



**CIMB Bank Berhad, Hong Kong Branch**  
**聯昌銀行有限公司，香港分行**

**Financial Disclosure Statements**  
**財務披露報表**

**For the six months period ended 30 June 2026**  
**截至 2026 年 6 月 30 日止 6 個月期間**

**CIMB Bank Berhad, Hong Kong Branch**  
**聯昌銀行有限公司，香港分行**

**Financial Disclosure Statements for the six months period ended 30 June 2026**  
**截至 2026 年 6 月 30 日止 6 個月期間的財務披露報表**

In compliance with the disclosure requirements set out in the Banking (Disclosure) Rules issued by Hong Kong Monetary Authority (“HKMA”), the following key financial information of CIMB Bank Berhad (a limited liability company incorporated in Malaysia), Hong Kong Branch (the “Branch”), has been provided. The information is also available at the Branch located at Rooms 2501 and 2507-2510, 25th Floor, Gloucester Tower, The Landmark, 15 Queen’s Road Central, Hong Kong, our Head Office’s internet website (www.cimb.com) and the Public Registry of HKMA.

本公佈內披露有關聯昌銀行有限公司（於馬來西亞註冊成立的有限責任公司），香港分行（「本分行」）的財務資料是參照香港金融管理局（「金管局」）發出之銀行業（披露）規則而制定。此資料披露可於本分行位於香港皇后大道中 15 號置地廣場告羅士打大廈 25 樓 2501 及 2507-2510 室的分行地點，本分行總行的互聯網網站（www.cimb.com）及香港金融管理局公共查冊處索閱。

**Income Statement 損益表**

|                                                                                   |                             | <b>For the six months period ended</b> |                        |
|-----------------------------------------------------------------------------------|-----------------------------|----------------------------------------|------------------------|
|                                                                                   |                             | <b>6 個月期間至</b>                         |                        |
|                                                                                   |                             | <b>30 Jun 2026</b>                     | <b>30 Jun 2025</b>     |
|                                                                                   |                             | <b>2026 年 6 月 30 日</b>                 | <b>2025 年 6 月 30 日</b> |
|                                                                                   |                             | <b>HK\$'000</b>                        | <b>HK\$'000</b>        |
|                                                                                   |                             | <b>港幣千元</b>                            | <b>港幣千元</b>            |
| Interest income                                                                   | 利息收入                        | 752,327                                | 444,934                |
| Interest expenses                                                                 | 利息支出                        | (705,445)                              | (394,034)              |
| Net interest income                                                               | 淨利息收入                       | 46,882                                 | 50,900                 |
| Other operating income                                                            | 其他營運收入                      |                                        |                        |
| Net gains arising from trading in foreign currencies                              | 來自非港元貨幣交易的淨收益               | 87,337                                 | 83,836                 |
| Net (losses) / gains on securities held for trading purposes                      | 來自持有作交易用途的證券的 (淨虧損) / 淨收益   | (8,774)                                | 1,872                  |
| Net gains / (losses) from other trading activities                                | 來自其他交易活動的淨收益 / (淨虧損)        | 12,902                                 | (5,246)                |
| Net fees and commission income                                                    | 收費及佣金淨收入                    | 1,145                                  | 1,256                  |
| Other income                                                                      | 其他收入                        | 3,947                                  | 6,916                  |
| Total operating income                                                            | 總營運收入                       | 143,439                                | 139,534                |
| Operating expenses                                                                | 經營開支                        | (42,767)                               | (40,603)               |
| <b>Net operating income before impairment allowances</b>                          | <b>提取減值準備前之淨經營收入</b>        | <b>100,672</b>                         | <b>98,931</b>          |
| Net release of impairment losses and provisions for impaired loan and receivables | 減值損失及為已減值貸款及應收款項而提撥的準備金的淨回撥 | 16,118                                 | 15,820                 |
| <b>Profit before taxation</b>                                                     | <b>除稅前利潤</b>                | <b>116,790</b>                         | <b>114,751</b>         |
| Tax expenses                                                                      | 稅項支出                        | (1,205)                                | (1,538)                |
| <b>Profit after taxation</b>                                                      | <b>除稅後利潤</b>                | <b>115,585</b>                         | <b>113,213</b>         |

**CIMB Bank Berhad, Hong Kong Branch**  
**聯昌銀行有限公司，香港分行**

**Balance Sheet 資產負債表**

|                                                             |                 | <b>As at 30 Jun 2026</b> | <b>As at 31 Dec 2025</b> |
|-------------------------------------------------------------|-----------------|--------------------------|--------------------------|
|                                                             |                 | 於 2026 年 6 月 30 日        | 於 2025 年 12 月 31 日       |
|                                                             |                 | <b>HK\$'000</b>          | <b>HK\$'000</b>          |
|                                                             |                 | 港幣千元                     | 港幣千元                     |
| <b>Assets</b>                                               | <b>資產</b>       |                          |                          |
| Cash and balances with banks                                | 現金及銀行結餘         | 3,076,889                | 1,910,149                |
| Due from Exchange Fund                                      | 存放外匯基金存款        | 2,352                    | 6,886                    |
| Placement with banks maturing between one and twelve months | 於一至十二個月內到期之銀行存款 | 1,801,685                | 2,833,356                |
| Amount due from overseas offices of the institution         | 存放於該機構的海外辦事處的數額 | 10,158,431               | 6,579,434                |
| Reverse repurchase agreements                               | 反向回購協議          | 11,028,392               | 9,226,310                |
| Certificates of deposits held                               | 持有的存款證          | 846,582                  | 1,936,760                |
| Securities held for trading purposes                        | 持有作交易用途的證券      | 7,908,325                | 3,054,814                |
| Loans and receivables                                       | 貸款及應收款項         | 6,598,240                | 4,916,117                |
| Investment securities                                       | 投資證券            | 9,790,150                | 9,035,703                |
| Tangible fixed assets                                       | 有形固定資產          | 7,975                    | 9,280                    |
| Total assets                                                | 資產總額            | <u>51,219,021</u>        | <u>39,508,809</u>        |
| <b>Liabilities</b>                                          | <b>負債</b>       |                          |                          |
| Deposits and balances from banks                            | 尚欠銀行存款及結餘       | 2,778,515                | 4,703,141                |
| Deposits from customers                                     | 客戶存款            | 38,144,274               | 33,577,790               |
| Amount due to overseas offices of the institution           | 結欠該機構的海外辦事處的數額  | 2,196,003                | 1,600,000                |
| Certificates of deposit issued                              | 已發行存款證          | 687,632                  | 99,935                   |
| Repurchase agreements                                       | 回購協議            | 7,585,585                | -                        |
| Other liabilities and provisions                            | 其他負債及準備金        | 539,749                  | 349,182                  |
| Reserves                                                    | 儲備              | (712,737)                | (821,239)                |
| Total liabilities                                           | 負債總額            | <u>51,219,021</u>        | <u>39,508,809</u>        |

