

# ELE BANK LIMITED

## INTERIM REPORT 2026

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# CONDENSED STATEMENT OF PROFIT OR LOSS (unaudited)
## FOR THE PERIOD ENDED 30 JUNE 2026

| | Notes | Half-year ended 30 June 2026 HK$000 | Half-year ended 30 June 2025 HK$000 |
|---|---|---|---|
| Interest income | 2 | 107,769 | 67,804 |
| Interest expense | 3 | (51,212) | (33,002) |
| **Net interest income** | | 56,557 | 34,802 |
| Net fee and commission income | 4 | 10,029 | 2,670 |
| Net (loss) / gain from investment in securities | | (1) | 91 |
| Other income | | 2,649 | 674 |
| **Total income** | | 69,234 | 38,237 |
| Operating expenses | 5 | (131,591) | (162,567) |
| Finance costs | 6 | (1,174) | (628) |
| Impairment losses | | (474) | (2,360) |
| Bad debt recovery | | 874 | 463 |
| **Loss before income tax** | | (63,131) | (126,855) |
| Income tax expense | 7 | - | - |
| **Loss for the period** | | (63,131) | (126,855) |

The notes on pages 6 to 16 are the integral part of these interim financial information.

# CONDENSED STATEMENT OF COMPREHENSIVE INCOME (unaudited)
## FOR THE PERIOD ENDED 30 JUNE 2026

| | Half-year ended 30 June 2026 HK$000 | Half-year ended 30 June 2025 HK$000 |
|---|---|---|
| **Loss for the period** | (63,131) | (126,855) |
| **Other comprehensive income, net of tax:** | | |
| Items that may be reclassified subsequently to profit or loss: | | |
| Changes in the fair value of financial assets at fair value through other comprehensive income ("FVOCI") | (15,392) | 9,059 |
| Transfer to income statement on disposal and redemption of financial assets at FVOCI | - | (91) |
| **Total comprehensive loss for the period** | (78,523) | (117,887) |

The notes on pages 6 to 16 are the integral part of these interim financial information.

# CONDENSED STATEMENT OF FINANCIAL POSITION (unaudited)
## AT 30 JUNE 2026

| | Notes | At 30 June 2026 HK$000 | At 31 December 2025 HK$000 |
|---|---|---|---|
| **Assets** | | | |
| Balances with banks | 8 | 626,719 | 322,835 |
| Placement with banks | 8 | 188,412 | - |
| Derivative financial assets | | 1,129 | 43 |
| Investment in securities | 10 | 3,183,445 | 2,257,375 |
| Loans and advances to customers | 9 | 3,198,679 | 2,188,512 |
| Prepayment and other assets | | 122,631 | 56,341 |
| Property and equipment | 12 | 56 | 161 |
| Right-of-use assets | 11 | 19,160 | 9,768 |
| Intangible assets | 13 | 23,831 | 34,507 |
| **Total Assets** | | 7,364,062 | 4,869,542 |
| **Liabilities** | | | |
| Deposits from customers | 14 | 5,811,841 | 3,779,705 |
| Derivative financial liabilities | | 432 | 404 |
| Other payables and accruals | | 149,580 | 119,672 |
| Lease liabilities | 11 | 18,851 | 9,563 |
| Make good provision | | - | 3,418 |
| **Total Liabilities** | | 5,980,704 | 3,912,762 |
| **Equity** | | | |
| Share capital | 16 | 2,940,000 | 2,440,000 |
| Reserves | | 40,055 | 43,874 |
| Accumulated losses | | (1,596,697) | (1,527,094) |
| **Total Equity** | | 1,383,358 | 956,780 |
| **Total Liabilities and Equity** | | 7,364,062 | 4,869,542 |

The notes on pages 6 to 16 are the integral part of these interim financial information.

