BOC HONG KONG (HOLDINGS) LIMITED

Data Pack

1H2026

The financial information is extracted from the *2026 Interim Report* of BOC Hong Kong (Holdings) Limited (the Company), which is not complete and should be read in conjunction with the 2026 Interim Report and other reports and financial information published by the Company.

Financial Highlights

	30 June 2026	30 June 2025
For the period	**HK$'m**	HK$'m
Net operating income before impairment allowances	**39,903**	40,137
Operating profit	**28,451**	28,403
Profit before taxation	**28,772**	27,284
Profit for the period	**24,356**	22,804
Profit attributable to equity holders of the Company	**23,739**	22,160
Per share	**HK$**	HK$
Basic earnings per share	**2.2453**	2.0959
Dividend per share	**0.8188**	0.5800

	30 June 2026	31 December 2025
At period/year end	**HK$'m**	HK$'m
Total assets	**4,773,371**	4,495,238
Issued and fully paid up share capital	**52,864**	52,864
Capital and reserves attributable to equity holders of the Company	**360,366**	360,336

	30 June 2026	30 June 2025
Financial ratios for the period	**%**	%
Return on average total assets[1]	**1.08**	1.05
Return on average shareholders' equity[2]	**13.18**	12.86
Cost to income ratio	**22.50**	20.97
Average value of liquidity coverage ratio[3]		
First quarter	**180.46**	231.50
Second quarter	**168.42**	185.34

	30 June 2026	31 December 2025
Financial ratios at period/year end	**%**	%
Loan to deposit ratio[4]	**59.88**	58.32
Quarter-end value of net stable funding ratio[3]		
First quarter	**143.35**	140.67
Second quarter	**143.89**	139.34
Total capital ratio[5]	**25.71**	25.98

1. Return on average total assets = Profit for the period / Daily average balance of total assets
2. Return on average shareholders' equity = Profit attributable to equity holders of the Company / Average of the beginning and ending balance of capital and reserves attributable to equity holders of the Company
3. Liquidity coverage ratio and net stable funding ratio are computed on the consolidated basis which comprises the positions of BOCHK and certain subsidiaries specified by the HKMA in accordance with the Banking (Liquidity) Rules.
4. Loan to deposit ratio is calculated as at period/year end. Loan represents gross advances to customers. Deposits from customers include structured deposits reported as "Financial liabilities at fair value through profit or loss".
5. Total capital ratio is computed on the consolidated basis for regulatory purposes that comprises the positions of BOCHK and certain subsidiaries specified by the HKMA in accordance with the Banking (Capital) Rules.
6. The Group has applied the merger accounting method in the preparation of financial statements for the combination with entity under common control in 2026. The comparative information for the year 2025 has been restated accordingly.

Condensed Consolidated Income Statement

	(Unaudited) Half-year ended 30 June 2026	(Restated) (Unaudited) Half-year ended 30 June 2025
	HK$'m	HK$'m
Interest income	**58,144**	62,179
Interest income calculated using the effective interest method	***54,516***	*59,140*
Others	***3,628***	*3,039*
Interest expense	**(29,962)**	(37,060)
Net interest income	**28,182**	25,119
Fee and commission income	**8,002**	8,143
Fee and commission expense	**(2,023)**	(1,798)
Net fee and commission income	**5,979**	6,345
Insurance revenue	**2,159**	1,548
Insurance service expense	**(719)**	(564)
Net income from reinsurance contracts held	**193**	119
Insurance service result	**1,633**	1,103
Net trading gain	**6,825**	12,237
Net gain on other financial instruments at fair value through profit or loss	**2,404**	3,527
Net gain/(loss) on other financial instruments	**631**	(1,116)
Insurance finance expenses	**(6,083)**	(7,375)
Other operating income	**332**	297
Net operating income before impairment allowances	**39,903**	40,137
Net charge of impairment allowances	**(2,472)**	(3,318)
Net operating income	**37,431**	36,819
Operating expenses	**(8,980)**	(8,416)
Operating profit	**28,451**	28,403
Net gain/(loss) from disposal of/fair value adjustments on investment properties	**52**	(991)
Net gain/(loss) from properties, plant and equipment and other assets	**253**	(126)
Share of results after tax of associates and joint ventures	**16**	(2)
Profit before taxation	**28,772**	27,284
Taxation	**(4,416)**	(4,480)
Profit for the period	**24,356**	22,804
Profit attributable to:		
Equity holders of the Company	**23,739**	22,160
Non-controlling interests	**617**	644
	24,356	22,804
Earnings per share	**HK$**	HK$
Basic and diluted	**2.2453**	2.0959

