中銀香港(控股)有限公司
BOC HONG KONG (HOLDINGS) LIMITED

2026 Interim Results

28 August 2026

Disclaimer

This presentation and subsequent discussions may contain forward-looking statements that involve risks and uncertainties. These statements are generally indicated by the use of forward-looking terminology such as believe, expect, anticipate, estimate, plan, project, target, may or will, or may be expressed as being the results of actions that may or are expected to occur in the future. You should not place undue reliance on these forward-looking statements, which reflect our belief only as of the date of this presentation. These forward-looking statements are based on our own information and on information from other sources we believe to be reliable. Our actual results may be materially less favorable than those expressed or implied by these forward-looking statements which could depress the market price of our local shares and Level 1 ADSs.

Agenda

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01 Strategy Review

Solid Growth in Operating Results with Special Dividend to Reward our Shareholders

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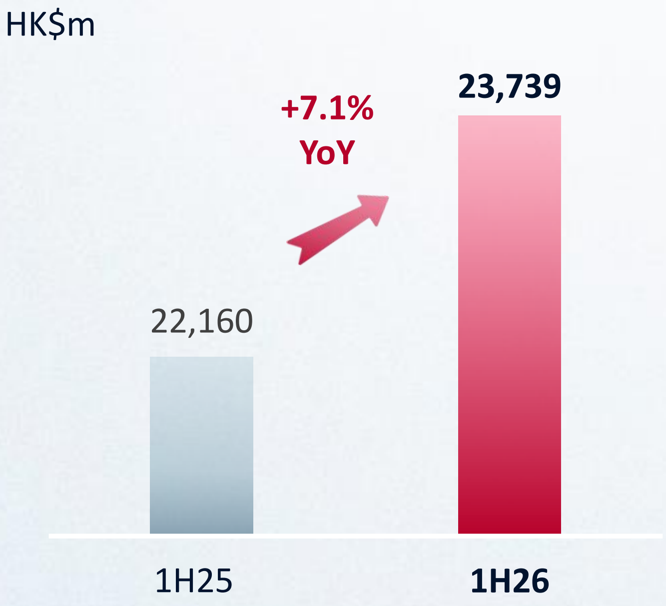
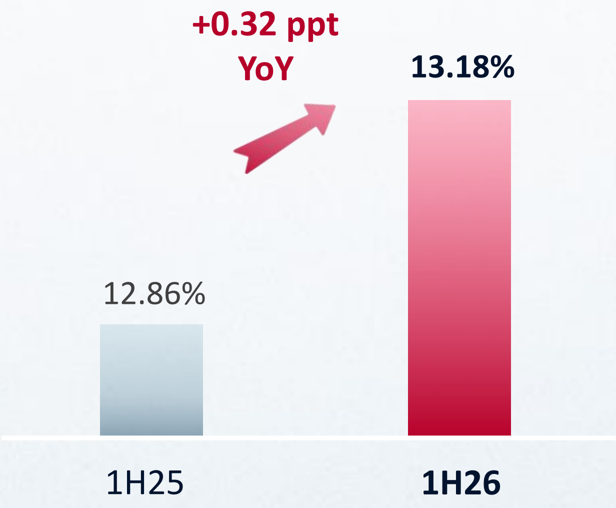
Profit Attributable to Equity Holders



ROE



Shareholder Return

- 1H26 interim DPS totalled **HK$0.58**
- **Three-year shareholder return programme for 2026-2028:**
  - ✓ **Orderly increase in dividend payout ratio** within the established range
  - ✓ Plan to provide extra shareholder return of at least **HK$10.5 billion** during the three years
  - ✓ Special DPS of **HK$0.2388** announced for FY2026

Strengthening Integrated Service Capabilities while Deepening Local Market Commitment

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Consolidating Business Advantages

- **#1** in cumulative number of new residential mortgage loans
- **#1** mandated arranger in HK/Macau syndicated loan market for **21** consecutive years; completed our **first** Islamic syndicated loan
- **Led the market** in cash pooling business, with cash pool numbers **up 14%**
- **Market leader** in IPO receiving bank business in terms of fundraising amount, accumulating deposits of over **HK$150.0 billion**

Deepening Core Businesses

- Private Wealth customers up **11%** YoY while number of Private Wealth Centres increased to **11**
- Market share* in retail banking fund distribution **steadily improved**
- Value of payroll amount **up 13%**
- Assets under custody **up 35%**
- Value of bonds underwritten **up 29%**; **#1** in offshore RMB bond underwriting

Enhancing Integrated Service Capabilities

- BOC Life's standard new premiums **up 28%**, **#2**** in the market
- BOCI-Prudential's MPF AUM **up 14%**, ranking **among the top in market**
- BOCHK Asset Management's AUM and AUA **up 14%**
- BOCHK acted as **settlement institution, designated vault and direct participant** of HK's central clearing and settlement system for gold

Bloomberg Businessweek/Chinese Edition

Received 9 industry awards at the Financial Institutions 2026 Awards

The Asian Banker

Named "Best Retail Bank in the World, Asia Pacific and Hong Kong" at TAB Global Excellence in Retail Finance Awards 2026

**Based on data for 1Q26 released by Hong Kong Investment Funds Association*
***Based on data for 1Q26 released by Insurance Authority*

Consolidating Cross-border Business Advantages while Deepening Regional Synergy

- **Remained at the forefront** of Stock Connect, Bond Connect, Swap Connect, Wealth Management Connect and Payment Connect businesses, and served as an authorised bank for the **cross-border disbursement of portable cash assistance**
- Rolled out **"Global Account Service"** in tandem with BOC
- Introduced **"Redefine Retirement. Refine Life"**, an integrated retirement financial service solution
- Joined the **"Northern Metropolis Financial Advisory Taskforce"** to support the accelerated construction of the Northern Metropolis; grew innovative tech customer base **by 2.6% YTD**
- Launched the **"BOC Guangdong Enterprise Treasury Centre Service Solution"** to support Guangdong enterprises in overseas expansion
- Assisted a South Korean policy bank and an Australian commercial bank in issuing **"Wonton bonds"**

SEA-related Businesses

Customer Deposits*	Customer Loans*	Operating Income*	NPL Ratio**
+4.0% YTD	+9.6% YTD	+1.0% YoY	2.08% (-0.03ppt YTD)

*Includes all SEA-related businesses within the Group
**Combined data of nine SEA entities. The non-performing loan ratio was calculated in accordance with local regulatory requirements

Supporting Offshore Market Development to Promote the International Use of RMB

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Cementing Business Advantages

- Maintained **leadership** in offshore RMB clearing, with the combined RMB clearing volume of BOC Malaysia, Manila Branch and Phnom Penh Branch **increasing by 24%**
- The Jakarta Branch was appointed as the **RMB Clearing Bank for Indonesia**
- **Remained #1 in market coverage** in terms of the number of indirect CIPS participants
- Became the **world's first offshore e-CNY custodian bank**
- Led the market in RMB loans and deposits; **ranked #1** in RMB standard new premiums in 1Q26 for the **14th consecutive year**

Supporting Innovative Development

- Actively participated in the HKMA's **RMB Business Facility**
- Became one of the first **LCH clearing members** to enable clients to deposit off-shore RMB-denominated Chinese Government Bonds (CGB) as collateral
- Served as a **designated liquidity provider** for HKEX's newly-launched CGB futures contracts
- Cleared SEA entities' RMB outward remittance transactions on iGTB **via CIPS**
- Again assisted the Indonesian government in issuing **"Dim Sum bonds"**

RMB 287 Trillion*

HK's RMB Clearing Volume
70%+ of the Global Offshore Market**

144% YoY

Offshore RMB Public Offering Bond Underwriting Amount

47% YoY

RMB Fund Sales Amount

*Based on the data of the RTGS system published by HKICL
**Based on SWIFT data

Refining the Top-level Design of Financial Digitalisation while Deepening Digital and Intelligent Transformation

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Supporting Financial Infrastructure

- Joined the **CBETS** platform as one of its first participants, and became the world's first offshore e-CNY custodian bank
- Participated in preparatory work for the **wholesale CBDC pilot project**, and used **e-HKD** to make advance margin payments in derivatives trading
- Expanded **mBridge** business and sustained our leadership in transaction volume; supported BOC Macau Branch to execute Macau's first mBridge cross-border remittance
- Supported HKMA's **Ensemble**TX pilot and continuously explored business opportunities in tokenisation

Empowering Business Development

- Selected for Phase 2 of the HKMA's **GenA.I.** sandbox programme, and developed innovative application prototypes of "InvestGPT" and "Voicebot"
- **Nearly 90%** of personal banking transaction volumes were online, of which fund and bond transactions accounted for **more than 70%**
- iGTB transaction volume **rose by 17%,** while registered users of "BOC Connect" **increased by 33%**
- BoC Pay+ customer base **expanded by 8.1%** and BoC Bill settlement volume **grew by 17.6%**

