



CTBC Bank Co., Ltd.

Hong Kong Branch

Key Financial Information Disclosure Statements

For the Year Ended 31 December 2025



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A. HONG KONG BRANCH INFORMATION

1. Income statement information	HK\$'000	
	year ended 31 December 2025	year ended 31 December 2024
Interest income	4,812,634	4,957,749
Interest expense	3,087,034	3,280,149
Net interest income	1,725,600	1,677,600
Gains less (losses) arising from dealing in foreign currencies	548,885	373,745
Gains less (losses) on securities held for trading purposes	27,113	13,273
Gains less (losses) from other dealing activities	57,186	(26,768)
Net fees and commission income	151,788	143,894
- gross fees and commission income	232,371	184,245
- less: fee and commission expenses	(80,583)	(40,351)
Other operating income	242,865	192,407
Net operating income	1,027,837	696,551
Operating expenses	676,019	616,584
- Staff expenses	519,302	458,563
- Rental expenses	67,028	68,362
- Other expenses	89,689	89,659
Operating profit before impairment	2,077,418	1,757,567
(Charge for) / Write back of impairment allowances on advances to customers	(72,115)	(16,808)
(Charge for) / Write back of impairment allowances on other impaired assets	(10,180)	(3,957)
Gains less (losses) from disposal of tangible fixed assets	0	0
Profit before taxation	1,995,123	1,736,802
Taxation charges	294,919	233,639
Profit after taxation	1,700,204	1,503,163



2. Balance sheet information

HK\$'000

	<u>31 December 2025</u>	<u>30 June 2025</u>
(i) Assets		
Cash and balances with banks	908,540	1,140,453
Placements with banks and other financial institutions maturing between 1 and 12 months	1,167,555	470,994
Amount due from overseas offices	39,438,266	35,400,076
Trade bills	514,240	453,379
Certificates of deposit held	149,983	2,544,452
Securities held for trading purposes	0	1,380,394
Advances and other accounts (Additional Balance Sheet Information)	31,663,794	31,046,000
Investment securities	52,165,718	50,493,523
Fixed assets	100,912	122,836
Total assets	<u>126,109,008</u>	<u>123,052,107</u>
(ii) Liabilities		
Deposits and balances of banks and other financial institutions	5,572,719	6,894,914
Deposits from customers	103,628,086	94,524,283
- Demand deposits and current accounts	1,154,902	1,095,565
- Savings deposits	28,281,956	25,443,006
- Time, call and notice deposits	74,191,228	67,985,712
Amount due to overseas offices	90,599	1,505,482
Debt instruments issued	520,132	30,014
Other liabilities	3,155,509	7,628,446
Reserves and current profit	13,141,963	12,468,968
Total liabilities	<u>126,109,008</u>	<u>123,052,107</u>



3. Additional Balance sheet information

HK\$'000

	31 December 2025	30 June 2025
(i) Advances and other accounts		
Advances to customers	29,212,490	28,429,177
Advances to banks and other financial institutions	0	0
Accrued interest and other accounts	2,715,733	2,851,561
Less: Impairment allowance for impaired assets (Note)	264,429	234,738
Advances to customers	260,570	231,193
Trade bills	671	509
Securities and others	3,188	3,036
Advances and other accounts after impairment allowance for impaired assets	<u>31,663,794</u>	<u>31,046,000</u>

Note:

	31 December 2025		30 June 2025	
	Collective	Individual	Collective	Individual
Impairment allowance for impaired assets				
- Advances to customers	86,171	174,399	122,350	108,843
- Trade bills	671	0	509	0
- Securities and others	3,188	0	3,036	0
Total	<u>90,030</u>	<u>174,399</u>	<u>125,895</u>	<u>108,843</u>

(ii) Details of the impaired assets

	31 December 2025		30 June 2025	
	Banks and other FI's	Customers	Banks and other FI's	Customers
Impaired loans amount*	0	350,437	0	353,091
Individual impairment allowances	0	98,368	0	108,843
- Percentage to total advances to Banks & other FI's /Customers	0.00%	1.20%	0.00%	1.24%
Value of Collateral for impaired loans	0	231,455	0	242,480

* Impaired loans are loans on which interest is being placed in suspense or on which interest accrual has ceased.

