

Barclays Bank PLC
Hong Kong Branch

Key Financial Information Disclosure Statement

As at 31 Dec 2025



Barclays Bank PLC

Hong Kong Branch

SECTION A - Branch Information (Hong Kong office only)

Income statement

For the year ended 31 Dec 2025

	Notes	31 Dec 2025 HKD million	31 Dec 2024 HKD million
Interest Income		2,059	1,458
Interest expense		(1,421)	(1,066)
Net Interest income		<u>638</u>	<u>392</u>
Other operating income	1	2,148	1,150
Net fees and commission income	2	1,031	968
Operating expenses	3	(2,592)	(2,292)
Credit impairment releases		<u>1</u>	<u>-</u>
Profit before taxation for the year		1,226	218
Tax expense		<u>(196)</u>	<u>(71)</u>
Profit after taxation for the year		<u><u>1,030</u></u>	<u><u>147</u></u>

Balance sheet

As at 31 Dec 2025

		31 Dec 2025 HKD million	30 Jun 2025 HKD million
Assets			
Cash and balances with banks		351	365
Amount due from Exchange Fund		38	23
Amount due from overseas offices		40,939	22,007
Investment securities	4	534	1,198
Loans and receivables	5	513	831
Other accounts		136	170
Deferred tax assets		-	1
Property, plant and equipment and investment properties		<u>52</u>	<u>51</u>
Total Assets		<u><u>42,563</u></u>	<u><u>24,646</u></u>
Liabilities			
Deposits and balances from banks		2,588	2,788
Deposits from customers	6	17,528	10,819
Amount due to Exchange Fund		17,127	6,282
Amount due to overseas offices		4,612	3,718
Current tax liability		160	138
Other liabilities	7	<u>548</u>	<u>901</u>
Total Liabilities		<u><u>42,563</u></u>	<u><u>24,646</u></u>

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Off-balance sheet and liquidity information As at 31 Dec 2025

	31 Dec 2025 HKD million	30 Jun 2025 HKD million
Contingent liabilities and commitments		
Other commitments	163	142

Derivatives instruments

	31 Dec 2025 HKD million		
	<u>Fair Value</u> <u>Assets</u>	<u>Fair Value</u> <u>Liabilities</u>	<u>Total Notional</u> <u>Amount</u>
Exchange rate-related derivative contracts	39	44	16,825

	30 Jun 2025 HKD million		
	<u>Fair Value</u> <u>Assets</u>	<u>Fair Value</u> <u>Liabilities</u>	<u>Total Notional</u> <u>Amount</u>
Exchange rate-related derivative contracts	75	82	14,847

The notional amounts of the above instruments indicate the volume of transactions outstanding as of the balance sheet date. They do not represent amounts at risk.

Liquidity Information Disclosure

	For the quarter ended 31 Dec 2025	For the quarter ended 31 Dec 2024
Average Liquidity Maintenance Ratio for the financial reporting period	97.75%	170.26%

The liquidity maintenance ratio ("LMR") is prepared in accordance with the Banking (Liquidity) Rules ("BLR") issued by the Hong Kong Monetary Authority ("HKMA"). The average LMR is calculated based on the arithmetic mean of the monthly LMR as reported in the Liquidity Position Return submitted to the HKMA for the abovementioned reporting periods.

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Liquidity Information Disclosure (continued)

Liquidity framework

Barclays' Enterprise Risk Management Framework ("ERMF") governs the way in which Barclays identifies and manages its risks. The ERMF identifies Principal Risks that Barclays faces. Liquidity Risk is defined as the risk that the firm is unable to meet its contractual or contingent obligations or that it does not have the appropriate amount, tenor and composition of funding and liquidity to support its assets.

Barclays manages Liquidity Risk through a combination of tools and activities including policies and standards, governance and control processes, liquidity reporting and monitoring, internal and regulatory liquidity stress testing, limit setting and monitoring, and second line of defence (Risk) review and challenge of the first line of defence's (Treasury and Front Office businesses) liquidity risk-generating activities.