Strengthening Technology Governance

- Advanced the development of **an integrated GenA.I. platform** and further enhanced our **digitalisation KPI framework**
- **Strengthened data governance mechanisms**, with the overall compliance rate of key data reaching **99.81%**
- Upgraded intelligent anti-fraud management and deployed **intelligent office assistants**, achieving gradual adoption in SEA entities
- Sponsored the **BOCHK Science and Technology Innovation Prize** for 4 consecutive years, and organised the 10th **BOCHK Challenge**

Delivering on Our CSR and Sustainable Development Commitments

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Promoting Green Finance

- Supported implementation of Hong Kong Taxonomy for Sustainable Finance (Phase 2A)
- BOC Life completed its **first carbon audit** on climate action and green operations
- Hosted **2026 BOCHK Sustainable Supplier Forum** to drive green and low-carbon transition in supply chains
- Achieved the top **MSCI AAA ESG** rating and **Sustainalytics "Low Risk"** ESG score

+7% Green & Sustainability-related Loans

+36% New Personal Green Deposits

Fulfilling Corporate Social Responsibilities

- **Waived** UnionPay network ATM withdrawal fees for the elderly customers
- Rolled out "Anti-fraud Education" promotion trucks, and introduced "Trusty", BOCHK's anti-fraud ambassador, **to promote anti-fraud and AML information**
- Supported **20+** charity projects and launched **90+** volunteer activities
- Named **"HK's Best Bank for Corporate Responsibility"** by *Euromoney* for 3 consecutive years
- Awarded **"Asia's Best CSR"** by *Corporate Governance Asia* for 5 consecutive years

+42% ESG Bond Underwriting Amount

+15% Banking Book ESG Bond Investments

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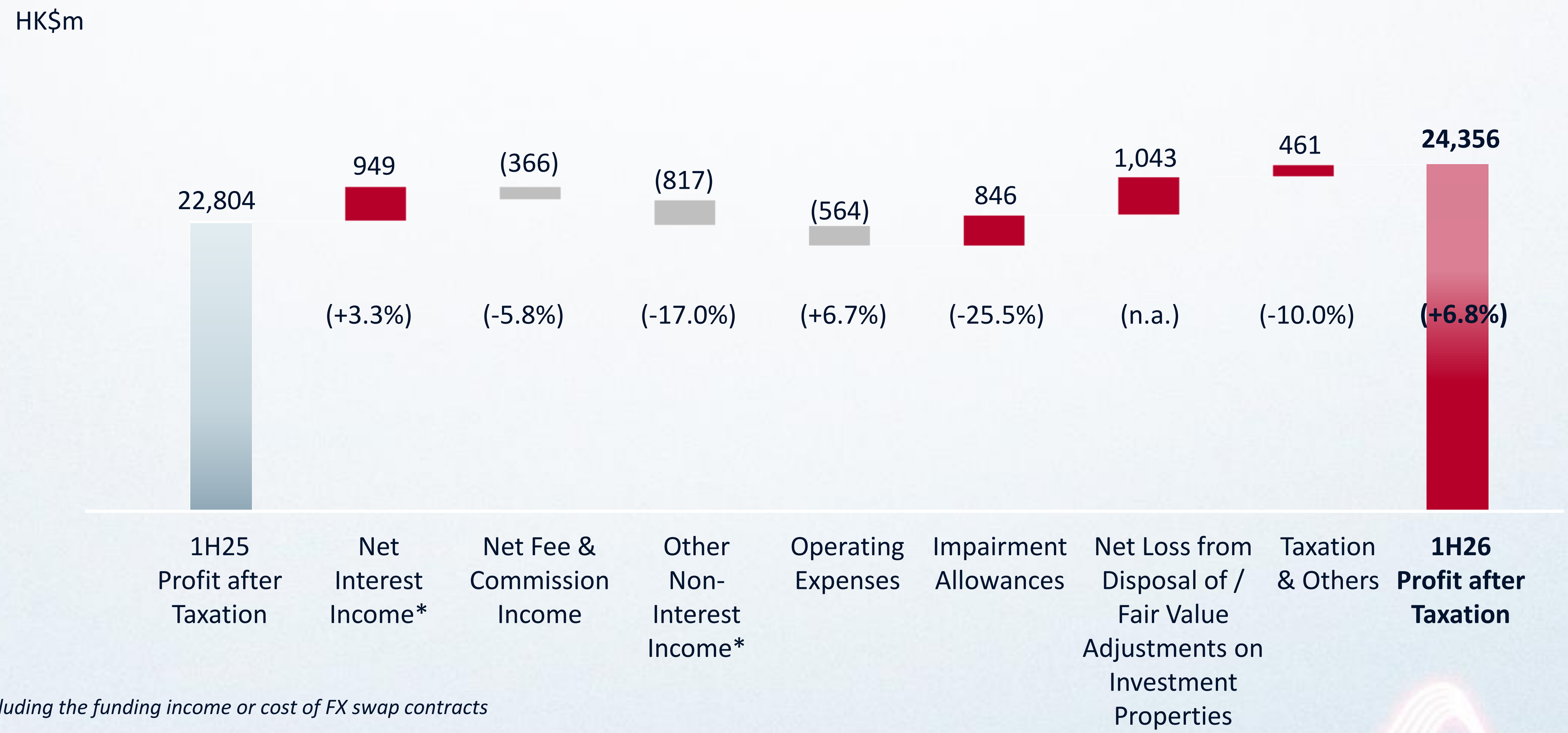
02 Financial & Business Results

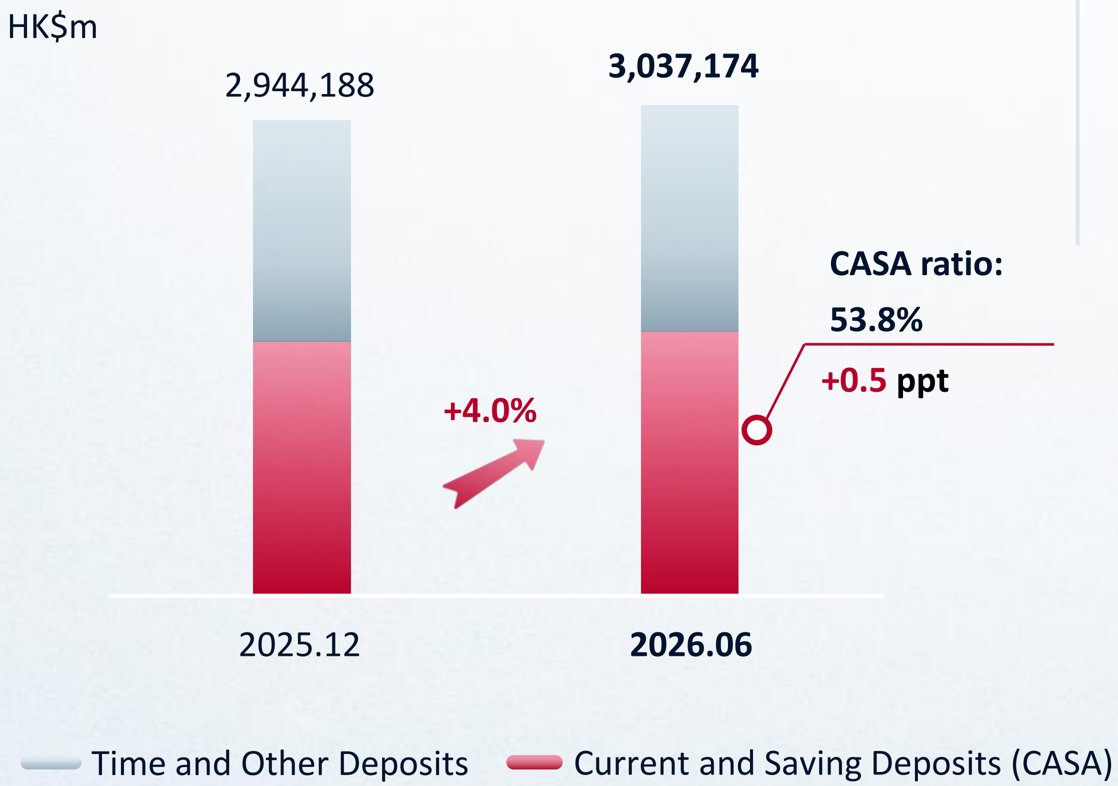
Solid Operating Results



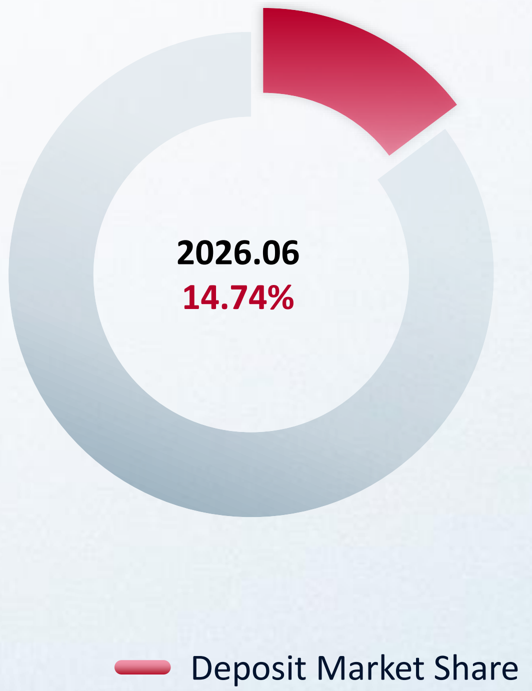
** Including the funding income or cost of FX swap contracts*

