



a banking corporation (having limited liability)
incorporated in the State of California in the United States of America

**Cathay Bank
Hong Kong Branch**

Banking Disclosure Statement

December 31, 2025

(Unaudited)

Hong Kong Branch Banking Disclosure Statement as of December 31, 2025

Principal activities

The Branch provides a range of banking, financial and related services.

Chief Executive's Declaration of Compliance

I certify that the information disclosed in this statement is prepared in compliance with the Banking (Disclosure) Rules made under section 60A of the Banking Ordinance and, to the best of my knowledge and belief, it is not false or misleading in any material respect.



Louis Hsien-Chen Fong
Senior Vice President & Chief Executive
Hong Kong Branch

March 11, 2026

Disclosure Statement Available to The Public

Copies of the Disclosure Statement may be obtained from the reception of Cathay Bank, Hong Kong Branch on 3008, 30/F, Tower 2, The Gateway, 25 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong.

A copy of the Disclosure Statement has been lodged with the Hong Kong Monetary Authority's Public Registry and is available on the website <https://www.cathaybank.com/cathay-general/financial-information/regulatory-disclosures> for public inspection.

Key Financial Information Disclosure Statement
(Unaudited)

Section A - Hong Kong Branch Information

1. Income statement

	For the year ended Dec 31, 2025	For the year ended Dec 31, 2024
	HK\$000	HK\$000
Interest income	183,543	230,535
Interest expense	(139,186)	(177,593)
Net interest income	44,357	52,942
Fees and commission income	5,562	6,021
Fees and commission expense	(527)	(519)
Net fees and commission income	5,035	5,502
Gains less losses arising from trading in foreign currencies	0	0
Gains less losses arising from non-trading in foreign currencies	16,080	13,144
Gains less losses on securities held for trading purposes	0	0
Gains less losses from the disposal of property, plant and equipment and investment properties	0	0
Other operating income	1,391	0
Total operating income before impairment losses and provisions	66,863	71,588
Reversal / (Provisions) for impaired loans and receivables	32,668	(34,041)
Net operating income	99,531	37,547
Staff and rental expenses	(30,320)	(30,194)
Other expenses	(29,492)	(18,699)
Net charge for other provisions	(483)	373
Impairment loss on assets	(2,185)	0
Operating expenses	(62,480)	(48,520)
Profit / (Loss) before taxation	37,051	(10,973)
Tax expense	0	0
Profit / (Loss) after taxation	37,051	(10,973)

Key Financial Information Disclosure Statement
(Unaudited)

Section A - Hong Kong Branch Information

2. Balance sheet

	Dec 31, 2025	Jun 30, 2025
	HK\$000	HK\$000
ASSETS		
Cash and balances with banks (except those included in amount due from overseas offices)	63,162	30,933
Placements with banks which have a residual contractual maturity of more than one month but not more than 12 months (except those included in amount due from overseas offices)	0	0
Amount due from overseas offices	1,641,368	1,201,553
Trade bills	0	0
Certificates of deposit held	0	0
Loans and advances to bank	0	0
Loans and advances to customers (net of provisions)	2,470,768	2,580,606
Investment securities		
- Available-for-sale securities	153,877	152,619
- Held-to-maturity securities	0	0
Property, plant and equipment and investment properties	14,321	17,299
Other assets	106,021	129,512
Total assets	4,449,517	4,112,522
LIABILITIES		
Deposits and balances from banks (except those included in amount due to overseas offices)	0	0
Deposits from customers		
- demand deposits and current accounts	212,717	141,538
- savings deposits	242,438	160,440
- time, call and notice deposits	1,585,288	1,547,531
	2,040,443	1,849,509
Amount due to overseas offices	2,371,390	2,226,107
Other liabilities	37,684	36,906
Total liabilities	4,449,517	4,112,522

Key Financial Information Disclosure Statement
(Unaudited)

