



CIMB Bank Berhad, Hong Kong Branch

Financial Disclosure Statements

財務披露報表

For the year ended 31 December 2025

截至 2025 年 12 月 31 日止年度

CIMB Bank Berhad, Hong Kong Branch

Financial Disclosure Statements for the year ended 31 December 2025
截至 2025 年 12 月 31 日止年度的財務披露報表

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 CIMB Bank Berhad (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

		For the year ended 全年結算至	
		31 Dec 2025 2025 年 12 月 31 日	31 Dec 2024 2024 年 12 月 31 日
		HKS'000 港幣千元	HKS'000 港幣千元
Interest income	利息收入	1,064,029	626,056
Interest expenses	利息支出	(923,790)	(577,510)
Net interest income	淨利息收入	140,239	48,546
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	117,468	92,707
Net gains on securities held for trading purposes	來自持有作交易用途的證券的淨收益	1,431	9,506
Net losses from other trading activities	來自其他交易活動的淨虧損	(5,573)	(1,869)
Net fees and commission income	收費及佣金淨收入	2,318	4,875
Other income	其他收入	12,149	6,219
Total operating income	總營運收入	268,032	159,984
Operating expenses	經營開支	(95,698)	(89,222)
Net operating income before impairment allowances	提取減值準備前之淨經營收入	172,334	70,762
Net release / (charge) 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(提撥)	15,433	(614)
Profit before taxation	除稅前利潤	187,767	70,148
Tax income	稅項收入	106,893	305
Profit after taxation	除稅後利潤	294,660	70,453

CIMB Bank Berhad, Hong Kong Branch

Balance Sheet 資產負債表

		As at 31 Dec 2025 於 2025 年 12 月 31 日	As at 30 Jun 2025 於 2025 年 6 月 30 日
		HK\$'000 港幣千元	HK\$'000 港幣千元
Assets	資產		
Cash and balances with banks	現金及銀行結餘	1,910,149	2,712,133
Due from Exchange Fund	存放外匯基金存款	6,886	565,575
Placement with banks maturing between one and twelve months	於一至十二個月內到期之銀行存款	2,833,356	1,338,171
Amount due from overseas offices of the institution	存放於該機構的海外辦事處的數額	6,579,434	6,159,822
Reverse repurchase agreements	反向回購協議	9,226,310	3,260,566
Certificates of deposits held	持有的存款證	1,936,760	430,284
Securities held for trading purposes	持有作交易用途的證券	3,054,814	405,241
Loans and receivables	貸款及應收款項	4,916,117	3,285,238
Investment securities	投資證券	9,035,703	7,328,047
Tangible fixed assets	有形固定資產	9,280	7,340
Total assets	資產總額	39,508,809	25,492,417
Liabilities	負債		
Deposits and balances from banks	尚欠銀行存款及結餘	4,703,141	3,368,240
Deposits from customers	客戶存款	33,577,790	20,823,404
Amount due to overseas offices of the institution	結欠該機構的海外辦事處的數額	1,600,000	1,914,007
Certificates of deposit issued	已發行存款證	99,935	-
Other liabilities and provisions	其他負債及準備金	349,182	394,954
Reserves	儲備	(821,239)	(1,008,188)
Total liabilities	負債總額	39,508,809	25,492,417

Income Statement Additional Information 損益帳額外資料

Other income 其他收入

		For the year ended 全年結算至	
		31 Dec 2025 2025年12月31日	31 Dec 2024 2024年12月31日
		HK\$'000 港幣千元	HK\$'000 港幣千元
Income from non-trading investments	非交易投資收益	17,405	4,760
Net (loss) / gain arising from hedging activities	來自對沖活動的淨(損失) / 收益	(5,261)	1,259
Others	其他	5	200
		<u>12,149</u>	<u>6,219</u>

Operating expenses 經營開支

		For the year ended 全年結算至	
		31 Dec 2025 2025年12月31日	31 Dec 2024 2024年12月31日
		HK\$'000 港幣千元	HK\$'000 港幣千元
Staff expenses	員工開支	55,492	55,284
Rental expenses	租金開支	10,609	10,868
Others	其他	29,597	23,070
		<u>95,698</u>	<u>89,222</u>

**Net release / (charge) 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(提撥)**

		For the year ended 全年結算至	
		31 Dec 2025 2025年12月31日	31 Dec 2024 2024年12月31日
		HK\$'000 港幣千元	HK\$'000 港幣千元
Recoveries of amounts previously written off	收回之前已註銷的金額	16,012	-
New allowances net of allowance releases	新的提撥減去回撥淨額	(579)	(614)
		<u>15,433</u>	<u>(614)</u>

Tax income 稅項收入

		For the year ended 全年結算至	
		31 Dec 2025 2025年12月31日	31 Dec 2024 2024年12月31日
		HK\$'000 港幣千元	HK\$'000 港幣千元
Deferred tax income arising from	遞延稅項乃來自		
- Prior years' tax losses	- 以前年度稅項虧損	106,027	-
- Other temporary differences	- 其他暫時性差異	880	727
Withholding tax paid	預扣所得稅	(14)	(422)
		<u>106,893</u>	<u>305</u>

As at 31 December 2025, tax losses for the Branch amounted to HK\$1.1 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 (2025: \$106,027,000; 2024: \$-) based on an assessment of probability of utilizing these losses against future taxable profits. The deferred tax asset will be reviewed annually.

