



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 2026
截至2026年6月30日

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PROFIT AND LOSS ACCOUNT**損益表**

For the period ended 30 June 2026

截至 2026 年 6 月 30 日期間之損益表

	Notes	30 June 2026 2026 年 6 月 30 日 HK\$'000 港幣千元	30 June 2025 2025 年 6 月 30 日 HK\$'000 港幣千元
NET INTEREST INCOME			
淨利息收入			
Interest income		1,671,879	1,886,732
利息收入			
Interest expenses		(1,268,217)	(1,335,405)
利息開支			
		<u>403,662</u>	<u>551,327</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		(142,035)	(142,085)
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		(1,194)	471
Gains less losses from other trading activities 來自其他交易活動的收益減虧損		32,207	5,996
Gains less losses from non-trading activities 來自非交易活動的收益減虧損		37,527	27,547
Net fees and commission income 費用及佣金收入淨額	1	385,051	29,289
Other income 其他收入		367	61
		<u>715,585</u>	<u>472,606</u>
TOTAL INCOME			
總收入			
OPERATING EXPENSES			
經營開支			
Staff expenses		(48,572)	(46,095)
員工開支			
Rental expenses		(13,169)	(14,516)
租金開支			
Other expenses		(7,147)	(7,852)
其他開支			
		<u>(68,888)</u>	<u>(68,463)</u>
TOTAL OPERATING EXPENSES			
總經營開支			
Net charges for impairments on loans and advances 貸款及應收款項減值損失		(54,355)	(91,457)
		<u>592,342</u>	<u>312,686</u>
PROFIT/(LOSS) BEFORE TAXATION			
除稅利潤 / (虧損)			
Tax (Expense) / Income 稅項(開支) / 收入		(95,002)	(41,055)
Extraordinary Profit/Loss 除稅後非經常盈利		1	322
		<u>497,341</u>	<u>271,953</u>
PROFIT/(LOSS) AFTER TAXATION			
除稅後利潤 / (虧損)			

BALANCE SHEET**資產負債表**

Period ended 30 June 2026

截至 2026 年 6 月 30 日期間之資產負債表

		30 June 2026 2026 年 6 月 30 日 HK\$'000 港幣千元	31 December 2025 2025 年 12 月 31 日 HK\$'000 港幣千元
	Notes		
ASSETS			
資產			
Cash and balances with banks		86,590	118,113
現金及銀行結餘			
Due from Exchange Fund		5,726	4,714
存於外匯基金款項			
Amount due from overseas offices of the institution		31,589,845	45,880,835
存放於本機構的海外辦事處的數額			
Trade bills		445,273	264,376
貿易匯票			
Financial assets measured at fair value through other comprehensive income		18,008,994	19,167,752
以公允價值計入其他全面收益的金融資產			
Loans and receivables	2	26,380,966	17,148,271
貸款及應收款項			
Property, plant and equipment and investment properties		53,056	56,353
物業、工業裝置及設備以及投資物業			
Total assets		76,570,450	82,640,414
資產總額			
LIABILITIES			
負債			
Deposits and balances from banks		4,968,315	5,932,509
尚欠銀行存款和結餘			
Deposits from customers	3	6,781,858	6,936,267
客戶存款			
Due to Exchange Fund		-	-
結欠外匯基金款項			
Amount due to overseas offices of the institution		61,362,421	67,005,682
結欠本機構的海外辦事處的數額			
Other liabilities		3,457,856	2,765,956
其他負債			
Total liabilities		76,570,450	82,640,414
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 2026 2026 年 6 月 30 日	30 June 2025 2025 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	390,697	32,792
Commission expenses, gross 佣金支出總額	(5,646)	(3,503)
Net fees and commission income 收費及佣金收入淨額	<u>385,051</u>	<u>29,289</u>

