

2026 中期業績報告

Interim Report 2026



集友銀行
Chiyu Banking Corporation Ltd.



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財務摘要

Financial Highlights

		2026年6月30日 30 June 2026	2025年6月30日 30 June 2025	2025年12月31日 31 December 2025
期內／年度	For the period / year	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
提取減值準備前之淨經營收入	Net operating income before impairment allowances	1,590,603	1,758,128	3,476,423
經營溢利	Operating profit	467,690	457,506	891,905
除稅前溢利	Profit before taxation	457,141	439,958	797,670
期內／年度溢利	Profit for the period / year	407,912	352,947	676,469
於期／年末	At period / year end	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
資本總額	Total equity	18,654,306	18,717,806	18,790,028
已發行及繳足股本	Issued and fully paid up share capital	6,577,871	6,577,871	6,577,871
資產總額	Total assets	194,141,280	188,149,490	187,741,464
財務比率	Financial ratios	%	%	%
平均總資產回報率 ¹	Return on average total assets ¹	0.44	0.40	0.38
平均股東權益回報率 ²	Return on average shareholders' equity ²	4.06	3.47	3.26
成本對收入比率	Cost to income ratio	43.69	47.96	47.06
貸存比率 ³	Loan to deposit ratio ³	57.19	54.13	54.49
流動性覆蓋比率的平均值 ⁴	Average value of liquidity coverage ratio ⁴			
第一季度	First quarter	168.59	231.61	231.61
第二季度	Second quarter	N/A	232.03	232.03
穩定資金淨額比率的季度終結值 ⁵	Quarter-end value of net stable funding ratio ⁵			
第一季度	First quarter	130.14	136.19	136.19
第二季度	Second quarter	N/A	130.41	130.41
流動性維持比率的平均值 ⁴	Average value of liquidity maintenance ratio ⁴			
第一季度	First quarter	N/A	N/A	N/A
第二季度	Second quarter	80.45	N/A	N/A
核心資金比率的平均值 ⁵	Average value of core funding ratio ⁵			
第一季度	First quarter	N/A	N/A	N/A
第二季度	Second quarter	217.84	N/A	N/A
總資本比率 ⁶	Total capital ratio ⁶	17.41	18.74	19.42

1. 平均總資產回報率 =
$$\frac{\text{年化期內溢利／年度溢利}}{\text{每日資產總額平均值}}$$

Return on average total assets =
$$\frac{\text{Annualized profit for the period / profit for the year}}{\text{Daily average balance of total assets}}$$
2. 平均股東權益回報率 =
$$\frac{\text{本銀行股東應佔溢利}}{\text{本銀行股東應佔股本和儲備之期初及期末餘額的平均值}}$$

Return on average shareholders' equity =
$$\frac{\text{Profit attributable to equity holders of the Bank}}{\text{Average of the beginning and ending balance of capital and reserves attributable to equity holders of the Bank}}$$
3. 貸存比率以期／年結日數額計算。貸款為客戶貸款總額。
3. Loan to deposit ratio is calculated as at period / year end. Loan represents gross advances to customers.
4. 流動性覆蓋比率及流動性維持比率的平均值乃根據《銀行業（流動性）規則》及按香港金融管理局（「金管局」）就監管規定要求由本銀行之本地辦事處、海外分行及附屬公司組成的綜合基礎計算。
4. The average value of liquidity coverage ratio and liquidity maintenance ratio are computed on the consolidated basis which comprises the positions of local offices, overseas branches and subsidiaries of the Bank specified by the Hong Kong Monetary Authority ("HKMA") for its regulatory purposes and in accordance with the Banking (Liquidity) Rules.
5. 穩定資金淨額比率及核心資金比率之平均值乃根據《銀行業（流動性）規則》及按金管局就監管規定要求由本銀行之本地辦事處、海外分行及附屬公司組成的綜合基礎計算。
5. The net stable funding ratio and the average value of core funding ratio are computed on the consolidated basis which comprises the positions of local offices, overseas branches and subsidiaries of the Bank specified by the HKMA for its regulatory purposes and in accordance with the Banking (Liquidity) Rules.
6. 總資本比率乃根據《銀行業（資本）規則》及分別按金管局就監管規定要求由本銀行之本地辦事處、海外分行及指定附屬公司組成的綜合基礎計算。
6. Total capital ratio is computed on the consolidated basis which comprises the positions of local offices, overseas branches and designated subsidiaries of the Bank specified by the HKMA for its regulatory purposes and in accordance with the Banking (Capital) Rules.



簡明綜合收益表

Condensed Consolidated Income Statement

			(未經審計) (Unaudited) 半年結算至 2026 年 6 月 30 日 Half-year ended 30 June 2026 港幣千元 HK\$'000	(未經審計) (Unaudited) 半年結算至 2025 年 6 月 30 日 Half-year ended 30 June 2025 港幣千元 HK\$'000
		附註 Notes		
利息收入	Interest income		2,797,993	3,100,782
以實際利息法計算的利息收入	Interest income calculated using the effective interest method		2,750,560	3,029,508
其他利息收入	Other interest income		47,433	71,274
利息支出	Interest expense		(1,729,038)	(2,078,860)
淨利息收入	Net interest income	5	1,068,955	1,021,922
服務費及佣金收入	Fee and commission income		412,912	361,004
服務費及佣金支出	Fee and commission expense		(18,904)	(15,670)
淨服務費及佣金收入	Net fee and commission income	6	394,008	345,334
淨交易性收益	Net trading gain	7	131,682	204,897
其他金融資產之淨（虧損）／收益	Net (loss) / gain on other financial assets	8	(109,881)	175,384
其他經營收入	Other operating income	9	105,839	10,591
提取減值準備前之淨經營收入	Net operating income before impairment allowances		1,590,603	1,758,128
減值準備淨撥備	Net charge of impairment allowances	10	(427,987)	(457,350)
淨經營收入	Net operating income		1,162,616	1,300,778
經營支出	Operating expenses	11	(694,926)	(843,272)
經營溢利	Operating profit		467,690	457,506
投資物業公平值調整之淨收益／（虧損）	Net gain / (loss) from fair value adjustments on investment properties	12	1,316	(4,179)
出售／重估物業、器材及設備之淨虧損	Net loss from disposal / revaluation of properties, plant and equipment	13	(11,865)	(13,369)
除稅前溢利	Profit before taxation		457,141	439,958
稅項	Taxation	14	(49,229)	(87,011)
期內溢利	Profit for the period		407,912	352,947
本銀行股東應佔期內溢利	Profit for the period attributable to Equity holders of the Bank		407,912	352,947

第 8 至 86 頁之附註屬本中期財務信息之組成部分。

The notes on pages 8 to 86 are an integral part of this interim financial information.



簡明綜合全面收益表

Condensed Consolidated Statement of Comprehensive Income

		(未經審計) (Unaudited) 半年結算至 2026 年 6 月 30 日 Half-year ended 30 June 2026 港幣千元 HK\$'000	(未經審計) (Unaudited) 半年結算至 2025 年 6 月 30 日 Half-year ended 30 June 2025 港幣千元 HK\$'000
期內溢利	Profit for the period	407,912	352,947
其後不可重新分類至收益表內的項目：	Items that will not be reclassified subsequently to income statement:		
房產：	Premises:		
房產重估	Revaluation of premises	(26,145)	(80,654)
遞延稅項	Deferred tax	5,428	7,706
		<u>(20,717)</u>	<u>(72,948)</u>
以公平值變化計入其他全面收益之股份權益工具：	Equity instruments at fair value through other comprehensive income:		
公平值變化	Change in fair value	(13,399)	(7,525)
		<u>(34,116)</u>	<u>(80,473)</u>
其後可重新分類至收益表內的項目：	Items that may be reclassified subsequently to income statement:		
以公平值變化計入其他全面收益之債務工具：	Debt instruments at fair value through other comprehensive income:		
公平值變化	Change in fair value	(111,527)	483,210
因處置之轉撥重新分類至收益表	Release upon disposal reclassified to income statement	(94,457)	(159,362)
減值準備變化借記收益表	Change in impairment allowances charged to income statement	(77,963)	(7,481)
遞延稅項	Deferred tax	43,020	(46,588)
		<u>(240,927)</u>	<u>269,779</u>
貨幣換算差額	Currency translation difference	125,720	165,402
		<u>(115,207)</u>	<u>435,181</u>
期內除稅後其他全面（支出）／收益	Other comprehensive (expense) / income for the period, net of tax	(149,323)	354,708
期內全面收益總額	Total comprehensive income for the period	258,589	707,655
應佔全面收益總額：	Total comprehensive income attributable to:		
本銀行股東	Equity holders of the Bank	<u>258,589</u>	<u>707,655</u>

第 8 至 86 頁之附註屬本中期財務信息之組成部分。

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簡明綜合財務狀況表

Condensed Consolidated Statement of Financial Position

			(未經審計) (Unaudited) 於 2026 年 6 月 30 日 At 30 June 2026	(經審計) (Audited) 於 2025 年 12 月 31 日 At 31 December 2025
	附註 Notes		港幣千元 HK\$'000	港幣千元 HK\$'000
資產		ASSETS		
庫存現金及存放銀行及其他金融機構的結餘		Cash and balances with banks and other financial institutions	16	20,609,701
在銀行及其他金融機構一至十二個月內到期之定期存放		Placements with banks and other financial institutions maturing between one and twelve months	17	13,785,922
衍生金融工具		Derivative financial instruments	18	177,438
貸款及其他賬項		Advances and other accounts	19	85,547,698
證券投資		Investment in securities	20	68,561,101
投資物業		Investment properties	21	1,541,238
物業、器材及設備		Properties, plant and equipment	22	2,176,483
應收稅項資產		Current tax assets		9,217
遞延稅項資產		Deferred tax assets	26	83,817
其他資產		Other assets	23	1,648,665
資產總額		Total assets		194,141,280
負債		LIABILITIES		
銀行及其他金融機構之存款及結餘		Deposits and balances from banks and other financial institutions		15,179,522
衍生金融工具		Derivative financial instruments	18	262,790
以公平值變化計入損益之金融負債		Financial liabilities at fair value through profit or loss		467,067
客戶存款		Deposits from customers	24	150,826,803
其他賬項及準備		Other accounts and provisions	25	6,901,849
應付稅項負債		Current tax liabilities		143,893
遞延稅項負債		Deferred tax liabilities	26	122,442
已發行債務證券及存款證		Debt securities and certificates of deposit in issue	27	1,582,608
負債總額		Total liabilities		175,486,974
資本		EQUITY		
股本		Share capital	28	6,577,871
儲備		Reserves		10,518,623
本銀行股東應佔股本和儲備		Capital and reserves attributable to the equity holders of the Bank		17,096,494
額外資本工具		Additional equity instruments	29	1,557,812
資本總額		Total equity		18,654,306
負債及資本總額		Total liabilities and equity		194,141,280

第 8 至 86 頁之附註屬本中期財務信息之組成部分。

The notes on pages 8 to 86 are an integral part of this interim financial information.



簡明綜合權益變動表

Condensed Consolidated Statement of Changes in Equity

		(未經審計) (Unaudited)								
		歸屬於本銀行股東 Attributable to equity holders of the Bank								
		儲備 Reserves								
		股本 Share capital	房產重估 儲備 ¹ Premises revaluation reserve ¹	公平價值 儲備 ² Fair value reserve ²	監管儲備 ³ Regulatory reserve ³	換算儲備 ⁴ Translation reserve ⁴	留存盈利 Retained earnings	總計 Total	額外資本工具 Additional equity instruments	資本總額 Total equity
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 2026 年 1 月 1 日	At 1 January 2026	6,577,871	957,130	(125,767)	286,801	(123,513)	9,659,694	17,232,216	1,557,812	18,790,028
期內溢利	Profit for the period	-	-	-	-	-	407,912	407,912	-	407,912
其他全面（支出）／ 收益：	Other comprehensive (expense) / income:									
房產	Premises	-	(20,717)	-	-	-	-	(20,717)	-	(20,717)
以公平值變化計入 其他全面收益之 股份權益工具	Equity instruments at fair value through other comprehensive income	-	-	(13,399)	-	-	-	(13,399)	-	(13,399)
以公平值變化計入 其他全面收益之 債務工具	Debt instruments at fair value through other comprehensive income	-	-	(240,927)	-	-	-	(240,927)	-	(240,927)
貨幣換算差額	Currency translation difference	-	-	-	-	125,720	-	125,720	-	125,720
全面（支出）／收益總 額	Total comprehensive (expense) / income	-	(20,717)	(254,326)	-	125,720	407,912	258,589	-	258,589
轉撥至留存盈利	Transfer to retained earnings	-	-	-	(7,559)	-	7,559	-	-	-
股息	Dividends	-	-	-	-	-	(331,626)	(331,626)	-	(331,626)
支付額外資本工具持 有者利息	Distribution to the holders of the additional equity instruments	-	-	-	-	-	(62,685)	(62,685)	-	(62,685)
於 2026 年 6 月 30 日	At 30 June 2026	6,577,871	936,413	(380,093)	279,242	2,207	9,680,854	17,096,494	1,557,812	18,654,306

第 8 至 86 頁之附註屬本中期財務信
息之組成部分。

The notes on pages 8 to 86 are an integral part of this interim financial information.



**簡明綜合權益變動表
(續)**

**Condensed Consolidated Statement of Changes in Equity
(continued)**

		(未經審計) (Unaudited)							
		歸屬於本銀行股東 Attributable to equity holders of the Bank							
		儲備 Reserves						額外資本工具 Additional equity instruments	資本總額 Total equity
		股本 Share capital	房產重估 儲備 ¹ Premises revaluation reserve ¹	公平價值 儲備 ² Fair value reserve ²	監管儲備 ³ Regulatory reserve ³	換算儲備 ⁴ Translation reserve ⁴	留存盈利 Retained earnings		
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 2025 年 1 月 1 日	At 1 January 2025	6,577,871	1,072,226	(229,672)	232,423	(310,904)	9,309,981	16,651,925	18,209,737
期內溢利	Profit for the period	-	-	-	-	-	352,947	352,947	352,947
其他全面(支出)/	Other comprehensive								
收益:	(expense) / income:								
房產	Premises	-	(72,948)	-	-	-	-	(72,948)	(72,948)
以公平價值變化計入	Equity instruments								
其他全面收益之	at fair value								
股份權益工具	through other								
	comprehensive	-	-	(7,525)	-	-	-	(7,525)	(7,525)
以公平價值變化計入	Debt instruments								
其他全面收益之	at fair value								
債務工具	through other	-	-	269,779	-	-	-	269,779	269,779
	comprehensive								
貨幣換算差額	income	-	-	269,779	-	-	-	269,779	269,779
	Currency translation	-	-	-	-	165,402	-	165,402	165,402
	difference								
全面(支出)/收益總	Total comprehensive	-	(72,948)	262,254	-	165,402	352,947	707,655	707,655
額	(expense) / income								
轉撥自留存盈利	Transfer from retained	-	-	-	52,629	-	(52,629)	-	-
	earnings								
股息	Dividends	-	-	-	-	-	(137,531)	(137,531)	(137,531)
支付額外資本工具持	Distribution to the								
有者利息	holders of the								
	additional equity	-	-	-	-	-	(62,055)	(62,055)	(62,055)
	instruments								
於 2025 年 6 月 30 日	At 30 June 2025	6,577,871	999,278	32,582	285,052	(145,502)	9,410,713	17,159,994	18,717,806

1. 房產重估儲備的建立及處理是根據重估房產所採用的會計政策。
2. 公平價值儲備包括持有以公平價值變化計入其他全面收益證券直至證券被終止確認的累計公平價值變動淨額。
3. 除按香港財務報告準則第 9 號對貸款提取減值準備外，按金管局要求撥轉部分留存盈利至監管儲備作銀行一般風險之用（包括未來損失或其他不可預期風險）。
4. 換算儲備的建立及處理是根據外幣折算所採用的會計政策。

1. Premises revaluation reserve has been set up and is dealt with in accordance with the accounting policies adopted for the revaluation of premises.
2. Fair value reserve comprises the cumulative net change in the fair value of fair value through other comprehensive income securities held until the securities are derecognised.
3. In accordance with the requirements of the HKMA, the amounts are set aside for general banking risks, including future losses or other unforeseeable risks, in addition to the loan impairment allowances recognised under Hong Kong Financial Reporting Standard ("HKFRS") 9.
4. Translation reserve has been set up and is dealt with in accordance with the accounting policies adopted for foreign currency translation.



簡明綜合現金流量表

Condensed Consolidated Cash Flow Statement

			(未經審計) (Unaudited) 半年結算至 2026 年 6 月 30 日 Half-year ended 30 June 2026 港幣千元 HK\$'000	(未經審計) (Unaudited) 半年結算至 2025 年 6 月 30 日 Half-year ended 30 June 2025 港幣千元 HK\$'000
	附註 Notes			
經營業務之現金流量		Cash flows from operating activities		
除稅前經營現金之流入		Operating cash inflow before taxation	30(a) 419,563	4,355,356
支付香港利得稅		Hong Kong profits tax paid	-	-
支付海外利得稅		Overseas profits tax paid	(25,512)	(24,976)
經營業務之現金流入淨額		Net cash inflow from operating activities	394,051	4,330,380
投資業務之現金流量		Cash flows from investing activities		
購入物業、器材及設備		Purchase of properties, plant and equipment	(17,578)	(20,773)
出售物業、器材及設備所得款項		Proceeds from disposal of properties, plant and equipment	41	-
投資物業之初始費用		Initial cost of investment properties	-	(1,630)
投資業務之現金流出淨額		Net cash outflow from investing activities	(17,537)	(22,403)
融資業務之現金流量		Cash flows from financing activities		
發行債務證券及存款證		Issue of debt securities and certificates of deposit	30(d) -	602,935
支付租賃租金之資本部份		Capital element of lease rentals paid	30(d) (47,219)	(50,226)
支付租賃租金之利息部份		Interest element of lease rentals paid	30(d) (2,838)	(3,576)
支付債務證券及存款證		Payment for debt securities and certificates of deposit	30(d) (691,679)	(263,799)
支付本銀行股東之末期股息		Final dividend paid to the equity holders of the Bank	15 (331,626)	(137,531)
支付額外資本工具持有者利息		Distribution to the holders of the additional equity instruments	15 (62,685)	(62,055)
融資業務之現金（流出）／流入淨額		Net cash (outflow) / inflow from financing activities	(1,136,047)	85,748
現金及等同現金項目（減少）／增加		(Decrease) / increase in cash and cash equivalents	(759,533)	4,393,725
於 1 月 1 日之現金及等同現金項目		Cash and cash equivalents at 1 January	26,688,624	22,583,460
匯率變動對現金及等同現金項目的影響		Effect of exchange rate changes on cash and cash equivalents	300,531	299,331
於 6 月 30 日之現金及等同現金項目		Cash and cash equivalents at 30 June	26,229,622	27,276,516

第 8 至 86 頁之附註屬本中期財務信息之組成部分。

The notes on pages 8 to 86 are an integral part of this interim financial information.



中期財務信息附註

Notes to the Interim Financial Information

1. 重要會計政策信息

(a) 編製基準

此未經審計之中期財務信息，乃按照香港會計師公會所頒佈之香港會計準則第34號「中期財務報告」而編製。

(b) 重要會計政策信息

此未經審計之中期財務信息所採用之重要會計政策及計算辦法，除預期在2026年年報反映的會計政策修訂外，均與截至2025年12月31日止之本集團年度財務報表之編製基礎一致，並需連同本集團2025年之年度報告一併閱覽。

已於2026年1月1日起開始的會計年度強制性生效之修訂

修訂

Amendments

對《香港財務報告準則》第9號和第7號之修訂

Amendments to HKFRS 9 and HKFRS 7

對《香港財務報告準則》第9號和第7號之修訂

Amendments to HKFRS 9 and HKFRS 7

《香港財務報告準則》之修訂

Amendments to HKFRS Accounting Standards

於本中期期間應用香港財務報告準則修訂本對本集團本期間及過往期間之財務狀況及表現及／或該等中期財務信息所載披露並無重大影響。

1. Material accounting policy information

(a) Basis of preparation

The unaudited interim financial information has been prepared in accordance with Hong Kong Accounting Standard 34 ("HKAS 34") "Interim Financial Reporting" issued by the Hong Kong Institute of Certified Public Accountants.

(b) Material accounting policy information

The material accounting policies adopted and methods of computation used in the preparation of the unaudited interim financial information are consistent with those adopted and used in the Group's annual financial statements for the year ended 31 December 2025, except for the accounting policy changes that are expected to be reflected in the 2026 annual financial statements, and should be read in conjunction with the Group's Annual Report for 2025.

Amendments issued that are already mandatorily effective for accounting periods beginning on 1 January 2026

內容

Content

金融工具的分類與計量修訂

Amendments to the Classification and Measurement of Financial Instruments

依賴自然資源的電力合同

Contracts Referencing Nature-dependent Electricity

香港財務報告準則會計標準的年度改進 - 第11

Annual Improvements to HKFRS Accounting Standards - Volume 11

The application of the amendments to a HKFRS Accounting Standard in the current interim period has had no material impact on the Group's financial positions and performance for the current and prior periods and/or on the disclosures set out in the interim financial information.



中期財務信息附註 (續) Notes to the Interim Financial Information (continued)

2. 應用會計政策時之重大會計估計及判斷 2. Critical accounting estimates and judgements in applying accounting policies

本集團會計估計的性質及假設，均與本集團截至 2025 年 12 月 31 日的財務報告內所採用的一致。

The nature and assumptions related to the Group's accounting estimates are consistent with those used in the Group's financial statements for the year ended 31 December 2025.

3. 金融風險管理 3. Financial risk management

本集團因從事各類業務而涉及金融風險。主要金融風險包括信貸風險、市場風險（包括外匯風險及利率風險）及流動資金風險。本附註概述本集團的這些風險承擔。

The Group is exposed to financial risks as a result of engaging in a variety of business activities. The principal financial risks are credit risk, market risk (including currency risk and interest rate risk) and liquidity risk. This note summarises the Group's exposures to these risks.

3.1 信貸風險

3.1 Credit risk

A. 信貸質素分析

A. Credit quality analysis

(a) 客戶貸款及貿易票據的信貸質素

下列關於客戶貸款和貿易票據之信貸質素分析是以賬面值列示。

(a) Credit quality of advances to customers and trade bills

The following tables set out information about the credit quality of advances to customers and trade bills. The amounts in the table represent gross carrying amount.

		於 2026 年 6 月 30 日 As at 30 June 2026			
按攤銷成本的客戶貸款	Advances to customers at amortised cost	12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
合格	Pass	77,030,942	2,161,253	-	79,192,195
需要關注	Special Mention	1,733	4,310,108	-	4,311,841
次級	Substandard	-	-	783,458	783,458
呆滯	Doubtful	-	-	246,770	246,770
虧損	Loss	-	-	1,719,739	1,719,739
總額	Gross amount	77,032,675	6,471,361	2,749,967	86,254,003
減值準備	Loss allowance	(287,055)	(114,611)	(658,532)	(1,060,198)
賬面值	Carrying amount	76,745,620	6,356,750	2,091,435	85,193,805



中期財務信息附註 (續) Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續) 3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit risk (continued)

A. 信貸質素分析 (續)

A. Credit quality analysis (continued)

(a) 客戶貸款及貿易票據的信貸質素 (續)

(a) Credit quality of advances to customers and trade bills (continued)

		於 2025 年 12 月 31 日 As at 31 December 2025			
按攤銷成本的客戶貸款	Advances to customers at amortised cost	12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	Total
		港幣千元	港幣千元	港幣千元	港幣千元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
合格	Pass	72,885,852	1,144,900	-	74,030,752
需要關注	Special Mention	-	3,930,002	-	3,930,002
次級	Substandard	-	-	98,148	98,148
呆滯	Doubtful	-	-	808,202	808,202
虧損	Loss	-	-	1,302,737	1,302,737
總額	Gross amount	72,885,852	5,074,902	2,209,087	80,169,841
減值準備	Loss allowance	(260,465)	(84,172)	(483,089)	(827,726)
賬面值	Carrying amount	72,625,387	4,990,730	1,725,998	79,342,115



中期財務信息附註 (續) Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續) 3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit risk (continued)

A. 信貸質素分析 (續)

A. Credit quality analysis (continued)

(a) 客戶貸款及貿易票據的信貸質素 (續)

(a) Credit quality of advances to customers and trade bills (continued)

		於 2026 年 6 月 30 日 As at 30 June 2026			
		12 個月的預期 信貸虧損 12-month ECL	非信貸減值的終身 預期虧損 Lifetime ECL not credit-impaired	信貸減值的終身 預期虧損 Lifetime ECL credit-impaired	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
按攤銷成本的銀行貸款	Advances to banks at amortised cost				
合格	Pass	353,926	-	-	353,926
總額	Gross amount	353,926	-	-	353,926
減值準備	Loss allowance	(33)	-	-	(33)
賬面值	Carrying amount	353,893	-	-	353,893
		於 2025 年 12 月 31 日 As at 31 December 2025			
		12 個月的預期 信貸虧損 12-month ECL	非信貸減值的終身 預期虧損 Lifetime ECL not credit-impaired	信貸減值的終身 預期虧損 Lifetime ECL credit-impaired	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
按攤銷成本的銀行貸款	Advances to banks at amortised cost				
合格	Pass	-	-	-	-
總額	Gross amount	-	-	-	-
減值準備	Loss allowance	-	-	-	-
賬面值	Carrying amount	-	-	-	-

中期財務信息附註 (續) Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續) 3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit risk (continued)

A. 信貸質素分析 (續)

A. Credit quality analysis (continued)

(a) 客戶貸款及貿易票據的信貸質素 (續)

(a) Credit quality of advances to customers and trade bills (continued)

		於 2026 年 6 月 30 日 As at 30 June 2026			
以公平值變化計入其他 全面收益之票據貼現	Discounted bills at fair value through other comprehensive income ("FVOCI")	12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
合格	Pass	-	-	-	-
賬面值	Carrying amount	-	-	-	-
減值準備	Loss allowance	-	-	-	-

		於 2025 年 12 月 31 日 As at 31 December 2025			
以公平值變化計入其他 全面收益之票據貼現	Discounted bills at FVOCI	12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
合格	Pass	96,817	-	-	96,817
賬面值	Carrying amount	96,817	-	-	96,817
減值準備	Loss allowance	(60)	-	-	(60)



中期財務信息附註 (續) Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續) 3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit risk (continued)

A. 信貸質素分析 (續)

A. Credit quality analysis (continued)

(b) 除客戶貸款及貿易票據外的資產信貸質素

下列關於在央行、銀行及其他金融機構的結餘及存款之信貸質素分析是以賬面值列示。

(b) Credit quality of financial assets other than advances to customers and trade bills

The following table sets out information about the credit quality of balances and placements with central banks, banks and other financial institutions. The amounts in the table represent gross carrying amount.

