



UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH
(Incorporated in Singapore with limited liability)

FINANCIAL INFORMATION DISCLOSURE STATEMENTS

**FOR THE YEAR ENDED
31 DECEMBER 2025**

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH

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UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH

UNAUDITED INCOME STATEMENT

		Year ended 31 December 2025 HK\$'000	Year ended 31 December 2024 HK\$'000
	Note		
Interest income		11,261,721	13,444,909
Interest expense		<u>(8,104,398)</u>	<u>(10,740,885)</u>
Net interest income		3,157,323	2,704,024
Fee and commission income		635,066	698,939
Fee and commission expenses		<u>(30,292)</u>	<u>(30,719)</u>
Net fee and commission income		604,774	668,220
Net trading gain	1	799,440	993,773
Other income		<u>155,875</u>	<u>252,102</u>
Total income		4,717,412	4,618,119
Operating expenses	2	<u>(1,144,847)</u>	<u>(913,801)</u>
Net income before impairment losses and provisions for loans and receivables		3,572,565	3,704,318
Impairment losses and provisions for loans and receivables		<u>(4,170,940)</u>	<u>(1,401,786)</u>
Operating (loss)/profit		(598,375)	2,302,532
Net gain from disposal of fixed assets		<u>-</u>	<u>-</u>
(Loss)/ Profit before taxation		(598,375)	2,302,532
Taxation		<u>90,747</u>	<u>(482,737)</u>
(Loss)/ Profit for the year		<u><u>(507,628)</u></u>	<u><u>1,819,795</u></u>

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH

UNAUDITED BALANCE SHEET

	Note	As at 31 December 2025 HK\$'000	As at 30 June 2025 HK\$'000
Assets			
Cash and balances with central banks and banks	3	1,218,939	3,198,145
Placements with banks maturing between one and twelve months		-	-
Amount due from overseas offices		5,082,034	3,976,777
Trade bills	4	2,992,724	5,783,633
Securities held for trading purposes		665,962	-
Positive fair values for derivative financial instruments	10	7,896,198	9,354,686
Amount receivable under reverse repos		12,723,726	9,227,643
Advances to banks		-	-
Advances to customers	5	148,486,294	155,684,587
Financial investments	6	67,279,755	61,221,018
Investment in subsidiary		20	20
Investment property		492	492
Fixed assets		317,850	330,533
Other assets		4,208,839	3,903,508
Total assets		250,872,833	252,681,042
Liabilities			
Deposits and balances from central banks, banks and other financial institutions	7	17,606,206	22,888,129
Negative fair values for derivative financial instruments	10	8,085,665	9,187,073
Amount payable under repos		12,718,429	9,143,035
Deposits from customers	8	99,295,891	93,469,296
Amount due to overseas offices		93,244,891	101,545,895
Certificates of deposit issued	9	-	-
Issued debt securities		7,332,319	1,946,460
Other liabilities		12,589,432	14,501,154
Total liabilities		250,872,833	252,681,042

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION

1. Net trading gain

	Year ended 31 December 2025 HK\$'000	Year ended 31 December 2024 HK\$'000
Foreign exchange	974,347	1,148,316
Interest rate instruments	(174,637)	(156,080)
Commodity contracts	367	117
Credit derivative contracts	632	844
Securities held for trading purposes	(1,269)	576
	799,440	993,773

2. Operating expenses

	Year ended 31 December 2025 HK\$'000	Year ended 31 December 2024 HK\$'000
Staff costs	598,048	640,595
Net charge/(reversal) for other provisions	239,900	(57,607)
IT-related expenses	114,213	127,156
Rental expenses	63,557	72,221
Public relation expenses	37,307	35,367
Legal & Professional fee	15,284	27,118
Others	76,538	68,951
	1,144,847	913,801

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH
UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)
3. Cash and balances with central banks and banks

	As at 31 December 2025 HK\$'000	As at 30 June 2025 HK\$'000
Cash in hand	-	-
Balances with central banks	259,648	1,398,792
Balances with banks	959,363	857,643
Placements with banks maturing within one month	-	942,330
Less:		
Allowances for non-impaired losses	(72)	(620)
	<u>1,218,939</u>	<u>3,198,145</u>

