



---

**Citibank (Hong Kong) Limited**

**Financial Information Disclosure Statements**

**2025 Interim**

**CITIBANK (HONG KONG) LIMITED**

We enclose herewith the Financial Information Disclosure Statement for the half-year ended June 30, 2025, which are prepared under the Banking (Disclosure) Rules made pursuant to Section 60A of the Banking Ordinance.

By Order of the Board

Kong Pik Tung Vicky  
Director and Chief Executive

September 30, 2025

**CITIBANK (HONG KONG) LIMITED**

The directors are pleased to announce the unaudited interim results of Citibank (Hong Kong) Limited (the "Company") for the half-year ended June 30, 2025.

**2025 First Half Results**

- Operating Income up 10% to HK\$ 4,525 million (HK\$ 4,106 million for the first half of 2024)
- Profit before taxation down 9% to HK\$ 1,251 million (HK\$ 1,374 million for the first half of 2024)
- Profit after taxation down 9% to HK\$ 1,156 million (HK\$ 1,273 million for the first half of 2024)

## STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

(Expressed in thousands of Hong Kong dollar unless otherwise indicated)

	<i>Note</i>	<i>Half-year ended Jun 30, 2025</i>	<i>Half-year ended Jun 30, 2024</i>
Interest income	1	5,466,551	6,265,779
Interest expense	2	(3,207,943)	(4,273,617)
<b>Net interest income</b>		<b>2,258,608</b>	<b>1,992,162</b>
Net fee and commission income	3	1,745,390	1,737,512
Net trading income	4	518,111	373,545
Dividend income from unlisted investment		769	995
Other operating income		2,095	2,024
<b>Operating income</b>		<b>4,524,973</b>	<b>4,106,238</b>
Staff costs		(718,239)	(724,001)
Premises & equipment expenses		(26,330)	(41,544)
Depreciation expenses		(103,352)	(102,030)
Other operating expenses	5	(2,240,828)	(1,774,905)
<b>Operating expenses</b>		<b>(3,088,749)</b>	<b>(2,642,480)</b>
<b>Operating profit before impairment losses</b>		<b>1,436,224</b>	<b>1,463,758</b>
Impairment losses - loans and advances to customers		(176,704)	(94,642)
Impairment losses - others		(8,383)	5,345
<b>Impairment losses</b>		<b>(185,087)</b>	<b>(89,297)</b>
<b>Profit before taxation</b>		<b>1,251,137</b>	<b>1,374,461</b>
Taxation	6	(94,754)	(100,986)
<b>Profit after taxation</b>		<b>1,156,383</b>	<b>1,273,475</b>
<b>Other comprehensive income for the period, net of tax</b>			
Item that will not be classified to profit or loss:			
Remeasurement of defined benefit plan		1,173	(2,801)
Item that may be classified subsequently to profit or loss:			
Changes in financial assets measured at fair value through other comprehensive income		200,288	(40)
<b>Other comprehensive income for the period</b>		<b>201,461</b>	<b>(2,841)</b>
<b>Total comprehensive income for the period</b>		<b>1,357,844</b>	<b>1,270,634</b>

## STATEMENT OF FINANCIAL POSITION

(Expressed in thousands of Hong Kong dollar unless otherwise indicated)

	<i>Note</i>	<i>At Jun 30, 2025</i>	<i>At Dec 31, 2024</i>
<b>Assets</b>			
Cash and balances with banks, central banks and other financial institutions		24,639,052	22,055,584
Placements with banks and other financial institutions	7	20,709,028	18,203,031
Loans and advances	8	137,863,486	141,981,837
Financial assets measured at fair value through profit or loss		80,830,623	66,319,181
Financial assets measured at fair value through other comprehensive income		57,981,813	70,530,284
Property, plant and equipment	15	421,660	296,112
Intangible assets		4,360	10,112
Deferred tax assets		14,918	62,923
Other assets		2,927,641	2,069,600
		<u>325,392,581</u>	<u>321,528,664</u>
<b>Liabilities</b>			
Deposits and balances from banks and other financial institutions		41,682,432	39,848,537
Deposits from customers	16	251,700,549	252,723,987
Trading financial liabilities		92,089	50,627
Current taxation		284,859	199,214
Other liabilities		9,097,964	4,751,730
		<u>302,857,893</u>	<u>297,574,095</u>
<b>Equity</b>			
Share capital		7,348,440	7,348,440
Reserves	17	15,186,248	16,606,129
		<u>22,534,688</u>	<u>23,954,569</u>
		<u>325,392,581</u>	<u>321,528,664</u>

