Fubon Bank
富邦銀行
正向力量 成就可能™

Fubon Bank (Hong Kong) Limited
富邦銀行(香港)有限公司

Interim Financial Statements 2026
二零二六年中期財務報表

Fubon Bank (Hong Kong) Limited ("Fubon Bank") is a wholly owned subsidiary of Fubon Financial Holding Co., Ltd. ("Fubon Financial Holdings"), one of the largest financial holding companies in Taiwan. Committed to becoming one of Asia's first-class financial institutions, Fubon Financial Holdings has built a strong lineup of financial service companies. Fubon Bank operates 15 branches and 3 SME Banking Services Centres in Hong Kong, alongside a branch in Shenzhen to support cross-border banking. The Bank provides a wide range of financial services encompassing consumer and wholesale banking, wealth management, financial markets, and investment services. Fubon Bank holds an A-2 short-term, A- long-term rating from Standard & Poor's. The rating reflects Fubon Bank's strong capitalization, good liquidity and sound asset quality.

富邦銀行(香港)有限公司(「富邦銀行」)是富邦金融控股股份有限公司(「富邦金控」)的全資附屬公司。富邦金控為台灣最大的金融控股公司之一，以「成為亞洲一流的金融機構」為發展願景，擁有完整多元的金融服務平台。富邦銀行於香港營運15間分行及3間中小企銀行服務中心，並在深圳設有一間分行以支援跨境銀行業務。富邦銀行為客戶提供全面的優質銀行服務，包括零售及商業銀行、財富管理、金融市場及投資服務。富邦銀行獲標準普爾授予A-2短期及A-長期信貸評級。該評級反映富邦銀行資本雄厚，流動資金充裕及資產質素優良。

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CORPORATE INFORMATION
公司資料

SHAREHOLDER

100% – Fubon Financial Holding Co., Ltd.

AUDITORS

KPMG

REGISTERED OFFICE

Fubon Bank Building
38 Des Voeux Road Central
Hong Kong

BOARD OF DIRECTORS

Daniel TSAI Ming Chung

Chairman
Chairman – Fubon Group
Chairman – Taiwan Mobile Co., Ltd.
Chairman – momo.com Inc.
Chairman – Taiwan Fixed Network Co., Ltd.
Director – Fubon Financial Holding Co., Ltd.
Director – Fubon Life Insurance Co., Ltd.
Director – Fubon Bank (China) Co., Ltd.

Richard TSAI Ming Hsing

Vice Chairman
Chairman – Fubon Financial Holding Co., Ltd.
Chairman – Taipei Fubon Commercial Bank Co., Ltd.
Director – Taiwan Mobile Co., Ltd.
Director – Taiwan Fixed Network Co., Ltd.

Simon CHUNG Kwok Keung

Executive Director
Chief Executive Officer and Managing Director
  – Fubon Bank (Hong Kong) Limited
Chairman – Fubon Credit (Hong Kong) Limited
Director – Fubon Life Insurance (Hong Kong) Company Limited
Director – Fubon Bank (China) Co., Ltd.

股東

100%－富邦金融控股股份有限公司

核數師

畢馬威會計師事務所

註冊辦事處

香港中環
德輔道中38號
富邦銀行大廈

董事會

蔡明忠

主席
董事長－富邦集團
董事長－台灣大哥大股份有限公司
董事長－富邦媒體科技股份有限公司
董事長－台灣固網股份有限公司
董事－富邦金融控股股份有限公司
董事－富邦人壽保險股份有限公司
董事－富邦華一銀行有限公司

蔡明興

副主席
董事長－富邦金融控股股份有限公司
董事長－台北富邦商業銀行股份有限公司
董事－台灣大哥大股份有限公司
董事－台灣固網股份有限公司

鍾國強

執行董事
行政總裁兼董事總經理
  －富邦銀行(香港)有限公司
董事長－富邦財務(香港)有限公司
董事－富邦人壽保險(香港)有限公司
董事－富邦華一銀行有限公司

Jerry HARN Wey Ting

Non-Executive Director
President and Director – Fubon Financial Holding Co., Ltd
Vice Chairman and Director – Taipei Fubon Commercial Bank Co., Ltd.
Director – Fubon Bank (China) Co., Ltd.
Director – Fubon Fund Management (Hong Kong) Limited
Director – Fubon Securities Co., Ltd.
Director – Fubon Futures Co., Ltd.

Tim KUO Pei Ting

Non-Executive Director
President and Director – Taipei Fubon Commercial Bank Co., Ltd.
Director – Fubon Bank (China) Co., Ltd.
Chairman – TFB Capital Co., Ltd.
Chairman – Fubon AMC, Ltd.
Director – Fubon Stadium Co., Ltd.
Supervisor – Financial Information Service Co., Ltd.

Douglas TSAI Cheng Tao

Non-Executive Director
Director (Representative) – Chung Fu Co., Ltd.
Director – Fubon Insurance Co., Ltd
Director – Fubon Securities Co., Ltd
Director – Fubon Insurance Agency Co., Ltd.
Director – momo.com Inc.
Director – Hyundai Card Co., Ltd.

Peter PANG Sing Tong

Independent Non-Executive Director
Independent Non-Executive Director – Fubon Credit (Hong Kong) Limited

John Keith BALL

Independent Non-Executive Director

Elizabeth LAM Tyng Yih

Independent Non-Executive Director
Independent Non-Executive Director – China Pacific Insurance (Group) Co., Ltd.
Director – Agency for Volunteer Service

韓蔚廷

非執行董事
總經理兼董事－富邦金融控股股份有限公司
副董事長兼董事－台北富邦商業銀行股份有限公司
董事－富邦華一銀行有限公司
董事－富邦基金管理(香港)有限公司
董事－富邦綜合證券股份有限公司
董事－富邦期貨股份有限公司

郭倍廷

非執行董事
總經理兼董事－台北富邦商業銀行股份有限公司
董事－富邦華一銀行有限公司
董事長－北富銀創業投資股份有限公司
董事長－富邦資產管理股份有限公司
董事－富邦運動場館股份有限公司
監察人－財金資訊股份有限公司

蔡承道

非執行董事
董事(代表人)－中孚有限公司
董事－富邦產物保險股份有限公司
董事－富邦綜合證券股份有限公司
董事－富邦科技保險代理人股份有限公司
董事－富邦媒體科技股份有限公司
董事－Hyundai Card Co., Ltd.

彭醒棠

獨立非執行董事
獨立非執行董事－富邦財務(香港)有限公司

卜約翰

獨立非執行董事

林婷懿

獨立非執行董事
獨立非執行董事－中國太平洋保險(集團)股份有限公司
董事－義務工作發展局

REVIEW OF 2026 INTERIM PERFORMANCE
二零二六年中期業績回顧

Fubon Bank (Hong Kong) Limited ("the Bank") and its subsidiaries ("the Group") delivered an outstanding performance in the first half of 2026, achieving a net profit of HK$887 million, representing a 24% year-on-year increase and the strongest half-year result in recent years. This achievement reflects the Group's successful execution of its growth strategy, strong business momentum and disciplined cost management amidst a challenging operating environment. Consequently, return on average equity improved notably to 9.78% from 8.47%, while return on average assets increased to 0.89% from 0.86% in the corresponding period of 2025.

富邦銀行(香港)有限公司(「本行」)及其附屬公司(「本集團」)於2026年上半年錄得亮眼的業績，淨溢利達8.87億港元，較去年同期增長24%，並創下近年來最強勁的半年度業績，體現了本集團在充滿挑戰的經營環境中，成功執行增長策略、保持強勁的業務動能並落實嚴謹的成本管理。平均股本回報率由8.47%顯著上升至9.78%，平均資產回報率亦由2025年同期的0.86%增長至0.89%。

The Group continued to achieve robust balance sheet growth, driving strong revenue expansion. Net interest income increased by 16% year-on-year to HK$1,564 million, supported by a 17% growth in average interest-earning assets. Average loans expanded by an impressive 28%, while average holdings of debt securities grew by 22%. At the same time, average customer deposits recorded a healthy growth of 18%. Despite a declining interest rate environment and the resulting pressure on asset yields, the Group's net interest margin remained relatively resilient at 1.70%, declining by only 2 basis points compared with the first half of 2025, reflecting the effectiveness of the Group's asset and liability management strategy. Looking ahead, net interest margin is expected to remain under pressure amid the continuing low interest rate environment.

本集團的資產負債表持續穩健成長，帶動收入顯著提升。受惠於平均生息資產增長17%，淨利息收入較去年同期增加16%至15.64億港元。平均貸款額大幅增長28%，平均債務證券持有量亦增22%。與此同時，平均客戶存款錄得18%的健康增幅。儘管面臨利率下行環境及資產收益率受壓，本集團的淨息差表現依然穩健，維持在1.70%，較2025年上半年僅收窄2個基點，彰顯本集團資產負債管理策略的卓越成效。展望未來，在持續低息環境下，淨息差預期仍將面臨一定壓力。

The Group's diversified income streams continued to gain momentum. Non-interest income rose by 16% to HK$274 million, driven by strong performances across multiple business lines. Insurance services income surged by 50%, credit-related fee income increased by 40%, and net gain from treasury marketing activities grew by 29%, reflecting the Group's ability to capture business opportunities and deepen customer engagement. These encouraging results were partially offset by mark-to-market losses on hedging instruments arising from market volatility.

本集團的多元化收入來源持續保持增長勢頭。受多項業務的強勁表現帶動，非利息收入增長16%至2.74億港元。其中，保險業務收入飆升50%，信貸業務相關收入增加40%，而金融行銷業務淨收益亦增長29%，反映本集團把握業務機遇及深化客戶關係的能力。然而，市場波動導致對沖工具錄得按市值計價的虧損，抵銷了部分上述增長所帶來的正面貢獻。

Operating expenses increased moderately by 5% year-on-year to HK$694 million, primarily driven by talent acquisition initiatives and strategic investments in technology to support future growth. While the Group continued to strengthen its workforce, IT-related expense rose by 17%, outpacing the overall growth in operating expenses and reflecting our commitment to digital transformation and system enhancement. Nevertheless, revenue growth exceeded expense growth, demonstrating the Group's continued focus on operational efficiency and cost discipline. As a result, the cost-to-income ratio improved markedly to 37.8%, compared with 41.9% in the first half of 2025.

營運支出較去年同期溫和增長5%至6.94億港元，這主要由於人才招募計劃及支持未來增長的策略性科技投資所致。本集團在持續強化員工隊伍的同時，資訊科技相關開支增長17%，超越整體營運支出的增幅，反映本集團致力推動數碼轉型和系統升級。儘管如此，收入增長仍高於開支增幅，彰顯本集團持續專注於提升營運效率及嚴謹控制成本的成效。因此，成本對收入比率由2025年上半年的41.9%顯著改善至37.8%。

While the operating environment remained challenging, the Group maintained a prudent and proactive approach to risk management. Total impairment losses increased by 40% to HK$96 million, reflecting a cautious stance amid ongoing economic uncertainties. Nevertheless, the Group's asset quality remained sound, with an impaired loan ratio (including trade bills and advances to banks) of 0.76% and a coverage ratio of 77.4% as at 30 June 2026, demonstrating the strength of our credit risk management framework and the resilience of our loan portfolio. The Group will continue to closely monitor credit quality developments, while impairment provisions may remain elevated given the volatile economic environment.

縱使營運環境依然充滿挑戰，本集團仍秉持審慎且積極的風險管理方針。總減值虧損上升40%至9,600萬港元，反映了在持續的經濟不確定性下，本集團採取的謹慎立場。然而，本集團的資產質素保持穩健，截至2026年6月30日，減值貸款比率(計及商業票據及銀行同業貸款)為0.76%，減值貸款覆蓋比率為77.4%，充分反映本集團完善的信用風險管理框架以及貸款組合的韌性。本集團將繼續密切監察信貸質素的變化，而在波動的經濟環境下，減值撥備水平或將維持於較高水平。

The Group's balance sheet continued to grow from a position of strength. Total assets increased by HK$15.3 billion, or 8%, to HK$206 billion as at 30 June 2026. The debt securities portfolios expanded by 21% to HK$89.8 billion, while total loan portfolio increased by 11% to HK$95.6 billion. Customer deposits rose steadily to HK$174.6 billion, up by 7% from the end of 2025. Including trade bills and advances to banks, the loan-to-deposit ratio increased from 53.5% to 55.0%, reflecting balanced and sustainable growth in both assets and funding.

本集團的資產負債表持續在穩健的基礎上增長。截至2026年6月30日，總資產增加153億港元，上升8%至2,060億港元。債務證券組合擴大21%至898億港元，總貸款組合增加11%至956億港元。客戶存款穩步增長至1,746億港元，較2025年底上升7%。計及商業票據及銀行同業貸款，存貸比率從53.5%上升至55.0%，反映資產與資金來源均實現了平衡且可持續的增長。

The Group also maintained a strong capital and liquidity position, providing a solid foundation for sustainable growth. As at 30 June 2026, the Common Equity Tier 1 Capital Ratio and Tier 1 Capital Ratio both stood at 16.86%, while the Total Capital Ratio was 18.25%, all well above the statutory minimum requirements. In July 2026, the Group successfully issued US$300 million Tier 2 subordinated notes, further strengthening the capital base and enhancing our capacity to support future business growth. Meanwhile, the Average Liquidity Maintenance Ratio remained robust at 110.14%, reflecting the Group's prudent liquidity management and strong funding profile.

本集團的資本及流動資金狀況仍然雄厚穩健。截至2026年6月30日，本集團的普通股權一級資本比率及一級資本比率皆為16.86%，總資本比率為18.25%，高於相關之法定最低要求。2026年7月，本集團成功發行3億美元二級後償債券，進一步鞏固資本基礎，並提升支持未來業務增長的能力。同時，平均流動性維持比率穩健地保持在110.14%，反映出本集團審慎的流動性管理及強勁的資金狀況。

Global economic growth is expected to remain uneven through 2026, shaped by lingering geopolitical tensions in the Middle East and diverging trajectories within the AI-driven technology sector. Economic prospects across different regions will vary, subject to individual markets' exposure to geopolitical risks and their respective positions within global technology supply chains. The Chinese Mainland economy continues to recover amid structural adjustments, while Hong Kong's local economy has staged a notable rebound backed by improved external trade and domestic consumption, with the Hong Kong SAR Government maintaining a positive full-year growth outlook for 2026.

預期全球經濟增長在2026年將繼續呈現不均狀態，這主要受中東地區持續的地緣政治緊張局勢，以及人工智能驅動科技產業發展分化的影響。不同地區的經濟前景將有所差異，這取決於各市場面臨地緣政治風險的程度及其在全球科技供應鏈中的地位。中國內地經濟在結構性調整中持續復甦，而香港本地經濟在外貿改善和本地消費帶動下顯著反彈，香港特別行政區政府對2026年全年經濟增長持樂觀預期。

In light of this volatile market environment, we have concentrated on strengthening our core foundations to drive sustainable long-term growth. This momentum is underscored by the successful issuance of our USD300 million Tier 2 subordinated notes due 2036, which achieved an order book exceeding USD1.5 billion, or over five times oversubscribed, while further diversifying our international investor base. Meanwhile, we have broadened our regional footprint and customer coverage, with the opening of our Shenzhen Branch and the launch of the iN ShopBack Card further deepening our connection with digital customers and strengthening the Greater Bay Area presence.

鑑於市場環境波動，我們專注於鞏固核心基礎以推動可持續的長期增長。我們成功發行2036年到期的3億美元二級後償債券，此次發行獲得了超過15億美元的認購，超額認購逾五倍，進一步多元化我們國際投資者基礎。同時，我們擴大了區域足跡和客戶覆蓋範圍。隨着深圳分行的開業以及iN ShopBack卡的推出，深化了我們與數位客戶的聯繫，並鞏固了我們在大灣區的業務佈局。

On the business front, we continue to capture wealth management business opportunities by acquiring high-net-worth clients, while maintaining a strong focus on large corporate and syndicated lending. Our ongoing support for empowering SMEs includes initiatives such as our newly launched Fubon Corp+ Corporate Mobile Banking, and the streamlining of our SME loan approval process. Looking ahead, we will accelerate our digital transformation and further advance the adoption of innovative technologies, including AI, to enhance operational efficiency and elevate the customer experience. These efforts are vital to reinforcing our local presence, strengthening our regional connectivity, and reaffirming our commitment to delivering premium banking services as the preferred provider for our customers.

