2026 中期业绩报告
Interim Report

中国银行(香港)有限公司
BANK OF CHINA (HONG KONG) LIMITED

中国银行(香 港)有限公司
BANK OF CHINA (HONG KONG) LIMITED
11010210177039

简要综合收益表 Condensed Consolidated Income Statement

		附注 Notes	（未经审计） (Unaudited) 半年结算至 2026 年 6 月 30 日 Half-year ended 30 June 2026 港币百万元 HK$'m	（重列） (Restated) （未经审计） (Unaudited) 半年结算至 2025 年 6 月 30 日 Half-year ended 30 June 2025 港币百万元 HK$'m
利息收入	Interest income		**55,283**	59,624
以实际利息法计算的利息收入	*Interest income calculated using the effective interest method*		***53,702***	*58,284*
其他	*Others*		***1,581***	*1,340*
利息支出	Interest expense		**(29,963)**	(37,074)
净利息收入	**Net interest income**	5	**25,320**	22,550
服务费及佣金收入	Fee and commission income		**10,684**	9,900
服务费及佣金支出	Fee and commission expense		**(2,006)**	(1,801)
净服务费及佣金收入	**Net fee and commission income**	6	**8,678**	8,099
净交易性收益	Net trading gain	7	**5,907**	10,754
其他以公平值变化计入损益之金融工具净亏损	Net loss on other financial instruments at fair value through profit or loss	8	**(36)**	(298)
其他金融工具之净收益／（亏损）	Net gain/(loss) on other financial instruments	9	**617**	(1,000)
其他经营收入	Other operating income	10	**305**	258
提取减值准备前之净经营收入	**Net operating income before impairment allowances**		**40,791**	40,363
减值准备净拨备	Net charge of impairment allowances	11	**(2,472)**	(3,326)
净经营收入	**Net operating income**		**38,319**	37,037
经营支出	Operating expenses	12	**(9,200)**	(8,546)
经营溢利	**Operating profit**		**29,119**	28,491
投资物业处置／公平值调整之净收益／（亏损）	Net gain/(loss) from disposal of/fair value adjustments on investment properties	13	**61**	(1,025)
物业、器材及设备及其他资产之净收益／（亏损）	Net gain/(loss) from properties, plant and equipment and other assets	14	**241**	(118)
应占联营公司及合资企业之税后业绩	Share of results after tax of associates and joint ventures		**1**	9
除税前溢利	**Profit before taxation**		**29,422**	27,357
税项	Taxation	15	**(4,561)**	(4,630)
期内溢利	**Profit for the period**		**24,861**	22,727
应占溢利：	**Profit attributable to:**			
本银行股东	Equity holders of the Bank		**24,794**	22,595
非控制权益	Non-controlling interests		**67**	132
			24,861	22,727

第 67 至 166 页之附注属本中期财务资料之组成部分。

The notes on pages 67 to 166 are an integral part of this interim financial information.

简要综合全面收益表 Condensed Consolidated Statement of Comprehensive Income

		附注 Notes	（未经审计）(Unaudited) 半年结算至 2026年6月30日 Half-year ended 30 June 2026	（重列）(Restated) （未经审计）(Unaudited) 半年结算至 2025年6月30日 Half-year ended 30 June 2025
			港币百万元 HK$'m	港币百万元 HK$'m
期内溢利	**Profit for the period**		**24,861**	22,727
其后不可重新分类至收益表内的项目：	Items that will not be reclassified subsequently to income statement:			
房产：	Premises:			
房产重估	Revaluation of premises		**(86)**	(2,184)
相关税项影响	Related tax impact		**19**	428
			(67)	(1,756)
以公平值变化计入其他全面收益之股权工具：	Equity instruments at fair value through other comprehensive income:			
公平值变化	Change in fair value		**(756)**	(8)
相关税项影响	Related tax impact		**(3)**	(15)
			(759)	(23)
退休福利计划精算（亏损）/收益	Actuarial (loss)/gain on retirement benefit plans		**(2)**	1
			(828)	(1,778)

简要综合全面收益表（续） Condensed Consolidated Statement of Comprehensive Income (continued)

		附注 Notes	（未经审计）(Unaudited) 半年结算至 2026 年 6 月 30 日 Half-year ended 30 June 2026	（重列）(Restated)（未经审计）(Unaudited) 半年结算至 2025 年 6 月 30 日 Half-year ended 30 June 2025
			港币百万元 HK$'m	港币百万元 HK$'m
其后可重新分类至收益表内的项目：	Items that may be reclassified subsequently to income statement:			
以公平值变化计入其他全面收益之贷款及其他账项：	Advances and other accounts at fair value through other comprehensive income:			
减值准备变化贷记收益表	Change in impairment allowances credited to income statement	11	**(2)**	-
以公平值变化计入其他全面收益之债务工具：	Debt instruments at fair value through other comprehensive income:			
公平值变化	Change in fair value		**(4,020)**	4,606
减值准备变化借记收益表	Change in impairment allowances charged to income statement	11	**29**	46
因处置／赎回之转拨重新分类至收益表	Release upon disposal/redemption reclassified to income statement	9	**(629)**	988
公平值对冲调整累计金额之摊销重新分类至收益表	Amortisation of accumulated amount of fair value hedge adjustment reclassified to income statement		**(14)**	(66)
相关税项影响	Related tax impact		**660**	(672)
			(3,974)	4,902
现金流对冲	Cash flow hedges		**(77)**	135
货币换算差额	Currency translation difference		**(344)**	834
			(4,397)	5,871
期内除税后其他全面收益	**Other comprehensive income for the period, net of tax**		**(5,225)**	4,093
期内全面收益总额	**Total comprehensive income for the period**		**19,636**	26,820
应占全面收益总额：	**Total comprehensive income attributable to:**			
本银行股东	Equity holders of the Bank		**19,569**	26,688
非控制权益	Non-controlling interests		**67**	132
			19,636	26,820

第 67 至 166 页之附注属本中期财务资料之组成部分。

The notes on pages 67 to 166 are an integral part of this interim financial information.

简要综合资产负债表 Condensed Consolidated Balance Sheet

		附注 Notes	（未经审计） (Unaudited) 于 2026 年 6 月 30 日 At 30 June 2026	（重列） (Restated) （经审计） (Audited) 于 2025 年 12 月 31 日 At 31 December 2025
			港币百万元 HK$'m	港币百万元 HK$'m
资产	**ASSETS**			
库存现金及在银行及其他金融机构之结余及定期存放	Cash and balances and placements with banks and other financial institutions	17	**566,159**	564,827
以公平值变化计入损益之金融资产	Financial assets at fair value through profit or loss	18	**142,417**	156,669
衍生金融工具	Derivative financial instruments	19	**73,863**	65,357
香港特别行政区政府负债证明书	Hong Kong SAR Government certificates of indebtedness		**252,790**	243,190
贷款及其他账项	Advances and other accounts	20	**1,810,502**	1,708,886
证券投资	Investment in securities	21	**1,441,482**	1,386,447
联营公司及合资企业权益	Interests in associates and joint ventures		**171**	170
投资物业	Investment properties	22	**13,168**	13,056
物业、器材及设备	Properties, plant and equipment	23	**33,115**	33,245
应收税项资产	Current tax assets		**2**	16
递延税项资产	Deferred tax assets	29	**222**	207
其他资产	Other assets	24	**168,531**	90,555
资产总额	Total assets		**4,502,422**	4,262,625
负债	**LIABILITIES**			
香港特别行政区流通纸币	Hong Kong SAR currency notes in circulation		**252,790**	243,190
银行及其他金融机构之存款及结余	Deposits and balances from banks and other financial institutions		**426,282**	348,342
以公平值变化计入损益之金融负债	Financial liabilities at fair value through profit or loss	25	**68,839**	99,584
衍生金融工具	Derivative financial instruments	19	**59,614**	57,439
客户存款	Deposits from customers	26	**3,049,955**	2,949,926
已发行债务证券及存款证	Debt securities and certificates of deposit in issue	27	**17,389**	11,251
其他账项及准备	Other accounts and provisions	28	**181,261**	126,329
应付税项负债	Current tax liabilities		**8,963**	6,446
递延税项负债	Deferred tax liabilities	29	**2,429**	3,176
后偿负债	Subordinated liabilities	30	**79,372**	75,757
负债总额	Total liabilities		**4,146,894**	3,921,440

简要综合资产负债表（续） Condensed Consolidated Balance Sheet (continued)

		附注 Notes	（未经审计） (Unaudited) 于 2026 年 6 月 30 日 At 30 June 2026	（重列） (Restated) （经审计） (Audited) 于 2025 年 12 月 31 日 At 31 December 2025
			港币百万元 HK$'m	港币百万元 HK$'m
资本	**EQUITY**			
股本	Share capital	31	**43,043**	43,043
储备	Reserves		**312,234**	297,863
本银行股东应占股本和储备	Capital and reserves attributable to equity holders of the Bank		**355,277**	340,906
非控制权益	Non-controlling interests		**251**	279
资本总额	Total equity		**355,528**	341,185
负债及资本总额	Total liabilities and equity		**4,502,422**	4,262,625

第 67 至 166 页之附注属本中期财务资料之组成部分。

The notes on pages 67 to 166 are an integral part of this interim financial information.

中国银行(香港)有限公司
BANK OF CHINA (HONG KONG) LIMITED

简要综合权益变动表 Condensed Consolidated Statement of Changes in Equity

		（未经审计） (Unaudited)										
		归属于本银行股东 Attributable to equity holders of the Bank										
			储备 Reserves									
		股本 Share capital	房产重估储备 Premises revaluation reserve	以公平值变化计入其他全面收益金融资产储备 Reserve for financial assets at FVOCI	监管储备* Regulatory reserve*	换算储备 Translation reserve	现金流对冲储备 Cash flow hedge reserve	合并储备** Merger reserve**	留存盈利 Retained earnings	总计 Total	非控制权益 Non-controlling interests	资本总额 Total equity
		港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m
于 2025 年 1 月 1 日之早期列账	At 1 January 2025, as previously reported	43,043	34,929	222	6,028	(2,199)	-	-	236,370	318,393	308	318,701
合并受共同控制之实体之影响	Effect of merger of entity under common control	-	-	(5)	18	-	-	1,009	751	1,773	-	1,773
于 2025 年 1 月 1 日之重列	At 1 January 2025, as restated	43,043	34,929	217	6,046	(2,199)	-	1,009	237,121	320,166	308	320,474
期内溢利	Profit for the period	-	-	-	-	-	-	-	22,595	22,595	132	22,727
其他全面收益：	Other comprehensive income:											
房产	Premises	-	(1,756)	-	-	-	-	-	-	(1,756)	-	(1,756)
以公平值变化计入其他全面收益之股权工具	Equity instruments at fair value through other comprehensive income	-	-	(23)	-	-	-	-	-	(23)	-	(23)
退休福利计划精算收益	Actuarial gain on retirement benefit plans	-	-	-	-	-	-	-	1	1	-	1
以公平值变化计入其他全面收益之贷款及其他账项	Advances and other accounts at fair value through other comprehensive income	-	-	-	-	-	-	-	-	-	-	-
以公平值变化计入其他全面收益之债务工具	Debt instruments at fair value through other comprehensive income	-	-	4,902	-	-	-	-	-	4,902	-	4,902
现金流对冲	Cash flow hedges	-	-	-	-	-	135	-	-	135	-	135
货币换算差额	Currency translation difference	-	-	71	-	763	-	-	-	834	-	834
全面收益总额	Total comprehensive income	-	(1,756)	4,950	-	763	135	-	22,596	26,688	132	26,820
转拨至留存盈利	Transfer to retained earnings	-	-	-	(1,026)	-	-	-	1,026	-	-	-
股息	Dividends	-	-	-	-	-	-	-	(3,099)	(3,099)	(134)	(3,233)
于 2025 年 6 月 30 日	At 30 June 2025	43,043	33,173	5,167	5,020	(1,436)	135	1,009	257,644	343,755	306	344,061
期内溢利	Profit for the period	-	-	-	-	-	-	-	18,560	18,560	50	18,610
其他全面收益：	Other comprehensive income:											
房产	Premises	-	(1,088)	-	-	-	-	-	-	(1,088)	-	(1,088)
以公平值变化计入其他全面收益之股权工具	Equity instruments at fair value through other comprehensive income	-	-	108	-	-	-	-	-	108	-	108
退休福利计划精算亏损	Actuarial loss on retirement benefit plans	-	-	-	-	-	-	-	(1)	(1)	-	(1)
以公平值变化计入其他全面收益之贷款及其他账项	Advances and other accounts at fair value through other comprehensive income	-	-	6	-	-	-	-	-	6	-	6
以公平值变化计入其他全面收益之债务工具	Debt instruments at fair value through other comprehensive income	-	-	71	-	-	-	-	-	71	-	71
现金流对冲	Cash flow hedges	-	-	-	-	-	(64)	-	-	(64)	-	(64)
货币换算差额	Currency translation difference	-	-	83	-	(208)	-	-	-	(125)	-	(125)
全面收益总额	Total comprehensive income	-	(1,088)	268	-	(208)	(64)	-	18,559	17,467	50	17,517
转拨至留存盈利	Transfer to retained earnings	-	-	-	(2,784)	-	-	-	2,784	-	-	-
股息	Dividends	-	-	-	-	-	-	-	(20,316)	(20,316)	(77)	(20,393)
于 2025 年 12 月 31 日	At 31 December 2025	43,043	32,085	5,435	2,236	(1,644)	71	1,009	258,671	340,906	279	341,185

简要综合权益变动表（续） Condensed Consolidated Statement of Changes in Equity (continued)

		（未经审计） (Unaudited)										
		归属于本银行股东 Attributable to equity holders of the Bank										
			储备 Reserves									
		股本 Share capital	房产重估储备 Premises revaluation reserve	以公平值变化计入其他全面收益金融资产储备 Reserve for financial assets at FVOCI	监管储备* Regulatory reserve*	换算储备 Translation reserve	现金流对冲储备 Cash flow hedge reserve	合并储备** Merger reserve**	留存盈利 Retained earnings	总计 Total	非控制权益 Non-controlling interests	资本总额 Total equity
		港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m
于 2026 年 1 月 1 日之早期列账	At 1 January 2026, as previously reported	43,043	32,085	5,432	2,223	(1,644)	71	-	257,888	339,098	279	339,377
合并受共同控制之实体之影响	Effect of merger of entity under common control	-	-	3	13	-	-	1,009	783	1,808	-	1,808
于 2026 年 1 月 1 日之重列	At 1 January 2026, as restated	43,043	32,085	5,435	2,236	(1,644)	71	1,009	258,671	340,906	279	341,185
期内溢利	Profit for the period	-	-	-	-	-	-	-	24,794	24,794	67	24,861
其他全面收益：	Other comprehensive income:											
房产	Premises	-	(67)	-	-	-	-	-	-	(67)	-	(67)
以公平值变化计入其他全面收益之股权工具	Equity instruments at fair value through other comprehensive income	-	-	(759)	-	-	-	-	-	(759)	-	(759)
退休福利计划精算亏损	Actuarial loss on retirement benefit plans	-	-	-	-	-	-	-	(2)	(2)	-	(2)
以公平值变化计入其他全面收益之贷款及其他账项	Advances and other accounts at fair value through other comprehensive income	-	-	(2)	-	-	-	-	-	(2)	-	(2)
以公平值变化计入其他全面收益之债务工具	Debt instruments at fair value through other comprehensive income	-	-	(3,974)	-	-	-	-	-	(3,974)	-	(3,974)
现金流对冲	Cash flow hedges	-	-	-	-	-	(77)	-	-	(77)	-	(77)
货币换算差额	Currency translation difference	-	-	116	-	(460)	-	-	-	(344)	-	(344)
全面收益总额	Total comprehensive income	-	(67)	(4,619)	-	(460)	(77)	-	24,792	19,569	67	19,636
收购受共同控制之实体	Acquisition of entity under common control	-	-	-	-	-	-	(2,099)	-	(2,099)	-	(2,099)
转拨自留存盈利	Transfer from retained earnings	-	-	-	36	-	-	1,090	(1,126)	-	-	-
股息	Dividends	-	-	-	-	-	-	-	(3,099)	(3,099)	(95)	(3,194)
于 2026 年 6 月 30 日	At 30 June 2026	43,043	32,018	816	2,272	(2,104)	(6)	-	279,238	355,277	251	355,528

* 除按香港财务报告准则第 9 号对贷款提取减值准备外，按金管局要求拨转部分留存盈利至监管储备作银行一般风险之用（包括未来损失或其他不可预期风险）。

* 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 HKFRS 9.

** 合并储备乃因合并受共同控制之实体而采用合并会计处理而产生。

** Merger reserve was arising on the application of merger accounting method in relation to the combination with entity under common control.

第 67 至 166 页之附注属本中期财务资料之组成部分。

The notes on pages 67 to 166 are an integral part of this interim financial information.

简要综合现金流量表 Condensed Consolidated Cash Flow Statement

		附注 Notes	（未经审计） (Unaudited) 半年结算至 2026 年 6 月 30 日 Half-year ended 30 June 2026 港币百万元 HK$'m	（重列） (Restated) （未经审计） (Unaudited) 半年结算至 2025 年 6 月 30 日 Half-year ended 30 June 2025 港币百万元 HK$'m
经营业务之现金流量	**Cash flows from operating activities**			
除税前经营现金之流入／（流出）	Operating cash inflow/(outflow) before taxation	32(a)	**114,070**	(56,767)
支付香港利得税	Hong Kong profits tax paid		**(1,687)**	(1,317)
支付香港以外利得税	Outside Hong Kong profits tax paid		**(418)**	(432)
经营业务之现金流入／（流出）净额	**Net cash inflow/(outflow) from operating activities**		**111,965**	(58,516)
投资业务之现金流量	**Cash flows from investing activities**			
增置物业、器材及设备	Additions of properties, plant and equipment		**(476)**	(184)
处置物业、器材及设备所得款项	Proceeds from disposal of properties, plant and equipment		**1**	-
增置投资物业	Additions of investment properties		**(5)**	(57)
增置无形资产	Additions of intangible assets		**(786)**	(431)
收购受共同控制之实体	Acquisition of entity under common control		**(2,099)**	-
处置附属公司所得款项	Proceeds from disposal of subsidiary		**448**	-
投资业务之现金流出净额	**Net cash outflow from investing activities**		**(2,917)**	(672)
融资业务之现金流量	**Cash flows from financing activities**			
支付本银行股东股息	Dividend paid to equity holders of the Bank		**(3,099)**	(3,099)
支付非控制权益股息	Dividend paid to non-controlling interests		**(95)**	(134)
支付租赁负债	Payment of lease liabilities		**(275)**	(259)
融资业务之现金流出净额	**Net cash outflow from financing activities**		**(3,469)**	(3,492)
现金及等同现金项目增加／（减少）	Increase/(decrease) in cash and cash equivalents		**105,579**	(62,680)
于 1 月 1 日之现金及等同现金项目	Cash and cash equivalents at 1 January		**547,368**	648,930
汇率变动对现金及等同现金项目的影响	Effect of exchange rate changes on cash and cash equivalents		**8,002**	13,767
于 6 月 30 日之现金及等同现金项目	**Cash and cash equivalents at 30 June**	32(b)	**660,949**	600,017
经营业务之现金流量中包括	Cash flows from operating activities included			
- 已收利息	- interest received		**53,783**	58,456
- 已付利息	- interest paid		**30,042**	39,203
- 已收股息	- dividend received		**23**	23

第 67 至 166 页之附注属本中期财务资料之组成部分。

The notes on pages 67 to 166 are an integral part of this interim financial information.

中期财务资料附注 Notes to the Interim Financial Information

1. 编制基准及重要会计政策 1. Basis of preparation and material accounting policies

(a) 编制基准

此未经审计之中期财务资料，乃按照香港会计师公会所颁布之香港会计准则第34号「中期财务报告」而编制。

(a) Basis of preparation

The unaudited interim financial information has been prepared in accordance with HKAS 34 “Interim Financial Reporting” issued by the HKICPA.

(b) 重要会计政策

除了初始采用以下所载的修订之外，此未经审计之中期财务资料所采用之会计政策及计算办法，均与截至2025年12月31日止之本集团年度财务报表之编制基础一致，并需连同本集团2025年之年度报告一并阅览。

(b) Material accounting policies

Except for the initial adoption of the below mentioned amendments, the 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 and shall be read in conjunction with the Group’s Annual Report for 2025.

已于2026年1月1日起开始的会计年度首次采用之与本集团相关的修订

Amendments that are relevant to the Group and are initially adopted for the financial year beginning on 1 January 2026

本集团自2026年1月1日起开始的会计年度首次采用了以下修订：

The Group has initially applied the following amendments for the financial year beginning on 1 January 2026:

- 香港财务报告准则第9号及香港财务报告准则第7号（经修订）「金融工具的分类及计量之修订」。香港财务报告准则第9号之修订包括：
  - 澄清了金融资产和负债确认与终止确认的时间要求，并引入了一项会计政策选项以允许企业就通过电子支付系统结算的金融负债在满足特定条件的情况下，于结算日之前进行终止确认。
  - 为如何评估具有与环境、社会及管治达成条件挂钩的或有条件特征或其他类似或有条件特征的金融资产之合同现金流提供额外指引。
  - 澄清了关于无追索权特征的构成，以及合同挂钩工具的特征。

- HKFRS 9 and HKFRS 7 (Amendments), “Amendments to the Classification and Measurement of Financial Instruments”. The amendments to HKFRS 9 include:
  - Clarifications of the requirements for the timing of recognition and derecognition of financial assets and liabilities and introduction of an accounting policy choice for entities to derecognise financial liabilities that are settled through an electronic payment system before the settlement date if specific conditions are met.
  - Additional guidance on how the contractual cash flows for financial assets with contingent features that linked to the achievement of environmental, social and corporate governance targets or other similar contingent features should be assessed.
  - Clarifications on what constitute non-recourse features and characteristics of contractually linked instruments.

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

1. 编制基准及重要会计政策（续） 1. Basis of preparation and material accounting policies (continued)

(b) 重要会计政策（续） (b) Material accounting policies (continued)

已于2026年1月1日起开始的会计年度首次采用之与本集团相关的修订（续）

香港财务报告准则第7号之修订要求企业新增有关具有或有条件特征之金融工具及指定为以公平值变化计入其他全面收益之权益工具的披露。

应用此等修订对本集团的财务报表没有重大影响。

- 「完善香港财务报告准则会计准则」包含多项被香港会计师公会认为非紧急但有需要的修订。当中包括引致在列示、确认或计量方面出现会计变更的修订，以及多项与个别的香港财务报告准则会计准则相关之术语或编辑上的修订。此等修订对本集团的财务报表没有重大影响。

Amendments that are relevant to the Group and are initially adopted for the financial year beginning on 1 January 2026 (continued)

The amendments to HKFRS 7 require entities to provide additional disclosures regarding financial instruments with contingent features and equity instruments designated at fair value through other comprehensive income.

The application of these amendments does not have a material impact on the Group's financial statements.

- "Improvements to HKFRS Accounting Standards" contain a number of amendments to HKFRS Accounting Standards which the HKICPA considers not urgent but necessary. It comprises amendments that result in accounting changes for presentation, recognition or measurement purpose as well as terminology or editorial amendments related to a variety of individual HKFRS Accounting Standards. These improvements do not have a material impact on the Group's financial statements.

1. 编制基准及重要会计政策（续） 1. Basis of preparation and material accounting policies (continued)

(c) 已颁布并与本集团相关但尚未强制性生效及没有被本集团于2026年提前采纳之准则及修订

(c) Standards and amendments issued that are relevant to the Group but not yet mandatorily effective and have not been early adopted by the Group in 2026

准则／修订 **Standards/Amendments**	内容 **Content**	起始适用之年度 **Applicable for financial years beginning on/after**
香港财务报告准则第 18 号 HKFRS 18	财务报表列报和披露 Presentation and Disclosure in Financial Statements	2027 年 1 月 1 日 1 January 2027
香港财务报告准则第 19 号 HKFRS 19	没有公共责任的附属公司：披露 Subsidiaries without Public Accountability: Disclosures	2027 年 1 月 1 日 1 January 2027
香港会计准则第 28 号(2011)及香港财务报告准则第 10 号（经修订） HKAS 28 (2011) and HKFRS 10 (Amendments)	投资者与其联营或合资企业之间的资产出售或注入 Sale or Contribution of Assets between an Investor and its Associate or Joint Venture	待定 To be determined

上述准则及修订的简介，请参阅本集团2025年之年度报告内财务报表附注2.1(b)项。

Please refer to Note 2.1(b) to the Financial Statements of the Group's Annual Report for 2025 for brief explanations of the above-mentioned standards and amendments.

2. 应用会计政策时之重大估计及判断 2. Critical estimates and judgements in applying accounting policies

本集团于本报告期内的估计及判断之性质及假设，均与本集团截至 2025 年 12 月 31 日的财务报告内所采用的一致。

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

中期财务资料附注（续）

Notes to the Interim Financial Information (continued)

3. 金融风险管理

3. Financial risk management

本集团因从事各类业务而涉及金融风险。主要金融风险包括信贷风险、市场风险（包括外汇风险及银行账利率风险）及流动资金风险。本附注概述本集团的这些风险承担。

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 in the banking book) and liquidity risk. This note summarises the Group's exposures to these risks.

有关本集团的目标、风险管理的管治架构、政策与程序及量度这些风险的方法，载于本集团 2025 年之年报中财务报表附注 4。

A summary of the Group's objectives, risk management governance structure, policies and processes for managing and the methods used to measure these risks is set out in Note 4 to the Financial Statements of the Group's Annual Report for 2025.

3.1 信贷风险

3.1 Credit risk

当发生一项或多项事件对金融工具的未来现金流产生不利的影响，例如超过 90 天以上逾期，或借款人可能无法全额支付本集团的债务，有关金融工具将视为违约金融工具。

Financial instruments are considered to be in default when one or more events that have a detrimental impact on the estimated future cash flows occurred such as past due for more than 90 days or the borrower is unlikely to pay in full for its debt obligations to the Group.

