



臺灣中小企業銀行股份有限公司 香港分行

Taiwan Business Bank Hong Kong Branch

(於臺灣註冊成立之有限責任公司)

(Incorporated in Taiwan with limited liability)

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**TAIWAN BUSINESS BANK, LTD.
HONG KONG BRANCH**

**Key Financial Information Disclosure Statement
For The Whole Year Ended 2025 / 12 / 31**





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Section A-Information of the Branch (Hong Kong Branch Only)

I. Income statement information

	<u>For the year end</u> <u>2025/12/31</u> HK\$'000	<u>For the year end</u> <u>2024/12/31</u> HK\$'000
Interest Income	318,718	318,147
Interest Expense	<u>(175,302)</u>	<u>(166,620)</u>
Other operating income	<u>143,416</u>	<u>151,527</u>
Gains less losses arising from trading in foreign currencies	1,447	1,258
Gains less losses on securities held for trading purpose	24	(37)
Gains less losses from other trading activities	0	0
Income from fees and commissions	7,259	11,272
Others	9	5
	<u>8,739</u>	<u>12,498</u>
Operating Expense		
Staff and rental expenses	(20,079)	(19,018)
Net charge for other provisions	1,701	327
Other expenses	(19,190)	(18,545)
Impairment losses and provisions for impaired loans and receivables	(9,522)	(13,019)
Gains less losses from the disposal of property, plant and equipment and investment properties	(14)	0
	<u>(47,104)</u>	<u>(50,255)</u>
Profit before taxation	105,051	113,770
Taxation expense or tax income	(20,527)	(29,894)
Profit after taxation	<u>84,524</u>	<u>83,876</u>



II. Balance sheet information

	<u>2025/12/31</u> HK\$'000	<u>2025/6/30</u> HK\$'000
Assets		
Cash and balances with banks (except those included in amount due from overseas offices)	1,589,663	819,729
Placement with banks maturing between 1 and 12 months (except those included in amount due from overseas offices)	49,719	0
Amount due from overseas offices	0	0
Trade bills	0	0
Fair value through other comprehensive income financial assets and impairment provisions		
Fair value through other comprehensive income financial assets	1,489,865	1,539,024
Impairment provisions (specific)	0	0
Amortised cost financial assets	0	0
Loans and advances and impairment provisions		
Loans and advances to customers	2,831,110	2,494,766
Loans and advanced to banks	1,655,291	1,836,853
Impairment provisions (collective and specific)	(44,864)	(43,316)
Property, plant and equipment and investment properties	10,592	14,318
Other assets		
Accrued interest	51,102	43,113
Others	103,250	73,316
Total assets	<u>7,735,728</u>	<u>6,777,803</u>
Liabilities		
Deposits and balances of banks (except those included in amount due to overseas offices)	2,368,463	1,730,711
Deposits from customers		
Demand deposits and current accounts	79,095	57,020
Savings deposits	1,290,650	1,277,602
Time, call and notice deposits	3,039,187	2,812,844
Amount due to overseas offices	90,186	93,841
Other liabilities	138,206	118,945
Total liabilities	<u>7,005,787</u>	<u>6,090,963</u>
Paid up capital	0	0
Reserves	645,417	648,161
Current profit/(loss)	84,524	38,679
Total equities	<u>729,941</u>	<u>686,840</u>
Total Equities and Liabilities	<u>7,735,728</u>	<u>6,777,803</u>