在業務方面，我們繼續透過吸納高淨值客戶來把握財富管理業務的機遇，同時重點關注大型企業和銀團貸款業務。我們對中小企業的持續支持包括推出了全新的Fubon Corp+企業手機銀行，以及簡化了中小企業貸款的審批流程。展望未來，我們將加速數碼轉型，並進一步推動包括人工智能在內的創新技術應用，以提升營運效率和優化客戶體驗。這些舉措對於鞏固我們的在地優勢、加強區域連結，以及堅定我們作為客戶首選銀行、致力提供優質銀行服務的承諾至關重要。

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (UNAUDITED)
綜合全面收益表(未經審核)

For the six months ended 30 June 2026　截至二零二六年六月三十日止之六個月

		Note 附註	For the six months ended 30 June 2026 截至二零二六年六月三十日止之六個月 HK$'000 千港元	30 June 2025 截至二零二五年六月三十日止之六個月 HK$'000 千港元
Interest income calculated using effective interest method	採用實際利率法計算之利息收入	4(a)	**3,930,404**	3,764,273
Other interest income	其他利息收入	4(a)	**4,490**	752
Interest income	利息收入		**3,934,894**	3,765,025
Interest expense	利息支出	4(b)	**(2,370,696)**	(2,419,985)
Net interest income	**淨利息收入**		**1,564,198**	1,345,040
Fee and commission income	費用及佣金收入	5(a)	**351,679**	273,787
Fee and commission expense	費用及佣金支出	5(b)	**(47,543)**	(51,525)
Net fee and commission income	**淨費用及佣金收入**		**304,136**	222,262
Other operating (loss)/income	其他營運(虧損)/收入	6	**(30,491)**	12,852
Operating income	營運收入		**1,837,843**	1,580,154
Operating expenses	營運支出	7	**(693,836)**	(662,578)
Operating profit before other gains and impairment losses	**未計其他收益及減值虧損前經營溢利**		**1,144,007**	917,576
Impairment losses on advances to customers	客戶貸款減值虧損		**(96,887)**	(42,438)
Impairment losses on other financial instruments	其他金融工具減值虧損		**(506)**	(25,192)
Impairment losses on other assets	其他資產減值虧損		**(20)**	(611)
Write back of/(charge for) impairment losses on assets acquired under lending agreements	通過貸款協議購置資產減值虧損之回撥/(扣除)		**1,300**	(300)
Impairment losses	**減值虧損**		**(96,113)**	(68,541)
Loss on revaluation of investment properties	投資物業重估虧損		**(2,000)**	–
Net gains/(losses) on disposal of financial assets measured at amortized cost	出售以攤銷成本計量之金融資產淨收益/(虧損)		**117**	(81)
Net losses on disposal of fixed assets	出售固定資產淨虧損		**(99)**	(242)
Profit before taxation	**除稅前溢利**		**1,045,912**	848,712
Taxation	稅項	8	**(159,114)**	(135,068)
Profit for the period	**期內溢利**		**886,798**	713,644

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (UNAUDITED)
綜合全面收益表(未經審核)

For the six months ended 30 June 2026　截至二零二六年六月三十日止之六個月

		Note 附註	For the six months ended 30 June 2026 截至二零二六年六月三十日止之六個月 HK$'000 千港元	30 June 2025 截至二零二五年六月三十日止之六個月 HK$'000 千港元
Other comprehensive income for the period, net of tax:	**期內其他全面收益(除稅後):**			
Items that will not be reclassified to profit or loss:	將不會重新分類至損益之項目：			
Premises: net movement in premises revaluation reserve	物業：物業重估儲備淨變動		**3,913**	3,775
Equity securities designated at fair value through other comprehensive income: net movement in investment revaluation reserve (non-recycling)	指定以公平價值於其他全面收益計量之股本證券：投資重估儲備淨變動(非循環)	9	**35,687**	(4,368)
			39,600	(593)
Items that will be reclassified to profit or loss:	將會重新分類至損益之項目：			
Debt securities measured at fair value through other comprehensive income: net movement in investment revaluation reserve (recycling)	以公平價值於其他全面收益計量之債務證券：投資重估儲備淨變動(循環)	9	**(86,561)**	84,011
			(46,961)	83,418
Total comprehensive income for the period	**期內全面收益總額**		**839,837**	797,062

The notes on pages 13 to 58 form part of these financial statements.

載於第13至58頁之附註為此等財務報告之一部分。

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (UNAUDITED)
綜合財務狀況表（未經審核）

As at 30 June 2026　於二零二六年六月三十日

		Note 附註	30 June 2026 二零二六年六月三十日 HK$'000 千港元	31 December 2025 二零二五年十二月三十一日 HK$'000 千港元
ASSETS	**資產**			
Cash and short-term funds	現金及短期資金	11	**3,354,487**	5,002,214
Balances with banks and other financial institutions	銀行同業及其他金融機構結餘		**7,765,817**	14,425,351
Trading assets	持作交易用途資產		**2,548,164**	2,460,418
Derivative financial instruments	衍生金融工具	12(b)	**1,664,165**	1,301,021
Advances to customers	客戶貸款	13	**78,129,595**	71,084,844
Advances to banks	銀行同業貸款	14	**17,485,325**	15,137,000
Trade bills	商業票據		**10,009**	664,776
Accrued interest and other assets	應計利息及其他資產		**2,115,705**	3,020,433
Debt securities measured at amortized cost	以攤銷成本計量之債務證券	15	**43,919,353**	38,842,869
Debt securities measured at fair value through other comprehensive income	以公平價值於其他全面收益計量之債務證券	16	**45,878,593**	35,669,375
Investment funds measured at fair value through profit or loss	通過損益以反映公平價值計量之投資基金		**22,038**	21,201
Equity securities designated at fair value through other comprehensive income	指定以公平價值於其他全面收益計量之股本證券		**115,342**	72,495
Fixed assets	固定資產	17	**2,971,600**	2,957,785
Investment properties	投資物業	17	**59,500**	61,500
Total assets	資產總額		**206,039,693**	190,721,282
LIABILITIES	**負債**			
Deposits and balances of banks and other financial institutions	銀行同業及其他金融機構之存款及結餘	18	**5,905,277**	4,013,695
Deposits from customers	客戶存款	19	**174,550,774**	162,892,400
Trading liabilities	交易賬項下之負債		**2,548,164**	2,460,418
Derivative financial instruments	衍生金融工具	12(b)	**231,216**	304,600
Other liabilities	其他負債	20	**3,828,471**	2,783,639
Current tax liabilities	即期税項負債		**246,461**	89,577
Deferred tax liabilities	遞延税項負債		**319,257**	330,983
Total liabilities	負債總額		**187,629,620**	172,875,312

As at 30 June 2026　於二零二六年六月三十日

		Note 附註	30 June 2026 二零二六年六月三十日 HK$'000 千港元	31 December 2025 二零二五年十二月三十一日 HK$'000 千港元
EQUITY	**權益**			
Share capital	股本	21	**4,830,448**	4,830,448
Reserves	儲備	22	**13,579,625**	13,015,522
Total equity	權益總額		**18,410,073**	17,845,970
Total equity and liabilities	權益及負債總額		**206,039,693**	190,721,282

Approved and authorised for issue by the Board of Directors on 11 August 2026.

經董事會於二零二六年八月十一日批准及授權頒佈。

Daniel TSAI Ming Chung 蔡明忠 Director 董事	Elizabeth LAM Tyng Yih 林婷懿 Director 董事	Simon CHUNG Kwok Keung 鍾國強 Director 董事

The notes on pages 13 to 58 form part of these financial statements.

載於第13至58頁之附註為此等財務報告之一部分。

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (UNAUDITED)
綜合權益變動報告表(未經審核)

For the six months ended 30 June 2026 截至二零二六年六月三十日止之六個月

		Share capital 股本 HK$'000 千港元	Regulatory reserve 法定儲備 HK$'000 千港元	Investment revaluation reserve (non-recycling) 投資重估儲備(非循環) HK$'000 千港元	Investment revaluation reserve (recycling) 投資重估儲備(循環) HK$'000 千港元	Premises revaluation reserve 物業重估儲備 HK$'000 千港元	Retained earnings 保留溢利 HK$'000 千港元	Total equity 權益總額 HK$'000 千港元
At 1 January 2026	於二零二六年一月一日	4,830,448	381,127	44,141	82,439	1,443,369	11,064,446	17,845,970
Total comprehensive income for the period	期內全面收益總額	-	-	35,687	(86,561)	3,913	886,798	839,837
– Profit for the period	–期內溢利	-	-	-	-	-	886,798	886,798
– Other comprehensive income, of which:	–其他全面收益,其中:							
– Premises: net movement in premises revaluation reserve	–物業:物業重估儲備淨變動	-	-	-	-	3,913	-	3,913
– Equity securities designated at fair value through other comprehensive income: net movement in investment revaluation reserve (non-recycling)	–指定以公平價值於其他全面收益計量之股本證券:投資重估儲備淨變動(非循環)	-	-	35,687	-	-	-	35,687
– Debt securities measured at fair value through other comprehensive income: net movement in investment revaluation reserve (recycling)	–以公平價值於其他全面收益計量之債務證券:投資重估儲備淨變動(循環)	-	-	-	(86,561)	-	-	(86,561)
Transfer from premises revaluation reserve to retained earnings	自物業重估儲備轉撥至保留溢利	-	-	-	-	(23,714)	23,714	-
Transfer from retained earnings to regulatory reserve	自保留溢利轉撥至法定儲備	-	62,150	-	-	-	(62,150)	-
Dividend declared and paid during the period	期內宣派及派付股息	-	-	-	-	-	(275,734)	(275,734)
At 30 June 2026	於二零二六年六月三十日	4,830,448	443,277	79,828	(4,122)	1,423,568	11,637,074	18,410,073

The notes on pages 13 to 58 form part of these financial statements.

載於第13至58頁之附註為此等財務報告之一部分。

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (UNAUDITED)

綜合權益變動報告表(未經審核)

For the six months ended 30 June 2026 截至二零二六年六月三十日止之六個月

		Share capital 股本 HK$'000 千港元	Regulatory reserve 法定儲備 HK$'000 千港元	Investment revaluation reserve (non-recycling) 投資重估儲備(非循環) HK$'000 千港元	Investment revaluation reserve (recycling) 投資重估儲備(循環) HK$'000 千港元	Premises revaluation reserve 物業重估儲備 HK$'000 千港元	Retained earnings 保留溢利 HK$'000 千港元	Total equity 權益總額 HK$'000 千港元
At 1 January 2025	於二零二五年一月一日	4,830,448	248,795	43,941	(12,204)	1,486,035	9,951,697	16,548,712
Total comprehensive income for the period	期內全面收益總額	–	–	(4,368)	84,011	3,775	713,644	797,062
– Profit for the period	–期內溢利	–	–	–	–	–	713,644	713,644
– Other comprehensive income, of which:	–其他全面收益,其中:							
– Premises: net movement in premises revaluation reserve	–物業:物業重估儲備淨變動	–	–	–	–	3,775	–	3,775
– Equity securities designated at fair value through other comprehensive income: net movement in investment revaluation reserve (non-recycling)	–指定以公平價值於其他全面收益計量之股本證券:投資重估儲備淨變動(非循環)	–	–	(4,368)	–	–	–	(4,368)
– Debt securities measured at fair value through other comprehensive income: net movement in investment revaluation reserve (recycling)	–以公平價值於其他全面收益計量之債務證券:投資重估儲備淨變動(循環)	–	–	–	84,011	–	–	84,011
Transfer from premises revaluation reserve to retained earnings	自物業重估儲備轉撥至保留溢利	–	–	–	–	(22,883)	22,883	–
Transfer from retained earnings to regulatory reserve	自保留溢利轉撥至法定儲備	–	48,032	–	–	–	(48,032)	–
Dividend declared and paid during the period	期內宣派及派付股息	–	–	–	–	–	(180,540)	(180,540)
At 30 June 2025	於二零二五年六月三十日	4,830,448	296,827	39,573	71,807	1,466,927	10,459,652	17,165,234

The notes on pages 13 to 58 form part of these financial statements.

載於第13至58頁之附註為此等財務報告之一部分。

CONDENSED CONSOLIDATED CASH FLOW STATEMENT (UNAUDITED)
簡明綜合現金流動表(未經審核)

For the six months ended 30 June 2026　截至二零二六年六月三十日止之六個月

		For the six months ended 30 June 2026 截至二零二六年六月三十日止之六個月 HK$'000 千港元	For the six months ended 30 June 2025 截至二零二五年六月三十日止之六個月 HK$'000 千港元
Net cash generated from/(used in) operations	**營運之現金收入/(支出)淨額**	**4,915,023**	(3,833,559)
Tax paid	已付税項	**–**	(28,192)
Net cash generated from/(used in) operating activities	**營運活動之現金收入/(支出)淨額**	**4,915,023**	(3,861,751)
Payment for purchases of fixed assets	購買固定資產付款	**(131,475)**	(106,056)
Proceeds from disposal of fixed assets	出售固定資產所得款項	**–**	479
Net cash used in investing activities	**投資活動之現金支出淨額**	**(131,475)**	(105,577)
Dividends paid	已付股息	**(275,734)**	(180,540)
Payment of lease liabilities	租賃負債付款	**(18,391)**	(1,853)
Net cash used in financing activities	**融資活動之現金支出淨額**	**(294,125)**	(182,393)
Net increase/(decrease) in cash and cash equivalents	**現金及等同現金項目之增加/(減少)淨額**	**4,489,423**	(4,149,721)
Cash and cash equivalents as at 1 January	**於一月一日之現金及等同現金項目**	**8,959,764**	14,041,541
Cash and cash equivalents as at 30 June	**於六月三十日之現金及等同現金項目**	**13,449,187**	9,891,820
Cash flows from operating activities include:	**營運活動之現金流量包括:**		
Interest received	已收利息	**3,925,910**	3,836,952
Interest paid	已付利息	**2,406,149**	2,562,047
Dividends received	已收股息	**837**	2,581
Analysis of cash and cash equivalents:	**現金及等同現金項目之分析:**		
Cash and short-term funds	現金及短期資金	**3,354,487**	7,198,130
Treasury bills	國庫券		
– Trading assets	–持作交易用途資產	**2,548,164**	2,069,403
– Debt securities measured at amortized cost	–以攤銷成本計量之債務證券	**31,309**	94,083
– Debt securities measured at fair value through other comprehensive income	–以公平價值於其他全面收益計量之債務證券	**10,792,840**	8,246,535
Balances with banks and other financial institutions	銀行同業及其他金融機構結餘	**7,765,817**	13,128,784
Amount shown in the consolidated statement of financial position	綜合財務狀況表內所示金額	**24,492,617**	30,736,935
Less: Amount with an original maturity of over three months	減:原到期日為三個月以上到期的金額	**(11,043,430)**	(20,845,115)
Cash and cash equivalents in the consolidated cash flow statement	綜合現金流動表之現金及等同現金項目	**13,449,187**	9,891,820

The notes on pages 13 to 58 form part of these financial statements.

載於第13至58頁之附註為此等財務報告之一部分。

1. ACTIVITIES AND CORPORATE AFFILIATION

Fubon Bank (Hong Kong) Limited ("The Bank") is a licensed bank incorporated and domiciled in Hong Kong and has its registered office at Fubon Bank Building, 38 Des Voeux Road Central, Hong Kong.

The Bank, through its branches and subsidiaries (together referred to as "the Group"), provides a range of banking, financial and related services.

The Directors consider the immediate parent and ultimate controlling party of the Group at 30 June 2026 to be Fubon Financial Holding Company Limited, which is incorporated in the Republic of China and operates as a financial conglomerate.

These interim financial statements have been reviewed by the Audit Committee.

2. BASIS OF PREPARATION

These interim financial statements have been prepared in accordance with Hong Kong Accounting Standard ("HKAS") 34, Interim financial reporting, issued by the Hong Kong Institute of Certified Public Accountants. They also contain the disclosure information required under the Banking (Disclosure) Rules ("BDR") issued by the Hong Kong Monetary Authority ("HKMA"). These interim financial statements should be read in conjunction with the consolidated financial statements for the year ended 31 December 2025 which have been prepared in accordance with all applicable Hong Kong Financial Reporting Standards ("HKFRSs").

The preparation of interim financial statements that conform with HKAS 34 requires that management make judgments, estimates and assumptions that affect the application of policies and reported amounts of assets and liabilities, income and expenses on a year-to-date basis. Actual results may differ from these estimates. In preparing these interim financial statements, the significant areas of judgment made by management in applying the Group's accounting policies and the key sources of estimation uncertainty were the same as those that applied to the annual consolidated financial statements for the year ended 31 December 2025.

