二〇二六年度中期財務資料披露報表
2026 INTERIM FINANCIAL DISCLOSURE STATEMENTS

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招商永隆銀行有限公司(「本行」)董事會欣然公佈本行及其附屬公司(合稱「本集團」)截至二〇二六年六月三十日止六個月的中期財務資料披露報表。本集團截至二〇二六年六月三十日止六個月的綜合收益表及綜合全面收益表，以及本集團於二〇二六年六月三十日結算的綜合財務狀況表，均是未經審核。上述各項連同有關註釋及補充財務資料列於本中期財務資料披露報表第 9 至第 51 頁。

The Board of Directors of CMB Wing Lung Bank Limited (the “Bank”) is pleased to publish the Interim Financial Disclosure Statements of the Bank and its subsidiaries (collectively, the “Group”) for the six months ended 30 June 2026. The consolidated income statement and consolidated statement of comprehensive income for the six months ended 30 June 2026, and the consolidated statement of financial position as at 30 June 2026 of the Group, all of which are unaudited, along with related explanatory notes and supplementary financial information are set out on pages 9 to 51 of these Interim Financial Disclosure Statements.

二〇二六年以來，面對宏觀經濟環境高度複雜，地緣政治衝突加劇、國際經貿關係日益緊張，美聯儲貨幣政策路徑不明為香港銀行業的穩健經營帶來多重挑戰，招商永隆銀行堅持價值銀行戰略，圍繞“以客戶為中心、AI 驅動的價值銀行”目標，加快“國際化、綜合化、差異化、數智化”轉型，經營業績大幅提升，多項經營指標、管理能力邁向一流商業銀行行列。下半年，本行會繼續貫徹母行戰略目標和方向，堅持本行低風險、高質量發展策略，主動研判宏觀環境、行業變化帶來的新形勢、新機遇和新挑戰，立足香港市場稟賦與發展機遇，推動優質和重點業務客群增長，提升管理能力和水準，依託集團、母行強大的資源和支持，努力鞏固戰略佈局，促進業務更加合理、均衡、可持續發展，奮力推動本行發展再上新臺階。

In view of the highly complex macroeconomic environment, marked by escalating geopolitical conflicts, increasingly strained international trade and financial relations, and the uncertain trajectory of the Federal Reserve’s monetary policy, the Hong Kong banking industry has encountered challenges to maintain stable operations since 2026. The Bank has uplifted the “Value Bank” strategy, focused on the objective of a 'customer-centric, AI-driven value bank', accelerated our transformation towards the goal of internationalization, business diversification, differential development, and intellectual digitalization. The Bank achieved a significant improvement in business performance, and elevated multiple operational indicators and management capabilities to the ranks of first-class commercial banks. In the second half of the year, the Bank will continue to implement the strategic goals and direction of the parent bank, adhere to the low-risk and high-quality development strategy, proactively analyze new scenarios, emerging opportunities, and challenges presented by macroeconomic shifts and industry changes, promote the growth of high-quality and key business customer groups as well as improve management capabilities and standards. Leveraging the affluent resources and strong support of the group and the parent bank, the Bank will embrace specific circumstances in Hong Kong, strive to consolidate our strategic positioning and foster more rational, balanced, and sustainable business development so as to strive to propel the bank toward a new level of advancement.

財務概況

截至二〇二六年六月三十日止期間，本集團營業收入為港幣 71.35 億元，較二〇二五年同期之營業收入增加 28.0%，主要由於服務費及佣金净收入增長；股東應佔溢利為港幣 47.34 億元，較二〇二五年同期之股東應佔溢利增加 55.9%，主要由於本集團堅持低風險、高質量發展策略；平均資產回報率及平均股東權益回報率分別為 1.70%及 16.99%。

Financial Overview

For the period ended 30 June 2026, the Group recorded an operating income of HK$7,135 million, representing an increase of 28.0% as compared with the corresponding period of 2025, mainly due to the surge in net fees and commission income. Profit attributable to shareholders was HK$4,734 million, representing an increase of 55.9% as compared with the corresponding period of 2025, which was primarily due to the adherence of low-risk and high-quality development strategy. Return on average assets and return on average shareholders’ equity were 1.70% and 16.99% respectively.

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二〇二六年上半年，本集團實現淨利息收入港幣 39.17 億元，較二〇二五年同期增加 15.41%，淨利息收益率較二〇二五年同期下降 3 個基點至 1.49%，期內的債券投資及客戶存款平均餘額均有所增加。

During the first half of 2026, the Group recorded a net interest income of HK$3,917 million, representing an increase of 15.41% as compared with the corresponding period of 2025. The net interest margin decreased by 3 basis points to 1.49% as compared with the corresponding period of 2025. During the reporting period, the average balance of debt securities investment and customer deposits increased.

非利息淨收入為港幣 32.18 億元，較二〇二五年同期增加 47.6%，其中淨交易收益港幣 9.84 億元，同比增加港幣 4.72 億元或 92.3%；服務費及佣金淨收入為港幣 21.15 億元，同比增加港幣 5.96 億元或 39.2%，主要是保險經紀業務收入增加港幣 1.64 億元或 29.1%，證券經紀及投資服務之服務費及佣金則同比增加港幣 3.78 億元或 59.8%。

Net non-interest income was HK$3,218 million, representing an increase of 47.6% as compared with the corresponding period of 2025. Of which, net trading gain increased by HK$472 million or 92.3% to HK$984 million as compared with the corresponding period of 2025. Net fees and commission income increased by HK$596 million or 39.2% to HK$2,115 million as compared with the corresponding period of 2025, mainly due to the increase in insurance brokerage income by HK$164 million or 29.1% and the increase in fees and commission income from securities brokerage and investment services by HK$378 million or 59.8% as compared with the corresponding period of 2025.

營業支出為港幣 12.32 億元，較二〇二五年同期減少 15.9%。二〇二六年上半年的成本收入比率為 17.3%，較二〇二五年同期下降 9.0 個百分點。

Operating expenses amounted to HK$1,232 million, representing a decrease of 15.9% as compared with the corresponding period of 2025. The cost-to-income ratio for the first half of 2026 was 17.3%, representing a decrease of 9.0 percentage points as compared with the corresponding period of 2025.

二〇二六年上半年，減值損失為港幣 5.21 億元，較二〇二五年同期減少 27.4%；不良貸款比率 1.18%，較二〇二五年年底下降 0.1 個百分點，整體貸款質素穩定。

In the first half of 2026, impairment loss amounted to HK$521 million, representing a decrease of 27.4% compared to the corresponding period of 2025. The non-performing loan ratio was 1.18%, representing a decrease of 0.1 percentage points. The loan quality in general was stable.

截至二〇二六年六月三十日，本集團客戶總貸款（包括商業票據）餘額為港幣 2,341 億元，較二〇二五年底增加 7.4%。

As at 30 June 2026, the Group’s balance of total advances to customers, including trade bills, amounted to HK$234.1 billion, representing an increase of 7.4% as compared with that at the end of 2025.

截至二〇二六年六月三十日，本集團客戶存款總額為港幣 4,592 億元，較二〇二五年底上升 4.9%。各類存款中，與二〇二五年底比較，港幣存款增加 22 億元，上升 1.3%；美元存款折合港幣後增加 149 億元，上升 8.4%；人民幣存款折合港幣後增加 49 億元，上升 7.2%；其他幣種存款折算港幣後減少 8 億元，下降 3.7%。

As at 30 June 2026, the Group’s total deposits from customers amounted to HK$459.2 billion, representing an increase of 4.9% as compared with that at the end of 2025. Among various kinds of deposits, Hong Kong Dollar deposits increased by HK$2.2 billion or 1.3%; US Dollar deposits after translation increased by HK$14.9 billion or 8.4%; RMB deposits after translation increased by HK$4.9 billion or 7.2%; but deposits in other foreign currencies after translation decreased by HK$0.8 billion or 3.7%, as compared with that at the end of 2025.

截至二〇二六年六月三十日，本集團總資產為港幣 5,878 億元，較二〇二五年底增長 11.6%；股東應佔權益為港幣 573 億元，較二〇二五年底增長 5.9%；貸存比率為 49.4%，較二〇二五年底上升 1.3 個百分點。

As at 30 June 2026, total assets of the Group amounted to HK$587.8 billion, representing an increase of 11.6% as compared with that at the end of 2025. Equity attributable to shareholders amounted to HK$57.3 billion, representing an increase of 5.9% as compared with that at the end of 2025. Loan-to-deposit ratio was 49.4%, increased by 1.3 percentage points as compared with that at the end of 2025.

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本集團於二〇二六年六月三十日的普通股權一級資本比率為 15.1%，一級資本比率為 24.1%，總資本比率為 25.8%，穩定資金淨額比率為 147.2%，二〇二六年第二季平均流動性覆蓋比率 170.9%，均高於監管要求。

As at 30 June 2026, common equity tier 1 capital ratio, tier 1 capital ratio and total capital ratio of the Group were 15.1%, 24.1% and 25.8% respectively, the net stable funding ratio was 147.2% and the average liquidity coverage ratio for the second quarter of 2026 was 170.9%, all of which were above regulatory requirements.

零售金融

Retail Finance

零售金融業務方面，本行始終堅持「以客戶為中心，為客戶創造價值」之經營理念。截至二〇二六年六月三十日，零售金融總體存款餘額為港幣 2,723 億元，較二〇二五年底增加 0.7%。本行遵循母行招商銀行的「價值銀行」戰略，著力打造創新驅動、模式領先、特色鮮明的香港一流商業銀行，為境內外客戶提供全方位的金融服務。在二〇二六年，憑藉顯著優勢本行獲《明報》頒發「卓越財富管理大獎」、「卓越家族辦公室服務大獎」和「卓越私人財富管理大獎」等三項殊榮，《星島日報》頒發的「星鑽服務大獎 2025-大灣區財富管理服務」獎項，《香港經濟日報》頒發「最佳來港人才財富管理大獎」和「最佳家族服務私人銀行大獎」，及《信報財經新聞》頒發「卓越家族財富傳承私人銀行大獎」。

With respect to retail finance business, the Bank persistently adhered to the core values of “being customer-centric and creating value for customers”. As of 30 June 2026, the balance of deposits of retail finance amounted to HK$272.3 billion, representing an increase of 0.7% from the end of 2025. The Bank, following the “Value Bank” strategy of the parent bank, China Merchants Bank, positioned to be the first-class commercial bank in Hong Kong, driven by innovation, pioneered with business models and featured with distinctive advantages, to serve all regions of customers with all financial solutions. In 2026, the Bank received three awards including “Excellence in Wealth Management Award”, “Excellence in Family Office Services Award” and “Excellence in Private Wealth Management Award” from “Ming Pao”, “Sing Tao Service Award 2025 on Wealth Management in Greater Bay Area” from “Sing Tao Daily”, “Best Wealth Management for Talents” and “Best Private Banking for Family Services” from “Hong Kong Economic Times”, and “Excellence in Family Wealth Succession Service” from “Hong Kong Economic Journal” in recognition of its remarkable competitive advantages.

私人銀行業務方面，本行始終秉持招商銀行「為客戶創造價值」的服務理念，結合本行特色和香港業務機會，聚焦分類客群精細化服務與頭部客戶綜合化服務，持續打造私人銀行及私人財富管理差異化優勢，臻選香港增值服務禮遇，為高淨值客戶、投資移民客戶、家族辦公室客戶提供全方位服務方案。

With respect to the private banking business, the Bank adhered to core philosophy on “Creating Value for Clients” by China Merchants Bank, collaborating our unique characteristics with Hong Kong's business opportunities, focused on highly specialized services for segmented clientele and comprehensive services for top-tier clients. The Bank continued to uphold the comparative advantage in private banking and private wealth management by curating exclusive Hong Kong-based service experiences, offering comprehensive service solutions to high-net-worth clients, investment migration clients, and family office clients.

金融科技創新方面，本行致力於打造領先同業的移動金融科技平台。鞏固現有手機 APP 優勢，在獲客、支付結算、投資平台建設方面持續創新，拓展 APP 功能覆蓋。手機 APP 榮獲《信報財經新聞》頒發「卓越手機銀行」獎項。

With respect to innovation in financial technology, the Bank committed to building a mobile financial technology platform that leads the industry. Building upon the strengths of our existing mobile banking app, the Bank continued to modernise customer acquisition, payment and settlement services and investment platform, and expand the coverage of the mobile application's functionalities. Our mobile application received the "Excellence in Mobile Banking" award from “Hong Kong Economic Journal”.

分行網絡方面，本行為深入貫徹母行國際化戰略，積極服務香港國際金融中心建設，網點方面強化數智化水準，以客戶視角優化網點旅程，升級網點專屬理財空間，全面提升網點服務水平。

With respect to the branch network, the Bank enforced the parent bank’s strategy on internationalization, actively reinforcing Hong Kong as the international financial centre. In network branches, the Bank strengthened the standard of digital intelligence, optimised the branch visit experience from customer perspective, upgraded the dedicated wealth management zones in network branches, and comprehensively enhanced the standard of services in all outlets.

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跨境理財通方面，持續打造「全產品+全流程」跨境理財通線上自服務平台，不斷豐富產品貨架，做好穩健類和環球配置類的財富管理產品行銷工作，持續提升業務效率和用戶體驗，跨境理財通財富管理業務保持市場領先地位。

With respect to the Cross-boundary Wealth Management Connect Scheme, the Bank developed full product scope and end-to-end self-service platform for the Scheme, continuously enriched the product portfolio and marketing efforts for stable and global wealth management products, thus enhancing business efficiency and elevating the customer experience while maintaining the leading position in the market.

批發金融

Wholesale Finance

批發金融業務方面，本行秉持低風險、高質量發展理念，在競爭激烈的市場環境下，積極服務中資出海客戶全球化經營，強化資產業務組織和交易銀行能力建設，構建綜合金融管家服務架構。

With respect to wholesale finance business, the Bank adhered to the principle of low-risk and high-quality development. Amidst a fiercely competive market, the Bank actively supported the globalization efforts of Chinese companies expanding overseas by offering global financial services. The Bank focused on strengthening asset management and transaction banking capabilities to establish a comprehensive financial concierge service structure.

二〇二六年上半年，本行繼續發揮多牌照優勢，堅持"以客戶為中心"，多項重點業務繼續保持良好增長勢頭，截至二〇二六年六月末，港股 IPO 收款參與率領跑市場，銀團市場排名繼續位列本港前列，本行持續優化結算和現金管理能力，交易銀行數位化經營能力進一步提升，帶動綜合金融管家能力提高。

In the first half of 2026, the Bank continued to utilize the advantage of its multiple licenses. Maintaining a "client-centric" focus, several key business segments sustained positive growth. As at 30 June 2026, the Bank led the market in the participation rates among receiving banks in IPO business of Hong Kong stock. The Bank's standing in the syndication loan market remained among the top in Hong Kong. The Bank continuously optimized settlement and cash management capabilities, advancing the digitalization of transaction banking operations, thereby boosting the overall financial concierge service proficiency.

未來，本行將堅持圍繞「為客戶創造價值」宗旨，按照低風險、高質量發展理念，聚焦重點客群，以先進的交易銀行服務全面推動綜合金融管家服務能力建設，持續打造特色化經營，提升公司金融業務在市場中的競爭力及影響力。

Moving forward, the Bank will commit to the mission of "creating value for customers". Guided by our low-risk and high-quality development philosophy, the Bank will target key clientele. By deploying advanced transaction banking services, the Bank aims to fully develop the comprehensive financial concierge capabilities, persistently foster distinctive operation, enhance the competitiveness and market influence of corporate finance business.