		於 2026 年 6 月 30 日 As at 30 June 2026			
存放央行、銀行及其他 金融機構的結餘及存款	Balances and placements with central banks, banks and other financial institutions	12 個月的預期 信貸虧損 12-month ECL 港幣千元 HK\$'000	非信貸減值的終身 預期虧損 Lifetime ECL not credit-impaired 港幣千元 HK\$'000	信貸減值的終身 預期虧損 Lifetime ECL credit-impaired 港幣千元 HK\$'000	總計 Total 港幣千元 HK\$'000
合格	Pass	34,173,551	-	-	34,173,551
總額	Gross amount	34,173,551	-	-	34,173,551
減值準備	Loss allowance	(7,970)	-	-	(7,970)
賬面值	Carrying amount	34,165,581	-	-	34,165,581

		於 2025 年 12 月 31 日 As at 31 December 2025			
存放央行、銀行及其他 金融機構的結餘及存款	Balances and placements with central banks, banks and other financial institutions	12 個月的預期 信貸虧損 12-month ECL 港幣千元 HK\$'000	非信貸減值的終身 預期虧損 Lifetime ECL not credit-impaired 港幣千元 HK\$'000	信貸減值的終身 預期虧損 Lifetime ECL credit-impaired 港幣千元 HK\$'000	總計 Total 港幣千元 HK\$'000
合格	Pass	29,988,233	-	-	29,988,233
總額	Gross amount	29,988,233	-	-	29,988,233
減值準備	Loss allowance	(3,769)	-	-	(3,769)
賬面值	Carrying amount	29,984,464	-	-	29,984,464



中期財務信息附註
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit risk (continued)

A. 信貸質素分析 (續)

A. Credit quality analysis (continued)

(b) 除客戶貸款及貿易票據外的資產信貸質素 (續)

(b) Credit quality of financial assets other than advances to customers and trade bills (continued)

下表列出強制及界定為以公平值變化計入損益的債務證券的信用質素。在無發行評級的情況下，則會按發行人的評級報告。

The following tables present the credit quality of debt securities mandatorily measured and designated at fair value through profit or loss ("FVTPL"). In the absence of such issue ratings, the ratings designated for the issuers are reported.

於 2026 年 6 月 30 日
As at 30 June 2026

Aaa	Aa1 至 Aa3	A1 至 A3	Baa1 至 Baa3	Baa3 以下 Lower than Baa3	無評級 Unrated	總計 Total
Aaa	Aa1 to Aa3	A1 to A3	Baa1 to Baa3	than Baa3	Unrated	Total
港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
-	4,438,280	-	30,607	15,417	4,017	4,488,321

強制性以公平值變化計入損益之金融資產

Financial assets mandatorily measured at FVTPL

於 2025 年 12 月 31 日
As at 31 December 2025

Aaa	Aa1 至 Aa3	A1 至 A3	Baa1 至 Baa3	Baa3 以下 Lower than Baa3	無評級 Unrated	總計 Total
Aaa	Aa1 to Aa3	A1 to A3	Baa1 to Baa3	than Baa3	Unrated	Total
港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
-	4,392,129	366,946	17,692	17,672	3,777	4,798,216

強制性以公平值變化計入損益之金融資產

Financial assets mandatorily measured at FVTPL



中期財務信息附註 (續) Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續) 3. Financial risk management (continued)

3.1 信貸風險 (續)

A. 信貸質素分析 (續)

(b) 除客戶貸款及貿易票據外的資產信貸質素 (續)

債務證券及存款證的信貸風險管理手法，與本集團管理企業及銀行借貸的方法一致及風險級別是適用於設有個別對手限額的對手。

於報告期結束日，按照發行評級分析之債務證券及存款證的信貸質素分析如下：

3.1 Credit risk (continued)

A. Credit quality analysis (continued)

(b) Credit quality of financial assets other than advances to customers and trade bills (continued)

Credit risk of debt securities and certificate of deposits is managed in the same way as the Group manages its corporate and bank lending risk and risk gradings are applied to the counterparties with individual counterparty limits set.

At the end of the reporting period, the credit quality of debt securities and certificate of deposits analysed by issue rating, is as follows:

		於 2026 年 6 月 30 日 As at 30 June 2026			
以攤銷成本計量之債務證券及存款證	Debt securities and certificate of deposits at amortised cost	12 個月的預期信貸虧損 12-month ECL	非信貸減值的終身預期虧損 Lifetime ECL not credit-impaired	信貸減值的終身預期虧損 Lifetime ECL credit-impaired	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
Aaa	Aaa	-	-	-	-
Aa1 至 Aa3	Aa1 to Aa3	3,666,719	-	-	3,666,719
A1 至 A3	A1 to A3	2,664,773	-	-	2,664,773
Baa1 至 Baa3	Baa1 to Baa3	577,358	-	-	577,358
Baa3 以下	Lower than Baa3	-	-	-	-
無評級	Unrated	18,119	-	-	18,119
總額	Gross amount	6,926,969	-	-	6,926,969
減值準備	Loss allowance	(1,651)	-	-	(1,651)
賬面值	Carrying amount	6,925,318	-	-	6,925,318

		於 2025 年 12 月 31 日 As at 31 December 2025			
以攤銷成本計量之債務證券及存款證	Debt securities and certificate of deposits at amortised cost	12 個月的預期信貸虧損 12-month ECL	非信貸減值的終身預期虧損 Lifetime ECL not credit-impaired	信貸減值的終身預期虧損 Lifetime ECL credit-impaired	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
Aaa	Aaa	-	-	-	-
Aa1 至 Aa3	Aa1 to Aa3	3,227,435	-	-	3,227,435
A1 至 A3	A1 to A3	2,352,221	-	-	2,352,221
Baa1 至 Baa3	Baa1 to Baa3	537,309	-	-	537,309
Baa3 以下	Lower than Baa3	-	-	-	-
無評級	Unrated	-	-	-	-
總額	Gross amount	6,116,965	-	-	6,116,965
減值準備	Loss allowance	(1,438)	-	-	(1,438)
賬面值	Carrying amount	6,115,527	-	-	6,115,527



中期財務信息附註 (續) Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續) 3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit risk (continued)

A. 信貸質素分析 (續)

A. Credit quality analysis (continued)

(b) 除客戶貸款及貿易票據外的資產信貸質素 (續)

(b) Credit quality of financial assets other than advances to customers and trade bills (continued)

		於 2026 年 6 月 30 日 As at 30 June 2026			
以公平值變化計入其他全面收益之債務證券及存款證	Debt securities and certificate of deposits at FVOCI	12 個月的預期信貸虧損	非信貸減值的終身預期虧損	信貸減值的終身預期虧損	總計
		12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
Aaa	Aaa	3,777,551	-	-	3,777,551
Aa1 至 Aa3	Aa1 to Aa3	29,238,561	-	-	29,238,561
A1 至 A3	A1 to A3	17,973,245	-	-	17,973,245
Baa1 至 Baa3	Baa1 to Baa3	3,350,937	-	-	3,350,937
Baa3 以下	Lower than Baa3	-	-	-	-
無評級	Unrated	846,099	-	84,723	930,822
賬面值	Carrying amount	55,186,393	-	84,723	55,271,116
減值準備	Loss allowance	(13,143)	-	(12,967)	(26,110)

		於 2025 年 12 月 31 日 As at 31 December 2025			
以公平值變化計入其他全面收益之債務證券及存款證	Debt securities and certificate of deposits at FVOCI	12 個月的預期信貸虧損	非信貸減值的終身預期虧損	信貸減值的終身預期虧損	總計
		12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
Aaa	Aaa	6,375,749	-	-	6,375,749
Aa1 至 Aa3	Aa1 to Aa3	30,336,020	-	-	30,336,020
A1 至 A3	A1 to A3	21,802,509	-	-	21,802,509
Baa1 至 Baa3	Baa1 to Baa3	1,925,535	-	-	1,925,535
Baa3 以下	Lower than Baa3	-	33,813	-	33,813
無評級	Unrated	306,583	-	218,244	524,827
賬面值	Carrying amount	60,746,396	33,813	218,244	60,998,453
減值準備	Loss allowance	(14,956)	(45)	(88,267)	(103,268)

於 2026 年 6 月 30 日，信貸減值的終身預期虧損的以公平值變化計入全面收益的債務證券及存款證總額為港幣 90,617,000 元（2025 年 12 月 31 日：港幣 300,874,000 元）。

As at 30 June 2026, the gross amount of credit-impaired debt securities and certificate of deposits at FVOCI is HK\$90,617,000 (31 December 2025: HK\$300,874,000).

中期財務信息附註 (續) Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續) 3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit risk (continued)

A. 信貸質素分析 (續)

A. Credit quality analysis (continued)

(b) 除客戶貸款及貿易票據外的資產信貸質素 (續)

(b) Credit quality of financial assets other than advances to customers and trade bills (continued)

		於 2026 年 6 月 30 日 As at 30 June 2026			
		12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
其他金融資產	Other financial assets				
合格	Pass	584,237	-	-	584,237
需要關注	Special Mention	-	-	-	-
次級	Substandard	-	-	28	28
呆滯	Doubtful	-	-	101	101
虧損	Loss	-	-	9,852	9,852
總額	Gross amount	584,237	-	9,981	594,218
減值準備	Loss allowance	(1,551)	-	(3,951)	(5,502)
賬面值	Carrying amount	582,686	-	6,030	588,716

		於 2025 年 12 月 31 日 As at 31 December 2025			
		12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
其他金融資產	Other financial assets				
合格	Pass	810,063	-	-	810,063
需要關注	Special Mention	-	-	-	-
次級	Substandard	-	-	28	28
呆滯	Doubtful	-	-	70	70
虧損	Loss	-	-	15,389	15,389
總額	Gross amount	810,063	-	15,487	825,550
減值準備	Loss allowance	(1,257)	-	(7,141)	(8,398)
賬面值	Carrying amount	808,806	-	8,346	817,152



中期財務信息附註 (續) Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續) 3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit risk (continued)

A. 信貸質素分析 (續)

A. Credit quality analysis (continued)

(b) 除客戶貸款及貿易票據外的資產信貸質素 (續)

(b) Credit quality of financial assets other than advances to customers and trade bills (continued)

		於 2026 年 6 月 30 日 As at 30 June 2026			
貸款承諾及應收開出保函	Loan commitments and financial guarantee contracts issued	12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
合格	Pass	14,420,912	252,398	-	14,673,310
需要關注	Special Mention	-	505,000	-	505,000
次級	Substandard	-	-	-	-
呆滯	Doubtful	-	-	8,597	8,597
虧損	Loss	-	-	-	-
合約金額	Contractual amount	14,420,912	757,398	8,597	15,186,907
減值準備	Loss allowance	(7,331)	(10,304)	-	(17,635)

		於 2025 年 12 月 31 日 As at 31 December 2025			
貸款承諾及應收開出保函	Loan commitments and financial guarantee contracts issued	12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
合格	Pass	12,278,599	508,452	-	12,787,051
需要關注	Special Mention	-	35,259	-	35,259
次級	Substandard	-	-	-	-
呆滯	Doubtful	-	-	8,597	8,597
虧損	Loss	-	-	-	-
合約金額	Contractual amount	12,278,599	543,711	8,597	12,830,907
減值準備	Loss allowance	(7,002)	(4,309)	-	(11,311)



中期財務信息附註
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit risk (continued)

B. 風險集中度

B. Concentration risk

(a) 按行業分類之客戶
貸款總額

(a) Sectoral analysis of gross advances to customers

以下關於客戶貸款總額之行業分類分析，其行業分類乃參照有關貸款及墊款之金管局報表的填報指示而編製。

The following analysis of the gross advances to customers by industry sector is based on the categories with reference to the completion instructions for the HKMA return of loans and advances.

		於 2026 年 6 月 30 日 At 30 June 2026			
		客戶貸款總額 Gross advances to customers	抵押品或其他抵押覆蓋之百分比 % covered by collateral or other security	已減值客戶貸款總額 Gross carrying amount of credit-impaired advances to customers	第三階段之減值準備 Stage 3 impairment allowances
		港幣千元 HK\$'000	%	港幣千元 HK\$'000	第一及第二階段之減值準備 Stage 1 & 2 impairment allowances 港幣千元 HK\$'000
在香港使用之貸款	Loans for use in Hong Kong				
工商金融業	Industrial, commercial and financial				
- 物業發展	- Property development	2,131,957	47.77	-	23,648
- 物業投資	- Property investment	2,416,513	26.89	315,392	24,346
- 金融業	- Financial concerns	9,918,297	6.97	-	20,811
- 股票經紀	- Stockbrokers	1,417,895	-	-	39,688
- 批發及零售業	- Wholesale and retail trade	3,540,687	24.00	230,263	28,814
- 製造業	- Manufacturing	733,885	8.89	-	3,660
- 運輸及運輸設備	- Transport and transport equipment	755,258	0.28	-	646
- 休閒活動	- Recreational activities	17,130	100.00	-	2
- 資訊科技	- Information technology	1,635,755	42.64	-	6,585
- 其他	- Others	3,498,378	65.08	58,259	8,576
個人	Individuals				
- 購買居者有其屋計劃、私人機構參建居屋計劃及租者置其屋計劃樓宇之貸款	- Loans for the purchase of flats in Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	42,137	100.00	-	4
- 購買其他住宅物業之貸款	- Loans for purchase of other residential properties	8,403,895	99.96	-	986
- 其他	- Others	13,380,724	99.74	2,782	3,557
在香港使用之貸款總額	Total loans for use in Hong Kong	47,892,511	58.58	606,696	161,323
貿易融資	Trade finance	297,653	-	-	6,754
在香港以外使用之貸款	Loans for use outside Hong Kong	38,063,839	28.24	2,143,271	233,589
客戶貸款總額	Gross advances to customers	86,254,003	44.99	2,749,967	401,666
按攤銷成本的貿易票據	Trade bills at amortised cost	-	-	-	-
以公平值變化計入其他全面收益之票據貼現	Discounted bills at FVOCI	-	-	-	-
客戶貸款及貿易票據	Advances to customers and trade bills	86,254,003	44.99	2,749,967	401,666



中期財務信息附註
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit risk (continued)

B. 風險集中度 (續)

B. Concentration risk (continued)

(a) 按行業分類之客戶
貸款總額 (續)

(a) Sectoral analysis of gross advances to customers (continued)

		於 2025 年 12 月 31 日 As at 31 December 2025				
		客戶貸款總額 Gross advances to customers	抵押品或其他抵 押覆蓋之百分比 % covered by collateral or other security	已減值客戶貸款總額 Gross carrying amount of credit-impaired advances to customers	第三階段之 減值準備 Stage 3 impairment allowances	第一及第二階段 之減值準備 Stage 1 & 2 impairment allowances
		港幣千元 HK\$'000	%	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
在香港使用之貸款	Loans for use in Hong Kong					
工商金融業	Industrial, commercial and financial					
- 物業發展	- Property development	2,755,217	49.12	-	-	15,765
- 物業投資	- Property investment	2,499,367	27.73	306,267	1,679	5,909
- 金融業	- Financial concerns	8,800,248	9.70	-	-	12,925
- 股票經紀	- Stockbrokers	1,779,736	-	-	-	4,301
- 批發及零售業	- Wholesale and retail trade	3,644,735	19.28	230,263	208,300	12,961
- 製造業	- Manufacturing	218,159	4.45	-	-	231
- 運輸及運輸設備	- Transport and transport equipment	8,156	27.03	-	-	23
- 休閒活動	- Recreational activities	18,181	100.00	-	-	12
- 資訊科技	- Information technology	1,649,854	20.56	-	-	10,016
- 其他	- Others	4,776,119	83.24	55,448	578	13,185
個人	Individuals					
- 購買居者有其屋計劃、私人機構參建居屋計劃及租者置其屋計劃樓宇之貸款	- Loans for the purchase of flats in Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	41,955	100.00	-	-	3
- 購買其他住宅物業之貸款	- Loans for purchase of other residential properties	8,757,758	99.81	-	-	823
- 其他	- Others	10,246,800	99.76	2,845	-	4,366
在香港使用之貸款總額	Total loans for use in Hong Kong	45,196,285	59.63	594,823	210,557	80,520
貿易融資	Trade finance	193,300	-	-	-	8,065
在香港以外使用之貸款	Loans for use outside Hong Kong	34,780,256	34.96	1,614,264	272,532	256,052
客戶貸款總額	Gross advances to customers	80,169,841	48.79	2,209,087	483,089	344,637
按攤銷成本的貿易票據	Trade bills at amortised cost	-	-	-	-	-
以公平值變化計入其他全面收益之票據貼現	Discounted bills at FVOCI	96,817	-	-	-	60
客戶貸款及貿易票據	Advances to customers and trade bills	80,266,658	48.73	2,209,087	483,089	344,697



中期財務信息附註
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit risk (continued)

B. 風險集中度 (續)

B. Concentration risk (continued)

(b) 按地理區域分類之客戶貸款總額

(b) Geographical analysis of gross advances to customers

下列關於客戶貸款之地理區域分析是根據交易對手之所在地，並已顧及風險轉移因素。若客戶貸款之擔保人所在地與客戶所在地不同，則風險將轉移至擔保人之所在地。

The following geographical analysis of advances to customers is based on the locations 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.

		於 2026 年 6 月 30 日 30 June 2026				
		客戶貸款總額	逾期貸款	信貸減值 分類貸款總額 Gross amount of credit- impaired advances to customers	第三階段之 減值準備 Stage 3 impairment allowances	第一及第二 階段之 減值準備 Stage 1 & 2 impairment allowances
		Total advances to customers 港幣千元 HK\$'000	Overdue advances 港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
香港	Hong Kong	51,981,810	2,121,795	1,860,338	387,827	182,203
中國內地	Mainland China	26,506,127	882,634	889,272	270,705	173,009
其他	Others	7,766,066	356	357	-	46,454
		86,254,003	3,004,785	2,749,967	658,532	401,666
佔客戶貸款總額百分比	% of classified advances to total advances to customers	3.19%				
減值貸款的抵押品市值	Market value of collateral held against impaired advances to customers	5,322,898				

於 2026 年 6 月 30 日，分類貸款中的港幣 559,280,000 元已獲全額抵押，且未確認預期信用損失（2025 年 12 月 31 日：港幣 645,328,000 元）。

As at 30 June 2026, HK\$559,280,000 of the classified loans are fully collateralised with no ECL was recognised (31 December 2025: HK\$645,328,000).



中期財務信息附註
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit risk (continued)

B. 風險集中度 (續)

B. Concentration risk (continued)

(b) 按地理區域分類之客戶貸款總額 (續)

(b) Geographical analysis of gross advances to customers (continued)

		於 2025 年 12 月 31 日 31 December 2025				
		客戶貸款總額	逾期貸款	信貸減值 分類貸款總額 Gross amount of credit- impaired advances to customers	第三階段之 減值準備 Stage 3 impairment allowances	第一及第二 階段之 減值準備 Stage 1 & 2 impairment allowances
		Total advances to customers	Overdue advances			
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
香港	Hong Kong	51,160,818	1,577,043	2,001,158	413,948	102,854
中國內地	Mainland China	23,013,780	810,403	207,476	69,141	222,368
其他	Others	5,995,243	453	453	-	19,415
		<u>80,169,841</u>	<u>2,387,899</u>	<u>2,209,087</u>	<u>483,089</u>	<u>344,637</u>
佔客戶貸款總額百分比	% of classified advances to total advances to customers			2.76%		
減值貸款的抵押品市值	Market value of collateral held against impaired advances to customers			3,941,328		



中期財務信息附註
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit risk (continued)

C. 預期信貸損失增加額

C. Amounts arising from expected credit loss ("ECL")

減值準備對賬

Loss allowance reconciliation

下表列示金融工具的類別劃分減值準備的期初結餘與期末結餘的對賬。此對賬是以交易層面比較 2026 年 1 月 1 日至 6 月 30 日及 2025 年全年的情況。

The following tables show reconciliations from the opening to the closing balance of the impairment allowance by class of financial instrument. The reconciliation is prepared by comparing the position of impairment allowance between 1 January and 30 June 2026 and full year 2025 at transaction level.

		於 2026 年 6 月 30 日 As at 30 June 2026			
按攤銷成本的客戶貸款	Advances to customers at amortised cost	12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	Total
		港幣千元	港幣千元	港幣千元	港幣千元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
於 1 月 1 日	Balance at 1 January	260,465	84,172	483,089	827,726
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	65,595	(65,595)	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	(17,475)	17,475	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	(4,469)	4,469	-
新購入的金融資產	New financial assets originated	108,627	24,435	-	133,062
已終止確認的金融資產	Financial assets that have been derecognised	(82,705)	(2,662)	-	(85,367)
註銷	Write-offs	-	-	(205,988)	(205,988)
註銷後收回	Bad debts recovered	-	-	67	67
外匯調整及其他變動	Foreign exchange and other movements	7,070	2,563	2,546	12,179
減值準備的重新計量	Net remeasurement of loss allowance	(54,522)	58,692	374,349	378,519
於 6 月 30 日	Balance at 30 June	287,055	114,611	658,532	1,060,198

中期財務信息附註 (續) Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續) 3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit risk (continued)

C. 預期信貸損失增加額 (續)

C. Amounts arising from ECL (continued)

減值準備對賬 (續)

Loss allowance reconciliation (continued)

		於 2025 年 12 月 31 日 As at 31 December 2025			
按攤銷成本的客戶貸款	Advances to customers at amortised cost	12 個月的預期 信貸虧損 12-month ECL	非信貸減值的終身 預期虧損 Lifetime ECL not credit-impaired	信貸減值的終身 預期虧損 Lifetime ECL credit-impaired	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 1 月 1 日	Balance at 1 January	205,984	167,417	283,807	657,208
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	42,829	(42,829)	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	(8,764)	8,764	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	(620)	(3,372)	3,992	-
新購入的金融資產	New financial assets originated	174,156	7,149	5,370	186,675
已終止確認的金融資產	Financial assets that have been derecognised	(107,355)	(47,221)	(27)	(154,603)
註銷	Write-offs	-	-	(869,179)	(869,179)
註銷後收回	Bad debts recovered	-	-	2,480	2,480
外匯調整及其他變動	Foreign exchange and other movements	5,147	5,431	4,107	14,685
減值準備的重新計量	Net remeasurement of loss allowance	(50,912)	(11,167)	1,052,539	990,460
於 12 月 31 日	Balance at 31 December	260,465	84,172	483,089	827,726



中期財務信息附註
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit risk (continued)

C. 預期信貸損失增加額
(續)

C. Amounts arising from ECL (continued)

減值準備對賬 (續)

Loss allowance reconciliation (continued)

下表列示減值準備對賬
中某些項目的客戶貸款
總額。

The following table shows the gross amount of advances to customers of certain items
in the loss allowance reconciliation.

		於 2026 年 6 月 30 日 As at 30 June 2026			
		12 個月的預期 信貸虧損	非信貸減值的 終身預期虧損 Lifetime ECL not credit-impaired	信貸減值的 終身預期虧損 Lifetime ECL credit-impaired	總計
		12-month ECL	credit-impaired	Lifetime ECL credit-impaired	Total
		港幣千元	港幣千元	港幣千元	港幣千元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
按攤銷成本的客戶貸款	Advances to customers at amortised cost				
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	1,657,136	(1,657,136)	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	(4,708,751)	4,708,751	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	(2,232)	(642,822)	645,054	-
新購入的金融資產	New financial assets originated	12,479,458	34,680	-	12,514,138
已終止確認的金融資產	Financial assets that have been derecognised	(5,082,861)	(133,851)	-	(5,216,712)
註銷	Write-offs	-	-	(205,988)	(205,988)
		於 2025 年 12 月 31 日 As at 31 December 2025			
		12 個月的預期 信貸虧損	非信貸減值的 終身預期虧損 Lifetime ECL not credit-impaired	信貸減值的 終身預期虧損 Lifetime ECL credit-impaired	總計
		12-month ECL	credit-impaired	Lifetime ECL credit-impaired	Total
		港幣千元	港幣千元	港幣千元	港幣千元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
按攤銷成本的客戶貸款	Advances to customers at amortised cost				
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	1,131,397	(1,131,397)	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	(2,299,339)	2,299,339	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	(148,040)	(427,876)	575,916	-
新購入的金融資產	New financial assets originated	17,603,632	244,774	5,653	17,854,059
已終止確認的金融資產	Financial assets that have been derecognised	(10,535,186)	(1,682,530)	(479,746)	(12,697,462)
註銷	Write-offs	-	-	(869,179)	(869,179)



中期財務信息附註 (續) Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續) 3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit risk (continued)

C. 預期信貸損失增加額 (續)

C. Amounts arising from ECL (continued)

減值準備對賬 (續)

Loss allowance reconciliation (continued)

		於 2026 年 6 月 30 日 As at 30 June 2026			
按攤銷成本的銀行貸款	Advances to banks at amortised cost	12 個月的預期 信貸虧損 12-month ECL	非信貸減值的終身 預期虧損 Lifetime ECL not credit-impaired	信貸減值的終身 預期虧損 Lifetime ECL credit-impaired	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 1 月 1 日	Balance at 1 January	-	-	-	-
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	-	-	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	-	-	-
新購入的金融資產	New financial assets originated	36	-	-	36
已終止確認的金融資產	Financial assets that have been derecognised	-	-	-	-
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	-	-	-	-
減值準備的重新計量	Net remeasurement of loss allowance	(3)	-	-	(3)
於 6 月 30 日	Balance at 30 June	33	-	-	33

		於 2025 年 12 月 31 日 As at 31 December 2025			
按攤銷成本的銀行貸款	Advances to banks at amortised cost	12 個月的預期 信貸虧損 12-month ECL	非信貸減值的終身 預期虧損 Lifetime ECL not credit-impaired	信貸減值的終身 預期虧損 Lifetime ECL credit-impaired	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 1 月 1 日	Balance at 1 January	-	-	-	-
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	-	-	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	-	-	-
新購入的金融資產	New financial assets originated	-	-	-	-
已終止確認的金融資產	Financial assets that have been derecognised	-	-	-	-
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	-	-	-	-
減值準備的重新計量	Net remeasurement of loss allowance	-	-	-	-
於 12 月 31 日	Balance at 31 December	-	-	-	-



中期財務信息附註 (續) Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續) 3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit risk (continued)

C. 預期信貸損失增加額 (續)

C. Amounts arising from ECL (continued)

減值準備對賬 (續)

Loss allowance reconciliation (continued)

		於 2026 年 6 月 30 日 As at 30 June 2026			
		12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	Lifetime ECL credit-impaired	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
按攤銷成本的貿易票據	Trade bills at amortised cost				
於 1 月 1 日	Balance at 1 January	-	-	-	-
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	-	-	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	-	-	-
新購入的金融資產	New financial assets originated	-	-	-	-
已終止確認的金融資產	Financial assets that have been derecognised	-	-	-	-
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	-	-	-	-
減值準備的重新計量	Net remeasurement of loss allowance	-	-	-	-
於 6 月 30 日	Balance at 30 June	-	-	-	-