Section A - Hong Kong Branch Information

3. Additional balance sheet information

(a) Loans and advances to customers

	Dec 31, 2025	Jun 30, 2025
	HK\$000	HK\$000
Gross amount of loans and advances to customers by countries or geographical segments after taking into account any recognized risk transfer		
- Hong Kong	1,857,459	1,947,615
- China	101,178	94,197
- British Virgin Islands	247,694	249,823
- Singapore	45,548	93,811
- Cayman Islands	237,621	215,410
- United Arab Emirates	18,867	19,030
	<u>2,508,367</u>	<u>2,619,886</u>
Provisions for impaired loans and advances		
- specific provisions	0	0
- collective provisions	(37,599)	(39,280)
	<u>(37,599)</u>	<u>(39,280)</u>
	<u>2,470,768</u>	<u>2,580,606</u>
Provisions made by the head office of Cathay Bank against the exposure of Hong Kong Branch as follows:		
- specific provisions	0	0
- collective provisions	0	0
	<u>0</u>	<u>0</u>
Gross value of assets against which specific provisions have been made	<u>0</u>	<u>0</u>

(b) Overdue loans and advances to customers

Gross amount of loans and advances to customers which have been overdue for more than three months and their expression as a percentage of its total amount of loans and advances to customers are as follows:

	Dec 31, 2025		Jun 30, 2025	
	HK\$000	%	HK\$000	%
Hong Kong:				
- more than 3 months but not more than 6 months	0	0.00	0	0.00
- more than 6 months but not more than one year	0	0.00	37,110	1.42
- more than one year	2,314	0.09	0	0.00
	<u>2,314</u>	<u>0.09</u>	<u>37,110</u>	<u>1.42</u>
			Dec 31, 2025	Jun 30, 2025
			HK\$000	HK\$000
- specific provisions			0	0
- covered portion of overdue loans and advances			2,314	37,110
- uncovered portion of overdue loans and advances			0	0
- current market value of collateral held against the covered portion of overdue loans and advances			<u>2,314</u>	<u>37,110</u>

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Section A - Hong Kong Branch Information

(c) Impaired loans and advances to customers

	Dec 31, 2025	Jun 30, 2025
	HK\$000	HK\$000
Gross impaired loans and advances	35,688	63,427
Specific provisions	0	0
Net impaired loans and advances	<u>35,688</u>	<u>63,427</u>
Gross impaired loans and advances as a percentage of gross loans and advances to customers	<u>1.42%</u>	<u>2.42%</u>
Specific provisions as a percentage of gross impaired loans and advances	<u>0.00%</u>	<u>0.00%</u>
Current market value of collateral related to impaired loans and advances	<u>35,688</u>	<u>63,427</u>

(d) Rescheduled loans and advances to customers

Rescheduled loans and advances to customers excluding those which have been overdue for more than 3 months and their expression as a percentage of its total amount of loans and advances to customers are as follows:

	Dec 31, 2025		Jun 30, 2025	
	HK\$000	%	HK\$000	%
Rescheduled loans and advances to customers	<u>19,280</u>	<u>0.77</u>	<u>19,471</u>	<u>0.74</u>

(e) Repossessed assets

Repossession assets only comprise properties which have acquired access or control (e.g. through legal actions or voluntary actions by the borrowers concerned) for releasing in full or in part on the obligations of the borrowers.

	Dec 31, 2025	Jun 30, 2025
	HK\$000	HK\$000
Current market value of the repossessed assets	<u>51,165</u>	<u>53,350</u>

Key Financial Information Disclosure Statement
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Section A - Hong Kong Branch Information

(f) Loans and advances to customers by industry sector

	Dec 31, 2025		Jun 30, 2025	
	HK\$000	The percentage covered by collateral %	HK\$000	The percentage covered by collateral %
Gross amount of loans and advances to customers for use in Hong Kong:				
Industrial, commercial and financial				
- property development	0	0.00	0	0.00
- property investment	1,030,933	100.00	1,020,277	100.00
- financial concerns	97,720	100.00	95,365	100.00
- stockbrokers	0	0.00	0	0.00
- wholesale and retail trade	137,605	88.05	148,873	93.64
- manufacturing	33,386	23.41	70,515	9.98
- transport and transport equipment	0	0.00	0	0.00
- Information technology	0	0.00	0	0.00
- others	431,167	100.00	437,511	100.00
	<u>1,730,811</u>	<u>97.57</u>	<u>1,772,541</u>	<u>95.89</u>
Individuals				
- loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	0	0.00	0	0.00
- loans for the purchase of other residential properties	17,230	100.00	17,658	100.00
- credit card advances	0	0.00	0	0.00
- others	0	0.00	0	0.00
	<u>17,230</u>	<u>100.00</u>	<u>17,658</u>	<u>100.00</u>
Total loans and advances for use in Hong Kong	<u>1,748,041</u>	<u>97.60</u>	<u>1,790,199</u>	<u>95.93</u>
Trade finance	271,635	60.53	281,323	74.99
Loans and advances for use outside Hong Kong	<u>488,691</u>	<u>61.34</u>	<u>548,364</u>	<u>55.13</u>
	<u><u>2,508,367</u></u>	<u><u>86.52</u></u>	<u><u>2,619,886</u></u>	<u><u>85.14</u></u>