# CONDENSED STATEMENT OF CHANGES IN EQUITY (unaudited)
## FOR THE PERIOD ENDED 30 JUNE 2026

| | Notes | Share capital HK$000 | Other reserves HK$000 | Regulatory reserve HK$000 | Accumulated losses HK$000 | Total equity HK$000 |
|---|---|---|---|---|---|---|
| **At 1 January 2025** | | 1,940,000 | 26,352 | - | (1,267,200) | 699,152 |
| Total comprehensive income | | - | 8,968 | - | (126,855) | (117,887) |
| Employee share scheme | | - | 1,000 | - | - | 1,000 |
| **At 30 June 2025** | | 1,940,000 | 36,320 | - | (1,394,055) | 582,265 |
| Total comprehensive income | | - | 2,046 | - | (127,887) | (125,841) |
| Employee share scheme | | - | 356 | - | - | 356 |
| Issuance of ordinary shares | 16 | 500,000 | - | - | - | 500,000 |
| Transfer from accumulated losses | 19 | - | - | 5,152 | (5,152) | - |
| **At 31 December 2025 and 1 January 2026** | | 2,440,000 | 38,722 | 5,152 | (1,527,094) | 956,780 |
| Total comprehensive income | | - | (15,392) | - | (63,131) | (78,523) |
| Employee share scheme | | - | 5,101 | - | - | 5,101 |
| Issuance of ordinary shares | 16 | 500,000 | - | - | - | 500,000 |
| Transfer from accumulated losses | 19 | - | - | 6,472 | (6,472) | - |
| **At 30 June 2026** | | 2,940,000 | 28,431 | 11,624 | (1,596,697) | 1,383,358 |

The notes on pages 6 to 16 are the integral part of these interim financial information.

# CONDENSED STATEMENT OF CASH FLOWS (unaudited)
## FOR THE PERIOD ENDED 30 JUNE 2026

| | Notes | Half-year ended 30 June 2026 HK$000 | Half-year ended 30 June 2025 HK$000 |
|---|---|---|---|
| **Cash flows from operating activities** | | | |
| Loss before income tax | | (63,131) | (126,855) |
| Adjustments for: | | | |
| Interest income | 2 | (107,769) | (67,804) |
| Interest expense | 3 | 51,066 | 32,727 |
| Interest on lease liabilities | 3 | 146 | 275 |
| Bad debt recovery | | (874) | (463) |
| Impairment losses | | 474 | 2,360 |
| Depreciation of property and equipment | 12 | 105 | 1,932 |
| Depreciation of right-of-use assets | 11 | 6,121 | 8,101 |
| Amortisation of intangible assets | 13 | 10,676 | 17,356 |
| Employee share scheme | 5 | 5,101 | 1,000 |
| Changes in: | | | |
| Placement with banks with original maturity beyond 3 months | | - | 7,445 |
| Loans and advances to customers | | (1,009,561) | (225,222) |
| Prepayment and other assets | | (58,474) | 4,140 |
| Deposits from customers | | 2,032,136 | (27,821) |
| Other payables and accruals | | 13,906 | (19,696) |
| Make good provision | | (3,418) | - |
| Interest received | | 98,867 | 70,900 |
| Interest paid | | (35,036) | (42,907) |
| Net cash from / (used in) operating activities | | 940,335 | (364,532) |
| **Cash flows from investing activities** | | | |
| Purchase of investment securities | | (3,095,818) | (1,935,791) |
| Proceeds from disposal and redemption of investment in securities | | 2,154,156 | 2,316,346 |
| Net cash (used in) / from investing activities | | (941,662) | 380,555 |
| **Cash flows from financing activities** | | | |
| Payment of lease liabilities | 11 | (6,371) | (8,679) |
| Proceeds from issuance of ordinary shares | 16 | 500,000 | - |
| Net cash from / (used in) financing activities | | 493,629 | (8,679) |
| **Net change in cash and cash equivalents** | | 492,302 | 7,344 |
| **Cash and cash equivalents as at 1 January** | | 322,835 | 259,121 |
| **Cash and cash equivalents as at 30 June** | 15 | 815,137 | 266,465 |

The notes on pages 6 to 16 are the integral part of these interim financial information.

# NOTES TO THE INTERIM FINANCIAL INFORMATION (unaudited)

## 1 General information

Ele Bank Limited (formerly known as Airstar Bank Limited) (the "Bank") is a private limited liability company incorporated in Hong Kong Special Administrative Region ("Hong Kong") of the People's Republic of China (the "PRC") on 13 July 2018. It is a licensed bank authorised under the Hong Kong Banking Ordinance since 9 May 2019. The principal activity of the Bank is to carry out banking and related financial services as a digital bank in Hong Kong and was officially launched on 11 June 2020.

The address of the Bank's registered office is Suites 3201-07, 32/F, Tower 5, The Gateway, Harbour City, Tsim Sha Tsui, Kowloon, Hong Kong.

