2026 Interim Report

The Directors of Allied Banking Corporation (Hong Kong) Limited are pleased to announce the unaudited consolidated results of the company and its subsidiary, ACR Nominees Limited for the period from 1 January 2026 to 30 June 2026 as follows:-

UNAUDITED CONSOLIDATED STATEMENT OF INCOME
FOR THE SIX MONTHS ENDED 30 JUNE 2026

	30/6/2026 HK$'000	30/6/2025 HK$'000
Interest income	35,444	38,486
Interest expenses	(8,245)	(8,930)
Net interest income	27,199	29,556
Commission income	1,029	801
Other operating income	6,034	9,962
Operating income	34,262	40,319
Operating expenses	(16,368)	(16,906)
Operating profit before impairment losses	17,894	23,413
Net writeback / (credit loss expenses) of impairment provision	335	(5,205)
Profit before tax	18,229	18,208
Income tax	(2,774)	(2,851)
Profit for the period and total comprehensive income for the period	15,455	15,357

There were no recognised gains or losses other than the net profit / (loss) for the period. There were also no significant changes relating to the activities and profit / (loss) of the company during the relevant period.

ALLIED BANKING CORPORATION (HONG KONG) LIMITED
新聯銀行(香港)有限公司

UNAUDITED CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2026

	NOTE	30/6/2026	31/12/2025
		HK$'000	HK$'000
ASSETS			
Cash and cash equivalents		272,709	292,645
Placements with banks and other financial institutions maturing between one and twelve months		325,940	288,744
Derivative financial instruments	6	2,353	896
Advances and other accounts		1,043,410	1,059,835
Current tax assets		-	2
Investment property		55,000	55,000
Property and equipment		20,449	20,997
Total assets		1,719,861	1,718,119
LIABILITIES AND EQUITY			
LIABILITIES			
Deposits and balances of banks and other financial institutions		10,478	12,292
Deposits from customers		1,012,898	1,024,637
Derivative financial instruments	6	-	-
Other accounts and provisions		18,518	19,616
Current tax liabilities		1,456	-
Deferred tax liabilities		1,901	1,901
Total liabilities		1,045,251	1,058,446
EQUITY			
Share capital		185,700	185,700
Reserves		488,910	473,973
Total equity		674,610	659,673
Total liabilities and equity		1,719,861	1,718,119

UNAUDITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE SIX MONTHS ENDED 30 JUNE 2026

		Reserves				
	Share Capital HK$'000	General Reserve HK$'000	Impairment Reserve HK$'000	Retained Profits HK$'000	Total Reserves HK$'000	Total HK$'000
At 1 January 2025	185,700	7,000	5,499	442,152	454,651	640,351
Profit for the year	-	-	-	20,356	20,356	20,356
Total comprehensive income for the year	-	-	-	20,356	20,356	20,356
2025 preference shares dividend	-	-	-	(1,035)	(1,035)	(1,035)
At 31 December 2025 and 1 January 2026	185,700	7,000	5,499	461,473	473,972	659,672
Profit for the six months of 2026	-	-	-	15,455	15,455	15,455
Total comprehensive income for the six months of 2026	-	-	-	15,455	15,455	15,455
Preference shares dividend for the six months of 2026	-	-	-	(517)	(517)	(517)
At 30 June 2026	185,700	7,000	5,499	476,411	488,910	674,610

