

**BANK OF CHINA INTERNATIONAL LIMITED
(A RESTRICTED LICENCE BANK WHOLLY-OWNED BY
BANK OF CHINA LIMITED)**

**中銀國際有限公司
(中國銀行股份有限公司全資附屬之有限牌照銀行)**

2025 INTERIM REPORT

BANK OF CHINA INTERNATIONAL LIMITED
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中銀國際有限公司
(中國銀行股份有限公司全資附屬之有限牌照銀行)

The Directors of Bank of China International Limited (A restricted licence bank wholly-owned by Bank of China Limited) (the "Company") are pleased to announce the unaudited results of the Company for the 6-month period ended 30 June 2025.

CONDENSED INCOME STATEMENT

In HK\$ thousands	Note	Unaudited Six months ended 30 June	
		2025	2024
Interest income	4	112,045	135,451
Interest expense	4	(56,347)	(74,230)
Net interest income	4	55,698	61,221
Fee and commission income	5	53,700	42,105
Fee and commission expense	5	(63)	(78)
Net fee and commission income	5	53,637	42,027
Net trading gains	6	6,449	540
Operating income		115,784	103,788
Operating expenses	7	(106,524)	(102,293)
Profit before impairment allowances		9,260	1,495
Net release of impairment allowances	8	99	190
Profit before taxation		9,359	1,685
Income tax (expense)/credit	9	(1,481)	72
Profit for the period		7,878	1,757

The accompanying notes form an integral part of these financial statements.

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CONDENSED STATEMENT OF COMPREHENSIVE INCOME

In HK\$ thousands	Unaudited Six months ended 30 June	
	2025	2024
Profit for the period	<u>7,878</u>	<u>1,757</u>
Other comprehensive income/(expense) Item that may be reclassified subsequently to the income statement:		
Debt instruments at fair value through other comprehensive income ("FVTOCI")		
- Change in fair value	12,547	(2,108)
- Income tax effect	(2,094)	-
	<u></u>	<u></u>
Other comprehensive income/(expense) for the period, net of tax	<u>10,453</u>	<u>(2,108)</u>
Total comprehensive income/(expense) for the period	<u><u>18,331</u></u>	<u><u>(351)</u></u>

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CONDENSED STATEMENT OF FINANCIAL POSITION

In HK\$ thousands	Note	Unaudited At 30 June 2025	Audited At 31 December 2024
ASSETS			
Cash and due from banks	10	1,387,261	1,042,875
Derivative financial instruments	11	8,171	3,330
Loans and advances to customers	12	1,628,736	1,823,046
Debt instruments	13	2,774,501	3,258,618
Deferred tax assets		4,136	7,711
Other assets	14	3,460	4,277
Total assets		5,806,265	6,139,857
LIABILITIES			
Deposits from customers	15	3,810,770	4,256,760
Amounts due to an intermediate holding company	16	149,809	59,365
Derivative financial instruments	11	1,563	10,698
Other liabilities	17	52,530	39,772
Total liabilities		4,014,672	4,366,595
EQUITY			
Share capital	18	1,000,000	1,000,000
Reserves		4,844	(5,609)
Retained earnings		786,749	778,871
Total equity		1,791,593	1,773,262
Total liabilities and equity		5,806,265	6,139,857

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CONDENSED STATEMENT OF CHANGES IN EQUITY

In HK\$ thousands	Unaudited			
	Share capital	Revaluation reserve	Retained earnings	Total
Balance at 1 January 2024	1,000,000	-	798,324	1,798,324
Profit for the period	-	-	1,757	1,757
Other comprehensive (expense) for the period:				
Changes in fair value of debt instruments at fair value through other comprehensive income, net of tax	-	(2,108)	-	(2,108)
Total comprehensive (expense) for the period	-	(2,108)	1,757	(351)
Balance at 30 June 2024 and 1 July 2024	1,000,000	(2,108)	800,081	1,797,973
Loss for the period	-	-	(21,210)	(21,210)
Other comprehensive (expense) for the period:				
Changes in fair value of debt instruments at fair value through other comprehensive income, net of tax	-	(3,501)	-	(3,501)
Total comprehensive (expense) for the period	-	(3,501)	(21,210)	(24,711)
Balance at 31 December 2024 and 1 January 2025	1,000,000	(5,609)	778,871	1,773,262
Profit for the period	-	-	7,878	7,878
Other comprehensive income for the period:				
Changes in fair value of debt instruments at fair value through other comprehensive income, net of tax	-	10,453	-	10,453
Total comprehensive income for the period	-	10,453	7,878	18,331
Balance at 30 June 2025	1,000,000	4,844	786,749	1,791,593

¹ As at 30 June 2025, a regulatory reserve of HK\$16,276,000 (31 Decemeber 2024: HK\$18,202,000) was earmarked in the retained earnings above. The regulatory reserve is maintained to satisfy the provisions of the Hong Kong Banking Ordinance for prudential supervision purpose and in consultation with the Hong Kong Monetary Authority (“HKMA”). Movements in the reserves are made directly through retained earnings.

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CONDENSED CASH FLOW STATEMENT

In HK\$ thousands	Note	Unaudited	
		Six months ended 30 June 2025	Six months ended 30 June 2024
Cash flows from operating activities			
Profit before taxation		9,359	1,685
Net release of impairment allowances		(99)	(190)
Decrease in placements with banks with original maturity over three months		-	101,191
(Increase)/decrease in derivative financial instruments		(13,976)	3,276
Decrease in loans and advances to customers		194,310	166,807
Decrease in debt instruments		496,747	32,772
Decrease in other assets		817	573
Decrease in deposits from customers		(445,990)	(705,882)
Increase in amounts due to an intermediate holding company		90,444	100,439
Increase/(decrease) in other liabilities		12,758	(523)
		-----	-----
Net cash from/(used in) operating activities		344,370	(299,852)
		-----	-----
Net increase/(decrease) in cash and cash equivalents		344,370	(299,852)
Cash and cash equivalents at 1 January		1,042,902	1,271,535
		-----	-----
Cash and cash equivalents at 30 June	10	1,387,272	971,683
		=====	=====
Analysis of balances of cash and cash equivalents:			
Cash and due from banks with original maturity within three months		1,387,272	971,683
		=====	=====
Cash flows from operating activities included:			
Interest received		112,010	136,180
Interest paid		(66,801)	(67,996)

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NOTES TO CONDENSED INTERIM FINANCIAL STATEMENTS

1 Basis of preparation

The unaudited interim report has been prepared in accordance with HKAS 34 "Interim Financial Reporting" issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA") and also complies with the requirements set out in the Banking (Disclosure) Rules.

(a) New and amended standards adopted by the Company

A number of amended standards became applicable for the current reporting period. The amendments did not have any impact on the amounts recognised in prior periods and are not expected to significantly affect the current or future periods.

(b) Standards, amendments and interpretations issued that are not yet mandatorily effective and have not been early adopted by the Company in 2025

The Company has not applied the following new and revised HKFRSs, that have been issued but are not yet effective, in the financial statements.

HKFRS 18	<i>Presentation and Disclosure in Financial Statements²</i>
Amendments to HKFRS 9 and HKFRS 7	<i>Amendments to the Classification and Measurement of Financial Instruments¹</i>

¹ Effective for annual periods beginning on or after 1 January 2026

² Effective for annual periods beginning on or after 1 January 2027

The above new accounting standards, amendments to accounting standards and interpretations have been published that are not mandatory for 30 June 2025 reporting periods and have not been early adopted by the Company. These standards, amendments or interpretations are not expected to have a material impact on the entity in the current or future reporting periods and on foreseeable future transactions.

2 Accounting policies

The accounting policies and methods of computation used in the preparation of the unaudited interim report are consistent with those used in the financial statements for the year ended 31 December 2024 and should be read in conjunction with the annual report for 2024.

3 Critical accounting estimates and judgment in applying accounting policies

The Company makes estimates and assumptions that are consistent with those used in the financial statements for the year ended 31 December 2024.

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NOTES TO CONDENSED INTERIM FINANCIAL STATEMENTS

4 Net interest income

In HK\$ thousands	Unaudited Six months ended 30 June	
	2025	2024
Interest income		
- loans and advances to customers	37,667	58,683
- due from banks	18,686	27,299
- debt instruments at amortised cost	18,864	45,799
- debt instruments at FVTOCI	36,828	3,670
	<u>112,045</u>	<u>135,451</u>
Interest expense		
- deposits from customers	(56,149)	(74,080)
- deposits and balances from banks	(198)	(150)
	<u>(56,347)</u>	<u>(74,230)</u>
Net interest income	<u>55,698</u>	<u>61,221</u>

5 Net fee and commission income

In HK\$ thousands	Unaudited Six months ended 30 June	
	2025	2024
Investment services fees received from fellow subsidiaries (Note 21)	53,689	42,092
Others	11	13
Fee and commission income	<u>53,700</u>	<u>42,105</u>
Less: fee and commission expense	<u>(63)</u>	<u>(78)</u>
Net fee and commission income	<u>53,637</u>	<u>42,027</u>

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NOTES TO CONDENSED INTERIM FINANCIAL STATEMENTS

6 Net trading gains

In HK\$ thousands	Unaudited Six months ended 30 June	
	2025	2024
Foreign exchange	6,449	540

The amounts include gains and losses from spot, options, forward and swap and revaluation difference of assets and liabilities denominated in foreign currencies into HK dollars during the reporting period.