## 1.1 Basis of preparation

### a) Material accounting policies

The interim financial information for the six months ended 30 June 2026 has been prepared under the Banking (Disclosure) Rules made under Section 60A of the Banking Ordinance, and in accordance with Hong Kong Accounting Standard ("HKAS") 34 "Interim Financial Reporting" and Interpretations as issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA").

The accounting policies adopted in the preparation of the interim financial information disclosure are consistent with those used in the preparation of the Bank's audited financial statements for the year ended 31 December 2025 except for the adoption of the HKFRSs and HKASs issued up to 30 June 2026 which are pertinent to the Bank's operations and relevant to these interim financial information.

The preparation of the interim financial information requires management to exercise judgements, use estimates and make assumptions that affect the application of policies and reported amounts in the financial statements. Actual results may differ from these estimates. The significant judgements made by management are the same as those disclosed in the financial statements for the year ended 31 December 2025.

The interim financial information should be read in conjunction with the financial statements for the year ended 31 December 2025, which have been prepared in accordance with Hong Kong Financial Reporting Standards ("HKFRSs"). The interim financial information are unaudited.

"Improvement to HKFRSs" contains numerous amendment to HKFRSs which the Hong Kong Institute of Certified Public Accountants considers not urgent but necessary. It comprises amendments that result in account changes for presentation, recognition or measurement purpose as well as terminology or editorial amendments related to a variety of individual HKFRSs.

The adoption of the above amendments and improvements, do not have a material impact to the interim financial information of the Bank.

# NOTES TO THE INTERIM FINANCIAL INFORMATION (unaudited)

## 1.1 Basis of preparation (continued)

### b) Requirement in connection with publication of interim financial information

The financial information relating to the year ended 31 December 2025 that is included in the interim financial information for the six months ended 30 June 2026 as comparative information does not constitute the Bank's statutory annual financial statements for that year but is derived from those financial statements. Further information relating to these statutory financial statements required to be disclosed in accordance with section 436 of the Hong Kong Companies Ordinance is as follows:

As the Bank is a private company, the Bank is not required to deliver its financial statements to the Registrar of Companies, and has not done so.

The Bank's auditor has reported on the financial statements for the year ended 31 December 2025. The auditor's report was unqualified; did not include a reference to any matters to which the auditor drew attention by way of emphasis without qualifying its report and did not contain a statement under sections 406(2), 407(2) or (3) of the Hong Kong Companies Ordinance.

## 2 Interest income

| | Half-year ended 30 June 2026 HK$000 | Half-year ended 30 June 2025 HK$000 |
|---|---|---|
| Interest income arising from: | | |
| Financial assets measured at amortised cost | 63,283 | 27,879 |
| Financial assets measured at FVOCI | 44,486 | 39,925 |
| **Total** | 107,769 | 67,804 |

## 3 Interest expense

| | Note | Half-year ended 30 June 2026 HK$000 | Half-year ended 30 June 2025 HK$000 |
|---|---|---|---|
| Interest expense arising from: | | | |
| Financial liabilities measured at amortised cost | | 51,066 | 32,727 |
| Lease liabilities | 11 | 146 | 275 |
| **Total** | | 51,212 | 33,002 |

# NOTES TO THE INTERIM FINANCIAL INFORMATION (unaudited)

## 4 Net fee and commission income

| | Half-year ended 30 June 2026 HK$000 | Half-year ended 30 June 2025 HK$000 |
|---|---|---|
| Fee and commission income arising from: | | |
| - Loan | 3,367 | 980 |
| - Cards | 1,974 | 525 |
| - Securities brokerage | 8,254 | - |
| - Others | 5,355 | 2,150 |
| Less: Fee and commission expense | (8,921) | (985) |
| **Total** | 10,029 | 2,670 |

