Qatar National Bank (Q.P.S.C.) - Hong Kong Branch

卡塔爾國家銀行香港分行

FINANCIAL DISCLOSURE STATEMENT
For the half-year ended 30 Jun 2025

財務資料披露報表
截至二零二五年六月三十日止半年度

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SECTION A – HONG KONG BRANCH INFORMATION
甲部香港分行資料

1) INCOME STATEMENT INFORMATION 收益表資料

		Half-year ended 30 Jun 2025 半年結算 至2025年6月30日 HK$'000 港幣千元	Half-year ended 30 Jun 2024 半年結算 至2024年6月30日 HK$'000 港幣千元
Interest income	利息收入	2,486,114	1,981,599
Interest expense	利息開支	2,405,573	1,927,506
Net interest income	淨利息收入	**80,541**	**54,093**
Fees and commission income	費用及佣金收入	15,003	6,014
Fees and commission expense	費用及佣金開支	-	-
Net fees and commission income	費用及佣金收入淨額	**15,003**	**6,014**
Gains less losses arising from trading in foreign currencies	由非港元貨幣交易產生的收益減虧損	62	(42)
Gains less losses on securities held for trading purposes	來自持有作交易用途的證券的收益減虧損	-	-
Gains less losses from other trading activities	來自其他交易活動的收益減虧損	-	-
Others	其他	-	-
Other operating income/(expense)	其他經營收入/(開支)	**62**	**(42)**
Total operating income	經營收入總額	**95,606**	**60,065**
Staff expenses	員工開支	25,360	21,744
Rental expenses	租賃費用	7,118	7,110
Other expenses	其他開支	14,122	4,397
(Reversal of Impairment losses) / Impairment losses and provisions for impaired loans, receivables and assets	(回撥減值損失) / 減值損失及為已減值貸款、應收款項及資產而提撥的準備金	(1,458)	1,547
Gains less losses from the disposal of property, plant and equipment and investment properties	來自物業、工業裝置及設備以及投資物業的處置的收益減虧損	-	-
Total operating expenses	經營開支總額	**45,142**	**34,798**
Profit before taxation	除稅前利潤	**50,464**	**25,267**
Tax expense	稅項支出	(7,755)	-
Profit after taxation	除稅後利潤	**42,709**	**25,267**

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2) BALANCE SHEET **資產負債表**

		As at 30 Jun 2025 **於2025年6月30日** HK$'000 **港幣千元**	As at 31 Dec 2024 **於2024年12月31日** HK$'000 **港幣千元**
ASSETS	**資產**		
Cash and balances with banks (except those included in amount due from overseas offices)	**現金及銀行結餘(存放於海外辦事處的數額除外)**	7,888	46,279
Amount due from Exchange Fund	**存放於外匯基金的數額**	69,659	165,492
Placements with banks which have a residual contractual maturity of more than one month but not more than twelve months (except those included in amount due from overseas offices)	**距離合約到期日超逾一個月但不超逾十二個月的銀行存款(存放於海外辦事處的數額除外)**	-	-
Amount due from overseas offices	**存放於海外辦事處的數額**	115,934,932	93,869,139
Trade bills	**貿易匯票**	620,044	146,132
Certificates of deposit held	**持有的存款證**	-	-
Securities held for trading purposes	**持有作交易用途的證券**	-	-
Loans and receivables	**貸款及應收款項**		
- Loans and advances to customers	**-對客戶的貸款及放款**	1,969,442	2,253,101
- Loans and advances to banks	**-對銀行的貸款及放款**	-	-
- Other accounts	**-其他帳戶**	1,247,455	1,357,726
Investment securities	**投資證券**	-	-
Other investment	**其他投資**	-	-
Property, plant and equipment	**物業、工業裝置及設備**	8,396	14,896
Provisions for impaired loans, advance and assets - Collective	**- 集體準備金**	(24,122)	(22,770)
Total Assets	**資產總額**	119,833,694	97,829,995
LIABILITIES	**負債**		
Reserves	**儲備**	42,709	51,318
Deposits and balances from banks/central banks/official monetary authorities (except those included in amount due to overseas offices)	**尚欠銀行/中央銀行/官方金融管理機構存款及結餘(結欠海外辦事處的數額除外)**	23,479,051	24,015,343
Deposits from customers	**客戶存款**		
- Demand deposits and current accounts	**-活期存款及往來帳戶**	84,571	39,380
- Savings deposits	**-儲蓄存款**	-	-
- Time, call and notice deposits	**-定期、短期通知及通知存款**	92,255,922	69,902,757
Amount due to overseas offices	**結欠海外辦事處的數額**	2,729,882	2,469,334
Certificates of deposit issued	**已發行存款證**	-	-
Issued debt securities	**已發行債務證券**		-
Other liabilities	**其他負債**	1,235,853	1,345,849
Provisions	**準備金**	5,706	6,014
Total Liabilities	**負債總額**	119,833,694	97,829,995