7 Operating expenses

In HK\$ thousands	Unaudited Six months ended 30 June	
	2025	2024
Management fee expense (Note 21)	38,781	40,864
Staff costs	62,119	53,985
Auditor's remuneration	194	194
Property management related expenses	885	830
Information technology and communications expenses	2,403	4,205
Miscellaneous expenses	2,142	2,215
	106,524	102,293

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NOTES TO CONDENSED INTERIM FINANCIAL STATEMENTS

8 Net release of impairment allowances

In HK\$ thousands		Unaudited Six months ended 30 June 2025			
	Note	Stage 1	Stage 2	Stage 3	Total
Cash and due from banks	10	18	-	-	18
Debt instruments					
- At amortised cost	13	(62)	-	-	(62)
- At FVTOCI	13	143	-	-	143
		<u>81</u>	<u>-</u>	<u>-</u>	<u>81</u>
Net impairment release		<u>99</u>	<u>-</u>	<u>-</u>	<u>99</u>

In HK\$ thousands		Unaudited Six months ended 30 June 2024			
		Stage 1	Stage 2	Stage 3	Total
Cash and due from banks		34	-	-	34
Debt instruments					
- At amortised cost		387	-	-	387
- At FVTOCI		(231)	-	-	(231)
		<u>156</u>	<u>-</u>	<u>-</u>	<u>156</u>
Net impairment release		<u>190</u>	<u>-</u>	<u>-</u>	<u>190</u>

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NOTES TO CONDENSED INTERIM FINANCIAL STATEMENTS

9 Income tax (expense)/credit

Hong Kong profits tax has been provided at the rate of 16.5% (first half of 2024: 16.5%) on the estimated assessable profit for the period.

The amount of taxation (charged)/credited to the condensed income statement represents:

In HK\$ thousands	Unaudited Six months ended 30 June 2025	2024
Current income tax:		
- Hong Kong profits tax	-	-
- Deferred income tax	(1,481)	72
	<u>(1,481)</u>	<u>72</u>

10 Cash and due from banks

In HK\$ thousands	Unaudited At 30 June 2025	Audited At 31 December 2024
Cash and due from banks	900,656	402,756
Placements with banks maturing less than one month	486,616	257,641
Placements with banks maturing greater than one month	-	382,505
Less: allowance for impairment losses – Stage 1	(11)	(27)
	<u>1,387,261</u>	<u>1,042,875</u>

Included in the balance accrued interest receivable of HK\$4,126,000 as at 30 June 2025 (31 December 2024: HK\$4,852,000).

There were no overdue of cash and due from banks as at 30 June 2025 and 31 December 2024.

The movement in provision for impairment of cash and due from banks is as follows:

In HK\$ thousands	Unaudited At 30 June 2025	Audited At 31 December 2024
<u>Stage 1</u>		
Beginning of the period	27	41
Net release during the period	(18)	(13)
Exchange difference	2	(1)
	<u>11</u>	<u>27</u>

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NOTES TO CONDENSED INTERIM FINANCIAL STATEMENTS

11 Derivative financial instruments

The Company uses derivative instruments including forwards and swaps contracts for risk management purposes.

The contractual/notional amounts and fair values of derivative financial instruments held by the Company are set out in the following tables. The contractual notional amounts of these instruments indicate the volume of transactions outstanding at the end of the reporting periods and certain of them provide a basis for comparison with fair value instruments recognised on the statement of financial position. However, they do not necessarily indicate the amounts of future cash flows involved or the current fair values of the instruments and, therefore, do not indicate the Company's exposure to credit or market risks. The derivative financial instruments become favourable (assets) or unfavourable (liabilities) as a result of fluctuations in market interest rates or foreign exchange rates relative to their terms. The aggregate fair values of derivative financial instruments assets and liabilities can fluctuate significantly from time to time.

No hedge accounting was adopted by the Company to account for its transaction in derivatives.

Derivative financial instruments entered by the Company are mainly for customer needs and for its own accounts.

As at the end of the reporting periods, the Company has the following derivatives positions:

In HK\$ thousands	Unaudited 30 June 2025		
	Notional amount	Fair value assets	Fair value liabilities
Derivatives			
- Foreign exchange forwards and swaps	2,172,968	8,171	(1,563)
- Foreign exchange options	-	-	-
		<u>8,171</u>	<u>(1,563)</u>
		<u><u>8,171</u></u>	<u><u>(1,563)</u></u>
In HK\$ thousands	Audited 31 December 2024		
	Notional amount	Fair value assets	Fair value liabilities
Derivatives			
- Foreign exchange forwards and swaps	2,739,376	3,304	(10,672)
- Foreign exchange options	3,134	26	(26)
		<u>3,330</u>	<u>(10,698)</u>
		<u><u>3,330</u></u>	<u><u>(10,698)</u></u>

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12 Loans and advances to customers

In HK\$ thousands	Unaudited At 30 June 2025	Audited At 31 December 2024
Loans and advances to customers:		
- individuals	1,487,284	1,671,539
- corporates	141,452	151,507
	<u>1,628,736</u>	<u>1,823,046</u>
Less: allowance for impairment losses	-	-
	<u>-</u>	<u>-</u>
Total	<u><u>1,628,736</u></u>	<u><u>1,823,046</u></u>

The carrying amounts of loans and advances to customers approximated their fair value. As at 30 June 2025, included in the balance accrued interest receivable of HK\$1,162,000 (31 December 2024: HK\$2,837,000).

The movement in provision for impairment against loans and advances to customers is as follows:

In HK\$ thousands	Stage 1	Stage 2	Stage 3	Total
At 1 January 2024	-	-	1,276	1,276
Net release during the period	-	-	(1,271)	(1,271)
Exchange difference	-	-	(5)	(5)
	<u>-</u>	<u>-</u>	<u>(5)</u>	<u>(5)</u>
At 31 December 2024 and 1 January 2025	-	-	-	-
Net release during the year	-	-	-	-
Exchange difference	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
At 30 June 2025	<u><u>-</u></u>	<u><u>-</u></u>	<u><u>-</u></u>	<u><u>-</u></u>

As at 30 June 2025, loans and advances to customers classified under stage 1 amounted to HK\$1,628,736,000 (31 December 2024: HK\$1,823,046,000). There were no overdue or impaired loans and advances to customers as of 30 June 2025 and 31 December 2024.

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13 Debt instruments

In HK\$ thousands	Unaudited At 30 June 2025		Audited At 31 December 2024	
	<u>Debt instruments at amortised cost</u>	<u>Debt instruments at FVTOCI</u>	<u>Debt instruments at amortised cost</u>	<u>Debt instruments at FVTOCI</u>
Hong Kong Exchange Fund Bills, unlisted	399,648	-	644,930	-
Other debt securities, unlisted	202,436	1,877,425	615,823	1,921,273
Other debt securities, listed	295,129	-	76,667	-
Less: allowance for impairment losses - Stage 1	(137)	-	(75)	-
	<u>897,076</u>	<u>1,877,425</u>	<u>1,337,345</u>	<u>1,921,273</u>
Analysed by type of issuers as follows:				
Sovereigns	694,694	-	938,643	-
Public sector entity	202,382	-	398,702	-
Banks	-	1,877,425	-	1,921,273
	<u>897,076</u>	<u>1,877,425</u>	<u>1,337,345</u>	<u>1,921,273</u>
Analysed by issue specific credit rating as follows:				
AA+ to AA-	897,076	-	1,337,345	-
A+ to A-	-	1,877,425	-	1,921,273
	<u>897,076</u>	<u>1,877,425</u>	<u>1,337,345</u>	<u>1,921,273</u>

Balances include accrued interest receivable of HK\$2,436,000 (31 December 2024: Nil).

The movement in provision for impairment against debt instruments at amortised cost is as follows:

In HK\$ thousands	Unaudited At 30 June 2025		Audited At 31 December 2024	
	<u>Debt instruments at amortised cost</u>	<u>Debt instruments at FVTOCI</u>	<u>Debt instruments at amortised cost</u>	<u>Debt instruments at FVTOCI</u>
<u>Stage 1:</u>				
Beginning of the period	75	616	445	-
Net charge/(release) during the period	62	(143)	(368)	616
Exchange difference	-	1	(2)	-
At period end	<u>137</u>	<u>474</u>	<u>75</u>	<u>616</u>

There were no overdue of debt instruments at amortised cost as at 30 June 2025 and 31 December 2024.

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14 Other assets

In HK\$ thousands	Unaudited At 30 June 2025	Audited At 31 December 2024
Deposits, prepayments and other receivables	3,460	4,277
Less: allowance for impairment losses - Stage 1	-	-
	<u>3,460</u>	<u>4,277</u>

As at 30 June 2025, the balances included prepaid expenses of HK\$3,440,000 (31 December 2024: HK\$4,258,000).

There was no provision for impairment against other assets as at 30 June 2025 and 31 December 2024.

15 Deposits from customers

In HK\$ thousands	Unaudited At 30 June 2025	Audited At 31 December 2024
Time and call deposits		
- Individuals	84,902	273,135
- Corporates	3,725,868	3,982,062
	<u>3,810,770</u>	<u>4,255,197</u>
Currency-linked deposits	-	1,563
	<u>3,810,770</u>	<u>4,256,760</u>

As at 30 June 2025, balance includes accrued interest payable of HK\$15,283,000 (31 December 2024: HK\$25,737,000).

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NOTES TO CONDENSED INTERIM FINANCIAL STATEMENTS

16 Amounts due to an intermediate holding company

The amounts due to an intermediate holding company are interest free, unsecured and repayable on demand.

