



Union Bancaire Privée, UBP SA, Hong Kong Branch
Union Bancaire Privée, UBP SA is incorporated in Geneva, Switzerland with limited liability

KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT

主要財務資料披露聲明書

As At 30 June 2026

二零二六年六月三十日



Union Bancaire Privée, UBP SA, Hong Kong Branch

We are pleased to enclose the Key Financial Information Disclosure Statement (the "Disclosure Statement") relating to Union Bancaire Privée, UBP SA, Hong Kong Branch ("the Branch") for the period ended 30 June 2026.

本行 現附上截至二零二六年六月三十日財政年度的主要財務資料披露聲明書 ("聲明書")。

This Disclosure Statement was prepared in accordance with the Banking Ordinance CAP 155M Banking (Disclosure) Rules and Supervisory Policy Manual (CA-D-1) Guideline on the application of the Banking (Disclosure) Rules by Hong Kong Monetary Authority.

本聲明書是根據<<香港銀行業條例>>第155M章及香港金融管理局發出的監管政策手冊(CA-D-1) <<銀行業(披露)規則>>的應用指引而編制的。

The Disclosure Statement has been compiled from the books and records of the Branch. During the reporting period, there was no contravention of rules made under section 60A(1) under the Hong Kong Banking Ordinance.

聲明書內所有數字，在各重要方面而言，均是根據本行的賬冊及紀錄匯編。我們確認，於申報期內並無違反<<香港銀行業條例>>第60A(1)條。

A handwritten signature in black ink, appearing to read "Teresa Lee", is written over a horizontal line.

Lee, Hoi Lam Teresa

Chief Executive

行政總裁

11 September 2026

二零二六年九月十一日

Section A – Branch Information (Hong Kong Branch only)

甲部 - 分行資料

(I) Profit and Loss Account

(I) 損益賬資料

	Half-year ended 30-Jun-2026 截至二零二六年 六月三十日 HKD'000 港幣千元	Half-year ended 30-Jun-2025 截至二零二五年 六月三十日 HKD'000 港幣千元
Net Interest Income 淨利息收入		
Interest income 利息收入	422,779	432,979
Interest expense 利息支出	(292,604)	(283,738)
	<u>130,175</u>	<u>149,241</u>
Other Operating Income 其他經營收入		
- Fees and commission income - 收費及佣金收入	279,575	223,966
- Fees and commission expense - 費用及佣金開支	(36,016)	(40,841)
Net fees and commission income 淨收費及佣金收入	<u>243,559</u>	<u>183,125</u>
Gains less losses arising from trading in foreign currencies 來自非港元貨幣交易的收益減虧損	8,167	19,367
Gains less losses arising from trading in other derivatives 來自衍生產品的收益減虧損	-	-
Others 其他	-	-
Total Income 總收入	<u>381,901</u>	<u>351,733</u>
Operating Expense 經營開支		
Staff and rental expense 職員及租金開支	(209,275)	(224,083)
Intra-group administration expense 聯行行政費用	(20,182)	(20,110)
Other Expense 其他開支	(62,800)	(53,764)
	<u>(292,257)</u>	<u>(297,957)</u>
Impairment Loss and Specific Provision and Collective Provision for Impaired Assets 貸款及應收款項之專項準備金及集體準備金	-	-
Gains less Losses from Disposal of Property, Plant and Equipment and Investment Properties 來自物業、工業裝置及設備以及投資物業的處置的收益減虧損	-	-
Profit / (Loss) before Taxation 除稅前盈利 / (虧損)	<u>89,644</u>	<u>53,776</u>
Tax Expense 稅項	(14,500)	(8,500)
Profit / (Loss) after Taxation 除稅後盈利 / (虧損)	<u><u>75,144</u></u>	<u><u>45,276</u></u>

Section A – Branch Information (Hong Kong Branch only)