(iii) Overdue and rescheduled loans

	31 December 2025		30 June 2025	
	Banks and other FI's	Customers	Banks and other FI's	Customers
(a) Overdue loans				
Three months or less but over one month	0	0	0	0
- Percentage to total advances to Banks & other FI's /Customers	0.00%	0.00%	0.00%	0.00%
Six months or less but over three months	0	0	0	67,403
- Percentage to total advances to Banks & other FI's /Customers	0.00%	0.00%	0.00%	0.24%
One year or less but over six months	0	68,596	0	153,930
- Percentage to total advances to Banks & other FI's /Customers	0.00%	0.24%	0.00%	0.54%
Over one year	0	167,441	0	18,154
- Percentage to total advances to Banks & other FI's /Customers	0.00%	0.57%	0.00%	0.06%
Total Overdue loans	0	236,037	0	239,487
- Total Percentage to total advances to Banks & other FI's /Customers	0.00%	0.81%	0.00%	0.84%
(b) Rescheduled loans				
Rescheduled loans, net of those reported in (a)	0	78,771	0	77,729
- Percentage to total advances to Banks & other FI's /Customers	0.00%	0.27%	0.00%	0.27%
(c) Value of collateral held against overdue loans and advances of those reported in (a)				
- Current market value of collateral held against the covered portion of overdue loans and advances	0	264,915	0	271,752
- Covered portion of overdue loans and advances	0	205,708	0	212,888
- Uncovered portion of overdue loans and advances	0	30,329	0	26,599
(d) Individual impairment allowance made on overdue loans	0	42,095	0	49,253
(iv) Repossessed assets held	0	0	0	0



4. Off-balance sheet exposures	HK\$'000	
	<u>31 December 2025</u>	<u>30 June 2025</u>
(i) The contract or notional amounts of off-balance sheet exposures outstanding		
Contingent liabilities and commitments		
Direct credit substitutes	1,507,519	1,091,046
Transaction-related contingencies	144,323	229,756
Trade-related contingencies	766,846	795,125
Forward forward deposits placed	19,228,750	0
Other commitments	32,610,130	26,547,635
Others	0	0
Total of above	<u>54,257,568</u>	<u>28,663,562</u>
Derivatives		
Exchange rate contracts	501,928,223	577,464,064
Interest rate contracts	89,054,451	75,779,682
Others	563,648	153,655
Total of above	<u>591,546,322</u>	<u>653,397,401</u>
(ii) The replacement costs of derivatives outstanding		
Exchange rate contracts	1,131,662	1,358,164
Interest rate contracts	473,503	571,431
Others	5,806	163
Total of above	<u>1,610,971</u>	<u>1,929,758</u>

For contingent liabilities and commitments, the contract amount represents the amount at risk should the contract be drawn upon and the client defaults. The total of the contract amount is not representative of future liquidity requirements.

For derivatives, the notional amounts indicate the nominal value of transactions outstanding at the balance sheet date; they do not represent amounts at risk.

In deriving the derivatives' replacement costs, no effect of bilateral netting arrangements has been taken into account.



