

Financial disclosure statement for the year ended 31 December 2025 (Unaudited)

截至2025年12月31日之主要財務資料披露報表 (未經審計)

HONG KONG BRANCH INFORMATION 香港分行資料

		For the year ended 31-12-2025	For the year ended 31-12-2024
		截至2025年12月31日止 之年度	截至2024年12月31日止 之年度
		HKD '000 港幣千元	HKD '000 港幣千元
I. INCOME STATEMENT INFORMATION	收益表資料		
Interest income	利息收入	8,238,754	7,744,416
Interest expense	利息支出	(7,417,451)	(7,302,503)
Net interest income	淨利息收入	821,303	441,913
Fees and commission income	服務費及佣金收入	349,503	314,025
Fees and commission expenses	服務費及佣金支出	(38,644)	(22,397)
Net fees and commission income	淨服務費及佣金收入	310,859	291,628
Gains less losses arising from trading in foreign currencies	淨外匯買賣收益	200,590	121,162
Gains less losses on securities held for trading purpose	淨交易性證券收益	96,995	49,921
Gains less losses arising from trading in interest rate derivatives	淨利率衍生工具收益	377	2,578
Gains less losses arising from trading in other derivatives	淨其他衍生工具收益	46	245
Others	其他	259,879	257,485
Other operating income	其他營運收入	557,887	431,391
Net operating income	營業收入淨額	1,690,049	1,164,932
Staff and rental expenses	薪酬及租金支出	(426,225)	(441,287)
Other expenses	其他支出	(94,432)	(96,120)
Operating expenses	營運支出	(520,657)	(537,407)
Net charge of allowance for credit losses and other losses	信貸及其他虧損準備淨撥備	(892,221)	(1,830,771)
Gains less losses from the disposal of property, plant and equipment	出售物業、工業裝置及設備的收益減虧損	-	-
Profit / (Loss) before taxation	稅前盈利/(虧損)	277,171	(1,203,246)
Taxation	稅項	(48,371)	153,350
Profit / (Loss) after taxation	稅後盈利/(虧損)	228,800	(1,049,896)

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II. BALANCE SHEET INFORMATION

資產負債表資料

		31-12-2025	30-06-2025
		HKD '000	HKD '000
		港幣千元	港幣千元
Assets	資產		
Cash and balances with banks	現金及銀行結餘	7,888,060	11,497,918
Placements with banks maturing more than one month but within twelve months	存放於銀行同業款項(超過一個月但不超過十二個月到期)	6,982,477	3,293,300
Amounts due from Head Office and overseas offices	存放於總行及海外分行	19,107,372	19,769,182
Trade bills	貿易匯票	232,441	1,406
Certificates of deposit held	持有的存款證	2,648,572	2,223,630
Trading securities	交易性證券	1,529,947	2,022,453
Gross loans and advances to customers	總客戶貸款及放款	111,297,240	93,775,538
Gross loans and advances to banks	總銀行貸款及放款	4,039,662	2,482,547
Accrued interest and other accounts	應計利息及其他賬目	406,050	305,933
Less: Allowances for credit and other losses	減：信貸及其它虧損準備		
- stage 1	- 第一階段	(606,496)	(390,069)
- stage 2	- 第二階段	(84,871)	(32,544)
- stage 3	- 第三階段	-	(428,108)
Net loans and advances and other accounts	淨貸款、放款及其他賬項	115,051,585	95,713,297
Investment securities	投資證券	80,732,582	69,309,706
Less: Allowances for credit and other losses	減：信貸及其它虧損準備		
- stage 1	- 第一階段	(41,147)	(35,194)
- stage 2	- 第二階段	-	-
- stage 3	- 第三階段	(688,066)	(532,855)
Net investment securities	淨投資證券	80,003,369	68,741,657
Other investment	其他投資	1,172,657	5,057,543
Fixed assets	固定資產	384,446	429,215
Other assets	其他資產	12,832,157	13,712,434
Total assets	資產總額	247,833,083	222,462,035
Liabilities	負債		
Deposits and balances from banks	銀行同業的存款及結餘	7,889,390	16,332,432
Demand deposits and current accounts	活期存款及往來賬戶	1,659,278	1,097,207
Savings deposits	儲蓄存款	17,138,281	8,881,145
Time, call and notice deposits	定期、短期通知及通知存款	138,649,147	99,239,739
Deposits from customers	客戶存款	157,446,706	109,218,091
Amounts due to Head Office and overseas offices	總行及海外分行存款	40,650,271	38,990,398
Certificates of deposit issued	已發行存款證	18,230,417	29,473,561
Debt securities issued	已發行債務證券	7,729,528	3,849,883
Other liabilities	其他負債	15,886,771	24,597,670
Total liabilities	負債總額	247,833,083	222,462,035