		於 2025 年 12 月 31 日 As at 31 December 2025			
		12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	Lifetime ECL credit-impaired	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
按攤銷成本的貿易票據	Trade bills at amortised cost				
於 1 月 1 日	Balance at 1 January	21	-	-	21
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	-	-	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	-	-	-
新購入的金融資產	New financial assets originated	-	-	-	-
已終止確認的金融資產	Financial assets that have been derecognised	(21)	-	-	(21)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	1	-	-	1
減值準備的重新計量	Net remeasurement of loss allowance	(1)	-	-	(1)
於 12 月 31 日	Balance at 31 December	-	-	-	-



中期財務信息附註
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit risk (continued)

C. 預期信貸損失增加額
(續)

C. Amounts arising from ECL (continued)

減值準備對賬 (續)

Loss allowance reconciliation (continued)

		於 2026 年 6 月 30 日 As at 30 June 2026			
		12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
以公平值變化計入其他全面收益 之票據貼現	Discounted bills at FVOCI				
於 1 月 1 日	Balance at 1 January	60	-	-	60
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	-	-	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	-	-	-
新購入的金融資產	New financial assets originated	-	-	-	-
已終止確認的金融資產	Financial assets that have been derecognised	(60)	-	-	(60)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	2	-	-	2
減值準備的重新計量	Net remeasurement of loss allowance	(2)	-	-	(2)
於 6 月 30 日	Balance at 30 June	-	-	-	-

		於 2025 年 12 月 31 日 As at 31 December 2025			
		12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
以公平值變化計入其他全面收益 之票據貼現	Discounted bills at FVOCI				
於 1 月 1 日	Balance at 1 January	499	-	-	499
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	-	-	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	-	-	-
新購入的金融資產	New financial assets originated	199	-	-	199
已終止確認的金融資產	Financial assets that have been derecognised	(497)	-	-	(497)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	25	-	-	25
減值準備的重新計量	Net remeasurement of loss allowance	(166)	-	-	(166)
於 12 月 31 日	Balance at 31 December	60	-	-	60

**中期財務信息附註
(續)**
Notes to the Interim Financial Information (continued)
3. 金融風險管理 (續)
3. Financial risk management (continued)
3.1 信貸風險 (續)
3.1 Credit risk (continued)
**C. 預期信貸損失增加額
(續)**
C. Amounts arising from ECL (continued)
減值準備對賬 (續)
Loss allowance reconciliation (continued)

		於 2026 年 6 月 30 日 As at 30 June 2026			
以攤銷成本計量之債務證券及 存款證	Debt securities and certificate of deposits at amortised cost	12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 1 月 1 日	Balance at 1 January	1,438	-	-	1,438
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	-	-	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	-	-	-
新購入的金融資產	New financial assets originated	458	-	-	458
已終止確認的金融資產	Financial assets that have been derecognised	(38)	-	-	(38)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	4	-	-	4
減值準備的重新計量	Net remeasurement of loss allowance	(211)	-	-	(211)
於 6 月 30 日	Balance at 30 June	1,651	-	-	1,651

		於 2025 年 12 月 31 日 As at 31 December 2025			
以攤銷成本計量之債務證券及 存款證	Debt securities and certificate of deposits at amortised cost	12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 1 月 1 日	Balance at 1 January	1,221	-	-	1,221
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	-	-	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	-	-	-
新購入的金融資產	New financial assets originated	2,157	-	-	2,157
已終止確認的金融資產	Financial assets that have been derecognised	(956)	-	-	(956)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	(81)	-	-	(81)
減值準備的重新計量	Net remeasurement of loss allowance	(903)	-	-	(903)
於 12 月 31 日	Balance at 31 December	1,438	-	-	1,438

中期財務信息附註 (續) Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續) 3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit risk (continued)

C. 預期信貸損失增加額 (續)

C. Amounts arising from ECL (continued)

減值準備對賬 (續)

Loss allowance reconciliation (continued)

		於 2026 年 6 月 30 日 As at 30 June 2026			
以公平值變化計入其他全面收益之債務證券及存款證	Debt securities and certificate of deposits at FVOCI	12 個月的預期信貸虧損	非信貸減值的終身預期虧損	信貸減值的終身預期虧損	總計
		12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 1 月 1 日	Balance at 1 January	14,956	45	88,267	103,268
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	-	-	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	-	-	-
新購入的金融資產	New financial assets originated	7,416	-	-	7,416
已終止確認的金融資產	Financial assets that have been derecognised	(5,467)	(45)	(10,609)	(16,121)
註銷	Write-offs	-	-	(62,596)	(62,596)
外匯調整及其他變動	Foreign exchange and other movements	261	-	481	742
減值準備的重新計量	Net remeasurement of loss allowance	(4,023)	-	(2,576)	(6,599)
於 6 月 30 日	Balance at 30 June	13,143	-	12,967	26,110

		於 2025 年 12 月 31 日 As at 31 December 2025			
以公平值變化計入其他全面收益之債務證券及存款證	Debt securities and certificate of deposits at FVOCI	12 個月的預期信貸虧損	非信貸減值的終身預期虧損	信貸減值的終身預期虧損	總計
		12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 1 月 1 日	Balance at 1 January	36,966	55	110,135	147,156
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	-	-	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	-	-	-
新購入的金融資產	New financial assets originated	21,652	-	-	21,652
已終止確認的金融資產	Financial assets that have been derecognised	(35,240)	-	-	(35,240)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	805	-	292	1,097
減值準備的重新計量	Net remeasurement of loss allowance	(9,227)	(10)	(22,160)	(31,397)
於 12 月 31 日	Balance at 31 December	14,956	45	88,267	103,268

中期財務信息附註 Notes to the Interim Financial Information (continued)

(續)

3. 金融風險管理 (續) 3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit risk (continued)

C. 預期信貸損失增加額 (續)

C. Amounts arising from ECL (continued)

減值準備對賬 (續)

Loss allowance reconciliation (continued)

下表列示減值準備對賬中某些項目的債務證券及存款證總額。

The following table shows the gross amount of debt securities and certificate of deposits in the loss allowance reconciliation.

		於 2026 年 6 月 30 日 As at 30 June 2026			
		12 個月的預期 信貸虧損	非信貸減值的 終身預期虧損 Lifetime ECL not credit-impaired	信貸減值的 終身預期虧損 Lifetime ECL credit-impaired	總計
		12-month ECL	credit-impaired	credit-impaired	Total
		港幣千元	港幣千元	港幣千元	港幣千元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
以公平值變化計入其他全面收益之債務證券及存款證	Debt securities and Certificate of deposits at FVOCI				
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	-	-	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	-	-	-
新購入的金融資產	New financial assets originated	42,267,670	-	-	42,267,670
已終止確認的金融資產	Financial assets that have been derecognised	(48,790,751)	-	-	(48,790,751)
註銷	Write-offs	-	-	-	-
		於 2025 年 12 月 31 日 As at 31 December 2025			
		12 個月的預期 信貸虧損	非信貸減值的 終身預期虧損 Lifetime ECL not credit-impaired	信貸減值的 終身預期虧損 Lifetime ECL credit-impaired	總計
		12-month ECL	credit-impaired	credit-impaired	Total
		港幣千元	港幣千元	港幣千元	港幣千元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
以公平值變化計入其他全面收益之債務證券及存款證	Debt securities and Certificate of deposits at FVOCI				
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	-	-	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	-	-	-
新購入的金融資產	New financial assets originated	103,342,526	-	-	103,342,526
已終止確認的金融資產	Financial assets that have been derecognised	(110,948,751)	-	-	(110,948,751)
註銷	Write-offs	-	-	-	-



中期財務信息附註 (續) Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續) 3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit risk (continued)

C. 預期信貸損失增加額 (續)

C. Amounts arising from ECL (continued)

減值準備對賬 (續)

Loss allowance reconciliation (continued)

		於 2026 年 6 月 30 日 As at 30 June 2026			
存放央行、銀行及其他金融機構的結餘及存款	Balances and placements with central banks, banks and other financial institutions	12 個月的預期信貸虧損 12-month ECL	非信貸減值的終身預期虧損 Lifetime ECL not credit-impaired	信貸減值的終身預期虧損 Lifetime ECL credit-impaired	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 1 月 1 日	Balance at 1 January	3,769	-	-	3,769
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	-	-	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	-	-	-
新購入的金融資產	New financial assets originated	7,033	-	-	7,033
已終止確認的金融資產	Financial assets that have been derecognised	(2,435)	-	-	(2,435)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	77	-	-	77
減值準備的重新計量	Net remeasurement of loss allowance	(474)	-	-	(474)
於 6 月 30 日	Balance at 30 June	7,970	-	-	7,970

		於 2025 年 12 月 31 日 As at 31 December 2025			
存放央行、銀行及其他金融機構的結餘及存款	Balances and placements with central banks, banks and other financial institutions	12 個月的預期信貸虧損 12-month ECL	非信貸減值的終身預期虧損 Lifetime ECL not credit-impaired	信貸減值的終身預期虧損 Lifetime ECL credit-impaired	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 1 月 1 日	Balance at 1 January	14,980	-	-	14,980
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	-	-	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	-	-	-
新購入的金融資產	New financial assets originated	7,759	-	-	7,759
已終止確認的金融資產	Financial assets that have been derecognised	(13,748)	-	-	(13,748)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	1,136	-	-	1,136
減值準備的重新計量	Net remeasurement of loss allowance	(6,358)	-	-	(6,358)
於 12 月 31 日	Balance at 31 December	3,769	-	-	3,769



中期財務信息附註 (續) Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續) 3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit risk (continued)

C. 預期信貸損失增加額 (續)

C. Amounts arising from ECL (continued)

減值準備對賬 (續)

Loss allowance reconciliation (continued)

		於 2026 年 6 月 30 日 As at 30 June 2026			
其他金融資產	Other financial assets	12 個月的預期 信貸虧損 12-month ECL	非信貸減值的終身 預期虧損 Lifetime ECL not credit-impaired	信貸減值的終身 預期虧損 Lifetime ECL credit-impaired	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 1 月 1 日	Balance at 1 January	1,257	-	7,141	8,398
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	-	-	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	-	-	-
新購入的金融資產	New financial assets originated	324	-	-	324
已終止確認的金融資產	Financial assets that have been derecognised	(153)	-	-	(153)
註銷	Write-offs	-	-	(10,422)	(10,422)
外匯調整及其他變動	Foreign exchange and other movements	82	-	37	119
減值準備的重新計量	Net remeasurement of loss allowance	41	-	7,195	7,236
於 6 月 30 日	Balance at 30 June	1,551	-	3,951	5,502

		於 2025 年 12 月 31 日 As at 31 December 2025			
其他金融資產	Other financial assets	12 個月的預期 信貸虧損 12-month ECL	非信貸減值的終身 預期虧損 Lifetime ECL not credit-impaired	信貸減值的終身 預期虧損 Lifetime ECL credit-impaired	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 1 月 1 日	Balance at 1 January	526	-	7,018	7,544
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	-	-	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	-	-	-
新購入的金融資產	New financial assets originated	2,654	-	-	2,654
已終止確認的金融資產	Financial assets that have been derecognised	(436)	-	-	(436)
註銷	Write-offs	-	-	(1,225)	(1,225)
外匯調整及其他變動	Foreign exchange and other movements	1,425	-	10	1,435
減值準備的重新計量	Net remeasurement of loss allowance	(2,912)	-	1,338	(1,574)
於 12 月 31 日	Balance at 31 December	1,257	-	7,141	8,398



中期財務信息附註 (續) Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續) 3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit risk (continued)

C. 預期信貸損失增加額 (續)

C. Amounts arising from ECL (continued)

減值準備對賬 (續)

Loss allowance reconciliation (continued)

		於 2026 年 6 月 30 日 As at 30 June 2026			
貸款承諾及應收開出保函	Loan commitments and financial guarantee contracts issued	12 個月的預期 信貸虧損 12-month ECL	非信貸減值的終身 預期虧損 Lifetime ECL not credit-impaired	信貸減值的終身 預期虧損 Lifetime ECL credit-impaired	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 1 月 1 日	Balance at 1 January	7,002	4,309	-	11,311
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	(902)	902	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	-	-	-
新購入的金融資產	New financial assets originated	4,646	3,264	-	7,910
已終止確認的金融資產	Financial assets that have been derecognised	(4,689)	-	-	(4,689)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	165	-	-	165
減值準備的重新計量	Net remeasurement of loss allowance	1,109	1,829	-	2,938
於 6 月 30 日	Balance at 30 June	7,331	10,304	-	17,635

		於 2025 年 12 月 31 日 As at 31 December 2025			
貸款承諾及應收開出保函	Loan commitments and financial guarantee contracts issued	12 個月的預期 信貸虧損 12-month ECL	非信貸減值的終身 預期虧損 Lifetime ECL not credit-impaired	信貸減值的終身 預期虧損 Lifetime ECL credit-impaired	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 1 月 1 日	Balance at 1 January	5,091	23,296	-	28,387
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	(204)	204	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	-	-	-
新購入的金融資產	New financial assets originated	4,690	-	-	4,690
已終止確認的金融資產	Financial assets that have been derecognised	(1,127)	(13,029)	-	(14,156)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	107	(12)	-	95
減值準備的重新計量	Net remeasurement of loss allowance	(1,555)	(6,150)	-	(7,705)
於 12 月 31 日	Balance at 31 December	7,002	4,309	-	11,311



中期財務信息附註
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.2 市場風險

3.2 Market risk

A. 外匯風險

本集團的資產及負債集中在港元、美元及人民幣等主要貨幣。為確保外匯風險承擔保持在可接受水平，本集團利用風險限額(例如頭盤及風險值限額)作為監控工具。此外，本集團致力於減少同一貨幣的資產與負債錯配，並通常利用外匯合約(例如外匯掉期)管理由外幣資產負債所產生的外匯風險。

於報告期結束日，本集團的以下結構性持倉淨額不低於結構性外幣淨持倉總額 10%：

A. Currency risk

The Group's assets and liabilities are denominated in major currencies, particularly the HK dollar, the US dollar and Renminbi. To ensure the currency risk exposure of the Group is kept to an acceptable level, risk limits (e.g. Position and VAR limit) are used to serve as a monitoring tool. Moreover, the Group seeks to minimise the gap between assets and liabilities in the same currency. Foreign exchange contracts (e.g. FX swaps) are usually used to manage FX risk associated with foreign currency-denominated assets and liabilities.

The Group had the following net structural positions which were not less than 10% of the total net structural foreign currency position at the end of the reporting period:

結構性倉盤淨額

Net structural position

於 2026 年 6 月 30 日		
As at 30 June 2026		
港幣千元等值		
Equivalent in thousand of HK\$		
美元	人民幣	外幣總額
US		Total
Dollars	Renminbi	foreign currencies
1,557,750	2,991,315	4,549,065

結構性倉盤淨額

Net structural position

於 2025 年 12 月 31 日		
As at 31 December 2025		
港幣千元等值		
Equivalent in thousand of HK\$		
美元	人民幣	外幣總額
US		Total
Dollars	Renminbi	foreign currencies
1,546,189	2,877,200	4,423,389



中期財務信息附註
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.2 市場風險 (續)

3.2 Market risk (continued)

B. 利率風險

B. Interest rate risk

下表概述了本集團於2026年6月30日及2025年12月31日之資產負債表內的利率風險承擔。表內以賬面值列示資產及負債，並按合約重訂息率日期或到期日（以較早者為準）分類。

The tables below summarise the Group's on-balance sheet exposure to interest rate risk as at 30 June 2026 and 31 December 2025. Included in the tables are the assets and liabilities at carrying amounts, categorised by the earlier of contractual repricing date and maturity date.

		於2026年6月30日 At 30 June 2026						
		一個月內 Up to 1 month	一至三個月 1 to 3 months	三至十二個月 3 to 12 months	一至五年 1 to 5 years	五年以上 Over 5 years	不計息 Non- interest bearing	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
資產	Assets							
庫存現金及存放銀行及其他金融機構的結餘	Cash and balances with banks and other financial institutions	10,798,607	-	-	-	-	9,811,094	20,609,701
在銀行及其他金融機構一至十二個月內到期之定期存放	Placements with banks and other financial institutions maturing between one and twelve months	-	6,001,866	7,784,056	-	-	-	13,785,922
衍生金融工具	Derivative financial instruments	-	-	-	-	-	177,438	177,438
客戶貸款及貿易票據	Advances to customers and trade bills	49,688,552	15,943,560	16,198,922	3,501,772	214,892	-	85,547,698
證券投資	Investment in securities							
– 強制性以公平值變化計入損益之證券	– securities mandatorily measured at FVTPL	1,200,992	1,634,202	1,608,478	42,105	2,544	652,382	5,140,703
– 以公平值變化計入其他全面收益之證券	– securities at FVOCI	5,118,608	11,055,438	9,683,937	28,443,950	969,183	1,223,964	56,495,080
– 以攤餘成本計量之證券	– securities at amortised cost	1,837,508	2,031,537	501,885	2,554,388	-	-	6,925,318
投資物業	Investment properties	-	-	-	-	-	1,541,238	1,541,238
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	2,176,483	2,176,483
其他資產（包括應收稅項及遞延稅項資產）	Other assets (including current and deferred tax assets)	90	-	-	-	-	1,741,609	1,741,699
資產總額	Total assets	68,644,357	36,666,603	35,777,278	34,542,215	1,186,619	17,324,208	194,141,280
負債	Liabilities							
銀行及其他金融機構之存款及結餘	Deposits and balances from banks and other financial institutions	(5,893,980)	(2,893,427)	(2,825,875)	-	-	(3,566,240)	(15,179,522)
衍生金融工具	Derivative financial instruments	-	-	-	-	-	(262,790)	(262,790)
以公平值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss	-	(118,522)	(348,545)	-	-	-	(467,067)
客戶存款	Deposits from customers	(69,563,814)	(58,664,559)	(18,388,082)	(161,179)	-	(4,049,169)	(150,826,803)
其他賬項及準備（包括應付稅項及遞延稅項負債）	Other accounts and provisions (including current and deferred tax liabilities)	(582,355)	(10,801)	(40,441)	(113,733)	-	(6,420,854)	(7,168,184)
已發行債務證券及存款證	Debt securities and certificates of deposit in issue	-	-	(21,042)	-	(1,561,566)	-	(1,582,608)
負債總額	Total liabilities	(76,040,149)	(61,687,309)	(21,623,985)	(274,912)	(1,561,566)	(14,299,053)	(175,486,974)
利率敏感度缺口	Interest sensitivity gap	(7,395,792)	(25,020,706)	14,153,293	34,267,303	(374,947)	3,025,155	18,654,306



中期財務信息附註
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.2 市場風險 (續)

3.2 Market risk (continued)

B. 利率風險 (續)

B. Interest rate risk (continued)

		於 2025 年 12 月 31 日 At 31 December 2025						
		一個月內	一至三個月	三至十二個月	一至五年	五年以上	不計息 Non-interest bearing	總計
		Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Over 5 years		Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
資產	Assets							
庫存現金及存放銀行及其他金融機構的結餘	Cash and balances with banks and other financial institutions	16,209,008	-	-	-	-	7,851,200	24,060,208
在銀行及其他金融機構一至十二個月內到期之定期存放	Placements with banks and other financial institutions maturing between one and twelve months	-	2,466,744	3,671,957	-	-	-	6,138,701
衍生金融工具	Derivative financial instruments	-	-	-	-	-	33,689	33,689
客戶貸款及貿易票據	Advances to customers and trade bills	45,372,798	10,642,924	19,951,472	3,465,339	6,399	-	79,438,932
證券投資	Investment in securities							
– 強制性以公平值變化計入損益之證券	– securities mandatorily measured at FVTPL	451,119	2,754,112	1,346,803	237,921	8,261	820,272	5,618,488
– 以公平值變化計入其他全面收益之證券	– securities at FVOCI	3,531,779	12,176,623	21,513,116	19,685,157	4,091,778	462,226	61,460,679
– 以攤餘成本計量之證券	– securities at amortised cost	-	45,510	4,363,799	1,706,218	-	-	6,115,527
投資物業	Investment properties	-	-	-	-	-	2,041,694	2,041,694
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	1,739,426	1,739,426
其他資產 (包括應收稅項及遞延稅項資產)	Other assets (including current and deferred tax assets)	96	-	-	-	-	1,094,024	1,094,120
資產總額	Total assets	65,564,800	28,085,913	50,847,147	25,094,635	4,106,438	14,042,531	187,741,464
負債	Liabilities							
銀行及其他金融機構之存款及結餘	Deposits and balances from banks and other financial institutions	(6,215,707)	(4,169,177)	(1,305,842)	-	-	(4,085,196)	(15,775,922)
衍生金融工具	Derivative financial instruments	-	-	-	-	-	(371,889)	(371,889)
客戶存款	Deposits from customers	(72,736,586)	(53,447,845)	(16,507,020)	(496,371)	-	(3,930,467)	(147,118,289)
其他賬項及準備 (包括應付稅項及遞延稅項負債)	Other accounts and provisions (including current and deferred tax liabilities)	(279,877)	(7,462)	(27,641)	(137,871)	-	(3,038,209)	(3,491,060)
已發行債務證券及存款證	Debt securities and certificates of deposit in issue	(556,779)	(66,634)	-	-	(1,570,863)	-	(2,194,276)
負債總額	Total liabilities	(79,788,949)	(57,691,118)	(17,840,503)	(634,242)	(1,570,863)	(11,425,761)	(168,951,436)
利率敏感度缺口	Interest sensitivity gap	(14,224,149)	(29,605,205)	33,006,644	24,460,393	2,535,575	2,616,770	18,790,028



中期財務信息附註
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.3 流動資金風險

3.3 Liquidity risk

A. 到期日分析

A. Maturity analysis

下表為本集團於 2026 年 6 月 30 日及 2025 年 12 月 31 日之資產及負債的到期日分析，按於結算日時，資產及負債相距合約到期日的剩餘期限分類。

The tables below analyse the Group's assets and liabilities as at 30 June 2026 and 31 December 2025 into relevant maturity groupings based on the remaining period at the end of the reporting date to the contractual maturity date.

		於 2026 年 6 月 30 日 At 30 June 2026						
		即期 On demand	不確定 日期 Indefinite	一個月內 Up to 1 month	一至 三個月 1 to 3 months	三至 十二個月 3 to 12 months	一至五年 1 to 5 years	五年以上 Over 5 years
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
		總計 Total						
		港幣千元 HK\$'000						
資產	Assets							
庫存現金及存放銀行及 其他金融機構的結餘	Cash and balances with banks and other financial institutions	11,157,577	1,176,027	8,276,097	-	-	-	-
在銀行及其他金融機構 一至十二個月內到期 之定期存放	Placements with banks and other financial institutions maturing between one and twelve months	-	-	-	6,001,866	7,784,056	-	-
衍生金融工具	Derivative financial instruments	37,478	-	37,724	98,765	3,471	-	-
客戶貸款及貿易票據	Advances to customers and trade bills	2,728,896	-	14,803,183	11,076,806	24,848,327	20,516,813	11,573,673
證券投資	Investment in securities							
- 強制性以公平值變 化計入損益之證券	- securities mandatorily measured at FVTPL	1,463	652,382	1,199,530	1,634,201	1,608,478	42,105	2,544
- 以公平值變化計入其 他全面收益之證券	- securities at FVOCI	84,723	1,223,964	3,553,118	8,428,691	9,839,895	32,391,057	973,632
- 以攤餘成本計量之證 券	- securities at amortised cost	-	-	1,853,132	2,035,427	511,323	2,525,436	-
投資物業	Investment properties	-	1,541,238	-	-	-	-	-
物業、器材及設備	Properties, plant and equipment	-	2,176,483	-	-	-	-	-
其他資產（包括應收稅 項及遞延稅項資產）	Other assets (including current and deferred tax assets)	1,030,237	83,817	573,410	48,484	1,534	2,892	1,325
資產總額	Total assets	15,040,374	6,853,911	30,296,194	29,324,240	44,597,084	55,478,303	12,551,174
負債	Liabilities							
銀行及其他金融機構之 存款及結餘	Deposits and balances from banks and other financial institutions	(212,023)	-	(9,248,197)	(2,893,427)	(2,825,875)	-	-
衍生金融工具	Derivative financial instruments	(19,117)	-	(53,484)	(41,874)	(148,315)	-	-
以公平值變化計入損益 之金融負債	Financial liabilities at fair value through profit or loss	-	-	-	(118,522)	(348,545)	-	-
客戶存款	Deposits from customers	(42,151,506)	-	(31,461,477)	(58,664,559)	(18,388,082)	(161,179)	-
其他賬項及準備（包括 應付稅項及遞延稅項 負債）	Other accounts and provisions (including current and deferred tax liabilities)	(4,145,837)	(154,321)	(1,467,879)	(88,064)	(1,183,738)	(128,345)	-
已發行債務證券及存款 證	Debt securities and certificates of deposit in issue	-	-	-	-	-	(1,582,608)	(1,582,608)
負債總額	Total liabilities	(46,528,483)	(154,321)	(42,231,037)	(61,806,446)	(22,894,555)	(289,524)	(1,582,608)
流動資金缺口	Net liquidity gap	(31,488,109)	6,699,590	(11,934,843)	(32,482,206)	21,702,529	55,188,779	10,968,566



中期財務信息附註
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.3 流動資金風險 (續)

3.3 Liquidity risk (continued)

A. 到期日分析 (續)

A. Maturity analysis (continued)

		於 2025 年 12 月 31 日 At 31 December 2025						
		即期 On demand	不確定 日期 Indefinite	一個月內 Up to 1 month	一至 三個月 1 to 3 months	三至 十二個月 3 to 12 months	一至五年 1 to 5 years	五年以上 Over 5 years
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
資產	Assets							總計 Total
庫存現金及存放銀行及 其他金融機構的結餘	Cash and balances with banks and other financial institutions	9,697,428	1,066,460	13,296,320	-	-	-	24,060,208
在銀行及其他金融機構 一至十二個月內到期 之定期存放	Placements with banks and other financial institutions maturing between one and twelve months	-	-	-	2,466,744	3,671,957	-	6,138,701
衍生金融工具	Derivative financial instruments	31,388	-	1,029	1,272	-	-	33,689
客戶貸款及貿易票據	Advances to customers and trade bills	2,344,798	-	12,335,473	5,239,417	27,952,733	20,309,750	11,256,761
證券投資	Investment in securities							
– 強制性以公平值變化 計入損益之證券	– securities mandatorily measured at FVTPL	1,452	820,272	449,667	2,754,392	1,347,247	237,240	8,218
– 以公平值變化計入其他 全面收益之證券	– securities at FVOCI	218,245	462,226	2,032,332	6,137,810	22,657,646	25,889,622	4,062,798
– 以攤餘成本計量之證券	– securities at amortised cost	-	-	17,894	47,877	4,366,682	1,683,074	-
投資物業	Investment properties	-	2,041,694	-	-	-	-	2,041,694
物業、器材及設備	Properties, plant and equipment	-	1,739,426	-	-	-	-	1,739,426
其他資產 (包括應收稅項 及遞延稅項資產)	Other assets (including current and deferred tax assets)	513,219	50,137	501,786	5,709	12,802	9,201	1,266
資產總額	Total assets	12,806,530	6,180,215	28,634,501	16,653,221	60,009,067	48,128,887	15,329,043
負債	Liabilities							
銀行及其他金融機構之 存款及結餘	Deposits and balances from banks and other financial institutions	(191,978)	-	(10,108,925)	(4,169,177)	(1,305,842)	-	-
衍生金融工具	Derivative financial instruments	(14,440)	-	(88,613)	(125,806)	(143,030)	-	-
客戶存款	Deposits from customers	(42,537,722)	-	(34,129,330)	(53,447,846)	(16,507,020)	(496,371)	-
其他賬項及準備 (包括 應付稅項及遞延稅項 負債)	Other accounts and provisions (including current and deferred tax liabilities)	(629,452)	(229,853)	(1,952,789)	(96,084)	(440,222)	(141,204)	(1,456)
已發行債務證券及存款 證	Debt securities and certificates of deposit in issue	-	-	(556,779)	(66,634)	(20,886)	-	(1,549,977)
負債總額	Total liabilities	(43,373,592)	(229,853)	(46,836,436)	(57,905,547)	(18,417,000)	(637,575)	(1,551,433)
流動資金缺口	Net liquidity gap	(30,567,062)	5,950,362	(18,201,935)	(41,252,326)	41,592,067	47,491,312	13,777,610

本集團將逾期列為「即期」資產。對於按不同款額或分期償還之資產，只有該資產中實際逾期之部分被視作逾期。其他未到期之部分仍繼續根據剩餘期限分類。上述列示之資產已扣除任何相關準備 (如有)。

The Group has reported assets such as advances and debt securities which have been overdue as “On demand”. In the case of an asset that is repayable by different payments or instalments, only that portion of the asset that is actually overdue is reported as overdue. Any part of the asset that is not due is reported according to the residual maturity. The above assets are stated after deduction of provisions, if any.