於2025年12月31日，本分行之稅務虧損為港幣11億元。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（2025: \$106,027,000; 2024: \$-）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。

CIMB Bank Berhad, Hong Kong Branch

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

		As at 31 Dec 2025 於 2025 年 12 月 31 日	As at 30 Jun 2025 於 2025 年 6 月 30 日
		HK\$'000 港幣千元	HK\$'000 港幣千元
Cash	現金	1,244,882	1,391,911
Balance with banks	銀行結餘	24,377	164,552
Placement with banks maturing within one month	於一個月內到期的銀行存款	640,890	1,155,670
		<u>1,910,149</u>	<u>2,712,133</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

		As at 31 Dec 2025 於 2025 年 12 月 31 日	As at 30 Jun 2025 於 2025 年 6 月 30 日
		HK\$'000 港幣千元	HK\$'000 港幣千元
Placement with banks	銀行存款	2,833,502	1,338,276
Impairment allowance on placement with banks	銀行存款減值準備		
Collective impairment allowances	組合減值準備	(146)	(105)
Individual impairment allowances	個別減值準備	-	-
		<u>2,833,356</u>	<u>1,338,171</u>

Loans and receivables 貸款及應收款項

		As at 31 Dec 2025 於 2025 年 12 月 31 日	As at 30 Jun 2025 於 2025 年 6 月 30 日
		HK\$'000 港幣千元	HK\$'000 港幣千元
Advances to customers	客戶貸款	4,285,512	2,998,016
Accrued interest receivable	應收利息	230,408	132,894
Other accounts and receivables	其他賬目及應收帳款	401,858	155,526
Gross loans and receivables	貸款及應收款項總額	<u>4,917,778</u>	<u>3,286,436</u>
Impairment allowances	減值準備		
Collective impairment allowances	組合減值準備	(1,661)	(1,198)
Individual impairment allowances	個別減值準備	-	-
Total impairment allowances	減值準備總額	<u>(1,661)</u>	<u>(1,198)</u>
		<u>4,916,117</u>	<u>3,285,238</u>

Impaired loans and advances 減值貸款及墊款

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

於 2025 年 12 月 31 日及 2025 年 6 月 30 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

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

Deposits from customers 客戶存款

		As at 31 Dec 2025 於 2025 年 12 月 31 日	As at 30 Jun 2025 於 2025 年 6 月 30 日
		HK\$'000 港幣千元	HK\$'000 港幣千元
Demand deposits and current accounts	活期存款及往來帳戶	60,757	54,189
Savings deposits	儲蓄存款	5,889,150	5,702,782
Time deposits	定期存款	27,627,883	15,066,433
		33,577,790	20,823,404
		33,577,790	20,823,404

Other liabilities and provisions 其負債及準備金

		As at 31 Dec 2025 於 2025 年 12 月 31 日	As at 30 Jun 2025 於 2025 年 6 月 30 日
		HK\$'000 港幣千元	HK\$'000 港幣千元
Accrued interest payable	應付利息	175,117	90,974
Provision	準備金	22,562	11,291
Other accounts and payables	其他帳目及應付帳款	151,503	292,689
		349,182	394,954
		349,182	394,954

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 31 Dec 2025 於 2025 年 12 月 31 日		As at 30 Jun 2025 於 2025 年 6 月 30 日	
		HK\$'000 港幣千元		HK\$'000 港幣千元	
		Trading 持作交易用途	Hedging 對沖用途	Trading 持作交易用途	Hedging 對沖用途
Exchange rate contracts	滙率關聯衍生工具合約	31,692,699	-	22,200,444	-
Interest rate contracts	利率衍生工具合約	3,706,552	13,666,296	515,151	6,655,030
		35,399,251	13,666,296	22,715,595	6,655,030

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 31 Dec 2025 於 2025 年 12 月 31 日				As at 30 Jun 2025 於 2025 年 6 月 30 日			
		Fair value assets 公平價值資產 HK\$'000 港幣千元		Fair value liabilities 公平價值負債 HK\$'000 港幣千元		Fair value assets 公平價值資產 HK\$'000 港幣千元		Fair value liabilities 公平價值負債 HK\$'000 港幣千元	
		Trading 持作交易用途	Hedging 對沖用途	Trading 持作交易用途	Hedging 對沖用途	Trading 持作交易用途	Hedging 對沖用途	Trading 持作交易用途	Hedging 對沖用途
Exchange rate contracts	滙率關聯衍生工具合約	142,976	-	39,637	-	30,724	-	73,763	-
Interest rate contracts	利率衍生工具合約	5,874	5,593	5,147	43,253	4,678	10,356	7,609	65,964
		148,850	5,593	44,784	43,253	35,402	10,356	81,372	65,964

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 31 Dec 2025 於 2025 年 12 月 31 日			As at 31 Dec 2025 於 2025 年 12 月 31 日		
		Fair value assets 公平價值資產		Net amount	Fair value liabilities 公平價值負債		Net amount
		Gross amount recognized in the balance sheet	Effect of bilateral netting arrangement not set off in the balance sheet	Net amount	Gross amount recognized in the balance sheet	Effect of bilateral netting arrangement not set off in the balance sheet	Net amount
		HK\$'000 港幣千元	HK\$'000 港幣千元	HK\$'000 港幣千元	HK\$'000 港幣千元	HK\$'000 港幣千元	HK\$'000 港幣千元
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

CIMB Bank Berhad, Hong Kong Branch

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

Derivative (continued) 衍生工具 (續)