5. Segmental information

HK\$'000

(i) Advances to customers by industry classification	31 December 2025		30 June 2025	
	Advances to customers	Value of collateral secured	Advances to customers	Value of collateral secured
a) Loans for use in Hong Kong				
Industrial, commercial and financial:				
- Property development	266,168	219,325	122,788	75,602
- Property investment	4,520,434	4,113,951	4,524,618	4,107,465
- Financial concerns	1,217,535	536,305	1,243,697	855,339
- Stockbrokers	38,804	0	1,416	0
- Wholesale and retail trade	1,804,613	877,536	1,486,329	827,715
- Manufacturing	2,386,818	313,044	1,936,707	516,776
- Transport and transport equipment	579,199	142,614	660,985	185,641
- Recreational activities	0	0	0	0
- Information technology	393,689	17,700	407,319	29,642
- Others	1,991,254	477,661	2,507,513	549,280
Individual:				
- Loans for the purchase of other residential properties	0	0	0	0
- Others	428,862	303,142	364,447	0
b) Trade finance	2,421,276	757,006	2,746,094	789,753
c) Loans for use outside Hong Kong	13,163,838	2,932,140	12,427,264	2,898,235
Total of above	<u>29,212,490</u>	<u>10,690,424</u>	<u>28,429,177</u>	<u>10,835,448</u>

(ii) Advances by countries or geographical areas

a) Advances to customers by countries or geographical areas

	31 December 2025	30 June 2025
Hong Kong	20,951,015	20,549,986
China	3,750,617	4,018,691
Taiwan	2,386,107	2,039,154
Others	2,124,751	1,821,346
Total of above	<u>29,212,490</u>	<u>28,429,177</u>

b) Overdue loans by countries or geographical areas

	31 December 2025	30 June 2025
Hong Kong	94,471	95,548
China	141,566	143,939
Taiwan	0	0
Others	0	0
Total of above	<u>236,037</u>	<u>239,487</u>

c) Impaired loans by countries or geographical areas

	31 December 2025	30 June 2025
Hong Kong	200,483	200,694
China	141,567	143,939
Taiwan	8,387	8,458
Others	0	0
Total of above	<u>350,437</u>	<u>353,091</u>

Exposures to an individual country or geographical area is reported if it constitutes 10% or more of the total advances to customers.



5. Segmental information (cont'd)

HK\$'000

(iii) Non-bank Mainland exposures

31 December 2025

Types of counterparties

	On-balance sheet exposures	Off-balance sheet exposures	Total
1. Central government, central government-owned entities and their subsidiaries and JVs	500,439	155,674	656,113
2. Local governments, local government-owned entities and their subsidiaries and JVs	0	23,794	23,794
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	5,823,884	981,311	6,805,195
4. Other entities of central government not reported in item 1 above	2,020,360	397,113	2,417,473
5. Other entities of local governments not reported in item 2 above	66,697	0	66,697
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	3,579,735	661,292	4,241,027
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	0	0	0
Total	11,991,115	2,219,184	14,210,299
Total assets after provision	126,109,008		
On-balance sheet exposures as percentage of total assets	9.51%		

30 June 2025

Types of counterparties

1. Central government, central government-owned entities and their subsidiaries and JVs	541,395	0	541,395
2. Local governments, local government-owned entities and their subsidiaries and JVs	91,552	65,987	157,539
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	5,568,942	623,556	6,192,498
4. Other entities of central government not reported in item 1 above	1,075,671	356,600	1,432,271
5. Other entities of local governments not reported in item 2 above	115,839	0	115,839
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	3,947,459	704,250	4,651,709
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	0	82,424	82,424
Total	11,340,858	1,832,817	13,173,675
Total assets after provision	123,052,107		
On-balance sheet exposures as percentage of total assets	9.22%		



5. Segmental information (cont'd)

HK\$ million

(iv) International claims

	Non-bank private sector					Total
	Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Others	
<i>31 December 2025</i>						
Developed countries	9,375	20,400	0	1,447	0	31,222
- of which United States	177	18,086	0	352	0	18,615
Developing Asia-Pacific	44,147	577	0	10,215	0	54,939
- of which Taiwan	40,159	0	0	584	0	40,743
International Organisations	0	14,616	0	0	0	14,616
<i>30 June 2025</i>						
Developed countries	9,437	21,614	0	1,170	0	32,221
- of which United States	449	19,482	0	223	0	20,154
Developing Asia-Pacific	43,363	764	0	9,352	0	53,479
- of which Taiwan	35,449	0	0	562	0	36,011
International Organisations	0	11,615	0	0	0	11,615

Claim on an individual country or geographical area is reported if it constitutes 10% or more of the total international claims.