UNAUDITED CONSOLIDATED STATEMENT OF CASH FLOWS
AS AT 30 JUNE 2026

	For the six months ended 30 June 2026	For the six months ended 30 June 2025
	HK$'000	HK$'000
Cash flows from operating activities		
Profit before tax	18,229	18,208
Adjustments for :		
(Net writeback of impairment provision) / credit loss expenses	(335)	5,205
Depreciation	547	527
	18,441	23,940
Increase in placements with banks and other financial institutions with maturity more than three months when acquired	(195,246)	(47,778)
Decrease in advances and other accounts	16,767	70,651
Increase in derivative financial instruments	(1,457)	(4,479)
(Decrease) / Increase in deposits and balances of banks and other financial institutions	(1,815)	40
(Decrease) / Increase in deposits from customers	(11,739)	26,196
Decrease in other accounts and payables	(1,098)	(1,411)
	(176,147)	67,159
Hong Kong profits tax paid	(1,315)	(972)
NET CASH FLOWS USED IN OPERATING ACTIVITIES	(177,462)	66,187
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of items of property and equipment	-	-
Proceeds from disposal of items of property and equipment	-	-
NET CASH FLOWS USED IN INVESTING ACTIVITIES	-	-
CASH FLOWS FROM FINANCING ACTIVITY		
Dividends paid to preference shareholders	(517)	(517)
NET CASH FLOWS USED IN FINANCING ACTIVITIES	(517)	(517)
NET (DECREASE) / INCREASE IN CASH AND CASH EQUIVALENTS	(177,979)	65,670
Cash and cash equivalents at beginning of year	530,042	432,698
CASH AND CASH EQUIVALENTS AT END OF THE PERIOD	352,063	498,368
ANALYSIS OF BALANCES OF CASH AND CASH EQUIVALENTS		
Cash and cash equivalents	272,711	390,934
Placements with banks and other financial institutions repayable within three months when acquired	79,352	107,434
CASH AND CASH EQUIVALENTS AT END OF THE PERIOD	352,063	498,368

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION

1. ADVANCES AND OTHER ACCOUNTS

	THE COMPANY 30/6/2026 HK$'000	THE COMPANY 31/12/2025 HK$'000
Advances to customers	1,037,986	1,054,713
Accrued interest receivable	5,694	7,465
Less : allowance for impairment losses	(7,593)	(7,935)
	1,036,087	1,054,243
Other accounts	5,977	3,537
Advances and other accounts	1,042,064	1,057,780

Other accounts include prepayments, security deposits and other miscellaneous assets.

ADVANCES TO CUSTOMERS

An analysis of changes in the gross amount of advances to customers is as follows:

THE COMPANY
30/6/2026

	Stage 1 HK$'000	Stage 2 HK$'000	Stage 3 HK$'000	Total HK$'000
Gross advances as at 1 January 2026	941,530	7,744	105,439	1,054,713
New loans/financing originated or purchased	160,145	13	159	160,317
Loans/financing derecognized or repaid	(156,821)	(1,530)	(18,693)	(177,044)
Transfers to Stage 1	5,100	(5,100)	-	-
Transfers to Stage 2	-	-	-	-
Transfers to Stage 3	(901)	(1,127)	2,028	-
Total transfer between stages	4,199	(6,227)	2,028	-
Recoveries	-	-	-	-
Written off	-	-	-	-
Gross advances as at 30 June 2026	949,053	-	88,933	1,037,986

THE COMPANY
31/12/2025

	Stage 1 HK$'000	Stage 2 HK$'000	Stage 3 HK$'000	Total HK$'000
Gross advances as at 1 January 2025	936,242	79,787	93,706	1,109,735
New loans/financing originated or purchased	303,601	523	755	304,879
Loans/financing derecognized or repaid	(297,227)	(1,306)	(61,367)	(359,900)
Transfers to Stage 1	29,226	(29,226)	-	-
Transfers to Stage 2	(30,312)	25,408	4,904	-
Transfers to Stage 3	-	(67,442)	67,442	-
Total transfer between stages	(1,086)	(71,260)	72,346	-
Recoveries	-	-	-	-
Written off	-	-	(1)	(1)
Gross advances as at 31 December 2025	941,530	7,744	105,439	1,054,713

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (continued)

1. ADVANCES AND OTHER ACCOUNTS (continued)

ADVANCES TO CUSTOMERS (continued)

	THE COMPANY		THE COMPANY	
	30/6/2026	31/12/2025	30/6/2026	31/12/2025
	HK$'000	HK$'000	% of total advances to customers	% of total advances to customers
Loans for use in the following regions or countries				
Hong Kong	990,180	1,006,698	95.40%	95.45%
Vietnam	-	-	-	-
Thailand	9,800	12,010	0.94%	1.14%
China	38,006	36,005	3.66%	3.41%
	1,037,986	1,054,713	100.00%	100.00%

