



**NongHyup Bank Hong Kong Branch**  
**(Incorporated in Republic of Korea with limited liability)**

**Financial Disclosure Statement (Unaudited)**  
**For the year ended 31 December 2025**

財務資料披露報表(未經審計)  
截至二零二五年十二月三十一日

NongHyup Bank Hong Kong Branch ("the Branch") is a licensed bank under the Banking Ordinance (Cap. 155). The Branch principally engages in investment banking, corporate banking, treasury and trade finance.

農協銀行香港分行（“本行”），根據《銀行業條例》（第 155 章）是一間持牌銀行。本行主要從事投資銀行，企業銀行，財資管理及貿易融資業務。

The Branch prepares this unaudited financial disclosure statement for the year ended 31 December 2025 ("the statement") in accordance with the Banking (Disclosure) Rules (Cap. 155M).

本行根據《銀行業(披露)規則》（第 155M 章）編制此截至二零二五年十二月三十一日止未經審計的年度財務資料披露。

The statement is also available at the Branch office, the Public Registry of the Hong Kong Monetary Authority ("HKMA") and the official website of NongHyup Bank (<https://in.nhbankglobal.com/global.do>).

此財務資料披露亦可於本行，香港金融管理局（“金管局”）查冊處及農協銀行官方網站 (<https://in.nhbankglobal.com/global.do>)查閱。

**SECTION A: HONG KONG BRANCH INFORMATION**

甲部:香港分行資料

| <b>PROFIT AND LOSS INFORMATION</b>   | <b>損益結算表</b>            | <b>1 January 2025 to<br/>31 December 2025<br/>2025年1月1日至<br/>12月31日</b> | <b>1 January 2024 to<br/>31 December 2024<br/>2024年1月1日至<br/>12月31日</b> |
|--|-------------------------|---|---|
|  |                         | <b>HKD'000<br/>港幣千元</b>   | <b>HKD'000<br/>港幣千元</b>   |
| Interest income  | 利息收入                    | 368,595   | 472,549   |
| Interest expense   | 利息支出                    | (320,560)   | (427,513)   |
| <b>Net interest income</b>   | <b>淨利息收入</b>            | <b>48,035</b>   | <b>45,036</b>   |
| Fee and commission income  | 手續費及佣金收入                | 15,782  | 13,127  |
| Fee and commission expense   | 手續費及佣金支出                | (77)  | (214)   |
| <b>Net fee and commission income</b>   | <b>淨手續費及佣金收入</b>        | <b>15,705</b>   | <b>12,913</b>   |
| Gains less losses arising from trading activities in foreign currencies              | 買賣性質外匯業務淨利潤/(虧損)        | -   | -   |
| Gains less losses arising from non-trading activities in foreign currencies          | 非買賣性質外匯業務淨利潤/(虧損)       | (678)   | 311   |
| Gains less losses arising from trading in interest rate derivatives                  | 利率衍生工具交易收益淨利潤/(虧損)      | -   | -   |
| Gains less losses from trading in other derivatives                                  | 其他衍生工具交易收益淨利潤/(虧損)      | -   | -   |
| <b>Gains less losses from foreign exchange operations and trading in derivatives</b> | <b>外匯業務和衍生工具買賣的收益淨額</b> | <b>(678)</b>  | <b>311</b>  |
| Other income   | 其他收入                    | -   | -   |
| <b>Total income</b>  | <b>收入總額</b>             | <b>63,062</b>   | <b>58,260</b>   |
| Staff expenses   | 職員開支                    | (19,778)  | (15,276)  |
| Rental expenses  | 租金開支                    | (6,588)   | (7,610)   |
| Other expenses   | 其他開支                    | (17,268)  | (13,119)  |
| <b>Total expenses</b>  | <b>開支總額</b>             | <b>(43,634)</b>   | <b>(36,005)</b>   |
| Impairment losses and provisions for impaired loans and receivables                  | 減值損失及為已減值貸款及應收款項而提撥的準備金 | 9,707   | (7,260)   |
| Gains less losses from disposal of property, plant and equipment                     | 出售物業、工業裝置及設備淨利潤/(虧損)    | -   | -   |
| <b>Profit/(loss) before taxation</b>   | <b>稅前利潤/(虧損)</b>        | <b>29,135</b>   | <b>14,995</b>   |
| Tax expenses   | 稅項開支                    | (5,290)   | (4,887)   |
| <b>Profit/(loss) after taxation</b>  | <b>稅後利潤/(虧損)</b>        | <b>23,845</b>   | <b>10,108</b>   |

NONGHYUP BANK HONG KONG BRANCH  
FINANCIAL DISCLOSURE STATEMENT FOR THE YEAR  
ENDED 31 DECEMBER 2025 (UNAUDITED)

農協銀行香港分行

截至二零二五年十二月三十一日之財務資料披露報表(未經審計)

