



第一商業銀行股份有限公司

(於台灣成立的有限責任公司)

香港分行

First Commercial Bank, Ltd

(Incorporated in Taiwan with limited liability)

Hong Kong Branch

Financial Information Disclosure Statement

For the half year ended 30 June 2026



KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT FOR THE HALF YEAR ENDED 30 JUNE 2026

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SECTION A. - INFORMATION OF THE BRANCH (INCLUDE HONG KONG BRANCH ONLY)

I. PROFIT AND LOSS INFORMATION

FOR THE HALF YEAR ENDED 30 JUNE 2026

Figures in HKD thousand

	For the six months ended 30 June	
	<u>2026</u>	<u>2025</u>
Interest Income	478,499	460,750
Interest Expense	<u>(246,006)</u>	<u>(205,011)</u>
Net interest income	232,493	255,739
Fee and commission income	24,540	16,783
Fee and commission expense	<u>(1,072)</u>	<u>(1,017)</u>
Net fee and commission income	23,468	15,766
Other operating income		
- Gains less losses arising from dealing in foreign currencies	1,793	1,719
- Net gains/(losses) on financial instruments designated at fair value through profit or loss	-	-
- Net gains/(losses) on others	<u>96</u>	<u>-</u>
	1,889	1,719
Total income	<u>257,850</u>	<u>273,224</u>
Operating expenses		
- Staff and rental expenses	(19,738)	(19,842)
- Other expenses	<u>(3,766)</u>	<u>(5,130)</u>
Total expenses	<u>(23,504)</u>	<u>(24,972)</u>
Profit before impairment allowances	234,346	248,252
Impairment losses written back/(charges) on loans and advances	(14,740)	(3,467)
Impairment losses written back/(charges) on other assets	<u>2,248</u>	<u>146</u>
Profit before taxation	221,854	244,931
Taxation charge	(38,852)	(40,753)
Profit after taxation	<u>183,002</u>	<u>204,178</u>



II. BALANCE SHEET INFORMATION

AS AT 30 JUNE 2026

Figures in HKD thousands

	<u>30-Jun-2026</u>	<u>31-Dec-2025</u>
<u>ASSETS</u>		
Cash and balances with banks (except those included in amount due from overseas offices)	1,029,734	3,086,591
Placement with banks and other financial institutions maturing between one and twelve months (except those included in amount due from overseas offices)	1,839,981	1,645,505
Amount due from overseas offices	93,344	38,590
Trade bills less impairment allowances	17,749	6,927
Loans and advances less impairment allowances	10,694,030	8,795,868
Financial assets at fair value through other comprehensive income less impairment allowances	8,176,808	7,387,797
Financial assets at amortised cost less impairment allowances	312,453	310,156
Other assets		
- Accrued interest	111,130	121,408
- Other accounts less impairment allowances	129,003	120,963
Property, plant and equipment	2,322	1,442
Total assets	<u>22,406,554</u>	<u>21,515,247</u>
<u>LIABILITIES</u>		
Deposits and balances of banks and other financial institutions (except those included in amount due to overseas offices)	354,041	451,381
Deposits from customers		
- Demand deposits and current accounts	225,751	196,371
- Savings deposits	3,730,477	3,835,514
- Time deposits	13,665,653	12,786,530
Amount due to overseas offices	103,683	109,277
Other liabilities	279,068	271,295
Total liabilities	18,358,673	17,650,368
Reserves and current profit/(loss)	<u>4,047,881</u>	<u>3,864,879</u>
Total equity and liabilities	<u>22,406,554</u>	<u>21,515,247</u>



III. SUPPLEMENTARY FINANCIAL INFORMATION

Figures in HKD thousands

1. TRADE BILLS AND IMPAIRMENT ALLOWANCES ON TRADE BILLS

	As at	
	<u>30-Jun-2026</u>	<u>31-Dec-2025</u>
Trade bills	17,966	7,008
Collective impairment allowances	(217)	(81)
Gross trade bills less impairment allowances	<u>17,749</u>	<u>6,927</u>