IMPAIRED ASSETS

	THE COMPANY		THE COMPANY	
	30/6/2026	31/12/2025	30/6/2026	31/12/2025
	HK$'000	HK$'000	% of total advances to customers	% of total advances to customers
Loans for use in Hong Kong				
Gross amount of impaired loans	87,807	105,439	8.46%	10.00%
Impairment allowance made in respect of such advances - Stage 3	(7,450)	(7,792)		
	80,357	97,647		
Loans for use in People's Republic of China				
Gross amount of impaired loans	-	-	-	-
Impairment allowances made in respect of such advances - Stage 3	-	-		
	-	-		
Total impaired assets				
Gross amount of impaired loans	87,807	105,439	8.46%	10.00%
Impairment allowance made in respect of such advances - Stage 3	(7,450)	(7,792)		
	80,357	97,647		
Fair value of collateral	123,900	135,256		

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (continued)

1. ADVANCES AND OTHER ACCOUNTS (continued)

OVERDUE AND RESCHEDULED ASSETS

OVERDUE ADVANCES

	THE COMPANY		THE COMPANY	
	30/6/2026	31/12/2025	30/6/2026	31/12/2025
	HK$'000	HK$'000	% of total advances to customers	% of total advances to customers
Loans for use in Hong Kong				
Gross amount of advances which have been overdue for:				
Six months or less but over three months	-	-	-	-
One year or less but over six months	1,163	6,866	0.11%	0.65%
Over one year	86,987	97,765	8.38%	9.27%
	88,150	104,631		
Loans for use in China				
Gross amount of advances which have been overdue for:				
Six months or less but over three months	-	-	-	-
One year or less but over six months	-	-	-	-
Over one year	-	-	-	-
	-	-		
Total overdue advances	88,150	104,631		
Individual impairment allowance made in respect of the overdue advances	7,450	7,792		

The value of collateral held in respect of the overdue loans and advances and the split between the portion of the overdue loans and advances covered by credit protection (covered portion) and the remaining portion (uncovered portion) are as follows:

	THE COMPANY	
	30/6/2025	31/12/2025
	HK$'000	HK$'000
Fair value of collaterals held against the above overdue loans and advances	121,083	132,356
Covered portion of the above overdue loans and advances	88,150	104,631
Uncovered portion of the above overdue loans and advances	-	-

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (continued)

1. ADVANCES AND OTHER ACCOUNTS (continued)

RESCHEDULED ADVANCES

No advances to customers, banks and other financial institutions were rescheduled as at 30 June 2026 (31 December 2025 : Nil).

The analysis of overdue advances and impaired advances is as follows:

	THE COMPANY	
	30/6/2026	31/12/2025
	HK$'000	HK$'000
Advances to customers overdue for more than 3 months	88,150	104,631
Rescheduled advances to customers	-	-
	88,150	104,631
Add: Impaired advances and impaired advances which are not overdue or rescheduled	601	-
Advances which are overdue less than 3 months but not impaired	36	601
Total overdue advances and impaired advances	88,787	105,232

ADVANCES TO BANKS AND OTHER FINANCIAL INSTITUTIONS

There are no individually impaired and overdue loans and advances to banks and other financial institutions at at 30 June 2026 and 31 December 2025.