17 Other liabilities

Included in the amount the provision for bonus as part of employee benefits, other payables and accruals of expenses.

18 Share capital

In HK\$ thousands	Unaudited At 30 June 2025	Audited At 31 December 2024
Issued and fully paid:		
1,000,000 (31 December 2024: 1,000,000) ordinary shares	1,000,000	1,000,000

19 Contingent liabilities and commitments

The following is a summary of the contractual amounts of each class of contingent liability and commitment and the aggregate credit risk-weighted amount and is prepared with reference to the completion instruction for the HKMA return of capital adequacy ratio. The Company has no other contingent liabilities, no irrevocable loan commitment and no forward deposits placed as at 30 June 2025 and 31 December 2024.

In HK\$ thousands	Unaudited At 30 June 2025	Audited At 31 December 2024
Commitments that are unconditionally cancellable without prior notice	5,216,404	5,774,247
Credit risk-weighted amount	415,720	31,939

The credit risk-weighted amount is calculated in accordance with the Banking (Capital) Rules. The amount is dependent upon the status of the counterparty and the maturity characteristics of each type of contract.

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NOTES TO CONDENSED INTERIM FINANCIAL STATEMENTS

20 Segment reporting

All income, profit or loss, assets, liabilities and off-balance sheet items of the Company are derived from Hong Kong.

Private banking	Provides a range of services for high net-worth individual clients and corporate clients
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The Company's business segment results for the six months ended 30 June 2025 and 30 June 2024 are as follows:

In HK\$ thousands	Private banking	
	Unaudited	
	Six months ended 30 June	
	2025	2024
Net interest income	55,698	61,221
Net fee and commission income	53,637	42,027
Net trading gains	6,449	540
Operating income	115,784	103,788
Operating expenses	(106,524)	(102,293)
Profit before impairment allowances	9,260	1,495
Net release of impairment allowances	99	190
Profit before taxation	9,359	1,685
	Unaudited	Audited
	At 30 June	At 31 December
	2025	2024
	HK\$'000	HK\$'000
Segment assets	5,806,265	6,139,857
Segment liabilities	4,014,672	4,366,595

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NOTES TO CONDENSED INTERIM FINANCIAL STATEMENTS

21 Related-party transactions

Summary of material transactions entered into during the ordinary course of business with fellow subsidiaries in BOC International Holdings Limited and other subsidiaries of Bank of China Limited are as follows:

In HK\$ thousands	Notes	BOC International Holdings Limited and its subsidiaries	Bank of China Limited and its subsidiaries
<u>Unaudited condensed income statement for the six months ended 30 June 2025</u>			
Interest income	i	-	10,938
Interest expenses	ii	(54,238)	(198)
Fee and commission income	iii	53,689	-
Management fee expenses	iv	(38,781)	-
Property management related expenses	vi	(873)	-
Miscellaneous expenses	vii	-	(2,046)
		<u> </u>	<u> </u>
<u>Unaudited condensed income statement for the six months ended 30 June 2024</u>			
Interest income	i	-	2,247
Interest expenses	ii	(67,009)	(150)
Fee and commission income	iii	42,092	-
Management fee expenses	iv	(40,864)	-
Property management related expenses	vi	(818)	-
Miscellaneous expenses	vii	-	(1,069)
		<u> </u>	<u> </u>

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NOTES TO CONDENSED INTERIM FINANCIAL STATEMENTS

21 Related-party transactions (continued)

In HK\$ thousands		BOC International Holdings Limited and its subsidiaries	Bank of China Limited and its subsidiaries
	Notes		
<u>At 30 June 2025 (Unaudited)</u>			
<u>Condensed statement of financial position</u>			
Assets			
Cash and due from banks	i	-	893,972
Derivative financial instruments	v	8,017	154
Debt instruments	i	-	426,519
Liabilities			
Deposits from customers	ii	3,686,105	2,229
Derivative financial instruments	v	29	1,534
<u>At 31 December 2024 (Audited)</u>			
<u>Statement of financial position</u>			
Assets			
Cash and due from banks	i	-	394,846
Derivative financial instruments	v	316	2,988
Debt instruments	i	-	412,719
Liabilities			
Deposits from customers	ii	3,899,462	2,211
Derivative financial instruments	v	10,576	96

- (i) Interest income from bank deposits, bank balances, debt instruments and foreign exchange swap contracts.

In the ordinary course of business, the Company placed its cash and due from banks with Bank of China Limited and its related entities. These deposits were conducted at prices and terms that were no more favourable than those contracted with other third party customers.

In the ordinary course of business, the Company purchased debt instruments issued by Bank of China Limited and its related entities. These transactions were executed at the relevant market prices at the time of the transactions.

In the ordinary course of business, the Company entered into foreign exchange swap contracts with related parties for funding purposes. These transactions were executed at the relevant market rates at the time of the transactions.

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NOTES TO CONDENSED INTERIM FINANCIAL STATEMENTS

21 Related-party transactions (continued)

- (ii) Interest expense on deposits from customers and balances from banks and foreign exchange swap contracts

In the ordinary course of business, the Company accepted deposits and borrowed from related parties. These transactions were entered into at the relevant market rates at the time of the transactions and at prices and terms that were no more favourable than those contracted with other third party customers.

In the ordinary course of business, the Company entered into foreign exchange swap contracts with related parties for funding purposes. These transactions were executed at the relevant market rates at the time of the transactions.

- (iii) The Company received investment services fees from its fellow subsidiaries, BOCI Securities Limited and BOCI Private Wealth Management Limited, for the services provided by the Company in the capacity as an agent to introduce client businesses to the fellow subsidiaries.
- (iv) The Company has agreements with its intermediate holding company, BOC International Holdings Limited, under which the intermediate holding company provides administration and support services to the Company in return for a fee which is agreed and reviewed on an annual basis. This agreement can be terminated by both parties giving not less than one month's written notice.
- (v) In the ordinary course of business, the Company entered into exchange rate contracts with related entities. These transactions were executed at the relevant market rates at the time of the transactions.
- (vi) In the ordinary course of business, the intermediate holding company, BOC International Holdings Limited, has lease agreements with Bank of China Limited and its subsidiaries. The Company was recharged for part of the property management related expenses by its intermediate holding company at the relevant market rate at the time of the transaction.
- (vii) The Company paid fees to the Bank of China Limited group for the insurance, training services and welfare provided to the Company.

22 Statutory accounts

The information in the interim report is unaudited and does not constitute statutory accounts. The statutory accounts for the year ended 31 December 2024 have been delivered to the Registrar of Companies and the Hong Kong Monetary Authority. The auditors expressed an unqualified opinion on those statutory accounts in their report dated 30 April 2025.

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SUPPLEMENTARY FINANCIAL INFORMATION (UNAUDITED)

1.1 Key prudential ratios

		30/06/2025	31/03/2025	31/12/2024	30/09/2024	30/06/2024
	Regulatory capital (amount)	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
1 & 1a	Common Equity Tier 1 (CET1)	1,771,181	1,757,905	1,747,349	1,774,831	1,775,898
2 & 2a	Tier 1	1,771,181	1,757,905	1,747,349	1,774,831	1,775,898
3 & 3a	Total capital	1,787,605	1,775,052	1,765,655	1,795,421	1,796,645
	RWA (amount)	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
4	Total RWA	2,410,651	2,365,793	2,499,582	2,721,095	2,356,951
4a	Total RWA (pre-floor)	2,410,651	2,365,793	2,499,582	2,721,095	2,356,951
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5 & 5a	CET1 ratio (%)	73.47%	74.31%	69.91%	65.22%	75.35%
5b	CET1 ratio (%) (pre-floor ratio)	73.47%	74.31%	69.91%	65.22%	75.35%
6 & 6a	Tier 1 ratio (%)	73.47%	74.31%	69.91%	65.22%	75.35%
6b	Tier 1 ratio (%) (pre-floor ratio)	73.47%	74.31%	69.91%	65.22%	75.35%
7 & 7a	Total capital ratio (%) ¹	74.15%	75.03%	70.64%	65.98%	76.23%
7b	Total capital ratio (%) (pre-floor ratio)	74.15%	75.03%	70.64%	65.98%	76.23%
	Additional CET1 buffer requirements (as a percentage of RWA)					
8	Capital conservation buffer requirement (%)	2.5%	2.5%	2.5%	2.5%	2.5%
9	Countercyclical capital buffer requirement (%) ²	0.265%	0.267%	0.232%	0.443%	0.436%
10	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	N/A	N/A	N/A	N/A	N/A
11	Total AI-specific CET1 buffer requirements (%)	2.765%	2.767%	2.732%	2.943%	2.936%
12	CET1 available after meeting the AI's minimum capital requirements (%)	63.40%	64.28%	59.39%	54.73%	64.98%

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SUPPLEMENTARY FINANCIAL INFORMATION (UNAUDITED)

1.1 Key prudential ratios (continued)

		30/06/2025	31/03/2025	31/12/2024	30/09/2024	30/06/2024
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure (HK\$'000)	6,374,656	6,444,497	6,782,086	7,075,576	6,247,414
13a	LR exposure measure based on mean values of gross assets of SFTs	6,374,656	6,444,497	6,782,086	7,075,576	6,247,414
14, 14a & 14b	LR (%)	27.78%	27.28%	25.76%	25.08%	28.43%
14c & 14d	LR (%) based on mean values of gross assets of SFTs	27.78%	27.28%	25.76%	25.08%	28.43%
	Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)					
	Applicable to category 1 institution only:					
15	Total high quality liquid assets (HQLA)	N/A	N/A	N/A	N/A	N/A
16	Total net cash outflows	N/A	N/A	N/A	N/A	N/A
17	LCR (%)	N/A	N/A	N/A	N/A	N/A
	Applicable to category 2 institution only:					
17a	LMR (%)	128.84%	129.69%	151.92%	151.94%	148.02%
	Net Stable Funding Ratio (NSFR) / Core Funding Ratio (CFR)					
	Applicable to category 1 institution only:					
18	Total available stable funding	N/A	N/A	N/A	N/A	N/A
19	Total required stable funding	N/A	N/A	N/A	N/A	N/A
20	NSFR (%)	N/A	N/A	N/A	N/A	N/A
	Applicable to category 2A institution only:					
20a	CFR (%)	N/A	N/A	N/A	N/A	N/A

¹ Total capital ratio adjusted for unrealised gain/(loss) for debt securities at amortised cost was 74.22% at 30 June 2025 (31 March 2025: 75.01%).