信贷减值金融工具被确定为第三阶段需按整个存续期计提预期信用损失。根据以下可观察证据来决定金融工具是信贷减值：

- 借款人出现重大的财务困难；
- 出现违约事件，例如不履行或逾期偿还本金或利息；
- 当借款人出现财务困难，本集团基于经济或契约因素考虑而特别给予借款人贷款条件上的优惠；
- 有证据显示借款人将会破产或进行财务重整；

Credit-impaired financial instruments are classified as Stage 3 and lifetime expected credit losses will be recognised. Evidence that a financial instrument is credit-impaired include observable data about the following events:

- Significant financial difficulty incurred by the borrower;
- A breach of contract, such as a default or delinquency in principal or interest payment;
- For economic or contractual reasons related to the borrower's financial difficulty, the Group has granted to the borrower a concession that it would not otherwise consider;
- Probable that the borrower will become bankrupt or undergo other financial reorganisation;

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

3. 金融风险管理（续） 3. Financial risk management (continued)

3.1 信贷风险（续） 3.1 Credit risk (continued)

- 以大幅折扣购买或源生一项金融资产，该折扣反映了发生信用损失的事实；或

- The purchase or origination of a financial asset at a deep discount that reflects the incurred credit losses; or

- 其他可观察证据反映有关金融工具的未来现金流将会出现明显下降。

- Other observable data indicating that there is a measurable decrease in the estimated future cash flows from such financial instruments.

(A) 贷款及其他账项 (A) Advances and other accounts

有明确到期日之贷款，若其本金或利息已逾期及仍未偿还，则列作逾期贷款。须定期分期偿还之贷款，若其中一次分期还款已逾期及仍未偿还，则列作逾期处理。须即期偿还之贷款若已向借款人送达还款通知，但借款人未按指示还款，或贷款一直超出借款人获通知之批准贷款限额，亦列作逾期处理。

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 to exceed the approved limit that was advised to the borrower.

当贷款受全数抵押担保，即使被界定为第三阶段，亦未必导致减值损失。

Advances classified as Stage 3 may not necessarily result in impairment loss where the advances are fully collateralised.

3. 金融风险管理（续） 3. Financial risk management (continued)

3.1 信贷风险（续） 3.1 Credit risk (continued)

(A) 贷款及其他账项（续） (A) Advances and other accounts (continued)

提取减值准备前之总贷款及其他账项按内部信贷评级及阶段分析如下：

Gross advances and other accounts before impairment allowances are analysed by internal credit grade and stage classification as follows:

		于2026年6月30日 At 30 June 2026			
		第一阶段 Stage 1	第二阶段 Stage 2	第三阶段 Stage 3	总计 Total
		港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m
客户贷款	**Advances to customers**				
合格	Pass	1,738,373	27,166	-	1,765,539
需要关注	Special mention	1,949	36,748	-	38,697
次级或以下	Substandard or below	-	-	16,254	16,254
		1,740,322	63,914	16,254	1,820,490
贸易票据	**Trade bills**				
合格	Pass	2,284	-	-	2,284
需要关注	Special mention	-	-	-	-
次级或以下	Substandard or below	-	-	-	-
		2,284	-	-	2,284
银行及其他金融机构贷款	**Advances to banks and other financial institutions**				
合格	Pass	7,912	-	-	7,912
需要关注	Special mention	-	-	-	-
次级或以下	Substandard or below	-	-	-	-
		7,912	-	-	7,912
		1,750,518	63,914	16,254	1,830,686

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

3. 金融风险管理（续） 3. Financial risk management (continued)

3.1 信贷风险（续） 3.1 Credit risk (continued)

(A) 贷款及其他账项（续） (A) Advances and other accounts (continued)

		于 2026 年 6 月 30 日 At 30 June 2026			
		第一阶段 Stage 1	第二阶段 Stage 2	第三阶段 Stage 3	总计 Total
		港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m
减值准备	**Impairment allowances**				
以摊余成本计量之贷款及其他账项	Advances and other accounts at amortised cost	(4,166)	(7,509)	(8,623)	(20,298)
以公平值变化计入其他全面收益之贷款及其他账项	Advances and other accounts at fair value through other comprehensive income	(10)	-	-	(10)

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

3. 金融风险管理（续） 3. Financial risk management (continued)

3.1 信贷风险（续） 3.1 Credit risk (continued)

(A) 贷款及其他账项（续） (A) Advances and other accounts (continued)

		于 2025 年 12 月 31 日 At 31 December 2025			
		第一阶段 Stage 1	第二阶段 Stage 2	第三阶段 Stage 3	总计 Total
		港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m
客户贷款	**Advances to customers**				
合格	Pass	1,634,423	27,817	-	1,662,240
需要关注	Special mention	1,870	35,811	-	37,681
次级或以下	Substandard or below	-	-	19,558	19,558
		1,636,293	63,628	19,558	1,719,479
贸易票据	**Trade bills**				
合格	Pass	3,157	-	-	3,157
需要关注	Special mention	-	-	-	-
次级或以下	Substandard or below	-	-	-	-
		3,157	-	-	3,157
银行及其他金融机构贷款	**Advances to banks and other financial institutions**				
合格	Pass	4,985	-	-	4,985
需要关注	Special mention	-	-	-	-
次级或以下	Substandard or below	-	-	-	-
		4,985	-	-	4,985
		1,644,435	63,628	19,558	1,727,621

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

3. 金融风险管理（续） 3. Financial risk management (continued)

3.1 信贷风险（续） 3.1 Credit risk (continued)

(A) 贷款及其他账项（续） (A) Advances and other accounts (continued)

		于 2025 年 12 月 31 日 At 31 December 2025			
		第一阶段 Stage 1	第二阶段 Stage 2	第三阶段 Stage 3	总计 Total
		港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m
减值准备	**Impairment allowances**				
以摊余成本计量之贷款及其他账项	Advances and other accounts at amortised cost	(4,024)	(7,081)	(7,653)	(18,758)
以公平值变化计入其他全面收益之贷款及其他账项	Advances and other accounts at fair value through other comprehensive income	(11)	-	(1)	(12)

于 2026 年 6 月 30 日及 2025 年 12 月 31 日，贷款及其他账项按内部信贷评级及阶段不包含强制分类为以公平值变化计入损益之贷款及其他账项。

As at 30 June 2026 and 31 December 2025, advances and other accounts by internal credit grade and stage classification did not include advances and other accounts mandatorily classified at fair value through profit or loss.

于 2026 年 6 月 30 日，第三阶段以公平值变化计入其他全面收益之贷款及其他账项包括购入或源生的信贷减值贷款为港币 1.70 亿元（2025 年 12 月 31 日：港币 1.69 亿元）及没有就有关贷款作出减值准备（2025 年 12 月 31 日：港币 0.01 亿元）。

As at 30 June 2026, included in the Stage 3 advances and other accounts at fair value through other comprehensive income are purchased or originated credit-impaired ("POCI") amounted to HK$170 million (31 December 2025: HK$169 million) and no impairment allowances made in respect of such advances (31 December 2025: HK$1 million).

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

3. 金融风险管理（续） 3. Financial risk management (continued)

3.1 信贷风险（续） 3.1 Credit risk (continued)

(A) 贷款及其他账项（续） (A) Advances and other accounts (continued)

贷款及其他账项之减值准备变动情况列示如下：

Reconciliation of impairment allowances for advances and other accounts is as follows:

		半年结算至 2026 年 6 月 30 日 Half-year ended 30 June 2026			
		第一阶段 Stage 1 港币百万元 HK$'m	第二阶段 Stage 2 港币百万元 HK$'m	第三阶段 Stage 3 港币百万元 HK$'m	总计 Total 港币百万元 HK$'m
减值准备	**Impairment allowances**				
于 2026 年 1 月 1 日	At 1 January 2026	4,024	7,081	7,653	18,758
转至第一阶段	Transfer to Stage 1	38	(36)	(2)	-
转至第二阶段	Transfer to Stage 2	(42)	46	(4)	-
转至第三阶段	Transfer to Stage 3	(3)	(82)	85	-
阶段转拨产生之变动	Changes arising from transfer of stage	(27)	48	438	459
本期拨备(i)	Charge for the period(i)	1,532	2,238	2,080	5,850
本期拨回(ii)	Reversal for the period(ii)	(1,399)	(1,762)	(760)	(3,921)
撇销	Write-offs	-	-	(899)	(899)
收回已撇销账项	Recoveries	-	-	48	48
汇兑差额及其他	Exchange difference and others	43	(24)	(16)	3
于 2026 年 6 月 30 日	At 30 June 2026	4,166	7,509	8,623	20,298
借记收益表（附注 11）	Charged to income statement (Note 11)				2,388

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

3. 金融风险管理（续） 3. Financial risk management (continued)

3.1 信贷风险（续） 3.1 Credit risk (continued)

(A) 贷款及其他账项（续） (A) Advances and other accounts (continued)

		全年结算至 2025 年 12 月 31 日 Year ended 31 December 2025			
		第一阶段 Stage 1 港币百万元 HK$'m	第二阶段 Stage 2 港币百万元 HK$'m	第三阶段 Stage 3 港币百万元 HK$'m	总计 Total 港币百万元 HK$'m
减值准备	**Impairment allowances**				
于 2025 年 1 月 1 日	At 1 January 2025	5,462	1,551	7,950	14,963
转至第一阶段	Transfer to Stage 1	52	(49)	(3)	-
转至第二阶段	Transfer to Stage 2	(2,444)	2,448	(4)	-
转至第三阶段	Transfer to Stage 3	(7)	(384)	391	-
阶段转拨产生之变动	Changes arising from transfer of stage	(31)	3,018	1,364	4,351
本年拨备(i)	Charge for the year(i)	3,263	898	3,032	7,193
本年拨回(ii)	Reversal for the year(ii)	(2,346)	(399)	(559)	(3,304)
撇销	Write-offs	-	-	(4,798)	(4,798)
收回已撇销账项	Recoveries	-	-	151	151
汇兑差额及其他	Exchange difference and others	75	(2)	129	202
于 2025 年 12 月 31 日	At 31 December 2025	4,024	7,081	7,653	18,758

(i) 本期／年拨备包括新发放贷款、未发生阶段转换存量贷款、风险参数调整等导致的拨备。

(i) Charge for the period/year comprises the impairment losses attributable to new loans, remaining loans without stage transfers, and changes to risk parameters, etc.

(ii) 本期／年拨回包括贷款还款、未发生阶段转换存量贷款、风险参数调整等导致的拨回。

(ii) Reversal for the period/year comprises reversal of impairment losses attributable to loan repaid, remaining loans without stage transfers, and changes to risk parameters, etc.

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

3. 金融风险管理（续） 3. Financial risk management (continued)

3.1 信贷风险（续） 3.1 Credit risk (continued)

(A) 贷款及其他账项（续） (A) Advances and other accounts (continued)

(a) 减值贷款 (a) Impaired advances

减值之客户贷款分析如下：

Impaired advances to customers are analysed as follows:

		于 2026 年 6 月 30 日 At 30 June 2026	于 2025 年 12 月 31 日 At 31 December 2025
		港币百万元 HK$'m	港币百万元 HK$'m
减值客户贷款总额	Gross impaired advances to customers	**16,254**	19,558
占客户贷款总额百分比	Percentage of gross advances to customers	**0.89%**	1.14%
就上述贷款作出之减值准备	Impairment allowances made in respect of such advances	**8,623**	7,653

减值准备已考虑上述贷款之抵押品价值。

The impairment allowances were made after taking into account the value of collateral in respect of the credit-impaired advances.

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

3. 金融风险管理（续） 3. Financial risk management (continued)

3.1 信贷风险（续） 3.1 Credit risk (continued)

(A) 贷款及其他账项（续） (A) Advances and other accounts (continued)

(a) 减值贷款（续） (a) Impaired advances (continued)

		于2026年6月30日 At 30 June 2026 港币百万元 HK$'m	于2025年12月31日 At 31 December 2025 港币百万元 HK$'m
就上述有抵押品覆盖的客户贷款之抵押品市值	Current market value of collateral held against the covered portion of such advances to customers	**11,721**	24,008
上述有抵押品覆盖之客户贷款	Covered portion of such advances to customers	**6,386**	11,103
上述没有抵押品覆盖之客户贷款	Uncovered portion of such advances to customers	**9,868**	8,455

于2026年6月30日，没有减值之贸易票据和银行及其他金融机构贷款（2025年12月31日：无）。

As at 30 June 2026, there were no impaired trade bills and advances to banks and other financial institutions (31 December 2025: Nil).

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

3. 金融风险管理（续） 3. Financial risk management (continued)

3.1 信贷风险（续） 3.1 Credit risk (continued)

(A) 贷款及其他账项（续） (A) Advances and other accounts (continued)

(b) 逾期超过 3 个月之贷款 (b) Advances overdue for more than three months

逾期超过3个月之贷款总额分析如下：

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

		于 2026 年 6 月 30 日 At 30 June 2026		于 2025 年 12 月 31 日 At 31 December 2025	
		金额 Amount	占客户贷款总额百分比 % of gross advances to customers	金额 Amount	占客户贷款总额百分比 % of gross advances to customers
		港币百万元 HK$'m		港币百万元 HK$'m	
客户贷款总额，已逾期：	Gross advances to customers which have been overdue for:				
- 超过 3 个月但不超过 6 个月	- six months or less but over three months	368	0.02%	4,213	0.24%
- 超过 6 个月但不超过 1 年	- one year or less but over six months	3,519	0.19%	2,711	0.16%
- 超过 1 年	- over one year	7,606	0.42%	8,404	0.49%
逾期超过 3 个月之贷款	Advances overdue for over three months	11,493	0.63%	15,328	0.89%
就上述贷款作出之减值准备	Impairment allowances made in respect of such advances				
- 第三阶段	- Stage 3	7,148		6,693	

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

3. 金融风险管理（续） 3. Financial risk management (continued)

3.1 信贷风险（续） 3.1 Credit risk (continued)

(A) 贷款及其他账项（续） (A) Advances and other accounts (continued)

(b) 逾期超过 3 个月之贷款（续） (b) Advances overdue for more than three months (continued)

		于 2026 年 6 月 30 日 At 30 June 2026	于 2025 年 12 月 31 日 At 31 December 2025
		港币百万元 HK$'m	港币百万元 HK$'m
就上述有抵押品覆盖的客户贷款之抵押品市值	Current market value of collateral held against the covered portion of such advances to customers	**5,797**	13,705
上述有抵押品覆盖之客户贷款	Covered portion of such advances to customers	**4,771**	9,462
上述没有抵押品覆盖之客户贷款	Uncovered portion of such advances to customers	**6,722**	5,866

逾期贷款或减值贷款的抵押品主要包括公司授信户项下的商用资产如商业及住宅楼宇、个人授信户项下的住宅按揭物业。

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.

于 2026 年 6 月 30 日，没有逾期超过 3 个月之贸易票据和银行及其他金融机构贷款（2025 年 12 月 31 日：无）。

As at 30 June 2026, there were no trade bills and advances to banks and other financial institutions overdue for more than three months (31 December 2025: Nil).

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

3. 金融风险管理（续） 3. Financial risk management (continued)

3.1 信贷风险（续） 3.1 Credit risk (continued)

(A) 贷款及其他账项（续） (A) Advances and other accounts (continued)

(c) 经重组贷款 (c) Rescheduled advances

		于 2026 年 6 月 30 日 At 30 June 2026		于 2025 年 12 月 31 日 At 31 December 2025	
		金额 Amount	**占客户贷款总额百分比 % of gross advances to customers**	金额 Amount	占客户贷款总额百分比 % of gross advances to customers
		港币百万元 HK$'m		港币百万元 HK$'m	
经重组客户贷款净额（已扣减包含于「逾期超过 3 个月之贷款」部分）	Rescheduled advances to customers net of amounts included in “Advances overdue for more than three months”	**243**	**0.01%**	328	0.02%

经重组贷款指因借款人财务状况转坏或无法按原定还款时间表还款，经银行与借款人重新协定还款计划的重组贷款，且修订后的有关利息或还款期等还款条件对集团而言属于「非商业性」。修订还款计划后之经重组贷款如仍逾期超过 3 个月，则包括在「逾期超过 3 个月之贷款」内。

Rescheduled advances are those advances that have been restructured and renegotiated between the bank and borrowers because of deterioration in the financial position of the borrower or the inability of the borrower to meet the original repayment schedule, and the revised repayment terms, either of interest or the repayment period, are “non-commercial” to the Group. 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”.

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

3. 金融风险管理（续） 3. Financial risk management (continued)

3.1 信贷风险（续） 3.1 Credit risk (continued)

(A) 贷款及其他账项（续） (A) Advances and other accounts (continued)

(d) 客户贷款集中度 (d) Concentration of advances to customers

(i) 按行业分类之客户贷款总额 (i) Sectoral analysis of gross advances to customers

以下关于客户贷款总额之行业分类分析，其行业分类乃参照有关贷款及垫款之金管局报表的填报指示而编制。

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.

		于 2026 年 6 月 30 日 At 30 June 2026					
		客户贷款总额 Gross advances to customers	抵押品或其他抵押覆盖之百分比 % covered by collateral or other security	减值 Impaired	逾期 Overdue	减值准备 - 第三阶段 Impairment allowances - Stage 3	减值准备 - 第一和第二阶段 Impairment allowances - Stages 1 and 2
		港币百万元 HK$'m		港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m
在香港使用之贷款	Loans for use in Hong Kong						
工商金融业	Industrial, commercial and financial						
- 物业发展	- Property development	156,874	23.04%	3,566	1,171	1,313	2,269
- 物业投资	- Property investment	94,765	54.12%	4,254	3,983	1,925	1,355
- 金融业	- Financial concerns	35,653	0.82%	-	-	-	65
- 股票经纪	- Stockbrokers	4,283	68.72%	-	-	-	2
- 批发及零售业	- Wholesale and retail trade	36,870	28.50%	413	386	121	124
- 制造业	- Manufacturing	70,005	4.72%	347	91	172	203
- 运输及运输设备	- Transport and transport equipment	76,257	9.99%	13	16	13	147
- 休闲活动	- Recreational activities	18	97.05%	-	-	-	-
- 资讯科技	- Information technology	41,228	0.46%	4	5	1	66
- 其他	- Others	218,825	28.10%	3,252	3,869	2,834	704
个人	Individuals						
- 购买居者有其屋计划、私人机构参建居屋计划及租者置其屋计划楼宇之贷款	- Loans for the purchase of flats in Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	73,060	99.89%	163	778	2	108
- 购买其他住宅物业之贷款	- Loans for purchase of other residential properties	414,227	99.81%	422	2,281	32	354
- 信用卡贷款	- Credit card advances	11,495	-	111	371	70	218
- 其他	- Others	135,933	96.06%	243	1,149	70	128
在香港使用之贷款总额	Total loans for use in Hong Kong	1,369,493	57.74%	12,788	14,100	6,553	5,743
贸易融资	Trade financing	49,755	16.00%	638	624	489	63
在香港以外使用之贷款	Loans for use outside Hong Kong	401,356	4.50%	2,828	2,141	1,581	5,851
客户贷款总额	Gross advances to customers	1,820,604	44.86%	16,254	16,865	8,623	11,657

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

3. 金融风险管理（续） 3. Financial risk management (continued)

3.1 信贷风险（续） 3.1 Credit risk (continued)

(A) 贷款及其他账项（续） (A) Advances and other accounts (continued)

(d) 客户贷款集中度（续） (d) Concentration of advances to customers (continued)

(i) 按行业分类之客户贷款总额（续） (i) Sectoral analysis of gross advances to customers (continued)

		于 2025 年 12 月 31 日 At 31 December 2025					
		客户贷款总额 Gross advances to customers	抵押品或其他抵押覆盖之百分比 % covered by collateral or other security	减值 Impaired	逾期 Overdue	减值准备 - 第三阶段 Impairment allowances - Stage 3	减值准备 - 第一和第二阶段 Impairment allowances - Stages 1 and 2
		港币百万元 HK$'m		港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m
在香港使用之贷款	Loans for use in Hong Kong						
工商金融业	Industrial, commercial and financial						
- 物业发展	- Property development	156,785	23.33%	4,321	2,092	798	2,297
- 物业投资	- Property investment	95,904	59.17%	5,025	5,025	1,110	804
- 金融业	- Financial concerns	27,637	1.14%	50	-	16	46
- 股票经纪	- Stockbrokers	4,362	81.74%	-	-	-	2
- 批发及零售业	- Wholesale and retail trade	41,831	26.37%	414	352	92	123
- 制造业	- Manufacturing	59,046	5.28%	369	105	156	182
- 运输及运输设备	- Transport and transport equipment	66,265	11.62%	16	28	11	124
- 休闲活动	- Recreational activities	17	96.96%	-	-	-	-
- 资讯科技	- Information technology	32,339	0.63%	3	6	1	57
- 其他	- Others	207,592	29.11%	4,166	4,629	2,869	598
个人	Individuals						
- 购买居者有其屋计划、私人机构参建居屋计划及租者置其屋计划楼宇之贷款	- Loans for the purchase of flats in Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	63,926	99.85%	166	665	2	105
- 购买其他住宅物业之贷款	- Loans for purchase of other residential properties	407,914	99.20%	454	2,366	58	377
- 信用卡贷款	- Credit card advances	13,035	-	100	437	61	236
- 其他	- Others	126,565	95.67%	178	1,056	62	138
在香港使用之贷款总额	Total loans for use in Hong Kong	1,303,218	59.03%	15,262	16,761	5,236	5,089
贸易融资	Trade financing	41,202	18.13%	460	451	244	58
在香港以外使用之贷款	Loans for use outside Hong Kong	375,082	5.25%	3,836	3,125	2,173	5,948
客户贷款总额	Gross advances to customers	1,719,502	46.32%	19,558	20,337	7,653	11,095

3. 金融风险管理（续） 3. Financial risk management (continued)

3.1 信贷风险（续） 3.1 Credit risk (continued)

(A) 贷款及其他账项（续） (A) Advances and other accounts (continued)

(d) 客户贷款集中度（续） (d) Concentration of advances to customers (continued)

(ii) 按地理区域分类之客户贷款总额 (ii) Geographical analysis of gross advances to customers

下列关于客户贷款之地理区域分析是根据交易对手之所在地，并已顾及风险转移因素。若客户贷款之担保人所在地与客户所在地不同，则风险将转移至担保人之所在地。

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 location different from the customer, the risk will be transferred to the location of the guarantor.

客户贷款总额 Gross advances to customers

		于2026年6月30日 At 30 June 2026 港币百万元 HK$'m	于2025年12月31日 At 31 December 2025 港币百万元 HK$'m
中国香港	Hong Kong, China	**1,536,423**	1,454,488
中国内地	Chinese Mainland	**100,802**	90,606
其他	Others	**183,379**	174,408
		1,820,604	1,719,502
就客户贷款总额作出之减值准备 - 第一和第二阶段	**Impairment allowances made in respect of the gross advances to customers - Stages 1 and 2**		
中国香港	Hong Kong, China	**8,754**	8,241
中国内地	Chinese Mainland	**1,414**	1,370
其他	Others	**1,489**	1,484
		11,657	11,095

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

3. 金融风险管理（续） 3. Financial risk management (continued)

3.1 信贷风险（续） 3.1 Credit risk (continued)

(A) 贷款及其他账项（续） (A) Advances and other accounts (continued)

(d) 客户贷款集中度（续） (d) Concentration of advances to customers (continued)

(ii) 按地理区域分类之客户贷款总额（续） (ii) Geographical analysis of gross advances to customers (continued)

逾期贷款 Overdue advances

		于2026年6月30日 At 30 June 2026 港币百万元 HK$'m	于2025年12月31日 At 31 December 2025 港币百万元 HK$'m
中国香港	Hong Kong, China	**14,558**	17,865
中国内地	Chinese Mainland	**629**	463
其他	Others	**1,678**	2,009
		16,865	20,337
就逾期贷款作出之减值准备 - 第三阶段	**Impairment allowances made in respect of the overdue advances - Stage 3**		
中国香港	Hong Kong, China	**6,268**	5,486
中国内地	Chinese Mainland	**269**	202
其他	Others	**963**	1,063
		7,500	6,751

3. 金融风险管理（续） 3. Financial risk management (continued)

3.1 信贷风险（续） 3.1 Credit risk (continued)

(A) 贷款及其他账项（续） (A) Advances and other accounts (continued)

(d) 客户贷款集中度（续） (d) Concentration of advances to customers (continued)

(ii) 按地理区域分类之客户贷款总额（续） (ii) Geographical analysis of gross advances to customers (continued)

		于 2026 年 6 月 30 日 At 30 June 2026	于 2025 年 12 月 31 日 At 31 December 2025
		港币百万元 HK$'m	港币百万元 HK$'m
减值贷款	**Impaired advances**		
中国香港	Hong Kong, China	**13,245**	17,020
中国内地	Chinese Mainland	**1,051**	380
其他	Others	**1,958**	2,158
		16,254	19,558
就减值贷款作出之减值准备 - 第三阶段	**Impairment allowances made in respect of the impaired advances - Stage 3**		
中国香港	Hong Kong, China	**6,954**	6,057
中国内地	Chinese Mainland	**461**	280
其他	Others	**1,208**	1,316
		8,623	7,653

3. 金融风险管理（续）　3. Financial risk management (continued)

3.1 信贷风险（续）　3.1 Credit risk (continued)

(B) 收回资产　(B) Repossessed assets

本集团于2026年6月30日持有的收回资产之估值为港币4.04亿元（2025年12月31日：港币3.20亿元）。这主要包括本集团通过对抵押取得处置或控制权的证券及物业（如通过法律程序或业主自愿交出抵押资产方式取得），并相应减低借款人在本集团债务的账面值。

The estimated market value of repossessed assets held by the Group as at 30 June 2026 amounted to HK$404 million (31 December 2025: HK$320 million). The repossessed assets mainly comprise securities and properties in respect of which the Group has acquired access or control (e.g. through court proceedings or voluntary actions by the proprietors concerned) and the carrying amount of the loan concerned is reduced correspondingly.