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金融市場

二〇二六年上半年，全球主要經濟體步入降息週期尾聲，香港離岸人民幣、大宗商品、債券衍生品互聯互通機制持續反覆迭代，本行金融市場業務堅守低風險穩健經營主線，依託母行招商銀行跨境金融協同優勢，圍繞離岸人民幣生態圈等核心賽道提質擴量，實現資產規模、交易營收實現雙增長。交易業務方面，持續發揮 CFETS、債券通等跨市場做市及交易資格，大力發展外匯及債券做市業務，積極參與兩岸市場互通互聯，實現交易規模以及交易收入雙增長。金市代客業務方面，響應本地及跨境客戶的投融資及兌換需求，不斷豐富投資產品、利率及匯率風險對沖複雜衍生產品、以及一帶一路國家的貨幣兌換等金市服務供給，聯動母行實現跨境一體化綜合金融服務，全面提升客戶體驗，實現金融市場代客交易收入同比增長超 70%。債券投資方面，本行主動調整組合結構、擴大組合規模，截至二〇二六年六月三十日，本集團債券投資餘額為港幣約 2,740 億元，較年初增長 14.8%，以國債、金融債、公營機構債為主，資產質素優良。

Financial Market

In the first half of 2026, as major global economies approached the finale of interest rate cut cycle, the mechanisms of interconnecting offshore RMB, commodities and debt derivatives continued to evolve, the Bank's financial market business preserved the axis of steadfast and low-risk operations. By utilizing the cross-border financial cooperation advantage from our parent, China Merchant Bank, the Bank focused on deepening and expanding our presence in key areas, such as the offshore RMB ecosystem, achieving simultaneous growth in both asset size and transaction revenue. With respect to trading business, the Bank continuously leveraged market-making and trading qualifications in CFETS and Bond Connect programs to develop foreign exchange and bond market-making services, and actively participated in mutual cross-straits market access, resulting in a dual increase in both transaction volume and transaction revenue. With respect to financial market agency business, the Bank catered to the investment and financing and currency exchange demands of local and cross-border clients, through continuously furnishing investment products, interest rate and currency hedging solutions for complex derivatives, and currency exchange services for countries along the Belt and Road Initiative. Through coordination with the parent bank, the Bank delivered integrated, cross-border financial services, significantly upgrading customer experience and achieving a year-on-year growth of over 70% in agency trading revenue. With respect to bond investment business, the Bank proactively restructured and scaled up our portfolios. As of 30 June 2026, the balance of the Group's investment in debt securities was HK$274.0 billion, representing an increase of 14.8% compared with the end of 2025, of which were issued by governments, banks or other financial institutions and public sector entities. The quality of assets remained sound.

金融機構

金融機構業務方面，本行持續堅守穩健經營與審慎風控導向，穩步夯實銀行同業基本盤，依託銀企直連等科技服務優勢，持續提升存量客戶綜合收益，積極拓寬新客戶資源。穩步拓寬同業合作版圖，持續加強與中外資頭部客戶在授信、債券、銀團等各方面的合作，做大做強一批優質客戶；積極開拓優質新型交易對手，豐富同業業務合作場景。持續優化系統功能、交易流程、反洗錢分析等數位化能力，爲合規經營與風險管理構築堅實基礎，確保與行業參與者的業務合作保持穩健且富有活力的增長。

Financial Institution

With respect to financial institution business, the Bank committed to stable and prudent operations, prioritizing rigorous risk control. The Bank was steadily strengthening our standing within the industry by utilizing technological advantages, such as corporate host-to-host connections, to boost the overall returns for our existing client base while simultaneously expanding the new client pool. The Bank was steadily broadening partnership with peers, persistently strengthening collaborations with leading local and international clients in credit, debt securities, and syndicates business, to cultivate and foster a group of premium clients. The Bank was actively seeking out and developing new, high-caliber trading partners and diversifying the scenarios of peer collaborations. The Bank was consistently refining digital capabilities, including system functionality, transaction workflows, and anti-money laundering analysis, to build a robust foundation for compliance and risk management, ensuring steady and vigorous growth in the business connections with industry participants.

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金融機構

非銀行金融機構業務方面，延展母行招商銀行境外批發財富管理綜合服務，持續完善全鏈條、一站式批發財富管理服務體系。全新升級投商行聯動服務模式，擴展合作模式，延伸覆蓋私募、券商、資管等多元機構客群，持續拓寬機構合作伙伴網路，並深化與保險客群合作，實現跨市場滲透。

資產託管方面，截至二〇二六年六月三十日，本行資產託管規模達港幣 8,732 億元，較二〇二五年底增長 14%，排名香港中資股份制託管銀行前列；其中公募基金託管規模增幅 53%。二〇二六年上半年新增香港註冊公募基金託管數量排名全港第一，落地首支跨市場權益 ETF 託管，是香港首家支持跨市場權益 ETF 的中資託管銀行。同時完成香港中資託管行首次全單位信託公募基金轉託管；落地首個保險託管大帳戶；完成全球託管系統全自研及切換，提升整體運營效率達 60%。

Financial Institution

With respect to the non-bank financial institution business, the Bank extended the comprehensive wholesale wealth management services of our parent bank, China Merchants Bank, to the overseas market. The Bank was continuously perfecting a full-chained, one-stop wholesale wealth management service framework. The Bank has upgraded the service model for collaboration between investment banks and brokerage firms, expanding our partnership models, and extending our reach to diverse client segments, including private equity, securities, and asset management. The Bank was expanding our network of partners and deepening our cooperation within the insurance sector, achieving cross-market penetration.

With respect to asset custody, the Bank's scale reached HK$873.2 billion as at 30 June 2026, representing an increase of 14% as compared with that of 2025, ranking among the top Chinese joint-stock custody banks in Hong Kong. Among which, the public fund under custody increased by 53%. In the first half of 2026, the Bank ranked the first in the market in terms of the quantity of onboarding licensed public funds under custody. The Bank, while launching the first cross-market equity ETF custody product, became the first Chinese custody bank in Hong Kong to support cross-market equity ETF. Concurrently the Bank finalized the transfer of the first unit trust public fund into custody, debuted the first major insurance custody account, concluded the overhaul and switch over of self-developed "Global Custody System" , which improved overall operational efficiency by 60%.

財務及業務回顧
Financial Results and Operational Review

中國內地、澳門特別行政區及海外業務

中國內地、澳門特別行政區及海外業務方面，本行目前在中國內地共設四間分支行，在澳門特別行政區設有一間分行，在美國洛杉磯及舊金山各設有海外分行一間，另在泰國曼谷設代表處。本行貫徹落實一體化經營，加強內外聯動，為客戶提供境內外、跨境金融服務，同時實現分行資產負債規模較快增長。截至二〇二六年六月三十日，客戶貸款(包括商業票據)為港幣 472 億元，與二〇二五年底持平；客戶存款為港幣 407 億元，較二〇二五年底增加 20.1%。

人力資源

截至二〇二六年六月三十日，本行僱員總人數為 2,436 人(二〇二五年十二月三十一日：2,289 人)，其中香港 1,980 人，中國境內 382 人，澳門 44 人，海外 30 人。

二〇二六年八月二十一日

Chinese Mainland, Macau SAR and Overseas business

With respect to the business of the branches in Chinese Mainland, Macau SAR and overseas business, the Bank has four branches and sub-branches in the Chinese Mainland, a branch in Macau SAR, two overseas branches located in Los Angeles and San Francisco respectively in the United States. The Bank also has a representative office in Bangkok, Thailand. The Bank implemented its strategy of integrated operation and strengthened cross-border collaboration to provide its customers with domestic, overseas and cross-border financial services, achieving rapid growth in the scale of both assets and liabilities of branches. As of 30 June 2026, advances to customers, including trade bills, amounted to HK$47.2 billion, remaining flat compared with the end of 2025. Deposits from customer amounted to HK$40.7 billion, representing an increase of 20.1% compared with the end of 2025.

Human Resources

As at 30 June 2026, the Bank had 2,436 employees (31 December 2025: 2,289 employees), of which 1,980 were in Hong Kong, 382 were in the Chinese Mainland, 44 were in Macau and 30 were overseas.

21 August 2026

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

綜合收益表 (未經審核)
Consolidated Income Statement (Unaudited)

截至二〇二六年六月三十日止六個月 **For the six months ended 30 June 2026**

			截至六月三十日止六個月 **Six months ended 30 June** 二〇二六 **2026** 港幣千元 **HK$'000**	二〇二五 2025 港幣千元 HK$'000
		註釋 Note		
利息收入	Interest income	3	**8,598,097**	8,464,229
利息支出	Interest expense	4	**(4,681,318)**	(5,070,354)
淨利息收入	**Net interest income**		**3,916,779**	3,393,875
服務費及佣金收入	Fees and commission income		**2,220,850**	1,613,421
服務費及佣金支出	Fees and commission expense		**(105,366)**	(93,489)
服務費及佣金淨收入	**Net fees and commission income**	5	**2,115,484**	1,519,932
淨交易收益	Net trading gain	6	**983,739**	511,662
處置以公平價值誌入其他全面收益之金融資產之淨收益	Net gain on disposal of financial assets at fair value through other comprehensive income		**21,564**	40,643
其他營業收入	Other operating income	7	**97,265**	107,377
營業收入	**Operating income**		**7,134,831**	5,573,489
營業支出	Operating expenses	8	**(1,232,362)**	(1,465,557)
提取減值準備前之營業溢利	**Operating profit before impairment charge**		**5,902,469**	4,107,932
減值損失	Impairment loss	9	**(521,551)**	(718,623)
營業溢利	**Operating profit**		**5,380,918**	3,389,309
投資物業之公平價值虧損	Fair value loss on investment properties	17	**(20,760)**	(62,760)
處置其他物業及設備之淨虧損	Net loss on disposal of other properties and equipment		**(3,251)**	(10)
出售附屬公司之淨收益	Net gain on disposal of a subsidiary		**682**	-
應佔聯營公司及合資企業之淨溢利	Share of net profit of associates and joint ventures		**76,923**	142,785
除稅前溢利	**Profit before taxation**		**5,434,512**	3,469,324
所得稅	Income tax	10	**(700,062)**	(432,643)
期內溢利	**Profit for the period**		**4,734,450**	3,036,681
歸屬於：	**Attributable to:**			
本行股東	Equity shareholders of the Bank		**4,734,450**	3,036,681

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

綜合全面收益表 (未經審核)
Consolidated Statement of Comprehensive Income (Unaudited)

截至二〇二六年六月三十日止六個月 **For the six months ended 30 June 2026**

		截至六月三十日止六個月 **Six months ended 30 June** 二〇二六 **2026** 港幣千元 **HK$'000**	二〇二五 2025 港幣千元 HK$'000
期內溢利	**Profit for the period**	**4,734,450**	3,036,681
期內其他全面(支出)/收益	**Other comprehensive (expense)/income for the period**		
其後可能重新分類至收益表之項目：	**Items that may be reclassified subsequently to the income statement:**		
以公平價值誌入其他全面收益之金融資產	Financial assets at fair value through other comprehensive income		
- 公平價值改變	- Changes in fair value	**(1,689,447)**	1,663,444
- 於出售時轉入收益表	- Transfer to income statement on disposal	**(21,564)**	(40,643)
- 於減值時轉出收益表	- Transfer from income statement on impairment	**48,015**	23,062
現金流量對沖儲備	Cash Flow Hedge Reserve		
- 計入權益賬之公平價值虧損	- FV loss taken to equity	**(1,091)**	-
應佔聯營公司及合資企業之儲備	Share of reserves of associates and joint ventures	**5,284**	6,593
因折算海外機構的財務報表產生的匯兌差額	Exchange difference on translation of financial statements of overseas operations	**186,302**	188,420
其他全面收益項目對遞延稅項之影響	Effect of deferred taxation on other comprehensive income items	**271,590**	(271,270)
其後不會重新分類至收益表之項目：	**Items that will not be reclassified subsequently to the income statement:**		
以公平價值誌入其他全面收益之股權證券	Equity securities at fair value through other comprehensive income		
- 公平價值改變	- Changes in fair value	**77,622**	149,095
重估房產之盈餘	Surplus on revaluation of bank premises	**-**	-
界定福利計劃之精算收益/(虧損)	Actuarial gain/(loss) on defined benefit schemes	**18,250**	(5,102)
其他全面收益項目對遞延稅項之影響	Effect of deferred taxation on other comprehensive income items	**(2,290)**	(541)
期內其他全面(支出)/收益	**Other comprehensive (expense)/income for the period**	**(1,107,329)**	1,713,058
期內全面收益總額	**Total comprehensive income for the period**	**3,627,121**	4,749,739
歸屬於：	**Attributable to:**		
本行股東	Equity shareholders of the Bank	**3,627,121**	4,749,739

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

綜合財務狀況表 (未經審核)
Consolidated Statement of Financial Position (Unaudited)

二〇二六年六月三十日 **As at 30 June 2026**

		註釋 Note	**30/6/2026** **港幣千元** **HK$'000**	31/12/2025 港幣千元 HK$'000
資產	**Assets**			
庫存現金、同業存放及貸款	Cash, balances and placements with and loans and advances to banks	11	**62,482,325**	56,424,014
衍生金融工具	Derivative financial instruments	12	**1,365,806**	434,458
以公平價值誌入損益賬之金融資產	Financial assets at fair value through profit or loss	13	**8,793,089**	8,220,123
證券投資	Investments in securities	14	**267,941,762**	233,189,312
貸款及其他賬項	Advances and other accounts	15	**237,517,287**	219,521,507
反向回購協議 — 非交易用途	Reverse repurchase agreements – non-trading		**2,422,481**	1,792,611
聯營公司及合資企業權益	Interests in associates and joint ventures	16	**1,931,443**	1,914,650
投資物業	Investment properties	17	**2,513,300**	2,534,060
租賃土地	Leasehold land		**128,374**	130,271
其他物業及設備	Other properties and equipment	18	**1,364,150**	1,451,172
可回收稅項	Tax recoverable		**12,157**	8,719
遞延稅項資產	Deferred tax assets		**1,329,744**	920,760
總資產	Total assets		**587,801,918**	526,541,657
負債	**Liabilities**			
同業存款	Deposits and balances from banks		**10,954,088**	4,234,039
回購協議 — 非交易用途	Repurchase agreements – non-trading		**7,623,285**	-
以公平價值誌入損益帳之金融負債	Financial liabilities at fair value through profit or loss		**509,341**	459,262
衍生金融工具	Derivative financial instruments	12	**1,056,453**	878,932
客戶存款	Deposits from customers	19	**459,157,372**	437,903,666
發行之存款證	Certificates of deposit issued		**150,000**	259,774
當期稅項	Current taxation		**1,163,181**	555,255
遞延稅項負債	Deferred tax liabilities		**18,792**	22,016
其他賬項及預提	Other accounts and accruals	21	**19,388,071**	13,295,687
總負債	Total liabilities		**500,020,583**	457,608,631
權益	**Equity**			
股本	Share capital	22	**1,160,951**	1,160,951
儲備	Reserves	23	**56,177,441**	52,970,284
歸屬於本行股東權益合計	Total equity attributable to shareholders of the Bank		**57,338,392**	54,131,235
其他權益工具	Other equity instruments	20	**30,442,943**	14,801,791
權益總額	Total equity		**87,781,335**	68,933,026
權益及負債總額	Total equity and liabilities		**587,801,918**	526,541,657

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

綜合權益變動表 (未經審核)
Consolidated Statement of Changes in Equity (Unaudited)

