

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

中銀國際有限公司
(中國銀行(香港)有限公司全資附屬之有限牌照銀行)

2026 INTERIM REPORT

BANK OF CHINA INTERNATIONAL LIMITED
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中銀國際有限公司
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The Directors of Bank of China International Limited (A restricted licence bank wholly-owned by Bank of China (Hong Kong) Limited) (the "Company") are pleased to announce the unaudited results of the Company for the 6-month period ended 30 June 2026.

CONDENSED INCOME STATEMENT

In HK\$ thousands	Note	Unaudited Six months ended 30 June	
		2026	2025
Interest income	4	82,916	112,045
Interest expense	4	(40,283)	(56,347)
Net interest income	4	42,633	55,698
Fee and commission income	5	37,077	53,700
Fee and commission expense	5	(66)	(63)
Net fee and commission income	5	37,011	53,637
Net trading gains	6	1,677	6,449
Operating income		81,321	115,784
Operating expenses	7	(104,665)	(106,524)
(Loss)/Profit before impairment allowances		(23,344)	9,260
Net (charge)/release of impairment allowances	8	(670)	99
(Loss)/Profit before taxation		(24,014)	9,359
Income tax expense	9	(631)	(1,481)
(Loss)/Profit for the period		(24,645)	7,878

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 2026	2025
(Loss)/Profit for the period	(24,645)	7,878
Other comprehensive (expense)/income		
Item that may be reclassified subsequently to the		
income statement:		
Debt instruments at fair value through other		
comprehensive income ("FVTOCI")		
- Change in fair value	(8,350)	12,547
- Income tax effect	416	(2,094)
Other comprehensive (expense)/income for the period,		
net of tax	(7,934)	10,453
Total comprehensive (expense)/income for the period	(32,579)	18,331

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CONDENSED STATEMENT OF FINANCIAL POSITION

In HK\$ thousands	Note	Unaudited At 30 June 2026	Audited At 31 December 2025
ASSETS			
Cash and due from banks	10	127,010	357,876
Derivative financial instruments	11	1,644	2,346
Loans and advances to customers	12	1,205,910	1,305,263
Debt instruments	13	3,728,260	3,936,170
Properties, plant and equipment	14	16,344	-
Deferred tax assets		3,072	3,282
Other assets	15	597	3,432
Total assets		5,082,837	5,608,369
LIABILITIES			
Deposits from customers	16	3,215,101	3,726,911
Amounts due to an intermediate holding company	23	-	20,459
Amounts due to the immediate holding company	17	8,708	-
Amounts due to a fellow subsidiary	23	18,750	-
Derivative financial instruments	11	568	1,543
Other liabilities	18	63,056	50,223
Total liabilities		3,306,183	3,799,136
EQUITY			
Share capital	19	1,000,000	1,000,000
Reserves		(5,556)	2,378
Retained earnings		782,210	806,855
Total equity		1,776,654	1,809,233
Total liabilities and equity		5,082,837	5,608,369

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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 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 and 1 July 2025	1,000,000	4,844	786,749	1,791,593
Profit for the period	-	-	20,106	20,106
Other comprehensive (expense) for the period:				
Changes in fair value of debt instruments at fair value through other comprehensive income, net of tax	-	(2,466)	-	(2,466)
Total comprehensive income for the period	-	(2,466)	20,106	17,640
Balance at 31 December 2025 and 1 January 2026	1,000,000	2,378	806,855	1,809,233
Loss for the period	-	-	(24,645)	(24,645)
Other comprehensive (expense) for the period:				
Changes in fair value of debt instruments at fair value through other comprehensive income, net of tax	-	(7,934)	-	(7,934)
Total comprehensive (expense) for the period	-	(7,934)	(24,645)	(32,579)
Balance at 30 June 2026	1,000,000	(5,556)	782,210	1,776,654

¹ As at 30 June 2026, a regulatory reserve of HK\$12,051,000 (31 Decemeber 2025: HK\$13,038,000) 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		Unaudited	
	Note	Six months ended 30 June 2026	Six months ended 30 June 2025
Cash flows from operating activities			
Operating cash inflow before taxation	21	759,280	344,370
Hong Kong and overseas profits tax paid		(4)	-
		-----	-----
Net cash from operating activities		759,276	344,370
		=====	=====
Cash flow from financing activity			
Payment of lease liabilities	21	(4,425)	-
		-----	-----
Net cash use in financing activity		(4,425)	-
		=====	=====
Change in cash and cash equivalents		754,851	344,370
Cash and cash equivalents at 1 January		357,877	1,042,902
		=====	=====
Cash and cash equivalents at 30 June		1,112,728	1,387,272
		=====	=====
Analysis of balances of cash and cash equivalents:			
Cash and due from banks with original maturity within three months		127,010	1,387,272
Debt securities with original maturity within three months		985,718	-
		-----	-----
		1,112,728	1,387,272
		=====	=====
Cash flows from operating activities included:			
Interest received		88,296	112,010
Interest paid		(39,181)	(66,801)
		-----	-----

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NOTES TO CONDENSED INTERIM FINANCIAL STATEMENTS (UNAUDITED)

1 Basis of preparation

On 30 January 2026, the immediate holding company has changed from BOCI Asia Limited to Bank of China (Hong Kong) Limited ("BOCHK") pursuant to the acquisition by BOCHK. 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 2026

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

HKFRS 18

Presentation and Disclosure in Financial Statements¹

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

The above new accounting standard has been published that are not mandatory for 30 June 2026 reporting periods and have not been early adopted by the Company. This standard is 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

Except for accounting policies on Leases as disclosed in Note 2.1, 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 2025 and should be read in conjunction with the annual report for 2025.