1. 業務及公司附屬集團

富邦銀行(香港)有限公司(「本行」)為一所於香港註冊成立並以香港為本籍的持牌銀行，其註冊辦事處位於香港中環德輔道中38號富邦銀行大廈。

本行透過其分行及附屬公司(統稱為「本集團」)提供一系列銀行、金融及相關服務。

董事認為，本集團於二零二六年六月三十日的直接母公司及最終控股方為富邦金融控股股份有限公司。該公司於中華民國註冊成立，為一家金融企業集團。

審核委員會已審閱此等中期財務報表。

2. 編製基準

此等中期財務報表乃根據香港會計師公會頒佈的香港會計準則第34號「中期財務報告」而編製。其亦列載香港金融管理局(「金管局」)發出之銀行業(披露)規則所規定之披露資料。此等中期財務報表須與按照所有適用的香港財務報告準則編製的截至二零二五年十二月三十一日止年度之綜合財務報表一併參閱。

編製符合香港會計準則第34號之中期財務報表需要管理層作出判斷、估計及假設，而該等判斷、估計及假設會影響政策之應用及以截至結算日之方法所列報之資產及負債、收入及開支等數額。實際結果或會有別於此等估計。在編製此等中期財務報表時，管理層於應用本集團之會計政策時作出之重要判斷及估計不確定因素的主要來源與截至二零二五年十二月三十一日止年度的年度綜合財務報表所採用者相同。

2. BASIS OF PREPARATION (continued)

These interim financial statements have been prepared in accordance with the accounting policies as adopted in the annual consolidated financial statements for the year ended 31 December 2025, which have been prepared in accordance with HKFRSs. The Group has not applied any new standard or interpretation that is not yet effective for the current accounting period.

3. BASIS OF CONSOLIDATION

These interim financial statements cover the consolidated position of the Bank and all its subsidiaries. For regulatory reporting, the basis of consolidation differs from the basis of consolidation for accounting purposes. Details are set out in Note (A) in the unaudited supplementary financial information section.

The financial information relating to the financial year ended 31 December 2025 that is included in these interim financial statements as comparative information does not constitute the Group's statutory annual consolidated financial statements for that financial year but is derived from those financial statements.

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 of the Companies Ordinance.

The Bank's auditor has reported on those annual consolidated 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 section 406(2), 407(2) or (3) of the Companies Ordinance.

2. 編製基準(續)

此等中期財務報表乃根據按照香港財務報告準則編製的截至二零二五年十二月三十一日止年度之年度綜合財務報表採納之會計政策編製。本集團並無應用任何於本會計期間尚未生效之新訂準則或詮釋。

3. 綜合基準

此等中期財務報表涵蓋本行及其所有附屬公司的綜合狀況。為監管報告目的,其綜合基準有別於會計目的的綜合基準。詳情載列於未經審核補充財務資料章節附註(A)內。

此等中期財務報表所載有關截至二零二五年十二月三十一日止財政年度的財務資料(作為比較資料)並不構成本集團於該財政年度的法定年度綜合財務報表,惟摘錄自該等財務報表。

按照《公司條例》第662(3)條及附表6第3部的規定,本行已向公司註冊處遞交截至二零二五年十二月三十一日止年度的財務報表。

本行的核數師已就該等年度綜合財務報表出具報告。核數師報告為無保留意見;且並無提述核數師在不出具保留意見的情況下以強調的方式提請使用者注意的任何事項;亦不包含根據《公司條例》第406(2)條、407(2)條或(3)條作出的聲明。

4. INTEREST INCOME AND EXPENSE

(a) Interest income

4. 利息收入及支出

(a) 利息收入

		For the six months ended	
		30 June 2026 截至二零二六年六月三十日止之六個月 HK$'000 千港元	30 June 2025 截至二零二五年六月三十日止之六個月 HK$'000 千港元
Loans and advances	借款及貸款	**1,965,825**	1,680,276
Investment in securities	證券投資	**1,733,531**	1,659,444
Balances with banks and other financial institutions	銀行同業及其他金融機構結餘	**231,048**	424,553
Interest income calculated using the effective interest method	採用實際利率法計算之利息收入	**3,930,404**	3,764,273
Other interest income	其他利息收入	**4,490**	752
Total interest income	利息收入總額	**3,934,894**	3,765,025

Interest income recognized on financial assets that are not measured at fair value through profit or loss amounted to HK$3,930,404,000 (2025: HK$3,764,273,000).

就非通過損益以反映公平價值計量之金融資產確認之利息收入為3,930,404,000港元(二零二五年:3,764,273,000港元)。

Interest income from finance lease receivables amounted to HK$107,000 (2025: HK$872,000).

源自融資租賃應收款的利息收入為107,000港元(二零二五年:872,000港元)。

4. INTEREST INCOME AND EXPENSE (continued) 4. 利息收入及支出(續)

(b) Interest expense (b) 利息支出

		For the six months ended	
		30 June 2026 截至二零二六年六月三十日止之六個月 HK$'000 千港元	30 June 2025 截至二零二五年六月三十日止之六個月 HK$'000 千港元
Deposits from customers	客戶存款	**2,295,586**	2,352,001
Financial assets sold under repurchase agreements	購回協議項下出售之金融資產	**18,711**	22,177
Deposits and balances of banks and other financial institutions	銀行同業及其他金融機構之存款及結餘	**49,375**	34,087
Lease liabilities	租賃負債	**7,024**	11,720
		2,370,696	2,419,985

Interest expense recognized on financial liabilities that are not measured at fair value through profit or loss amounted to HK$2,370,696,000 (2025: HK$2,419,985,000).

就非通過損益以反映公平價值計量之金融負債確認之利息支出為2,370,696,000港元(二零二五年:2,419,985,000港元)。

5. FEE AND COMMISSION INCOME AND EXPENSE

5. 費用及佣金收入及支出

(a) Fee and commission income

(a) 費用及佣金收入

		For the six months ended	
		30 June 2026 截至二零二六年六月三十日止之六個月 HK$'000 千港元	30 June 2025 截至二零二五年六月三十日止之六個月 HK$'000 千港元
Fee and commission income arising from:	費用及佣金收入來自：		
Insurance services	保險業務	**203,786**	135,637
Credit card services	信用卡業務	**41,301**	41,248
Credit related services	信貸業務	**48,276**	34,591
Securities brokerage and investment services	證券經紀及投資業務	**14,053**	16,587
Unit trust services	信託基金業務	**16,310**	10,196
Trade finance services	貿易融資業務	**7,197**	9,512
Others	其他	**20,756**	26,016
		351,679	273,787
of which:	其中：		
Fee and commission income arising from:	費用及佣金收入來自：		
– Financial assets or financial liabilities which are not measured at fair value through profit or loss	－非通過損益以反映公平價值之金融資產或金融負債	**79,598**	76,728
– Trust or other fiduciary activities	－信託或其他受託業務	**1,119**	1,169

Fee and commission income arising from trust and other fiduciary activities relate to fees from asset management activities where the Group holds assets or invests on behalf of customers.

來自信託及其他受託業務的費用及佣金收入與本集團資產或代表客戶進行投資所收取的資產管理業務費用相關。

5. FEE AND COMMISSION INCOME AND EXPENSE (continued)

(b) Fee and commission expense

5. 費用及佣金收入及支出(續)

(b) 費用及佣金支出

		For the six months ended	
		30 June 2026 截至二零二六年六月三十日止之六個月 HK$'000 千港元	30 June 2025 截至二零二五年六月三十日止之六個月 HK$'000 千港元
Handling fees and commission	手續費及佣金	**38,553**	43,100
Other fees paid	其他已付費用	**8,990**	8,425
		47,543	51,525
of which:	其中：		
Fee and commission expense arising from financial assets or financial liabilities which are not measured at fair value through profit or loss	費用及佣金支出來自非通過損益以反映公平價值之金融資產或金融負債	**44,491**	42,739

6. OTHER OPERATING (LOSS)/INCOME 6. 其他營運(虧損)/收入

		For the six months ended 30 June 2026 截至二零二六年六月三十日止之六個月 HK$'000 千港元	30 June 2025 截至二零二五年六月三十日止之六個月 HK$'000 千港元
Gains less losses from dealing	**交易收益減虧損**		
– Foreign exchange	－外匯	**(975)**	68,152
– Trading assets	－持作交易用途資產	**38,322**	23,401
– Other dealing activities*	－其他買賣交易*	**30,017**	17,918
– Short selling activities	－賣空交易	**(5,452)**	(11,298)
		61,912	98,173
Net hedging loss from fair value hedges	**公平價值對沖之淨對沖虧損**		
Net (loss)/gain on hedged items attributable to the hedged risk	與對沖風險相關之被對沖項目之淨(虧損)/收益	**(350,666)**	635,670
Net gain/(loss) on hedging instruments	對沖工具之淨收益/(虧損)	**246,533**	(731,169)
		(104,133)	(95,499)
Dividend income from unlisted equity securities	非上市股本證券之股息收入	**815**	2,581
Gain on revaluation of investment funds measured at fair value through profit or loss	通過損益以反映公平價值計量之投資基金重估收益	**837**	501
Rental income	租金收入		
– from investment properties	－來自投資物業	**300**	300
– others	－其他	**147**	147
Government subsidies	政府補貼	**125**	–
Others	其他	**9,506**	6,649
		(30,491)	12,852

* Other dealing activities include customer-driven dealing in financial instruments, including equity linked notes, options and structured deposit products.

* 其他買賣交易包括客戶買賣金融工具(包括股票掛鈎票據、期權及結構性存款產品)。

7. OPERATING EXPENSES

7. 營運支出

		For the six months ended	
		30 June 2026 截至二零二六年六月三十日止之六個月 HK$'000 千港元	30 June 2025 截至二零二五年六月三十日止之六個月 HK$'000 千港元
Salaries and other staff costs	薪金及其他僱員成本	**424,455**	405,034
Premises and other fixed assets	物業及其他固定資產		
Depreciation (Note 17)	折舊(附註17)	**117,561**	103,867
Government rent and rates and expenses on short-term leases	政府地租及差餉以及短期租賃支出	**2,571**	2,465
Others	其他	**10,726**	9,057
Audit fee	核數費用	**3,388**	3,098
Other operating expenses	其他營運支出		
Business promotion	業務推廣	**14,336**	11,220
Legal and professional fees	法律及顧問費用	**7,809**	19,282
Communication	通訊	**19,227**	18,584
Electronic data processing and computer systems	電子資料處理及電腦系統	**64,396**	56,744
Others	其他	**29,367**	33,227
		693,836	662,578

8. TAXATION IN THE CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

Provision for Hong Kong Profits Tax for 2026 is calculated at 16.5% (2025: 16.5%) of the estimated assessable profits for the six months ended 30 June 2026.

8. 綜合全面收益表內的稅項

二零二六年之香港利得稅撥備乃根據截至二零二六年六月三十日止之六個月之評估應課稅溢利之16.5%(二零二五年：16.5%)計算。

		For the six months ended	
		30 June 2026 截至二零二六年六月三十日止之六個月 HK$'000 千港元	30 June 2025 截至二零二五年六月三十日止之六個月 HK$'000 千港元
Current tax – Hong Kong Profits Tax	**即期稅項－香港利得稅**		
Tax for the period	期內稅項	**156,875**	134,557
Deferred tax expense	**遞延稅項支出**	**2,239**	511
		159,114	135,068

9. OTHER COMPREHENSIVE INCOME 9. 其他全面收益

		For the six months ended	
		30 June 2026 截至二零二六年六月三十日止之六個月 HK$'000 千港元	30 June 2025 截至二零二五年六月三十日止之六個月 HK$'000 千港元
Equity securities designated at fair value through other comprehensive income (non-recycling):	**指定以公平價值於其他全面收益計量之股本證券(非循環):**		
Surplus/(deficit) on revaluation of equity securities	股本證券重估盈餘╱(虧損)	**42,739**	(5,231)
Deferred taxation	遞延税項	**(7,052)**	863
Net movement in the investment revaluation reserve (non-recycling) during the period recognized in other comprehensive income	期內於其他全面收益確認之投資重估儲備(非循環)淨變動	**35,687**	(4,368)
Debt securities measured at fair value through other comprehensive income (recycling):	**以公平價值於其他全面收益計量之債務證券(循環):**		
(Deficit)/surplus on revaluation of debt securities	債務證券重估(虧損)╱盈餘	**(103,666)**	100,611
Deferred taxation	遞延税項	**17,105**	(16,600)
Net movement in the investment revaluation reserve (recycling) during the period recognized in other comprehensive income	期內於其他全面收益確認之投資重估儲備(循環)淨變動	**(86,561)**	84,011

10. SEGMENT REPORTING

Segment information is presented in respect of the Group's operating segments which are the components of the Group about which separate financial information is available and evaluated regularly by the Chief Executive Officer and Managing Director in deciding how to allocate resources and in assessing performance.

Operating segments

The Bank and its subsidiaries are principally engaged in the provision of banking and related financial services. Reportable segments of the Group are set out below.

Retail Banking comprises consumer finance activities including provision of credit card advances, mortgage lending and other consumer lending and wealth management services such as the sales and distribution of insurance products, investment products and securities brokerage to wealth management clients and provision of banking services to the mass market segment.

Institutional Banking comprises the corporate banking business and the financial institutions business, covering the provision of services including corporate lending, syndicated loans, trade financing and deposits to large corporates in Hong Kong and Chinese Mainland.

Commercial Banking mainly engages in corporate lending, trade financing and commercial mortgage lending to small and medium enterprises in Hong Kong and Chinese Mainland, as well as the distribution of wealth management products to corporate customers and acquisition of credit card merchants.

Fubon Credit (Hong Kong) Limited ("Fubon Credit") is a wholly owned subsidiary of the Bank and mainly engages in consumer lending to individual customers in Hong Kong.

Markets comprises the treasury investment business which mainly engages in managing the Group's investment portfolio and trading in foreign exchange and debt securities. It is also responsible for the marketing of treasury products.

Funding Desk manages the overall funding, liquidity and interest rate risk positions arising from the banking activities of the Group.

10. 分部資料

分部資料乃根據本集團的經營分部編製。本集團之經營分部為本集團之組成部分，相關之財務資料可被獨立地提供以及行政總裁及董事總經理用作定期評估以決定如何分配資源和評核表現。

經營分部

本行及其附屬公司之主要業務為提供銀行及相關之金融服務。本集團可申報經營分部載列如下。

零售銀行包括消費金融業務及財富管理服務，前者包括信用卡信貸服務、按揭貸款及其他消費信貸，後者包括向財富管理客戶提供銷售和分銷保險產品、投資產品及證券經紀服務以及向大眾市場分部提供銀行服務。

企業及機構銀行包括企業銀行業務及金融機構業務，涵蓋向香港及中國內地之大型企業提供企業借貸、銀團貸款、貿易融資及存款服務。

商業銀行主要向香港及中國內地之中小企業提供企業借貸、貿易融資及商業按揭貸款，以及向企業客戶分銷財富管理產品及信用卡商戶服務。

富邦財務(香港)有限公司(「富邦財務」)是本行的全資附屬公司，主要在香港從事個人客戶的消費信貸。

市場部包括財務投資業務，其主要從事本集團的投資組合管理以及外匯及債務證券的交易活動。其亦負責銷售財務產品。

資金部管理本集團整體資金以及由銀行業務產生之流動性及利率風險狀況。

10. SEGMENT REPORTING (continued)

Segment results, assets and liabilities

For the purpose of segmental analysis, the allocation of operating income reflects the benefits of capital and other funding resources allocated to the operating segments by way of internal capital allocation and fund transfer pricing mechanisms. To reflect the benefit of joint efforts of two operating segments on a third party fee-related transaction, operating income derived from the transaction is split between the relevant operating segments.

Cost allocation is based on the direct costs incurred by the respective operating segments. For consistency with internal management reporting, there is no apportionment of central management overheads and only wholly and directly attributable costs of support units are charged to the respective operating segments. Rental charges at market rates for usage of premises are reflected in net interest income, operating expenses and inter-segment expenses for the respective operating segments.

Segment assets mainly include advances to customers and banks, investment in securities and financial instruments, inter-bank placements, current assets and premises attributable to the operating segments.

Segment liabilities mainly include deposits from customers, inter-bank borrowings, and accruals attributable to the operating segments.

In addition to receiving segment information concerning profit before taxation, management is provided with segment information concerning revenue, interest expense, depreciation, amortization, impairment losses and additions to non-current segment assets used by the segments in their operations.

Unallocated items mainly comprise the central management unit, management of strategic investments, premises and property management and other activities which cannot be reasonably allocated to specific business segments.