Condensed Consolidated Balance Sheet

	(Unaudited) At 30 June 2026	(Restated) (Audited) At 31 December 2025
	HK$'m	HK$'m
ASSETS		
Cash and balances and placements with banks and other financial institutions	**570,298**	567,599
Financial assets at fair value through profit or loss	**324,744**	306,069
Derivative financial instruments	**73,620**	65,255
Hong Kong SAR Government certificates of indebtedness	**252,790**	243,190
Advances and other accounts	**1,808,518**	1,706,477
Investment in securities	**1,486,007**	1,429,836
Interests in associates and joint ventures	**857**	844
Investment properties	**12,585**	12,599
Properties, plant and equipment	**33,759**	33,770
Current tax assets	**2**	16
Deferred tax assets	**3,727**	3,136
Other assets	**206,464**	126,447
Total assets	**4,773,371**	4,495,238
LIABILITIES		
Hong Kong SAR currency notes in circulation	**252,790**	243,190
Deposits and balances from banks and other financial institutions	**427,622**	349,305
Financial liabilities at fair value through profit or loss	**68,839**	99,584
Derivative financial instruments	**59,886**	57,528
Deposits from customers	**3,035,682**	2,937,227
Debt securities and certificates of deposit in issue	**17,389**	11,251
Other accounts and provisions	**181,336**	113,081
Current tax liabilities	**10,365**	7,419
Deferred tax liabilities	**2,537**	3,266
Insurance contract liabilities	**271,736**	232,347
Subordinated liabilities	**79,372**	75,757
Total liabilities	**4,407,554**	4,129,955
EQUITY		
Share capital	**52,864**	52,864
Reserves	**307,502**	307,472
Capital and reserves attributable to equity holders of the Company	**360,366**	360,336
Non-controlling interests	**5,451**	4,947
Total equity	**365,817**	365,283
Total liabilities and equity	**4,773,371**	4,495,238

Revised

Segmental reporting

Half-year ended 30 June 2026	Personal Banking	Corporate Banking	Treasury	Insurance	Others	Subtotal	Eliminations	Consolidated
	HK$'m	HK$'m	HK$'m	HK$'m	HK$'m	HK$'m	HK$'m	HK$'m
Net interest (expense)/income								
- External	(1,431)	2,988	21,982	2,885	1,758	28,182	-	28,182
- Inter-segment	11,248	5,573	(16,902)	(8)	89	-	-	-
	9,817	8,561	5,080	2,877	1,847	28,182	-	28,182
Net fee and commission income/(expense)								
- External	6,229	2,132	175	(2,759)	202	5,979	-	5,979
- Inter-segment	(2,697)	4	81	2,754	375	517	(517)	-
	3,532	2,136	256	(5)	577	6,496	(517)	5,979
Insurance service result	355	-	-	1,173	-	1,528	105	1,633
Net trading gain	563	892	3,887	910	564	6,816	9	6,825
Net (loss)/gain on other financial instruments at fair value through profit or loss	(14)	(1)	6	2,412	-	2,403	1	2,404
Net gain on other financial instruments	-	3	610	14	4	631	-	631
Insurance finance expenses	(20)	-	-	(6,063)	-	(6,083)	-	(6,083)
Other operating income	2	-	16	12	829	859	(527)	332
Net operating income before impairment allowances	14,235	11,591	9,855	1,330	3,821	40,832	(929)	39,903
Net charge of impairment allowances	(102)	(2,246)	-	(1)	(123)	(2,472)	-	(2,472)
Net operating income	14,133	9,345	9,855	1,329	3,698	38,360	(929)	37,431
Operating expenses	(5,250)	(2,083)	(929)	(46)	(1,601)	(9,909)	929	(8,980)
Operating profit	8,883	7,262	8,926	1,283	2,097	28,451	-	28,451
Net gain from disposal of/fair value adjustments on investment properties	-	-	-	-	52	52	-	52
Net (loss)/gain from properties, plant and equipment and other assets	(1)	-	-	-	254	253	-	253
Share of results after tax of associates and joint ventures	2	-	-	-	14	16	-	16
Profit before taxation	8,884	7,262	8,926	1,283	2,417	28,772	-	28,772
At 30 June 2026								
ASSETS								
Segment assets	693,544	1,086,765	2,541,386	279,249	230,983	4,831,927	(59,413)	4,772,514
Interests in associates and joint ventures	108	-	4	-	745	857	-	857
	693,652	1,086,765	2,541,390	279,249	231,728	4,832,784	(59,413)	4,773,371
LIABILITIES								
Segment liabilities	1,503,821	1,503,886	1,012,867	268,637	177,756	4,466,967	(59,413)	4,407,554
Half-year ended 30 June 2026								
Other information								
Capital expenditure	27	12	1	46	1,463	1,549	-	1,549
Depreciation and amortisation	576	177	87	43	532	1,415	(27)	1,388