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III. ADDITIONAL BALANCE SHEET INFORMATION
 資產負債表附加資料

1) Overdue and rescheduled assets

逾期及經重組資產

a) As at 31 December 2025 and 30 June 2025, the Branch did not have any overdue loans and advances to banks. The gross amount of loans and advances to customers and other overdue assets and rescheduled are analysed as follows:

於2025年12月31日及2025年06月30日，香港分行並無任何逾期銀行貸款。逾期及經重組客戶貸款和其他資產總額之分析如下：

		31-12-2025	30-06-2025
		HKD '000	HKD '000
		港幣千元	港幣千元
Gross amount of loans and advances to customers which have been overdue for:	客戶貸款總額，已逾期:		
- more than 1 month but not more than 3 months	- 一個月以上至三個月	-	-
- more than 3 months but not more than 6 months	- 三個月以上至六個月	-	-
- more than 6 months but not more than one year	- 六個月以上至一年	-	543,377
- more than one year	- 一年以上	-	-
		<u>-</u>	<u>543,377</u>
Total overdue and rescheduled loans and advances to customers	逾期及經重組客戶貸款總額	<u>-</u>	<u>543,377</u>
Value of collateral held against for overdue advances to customers	逾期客戶貸款所持抵押品的價值		
Current market value of collateral held against the covered portion of the overdue loans and advances	逾期客戶貸款涵蓋部分之抵押品市值	-	-
Covered portion of the overdue loans and advances	逾期客戶貸款涵蓋部分	-	-
Uncovered portion of the overdue loans and advances	逾期客戶貸款非涵蓋部分	-	543,377
Percentage of overdue to total loans and advances to customers	逾期客戶貸款佔客戶貸款總額的百分比	0.00%	0.58%
Allowances for credit and other losses made	已撥信貸及其它虧損準備		
- stage 2	- 第二階段	-	-
- stage 3	- 第三階段	-	380,364
		<u>-</u>	<u>380,364</u>
		<u>31-12-2025</u>	<u>30-06-2025</u>
		HKD '000	HKD '000
		港幣千元	港幣千元
Gross amount of other assets which have been overdue for:	其他資產總額，已逾期:		
- more than 1 month but not more than 3 months	- 一個月以上至三個月	-	-
- more than 3 months but not more than 6 months	- 三個月以上至六個月	-	-
- more than 6 months but not more than one year	- 六個月以上至一年	-	-
- more than one year	- 一年以上	782,531	789,206
		<u>782,531</u>	<u>789,206</u>
Other rescheduled assets	其他經重組資產	-	-
Total other overdue and rescheduled assets	其他逾期及經重組資產總額	<u>782,531</u>	<u>789,206</u>

2) Impaired loans and advances

減值貸款

As at 31 December 2025 and 30 June 2025, the Branch did not have any impaired loans and advances to banks. Our Head Office did not provide any impairment allowances which were allocated for the exposures maintained at the Branch. The amount of impaired loans and advances to customers is analysed as follows:

於2025年12月31日及2025年06月30日，香港分行並無任何減值銀行貸款，而總行並無就香港分行的貸款作出減值準備。減值客戶貸款分析如下：

		31-12-2025	30-06-2025
		HKD '000	HKD '000
		港幣千元	港幣千元
Impaired loans and advances to customers	減值客戶貸款	-	543,377
Allowances for credit and other losses made	已撥信貸及其它虧損準備		
- stage 3	- 第三階段	-	380,364
		<u>-</u>	<u>380,364</u>
Percentage of impaired to total loans and advances to customers	減值客戶貸款佔客戶貸款總額的百分比	0.00%	0.58%

3) Repossessed assets

收回資產

Reposessed assets are reported as "assets held for sale" under other assets and the relevant loans and advances are then written-off. The reposessed assets are recognised at lower of carrying amount and net realizable value of the relevant loans and advances.

As at 31 December 2025 and 30 June 2025, the Branch did not have any reposessed assets.

