



CTBC Bank Co., Ltd.

Hong Kong Branch

Key Financial Information Disclosure Statements

For Period Ended 30 June 2025



TABLE OF CONTENTS

Page

A. HONG KONG BRANCH INFORMATION

1. Income statement information	1
2. Balance sheet information	2
3. Additional Balance sheet information	
(i) <i>Advances and other accounts</i>	3
(ii) <i>Details of the impaired assets</i>	3
(iii) <i>Overdue and rescheduled loans</i>	3
(iv) <i>Reposessed assets held</i>	3
4. Off-balance sheet exposures	
(i) <i>The contract or notional amounts of off-balance sheet exposures outstanding</i>	4
(ii) <i>The replacement costs of derivatives outstanding</i>	4
5. Segmental information	
(i) <i>Advances to customers and value of collateral secured by industry classification</i>	5
(ii) <i>Advances by countries or geographical areas</i>	5
(iii) <i>Non-bank Mainland exposures</i>	6
(iv) <i>International claims</i>	7
6. Currency risk	7
7. Liquidity	8
8. Remuneration disclosure	10

B. BANK INFORMATION (CONSOLIDATED BASIS)

1. Capital and capital adequacy	10
2. Other financial information	10



A. HONG KONG BRANCH INFORMATION

1. Income statement information

	6 months ended 30 June 2025	HK\$'000 6 months ended 30 June 2024
Interest income	2,367,722	2,441,304
Interest expense	1,509,165	1,608,786
Net interest income	858,557	832,518
Gains less (losses) arising from dealing in foreign currencies	387,231	195,701
Gains less (losses) on securities held for trading purposes	8,892	5,026
Gains less (losses) from other dealing activities	2,191	(4,165)
Net fees and commission income	100,631	77,415
- gross fees and commission income	126,652	97,667
- less: fee and commission expenses	(26,021)	(20,252)
Other operating income	141,836	100,190
Net operating income	640,781	374,167
Operating expenses	320,757	302,703
- Staff expenses	240,822	221,687
- Rental expenses	33,541	34,069
- Other expenses	46,394	46,947
Operating profit before impairment	1,178,581	903,982
(Charge for) impairment allowances on advances to customers	(43,422)	(15,960)
(Charge for) / Write back of impairment allowances on other impaired assets	(3,743)	1,003
Gains less (losses) from disposal of tangible fixed assets	0	0
Profit before taxation	1,131,416	889,025
Taxation charges	196,533	143,767
Profit after taxation	934,883	745,258

**2. Balance sheet information**

	HK\$'000	
	30 June 2025	31 December 2024
(i) Assets		
Cash and balances with banks	1,140,453	2,421,734
Placements with banks and other financial institutions maturing between 1 and 12 months	470,994	4,616,660
Amount due from overseas offices	35,400,076	20,975,504
Trade bills	453,379	460,587
Certificates of deposit held	2,544,452	2,514,488
Securities held for trading purposes	1,380,394	1,544
Advances and other accounts (Additional Balance Sheet Information)	31,046,000	30,746,058
Investment securities	50,493,523	45,655,582
Fixed assets	122,836	131,872
Total assets	123,052,107	107,524,029
(ii) Liabilities		
Deposits and balances of banks and other financial institutions	6,894,914	3,150,832
Deposits from customers	94,524,283	88,066,642
- Demand deposits and current accounts	1,095,565	860,907
- Savings deposits	25,443,006	23,988,970
- Time, call and notice deposits	67,985,712	63,216,765
Amount due to overseas offices	1,505,482	99,683
Debt instruments issued	30,014	4,669
Other liabilities	7,628,446	4,821,863
Reserves and current profit	12,468,968	11,380,340
Total liabilities	123,052,107	107,524,029


3. Additional Balance sheet information

HK\$'000

(i) Advances and other accounts

	30 June 2025	31 December 2024
Advances to customers	28,429,177	26,454,371
Advances to banks and other financial institutions	0	0
Accrued interest and other accounts	2,851,561	4,479,617
Less: Impairment allowance for impaired assets (Note)	234,738	187,930
Advances to customers	231,193	184,455
Trade bills	509	425
Securities and others	3,036	3,050
Advances and other accounts after impairment allowance for impaired assets	31,046,000	30,746,058

Note:

	30 June 2025		31 December 2024	
	Collective	Individual	Collective	Individual
Impairment allowance for impaired assets				
- Advances to customers	122,350	108,843	91,411	93,044
- Trade bills	509	0	425	0
- Securities and others	3,036	0	3,050	0
Total	125,895	108,843	94,886	93,044