2. ADVANCES AND IMPAIRMENT ALLOWANCES ON ADVANCES

A. Advances to customers and impairment allowances on advances to customers

	As at	
	<u>30-Jun-2026</u>	<u>31-Dec-2025</u>
Advances to customers	9,867,275	7,556,958
Advances to banks and other financial institutions	948,943	1,346,494
Total	10,816,218	8,903,452
Collective provisions	(122,188)	(107,584)
Specific provisions	-	-
Total	(122,188)	(107,584)
Gross advances less provisions	<u>10,694,030</u>	<u>8,795,868</u>
Allowances as a percentage of gross advances		
- Collective provisions	1.13%	1.21%
- Specific provisions	0.00%	0.00%
Total provisions	<u>1.13%</u>	<u>1.21%</u>

B. Impairment allowances

	Specific provisions	Collective provisions	Total
<u>Balance as at 30 Jun 2026</u>			
- Advances to customers	-	108,056	108,056
- Advances to banks and other financial institutions	-	14,132	14,132
	<u>0</u>	<u>122,188</u>	<u>122,188</u>
<u>Balance as at 31 Dec 2025</u>			
- Advances to customers	-	88,791	88,791
- Advances to banks and other financial institutions	-	18,793	18,793
	<u>0</u>	<u>107,584</u>	<u>107,584</u>



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III. SUPPLEMENTARY FINANCIAL INFORMATION - *continued*

Figures in HKD thousands

C. Movements in specific and collective provisions

Balance as at 30 Jun 2026

	Balance at 1 January	Charge to income statement	Write-off	Balance at 30 June
Specific provisions	0	-	-	0
Collective provisions	107,665	14,740	-	122,405
	<u>107,665</u>	<u>14,740</u>	<u>0</u>	<u>122,405</u>

Balance as at 30 Jun 2025

	Balance at 1 January	Charge to income statement	Write-off	Balance at 30 June
Specific provisions	0	-	-	0
Collective provisions	94,705	3,467	-	98,172
	<u>94,705</u>	<u>3,467</u>	<u>0</u>	<u>98,172</u>



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III. SUPPLEMENTARY FINANCIAL INFORMATION - *continued*

Figures in HKD thousands

2. ADVANCES AND IMPAIRMENT ALLOWANCES ON ADVANCES - *continued*

D. Impaired advances to customers

	As at	
	<u>30-Jun-2026</u>	<u>31-Dec-2025</u>
- Gross impaired advances to customers	-	-
- Specific provisions	-	-
Total	<u>0</u>	<u>0</u>
Market value of collateral pledged	<u>0</u>	<u>0</u>
Covered portion of impaired advances	<u>0</u>	<u>0</u>
Uncovered portion of impaired advances	<u>0</u>	<u>0</u>
Gross impaired advances as a percentage of gross advances to customers	<u>0.00%</u>	<u>0.00%</u>
Specific provisions as a percentage of gross impaired advances	<u>0.00%</u>	<u>0.00%</u>

There were no impaired advances to banks and other financial institutions, nor were there any specific provisions made for them as at 30 June 2026 and 31 December 2025.



III. SUPPLEMENTARY FINANCIAL INFORMATION - *continued*

Figures in HKD thousands

E. Overdue and rescheduled advances to customers

	As at	
	<u>30-Jun-2026</u>	<u>31-Dec-2025</u>
a. Advances to customers overdue for		
more than 1 month and up to 3 months	-	-
more than 3 months and up to 6 months	-	-
more than 6 months and up to 1 year	-	-
more than 1 year	-	-
	<u>0</u>	<u>0</u>
Specific provisions made in respect of the above overdue advances	<u>0</u>	<u>0</u>
Market value of collateral held against the covered portion of all overdue advances	<u>0</u>	<u>0</u>
Covered portion of all overdue advances	<u>0</u>	<u>0</u>
Uncovered portion of all overdue advances	<u>0</u>	<u>0</u>
b. Rescheduled advances to customers	<u>0</u>	<u>0</u>
(Net of those overdue advances which have been disclosed in above)		

	As a percentage of total gross advances to customers	
	<u>30-Jun-2026</u>	<u>31-Dec-2025</u>
	Percentage (%)	Percentage (%)
c. Advances to customers overdue for		
more than 1 month and up to 3 months	-	-
more than 3 months and up to 6 months	-	-
more than 6 months and up to 1 year	-	-
more than 1 year	-	-
	<u>0.00</u>	<u>0.00</u>
d. Rescheduled advances to customers	<u>0.00</u>	<u>0.00</u>

F. Reconciliation for advances to customer between overdue advances and impaired advances is as follows:

	<u>30-Jun-2026</u>	<u>31-Dec-2025</u>
Advances to customers overdue for more than 3 months	-	-
Less: loans overdue but not impaired	-	-
Add: overdue loans for 3 months or less and on which interest is being placed in suspense or interest ceased to accrue	-	-
Add: impaired loans overdue for 3 months or less or not yet overdue and on which is still being accrued	-	-
Total impaired advances	<u>0</u>	<u>0</u>

There were no advances to banks and other financial institutions which were overdue or rescheduled as at 30 June 2026 and 31 December 2025.