2. LOANS AND RECEIVABLES**貸款及應收款項**

	Notes	30 June 2026 2026 年 6 月 30 日 HK\$'000 港幣千元	31 December 2025 2025 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	24,832,582	15,491,351
- Collective provisions 集體準備金	2 (iv), 4	(26,181)	(13,898)
- Specific provisions 特定準備金	4	(409,627)	(406,429)
		<u>24,396,774</u>	<u>15,071,024</u>
(ii) Loans and advances to banks Provisions for impaired loans 對銀行貸款及放款		-	-
- Collective provisions 集體準備金	2 (iv), 4	-	-
		<u>-</u>	<u>-</u>
(iii) Other accounts 其他帳戶		2,649,121	2,697,020
Provisions for impaired loans 為已減值貸款及應收款項而提撥準備金			
- Collective provisions 集體準備金	2 (iv), 4	(45,913)	(5,309)
- Specific provisions 特定準備金	4	(619,016)	(614,464)
		<u>1,984,192</u>	<u>2,077,247</u>
		<u>26,380,966</u>	<u>17,148,271</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 were 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 2026 2026 年 6 月 30 日	31 December 2025 2025 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	474,663	469,792
Specific Provisions 特定準備金	409,627	406,429
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	1.91%	3.03%

As of 30 June 2026 and 31 December 2025, there were collaterals of HK\$56,263,985 and HK\$56,035,149 for impaired loans and advances to customers respectively.
2026 年 6 月 30 日及 2025 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 56,263,985 元及港幣 56,035,149 元。

- (vi) There were no impaired loans and advances to banks as of 30 June 2026 and 31 December 2025.
於 2026 年 6 月 30 日及 2025 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 2026 2026 年 6 月 30 日	31 December 2025 2025 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	6,323,296	6,793,154
Time, call and notice deposits 定期、短期通知及通知存款	458,562	143,113
	<u>6,781,858</u>	<u>6,936,267</u>

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 2026 2026 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 2025 於 2025 年 12 月 31 日	19,207	1,020,893	1,040,100
Charge for the period 本期準備	60,096	186	60,282
Amounts recoveries 本期收回款項	-	-	-
Amounts released 本期釋放	(5,927)	-	(5,927)
Amounts written-off 本期撇帳	-	-	-
Exchange differences 匯兌差額	(1,282)	7,564	6,282
As of 30 June 2026 於 2026 年 6 月 30 日	<u>72,094</u>	<u>1,028,643</u>	<u>1,100,737</u>
Provisions against: 準備金給予：			
Advances to banks 銀行及其他金融機構之貸款	1	-	1
Advances to customers 客戶之貸款	26,181	409,627	435,808
Trade bills 貿易匯票	219	-	219
Other accounts 其他帳戶	45,693	-	45,693
Accrued interest 應計利息	-	619,016	619,016
	<u>72,094</u>	<u>1,028,643</u>	<u>1,100,737</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 2025 2025 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 2024 於 2024 年 12 月 31 日	18,828	1,541,458	1,560,286
Charge for the period 本期準備	13,895	65,766	79,661
Amounts recoveries 本期收回款項	-	1,255	1,255
Amounts released 本期釋放	(13,718)	(2,134)	(15,852)
Amounts written-off 本期撇帳	-	(588,962)	(588,962)
Exchange differences 匯兌差額	202	3,510	3,712
As of 31 December 2025 於 2025 年 12 月 31 日	<u>19,207</u>	<u>1,020,893</u>	<u>1,040,100</u>
Provisions against: 準備金給予：			
Advances to banks 銀行及其他金融機構之貸款	6	-	6
Advances to customers 客戶之貸款	13,898	406,429	420,327
Trade bills 貿易匯票	785	-	785
Other accounts 其他帳戶	4,518	-	4,518
Accrued interest 應計利息	-	614,464	614,464
	<u>19,207</u>	<u>1,020,893</u>	<u>1,040,100</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 2026 2026 年 6 月 30 日		31 December 2025 2025 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	130,942	13,754	168,236	37
Manufacturing 製造業	456,122	1	146,555	-
Building and construction, property development and investment 建築與施工、房地產開發與投資	1	-	3	-
Transport and transport equipment 運輸及運輸設備	-	-	-	-
Information Technology 資訊科技	102,960	9	103,480	9
Electricity and gas 電力及氣體燃料	-	-	-	-
Others 其他	182,068	-	187,239	1
Trade finance 貿易融資	1,548,541	-	338,507	-
Loans and advances for use outside Hong Kong 香港以外使用的貸款及放款	22,411,948	2,956,647	14,547,331	2,126,009
Total gross amount of loans and advances to customers 客戶貸款及放款總額	<u>24,832,582</u>	<u>2,970,411</u>	<u>15,491,351</u>	<u>2,126,056</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 2026