The above classification has been taken into account of transfer of risk.

6. Currency risk

HK\$ million

	USD	CNY	EUR	JPY	NTD	Total
<i>31 December 2025</i>						
Spot assets	85,318	6,841	1,718	1,587	0	108,797
Spot liabilities	(95,742)	(6,846)	(1,478)	(1,233)	0	(106,571)
Forward purchases	212,237	47,008	1,806	1,797	9,997	287,023
Forward sales	(186,467)	(47,044)	(2,044)	(2,150)	(9,548)	(273,486)
Net option position	0	0	0	0	0	0
Net long (short) position	15,346	(41)	2	1	449	15,763
Net structural position	0	0	0	0	0	0
<i>30 June 2025</i>						
Spot assets	82,260	8,780	1,493	1,066	2	106,243
Spot liabilities	(92,955)	(5,585)	(1,500)	(898)	(2)	(102,168)
Forward purchases	238,468	84,793	1,856	764	9,494	346,140
Forward sales	(217,923)	(87,040)	(1,848)	(931)	(9,071)	(339,023)
Net option position	0	0	0	0	0	0
Net long (short) position	9,850	948	1	1	423	11,192
Net structural position	0	0	0	0	0	0

The "Total" column represents the aggregate positions of all currencies.

The net option position is calculated using the delta equivalent value of the option contracts.



7. Liquidity

Starting from June 2018, an authorized institution that is a category 2 institution must disclose the average Liquidity Maintenance Ratio quarterly under the Banking (Disclosure) Rules Cap 155M Section 103B. The average liquidity maintenance ratio is being calculated based on the arithmetic mean of the average value of liquidity maintenance ratio for each month during the reporting period. The liquidity maintenance ratio is calculated in accordance with the guidelines of the HKMA and the Banking (Liquidity) Rules.

	<i>For the quarter ended 31 December 2025</i>	<i>For the quarter ended 31 December 2024</i>
Average liquidity maintenance ratio for the period	106.01%	102.20%

Liquidity Risk Management Disclosure - Overview

Liquidity risk management of CTBC, Hong Kong Branch ("The Branch") is governed by policies as established by the Board of Directors of the Head Office. The Branch has established an Asset and Liability Committee ("ALCO"), which is responsible for the management of liquidity and funding risk of the Branch, ensuring that it is managed within the approved policies and procedures, risk tolerance and limits, and complies with regulatory requirements.

The Branch conducts through analysing and monitoring of liquidity risk under expected and stressed conditions and sustains a strong liquidity position, with a liquidity maintenance ratio (LMR) exceeding regulatory requirements. The Branch's asset-liability management framework effectively aligns short-term funding needs with available liquid assets.

Risk Governance and Measurement

ALCO members comprise the Chief Executive (CE), senior representatives from capital market, accounting, market and liquidity risk managers, and business lines representatives.

The Branch's qualitative liquidity risk tolerance is to maintain a balanced asset and liability structure to ensure that it is capable of sustaining business growth while meeting various obligations under normal and certain stressed scenarios. Internal liquidity reporting is compiled and monitored on a regular basis for various levels of governance.

Liquidity Risk Management

The LMR is prepared by Accounting Department on a daily basis and a daily report is submitted to branch management and Capital Market Department for monitoring purpose. Capital Market Department is performed the liquidity maintenance ratio projection on a daily basis and liquidity risk monitoring unit is performed the liquidity stress test at least quarterly.

Funding and Liquidity Cushion

The Branch maintains diverse funding sources, including customer deposits, interbank money market, repo facilities and funding support from the Head Office. Controls and measures are in place to avoid over-reliance on interbank funding and intra-group funding.

