

First Abu Dhabi Bank PJSC
Hong Kong Branch

第一阿布扎比銀行

香港分行

Financial Information Disclosure Statement
as of 30 June 2026

截至 2026 年 6 月 30 日止之財務資料披露聲明

First Abu Dhabi Bank PJSC, Hong Kong Branch 第一阿布扎比銀行香港分行

Financial Information Disclosure Statement

This disclosure of the financial information as at 30 June 2026 of First Abu Dhabi Bank PJSC, Hong Kong Branch is pursuant to the module on “Guideline on the Application of the Banking (Disclosure) Rules” in the Supervisory Manual issued by the Hong Kong Monetary Authority.

General Information

Incorporated in Abu Dhabi and listed on the Abu Dhabi Securities Exchange (ADX), First Abu Dhabi Bank PJSC (FAB) is the largest bank in the United Arab Emirates (UAE) providing a full range of banking products and services.

FAB Hong Kong branch is a branch of FAB licensed by the Hong Kong Monetary Authority in Hong Kong under the Banking Ordinance.

Chief Executive’s Declaration of Compliance

We enclose herewith the Key Financial Information Disclosure Statement for the period ended 30 June 2026, that are prepared under the Banking (Disclosure) Rules made pursuant to the Banking Ordinance, and to the best of my knowledge and belief, it is not false or misleading in any material respect.

財務資料披露聲明

本披露聲明根據香港金融管理局刊載於《監管政策手冊》的銀行業《披露》規則的應用指引，披露第一阿布扎比銀行香港分行在 2026 年 6 月 30 日財務資料。

一般資料

“第一阿布扎比銀行”(FAB) 在阿布扎比成立並於阿布扎比證券交易所 (ADX) 上市。作為阿拉伯聯合酋長國 (阿聯酋) 最大銀行，“第一阿布扎比銀行”為市場提供全方位的銀行產品和服務。

“第一阿布扎比銀行香港分行”為“第一阿布扎比銀行”分行，屬香港金融管理局監管之持牌銀行並遵循《銀行業條例》。

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行政總裁之遵從情況聲明

本公司謹將至2026年6月30日的主要財務資料披露聲明告呈覽。本聲明的內容是根據《銀行業條例》所訂立的銀行業《披露》規則編制，並且就本人所知及相信，乃真確無誤，亦不具誤導成分。



Helen Fung

Acting Chief Executive Officer
署理行政總裁

30 SEP 2026

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Disclosure Statement Available to The Public
披露聲明書可供公眾索閱

A copy of the Disclosure Statement has been uploaded on the FAB website, and hard copies may be obtained from the reception of First Abu Dhabi Bank PJSC Hong Kong Branch at Suites 705-8, 7 Floor, ICBC Tower, 3 Garden Road, Central, Hong Kong.

披露聲明的副本可於第一阿布扎比銀行網站查閱或向香港分行的接待處查詢，地址：香港中環花園道3號中國工商銀行大廈7樓705-8室。

A copy of the Disclosure Statement has been lodged with the Hong Kong Monetary Authority's Public Registry for public inspection. For any enquiry, please telephone (852) 3413 4388.

本披露聲明書的副本已存放於香港金融管理局的銀行查冊組，供公眾查閱。查詢電話(852) 3413 4388。

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	6 months ended 中年結算至 30 Jun 2026 2026 年 6 月 30 日 HK\$' 000 千港元	6 months ended 中年結算至 30 Jun 2025 2025 年 6 月 30 日 HK\$' 000 千港元
1. Income statement		
1. 損益結算表		
Interest income 利息收入	1,502,489	991,831
Interest expense 利息支出	(1,565,419)	(1,053,043)
Net interest income 利息收入淨額	(62,930)	(61,212)
Other operating income		
其他營業收入		
<i>Fees and commission income</i> 費用及佣金收入	6,437	3,921
<i>Fees and commission expense</i> 費用及佣金支出	(957)	(826)
Net commission income 佣金收入淨額	5,480	3,095
Gains less losses arising from trading in foreign currencies 非港元貨幣交易的收益減虧損	98,322	113,689
Gains less losses from other trading activities 其他交易活動的收益減虧損	(1,069)	26,794
Other income 其他收入	46,522	37,106
	149,255	180,684
Net operating income 營業收入淨額	86,325	119,472

