



CIMB Bank Berhad, Hong Kong Branch

Financial Disclosure Statements

財務披露報表

For the six months period ended 30 June 2025

截至 2025 年 6 月 30 日止 6 個月期間

CIMB Bank Berhad, Hong Kong Branch

Financial Disclosure Statements for the six months period ended 30 June 2025
截至 2025 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 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 six months period ended 6 個月期間至	
		30 Jun 2025 2025 年 6 月 30 日 HK\$'000 港幣千元	30 Jun 2024 2024 年 6 月 30 日 HK\$'000 港幣千元
Interest income	利息收入	444,934	286,290
Interest expenses	利息支出	(394,034)	(268,330)
Net interest income	淨利息收入	50,900	17,960
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	83,836	53,152
Net gains on securities held for trading purposes	來自持有作交易用途的證券的淨收益	1,872	4,647
Net losses from other trading activities	來自其他交易活動的淨虧損	(5,246)	(1,962)
Net fees and commission income	收費及佣金淨收入	1,256	979
Other income	其他收入	6,916	2,274
Total operating income	總營運收入	139,534	77,050
Operating expenses	經營開支	(40,603)	(40,479)
Net operating income before impairment allowances	提取減值準備前之淨經營收入	98,931	36,571
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)	15,820	(307)
Profit before taxation	除稅前利潤	114,751	36,264
Tax expense	稅項支出	(1,538)	(1,049)
Profit after taxation	除稅後利潤	113,213	35,215

CIMB Bank Berhad, Hong Kong Branch

Balance Sheet 資產負債表

		As at 30 Jun 2025 於 2025 年 6 月 30 日 HK\$'000 港幣千元	As at 31 Dec 2024 於 2024 年 12 月 31 日 HK\$'000 港幣千元
Assets	資產		
Cash and balances with banks	現金及銀行結餘	2,712,133	1,943,193
Due from Exchange Fund	存放外匯基金存款	565,575	2,084
Placement with banks maturing between one and twelve months	於一至十二個月內到期之銀行存款	1,338,171	1,199,880
Amount due from overseas offices of the institution	存放於該機構的海外辦事處的數額	6,159,822	6,464,195
Reverse repurchase agreements	反向回購協議	3,260,566	2,494,824
Certificates of deposits held	持有的存款證	430,284	382,928
Securities held for trading purposes	持有作交易用途的證券	405,241	212,211
Loans and receivables	貸款及應收款項	3,285,238	3,668,937
Investment securities	投資證券	7,328,047	3,546,743
Tangible fixed assets	有形固定資產	7,340	5,783
Total assets	資產總額	25,492,417	19,920,778
Liabilities	負債		
Deposits and balances from banks	尚欠銀行存款及結餘	3,368,240	3,337,764
Deposits from customers	客戶存款	20,823,404	13,593,092
Amount due to overseas offices of the institution	結欠該機構的海外辦事處的數額	1,914,007	3,385,778
Repurchase agreements	回購協議	-	467,132
Other liabilities and provisions	其他負債及準備金	394,954	261,736
Reserves	儲備	(1,008,188)	(1,124,724)
Total liabilities	負債總額	25,492,417	19,920,778

Income Statement Additional Information 損益帳額外資料

Other income 其他收入

		For the six months period ended 6 個月期間至	
		30 Jun 2025 2025 年 6 月 30 日 HK\$'000 港幣千元	30 Jun 2024 2024 年 6 月 30 日 HK\$'000 港幣千元
Income from non-trading investments	非交易投資收益	8,078	2,076
Net loss arising from hedging activities	來自對沖活動的淨損失	(1,162)	-
Others	其他	-	198
		<u>6,916</u>	<u>2,274</u>