III. Additional Balance sheet information

	<u>2025/12/31</u> HK\$'000	<u>2025/6/30</u> HK\$'000	
1. Loans and advances and impairment provisions			
A. Loans and advances and impairment provisions			
Loans and advances to customers	2,831,110	2,494,766	
Loans and advances to banks	1,655,291	1,836,853	
Total	<u>4,486,401</u>	<u>4,331,619</u>	
Collective impairment provisions	(44,864)	(43,316)	
Specific impairment provisions	0	0	
Total	<u>(44,864)</u>	<u>(43,316)</u>	
Gross loans and advances less impairment provisions	<u>4,441,537</u>	<u>4,288,303</u>	
Provisions as % of gross loans and advances			
Collective impairment provisions	1.00%	1.00%	
Specific impairment provisions	0.00%	0.00%	
Total	<u>1.00%</u>	<u>1.00%</u>	
B. Impairment provisions			
	<u>Specific</u>	<u>Collective</u>	<u>Total</u>
2025/12/31	impairment provisions	impairment provisions	
Loans and advances to customers	0	28,311	28,311
Loans and advances to banks	0	16,553	16,553
Total	<u>0</u>	<u>44,864</u>	<u>44,864</u>
2025/06/30			
Loans and advances to customers	0	24,947	24,947
Loans and advances to banks	0	18,369	18,369
Total	<u>0</u>	<u>43,316</u>	<u>43,316</u>
	<u>2025/12/31</u>	<u>2025/06/30</u>	
	<u>HK\$'000</u>	<u>HK\$'000</u>	
C. Impaired loans and advances to customers			
Impaired loans and advances to customers	0	0	
Specific impairment provisions	0	0	
Total	<u>0</u>	<u>0</u>	
Market value of collateral of loans and advances to customers	0	0	
covered portion of impaired loans and advances to customers	0	0	
uncovered portion of impaired loans and advances to customers	0	0	
Impaired advances as % of gross loans and advances to customers	0.00%	0.00%	
Specific impairment provisions as % of impaired loans and advances to customers	0.00%	0.00%	
D. Impaired loans and advances to bank			
Impaired loans and advances to banks	0	0	
Specific impairment provisions	0	0	
Total	<u>0</u>	<u>0</u>	
Market value of collateral of loans and advances to banks	0	0	
covered portion of impaired loans and advances to banks	0	0	
uncovered portion of impaired loans and advances to banks	0	0	
Impaired advances as % of gross loans and advances to banks	0.00%	0.00%	
Specific impairment provisions as % of impaired loans and advances to banks	0.00%	0.00%	

2. Overdue and rescheduled assets

Part I. Loans and advances to customers

	<u>2025/12/31</u> HK\$'000	<u>2025/6/30</u> HK\$'000
A. Loans and advances to customers overdue for		
more than 3 months but not more than 6 months	0	0
more than 6 months but not more than 1 year	0	0
more than 1 year	0	0
Total	<u>0</u>	<u>0</u>
Specific impairment provisions made in respect of the above	0	0
Market value of collateral of overdue loans and advances to customers	0	0
covered portion of overdue loans and advances to customers	0	0
uncovered portion of overdue loans and advances to customers	0	0
B. Rescheduled loans and advances to customers	<u>0</u>	<u>0</u>
(Net of those overdue loans and advances which have been disclosed above)		
	As % of gross advances to customers	As % of gross advances to customers
	<u>2025/12/31</u>	<u>2025/6/30</u>
a. Advance to customers overdue for		
more than 3 months but not more than 6 months	0.00%	0.00%
more than 6 months but not more than 1 year	0.00%	0.00%
more than 1 year	0.00%	0.00%
Total	<u>0.00%</u>	<u>0.00%</u>
b. Rescheduled loans and advances to customers	<u>0.00%</u>	<u>0.00%</u>

C. Repossessed assets

As at 2025 / 12 / 31 and 2025 / 6 / 30, there were no repossessed assets held by our branch.



