BDO 金融銀行

BDO Unibank, Inc. – Hong Kong Branch

(Incorporated in Philippines with limited liability)

Financial Information Disclosure Statement
for the half year ended 30 June 2025

財務資料披露報告
截止 2025 年 06 月 30 日止年度

BDO Unibank Inc., Hong Kong Branch

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Chief Executive's statement
行政總裁聲明

We enclose herewith the Unaudited Financial Information Disclosure Statement ("Disclosure Statement") for the half year ended 30 June 2025 which have been prepared under Part 8 of the Banking (Disclosure) Rules.

我們謹此附上根據銀行業(披露)規則披露第 8 部編製截至 2025 年 06 月 30 日止未經審計的本年度之財務資料披露報告 ("披露報告")。

This Disclosure Statement is available at BDO Unibank, Inc. Hong Kong Branch ("Branch") at Suite 1001 10/F, Central Tower 28 Queen's Road, Central, Hong Kong.

此披露報告可於 BDO Unibank, Inc. 金融銀行有限公司香港分行("本行")取得，地址為香港中環皇后大道 28 號中匯大廈 10 樓 1001 室。

A copy of the Disclosure Statement has also been lodged with the public registry of Hong Kong Monetary Authority ("HKMA") and is available on our website at https://www.bdo.com.ph/hong-kong-branch for the general public access.

此披露報告已上載於香港金融管理局的監管網址，及本行網址供公共查閱，連結 https://www.bdo.com.ph/hong-kong-branch 。

Compliance with the Banking (Disclosure) Rules

The unaudited financial disclosure statement for the half-year ended 30 June 2025 complies with the applicable disclosure provision of the Banking (Disclosure) Rules and is not false or misleading in any material respect.

符合銀行業(披露)規則

截至 2025 年 06 月 30 日止未經審計的本半年度之財務資料披露報告已符合銀行(披露)規則之適用披露要求，並在任何要項上均非虛假或具誤導性。

The disclosure statements use both English and Chinese languages. If there is any inconsistency between English and Chinese, the English version shall prevail.

此披露報告同時使用英文及中文。如英文本與中文本有歧異，應以英文本為準。

Howard Lincoln D. Son
孫介君

Chief Executive
行政總裁

30 September 2025
2025 年 09 月 30 日

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Statement of Profit or Loss (unaudited)
損益表 (未經審計)
HKD'000 港幣千元 (Unless otherwise indicated 另註除外)

		Notes 附註	Half-year ended 30 Jun 2025 2025 年 06 月 30 日止年度	Half-year ended 30 Jun 2024 2024 年 06 月 30 日止年度
Interest income	利息收入	1	201,302	192,989
Interest expense	利息支出	2	(152,770)	(132,649)
Net interest income	**淨利息收入**		48,532	60,340
Fees and commission income	收費及佣金收入	3	5,675	3,856
Trading (loss) / income	買賣 (虧損) / 收益	4	8,082	(489)
Other income	其他收入	5	597	110
Total other operating income	**其他營運總收入**		14,354	3,477
Total income	**總收入**		62,886	63,817
Staff expense	薪金支出		(13,280)	(9,521)
Rental expense	租金支出		(9,306)	(6,353)
Other operating expenses	其他營運支出		(7,128)	(4,021)
Total operating expenses	**總營運支出**		(29,714)	(19,895)
Operating profit before allowance for credit and other losses	信貸減值及其他損失前之經營溢利		33,172	43,922
Allowance for credit and other losses	信貸損失及其他虧損		(1,058)	6,315
Profit before income tax	**稅前溢利**		32,114	50,237
Income tax expense	稅項支出		(6,044)	(5,828)
Profit after income tax	**除稅後溢利**		26,070	44,409

Financial Information Disclosure Statement for the half-year ended 30 June 2025
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Statement of Financial Position (unaudited)
資產負債表 (未經審計)

HKD'000 港幣千元 (Unless otherwise indicated 另註除外)

		Notes 附註	As at 30 Jun 2025 於 2025 年 06 月 30 日	As at 31 Dec 2024 於 2024 年 12 月 31 日
Assets	**資產**			
Cash and balances with central bank	現金及中央銀行結餘	6	31,140	50,670
Due from banks	存於銀行同業金額	7	1,702,534	1,414,169
Investment securities	投資證券	8	5,061,241	3,195,910
Loans and advances to customers	客户貸款	9	2,179,258	2,672,761
Other assets	其他資產	10	224,623	135,953
Total assets	**總資產**		9,198,796	7,469,463
Liabilities	**負債**			
Due to banks	給欠銀行同業金額	11	1,931,919	1,902,205
Balances with central bank	中央銀行結餘		240	35
Deposits and balances from customers	客户存款及結餘	12	7,095,410	5,433,551
Other liabilities	其他負債		170,638	133,261
Other provisions	其他撥備		589	411
Total liabilities	**總負債**		9,198,796	7,469,463

