BMO Bank of Montreal

Bank of Montreal, Hong Kong Branch
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Bank of Montreal, Hong Kong Branch
滿地可銀行，香港分行

Financial Disclosure Statements
For the six months ended 30 April 2026

財務資料披露報告
截至2026年4月30日止半年度

Bank of Montreal, Hong Kong Branch
滿地可銀行, 香港分行

Financial Disclosure Statements as at 30 April 2026
截至2026年04月30日止半年度的財務資料

Section A - Branch Information **甲部 - 分行資料**
(Hong Kong Branch only) **(香港分行)**

Income Statement **損益表**

		Six months ended 30-04-2026 半年結算至 2026年04月30日 HKD'000 港幣千元	Six months ended 30-04-2025 半年結算至 2025年04月30日 HKD'000 港幣千元
Interest income	利息收入	1,087,877	1,020,142
Interest expense	利息支出	(1,063,897)	(1,075,386)
Net interest income	淨利息收入	23,980	(55,244)
Other operating income	其他經營收入		
Gains less losses arising from trading in foreign currencies	來自外匯買賣交易的收益減虧損	160	80,704
Gains less losses arising from trading in interest rate derivatives	來自利率衍生工具的收益減虧損	(30)	(1,063)
Gains less losses on securities held for dealing purposes	來自持有作交易用途的證券的收益減虧損	-	-
Net fees and commission income	費用及佣金收入淨額	11,018	4,888
Others	其他	142,393	111,599
Total operating income	總經營收入	177,521	140,884
Operating expenses	經營開支		
Staff expenses	職員開支	(102,165)	(84,815)
Rental expenses	租金開支	(6,933)	(6,335)
Other Expenses	其他開支	(32,455)	(30,984)
Total operating expenses	總經營開支	(141,553)	(122,134)
(Charge) / Release of Impairment losses and provisions for impaired loans and receivables	減值損失及為已減值貸款及應收款項而提撥的(準備金) / 回撥	(114)	456
Profit before taxation	除稅前利潤	35,854	19,206
Tax expense	稅項開支	-	-
Profit after taxation	**除稅後利潤**	**35,854**	**19,206**

Bank of Montreal, Hong Kong Branch
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Balance Sheet **資產負債表**

		30-04-2026 2026年04月30日 HKD'000 港幣千元	31-10-2025 2025年10月31日 HKD'000 港幣千元
Assets	**資產**		
Cash and balances with banks	現金及銀行結餘	1,107,360	1,046,139
Amount due from Exchange Fund	存放於外匯基金的數額	2,773	1,728
Placements with banks which have a residual contractual maturity of more than one month but not more than 12 months	距離合約到期日超逾1個月但不超逾12個月的銀行存款	1,061,949	1,018,298
Amount due from overseas offices of the institution	存放於海外辦事處的數額	55,853,465	42,319,546
Trade bills	貿易匯票	681,785	1,219,966
Loans and receivables	貸款及應收款項	2,245,099	1,646,357
Investment securities	投資證券	2,478,382	1,869,583
Property, plant and equipment	物業、工業裝置及設備	33,097	40,420
Collectively assessed provision for impaired loans	綜合評估貸款減值準備	(297)	(183)
Total assets	**資產總額**	**63,463,613**	**49,161,854**
Liabilities	**負債**		
Deposits and balances from banks	尚欠銀行存款及結餘	45,699,303	28,079,924
Deposits from customers	客戶存款		
- Demand deposits and current accounts	- 活期存款及往來帳戶	-	-
- Time, call and notice deposits	- 定期、短期通知及通知存款	1,400,409	2,764,171
Amount due to overseas offices of the institution	結欠海外辦事處的數額	2,199,740	7,749,852
Certificates of deposit issued	已發行及未償還存款證	13,143,559	9,693,348
Other liabilities and provision	其他負債及準備金	1,020,602	874,559
Total liabilities	**負債總額**	**63,463,613**	**49,161,854**

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1.) Comparative Figures
比較數字

Certain comparative figures have been reclassified to conform with the current period presentation.

In prior periods, certificates of deposit issued at a discount were presented at their nominal amounts, with the unamortised discount included within other liabilities. These are now presented at amortised cost with the discount netted against the liability.