截至二〇二六年六月三十日止六個月 **For the six months ended 30 June 2026**

		歸屬於本行股東 Attributable to shareholders of the Bank									
		股本 Share capital 港幣千元 HK$'000	資本儲備 Capital reserve 港幣千元 HK$'000	重估房產儲備 Bank premises revaluation reserve 港幣千元 HK$'000	重估金融資產儲備 Financial asset revaluation reserve 港幣千元 HK$'000	現金流量對沖儲備 Cash flow hedge reserve 港幣千元 HK$'000	其他儲備 註釋23(e) Other reserves Note 23(e) 港幣千元 HK$'000	保留溢利 Retained earnings 港幣千元 HK$'000	小計 Sub-total 港幣千元 HK$'000	其他權益工具 Other equity instruments 港幣千元 HK$'000	合計 Total 港幣千元 HK$'000
於二〇二六年一月一日	At 1 January 2026	1,160,951	27,000	571,615	844,442	-	450,874	51,076,353	54,131,235	14,801,791	68,933,026
二〇二六年權益總額的改變：	Changes in equity for 2026:										
期內溢利	Profit for the period	-	-	-	-	-	-	4,734,450	4,734,450	-	4,734,450
期內其他全面(支出)/收益	Other comprehensive (expense)/ income for the period	-	-	-	(1,307,959)	(911)	186,302	15,239	(1,107,329)	-	(1,107,329)
期內全面收益/(支出)總額	Total comprehensive income/(expense) for the period	-	-	-	(1,307,959)	(911)	186,302	4,749,689	3,627,121	-	3,627,121
於出售以公平價值誌入其他全面收益之股權證券時轉入保留溢利	Transfer to retained earnings on disposal of equity securities at fair value through other comprehensive income	-	-	-	(1,288)	-	-	1,288	-	-	-
贖回其他權益工具	Redemption of other equity instruments	-	-	-	-	-	-	-	-	-	-
發行其他權益工具	Issue of other equity instruments	-	-	-	-	-	-	-	-	15,641,152	15,641,152
其他權益工具分配	Distribution for other equity instruments	-	-	-	-	-	-	(419,964)	(419,964)	-	(419,964)
於二〇二六年六月三十日	At 30 June 2026	1,160,951	27,000	571,615	(464,805)	(911)	637,176	55,407,366	57,338,392	30,442,943	87,781,335
於二〇二五年一月一日	At 1 January 2025	1,160,951	27,000	572,260	(1,369,714)	-	200,184	47,561,413	48,152,094	15,904,603	64,056,697
二〇二五年權益總額的改變：	Changes in equity for 2025:										
期內溢利	Profit for the period	-	-	-	-	-	-	3,036,681	3,036,681	-	3,036,681
期內其他全面收益/ (支出)	Other comprehensive income/(expense) for the period	-	-	(4,812)	1,533,710	-	188,420	(4,260)	1,713,058	-	1,713,058
期內全面收益/(支出)總額	Total comprehensive income/(expense) for the period	-	-	(4,812)	1,533,710	-	188,420	3,032,421	4,749,739	-	4,749,739
於出售以公平價值誌入其他全面收益之股權證券時轉入保留溢利	Transfer to retained earnings on disposal of equity securities at fair value through other comprehensive income	-	-	-	-	-	-	-	-	-	-
贖回其他權益工具	Redemption of other equity instruments	-	-	-	-	-	-	28,812	28,812	(1,102,812)	(1,074,000)
發行其他權益工具	Issue of other equity instruments	-	-	-	-	-	-	-	-	-	-
其他權益工具分配	Distribution for other equity instruments	-	-	-	-	-	-	(446,456)	(446,456)	-	(446,456)
於二〇二五年六月三十日	At 30 June 2025	1,160,951	27,000	567,448	163,996	-	388,604	50,176,190	52,484,189	14,801,791	67,285,980

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

綜合現金流量表 (未經審核)
Consolidated Cash Flow Statement (Unaudited)

截至二〇二六年六月三十日止六個月 **For the six months ended 30 June 2026**

			截至六月三十日止六個月 Six months ended 30 June	
		註釋 Note	二〇二六 **2026** 港幣千元 **HK$'000**	二〇二五 2025 港幣千元 HK$'000
營業活動之現金流入淨額	**Cash generated from operations**	25(a)	**18,235,225**	63,715,648
支付香港利得稅	Hong Kong profits tax paid		**(183,305)**	(99)
支付海外稅項	Overseas tax paid		**(25,303)**	(117,666)
營業活動之現金流入淨額	**Net cash generated from operating activities**		**18,026,617**	63,597,883
投資活動	**Investing activities**			
購入證券投資	Purchase of investments in securities		**(108,799,349)**	(95,682,460)
出售及贖回證券投資所得之款項	Proceeds from sale and redemption of investments in securities		**71,244,250**	44,209,806
收取聯營公司及合資企業之股息	Dividends received from associates and joint ventures		**65,415**	59,882
增置其他物業及設備	Payment for additions of other properties and equipment		**(37,892)**	(7,985)
出售其他物業及設備所得之款項	Proceeds from disposal of other properties and equipment		**7**	-
投資活動之現金流出淨額	**Net cash used in investing activities**		**(37,527,569)**	(51,420,757)
融資活動	**Financing activities**			
其他權益工具分配	Distribution for other equity instruments		**(419,964)**	(446,456)
發行其他權益工具	Issue of other equity instruments		**15,641,152**	-
贖回其他權益工具	Redemption of other equity instruments		**-**	(1,074,000)
支付租賃負債	Payment of lease liabilities		**(49,374)**	(57,555)
融資活動之現金流入/(流出)淨額	**Net cash generated from/(used in) financing activities**		**15,171,814**	(1,578,011)
現金及等同現金項目之淨(減少)/增加	**Net (decrease)/increase in cash and cash equivalents**		**(4,329,138)**	10,599,115
於一月一日現金及等同現金項目	**Cash and cash equivalents at 1 January**		**50,509,584**	37,968,220
外幣匯率變動之影響	Effects of foreign exchange rate changes		**107,878**	216,780
於六月三十日現金及等同現金項目	**Cash and cash equivalents at 30 June**	25(b)	**46,288,324**	48,784,115
營業活動之現金流量包括：	**Cash flows from operating activities include:**			
利息收入	Interest received		**8,166,431**	7,800,279
利息支出	Interest paid		**(4,614,081)**	(4,823,772)
股息收入	Dividends received		**24,579**	40,695

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

1 編製基礎

本中期財務資料披露報表乃根據並全面遵從由香港金融管理局所發出之《銀行業(披露)規則》內所載之規定而編製。

除採納香港會計師公會已頒佈之經修訂並已於二〇二六年一月一日或之後之會計年度開始生效之香港財務報告會計準則(此乃所有適用之個別香港財務報告準則、香港會計準則及詮釋之統稱)外，本中期財務資料披露報表乃根據二〇二五年度財務報表內所採納之會計政策而編制。招商永隆銀行有限公司(簡稱「本行」)及其附屬公司(合稱「本集團」)已採納下列與其業務相關之經修訂之香港財務報告會計準則：

香港財務報告準則第9號及香港財務報告準則第7號之修訂「金融工具之分類及計量修訂」澄清當實體對合約現金流量的權利屆滿或被轉讓時，金融資產即告終止確認；而金融負債則於結算日終止確認。該等修訂引入了一項會計政策選擇，允許在滿足指定標準的情況下，終止確認在結算日之前透過電子支付系統結算的金融負債。修訂亦澄清了如何評估具有環境、社會及管治及其他類似或有特徵的金融資產的合約現金流量特徵。此外，修訂亦澄清了對具有無追索權特徵的金融資產及合約掛鉤工具進行分類的要求。該等修訂還包括對指定以公平價值誌入其他全面收益之權益工具投資，以及具有或有特徵的金融工具的額外披露要求。本集團過往年度有關終止確認金融資產及負債的會計政策已與該等修訂保持一致，且本集團並無持有該等修訂所針對的金融資產。採納此修訂對本集團之綜合財務報表並沒有重大影響。本集團將在本集團截至二〇二六年十二月三十一日止年度的綜合財務報表中，就指定以公平價值誌入其他全面收益之權益工具投資提供額外披露。

香港財務報告準則第9號及香港財務報告準則第7號之修訂「涉及自然依賴型電力之合約」澄清了範圍內合約「自身使用」要求的應用，並修訂了範圍內合約在現金流量套期關係中對被套期項目的指定要求。該等修訂亦包括額外披露，以使財務報表使用者能夠了解該等合約對實體財務業績及未來現金流量的影響。本集團並無任何屬於該等修訂範圍內的合約。採納此修訂對本集團之綜合財務報表並沒有重大影響。

1 Basis of preparation

The interim financial disclosure statements have been prepared in accordance with and fully comply with the requirements set out in the Banking (Disclosure) Rules issued by the Hong Kong Monetary Authority.

The interim financial disclosure statements have been prepared in accordance with the same accounting policies adopted in the 2025 annual financial statements except for the adoption of the amended HKFRS Accounting Standards (which include all applicable individual Hong Kong Financial Reporting Standards, Hong Kong Accounting Standards ("HKASs") and Interpretations), which are effective for accounting periods beginning on or after 1 January 2026 as issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA"). CMB Wing Lung Bank Limited ("the Bank") and its subsidiaries ("the Group") adopted the following amended HKFRS Accounting Standards which is relevant to its operations:

Amendments to HKFRS 9 and HKFRS 7 "Amendments to the Classification and Measurement of Financial Instruments" clarify that a financial asset is derecognised when the entity's rights to the contractual cash flows expire or are transferred, while a financial liability is derecognised on the settlement date. The amendments introduce an accounting policy option to derecognise a financial liability that is settled through an electronic payment system before the settlement date if specified criteria are met. The amendments clarify how to assess the contractual cash flow characteristics of financial assets with environmental, social and governance and other similar contingent features. Moreover, the amendments clarify the requirements for classifying financial assets with non-recourse features and contractually linked instruments. The amendments also include additional disclosures for investments in equity instruments designated at fair value through other comprehensive income and financial instruments with contingent features. The Group's accounting policy for the derecognition of financial assets and liabilities in prior years aligned with the amendments and the Group did not have the financial assets that were addressed by the amendments. The application of these amendments has no material impact on the Group's consolidated financial statements. The Group will provide additional disclosures for its investments in equity instruments designated at fair value through other comprehensive income in the Group's consolidated financial statements for the year ending 31 December 2026.

Amendments to HKFRS 9 and HKFRS 7 "Contracts Referencing Nature-dependent Electricity" clarify the application of the "own-use" requirements for in-scope contracts and amend the designation requirements for a hedged item in a cash flow hedging relationship for in-scope contracts. The amendments also include additional disclosures that enable users of financial statements to understand the effects these contracts have on an entity's financial performance and future cash flows. The Group did not have any contracts that are in the scope of the amendments. The application of these amendments has no material impact on the Group's consolidated financial statements.

未經審核中期財務資料披露報表註釋
Notes to the Unaudited Interim Financial Disclosure Statements

1 編製基礎 (續)

香港財務報告會計準則年度改進（第 11 卷）對香港財務報告準則第 1 號、香港財務報告準則第 7 號（及隨附的香港財務報告準則第 7 號實施指引）、香港財務報告準則第 9 號、香港財務報告準則第 10 號及香港會計準則第 7 號作出了狹義修訂。該等修訂包括澄清、簡化、更正或變更，以提高相關香港財務報告會計準則的一致性。採納此改進對本集團之綜合財務報表沒有重大影響。

截至本中期財務資料披露報表發佈日止，香港會計師公會公佈了若干新增/經修訂之香港財務報告會計準則，該等準則尚未於二〇二六年一月一日開始之會計年度生效，本集團並未有提早採納此等準則。本集團正評估此等新增/經修訂之香港財務報告會計準則在首個應用期產生的影響。下列新增/經修訂之香港財務報告會計準則與本集團業務相關：

香港財務報告準則第 18 號「財務報告的列報和披露」，於二〇二七年一月一日或之後開始的年度／報告期間生效且允許提早採用，會取代香港會計準則第 1 號「財務報表列報」並規定了通用財務報表中資訊的列報和披露要求，以確保報表提供可信地反映實體資產、負債、權益、收入和支出的相關資訊。採納此準則不會改變確認標準或計量基礎，但可能會對財務報表（特別是損益表）中資訊的列報產生影響。本集團正分析新規定並評估採用香港財務報告準則第 18 號對本集團之綜合財務報表呈列及披露的影響。

香港財務報告準則第 19 號「沒有公共責任的附屬公司：披露」及其修訂，於二〇二七年一月一日或之後開始的年度／報告期間生效且允許提早採用，屬自願性準則，其允許符合條件的附屬公司使用減少披露要求的香港財務報告會計準則。符合條件的附屬公司必須沒有公共責任，並且其最終控股或中介控股母公司編製的綜合財務報表供公開使用及符合香港財務報告會計準則。預計採納此準則及其修訂對本集團之綜合財務報表並沒有重大影響。

香港財務報告準則第 20 號「監管資產及監管負債」，於二〇二九年一月一日或之後開始的年度／報告期間生效且允許提早採用，規定了監管資產、監管負債、監管收益及監管費用的確認、計量、列報及披露要求。若獲採用，香港財務報告準則第 20 號將取代香港財務報告準則第 14 號。預計採納此準則對本集團之綜合財務報表並沒有重大影響。

1 Basis of preparation (Continued)

Annual Improvements to HKFRS Accounting Standards – Volume 11 set out narrow scope amendments to HKFRS 1, HKFRS 7 (and the accompanying Guidance on implementing HKFRS 7), HKFRS 9, HKFRS 10 and HKAS 7. The amendments include clarifications, simplifications, corrections or changes to improve consistency in the corresponding HKFRS Accounting Standards. The application of these improvements has no material impact on the Group’s consolidated financial statements.

Up to the date of issue of these interim financial disclosure statements, the HKICPA has also issued certain new/amended HKFRS Accounting Standards which are not yet effective for accounting period beginning on 1 January 2026 and have not been early adopted by the Group. The Group is in the process of making an assessment of what the impact of these new/amended HKFRS Accounting Standards is expected to be in the period of initial application. The following new/amended HKFRS Accounting Standards are relevant to the Group’s operations:

HKFRS 18 “Presentation and Disclosure in Financial Statements”, which is effective for annual/reporting periods beginning on or after 1 January 2027 with earlier application permitted, supersedes HKAS 1 “Presentation of Financial Statements” and set out the requirements for the presentation and disclosure of information in general purpose financial statements to help ensure they provide relevant information that faithfully represents an entity’s assets, liabilities, equity, income and expenses. The application of this standard will not change recognition criteria or measurement bases, but it may have an impact on presenting information in the financial statements, in particular the income statement. The Group is currently analysing the new requirements and assessing the impact of HKFRS 18 on the presentation and disclosure of the Group’s consolidated financial statements.

HKFRS 19 “Subsidiaries without Public Accountability: Disclosures” and its amendments, which is effective for annual/reporting periods beginning on or after 1 January 2027 with earlier application permitted, is a voluntary standard which permits eligible subsidiaries to use HKFRS Accounting Standards with reduced disclosures. A subsidiary is eligible to apply the standard if it does not have public accountability and its ultimate or intermediate parent produces consolidated financial statements that are available for public use and that comply with HKFRS Accounting Standards. The application of this standard and its amendments will not have material impact on the Group’s consolidated financial statements.

HKFRS 20 “Regulatory Assets and Regulatory Liabilities”, which is effective for annual/reporting periods beginning on or after 1 January 2029 with earlier application permitted, sets out the requirements for the recognition, measurement, presentation and disclosure of regulatory assets, regulatory liabilities, regulatory income and regulatory expense. If adopted, HKFRS 20 would replace HKFRS 14. The application of this standard will not have material impact on the Group’s consolidated financial statements.

未經審核中期財務資料披露報表註釋
Notes to the Unaudited Interim Financial Disclosure Statements

1 編製基礎 (續)

香港財務報告準則第10號及香港會計準則第28號之修訂「投資者與聯營公司或合資企業的資產出售或出資安排」，於指定日期或之後之會計年度開始生效。修訂要求公司對在投資者與聯營公司或合資企業發生資產出售或出資交易時，在母公司損益表確認獨立於聯營公司或合資企業投資者的權益。預計採納此修訂對本集團之綜合財務報表並沒有重大影響。

香港會計準則第21號「換算為惡性通貨膨脹經濟下的列報貨幣」的修訂，於二〇二七年一月一日或之後開始的年度／報告期間生效且允許提早採用，要求將非高通膨功能貨幣按期末匯率換算為高通膨列報貨幣。修訂亦要求功能貨幣和列報貨幣均為高通膨經濟體貨幣的實體，根據香港會計準則第 29 號「惡性通貨膨脹經濟中的財務報告」的規定，對功能貨幣為非高通膨經濟體貨幣的境外經營業務的比較數字，應用一般物價指數進行重述。修訂引入若干額外披露事項。預計採納此修訂對本集團之綜合財務報表並沒有重大影響。

有關上述新增/經修訂之香港財務報告會計準則的簡介，請參閱本集團二〇二五年之年度報告內財務報表註釋1.1。

本中期財務資料披露報表內所載有關截至二〇二五年十二月三十一日止財政年度之財務資料並不構成本行於財政年度之法定財務報表，惟乃源自該等財務報表。截至二〇二五年十二月三十一日止年度之法定財務報表可於本行之註冊辦事處索取。核數師已於二〇二六年三月二十日就該等財務報表發表無保留意見。

1 Basis of preparation (Continued)

Amendments to HKFRS 10 and HKAS 28 “Sale or Contribution of Assets between an Investor and its Associate or Joint Venture”, which is effective for annual periods beginning on or after a date to be determined, require companies where there is a sale or contribution of assets between an investor and its associate or joint venture to recognise in the parent’s profit or loss only to the extent of the unrelated investors’ interests in that associate or joint venture. The application of these amendments will not have material impact on the Group’s consolidated financial statements.