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			Half-year ended 30 Jun 2025 2025 年 06 月 30 日止年度	Half-year ended 30 Jun 2024 2024 年 06 月 30 日止年度
1	**Interest income**	**利息收入**		
	Interest income on loans to customers	客户貸款之利息收入	68,000	98,933
	Interest income on placements with banks and other financial institution	銀行同業及金融機構存款之利息收入	38,770	30,280
	Interest income on investment	投資利息收入	94,532	63,776
			201,302	192,989

			Half-year ended 30 Jun 2025 2025 年 06 月 30 日止年度	Half-year ended 30 Jun 2024 2024 年 06 月 30 日止年度
2	**Interest expense**	**利息支出**		
	Interest expense on deposits from customers	客户存款之利息支出	124,006	82,720
	Interest expense on deposits from banks and other financial institutions	銀行同業及金融機構存款之利息支出	28,134	49,637
	Interest expense on lease liabilities	租賃負債之利息支出	630	292
			152,770	132,649

			Half-year ended 30 Jun 2025 2025 年 06 月 30 日止年度	Half-year ended 30 Jun 2024 2024 年 06 月 30 日止年度
3	**Fees and commission income**	**收費及佣金收入**		
	Fee and commission income from loan syndication	銀團貸款之收費及佣金收入	1,824	-
	Fee and commission income from trade business	交易業務之收費及佣金收入	2,634	2,003
	Other service fees	其他服務收入	1,217	1,853
			5,675	3,856

			Half-year ended 30 Jun 2025 2025 年 06 月 30 日止年度	Half-year ended 30 Jun 2024 2024 年 06 月 30 日止年度
4	**Trading (loss) / income**	**買賣 (虧損) / 收益**		
	Net (loss) / gain from dealing in foreign exchange	外匯買賣 (虧損) / 收益淨額	8,082	(489)
			8,082	(489)

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			Half-year ended 30 Jun 2025 2025 年 06 月 30 日止年度	Half-year ended 30 Jun 2024 2024 年 06 月 30 日止年度
5	**Other income**	**其他收入**		
	Miscellaneous income	雜項收入	597	110
			597	110

			As at 30 Jun 2025 於 2025 年 06 月 30 日	As at 31 Dec 2024 於 2024 年 12 月 31 日
6	**Cash and balances with central bank**	**現金及中央銀行結餘**		
	Cash on hand	現金	5,741	7,676
	Balance with central bank	中央銀行結餘	25,399	42,994
			31,140	50,670

			As at 30 Jun 2025 於 2025 年 06 月 30 日	As at 31 Dec 2024 於 2024 年 12 月 31 日
7	**Due from banks**	**存於銀行同業金額**		
	Balances with banks	銀行同業結餘	86,430	18,304
	Placements with banks	銀行同業存款	1,066,232	891,483
	Amount due from overseas offices	存放於海外辦事處金額	550,082	504,530
			1,702,744	1,414,317
	Less: Allowance for credit losses (Loans and advances to banks)	減: 信貸損失 (銀行同業貸款)	(210)	(148)
			1,702,534	1,414,169

The Branch adopted Philippine Financial Reporting Standards 9 (PFRS 9) by considering the Expected Credit Losses (ECL) of its financial instruments from 2017. The measurement of ECL reflects the probability-weighted outcomes, time value of money and the best available forward-looking outcomes based on the following three impairment stages:
本行從 2017 年 起採用菲律賓會計準則第 9 號以評估金融工具的預期信貸損失 (ECL) 。根據下列三個減值階段，預期信貸損失計量反映機會權重的結果，以及金錢時間值和最佳前瞻性的結果：

(i) Stage 1 (Performing): a provision for 12-month ECL is recognized for financial instruments where no significant increase in credit risk since initial recognition.
第一階段 (正常資產): 錄入金融工具後，無顯著信貸風險增加，會按十二個月的預期信貸損失計算。

(ii) Stage 2 (Under Performing): a provision for Lifetime ECL is recognized for financial instruments where credit risk has increased significantly since initial recognition but with potential for recovery or rescheduling.
第二階段 (表現欠佳): 錄入金融工具後，信貸風險顯著增加，但資產仍有機會收回或重組，會按全期計算預期信貸損失計算。

(iii) Stage 3 (Non-performing): a provision for Lifetime ECL is recognized for credit-impaired financial instruments requiring major restructuring or for foreclosure.
第三階段: (逾期或不良): 信貸受損金融工具需要重大重組或出售止贖抵押品，會按全期計算預期信貸損失計算。