Further Improved Deposit Mix

Customer Deposits up 3.2%

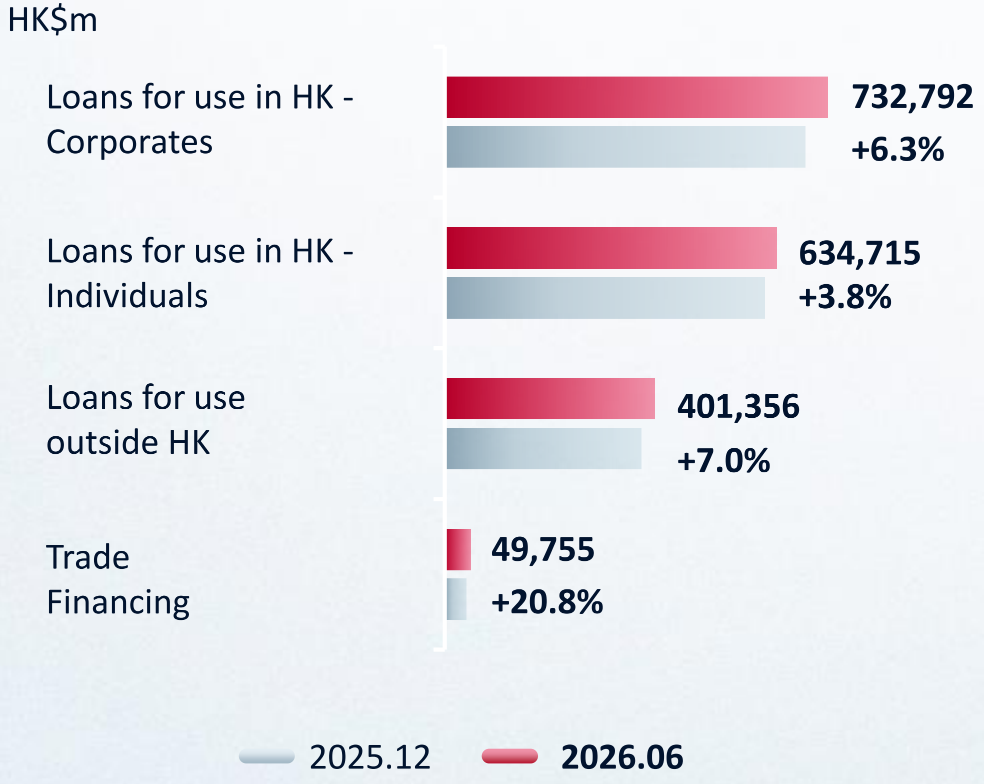


Leading Market Position

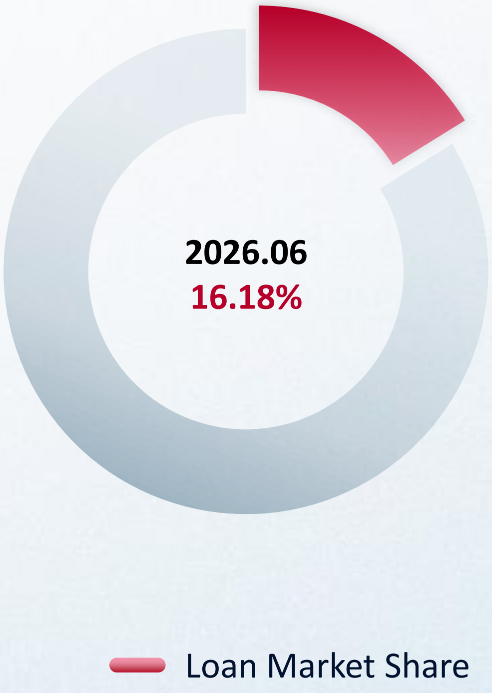


Broad-based Growth in Customer Loans

Customer Loans up 5.9%



Leading Market Position



Steady Growth in Net Interest Income

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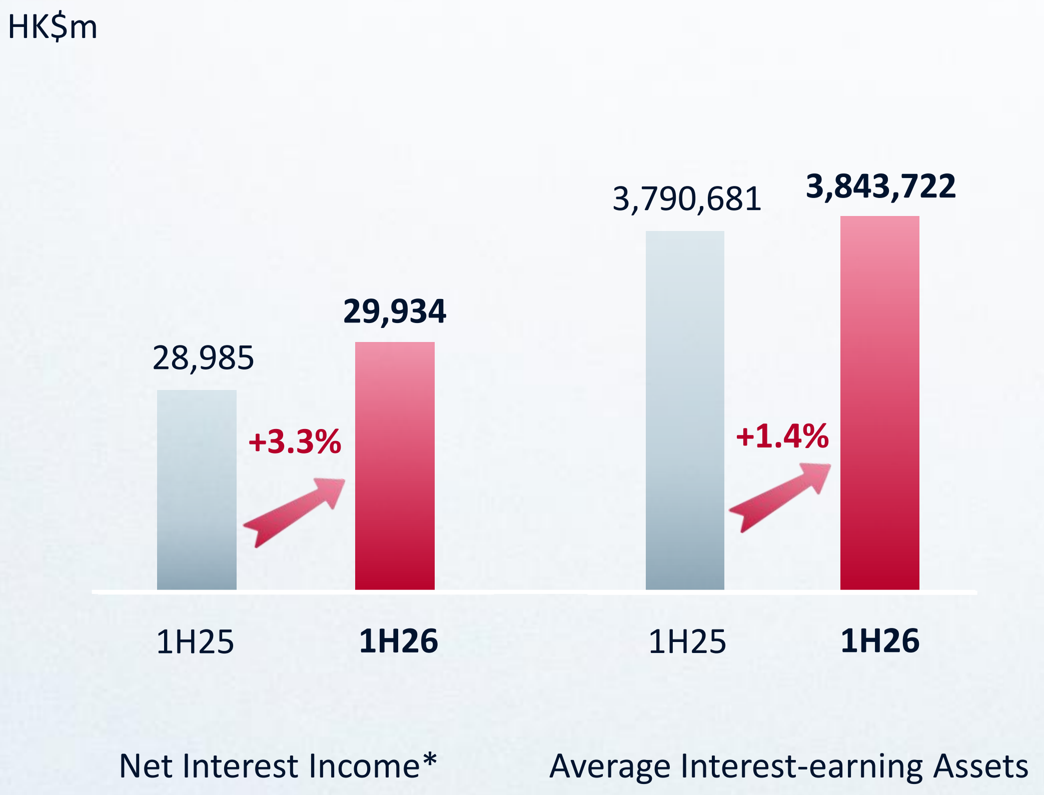
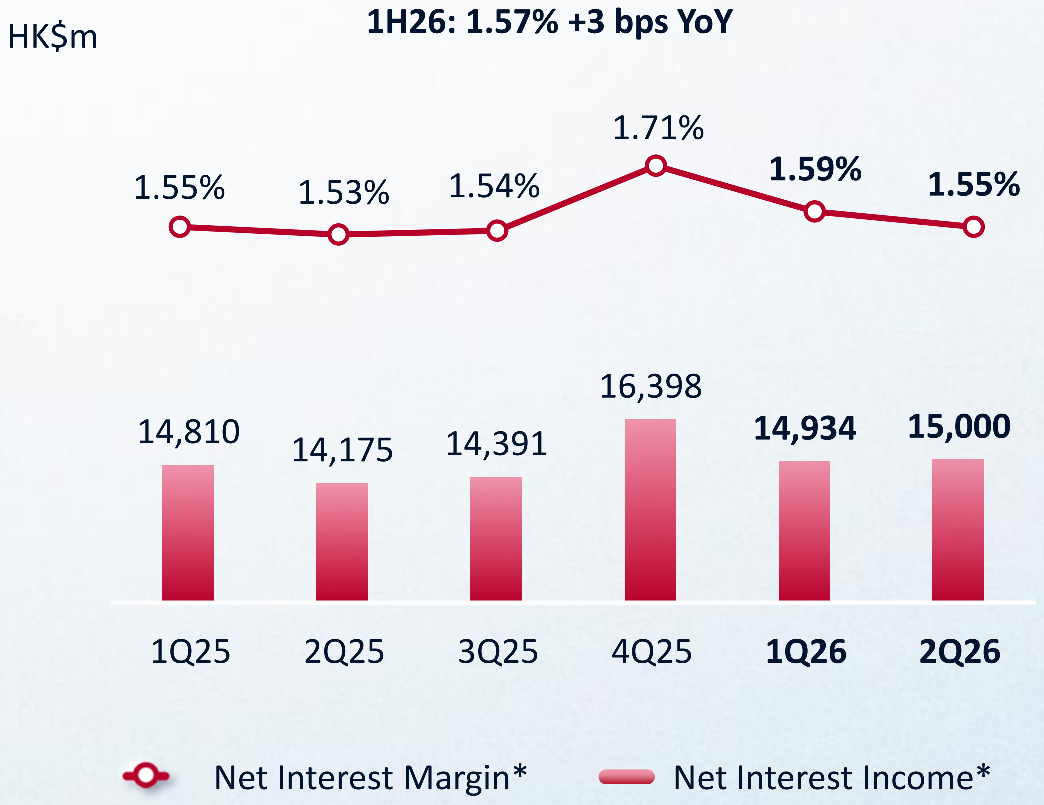
Net Interest Income up 3.3%