2026 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
Japan 日本	6,988,900	-	-
Cayman Islands 開曼群島	4,737,500	-	-
Italy 意大利	2,190,304	-	-
Hong Kong 香港	1,740,637	-	-
Others 其他	9,175,241	465,891	409,627
	<u>24,832,582</u>	<u>465,891</u>	<u>409,627</u>

31 December 2025

2025 年 12 月 31 日

Japan 日本	-	-	-
Cayman Islands 開曼群島	4,723,049	-	-
Italy 意大利	2,405,388	-	-
Hong Kong 香港	430,921	-	-
Others 其他	7,931,993	494,116	406,429
	<u>15,491,351</u>	<u>494,116</u>	<u>406,429</u>

The overdue and impaired loans and advances to customers are attributed to the exposures in China and Brazil as of 30 June 2026. (31 December 2025: China and Brazil).

於 2026 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。(2025 年 12 月 31 日：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 2026 2026 年 6 月 30 日		31 December 2025 2025 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	465,891	1.88%	462,464	2.99%
Total overdue advances 已逾期放款合計	465,891	1.88%	462,464	2.99%

- (ii) There was no rescheduled loan as of 30 June 2026 and 31 December 2025.
於 2026 年 6 月 30 日及 2025 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 2026 and 31 December 2025.
於 2026 年 6 月 30 日及 2025 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\$56,263,985 and HK\$56,035,149 in respect of the overdue loans and advances, consisted mainly of the equity shares of the borrower as of 30 June 2026 and 31 December 2025 respectively.
於 2026 年 6 月 30 日及 2025 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 56,263,985 元及港幣 56,035,149 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 2026 and 31 December 2025.
於 2026 年 6 月 30 日及 2025 年 12 月 31 日，並沒有收回資產。
- (vi) There were HK\$409,626,803 and HK\$406,429,041 specific provisions for overdue loans and advances as of 30 June 2026 and 31 December 2025 respectively.
於 2026 年 6 月 30 日及 2025 年 12 月 31 日，對逾期貸款及放款的特定準備金分別為港幣 409,626,803 元及港幣 406,429,041 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 2026

2026 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	45	-	45
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	4,276	1,996	6,272
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	1,824	10,499	12,323
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	6,145	12,495	18,640
Total assets after provision 扣除準備金後的資產總額	76,570		
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	8.03%		

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 2025

2025 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	89	-	89
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	3,206	166	3,372
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	250	12,021	12,271
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	3,545	12,187	15,732
Total assets after provision 扣除準備金後的資產總額	82,640		
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	4.29%		

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 2026 截至 2026 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	37,702	2,066	2,153	14,645	56,566
of which 其中：					
- Italy 意大利	31,770	-	-	596	32,366
2. Offshore centres 離岸中心	188	16	39	7,069	7,312
3. Developing Asia and Pacific 發展中的亞太區國家	938	148	273	2,132	3,491
As at 31 December 2025 截至 2025 年 12 月 31 日					
1. Developed countries 已發展國家	51,684	2,804	2,177	7,495	64,160
of which 其中：					
- Italy 意大利	46,173	-	-	596	46,769
2. Offshore centres 離岸中心	124	16	-	6,510	6,650
3. Developing Asia and Pacific 發展中的亞太區國家	727	153	161	1,525	2,566