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		As at 30 Jun 2025 於 2025 年 06 月 30 日	As at 31 Dec 2024 於 2024 年 12 月 31 日
8 Investment securities	**投資證券**		
Financial assets at fair value through other comprehensive income	以公允價值計量且其變動計入其他綜合收益之金融資產	1,589,192	655,113
Financial assets at amortised cost	按攤銷後成本衡量之金融資產	3,513,437	2,581,462
		5,102,629	3,236,575
Less: Allowance for credit losses	減: 信貸損失	(41,388)	(40,665)
		5,061,241	3,195,910

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本行從 2017 年 起採用菲律賓會計準則第 9 號以評估金融工具的預期信貸損失 (ECL) 。根據下列三個減值階段，預期信貸損失計量反映機會權重的結果，以及金錢時間值和最佳前瞻性的結果：

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第二階段 (表現欠佳): 錄入金融工具後，信貸風險顯著增加，但資產仍有機會收回或重組，會按全期計算預期信貸損失計算。

(iii) Stage 3 (Non-performing): a provision for Lifetime ECL is recognized for credit-impaired financial instruments requiring major restructuring or for foreclosure.
第三階段: (逾期或不良): 信貸受損金融工具需要重大重組或出售止贖抵押品，會按全期計算預期信貸損失計算。

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			As at 30 Jun 2025 於 2025 年 06 月 30 日	As at 31 Dec 2024 於 2024 年 12 月 31 日
9	**Loans and advances to customers**	**客户貸款**		
	Loans and advances to customers	客户貸款	2,186,055	2,679,479
	Less: Allowance for credit losses	減: - 信貸損失	(6,797)	(6,718)
			2,179,258	2,672,761

The Branch adopted Philippine Financial Reporting Standards 9 (PFRS 9) by considering the Expected Credit Losses (ECL) of its financial instruments from 2017. The measurement of ECL reflects the probability-weighted outcomes, time value of money and the best available forward-looking outcomes based on the following three impairment stages:
本行從 2017 年 起採用菲律賓會計準則第 9 號以評估金融工具的預期信貸損失 (ECL) 。根據下列三個減值階段，預期信貸損失計量反映機會權重的結果，以及金錢時間值和最佳前瞻性的結果：

(i) Stage 1 (Performing): a provision for 12-month ECL is recognized for financial instruments where no significant increase in credit risk since initial recognition.
第一階段 (正常資產): 錄入金融工具後，無顯著信貸風險增加，會按十二個月的預期信貸損失計算。

(ii) Stage 2 (Under Performing): a provision for Lifetime ECL is recognized for financial instruments where credit risk has increased significantly since initial recognition but with potential for recovery or rescheduling.
第二階段 (表現欠佳): 錄入金融工具後，信貸風險顯著增加，但資產仍有機會收回或重組，會按全期計算預期信貸損失計算。

(iii) Stage 3 (Non-performing): a provision for Lifetime ECL is recognized for credit-impaired financial instruments requiring major restructuring or for foreclosure.
第三階段: (逾期或不良): 信貸受損金融工具需要重大重組或出售止贖抵押品，會按全期計算預期信貸損失計算。

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		As at 30 Jun 2025 於 2025 年 06 月 30 日	As at 31 Dec 2024 於 2024 年 12 月 31 日
10 Other assets	**其他資產**		
Accrued interest receivables	應收利息	84,494	85,388
Fixed assets	固定資產	14,712	14,549
Right-of-use assets	使用權資產	20,999	27,844
Others	其他	104,418	8,172
		224,623	135,953

		As at 30 Jun 2025 於 2025 年 06 月 30 日	As at 31 Dec 2024 於 2024 年 12 月 31 日
11 Due to banks	**給欠銀行同業金額**		
Balances from banks	銀行同業存款結餘	1,216,719	1,203,110
Amounts due to overseas offices	結欠海外辦事處金額	28,852	57,357
Amounts due to overseas offices-Branch profit	結欠海外辦事處金額 - 本行溢利	686,348	641,738
		1,931,919	1,902,205

		As at 30 Jun 2025 於 2025 年 06 月 30 日	As at 31 Dec 2024 於 2024 年 12 月 31 日
12 Deposits and balances from customers	**客户存款及賬戶結餘**		
Demand deposits	活期存款	48,249	44,504
Savings deposits	往來賬戶	571,611	606,835
Time deposits	定期存款	6,475,550	4,782,212
		7,095,410	5,433,551

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13 Loans and advances to customers by loan usage and industry sector
客户貸款之行業類別