(C) 在银行及其他金融机构之结余及定期存放　(C) Balances and placements with banks and other financial institutions

于2026年6月30日，逾期或减值之在银行及其他金融机构之结余及定期存放总额为港币0.30亿元（2025年12月31日：港币0.30亿元）。上述之在银行及其他金融机构之结余及定期存放于2026年6月30日及2025年12月31日逾期超过1年。

As at 30 June 2026, gross overdue or impaired balances and placements with banks and other financial institutions amounted to HK$30 million (31 December 2025: HK$30 million). The aforesaid balances and placements have been overdue for more than one year as at 30 June 2026 and 31 December 2025.

3. 金融风险管理（续） 3. Financial risk management (continued)

3.1 信贷风险（续） 3.1 Credit risk (continued)

(D) 债务证券及存款证 (D) Debt securities and certificates of deposit

下表为以发行评级及阶段分析之债务证券及存款证账面值。在无发行评级的情况下，则会按发行人的评级报告。

The following tables present an analysis of the carrying value of debt securities and certificates of deposit by issue rating and stage classification. In the absence of such issue ratings, the ratings designated for the issuers are reported.

		于 2026 年 6 月 30 日 At 30 June 2026 港币百万元 HK$'m	于 2025 年 12 月 31 日 At 31 December 2025 港币百万元 HK$'m
以公平值变化计入其他全面收益之证券投资	**Investment in securities at fair value through other comprehensive income**		
- 第一阶段	- Stage 1		
Aaa	Aaa	**178,490**	142,836
Aa1 至 Aa3	Aa1 to Aa3	**573,124**	603,032
A1 至 A3	A1 to A3	**489,237**	453,221
A3 以下	Lower than A3	**24,954**	18,384
无评级	Unrated	**1,937**	3,099
		1,267,742	1,220,572
- 第二阶段	- Stage 2	**-**	-
- 第三阶段	- Stage 3	**-**	-
		1,267,742	1,220,572
其中：减值准备	Of which: impairment allowances	**(279)**	(247)
以摊余成本计量之证券投资	**Investment in securities at amortised cost**		
- 第一阶段	- Stage 1		
Aaa	Aaa	**78,932**	78,074
Aa1 至 Aa3	Aa1 to Aa3	**48,474**	43,703
A1 至 A3	A1 to A3	**23,659**	23,394
A3 以下	Lower than A3	**19,100**	7,828
无评级	Unrated	**301**	9,025
		170,466	162,024
- 第二阶段	- Stage 2	**-**	-
- 第三阶段	- Stage 3	**-**	-
		170,466	162,024
减值准备	Impairment allowances	**(91)**	(54)
		170,375	161,970

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

3. 金融风险管理（续） 3. Financial risk management (continued)

3.1 信贷风险（续） 3.1 Credit risk (continued)

(D) 债务证券及存款证（续） (D) Debt securities and certificates of deposit (continued)

		于2026年6月30日 At 30 June 2026 港币百万元 HK$'m	于2025年12月31日 At 31 December 2025 港币百万元 HK$'m
以公平值变化计入损益之金融资产	**Financial assets at fair value through profit or loss**		
Aaa	Aaa	**292**	633
Aa1 至 Aa3	Aa1 to Aa3	**80,212**	78,105
A1 至 A3	A1 to A3	**36,707**	54,927
A3 以下	Lower than A3	**4,103**	3,425
无评级	Unrated	**401**	515
		121,715	137,605

于 2026 年 6 月 30 日，没有逾期或减值之债务证券及存款证（2025 年 12 月 31 日：无）。

As at 30 June 2026, there were no overdue or impaired debt securities and certificates of deposit (31 December 2025: Nil).

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

3. 金融风险管理（续） 3. Financial risk management (continued)

3.2 市场风险 3.2 Market risk

(A) 风险值 (A) VaR

本集团采用风险值计量一般市场风险，并定期向风险委员会和高层管理人员报告。本集团采用统一的风险值计量模型，运用历史模拟法，以过去2年历史市场数据为参照，计算99%置信水平下及1天持有期内集团层面及各附属机构的风险值，并设定本集团和各附属机构的风险值限额。

The Group uses the VaR to measure and report general market risks to the RC and senior management on a periodic basis. The Group adopts a uniformed VaR calculation model, using a historical simulation approach and two years of historical market data, to calculate the VaR of the Group and its subsidiaries over a one-day holding period with a 99% confidence level, and sets up the VaR limit of the Group and its subsidiaries.

下表详述本集团一般市场风险持仓的风险值[1]。

The following table sets out the VaR for all general market risk exposures[1] of the Group.

		年份 Year	于6月30日 At 30 June	上半年最低数值 Minimum for the first half of year	上半年最高数值 Maximum for the first half of year	上半年平均数值 Average for the first half of year
			港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m
全部市场风险之风险值	VaR for all market risk	**2026**	**138.7**	**107.7**	**164.4**	**130.9**
		2025	120.4	93.9	151.5	118.0
汇率风险之风险值	VaR for foreign exchange risk	**2026**	**48.3**	**19.8**	**67.4**	**44.3**
		2025	35.2	31.2	52.9	41.4
交易账利率风险之风险值	VaR for interest rate risk in the trading book	**2026**	**115.6**	**87.4**	**146.1**	**107.5**
		2025	121.7	99.6	134.3	113.4
交易账股票风险之风险值	VaR for equity risk in the trading book	**2026**	**2.3**	**2.3**	**18.4**	**10.3**
		2025	7.2	4.8	10.4	8.2
商品风险之风险值	VaR for commodity risk	**2026**	**89.1**	**50.3**	**99.4**	**71.8**
		2025	39.9	0.0	39.9	12.1

注：
1. 不包括结构性外汇敞口。

Note:
1. Structural FX positions have been excluded.

3. 金融风险管理（续） 3. Financial risk management (continued)

3.2 市场风险（续） 3.2 Market risk (continued)

(A) 风险值（续） (A) VaR (continued)

虽然风险值是计量市场风险的一项重要指标，但也有其局限性，例如：

- 采用历史市场数据估计未来动态未能顾及所有可能出现的情况，尤其是一些极端情况；
- 1天持有期的计算方法假设所有头盘均可以在一日内套现或对冲。这项假设未必能完全反映市场风险，尤其在市场流通度极低时，可能未能在1天持有期内套现或对冲所有头盘；
- 根据定义，当采用99%置信水平时，即未有考虑在此置信水平以外或会出现的亏损；以及
- 风险值是以营业时间结束时的头盘作计算基准，因此并不一定反映交易时段内的风险。

Although there is a valuable guide to market risk, VaR should always be viewed in the context of its limitations. For example:

- the use of historical market data as a proxy for estimating future events may not encompass all potential events, particularly those which are extreme in nature;
- the use of a one-day holding period assumes that all positions can be liquidated or hedged in one day. This may not fully reflect the market risk arising at times of severe illiquidity, when a one-day holding period may be insufficient to liquidate or hedge all positions fully;
- the use of a 99% confidence level, by definition, does not take into account losses that might occur beyond this level of confidence; and
- VaR is calculated on the basis of exposures outstanding at the close of business and therefore does not necessarily reflect intra-day exposures.

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

3. 金融风险管理（续） 3. Financial risk management (continued)

3.2 市场风险（续） 3.2 Market risk (continued)

(A) 风险值（续） (A) VaR (continued)

本集团充分了解风险值指标的局限性，因此，制定了压力测试指标及限额以评估和管理风险值不能涵盖的市场风险。市场风险压力测试包括改变风险因素及不同严峻程度下所作的敏感性测试，以及对历史事件的情景分析，如1987股灾、1994债券市场危机、1997亚洲金融风暴、2001年美国911事件以及2008金融海啸等。

The Group recognises these limitations by formulating stress test indicators and limits to assess and manage the market risk uncovered by VaR. The stress testing programme of the market risk includes sensitivity testing on changes in risk factors with various degrees of severity, as well as scenario analysis on historical events including the 1987 Equity Market Crash, 1994 Bond Market Crash, 1997 Asian Financial Crisis, 2001 9-11 event and 2008 Financial Tsunami, etc.

(B) 外汇风险 (B) Currency risk

本集团的资产及负债集中在港元、美元及人民币等主要货币。为确保外汇风险承担保持在可接受水平，本集团利用风险限额（例如头盘及风险值限额）作为监控工具。此外，本集团致力于减少同一货币的资产与负债错配，并通常利用外汇合约（例如外汇掉期）管理由外币资产负债所产生的外汇风险。

The Group's assets and liabilities are denominated in major currencies, particularly HK Dollar, 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.

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

3. 金融风险管理（续） 3. Financial risk management (continued)

3.2 市场风险（续） 3.2 Market risk (continued)

(B) 外汇风险（续） (B) Currency risk (continued)

下表列出本集团因自营交易、非自营交易及结构性仓盘而产生之主要外币风险额，并参照有关持有外汇情况之金管局报表的填报指示而编制。期权盘净额乃根据所有外汇期权合约之「得尔塔加权持仓」为基础计算。

The following is a summary of the Group's major foreign currency exposures arising from trading, non-trading and structural positions and is prepared with reference to the completion instructions for the HKMA return of foreign currency position. The net options position is calculated based on the basis of delta-weighted positions of all foreign exchange options contracts.

于 2026 年 6 月 30 日 At 30 June 2026

港币百万元等值 Equivalent in million of HK$

		美元 US Dollars	英镑 Pound Sterling	日圆 Japanese Yen	欧罗 Euro	人民币 Renminbi	澳元 Australian Dollars	其他外币 Other foreign currencies	外币总额 Total foreign currencies
现货资产	Spot assets	**1,272,912**	**34,822**	**174,276**	**84,957**	**713,671**	**35,918**	**150,361**	**2,466,917**
现货负债	Spot liabilities	**(1,337,344)**	**(28,556)**	**(25,267)**	**(46,278)**	**(628,635)**	**(59,458)**	**(92,934)**	**(2,218,472)**
远期买入	Forward purchases	**2,416,654**	**32,657**	**171,862**	**114,564**	**1,237,139**	**119,802**	**147,772**	**4,240,450**
远期卖出	Forward sales	**(2,321,152)**	**(38,785)**	**(314,715)**	**(152,358)**	**(1,320,378)**	**(96,078)**	**(204,413)**	**(4,447,879)**
期权盘净额	Net options position	**2,185**	**(237)**	**(502)**	**(652)**	**196**	**(32)**	**(880)**	**78**
长／（短）盘净额	Net long/(short) position	**33,255**	**(99)**	**5,654**	**233**	**1,993**	**152**	**(94)**	**41,094**

于 2025 年 12 月 31 日 At 31 December 2025

港币百万元等值 Equivalent in million of HK$

		美元 US Dollars	英镑 Pound Sterling	日圆 Japanese Yen	欧罗 Euro	人民币 Renminbi	澳元 Australian Dollars	其他外币 Other foreign currencies	外币总额 Total foreign currencies
现货资产	Spot assets	1,184,738	31,709	186,568	83,565	703,048	38,636	122,049	2,350,313
现货负债	Spot liabilities	(1,291,405)	(28,399)	(27,487)	(42,885)	(555,196)	(34,053)	(84,832)	(2,064,257)
远期买入	Forward purchases	2,463,600	46,505	123,629	103,601	1,431,890	45,709	92,187	4,307,121
远期卖出	Forward sales	(2,332,879)	(49,776)	(278,462)	(143,911)	(1,578,014)	(50,475)	(129,671)	(4,563,188)
期权盘净额	Net options position	(3,584)	(137)	956	(40)	(512)	68	482	(2,767)
长／（短）盘净额	Net long/(short) position	20,470	(98)	5,204	330	1,216	(115)	215	27,222

3. 金融风险管理（续） 3. Financial risk management (continued)

3.2 市场风险（续） 3.2 Market risk (continued)

(B) 外汇风险（续） (B) Currency risk (continued)

	于 2026 年 6 月 30 日 At 30 June 2026 港币百万元等值 Equivalent in million of HK$						
	美元 US Dollars	泰铢 Baht	马来西亚林吉特 Malaysian Ringgit	菲律宾披索 Philippine Peso	卢比 Rupiah	其他外币 Other foreign currencies	外币总额 Total foreign currencies
结构性仓盘净额 Net structural position	**9,474**	**3,792**	**5,007**	**2,225**	**4,869**	**2,357**	**27,724**

	于 2025 年 12 月 31 日 At 31 December 2025 港币百万元等值 Equivalent in million of HK$						
	美元 US Dollars	泰铢 Baht	马来西亚林吉特 Malaysian Ringgit	菲律宾披索 Philippine Peso	卢比 Rupiah	其他外币 Other foreign currencies	外币总额 Total foreign currencies
结构性仓盘净额 Net structural position	9,149	3,732	4,769	2,234	4,765	2,293	26,942

(C) 银行账利率风险 (C) Interest rate risk in the banking book

银行账利率风险是指因利率水平、银行账内资产负债期限结构等要素发生变动而可能导致银行整体收益和经济价值承受损失的风险。本集团的银行账利率风险承担主要来自结构性持仓。

Interest rate risk in the banking book (“IRRBB”) means the risks of loss to a bank’s earnings and economic value arising from movements in interest rate and term structures of the banking book asset and liability positions. The Group’s IRRBB exposures are mainly from structural positions.

有关本集团的政策与程序及量度银行账利率风险的方法，载于本集团 2025 年之年报中财务报表附注 4.2(C)。

A summary of the Group’s policies and processes for managing and the methods used to measure interest rate risk in the banking book is set out in Note 4.2(C) to the Financial Statements of the Group’s Annual Report for 2025.

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

3. 金融风险管理（续） 3. Financial risk management (continued)

3.3 流动资金风险 3.3 Liquidity risk

(A) 流动性覆盖比率及稳定资金净额比率 (A) Liquidity coverage ratio and net stable funding ratio

		2026	2025
流动性覆盖比率的平均值	Average value of liquidity coverage ratio		
- 第一季度	- First quarter	**180.46%**	231.50%
- 第二季度	- Second quarter	**168.42%**	185.34%

流动性覆盖比率的平均值是基于该季度的每个工作日终结时的流动性覆盖比率的算术平均数及有关流动性状况之金管局报表列明的计算方法及指示计算。

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.

		2026	2025
稳定资金净额比率的季度终结值	Quarter-end value of net stable funding ratio		
- 第一季度	- First quarter	**143.35%**	140.67%
- 第二季度	- Second quarter	**143.89%**	139.34%

稳定资金净额比率的季度终结值是基于有关稳定资金状况之金管局报表列明的计算方法及指示计算。

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.

流动性覆盖比率及稳定资金净额比率是以综合基础计算，并根据《银行业（流动性）规则》由中银香港及其部分金管局指定之附属公司组成。

Liquidity coverage ratio and net stable funding ratio are computed on the consolidated basis which comprise the positions of BOCHK and certain subsidiaries specified by the HKMA in accordance with the Banking (Liquidity) Rules.

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

3. 金融风险管理（续） 3. Financial risk management (continued)

3.3 流动资金风险（续） 3.3 Liquidity risk (continued)

(B) 到期日分析 (B) Maturity analysis

以下关于本集团之资产及负债的到期日分析乃按于结算日时，资产及负债相距合约到期日的剩余期限分类。

The following analysis of the Group's assets and liabilities into relevant maturity groupings is based on the remaining period at balance sheet date to the contractual maturity date.

		于2026年6月30日 At 30 June 2026							
		即期 On demand	一个月内 Up to 1 month	一至三个月 1 to 3 months	三至十二个月 3 to 12 months	一至五年 1 to 5 years	五年以上 Over 5 years	不确定日期 Indefinite	总计 Total
		港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m
资产	**Assets**								
库存现金及在银行及其他金融机构之结余及定期存放	Cash and balances and placements with banks and other financial institutions	321,438	60,408	90,933	90,761	2,619	-	-	566,159
以公平值变化计入损益之金融资产	Financial assets at fair value through profit or loss	-	16,807	51,081	28,286	28,411	17,407	425	142,417
衍生金融工具	Derivative financial instruments	15,315	9,204	13,630	13,630	17,102	4,982	-	73,863
香港特别行政区政府负债证明书	Hong Kong SAR Government certificates of indebtedness	252,790	-	-	-	-	-	-	252,790
贷款及其他账项	Advances and other accounts	455,977	71,502	63,883	233,544	515,463	461,849	8,284	1,810,502
证券投资	Investment in securities								
- 以公平值变化计入其他全面收益	- At FVOCI	-	128,573	347,379	284,229	329,236	178,325	3,365	1,271,107
- 以摊余成本计量	- At amortised cost	-	7,267	6,009	28,742	96,434	31,923	-	170,375
联营公司及合资企业权益	Interests in associates and joint ventures	-	-	-	-	-	-	171	171
投资物业	Investment properties	-	-	-	-	-	-	13,168	13,168
物业、器材及设备	Properties, plant and equipment	-	-	-	-	-	-	33,115	33,115
其他资产（包括应收税项及递延税项资产）	Other assets (including current and deferred tax assets)	101,742	62,157	226	1,541	253	-	2,836	168,755
资产总额	**Total assets**	1,147,262	355,918	573,141	680,733	989,518	694,486	61,364	4,502,422
负债	**Liabilities**								
香港特别行政区流通纸币	Hong Kong SAR currency notes in circulation	252,790	-	-	-	-	-	-	252,790
银行及其他金融机构之存款及结余	Deposits and balances from banks and other financial institutions	269,902	137,432	10,955	7,993	-	-	-	426,282
以公平值变化计入损益之金融负债	Financial liabilities at fair value through profit or loss	-	38,721	12,837	12,485	433	4,363	-	68,839
衍生金融工具	Derivative financial instruments	12,256	7,316	7,060	11,619	16,663	4,700	-	59,614
客户存款	Deposits from customers	1,647,223	684,659	497,755	214,473	5,845	-	-	3,049,955
已发行债务证券及存款证	Debt securities and certificates of deposit in issue	-	-	-	5,852	11,537	-	-	17,389
其他账项及准备（包括应付税项及递延税项负债）	Other accounts and provisions (including current and deferred tax liabilities)	102,376	75,487	283	10,015	4,253	239	-	192,653
后偿负债	Subordinated liabilities	-	-	-	1,088	45,377	32,907	-	79,372
负债总额	**Total liabilities**	2,284,547	943,615	528,890	263,525	84,108	42,209	-	4,146,894
流动资金缺口	Net liquidity gap	(1,137,285)	(587,697)	44,251	417,208	905,410	652,277	61,364	355,528

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

3. 金融风险管理（续） 3. Financial risk management (continued)

3.3 流动资金风险（续） 3.3 Liquidity risk (continued)

(B) 到期日分析（续） (B) Maturity analysis (continued)

		于 2025 年 12 月 31 日 At 31 December 2025							
		即期 On demand	一个月内 Up to 1 month	一至三个月 1 to 3 months	三至十二个月 3 to 12 months	一至五年 1 to 5 years	五年以上 Over 5 years	不确定日期 Indefinite	总计 Total
		港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m
资产	**Assets**								
库存现金及在银行及其他金融机构之结余及定期存放	Cash and balances and placements with banks and other financial institutions	319,076	66,308	40,429	136,326	2,688	-	-	564,827
以公平值变化计入损益之金融资产	Financial assets at fair value through profit or loss	-	28,579	43,183	21,532	47,905	15,149	321	156,669
衍生金融工具	Derivative financial instruments	16,619	7,809	9,496	14,267	13,257	3,909	-	65,357
香港特别行政区政府负债证明书	Hong Kong SAR Government certificates of indebtedness	243,190	-	-	-	-	-	-	243,190
贷款及其他账项	Advances and other accounts	387,586	71,758	67,519	189,246	534,834	445,902	12,041	1,708,886
证券投资	Investment in securities								
- 以公平值变化计入其他全面收益	- At FVOCI	-	180,463	267,777	320,249	297,989	154,094	3,905	1,224,477
- 以摊余成本计量	- At amortised cost	-	10,804	11,579	22,053	81,997	35,537	-	161,970
联营公司及合资企业权益	Interests in associates and joint ventures	-	-	-	-	-	-	170	170
投资物业	Investment properties	-	-	-	-	-	-	13,056	13,056
物业、器材及设备	Properties, plant and equipment	-	-	-	-	-	-	33,245	33,245
其他资产（包括应收税项及递延税项资产）	Other assets (including current and deferred tax assets)	53,786	33,185	167	970	194	-	2,476	90,778
资产总额	**Total assets**	1,020,257	398,906	440,150	704,643	978,864	654,591	65,214	4,262,625
负债	**Liabilities**								
香港特别行政区流通纸币	Hong Kong SAR currency notes in circulation	243,190	-	-	-	-	-	-	243,190
银行及其他金融机构之存款及结余	Deposits and balances from banks and other financial institutions	227,600	108,606	8,550	3,586	-	-	-	348,342
以公平值变化计入损益之金融负债	Financial liabilities at fair value through profit or loss	-	38,324	39,572	15,873	3,894	1,921	-	99,584
衍生金融工具	Derivative financial instruments	14,326	8,568	9,235	8,622	13,076	3,612	-	57,439
客户存款	Deposits from customers	1,582,465	661,405	547,341	155,037	3,678	-	-	2,949,926
已发行债务证券及存款证	Debt securities and certificates of deposit in issue	-	-	56	5,630	5,565	-	-	11,251
其他账项及准备（包括应付税项及递延税项负债）	Other accounts and provisions (including current and deferred tax liabilities)	88,074	35,052	2,906	5,386	4,273	260	-	135,951
后偿负债	Subordinated liabilities	-	-	-	236	43,775	31,746	-	75,757
负债总额	**Total liabilities**	2,155,655	851,955	607,660	194,370	74,261	37,539	-	3,921,440
流动资金缺口	Net liquidity gap	(1,135,398)	(453,049)	(167,510)	510,273	904,603	617,052	65,214	341,185

按尚余到期日对债务证券之分析是根据合约到期日分类。所作披露不代表此等证券将持有至到期日。

The analysis of debt securities by remaining period to maturity is based on contractual maturity date. The disclosure does not imply that the securities will be held to maturity.

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

3. 金融风险管理（续） 3. Financial risk management (continued)

3.4 资本管理 3.4 Capital management

金管局根据综合基准及单独基准监管中银香港及其部分金管局指定之附属公司，从而取得该等公司之资本充足比率资料，并为该等公司厘定整体之资本要求。经营银行业务之个别海外附属公司及分行受当地银行业监管机构直接监管，该等机构会厘定有关附属公司及分行之资本充足规定，并监察遵行情况。若干并非经营银行业务的金融服务附属公司亦受所属地区的监管机构监管，并须遵守有关资本规定。

The HKMA supervises BOCHK and certain subsidiaries specified by the HKMA on a consolidated and solo basis and, as such, receives information on the capital adequacy of, and sets capital requirements for those companies as a whole. Individual overseas banking subsidiaries and branches are directly regulated by their local banking supervisors, who set and monitor their capital adequacy requirements. Certain non-banking financial subsidiaries are also subject to the supervision and capital requirements of local regulatory authorities.

本集团已采用基础内部评级基准计算法计算大部分非证券化类别风险承担的信贷风险资本要求。剩余小部分信贷风险承担按标准（信贷风险）计算法计算。本集团采用简化基本信用估值调整计算法，计算具有信用估值调整风险的交易对手资本要求。

The Group has adopted the foundation internal ratings-based (“FIRB”) approach to calculate the credit risk capital charge for the majority of its non-securitisation exposures. Small residual credit exposures are remained under the standardised (credit risk) (“STC”) approach. The Group has adopted the reduced basic credit valuation adjustment (“CVA”) approach to calculate the capital charge for the CVA risk of the counterparty.

自 2025 年 1 月 1 日起，本集团根据金管局监管政策手册 MR-1《市场风险资本要求》，采用标准计算法计算市场风险资本要求。

Effective from 1 January 2025, the Group has adopted the standardised approach to calculate market risk capital requirements in accordance with the HKMA’s Supervisory Policy Manual MR-1 “Market Risk Capital Charge”.

自 2025 年 1 月 1 日起，本集团采用《巴塞尔协定三》最终改革方案下的标准计算法计算操作风险资本要求。

Effective from 1 January 2025, the Group has adopted the standardised approach under the Basel III final reform package to calculate the operational risk capital charge.

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

3. 金融风险管理（续） 3. Financial risk management (continued)

3.4 资本管理（续） 3.4 Capital management (continued)

金管局已将中银香港归类为中国银行处置机制集团的重要附属公司，并要求中银香港由2023年1月1日开始满足《金融机构（处置机制）（吸收亏损能力规定－银行界）规则》（「LAC条例」）下适用之内部吸收亏损能力规定。

The HKMA has classified BOCHK as a material subsidiary of the BOC resolution group and required BOCHK to comply with the applicable internal loss-absorbing capacity requirements under the Financial Institutions (Resolution) (Loss-absorbing Capacity Requirements – Banking Sector) Rules ("LAC Rules"), with compliance period starting from 1 January 2023.

(A) 监管综合基础 (A) Basis of regulatory consolidation

监管规定的综合基础乃根据《银行业（资本）规则》由中银香港及其部分金管局指定之附属公司组成。在会计处理方面，则按照香港财务报告准则会计准则综合附属公司。

The consolidation basis for regulatory purposes comprises the positions of BOCHK and certain subsidiaries specified by the HKMA in accordance with the Banking (Capital) Rules. For accounting purposes, subsidiaries are consolidated in accordance with HKFRS Accounting Standards.