中期財務信息附註
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.4 資本管理

本集團繼續採用標準(信貸風險)計算法計算所有信用風險資本要求。本集團繼續採用簡化基本信用估值調整計算法，計算具有信貸估值調整風險的交易對手資本要求。

本集團繼續採用標準(市場風險)計算法計算所有市場風險資本要求，並豁免本集團的部份人民幣結構性外匯敞口計算市場風險資本要求。

本集團繼續採用《巴塞爾協定三》最終改革方案下的標準法計算操作風險資本。

3.4 Capital management

The Group continues to adopt the standardised (credit risk) ("STC") approach to calculate all the credit risk capital charge. The Group continues to adopt the reduced basic credit valuation adjustment ("CVA") approach to calculate the capital charge for the CVA risk of the counterparty.

The Group continues to adopt the standardised approach to calculate all the market risk capital charge and exclude part of our Group's CNY structural FX positions in the calculation of the market risk capital charge.

The Group continues to adopt the standardised approach under the Basel III Final Reform Package to calculate the operational risk capital charge.



中期財務信息附註
(續)

Notes to the Interim Financial Information (continued)

4. 金融資產和負債的公平值 4. Fair values of financial assets and liabilities

所有以公平值計量或在財務報表內披露的金融工具，均按香港財務報告準則第13號「公平值計量」的定義，於公平值層級表內分類。該等分類乃參照估值方法所採用的因素之可觀察性及重大性，並基於對整體公平值計量有重大影響之最低層級因素來釐定：

- 第一層級：相同資產或負債在活躍市場中的報價（未經調整）。此層級包括上市股權、由若干政府發行的債務證券及若干場內交易的衍生合約。
- 第二層級：乃基於估值技術所採用的最低層級因素（同時需對整體公平值計量有重大影響）可被直接或間接地觀察。此層級包括大部分場外交易的衍生合約、從估值服務供應商獲取價格的債務證券及存款證。
- 第三層級：乃基於估值技術所採用的最低層級因素（同時需對整體公平值計量有重大影響）屬不可被觀察。此層級包括有重大不可觀察因素的股份投資及債務工具。

對於以重複基準確認於財務報表的金融工具，本集團會於每一財務報告週期的結算日重新評估其分類（基於對整體公平值計量有重大影響之最低層級因素），以確定有否在公平值層級之間發生轉移。

All financial instruments for which fair value is measured or disclosed in the financial statements are categorised within the fair value hierarchy as defined in HKFRS 13, "Fair value measurement". The categorisation are determined with reference to the observability and significance of the inputs used in the valuation methods and based on the lowest level input that is significant to the fair value measurement as a whole:

- Level 1: based on quoted prices (unadjusted) in active markets for identical assets or liabilities. This category includes listed stock, debt securities issued by certain governments and certain exchange-traded derivative contracts.
- Level 2: based on valuation techniques for which the lowest level input that is significant to the fair value measurement is observable, either directly or indirectly. This category includes majority of the over-the-counter ("OTC") derivative contracts, debt securities and certificates of deposit with quote from pricing services vendors.
- Level 3: based on valuation techniques for which the lowest level input that is significant to the fair value measurement is unobservable. This category includes equity investment and debt instruments with significant unobservable components.

For financial instruments that are recognised in the financial statements on a recurring basis, the Group determines whether transfers have occurred between levels in the hierarchy by reassessing categorisation (based on the lowest level input that is significant to the fair value measurement as a whole) at the end of each reporting period.



中期財務信息附註
(續)

Notes to the Interim Financial Information (continued)

4. 金融資產和負債的公平
值 (續) 4. Fair values of financial assets and liabilities (continued)

4.1 以公平值計量的金融工具

4.1 Financial instruments measured at fair value

本集團建立了完善的公平
值管治及控制架構，公平
值數據由獨立於前線的控
制單位確定或核實。各控
制單位負責獨立核實前線
業務之估值結果及重大公
平值數據。其他特定控制
程序包括核實可觀察的估
值參數、審核新的估值模
型或任何模型改動、根據
可觀察的市場交易價格校
準及回顧測試所採用的估
值模型、深入分析日常重
大估值變動、評估重大不
可觀察估值參數及估值調
整。重大估值事項將向高
級管理層、風險管理委員
會及稽核委員會匯報。

當無法從公開市場獲取報
價時，本集團通過一些估
值技術或經紀／交易商之
詢價來確定金融工具的公
平值。

對於本集團所持有的金融
工具，其估值技術使用
的主要參數包括債券價格、
利率、匯率、權益及股票價
格、商品價格、波幅、交易
對手信貸息差及其他等，
主要為可從公開市場觀察
及獲取的參數。

用以釐定以下金融工具公
平值的估值方法如下：

The Group has an established governance structure and controls framework to ensure that fair values are either determined or validated by control units independent of the front offices. Control units have overall responsibility for independent verification of valuation results from front line businesses and all other significant fair value measurements. Specific controls include verification of observable pricing inputs; review and approval for new models and changes to models; calibration and back-testing of models against observed market transactions; analysis and investigation of significant daily valuation movements; review of significant unobservable inputs and valuation adjustments. Significant valuation issues are reported to senior management, Risk Management Committee and Audit Committee.

The Group uses valuation techniques or broker / dealer quotations to determine the fair value of financial instruments when unable to obtain the open market quotation in active markets.

The main parameters used in valuation techniques for financial instruments held by the Group include bond prices, interest rates, foreign exchange rates, equity and stock prices, commodity prices, volatilities, counterparty credit spreads and others, which are mostly observable and obtainable from open market.

The techniques used to calculate the fair value of the following financial instruments is as below:



中期財務信息附註 (續) Notes to the Interim Financial Information (continued)

4. 金融資產和負債的公平值 (續) 4. Fair values of financial assets and liabilities (continued)

4.1 以公平值計量的金融工具 (續)

債務證券及存款證

此類工具的公平值由交易所、交易商或外間獨立估值服務供應商提供的市場報價或使用貼現現金流模型分析而決定。貼現現金流模型是一個利用預計未來現金流，以一個可反映市場上相類似風險的工具所需信貸息差之貼現率或貼現差額計量而成現值的估值技術。這些參數是市場上可觀察或由可觀察或不可觀察的市場數據證實。

衍生工具

場外交易的衍生工具合約包括外匯、利率、股票或商品的遠期、掉期及期權合約。衍生工具合約的價格主要由貼現現金流模型及期權計價模型等估值技術釐定。所使用的參數為可觀察或不可觀察市場數據。可觀察的參數包括利率、匯率、權益及股票價格、商品價格及波幅。不可觀察的參數如波幅平面可用於嵌藏於結構性存款中非交易頻繁的期權類產品。對一些複雜的衍生工具合約，公平值將按經紀／交易商之報價為基礎。

本集團對場外交易的衍生工具作出了信貸估值調整及債務估值調整。調整分別反映對市場因素變化、交易對手信譽及集團自身信貸息差的期望。有關調整主要是按每一交易對手，以未來預期敞口、違約率及收回率釐定。

4.1 Financial instruments measured at fair value (continued)

Debt securities and certificates of deposit

The fair value of these instruments is determined by obtaining quoted market prices from exchange, dealer or independent pricing service vendors or using discounted cash flow technique. Discounted cash flow model is a valuation technique that measures present value using estimated expected future cash flows from the instruments and then discounts these flows using a discount rate or discount margin that reflects the credit spreads required by the market for instruments with similar risk. These inputs are observable or can be corroborated by observable or unobservable market data.

Derivatives

OTC derivative contracts include forward, swap and option contracts on foreign exchange, interest rate, equity or commodity. The fair values of these contracts are mainly measured using valuation techniques such as discounted cash flow models and option pricing models. The inputs can be observable or unobservable market data. Observable inputs include interest rate, foreign exchange rates, equity and stock prices, commodity prices and volatilities. Unobservable inputs such as volatility surface may be used for less commonly traded option products which are embedded in structured deposits. For certain complex derivative contracts, the fair values are determined based on broker / dealer price quotations.

Credit valuation adjustments ("CVA") and debit valuation adjustments ("DVA") are applied to the Group's OTC derivatives. These adjustments reflect market factors movement, expectations of counterparty creditworthiness and the Group's own credit spread respectively. They are mainly determined for each counterparty and are dependent on expected future values of exposures, default probabilities and recovery rates.



中期財務信息附註 (續) Notes to the Interim Financial Information (continued)

4. 金融資產和負債的公平值 (續) 4. Fair values of financial assets and liabilities (continued)

4.1 以公平值計量的金融工具 (續) 4.1 Financial instruments measured at fair value (continued)

A. 公平值的等級

A. Fair value hierarchy

		於 2026 年 6 月 30 日 At 30 June 2026			
		第一層級 Level 1	第二層級 Level 2	第三層級 Level 3	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
金融資產	Financial assets				
強制性以公平值變化計入損益之證券 (附註 20)	Investment in securities mandatorily measured at fair value through profit or loss (Note 20)				
- 債務證券	- Debt securities	-	4,488,321	-	4,488,321
- 存款證	- Certificates of deposit	-	-	-	-
- 股份證券	- Equity securities	535,344	3,487	17,960	556,791
- 基金	- Fund	-	53,676	41,915	95,591
衍生金融工具 (附註 18)	Derivative financial instruments (Note 18)	-	177,438	-	177,438
以公平值變化計入其他全面收益的證券 (附註 20)	Investment in securities measured at FVOCI (Note 20)				
- 債務證券	- Debt securities	5,058,742	43,415,145	-	48,473,887
- 存款證	- Certificates of deposit	-	6,797,229	-	6,797,229
- 股份證券	- Equity securities	-	804,354	419,610	1,223,964
其他資產	Other assets				
- 應收股票	- Share receivables	-	-	46,222	46,222
		<u>5,594,086</u>	<u>55,739,650</u>	<u>525,707</u>	<u>61,859,443</u>
金融負債	Financial liabilities				
衍生金融工具 (附註 18)	Derivative financial instruments (Note 18)	-	(262,790)	-	(262,790)
以公平值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss	-	(467,067)	-	(467,067)
		<u>-</u>	<u>(729,857)</u>	<u>-</u>	<u>(729,857)</u>



中期財務信息附註
(續)

Notes to the Interim Financial Information (continued)

4. 金融資產和負債的公平值 (續) 4. Fair values of financial assets and liabilities (continued)

4.1 以公平值計量的金融工具 (續) 4.1 Financial instruments measured at fair value (continued)

A. 公平值的等級 (續)

A. Fair value hierarchy (continued)

		於 2025 年 12 月 31 日 At 31 December 2025			
		第一層級 Level 1	第二層級 Level 2	第三層級 Level 3	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
金融資產	Financial assets				
以公平值變化計入其他全面收益之票據貼現 (附註 19)	Discounted bills at FVOCI (Note 19)	-	-	96,817	96,817
強制性以公平值變化計入損益之證券 (附註 20)	Investment in securities mandatorily measured at fair value through profit or loss (Note 20)				
- 債務證券	- Debt securities	-	4,648,336	-	4,648,336
- 存款證	- Certificates of deposit	-	149,880	-	149,880
- 股份證券	- Equity securities	689,970	5,087	18,028	713,085
- 基金	- Fund	-	67,888	39,299	107,187
衍生金融工具 (附註 18)	Derivative financial instruments (Note 18)	-	33,689	-	33,689
以公平值變化計入其他全面收益的證券 (附註 20)	Investment in securities measured at FVOCI (Note 20)				
- 債務證券	- Debt securities	8,199,667	40,301,565	-	48,501,232
- 存款證	- Certificates of deposit	-	12,497,221	-	12,497,221
- 股份證券	- Equity securities	-	34,771	427,455	462,226
其他資產	Other assets				
- 應收股票	- Share receivables	-	-	43,921	43,921
		<u>8,889,637</u>	<u>57,738,437</u>	<u>625,520</u>	<u>67,253,594</u>
金融負債	Financial liabilities				
衍生金融工具 (附註 18)	Derivative financial instruments (Note 18)	-	(371,889)	-	(371,889)

本集團之金融資產及負債於期內均沒有第一層級及第二層級之間的轉移 (2025 年 12 月 31 日：無)。

There were no financial asset and liability transfers between Level 1 and Level 2 for the Group during the period (31 December 2025: Nil).



中期財務信息附註
(續)

Notes to the Interim Financial Information (continued)

4. 金融資產和負債的公平
值 (續)

4. Fair values of financial assets and liabilities (continued)

4.1 以公平值計量的金融工具
(續)

4.1 Financial instruments measured at fair value (continued)

B. 第三層級的项目變動

B. Reconciliation of level 3 items

		金融資產 Financial assets					
		強制性以公平值變化計入 損益 Mandatorily measured at FVTPL		以公平值變化計入其他全 面收益 At FVOCI		其他資產 Other assets	總計 Total
		股份證券 Equity securities	基金 Fund	股份證券 Equity securities	票據貼現 Discounted bills	應收股票 Share receivables	港幣千元 HK\$'000
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 2026 年 1 月 1 日 (虧損) / 收益	At 1 January 2026 (Losses) / gains	18,028	39,299	427,455	96,817	43,921	625,520
- 收益表	- Income statement						
- 淨交易性虧損	- Net trading loss	(68)	(2,825)	-	-	-	(2,893)
- 其他全面 (支出) / 收益	- Other comprehensive (expense) / income						
- 公平值變化	- Change in fair value	-	-	(7,845)	-	2,301	(5,544)
增置 / 買入	Additions / Purchases	-	25,973	-	-	-	25,973
到期	Maturity	-	(20,532)	-	(96,817)	-	(117,349)
於 2026 年 6 月 30 日	At 30 June 2026	17,960	41,915	419,610	-	46,222	525,707

		金融資產 Financial assets					
		強制性以公平值變化計入 損益 Mandatorily measured at FVTPL		以公平值變化計入其他全 面收益 At FVOCI		其他資產 Other assets	總計 Total
		股份證券 Equity securities	基金 Fund	股份證券 Equity securities	票據貼現 Discounted bills	應收股票 Share receivables	港幣千元 HK\$'000
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 2025 年 1 月 1 日 (虧損) / 收益	At 1 January 2025 (Losses) / gains	22,096	44,074	454,527	193,047	34,866	748,610
- 收益表	- Income statement						
- 淨交易性虧損	- Net trading loss	(4,068)	(5,348)	-	-	-	(9,416)
- 其他全面 (支出) / 收益	- Other comprehensive (expense) / income						
- 公平值變化	- Change in fair value	-	-	(27,072)	-	9,055	(18,017)
增置 / 買入	Additions / Purchases	-	3,380	-	96,817	-	100,197
到期	Maturity	-	(2,807)	-	(193,047)	-	(195,854)
於 2025 年 12 月 31 日	At 31 December 2025	18,028	39,299	427,455	96,817	43,921	625,520



中期財務信息附註（續）

Notes to the Interim Financial Information (continued)

4. 金融資產和負債的公平值（續）

4. Fair values of financial assets and liabilities (continued)

4.1 以公平值計量的金融工具（續）

4.1 Financial instruments measured at fair value (continued)

B. 第三層級的项目變動（續）

B. Reconciliation of level 3 items (continued)

非上市股權的公允價值是通過折現現金流模型來估算的，基於對被投資方財務狀況和業績的分析，如果適當的比較物件不可用，則採用市場比較法或淨資產值。

The fair values of unlisted equity shares are estimated using the discounted cash flow model, on the basis of an analysis of the investee's financial position and results, market-comparable approach or net asset value, if appropriate comparables are not available.

對於那些使用淨資產值估算公允價值的非上市股權，其公允價值與淨資產值呈正相關。如果股權投資的淨資產值增加/減少 5%，則本集團的其他綜合收益和稅後利潤將分別增加/減少港幣 13,502,000 元（2025 年：港幣 13,063,000 元）和港幣 898,000 元（2025 年：港幣 901,000 元）。

For those unlisted equity shares whose fair value is estimated using net asset value, the fair value is positively correlated to the net asset values. Had the net asset value of the underlying equity investments increased / decreased by 5%, the Group's other comprehensive income and profit after tax would have increased / decreased by HK\$13,502,000 (2025: HK\$13,063,000) and HK\$898,000 (2025: HK\$901,000), respectively.

對於那些使用市場比較法估算公允價值的非上市股權，其公允價值與市盈率（P/E）和市銷率（P/S）倍數呈正相關，但與市場流通性折扣呈負相關。如果股權投資的市盈率和市銷率倍數增加/減少 5%，則本集團的其他綜合收益將增加/減少港幣 6,222,000 元（2025 年：港幣 6,794,000 元）。如果基礎股權投資的市場流通性折扣增加/減少 5%，則本集團的其他綜合收益將減少/增加港幣 6,222,000 元（2025 年：港幣 6,794,000 元）。

For those unlisted equity shares whose fair value is estimated using market-comparable approach, the fair value is positively correlated to the P/E and P/S multiples but negatively correlated to the marketability discount. Had the P/E and P/S multiples of the underlying equity investments increased / decreased by 5%, the Group's other comprehensive income would have increased / decreased by HK\$6,222,000 (2025: HK\$6,794,000). Had the marketability discount of the underlying equity investments increased / decreased by 5%, the Group's other comprehensive income would have decreased / increased by HK\$6,222,000 (2025: HK\$6,794,000).

對於那些使用折現現金流模型估算公允價值的非上市股權，其公允價值與折現率呈負相關。如果股權投資的折現率增加/減少 5%，則本集團的其他綜合收益將減少/增加港幣 1,079,000 元（2025 年：港幣 1,325,000 元）或港幣 1,192,000 元（2025 年：港幣 1,465,000 元）。

For those unlisted equity shares whose fair value is estimated using discounted cash flow model, the fair value is negatively correlated to the discount rate. Had the discount rate of the underlying equity investments increased / decreased by 5%, the Group's other comprehensive income would have decreased / increased by HK\$1,079,000 (2025: HK\$1,325,000) or HK\$1,192,000 (2025: HK\$1,465,000) respectively.

非上市基金的公平值的估算是按其資產淨值或近期交易價格釐定。若股權投資的企業之資產淨值增長/減少 5%，則本集團之利潤將增加/減少港幣 2,096,000 元（2025 年：港幣 1,965,000 元）。

The fair values of unlisted fund are estimated using net asset value, or recent transaction price, adjusted for differences (if any) in the condition of the underlying investment under review. Had the net asset value of the underlying equity investments increased / decreased by 5%, the Group's profit after tax would have increased / decreased by HK\$2,096,000 (2025: HK\$1,965,000).



中期財務信息附註（續）

Notes to the Interim Financial Information (continued)

4. 金融資產和負債的公平值（續）

4. Fair values of financial assets and liabilities (continued)

4.1 以公平值計量的金融工具（續）

4.1 Financial instruments measured at fair value (continued)

B. 第三層級的项目變動（續）

B. Reconciliation of level 3 items (continued)

應收股票是按公平值初始確認，並後續以公平值計量。應收股票的公平值的估算是根據被投資方的業務情況及財務結果，使用貼現現金流模型釐定。本集團認為有關應收股票折扣率的改變對損益影響不大。

The share receivables are recognised at fair value upon initiation, and measured subsequently at fair value. The fair values of share receivables are estimated using the discounted cash flow model, on the basis of an analysis of the investee's financial position and results. The Group considers the impact of changes to the discount rate of the underlying share receivables on its profit or loss is immaterial.

以公平值變化計入其他全面收益之票據貼現的公平值的估算是根據市場銀行間拆借利率使用貼現現金流模型以及風險調整貼現率的重大不可觀察輸入來估計。貼現率參考發行人信用利差加上市場銀行間拆借利率確定。由於票據貼現的合約到期日通常小於一年，本集團認為票據貼現率變動對本集團損益的影響並不重大。

The fair values of discounted bills at FVOCI are estimated using the discounted cash flow model with significant unobservable input of the risk-adjusted discount rate. The discount rate is determined with reference to the credit spreads of the issuer plus the market interbank lending rate. As the contractual maturity date of discounted bills is usually less than one year, the Group considers the impact of changes to the discount rate of the discounted bills on its profit or loss is immaterial.

4.2 非以公平值計量的金融工具

4.2 Financial instruments not measured at fair value

公平值是以在一特定時點按相關市場資料及不同金融工具之資料來評估。以下之方法及假設已按實際情況應用於評估各類金融工具之公平值。

Fair value estimates are made at a specific point in time based on relevant market information and information about various financial instruments. The following methods and assumptions have been used to estimate the fair value of each class of financial instrument as far as practicable.

中期財務信息附註
(續)

Notes to the Interim Financial Information (continued)

4. 金融資產和負債的公平 值（續）

4. Fair values of financial assets and liabilities (continued)

4.2 非以公平值計量的金融工具（續）

4.2 Financial instruments not measured at fair value (continued)

存放／尚欠銀行及其他金融機構之結餘及貿易票據

大部分之金融資產及負債將於結算日後一年內到期，其賬面值與公平值相若。

客戶貸款

大部分之客戶貸款是浮動利率，按市場息率計算利息，其賬面值與公平值相若。

以攤餘成本計量之債務工具

採用以現時收益率曲線相對應剩餘期限之利率為基礎的貼現現金流模型計算。

客戶存款

大部分之客戶存款將於結算日後一年內到期，其賬面值與公平值相若。

除以上其賬面值與公平值相若的金融工具外，下表為非以公平值計量的金融工具之賬面值 and 公平值。

Balances with / from banks and other financial institutions and trade bills

Substantially all the financial assets and liabilities mature within one year from the end of the reporting date and their carrying value approximates fair value.

Advances to customers

Substantially all the advances to customers are on floating rate terms, bear interest at prevailing market interest rates and their carrying value approximates fair value.

Debt instruments at amortised cost

A discounted cash flow model is used based on a current yield curve appropriate for the remaining term to maturity.

Deposits from customers

Substantially all the deposits from customers mature within one year from the end of the reporting date and their carrying value approximates fair value.

The following tables set out the carrying values and fair values of the financial instruments not measured at fair value, except for the above with their carrying values being approximation of fair values.

於 2026 年 6 月 30 日		於 2025 年 12 月 31 日	
At 30 June 2026		At 31 December 2025	
賬面值	公平值	賬面值	公平值
Carrying value	Fair value	Carrying value	Fair value
港幣千元	港幣千元	港幣千元	港幣千元
HK\$'000	HK\$'000	HK\$'000	HK\$'000
6,925,318	6,927,759	6,115,527	6,133,050

金融資產

以攤餘成本計量的證券
(附註 20)

Financial assets

Investment in securities
measured at amortised cost
(Note 20)



中期財務信息附註
(續)

Notes to the Interim Financial Information (continued)

5. 淨利息收入

5. Net interest income

		半年結算至 2026 年 6 月 30 日 Half-year ended 30 June 2026 港幣千元 HK\$'000	半年結算至 2025 年 6 月 30 日 Half-year ended 30 June 2025 港幣千元 HK\$'000
利息收入	Interest income		
存放於同業及其他金融機構的 款項	Due from banks and other financial institutions	287,557	318,230
客戶貸款及貿易票據	Advances to customers and trade bills	1,437,095	1,553,262
證券投資	Investment in securities	1,072,321	1,227,726
其他	Others	1,020	1,564
		2,797,993	3,100,782
利息支出	Interest expense		
同業及其他金融機構存放的 款項	Due to banks and other financial institutions	(181,490)	(117,073)
客戶存款	Deposits from customers	(1,491,005)	(1,898,485)
已發行債務證券及存款證	Debt securities and certificates of deposit in issue	(45,601)	(57,187)
租賃負債	Lease liabilities	(2,838)	(3,576)
其他	Others	(8,104)	(2,539)
		(1,729,038)	(2,078,860)
淨利息收入	Net interest income	1,068,955	1,021,922

非以公平值變化計入損益之
金融資產與金融負債所產生
的利息收入及利息支出分別
為港幣 2,750,560,000 元
(2025 年上半年：港幣
3,029,508,000 元) 及港幣
1,729,038,000 元 (2025 年
上半年：港幣 2,078,860,000
元)。

Included within interest income and interest expense are HK\$2,750,560,000 (first half of 2025: HK\$3,029,508,000) and HK\$1,729,038,000 (first half of 2025: HK\$2,078,860,000) for financial assets and financial liabilities that are not recognised at fair value through profit or loss respectively.