		As at 30 Jun 2025 於 2025 年 06 月 30 日		As at 31 Dec 2024 於 2024 年 12 月 31 日	
		Gross loans and advances 放款總額	Absolute amount covered by collateral 抵押總值	Gross loans and advances 放款總額	Absolute Amount covered by collateral 抵押總值
Industrial, commercial and financial:	工商金融				
- Manufacturing	- 製造業	-	-	-	-
- Wholesale and retail trade	- 批發及零售貿易	355,526	-	250,979	-
- Others	- 其他	-	-	-	-
Loans and advances for use in Hong Kong	**在香港使用之客户貸款**	**355,526**	**-**	**250,979**	-
Loans and advances for use outside Hong Kong	**在香港以外使用之貸款**	**1,802,307**	**-**	**2,408,722**	-
Trade financing	**貿易融資**	**28,222**	**-**	**19,778**	**-**
Loans and advances to customers	**客户貸款**	**2,186,055**	**-**	**2,679,479**	-

The above information concerning loans and advances to customers by industry sectors is prepared by classifying the loans and advances according to the usage of advances and is stated gross of any impairment allowances. Where collateral values are greater than gross loans and advances, only the amount of collateral up to the gross loans and advances is included.

以上客户貸款之行業類別是按該等貸款之用途分類及未減除任向減值準備。當抵押品價值高於客戶貸款及放款總額，則抵押品價值只計算至貸款及放款總額。

14 Loans and advances to customers by geographic area
客户貸款之國家或地域分類

		As at 30 Jun 2025 於 2025 年 06 月 30 日	As at 31 Dec 2024 於 2024 年 12 月 31 日
Hong Kong	香港	685	250,979
United States	美國	784,980	1,147,728
Mainland China	中國	156,996	155,240
India	印度	627,984	540,757
Singapore	新加波	355,526	349,602
Others	其他	259,884	235,173
		2,186,055	2,679,479

Loans and advances to customers by geographical area are classified according to the location of the counterparties for which exceed 10% of the aggregate gross amount loans and advances to customers.

國家或地域之分類是依照客户所在之地區而劃定，其佔客戶貸款總額百分之十或以上者作披露。

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15 Overdue assets **逾期資產**

There were no overdue assets as at 30 June 2025 and 31 December 2024.
於 2025 年 06 月 30 日及 2024 年 12 月 31 日，本行並沒有逾期資產。

16 Rescheduled assets **重組資產**

There were no rescheduled loans and advances to customers as at 30 June 2025 and 31 December 2024.

於 2025 年 06 月 30 日及 2024 年 12 月 31 日，本行並沒有重組資產。

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17 International claims 國際債權

Breakdown of the international claims by countries where it constitutes 10% or more of the total international claims after taking into consideration of transfer of risks, according to the location of the counterparties and the type of counterparties; and as defined under the Banking (Disclosure) Rules and with reference to the HKMA's Return of International Banking Statistics.
根據交易對手風險轉移後之所在地及類別披露佔有國際債權總額百分之十或以上的國家及明細數; 按銀行業 (披露) 規則所界定及香港金融管理局國際銀行業統計申報表所描述。

			Non-bank private sector 非銀行私人機構			
		Banks 銀行	Official sector 官方機構	Non-bank financial institutions 非銀行金融機構	Non-financial private sector 非金融私人機構	Total 總額
As at 30 Jun 2025	於 2025 年 06 月 30 日					
Developed countries of which:	**已發展國家**	**840,249**	-	-	**2,075,641**	**2,915,890**
- United States	- 美國	11,627	-	-	2,044,137	2,055,764
- Japan	-日本	88,048	-	-	-	88,048
- Others	- 其他	740,574	-	-	31,504	772,078
Offshore centres	**離岸中心**	-	-	-	**388,831**	**388,831**
Developing Latin America and Caribbean	**拉丁美洲和加勒比發展中國家**	-	-	-	**18,970**	**18,970**
Developing Africa and Middle East	**非洲及中東發展中國家**	**388,216**	-	-	-	**388,216**
Developing Asia-Pacific of which:	**亞太區發展中國家**	**2,998,643**	-	-	**2,460,435**	**5,459,078**
- Philippines	- 菲律賓	1,422,117	-	-	1,046,514	2,468,631
- Mainland China	- 中國	114,556	-	-	198,629	313,185
- India	- 印度	584,667	-	-	661,383	1,246,050
- South Korea	- 南韓	499,964	-	-	-	499,964
- Others	- 其他	377,339	-	-	553,909	931,248
		4,227,108	-	-	**4,943,877**	**9,170,985**

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17 International claims (continued) 國際債權 (續)