² The applicable jurisdictional countercyclical capital buffer (CCyB) ratio for Hong Kong used in the calculation of CCyB buffer requirement was 1.0% for 2024 Q2 to Q3 and 0.5% for 2024 Q4 to 2025 Q2.

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SUPPLEMENTARY FINANCIAL INFORMATION (UNAUDITED)

1.2 Overview of risk-weighted amount ("RWA")

(HK\$'000)		RWA		Minimum capital requirements
		As at 30 June 2025	As at 31 March 2025	As at 30 June 2025
1	Credit risk for non-securitization exposures	1,967,701	1,936,477	211,528
2	Of which STC approach	1,967,701	1,936,477	211,528
2a	Of which BSC approach	-	-	-
3	Of which foundation IRB approach	-	-	-
4	Of which supervisory slotting criteria approach	-	-	-
5	Of which advanced IRB approach	-	-	-
5a	Of which retail IRB approach	-	-	-
5b	Of which specific risk-weight approach	-	-	-
6	Counterparty credit risk and default fund contributions	39,400	30,178	4,236
7	Of which SA-CCR approach	39,400	30,178	4,236
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
9	Of which others	-	-	-
10	CVA risk	7,325	5,550	787
11	Equity positions in banking book under the simple risk-weight method and internal models method	N/A	N/A	N/A
12	Collective investment scheme ("CIS") exposures – look-through approach / third-party approach	-	-	-
13	CIS exposures – mandate-based approach	-	-	-
14	CIS exposures – fall-back approach	-	-	-
14a	CIS exposures – combination of approaches	-	-	-
15	Settlement risk	-	-	-
16	Securitization exposures in banking book	-	-	-
17	Of which SEC-IRBA	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA	-	-	-
19a	Of which SEC-FBA	-	-	-
20	Market risk	61,450	54,625	6,606
21	Of which STM approach	61,450	54,625	6,606
22	Of which IMM approach	-	-	-
22a	Of which SSTM approach	-	-	-
23	Capital charge for moving exposures between trading book and banking book	-	-	-
24	Operational risk	334,775	338,963	35,988
24a	Sovereign concentration risk	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% RW)	-	-	-
26	Output floor level applied	-	-	-
27	Floor adjustment (before application of transitional cap)	-	-	-
28	Floor adjustment (after application of transitional cap)	N/A	N/A	N/A
28a	Deduction to RWA	-	-	-
28b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	-	-	-
28c	Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital	-	-	-
29	Total	2,410,651	2,365,793	259,145

N/A: Not applicable in the case of Hong Kong

During the second quarter in 2025, total RWAs increased was mainly due to the increase in RWAs on credit risk for non-securitization exposures attributed by bank exposures.

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SUPPLEMENTARY FINANCIAL INFORMATION (UNAUDITED)

2.1 Composition of regulatory capital

At 30 June 2025

	(In HK\$'000)	Amount	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
CET1 capital: instruments and reserves			
1	Directly issued qualifying CET1 capital instruments plus any related share premium	1,000,000	(1)
2	Retained earnings	770,472	(2)
3	Disclosed reserves	21,121	
5	Minority interests arising from CET1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in CET1 capital of the consolidation group)	-	
6	CET1 capital before regulatory deductions	1,791,593	
CET1 capital: regulatory deductions			
7	Valuation adjustments	-	
8	Goodwill (net of associated deferred tax liabilities)	-	
9	Other intangible assets (net of associated deferred tax liabilities)	-	
10	Deferred tax assets (net of associated deferred tax liabilities)	4,136	(4)
11	Cash flow hedge reserve	-	
12	Excess of total EL amount over total eligible provisions under the IRB approach	-	
13	Credit-enhancing interest-only strip, and any gain-on-sale and other increase in the CET1 capital arising from securitization transactions	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	
15	Defined benefit pension fund net assets (net of associated deferred tax liabilities)	-	
16	Investments in own CET1 capital instruments (if not already netted off paid-in capital on reported balance sheet)	-	
17	Reciprocal cross-holdings in CET1 capital instruments	-	
18	Insignificant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
19	Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
20	Mortgage servicing rights (net of associated deferred tax liabilities)	N/A	N/A
21	Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities)	N/A	N/A
22	Amount exceeding the 15% threshold	N/A	N/A
23	of which: significant investments in the ordinary share of financial sector entities	N/A	N/A
24	of which: mortgage servicing rights	N/A	N/A
25	of which: deferred tax assets arising from temporary differences	N/A	N/A
26	National specific regulatory adjustments applied to CET1 capital	16,276	(3)
26a	Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)	-	
26b	Regulatory reserve for general banking risks	16,276	(3)
26c	Securitization exposures specified in a notice given by the MA	-	
26d	Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings	-	
26e	Capital shortfall of regulated non-bank subsidiaries	-	
26f	Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	-	
27	Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions	-	
28	Total regulatory deductions to CET1 capital	20,412	
29	CET1 capital	1,771,181	

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SUPPLEMENTARY FINANCIAL INFORMATION (UNAUDITED)

2.1 Composition of regulatory capital (continued)

At 30 June 2025 (continued)

	(In HK\$'000)	Amount	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
AT1 capital: instruments			
30	Qualifying AT1 capital instruments plus any related share premium	-	
31	of which: classified as equity under applicable accounting standards	-	
32	of which: classified as liabilities under applicable accounting standards	-	
34	AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group)	-	
36	AT1 capital before regulatory deductions	-	
AT1 capital: regulatory deductions			
37	Investments in own AT1 capital instruments	-	
38	Reciprocal cross-holdings in AT1 capital instruments	-	
39	Insignificant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
40	Significant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	-	
41	National specific regulatory adjustments applied to AT1 capital	-	
42	Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions	-	
43	Total regulatory deductions to AT1 capital	-	
44	AT1 capital	-	
45	Tier 1 capital (T1 = CET1 + AT1)	1,771,181	
Tier 2 capital : instruments and provisions			
46	Qualifying Tier 2 capital instruments plus any related share premium	-	
48	Tier 2 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital of the consolidation group)	-	
50	Collective provisions and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	16,424	
51	Tier 2 capital before regulatory deductions	16,424	
Tier 2 capital: regulatory deductions			
52	Investments in own Tier 2 capital instruments	-	
53	Reciprocal cross-holdings in Tier 2 capital instruments and non-capital LAC liabilities	-	
54	Insignificant LAC investments in Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold and, where applicable, 5% threshold)	-	
54a	Insignificant LAC investments in non-capital LAC liabilities of financial sector entities that are outside the scope of regulatory consolidation (amount formerly designated for the 5% threshold but no longer meets the conditions) (for institutions defined as "section 2 institution" under §2(1) of Schedule 4F to BCR only)	-	
55	Significant LAC investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
55a	Significant LAC investments in non-capital LAC liabilities of financial sector entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
56	National specific regulatory adjustments applied to Tier 2 capital	-	

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SUPPLEMENTARY FINANCIAL INFORMATION (UNAUDITED)

2.1 Composition of regulatory capital (continued)

At 30 June 2025 (continued)

	(In HK\$'000)	Amount	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
56a	Add back of cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties) eligible for inclusion in Tier 2 capital	-	
56b	Regulatory deductions applied to Tier 2 capital to cover the required deductions falling within §48(1)(g) of BCR	-	
57	Total regulatory adjustments to Tier 2 capital	-	
58	Tier 2 capital (T2)	16,424	
59	Total regulatory capital (TC = T1 + T2)	1,787,605	
60	Total RWA	2,410,651	
Capital ratios (as a percentage of RWA)			
61	CET1 capital ratio	73.47%	
62	Tier 1 capital ratio	73.47%	
63	Total capital ratio	74.15%	
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)	2.765%	
65	of which: capital conservation buffer requirement	2.500%	
66	of which: bank specific countercyclical capital buffer requirement	0.265%	
67	of which: higher loss absorbency requirement	-	
68	CET1 (as a percentage of RWA) available after meeting minimum capital requirements	63.40%	
National minima (if different from Basel 3 minimum)			
69	National CET1 minimum ratio	N/A	N/A
70	National Tier 1 minimum ratio	N/A	N/A
71	National Total capital minimum ratio	N/A	N/A
Amounts below the thresholds for deduction (before risk weighting)			
72	Insignificant LAC investments in CET1, AT1 and Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation	-	
73	Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	-	
74	Mortgage servicing rights (net of associated deferred tax liabilities)	N/A	N/A
75	Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities)	N/A	N/A
Applicable caps on the inclusion of provisions in Tier 2 capital			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the BSC approach, or the STC approach and SEC-ERBA, SEC-SA and SEC-FBA (prior to application of cap)	16,424	
77	Cap on inclusion of provisions in Tier 2 under the BSC approach, or the STC approach, and SEC-ERBA, SEC-SA and SEC-FBA	25,089	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the IRB approach and SEC-IRBA (prior to application of cap)	-	
79	Cap for inclusion of provisions in Tier 2 under the IRB approach and SEC-IRBA	-	