Structure and responsibilities of liquidity risk management

The Regional Funding and Liquidity Risk Management Departments approve the Internal Liquidity Stress Test of the branch which is then reviewed and challenged by the Hong Kong Asset and Liabilities Management Committee ("ALCO"). The ALCO additionally reviews the liquidity and funding risk management strategies, key metrics and limits structure, and the assets and liabilities maturity profile.

The Hong Kong and the Regional Treasury Departments are responsible for day-to-day monitoring of the liquidity stress test, the liquidity maintenance ratio and other liquidity risk management metrics produced by various financial and risk reporting functions, and exercise relevant controls to ensure compliance with the internal and regulatory requirements. The Regional Funding and Liquidity Risk functions are responsible for setting the quantitative and qualitative liquidity risk management measures, limits and constraints. The Internal Audit Department conducts regular audits to provide assurance on the effectiveness of the liquidity risk management governance and the related risk management controls.

Risk Appetite and Internal Liquidity Stress Testing

The Risk function establishes Barclays' Risk Appetite which includes a qualitative risk statement for Liquidity Risk that states "Liquidity Risk sets limits against internal and regulatory stress scenarios to ensure that Barclays maintains sufficient liquidity resources and stable sources of funding to remain within regulatory requirements and Barclays Risk Appetite."

In order to ensure Barclays remains in compliance with its risk appetite, the Liquidity Risk team sets Liquidity Risk Quantitative Constraints at the Group and material entity levels which consist of limits set against the internal liquidity stress test and regulatory metrics.

The Internal Liquidity Stress Test includes three stress scenarios: (i) idiosyncratic (30-day horizon), (ii) market-wide (90-day horizon), and (iii) combined (30-day horizon), aligned to the Group and the Prudential Regulation Authority's prescribed stresses, in order to ensure Barclays maintains a liquidity surplus throughout different stresses over different periods of time.

In addition, liquidity risk management provides for other management actions, including generating additional liquidity from other liquid assets on the Group balance sheet in order to meet further outflows as well as to preserve or restore the liquidity pool in the event of a liquidity stress.

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Liquidity Information Disclosure (continued)

Risk Appetite and Internal Liquidity Stress Testing (continued)

The Branch manages its eligible liquid asset pool to be at least 100% of the anticipated net stressed outflows assessed under each of these stress scenarios.

In addition, the Branch also establishes internal limits and monitoring procedures to ensure compliance with the LMR required under the Banking (Liquidity) Rules. A daily report on the LMR is produced with results communicated to the abovementioned departments for monitoring and risk management purposes.

The stress test report is also produced on a daily basis with the results communicated to the abovementioned departments for funding and liquidity risk management purposes.

Liquidity risk management and funding strategies

The key objective of the Branch's liquidity risk management and funding strategies is to maintain liquidity surplus over the designated horizon under each stress scenario. Where there is a projected shortfall or an actual funding gap, Treasury will take necessary actions to meet the liquidity required through additional funding or business actions as appropriate to the scenario.

As at 31 Dec 2025 and 31 Dec 2024, the Branch held material liquidity surpluses under both the 30-day Barclays specific and the combined market-wide and as well as the 90-day market wide stress scenario.

	30-day Barclays specific stress requirements HKD million	Combined 30-day market-wide and Barclays specific stress requirements HKD million	90-day Market-wide stress requirements HKD million
As at 31 Dec 2025			
Eligible liquid assets	538	538	538
Net stress inflows	1,407	1,383	1,219
Surplus	1,945	1,921	1,757
	30-day Barclays specific stress requirements HKD million	Combined 30-day market-wide and Barclays specific stress requirements HKD million	90-day Market-wide stress requirements HKD million
As at 31 Dec 2024			
Eligible liquid assets	2,934	2,934	2,934
Net stress outflows	(1,300)	(1,313)	(796)
Surplus	1,634	1,621	2,138

The contractual maturity profile of the Branch's on and off-balance items is reviewed regularly by the Hong Kong ALCO. In practice, the behavioural maturity of these items may differ from contractual maturity. The maturity profile of the sources and uses of funding is monitored to maintain sufficient liquidity surplus over the designated horizon under each stress test.