2.1 Leases

On the lease commencement date, the Company recognises a right-of-use asset and a lease liability, except for short-term leases that have a lease term of 12 months or less and leases of low-value assets. When the Company enters into a lease in respect of a low-value asset, the Company decides whether to recognise the lease as a right-of-use asset and a lease liability on a lease-by-lease basis. The lease payments associated with those leases which are not recognised as right-of-use assets and lease liabilities are recognised as an expense on a systematic basis over the lease term.

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NOTES TO CONDENSED INTERIM FINANCIAL STATEMENTS (UNAUDITED)

2 Accounting policies (continued)

2.1 Leases (continued)

The lease liability is initially recognised at the present value of the lease payments payable over the lease term, after taking into account payments to be made in the optional period if the extension option is reasonably certain to be exercised, discounted using the interest rate implicit in the lease or, if that rate cannot be readily determined, using a relevant incremental borrowing rate. The lease payments include fixed payments (including in-substance fixed payments) less any lease incentives receivable, variable lease payments that depend on an index or a rate, and amounts expected to be paid under residual value guarantees. The lease payments also include the exercise price of a purchase option reasonably certain to be exercised by the Company and payments of penalties for termination of a lease, if the lease term reflects the Company exercising the option to terminate.

After initial recognition, interest expense is calculated using a constant periodic rate of interest. Variable lease payments that do not depend on an index or a rate are not included in the measurement of the lease liability and hence are charged to the income statement in the accounting period in which they are incurred.

The right-of-use asset recognised is initially measured at cost, which comprises the initial amount of the lease liability plus any lease payments made at or before the commencement date, and any initial direct costs incurred. Where applicable, the cost of the right-of-use assets also includes an estimate of costs to dismantle and remove the underlying asset or to restore the underlying asset or the site on which it is located, then discounted to its present value, and less any lease incentives received.

Payments associated with short-term leases of equipment and all leases of low-value assets are recognised on a straight-line basis as an expense in the income statement.

The right-of-use asset is subsequently measured at cost less accumulated depreciation and impairment losses, and adjusted when the lease liabilities are remeasured.

The lease liability is remeasured when there is a change in future lease payments arising from a change in an index or a rate used to determine those payments, or there is a change in the Company's estimate of the amount expected to be payable under a residual value guarantee, or there is a change of lease terms, or there is a change arising from the reassessment of whether the Company will be reasonably certain to exercise a purchase, extension or termination option. When the lease liability is remeasured in this way, a corresponding adjustment is made to the carrying amount of the right-of-use asset, or is recorded in the income statement if the carrying amount of the right-of-use asset has been reduced to zero.

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 2025.

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NOTES TO CONDENSED INTERIM FINANCIAL STATEMENTS (UNAUDITED)

4 Net interest income

In HK\$ thousands	Six months ended 30 June	
	2026	2025
Interest income		
- loans and advances to customers	25,143	37,667
- due from banks	199	18,686
- debt instruments at amortised cost	13,274	18,864
- debt instruments at FVTOCI	44,300	36,828
	<u>82,916</u>	<u>112,045</u>
Interest expense		
- deposits from customers	(40,048)	(56,149)
- deposits and balances from banks	(10)	(198)
- lease liabilities	(225)	-
	<u>(40,283)</u>	<u>(56,347)</u>
Net interest income	<u><u>42,633</u></u>	<u><u>55,698</u></u>

5 Net fee and commission income

In HK\$ thousands	Six months ended 30 June	
	2026	2025
Referral fee income	37,069	53,689
Others	8	11
	<u>37,077</u>	<u>53,700</u>
Fee and commission income	37,077	53,700
Less: fee and commission expense	(66)	(63)
	<u>(66)</u>	<u>(63)</u>
Net fee and commission income	<u><u>37,011</u></u>	<u><u>53,637</u></u>

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NOTES TO CONDENSED INTERIM FINANCIAL STATEMENTS (UNAUDITED)

6 Net trading gains

In HK\$ thousands	Six months ended 30 June	
	2026	2025
Foreign exchange	1,677	6,449

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	Six months ended 30 June	
	2026	2025
Management fee expense (Note 23)	35,807	38,781
Staff secondment expense (Note 23)	52,645	-
Staff costs	8,192	62,119
Depreciation	4,301	-
Auditor's remuneration	194	194
Property management related expenses	1,262	885
Information technology and communications expenses	533	2,403
Miscellaneous expenses	1,731	2,142
	<u>104,665</u>	<u>106,524</u>

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NOTES TO CONDENSED INTERIM FINANCIAL STATEMENTS (UNAUDITED)

8 Net (charge)/release of impairment allowances

In HK\$ thousands		Six months ended 30 June 2026			
	Note	Stage 1	Stage 2	Stage 3	Total
Cash and due from banks	10	-	-	-	-
Loans and advances to customers	12	(49)	-	-	(49)
Debt instruments					
- At amortised cost	13	(13)	-	-	(13)
- At FVTOCI	13	(608)	-	-	(608)
		<u>(621)</u>	<u>-</u>	<u>-</u>	<u>(621)</u>
Net impairment charge		<u>(670)</u>	<u>-</u>	<u>-</u>	<u>(670)</u>

In HK\$ thousands		Six months ended 30 June 2025			
	Note	Stage 1	Stage 2	Stage 3	Total
Cash and due from banks	10	18	-	-	18
Loans and advances to customers		-	-	-	-
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>

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NOTES TO CONDENSED INTERIM FINANCIAL STATEMENTS (UNAUDITED)

9 Income tax expense

Hong Kong profits tax has been provided at the rate of 16.5% (first half of 2025: 16.5%) on the estimated assessable profit for the period.

The amount of taxation charged to the condensed income statement represents:

In HK\$ thousands	Six months ended 30 June	
	2026	2025
Current income tax:		
Hong Kong Profits tax	-	-
Taxation outside Hong Kong	4	-
Deferred income tax	627	1,481
	<u>631</u>	<u>1,481</u>

10 Cash and due from banks

In HK\$ thousands	At 30 June 2026	At 31 December 2025
Cash and due from banks	127,011	357,877
Less: allowance for impairment losses – Stage 1	(1)	(1)
	<u>127,010</u>	<u>357,876</u>

There were no overdue of cash and due from banks as at 30 June 2026 and 31 December 2025.