Operating expenses 經營開支

		For the six months period ended 6 個月期間至	
		30 Jun 2025 2025 年 6 月 30 日 HK\$'000 港幣千元	30 Jun 2024 2024 年 6 月 30 日 HK\$'000 港幣千元
Staff expenses	員工開支	22,248	24,728
Rental expenses	租金開支	5,293	5,500
Others	其他	13,062	10,251
		<u>40,603</u>	<u>40,479</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 six months period ended 6 個月期間至	
		30 Jun 2025 2025 年 6 月 30 日 HK\$'000 港幣千元	30 Jun 2024 2024 年 6 月 30 日 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	(192)	(307)
		<u>15,820</u>	<u>(307)</u>

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 30 Jun 2025 於 2025 年 6 月 30 日 HK\$'000 港幣千元	As at 31 Dec 2024 於 2024 年 12 月 31 日 HK\$'000 港幣千元
Cash	現金	1,391,911	1,558,536
Balance with banks	銀行結餘	164,552	12,087
Placement with banks maturing within one month	於一個月內到期的銀行存款	1,155,670	372,570
		<u>2,712,133</u>	<u>1,943,193</u>

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

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 30 Jun 2025 於 2025 年 6 月 30 日	As at 31 Dec 2024 於 2024 年 12 月 31 日
		HK\$'000 港幣千元	HK\$'000 港幣千元
Placement with banks	銀行存款	1,338,276	1,199,969
Impairment allowance on placement with banks	銀行存款減值準備		
Collective impairment allowances	組合減值準備	(105)	(89)
Individual impairment allowances	個別減值準備	-	-
		<u>1,338,171</u>	<u>1,199,880</u>

Loans and receivables 貸款及應收款項

		As at 30 Jun 2025 於 2025 年 6 月 30 日	As at 31 Dec 2024 於 2024 年 12 月 31 日
		HK\$'000 港幣千元	HK\$'000 港幣千元
Advances to customers	客戶貸款	2,998,016	3,379,203
Accrued interest receivable	應收利息	132,894	108,936
Other accounts and receivables	其他賬目及應收帳款	155,526	181,964
Gross loans and receivables	貸款及應收款項總額	<u>3,286,436</u>	<u>3,670,103</u>
Impairment allowances	減值準備		
Collective impairment allowances	組合減值準備	(1,198)	(1,166)
Individual impairment allowances	個別減值準備	-	-
Total impairment allowances	減值準備總額	<u>(1,198)</u>	<u>(1,166)</u>
		<u>3,285,238</u>	<u>3,668,937</u>

Impaired loans and advances 減值貸款及墊款

As at 30 June 2025 and 31 December 2024, there were no loans and advances to customers or banks which are individually determined to be impaired.

於 2025 年 6 月 30 日及 2024 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。

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。

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 (續)**

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。

Deposits from customers 客戶存款

		As at 30 Jun 2025 於 2025 年 6 月 30 日	As at 31 Dec 2024 於 2024 年 12 月 31 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	54,189	42,057
Savings deposits	儲蓄存款	5,702,782	688,515
Time deposits	定期存款	15,066,433	12,862,520
		<u>20,823,404</u>	<u>13,593,092</u>

Other liabilities and provisions 其他負債及準備金

		As at 30 Jun 2025 於 2025 年 6 月 30 日	As at 31 Dec 2024 於 2024 年 12 月 31 日
		HK\$'000 港幣千元	HK\$'000 港幣千元
Accrued interest payable	應付利息	90,974	95,913
Provision	準備金	11,291	20,296
Other accounts and payables	其他帳目及應付帳款	292,689	145,527
		<u>394,954</u>	<u>261,736</u>

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 2025 於 2025 年 6 月 30 日 HK\$'000 港幣千元		As at 31 Dec 2024 於 2024 年 12 月 31 日 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	22,200,444	-	17,119,318	-
Interest rate contracts	利率衍生工具合約	515,151	6,655,030	671,231	2,253,111
		22,715,595	6,655,030	17,790,549	2,253,111

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 2025 於 2025 年 6 月 30 日				As at 31 Dec 2024 於 2024 年 12 月 31 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	30,724	-	73,763	-	86,622	-	50,741	-
Interest rate contracts	利率衍生工具合約	4,678	10,356	7,609	65,964	9,288	31,221	8,990	982
		35,402	10,356	81,372	65,964	95,910	31,221	59,731	982