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Section A - Hong Kong Branch Information

(g) Mainland activities

	Dec 31, 2025		
	HK\$000		
	On-balance sheet exposure	Off-balance sheet exposure	Total
1. Central government, central government-owned entities and their subsidiaries and JVs	0	0	0
2. Local governments, local government-owned entities and their subsidiaries and JVs	0	0	0
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	123,901	4,780	128,681
4. Other entities of central government not reported in item 1 above	305,863	0	305,863
5. Other entities of local governments not reported in item 2 above	0	0	0
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	0	0	0
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	473,708	0	473,708
Total	<u>903,472</u>	<u>4,780</u>	<u>908,252</u>
Total assets after provisions	4,449,517		
On-balance sheet exposures as % of total assets	20.30%		

	Jun 30, 2025		
	HK\$000		
	On-balance sheet exposure	Off-balance sheet exposure	Total
1. Central government, central government-owned entities and their subsidiaries and JVs	0	0	0
2. Local governments, local government-owned entities and their subsidiaries and JVs	0	0	0
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	122,105	23,435	145,540
4. Other entities of central government not reported in item 1 above	345,694	0	345,694
5. Other entities of local governments not reported in item 2 above	0	0	0
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	0	0	0
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	523,099	0	523,099
Total	<u>990,898</u>	<u>23,435</u>	<u>1,014,333</u>
Total assets after provisions	4,112,522		
On-balance sheet exposures as % of total assets	24.09%		

Key Financial Information Disclosure Statement (Unaudited)

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4. International claim

International claims by major countries or geographical segments with not less than 10% of the total international claims after taking into account any recognized risk transfer (excluding claims arising between branches and subsidiaries) are shown as follows:

Dec 31, 2025						
HK\$million						
Non-bank private sector						
	Banks	Official Sector	Non-bank financial institutions	Non-financial private sector	Others	Total
Developed economies						
United States	0	0	154	0	0	154
Offshore centres						
Hong Kong	58	0	0	447	0	505
British Virgin Islands	0	0	0	248	0	248
Cayman Islands	0	0	0	238	0	238
Jun 30, 2025						
HK\$million						
Non-bank private sector						
	Banks	Official Sector	Non-bank financial institutions	Non-financial private sector	Others	Total
Developed economies						
United States	0	0	153	0	0	153
Offshore centres						
Hong Kong	26	0	0	438	0	464
British Virgin Islands	0	0	0	250	0	250
Cayman Islands	0	0	0	215	0	215

5. Off-balance sheet exposures and derivative transactions

	Dec 31, 2025	Jun 30, 2025
	HK\$000	HK\$000
Contingent liabilities and commitments		
- direct credit substitutes	0	0
- transaction-related contingencies	24,012	20,098
- trade-related contingencies	53,665	106,049
- other commitments	368,317	235,523
	<u>445,994</u>	<u>361,670</u>
	Dec 31, 2025	Jun 30, 2025
	HK\$000	HK\$000
Derivative transactions (Notional amount)		
- exchange rate contracts	1,486,897	1,588,631
- interest rate contracts	0	0
	<u>1,486,897</u>	<u>1,588,631</u>
	Dec 31, 2025	Jun 30, 2025
	HK\$000	HK\$000
Derivative transactions (Fair value)		
- exchange rate contracts	927	9,638
- interest rate contracts	0	0
	<u>927</u>	<u>9,638</u>

The contractual amounts of the above instruments indicate the volume of transactions outstanding as of balance sheet date, they do not represent amount at risk. The contractual amount and fair value above do not take into account the effect of bilateral netting arrangements.