The surplus funds from deposits were allocated to investment securities and interbank placements to enhance the liquidity and manage interest rate risk. Additionally, the increase in high quality liquid asset, particularly debt securities, further strengthened the LMR and liquidity cushion of the Branch, sufficient to cover short-term liquidity needs.

Stress Testing and Contingency Funding Plan

Liquidity stress testing covers general market, institution-specific and combined stress scenarios and the results are reviewed on a quarterly basis at ALCO meeting to identify the Branch's potential vulnerabilities and its capacity to withstand stressed circumstances.

The Branch's contingency funding plan (CFP) makes use of both qualitative and quantitative early warning indicators on different internal and external factors. Any early signs of significant impact on the Branch's liquidity position will be discussed in ALCO. Testing on the plan is conducted on an annual basis with an aim to ensure its effectiveness and operational feasibility when CFP is invoked. The CFP is also subject to regular review by ALCO.

7. Liquidity (cont'd)

Analysis of On/Off Balance Sheet by remaining maturity

HK\$'000	31 December 2025						
	Total	1 month or less	Over 1 month to 3 months	Over 3 months to 1 year	Over 1 year to 5 year	Over 5 Year	Undated or overdue
Assets							
Cash and balances with banks	908,540	908,540	0	0	0	0	0
Placements with banks and other financial institutions maturing between 1 and 12 months	1,167,555	0	622,696	544,859	0	0	0
Amount due from overseas offices	39,438,266	39,438,266	0	0	0	0	0
Trade bills	514,240	191,448	231,180	91,612	0	0	0
Certificates of deposit held	149,983	0	0	0	149,983	0	0
Securities held for trading purposes	0	0	0	0	0	0	0
Advances and other accounts (Additional Balance Sheet Information)	31,663,794	6,594,660	4,882,673	5,907,393	12,898,875	686,428	693,765
Investment securities	52,165,718	846,290	787,384	5,256,115	35,821,181	9,454,748	0
Fixed assets	100,912	0	0	0	0	0	100,912
Total assets	126,109,008	47,979,204	6,523,933	11,799,979	48,870,039	10,141,176	794,677
Liabilities							
Deposits and balances of banks and other financial institutions	5,572,719	5,572,719	0	0	0	0	0
Deposits from customers	103,628,086	63,397,429	30,139,678	10,089,693	1,286	0	0
Amount due to overseas offices	90,599	83,039	0	0	0	0	7,560
Debt instruments issued	520,132	0	89,219	411,377	19,536	0	0
Other liabilities	3,155,509	778,313	504,336	608,451	305,768	111,666	846,975
Reserves and current profit	13,141,963	0	0	0	0	0	13,141,963
Total liabilities	126,109,008	69,831,500	30,733,233	11,109,521	326,590	111,666	13,996,498
Net Gap	0	(21,852,296)	(24,209,300)	690,458	48,543,449	10,029,510	(13,201,821)
Off Balance Sheet Exposures							
Contingent liabilities	2,418,688	356,952	889,119	917,706	254,911	0	0
Irrevocable commitments	6,761,279	6,761,279	0	0	0	0	0
Forward forward deposits placed	19,228,750	19,228,750	0	0	0	0	0
Total	28,408,717	26,346,981	889,119	917,706	254,911	0	0