4. Trade bills

	As at 31 December 2025 HK\$'000	As at 30 June 2025 HK\$'000
Gross trade bills	3,059,905	5,875,790
Less:		
Allowances for non-impaired losses	(10,602)	(9,304)
Allowances for impaired losses	(56,579)	(82,853)
	<u>2,992,724</u>	<u>5,783,633</u>

5. Advances to customers

	As at 31 December 2025 HK\$'000	As at 30 June 2025 HK\$'000
Gross advances to customers	153,202,782	159,133,401
Less:		
Allowances for non-impaired advances	(3,920,684)	(2,621,233)
Allowances for impaired advances	(795,804)	(827,581)
	<u>148,486,294</u>	<u>155,684,587</u>

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

6. Financial investments

	As at 31 December 2025 HK\$'000	As at 30 June 2025 HK\$'000
Government debt securities	14,360,467	12,160,251
Certificates of deposit	800,359	3,062,071
Other debt securities	<u>52,118,929</u>	<u>45,998,696</u>
	<u>67,279,755</u>	<u>61,221,018</u>

7. Deposits and balances from central banks, banks and other financial institutions

	As at 31 December 2025 HK\$'000	As at 30 June 2025 HK\$'000
Deposits and balances from central banks	1,500,000	4,004,920
Deposits and balances from banks and other financial institutions	<u>16,106,206</u>	<u>18,883,209</u>
	<u>17,606,206</u>	<u>22,888,129</u>

8. Deposits from customers

	As at 31 December 2025 HK\$'000	As at 30 June 2025 HK\$'000
Demand deposits and current accounts	31,051,788	31,432,332
Savings deposits	27,711,975	25,171,687
Time, call and notice deposits	<u>40,532,128</u>	<u>36,865,277</u>
	<u>99,295,891</u>	<u>93,469,296</u>

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

9. Certificates of deposit issued

	As at 31 December 2025 HK\$'000	As at 30 June 2025 HK\$'000
At amortised cost	<u>-</u>	<u>-</u>

10. Derivative financial instruments

The contractual/ notional amounts of derivative financial instruments are disclosed as follows:

	As at 31 December 2025 HK\$'000	As at 30 June 2025 HK\$'000
Exchange rate-related contracts		
- Spot and forwards	30,602,560	31,247,659
- Swaps	645,729,580	851,884,096
- Options	<u>3,375,537</u>	<u>2,165,482</u>
	679,707,677	885,297,237
Interest rate contracts	781,755,487	691,446,097
Commodity contracts	1,165,838	752,293
Credit derivative contracts	<u>1,158,956</u>	<u>976,730</u>
	<u>1,463,787,958</u>	<u>1,578,472,357</u>

The amounts are shown on a gross basis and do not take into account the effect of bilateral netting arrangements.

The contractual amounts of these instruments indicate the volume of transactions outstanding as at the balance sheet dates. The amounts do not represent amounts at risk.

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

10. Derivative financial instruments (continued)

The following table summarises the positive and negative fair values of each class of derivative financial instruments:

	As at 31 December 2025 HK\$'000	As at 30 June 2025 HK\$'000
Positive fair values		
Exchange rate-related contracts		
- Spot and forwards	676,473	501,500
- Swaps	3,326,565	4,215,066
- Options	37,873	38,626
	<u>4,040,911</u>	<u>4,755,192</u>
Interest rate contracts	3,797,117	4,575,637
Commodity contracts	54,922	21,299
Credit derivative contracts	3,248	2,558
	<u>7,896,198</u>	<u>9,354,686</u>
Negative fair values		
Exchange rate-related contracts		
- Spot and forwards	543,034	369,700
- Swaps	3,040,853	3,394,401
- Options	37,920	38,643
	<u>3,621,807</u>	<u>3,802,744</u>
Interest rate contracts	4,405,590	5,360,693
Commodity contracts	55,234	21,300
Credit derivative contracts	3,034	2,336
	<u>8,085,665</u>	<u>9,187,073</u>