## 5 Operating expenses

| | Notes | Half-year ended 30 June 2026 HK$000 | Half-year ended 30 June 2025 HK$000 |
|---|---|---|---|
| Auditor's remuneration | | 1,151 | 1,046 |
| Depreciation of property and equipment | 12 | 105 | 1,932 |
| Depreciation of right-of-use assets | 11 | 6,121 | 8,101 |
| Amortisation of intangible assets | 13 | 10,676 | 17,356 |
| Staff costs | | 70,391 | 61,396 |
| - Salaries, allowances and benefits in kind | | 62,048 | 57,190 |
| - Retirement benefit | | 3,242 | 3,206 |
| - Employee share scheme | | 5,101 | 1,000 |
| Legal and professional fees | | 4,628 | 2,482 |
| Other operating expenses | | 38,519 | 70,254 |
| - Marketing and agency fee | | 589 | 407 |
| - Information services fee | | 30,893 | 71,434 |
| - Foreign exchange differences, net | | (4,492) | (8,252) |
| - Others | | 11,529 | 6,665 |
| **Total** | | 131,591 | 162,567 |

## 6 Finance costs

| | Half-year ended 30 June 2026 HK$000 | Half-year ended 30 June 2025 HK$000 |
|---|---|---|
| Bank charges | 1,174 | 628 |
| **Total** | 1,174 | 628 |

# NOTES TO THE INTERIM FINANCIAL INFORMATION (unaudited)

## 7 Income tax expense

| | Half-year ended 30 June 2026 HK$000 | Half-year ended 30 June 2025 HK$000 |
|---|---|---|
| Current income tax | - | - |
| Deferred income tax | - | - |
| **Total** | - | - |

The applicable Hong Kong profits tax rate is 16.5% (2025: 16.5%). No provision for Hong Kong profits tax has been made (first half of 2025: Nil) as the Bank had no estimated assessable profits for the periods.

## 8 Balances and placement with banks

| | At 30 June 2026 HK$000 | At 31 December 2025 HK$000 |
|---|---|---|
| Balances with banks | | |
| - Balances with banks | 407,443 | 125,701 |
| - Due from Hong Kong Monetary Authority | 219,276 | 197,134 |
| Less: Impairment allowances - Stage 1 | - | - |
| **Total** | 626,719 | 322,835 |

Balances with banks are mainly denominated in Hong Kong dollars, Renminbi and United States dollars.

| | Note | At 30 June 2026 HK$000 | At 31 December 2025 HK$000 |
|---|---|---|---|
| Placement with banks with originally maturity | | | |
| - On or less than 3 months | 15 | 188,418 | - |
| - More than 3 months or less than 6 months | | - | - |
| Less: Impairment allowances – Stage 1 | | (6) | - |
| **Total** | | 188,412 | - |

Placement with banks are mainly denominated in Hong Kong dollars and United States dollars.

As at 30 June 2026 and 31 December 2025, there were no impaired, overdue or rescheduled balances and placement with banks.

# NOTES TO THE INTERIM FINANCIAL INFORMATION (unaudited)

## 9 Loans and advances to customers

| | At 30 June 2026 HK$000 | At 31 December 2025 HK$000 |
|---|---|---|
| Gross loans and advances to customers | 3,210,568 | 2,203,075 |
| Less: Impairment allowances | | |
| - Stage 1 | (3,576) | (5,054) |
| - Stage 2 | (5,282) | (6,673) |
| - Stage 3 | (3,031) | (2,836) |
| **Total** | 3,198,679 | 2,188,512 |

## 10 Investment in securities

| | At 30 June 2026 HK$000 | At 31 December 2025 HK$000 |
|---|---|---|
| Investment in securities measured at: | | |
| - FVOCI | 3,183,445 | 2,172,718 |
| - Amortised cost | - | 84,662 |
| Less: Impairment allowances - Stage 1 | - | (5) |
| **Total** | 3,183,445 | 2,257,375 |
| Issued by: | | |
| - Sovereigns | 678,397 | 748,563 |
| - Banks | 1,594,217 | 664,240 |
| - Corporates and Financial institutions | 910,831 | 844,572 |
| **Total** | 3,183,445 | 2,257,375 |

As at 30 June 2026 and 31 December 2025, there were no impaired, overdue or rescheduled investment securities.

# NOTES TO THE INTERIM FINANCIAL INFORMATION (unaudited)

## 11 Leases

The condensed statement of financial position shows the following amounts relating to leases:

| | At 30 June 2026 HK$000 | At 31 December 2025 HK$000 |
|---|---|---|
| **Right-of-use assets** | | |
| Office and centres | 15,856 | 5,415 |
| Equipment and server racks | 2,800 | 3,514 |
| Staff quarters | 504 | 839 |
| **Total** | 19,160 | 9,768 |
| **Lease liabilities** | | |
| Current | 7,253 | 7,326 |
| Non-current | 11,598 | 2,237 |
| **Total** | 18,851 | 9,563 |

Additions to the right-of-use assets for the period ended 30 June 2026 were HK$ 15,513,000 (30 June 2025: HK$ 3,266,000). The weighted average lessee's incremental borrowing rate applied to the lease liabilities was 3.45% (30 June 2025: 3.94%).

