UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH

(Incorporated in Singapore with limited liability)

FINANCIAL INFORMATION DISCLOSURE STATEMENTS

FOR THE PERIOD ENDED
30 JUNE 2026

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH

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UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH

UNAUDITED INCOME STATEMENT

	Note	**Half-year ended 30 June 2026 HK$'000**	Half-year ended 30 June 2025 HK$'000
Interest income		**5,358,257**	5,942,961
Interest expense		**(3,713,102)**	(4,234,435)
Net interest income		**1,645,155**	1,708,526
Fee and commission income		**255,801**	326,776
Fee and commission expenses		**(12,956)**	(11,851)
Net fee and commission income		**242,845**	314,925
Net trading gain	1	**334,165**	325,374
Other income		**40,401**	85,649
Total income		**2,262,566**	2,434,474
Operating expenses	2	**(519,912)**	(527,716)
Net income before impairment losses and provisions for loans and receivables		**1,742,654**	1,906,758
Impairment losses and provisions for loans and receivables		**(976,718)**	(1,537,088)
Operating profit		**765,936**	369,670
Net gain from disposal of fixed assets		**45**	-
Profit before taxation		**765,981**	369,670
Taxation		**(156,244)**	(119,033)
Profit for the period		**609,737**	250,637

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH

UNAUDITED BALANCE SHEET

	Note	As at 30 June 2026 HK$'000	As at 31 December 2025 HK$'000
Assets			
Cash and balances with central banks and banks	3	**1,010,280**	1,218,939
Placements with banks maturing between one and twelve months		**-**	-
Amount due from overseas offices		**5,778,591**	5,082,034
Trade bills	4	**5,045,526**	2,992,724
Securities held for trading purposes		**344,356**	665,962
Positive fair values for derivative financial instruments	10	**9,097,046**	7,896,198
Amount receivable under reverse repos		**14,809,760**	12,723,726
Advances to banks		**-**	-
Advances to customers	5	**149,020,692**	148,486,294
Financial investments	6	**79,094,520**	67,279,755
Investment in subsidiary		**20**	20
Investment property		**492**	492
Fixed assets		**298,330**	317,850
Other assets		**4,613,702**	4,208,839
Total assets		**269,113,315**	250,872,833
Liabilities			
Deposits and balances from central banks, banks and other financial institutions	7	**28,350,017**	17,606,206
Negative fair values for derivative financial instruments	10	**8,504,555**	8,085,665
Amount payable under repos		**18,770,806**	12,718,429
Deposits from customers	8	**107,418,814**	99,295,891
Amount due to overseas offices		**66,386,507**	93,244,891
Certificates of deposit issued	9	**21,787,864**	-
Issued debt securities		**2,631,804**	7,332,319
Other liabilities		**15,262,948**	12,589,432
Total liabilities		**269,113,315**	250,872,833

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION

1. Net trading gain

	Half-year ended 30 June 2026 HK$'000	Half-year ended 30 June 2025 HK$'000
Foreign exchange	**312,614**	472,179
Interest rate instruments	**26,489**	(147,287)
Commodity contracts	**348**	194
Credit derivative contracts	**467**	481
Securities held for trading purposes	**(5,097)**	1,154
Others	**(656)**	(1,347)
	334,165	325,374

2. Operating expenses

	Half-year ended 30 June 2026 HK$'000	Half-year ended 30 June 2025 HK$'000
Staff costs	**358,756**	334,017
IT-related expenses	**58,773**	56,975
Rental expenses	**34,449**	27,875
Net charge for other provisions	**18,040**	54,540
Public relation expenses	**7,240**	14,889
Others	**42,654**	39,420
	519,912	527,716

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

3. Cash and balances with central banks and banks

	As at 30 June 2026 HK$'000	As at 31 December 2025 HK$'000
Cash in hand	**-**	-
Balances with central banks	**266,675**	259,648
Balances with banks	**736,668**	959,363
Placements with banks maturing within one month	**7,000**	-
Less:		
Allowances for non-impaired losses	**(63)**	(72)
	1,010,280	1,218,939

4. Trade bills

	As at 30 June 2026 HK$'000	As at 31 December 2025 HK$'000
Gross trade bills	**5,118,874**	3,059,905
Less:		
Allowances for non-impaired losses	**(20,341)**	(10,602)
Allowances for impaired losses	**(53,007)**	(56,579)
	5,045,526	2,992,724