| <b>BALANCE SHEET INFORMATION</b>   |                                    | <b>資產負債表</b>     |                  | 31 December 2025 | 30 June 2025 |
|--|------------------------------------|------------------|------------------|------------------|--------------|
|  |                                    |                  |                  | 2025年12月31日      | 2025年6月30日   |
|  |                                    |                  |                  | HKD'000          | HKD'000      |
|  |                                    |                  |                  | 港幣千元             | 港幣千元         |
| <b>Assets</b>  | <b>資產</b>                          |                  |                  |                  |              |
| Cash and balances with banks (except those included in amount due from overseas offices)                                 | 現金及銀行結餘<br>(不包括存放於海外辦事處之款項)        | 366,349          | 443,304          |                  |              |
| Due from Exchange Fund   | 存放於外匯基金之存款                         | 15,029           | 1,146            |                  |              |
| Placements with banks maturing between one and twelve months (except those included in amount due from overseas offices) | 存放於銀行同業之一至十二個月到期款項(不包括存放於海外辦事處之款項) | -                | -                |                  |              |
| Amount due from overseas offices   | 應收海外辦事處之款項                         | 844,568          | 667,699          |                  |              |
| Trade bills  | 貿易票據                               | 3,631,587        | 4,047,945        |                  |              |
| Loans and receivables  | 貸款及應收款項                            |                  |                  |                  |              |
| Loans and advances to customers  | 客戶貸款及放款                            | 3,578,733        | 2,054,782        |                  |              |
| Loans and advances to banks  | 銀行貸款及放款                            | -                | -                |                  |              |
| Accrued interest and other accounts  | 應計利息及其他賬項                          | 15,519           | 7,535            |                  |              |
| Collective provisions for loans and receivables  | 貸款及應收款項的集體準備金                      | (11,437)         | (9,176)          |                  |              |
| Specific provisions for loans and receivables  | 貸款及應收款項的特定準備金                      | -                | -                |                  |              |
|  |                                    | 3,582,815        | 2,053,141        |                  |              |
| Certificates of deposits held  | 持有的存款證                             | -                | -                |                  |              |
| Investment securities  | 證券投資                               |                  |                  |                  |              |
| Investment securities at fair value through profit and loss  | 以公允價值計量且其變動計入當期損益的證券投資             | -                | -                |                  |              |
| Investment securities at amortised cost  | 以攤餘成本計量的證券投資                       | -                | -                |                  |              |
| Investment securities at fair value through other comprehensive income   | 以公允價值計量且其變動計入其他綜合收益的證券投資           | 38,531           | -                |                  |              |
| Other investments  | 其他投資                               | -                | -                |                  |              |
| Property, plant and equipment  | 物業、工業裝置及設備                         | 11,787           | 15,940           |                  |              |
| Other assets   | 其他資產                               | 52,749           | 50,131           |                  |              |
| <b>Total assets</b>  | <b>資產總額</b>                        | <b>8,543,415</b> | <b>7,279,306</b> |                  |              |
| <b>Reserves and Liabilities</b>  | <b>儲備及負債</b>                       |                  |                  |                  |              |
| Deposits and balances from banks (except those included in amount due to overseas offices)                               | 尚欠銀行存款及結餘(不包括結欠海外辦事處之款項)           | 3,454,371        | 2,875,164        |                  |              |
| Deposits from customers  | 客戶存款                               |                  |                  |                  |              |
| Demand deposits and current accounts   | 活期存款及往來帳戶                          | -                | -                |                  |              |
| Saving deposits  | 儲蓄存款                               | -                | -                |                  |              |
| Time, call and notice deposits   | 定期、短期通知及通知存款                       | -                | -                |                  |              |
| Amount due to overseas offices   | 結欠海外辦事處之款項                         | 4,782,537        | 4,078,330        |                  |              |
| Certificates of deposits issued  | 已發行存款證                             | 150,973          | 214,297          |                  |              |
| Debt securities issued   | 已發行債務證券                            | -                | -                |                  |              |
| Other liabilities  | 其他負債                               | 140,690          | 103,001          |                  |              |
| <b>Total liabilities</b>   | <b>負債總額</b>                        | <b>8,528,571</b> | <b>7,270,792</b> |                  |              |
| Reserves   | 儲備                                 | 14,844           | 8,514            |                  |              |
| <b>Total reserves</b>  | <b>儲備總額</b>                        | <b>14,844</b>    | <b>8,514</b>     |                  |              |
| <b>Total reserves and liabilities</b>  | <b>儲備及負債總額</b>                     | <b>8,543,415</b> | <b>7,279,306</b> |                  |              |

NONGHYUP BANK HONG KONG BRANCH  
 SUPPLEMENTARY FINANCIAL INFORMATION  
 農協銀行香港分行  
 補充財務資料

1. ANALYSIS OF LOANS AND ADVANCES TO CUSTOMERS 客戶貸款及放款分析

1.1 Analysis by industry sectors 按行業分類劃分

|   |               | 31 December 2025<br>2025年12月31日 |                                     | 30 June 2025<br>2025年6月30日 |                                     |
|---|---------------|---------------------------------|-------------------------------------|----------------------------|-------------------------------------|
|   |               | HKD'000<br>港幣千元                 | % covered by<br>collateral<br>抵押品佔比 | HKD'000<br>港幣千元            | % covered by<br>collateral<br>抵押品佔比 |
| Loans and advances for use in Hong Kong       | 在香港使用之貸款及放款   |                                 |                                     |                            |                                     |
| Industrial, commercial and financial          | 工商金融          |                                 |                                     |                            |                                     |
| Property development                          | 物業發展          | -                               | -                                   | -                          | -                                   |
| Property investment                           | 物業投資          | -                               | -                                   | -                          | -                                   |
| Financial concerns                            | 金融企業          | -                               | -                                   | -                          | -                                   |
| Wholesale and retail trade                    | 批發及零售業        | 77,821                          | -                                   | 78,497                     | -                                   |
| Manufacturing                                 | 製造業           | -                               | -                                   | -                          | -                                   |
| Transport and transport equipment             | 運輸及運輸設備       | -                               | -                                   | -                          | -                                   |
| Information technology                        | 資訊科技          | -                               | -                                   | -                          | -                                   |
| Others  | 其他            | -                               | -                                   | -                          | -                                   |
|   |               | -                               | -                                   | -                          | -                                   |
| Individuals                                   | 個人            | -                               | -                                   | -                          | -                                   |
| Total loans and advances for use in Hong Kong | 在香港使用之貸款及放款總計 | -                               | -                                   | -                          | -                                   |
| Trade financing                               | 貿易融資          | -                               | -                                   | -                          | -                                   |
| Loans and advances for use outside Hong Kong  | 在香港以外使用之貸款及放款 | 3,500,912                       | 2.60%                               | 1,976,285                  | 5.10%                               |
| <b>Total</b>                                  | <b>總額</b>     | <b>3,578,733</b>                | <b>2.54%</b>                        | <b>2,054,782</b>           | <b>4.90%</b>                        |

1.2 Analysis by geographical segments 按地區劃分

Loans and advances to customers by geographical segments are classified in accordance with the location of the counterparties after taking into account any recognized risk transfer.

對客戶的貸款及放款的地區分類是按照交易對手的所在地區，並已顧及認可風險轉移因素。

|               |    | 31 December 2025<br>2025年12月31日            |                   |  |   |
|---------------|----|--|-------------------|--|---|
|               |    | Loans and advances to customers<br>客戶貸款及放款 | Provisions<br>準備金 | Overdue loans and advances<br>已逾期貸款及放款 | Impaired loans and advances<br>已減值貸款及放款 |
|               |    | HKD'000<br>港幣千元                            | HKD'000<br>港幣千元   | HKD'000<br>港幣千元                        | HKD'000<br>港幣千元                         |
| South Korea   | 南韓 | 1,755,364                                  | 3,734             | -                                      | -                                       |
| United States | 美國 | 872,505                                    | 5,901             | 227,027                                | -                                       |
| Others        | 其他 | 950,864                                    | 1,802             | -                                      | -                                       |
|               |    | 3,578,733                                  | 11,437            | 227,027                                | -                                       |