收回資產會被視為「待售資產」項目並計入其他資產項下，而有關貸款隨後核銷。收回資產取有關貸款的賬面淨值或可變現淨值兩者中之較低金額者入賬。

於2025年12月31日及2025年06月30日，香港分行並無任何收回資產。

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III. ADDITIONAL BALANCE SHEET INFORMATION (CONTINUED)
 資產負債表附加資料(續)

4) Analysis of gross loans and advances to customers

客戶貸款總額分析	31-12-2025		30-06-2025	
	HKD '000	% covered by collateral	HKD '000	% covered by collateral
	港幣千元	抵押品覆蓋率	港幣千元	抵押品覆蓋率
a) Breakdown by industry sectors 按行業分類				
Loans and advances for use in Hong Kong 在香港使用的貸款				
Industrial, commercial and financial 工商金融				
Property development 物業發展	5,574,539	42.92%	7,068,526	45.05%
Property investment 物業投資	6,256,239	19.24%	6,239,976	18.69%
Financial concerns 金融企業	36,857,321	3.76%	32,794,213	3.01%
Stockbrokers 股票經紀	-	N/A	-	N/A
Wholesale and retail trade 批發及零售行業	1,871,993	0.00%	2,373,704	0.00%
Manufacturing 製造業	6,738,287	9.93%	4,345,788	17.65%
Transport and transport equipment 運輸及運輸設備	5,434,484	4.56%	2,903,316	13.42%
Electricity and gas 電力及氣體燃料	4,561,791	11.87%	5,342,280	12.89%
Recreational activities 康樂活動	484,895	0.00%	-	N/A
Information technology 資訊科技	847,500	0.00%	422,647	0.00%
Others 其他	13,489,923	14.87%	12,128,803	17.88%
Individual 個人				
Others 其他	182,422	99.99%	241,830	90.31%
Loans and advances for use in Hong Kong 在香港使用的貸款	82,299,394		73,861,083	
Trade finance 貿易融資	4,995,339	0.00%	2,900,531	0.00%
Loans and advances for use outside Hong Kong 在香港以外使用的貸款	24,002,507	10.21%	17,013,924	11.60%
Gross loans and advances to customers 客戶貸款總額	<u>111,297,240</u>		<u>93,775,538</u>	

b) Breakdown by geographical areas 按地區分類

The breakdown of the gross loans and advances to customers by geographical areas is derived according to the location of the counterparties after taking into account any transfer of risk. In general, such transfer of risk takes place if the claims are guaranteed by a party in a country which is different from that of the customer.

客戶貸款總額按國家或地區的分類，是依照交易對手所在地而區分，並已顧及轉移風險因素。一般而言，有關貸款的債權獲得並非交易對手所在地的國家的一方擔保，風險便確認為由一個國家轉移到另一個國家。

	31-12-2025		30-06-2025	
	HKD '000		HKD '000	
	港幣千元		港幣千元	
Gross loans and advances to customers 總額客戶貸款				
Hong Kong 香港	81,661,054		75,494,541	
Mainland China 中國內地	14,124,661		11,479,103	
Others 其他	15,511,525		6,801,894	
	<u>111,297,240</u>		<u>93,775,538</u>	
Overdue loans and advances to customers 逾期客戶貸款				
Hong Kong 香港	-		543,377	
	<u>-</u>		<u>543,377</u>	
Impaired loans and advances to customers 減值客戶貸款				
Hong Kong 香港	-		543,377	
	<u>-</u>		<u>543,377</u>	

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III. ADDITIONAL BALANCE SHEET INFORMATION (CONTINUED)

資產負債表附加資料(續)

5) International Claims 國際債權

The information on International Claims discloses exposures to foreign counterparties on which the ultimate risk lies, and is derived according to the location of the counterparties after taking into account any recognized risk transfer. In general, such transfer of risk takes place if the claims are guaranteed by a 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. Only regions constituting 10% or more of the aggregate International Claims after taking into account any recognized risk transfer are disclosed.