NON-BANK MAINLAND CHINA EXPOSURES

The following table illustrates the disclosure required to be made in respect of the Company's Mainland exposures to non-bank counterparties :

	THE COMPANY 30/6/2026			
	On-balance sheet exposure	Off-balance sheet exposure	Total exposure	Individual impairment allowance
Type of counterparties	HK$'000	HK$'000	HK$'000	HK$'000
PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	38,000	-	38,000	-
Total	38,000	-	38,000	-
Total assets after provision	1,660,595			
On-balance sheet exposures as percentage of total assets	2.29%			

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (continued)

1. ADVANCES AND OTHER ACCOUNTS (continued)

NON-BANK MAINLAND CHINA EXPOSURES

	THE COMPANY 31/12/2025			
	On-balance sheet exposure HK$'000	Off-balance sheet exposure HK$'000	Total exposure HK$'000	Individual impairment allowance HK$'000
Type of counterparties				
PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	36,000	-	36,000	-
	36,000	-	36,000	-
Total assets after provision	1,663,364			
On-balance sheet exposures as percentage of total assets	2.16%			

2. CASH AND CASH EQUIVALENTS

This account consists of the following:

	THE COMPANY 30/6/2026 HK$'000	THE COMPANY 31/12/2025 HK$'000
Cash and bank balances	166,624	171,006
Money at call and short notice	98,102	116,830
	264,726	287,836
Less: allowance for impairment losses	(3)	(3)
Cash and cash equivalents	264,723	287,833

An analysis of changes in the ECL allowances for money at call and short notice:

THE COMPANY
30/6/2026

	Stage 1 HK$'000	Stage 2 HK$'000	Stage 3 HK$'000	Total HK$'000
Balance as of 1 January 2026	3	-	-	3
Assets derecognized or repaid during the year	-	-	-	-
Balance as of 30 June 2026	3	-	-	3

THE COMPANY
31/12/2025

	Stage 1 HK$'000	Stage 2 HK$'000	Stage 3 HK$'000	Total HK$'000
Balance as of 1 January 2025	7	-	-	7
Assets derecognized or repaid during the year	(4)	-	-	(4)
Balance as of 31 December 2025	3	-	-	3

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (continued)

3. PLACEMENTS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS MATURING BETWEEN ONE AND TWELVE MONTHS

This account consists of the following:

	THE COMPANY	
	30/6/2026	31/12/2025
	HK$'000	HK$'000
Placements with banks and financial institutions	275,031	239,876
Less: allowance for impairment losses	(25)	(18)
Placements with banks and financial institutions	275,006	239,858

An analysis of changes in the ECL allowances for placement with banks and other financial institutions:

THE COMPANY
30/6/2026

	Stage 1	Stage 2	Stage 3	Total
	HK$'000	HK$'000	HK$'000	HK$'000
Balance as of 1 January 2026	18	-	-	18
Assets derecognized or repaid during the year	7	-	-	7
Balance as of 30 June 2026	25	-	-	25

THE COMPANY
31/12/2025

	Stage 1	Stage 2	Stage 3	Total
	HK$'000	HK$'000	HK$'000	HK$'000
Balance as of 1 January 2025	11	-	-	11
New assets originated or purchased	7	-	-	7
Balance as of 31 December 2025	18	-	-	18

4. CREDIT LOSS EXPENSES / IMPAIRMENT ALLOWANCES

The following table shows the changes in ECL on financial instruments for the year recorded in the profit or loss.

THE COMPANY
30/6/2026

	12-months expected credit loss Stage 1	Lifetime expected credit loss not credit impaired Stage 2	Lifetime expected credit loss credit impaired Stage 3	Total
	HK$'000	HK$'000	HK$'000	HK$'000
Net charge for / (write-back of) credit loss expenses:				
- Advances to customers	-	-	(342)	(342)
- Cash and cash equivalents	-	-	-	-
- Placements with banks and financial institutions	7	-	-	7
	7	-	(342)	(335)

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (continued)

4. CREDIT LOSS EXPENSES / IMPAIRMENT ALLOWANCES (continued)

The following table shows the changes in ECL on financial instruments for the year recorded in the profit or loss.