若干比較數字已重新分類，以符合本期間的呈列方式。

過往期間，以折讓方式發行及未償還的存款證按名義金額列示，而未攤銷折讓計入其他負債。現已改為按攤銷成本列示，並將折讓於相關負債中抵銷。

2.) Additional Income Statement Information 其他損益帳資料

		Six months ended 30-04-2026 半年結算至 2026年04月30日 HKD'000 港幣千元	Six months ended 30-04-2025 半年結算至 2025年04月30日 HKD'000 港幣千元
Net fees and commission income	***費用及佣金收入淨額***		
Fees and commission income	費用及佣金收入	11,018	4,888
Fees and commission expense	費用及佣金開支	-	-
		11,018	4,888

3.) Additional Balance Sheet Information 其他資產負債表資料

		30-04-2026 2026年04月30日 HKD'000 港幣千元	31-10-2025 2025年10月31日 HKD'000 港幣千元
Loans and receivables	***貸款及應收款項***		
Loans and advances to customers	對客戶的貸款及放款	-	-
Other accounts and receivables	其他帳目及應收帳款	1,609,019	1,165,761
- Amount receivable under reverse repos with non-bank customers	- 與非銀行客戶在反向回購協議下的應收款項	1,519,867	1,074,497
- Others	- 其他	89,152	91,264
Accrued interest receivable	應收利息	636,080	480,596
Total	總額	2,245,099	1,646,357
Other liabilities	***其他帳目***		
Accrued interest payable	應付利息	838,552	702,107
Other accounts payables	其他應付帳款	182,050	172,452
Total	總額	1,020,602	874,559

4.) Loans and advances and other accounts
貸款及應收款項

		30-04-2026 2026年4月30日	31-10-2025 2025年10月31日
		HKD'000 港幣千元	HKD'000 港幣千元
Loans and advances to customers	對客戶的貸款及放款	-	-

As at 30 April 2026 and 31 October 2025, there were no loans and advance to customers outstanding.
於2026年4月30日及2025年10月31日，本行均沒有對客戶的貸款及放款。

5.) As at 30 April 2026 and 31 October 2025, there were no loans and advance (to customers, banks and other financial institutions) or other assets which have been overdue for more than 3 months or rescheduled nor any repossessed assets.

於2026年4月30日及2025年10月31日，本行均沒有逾期超過三個月或是經重組資產的客戶、銀行、其他金融機構貸款和其他資產。本行亦沒有收回資產。

6.) As at 30 April 2026 and 31 October 2025, there were no non-bank Mainland China exposure identified in accordance with the definitions set out in the "Return of Mainland Activities" issued by the HKMA.

於2026年4月30日及2025年10月31日，按照香港金融管理局「內地業務申報表」內非銀行業之交易對手的定義，本行均沒有對非銀行中國內地相關授信風險承擔。

7.) Geographical and counterparty analysis of international claims
按交易對手類別及區域劃分的國際債權

Major international claims or claims amounting to 10% or more of the aggregate international claims are disclosed as follows:
主要國際債權或其金額大於總國際債權的10%，披露如下：

				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	Others 其他	Total 總額
Equivalent in millions of HKD	相等於港幣百萬元						
<u>As at 30 Apr 2026</u>	**<u>於2026年04月30日</u>**						
Developed countries	已發展國家	56,729	4,821	-	-	-	61,550
of which	其中						
- Canada	- 加拿大	56,593	22	-	-	-	56,615
<u>As at 31 Oct 2025</u>	**<u>於2025年10月31日</u>**						
Developed countries	已發展國家	38,213	9,667	-	-	-	47,880
of which	其中						
- Canada	- 加拿大	37,890	29	-	-	-	37,919
- United States	- 美國	320	7,768	-	-	-	8,088

The above geographical disclosure of international claims is based on the location of the counterparty after adjusting risk transfer described in the HKMA Return of International Banking Statistics.
上述國際債權之區域分析已根據香港金融管理局<<國際銀行業統計資料申報表>>指引所述的"認可風險轉移"下有所調整。