The condensed statement of profit or loss shows the following amounts relating to leases:

| | Half-year ended 30 June 2026 HK$000 | Half-year ended 30 June 2025 HK$000 |
|---|---|---|
| **Depreciation of right-of-use assets** | | |
| Office and centres | 5,072 | 5,385 |
| Equipment and server racks | 713 | 2,363 |
| Staff quarters | 336 | 353 |
| **Total** | 6,121 | 8,101 |
| Interest expense (Note 3) | 146 | 275 |

The total cash outflow for leases for the period ended 30 June 2026 was HK$6,371,000 (30 June 2025: HK$8,679,000).

# NOTES TO THE INTERIM FINANCIAL INFORMATION (unaudited)

## 12 Property and equipment

| | Leasehold improvement HK$000 | Furniture and fixture HK$000 | Computer equipment HK$000 | Total HK$000 |
|---|---|---|---|---|
| **Cost** | | | | |
| At 31 December 2024 | 14,396 | 2,025 | 52,793 | 69,214 |
| Disposals | - | - | (157) | (157) |
| At 31 December 2025 | 14,396 | 2,025 | 52,636 | 69,057 |
| Disposals | - | - | (13,957) | (13,957) |
| At 30 June 2026 | 14,396 | 2,025 | 38,679 | 55,100 |
| **Accumulated depreciation** | | | | |
| At 31 December 2024 | (14,396) | (2,008) | (50,368) | (66,772) |
| Depreciation charge | - | (17) | (2,264) | (2,281) |
| Eliminated on disposals | - | - | 157 | 157 |
| At 31 December 2025 | (14,396) | (2,025) | (52,475) | (68,896) |
| Depreciation charge | - | - | (105) | (105) |
| Eliminated on disposals | - | - | 13,957 | 13,957 |
| At 30 June 2026 | (14,396) | (2,025) | (38,623) | (55,044) |
| **Carrying amount** | | | | |
| At 31 December 2025 | - | - | 161 | 161 |
| At 30 June 2026 | - | - | 56 | 56 |

# NOTES TO THE INTERIM FINANCIAL INFORMATION (unaudited)

## 13 Intangible assets

| | HK$000 |
|---|---|
| **Cost** | |
| At 31 December 2024 | 203,316 |
| Addition | - |
| At 31 December 2025 | 203,316 |
| Addition | - |
| At 30 June 2026 | 203,316 |
| **Accumulated amortisation** | |
| At 31 December 2024 | (138,658) |
| Amortisation charge | (30,151) |
| At 31 December 2025 | (168,809) |
| Amortisation charge | (10,676) |
| At 30 June 2026 | (179,485) |
| **Carrying amount** | |
| At 31 December 2025 | 34,507 |
| At 30 June 2026 | 23,831 |

## 14 Deposits from customers

| | At 30 June 2026 HK$000 | At 31 December 2025 HK$000 |
|---|---|---|
| Current and saving accounts | 1,852,253 | 1,424,750 |
| Time deposits | 3,959,588 | 2,354,955 |
| **Total** | 5,811,841 | 3,779,705 |

# NOTES TO THE INTERIM FINANCIAL INFORMATION (unaudited)

## 15 Analysis of the balances of cash and cash equivalents

| | At 30 June 2026 HK$000 | At 31 December 2025 HK$000 |
|---|---|---|
| Balances with banks | 626,719 | 322,835 |
| Placement with banks with original maturity on or less than 3 months | 188,418 | - |
| **Total** | 815,137 | 322,835 |

## 16 Issued share capital

| | At 30 June 2026 Shares | At 31 December 2025 Shares | At 30 June 2026 HK$000 | At 31 December 2025 HK$000 |
|---|---|---|---|---|
| Ordinary shares issued and fully paid | 7,234,191,445 | 4,751,253,169 | 2,940,000 | 2,440,000 |

During the period ended 30 June 2026, a total of 2,482,938,276 ordinary shares have been issued for a total consideration of HK$ 500,000,000. During the year ended 31 December 2025, a total of 2,067,477,355 ordinary shares have been issued for a total consideration of HK$ 500,000,000.