Amendments to HKAS 21 “Translation to a Hyperinflationary Presentation Currency”, which is effective for annual/reporting periods beginning on or after 1 January 2027 with earlier application permitted, require the translation from a non-hyperinflationary functional currency into a hyperinflationary presentation currency at the closing rate. The amendments also require an entity whose functional currency and presentation currency are the currency of a hyperinflationary economy to restate the comparative amounts of a foreign operation whose functional currency is that of a non-hyperinflationary economy, by applying the general price index, in accordance with HKAS 29 “Financial Reporting in Hyperinflationary Economies”, to the foreign operation’s comparative figures. The amendments introduce certain additional disclosures. The application of these amendments will not have material impact on the Group’s consolidated financial statements.

Please refer to Note to the Financial Statements 1.1 of the Group’s 2025 Annual Report for brief explanations of the above new/amended HKFRS Accounting Standards.

The financial information relating to the financial year ended 31 December 2025 that is included in the interim financial disclosure statements as being previously reported information does not constitute the Bank’s statutory financial statements for that financial year but is derived from those financial statements. Statutory financial statements for the year ended 31 December 2025 are available from the Bank’s registered office. The auditors have expressed an unqualified opinion on those financial statements in their report dated 20 March 2026.

2 綜合基礎

除特別列明外，本中期財務資料披露報表所載之資料為本集團之綜合報告，亦包括應佔聯營公司及合資企業之業績及儲備。而法定報表的綜合基礎分別列載於本中期財務資料披露報表中補充財務資料內之註釋1, 2, 3及7。

2 Basis of consolidation

These interim financial disclosure statements cover the consolidated positions of the Group, unless otherwise stated, and include the attributable share of the results and reserves of its associates and joint ventures. For regulatory reporting, the basis of consolidation are set out in notes 1, 2, 3 and 7 of the supplementary financial information of these interim financial disclosure statements.

3 利息收入 / 3 Interest income

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二六 **2026** 港幣千元 **HK$'000**	二〇二五 2025 港幣千元 HK$'000
同業存放及貸款	Balances and placements with and loans and advances to banks	**1,190,195**	1,201,686
債務證券	Debt securities	**4,277,403**	3,770,809
客戶貸款	Advances to customers	**3,116,423**	3,480,278
反向回購協議－非交易用途	Reverse repurchase agreements – non-trading	**8,108**	6,110
其他	Others	**5,968**	5,346
		8,598,097	8,464,229

包括在利息收入內計有按攤銷成本列賬之金融資產之利息收入港幣5,128,489,000 元(二〇二五年：港幣 4,995,973,000 元)及以公平價值誌入其他全面收益之金融資產之利息收入港幣 3,469,608,000 元(二〇二五年：港幣 3,468,256,000 元) 。

Included in interest income are interest income from financial assets at amortised cost of HK$5,128,489,000 (2025: HK$4,995,973,000) and interest income from financial assets at fair value through other comprehensive income of HK$3,469,608,000 (2025: HK$3,468,256,000).

減值資產折扣轉回利息收入為港幣12,591,000 元(二〇二五年：港幣5,226,000 元)。

Interest income from unwinding of discount on impaired assets is HK$12,591,000 (2025: HK$5,226,000).

4 利息支出 / 4 Interest expense

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二六 **2026** 港幣千元 **HK$'000**	二〇二五 2025 港幣千元 HK$'000
同業存款及客戶存款	Deposits and balances from banks and deposits from customers	**4,634,080**	4,812,042
發行之存款證	Certificates of deposit issued	**2,235**	7,042
租賃負債	Lease liabilities	**4,615**	4,132
回購協議－非交易用途	Repurchase agreements – non-trading	**31,058**	239,948
其他	Others	**9,330**	7,190
		4,681,318	5,070,354

包括在利息支出內計有未以公平價值誌入損益賬之金融負債之利息支出港幣 4,681,318,000 元(二〇二五年：港幣 5,070,354,000 元)。

Included in interest expense is interest expense on financial liabilities that are not at fair value through profit or loss of HK$ 4,681,318,000 (2025: HK$5,070,354,000).

5 服務費及佣金淨收入　　5 Net fees and commission income

		截至六月三十日止六個月 Six months ended 30 June 二〇二六 2026 港幣千元 HK$'000	二〇二五 2025 港幣千元 HK$'000
服務費及佣金收入	Fees and commission income		
證券經紀及投資服務	Securities brokerage and investment services	**1,054,983**	664,524
保險經紀業務收入	Insurance brokerage income	**728,378**	564,260
信用卡業務	Credit cards	**49,749**	45,429
信貸業務	Credit related	**246,898**	213,975
貿易融資	Trade finance	**5,184**	23,712
其他零售銀行業務	Other retail banking services	**14,862**	18,596
其他服務費收入	Other fee income	**120,796**	82,925
		2,220,850	1,613,421
服務費及佣金支出	Fees and commission expense		
信用卡業務	Credit cards	**(45,433)**	(43,004)
證券經紀及投資服務	Securities brokerage and investment services	**(44,151)**	(32,002)
其他服務費支出	Other fee expenses	**(15,782)**	(18,483)
		(105,366)	(93,489)
服務費及佣金淨收入	Net fees and commission income	**2,115,484**	1,519,932
其中：	Of which:		
由非以公平價值誌入損益賬之金融資產或負債所產生之服務費及佣金淨收入(不包括用作計算實際利率之金額)	Net fees and commission income, other than amounts included in determining the effective interest rate, arising from financial assets or financial liabilities that are not at fair value through profit or loss		
- 服務費及佣金收入	- fees and commission income	**259,557**	244,776
- 服務費及佣金支出	- fees and commission expense	**(44,117)**	(36,716)
本集團代表客戶持有或投資之託管或其他受託業務所產生之服務費及佣金淨收入	Net fees and commission income on trust and other fiduciary activities where the Group holds or invests on behalf of its customers		
- 服務費及佣金收入	- fees and commission income	**69,926**	38,672
- 服務費及佣金支出	- fees and commission expense	**(5,628)**	(4,945)

6 淨交易收益 6 Net trading gain

		截至六月三十日止六個月 Six months ended 30 June 二〇二六 2026 港幣千元 HK$'000	二〇二五 2025 港幣千元 HK$'000
規定以公平價值誌入損益賬之金融工具淨收益	Net gain arising from financial instruments mandatorily measured at fair value through profit or loss	**159,677**	157,035
指定以公平價值誌入損益賬之金融工具淨收益	Net gain arising from financial instruments designated at fair value through profit or loss	**4,183**	20,446
衍生金融工具淨(虧損)/收益	Net (loss)/gain arising from derivative financial instruments	**(20,838)**	41,975
外匯買賣淨收益	Net gain from foreign exchange trading	**840,717**	292,206
		983,739	511,662

7 其他營業收入 7 Other operating income

		截至六月三十日止六個月 Six months ended 30 June 二〇二六 2026 港幣千元 HK$'000	二〇二五 2025 港幣千元 HK$'000
股息收入	Dividend income		
- 上市股權證券	- Listed equity securities	**23,089**	28,923
- 非上市股權證券	- Unlisted equity securities	**1,490**	11,772
投資物業之租金收入減除直接開支港幣 10,507,000 元 (二〇二五年：港幣 10,946,000 元)	Rental income from investment properties less direct outgoings of HK$10,507,000 (2025: HK$10,946,000)	**44,532**	42,095
保管箱租金淨收益	Net rental income on safe deposit boxes	**18,849**	16,829
出售按攤銷成本列賬之金融資產之淨收益(註釋)	Net gain on disposal of financial assets at amortised cost (Note)	**2**	-
其他	Others	**9,303**	7,758
		97,265	107,377

註釋： 本集團於截止 2026 年 6 月 30 日期內出售部份按攤銷成本列賬之金融資產，主要為風險監控手段。

Note: During the period ended 30 June 2026, the Group sold some of the financial assets at amortised cost mainly as risk monitoring and control measures.

8 營業支出 8 Operating expenses

		截至六月三十日止六個月 Six months ended 30 June 二〇二六 2026 港幣千元 HK$'000	二〇二五 2025 港幣千元 HK$'000
人事費用	Staff costs		
- 薪金及其他人事費用	- Salaries and other costs	**666,637**	834,365
- 退休福利支出	- Retirement benefit costs	**49,111**	47,855
房產及設備支出，不包括折舊	Premises and equipment expenses, excluding depreciation		
- 短期租約租金	- Rental of short-term leases	**2,605**	3,062
- 其他	- Others	**119,554**	120,841
折舊	Depreciation		
- 其他物業及設備(註釋 18)	- Other properties and equipment (Note 18)	**123,308**	132,178
- 租賃土地	- Leasehold land	**1,897**	1,935
廣告及業務推廣	Advertising and business promotion	**9,293**	9,564
電子數據處理	Electronic data processing	**79,157**	84,724
郵遞及通訊	Postage and communications	**47,121**	59,111
文具及印刷	Printing and stationery	**3,339**	3,557
核數師酬金	Auditors' remuneration	**2,469**	2,394
水電費	Water and electricity	**11,401**	11,917
法律及專業費用	Legal and professional fee	**13,193**	23,920
營業、代繳稅金及附加費	Business, withholding tax and surcharges	**14,856**	19,351
保險費	Insurance	**16,883**	16,003
證券相關費用	Securities related expenses	**6,199**	4,586
其他	Others	**65,339**	90,194
		1,232,362	1,465,557

9 減值損失 9 Impairment loss

		截至六月三十日止六個月 Six months ended 30 June 二〇二六 2026 港幣千元 HK$'000	二〇二五 2025 港幣千元 HK$'000
減值損失/(回撥)：	Impairment loss/(written back) on:		
- 同業存放及貸款	- Balances and placements with and loans and advances to banks		
- 按攤銷成本列賬	- at amortised cost	**5,695**	1,286
- 以公平價值誌入其他全面收益	- at fair value through other comprehensive income	**-**	(172)
- 債務證券	- Debt securities		
- 按攤銷成本列賬	- at amortised cost	**1,624**	111,525
- 以公平價值誌入其他全面收益	- at fair value through other comprehensive income	**48,267**	25,699
- 貸款及其他賬項	- Advances and other accounts		
- 按攤銷成本列賬	- at amortised cost	**451,221**	567,419
- 以公平價值誌入其他全面收益	- at fair value through other comprehensive income	**(252)**	(2,465)
- 反向回購協議－非交易用途	- Reverse repurchase agreement – non-trading		
- 按攤銷成本列賬	- at amortised cost	**491**	116
- 貸款承諾及金融擔保合約	- Loan commitments and financial guarantee contracts	**14,505**	15,215
於收益表淨撥備	Net charge to income statement	**521,551**	718,623

10 所得稅

10 Income tax

於綜合收益表支銷之稅項如下：

Taxation charged in the consolidated income statement represents:

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二六 **2026** 港幣千元 **HK$'000**	二〇二五 2025 港幣千元 HK$'000
本期稅項：	Current taxation:		
- 香港利得稅	- Hong Kong profits tax	**834,544**	554,300
- 海外稅項	- Overseas taxation	**14,604**	27,012
- 往年度(準備剩餘)/撥備不足	- (Over-provision)/under-provision of taxation in respect of prior years	**(35,586)**	21,774
遞延稅項：	Deferred taxation:		
- 有關短暫差額之產生及轉回	- Relating to the origination and reversal of temporary differences	**(113,500)**	(170,443)
		700,062	432,643

香港利得稅已按本期估計應評稅溢利以稅率16.5% (二〇二五年：16.5%)計算。海外稅項已按本期估計應評稅溢利以本集團業務所在地現行適用之稅率計算。

The provision for Hong Kong profits tax for the period is calculated at 16.5% (2025: 16.5%) of the estimated assessable profits for the period. The provision on overseas taxation has been calculated on the estimated assessable profits for the period at the rates of taxation prevailing in the countries in which the Group operates.

2025年5月28日，香港立法會正式通過《2024年稅務（修訂）（跨國企業集團的最低稅）條例草案》，自2025年1月1日起在香港實施全球最低稅及香港最低補足稅。本集團評估上述立法的生效對本集團的財務狀況及經營成果無重大影響。

On 28 May 2025, Legislative Council of the Hong Kong Special Administrative Region passed the Inland Revenue (Amendment) (Minimum Tax for Multinational Enterprise Groups) Bill 2024. It enables the implementation of the global minimum tax and the Hong Kong minimum top-up tax in Hong Kong from 1 January 2025. The Group has assessed the application of the above legislation and there is no material impact on the Group's financial position and operating results.

11 庫存現金、同業存放及貸款 11 Cash, balances and placements with and loans and advances to banks

		30/6/2026 **港幣千元** **HK$'000**	31/12/2025 港幣千元 HK$'000
按攤銷成本列賬	**At amortised cost**		
庫存現金	Cash	**532,605**	586,382
存放同業	Balances with banks	**11,934,625**	10,796,740
存放中央銀行	Balances with central banks	**2,657,133**	7,136,182
同業定期存放	Placements with banks		
- 於一個月內到期	- maturing within one month	**16,391,012**	19,772,445
- 於一至十二個月內到期	- maturing between one and twelve months	**21,520,377**	8,773,471
		37,911,389	28,545,916
同業貸款	Loans and advances to banks	**9,461,086**	9,367,612
減值準備	Impairment allowances		
- 第一階段	- Stage 1	**(14,513)**	(8,818)
		62,482,325	56,424,014

12 衍生金融工具

12 Derivative financial instruments

下列為各項重大衍生金融工具之未經雙邊淨額結算安排之名義或合約金額、公平價值：

The following is a summary of the notional or contractual amounts and fair values of each significant type of derivatives, without taking into account the effects of bilateral netting arrangements:

		名義/合約金額 Notional/contractual amount 30/6/2026 港幣千元 HK$'000	公平價值 Fair values 資產 Assets 30/6/2026 港幣千元 HK$'000	公平價值 Fair values 負債 Liabilities 30/6/2026 港幣千元 HK$'000	名義/合約金額 Notional/contractual amount 31/12/2025 港幣千元 HK$'000	公平價值 Fair values 資產 Assets 31/12/2025 港幣千元 HK$'000	公平價值 Fair values 負債 Liabilities 31/12/2025 港幣千元 HK$'000
以公允價值計量且其變動計入當期損益的衍生工具	**Derivatives at fair value through profit or loss**						
外匯合約	Exchange rate contracts						
遠期合約	Forward contracts	**1,963,284**	**36,469**	**17,263**	3,336,314	26,727	22,169
貨幣掉期	Currency swaps	**178,792,695**	**1,265,133**	**920,336**	139,363,263	373,483	830,105
沽出期權	Options written	**17,771,786**	**-**	**89,449**	4,406,714	-	18,544
購入期權	Options purchased	**13,053,887**	**57,743**	**-**	4,463,508	23,650	-
		211,581,652	**1,359,345**	**1,027,048**	151,569,799	423,860	870,818
利率合約	Interest rate contracts						
利率掉期	Interest rate swaps	**1,788,209**	**1,162**	**5,108**	2,134,038	10,434	7,950
股權合約	Equity contracts						
沽出期權	Options written	**227,954**	**-**	**5,299**	17,154	-	164
購入期權	Options purchased	**227,954**	**5,299**	**-**	17,154	164	-
		455,908	**5,299**	**5,299**	34,308	164	164
		213,825,769	**1,365,806**	**1,037,455**	153,738,145	434,458	878,932
現金流量套期金融工具	**Cash flow hedge derivatives**						
利率合約	Interest rate contracts						
利率掉期	Interest rate swaps	**2,431,036**	**-**	**18,998**	-	-	-
		216,256,805	**1,365,806**	**1,056,453**	153,738,145	434,458	878,932

此等工具之合約金額只顯示於結算日未完成之交易量，並不代表風險大小。由於市場利率、匯率或股權價格波動，衍生工具可能形成有利(資產)或不利(負債)。衍生金融資產及負債之公平價值總額可隨時有重大的波動。

The contractual amounts of these instruments indicate the volume of transactions outstanding as at the end of the reporting period and they do not represent amounts at risks. The derivative instruments become favourable (assets) or unfavourable (liabilities) as a result of fluctuations in market interest rates, foreign exchange rates or equity prices relative to their terms. The aggregate fair values of derivative financial assets and liabilities can fluctuate significantly from time to time.