10. 分部資料(續)

分部業績、資產及負債

按分部分析下之營運收入劃分，反映各經營分部，透過內部資本分配和資金調撥機制獲分派之資本及其他資金所賺取之回報。為反映兩個經營分部在第三方非利息收入相關交易上共同努力所賺取之回報，從這交易上所賺取之營運收入會在相關之經營分部拆分。

成本分配則以各經營分部之直接成本計算。為與內部管理報告一致，中央管理費用不被分攤，只有完全及直接可歸因於各經營分部的後勤部門費用，在各經營分部扣除。各經營分部使用物業，按市值計算之租金反映於各經營分部之淨利息收入、營運支出及跨分部支出內。

分部資產主要包括各經營分部應佔客戶及銀行同業貸款、證券及金融工具投資、銀行同業放款、流動資產及物業。

分部負債主要包括各經營分部應佔客戶存款、銀行同業借款及應計款項。

除了分部資料中的除税前溢利資料外，管理層亦獲提供分部資料中的有關收入、利息支出、折舊、攤銷、減值虧損及用於分部運作的新增非流動分部資產。

未分配項目主要包括中央管理單位、策略投資管理、樓宇及物業管理以及其他未能合理分配到特定業務類別的活動。

10. SEGMENT REPORTING (continued)
Segment results, assets and liabilities (continued)

10. 分部資料(續)
分部業績、資產及負債(續)

		For the six months ended 30 June 2026 截至二零二六年六月三十日止之六個月						
		Retail Banking 零售銀行 HK$'000 千港元	Institutional Banking 企業及機構銀行 HK$'000 千港元	Commercial Banking 商業銀行 HK$'000 千港元	Fubon Credit 富邦財務 HK$'000 千港元	Markets 市場部 HK$'000 千港元	Funding Desk 資金部 HK$'000 千港元	Reportable Segments Total 可申報分部總額 HK$'000 千港元
Interest income from external customers	源自外界客戶利息收入	296,419	1,422,464	265,071	12,856	1,590,093	331,362	3,918,265
Interest expense to external customers	支付予外界客戶的利息支出	(2,177,947)	(38,153)	(76,739)	(55)	(22,323)	(51,258)	(2,366,475)
Inter-segment income/(expenses)	跨分部收入/(支出)	2,140,069	(958,724)	(5,137)	-	(1,192,495)	15,402	(885)
Net interest income	淨利息收入	258,541	425,587	183,195	12,801	375,275	295,506	1,550,905
Other operating income/(loss) from external customers	源自外界客戶其他營運收入/(虧損)	331,839	47,716	59,535	1,545	(62,903)	(66,581)	311,151
Fee and commission expense	費用及佣金支出	(35,830)	(139)	(68)	(1,813)	(38)	(6,813)	(44,701)
Other operating income/(loss)	其他營運收入/(虧損)	296,009	47,577	59,467	(268)	(62,941)	(73,394)	266,450
Operating income	營運收入	554,550	473,164	242,662	12,533	312,334	222,112	1,817,355
Operating expenses	營運支出	(273,010)	(39,357)	(95,288)	(19,435)	(44,834)	(6,456)	(478,380)
Inter-segment expenses	跨分部支出	(20,353)	(1,300)	(2,659)	-	(552)	(96)	(24,960)
Operating profit/(loss) before other gains and impairment losses	未計其他收益及減值虧損前經營溢利/(虧損)	261,187	432,507	144,715	(6,902)	266,948	215,560	1,314,015
(Charge for)/write back of impairment losses on advances to customers	客戶貸款減值虧損之(扣除)/回撥	(26,686)	13,915	(51,126)	(11,135)	-	-	(75,032)
(Charge for)/write back of impairment losses on other financial instruments	其他金融工具減值虧損之(扣除)/回撥	(690)	3,562	709	-	(22,602)	18,515	(506)
Impairment losses on other assets	其他資產減值虧損	(20)	-	-	-	-	-	(20)
Net losses on disposal of fixed assets	出售固定資產淨虧損	-	-	(6)	-	-	-	(6)
Net gains on disposal of financial assets measured at amortized cost	出售以攤銷成本計量之金融資產淨收益	-	-	-	-	117	-	117
Profit/(loss) before taxation	除稅前溢利/(虧損)	233,791	449,984	94,292	(18,037)	244,463	234,075	1,238,568
Operating expenses – depreciation	營運支出-折舊	(53,422)	(2,504)	(9,591)	(2,278)	(1,303)	(113)	(69,211)
		30 June 2026 二零二六年六月三十日						
Segment assets	分部資產	17,101,171	68,741,462	12,021,312	494,031	80,341,353	23,935,066	202,634,395
Segment liabilities	分部負債	160,218,971	4,222,901	11,663,414	321,670	3,875,229	6,082,952	186,385,137

10. SEGMENT REPORTING (continued) 10. 分部資料(續)

Segment results, assets and liabilities (continued) 分部業績、資產及負債(續)

		For the six months ended 30 June 2025 截至二零二五年六月三十日止之六個月						
		Retail Banking 零售銀行 HK$'000 千港元	Institutional Banking 企業及機構銀行 HK$'000 千港元	Commercial Banking 商業銀行 HK$'000 千港元	Fubon Credit 富邦財務 HK$'000 千港元	Markets 市場部 HK$'000 千港元	Funding Desk 資金部 HK$'000 千港元	Reportable Segments Total 可申報分部總額 HK$'000 千港元
Interest income from external customers	源自外界客戶利息收入	323,972	1,052,986	320,558	9,246	1,508,476	543,264	3,758,502
Interest expense to external customers	支付予外界客戶的利息支出	(2,222,268)	(44,707)	(80,749)	(8)	(22,931)	(44,306)	(2,414,969)
Inter-segment income/(expenses)	跨分部收入/(支出)	2,170,742	(652,312)	(43,871)	–	(1,063,008)	(412,456)	(905)
Net interest income	淨利息收入	272,446	355,967	195,938	9,238	422,537	86,502	1,342,628
Other operating income/(loss) from external customers	源自外界客戶其他營運收入/(虧損)	244,359	45,156	49,409	814	(61,883)	(5,615)	272,240
Fee and commission expense	費用及佣金支出	(35,530)	(46)	(228)	(1,677)	(224)	(5,809)	(43,514)
Other operating income/(loss)	其他營運收入/(虧損)	208,829	45,110	49,181	(863)	(62,107)	(11,424)	228,726
Operating income	營運收入	481,275	401,077	245,119	8,375	360,430	75,078	1,571,354
Operating expenses	營運支出	(266,282)	(37,269)	(83,931)	(17,708)	(37,869)	(5,480)	(448,539)
Inter-segment expenses	跨分部支出	(20,507)	(1,323)	(2,476)	–	(499)	(96)	(24,901)
Operating profit/(loss) before other gains and impairment losses	未計其他收益及減值虧損前經營溢利/(虧損)	194,486	362,485	158,712	(9,333)	322,062	69,502	1,097,914
(Charge for)/write back of impairment losses on advances to customers	客戶貸款減值虧損之(扣除)/回撥	(39,199)	39,476	(31,950)	(10,875)	–	–	(42,548)
(Charge for)/write back of impairment losses on other financial instruments	其他金融工具減值虧損之(扣除)/回撥	422	(8,954)	3,153	–	(13,600)	(6,212)	(25,191)
Impairment losses on other assets	其他資產減值虧損	(13)	–	(598)	–	–	–	(611)
Net gains on disposal of fixed assets	出售固定資產淨收益	–	–	2	–	–	–	2
Net losses on disposal of financial assets measured at amortized cost	出售以攤銷成本計量之金融資產淨虧損	–	–	–	–	(81)	–	(81)
Profit/(loss) before taxation	除税前溢利/(虧損)	155,696	393,007	129,319	(20,208)	308,381	63,290	1,029,485
Operating expenses – depreciation	營運支出-折舊	(50,312)	(2,204)	(7,374)	(2,503)	(1,226)	(110)	(63,729)
		31 December 2025 二零二五年十二月三十一日						
Segment assets	分部資產	17,686,477	59,175,758	12,063,919	340,736	65,755,289	31,210,078	186,232,257
Segment liabilities	分部負債	149,759,360	4,075,781	10,541,960	270,337	1,656,068	5,673,918	171,977,424

10. SEGMENT REPORTING (continued) 10. 分部資料（續）

Reconciliation of reportable segment operating income, profit before taxation, assets & liabilities 可申報分部營運收入、除税前溢利、資產及負債之對賬

		For the six months ended 30 June 2026 截至二零二六年六月三十日止之六個月 HK$'000 千港元	30 June 2025 截至二零二五年六月三十日止之六個月 HK$'000 千港元
Operating income	**營運收入**		
Reportable segment operating income	可申報分部營運收入	**1,817,355**	1,571,354
Elimination of inter-segment operating income	跨分部營運收入抵銷	**(37,761)**	(37,745)
Unallocated operating income	未分配營運收入	**58,249**	46,545
Consolidated operating income	綜合營運收入	**1,837,843**	1,580,154

		For the six months ended 30 June 2026 截至二零二六年六月三十日止之六個月 HK$'000 千港元	30 June 2025 截至二零二五年六月三十日止之六個月 HK$'000 千港元
Profit before taxation	**除税前溢利**		
Reportable segment profit before taxation	可申報分部除税前溢利	**1,238,568**	1,029,485
Unallocated operating income	未分配營運收入	**58,249**	46,545
Unallocated operating expenses	未分配營運支出	**(228,257)**	(226,883)
Write back/(charge for) impairment losses on assets acquired under lending agreements	通過貸款協議購置資產減值虧損之回撥／(扣除)	**1,300**	(300)
(Charge for)/write back of impairment losses on other assets	其他資產減值虧損之(扣除)／回撥	**(21,855)**	109
Loss on revaluation of investment properties	投資物業重估虧損	**(2,000)**	–
Net losses on disposal of fixed assets	出售固定資產淨虧損	**(93)**	(244)
Consolidated profit before taxation	綜合除税前溢利	**1,045,912**	848,712

10. SEGMENT REPORTING (continued)

Reconciliation of reportable segment operating income, profit before taxation, assets & liabilities (continued)

10. 分部資料(續)

可申報分部營運收入、除稅前溢利、資產及負債之對賬(續)

		30 June 2026 二零二六年 六月三十日 HK$'000 千港元	31 December 2025 二零二五年 十二月三十一日 HK$'000 千港元
Assets	**資產**		
Reportable segment assets	可申報分部資產	**202,634,395**	186,232,257
Unallocated fixed assets and investment properties	未分配固定資產及投資物業	**2,963,927**	2,965,509
Unallocated other assets	未分配其他資產	**441,371**	1,523,516
Consolidated total assets	綜合資產總值	**206,039,693**	190,721,282

		30 June 2026 二零二六年 六月三十日 HK$'000 千港元	31 December 2025 二零二五年 十二月三十一日 HK$'000 千港元
Liabilities	**負債**		
Reportable segment liabilities	可申報分部負債	**186,385,137**	171,977,423
Unallocated other liabilities	未分配其他負債	**1,244,483**	897,889
Consolidated total liabilities	綜合負債總額	**187,629,620**	172,875,312

10. SEGMENT REPORTING (continued)

Geographical information

Geographical segment information is based on the locations of the principal operations of the subsidiaries or on the location of the branches of the Group responsible for reporting the results or booking the assets, the location of customers and the location of assets. For the six months ended 30 June 2026 and 2025, all of the Group's operating income and profit before taxation were generated by assets booked by the branches and subsidiaries of the Group located in Hong Kong. No single country or geographic segment other than Hong Kong contributed 10% or more of the Group's assets, liabilities, profit or loss before taxation, operating income or contingent liabilities and commitments.

Major customers

For the six months ended 30 June 2026 and 2025, no single customer or a group of customers under common control contributed 10% or more of the Group's operating income.

10. 分部資料(續)

區域資料

區域分部資料乃基於附屬公司之主要營運地點或負責申報業績或將資產入賬之本集團分行位置、客戶位置及資產位置予以披露。截至二零二六年及二零二五年六月三十日止之六個月，本集團所有營運收入及除稅前溢利均來自位於香港的本集團分行及附屬公司入賬之資產所產生。概無香港以外的其他國家或區域分部佔本集團的資產、負債、除稅前溢利或虧損、營運收入或或然負債及承擔10%或以上。

主要客戶

截至二零二六年及二零二五年六月三十日止之六個月，概無單一客戶或共同控制之一組客戶佔本集團營運收入10%或以上。

11. CASH AND SHORT-TERM FUNDS

11. 現金及短期資金

		30 June 2026 二零二六年 六月三十日 HK$'000 千港元	31 December 2025 二零二五年 十二月三十一日 HK$'000 千港元
Cash in hand	現金	**83,800**	132,326
Balances with the HKMA	金管局結餘	**797,626**	809,219
Balances with banks	銀行同業之結餘	**1,235,352**	1,191,947
Money at call and short notice *	通知及短期存款*	**1,237,709**	2,868,722
		3,354,487	5,002,214

* Money at call and short notice represents deposits of up to a maximum of one-month maturity from the end of reporting period.

* 通知及短期存款指由報告期末起計最長一個月到期之存款。

12. DERIVATIVE FINANCIAL INSTRUMENTS

(a) Notional amounts of derivatives

Derivatives refer to financial contracts whose value depends on the value of one or more underlying assets or indices. The notional amounts of these instruments indicate the volume of transactions outstanding as at the end of reporting period and do not represent amounts at risk. The following is a summary of the notional amounts of each significant type of derivatives entered into by the Group:

12. 衍生金融工具

(a) 衍生工具之名義金額

此等衍生工具指其價值視乎一項或多項有關資產或指數之價值而定之金融合約。此等工具之名義金額顯示於報告期末尚未平倉之交易量，而並非代表涉及風險金額。以下為本集團訂立之各主要類型衍生工具之名義金額之概要：

		30 June 2026 二零二六年六月三十日			31 December 2025 二零二五年十二月三十一日		
		Qualifying for hedge accounting 合資格採用對沖會計法 HK$'000 千港元	Held for trading 持作交易用途 HK$'000 千港元	Total 總額 HK$'000 千港元	Qualifying for hedge accounting 合資格採用對沖會計法 HK$'000 千港元	Held for trading 持作交易用途 HK$'000 千港元	Total 總額 HK$'000 千港元
Exchange rate derivatives	匯率衍生工具						
– Forwards	–遠期	-	6,379,976	6,379,976	–	6,586,990	6,586,990
– Swaps	–掉期	-	31,681,845	31,681,845	–	17,476,397	17,476,397
– Options purchased	–購入期權	-	5,659,048	5,659,048	–	2,938,507	2,938,507
– Options written	–沽出期權	-	5,659,048	5,659,048	–	2,938,507	2,938,507
		-	49,379,917	49,379,917	–	29,940,401	29,940,401
Interest rate derivatives	利率衍生工具						
– Swaps	–掉期	39,605,080	3,587,864	43,192,944	34,869,210	2,892,522	37,761,732
		39,605,080	3,587,864	43,192,944	34,869,210	2,892,522	37,761,732
Equity derivatives	股票衍生工具						
– Options purchased	–購入期權	-	-	-	–	15,696	15,696
– Options written	–沽出期權	-	-	-	–	15,696	15,696
		-	-	-	–	31,392	31,392
Total	總額	39,605,080	52,967,781	92,572,861	34,869,210	32,864,315	67,733,525

The above amounts are shown on a gross basis without taking into account the effect of any bilateral netting arrangements.

上述金額以總額顯示，並無計及任何雙邊淨額結算安排之影響。

Derivatives reported as qualifying for hedge accounting represent hedging instruments designated as hedges under HKAS 39.

報告為合資格採用對沖會計法之衍生工具指根據香港會計準則第39號指定作對沖之對沖工具。

12. DERIVATIVE FINANCIAL INSTRUMENTS (continued)

12. 衍生金融工具(續)

(b) Fair value and credit risk-weighted amounts of derivatives

(b) 衍生工具之公平價值及信貸風險加權金額

		30 June 2026 二零二六年六月三十日		31 December 2025 二零二五年十二月三十一日	
		Fair value assets 公平價值資產 HK$'000 千港元	**Fair value liabilities 公平價值負債 HK$'000 千港元**	Fair value assets 公平價值資產 HK$'000 千港元	Fair value liabilities 公平價值負債 HK$'000 千港元
Exchange rate derivatives	匯率衍生工具				
– Forwards	－遠期	**41,277**	**61,506**	150,147	4,507
– Swaps	－掉期	**227,330**	**112,190**	18,243	155,003
– Options purchased	－購入期權	**17,214**	**–**	8,947	–
– Options written	－沽出期權	**–**	**17,259**	–	8,974
		285,821	**190,955**	177,337	168,484
Interest rate derivatives	利率衍生工具				
– Swaps	－掉期	**1,378,344**	**40,261**	1,123,434	135,866
				1,123,434	135,866
Equity derivatives	股票衍生工具				
– Options purchased	－購入期權	**–**	**–**	250	–
– Options written	－沽出期權	**–**	**–**	–	250
		–	**–**	250	250
Total	總額	**1,664,165**	**231,216**	1,301,021	304,600

The credit risk-weighted amounts of derivatives of the Group is HK$377 million as at 30 June 2026 (31 December 2025: HK$473 million). The amount depends on the status of the counterparty and the maturity characteristics. The risk-weights used range from 2% to 100% (31 December 2025: 2% to 100%).