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1. Income statement (Cont'd)		
1. 損益結算表(續)		
Operating expenses		
營業支出		
- Staff and rental expenses	(35,773)	(34,348)
• 人事費及租金支出		
- Head Office charges	(7,609)	(6,713)
• 總行支出		
- Other expenses	(14,112)	(7,757)
• 其他支出		
- Net release/(charges) of impairment allowance for impaired loans and receivables	631	1,393
• 回撥/(支出)已減值貸款及應收款項而提撥的準備金		
Total operating expenses	(56,863)	(47,425)
營業支出總額		
Profit before taxation	29,462	72,047
除稅前利潤		
Tax expense	(11,364)	(11,791)
稅項支出		
Profit after taxation	18,098	60,256
除稅後利潤		

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	As at 30 Jun 2026 2026 年 6 月 30 日 HK\$' 000 千港元	As at 31 Dec 2025 2025 年 12 月 31 日 HK\$' 000 千港元
2. Balance sheet		
2. 資產負債表		
ASSETS		
資產		
Cash and balance with banks (except those included in amount due from overseas offices of the institution)	48,340	29,333
現金及銀行餘額 (不包括存放於海外辦事處的金額)		
Amount due from overseas offices of the institution	80,166,725	50,615,796
存放於海外辦事處的金額		
Advances to customers	5,492,000	4,772,999
對客戶貸款		
Financial assets measured at fair value through profit or loss	-	222,278
以公平價值計量經損益表入帳的金融資產		
Investment securities	5,552,531	16,231,861
投資證券		
Property, plant and equipment	7,933	11,442
物業、廠房及設備		
Other assets	1,085,167	943,697
其他資產		
Total assets	92,352,696	72,827,406
總資產		

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	As at 30 Jun 2026 2026 年 6 月 30 日	As at 31 Dec 2025 2025 年 12 月 31 日
	HK\$' 000 千港元	HK\$' 000 千港元
2. Balance sheet (Cont'd)		
2. 資產負債表(續)		
LIABILITIES		
負債		
Deposits and balances from banks (except those included in amount due to overseas offices)	21,973,132	25,328,318
銀行同業存款及結餘（不包括結欠海外辦事處的金額）		
Deposits from customers	24,571,158	21,738,285
客戶存款		
- Demand deposits and current accounts	132,578	148,615
• 活期存款及往來賬戶		
- Savings deposits	-	-
• 儲蓄存款		
- Time deposits	24,438,580	21,589,670
• 定期存款		
Certificates of deposit issued	-	150,000
已發行存款證		
Amount due to overseas offices of the institution	43,897,152	24,004,680
結欠海外辦事處的金額		
Other liabilities	1,814,852	1,510,598
其他負債		
Reserves	96,402	95,525
儲備		
Total liabilities	92,352,696	72,827,406
總負債		

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3. Additional balance sheet information

3. 其他資產負債表資料

(a) Net loans and advances to customers and banks

(a) 已減值客戶及銀行貸款

	30 Jun 2026 2026 年 6 月 30 日			
	Gross Advance	Stage 3 expected credit loss allowances	Stage 1 and 2 expected credit loss allowances	Net advances to customers and banks
	放款毛額	第三階段 預期信貸損失撥備	第一及第二階段 預期信貸損失撥備	已減值貸款 (客戶及銀行)
	HK\$' 000 千港元	HK\$' 000 千港元	HK\$' 000 千港元	HK\$' 000 千港元
Advances to Customers 對客戶貸款	5,478,921	-	4,380	5,474,541
Accrued Interest 應計利息	13,079	-	14	13,065
	5,492,000	-	4,394	5,487,606