THE COMPANY
31/12/2025

	12-months expected credit loss Stage 1 HK$'000	Lifetime expected credit loss not credit impaired Stage 2 HK$'000	Lifetime expected credit loss credit impaired Stage 3 HK$'000	Total HK$'000
Net charge for / (write-back of) credit loss expenses:				
- Advances to customers	56	(274)	7,792	7,574
- Cash and cash equivalents	4	-	-	4
- Placements with banks and financial institutions	-	-	-	-
	60	(274)	7,792	7,578

5. OFF-BALANCE SHEET EXPOSURES

A. Contingent liabilities and commitments

	THE COMPANY 30/6/2026 HK$'000	 31/12/2025 HK$'000
Contractual amounts		
Direct credit substitutes	-	-
Trade-related contingencies	-	-
Other commitments:		
With an original maturity of under one year or which are unconditionally cancellable	66,144	52,135
With an original maturity of one year and over	-	-
	66,144	52,135
Credit risk weighted amounts	6,614	5,214

Contingent liabilities and commitments are credit-related instruments which include acceptances, letters of credit, guarantees and commitments to extend credit. The contractual amounts represent the amounts at risk should the contract be fully drawn upon and the client default.

The replacement costs and credit risk weighted amounts of the above off-balance sheet exposures do not take into account the effects of bilateral netting arrangements.

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (continued)

5. OFF-BALANCE SHEET EXPOSURES (continued)

B. Derivatives

	THE COMPANY	
	30/6/2026	31/12/2025
	HK$'000	HK$'000
Notional amounts of derivatives		
Exchange rate contracts	384,290	350,257
Credit risk weighted amounts	4,963	4,174
Replacement costs	2,353	896

The notional amounts of these derivatives indicate the volume of transactions outstanding at the balance sheet date, but they do not represent amounts at risk. No hedge accounting was adopted.

The replacement costs and credit risk weighted amounts of the above derivatives do not take into account the effects of bilateral netting arrangements.

6. DERIVATIVE FINANCIAL INSTRUMENTS

	THE COMPANY	
	30/6/2026	31/12/2025
	HK$'000	HK$'000
Derivative financial instruments (not under hedge accounting)		
Forward foreign exchange contracts (at fair value)		
-Assets	2,353	896
-Liabilities	-	-

The Company utilises currency derivatives to hedge significant future transactions and cash flows. The Company is a party to a variety of foreign currency forward contracts for the sake of management of its exchange rate exposures. The instruments purchased are primarily denominated in the currencies of the Company's principal markets.

As at the balance sheet date, all derivatives are stated at fair value. Fair value is determined based on valuation techniques.

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (continued)

7. SEGMENTAL INFORMATION

The company's total operating income, profit / (loss) before taxation, total assets, total liabilities and contingent liabilities and commitments are derived predominantly from Hong Kong.

The Company's gross advances to customers analysed and reported by industry sectors are as follows :

	THE COMPANY 30/6/2026		THE COMPANY 31/12/2025	
	Gross advances HK$'000	% of gross advances covered by collateral	Gross advances HK$'000	% of gross advances covered by collateral
Loans for use in Hong Kong				
Industrial, commercial and financial :				
- Property development	27,000	100%	27,000	100%
- Property investment	127,316	100%	127,325	99%
- Financial concerns	-	-	-	-
- Stockbrokers	-	-	-	-
- Wholesale and retail trade	490,249	100%	491,962	100%
- Manufacturing	100,935	100%	105,693	96%
- Transport and transport equipment	48,475	100%	49,437	100%
- Recreational activities	-	-	-	-
- Information technology	4,166	100%	4,166	100%
- Electricity and gas	-	-	-	-
- Civil engineering works	-	-	-	-
- Hotels, boarding houses & catering	13,500	100%	45,324	100%
- Non-stockbroking companies & individuals for the purchase of shares-others	67,352	100%	86,369	100%
Professional & private individuals				
- Loans for purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme or their respective successor schemes	-	-	-	-
- Loans for the purchase of other residential properties	48,265	100%	36,369	100%
- Credit card advances	-	-	-	-
- Loans for other business purposes	47,099	100%	13,047	82%
- Loans for other private purposes	5,588	100%	6,384	100%
All others	1	-	3,000	100%
Total loans for use in Hong Kong	979,946		996,076	
Trade finance	10,234	100%	10,622	100%
Total loans for use outside Hong Kong	47,806	100%	48,015	100%
Total advances to customers	1,037,986		1,054,713	

The advances are predominantly made to customers in Hong Kong. No geographical analysis is disclosed as the Company derives the majority of its income from its commercial banking business where the customers' principal operations are in Hong Kong.