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8.) Currency Risk 貨幣風險

Equivalent in millions of HKD 相等於港幣百萬元

As at 30 Apr 2026 **於2026年04月30日**

		Spot assets 現貨資產	Spot liabilities 現貨負債	Forward purchases 遠期買入	Forward sales 遠期賣出	Net Option Position 期權盤淨額	Net long (short) position 長(短)盤淨額
USD	美元	60,675	51,393	3,932	13,399	-	(185)
GBP	英鎊	1	216	217	2	-	-
JPY	日圓	1,258	10	8	1,260	-	(4)
EUR	歐羅	1	331	334	-	-	4
RMB	人民幣	150	52	-	100	-	(2)
CAD	加元	27	27	-	-	-	-
CHF	瑞士法郎	-	-	-	-	-	-
AUD	澳元	1	619	633	-	-	15
SGD	新加坡元	1,229	183	185	1,231	-	-
NZD	紐西蘭元	1	26	25	-	-	-
Others	其他	-	-	-	-	-	-
Total	總計	63,343	52,857	5,334	15,992	-	(172)

As at 31 Oct 2025 **於2025年10月31日**

		Spot assets 現貨資產	Spot liabilities 現貨負債	Forward purchases 遠期買入	Forward sales 遠期賣出	Net Option Position 期權盤淨額	Net long (short) position 長(短)盤淨額
USD	美元	46,991	37,696	3,466	12,857	-	(96)
GBP	英鎊	-	-	-	-	-	-
JPY	日圓	1,870	11	10	1,871	-	(2)
EUR	歐羅	-	367	372	-	-	5
RMB	人民幣	176	-	164	340	-	-
CAD	加元	25	23	-	1	-	1
CHF	瑞士法郎	-	-	-	-	-	-
AUD	澳元	1	309	314	-	-	6
SGD	新加坡元	-	-	-	1	-	(1)
NZD	紐西蘭元	1	25	24	-	-	-
Others	其他	-	-	-	-	-	-
Total	總計	49,064	38,431	4,350	15,070	-	(87)

The basis of calculation for the above currency risk is based on the notional value set out in the return “Foreign Currency Position” (MA(BS)6).

The net options position (if any) was calculated using the delta-weighted approach. There were no foreign currency net structural positions as at 30 April 2026 and 31 October 2025.

上述貨幣風險是根據 <<持有外匯情況申報表>> (MA(BS)6) 所述的名義價值。

期權淨持倉量(如有)乃採用得爾塔加權法計算。本行於2026年4月30日及 2025年10月31日並無外匯結構性倉盤。

9.) Off-balance sheet exposures 資產負債表以外的風險程度

		30-04-2026 2026年04月30日 HKD'000 港幣千元	31-10-2025 2025年10月31日 HKD'000 港幣千元
Contingent liabilities and commitments	或然負債及承擔		
Trade-related contingencies	與貿易有關的或有項目	5,748,849	4,410,361
Others	其他	-	-
		5,748,849	4,410,361
Derivatives	衍生工具		
Exchange rate contracts	匯率合約	17,248,291	16,278,903
Interest rate contracts	利率合約	19,723,913	13,643,603
		36,972,204	29,922,506

The contractual or notional amounts of these instruments indicate the volume of transactions outstanding as of the balance sheet date. They do not represent amounts at risk.
上述資產負債表外金融工具的合約或名義數額僅為資產負債表日的業務額指標，而並不代表所承受風險的金額。

		30-04-2026 2026年04月30日 HKD'000 港幣千元	31-10-2025 2025年10月31日 HKD'000 港幣千元
Risk Exposure Information	金融工具所承受的有關風險		
Derivatives	衍生工具公允價值		
Exchange rate contracts	匯率合約	(13,569)	46,702
Interest rate contracts	利率合約	(11,801)	(4,555)
		(25,370)	42,147

The above derivatives, being the positive or negative mark-to-market value of the respective derivative contracts, represent gross replacement costs, as none of these contracts are subject to any bilateral netting arrangements.