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3) DERIVATIVES **衍生工具**

		As at 30 Jun 2025 **於2025年6月30日** HK$'000 **港幣千元**	As at 31 Dec 2024 **於2024年12月31日** HK$'000 **港幣千元**
Exchange rate-related derivative contracts	**匯率關聯衍生工具合約**		
Contractual amounts	**合約總額**	-	-
Fair value assets	**公平資產價值**	-	-
Fair value liabilities	**公平負債價值**	-	-
Interest rate derivative contracts	**利率衍生工具合約**		
Contractual amounts	**合約總額**	-	-
Fair value assets	**公平資產價值**	-	-
Fair value liabilities	**公平負債價值**	-	-
Others	**其他工具合約**		
Contractual amounts	**合約總額**	-	-
Fair value assets	**公平資產價值**	-	-
Fair value liabilities	**公平負債價值**	-	-

The above contractual amounts represent the notional amount of these instruments outstanding at balance sheet dates. They do not present the amount at risk.
上述合同金額代表這些資產負債表日尚未到期的名義金額。他們不代表是風險金額。

The fair value of the derivatives did not take into account the effects of bilateral netting agreements.
衍生工具的公平值並未計及雙邊淨額結算安排的影響。

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4) OFF-BALANCE SHEET EXPOSURES **資產負債表外風險承擔**

The following is a summary of the contractual or notional amounts of each significant class of off balance sheet exposures:

以下為每項資產負債表外承擔風險重大項目的合約或名義數額的概要:

		As at 30 Jun 2025 **於2025年6月30日** HK$'000 **港幣千元**	As at 31 Dec 2024 **於2024年12月31日** HK$'000 **港幣千元**
Direct credit substitutes	**直接信貸替代項目**	-	-
Transaction-related contingencies	**交易關聯或有項目**	-	-
Trade-related contingencies	**貿易關聯或有項目**	1,131,506	468,129
Note issuance and revolving underwriting facilities	**票據發行及循環式包銷融通**	-	-
Other commitments	**其他承諾**	392,495	1,018,325
Others (including forward asset purchases, amounts owing on partly paid-up shares and securities, forward forward deposits placed, asset sales with recourse or other transactions with recourse)	**其他(包括遠期資產購買、部分付款股份及證券所欠數額、遠期有期存款及有追索權的資產出售或其他有追索權的交易)**	9,878	-
		1,533,879	1,486,454

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5) GENERAL DISCLOSURES **一般披露**

i) Breakdown of the international claims by countries where it constitutes 10% or more of the total international claims after taking into consideration transfer of risks, according to the location of the countries and the type of counterparties

i) 根據交易對手所在地及交易對手類別披露佔有國際債權總額10%或以上的國家及明細數

Equivalent in million of HKD **相等於港幣百萬元**	Banks **銀行**	Official Sector **官方機構**	Non-bank private sector **非銀行私人機構**		Others **其他**	Total **總額**
			Non-bank financial institutions **非銀行金融機構**	Non-financial private sector **非金融私人機構**		
As at 30 Jun 2025 **於2025年6月30日**						
Developing Africa and Middle East **發展中非洲與中東**	117,164	-	-	-	-	117,164
Of which **其中**						
- Qatar **- 卡塔爾**	117,164	-	-	-	-	117,164
As at 31 Dec 2024 **於2024年12月31日**						
Developing Africa and Middle East **發展中非洲與中東**	95,210	-	-	-	-	95,210
Of which **其中**						
- Qatar **- 卡塔爾**	95,201	-	-	-	-	95,201

The above information is prepared according to the MA(BS)29 Return of International Banking Statistics.