Part II. Loans and advances to banks

	<u>2025/12/31</u> HK\$'000	<u>2025/6/30</u> HK\$'000
A. Loans and advances to banks overdue for		
more than 3 months but not more than 6 months	0	0
more than 6 months but not more than 1 year	0	0
more than 1 year	0	0
Total	<u>0</u>	<u>0</u>
Specific impairment provisions made in respect of the above	0	0
Market value of collateral of overdue loans and advances to banks	0	0
covered portion of overdue loans and advances to banks	0	0
uncovered portion of overdue loans and advances to banks	0	0
B. Rescheduled loans and advances to banks (Net of those overdue loans and advances which have been disclosed above)	<u>0</u>	<u>0</u>
	As % of gross advances to banks	As % of gross advances to banks
	<u>2025/12/31</u>	<u>2025/6/30</u>
a. Advance to bank overdue for		
more than 3 months but not more than 6 months	0.00%	0.00%
more than 6 months but not more than 1 year	0.00%	0.00%
more than 1 year	0.00%	0.00%
Total	<u>0.00%</u>	<u>0.00%</u>
b. Rescheduled loans and advances to banks	<u>0.00%</u>	<u>0.00%</u>
C. Repossessed assets		
As at 2025 / 12 / 31 and 2025 / 6 / 30, there were no repossessed assets held by our branch.		



Part III. Other assets

(Available-for-sale securities and Held-to-maturity securities)

	<u>2025/12/31</u> <u>HK\$'000</u>	<u>2025/6/30</u> <u>HK\$'000</u>
A. Other assets overdue for		
more than 3 months but not more than 6 months	0	0
more than 6 months but not more than 1 year	0	0
more than 1 year	<u>0</u>	<u>0</u>
	<u>0</u>	<u>0</u>
Specific impairment provisions made in respect of the above	0	0
Market value of collateral of overdue other assets	0	0
covered portion of overdue other assets	0	0
uncovered portion of overdue other assets	0	0
	<u>0</u>	<u>0</u>
B. Rescheduled Other assets	<u>0</u>	<u>0</u>
(Net of those overdue other assets which have been disclosed above)		
	As % of gross Other assets <u>2025/12/31</u>	As % of gross Other assets <u>2025/6/30</u>
a. Other assets overdue for		
more than 3 months but not more than 6 months	0.00%	0.00%
more than 6 months but not more than 1 year	0.00%	0.00%
more than 1 year	0.00%	0.00%
Total	<u>0.00%</u>	<u>0.00%</u>
b. Rescheduled Other assets	<u>0.00%</u>	<u>0.00%</u>
C. Repossessed assets		
As at 2025 / 12 / 31 and 2025 / 6 / 30, there were no repossessed assets held by our branch.		



3. Off-balance sheet information

For contingent liabilities, commitments and derivatives, they refer to the contractual amounts at risks should the contracts be fully drawn upon and the clients do not repay accordingly.

	<u>2025/12/31</u> <u>HK\$'000</u>	<u>2025/6/30</u> <u>HK\$'000</u>
A. The contractual or notional amounts of each material class of its off-balance sheet exposures (other than Derivative transactions)		
Direct credit substitutes	0	0
Transaction-related contingencies	0	0
Trade-related contingencies	28,049	90,794
Other commitments	552,276	620,056
Others	0	0
Total	<u>580,325</u>	<u>710,850</u>
B. Derivative transactions		
Exchange rate contract	0	0
Interest rate contract	0	0
Total	<u>0</u>	<u>0</u>
Replacement cost of derivatives		
Exchange rate contract		
Positive Fair Value	0	0
Negative Fair Value	0	0
Interest rate contract		
Positive Fair Value	0	0
Negative Fair Value	0	0
Total	<u>0</u>	<u>0</u>

The fair value of derivatives represent the costs of replacing all contracts which have a positive value in the market. They do not take into account the effects of bilateral netting arrangements.



4. Gross advances to customers segmental analysis

A. By loan usage

The following analysis of gross loans and advances to customers by major sectors are prepared in accordance with the definitions and the detailed descriptions in the completion instructions for the "Return of Quarterly Analysis of Loans and Advances and Provisions".