1. ANALYSIS OF LOANS AND ADVANCES TO CUSTOMERS (CONTINUED) 客戶貸款及放款分析 (續)

1.2 Analysis by geographical segments (Continued) 按地區劃分 (續)

|               |      | 30 June 2025<br>2025年6月30日                 |                   |  |   |
|---------------|------|--|-------------------|--|---|
|               |      | Loans and advances to customers<br>客戶貸款及放款 | Provisions<br>準備金 | Overdue loans and advances<br>已逾期貸款及放款 | Impaired loans and advances<br>已減值貸款及放款 |
|               |      | HKD'000<br>港幣千元                            | HKD'000<br>港幣千元   | HKD'000<br>港幣千元                        | HKD'000<br>港幣千元                         |
| United States | 美國   | 603,862                                    | 5,197             | -                                      | -                                       |
| Vietnam       | 越南   | 355,356                                    | 1,285             | -                                      | -                                       |
| Egypt         | 埃及   | 313,988                                    | 785               | -                                      | -                                       |
| Cambodia      | 柬埔寨  | 290,439                                    | 436               | -                                      | -                                       |
| Malaysia      | 馬來西亞 | 235,491                                    | 871               | -                                      | -                                       |
| Others        | 其他   | 255,646                                    | 602               | -                                      | -                                       |
|               |      | 2,054,782                                  | 9,176             | -                                      | -                                       |

2. ANALYSIS OF IMPAIRED LOANS AND ADVANCES AND REPOSSESSED ASSETS TO CUSTOMERS

對客戶的減值貸款及放款及收回資產分析

There were no impaired loans and advances and repossessed assets to customers as at 31 December 2025 and 30 June 2025.  
 於二零二五年十二月三十一日和二零二五年六月三十日並沒有對客戶的減值貸款及放款及收回資產。

3. ANALYSIS OF OVERDUE AND RESCHEDULED ASSETS TO CUSTOMERS

對客戶的逾期及重組資產分析

| Overdue assets<br>逾期資產   |                                 | 31 December 2025<br>2025年12月31日       |  |   |
|--|---------------------------------|---------------------------------------|--|---|
|  |                                 | Gross amount<br>總額<br>HKD'000<br>港幣千元 | % of total amount of<br>loans and advances<br>to customers<br>佔客戶貸款及放款<br>總額的百分比 | Specific provisions<br>特定準備金<br>HKD'000<br>港幣千元 |
| Loans and advances to customers<br>overdue for   | 對客戶之逾期貸款及放款                     |                                       |  |   |
| not more than 3 months   | 三個月以內                           | 227,027                               | 6.34%  | -   |
| more than 3 months but not more<br>than 6 months   | 三個月以上至六個月                       | -                                     | -  | -   |
| more than 6 months but not more<br>than 1 year   | 六個月以內                           | -                                     | -  | -   |
| more than 1 year   | 一年以上                            | -                                     | -  | -   |
|  |                                 | 227,027                               | 6.34%  | -   |
| Current market value of collaterals<br>held against the covered portion of<br>overdue loans and advances to<br>customers | 就逾期客戶貸款及放款受<br>覆蓋部分持有的抵押品<br>價值 | -                                     |  |   |
| Covered portion of overdue loans and<br>advances to customers  | 逾期客戶貸款及放款有抵<br>押品覆蓋部分           | -                                     |  |   |
| Uncovered portion of overdue loans<br>and advances to customers  | 逾期客戶貸款及放款無抵<br>押品覆蓋部分           | 227,027                               |  |   |

3. ANALYSIS OF OVERDUE AND RESCHEDULED ASSETS TO CUSTOMERS (CONTINUED)  
 對客戶的逾期及重組資產分析 (續)

| Overdue assets<br>逾期資產   |                                 | 30 June 2025<br>2025年6月30日            |  |   |
|--|---------------------------------|---------------------------------------|--|---|
|  |                                 | Gross amount<br>總額<br>HKD'000<br>港幣千元 | % of total amount of<br>loans and advances<br>to customers<br>佔客戶貸款及放款<br>總額的百分比 | Specific provisions<br>特定準備金<br>HKD'000<br>港幣千元 |
| Loans and advances to customers<br>overdue for   | 對客戶之逾期貸款及放款                     |                                       |  |   |
| not more than 3 months   | 三個月以內                           | -                                     | -  | -   |
| more than 3 months but not more<br>than 6 months   | 三個月以上至六個月                       | -                                     | -  | -   |
| more than 6 months but not more<br>than 1 year   | 六個月以一年                          | -                                     | -  | -   |
| more than 1 year   | 一年以上                            | -                                     | -  | -   |
|  |                                 | -                                     | -  | -   |
| Current market value of collaterals<br>held against the covered portion of<br>overdue loans and advances to<br>customers | 就逾期客戶貸款及放款受<br>覆蓋部分持有的抵押品<br>價值 | -                                     |  |   |
| Covered portion of overdue loans and<br>advances to customers  | 逾期客戶貸款及放款有抵<br>押品覆蓋部分           | -                                     |  |   |
| Uncovered portion of overdue loans<br>and advances to customers  | 逾期客戶貸款及放款無抵<br>押品覆蓋部分           | -                                     |  |   |

There were no rescheduled assets to customers as at 31 December 2025 and 30 June 2025.  
 於二零二五年十二月三十一日和二零二五年六月三十日並沒有對客戶的重組資產。

4. ANALYSIS OF IMPAIRED LOANS AND ADVANCES AND REPOSSESSED ASSETS TO BANKS  
 對銀行的減值貸款及放款及收回資產分析

There were no impaired loans and advances and repossessed assets to banks as at 31 December 2025 and 30 June 2025.  
 於二零二五年十二月三十一日和二零二五年六月三十日並沒有對銀行的減值貸款及放款及收回資產。

5. ANALYSIS OF OVERDUE AND RESCHEDULED ASSETS TO BANKS  
 對銀行的逾期及重組資產分析

There were no overdue and rescheduled assets to banks as at 31 December 2025 and 30 June 2025.  
 於二零二五年十二月三十一日和二零二五年六月三十日並沒有對銀行的逾期及重組資產。

6. INTERNATIONAL CLAIMS 國際債權

The information on International Claims discloses exposures to foreign counterparties of 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。

