CTBC BANK
中國信託銀行

CTBC Bank Co., Ltd.

Hong Kong Branch

Key Financial Information Disclosure Statements

For Period Ended 30 June 2026

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A. HONG KONG BRANCH INFORMATION

1. Income statement information

	6 months ended 30 June 2026	6 months ended 30 June 2025
	HK$'000	HK$'000
Interest income	2,315,667	2,367,722
Interest expense	1,358,513	1,509,165
Net interest income	957,154	858,557
Gains less (losses) arising from dealing in foreign currencies	85,342	387,231
Gains less (losses) on securities held for trading purposes	50,291	8,892
Gains less (losses) from other dealing activities	59,488	2,191
Net fees and commission income	49,873	100,631
- gross fees and commission income	176,747	126,652
- less: fee and commission expenses	(126,874)	(26,021)
Other operating income	117,012	141,836
Net operating income	362,006	640,781
Operating expenses	348,247	320,757
- Staff expenses	267,583	240,822
- Rental expenses	29,226	33,541
- Other expenses	51,438	46,394
Operating profit before impairment	970,913	1,178,581
(Charge for) impairment allowances on advances to customers	(14,383)	(43,422)
Write back / (Charge for) of impairment allowances on other impaired assets	269	(3,743)
Gains less (losses) from disposal of tangible fixed assets	0	0
Profit before taxation	956,799	1,131,416
Taxation charges	160,387	196,533
Profit after taxation	796,412	934,883

2. Balance sheet information

HK$'000

	30 June 2026	31 December 2025
(i) Assets		
Cash and balances with banks	1,290,371	908,540
Placements with banks and other financial institutions maturing between 1 and 12 months	352,895	1,167,555
Amount due from overseas offices	40,127,019	39,438,266
Trade bills	389,665	514,240
Certificates of deposit held	275,534	149,983
Securities held for trading purposes	2,875,354	0
Advances and other accounts (Additional Balance Sheet Information)	31,674,043	31,663,794
Investment securities	50,579,924	52,165,718
Fixed assets	69,268	100,912
Total assets	127,634,073	126,109,008
(ii) Liabilities		
Deposits and balances of banks and other financial institutions	310,178	5,572,719
Deposits from customers	106,042,138	103,628,086
- Demand deposits and current accounts	1,036,766	1,154,902
- Savings deposits	28,322,682	28,281,956
- Time, call and notice deposits	76,682,690	74,191,228
Amount due to overseas offices	1,765,317	90,599
Debt instruments issued	2,727,903	520,132
Other liabilities	4,680,444	3,155,509
Reserves and current profit	12,108,093	13,141,963
Total liabilities	127,634,073	126,109,008

3. Additional Balance sheet information

HK$'000

(i) Advances and other accounts

	30 June 2026	31 December 2025
Advances to customers	28,529,613	29,212,490
Advances to banks and other financial institutions	0	0
Accrued interest and other accounts	3,405,906	2,715,733
Less: Impairment allowance for impaired assets (Note)	261,476	264,429
Advances to customers	257,192	260,570
Trade bills	881	671
Securities and others	3,403	3,188
Advances and other accounts after impairment allowance for impaired assets	31,674,043	31,663,794

Note :

	30 June 2026		31 December 2025	
	Collective	Individual	Collective	Individual
Impairment allowance for impaired assets				
- Advances to customers	82,820	174,372	86,171	174,399
- Trade bills	881	0	671	0
- Securities and others	3,403	0	3,188	0
Total	87,104	174,372	90,030	174,399

(ii) Details of the impaired assets

	30 June 2026		31 December 2025	
	Banks and other FI's	Customers	Banks and other FI's	Customers
Impaired loans amount*	0	420,908	0	350,437
Individual impairment allowances	0	119,282	0	98,368
- Percentage to total advances to Banks & other FI's /Customers	0.00%	1.48%	0.00%	1.20%
Value of Collateral for impaired loans	0	275,836	0	231,455