		As at 30 Jun 2025 於 2025 年 6 月 30 日			As at 30 Jun 2025 於 2025 年 6 月 30 日		
		Fair value assets 公平價值資產			Fair value liabilities 公平價值負債		
		Gross amount recognized in the balance sheet	Effect of bilateral netting arrangement not set off in the balance sheet	Net amount	Gross amount recognized in the balance sheet	Effect of bilateral netting arrangement not set off in the balance sheet	Net amount
		HK\$'000 港幣千元	HK\$'000 港幣千元	HK\$'000 港幣千元	HK\$'000 港幣千元	HK\$'000 港幣千元	HK\$'000 港幣千元
Exchange rate contracts	匯率關聯衍生工具合約	30,724	(21,386)	9,338	73,763	(21,386)	52,377
Interest rate contracts	利率衍生工具合約	15,034	(15,034)	-	73,573	(15,034)	58,539
		45,758	(36,420)	9,338	147,336	(36,420)	110,916

Contingent liabilities and commitments 或然負債和承擔

		As at 31 Dec 2025 於 2025 年 12 月 31 日	As at 30 Jun 2025 於 2025 年 6 月 30 日
		HK\$'000 港幣千元	HK\$'000 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	2,060,000	1,680,000
- With an original maturity of 1 year and over	- 原定到期期限超逾一年	1,050,000	1,000,000
Others	其他	-	289,848
		3,110,000	2,969,848

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。

CIMB Bank Berhad, Hong Kong Branch

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

		Banks	Official sector	Non-bank private sector		Others	Total
				Non-bank financial institutions	Non- financial private sector		
				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
		HKS'm 港幣 百萬元	HKS'm 港幣 百萬元	HKS'm 港幣 百萬元	HKS'm 港幣 百萬元	HKS'm 港幣 百萬元	HKS'm 港幣 百萬元
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
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
As at 30 Jun 2025							
於 2025 年 6 月 30 日							
Developed countries	已發展國家	507	3,312	328	13	-	4,160
of which: United States	其中: 美國	81	2,656	62	-	-	2,799
Offshore centres	離岸中心	1,561	26	63	603	-	2,253
Developing Asia-Pacific	發展中的亞太區國家	9,536	509	-	79	-	10,124
of which: Malaysia	其中: 馬來西亞	7,913	4	-	-	-	7,917
Developing Africa and Middle East	發展中的非洲及中東地區	52	2,452	47	16	-	2,567
of which: Saudi Arabia	其中: 沙特阿拉伯	-	2,452	-	16	-	2,468

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。

CIMB Bank Berhad, Hong Kong Branch

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

		Gross advances to customers 客戶貸款總額	Overdue advances to customers 逾期的客戶貸款	Impaired advances to customers 減值客戶貸款	Individual impairment allowances 個別減值準備
		HKS'000 港幣千元	HKS'000 港幣千元	HKS'000 港幣千元	HKS'000 港幣千元
As at 31 Dec 2025 於 2025 年 12 月 31 日					
Hong Kong	香港	4,285,512	-	-	-
As at 30 Jun 2025 於 2025 年 6 月 30 日					
Hong Kong	香港	2,998,016	-	-	-

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。

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

		As at 31 Dec 2025 於 2025 年 12 月 31 日		As at 30 Jun 2025 於 2025 年 6 月 30 日	
		Gross loan and advances 貸款金額	% of gross loan covered by collateral 抵押品值佔 貸款總額比率	Gross loan and advances 貸款金額	% of gross loan covered by collateral 抵押品值佔 貸款總額比率
		HKS'000 港幣千元	%	HKS'000 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	1,800,000	0.00%	1,500,000	0.00%
Financial concerns	金融企業	1,228,380	0.00%	450,000	0.00%
Information technology	資訊科技	200,000	0.00%	-	0.00%
Other	其他	557,132	0.00%	548,016	0.00%
		3,785,512	0.00%	2,498,016	0.00%
Loans for use outside Hong Kong	在香港以外使用的貸款	500,000	1.33%	500,000	0.79%
		4,285,512	0.16%	2,998,016	0.13%

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

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

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

Analysis of overdue other assets 其他逾期資產

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

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

Repossessed assets 收回資產

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

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

CIMB Bank Berhad, Hong Kong Branch

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

		On-balance sheet exposure 資產負債表內風 險承擔 HKS'000 港幣千元	Off-balance sheet exposure 資產負債表外風 險承擔 HKS'000 港幣千元	Total exposures 總風險承擔 HKS'000 港幣千元
As at 31 Dec 2025				
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	-	-	-
Total	總額	41,448	-	41,448
Total assets after provision #	扣減準備金後的資產總額 #	39,508,874		
On-balance sheet exposures as percentage of total assets	資產負債表內風險承擔佔資產總額的百分率	0.10%		

CIMB Bank Berhad, Hong Kong Branch

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

		On-balance sheet exposure	Off-balance sheet exposure	Total exposures
		資產負債表內風 險承擔	資產負債表外風 險承擔	總風險承擔
		HKS'000	HKS'000	HKS'000
		港幣千元	港幣千元	港幣千元
As at 30 Jun 2025				
於 2025 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	-	-	-
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	69,689	-	69,689
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	-	-	-
Total	總額	69,689	-	69,689
Total assets after provision #	扣減準備金後的資產總額 #	25,492,417		
On-balance sheet exposures as percentage of total assets	資產負債表內風險承擔佔資產總額的百分率	0.27%		