G. Repossessed assets

As at 30 June 2026 and 31 December 2025, there were no repossessed assets held by our bank.



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III. SUPPLEMENTARY FINANCIAL INFORMATION - *continued*

Figures in HKD thousands

3. OTHER ACCOUNTS AND IMPAIRMENT ALLOWANCES

	As at	
	<u>30-Jun-2026</u>	<u>31-Dec-2025</u>
Other accounts receivable and prepayment	129,028	120,988
Specific provisions	<u>(25)</u>	<u>(25)</u>
Other accounts less provisions	<u>129,003</u>	<u>120,963</u>



III. SUPPLEMENTARY FINANCIAL INFORMATION - *continued*

Figures in HKD thousands

4. DEBT SECURITIES HELD

A. Financial assets at fair value through other comprehensive income

	As at	
	30-Jun-2026	31-Dec-2025
Government Bonds (including Hong Kong Exchange Fund Bills)	49,606	50,196
Floating rate notes	8,127,202	7,337,601
Debt securities	-	-
Total	<u>8,176,808</u>	<u>7,387,797</u>
Issued by:		
Government organization	49,616	50,206
Banks	6,817,399	6,341,512
Other financial institutions	1,152,888	840,234
Corporate entities	158,362	157,177
Total	<u>8,178,265</u>	<u>7,389,129</u>
Impairment allowances	(1,457)	(1,332)
Financial assets at fair value through other comprehensive income less impairment allowances	<u>8,176,808</u>	<u>7,387,797</u>
Impairment allowances as a percentage of financial assets at fair value through other comprehensive income	<u>0.02%</u>	<u>0.02%</u>

B. Financial assets at amortised cost

	As at	
	30-Jun-2026	31-Dec-2025
Debt securities	<u>312,453</u>	<u>310,156</u>
Issued by:		
Other financial institutions	-	-
Corporate entities	312,526	310,229
Total	<u>312,526</u>	<u>310,229</u>
Impairment allowances	(73)	(73)

C. Overdue or impaired securities

Balance as at 30 Jun 2026

	Financial assets at fair value through other comprehensive income	Financial assets at amortised cost	Impairment allowances
- Neither overdue nor impaired	8,178,265	312,526	(1,530)
- Non-overdue but impaired	-	-	-
- Overdue and impaired	-	-	-
Total	<u>8,178,265</u>	<u>312,526</u>	<u>(1,530)</u>

Balance as at 31 Dec 2025

	Financial assets at fair value through other comprehensive income	Financial assets at amortised cost	Impairment allowances
- Neither overdue nor impaired	7,389,129	310,229	(1,405)
- Non-overdue but impaired	-	-	-
- Overdue and impaired	-	-	-
Total	<u>7,389,129</u>	<u>310,229</u>	<u>(1,405)</u>



III. SUPPLEMENTARY FINANCIAL INFORMATION - *continued*

Figures in HKD thousands

5. OFF-BALANCE SHEET INFORMATION

A. Contingent liabilities and commitments

The following is a summary of the contractual amounts of each significant class of contingent liabilities and commitments:

	As at	
	<u>30-Jun-2026</u>	<u>31-Dec-2025</u>
Direct credit substitutes	50,976	15,567
Trade-related contingencies		
- Customer's liabilities under letter of credit	84,629	132,765
- Customer's liabilities under guarantee	-	16,022
- Customer's liabilities under acceptance	84,880	42,022
Forward forward deposits placed	-	-
Other commitments		
- Other commitments with an original maturity of not more than one year	1,273,959	2,522,192
- Other commitments with an original maturity of more than one year	721,472	730,437
	<u>2,215,916</u>	<u>3,459,005</u>

B. Derivative financial instruments

	Contract / notional amount	Contract / notional amount
Exchange rate contracts		
- Spot and forwards	1,714	2,669
- Swaps	157,601	140,834
- Options purchased	-	-
- Options written	-	-
	<u>159,315</u>	<u>143,503</u>

Replacement Costs of Derivatives (of the above derivatives)

	Replacement costs	Replacement costs
Exchange rate contracts		
- Spot and forwards	1	-
- Swaps	17	29
- Options purchased	-	-
- Options written	-	-
	<u>18</u>	<u>29</u>

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 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 bilateral netting arrangements.