**CIMB Bank Berhad, Hong Kong Branch**  
**聯昌銀行有限公司，香港分行**

**Income Statement Additional Information 損益帳額外資料**

*Other income 其他收入*

|                                          |            | <b>For the six months period ended</b> |                    |
|------------------------------------------|------------|----------------------------------------|--------------------|
|                                          |            | 6 個月期間至                                |                    |
|                                          |            | <b>30 Jun 2026</b>                     | <b>30 Jun 2025</b> |
|                                          |            | 2026 年 6 月 30 日                        | 2025 年 6 月 30 日    |
|                                          |            | <b>HK\$'000</b>                        | <b>HK\$'000</b>    |
|                                          |            | 港幣千元                                   | 港幣千元               |
| Income from non-trading investments      | 非交易投資收益    | 7,694                                  | 8,078              |
| Net loss arising from hedging activities | 來自對沖活動的淨損失 | (3,747)                                | (1,162)            |
|                                          |            | <u>3,947</u>                           | <u>6,916</u>       |

*Operating expenses 經營開支*

|                 |      | <b>For the six months period ended</b> |                    |
|-----------------|------|----------------------------------------|--------------------|
|                 |      | 6 個月期間至                                |                    |
|                 |      | <b>30 Jun 2026</b>                     | <b>30 Jun 2025</b> |
|                 |      | 2026 年 6 月 30 日                        | 2025 年 6 月 30 日    |
|                 |      | <b>HK\$'000</b>                        | <b>HK\$'000</b>    |
|                 |      | 港幣千元                                   | 港幣千元               |
| Staff expenses  | 員工開支 | 23,944                                 | 22,248             |
| Rental expenses | 租金開支 | 5,313                                  | 5,293              |
| Others          | 其他   | 13,510                                 | 13,062             |
|                 |      | <u>42,767</u>                          | <u>40,603</u>      |

**Net release of impairment losses and provisions for impaired loan and receivables**  
**減值損失及為已減值貸款及應收款項而提撥的準備金的淨回撥**

|                                              |            | <b>For the six months period ended</b> |                    |
|----------------------------------------------|------------|----------------------------------------|--------------------|
|                                              |            | 6 個月期間至                                |                    |
|                                              |            | <b>30 Jun 2026</b>                     | <b>30 Jun 2025</b> |
|                                              |            | 2026 年 6 月 30 日                        | 2025 年 6 月 30 日    |
|                                              |            | <b>HK\$'000</b>                        | <b>HK\$'000</b>    |
|                                              |            | 港幣千元                                   | 港幣千元               |
| Recoveries of amounts previously written off | 收回之前已註銷的金額 | 18,427                                 | 16,012             |
| New allowances net of allowance releases     | 新的提撥減去回撥淨額 | (2,309)                                | (192)              |
|                                              |            | <u>16,118</u>                          | <u>15,820</u>      |

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**Income Statement Additional Information (continued) 損益帳額外資料 (續)**

*Tax expenses 稅項支出*

|                                  |           | <b>For the six months period ended</b> |                    |
|----------------------------------|-----------|----------------------------------------|--------------------|
|                                  |           | 6 個月期間至                                |                    |
|                                  |           | <b>30 Jun 2026</b>                     | <b>30 Jun 2025</b> |
|                                  |           | 2026 年 6 月 30 日                        | 2025 年 6 月 30 日    |
|                                  |           | <b>HK\$'000</b>                        | <b>HK\$'000</b>    |
|                                  |           | 港幣千元                                   | 港幣千元               |
| Deferred tax income arising from | 遞延稅項乃來自   |                                        |                    |
| - Other temporary differences    | - 其他暫時性差異 | (1,205)                                | (1,524)            |
| Withholding tax paid             | 預扣所得稅     | -                                      | (14)               |
|                                  |           | <u>(1,205)</u>                         | <u>(1,538)</u>     |

As at 30 June 2026, tax losses for the Branch amounted to HK\$1 billion. Tax losses can be carried forward indefinitely until fully utilized. There is no time limit and no expiry period under the current tax legislation. The Branch has recognized deferred tax asset (Jun 2026: \$106,027,000; Jun 2025: \$-) based on an assessment of probability of utilizing these losses against future taxable profits. The deferred tax asset will be reviewed annually.

於 2026 年 6 月 30 日，本分行之稅務虧損為港幣 10 億元。稅務虧損可以無限期結轉，直到完全抵銷。按照本地區的現行稅例，稅務虧損沒有時間限制或作廢期限。本分行已確認遞延稅項資產 (2026 年 6 月: \$106,027,000; 2025 年 6 月: \$-) 是根據評估這些虧損可利用抵扣未來的應課稅利潤的可能性。遞延所得稅資產將每年進行覆核。

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**Balance Sheet Additional Information 資產負債表額外資料**

**Cash and balance with banks 現金及銀行結餘**

|                                                |              | <b>As at 30 Jun 2026</b> | <b>As at 31 Dec 2025</b> |
|------------------------------------------------|--------------|--------------------------|--------------------------|
|                                                |              | 於 2026 年 6 月 30 日        | 於 2025 年 12 月 31 日       |
|                                                |              | <b>HK\$'000</b>          | <b>HK\$'000</b>          |
|                                                |              | 港幣千元                     | 港幣千元                     |
| Cash                                           | 現金           | 1,681,945                | 1,244,882                |
| Balance with banks                             | 銀行結餘         | 22,569                   | 24,377                   |
| Placement with banks maturing within one month | 於一個月內到期的銀行存款 | 1,372,375                | 640,890                  |
|                                                |              | <u>3,076,889</u>         | <u>1,910,149</u>         |