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

11. Contingent liabilities and commitments

The following is a summary of the contractual amounts of each significant class of contingent liabilities and commitments:

	As at 31 December 2025 HK\$'000	As at 30 June 2025 HK\$'000
Direct credit substitutes	2,036,695	2,215,345
Transaction-related contingencies	6,940,315	6,868,325
Trade-related contingencies	10,953,296	8,479,764
Other commitments	<u>119,424,895</u>	<u>103,244,811</u>
	<u>139,355,201</u>	<u>120,808,245</u>

The above table shows the contractual amounts of credit related commitments and contingencies of United Overseas Bank Limited, Hong Kong Branch ("the Branch"). It includes letters of credit, guarantees and commitments to extend credit to customers. The above amounts represent a worst case scenario of credit risk exposures arising from these instruments, without taking into account any collateral held or other credit enhancements attached. The amounts do not represent amounts at risk at the balance sheet dates.

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

12. Liquidity

(a) Liquidity Maintenance Ratio (LMR)

	Quarter ended 31 December 2025	Quarter ended 31 December 2024
Average LMR	43.55%	43.93%

(b) Core Funding Ratio (CFR)

	Quarter ended 31 December 2025	Quarter ended 31 December 2024
Average CFR	129.62%	123.73%

The average LMR & CFR are calculated based on the arithmetic mean of each month's corresponding average ratios for the quarter, which are made in accordance with the requirements specified under Banking (Disclosure) Rules ("BDR").

The liquidity information can be found in the Regulatory Disclosure section of our website www.uobgroup.com/hk.

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

12. Liquidity (continued)

(c) Liquidity Risk Management

Liquidity risk is the risk arising from a bank's potential inability to meet all its financial or payment obligations when they fall due or only being able to meet these obligations at significant costs or losses.

The objective of the Branch's liquidity risk management align with the Group's risk management framework which is to ensure that the Branch maintains sufficient liquidity to fund our day-to-day operations, to meet deposit withdrawals and loan disbursements, to participate in new investments and to repay borrowings. Hence, liquidity is managed in a manner to address known as well as unanticipated cash funding needs.

Liquidity risk is managed in accordance with a framework of policies, controls and limits approved by the Group ALCO. These policies, controls and limits enable the Branch to monitor and to manage liquidity risk to ensure that sufficient sources of funds are available over a range of market conditions. These include minimising excessive funding concentrations by diversifying the sources and terms of funding, and maintaining a portfolio of high quality and marketable debt securities.

The Branch takes a conservative stance on liquidity management by continuing to gather core deposits, ensuring that liquidity limits are strictly adhered to and that there are adequate liquid assets to meet cash shortfall.

The distribution of deposits is managed actively to ensure a balance between cost effectiveness, continued accessibility to funds and diversification of funding sources. The Branch establishes concentration limits on collateral pools and sources of funding, such as concentration of bond securities holding and concentration of top 20 depositors. Important factors in ensuring liquidity are competitive pricing, proactive management of the Branch's core deposits and the maintenance of customer confidence.

The Branch's liquidity risk is aligned with the regulatory liquidity risk management framework and is measured and managed on a projected cash flow basis. The Branch is monitored under business-as-usual and stress scenarios. Cash flow mismatch limits are established to limit liquidity exposure. The Branch also employs liquidity early warning indicators and trigger points to signal possible contingency situations.

The Branch has Contingency Funding Plan and Recovery Plan in place to identify potential liquidity crises using a series of warning indicators. Crisis management processes and various strategies including funding and communication have been developed to minimise the impact of any liquidity crunch.

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

12. Liquidity (continued)

(d) Liquidity Risk Mismatch

The following table analyses the on and off balance sheet items, with reference to the completion instructions for the Hong Kong Monetary Authority Return of Liquidity Monitoring Tools.