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

In HK\$ thousands	At 30 June 2026	At 31 December 2025
<u>Stage 1</u>		
Beginning of the period	1	27
Net release during the period	-	(28)
Exchange difference	-	2
	<u>1</u>	<u>1</u>

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NOTES TO CONDENSED INTERIM FINANCIAL STATEMENTS (UNAUDITED)

11 Derivative financial instruments

The Company uses derivative instruments including spot 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	30 June 2026		
	Notional amount	Fair value assets	Fair value liabilities
Derivatives			
- Foreign exchange spot and swaps	252,934	1,644	(568)
In HK\$ thousands	31 December 2025		
	Notional amount	Fair value assets	Fair value liabilities
Derivatives			
- Foreign exchange spot and swaps	710,985	2,346	(1,543)

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NOTES TO CONDENSED INTERIM FINANCIAL STATEMENTS (UNAUDITED)

12 Loans and advances to customers

In HK\$ thousands	At 30 June 2026	At 31 December 2025
Loans and advances to customers:		
- individuals	1,042,354	1,169,664
- corporates	163,605	135,599
	<u>1,205,959</u>	<u>1,305,263</u>
Less: allowance for impairment losses	(49)	-
Total	<u><u>1,205,910</u></u>	<u><u>1,305,263</u></u>

The carrying amounts of loans and advances to customers approximated their fair value. As at 30 June 2026, included in the balance accrued interest receivable of HK\$2,302,000 (31 December 2025: HK\$1,415,000).

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 31 December 2025 and 1 January 2026	-	-	-	-
Net charge for the period	49	-	-	49
	<u>49</u>	<u>-</u>	<u>-</u>	<u>49</u>
At 30 June 2026	<u><u>49</u></u>	<u><u>-</u></u>	<u><u>-</u></u>	<u><u>49</u></u>

As at 30 June 2026, loans and advances to customers classified under stage 1 amounted to HK\$1,205,959,000 (31 December 2025: HK\$1,305,263,000). There were no overdue or impaired loans and advances to customers as of 30 June 2026 and 31 December 2025.

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NOTES TO CONDENSED INTERIM FINANCIAL STATEMENTS (UNAUDITED)

13 Debt instruments

In HK\$ thousands	At 30 June 2026		At 31 December 2025	
	<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	1,135,047	150,000	1,208,024	-
Other debt securities, unlisted	-	2,327,473	206,267	2,329,195
Other debt securities, listed	-	115,787	-	192,718
Less: allowance for impairment losses - Stage 1	(47)	-	(34)	-
	<u>1,135,000</u>	<u>2,593,260</u>	<u>1,414,257</u>	<u>2,521,913</u>
Analysed by type of issuers as follows:				
Sovereigns	1,135,000	265,787	1,208,000	192,718
Public sector entity	-	-	206,257	-
Banks	-	2,327,473	-	2,329,195
	<u>1,135,000</u>	<u>2,593,260</u>	<u>1,414,257</u>	<u>2,521,913</u>
Analysed by issue specific credit rating as follows:				
AA+ to AA-	1,135,000	265,787	1,414,257	192,718
A+ to A-	-	2,327,473	-	2,329,195
	<u>1,135,000</u>	<u>2,593,260</u>	<u>1,414,257</u>	<u>2,521,913</u>

There was no accrued interest receivable as at 30 June 2026 (31 December 2025: HK\$6,267,000).

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

In HK\$ thousands	At 30 June 2026		At 31 December 2025	
	<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	34	274	75	616
Net charge/(release) during the period	13	608	(41)	(342)
At period end	<u>47</u>	<u>882</u>	<u>34</u>	<u>274</u>

There were no overdue of debt instruments as at 30 June 2026 and 31 December 2025.

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NOTES TO CONDENSED INTERIM FINANCIAL STATEMENTS (UNAUDITED)

14 Properties, plant and equipment

In HK\$ thousands	Computer equipments	Right-of-use assets	Total
Cost:			
1 January 2025	73	-	73
Additions	-	-	-
Write-off	-	-	-
At 31 December 2025	73	-	73
At 1 January 2026	73	-	73
Additions	-	20,645	20,645
Write-off	-	-	-
At 30 June 2026	73	20,645	20,718
Accumulated depreciation:			
1 January 2025	(73)	-	(73)
Charge for the year	-	-	-
Write-off	-	-	-
At 31 December 2025	(73)	-	(73)
At 1 January 2026	(73)	-	(73)
Charge for the period	-	(4,301)	(4,301)
Write-off	-	-	-
At 30 June 2026	(73)	(4,301)	(4,374)
Net book value:			
At 30 June 2026	-	16,344	16,344
At 31 December 2025	-	-	-

In 2026, the Company entered into office lease agreements with BOCHK. The terms were executed at market rate at the time of the transaction. Right-of-use assets and lease liabilities were recognized in accordance with the lease agreement and accounting policies.

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NOTES TO CONDENSED INTERIM FINANCIAL STATEMENTS (UNAUDITED)

15 Other assets

In HK\$ thousands	At 30 June 2026	At 31 December 2025
Deposits, prepayments and other receivables	597	3,432
Less: allowance for impairment losses - Stage 1	-	-
	<u>597</u>	<u>3,432</u>

As at 30 June 2026, the balances included prepaid expenses of HK\$379,000 (31 December 2025: HK\$3,416,000).

There was no provision for impairment against other assets as at 30 June 2026 and 31 December 2025.

16 Deposits from customers

In HK\$ thousands	At 30 June 2026	At 31 December 2025
Time and call deposits		
- Individuals	200,115	225,265
- Corporates	3,014,986	3,501,646
	<u>3,215,101</u>	<u>3,726,911</u>

As at 30 June 2026, balance includes accrued interest payable of HK\$2,181,000 (31 December 2025: HK\$1,304,000).