包括在会计准则综合范围，而不包括在监管规定综合范围内的附属公司之详情如下：

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

		于2026年6月30日 At 30 June 2026		于2025年12月31日 At 31 December 2025	
名称	Name	资产总额 Total assets 港币百万元 HK$'m	资本总额 Total equity 港币百万元 HK$'m	资产总额 Total assets 港币百万元 HK$'m	资本总额 Total equity 港币百万元 HK$'m
中银集团信托人有限公司	BOC Group Trustee Company Limited	**201**	**201**	201	201
中银国际英国保诚信托有限公司	BOCI-Prudential Trustee Limited	**556**	**429**	625	478
中国银行（香港）代理人有限公司	Bank of China (Hong Kong) Nominees Limited	**-**	**-**	-	-
中国银行（香港）信托有限公司[1]	Bank of China (Hong Kong) Trustees Limited[1]	**5**	**5**	5	5
中银数字服务（南宁）有限公司[2]	BOC Digital Services (Nanning) Company Limited[2]	**N/A**	**N/A**	524	416

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

3. 金融风险管理（续） 3. Financial risk management (continued)

3.4 资本管理（续） 3.4 Capital management (continued)

(A) 监管综合基础（续） (A) Basis of regulatory consolidation (continued)

名称	Name	于 2026 年 6 月 30 日 At 30 June 2026 资产总额 Total assets 港币百万元 HK$'m	于 2026 年 6 月 30 日 At 30 June 2026 资本总额 Total equity 港币百万元 HK$'m	于 2025 年 12 月 31 日 At 31 December 2025 资产总额 Total assets 港币百万元 HK$'m	于 2025 年 12 月 31 日 At 31 December 2025 资本总额 Total equity 港币百万元 HK$'m
中银信息科技（深圳）有限公司	BOCHK Information Technology (Shenzhen) Co., Ltd.	**371**	**261**	361	255
宝生金融投资服务有限公司	Po Sang Financial Investment Services Company Limited	**347**	**347**	347	347
宝生证券有限公司 [3]	Po Sang Securities Limited[3]	**N/A**	**N/A**	589	395
新华信托有限公司 [1]	Sin Hua Trustee Limited[1]	**4**	**4**	4	4
Billion Express Development Inc.	Billion Express Development Inc.	**-**	**-**	-	-
Billion Orient Holdings Ltd.	Billion Orient Holdings Ltd.	**-**	**-**	-	-
Elite Bond Investments Ltd.	Elite Bond Investments Ltd.	**-**	**-**	-	-
Express Capital Enterprise Inc.	Express Capital Enterprise Inc.	**-**	**-**	-	-
Express Charm Holdings Corp.	Express Charm Holdings Corp.	**-**	**-**	-	-
Express Shine Assets Holdings Corp.	Express Shine Assets Holdings Corp.	**-**	**-**	-	-
Express Talent Investment Ltd.	Express Talent Investment Ltd.	**-**	**-**	-	-
Gold Medal Capital Inc.	Gold Medal Capital Inc.	**-**	**-**	-	-
Gold Tap Enterprises Inc.	Gold Tap Enterprises Inc.	**-**	**-**	-	-
Maxi Success Holdings Ltd.	Maxi Success Holdings Ltd.	**-**	**-**	-	-
Smart Linkage Holdings Inc.	Smart Linkage Holdings Inc.	**-**	**-**	-	-
Smart Union Capital Investments Ltd.	Smart Union Capital Investments Ltd.	**-**	**-**	-	-
Success Trend Development Ltd.	Success Trend Development Ltd.	**-**	**-**	-	-
Wise Key Enterprises Corp.	Wise Key Enterprises Corp.	**-**	**-**	-	-

1. 中国银行（香港）信托有限公司和新华信托有限公司于 2026 年 6 月 10 日获香港高等法院接纳其清盘申请。

1. The winding-up petitions of Bank of China (Hong Kong) Trustee Limited and Sin Hua Trustees Limited were approved by the High Court of Hong Kong on 10 June 2026.

2. 自 2026 年 2 月 1 日起中银数字服务（南宁）有限公司包括在金管局指定的监管规定综合范围内。

2. BOC Digital Services (Nanning) Company Limited is included within the regulatory scope of consolidation specified by the HKMA effective from 1 February 2026.

3. 宝生证券有限公司的出售已于 2026 年 1 月 30 日完成交割。

3. The disposal of Po Sang Securities Limited was completed on 30 January 2026.

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

3. 金融风险管理（续） 3. Financial risk management (continued)

3.4 资本管理（续） 3.4 Capital management (continued)

(A) 监管综合基础（续） (A) Basis of regulatory consolidation (continued)

以上附属公司的主要业务载于「附录－本银行之附属公司」。

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

于2026年6月30日，并无任何附属公司只包括在监管规定综合范围，而不包括在会计准则综合范围（2025年12月31日：无）。

There were no subsidiaries which are included within the regulatory scope of consolidation but not included within the accounting scope of consolidation as at 30 June 2026 (31 December 2025: Nil).

于2026年6月30日，亦无任何附属公司同时包括在会计准则和监管规定综合范围而使用不同综合方法（2025年12月31日：无）。

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

本集团在不同国家／地区经营附属公司，这些公司的资本须受当地规则监管，而本集团成员公司之间相互转让资金或监管资本，亦可能受到限制。

The Group operates subsidiaries in different countries/regions where capital is governed by local rules and there may be restrictions on the transfer of funds or regulatory capital between the members of the Group.

(B) 资本比率 (B) Capital ratio

资本比率分析如下：

The capital ratios are analysed as follows:

		于2026年6月30日 At 30 June 2026	于2025年12月31日 At 31 December 2025
普通股权一级资本比率	CET1 capital ratio	**23.80%**	24.01%
一级资本比率	Tier 1 capital ratio	**23.80%**	24.01%
总资本比率	Total capital ratio	**25.71%**	25.98%

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

3. 金融风险管理（续） 3. Financial risk management (continued)

3.4 资本管理（续） 3.4 Capital management (continued)

(B) 资本比率（续） (B) Capital ratio (continued)

用于计算以上资本比率之扣减后的综合资本基础分析如下：

The consolidated capital base after deductions used in the calculation of the above capital ratios is analysed as follows:

		于 2026 年 6 月 30 日 At 30 June 2026 港币百万元 HK$'m	于 2025 年 12 月 31 日 At 31 December 2025 港币百万元 HK$'m
普通股权一级(CET1)资本：票据及储备	CET1 capital: instruments and reserves		
直接发行的合资格 CET1 资本票据	Directly issued qualifying CET1 capital instruments	**43,043**	43,043
保留溢利	Retained earnings	**279,957**	258,432
已披露储备	Disclosed reserves	**32,222**	37,186
监管扣减之前的 CET1 资本	CET1 capital before regulatory deductions	**355,222**	338,661
CET1 资本：监管扣减	CET1 capital: regulatory deductions		
估值调整	Valuation adjustments	**(71)**	(47)
其他无形资产（已扣除相联的递延税项负债）	Other intangible assets (net of associated deferred tax liabilities)	**(2,318)**	(2,012)
递延税项资产（已扣除相联的递延税项负债）	Deferred tax assets (net of associated deferred tax liabilities)	**(222)**	(204)
按公平价值估值的负债因本身的信用风险变动所产生的损益	Gains and losses due to changes in own credit risk on fair valued liabilities	**(12)**	(5)
因土地及建筑物（自用及投资用途）进行价值重估而产生的累积公平价值收益	Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)	**(37,603)**	(37,382)
一般银行业务风险监管储备	Regulatory reserve for general banking risks	**(2,272)**	(2,223)
因没有充足的 AT1 资本及二级资本以供扣除而须在 CET1 资本扣除的监管扣减	Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions	**(1,095)**	(1,072)
对 CET1 资本的监管扣减总额	Total regulatory deductions to CET1 capital	**(43,593)**	(42,945)
CET1 资本	CET1 capital	**311,629**	295,716

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

3. 金融风险管理（续） 3. Financial risk management (continued)

3.4 资本管理（续） 3.4 Capital management (continued)

(B) 资本比率（续） (B) Capital ratio (continued)

		于 2026 年 6 月 30 日 At 30 June 2026	于 2025 年 12 月 31 日 At 31 December 2025
		港币百万元 HK$'m	港币百万元 HK$'m
AT1 资本：监管扣减	AT1 capital: regulatory deductions		
于在监管综合范围以外的金融业实体发行的AT1 资本票据的重大LAC 投资	Significant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	**(1,095)**	(1,072)
对 AT1 资本的监管扣减总额	Total regulatory deductions to AT1 capital	**(1,095)**	(1,072)
AT1 资本	AT1 capital	**-**	-
一级资本	Tier 1 capital	**311,629**	295,716
二级资本：票据及准备金	Tier 2 capital: instruments and provisions		
合资格计入二级资本的集体准备金及一般银行业务风险监管储备	Collective provisions and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	**7,986**	7,429
监管扣减之前的二级资本	Tier 2 capital before regulatory deductions	**7,986**	7,429
二级资本：监管扣减	Tier 2 capital: regulatory deductions		
加回合资格计入二级资本的因土地及建筑物（自用及投资用途）进行价值重估而产生的累积公平价值收益	Add back of cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties) eligible for inclusion in Tier 2 capital	**16,921**	16,822
对二级资本的监管扣减总额	Total regulatory adjustments to Tier 2 capital	**16,921**	16,822
二级资本	Tier 2 capital	**24,907**	24,251
监管资本总额	Total regulatory capital	**336,536**	319,967

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

3. 金融风险管理（续） 3. Financial risk management (continued)

3.4 资本管理（续） 3.4 Capital management (continued)

(B) 资本比率（续） (B) Capital ratio (continued)

缓冲资本比率分析如下： The capital buffer ratios are analysed as follows:

		于2026年6月30日 At 30 June 2026	于2025年12月31日 At 31 December 2025
防护缓冲资本比率	Capital conservation buffer ratio	**2.500%**	2.500%
较高吸收亏损能力比率	Higher loss absorbency ratio	**1.500%**	1.500%
逆周期缓冲资本比率	Countercyclical capital buffer ratio	**0.426%**	0.420%

(C) 杠杆比率 (C) Leverage ratio

杠杆比率分析如下： The leverage ratio is analysed as follows:

		于2026年6月30日 At 30 June 2026	于2025年12月31日 At 31 December 2025
		港币百万元 HK$'m	港币百万元 HK$'m
一级资本	Tier 1 capital	**311,629**	295,716
杠杆比率风险承担	Leverage ratio exposure	**4,435,586**	4,136,373
杠杆比率	Leverage ratio	**7.03%**	7.15%

中期财务资料附注（续）

Notes to the Interim Financial Information (continued)

4. 金融资产和负债的公平值

4. Fair values of financial assets and liabilities

所有以公平值计量或在财务报表内披露的金融工具，均按香港财务报告准则第13号「公平值计量」的定义，于公平值层级表内分类。该等分类乃参照估值方法所采用的因素之可观察性及重大性，并基于对整体公平值计量有重大影响之最低层级因素来厘定：

All financial instruments for which fair values are 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:

- 第一层级：相同资产或负债在活跃市场中的报价（未经调整）。此层级包括在交易所上市的股份证券、部分政府发行的债务工具及若干场内交易的衍生工具合约。

- Level 1: based on quoted prices (unadjusted) in active markets for identical assets or liabilities. This category includes equity securities listed on exchange, debt instruments issued by certain governments and certain exchange-traded derivative contracts.

- 第二层级：乃基于估值技术所采用的最低层级因素（同时需对整体公平值计量有重大影响）可被直接或间接地观察。此层级包括大部分场外交易的衍生工具合约、从估值服务供应商获取价格的债务证券及存款证、发行的结构性存款、贷款及其他账项，以及其他债务工具。同时亦包括对可观察的市场因素进行了不重大调整或校准的若干外汇合约。

- 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, issued structured deposits, advances and other accounts and other debt instruments. It also includes certain foreign exchange contracts with insignificant adjustments or calibrations made to observable market inputs.

- 第三层级：乃基于估值技术所采用的最低层级因素（同时需对整体公平值计量有重大影响）属不可被观察。此层级包括有重大不可观察因素的股权投资及贷款及其他账项。

- 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 investments and advances and other accounts with significant unobservable inputs.

中期财务资料附注（续）

Notes to the Interim Financial Information (continued)

4. 金融资产和负债的公平值（续）

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

对于以重复基准确认于财务报表的金融工具，本集团会于每一财务报告周期的结算日重新评估其分类（基于对整体公平值计量有重大影响之最低层级因素），以确定有否在公平值层级之间发生转移。

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.

4.1 以公平值计量的金融工具

4.1 Financial instruments measured at fair value

本集团建立了完善的公平值管治及控制架构，公平值数据由独立于前线的控制单位确定或核实。各控制单位负责独立核实前线业务之估值结果及重大公平值数据。其他特定控制程序包括核实可观察的估值参数、审核新的估值模型及任何模型改动、根据可观察的市场交易价格校准及回顾测试所采用的估值模型、深入分析日常重大估值变动、评估重大不可观察估值参数及估值调整。重大估值事项将向高层管理人员、风险委员会及审计委员会汇报。

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. Other 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 Committee and Audit Committee.

一般而言，金融工具以单一工具为计量基础。香港财务报告准则第 13 号允许在满足特定条件的前提下，可以选用会计政策以同一投资组合下的金融资产及金融负债的净敞口作为公平值的计量基础。本集团的估值调整以单一工具为基础，与金融工具的计量基础一致。根据衍生金融工具的风险管理政策及系统，一些满足特定条件的组合的公平值调整是按其净风险敞口所获得或支付的价格计量。组合层面的估值调整会以净风险敞口占比分配到单一资产或负债。

Generally, the unit of account for a financial instrument is the individual instrument. HKFRS 13 permits a portfolio exception, through an accounting policy election, to measure the fair value of a portfolio of financial assets and financial liabilities on the basis of the net open risk position when certain criteria are met. The Group applies valuation adjustments at an individual instrument level, consistent with that unit of account. According to its risk management policies and systems to manage derivative financial instruments, the fair value adjustments of certain derivative portfolios that meet those criteria are measured on the basis of the price to be received or paid for net open risk. Those portfolio-level adjustments are allocated to the individual assets and liabilities on the basis of its relative net risk exposure to the portfolio.

中期财务资料附注（续）

Notes to the Interim Financial Information (continued)

4. 金融资产和负债的公平值（续）

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

4.1 以公平值计量的金融工具（续）

4.1 Financial instruments measured at fair value (continued)

当无法从公开市场获取报价时，本集团通过一些估值技术或经纪 / 交易商之询价来确定金融工具的公平值。

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.

对于本集团所持有的金融工具，其估值技术使用的主要参数包括债券价格、利率、汇率、权益及股票价格、商品价格、波幅及相关系数、交易对手信贷利差及其他，主要为可从公开市场观察及获取的参数。

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 and correlations, counterparty credit spreads and others, which are mostly observable and obtainable from open market.

用以厘定以下金融工具公平值的估值方法如下：

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

<u>债务证券及存款证、贷款及其他账项及其他债务工具</u>
此类工具的公平值由交易所、交易商或外间独立估值服务供应商提供的市场报价或使用贴现现金流模型分析而决定。贴现现金流模型是一个利用预计未来现金流，以一个包含可反映市场上相类似风险的工具所需信贷息差的差额之贴现率计量而成现值的估值技术。这些参数是市场上可观察或由可观察或不可观察的市场数据证实。

<u>Debt securities and certificates of deposit, advances and other accounts and other debt instruments</u>
The fair values of these instruments are 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 cash flows using a discount rate which may include a 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.

<u>按揭抵押债券</u>
这类工具由外间独立第三者提供报价。有关的估值视乎交易性质以市场标准的现金流模型及估值参数（包括可观察或由近似发行的价格矩阵编辑而成的贴现率差价、违约及收回率、及提前预付率）估算。

<u>Mortgage backed securities</u>
For this class of instruments, external prices are obtained from independent third parties. The valuation of these securities, depending on the nature of transaction, is estimated from market standard cash flow models with input parameters which include spreads to discount rates, default and recovery rates and prepayment rates that may be observable or compiled through matrix pricing for similar issues.

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

4. 金融资产和负债的公平值（续） 4. Fair values of financial assets and liabilities (continued)

4.1 以公平值计量的金融工具（续） 4.1 Financial instruments measured at fair value (continued)

衍生工具
场外交易的衍生工具合约包括外汇、利率、股票、商品或信贷的远期、掉期及期权合约。衍生工具合约的公平值主要由贴现现金流模型、期权计价模型及应计法等估值技术厘定。所使用的参数为可观察或不可观察市场数据。可观察的参数包括利率、汇率、债券、权益及股票价格、商品价格、信贷违约掉期利差、波幅及相关系数。不可观察的参数可用于嵌藏于结构性存款中非交易频繁的期权类产品。对一些复杂的衍生工具合约，公平值将按经纪 / 交易商之报价为基础。

Derivatives
OTC derivative contracts include forward, swap and option contracts on foreign exchange, interest rate, equity, commodity or credit. The fair values of these contracts are mainly measured using valuation techniques such as discounted cash flow models, option pricing models and accrual method. The inputs can be observable or unobservable market data. Observable inputs include interest rate, foreign exchange rates, bond, equity and stock prices, commodity prices, credit default swap spreads, volatilities and correlations. Unobservable inputs 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.

本集团对场外交易的衍生工具作出了信贷估值调整及债务估值调整。调整分别反映对市场因素变化、交易对手信誉及本集团自身信贷息差的期望。有关调整主要是按每一交易对手，以未来预期敞口、违约率及收回率厘定。

Credit valuation adjustments (“CVAs”) and debit valuation adjustments (“DVAs”) 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.

4. 金融资产和负债的公平值（续） 4. Fair values of financial assets and liabilities (continued)

4.1 以公平值计量的金融工具（续） 4.1 Financial instruments measured at fair value (continued)

(A) 公平值的等级 (A) Fair value hierarchy

		于 2026 年 6 月 30 日 At 30 June 2026			
		第一层级 Level 1	第二层级 Level 2	第三层级 Level 3	总计 Total
		港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m
金融资产	**Financial assets**				
交易性资产（附注 18）	Trading assets (Note 18)				
- 债务证券及存款证	- Debt securities and certificates of deposit	**6,647**	**115,068**	**-**	**121,715**
- 股份证券	- Equity securities	**75**	**-**	**-**	**75**
- 基金	- Funds	**2**	**-**	**-**	**2**
- 其他债务工具	- Other debt instruments	**-**	**4,399**	**-**	**4,399**
界定为以公平值变化计入损益之金融资产（附注 18）	Financial assets designated at fair value through profit or loss (Note 18)				
- 其他债务工具	- Other debt instruments	**-**	**16,226**	**-**	**16,226**
衍生金融工具（附注 19）	Derivative financial instruments (Note 19)	**412**	**73,451**	**-**	**73,863**
以公平值计量之贷款及其他账项	Advances and other accounts at fair value	**-**	**4,711**	**284**	**4,995**
以公平值变化计入其他全面收益之证券投资（附注 21）	Investment in securities at FVOCI (Note 21)				
- 债务证券及存款证	- Debt securities and certificates of deposit	**234,504**	**1,033,238**	**-**	**1,267,742**
- 股份证券	- Equity securities	**-**	**324**	**3,041**	**3,365**
金融负债	**Financial liabilities**				
以公平值变化计入损益之金融负债（附注 25）	Financial liabilities at fair value through profit or loss (Note 25)				
- 交易性负债	- Trading liabilities	**141**	**58,753**	**-**	**58,894**
- 界定为以公平值变化计入损益之金融负债	- Financial liabilities designated at fair value through profit or loss	**-**	**9,945**	**-**	**9,945**
衍生金融工具（附注 19）	Derivative financial instruments (Note 19)	**25**	**59,589**	**-**	**59,614**

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

4. 金融资产和负债的公平值（续） 4. Fair values of financial assets and liabilities (continued)

4.1 以公平值计量的金融工具（续） 4.1 Financial instruments measured at fair value (continued)

(A) 公平值的等级（续） (A) Fair value hierarchy (continued)

		于 2025 年 12 月 31 日 At 31 December 2025			
		第一层级 Level 1	第二层级 Level 2	第三层级 Level 3	总计 Total
		港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m
金融资产	**Financial assets**				
交易性资产（附注 18）	Trading assets (Note 18)				
- 债务证券及存款证	- Debt securities and certificates of deposit	8,796	128,809	-	137,605
- 股份证券	- Equity securities	21	-	-	21
- 基金	- Funds	-	-	-	-
- 其他债务工具	- Other debt instruments	-	3,812	-	3,812
界定为以公平值变化计入损益之金融资产（附注 18）	Financial assets designated at fair value through profit or loss (Note 18)				
- 其他债务工具	- Other debt instruments	-	15,231	-	15,231
衍生金融工具（附注 19）	Derivative financial instruments (Note 19)	22	65,335	-	65,357
以公平值计量之贷款及其他账项	Advances and other accounts at fair value	-	5,109	192	5,301
以公平值变化计入其他全面收益之证券投资（附注 21）	Investment in securities at FVOCI (Note 21)				
- 债务证券及存款证	- Debt securities and certificates of deposit	299,721	920,851	-	1,220,572
- 股份证券	- Equity securities	-	162	3,743	3,905
金融负债	**Financial liabilities**				
以公平值变化计入损益之金融负债（附注 25）	Financial liabilities at fair value through profit or loss (Note 25)				
- 交易性负债	- Trading liabilities	82	88,153	-	88,235
- 界定为以公平值变化计入损益之金融负债	- Financial liabilities designated at fair value through profit or loss	-	11,349	-	11,349
衍生金融工具（附注 19）	Derivative financial instruments (Note 19)	16	57,423	-	57,439

本集团之金融资产及负债于期内均没有第一层级及第二层级之间的转移（2025 年 12 月 31 日：无）。

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

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

4. 金融资产和负债的公平值（续） 4. Fair values of financial assets and liabilities (continued)

4.1 以公平值计量的金融工具（续） 4.1 Financial instruments measured at fair value (continued)

(B) 第三层级的项目变动 (B) Reconciliation of level 3 items

		半年结算至 2026 年 6 月 30 日 Half-year ended 30 June 2026	
		金融资产 Financial assets	
		以公平值计量之贷款及其他账项 Advances and other accounts at fair value	以公平值变化计入其他全面收益之证券投资 Investment in securities at FVOCI 股份证券 Equity securities
		港币百万元 HK$'m	港币百万元 HK$'m
于 2026 年 1 月 1 日	At 1 January 2026	192	3,743
亏损	Losses		
- 收益表	- Income statement	-	-
- 其他全面收益	- Other comprehensive income		
- 公平值变化	- Change in fair value	-	(702)
增置	Additions	91	-
处置、赎回及到期	Disposals, redemptions and maturity	-	-
汇兑差额	Exchange difference	1	-
于 2026 年 6 月 30 日	At 30 June 2026	284	3,041
于 2026 年 6 月 30 日持有的金融资产于期内计入收益表的未实现收益总额	Total unrealised gains for the period included in income statement for financial assets held as at 30 June 2026	-	-

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

4. 金融资产和负债的公平值（续） 4. Fair values of financial assets and liabilities (continued)

4.1 以公平值计量的金融工具（续） 4.1 Financial instruments measured at fair value (continued)

(B) 第三层级的项目变动（续） (B) Reconciliation of level 3 items (continued)

		全年结算至 2025 年 12 月 31 日 Year ended 31 December 2025	
		金融资产 Financial assets	
		以公平值计量之贷款及其他账项 Advances and other accounts at fair value	以公平值变化计入其他全面收益之证券投资 Investment in securities at FVOCI 股份证券 Equity securities
		港币百万元 HK$'m	港币百万元 HK$'m
于 2025 年 1 月 1 日	At 1 January 2025	809	3,565
收益	Gains		
- 收益表	- Income statement	-	-
- 其他全面收益	- Other comprehensive income		
- 公平值变化	- Change in fair value	-	178
增置	Additions	192	-
处置、赎回及到期	Disposals, redemptions and maturity	(809)	-
汇兑差额	Exchange difference	-	-
于 2025 年 12 月 31 日	At 31 December 2025	192	3,743
于 2025 年 12 月 31 日持有的金融资产于年内计入收益表的未实现收益总额	Total unrealised gains for the year included in income statement for financial assets held as at 31 December 2025	-	-

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

4. 金融资产和负债的公平值（续） 4. Fair values of financial assets and liabilities (continued)

4.1 以公平值计量的金融工具（续） 4.1 Financial instruments measured at fair value (continued)

(B) 第三层级的项目变动（续） (B) Reconciliation of level 3 items (continued)

于 2026 年 6 月 30 日及 2025 年 12 月 31 日，分类为第三层级的金融工具主要包括若干股份证券、贷款及其他账项及非上市股权。

As at 30 June 2026 and 31 December 2025, financial instruments categorised as level 3 are mainly comprised of certain equity securities, advances and other accounts and unlisted equity shares.

对于若干股份证券、贷款及其他账项，其可供比较的公司之倍数或信贷利差及折现 / 折扣率为不可观察参数并对其估值产生重大影响。因此本集团将这些金融工具划分至第三层级。本集团已建立相关内部控制程序监控集团对此类金融工具的敞口。

For certain equity securities, advances and other accounts, the multiples or credit spreads of comparable companies and discount rates used in valuation techniques are unobservable inputs with significant impact on valuation. Therefore, these instruments have been classified by the Group as level 3. The Group has established internal control procedures to control the Group’s exposure to such financial instruments.

