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 Half Year Ended 2026 / 6 / 30

TAIWAN BUSINESS BANK, LTD. HONG KONG BRANCH
Key Financial Information Disclosure Statement
For The Half Year Ended 2026 / 6 / 30

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

I. Income statement information

	For the half year end 2026/6/30 HK$'000	For the half year end 2025/6/30 HK$'000
Interest Income	160,237	156,832
Interest Expense	(93,469)	(85,970)
	66,768	70,862
Other operating income		
Gains less losses arising from trading in foreign currencies	722	812
Gains less losses on securities held for trading purpose	(46)	3
Gains less losses from other trading activities	0	0
Income from fees and commissions	2,758	2,781
Others	214	0
	3,648	3,596
Operating Expense		
Staff and rental expenses	(10,528)	(9,908)
Net charge for other provisions	(588)	1,357
Other expenses	(9,138)	(9,054)
Impairment losses and provisions for impaired loans and receivables	(1,502)	(7,974)
Gains less losses from the disposal of property, plant and equipment and investment properties	(1)	0
	(21,757)	(25,579)
Profit before taxation	48,659	48,879
Taxation expense or tax income	(9,360)	(10,200)
Profit after taxation	39,299	38,679

II. Balance sheet information

	2026/6/30 HK$'000	2025/12/31 HK$'000
Assets		
Cash and balances with banks (except those included in amount due from overseas offices)	1,281,233	1,589,663
Placement with banks maturing between 1 and 12 months (except those included in amount due from overseas offices)	480,878	49,719
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	1,734,440	1,489,865
Impairment provisions (specific)	0	0
Amortised cost financial assets	0	0
Loans and advances and impairment provisions		
Loans and advances to customers	3,021,230	2,831,110
Loans and advanced to banks	1,615,349	1,655,291
Impairment provisions (collective and specific)	(46,365)	(44,864)
Property, plant and equipment and investment properties	8,012	10,592
Other assets		
Accrued interest	54,624	51,102
Others	124,917	103,250
Total assets	8,274,318	7,735,728
Liabilities		
Deposits and balances of banks (except those included in amount due to overseas offices)	2,990,888	2,368,463
Deposits from customers		
Demand deposits and current accounts	55,767	79,095
Savings deposits	1,292,706	1,290,650
Time, call and notice deposits	2,902,447	3,039,187
Amount due to overseas offices	95,875	90,186
Other liabilities	186,371	138,206
Total liabilities	7,524,054	7,005,787
Paid up capital	0	0
Reserves	710,965	645,417
Current profit/(loss)	39,299	84,524
Total equities	750,264	729,941
Total Equities and Liabilities	8,274,318	7,735,728

III. Additional Balance sheet information

1. Loans and advances and impairment provisions

A. Loans and advances and impairment provisions

	2026/6/30 HK$'000	2025/12/31 HK$'000
Loans and advances to customers	3,021,230	2,831,110
Loans and advances to banks	1,615,349	1,655,291
Total	4,636,579	4,486,401
Collective impairment provisions	(46,365)	(44,864)
Specific impairment provisions	0	0
Total	(46,365)	(44,864)
Gross loans and advances less impairment provisions	4,590,214	4,441,537
Provisions as % of gross loans and advances		
Collective impairment provisions	1.00%	1.00%
Specific impairment provisions	0.00%	0.00%
Total	1.00%	1.00%

B. Impairment provisions

	Specific impairment provisions	Collective impairment provisions	Total
2026/6/30			
Loans and advances to customers	0	30,212	30,212
Loans and advances to banks	0	16,153	16,153
Total	0	46,365	46,365
2025/12/31			
Loans and advances to customers	0	28,311	28,311
Loans and advances to banks	0	16,553	16,553
Total	0	44,864	44,864

C. Impaired loans and advances to customers

	2026/6/30 HK$'000	2025/12/31 HK$'000
Impaired loans and advances to customers	0	0
Specific impairment provisions	0	0
Total	0	0
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

	2026/6/30 HK$'000	2025/12/31 HK$'000
Impaired loans and advances to banks	0	0
Specific impairment provisions	0	0
Total	0	0
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

	2026/6/30 HK$'000	2025/12/31 HK$'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	0	0
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 (Net of those overdue loans and advances which have been disclosed above)	0	0

	As % of gross advances to customers 2026/6/30	As % of gross advances to customers 2025/12/31
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	0.00%	0.00%
b. Rescheduled loans and advances to customers	0.00%	0.00%

C. Repossessed assets

As at 2026 / 6 / 30 and 2025 / 12 / 31, there were no repossessed assets held by our branch.

Part II. Loans and advances to banks

	2026/6/30 HK$'000	2025/12/31 HK$'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	0	0
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)	0	0

	As % of gross advances to banks 2026/6/30	As % of gross advances to banks 2025/12/31
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	0.00%	0.00%
b. Rescheduled loans and advances to banks	0.00%	0.00%

C. Repossessed assets

As at 2026 / 6 / 30 and 2025 / 12 / 31, there were no repossessed assets held by our branch.

Part III. Other assets

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

	2026/6/30 HK$'000	2025/12/31 HK$'000
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	0	0
	0	0
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
B. Rescheduled Other assets (Net of those overdue other assets which have been disclosed above)	0	0

	As % of gross Other assets 2026/6/30	As % of gross Other assets 2025/12/31
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	0.00%	0.00%
b. Rescheduled Other assets	0.00%	0.00%

C. Repossessed assets

As at 2026 / 6 / 30 and 2025 / 12 / 31, 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.