甲部 - 分行資料

(II) Balance Sheet

(II) 資產負債表

	30-Jun-2026 二零二六年 六月三十日 HKD'000 港幣千元	31-Dec-2025 二零二五年 十二月三十一日 HKD'000 港幣千元
Assets		
資產		
Cash and balances with banks (excluded amount due from overseas offices of the institution) 現金及銀行結餘 (存放於本機構的海外辦事處的數額除外)	654,068	449,711
Amount due from Exchange Fund 存放於外匯基金的數額	37,694	51,820
Amount due from overseas offices of the institution 存放於本機構的海外辦事處的數額	11,979,166	1,898,556
Loans and receivables 貸款及應收款項		
- Loans and advances to customers - 對客戶的貸款及放款	5,776,218	7,494,975
- Specific provisions for such Loans and advances - 當中專項減值的準備金額	-	-
- Loans and advances to banks - 對銀行的貸款及放款	-	-
- Accrued interest and other accounts - 其他賬戶	145,372	210,966
Investment securities 投資證券	12,430,450	13,825,119
Property, plant and equipment 物業、工業裝置及設備	32,850	30,718
Other assets 其他資產	2,190,055	2,448,006
Total assets 資產總額	33,245,873	26,409,871
Liabilities		
負債		
Deposits and balances from banks (excluded amount due to overseas offices of the institution) 尚欠銀行存款及結餘 (不包括結欠本機構海外辦事處的數額)	454,597	254,007
Of which: amount payable to other banks from repo 其中尚欠其他銀行回購協議的數額	-	-
Amount due to Exchange Fund 結欠外匯基金的數額	-	-
Deposits from customers 客戶存款	18,133,282	20,227,649
- Demand deposits and current accounts - 活期存款及往來賬戶	2,796,668	2,659,938
- Time, call and notice deposits - 定期、短期通知及通知存款	15,336,614	17,567,711
Amount due to overseas offices of the institution 結欠本機構的海外辦事處存款的數額	13,322,058	4,240,443
Other liabilities 其他負債	1,260,792	1,618,951
Profit / (Loss) after tax for the period 除稅後盈利/(虧損)	75,144	68,821
Total liabilities and profit for the period 負債及除稅後盈利總額	33,245,873	26,409,871

Section A – Branch Information (Hong Kong Branch only)
甲部 - 分行資料

(III) Additional Balance Sheet Information
(III) 資產負債表的其他資料

1. Loans and Receivables
1. 貸款及應收款項

There were no repossessed assets and no overdue or rescheduled loans and advances to customers and banks as at 30 Jun 2026 and 31 Dec 2025. Therefore, there were no impairment losses and specific and collective provisions for the period ended 30 Jun 2026 and the year ended 31 Dec 2025.

於二零二六年六月三十日及二零二五年十二月三十一日，並無客戶及銀行收回資產或逾期、重組減貸款。
因此截至二零二六年六月三十日及二零二五年十二月三十一日止，並無減值虧損及專項準備金及集體準備金。

2. Analysis of gross amount of loans and advances to customers by industry
2. 按行業分類的客戶貸款分析

	30-Jun-2026 二零二六年六月三十日		31-Dec-2025 二零二五年十二月三十一日	
	Covered by Collateral 貸款及放款持有之抵押品或其他抵押		Covered by Collateral 貸款及放款持有之抵押品或其他抵押	
	HKD'000 港幣千元	HKD'000 港幣千元	HKD'000 港幣千元	HKD'000 港幣千元
a) Loans and advances for use in Hong Kong				
a) 在香港使用的貸款及放款				
Industrial, commercial and financial sectors				
工商金融				
- Property investment	252,692	252,692	252,692	252,692
- 物業投資				
- Manufacturing	-	-	-	-
- 製造業				
- Wholesale and retail trade	-	-	-	-
- 批發及零售貿易				
- Other	2,504,851	2,504,851	3,958,004	3,958,004
- 其他				
	2,757,543	2,757,543	4,210,696	4,210,696
Individuals				
個人				
- Loans for the purchase of other residential properties	50,595	50,595	48,714	48,714
- 購買其他住宅物業之貸款				
- Others	227,776	227,776	55,186	55,186
- 其他				
	278,371	278,371	103,900	103,900
Loans and advances for use in Hong Kong	3,035,914	3,035,914	4,314,596	4,314,596
在香港使用之貸款及放款				
b) Loans and advances for use outside Hong Kong	2,740,304	2,740,304	3,180,379	3,180,379
b) 在香港以外使用之貸款及放款				
Total loans and advances	5,776,218	5,776,218	7,494,975	7,494,975
貸款及放款總額				

The above sectoral analysis has been classified according to the usage of loans and advances based on categories and definition used by the Hong Kong Monetary Authority.