Based on MA(BAS)1 Return of Assets and Liabilities of an Authorized Institution

根據 MA(BAS)1 資產及負債申報表

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 31 Dec 2025 於 2025 年 12 月 31 日 Equivalent in HK\$'m 港幣百萬元等值		
		USD 美元	CNY 人民幣	Total 總計
Spot assets	現貨資產	22,457	897	23,354
Spot liabilities	現貨負債	(16,397)	(456)	(16,853)
Forward purchases	遠期買入	12,582	129	12,711
Forward sales	遠期賣出	(18,424)	(552)	(18,976)
Net option position	期權淨持倉量			
Net long position	長倉淨持倉量	218	18	236
Net structural position	結構性淨持倉量	-	-	-

		As at 30 Jun 2025 於 2025 年 6 月 30 日 Equivalent in HK\$'m 港幣百萬元等值		
		USD 美元	CNY 人民幣	Total 總計
Spot assets	現貨資產	15,446	707	16,153
Spot liabilities	現貨負債	(12,327)	(667)	(12,994)
Forward purchases	遠期買入	9,631	1,244	10,875
Forward sales	遠期賣出	(12,548)	(1,226)	(13,774)
Net option position	期權淨持倉量	-	-	-
Net long position	長倉淨持倉量	202	58	260
Net structural position	結構性淨持倉量	-	-	-

Liquidity information 流動性資料

		For the quarter ended 季度期間至	
		31 Dec 2025 2025 年 12 月 31 日	31 Dec 2024 2024 年 12 月 31 日
		%	%
Average Liquidity Maintenance Ratio	流動性維持比率的平均值	120.11%	110.53%

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。

Liquidity Risk Management 流動性風險管理資金狀況

Liquidity risk is defined as the current and potential risk to earnings, shareholders' funds or reputation arising from the Branch's inability to efficiently meet its present and future (both anticipated and unanticipated) funding needs or regulatory obligations when they are due, which may adversely affect its daily operations and incur unacceptable losses. Liquidity risk arises from mismatches in the timing of cash flows.

流動性風險是指本分行無法有效地滿足當前和未來（預期和未預料到）的資金或監管的義務而產生對盈利，股東資金或聲譽的當前和潛在風險，這可能會對其日常的運營有不利影響並導致不可接受的損失。流動性風險來自現金流量的時間錯配。

a. Governance of liquidity risk management 流動性風險管理的管治

The objective of the Branch's liquidity risk management is to ensure that the Branch can meet its cash obligations in a timely and cost-effective manner.

本分行的流動性風險管理目標是確保本分行能夠及時且具成本效益地履行現金債務。

The Branch's liquidity risk management policy is the primary reference document on matters relating to the key principles for the liquidity risk management framework of banking entities within CIMB Group. The policy sets out key approaches and critical areas for an integrated liquidity risk management process including liquidity risk strategies, management oversight, roles and responsibilities of various divisions / departments, risk controls and monitoring procedures to ensure that the Branch has sufficient liquidity to meet its obligations as they fall due under a range of operating conditions.

本分行流動性風險管理政策是本集團內銀行實體流動性風險管理框架的關鍵原則相關事宜的主要參考檔。該政策提出了綜合流動性風險管理流程的關鍵方法和關鍵領域，包括流動性風險策略、管理監督、各部門的作用和責任、風險控制和監測程序，以確保本分行在一系列的運行條件下有足夠的流動性來履行到期的債務。

The day-to-day responsibility for liquidity risk management and control in Hong Kong is delegated to Hong Kong Asset Liability Management Committee ("HALCO") which subsequently report to Group ALCO ("GALCO"). HALCO / GALCO meets at least once a month to discuss the liquidity risk and funding profile of the Branch and the CIMB Bank Group ("the Group") respectively.

香港分行的流動性風險管理和監控的日常運營責任是委託給香港資產負債管理委員會（「HALCO」），並隨後向集團資產負債管理委員會（「GALCO」）匯報。HALCO / GALCO 每月至少分別召開一次會議，相討本分行及聯昌銀行集團（「本集團」）的流動性風險和融資情況。

The key liquidity risk metrics comprise of internal liquidity gaps or cashflow maturity profile mismatches and liquidity maintenance ratio ("LMR"). LMR is a quantitative regulatory requirement which seeks to ensure that banking institutions hold sufficient high quality liquid assets to withstand an acute liquidity stress scenario over a one-month horizon. As part of its ordinary course of business, the Branch maintains the LMR above the regulatory requirements.

關鍵流動性風險指標包括在正常營業時，內部流動性缺口或現金流到期日設定檔不匹配情況，和流動性維持比率（「LMR」）。LMR 是一項定量監管要求，旨在確保銀行機構擁有足夠的高品質流動資產，以在一個月內承受嚴重的流動性壓力情景。作為其正常業務的一部分，本分行將 LMR 保持在監管要求之上。

In addition to the regulatory limit, liquidity risk undertaken by the Branch is governed by a set of established liquidity risk limits and appetite (see note f). The Branch's liquidity risk management policy is subjected to periodic review. The assumptions, risk limits and appetite are regularly reviewed in response to regulatory changes, changing business needs and market conditions. Liquidity risk positions are monitored on a daily basis and complied with internal risk limits and regulatory requirements for liquidity risk.