			Non-bank private sector 非銀行私人機構			
As at 31 Dec 2024	於 2024 年 12 月 31 日	Banks 銀行	Official sector 官方機構	Non-bank financial institutions 非銀行金融機構	Non-financial private sector 非金融私人機構	Total 總額
Developed countries of which:	**已發展國家**	**693,746**	-	-	**1,769,062**	**2,462,808**
- United States	- 美國	8,440	-	-	1,737,910	1,746,350
- Japan	-日本	246,731	-	-	-	246,731
- Others	- 其他	438,575	-	-	31,152	469,727
Offshore centres	**離岸中心**	-	-	-	**429,560**	**429,560**
Developing Latin America and Caribbean	**拉丁美洲和加勒比發展中國家**	-	-	-	**18,758**	**18,758**
Developing Africa and Middle East	**非洲及中東發展中國家**	**323,242**	-	-	**23,578**	**346,820**
Developing Asia-Pacific of which:	**亞太區發展中國家**	**2,018,739**	-	-	**1,919,392**	**3,938,131**
- Philippines	- 菲律賓	1,051,590	-	-	539,302	1,590,892
- Mainland China	- 中國	233,073	-	-	196,334	429,407
- Others	- 其他	734,076	-	-	1,183,756	1,917,832
		3,035,727	-	-	**4,160,350**	**7,196,077**

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18 Mainland activities 內地活動

The figures below are prepared in accordance to the types of counterparties as defined under the Banking (Disclosure) Rules and with reference to the HKMA's Return of Mainland Activities.
以下數字是根據銀行業 (披露) 規則內地活動申報表所描述的交易對手類別編製。

As of 30 Jun 2025
於 2025 年 06 月 30 日

Types of Counterparties 交易對手類別	On-balance sheet exposure 資產負債表內的承受風險項目	Off-balance sheet exposure 資產負債表外的承受風險項目	Total Exposure 承受風險總額
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs) 中央政府，中央持有的企業、共子公司及其合資企業	-	-	-
2. Local governments, local government-owned entities and their subsidiaries and JVs 地方政府 ， 地方政府持有的企業 、其子公司及其合資企業	-	-	-
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs 中國內地定居的中國國民或其他中國內地註冊的企業、共子公司及其合資企業	-	-	-
4. Other entities of central government not reported in item 1 above 沒有包含在項目一中的中央政府企業	-	-	-
5. Other entities of local governments not reported in item 2 above 沒有包含在項目二中的地方政府企業	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China 非中國內地定居的中國國民或非中國內地註冊企業但獲批貸款用於中國內地	158,511	-	158,511
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 其他企業風險而申報機構視為非銀行中國內地風險	-	-	-
Total 總額	158,511	-	158,511
Total assets after provision 減值準備後的資產總值	9,179,696		
On-balance sheet exposures as percentage of total assets 資產負債表內的承受風險項目相對資產總值的百分比	1.73%		

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18 Mainland activities (continued) 內地活動 (續)

As of 31 Dec 2024
於 2024 年 12 月 31 日

Types of Counterparties 交易對手類別	On-balance sheet exposure 資產負債表內的承受風險項目	Off-balance sheet exposure 資產負債表外的承受風險項目	Total Exposure 承受風險總額
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs) 中央政府，中央持有的企業、共子公司及其合資企業	-	-	-
2. Local governments, local government-owned entities and their subsidiaries and JVs 地方政府 ， 地方政府持有的企業 、其子公司及其合資企業	-	-	-
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs 中國內地定居的中國國民或其他中國內地註冊的企業、共子公司及其合資企業	-	-	-
4. Other entities of central government not reported in item 1 above 沒有包含在項目一中的中央政府企業	-	-	-
5. Other entities of local governments not reported in item 2 above 沒有包含在項目二中的地方政府企業	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China 非中國內地定居的中國國民或非中國內地註冊企業但獲批貸款用於中國內地	156,659	-	156,659
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 其他企業風險而申報機構視為非銀行中國內地風險	-	-	-
Total 總額	156,659	-	156,659
Total assets after provision 減值準備後的資產總值	7,446,866		
On-balance sheet exposures as percentage of total assets 資產負債表內的承受風險項目相對資產總值的百分比	2.10%		

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19 Off -balance sheet exposures 資產負債表外風險承擔

		As at 30 Jun 2025 於 2025 年 06 月 30 日	As at 31 Dec 2024 於 2024 年 12 月 31 日
Contingent liabilities and commitments to extend credit	信貸有關的或然負債及承擔		
- Direct credit substitutes	- 直接信貸替代項目	73,003	72,187
- Trade-related contingent items	- 貿易有關的或然項目	630,164	671,259
		703,167	743,446