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 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 recognize d 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
		資產負債 表中確認 的總額 HK\$'000 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 HK\$'000 港幣千元	淨額 HK\$'000 港幣千元	資產負債表 中確認的總 額 HK\$'000 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 HK\$'000 港幣千元	淨額 HK\$'000 港幣千元
Exchange rate contracts	滙率關聯衍生工具合約	30,724	(21,386)	9,338	73,763	(21,386)	52,377
	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

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 2024 於 2024 年 12 月 31 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
		資產負債 表中確認 的總額 HK\$'000 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 HK\$'000 港幣千元	淨額 HK\$'000 港幣千元	資產負債 表中確認 的總額 HK\$'000 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 HK\$'000 港幣千元	淨額 HK\$'000 港幣千元
Exchange rate contracts	匯率關聯衍生工具合約	86,622	(31,924)	54,698	50,741	(31,924)	18,817
Interest rate contracts	利率衍生工具合約	40,509	(9,450)	31,059	9,972	(9,450)	522
		127,131	(41,374)	85,757	60,713	(41,374)	19,339

Contingent liabilities and commitments 或然負債和承擔

		As at 30 Jun 2025 於 2025 年 6 月 30 日 HK\$'000 港幣千元	As at 31 Dec 2024 於 2024 年 12 月 31 日 HK\$'000 港幣千元
Credit commitments:	信貸承諾:		
- With an original maturity of under 1 year or are unconditionally cancellable	- 原定期期限一年以下或可無條件取消	1,680,000	2,000,000
- With an original maturity of 1 year and over	- 原定期期限超過一年	1,000,000	250,000
Others	其他	289,848	-
		2,969,848	2,250,000

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。

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

		Non-bank private sector				Others	Total
		Banks	Official sector	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
		HK\$'m 港幣 百萬元	HK\$'m 港幣 百萬元	HK\$'m 港幣 百萬元	HK\$'m 港幣 百萬元	HK\$'m 港幣 百萬元	HK\$'m 港幣 百萬元
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
As at 31 Dec 2024							
於 2024 年 12 月 31 日							
Developed countries	已發展國家	107	2,049	206	-	-	2,362
of which: United States	其中: 美國	8	786	-	-	-	794
Offshore centres	離岸中心	753	7	254	532	-	1,546
Developing Asia-Pacific	發展中的亞太區國家	9,817	198	-	136	-	10,151
of which: Malaysia	其中: 馬來西亞	8,646	5	-	-	-	8,651
Developing Africa and Middle East	發展中的非洲及中東地區	57	1,752	39	-	-	1,848
of which: Saudi Arabia	其中: 沙特阿拉伯	-	1,750	-	-	-	1,750

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。

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 HK\$'000 港幣千元	Overdue advances to customers 逾期的客戶貸款 HK\$'000 港幣千元	Impaired advances to customers 減值客戶貸款 HK\$'000 港幣千元	Individual impairment allowances 個別減值準備 HK\$'000 港幣千元
As at 30 Jun 2025 於 2025 年 6 月 30 日					
Hong Kong	香港	2,998,016	-	-	-
As at 31 Dec 2024 於 2024 年 12 月 31 日					
Hong Kong	香港	3,379,203	-	-	-

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 30 Jun 2025 於 2025 年 6 月 30 日		As at 31 Dec 2024 於 2024 年 12 月 31 日	
		Gross loan and advances 貸款金額 HK\$'000 港幣千元	% 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 HK\$'000 港幣千元	% of gross loan covered by collateral 抵押品值佔貸款總額比率 %
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	1,500,000	0.00%	2,000,000	0.00%
Financial concerns	金融企業	450,000	0.00%	450,000	0.00%
Information technology	資訊科技	-	0.00%	250,000	0.00%
Other	其他	548,016	0.00%	529,203	0.00%
		2,498,016	0.00%	3,229,203	0.00%
Loans for use outside Hong Kong	在香港以外使用的貸款	500,000	0.79%	150,000	1.54%
		2,998,016	0.13%	3,379,203	0.07%

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

As at 30 June 2025 and 31 December 2024, there were no overdue or rescheduled loans and advances.