N/A: Not applicable

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SUPPLEMENTARY FINANCIAL INFORMATION (UNAUDITED)

2.2 Reconciliation of regulatory capital to balance sheet

In HK\$ thousands	Balance sheet as in published interim report As at 30 June 2025	Under regulatory scope of consolidation As at 30 June 2025	Reference
ASSETS			
Cash and due from banks	1,387,261	1,387,261	
Derivative financial instruments	8,171	8,171	
Loans and advances to customers	1,628,736	1,628,736	
Debt instruments	2,774,501	2,774,501	
Deferred tax assets	4,136	4,136	(4)
Other assets	3,460	3,460	
Total assets	5,806,265	5,806,265	
LIABILITIES			
Deposits from customers	3,810,770	3,810,770	
Amounts due to an intermediate holding company	149,809	149,809	
Derivative financial instruments	1,563	1,563	
Other liabilities	52,530	52,530	
Total liabilities	4,014,672	4,014,672	
EQUITY			
Capital and reserves attributable to the Company's equity holders			
Share capital	1,000,000	1,000,000	(1)
Reserves	791,593	791,593	
<i>Of which: Retained earnings (including current period profit or loss)</i>		770,472	(2)
<i>Retained earnings earmarked as regulatory reserve eligible for inclusion in Tier 2 capital</i>		16,276	(3)
<i>Other reserves</i>		4,845	
Total equity	1,791,593	1,791,593	
Total liabilities and equity	5,806,265	5,806,265	

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SUPPLEMENTARY FINANCIAL INFORMATION (UNAUDITED)

2.3 Main features of regulatory capital instruments

Ordinary Shares as at 30 June 2025

1	Issuer	Bank of China International Limited
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	0390704D HK Equity
3	Governing law(s) of the instrument	Hong Kong Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules ¹	Common Equity Tier 1
5	Post-transitional Basel III rules ²	Common Equity Tier 1
6	Eligible at solo/group/solo and group	Solo
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	HK\$1,000 million as at 30 June 2025
9	Par value of instrument	N/A
10	Accounting classification	Share capital
11	Original date of issuance	a) 2 ordinary shares issued on 2 March 1979 b) 49,998 ordinary shares issued on 2 April 1979 c) 50,000 ordinary shares issued on 3 February 1989 d) 315,000 ordinary shares issued on 7 April 2009 e) 585,000 ordinary shares issued on 1 November 2011
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	N/A
16	Subsequent call dates, if applicable	N/A

¹ Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H to the BCR.

² Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H to the BCR.

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SUPPLEMENTARY FINANCIAL INFORMATION (UNAUDITED)

2.3 Main features of regulatory capital instruments (continued)

Ordinary Shares as at 30 June 2025 (continued)

	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Floating dividend amount
18	Coupon rate and any related index	N/A
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	No
31	If write-down, write-down trigger(s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	The ordinary shares shall, on the return of capital in a winding-up, entitle the shareholders thereof rights of participation in any surplus profits or assets of the Company after all obligations have been satisfied.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

Information relating to the disclosure of the full terms and conditions of the capital instruments issued by the Company can be viewed on the website:
<http://www.bocigroup.com/PrivateBank/en/>

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SUPPLEMENTARY FINANCIAL INFORMATION (UNAUDITED)

3 Geographical distribution of credit exposures used in countercyclical capital buffer ("CCyB")

At 30 June 2025

	Geographical breakdown by Jurisdiction (J)	Applicable JCCyB ratio in effect	RWA used in computation of CCyB ratio	AI-specific CCyB ratio	CCyB amount
		(%)	(HK\$'000)	(%)	(HK\$'000)
1	Hong Kong SAR	0.5	605,773		
2	Sum		605,773		
3	Total		1,144,015	0.265	6,388

The Basel III CCyB, which is built up during periods of excess credit growth to protect against future losses, was phased-in on 1 January 2016 in Hong Kong. The Company's CCyB ratio as at 30 June 2025 was 0.265% as the majority of its private sector credit exposures are attributed to Hong Kong.

4.1 Summary comparison of accounting assets against leverage ratio ("LR") exposure measure

		As at 30 June 2025
	Item	Value under the LR framework (HK\$'000 equivalent)
1	Total consolidated assets as per published financial statements	5,806,265
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-
4	Adjustments for temporary exemption of central bank reserves	N/A
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting standard but excluded from the LR exposure measure	-
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustments for eligible cash pooling transactions	-
8	Adjustments for derivative contracts	45,927
9	Adjustment for SFTs (i.e. repos and similar secured lending)	-
10	Adjustment for off-balance sheet ("OBS") items (i.e. conversion to credit equivalent amounts of OBS exposures)	521,640
11	Adjustments for prudent valuation adjustments and specific and collective provisions that are allowed to be excluded from LR exposure measure	(148)
12	Other adjustments	972
13	Leverage ratio exposure measure	6,374,656

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4.2 Leverage ratio ("LR")

		HK\$'000 equivalent	
		As at 30 June 2025	As at 31 March 2025
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	5,823,513	5,865,060
2	Gross-up for derivative contracts collateral provided where deducted from balance sheet assets pursuant to the applicable accounting standard	-	-
3	Less: Deductions of receivables assets for cash variation margin provided under derivative contracts	-	-
4	Less: Adjustment for securities received under SFTs that are recognised as an asset	-	-
5	Less: Specific and collective provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital	(148)	(198)
6	Less: Asset amounts deducted in determining Tier 1 capital	(16,276)	(16,949)
7	Total on-balance sheet exposures (excluding derivative contracts and SFTs)	5,807,089	5,847,913
Exposures arising from derivative contracts			
8	Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)	11,425	3,507
9	Add-on amounts for PFE associated with all derivative contracts	34,502	32,326
10	Less: Exempted CCP leg of client-cleared trade exposures	-	-
11	Adjusted effective notional amount of written credit-related derivative contracts	-	-
12	Less: Permitted reductions in effective notional amount and permitted deductions from add-on amounts for PFE of written credit-related derivative contracts	-	-
13	Total exposures arising from derivative contracts	45,927	35,833
Exposures arising from SFTs			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	-	-
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
16	CCR exposure for SFT assets	-	-
17	Agent transaction exposures	-	-
18	Total exposures arising from SFTs	-	-
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	5,216,404	5,607,505
20	Less: Adjustments for conversion to credit equivalent amounts	(4,694,764)	(5,046,754)
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	-	-
22	Off-balance sheet items	521,640	560,751
Capital and total exposures			
23	Tier 1 capital	1,771,181	1,757,905
24	Total exposures	6,374,656	6,444,497

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SUPPLEMENTARY FINANCIAL INFORMATION (UNAUDITED)

4.2 Leverage ratio ("LR") (continued)

		HK\$'000 equivalent	
		As at 30 June 2025	As at 31 March 2025
Leverage ratio			
25 & 25a	Leverage ratio	27.78%	27.28%
26	Minimum leverage ratio requirement	3.00%	3.00%
27	Applicable leverage buffers	Not applicable	Not applicable
Disclosure of mean values			
28	Mean value of gross assets of SFTs, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-
29	Quarter-end value of gross amount of SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-
30 & 30a	Total exposures based on mean values from row 28 of gross assets of SFTs (after adjustment for sale accounting transactions and netted amounts of associated cash payables and cash receivables)	6,374,656	6,444,497
31 & 31a	Leverage ratio based on mean values from row 28 of gross assets of SFTs (after adjustment for sale accounting transactions and netted amounts of associated cash payables and cash receivables)	27.78%	27.28%

During the second quarter in 2025, the leverage ratio exposure measure decreased by approximately HK\$ 70 million, resulting in the increase in leverage ratio from 27.28% to 27.78%. The decrease in exposure measure was mainly attributable by the decrease in exposure on customer loans and advances which partially offset by the increase in bank exposures during the period.

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SUPPLEMENTARY FINANCIAL INFORMATION (UNAUDITED)

5 Credit risk

5.1 Credit quality of exposures

(HK\$'000)		As at 30 June 2025						
		(a)	(b)	(c)	(d)	(e)	(f)	(g)
		Gross carrying amounts of		Allowances / impairments	Of which ECL accounting provisions for credit losses on STC approach exposures		Of which ECL accounting provisions for credit losses on IRB approach exposures	Net values (a+b-c)
					Allocated in regulatory category of specific provisions	Allocated in regulatory category of collective provisions		
1	Loans	-	1,628,736		-	-	-	1,628,736
2	Debt securities	-	2,774,639	(138)	-	(138)	-	2,774,501
3	Off-balance sheet exposures	-	5,216,404	-	-	-	-	5,216,404
4	Total	-	9,619,779	(138)	-	(138)	-	9,619,641

Defaulted exposures refer to unsecured portions of claims past due for more than 90 days or repayment of fully secured principal and accrued interests being overdue for more than 12 months.