5. Advances to customers

	As at 30 June 2026 HK$'000	As at 31 December 2025 HK$'000
Gross advances to customers	**154,113,399**	153,202,782
Less:		
Allowances for non-impaired advances	**(3,654,905)**	(3,920,684)
Allowances for impaired advances	**(1,437,802)**	(795,804)
	149,020,692	148,486,294

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

6. Financial investments

	As at 30 June 2026 HK$'000	As at 31 December 2025 HK$'000
Government debt securities	**17,973,547**	14,360,467
Certificates of deposit	**153,842**	800,359
Other debt securities	**60,967,131**	52,118,929
	79,094,520	67,279,755

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

	As at 30 June 2026 HK$'000	As at 31 December 2025 HK$'000
Deposits and balances from central banks	**6,943,416**	1,500,000
Deposits and balances from banks and other financial institutions	**21,406,601**	16,106,206
	28,350,017	17,606,206

8. Deposits from customers

	As at 30 June 2026 HK$'000	As at 31 December 2025 HK$'000
Demand deposits and current accounts	**35,355,572**	31,051,788
Savings deposits	**25,667,291**	27,711,975
Time, call and notice deposits	**46,395,951**	40,532,128
	107,418,814	99,295,891

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

9. Certificates of deposit issued

	As at 30 June 2026 HK$'000	As at 31 December 2025 HK$'000
At amortised cost	**21,787,864**	-

10. Derivative financial instruments

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

	As at 30 June 2026 HK$'000	As at 31 December 2025 HK$'000
Exchange rate-related contracts		
- Spot and forwards	**37,965,464**	30,602,560
- Swaps	**711,206,559**	645,729,580
- Options	**2,917,462**	3,375,537
	752,089,485	679,707,677
Interest rate contracts	**907,494,038**	781,755,487
Commodity contracts	**1,889,365**	1,165,838
Credit derivative contracts	**2,068,220**	1,158,956
	1,663,541,108	1,463,787,958

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.

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 30 June 2026 HK$'000	As at 31 December 2025 HK$'000
Positive fair values		
Exchange rate-related contracts		
- Spot and forwards	**904,817**	676,473
- Swaps	**4,906,964**	3,326,565
- Options	**18,203**	37,873
	5,829,984	4,040,911
Interest rate contracts	**3,174,925**	3,797,117
Commodity contracts	**88,981**	54,922
Credit derivative contracts	**3,156**	3,248
	9,097,046	7,896,198
Negative fair values		
Exchange rate-related contracts		
- Spot and forwards	**764,062**	543,034
- Swaps	**4,428,621**	3,040,853
- Options	**18,227**	37,920
	5,210,910	3,621,807
Interest rate contracts	**3,201,460**	4,405,590
Commodity contracts	**89,259**	55,234
Credit derivative contracts	**2,926**	3,034
	8,504,555	8,085,665

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 30 June 2026 HK$'000	As at 31 December 2025 HK$'000
Direct credit substitutes	**1,804,053**	2,036,695
Transaction-related contingencies	**7,060,295**	6,940,315
Trade-related contingencies	**9,970,437**	10,953,296
Other commitments	**116,280,572**	119,424,895
	135,115,357	139,355,201

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.

12. Liquidity

(a) Liquidity Maintenance Ratio (LMR)

	Quarter ended 30 June 2026	Quarter ended 30 June 2025
Average LMR	**45.66%**	41.46%

(b) Core Funding Ratio (CFR)

	Quarter ended 30 June 2026	Quarter ended 30 June 2025
Average CFR	**160.76%**	139.51%

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.

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.

13. Currency risk

HK$'million	USD	CNY	Total
As at 30 June 2026			
Hong Kong dollar equivalents			
Spot assets	**105,068**	**29,818**	**134,886**
Spot liabilities	**(124,530)**	**(27,906)**	**(152,436)**
Forward purchases	**384,489**	**113,063**	**497,552**
Forward sales	**(360,707)**	**(115,223)**	**(475,930)**
Net options position	**-**	**-**	**-**
Net long/ (short) position	**4,320**	**(248)**	**4,072**
HK$'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

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 30 June 2026 and 31 December 2025.

