

BANK OF TAIWAN, HONG KONG BRANCH

Key Financial Information Disclosure Statement
For the half year ended 30 Jun 2025

BANK OF TAIWAN – HONG KONG BRANCH
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For the half year ended 30 Jun 2025

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SECTION A – INFORMATION OF THE BRANCH (HONG KONG BRANCH ONLY)

I. PROFIT AND LOSS INFORMATION

HK\$'000

	For the half year end	
	<u>30 Jun 25</u>	<u>30 Jun 24</u>
Interest income	315,530	360,274
Interest expense	(201,510)	(232,205)
Net interest income	114,020	128,069
Fee and commission income	2,811	2,536
Fee and commission expense	(919)	(790)
Net fee and commission income	1,892	1,746
Other operating income		
Gains less losses arising from non-trading activities in foreign currencies	1,082	701
Gains less losses arising from trading activities in foreign currencies	53	287
Gains less losses on disposal of securities	-	17
Others	-	-
	1,135	1,005
Total income	117,047	130,820
Operating expenses		
Staff expense	(10,257)	(10,070)
Rental expense	(690)	(672)
Other expense	(7,345)	(8,792)
	(18,292)	(19,534)
Write-back/(charges) of Impairment provisions for loans	(1,319)	56
Write-back/(charges) of Impairment provisions for other assets	511	341
Revaluation gains for negotiable debt instruments	-	(568)
Gains less losses from the disposal of property, plant and equipment	-	-
Profit before taxation	97,947	111,115
Tax expense	-	-
Profit after taxation	97,947	111,115

II. BALANCE SHEET INFORMATION

HK\$ '000

	As at	
	30 Jun 25	31 Dec 24
<u>Assets</u>		
Cash and balances with banks (except those included in amount due from overseas offices)	2,868,106	2,395,289
Placements with banks and other financial institutions with maturity of more than one month but less than twelve months (except those included in amount due from overseas offices)	4,436,643	4,754,049
Amount due from overseas offices	571,252	156,507
Trade bills	-	-
Certificates of deposit held	1,903,015	2,128,158
Negotiable debt instruments	2,395,410	2,543,572
Loans and impairment losses		
Loans and advances to customers	1,169,489	1,177,263
Loans and advances to banks	887,183	644,518
Impairment losses (collective and specific)	(11,773)	(11,850)
Property, plant and equipment	30,294	33,702
Other accounts	143,750	164,493
Total assets	14,393,369	13,985,701
<u>Liabilities</u>		
Deposits and balances of banks and other financial institutions (except those included in amount due to overseas offices)	1,948,283	1,786,014
Deposits from customers		
Demand deposits and current accounts	34,133	36,145
Savings deposits	1,366,308	1,674,184
Time, call and notice deposits	5,969,575	5,659,572
Amount due to overseas offices	2,416,497	2,244,319
Other accounts	145,571	144,385
Total liabilities	11,880,367	11,544,619
<u>Equities</u>		
Reserves	2,405,360	2,231,039
Current profit / (loss)	107,642	209,943
Total equities	2,513,002	2,440,982
Total Equities and Liabilities	14,393,369	13,985,601

III. ADDITIONAL BALANCE SHEET INFORMATION

HK\$'000

A. ADVANCES AND IMPAIRMENT LOSSES

i. Advance to customers and impairment losses on advances

	As at	
	<u>30 Jun 25</u>	<u>31 Dec 24</u>
Advances to customers	1,169,489	1,177,263
Advances to banks and other financial institutions	887,183	644,518
Total	2,056,672	1,821,781
Collective impairment provisions	(20,645)	(18,295)
Specific impairment provisions	-	-
Total	(20,645)	(18,295)
Gross advances less impairment provisions	2,036,027	1,803,486
Provisions as a percentage of gross advances		
- Collective impairment provisions	1.00%	1.00%
- Specific impairment provisions	0.00%	0.00%
Total provisions	1.00%	1.00%

ii. Impairment provisions

	Specific impairment provisions	Collective impairment provisions	Total
<u>30 Jun 25</u>			
Advances to customers	-	11,773	11,773
Advances to banks and other financial institutions	-	8,872	8,872
Total	0	20,645	20,645
<u>31 Dec 24</u>			
Advances to customers	-	11,850	11,850
Advances to banks and other financial institutions	-	6,445	6,445
Total	-	18,295	18,295

iii. Impaired advances to customers

	<u>30 Jun 25</u>	<u>31 Dec 24</u>
amount of impaired loans and advances	-	-
amount of specific provisions made	-	-
value of collateral	-	-
% of advances to customers	0.00%	0.00%

There were no loans and advances to banks and other financial institutions which are determined impaired as at 30 June 2025 and 31 December 2024.