	31 Dec 2025 2025 年 12 月 31 日			
	Gross Advance	Stage 3 expected credit loss allowances	Stage 1 and 2 expected credit loss allowances	Net advances to customers and banks
	放款毛額	第三階段 預期信貸損失撥備	第一及第二階段 預期信貸損失撥備	已減值貸款 (客戶及銀行)
	HK\$' 000 千港元	HK\$' 000 千港元	HK\$' 000 千港元	HK\$' 000 千港元
Advances to Customers 對客戶貸款	4,761,809	-	5,006	4,756,803
Accrued Interest 應計利息	11,190	-	20	11,170
	4,772,999	-	5,026	4,767,973

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3. Additional balance sheet information (Cont'd)
 3. 其他資產負債表資料(續)

(a) Net loans and advances to customers and banks (Cont'd)
 (a) 已減值客戶及銀行貸款(續)

Impairment allowances are booked in Hong Kong Branch and determined based on the expected credit loss provision requirement of IFRS9. Booking of expected credit loss allowances are based on assessment completed by the Head Office in the UAE.

減值撥備是於香港分行賬上提撥，並根據 IFRS9 預期信用損失撥備金的要求而釐定。香港分行的預期信用損失撥備金是由阿聯酋總行評估決定。

As there were no impaired loans and advances to customers as of 30 June 2026 and 31 December 2025, no stage 3 expected credit loss allowance were made at the branch level as at 30 June 2026 and 31 December 2025.

香港分行於 2026 年 6 月 30 日及 2025 年 12 月 31 日並沒有減值貸款，故本分行在 2026 年 6 月 30 日及 2025 年 12 月 31 日沒有提撥第三階段預期信貸損失撥備。

	30 Jun 2026 2026 年 6 月 30 日	31 Dec 2025 2025 年 12 月 31 日
	HK\$' 000 千港元	HK\$' 000 千港元
Impaired loans and advances:		
個別評估已減值客戶貸款:		
Impaired loans and advances to customers 個別評估已減值客戶貸款	-	-
Stage 3 expected credit loss allowance 第三階段預期信貸損失撥備	-	-
Percentage of non-performance loan to total advance to customers 不良貸款佔客戶貸款總額百分比	-	-
Market value of collateral 抵押品市值	-	-

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3. Additional balance sheet information (Cont'd)

3. 其他資產負債表資料(續)

(b) Analysis of advances to customers by industry sector based on categories and definitions used by the Hong Kong Monetary Authority ('HKMA').

(b) 根據香港金融管理局（「香港金管局」）所用類別及定義按行業分析客戶貸款。

	30 Jun 2026 2026年6月30日		31 Dec 2025 2025年12月31日	
	Gross Loans and Advances	Amount covered by collateral	Gross Loans and Advances	Amount covered by collateral
	貸款總額 HK\$' 000 千港元	受抵押品覆蓋的金額 HK\$' 000 千港元	貸款總額 HK\$' 000 千港元	受抵押品覆蓋的金額 HK\$' 000 千港元
Loans and advances for use in Hong Kong 在香港使用之貸款總額	1,110,000	710,000	700,000	700,000
Industrial, commercial, and financial:				
工業、商業及金融業				
- Manufacturing • 製造業	-	-	-	-
- Property development • 物業發展	-	-	-	-
- Property investment • 物業投資	-	-	-	-
- Wholesale and retail trade • 批發及零售業	-	-	-	-
- Financial concerns • 金融業	-	-	-	-
- Others • 其他	1,110,000	710,000	700,000	700,000
Trade Finance 貿易融資	-	-	-	-
Loans and advances for use outside Hong Kong 在香港以外使用的貸款	4,368,921	407,811	4,061,809	413,007
Gross advances to customers 貸款總額	5,478,921	1,117,811	4,761,809	1,113,007

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3. Additional balance sheet information (Cont'd)

3. 其他資產負債表資料(續)