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (continued)

7. SEGMENTAL INFORMATION (continued)

The Company's gross and impaired loans and advances to customers, impairment allowances, impaired loans and advances written off and collateral are analysed by industry sectors pursuant to the HKMA's guidelines as follows:

Advances to customers over 10% of the total advances by industry sectors as at 30 June 2026

	THE COMPANY								
	Gross loans and advances HK$'000	Impairment allowances Stage 1 & Stage 2 HK$'000	Impairment allowances Stage 3 HK$'000	New impairment allowances charged to income statement HK$'000	Amount of impaired loans and advances written off HK$'000	Collateral HK$'000	Percentage of gross advances covered by collateral %	Impaired loans and advances HK$'000	Loans and advances overdue for more than three months HK$'000
Property investment	127,316	-	771	(68)	-	127,316	100%	4,252	4,252
Wholesale and retail trade	490,248	131	511	(210)	-	490,248	100%	41,102	40,501

Advances to customers over 10% of the total advances by industry sectors as at 31 December 2025

	THE COMPANY								
	Gross loans and advances HK$'000	Impairment allowances Stage 1 & Stage 2 HK$'000	Impairment allowances Stage 3 HK$'000	New impairment allowances charged to income statement HK$'000	Amount of impaired loans and advances written off HK$'000	Collateral HK$'000	Percentage of gross advances covered by collateral %	Impaired loans and advances HK$'000	Loans and advances overdue for more than three months HK$'000
Manufacturing	105,693	-	3,828	3,828	-	105,693	96%	23,770	23,770
Property investment	127,325	-	838	838	-	126,487	99%	4,862	4,862
Wholesale and retail trade	491,962	-	721	721	-	491,241	100%	39,785	39,785

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (continued)

8. LIQUIDITY RISK MANAGEMENT

Liquidity risk is the risk that the Company is unable to meet its payment obligations associated with its financial liabilities when they fall due and to replace funds when they are withdrawn. The consequence may be the failure to meet obligations to repay depositors and fulfil commitments to lend.

ALCO is responsible for monitoring the Company's liquidity position through periodic review of statutory liquidity ratio, maturity profile of assets and liabilities, loan-to-deposit ratio and inter-bank transactions. Liquidity policy is monitored by ALCO and reviewed regularly by the Board of Directors of the Company. The Company's policy is to maintain a conservative level of liquid funds on a daily basis so that the Company is prepared to meet its obligations when they fall due in the normal course of business, to satisfy statutory liquidity ratio requirements, and to deal with any funding crises that may arise. Limits are set on the minimum proportion of maturing funds to be maintained in order to meet all the calls on cash resources such as overnight deposits, current accounts, maturing deposits, loan draw-downs and guarantees, margin calls and other calls on cash-settled derivatives. Limits are also set on the minimum level of inter-bank and other borrowing facilities that should be in place to cover withdrawals at an unexpected level of demand.

	THE COMPANY	
	30/6/2026	30/6/2025
	%	%
Average liquidity maintenance ratio for the six-month period	143.98%	159.06%

The Liquidity Ratio specified under section 102 of the Banking Ordinance, which was replaced by the liquidity maintenance ratio ("LMR") on 1 January 2015. LMR was complied in accordance with the Banking (Liquidity) Rules issued by the HKMA with effective from 1 January 2015 for the implementation of the Basel III capital framework.

The average ratio is calculated based on the arithmetic mean of the average value of its liquidity position return for each month during the reporting period.