以上資料已根據MA(BS)29 - 國際銀行業務統計資料申報表編制而成。

5) GENERAL DISCLOSURES (continued) **一般披露 (續)**

(ii) Loans and advances to customers by major geographical segments

(ii) 客戶貸款及放款 - 按區域分類

		As at 30 Jun 2025 **於2025年6月30日** HK$'000 **港幣千元**	As at 31 Dec 2024 **於2024年12月31日** HK$'000 **港幣千元**
Location of the customers	**客戶所在地區**		
- Hong Kong	- **香港**	1,969,442	2,020,319
- China	- **中國**	-	232,782
- Others	- **其他**	-	-
		1,969,442	2,253,101
Overdue loans and advances to customers	**客戶逾期貸款及放款**	-	-
Impaired loans and advances to customers	**客戶減值貸款及放款**	-	-

The above breakdown of loans and advances to customers by countries where it constitutes 10% or more of the amount of the loans and advances to customers is after taking into consideration transfers of risks.

上述客戶貸款及放款按照國家細分，經顧及風險轉移後，下列區域佔客戶貸款及放款總額10%或以上。

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6) SECTOR INFORMATION 分類資料

Loans and advances to customers by industry sectors

對客戶的貸款及放款 - 按行業分類

		As at 30 Jun 2025 於2025年6月30日		As at 31 Dec 2024 於2024年12月31日	
		HK$'000 港幣千元	% covered by collateral 有抵押品貸款百份比	HK$'000 港幣千元	% covered by collateral 有抵押品貸款百份比
Gross loans and advances for use in Hong Kong	在香港使用的貸款及放款				
Industrial, commercial and financial	工業，商業及金融				
Property development	物業發展	-	-	-	-
Property investment	物業投資	700,000	100	700,000	100
Financial concerns	金融企業	-	-	-	-
Stockbrokers	股票經紀	-	-	-	-
Wholesale and retail trade	批發及零售行業	-	-	-	-
Manufacturing	製造業	-	-	-	-
Transport and transport equipment	運輸及運輸設備	-	-	-	-
Recreational activities	康樂活動	-	-	-	-
Information technology	資訊科技	265,000	-	-	-
Others	其他	-	-	-	-
Individual	個人				
Loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme or their respective successor schemes	為購買居者有其屋計劃、私人機構參建居屋計劃、租者置其屋計劃或其各別的繼承計劃的單位的貸款	-	-	-	-
Loans for the purchase of other residential properties	為購買其他住宅物業的貸款	-	-	-	-
Credit card advances	信用咭放款	-	-	-	-
Others	其他	-	-	-	-
Total gross loans and advances for use in Hong Kong	在香港使用的貸款及放款總額	965,000		700,000	
Trade finance	貿易融資	117,748	-	532,349	-
Gross loans and advances for use outside Hong Kong	在香港以外使用的貸款及放款	886,694	-	1,020,752	-
Total loans and advances to customers	對客戶的貸款及放款總額	1,969,442		2,253,101	

The above analysis of advances to customers by industry sectors is based on categories and definitions used by the Hong Kong Monetary Authority. Advances for use in Hong Kong or outside Hong Kong are classified based on the location of usage of the loan.

上述所載的客戶貸款資料分析乃遵照香港金融管理局發出之行業分類及定義指引為基準。而香港境內和境外使用的客戶貸款乃根據其貸款用途的所在地區而劃定。

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7) OVERDUE OR RESCHEDULED ASSETS **逾期或經重組資產**

		As at 30 Jun 2025 於2025年6月30日		As at 31 Dec 2024 於2024年12月31日	
		HK$'000 港幣千元	% of Total Loans to Customers 佔客戶貸款總額百份比 %	HK$'000 港幣千元	% of Total Loans to Customers 佔客戶貸款總額百份比 %
i) Overdue loans and advances to customers	客戶逾期貸款及放款				
- 3 months to 6 months	- 三個月以上至六個月內	-	-	-	-
- 6 months to 1 year	- 六個月以上至一年內	-	-	-	-
- Over 1 year	- 一年以上	-	-	-	-
		-	-	-	-
Collateral Value	抵押品價值	-	-	-	-
Specific Provision	特定準備金	-	-	-	-