(c) Analysis of gross amount of advances to customers by countries or geographical areas are as follows:

(c) 按照貸方所在國家或區域的分類的客戶貸款總額分析如下:

	30 Jun 2026 2026 年 6 月 30 日	31 Dec 2025 2025 年 12 月 31 日
	HK\$' 000 千港元	HK\$' 000 千港元
By countries or geographical areas		
按照貸方所在國家或區域的分類		
Hong Kong 香港	3,565,485	3,173,883
Egypt 埃及	1,913,436	1,587,926

Advances to customers by geographical area are reported where it constitutes 10% or more of the total advances to customers and classified according to the location of the counterparties.

如按地區劃分的客戶貸款佔客戶貸款總額的 10% 或以上，則予以呈報，並按交易對手地點分類。

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3. Additional balance sheet information (Cont'd)
 3. 其他資產負債表資料(續)

(d)(i) Breakdown of overdue loans and advances to customers by countries or geographical areas are as follows:

(d)(i) 按地區劃分的逾期客戶貸款明細:

Hong Kong
 香港

	30 Jun 2026 2026 年 6 月 30 日		31 Dec 2025 2025 年 12 月 31 日	
	Gross Loans and Advances to customers	% of total advances to customers	Gross Loans and Advances to customers	% of total advances to customers
	客戶貸款總額 HK\$' 000 千港元	佔客戶貸款總百 分比	客戶貸款總額 HK\$' 000 千港元	佔客戶貸款總百 分比
Gross advances overdue for: 逾期貸款總額				
More than 1 month and up to 3 months 逾期一個月至三個月	-	-	-	-
More than 3 months and up to 6 months 逾期三個月至六個月	-	-	-	-
More than 6 months and up to 1 year 逾期六個月至一年	-	-	-	-
More than 1 year 逾期超過一年	-	-	-	-
Total overdue advances 總逾期貸款額	-	-	-	-

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3. Additional balance sheet information (Cont'd)

3. 其他資產負債表資料(續)

(d)(i) Breakdown of overdue loans and advances to customers by countries or geographical areas are as follows (Cont'd):

(d)(i) 按地區劃分的逾期客戶貸款明細(續):

Egypt

埃及

	30 Jun 2026 2026 年 6 月 30 日		31 Dec 2025 2025 年 12 月 31 日	
	Gross Loans and Advances to customers	% of total advances to customers	Gross Loans and Advances to customers	% of total advances to customers
	客戶貸款總額 HK\$' 000 千港元	佔客戶貸款總百 分比	客戶貸款總額 HK\$' 000 千港元	佔客戶貸款總百 分比
Gross advances overdue for: 逾期貸款總額				
More than 1 month and up to 3 months 逾期一個月至三個月	-	-	-	-
More than 3 months and up to 6 months 逾期三個月至六個月	-	-	-	-
More than 6 months and up to 1 year 逾期六個月至一年	-	-	-	-
More than 1 year 逾期超過一年	-	-	-	-
Total overdue advances 總逾期貸款額	-	-	-	-

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3. Additional balance sheet information (Cont'd)
 3. 其他資產負債表資料(續)

(d)(ii) Breakdown of impaired loans and advances to customers by countries or geographical areas are as follows:
 (d)(ii) 按地區劃分的已減值客戶貸款明細

Hong Kong
 香港

	30 Jun 2026 2026 年 6 月 30 日	31 Dec 2025 2025 年 12 月 31 日
	HK\$' 000 千港元	HK\$' 000 千港元
Impaired loans and advances: 個別評估已減值客戶貸款:		
Impaired loans and advances to customers 個別評估已減值客戶貸款	-	-
Stage 3 expected credit loss allowance 第三階段預期信貸損失撥備	-	-

Egypt
 埃及

	30 Jun 2026 2026 年 6 月 30 日	31 Dec 2025 2025 年 12 月 31 日
	HK\$' 000 千港元	HK\$' 000 千港元
Impaired loans and advances: 個別評估已減值客戶貸款:		
Impaired loans and advances to customers 個別評估已減值客戶貸款	-	-
Stage 3 expected credit loss allowance 第三階段預期信貸損失撥備	-	-