31 December 2025  
 2025年12月31日  
 HKD Million  
 港幣百萬元

|                                    |                  | Non-bank private sector<br>非銀行私營機構 |                         |  |   |              | Total<br>總額  |
|------------------------------------|------------------|------------------------------------|-------------------------|--|---|--------------|--------------|
|                                    |                  | Banks<br>銀行                        | Official sector<br>公營機構 | Non-bank financial institutions<br>非銀行金融機構 | Non-financial private sector<br>非金融私營機構 | Others<br>其他 |              |
| <b>Developed economies</b>         | <b>已發展經濟體</b>    |                                    |                         |  |   |              |              |
| <i>Of which: United States</i>     | 其中：美國            | 364                                | -                       | -  | 874                                     | -            | <b>1,238</b> |
| <i>Of which: United Kingdom</i>    | 其中：英國            | -                                  | -                       | -  | -                                       | -            | -            |
| <b>Offshore centres</b>            | <b>離岸中心</b>      |                                    |                         |  |   |              |              |
| <i>Of which: Hong Kong</i>         | 其中：香港            | -                                  | -                       | -  | -                                       | -            | -            |
| <b>Developing Asia and Pacific</b> | <b>發展中亞太區經濟體</b> |                                    |                         |  |   |              |              |
| <i>Of which: Cambodia</i>          | 其中：柬埔寨           | -                                  | -                       | -  | -                                       | -            | -            |
| <i>Of which: South Korea</i>       | 其中：南韓            | 4,570                              | -                       | 822  | 983                                     | -            | <b>6,375</b> |
| <i>Of which: Vietnam</i>           | 其中：越南            | -                                  | -                       | -  | -                                       | -            | -            |

30 June 2025  
 2025年6月30日  
 HKD Million  
 港幣百萬元

|                                    |                  | Non-bank private sector<br>非銀行私營機構 |                         |  |   |              | Total<br>總額  |
|------------------------------------|------------------|------------------------------------|-------------------------|--|---|--------------|--------------|
|                                    |                  | Banks<br>銀行                        | Official sector<br>公營機構 | Non-bank financial institutions<br>非銀行金融機構 | Non-financial private sector<br>非金融私營機構 | Others<br>其他 |              |
| <b>Developed economies</b>         | <b>已發展經濟體</b>    |                                    |                         |  |   |              |              |
| <i>Of which: United States</i>     | 其中：美國            | 439                                | -                       | -  | 604                                     | -            | <b>1,043</b> |
| <i>Of which: United Kingdom</i>    | 其中：英國            | -                                  | -                       | -  | -                                       | -            | -            |
| <b>Offshore centres</b>            | <b>離岸中心</b>      |                                    |                         |  |   |              |              |
| <i>Of which: Hong Kong</i>         | 其中：香港            | -                                  | -                       | -  | -                                       | -            | -            |
| <b>Developing Asia and Pacific</b> | <b>發展中亞太區經濟體</b> |                                    |                         |  |   |              |              |
| <i>Of which: Cambodia</i>          | 其中：柬埔寨           | -                                  | -                       | -  | -                                       | -            | -            |
| <i>Of which: South Korea</i>       | 其中：南韓            | 5,002                              | -                       | -  | 316                                     | -            | <b>5,318</b> |
| <i>Of which: Vietnam</i>           | 其中：越南            | -                                  | -                       | -  | -                                       | -            | -            |



7. CURRENCY RISK EXPOSURE 貨幣風險

An individual foreign currency is reported if its net position constitutes 10% or more of the total net position in all foreign currencies.

當某一種外幣的淨持有額佔所持有外幣淨盤總額的百分之十或以上,該外幣的淨持有額及淨倉盤便予以披露。

31 December 2025  
 2025年12月31日  
 HKD Million  
 港幣百萬元

|                           |          | USD<br>美元 | EUR<br>歐元 | AUD<br>澳元 | Others<br>其他 | Total<br>總額 |
|---------------------------|----------|-----------|-----------|-----------|--------------|-------------|
| Spot assets               | 現貨資產     | 8,515     | -         | -         | -            | 8,515       |
| Spot liabilities          | 現貨負債     | (8,413)   | -         | -         | -            | (8,413)     |
| Forward purchases         | 遠期買入     | -         | -         | -         | -            | -           |
| Forward sales             | 遠期賣出     | -         | -         | -         | -            | -           |
| Net option position       | 期權淨持倉量   | -         | -         | -         | -            | -           |
| Net long/(short) position | 長/(短)盤淨額 | 102       | -         | -         | -            | 102         |
| Net structural position   | 結構性倉盤淨額  | -         | -         | -         | -            | -           |

30 June 2025  
 2025年6月30日  
 HKD Million  
 港幣百萬元

|                           |          | USD<br>美元 | EUR<br>歐元 | AUD<br>澳元 | Others<br>其他 | Total<br>總額 |
|---------------------------|----------|-----------|-----------|-----------|--------------|-------------|
| Spot assets               | 現貨資產     | 7,261     | -         | -         | -            | 7,261       |
| Spot liabilities          | 現貨負債     | (7,244)   | -         | -         | -            | (7,244)     |
| Forward purchases         | 遠期買入     | -         | -         | -         | -            | -           |
| Forward sales             | 遠期賣出     | -         | -         | -         | -            | -           |
| Net option position       | 期權淨持倉量   | -         | -         | -         | -            | -           |
| Net long/(short) position | 長/(短)盤淨額 | 17        | -         | -         | -            | 17          |
| Net structural position   | 結構性倉盤淨額  | -         | -         | -         | -            | -           |

8. MAINLAND ACTIVITIES 國內活動

|   |                                       | 31 December 2025<br>2025年12月31日                   |  |                    |
|---|---------------------------------------|---|--|--------------------|
| HKD'000/港幣千元  |                                       | On-balance sheet<br>exposures<br>資產負債表以內<br>的風險承擔 | Off-balance<br>sheet exposures<br>資產負債表以<br>外的風險承擔 | Total<br>總風險<br>承擔 |
| Central government, central government-owned entities and their subsidiaries and joint ventures   | 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            | -   | -  | -                  |
| Local governments, local government-owned entities and their subsidiaries and joint ventures  | 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            | -   | -  | -                  |
| PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and joint ventures                 | 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 | -   | -  | -                  |
| Other entities of central government not reported in item 1 above   | 並無於上述1.項內報告的中央政府之其他機構                 | -   | -  | -                  |
| Other entities of local governments not reported in item 2 above  | 並無於上述2.項內報告的地方政府之其他機構                 | -   | -  | -                  |
| PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China | 居住中國內地以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  | -   | -  | -                  |
| Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures                        | 其他被申報機構視作非銀行的中國內地交易對手之風險              | -   | -  | -                  |
| <b>Total</b>  | <b>總額</b>                             | -   | -  | -                  |
| Total assets after provision  | 減值準備後的總資產                             | -   |  |                    |
| On-balance sheet exposures as percentage of total assets  | 資產負債表內的風險承擔佔總資產百分率                    | 0%  |  |                    |