As at 31 December 2025

(HK\$'000)	Up to 7 days	Over 7 days to 1 month	Over 1 to 3 months	Over 3 to 12 months	Over 1 to 3 years	Over 3 years	No specific maturity
Cash, balances and placements with central banks	259,649	-	-	-	-	-	-
Placements and balances with banks and other financial institutions	6,041,883	-	-	-	-	-	-
Loans to customers, acceptances and bills of exchange held	5,365,500	31,417,464	16,376,416	42,908,706	48,106,771	5,748,704	8,165,599
Debt securities held #	68,115,148	-	-	-	522,162	-	-
Amount receivable under reverse repo	912,368	9,683,902	1,815,977	83,514	227,966	-	-
Gross cash inflow from derivatives financial assets	101,421,653	123,512,233	129,909,697	200,518,927	115,889,033	42,249,689	-
Other assets	56,791	74,429	2,403	157,993	11,243	-	1,680,627
Total on-balance sheet assets	182,172,992	164,688,028	148,104,493	243,669,140	164,757,175	47,998,393	9,846,226
Total off-balance sheet claims	28,047,327	280,224	71,473	-	388,800	-	-
Deposits from customers	64,365,261	12,399,638	12,934,590	8,214,956	1,717,134	-	-
Deposits and balances of banks and other financial institutions	7,756,097	12,567,596	38,604,189	48,446,529	4,057,952	10,000	-
Debt securities issued	250,000	-	1,400,000	5,220,298	556,560	-	-
Amount payable under repo	912,005	9,680,564	1,814,934	83,303	227,623	-	-
Gross cash outflow from derivatives financial liabilities	101,331,087	123,664,670	130,014,826	200,134,617	115,954,219	42,206,200	-
Other liabilities and capital	187,103	115,557	10,286,095	82,389	97,601	51,363	609,471
Total on-balance sheet liabilities	174,801,553	158,428,025	195,054,634	262,182,092	122,611,089	42,267,563	609,471
Total off-balance sheet obligations	64,848,359	280,224	494,884	-	388,800	-	-
Contractual Maturity Mismatch	(29,429,593)	6,260,003	(47,373,552)	(18,512,952)	42,146,086	5,730,830	
Cumulative Contractual Maturity Mismatch	(29,429,593)	(23,169,590)	(70,543,142)	(89,056,094)	(46,910,008)	(41,179,178)	

Debt securities held that are readily monetizable are profiled to next day in accordance with MA(BS)23 completion instruction specified by HKMA.

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

12. Liquidity (continued)

(d) Liquidity Risk Mismatch

The following table analyses the on and off balance sheet items, with reference to the completion instructions for the Hong Kong Monetary Authority Return of Liquidity Monitoring Tools.

As at 31 December 2024

(HK\$'000)	Up to 7 days	Over 7 days to 1 month	Over 1 to 3 months	Over 3 to 12 months	Over 1 to 3 years	Over 3 years	No specific maturity
Cash, balances and placements with central banks	251,337	-	-	-	-	-	-
Placements and balances with banks and other financial institutions	2,703,847	165,031	69,631	-	-	-	-
Loans to customers, acceptances and bills of exchange held	7,635,564	32,264,386	17,977,759	59,150,476	36,262,950	7,347,828	5,689,361
Debt securities held #	53,024,853	-	-	-	238,362	305,653	-
Amount receivable under reverse repo	2,304,271	5,129,113	6,701,003	1,212,033	401,912	-	-
Gross cash inflow from derivatives financial assets	62,665,731	104,509,357	149,755,264	238,353,485	88,228,528	35,266,513	-
Other assets	2,726	20,153	31,800	327,241	10,590	-	1,240,442
Total on-balance sheet assets	128,588,329	142,088,040	174,535,457	299,043,235	125,142,342	42,919,994	6,929,803
Total off-balance sheet claims	30,358,593	6,211,104	-	-	-	-	-
Deposits from customers	49,691,195	9,599,383	20,427,766	7,261,809	1,740,394	-	-
Deposits and balances of banks and other financial institutions	10,697,506	16,107,507	40,729,225	50,458,798	2,022,634	10,000	-
Debt securities issued	-	380,000	1,300,000	500,000	-	-	-
Amount payable under repo	2,302,937	5,126,658	6,697,572	1,210,333	401,198	-	-
Gross cash outflow from derivatives financial liabilities	62,564,737	104,361,326	149,729,861	238,179,740	87,985,315	35,407,993	-
Other liabilities and capital	827,843	20,501	10,880,557	128,618	116,874	86,685	42,270
Total on-balance sheet liabilities	126,084,218	135,595,375	229,764,981	297,739,298	92,266,415	35,504,678	42,270
Total off-balance sheet obligations	47,620,344	-	533,862	9,316,656	-	-	-
Contractual Maturity Mismatch	(14,757,640)	12,703,769	(55,763,386)	(8,012,719)	32,875,927	7,415,316	
Cumulative Contractual Maturity Mismatch	(14,757,640)	(2,053,871)	(57,817,257)	(65,829,976)	(32,954,049)	(25,538,733)	