9. LEVERAGE RATIO

	THE COMPANY	
	30/6/2026	31/12/2025
	%	%
Leverage ratio	34.18%	33.47%

To comply with the Banking (Disclosure) Rules, all additional information in relation to the Company's leverage ratio are published by using the standard disclosure templates, as specified by the HKMA under the "Regulatory Disclosures" section on the Company's website www.abchkl.com.hk

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (continued)

10. CURRENCY RISK

THE COMPANY
30/6/2026

	AUD	CAD	EUR	GBP	NZD	USD
	HK$'000	HK$'000	HK$'000	HK$'000	HK$'000	HK$'000
Spot assets	1,183	952	-	1,645	4,247	384,554
Spot liabilities	(993)	(699)	-	(1,112)	(3,601)	(721,956)
Forward purchases	-	-	-	-	-	360,762
Forward sales	-	-	-	-	-	(23,528)
Net long / (short) position	190	253	-	533	646	(168)

THE COMPANY
31/12/2025

	AUD	CAD	EUR	GBP	NZD	USD
	HK$'000	HK$'000	HK$'000	HK$'000	HK$'000	HK$'000
Spot assets	1,142	975	-	1,634	4,254	364,173
Spot liabilities	(955)	(719)	-	(1,120)	(3,631)	(714,491)
Forward purchases	-	-	-	-	-	350,257
Forward sales	-	-	-	-	-	-
Net long / (short) position	187	256	-	514	623	(61)

There was no structural position in a particular foreign currency as at the balance sheet date.

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (continued)

11. INTERNATIONAL CLAIMS

The Company's country risk exposures in the tables below are prepared in according to the location and types of the counterparties as defined by the HKMA under the Banking (disclosure) Rules with reference to the HKMA's Return of International Banking Statistics. International claims are on-balance sheet exposures to counterparties based on the location of the counterparties after taking into account the transfer of risk, and represent the sum of cross-border claims in all currencies and local claims in foreign currencies. International claims attributable to individual countries or areas not less than 10% of the Company's total international claims, after recognised risk transfer, are shown as follows :

	THE COMPANY 30/6/2026					
			Non-bank Private Sector			
	Banks HK$'000	Official Sector HK$'000	Non-bank Financial Institutions HK$'000	Non-financial Private Sector HK$'000	Others HK$'000	Total HK$'000
Counterparty country/jurisdiction						
Developed Countries	146,444	-	-	-	-	146,444
Offshore Centres	340,344	-	-	1,037,986	-	1,378,330
- of which : Hong Kong	340,344	-	-	1,037,986	-	1,378,330
Developing Europe	-	-	-	-	-	-
Developing Latin America and Caribbean	-	-	-	-	-	-
Developing Africa and Middle East	-	-	-	-	-	-
Developing Asia and Pacific	52,969	-	-	-	-	52,969
International Organisations	-	-	-	-	-	-
Unallocated	-	-	-	-	-	-
Total	539,757	-	-	1,037,986	-	1,577,743

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (continued)

11. INTERNATIONAL CLAIMS (continued)

	THE COMPANY 31/12/2025					
			Non-bank Private Sector			
	Banks HK$'000	Official Sector HK$'000	Non-bank Financial Institutions HK$'000	Non-financial Private Sector HK$'000	Others HK$'000	Total HK$'000
Counterparty country/jurisdiction						
Developed Countries	116,093	-	-	-	-	116,093
Offshore Centres	359,760	-	-	1,054,713	-	1,414,473
- of which : Hong Kong	359,760	-	-	1,054,713	-	1,414,473
Developing Europe	-	-	-	-	-	-
Developing Latin America and	-	-	-	-	-	-
Developing Africa and Middle East	-	-	-	-	-	-
Developing Asia and Pacific	51,859	-	-	-	-	51,859
International Organisations	-	-	-	-	-	-
Unallocated	-	-	-	-	-	-
Total	527,712	-	-	1,054,713	-	1,582,425

12. CAPITAL DISCLOSURES

The company has adopted the foundation basic approach (BSC approach) to calculate the credit risk capital charge for all on-balance sheet exposures and off-balance sheet exposures. The Company has adopted the standardised (market risk) (STM approach) to calculate the market risk capital charge for foreign exchange and interest rate exposures. The company has adopted the standardised (operational risk) STO approach to calculate the minimum capital charge for operational risk.