於二零二六年六月三十日,本集團衍生工具之信貸風險加權金額為377,000,000港元(二零二五年十二月三十一日:473,000,000港元)。此等金額須視乎交易對手之現況及到期特點而定。所採用之風險加權比率介乎2%至100%之間(二零二五年十二月三十一日:2%至100%)。

13. ADVANCES TO CUSTOMERS 13. 客戶貸款

(a) Advances to customers less impairment allowances (a) 客戶貸款減減值撥備

		30 June 2026 二零二六年六月三十日 HK$'000 千港元	31 December 2025 二零二五年十二月三十一日 HK$'000 千港元
Gross advances to customers	客戶貸款總額	78,450,916	71,402,323
Less: Impairment allowances	減：減值撥備		
– Stage 1	－第一階段	(122,050)	(100,888)
– Stage 2	－第二階段	(39,108)	(60,778)
– Stage 3	－第三階段	(160,163)	(155,813)
		78,129,595	71,084,844

13. ADVANCES TO CUSTOMERS (continued) 13. 客戶貸款（續）

(b) Movement in impairment allowances on advances to customers (b) 客戶貸款減值撥備變動

		30 June 2026 二零二六年六月三十日			
		12-month ECL 12個月內預期信貸虧損 HK$'000 千港元	Lifetime ECL not credit-impaired 非信貸不良的全期預期信貸虧損 HK$'000 千港元	Lifetime ECL credit-impaired 信貸不良的全期預期信貸虧損 HK$'000 千港元	Total 總額 HK$'000 千港元
At 1 January 2026	於二零二六年一月一日	100,888	60,778	155,813	317,479
Transfer to lifetime ECL not credit-impaired	轉至非信貸不良的全期預期信貸虧損	(1,602)	1,602	–	–
Transfer to 12-month ECL	轉至12個月內預期信貸虧損	4,221	(4,221)	–	–
Transfer to lifetime ECL credit-impaired	轉至信貸不良的全期預期信貸虧損	(51)	(4,990)	5,041	–
New financial assets originated or purchased and further lending	源生或購入之新金融資產及進一步貸款	56,303	2,220	–	58,523
Repayment	還款	(20,792)	(10,703)	–	(31,495)
Write-offs	撇銷	–	–	(100,254)	(100,254)
Net remeasurement of impairment allowances (including exchange adjustments)	減值撥備之重新計量淨額（包括匯兑調整）	(16,917)	(5,578)	99,563	77,068
At 30 June 2026	於二零二六年六月三十日	122,050	39,108	160,163	321,321

13. ADVANCES TO CUSTOMERS (continued)

(b) Movement in impairment allowances on advances to customers (continued)

13. 客戶貸款(續)

(b) 客戶貸款減值撥備變動(續)

		31 December 2025 二零二五年十二月三十一日			
		12-month ECL 12個月內預期信貸虧損 HK$'000 千港元	Lifetime ECL not credit-impaired 非信貸不良的全期預期信貸虧損 HK$'000 千港元	Lifetime ECL credit-impaired 信貸不良的全期預期信貸虧損 HK$'000 千港元	Total 總額 HK$'000 千港元
At 1 January 2025	於二零二五年一月一日	137,671	60,141	263,177	460,989
Transfer to lifetime ECL not credit-impaired	轉至非信貸不良的全期預期信貸虧損	(4,675)	4,675	–	–
Transfer to 12-month ECL	轉至12個月內預期信貸虧損	4,942	(4,942)	–	–
Transfer to lifetime ECL credit-impaired	轉至信貸不良的全期預期信貸虧損	(42)	(11,342)	11,384	–
New financial assets originated or purchased and further lending	源生或購入之新金融資產及進一步貸款	55,658	26,880	–	82,538
Repayment	還款	(39,669)	(28,134)	–	(67,803)
Write-offs	撇銷	–	–	(434,262)	(434,262)
Changes in model or parameters	模型或參數變化	(46,704)	(18,548)	–	(65,252)
Net remeasurement of impairment allowances (including exchange adjustments)	減值撥備之重新計量淨額(包括匯兑調整)	(6,293)	32,048	315,514	341,269
At 31 December 2025	於二零二五年十二月三十一日	100,888	60,778	155,813	317,479

13. ADVANCES TO CUSTOMERS (continued)

(c) Advances to customers analysed by industry sector

Advances to customers analysed by industry sector and the coverage of collateral is as follows. The economic sector analysis is based on the categories and definitions used by the HKMA:

13. 客戶貸款(續)

(c) 按行業分析的客戶貸款

按行業及有抵押貸款的客戶貸款分析如下。經濟行業分析乃基於金管局所採用的類別及定義：

		30 June 2026 二零二六年六月三十日		31 December 2025 二零二五年十二月三十一日	
		Gross advances to customers 客戶貸款總額 HK$'000 千港元	% of gross loans covered by collateral 有抵押之貸款佔貸款總額之百分比	Gross advances to customers 客戶貸款總額 HK$'000 千港元	% of gross loans covered by collateral 有抵押之貸款佔貸款總額之百分比
Gross advances for use in Hong Kong	在香港使用的貸款總額				
Industrial, commercial and financial	工商金融				
– Property development	－物業發展	**4,692,065**	**62.72**	5,508,253	54.53
– Property investment	－物業投資	**8,811,309**	**82.12**	9,167,483	89.78
– Financial concerns	－金融企業	**1,637,245**	**0.50**	1,433,666	0.57
– Stockbrokers	－股票經紀	**794,476**	**100.00**	–	–
– Wholesale and retail trade	－批發及零售業	**1,489,162**	**84.69**	1,287,152	85.82
– Manufacturing	－製造業	**3,583,893**	**49.49**	3,046,174	58.32
– Transport and transport equipment	－運輸及運輸設備	**955,869**	**7.37**	69,216	85.40
– Information technology	－資訊科技	**270,986**	**99.05**	625,724	2.28
– Electricity and gas	－電力及煤氣	**920,085**	**0.39**	1,339,880	–
– Others	－其他	**7,896,067**	**62.49**	7,805,785	61.47
Individuals	個人				
– Loans for the purchase of flats under the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme or their respective successor schemes	－購買「居者有其屋計劃」、「私人參建居屋計劃」及「租者置其屋計劃」或其各自的後繼計劃的樓宇的貸款	**92,720**	**100.00**	71,722	100.00
– Loans for the purchase of other residential properties	－購買其他住宅物業的貸款	**10,617,539**	**99.62**	11,351,802	99.13
– Credit card advances	－信用卡貸款	**751,342**	**–**	755,300	–
– Others	－其他	**3,784,051**	**80.34**	3,522,824	79.11
		46,296,809		45,984,981	
Trade finance	貿易融資	**6,022,396**	**47.78**	4,742,045	67.55
Gross advances for use outside Hong Kong	在香港以外使用的貸款總額	**26,131,711**	**19.22**	20,675,297	12.97
Gross advances to customers	客戶貸款總額	**78,450,916**	**52.14**	71,402,323	54.61

13. ADVANCES TO CUSTOMERS (continued)

(c) Advances to customers analysed by industry sector (continued)

Analysis of the Group's impaired advances in respect of industry sectors which account for 10% or more of gross advances to customers:

13. 客戶貸款(續)

(c) 按行業分析的客戶貸款(續)

按行業分析佔客戶貸款總額10%或以上的本集團減值貸款如下：

30 June 2026	二零二六年六月三十日	Overdue advances 逾期貸款 HK$'000 千港元	Impaired advances 減值貸款 HK$'000 千港元	Individual impairment allowances* 個別減值撥備* HK$'000 千港元	Collective impairment allowance* 綜合減值撥備* HK$'000 千港元	Provisions charged to/(released back) the profit or loss during the year 年內於損益賬內扣除／(撥回)之撥備 HK$'000 千港元	Loans written off during the year 年內撇賬之貸款 HK$'000 千港元
– Property investment	–物業投資	309,502	28,517	2,116	12,002	4,874	-
– Loans for the purchase of other residential properties	–購買其他住宅物業貸款	381,202	139,642	21,113	17,990	(10,835)	2,874
– Gross advances for use outside Hong Kong	–在香港以外使用的貸款總額	433,499	21,170	-	60,800	(10,798)	-
– Others	–其他	389,368	17,358	4,261	9,681	(1,770)	-

13. ADVANCES TO CUSTOMERS (continued)

(c) Advances to customers analysed by industry sector (continued)

13. 客戶貸款(續)

(c) 按行業分析的客戶貸款(續)

		Overdue advances 逾期貸款	Impaired advances 減值貸款	Individual impairment allowances* 個別減值撥備*	Collective impairment allowance* 綜合減值撥備*	Provisions charged to/(released back) the profit or loss during the year 年內於損益賬內扣除/(撥回)之撥備	Loans written off during the year 年內撇賬之貸款
31 December 2025	二零二五年十二月三十一日	HK$'000 千港元	HK$'000 千港元	HK$'000 千港元	HK$'000 千港元	HK$'000 千港元	HK$'000 千港元
– Property investment	–物業投資	379,161	44,488	1,799	7,445	120,217	143,263
– Loans for the purchase of other residential properties	–購買其他住宅物業貸款	375,296	140,421	28,802	24,011	19,290	1,640
– Gross advances for use outside Hong Kong	–在香港以外使用的貸款總額	24,380	24,380	–	71,599	(10,414)	2,092
– Others	–其他	314,570	16,661	4,288	11,424	38,663	58,667

* For the purpose of regulatory disclosures made in the Unaudited Supplementary Financial Information, the term "individual impairment allowances" represents impairment allowances recognized for financial instruments classified as Stage 3 under the Group's accounting policies, while "collective impairment allowance" represents impairment allowances recognized on financial instruments classified as Stage 1 and Stage 2 under the Group's accounting policies.

* 就於未經審核補充財務資料作出的監管披露而言,「個別減值撥備」指本集團會計政策下分類為第三階段的金融工具確認的減值撥備,而「綜合減值撥備」指本集團會計政策下分類為第一階段及第二階段的金融工具確認的減值撥備。

13. ADVANCES TO CUSTOMERS (continued) 13. 客戶貸款（續）

(d) Impaired advances to customers (d) 客戶減值貸款

		30 June 2026 二零二六年六月三十日 HK$'000 千港元	30 June 2026 二零二六年六月三十日 % of gross advances 佔貸款總額百分比	31 December 2025 二零二五年十二月三十一日 HK$'000 千港元	31 December 2025 二零二五年十二月三十一日 % of gross advances 佔貸款總額百分比
Gross impaired advances	減值貸款總額	**732,691**	**0.93**	644,163	0.90
Less: Stage 3 impairment allowances made against impaired loans	減：就減值貸款作出的第三階段減值撥備	**(160,163)**		(155,813)	
		572,528		488,350	
Amount of collateral held in respect of impaired loans	就減值貸款持有的抵押品金額	**407,267**		359,925	

Collateral mainly comprises mortgage interests over properties with the Group. It does not include any expected recovery from companies in liquidation and government guarantee schemes.

抵押品主要包括抵押予本集團的物業按揭，當中不包括任何預期自公司清盤及政府擔保計劃之收回款項。

14. ADVANCES TO BANKS 14. 銀行同業貸款

		30 June 2026 二零二六年六月三十日 HK$'000 千港元	31 December 2025 二零二五年十二月三十一日 HK$'000 千港元
Gross advances to banks	銀行同業貸款總額	**17,504,602**	15,156,843
Less: Impairment allowances – Stage 1	減：減值撥備 －第一階段	**(19,277)**	(19,843)
		17,485,325	15,137,000

Based on the categories and definitions used by the HKMA, the economic sector analysis of gross advances to banks are all classified as advances for use outside Hong Kong as at the end of reporting period. There was no overdue, rescheduled or impaired advances to banks as at 30 June 2026 (31 December 2025: Nil). There was no collateral held in respect of these advances to banks as at 30 June 2026 (31 December 2025: Nil).

基於金管局所採用的類別及定義，於報告期末，銀行同業貸款總額的經濟行業分析均分類為在香港以外使用的貸款。於二零二六年六月三十日，並無已逾期、經重組或已減值銀行同業貸款（二零二五年十二月三十一日：無）。於二零二六年六月三十日，並無就該等銀行同業貸款持有抵押品（二零二五年十二月三十一日：無）。

15. DEBT SECURITIES MEASURED AT AMORTIZED COST

15. 以攤銷成本計量之債務證券

(a) Debt securities measured at amortized cost less impairment allowances

(a) 以攤銷成本計量之債務證券減減值撥備

		30 June 2026 二零二六年六月三十日 HK$'000 千港元	31 December 2025 二零二五年十二月三十一日 HK$'000 千港元
Debt securities measured at amortized cost	*以攤銷成本計量之債務證券*		
Treasury bills (including Exchange Fund Bills)	國庫券(包括外匯基金票據)		
– Listed outside Hong Kong	－於香港以外上市	**31,349**	31,090
Certificates of deposit held	所持存款證		
– Unlisted	－非上市	**9,999**	100,000
Debt securities	債務證券		
– Listed in Hong Kong	－於香港上市	**7,667,644**	9,515,062
– Listed outside Hong Kong	－於香港以外上市	**11,876,597**	9,162,351
– Unlisted	－非上市	**24,373,099**	20,067,503
Gross carrying amount	賬面總值	**43,958,688**	38,876,006
Less: Impairment allowances	減：減值撥備		
– Stage 1	－第一階段	**(39,335)**	(33,137)
		43,919,353	38,842,869

The Group holds securitization exposures of HK$1,600 million as of 30 June 2026 (31 December 2025: HK$1,375 million).

於二零二六年六月三十日，本集團持有1,600,000,000港元的證券化風險承擔(二零二五年十二月三十一日：1,375,000,000港元)。

15. DEBT SECURITIES MEASURED AT AMORTIZED COST (continued)

15. 以攤銷成本計量之債務證券(續)

(b) Movement in impairment allowances on debt securities measured at amortized cost

(b) 以攤銷成本計量之債務證券減值撥備之變動

		30 June 2026 二零二六年六月三十日			
		12-month ECL 12個月內預期信貸虧損 HK$000 千港元	Lifetime ECL not credit-impaired 非信貸不良的全期預期信貸虧損 HK$000 千港元	Lifetime ECL credit-impaired 信貸不良的全期預期信貸虧損 HK$000 千港元	Total 總額 HK$000 千港元
At 1 January 2026	於二零二六年一月一日	33,137	–	–	33,137
New financial assets originated or purchased and further lending	源生或購入之新金融資產及進一步貸款	14,263	–	–	14,263
Repayment	還款	(22,280)	–	–	(22,280)
Net remeasurement of impairment allowances (including exchange adjustments)	減值撥備之重新計量淨額(包括匯兌調整)	14,215	–	–	14,215
At 30 June 2026	於二零二六年六月三十日	39,335	–	–	39,335

		31 December 2025 二零二五年十二月三十一日			
		12-month ECL 12個月內預期信貸虧損 HK$000 千港元	Lifetime ECL not credit-impaired 非信貸不良的全期預期信貸虧損 HK$000 千港元	Lifetime ECL credit-impaired 信貸不良的全期預期信貸虧損 HK$000 千港元	Total 總額 HK$000 千港元
At 1 January 2025	於二零二五年一月一日	31,816	258	–	32,074
New financial assets originated or purchased and further lending	源生或購入之新金融資產及進一步貸款	10,006	–	–	10,006
Repayment	還款	(4,204)	(258)	–	(4,462)
Changes in model or parameters	模型或參數變化	(1,839)	–	–	(1,839)
Net remeasurement of impairment allowances (including exchange adjustments)	減值撥備之重新計量淨額(包括匯兌調整)	(2,642)	–	–	(2,642)
At 31 December 2025	於二零二五年十二月三十一日	33,137	–	–	33,137

16. DEBT SECURITIES MEASURED AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

16. 以公平價值於其他全面收益計量之債務證券

		30 June 2026 二零二六年六月三十日 HK$'000 千港元	31 December 2025 二零二五年十二月三十一日 HK$'000 千港元
Debt securities measured at fair value through other comprehensive income	*以公平價值於其他全面收益計量之債務證券*		
Treasury bills (including Exchange Fund Bills)	國庫券(包括外匯基金票據)		
– Listed outside Hong Kong	一於香港以外上市	**125,122**	210,927
– Unlisted	一非上市	**10,667,718**	9,660,030
Debt securities	債務證券		
– Listed in Hong Kong	一於香港上市	**3,429,480**	3,271,191
– Listed outside Hong Kong	一於香港以外上市	**14,859,546**	10,674,740
– Unlisted	一非上市	**16,796,727**	11,852,487
		45,878,593	35,669,375