17 Amounts due to the immediate holding company

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

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NOTES TO CONDENSED INTERIM FINANCIAL STATEMENTS (UNAUDITED)

18 Other liabilities

In HK\$ thousands	At 30 June 2026	At 31 December 2025
Lease liabilities (Note 21 and 23)	16,445	-
Others	46,611	50,223
	<u>63,056</u>	<u>50,223</u>

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

19 Share capital

In HK\$ thousands	At 30 June 2026	At 31 December 2025
Issued and fully paid:		
1,000,000 (31 December 2025: 1,000,000) ordinary shares	<u>1,000,000</u>	<u>1,000,000</u>

20 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 2026 and 31 December 2025.

In HK\$ thousands	At 30 June 2026	At 31 December 2025
Commitments that are unconditionally cancellable without prior notice	<u>2,915,114</u>	<u>4,799,374</u>
Credit risk-weighted amount	<u>202,801</u>	<u>330,675</u>

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 (UNAUDITED)

21 Notes to condensed cash flow statement

Reconciliation of (Loss)/Profit before taxation to operating cash inflow before taxation:

In HK\$ thousands	Note	Six months ended 30 June 2026	Six months ended 30 June 2025
Cash flows from operating activities			
(Loss)/Profit before taxation		(24,014)	9,359
Depreciation		4,301	-
Net charge/(release) of impairment allowances		670	(99)
Interest on lease liabilities		225	-
Change in derivative financial instruments		(273)	(13,976)
Change in loans and advances to customers		99,304	194,310
Change in debt instruments		1,184,655	496,747
Change in other assets		2,835	817
Change in deposits from customers		(511,810)	(445,990)
Change in amounts due to an intermediate holding company		(20,459)	90,444
Change in amounts due to the immediate holding company		8,708	-
Change in amounts due to a fellow subsidiary		18,750	-
Change in other liabilities		(3,612)	12,758
Operating cash inflow before taxation		<u>759,280</u>	<u>344,370</u>

Reconciliation of lease liabilities arising from financing activity

In HK\$ thousands	30 June 2026	December 2025
Beginning of the period	-	-
Addition	20,645	-
Payment of lease liabilities	(4,425)	-
Interest expense on lease liabilities	225	-
At period end	<u>16,445</u>	<u>-</u>

The payment of lease liabilities represents the cash flow from financing activities and the remaining items are non-cash changes.

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NOTES TO CONDENSED INTERIM FINANCIAL STATEMENTS (UNAUDITED)

22 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
-----------------	--

The Company's business segment results for the six months ended 30 June 2026 and 30 June 2025 are as follows:

In HK\$ thousands	Private banking	
	Six months ended 30 June	
	2026	2025
Net interest income	42,633	55,698
Net fee and commission income	37,011	53,637
Net trading gains	1,677	6,449
Operating income	81,321	115,784
Operating expenses	(104,665)	(106,524)
(Loss)/Profit before impairment allowances	(23,344)	9,260
Net (charge)/release of impairment allowances	(670)	99
(Loss)/Profit before taxation	(24,014)	9,359
In HK\$ thousands	At 30 June	At 31 December
	2026	2025
Segment assets	5,082,837	5,608,369
Segment liabilities	3,306,183	3,799,136

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NOTES TO CONDENSED INTERIM FINANCIAL STATEMENTS (UNAUDITED)

23 Related-party transactions

Summary of material transactions entered into during the ordinary course of business with BOC International Holdings Limited, Bank of China (Hong Kong) 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 (Hong Kong) Limited and its subsidiaries	Bank of China Limited and its subsidiaries [@]
<u>Unaudited condensed income statement</u> <u>for the six months ended 30 June 2026</u>				
Interest income	i	-		11,264
Interest expense	ii	(36,704)	(1,333)	(10)
Fee and commission income	iii	37,000	69	-
Management fee expense	iv	(35,805)	(2)	-
Staff secondment expense	viii	-	(52,645)	-
Property management related expenses	vi	-	(1,179)	-
Miscellaneous expenses	vii	-	(80)	(38)
<u>Unaudited condensed income statement</u> <u>for the six months ended 30 June 2025</u>				
Interest income	i	-	1,134	9,804
Interest expense	ii	(54,238)	-	(198)
Fee and commission income	iii	53,689	-	-
Management fee expense	iv	(38,781)	-	-
Property management related expenses	vi	(873)	-	-
Miscellaneous expenses	vii	-	(92)	(1,954)

[@]Excluding BOC International Holdings Limited and its subsidiaries and Bank of China (Hong Kong) Limited and its subsidiaries.

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NOTES TO CONDENSED INTERIM FINANCIAL STATEMENTS (UNAUDITED)

23 Related-party transactions (continued)

In HK\$ thousands	Notes	BOC International Holdings Limited and its subsidiaries	Bank of China (Hong Kong) Limited and its subsidiaries	Bank of China Limited and its subsidiaries [@]
<u>At 30 June 2026</u>				
<u>Condensed statement of financial position</u>				
Assets				
Cash and due from banks	i	-	64,718	57,204
Derivative financial instruments	v	2	1,642	-
Debt instruments	i	-	-	598,083
Properties, plant and equipment	vi	-	16,344	-
Liabilities				
Deposits from customers	ii	2,817,276	-	-
Amounts due to the immediate holding company	iv	-	8,708	-
Amounts due to a fellow subsidiary	iv	18,750	-	-
Lease liabilities	vi	-	16,445	-
Derivative financial instruments	v	-	568	-
<u>At 31 December 2025</u>				
<u>Statement of financial position</u>				
Assets				
Cash and due from banks	i	-	174,490	178,240
Derivative financial instruments	v	1,028	1,318	-
Debt instruments	i	-	-	615,414
Properties, plant and equipment		-	-	-
Liabilities				
Deposits from customers	ii	3,401,374	2,243	-
Derivative financial instruments	v	215	1,328	-
Amounts due to an intermediate holding company	iv	20,459	-	-
Other liabilities	ix	14,521	-	-

[@]Excluding BOC International Holdings Limited and its subsidiaries and Bank of China (Hong Kong) Limited and its subsidiaries.