|   |                                       | 30 June 2025<br>2025年6月30日                        |  |                    |
|---|---------------------------------------|---|--|--------------------|
| HKD'000/港幣千元  |                                       | On-balance sheet<br>exposures<br>資產負債表以內<br>的風險承擔 | Off-balance<br>sheet exposures<br>資產負債表以<br>外的風險承擔 | Total<br>總風險<br>承擔 |
| Central government, central government-owned entities and their subsidiaries and joint ventures   | 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            | -   | -  | -                  |
| Local governments, local government-owned entities and their subsidiaries and joint ventures  | 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            | -   | -  | -                  |
| PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and joint ventures                 | 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 | -   | -  | -                  |
| Other entities of central government not reported in item 1 above   | 並無於上述1.項內報告的中央政府之其他機構                 | -   | -  | -                  |
| Other entities of local governments not reported in item 2 above  | 並無於上述2.項內報告的地方政府之其他機構                 | -   | -  | -                  |
| PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China | 居住中國內地以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  | -   | -  | -                  |
| Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures                        | 其他被申報機構視作非銀行的中國內地交易對手之風險              | -   | -  | -                  |
| <b>Total</b>  | <b>總額</b>                             | -   | -  | -                  |
| Total assets after provision  | 減值準備後的總資產                             | -   |  |                    |
| On-balance sheet exposures as percentage of total assets  | 資產負債表內的風險承擔佔總資產百分率                    | 0%  |  |                    |

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

The following is a summary of contractual amounts of each class of off-balance sheet exposures:  
 下列為資產負債表以外的風險承擔之每個類別的合約金額:

|                                   |            | 31 December 2025<br>2025年12月31日<br>HKD'000<br>港幣千元 | 30 June 2025<br>2025年6月30日<br>HKD'000<br>港幣千元 |
|-----------------------------------|------------|--|---|
| Direct credit substitutes         | 直接信貸替代項目   | -  | -   |
| 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 | -  | -   |
| Other commitments                 | 其他承擔       | 693,033  | 991,105                                       |
| Others                            | 其他         | -  | -   |
|                                   |            | 693,033  | 991,105                                       |

10. DERIVATIVES FINANCIAL INSTRUMENTS 衍生金融工具

|  |           | 31 December 2025<br>2025年12月31日<br>HKD'000<br>港幣千元 |                            |                                 |
|--|-----------|--|----------------------------|---------------------------------|
|  |           | Contract Amount<br>合約金額                            | Fair value asset<br>公允價值資產 | Fair values liability<br>公允價值負債 |
| Exchange rate related derivative contracts | 匯率關聯衍生工具  | -  | -                          | -                               |
| Interest rate related derivative contracts | 利率關聯衍生工具  | -  | -                          | -                               |
| Other derivatives                          | 其他衍生工具    | -  | -                          | -                               |
| <b>Total</b>                               | <b>總額</b> | -  | -                          | -                               |

|  |           | 30 June 2025<br>2025年6月30日<br>HKD'000<br>港幣千元 |                            |                                 |
|--|-----------|---|----------------------------|---------------------------------|
|  |           | Contract Amount<br>合約金額                       | Fair value asset<br>公允價值資產 | Fair values liability<br>公允價值負債 |
| Exchange rate related derivative contracts | 匯率關聯衍生工具  | -   | -                          | -                               |
| Interest rate related derivative contracts | 利率關聯衍生工具  | -   | -                          | -                               |
| Other derivatives                          | 其他衍生工具    | -   | -                          | -                               |
| <b>Total</b>                               | <b>總額</b> | -   | -                          | -                               |

11. LIQUIDITY MAINTENANCE RATIO 流動性維持比率

The average liquidity maintenance ratio ("LMR") is the arithmetic mean of each calendar month's average LMR for the relevant period calculated for the Branch in accordance with the Banking (Liquidity) Rules in Hong Kong.

平均流動性維持比率是根據本行有關期間內每月平均流動性維持比率的平均數計算，有關比率乃根據香港《銀行業(流動性)規則》計算。

|                                     |           | 1 October 2025 to<br>31 December 2025<br>2025年10月1日至<br>12月31日 | 1 October 2024 to<br>31 December 2024<br>2024年10月1日至<br>12月31日 |
|-------------------------------------|-----------|--|--|
| Average liquidity maintenance ratio | 平均流動性維持比率 | 102.17%  | 120.60%  |

## 12. LIQUIDITY INFORMATION DISCLOSURES 流動性資料披露

### 12.1. Principle of Liquidity Risk Management 流動性風險管理原則

With reference to Head Office's Liquidity Risk Management Framework and the Hong Kong Monetary Authority's Supervisory Policy Manuals on Liquidity Risk Management including "Regulatory Framework for Supervision of Liquidity Risk" and "Sound Systems and Controls for Liquidity Risk Management", the Branch has developed Liquidity Management Policy to achieve a prudent and effective liquidity management systematically.

本行參照總行流動性風險管理框架及香港金融管理局監管政策手冊，包括《流動性風險監管制度》和《穩健的流動性風險管理制度及管控措施》等規範，制定了流動性管理政策，並系統地實現了審慎而有效的流動性管理辦法。

The Liquidity Management Policy will be reviewed by the Branch and approved by the Head Office at least annually to ensure that it stays up-to-date with the evolving regulatory requirements and Head Office's Liquidity Risk Management Framework.

本行每年至少審查流動性管理政策一次，並由總行審批，以確保政策與不斷變化的監管要求及總行流動性風險管理框架保持同步。

### 12.2. Asset and Liability Management Committee 資產負債管理委員會(ALCO)

The Branch has set up an Asset and Liability Management Committee (ALCO) which meets on a monthly basis (and on an ad-hoc basis, if needed) to review and discuss the Branch's liquidity issues including risk level, regulatory and internal limits, liquidity stress testing and results, liquidity management policy's updates, and other related funding and liquidity topics.

本行已成立資產負債管理委員會(ALCO) 並每月定期召開會議，以審查及討論本行的流動性問題，包括風險水平、監管及內部限額、流動性壓力測試和結果、流動性管理政策更新以及其他有關資金和流動性的議題。

The ALCO is composed of the Branch's Chief Executive, Alternate Chief Executive and the Head of Compliance, Head of Corporate Banking, Head of Trade Finance, Head of Risk Management and Head of Treasury.

本行ALCO 由本行行政總裁、候補行政總裁、合規主管、企業銀行業務主管、貿易融資主管、風險管理主管和司庫主管組成。

Meetings minutes and resolutions are kept and circulated to the Branch's ALCO members and Head Office.