III. ADDITIONAL BALANCE SHEET INFORMATION - CONTINUED

HK\$'000

B. OVERDUE AND RESCHEDULED ASSETS

	<u>30 Jun 25</u>	As at <u>31 Dec 24</u>
i. Advances to customers overdue for		
more than 3 months and up to 6 months	-	-
more than 6 months and up to 1 year	-	-
more than 1 year	-	-
	<u>-</u>	<u>-</u>
Specific impairment provisions made in respect of the above overdue advances	-	-
Market value of collateral held against the covered portion of all overdue advances	-	-
Covered portion of all overdue advances	-	-
Uncovered portion of all overdue advances	-	-
ii. Rescheduled advances to customers (Net of those overdue advances which have been disclosed above)	-	-

	As a percentage of total gross advances to customers	
	<u>30 Jun 25</u>	<u>31 Dec 24</u>
	%	%
a. Advances to customers overdue for		
more than 3 months and up to 6 months	0.00	0.00
more than 6 months and up to 1 year	0.00	0.00
more than 1 year	0.00	0.00
	<u>0.00</u>	<u>0.00</u>
b. Rescheduled advances to customers	<u>0.00</u>	<u>0.00</u>

iii. Loans and advances to banks and other financial institutions

There were no loans and advances to banks and other financial institutions which were overdue as at 30 June 2025 and 31 December 2024.

iv. Other assets (trade bills and debt securities)

There were no other assets (including trade bills and debt securities) which were overdue as at 30 June 2025 and 31 December 2024.

v. Amount of repossessed assets

There were no repossessed assets held by the branch as at 30 June 2025 and 31 December 2024.

III. ADDITIONAL BALANCE SHEET INFORMATION - CONTINUED

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C. OFF-BALANCE SHEET INFORMATION

I. CONTINGENT LIABILITIES AND COMMITMENTS

	As at	
	<u>30 Jun 25</u>	<u>31 Dec 24</u>
Off-balance sheet exposures (in contractual amounts)		
Direct credit substitutes	-	-
Transaction-related contingencies	-	-
Trade-related contingencies	42,579	17,087
Forward forward deposits placed	-	-
Other commitments	708,971	595,363

ii. DERIVATIVES

	<u>30 Jun 25</u>	<u>31 Dec 24</u>
Interest rate contracts		
Contractual amount	0	0
Replacement cost	-	-
Positive fair value	-	-
Negative fair value	-	-
Exchange rate and gold contracts		
Contractual amount	215,931	585,616
Replacement cost	-	-
Positive fair value	8,662	9,763
Negative fair value	(8,422)	(9,191)

For contingent liabilities and commitments, the contract amounts represent the amounts at risk should the contract be fully drawn upon and the client default. The total of the contract amount is not representative of future liquidity requirements. The replacement costs represent the cost of replacing all contracts which have a positive value when marked to market. They do not take into account the effects of valid bilateral netting agreements.

III. ADDITIONAL BALANCE SHEET INFORMATION - CONTINUED

HK\$'000

D. GROSS ADVANCES TO CUSTOMERS SEGMENTAL ANALYSIS

The following information concerning advances to customers by industry sectors has been classified in accordance with industry categories contained in the banking returns of Quarterly Analysis of Loans and Advances and the Provisions

i. BY INDUSTRY SECTOR

	As at			
	<u>30 Jun 25</u>		<u>31 Dec 24</u>	
	<u>Gross</u> <u>Amount</u>	<u>Balance</u> <u>Covered By</u> <u>Collateral</u>	<u>Gross</u> <u>Amount</u>	<u>Balance</u> <u>Covered By</u> <u>Collateral</u>
Loans and advances for use in				
Hong Kong				
Industrial, Commercial and Financial				
Property development	-	-	-	-
Property investment	-	-	-	-
Financial concerns	-	-	-	-
Stockbrokers	-	-	-	-
Manufacturing	18,042	-	215,002	-
Wholesale and retail trade	1,571	1,571	3,883	3,883
Transport and transport equipment	-	-	-	-
Electricity and gas	-	-	-	-
Information technology	-	-	-	-
Recreational activities	-	-	-	-
All others	-	-	-	-
Individuals				
Loans for the purchase of other residential properties	11,829	11,829	12,187	12,187
Subtotal	31,442	13,400	231,072	16,070
Trade finance	50,746	9,418	53,533	8,899
Loans and advances for use outside Hong Kong	1,087,301	70,661	892,658	77,653
Total loans and advances	1,169,489	93,479	1,177,263	102,622

III. ADDITIONAL BALANCE SHEET INFORMATION - CONTINUED

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ii. BY MAJOR COUNTRIES OR GEOGRAPHICAL SEGMENTS

After taking into account recognized risk transfer, exposures to a single country exceeding 10% of the aggregate gross loans and advances to customers by geographical segment disclosed.