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NOTES TO CONDENSED INTERIM FINANCIAL STATEMENTS (UNAUDITED)

23 Related-party transactions (continued)

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

In the ordinary course of business, the Company placed its cash and due from banks with BOCHK, 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.

- (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 referral fees from BOCHK, 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.

- (iv) The Company has separate agreement with BOCHK and BOC International Holdings Limited, under which the two companies provide support services to the Company in return for a fee. On 30 January 2026 upon completion of acquisition of the Company by BOCHK, BOC International Holdings Limited was no longer an intermediate holding company but a fellow subsidiary of the Company.

- (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 2025, 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 at the relevant market rate at the time of the transaction. In 2026, the Company entered into office lease agreements with BOCHK. The terms were executed at market rate at the time of the transaction. Right-of-use assets and lease liabilities were recognized in accordance with the lease agreement and accounting policies (Note 14).

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NOTES TO CONDENSED INTERIM FINANCIAL STATEMENTS (UNAUDITED)

23 Related-party transactions (continued)

- (vii) The Company paid fees to the Bank of China Limited and its related companies for the insurance, training services and welfare provided to the Company.
- (viii) The Company paid fees to BOCHK for staff seconded to the Company.
- (ix) In the ordinary course of business, the Company may receive funds in transit from BOC International Holdings Limited and its subsidiaries pending for placement of deposits and other payment execution.

24 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 2025 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 29 April 2026.

25 Regulatory Disclosures

The Regulatory Disclosures, together with the disclosures in this Interim Report, contained all the disclosures required by the Banking (Disclosure) Rules. The Regulatory Disclosures are available on the Company's website at <http://www.bocigroup.com/PrivateBank/en/>.

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SUPPLEMENTARY FINANCIAL INFORMATION (UNAUDITED)

1.1 Key prudential ratios

		30/06/2026	31/03/2026	31/12/2025	30/09/2025	30/06/2025
	Regulatory capital (amount)	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
1 & 1a	Common Equity Tier 1 (CET1)	1,761,531	1,785,224	1,792,913	1,767,369	1,771,181
2 & 2a	Tier 1	1,761,531	1,785,224	1,792,913	1,767,369	1,771,181
3 & 3a	Total capital	1,773,679	1,798,998	1,805,986	1,781,978	1,787,605
	RWA (amount)	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
4	Total RWA	1,865,721	1,973,146	2,206,350	2,191,824	2,410,651
4a	Total RWA (pre-floor)	1,865,721	1,973,146	2,206,350	2,191,824	2,410,651
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5 & 5a	CET1 ratio (%)	94.42%	90.48%	81.26%	80.63%	73.47%
5b	CET1 ratio (%) (pre-floor ratio)	94.42%	90.48%	81.26%	80.63%	73.47%
6 & 6a	Tier 1 ratio (%)	94.42%	90.48%	81.26%	80.63%	73.47%
6b	Tier 1 ratio (%) (pre-floor ratio)	94.42%	90.48%	81.26%	80.63%	73.47%
7 & 7a	Total capital ratio (%) ¹	95.07%	91.17%	81.85%	81.30%	74.15%
7b	Total capital ratio (%) (pre-floor ratio)	95.07%	91.17%	81.85%	81.30%	74.15%
	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	0.247%	0.255%	0.253%	0.247%	0.265%
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 (%)	2.747%	2.755%	2.753%	2.747%	2.765%
12	CET1 available after meeting the AI's minimum capital requirements (%)	87.07%	80.42%	71.10%	70.55%	63.40%

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SUPPLEMENTARY FINANCIAL INFORMATION (UNAUDITED)

1.1 Key prudential ratios (continued)

		30/06/2026	31/03/2026	31/12/2025	30/09/2025	30/06/2025
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure (HK\$'000)	5,403,875	5,552,663	6,106,211	6,299,490	6,374,656
13a	LR exposure measure based on mean values of gross assets of SFTs	5,403,875	5,552,663	6,106,211	6,299,490	6,374,656
14, 14a & 14b	LR (%)	32.60%	32.15%	29.36%	28.06%	27.78%
14c & 14d	LR (%) based on mean values of gross assets of SFTs	32.60%	32.15%	29.36%	28.06%	27.78%
	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 (%)	104.93%	103.42%	98.07%	109.69%	128.84%
	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 95.04% at 30 June 2026 (31 March 2026: 91.18%).

² The applicable jurisdictional countercyclical capital buffer (CCyB) ratio for Hong Kong used in the calculation of CCyB buffer requirement was 0.5% for 2025 Q2 to 2026 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 2026	As at 31 March 2026	As at 30 June 2026
1	Credit risk for non-securitization exposures	1,544,067	1,617,806	123,526
2	Of which STC approach	1,544,067	1,617,806	123,526
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	1,016	1,677	81
7	Of which SA-CCR approach	1,016	1,677	81
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
9	Of which others	-	-	-
10	CVA risk	813	1,563	65
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	51,950	50,625	4,156
21	Of which STM approach	51,950	50,625	4,156
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	267,875	301,475	21,430
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	1,865,721	1,973,146	149,258

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

During the second quarter in 2026, total RWAs decreased was mainly due to the decrease in RWAs on credit risk for non-securitization exposures attributed by loan exposures.