**Placement with banks maturing between one and twelve months 於一至十二個月內到期之銀行存款**

|                                              |          | <b>As at 30 Jun 2026</b> | <b>As at 31 Dec 2025</b> |
|----------------------------------------------|----------|--------------------------|--------------------------|
|                                              |          | 於 2026 年 6 月 30 日        | 於 2025 年 12 月 31 日       |
|                                              |          | <b>HK\$'000</b>          | <b>HK\$'000</b>          |
|                                              |          | 港幣千元                     | 港幣千元                     |
| Placement with banks                         | 銀行存款     | 1,803,526                | 2,833,502                |
| Impairment allowance on placement with banks | 銀行存款減值準備 |                          |                          |
| Collective impairment allowances             | 組合減值準備   | (1,841)                  | (146)                    |
| Individual impairment allowances             | 個別減值準備   | -                        | -                        |
|                                              |          | <u>1,801,685</u>         | <u>2,833,356</u>         |

**Loans and receivables 貸款及應收款項**

|                                  |           | <b>As at 30 Jun 2026</b> | <b>As at 31 Dec 2025</b> |
|----------------------------------|-----------|--------------------------|--------------------------|
|                                  |           | 於 2026 年 6 月 30 日        | 於 2025 年 12 月 31 日       |
|                                  |           | <b>HK\$'000</b>          | <b>HK\$'000</b>          |
|                                  |           | 港幣千元                     | 港幣千元                     |
| Advances to customers            | 客戶貸款      | 5,604,539                | 4,285,512                |
| Accrued interest receivable      | 應收利息      | 259,936                  | 230,408                  |
| Other accounts and receivables   | 其他賬目及應收帳款 | 735,918                  | 401,858                  |
| Gross loans and receivables      | 貸款及應收款項總額 | <u>6,600,393</u>         | <u>4,917,778</u>         |
| Impairment allowances            | 減值準備      |                          |                          |
| Collective impairment allowances | 組合減值準備    | (2,153)                  | (1,661)                  |
| Individual impairment allowances | 個別減值準備    | -                        | -                        |
| Total impairment allowances      | 減值準備總額    | <u>(2,153)</u>           | <u>(1,661)</u>           |
|                                  |           | <u>6,598,240</u>         | <u>4,916,117</u>         |

**Impaired loans and advances 減值貸款及墊款**

As at 30 June 2026 and 31 December 2025, there were no loans and advances to customers or banks which are individually determined to be impaired.

於 2026 年 6 月 30 日及 2025 年 12 月 31 日，本分行並無任何個別被斷定為對客戶或銀行的已減值貸款及放款的數額。

**Balance Sheet Additional Information (continued) 資產負債表額外資料 (續)**

***Impairment of financial assets 金融資產減值***

According to our Head Office policy, the Branch assesses on a forward looking basis the expected credit losses (“ECL”) associated with its financial assets carried at amortised cost, FVOCI and with the exposure arising from loan commitments and financial guarantee contracts. The impairment methodology of Head Office applied depends on whether there has been a significant increase in credit risk.

根據本分行總行的政策，本分行在前瞻性的基礎上評估與其以攤銷成本計價的金融資產、FVOCI 以及貸款承諾和財務擔保合同所產生的風險相關的預期信貸損失（“ECL”）。總行採用的減值方法取決於信用風險是否顯著增加。

The Branch uses general 3-stage approach for financial assets accounted for at amortised cost, FVOCI and with the exposure arising from loan commitments and financial guarantee contracts which reflect their credit risk and how the ECL is determined for each of those categories.

本分行採用一般的 3 階段方法，反映按攤銷成本核算的金融資產、FVOCI 以及貸款承諾和財務擔保合同所產生的風險敞口的信用風險，以及確定每個類別的 ECL。

A summary of the assumptions underpinning the Branch’s expected credit loss model is as follows:

本分行預期信用損失模型的假設摘要如下：

**(a) Stage 1: 12-months ECL**

Stage 1 includes financial assets which have not had a significant increase in credit risk since initial recognition or which have low credit risk at reporting date. 12-month ECL is recognised and interest income is calculated on the gross carrying amount of the financial assets.

**(a) 第一階段：12 個月的 ECL**

第 1 階段包括自首次確認以來信用風險沒有顯著增加或在報告日信用風險較低的金融資產。本分行計提 12 個月的 ECL，利息收入根據金融資產的總賬面值計算。

**(b) Stage 2: Lifetime ECL – not credit impaired**

Stage 2 includes financial assets which have had a significant increase in credit risk since initial recognition (unless they have low credit risk at the reporting date) but do not have objective evidence of impairment. Lifetime ECL is recognised and interest income is calculated on the gross carrying amount of the financial assets.

**(b) 第二階段：終身 ECL – 無信用減值**

第 2 階段包括自首次確認以來信用風險顯著增加的金融資產（除非它們在報告日信用風險較低），但沒有客觀的減值證據。本分行計提終身 ECL，利息收入根據金融資產的總賬面值計算。

**(c) Stage 3: Lifetime ECL – credit impaired**

Stage 3 includes financial assets that have objective evidence of impairment at the reporting date. Lifetime ECL is recognised and interest income is calculated on the net carrying amount of the financial assets.

**(c) 第三階段：終身 ECL – 信用減值**

第 3 階段包括在報告日具有客觀減值證據的金融資產。本分行計提終身 ECL，利息收入根據金融資產的賬面淨值計算。

The Branch accounts for its credit risk by appropriately providing for ECL on a timely basis. In calculating the ECL rates, Head Office considers historical loss rates for each category of customers, and adjusts for forward looking macroeconomic data.