會議內容和決議會記錄及保存，並分發本行的 ALCO 成員和總行查閱。

### 12.3. Liquidity Risk Monitoring and Reporting 流動性風險監察和呈報

Assessment on the liquidity risk of the Branch is performed regularly based on the Liquidity Management Policy and statutory requirements. The reports are submitted to Branch's ALCO, management and the Head Office. The Branch makes use of liquidity monitoring tools such as liquidity maintenance ratio, liquidity gap analysis, cash-flow projection, liquidity stress testing etc for liquidity monitoring. Early warning indicators are set to ensure that risk mitigation actions can be taken before the limits exceed.

本行根據流動性管理政策及法定要求，定期對流動性風險進行評估，並向本行的 ALCO、管理層和總行匯報。本行利用流動性維持比率、流動性缺口分析、現金流量預測、壓力測試等計算工具進行流動性監察，並設置預警指標以確保在超出限額前，能夠採取風險緩解措施。

## 12. LIQUIDITY INFORMATION DISCLOSURES (CONTINUED) 流動性資料披露 (續)

### 12.4. Liquidity Stress Testing 流動性壓力測試

The Branch performs liquidity stress testing regularly on severe but plausible scenarios to identify potential sources of liquidity strain. By conducting stress tests, the Branch can assess its ability to react to stressed condition and the possible impact. Based on the stress testing result, the management of the Branch will review the overall liquidity condition and decide whether it is necessary to change funding strategy, restructure the composition of the assets and liabilities or activate the Contingency Funding Plan.

本行應用嚴峻但可能發生的情景作定期流動性壓力測試，以識別流動性緊張下的財政狀況。通過壓力測試，本行能評估在壓力情景下的抵禦能力及潛在影響。根據壓力測試結果，本行管理層將審查整體資金流動狀況，並決定是否需要改變融資策略、重組資產負債結構或啟動應急融資計劃。

### 12.5. Diversification in funding sources 資金來源多元化

The Branch effectively diversifies its funding sources via different channels, including but not limited to customer deposit, inter-bank borrowing, certificates of deposit programme and funding support from Head Office. The Branch's funding strategy will be regularly reviewed by the ALCO.

本行有效地通過不同渠道分散融資，融資來源包括但不限於客戶存款、銀行同業拆入、存款證計劃和總行資金支持。資產負債管理委員會將定期審查本行的融資策略。

### 12.6. Contingency Funding Plan 應急融資計劃 (CFP)

The Branch prepares a CFP to respond to potential or actual emergency situations. The CFP sets out a diversified set of viable, readily deployable contingency funding measures for preserving liquidity and making up liquidity shortfalls under emergency situations. The CFP, which outlines action plans in response to different contingency levels, is regularly tested and reviewed to ensure its operational feasibility.

本行已制定應急融資計劃，以應對潛在或實際的緊急情況。CFP 闡明了一套多樣化、可行及易於部署的應急融資措施，以在緊急情況下保持流動性和彌補流動性短缺。CFP 根據不同的應急級別列出行動計劃，並定期進行測試和審查，以確保其操作可行性。

### 12.7. Sources of funding 資金來源

|                                |           | 31 December 2025<br>2025年12月31日<br>HKD'000/港幣千元 | 31 December 2024<br>2024年12月31日<br>HKD'000/港幣千元 |
|--------------------------------|-----------|---|---|
| Deposits from customers        | 客戶存款      | -   | -   |
| Deposits and balances to banks | 尚欠銀行存款及結餘 | 8,342,517                                       | 8,804,697                                       |
| Certificates of deposits       | 存款證       | 150,973   | 367,166   |
| <b>Total</b>                   | <b>總計</b> | <b>8,493,490</b>                                | <b>9,171,863</b>                                |

12. LIQUIDITY INFORMATION DISCLOSURES (CONTINUED) 流動性資料披露 (續)

12.8. Liquidity Gap 流動資金缺口

To fulfil the objectives, the Branch measures and forecasts its cash flow, sets prudent limits and ensures immediate access to liquid assets. The following maturity profile is based on the remaining period to repayment on a contractual maturity basis at the end of the reporting period. Assets and liabilities which do not have any maturity date are excluded in the below table.

為了實現目標，本行評估及預測現金流向，設定謹慎的限額以及確保能直接使用流動資產。以下到期情況申報表是根據報告期末至合約到期日的剩餘期限。沒有到期日的資產與負債並不包括在以下列表。