	<u>2025/12/31</u>		<u>2025/6/30</u>	
	<u>HK\$'000</u>		<u>HK\$'000</u>	
	<u>Balance covered</u>		<u>Balance covered</u>	
	<u>Amount</u>	<u>by collateral</u>	<u>Amount</u>	<u>by collateral</u>
Loan and advances for use in HK				
Industrial, commercial and financial:				
-Property development	0	0	0	0
-Property investment	0	0	0	0
-Financial concerns	30,000	0	30,000	0
-Stockbrokers	0	0	0	0
-Wholesale and retail trade	290,782	84,375	199,192	87,500
-Manufacturing	0	0	94,198	0
-Transport and transport equipment	0	0	0	0
-Recreational activities	0	0	0	0
-Information Technology	0	0	36,364	0
-Others	70,829	0	126,381	0
Individuals:				
-Loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchases Scheme of their respective Successor Schemes	0	0	0	0
-Loan for the purchase of other residential properties	0	0	0	0
-Credit card advances	0	0	0	0
-Others	0	0	0	0
Total	391,611	84,375	486,135	87,500
Trade finance	0	0	0	0
Loan and advances for use outside HK	2,439,499	3,113	2,008,631	0
Total	2,831,110	87,488	2,494,766	87,500

B. By countries or geographical segments

<u>2025/12/31</u>	<u>Gross</u>	<u>Overdue</u>	<u>Specific</u>
<u>HK\$'000</u>	<u>Amount</u>	<u>& Impaired</u>	<u>impairment provisions</u>
Hong Kong	450,050	0	0
Singapore	278,301	0	0
Thailand	121,080	0	0
India	542,899	0	0
South Korea	435,876	0	0
China	0	0	0
Others	1,002,904	0	0
Total	2,831,110	0	0
<u>2025/6/30</u>	<u>Gross</u>	<u>Overdue</u>	<u>Specific impairment</u>
<u>HK\$'000</u>	<u>Amount</u>	<u>& Impaired</u>	<u>provisions</u>
Hong Kong	553,855	0	0
Singapore	293,321	0	0
Thailand	156,996	0	0
India	508,275	0	0
South Korea	361,091	0	0
China	0	0	0
Others	621,228	0	0
Total	2,494,766	0	0

Only exposures to a country or geographical segment in accordance with the location of the counterparty not less than 10% of the aggregate gross amount of loans and advances to customers as at the above respective reporting data are disclosed.



5. International claims

International claims include the following types of financial claims, receivables and loans and advances, cash and balances and placements with banks (including loans and advances to banks), holdings of certificates of deposit, bills, promissory notes, commercial paper, other debt instruments and investments and accrued interest and overdue interest on all above assets.

The analysis of international claims by geographical segments in accordance with the location and the types of counterparties which constitutes not less than 10% of total international claims after taking into account any recognized risk transfer is as follow :

<u>2025/12/31</u> HK\$ millions	Banks	<u>Non-bank private sector</u>			Others	Total
		Official Sector	Non-bank Financial institutions	Non-financial private sector		
1. Developed countries	890	0	46	146	0	1,082
2. Offshore centers	406	0	108	741	0	1,255
of which-Hong Kong	195	0	0	462	0	657
of which-Singapore	156	0	62	279	0	497
3. Developing Europe	0	0	0	0	0	0
4. Developing Latin America and Caribbean	0	0	0	0	0	0
5. Developing Africa and Middle East	967	0	0	726	0	1,693
of which-Saudi Arabia	602	0	0	275	0	877
6. Developing Asia-Pacific	1,660	0	0	1,415	0	3,075
of which-Taiwan	297	0	0	3	0	300
of which-South Korea	702	0	0	453	0	1,155
of which-India	78	0	0	549	0	627
7. International organizations	0	0	0	0	0	0
8. Unallocated by country	0	0	0	0	0	0
<u>2025/6/30</u> HK\$ millions						
1. Developed countries	855	0	0	79	0	934
2. Offshore centers	166	0	164	846	0	1,176
of which-Hong Kong	78	0	0	493	0	571
of which-Singapore	88	0	63	294	0	445
3. Developing Europe	0	0	0	0	0	0
4. Developing Latin America and Caribbean	0	0	0	0	0	0
5. Developing Africa and Middle East	997	0	0	404	0	1,401
of which-Saudi Arabia	607	0	0	278	0	885
6. Developing Asia-Pacific	1,263	0	0	1,362	0	2,625
of which-Taiwan	0	0	0	8	0	8
of which-South Korea	767	0	0	457	0	1,224
of which-India	284	0	0	512	0	796
7. International organizations	0	0	0	0	0	0
8. Unallocated by country	0	0	0	0	0	0