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III. SUPPLEMENTARY FINANCIAL INFORMATION - *continued*

Figures in HKD thousands

6. GROSS ADVANCES TO CUSTOMERS ANALYSED AND REPORTED BY LOAN USAGE

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 (MA(BS)2A) and Assets and Liabilities of an Authorised Institution (MA(BS)1) submitted to the Hong Kong Monetary Authority.

A. By loan usage

1. Loan for use in Hong Kong	<u>As at 30 Jun 2026</u>		<u>As at 31 Dec 2025</u>	
	Outstanding balance	Balance covered by collateral	Outstanding balance	Balance covered by collateral
a. Industrial, commercial and financial				
- Property development	296,888	116,888	236,888	116,888
- Property investment	1,758,732	1,651,735	1,999,050	1,834,151
- Financial concerns	5,000	1,000	5,000	1,000
- Wholesale and retail trade	1,072,304	767,079	673,226	669,666
- Manufacturing	497,999	-	248,284	19,458
- Hotels, boarding houses & catering	458,000	458,000	280,000	280,000
- Transport and transport equipment	633,480	133,479	139,631	139,631
- Information technology	150,000	-	300,000	-
- Others	506,842	13,782	571,759	16,417
b. Individuals				
- Loans for the purchase of other residential properties	2,744	2,744	5,472	5,472
c. Others	-	-	-	-
	<u>5,381,989</u>	<u>3,144,707</u>	<u>4,459,310</u>	<u>3,082,683</u>
2. Trade finance	280,296	26,510	30,447	11,645
3. Loan for use outside Hong Kong	4,204,990	1,044,714	3,067,201	724,718
Total	<u>9,867,275</u>	<u>4,215,931</u>	<u>7,556,958</u>	<u>3,819,046</u>



III. SUPPLEMENTARY FINANCIAL INFORMATION - *continued*

Figures in HKD thousands

6. GROSS ADVANCES TO CUSTOMERS ANALYSED AND REPORTED BY LOAN USAGE- *continued*

B. Analysis of impaired advances for the individual loan usage category:

	<u>As at 30 Jun 2026</u>		<u>As at 31 Dec 2025</u>	
	Impaired advances	Individual impairment allowances	Impaired advances	Individual impairment allowances
- Loan for use outside Hong Kong	-	-	-	-
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

C. By geographical area

After taking into account the transfer of risk, exposures to a single country exceeding 10% of the aggregate gross advances to customers which are disclosed as follows:

<u>As at 30 Jun 2026</u>	Outstanding balance	Advances overdue for over three months	Impaired advances	Individual impairment allowances
- Hong Kong	5,121,350	-	-	-
- Taiwan	149,900	-	-	-
- China	-	-	-	-
- Indonesia	1,028,766	-	-	-
- Others	3,567,259	-	-	-
	<u>9,867,275</u>	<u>0</u>	<u>0</u>	<u>0</u>

<u>As at 31 Dec 2025</u>	Outstanding balance	Advances overdue for over three months	Impaired advances	Individual impairment allowances
- Hong Kong	4,369,859	-	-	-
- Taiwan	145,970	-	-	-
- China	941	-	-	-
- Indonesia	851,640	-	-	-
- Others	2,188,548	-	-	-
	<u>7,556,958</u>	<u>0</u>	<u>0</u>	<u>0</u>



III. SUPPLEMENTARY FINANCIAL INFORMATION - *continued*

Figures in HKD millions

7. 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 recognized 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 recognized risk transfer are disclosed.

