



台北富邦銀行股份有限公司
TAIPEI FUBON COMMERCIAL BANK CO., LTD.
(INCORPORATED IN TAIWAN WITH LIMITED LIABILITY)

香港分行 HONG KONG BRANCH
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TAIPEI FUBON COMMERCIAL BANK CO., LIMITED
HONG KONG BRANCH

Key Financial Information Disclosure Statements
For The Year Ended 31 December 2025

TAIPEI FUBON COMMERCIAL BANK CO., LIMITED - HONG KONG BRANCH

Key Financial Information Disclosure Statements For The Year Ended 31 December 2025

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TAIPEI FUBON COMMERCIAL BANK CO., LIMITED - HONG KONG BRANCH

SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>

I. PROFIT AND LOSS INFORMATION FOR THE YEAR ENDED 31 December 2025

	31 December 2025 HK\$'000	31 December 2024 HK\$'000
INTEREST INCOME	3,702,644	3,621,017
INTEREST EXPENSE	(2,374,029)	(2,282,050)
	1,328,615	1,338,967
OTHER OPERATING INCOME		
Gains less losses arising from dealing in foreign currencies	(3,979)	87,518
Gains less losses from trading in interest rate derivatives	3,711	(303)
Gains less losses from trading in other derivatives	0	0
Income from investments		
Non-trading investments	20,019	(7,088)
Held for trading	17,127	24,125
Net fees and commission income		
Income from fees and commission	150,326	127,783
Fees and commission expenses	(6,112)	(8,809)
Other income	113	88
	181,205	223,314
OPERATING EXPENSES		
Staff expenses	(183,084)	(178,947)
Rental expenses	(29,631)	(29,555)
Other expenses	(41,783)	(32,961)
	(254,498)	(241,463)
CHARGES FOR BAD AND DOUBTFUL DEBTS		
Provision for bad and doubtful debts	(17,516)	(6,848)
Other provisions:		
Provision for legal fee	0	0
Provision for other accounts	(526)	(325)
	(18,042)	(7,173)
PROFIT BEFORE TAXATION	1,237,280	1,313,645
TAXATION	(208,549)	(217,456)
PROFIT AFTER TAXATION	1,028,731	1,096,189

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SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>

II. BALANCE SHEET INFORMATION FOR THE YEAR ENDED 31 December 2025

	31 December 2025 HK\$'000	30 June 2025 HK\$'000
ASSETS		
Cash and balances with banks	7,096,567	9,717,159
Amount due from Exchange Fund	71,822	778,638
Placement with banks maturing between one and twelve months (except those included in amount due from overseas offices)	25,266,036	23,590,672
Placement with banks maturing over twelve months (except those included in amount due from overseas offices)	0	0
Amount due from overseas offices	26,009,427	22,154,211
Trade bills	9,320	41,220
Certificates of Deposit held	0	0
Securities measured at fair value through profit or loss	749,503	755,166
Securities measured at amortised cost	8,935,186	7,876,168
Securities measured at fair value through other comprehensive income	3,725,690	3,744,457
Advances and other accounts	21,807,215	20,664,337
Machinery and equipments	21,418	22,897
Total assets	93,692,184	89,344,925
LIABILITIES		
Deposits and balances of banks (except those included in amount due to overseas offices)	4,167,640	927,835
Deposits from customers		
Demand deposits and current accounts	157,635	132,383
Savings deposits	23,700,182	26,560,872
Time, call and notice deposits	48,293,239	43,942,696
Amount due to overseas offices	4,167,155	1,093,733
Certificates of deposit issued	3,754,781	7,175,379
Other accounts and provisions		
Tax payable	249,282	366,658
Interest payable	313,063	320,906
Other liabilities	609,484	1,052,300
Total liabilities	85,412,461	81,572,762
Capital and reserves	8,279,723	7,772,163
Total equity and liabilities	93,692,184	89,344,925
Note: Nature of other liabilities		
Account payable	47,467	72,707
Amount payable under repos	0	0
Accrued expenses	52,965	30,298
Acceptance	5,685	30,887
Income Collected in Advance-security loan, Unearned revenue	1,187	1,177
Cashier Checks issued & Outward Remittance	1,006	24,020
Recovery Cost	4,180	4,180
Lease Liabilities	884	14,338
Premium-Sell Option, Revaluation-derivatives	496,073	873,296
Exchange Position	37	1,397
	609,484	1,052,300

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III. ADDITIONAL BALANCE SHEET INFORMATION FOR THE YEAR ENDED 31 December 2025

TRADE BILLS, ADVANCES AND OTHER ACCOUNTS

	31 December 2025	30 June 2025
	HK\$'000	HK\$'000
A. Trade Bills	9,320	41,220
Less: Provisions for bad and doubtful debts on trade bills	0	0
Total	<u>9,320</u>	<u>41,220</u>
B. Advances to customers	17,474,960	15,863,548
Advances to banks and other financial institutions	2,913,043	3,090,912
Accrued interest and other accounts		
Accrued interest	776,194	652,227
Other accounts	868,988	1,267,992
Total	<u>22,033,185</u>	<u>20,874,679</u>
Less: Provisions for bad and doubtful debts on Advances to customers		
General provision	(204,252)	(189,844)
Specific provision	(16,325)	(16,470)
Accrued interest and Other accounts		
General provision	(5,255)	(3,889)
Specific provision	(138)	(139)
Total	<u>(225,970)</u>	<u>(210,342)</u>
Advances and other accounts after provisions for bad and doubtful debts	<u>21,807,215</u>	<u>20,664,337</u>

Note: Provision on other accounts include general provision for A/C receivable without resource factoring, commitment, LC, financial assets and special provision for legal fee.