		HK$'000 港幣千元	% of Total Loans to Banks 佔銀行貸款總額百份比 %	HK$'000 港幣千元	% of Total Loans to Banks 佔銀行貸款總額百份比 %
ii) Overdue loans and advances to banks	銀行逾期貸款及放款				
- 3 months to 6 months	- 三個月以上至六個月內	-	-	-	-
- 6 months to 1 year	- 六個月以上至一年內	-	-	-	-
- Over 1 year	- 一年以上	-	-	-	-
		-	-	-	-
Collateral Value	抵押品價值	-	-	-	-
Specific Provision	特定準備金	-	-	-	-

iii) Rescheduled Assets **經重組貸款及放款**

As at 30 Jun 2025 and 31 Dec 2024, there were no rescheduled loans and advances to customers nor rescheduled loans and advances to banks.

於2025年6月30日及2024年12月31日, 本行均沒有經重組的客戶和銀行貸款及放款。

iv) Other overdue assets **其他已逾期資產類別**

As at 30 Jun 2025 and 31 Dec 2024, there were no other overdue assets (including trade bills and debt securities).

於2025年6月30日及2024年12月31日, 本行均沒有其他逾期資產(包括貿易票據和債務證券)。

v) Repossessed Assets **收回資產**

As at 30 Jun 2025 and 31 Dec 2024, there were no repossessed assets from customers.

於2025年6月30日及2024年12月31日, 本行均沒有收回資產。

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8) NON-BANK MAINLAND CHINA EXPOSURES **對內地非銀行對手方的風險承擔**

Equivalent in million of HKD 相等於港幣百萬元

Types of Counterparties	交易對手類別	As at 30 Jun 2025 於2025年6月30日			As at 31 Dec 2024 於2024年12月31日		
		On-balance sheet exposure 資產負債表內的風險額	Off-balance sheet exposure 資產負債表外的風險額	Total 總風險額	On-balance sheet exposure 資產負債表內的風險額	Off-balance sheet exposure 資產負債表外的風險額	Total 總風險額
Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	中央政府，中央企業及其子公司和合資企業	-	-	-	235	-	235
Local government, local government-owned entities and their subsidiaries and JVs	地方政府，地方政府企業及其子公司和合資企	-	-	-	-	-	-
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	中國內地居住之中國公民或中國內地註冊企業及其子公司和合資企業	609	392	1,001	929	1,018	1,947
Other entities of central government not reported in item 1 above	其他未包含以上中央政府持有的企業	401	-	401	401	-	401
Other entities of local governments not reported in item 2 above	其他未包含於項目二內的地方政府持有的企業	-	-	-	-	-	-
PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	非中國內地居住之中國公民或非中國內地註冊企業獲批貸款於內地使用	-	-	-	-	-	-
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposure	其他交易對手而本銀行視有關風險額為非銀行中國內地風險	-	-	-	-	-	-
Total	總額	1,010	392	1,402	1,565	1,018	2,583
Total assets after provisions	扣減準備金後的總資產	119,834			97,830		
On-balance sheet exposures as percentage of total assets	資產負債表內的風險承擔佔總資產百份比	0.84%			1.60%		

9) CURRENCY RISK 貨幣風險

The following lists out the currency risk of the Branch. The Branch did not have exposures arising from currency options positions (in terms of options delta equivalents) and structural positions. An individual currency is reported if its net position constitutes 10% or more of the total net position in all foreign currencies.

下表列明本行的貨幣風險分佈。本行並沒有因貨幣期權(以得爾塔加權持倉計算)及結構性倉盤而承受的風險。當某一種外幣的淨持有額佔所持有外幣淨盤總額的百之十或以上，該外幣的淨持有額及淨倉盤便 予以披露。

Equivalent in million of HKD	相等於港幣百萬元	As at 30 Jun 2025 於2025年6月30日 USD 美元	As at 31 Dec 2024 於2024年12月31日 USD 美元
Spot Assets	現貨資產	79,311	69,330
Spot Liabilities	現貨負債	(79,310)	(69,330)
Forward Purchases	遠期買入	-	-
Forward Sales	遠期賣出	-	-
Net Options Position	期權淨持倉量	-	-
Net Long / (Short) Position	長 / (短)盤淨額	1	-

The basis of calculations for the above currency risk is based on the reporting requirement set out in the MA(BS)6 Return of Foreign Currency Position.

