

綜合資產負債表

Consolidated Balance Sheet

於12月31日 As at 31 December

		附註 Notes	2025 港幣千元 HK\$'000	2024 港幣千元 HK\$'000
資產	ASSETS			
庫存現金及存放銀行及其他 金融機構的結餘	Cash and balances with banks and other financial institutions	19	49,261,860	58,329,167
在銀行及其他金融機構的 定期存放	Placements with banks and other financial institutions	19	9,496,271	12,037,816
公允值變化計入損益之金融資產	Financial assets at fair value through profit or loss	20	12,562,209	12,789,186
衍生金融工具	Derivative financial instruments	21	1,112,205	2,915,768
銀行及其他金融機構貸款	Advances to banks and other financial institutions	22	1,594,093	—
客戶貸款及貿易票據	Advances to customers and trade bills	22	268,897,931	264,736,699
金融投資	Financial investments	23	205,806,872	175,192,517
應收稅項資產	Current tax assets		—	113,841
投資物業	Investment properties	24	2,011,400	417,116
物業、器材及設備	Properties, plant and equipment	25	6,639,503	7,933,200
無形資產	Intangible assets	26	1,604,476	1,601,463
遞延稅項資產	Deferred tax assets	32	692,836	426,595
其他資產	Other assets	27	6,772,136	4,590,922
資產總額	Total assets		566,451,792	541,084,290
負債	LIABILITIES			
銀行及其他金融機構之存款及 結餘	Deposits and balances from banks and other financial institutions		35,380,872	17,408,901
公允值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss	28	6,982,526	6,203,588
衍生金融工具	Derivative financial instruments	21	1,311,963	765,233
客戶存款	Deposits from customers	29	405,708,948	394,415,572
已發行債務證券及存款證	Debt securities and certificates of deposit in issue	30	24,845,589	29,684,356
應付稅項負債	Current tax liabilities		715,582	90,862
其他賬項及準備	Other accounts and provisions	31	10,912,104	15,488,671
遞延稅項負債	Deferred tax liabilities	32	824,349	867,315
後償負債	Subordinated liabilities	33	5,548,907	5,521,900
負債總額	Total liabilities		492,230,840	470,446,398

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資本	EQUITY			
股本	Share capital	34	3,144,517	3,144,517
儲備	Reserves		63,654,409	60,071,349
本銀行股東應佔資本總額	Total equity attributable to equity holder of the Bank		66,798,926	63,215,866
額外資本工具	Additional equity instruments	35	7,422,026	7,422,026
資本總額	Total equity		74,220,952	70,637,892
負債及資本總額	Total liabilities and equity		566,451,792	541,084,290

第64至230頁之附註屬本綜合財務報表之組成部分。

The notes on pages 64 to 230 are an integral part of these consolidated financial statements.

經董事會於2026年3月19日通過核准並由以下人士代表簽署：

Approved by the Board of Directors on 19 March 2026 and signed on behalf of the Board by:

孫建東
董事

劉曉光
董事

Sun Jiandong
Director

Liu Xiaoguang
Director