中期財務信息附註
(續)

Notes to the Interim Financial Information (continued)

6. 淨服務費及佣金收入

6. Net fee and commission income

		半年結算至 2026 年 6 月 30 日 Half-year ended 30 June 2026		
		某一時點 At a point in time	隨時間 Over time	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
服務費及佣金收入	Fee and commission income			
保險經紀	Insurance brokerage	254,258	-	254,258
證券經紀	Securities brokerage	45,733	-	45,733
貸款佣金	Loan commissions	55,420	628	56,048
繳款服務	Payment services	27,646	-	27,646
匯票佣金	Bills commissions	884	-	884
保管箱服務	Safe deposit box services	-	10,965	10,965
基金代理	Funds agency	5,518	-	5,518
財務專業服務	Financial consultancy services	-	-	-
其他	Others	11,860	-	11,860
		401,319	11,593	412,912
服務費及佣金支出	Fee and commission expense			
證券經紀	Securities brokerage			(5,435)
其他	Others			(13,469)
				(18,904)
淨服務費及佣金收入	Net fee and commission income			394,008
其中源自：	Of which arise from:			
非以公平值變化計入損益 之金融資產或金融負債	Financial assets or financial liabilities not at fair value through profit or loss			
- 服務費及佣金收入	- Fee and commission income			56,933
- 服務費及佣金支出	- Fee and commission expense			(456)
				56,477
信託及其他受託活動	Trust and other fiduciary activities			
- 服務費及佣金收入	- Fee and commission income			3,071
- 服務費及佣金支出	- Fee and commission expense			(449)
				2,622



中期財務信息附註
(續)

Notes to the Interim Financial Information (continued)

6. 淨服務費及佣金收入
(續)

6. Net fee and commission income (continued)

		半年結算至 2025 年 6 月 30 日 Half-year ended 30 June 2025		
		某一時點 At a point in time	隨時間 Over time	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
服務費及佣金收入	Fee and commission income			
保險經紀	Insurance brokerage	207,116	-	207,116
證券經紀	Securities brokerage	50,415	-	50,415
貸款佣金	Loan commissions	46,333	8,057	54,390
繳款服務	Payment services	21,171	-	21,171
匯票佣金	Bills commissions	1,605	-	1,605
保管箱服務	Safe deposit box services	-	11,083	11,083
基金代理	Funds agency	4,957	-	4,957
財務專業服務	Financial consultancy services	-	-	-
其他	Others	10,267	-	10,267
		<u>341,864</u>	<u>19,140</u>	<u>361,004</u>
服務費及佣金支出	Fee and commission expense			
證券經紀	Securities brokerage			(5,913)
其他	Others			<u>(9,757)</u>
				<u>(15,670)</u>
淨服務費及佣金收入	Net fee and commission income			<u><u>345,334</u></u>
其中源自：	Of which arise from:			
非以公平值變化計入損益 之金融資產或金融負債	Financial assets or financial liabilities not at fair value through profit or loss			
- 服務費及佣金收入	- Fee and commission income			55,995
- 服務費及佣金支出	- Fee and commission expense			<u>(82)</u>
				<u><u>55,913</u></u>
信託及其他受託活動	Trust and other fiduciary activities			
- 服務費及佣金收入	- Fee and commission income			3,239
- 服務費及佣金支出	- Fee and commission expense			<u>(706)</u>
				<u><u>2,533</u></u>



中期財務信息附註
(續)

Notes to the Interim Financial Information (continued)

7. 淨交易性收益

7. Net trading gain

		半年結算至 2026 年 6 月 30 日 Half-year ended 30 June 2026	半年結算至 2025 年 6 月 30 日 Half-year ended 30 June 2025
		港幣千元 HK\$'000	港幣千元 HK\$'000
淨收益源自：	Net gain from:		
外匯交易及外匯交易產品	Foreign exchange and foreign exchange products	142,207	175,242
強制性以公平值變化計入損益之證券淨（虧損）／收益	Net (loss) / gain on investment in securities mandatorily measured at fair value through profit or loss	(10,525)	29,625
利率工具	Interest rate instruments	-	-
商品	Commodities	-	30
		131,682	204,897

8. 其他金融資產之淨（虧損）／收益

8. Net (loss) / gain on other financial assets

		半年結算至 2026 年 6 月 30 日 Half-year ended 30 June 2026	半年結算至 2025 年 6 月 30 日 Half-year ended 30 June 2025
		港幣千元 HK\$'000	港幣千元 HK\$'000
強制性以公平值變化計入損益之證券淨（虧損）／收益（除已包括在淨交易收益內）	Net (loss) / gain on investment in securities mandatorily measured at FVTPL (other than those included in net trading gain)	(204,338)	16,022
以公平值變化計入其他全面收益之證券處置淨收益	Net gain on disposal of investment in securities measured at FVOCI	94,457	159,362
		(109,881)	175,384

強制性以公平值變化計入損益之證券淨虧損（除已包括在淨交易收益內）主要是指本集團為以結清客戶貸款的上市股權。淨交易性收益源自強制性以公平值變化計入損益之證券淨收益是指本集團出於交易目的而持有的債務證券和基金。

Investment in securities mandatorily measured at FVTPL (other than those included in net trading gain) mainly refers to the listed equity securities acquired by the Group for settlement of loans and advances. Investment in securities mandatorily measures at FVTPL included in net trading gain refers to debt securities and funds held by the Group for trading purposes.



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Notes to the Interim Financial Information (continued)

9. 其他經營收入

9. Other operating income

		半年結算至 2026 年 6 月 30 日 Half-year ended 30 June 2026 港幣千元 HK\$'000	半年結算至 2025 年 6 月 30 日 Half-year ended 30 June 2025 港幣千元 HK\$'000
證券投資股息收入	Dividend income from investment in securities		
- 上市證券投資	- Listed investments	9,954	1,041
- 非上市證券投資	- Unlisted investments	686	756
投資物業之租金收入	Rental income from investment properties	44,768	7,774
有關投資物業之其他收入	Other income in respect of investment properties	2,812	697
其他	Others	47,619	323
		105,839	10,591

10. 減值準備淨撥備

10. Net charge of impairment allowances

		半年結算至 2026 年 6 月 30 日 Half-year ended 30 June 2026 港幣千元 HK\$'000	半年結算至 2025 年 6 月 30 日 Half-year ended 30 June 2025 港幣千元 HK\$'000
客戶貸款及貿易票據	Advances to customers and trade bills	426,185	469,005
證券投資	Investment in securities	(15,095)	(6,649)
存放央行、銀行及其他金融機構的結餘	Balances with central banks, banks and other financial institutions	4,124	3,777
其他金融資產	Other financial assets	6,614	(238)
財務擔保及信用承諾	Financial guarantees and credit commitments	6,159	(8,545)
		427,987	457,350



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Notes to the Interim Financial Information (continued)

11. 經營支出

11. Operating expenses

		半年結算至 2026 年 6 月 30 日 Half-year ended 30 June 2026 港幣千元 HK\$'000	半年結算至 2025 年 6 月 30 日 Half-year ended 30 June 2025 港幣千元 HK\$'000
人事費用（包括董事酬金）	Staff costs (including directors' emoluments)		
- 薪酬及其他費用	- Salaries and other costs	359,807	401,963
- 退休成本	- Pension cost	57,065	60,949
		416,872	462,912
房產及設備支出（不包括折舊）	Premises and equipment expenses (excluding depreciation)		
- 房產租金	- Rental of premises	2,271	1,397
- 資訊科技	- Information technology	44,389	23,300
- 其他	- Others	11,458	10,725
		58,118	35,422
折舊（附註 22）	Depreciation (Note 22)	88,257	83,343
- 自置物業、器材及設備	- Owned properties, plant and equipment	43,503	31,349
- 使用權資產	- Right-of-use assets	44,754	51,994
核數師酬金	Auditor's remuneration	2,636	3,323
- 審計服務	- Audit services	2,636	3,293
- 非審計服務	- Non-audit services	-	30
外包服務	Outsourced services	55,048	163,791
其他經營支出	Other operating expenses	73,995	94,481
		694,926	843,272

12. 投資物業公平值調整
之淨收益／（虧損）

12. Net gain / (loss) from fair value adjustments on investment
properties

		半年結算至 2026 年 6 月 30 日 Half-year ended 30 June 2026 港幣千元 HK\$'000	半年結算至 2025 年 6 月 30 日 Half-year ended 30 June 2025 港幣千元 HK\$'000
投資物業公平值調整之 淨收益／（虧損） （附註 21）	Net gain / (loss) from fair value adjustments on investment properties (Note 21)	1,316	(4,179)



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Notes to the Interim Financial Information (continued)

13. 出售／重估物業、器材及設備之淨虧損

13. Net loss from disposal / revaluation of properties, plant and equipment

	半年結算至 2026 年 6 月 30 日 Half-year ended 30 June 2026 港幣千元 HK\$'000	半年結算至 2025 年 6 月 30 日 Half-year ended 30 June 2025 港幣千元 HK\$'000
出售設備、固定設施及裝備的淨收益	40	-
重估房產之淨虧損	(11,905)	(13,369)
	(11,865)	(13,369)

14. 稅項

14. Taxation

簡明綜合收益表內之稅項組成如下：

Taxation in the condensed consolidated income statement represents:

	半年結算至 2026 年 6 月 30 日 Half-year ended 30 June 2026 港幣千元 HK\$'000	半年結算至 2025 年 6 月 30 日 Half-year ended 30 June 2025 港幣千元 HK\$'000
本期稅項		
香港利得稅		
- 期內計入稅項	79,000	-
- 往年超額撥備	-	-
	79,000	-
海外稅項		
- 期內計入稅項	26,957	34,507
- 往年超額撥備	(9)	-
	105,948	34,507
遞延稅項		
暫時性差額之產生及撥回 (附註 26)	Origination and reversal of temporary differences (Note 26)	
	(56,719)	52,504
	49,229	87,011

香港利得稅乃按照截至 2026 年上半年估計應課稅溢利依稅率 16.5% (2025 年：16.5%) 提撥。海外溢利之稅款按照 2026 年上半年估計應課稅溢利依本集團經營業務所在國家之現行稅率計算。

Hong Kong profits tax has been provided at the rate of 16.5% (2025: 16.5%) on the estimated assessable profits arising in Hong Kong for the first half of 2026. Taxation on overseas profits has been calculated on the estimated assessable profits for the first half of 2026 at the rates of taxation prevailing in the country in which the Group operates.



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Notes to the Interim Financial Information (continued)

15. 股息及支付利息

15. Dividends and Distributions

(i) 於年度核准及支付屬以前
年度股息

(i) Dividends payable to equity shareholders attributable to the previous financial year, approved and paid during the interim period

半年結算至 2026 年 6 月 30 日 Half-year ended 30 June 2026		半年結算至 2025 年 6 月 30 日 Half-year ended 30 June 2025	
每股 Per share	總額 Total	每股 Per share	總額 Total
港幣 HK\$	港幣千元 HK\$'000	港幣 HK\$	港幣千元 HK\$'000
本年度經批准及支付的以 前年度末期股息	Final dividend in respect of the previous financial year, approved and paid during the interim period		
	0.1495331,626	0.062	137,531

(ii) 永久非累計次級額外一級
資本證券支付的股息為港
幣 62,685,000 元 (2025
年上半年：港幣
62,055,000 元)。

(ii) Dividend paid on perpetual non-cumulative subordinated additional tier 1 capital securities is HK\$62,685,000 (first half of 2025: HK\$62,055,000).



中期財務信息附註
(續)

Notes to the Interim Financial Information (continued)

16. 庫存現金及存放銀行及其他金融機構的結餘

16. Cash and balances with banks and other financial institutions

		於 2026 年 6 月 30 日 At 30 June 2026	於 2025 年 12 月 31 日 At 31 December 2025
		港幣千元 HK\$'000	港幣千元 HK\$'000
庫存現金	Cash	230,042	214,445
存放中央銀行的結餘	Balances with central banks	7,945,269	5,969,707
存放銀行及其他金融機構的結餘	Balances with banks and other financial institutions	4,159,511	4,580,775
在銀行及其他金融機構一個月內到期之定期存放	Placements with banks and other financial institutions maturing within one month	8,277,915	13,297,811
		<u>20,612,737</u>	<u>24,062,738</u>
減值準備	Impairment allowances		
- 按第一階段	- Stage 1	(3,036)	(2,530)
- 按第二階段	- Stage 2	-	-
- 按第三階段	- Stage 3	-	-
		<u>20,609,701</u>	<u>24,060,208</u>

17. 在銀行及其他金融機構一至十二個月內到期之定期存放

17. Placements with banks and other financial institutions maturing between one and twelve months

		於 2026 年 6 月 30 日 At 30 June 2026	於 2025 年 12 月 31 日 At 31 December 2025
		港幣千元 HK\$'000	港幣千元 HK\$'000
存放銀行及金融機構一至十二個月內到期之定期存放	Placements with banks and other financial institutions maturing between one to twelve months	13,790,856	6,139,940
減值準備	Impairment allowances		
- 按第一階段	- Stage 1	(4,934)	(1,239)
- 按第二階段	- Stage 2	-	-
- 按第三階段	- Stage 3	-	-
		<u>13,785,922</u>	<u>6,138,701</u>



中期財務信息附註（續）

Notes to the Interim Financial Information (continued)

18. 衍生金融工具

本集團訂立下列匯率相關的衍生金融工具合約作買賣及風險管理之用。

貨幣遠期是指於未來某一日期買或賣外幣的承諾。

貨幣及利率掉期是指交換不同現金流的承諾。掉期的結果是交換不同貨幣或利率（如固定利率與浮動利率）或以上的所有組合（如交叉貨幣利率掉期）。除某些貨幣掉期合約外，該等交易無需交換本金。

外匯期權是指期權的賣方（出讓方）為買方（持有方）提供在未來某一特定日期或未來一定時期內按約定的價格買進（認購期權）或賣出（認沽期權）一定數量的金融工具的權利（而非承諾）的一種協議。考慮到外匯和利率風險，期權的賣方從購買方收取一定的期權費。本集團期權合約是與對手方在場外協商達成或透過交易所進行（如於交易所進行買賣之期權）。

本集團之衍生金融工具合約／名義數額及其公平值詳列於下表。各類型金融工具的合約／名義數額僅顯示於財務狀況表日未完成之交易量，而若干金融工具之合約／名義數額則提供了一個與財務狀況表內所確認的公平值資產或負債的對比基礎。但是，這並不反映所涉及的未來的現金流或當前的公平值，因而也不能反映本集團所面臨的信貨風險或市場風險。隨著與衍生金融工具合約條款相關的匯率或市場利率的波動，衍生金融工具的估值可能產生有利（資產）或不利（負債）的影響，這些影響可能在不同期間有較大的波動。

18. Derivative financial instruments

The Group enters into the following exchange rate related derivative financial instrument contracts for trading and risk management purposes.

Currency forwards represent commitments to purchase and sell foreign currency on a future date.

Currency and interest rate swaps are commitments to exchange one set of cash flows for another. Swaps result in an exchange of currencies or interest rates (for example, fixed rate for floating rate) or a combination of all these (for example, cross-currency interest rate swaps). Except for certain currency swap contracts, no exchange of principal takes place.

Foreign currency options are contractual agreements under which the seller (writer) grants the purchaser (holder) the right, but not the obligation, either to buy (a call option) or sell (a put option) at or by a set date or during a set period, a specific amount of the financial instrument at a predetermined price. In consideration for the assumption of foreign exchange and interest rate risk, the seller receives a premium from the purchaser. Options are negotiated OTC between the Group and its counterparty or traded through the stock exchange (for example, exchange-traded stock option).

The contract / notional amounts and fair values of derivative financial instruments held by the Group are set out in the following tables. The contract / notional amounts of these instruments indicate the volume of transactions outstanding at the end of the reporting dates 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 Group's exposure to credit or market risks. The derivative financial instruments become favourable (assets) or unfavourable (liabilities) as a result of fluctuations in foreign exchange rates or market interest rates relative to their terms. The aggregate fair values of derivative financial instruments can fluctuate significantly from time to time.



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Notes to the Interim Financial Information (continued)

18. 衍生金融工具 (續)

18. Derivative financial instruments (continued)

下表概述各類衍生金融工具於 2026 年 6 月 30 日及 2025 年 12 月 31 日之合約／名義數額及公平值：

The following tables summarise the contract / notional amounts and fair values of each class of derivative financial instrument as at 30 June 2026 and 31 December 2025:

		於 2026 年 6 月 30 日 At 30 June 2026		
		合約／名義數額 Contract / notional amounts	公平值 Fair values	
			資產 Assets	負債 Liabilities
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
匯率合約	Exchange rate contracts			
即期及遠期	Spot and forwards	884,930	39,242	(19,314)
掉期	Swaps	19,245,818	138,196	(243,476)
外匯交易期權	Foreign currency options			
- 買入期權	- Options purchased	2,042	-	-
- 賣出期權	- Options written	-	-	-
		20,132,790	177,438	(262,790)
		於 2025 年 12 月 31 日 At 31 December 2025		
		合約／名義數額 Contract / notional amounts	公平值 Fair values	
			資產 Assets	負債 Liabilities
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
匯率合約	Exchange rate contracts			
即期及遠期	Spot and forwards	546,336	31,388	(14,440)
掉期	Swaps	23,526,590	2,301	(357,449)
外匯交易期權	Foreign currency options			
- 買入期權	- Options purchased	3,250	-	-
- 賣出期權	- Options written	-	-	-
		24,076,176	33,689	(371,889)



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Notes to the Interim Financial Information (continued)

19. 貸款及其他賬項

19. Advances and other accounts

		於 2026 年 6 月 30 日 At 30 June 2026	於 2025 年 12 月 31 日 At 31 December 2025
		港幣千元 HK\$'000	港幣千元 HK\$'000
個人貸款	Personal loans and advances	22,062,583	20,387,531
公司貸款	Corporate loans and advances	64,191,420	59,782,310
客戶貸款	Advances to customers	86,254,003	80,169,841
客戶貸款減值準備	Advances to customers impairment allowances		
- 按第一階段	- Stage 1	(287,055)	(260,465)
- 按第二階段	- Stage 2	(114,611)	(84,172)
- 按第三階段	- Stage 3	(658,532)	(483,089)
		85,193,805	79,342,115
以公平值變化計入其他全面 收益票據貼現	Discounted bills at FVOCI	-	96,817
銀行貸款	Advances to banks	353,926	-
銀行貸款減值準備	Advances to banks impairment allowances		
- 按第一階段	- Stage 1	(33)	-
- 按第二階段	- Stage 2	-	-
- 按第三階段	- Stage 3	-	-
		353,893	-
		85,547,698	79,438,932

於 2026 年 6 月 30 日，客戶貸款包括應計利息港幣 411,636,000 元 (2025 年 12 月 31 日：港幣 330,434,000 元)。

As at 30 June 2026, advances to customers included accrued interest of HK\$411,636,000 (31 December 2025: HK\$330,434,000).

合約金額為港幣 205,988,000 元 (2025 年 12 月 31 日：港幣 869,179,000 元) 的客戶貸款在報告期內已核銷，其中港幣 205,988,000 元 (2025 年 12 月 31 日：港幣 714,695,000 元) 本集團仍有權進行追償。

A contractual amount of HK\$205,988,000 (31 December 2025: HK\$869,179,000) was written off during the reporting period of which HK\$205,988,000 (31 December 2025: HK\$714,695,000) is still subject to enforcement activity.



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Notes to the Interim Financial Information (continued)

20. 證券投資

20. Investment in securities

		於 2026 年 6 月 30 日 As at 30 June 2026			
		強制性以公平值變化計入損益之證券 Investment in securities mandatorily measured at fair value through profit or loss	以公平值變化計入其他全面收益之證券 Investment in securities at fair value through other comprehensive income	以攤餘成本計量之證券 Investment in securities at amortised cost	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
存款證：	Certificates of deposit:				
- 於香港上市	- Listed in Hong Kong	-	-	-	-
- 於香港以外上市	- Listed outside Hong Kong	-	-	-	-
- 非上市	- Unlisted	-	6,797,229	2,168,212	8,965,441
		-	6,797,229	2,168,212	8,965,441
債務證券：	Debt securities:				
- 於香港上市	- Listed in Hong Kong	18,326	1,803,830	777,837	2,599,993
- 於香港以外上市	- Listed outside Hong Kong	40,670	19,353,116	1,264,228	20,658,014
- 非上市	- Unlisted	4,429,325	27,316,941	2,716,692	34,462,958
		4,488,321	48,473,887	4,758,757	57,720,965
		4,488,321	55,271,116	6,926,969	66,686,406
減值準備	Impairment allowances				
- 按第一階段	- Stage 1			(1,651)	(1,651)
- 按第二階段	- Stage 2			-	-
- 按第三階段	- Stage 3			-	-
				(1,651)	(1,651)
存款證及債務證券	Total debt securities and certificates of deposit	4,488,321	55,271,116	6,925,318	66,684,755
股份證券：	Equity securities:				
- 於香港上市	- Listed in Hong Kong	526,416	804,354	-	1,330,770
- 於香港以外上市	- Listed outside Hong Kong	11,255	-	-	11,255
- 非上市	- Unlisted	19,120	419,610	-	438,730
股份證券總額	Total equity securities	556,791	1,223,964	-	1,780,755
基金	Fund				
- 非上市	- Unlisted	95,591	-	-	95,591
		5,140,703	56,495,080	6,925,318	68,561,101
按發行機構之分類 如下：	Analysed by type of issuer as follows:				
官方實體	Sovereigns	4,403,586	12,460,296	-	16,863,882
公營單位	Public sector entities	-	3,297,810	517,213	3,815,023
銀行及 其他金融機構	Banks and other financial institutions	548,980	35,635,923	6,111,146	42,296,049
公司企業	Corporate entities	188,137	5,101,051	296,959	5,586,147
		5,140,703	56,495,080	6,925,318	68,561,101



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Notes to the Interim Financial Information (continued)

20. 證券投資 (續)

20. Investment in securities (continued)

		於 2025 年 12 月 31 日 As at 31 December 2025		
		強制性以公平值變化計入損益之證券 Investment in securities mandatorily measured at fair value through profit or loss	以公平值變化計入其他全面收益之證券 Investment in securities at fair value through other comprehensive income	以攤餘成本計量之證券 Investment in securities at amortised cost
		港幣千元 HK\$'000	港幣千元 HK\$'000	總計 Total 港幣千元 HK\$'000
存款證：	Certificates of deposit:			
- 於香港上市	- Listed in Hong Kong	-	-	-
- 於香港以外上市	- Listed outside Hong Kong	-	-	-
- 非上市	- Unlisted	149,880	12,497,221	2,141,224
		149,880	12,497,221	14,788,325
債務證券：	Debt securities:			
- 於香港上市	- Listed in Hong Kong	184,149	2,918,007	602,612
- 於香港以外上市	- Listed outside Hong Kong	20,202	18,524,194	1,016,289
- 非上市	- Unlisted	4,443,985	27,059,031	2,356,840
		4,648,336	48,501,232	3,975,741
		4,798,216	60,998,453	6,116,965
減值準備	Impairment allowances			
- 按第一階段	- Stage 1			(1,438)
- 按第二階段	- Stage 2			-
- 按第三階段	- Stage 3			-
				(1,438)
存款證及債務證券	Total debt securities and certificates of deposit	4,798,216	60,998,453	6,115,527
股份證券：	Equity securities:			
- 於香港上市	- Listed in Hong Kong	679,214	34,771	-
- 於香港以外上市	- Listed outside Hong Kong	14,619	-	-
- 非上市	- Unlisted	19,252	427,455	-
股份證券總額	Total equity securities	713,085	462,226	-
基金	Fund			
- 非上市	- Unlisted	107,187	-	-
		5,618,488	61,460,679	6,115,527
按發行機構之分類 如下：	Analysed by type of issuer as follows:			
官方實體	Sovereigns	4,377,928	18,274,042	233,632
公營單位	Public sector entities	-	3,539,523	213,379
銀行及 其他金融機構	Banks and other financial institutions	926,684	37,565,631	5,404,170
公司企業	Corporate entities	313,876	2,081,483	264,346
		5,618,488	61,460,679	6,115,527
				73,194,694



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Notes to the Interim Financial Information (continued)

21. 投資物業

21. Investment properties

		於 2026 年 6 月 30 日 At 30 June 2026	於 2025 年 12 月 31 日 At 31 December 2025
		港幣千元 HK\$'000	港幣千元 HK\$'000
於 1 月 1 日	At 1 January	2,041,694	2,106,184
增置	Additions	-	2,950
公平值調整之淨收益／ (虧損) (附註 12)	Net gain / (loss) from fair value adjustments (Note 12)	1,316	(71,519)
重新分類 (至)／自物業、 器材及設備 (附註 22)	Reclassification (to) / from properties, plant and equipment (Note 22)	(502,426)	4,600
匯兌差額	Exchange difference	654	(521)
於期／年末	At period / year end	1,541,238	2,041,694

於 2026 年 1 月，有物業從
投資物業轉換為物業、器材
及設備，其於轉換日的公平
值為港幣 502,426,000 元。

In January 2026, a property was transferred from investment properties to properties, plant and equipment with its fair value at the transfer date HK\$502,426,000.