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SUPPLEMENTARY FINANCIAL INFORMATION (UNAUDITED)

2.1 Composition of regulatory capital

At 30 June 2026

		Amount	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
	(In HKS'000)		
CET1 capital: instruments and reserves			
1	Directly issued qualifying CET1 capital instruments plus any related share premium	1,000,000	(1)
2	Retained earnings	770,159	(2)
3	Disclosed reserves	6,495	
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	1,776,654	
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)	3,072	(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	12,051	(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	12,051	(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	15,123	
29	CET1 capital	1,761,531	

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SUPPLEMENTARY FINANCIAL INFORMATION (UNAUDITED)

2.1 Composition of regulatory capital (continued)

At 30 June 2026 (continued)

		Amount	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
	(In HKS'000)		
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)	1,761,531	
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	12,148	
51	Tier 2 capital before regulatory deductions	12,148	
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 2026 (continued)

		Amount	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
	(In HK\$'000)		
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)	12,148	
59	Total regulatory capital (TC = T1 + T2)	1,773,679	
60	Total RWA	1,865,721	
Capital ratios (as a percentage of RWA)			
61	CET1 capital ratio	94.42%	
62	Tier 1 capital ratio	94.42%	
63	Total capital ratio	95.07%	
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)	2.747%	
65	of which: capital conservation buffer requirement	2.500%	
66	of which: bank specific countercyclical capital buffer requirement	0.247%	
67	of which: higher loss absorbency requirement	N/A	
68	CET1 (as a percentage of RWA) available after meeting minimum capital requirements	87.07%	
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)	12,148	
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	19,314	
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

	Balance sheet as in published interim report As at 30 June 2026	Under regulatory scope of consolidation As at 30 June 2026	Reference
In HK\$ thousands			
ASSETS			
Cash and due from banks	127,010	127,010	
Derivative financial instruments	1,644	1,644	
Loans and advances to customers	1,205,910	1,205,910	
Debt instruments	3,728,260	3,728,260	
Properties, plant and equipment	16,344	16,344	
Deferred tax assets	3,072	3,072	(4)
Other assets	597	597	
Total assets	5,082,837	5,082,837	
LIABILITIES			
Deposits from customers	3,215,101	3,215,101	
Amounts due to the immediate holding company	8,708	8,708	
Amounts due to a fellow subsidiary	18,750	18,750	
Derivative financial instruments	568	568	
Other liabilities	63,056	63,056	
Total liabilities	3,306,183	3,306,183	
EQUITY			
Capital and reserves attributable to the Company's equity holders			
Share capital	1,000,000	1,000,000	(1)
Reserves	776,654	776,654	
<i>Of which: Retained earnings (including current period profit or loss)</i>		770,159	(2)
<i>Retained earnings earmarked as regulatory reserve eligible for inclusion in Tier 2 capital</i>		12,051	(3)
<i>Other reserves</i>		(5,556)	
Total equity	1,776,654	1,776,654	
Total liabilities and equity	5,082,837	5,082,837	

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SUPPLEMENTARY FINANCIAL INFORMATION (UNAUDITED)

2.3 Main features of regulatory capital instruments

Ordinary Shares as at 30 June 2026

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	N/A
5	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 2026
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 2026 (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	N/A
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 2026

	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	379,012		
2	Sum		379,012		
3	Total		815,722	0.247	4,608

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 2026 was 0.247% 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 2026
	Item	Value under the LR framework (HK\$'000 equivalent)
1	Total consolidated assets as per published financial statements	5,082,837
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	5,283
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)	291,511
11	Adjustments for prudent valuation adjustments and specific and collective provisions that are allowed to be excluded from LR exposure measure	(97)
12	Other adjustments	24,341
13	Leverage ratio exposure measure	5,403,875

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SUPPLEMENTARY FINANCIAL INFORMATION (UNAUDITED)

4.2 Leverage ratio ("LR")

		HK\$'000 equivalent	
		As at 30 June 2026	As at 31 March 2026
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	5,119,229	5,162,016
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	(97)	(44)
6	Less: Asset amounts deducted in determining Tier 1 capital	(12,051)	(13,730)
7	Total on-balance sheet exposures (excluding derivative contracts and SFTs)	5,107,081	5,148,242
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)	2,299	1,144
9	Add-on amounts for PFE associated with all derivative contracts	2,984	7,486
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	5,283	8,630
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	2,915,114	3,957,907
20	Less: Adjustments for conversion to credit equivalent amounts	(2,623,603)	(3,562,116)
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	-	-
22	Off-balance sheet items	291,511	395,791
Capital and total exposures			
23	Tier 1 capital	1,761,531	1,785,224
24	Total exposures	5,403,875	5,552,663

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SUPPLEMENTARY FINANCIAL INFORMATION (UNAUDITED)

4.2 Leverage ratio ("LR") (continued)

		HK\$'000 equivalent	
		As at 30 June 2026	As at 31 March 2026
Leverage ratio			
25 & 25a	Leverage ratio	32.60%	32.15%
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)	5,403,875	5,552,663
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)	32.60%	32.15%

During the second quarter in 2026, the leverage ratio exposure measure decreased by approximately HK\$ 149 million, resulting in the increase in leverage ratio from 32.15% to 32.60%. 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 sovereign 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 2026						
		(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)
		Defaulted exposures	Non-defaulted exposures		Allocated in regulatory category of specific provisions	Allocated in regulatory category of collective provisions		
1	Loans	-	1,205,959	49	-	49	-	1,205,910
2	Debt securities	-	3,728,307	47	-	47	-	3,728,260
3	Off-balance sheet exposures	-	2,915,114	-	-	-	-	2,915,114
4	Total	-	7,849,380	96	-	96	-	7,849,284

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

		As at 30 June 2026
(HK\$'000)		Amount
1	Defaulted loans and debt securities at end of the previous reporting period (31 December 2025)	-
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 2026)	-