6. Non-bank Mainland exposures

<u>2025/12/31</u> HK\$'000	<u>On-balance</u> sheet exposures	<u>Off-balance</u> sheet exposures	<u>Total</u>	<u>Specific</u> <u>provision</u>
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	0	0	0	0
2. Local governments, local government-owned entities and their subsidiaries and JVs	0	0	0	0
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	0	0	0	0
4. Other entities of central government not reported in item 1 above	0	0	0	0
5. Other entities of local governments not reported in item 2 above	0	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	6,815	344	7,159	0
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	4,608	6,767	11,375	0
Total	11,423	7,111	18,534	0
Total assets after provision	7,735,728			
On-balance sheet exposures as percentage of total assets	0.15%			

<u>2025/6/30</u> HK\$'000	<u>On-balance</u> sheet exposures	<u>Off-balance</u> sheet exposures	<u>Total</u>	<u>Specific</u> <u>provision</u>
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	0	0	0	0
2. Local governments, local government-owned entities and their subsidiaries and JVs	0	0	0	0
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	0	0	0	0
4. Other entities of central government not reported in item 1 above	0	0	0	0
5. Other entities of local governments not reported in item 2 above	0	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	18,532	3,722	22,254	0
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	5,977	10,703	16,680	0
Total	24,509	14,425	38,934	0
Total assets after provision	6,777,803			
On-balance sheet exposures as percentage of total assets	0.36%			



7. Currency risk

<u>2025/12/31</u> <u>HK\$ millions</u>	USD	GBP	JPY	EUR	CNY	CAD	AUD	NZD	Total
Spot assets	6,059	7	191	26	433	2	6	0	6,724
Spot liabilities	6,042	7	191	25	433	2	6	0	6,706
Forward purchases	0	0	0	0	0	0	0	0	0
Forward sales	0	0	0	0	0	0	0	0	0
Net option position	0	0	0	0	0	0	0	0	0
Net long/ short position	17	0	0	1	0	0	0	0	18
<u>2025/6/30</u> <u>HK\$ millions</u>	USD	GBP	JPY	EUR	CNY	CAD	AUD	NZD	Total
Spot assets	5,152	7	115	25	384	2	6	0	5,691
Spot liabilities	5,156	6	115	25	383	2	6	0	5,693
Forward purchases	0	0	0	0	0	0	0	0	0
Forward sales	0	0	0	0	0	0	0	0	0
Net option position	0	0	0	0	0	0	0	0	0
Net long/ short position	(4)	1	0	0	1	0	0	0	(2)

There were no foreign currency structural positions as at 2025 / 12 / 31 and 2025 / 6 / 30

8. Liquidity information disclosures

8.1 Average liquidity maintenance ratio/average liquidity ratio

	<u>2025/3/31</u>	<u>2025/6/30</u>	<u>2025/9/30</u>	<u>2025/12/31</u>	<u>2025/12/31</u>
Average value of its LMR for the year/period	54.66%	53.97%	54.34%	53.79%	54.19%
Calculation period	(Jan~Mar 2025)	(Apr~Jun 2025)	(Jul~Sep 2025)	(Oct~Dec 2025)	(Jan~Dec 2025)
	<u>2024/3/31</u>	<u>2024/6/30</u>	<u>2024/9/30</u>	<u>2024/12/31</u>	<u>2024/12/31</u>
Average value of its LMR for the year/period	55.54%	55.61%	53.90%	54.71%	54.94%
Calculation period	(Jan~Mar 2024)	(Apr~Jun 2024)	(Jul~Sep 2024)	(Oct~Dec 2024)	(Jan~Dec 2024)

The average liquidity maintenance ratio is the arithmetic mean of each calendar month's average liquidity maintenance ratio for the period as calculated in accordance with the Banking (Liquidity) Rules with effect from 1 January 2015.