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 2026 2026 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	50,761	13,434	2,051	8,168	1,396	75,810
Spot liabilities 現貨負債	(48,762)	(24,813)	(39)	(1,294)	(488)	(75,396)
Forward purchases 遠期買入	5,010	16,787	145	4,096	1,587	27,625
Forward sales 遠期賣出	(6,996)	(5,379)	(2,178)	(10,948)	(2,504)	(28,005)
Net long / (short) position 長/(短) 盤淨額	13	29	(21)	22	(9)	34
Net structural position 結構性持有淨額	-	-	-	-	-	-
31 December 2025 2025 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	52,769	13,694	6,068	7,542	2,103	82,176
Spot liabilities 現貨負債	(42,989)	(34,962)	(1,569)	(1,413)	(1,263)	(82,196)
Forward purchases 遠期買入	4,822	22,087	284	377	1,851	29,421
Forward sales 遠期賣出	(14,630)	(777)	(4,810)	(6,488)	(2,690)	(29,395)
Net long / (short) position 長/(短) 盤淨額	(28)	42	(27)	18	1	6
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 2026 2026 年 6 月 30 日	31 December 2025 2025 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	3,161,267	2,008,583
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	315,785	243,294
Note issuance and revolving underwriting facilities 票據發行及循環包銷安排	-	-
Other commitments 其他承擔	43,062,135	17,715,192
Others - Forward forward deposits placed 其他 - 遠期有期存款	2,264,723	457,650
	<u>48,803,910</u>	<u>20,424,719</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 2026 2026 年 6 月 30 日	31 December 2025 2025 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)	28,156,422	29,479,981
Interest rate derivative contracts 利率衍生工具合約	96,110,141	80,277,898
Others 其他	-	-
	<u>124,266,563</u>	<u>109,757,879</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 2026 2026 年 6 月 30 日	31 December 2025 2025 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	228,374	280,769
Valid bilateral netting agreement 雙邊淨額合約	-	-
	<u>228,374</u>	<u>280,769</u>
Interest rate derivative contracts 利率合約	221,391	124,026
Valid bilateral netting agreement 雙邊淨額合約	-	-
	<u>221,391</u>	<u>124,026</u>
Others 其他	-	-
	<u>449,765</u>	<u>404,795</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 01.04.2026 To 30.06.2026	For the period From 01.01.2026 To 31.03.2026	For the period From 01.01.2025 To 30.06.2025
	截至 2026 年 4 月 1 日至 2026 年 6 月 30 日	截至 2026 年 1 月 1 日至 2026 年 3 月 31 日	截至 2025 年 1 月 1 日至 2025 年 6 月 30 日
Average Liquidity Maintenance Ratio ("LMR")			
平均流動資金比率	<u>50.79%</u>	<u>60.22%</u>	<u>43.79%</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。

12. 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 2026, 31 December 2025 and 30 June 2025.

以下資料乃根據於 2026 年 6 月 30 日、2025 年 12 月 31 日及 2025 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 2026 2026 年 6 月 30 日	31 December 2025 2025 年 12 月 31 日
Capital adequacy ratio 資本充足比率	18.90%	18.70%

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 2026 2026 年 6 月 30 日 EUR'm 歐羅百萬元	31 December 2025 2025 年 12 月 31 日 EUR'm 歐羅百萬元
Aggregate amount of shareholders' funds 股東資金總額	69,023	65,226

(ii) Other financial information**其他財務資料**

	30 June 2026 2026 年 6 月 30 日 EUR'm 歐羅百萬元	31 December 2025 2025 年 12 月 31 日 EUR'm 歐羅百萬元
Total assets 資產總額	992,669	959,887
Total liabilities 負債總額	923,646	894,661
Total loans and advances 貸款及放款總計	553,776	532,710
Total customer deposits 客戶存款總計	799,781	783,060
	Period ended 30 June 2026 期末 2026 年 6 月 30 日 EUR'm 歐羅百萬元	Period ended 30 June 2025 期末 2025 年 6 月 30 日 EUR'm 歐羅百萬元
Profit before taxation 除稅前盈利	8,298	7,608

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.

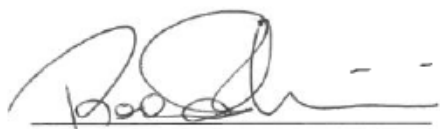
意大利聯合聖保羅銀行股份有限公司的財務資料是按照國際財務報告準則的規定編制，比較數字已作出調整，以符合本期的呈列方式。

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

28 September 2026
2026 年 9 月 28 日