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

4. 金融资产和负债的公平值（续） 4. Fair values of financial assets and liabilities (continued)

4.1 以公平值计量的金融工具（续） 4.1 Financial instruments measured at fair value (continued)

(B) 第三层级的项目变动（续） (B) Reconciliation of level 3 items (continued)

以公平值变化计入其他全面收益之非上市股权的公平值乃参考(i)可供比较的上市公司之倍数包括平均市价／盈利比率（「市盈率」）或平均市价／账面净值比率（「市账率」）；或(ii)该股权投资之股息贴现模型计算结果；或(iii)若没有合适可供比较的公司或没有适用的股息贴现模型，则按其资产净值并对其持有的若干资产或负债作公平值调整（如适用）厘定。主要不可观察参数及应用于非上市股权的公平值计量之参数范围包括市盈率 7.89x - 28.59x、市账率 0.52x - 0.74x、流动性折扣 25% - 30%、股息发放率 23.44% - 88.38%及折现率 8.50% - 11.69%。公平值与适合采用之可比较市盈率及市账率、预估未来派发的股息流或资产净值存在正向关系，并与可供比较的上市公司之平均市盈率及市账率采用的流动性折扣或股息贴现模型及资产净值采用的贴现率成反向关系。

The fair values of unlisted FVOCI equity investments are determined with reference to (i) multiples of comparable listed companies, including average of the price/earnings ratios or average of the price/book values ratios of the comparables; or (ii) dividend discount model calculation of the underlying equity investments; or (iii) net asset value with fair value adjustments on certain assets or liabilities held (if applicable), if neither appropriate comparables nor dividend discount model calculation is available or applicable. The significant unobservable inputs and their range applied in the fair values measurement of the Group's unlisted equity investments includes price/earnings ratios of the comparables of 7.89x - 28.59x, price/book values ratios of the comparables of 0.52x - 0.74x, liquidity discount of 25% - 30%, dividend payout ratio of 23.44% - 88.38% and discount rate of 8.50% - 11.69%. The fair value is positively correlated to the price/earnings ratios and price/book value ratios of appropriate comparables, forecasted stream of future dividend payout or net asset values, and is negatively correlated to the liquidity discount used in the average of price/earnings ratios and price/book value ratios of comparables or discount rate used in dividend discount model and net asset values.

若所有估值技术中所应用的重大不可观察因素发生 5%有利变化／不利变化（2025 年 12 月 31 日：5%），则本集团之其他全面收益将分别增加港币 0.87 亿元及减少港币 0.90 亿元（2025 年 12 月 31 日：分别增加港币 1.25 亿元及减少港币 1.24 亿元）。

Had all of the significant unobservable inputs applied on the valuation techniques favourably changed/unfavourably changed by 5% (31 December 2025: 5%), the Group's other comprehensive income would have increased by HK$87 million and decreased by HK$90 million, respectively (31 December 2025: increased by HK$125 million and decreased by HK$124 million, respectively).

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

4. 金融资产和负债的公平值（续） 4. Fair values of financial assets and liabilities (continued)

4.2 非以公平值计量的金融工具 4.2 Financial instruments not measured at fair value

公平值是以在一特定时点按相关市场资料及不同金融工具之资料来评估。以下之方法及假设已按实际情况应用于评估各类金融工具之公平值。

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.

<u>存放／尚欠银行及其他金融机构之结余及贸易票据</u>

大部分之金融资产及负债将于结算日后一年内到期，其账面值与公平值相若。

<u>Balances with/from banks and other financial institutions and trade bills</u>

Substantially all the financial assets and liabilities mature within one year from the balance sheet date and their carrying value approximates fair value.

<u>香港特别行政区政府负债证明书及香港特别行政区流通纸币</u>

香港特别行政区政府负债证明书及香港特别行政区流通纸币之账面值与公平值相若。

<u>Hong Kong SAR Government certificates of indebtedness and Hong Kong SAR currency notes in circulation</u>

The carrying value of Hong Kong SAR Government certificates of indebtedness and Hong Kong SAR currency notes in circulation approximates their fair value.

<u>客户贷款及银行及其他金融机构贷款</u>

大部分之客户贷款及银行及其他金融机构贷款是浮动利率，按市场息率计算利息，其账面值与公平值相若。

<u>Advances to customers and banks and other financial institutions</u>

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

<u>以摊余成本计量之证券投资</u>

以摊余成本计量之证券之公平值厘定与附注 4.1 内以公平值计量的债务证券及存款证和按揭抵押债券采用之方法相同。

<u>Investment in securities at amortised cost</u>

The fair value of securities at amortised cost is determined by using the same approach as those debt securities and certificates of deposit and mortgage backed securities measured at fair value as described in Note 4.1.

<u>客户存款</u>

大部分之客户存款将于结算日后一年内到期，其账面值与公平值相若。

<u>Deposits from customers</u>

Substantially all the deposits from customers mature within one year from the balance sheet date and their carrying value approximates fair value.

<u>已发行债务证券及存款证</u>

此类工具之公平值厘定与附注 4.1 内以公平值计量的债务证券及存款证采用之方法相同。

<u>Debt securities and certificates of deposit in issue</u>

The fair value of these instruments is determined by using the same approach as those debt securities and certificates of deposit measured at fair value as described in Note 4.1.

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

4. 金融资产和负债的公平值（续） 4. Fair values of financial assets and liabilities (continued)

4.2 非以公平值计量的金融工具（续） 4.2 Financial instruments not measured at fair value (continued)

后偿负债
后偿负债之公平值厘定与附注 4.1 内以公平值计量的债务证券及存款证采用之方法相同，其账面值与公平值相若。

Subordinated liabilities
The fair value of subordinated liabilities is determined by using the same approach as those debt securities and certificates of deposit measured at fair value as described in Note 4.1 and their carrying value approximates fair value.

除以上其账面值与公平值相若的金融工具外，下表为非以公平值计量的金融工具之账面值和公平值。

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.

		于 2026 年 6 月 30 日 At 30 June 2026		于 2025 年 12 月 31 日 At 31 December 2025	
		账面值 Carrying value	公平值 Fair value	账面值 Carrying value	公平值 Fair value
		港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m
金融资产	**Financial assets**				
以摊余成本计量之证券投资（附注 21）	Investment in securities at amortised cost (Note 21)	**170,375**	**169,134**	161,970	162,036
金融负债	**Financial liabilities**				
已发行债务证券及存款证（附注 27）	Debt securities and certificates of deposit in issue (Note 27)	**17,389**	**17,437**	11,251	11,264

5. 净利息收入 5. Net interest income

		半年结算至 2026年6月30日 Half-year ended 30 June 2026 港币百万元 HK$'m	半年结算至 2025年6月30日 Half-year ended 30 June 2025 港币百万元 HK$'m
利息收入	**Interest income**		
客户贷款、存放银行及其他金融机构的款项	Advances to customers, due from banks and other financial institutions	**33,170**	38,078
证券投资及以公平值变化计入损益之金融资产	Investment in securities and financial assets at fair value through profit or loss	**21,761**	21,163
其他	Others	**352**	383
		55,283	59,624
利息支出	**Interest expense**		
客户存款、银行及其他金融机构存放的款项	Deposits from customers, due to banks and other financial institutions	**(27,635)**	(34,751)
已发行债务证券及存款证	Debt securities and certificates of deposit in issue	**(119)**	(59)
后偿负债	Subordinated liabilities	**(834)**	(783)
租赁负债	Lease liabilities	**(26)**	(24)
其他	Others	**(1,349)**	(1,457)
		(29,963)	(37,074)
净利息收入	**Net interest income**	**25,320**	22,550

以摊余成本及以公平值变化计入其他全面收益作计量之金融资产的利息收入分别为港币367.63亿元（2025年上半年：港币413.64亿元）及港币169.39亿元（2025年上半年：港币169.20亿元）。

Included within interest income are HK$36,763 million (first half of 2025: HK$41,364 million) and HK$16,939 million (first half of 2025: HK$16,920 million) for financial assets measured at amortised cost and at fair value through other comprehensive income respectively.

非以公平值变化计入损益作计量之金融负债的利息支出为港币292.91亿元（2025年上半年：港币362.50亿元）。

Included within interest expense are HK$29,291 million (first half of 2025: HK$36,250 million) for financial liabilities that are not measured at fair value through profit or loss.

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

6. 净服务费及佣金收入 6. Net fee and commission income

		半年结算至 2026年6月30日 Half-year ended 30 June 2026 港币百万元 HK$'m	半年结算至 2025年6月30日 Half-year ended 30 June 2025 港币百万元 HK$'m
服务费及佣金收入	**Fee and commission income**		
保险	Insurance	**3,449**	2,936
证券经纪	Securities brokerage	**1,610**	1,579
信用卡业务	Credit card business	**1,506**	1,333
贷款佣金	Loan commissions	**1,382**	1,355
基金分销	Funds distribution	**708**	455
信托及托管服务	Trust and custody services	**406**	517
缴款服务	Payment services	**401**	388
买卖货币	Currency exchange	**252**	247
汇票佣金	Bills commissions	**246**	214
保管箱	Safe deposit box	**143**	146
其他	Others	**581**	730
		10,684	9,900
服务费及佣金支出	**Fee and commission expense**		
信用卡业务	Credit card business	**(1,164)**	(1,000)
证券经纪	Securities brokerage	**(241)**	(230)
其他	Others	**(601)**	(571)
		(2,006)	(1,801)
净服务费及佣金收入	**Net fee and commission income**	**8,678**	8,099
其中源自：	Of which arise from:		
非以公平值变化计入损益之金融资产或金融负债	Financial assets or financial liabilities not at fair value through profit or loss		
- 服务费及佣金收入	- Fee and commission income	**1,524**	1,473
- 服务费及佣金支出	- Fee and commission expense	**(5)**	(6)
		1,519	1,467
信托及其他受托活动	Trust and other fiduciary activities		
- 服务费及佣金收入	- Fee and commission income	**498**	612
- 服务费及佣金支出	- Fee and commission expense	**(41)**	(28)
		457	584

7. 净交易性收益 7. Net trading gain

		半年结算至 2026年6月30日 Half-year ended 30 June 2026 港币百万元 HK$'m	半年结算至 2025年6月30日 Half-year ended 30 June 2025 港币百万元 HK$'m
净收益／（亏损）源自：	Net gain/(loss) from:		
外汇交易及外汇交易产品	Foreign exchange and foreign exchange products	**4,629**	9,734
利率工具及公平值对冲的项目	Interest rate instruments and items under fair value hedge	**569**	884
商品	Commodities	**775**	45
股权工具	Equity instruments	**(66)**	91
		5,907	10,754

8. 其他以公平值变化计入损益之金融工具净亏损 8. Net loss on other financial instruments at fair value through profit or loss

		半年结算至 2026年6月30日 Half-year ended 30 June 2026 港币百万元 HK$'m	半年结算至 2025年6月30日 Half-year ended 30 June 2025 港币百万元 HK$'m
其他强制分类为以公平值变化计入损益之金融工具净收益	Net gain on other financial instruments mandatorily classified at fair value through profit or loss	**3**	4
界定为以公平值变化计入损益之金融工具净亏损	Net loss on financial instruments designated at fair value through profit or loss	**(39)**	(302)
		(36)	(298)

9. 其他金融工具之净收益／（亏损） 9. Net gain/(loss) on other financial instruments

		半年结算至 2026 年 6 月 30 日 Half-year ended 30 June 2026	半年结算至 2025 年 6 月 30 日 Half-year ended 30 June 2025
		港币百万元 HK$'m	港币百万元 HK$'m
处置／赎回以公平值变化计入其他全面收益之证券投资之净收益／（亏损）	Net gain/(loss) on disposal/redemption of investment in securities at FVOCI	629	(988)
赎回以摊余成本计量之证券投资之净亏损	Net loss on redemption of investment in securities at amortised cost	(15)	(12)
其他	Others	3	-
		617	(1,000)

10. 其他经营收入 10. Other operating income

		半年结算至 2026 年 6 月 30 日 Half-year ended 30 June 2026	半年结算至 2025 年 6 月 30 日 Half-year ended 30 June 2025
		港币百万元 HK$'m	港币百万元 HK$'m
股息收入	Dividend income		
- 来自期末仍持有之以公平值变化计入其他全面收益之证券投资	- From investment in securities at FVOCI held at the end of the period	23	23
投资物业之租金总收入	Gross rental income from investment properties	222	222
减：有关投资物业之支出	Less: Outgoings in respect of investment properties	(34)	(33)
处置附属公司之收益	Gain from disposal of subsidiary	52	-
其他	Others	42	46
		305	258

「有关投资物业之支出」包括期内未出租投资物业之直接经营支出港币 0.07 亿元（2025 年上半年：港币 0.07 亿元）。

Included in the "Outgoings in respect of investment properties" is HK$7 million (first half of 2025: HK$7 million) of direct operating expenses related to investment properties that were not let during the period.

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

11. 减值准备净拨备 11. Net charge of impairment allowances

		半年结算至 2026年6月30日 Half-year ended 30 June 2026 港币百万元 HK$'m	半年结算至 2025年6月30日 Half-year 30 June 2025 港币百万元 HK$'m
减值准备净拨回／（拨备）：	Net reversal/(charge) of impairment allowances on:		
贷款及其他账项	Advances and other accounts		
- 以公平值变化计入其他全面收益	- At FVOCI	**2**	-
- 以摊余成本计量	- At amortised cost	**(2,388)**	(3,264)
		(2,386)	(3,264)
证券投资	Investment in securities		
- 以公平值变化计入其他全面收益	- At FVOCI	**(29)**	(46)
- 以摊余成本计量	- At amortised cost	**(34)**	(13)
		(63)	(59)
其他	Others	**(23)**	(3)
减值准备净拨备	Net charge of impairment allowances	**(2,472)**	(3,326)

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

12. 经营支出 12. Operating expenses

		半年结算至 2026 年 6 月 30 日 Half-year ended 30 June 2026 港币百万元 HK$'m	半年结算至 2025 年 6 月 30 日 Half-year ended 30 June 2025 港币百万元 HK$'m
人事费用（包括董事酬金）	Staff costs (including directors' emoluments)		
- 薪酬及其他费用	- Salaries and other costs	**5,325**	4,967
- 退休成本	- Pension cost	**310**	294
		5,635	5,261
房产及设备支出（不包括折旧及摊销）	Premises and equipment expenses (excluding depreciation and amortisation)		
- 短期租赁、低价值资产租赁及浮动租金租赁	- Short-term leases, leases of low-value assets and variable lease payments	**15**	16
- 其他	- Others	**828**	724
		843	740
折旧及摊销	Depreciation and amortisation	**1,343**	1,328
核数师酬金	Auditor's remuneration		
- 审计服务	- Audit services	**2**	2
- 非审计服务	- Non-audit services	**3**	1
其他经营支出	Other operating expenses	**1,374**	1,214
		9,200	8,546

13. 投资物业处置／公平值调整之净收益／（亏损） 13. Net gain/(loss) from disposal of/fair value adjustments on investment properties

		半年结算至 2026 年 6 月 30 日 Half-year ended 30 June 2026	半年结算至 2025 年 6 月 30 日 Half-year ended 30 June 2025
		港币百万元 HK$'m	港币百万元 HK$'m
投资物业公平值调整之净收益／（亏损）	Net gain/(loss) from fair value adjustments on investment properties	**61**	(1,025)

14. 物业、器材及设备及其他资产之净收益／（亏损） 14. Net gain/(loss) from properties, plant and equipment and other assets

		半年结算至 2026 年 6 月 30 日 Half-year ended 30 June 2026	半年结算至 2025 年 6 月 30 日 Half-year ended 30 June 2025
		港币百万元 HK$'m	港币百万元 HK$'m
处置设备、固定设施及装备之净亏损	Net loss from disposal of equipment, fixtures and fittings	**(1)**	(2)
重估房产之净收益／（亏损）	Net gain/(loss) from revaluation of premises	**244**	(116)
处置无形资产之净亏损	Net loss from disposal of intangible assets	**(2)**	-
		241	(118)

15. 税项 15. Taxation

收益表内之税项组成如下： Taxation in the income statement represents:

		半年结算至 2026年6月30日 Half-year ended 30 June 2026	半年结算至 2025年6月30日 Half-year ended 30 June 2025
		港币百万元 HK$'m	港币百万元 HK$'m
本期税项	Current tax		
香港利得税	Hong Kong profits tax		
- 期内计入税项	- Current period taxation	**4,201**	4,243
- 往期超额拨备	- Over-provision in prior periods	**(129)**	(3)
		4,072	4,240
香港以外税项	Taxation outside Hong Kong		
- 期内计入税项	- Current period taxation	**474**	559
- 往期超额拨备	- Over-provision in prior periods	**(1)**	(21)
		4,545	4,778
递延税项	Deferred tax		
暂时性差额之产生及拨回及未使用税项抵免	Origination and reversal of temporary differences and unused tax credits	**(77)**	(148)
支柱二补足税	Pillar Two top-up tax	**93**	-
		4,561	4,630

香港利得税乃按照截至2026年上半年估计于香港产生的应课税溢利依税率16.5%（2025年：16.5%）提拨。香港以外溢利之税款按照2026年上半年估计应课税溢利依本集团经营业务所在国家／地区之现行税率计算。

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 profits outside Hong Kong has been calculated on the estimated assessable profits for the first half of 2026 at the rates of taxation prevailing in the countries/regions in which the Group operates.

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

15. 税项（续） 15. Taxation (continued)

本集团除税前溢利产生的实际税项，与根据香港利得税率计算的税项差异如下：

The taxation on the Group's profit before taxation that differs from the theoretical amount that would arise using the taxation rate of Hong Kong is as follows:

		半年结算至 **2026年6月30日** **Half-year ended 30 June 2026**	半年结算至 2025年6月30日 Half-year ended 30 June 2025
		港币百万元 HK$'m	港币百万元 HK$'m
除税前溢利	Profit before taxation	**29,422**	27,357
按税率16.5%（2025年：16.5%）计算的税项	Calculated at a taxation rate of 16.5% (2025: 16.5%)	**4,855**	4,514
其他国家／地区税率差异的影响	Effect of different taxation rates in other countries/regions	**106**	115
无需课税之收入	Income not subject to taxation	**(852)**	(845)
税务上不可扣减之开支	Expenses not deductible for taxation purposes	**436**	614
往期超额拨备	Over-provision in prior periods	**(130)**	(24)
未确认的税务亏损	Tax losses not recognised	**8**	67
香港以外预提税	Withholding tax outside Hong Kong	**40**	174
其他	Others	**98**	15
计入税项	Taxation charge	**4,561**	4,630
实际税率	Effective tax rate	**15.5%**	16.9%

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

15. 税项（续） 15. Taxation (continued)

经济合作与发展组织（「经合组织」）的全球最低税率（「支柱二」）规则

经合组织的支柱二规则适用于本集团。本集团业务遍及的地区—越南、香港、印度尼西亚、马来西亚及泰国宣布立法实施支柱二法规，并分别已于2024年1月1日在越南生效和2025年1月1日在香港、印度尼西亚、马来西亚及泰国生效。按上述地区颁布的支柱二法规下的适用规则，本集团需为集团营运地区的全球反侵蚀税基规则有效税率与15%的最低税率间的差额缴纳补足税。

本集团以当期的相关财务数据进行了支柱二补足税评估，并评估相关额外当期税项约为港币0.93亿元（2025年上半年：无）。

按2023年7月发布对香港会计准则第12号「所得税」的修订，本集团采用其中特例免于确认和披露与支柱二所得税相关的递延税项资产和负债信息。

Organisation for Economic Co-operation and Development's ("OECD") Global Minimum Tax ("Pillar Two") model rules

The Group is within the scope of the OECD's Pillar Two model rules. Pillar Two legislation was enacted in Vietnam, Hong Kong, Indonesia, Malaysia and Thailand, among the jurisdictions in which the Group operates and has become effective in Vietnam since 1 January 2024 and in Hong Kong, Indonesia, Malaysia and Thailand from 1 January 2025 respectively. Under the applicable rules of the Pillar Two legislation enacted in above-mentioned jurisdictions, the Group is liable to pay a top-up tax for the difference between the Global Anti-Base Erosion ("GloBE") effective tax rate for the Group's operating jurisdictions, and the 15% minimum rate.

The Group has performed an assessment of Pillar Two top-up tax based on the related financial information for the current period, and assessed a related additional current income tax of approximately HK$93 million (first half of 2025: Nil).

The Group applies the exception to recognising and disclosing information about deferred tax assets and liabilities related to Pillar Two income taxes, as provided in the amendments to HKAS 12 "Income Taxes" issued in July 2023.

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

16. 股息 16. Dividends

		半年结算至 2026 年 6 月 30 日 Half-year ended 30 June 2026		半年结算至 2025 年 6 月 30 日 Half-year ended 30 June 2025	
		每股 港元 Per share HK$	总额 港币百万元 Total HK$'m	每股 港元 Per share HK$	总额 港币百万元 Total HK$'m
中期股息	Interim dividend	**0.203**	**8,738**	0.144	6,198

于 2026 年 4 月 29 日，董事会宣派中期股息每股普通股港币 0.072 元，总额约为港币 30.99 亿元，并已于 2026 年 5 月 20 日支付。

On 29 April 2026, the Board declared an interim dividend of HK$0.072 per ordinary share amounting to approximately HK$3,099 million, which was paid on 20 May 2026.

于 2026 年 8 月 28 日，董事会宣派中期股息每股普通股港币 0.131 元，总额约为港币 56.39 亿元。此宣派中期股息并未于本中期财务资料中列作应付股息，但将于截至 2026 年 12 月 31 日止年度列作留存盈利分配。

On 28 August 2026, the Board declared an interim dividend of HK$0.131 per ordinary share amounting to approximately HK$5,639 million. This declared interim dividend is not reflected as a dividend payable in this interim financial information, but will be reflected as an appropriation of retained earnings for the year ending 31 December 2026.

17. 库存现金及在银行及其他金融机构之结余及定期存放 17. Cash and balances and placements with banks and other financial institutions

		于 2026 年 6 月 30 日 At 30 June 2026 港币百万元 HK$'m	于 2025 年 12 月 31 日 At 31 December 2025 港币百万元 HK$'m
库存现金	Cash	**13,046**	17,808
存放中央银行之结余	Balances with central banks	**205,810**	196,198
在中央银行一个月内到期之定期存放	Placements with central banks maturing within one month	**4,587**	4,344
在中央银行一至十二个月内到期之定期存放	Placements with central banks maturing between one and twelve months	**20,247**	746
在中央银行超过一年到期之定期存放	Placements with central banks maturing over one year	**1,195**	2,213
		231,839	203,501
存放其他银行及其他金融机构之结余	Balances with other banks and other financial institutions	**102,620**	105,107
在其他银行及其他金融机构一个月内到期之定期存放	Placements with other banks and other financial institutions maturing within one month	**55,877**	62,003
在其他银行及其他金融机构一至十二个月内到期之定期存放	Placements with other banks and other financial institutions maturing between one and twelve months	**161,492**	176,083
在其他银行及其他金融机构超过一年到期之定期存放	Placements with other banks and other financial institutions maturing over one year	**1,424**	475
		321,413	343,668
		566,298	564,977
减：减值准备	Less: Impairment allowances		
- 第一阶段	- Stage 1	**(109)**	(120)
- 第二阶段	- Stage 2	**-**	-
- 第三阶段	- Stage 3	**(30)**	(30)
		566,159	564,827

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

18. 以公平值变化计入损益之金融资产 18. Financial assets at fair value through profit or loss

		于 2026 年 6 月 30 日 At 30 June 2026 港币百万元 HK$'m	于 2025 年 12 月 31 日 At 31 December 2025 港币百万元 HK$'m
证券	Securities		
交易性资产	Trading assets		
- 库券	- Treasury bills	**53,507**	48,099
- 存款证	- Certificates of deposit	**11,960**	8,879
- 其他债务证券	- Other debt securities	**56,248**	80,627
		121,715	137,605
- 股份证券	- Equity securities	**75**	21
- 基金	- Funds	**2**	-
证券总额	Total securities	**121,792**	137,626
其他债务工具	Other debt instruments		
交易性资产	Trading assets	**4,399**	3,812
界定为以公平值变化计入损益之金融资产	Financial assets designated at fair value through profit or loss	**16,226**	15,231
其他债务工具总额	Total other debt instruments	**20,625**	19,043
		142,417	156,669

18. 以公平值变化计入损益之金融资产（续） 18. Financial assets at fair value through profit or loss (continued)

证券总额按上市地之分类如下： Total securities are analysed by place of listing as follows:

		于 2026 年 6 月 30 日 At 30 June 2026	于 2025 年 12 月 31 日 At 31 December 2025
		港币百万元 HK$'m	港币百万元 HK$'m
债务证券及存款证	Debt securities and certificates of deposit		
- 于香港上市	- Listed in Hong Kong	**21,315**	22,874
- 于香港以外上市	- Listed outside Hong Kong	**8,335**	6,156
- 非上市	- Unlisted	**92,065**	108,575
		121,715	137,605
股份证券	Equity securities		
- 于香港上市	- Listed in Hong Kong	**75**	21
基金	Funds		
- 于香港上市	- Listed in Hong Kong	**2**	-
证券总额	Total securities	**121,792**	137,626

证券总额按发行机构之分类如下： Total securities are analysed by type of issuer as follows:

		于 2026 年 6 月 30 日 At 30 June 2026	于 2025 年 12 月 31 日 At 31 December 2025
		港币百万元 HK$'m	港币百万元 HK$'m
官方实体	Sovereigns	**93,294**	106,774
公营单位	Public sector entities	**1,937**	1,129
银行及其他金融机构	Banks and other financial institutions	**24,736**	27,945
公司企业	Corporate entities	**1,825**	1,778
证券总额	Total securities	**121,792**	137,626

19. 衍生金融工具

19. Derivative financial instruments

本集团订立外汇汇率、利率、商品、股权及信贷相关的衍生金融工具合约作买卖及风险管理之用。

The Group enters into foreign exchange rate, interest rate, commodity, equity and credit related derivative financial instrument contracts for trading and risk management purposes.

本集团之衍生金融工具合约／名义数额及其公平值详列于下表。各类型金融工具的合约／名义数额仅显示于资产负债表日未完成之交易量，而若干金融工具之合约／名义数额则提供了一个与资产负债表内所确认的资产或负债的公平值对比的基础。但是，这并不反映所涉及的未来的现金流或当前的公平值，因而也不能反映本集团所面临的信贷风险或市场风险。随着与衍生金融工具合约条款相关的市场利率、外汇汇率、商品价格或股权价格的波动，衍生金融工具的估值可能产生有利（资产）或不利（负债）的影响，这些影响可能在不同期间有较大的波动。

The contract/notional amounts and fair values of derivative financial instruments entered into 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 balance sheet dates and certain of them provide a basis for comparison with the fair values of instruments recognised on the balance sheet. 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 market interest rates, foreign exchange rates, commodity prices or equity prices relative to their terms. The aggregated fair values of derivative financial instruments can fluctuate significantly from time to time.