本分行適時計提 ECL 來考量其信用風險。在計算 ECL 費率時，本分行總行考慮了每個客戶類別的歷史損失率，並根據前瞻性宏觀經濟數據進行調整。

**CIMB Bank Berhad, Hong Kong Branch**  
**聯昌銀行有限公司，香港分行**

**Balance Sheet Additional Information (continued) 資產負債表額外資料 (續)**

**Deposits from customers 客戶存款**

|                                      |           | <b>As at 30 Jun 2026</b> | <b>As at 31 Dec 2025</b> |
|--------------------------------------|-----------|--------------------------|--------------------------|
|                                      |           | 於 2026 年 6 月 30 日        | 於 2025 年 12 月 31 日       |
|                                      |           | <b>HK\$'000</b>          | <b>HK\$'000</b>          |
|                                      |           | 港幣千元                     | 港幣千元                     |
| Demand deposits and current accounts | 活期存款及往來帳戶 | 50,198                   | 60,757                   |
| Savings deposits                     | 儲蓄存款      | 7,342,690                | 5,889,150                |
| Time deposits                        | 定期存款      | 30,751,386               | 27,627,883               |
|                                      |           | <hr/>                    | <hr/>                    |
|                                      |           | 38,144,274               | 33,577,790               |
|                                      |           | <hr/>                    | <hr/>                    |

**Other liabilities and provisions 其他負債及準備金**

|                             |           | <b>As at 30 Jun 2026</b> | <b>As at 31 Dec 2025</b> |
|-----------------------------|-----------|--------------------------|--------------------------|
|                             |           | 於 2026 年 6 月 30 日        | 於 2025 年 12 月 31 日       |
|                             |           | <b>HK\$'000</b>          | <b>HK\$'000</b>          |
|                             |           | 港幣千元                     | 港幣千元                     |
| Accrued interest payable    | 應付利息      | 231,477                  | 175,117                  |
| Provision                   | 準備金       | 11,719                   | 22,562                   |
| Other accounts and payables | 其他帳目及應付帳款 | 296,553                  | 151,503                  |
|                             |           | <hr/>                    | <hr/>                    |
|                             |           | 539,749                  | 349,182                  |
|                             |           | <hr/>                    | <hr/>                    |

**CIMB Bank Berhad, Hong Kong Branch**  
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**Off-balance Sheet Exposures 資產負債外風險承擔**

**Derivative 衍生工具**

The following table summarises the gross contractual underlying principal amounts of derivative. The contractual amounts of these instruments indicate the volume of transactions outstanding as at the balance sheet date. They do not represent amounts at risk.

下表列示衍生工具交易的合約總額。這些工具之合約金額指於資產負債表日仍未平倉之交易額。而該等金額並不代表風險金額。

|                         |            | As at 30 Jun 2026<br>於 2026 年 6 月 30 日 |                 | As at 31 Dec 2025<br>於 2025 年 12 月 31 日 |                 |
|-------------------------|------------|----------------------------------------|-----------------|-----------------------------------------|-----------------|
|                         |            | HK\$'000<br>港幣千元                       |                 | HK\$'000<br>港幣千元                        |                 |
|                         |            | Trading<br>持作交易用途                      | Hedging<br>對沖用途 | Trading<br>持作交易用途                       | Hedging<br>對沖用途 |
| Exchange rate contracts | 滙率關聯衍生工具合約 | 61,965,848                             | -               | 31,692,699                              | -               |
| Interest rate contracts | 利率衍生工具合約   | 9,019,501                              | 9,672,424       | 3,706,552                               | 13,666,296      |
|                         |            | 70,985,349                             | 9,672,424       | 35,399,251                              | 13,666,296      |

The following table summarizes the fair value of derivative without taking into account the effect of bilateral netting arrangements.

下表列示沒有考慮到雙邊淨額結算的影響的衍生工具公平價值。

|                         |            | As at 30 Jun 2026<br>於 2026 年 6 月 30 日          |                 |                                                      |                 | As at 31 Dec 2025<br>於 2025 年 12 月 31 日         |                 |                                                      |                 |
|-------------------------|------------|-------------------------------------------------|-----------------|------------------------------------------------------|-----------------|-------------------------------------------------|-----------------|------------------------------------------------------|-----------------|
|                         |            | Fair value assets<br>公平價值資產<br>HK\$'000<br>港幣千元 |                 | Fair value liabilities<br>公平價值負債<br>HK\$'000<br>港幣千元 |                 | Fair value assets<br>公平價值資產<br>HK\$'000<br>港幣千元 |                 | Fair value liabilities<br>公平價值負債<br>HK\$'000<br>港幣千元 |                 |
|                         |            | Trading<br>持作交易用途                               | Hedging<br>對沖用途 | Trading<br>持作交易用途                                    | Hedging<br>對沖用途 | Trading<br>持作交易用途                               | Hedging<br>對沖用途 | Trading<br>持作交易用途                                    | Hedging<br>對沖用途 |
| Exchange rate contracts | 滙率關聯衍生工具合約 | 415,029                                         | -               | 48,862                                               | -               | 142,976                                         | -               | 39,637                                               | -               |
| Interest rate contracts | 利率衍生工具合約   | 16,668                                          | 35,600          | 12,096                                               | 28,142          | 5,874                                           | 5,593           | 5,147                                                | 43,253          |
|                         |            | 431,697                                         | 35,600          | 60,958                                               | 28,142          | 148,850                                         | 5,593           | 44,784                                               | 43,253          |

The following table summarizes the fair value of derivative, taking into account the effect of bilateral netting arrangements.

