

BANK OF TAIWAN, HONG KONG BRANCH

Key Financial Information Disclosure Statement
For the half year ended 30 Jun 2026

BANK OF TAIWAN – HONG KONG BRANCH
Key Financial Information Disclosure Statement
For the half year ended 30 Jun 2026

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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 26</u>	<u>30 Jun 25</u>
Interest income	278,919	315,530
Interest expense	(178,176)	(201,510)
Net interest income	100,743	114,020
Fee and commission income	1,602	2,811
Fee and commission expense	(1,000)	(919)
Net fee and commission income	602	1,892
Other operating income		
Gains less losses arising from non-trading activities in foreign currencies	981	1,082
Gains less losses arising from trading activities in foreign currencies	1,258	53
Gains less losses on disposal of securities	-	-
Others	-	-
	2,239	1,135
Total income	103,584	117,047
Operating expenses		
Staff expense	(10,907)	(10,257)
Rental expense	(651)	(690)
Other expense	(6,994)	(7,345)
	(18,552)	(18,292)
Write-back/(charges) of Impairment provisions for loans	(11,154)	(1,319)
Write-back/(charges) of Impairment provisions for other assets	341	511
Revaluation gains for negotiable debt instruments	-	-
Gains less losses from the disposal of property, plant and equipment	-	-
Profit before taxation	74,219	97,947
Tax expense	-	-
Profit after taxation	74,219	97,947

II. BALANCE SHEET INFORMATION

HK\$ '000

	As at	
	30 Jun 26	31 Dec 25
<u>Assets</u>		
Cash and balances with banks (except those included in amount due from overseas offices)	2,286,519	3,263,061
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)	4,765,063	4,361,263
Amount due from overseas offices	317	469
Trade bills	-	-
Certificates of deposit held	1,357,144	1,552,534
Negotiable debt instruments	2,891,182	2,389,123
Loans and impairment losses		
Loans and advances to customers	3,035,675	1,606,181
Loans and advances to banks	803,971	1,114,602
Impairment losses (collective and specific)	(40,091)	(16,140)
Property, plant and equipment	24,264	26,908
Other accounts	116,599	149,831
Total assets	15,240,643	14,447,832
<u>Liabilities</u>		
Deposits and balances of banks and other financial institutions (except those included in amount due to overseas offices)	2,285,431	2,102,043
Deposits from customers		
Demand deposits and current accounts	25,981	26,461
Savings deposits	1,510,390	1,460,504
Time, call and notice deposits	6,488,772	5,914,563
Amount due to overseas offices	2,173,810	2,233,283
Other accounts	128,511	116,961
Total liabilities	12,612,895	11,853,815
<u>Equities</u>		
Reserves	2,556,070	2,405,360
Current profit / (loss)	71,678	188,657
Total equities	2,627,748	2,594,017
Total Equities and Liabilities	15,240,643	14,447,832

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 26</u>	<u>31 Dec 25</u>
Advances to customers	3,035,675	1,606,181
Advances to banks and other financial institutions	803,971	1,114,602
Total	3,839,646	2,720,783
Collective impairment provisions	(38,397)	(27,286)
Specific impairment provisions	-	-
Total	(38,397)	(27,286)
Gross advances less impairment provisions	3,801,249	2,693,497
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 26</u>			
Advances to customers	-	30,357	30,357
Advances to banks and other financial institutions	-	8,040	8,040
Total	0	38,397	38,397
<u>31 Dec 25</u>			
Advances to customers	-	16,140	16,140
Advances to banks and other financial institutions	-	11,146	11,146
Total	-	27,286	27,286

iii. Impaired advances to customers

	<u>30 Jun 26</u>	<u>31 Dec 25</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 2026 and 31 December 2025.

III. ADDITIONAL BALANCE SHEET INFORMATION - CONTINUED

HK\$'000

B. OVERDUE AND RESCHEDULED ASSETS

	<u>30 Jun 26</u>	<u>As at 31 Dec 25</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)	<u>-</u>	<u>-</u>

	<u>As a percentage of total gross advances to customers</u>	
	<u>30 Jun 26</u>	<u>31 Dec 25</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 2026 and 31 December 2025.