5.2 Changes in defaulted loans and debt securities

(HK\$'000)		As at 30 June 2025
		Amount
1	Defaulted loans and debt securities at end of the previous reporting period (31 December 2024)	-
2	Loans and debt securities that have defaulted since the last reporting period	-
3	Returned to non-defaulted status	-
4	Amounts written off	-
5	Other changes	-
6	Defaulted loans and debt securities at end of the current reporting period (30 June 2025)	-

5.3 Overview of recognized credit risk mitigation

(HK\$'000)		As at 30 June 2025				
		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by recognized collateral	Exposures secured by recognized guarantees	Exposures secured by recognized credit derivative contracts
1	Loans	566,704	1,062,032	850,437	-	-
2	Debt securities	2,774,501	-	-	-	-
3	Total	3,341,205	1,062,032	850,437	-	-
4	Of which defaulted	-	-	-	-	-

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SUPPLEMENTARY FINANCIAL INFORMATION (UNAUDITED)

5 Credit risk (continued)

5.4 Credit risk exposures and effects of recognized credit risk mitigation – for STC approach

		As at 30 June 2025					
		Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
	Exposure classes	On-balance sheet amount (HK\$'000)	Off-balance sheet amount (HK\$'000)	On-balance sheet amount (HK\$'000)	Off-balance sheet amount (HK\$'000)	RWA (HK\$'000)	RWA density
1	Sovereign exposures	694,777	-	694,777	-	-	0%
2	Public sector entity exposures	202,436	-	202,436	-	40,487	20%
3	Multilateral development bank exposures	-	-	-	-	-	-
3a	Unspecified multilateral body exposures	-	-	-	-	-	-
4	Bank exposures	3,264,697	676,163	3,264,697	7,370	822,599	25%
4a	Qualifying non-bank financial institution exposures	-	-	-	-	-	-
5	Eligible covered bond exposures	-	-	-	-	-	-
6	General corporate exposures	135,571	2,060,385	109,485	73,725	183,210	100%
6a	Of which: non-bank financial institution exposures excluding those reported under row 4a	-	-	-	-	-	-
6b	Specialized lending	-	-	-	-	-	-
7	Equity exposures	-	-	-	-	-	-
7a	Significant capital investments in commercial entities	-	-	-	-	-	-
7b	Holdings of capital instruments issued by, and non-capital LAC liabilities of, financial sector entities	-	-	-	-	-	-
7c	Subordinated debts issued by banks, qualifying non-bank financial institutions and corporates	-	-	-	-	-	-
8	Retail exposures	1,441,680	4,620,600	617,329	357,765	946,483	97%
8a	Exposures arising from IPO financing	-	-	-	-	-	-
9	Real estate exposures	51,486	28,257	51,486	2,826	10,862	20%

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SUPPLEMENTARY FINANCIAL INFORMATION (UNAUDITED)

5 Credit risk (continued)

5.4 Credit risk exposures and effects of recognized credit risk mitigation – for STC approach (continued)

		As at 30 June 2025					
		Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
	Exposure classes	On-balance sheet amount (HK\$'000)	Off-balance sheet amount (HK\$'000)	On-balance sheet amount (HK\$'000)	Off-balance sheet amount (HK\$'000)	RWA (HK\$'000)	RWA density
9a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	51,486	28,257	51,486	2,826	10,862	20%
9b	Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)	-	-	-	-	-	-
9c	Of which: regulatory commercial real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	-	-	-	-	-	-
9d	Of which: regulatory commercial real estate exposures (materially dependent on cash flows generated by mortgaged properties)	-	-	-	-	-	-
9e	Of which: other real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	-	-	-	-	-	-
9f	Of which: other real estate exposures (materially dependent on cash flows generated by mortgaged properties)	-	-	-	-	-	-
9g	Of which: land acquisition, development and construction exposures	-	-	-	-	-	-
10	Defaulted exposures	-	-	-	-	-	-
11	Other exposures	3,460	-	3,460	-	3,460	100%
11a	Cash and gold	-	-	-	-	-	-
11b	Items in the process of clearing or settlement	-	-	-	-	-	-
12	Total	5,794,107	7,385,405	4,943,670	441,686	2,007,101	37%

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SUPPLEMENTARY FINANCIAL INFORMATION (UNAUDITED)

5 Credit risk (continued)

5.5 Credit risk exposures by exposure classes and by risk weights – for STC approach

1	(HK\$'000)	0%	20%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)		
	Sovereign exposures	694,777	-	-	-	-	-	694,777		
2	(HK\$'000)	0%	20%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)		
	Public sector entity exposures	-	202,436	-	-	-	-	202,436		
3	(HK\$'000)	0%	20%	30%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)	
	Multilateral development bank exposures	-		-	-	-	-	-	-	
3a	(HK\$'000)	20%	30%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)		
	Unspecified multilateral body exposures	-	-	-	-	-	-	-	-	
4	(HK\$'000)	20%	30%	40%	50%	75%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
	Bank exposures	1,582,840	1,681,857	-	-	-	-	-	-	3,264,697

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SUPPLEMENTARY FINANCIAL INFORMATION (UNAUDITED)

5 Credit risk (continued)

5.5 Credit risk exposures by exposure classes and by risk weights – for STC approach (continued)

	(HK\$'000)	20%	30%	40%	50%	75%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
4a	Qualifying non-bank financial institution exposures	-	-	-	-	-	-	-	-	-

	(HK\$'000)	10%	15%	20%	25%	35%	50%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
5	Eligible covered bond exposures	-	-	-	-	-	-	-	-	-

	(HK\$'000)	20%	30%	50%	65%	75%	85%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
6	General corporate exposures	-	-	-		-	-	109,485	-	-	109,485
6a	Of which: non-bank financial institution exposures excluding those reported under row 4a	-	-	-		-	-	-	-	-	-

	(HK\$'000)	20%	50%	75%	80%	100%	130%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
6b	Specialized lending	-	-	-	-	-	-	-	-	-

	(HK\$'000)	100%	250%	400%	Other	Total credit exposure amount (post-CCF and post-CRM)
7	Equity exposures		-	-	-	-

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SUPPLEMENTARY FINANCIAL INFORMATION (UNAUDITED)

5 Credit risk (continued)

5.5 Credit risk exposures by exposure classes and by risk weights – for STC approach (continued)

7a	(HK\$'000)	250%	400%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
	Significant capital investments in commercial entities	-	-	-	-	-
7b	(HK\$'000)	150%	250%	400%	Other	Total credit exposure amount (post-CCF and post-CRM)
	Holdings of capital instruments issued by, and non-capital LAC liabilities of, financial sector entities	-	-	-	-	-
7c	(HK\$'000)	150%		Other		Total credit exposure amount (post-CCF and post-CRM)
	Subordinated debts issued by banks, qualifying non-bank financial institutions and corporates		-		-	-
8	(HK\$'000)	45%	75%	100%	Other	Total credit exposure amount (post CCF and post-CRM)
	Retail exposures	-	43,210	574,119	-	617,329
8a	(HK\$'000)	0%		Other		Total credit exposure amount (post-CCF and post-CRM)
	Exposures arising from IPO financing		-		-	-

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SUPPLEMENTARY FINANCIAL INFORMATION (UNAUDITED)

5 Credit risk (continued)

5.5 Credit risk exposures by exposure classes and by risk weights – for STC approach (continued)

	(HK\$'000)	0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
9	Real estate exposures	-	51,486	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	51,486
9a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)		51,486	-	-		-	-	-	-		-	-				-			-	51,486
9b	Of which: no loan splitting applied		-	-	-		-	-	-	-		-	-				-			-	-
9c	Of which: loan splitting applied (secured)																				
9d	Of which: loan splitting applied (unsecured)																				

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5 Credit risk (continued)

5.5 Credit risk exposures by exposure classes and by risk weights – for STC approach (continued)

		0 %	20 %	25 %	30 %	35 %	40 %	45 %	50 %	60 %	65 %	70 %	75 %	85 %	90 %	100 %	105 %	110 %	150 %	Other	Total credit exposure amount (post-CCF and post-CRM)
	(HK\$'000)																				
9e	Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)				-	-		-		-			-		-		-			-	-
9f	Of which: regulatory commercial real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	-	-		-		-		-	-			-	-		-			-	-	-
9g	Of which: no loan splitting applied	-	-		-		-		-	-			-	-		-			-	-	-
9h	Of which: loan splitting applied (secured)																				
9i	Of which: loan splitting applied (unsecured)																				

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5 Credit risk (continued)

5.5 Credit risk exposures by exposure classes and by risk weights – for STC approach (continued)

		0 %	20 %	25 %	30 %	35 %	40 %	45 %	50 %	60 %	65 %	70 %	75 %	85 %	90 %	100 %	105 %	110 %	150 %	Other	Total credit exposure amount (post-CCF and post-CRM)
	(HK\$'000)																				
9j	Of which: regulatory commercial real estate exposures (materially dependent on cash flows generated by mortgaged properties)											-			-			-		-	-
9k	Of which: other real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	-	-		-		-		-				-	-		-			-	-	-
9l	Of which: no loan splitting applied	-	-		-		-		-				-	-		-			-	-	-
9m	Of which: loan splitting applied (secured)																				
9n	Of which: loan splitting applied (unsecured)																				

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5 Credit risk (continued)