13 以公平價值誌入損益賬之金融資產 | 13 Financial assets at fair value through profit or loss

		30/6/2026 **港幣千元** **HK$'000**	31/12/2025 港幣千元 HK$'000
規定以公平價值誌入損益賬之金融資產	Financial assets mandatorily measured at fair value through profit or loss		
- 債務證券	- Debt securities	**7,592,676**	6,989,998
- 股權證券	- Equity securities	**314,734**	311,857
- 股權投資基金	- Equity investment fund	**696,973**	731,133
		8,604,383	8,032,988
指定以公平價值誌入損益賬之金融資產	Financial assets designated at fair value through profit or loss		
- 債務證券	- Debt securities	**188,706**	187,135
		8,793,089	8,220,123

14 證券投資 | 14 Investments in securities

		30/6/2026 **港幣千元** **HK$'000**	31/12/2025 港幣千元 HK$'000
以公平價值誌入其他全面收益之金融投資	Financial investments at fair value through other comprehensive income		
- 債務證券	- Debt securities	**206,118,420**	178,500,453
- 股權證券	- Equity securities	**1,788,655**	1,718,858
		207,907,075	180,219,311
按攤銷成本列賬之金融投資	Financial investments at amortised cost		
債務證券	Debt securities	**60,075,388**	53,009,078
減值準備	Impairment allowances		
- 第一階段	- Stage 1	**(40,701)**	(39,077)
		60,034,687	52,970,001
		267,941,762	233,189,312

未經審核中期財務資料披露報表註釋
Notes to the Unaudited Interim Financial Disclosure Statements

15 貸款及其他賬項 15 Advances and other accounts

		30/6/2026 港幣千元 HK$'000	31/12/2025 港幣千元 HK$'000
按攤銷成本列賬	**At amortised cost**		
客戶貸款	Advances to customers	**233,039,427**	216,613,314
商業票據	Trade bills	**202,245**	319,415
應計利息	Accrued interest	**3,955,236**	3,865,276
應收及其他賬項	Accounts and other receivable	**5,942,993**	3,734,618
		243,139,901	224,532,623
減值準備	Impairment allowances		
- 第一階段	- Stage 1	**(845,628)**	(688,303)
- 第二階段	- Stage 2	**(3,448,268)**	(3,221,909)
- 第三階段	- Stage 3	**(2,143,900)**	(2,113,018)
		(6,437,796)	(6,023,230)
		236,702,105	218,509,393
按公平價值列賬	**At fair value**		
商業票據	Trade bills	**804,788**	1,012,114
客戶貸款	Advances to customers	**10,394**	-
		237,517,287	219,521,507

16 聯營公司及合資企業權益 16 Interests in associates and joint ventures

		30/6/2026 **港幣千元** **HK$'000**	31/12/2025 港幣千元 HK$'000
應佔資產淨額	Share of net assets		
- 聯營公司權益	- Interests in associates	**1,922,870**	1,905,947
- 合資企業權益	- Interests in joint ventures	**8,573**	8,703
		1,931,443	1,914,650

本集團之聯營公司及合資企業之資料如下： The particulars of the Group's associates and joint ventures are as follows:

名稱	Name	註冊及營業地點	Place of incorporation and operation	主要業務	Principal activities	持有之已發行股份詳情	Particulars of issued shares held	持有權益比例	Percentage of ownership interest	關係性質	Nature of relationship
銀聯控股有限公司*	Bank Consortium Holding Limited*	香港	Hong Kong	提供退休計劃之信託、行政及保管服務	Provision of trustee, administration and custodian services for retirement schemes	非上市之普通股	Unlisted ordinary shares	13.33%	13.33%	聯營公司	Associate
銀聯通寶有限公司*	Joint Electronic Teller Services Limited*	香港	Hong Kong	提供自動櫃員機之網絡服務	Provision of ATM network services	非上市之普通股	Unlisted ordinary shares	(註釋 a)	(Note a)	合資企業	Joint venture
銀和再保險有限公司	BC Reinsurance Limited	香港	Hong Kong	再保險業務	Reinsurance business	非上市之普通股	Unlisted ordinary shares	21.00%	21.00%	聯營公司	Associate
招商永隆保險有限公司*	CMB Wing Lung Insurance Company Limited*	香港	Hong Kong	保險業務	Insurance business	非上市之普通股	Unlisted ordinary shares	45%	45%	聯營公司	Associate

以上聯營公司及合資企業是本集團的策略夥伴。 The above associates and joint ventures are strategic partners for the Group.

* 由本行直接持有。 * Directly held by the Bank.

16 聯營公司及合資企業權益 (續) 16 Interests in associates and joint ventures (Continued)

註釋：(a) 本集團乃五位創辦成員之一，並共同擁有該公司之控制權益。本集團持有該公司發行予其創辦成員普通股「A」股之 20%。該公司有其他普通股級別。在公司清盤時，「A」股擁有分配公司資產的投票權。於二〇二六年六月三十日，本集團擁有該公司宣派股息之 2.74%（二〇二五年：2.74%）權益。

Note:(a) The Group is one of the five founding members which together have a controlling interest in the company. The Group holds 20% of the 'A' ordinary shares issued by the company to its founding members. The company also has other class of ordinary shares. Class A ordinary shares have the right to vote on the allocation of the company's asset upon the winding up of the company. As at 30 June 2026, the Group is entitled to 2.74% (2025: 2.74%) of dividends declared by the company.

對本集團有重大影響的聯營公司之財務資料概括如下：

Summarised financial information in respect of the Group's material associate is set out below:

以下的財務資料概括乃按照《香港財務報告會計準則》編製的聯營公司財務報表所列示的金額。

The summarised financial information below represents amounts shown in the associate's financial statements prepared in accordance with HKFRS Accounting Standards.

招商永隆保險有限公司：

CMB Wing Lung Insurance Company Limited:

		30/6/2026 **港幣千元** **HK$'000**	31/12/2025 港幣千元 HK$'000
聯營公司的總額	**Gross amounts of associate**		
資產	Assets	**6,820,799**	6,806,183
負債	Liabilities	**3,308,248**	3,295,539
權益	Equity	**3,512,551**	3,510,644
期內/年內收入	Revenue for the period/year	**202,028**	422,387
期內/年內淨溢利	Net profit for the period/year	**135,420**	293,209
期內/年內全面收益總額	Total comprehensive income for the period/year	**135,055**	329,759
期內/年內向聯營公司收取的股息	Dividend received from associate for the period/year	**50,565**	47,132
與本集團聯營公司的對賬	**Reconciled to the Group's interest in associate**		
聯營公司淨資產總額	Gross amounts of net assets of associate	**3,512,551**	3,510,644
本集團對聯營公司淨資產之實際權益	Group's share of net assets of associate	**1,580,648**	1,579,790

16 聯營公司及合資企業權益 (續) / 16 Interests in associates and joint ventures (Continued)

個別不重大聯營公司及合資企業之總和資料：

Aggregate information of associates and joint ventures that are not individually material:

		30/6/2026 港幣千元 HK$'000	30/6/2025 港幣千元 HK$'000
本集團佔該等聯營公司及合資企業的總額	**Aggregate amounts of the Group's share of associates and joint ventures**		
扣除稅項後所佔溢利	Share of profit, net of tax	**21,790**	41,868
其他全面收益/(支出)	Other comprehensive income/(expense)	**8,993**	(3,220)
全面收益總額	Total comprehensive income	**30,783**	38,648

17 投資物業 / 17 Investment properties

		30/6/2026 港幣千元 HK$'000	31/12/2025 港幣千元 HK$'000
於期初/年初	At the beginning of the period/year	**2,534,060**	2,603,300
由房產重分類為投資物業	Reclassification from premises to investment properties	**-**	57,000
重估公平價值虧損	Fair value loss on revaluation	**(20,760)**	(126,240)
於期末/年末 (經專業估值列賬)	At the end of the period/year (professional valuation)	**2,513,300**	2,534,060

所有投資物業於二〇二六年六月三十日之估值，以投資估值方法將淨租金收入資本化釐定。是次重估經由獨立測量公司韋堅信測量師行有限公司進行，其僱員具香港測量師學會會士資歷及對估值物業的所在地點及類別有近期估值經驗。

All investment properties were revalued as at 30 June 2026 by capitalising the net rental income using the Investment Method of Valuation. The valuations were carried out by an independent firm of surveyors, A.G. Wilkinson & Associates (Surveyors) Limited, who have among their staff Fellows of the Hong Kong Institute of Surveyors with recent experience in the location and category of property being valued.

18 其他物業及設備 18 Other properties and equipment

				使用權資產 Right of use assets		
		房產 Premises 港幣千元 HK$'000	傢俬及設備 Furniture and equipment 港幣千元 HK$'000	房產 Premises 港幣千元 HK$'000	傢俬及設備 Furniture and equipment 港幣千元 HK$'000	合計 Total 港幣千元 HK$'000
成本	Cost					
於二〇二六年一月一日	At 1 January 2026	**1,110,592**	**2,730,490**	**461,119**	**490**	**4,302,691**
匯兌差額	Exchange difference	**260**	**1,956**	**3,575**	**5**	**5,796**
租賃修訂	Lease modifications	**-**	**-**	**13**	**-**	**13**
增置	Additions	**-**	**37,892**	**374**	**-**	**38,266**
處置	Disposals	**-**	**(20,861)**	**(402)**	**(240)**	**(21,503)**
於二〇二六年六月三十日	At 30 June 2026	**1,110,852**	**2,749,477**	**464,679**	**255**	**4,325,263**
累積折舊	Accumulated depreciation					
於二〇二六年一月一日	At 1 January 2026	**392,774**	**2,286,604**	**171,727**	**414**	**2,851,519**
匯兌差額	Exchange difference	**127**	**1,384**	**3,022**	**3**	**4,536**
修訂	Modifications	**-**	**(5)**	**-**	**-**	**(5)**
本期折舊(註釋 8)	Charge for the period (Note 8)	**16,430**	**61,374**	**45,446**	**58**	**123,308**
出售回撥	Written back on disposal	**-**	**(17,603)**	**(402)**	**(240)**	**(18,245)**
於二〇二六年六月三十日	At 30 June 2026	**409,331**	**2,331,754**	**219,793**	**235**	**2,961,113**
賬面淨值	Net book value					
於二〇二六年六月三十日	At 30 June 2026	**701,521**	**417,723**	**244,886**	**20**	**1,364,150**

成本	Cost					
於二〇二五年一月一日	At 1 January 2025	1,131,398	2,641,953	476,690	490	4,250,531
匯兌差額	Exchange difference	91	2,736	7,530	-	10,357
租賃修訂	Lease modifications	-	-	(6,754)	-	(6,754)
增置	Additions	-	102,581	198,620	-	301,201
處置	Disposals	-	(16,780)	(214,967)	-	(231,747)
由房產重分類為投資物業	Reclassification from premises to investment properties	(20,897)	-	-	-	(20,897)
於二〇二五年十二月三十一日	At 31 December 2025	1,110,592	2,730,490	461,119	490	4,302,691
累積折舊	Accumulated depreciation					
於二〇二五年一月一日	At 1 January 2025	373,973	2,149,246	270,388	261	2,793,868
匯兌差額	Exchange difference	42	1,936	3,969	-	5,947
本年度折舊	Charge for the year	32,854	150,487	103,013	153	286,507
因處置回撥	Written back on disposal	-	(15,065)	(205,643)	-	(220,708)
重新分類至投資性房地產後撇除	Elimination upon reclassification to investment property	(14,095)	-	-	-	(14,095)
於二〇二五年十二月三十一日	At 31 December 2025	392,774	2,286,604	171,727	414	2,851,519
賬面淨值	Net book value					
於二〇二五年十二月三十一日	At 31 December 2025	717,818	443,886	289,392	76	1,451,172

19 客戶存款 / 19 Deposits from customers

		30/6/2026 港幣千元 HK$'000	31/12/2025 港幣千元 HK$'000
活期存款及往來賬戶	Demand deposits and current accounts	**78,932,985**	66,274,890
儲蓄存款	Savings deposits	**97,180,542**	85,849,513
定期存款及通知存款	Time, call and notice deposits	**283,043,845**	285,779,263
		459,157,372	437,903,666

20 其他權益工具 / 20 Other equity instruments

		30/6/2026 港幣千元 HK$'000	31/12/2025 港幣千元 HK$'000
額外權益工具	Additional equity instruments		
美元 200,000,000 元永續型非累積後償資本證券 (註釋 a)	US$200,000,000 undated non-cumulative subordinated capital securities (Note a)	**1,562,649**	1,562,649
美元 500,000,000 元永續型非累積後償資本證券 (註釋 b)	US$500,000,000 undated non-cumulative subordinated capital securities (Note b)	**3,906,600**	3,906,600
美元 200,000,000 元永續型非累積後償資本證券 (註釋 c)	US$200,000,000 undated non-cumulative subordinated capital securities (Note c)	**1,562,534**	1,562,534
美元 1,000,000,000 元永續型非累積後償資本證券 (註釋 d)	US$1,000,000,000 undated non-cumulative subordinated capital securities (Note d)	**7,770,008**	7,770,008
美元 2,000,000,000 元永續型非累積後償資本證券 (註釋 e)	US$2,000,000,000 undated non-cumulative subordinated capital securities (Note e)	**15,641,152**	-
		30,442,943	14,801,791

註釋：(a) 此美元200,000,000元永續型非累積後償資本證券被界定為本集團之額外一級資本。此證券於二〇二二年三月二十三日發行予本行之控股公司，首個提前回購日為二〇二七年三月二十三日。由發行日至首個提前回購日之首五年，此證券的年息率為3.34%。其後，若屆時未行使回購權，息率將每5年按當時美國五年期國庫債券息率加1.49%重新釐訂。

Note: (a) This represents US$200,000,000 undated non-cumulative subordinated capital securities qualifying as additional Tier 1 capital of the Group. The securities were issued to the Bank's holding company on 23 March 2022 with the first call date falling on 23 March 2027. Distribution rate for the securities is set at 3.34% per annum for the first 5 years from the date of issue to the first call date. Distribution rate will be reset thereafter every 5 years at the then prevailing 5 year U.S. Treasury Rate plus 1.49% per annum if the capital securities are not called.