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3. Additional balance sheet information (Cont'd)

3. 其他資產負債表資料(續)

(d)(iii) Overdue and rescheduled assets

(d)(iii) 逾期及重組資產

	30 Jun 2026 2026 年 6 月 30 日		31 Dec 2025 2025 年 12 月 31 日	
	Gross Loans and Advances to customers	% of total advances to customers	Gross Loans and Advances to customers	% of total advances to customers
	客戶貸款總額 HK\$' 000 千港元	佔客戶貸款總百 分比	客戶貸款總額 HK\$' 000 千港元	佔客戶貸款總百 分比
Gross advances overdue for: 逾期貸款總額				
More than 1 month and up to 3 months 逾期一個月至三個月	-	-	-	-
More than 3 months and up to 6 months 逾期三個月至六個月	-	-	-	-
More than 6 months and up to 1 year 逾期六個月至一年	-	-	-	-
More than 1 year 逾期超過一年	-	-	-	-
Total overdue advances 總逾期貸款額	-	-	-	-

As of 30 June 2026 and 31 December 2025, there was no overdue and rescheduled advances to customers, banks and other assets (including trade bills).

於 2026 年 6 月 30 日及 2025 年 12 月 31 日，本分行並沒有任何給予客戶，銀行及其他資產(包括貿易匯票)的逾期貸款和重整貸款。

As at 30 June 2026 and 31 December 2025, the branch had no repossessed assets.

於 2026 年 6 月 30 日及 2025 年 12 月 31 日，本分行沒有任何收回資產。

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3. Additional balance sheet information (Cont'd)
 3. 其他資產負債表資料(續)

(e) Non-bank mainland exposures
 (e) 中國內地非銀行客戶風險承擔

The following Mainland exposures to non-bank counterparties are prepared in accordance with HKMA Return of Mainland Activities (Form MA(BS)20) completion instructions.

以下對內地非銀行對手的風險承擔乃根據香港金管局內地業務申報表(表格MA(BS)20)填報指示而編製。

	30 Jun 2026 2026年6月30日		
Type of counterparty 交易對手類別	On-balance sheet exposure 資產負債表內的 承受風險項目 HK\$' 000 千港元	Off-balance sheet exposure 資產負債表外的承 受風險項目 HK\$' 000 千港元	Total 總額 HK\$' 000 千港元
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs) 中央政府、屬中央政府擁有之機構與其附屬公司及合營企業	-	-	-
2. Local governments, local government-owned entities and their subsidiaries and JVs 地方政府、屬地方政府擁有之機構與其附屬公司及合營企業	-	-	-
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs 居住中國內地的中國公民或其他於境內註冊成立之其他機構與其附屬公司及合營企業	895,537	-	895,537
4. Other entities of central government not reported in item 1 above 並無於上述第(1)項內報告的中央政府之其他機構	-	-	-
5. Other entities of local governments not reported in item 2 above 並無於上述第(2)項內報告的中央政府之其他機構	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China 居住中國境外的中國公民或於境外註冊之其他機構，其於中國內地使用之信貸	-	-	-
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 其他被視為內地非銀行客戶風險	1,589,661	184,391	1,774,052
Total 總額	2,485,198	184,391	2,669,589
 Total assets after provision 扣除撥備後總資產	 92,348,056		
 On-balance sheet exposures as percentage of total assets 資產負債表內之風險承擔佔總資產的比例	 2.69%		

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3. Additional balance sheet information (Cont'd)

3. 其他資產負債表資料(續)

(e) Non-bank mainland exposures (Cont'd)

(e) 中國內地非銀行客戶風險承擔(續)