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Liquidity Information Disclosure (continued)

Liquidity risk management and funding strategies (continued)

The contractual maturity profile and related liquidity surplus/gaps as at 31 Dec 2025 and 31 Dec 2024 extracted from the Return of Liquidity Monitoring Tools submitted by the Branch to the HKMA are set out in the table below:

As at 31 Dec 2025 HKD million	Total	>1 month >3 months					Over 5 years	Balancing amount
		Within 1 month	up to 3 months	up to 6 months	>6 months to 1 year	>1 year up to 5 years		
On-balance sheet liabilities								
Demand and saving deposits from non-bank customers	1	1	-	-	-	-	-	-
Term, call and notice deposits from non-bank customers	17,707	3,892	3,147	2,688	7,980	-	-	-
Derivative instruments	44	17,747	3,321	-	465	-	-	-
Due to HKMA for account of Exchange Fund	17,227	3,936	3,923	9,368	-	-	-	-
Due to banks	7,218	3,982	10	2,000	1,176	-	50	-
Other liabilities	307	34	107	-	-	-	-	166
Reserves	59	-	59	-	-	-	-	-
Total	42,563	29,592	10,567	14,056	9,621	-	50	166
Off-balance sheet obligations								
Irrevocable loan commitments	163	163	-	-	-	-	-	-
Contractual obligations arising from securities financing transactions	-	-	-	-	-	-	-	-
Other off-balance sheet obligations	-	-	-	-	-	-	-	-
- with dates and amounts of payment ascertained	-	-	-	-	-	-	-	-
- Others	-	-	-	-	-	-	-	-
Total	163	163	-	-	-	-	-	-
On-balance sheet assets								
Derivative instruments	39	17,743	3,320	-	465	-	-	-
Due from HKMA for account of Exchange Fund	38	38	-	-	-	-	-	-
Due from banks	41,583	12,296	7,075	13,056	9,156	-	-	-
Debt securities (Exchange Fund Bills and Government Bonds)	534	534	-	-	-	-	-	-
Loan and advances to customers	30	-	-	-	-	30	-	-
Other assets	339	117	12	-	-	-	-	210
Total	42,563	30,728	10,407	13,056	9,621	30	-	210
Off-balance sheet claims								
Contractual claims arising from securities financing transactions	-	-	-	-	-	-	-	-
Other off-balance sheet claims	-	-	-	-	-	-	-	-
- with dates and amounts of receipt of payment ascertained	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-
Contractual maturity mismatch		973	(160)	(1,000)	-	30	(50)	
Cumulative contractual maturity mismatch		973	813	(187)	(187)	(157)	(207)	

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Liquidity Information Disclosure (continued)

Liquidity risk management and funding strategies (continued)

As at 31 Dec 2024 HKD million	Total	>1 month >3 months					Over 5 years	Balancing amount
		Within 1 month	up to 3 months	up to 6 months	>6 months to 1 year	>1 year up to 5 years		
On-balance sheet liabilities								
Demand and saving deposits from non-bank customers	-	-	-	-	-	-	-	-
Term, call and notice deposits from non-bank customers	8,966	2,621	-	3,492	2,853	-	-	-
Derivative instruments	7	168	-	-	2,151	-	-	-
Due to HKMA for account of Exchange Fund	-	-	-	-	-	-	-	-
Due to banks	8,743	2,489	-	3,516	2,688	-	50	-
Other liabilities	53	29	-	-	-	-	-	24
Reserves	102	-	102	-	-	-	-	-
Total	17,871	5,307	102	7,008	7,692	-	50	24
Off-balance sheet obligations								
Irrevocable loan commitments	121	121	-	-	-	-	-	-
Contractual obligations arising from securities financing transactions	-	-	-	-	-	-	-	-
Other off-balance sheet obligations	-	-	-	-	-	-	-	-
- with dates and amounts of payment ascertained	-	-	-	-	-	-	-	-
- Others	-	-	-	-	-	-	-	-
Total	121	121	-	-	-	-	-	-
On-balance sheet assets								
Derivative instruments	7	170	-	-	2,151	-	-	-
Due from HKMA for account of Exchange Fund	36	36	-	-	-	-	-	-
Due from banks	14,430	3,890	-	4,998	5,542	-	-	-
Debt securities (Exchange Fund Bills and Government Bonds)	2,939	2,939	-	-	-	-	-	-
Loan and advances to customers	73	-	-	-	-	73	-	-
Other assets	386	231	22	-	-	-	-	133
Total	17,871	7,266	22	4,998	7,693	73	-	133
Off-balance sheet claims								
Contractual claims arising from securities financing transactions	-	-	-	-	-	-	-	-
Other off-balance sheet claims	-	-	-	-	-	-	-	-
- with dates and amounts of receipt of payment ascertained	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-
Contractual maturity mismatch		1,838	(80)	(2,010)	1	73	(50)	
Cumulative contractual maturity mismatch		1,838	1,758	(252)	(251)	(178)	(228)	