以上衍生工具，乃各衍生工具合約按市值重估後之正數值或負數值之總額，及代表該等合約之重置成本總額，而該等合約並無雙邊淨額結算之安排。

10.) Liquidity information
流動性資料

a) Average Liquidity Maintenance Ratio (LMR)
平均流動性維持比率

	2026	2025
1st Quarter ended 31 Jan 第一季季度結算至01月31日	336.31%	312.78%
2nd Quarter ended 30 Apr 第二季季度結算至04月30日	367.29%	591.28%
Half-year ended 30 Apr 半年期內結算至04月30日	351.80%	452.03%

The average LMR for the respective period from January 2015 onwards is the arithmetic mean of each calendar month's average LMR calculated in accordance with the Banking (Liquidity) Rules.

由2015年1月起根據銀行業(流動性)規則計算，期間的平均流動性維持比率是每個公曆月的平均流動性維持比率的算術平均數。

The ratio for the quarter is a 3-month average while the ratio for half year is a 6-month average.

季度數據是三個月的平均數而半年期數據是六個月的平均數。

b) Governance

Liquidity and Funding Risk is the potential for loss if the Enterprise/HK Branch is unable to meet financial commitments in a timely manner at reasonable prices as they fall due.

The Branch adopts the Enterprise's Liquidity and Funding Risk Principles articulated under the Corporate Policy and the Corporate Standard as they pertain to HK Branch. It implements an effective process to identify, measure, monitor, report, and manage liquidity risks and related liquidity and funding requirements, supported by appropriate documentation, procedures, processes and systems as required by local regulators, Branch Management Committee, Hong Kong Branch Asset Liability Management Committee (HK ALCO), and Head Office.

The liquidity and funding requirements are managed in a manner that ensures the Branch meets all local statutory requirements, internal risk limits and guidelines as specified in the Liquidity and Funding Policy.

b) 管治

流動性和資金風險是指本集團或香港分行不能及時以合理價格履行到期財務承諾而產生損失的潛在風險。

本分行採納母行流動性管理政策及標準中適用於香港分行的流動性和資金風險管理原則。按照本地監管機構、分行管理委員會、香港分行資產負債管理委員會及總行的要求，本分行通過適當的文檔記錄、步驟、流程及系統支持，設立了一套有效的程序以識別、計量、監測、報告與管理流動性風險及相關資金流動性要求。

本分行採用有效的流動性管理方式以確保達到所有本地法定要求、內部風險限額及指引。

10.) Liquidity information (Cont'd)
流動性資料(續)

c) Funding strategy

Funding is managed prudently and locally to meet operating requirements for the Branch. To secure the funding stability, the Bank aims to maintain a diversified funding profile and a strong customer relationship management to support an effective funding capacity. Sufficient highly liquid assets are maintained to meet financial commitments in a timely manner at reasonable prices as they fall due, even in times of stress.

c）資金策略

本分行由當地謹慎地管理資金運用和融資以滿足分行的營運要求。為了支持資金的穩定，本行致力發展多元化的融資渠道，並保持良好的客戶關係管理，以確保有效的融資能力。本行並持有足夠優質的流動資產，並確保在到期日以合理價格及時履行財務承諾，即使在壓力時期也是如此。

d) Liquidity risk mitigation techniques

Internal limits and guidelines on various liquidity indicators are monitored at an appropriate interval to ensure the liquidity risk of the Branch is properly managed. The internal limits and guidelines are subject to review on a regular basis. There is defined role and responsibility of different parties in the exception and escalation process on both the limit and guideline excess approval and limit and guideline change approval. Special review on an ad hoc basis will also be required when it is deemed necessary. Liquidity and funding management reporting is provided on a timely basis and of sufficient quality and integrity so that it can be relied upon for decision making.

d）流動性風險轉移技術

本分行對各種流動性指標的內部限額及指引在適當區間內進行監測，確保流動性風險得到適當管控。對內部限額及指引本行會進行定期審閱，在限額及指引超額審批以及限額及指引變更審批上，已明確界定不同相關方在例外處理及升級程序中的角色與職責。而且在必要時進行不定期特別審閱。本行並會及時提交準確完整的資金流動性管理報告給管理層作為決策依據。

e) Stress Testing

Internal limits and guidelines on various liquidity indicators under normal and stress conditions are monitored at an appropriate interval to ensure the liquidity risk of the Branch is properly managed. For Stress testing, the Branch relies on a stress framework based on prudent assumptions that satisfies local regulatory and internal requirement. Where necessary, enterprise assumptions are supplemented with local assumptions to satisfy local requirements.