Debt securities held that are readily monetizable are profiled to next day in accordance with MA(BS)23 completion instruction specified by HKMA.

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH
UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)
13. Currency risk

	USD	CNY	Total
HK\$'million			
As at 31 December 2025			
Hong Kong dollar equivalents			
Spot assets	96,800	24,315	121,115
Spot liabilities	(129,058)	(18,088)	(147,146)
Forward purchases	352,335	121,075	473,410
Forward sales	(317,527)	(126,577)	(444,104)
Net options position	-	-	-
Net long position	2,550	725	3,275
HK\$'million			
As at 30 June 2025			
Hong Kong dollar equivalents			
Spot assets	85,845	20,344	106,189
Spot liabilities	(143,829)	(14,035)	(157,864)
Forward purchases	469,175	132,558	601,733
Forward sales	(407,920)	(137,991)	(545,911)
Net options position	-	-	-
Net long position	3,271	876	4,147

Net position in a particular foreign currency is disclosed if the net position (regardless of sign) constitutes 10% or more of the total net position in all foreign currencies. The net options position is calculated based on delta-weighted position approach.

There is no structural position in any particular currency as at 31 December 2025 and 30 June 2025.

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH
UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)
14. Analysis of gross advances to customers by industry sectors and loan usage

	As at 31 December 2025		As at 30 June 2025	
	Outstanding balance HK\$'000	Balance covered by collateral HK\$'000	Outstanding balance HK\$'000	Balance covered by collateral HK\$'000
Loans for use in Hong Kong				
Industrial, commercial and financial				
- Property development	29,241,372	15,475,113	30,628,912	16,114,369
- Property investment	39,079,224	27,644,764	38,588,269	26,719,761
- Financial concerns	5,932,509	905,172	5,058,626	1,090,922
- Stockbrokers	3,806,151	-	3,802,613	-
- Wholesale and retail trade	3,067,053	1,276,277	3,101,524	1,868,268
- Manufacturing	3,475,563	1,878,457	4,821,779	2,134,565
- Transport and transport equipment	1,224,292	1,073,893	1,591,620	1,180,506
- Recreational activities	-	-	-	-
- Information technology	6,899,250	2,196,326	5,591,708	2,184,312
- Others	22,003,339	14,736,397	21,071,867	14,382,238
Subtotal	114,728,753	65,186,399	114,256,918	65,674,941
Individuals				
- Loans for purchase of other residential properties	266,494	256,789	251,127	242,583
- Others	39,011	39,009	41,875	41,875
Subtotal	305,505	295,798	293,002	284,458
Total loans for use in Hong Kong	115,034,258	65,482,197	114,549,920	65,959,399
Trade finance	12,535,451	1,039,944	17,365,021	1,372,624
Loans for use outside Hong Kong	25,633,073	13,422,856	27,218,460	11,717,337
Gross advances to customers	153,202,782	79,944,997	159,133,401	79,049,360

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH
UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)
15. Analysis of gross advances to customers by geographical areas

	As at 31 December 2025 HK\$'000	As at 30 June 2025 HK\$'000
Hong Kong	127,989,549	143,224,353
China	22,579,169	12,625,726
Other areas	<u>2,634,064</u>	<u>3,283,322</u>
	<u>153,202,782</u>	<u>159,133,401</u>

The above analysis of gross advances to customers by geographical areas is based on the location of the counterparties where it constitutes 10% or more of the total gross advances to customers after taking into account the transfer of risk. In general, transfer of risk applies when a claim is guaranteed by a party situated in a country different from the counterparty.