20 Currency risks 貨幣風險

The following note illustrates the currency risk of the branch. An individual currency is reported if its net position constitutes 10% or more of the total net position in all foreign currencies.
下表闡明本行的貨幣風險分佈。當某一種外幣的淨持有額(占所持有外幣淨盤總額的百分之十或以上，該外幣的淨持有額及淨倉盤便予以披露 。

As at 30 Jun 2025	於 2025 年 06 月 30 日	USD	EUR	AUD	Others	Total
Spot assets	現貨資產	9,052,314	12,893	19	466	9,065,692
Spot liabilities	現貨負債	(8,387,420)	(9,276)	-	(60)	(8,396,756)
Forward purchases	遠期買入	-	-	-	-	-
Forward sales	遠期賣出	-	-	-	-	-
Net option position	期權盤淨額	-	-	-	-	-
Net (short)/long	(短)/ 長盤淨額	664,894	3,617	19	406	668,936

As at 31 Dec 2024	於 2024 年 12 月 31 日	USD	EUR	AUD	Others	Total
Spot assets	現貨資產	7,276,084	10,796	18	192	7,287,090
Spot liabilities	現貨負債	(6,665,182)	(5,744)	-	-	(6,670,926)
Forward purchases	遠期買入	-	-	-	-	-
Forward sales	遠期賣出	-	-	-	-	-
Net option position	期權盤淨額	-	-	-	-	-
Net (short)/long	(短)/ 長盤淨額	610,902	5,052	18	192	616,164

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21 Liquidity information disclosure 流動性資料披露

21.1 Liquidity ratios 流動性比率

With effect from 1 January 2015, the Branch is a Category 2 institution (being an institution not designated as a Category 1 institution) and is required to comply with all the requirement of the Banking (Liquidity) Rules ("Rules") that are applicable to it insofar as those requirements relating to the Liquidity Maintenance Ratio ("LMR"). Being a Category 2 institution, Liquidity Coverage Ratio, Net Stable Funding Ratio and Core Funding Ratio are not applicable to the Branch.

於 2015 年 1 月 1 日生效起，本行作為第 2 類機構 (非指定認可為第 1 類機構的機構) 會遵守銀行業 (流動性) 規則 ("規則") 符合所有有關流動性維持比率 ("LMR") 要求。流動性覆蓋比率、穩定資金淨額比率及核心資金比率不適用於作為第 2 類機構的本行。

	Period ended 30 Jun 2025 2025 年 06 月 30 日止期間	Period ended 30 Jun 2024 2024 年 06 月 30 日止期間
Average liquidity maintenance ratio ("LMR") for 3-month period 季度平均流動性維持比率	143.43%	149.61%
Average LMR for 6-month period 半年度平均流動性維持比率	156.43%	135.43%

The Branch's average value of LMR presented above is based on arithmetic mean of the average value of LMR for each calendar month as reported in the liquidity position return submitted for the relevant reporting period to the HKMA.

以上平均 LMR 是根據每月呈交到香港金融管理局 ("HKMA") 相關的流動性狀況申報表平均值算值所得。

21.2 Liquidity risk management 流動性風險管理

Liquidity risk is defined as the risk that the Branch will be unable to make a timely payment on any of its financial obligations to customers or counterparties in any currency. It is the policy of the Branch to maintain adequate liquidity at all times. Of critical importance is the need to avoid having to liquidate assets or to raise funds at unfavourable terms resulting in long-term damage to the reputation of the Branch.

流動性風險是指當此類風險發生時，本行無法如期向客戶或交易對手履行在任何貨幣下的到期財務義務。本行需要就此議定政策去確保在任何時間下都有足夠的流動性。至關重要是要遲免在不利條件下作資產融資而令本行聲譽承受長期損失。

A. General Policy Principles 一般政策原則

The overall principle is that the Assets and Liabilities Committee ("ALCO") has responsibility for ensuring that Branch's policy for liquidity management is adhered to on a continual basis. The ALCO is the forum for discussing liquidity matters while Treasury is responsible for executing liquidity directives and operating within the liquidity policy. Treasury's responsibilities also include, but is not limited to, the following:

主要原則是資產負債委員會 ("ALCO")有責任去確保本行之流動性管理政策維持可持续性。資產負債委員會是作為一個討論流動性事宜的平台，而資金部是負責於流動性政策下執行有關流動性的指示及運作。資金部職責亦包括但不限於下列各項:

1. To actively manage the Branch's intraday liquidity positions to meet payment and settlement obligations on a timely basis.

   積極地管理本行的每日流動性狀況以如期償還負債及履行財務義務。

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21 Liquidity information disclosure (continued) 流動性資料披露 (續)

21.2 Liquidity risk management (continued) 流動性風險管理 (續)

A. General Policy Principles (continued) 一般政策原則 (續)

2. To manage the assets that can be used as collateral to obtain funding in the market by means of repurchase agreement or secured borrowing that would give the Branch the capacity to raise cash quickly to meet short-term liquidity needs.