國際債權資料披露對海外交易對手風險額最終風險的所在地，並已顧及認可風險轉移因素。一般而言，有關貸款的債權獲得並非交易對手所在地的國家的一方擔保，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，風險便確認為由一個國家轉移到另一個國家。當某一地區的風險額佔已計算認可風險轉移的風險總額的百分之十或以上，該地區的國際債權便須予以披露。

		Banks	Official Sector	Non-bank financial institutions	Non-financial private sector	Total
		銀行	官方機構	非銀行金融機構	非金融私營機構	總額
		HKD Million	HKD Million	HKD Million	HKD Million	HKD Million
		港幣百萬元	港幣百萬元	港幣百萬元	港幣百萬元	港幣百萬元
As at 31 December 2025	於2025年12月31日					
Developing Asia and Pacific	發展中的亞洲及太平洋地區	44,731	2,862	1,252	19,008	67,853
of which: Mainland China	其中：中國內地	42,814	55	1,252	18,406	62,527
Offshore centres	離岸中心	3,389	897	10,006	64,479	78,771
of which: Hong Kong	其中：香港	2,717	897	8,662	55,666	67,942
Developed countries	已發展地區	19,517	9,034	1,732	17,138	47,421
of which: United States	其中：美國	2,325	8,716	533	15,171	26,745
As at 30 June 2025	於2025年06月30日					
Developing Asia and Pacific	發展中的亞洲及太平洋地區	45,927	2,222	1,085	17,589	66,823
of which: Mainland China	其中：中國內地	44,445	1,503	1,086	17,091	64,125
Offshore centres	離岸中心	1,808	755	8,383	56,084	67,030
of which: Hong Kong	其中：香港	922	755	7,031	49,177	57,885
Developed countries	已發展地區	21,964	9,144	1,624	5,049	37,781

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資產負債表附加資料(續)

6) Currency risk 貨幣風險

The net position in a particular foreign currency is disclosed when the position in that currency constitutes 10% or more of the total net position in all foreign currencies.

如個別外幣的持倉淨額佔所持有外幣淨持倉總額的百分之十或以上，便須予以披露。

		31-12-2025	
		HKD Million	HKD Million
		港幣百萬元	港幣百萬元
		USD	CNY
		美元	人民幣
Spot assets	現貨資產	149,737	44,300
Spot liabilities	現貨負債	(154,187)	(39,237)
Forward purchases	遠期買入	48,878	39,525
Forward sales	遠期賣出	(46,084)	(44,361)
Net options position	期權倉淨額	-	-
Net long / (short) position	長 / (短)盤淨額	(1,656)	227
		30-06-2025	
		HKD Million	HKD Million
		港幣百萬元	港幣百萬元
		USD	CNY
		美元	人民幣
Spot assets	現貨資產	130,880	33,648
Spot liabilities	現貨負債	(137,550)	(29,510)
Forward purchases	遠期買入	50,603	39,851
Forward sales	遠期賣出	(46,405)	(43,620)
Net options position	期權倉淨額	-	-
Net long / (short) position	長 / (短)盤淨額	(2,472)	369

As at 31 December 2025 and 30 June 2025, the Branch did not have any structural position.

於2025年12月31日及2025年06月30日，香港分行並無結構性持倉。

The net options position is calculated based on delta equivalent approach.

期權持倉淨額是按照德爾塔等值方法計算。

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III. ADDITIONAL BALANCE SHEET INFORMATION (CONTINUED)

資產負債表附加資料(續)

7) Non-Bank Mainland China exposures

非銀行的中國內地風險承擔

		On-balance sheet exposures	Off-balance sheet exposures	Total exposures
		資產負債表內 的風險額	資產負債表外 的風險額	風險總額
		HKD '000	HKD '000	HKD '000
		港幣千元	港幣千元	港幣千元
<u>As at 31 December 2025</u>	<u>於2025年12月31日</u>			
Types of counterparties	交易對手類別			
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	30,620,267	2,343,826	32,964,093
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	24,072,799	724,905	24,797,704
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	11,135,054	4,739,130	15,874,184
4 Other entities of central government not reported in item 1 above	並無於上述分類1內報告之中央政府之其他機構	1,481,081	152,546	1,633,627
5 Other entities of local governments not reported in item 2 above	並無於上述分類2內報告之地方政府之其他機構	1,568,627	46,651	1,615,278
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機構，其於中國內地使用之信貸	7,649,717	205,158	7,854,875
7 Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	其他被視作為內地非銀行客戶之風險	2,878,458	64,535	2,942,993
Total	總計	79,406,003	8,276,751	87,682,754
Total assets after provision	扣除減值準備金後資產總額	247,833,083		
On-balance sheet exposures as percentage of total assets	資產負債表內的風險額佔資產總額的比例	32.04%		

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資產負債表附加資料(續)

7) Non-Bank Mainland China exposures (Continued)

非銀行的中國內地風險承擔(續)