除監管限額外，本分行承擔的流動性風險還受一套既定的流動性風險限額及偏好約束（見附註 f）。本分行流動性風險管理框架受到定期審查；根據監管變化、不斷變化的業務需求和市場狀況，定期審查假設、風險限額及偏好。本分行每日監控流動性風險頭寸，並遵守內部風險限額和流動性風險的監管要求。

Liquidity Risk Management (continued) 流動性風險管理資金狀況 (續)

b. Funding strategy 資金策略

The Branch's liquidity risk management policy requires the Branch to maintain high quality and well diversified portfolios of liquid assets and sources of funds under both business-as-usual ("BAU") and stress conditions. The Branch maintains a diversified deposit base comprising savings, demand, and fixed deposits. This provides the Branch a relatively stable funding base. The Branch regularly maintains its presence in the interbank market to access additional funding and optimize asset and liability maturity. The Branch also issues certificates of deposit and bonds with different tenors from time to time. The Branch maintains some buffers of liquidity throughout the year to ensure safe and sound operations from a strategic, structural and tactical perspective.

本集團的流動性風險管理政策要求本分行在正常業務和壓力條件下，保持優質和多樣化的流動性資產和資金來源組合。本分行維持維持多元化的存款基礎，包括儲蓄、往來和定期存款。這為本分行提供了一個相對穩定的資金基礎。本分行在銀行間市場保持業務，以獲得額外資金並優化資產和負債期限。本分行還不時發行不同期限的存款證和債券。本分行全年保持一些流動性緩衝，從戰略、結構和戰術角度確保安全、穩健的運作。

The HALCO, which is responsible for the independent monitoring of the Branch's liquidity risk profile, works closely with Treasury and Markets Department in its surveillance on market conditions. Business units are responsible for establishing and maintaining strong business relations with their respective depositors and key providers of funds. Like all other overseas branches and subsidiaries, the Branch seeks to be self-sufficient in funding at all times. Group Treasury & Markets only acts as a global provider of funds on a needs or contingency basis. The Branch has to prudently manage its liquidity position to meet its daily operating needs.

HALCO 負責獨立監測本分行流動性風險狀況，與資金和市場部密切合作，對市場狀況進行監控。業務部門負責與各自的存款人和主要的資金提供者建立和保持牢固的業務關係。與其他海外分支機構和子公司一樣，本分行力求自給自足的資金。集團的資金和市場部只會在需求或應急的基礎上充當全球資金提供者。本分行必須謹慎管理其流動資金狀況，以滿足其日常運營需求。

c. Liquidity risk mitigation techniques 減低流動性風險的措施

The Branch deploys a variety of techniques to mitigate liquidity risk. These include cash flows projections, monitoring balance sheet liquidity and loan to deposit ratio against internal requirements, maintaining an adequate cushion of unencumbered, high quality liquid assets that can be readily sold in the markets, maintaining a diverse range of wholesale funding sources such as money market lines, overdraft facilities, repo facilities and issuance of certificates of deposit and bonds, managing the lending commitments to customers, monitoring customer concentration and maintaining contingency funding plan.

本分行採用各種措施來降低流動性風險。這些包括現金流量預測，監控資產負債表流動性和貸存比率，持有充足可隨時在市場上出售的無抵押、高質量的流動資產，保持各種批發資金來源，如貨幣市場額度，透支額度，回購設施和發行存款證和債券，管理對客戶的貸款承諾，監控客戶集中度和維持應急資金計劃。

d. Stress testing 壓力測試

The Group performs semi-annual consolidated stress test, including liquidity stress test, to identify vulnerable areas in its portfolio, gauge the financial impact and enable management to take pre-emptive actions.

本集團每半年進行一次綜合壓力測試，包括流動性壓力測試，以識別投資組合中的脆弱區域，衡量財務影響，並使管理層能夠採取搶先的行動。

e. Contingency funding plan 應急資金計劃

The Branch's Contingency Funding Plan ("CFP") is in place to alert and to enable the management to act effectively and efficiently during a liquidity or funding crisis and under adverse market conditions. The CFP is subjected to regular testing and review.

本分行的應急資金計劃 ("CFP") 能提醒並使管理層在流動性或融資危機期間以及不利的市場條件下有效和高效地採取行動。本分行定期測試和審查 CFP。

Liquidity Risk Management (Continued) 流動性風險管理資金狀況 (續)

- f. **Customized measurement tools or metrics that assess the structure of the Branch’s balance sheet or that project cash flows and future liquidity positions, taking into account off-balance sheet risks which are specific to the Branch**
計及本分行特有的資產負債表外風險，用作評估認可機構資產負債表架構或預計現金流及未來流動性狀況的特設計量工具或指標

The Branch establishes different liquidity risk metrics, including LMR, loan-to-deposit ratio and cumulative cashflow gap (see note i) to measure and analyse its liquidity risks.