   妥善管理可作抵押之資產，從而在市場中透過回購協議或有抵押貸款來獲取資金，以提高本行獲取資金的能力去迅速滿足短期流動性的需要。

3. To ensure that the sources of funds available are diversified in terms of maturities and market share.

   就不同的到期日和市場份額，以確保資料來源的多元化。

4. To comply with the statutory LMR requirement of HKMA.

   遵守有關香港金融管理局就流動性維持比率的監管要求。

B. Liquidity Under Business-as-Usual ("BAU") and Under Stress Condition 於正常業務及壓力條件下的流動性

Liquidity profiles are prepared under assumptions based on a normal operating environment, i.e., BAU and also under stress condition.

Under BAU conditions, the day-to-day management of liquidity relies on the effective control of cash flow through the Maximum cumulative outflow ("MCO") guidelines. The determination of the Branch's cash flow and the assessment of the capacity to borrow provides an efficient way of managing day-to-day liquidity under normal conditions. The Branch must, however, be in a position to ensure that its commitments are met even when some unforeseen event causes conditions to be far from normal. Thus, liquidity stress testing is performed under different scenarios including institution-specific, general market and combined crises scenarios, for risk management purposes.

本行的流動性狀況是按一般的市場環境下的假設而建立，當中包括於正常業務 ("BAU") 及壓力條件下。

於正常業務條件下，日常流動性管理是根據最大累計現金流出 ("MCO") 的指引控制現金流。本行的現金流量測定及借貸能力評估在正常業務條件下有效率地提供日常流動性管理。但本行必須確保就算遠離正常環境下亦能履行本行的承諾。因此，本行會為風險管理目的作不同情景的流動性壓力測試，包括具體機構、一般市場及合併危機情景。

C. Liquidity Contingency Plan 流動性應急計劃

It is the intent of the Branch's liquidity policy to establish a process which will prevent a crisis from ever occurring. It is, however, possible that despite all the prudential liquidity measures being in place, temporary pressures on liquidity may arise from unexpected developments, either internal or from external factors affecting the Branch specifically or the financial markets as a whole. Thus, the Branch has a Liquidity Contingency Plan in place to ensure adequate liquidity in case of contingencies. Head Office shall provide the necessary liquidity support to the Branch in such cases.

本行流動性風險制度的原意是去建立的一個能預防危機出現的程序。但是外在或內在因素所產生的意外影響，即使在謹慎的流動性指標基準下，也有機會對本行或整體的金融市場造成暫時性的壓力。本行流動性應急計劃的存在就是為了確保有足夠的流動性而作出應對。在必要時，集團亦會為本行作出流動性的支持。

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21 Liquidity information disclosure (continued) 流動性資料披露 (續)

21.2 Liquidity risk management (continued) 流動性風險管理 (續)

D. Liquidity Reporting 流動性報告

Treasury incorporates the liquidity policy into its daily operations and the ALCO reviews liquidity and compliance with policy as a standing agenda item. A liquidity profile is submitted to Head Office at least on a monthly basis for consolidation and subsequent reporting to the Risk Management Committee ("RMC").

資金部負責管理日常的流動性風險制度，而資產負債委員會會定期審閱該流動性風險制度是否符合政策規定。流動性報告會至少按月提交給集團作合併報表，然後再提交給風險管理委員會審閱 。

E. Funding structure 融資結構

Significant funding instruments

主要融資工具

		As at 30 Jun 2025 於 2025 年 06 月 30 日		As at 31 Dec 2024 於 2024 年 12 月 31 日	
		Total amount liabilities 總額	As % of total liabilities 佔總負債百分比	Total amount liabilities 總額	As % of total liabilities 佔總負債百分比
Deposits from customers	客戶存款	7,095,410	77%	5,433,551	73%
Borrowings from syndication of loans	銀團貸款	1,216,719	13%	1,203,110	16%
		8,312,129		6,636,661	

The Branch does not have concentration limits on collateral pools, therefore, no disclosure.