(ii) Details of the impaired assets

	30 June 2025		31 December 2024	
	Banks and other FI's	Customers	Banks and other FI's	Customers
Impaired loans amount*	0	353,091	0	264,611
Individual impairment allowances	0	108,843	0	93,044
- Percentage to total advances to Banks & other FI's /Customers	0.00%	1.24%	0.00%	1.00%
Value of Collateral for impaired loans	0	242,480	0	158,753

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

(iii) Overdue and rescheduled loans

	30 June 2025		31 December 2024	
	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	72,943
- Percentage to total advances to Banks & other FI's /Customers	0.00%	0.00%	0.00%	0.27%
Six months or less but over three months	0	67,403	0	73,837
- Percentage to total advances to Banks & other FI's /Customers	0.00%	0.24%	0.00%	0.28%
One year or less but over six months	0	153,930	0	0
- Percentage to total advances to Banks & other FI's /Customers	0.00%	0.54%	0.00%	0.00%
Over one year	0	18,154	0	17,566
- Percentage to total advances to Banks & other FI's /Customers	0.00%	0.06%	0.00%	0.07%
Total Overdue loans	0	239,487	0	164,346
- Total Percentage to total advances to Banks & other FI's /Customers	0.00%	0.84%	0.00%	0.62%

(b) Rescheduled loans

Rescheduled loans, net of those reported in (a)	0	77,729	0	75,393
- Percentage to total advances to Banks & other FI's /Customers	0.00%	0.27%	0.00%	0.28%

(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	271,752	0	252,119
- Covered portion of overdue loans and advances	0	212,888	0	140,525
- Uncovered portion of overdue loans and advances	0	26,599	0	23,821

(d) Individual impairment allowance made on overdue loans

	0	49,253	0	32,937
--	---	--------	---	--------

(iv) Repossessed assets held

	0	0	0	0
--	---	---	---	---

**4. Off-balance sheet exposures**

HK\$'000

	30 June 2025	31 December 2024
(i) The contract or notional amounts of off-balance sheet exposures outstanding		
Contingent liabilities and commitments		
Direct credit substitutes	1,091,046	1,009,480
Transaction-related contingencies	229,756	457,306
Trade-related contingencies	795,125	1,158,485
Forward forward deposits placed	0	2,018,666
Other commitments	26,547,635	23,444,891
Others	0	0
Total of above	<u>28,663,562</u>	<u>28,088,828</u>
Derivatives		
Exchange rate contracts	577,464,064	480,351,997
Interest rate contracts	75,779,682	83,188,253
Others	153,655	9,317
Total of above	<u>653,397,401</u>	<u>563,549,567</u>
(ii) The replacement costs of derivatives outstanding		
Exchange rate contracts	1,358,164	2,640,575
Interest rate contracts	571,431	874,489
Others	163	0
Total of above	<u>1,929,758</u>	<u>3,515,064</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

	<u>30 June 2025</u>		<u>31 December 2024</u>	
	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	122,788	75,602	510,000	500,000
- Property investment	4,524,618	4,107,465	3,745,042	3,389,211
- Financial concerns	1,243,697	855,339	1,035,138	590,795
- Stockbrokers	1,416	0	154,008	0
- Wholesale and retail trade	1,486,329	827,715	1,760,191	858,866
- Manufacturing	1,936,707	516,776	1,262,820	477,365
- Transport and transport equipment	660,985	185,641	1,033,070	220,589
- Recreational activities	0	0	0	0
- Information technology	407,319	29,642	507,702	34,786
- Others	2,507,513	549,280	2,900,184	999,781
Individual:				
- Loans for the purchase of other residential properties	0	0	0	0
- Others	364,447	0	296,119	0
b) Trade finance	2,746,094	789,753	2,366,150	696,421
c) Loans for use outside Hong Kong	12,427,264	2,898,235	10,883,947	2,598,417
Total of above	<u>28,429,177</u>	<u>10,835,448</u>	<u>26,454,371</u>	<u>10,366,231</u>

(ii) Advances by countries or geographical areas
a) Advances to customers by countries or geographical areas