本分行建立不同的流動性風險指標，包括 LMR，貸存比率和累計現金流缺口（見附註 i）以衡量和分析其流動性風險。

		For the quarter ended	
		季度期間至	
		31 Dec 2025	31 Dec 2024
		2025年12月31日	2024年12月31日
		%	%
Average Liquidity Maintenance ratio	流動性維持比率的平均值	120.11%	110.53%

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

		As at 31 Dec 2025	As at 31 Dec 2024
		於 2025 年 12 月 31 日	於 2024 年 12 月 31 日
		%	%
Loan-to-deposit Ratio	貸存比率	13%	25%

Liquidity Risk Management (Continued) 流動性風險管理資金狀況 (續)

g. Sources of Funding 資金來源

Based on the Return of Liquidity Monitoring Tools, the Branch's significant funding instruments are disclosed as follows:

根據流動性監察工具申報表，本分行的重大資金工具披露如下：

		As at 31 Dec 2025 於 2025 年 12 月 31 日		As at 31 Dec 2024 於 2024 年 12 月 31 日	
		<i>Amount</i> 金額	<i>% of Total Funding</i> 佔總額比率	<i>Amount</i> 金額	<i>% of Total Funding</i> 佔總額比率
		HK\$'000 港幣千元	%	HK\$'000 港幣千元	%
Deposits from non-retail non-bank customers:	來自非零售非銀行客戶的存款:				
(a) Up to (and including) HK\$500,000	(a) 最高 (及包括) 500,000 港元	2,490	0.01%	1,495	0.01%
(b) Exceed HK\$500,000, up to (and including) HK\$10,000,000	(b) 超過 500,000 港元，最高 (包括) 10,000,000 港元	19,690	0.03%	32,590	0.10%
(c) Exceed HK\$10,000,000	(c) 超過 10,000,000 港元	33,713,062	54.45%	13,646,326	42.74%
		<u>33,735,242</u>	54.49%	<u>13,680,411</u>	42.85%
Funding raised from banks	從銀行籌集的資金	28,080,924	45.35%	18,246,454	57.15%
Certificates of deposit issued	已發行存款證	100,309	0.16%	-	-
		<u>61,916,475</u>	100.00%	<u>31,926,865</u>	100.00%

**h. Liquidity exposures and funding needs at the level of individual legal entities, foreign branches and subsidiaries
於個別法律實體、境外分行及附屬公司層面的流動性風險承擔及資金需要**

Not applicable.

不適用。

CIMB Bank Berhad, Hong Kong Branch

Liquidity Risk Management (Continued) 流動性風險管理資金狀況 (續)

i. Maturity analysis and liquidity gap 到期日分析及流動性差距

Based on the Return of Liquidity Monitoring Tools, the Branch's maturity analysis and liquidity gap is disclosed as follows:

根據流動性監察工具申報表，本分行的到期日分析及流動性差距披露如下：

As at 31 Dec 2025 HKS'000	於 2025 年 12 月 31 日 港幣千元	Total amount 總額	Contractual maturity of cash flows arising from the relevant items 以合同規定為到期日的現金流										Balancing amount 差額數	
			Next day 即期	2 to 7 days 二日至 七日	8 days to 1 month 八日至 一個月	> 1 month up to 3 months 一個月至 三個月	> 3 months up to 6 months 三個月至 六個月	> 6 months up to 1 year 六個月至 一年	> 1 year up to 2 years 一年至 二年	> 2 years up to 3 years 二年至 三年	> 3 years up to 5 years 三年至 五年	Over 5 years 五年以上		
On-balance sheet liabilities	資產負債表內負債													
<i>Deposits from non-bank customers</i>	<i>非銀行客戶存款</i>													
(a) Pledged deposits	(a) 抵押銀行存款	6,664	-	-	-	-	-	-	-	3,665	2,999	-	-	-
(b) Demand, savings and current account deposits	(b) 活期存款和往來存款	5,972,333	5,972,333	-	-	-	-	-	-	-	-	-	-	-
(c) Term, call and notice deposits	(c) 定期存款和通知存款	27,756,245	1,037,478	2,792,046	7,855,303	13,881,428	1,406,659	783,331	-	-	-	-	-	-
Amount payable arising from securities financing transactions (other than securities swap transactions)	證券融資交易的應付賬款 (證券掉期交易除外)	-	-	-	-	-	-	-	-	-	-	-	-	-
Amount payable arising from derivative contracts	衍生合約的應付賬款	88,037	2,656	22,982	64,122	135,884	65,348	114,435	212,346	58,930	50,020	32,165	-	-
Due to banks	尚欠銀行存款	6,320,431	1,262,856	80,456	981,658	1,782,593	612,868	-	-	-	-	1,600,000	-	-
Debt securities issued and outstanding	已發行債務證券	100,309	-	-	-	-	-	100,309	-	-	-	-	-	-
Other liabilities	其他負債	84,711	16,148	13	7,818	17,464	2,352	4,774	9,092	5,713	1,876	-	19,461	
Reserves	儲備	(821,239)	-	-	-	-	-	-	-	-	-	-	-	(821,239)
Total	總額	39,507,491	8,291,471	2,895,497	8,908,901	15,817,369	2,087,227	1,002,849	225,103	67,642	51,896	1,632,165	(801,778)	
Off-balance sheet liabilities	資產負債表外負債													
Irrevocable loan commitments or facilities granted	不可撤銷的貸款承諾													
Others	其他	1,670,625	-	1,670,625	-	-	-	-	-	-	-	-	-	-
Total	總額	1,670,625	-	1,670,625	-	-	-	-	-	-	-	-	-	-

CIMB Bank Berhad, Hong Kong Branch

Liquidity Risk Management (Continued) 流動性風險管理 (續)

i. Maturity analysis and liquidity gap (continued) 到期日分析及流動性差距 (續)