	31 Dec 2025 2025 年 12 月 31 日		
Type of counterparty 交易對手類別	On-balance sheet exposure 資產負債表內的 承受風險項目 HK\$' 000 千港元	Off-balance sheet exposure 資產負債表外的承 受風險項目 HK\$' 000 千港元	Total 總額 HK\$' 000 千港元
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs) 中央政府、屬中央政府擁有之機構與其附屬公司及合營企業	-	2,386,559	2,386,559
2. Local governments, local government-owned entities and their subsidiaries and JVs 地方政府、屬地方政府擁有之機構與其附屬公司及合營企業	-	-	-
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs 居住中國內地的中國公民或其他於境內註冊成立之其他機構與其附屬公司及合營企業	916,867	-	916,867
4. Other entities of central government not reported in item 1 above 並無於上述第(1)項內報告的中央政府之其他機構	-	-	-
5. Other entities of local governments not reported in item 2 above 並無於上述第(2)項內報告的中央政府之其他機構	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China 居住中國境外的中國公民或於境外註冊之其他機構，其於中國內地使用之信貸	-	-	-
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 其他被視為內地非銀行客戶風險	1,589,372	92,394	1,681,766
Total 總額	2,506,239	2,478,953	4,985,192
 Total assets after provision 扣除撥備後總資產	 72,821,810		
 On-balance sheet exposures as percentage of total assets 資產負債表內之風險承擔佔總資產的比例	 3.44%		

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3. Additional balance sheet information (Cont'd)

3. 其他資產負債表資料(續)

(f) International claims

(f) 國際債權

Analysis of international claims by location and by type of counterparty is as follows:
個別國家或地區國際債權分類如下:

Countries or geographical area constituting 10% or more of the total international claims are disclosed.

下表顯示佔國際債權總額 10%或以上的個別國家或地區之債權。

30 Jun 2026 2026年6月30日					
HK\$' million 百萬港元					
Banks 銀行	Official sector 公營機構	Non-bank private sector 非銀行私人機構		Others 其他	Total 總計
		Non-bank financial institutions 非銀行金融 機構	Non- financial private sector 非金融業私 人機構		
Developing Africa and Middle East 非洲和中東	80,867	-	-	-	80,867
of which United Arab Emirates 其中阿拉伯聯合酋長國	80,867	-	-	-	80,867

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3. Additional balance sheet information (Cont'd)

3. 其他資產負債表資料(續)

(f) International claims (Cont'd)

(f) 國際債權(續)

31 Dec 2025						
2025 年 12 月 31 日						
HK\$' million 百萬港元						
	Banks 銀行	Official sector 公營機構	Non-bank private sector 非銀行私人機構		Others 其他	Total 總計
			Non-bank financial institutions 非銀行金融 機構	Non- financial private sector 非金融業私 人機構		
Offshore Centres 離岸中心	10,587	-	415	4,292	-	15,294
of which Singapore 其中新加坡	10,554	-	-	1,232	-	11,786
of which Hong Kong 其中香港	33	-	415	3,060	-	3,508
Developing Africa and Middle East 非洲和中東	51,186	-	-	-	-	51,186
of which United Arab Emirates 其中阿拉伯聯合酋長國	51,186	-	-	-	-	51,186

The above country / geographical segment classification is based on the head office location of the counterparties and is derived according to the location of the counterparties after taking into account any risk transfer.

上述國家或地域分佈均按照交易對方總辦事處所在地而劃分，及已計及風險轉移因素。

The geographical segment classification of international claims is disclosed in accordance with HKMA Return of International Banking Statistics (MA (BS) 21) completion instructions.