5.5 Credit risk exposures by exposure classes and by risk weights – for STC approach (continued)

		0 %	20 %	25 %	30 %	35 %	40 %	45 %	50 %	60 %	65 %	70 %	75 %	85 %	90 %	100 %	105 %	110 %	150 %	Other	Total credit exposure amount (post- CCF and post- CRM)
	(HK\$'000)																				
9o	Of which: other real estate exposures (materially dependent on cash flows generated by mortgaged properties)																		-	-	-
9p	Of which: land acquisition, development and construction exposures															-			-	-	-

	(HK\$'000)	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
10	Defaulted exposures		-	-	-	-

	(HK\$'000)	100%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
11	Other exposures	3,460	-	-	3,460

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SUPPLEMENTARY FINANCIAL INFORMATION (UNAUDITED)

5 Credit risk (continued)

5.5 Credit risk exposures by exposure classes and by risk weights – for STC approach (continued)

	(HK\$'000)	0%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
11a	Cash and gold	-	-	-	-

	(HK\$'000)	0%	20%	Other	Total credit exposure amount (post-CCF and post-CRM)
11b	Items in the process of clearing or settlement	-	-	-	-

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SUPPLEMENTARY FINANCIAL INFORMATION (UNAUDITED)

5 Credit risk (continued)

5.5 Credit risk exposures by exposure classes and by risk weights – for STC approach (continued)

	Risk Weight [#]	(a) On-balance sheet exposure (HK\$'000)	(b) Off-balance sheet exposure (pre-CCF) (HK\$'000)	(c) Weighted average CCF*	(d) Exposure (post-CCF and post- CRM) (HK\$'000)
1	Less than 40%	4,213,396	704,420	0%	4,223,592
2	40-70%	-	-	-	-
3	75%	43,210	957,444	10%	114,445
4	85%	-	-	-	-
5	90- 100%	687,064	5,723,541	7%	1,047,319
6	105-130%	-	-	-	-
7	150%	-	-	-	-
8	250%	-	-	-	-
9	400%	-	-	-	-
10	1,250%	-	-	-	-
11	Total exposures	4,943,670	7,385,405	7%	5,385,356
* Weighting is based on off-balance sheet exposure (pre-CCF).					

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SUPPLEMENTARY FINANCIAL INFORMATION (UNAUDITED)

6 Counterparty credit risk ("CCR")

6.1 Analysis of counterparty credit risk exposures (other than those to CCPs) by approaches

(In HK\$ thousands)		As at 30 June 2025					
		Replacement cost (RC)	PFE	Effective EPE	Alpha (α) used for computing default risk exposure	Default risk exposure after CRM	RWA
1	SA-CCR approach (for derivative contracts)	8,161	24,193		1.4	45,296	39,400
1a	CEM (for derivative contracts)	-	-		1.4	-	-
2	IMM (CCR) approach			-	-	-	-
3	Simple approach (for SFTs)					-	-
4	Comprehensive approach (for SFTs)					-	-
5	VaR (for SFTs)					-	-
6	Total						39,400

The SA-CCR method is used for calculating default risk exposures of derivative contracts.

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SUPPLEMENTARY FINANCIAL INFORMATION (UNAUDITED)

6 Counterparty credit risk ("CCR") (continued)

6.2 Counterparty credit risk exposures (other than those to CCPs) by exposure classes and by risk weights – for STC approach

(HK\$'000)		As at 30 June 2025											
		(a)	(b)	(c)	(ca)	(cb)	(d)	(e)	(ea)	(f)	(g)	(h)	(i)
Exposure class	Risk Weight	0%	10%	20%	30%	40%	50%	75%	85%	100%	150%	Others	Total default risk exposure after CRM
1	Sovereign exposures	-	-	-	-	-	-	-	-	-	-	-	-
2	Public sector entity exposures	-	-	-	-	-	-	-	-	-	-	-	-
3	Multilateral development bank exposures	-	-	-	-	-	-	-	-	-	-	-	-
4	Unspecified multilateral body exposures	-	-	-	-	-	-	-	-	-	-	-	-
5	Bank exposures	-	-	7,370	-	-	-	-	-	-	-	-	7,370
6	Qualifying non-bank financial institution exposures	-	-	-	-	-	-	-	-	-	-	-	-
7	General corporate exposures	-	-	-	-	-	-	-	-	37,926	-	-	37,926
8	Retail exposures	-	-	-	-	-	-	-	-	-	-	-	-
9	Defaulted exposures	-	-	-	-	-	-	-	-	-	-	-	-
10	Other exposures	-	-	-	-	-	-	-	-	-	-	-	-
11	Total	-	-	7,370	-	-	-	-	-	37,926	-	-	45,296

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SUPPLEMENTARY FINANCIAL INFORMATION (UNAUDITED)

6 Counterparty credit risk ("CCR") (continued)

6.3 Composition of collateral for counterparty credit risk exposures (including those for contracts or transactions cleared through CCPs)

	As at 30 June 2025					
	Derivative contracts				SFTs	
	Fair value of recognized collateral received		Fair value of posted collateral		Fair value of recognized collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
(HK\$'000)						
Cash - domestic currency	-	-	-	-	-	-
Cash - other currencies	-	-	-	-	-	-
Total	-	-	-	-	-	-

6.4 Credit-related derivatives contracts

	(a)	(b)
	Protection bought	Protection sold
Notional amounts	-	-
Single-name credit default swaps	-	-
Index credit default swaps	-	-
Total return swaps	-	-
Credit-related options	-	-
Other credit-related derivative contracts	-	-
Total notional amounts	-	-
Fair values	-	-
Positive fair value (asset)	-	-
Negative fair value (liability)	-	-

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SUPPLEMENTARY FINANCIAL INFORMATION (UNAUDITED)

6.5 Exposures to CCPs

		(a)	(b)
		Exposure after CRM	RWA
1	Exposures of the AI as clearing member or clearing client³ to qualifying CCPs (total)	-	-
2	Default risk exposures to qualifying CCPs (excluding items disclosed in rows 7 to 10), of which:	-	-
3	(i) OTC derivative transactions	-	-
4	(ii) Exchange-traded derivative contracts	-	-
5	(iii) Securities financing transactions	-	-
6	(iv) Netting sets subject to valid cross-product netting agreements	-	-
7	Segregated initial margin	-	-
8	Unsegregated initial margin	-	-
9	Funded default fund contributions	-	-
10	Unfunded default fund contributions	-	-
11	Exposures of the AI as clearing member or clearing client to non-qualifying CCPs (total)	-	-
12	Default risk exposures to non-qualifying CCPs (excluding items disclosed in rows 17 to 20), of which:	-	-
13	(i) OTC derivative transactions	-	-
14	(ii) Exchange-traded derivative contracts	-	-
15	(iii) Securities financing transactions	-	-
16	(iv) Netting sets subject to valid cross-product netting agreements	-	-
17	Segregated initial margin	-	-
18	Unsegregated initial margin	-	-
19	Funded default fund contributions	-	-
20	Unfunded default fund contributions	-	-

³ "Clearing client" here may mean a direct client, or an indirect client within a multi-level client structure, as applicable. These terms have the meaning given by the BCR.

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SUPPLEMENTARY FINANCIAL INFORMATION (UNAUDITED)

7 Asset encumbrance

	Encumbered assets	Unencumbered assets	Total
Cash and due from banks	-	1,387,261	1,387,261
Derivatives financial instruments	-	8,171	8,171
Loans and advances to customers	-	1,628,736	1,628,736
Debt instruments	78,049	2,696,452	2,774,501
Deferred tax assets	-	4,136	4,136
Other assets	-	3,460	3,460

As of 30 June 2025, debt instruments with carrying amount US\$9.9million was posted as collateral for the purpose of derivatives transaction with counterparty bank.

8 Market risk under STM approach

		As at 30 June 2025
		Market risk capital charges under STM approach (HK\$'000)
1	General interest rate risk	-
2	Equity risk	-
3	Commodity risk	-
4	Foreign exchange risk	61,450
5	Credit spread risk (non-securitization)	-
6	Credit spread risk (securitization: non-correlation trading portfolio ("CTP"))	-
7	Credit spread risk (securitization: CTP)	-
8	Standardized default risk charge ("SA-DRC") (non-securitization)	-
9	SA-DRC (securitization: non-CTP)	-
10	SA-DRC (securitization: CTP)	-
11	Residual risk add-on	-
12	Total	61,450

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SUPPLEMENTARY FINANCIAL INFORMATION (UNAUDITED)

9 Currency concentrations

The below figures are disclosed in accordance with the return relating to foreign currency positions submitted to the HKMA. The Company does not have any structural positions.