Half-year ended 30 June 2025	Personal Banking	Corporate Banking	Treasury	Insurance	Others	Subtotal	Eliminations	Consolidated
	HK$'m	HK$'m	HK$'m	HK$'m	HK$'m	HK$'m	HK$'m	HK$'m
Net interest (expense)/income								
- External	(4,655)	2,206	23,129	2,622	1,817	25,119	-	25,119
- Inter-segment	13,714	6,293	(20,005)	(61)	59	-	-	-
	9,059	8,499	3,124	2,561	1,876	25,119	-	25,119
Net fee and commission income/(expense)								
- External	5,526	2,184	111	(1,770)	294	6,345	-	6,345
- Inter-segment	(1,734)	2	70	1,768	330	436	(436)	-
	3,792	2,186	181	(2)	624	6,781	(436)	6,345
Insurance service result	247	-	-	775	-	1,022	81	1,103
Net trading gain	476	1,024	8,906	1,470	351	12,227	10	12,237
Net gain/(loss) on other financial instruments at fair value through profit or loss	29	-	(305)	3,802	-	3,526	1	3,527
Net gain/(loss) on other financial instruments	-	1	(1,001)	(116)	-	(1,116)	-	(1,116)
Insurance finance expenses	-	-	-	(7,375)	-	(7,375)	-	(7,375)
Other operating income	6	-	10	9	871	896	(599)	297
Net operating income before impairment allowances	13,609	11,710	10,915	1,124	3,722	41,080	(943)	40,137
Net (charge)/reversal of impairment allowances	(194)	(3,080)	(29)	8	(23)	(3,318)	-	(3,318)
Net operating income	13,415	8,630	10,886	1,132	3,699	37,762	(943)	36,819
Operating expenses	(4,984)	(1,931)	(844)	(44)	(1,556)	(9,359)	943	(8,416)
Operating profit	8,431	6,699	10,042	1,088	2,143	28,403	-	28,403
Net loss from disposal of/fair value adjustments on investment properties	-	-	-	-	(991)	(991)	-	(991)
Net loss from properties, plant and equipment and other assets	(2)	-	-	-	(124)	(126)	-	(126)
Share of results after tax of associates and joint ventures	8	-	-	10	(20)	(2)	-	(2)
Profit before taxation	8,437	6,699	10,042	1,098	1,008	27,284	-	27,284
At 31 December 2025								
ASSETS								
Segment assets	662,300	1,018,033	2,417,462	240,200	215,630	4,553,625	(59,231)	4,494,394
Interests in associates and joint ventures	106	-	4	-	734	844	-	844
	662,406	1,018,033	2,417,466	240,200	216,364	4,554,469	(59,231)	4,495,238
LIABILITIES								
Segment liabilities	1,463,092	1,455,978	890,466	230,673	148,977	4,189,186	(59,231)	4,129,955
Half-year ended 30 June 2025								
Other information								
Capital expenditure	28	3	-	32	877	940	-	940
Depreciation and amortisation	546	163	79	44	563	1,395	(21)	1,374

