateral netting agreement 雙邊淨額合約	-	-
	<u>646,961</u>	<u>308,202</u>
Interest rate derivative contracts 利率合約	127,924	545,270
Valid bilateral netting agreement 雙邊淨額合約	-	-
	<u>127,924</u>	<u>545,270</u>
Others 其他	-	-
	<u>774,885</u>	<u>853,472</u>

The notional amounts of the off-balance sheet instruments indicate the volume of transactions outstanding at the balance sheet date and do not represent amounts at risk.

資產負債表外之工具的合約或名義數額僅為顯示資產負債表上業務額的指標，與所涉及的潛在風險無關。

ADDITIONAL INFORMATION**附加資料****11. LIQUIDITY RATIOS****流動性資料**

	For the period From 01.04.2025 To 30.06.2025	For the period From 01.01.2025 To 31.03.2025	For the period From 01.01.2024 To 30.06.2024
	截至 2025 年 4 月 1 日至 2025 年 6 月 30 日	截至 2025 年 1 月 1 日至 2025 年 3 月 31 日	截至 2024 年 1 月 1 日至 2024 年 6 月 30 日
Average Liquidity Maintenance Ratio ("LMR")			
平均流動資金比率	<u>42.90%</u>	<u>44.67%</u>	<u>49.27%</u>

The average LMR is calculated based on the arithmetic mean of each calendar month's average LMR calculated during the reporting period in accordance with the Banking (Liquidity) Rules and complies with the minimum requirement of 25% as stipulated by the Hong Kong Monetary Authority (HKMA).

根據「銀行業(流動性)規則」，平均流動性維持比率是基於報告期內每個公曆月的平均流動性維持比率的算術平均數，該比率符合香港金融管理局所訂立的最低 25% 要求。

11. DISCLOSURE ON REMUNERATION**薪酬披露**

According to the Supervisory Policy Manual ("SPM") CG-5 "Guideline on a Sound Remuneration System" issued by HKMA, the Branch, as an overseas-incorporated Authorized Institution is not required to make separate disclosures in respect of the remuneration system applicable to their Hong Kong operations. The disclosures made by Head Office in the Annual Report also cover information as set out in the said Guideline, where appropriate. The relevant Annual Report can be viewed in the Investor Relations section of the Intesa Sanpaolo website: www.group.intesasanpaolo.com

根據香港金融管理局頒佈的監管政策手冊 CG-5《穩健的薪酬制度指引》，本分行作為一間海外註冊成立認可機構，不須對其香港營運的薪酬制度另作披露。本行總行於年報上所作出的披露，如適用，亦已涵蓋上述指引的信息要求。相關年報於意大利聯合聖保羅銀行股份有限公司網站 www.group.intesasanpaolo.com 的投資者關係部分可供參閱。

BANK INFORMATION (CONSOLIDATED BASIS)**銀行資料(按綜合基準)**

The following information is based on the consolidated financial statements of Intesa Sanpaolo S.p.A. as of 30 June 2025, 31 December 2024 and 30 June 2024.

以下資料乃根據於 2025 年 6 月 30 日、2024 年 12 月 31 日及 2024 年 6 月 30 日意大利聯合聖保羅銀行股份有限公司的綜合帳目編制。

(i) Capital adequacy ratio and shareholders' funds
資本充足比率和股東資金

	30 June 2025 2025 年 6 月 30 日	31 December 2024 2024 年 12 月 31 日
Capital adequacy ratio 資本充足比率	18.50%	19.00%

The capital adequacy ratio is computed in accordance with the Basel Capital Accord taking into consideration of an allowance for market risk.

資本充足比率是根據《巴塞爾資本協定》計算，並已考慮市場風險因素。

	30 June 2025 2025 年 6 月 30 日 EUR'm 歐羅百萬元	31 December 2024 2024 年 12 月 31 日 EUR'm 歐羅百萬元
Aggregate amount of shareholders' funds 股東資金總額	66,519	65,176

(ii) Other financial information
其他財務資料

	30 June 2025 2025 年 6 月 30 日 EUR'm 歐羅百萬元	31 December 2024 2024 年 12 月 31 日 EUR'm 歐羅百萬元
Total assets 資產總額	943,452	933,285
Total liabilities 負債總額	876,933	868,109
Total loans and advances 貸款及放款總計	517,443	518,702
Total customer deposits 客戶存款總計	746,420	761,938
	Period ended 30 June 2025 期末 2025 年 6 月 30 日 EUR'm 歐羅百萬元	Period ended 30 June 2024 期末 2024 年 6 月 30 日 EUR'm 歐羅百萬元
Profit before taxation 除稅前盈利	7,608	6,913

The financial information of Intesa Sanpaolo S.p.A. have been prepared in accordance with International Financial Reporting Standards and the comparative information have been restated to conform with the current period's presentation.

意大利聯合聖保羅銀行股份有限公司的財務資料是按照國際財務報告準則的規定編制，比較數字已作出調整，以符合本期的呈列方式。

CHIEF EXECUTIVE'S DECLARATION

行政總裁聲明

This is to certify that the information disclosed above complies with the Banking (Disclosure) rules and the disclosure standards set out in the Supervisory Policy Manual - "Guideline on the Application of the Banking (Disclosure) Rules" issued by the Hong Kong Monetary Authority and is not false or misleading.

茲證明上述所披露之財務資料乃遵照「銀行業(披露)規則」及由香港金融管理局頒佈之監管政策手冊之披露準則，並無虛假或誤導內容。



Rosario Pedicini
Chief Executive
行政總裁



Francesco Rinaldi
Alternate Chief Executive
副行政總裁

26 September 2025
2025 年 9 月 26 日