17. FIXED ASSETS AND INVESTMENT PROPERTIES

17. 固定資產及投資物業

		Premises 物業 HK$'000 千港元	Furniture, fixtures and equipment 傢私、裝置及設備 HK$'000 千港元	Other properties and equipment leased for own use carried at cost 以成本列賬之其他自用租賃物業及設備 HK$'000 千港元	Subtotal 小計 HK$'000 千港元	Investment properties 投資物業 HK$'000 千港元	Total 總額 HK$'000 千港元
Cost or valuation	**成本價或估價**						
At 1 January 2026	於二零二六年一月一日	2,344,670	1,662,055	276,515	4,283,240	61,500	4,344,740
Additions	添置	-	110,631	20,844	131,475	-	131,475
Disposals	出售	-	(13,213)	-	(13,213)	-	(13,213)
Deficits on revaluation	重估虧損	-	-	-	-	(2,000)	(2,000)
At 30 June 2026	**於二零二六年六月三十日**	2,344,670	1,759,473	297,359	4,401,502	59,500	4,461,002
Accumulated depreciation	**累計折舊**						
At 1 January 2026	於二零二六年一月一日	-	1,125,658	186,827	1,312,485	-	1,312,485
Charge for the period (Note 7)	期內費用(附註7)	28,464	72,124	16,973	117,561	-	117,561
Released on disposal	出售撥回	-	(13,114)	-	(13,114)	-	(13,114)
At 30 June 2026	**於二零二六年六月三十日**	28,464	1,184,668	203,800	1,416,932	-	1,416,932
Accumulated impairment loss	**累計減值虧損**						
At 1 January 2026 and at 30 June 2026	於二零二六年一月一日及於二零二六年六月三十日	12,970	-	-	12,970	-	12,970
Net book value	**賬面淨值**						
At 30 June 2026	**於二零二六年六月三十日**	2,303,236	574,805	93,559	2,971,600	59,500	3,031,100

17. FIXED ASSETS AND INVESTMENT PROPERTIES (continued)

17. 固定資產及投資物業(續)

		Premises 物業 HK$'000 千港元	Furniture, fixtures and equipment 傢私、裝置及設備 HK$'000 千港元	Other properties and equipment leased for own use carried at cost 以成本列賬之其他自用租賃物業及設備 HK$'000 千港元	Subtotal 小計 HK$'000 千港元	Investment properties 投資物業 HK$'000 千港元	Total 總額 HK$'000 千港元
Cost or valuation	成本價或估價						
At 1 January 2025	於二零二五年一月一日	2,405,270	1,535,347	241,094	4,181,711	62,500	4,244,211
Additions	添置	–	167,596	38,358	205,954	–	205,954
Disposals	出售	–	(40,888)	–	(40,888)	–	(40,888)
Deficits on revaluation	重估虧損	(5,336)	–	–	(5,336)	(1,000)	(6,336)
Termination of lease contract	終止租賃合約	–	–	(2,937)	(2,937)	–	(2,937)
Elimination of accumulated depreciation on revalued premises	抵銷重估物業之累計折舊	(55,264)	–	–	(55,264)	–	(55,264)
At 31 December 2025	於二零二五年十二月三十一日	2,344,670	1,662,055	276,515	4,283,240	61,500	4,344,740
Accumulated depreciation	累計折舊						
At 1 January 2025	於二零二五年一月一日	–	1,038,526	158,205	1,196,731	–	1,196,731
Charge for the year	年內費用	55,264	127,223	31,314	213,801	–	213,801
Released on disposal	出售撥回	–	(40,091)	–	(40,091)	–	(40,091)
Termination of lease contract	終止租賃合約	–	–	(2,692)	(2,692)	–	(2,692)
Elimination of accumulated depreciation on revalued premises	抵銷重估物業之累計折舊	(55,264)	–	–	(55,264)	–	(55,264)
At 30 June 2025	於二零二五年六月三十日	–	1,125,658	186,827	1,312,485	–	1,312,485
Accumulated impairment loss	累計減值虧損						
At 1 January 2025 and at 31 December 2025	於二零二五年一月一日及於二零二五年十二月三十一日	12,970	–	–	12,970	–	12,970
Net book value	賬面淨值						
At 31 December 2025	於二零二五年十二月三十一日	2,331,700	536,397	89,688	2,957,785	61,500	3,019,285

18. DEPOSITS AND BALANCES OF BANKS AND OTHER FINANCIAL INSTITUTIONS

18. 銀行同業及其他金融機構之存款及結餘

		30 June 2026 二零二六年六月三十日 HK$'000 千港元	31 December 2025 二零二五年十二月三十一日 HK$'000 千港元
Deposits and balances from banks	銀行同業之存款及結餘	**2,285,169**	2,750,611
Amounts due to banks and other financial institutions under repurchase agreements	回購協議項下應付銀行同業及其他金融機構之款項	**3,620,108**	1,263,084
		5,905,277	4,013,695

19. DEPOSITS FROM CUSTOMERS

19. 客戶存款

		30 June 2026 二零二六年六月三十日 HK$'000 千港元	31 December 2025 二零二五年十二月三十一日 HK$'000 千港元
Demand deposits and current accounts	活期及往來存款	**14,572,364**	12,534,571
Savings deposits	儲蓄存款	**6,998,087**	6,060,206
Time deposits	定期存款	**152,980,323**	144,297,623
		174,550,774	162,892,400

20. OTHER LIABILITIES

20. 其他負債

		30 June 2026 二零二六年六月三十日 HK$'000 千港元	31 December 2025 二零二五年十二月三十一日 HK$'000 千港元
Net defined benefit liability	定額福利負債淨額	**8,653**	6,555
Impairment allowances recognized in respect of credit related commitments and contingencies	就與信貸有關之承擔及或然項目確認的減值撥備	**11,508**	13,921
Lease liabilities	租賃負債	**98,667**	94,316
Accounts payable and other liabilities	應付賬項及其他負債	**3,709,643**	2,668,847
		3,828,471	2,783,639

21. SHARE CAPITAL 21. 股本

Issued and fully paid:	已發行及繳足：	30 June 2026 二零二六年六月三十日 Number of shares 股份數目	30 June 2026 二零二六年六月三十日 Share capital 股本 HK$'000 千港元	31 December 2025 二零二五年十二月三十一日 Number of shares 股份數目	31 December 2025 二零二五年十二月三十一日 Share capital 股本 HK$'000 千港元
Ordinary shares	**普通股**				
As at 1 January and 30 June/31 December	於一月一日及六月三十日／十二月三十一日	**1,641,273,089**	**4,830,448**	1,641,273,089	4,830,448

The holders of ordinary shares are entitled to receive dividends from time to time and are entitled to one vote per share at a general meeting of the Bank. All ordinary shares rank equally with regard to the Bank's residual assets.

普通股持有人有權不時收取股息及有權於本行之股東大會上就每股投一票。所有普通股對本行之剩餘資產享有同等地位。

22. RESERVES 22. 儲備

		30 June 2026 二零二六年六月三十日 HK$'000 千港元	31 December 2025 二零二五年十二月三十一日 HK$'000 千港元
Regulatory reserve	法定儲備	**443,277**	381,127
Investment revaluation reserve (non-recycling)	投資重估儲備(非循環)	**79,828**	44,141
Investment revaluation reserve (recycling)	投資重估儲備(循環)	**(4,122)**	82,439
Premises revaluation reserve	物業重估儲備	**1,423,568**	1,443,369
Retained earnings	保留溢利	**11,637,074**	11,064,446
		13,579,625	13,015,522

The regulatory reserve is maintained to satisfy the provisions of the HKBO for prudential supervision purposes. Movements in the reserve are made directly through retained earnings and in consultation with the HKMA.

為根據香港《銀行業條例》的規定而保留法定儲備以達至嚴謹監管的目的。該儲備之變動乃在諮詢金管局之意見後直接從保留溢利轉撥。

23. FAIR VALUES OF FINANCIAL INSTRUMENTS

(a) Financial instruments carried at fair value

Fair value estimates are generally subjective in nature, and are made as of a specific point in time based on the characteristics of the financial instruments and relevant market information. The Group measures fair values using the following fair value hierarchy that reflects the significance of the inputs used in making the measurements:

Level 1: Quoted market prices (unadjusted) in an active market for an identical instrument.

Level 2: Inputs other than quoted prices included within Level 1 that are observable either directly (i.e., as prices) or indirectly (i.e., derived from prices). This category includes instruments valued using: quoted market prices in active markets for similar instruments; quoted prices for identical or similar instruments in markets that are considered less than active; or other valuation techniques where all significant inputs are directly or indirectly observable from market data.

Level 3: Inputs for the asset or liability that are not based on observable market data (unobservable inputs). This category includes all instruments where the valuation technique includes inputs not based on observable data and the unobservable inputs have a significant effect on the instrument's valuation. This category includes instruments that are valued based on quoted prices for similar instruments where significant unobservable adjustments or assumptions are required to reflect differences between the instruments.

23. 金融工具之公平價值

(a) 以公平價值列賬之金融工具

公平價值之估計一般帶有主觀性質，並於特定時間點基於該金融工具之特性及相關市場資料作出評估。本集團使用下列可反映計量所用之輸入數據之重要性之公平價值等級制度計量公平價值：

第一級： 相同工具於活躍市場之市場報價(未經調整)。

第二級： 由第一級所載報價以外的可觀察直接(即價格)或間接(即源自價格)輸入數據。該分類包括使用下列方法進行估值之工具：類似工具於活躍市場之市場報價；不甚活躍市場之相同或類似工具之報價；或所有重要數據均可直接或間接於市場數據觀察而獲得之其他估值技術。

第三級： 並非以可觀察市場數據(不可觀察輸入數據)為基礎的資產或負債的輸入數據。該分類包括估值技術並非基於可觀察數據且不可觀察數據對工具之估值有重大影響之所有工具。倘重大不可觀察調整或假設須用以反映工具之間的差額，該分類包括根據類似工具的報價而估值的工具。

23. FAIR VALUES OF FINANCIAL INSTRUMENTS (continued)

23. 金融工具之公平價值(續)

(a) Financial instruments carried at fair value (continued)

(a) 以公平價值列賬之金融工具(續)

The table below analyses financial instruments, measured at fair value at the end of the reporting period, by the level in the fair value hierarchy into which the fair value treatment is categorised:

下表乃以公平價值等級制度(公平價值據此分類)分析於本報告期末以公平價值計量之金融工具：

30 June 2026	二零二六年六月三十日	Level 1 第一級 HK$'000 千港元	Level 2 第二級 HK$'000 千港元	Level 3 第三級 HK$'000 千港元	Total 總額 HK$'000 千港元
Assets	**資產**				
Trading assets	持作交易用途資產	–	2,548,164	–	2,548,164
Derivative financial instruments	衍生金融工具	–	1,664,165	–	1,664,165
Debt securities measured at fair value through other comprehensive income	以公平價值於其他全面收益計量之債務證券	18,116,707	27,761,886	–	45,878,593
Investment funds measured at fair value through profit or loss	通過損益以反映公平價值計量之投資基金	–	–	22,038	22,038
Equity securities designated at fair value through other comprehensive income	指定以公平價值於其他全面收益計量之股本證券	–	–	115,342	115,342
		18,116,707	31,974,215	137,380	50,228,302
Liabilities	**負債**				
Trading liabilities	交易賬項下之負債	–	2,548,164	–	2,548,164
Derivative financial instruments	衍生金融工具	–	231,216	–	231,216
		–	2,779,380	–	2,779,380

23. FAIR VALUES OF FINANCIAL INSTRUMENTS (continued)

23. 金融工具之公平價值(續)

(a) Financial instruments carried at fair value (continued)

(a) 以公平價值列賬之金融工具(續)

31 December 2025	二零二五年十二月三十一日	Level 1 第一級 HK$'000 千港元	Level 2 第二級 HK$'000 千港元	Level 3 第三級 HK$'000 千港元	Total 總額 HK$'000 千港元
Assets	資產				
Trading assets	持作交易用途資產	–	2,460,418	–	2,460,418
Derivative financial instruments	衍生金融工具	–	1,301,021	–	1,301,021
Debt securities measured at fair value through other comprehensive income	以公平價值於其他全面收益計量之債務證券	12,513,585	23,155,790	–	35,669,375
Investment funds measured at fair value through profit or loss	通過損益以反映公平價值計量之投資基金	–	–	21,201	21,201
Equity securities designated at fair value through other comprehensive income	指定以公平價值於其他全面收益計量之股本證券	–	–	72,495	72,495
		12,513,585	26,917,229	93,696	39,524,510
Liabilities	負債				
Trading liabilities	交易賬項下之負債	–	2,460,418	–	2,460,418
Derivative financial instruments	衍生金融工具	–	304,600	–	304,600
		–	2,765,018	–	2,765,018

During the period ended 30 June 2026, there were transfers of financial instruments, being debt securities measured at fair value through other comprehensive income from Level 1 to Level 2 of HK$289 million (2025: HK$303 million) due to availability of active markets for identical instruments. There were no transfers into or out of Level 3 (2025: Nil). The Group's policy is to recognize transfers between levels of fair value hierarchy as at the end of the reporting period in which they occur.

於截至二零二六年六月三十日止期間，金融工具(即以公平價值於其他全面收益計量之債務證券)289,000,000港元(二零二五年：303,000,000港元)由第一級轉移至第二級，乃由於相同工具存在活躍市場。第三級概無轉入或轉出(二零二五年：無)。本集團之政策是於轉移發生之相關報告期末確認公平價值等級制度之間的轉移。

23. FAIR VALUES OF FINANCIAL INSTRUMENTS (continued)

(a) Financial instruments carried at fair value (continued)

(i) Valuation of financial instruments with significant unobservable inputs

The following methods have been applied in determining the fair values of financial instruments under Level 3 of the fair value hierarchy:

(1) The fair value of unquoted equity investments is estimated, if possible, using the applicable price/earnings ratio and other market data for similar listed companies adjusted to reflect specific circumstances of the issues; and

(2) the fair value of unlisted investment funds is estimated using the net asset value as reported by the managers of such funds, which was calculated on a fair value basis.

23. 金融工具之公平價值(續)

(a) 以公平價值列賬之金融工具(續)

(i) 使用重大不可觀察數據進行之金融工具估值

以下方法已用於釐定屬於公平價值等級制度第三級之金融工具之公平價值：

(1) 沒有市價之股本投資之公平價值乃於可行情況下使用類似上市公司之市盈率及其他市場數據調整至反映該發行之特定情況進行估計；及

(2) 非上市投資基金之公平價值是以該等基金之經理申報的資產淨值進行估計，乃按公平價值基準計算。

23. FAIR VALUES OF FINANCIAL INSTRUMENTS (continued)

(a) Financial instruments carried at fair value (continued)

(i) Valuation of financial instruments with significant unobservable inputs (continued)

The following table shows a reconciliation from the beginning balances to the ending balances for fair value measurements in Level 3 of the fair value hierarchy:

23. 金融工具之公平價值(續)

(a) 以公平價值列賬之金融工具(續)

(i) 使用重大不可觀察數據進行之金融工具估值(續)

下表載列公平價值等級制度第三級內公平價值計量之期初餘額與期末餘額之對賬：

Assets	資產	Equity securities designated at fair value through other comprehensive income 指定以公平價值於其他全面收益計量之股本證券	
		30 June 2026 二零二六年六月三十日 HK$'000 千港元	31 December 2025 二零二五年十二月三十一日 HK$'000 千港元
Beginning of the period	期初	**72,495**	72,221
Surplus on revaluation recognized in other comprehensive income	於其他全面收益確認之重估盈餘	**42,847**	274
End of the period	期末	**115,342**	72,495
Total gains for the period/year included in other comprehensive income for assets held at the end of the reporting period	於報告期末持有之資產計入其他全面收益表的期／年內收益總額	**42,847**	274
Total gains for the period/year included in profit or loss for assets held at the end of the reporting period	於報告期末持有之資產計入損益賬之期／年內收益總額	**815**	9,878

23. FAIR VALUES OF FINANCIAL INSTRUMENTS (continued)

23. 金融工具之公平價值(續)

(a) Financial instruments carried at fair value (continued)

(a) 以公平價值列賬之金融工具(續)

(i) Valuation of financial instruments with significant unobservable inputs (continued)

(i) 使用重大不可觀察數據進行之金融工具估值(續)

Assets	資產	Investment funds measured at fair value through profit or loss 通過損益以反映公平價值計量之投資基金	
		30 June 2026 二零二六年六月三十日 HK$'000 千港元	31 December 2025 二零二五年十二月三十一日 HK$'000 千港元
Beginning of the period	期初	**21,201**	24,681
Disposal	出售	**–**	(2,812)
Surplus/(deficits) on revaluation recognized in profit or loss	於損益賬確認之重估盈餘/(虧損)	**837**	(668)
End of the period	期末	**22,038**	21,201
Total gains or losses for the period/year included in profit or loss for assets held at the end of the reporting period	於報告期末持有之資產計入損益賬之期/年內收益或虧損總額	**837**	(668)