5.3 Overview of recognised credit risk mitigation

		As at 30 June 2026				
		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by recognised collateral	Exposures secured by recognised guarantees	Exposures secured by recognised credit derivative contracts
(HK\$'000)						
1	Loans	479,577	726,333	581,501	-	-
2	Debt securities	3,728,260	-	-	-	-
3	Total	4,207,837	726,333	581,501	-	-
4	Of which defaulted	-	-	-	-	-

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SUPPLEMENTARY FINANCIAL INFORMATION (UNAUDITED)

5 Credit risk (continued)

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

		As at 30 June 2026					
		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	1,400,834	-	1,400,834	-	-	0%
2	Public sector entity exposures	-	-	-	-	-	-
3	Multilateral development bank exposures	-	-	-	-	-	-
3a	Unspecified multilateral body exposures	-	-	-	-	-	-
4	Bank exposures	2,454,482	252,354	2,454,482	5,080	713,016	29%
4a	Qualifying non-bank financial institution exposures	-	-	-	-	-	-
5	Eligible covered bond exposures	-	-	-	-	-	-
6	General corporate exposures	163,605	351,607	111,212	21,943	133,155	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	1,042,355	2,563,507	513,220	191,081	681,971	97%
8a	Exposures arising from IPO financing	-	-	-	-	-	-
9	Real estate exposures	-	-	-	-	-	-

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SUPPLEMENTARY FINANCIAL INFORMATION (UNAUDITED)

5 Credit risk (continued)

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

	Exposure classes	As at 30 June 2026					
		Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
		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)	-	-	-	-	-	-
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	16,941	-	16,941	-	16,941	100%
11a	Cash and gold	-	-	-	-	-	-
11b	Items in the process of clearing or settlement	-	-	-	-	-	-
12	Total	5,078,217	3,167,468	4,496,689	218,104	1,545,083	33%

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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

	(HK\$'000)	0%	20%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
1	Sovereign exposures	1,400,834	-	-	-	-	-	1,400,834

	(HK\$'000)	0%	20%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
2	Public sector entity exposures	-	-	-	-	-	-	-

	(HK\$'000)	0%	20%	30%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
3	Multilateral development bank exposures	-		-	-	-	-	-	-

	(HK\$'000)	20%	30%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
3a	Unspecified multilateral body exposures	-	-	-	-	-	-	-

	(HK\$'000)	20%	30%	40%	50%	75%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
4	Bank exposures	248,522	2,211,040	-	-	-	-	-	-	2,459,562

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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	-	-	-		-	-	133,155	-	-	133,155
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	-	89,321	614,980	-	704,301
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)

		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)																				
9	Real estate exposures	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-
9a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)		-	-	-		-	-	-	-		-	-				-			-	-
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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SUPPLEMENTARY FINANCIAL INFORMATION (UNAUDITED)

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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SUPPLEMENTARY FINANCIAL INFORMATION (UNAUDITED)

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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SUPPLEMENTARY FINANCIAL INFORMATION (UNAUDITED)

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	16,941	-	-	16,941

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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%	3,855,316	252,354	0%	3,860,396
2	40-70%	-	-	-	-
3	75%	44,364	611,596	10%	89,321
4	85%	-	-	-	-
5	90- 100%	597,009	2,303,518	10%	765,076
6	105-130%	-	-	-	-
7	150%	-	-	-	-
8	250%	-	-	-	-
9	400%	-	-	-	-
10	1,250%	-	-	-	-
11	Total exposures	4,496,689	3,167,468	9%	4,714,793

* 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 2026					
		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)	1,642	1,987		1.4	5,080	1,016
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						1,016

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 2026											
		(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	-	-	5,080	-	-	-	-	-	-	-	-	5,080
6	Qualifying non-bank financial institution exposures	-	-	-	-	-	-	-	-	-	-	-	-
7	General corporate exposures	-	-	-	-	-	-	-	-	-	-	-	-
8	Retail exposures	-	-	-	-	-	-	-	-	-	-	-	-
9	Defaulted exposures	-	-	-	-	-	-	-	-	-	-	-	-
10	Other exposures	-	-	-	-	-	-	-	-	-	-	-	-
11	Total	-	-	5,080	-	-	-	-	-	-	-	-	5,080

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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)

(HK\$'000)	As at 30 June 2026					
	Derivative contracts				SFTs	
	Fair value of recognised collateral received		Fair value of posted collateral		Fair value of recognised collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
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

(In HK\$ thousands)	Encumbered assets	Unencumbered assets	Total
Cash and due from banks	-	127,010	127,010
Derivatives financial instruments	-	1,644	1,644
Loans and advances to customers	-	1,205,910	1,205,910
Debt instruments	-	3,728,260	3,728,260
Properties, plant and equipment	-	16,344	16,344
Deferred tax assets	-	3,072	3,072
Other assets	-	597	597

As of 30 June 2026, no debt instruments with carrying amount (2025: nil) was posted as collateral for the purpose of derivatives transaction with counterparty bank.

8 Market risk under STM approach

		As at 30 June 2026
		Market risk capital charges under STM approach (HK\$'000)
1	General interest rate risk	-
2	Equity risk	-
3	Commodity risk	-
4	Foreign exchange risk	51,950
5	Credit spread risk (non-securitization)	-
6	Credit spread risk (securitization: non-correlation trading portfolio ("CTP"))	-
7	Credit spread risk (securitization: CTP)	-
8	Standardised 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	51,950

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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	USD	CNY	JPY	CAD	CHF	SGD	EUR	AUD	GBP	Others	Total
As at 30 June 2026											
Spot assets	1,780,449	31,503	27,064	5,148	62,749	5,827	10,301	3,072	14,248	2,066	1,942,427
Spot liabilities	(1,832,108)	(109,440)	(14,503)	-	-	-	(2)	(19,584)	(6,240)		(1,981,877)
Forward purchases	126,746	94,294	-	-	-	-		14,610	-		235,650
Forward sales	(108,656)	(17,320)	(7,802)	-	(53,548)	-	(8,934)				(196,260)
Net long/(short) position	<u>(33,569)</u>	<u>(963)</u>	<u>4,759</u>	<u>5,148</u>	<u>9,201</u>	<u>5,827</u>	<u>1,365</u>	<u>(1,902)</u>	<u>8,008</u>	<u>2,066</u>	<u>(60)</u>