The statement of financial position is prepared in accordance with Hong Kong Financial Reporting Standards (“HKFRSs”). The following table discloses the balances in accordance with the banking return completion instructions issued by the Hong Kong Monetary Authority (“HKMA”), before the effects of offsetting as suggested in HKAS 32.

Loans and advances to customers	118,730,752	119,600,319
Deposits from customers	251,884,186	252,901,988

## NOTES ON THE FINANCIAL STATEMENTS

(Expressed in thousands of Hong Kong dollar unless otherwise indicated)

	<i>Half-year ended Jun 30, 2025</i>	<i>Half-year ended Jun 30, 2024</i>
<b>1 Interest income</b>		
Interest income on loans to customers	1,991,276	2,366,392
Interest income on placements with banks and other financial institutions	914,575	813,802
Interest income on financial assets designated at fair value through other comprehensive income and at amortised cost		
- Listed	104,111	88,792
- Unlisted	986,513	1,090,085
Interest income on financial instruments that are not measured at fair value through profit or loss	3,996,475	4,359,071
Interest income on financial assets measured at fair value through profit or loss		
- Listed	1,166,493	361,763
- Unlisted	303,583	1,544,945
Total interest income from all financial assets	<u>5,466,551</u>	<u>6,265,779</u>
Included in the above is interest income accrued on impaired financial assets of HK\$1,351 thousand (Jun 30, 2024: HK\$1,018 thousand).		
<b>2 Interest expense</b>		
Interest expense on deposits from customers	2,322,115	3,200,156
Interest expense on deposits from banks and other financial institutions	879,853	1,069,378
Interest on lease liabilities	5,975	4,083
Total Interest expense	<u>3,207,943</u>	<u>4,273,617</u>
<b>3 Fee and commission income</b>		
Fee and commission income from retail banking	925,309	741,695
Fee and commission income from card business	347,792	382,072
Service fee from group companies	542,302	630,201
	1,815,403	1,753,968
Fee and commission expenses	(70,013)	(16,456)
	<u>1,745,390</u>	<u>1,737,512</u>

The above amount entirely represents net fee and commission income, other than fees included in determining the effective interest rate, arising from financial assets or financial liabilities that are neither held for trading nor measured at fair value through profit or loss.

Service fee from Group companies mainly comprise effort based fee revenue applicable to the Wealth management activities.

	<i>Half-year ended Jun 30, 2025</i>	<i>Half-year ended Jun 30, 2024</i>
<b>4 Net trading income</b>		
Net gain from foreign exchange	514,179	358,426
Net gain from financial assets measured at fair value through profit or loss	3,932	15,119
	<u>518,111</u>	<u>373,545</u>
<b>5 Other operating expenses</b>		
Marketing expenses	533,750	454,721
Intercompany expenses	1,525,504	1,164,533
Others	181,574	155,651
	<u>2,240,828</u>	<u>1,774,905</u>
<b>6 Taxation</b>		
Provision for Hong Kong Profits Tax	85,645	103,314
Overseas Taxation	-	-
Deferred Taxation	9,109	(2,328)
	<u>94,754</u>	<u>100,986</u>
	<i>At Jun 30, 2025</i>	<i>At Dec 31, 2024</i>
<b>7 Placements with banks and other financial institutions</b>		
Maturing between one month and one year	20,711,865	18,205,443
Less: Impairment allowances		
- Stage 1	(2,837)	(2,412)
- Stage 2	-	-
- Stage 3	-	-
	<u>20,709,028</u>	<u>18,203,031</u>