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

16. International claims

	Banks	Official sectors	Non-bank private sectors		Total
			Non-bank financial institutions	Non-financial private sectors	
HK\$'million					
As at 31 December 2025					
Developed economies	24,760	5,567	8,303	591	39,221
Offshore centres	6,427	4,656	16,443	40,236	67,762
of which:					
- Hong Kong	794	4,656	15,917	38,116	59,483
Developing Asia and Pacific	5,539	634	2,475	22,641	31,289
of which:					
- Mainland China	4,093	634	2,290	22,157	29,174
HK\$'million					
As at 30 June 2025					
Developed economies	30,167	1,398	6,887	586	39,038
Offshore centres	7,505	4,471	11,921	53,752	77,649
of which:					
- Hong Kong	1,123	4,471	11,527	50,719	67,840
Developing Asia and Pacific	7,115	28	2,694	11,766	21,603
of which:					
- Mainland China	5,457	28	2,619	11,575	19,679

The above analysis is prepared with reference to the completion instructions for the Hong Kong Monetary Authority Return of International Banking Statistics. International claims are on-balance sheet exposures to counterparties based on the location of the counterparties after taking into account the transfer of risk, and represent the sum of cross-border claims in all currencies and local claims in foreign currencies. Claims on individual countries or areas after risk transfer, amounting to 10% or more of the aggregate international claims of the Branch, are shown.

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

17. Impaired advances to customers and trade bills

Impaired advances to customers and trade bills are those assets where objective evidence exists that full repayment of principal or interest is considered unlikely.

(a) Impaired advances to customers

	As at 31 December 2025 HK\$'000	As at 30 June 2025 HK\$'000
Gross impaired advances to customers	7,926,815	6,462,597
Allowances for impaired advances	<u>(795,804)</u>	<u>(827,581)</u>
	<u>7,131,011</u>	<u>5,635,016</u>
Value of collateral taken into account in respect of such advances to customers to which the allowances for the impaired advances relate	5,634,733	4,596,039
Percentage of such advances to customers to total gross advances to customers	5.17%	4.06%

Analysis of gross impaired advances to customers by geographical areas:

	As at 31 December 2025 HK\$'000	As at 30 June 2025 HK\$'000
Hong Kong	5,882,470	4,525,343
China	1,632,028	1,493,564
Other areas	<u>412,317</u>	<u>443,690</u>
	<u>7,926,815</u>	<u>6,462,597</u>

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH
UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)
17. Impaired advances to customers and trade bills (continued)
(b) Impaired trade bills

	As at 31 December 2025 HK\$'000	As at 30 June 2025 HK\$'000
Gross impaired trade bills	203,574	409,091
Allowances for impaired losses	<u>(56,579)</u>	<u>(82,853)</u>
	<u>146,995</u>	<u>326,238</u>
Value of collateral taken into account in respect of such trade bills to which the allowances for impaired losses relate	93,374	128,507
Percentage of such trade bills to total trade bills	6.65%	6.96%
Analysis of gross impaired trade bills by geographical areas:		
	As at 31 December 2025 HK\$'000	As at 30 June 2025 HK\$'000
Hong Kong	203,574	409,091
	<u>203,574</u>	<u>409,091</u>

(c) There are no impaired advances and allowances to banks and debt securities as at 31 December 2025 and 30 June 2025 respectively.

The above analyses of gross impaired advances to customers and gross impaired trade bills by geographical areas are based on the location of the counterparties where it constitutes 10% or more of the total after taking into account the transfer of risk. In general, transfer of risk applies when a claim is guaranteed by a party situated in a country different from the counterparty.