於 2025 年 6 月 30 日及 2024 年 12 月 31 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 30 June 2025 and 31 December 2024, there were no other overdue assets.

於 2025 年 6 月 30 日及 2024 年 12 月 31 日，本分行並無其他逾期資產。

Reposessed assets 收回資產

As at 30 June 2025 and 31 December 2024, there were no reposessed assets.

於 2025 年 6 月 30 日及 2024 年 12 月 31 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 HK\$'000 港幣千元	Off-balance sheet exposure 資產負債表外風 險承擔 HK\$'000 港幣千元	Total exposures 總風險承擔 HK\$'000 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		25,492,417		
On-balance sheet exposures as percentage of total assets		0.27%		

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 資產負債表內風 險承擔 HK\$'000 港幣千元	Off-balance sheet exposure 資產負債表外風 險承擔 HK\$'000 港幣千元	Total exposures 總風險承擔 HK\$'000 港幣千元
As at 31 Dec 2024				
於 2024 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	-	-	-
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	32,651	-	32,651
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	32,651	-	32,651
Total assets after provision 扣減準備金後的資產總額				
		19,920,778		
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				
		0.16%		

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 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	VND 越南盾	Total 總計
Spot assets	現貨資產	15,446	707	16	16,169
Spot liabilities	現貨負債	(12,327)	(667)	-	(12,994)
Forward purchases	遠期買入	9,631	1,244	4	10,879
Forward sales	遠期賣出	(12,548)	(1,226)	(2)	(13,776)
Net option position	期權淨持倉量	-	-	-	-
Net long position	長倉淨持倉量	202	58	18	278
Net structural position	結構性淨持倉量	-	-	-	-

		As at 31 Dec 2024 於 2024 年 12 月 31 日 Equivalent in HK\$'m 港幣百萬元等值			
		USD 美元	CNY 人民幣	VND 越南盾	Total 總計
Spot assets	現貨資產	8,976	868	13	9,857
Spot liabilities	現貨負債	(7,234)	(330)	-	(7,564)
Forward purchases	遠期買入	7,750	1,536	-	9,286
Forward sales	遠期賣出	(9,425)	(2,070)	-	(11,495)
Net option position	期權淨持倉量	-	-	-	-
Net long position	長倉淨持倉量	67	4	13	84
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	
		30 Jun 2025 2025 年 6 月 30 日 %	30 Jun 2024 2024 年 6 月 30 日 %
Average Liquidity Maintenance Ratio	流動性維持比率平均值	101.80%	151.53%

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平均值是該季度內每個月的 LMR 的平均值的算術均數。

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 30 Jun 2025 於 2025 年 6 月 30 日 RM'm/% 百萬馬幣/百分比	As at 31 Dec 2024 於 2024 年 12 月 31 日 RM'm/% 百萬馬幣/百分比
Shareholders' equity	股東權益	56,577	55,022
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	14.97%	15.09%
Tier 1 ratio	第一級資本比率	15.36%	15.49%
Total capital ratio	總資本比率	18.83%	19.04%

Other financial information 其他財務資料

		As at 30 Jun 2025 於 2025 年 6 月 30 日 RM'm 百萬馬幣	As at 31 Dec 2024 於 2024 年 12 月 31 日 RM'm 百萬馬幣
Total assets	資產總額	671,045	649,502
Total liabilities	負債總額	614,468	594,481
Total loans and advances	貸款及放款總計	387,051	386,723
Total customer deposits	客戶存款總計	408,160	408,231

For the six months period ended
6 個月期間至

		30 Jun 2025 2025 年 6 月 30 日 RM'm 百萬馬幣	30 Jun 2024 2024 年 6 月 30 日 RM'm 百萬馬幣
Profit before tax	除稅前利潤	4,119	4,182