22. 物業、器材及設備

22. Properties, plant and equipment

		房產使用權 資產 Right-of-use assets of premises	房產 Premises	設備、固定 設施及裝備 Equipment, fixtures and fittings	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 2026 年 1 月 1 日之 賬面淨值	Net book value at 1 January 2026	176,353	1,235,544	327,529	1,739,426
增置	Additions	38,455	-	17,578	56,033
出售	Disposals	(1,353)	-	(1)	(1,354)
重估	Revaluation	-	(38,051)	-	(38,051)
本期折舊 (附註 11)	Depreciation for the period (Note 11)	(44,754)	(9,985)	(33,518)	(88,257)
由投資物業重新分類 (附註 21)	Reclassification from investment properties (Note 21)	-	502,426	-	502,426
匯兌差額	Exchange difference	3,501	-	2,759	6,260
於 2026 年 6 月 30 日之 賬面淨值	Net book value at 30 June 2026	172,202	1,689,934	314,347	2,176,483
於 2026 年 6 月 30 日 按成本值	At 30 June 2026 At cost	338,964	-	569,011	907,975
按估值	At valuation	-	1,689,934	-	1,689,934
		338,964	1,689,934	569,011	2,597,909
累計折舊及減值	Accumulated depreciation and impairment	(166,762)	-	(254,664)	(421,426)
於 2026 年 6 月 30 日之 賬面淨值	Net book value at 30 June 2026	172,202	1,689,934	314,347	2,176,483



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Notes to the Interim Financial Information (continued)

22. 物業、器材及設備
(續)

22. Properties, plant and equipment (continued)

		房產使用權 資產 Right-of-use assets of premises 港幣千元 HK\$'000	房產 Premises 港幣千元 HK\$'000	設備、固定 設施及裝備 Equipment, fixtures and fittings 港幣千元 HK\$'000	總計 Total 港幣千元 HK\$'000
於 2025 年 1 月 1 日之 賬面淨值	Net book value at 1 January 2025	192,387	1,408,362	263,286	1,864,035
增置	Additions	90,881	3,198	116,202	210,281
出售	Disposals	(14,350)	-	(4,922)	(19,272)
重估	Revaluation	-	(151,241)	-	(151,241)
本年折舊	Depreciation for the year	(97,781)	(20,175)	(48,136)	(166,092)
重新分類至投資物業 (附註 21)	Reclassification to investment properties (Note 21)	-	(4,600)	-	(4,600)
匯兌差額	Exchange difference	5,216	-	1,099	6,315
於 2025 年 12 月 31 日之 賬面淨值	Net book value at 31 December 2025	<u>176,353</u>	<u>1,235,544</u>	<u>327,529</u>	<u>1,739,426</u>
於 2025 年 12 月 31 日 按成本值	At 31 December 2025 At cost	388,084	-	555,353	943,437
按估值	At valuation	-	1,235,544	-	1,235,544
		388,084	1,235,544	555,353	2,178,981
累計折舊及減值	Accumulated depreciation and impairment	<u>(211,731)</u>	<u>-</u>	<u>(227,824)</u>	<u>(439,555)</u>
於 2025 年 12 月 31 日之 賬面淨值	Net book value at 31 December 2025	<u>176,353</u>	<u>1,235,544</u>	<u>327,529</u>	<u>1,739,426</u>



中期財務信息附註
(續)

Notes to the Interim Financial Information (continued)

23. 其他資產

23. Other assets

		於 2026 年 6 月 30 日 At 30 June 2026	於 2025 年 12 月 31 日 At 31 December 2025
		港幣千元 HK\$'000	港幣千元 HK\$'000
貴金屬	Precious metals	113,611	133,865
應收賬項及預付費用	Accounts receivable and prepayments	1,540,556	913,892
		1,654,167	1,047,757
應收賬項減值準備	Impairment allowances of accounts receivable		
- 按第一階段	- Stage 1	(1,551)	(1,257)
- 按第二階段	- Stage 2	-	-
- 按第三階段	- Stage 3	(3,951)	(7,141)
		1,648,665	1,039,359

24. 客戶存款

24. Deposits from customers

		於 2026 年 6 月 30 日 At 30 June 2026	於 2025 年 12 月 31 日 At 31 December 2025
		港幣千元 HK\$'000	港幣千元 HK\$'000
即期存款及往來存款	Demand deposits and current accounts	14,997,765	14,605,990
儲蓄存款	Savings deposits	26,835,520	27,590,498
定期、短期及通知存款	Time, call and notice deposits	108,993,518	104,921,801
		150,826,803	147,118,289



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(續)

Notes to the Interim Financial Information (continued)

25. 其他賬項及準備

25. Other accounts and provisions

		於 2026 年 6 月 30 日 At 30 June 2026	於 2025 年 12 月 31 日 At 31 December 2025
		港幣千元 HK\$'000	港幣千元 HK\$'000
其他應付賬項	Other accounts payable	6,693,101	3,029,549
租賃負債	Lease liabilities	172,603	179,219
準備	Provisions	18,510	13,878
		6,884,214	3,222,646
貸款承諾及應收開出保函 之減值準備	Impairment allowances of loan commitments and financial guarantees contracts issued		
- 按第一階段	- Stage 1	7,331	7,002
- 按第二階段	- Stage 2	10,304	4,309
- 按第三階段	- Stage 3	-	-
		6,901,849	3,233,957

26. 遞延稅項

26. Deferred taxation

遞延稅項是根據香港會計準則第12號「所得稅」計算，就資產負債之稅務基礎與其在本中期財務信息內賬面值兩者之暫時性差額及未使用稅項抵免作提撥。

Deferred tax is recognised in respect of the temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in this interim financial information and unused tax credits in accordance with HKAS 12 "Income Taxes".

財務狀況表內之遞延稅項負債／（資產）主要組合，以及其在2026年上半年及截至2025年12月31日止年度之變動如下：

The major components of deferred tax liabilities / (assets) recorded in the statement of financial position, and the movements during the first half of 2026 and the year ended 31 December 2025 are as follows:

		於 2026 年 6 月 30 日 At 30 June 2026						
		加速折舊 免稅額	房產重估	虧損	減值準備	以公平值變 化計入其他 全面收益之 證券 Investment in securities at FVOCI	其他	總計
		Accelerated tax depreciation	Premises revaluation	Losses	Impairment allowance		Others	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 2026 年 1 月 1 日	At 1 January 2026	77,640	153,902	(14,807)	(54,077)	(4,046)	(10,511)	148,101
借記／（貸記） 收益表 （附註 14）	Charged / (credited) to income statement (Note 14)	3,185	(4,647)	(9,628)	(50,439)	-	4,810	(56,719)
貸記其他全面 收益	Credited to other comprehensive income	-	(5,428)	-	-	(43,020)	-	(48,448)
匯兌差額	Exchange difference	-	-	-	(3,715)	(217)	(377)	(4,309)
於 2026 年 6 月 30 日	At 30 June 2026	80,825	143,827	(24,435)	(108,231)	(47,283)	(6,078)	38,625



中期財務信息附註
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Notes to the Interim Financial Information (continued)

26. 遞延稅項 (續)

26. Deferred taxation (continued)

		於 2025 年 12 月 31 日 At 31 December 2025						
		加速折舊 免稅額 Accelerated tax depreciation	房產重估 Premises revaluation	虧損 Losses	減值準備 Impairment allowance	以公平值變 化計入其他 全面收益之 證券 Investment in securities at FVOCI	其他 Others	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 2025 年 1 月 1 日	At 1 January 2025	69,729	166,003	(45,346)	(73,363)	(19,712)	(6,139)	91,172
借記／（貸記） 收益表	Charged / (credited) to income statement	7,911	6,625	31,051	23,687	-	(4,060)	65,214
（貸記）／借 記其他全面 收益	(Credited) / charged to other comprehensive income	-	(18,726)	-	-	14,719	-	(4,007)
匯兌差額	Exchange difference	-	-	(512)	(4,401)	947	(312)	(4,278)
於 2025 年 12 月 31 日	At 31 December 2025	77,640	153,902	(14,807)	(54,077)	(4,046)	(10,511)	148,101

當有法定權利可將現有稅項資產與現有稅項負債抵銷，而遞延稅項涉及同一財政機關，則可將個別法人的遞延稅項資產與遞延稅項負債互相抵銷。下列在財務狀況表內列賬之金額，已計入適當抵銷：

Deferred tax assets and liabilities are offset on an individual entity basis when there is a legal right to set off current tax assets against current tax liabilities and when the deferred taxation relates to the same authority. The following amounts, determined after appropriate offsetting, are shown in the statement of financial position:

		於 2026 年 6 月 30 日 At 30 June 2026	於 2025 年 12 月 31 日 At 31 December 2025
		港幣千元 HK\$'000	港幣千元 HK\$'000
遞延稅項資產	Deferred tax assets	(83,817)	(50,138)
遞延稅項負債	Deferred tax liabilities	122,442	198,239
		38,625	148,101



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Notes to the Interim Financial Information (continued)

27. 已發行債務證券及
存款證

27. Debt securities and certificates of deposit in issue

	於 2026 年 6 月 30 日 At 30 June 2026	於 2025 年 12 月 31 日 At 31 December 2025
	港幣千元 HK\$'000	港幣千元 HK\$'000
按攤銷成本列賬之存款證		
按攤銷成本列賬於 2032		
年到期之 200,000,000		
美元定息後償票據		
(附註 i)		
Certificate of deposit at amortised cost	-	623,413
US\$200 million fixed rate subordinated notes		
issued due 2032 at amortised cost (Note i)		
	1,582,608	1,570,863
	1,582,608	2,194,276

附註

i) 此乃本銀行於2022年4月7日發行之200,000,000美元在香港交易所上市及符合《巴塞爾協定三》而被界定為二級資本的10年期後償票據(「票據」)(須根據《銀行業(資本)規則》之條款)。此等票據將於2032年4月7日到期,選擇性贖還日為2027年4月7日及其後的每個利息分派日。由發行日至首個選擇性贖還日,年息為5.75%,每半年付息一次。其後,倘票據未在選擇性贖還日贖回,往後的利息會重訂為當時5年期美國國庫券息率加初始發行利差。若獲得金管局預先批准,本銀行可於選擇性贖還日或因稅務或監管要求等理由於票據到期前的任何日子以票面價值贖回所有(非部分)票據。

Note

i) This represents US\$200,000,000 Basel III compliant 10-year subordinated notes qualifying as Tier 2 capital of the Bank issued on 7 April 2022 in accordance with the Banking (Capital) Rules (the "Notes"), which are listed on the Hong Kong Stock Exchange. The Notes will mature on 7 April 2032 with an optional redemption date falling on 7 April 2027 and any interest payment date thereafter. Interest at 5.75% p.a. is payable semi-annually from the issue date to the first optional redemption date. Thereafter, if the Notes are not redeemed, the interest rate will be reset and the Notes will bear interest at the prevailing 5-year U.S Treasury Rate plus a fixed initial spread. The Bank may, subject to receiving the prior approval of HKMA, redeem the Notes at the option of the Bank in whole but not in part, at par either on the optional redemption date or for tax or regulatory reasons at any time prior to maturity of the Notes.



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Notes to the Interim Financial Information (continued)

28. 股本

28. Share capital

		2026	
		股份數目 Number of shares	港幣千元 HK\$'000
於 1 月 1 日	At 1 January	2,218,236,000	6,577,871
已發行股票	Shares issued	-	-
於 6 月 30 日	At 30 June	<u>2,218,236,000</u>	<u>6,577,871</u>
		2025	
		股份數目 Number of shares	港幣千元 HK\$'000
於 1 月 1 日	At 1 January	2,218,236,000	6,577,871
已發行股票	Shares issued	-	-
於 12 月 31 日	At 31 December	<u>2,218,236,000</u>	<u>6,577,871</u>

根據香港《公司條例》第135條，本銀行的普通股並無票面值。普通股持有人有權收取不時宣佈派發的股息，並有權在本銀行股東大會上按一股一票方式投票。所有普通股在本銀行剩餘資產方面享有同等權益。

In accordance with section 135 of the Hong Kong Companies Ordinance, the ordinary shares of the Bank do not have a par value. The holders of ordinary shares are entitled to receive dividends declared from time to time and are entitled to one vote per share at general meetings of the Bank. All ordinary shares rank equally with regard to the Bank's residual assets.



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Notes to the Interim Financial Information (continued)

29. 額外資本工具

29. Additional equity instruments

	於 2026 年 6 月 30 日 At 30 June 2026 港幣千元 HK\$'000	於 2025 年 12 月 31 日 At 31 December 2025 港幣千元 HK\$'000
2 億美元永久非累計次級 額外一級資本票據	US\$200 million perpetual non-cumulative subordinated additional tier 1 capital instruments	1,557,812
本銀行於2022年10月26日發行了票面值2億美元（扣除相關發行成本後等值港幣15.58億元）的永久非累計次級額外一級資本票據（「額外資本工具」）。此永久額外資本工具於2027年10月26日首個提前贖回日期前，票面年利率定於8.00%。若屆時未有行使贖回權，票面年利率將每五年按當時五年期美國國庫債券息率的每年利率加上初始發行利差重設。 票息需每半年派付一次。本銀行有權根據該額外資本工具的條款規定取消利息發放，而取消的利息不會累積。 假如金管局通知本銀行不對本金進行撇銷則無法繼續經營，該額外資本工具的本金將會按與金管局協商後或接受其指令下進行撇銷。 於2027年10月26日或任何其後的派息日，本銀行擁有贖回權贖回所有未償付的額外資本工具，但須受已列載之條款及細則所限制。 2026年4月27日派發此額外資本工具利息港幣62,685,000元。	On 26 October 2022, the Bank issued perpetual non-cumulative subordinated additional tier 1 capital instruments ("additional equity instruments") with a face value of US\$200 million (equivalent to HK\$1,558 million net of related issuance costs). The additional equity instruments are perpetual and bear a 8.00% coupon until the first call date on 26 October 2027. The coupon will be reset every five years if the additional equity instruments are not redeemed to a fixed rate equivalent to the then-prevailing five-year US Treasury rate plus a fixed initial spread. The coupon shall be payable semi-annually. The Bank has the right to cancel coupon payment (subject to the requirement as set out in the terms and conditions of the additional equity instruments) and the coupon cancelled shall not be cumulative. The principal of the additional equity instruments will be written down to the amount as directed or agreed with the HKMA if the HKMA notifies the Bank that the Bank would become non-viable if there is no written down of the principal. The Bank has a call option to redeem all the outstanding additional equity instruments from 26 October 2027 or any subsequent coupon payment date, but subject to restriction as set out in the terms and conditions. On 27 April 2026, the coupons of this additional equity instruments were paid with the amount of HK\$62,685,000.	1,557,812



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Notes to the Interim Financial Information (continued)

30. 綜合現金流量表附註

30. Notes to consolidated cash flow statement

(a) 除稅前溢利與除稅前
經營現金之流入對賬

(a) Reconciliation of profit before taxation to operating cash inflow
before taxation

	半年結算至 2026 年 6 月 30 日 Half-year ended 30 June 2026 港幣千元 HK\$'000	半年結算至 2025 年 6 月 30 日 Half-year ended 30 June 2025 港幣千元 HK\$'000
除稅前溢利	457,141	439,958
投資物業公平值調整之淨 (收益) / 虧損	(1,316)	4,179
出售 / 重估物業、器材及設 備之淨虧損	11,865	13,369
租賃負債之利息支出	2,838	3,576
債務證券及存款證之利息支 出	45,601	57,187
折舊	88,257	83,343
減值準備淨撥備	427,987	457,350
原到期日超過 3 個月之存放 銀行及其他金融機構的結 餘之變動	168,056	(646,998)
原到期日超過 3 個月之在銀 行及其他金融機構之定期 存放之變動	(4,065,253)	(6,785,510)
衍生金融工具之變動	(252,848)	586,294
客戶貸款及貿易票據之變動	(6,541,632)	(2,252,188)
證券投資之變動	3,588,770	6,637,312
其他資產之變動	(606,410)	(1,794,557)
銀行及其他金融機構之存款 及結餘之變動	(596,400)	2,162,568
以公平值變化計入損益之金 融負債之變動	467,067	-
客戶存款之變動	3,708,514	7,292,596
其他賬項及準備之變動	3,668,349	(1,807,158)
匯率變動之影響	(151,023)	(95,965)
除稅前經營現金之流入	419,563	4,355,356
經營業務之現金流量中包括		
- 已收利息	2,599,819	3,282,344
- 已付利息	(1,905,801)	(2,250,788)
- 已收股息	10,640	1,797



中期財務信息附註
(續)

Notes to the Interim Financial Information (continued)

30. 綜合現金流量表附註
(續)

30. Notes to consolidated cash flow statement (continued)

(b) 現金及等同現金項目結存
分析

(b) Analysis of the balances of cash and cash equivalents

	於 2026 年 6 月 30 日 At 30 June 2026	於 2025 年 6 月 30 日 At 30 June 2025
	港幣千元 HK\$'000	港幣千元 HK\$'000
庫存現金及原到期日在 3 個月內之存放銀行及其他金融機構的結餘		
原到期日在 3 個月內之在銀行及其他金融機構之定期存放		
原到期日在 3 個月內之債務證券		
原到期日在 3 個月內之存款證		
Cash and balances with banks and other financial institutions with original maturity within three months	19,433,674	21,200,229
Placements with banks and other financial institutions with original maturity within three months	3,666,172	3,697,268
Debt securities with original maturity within three months	2,899,205	1,832,024
Certificates of deposit held with original maturity within three months	230,571	546,995
	26,229,622	27,276,516

(c) 與綜合財務狀況表的對賬

(c) Reconciliation with the consolidated statement of financial position

	於 2026 年 6 月 30 日 At 30 June 2026	於 2025 年 6 月 30 日 At 30 June 2025
	港幣千元 HK\$'000	港幣千元 HK\$'000
庫存現金及存放銀行及其他金融機構的結餘		
在銀行及其他金融機構一至十二個月內到期之定期存放		
證券投資		
其中：強制性以公平值變化計入損益之證券		
其中：以公平值變化計入其他全面收益之證券		
其中：攤銷成本證券		
在綜合財務狀況表列示的金額		
Cash and balances with banks and other financial institutions	20,609,701	23,541,838
Placements with banks and other financial institutions maturing between one and twelve months	13,785,922	12,622,993
Investment in securities		
Of which: securities mandatorily measured at fair value through profit or loss	4,488,321	4,439,028
Of which: securities at fair value through other comprehensive income	55,271,116	59,558,869
Of which: securities at amortised cost	6,925,318	2,353,425
Amount shown in the consolidated statement of financial position	101,080,378	102,516,153
Less: Amounts with an original maturity of beyond three months	(73,674,729)	(74,332,022)
Less: Cash balance with central bank subject to regulatory restriction	(1,176,027)	(907,615)
Cash and cash equivalents in the consolidated cash flow statement	26,229,622	27,276,516



中期財務信息附註
(續)

Notes to the Interim Financial Information (continued)

30. 綜合現金流量表附註
(續)

30. Notes to consolidated cash flow statement (continued)

(d) 融資活動產生的負債對賬表

(d) Reconciliation of liabilities arising from financing activities

		於 2026 年 6 月 30 日 At 30 June 2026	於 2025 年 6 月 30 日 At 30 June 2025
		港幣千元 HK\$'000	港幣千元 HK\$'000
租賃負債	Lease liabilities		
於 1 月 1 日	At 1 January	179,219	195,183
匯兌差額	Exchange difference	3,501	3,745
增加	Additions	38,455	25,781
出售	Disposal	(1,353)	(516)
利息支出	Interest expense	2,838	3,576
支付	Payment	(50,057)	(53,802)
於 6 月 30 日	At 30 June	172,603	173,967
應付股息及利息	Dividends and distributions payable		
於 1 月 1 日	At 1 January	-	-
本期批准	Approved during the period	394,311	199,586
本期支付	Paid during the period	(394,311)	(199,586)
於 6 月 30 日	At 30 June	-	-
已發行債務證券及存款證	Debt securities and certificates of deposit in issue		
於 1 月 1 日	At 1 January	2,194,276	2,444,883
本年度發行	Issuance during the year	-	602,935
利息支出	Interest expense	45,601	57,187
支付	Payment	(691,679)	(263,799)
匯兌差額	Exchange difference	34,410	48,335
於 6 月 30 日	At 30 June	1,582,608	2,889,541



中期財務信息附註
(續)

Notes to the Interim Financial Information (continued)

31. 或然負債及承擔

31. Contingent liabilities and commitments

或然負債及承擔乃參照有關資本充足比率之金管局報表的填報指示而編製，其每項重要類別之合約數額及總信貸風險加權數額概述如下：

The following is a summary of the contractual amounts of each significant class of contingent liability and commitment and the aggregate credit risk-weighted amount and is prepared with reference to the completion instructions for the HKMA return of capital adequacy ratio:

		於 2026 年 6 月 30 日 At 30 June 2026	於 2025 年 12 月 31 日 At 31 December 2025
		港幣千元 HK\$'000	港幣千元 HK\$'000
直接信貸替代項目	Direct credit substitutes	1,367,114	1,259,229
與交易有關之或然負債	Transaction-related contingencies	27,924	27,347
與貿易有關之或然負債	Trade-related contingencies	221,861	119,176
有追索權的資產出售	Asset sales with recourse	380,838	-
不需事先通知的無條件撤銷之承諾	Commitments that are unconditionally cancellable without prior notice	9,608,275	8,550,848
其他承擔，原到期日為	Other commitments with an original maturity of		
- 1 年或以下	- up to one year	611,848	187,919
- 1 年以上	- over one year	2,969,047	2,686,388
		15,186,907	12,830,907
信貸風險加權數額	Credit risk-weighted amount	2,910,846	1,883,954

信貸風險加權數額是根據《銀行業（資本）規則》計算。此數額取決於交易對手之情況及各類合約之期限特性。

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.



中期財務信息附註
(續)

Notes to the Interim Financial Information (continued)

32. 資本承擔

32. Capital commitments

本集團未於本中期財務信息中撥備之資本承擔金額如下：

The Group has the following outstanding capital commitments not provided for in this interim financial information:

	於 2026 年 6 月 30 日 At 30 June 2026	於 2025 年 12 月 31 日 At 31 December 2025
	港幣千元 HK\$'000	港幣千元 HK\$'000
已批准及簽約但未撥備	23,554	49,035
已批准但未簽約	9,853	4,953
	33,407	53,988

以上資本承擔大部分為將購入之電腦硬件及軟件，以及本集團之樓宇裝修工程之承擔。

The above capital commitments mainly relate to commitments to purchase computer equipment and software, and to renovate the Group's premises.



中期財務信息附註
(續)

Notes to the Interim Financial Information (continued)

33. 分類報告

33. Segmental reporting

(a) 按業務劃分

(a) Operating segments information

本集團業務分為三個業務分類，它們分別是個人銀行業務、企業銀行業務和財資業務。業務線的分類是基於不同客戶層及產品種類。

The Group divides its businesses into three business segments. They are Personal Banking, Corporate Banking and Treasury. The classification of the Group's operating segments is based on customer segment and product type.

個人銀行和企業銀行業務線均會提供全面的銀行服務，包括各類存款、透支、貸款、與貿易相關的產品及其他信貸服務、投資及保險產品、外幣業務及衍生產品。個人銀行業務線主要是服務個人客戶，而企業銀行業務線主要是服務公司客戶。至於財資業務線，除了自營買賣外，還負責管理集團的流動資金、利率和外匯敞口。「其他」這一欄，主要包括本集團持有房地產、投資物業及股權投資。

Both Personal Banking and Corporate Banking provide general banking services including various deposit products, overdrafts, loans, trade related products and other credit facilities, investment and insurance products, and foreign currency and derivative products. Personal Banking mainly serves retail customers, while Corporate Banking mainly deals with corporate customers. Treasury manages the funding and liquidity, and the interest rate and foreign exchange positions of the Group in addition to proprietary trades. "Others" mainly represents the Group's holdings of premises, investment properties and equity investments.

業務線的資產、負債、收入、支出、經營成果及資本性支出是基於本集團會計政策進行計量。分類資料包括直接屬於該業務線的績效以及可以合理攤分至該業務線的績效。跨業務線資金的定價，按本集團內部資金轉移價格機制釐定，主要是以市場利率為基準，並考慮有關產品的特性。

Measurement of segment assets, liabilities, income, expenses, results and capital expenditure is based on the Group's accounting policies. The segment information includes items directly attributable to a segment as well as those that can be allocated on a reasonable basis. Inter-segment funding is charged according to the internal funds transfer pricing mechanism of the Group, which is primarily based on market rates with the consideration of specific features of the product.

本集團的主要收入來源為利息收入，並且高級管理層主要按淨利息收入來管理業務，因此所有業務分類的利息收入及支出以淨額列示。

As the Group derives a majority of revenue from interest and the senior management relies primarily on net interest income in managing the business, interest income and expense for all reportable segments are presented on a net basis.



中期財務信息附註 (續) Notes to the Interim Financial Information (continued)

33. 分類報告 (續) 33. Segmental reporting (continued)

(a) 按業務劃分 (續)

(a) Operating segments information (continued)

		個人銀行 Personal Banking	企業銀行 Corporate Banking	財資業務 Treasury	小計 Subtotal	其他 Others	合併抵銷 Eliminations	綜合 Consolidated
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
半年結算至	Half-year ended							
2026年6月30日	30 June 2026							
淨利息(支出)/收入	Net interest (expense)/income							
- 外來	- external	(745,053)	757,848	1,056,160	1,068,955	-	-	1,068,955
- 跨業務	- inter-segment	1,176,065	(234,332)	(941,733)	-	-	-	-
		<u>431,012</u>	<u>523,516</u>	<u>114,427</u>	<u>1,068,955</u>	<u>-</u>	<u>-</u>	<u>1,068,955</u>
淨服務費及佣金收入	Net fee and commission income	332,528	59,070	633	392,231	1,777	-	394,008
淨交易性收益/(虧損)	Net trading gain/(loss)	11,967	1,327	119,703	132,997	(1,315)	-	131,682
其他金融資產之淨收益/(虧損)	Net gain/(loss) on other financial assets	-	21,715	72,742	94,457	(204,338)	-	(109,881)
其他經營收入/(支出)	Other operating income/(expense)	-	418	-	418	133,205	(27,784)	105,839
提取減值準備前之淨經營收入/(支出)	Net operating income/(expense) before impairment allowances	775,507	606,046	307,505	1,689,058	(70,671)	(27,784)	1,590,603
減值準備淨撥回/(撥備)	Net reversal/(charge) of impairment allowances	1,481	(420,808)	15,095	(404,232)	(23,755)	-	(427,987)
淨經營收入/(支出)	Net operating income/(expense)	776,988	185,238	322,600	1,284,826	(94,426)	(27,784)	1,162,616
經營(支出)/收入	Operating (expenses)/income	(192,857)	(161,111)	(17,816)	(371,784)	(350,926)	27,784	(694,926)
經營溢利/(虧損)	Operating profit/(loss)	584,131	24,127	304,784	913,042	(445,352)	-	467,690
投資物業公平值調整之淨收益	Net gain from fair value adjustments on investment properties	-	-	-	-	1,316	-	1,316
出售/重估物業、器材及設備之淨虧損	Net loss from disposal/revaluation of properties, plant and equipment	-	-	-	-	(11,865)	-	(11,865)
除稅前溢利/(虧損)	Profit/(loss) before taxation	<u>584,131</u>	<u>24,127</u>	<u>304,784</u>	<u>913,042</u>	<u>(455,901)</u>	<u>-</u>	<u>457,141</u>
於2026年6月30日	At 30 June 2026							
資產	Assets							
分部資產	Segment assets	<u>25,588,657</u>	<u>79,130,800</u>	<u>85,801,568</u>	<u>190,521,025</u>	<u>3,620,255</u>	<u>-</u>	<u>194,141,280</u>
負債	Liabilities							
分部負債	Segment liabilities	<u>90,302,701</u>	<u>77,795,567</u>	<u>7,069,478</u>	<u>175,167,746</u>	<u>319,228</u>	<u>-</u>	<u>175,486,974</u>
半年結算至	Half-year ended							
2026年6月30日	30 June 2026							
其他資料	Other information							
資本性支出	Capital expenditure	(4,550)	(63)	-	(4,613)	(51,420)	-	(56,033)
折舊	Depreciation	(2,890)	(20,583)	(116)	(23,589)	(64,668)	-	(88,257)
證券攤銷	Amortisation of securities	-	-	507,424	507,424	(55)	-	507,369



中期財務信息附註
(續)

Notes to the Interim Financial Information (continued)

33. 分類報告 (續)

33. Segmental reporting (continued)

(a) 按業務劃分 (續)

(a) Operating segments information (continued)