	<u>30 June 2025</u>	<u>2024</u>
Hong Kong	20,549,986	19,115,049
China	4,018,691	3,392,961
Taiwan	2,039,154	2,158,707
Others	1,821,346	1,787,654
Total of above	<u>28,429,177</u>	<u>26,454,371</u>

b) Overdue loans by countries or geographical areas

	<u>30 June 2025</u>	<u>2024</u>
Hong Kong	95,548	28,005
China	143,939	136,341
Taiwan	0	0
Others	0	0
Total of above	<u>239,487</u>	<u>164,346</u>

c) Impaired loans by countries or geographical areas

	<u>30 June 2025</u>	<u>2024</u>
Hong Kong	200,694	119,904
China	143,939	136,341
Taiwan	8,458	8,366
Others	0	0
Total of above	<u>353,091</u>	<u>264,611</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
30 June 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	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%		

31 December 2024

Types of counterparties

1. Central government, central government-owned entities and their subsidiaries and JVs	814,790	0	814,790
2. Local governments, local government-owned entities and their subsidiaries and JVs	140,468	35,858	176,326
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	4,497,171	1,018,547	5,515,718
4. Other entities of central government not reported in item 1 above	1,910,375	432,171	2,342,546
5. Other entities of local governments not reported in item 2 above	0	0	0
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	3,344,896	712,606	4,057,502
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	0	97,440	97,440
Total	10,707,700	2,296,622	13,004,322
Total assets after provision	107,524,029		
On-balance sheet exposures as percentage of total assets	9.96%		

5. Segmental information (cont'd)

HK\$ million

(iv) International claims

	Banks	Official sector	Non-bank private sector		Others	Total
			Non-bank financial institutions	Non-financial private sector		
<u>30 June 2025</u>						
Developed countries	9,437	21,614	0	1,170	0	32,221
- of which United States	449	19,482	0	223	0	20,154
Offshore centres	1,965	751	471	7,806	0	10,993
Developing Asia-Pacific	43,363	764	0	9,352	0	53,479
- of which China	5,284	542	0	7,443	0	13,269
- of which Taiwan	35,449	0	0	562	0	36,011
International Organisations	0	11,615	0	0	0	11,615
<u>31 December 2024</u>						
Developed countries	9,401	19,784	0	945	0	30,130
- of which United States	158	18,142	0	140	0	18,440
Offshore centres	1,959	526	581	7,436	0	10,502
Developing Asia-Pacific	31,469	634	0	7,940	0	40,043
- of which China	4,436	505	0	5,920	0	10,861
- of which Taiwan	24,199	0	0	527	0	24,726
International Organisations	0	10,341	0	0	0	10,341

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
<u>30 June 2025</u>						
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
<u>31 December 2024</u>						
Spot assets	71,831	6,981	1,236	877	3	93,207
Spot liabilities	(81,773)	(5,169)	(1,110)	(1,026)	(3)	(90,034)
Forward purchases	224,278	91,463	1,343	3,196	9,501	350,296
Forward sales	(213,329)	(91,278)	(1,470)	(3,047)	(9,022)	(349,995)
Net option position	0	0	0	0	0	0
Net long (short) position	1,007	1,997	(1)	0	479	3,474
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 30 June 2025</i>	<i>For the quarter ended 30 June 2024</i>
Average liquidity maintenance ratio for the period	107.52%	105.82%

Liquidity Risk Management

The liquidity maintenance ratio ("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 Risk Management Department is performed the liquidity stress test at least quarterly.

Funding and Liquidity Cushion

Capital Market Department is responsible for managing the funding of the branch which include interbank market funding and placement, customer deposits, etc and Head Office support when necessary. The branch is maintained the liquidity cushion by holding high quality marketable securities which consists of Hong Kong Exchange Fund Bills, other sovereign bonds or bills, NCDs and other bonds issued by authorized institution in Hong Kong or other financial institution outside Hong Kong. The investment portfolio combines of 35% fair value through other comprehensive income securities and 65% of amortised cost securities.

Governance

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. ALCO members comprise senior management 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 level of the governance.

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.

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 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 and the plan is also subject to regular review by ALCO.