The capital ratios of the Company as at 30 June 2026 and 31 December 2025 are reported to the Hong Kong Monetary Authority are as follows :

	THE COMPANY 30/6/2026 %	THE COMPANY 31/12/2025 %
Common Equity Tier 1 capital ratio	32.08%	30.96%
Tier 1 capital ratio	32.08%	30.96%
Total capital ratio	33.12%	31.98%

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (continued)

12. CAPITAL DISCLOSURES (continued)

The components of the company's total capital base after deductions used in the calculation of the above capital ratios as at 30 June 2026 and 31 December 2025 and reported to the Hong Kong Monetary Authority are as follows:

	THE COMPANY	
	30/6/2026	31/12/2025
	HK$'000	HK$'000
Category 1 - Common Equity Tier 1 ("CET1") capital		
CET1 capital instruments	165,000	165,000
Retained earnings	426,700	414,485
Disclosed reserves	7,000	7,000
CET1 capital before deductions	598,700	586,485
CET1 capital : regulatory deductions		
Deferred tax assets in excess of deferred tax liabilities	-	-
Cumulative fair value gains arising from the revaluation of land and buildings (covering both own-use and investment properties)	28,555	28,555
Total regulatory deductions to CET1 capital	28,555	28,555
CET1 capital after deductions	570,145	557,930
Category II - Additional Tier 1 capital		
Additional Tier 1 capital instruments issued and share premium if any (subject to phase out arrangements from AT1 capital)	-	-
Additional Tier 1 capital	-	-
Tier 1 capital after deductions	570,145	557,930
Category III - Tier 2 capital		
Reserves attributable to fair value gains on revaluation of holdings of land and buildings	12,850	12,850
Collective provisions	5,670	5,663
Tier 2 capital	18,520	18,513
Tier 2 capital after deductions	18,520	18,513
Total capital base	588,665	576,443

To comply with the Banking (Disclosure) Rules, a section "Regulatory Disclosures" will be available on the Company's website at www.abchkl.com.hk on 30 September 2026 onwards and include the following information:

- A detailed breakdown of the Company's capital base and regulatory deductions, using the standard template as specified by the Hong Kong Monetary Authority.
- A reconciliation of capital components to the Company's balance sheet, using the standard template as specified by the Hong Kong Monetary Authority.
- A description of the main features and the full terms and conditions of the Company's issued capital instruments.

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (continued)

13. COUNTERCYCLICAL CAPITAL BUFFER (CCyB) RATIO

	THE COMPANY	
	30/6/2026	31/12/2025
	%	%
CCyB ratio	0.50%	0.50%

To comply with the Banking (Disclosure) Rules, all additional information in relation to the Company's CCyB ratio are published by using the standard disclosure templates, as specified by the HKMA under the "Regulatory Disclosures" section on the Company's website www.abchkl.com.hk

14. CAPITAL CONSERVATION BUFFER RATIO

Under section 3M of the Capital Rules, the capital conservation buffer ratio for calculating the Company's buffer level are 2.5% for 30 June 2026 and 31 December 2025.

15. PILLAR 3 REGULATORY DISCLOSURES

The Pillar 3 regulatory disclosures for 30 June 2026 which are prepared in accordance with the Banking (Disclosure) Rules and disclosure templates issued by the HKMA can be found under the "Regulatory Disclosures" Section on the company's website at www.abchkl.com.hk.

16. REPOSSESSED ASSETS

No repossessed assets of the company was held as at 30 June 2026 (31 December 2025 : Nil).

17. COMPARATIVE FIGURES

Certain comparative amounts have been reclassified to conform with the current year's presentation and disclosures.

18. STATEMENT OF COMPLIANCE

The Interim Results together with the Supplementary Financial Information is prepared in accordance with and complies fully with the requirements set out in the Banking (Disclosure) Rules issued by the Hong Kong Monetary Authority.

Note : In the event of any difference in interpretation or meaning between the Chinese and English version of this Statement, the English version shall prevail.