* 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 2026		31 December 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	1,802	0	0
- Percentage to total advances to Banks & other FI's /Customers	0.00%	0.01%	0.00%	0.00%
Six months or less but over three months	0	0	0	0
- Percentage to total advances to Banks & other FI's /Customers	0.00%	0.00%	0.00%	0.00%
One year or less but over six months	0	0	0	68,596
- Percentage to total advances to Banks & other FI's /Customers	0.00%	0.00%	0.00%	0.24%
Over one year	0	201,150	0	167,441
- Percentage to total advances to Banks & other FI's /Customers	0.00%	0.70%	0.00%	0.57%
Total Overdue loans	0	202,952	0	236,037
- Total Percentage to total advances to Banks & other FI's /Customers	0.00%	0.71%	0.00%	0.81%
(b) Rescheduled loans				
Rescheduled loans, net of those reported in (a)	0	115,284	0	78,771
- Percentage to total advances to Banks & other FI's /Customers	0.00%	0.40%	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	246,768	0	264,915
- Covered portion of overdue loans and advances	0	188,356	0	205,708
- Uncovered portion of overdue loans and advances	0	14,596	0	30,329
(d) Individual impairment allowance made on overdue loans	0	32,652	0	42,095
(iv) Repossessed assets held	0	0	0	0

4. Off-balance sheet exposures

HK$'000

(i) The contract or notional amounts of off-balance sheet exposures outstanding

	30 June 2026	31 December 2025
Contingent liabilities and commitments		
Direct credit substitutes	1,568,352	1,507,519
Transaction-related contingencies	55,934	144,323
Trade-related contingencies	1,219,505	766,846
Forward forward deposits placed	0	19,228,750
Other commitments	27,674,822	32,610,130
Others	0	0
Total of above	30,518,613	54,257,568
Derivatives		
Exchange rate contracts	653,442,858	501,928,223
Interest rate contracts	107,435,429	89,054,451
Others	3,032,458	563,648
Total of above	763,910,745	591,546,322

(ii) The replacement costs of derivatives outstanding

	30 June 2026	31 December 2025
Exchange rate contracts	1,628,618	1,131,662
Interest rate contracts	540,459	473,503
Others	8,369	5,806
Total of above	2,177,446	1,610,971

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

	30 June 2026 Advances to customers	30 June 2026 Value of collateral secured	31 December 2025 Advances to customers	31 December 2025 Value of collateral secured
a) Loans for use in Hong Kong				
Industrial, commercial and financial:				
- Property development	304,046	259,486	266,168	219,325
- Property investment	4,483,243	3,899,471	4,520,434	4,113,951
- Financial concerns	1,181,778	547,890	1,217,535	536,305
- Stockbrokers	85,046	0	38,804	0
- Wholesale and retail trade	1,550,074	827,455	1,804,613	877,536
- Manufacturing	1,908,047	415,602	2,386,818	313,044
- Transport and transport equipment	855,260	408,222	579,199	142,614
- Recreational activities	0	0	0	0
- Information technology	140,197	0	393,689	17,700
- Others	1,928,747	584,726	1,991,254	477,661
Individual:				
- Loans for the purchase of other residential properties	0	0	0	0
- Others	646,027	341,335	428,862	303,142
b) Trade finance	3,016,302	761,311	2,421,276	757,006
c) Loans for use outside Hong Kong	12,430,846	2,872,537	13,163,838	2,932,140
Total of above	28,529,613	10,918,035	29,212,490	10,690,424

(ii) Advances by countries or geographical areas

a) Advances to customers by countries or geographical areas	30 June 2026	31 December 2025
Hong Kong	19,901,186	20,951,015
China	3,519,781	3,750,617
Taiwan	2,341,682	2,386,107
Others	2,766,964	2,124,751
Total of above	28,529,613	29,212,490

b) Overdue loans by countries or geographical areas	30 June 2026	31 December 2025
Hong Kong	70,398	94,471
China	132,554	141,566
Taiwan	0	0
Others	0	0
Total of above	202,952	236,037

c) Impaired loans by countries or geographical areas	30 June 2026	31 December 2025
Hong Kong	206,906	200,483
China	132,554	141,567
Taiwan	8,450	8,387
Others	72,998	0
Total of above	420,908	350,437

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 2026

Types of counterparties	On-balance sheet exposures	Off-balance sheet exposures	Total
1. Central government, central government-owned entities and their subsidiaries and JVs	443,795	156,842	600,637
2. Local governments, local government-owned entities and their subsidiaries and JVs	0	3,359	3,359
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	5,436,176	1,477,324	6,913,500
4. Other entities of central government not reported in item 1 above	1,522,798	456,839	1,979,637
5. Other entities of local governments not reported in item 2 above	0	163	163
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	4,167,341	846,686	5,014,027
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	0	0	0
Total	11,570,110	2,941,213	14,511,323
Total assets after provision	127,634,073		
On-balance sheet exposures as percentage of total assets	9.07%		