Key Financial Information Disclosure Statement (Unaudited)

Section A - Hong Kong Branch Information

6. Currency risk

Foreign currency exposures with net position (in absolute terms) constituting not less than 10% of the total net positions in all foreign currencies are disclosed.

	Dec 31, 2025	
	Equivalent in HK\$million	
		USD
Non-structural position		
Spot assets		2,868
Spot liabilities		(3,985)
Forward purchases		1,303
Forward sales		(184)
Net options position		0
Net long / (short) position		<u>2</u>
Structural position		<u>0</u>

	Jun 30, 2025	
	Equivalent in HK\$million	
		USD
Non-structural position		
Spot assets		2,450
Spot liabilities		(3,724)
Forward purchases		1,437
Forward sales		(151)
Net options position		0
Net long / (short) position		<u>12</u>
Structural position		<u>0</u>

7. Liquidity information disclosure

Average liquidity maintenance ratio for the reporting period

	Quarter ended Dec 31, 2025	Quarter ended Dec 31, 2024
	<u>59.10%</u>	<u>54.24%</u>

The average liquidity maintenance ratio disclosed is a 3 months' average for each quarter based on the requirement of the Banking (Disclosure) Rules.

Qualitative disclosures

a. Governance of liquidity risk management

The Board of Directors of Cathay Bank head office delegates the responsibility for managing the overall liquidity of Cathay Bank Hong Kong Branch (CBHK) to CBHK's Assets and Liabilities Committee (ALCO). The ALCO formulates both the long-term strategy for funding sources and short-term tactics to address prevailing conditions. CBHK manages its liquidity risk in accordance with Liquidity Risk Management Policy which provides a set of guidelines for the prudent management of liquidity in the normal course of business. It also sets out the responsibilities of the ALCO and functional units for liquidity risk monitoring, control and reporting.

b. Funding strategy

CBHK maintains an appropriate mix of high quality liquid assets as a source of liquidity cushion for meeting emergency funding needs. The amount and composition of such assets should be determined with reference to the business need and liquidity risk profile. In managing the funding strategy, CBHK establishes a clear strategy for holding liquid assets, determines the appropriate volume, tenor and mix of such holdings.

c. Liquidity risk mitigation techniques

To mitigate the liquidity risk, CBHK maintains an adequate cushion of unencumbered, high quality liquid assets that can be reliably sold in the markets to obtain funds to meet CBHK's liquidity needs at all times, even in periods of severe idiosyncratic and market stress. The size of the liquidity cushion reflects CBHK's established risk tolerance and should be sufficient to cover funding gaps generated from the liquidity stress scenarios.

Key Financial Information Disclosure Statement (Unaudited)

Section A - Hong Kong Branch Information

d. Stress testing

CBHK conducts regular stress tests on cash flows by applying various "what if" scenarios on the liquidity positions for all currencies in aggregate so as to ensure that CBHK has adequate liquidity to withstand stressed conditions. To ensure that liquidity is managed in line with the risk tolerance, the type of scenarios and survival period are set for monitoring and control.

e. Contingency funding plan

CBHK's Liquidity Contingency Policy defines the framework and basic principles of liquidity contingency management and stipulates the tools and procedures for the application of these principles. It provides guidance for the monitoring of liquidity positions and identification of liquidity contingency issues occur and identifies the tools for managing liquidity contingency situations.

Quantitative disclosures

f. Cash flow maturity mismatch analysis

HK\$000 (#)	Up to 7 days	7 days to 1 month	1 to 3 months	3 to 6 months	6 to 12 months
Dec 31, 2025					
Net liquidity mismatch	664,460	(760,727)	(331,309)	206,604	(706,469)
Cumulative mismatch	<u>664,460</u>	<u>(96,267)</u>	<u>(427,576)</u>	<u>(220,972)</u>	<u>(927,441)</u>
Jun 30, 2025					
Net liquidity mismatch	496,485	(354,349)	(480,423)	(455,732)	(259,729)
Cumulative mismatch	<u>496,485</u>	<u>142,136</u>	<u>(338,287)</u>	<u>(794,019)</u>	<u>(1,053,748)</u>

(#) Positive indicates a position of liquidity surplus. Negative indicates a liquidity shortfall that has to be funded.

g. Sources of funding

CBHK's source of funding is mainly from customer deposits and borrowing from Cathay Bank head office/other banks.