以上客戶的貸款及放款用途之行業分類是按香港金融管理局所採用的類別及定義分類。

3. Analysis of gross amount of loans and advances to customers by geographical concentration
3. 按國家或區域的客戶貸款分析

Countries 國家或區域	30-Jun-2026 二零二六年 六月三十日	31-Dec-2025 二零二五年 十二月三十一日
	HKD'000 港幣千元	HKD'000 港幣千元
Hong Kong 香港	2,440,319	3,347,526
British Virgin Islands 英屬維爾京群島	2,341,226	3,175,647
Others 其他	994,673	971,802
	5,776,218	7,494,975

Section A – Branch Information (Hong Kong Branch only)
甲部 - 分行資料

(III) Additional Balance Sheet Information (Continued)
(III) 資產負債表的其他資料 (續)

4. International Claims
4. 國際債權

HKD'm 港幣百萬元	30-Jun-2026 二零二六年六月三十日				Total 總額
	Banks 銀行	Official sector 官方部門	Non-bank financial institutions 非銀行金融機構	Non-financial private sector 非金融私營機構	
Developed Countries 發展國家	13,077	2,886	96	642	16,701
of which Japan 其中 日本	96	2,886	-	241	3,223
of which Switzerland 其中 瑞士	12,364	-	-	-	12,364
Offshore Centres 離岸中心	450	3,033	1	4,637	8,121
of which Hong Kong 其中 香港	7	275	1	1,744	2,027
of which Singapore 其中 新加坡	443	2,758	-	890	4,091
of which British Virgin Islands 其中 英屬維爾京群島	-	-	-	1,965	1,965
Developing Asia and Pacific 發展中的亞太地區	966	4,903	-	374	6,243
of which South Korea 其中 南韓	966	4,903	-	-	5,869

HKD'm 港幣百萬元	31-Dec-2025 二零二五年十二月三十一日				Total 總額
	Banks 銀行	Official sector 官方部門	Non-bank financial institutions 非銀行金融機構	Non-financial private sector 非金融私營機構	
Developed Countries 發展國家	3,111	5,142	152	640	9,045
of which Japan 其中 日本	99	5,142	-	239	5,480
of which Switzerland 其中 瑞士	2,224	-	-	-	2,224
Offshore Centres 離岸中心	474	3,046	-	6,146	9,666
of which Hong Kong 其中 香港	66	285	-	2,652	3,003
of which Singapore 其中 新加坡	408	2,761	-	887	4,056
of which British Virgin Islands 其中 英屬維爾京群島	-	-	-	2,571	2,571
Developing Asia and Pacific 發展中的亞太地區	837	3,968	-	400	5,205
of which South Korea 其中 南韓	837	3,968	-	-	4,805

The above geographical disclosure of cross-border claims is based on the location of the counterparty after adjusting transfer of risk set out in the return "International Banking Statistics" (MA(BS)29).

上述跨國債權之區域分析乃根據<<國際銀行業務統計資料申報表>>(MA(BS)29)所述的轉移風險而有所調整。

Section A – Branch Information (Hong Kong Branch only)
甲部 - 分行資料

(III) Additional Balance Sheet Information (Continued)
(III) 資產負債表的其他資料 (續)

5. Currency Risk
5. 貨幣風險

HKD'm 港幣百萬元	30-Jun-2026 二零二六年六月三十日					
	USD 美元	KRW 韓元	MYR 馬來西亞令吉	THB 泰銖	Others 其他	Total 總額
Spot assets 現貨資產	8,933	5,035	2	21	14,701	28,692
Spot liabilities 現貨負債	(18,661)	(5)	-	(19)	(10,973)	(29,658)
Forward purchases 遠期買入	15,593	13	-	-	5,652	21,258
Forward sales 遠期賣出	(5,863)	(5,037)	-	-	(9,378)	(20,278)
Net option position 期權盤淨額	-	-	-	-	-	-
Net long / (short) position 長 / (短)盤淨額	2	6	2	2	2	14
Net structural position 結構性倉盤淨額	-	-	-	-	-	33

HKD'm 港幣百萬元	31-Dec-2025 二零二五年十二月三十一日					
	USD 美元	KRW 韓元	MYR 馬來西亞令吉	THB 泰銖	Others 其他	Total 總額
Spot assets 現貨資產	1,481	4,136	2	7	15,712	21,338
Spot liabilities 現貨負債	(12,084)	(10)	(1)	(4)	(10,218)	(22,317)
Forward purchases 遠期買入	18,075	14	-	-	6,525	24,614
Forward sales 遠期賣出	(7,469)	(4,134)	-	-	(12,018)	(23,621)
Net option position 期權盤淨額	-	-	-	-	-	-
Net long / (short) position 長 / (短)盤淨額	3	6	1	3	1	14
Net structural position 結構性倉盤淨額	-	-	-	-	-	31

The currency risk presented in the above is based on the requirement as set out in the return "Foreign Currency Position (MA(BS)6)".