NIM Expansion YoY



** Including the funding income or cost of FX swap contracts*

Solid Performance in Fee Income and Wealth Management

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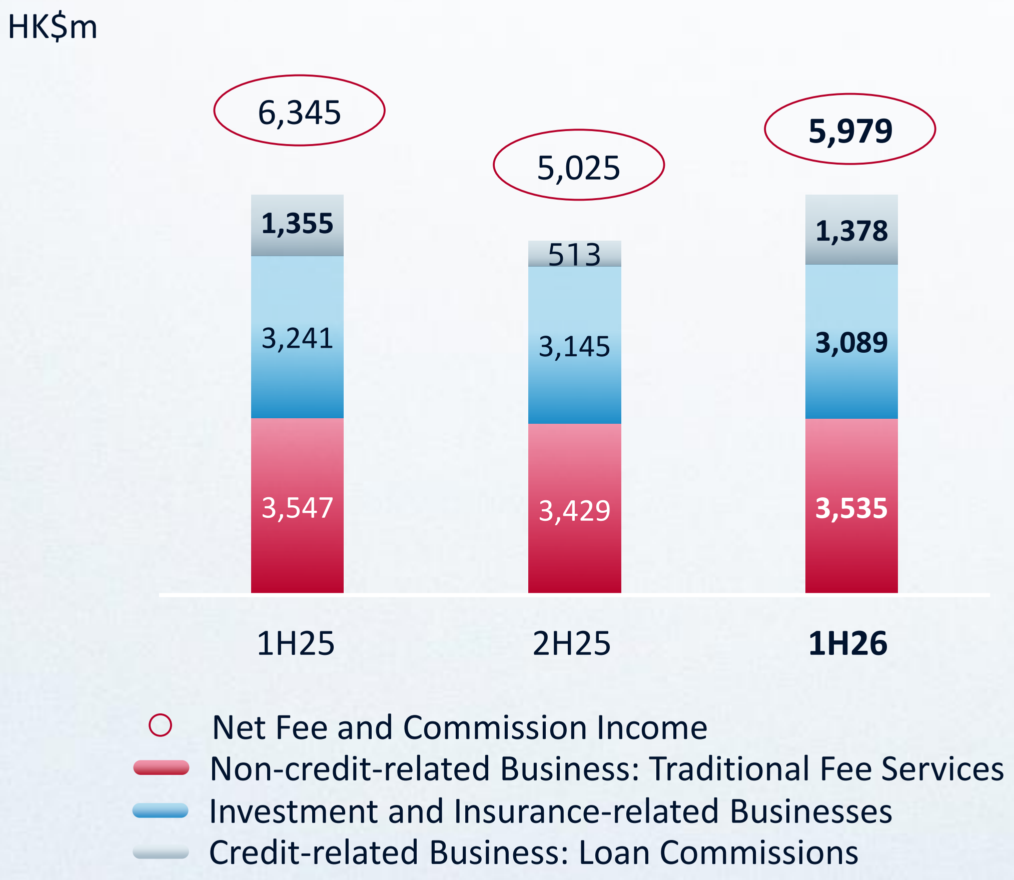
Net Fee Income up 19% HoH



Growth Driven by Wealth Management and Insurance

Personal Banking (PB) and Wealth Management

Wealth management income from PB +14% YoY
Investment product distribution income* from PB **+50% YoY**
Insurance distribution income from PB **+18% YoY**

TRB of high-end customers up 10% YoY
Number of Private Wealth customers up **11% YoY**

Group Insurance Business

Contractual service margin balance +23.6% YTD
BOC Life's standard new premiums **+27.9% YoY**
BOC Life's value of new business **+55.7% YoY**

** Includes income related to funds and bonds*

Cost Efficiency Remained Sound

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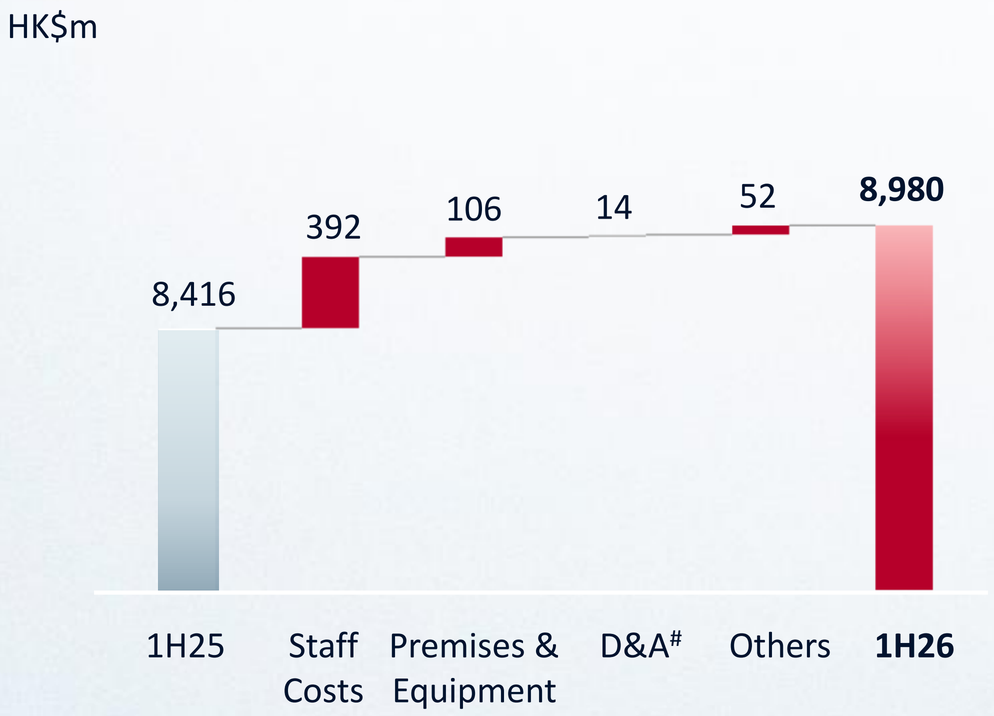
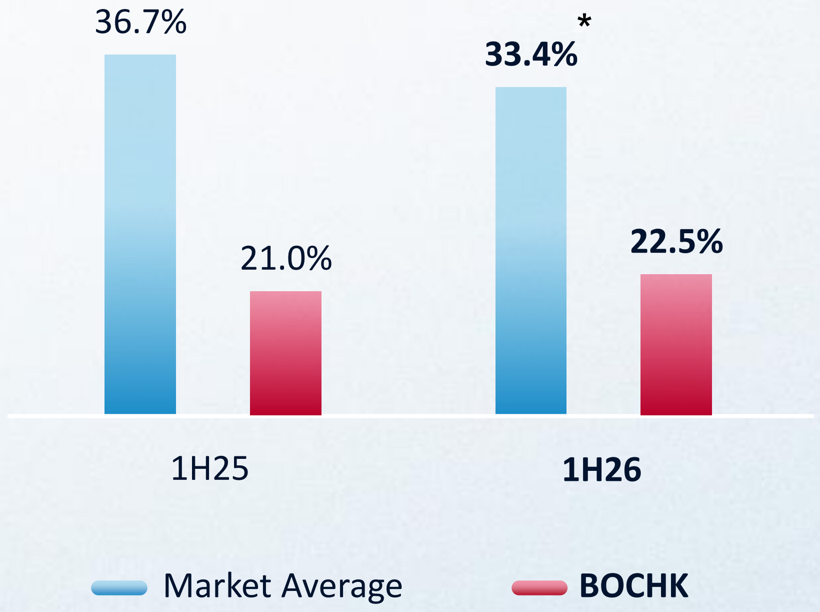
Satisfying Core Requirements while Focusing on Key Initiatives