	Dec 31, 2025		Jun 30, 2025	
	HK\$000	%	HK\$000	%
Customer deposits	2,040,443	46	1,849,509	45
Borrowing from Cathay Bank head office/other banks	<u>2,371,390</u>	<u>54</u>	<u>2,226,107</u>	<u>55</u>
	<u>4,411,833</u>	<u>100</u>	<u>4,075,616</u>	<u>100</u>

h. Liquidity exposures and funding needs at the level of individual legal entities, foreign branches and subsidiaries

This item is not applicable to CBHK

Key Financial Information Disclosure Statement (Unaudited)

Section A - Hong Kong Branch Information

i. Liquidity gap (HK\$000)

The table below analyses the on- and off-balance sheet items, broken down into maturity buckets of CBHK.

As of Dec 31, 2025

	On demand	Up to 1 month	Between 1 and 3 months	Between 3 and 6 months	Between 6 and 12 months	Between 1 and 2 years	Between 2 and 3 years	Between 3 and 5 years	Over 5 years	Balancing figure	Total
On-balance sheet assets											
Cash and balances with banks (except those included in amount due from overseas offices)	63,162	0	0	0	0	0	0	0	0	0	63,162
Amount due from overseas offices	1,641,368	0	0	0	0	0	0	0	0	0	1,641,368
Loans and advances to customers	45,381	219,974	328,642	546,062	174,686	882,220	144,876	87,236	79,290	0	2,508,367
Investment securities											
- Available-for-sale securities	0	0	0	153,877	0	0	0	0	0	0	153,877
Property, plant and equipment and investment properties	0	0	0	0	0	0	0	0	0	14,321	14,321
Other assets	28,398	6,550	2,282	433	(5)	4,500	0	0	0	65,031	107,189
Impairment allowance	0	0	0	0	0	0	0	0	0	(38,767)	(38,767)
	<u>1,778,309</u>	<u>226,524</u>	<u>330,924</u>	<u>700,372</u>	<u>174,681</u>	<u>886,720</u>	<u>144,876</u>	<u>87,236</u>	<u>79,290</u>	<u>40,585</u>	<u>4,449,517</u>
On-balance sheet liabilities											
Deposits and balances from banks (except those included in amount due to overseas offices)	0	0	0	0	0	0	0	0	0	0	0
Deposits from customers	455,155	1,001,756	388,979	169,522	25,031	0	0	0	0	0	2,040,443
Amount due to overseas offices	294,002	233,487	272,401	326,236	856,119	389,145	0	0	0	0	2,371,390
Other liabilities	655	7,406	1,499	477	152	0	0	0	0	27,495	37,684
	<u>749,812</u>	<u>1,242,649</u>	<u>662,879</u>	<u>496,235</u>	<u>881,302</u>	<u>389,145</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>27,495</u>	<u>4,449,517</u>
Off-balance sheet claims											
Irrevocable loan commitments or facilities received	1,035,772	0	0	0	0	0	0	0	0	0	1,035,772
	<u>1,035,772</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>1,035,772</u>
Off-balance sheet obligations											
Direct credit substitutes	0	0	0	0	0	0	0	0	0	0	0
Transaction-related contingencies	0	0	0	0	0	0	0	0	0	24,012	24,012
Trade-related contingencies	0	11,835	34,415	3,269	0	0	0	0	0	4,146	53,665
Other commitments	0	160,255	95,519	80,332	32,211	0	0	0	0	0	368,317
	<u>0</u>	<u>172,090</u>	<u>129,934</u>	<u>83,601</u>	<u>32,211</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>28,158</u>	<u>445,994</u>
Net liquidity gaps	<u>2,064,269</u>	<u>(1,188,215)</u>	<u>(461,889)</u>	<u>120,536</u>	<u>(738,832)</u>	<u>497,575</u>	<u>144,876</u>	<u>87,236</u>	<u>79,290</u>	<u>(15,068)</u>	<u>589,778</u>

Key Financial Information Disclosure Statement (Unaudited)

Section A - Hong Kong Branch Information

i. Liquidity gap (HK\$000) (continued)