	<i>At Jun 30, 2025</i>	<i>At Dec 31, 2024</i>
<b>8      Loans and advances less impairment</b>		
Gross loans and advances to customers	118,958,231	119,805,631
Less: Impairment allowances		
- Stage 1	(197,848)	(188,599)
- Stage 2	(157,765)	(139,863)
- Stage 3	(55,503)	(54,851)
	<u>118,547,115</u>	<u>119,422,318</u>
Gross loans and advances to banks	19,319,018	22,562,508
Less: Impairment allowances		
- Stage 1	(2,647)	(2,989)
- Stage 2	-	-
- Stage 3	-	-
	<u><u>137,863,486</u></u>	<u><u>141,981,837</u></u>

**9      Loans and advances to customers analyzed by geographical area**

Loans and advances to customers by geographical area are classified according to the location of the counterparties. After taking into account the transfer of risk, there were no exposures to a single country outside Hong Kong exceeding 10% of the aggregate gross amount of loans and advances to customers as at the above respective reporting dates.

**10     International claims**

The country risk exposures in the tables below are prepared according to the location and types of the counterparties as defined by the HKMA under the Banking (Disclosure) Rules with reference to the HKMA's Return of International Banking Statistics. International claims are on-balance sheet exposures to counterparties based on the location of the counterparties after taking into account the transfer of risk.

International claims attributable to individual countries or areas not less than 10% of the bank's total international claims, after recognised risk transfer, are shown as follows:

<i>At Jun 30, 2025</i>					
<i>Non-bank private sector</i>					
	<i>Banks</i>	<i>Official Sector</i>	<i>Non-bank financial institutions</i>	<i>Non-financial private sector</i>	<i>Total</i>
Developed countries	62,633,068	81,432,190	6,124,578	1,837,892	152,027,728
of which United States	62,184,402	70,860,542	98,585	525,430	133,668,959
<i>At Dec 31, 2024</i>					
<i>Non-bank private sector</i>					
	<i>Banks</i>	<i>Official Sector</i>	<i>Non-bank financial institutions</i>	<i>Non-financial private sector</i>	<i>Total</i>
Developed countries	61,290,719	66,851,318	5,233,546	1,688,484	135,064,067
of which United States	60,889,942	57,809,416	81,978	495,820	119,277,156



## 11 Mainland Activities

The following analysis of non-bank Mainland exposures is based on the categories of non-bank counterparties and the type of direct exposures defined by the HKMA under the Banking (Disclosure) Rules with reference to the HKMA Return of Mainland Activities.

	<i>At Jun 30, 2025</i>		
	<i>On-balance sheet exposures</i>	<i>Off-balance sheet exposures</i>	<i>Total exposures</i>
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and joint ventures	966,696	-	966,696
PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	639	-	639
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposure	5,662	-	5,662
Total	972,997	-	972,997
Total assets after provision	325,576,218		
On-balance sheet exposures as percentage of total assets	0.30%		
	<i>At Dec 31, 2024</i>		
	<i>On-balance sheet exposures</i>	<i>Off-balance sheet exposures</i>	<i>Total exposures</i>
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and joint ventures	857,563	-	857,563
PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	394	-	394
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposure	6,234	-	6,234
Total	864,191	-	864,191
Total assets after provision	321,706,665		
On-balance sheet exposures as percentage of total assets	0.27%		

**12 Loans and advances to customers analyzed by industry sector**

	<i>At Jun 30, 2025</i>		<i>At Dec 31, 2024</i>	
		<i>% of loans and advances covered by collateral or other security</i>		<i>% of loans and advances covered by collateral or other security</i>
	<i>Amount</i>		<i>Amount</i>	
<b>Loans and advances to customers for use in Hong Kong</b>				
<i>Industrial, commercial and financial</i>				
Property investment	1,839,871	100%	1,897,777	100%
Wholesale and retail trade	-	-	-	-
Manufacturing	-	-	-	-
Others	-	-	-	-
<i>Individuals</i>				
Loans for the purchase of other residential properties	86,256,176	99%	86,600,975	99%
Credit card advances	12,035,950	-	13,114,790	-
Others	19,005,743	85%	18,365,680	83%
	119,137,740		119,979,222	
Netting adjustment on account of foreign currency margin products	(183,637)		(178,001)	
Total loans and advances to customers for use in Hong Kong	118,954,103		119,801,221	
Loans and advances to customers for use outside Hong Kong	4,128	-	4,410	-
Total	118,958,231		119,805,631	

The above analysis has been classified according to categories and definitions used by the HKMA.