In HK\$ thousands	USD	CNY	JPY	CAD	CHF	SGD	EUR	AUD	GBP	Others	Total
As at 31 December 2025											
Spot assets	2,412,137	155,728	29,364	4,619	59,198	13,153	25,278	4,977	10,573	3,631	2,718,658
Spot liabilities	(1,978,151)	(508,737)	(14,916)	(13,708)	-	(19,514)	(3)	(42,630)	(20)	-	(2,577,679)
Forward purchases	114,329	414,513	32,314	12,491	-	12,108	-		11,513	-	634,206
Forward sales	(462,596)	(78,000)	(38,371)	-	(46,642)	-	(18,259)	-	(10,467)	-	(654,335)
Net long/(short) position	<u>85,719</u>	<u>(16,496)</u>	<u>8,391</u>	<u>3,402</u>	<u>12,556</u>	<u>5,747</u>	<u>7,016</u>	<u>(715)</u>	<u>11,599</u>	<u>3,631</u>	<u>120,850</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 2026						
Loans for use in Hong Kong						
Individuals						
- Loans for other private purpose	1,042,355	100%	-	-	-	-
Financial concerns						
- Investment companies	163,604	100%	-	-	-	-
	<u>1,205,959</u>					
Loans for use outside Hong Kong	-	-				
	<u><u>1,205,959</u></u>					
At 31 December 2025						
Loans for use in Hong Kong						
Individuals						
- Loans for other private purpose	1,169,664	100%	-	-	-	-
Financial concerns						
- Investment companies	135,599	100%	-	-	-	-
	<u>1,305,263</u>					
Loans for use outside Hong Kong	-	-				
	<u><u>1,305,263</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 2026					
Hong Kong	461,267	-	-	-	-
Mainland China	554,187	-	-	-	-
Others	190,505	-	-	-	-
	<u>1,205,959</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 2025					
Hong Kong	579,862	-	-	-	-
Mainland China	554,774	-	-	-	-
Others	170,627	-	-	-	-
	<u>1,305,263</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 recognised 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 recognised 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 2026</u>					
Developed countries	5	116	-	21	142
Offshore centres	-	-	-	195	195
Developing Latin America and Caribbean	-	-	-	7	7
Developing Africa and Middle East	-	-	-	-	-
Developing Asia and Pacific	2,335	-	-	576	2,911
- <i>Of which: Mainland China</i>	2,335	-	-	551	2,886
	<u>2,340</u>	<u>116</u>	<u>-</u>	<u>799</u>	<u>3,255</u>
<u>At 31 December 2025</u>					
Developed countries	5	193	-	18	216
Offshore centres	-	-	-	209	209
Developing Latin America and Caribbean	-	-	-	6	6
Developing Africa and Middle East	-	-	-	-	-
Developing Asia and Pacific	2,621	-	-	657	3,278
- <i>Of which: Mainland China</i>	2,621	-	-	632	3,253
	<u>2,626</u>	<u>193</u>	<u>-</u>	<u>890</u>	<u>3,709</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 2026			
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	550,985	-	550,985
Other counterparties where the exposures are considered to be non-bank Mainland China exposures	63,618	-	63,618
	<u>614,603</u>	<u>-</u>	<u>614,603</u>
Total assets after provision	<u>5,123,846</u>		
On-balance sheet exposures as percentage of total assets	<u>12.0%</u>		
In HK\$ thousands	On-balance sheet exposures	Off-balance sheet exposures	Total exposures
Type of counterparties			
At 31 December 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	549,488	-	549,488
Other counterparties where the exposures are considered to be non-bank Mainland China exposures	56,888	-	56,888
	<u>606,376</u>	<u>-</u>	<u>606,376</u>
Total assets after provision	<u>5,632,857</u>		
On-balance sheet exposures as percentage of total assets	<u>10.8%</u>		

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SUPPLEMENTARY FINANCIAL INFORMATION (UNAUDITED)

13 Overdue and rescheduled assets

	At 30 June 2026		At 31 December 2025	
	Amount	% of gross	Amount	% of gross
	HK\$'000	advances to	HK\$'000	advances to
		customers		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 2026 and 31 December 2025.

There were no rescheduled advances to banks and other financial institutions as at 30 June 2026 and 31 December 2025.

There were no rescheduled debt securities as at 30 June 2026 and 31 December 2025.

There were no repossessed assets as at 30 June 2026 and 31 December 2025.

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BUSINESS REVIEW

The Company's attributable loss for the six months ended 30 June 2026 was HK\$24.6 million, increased by HK\$32.5 million year-on-year as compared with the profit for the six months ended 30 June 2025 was HK\$7.9 million. The increase was mainly attributable to the decrease in operating income.

Net interest income decreased by 23% to HK\$42.6 million, primarily due to drop in interest rate and loan volume in the first half of 2026. Net fee and commission income decreased by 31% to HK\$37 million. The decrease was mainly driven by the decrease in referral fees earned from BOCI Securities Limited for introduction of client businesses. Net trading gains decreased HK\$4.8 million to HK\$1.7 million, mainly driven by the decrease in foreign exchange and related products.

Total assets decreased by 9% to HK\$5,083 million as a result of decrease in cash and due from banks, loans and advances to customers and debt instruments. As at 30 June 2026, cash and due from bank, loans and advances to customers and debt instruments amounted to HK\$127 million, HK\$1,206 million and HK\$3,728 million, representing an decrease of 65%, 8% and 6%, respectively, compared to 31 December 2025.

STATEMENT OF COMPLIANCE

The interim report for the first half of 2026 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,

23 SEP 2026