19. 衍生金融工具（续） 19. Derivative financial instruments (continued)

下表概述各类衍生金融工具于 2026 年 6 月 30 日及 2025 年 12 月 31 日之合约／名义数额及其公平值：

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:

		于 2026 年 6 月 30 日 At 30 June 2026		
		合约／名义数额 Contract/ notional amounts	公平值 Fair values	
			资产 Assets	负债 Liabilities
		港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m
外汇汇率合约	Foreign exchange rate contracts			
即期、远期及期货	Spot, forwards and futures	322,932	15,427	(11,848)
掉期	Swaps	3,865,448	36,169	(28,116)
期权	Options	95,005	363	(205)
		4,283,385	51,959	(40,169)
利率合约	Interest rate contracts			
期货	Futures	88,501	15	(23)
掉期	Swaps	4,717,637	16,204	(15,744)
期权	Options	536	-	-
		4,806,674	16,219	(15,767)
商品合约	Commodity contracts	95,971	5,678	(3,675)
股权合约	Equity contracts	1,319	7	(3)
信贷衍生工具合约	Credit derivative contracts	39	-	-
		9,187,388	73,863	(59,614)

19. 衍生金融工具（续）　19. Derivative financial instruments (continued)

		于 2025 年 12 月 31 日 At 31 December 2025		
		合约 / 名义数额 Contract/ notional amounts	公平值 Fair values	
			资产 Assets	负债 Liabilities
		港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m
外汇汇率合约	Foreign exchange rate contracts			
即期、远期及期货	Spot, forwards and futures	267,663	14,988	(11,640)
掉期	Swaps	4,080,123	31,663	(25,811)
期权	Options	81,946	346	(236)
		4,429,732	46,997	(37,687)
利率合约	Interest rate contracts			
期货	Futures	122,944	18	(7)
掉期	Swaps	4,200,952	13,875	(13,809)
期权	Options	832	-	-
		4,324,728	13,893	(13,816)
商品合约	Commodity contracts	78,812	4,461	(5,934)
股权合约	Equity contracts	905	6	(2)
信贷衍生工具合约	Credit derivative contracts	-	-	-
		8,834,177	65,357	(57,439)

20. 贷款及其他账项 20. Advances and other accounts

		于 2026 年 6 月 30 日 At 30 June 2026 港币百万元 HK$'m	于 2025 年 12 月 31 日 At 31 December 2025 港币百万元 HK$'m
个人贷款	Personal loans and advances	**650,228**	624,450
公司贷款	Corporate loans and advances	**1,170,376**	1,095,052
客户贷款	Advances to customers	**1,820,604**	1,719,502
减：减值准备	Less: Impairment allowances		
- 第一阶段	- Stage 1	**(4,148)**	(4,014)
- 第二阶段	- Stage 2	**(7,509)**	(7,081)
- 第三阶段	- Stage 3	**(8,623)**	(7,653)
		1,800,324	1,700,754
贸易票据	Trade bills	**2,284**	3,157
减：减值准备	Less: Impairment allowances		
- 第一阶段	- Stage 1	**(1)**	(1)
- 第二阶段	- Stage 2	**-**	-
- 第三阶段	- Stage 3	**-**	-
		2,283	3,156
银行及其他金融机构贷款	Advances to banks and other financial institutions	**7,912**	4,985
减：减值准备	Less: Impairment allowances		
- 第一阶段	- Stage 1	**(17)**	(9)
- 第二阶段	- Stage 2	**-**	-
- 第三阶段	- Stage 3	**-**	-
		7,895	4,976
		1,810,502	1,708,886

于 2026 年 6 月 30 日，客户贷款包括应计利息港币 52.70 亿元（2025 年 12 月 31 日：港币 51.13 亿元）。

As at 30 June 2026, advances to customers included accrued interest of HK5,270 million (31 December 2025: HK$5,113 million).

于 2026 年 6 月 30 日，以公平值变化计入其他全面收益及强制分类为以公平值变化计入损益之贷款及其他账项分别为港币 48.81 亿元（2025 年 12 月 31 日：港币 52.78 亿元）及港币 1.14 亿元（2025 年 12 月 31 日：港币 0.23 亿元）。

As at 30 June 2026, advances and other accounts at fair value through other comprehensive income and mandatorily classified at fair value through profit or loss amounted to HK$4,881 million (31 December 2025: HK$5,278 million) and HK$114 million (31 December 2025: HK$23 million) respectively.

20. 贷款及其他账项（续） 20. Advances and other accounts (continued)

于 2026 年 6 月 30 日，以公平值变化计入其他全面收益之贷款及其他账项的减值准备为港币 0.10 亿元（2025 年 12 月 31 日：港币 0.12 亿元）及贷记其他全面收益。

As at 30 June 2026, impairment allowance of advances and other accounts at fair value through other comprehensive income amounted to HK$10 million (31 December 2025: HK$12 million) and was credited to other comprehensive income.

21. 证券投资 21. Investment in securities

		于 2026 年 6 月 30 日 At 30 June 2026	于 2025 年 12 月 31 日 At 31 December 2025
		港币百万元 HK$'m	港币百万元 HK$'m
以公平值变化计入其他全面收益之证券投资	Investment in securities at fair value through other comprehensive income		
- 库券	- Treasury bills	**482,155**	515,927
- 存款证	- Certificates of deposit	**108,130**	73,472
- 其他债务证券	- Other debt securities	**677,457**	631,173
		1,267,742	1,220,572
- 股份证券	- Equity securities	**3,365**	3,905
		1,271,107	1,224,477
以摊余成本计量之证券投资	Investment in securities at amortised cost		
- 库券	- Treasury bills	**13,397**	9,780
- 存款证	- Certificates of deposit	**434**	137
- 其他债务证券	- Other debt securities	**156,635**	152,107
		170,466	162,024
减：减值准备	Less: Impairment allowances		
- 第一阶段	- Stage 1	**(91)**	(54)
- 第二阶段	- Stage 2	**-**	-
- 第三阶段	- Stage 3	**-**	-
		170,375	161,970
		1,441,482	1,386,447

21. 证券投资（续） 21. Investment in securities (continued)

证券投资按上市地之分类如下： Investment in securities is analysed by place of listing as follows:

		于 2026 年 6 月 30 日 At 30 June 2026 港币百万元 HK$'m	于 2025 年 12 月 31 日 At 31 December 2025 港币百万元 HK$'m
以公平值变化计入其他全面收益之证券投资	Investment in securities at fair value through other comprehensive income		
债务证券及存款证	Debt securities and certificates of deposit		
- 于香港上市	- Listed in Hong Kong	**83,750**	90,605
- 于香港以外上市	- Listed outside Hong Kong	**309,111**	311,509
- 非上市	- Unlisted	**874,881**	818,458
		1,267,742	1,220,572
股份证券	Equity securities		
- 于香港以外上市	- Listed outside Hong Kong	**161**	162
- 非上市	- Unlisted	**3,204**	3,743
		3,365	3,905
		1,271,107	1,224,477
以摊余成本计量之证券投资	Investment in securities at amortised cost		
债务证券及存款证	Debt securities and certificates of deposit		
- 于香港上市	- Listed in Hong Kong	**19,076**	14,978
- 于香港以外上市	- Listed outside Hong Kong	**98,318**	99,261
- 非上市	- Unlisted	**52,981**	47,731
		170,375	161,970
		1,441,482	1,386,447
以摊余成本计量之上市证券市值	Market value of listed securities at amortised cost	**117,265**	115,205

21. 证券投资（续） 21. Investment in securities (continued)

证券投资按发行机构之分类如下： Investment in securities is analysed by type of issuer as follows:

		于 2026 年 6 月 30 日 At 30 June 2026 港币百万元 HK$'m	于 2025 年 12 月 31 日 At 31 December 2025 港币百万元 HK$'m
官方实体	Sovereigns	**710,133**	761,384
公营单位	Public sector entities	**248,377**	213,852
银行及其他金融机构	Banks and other financial institutions	**427,701**	350,889
公司企业	Corporate entities	**55,271**	60,322
		1,441,482	1,386,447

22. 投资物业 22. Investment properties

		半年结算至 2026 年 6 月 30 日 Half-year ended 30 June 2026 港币百万元 HK$'m	全年结算至 2025 年 12 月 31 日 Year ended 31 December 2025 港币百万元 HK$'m
于 1 月 1 日	At 1 January	**13,056**	14,569
增置	Additions	**5**	145
公平值收益／（亏损）	Fair value gain/(loss)	**61**	(1,663)
重新分类转自物业、器材及设备（附注 23）	Reclassification from properties, plant and equipment (Note 23)	**46**	5
于期／年末	At period/year end	**13,168**	13,056

23. 物业、器材及设备 23. Properties, plant and equipment

		房产 Premises	设备、固定设施及装备 Equipment, fixtures and fittings	使用权资产* Right-of-use assets*	总计 Total
		港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m
于 2026 年 1 月 1 日之账面净值	Net book value at 1 January 2026	**30,629**	**1,061**	**1,555**	**33,245**
增置	Additions	**152**	**338**	**221**	**711**
处置	Disposals	**-**	**(2)**	**-**	**(2)**
重估	Revaluation	**158**	**-**	**-**	**158**
本期折旧	Depreciation for the period	**(499)**	**(199)**	**(249)**	**(947)**
重新分类转至投资物业（附注 22）	Reclassification to investment properties (Note 22)	**(46)**	**-**	**-**	**(46)**
汇兑差额	Exchange difference	**-**	**(2)**	**(2)**	**(4)**
于 2026 年 6 月 30 日之账面净值	Net book value at 30 June 2026	**30,394**	**1,196**	**1,525**	**33,115**
于 2026 年 6 月 30 日	At 30 June 2026				
成本值或估值	Cost or valuation	**30,394**	**7,094**	**3,693**	**41,181**
累计折旧及减值	Accumulated depreciation and impairment	**-**	**(5,898)**	**(2,168)**	**(8,066)**
于 2026 年 6 月 30 日之账面净值	Net book value at 30 June 2026	**30,394**	**1,196**	**1,525**	**33,115**

上述资产之成本值或估值分析如下： The analysis of cost or valuation of the above assets is as follows:

		房产 Premises	设备、固定设施及装备 Equipment, fixtures and fittings	使用权资产* Right-of-use assets*	总计 Total
于 2026 年 6 月 30 日	At 30 June 2026				
按成本值	At cost	**-**	**7,094**	**3,693**	**10,787**
按估值	At valuation	**30,394**	**-**	**-**	**30,394**
		30,394	**7,094**	**3,693**	**41,181**

23. 物业、器材及设备（续） 23. Properties, plant and equipment (continued)

		房产 Premises	设备、固定设施及装备 Equipment, fixtures and fittings	使用权资产* Right-of-use assets*	总计 Total
		港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m
于2025年1月1日之账面净值	Net book value at 1 January 2025	35,380	886	1,381	37,647
增置	Additions	155	531	665	1,351
处置	Disposals	-	(4)	-	(4)
重估	Revaluation	(3,844)	-	-	(3,844)
本年折旧	Depreciation for the year	(1,062)	(355)	(496)	(1,913)
重新分类转至投资物业（附注22）	Reclassification to investment properties (Note 22)	(5)	-	-	(5)
汇兑差额	Exchange difference	5	3	5	13
于2025年12月31日之账面净值	Net book value at 31 December 2025	30,629	1,061	1,555	33,245
于2025年12月31日	At 31 December 2025				
成本值或估值	Cost or valuation	30,629	6,816	3,548	40,993
累计折旧及减值	Accumulated depreciation and impairment	-	(5,755)	(1,993)	(7,748)
于2025年12月31日之账面净值	Net book value at 31 December 2025	30,629	1,061	1,555	33,245

上述资产之成本值或估值分析如下： The analysis of cost or valuation of the above assets is as follows:

于2025年12月31日	At 31 December 2025				
按成本值	At cost	-	6,816	3,548	10,364
按估值	At valuation	30,629	-	-	30,629
		30,629	6,816	3,548	40,993

* 本集团使用权资产主要与物业租赁相关。

* The right-of-use assets of the Group are mainly related to lease of properties.

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

24. 其他资产 24. Other assets

		于 2026 年 6 月 30 日 At 30 June 2026 港币百万元 HK$'m	于 2025 年 12 月 31 日 At 31 December 2025 港币百万元 HK$'m
贵金属	Precious metals	**53,331**	28,594
无形资产	Intangible assets	**2,814**	2,444
应收账项、预付费用及其他	Accounts receivable, prepayments and others	**112,386**	59,517
		168,531	90,555

25. 以公平值变化计入损益之金融负债 25. Financial liabilities at fair value through profit or loss

		于 2026 年 6 月 30 日 At 30 June 2026 港币百万元 HK$'m	于 2025 年 12 月 31 日 At 31 December 2025 港币百万元 HK$'m
交易性负债	Trading liabilities		
- 证券短盘	- Short positions in securities	**58,894**	88,235
界定为以公平值变化计入损益之金融负债	Financial liabilities designated at fair value through profit or loss		
- 回购协议	- Repurchase agreements	**8,453**	4,388
- 结构性存款（附注 26）	- Structured deposits (Note 26)	**1,492**	6,961
		9,945	11,349
		68,839	99,584

于 2026 年 6 月 30 日及 2025 年 12 月 31 日，界定为以公平值变化计入损益之金融负债的账面值与本集团于到期日约定支付予持有人之金额的差异并不重大。

As at 30 June 2026 and 31 December 2025, the difference between the carrying amount of financial liabilities designated at fair value through profit or loss and the amount that the Group would be contractually required to pay at maturity to the holders was not significant.

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

26. 客户存款 26. Deposits from customers

		于2026年6月30日 At 30 June 2026 港币百万元 HK$'m	于2025年12月31日 At 31 December 2025 港币百万元 HK$'m
往来、储蓄及其他存款（于资产负债表）	Current, savings and other deposit accounts (per balance sheet)	**3,049,955**	2,949,926
列为以公平值变化计入损益之金融负债的结构性存款（附注25）	Structured deposits reported as financial liabilities at fair value through profit or loss (Note 25)	**1,492**	6,961
		3,051,447	2,956,887
分类：	Analysed by:		
即期存款及往来存款	Demand deposits and current accounts		
- 公司	- Corporate	**239,096**	206,307
- 个人	- Personal	**100,739**	96,332
		339,835	302,639
储蓄存款	Savings deposits		
- 公司	- Corporate	**746,145**	708,505
- 个人	- Personal	**560,369**	570,560
		1,306,514	1,279,065
定期、短期及通知存款	Time, call and notice deposits		
- 公司	- Corporate	**736,150**	744,880
- 个人	- Personal	**668,948**	630,303
		1,405,098	1,375,183
		3,051,447	2,956,887

27. 已发行债务证券及存款证 27. Debt securities and certificates of deposit in issue

		于 2026 年 6 月 30 日 At 30 June 2026 港币百万元 HK$'m	于 2025 年 12 月 31 日 At 31 December 2025 港币百万元 HK$'m
以摊余成本计量	At amortised cost		
- 存款证	- Certificates of deposit	**-**	56
- 人民币债券[(i)]	- Renminbi bonds[(i)]	**5,840**	5,577
- 人民币债券[(ii)]	- Renminbi bonds[(ii)]	**5,773**	5,618
- 人民币债券[(iii)]	- Renminbi bonds[(iii)]	**5,776**	-
		17,389	11,251

(i) 于2024年11月，中银香港发行了50亿人民币债券，利息每年支付一次，年利率2%，于2026年到期。

(i) In November 2024, BOCHK issued RMB5 billion bonds, interest rate at 2% per annum payable annually, due in 2026.

(ii) 于2025年6月，中银香港发行了50亿人民币债券，利息每年支付一次，年利率1.79%，于2028年到期。

(ii) In June 2025, BOCHK issued RMB5 billion bonds, interest rate at 1.79% per annum payable annually, due in 2028.

(iii) 于2026年5月，中银香港发行了50亿人民币债券，利息每年支付一次，年利率1.65%，于2029年到期。

(iii) In May 2026, BOCHK issued RMB5 billion bonds, interest rate at 1.65% per annum payable annually, due in 2029.

28. 其他账项及准备 28. Other accounts and provisions

		于 2026 年 6 月 30 日 At 30 June 2026 港币百万元 HK$'m	于 2025 年 12 月 31 日 At 31 December 2025 港币百万元 HK$'m
其他应付账项及准备	Other accounts payable and provisions	**179,399**	124,460
租赁负债	Lease liabilities	**1,511**	1,539
贷款承诺及财务担保合同减值准备	Impairment allowances on loan commitments and financial guarantee contracts		
- 第一阶段	- Stage 1	**279**	248
- 第二阶段	- Stage 2	**28**	39
- 第三阶段	- Stage 3	**44**	43
		181,261	126,329

29. 递延税项 29. Deferred taxation

递延税项是根据香港会计准则第12号「所得税」计算，就资产负债之税务基础与其在本中期财务资料内账面值两者之暂时性差额及未使用税项抵免作提拨。

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”.

资产负债表内之递延税项（资产）／负债主要组合，以及其在2026年上半年及截至2025年12月31日止年度之变动如下：

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

		半年结算至 2026 年 6 月 30 日 Half-year ended 30 June 2026					
		加速折旧免税额 Accelerated tax depreciation	**物业重估 Property revaluation**	**亏损 Losses**	**减值准备 Impairment allowances**	**其他 Others**	**总计 Total**
		港币百万元 HK$'m	**港币百万元 HK$'m**	**港币百万元 HK$'m**	**港币百万元 HK$'m**	**港币百万元 HK$'m**	**港币百万元 HK$'m**
于 2026 年 1 月 1 日之早期列账	At 1 January 2026, as previously reported	**884**	**4,362**	**(19)**	**(1,910)**	**(345)**	**2,972**
合并受共同控制之实体之影响	Effect of merger of entity under common control	**-**	**-**	**(3)**	**-**	**-**	**(3)**
于 2026 年 1 月 1 日之重列	At 1 January 2026, as restated	**884**	**4,362**	**(22)**	**(1,910)**	**(345)**	**2,969**
借记／（贷记）收益表（附注 15）	Charged/(credited) to income statement (Note 15)	**65**	**(14)**	**1**	**(119)**	**(10)**	**(77)**
贷记其他全面收益	Credited to other comprehensive income	**-**	**(19)**	**-**	**-**	**(672)**	**(691)**
汇兑差额	Exchange difference	**-**	**-**	**-**	**4**	**2**	**6**
于 2026 年 6 月 30 日	At 30 June 2026	**949**	**4,329**	**(21)**	**(2,025)**	**(1,025)**	**2,207**

		全年结算至 2025 年 12 月 31 日 Year ended 31 December 2025					
		加速折旧免税额 Accelerated tax depreciation	物业重估 Property revaluation	亏损 Losses	减值准备 Impairment allowances	其他 Others	总计 Total
		港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m
于 2025 年 1 月 1 日之早期列账	At 1 January 2025, as previously reported	862	5,110	(81)	(1,262)	(1,144)	3,485
合并受共同控制之实体之影响	Effect of merger of entity under common control	-	-	(7)	-	(1)	(8)
于 2025 年 1 月 1 日之重列	At 1 January 2025, as restated	862	5,110	(88)	(1,262)	(1,145)	3,477
借记／（贷记）收益表	Charged/(credited) to income statement	22	(93)	66	(647)	(22)	(674)
（贷记）／借记其他全面收益	(Credited)/charged to other comprehensive income	-	(655)	-	-	828	173
汇兑差额	Exchange difference	-	-	-	(1)	(6)	(7)
于 2025 年 12 月 31 日	At 31 December 2025	884	4,362	(22)	(1,910)	(345)	2,969

29. 递延税项（续） 29. Deferred taxation (continued)

当有法定权利可将现有税项资产与现有税项负债抵销，而递延税项涉及同一财政机关，则可将个别法人的递延税项资产与递延税项负债互相抵销。下列在资产负债表内列账之金额，已计入适当抵销：

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 balance sheet:

		于 2026 年 6 月 30 日 At 30 June 2026 港币百万元 HK$'m	于 2025 年 12 月 31 日 At 31 December 2025 港币百万元 HK$'m
递延税项资产	Deferred tax assets	**(222)**	(207)
递延税项负债	Deferred tax liabilities	**2,429**	3,176
		2,207	2,969

		于 2026 年 6 月 30 日 At 30 June 2026 港币百万元 HK$'m	于 2025 年 12 月 31 日 At 31 December 2025 港币百万元 HK$'m
递延税项资产（超过 12 个月后收回）	Deferred tax assets to be recovered after more than twelve months	**(155)**	(150)
递延税项负债（超过 12 个月后支付）	Deferred tax liabilities to be settled after more than twelve months	**3,336**	3,411
		3,181	3,261

于 2026 年 6 月 30 日，本集团未确认递延税项资产之税务亏损为港币 4.42 亿元（2025 年 12 月 31 日：港币 3.90 亿元）。按照不同国家／地区的现行税例，本集团的有关金额无作废期限。

As at 30 June 2026, the Group has not recognised deferred tax assets in respect of tax losses amounting to HK$442 million (31 December 2025: HK$390 million). All of the amount for the Group has no expiry date under the current tax legislation in different countries/regions.

30. 后偿负债 30. Subordinated liabilities

		于2026年6月30日 At 30 June 2026 港币百万元 HK$'m	于2025年12月31日 At 31 December 2025 港币百万元 HK$'m
后偿贷款，以摊余成本计量	Subordinated loans, at amortised cost		
75亿人民币(i)	RMB7.5 billion(i)	**8,781**	8,380
75亿人民币(ii)	RMB7.5 billion(ii)	**8,777**	8,379
170亿人民币(iii)	RMB17.0 billion(iii)	**19,897**	18,981
73亿人民币(iv)	RMB7.3 billion(iv)	**8,535**	8,149
285亿人民币(v)	RMB28.5 billion(v)	**33,382**	31,868
		79,372	75,757

为符合LAC条例下适用之内部吸收亏损能力规定，中银香港于2025年提前还款285亿人民币之非资本吸收亏损能力债务工具。同日，中国银行向中银香港发放285亿人民币此等工具。

In compliance with the applicable internal loss-absorbing capacity requirements under LAC rules, BOCHK early repaid RMB28.5 billion non-capital loss-absorbing capacity debt instrument in 2025. On the same day, BOC has granted RMB28.5 billion this instrument to BOCHK.

(i) 利息每年支付一次，年利率2.19%，于2028年到期，可选提前还款。

(ii) 利息每年支付一次，年利率2.13%，于2028年到期，可选提前还款。

(iii) 利息每年支付一次，年利率2.28%，于2030年到期，可选提前还款。

(iv) 利息每年支付一次，年利率2.10%，于2030年到期，可选提前还款。

(v) 利息每年支付一次，年利率2.13%，于2031年到期，可选提前还款。

(i) Interest rate at 2.19% per annum payable annually, due in 2028 with early repayment option.

(ii) Interest rate at 2.13% per annum payable annually, due in 2028 with early repayment option.

(iii) Interest rate at 2.28% per annum payable annually, due in 2030 with early repayment option.

(iv) Interest rate at 2.10% per annum payable annually, due in 2030 with early repayment option.

(v) Interest rate at 2.13% per annum payable annually, due in 2031 with early repayment option.