以上對國際債權的地區分類乃根據香港金管局國際銀行業務統計資料申請表 (表格 MA(BS)21) 填報指示而編制。

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4. Off-balance sheet exposures

4. 資產負債表以外的項目

	30 Jun 2026 2026年6月30日	31 Dec 2025 2025年12月31日
	HK\$' 000 千港元	HK\$' 000 千港元
Contingent liabilities and commitments 或然負債及承諾		
Notional Amounts 名義金額		
- Direct credit substitutes • 直接信貸替代項目	-	-
- Transaction-related contingencies items • 交易關聯或有項目	4,193	4,184
- Trade-related contingencies • 貿易關聯或有項目	-	2,386,559
- Sales and repurchase agreements; assets sales or other transactions with recourse; forward asset purchases; amount owing on partly paid shares and securities; and forward deposits placed • 銷售和回購協議; 資產出售或其他有追索權的交易; 遠期資產購買; 部分支付的股份和證券的欠款; 和遠期存款	2,144,211	3,557,265
- Other commitments • 其他承諾	3,165,112	450,378
<i>Commitments which have an original maturity of not more than one year or are unconditionally cancellable</i> <i>原訂到期期限不超過一年的承諾或無條件地取消</i>	3,008,273	350,378
<i>Commitments which have an original maturity of one year or more</i> <i>原訂到期期限為一年或超過一年的承諾</i>	156,839	100,000
	5,313,516	6,398,386

The risk involved in these credit-related instruments is essentially the same as the credit risk involved in extending loan facilities to customers.

這些與信貸有關的工具所涉及的風險基本上與給予客戶備用信用時所承擔的信貸風險相同。

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5. Derivatives transactions

5. 衍生工具交易

	30 Jun 2026 2026 年 6 月 30 日	31 Dec 2025 2025 年 12 月 31 日
	HK\$' 000 千港元	HK\$' 000 千港元
Derivatives 衍生工具		
Notional Amounts 名義金額		
- Exchange rate-related contracts • 匯率關聯合約	25,462,373	38,210,709
- Interest rate contracts • 利率合約	23,544,661	22,700,547
	<u>49,007,034</u>	<u>60,911,256</u>
Total Fair Value 公平價值總額		
- Exchange rate-related contracts • 匯率關聯合約	(219,177)	(305,792)
- Interest rate contracts • 利率合約	(20,324)	1,651
	<u>(239,501)</u>	<u>(304,141)</u>

These derivatives are used to manage the branch's own exposures to market risk as part of its asset and liability management process.

作為資產與負債管理流程的一環，這些衍生工具會用作本分行本身所承擔的市場風險。

There are no bilateral netting arrangements for above derivative transactions.

以上衍生工具交易不適用於任何雙邊淨額結算協議。

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6. Currency risk

6. 貨幣風險

Foreign currency exposures with net position (in absolute terms) constituting not less than 10% of the total net positions in all foreign currencies are disclosed.

以下之外匯持有額乃該等外匯之淨持有額佔外匯淨盤總額不少於百分之十。

	30 Jun 2026 2026年6月30日 Equivalent in HK\$' million 百萬港元等同			
	USD 美元	SGD 新加坡元	EUR 歐羅	TOTAL 總計
Spot assets 現貨資產	83,064	2,986	1,534	87,584
Spot liabilities 現貨負債	(87,913)	(33)	(892)	(88,838)
Forward purchases 遠期買入	12,782	1,514	-	14,296
Forward sales 遠期賣出	(8,376)	(4,360)	(536)	(13,272)
Net options position 期權淨持倉量	-	-	-	-
Net long (short) position 長(短)盤淨額	(443)	107	106	(230)

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6. Currency risk (Cont'd)

6. 貨幣風險(續)

	31 Dec 2025 2025 年 12 月 31 日 Equivalent in HK\$' million 百萬港元等同		
	USD 美元	EUR 歐羅	TOTAL 總計
Spot assets 現貨資產	53,154	1,564	54,718
Spot liabilities 現貨負債	(68,931)	(921)	(69,852)
Forward purchases 遠期買入	24,587	8	24,595
Forward sales 遠期賣出	(9,349)	(557)	(9,906)
Net options position 期權淨持倉量	-	-	-
Net long (short) position 長(短)盤淨額	(539)	94	(445)

There is no structural position in any particular currency as at 30 June 2026 and 31 December 2025.