23. FAIR VALUES OF FINANCIAL INSTRUMENTS (continued)

(a) Financial instruments carried at fair value (continued)

(ii) Effects of changes in significant unobservable assumptions to reasonably possible alternative assumptions

Although the Group believes that its estimates of fair value are appropriate, the use of different methodology or assumptions could lead to different measurements of fair value. For fair value measurements in Level 3 of the fair value hierarchy, a 10% change in either direction in the net asset value reported by respective counterparties would have the following effects:

23. 金融工具之公平價值（續）

(a) 以公平價值列賬之金融工具（續）

(ii) 重大不可觀察假設出現變動對可行替代合理假設之影響

儘管本集團相信其公平價值估計屬適宜，使用不同方法或假設可能導致公平價值的不同計量。就公平價值等級制度第三級下公平價值計量而言，有關交易對手申報的資產淨值向任意方向變動10%可能產生下列影響：

		Effect on profit or loss 對損益賬的影響		Effect on other comprehensive income 對其他全面收益的影響	
30 June 2026	**二零二六年六月三十日**	**Favourable 有利變動 HK$'000 千港元**	**Unfavourable 不利變動 HK$'000 千港元**	**Favourable 有利變動 HK$'000 千港元**	**Unfavourable 不利變動 HK$'000 千港元**
Assets	**資產**				
Equity securities designated at fair value through other comprehensive income	指定以公平價值於其他全面收益計量之股本證券	**–**	**–**	**11,534**	**(11,534)**
Investment funds measured at fair value through profit or loss	通過損益以反映公平價值計量之投資基金	**2,204**	**(2,204)**	**–**	**–**

		Effect on profit or loss 對損益賬的影響		Effect on other comprehensive income 對其他全面收益的影響	
31 December 2025	二零二五年十二月三十一日	Favourable 有利變動 HK$'000 千港元	Unfavourable 不利變動 HK$'000 千港元	Favourable 有利變動 HK$'000 千港元	Unfavourable 不利變動 HK$'000 千港元
Assets	資產				
Equity securities designated at fair value through other comprehensive income	指定以公平價值於其他全面收益計量之股本證券	–	–	7,250	(7,250)
Investment funds measured at fair value through profit or loss	通過損益以反映公平價值計量之投資基金	2,120	(2,120)	–	–

23. FAIR VALUES OF FINANCIAL INSTRUMENTS (continued)

(b) Fair values of financial instruments carried at other than fair value

The following methods and significant assumptions have been applied in determining the fair values of financial instruments presented in the table below:

(i) the fair value of demand deposits and savings accounts with no specific maturity is assumed to be the amount payable on demand at the end of the reporting period;

(ii) the fair value of variable rate financial instruments and loans is assumed to be approximated by their carrying amounts. Changes in the credit quality of these financial instruments and loans are not taken into account in determining gross fair values, as the impact of credit risk is recognized separately by deducting the amount of the impairment allowances from both the carrying amount and fair value;

(iii) the fair value of fixed rate loans and mortgages carried at amortized cost is estimated by comparing current market rates offered on similar loans. Changes in the credit quality of loans within the portfolio are not taken into account in determining gross fair values, as the impact of credit risk is recognized separately by deducting the amount of the impairment allowances from both the carrying amount and fair value; and

(iv) the fair value of debt securities measured at amortized cost is determined with reference to the available market value. If quoted market prices are not available, then the fair value is estimated on the basis of pricing models.

23. 金融工具之公平價值(續)

(b) 非以公平價值列賬之金融工具之公平價值

下列方法及重大假設已應用於釐定於下表列示之金融工具之公平價值：

(i) 假設活期存款及無特定期限之儲蓄賬戶之公平價值為於報告期末按要求還款之金額；

(ii) 假設浮息金融工具及貸款之公平價值接近其賬面金額。釐定總公平價值時並不計算該等金融工具及貸款信貸質量之變化，此乃由於信貸風險之影響透過自賬面金額及公平價值扣除減值撥備金額予以確認；

(iii) 有關定息貸款及以攤銷成本列賬之按揭的公平價值是透過比較相若貸款之現時市場利率所估計。由於信貸風險之影響透過自賬面金額及公平價值扣除減值撥備金額予以單獨確認，於釐定總公平價值時並未考慮組合內各貸款之信貸質量變化；及

(iv) 以攤銷成本計量之債務證券之公平價值乃參考可用市值釐定。倘無可參考之市場報價，則以定價模式估計公平價值。

23. FAIR VALUES OF FINANCIAL INSTRUMENTS (continued)

(b) Fair values of financial instruments carried at other than fair value (continued)

The carrying amount of the Group's financial instruments carried at cost or amortized cost are not significantly different from their fair values at the end of the reporting period except as follows:

23. 金融工具之公平價值(續)

(b) 非以公平價值列賬之金融工具之公平價值(續)

本集團以成本或攤銷成本列賬之金融工具之賬面金額與其於報告期末之公平價值並無重大差異，惟以下所列除外：

		30 June 2026 二零二六年六月三十日				
		Carrying amount 賬面金額 HK$'000 千港元	Fair value 公平價值 HK$'000 千港元	Level 1 第一級 HK$'000 千港元	Level 2 第二級 HK$'000 千港元	Level 3 第三級 HK$'000 千港元
Financial assets	***金融資產***					
Advances to customers	客戶貸款	**4,352,647**	**4,256,353**	**–**	**4,256,353**	**–**
Debt securities measured at amortized cost	以攤銷成本計量之債務證券	**43,919,353**	**44,247,451**	**35,687,403**	**8,558,048**	**2,000**
Financial liability	***金融負債***					
Deposits from customers	客戶存款	**152,980,323**	**151,315,526**	**–**	**151,315,526**	**–**

		31 December 2025 二零二五年十二月三十一日				
		Carrying amount 賬面金額 HK$'000 千港元	Fair value 公平價值 HK$'000 千港元	Level 1 第一級 HK$'000 千港元	Level 2 第二級 HK$'000 千港元	Level 3 第三級 HK$'000 千港元
Financial assets	*金融資產*					
Advances to customers	客戶貸款	5,340,983	5,186,924	–	5,186,924	–
Debt securities measured at amortized cost	以攤銷成本計量之債務證券	38,842,869	39,219,192	32,548,673	6,668,519	2,000
Financial liability	*金融負債*					
Deposits from customers	客戶存款	144,297,623	141,744,623	–	141,744,623	–

During the period ended 30 June 2026, there were no transfers of financial instruments, being debt securities measured at amortized cost from Level 1 to Level 2 (2025: Nil), but there were transfers from Level 2 to Level 1 of HK$39 million (2025: HK$38 million) due to availability of active markets for identical instruments. There were no transfers into or out of Level 3 (2025: Nil). The Group's policy is to recognize transfers between levels of fair value hierarchy as at the end of the reporting period in which they occur.

於截至二零二六年六月三十日止期間，並無金融工具(即以攤銷成本計量的債務證券)從第一級轉入第二級(二零二五年：無)，惟由於相同工具存在活躍市場，39,000,000港元(二零二五年：38,000,000港元)從第二級轉入第一級。概無轉入或轉出第三級(二零二五年：無)。本集團的政策為於發生轉撥的報告期末確認公平價值等級之間的轉撥。

24. CONTINGENT LIABILITIES AND COMMITMENTS

(a) Credit related commitments and contingencies

Credit related commitments and contingencies include letters of credit, guarantees and commitments to extend credit. The risk involved is essentially the same as the credit risk involved in extending loan facilities to customers. The contractual amounts represent the amounts at risk should the contract be fully drawn upon and the credit default. As the facilities may expire without being drawn upon, the contractual amounts do not represent expected future cash flows.

The following is a summary of the contractual and credit risk-weighted amounts of each significant class of credit related commitments and contingencies:

24. 或然負債及承擔

(a) 與信貸有關之承擔及或然項目

與信貸有關之承擔及或然項目包括信用證、擔保和承付款項。所涉及之風險基本上與向客戶提供貸款之信貸風險相同。合約金額是指當合約被完全提取及客戶違約時所承擔風險之數額。由於該等備用貸款可能在未經提取前到期，故合約金額並不代表預計未來現金流量。

以下為每項重大與信貸有關之承擔及或然項目類別之合約金額及信貸加權金額之摘要：

		30 June 2026 二零二六年六月三十日		31 December 2025 二零二五年十二月三十一日	
		Contractual amounts 合約金額 HK$'000 千港元	Credit risk-weighted amounts 信貸風險加權金額 HK$'000 千港元	Contractual amounts 合約金額 HK$'000 千港元	Credit risk-weighted amounts 信貸風險加權金額 HK$'000 千港元
Direct credit substitutes	直接信貸替代項目	131,667	82,112	82,043	81,690
Transaction-related contingencies	與交易有關之或然項目	97,624	47,147	95,959	46,453
Trade-related contingencies	與貿易有關之或然項目	256,163	42,079	276,371	48,460
Undrawn loan facilities	未提取之備用貸款				
– which are unconditionally cancellable	－其中可無條件地取消	16,991,659	1,116,804	18,985,233	1,254,994
– with an original maturity of up to one year	－原訂到期期限為最多一年	2,846,131	1,006,873	835,309	264,536
– with an original maturity of more than one year	－原訂到期期限為一年以上	6,512,389	1,917,116	5,055,707	1,577,654
		26,835,633	4,212,131	25,330,622	3,273,787

24. CONTINGENT LIABILITIES AND COMMITMENTS (continued)

(b) Capital commitments

Capital commitments for the purchase of equipment and investment funds measured at fair value through profit or loss outstanding as at the end of the reporting period not provided for in the financial statements were as follows:

24. 或然負債及承擔(續)

(b) 資本承擔

於報告期末未於財務報表內提撥之有關購買設備及通過損益以反映公平價值計量之投資基金未兑現資本承擔如下：

		30 June 2026 二零二六年 六月三十日 HK$'000 千港元	31 December 2025 二零二五年 十二月三十一日 HK$'000 千港元
Contracted for	已訂合約	**138,978**	127,604

25. MATERIAL RELATED PARTY TRANSACTIONS

During the period, the Group entered into a number of transactions with its fellow subsidiaries and other related parties. These transactions were entered into in the ordinary course of the Group's banking business and included, inter alia, lending, placement of interbank deposits, correspondent banking transactions and foreign exchange transactions. These transactions were priced at the relevant market rates at the time of each transaction, and were on the same terms as those available to other counterparties and customers of the Group. In the opinion of the directors, these transactions were conducted on normal commercial terms.

Information relating to income and expenses from related party transactions during the period and balances outstanding as at the end of the reporting period that are not disclosed in other notes to these financial statements is set out below:

25. 重大關連各方交易

期內，本集團與其同系附屬公司及其他關連方訂立多項交易。該等交易在本集團銀行業務之日常業務過程中訂立，包括但不限於借貸、銀行同業拆借與存款、相關銀行交易及外匯交易。該等交易以進行各交易時之相關市場費率定價，並按與本集團可提供予其他交易對手方及客戶之相同條款進行。董事認為，該等交易乃按一般商業條款訂立。

有關期內關連各方交易所產生之收支及於報告期末尚未償還的餘額且並未於財務報告其他附註披露之資料載列如下：

25. MATERIAL RELATED PARTY TRANSACTIONS (continued) 25. 重大關連各方交易(續)

(a) Income/(expenses) (a) 收入/(支出)

		For the six months ended 30 June 2026 截至二零二六年六月三十日止之六個月 HK$'000 千港元	For the six months ended 30 June 2025 截至二零二五年六月三十日止之六個月 HK$'000 千港元
Fellow subsidiaries	*同系附屬公司*		
Fee and commission income	費用及佣金收入	**134,037**	75,715
Fellow subsidiaries	*同系附屬公司*		
Fee and commission expense	費用及佣金支出	**(1,978)**	(1,974)
Interest expense	利息支出	**(44)**	(1,351)
		(2,022)	(3,325)

(b) Assets (b) 資產

		30 June 2026 二零二六年六月三十日 HK$'000 千港元	31 December 2025 二零二五年十二月三十一日 HK$'000 千港元
Fellow subsidiaries	*同系附屬公司*		
Cash and short-term funds	現金及短期資金	**–**	374
Accrued interest and other assets	應計利息及其他資產	**18,208**	5,002
		18,208	5,376

No impairment allowances were made against the assets disclosed above as of 30 June 2026 (31 December 2025: nil).

截至二零二六年六月三十日,並無就上述已披露資產作出減值撥備(二零二五年十二月三十一日:無)。

25. MATERIAL RELATED PARTY TRANSACTIONS (continued) 25. 重大關連各方交易(續)

(c) Liabilities (c) 負債

		30 June 2026 二零二六年六月三十日 HK$'000 千港元	31 December 2025 二零二五年十二月三十一日 HK$'000 千港元
Fellow subsidiaries	*同系附屬公司*		
Deposits and balances of banks and other financial institutions	銀行同業及其他金融機構之存款及結餘	**36,963**	53,684
Deposits from customers	客戶存款	**88,549**	121,634
Other liabilities	其他負債	**414**	1,405
		125,926	176,723
A fellow associate	*一間同系聯營公司*		
Deposits and balances of banks and other financial institutions	銀行同業及其他金融機構之存款及結餘	**1,595**	5,398
Other related parties	*其他關連方*		
Deposits from customers	客戶存款	**62,686**	44,300

26. NON-ADJUSTING EVENTS AFTER THE REPORTING PERIOD

On 14 July 2026, the Bank issued US$300 million of 5.375% Subordinated Notes due 2036, which is classified as Tier 2 capital under the Banking (Capital) Rules. The issuance is a non-adjusting event after the reporting period and is disclosed herein to inform stakeholders of changes in the Bank's capital structure.

26. 報告期後非調整事項

於二零二六年七月十四日，本行發行3億美元、年息5.375%的後償票據，該票據於二零三六年到期，並根據《銀行業(資本)規則》分類為二級資本。此發行為報告期後的非調整事項，現於此披露，以讓持份者了解本行資本架構的變化。

(A) CONSOLIDATED BASIS FOR REGULATORY DISCLOSURES

The capital ratio is computed on a consolidated basis which combines the position of the Bank and Fubon Credit (Hong Kong) Limited ("FCHK") as required by the HKMA for regulatory purposes.

The basis of consolidation for accounting purposes is in accordance with the HKFRS and is different from the basis and scope of consolidation for the calculation of capital ratio. FCHK is included in the consolidation for accounting purposes. Subsidiaries that are included in the consolidation for accounting purposes but not included in the consolidation for the calculation of capital ratio are set out below:

(A) 監管披露之綜合基準

資本比率是根據綜合基準計算，該基準結合金管局為其監管目的規定之本行及富邦財務(香港)有限公司(「富邦財務」)之狀況。

作會計目的之綜合基準乃依據香港財務報告準則制定，但有別於計算資本比率之綜合基準及範圍。作會計目的時將富邦財務綜合入賬。作會計目的時綜合入賬但計算資本比率時未綜合入賬之附屬公司載列如下：

Name of subsidiaries 附屬公司名稱	Principal activities 主要業務	30 June 2026 二零二六年六月三十日 Total assets 資產總值 HK$'000 千港元	30 June 2026 二零二六年六月三十日 Total equity 權益總額 HK$'000 千港元	31 December 2025 二零二五年十二月三十一日 Total assets 資產總值 HK$'000 千港元	31 December 2025 二零二五年十二月三十一日 Total equity 權益總額 HK$'000 千港元
FB Securities (Hong Kong) Limited 富銀證券(香港)有限公司	Securities broking 證券經紀	239,629	144,167	209,234	133,008
Fubon Insurance Brokers Limited 富邦保險顧問有限公司	Insurance broker services 保險經紀服務	26,307	18,793	20,596	14,152
Fubon Nominees (Hong Kong) Limited	Nominee services 代理人服務	6,423	151	6,665	151
Admiralty Finance Company Limited 海富財務有限公司	Dormant 不活動	63	63	63	63
Aquarius (Nominees) Limited	Dormant 不活動	6	6	6	6
		272,428	163,180	236,564	147,380

No subsidiaries are excluded from both the accounting scope of consolidation and the regulatory scope of consolidation. There are also no subsidiaries which are included within the regulatory scope of consolidation but not included within the accounting scope of consolidation.

概無附屬公司既未被納入會計的綜合基準，亦未被納入監管目的的綜合基準。亦概無附屬公司被納入監管目的的綜合基準但未被納入會計的綜合基準。

(A) CONSOLIDATED BASIS FOR REGULATORY DISCLOSURES (continued)

The Bank's shareholdings in the above subsidiaries are deducted from CET1 capital in accordance with the Banking (Capital) Rules ("Capital Rules") issued by HKMA. There is no relevant capital shortfall in any of the Bank's subsidiaries which are not included as part of the consolidation group for the calculation of capital ratio.