		On-balance sheet exposures	Off-balance sheet exposures	Total exposures
		資產負債表內 的風險額	資產負債表外 的風險額	風險總額
		HKD '000	HKD '000	HKD '000
		港幣千元	港幣千元	港幣千元
<u>As at 30 June 2025</u>	<u>於2025年06月30日</u>			
Types of counterparties	交易對手類別			
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	30,082,242	1,270,105	31,352,347
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	22,686,109	1,688,100	24,374,209
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	11,150,145	4,154,321	15,304,466
4 Other entities of central government not reported in item 1 above	並無於上述分類1內報告之中央政府之其他機構	609,365	117,749	727,114
5 Other entities of local governments not reported in item 2 above	並無於上述分類2內報告之地方政府之其他機構	1,078,039	11,590	1,089,629
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機構，其於中國內地使用之信貸	7,791,914	63,723	7,855,637
7 Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	其他被視作為內地非銀行客戶之風險	1,131,731	57,893	1,189,624
Total	總計	74,529,545	7,363,481	81,893,026
Total assets after provision	扣除減值準備金後資產總額	222,462,035		
On-balance sheet exposures as percentage of total assets	資產負債表內的風險額佔資產總額的比例	33.50%		

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HONG KONG BRANCH INFORMATION 香港分行資料

IV. OFF-BALANCE SHEET EXPOSURES 資產負債表以外的風險承擔

The contractual or notional amounts of each class of off-balance sheet items
 每類資產負債表外項目的合約或名義數額

1) Contingent liabilities and commitments 或然負債及承諾

		31-12-2025	30-06-2025
		HKD '000	HKD '000
		港幣千元	港幣千元
Direct credit substitutes	直接信貸替代項目	9,954,247	9,817,299
Trade-related contingencies	與貿易有關的或有項目	1,616,460	497,731
Other commitments	其他承諾	48,798,123	52,769,775
Total	總計	60,368,830	63,084,805

2) Derivatives

衍生工具

		Contract Amount	Fair value assets	Fair value liabilities
		合約金額	公允值資產	公允值負債
		HKD '000	HKD '000	HKD '000
		港幣千元	港幣千元	港幣千元
<u>As at 31 December 2025</u>	<u>於2025年12月31日</u>			
Exchange rate contracts	匯率合約	183,203,816	1,347,513	1,296,232
Interest rate contracts	利率合約	12,281,720	45,649	147,557
Total	總計	195,485,536	1,393,162	1,443,789
<u>As at 30 June 2025</u>	<u>於2025年06月30日</u>			
Exchange rate contracts	匯率合約	173,310,840	959,957	898,961
Interest rate contracts	利率合約	15,051,461	85,614	162,218
Total	總計	188,362,301	1,045,571	1,061,179

The above exposures do not take into account the effects of bilateral netting arrangements.

上述數額並未計及雙邊淨額結算安排的影響。

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HONG KONG BRANCH INFORMATION 香港分行資料

V. Liquidity Information 流動資金資料

Liquidity risk is the risk that the Branch may not be able to fund increases in assets or meet its obligations as they fall due without incurring unacceptable loss. The Branch management oversees liquidity risk exposures through Assets and Liability Management Committee (ALCO) and Risk Management Committee (RMC). The Branch manages its liquidity on a prudent basis with the objective to comply with the statutory standards and Head Office policies to ensure that there is an adequate liquidity and funding capacity to meet normal business operations.

In liquidity risk management, the Branch takes up liquidity mismatch from the treasury activities, and customer loans and deposits. The bank's funding strategy involves diversified funding sources and designated term structure. Adequate size of liquid asset holdings also provide prudent buffer to sufficient liquidity management. As of December 2025, apart from amounts due to head office and overseas offices, the funding sources primarily consisted of deposit from customers, certificates of deposit issued, deposits and balances from banks accounted for 64%, 7% and 3% of total liabilities respectively. In comparison, as of December 2024, these figures were 41%, 14% and 22% of total liabilities respectively. Treasury Department is responsible for managing the liquidity mismatch under the Management Action Trigger Limits approved by ALCO. Market Risk Management Department produces monitoring reports to senior management on a daily basis and report the risk profile to ALCO and RMC for risk monitoring.

With reference to the HKMA's Supervisory Policy Manuals, the Branch has set up a Stress Testing Policy. The Branch performs the stress testing on a monthly basis based on the different scenarios to evaluate and manage potential liquidity risk.