**12 Loans and advances to customers analyzed by industry sector (continued)**

The amount of overdue and impaired loans and advances to customers and respective collective and specific impairment allowances in respect of loans and advances to industry sectors which constitute not less than 10% of the Company's total loans and advances to customers are shown as follows:

	<i>At Jun 30,</i>	<i>At Dec 31,</i>
	<u>2025</u>	<u>2024</u>
<u>Overdue loans and advances to customers</u>		
<i>Individuals</i>		
Loans for the purchase of other residential properties	13,841	-
Credit card advances	56,727	52,465
Others	3,573	3,224
<u>Impaired loans and advances to customers</u>		
<i>Individuals</i>		
Loans for the purchase of other residential properties	13,841	-
Credit card advances	56,727	52,465
Others	24,929	25,092
<u>Collective impairment allowances</u>		
<i>Individuals</i>		
Loans for the purchase of other residential properties	4,609	4,311
Credit card advances	320,397	301,790
Others	30,607	22,361
<u>Specific impairment allowances</u>		
<i>Individuals</i>		
Loans for the purchase of other residential properties	602	12
Credit card advances	53,218	50,908
Others	1,683	3,931

**13 Overdue and rescheduled assets**

**(i) Overdue loans and advances to customers**

	<i>At Jun 30, 2025</i>		<i>At Dec 31, 2024</i>	
	<i>Amount</i>	<i>% of loans and advances to customers</i>	<i>Amount</i>	<i>% of loans and advances to customers</i>
Loans and advances to customers which have been overdue for periods of:				
- 6 months or less but over 3 months	61,487	0.05%	55,689	0.05%
- 1 year or less but over 6 months	12,654	0.01%	-	0.00%
- over 1 year	-	-	-	-
	<u>74,141</u>	0.06%	<u>55,689</u>	0.05%
Current market value of collateral held against the covered portion of overdue loans and advances to customers	<u>34,850</u>		<u>-</u>	
Covered portion of overdue loans and advances to customers	13,841		-	
Uncovered portion of overdue loans and advances to customers	<u>60,300</u>		<u>55,689</u>	
	<u>74,141</u>		<u>55,689</u>	
Specific impairment allowances	<u>54,348</u>		<u>48,042</u>	

The covered portion of overdue loans and advances to customers represents the amount of collateral held against outstanding balances. Where collateral values are greater than gross loans and advances, only the amount of collateral up to the gross loans and advance was included.

The collateral held in respect of the overdue loans and advances mainly consists of properties.

The specific impairment allowance is the reserve held for uncovered portion of overdue loans and advances to customers.

After taking into account the transfer of risk, there were no exposures to a single country outside Hong Kong exceeding 10% of the aggregate overdue loans and advances to customers as at the above respective reporting dates.

**13 Overdue and rescheduled assets (continued)**

**(ii) Rescheduled loans and advances to customers**

	<i>At Jun 30, 2025</i>		<i>At Dec 31, 2024</i>	
	% of loans and advances to		% of loans and advances to	
	<i>Amount</i>	<i>customers</i>	<i>Amount</i>	<i>customers</i>
Rescheduled loans and advances to customers	<u>21,356</u>	0.02%	<u>21,868</u>	0.02%

Rescheduled loans and advances are those loans and advances which have been restructured or renegotiated because of a deterioration in the financial position of the borrower, or because of the inability of the borrower to meet the original repayment schedule. Rescheduled loans and advances to customers are stated net of any loans and advances which have subsequently become overdue for over three months and which are included in overdue loans and advances to customers in part (i).

**(iii) Impaired loans and advances to customers**

	<i>At Jun 30, 2025</i>		<i>At Dec 31, 2024</i>	
	% of loans and advances to		% of loans and advances to	
	<i>Amount</i>	<i>customers</i>	<i>Amount</i>	<i>customers</i>
Overdue loans and advances to customers	74,141	0.06%	55,689	0.05%
Rescheduled loans and advances to customers	<u>21,356</u>	0.02%	<u>21,868</u>	0.02%
Impaired loans and advances to customers	<u>95,497</u>	0.08%	<u>77,557</u>	0.07%

After taking into account the transfer of risk, there were no exposures to a single country outside Hong Kong exceeding 10% of the aggregate impaired loans and advances to customers as at the above respective reporting dates.