Remarks:

(1) The Branch holds highly liquid assets in its liquidity pool, which mainly comprises of balances with the central bank, Treasury bills and Government Bonds as shown in the above maturity profile analysis. These assets are all eligible to meet the local and the Group's liquidity requirements and there is no concentration limit set on individual type of assets held in the pool.

(2) The funding source diversification, including by currency, is centralised for Barclays Bank PLC Head Office and its branches. The Branch is funded within these arrangements.

(3) The total amount and periodic payables and receivables of Derivative instruments are not balanced as at 31 Dec 2025 and 31 Dec 2024 in accordance with the HKMA Return of Liquidity Monitoring Tools MA(BS)23 completion instructions. Total amount represents the replacement cost of the contracts of the Derivative instruments, while the periodic payables and receivables arising from the contracts of the Derivative instruments are reported on a "cash-flow basis" under the appropriate time bands.

Contingency funding plan

The Branch adopts and conforms to the APAC Contingency Funding Plan, which outlines the liquidity early warning indicators, the crisis invocation and escalation protocols, and the sources of funding available to the Branch. The Branch also establishes its own recovery plan which covers the contingency funding options for managing local liquidity stresses. These plans are reviewed regularly by the Hong Kong Treasurer, the relevant Asia Treasury and Risk functions, and the Hong Kong ALCO.

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Notes to the Financial Information Disclosure Statement

1 Other operating income	Notes	31 Dec 2025 HKD million	31 Dec 2024 HKD million
Income from foreign currency related activities			
- Transfer pricing income		407	95
- Gains less losses arising from trading in foreign currencies		(31)	5
Income from securities-related activities			
- Transfer pricing income		1,680	916
Income from derivatives-related activities			
- Transfer pricing income		138	134
Others		(46)	-
		<u>2,148</u>	<u>1,150</u>
 2 Net fees and commission income		31 Dec 2025 HKD million	31 Dec 2024 HKD million
Fees and commission income		1,107	1,071
Fees and commission expenses		(76)	(103)
		<u>1,031</u>	<u>968</u>
 3 Operating expenses		31 Dec 2025 HKD million	31 Dec 2024 HKD million
Management fee recharged from related companies		(2,565)	(2,264)
Depreciation		(27)	(28)
		<u>(2,592)</u>	<u>(2,292)</u>
 4 Investment securities		31 Dec 2025 HKD million	30 Jun 2025 HKD million
Financial assets at fair value through other comprehensive income		<u>534</u>	<u>1,198</u>
There were no investment securities subject to sale and repurchase agreement as of 31 Dec 2025 and 30 Jun 2025. All investment securities held were free from encumbrances.			
 5 Loans and receivables		31 Dec 2025 HKD million	30 Jun 2025 HKD million
Loans and advances to customers	8, 9, 10, 11	30	51
Accrued interest		293	341
Other receivables		190	440
Credit impairment allowance		-	(1)
		<u>513</u>	<u>831</u>

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Notes to the Financial Information Disclosure Statement (continued)

5 Loans and receivables (continued)

Barclays Group is required to recognise expected credit losses ("ECLs") based on unbiased forward-looking information for all financial assets at amortised cost and debts financial assets at fair value through other comprehensive income and loan commitments under IFRS 9 Financial Instruments ("IFRS 9"). An allowance (or provision for loan commitments) is required for the 12 month (Stage 1) ECLs. If the credit risk has significantly increased since initial recognition (Stage 2), or if the financial instrument is credit impaired (Stage 3), an allowance (or provision) should be recognised for the lifetime ECLs.