In order to strengthen the ability to respond the potential liquidity crisis, the Branch's has set up Management Action Trigger Limits to evaluate whether the Branch can survive under the stress scenarios. In addition, Contingency Funding Plan has been set up and is reviewed at least once a year. The Branch performs a regular drill in order to ensure the prompt actions and feasibility of Contingency Funding Plan under crisis.

流動資金風險是指香港分行可能要承受其不欲接受的損失，否則便無法提供資金以應付資產的增加或履行到期的責任的風險。香港分行管理層通過資產負債委員會及全面風險管理委員會管理香港分行的流動性風險。香港分行以審慎原則管理資金流動性，旨在符合法定準則及總行政策，以確保有充足之流動性及融資能力，應付日常的業務營運。

在流動性風險管理上，香港分行的流動資金錯配是由於資金業務、客戶的放款及存款業務所產生。分行的融資策略兼顧了資金來源的多樣性和有規劃的期限結構，同時持有一定規模的流動性資產，以確保流動性穩健。截至2025年12月，除總行及海外分行存款外，資金來源主要為客戶存款、已發行存款證、銀行同業存款及結餘，佔負債總額的比例分別為64%、7%及3%。相較於2024年12月，上述三項資金來源佔負債總額的比例分別為41%、14%及22%。司庫部根據資產負債委員會所核定的管理指標管理香港分行的流動資金錯配。市場風險管理部每日編制監控報告，並向資產負債委員會及全面風險管理委員會報告香港分行的風險情況。

參考香港金管局監管政策手冊之相關指引，香港分行已制定壓力測試政策。香港分行按不同危機情況每月進行壓力測試，以評估及管理潛在之流動性資金風險。

為加強對潛在流動性危機的應對能力，香港分行已制定管理指標以評估香港分行是否在特定的壓力情景下能持續經營。此外，香港分行亦編制了應急融資計劃，且每年最少重檢一次。為確保應急融資計劃能迅速應對危機，香港分行定期進行演練。

The average liquidity maintenance ratio and core funding ratio are calculated as the simple average of each calendar month's average for the reporting period. 平均流動性維持比率與平均核心資金比率是按報告期的每個公曆月之平均數計算。

		For the quarter ended 31-12-2025	For the quarter ended 31-12-2024
		截至2025年12月31日止之季度	截至2024年12月31日止之季度
The average liquidity maintenance ratio	平均流動性維持比率	57.92%	67.86%
The average core funding ratio	平均核心資金比率	157.40%	156.82%

1) Cash Flow Maturity Mismatch Analysis 現金流到期日錯配分析

		Less than 7 days 少於七日	1 week to 1 month 一個星期至 一個月	Over 1 month to 3 months 一個月以上至 三個月	Over 3 months to 12 months 三個月以上至 十二個月	Over 1 year 超過一年
		HKD '000 港幣千元	HKD '000 港幣千元	HKD '000 港幣千元	HKD '000 港幣千元	HKD '000 港幣千元
As at 31 December 2025	於2025年12月31日					
Net liquidity mismatch	淨流動資金錯配	38,671,591	(16,070,279)	(53,541,331)	(25,295,043)	67,110,278
Cumulative mismatch	累計錯配	38,671,591	22,601,312	(30,940,019)	(56,235,062)	10,875,216
As at 31 December 2024	於2024年12月31日					
Net liquidity mismatch	淨流動資金錯配	63,095,938	(28,273,364)	(50,182,454)	(2,142,581)	28,839,975
Cumulative mismatch	累計錯配	63,095,938	34,822,574	(15,359,880)	(17,502,461)	11,337,514

Positive indicates a position of liquidity surplus while negative indicates a liquidity shortfall. 正號表示資金流動性剩餘，負號表示資金流動性短缺。

The cash flow maturity mismatch analysis has already taken into account limitations on the transferability of liquidity. 現金流到期日錯配分析已計入流動性的可轉移限制。

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HONG KONG BRANCH INFORMATION

香港分行資料

V. Liquidity Information(Continued)

流動資金資料 (續)

2) Liquidity Gap

流動資金差距

The table below analyses the on- and off- balance sheet items, broken down into maturity buckets of the Branch as at 31 December 2025 and 31 December 2024:

下表為本分行截至2025年12月31日及2024年12月31日，資產負債表按相關到期日分析的表內及表外項目：

As at 31 December 2025	於2025年12月31日	Total	Up to 1 month	Over 1 month up to 1 year	Over 1 year
		總額	一個月之內	一個月以上至一年	超過一年
		HKD '000	HKD '000	HKD '000	HKD '000
		港幣千元	港幣千元	港幣千元	港幣千元
Total on-balance sheet assets	資產負債表內之總資產	248,696,114	90,203,230	86,304,869	80,174,327
Total off-balance sheet claims	資產負債表外之總債權	27,000,000	27,000,000	-	-
Total on-balance sheet liabilities	資產負債表內之總負債	247,150,994	79,286,827	165,141,243	10,651,946
Total off-balance sheet obligations	資產負債表外之總承擔	15,315,091	15,315,091	-	-
As at 31 December 2024	於2024年12月31日	Total	Up to 1 month	Over 1 month up to 1 year	Over 1 year
		總額	一個月之內	一個月以上至一年	超過一年
		HKD '000	HKD '000	HKD '000	HKD '000
		港幣千元	港幣千元	港幣千元	港幣千元
Total on-balance sheet assets	資產負債表內之總資產	181,448,629	100,262,757	49,917,265	37,413,527
Total off-balance sheet claims	資產負債表外之總債權	27,000,000	27,000,000	-	-
Total on-balance sheet liabilities	資產負債表內之總負債	180,273,461	80,573,742	102,242,300	3,706,002
Total off-balance sheet obligations	資產負債表外之總承擔	11,866,411	11,866,441	-	-

The maturity buckets mainly follow information provided to the HKMA MA(BS)23-Liquidity Monitoring Tools return.

到期日分類主要按照金管局MA(BS)23-流動性檢查工具的申報指示制定而成。

VI. DISCLOSURE OF REMUNERATION POLICY

薪酬政策的披露

Total remuneration of Senior Management and Key Personnel for Year 2025 has not yet been finalized in accordance with the Branch's remuneration policy. The Branch will disclose the relevant information in the 2026 Interim Financial Disclosure statement.

根據相關薪酬管理制度，2025年年度香港分行高級管理層及關鍵人員的總薪酬仍在確認過程中。

有關資料將於2026年的香港分行中期財務資料披露報表中披露。

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VII. BANK INFORMATION (CONSOLIDATED BASIS) 銀行綜合資料		31-12-2025	30-06-2025
		CNY Million 人民幣百萬元	CNY Million 人民幣百萬元
This note represents the consolidated bank information for Shanghai Pudong Development Bank Co., Ltd. 本附注提供上海浦東發展銀行之綜合資訊。			
Consolidated balance sheet items and financial ratios 合併資產負債表項目及財務比率			
Total assets 資產總額		10,081,746	9,645,791
Total liabilities 負債總額		9,257,316	8,844,539
Loans and advances to customers 發放貸款和墊款		5,572,502	5,505,553
Deposits from customers 吸收存款		5,653,358	5,669,979
Equity attributable to the Banks's shareholders 歸屬於母公司股東權益		816,914	792,855
Capital adequacy ratio 資本充足率		12.47%	13.55%

The capital adequacy ratio is calculated in accordance with the guidelines issued by the National Financial Regulatory Administration.

These guidelines are different from the standards referred to in paragraph (a) Section 105 Chapter 155M of the Banking

(Disclosure) Rules under the Hong Kong Banking Ordinance.

資本充足率是根據國家金融監督管理總局的有關規定計算。

這些規定與《銀行業條例》中的〈銀行業(披露)規則〉內第155M章第105條中(a)段內所述之標準有異的。

		For the year ended 31-12-2025	For the year ended 31-12-2024
		截至2025年12月31日止之 年度	截至2024年12月31日止之 年度
		CNY Million 人民幣百萬元	CNY Million 人民幣百萬元
Consolidated profit and loss item 合併損益項目			
Pre-tax profit 稅前利潤		53,374	48,366

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Statement of compliance 遵從情況聲明

To the best of my knowledge, the information disclosed complies fully with disclosure provisions of the Banking (Disclosure) Rules under the Hong Kong Banking Ordinance.

盡本人所知，本報告所披露資料完全遵從《銀行業條例》中的〈銀行業（披露）規則〉所載之披露規定。



HUNG CHUNG SUM 洪從心
Deputy Chief Executive 副行長
Shanghai Pudong Development Bank Co., Ltd. Hong Kong Branch
上海浦東發展銀行香港分行
28 April 2026
二零二六年四月二十八日