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH
UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)
18. Overdue advances, rescheduled advances and repossessed assets
(a) Gross overdue advances to customers

	As at 31 December 2025		As at 30 June 2025	
	HK\$'000	% of total gross advances to customers	HK\$'000	% of total gross advances to customers
Gross advances to customers which have been overdue for:				
- six months or less but over three months	796,125	0.52%	1,170,960	0.74%
- one year or less but over six months	1,154,138	0.75%	766,735	0.48%
- over one year	4,206,320	2.75%	4,255,228	2.67%
Total	<u>6,156,583</u>	<u>4.02%</u>	<u>6,192,923</u>	<u>3.89%</u>

Analysis of gross overdue advances to customers which are overdue for more than three months by geographical areas:

	As at 31 December 2025 HK\$'000	As at 30 June 2025 HK\$'000
Hong Kong	4,491,609	4,259,909
China	1,256,893	1,493,564
Other areas	408,081	439,450
	<u>6,156,583</u>	<u>6,192,923</u>

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH
UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)
18. Overdue advances, rescheduled advances and repossessed assets (continued)
(b) Gross overdue trade bills

	As at 31 December 2025		As at 30 June 2025	
	HK\$'000	% of total gross trade bills	HK\$'000	% of total gross trade bills
Gross trade bills which have been overdue for:				
- six months or less but over three months	5,678	0.19%	10,065	0.17%
- one year or less but over six months	-	0.00%	115	0.00%
- over one year	<u>164,107</u>	<u>5.36%</u>	<u>315,508</u>	<u>5.37%</u>
Total	<u>169,785</u>	<u>5.55%</u>	<u>325,688</u>	<u>5.54%</u>

Analysis of gross overdue trade bills which are overdue for more than three months by geographical areas:

	As at 31 December 2025 HK\$'000	As at 30 June 2025 HK\$'000
Hong Kong	<u>169,785</u>	<u>325,688</u>

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH
UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)
18. Overdue advances, rescheduled advances and repossessed assets (continued)
(c) Rescheduled advances to customers

	As at 31 December 2025		As at 30 June 2025	
	HK\$'000	% of total gross advances to customers	HK\$'000	% of total gross advances to customers
Rescheduled advances to customers	-	-	124,386	0.08%

As at 31 December 2025, there are no rescheduled advances to customer, excluding those which have been overdue for more than three months and reported above.

(d) There are no advances to banks and debt securities which are overdue for more than three months or have been rescheduled as at 31 December 2025 and 30 June 2025.

(e) There are no repossessed assets as at 31 December 2025 and 30 June 2025.

The above analysis of gross overdue advances to customers and gross overdue trade bills by geographical areas are based on the location of the counterparties where it constitutes 10% or more of the total after taking into account the transfer of risk. In general, transfer of risk applies when a claim is guaranteed by a party situated in a country different from the counterparty.

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH
UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)
18. Overdue advances, rescheduled advances and repossessed assets (continued)
(f) Current market value of collateral held against advances to customers overdue for more than three months

	Outstanding amount of advances HK\$'000	Current market value of collateral HK\$'000	Covered portion HK\$'000	Uncovered portion HK\$'000	Individual impairment allowances HK\$'000
As at 31 December 2025					
Overdue advances					
- Fully covered advances	2,151,188	2,151,188	2,151,188	-	31,205
- Partially covered advances	2,870,308	2,453,859	2,453,859	416,449	426,224
- Uncovered advances	<u>1,135,087</u>	<u>-</u>	<u>-</u>	<u>1,135,087</u>	<u>210,263</u>
Total	<u>6,156,583</u>	<u>4,605,047</u>	<u>4,605,047</u>	<u>1,551,536</u>	<u>667,692</u>
As at 30 June 2025					
Overdue advances					
- Fully covered advances	1,624,653	1,624,653	1,624,653	-	5,372
- Partially covered advances	3,201,798	2,854,447	2,854,447	347,351	369,273
- Uncovered advances	<u>1,366,472</u>	<u>-</u>	<u>-</u>	<u>1,366,472</u>	<u>425,386</u>
Total	<u>6,192,923</u>	<u>4,479,100</u>	<u>4,479,100</u>	<u>1,713,823</u>	<u>800,031</u>

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH
UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)
18. Overdue advances, rescheduled advances and repossessed assets (continued)
(g) Current market value of collateral held against trade bills overdue for more than three months