下表列示考慮到雙邊淨額結算的影響的衍生工具公平價值。

|                         |            | As at 30 Jun 2026<br>於 2026 年 6 月 30 日             |                                                                                      |                        |                                                    |                                                                                      |                        |
|-------------------------|------------|----------------------------------------------------|--------------------------------------------------------------------------------------|------------------------|----------------------------------------------------|--------------------------------------------------------------------------------------|------------------------|
|                         |            | Fair value assets<br>公平價值資產                        |                                                                                      |                        | Fair value liabilities<br>公平價值負債                   |                                                                                      |                        |
|                         |            | Gross amount<br>recognized in the<br>balance sheet | Effect of<br>bilateral netting<br>arrangement not<br>set off in the<br>balance sheet | Net amount             | Gross amount<br>recognized in the<br>balance sheet | Effect of<br>bilateral netting<br>arrangement not<br>set off in the<br>balance sheet | Net amount             |
|                         |            | 資產負債表中確認的總額<br>HK\$'000<br>港幣千元                    | 資產負債表中未抵消的雙邊淨額結算安排的影響<br>HK\$'000<br>港幣千元                                            | 淨額<br>HK\$'000<br>港幣千元 | 資產負債表中確認的總額<br>HK\$'000<br>港幣千元                    | 資產負債表中未抵消的雙邊淨額結算安排的影響<br>HK\$'000<br>港幣千元                                            | 淨額<br>HK\$'000<br>港幣千元 |
| Exchange rate contracts | 滙率關聯衍生工具合約 | 415,029                                            | (46,559)                                                                             | 368,470                | 48,862                                             | (46,559)                                                                             | 2,303                  |
| Interest rate contracts | 利率衍生工具合約   | 52,268                                             | (14,284)                                                                             | 37,984                 | 40,238                                             | (14,284)                                                                             | 25,954                 |
|                         |            | 467,297                                            | (60,843)                                                                             | 406,454                | 89,100                                             | (60,843)                                                                             | 28,257                 |

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**Off-balance Sheet Exposures (continued) 資產負債外風險承擔 (續)**

*Derivative (continued) 衍生工具 (續)*

|                         |            | As at 31 Dec 2025<br>於 2025 年 12 月 31 日            |                                                                                      |                        |                                                    |                                                                                      |                        |
|-------------------------|------------|----------------------------------------------------|--------------------------------------------------------------------------------------|------------------------|----------------------------------------------------|--------------------------------------------------------------------------------------|------------------------|
|                         |            | Fair value assets<br>公平價值資產                        |                                                                                      |                        | Fair value liabilities<br>公平價值負債                   |                                                                                      |                        |
|                         |            | Gross amount<br>recognized in the<br>balance sheet | Effect of<br>bilateral netting<br>arrangement<br>not set off in the<br>balance sheet | Net<br>amount          | Gross amount<br>recognized in the<br>balance sheet | Effect of<br>bilateral netting<br>arrangement<br>not set off in the<br>balance sheet | Net<br>amount          |
|                         |            | 資產負債<br>表中確認<br>的總額<br>HK\$'000<br>港幣千元            | 資產負債表中未<br>抵消的雙邊淨額<br>結算安排的影響<br>HK\$'000<br>港幣千元                                    | 淨額<br>HK\$'000<br>港幣千元 | 資產負債<br>表中確認<br>的總額<br>HK\$'000<br>港幣千元            | 資產負債表中未<br>抵消的雙邊淨額<br>結算安排的影響<br>HK\$'000<br>港幣千元                                    | 淨額<br>HK\$'000<br>港幣千元 |
| Exchange rate contracts | 滙率關聯衍生工具合約 | 142,976                                            | (19,518)                                                                             | 123,458                | 39,637                                             | (19,518)                                                                             | 20,119                 |
| Interest rate contracts | 利率衍生工具合約   | 11,467                                             | (10,071)                                                                             | 1,396                  | 48,400                                             | (10,071)                                                                             | 38,329                 |
|                         |            | 154,443                                            | (29,589)                                                                             | 124,854                | 88,037                                             | (29,589)                                                                             | 58,448                 |

**Contingent liabilities and commitments 或然負債和承擔**

|                                                                                |                     | As at 30 Jun 2026<br>於 2026 年 6 月 30 日<br>HK\$'000<br>港幣千元 | As at 31 Dec 2025<br>於 2025 年 12 月 31 日<br>HK\$'000<br>港幣千元 |
|--------------------------------------------------------------------------------|---------------------|------------------------------------------------------------|-------------------------------------------------------------|
| Credit commitments:                                                            | 信貸承諾:               |                                                            |                                                             |
| - With an original maturity of under 1 year or are unconditionally cancellable | - 原定到期期限一年以下或可無條件取消 | 980,000                                                    | 2,060,000                                                   |
| - With an original maturity of 1 year and over                                 | - 原定到期期限超過一年        | 1,050,000                                                  | 1,050,000                                                   |
| Others                                                                         | 其他                  | 162,545                                                    | -                                                           |
|                                                                                |                     | 2,192,545                                                  | 3,110,000                                                   |

The above amounts represent a worst case scenario of credit risk exposures arising from these instruments, without taking into account any collateral held or other credit enhancements attached. The amounts do not represent amounts at risk at the balance sheet date.

上述金額乃於最壞情況下這些工具所產生之信貸風險，並未計入所持有之任何抵押品或附帶之其他信貸保障措施。該等金額並不代表資產負債表日之風險金額。

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**Analysis by Major Country or Geographical Segment 按主要國家或地域分部作出細目分類**