In accordance with the Capital Rules, the Group has adopted the standardized approach for the calculation of risk-weighted assets for credit risk and operational risk and the simplified standardized approach for market risk.

The Group disclosed the full terms and conditions of its capital instruments as of the end of the reporting period in its website (https://www.fubonbank.com.hk) under the page "Regulatory Disclosures" in accordance with section 16FE of the BDR.

The leverage ratio, countercyclical capital ratio and liquidity maintenance ratio are computed on the same consolidation basis as the capital ratio.

(A) 監管披露之綜合基準(續)

本行於上述附屬公司之股權乃根據金管局發佈之《銀行業(資本)規則》(「資本規則」)自普通股本一級資本中扣除。於計算資本比率時不計作綜合集團一部分之本行附屬公司中，並無有關資本短欠。

按照資本規則，本集團已採用標準化方法計算信貸風險及營運風險之風險加權資產，並採用簡化標準計算法計算市場風險。

本集團根據銀行業(披露)規則第16FE條於其網站(https://www.fubonbank.com.hk)「監管披露」頁面披露其截至報告期末的資本工具的全部條款及條件。

槓桿比率、逆週期資本比率及流動性維持比率均按與資本比率相同的綜合基準計算。

(B) OVERDUE AND RESCHEDULED ASSETS

(i) Overdue advances to customers

(B) 逾期及經重組資產

(i) 逾期客戶貸款

		30 June 2026 二零二六年六月三十日 HK$'000 千港元	30 June 2026 二零二六年六月三十日 % of gross advances 佔貸款總額之百分比	31 December 2025 二零二五年十二月三十一日 HK$'000 千港元	31 December 2025 二零二五年十二月三十一日 % of gross advances 佔貸款總額之百分比
Gross advances to customers which have been overdue with respect to either principal or interest for periods of:	客戶貸款總額之本金或利息有逾期：				
– 6 months or less but over 3 months	－六個月或以下惟三個月以上	60,718	0.08	292,533	0.41
– 1 year or less but over 6 months	－一年或以下惟六個月以上	263,554	0.34	424,094	0.59
– Over 1 year	－超過一年	541,812	0.69	210,187	0.29
		866,084	1.10	926,814	1.30
Covered portion of overdue loans and advances	逾期借款及貸款的有抵押部分	718,857		781,371	
Uncovered portion of overdue advances to customers	逾期客戶貸款的無抵押部分	147,227		145,443	
		866,084		926,814	
Individually assessed impairment allowances in respect of advances overdue for more than three months	就逾期超過三個月之貸款所作之個別評估減值撥備	54,727		55,766	

Advances to customers with a specific repayment date are classified as overdue when the principal or interest is overdue and remains unpaid at the end of the reporting period. Loans repayable by regular instalments are treated as overdue when an instalment payment is overdue and remains unpaid at period end. Loans 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 demand notice, and/or when the loans have remained continuously outside the approved limit advised to the borrower for more than the overdue period in question.

有指定還款日期的客戶貸款在其本金或利息逾期並於期末仍未支付時被分類為已逾期。分期付款償還的貸款在部分分期貸款已逾期且於期末仍未支付時被視為已逾期。按要求償還的貸款在借款人收到償還要求但並無根據要求通知還款及／或在貸款已持續超出已知會借款人的獲批准的限額，而超出已知會借款人所獲批准限額的時間比貸款逾期的時間更長時分類為已逾期。

(B) OVERDUE AND RESCHEDULED ASSETS (continued)

(ii) Rescheduled advances to customers

Rescheduled advances to customers are those advances to customers which have been restructured or renegotiated because of deterioration in the financial position of the borrower, or of the inability of the borrower to meet the original repayment schedule and for which the revised repayment terms are non-commercial to the Group. Rescheduled advances to customers are stated net of any advances to customers that have subsequently become overdue for over 3 months and can be analysed as follows:

(B) 逾期及經重組資產(續)

(ii) 重定還款期的客戶貸款

重定還款期的客戶貸款是指由於借款人財政狀況轉壞或無法按原定還款期還款，而被重定還款期的或重新議定的客戶貸款，而經修訂的還款計劃對於本集團屬非商業條款。重定還款期的客戶貸款乃扣除已隨後逾期超過三個月的任何客戶貸款列賬，並可分析如下：

		30 June 2026 二零二六年六月三十日		31 December 2025 二零二五年十二月三十一日	
		HK$'000 千港元	% of gross advances 佔貸款總額之百分比	HK$'000 千港元	% of gross advances 佔貸款總額之百分比
Rescheduled advances to customers	重定還款期的客戶貸款	19,115	0.02	15,042	0.02

(C) GEOGRAPHICAL ANALYSIS OF GROSS ADVANCES TO CUSTOMERS

Analysis of the Group's overdue advances to customers in respect of geographical segment which account for not less than 10% of gross advances to customers:

(C) 按地區分析的客戶貸款總額

按地區分部分析本集團已逾期客戶貸款(佔客戶貸款總額不足10%):

		30 June 2026 二零二六年六月三十日			
		Gross loans and advances 借款及貸款總額 HK$'000 千港元	Overdue loans and advances 已逾期借款及貸款 HK$'000 千港元	Impaired loans (individually determined) 減值貸款(個別釐定) HK$'000 千港元	Individually assessed impairment allowances 個別評估減值撥備 HK$'000 千港元
Hong Kong	香港	49,678,671	851,807	721,098	160,163
Other	其他地區	28,772,245	14,277	11,593	–
		78,450,916	866,084	732,691	160,163

		31 December 2025 二零二五年十二月三十一日			
		Gross advances to customers 借款及貸款總額 HK$'000 千港元	Overdue advances to customers 已逾期借款及貸款 HK$'000 千港元	Impaired loans (individually determined) 減值貸款(個別釐定) HK$'000 千港元	Individual impairment allowances 個別評估減值撥備 HK$'000 千港元
Hong Kong	香港	50,347,081	915,063	632,412	155,813
Other	其他地區	21,055,242	11,751	11,751	–
		71,402,323	926,814	644,163	155,813

The above geographical analysis is classified by the location of the borrowers after taking into account the transfer of risk. In general, risk transfer applies when a loan is guaranteed by a party situated in an area different from the counterparty.

以上地區分析按借款人所在地,經計及風險轉移後而劃定。一般而言,若貸款的擔保人所處地區與交易對手不同,則風險轉移至擔保人的所在地區。

The collective impairment allowance is not allocated to any geographical segment as at 30 June 2026 and 31 December 2025.

於二零二六年六月三十日及二零二五年十二月三十一日,概無綜合減值撥備分派予任何地區分部。

(D) INTERNATIONAL CLAIMS

The Group's country risk exposures in the tables below are prepared in according to the location and types of the counterparties as defined by the HKMA under the BDR. International claims are on-balance sheet exposures to counterparties based on the location of the counterparties after taking into account the transfer of risk, and represent the sum of cross-border claims in all currencies and local claims in foreign currencies.

International claims attributable to individual countries or areas not less than 10% of the Group's total international claims, after recognized risk transfer, are shown as follows:

(D) 國際債權

下表列示的本集團之國家風險乃參照金管局根據銀行業(披露)規則所列之交易對手的所在地及類別編製。國際債權乃根據交易對手所在地區作出分類並已計及風險轉移之資產負債表內交易對手風險承擔，其所有貨幣之跨境債權及本地之外幣債權之總和。

個別國家或地區已計及風險轉移後佔本集團國際債權總額不少於10%之國際債權詳列如下：

		30 June 2026 二零二六年六月三十日				
Figures in HK$ million	**數字以百萬港元呈列**	**Banks** **銀行**	**Official sector** **官方機構**	**Non-bank financial institution** **非銀行金融機構**	**Non-financial private sector** **非金融私人機構**	**Total** **總額**
Counterparty country/jurisdiction	**交易對手的國家/司法權區**					
Developed countries	發達國家	**23,792**	**339**	**6,062**	**20,905**	**51,098**
Offshore centres	離岸中心	**4,952**	**3,177**	**2,819**	**22,955**	**33,903**
– of which: Hong Kong	–其中：香港	**3,162**	**3,177**	**1,583**	**19,129**	**27,051**
Developing Asia and Pacific	發展中的亞洲和太平洋地區	**14,830**	**1,209**	**1,106**	**12,747**	**29,892**
– of which: China	–其中：中國	**5,017**	**6**	**784**	**6,288**	**12,095**

		31 December 2025 二零二五年十二月三十一日				
Figures in HK$ million	數字以百萬港元呈列	Banks 銀行	Official sector 官方機構	Non-bank financial institution 非銀行金融機構	Non-financial private sector 非金融私人機構	Total 總額
Counterparty country/jurisdiction	交易對手的國家/司法權區					
Developed countries	發達國家	23,122	305	4,514	13,413	41,354
Offshores centres	離岸中心	2,414	2,782	2,629	23,960	31,785
– of which: Hong Kong	–其中：香港	595	2,782	1,633	20,277	25,287
Developing Asia and Pacific	發展中的亞洲和太平洋地區	19,045	969	1,123	11,107	32,244
– of which: China	–其中：中國	6,397	5	935	6,699	14,036

(E) NON-BANK MAINLAND EXPOSURES

The analysis of non-bank Mainland exposures includes the exposure of the Bank and FCHK on the basis agreed with the HKMA.

(E) 中國內地非銀行業之風險

中國內地非銀行業之風險按金管局協議包括本行及富邦財務風險的分析。

		30 June 2026 二零二六年六月三十日 On-balance sheet exposure 資產負債表內之風險 HK$'000 千港元	Off-balance sheet exposure 資產負債表外之風險 HK$'000 千港元	Total 總額 HK$'000 千港元
Central government, central government-owned entities and their subsidiaries and joint ventures ("JVs")	中央政府、中央政府擁有之實體以及其附屬公司及合營公司	3,164,334	–	3,164,334
Local governments, local government-owned entities and their subsidiaries and JVs	地方政府、地方政府擁有之實體以及其附屬公司及合營公司	534,841	–	534,841
Mainland China nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	居住於中國內地之中國內地公民或中國內地註冊成立之其他實體以及其附屬公司及合營公司	3,121,995	163,355	3,285,350
Other entities of central government not reported in item 1 above	未有在上述第一項呈報之中央政府的其他機構	1,259,644	–	1,259,644
Other entities of local government not reported in item 2 above	未有在上述第二項呈報之地方政府的其他機構	520,496	–	520,496
Mainland China nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	於授出之信貸用於中國內地之居住於中國內地以外地區之中國內地公民或中國內地以外地區註冊成立之實體	2,283,195	807,648	3,090,843
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	報告機構認為其風險為中國內地非銀行業之風險之其他交易對手	2,909	–	2,909
Total	總額	10,887,414	971,003	11,858,417
Total assets after provision	資產總值(扣除撥備)	204,937,517		
On-balance sheet exposures as percentage of total assets	資產負債表內之風險佔資產總值之百分比	5.31%		

(E) NON-BANK MAINLAND EXPOSURES (continued) (E) 中國內地非銀行業之風險(續)

		31 December 2025 二零二五年十二月三十一日 On-balance sheet exposure 資產負債表內之風險 HK$'000 千港元	Off-balance sheet exposure 資產負債表外之風險 HK$'000 千港元	Total 總額 HK$'000 千港元
Central government, central government-owned entities and their subsidiaries and JVs	中央政府、中央政府擁有之實體以及其附屬公司及合營公司	3,301,967	–	3,301,967
Local governments, local government-owned entities and their subsidiaries and JVs	地方政府、地方政府擁有之實體以及其附屬公司及合營公司	507,440	3,167	510,607
Mainland China nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	居住於中國內地之中國內地公民或中國內地註冊成立之其他實體以及其附屬公司及合營公司	2,376,011	30,047	2,406,058
Other entities of central government not reported in item 1 above	未有在上述第一項呈報之中央政府的其他機構	1,350,929	140,158	1,491,087
Other entities of local government not reported in item 2 above	未有在上述第二項呈報之地方政府的其他機構	501,877	–	501,877
Mainland China nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	於授出之信貸用於中國內地之居住於中國內地以外地區之中國內地公民或中國內地以外地區註冊成立之實體	3,057,961	349,009	3,406,970
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	報告機構認為其風險為中國內地非銀行業之風險之其他交易對手	7,924	–	7,924
Total	總額	11,104,109	522,381	11,626,490
Total assets after provision	資產總值(扣除撥備)	190,284,500		
On-balance sheet exposures as percentage of total assets	資產負債表內之風險佔資產總值之百分比	5.84%		

(F) CURRENCY CONCENTRATION

The Bank's net positions in foreign currencies are disclosed as follows when each currency constitutes 10% or more of the respective total net position in all foreign currencies:

(F) 外幣持盤量

本行個別外幣所持有倉盤淨額若佔所持有外幣淨倉盤總額的10%或以上，披露如下：

		30 June 2026 二零二六年六月三十日					
Equivalent in HK$ million	百萬港元等值	US dollars 美元	CNY dollars 人民幣	AUD dollars 澳元	CHF dollars 瑞士法郎	Other foreign currencies 其他外幣	Total foreign currencies 外幣總額
Spot assets	現貨資產	89,964	5,178	12,441	174	5,961	113,718
Spot liabilities	現貨負債	(81,218)	(5,099)	(9,162)	(8)	(4,238)	(99,725)
Forward purchase	遠期買入	14,978	1,437	2,775	180	2,202	21,572
Forward sales	遠期賣出	(23,677)	(1,414)	(6,072)	(361)	(3,940)	(35,464)
Net (short)/long position	(短)／長盤淨額	47	102	(18)	(15)	(15)	101

		31 December 2025 二零二五年十二月三十一日				
Equivalent in HK$ Million	百萬港元等值	US dollars 美元	CNY dollars 人民幣	AUD dollars 澳元	Other foreign currencies 其他外幣	Total foreign currencies 外幣總額
Spot assets	現貨資產	80,033	6,428	10,547	3,189	100,197
Spot liabilities	現貨負債	(73,142)	(6,401)	(9,297)	(4,010)	(92,850)
Forward purchase	遠期買入	5,962	2,273	2,767	2,061	13,063
Forward sales	遠期賣出	(12,767)	(2,240)	(4,035)	(1,223)	(20,265)
Net option position	期權倉盤淨額	–	–	1	(1)	–
Net (short)/long position	(短)／長盤淨額	86	60	(17)	16	145

The net option position is calculated on the basis of the delta-weighted position of options contracts. The Bank has no structural foreign currency position as at the end of the reporting period.

期權倉盤淨額乃根據期權合約的得爾塔加權持倉為基準計算。於報告期末，本行並無結構性外幣倉盤。

(G) REPOSSESSED ASSETS AND ASSETS ACQUIRED UNDER LENDING AGREEMENTS

At the end of the reporting period, total repossessed assets and assets acquired under lending agreements of the Group amounted to HK$9,700,000 (31 December 2025: HK$8,400,000) which is included in "Accrued interest and other assets" in the consolidated statement of financial position.

During the period, the Group also took possession on properties that were held as collateral against impaired advances to customers. As the relevant impaired advances to customers have not been written-off at the end of the reporting periods, these properties are not recognized as assets in the consolidated statement of financial position. The market value of these properties is HK$184,480,000 (31 December 2025: HK$141,230,000) as of 30 June 2026.

Repossessed properties are sold as soon as practicable with the proceeds used to reduce the outstanding indebtedness.

(G) 收回資產及根據借貸協議所得資產

於報告期末，本集團之收回資產及根據借貸協議所得資產總值為9,700,000港元(二零二五年十二月三十一日：8,400,000港元)，有關金額計入綜合財務狀況表中的「應計利息及其他資產」。

期內，本集團亦收回作為針對客戶減值貸款的擔保而持有的抵押品。由於相關客戶減值貸款在報告期末尚未撇銷，因此該等物業未有在綜合財務狀況表中確認為資產。截至二零二六年六月三十日，該等物業之市值為184,480,000港元(二零二五年十二月三十一日：141,230,000港元)。

收回物業會儘快予以出售，所得之款項將用以削減未償還之債項。

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銀行網絡

BRANCHES

Hong Kong
Central Main Branch*
Causeway Bay
North Point
Queen's Road East* iBranch
Taikoo Shing
Western District iBranch

Kowloon
Hung Hom
Kwun Tong
Mei Foo*
Mong Kok
Tsim Sha Tsui

New Territories
Sha Tin iBranch
Tai Po
Tsuen Wan
Yuen Long

Branches Tel : (852) 2566 8181

* With Safe Deposit Box Service

Shenzhen
Shenzhen Branch Tel : (86) 0755 8898 6699

分行

香港
中環總行*
銅鑼灣
北角
皇后大道東* iBranch
太古城
西環 iBranch

九龍
紅磡
觀塘
美孚*
旺角
尖沙咀

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