In HK\$ thousands As at 30 June 2025	USD	CNY	JPY	CAD	CHF	SGD	EUR	AUD	GBP	Others	Total
Spot assets	2,010,455	53,678	25,784	5,022	30,534	2,729	25,808	6,444	9,608	4,722	2,174,784
Spot liabilities	(1,972,205)	(453,954)	(16,339)	(13,796)	-	(19,843)	(2)	(28,533)	(21)	-	(2,504,693)
Forward purchases	1,108,159	394,523	37,204	12,629	-	24,636	9,200	23,088	11,829	-	1,621,268
Forward sales	(1,057,347)	-	(41,601)	-	(24,080)	-	(27,600)	-	(21,507)	-	(1,172,135)
Net long/(short) position	<u>89,062</u>	<u>(5,753)</u>	<u>5,048</u>	<u>3,855</u>	<u>6,454</u>	<u>7,522</u>	<u>7,406</u>	<u>999</u>	<u>(91)</u>	<u>4,722</u>	<u>119,224</u>

In HK\$ thousands As at 31 December 2024	USD	CNY	JPY	CAD	CHF	SGD	EUR	AUD	GBP	Others	Total
Spot assets	1,413,089	144,625	35,435	3,565	67,200	6,727	20,492	6,024	15,874	3,151	1,716,182
Spot liabilities	(2,070,525)	(574,758)	(14,918)	(12,841)	-	(18,377)	(2)	(26,635)	(18)	-	(2,718,074)
Forward purchases	1,751,973	439,809	29,837	11,880	-	22,839	8,083	21,720	10,719	-	2,296,860
Forward sales	(998,481)	-	(37,382)	-	(68,553)	(7,757)	(16,166)	-	(19,490)	-	(1,147,829)
Net long/(short) position	<u>96,056</u>	<u>9,676</u>	<u>12,972</u>	<u>2,604</u>	<u>(1,353)</u>	<u>3,432</u>	<u>12,407</u>	<u>1,109</u>	<u>7,085</u>	<u>3,151</u>	<u>147,139</u>

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SUPPLEMENTARY FINANCIAL INFORMATION (UNAUDITED)

10 Sector analysis of gross advances to customers

(i) Gross advances to customers by industry sector:

In HK\$ thousands	Gross advances	% covered by collateral or other security %	Classified or impaired loans ¹	Overdue loans	Stage 1 impairment allowances	Stage 3 impairment allowances
At 30 June 2025						
Loans for use in Hong Kong						
Individuals						
- Loans for other private purpose	1,487,284	100%	-	-	-	-
Financial concerns						
- Investment companies	141,452	100%	-	-	-	-
	<u>1,628,736</u>					
Loans for use outside Hong Kong	-	-				
	<u><u>1,628,736</u></u>					
In HK\$ thousands	Gross advances	% covered by collateral or other security %	Classified or impaired loans ¹	Overdue loans	Stage 1 impairment allowances	Stage 3 impairment allowances
At 31 December 2024						
Loans for use in Hong Kong						
Individuals						
- Loans for other private purpose	1,671,539	100%	-	-	-	-
Financial concerns						
- Investment companies	151,507	100%	-	-	-	-
	<u>1,823,046</u>					
Loans for use outside Hong Kong	-	-				
	<u><u>1,823,046</u></u>					

Note:

¹ Classified or impaired loans represent loans which are either classified as "substandard", "doubtful" or "loss" under the Company's classification of loan quality, or individually assessed to be impaired.

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SUPPLEMENTARY FINANCIAL INFORMATION (UNAUDITED)

10 Sector analysis of gross advances to customers (continued)

(ii) Gross advances to customers by geographical areas:

The following geographical analysis of advances to customers is based on the location of the counterparties, after taking into account the transfer of risk. For an advance to customer guaranteed by a party situated in a country different from the customer, the risk will be transferred to the country of the guarantor. Only regions constituting 10% or more of the aggregate gross advances to customers are separately disclosed.

In HK\$ thousands	Gross advances	Classified or impaired loans ¹	Overdue loans	Stage 1 impairment allowances	Stage 3 impairment allowances
At 30 June 2025					
Hong Kong	830,154	-	-	-	-
Mainland China	621,603	-	-	-	-
Others	176,979	-	-	-	-
	<u>1,628,736</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	<u><u>1,628,736</u></u>	<u><u>-</u></u>	<u><u>-</u></u>	<u><u>-</u></u>	<u><u>-</u></u>
In HK\$ thousands	Gross advances	Classified or impaired loans ¹	Overdue loans	Stage 1 impairment allowances	Stage 3 impairment allowances
At 31 December 2024					
Hong Kong	869,869	-	-	-	-
Mainland China	713,508	-	-	-	-
Others	239,669	-	-	-	-
	<u>1,823,046</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	<u><u>1,823,046</u></u>	<u><u>-</u></u>	<u><u>-</u></u>	<u><u>-</u></u>	<u><u>-</u></u>

Note:

¹ Classified or impaired loans represent loans which are either classified as "substandard", "doubtful" or "loss" under the Company's classification of loan quality, or individually assessed to be impaired.

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SUPPLEMENTARY FINANCIAL INFORMATION (UNAUDITED)

11 International claims

The information on international claims discloses exposures to foreign counterparties on which the ultimate risk lies, and is derived according to the location of the counterparties after taking into account any recognized risk transfer. In general, such transfer of risk takes place if the claims are guaranteed by a party in a country which is different from that of the counterparty or if the claims are on an overseas branch of a bank whose head office is located in another country. Only regions constituting 10% or more of the aggregate international claims after taking into account any recognized risk transfer are disclosed.

In HK\$ million	Banks	Non-bank private sector			Total
		Official sector	Non-bank financial institutions	Non-financial private sector	
<u>At 30 June 2025</u>					
Developed countries	403	295	-	18	716
Offshore centres	-	-	-	144	144
Developing Latin America and Caribbean	-	-	-	7	7
Developing Africa and Middle East	-	-	-	-	-
Developing Asia and Pacific	2,083	-	-	707	2,790
- <i>Of which: Mainland China</i>	2,083	-	-	679	2,762
	<u>2,486</u>	<u>295</u>	<u>-</u>	<u>876</u>	<u>3,657</u>
<u>At 31 December 2024</u>					
Developed countries	165	294	-	46	505
Offshore centres	-	-	-	180	180
Developing Latin America and Caribbean	-	-	-	9	9
Developing Africa and Middle East	-	-	-	-	-
Developing Asia and Pacific	1,630	-	-	973	2,603
- <i>Of which: Mainland China</i>	1,630	-	-	919	2,549
	<u>1,795</u>	<u>294</u>	<u>-</u>	<u>1,208</u>	<u>3,297</u>

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SUPPLEMENTARY FINANCIAL INFORMATION (UNAUDITED)

12 Non-bank Mainland China exposures

Below is a breakdown of the Company's Mainland exposures to non-bank counterparties. The below figures are disclosed in accordance with the return relating to Mainland Activities submitted to the HKMA.

In HK\$ thousands	On-balance sheet exposures	Off-balance sheet exposures	Total exposures
Type of counterparties			
At 30 June 2025			
Central government, central government-owned entities and their subsidiaries and joint ventures	-	-	-
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and joint ventures	595,830	-	595,830
Other counterparties where the exposures are considered to be non-bank Mainland China exposures	57,683	-	57,683
	<u>653,513</u>	<u>-</u>	<u>653,513</u>
Total assets after provision	<u>5,835,662</u>		
On-balance sheet exposures as percentage of total assets	<u>11.2%</u>		
In HK\$ thousands	On-balance sheet exposures	Off-balance sheet exposures	Total exposures
Type of counterparties			
At 31 December 2024			
Central government, central government-owned entities and their subsidiaries and joint ventures	-	-	-
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and joint ventures	685,628	-	685,628
Other counterparties where the exposures are considered to be non-bank Mainland China exposures	68,856	-	68,856
	<u>754,484</u>	<u>-</u>	<u>754,484</u>
Total assets after provision	<u>6,188,358</u>		
On-balance sheet exposures as percentage of total assets	<u>12.2%</u>		

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SUPPLEMENTARY FINANCIAL INFORMATION (UNAUDITED)

13 Overdue and rescheduled assets

	At 30 June 2025		At 31 December 2024	
	Amount HK\$'000	% of gross advances to customers	Amount HK\$'000	% of gross advances to customers
Gross advances to customers which have been overdue for:				
- over one year	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Stage 3 individually assessed impairment allowances made in respect of such advances	-		-	
	<u>-</u>		<u>-</u>	
Covered portion of such advances to customers	-		-	
Uncovered portion of such advances to customers	-		-	
	<u>-</u>		<u>-</u>	
Current market value of collateral held against the covered portion of such advances to customers	-		-	
	<u>-</u>		<u>-</u>	

Collateral held against overdue or impaired loans is principally represented by charges over business assets such as commercial and residential properties.

There were no rescheduled loans and advances to customers as at 30 June 2025 and 31 December 2024.

There were no rescheduled advances to banks and other financial institutions as at 30 June 2025 and 31 December 2024.

There were no rescheduled debt securities as at 30 June 2025 and 31 December 2024.

There were no repossessed assets as at 30 June 2025 and 31 December 2024.

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BUSINESS REVIEW

The Company's attributable profit for the six months ended 30 June 2025 was HK\$7.9 million, increased by 348%, year-on-year. The increase was mainly attributable to the increase in net fee and commission income and net trading gains offset by decrease in net interest income.

Net interest income decreased by 9% to HK\$55.7 million, primarily due to interest rate drop in the first half of 2025. Net fee and commission income increased by 28% to HK\$53.6 million. The increase was mainly driven by the increase in investment services fees earned from its fellow subsidiaries for the introduction of client businesses. Net trading gains increased HK\$5.9 million to HK\$6.4 million, mainly driven by the increase in net trading gains from foreign exchange and related products.

Total assets decreased by 5.4% to HK\$5,806 million as a result of decrease in loans and advances to customers and debt instruments. As at 30 June 2025, loans and advances from customers and debt instruments amounted to HK\$1,629 million and HK\$2,775 million, representing a decrease of 12% and 15%, respectively, compared to 31 December 2024.

STATEMENT OF COMPLIANCE

The interim report for the first half of 2025 complies with HKAS 34 "Interim Financial Reporting" issued by the HKICPA and the Banking (Disclosure) Rules.

On behalf of the Board



Chief Executive and Director

Hong Kong,
10 SEP 2025