#Depreciation & Amortisation

Outperforming the Market in Cost-to-income Ratio



*Market data source: HKMA, *1Q26*

Stable and Solid Asset Quality

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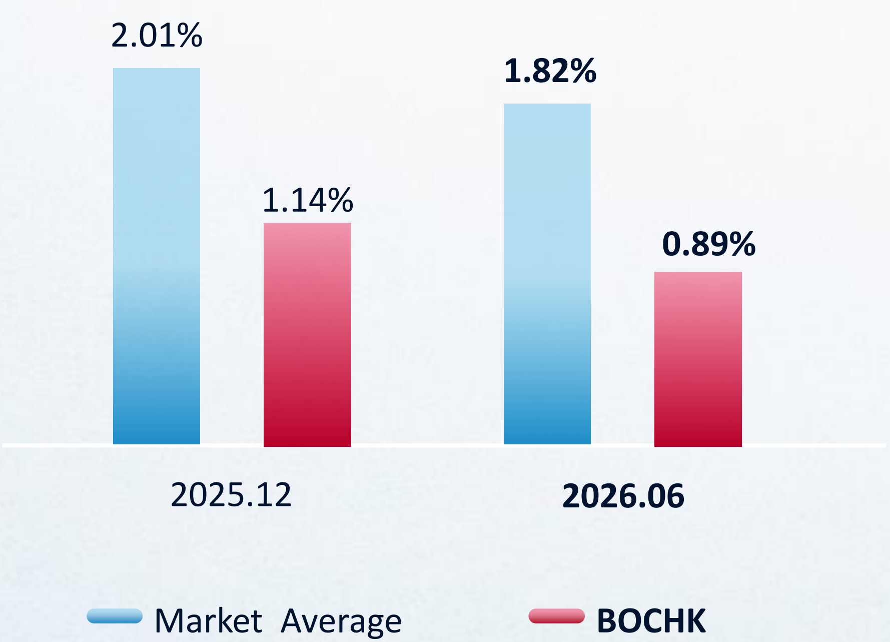
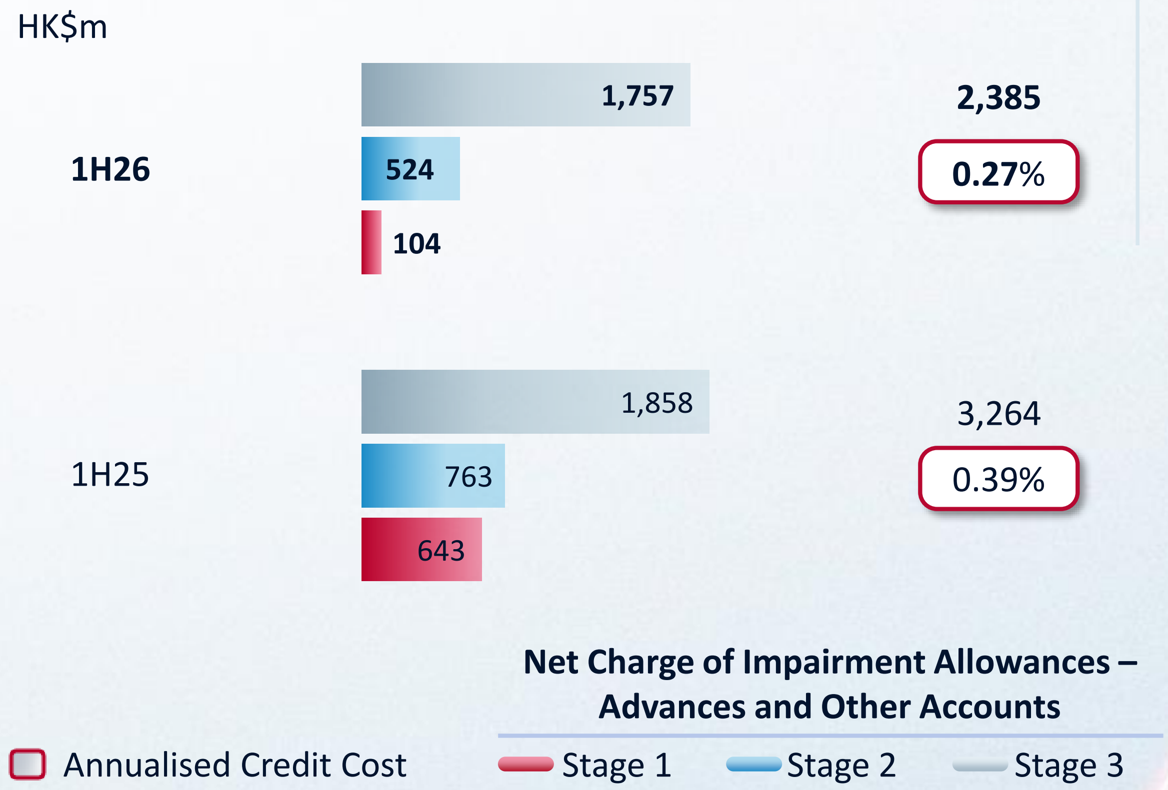
Better-than-market Impaired Loan Ratio



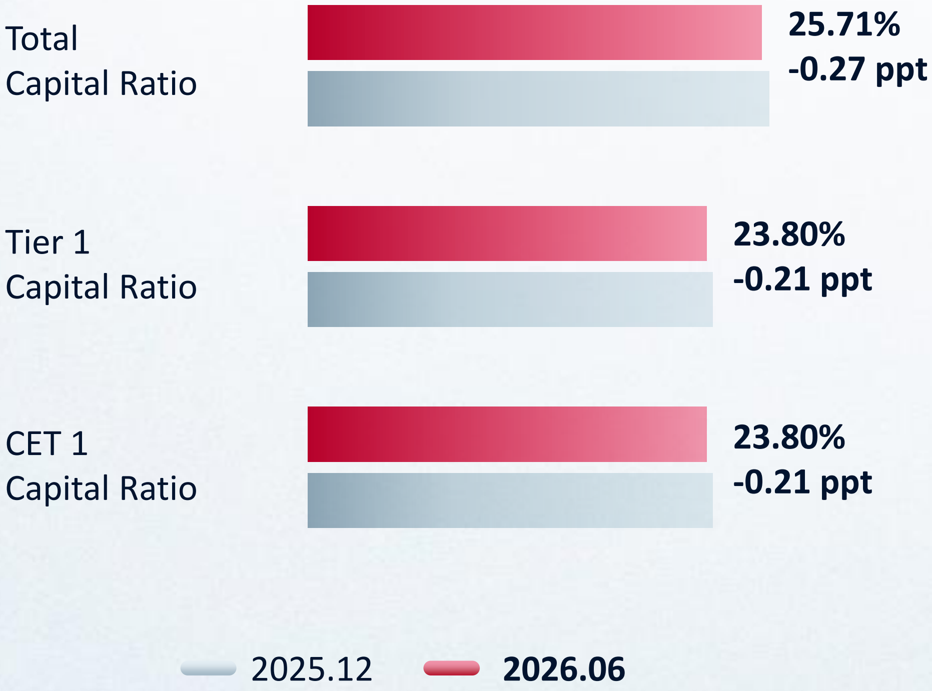
Market data source: HKMA; data were classified loan ratios