20 其他權益工具 (續)

(b) 此美元500,000,000元永續型非累積後償資本證券被界定為本集團之額外一級資本。此證券於二〇二三年十二月二十七日發行予本行之控股公司，首個提前回購日為二〇二八年十二月二十七日。由發行日至首個提前回購日之首五年，此證券的年息率為6.30%。其後，若屆時未行使回購權，息率將每5年按當時美國五年期國庫債券息率加2.42%重新釐訂。

(c) 此美元200,000,000元永續型非累積後償資本證券被界定為本集團之額外一級資本。此證券於二〇二四年一月三十日發行予本行之控股公司，首個提前回購日為二〇二九年一月三十日。由發行日至首個提前回購日之首五年，此證券的年息率為6.44%。其後，若屆時未行使回購權，息率將每5年按當時美國五年期國庫債券息率加2.42%重新釐訂。

(d) 此美元1,000,000,000元永續型非累積後償資本證券被界定為本集團之額外一級資本。此證券於二〇二四年十二月二十三日發行予本行之控股公司，首個提前回購日為二〇二九年十二月二十三日。由發行日至首個提前回購日之首五年，此證券的年息率為5.609%。其後，若屆時未行使回購權，息率將每5年按當時美國五年期國庫債券息率加1.20%重新釐訂。

(e) 此美元2,000,000,000元永續型非累積後償資本證券被界定為本集團之額外一級資本。此證券於二〇二六年三月二十七日發行予本行之控股公司，首個提前回購日為二〇三一年三月二十七日。由發行日至首個提前回購日之首五年，此證券的年息率為5.295%。其後，若屆時未行使回購權，息率將每5年按當時美國五年期國庫債券息率加1.34%重新釐訂。

額外權益工具之本金將於導致無法繼續經營事件發生時撇銷。票息每半年支付，而本行有權自行決定取消票息支付。已取消之票息不會累積。該餘額為歸屬於本行股東的權益工具。票息會從保留溢利中分配。

20 Other equity instruments (Continued)

(b) This represents US$500,000,000 undated non-cumulative subordinated capital securities qualifying as additional Tier 1 capital of the Group. The securities were issued to the Bank’s holding company on 27 December 2023 with the first call date falling on 27 December 2028. Distribution rate for the securities is set at 6.30% per annum for the first 5 years from the date of issue to the first call date. Distribution rate will be reset thereafter every 5 years at the then prevailing 5 year U.S. Treasury Rate plus 2.42% per annum if the capital securities are not called.

(c) This represents US$200,000,000 undated non-cumulative subordinated capital securities qualifying as additional Tier 1 capital of the Group. The securities were issued to the Bank’s holding company on 30 January 2024 with the first call date falling on 30 January 2029. Distribution rate for the securities is set at 6.44% per annum for the first 5 years from the date of issue to the first call date. Distribution rate will be reset thereafter every 5 years at the then prevailing 5 year U.S. Treasury Rate plus 2.42% per annum if the capital securities are not called.

(d) This represents US$1,000,000,000 undated non-cumulative subordinated capital securities qualifying as additional Tier 1 capital of the Group. The securities were issued to the Bank’s holding company on 23 December 2024 with the first call date falling on 23 December 2029. Distribution rate for the securities is set at 5.609% per annum for the first 5 years from the date of issue to the first call date. Distribution rate will be reset thereafter every 5 years at the then prevailing 5 year U.S. Treasury Rate plus 1.20% per annum if the capital securities are not called.

(e) This represents US$2,000,000,000 undated non-cumulative subordinated capital securities qualifying as additional Tier 1 capital of the Group. The securities were issued to the Bank’s holding company on 27 March 2026 with the first call date falling on 27 March 2031. Distribution rate for the securities is set at 5.295% per annum for the first 5 years from the date of issue to the first call date. Distribution rate will be reset thereafter every 5 years at the then prevailing 5 year U.S. Treasury Rate plus 1.34% per annum if the capital securities are not called.

The principal of the additional equity instruments will be written down if a non-viability event occurs. Distribution is payable semi-annually, and may be cancelled at the sole discretion of the Bank. The balance represents equity instruments attributable to the shareholders of the Bank. The coupon is distributed from retained earnings.

21 其他賬項及預提 / 21 Other accounts and accruals

		30/6/2026 港幣千元 HK$'000	31/12/2025 港幣千元 HK$'000
應付利息	Interest payable	**2,601,280**	2,534,269
租賃負債	Lease liabilities	**276,448**	319,509
應付及其他賬項	Accounts and other payable	**16,469,384**	10,415,456
		19,347,112	13,269,234
貸款承諾及金融擔保合約減值準備	Impairment allowances on loan commitments and financial guarantee contracts		
- 第一階段	- Stage 1	**35,470**	20,569
- 第二階段	- Stage 2	**4,645**	4,992
- 第三階段	- Stage 3	**844**	892
		40,959	26,453
		19,388,071	13,295,687

22 股本 / 22 Share capital

		30/6/2026 股數 No. of shares	**30/6/2026 港幣千元 HK$'000**	31/12/2025 股數 No. of shares	31/12/2025 港幣千元 HK$'000
已發行及已繳足股本：	Issued and fully paid:				
普通股	Ordinary shares	**232,190,115**	**1,160,951**	232,190,115	1,160,951

普通股持有人有權收取不時宣派之股息，亦有權於本行之會議上以每股一票的方式投票。所有普通股對本行之剩餘淨資產享有同等地位。

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

23 儲備 / 23 Reserves

本行 / The Bank

		重估房產儲備 Bank premises revaluation reserve 港幣千元 HK$'000	重估金融資產儲備 Financial asset revaluation reserve 港幣千元 HK$'000	現金流量對沖儲備 Cash flow hedge reserve 港幣千元 HK$'000	其他儲備 Other reserves 港幣千元 HK$'000	保留溢利 Retained earnings 港幣千元 HK$'000	合計 Total 港幣千元 HK$'000
於二〇二六年一月一日	At 1 January 2026	**569,990**	**798,576**	**-**	**450,158**	**48,177,271**	**49,995,995**
以公平價值誌入其他全面收益之金融資產	Financial assets at fair value through other comprehensive income						
- 公平價值改變	- Changes in fair value	-	**(1,689,447)**	-	-	-	**(1,689,447)**
- 於處置時轉入收益表	- Transfer to income statement on disposal	-	**(21,565)**	-	-	-	**(21,565)**
- 於減值時轉出收益表	- Transfer from income statement on impairment	-	**48,016**	-	-	-	**48,016**
以公平價值誌入其他全面收益之股權證券	Equity securities at fair value through other comprehensive income						
- 公平價值改變	- Changes in fair value	-	**78,804**	-	-	-	**78,804**
- 於處置時轉入保留溢利	- Transfer to retained earnings on disposal	-	**(1,288)**	-	-	**1,288**	**-**
現金流量對沖儲備	Cash Flow Hedge Reserve						
- 計入權益賬之公平價值虧損	- FV loss taken to equity	-	-	**(1,091)**	-	-	**(1,091)**
期內溢利	Profit for the period	-	-	-	-	**4,079,155**	**4,079,155**
匯兌差額	Exchange difference	-	-	-	**184,637**	-	**184,637**
重估房產之盈餘	Surplus on revaluation of bank premises	-	-	-	-	-	-
界定福利計劃之精算收益	Actuarial gain on defined benefit schemes	-	-	-	-	**18,250**	**18,250**
其他全面收益項目對遞延稅項之影響	Effect of deferred taxation on other comprehensive income items	-	**271,953**	**180**	-	**(3,011)**	**269,122**
贖回其他權益工具	Redemption of other equity instruments	-	-	-	-	-	-
其他權益工具分配	Distribution for other equity instruments	-	-	-	-	**(419,965)**	**(419,965)**
於二〇二六年六月三十日	At 30 June 2026	**569,990**	**(514,951)**	**(911)**	**634,795**	**51,852,988**	**52,541,911**

23 儲備 (續)　23 Reserves (Continued)

本行　**The Bank**

		重估房產儲備 Bank premises revaluation reserve 港幣千元 HK$'000	重估金融資產儲備 Financial asset revaluation reserve 港幣千元 HK$'000	其他儲備 Other reserves 港幣千元 HK$'000	保留溢利 Retained earnings 港幣千元 HK$'000	合計 Total 港幣千元 HK$'000
於二〇二五年一月一日	At 1 January 2025	519,792	(1,395,048)	201,323	45,721,165	45,047,232
以公平價值誌入其他全面收益之金融資產	Financial assets at fair value through other comprehensive income					
- 公平價值改變	- Changes in fair value	-	2,282,598	-	-	2,282,598
- 於處置時轉入收益表	- Transfer to income statement on disposal	-	(55,372)	-	-	(55,372)
- 於減值時轉入收益表	- Transfer to income statement on impairment	-	(614)	-	-	(614)
以公平價值誌入其他全面收益之股權證券	Equity securities at fair value through other comprehensive income					
- 公平價值改變	- Changes in fair value	-	346,011	-	-	346,011
- 於處置時轉入保留溢利	- Transfer to retained earnings on disposal	-	(11,167)	-	11,167	-
是年度溢利	Profit for the year	-	-	-	3,270,670	3,270,670
匯兌差額	Exchange difference	-	-	248,835	-	248,835
重估房產之盈餘	Surplus on revaluation of bank premises	50,198	-	-	-	50,198
界定福利計劃之精算收益	Actuarial gain on defined benefit scheme	-	-	-	11,342	11,342
其他全面收益項目對遞延稅項之影響	Effect of deferred taxation on other comprehensive income items	-	(367,832)	-	(1,871)	(369,703)
贖回其他權益工具	Redemption of other equity instruments	-	-	-	28,812	28,812
其他權益工具分配	Distribution for other equity instruments	-	-	-	(864,014)	(864,014)
於二〇二五年十二月三十一日	At 31 December 2025	569,990	798,576	450,158	48,177,271	49,995,995

23 儲備 (續)

(a) 本集團之資本儲備是由若干附屬公司將其保留溢利資本化並發行新股予本行時所成立。

(b) 重估房產儲備乃根據物業重估之會計政策而成立。

(c) 重估金融資產儲備乃以公平價值誌入其他全面收益之金融資產在出售或減值前之公平價值變動之累計淨差額並根據金融資產重估之會計政策確認。

(d) 現金流套期儲備包括用作現金流套期的套期工具有關之累計公平價值變動淨額的有效部分。

(e) 本集團的其他儲備包括普通儲備、匯兑儲備及法定盈餘儲備。本行的其他儲備包括普通儲備及匯兑儲備。

普通儲備是往年度從保留溢利轉撥之金額。

匯兑儲備是因折算海外機構的財務報表產生的匯兑差額。

法定盈餘儲備的款項是以本行於中華人民共和國成立之附屬公司之經審計後淨利潤的 10%列賬，直至盈餘儲備之累計額相等於其註冊股本的 50%。盈餘儲備經股東批准後可用於彌補累計虧損或轉化為實收股本。

(f) 本集團無需於二〇二六年六月三十日及二〇二五年十二月三十一日之保留溢利中保留任何法定儲備。法定儲備乃為審慎監督目的按照香港《銀行業條例》之條款保留，而是項儲備之變動直接記於保留溢利內，並須諮詢香港金融管理局。

23 Reserves (Continued)

(a) The Group’s capital reserve was set up in relation to the capitalisation by certain subsidiaries of their retained earnings for the issue of new shares to the Bank.

(b) Bank premises revaluation reserve has been set up and is dealt with in accordance with the accounting policies adopted for revaluation of properties.

(c) Financial asset revaluation reserve comprises the cumulative net change in the fair value of financial assets at fair value through other comprehensive income until the financial assets are derecognised or impaired and is dealt with in accordance with the accounting policies adopted for revaluation of financial assets.

(d) Cash flow hedge reserve comprises the effective portion of the cumulative net change in the fair value of hedging instruments used in cash flow hedges.

(e) The Group’s other reserves comprise general reserve, exchange reserve and statutory surplus reserve. The Bank’s other reserves comprise general reserve and exchange reserve.

General reserve comprises previous years’ transfers from retained earnings.

Exchange reserve comprises all foreign exchange differences arising from the translation of financial statements of overseas operations.

Statutory surplus reserve is provided at 10% of the audited profit after tax of a subsidiary of the Bank which is incorporated in the People’s Republic of China, until the reserve balance is equal to 50% of its registered share capital. Surplus reserve can be used to offset accumulated loss or capitalised as paid-up capital with the approval of shareholders.

(f) At 30 June 2026 and 31 December 2025, the Group is not required to include in retained earnings any regulatory reserve. The regulatory reserve is maintained to satisfy the provisions of the Hong Kong Banking Ordinance for prudential supervision purposes. Movements in the reserve are made directly through retained earnings and in consultation with the Hong Kong Monetary Authority.

24 或有債務及承擔

24 Contingent liabilities and commitments

下列為或有債務及承擔之每個主要類別之合約金額，及信用風險比重金額總計：

The following is a summary of the contractual amounts of each significant class of contingent liabilities and commitments, and the aggregate credit risk weighted amounts:

		30/6/2026 **港幣千元** **HK$'000**	31/12/2025 港幣千元 HK$'000
直接信貸替代品	Direct credit substitutes	**183,164**	237,032
商業項目有關之或有債務	Trade-related contingencies	**6,417,213**	3,580,279
遠期有期存款	Forward forward deposits placed	**313,682**	500,000
貸款及透支	Loan and overdraft		
－ 可以無條件取消之其他承擔	- Other commitments which are unconditionally cancellable	**27,935,116**	24,168,777
－ 原本年期為一年或以下之其他承擔	- Other commitments with an original maturity of one year or less	**6,519,948**	10,621,160
－ 原本年期為一年以上之其他承擔	- Other commitments with an original maturity of over one year	**18,370,784**	15,590,878
		59,739,907	54,698,126
信用風險比重金額	Credit risk weighted amount	**11,112,856**	10,583,116

用以計算信用風險比重金額之風險比重為 0%至 250%。

The risk weights used in the computation of credit risk weighted amounts range from 0% to 250%.

25 綜合現金流量表註釋 / 25 Notes to consolidated cash flow statement

(a) 除稅前溢利與營業活動之現金流入淨額對賬表 / (a) Reconciliation of profit before taxation to cash generated from operations

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二六 **2026** 港幣千元 **HK$'000**	二〇二五 2025 港幣千元 HK$'000
除稅前溢利	Profit before taxation	**5,434,512**	3,469,324
調整項目：	Adjustments for:		
應佔聯營公司及合資企業之淨溢利	Share of net profit of associates and joint ventures	**(76,923)**	(142,785)
處置以公平價值誌入其他全面收益之金融資產之淨收益	Net gain on disposal of financial assets at fair value through other comprehensive income	**(21,564)**	(40,643)
處置其他物業及設備之淨虧損	Net loss on disposal of other properties and equipment	**3,251**	10
出售附屬公司之淨收益	Net gain on disposal of a subsidiary	**(682)**	-
投資物業之公平價值虧損	Fair value loss on investment properties	**20,760**	62,760
減值損失	Impairment loss	**521,551**	718,623
折舊	Depreciation	**125,205**	134,113
減值準備的折現值回撥	Unwinding of discount on impairment allowances	**(12,591)**	(5,226)
攤銷證券投資之折讓	Amortisation of discount on investment in securities	**(329,117)**	(537,689)
攤銷發行之存款證之溢價	Amortisation of premium on certificates of deposit issued	**226**	6,446
營運資金變動前之營業溢利	Operating profit before changes in working capital	**5,664,628**	3,664,933
營運資產(增加)/減少：	(Increase)/decrease in operating assets:		
同業定期存放及貸款(三個月以後到期)	Placements with and loans and advances to banks maturing beyond three months	**(10,716,993)**	6,507,109
以公平價值誌入損益賬之金融資產	Financial assets at fair value through profit or loss	**(572,966)**	165,047
貸款及其他賬項	Advances and other accounts	**(18,581,365)**	(11,140,290)
衍生金融工具資產	Derivative financial assets	**(931,348)**	(48,343)
按攤銷成本列賬之債務證券	Debt securities at amortised cost	**214,297**	196,064
以公平價值誌入其他全面收益之債務證券（三個月以後到期）	Debt securities at fair value through other comprehensive income maturing beyond three months	**1,144,844**	658,488
營運負債增加/(減少)：	Increase/(decrease) in operating liabilities:		
衍生金融工具負債	Derivative financial liabilities	**176,430**	797,734
同業存款	Deposits and balances from banks	**6,720,049**	2,423,071
回購協議 — 非交易用途	Repurchase agreements – non-trading	**7,623,285**	(8,562,173)
客戶存款	Deposits from customers	**21,253,706**	65,789,775
發行之存款證	Certificates of deposit issued	**(110,000)**	(904,002)
以公平價值誌入損益賬之金融負債	Financial liabilities at fair value through profit or loss	**50,079**	(143)
其他賬項及預提	Other accounts and accruals	**6,300,579**	4,168,378
營業活動之現金流入淨額	Cash generated from operations	**18,235,225**	63,715,648

25 綜合現金流量表註釋 (續) 25 Notes to consolidated cash flow statement (Continued)

(b) 現金及等同現金項目之結餘分析 (b) Analysis of the balance of cash and cash equivalents

		30/6/2026 **港幣千元** **HK$'000**	30/6/2025 港幣千元 HK$'000
反向回購協議 — 非交易用途	Reverse repurchase agreements – non-trading	**2,423,858**	789,123
庫存現金及存放同業	Cash and balances with banks	**14,637,427**	18,967,116
同業定期存放及貸款 (原到期日在三個月內)	Placements with and loans and advances to banks with original maturity within three months	**28,254,505**	20,683,117
國庫券 (原到期日在三個月內)	Treasury bills with original maturity within three months	**796,099**	6,645,356
持有之存款證 (原到期日在三個月內)	Certificate of deposit held with original maturity within three months	**176,435**	1,699,403
		46,288,324	48,784,115

26 報告期後事件 26 Events after the reporting period

自二〇二六年六月三十日以來，未有發生需要在綜合財務報表中確認或披露的重大期後事件。

No material subsequent events have occurred since 30 June 2026 that required recognition or disclosure in these consolidated financial statements.