e）壓力測試

在適當的時間間隔內，對正常和壓力情境下各種流動性指標的內部限制和準則進行監控，以確保分行的流動性風險獲得妥善管理。香港分行基於審慎假設下製定壓力測試框架，並符合本地監管及內部要求。在有需要的情況下，企業假設也會加入本地假設，以滿足本地相關要求。

10.) Liquidity information (Cont'd)
流動性資料 (續)

f) Contingency funding plan

The Enterprise maintains an integrated Liquidity & Funding and Capital Contingency Plan which acts as the operating plan document in the event of a crisis situation. The Plan covers emergency contingencies such as roles and responsibilities, crisis management procedures and emergency contact lists as well as the trigger indicators and key management actions and options. The Plan operates in conjunction with the Enterprise's overall Business Continuity Management framework and is integrated with the Branch Recovery Plan.

f）應急資金計劃

企業維持一個完整的流動性，資金和資本應急計劃，在發生危機情況時，該計劃將作為運營計劃文件。本計劃涵蓋緊急事件，例如角色和職責，危機管理程序，緊急聯繫人列表以至觸發指標，管理層對應措施及方案。本計劃與企業的整體業務連續性管理框架一起運行，並與本分行恢復計劃整合在一起。

11.) Remuneration System
薪酬制度

In respect to the disclosure requirement under HKMA's Supervisory Policy Manual CG-5 (Guideline on a Sound Remuneration System), please refer to the Bank's annual report and related corporate governance disclosure.
關於香港金融管理局的監管政策手冊CG-5 (穩健的薪酬制度指引) 的披露要求， 請參照本銀行之年報以及相關的企業管治披露。

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Section B - Bank Information **乙部 - 銀行資料**
(Consolidated basis) **(綜合數字)**

		30-04-2026 2026年04月30日 CAD Million 加幣百萬元	31-10-2025 2025年10月31日 CAD Million 加幣百萬元
(I) Capital and capital adequacy	**資本及資本充足比率**		
Shareholders' equity	股東權益	85,617	88,100
Capital adequacy ratio	資本充足比率	16.9%	17.3%

The capital adequacy ratio is computed in accordance with Basel III Capital Accord.
資本充足比率是根據巴塞爾資本協定三計算所得。

(II) Other financial information	**其他財務資料**	30-04-2026 2026年04月30日 CAD Million 加幣百萬元	31-10-2025 2025年10月31日 CAD Million 加幣百萬元
Total assets	總資產	1,499,543	1,476,802
Total liabilities	總負債	1,413,926	1,388,702
Total advances	總貸款	678,750	677,161
Total deposits (including Deposits and balances from banks)	總存款 (包括尚欠銀行存款及結餘)	966,901	976,202

		Six months ended 30-04-2026 半年結算至 2026年04月30日 CAD Million 加幣百萬元	Six months ended 30-04-2025 半年結算至 2025年04月30日 CAD Million 加幣百萬元
Pre-tax profits	稅前盈利	6,823	5,434

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Statement of compliance
遵從情況聲明

To the best of my knowledge, this Disclosure Statement is in compliance with the Banking (Disclosure) Rules and Supervisory Policy Manual on “Guideline on the Application of the Banking (Disclosure) Rules”.

盡本人所知，本披露報表是根據銀行業(披露)規則及金融管理局發出的監管政策手冊內「銀行業(披露)規則的應用指引」而編制的。

Chris Taves
Chief Executive

A copy of Disclosure Statement has been lodged with the Hong Kong Monteary Authority's Public Registry and is available on the web site https://www.bmo.com/asia/bmo_hkbranch_regulatory_disclosure.html for public inspection.

本披露報告副本已存放香港金融管理局公眾查冊處並可於網站 https://www.bmo.com/asia/bmo_hkbranch_regulatory_disclosure.html 供公眾查閱。