As at 31 Dec 2025 HK\$'000	於 2025 年 12 月 31 日 港幣千元	Total amount 總額	Contractual maturity of cash flows arising from the relevant items 以合同規定為到期日的現金和證券流										Balancing amount 差額數	
			Next day 即期	2 to 7 days 二日至 七日	8 days to 1 month 八日至 一個月	> 1 month up to 3 months 一個月至 三個月	> 3 months up to 6 months 三個月至 六個月	> 6 months up to 1 year 六個月至 一年	> 1 year up to 2 years 一年至 二年	> 2 years up to 3 years 二年至 三年	> 3 years up to 5 years 三年至 五年	Over 5 years 五年以上		
On-balance sheet assets	表內資產													
Currency notes and coins	現金	1,244,882	1,244,882	-	-	-	-	-	-	-	-	-	-	-
Amount receivable arising from securities financing transactions (other than securities swap transactions)	證券融資交易的應收賬款	9,246,034	1,272,390	4,165,462	3,242,431	188,348	377,403	-	-	-	-	-	-	-
Amount receivable arising from derivative contracts	衍生合約的應收賬款	154,442	4,269	21,998	114,685	174,207	70,402	122,021	186,028	48,069	46,898	35,177	-	-
Due from MA for a/c of Exchange Fund	存放外匯基金存款	6,886	6,886	-	-	-	-	-	-	-	-	-	-	-
Due from banks	銀行結餘	10,131,445	702,596	117,916	1,887,935	2,848,599	4,457,535	116,864	-	-	-	-	-	-
Debt Securities prescribed instruments and structured financial instruments held (net of short positions)	持有債務工具和結構性金融產品													
(a) Readily monetizable	可以隨時貨幣化	14,177,171	14,177,171	-	-	-	-	-	-	-	-	-	-	-
(b) Not readily monetizable	不可以隨時貨幣化													
(i) Pledged to customers	(i) 已抵押給客戶	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Others	(ii) 其他	-	-	-	-	-	-	-	-	-	-	-	-	-
Loans and advances to non-bank customers	非銀行客戶貸款	4,291,941	-	200,578	1,922	3,929	-	22,500	297,500	2,540,159	1,225,353	-	-	-
Other assets	其他資產	256,498	108	70,242	439	5	108	-	2,050	805	-	-	-	182,741
Total	總額	39,509,299	17,408,302	4,576,196	5,247,412	3,215,088	4,905,448	261,385	485,578	2,589,033	1,272,251	35,177	182,741	
Off-balance sheet assets	表外資產													
Others	其他	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	總額	-	-	-	-	-	-	-	-	-	-	-	-	-
Contractual Maturity Mismatch	合同到期差距		9,116,831	10,074	(3,661,489)	(12,602,281)	2,818,221	(741,464)	260,475	2,521,391	1,220,355	(1,596,988)		
Cumulative Contractual Maturity Mismatch	累積合同到期差距		9,116,831	9,126,905	5,465,416	(7,136,865)	(4,318,644)	(5,060,108)	(4,799,633)	(2,278,242)	(1,057,887)	(2,654,875)		

CIMB Bank Berhad, Hong Kong Branch

Liquidity Risk Management (Continued) 流動性風險管理 (續)

i. Maturity analysis and liquidity gap (continued) 到期日分析及流動性差距 (續)

As at 31 Dec 2024 HK\$'000	於 2024 年 12 月 31 日 港幣千元	Total amount 總額	Contractual maturity of cash flows arising from the relevant items 以合同規定為到期日的現金流										Balancing amount 差額數	
			Next day 即期	2 to 7 days 二日至 七日	8 days to 1 month 八日至 一個月	> 1 month up to 3 months 一個月至 三個月	> 3 months up to 6 months 三個月至 六個月	> 6 months up to 1 year 六個月至 一年	> 1 year up to 2 years 一年至 二年	> 2 years up to 3 years 二年至 三年	> 3 years up to 5 years 三年至 五年	Over 5 years 五年以上		
On-balance sheet liabilities	資產負債表內負債													
<i>Deposits from non-bank customers</i>	<i>非銀行客戶存款</i>													
(a) Pledged deposits	(a) 抵押銀行存款	2,314	-	-	-	-	-	-	-	-	1,273	1,041	-	-
(b) Demand, savings and current account deposits	(b) 活期存款和往來存款	732,607	732,607	-	-	-	-	-	-	-	-	-	-	-
(c) Term, call and notice deposits	(c) 定期存款和通知存款	12,945,490	49,118	1,879,750	3,656,041	6,094,179	1,102,969	163,433	-	-	-	-	-	-
Amount payable arising from securities financing transactions (other than securities swap transactions)	證券融資交易的應付賬款 (證券掉期交易除外)	468,102	-	-	-	468,102	-	-	-	-	-	-	-	-
Amount payable arising from derivative contracts	衍生合約的應付賬款	60,713	339	7,837	18,518	20,306	29,705	48,251	65,937	35,040	56,600	40,233	-	-
Due to banks	尚欠銀行存款	6,731,168	3,407,656	448,311	139,615	896,964	238,622	-	-	-	-	-	1,600,000	-
Debt securities issued and outstanding	已發行債務證券	-	-	-	-	-	-	-	-	-	-	-	-	-
Other liabilities	其他負債	105,108	33,754	123	10,437	16,008	2,546	4,906	9,701	12,482	3,939	-	11,212	-
Reserves	儲備	(1,124,724)	-	-	-	-	-	-	-	-	-	-	-	(1,124,724)
Total	總額	19,920,778	4,223,474	2,336,021	3,824,611	7,495,559	1,373,842	216,590	75,638	48,795	61,580	1,640,233	(1,113,512)	
Off-balance sheet liabilities	資產負債表外負債													
Irrevocable loan commitments or facilities granted	不可撤銷的貸款承諾													
Others	其他	656,250	-	600,000	56,250	-	-	-	-	-	-	-	-	-
Total	總額	656,250	-	600,000	56,250	-	-	-	-	-	-	-	-	-