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

補充財務資料 (未經審核)
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監管披露連同本中期財務資料披露報表內之披露，已載列《銀行業(披露)規則》要求的所有披露。監管披露可於本行網頁(http://www.cmbwinglungbank.com)內瀏覽。

The Regulatory Disclosures, together with the disclosures in these interim financial disclosure statements, contain all the disclosures required by the Banking (Disclosure) Rules. The Regulatory Disclosures are available on the Bank's website at http://www.cmbwinglungbank.com.

以下公佈之資料為未經審核之中期財務資料披露報表補充資料。

The following information is unaudited and disclosed as part of the accompanying information to the interim financial disclosure statements.

1 資本充足比率
1 Capital adequacy ratio

		30/6/2026	31/12/2025
資本比率	Capital ratios		
- 普通股權一級資本比率	- Common equity tier 1 capital ratio	**15.1%**	15.7%
- 一級資本比率	- Tier 1 capital ratio	**24.1%**	20.6%
- 總資本比率	- Total capital ratio	**25.8%**	22.3%

於二〇二六年六月三十日及二〇二五年十二月三十一日之資本比率乃根據香港金融管理局所發出的《銀行業(資本)規則》計算。

The capital ratios at 30 June 2026 and 31 December 2025 were compiled in accordance with the Banking (Capital) Rules issued by the Hong Kong Monetary Authority ("HKMA").

根據《銀行業(資本)規則》，本集團選擇採納「標準方法」計算信用風險及市場風險之風險比重資產，以及採用「基本指標方法」計算營運風險。

In accordance with the Banking (Capital) Rules, the Group has adopted the "standardised approach" for the calculation of the risk-weighted assets for credit risk and market risk, and the "basic indicator approach" for the calculation of operational risk.

		30/6/2026	31/12/2025
資本緩衝	Capital buffers		
- 防護緩衝資本比率	- Capital conservation buffer ratio	**2.50%**	2.50%
- 逆周期緩衝資本比率	- Countercyclical capital buffer ratio	**0.30%**	0.30%

逆周期緩衝資本比率補充資料可於本行網頁(http://www.cmbwinglungbank.com) 內瀏覽。

The additional information of countercyclical capital buffer ratio is available on the Bank's website at http://www.cmbwinglungbank.com.

於二〇二六年六月三十日及二〇二五年十二月三十一日，所計算資本比率及槓桿比率之綜合基礎乃跟隨財務報表之綜合基礎，但撇除列於下列表格的若干附屬公司。

The basis of consolidation for calculation of the capital ratios and leverage ratio at 30 June 2026 and 31 December 2025 follows the basis of consolidation for financial reporting but excludes certain subsidiaries as set out in the following table.

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

補充財務資料 (未經審核)
Supplementary Financial Information (Unaudited)

1 資本充足比率 (續)

1 Capital adequacy ratio (Continued)

附屬公司的總資產及權益總額如下：

The total assets and total equity of the subsidiaries are as follows:

名稱	Name	主要業務	Principal activities	**30/6/2026** 總資產 Total assets 港幣千元 HK$'000	**30/6/2026** 權益總額 Total equity 港幣千元 HK$'000	31/12/2025 總資產 Total assets 港幣千元 HK$'000	31/12/2025 權益總額 Total equity 港幣千元 HK$'000
招商永隆融資有限公司*#	CMB Wing Lung Capital Limited*#	財務諮詢服務	Financial consultancy services	**30,508**	**30,383**	30,379	30,267
招商永隆財務有限公司#	CMB Wing Lung Finance Limited#	提供財務服務	Provision of financial services	**34,730**	**34,657**	34,658	34,597
招商永隆資產管理有限公司*#	CMB Wing Lung Asset Management Limited*#	資產管理	Asset management	**301,048**	**201,046**	276,013	193,496
招商永隆信託有限公司*#	CMB Wing Lung (Trustee) Limited*#	信託業務	Trustee services	**106,447**	**50,619**	101,442	52,982
招商永隆保險顧問有限公司#	CMB Wing Lung Insurance Brokers Limited#	保險顧問	Insurance brokerage services	**2,325,703**	**2,149,586**	1,644,181	1,569,013
招商永隆代理有限公司#	CMB Wing Lung Agency Limited#	投資業務	Investment holding	**334,979**	**330,959**	320,408	316,237
招商永隆受託代管有限公司*#	CMB Wing Lung (Nominees) Limited*#	受託代管服務	Nominee services	**10**	**10**	10	10
招商永隆管業有限公司*@	CMB Wing Lung Property Management Limited*@	物業管理	Property management	**12,704**	**3,291**	10,412	1,964
Wingspan Incorporated#	Wingspan Incorporated#	物業持有	Property holding	**20,645**	**10,513**	20,842	10,526
Wing Lung Opportunities Fund Limited*#	Wing Lung Opportunities Fund Limited*#	投資業務	Investment holding	**301,642**	**296,444**	343,813	294,338
Wing Lung Opportunities Master Fund Limited*^	Wing Lung Opportunities Master Fund Limited*^	投資業務	Investment holding	**-**	**-**	345,243	343,269
Wing Lung Growth Fund III Segregated Portfolio*#	Wing Lung Growth Fund III Segregated Portfolio*#	投資業務	Investment holding	**3,271**	**(21,296)**	3,388	(20,815)
Wing Lung Growth Fund V Segregated Portfolio*#	Wing Lung Growth Fund V Segregated Portfolio*#	投資業務	Investment holding	**537,761**	**525,325**	441,494	431,905
時永投資有限公司^	Sea Wing Investments Limited^	物業持有	Property holding	**11,733**	**1,481**	11,407	1,165

補充財務資料 (未經審核)
Supplementary Financial Information (Unaudited)

1 資本充足比率 (續) 1 Capital adequacy ratio (Continued)

名稱	Name	主要業務	Principal activities	**30/6/2026** 總資產 Total assets 港幣千元 HK$'000	**30/6/2026** 權益總額 Total equity 港幣千元 HK$'000	31/12/2025 總資產 Total assets 港幣千元 HK$'000	31/12/2025 權益總額 Total equity 港幣千元 HK$'000
招商永隆股權投資管理(深圳)有限公司^	CMB Wing Lung Equity Investment Management (Shenzhen) Limited^	股權投資管理	Equity investment management	**28,114**	**27,586**	27,024	26,552
招商永隆信息技術(深圳)有限公司*^	CMB Wing Lung Information Technology (Shenzhen) Limited*^	金融科技研發	Financial technology research and development	**91,632**	**18,751**	72,204	15,871
安碧有限公司*^	Antopex Limited*^	信託業務	Trustee services	-	-	-	-
保亞有限公司*^	Bulleria Limited*^	信託業務	Trustee services	-	-	-	-
錦嶺有限公司*^	Cameland Limited*^	信託業務	Trustee services	-	-	-	-
德衛有限公司*^	Deeright Limited*^	信託業務	Trustee services	-	-	-	-
億聯有限公司*^	Eaglearn Limited*^	信託業務	Trustee services	-	-	-	-
招商永隆美元貨幣市場基金*	CMB Wing Lung USD Money Market Fund*	投資業務	Investment holding	不適用/ n.a.	不適用/ n.a.	657,506	657,455
招商永隆港元貨幣市場基金*#	CMB Wing Lung HKD Money Market Fund*#	投資業務	Investment holding	**342,607**	**342,561**	不適用/ n.a.	不適用/ n.a.
招商永隆人民幣貨幣市場基金*#	CMB Wing Lung RMB Money Market Fund*#	投資業務	Investment holding	**502,899**	**502,693**	244,990	244,951
招商永隆投資級債券基金*#	CMB Wing Lung Investment Grade Bond Fund*#	投資業務	Investment holding	**239,703**	**239,505**	234,695	234,631

* 為法定報表計算二〇二六年六月三十日及二〇二五年十二月三十一日之綜合資本比率，並不包括此等公司。

* Companies excluded in the computation of the consolidated capital ratios at 30 June 2026 and 31 December 2025 for regulatory reporting purposes.

由本行直接持有之附屬公司。

Directly held by the Bank.

^ 由本行間接持有之附屬公司。

^ Indirectly held by the Bank.

@ 於截至二〇二五年十二月三十一日止年度內，招商永隆管業有限公司成為本行的附屬公司。

@ CMB Wing Lung Property Management Limited became a subsidiary of the Bank during the year ended 31 December 2025.

補充財務資料 (未經審核)
Supplementary Financial Information (Unaudited)

2 槓桿比率

於二〇二六年六月三十日及二〇二五年十二月三十一日的槓桿比率乃按照香港金融管理局頒佈之《槓桿比率框架》計算。

2 Leverage ratio

The leverage ratio as at 30 June 2026 and 31 December 2025 were compiled in accordance with the Leverage Ratio Framework issued by the HKMA.

		30/6/2026	31/12/2025
槓桿比率	Leverage ratio	**13.63%**	11.76%

槓桿比率補充資料可於本行網頁 (http://www.cmbwinglungbank.com) 內瀏覽。

The additional information of leverage ratio is available on the Bank's website at http://www.cmbwinglungbank.com.

3 流動資金狀況

3 Liquidity position

		30/6/2026	30/6/2025
平均流動性覆蓋比率	Average liquidity coverage ratio		
- 第一季	- First quarter	**161.9%**	145.6%
- 第二季	- Second quarter	**170.9%**	149.5%
穩定資金淨額比率	Net stable funding ratio		
- 第一季	- First quarter	**149.8%**	141.9%
- 第二季	- Second quarter	**147.2%**	150.8%

平均流動性覆蓋比率乃根據《銀行業(流動性)規則》第10(1)(b)條以非綜合基礎及以該季度的每個工作日終結時的流動性覆蓋比率計算之簡單平均數。

The average liquidity coverage ratio is calculated as the arithmetic mean of the liquidity coverage ratio as at the end of each working day in the quarter on an unconsolidated basis in accordance with rule 10(1)(b) of the Banking (Liquidity) Rules.

穩定資金淨額比率乃根據《銀行業(流動性)規則》第10(1)(b)條以非綜合基礎計算，並反映季末狀況。

The net stable funding ratio reflects the quarter end position and is calculated on an unconsolidated basis in accordance with rule 10(1)(b) of the Banking (Liquidity) Rules.

流動資金狀況補充資料可於本行網頁(http://www.cmbwinglungbank.com)內瀏覽。

The additional information of liquidity position is available on the Bank's website at http://www.cmbwinglungbank.com.

本集團已為管治、計量、監控流動性風險制定目標、架構和程序。本集團之流動性風險管理策略詳載於二〇二五年年報內。

Objective, framework and process are in place for governance, measurement and monitoring of the Group's liquidity risk. Details of the Group's liquidity risk management approach are set out in the 2025 Annual Report.

補充財務資料 (未經審核)
Supplementary Financial Information (Unaudited)

4 貨幣集中

4 Currency concentration

本集團所有外幣持倉盤中，美元及人民幣貨幣持倉佔淨盤總額的10%或以上，現以港幣等值列報如下：

The US dollar and RMB net positions constitute 10% or more of the total net position in all foreign currencies of the Group and are reported in Hong Kong dollar equivalent as follows:

		美元 US dollar		人民幣 RMB	
		30/6/2026 港幣千元 HK$'000	31/12/2025 港幣千元 HK$'000	**30/6/2026 港幣千元 HK$'000**	31/12/2025 港幣千元 HK$'000
現貨資產	Spot assets	**205,425,621**	182,139,394	**117,160,217**	114,180,837
現貨負債	Spot liabilities	**(202,307,120)**	(182,943,334)	**(94,477,510)**	(75,604,532)
遠期買入	Forward purchases	**104,149,090**	79,361,268	**26,356,317**	15,720,388
遠期賣出	Forward sales	**(71,110,386)**	(56,850,094)	**(51,037,688)**	(57,444,808)
期權淨額	Net option position	**(446,228)**	158,614	**(60,408)**	44,210
長盤淨額	Net long position	**35,710,977**	21,865,848	**(2,059,072)**	(3,103,905)

期權持倉淨額是根據香港金融管理局於「外幣持倉」申報表所載之「得爾塔加權持倉」方式計算。

The net option position is calculated based on the delta-weighted position approach set out in the prudential return "Foreign Currency Position" issued by the HKMA.