		個人銀行 Personal Banking	企業銀行 Corporate Banking	財資業務 Treasury	小計 Subtotal	其他 Others	合併抵銷 Eliminations	綜合 Consolidated
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
半年結算至	Half-year ended							
2025 年 6 月 30 日	30 June 2025							
淨利息 (支出) / 收入	Net interest (expense) / income							
- 外來	- external	(1,062,996)	480,089	1,604,829	1,021,922	-	-	1,021,922
- 跨業務	- inter-segment	1,474,926	(9,780)	(1,465,146)	-	-	-	-
		411,930	470,309	139,683	1,021,922	-	-	1,021,922
淨服務費及佣金收入 / (支出)	Net fee and commission income / (expense)	261,641	79,010	(769)	339,882	5,452	-	345,334
淨交易性收益 / (虧損)	Net trading gain / (loss)	11,304	58,042	172,132	241,478	(36,581)	-	204,897
其他金融資產之淨收益	Net gain on other financial assets	-	45,533	113,829	159,362	16,022	-	175,384
其他經營收入 / (支出)	Other operating income / (expense)	-	1,137	227	1,364	36,481	(27,254)	10,591
提取減值準備前之淨經營收入 / (支出)	Net operating income / (expense) before impairment allowances	684,875	654,031	425,102	1,764,008	21,374	(27,254)	1,758,128
減值準備淨撥回 / (撥備)	Net reversal / (charge) of impairment allowances	16,931	(480,834)	6,649	(457,254)	(96)	-	(457,350)
淨經營收入 / (支出)	Net operating income / (expense)	701,806	173,197	431,751	1,306,754	21,278	(27,254)	1,300,778
經營 (支出) / 收入	Operating (expenses) / income	(226,829)	(173,761)	(21,103)	(421,693)	(448,833)	27,254	(843,272)
經營溢利 / (虧損)	Operating profit / (loss)	474,977	(564)	410,648	885,061	(427,555)	-	457,506
投資物業公平值調整之淨虧損	Net loss from fair value adjustments on investment properties	-	-	-	-	(4,179)	-	(4,179)
出售 / 重估物業、器材及設備之淨虧損	Net loss from disposal / revaluation of properties, plant and equipment	-	-	-	-	(13,369)	-	(13,369)
除稅前溢利 / (虧損)	Profit / (loss) before taxation	474,977	(564)	410,648	885,061	(445,103)	-	439,958
於 2025 年 12 月 31 日	At 31 December 2025							
資產	Assets							
分部資產	Segment assets	22,688,117	67,160,741	92,963,636	182,812,494	4,928,970	-	187,741,464
負債	Liabilities							
分部負債	Segment liabilities	88,831,294	68,799,370	11,003,381	168,634,045	317,391	-	168,951,436
半年結算至	Half-year ended							
2025 年 6 月 30 日	30 June 2025							
其他資料	Other information							
資本性支出	Capital expenditure	(69)	(113)	-	(182)	(46,372)	-	(46,554)
折舊	Depreciation	(3,529)	(34,892)	(2,786)	(41,207)	(42,136)	-	(83,343)
證券攤銷	Amortisation of securities	-	-	29,885	29,885	(283)	-	29,602



中期財務信息附註
(續)

Notes to the Interim Financial Information (continued)

33. 分類報告 (續)

33. Segmental reporting (continued)

(b) 按地理區域劃分

(b) By geographical area

以下資料是根據主要
營業地點分類：

The following information is presented based on the principal places of operations:

		半年結算至 2026 年 6 月 30 日 Half-year ended 30 June 2026		半年結算至 2025 年 6 月 30 日 Half-year ended 30 June 2025	
		提取減值 準備前之 淨經營收入 Net operating income before impairment allowances	除稅前 溢利/ 溢利 (虧損) Profit / (loss) before taxation	提取減值 準備前之 淨經營收入 Net operating income before impairment allowances	除稅前 溢利 Profit before taxation
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
香港	Hong Kong	1,274,715	680,539	1,425,454	245,116
中國內地	Mainland China	315,888	(223,398)	332,674	194,842
		1,590,603	457,141	1,758,128	439,958

		於 2026 年 6 月 30 日 At 30 June 2026	於 2025 年 12 月 31 日 At 31 December 2025
		總資產 Total assets	總資產 Total assets
		港幣千元 HK\$'000	港幣千元 HK\$'000
香港	Hong Kong	154,819,934	154,256,420
中國內地	Mainland China	39,321,346	33,485,044
		194,141,280	187,741,464



中期財務信息附註
(續)

Notes to the Interim Financial Information (continued)

34. 已抵押資產

34. Assets pledged as security

本集團簽訂抵押回購協議。這些交易通常賦予本集團及其交易對手在違約情況下對類似於作為抵押品提供的資產的追索權。由於本集團實質上保留了這些資產的相關風險和回報，因此回購協議質押資產繼續在綜合財務狀況表中確認。相關負債包含在「銀行及其他金融機構之存款及結餘」中。

The Group enters into collateralised repurchase agreements. These transactions typically entitle the Group and its counterparties to have recourse to assets similar to those provided as collateral in the event of a default. Assets pledged in respect of repos continue to be recognised on the consolidated statement of financial position as the Group retains substantially the associated risk and rewards of these assets. The associated liability is included in "Deposits and balances from banks and other financial institutions."

於2026年6月30日及2025年12月31日，本集團沒有通過票據作抵押。

As at 30 June 2026 and 31 December 2025, there were no liabilities which were secured by bills.

於2026年6月30日，本集團通過債券抵押之負債為港幣11,085,733,000元（2025年12月31日：港幣7,595,150,000元）。本集團為擔保此等負債而質押之資產金額為港幣11,513,580,000元（2025年12月31日：港幣8,007,660,000元），並於「證券投資」內列賬。

As at 30 June 2026, the liabilities of the Group amounting to HK\$11,085,733,000 (31 December 2025: HK\$7,595,150,000) included in "Deposits and balances from banks and other financial institutions" were secured by debt securities. The amount of assets pledged by the Group to secure these liabilities was HK\$11,513,580,000 (31 December 2025: HK\$8,007,660,000) included in "investment in securities".



中期財務信息附註 (續)

35. 主要之有關連人士交易

母公司的基本資料：

本集團由廈門國際銀行間接控制，廈門國際銀行是一所於中華人民共和國（「中國」）成立的中資商業銀行。

(a) 與母公司及母公司控制之其他公司進行的交易

本集團之直接控股公司是集友國際金融控股有限公司（「集友國際金控」），集友國際金控是廈門國際投資有限公司全資附屬公司，廈門國際投資有限公司由廈門國際銀行全資擁有。

大部分與廈門國際銀行及其附屬公司澳門國際銀行進行的交易源自貨幣市場活動。於2026年6月30日，本集團相關應收及應付廈門國際銀行款項總額分別為港幣229,202,000元（2025年12月31日：港幣55,912,000元）及港幣2,525,575,000元（2025年12月31日：港幣2,080,419,000元）。本集團相關應收及應付澳門國際銀行款項總額分別為港幣11,000元（2025年12月31日：港幣11,000元）及港幣26,035,000元（2025年12月31日：港幣44,297,000元）。2026年上半年，與廈門國際銀行敘做此類業務過程中產生的收入總額為港幣485,000元（2025年上半年：少於港幣千元），與廈門國際銀行敘做此類業務過程中產生的支出總額為港幣24,063,000元（2025年上半年：港幣14,087,000元）。2026年上半年，本集團沒有與澳門國際銀行敘做此類業務過程中產生的收入及支出（2025年上半年：無）。

Notes to the Interim Financial Information (continued)

35. Significant related party transactions

General information of the parent companies:

The Group is indirectly controlled by Xiamen International Bank Co., Ltd., which is a Chinese commercial bank established in the People's Republic of China (the "PRC").

(a) Transactions with the parent companies and the other companies controlled by the parent companies

The Group's immediate holding company is Chiyu International Financial Holdings Limited ("Chiyu International Holdings"), which is a wholly-owned subsidiary of Xiamen International Investment Limited, which is in turn wholly owned by Xiamen International Bank Co., Ltd.

The majority of transactions with Xiamen International Bank Co., Ltd. and its subsidiary, Luso International Banking Limited, arise from money market activities. As at 30 June 2026, the related aggregate amount due from and to Xiamen International Bank Co., Ltd. of the Group were HK\$229,202,000 (31 December 2025: HK\$55,912,000) and HK\$2,525,575,000 (31 December 2025: HK\$2,080,419,000) respectively. As at 30 June 2026, the related aggregate amount due from and to Luso International Banking Limited of the Group were HK\$11,000 (31 December 2025: HK\$11,000) and HK\$26,035,000 (31 December 2025: HK\$44,297,000) respectively. The aggregate amount of income of the Group arising from these transactions with Xiamen International Bank Co., Ltd. for the first half 2026 was HK\$485,000 (first half of 2025: less than HK\$1,000). The aggregate amount of expenses of the Group arising from these transactions with Xiamen International Bank Co., Ltd. for the first half 2026 was HK\$24,063,000 (first half of 2025: HK\$14,087,000). There were no income and expenses of the Group arising from these transactions with Luso International Banking Limited of the Group for the first half 2026 (first half of 2025: Nil).



中期財務信息附註
(續)

Notes to the Interim Financial Information
(continued)

35. 主要之有關連人士交易 (續)

35. Significant related party transactions (continued)

(a) 與母公司及母公司控制之其他公司進行的交易 (續)

大部分與母公司控制之其他公司的交易來自客戶存款。於 2026 年 6 月 30 日，本集團相關款項總額為港幣 74,294,000 元(2025 年 12 月 31 日：港幣 234,574,000 元)。2026 年上半年與母公司控制之其他公司敍做此業務過程中產生的支出總額為港幣 1,516,000 元(2025 年上半年：港幣 2,764,000 元)。

部份與母公司控制之其他公司的交易來自租賃服務。2026 年上半年與母公司控制之其他公司敍做此業務過程中產生的收入總額為港幣 928,000 元(2025 年上半年：港幣 1,026,000 元)。

截至 2026 年 6 月 30 日止，本集團沒有持有由澳門國際銀行發行的債務證券(2025 年 12 月 31 日：無)，持有港幣 58,898,000 元(2025 年 12 月 31 日：港幣 89,267,000 元)由廈門國際銀行發行的債務證券。2026 年上半年，沒有因敍做此類業務而從澳門國際銀行賺取利息收入(2025 年上半年：無)，因敍做此類業務而從廈門國際銀行賺取港幣 1,350,000 元利息收入(2025 年上半年：無)。

部份與母公司及其控制之其他公司的交易來自外包服務。2026 年上半年，沒有與母公司及其控制之其他公司敍做此業務過程中產生的收入(2025 年上半年：無)，與母公司及其控制之其他公司敍做此業務過程中產生的支出總額為港幣 42,516,000 元(2025 年上半年：港幣 25,764,000 元)。

(a) Transactions with the parent companies and the other companies controlled by the parent companies (continued)

The majority of transactions with other companies controlled by the parent companies arise from deposits from customers. As at 30 June 2026, the related aggregate amount of the Group was HK\$74,294,000 (31 December 2025: HK\$234,574,000). The aggregate amount of expenses of the Group arising from these transactions for the first half 2026 was HK\$1,516,000 (first half of 2025: HK\$2,764,000).

There are transactions with other companies controlled by the parent companies that arise from rental service. The aggregate amount of income of the Group arising from these transactions for the first half 2026 was HK\$928,000 (first half of 2025: HK\$1,026,000).

As at 30 June 2026, there were no debt securities issued by Luso International Banking Limited invested by the Group (31 December 2025: Nil). The related aggregate amount of the Group invested in debt securities issued by Xiamen International Bank were HK\$58,898,000 (31 December 2025: HK\$89,267,000). There were no interest income arising from these transactions during first half 2026 gained from Luso International Banking Limited (first half of 2025: Nil). The interest income arising from these transactions during the first half 2026 gained from Xiamen International Bank were HK\$1,350,000 (first half of 2025: Nil).

There are transactions with parent companies and the other companies controlled by the parent companies that arise from outsourcing service. There were no income arising from these transactions during the first half 2026 (first half of 2025: Nil). The aggregate amount of expenses of the Group arising from these transactions during first half 2026 was HK\$42,516,000 (first half of 2025: HK\$25,764,000).



中期財務信息附註
(續)

Notes to the Interim Financial Information (continued)

35. 主要之有關連人士交易
(續)

35. Significant related party transactions (continued)

(b) 主要高層人員

(b) Key management personnel

主要高層人員是指某些能直接或間接擁有權力及責任來計劃、指導及掌管集團業務之人士，包括董事、高級管理層及主要人員。本集團在正常業務中會接受主要高層人員存款及向其提供貸款及信貸融資。於期內及往期，本集團並沒有與本銀行及其控股公司之主要高層人員或其有關連人士進行重大交易。

Key management personnel are those persons having authority and responsibility for planning, directing and controlling the activities of the Group, directly or indirectly, including directors, senior management and key personnel. The Group accepts deposits from and grants loans and credit facilities to key management personnel in the ordinary course of business. During both the current and prior periods, no material transaction was conducted with key management personnel of the Bank and its holding companies, as well as parties related to them.

主要高層人員之薪酬如下：

The compensation of key management personnel is detailed as follows:

	半年結算至 2026 年 6 月 30 日 Half-year ended 30 June 2026 港幣千元 HK\$'000	半年結算至 2025 年 6 月 30 日 Half-year ended 30 June 2025 港幣千元 HK\$'000
薪酬、其他短期員工 福利及退休福利	Salaries, other short-term employee benefits and post-employment benefits	
	37,878	37,255



中期財務信息附註 (續)

Notes to the Interim Financial Information (continued)

36. 符合香港會計準則第 34 號

截至 2026 年上半年止的未經審計中期財務信息符合香港會計師公會所頒佈之香港會計準則第 34 號「中期財務報告」之要求。中期財務報告於 2026 年 9 月 28 日核准發佈。

36. Compliance with HKAS 34

The unaudited interim financial information for the first half of 2026 complies with HKAS 34 "Interim Financial Reporting" issued by the HKICPA. The interim financial report was authorised for issue on 28 September 2026.

37. 法定賬目

37. Statutory accounts

被納入本中期業績報告作為比較信息的截至 2025 年 12 月 31 日止年度有關的財務信息，雖然來源於本銀行的法定年度綜合財務報表，但不構成本銀行的法定年度綜合財務報表。按照香港《公司條例》第 436 條要求需就這些法定財務報表披露更多有關的信息如下：

本銀行已按照香港《公司條例》第 662(3)條及附表 6 第 3 部的要求送呈截至 2025 年 12 月 31 日止年度的財務報表予公司註冊處。

本銀行的核數師已就該財務報表發出核數師報告。該核數師報告為無保留意見的核數師報告；其中不包含核數師在不發出保留意見的情況下以強調的方式提請使用者注意的任何事項；亦不包含根據香港《公司條例》第 406(2)、407(2)或(3)條作出的聲明。

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

The Bank has delivered the financial statements for the year ended 31 December 2025 to the Registrar of Companies as required by section 662(3) of, and Part 3 of Schedule 6 to, the Hong Kong Companies Ordinance.

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



中期財務信息附註 (續)

Notes to the Interim Financial Information (continued)

38. 期後事項

於2026年6月30日，本集團某一貸款融資的借款人未能按相關融資協議約定償還款項，主要由於借款人與本行就有關融資安排及還款義務存在合約爭議。根據本集團的信貸風險管理政策及有關貸款於報告期末的逾期情況，本集團已將有關貸款分類為第二階段，並已計提適當的預期信貸虧損撥備。

報告期後，本集團持續與有關借款人就上述合約爭議及相關還款安排進行磋商。截至本中期財務報表獲授權刊發日，有關磋商仍在進行，雙方尚未達成最終協議。本集團認為，該等期後進展並未提供有關報告期末已存在狀況的進一步證據，因此構成一項非調整期後事項。本集團目前無法可靠估計有關合約爭議及磋商最終結果可能產生的額外財務影響，並將繼續密切監察事態發展及評估其對本集團的潛在影響。

38. Subsequent Event

As at 30 June 2026, a borrower under one of the Group's loan facilities had failed to make repayments in accordance with the relevant financing agreements, primarily due to contractual disputes between the borrower and the Bank concerning the relevant financing arrangements and repayment obligations. In accordance with the Group's credit risk management policies and having regard to the overdue status of the relevant loan as at the reporting date, the Group classified the relevant loan as Stage 2 and recognised appropriate expected credit loss allowances.

Subsequent to the reporting date, the Group has continued to engage with the relevant borrower in relation to the aforesaid contractual disputes and the related repayment arrangements. As at the date of authorisation for issue of these interim financial statements, the discussions remained ongoing and no final agreement had been reached. The Group considers that these subsequent developments do not provide further evidence of conditions that existed at the end of the reporting period and therefore constitute a non-adjusting event after the reporting period. The Group is currently unable to reliably estimate any additional financial impact that may arise from the ultimate outcome of the contractual disputes and the related negotiations, and will continue to closely monitor developments and assess their potential impact on the Group.



中期財務信息審閱報告

Deloitte.

致集友銀行有限公司董事會

引言

本行審閱了列載於第 2 頁至第 86 頁的集友銀行有限公司（以下簡稱「貴銀行」）及其附屬公司（以下統稱「貴集團」）的中期財務信息，中期財務信息包括於二零二六年六月三十日的簡明綜合財務狀況表，截至該日止六個月期間有關的簡明綜合收益表、簡明綜合全面收益表、簡明綜合權益變動表和簡明綜合現金流量表以及簡明綜合財務報表的附注。貴銀行董事須負責根據香港會計師公會頒布《香港會計準則第 34 號—中期財務報告》編報這些中期財務信息。本行的責任是在實施審閱工作的基礎上對這些中期財務信息出具審閱報告，並且本行的報告是根據與貴集團商定的約定條款僅為貴集團的董事會（作為一個團體）而出具的，不應被用於其他任何目的。本行不會就本行的審閱報告的任何內容對任何其他人士承擔或接受任何責任。

審閱範圍

本行的審閱是按照香港會計師公會發佈的《香港審閱業務準則第 2410 號—主體的獨立審計師執行的中期財務信息審閱》進行的。中期財務信息審閱工作包括詢問（主要詢問負責財務和會計事項的人員）以及採用分析性覆核和其他審閱程序。與按照《香港審計準則》進行的審計工作相比，審閱的範圍相對較小，因此本行不能保證本行能識別在審計中可能識別出的所有重大事項，因而本行不會發表審計意見。

結論

根據本行的審閱工作，本行並沒有注意到任何事項使本行相信上述中期財務信息未能在所有重大方面按照《香港會計準則第 34 號》編制。

德勤·關黃陳方會計師行

香港
2026 年 9 月 28 日

Report on Review of Interim Financial Information

To the Board of Directors of Chiyu Banking Corporation Limited

Introduction

We have reviewed the interim financial information of Chiyu Banking Corporation Limited (the "Bank") and its subsidiaries (collectively referred to as the "Group") set out on pages 2 to 86, which comprise the condensed consolidated statement of financial position as of 30 June 2026 and the related condensed consolidated income statement, condensed consolidated statement of comprehensive income, condensed consolidated statement of changes in equity and condensed consolidated cash flow statement for the six-month period then ended, and notes to the interim financial information. The directors of the Bank are responsible for the preparation and presentation of the interim financial information in accordance with Hong Kong Accounting Standard 34 "Interim Financial Reporting" ("HKAS 34") as issued by the Hong Kong Institute of Certified Public Accountants (the "HKICPA"). Our responsibility is to express a conclusion on the interim financial information based on our review, and to report our conclusion solely to you, as a body, in accordance with our agreed terms of engagement, and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report.

Scope of review

We conducted our review in accordance with Hong Kong Standard on Review Engagements 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" ("HKSRE 2410") as issued by the HKICPA. A review of the interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Hong Kong Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the interim financial information is not prepared, in all material respects, in accordance with HKAS 34.

Deloitte Touche Tohmatsu
Certified Public Accountants
Hong Kong
28 September 2026



其他資料

1. 本銀行之附屬公司

於 2026 年 6 月 30 日及 2025 年 12 月 31 日本銀行直接及間接附屬公司的具體情況列示如下：

Additional Information

1. Subsidiaries of the Bank

The particulars of direct and indirect subsidiaries of the Bank as at 30 June 2026 and 31 December 2025 are as follows:

名稱 Name	註冊／營業 地點及日期 Place and date of incorporation / operation	已發行並繳足股本／ 註冊資本 Issued share capital / Registered capital	持有權益 Interest held		主要業務 Principal activities
			2026	2025	
集友銀行（代理人）有限公司 Chiyu Banking Corporation (Nominees) Limited	香港 1981 年 11 月 3 日 Hong Kong 3 November 1981	普通股份 100,000 港元 Ordinary shares HK\$100,000	100%	100%	代理服務及投資控股 Nominee service and investment holding
誠信置業有限公司 Seng Sun Development Company, Limited	香港 1961 年 12 月 11 日 Hong Kong 11 December 1961	普通股份 2,800,000 港元 Ordinary shares HK\$2,800,000	100%	100%	投資控股及物業租賃 Investment holding and leasing of properties
欣澤有限公司 Grace Charter Limited	香港 2001 年 5 月 4 日 Hong Kong 4 May 2001	普通股份 2 港元 Ordinary shares HK\$2	100%*	100%*	投資控股 Investment holding
集友國際資本有限公司 Chiyu International Capital Limited	香港 2017 年 3 月 13 日 Hong Kong 13 March 2017	普通股份 10,000,000 港元 Ordinary shares HK\$10,000,000	100%	100%	提供企業融資顧問服務 Corporate finance advisory
集友資產管理有限公司 Chiyu Asset Management Limited	香港 2017 年 3 月 13 日 Hong Kong 13 March 2017	普通股份 356,800,000 港元 Ordinary shares HK\$356,800,000	100%	100%	資產管理業務 Asset management
Sun King Limited	香港 2018 年 3 月 29 日 Hong Kong 29 March 2018	普通股份 1 港元 Ordinary shares HK\$1	100%*	100%*	持有物業 Property holding
集友基金獨立投資組合公司 Chiyu Fund Segregated Portfolio Company	開曼群島 2019 年 1 月 22 日 Cayman Islands 22 January 2019	管理股份 100 美元 Management shares USD100	100%*	100%*	基金工具公司 Fund vehicle
集友私募股權投資基金管理 （深圳）有限公司	深圳 2020 年 4 月 17 日 Shenzhen 17 April 2020	註冊資本 2,000,000 美元 Registered capital USD2,000,000	100%*	100%*	私募股權投資基金管理 業務 Private Equity Investment Fund Management
海森堡企業有限公司 Heisenberg Enterprise Limited	香港 2023 年 12 月 14 日 Hong Kong 14 December 2023	普通股份 1 港元 Ordinary shares HK\$1	100%*	100%*	投資控股 Investment holding
錦欣叁號(深圳)會展服務有 限公司	深圳 2024 年 1 月 18 日 Shenzhen 18 January 2024	註冊資本 695,455.55 人民幣 Registered capital RMB695,455.55	100%*	100%*	會議及展覽服務；企業 管理；企業管理諮詢 Provision of conference and exhibition services, business management and business management consultancy

* 本銀行間接持有股份

* Shares held indirectly by the Bank



其他資料（續）

Additional Information (continued)

2. 符合《銀行業（披露）規則》 2. Compliance with the Banking (Disclosure) Rules

本未經審計之中期業績報告符合《銀行業條例》項下《銀行業（披露）規則》之有關要求。

This unaudited Interim Report complies with the applicable requirements set out in the Banking (Disclosure) Rules under the Banking Ordinance.

3. 流動性覆蓋比率及流動性維持比率 3. Liquidity coverage ratio and liquidity maintenance ratio

		2026	2025
流動性覆蓋比率的平均值	Average value of liquidity coverage ratio		
- 第一季度	- First quarter	168.59%	231.61%
- 第二季度	- Second quarter	N/A	232.03%
流動性維持比率的平均值	Average value of liquidity maintenance ratio		
- 第一季度	- First quarter	N/A	N/A
- 第二季度	- Second quarter	80.45%	N/A

本集團在過往年度按要求計算流動性覆蓋比率。由 2026 年 4 月起，本集團按要求計算流動性維持比率。

In prior years, the Group was required to calculate liquidity coverage ratio. Since April 2026, the Group is required to calculate liquidity maintenance ratio.

流動性覆蓋比率的平均值是基於該季度的每個工作日終結時的流動性覆蓋比率的算術平均數及有關流動性狀況之金管局報表列明的計算方法及指示計算。

The average value of liquidity coverage ratio is calculated based on the arithmetic mean of the liquidity coverage ratio as at the end of each working day in the quarter and the calculation methodology and instructions set out in the HKMA return of liquidity position.

流動性維持比率的平均值是基於當季內 3 個公曆月的平均流動性維持比率的算術平均數及有關流動性狀況之金管局報表列明的計算方法及指示計算。

The average value of liquidity maintenance ratio is calculated based on the arithmetic mean of the average liquidity maintenance ratios of the 3 calendar months within the quarter and the calculation methodology and instructions set out in the HKMA return of liquidity position.

有關流動性覆蓋比率披露的補充資料可於本銀行網頁 www.chiyubank.com 中「監管披露」一節瀏覽。

The additional information of liquidity coverage ratio disclosures is available under section "Regulatory Disclosures" on the Bank's website at www.chiyubank.com.



其他資料（續）

Additional Information (continued)

4. 穩定資金淨額比率及核心資金比率 4. Net stable funding ratio and core funding ratio

		2026	2025
穩定資金淨額比率的 季度終結值	Quarter-end value of net stable funding ratio		
- 第一季度	- First quarter	130.14%	136.19%
- 第二季度	- Second quarter	N/A	130.41%
核心資金比率的平均值	Average value of core funding ratio		
- 第一季度	- First quarter	N/A	N/A
- 第二季度	- Second quarter	217.84%	N/A

本集團在過往年度按要求的計算穩定資金淨額比率。由2026年4月起，本集團按要求的計算核心資金比率。

In prior years, the Group was required to calculate net stable funding ratio. Since April 2026, the Group is required to calculate core funding ratio.

穩定資金淨額比率的季度終結值是基於有關穩定資金狀況之金管局報表列明的計算方法及指示計算。

The quarter-end value of net stable funding ratio is calculated based on the calculation methodology and instructions set out in the HKMA return of stable funding position.

核心資金比率的平均值是基於當季內3個公曆月的平均核心資金比率的算術平均數有關穩定資金狀況之金管局報表列明的計算方法及指示計算。

The average value of core funding ratio is calculated based on arithmetic mean of the average core funding ratios of the 3 calendar months within the quarter and the calculation methodology and instructions set out in the HKMA return of stable funding position.

有關穩定資金淨額比率披露的補充資料可於本銀行網頁 www.chiyubank.com 中「監管披露」一節瀏覽。

The additional information of net stable funding ratio disclosures is available under section "Regulatory Disclosures" on the Bank's website at www.chiyubank.com.



其他資料（續）

Additional Information (continued)

5. 資本管理

5. Capital management

5.1 監管合併基礎

5.1 Basis of regulatory combination

監管規定綜合基礎乃根據《銀行業（資本）規則》及按金管局就監管規定要求由本銀行之本地辦事處、海外分行及指定附屬公司組成。

The consolidated basis for regulatory purposes comprises the positions of the Bank's local offices, overseas branches and designated subsidiaries specified by the HKMA for its regulatory purposes and in accordance with the Banking (Capital) Rules.