31. 股本 31. Share capital

		于2026年6月30日 At 30 June 2026 港币百万元 HK$'m	于2025年12月31日 At 31 December 2025 港币百万元 HK$'m
已发行及缴足：	Issued and fully paid:		
43,042,840,858股普通股	43,042,840,858 ordinary shares	**43,043**	43,043

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

32. 简要综合现金流量表附注 32. Notes to condensed consolidated cash flow statement

(a) 经营溢利与除税前经营现金之流入／（流出）对账 (a) Reconciliation of operating profit to operating cash inflow/(outflow) before taxation

		半年结算至 2026年6月30日 Half-year ended 30 June 2026	半年结算至 2025年6月30日 Half-year ended 30 June 2025
		港币百万元 HK$'m	港币百万元 HK$'m
经营溢利	Operating profit	**29,119**	28,491
折旧及摊销	Depreciation and amortisation	**1,343**	1,328
处置附属公司之收益	Gain from disposal of subsidiary	**(52)**	-
减值准备净拨备	Net charge of impairment allowances	**2,472**	3,326
折现减值准备回拨	Unwind of discount on impairment allowances	**(13)**	(45)
已撇销之贷款（扣除收回款额）	Advances written off net of recoveries	**(851)**	(3,496)
现金流对冲储备之净变动	Net movements in cash flow hedge reserve	**(92)**	132
租赁负债之利息支出	Interest expense on lease liabilities	**26**	24
后偿负债之变动	Change in subordinated liabilities	**3,615**	3,348
原到期日超过3个月之在银行及其他金融机构之结余及定期存放之变动	Change in balances and placements with banks and other financial institutions with original maturity over three months	**6,243**	20,566
以公平值变化计入损益之金融资产之变动	Change in financial assets at fair value through profit or loss	**20,431**	(31,313)
衍生金融工具之变动	Change in derivative financial instruments	**(6,331)**	19,201
贷款及其他账项之变动	Change in advances and other accounts	**(103,156)**	(35,271)
证券投资之变动	Change in investment in securities	**38,992**	(178,943)
其他资产之变动	Change in other assets	**(78,133)**	(11,587)
银行及其他金融机构之存款及结余之变动	Change in deposits and balances from banks and other financial institutions	**77,940**	(19,215)
以公平值变化计入损益之金融负债之变动	Change in financial liabilities at fair value through profit or loss	**(30,745)**	(3,746)
客户存款之变动	Change in deposits from customers	**100,029**	158,930
已发行债务证券及存款证之变动	Change in debt securities and certificates of deposit in issue	**6,138**	5,777
其他账项及准备之变动	Change in other accounts and provisions	**55,427**	(1,446)
汇率变动之影响	Effect of changes in exchange rates	**(8,332)**	(12,828)
除税前经营现金之流入／（流出）	Operating cash inflow/(outflow) before taxation	**114,070**	(56,767)

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

32. 简要综合现金流量表附注（续） 32. Notes to condensed consolidated cash flow statement (continued)

(b) 现金及等同现金项目结存分析 (b) Analysis of the balances of cash and cash equivalents

		于 2026 年 6 月 30 日 At 30 June 2026 港币百万元 HK$'m	于 2025 年 6 月 30 日 At 30 June 2025 港币百万元 HK$'m
库存现金及原到期日在3个月内之在银行及其他金融机构之结余及定期存放	Cash and balances and placements with banks and other financial institutions with original maturity within three months	**407,599**	382,736
原到期日在3个月内之库券、存款证及其他债务工具	Treasury bills, certificates of deposit and other debt instruments with original maturity within three months		
- 以公平值变化计入损益之金融资产	- financial assets at fair value through profit or loss	**40,096**	16,179
- 证券投资	- investment in securities	**213,254**	201,102
		660,949	600,017

33. 或然负债及承担

33. Contingent liabilities and commitments

或然负债及承担乃参照有关资本充足比率之金管局报表的填报指示而编制，其每项重要类别之合约数额及总信贷风险加权数额概述如下：

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:

		于 2026 年 6 月 30 日 At 30 June 2026	于 2025 年 12 月 31 日 At 31 December 2025
		港币百万元 HK$'m	港币百万元 HK$'m
直接信贷替代项目	Direct credit substitutes	**3,479**	3,130
与交易有关之或然负债	Transaction-related contingencies	**36,108**	32,110
与贸易有关之或然负债	Trade-related contingencies	**13,084**	14,343
不需事先通知的无条件撤销之承诺	Commitments that are unconditionally cancellable without prior notice	**642,594**	630,585
其他承担，原到期日为	Other commitments with an original maturity of		
- 1 年或以下	- up to one year	**18,421**	22,252
- 1 年以上	- over one year	**145,968**	160,753
其他	Others	**1,190**	2,218
		860,844	865,391
信贷风险加权数额	Credit risk-weighted amount	**73,580**	72,479

信贷风险加权数额是根据《银行业（资本）规则》计算。此数额取决于交易对手之情况及各类合约之期限特性。

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.

于 2026 年 6 月 30 日，本集团有一宗关于处理客户资金转移指示的诉讼仍在进行诉讼程序。该事项已按香港会计准则第 37 号「准备、或然负债及或然资产」披露为或然负债，有关资料请见附注 36。

As of 30 June 2026, there is a litigation involving the handling of customer fund transfer instructions for which legal proceedings are ongoing. This matter is disclosed as a contingent liability in accordance with HKAS 37 “Provisions, Contingent Liabilities and Contingent Assets”, please refer to Note 36 for details.

34. 资本承担 34. Capital commitments

本集团未于本中期财务资料中拨备之资本承担金额如下：

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

		于 2026 年 6 月 30 日 At 30 June 2026 港币百万元 HK$'m	于 2025 年 12 月 31 日 At 31 December 2025 港币百万元 HK$'m
已批准及签约但未拨备	Authorised and contracted for but not provided for	**764**	795
已批准但未签约	Authorised but not contracted for	**143**	154
		907	949

以上资本承担大部分为将购入之电脑硬件及软件，以及本集团之楼宇装修工程之承担。

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

35. 经营租赁承担 35. Operating lease commitments

作为出租人 As lessor

根据不可撤销之经营租赁合约，下列为本集团与租客签订合约之未来有关租赁之最低应收租金：

The Group has contracted with tenants for the following future minimum lease receivables under non-cancellable operating leases:

		于 2026 年 6 月 30 日 At 30 June 2026 港币百万元 HK$'m	于 2025 年 12 月 31 日 At 31 December 2025 港币百万元 HK$'m
物业及设备	Properties and equipment		
- 不超过 1 年	- Not later than one year	**378**	381
- 1 至 2 年	- One to two years	**243**	255
- 2 至 3 年	- Two to three years	**76**	106
- 3 至 4 年	- Three to four years	**6**	-
- 4 至 5 年	- Four to five years	**-**	-
		703	742

本集团以经营租赁形式租出投资物业；租赁年期通常由 1 年至 3 年。租约条款一般要求租客提交保证金。于续租约时，因应租务市场之状况而调整租金。

The Group leases its investment properties under operating lease arrangements, with leases typically for a period from one to three years. The terms of the leases generally require the tenants to pay security deposits and provide for rent adjustments according to the prevailing market conditions upon the lease renewal.

中期财务资料附注（续）

Notes to the Interim Financial Information (continued)

36. 诉讼

本集团正面对多项由独立人士提出的索偿及反索偿。此等索偿及反索偿与本集团的正常商业活动有关。

于 2026 年 6 月 30 日，管理层基于对前述事项相关的潜在负债的评估及根据法律顾问提供的意见，认为本集团可对申索人作出有力抗辩，或此等索偿及反索偿仍处于诉讼或仲裁程序的初期阶段，最终结果的估计涉及重大不确定性，故并未对此作出重大拨备。当中有一宗关于处理客户资金转移指示的诉讼仍在进行诉讼程序，其审讯已排期于中期财务资料发布后进行。该事项已按香港会计准则第 37 号「准备、或然负债及或然资产」披露为或然负债，目前无法切实估计该事项的最终裁决。如前述事项的最终结果与初步估计有所不同，则该差异将对认定最终结果期间的损益产生影响。

36. Litigation

The Group has been served a number of claims and counterclaims by various independent parties. These claims and counterclaims are in relation to the normal commercial activities of the Group.

As of 30 June 2026, based on the assessment of potential liabilities related to the aforementioned matters and the advice provided by legal counsel, no material provision was made against these claims and counterclaims because the Management believes that the Group has meritorious defences against the claimants or these claims and counterclaims are still at an early stage of litigation or arbitration process that the estimation of ultimate outcomes involves significant uncertainties. Among these matters, there is a litigation involving the handling of customer fund transfer instructions for which legal proceedings are ongoing, and the trial is scheduled to take place after the issuance of the interim financial information. This matter is disclosed as a contingent liability in accordance with HKAS 37 “Provisions, Contingent Liabilities and Contingent Assets” and it is not practicable at this time for the Group to predict the resolution of the matter. Should the ultimate outcomes of these matters differ from the initial estimation, such differences will impact the profit or loss in the period during which such a determination is made.

37. 分类报告

37. Segmental reporting

本集团主要按业务分类对业务进行管理，而集团的收入、税前利润和资产，超过 90% 来自香港。现时集团业务共分为三个业务分类，它们分别是个人银行业务、企业银行业务和财资业务。业务线的分类是基于不同客户层及产品种类，这与集团推行的 RPC（客户关系、产品及渠道）管理模型是一致的。

The Group manages the business mainly from a business segment perspective and over 90% of the Group's revenues, profits before tax and assets are derived from Hong Kong. Currently, three operating segments are identified: Personal Banking, Corporate Banking and Treasury. The classification of the Group's operating segments is based on customer segment and product type, which is aligned with the RPC (relationship, product and channel) management model of the Group.

个人银行和企业银行业务线均会提供全面的银行服务，包括各类存款、透支、贷款、信用卡、与贸易相关的产品及其他信贷服务、投资及保险产品、外币业务及衍生产品。个人银行业务线主要是服务个人及小企客户，而企业银行业务线主要是服务公司客户。至于财资业务线，除了自营买卖外，还负责管理集团的流动资金、利率和外汇敞口。「其他」这一栏，主要包括本集团持有房地产、投资物业、股权投资、若干联营公司与合资企业权益及东南亚机构业务。

Both Personal Banking and Corporate Banking provide general banking services including various deposit products, overdrafts, loans, credit cards, trade related products and other credit facilities, investment and insurance products, and foreign currency and derivative products. Personal Banking mainly serves retail customers and small enterprises, 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, equity investments, certain interests in associates and joint ventures and the businesses of the Southeast Asian entities.

业务线的资产、负债、收入、支出、经营成果及资本性支出是基于集团会计政策进行计量。分类资料包括直接属于该业务线的绩效以及可以合理摊分至该业务线的绩效。跨业务线资金的定价，按集团内部资金转移价格机制厘定，主要是以市场利率为基准，并考虑有关产品的特性。

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.

本集团的主要收入来源为利息收入，并且高层管理人员主要按净利息收入来管理业务，因此所有业务分类的利息收入及支出以净额列示。

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.

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

37. 分类报告（续） 37. Segmental reporting (continued)

		个人银行 Personal Banking 港币百万元 HK$'m	企业银行 Corporate Banking 港币百万元 HK$'m	财资业务 Treasury 港币百万元 HK$'m	其他 Others 港币百万元 HK$'m	小计 Subtotal 港币百万元 HK$'m	合并抵销 Eliminations 港币百万元 HK$'m	综合 Consolidated 港币百万元 HK$'m
半年结算至 2026 年 6 月 30 日	**Half-year ended 30 June 2026**							
净利息（支出）／收入	Net interest (expense)/income							
- 外来	- External	(1,431)	3,006	21,996	1,749	25,320	-	25,320
- 跨业务	- Inter-segment	11,248	5,556	(16,891)	87	-	-	-
		9,817	8,562	5,105	1,836	25,320	-	25,320
净服务费及佣金收入／（支出）	Net fee and commission income/(expense)							
- 外来	- External	6,278	2,146	20	234	8,678	-	8,678
- 跨业务	- Inter-segment	-	2	-	331	333	(333)	-
		6,278	2,148	20	565	9,011	(333)	8,678
净交易性收益	Net trading gain	563	893	3,887	564	5,907	-	5,907
其他以公平值变化计入损益之金融工具净亏损	Net loss on other financial instruments at fair value through profit or loss	(14)	(1)	(21)	-	(36)	-	(36)
其他金融工具之净收益	Net gain on other financial instruments	-	3	610	4	617	-	617
其他经营收入	Other operating income	2	-	6	808	816	(511)	305
提取减值准备前之净经营收入	**Net operating income before impairment allowances**	16,646	11,605	9,607	3,777	41,635	(844)	40,791
减值准备净拨备	Net charge of impairment allowances	(102)	(2,247)	-	(123)	(2,472)	-	(2,472)
净经营收入	**Net operating income**	16,544	9,358	9,607	3,654	39,163	(844)	38,319
经营支出	Operating expenses	(5,552)	(2,083)	(829)	(1,580)	(10,044)	844	(9,200)
经营溢利	**Operating profit**	10,992	7,275	8,778	2,074	29,119	-	29,119
投资物业处置／公平值调整之净收益	Net gain from disposal of/fair value adjustments on investment properties	-	-	-	61	61	-	61
物业、器材及设备及其他资产之净（亏损）／收益	Net (loss)/gain from properties, plant and equipment and other assets	(1)	-	-	242	241	-	241
应占联营公司及合资企业之税后业绩	Share of results after tax of associates and joint ventures	2	-	-	(1)	1	-	1
除税前溢利	**Profit before taxation**	10,993	7,275	8,778	2,376	29,422	-	29,422
于 2026 年 6 月 30 日	**At 30 June 2026**							
资产	**ASSETS**							
分部资产	Segment assets	692,171	1,086,762	2,539,729	225,685	4,544,347	(42,096)	4,502,251
联营公司及合资企业权益	Interests in associates and joint ventures	108	-	-	63	171	-	171
		692,279	1,086,762	2,539,729	225,748	4,544,518	(42,096)	4,502,422
负债	**LIABILITIES**							
分部负债	Segment liabilities	1,495,485	1,503,886	1,011,113	178,506	4,188,990	(42,096)	4,146,894
半年结算至 2026 年 6 月 30 日	**Half-year ended 30 June 2026**							
其他资料	**Other information**							
资本性支出	Capital expenditure	27	12	-	1,463	1,502	-	1,502
折旧及摊销	Depreciation and amortisation	576	177	79	524	1,356	(13)	1,343

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

37. 分类报告（续） 37. Segmental reporting (continued)

		个人银行 Personal Banking 港币百万元 HK$'m	企业银行 Corporate Banking 港币百万元 HK$'m	财资业务 Treasury 港币百万元 HK$'m	其他 Others 港币百万元 HK$'m	小计 Subtotal 港币百万元 HK$'m	合并抵销 Eliminations 港币百万元 HK$'m	综合 Consolidated 港币百万元 HK$'m
半年结算至 2025 年 6 月 30 日	**Half-year ended 30 June 2025**							
净利息（支出）/ 收入	Net interest (expense)/income							
- 外来	- External	(4,655)	2,278	23,147	1,780	22,550	-	22,550
- 跨业务	- Inter-segment	13,714	6,221	(19,994)	59	-	-	-
		9,059	8,499	3,153	1,839	22,550	-	22,550
净服务费及佣金收入 /（支出）	Net fee and commission income/(expense)							
- 外来	- External	5,554	2,192	25	328	8,099	-	8,099
- 跨业务	- Inter-segment	(1)	2	-	287	288	(288)	-
		5,553	2,194	25	615	8,387	(288)	8,099
净交易性收益	Net trading gain	476	1,024	8,903	351	10,754	-	10,754
其他以公平值变化计入损益之金融工具净收益 /（亏损）	Net gain/(loss) on other financial instruments at fair value through profit or loss	29	-	(327)	-	(298)	-	(298)
其他金融工具之净收益 /（亏损）	Net gain/(loss) on other financial instruments	-	1	(1,001)	-	(1,000)	-	(1,000)
其他经营收入	Other operating income	6	-	1	837	844	(586)	258
提取减值准备前之净经营收入	**Net operating income before impairment allowances**	15,123	11,718	10,754	3,642	41,237	(874)	40,363
减值准备净拨备	Net charge of impairment allowances	(194)	(3,080)	(29)	(23)	(3,326)	-	(3,326)
净经营收入	**Net operating income**	14,929	8,638	10,725	3,619	37,911	(874)	37,037
经营支出	Operating expenses	(5,192)	(1,931)	(756)	(1,541)	(9,420)	874	(8,546)
经营溢利	**Operating profit**	9,737	6,707	9,969	2,078	28,491	-	28,491
投资物业处置 / 公平值调整之净亏损	Net loss from disposal of/fair value adjustments on investment properties	-	-	-	(1,025)	(1,025)	-	(1,025)
物业、器材及设备及其他资产之净亏损	Net loss from properties, plant and equipment and other assets	(2)	-	-	(116)	(118)	-	(118)
应占联营公司及合资企业之税后业绩	Share of results after tax of associates and joint ventures	8	-	-	1	9	-	9
除税前溢利	**Profit before taxation**	9,743	6,707	9,969	938	27,357	-	27,357
于 2025 年 12 月 31 日	**At 31 December 2025**							
资产	**ASSETS**							
分部资产	Segment assets	661,278	1,018,032	2,416,325	210,357	4,305,992	(43,537)	4,262,455
联营公司及合资企业权益	Interests in associates and joint ventures	106	-	-	64	170	-	170
		661,384	1,018,032	2,416,325	210,421	4,306,162	(43,537)	4,262,625
负债	**LIABILITIES**							
分部负债	Segment liabilities	1,456,888	1,455,978	889,100	163,011	3,964,977	(43,537)	3,921,440
半年结算至 2025 年 6 月 30 日	**Half-year ended 30 June 2025**							
其他资料	**Other information**							
资本性支出	Capital expenditure	28	3	-	877	908	-	908
折旧及摊销	Depreciation and amortisation	546	163	72	556	1,337	(9)	1,328

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

38. 已抵押资产 38. Assets pledged as security

于2026年6月30日，本集团之负债港币293.57亿元（2025年12月31日：港币580.02亿元）是以存放于中央保管系统以便利结算之资产作抵押。此外，本集团通过售后回购协议的债务证券抵押之负债为港币1,273.24亿元（2025年12月31日：港币853.00亿元）。本集团为担保此等负债而质押之资产金额为港币1,554.47亿元（2025年12月31日：港币1,438.39亿元），并主要于「以公平值变化计入损益之金融资产」及「证券投资」内列账。

As at 30 June 2026, the liabilities of the Group amounting to HK$29,357 million (31 December 2025: HK$58,002 million) were secured by assets deposited with central depositories to facilitate settlement operations. In addition, the liabilities of the Group amounting to HK$127,324 million (31 December 2025: HK$85,300 million) were secured by debt securities related to sale and repurchase arrangements. The amount of assets pledged by the Group to secure these liabilities was HK$155,447 million (31 December 2025: HK$143,839 million) mainly included in "Financial assets at fair value through profit or loss" and "Investment in securities".

此外，本集团作为衍生产品交易的保证金及用作借入证券协议之抵押证券金额为港币56.94亿元（2025年12月31日：港币56.24亿元）。

In addition, the Group pledges securities amounting to HK$5,694 million (31 December 2025: HK$5,624 million) as margin for derivative transactions and for securities borrowing arrangements.

39. 主要之有关连人士交易 39. Significant related party transactions

中华人民共和国国务院通过中国投资有限责任公司（「中投」）、其全资附属公司中央汇金投资有限责任公司（「汇金」）及汇金拥有控制权益之中国银行，对本集团实行控制。

The Group is subject to the control of the State Council of the PRC Government through China Investment Corporation ("CIC"), its wholly-owned subsidiary Central Huijin Investment Ltd. ("Central Huijin"), and BOC in which Central Huijin has controlling equity interests.

(a) 与母公司及母公司控制之其他公司进行的交易 (a) Transactions with the parent companies and the other companies controlled by the parent companies

母公司的基本资料：

General information of the parent companies:

本集团受中国银行控制。汇金是中国银行之控股公司，亦是中投的全资附属公司，而中投是从事外汇资金投资管理业务的国有独资公司。

The Group is controlled by BOC. Central Huijin is the controlling entity of BOC, and it is a wholly-owned subsidiary of CIC which is a wholly state-owned company engaging in foreign currency investment management.

汇金于某些内地实体拥有控制权益。

Central Huijin has controlling equity interests in certain other entities in the PRC.

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

39. 主要之有关连人士交易（续） 39. Significant related party transactions (continued)

(a) 与母公司及母公司控制之其他公司进行的交易（续） (a) Transactions with the parent companies and the other companies controlled by the parent companies (continued)

本集团在正常业务中与此等实体进行银行及其他业务交易，包括贷款、证券投资及货币市场交易。

The Group enters into banking and other transactions with these entities in the normal course of business which include loans, investment securities and money market transactions.

大部分与中国银行进行的交易源自货币市场活动及概述如下：

The majority of transactions with BOC arise from money market activities and are summarised as below:

		半年结算至 2026年6月30日 Half-year ended 30 June 2026	半年结算至 2025年6月30日 Half-year ended 30 June 2025
		港币百万元 HK$'m	港币百万元 HK$'m
收益表项目	Income statement items		
- 利息收入	- Interest income	**1,721**	1,451
- 利息支出	- Interest expense	**1,223**	1,160

		于2026年6月30日 At 30 June 2026	于2025年12月31日 At 31 December 2025
		港币百万元 HK$'m	港币百万元 HK$'m
资产负债表项目	Balance sheet items		
- 库存现金及在银行及其他金融机构之结余及定期存放	- Cash and balances and placements with banks and other financial institutions	**163,819**	140,086
- 其他资产	- Other assets	**5,923**	8,357
- 证券投资	- Investment in securities	**6,872**	9,234
- 银行及其他金融机构之存款及结余	- Deposits and balances from banks and other financial institutions	**91,573**	89,401

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

39. 主要之有关连人士交易（续） 39. Significant related party transactions (continued)

(a) 与母公司及母公司控制之其他公司进行的交易（续） (a) Transactions with the parent companies and the other companies controlled by the parent companies (continued)

与中国银行子公司进行的有关连人士交易概述如下：

Related party transactions with subsidiaries of BOC are summarised as below:

		半年结算至 2026年6月30日 Half-year ended 30 June 2026 港币百万元 HK$'m	半年结算至 2025年6月30日 Half-year ended 30 June 2025 港币百万元 HK$'m
收益表项目	Income statement item		
- 服务费及佣金支出	- Fee and commission expense	**1,525**	881

		于2026年6月30日 At 30 June 2026 港币百万元 HK$'m	于2025年12月31日 At 31 December 2025 港币百万元 HK$'m
资产负债表项目	Balance sheet items		
- 库存现金及在银行及其他金融机构之结余及定期存放	- Cash and balances and placements with banks and other financial institutions	**455**	1,198
- 贷款及其他账项	- Advances and other accounts	**11,526**	12,222
- 银行及其他金融机构之存款及结余	- Deposits and balances from banks and other financial institutions	**7,019**	9,030

中期财务资料附注（续）

Notes to the Interim Financial Information (continued)

39. 主要之有关连人士交易（续）

39. Significant related party transactions (continued)

(a) 与母公司及母公司控制之其他公司进行的交易（续）

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

收购中银国际有限公司及出售宝生证券有限公司的事项已于 2026 年 1 月 30 日完成交割。这些与中国银行子公司进行的交易构成有关连人士交易。中银香港（控股）已于 2025 年 1 月 24 日及 2026 年 1 月 28 日发出公告。

The acquisition of Bank of China International Limited and disposal of Po Sang Securities Limited took place on 30 January 2026. These transactions with subsidiary of BOC constitute related party transactions. Announcements had been made by BOCHK (Holdings) on 24 January 2025 and 28 January 2026.

有关购自中国银行的购入或源生的信贷减值贷款及其他账项，请见附注 3.1。

For details of POCI advances and other accounts purchased from BOC, please refer to Note 3.1.

有关中国银行发放的后偿负债详细资料，请见附注 30。

For details of subordinated liabilities granted by BOC, please refer to Note 30.

除上述披露外，与中国银行及中国银行控制之公司并无其他主要交易。

Except as disclosed above, other transactions with BOC and with companies controlled by BOC are not considered significant.

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

39. 主要之有关连人士交易（续） 39. Significant related party transactions (continued)

(b) 与政府机构、代理机构、附属机构及其他国有控制实体的交易 (b) Transactions with government authorities, agencies, affiliates and other state controlled entities

中华人民共和国国务院通过中投及汇金对本集团实施控制，而中华人民共和国国务院亦通过政府机构、代理机构、附属机构及其他国有控制实体直接或间接控制大量其他实体。本集团按一般商业条款与政府机构、代理机构、附属机构及其他国有控制实体进行常规银行业务交易。

The Group is subject to the control of the State Council of the PRC Government through CIC and Central Huijin, which also directly or indirectly controls a significant number of entities through its government authorities, agencies, affiliates and other state controlled entities. The Group enters into banking transactions with government authorities, agencies, affiliates and other state controlled entities in the normal course of business at commercial terms.

这些交易包括但不局限于下列各项：

These transactions include, but are not limited to, the following:

- 借贷、提供授信及担保和接受存款；
- 银行同业之存放及结余；
- 出售、购买、包销及赎回由其他国有控制实体所发行之债券；
- 提供外汇、汇款及相关投资服务；
- 提供信托业务；及
- 购买公共事业、交通工具、电信及邮政服务。

- lending, provision of credits and guarantees, and deposit taking;
- inter-bank balance taking and placing;
- sales, purchases, underwriting and redemption of bonds issued by other state controlled entities;
- rendering of foreign exchange, remittance and investment related services;
- provision of fiduciary activities; and
- purchase of utilities, transport, telecommunication and postage services.

39. 主要之有关连人士交易（续） 39. Significant related party transactions (continued)

(c) 与同系附属公司、联营公司、合资企业及其他有关连人士在正常业务范围内进行之交易摘要 (c) Summary of transactions entered into during the ordinary course of business with fellow subsidiaries, associates, joint ventures and other related parties

本集团与同系附属公司、联营公司、合资企业及其他有关连人士进行银行及其他业务交易，包括但不局限于贷款、证券投资及货币市场交易。与此等实体达成之有关连人士交易所产生之总收入／支出及结余概述如下：

The Group enters into banking and other transactions with fellow subsidiaries, associates, joint ventures and other related parties which include but are not limited to loans, investment securities and money market transactions. The aggregate income/expenses and balances arising from related party transactions with these entities are summarised as follows:

		半年结算至 2026 年 6 月 30 日 Half-year ended 30 June 2026	半年结算至 2025 年 6 月 30 日 Half-year ended 30 June 2025
		港币百万元 HK$'m	港币百万元 HK$'m
收益表项目	Income statement item		
同系附属公司	Fellow subsidiaries		
- 服务费及佣金收入	- Fee and commission income	**5,333**	1,728

		于 2026 年 6 月 30 日 At 30 June 2026	于 2025 年 12 月 31 日 At 31 December 2025
		港币百万元 HK$'m	港币百万元 HK$'m
资产负债表项目	Balance sheet items		
同系附属公司	Fellow subsidiaries		
- 贷款及其他账项	- Advances and other accounts	**1,983**	2,409
其他有关连人士	Other related parties		
- 证券投资	- Investment in securities	**1,095**	1,072

除上述披露外，与本集团之同系附属公司、联营公司、合资企业及其他有关连人士并无其他主要交易。

Except as disclosed above, other transactions with fellow subsidiaries, associates, joint ventures and other related parties of the Group are not considered significant.

中期财务资料附注（续）

Notes to the Interim Financial Information (continued)

39. 主要之有关连人士交易（续）

39. Significant related party transactions (continued)

(d) 主要高层人员

(d) Key management personnel

主要高层人员是指某些能直接或间接拥有权力及责任来计划、指导及掌管集团业务之人士，包括董事及高层管理人员。本集团在正常业务中会接受主要高层人员存款及向其提供贷款及信贷融资。于期内及往期，本集团并没有与本银行及其控股公司之主要高层人员或其有关连人士进行主要交易。

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 and senior management. 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 significant transaction was conducted with key management personnel of the Bank and its holding companies, as well as parties related to them.