As at 30 Jun 2026						
Counterparty country/jurisdiction	Banks	Official sector	Non-bank private sector		Others	Total claims
			Non-bank financial institution	Non-financial private		
Developed countries	5,381	-	552	1,228	-	7,161
Offshore centres	190	54	5	5,714	-	5,963
– of which : Hong Kong	90	54	5	5,124	-	5,273
Developing Latin America and Caribbean	79	-	-	-	-	79
Developing Africa and Middle East	1,579	551	616	441	-	3,187
Developing Asia and Pacific	3,478	-	264	2,161	-	5,903
– of which : Chinese Taipei	799	-	-	150	-	949
China	-	-	-	-	-	0
International Organisations	78	-	-	-	-	78
Total	10,785	605	1,437	9,544	0	22,371
As at 31 Dec 2025						
Counterparty country/jurisdiction	Banks	Official sector	Non-bank private sector		Others	Total claims
			Non-bank financial institution	Non-financial private		
Developed countries	6,160	-	313	950	-	7,423
Offshore centres	391	56	5	4,372	-	4,824
– of which : Hong Kong	387	56	5	4,372	-	4,820
Developing Africa and Middle East	1,569	-	533	731	-	2,833
Developing Asia and Pacific	4,315	-	196	1,793	-	6,304
– of which : Chinese Taipei	1,870	-	-	146	-	2,016
China	-	-	-	1	-	1
International Organisations	78	-	-	-	-	78
Total	12,513	56	1,047	7,846	0	21,462

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



III. SUPPLEMENTARY FINANCIAL INFORMATION - *continued*

Figures in HKD millions

8. MAINLAND ACTIVITIES EXPOSURES

The analysis of Mainland activities exposures is based on the categories of non-bank counterparties and the type of direct exposures defined by the Hong Kong Monetary Authority under the Banking (Disclosure) Rules with reference to the Hong Kong Monetary Authority return of non-bank Mainland exposures.

As at 30 Jun 2026

	On-balance sheet exposures	Off-balance sheet exposures	Total exposures
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	-	-	-
2. Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-
3. PRC nationals 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 governments not reported in item 2 above	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	245	51	296
7. Other counterparties where the exposures are considered by exposures the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	<u>245</u>	<u>51</u>	<u>296</u>
Total assets after provision	<u>22,407</u>		
On-balance sheet exposures as percentage of total assets	<u>1.09%</u>		

As at 31 Dec 2025

	On-balance sheet exposures	Off-balance sheet exposures	Total exposures
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	-	-	-
2. Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	1	-	1
4. Other entities of central government not reported in item 1 above	-	-	-
5. Other entities of local governments not reported in item 2 above	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	238	15	253
7. Other counterparties where the exposures are considered by exposures the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	<u>239</u>	<u>15</u>	<u>254</u>
Total assets after provision	<u>21,515</u>		
On-balance sheet exposures as percentage of total assets	<u>1.11%</u>		



III. SUPPLEMENTARY FINANCIAL INFORMATION - *continued*

Figures in HKD millions

9. FOREIGN CURRENCY POSITION

The foreign currency exposures are prepared in accordance with the HKMA banking return of "Foreign Currency Position" completion instructions. The net position in foreign currencies are disclosed as follows:

As at 30 Jun 2026								
Currency	USD	JPY	EUR	CNY	AUD	GBP	Other foreign currencies	Total
Spot assets	16,334	118	148	624	80	191	1	17,496
Spot liabilities	(16,418)	(117)	(137)	(601)	(80)	(191)	(1)	(17,545)
Forward purchases	124	-	12	24	-	-	-	160
Forward sales	(36)	(1)	(24)	(46)	-	-	-	(107)
Net option position	-	-	-	-	-	-	-	0
Net long (short) position	<u>4</u>	<u>0</u>	<u>(1)</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>4</u>

As at 31 Dec 2025								
Currency	USD	JPY	EUR	CNY	AUD	GBP	Other foreign currencies	Total
Spot assets	15,915	138	123	818	73	2	4	17,073
Spot liabilities	(15,800)	(138)	(133)	(854)	(73)	(31)	(4)	(17,033)
Forward purchases	15	15	10	36	-	28	-	104
Forward sales	(129)	(15)	-	-	-	-	-	(144)
Net option position	-	-	-	-	-	-	-	0
Net long (short) position	<u>1</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>(1)</u>	<u>0</u>	<u>0</u>

There were no foreign currency structural position as at the above respective reporting dates.

10. LIQUIDITY MAINTENANCE RATIO

AVERAGE LIQUIDITY RATIO

	Second quarter 30 June 2026 Percentage (%)	First quarter 31 March 2026 Percentage (%)	Second quarter 30 June 2025 Percentage (%)
Liquidity maintenance ratio	<u>83.85</u>	<u>79.86</u>	<u>75.03</u>

Pursuant to the requirement under the Banking (Disclosure) Rules and the Banking (Liquidity) Rules, the average value of its LMR for the reporting period is calculated based on the arithmetic mean of the average value of its LMR for each calendar month, of which it has to be disclosed by quarterly reporting period.