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%		

5. Segmental information (cont'd)

HK$ million

(iv) International claims

	Banks	Official sector	Non-bank private sector: Non-bank financial institutions	Non-bank private sector: Non-financial private sector	Others	Total
30 June 2026						
Developed countries	10,515	19,300	4	2,061	0	31,880
- of which United States	324	17,627	0	912	0	18,863
Developing Asia-Pacific	45,935	520	0	9,123	0	55,578
- of which Taiwan	40,167	0	0	517	0	40,684
International Organisations	0	13,619	0	0	0	13,619
31 December 2025						
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

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
30 June 2026						
Spot assets	83,773	9,505	1,738	886	0	109,397
Spot liabilities	(101,122)	(6,646)	(1,151)	(783)	0	(110,646)
Forward purchases	317,059	78,453	1,176	1,152	9,551	455,296
Forward sales	(287,135)	(79,069)	(1,706)	(1,257)	(9,356)	(439,046)
Net option position	0	0	0	0	0	0
Net long (short) position	12,575	2,243	57	(2)	195	15,001
Net structural position	0	0	0	0	0	0
31 December 2025						
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

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.

	For the quarter ended 30 June 2026	*For the quarter ended 30 June 2025*
Average liquidity maintenance ratio for the period	112.21%	107.52%

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 instutution outside Hong Kong. The investment portfoilio combines of 36% fair value through other comprehsive income securities and 64% 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 2026 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	1,290,371	1,290,371	0	0	0	0	0
Placements with banks and other financial institutions maturing between 1 and 12 months	352,895	0	352,895	0	0	0	0
Amount due from overseas offices	40,127,019	40,127,019	0	0	0	0	0
Trade bills	389,665	190,820	139,786	59,059	0	0	0
Certificates of deposit held	275,534	0	0	0	275,534	0	0
Securities held for trading purposes	2,875,354	82,002	51,334	1,913,217	828,801	0	0
Advances and other accounts (Additional Balance Sheet Information)	31,674,043	6,435,128	5,242,568	7,169,227	11,120,418	655,233	1,051,469
Investment securities	50,579,924	1,395,957	1,043,514	4,983,231	35,560,134	7,597,088	0
Fixed assets	69,268	0	0	0	0	0	69,268
Total assets	127,634,073	49,521,297	6,830,097	14,124,734	47,784,887	8,252,321	1,120,737
Liabilities							
Deposits and balances of banks and other financial institutions	310,178	310,178	0	0	0	0	0
Deposits from customers	106,042,138	58,415,092	34,089,526	13,463,370	74,150	0	0
Amount due to overseas offices	1,765,317	1,757,757	0	0	0	0	7,560
Debt instruments issued	2,727,903	49,879	140,446	2,511,578	26,000	0	
Other liabilities	4,680,444	829,174	1,437,872	819,597	403,971	175,769	1,014,061
Reserves and current profit	12,108,093	0	0	0	0	0	12,108,093
Total liabilities	127,634,073	61,362,080	35,667,844	16,794,545	504,121	175,769	13,129,714
Net Gap	0	(11,840,783)	(28,837,747)	(2,669,811)	47,280,766	8,076,552	(12,008,977)
Off Balance Sheet Exposures							
Contingent liabilities	2,843,791	521,050	793,729	1,245,870	283,142	0	0
Irrevocable commitments	6,052,460	6,052,460	0	0	0	0	0
Forward forward deposits placed	0	0	0	0	0	0	0
Total	8,896,251	6,573,510	793,729	1,245,870	283,142	0	0

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	
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

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 2026	31 December 2025
Consolidated capital adequacy ratio	13.60%	14.58%
Aggregate amount of shareholders' fund	492,111	460,530

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 2026	31 December 2025
Total assets	7,550,145	6,881,036
Total liabilities	7,058,034	6,420,506
Total advances	4,660,865	4,161,604
Total customer deposits	6,228,136	5,678,940

	6 months ended 30 June 2026	*6 months ended* 30 June 2025
Pre-tax profit / (loss)	38,514	34,524

** Notes for NTD/HKD conversion rates : 4.06 (30-Jun-2026); 4.04 (31-Dec-2025) and 3.81 (30-Jun-2025).*

Chief executive's declaration of compliance

We enclose herewith the Key Financial Information Disclosure Statement for the 6 months ended 30 June 2026. 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)

25 September 2026