8.2 Qualitative disclosures

a. Approach to liquidity risk management.

The branch manages our liquidity risk in accordance with the Liquidity Risk Management Policy, which is set by Risk Management Committee in Hong Kong branch and approved by our head office. The Policy provides a set of principles for the prudent management of liquidity in the normal course of business. The primary measures used to manage liquidity within the tolerance are the stress-testing and scenario analysis, liquidity maintenance ratio, loan-to-deposit and cash flow maturity mismatch analysis. In additions, our policy set a higher internal limit of liquidity maintenance ratio than the statutory minimum to reduce the liquidity risk. Risk Management Committee is mainly responsible for the liquidity risk management in our branch. General Manager is the chairman of the Committee. The members include the department head of Treasury, Risk Management, Accounting, and all members of Treasury. General Manager could also invite other department heads to attend to Committee meeting in need. The branch also follows the guidance set forth by the Hong Kong Monetary Authority in Supervisory Policy Manual (LM-2) - Sound Systems and Controls for Liquidity Risk Management.

b. Funding strategies

The branch's main funding strategies include diverse funding source, relationship-building in financial market, and intra-group transactions.

c. Liquidity risk mitigation techniques

(i) The branch will take the action to reduce the rising liquidity risk by several measures include HKEF Notes intraday repo, funding from head office, and reduction of interbank lending activities.

(ii) Maintenance of liquidity cushion

Tier 1 assets: HKD1,762,763,147.52 Tier 2 assets: HKD 0 (both as of 31/12/2025)

The liquidity cushion assets are easily able to be sold for liquidity demand.

d. Stress testing

The branch perform stress testing quarterly for items as below

(i) Cash flow

(ii) Liquidity maintenance ratio

(iii) Liquidity gapping

The scenarios of 3 cases for our stress testing are "institution-specific stress scenario", "general market stress scenario", and "combination of both". We perform all three scenarios for item (i), and the extreme scenario, "combination of both", for both item (ii) and (iii). The different loss rate of deposit are assumed based on each 3 scenarios.

e. Contingency funding plan

The General Manager of branch should convene the meeting with all departments head to control and assess in case of excess of warning index.

Furthermore, the branch should report to risk management department of head office which is going to assess the possibility whether the operating risk occur and the branch start Contingency funding plan.

The branch maintains two kinds of the warning indexes which are internal warning index and market warning index. Internal warning index includes profitability, quality of assets, source of assets and funding, financial cost, maturity date mismatch, and regulation of branch and authority. Market warning index includes the bank credit rating, stock price, interbank transaction, and average deposit balance from customers.

8.3 Quantitative disclosures

f. Metrics of liquidity management

The branch maintains the due date gap ratio and sets up the formula as follows: (due date assets – due date liabilities) / total liabilities. The limit matrix is as below

Tenor	CCY	Total	USD	HKD	CNH	Others
		Limit	-75%	-75%	-75%	-75%
O/N	Warning	-70%	-70%	-70%	-70%	-70%
	Limit	-75%	-75%	-75%	-75%	-75%
A week	Warning	-70%	-70%	-70%	-70%	-70%
	Limit	-40%	-50%	-70%	-70%	-70%
A month	Warning	-35%	-45%	-65%	-65%	-65%

g. Concentration limit

The branch sets limit for funding concentration.

(i) The ratio of funding amount from a branch (or a consolidated group) to total lending to banks should not be over 30% (or 50%).

(ii) The ratio of time deposit of single customer (or a consolidated group) to total time deposit should not be over 30% (or 50%) and the amount of time deposit from a single customer should not exceed 100 million USD.