包括在會計準則綜合範圍，而不包括在監管規定合併範圍內的附屬公司之詳情如下：

The particulars of subsidiaries which are included within the accounting scope of consolidation but not included within the regulatory scope of combination are as follows:

名稱	Name	於 2026 年 6 月 30 日 At 30 June 2026		於 2025 年 12 月 31 日 At 31 December 2025	
		資產總額	資本總額	資產總額	資本總額
		Total assets	Total equity	Total assets	Total equity
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
集友國際資本有限公司	Chiyu International Capital Limited	67,852	56,992	69,804	62,171
集友資產管理有限公司	Chiyu Asset Management Limited	236,985	220,474	240,604	228,769
集友基金獨立投資組合公司	Chiyu Fund Segregated Portfolio Company	1	1	1	1
集友私募股權投資基金管理（深圳）有限公司	-	40,178	39,528	38,966	38,208
海森堡企業有限公司	Heisenberg Enterprise Limited	3,157	(174)	3,072	(32)
錦欣叁號(深圳)會展服務有限公司	-	125,244	(68,646)	136,658	(50,390)

以上附屬公司的主要業務載於「其他資料 — 本銀行之附屬公司」。

The principal activities of the above subsidiaries are set out in "Additional Information – Subsidiaries of the Bank".

於 2026 年 6 月 30 日，亦無任何附屬公司同時包括在會計準則和監管規定合併範圍而使用不同綜合方法（2025 年 12 月 31 日：無）。

There were also no subsidiaries which are included within both the accounting scope of consolidation and the regulatory scope of combination where the methods of consolidation differ as at 30 June 2026 (31 December 2025: Nil).



其他資料（續）

Additional Information (continued)

5. 資本管理（續）

5. Capital management (continued)

5.2 資本比率

5.2 Capital ratios

資本比率分析如下：

The capital ratios are analysed as follows:

		於 2026 年 6 月 30 日 At 30 June 2026	於 2025 年 12 月 31 日 At 31 December 2025
普通股權一級資本比率	CET1 capital ratio	13.71%	15.37%
一級資本比率	Tier 1 capital ratio	15.06%	16.88%
總資本比率	Total capital ratio	17.41%	19.42%

5.3 槓桿比率

5.3 Leverage ratio

槓桿比率分析如下：

The leverage ratio is analysed as follows:

		於 2026 年 6 月 30 日 At 30 June 2026	於 2025 年 12 月 31 日 At 31 December 2025
		港幣千元 HK\$'000	港幣千元 HK\$'000
一級資本	Tier 1 capital	17,339,520	17,481,899
槓桿比率風險承擔	Leverage ratio exposure	197,786,298	190,455,811
槓桿比率	Leverage ratio	8.77%	9.18%

有關資本披露及槓桿比率披露的補充資料可於本銀行網頁 www.chiyubank.com 中「監管披露」一節瀏覽。

The additional information of capital disclosures and leverage ratio disclosures are available under section "Regulatory Disclosures" on the Bank's website at www.chiyubank.com.



其他資料（續）

Additional Information (continued)

6. 國際債權

6. International claims

以下分析乃參照有關國際銀行業統計之金管局報表的填報指示而編製。國際債權按照交易對手所在地計入風險轉移後以交易對手之最終風險承擔的地區分佈，其總和包括所有貨幣之跨國債權及本地之外幣債權。若債權之擔保人所在地與交易對手所在地不同，則風險將轉移至擔保人之所在地。若債權屬銀行之海外分行，其風險將會轉移至該銀行之總行所在地。

The below analysis is prepared with reference to the completion instructions for the HKMA return of international banking statistics. International claims are exposures to counterparties on which the ultimate risk lies based on the locations of the counterparties after taking into account the transfer of risk, and represent the sum of cross-border claims in all currencies and local claims in foreign currencies. For a claim guaranteed by a party situated in a country different from the counterparty, the risk will be transferred to the country of the guarantor. For a claim on an overseas branch of a bank whose head office is located in another country, the risk will be transferred to the country where its head office is located.

本集團的個別國家或區域其已計及風險轉移後佔國際債權總額 10%或以上之債權如下：

Claims on individual countries or areas, after risk transfer, amounting to 10% or more of the aggregate international claims of the Group are shown as follows:

		於 2026 年 6 月 30 日 At 30 June 2026				
		非銀行私人機構 Non-bank private sector				總計 Total
		銀行 Banks	官方機構 Official sector	非銀行 金融機構 Non-bank financial institutions	非金融 私人機構 Non-financial private sector	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
中國內地	Mainland China	10,227,000	1,234,000	2,311,000	5,778,000	19,550,000
香港	Hong Kong	985,000	37,000	7,254,000	11,957,000	20,233,000
美國	United States	4,407,000	5,551,000	458,000	972,000	11,388,000
		於 2025 年 12 月 31 日 At 31 December 2025				
		非銀行私人機構 Non-bank private sector				總計 Total
		銀行 Banks	官方機構 Official sector	非銀行 金融機構 Non-bank financial institutions	非金融 私人機構 Non-financial private sector	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
中國內地	Mainland China	11,384,000	1,596,000	1,503,000	3,368,000	17,851,000
香港	Hong Kong	5,618,000	270,000	5,408,000	11,288,000	22,584,000



其他資料（續）

Additional Information (continued)

7. 非銀行的內地風險承擔 7. Non-bank Mainland exposures

對非銀行交易對手的內地相關風險承擔之分析乃參照有關內地業務之金管局報表的填報指示所列之機構類別及直接風險類別分類。此報表僅計及本銀行之內地風險承擔。

The analysis of non-bank Mainland exposures is based on the categories of non-bank counterparties and the types of direct exposures with reference to the completion instructions for the HKMA return of Mainland activities, which includes the Mainland exposures extended by the Bank only.

		於 2026 年 6 月 30 日 At 30 June 2026			
	金管局報表 項目 Items in the HKMA return	資產負債 表內的 風險承擔 On-balance sheet exposure 港幣千元 HK\$'000	資產負債 表外的 風險承擔 Off-balance sheet exposure 港幣千元 HK\$'000	總風險承擔 Total exposure 港幣千元 HK\$'000	
中央政府、中央政府持有的機 構、其附屬公司及合資企業	Central government, central government-owned entities and their subsidiaries and joint ventures	1	5,598,413	-	5,598,413
地方政府、地方政府持有的機 構、其附屬公司及合資企業	Local governments, local government- owned entities and their subsidiaries and joint ventures	2	19,311,086	531	19,311,617
中國籍境內居民或其他在境 內註冊的機構、其附屬公司 及合資企業	PRC nationals residing in Mainland or other entities incorporated in Mainland and their subsidiaries and joint ventures	3	18,085,024	16,376	18,101,400
不包括在上述第一項中央政 府內的其他機構	Other entities of central government not reported in item 1 above	4	372,118	156,000	528,118
不包括在上述第二項地方政 府內的其他機構	Other entities of local governments not reported in item 2 above	5	611,457	-	611,457
中國籍境外居民或在境外註 冊的機構，其用於境內的信 貸	PRC nationals residing outside Mainland or entities incorporated outside Mainland where the credit is granted for use in Mainland	6	7,610,386	-	7,610,386
其他交易對手而其風險承擔 被視為非銀行的內地風險 承擔	Other counterparties where the exposures are considered to be non-bank Mainland exposures	7	2,785,116	2,098	2,787,214
總計	Total	8	54,373,600	175,005	54,548,605
扣減準備金後的資產總額	Total assets after provision	9	194,595,020		
資產負債表內的風險承擔佔 資產總額百分比	On-balance sheet exposures as percentage of total assets	10	27.94%		



其他資料（續）

Additional Information (continued)

7. 非銀行的內地風險承擔 7. Non-bank Mainland exposures (continued)
（續）

		於 2025 年 12 月 31 日 At 31 December 2025			
	金管局報表 項目 Items in the HKMA return	資產負債 表內的 風險承擔 On-balance sheet exposure 港幣千元 HK\$'000	資產負債 表外的 風險承擔 Off-balance sheet exposure 港幣千元 HK\$'000	總風險承擔 Total exposure 港幣千元 HK\$'000	
中央政府、中央政府持有的機 構、其附屬公司及合資企業	Central government, central government-owned entities and their subsidiaries and joint ventures	1	7,284,578	-	7,284,578
地方政府、地方政府持有的機 構、其附屬公司及合資企業	Local governments, local government- owned entities and their subsidiaries and joint ventures	2	19,124,014	531	19,124,545
中國籍境內居民或其他在境 內註冊的機構、其附屬公司 及合資企業	PRC nationals residing in Mainland or other entities incorporated in Mainland and their subsidiaries and joint ventures	3	15,010,908	99,298	15,110,206
不包括在上述第一項中央政 府內的其他機構	Other entities of central government not reported in item 1 above	4	670,477	156,000	826,477
不包括在上述第二項地方政 府內的其他機構	Other entities of local governments not reported in item 2 above	5	1,102,723	-	1,102,723
中國籍境外居民或在境外註 冊的機構、其用於境內的信 貸	PRC nationals residing outside Mainland or entities incorporated outside Mainland where the credit is granted for use in Mainland	6	6,881,282	-	6,881,282
其他交易對手而其風險承擔 被視為非銀行的內地風險 承擔	Other counterparties where the exposures are considered to be non-bank Mainland exposures	7	4,360,127	722	4,360,849
總計	Total	8	54,434,109	256,551	54,690,660
扣減準備金後的資產總額	Total assets after provision	9	188,047,873		
資產負債表內的風險承擔佔 資產總額百分比	On-balance sheet exposures as percentage of total assets	10	28.95%		



其他資料（續）

Additional Information (continued)

8. 信貸風險

8. Credit Risk

8.1 逾期超過 3 個月之貸款

8.1 Advances overdue for more than three months

有明確到期日之貸款，若其本金或利息已逾期及仍未償還，則列作逾期貸款。須定期分期償還之貸款，若其中一次分期還款已逾期及仍未償還，則列作逾期處理。須即期償還之貸款若已向借款人送達還款通知，但借款人未按指示還款，或貸款一直超出借款人獲通知之批准貸款限額，亦列作逾期處理。

Advances with a specific repayment date are classified as overdue when the principal or interest is past due and remains unpaid. Advances repayable by regular instalments are classified as overdue when an instalment payment is past due and remains unpaid. Advances repayable on demand are classified as overdue either when a demand for repayment has been served on the borrower but repayment has not been made in accordance with the instruction or when the advances have remained continuously exceeded the approved limit that was advised to the borrower.

逾期超過 3 個月之貸款總額分析如下：

The gross amount of advances overdue for more than three months is analysed as follows:

於 2026 年 6 月 30 日 At 30 June 2026		於 2025 年 12 月 31 日 At 31 December 2025	
金額	佔客戶貸款總額 百分比 % of gross advances to customers	金額	佔客戶貸款總額 百分比 % of gross advances to customers
Amount 港幣千元 HK\$'000		Amount 港幣千元 HK\$'000	
客戶貸款總額，已逾期：	Gross advances to customers which have been overdue for:		
- 超過 3 個月但不超過 6 個月	- six months or less but over three months	10,355	0.02%
- 超過 6 個月但不超過 1 年	- one year or less but over six months	498,991	0.62%
- 超過 1 年	- over one year	1,162,390	1.45%
逾期超過 3 個月之貸款	Advances overdue for over three months	1,671,736	2.09%
就上述之貸款作個別評估 之減值準備	Specific provisions made in respect of such advances	268,265	
	437,568		



其他資料（續）

Additional Information (continued)

8. 信貸風險（續）

8. Credit Risk (continued)

8.1 逾期超過 3 個月之貸款 （續）

8.1 Advances overdue for more than three months (continued)

	於 2026 年 6 月 30 日 At 30 June 2026 港幣千元 HK\$'000	於 2025 年 12 月 31 日 At 31 December 2025 港幣千元 HK\$'000
就上述有抵押品覆蓋之客戶貸款之抵押品市值	4,641,242	3,136,109
上述有抵押品覆蓋之客戶貸款	2,175,103	1,525,272
上述沒有抵押品覆蓋之客戶貸款	93,784	146,464

逾期貸款或減值貸款的抵押品主要包括公司授信戶項下的商用資產如商業及住宅樓宇、個人授信戶項下的住宅按揭物業。

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

於 2026 年 6 月 30 日，沒有逾期超過 3 個月之貿易票據（2025 年 12 月 31 日：無）。

As at 30 June 2026, there were no trade bills overdue for more than three months (31 December 2025: Nil).

8.2 經重組貸款

8.2 Rescheduled advances

	於 2026 年 6 月 30 日 At 30 June 2026		於 2025 年 12 月 31 日 At 31 December 2025	
	金額	佔客戶貸款總額 百分比 % of gross advances to customers	金額	佔客戶貸款總額 百分比 % of gross advances to customers
	Amount		Amount	
	港幣千元 HK\$'000		港幣千元 HK\$'000	
經重組客戶貸款淨額（已扣減包含於「逾期超過 3 個月之貸款」部分）	478,893	0.56%	529,443	0.66%

經重組貸款乃指借款人因為財政困難或無能力如期還款而經雙方同意達成重整還款計劃之貸款。修訂還款計劃後之經重組貸款如仍逾期超過 3 個月，則包括在「逾期超過 3 個月之貸款」內。

Rescheduled advances are those advances that have been restructured or renegotiated because of deterioration in the financial position of the borrower or of the inability of the borrower to meet the original repayment schedule. Rescheduled advances, which have been overdue for more than three months under the revised repayment terms, are included in "Advances overdue for more than three months".



其他資料（續）

Additional Information (continued)

8. 信貸風險（續）

8. Credit Risk (continued)

8.3 收回資產

本集團於 2026 年 6 月 30 日沒有持有收回資產（2025 年 12 月 31 日：無）。收回資產指本集團通過對抵押取得處置或控制權的物業（如通過法律程序或業主自願交出抵押資產方式取得）。

8.3 Repossessed assets

There were no repossessed assets held by the Group as at 30 June 2026 (31 December 2025: Nil). The repossessed assets comprise properties in respect of which the Group has acquired access or control (e.g. through court proceedings or voluntary actions by the proprietors concerned).

9. 外匯風險

9. Currency Risk

下表列出本集團因自營交易及非自營交易而產生之主要外幣風險額，並參照有關持有外匯情況之金管局報表的填報指示而編製。

The following is a summary of the Group's major foreign currency exposures arising from trading and non-trading and is prepared with reference to the completion instructions for the HKMA return of foreign currency position.

		於 2026 年 6 月 30 日							
		At 30 June 2026							
		港幣千元等值							
		Equivalent in thousand of HK\$							
		美元	瑞士法朗	歐元	澳元	英鎊	人民幣	其他外幣	外幣總額
		US Dollars	Swiss Franc	European Dollars	Australian Dollars	Pound Sterling	Renminbi	Other foreign currencies	Total foreign currencies
現貨資產	Spot assets	48,075,382	14,690	3,222,705	3,343,182	1,226,956	50,807,362	808,068	107,498,345
現貨負債	Spot liabilities	(54,957,887)	(8,062)	(723,313)	(920,547)	(172,225)	(36,844,223)	(606,934)	(94,233,191)
遠期買入	Forward purchases	8,683,591	15,809	26,504	32,259	36,319	131,898	90,479	9,016,859
遠期賣出	Forward sales	(306,001)	(30,695)	(2,479,669)	(2,218,211)	(1,005,335)	(13,067,443)	(292,015)	(19,399,369)
長／（短）盤淨額	Net long / (short) position	1,495,085	(8,258)	46,227	236,683	85,715	1,027,594	(402)	2,882,644

		於 2025 年 12 月 31 日 At 31 December 2025							
		港幣千元等值 Equivalent in thousand of HK\$							
		美元	瑞士法朗	歐元	澳元	英鎊	人民幣	其他外幣	外幣總額
		US Dollars	Swiss Franc	Euro Dollars	Australian Dollars	Pound Sterling	Renminbi	Other foreign currencies	Total foreign currencies
現貨資產	Spot assets	36,907,766	16,413	5,168,311	4,923,305	1,405,240	54,479,476	723,382	103,623,893
現貨負債	Spot liabilities	(50,007,547)	(7,997)	(932,075)	(915,108)	(183,204)	(40,625,057)	(690,922)	(93,361,910)
遠期買入	Forward purchases	14,585,622	11,455	388,882	35,279	33,209	64,715	74,360	15,193,522
遠期賣出	Forward sales	(327,473)	(22,218)	(4,568,641)	(3,808,363)	(1,166,507)	(12,908,025)	(98,986)	(22,900,213)
長／（短）盤淨額	Net long / (short) position	1,158,368	(2,347)	56,477	235,113	88,738	1,011,109	7,834	2,555,292



其他資料（續）

Additional Information (continued)

10. 管理層討論及分析

10. Management's Discussion and Analysis

財務表現

2026 年上半年，本集團錄得股東應佔溢利為港幣 407,912,000 元，較去年同期增加 15.57%。平均股東權益回報率及平均總資產回報率分別為 4.06% 及 0.44%。

期內淨利息收入為港幣 1,068,955,000 元，較 2025 年上半年增加 4.60%，而淨利息收益率为 1.21%，與去年同期持平。淨服務費及佣金收入為港幣 394,008,000 元，較去年上半年增加 14.09%。經營支出為港幣 694,926,000 元，同比減少 17.59%，而成本對收入比率較去年同期下跌 4.27 個百分點至 43.69%。

期內錄得減值準備淨撥備為港幣 427,987,000 元，比去年同期減少港幣 29,363,000 元。特定分類貸款比率較 2025 年底上升 0.43 個百分點至 3.19%。

截至 2026 年 6 月 30 日止，本集團綜合總資產為港幣 194,141,280,000 元，較 2025 年底增加 3.41%。客戶貸款為港幣 86,254,003,000 元，較去年底上升 7.59%。客戶存款為港幣 150,826,803,000 元，較去年底上升 2.52%。

Financial Review

For the first half of 2026, the Group recorded a profit attributable to shareholders of HK\$407,912,000, increased by 15.57% from same period last year. The return on average shareholders' equity and the return on average total assets were 4.06% and 0.44% respectively.

Compared with the first half of 2025, net interest income was HK\$1,068,955,000, increased by 4.60% and the net interest margin remained unchanged at 1.21%. Net fee and commission income increased by 14.09% to HK\$394,008,000. Operating expenses decreased by 17.59% to HK\$694,926,000, and the cost to income ratio decreased by 4.27 percentage points to 43.69%.

For the first half of 2026, net charge of impairment allowances was HK\$427,987,000, decreased by HK\$29,363,000 compared with the same period last year. The classified loan ratio increased by 0.43 percentage points to 3.19% compared with the end of 2025.

As of 30 June 2026, the total consolidated assets of the Group increased by 3.41% to HK\$194,141,280,000 compared with the end of 2025. Advances to customers increased by 7.59% to HK\$86,254,003,000. Deposits from customers increased by 2.52% to HK\$150,826,803,000.



分行網絡

Branch Network

分行名稱 <u>BRANCH (Br.)</u>	地址 <u>ADDRESS</u>	電話 <u>TELEPHONE</u>
香港島 <u>HONG KONG ISLAND</u>		
中區分行 Central Br.	香港中環德輔道中 78 號 No. 78 Des Voeux Road Central, Central, H.K.	(852) 2187 9730
北角分行 North Point Br.	香港北角英皇道 390-394 號地下 G/F, No. 390-394 King's Road, North Point, H.K.	(852) 2187 9731
灣仔分行 Wanchai Br.	香港灣仔軒尼詩道 323-331 號地下 C 和 D 舖 Shop C & D, G/F, No. 323-331 Hennessy Road, Wanchai, H.K.	(852) 2187 9734
上環分行 Sheung Wan Br.	香港上環皇后大道中 315-319 號地下 3 號舖 Shop 3, G/F, No. 315-319 Queen's Road Central, Sheung Wan, H.K.	(852) 2187 9737
西區分行 Western Br.	香港皇后大道西 518 及 520 號聯華大廈地下 G/F, Luen Wah Mansion, No.518 & 520 Queen's Road West, H.K.	(852) 2187 9739
鯉魚涌分行 Quarry Bay Br.	香港鯉魚涌英皇道 1065 號東達中心地下 C 單位 Unit C, G/F, Eastern Centre, 1065 King's Road, Quarry Bay, H.K.	(852) 2187 9743
香港仔分行 Aberdeen Br.	香港香港仔大道 138-140 號地下 G/F, No. 138-140 Aberdeen Main Road, Aberdeen, H.K.	(852) 2187 9753
九龍 <u>KOWLOON</u>		
紅磡分行 Hung Hom Br.	九龍紅磡機利士南路 23-25 號地下 G/F, No. 23-25 Gillies Avenue South, Hung Hom, Kln.	(852) 2187 9732
觀塘分行 Kwun Tong Br.	九龍觀塘道 398-402 號地下 A 單位 Unit A, G/F, No. 398-402 Kwun Tong Road, Kln.	(852) 2187 9733
深水埗分行 Sham Shui Po Br.	九龍深水埗荔枝角道 235-237 號地下 G/F, No. 235-237 Laichikok Road, Sham Shui Po, Kln.	(852) 2187 9735
新蒲崗分行 San Po Kong Br.	九龍新蒲崗三祝街 10 號地下 A 單位 Unit A, G/F, 10 Sam Chuk Street, San Po Kong, Kln.	(852) 2187 9736
油麻地分行 Yau Ma Tei Br.	九龍油麻地上海街 117-119 號地下 G/F, No. 117-119 Shanghai Street, Yaumatei, Kln.	(852) 2187 9738
青山道分行 Castle Peak Road Br.	九龍深水埗青山道 226-228 號地下 G/F, No. 226-228 Castle Peak Road, Sham Shui Po, Kln.	(852) 2187 9740
九龍灣分行 Kowloon Bay Br.	九龍九龍灣啓業邨啟樂樓地下 10 及 10A 號舖 Shop 10 & 10A, G/F, Kai Lok House, Kai Yip Estate, Kowloon Bay, Kln.	(852) 2187 9741
土瓜灣分行 Tokwawan Br.	九龍土瓜灣道 78-80W 號地下 11-13 號舖 Shop 11-13, G/F, No. 78-80W To Kwa Wan Road, Kln.	(852) 2187 9742
慈雲山分行 Tsz Wan Shan Br.	九龍慈雲山中心 7 樓 703A 號舖 Shop 703A, 7/F, Tsz Wan Shan Shopping Centre, Kln.	(852) 2187 9751



分行網絡 (續)

Branch Network (continued)

分行名稱 BRANCH (Br.)	地址 ADDRESS	電話 TELEPHONE
新界 NEW TERRITORIES		
屯門分行 Tuen Mun Br.	新界屯門安定邨 H.A.N.D.S N 區 1 樓 N-125 號舖 Shop N-125, Level 1, Zone N, H.A.N.D.S, On Ting Estate, Tuen Mun, N.T.	(852) 2187 9744
葵興邨分行 Kwai Hing Estate Br.	新界葵涌葵興邨興逸樓地下 1 號舖 Shop 1, G/F, Hing Yat House, Kwai Hing Estate, Kwai Chung, N.T.	(852) 2187 9745
大埔太和邨分行 Tai Po Tai Wo Estate Br.	新界大埔太和邨安和樓地下 112-114 號舖 Shop 112-114, G/F, On Wo House, Tai Wo Estate, Tai Po, N.T.	(852) 2187 9746
麗城花園分行 Belvedere Garden Br.	新界荃灣麗城薈三期地下 5A 號舖 Shop 5A, G/F, Belvedere Square, Belvedere Garden Phase 3, Tsuen Wan, N.T.	(852) 2187 9747
荃灣分行 Tsuen Wan Br.	新界荃灣沙咀道 131-135 號地下 G/F, No. 131-135 Sha Tsui Road, Tsuen Wan, N.T.	(852) 2187 9748
沙田穗禾苑分行 Shatin Sui Wo Court Br.	新界沙田穗禾苑穗禾商場 1 樓 F7 號舖 Shop F7, 1/F, Commercial Centre, Sui Wo Court, Shatin, N.T.	(852) 2187 9749
馬鞍山分行 Ma On Shan Br.	新界馬鞍山海柏花園馬鞍山廣場 3 樓 313 號舖 Shop 313, Level 3, Ma On Shan Plaza, Bayshore Towers, Ma On Shan, N.T.	(852) 2187 9750
尚德邨分行 Sheung Tak Estate Br.	新界將軍澳尚德邨尚德商場 2 樓 238 號舖 Shop 238, 2/F, Sheung Tak Shopping Centre, Sheung Tak Estate, Tseung Kwan O, N.T.	(852) 2187 9752
中國內地 MAINLAND CHINA		
廈門分行 Xiamen Br.	中國福建省廈門市思明區湖濱南路 90 號 101-103、202 單元、2701 室 2709、2712 單元 Unit 101-103 and 202, Unit 2709 and 2712 of Room 2701, No. 90 Hubin South Road, Siming District, Xiamen, Fujian Province, China	(86-592) 585 6288
廈門集美支行 Xiamen Jimei Sub-Br.	中國福建省廈門市集美區龍亭六裡 1 號 119-121 及 220 單元 Units 119-121&220, No.1 Longting Liuli, Jimei District, Xiamen, Fujian Province, China	(86-592) 585 6258
廈門思明支行 Xiamen Siming Sub-Br.	中國福建省廈門市思明區嘉禾路 182 號 112-123 單元 Unit 112-123, No. 182 Jiahe Road, Siming District, Xiamen, Fujian Province, China	(86-592) 585 6278
福州分行 Fuzhou Br.	中國福建省福州市鼓樓區五四路 118 號三盛國際中心東塔 30 樓、32 樓及 33 樓 30F/32F-33F, East Tower, Sansheng International Center, No. 118 Wusi Road, Gulou District, Fuzhou, Fujian Province, China	(86-591) 2831 5555
福州鼓樓支行 Fuzhou Gulou Sub-Br.	中國福建省福州市鼓樓區五四路 210 號國際大廈一樓 1/F, International Building, No. 210 Wusi Road, Gulou District, Fuzhou, Fujian Province, China	(86-591) 3810 1555
深圳分行 Shenzhen Br.	中國廣東省深圳市福田區益田路 6003 號榮超商務中心 A 棟 1 層 01 單元、32 層、33 層 Unit 1, Level 1, Block A, 32F-33F, Rongchao Business Center, No. 6003 Yitian Road, Futian District, Shenzhen, Guangdong Province, China	(86-755) 3690 8888
深圳南山支行 Shenzhen Nanshan Sub-Br.	中國廣東省深圳市南山區粵海高新區填海六區高技術示範大廈 01 層 01-a 單元 Unit 01-A, Floor 01, Hi-tech Demonstration Building, Reclamation Zone 6, Yuehai Hi-Tech Zone, Nanshan District, Shenzhen, Guangdong Province, China	(86-755) 3293 5336