|  |                     | 31 December 2025<br>2025年12月31日<br>HKD'000/港幣千元 |                  |                                    |  |   |   |  |   |   |                         |                       |
|--|---------------------|---|------------------|------------------------------------|--|---|---|--|---|---|-------------------------|-----------------------|
|  |                     | Next day<br>翌日                                  | 2-7 days<br>2至7日 | 8 days to<br>1 month<br>8日至<br>1個月 | >1 month<br>up to 3<br>months<br>1個月以上<br>至3個月 | >3 months<br>up to 6<br>months<br>3個月以上<br>至6個月 | >6 months<br>up to 1 year<br>6個月以上<br>至1年 | >1 year<br>up to 2<br>years<br>1年以上<br>至2年 | >2 years<br>up to 3<br>years<br>2年以上<br>至3年 | >3 years<br>up to 5<br>years<br>3年以上<br>至5年 | Over 5<br>years<br>超過5年 | Total<br>amount<br>總額 |
| <b>On-balance sheet items</b>              | <b>資產負債表以內的項目</b>   |   |                  |                                    |  |   |   |  |   |   |                         |                       |
| <b>Assets</b>                              | <b>資產</b>           |   |                  |                                    |  |   |   |  |   |   |                         |                       |
| Due from Exchange Fund                     | 存放於外匯基金之存款          | 15,029  | -                | -                                  | -  | -   | -   | -  | -   | -   | -                       | 15,029                |
| Due from banks                             | 存放銀行同業款項            | 366,349   | 844,568          | -                                  | -  | -   | -   | -  | -   | -   | -                       | 1,210,917             |
| Debt securities held                       | 持有的債務證券             | 38,531  | -                | -                                  | -  | -   | -   | -  | -   | -   | -                       | 38,531                |
| Acceptances and bills of exchange held     | 持有的承兌及匯票            | -   | 465,763          | 313,290                            | 1,447,944                                      | 1,315,737                                       | 126,878                                   | -  | -   | -   | -                       | 3,669,612             |
| Loans and advances to non-bank customers   | 非銀行客戶貸款及放款          | -   | 8,695            | 5,111                              | 9,401  | 262,688   | 182,664                                   | 1,599,823                                  | 447,407                                     | 1,050,315                                   | 26,822                  | 3,592,926             |
| Other assets                               | 其他資產                | -   | 4                | 244                                | 98   | 1,254   | 2,587                                     | 2,219                                      | 200   | -   | -                       | 6,606                 |
| <b>Total on-balance sheet assets</b>       | <b>資產負債表內的資產總額</b>  | <b>419,909</b>                                  | <b>1,319,030</b> | <b>318,645</b>                     | <b>1,457,443</b>                               | <b>1,579,679</b>                                | <b>312,129</b>                            | <b>1,602,042</b>                           | <b>447,607</b>                              | <b>1,050,315</b>                            | <b>26,822</b>           | <b>8,533,621</b>      |
| <b>Liabilities</b>                         | <b>負債</b>           |   |                  |                                    |  |   |   |  |   |   |                         |                       |
| Deposits from non-bank customers           | 非銀行客戶存款             | -   | -                | -                                  | -  | -   | -   | -  | -   | -   | -                       | -                     |
| Due to banks                               | 結欠銀行同業款項            | -   | 1                | 1,164,727                          | 1,440,319                                      | 3,211,635                                       | 1,875,660                                 | 350,194                                    | -   | -   | 300,047                 | 8,342,583             |
| Debt securities issued                     | 已發行的債務證券            | -   | -                | -                                  | -  | 77,821  | 73,152                                    | -  | -   | -   | -                       | 150,973               |
| Other liabilities                          | 其他負債                | 5,363   | 63               | 187                                | 1,210  | 1,801   | 3,533                                     | 7,375                                      | 1,532                                       | 13,669                                      | 282                     | 35,015                |
| <b>Total on-balance sheet liabilities</b>  | <b>資產負債表內的負債總額</b>  | <b>5,363</b>                                    | <b>64</b>        | <b>1,164,914</b>                   | <b>1,441,529</b>                               | <b>3,291,257</b>                                | <b>1,952,345</b>                          | <b>357,569</b>                             | <b>1,532</b>                                | <b>13,669</b>                               | <b>300,329</b>          | <b>8,528,571</b>      |
| <b>Off-balance sheet items</b>             | <b>資產負債表以外的項目</b>   |   |                  |                                    |  |   |   |  |   |   |                         |                       |
| <b>Claims</b>                              | <b>資產</b>           |   |                  |                                    |  |   |   |  |   |   |                         |                       |
| Total off-balance sheet claims             | 資產負債表以外的資產總額        | -   | -                | -                                  | -  | -   | -   | -  | -   | -   | -                       | -                     |
| <b>Obligations</b>                         | <b>負債</b>           |   |                  |                                    |  |   |   |  |   |   |                         |                       |
| Loan commitments                           | 貸款承擔                | 693,033   | -                | -                                  | -  | -   | -   | -  | -   | -   | -                       | 693,033               |
| <b>Total off-balance sheet obligations</b> | <b>資產負債表以外的負債總額</b> | <b>693,033</b>                                  | <b>-</b>         | <b>-</b>                           | <b>-</b>                                       | <b>-</b>  | <b>-</b>                                  | <b>-</b>                                   | <b>-</b>                                    | <b>-</b>                                    | <b>-</b>                | <b>693,033</b>        |
| <b>Net Liquidity Gap</b>                   | <b>淨流動資金缺口</b>      | <b>(278,487)</b>                                | <b>1,318,966</b> | <b>(846,269)</b>                   | <b>15,914</b>                                  | <b>(1,711,578)</b>                              | <b>(1,640,216)</b>                        | <b>1,244,473</b>                           | <b>446,075</b>                              | <b>1,036,646</b>                            | <b>(273,507)</b>        | <b>(687,983)</b>      |

12. LIQUIDITY INFORMATION DISCLOSURES (CONTINUED) 流動性資料披露 (續)

12.8. Liquidity Gap (Continued) 流動資金缺口 (續)

|   |                         | 31 December 2024<br>2024年12月31日<br>HKD'000/港幣千元 |                  |                                    |  |   |  |  |   |   |                         | Total<br>amount<br>總額 |
|---|-------------------------|---|------------------|------------------------------------|--|---|--|--|---|---|-------------------------|-----------------------|
|   |                         | Next day<br>翌日                                  | 2-7 days<br>2至7日 | 8 days to 1<br>month<br>8日至<br>1個月 | >1 month<br>up to 3<br>months<br>1個月以上<br>至3個月 | >3 months<br>up to 6<br>months<br>3個月以<br>上至6個月 | >6<br>months up<br>to 1 year<br>6個月以<br>上至1年 | >1 year<br>up to 2<br>years<br>1年以上<br>至2年 | >2 years<br>up to 3<br>years<br>2年以上<br>至3年 | >3 years<br>up to 5<br>years<br>3年以上<br>至5年 | Over 5<br>years<br>超過5年 |                       |
| <b>On-balance<br/>sheet items</b>               | <b>資產負債表以內<br/>的項目</b>  |   |                  |                                    |  |   |  |  |   |   |                         |                       |
| <b>Assets</b>                                   | <b>資產</b>               |   |                  |                                    |  |   |  |  |   |   |                         |                       |
| Due from<br>Exchange Fund                       | 存放於外匯基金之<br>存款          | 46  | -                | -                                  | -  | -   | -  | -  | -   | -   | -                       | 46                    |
| Due from banks                                  | 存放銀行同業款項                | 298,596   | 1,843,673        | -                                  | 109,201  | -   | -  | -  | -   | -   | -                       | 2,251,470             |
| Debt securities<br>held                         | 持有的債務證券                 | -   | -                | -                                  | -  | -   | -  | -  | -   | -   | -                       | -                     |
| Acceptances and<br>bills of<br>exchange held    | 持有的承兌及匯票                | -   | 487,679          | 2,647,523                          | 1,618,480                                      | 703,380   | 16,849                                       | -  | -   | -   | -                       | 5,473,911             |
| Loans and<br>advances to non-<br>bank customers | 非銀行客戶貸款及<br>放款          | 1,298   | 845              | 20,349                             | 3,253  | 307,063   | 203,264                                      | 34,021                                     | 250,967                                     | 610,638                                     | 26,105                  | 1,457,803             |
| Other assets                                    | 其他資產                    | -   | 129              | 631                                | 145  | 90  | 7,846  | 98   | 1,792                                       | -   | -                       | 10,731                |
| <b>Total on-balance<br/>sheet assets</b>        | <b>資產負債表內的資<br/>產總額</b> | <b>299,940</b>                                  | <b>2,332,326</b> | <b>2,668,503</b>                   | <b>1,731,079</b>                               | <b>1,010,533</b>                                | <b>227,959</b>                               | <b>34,119</b>                              | <b>252,759</b>                              | <b>610,638</b>                              | <b>26,105</b>           | <b>9,193,961</b>      |
| <b>Liabilities</b>                              | <b>負債</b>               |   |                  |                                    |  |   |  |  |   |   |                         |                       |
| Deposits from<br>non-bank<br>customers          | 非銀行客戶存款                 | -   | -                | -                                  | -  | -   | -  | -  | -   | -   | -                       | -                     |
| Due to banks                                    | 結欠銀行同業款項                | -   | 551,452          | 2,022,743                          | 2,052,971                                      | 3,096,845                                       | 781,397                                      | -  | -   | -   | 299,331                 | 8,804,739             |
| Debt securities<br>issued                       | 已發行的債務證券                | -   | -                | 155,250                            | -  | -   | 211,916                                      | -  | -   | -   | -                       | 367,166               |
| Other liabilities                               | 其他負債                    | 3,078   | 59               | 45                                 | 1,024  | 1,477   | 2,863  | 5,323                                      | 3,343                                       | 12,526                                      | 325                     | 30,063                |
| <b>Total on-balance<br/>sheet liabilities</b>   | <b>資產負債表內的負<br/>債總額</b> | <b>3,078</b>                                    | <b>551,511</b>   | <b>2,178,038</b>                   | <b>2,053,995</b>                               | <b>3,098,322</b>                                | <b>996,176</b>                               | <b>5,323</b>                               | <b>3,343</b>                                | <b>12,526</b>                               | <b>299,656</b>          | <b>9,201,968</b>      |
| <b>Off-balance<br/>sheet items</b>              | <b>資產負債表以外<br/>的項目</b>  |   |                  |                                    |  |   |  |  |   |   |                         |                       |
| <b>Claims</b>                                   | <b>資產</b>               |   |                  |                                    |  |   |  |  |   |   |                         |                       |
| Total off-<br>balance sheet<br>claims           | 資產負債表以外的<br>資產總額        | -   | -                | -                                  | -  | -   | -  | -  | -   | -   | -                       | -                     |
| <b>Obligations</b>                              | <b>負債</b>               |   |                  |                                    |  |   |  |  |   |   |                         |                       |
| Loan<br>commitments                             | 貸款承擔                    | 1,101,582                                       | -                | -                                  | -  | -   | -  | -  | -   | -   | -                       | 1,101,582             |
| Total off-<br>balance sheet<br>obligations      | 資產負債表以外的<br>負債總額        | 1,101,582                                       | -                | -                                  | -  | -   | -  | -  | -   | -   | -                       | 1,101,582             |
| <b>Net Liquidity<br/>Gap</b>                    | <b>淨流動資金缺口</b>          | <b>(804,720)</b>                                | <b>1,780,815</b> | <b>490,465</b>                     | <b>(322,916)</b>                               | <b>(2,087,789)</b>                              | <b>(768,217)</b>                             | <b>28,796</b>                              | <b>249,416</b>                              | <b>598,112</b>                              | <b>(273,551)</b>        | <b>(1,109,589)</b>    |