本集團所有外幣結構性倉盤中，美元及人民幣貨幣結構性倉盤佔淨結構性倉盤總額的10%或以上，現以港幣等值列報如下：

The US dollar and RMB net structural positions constitute 10% or more of the total net structural position in all foreign currencies of the Group and are reported in Hong Kong dollar equivalent as follows:

		30/6/2026 港幣千元 HK$'000	31/12/2025 港幣千元 HK$'000
結構性倉盤淨額	Net structural position		
美元	US dollar	**1,313,714**	1,546,724
人民幣	RMB	**5,301,005**	5,292,278
		6,614,719	6,839,002

5 分類資料 5 Segmental information

(a) 按行業分類之客戶貸款總額 (a) Gross advances to customers by industry sectors

		30/6/2026 港幣千元 **HK$'000**	**30/6/2026** 抵押品佔客戶貸款之百分比 **% of gross advances covered by collateral**	31/12/2025 港幣千元 HK$'000	31/12/2025 抵押品佔客戶貸款之百分比 % of gross advances covered by collateral
在香港使用之貸款	Loans for use in Hong Kong				
工商金融	Industrial, commercial and financial				
物業發展	Property development	**6,584,368**	**23.4**	7,191,890	19.0
物業投資	Property investment	**3,858,384**	**83.2**	4,406,047	76.0
金融企業	Financial concerns	**31,399,045**	**5.6**	28,836,069	8.6
股票經紀	Stockbrokers	**6,892,277**	**9.4**	6,209,589	11.1
批發及零售業	Wholesale and retail trade	**1,245,708**	**2.2**	640,321	60.5
製造業	Manufacturing	**481,820**	**1.2**	978,709	0.7
運輸及運輸設備	Transport and transport equipment	**6,288,840**	**6.4**	7,502,897	0.0
娛樂活動	Recreational activities	**74,665**	**0.0**	86,455	0.0
資訊科技	Information technology	**2,952,116**	**0.0**	2,327,503	0.0
其他	Others	**17,623,934**	**17.9**	12,197,249	28.4
個人	Individuals				
購買「居者有其屋計劃」、「私人參建居屋計劃」與「租者置其屋計劃」或其各自的後繼計劃樓宇之貸款	Loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme or their respective successor schemes	**139,161**	**100.0**	153,861	100.0
購買其他住宅物業的貸款	Loans for the purchase of other residential properties	**16,364,161**	**100.0**	15,450,723	100.0
信用卡貸款	Credit card advances	**124,995**	**0.0**	135,238	0.0
其他	Others	**45,255,816**	**98.7**	42,965,765	98.3
貿易融資	Trade finance	**1,999,019**	**1.1**	827,707	4.3
		141,284,309	**50.9**	129,910,023	53.6
在香港以外使用之貸款	Loans for use outside Hong Kong	**91,765,512**	**31.7**	86,703,291	32.2
		233,049,821	**43.4**	216,613,314	45.1

5 分類資料 (續) 5 Segmental information (Continued)

(a) 按行業分類之客戶貸款總額 (續) (a) Gross advances to customers by industry sectors (Continued)

按行業分類之客戶貸款不少於客戶貸款總額 10% 的類別，其已減值貸款及減值準備之總額分析如下：

The gross amount of impaired loans and impairment allowances for those industry sectors which constitute not less than 10% of gross advances to customers is analysed as follows:

			減值準備 Impairment allowances		
		已減值貸款 Impaired loans 港幣千元 HK$'000	第一階段 Stage 1 港幣千元 HK$'000	第二階段 Stage 2 港幣千元 HK$'000	第三階段 Stage 3 港幣千元 HK$'000
於二〇二六年六月三十日	**At 30 June 2026**				
在香港使用之貸款	Loans for use in Hong Kong				
工商金融	Industrial, commercial and financial				
- 金融企業	- Financial concerns	**-**	**149,519**	**-**	**-**
個人	Individuals				
- 其他	- Others	**107,591**	**1,850**	**12,792**	**43,583**
在香港以外使用之貸款	Loans for use outside Hong Kong	**1,652,350**	**544,663**	**2,821,650**	**1,390,533**
		1,759,941	**696,032**	**2,834,442**	**1,434,116**
於二〇二五年十二月三十一日	**At 31 December 2025**				
在香港使用之貸款	Loans for use in Hong Kong				
工商金融	Industrial, commercial and financial				
- 金融企業	- Financial concerns	-	75,594	-	-
個人	Individuals				
- 其他	- Others	59,353	1,904	8,438	18,067
在香港以外使用之貸款	Loans for use outside Hong Kong	1,623,157	463,854	2,590,466	1,345,421
		1,682,510	541,352	2,598,904	1,363,488

5 分類資料 (續)

5 Segmental information (Continued)

(b) 按區域分類之客戶貸款、逾期貸款、已減值貸款及減值準備

(b) Geographical analysis of gross advances to customers, overdue advances, impaired loans and impairment allowances

以下按區域分類之客戶貸款、逾期貸款、已減值貸款及減值準備是根據交易對手之所在地作分析，並已適當考慮有關貸款之風險轉移。

The following geographical analysis of gross advances to customers, overdue advances, impaired loans and impairment allowances is based on the location of the counterparty, after taking into account the transfer of risk in respect of such advances where appropriate.

					減值準備 Impairment allowances			
							第三階段 Stage 3	
		貸款總額 Gross advances to customers 港幣千元 HK$'000	逾期三個月以上的貸款 Overdue advances for over three months 港幣千元 HK$'000	已減值貸款 Impaired loans 港幣千元 HK$'000	第一階段 Stage 1 港幣千元 HK$'000	第二階段 Stage 2 港幣千元 HK$'000	逾期三個月以上的貸款 Overdue advances for over three months 港幣千元 HK$'000	已減值貸款 Impaired loans 港幣千元 HK$'000
於二〇二六年六月三十日	**At 30 June 2026**							
香港特別行政區	Hong Kong SAR	**134,451,349**	**660,961**	**673,943**	**325,441**	**1,591,660**	**353,036**	**358,303**
中國內地	Chinese Mainland	**87,772,989**	**1,771,969**	**1,780,958**	**448,541**	**1,821,815**	**1,458,686**	**1,465,183**
其他	Others	**10,825,483**	**213,018**	**386,427**	**67,058**	**8**	**63,525**	**190,732**
		233,049,821	**2,645,948**	**2,841,328**	**841,040**	**3,413,483**	**1,875,247**	**2,014,218**
於二〇二五年十二月三十一日	**At 31 December 2025**							
香港特別行政區	Hong Kong SAR	123,451,378	740,983	756,328	265,174	1,502,703	427,280	430,834
中國內地	Chinese Mainland	85,537,054	1,657,139	1,671,428	378,487	1,696,062	1,354,263	1,364,690
其他	Others	7,624,882	216,279	389,830	37,597	33	66,611	191,216
		216,613,314	2,614,401	2,817,586	681,258	3,198,798	1,848,154	1,986,740

5 分類資料 (續)

5 Segmental information (Continued)

(c) 國際債權

(c) International claims

本集團以外地交易對手最終承擔風險之所在地，及根據交易對手經風險轉移後衍生出之區域，作為國際債權之分析。若一個交易對手之申索是由另一個在不同國家的人士作出保證或申索是對於一間銀行之外地分行，而其總公司是位於一個不同的國家，風險便確認為由一個國家轉移到另一個國家。該等區域佔國際債權總額的10%或以上者，列報如下：

The Group analyses international claims by exposures to foreign counterparties on which the ultimate risk lies, and is derived according to the location of the counterparties after taking into account any transfer of risk. The transfer of risk from one country to another is recognised if the claims against a counterparty are guaranteed by another party in a different country or if the claims are on an overseas branch of a bank whose head office is located in a different country. Those areas which contribute 10% or more of the aggregate international claims are as follows:

				非銀行私營機構 **Non-bank private sector**		
		銀行 **Banks** 港幣千元 **HK$'000**	官方機構 **Official sector** 港幣千元 **HK$'000**	非銀行金融機構 **Non-bank financial institutions** 港幣千元 **HK$'000**	非金融私營機構 **Non-financial private sector** 港幣千元 **HK$'000**	合計 **Total** 港幣千元 **HK$'000**
於二〇二六年六月三十日	**At 30 June 2026**					
發達國家	Developed Countries	**68,440,041**	**25,977,551**	**684,178**	**5,316,367**	**100,418,137**
- 其中：美國	- of which: United States	**9,539,246**	**24,074,236**	**-**	**2,735,886**	**36,349,368**
離岸中心	Offshore Centers	**15,709,719**	**7,995,324**	**31,546,529**	**40,189,342**	**95,440,914**
- 其中：香港特別行政區	- of which: Hong Kong SAR	**4,877,466**	**7,990,881**	**28,321,278**	**34,225,463**	**75,415,088**
發展中亞太地區	Developing Asia Pacific	**109,960,607**	**2,164,942**	**18,104,029**	**61,111,474**	**191,341,052**
- 其中：中國內地	- of which: Chinese Mainland	**102,791,905**	**2,021,406**	**18,104,029**	**60,197,509**	**183,114,849**
		194,110,367	**36,137,817**	**50,334,736**	**106,617,183**	**387,200,103**
於二〇二五年十二月三十一日	**At 31 December 2025**					
發達國家	Developed Countries	49,926,240	24,632,519	339,260	3,147,651	78,045,670
- 其中：美國	- of which: United States	5,396,022	22,498,307	162,299	1,330,418	29,387,046
離岸中心	Offshore Centers	19,332,135	8,377,900	26,680,688	35,785,640	90,176,363
- 其中：香港特別行政區	- of which: Hong Kong SAR	6,984,932	8,373,904	24,379,464	31,683,707	71,422,007
發展中亞太地區	Developing Asia Pacific	99,694,463	5,153,777	17,666,251	61,259,511	183,774,002
- 其中：中國內地	- of which: Chinese Mainland	92,889,806	5,009,693	17,659,480	60,518,378	176,077,357
		168,952,838	38,164,196	44,686,199	100,192,802	351,996,035

6 逾期及經重組資產　6 Overdue and rescheduled assets

(a) 逾期貸款　(a) Overdue advances

本集團之客戶逾期貸款分析如下：

The Group's overdue advances to customers are analysed as follows:

		30/6/2026 港幣千元 HK$'000	**30/6/2026** 佔客戶貸款總額之百份比 % of total advances to customers	31/12/2025 港幣千元 HK$'000	31/12/2025 佔客戶貸款總額之百份比 % of total advances to customers
貸款總額，其逾期：	Gross amount of advances which have been overdue for:				
- 三個月以上至六個月	- Six months or less, but over three months	**20,507**	**0.01**	953,858	0.44
- 六個月以上至一年	- One year or less, but over six months	**978,794**	**0.42**	331,878	0.15
- 一年以上	- Over one year	**1,646,647**	**0.71**	1,328,665	0.61
		2,645,948	**1.14**	2,614,401	1.20
有抵押之逾期貸款	Secured overdue advances	**1,756,919**		1,753,424	
無抵押之逾期貸款	Unsecured overdue advances	**889,029**		860,977	
		2,645,948		2,614,401	
有抵押之逾期貸款所持之抵押品市值	Market value of collateral held against the secured overdue advances	**7,422,569**		8,636,388	
對上述貸款提撥之減值準備	Impairment allowances made in respect of such advances				
- 第三階段	- Stage 3	**1,875,247**		1,848,154	

於二〇二六年六月三十日，同業貸款中並無逾期三個月以上 (二〇二五年十二月三十一日：無)。

At 30 June 2026, there were no advances to banks which were overdue for over three months (31 December 2025: Nil).

就逾期貸款而持有之抵押品主要為住宅。

Collateral held with respect to overdue advances are mainly residential properties.

6 逾期及經重組資產 (續) 6 Overdue and rescheduled assets (Continued)

(b) 其他逾期資產 (b) Other overdue assets

本集團之其他逾期資產分析如下：

The Group's other overdue assets are analysed as follows:

		30/6/2026		31/12/2025	
		應計利息 Accrued interest 港幣千元 HK$'000	**合計 Total 港幣千元 HK$'000**	應計利息 Accrued interest 港幣千元 HK$'000	合計 Total 港幣千元 HK$'000
其他資產總額，其逾期：	Gross amount of other assets which have been overdue for:				
- 三個月以上至六個月	- Six months or less, but over three months	**422**	**422**	38,286	38,286
- 六個月以上至一年	- One year or less, but over six months	**47,275**	**47,275**	5,806	5,806
- 一年以上	- Over one year	**78,095**	**78,095**	76,309	76,309
		125,792	**125,792**	120,401	120,401

(c) 經重組貸款 (c) Rescheduled advances

本集團之經重組貸款(已減除逾期超過三個月並在上述 (a) 項內列明之貸款)分析如下：

The Group's rescheduled advances (net of those which have been overdue for over three months and reported in item (a) above) are as follows:

		30/6/2026		31/12/2025	
		港幣千元 HK$'000	**佔客戶貸款總額之百分比 % of total advances to customers**	港幣千元 HK$'000	佔客戶貸款總額之百分比 % of total advances to customers
經重組客戶貸款	Rescheduled advances to customers	**174,191**	**0.07**	4,048	0.002

於二〇二六年六月三十日，同業貸款中並無經重組之貸款 (二〇二五年十二月三十一日：無)。

At 30 June 2026, there were no rescheduled advances to banks (31 December 2025: Nil).

(d) 收回資產 (d) Repossessed assets

於二〇二六年六月三十日，本集團之收回資產為港幣 94,900,000 元 (二〇二五年十二月三十一日：港幣 132,100,000 元)。

As at 30 June 2026, the repossessed assets of the Group amounted to HK$94,900,000 (31 December 2025: HK$132,100,000).

7 國內非銀行風險

根據《銀行業(披露)規則》，以下對非銀行交易對手的內地相關授信風險額之分析乃參照香港金融管理局的內地業務申報表所列之機構類別及直接風險之類別以分類。此報表僅計及本行及其內地分行所貸出之授信風險額。

7 Non-bank Mainland exposures

The following analysis of non-bank Mainland exposures is based on the categories of non-bank counterparties and the type of direct exposures defined by the HKMA under the Banking (Disclosure) Rules with reference to the HKMA return of Mainland activities. This analysis includes exposures extended by the Bank and its Mainland branches only.

				資產負債表以內之風險額 **On-balance sheet exposure** 港幣千元 **HK$'000**	資產負債表以外之風險額 **Off-balance sheet exposure** 港幣千元 **HK$'000**	總風險額 **Total** 港幣千元 **HK$'000**
	於二〇二六年六月三十日		**At 30 June 2026**			
一	中央政府、中央政府持有的機構及其附屬公司和合資企業	1	Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	**49,026,050**	**2,460,280**	**51,486,330**
二	地方政府、地方政府持有的機構及其附屬公司和合資企業	2	Local governments, local government-owned entities and their subsidiaries and JVs	**5,106,424**	**725,940**	**5,832,364**
三	居住中國內地的中國公民及在中國內地成立的其他機構及其附屬公司和合資企業	3	PRC nationals residing in Chinese mainland or other entities incorporated in Chinese mainland and their subsidiaries and JVs	**74,438,394**	**7,395,116**	**81,833,510**
四	其他未包括在第一項中的由中央政府參與的機構	4	Other entities of central government not reported in item 1 above	**11,075,763**	**1,244,144**	**12,319,907**
五	其他未包括在第二項中的由地方政府參與的機構	5	Other entities of local governments not reported in item 2 above	**4,423,314**	**151,530**	**4,574,844**
六	對居住中國境外的中國公民及中國內地以外成立的機構所批出之貸款，其貸款於國內使用	6	PRC nationals residing outside Chinese mainland or entities incorporated outside Chinese mainland where the credit is granted for use in Chinese mainland	**5,478,026**	**678,199**	**6,156,225**
七	其他被視為國內非銀行風險承擔	7	Other counterparties where the exposures are considered by the Bank to be non-bank Chinese mainland exposures	**15,526,304**	**753,083**	**16,279,387**
				165,074,275	**13,408,292**	**178,482,567**
	減值準備後的資產總額		Total assets after provision	**591,150,662**		
	資產負債表內之風險額佔資產總額之百分比		On-balance sheet exposures as percentage of total assets	**27.92%**		

7 國內非銀行風險 (續) 7 Non-bank Mainland exposures (Continued)

				資產負債表以內之風險額 On-balance sheet exposure 港幣千元 HK$'000	資產負債表以外之風險額 Off-balance sheet exposure 港幣千元 HK$'000	總風險額 Total 港幣千元 HK$'000
	於二〇二五年十二月三十一日		**At 31 December 2025**			
一	中央政府、中央政府持有的機構及其附屬公司和合資企業	1	Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	43,856,704	2,488,042	46,344,746
二	地方政府、地方政府持有的機構及其附屬公司和合資企業	2	Local governments, local government-owned entities and their subsidiaries and JVs	4,880,769	890,725	5,771,494
三	居住中國內地的中國公民及在中國內地成立的其他機構及其附屬公司和合資企業	3	PRC nationals residing in Chinese mainland or other entities incorporated in Chinese mainland and their subsidiaries and JVs	65,361,583	4,899,404	70,260,987
四	其他未包括在第一項中的由中央政府參與的機構	4	Other entities of central government not reported in item 1 above	13,307,103	331,156	13,638,259
五	其他未包括在第二項中的由地方政府參與的機構	5	Other entities of local governments not reported in item 2 above	9,262,787	3,986,294	13,249,081
六	對居住中國境外的中國公民及中國內地以外成立的機構所批出之貸款，其貸款於國內使用	6	PRC nationals residing outside Chinese mainland or entities incorporated outside Chinese mainland where the credit is granted for use in Chinese mainland	2,554,262	510,754	3,065,016
七	其他被視為國內非銀行風險承擔	7	Other counterparties where the exposures are considered by the Bank to be non-bank Chinese mainland exposures	14,781,537	763,512	15,545,049
				154,004,745	13,869,887	167,874,632
	減值準備後的資產總額		Total assets after provision	539,098,894		
	資產負債表內之風險額佔資產總額之百分比		On-balance sheet exposures as percentage of total assets	28.57%		