CIMB Bank Berhad, Hong Kong Branch

Liquidity Risk Management (Continued) 流動性風險管理 (續)

i. Maturity analysis and liquidity gap (continued) 到期日分析及流動性差距 (續)

As at 31 Dec 2024 HK\$'000	於 2024 年 12 月 31 日 港幣千元	Total amount 總額	Next day 即期	2 to 7 days 二日至 七日	8 days to 1 month 八日至 一個月	> 1 month up to 3 months 一個月至 三個月	> 3 months up to 6 months 三個月至 六個月	> 6 months up to 1 year 六個月至 一年	> 1 year up to 2 years 一年至 二年	> 2 years up to 3 years 二年至 三年	> 3 years up to 5 years 三年至 五年	Over 5 years 五年以上	Balancing amount 差額數
On-balance sheet assets	表內資產												
Currency notes and coins	現金	1,558,536	1,558,536	-	-	-	-	-	-	-	-	-	-
Amount receivable arising from securities financing transactions (other than securities swap transactions)	證券融資交易的應收賬款	2,495,395	-	2,495,395	-	-	-	-	-	-	-	-	-
Amount receivable arising from derivative contracts	衍生合約的應收賬款	127,131	1,909	42,561	20,580	23,747	35,975	54,643	82,031	45,656	76,043	57,737	-
Due from MA for a/c of Exchange Fund	存放外匯基金存款	2,084	2,084	-	-	-	-	-	-	-	-	-	-
Due from banks	銀行結餘	8,102,648	224,238	764,869	2,754,222	3,655,184	688,608	15,527	-	-	-	-	-
Debt Securities prescribed instruments and structured financial instruments held (net of short positions)	持有債務工具和結構性金融產品												
(a) Readily monetizable	可以隨時貨幣化	3,723,070	3,723,070	-	-	-	-	-	-	-	-	-	-
(b) Not readily monetizable	不可以隨時貨幣化												
(i) Pledged to customers	(i) 已抵押給客戶	468,224	-	-	-	468,224	-	-	-	-	-	-	-
(ii) Others	(ii) 其他	-	-	-	-	-	-	-	-	-	-	-	-
Loans and advances to non-bank customers	非銀行客戶貸款	3,384,325	-	-	1,002,937	2,185	-	-	22,500	105,000	2,251,703	-	-
Other assets	其他資產	60,620	597	-	386	199	5	-	-	2,050	1,163	-	56,220
Total	總額	19,922,033	5,510,434	3,302,825	3,778,125	4,149,539	724,588	70,170	104,531	152,706	2,328,909	57,737	56,220
Off-balance sheet assets	表外資產												
Others	其他	-	-	-	-	-	-	-	-	-	-	-	-
Total	總額	-	-	-	-	-	-	-	-	-	-	-	-
Contractual Maturity Mismatch	合同到期差距		1,286,960	366,804	(102,736)	(3,346,020)	(649,254)	(146,420)	28,893	103,911	2,267,329	(1,582,496)	
Cumulative Contractual Maturity Mismatch	累積合同到期差距		1,286,960	1,653,764	1,551,028	(1,794,992)	(2,444,246)	(2,590,666)	(2,561,773)	(2,457,862)	(190,533)	(1,773,029)	

Remuneration disclosures 薪酬披露

The remuneration disclosure pursuant to Supervisory Policy Manual (CG-5) Guideline on a Sound Remuneration System issued by the HKMA forms part of the disclosures made in CIMB Group Holdings Berhad's Annual Report. Accordingly, the Branch does not separately provide such remuneration disclosure.

根據香港金融管理局頒布的“監管政策手冊（CG-5）穩健的薪酬制度指引”的薪酬披露構成聯昌集團控股有限公司年報所作披露的一部分。因此，本分行不單獨提供有關薪酬披露。

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			
		As at 31 Dec 2025 於 2025 年 12 月 31 日	As at 30 Jun 2025 於 2025 年 6 月 30 日
		RM'm/% 百萬馬幣/百分比	RM'm/% 百萬馬幣/百分比
Shareholders' equity	股東權益	56,935	56,577
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	14.58%	14.97%
Tier 1 ratio	第一級資本比率	14.96%	15.36%
Total capital ratio	總資本比率	18.64%	18.83%
Other financial information 其他財務資料			
		As at 31 Dec 2025 於 2024 年 12 月 31 日	As at 30 Jun 2025 於 2024 年 6 月 30 日
		RM'm 百萬馬幣	RM'm 百萬馬幣
Total assets	資產總額	683,695	671,045
Total liabilities	負債總額	626,759	614,468
Total loans and advances	貸款及放款總計	393,015	387,051
Total customer deposits	客戶存款總計	420,023	408,160
		For the year ended 全年結算至	
		31 Dec 2025 2025 年 12 月 31 日	31 Dec 2024 2024 年 12 月 31 日
		RM'm 百萬馬幣	RM'm 百萬馬幣
Profit before tax	除稅前利潤	8,278	7,873