本行沒有抵押品的集中度限額，因此沒有資料需要披露。

F. Liquidity gap by remaining maturity 剩餘期限流動性缺口

As at 30 Jun 2025
於 2025 年 06 月 30 日

	Total amount 總額	<=1 year <=1 年	1 - 5 years 1 - 5 年	>5 years >5 年	Balancing amount 餘額
Total on-balance sheet assets 資產負債表內的資產總額	9,248,056	7,359,696	1,802,307	-	86,053
Total off-balance sheet claims	-	-	-	-	-
Total on-balance sheet liabilities 資產負債表內的負債總額	9,179,696	7,556,063	906,430	41,132	676,071
Total off-balance sheet obligations 資產負債表外的負債總額	703,168	703,168	-	-	-
Contractual maturity mismatch 淨差距	Not applicable 不適用	(899,535)	895,877	(41,132)	Not applicable 不適用
Cumulative contractual maturity mismatch 累計差距	Not applicable 不適用	(899,535)	(3,658)	(44,790)	Not applicable 不適用

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21.2 Liquidity risk management (continued) 流動性風險管理 (續)

F. Liquidity gap by remaining maturity (continued) 剩餘期限流動性缺口 (續)

As at 31 Dec 2024
於 2024 年 12 月 31 日

	Total amount 總額	<=1 year <=1 年	1 - 5 years 1 - 5 年	>5 years >5 年	Balancing amount 餘額
Total on-balance sheet assets 資產負債表內的資產總額	7,517,849	5,441,228	1,943,397	-	133,224
Total off-balance sheet claims 資產負債表外的資產總額	-	-	-	-	-
Total on-balance sheet liabilities 資產負債表內的負債總額	7,449,494	6,187,447	639,865	-	622,182
Total off-balance sheet obligations 資產負債表外的負債總額	743,446	743,446	-	-	-
Contractual maturity mismatch 淨差距	Not applicable 不適用	(1,489,665)	1,303,532	-	Not applicable 不適用
Cumulative contractual maturity mismatch 累計差距	Not applicable 不適用	(1,489,665)	(186,133)	(186,133)	Not applicable 不適用

22 Operational Risk Management Policy 操作風險管理政策

The Branch has adopted the operational risk management policy of its head office, BDO Unibank, Inc. Please refer to the 2024 Annual report of BDO Unibank, Inc. for information.

本行採用總公司, BDO Unibank, Inc. 金融銀行有限公司, 的操作風險管理政策，請參閱集團 2024 年度年報。

23 Remuneration System 薪酬制度

The Branch has adopted the remuneration policy of its head office, BDO Unibank, Inc. Please refer to the 2024 Annual report of BDO Unibank, Inc. for information.

本行採用總公司, BDO Unibank, Inc. 金融銀行有限公司, 的薪酬制度，請參閱集團 2024 年度年報。

BDO Unibank Inc., Hong Kong Branch

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集團綜合資料

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BDO UNIBANK GROUP

GROUP CONSOLIDATED FINANCIAL POSITION 集團綜合財務資料

1. Capital Position and Capital Adequacy Ratios 資本及資本充足比率

The Group's capital position and capital adequacy ratios are as follows: 集團之資本充足比率如下:	As at 30 Jun 2025 於 2025 年 06 月 30 日 unaudited 未經審計	As at 31 Dec 2024 於 2024 年 12 月 31 日 audited 已審計
Capital Adequacy Ratios 資本充足比率		
Total qualifying capital expressed as a percentage of total risk-weighted assets 總認可資本以風險加權資產百份比顯示	15.4%	15.2%
Tier 1 capital ratio 第一級資本比率	14.5%	14.3%
Total Common Equity Tier 1 ratio 總普通股權第一級比率	14.3%	14.1%
Group shareholder's equity funds (including capital reserves) 集團之股東權益 (包括資本儲備)	611,174,943	577,394,530

The capital adequacy ratios are computed in accordance with the requirements set out in the latest Bangko Sentral ng Pilipinas's Notice to Banks No. (BSP Cir.) 1027 "Amendments to the Guidelines on the Computation of Required Capital".

資本充足比率按照菲律賓中央銀行 ("BSP") 公告第 1027 號"資本規定計算指引修定版"計算

2. Other financial information 其他財務資料

	As at 30 Jun 2025 於 2025 年 06 月 30 日 unaudited 未經審計	As at 31 Dec 2024 於 2024 年 12 月 31 日 audited 已審計
Total assets 總資產	5,126,565,604	4,876,049,759
Total liabilities 總負債	4,515,390,661	4,298,655,229
Total loans and advances 總貸款及放款	3,475,773,427	3,272,517,698
Total customer deposits 總客戶存款	4,029,937,378	3,794,026,919

	Half-year ended 30 Jun 2025 於 2025 年 06 月 30 日 止年度 unaudited 未經審計	Half-year ended 30 Jun 2024 於 2024 年 06 月 30 日 止年度 unaudited 未經審計
Pre-tax profit 稅前盈利	50,392,507	49,922,375

The disclosure statements use both English and Chinese languages. If there is any inconsistency between English and Chinese, the English version shall prevail.

此披露報告同時使用英文及中文。如英文本與中文本有歧異，應以英文本為準。