<u>As at 30 Jun 25</u>	<u>Gross Amount</u>	<u>Overdue & Impaired</u>	<u>Specific impairment provisions</u>
1.Korea	298,345	-	-
2.United Arab Emirates	243,386	-	-
3.British Virgin Islands	192,354		
4.Vietnam	153,726		
5.Hong Kong	63,641		
6.Others	218,037	-	-
	1,169,489	-	-

<u>As at 31 Dec 24</u>	<u>Gross Amount</u>	<u>Overdue & Impaired</u>	<u>Specific impairment provisions</u>
1.Korea	295,081	-	-
2.British Virgin Islands	203,450	-	-
3.Vietnam	201,897		
4.Bermuda	190,249		
5.Cayman Islands	158,838		
6.Hong Kong	61,706		
7.Others	66,041	-	-
	1,177,262	-	-

E. INTERNATIONAL CLAIMS

The information on international claims discloses exposures to foreign counterparties on which the ultimate risk lies, and is derived according to the location of the counterparties after taking into account any recognised risk transfer. In general, such transfer of risk takes place if the claims are guaranteed by a party in a country which is different from that of the counterparty or if the claims are on an overseas branch of a bank whose head office is located in another country. Only regions constituting 10% or more of the aggregate international claims after taking into account any recognised risk transfer are disclosed.

	<u>Banks</u>	<u>Official Sector</u>	<u>Non-bank private sector</u>		<u>Others</u>	<u>Total</u>
			<u>Non-bank financial institutions</u>	<u>Non- financial private sector</u>		
<u>As at 30 Jun 25</u>						
1. Developed countries	3,028	-	203	-	-	3,231
2. Offshore centres	383	-	79	357	-	819
of which:						
Hong Kong SAR	102	-	-	161	-	263
3. Developing Europe	-	-	-	-	-	-
4. Developing Latin America and Caribbean	-	-	-	-	-	-
5. Developing Africa and Middle East	1,270	-	47	-	-	1,317
6. Developing Asia-Pacific	6,362	-	261	468	-	7,091
of which:						
China	1	-	-	16	-	17
Chinese Taipei	3,705	-	-	3	-	3,708
7. International organisations	81	-	235	-	-	316
8. Unallocated by country	-	-	-	-	-	-

	<u>Banks</u>	<u>Official Sector</u>	<u>Non-bank private sector</u>		<u>Others</u>	<u>Total</u>
			<u>Non-bank financial institutions</u>	<u>Non- financial private sector</u>		
<u>As at 31 Dec 24</u>						
1. Developed countries	3,008	-	200	-	-	3,208
2. Offshore centres	506	-	39	161	-	706
of which:						
Hong Kong SAR	253	-	-	161	-	414
3. Developing Europe	-	-	-	-	-	-
4. Developing Latin America and Caribbean	-	-	-	-	-	-
5. Developing Africa and Middle East	961	-	47	-	-	1,008
6. Developing Asia-Pacific	6,033	-	268	670	-	6,971
of which:						
China	-	-	-	16	-	16
Chinese Taipei	3,097	-	10	5	-	3,112
7. International organisations	-	-	163	-	-	163
8. Unallocated by country	-	-	-	-	-	-

The above figures are disclosed according to the HKMA return of international banking statistics and pursuant to Section 63 of the Banking Ordinance.

III. ADDITIONAL BALANCE SHEET INFORMATION - CONTINUED

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F. MAINLAND ACTIVITIES

The categories of non-bank counterparties and the type of direct exposures refers to the Completion Instructions for the Return of Mainland Activities-MA(BS)20.

As at 30 Jun 25

	On-balance sheet exposures	Off-balance sheet exposures	Total exposures
1. Central government, central government-owned entities & their subsidiaries & JVs	-	-	-
2. Local governments, local government-owned entities & their subsidiaries & JVs	-	-	-
3. PRC national residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	-	-	-
4. Other entities of central government not reported in item 1 above	-	-	-
5. Other entities of local government not reported in item 1 above	-	-	-
6. PRC national residing outside ML China or entities incorporated outside ML China where the credit is granted for use in ML China	16	7	23
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank ML exposures	-	-	-
	16	7	23
Total assets after provision	14,393		
On-balance sheet exposures as percentage of total assets	0.11%		

As at 31 Dec 24

	On-balance sheet exposures	Off-balance sheet exposures	Total exposures
1. Central government, central government-owned entities & their subsidiaries & JVs	-	-	-
2. Local governments, local government-owned entities & their subsidiaries & JVs	-	-	-
3. PRC national residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	-	-	-
4. Other entities of central government not reported in item 1 above	-	-	-
5. Other entities of local government not reported in item 1 above	-	-	-
6. PRC national residing outside ML China or entities incorporated outside ML China where the credit is granted for use in ML China	16	7	23
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank ML exposures	-	-	-
	16	7	23
Total assets after provision	13,986		
On-balance sheet exposures as percentage of total assets	0.11%		

III. ADDITIONAL BALANCE SHEET INFORMATION - CONTINUED

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G. FOREIGN CURRENCY POSITION

The foreign currency exposures are prepared in accordance with the H.K.M.A. return of completion Foreign Currency Position completion instructions. The net position (in absolute terms) for each foreign currency which constitutes 10% or more of the total net position in all foreign currencies.