The measurement of the ECLs are calculated using three main components as follows:

- (i) probability of default ("PD")
- (ii) loss given default ("LGD")
- (iii) exposure at default ("EAD")

The 12 month and lifetime ECLs are calculated by multiplying the respective PD, LGD and EAD discounted at the effective interest rate at initial recognition. Expected credit loss measurement is based on the ability of borrowers to make payments as they fall due. The Group also considers sector-specific risks and whether additional adjustments are required in the measurement of ECL.

IFRS 9 impairment involves several important areas of judgement, including estimating forward-looking modelled parameters (PD, LGD and EAD), developing a range of unbiased future economic scenarios, estimating expected lives and assessing significant increases in credit risk, based on the Group's experience of managing credit risk.

Impairment models are used to determine impairment allowance and management adjustments which contain an element of subjectivity are applied by the Group to factor in certain conditions or changes in policy that are not fully incorporated into the impairment models, or to reflect additional facts and circumstances at the period end. Management adjustments are reviewed and incorporated into future model development where appropriate.

The credit impairment allowances made by Barclays Bank PLC Hong Kong Branch as at 31 Dec 2025 and 30 Jun 2025 represent Stage 1 ECL for loan and advances to customers and loan commitments respectively. These credit impairment allowances are assessed on a collective basis.

6 Deposits from customers	31 Dec 2025 HKD million	30 Jun 2025 HKD million
Demand deposits and current accounts	1	-
Time, call and notice deposits	17,527	10,819
	<u>17,528</u>	<u>10,819</u>

7 Other liabilities	31 Dec 2025 HKD million	30 Jun 2025 HKD million
Accrued interest	298	344
Other liabilities	250	557
	<u>548</u>	<u>901</u>

8 Analysis of advances to customers by industry sector

	31 Dec 2025 HKD million		
	<u>Secured</u>	<u>Unsecured</u>	<u>Total</u>
Loans and advances for use outside Hong Kong	-	30	30
Total loans and advances to customers	<u>-</u>	<u>30</u>	<u>30</u>
	30 Jun 2025 HKD million		
	<u>Secured</u>	<u>Unsecured</u>	<u>Total</u>
Loans and advances for use outside Hong Kong	-	51	51
Total loans and advances to customers	<u>-</u>	<u>51</u>	<u>51</u>

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Notes to the Financial Information Disclosure Statement (continued)

9 Overdue loans and advances to customers and banks

The Branch did not have any overdue or rescheduled loans and advances to customers and banks as at 31 Dec 2025 and 30 Jun 2025.

The Branch did not have any impaired loans and advances to customers and banks as at 31 Dec 2025 and 30 Jun 2025.

10 Repossessed assets

The Branch did not have any repossessed assets as at 31 Dec 2025 and 30 Jun 2025.

11 Loans and advances to customers by country or geographical segment

	31 Dec 2025 HKD million	30 Jun 2025 HKD million
Macau	<u>30</u>	<u>51</u>
	<u>30</u>	<u>51</u>

Loans and advances to customers by country or geographical segment are classified according to the location of the counterparties after taking into account of the transfer of risk.

Countries or geographical segments constituting 10% or more of the aggregate amount of loans and advances to customers are disclosed.

12 International claims

	31 Dec 2025 HKD million					
	Non-bank private sector					
	Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Others	Total
As at 31 Dec 2025						
Developed economies	41,447	-	-	-	-	41,447
<i>of which</i> United Kingdom (includes British Indian Ocean Territory (comprises Chagos Archipelago), Pitcairn, Saint Helena, Ascension & Tristan da Cunha, South Georgia & South Sandwich Islands, excludes Guernsey, Isle of Man and Jersey)	41,447	-	-	-	-	41,447
	30 Jun 2025 HKD million					
	Non-bank private sector					
	Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Others	Total
As at 30 Jun 2025						
Developed countries	22,809	-	-	-	-	22,809
<i>of which</i> United Kingdom (includes British Indian Ocean Territory (comprises Chagos Archipelago), Pitcairn, Saint Helena, Ascension & Tristan da Cunha, South Georgia & South Sandwich Islands, excludes Guernsey, Isle of Man and Jersey)	22,809	-	-	-	-	22,809

International claims information discloses exposures in relation to all cross-border claims and local claims in foreign currencies after taking into account of the transfer of risk. The above information is prepared in accordance with the HKMA Return of International Banking Statistics MA(BS)29 completion instructions. Countries or geographical segments constituting 10% or more of total international claims are disclosed.