Improved Credit Cost

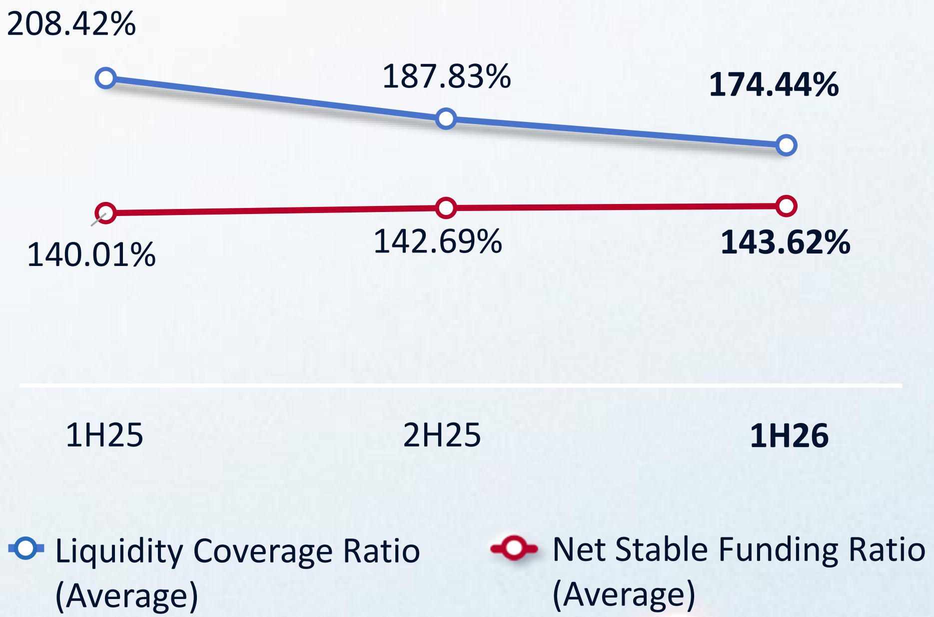


Sound Capital and Liquidity Position

Solid Capital Ratios



Sufficient Liquidity



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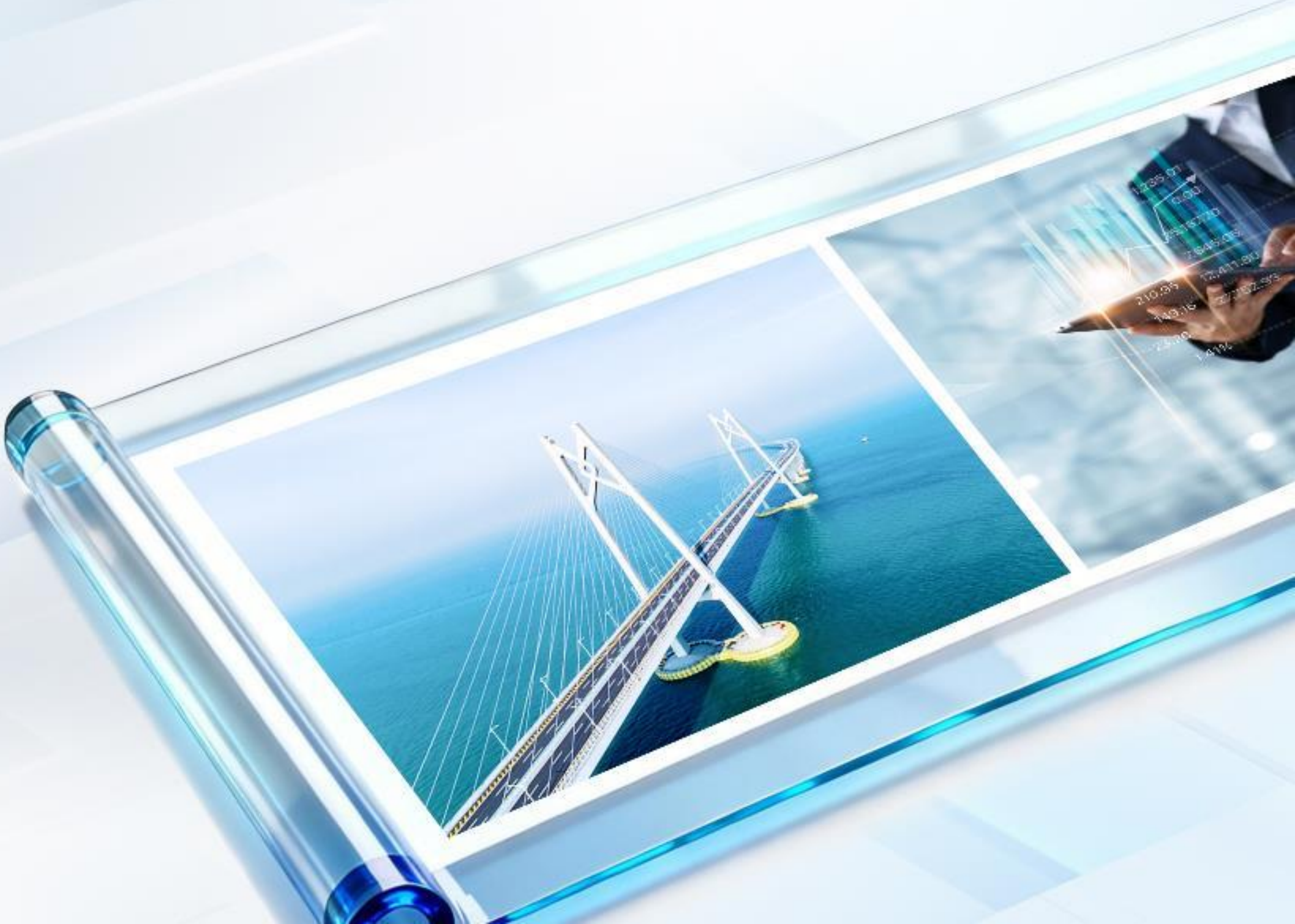
03 Outlook



Second Half Outlook

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Challenges

- Profound shifts in the geopolitical landscape
- Financial markets face increased uncertainty
- Monetary policies skew towards tightening
- SEA economies exhibit growth divergence
- AI innovation reshapes the financial landscape, imposing new development requirements on banks

Opportunities

- **China's 15th Five-Year Plan** charts a clear direction
- HKSAR's first **Five-Year Plan** aligns accordingly
- New cross-border business opportunities emerge from **"Going Global" Chinese enterprises**
- Solid progress **in the international use of RMB**
- Hong Kong becomes a **critical pivot** for major strategic initiatives, and **a technology-driven agenda** is pursued by the HKSAR Government

Strategic Plan for 2026 to 2030

Strategic Vision

Development Vision

Building the Best Regional Bank

Core Elements

- Benchmark of Regional HQ
- Benchmark of Customer Trust
- Benchmark of Cross-border Finance
- Benchmark of Employee Recognition

Development Strategies

1 Strategic Ideation

Align with National & BOC Group Strategies, continuing to implement the concept of Sustainability Development

2 Centres

- Strengthen Regional Centre
- Solidify Business Centre

3 Strategic Competitiveness

- Increase Regionalisation Capability
- Refine Integrated Service Capability
- Promote Digitalisation Capability

4 Strategic Markets

- Hong Kong Market Leader
- GBA Market Pioneer
- SEA Deep Participant
- Belt & Road Strategic Participant

5 Strategic Support

- Strengthen Talent Pool
- Cultivate Corporate Culture
- Upgrade Intelligent Operations
- Enhance Comprehensive Risk Management
- Secure Financial Resources

Appendices

Income Statement and Balance Sheet Summary

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Income statement summary (HK$m)	1H2026	1H2025	Change	2H2025	Change
Net interest income*	**29,934**	28,985	3.3%	30,789	-2.8%
Net fee and commission income	**5,979**	6,345	-5.8%	5,025	19.0%
Other non-interest income*	**3,990**	4,807	-17.0%	1,281	211.5%
Net operating income before impairment allowances	**39,903**	40,137	-0.6%	37,095	7.6%
Operating expenses	**(8,980)**	(8,416)	6.7%	(9,959)	-9.8%
Pre-provision Operating Profit (PPoP)	**30,923**	31,721	-2.5%	27,136	14.0%
Net charge of impairment allowances	**(2,472)**	(3,318)	-25.5%	(4,976)	-50.3%
Operating profit	**28,451**	28,403	0.2%	22,160	28.4%
Profit for the period	**24,356**	22,804	6.8%	18,412	32.3%
Profit attributable to equity holders of the Company	**23,739**	22,160	7.1%	17,988	32.0%

Per share (HK$)	1H2026	1H2025	Change	2H2025	Change
Basic earnings per share	**2.2453**	2.0959	7.1%	1.7014	32.0%
Interim dividend per share	**0.5800**	0.5800	-	1.5450	-62.5%

Balance sheet summary (HK$m)	2026.06	2025.12	Change
Total assets	**4,773,371**	4,495,238	6.2%
Advances to customers	**1,818,618**	1,717,092	5.9%
Total liabilities	**4,407,554**	4,129,955	6.7%
Deposits from customers	**3,037,174**	2,944,188	3.2%
Total equity	**365,817**	365,283	0.1%

**Including the funding income or cost of FX swap contracts*

Average Balances and Average Interest Rates

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(HK$m / %)	1H2026		1H2025	
Assets	**Average balance**	**Average yield**	**Average balance**	**Average yield**
Balances and placements with banks and other financial institutions	**484,080**	2.16%	635,043	2.14%
Debt securities investments and other debt instruments	**1,599,319**	3.10%	1,470,353	3.26%
Advances to customers and other accounts	**1,725,899**	3.27%	1,667,155	3.78%
Other interest-earning assets	**34,424**	2.13%	18,130	4.33%
Total interest-earning assets	**3,843,722**	3.05%	3,790,681	3.31%