IV. OTHER INFORMATION

1. DISCLOSURE OF REMUNERATION

A. Remuneration system

The reward system of our Branch is designed and reviewed by our Head Office. The basis of determining the emoluments payable by the Branch to senior management is mainly by reference to the level of emoluments normally paid by comparable banks and employees' performance. Total compensation comprises a fixed component, allowance and benefits. The reward to be expensed as cash settled, no award as shared-based compensation plan.

B. Remuneration for Senior Management and Key Personnel under CG-5

For the purpose of disclosure, Senior Management and Key Personnel mentioned in this section are defined according to the Hong Kong Monetary Authority's Guideline on a Sound Remuneration System.

Senior Management : The senior executives, including General Manager and Deputy General Managers, who are designated by the Bank and responsible for oversight of the branch-wide strategy or material business.

Key Personnel : The employees, including heads of functional departments and risk control, whose individual business activities involve the assumption of material risk which may have significant impact on risk exposure, or whose individual responsibilities are directly and materially linked to the profit.

	For the half year ended 30 June	
	<u>2026</u>	<u>2025</u>
	HKD '000	HKD '000
Persons	10	9
Basic salaries, allowances and benefits	4,542	3,511
Variable remuneration	617	549
Deferred remuneration	-	-

The remuneration above includes 3 (2025: 2) members of Senior Management and 7 (2025: 7) members of Key Personnel.

2. PUBLICATION OF KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT ON WEBSITE

The Disclosure Statement of the Branch will be published on the website of the Bank (<http://www.firstbank.com.tw>) in due course. Users can download from the Bank's website for free.



SECTION B. - INFORMATION OF THE BANK 〈CONSOLIDATED BASIS〉

I. CAPITAL AND CAPITAL ADEQUACY RATIO

A. Capital adequacy ratio

	<u>30-Jun-2026</u>	<u>31-Dec-2025</u>
	Percentage (%)	Percentage (%)
Common Equity Tier 1 capital ratio	11.36	11.69
Tier 1 capital ratio	12.82	13.21
Total capital ratio	15.06	15.44
Leverage ratio	<u>6.26</u>	<u>6.40</u>

The capital adequacy ratios of the Bank are compiled in accordance with Basel Capital Accord. The ratio compares the capital base of the Bank with on and off balance sheet assets, weighted for risk.

The relevant disclosures can be found on the Bank's website <http://www.firstbank.com.tw>, accessible through the "Regulatory Disclosures" link on the home page of the website.

B. Aggregate amount of shareholders' funds

<u>30-Jun-2026</u>	<u>31-Dec-2025</u>
NTD '000	NTD '000
<u>318,019,495</u>	<u>308,371,530</u>

II. OTHER FINANCIAL INFORMATION (Consolidation basis)

Figures in NTD thousands

	<u>30-Jun-2026</u>	<u>31-Dec-2025</u>
Total assets	<u>5,012,795,723</u>	<u>4,850,739,855</u>
Total liabilities	<u>4,694,776,228</u>	<u>4,542,368,325</u>
Net loans and advances	<u>2,914,056,077</u>	<u>2,722,635,178</u>
Total customer deposit	<u>3,999,576,363</u>	<u>3,937,756,792</u>
	<u>Half year to</u> <u>30-Jun-2026</u>	<u>Half year to</u> <u>30-Jun-2025</u>
Profit/(Loss) before taxation	<u>18,746,396</u>	<u>17,027,912</u>



第一商業銀行股份有限公司 (於台灣成立的有限責任公司) 香港分行
First Commercial Bank, Ltd. (Incorporated in Taiwan with limited liability)
Hong Kong Branch

Declaration

According to the requirement of the Hong Kong Monetary Authority on Key Financial Information Disclosure Statement, we have pleasure in presenting the Key Financial Information Disclosure Statements of First Commercial Bank, Ltd. Hong Kong Branch for the half year ended 30 June 2026. We confirmed that the information contained therein complies, in all material respects, with 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.

A handwritten signature in black ink, appearing to read 'Lin Chien Hung'.

Mr. LIN CHIEN HUNG
General Manager
First Commercial Bank, Ltd.
Hong Kong Branch
Date: 21 September 2026