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 2026 and 31 December 2025.

v. Amount of repossessed assets

There were no repossessed assets held by the branch as at 30 June 2026 and 31 December 2025.

III. ADDITIONAL BALANCE SHEET INFORMATION - CONTINUED

HK\$'000

C. OFF-BALANCE SHEET INFORMATION

i. CONTINGENT LIABILITIES AND COMMITMENTS

	As at	
	<u>30 Jun 26</u>	<u>31 Dec 25</u>
Off-balance sheet exposures (in contractual amounts)		
Direct credit substitutes	-	-
Transaction-related contingencies	-	-
Trade-related contingencies	4,349	16,299
Forward forward deposits placed	-	-
Other commitments	691,725	1,657,206

ii. DERIVATIVES

	<u>30 Jun 26</u>	<u>31 Dec 25</u>
Interest rate contracts		
Contractual amount	0	0
Replacement cost	-	-
Positive fair value	-	-
Negative fair value	-	-
Exchange rate and gold contracts		
Contractual amount	1,563,345	995,192
Replacement cost	-	-
Positive fair value	10,552	2,281
Negative fair value	(9,298)	(2,053)

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			
	30 Jun 26		31 Dec 25	
	<u>Gross Amount</u>	<u>Balance Covered By Collateral</u>	<u>Gross Amount</u>	<u>Balance Covered By Collateral</u>
Loans and advances for use in				
Hong Kong				
Industrial, Commercial and Financial				
Property development	-	-	-	-
Property investment	-	-	-	-
Financial concerns	-	-	-	-
Stockbrokers	-	-	-	-
Manufacturing	-	-	15,571	-
Wholesale and retail trade	-	-	-	-
Transport and transport equipment	500,000	-	-	-
Electricity and gas	-	-	-	-
Information technology	-	-	-	-
Recreational activities	-	-	-	-
All others	-	-	-	-
Individuals				
Loans for the purchase of other residential properties	11,417	11,417	8,067	8,067
Subtotal	511,417	11,417	23,638	8,067
Trade finance	43,144	8,862	51,727	7,086
Loans and advances for use outside Hong Kong	2,481,114	227,745	1,530,816	93,424
Total loans and advances	3,035,675	248,024	1,606,181	108,577

III. ADDITIONAL BALANCE SHEET INFORMATION - CONTINUED

HK\$'000

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 26</u>	<u>Gross Amount</u>	<u>Overdue & Impaired</u>	<u>Specific impairment provisions</u>
1. United Arab Emirates	988,296	-	-
2. Hong Kong	554,232	-	-
3. Korea	372,572		
4. Vietnam	301,195		
5. Kingdom of Saudi Arabia	235,309		
6. Others	584,071	-	-
	3,035,675	-	-

<u>As at 31 Dec 25</u>	<u>Gross Amount</u>	<u>Overdue & Impaired</u>	<u>Specific impairment provisions</u>
1. United Arab Emirates	544,974	-	-
2. Korea	295,843	-	-
3. Kingdom of Saudi Arabia	233,560		
4. Vietnam	132,351		
5. Hong Kong	50,117		
6. Others	349,335	-	-
	1,606,180	-	-