There were no advances to banks or other assets which were overdue for over three months as at June 30, 2025 and December 31, 2024, nor were there any rescheduled advances to banks and other financial institutions.

## 14 Repossessed assets

	<i>At Jun 30,</i> <i>2025</i>	<i>At Dec 31,</i> <i>2024</i>
	<hr/>	<hr/>
Repossessed assets	-	-
	<hr/> <hr/>	<hr/> <hr/>

Assets acquired in exchange for the release in full or in part of the obligations of the borrowers due to restructuring or the inability of borrowers to repay, are recorded as "Other assets" in the balance sheet at the lower of net realization value and the carrying amount of the asset (net of any impairment allowance), until the assets are realized.

## 15 Property, plant and equipment

	<i>Right-of-use assets</i>	<i>Installations, plant, machinery and other assets</i>	<i>Construction in progress</i>	<i>Total property, plant and equipment</i>
<b><i>Cost:</i></b>				
At Jan 1, 2025	1,298,946	538,216	4,094	1,841,256
Additions	223,138	852	6,121	230,111
Transfer	-	8,980	(8,980)	-
Disposal/write-off	-	(19,397)	(1,211)	(20,608)
At Jun 30, 2025	<hr/> 1,522,084	<hr/> 528,651	<hr/> 24	<hr/> 2,050,759
<b><i>Accumulated depreciation:</i></b>				
At Jan 1, 2025	1,092,724	452,420	-	1,545,144
Charge for the period	70,113	33,239	-	103,352
Write-back upon disposal	-	(19,397)	-	(19,397)
At Jun 30, 2025	<hr/> 1,162,837	<hr/> 466,262	<hr/> -	<hr/> 1,629,099
<b><i>Net book value:</i></b>				
At Jun 30, 2025	<hr/> 359,247	<hr/> 62,389	<hr/> 24	<hr/> 421,660
At Dec 31, 2024	<hr/> 206,222	<hr/> 85,796	<hr/> 4,094	<hr/> 296,112

**16 Deposits from customers**

	<i>At Jun 30,</i> <i>2025</i>	<i>At Dec 31,</i> <i>2024</i>
Demand deposits and current accounts	54,266,991	33,657,062
Savings deposits	88,169,944	71,791,020
Time, call and notice deposits	109,263,614	147,275,905
	<u>251,700,549</u>	<u>252,723,987</u>

**17 Reserves**

	<i>At Jun 30,</i> <i>2025</i>	<i>At Dec 31,</i> <i>2024</i>
Fair value reserve	164,990	(35,298)
Retained profits	15,033,616	16,650,783
Capital reserves	(12,358)	(9,356)
	<u>15,186,248</u>	<u>16,606,129</u>

*(a) Nature and purpose of reserves*

Fair value reserve

This reserve comprises the cumulative net change in fair value of fair value through other comprehensive income (FVOCI) debt securities measured at FVOCI under HKFRS 9 held at the end of the reporting period.

Capital reserves

The capital reserves comprise the subsequent change in fair value of the share awards granted to employees of the Company recognized in accordance with the accounting policy for share-based payments. The Company recognizes the fair value of the awards at grant date as compensation expense over the vesting period with a corresponding credit in equity as a capital contribution from Citigroup. The Company's liability to Citigroup under the SPAPA is remeasured annually until settlement date and any changes in value are recognized in equity.

*(b) Regulatory reserve*

To satisfy the provisions of the Hong Kong Banking Ordinance and local regulatory requirements for prudential supervision purposes, the Company has earmarked a regulatory reserve directly from retained profits. As of June 30, 2025, the effect of this requirement is to reduce the amount of reserves which can be distributed to equity shareholders by \$442,638 thousand (Dec 31, 2024: \$475,428 thousand).

*(c) The Directors have declared an interim dividend of \$2,774,723 thousand (Jun 30, 2024: \$Nil) in respect of the six months ended June 30, 2025.*

## 18 Derivatives

Derivatives are used for managing the Company's own exposures to market risk as part of its asset and liability management process and their sale to customers as part of the Company's business activities. The principal derivative instruments used by the Company are foreign exchange rate related contracts, which are primarily over-the-counter derivatives.