(iii) The total amount of interbank borrowings from any single financial institution counterparty (including its group affiliates on a consolidated basis) should not exceed 300 million USD and the amount of funding from a single country (Taiwan excluded) should not be over 300 million USD.



h. Analysis of On/Off Balance Sheet by remaining maturity

(i) On-Balance

<u>2025/12/31</u> HK\$'000	Total	<u>1 month</u> <u>or less</u>	<u>Over 1</u> <u>to 3months</u>	<u>Over 3</u> <u>to 6 months</u>	<u>Over 6</u> <u>to 1 year</u>	<u>Over 1 year</u>	<u>Undate</u> <u>or overdue</u>
Asset items							
Loans to customers	2,831,110	33,766	81,805	281,551	280,170	2,153,818	0
Due from banks & placements	3,294,673	1,316,764	49,719	77,835	62,268	1,515,188	272,899
Investment securities	1,489,865	0	200,311	195,509	68,663	1,025,382	0
Total	7,615,648	1,350,530	331,835	554,895	411,101	4,694,388	272,899
Liability items							
Deposits from customers	4,408,932	2,452,076	1,048,374	493,726	414,756	0	0
Due to banks	2,458,649	1,214,232	1,154,231	0	0	0	90,186
Total	6,867,581	3,666,308	2,202,605	493,726	414,756	0	90,186
Net Gap		(2,315,778)	(1,870,770)	61,169	(3,655)	4,694,388	-

(ii) Off-Balance

<u>2025/12/31</u> HK\$'000	Total	<u>1 month</u> <u>or less</u>	<u>Over 1</u> <u>to 3months</u>	<u>Over 3</u> <u>to 6 months</u>	<u>Over 6</u> <u>to 1 year</u>	<u>Over 1 year</u>	<u>Undate</u> <u>or overdue</u>
Off-balance sheet exposures							
Trade-related contingent items	28,049	2,729	25,320	0	0	0	0
Other commitments	552,276	38,979	2,910	128,023	174,182	208,182	0
Total	580,325	41,708	28,230	128,023	174,182	208,182	0

9. Remuneration Disclosure

In accordance with section 3 of the HKMA's Supervisory policy Manual Guideline CG-5 "Sound Remuneration System", Taiwan Business Bank, Ltd. has disclosed the relevant information in the part of Corporate Governance of the Bank's 2025 Annual Report (Chinese version).



Section B-Information of the Bank (Consolidated Basis)

	<u>as at</u> <u>2025/12/31</u> TW\$ million	<u>as at</u> <u>2025/6/30</u> TW\$ million
I. Capital and capital adequacy ratio		
A. Capital Adequacy Ratio	14.00%	13.40%
B. Aggregate amount of shareholder's funds	146,913	136,063

The capital adequacy ratio is calculated in accordance with the document entitled "International Convergence of Capital Measurement and Capital Standards: A Revised Framework (Comprehensive Version)" (published by the Basel Committee on Banking Supervision in Nov 2012).

	<u>as at</u> <u>2025/12/31</u>	<u>as at</u> <u>2025/6/30</u>
II. Other financial information		
Total assets	2,507,560	2,403,361
Total liabilities	2,360,647	2,267,298
Total loans and advances	1,691,916	1,657,211
Total customer deposits	2,063,654	1,907,586
	<u>Year to</u> <u>2025/12/31</u>	<u>Year to</u> <u>2025/6/30</u>
Profit /(Loss) before taxation	15,217	7,931



Declaration

Statement of Authorized Institutions incorporated outside Hong Kong, we have pleasure in presenting the Key Financial Information Disclosure Statement of Taiwan Business Bank, Ltd. Hong Kong Branch for the year ended 31 Dec.2025. We confirmed that the information contained therein complies, in all material aspects, with the relevant requirements for financial disclosure by overseas incorporated authorized institutions as set out in the supervisory policy manual CA-D-1 "Guideline on the Application of the Banking (Disclosure) Rules", and to the best of my knowledge and belief, it is not false or misleading.

CHEN HSIAO-MING
VP & General Manager
Taiwan Business Bank, Ltd. Hong Kong Branch

Date : 2026/03/26