上述之貨幣風險乃根據<<持有外匯情況申報表(MA(BS)6)>>編制。

Structural assets solely comprised of the fixed assets denominated in HKD amounting to HK\$33m as at 30 Jun 2026 and HK\$31m as at 31 Dec 2025 respectively. There were no other foreign currency exposure arising from structural position as at 30 Jun 2026 and 31 Dec 2025.

於二零二六年六月三十日及二零二五年十二月三十一日，結構性資產只有以港元計價的固定資產，分別為三千三百萬港元和為三千一百萬港元。於申報期內並無其他結構性倉盤產生的外匯風險。

Section A – Branch Information (Hong Kong Branch only)

甲部 - 分行資料

(III) Additional Balance Sheet Information (Continued)

(III) 資產負債表的其他資料 (續)

6. Non-bank Mainland China Activities

6. 對內地非銀行對手的風險承擔

HKD'000 港幣千元	30-Jun-2026 二零二六年六月三十日		
	On-balance sheet exposure 資產負債表內的風險承擔	Off-balance sheet exposure 資產負債表外的風險承擔	Total exposures 總風險承擔
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中國內地註冊成立之其他機構與其附屬公司及合營企業	14,834	2,883	17,717
Total 總額	14,834	2,883	17,717
Total assets after provision 撥備後總資產	33,245,873		
On-balance sheet exposures as % of total assets 資產負債表內風險承擔總額佔總資產之百分比	0.04%		

HKD'000 港幣千元	31-Dec-2025 二零二五年十二月三十一日		
	On-balance sheet exposure 資產負債表內的風險承擔	Off-balance sheet exposure 資產負債表外的風險承擔	Total exposures 總風險承擔
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中國內地註冊成立之其他機構與其附屬公司及合營企業	8,958	293	9,251
Total 總額	8,958	293	9,251
Total assets after provision 撥備後總資產	26,409,871		
On-balance sheet exposures as % of total assets 資產負債表內風險承擔總額佔總資產之百分比	0.03%		

Section A – Branch Information (Hong Kong Branch only)

甲部 - 分行資料

(IV) Off-balance Sheet Exposures

(IV) 資產負債表以外之風險程度

	30-Jun-2026 二零二六年 六月三十日 HKD'000 港幣千元	31-Dec-2025 二零二五年 十二月三十一日 HKD'000 港幣千元
Contingent liabilities and commitments 或然負債及承擔		
Direct credit substitutes 直接信貸替代項目	7,842	7,783
Other commitments 其他承諾	22,910,437	21,070,109
	<u>22,918,279</u>	<u>21,077,892</u>

(V) Derivatives Transactions

(V) 衍生工具交易

Derivatives - Contract amount

衍生工具 - 合約金額

Exchange rate, rate and precious metals related derivative contracts 匯率, 利率及貴金屬 - 關聯衍生工具合約	60,361,992	91,629,084
Others 其他	3,284,986	2,085,366
	<u>63,646,978</u>	<u>93,714,450</u>

Derivatives - assets

衍生工具 - 資產

Exchange rate, rate and precious metals related derivative contracts 匯率, 利率及貴金屬 - 關聯衍生工具合約	1,863,638	2,181,233
Others 其他	121,654	31,145
	<u>1,985,292</u>	<u>2,212,378</u>

Derivatives - liabilities

衍生工具 - 負債

Exchange rate, rate and precious metals related derivative contracts 匯率, 利率及貴金屬 - 關聯衍生工具合約	516,542	882,774
Others 其他	121,654	31,145
	<u>638,196</u>	<u>913,919</u>

The above derivatives assets and liabilities, being the positive or negative marked-to-market value of the respective derivative contracts, represent gross replacement costs. The total replacement costs have not taken into account the effect of bilateral netting arrangements.