	Outstanding amount of trade bills HK\$'000	Current market value of collateral HK\$'000	Covered portion HK\$'000	Uncovered portion HK\$'000	Individual impairment allowances HK\$'000
As at 31 December 2025					
Overdue trade bills					
- Fully covered trade bills	-	-	-	-	-
- Partially covered trade bills	139,349	93,374	93,374	45,975	46,374
- Uncovered trade bills	30,436	-	-	30,436	6,706
Total	169,785	93,374	93,374	76,411	53,080
As at 30 June 2025					
Overdue trade bills					
- Fully covered trade bills	8,314	8,314	8,314	-	-
- Partially covered trade bills	178,412	93,521	93,521	84,891	64,894
- Uncovered trade bills	138,962	-	-	138,962	15,603
Total	325,688	101,835	101,835	223,853	80,497

The Branch follows the Group's guidelines and standards on acceptability of specific collateral for credit risk mitigation. Collateral is taken whenever possible to mitigate the credit risk assumed and the value of the collateral is monitored periodically. The main types of collateral are cash, marketable securities, real estate, equipment, inventory and receivables.

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH
UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)
19. Non-bank Mainland China exposures

Type of counterparties	On-balance sheet exposures HK\$'million	Off-balance sheet exposures HK\$'million	Total HK\$'million
As at 31 December 2025			
(1) Central government, central government-owned entities and their subsidiaries and joint ventures ("JVs")	10,020	3,960	13,980
(2) Local governments, local government-owned entities and their subsidiaries and JVs	1,223	125	1,348
(3) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	42,448	3,775	46,223
(4) Other entities of central government not reported in item 1 above	1,948	85	2,033
(5) Other entities of local governments not reported in item 2 above	-	1	1
(6) PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	7,500	659	8,159
(7) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	15,882	5,002	20,884
Total	79,021	13,607	92,628
Total assets after provisions	250,641		
On-balance sheet exposures as percentage of total assets	31.53%		

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH
UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)
19. Non-bank Mainland China exposures (continued)

Type of counterparties	On-balance sheet exposures HK\$'million	Off-balance sheet exposures HK\$'million	Total HK\$'million
As at 30 June 2025			
(1) Central government, central government-owned entities and their subsidiaries and joint ventures ("JVs")	14,708	3,267	17,975
(2) Local governments, local government-owned entities and their subsidiaries and JVs	758	105	863
(3) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	37,778	3,696	41,474
(4) Other entities of central government not reported in item 1 above	2,637	38	2,675
(5) Other entities of local governments not reported in item 2 above	-	-	-
(6) PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	8,816	857	9,673
(7) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	11,327	1,641	12,968
Total	<u>76,024</u>	<u>9,604</u>	<u>85,628</u>
Total assets after provisions	<u>252,592</u>		
On-balance sheet exposures as percentage of total assets	<u>30.10%</u>		

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

20. Remuneration policy

The remuneration policy and systems of the Branch are established according to the framework of the Group remuneration guidelines for its employees engaged in the business and operations in Hong Kong.

The information related to the Group remuneration system are disclosed in the annual report of United Overseas Bank Limited.

Should there be any discrepancy between the English and Chinese versions, the English version shall prevail.

Hong Kong, 30 April 2026

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH

GROUP CONSOLIDATED FINANCIAL INFORMATION

The information set out below is based on the consolidated accounts of United Overseas Bank Limited (the "Group").

1. Capital and capital adequacy ratios

The Group computes its capital adequacy ratios in accordance with the Basel III capital adequacy requirements set out in the Monetary Authority of Singapore ("MAS") No. 637 "Notice on Risk Based Capital Adequacy Requirements for Banks incorporated in Singapore".

	As at 31 December 2025 S\$'million	As at 30 June 2025 S\$'million
Group shareholders' equity	51,248	50,346
Group's capital adequacy ratios		
Common Equity Tier 1	15.1%	15.3%
Tier 1	16.1%	16.3%
Total	17.7%	17.9%

2. Other financial information

	Year ended 31 December 2025 S\$'million	Year ended 31 December 2024 S\$'million
Pre-tax profit	5,657	7,151

	As at 31 December 2025 S\$'million	As at 30 June 2025 S\$'million
Total assets	572,061	537,838
Total liabilities	520,568	487,265
Total gross customer loans	352,180	342,900
Total customer deposits	425,938	405,076