於 2026 年 6 月 30 日及 2025 年 12 月 31 日，本分行對任何一種特定貨幣均無結構性倉量。

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7. Liquidity ratio

7. 流動資產比率

Average liquidity maintenance ratio for the second quarter of 2026	346.87%
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2026 年第二季度的平均流動性維持比率

Average liquidity maintenance ratio for the first quarter of 2026	284.06%
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2026 年第一季度的平均流動性維持比率

Average liquidity maintenance ratio for the second quarter of 2025	139.83%
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2025 年第二季度的平均流動性維持比率

6 months ended

30 Jun 2026

中年結算至

2026 年 6 月 30 日

Average liquidity maintenance ratio for the reporting period	315.47%
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財政期間的平均流動性維持比率

The average liquidity maintenance ratio is the arithmetic mean of each calendar month's average value of its liquidity maintenance ratio as reported in Part 3 (II) (D) of 'Return of Liquidity Position of an Authorized Institution'.

期內平均流動性維持比率為根據每個公曆月于《認可機構流動資產狀況申報表》第三部分(II)(D)所呈報的流動資產比率/流動性維持比率的算術平均數。

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7. Liquidity ratio (Cont'd)

7. 流動資產比率(續)

The calculation is in accordance with the HKMA Return of Liquidity Position of an Authorised Institutions (MA(BS)1E) completion instructions and the Banking (Liquidity) Rules made by HKMA under section 97H of the Hong Kong Banking Ordinance.

按照香港金管局認可機構流動資產狀況申報表(表格 MA(BS)1E)填報指示及香港金管局《銀行業條例》第 97H 條發出的《銀行業（流動性）規則》計算。

From 1 January 2015, the Branch has adopted the Liquidity Maintenance ratio ("LMR") requirement in accordance with Banking (Liquidity) Rules which HKMA applied the LMR to category 2 financial institutions.

從 2015 年 1 月，香港分行已採納流動性維持比率規則而按照香港金管局要求第 2 類金融機構使用流動性維持比率計算。

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Section B - Bank Information (Consolidated Basis)

乙部 - 銀行資料 (綜合數字)

1. Capital and capital adequacy

1. 資本及資本充足比率

	30 Jun 2026 2026 年 6 月 30 日	31 Dec 2025 2025 年 12 月 31 日
Capital adequacy ratio 資本充足比率	17.13%	16.91%

The consolidated capital adequacy ratio of the Bank is computed in accordance with the Basel III Capital adequacy requirements. The ratio compares the capital base of the Bank with on and off balance sheet assets, weighted for risk. Such ratio incorporates an allowance for market risk.

本銀行的綜合資本充足比率數據，是根據巴塞爾 III 資本協定而計算。比率表示出本銀行在資產負債表內外資本基礎與風險承擔之比重。該比率已包括市場風險的因素。

	30 Jun 2026 2026 年 6 月 30 日 AED million 百萬阿聯酋迪拉姆	31 Dec 2025 2025 年 12 月 31 日 AED million 百萬阿聯酋迪拉姆
Total amount of shareholders' funds 股東資本總額	144,063	146,885

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Section B - Bank Information (Consolidated Basis)

乙部 - 銀行資料 (綜合數字)

2. Other financial information

2. 其他財務資料

	30 Jun 2026 2026 年 6 月 30 日 AED million 百萬元阿聯酋迪拉姆	31 Dec 2025 2025 年 12 月 31 日 AED million 百萬元阿聯酋迪拉姆
Total assets 總資產	1,408,739	1,403,864
Total liabilities 總負債	1,264,676	1,256,979
Total loans and advances 總貸款	661,181	616,325
Total customer deposits 總客戶存款	852,971	840,773
	6 months ended 中年結算至 30 Jun 2026 2026 年 6 月 30 日 AED million 百萬元阿聯酋迪拉姆	6 months ended 中年結算至 30 Jun 2025 2025 年 6 月 30 日 AED million 百萬元阿聯酋迪拉姆
Pre-tax profit 除稅前利潤	13,202	12,834