Net Interest Income and Net Interest Margin

HK$'m, except percentages	**Half-year ended 30 June 2026**	(Restated) Half-year ended 31 December 2025	(Restated) Half-year ended 30 June 2025
Interest income	**58,144**	58,383	62,179
Interest expense	**(29,962)**	(30,484)	(37,060)
Net interest income	**28,182**	27,899	25,119
Average interest-earning assets	**3,843,722**	3,762,168	3,790,681
Net interest spread	**1.20%**	1.18%	1.01%
Net interest margin	**1.48%**	1.47%	1.34%
Net interest margin (adjusted)*	**1.57%**	1.62%	1.54%

* Including the funding income or cost of foreign exchange swap contracts.

Average Balance and Average Interest Rates

	Half-year ended 30 June 2026		(Restated) Half-year ended 31 December 2025		(Restated) Half-year ended 30 June 2025	
ASSETS	**Average balance HK$'m**	**Average yield %**	Average balance HK$'m	Average yield %	Average balance HK$'m	Average yield %
Balances and placements with banks and other financial institutions	**484,080**	**2.16**	447,009	2.20	635,043	2.14
Debt securities investments and other debt instruments	**1,599,319**	**3.10**	1,617,441	3.02	1,470,353	3.26
Advances to customers and other accounts	**1,725,899**	**3.27**	1,681,032	3.36	1,667,155	3.78
Other interest-earning assets	**34,424**	**2.13**	16,686	3.51	18,130	4.33
Total interest-earning assets	**3,843,722**	**3.05**	3,762,168	3.08	3,790,681	3.31
Non interest-earning assets	**659,163**	**-**	581,958	-	552,507	-
Total assets	**4,502,885**	**2.60**	4,344,126	2.67	4,343,188	2.89

LIABILITIES	**Average balance HK$'m**	**Average rate %**	Average balance HK$'m	Average rate %	Average balance HK$'m	Average rate %
Deposits and balances from banks and other financial institutions	**310,651**	**1.38**	249,198	1.22	275,486	1.55
Current, savings and time deposits	**2,726,722**	**1.89**	2,722,330	1.95	2,778,824	2.37
Subordinated liabilities	**77,875**	**2.16**	75,166	2.14	73,324	2.15
Other interest-bearing liabilities	**146,659**	**2.04**	130,267	2.14	116,560	2.60
Total interest-bearing liabilities	**3,261,907**	**1.85**	3,176,961	1.90	3,244,194	2.30
Shareholders' funds* and non interest-bearing liabilities	**1,240,978**	**-**	1,167,165	-	1,098,994	-
Total liabilities	**4,502,885**	**1.34**	4,344,126	1.39	4,343,188	1.72

* Shareholders' funds represent capital and reserves attributable to the equity holders of the Company.

Net Fee and Commission Income

HK$'m	**Half-year ended 30 June 2026**	(Restated) Half-year ended 31 December 2025	(Restated) Half-year ended 30 June 2025
Securities brokerage	**1,610**	1,711	1,579
Credit card business	**1,474**	1,446	1,314
Loan commissions	**1,378**	513	1,355
Insurance	**691**	829	1,162
Funds distribution	**690**	512	445
Payment services	**401**	388	388
Trust and custody services	**397**	393	509
Currency exchange	**252**	256	247
Bills commissions	**246**	238	214
Safe deposit box	**143**	147	146
Funds management	**98**	93	55
Others	**622**	561	729
Fee and commission income	**8,002**	7,087	8,143
Fee and commission expense	**(2,023)**	(2,062)	(1,798)
Net fee and commission income	**5,979**	5,025	6,345