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

14. Analysis of gross advances to customers by industry sectors and loan usage

	As at 30 June 2026		As at 31 December 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	**22,040,896**	**14,022,152**	29,241,372	15,475,113
- Property investment	**36,265,399**	**28,136,034**	39,079,224	27,644,764
- Financial concerns	**5,261,826**	**701,945**	5,932,509	905,172
- Stockbrokers	**7,701,318**	**-**	3,806,151	-
- Wholesale and retail trade	**3,736,445**	**1,266,637**	3,067,053	1,276,277
- Manufacturing	**5,378,400**	**1,796,828**	3,475,563	1,878,457
- Transport and transport equipment	**981,632**	**836,033**	1,224,292	1,073,893
- Recreational activities	**-**	**-**	-	-
- Information technology	**6,877,788**	**2,150,055**	6,899,250	2,196,326
- Others	**22,806,430**	**14,468,892**	22,003,339	14,736,397
Subtotal	**111,050,134**	**63,378,576**	114,728,753	65,186,399
Individuals				
- Loans for purchase of other residential properties	**266,947**	**226,266**	266,494	256,789
- Others	**35,790**	**35,790**	39,011	39,009
Subtotal	**302,737**	**262,056**	305,505	295,798
Total loans for use in Hong Kong	**111,352,871**	**63,640,632**	115,034,258	65,482,197
Trade finance	**16,810,982**	**892,890**	12,535,451	1,039,944
Loans for use outside Hong Kong	**25,949,546**	**14,515,836**	25,633,073	13,422,856
Gross advances to customers	**154,113,399**	**79,049,358**	153,202,782	79,944,997

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

15. Analysis of gross advances to customers by geographical areas

	As at 30 June 2026 HK$'000	As at 31 December 2025 HK$'000
Hong Kong	**131,259,674**	127,989,549
China	**19,987,269**	22,579,169
Other areas	**2,866,456**	2,634,064
	154,113,399	153,202,782

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.

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

16. International claims

			Non-bank private sectors		
	Banks	Official sectors	Non-bank financial institutions	Non-financial private sectors	Total
HK$'million					
As at 30 June 2026					
Developed economies	**33,788**	**4,964**	**6,116**	**562**	**45,430**
Offshore centres	**7,991**	**5,662**	**18,307**	**49,877**	**81,837**
of which:					
- Hong Kong	**801**	**5,662**	**17,992**	**47,171**	**71,626**
Developing Asia and Pacific	**5,812**	**419**	**1,454**	**20,800**	**28,485**
of which:					
- Mainland China	**3,404**	**87**	**1,208**	**20,537**	**25,236**
HK$'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

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.

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 30 June 2026 HK$'000	As at 31 December 2025 HK$'000
Gross impaired advances to customers	**11,126,670**	7,926,815
Allowances for impaired advances	**(1,437,802)**	(795,804)
	9,688,868	7,131,011
Value of collateral taken into account in respect of such advances to customers to which the allowances for the impaired advances relate	**8,801,740**	5,634,733
Percentage of such advances to customers to total gross advances to customers	**7.22%**	5.17%

Analysis of gross impaired advances to customers by geographical areas:

	As at 30 June 2026 HK$'000	As at 31 December 2025 HK$'000
Hong Kong	**7,929,242**	5,882,470
China	**2,781,491**	1,632,028
Other areas	**415,937**	412,317
	11,126,670	7,926,815

17. Impaired advances to customers and trade bills (continued)

(b) Impaired trade bills

	As at 30 June 2026 HK$'000	As at 31 December 2025 HK$'000
Gross impaired trade bills	**146,469**	203,574
Allowances for impaired losses	**(53,007)**	(56,579)
	93,462	146,995
Value of collateral taken into account in respect of such trade bills to which the allowances for impaired losses relate	**37,798**	93,374
Percentage of such trade bills to total trade bills	**2.86%**	6.65%

Analysis of gross impaired trade bills by geographical areas:

	As at 30 June 2026 HK$'000	As at 31 December 2025 HK$'000
Hong Kong	**146,469**	203,574
	146,469	203,574

(c) There are no impaired advances and allowances to banks and debt securities as at 30 June 2026 and 31 December 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.