**International claims 國際債權**

|                                   |             | Non-bank private sector |                     |                                 |                               |                     |                     |
|-----------------------------------|-------------|-------------------------|---------------------|---------------------------------|-------------------------------|---------------------|---------------------|
|                                   |             | Banks                   | Official sector     | Non-bank financial institutions | Non- financial private sector | Others              | Total               |
|                                   |             |                         |                     | 非銀行私營機構                         |                               |                     |                     |
|                                   |             | 銀行                      | 官方機構                | 非銀行業金融機構                        | 非金融業私營機構                      | 其他                  | 總額                  |
|                                   |             | HK\$'m<br>港幣<br>百萬元     | HK\$'m<br>港幣<br>百萬元 | HK\$'m<br>港幣<br>百萬元             | HK\$'m<br>港幣<br>百萬元           | HK\$'m<br>港幣<br>百萬元 | HK\$'m<br>港幣<br>百萬元 |
| As at 30 Jun 2026                 |             |                         |                     |                                 |                               |                     |                     |
| 於 2026 年 6 月 30 日                 |             |                         |                     |                                 |                               |                     |                     |
| Developed countries               | 已發展國家       | 457                     | 10,525              | 387                             | 20                            | -                   | 11,389              |
| of which: United States           | 其中: 美國      | 126                     | 2,827               | -                               | -                             | -                   | 2,953               |
| of which: Japan                   | 其中: 日本      | 7                       | 6,397               | 35                              | 10                            | -                   | 6,449               |
| Offshore centres                  | 離岸中心        | 1,518                   | 105                 | 61                              | 1,345                         | -                   | 3,029               |
| Developing Asia-Pacific           | 發展中的亞太區國家   | 19,077                  | 716                 | 613                             | 439                           | -                   | 20,845              |
| of which: Malaysia                | 其中: 馬來西亞    | 16,524                  | 8                   | 494                             | 169                           | -                   | 17,195              |
| Developing Africa and Middle East | 發展中的非洲及中東地區 | 860                     | 5,410               | 124                             | -                             | -                   | 6,394               |
| of which: Saudi Arabia            | 其中: 沙特阿拉伯   | 16                      | 4,879               | -                               | -                             | -                   | 4,895               |
| As at 31 Dec 2025                 |             |                         |                     |                                 |                               |                     |                     |
| 於 2025 年 12 月 31 日                |             |                         |                     |                                 |                               |                     |                     |
| Developed countries               | 已發展國家       | 469                     | 8,787               | 214                             | 18                            | -                   | 9,488               |
| of which: United States           | 其中: 美國      | 67                      | 4,559               | -                               | -                             | -                   | 4,626               |
| of which: Japan                   | 其中: 日本      | 13                      | 2,815               | 46                              | -                             | -                   | 2,874               |
| Offshore centres                  | 離岸中心        | 2,472                   | 50                  | 57                              | 1,378                         | -                   | 3,957               |
| Developing Asia-Pacific           | 發展中的亞太區國家   | 13,384                  | 306                 | 415                             | 229                           | -                   | 14,334              |
| of which: Malaysia                | 其中: 馬來西亞    | 10,150                  | 7                   | 415                             | 169                           | -                   | 10,741              |
| Developing Africa and Middle East | 發展中的非洲及中東地區 | 1,238                   | 3,979               | 87                              | -                             | -                   | 5,304               |
| of which: Saudi Arabia            | 其中: 沙特阿拉伯   | 32                      | 3,890               | -                               | -                             | -                   | 3,922               |

A major country or geographical segment means a country or geographical segment to which not less than 10% of the Branch's total international claims are attributable after taking into account any recognized risk transfer.

主要國家或地域分部是指在計算任何認可風險轉移後，該國家或地域分部有不少於本分行的國際債權的總額的 10%是歸因於該國家或地域分部的。

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**Analysis by Major Country or Geographical Segment (continued) 按主要國家或地域分部作出細目分類 (續)**

*Advances to customers by major geographical segments 客戶貸款按照對方所在地作出細目分類*

|                          |      | <b>Gross<br/>advances to<br/>customers</b> | <b>Overdue<br/>advances to<br/>customers</b> | <b>Impaired<br/>advances to<br/>customers</b> | <b>Individual<br/>impairment<br/>allowances</b> |
|--------------------------|------|--------------------------------------------|----------------------------------------------|-----------------------------------------------|-------------------------------------------------|
|                          |      | 客戶貸款總額                                     | 逾期的客戶貸款                                      | 減值客戶貸款                                        | 個別減值準備                                          |
|                          |      | <b>HK\$'000</b>                            | <b>HK\$'000</b>                              | <b>HK\$'000</b>                               | <b>HK\$'000</b>                                 |
|                          |      | 港幣千元                                       | 港幣千元                                         | 港幣千元                                          | 港幣千元                                            |
| <b>As at 30 Jun 2026</b> |      |                                            |                                              |                                               |                                                 |
| 於 2026 年 6 月 30 日        |      |                                            |                                              |                                               |                                                 |
| Hong Kong                | 香港   | 4,907,460                                  | -                                            | -                                             | -                                               |
| Cayman Islands           | 開曼群島 | 697,079                                    | -                                            | -                                             | -                                               |
|                          |      | <u>5,604,539</u>                           | <u>-</u>                                     | <u>-</u>                                      | <u>-</u>                                        |
| <b>As at 31 Dec 2025</b> |      |                                            |                                              |                                               |                                                 |
| 於 2025 年 12 月 31 日       |      |                                            |                                              |                                               |                                                 |
| Hong Kong                | 香港   | 3,507,132                                  | -                                            | -                                             | -                                               |
| Cayman Islands           | 開曼群島 | 778,380                                    | -                                            | -                                             | -                                               |
|                          |      | <u>4,285,512</u>                           | <u>-</u>                                     | <u>-</u>                                      | <u>-</u>                                        |

Comparatives figures are restated to conform with current period presentation.  
比較數字為符合本期列報方式重述。

A major country means a country to which not less than 10% of the Branch's total loans are attributable after taking into account any recognized risk transfer.

主要國家是指在計算任何認可風險轉移後，該國家有不少於本分行的客戶貸款總額的 10% 是歸因於該國家的。

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**Analysis by Major Country or Geographical Segment (continued) 按主要國家或地域分部作出細目分類（續）**

**Advances to customers by industry sectors 客戶貸款按行業分類資料**

|                                      |            | As at 30 Jun 2026 |                 | As at 31 Dec 2025  |                 |
|--------------------------------------|------------|-------------------|-----------------|--------------------|-----------------|
|                                      |            | 於 2026 年 6 月 30 日 |                 | 於 2025 年 12 月 31 日 |                 |
|                                      |            | Gross loan        | % of gross loan | Gross loan         | % of gross loan |
|                                      |            | and advances      | covered by      | and advances       | covered by      |
|                                      |            |                   | collateral      |                    | collateral      |
|                                      |            | 貸款金額              | 抵押品值佔<br>貸款總額比率 | 貸款金額               | 抵押品值佔<br>貸款總額比率 |
|                                      |            | HK\$'000          | %               | HK\$'000           | %               |
|                                      |            | 港幣千元              |                 | 港幣千元               |                 |
| Loans for use in Hong Kong           | 在香港使用的貸款   |                   |                 |                    |                 |
| Industrial, commercial and financial | 工業、商業及金融   |                   |                 |                    |                 |
| Property development                 | 物業發展       | 2,400,000         | 0.00%           | 1,800,000          | 0.00%           |
| Financial concerns                   | 金融企業       | 1,147,079         | 0.00%           | 1,228,380          | 0.00%           |
| Information technology               | 資訊科技       | 200,000           | 0.00%           | 200,000            | 0.00%           |
| Other                                | 其他         | 577,460           | 0.00%           | 557,132            | 0.00%           |
|                                      |            | 4,324,539         | 0.00%           | 3,785,512          | 0.00%           |
| Loans for use outside Hong Kong      | 在香港以外使用的貸款 | 1,280,000         | 1.13%           | 500,000            | 1.33%           |
|                                      |            | 5,604,539         | 0.26%           | 4,285,512          | 0.16%           |

**Analysis of overdue or rescheduled loans and advances 逾期貸款及經重組貸款細分**

As at 30 June 2026 and 31 December 2025, there were no overdue or rescheduled loans and advances.