Operating Expenses

HK$'m	**Half-year ended 30 June 2026**	(Restated) Half-year ended 31 December 2025	(Restated) Half-year ended 30 June 2025
Staff costs	**5,938**	6,638	5,546
Premises and equipment expenses (excluding depreciation and amortisation)	**864**	866	758
Depreciation and amortisation	**1,388**	1,367	1,374
Other operating expenses	**1,471**	1,752	1,298
Less: Costs directly attributable to insurance contracts	**(681)**	(664)	(560)
Operating expenses	**8,980**	9,959	8,416

Deposits from Customers

	At 30 June 2026	At 31 December 2025
	HK$'m	HK$'m
Current, savings and other deposit accounts (per balance sheet)	**3,035,682**	2,937,227
Structured deposits reported as financial liabilities at fair value through profit or loss	**1,492**	6,961
	3,037,174	2,944,188
Analysed by:		
Demand deposits and current accounts		
- Corporate	**227,347**	195,594
- Personal	**100,739**	96,332
	328,086	291,926
Savings deposits		
- Corporate	**745,300**	708,119
- Personal	**560,369**	570,560
	1,305,669	1,278,679
Time, call and notice deposits		
- Corporate	**734,471**	743,280
- Personal	**668,948**	630,303
	1,403,419	1,373,583
	3,037,174	2,944,188

Gross Advances to Customers

	At 30 June 2026	At 31 December 2025
	HK$'m	HK$'m
Loans for use in Hong Kong		
Industrial, commercial and financial		
- Property development	**156,874**	156,785
- Property investment	**94,765**	95,904
- Financial concerns	**33,667**	25,227
- Stockbrokers	**4,283**	4,362
- Wholesale and retail trade	**36,870**	41,831
- Manufacturing	**70,005**	59,046
- Transport and transport equipment	**76,257**	66,265
- Recreational activities	**18**	17
- Information technology	**41,228**	32,339
- Others	**218,825**	207,592
Individuals		
- Loans for the purchase of flats in Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	**73,060**	63,926
- Loans for purchase of other residential properties	**414,227**	407,914
- Credit card advances	**11,495**	13,035
- Others	**135,933**	126,565
Total loans for use in Hong Kong	**1,367,507**	1,300,808
Trade financing	**49,755**	41,202
Loans for use outside Hong Kong	**401,356**	375,082
Gross advances to customers	**1,818,618**	1,717,092

Loan Quality

HK$'m, except percentages	**At 30 June 2026**	(Restated) At 31 December 2025
Advances to customers	**1,818,618**	1,717,092
Impaired loan ratio	**0.89%**	1.14%
Total impairment allowances[1]	**20,288**	18,759
Total impairment allowances as a percentage of advances to customers	**1.12%**	1.09%
Residential mortgage loans[2]- delinquency and rescheduled loan ratio[3]	**0.06%**	0.08%
Card advances - delinquency ratio[3]	**0.34%**	0.26%
	Half-year ended 30 June 2026	Half-year ended 30 June 2025
Card advances - charge-off ratio[4]	**1.95%**	1.94%

1.Total impairment allowances include those for advances at fair value through other comprehensive income.

2.Residential mortgage loans exclude those under the Home Ownership Scheme and other government-sponsored home purchasing schemes.

3.The delinquency ratio is the ratio of the total amount of overdue advances (more than three months) to total outstanding advances.

4.The charge-off ratio is the ratio of total write-offs made during the period to the average of the beginning and ending balance of card receivables.

Capital Ratio

HK$'m, except percentages	**At 30 June 2026**	At 31 December 2025
Consolidated capital after deductions		
Common Equity Tier 1 capital	**311,629**	295,716
Tier 1 capital	**311,629**	295,716
Total capital	**336,536**	319,967
Total risk-weighted assets	**1,309,167**	1,231,680
Common Equity Tier 1 capital ratio	**23.80%**	24.01%
Tier 1 capital ratio	**23.80%**	24.01%
Total capital ratio	**25.71%**	25.98%