	2026/6/30 HK$'000	2025/12/31 HK$'000
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	49,809	28,049
Other commitments	449,495	552,276
Others	0	0
Total	499,304	580,325

B. Derivative transactions

	2026/6/30	2025/12/31
Exchange rate contract	0	0
Interest rate contract	0	0
Total	0	0
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	0	0

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".

	2026/6/30 HK$'000		2025/12/31 HK$'000	
Loan and advances for use in HK	Amount	Balance covered by collateral	Amount	Balance covered by collateral
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	116,258	0	290,782	84,375
-Manufacturing	0	0	0	0
-Transport and transport equipment	0	0	0	0
-Recreational activities	0	0	0	0
-Information Technology	0	0	0	0
-Others	78,000	0	70,829	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	224,258	0	391,611	84,375
Trade finance	0	0	0	0
Loan and advances for use outside HK	2,796,972	0	2,439,499	3,113
Total	3,021,230	0	2,831,110	87,488

B. By countries or geographical segments

2026/6/30 HK$'000	Gross Amount	Overdue & Impaired	Specific impairment provisions
Hong Kong	631,605	0	0
Singapore	349,942	0	0
Thailand	13,342	0	0
India	461,374	0	0
South Korea	517,539	0	0
China	0	0	0
Others	1,047,428	0	0
Total	3,021,230	0	0

2025/12/31 HK$'000	Gross Amount	Overdue & Impaired	Specific impairment provisions
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

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 :

2026/6/30 HK$ millions	Banks	Official Sector	Non-bank private sector Non-bank Financial institutions	Non-financial private sector	Others	Total
1. Developed countries	1,044	0	117	452	0	1,613
2. Offshore centers	634	0	101	657	0	1,392
of which-Hong Kong	422	0	0	306	0	728
of which-Singapore	157	0	55	351	0	563
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	1,030	0	0	732	0	1,762
of which-Saudi Arabia	685	0	0	277	0	962
6. Developing Asia-Pacific	1,421	0	32	1,275	0	2,728
of which-Taiwan	475	0	0	4	0	479
of which-South Korea	623	0	32	590	0	1,245
of which-India	157	0	0	466	0	623
7.International organizations	0	0	0	0	0	0
8.Unallocated by country	0	0	0	0	0	0

2025/12/31 HK$ millions	Banks	Official Sector	Non-bank Financial institutions	Non-financial private sector	Others	Total
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

6. Non-bank Mainland exposures

2026/6/30 HK$'000	On-balance sheet exposures	Off-balance sheet exposures	Total	Specific provision
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	3,108	5,227	8,335	0
7.Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	9,522	850	10,372	0
Total	12,630	6,077	18,707	0
Total assets after provision	8,274,318			
On-balance sheet exposures as percentage of total assets	0.15%			

2025/12/31 HK$'000				
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%			

7. Currency risk

2026/6/30 HK$ millions	USD	GBP	JPY	EUR	CNY	CAD	AUD	NZD	Total
Spot assets	6,611	124	207	21	297	2	6	0	7,268
Spot liabilities	6,599	124	207	21	298	2	6	0	7,257
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	12	0	0	0	(1)	0	0	0	11

2025/12/31 HK$ millions	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

There were no foreign currency structural positions as at 2026 / 6 / 30 and 2025 / 12 / 31

8. Liquidity information disclosures

8.1 Average liquidity maintenance ratio/average liquidity ratio

	2026/3/31	2026/6/30	2026/6/30
Average value of its LMR for the year/period	55.25%	52.68%	53.96%
Calculation period	(Jan~Mar 2026)	(Apr~Jun 2026)	(Jan~Jun 2026)
	2025/3/31	**2025/6/30**	**2025/6/30**
Average value of its LMR for the year/period	54.66%	53.97%	54.31%
Calculation period	(Jan~Mar 2025)	(Apr~Jun 2025)	(Jan~Jun 2025)

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 1January 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 Asset and Liability Committee and 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: HKD1,959,897,180   Tier 2 assets: HKD 0 (both as of 30/6/2026)
The liquidity cushion assets are easily able to be sold for liquidity demand.

d. Stress testing

The branch performs 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 rates 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
O/N	Limit	-75%	-75%	-75%	-75%	-75%
	Warning	-70%	-70%	-70%	-70%	-70%
A week	Limit	-75%	-75%	-75%	-75%	-75%
	Warning	-70%	-70%	-70%	-70%	-70%
A month	Limit	-40%	-50%	-70%	-70%	-70%
	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 form 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.

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)

I. Capital and capital adequacy ratio

	as at 2026/6/30 TW$ million	as at 2025/12/31 TW$ million
A. Capital Adequacy Ratio	13.52%	14.00%
B. Aggregate amount of shareholder's funds	154,541	146,913

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).

II. Other financial information

	as at 2026/6/30	as at 2025/12/31
Total assets	2,575,949	2,507,560
Total liabilities	2,421,408	2,360,647
Total loans and advances	1,753,193	1,691,916
Total customer deposits	2,071,407	2,063,654

	Year to 2026/6/30	Year to 2025/12/31
Profit /(Loss) before taxation	8,939	15,217

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 half year ended 30 Jun. 2026. 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：2026/09/15