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Notes to the Financial Information Disclosure Statement (continued)

13 Non-bank Mainland exposures

	31 Dec 2025 HKD million		Total
	<u>On-balance sheet exposure</u>	<u>Off-balance sheet exposure</u>	
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and joint ventures	-	34	34
Total	-	34	34
Total assets after provision	42,563		
On-balance sheet exposure as percentage of total assets	0.00%		

	30 Jun 2025 HKD million		Total
	<u>On-balance sheet exposure</u>	<u>Off-balance sheet exposure</u>	
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and joint ventures	-	34	34
Total	-	34	34
Total assets after provision	24,646		
On-balance sheet exposure as percentage of total assets	0.00%		

14 Currency Risk

	31 Dec 2025 HKD million		
	<u>USD</u>	<u>Others</u>	<u>Total</u>
Spot assets	36,810	60	36,870
Spot liabilities	(34,725)	(60)	(34,785)
Forward purchases	10,191	611	10,802
Forward sales	(12,283)	(611)	(12,894)
Net options position	-	-	-
Net long/(short) position	<u>(7)</u>	<u>-</u>	<u>(7)</u>

	30 Jun 2025 HKD million		
	<u>USD</u>	<u>Others</u>	<u>Total</u>
Spot assets	18,874	61	18,935
Spot liabilities	(18,870)	(61)	(18,931)
Forward purchases	7,442	499	7,941
Forward sales	(7,430)	(498)	(7,928)
Net options position	-	-	-
Net long/(short) position	<u>16</u>	<u>1</u>	<u>17</u>

The above information is prepared in accordance with the HKMA Return of Foreign Currency Position MA(BS)6 completion instructions and presents open currency positions of the Branch. The Branch had no structural positions in any particular foreign currency as at 31 Dec 2025 and 30 Jun 2025.

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SECTION B - Barclays PLC

Consolidated Financial Information

As at 31 Dec 2025

Capital ratio (Note 1)

	31 Dec 2025	30 Jun 2025
Total Regulatory Capital	20.4%	20.5%
Common Equity Tier 1 (CET1)	14.3%	14.0%

	31 Dec 2025	30 Jun 2025
	GBP million	GBP million
Total Shareholders' equity (excluding non-controlling interests)	77,784	75,906

Other financial information

	31 Dec 2025	30 Jun 2025
	GBP million	GBP million
Balance sheet		
Total assets	1,544,165	1,598,700
Total liabilities	1,465,929	1,522,345
Total loans and advance at amortised cost	361,523	347,828
Deposits at amortised cost fom banks	20,413	19,348
Deposits at amortised cost fom customers	565,200	545,187

	31 Dec 2025	31 Dec 2024
	GBP million	GBP million
Profit and Loss		
Pre-tax profit for the year	9,139	8,108

Notes

(1) Total Regulatory Capital ratio is calculated as total regulatory capital divided by risk weighted assets.

The Common Equity Tier 1 ratio is a risk based ratio calculated with reference to the requirements of Capital Requirements Regulation (CRR) Common Equity Tier 1 capital divided by risk weighted assets.

(2) Further details regarding Barclays PLC can be obtained from the 2025 Barclays PLC Annual Report at www.barclays.com.

Barclays Bank PLC Hong Kong Branch

Principal activities

Barclays Bank PLC Hong Kong Branch ("the Branch") is a branch of Barclays Bank PLC, a bank incorporated in the United Kingdom with limited liability. The Branch is a licensed bank authorised under the Hong Kong Banking Ordinance. The Branch's principal activities are lending, deposit taking, foreign currency trading, derivatives trading, securities trading and advising on corporate finance.

Declaration of Compliance

I certify that the information disclosed above is in compliance with the Banking Ordinance Chapter 155M Banking (Disclosure) Rules and "Guideline on the Application of the Banking (Disclosure) Rules" issued by the HKMA is not false or misleading.



Rachel Catherine Huf, Chief Executive
Barclays Bank PLC, Hong Kong Branch