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>		
As at 30 Jun 26						
1. Developed countries	3,022	-	79	-	-	3,101
2. Offshore centres	698	-	39	491	-	1,228
of which:						
Hong Kong SAR	341	-	-	177	-	518
3. Developing Europe	-	-	-	-	-	-
4. Developing Latin America and Caribbean	-	-	-	-	-	-
5. Developing Africa and Middle East	1,539	-	794	236	-	2,569
6. Developing Asia-Pacific	5,243	-	305	642	-	6,190
of which:						
China	-	-	-	-	-	-
Chinese Taipei	2,940	-	10	-	-	2,950
7. International organisations	81	-	234	-	-	315
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>		
As at 31 Dec 25						
1. Developed countries	2,986	-	79	-	-	3,065
2. Offshore centres	350	-	39	350	-	739
of which:						
Hong Kong SAR	196	-	-	156	-	352
3. Developing Europe	-	-	-	-	-	-
4. Developing Latin America and Caribbean	-	-	-	-	-	-
5. Developing Africa and Middle East	1,455	-	351	234	-	2,040
6. Developing Asia-Pacific	5,938	-	221	377	-	6,536
of which:						
China	-	-	-	16	-	16
Chinese Taipei	3,529	-	2	-	-	3,531
7. International organisations	81	-	234	-	-	315
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.

<u>As at 30 Jun 26</u>	<u>On-balance sheet exposures</u>	<u>Off-balance sheet exposures</u>	<u>Total exposures</u>
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	-	23	23
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank ML exposures	-	-	-
	<u>0</u>	<u>23</u>	<u>23</u>
Total assets after provision	15,241		
On-balance sheet exposures as percentage of total assets	0.00%		

<u>As at 31 Dec 25</u>	<u>On-balance sheet exposures</u>	<u>Off-balance sheet exposures</u>	<u>Total exposures</u>
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	4	20
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank ML exposures	-	-	-
	<u>16</u>	<u>4</u>	<u>20</u>
Total assets after provision	14,448		
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 26</u>	USD	GBP	JPY	EUR	CNY	AUD	SGD	NZD	other foreign currencies	Total
Spot assets	11,720	6	82	78	472	16	-	-	-	12,374
Spot liabilities	(11,659)	(6)	(83)	(77)	(472)	(16)	-	-	-	(12,313)
Forward purchases	784	-	-	-	-	-	-	-	778	1,562
Forward sales	(784)	-	-	-	-	-	-	-	(777)	(1,561)
Net option position	-	-	-	-	-	-	-	-	-	-
Net long (short) position	61	-	(1)	1	-	-	-	-	1	62

<u>As at 31 Dec 25</u>	USD	GBP	JPY	EUR	CNY	AUD	SGD	NZD	other foreign currencies	Total
Spot assets	10,948	6	103	84	548	-	-	-	-	11,689
Spot liabilities	(10,887)	(6)	(103)	(83)	(548)	-	-	-	-	(11,627)
Forward purchases	498	-	-	-	-	-	-	-	497	995
Forward sales	(498)	-	-	-	-	-	-	-	(497)	(995)
Net option position	-	-	-	-	-	-	-	-	-	-
Net long (short) position	61	-	-	1	-	-	-	-	-	62

There were no foreign currency structural positions as at 30 June 2026 and 31 December 2025.

H. LIQUIDITY INFORMATION DISCLOSURE

For the period

	<u>30 Jun 26</u>	<u>30 Jun 25</u>
Average LMR for the year/period	96.12%	128.91%
Calculation period	Apr~Jun 2026	Apr~Jun 2025

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 26</u>	As at <u>31 Dec 25</u>
A. Capital Adequacy Ratio	17.22%	17.67%
B. Aggregate amount of shareholder's funds	584,312,189	537,316,896

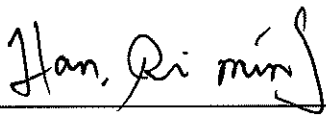
The capital adequacy ratio is computed in accordance with the Basel III Capital Accord framework after taken into account for credit risk, market risk and operational risk.

II. OTHER FINANCIAL INFORMATION

	<u>30 Jun 26</u>	As at <u>31 Dec 25</u>
Total assets	7,495,980,261	6,860,940,719
Total liabilities	6,911,668,072	6,323,623,823
Total advances	3,746,200,035	3,486,253,364
Total customer deposits	5,516,636,762	5,190,753,631
	For the half year ended	
	<u>30 Jun 26</u>	<u>30 Jun 25</u>
Profit / (Loss) before taxation	17,689,738	14,041,921

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 2026. 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

28 SEP 2026

Date