Note: The maturity buckets follow information provided to the HKMA MA(BS)23 Return on Liquidity Monitoring Tools.

附註: 到期日分類按照金管局MA(BS)23流動性監察工具申報表指示制定而成。

13. DISCLOSURE ON REMUNERATION 薪酬制度的披露

Pursuant to section 3 of Supervisory Policy Manual (CG-5) "Guideline on Sound Remuneration System" issued by the HKMA, the Branch complies with the requirements and has adopted the remuneration systems of NongHyup Bank Head Office.

根據金管局頒布的金管局監管政策手冊 (CG-5) "穩健的薪酬制度指引" 第3條, 本行遵守其要求採取農協銀行總行的薪酬制度。

**SECTION B: GROUP CONSOLIDATED FINANCIAL INFORMATION**  
**乙部:集團綜合財務資料**

**1. CONSOLIDATED CAPITAL ADEQUACY RATIO AND EQUITY**  
**綜合資本充足比率及權益**

The information set out below is based on the most recent consolidated accounts for the Group as a whole as at 31 December 2025 and 30 June 2025.

以下資料乃根據本集團於二零二五年十二月三十一日止及二零二五年六月三十日止綜合業務報告公佈的最新整體綜合賬項。

|                        |        | 31 December 2025<br>2025年12月31日 | 30 June 2025<br>2025年6月30日 |
|------------------------|--------|---------------------------------|----------------------------|
| Capital adequacy ratio | 資本充足比率 | 18.27%                          | 18.56%                     |

The consolidated capital adequacy ratio of the Group is calculated in accordance with the Group's advance accreditation under Basel III and is in line with the recommendation provided by Financial Supervisory Service ("FSS") of Republic of Korea.

本集團的綜合資本充足比率數據,是依照集團以巴塞爾資本協定三制定的綜合進階評審的標準所計算,並符合大韓民國金融監督院的指引。

|              |      | 31 December 2025<br>2025年12月31日 | 30 June 2025<br>2025年6月30日 |
|--------------|------|---------------------------------|----------------------------|
| KRW'm        |      |                                 |                            |
| Total equity | 權益總額 | 26,510,282                      | 25,594,631                 |

**2. OTHER FINANCIAL INFORMATION 其他財務資料**

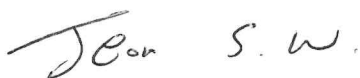
|                          |         | 31 December 2025<br>2025年12月31日                               | 30 June 2025<br>2025年6月30日                                    |
|--------------------------|---------|---|---|
| KRW'm                    |         |   |   |
| Total assets             | 資產總額    | 442,353,170   | 438,694,432   |
| Total liabilities        | 負債總額    | 415,842,888   | 413,099,801   |
| Total loans and advances | 貸款及放款總額 | 353,622,960   | 345,840,680   |
| Total customer deposits  | 客戶存款總額  | 340,465,971   | 343,806,938   |
|                          |         | 1 January 2025 to<br>31 December 2025<br>2025年1月1日至<br>12月31日 | 1 January 2024 to<br>31 December 2024<br>2024年1月1日至<br>12月31日 |
| KRW'm                    |         |   |   |
| Pre-tax profit           | 除稅前利潤   | 2,473,241   | 2,382,112   |



COMPLIANCE WITH THE BANKING (DISCLOSURE) RULES 符合《銀行業(披露)規則》

The unaudited financial disclosure statement for the year ended 31 December 2025 complies with applicable disclosure provision of the Banking (Disclosure) Rules and is not false or misleading in any material aspect.

截至二零二五年十二月三十一日止未經審計的財務資料披露已符合《銀行業(披露)規則》之適用披露要求,並在任何要項均非虛假或具誤導性。



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JEON Sang Wook  
Chief Executive  
NongHyup Bank Hong Kong Branch  
21 April 2026