上述貨幣風險的計算基礎是基於MA(BS)6規定的報告要求。

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10) LIQUIDITY INFORMATION 流動性資料

Liquidity Maintenance Ratio 流動性維持比率

	Quarter ended 30 Jun 2025 季度截至 2025年6月30日	Quarter ended 30 Jun 2024 季度截至 2024年6月30日
Average liquidity maintenance ratio for the quarter 季度期平均流動性維持比率	66.25%	67.99%

The average LMR for the respective period is the arithmetic mean of each calendar month's average LMR calculated in accordance with the Banking (Liquidity) rules.

流動性維持比率是根據銀行(流動性)規則計算，該季度的平均流動性維持比率是每個公曆月的平均比率的簡單算術平均數。

SECTION B – BANK INFORMATION (CONSOLIDATED LEVEL)
乙部銀行集團資料

1) CAPITAL ADEQUACY RATIO AND SHAREHOLDERS' FUNDS 資本充足比率與股東資金總額

The information set out below is derived from the 30 Jun 2025 interim condensed consolidated financial statements and the Annual Report for the year ended 31 Dec 2024 of the Group's respectively:

以下資料提供乃根據本集團於二零二五年六月三十日中期簡明財務報告及二零二四年十二月三十一日周年報告:

		As at 30 Jun 2025 於2025年6月30日	As at 31 Dec 2024 於2024年12月31日
Common Equity Tier 1 Capital Ratio	普通股權一級資本比率	14.8%	14.6%
Tier 1 Capital Ratio	一級資本比率	18.1%	18.1%
Total Capital Ratio	總資本比率	19.2%	19.2%

QCB has issued Basel III Framework for Conventional Banks – Pillar 1 Guidelines for Capital Adequacy in September 2022 (commonly known as Basel III reforms or Basel IV) that are effective from 1 January 2024. QNB Group's Capital Adequacy Ratio (CAR) calculation for periods beginning 1 January 2024 have been prepared in accordance with the applicable QCB requirements.

QCB於二零二二年九月就傳統銀行框架發佈了巴塞爾協定III第一支柱資本充足比率指南(通常稱為巴塞爾協定III改革或巴塞爾協定IV)，自二零二四年一月一日生效後所計算的資本充足比率 (CAR)，本集團已按照適用的QCB 要求編製而成。

		As at 30 Jun 2025 於2025年6月30日 QAR million 卡塔爾里亞爾百萬	As at 31 Dec 2024 於2024年12月31日 QAR million 卡塔爾里亞爾百萬
Total Equity	股東資金總額	118,852	113,785

2) OTHER FINANCIAL INFORMATION 其他財務資料

		As at 30 Jun 2025 於2025年6月30日 QAR million 卡塔爾里亞爾百萬	As at 31 Dec 2024 於2024年12月31日 QAR million 卡塔爾里亞爾百萬
Total Assets	總資產	1,353,649	1,297,917
Total Liabilities	總負債	1,234,797	1,184,132
Loans and Advances to Customers	客戶貸款及放款	961,802	910,758
Customer Deposits	客戶存款	934,857	887,010

		Half-year ended 30 Jun 2025 2025年6月30日 半年結算 QAR million 卡塔爾里亞爾百萬	Half-year ended 30 Jun 2024 2024年6月30日 半年結算 QAR million 卡塔爾里亞爾百萬
Profit before net monetary loss arising from hyperinflation and income taxes	高度通貨膨漲引致淨貨幣損失前之稅前盈利	12,326	11,741

Qatar National Bank (Q.P.S.C.) - Hong Kong Branch
卡塔爾國家銀行香港分行

Statement of Compliance
合規聲明

To the best of my knowledge, this Disclosure Statement is in compliance with the Banking (Disclosure) Rules and the Hong Kong Monetary Authority's Supervisory Policy Manual on "Guideline on the Application of the Banking (Disclosure) Rules".

據本人所知，本披露報表已根據銀行業（披露）規則及香港金融管理局的監管政策手冊內《銀行業(披露)規則》的應用指引的披露標準而編製的。

Jafar A. Amin **翟禮明**
Chief Executive **行政總裁**