(HK$m / %)	1H2026		1H2025	
Liabilities	**Average balance**	**Average rate**	**Average balance**	**Average rate**
Deposits and balances from banks and other financial institutions	**310,651**	1.38%	275,486	1.55%
Current, savings and time deposits	**2,726,722**	1.89%	2,778,824	2.37%
Subordinated liabilities	**77,875**	2.16%	73,324	2.15%
Other interest-bearing liabilities	**146,659**	2.04%	116,560	2.60%
Total interest-bearing liabilities	**3,261,907**	1.85%	3,244,194	2.30%

%	1H2026	1H2025
Net interest margin	**1.48%**	1.34%
Net interest margin (adjusted)*	**1.57%**	1.54%

**Including the funding income or cost of FX swap contracts*

Fee and Commission Income

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HK$m	1H2026	1H2025	Change	2H2025	Change
Securities brokerage	**1,610**	1,579	2.0%	1,711	-5.9%
Credit card business	**1,474**	1,314	12.2%	1,446	1.9%
Loan commissions	**1,378**	1,355	1.7%	513	168.6%
Insurance	**691**	1,162	-40.5%	829	-16.6%
Funds distribution	**690**	445	55.1%	512	34.8%
Payment services	**401**	388	3.4%	388	3.4%
Trust and custody services	**397**	509	-22.0%	393	1.0%
Currency exchange	**252**	247	2.0%	256	-1.6%
Bills commissions	**246**	214	15.0%	238	3.4%
Safe deposit box	**143**	146	-2.1%	147	-2.7%
Funds management	**98**	55	78.2%	93	5.4%
Others	**622**	729	-14.7%	561	10.9%
Fees and commission income	**8,002**	8,143	-1.7%	7,087	12.9%
Fees and commission expense	**(2,023)**	(1,798)	12.5%	(2,062)	-1.9%
Net fee and commission income	**5,979**	6,345	-5.8%	5,025	19.0%

Operating Expenses

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HK$m	1H2026	1H2025	Change	2H2025	Change
Staff costs	**5,938**	5,546	7.1%	6,638	-10.5%
Premises & equipment expenses	**864**	758	14.0%	866	-0.2%
Depreciation and amortisation	**1,388**	1,374	1.0%	1,367	1.5%
Others	**1,471**	1,298	13.3%	1,752	-16.0%
Less: Costs directly attributable to insurance contracts	**(681)**	(560)	21.6%	(664)	2.6%
Total operating expenses	**8,980**	8,416	6.7%	9,959	-9.8%

	2026.06	2025.06	Change	2025.12	Change
Full-time staff headcount	**15,469**	15,228	1.6%	15,585	-0.7%

Customer Deposits

HK$m	2026.06	2025.12	Change
Total deposits from customers	**3,037,174**	2,944,188	3.2%
CASA	**1,633,755**	1,570,605	4.0%
Demand deposits and current accounts	**328,086**	291,926	12.4%
Savings deposits	**1,305,669**	1,278,679	2.1%
Time, call and notice deposits	**1,401,927**	1,366,622	2.6%
Structured deposits	**1,492**	6,961	-78.6%

Advances to Customers

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HK$m	2026.06	2025.12	Change
Loans for use in Hong Kong - industrial, commercial and financial	**732,792**	689,368	6.3%
Property development	**156,874**	156,785	0.1%
Property investment	**94,765**	95,904	-1.2%
Financial concerns	**33,667**	25,227	33.5%
Stockbrokers	**4,283**	4,362	-1.8%
Wholesale and retail trade	**36,870**	41,831	-11.9%
Manufacturing	**70,005**	59,046	18.6%
Transport and transport equipment	**76,257**	66,265	15.1%
Information technology	**41,228**	32,339	27.5%
Others	**218,843**	207,609	5.4%
Loans for use in Hong Kong - individuals	**634,715**	611,440	3.8%
Loans for the purchase of flats in Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	**73,060**	63,926	14.3%
Loans for purchase of other residential properties	**414,227**	407,914	1.5%
Credit card advances	**11,495**	13,035	-11.8%
Others	**135,933**	126,565	7.4%
Trade financing	**49,755**	41,202	20.8%
Loans for use outside Hong Kong	**401,356**	375,082	7.0%
Gross advances to customers	**1,818,618**	1,717,092	5.9%

Capital and Liquidity

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HK$m	2026.06	2025.12	Change
CET 1 Capital	**311,629**	295,716	5.4%
Tier 1 Capital	**311,629**	295,716	5.4%
Total Capital	**336,536**	319,967	5.2%
Risk-weighted Assets	**1,309,167**	1,231,680	6.3%

%	2026.06	2025.12	Change
CET 1 Capital ratio	**23.80%**	24.01%	-0.21ppt
Tier 1 Capital ratio	**23.80%**	24.01%	-0.21ppt
Total Capital ratio	**25.71%**	25.98%	-0.27ppt

Average value of liquidity coverage ratio (%)	2026	2025	Change
First quarter	**180.46%**	231.50%	-51.04ppt
Second quarter	**168.42%**	185.34%	-16.92ppt
Third quarter	**n.a.**	191.26%	n.a.
Fourth quarter	**n.a.**	184.39%	n.a.

Quarter-end value of net stable funding ratio (%)	2026	2025	Change
First quarter	**143.35%**	140.67%	2.68ppt
Second quarter	**143.89%**	139.34%	4.55ppt
Third quarter	**n.a.**	143.07%	n.a.
Fourth quarter	**n.a.**	142.30%	n.a.

Gross Advances and Other Accounts by Internal Credit Grade and Stage Classification

中銀香港(控股)有限公司
BOC HONG KONG (HOLDINGS) LIMITED

HK$m	2026.06				2025.12			
	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
Advances to customers	**1,738,336**	**63,914**	**16,254**	**1,818,504**	1,633,883	63,628	19,558	1,717,069
Pass	**1,736,387**	**27,166**	**-**	**1,763,553**	1,632,013	27,817	-	1,659,830
Special mention	**1,949**	**36,748**	**-**	**38,697**	1,870	35,811	-	37,681
Substandard or below	**-**	**-**	**16,254**	**16,254**	-	-	19,558	19,558
Trade bills	**2,284**	**-**	**-**	**2,284**	3,157	-	-	3,157
Pass	**2,284**	**-**	**-**	**2,284**	3,157	-	-	3,157
Special mention	**-**	**-**	**-**	**-**	-	-	-	-
Substandard or below	**-**	**-**	**-**	**-**	-	-	-	-
Advances to banks and other financial institutions	**7,912**	**-**	**-**	**7,912**	4,985	-	-	4,985
Pass	**7,912**	**-**	**-**	**7,912**	4,985	-	-	4,985
Special mention	**-**	**-**	**-**	**-**	-	-	-	-
Substandard or below	**-**	**-**	**-**	**-**	-	-	-	-
Gross advances and other accounts	**1,748,532**	**63,914**	**16,254**	**1,828,700**	1,642,025	63,628	19,558	1,725,211
Impairment allowances	**(4,164)**	**(7,509)**	**(8,623)**	**(20,296)**	(4,023)	(7,081)	(7,653)	(18,757)
Advances and other accounts	**1,744,368**	**56,405**	**7,631**	**1,808,404**	1,638,002	56,547	11,905	1,706,454