以上衍生工具資產及負債, 乃各衍生工具合約按市值重估後之正數值或負數值之總額, 及代表該等合約之重置成本總額。公平價值總計並沒有將雙邊淨額結算安排之影響計算在內。

Section A – Branch Information (Hong Kong Branch only)
甲部 - 分行資料 (香港分行)

(VI) Liquidity
(VI) 流動性

	30-Jun-2026 二零二六年 六月三十日	30-Jun-2025 二零二五年 六月三十日	
Half yearly 6 months average liquidity ratio 期內六個月平均流動性維持比率	111.85%	109.59%	
	30-Jun-2026 二零二六年 六月三十日	31-Mar-2026 二零二六年 三月三十一日	30-Jun-2025 二零二五年 六月三十日
Quarterly 3 months average liquidity ratio 期內三個月平均流動性維持比率	114.32%	109.37%	118.09%

Union Bancaire Privée, UBP SA, Hong Kong Branch manages its liquidity risk in accordance to the Branch's and Head Office's Liquidity Risk Policy, which is governed by a set of principles approved by Local and Group Assets and Liabilities Committee and Committee of Board of Directors.

Union Bancaire Privée, UBP SA, 香港分行和總行之流動性風險管理政策管理其流動性風險，該政策受分行與集團的資產及負債管理委員會，以及董事會委員會所核准的一系列準則所管限。

The Group and Hong Kong Branch have deployed a control framework consistent with the Group's liquidity risk tolerance. The Hong Kong Branch assumes the local responsibilities for identifying, monitoring and controlling liquidity risks at Hong Kong Branch to meet its cash flow requirements, over and above regulatory requirements, so that sufficient funds are available as set out in the Liquidity Risk Policy. Arrangements are in place at the level of Hong Kong Branch to enable it to comply with the Liquidity Risk Management requirements set out by the Hong Kong Monetary Authority in the Supervisory Policy Manuals (LM-1 and LM-2).

本集團及香港分行已設立與本集團流動性風險承受力相符的監控框架。香港分行承擔在本地識別、監察和控制香港分行的流動性風險之責任，確保達到超過和高於規管要求的現金流量要求，以讓香港分行能夠按照流動性風險政策所規定備有充足流動性資金。本行在香港分行的層面已經作好安排，好使香港分行遵循香港金融管理局監管政策手冊(LM-1及LM-2)中的法定指引所列之流動性風險管理要求。

The Group and Hong Kong Branch have deployed effective frameworks for liquidity risk management under normal and stressed situations, cash flow management and contingency planning for liquidity crises.

本集團和香港分行已就在正常和壓力情況下的流動性風險管理、現金流量管理及流動性危機的應變計劃，設立有效框架。

(VII) Disclosure on Remuneration
(VII) 酬金披露

Pursuant to section 3 of Supervisory Policy Manual (CG-5) Guideline on a Sound Remuneration System issued by the Hong Kong Monetary Authority, Union Bancaire Privée, UBP SA, Hong Kong Branch complies with the requirements and has adopted the remuneration system of the Head Office.

根據香港金融管理局監管政策手冊(CG5) <<穩健的薪酬制度指引>>第3條，Union Bancaire Privée, UBP SA, 香港分行遵照其要求，採取總行的薪酬系統。

Section B – Group Information (Consolidated)
乙部 - 集團財務資料(綜合)

(I) Capital and Capital Adequacy
(I) 資本及資本充足比率

	30-Jun-2026 二零二六年 六月三十日 CHF'000 瑞士法郎千元	31-Dec-2025 二零二五年 十二月三十一日 CHF'000 瑞士法郎千元
Capital ratios 資本充足比率		
CET1 普通股權第一級	22.5%	23.1%
T1 第一級	22.5%	23.1%
Total capital 總計	22.5%	23.1%
Total equity 總權益	2,936,940	2,899,584

The capital and capital adequacy ratio of the group is calculated in accordance with the capital requirements as set out by Swiss Financial Market Supervisory Authority (FINMA).
集團資本充足比率乃根據瑞士金融市場監督管理局之資本充足要求計算。

(II) Other Financial Information
(II) 其他財務資料

	30-Jun-2026 二零二六年 六月三十日 CHF'000 瑞士法郎千元	31-Dec-2025 二零二五年 十二月三十一日 CHF'000 瑞士法郎千元
Total assets 資產總額	50,072,507	47,945,737
Total liabilities 負債總額	47,135,567	45,046,153
Total loans and advances 貸款總額	15,127,298	14,497,398
Total customer deposits 客戶存款總額	32,385,650	32,503,220
	Half-year ended 30-Jun-2026 截至二零二六年 六月三十日 CHF'000 瑞士法郎千元	Half-year ended 30-Jun-2025 截至二零二五年 六月三十日 CHF'000 瑞士法郎千元
Operating result before tax and extraordinary items 未計非經常性收入及稅前盈利	216,084	149,166