於 2026 年 6 月 30 日及 2025 年 12 月 31 日，本分行並無其他過期資產。

**Analysis of overdue other assets 其他過期資產**

As at 30 June 2026 and 31 December 2025, there were no other overdue assets.

於 2026 年 6 月 30 日及 2025 年 12 月 31 日，本分行並無其他過期資產。

**Repossessed assets 收回資產**

As at 30 June 2026 and 31 December 2025, there were no repossessed assets.

於 2026 年 6 月 30 日及 2025 年 12 月 31 日，本分行並無經收回資產。

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**Non-bank Mainland Exposures 對非銀行類客戶的內地相關風險承擔**

|                                                                                                                                                        |                             | <b>On-balance<br/>sheet<br/>exposure</b><br>資產負債表內風<br>險承擔<br><b>HK\$'000</b><br>港幣千元 | <b>Off-balance<br/>sheet exposure</b><br>資產負債表外風<br>險承擔<br><b>HK\$'000</b><br>港幣千元 | <b>Total<br/>exposures</b><br>總風險承擔<br><b>HK\$'000</b><br>港幣千元 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|---------------------------------------------------------------------------------------|------------------------------------------------------------------------------------|----------------------------------------------------------------|
| <b>As at 30 Jun 2026</b><br>於 2026 年 6 月 30 日                                                                                                          |                             |                                                                                       |                                                                                    |                                                                |
| 1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)                                               | 中央政府，中央政府控股的機構及其子公司和合資企業    | 1,158                                                                                 | -                                                                                  | 1,158                                                          |
| 2. Local governments, local government-owned entities and their subsidiaries and JVs                                                                   | 地方政府，地方政府控股的機構及其子公司和合資企業    | -                                                                                     | -                                                                                  | -                                                              |
| 3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs                            | 內地居民及在中國內地成立的其他機構及其子公司和合資企業 | 144,455                                                                               | -                                                                                  | 144,455                                                        |
| 4. Other entities of central government not reported in item 1 above                                                                                   | 其他未包括在分類 1 中，屬於中央政府的機構      | -                                                                                     | -                                                                                  | -                                                              |
| 5. Other entities of local governments not reported in item 2 above                                                                                    | 其他未包括在分類 2 中，屬於地方政府的機構      | -                                                                                     | -                                                                                  | -                                                              |
| 6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China | 對非內地機構及非內地居民，而涉及的貸款於內地使用    | -                                                                                     | -                                                                                  | -                                                              |
| 7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures                        | 其他被視為帶有中國內地非銀行類風險承擔的交易對方    | -                                                                                     | -                                                                                  | -                                                              |
| <b>Total</b>                                                                                                                                           | <b>總額</b>                   | <b>145,613</b>                                                                        | <b>-</b>                                                                           | <b>145,613</b>                                                 |
| <b>Total assets after provision</b>                                                                                                                    | <b>扣減準備金後的資產總額</b>          | <b>51,219,021</b>                                                                     |                                                                                    |                                                                |
| <b>On-balance sheet exposures as percentage of total assets</b>                                                                                        | <b>資產負債表內風險承擔佔資產總額的百分率</b>  | <b>0.28%</b>                                                                          |                                                                                    |                                                                |

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**Non-bank Mainland Exposures (continued) 對非銀行類客戶的內地相關風險承擔（續）**

|                                                                                                                                                        |                             | <b>On-balance<br/>sheet<br/>exposure</b><br>資產負債表內風<br>險承擔<br><b>HK\$'000</b><br>港幣千元 | <b>Off-balance<br/>sheet exposure</b><br>資產負債表外風<br>險承擔<br><b>HK\$'000</b><br>港幣千元 | <b>Total<br/>exposures</b><br>總風險承擔<br><b>HK\$'000</b><br>港幣千元 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|---------------------------------------------------------------------------------------|------------------------------------------------------------------------------------|----------------------------------------------------------------|
| <b>As at 31 Dec 2025</b><br>於 2025 年 12 月 31 日                                                                                                         |                             |                                                                                       |                                                                                    |                                                                |
| 1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)                                               | 中央政府，中央政府控股的機構及其子公司和合資企業    | 18,124                                                                                | -                                                                                  | 18,124                                                         |
| 2. Local governments, local government-owned entities and their subsidiaries and JVs                                                                   | 地方政府，地方政府控股的機構及其子公司和合資企業    | -                                                                                     | -                                                                                  | -                                                              |
| 3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs                            | 內地居民及在中國內地成立的其他機構及其子公司和合資企業 | 23,324                                                                                | -                                                                                  | 23,324                                                         |
| 4. Other entities of central government not reported in item 1 above                                                                                   | 其他未包括在分類 1 中，屬於中央政府的機構      | -                                                                                     | -                                                                                  | -                                                              |
| 5. Other entities of local governments not reported in item 2 above                                                                                    | 其他未包括在分類 2 中，屬於地方政府的機構      | -                                                                                     | -                                                                                  | -                                                              |
| 6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China | 對非內地機構及非內地居民，而涉及的貸款於內地使用    | -                                                                                     | -                                                                                  | -                                                              |
| 7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures                        | 其他被視為帶有中國內地非銀行類風險承擔的交易對方    | -                                                                                     | -                                                                                  | -                                                              |
| <b>Total</b>                                                                                                                                           | <b>總額</b>                   | <b>41,448</b>                                                                         | <b>-</b>                                                                           | <b>41,448</b>                                                  |
| <b>Total assets after provision</b>                                                                                                                    | <b>扣減準備金後的資產總額</b>          | <b>39,508,874</b>                                                                     |                                                                                    |                                                                |
| <b>On-balance sheet exposures as percentage of total assets</b>                                                                                        | <b>資產負債表內風險承擔佔資產總額的百分率</b>  | <b>0.10%</b>                                                                          |                                                                                    |                                                                |