主要高层人员之薪酬如下：

The compensation of key management personnel is detailed as follows:

		半年结算至 2026 年 6 月 30 日 Half-year ended 30 June 2026	半年结算至 2025 年 6 月 30 日 Half-year ended 30 June 2025
		港币百万元 HK$'m	港币百万元 HK$'m
薪酬及其他短期员工福利	Salaries and other short-term employee benefits	**15**	15

40. 国际债权 40. International claims

以下分析乃参照有关国际银行业统计之金管局报表的填报指示而编制。国际债权按照交易对手所在地计入风险转移后以交易对手之最终风险承担的地域分布，其总和包括所有货币之跨地域债权及本地之外币债权。若债权之担保人所在地与交易对手所在地不同，则风险将转移至担保人之所在地。若债权属银行之海外分行，其风险将会转移至该银行之总行所在地。

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 location different from the counterparty, the risk will be transferred to the location of the guarantor. For a claim on an overseas branch of a bank whose head office is located in another location, the risk will be transferred to the location where its head office is located.

本集团的个别国家 / 地区其已计及风险转移后于任一期末 / 年末占国际债权总额 10%或以上之债权如下：

Claims on individual countries/regions, after risk transfer, amounting to 10% or more of the aggregate international claims of the Group in either period/year end are shown as follows:

于 2026 年 6 月 30 日 At 30 June 2026

				非银行私人机构 Non-bank private sector		
		银行 Banks	官方机构 Official sector	非银行金融机构 Non-bank financial institutions	非金融私人机构 Non-financial private sector	总计 Total
		港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m
中国内地	Chinese Mainland	**381,443**	**295,914**	**22,730**	**82,971**	**783,058**
中国香港	Hong Kong, China	**17,343**	**26,159**	**41,370**	**457,896**	**542,768**
美国	United States	**28,117**	**89,457**	**104,784**	**11,112**	**233,470**

于 2025 年 12 月 31 日 At 31 December 2025

				非银行私人机构 Non-bank private sector		
		银行 Banks	官方机构 Official sector	非银行金融机构 Non-bank financial institutions	非金融私人机构 Non-financial private sector	总计 Total
		港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m
中国内地	Chinese Mainland	334,238	314,391	16,186	83,715	748,530
中国香港	Hong Kong, China	16,792	27,749	35,321	386,615	466,477
美国	United States	34,025	174,526	92,433	11,053	312,037

41. 非银行的内地风险承担 41. Non-bank Mainland exposures

对非银行交易对手的内地相关风险承担之分析乃参照有关内地业务之金管局报表的填报指示所列之机构类别及直接风险类别分类。此报表仅计及中银香港的香港办事处之内地风险承担。

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 BOCHK's Hong Kong office only.

			于 2026 年 6 月 30 日 At 30 June 2026		
		金管局报表项目 Items in the HKMA return	资产负债表内的风险承担 On-balance sheet exposure 港币百万元 HK$'m	资产负债表外的风险承担 Off-balance sheet exposure 港币百万元 HK$'m	总风险承担 Total exposure 港币百万元 HK$'m
中央政府、中央政府持有的机构、其附属公司及合资企业	Central government, central government-owned entities and their subsidiaries and joint ventures	1	390,482	21,302	411,784
地方政府、地方政府持有的机构、其附属公司及合资企业	Local governments, local government-owned entities and their subsidiaries and joint ventures	2	70,974	4,987	75,961
中国籍境内居民或其他在境内注册的机构、其附属公司及合资企业	PRC nationals residing in Mainland or other entities incorporated in Mainland and their subsidiaries and joint ventures	3	118,625	13,011	131,636
不包括在上述第一项中央政府内的其他机构	Other entities of central government not reported in item 1 above	4	41,854	9,628	51,482
不包括在上述第二项地方政府内的其他机构	Other entities of local governments not reported in item 2 above	5	-	44	44
中国籍境外居民或在境外注册的机构，其用于境内的信贷	PRC nationals residing outside Mainland or entities incorporated outside Mainland where the credit is granted for use in Mainland	6	44,214	8,001	52,215
其他交易对手而其风险承担被视为非银行的内地风险承担	Other counterparties where the exposures are considered to be non-bank Mainland exposures	7	1,652	-	1,652
总计	Total	8	667,801	56,973	724,774
扣减准备金后的资产总额	Total assets after provision	9	4,377,324		
资产负债表内的风险承担占资产总额百分比	On-balance sheet exposures as percentage of total assets	10	15.26%		

41. 非银行的内地风险承担（续） 41. Non-bank Mainland exposures (continued)

		金管局报表项目 Items in the HKMA return	于 2025 年 12 月 31 日 At 31 December 2025 资产负债表内的风险承担 On-balance sheet exposure 港币百万元 HK$'m	资产负债表外的风险承担 Off-balance sheet exposure 港币百万元 HK$'m	总风险承担 Total exposure 港币百万元 HK$'m
中央政府、中央政府持有的机构、其附属公司及合资企业	Central government, central government-owned entities and their subsidiaries and joint ventures	1	366,846	27,270	394,116
地方政府、地方政府持有的机构、其附属公司及合资企业	Local governments, local government-owned entities and their subsidiaries and joint ventures	2	69,807	6,297	76,104
中国籍境内居民或其他在境内注册的机构、其附属公司及合资企业	PRC nationals residing in Mainland or other entities incorporated in Mainland and their subsidiaries and joint ventures	3	102,842	31,258	134,100
不包括在上述第一项中央政府内的其他机构	Other entities of central government not reported in item 1 above	4	34,478	6,517	40,995
不包括在上述第二项地方政府内的其他机构	Other entities of local governments not reported in item 2 above	5	-	42	42
中国籍境外居民或在境外注册的机构，其用于境内的信贷	PRC nationals residing outside Mainland or entities incorporated outside Mainland where the credit is granted for use in Mainland	6	44,284	10,543	54,827
其他交易对手而其风险承担被视为非银行的内地风险承担	Other counterparties where the exposures are considered to be non-bank Mainland exposures	7	1,376	-	1,376
总计	Total	8	619,633	81,927	701,560
扣减准备金后的资产总额	Total assets after provision	9	4,150,235		
资产负债表内的风险承担占资产总额百分比	On-balance sheet exposures as percentage of total assets	10	14.93%		

42. 合并会计之应用 42. Application of merger accounting

于 2026 年 1 月 30 日，中银香港以港币 20.99 亿元现金之总交易对价收购中银国际有限公司的全部已发行股份，中银国际有限公司成为中银香港的全资附属公司。在此合并前及合并后，中银国际有限公司与中银香港均共同受到中国银行之控制。本集团根据香港会计师公会颁布的会计指引第 5 号「共同控制合并之合并会计处理」，采用合并会计处理以编制财务报表。2025 年之比较数据已相应重新列示，将合并假设于 2025 年度已发生。

On 30 January 2026, BOCHK acquired all the issued shares of Bank of China International Limited for a total consideration of HK$2,099 million in cash, which becomes a wholly-owned subsidiary of BOCHK. Bank of China International Limited and BOCHK are both under the common control of BOC before and after the combination. The Group has applied the merger accounting method in accordance with the Accounting Guideline 5 "Merger Accounting for Common Control Combinations" issued by the HKICPA in the preparation of financial statements. The comparative amounts for the year 2025 have been restated accordingly as if the combination had occurred for the year 2025.

于 2026 年 6 月 30 日及 2025 年 12 月 31 日之综合资本调整表如下：

The statements of the adjustments to the consolidated equity as at 30 June 2026 and 31 December 2025 are as follows:

于 2026 年 6 月 30 日 At 30 June 2026

		合并前 Before combination	受共同控制之实体 Entity under common control	调整 Adjustment	合并后 After combination
		港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m
股本	Share capital	**43,043**	**1,000**	**(1,000)**	**43,043**
合并储备	Merger reserve	**-**	**-**	**(1,090)**	**(1,090)**
留存盈利及其他储备	Retained earnings and other reserves	**312,556**	**777**	**(9)**	**313,324**
		355,599	**1,777**	**(2,099)**	**355,277**
非控制权益	Non-controlling interests	**251**	**-**	**-**	**251**
		355,850	**1,777**	**(2,099)**	**355,528**

于 2025 年 12 月 31 日 At 31 December 2025

		合并前 Before combination	受共同控制之实体 Entity under common control	调整 Adjustment	合并后 After combination
		港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m	港币百万元 HK$'m
股本	Share capital	43,043	1,000	(1,000)	43,043
合并储备	Merger reserve	-	-	1,009	1,009
留存盈利及其他储备	Retained earnings and other reserves	296,055	808	(9)	296,854
		339,098	1,808	-	340,906
非控制权益	Non-controlling interests	279	-	-	279
		339,377	1,808	-	341,185

中期财务资料附注（续） Notes to the Interim Financial Information (continued)

43. 符合香港会计准则第 34 号

截至 2026 年上半年止的未经审计中期财务资料符合香港会计师公会所颁布之香港会计准则第 34 号「中期财务报告」之要求。

43. 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.

44. 法定账目

被纳入本中期业绩报告作为比较信息的截至 2025 年 12 月 31 日止年度有关的财务信息，虽然来源于本银行的法定年度综合财务报表，但不构成本银行的法定年度综合财务报表。按照香港《公司条例》第 436 条要求需就这些法定财务报表披露更多有关的信息如下：

本银行已按照香港《公司条例》第 662(3)条及附表 6 第 3 部的要求送呈截至 2025 年 12 月 31 日止年度的财务报表予公司注册处。

本银行的核数师已就该财务报表发出核数师报告。该核数师报告为无保留意见的核数师报告；其中不包含核数师在不发出保留意见的情况下以强调的方式提请使用者注意的任何事项；亦不包含根据香港《公司条例》第 406(2)、407(2)或(3)条作出的声明。

44. Statutory accounts

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.

其他资料

Other Information

1. 符合《银行业（披露）规则》

1. Compliance with the Banking (Disclosure) Rules

本未经审计之中期业绩报告符合《银行业条例》项下《银行业（披露）规则》之有关要求。

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

2. 监管披露

2. Regulatory Disclosures

监管披露连同本中期业绩报告内之披露，已载列金管局颁布之《银行业（披露）规则》及《金融机构（处置机制）（吸收亏损能力规定－银行界）规则》要求的所有披露。监管披露可于中银香港网站，网址为 www.bochk.com 中「监管披露」一节浏览。

The Regulatory Disclosures, together with the disclosures in this Interim Report, contained all the disclosures required by the Banking (Disclosure) Rules and Financial Institutions (Resolution) (Loss-absorbing Capacity Requirements – Banking Sector) Rules issued by the HKMA. The Regulatory Disclosures is available under the section “Regulatory Disclosures” on BOCHK’s website at www.bochk.com.

独立审阅报告

安永会计师事务所
香港鲗鱼涌英皇道 979 号
太古坊一座 27 楼

致中国银行（香港）有限公司董事会
（于香港注册成立的有限公司）

引言

本核数师（以下简称「我们」）已审阅列载于第 59 至 166 页的中期财务资料，此中期财务资料包括中国银行（香港）有限公司（「贵银行」）及其附属公司（「贵集团」）于 2026 年 6 月 30 日的简要综合资产负债表与截至该日止 6 个月期间的相关简要综合收益表、简要综合全面收益表、简要综合权益变动表和简要综合现金流量表，以及其他附注解释。贵银行董事须负责根据香港会计师公会颁布的香港会计准则第 34 号*中期财务报告*（「香港会计准则第 34 号」）编制及列报该等中期财务资料。我们的责任是在实施审阅工作的基础上对上述中期财务资料作出结论。根据双方已经达成的协议条款的约定，我们的报告仅向贵银行董事会整体提交，除此之外别无其他目的。我们不会就本报告的内容对任何其他人士负责或承担任何责任。

审阅工作范围

我们已根据香港会计师公会颁布的香港审阅准则第 2410 号*由实体的独立核数师执行中期财务资料审阅*进行审阅。审阅中期财务资料包括主要向负责财务和会计事务的人员作出查询，及应用分析性和其他审阅程序。审阅的范围远较根据《香港审计准则》进行审计的范围为小，故不能令我们可保证我们将知悉在审计中可能被发现的所有重大事项。因此，我们不会发表审计意见。

结论

按照我们的审阅，我们并无发现任何事项，令我们相信中期财务资料在各重大方面未有根据香港会计准则第34号编制。

Ernst & Young

安永会计师事务所
执业会计师
香港
2026 年 8 月 28 日

Independent Review Report

EY安永

Ernst & Young
27/F, One Taikoo Place
979 King's Road
Quarry Bay, Hong Kong

To the Board of Directors of Bank of China (Hong Kong) Limited
(Incorporated in Hong Kong with limited liability)

Introduction

We have reviewed the interim financial information set out on pages 59 to 166, which comprises the condensed consolidated balance sheet of Bank of China (Hong Kong) Limited (the "Bank") and its subsidiaries (the "Group") as at 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 other explanatory notes. The directors of the Bank are responsible for the preparation and presentation of this interim financial information in accordance with Hong Kong Accounting Standard 34 *Interim Financial Reporting* ("HKAS 34") issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA"). Our responsibility is to express a conclusion on this interim financial information based on our review. Our report is made 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* as issued by the HKICPA. A review of 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.

Ernst & Young

Ernst & Young
Certified Public Accountants
Hong Kong
28 August 2026

附录 Appendix

本银行之附属公司 Subsidiaries of the Bank

附属公司的具体情况如下： The particulars of subsidiaries are as follows:

名称 Name	注册 / 营业 地点及日期 Place and date of incorporation/ operation	已发行股本 Issued share capital	持有权益 Interest held	主要业务 Principal activities
中银信用卡（国际）有限公司 BOC Credit Card (International) Limited	中国香港 1980 年 9 月 9 日 Hong Kong, China 9 September 1980	565,000,000 港元 HK$565,000,000	100.00%	信用卡服务 Credit card services
中银集团信托人有限公司 BOC Group Trustee Company Limited	中国香港 1997 年 12 月 1 日 Hong Kong, China 1 December 1997	200,000,000 港元 HK$200,000,000	66.00%	投资控股 Investment holding
中银国际英国保诚信托有限公司 BOCI-Prudential Trustee Limited	中国香港 1999 年 10 月 11 日 Hong Kong, China 11 October 1999	300,000,000 港元 HK$300,000,000	42.24%*	信托服务 Trustee services
马来西亚中国银行 Bank of China (Malaysia) Berhad	马来西亚 2000 年 4 月 14 日 Malaysia 14 April 2000	814,734,790 马来西亚林吉特 RM814,734,790	100.00%	银行业务 Banking business
BOC Nominees (Asing) Sdn. Bhd.	马来西亚 2026 年 3 月 30 日 Malaysia 30 March 2026	1 马来西亚林吉特 RM1	100.00%	代理人服务 Nominee services
BOC Nominees (Tempatan) Sdn. Bhd.	马来西亚 2026 年 3 月 30 日 Malaysia 30 March 2026	1 马来西亚林吉特 RM1	100.00%	代理人服务 Nominee services
中国银行（泰国）股份有限公司 Bank of China (Thai) Public Company Limited	泰国 2014 年 4 月 1 日 Thailand 1 April 2014	10,000,000,000 泰铢 Baht10,000,000,000	100.00%	银行业务 Banking business
中银国际有限公司 Bank of China International Limited	中国香港 1979 年 3 月 2 日 Hong Kong, China 2 March 1979	1,000,000,000 港元 HK$1,000,000,000	100.00%	银行业务 Banking business
中国银行（香港）代理人有限公司 Bank of China (Hong Kong) Nominees Limited	中国香港 1985 年 10 月 1 日 Hong Kong, China 1 October 1985	2 港元 HK$2	100.00%	代理人服务 Nominee services
中国银行（香港）信托有限公司 Bank of China (Hong Kong) Trustees Limited	中国香港 1987 年 11 月 6 日 Hong Kong, China 6 November 1987	3,000,000 港元 HK$3,000,000	100.00%	信托及代理服务 Trustee and agency services
中银数字服务（南宁）有限公司** BOC Digital Services (Nanning) Company Limited**	中国南宁 2019 年 2 月 19 日 Nanning, China 19 February 2019	注册资本 60,000,000 港元 Registered capital HK$60,000,000	100.00%	金融营运及信息技术服务 Financial operational and information technology services

附录（续） Appendix (continued)

本银行之附属公司（续） Subsidiaries of the Bank (continued)

名称 Name	注册 / 营业 地点及日期 Place and date of incorporation/ operation	已发行股本 Issued share capital	持有权益 Interest held	主要业务 Principal activities
中银信息科技（深圳）有限公司** BOCHK Information Technology (Shenzhen) Co., Ltd.**	中国深圳 1990 年 4 月 16 日 Shenzhen, China 16 April 1990	注册资本 70,000,000 港元 Registered capital HK$70,000,000	100.00%	物业持有 Property holding
宝生金融投资服务有限公司 Po Sang Financial Investment Services Company Limited	中国香港 1980 年 9 月 23 日 Hong Kong, China 23 September 1980	335,000,000 港元 HK$335,000,000	100.00%	黄金买卖及投资控股 Gold trading and investment holding
新华信托有限公司 Sin Hua Trustee Limited	中国香港 1978 年 10 月 27 日 Hong Kong, China 27 October 1978	3,000,000 港元 HK$3,000,000	100.00%	信托服务 Trustee services
Billion Express Development Inc.	英属维尔京群岛 2014 年 2 月 7 日 British Virgin Islands 7 February 2014	1 美元 US$1	100.00%	投资控股 Investment holding
Billion Orient Holdings Ltd.	英属维尔京群岛 2014 年 2 月 3 日 British Virgin Islands 3 February 2014	1 美元 US$1	100.00%	投资控股 Investment holding
Elite Bond Investments Ltd.	英属维尔京群岛 2014 年 2 月 7 日 British Virgin Islands 7 February 2014	1 美元 US$1	100.00%	投资控股 Investment holding
Express Capital Enterprise Inc.	英属维尔京群岛 2014 年 2 月 3 日 British Virgin Islands 3 February 2014	1 美元 US$1	100.00%	投资控股 Investment holding
Express Charm Holdings Corp.	英属维尔京群岛 2014 年 2 月 7 日 British Virgin Islands 7 February 2014	1 美元 US$1	100.00%	投资控股 Investment holding
Express Shine Assets Holdings Corp.	英属维尔京群岛 2014 年 1 月 3 日 British Virgin Islands 3 January 2014	1 美元 US$1	100.00%	投资控股 Investment holding
Express Talent Investment Ltd.	英属维尔京群岛 2014 年 2 月 13 日 British Virgin Islands 13 February 2014	1 美元 US$1	100.00%	投资控股 Investment holding
Gold Medal Capital Inc.	英属维尔京群岛 2014 年 1 月 3 日 British Virgin Islands 3 January 2014	1 美元 US$1	100.00%	投资控股 Investment holding
Gold Tap Enterprises Inc.	英属维尔京群岛 2014 年 2 月 13 日 British Virgin Islands 13 February 2014	1 美元 US$1	100.00%	投资控股 Investment holding

附录（续） Appendix (continued)

本银行之附属公司（续） Subsidiaries of the Bank (continued)

名称 Name	注册 / 营业 地点及日期 Place and date of incorporation/ operation	已发行股本 Issued share capital	持有权益 Interest held	主要业务 Principal activities
Maxi Success Holdings Ltd.	英属维尔京群岛 2014 年 2 月 7 日 British Virgin Islands 7 February 2014	1 美元 US$1	100.00%	投资控股 Investment holding
Smart Linkage Holdings Inc.	英属维尔京群岛 2014 年 2 月 13 日 British Virgin Islands 13 February 2014	1 美元 US$1	100.00%	投资控股 Investment holding
Smart Union Capital Investments Ltd.	英属维尔京群岛 2014 年 1 月 3 日 British Virgin Islands 3 January 2014	1 美元 US$1	100.00%	投资控股 Investment holding
Success Trend Development Ltd.	英属维尔京群岛 2014 年 2 月 18 日 British Virgin Islands 18 February 2014	1 美元 US$1	100.00%	投资控股 Investment holding
Wise Key Enterprises Corp.	英属维尔京群岛 2014 年 2 月 18 日 British Virgin Islands 18 February 2014	1 美元 US$1	100.00%	投资控股 Investment holding

* 中银国际英国保诚信托有限公司为本银行属下一家非全资附属公司的附属公司，凭借本银行对该公司的控制权，该公司被视为本银行的附属公司。

* BOCI-Prudential Trustee Limited is a subsidiary of a non-wholly-owned subsidiary of the Bank and, accordingly, is accounted for as a subsidiary by virtue of the Bank's control over it.

** 在中国注册的有限责任公司。

** It is registered as limited liability company in China.

宝生证券有限公司的出售已于 2026 年 1 月 30 日完成交割。

The disposal of Po Sang Securities Limited was completed on 30 January 2026.

中银国际有限公司的收购已于 2026 年 1 月 30 日完成交割。

The acquisition of Bank of China International Limited was completed on 30 January 2026.

中国银行（香港）信托有限公司和新华信托有限公司于 2026 年 6 月 10 日获香港高等法院接纳其清盘申请。

The winding-up petitions of Bank of China (Hong Kong) Trustee Limited and Sin Hua Trustees Limited were approved by the High Court of Hong Kong on 10 June 2026.

释义

在本中期业绩报告中，除非文义另有所指，否则下列词汇具有以下涵义：

词汇	涵义
「中国银行」	中国银行股份有限公司，一家根据中国法例成立之商业银行及股份制有限责任公司，其 H 股及 A 股股份分别于香港联交所及上海证券交易所挂牌上市
「中银香港（控股）」	中银香港（控股）有限公司，根据香港法例注册成立之公司
「中银香港」或「本银行」	中国银行（香港）有限公司，根据香港法例注册成立之公司，并为中银香港（控股）有限公司之全资附属公司
「中银马来西亚」	马来西亚中国银行，为中银香港之全资附属公司
「中银泰国」	中国银行（泰国）股份有限公司，为中银香港之全资附属公司
「董事会」	本银行的董事会
「中投」	中国投资有限责任公司
「汇金」	中央汇金投资有限责任公司
「金管局」	香港金融管理局
「香港」或「香港特区」或「中国香港」	中华人民共和国香港特别行政区
「强积金」	强制性公积金
「标准普尔」	标准普尔评级服务
「联交所」或「香港联交所」	香港联合交易所有限公司
「本集团」	本银行及其附属公司
「风险值」	风险持仓涉险值

Definitions

In this Interim Report, unless the context otherwise requires, the following terms shall have the meanings set out below:

Terms	**Meanings**
"ALCO"	the Asset and Liability Management Committee
"AT1"	Additional Tier 1
"BOC"	Bank of China Limited, a joint stock commercial bank with limited liability established under the laws of the PRC, the H shares and A shares of which are listed on the Hong Kong Stock Exchange and the Shanghai Stock Exchange respectively
"BOCHK" or "the Bank"	Bank of China (Hong Kong) Limited, a company incorporated under the laws of Hong Kong and a wholly-owned subsidiary of BOC Hong Kong (Holdings) Limited
"BOCI-Prudential Trustee"	BOCI-Prudential Trustee Limited, a company incorporated under the laws of Hong Kong, in which BOC Group Trustee Company Limited and Prudential Corporation Holdings Limited hold equity interests of 64% and 36% respectively
"BOC Malaysia"	Bank of China (Malaysia) Berhad, a wholly-owned subsidiary of BOCHK
"BOC Thailand"	Bank of China (Thai) Public Company Limited, a wholly-owned subsidiary of BOCHK
"Board" or "Board of Directors"	the Board of Directors of the Bank
"CE"	Chief Executive
"CET1"	Common Equity Tier 1
"CFO"	Chief Financial Officer
"CIC"	China Investment Corporation
"CRO"	Chief Risk Officer
"CVA"	Credit Valuation Adjustment
"Central Huijin"	Central Huijin Investment Ltd.
"DCE"	Deputy Chief Executive
"DVA"	Debit Valuation Adjustment
"ECL"	Expected Credit Loss
"EVE"	Economic Value Sensitivity Ratio

Definitions (continued)

Terms	Meanings
"FCC"	the Financial Crime Compliance Department
"FIRB"	Foundation Internal Ratings-based
"FVOCI"	Fair value through other comprehensive income
"FVPL"	Fair value through profit or loss
"HKAS"	Hong Kong Accounting Standard
"HKFRS"	Hong Kong Financial Reporting Standard
"HKICPA"	Hong Kong Institute of Certified Public Accountants
"HKMA"	Hong Kong Monetary Authority
"Hong Kong" or "Hong Kong SAR" or "HKSAR" or "Hong Kong, China"	Hong Kong Special Administrative Region of the PRC
"ICAAP"	Internal Capital Adequacy Assessment Process
"IT"	Information Technology
"LCO"	the Legal & Compliance and Operational Risk Management Department
"LCR"	Liquidity Coverage Ratio
"MC"	the Management Committee
"MCO"	Maximum Cumulative Cash Outflow
"MPF"	Mandatory Provident Fund
"N/A"	Not applicable
"NII"	Net Interest Income Sensitivity Ratio
"NSFR"	Net Stable Funding Ratio

Definitions (continued)

Terms	Meanings
"OTC"	Over-the-counter
"PRC" or "China"	the People's Republic of China
"PVBP"	Price Value of a Basis Point
"RMB" or "Renminbi"	Renminbi, the lawful currency of the PRC
"RC"	the Risk Committee
"RMD"	the Risk Management Department
"RWAs"	Risk-weighted Assets
"SME"	Small and Medium-sized Enterprise
"STC"	Standardised (Credit Risk)
"Standard & Poor's"	Standard & Poor's Ratings Services
"Stock Exchange" or "Hong Kong Stock Exchange"	The Stock Exchange of Hong Kong Limited
"the Group"	the Bank and its subsidiaries collectively referred as the Group
"US"	the United States of America
"VaR"	Value at Risk

中國銀行(香港)有限公司
BANK OF CHINA (HONG KONG) LIMITED