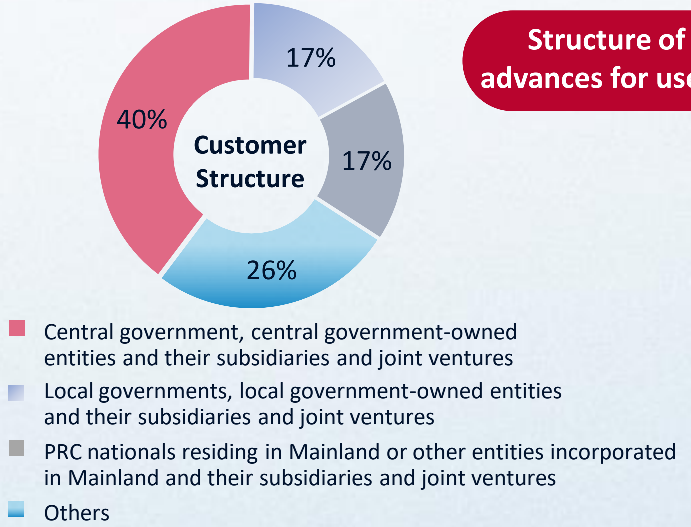
Non-bank Mainland Exposures

中銀香港(控股)有限公司
BOC HONG KONG (HOLDINGS) LIMITED

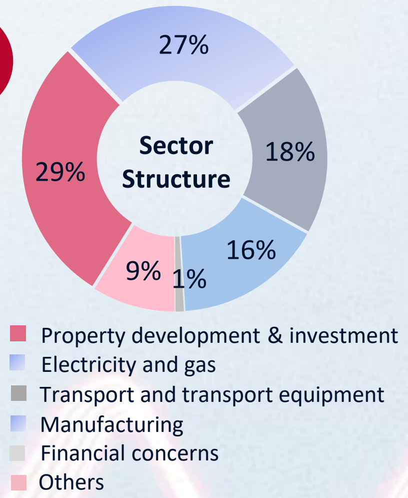
HK$m	On-balance sheet exposure				Off-balance sheet exposure	Total exposure
	Total loans and advances	O/W: for use in Mainland	Debt securities and others	Subtotal		
Central government, central government-owned entities and their subsidiaries and joint ventures	313,765	66,277	76,717	390,482	21,302	411,784
Local governments, local government-owned entities and their subsidiaries and joint ventures	60,447	29,134	10,527	70,974	4,987	75,961
PRC nationals residing in Mainland or other entities incorporated in Mainland and their subsidiaries and joint ventures	106,214	28,744	12,411	118,625	13,011	131,636
Others	86,992	42,654	728	87,720	17,673	105,393
Total	**567,418**	**166,809**	**100,383**	**667,801**	**56,973**	**724,774**

With reference to the completion instructions for the HKMA's return of Mainland activities (Note 43 of the Notes to the Financial Statements of 2026 Interim Report), as of 30 June 2026, the total on-balance sheet non-bank Mainland exposure was HK$667.8bn, up 7.8% from the end of previous year, accounting for 15.26% of total assets.

Of this, total loans and advances reached HK$567.4bn, up HK$61.5bn or 12.1%. NPL ratio was 0.99%, down 0.15 ppt from the end of previous year. Loans for use in the Mainland stood at HK$166.8bn, accounting for 9.2% of total loans of the Group.



Structure of loans and advances for use in Mainland



Loan Exposure to Property Companies

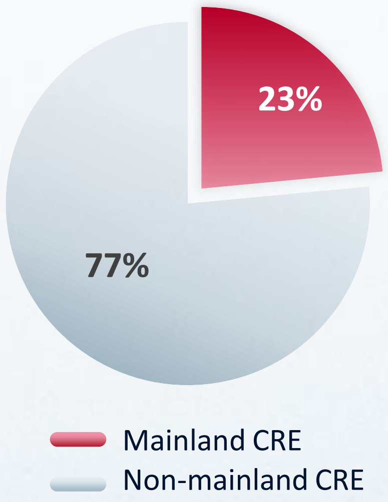
中銀香港(控股)有限公司
BOC HONG KONG (HOLDINGS) LIMITED

- As at end of June 2026, commercial real-estate (CRE) related loans to corporates amounted to **HK$325.5bn**, down 0.31% from the end of 2025; accounting for **17.9%** of Group's total loans, down 1.1 ppt from the end of 2025
- Loan for use in HK, Chinese Mainland, SEA and other regions accounted for 77.3%, 14.8%, 3.3% and 4.6%, respectively

Mainland CRE Loans

- Amounted to HK$74.6bn, down 1.8% from the end of 2025; accounting for 4.1% of Group's total loans, down 0.3 ppt from the end of 2025
- Customers mainly operate in the GBA and tier 1 & 2 coastal cities of the Chinese Mainland, and are market leaders with national business presence and relatively stable financial condition
- SOE loans: 89%; POE loans: 11%
- 42.8% for use in Chinese Mainland; 54.6% for use in HK
- Non-performing loan ratio accounted for 5.4%, down 1.2 ppt from the end of 2025. NPL provision coverage ratio was 179.07%

Customer Structure

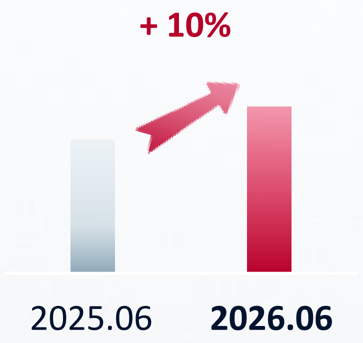


Non-Mainland CRE Loans

- Amounted to HK$250.9bn, down 0.16% from the end of 2025; accounting for 13.8% of Group's total loans, down 0.80 ppt from the end of 2025
- Customers are mostly Hong Kong local sizeable blue chips with relatively stable financial conditions, of which more than 70% are related to listed companies
- 84% for use in HK, c.60% was property development loans; others were mainly used in Chinese Mainland
- Construction loans: 10.7%; secured loans: 30.9%, average LTV ratio: 59.8%; unsecured loans: 58.4%, mainly related to listed companies
- Non-performing loan ratio was 1.86%, down 0.63 ppt from the end of 2025, mainly due to repayments made by some non-performing accounts during the period. NPL provision coverage ratio was 89.8%, with average LTV ratio for non-performing secured loans at 72%

Personal Banking and Wealth Management

Rapid Growth in Personal Banking Business

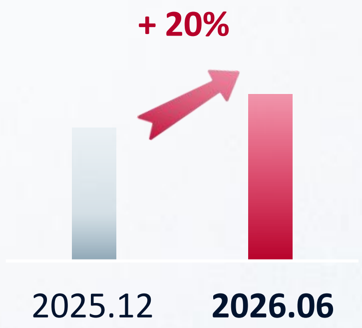


TRB of High-end Customers

- In 1H2026, Personal Banking wealth management income **increased by 14%** YoY, of which
  - *insurance distribution income* ***+18%***
  - *investment product distribution income** ***+50%***
- Private Wealth customers up **11% YoY**

** Includes income related to funds and bonds*

High-quality Growth in High-end Customers



Private Banking AUM**

- Closely followed **global integrated service** development strategy, with a focus on offshore businesses
- Completed the acquisition of BOCI Private Bank business in Jan 2026, leveraged synergies to further **enhance core competitiveness of our private banking and wealth management business**
- Private Banking business income** in 1H2026 **up 19%** YoY, with fee income **up 15%**

***AUM and income growths in 1H26 reflected also the integration effects from the acquisition*

BOC Life Business Development

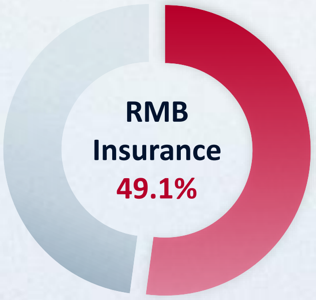
中銀香港(控股)有限公司
BOC HONG KONG (HOLDINGS) LIMITED

BOC Hong Kong (Holdings) (HK$m)	2026.06	2025.12	Change
Contractual service margin	**26,336**	21,303	23.6%
BOC Life (HK$m)	**1H26**	**1H25**	**Change**
Standard new premiums	**18,962**	14,831	27.9%
Value of new business (VNB)	**3,390**	2,178	55.7%
Profit before taxation	**1,283**	1,098	16.8%

MOODY'S **A1**

STANDARD & POOR'S **A**

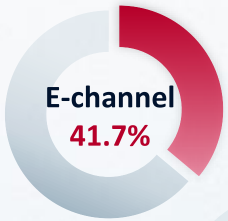
Leading position in overall market and #1 in RMB insurance

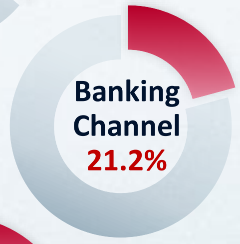


- In 1Q2026, BOC Life **ranked #2 in the market**, with a market share of **18.6%** in standard new premiums
- Remained **#1 in RMB insurance** in 1Q2026, with a **49.1%** market share
- Flexibly adjusted product highlights and boosted product competitiveness to cement market-leading position and business advantages in bancassurance, while expanding non-bank channels to drive high-quality growth, delivering **34.0% YoY growth in BOCHK channel sales** in 1H2026. In addition, standard new premiums from **tied agency rose by 25.6% YoY**

BOC Life Other insurers

Leading position maintained in e-channel, broker channel and QDAP sales





- In 1Q2026, e-channel* market share reached **41.7%, maintaining market leadership**

*Statistics from Insurance Authority: Direct distribution channel including e-channel sales, direct mail and telesales, with the majority coming from e-channel sales

- In 1Q2026, banking channel market share reached **21.2%, #2 in the market**
- **Leading position** in the Qualifying Deferred Annuity Policy (QDAP) market since its launch in 2019

** Annual premiums from April 2019 to March 2026

BOC Life Other insurers