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**Currency risk 貨幣風險**

Foreign currency exposures arising from trading, non-trading and structural positions with net position (in absolute terms) in a particular foreign currency constituting not less than 10% of the total net position in all foreign currencies are disclosed as follows:

以下披露因買賣、非買賣及結構性倉盤而產生的外匯淨額(按絕對數值計)佔機構所持有外匯淨盤總額的 10%或以上的外匯風險承擔:

|                         |         | As at 30 Jun 2026<br>於 2026 年 6 月 30 日<br>Equivalent in HK\$'m<br>港幣百萬元等值 |           |           |             |
|-------------------------|---------|---------------------------------------------------------------------------|-----------|-----------|-------------|
|                         |         | USD<br>美元                                                                 | MYR<br>馬幣 | JPY<br>日元 | Total<br>總計 |
| Spot assets             | 現貨資產    | 21,628                                                                    | 7,843     | 6,401     | 35,872      |
| Spot liabilities        | 現貨負債    | (27,790)                                                                  | -         | -         | (27,790)    |
| Forward purchases       | 遠期買入    | 31,200                                                                    | 575       | 1,258     | 33,033      |
| Forward sales           | 遠期賣出    | (24,921)                                                                  | (8,375)   | (7,681)   | (40,977)    |
| Net option position     | 期權淨持倉量  | -                                                                         | -         | -         | -           |
| Net long position       | 長倉淨持倉量  | 117                                                                       | 43        | (22)      | 138         |
| Net structural position | 結構性淨持倉量 | -                                                                         | -         | -         | -           |

|                         |         | As at 31 Dec 2025<br>於 2025 年 12 月 31 日<br>Equivalent in HK\$'m<br>港幣百萬元等值 |           |           |             |
|-------------------------|---------|----------------------------------------------------------------------------|-----------|-----------|-------------|
|                         |         | USD<br>美元                                                                  | MYR<br>馬幣 | JPY<br>日元 | Total<br>總計 |
| Spot assets             | 現貨資產    | 22,457                                                                     | 813       | 2,873     | 26,143      |
| Spot liabilities        | 現貨負債    | (16,397)                                                                   | -         | -         | (16,397)    |
| Forward purchases       | 遠期買入    | 12,582                                                                     | 1         | 16        | 12,599      |
| Forward sales           | 遠期賣出    | (18,424)                                                                   | (802)     | (2,887)   | (22,113)    |
| Net option position     | 期權淨持倉量  | -                                                                          | -         | -         | -           |
| Net long position       | 長倉淨持倉量  | 218                                                                        | 12        | 2         | 232         |
| Net structural position | 結構性淨持倉量 | -                                                                          | -         | -         | -           |

**Liquidity information 流動性資料**

|                                     |             | For the quarter ended<br>季度期間至      |                                     |
|-------------------------------------|-------------|-------------------------------------|-------------------------------------|
|                                     |             | 30 Jun 2026<br>2026 年 6 月 30 日<br>% | 30 Jun 2025<br>2025 年 6 月 30 日<br>% |
| Average Liquidity Maintenance Ratio | 流動性維持比率的平均值 | 111.66%                             | 101.80%                             |

The quarterly average liquidity maintenance ratio ("LMR") is the arithmetic mean of average value of each month's average LMR during the quarter.

季度期間的流動性維持比率的平均值是該季度內每個月的 LMR 的平均值的算術均數。

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**Consolidated Group Level Disclosure 綜合集團層面的披露**

The information set out below is based on the consolidated accounts of CIMB Bank Berhad.

以下所載資料乃根據聯昌銀行有限公司的綜合賬目編制。

**Capital and capital adequacy 資本及資本充足比率**

|                            |              | <b>As at 30 Jun 2026</b><br>於 2026 年 6 月 30 日<br><b>RM'm/%</b><br>百萬馬幣/百分比 | <b>As at 31 Dec 2025</b><br>於 2025 年 12 月 31 日<br><b>RM'm/%</b><br>百萬馬幣/百分比 |
|----------------------------|--------------|----------------------------------------------------------------------------|-----------------------------------------------------------------------------|
| Shareholders' equity       | 股東權益         | 57,455                                                                     | 56,935                                                                      |
| Capital adequacy ratio     | 資本充足比率       |                                                                            |                                                                             |
| Common equity Tier 1 ratio | 普通股權益第一級資本比率 | 14.10%                                                                     | 14.58%                                                                      |
| Tier 1 ratio               | 第一級資本比率      | 14.47%                                                                     | 14.96%                                                                      |
| Total capital ratio        | 總資本比率        | 17.98%                                                                     | 18.64%                                                                      |

**Other financial information 其他財務資料**

|                          |         | <b>As at 30 Jun 2026</b><br>於 2026 年 6 月 30 日<br><b>RM'm</b><br>百萬馬幣 | <b>As at 31 Dec 2025</b><br>於 2025 年 12 月 31 日<br><b>RM'm</b><br>百萬馬幣 |
|--------------------------|---------|----------------------------------------------------------------------|-----------------------------------------------------------------------|
| Total assets             | 資產總額    | 703,227                                                              | 683,695                                                               |
| Total liabilities        | 負債總額    | 645,771                                                              | 626,759                                                               |
| Total loans and advances | 貸款及放款總計 | 400,239                                                              | 393,015                                                               |
| Total customer deposits  | 客戶存款總計  | 430,157                                                              | 420,023                                                               |

|                   |       | <b>For the six months period ended</b><br>6 個月期間至            |                                                              |
|-------------------|-------|--------------------------------------------------------------|--------------------------------------------------------------|
|                   |       | <b>30 Jun 2026</b><br>2026 年 6 月 30 日<br><b>RM'm</b><br>百萬馬幣 | <b>30 Jun 2025</b><br>2025 年 6 月 30 日<br><b>RM'm</b><br>百萬馬幣 |
| Profit before tax | 除稅前利潤 | 4,082                                                        | 4,119                                                        |