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

18. Overdue advances, rescheduled advances and repossessed assets

(a) Gross overdue advances to customers

	As at 30 June 2026		As at 31 December 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	**2,314,156**	**1.50%**	796,125	0.52%
- one year or less but over six months	**957,849**	**0.62%**	1,154,138	0.75%
- over one year	**5,138,777**	**3.33%**	4,206,320	2.75%
Total	**8,410,782**	**5.45%**	6,156,583	4.02%

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

	As at 30 June 2026 HK$'000	As at 31 December 2025 HK$'000
Hong Kong	**5,496,345**	4,491,609
China	**2,502,732**	1,256,893
Other areas	**411,705**	408,081
	8,410,782	6,156,583

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

18. Overdue advances, rescheduled advances and repossessed assets (continued)

(b) Gross overdue trade bills

	As at 30 June 2026		As at 31 December 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	**-**	**0.00%**	5,678	0.19%
- one year or less but over six months	**5,967**	**0.12%**	-	0.00%
- over one year	**105,027**	**2.05%**	164,107	5.36%
Total	**110,994**	**2.17%**	169,785	5.55%

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

	As at 30 June 2026 HK$'000	As at 31 December 2025 HK$'000
Hong Kong	**110,994**	169,785

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

18. Overdue advances, rescheduled advances and repossessed assets (continued)

(c) As at 30 June 2026 and 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 30 June 2026 and 31 December 2025.

(e) There are no repossessed assets as at 30 June 2026 and 31 December 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.

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	Current market value of collateral	Covered portion	Uncovered portion	Individual impairment allowances
	HK$'000	HK$'000	HK$'000	HK$'000	HK$'000
As at 30 June 2026					
Overdue advances					
- Fully covered advances	**1,646,000**	**1,646,000**	**1,646,000**	**-**	**19,793**
- Partially covered advances	**5,668,322**	**4,805,287**	**4,805,287**	**863,035**	**709,164**
- Uncovered advances	**1,096,460**	**-**	**-**	**1,096,460**	**218,015**
Total	**8,410,782**	**6,451,287**	**6,451,287**	**1,959,495**	**946,972**
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	1,135,087	-	-	1,135,087	210,263
Total	6,156,583	4,605,047	4,605,047	1,551,536	667,692

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	Current market value of collateral	Covered portion	Uncovered portion	Individual impairment allowances
	HK$'000	HK$'000	HK$'000	HK$'000	HK$'000
As at 30 June 2026					
Overdue trade bills					
- Fully covered trade bills	-	-	-	-	-
- Partially covered trade bills	**78,627**	**37,798**	**37,798**	**40,829**	**40,829**
- Uncovered trade bills	**32,367**	**-**	**-**	**32,367**	**8,753**
Total	**110,994**	**37,798**	**37,798**	**73,196**	**49,582**
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

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 30 June 2026			
(1) Central government, central government-owned entities and their subsidiaries and joint ventures ("JVs")	**14,461**	**4,170**	**18,631**
(2) Local governments, local government-owned entities and their subsidiaries and JVs	**1,207**	**363**	**1,570**
(3) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	**40,900**	**5,780**	**46,680**
(4) Other entities of central government not reported in item 1 above	**1,173**	**218**	**1,391**
(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	**8,891**	**1,993**	**10,884**
(7) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	**12,499**	**8,845**	**21,344**
Total	**79,131**	**21,369**	**100,500**
Total assets after provisions	**269,152**		
On-balance sheet exposures as percentage of total assets	**29.40%**		

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 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	,5002	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%		

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 September 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 30 June 2026 S$'million	As at 31 December 2025 S$'million
Group shareholders' equity	**52,951**	51,248
Group's capital adequacy ratios		
Common Equity Tier 1	**15.4%**	15.1%
Tier 1	**16.6%**	16.1%
Total	**17.8%**	17.7%

2. Other financial information

	Period ended 30 June 2026 S$'million	Period ended 30 June 2025 S$'million
Pre-tax profit	**3,495**	3,460

	As at 30 June 2026 S$'million	As at 31 December 2025 S$'million
Total assets	**590,222**	572,061
Total liabilities	**537,022**	520,568
Total gross customer loans	**361,411**	352,180
Total customer deposits	**437,176**	425,938