HK\$'000	31 December 2024						
	Total	1 month or less	Over 1 month to 3 months	Over 3 months to 1 year	Over 1 year to 5 year	Over 5 Year	Undated or overdue
Assets							
Cash and balances with banks	2,421,734	2,421,734	0	0	0	0	0
Placements with banks and other financial institutions maturing between 1 and 12 months	4,616,660	0	4,267,275	349,385	0	0	0
Amount due from overseas offices	20,975,504	20,211,947	763,557	0	0	0	0
Trade bills	460,587	230,975	198,321	31,291	0	0	0
Certificates of deposit held	2,514,488	0	0	2,514,488	0	0	0
Securities held for trading purposes	1,544	0	0	1,544	0	0	0
Advances and other accounts (Additional Balance Sheet Information)	30,746,058	5,769,017	5,378,027	7,689,949	11,085,473	489,689	333,903
Investment securities	45,655,582	667,770	401,775	5,253,554	31,963,953	7,368,530	0
Fixed assets	131,872	0	0	0	0	0	131,872
Total assets	107,524,029	29,301,443	11,008,955	15,840,211	43,049,426	7,858,219	465,775
Liabilities							
Deposits and balances of banks and other financial institutions	3,150,832	3,150,832	0	0	0	0	0
Deposits from customers	88,066,642	49,297,784	29,987,811	8,757,755	23,292	0	0
Amount due to overseas offices	99,683	92,123	0	0	0	0	7,560
Debt instruments issued	4,669	0	0	2,329	2,340	0	0
Other liabilities	4,821,863	949,055	1,013,488	1,360,592	611,845	117,010	769,873
Reserves and current profit	11,380,340	0	0	0	0	0	11,380,340
Total liabilities	107,524,029	53,489,794	31,001,299	10,120,676	637,477	117,010	12,157,773
Net Gap	0	(24,188,351)	(19,992,344)	5,719,535	42,411,949	7,741,209	(11,691,998)
Off Balance Sheet Exposures							
Contingent liabilities	2,625,271	485,631	814,673	1,037,188	287,779	0	0
Irrevocable commitments	2,807,999	2,807,999	0	0	0	0	0
Forward forward deposits placed	2,018,666	2,018,666	0	0	0	0	0
Total	7,451,936	5,312,296	814,673	1,037,188	287,779	0	0



8. Remuneration disclosure

In accordance with paragraph of the HKMA's Supervisory Policy Manual Guideline on a Sound Remuneration System - CG5. CTBC Bank has disclosed the relevant information under Corporate Governance of the Chinese version of CTBC Bank Annual Report.

B. BANK INFORMATION (CONSOLIDATED BASIS)

1. Capital and capital adequacy

NTD million

	<u>31 December 2025</u>	<u>30 June 2025</u>
Consolidated capital adequacy ratio	14.58%	13.79%
Aggregate amount of shareholders' fund	460,530	414,393

The capital adequacy ratio is computed in accordance with the Basel Capital Accord under Taiwan MOF regulation. It is calculated as the percentage of net eligible capital divided by risk-weighted assets.

Net eligible capital is the sum of Tier I capital and qualified Tier II and Tier III capital (Total eligible capital) less required capital deductions.

Risk-weighted assets is the sum of credit risk-weighted assets plus the capital requirement for market risk and operational risk multiplied by 12.5.

2. Other financial information

NTD million

	<u>31 December 2025</u>	<u>30 June 2025</u>
Total assets	6,881,036	6,564,859
Total liabilities	6,420,506	6,150,466
Total advances	4,161,604	3,963,488
Total customer deposits	5,678,940	5,423,981
	<i>year ended</i>	<i>year ended</i>
Pre-tax profit / (loss)	<u>31 December 2025</u> 70,788	<u>31 December 2024</u> 62,827

* Notes for NTD/HKD conversion rates : 4.04 (31-Dec-2025); 3.81 (30-Jun-2025) and 4.22 (31-Dec-2024).

Chief Executive's declaration of compliance

We enclose herewith the Key Financial Information Disclosure Statement for the year ended 31 December 2025. We confirm that the information contained therein complies fully with the relevant requirements for financial disclosure by overseas incorporated authorized institutions as set out in CA-D-1<Guideline on the Application of the Banking (Disclosure) Rules> of Supervisory Policy Manual issued by Hong Kong Monetary Authority and an internal review has been conducted to ensure the information is not false or misleading in any material aspect.

HSU CHIA YUN
Chief Executive
CTBC Bank Co., Ltd.
Hong Kong Branch
(incorporated in Taiwan with limited liability)

25 April 2026

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