As of Jun 30, 2025

On-balance sheet assets	On demand	Up to 1 month	Between 1 and 3 months	Between 3 and 6 months	Between 6 and 12 months	Between 1 and 2 years	Between 2 and 3 years	Between 3 and 5 years	Over 5 years	Balancing figure	Total
Cash and balances with banks (except those included in amount due from overseas offices)	30,933	0	0	0	0	0	0	0	0	0	30,933
Amount due from overseas offices	1,201,553	0	0	0	0	0	0	0	0	0	1,201,553
Loans and advances to customers	81,474	369,889	347,052	81,239	475,892	924,936	202,343	73,378	63,683	0	2,619,886
Investment securities											
- Available-for-sale securities	0	0	0	0	152,619	0	0	0	0	0	152,619
Property, plant and equipment and investment properties	0	0	0	0	0	0	0	0	0	17,299	17,299
Other assets	41,369	12,839	4,432	976	0	4,500	0	0	0	66,016	130,132
Impairment allowance	0	0	0	0	0	0	0	0	0	(39,900)	(39,900)
	1,355,329	382,728	351,484	82,215	628,511	929,436	202,343	73,378	63,683	43,415	4,112,522
On-balance sheet liabilities											
Deposits and balances from banks (except those included in amount due to overseas offices)	0	0	0	0	0	0	0	0	0	0	0
Deposits from customers	301,978	889,065	483,248	106,297	68,921	0	0	0	0	0	1,849,509
Amount due to overseas offices	263,657	156,996	353,241	431,739	824,229	196,245	0	0	0	0	2,226,107
Other liabilities	665	8,355	1,665	570	345	0	0	0	0	25,306	36,906
	566,300	1,054,416	838,154	538,606	893,495	196,245	0	0	0	25,306	4,112,522
Off-balance sheet claims											
Irrevocable loan commitments or facilities received	1,177,470	0	0	0	0	0	0	0	0	0	1,177,470
	1,177,470	0	0	0	0	0	0	0	0	0	1,177,470
Off-balance sheet obligations											
Direct credit substitutes	0	0	0	0	0	0	0	0	0	0	0
Transaction-related contingencies	0	0	0	0	0	0	0	0	0	20,098	20,098
Trade-related contingencies	0	18,167	74,302	8,547	0	0	0	0	0	5,033	106,049
Other commitments	0	69,329	86,180	57,942	22,072	0	0	0	0	0	235,523
	0	87,496	160,482	66,489	22,072	0	0	0	0	25,131	361,670
Net liquidity gaps	1,966,499	(759,184)	(647,152)	(522,880)	(287,056)	733,191	202,343	73,378	63,683	(7,022)	815,800

8. Remuneration system

With reference to HKMA Supervisory Policy Manual CG-5, "Guideline on a sound remuneration system", remuneration information for senior management and key personnel is disclosed by Cathay Bank head office, hence it is not separately disclosed by Cathay Bank Hong Kong Branch. For details on head office remuneration information, please refer to pages 22 - 37 of the Cathay General Bancorp 2025 Proxy Statement.

Key Financial Information Disclosure Statement (Unaudited)

Section B - Bank Information (Consolidated Basis)

1. Capital and capital adequacy

	Dec 31, 2025	Jun 30, 2025
Capital adequacy ratio	14.79%	14.75%

The consolidated capital adequacy ratio of the Bank is computed in accordance with the Basel Capital Accord. The ratio compares the capital base of the Bank with on and off balance sheet assets, weighted for risk. Such ratio incorporates an allowance for market risk.

	Dec 31, 2025	Jun 30, 2025
	Equivalent in HK\$million	Equivalent in HK\$million
Total amount of shareholders' funds	23,451	23,306

2. Other financial information

	Dec 31, 2025	Jun 30, 2025
	Equivalent in HK\$million	Equivalent in HK\$million
Total assets	188,451	186,112
Total liabilities	165,000	162,806
Total loans and advances	155,226	153,914
Total customer deposits	162,751	157,223
	For the year ended Dec 31, 2025	For the year ended Dec 31, 2024
	Equivalent in HK\$million	Equivalent in HK\$million
Pre-tax profit	3,162	2,630

Note:

The exchange rate for translation of US\$ against HK\$:

Dec 31, 2025	7.7829
Jun 30, 2025	7.8498
Dec 31, 2024	7.7639