In accordance with section 135 of the Hong Kong Companies Ordinance, the ordinary shares of the Bank do not have a par value.

The holders of ordinary shares are entitled to receive dividends as declared from time to time and are entitled to one vote per share at meetings of the Bank. All ordinary shares rank equally with regard to the Bank's residual assets.

# NOTES TO THE INTERIM FINANCIAL INFORMATION (unaudited)

## 17 Fair value estimation

All assets and liabilities for which fair value is measured or disclosed in the interim financial information are categorised within the fair value hierarchy as defined in HKFRS 13, "Fair value measurement". The following table and paragraph give information about how the fair values of these financial assets and financial liabilities are determined (in particular, the valuation techniques and inputs used), as well as the level of the fair value hierarchy into which the fair value measurements are categorised (Levels 1 to 3) based on the degree to which the inputs to the fair value measurements is observable.

- Level 1 fair value measurements are those derived from quoted prices (unadjusted) in active markets for identical assets or liabilities;
- Level 2 fair value measurements are those derived from inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly (i.e. as prices) or indirectly (i.e. derived from prices); and
- Level 3 fair value measurements are those derived from valuation techniques that include significant inputs for the asset or liability that are not based on observable market data (unobservable inputs).

The carrying amounts of the Bank's financial instruments are assumed to approximate their fair values, because of the short-term maturities of these instruments.

The following table provides an analysis of financial instruments carried at fair value, grouped into Levels 1 to 3 on the degree to which the fair value is observable. There are no transfers between Level 1 and Level 2, or transfers into or out of Level 3 during the period ended 30 June 2026 and the year ended 31 December 2025.

**At 30 June 2026**

| | Level 1 | Level 2 | Level 3 | Total |
|---|---|---|---|---|
| | HK$000 | HK$000 | HK$000 | HK$000 |
| **Financial assets** | | | | |
| Investment in securities at FVOCI | 1,533,802 | 1,649,643 | - | 3,183,445 |
| Derivative financial instruments | - | 1,129 | - | 1,129 |
| **Financial liabilities** | | | | |
| Derivative financial instruments | - | 432 | - | 432 |

**At 31 December 2025**

| | Level 1 | Level 2 | Level 3 | Total |
|---|---|---|---|---|
| | HK$000 | HK$000 | HK$000 | HK$000 |
| **Financial assets** | | | | |
| Investment in securities at FVOCI | 1,056,950 | 1,115,768 | - | 2,172,718 |
| Derivative financial instruments | - | 43 | - | 43 |
| **Financial liabilities** | | | | |
| Derivative financial instruments | - | 404 | - | 404 |

# NOTES TO THE INTERIM FINANCIAL INFORMATION (unaudited)

## 18 Related-party transactions

### a) Transactions with related parties

| Relationship | Nature | At 30 June 2026 HK$000 | At 30 June 2025 HK$000 |
|---|---|---|---|
| Fellow subsidiary | Provision of system development and call centre | - | 41,023 |

### b) Outstanding balances due to related parties

| Relationship | Nature | At 30 June 2026 HK$000 | At 31 December 2025 HK$000 |
|---|---|---|---|
| Fellow subsidiary | Provision of system development and call centre | - | 31,889 |
| Fellow subsidiaries | Deposits from customers | 250,490 | 429,851 |

There were no other related party transactions described in 2025 financial statements that have had a material impact on the financial position or performance of the Bank for the period ended 30 June 2026.

## 19 Regulatory reserve

A regulatory reserve is maintained to satisfy the provisions of the Hong Kong Banking Ordinance for prudential supervision purposes by earmarking amounts in respect of impairment losses recognised which the Bank will or may incur on loans and advances. As at 30 June 2026, HK$11,624,000 (31 December 2025: HK$5,152,000) was earmarked as the regulatory reserve from the accumulated losses.

## 20 Event after the reporting period

Share capital increased HK$500,000,000 after the reporting period. This funding is to support business growth of the Bank.

## 21 Approval of interim report

The interim report was approved and authorised for issue by the Board of Directors on 25 August 2026.