<u>As at 30 Jun 25</u>	USD	GBP	JPY	EUR	CNY	AUD	SGD	NZD	other foreign currencies	Total
Spot assets	10,657	5	102	58	833	2	-	-	-	11,657
Spot liabilities	(10,622)	(6)	(102)	(58)	(833)	(2)	-	-	-	(11,623)
Forward purchases	110	-	-	-	-	-	-	-	120	230
Forward sales	(110)	-	-	-	-	-	-	-	(120)	(230)
Net option position	-	-	-	-	-	-	-	-	-	-
Net long (short) position	35	(1)	-	-	-	-	-	-	-	34

<u>As at 31 Dec 24</u>	USD	GBP	JPY	EUR	CNY	AUD	SGD	NZD	other foreign currencies	Total
Spot assets	10,657	4	101	36	505	5	1	-	-	11,309
Spot liabilities	(10,604)	(4)	(101)	(38)	(505)	(5)	(1)	-	-	(11,258)
Forward purchases	295	-	-	-	-	-	-	-	284	579
Forward sales	(295)	-	-	-	-	-	-	-	(283)	(578)
Net option position	-	-	-	-	-	-	-	-	-	-
Net long (short) position	53	-	-	(2)	-	-	-	-	1	52

There were no foreign currency structural positions as at 30 June 2023 and 31 December 2022.

H. LIQUIDITY INFORMATION DISCLOSURE

For the period

	<u>30 Jun 25</u>	<u>30 Jun 24</u>
Average LMR for the year/period	128.91%	146.21%
Calculation period	Apr~Jun 2025	Apr~Jun 2024

Disclosure the average value of its LMR and the related information under section 103(3)(c) of the Banking (Disclosure) Rules.

The average value of its LMR calculated based on the arithmetic mean of the average value of its LMR reported in its liquidity position return for each month during the reporting period.

Liquidity ratios are monitored on a daily basis (Treasury department is responsible for adjustments of allocation of assets and liabilities based on the LMR calculated by Accounting department) and liquidity stress test has been performed quarterly in the branch. The Asset-Liability Committee (ALCO) has been established in the branch and ALCO meetings are held on a monthly basis.

I. REMUNERATION DISCLOSURE

In accordance with section 3 of the HKMA's Supervisory Policy Manual CG-5 "Guideline on a Sound Remuneration System", Bank of Taiwan has disclosed the relevant information in the part of Corporate Governance of the Bank's Annual Report.

SECTION B – INFORMATION OF THE BANK (CONSOLIDATED BASIS)

NT\$'000

I. CAPTIAL AND CAPITAL ADEQUACY RATIO

	<u>30 Jun 25</u>	As at <u>31 Dec 24</u>
A. Capital Adequacy Ratio	17.59%	16.26%
B. Aggregate amount of shareholder's funds	504,393,919	492,405,525

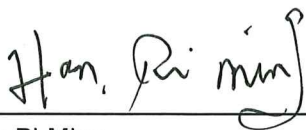
The capital adequacy ratio is computed in accordance with the Basel III Capital Accord framework after taken into account for credit risk, market risk and operational risk.

II. OTHER FINANCIAL INFORMATION

	<u>30 Jun 25</u>	As at <u>31 Dec 24</u>
Total assets	6,769,227,634	6,583,122,735
Total liabilities	6,264,833,715	6,090,717,210
Total advances	3,421,309,770	3,369,123,180
Total customer deposits	5,198,283,801	5,024,987,414
	For the half year ended	
	<u>30 Jun 25</u>	<u>30 Jun 24</u>
Profit / (Loss) before taxation	14,041,921	19,114,145

Declaration

According to the requirement of the Hong Kong Monetary Authority on Key Financial Information Disclosure Statement of Authorized Institutions incorporated outside Hong Kong, we have pleasure in presenting the Key Financial Information Disclosure Statements of Bank of Taiwan, Hong Kong Branch for the half year ended 30 Jun 2025. We confirmed that the information contained therein complies, in all material respects, with the relevant requirements for financial disclosure by overseas incorporated authorized institutions as set out in the supervisory policy manual CA-D-1 "Guideline on the Application of the Banking (Disclosure) Rules", and to the best of my knowledge and belief, it is not false or misleading.



Han Pi-Ming
Chief Executive
Bank of Taiwan, Hong Kong Branch

22 SEP 2025

Date