### (i) Notional amount of derivatives

Derivatives refer to financial contracts whose value depends on the value of one or more underlying assets or indices. The notional amounts of these instruments indicate the volume of outstanding transactions and do not represent amounts at risk.

	<i>At Jun 30,</i> <i>2025</i>	<i>At Dec 31,</i> <i>2024</i>
<b><i>Currency derivatives</i></b>		
Forwards and futures	6,650,896	2,681,336
Options purchased	5,110,537	4,234,210
Options written	5,110,537	4,234,210
	<u>16,871,970</u>	<u>11,149,756</u>

Currency forwards and futures are acquired or incurred principally for hedging purposes. Currency options are customer driven transactions and hedging transactions. The Company has elected not to use hedge accounting.

### (ii) Fair values and credit risk weighted amounts of derivatives

	<i>At Jun 30, 2025</i>			<i>At Dec 31, 2024</i>		
	<i>Fair value</i>		<i>Credit risk weighted amount</i>	<i>Fair value</i>		<i>Credit risk weighted amount</i>
	<i>Assets</i>	<i>Liabilities</i>		<i>Assets</i>	<i>Liabilities</i>	
Currency derivatives	46,708	92,089	13,433	81,572	50,627	16,024

The credit equivalent amounts are assessed in accordance with the Banking (Capital) Rules and depend on the status of the counterparty and maturity characteristics of the instrument.

The fair value and credit risk weighted amounts do not take into account any bilateral netting arrangements entered into during the period and accordingly these amounts are shown on a gross basis.



**19 Contingent liabilities and commitments**

	<i>At Jun 30,</i>	<i>At Dec 31,</i>
	<i>2025</i>	<i>2024</i>
<b>Contractual or notional amounts</b>		
Trade-related contingencies	-	-
Forward forward deposits placed	-	-
Other commitments		
- with an original maturity of not more than one year	952,199	529,069
- with an original maturity of more than one year	286,355	220,690
- which are unconditionally cancellable	84,133,284	83,949,287
	<u>85,371,838</u>	<u>84,699,046</u>
Credit risk weighted amounts	<u>4,255,531</u>	<u>111,526</u>

Contingent liabilities and commitments are forward forward deposits placed as well as credit-related instruments. The risk involved is similar to the credit risk involved in extending loan facilities to customers. These transactions are, therefore, subject to the same credit application, portfolio maintenance and collateral requirements as for customers applying for loans. The contractual amounts represent the amounts at risk should the contract be fully drawn upon and the client default. Since a significant portion of other commitments is expected to expire without being drawn upon, the total of contractual amounts is not representative of future liability requirements.

The credit risk-weighted amounts are assessed in accordance with the Banking (Capital) Rules.

## 20 Currency risk

The Company's foreign currency positions arise from foreign exchange transactions. All foreign currency positions are managed by the Treasury Department and Wealth Management Department within limits approved by the Business Head and Market Risk Management, dotted notification to Risk Management Committees (RMC) and Asset and Liability Management Committee (ALCO).

The Company seeks to manage closely its foreign currency denominated assets with corresponding liabilities in the same currencies.

The net position in foreign currencies are disclosed when the individual currency constitutes not less than 10% of the total net position in all foreign currencies:

<i>At Jun 30, 2025</i>	<u>USD</u>
Spot assets	115,528,931
Spot liabilities	(118,811,037)
Forward purchases	4,457,267
Forward sales	(904,320)
Net long non-structural position	<u><u>270,841</u></u>

<i>At Dec 31, 2024</i>	<u>USD</u>
Spot assets	100,099,494
Spot liabilities	(101,186,902)
Forward purchases	1,713,285
Forward sales	(350,121)
Net long non-structural position	<u><u>275,756</u></u>

There were no foreign structural positions and option positions as at the above reporting dates.

## 21 Regulatory disclosures

The regulatory disclosures which are prepared in accordance with the Banking (Disclosure) Rules and disclosure templates issued by the HKMA can be found on our website [www.citibank.com.hk](http://www.citibank.com.hk).