7. Liquidity (cont'd)
Analysis of On/Off Balance Sheet by remaining maturity

HK\$'000	30 June 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	1,140,453	1,140,453	0	0	0	0	0
Placements with banks and other financial institutions maturing between 1 and 12 months	470,994	0	274,746	196,248	0	0	0
Amount due from overseas offices	35,400,076	35,400,076	0	0	0	0	0
Trade bills	453,379	158,458	109,618	185,303	0	0	0
Certificates of deposit held	2,544,452	328,576	218,619	1,847,265	149,992	0	0
Securities held for trading purposes	1,380,394	0	0	925,076	342,458	112,860	0
Advances and other accounts (Additional Balance Sheet Information)	31,046,000	6,385,230	5,285,832	6,412,853	12,237,177	414,569	310,339
Investment securities	50,493,523	1,186,743	1,060,917	5,309,361	33,714,117	9,222,385	0
Fixed assets	122,836	0	0	0	0	0	122,836
Total assets	123,052,107	44,599,536	6,949,732	14,876,106	46,443,744	9,749,814	433,175
Liabilities							
Deposits and balances of banks and other financial institutions	6,894,914	6,894,914	0	0	0	0	0
Deposits from customers	94,524,283	53,345,775	32,093,769	9,052,193	32,546	0	0
Amount due to overseas offices	1,505,482	1,497,922	0	0	0	0	7,560
Debt instruments issued	30,014	0	0	30,014	0	0	0
Other liabilities	7,628,446	4,545,792	633,486	927,389	390,664	73,809	1,057,306
Reserves and current profit	12,468,968	0	0	0	0	0	12,468,968
Total liabilities	123,052,107	66,284,403	32,727,255	10,009,596	423,210	73,809	13,533,834
Net Gap	0	(21,684,867)	(25,777,523)	4,866,510	46,020,534	9,676,005	(13,100,659)
Off Balance Sheet Exposures							
Contingent liabilities	2,115,927	335,803	507,348	1,097,872	174,904	0	0
Irrevocable commitments	4,534,506	4,534,506	0	0	0	0	0
Forward forward deposits placed	0	0	0	0	0	0	0
Total	6,650,433	4,870,309	507,348	1,097,872	174,904	0	0

HK\$'000	30 June 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	3,071,816	3,071,816	0	0	0	0	0
Placements with banks and other financial institutions maturing between 1 and 12 months	9,104,594	0	8,440,880	663,714	0	0	0
Amount due from overseas offices	20,393,550	20,393,550	0	0	0	0	0
Trade bills	523,404	229,031	135,692	158,681	0	0	0
Certificates of deposit held	3,212,147	199,980	116,898	2,895,269	0	0	0
Securities held for trading purposes	1,223,968	0	0	0	1,223,968	0	0
Advances and other accounts (Additional Balance Sheet Information)	30,622,632	6,919,589	6,066,972	7,099,957	9,672,495	676,749	186,870
Investment securities	37,421,260	583,962	949,853	3,624,087	25,885,085	6,378,273	0
Fixed assets	167,692	0	0	0	0	0	167,692
Total assets	105,741,063	31,397,928	15,710,295	14,441,708	36,781,548	7,055,022	354,562
Liabilities							
Deposits and balances of banks and other financial institutions	1,309,474	1,282,730	26,744	0	0	0	0
Deposits from customers	88,573,079	47,190,655	17,479,174	23,872,513	30,737	0	0
Amount due to overseas offices	239,459	231,899	0	0	0	0	7,560
Debt instruments issued	0	0	0	0	0	0	0
Other liabilities	5,015,791	1,225,632	826,511	1,282,248	649,659	124,094	907,647
Reserves and current profit	10,603,260	0	0	0	0	0	10,603,260
Total liabilities	105,741,063	49,930,916	18,332,429	25,154,761	680,396	124,094	11,518,467
Net Gap	0	(18,532,988)	(2,622,134)	(10,713,053)	36,101,152	6,930,928	(11,163,905)
Off Balance Sheet Exposures							
Contingent liabilities	2,398,100	424,046	699,368	1,068,547	206,139	0	0
Irrevocable commitments	2,448,810	2,448,810	0	0	0	0	0
Forward forward deposits placed	0	0	0	0	0	0	0
Total	4,846,910	2,872,856	699,368	1,068,547	206,139	0	0

**8. Remuneration disclosure**

In accordance with paragraph 3.1.2 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

	Unaudited 30 June 2025	31 December 2024
Consolidated capital adequacy ratio	13.79%	13.89%
Aggregate amount of shareholders' fund	414,393	420,208

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

	Unaudited 30 June 2025	31 December 2024
Total assets	6,564,859	6,473,093
Total liabilities	6,150,466	6,052,884
Total advances	3,963,488	3,768,167
Total customer deposits	5,423,981	5,329,736
	6 months ended 30 June 2025	6 months ended 30 June 2024
Pre-tax profit / (loss)	34,524	29,958

* Notes for NTD/HKD conversion rates : 3.81 (30-Jun-2025); 4.22 (31-Dec-2024) and 4.16 (30-Jun-2024).

Chief executive's declaration of compliance

We enclose herewith the Key Financial Information Disclosure Statement for the 6 months ended 30 June 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 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)

26 September 2025