	31 December 2025	30 June 2025
	HK\$'000	HK\$'000
C. Details of the impaired advances to customers		
Impaired loans which are individually determined to be impaired advances to customers	<u>16,325</u>	<u>16,470</u>
Individuals assessed allowance made in respect of impaired advances to customers	<u>16,325</u>	<u>16,470</u>
As a percentage of total advances to customers	<u>0.08%</u>	<u>0.09%</u>

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SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>

III. ADDITIONAL BALANCE SHEET INFORMATION
FOR THE YEAR ENDED 31 December 2025

ADVANCES AND OTHER ACCOUNTS-continued

D. Overdue and rescheduled advances to customers

	31 December 2025		30 June 2025	
	HK\$'000	%	HK\$'000	%
a. Advances to customers overdue for				
more than 1 month and up to 3 months	0	0.00%	0	0.00%
more than 3 months and up to 6 months	0	0.00%	0	0.00%
more than 6 months and up to 1 year	0	0.00%	0	0.00%
more than 1 year	16,325	100.00%	16,470	100.00%
	<u>16,325</u>	<u>100.00%</u>	<u>16,470</u>	<u>100.00%</u>
b. Specific provision on advances to customers overdue for				
more than 1 month and up to 3 months	0		0	
more than 3 months and up to 6 months	0		0	
more than 6 months and up to 1 year	0		0	
more than 1 year	16,325		16,470	
	<u>16,325</u>		<u>16,470</u>	
c. Value of collateral held against the overdue loans	<u>0</u>		<u>0</u>	
d. Rescheduled advances to customers	<u>16,325</u>	0.08%	<u>16,470</u>	0.09%

E. Natures of other accounts

	31 December	30 June
	2025	2025
	HK\$'000	HK\$'000
Accounts receivable without recourse factoring	34,837	65,656
Amount receivable under repos	51,201	169,494
A/C receivable	11,088	17,562
Prepaid expenses	6,794	30,573
Prepaid tax	164,535	211,606
Prepaid guarantee deposits	7,772	7,968
Premium-Buy Option, Revaluation-derivatives	592,761	765,133
Exchange Position	0	0
	<u>868,988</u>	<u>1,267,992</u>
Individuals assessed allowance made in respect of other receivables with customer	<u>122</u>	<u>123</u>
	<u>122</u>	<u>123</u>
As a percentage of total other accounts	<u>0.01%</u>	<u>0.01%</u>

G. Repossessed assets

The Hong Kong Branch did not have any repossessed assets at the corresponding year/period end dates.

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SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>

IV. OFF-BALANCE SHEET EXPOSURES FOR THE YEAR ENDED 31 December 2025

The following is a summary of the contractual amounts of each significant class of contingent liabilities, commitments and derivatives :

	31 December 2025 HK\$'000	30 June 2025 HK\$'000
Contingent liabilities and commitments		
Trade-related contingencies	202,897	201,472
Transaction-related contingencies	20,652	20,500
Direct credit substitutes	0	0
Other commitments	11,671,826	10,046,481
	<u>11,895,375</u>	<u>10,268,453</u>
	31 December 2025 HK\$'000	30 June 2025 HK\$'000
Derivatives		
Exchange rate contracts	159,683,536	197,348,140
Interest rate contracts	12,804,683	4,075,235
	<u>172,488,219</u>	<u>201,423,375</u>
	31 December 2025 HK\$'000	30 June 2025 HK\$'000
Fair value of derivatives (of the above derivatives)		
Exchange rate contracts:		
-Positive fair value	614,691	779,186
-Negative fair value	(503,850)	(871,972)
Interest rate contracts:		
-Positive fair value	21,677	4,468
-Negative fair value	(35,868)	(21,300)
	<u>96,650</u>	<u>(109,618)</u>

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. The fair value 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.

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SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>

V. SEGMENTAL INFORMATION
FOR THE YEAR ENDED 31 December 2025

1. GROSS ADVANCES TO CUSTOMERS BY INDUSTRY SECTORS

	31 December 2025		30 June 2025	
	HK\$'000	HK\$'000	HK\$'000	HK\$'000
		Amounts of Loan and advances covered by collateral		Amounts of Loan and advances covered by collateral
A. Loans for use in Hong Kong				
a. Industrial, commercial and financial				
Property development	538,445	0	828,456	0
Property investment	3,287,709	1,578,832	2,003,459	1,583,399
Financial concerns	1,161,747	323,032	472,528	336,051
Stockbrokers	0	0	22,773	0
Wholesale and retail trade	1,012,365	665,638	455,100	382,720
Manufacturing	4,090,737	275,711	5,270,668	326,838
Transport and transport equipment	116,453	77,122	83,958	38,459
Recreational activities	0	0	0	0
Information technology	52,532	0	163,458	0
Hotels, boarding houses & catering	596,114	596,114	597,942	597,942
Others	1,996,950	4,458	1,559,422	4,627
b. Individuals				
Loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme or their respective successor schemes	0	0	0	0
Loans for the purchase of other residential properties	0	0	0	0
Credit card advances	0	0	0	0
Others	1,143,821	1,143,821	939,048	939,048
B. Trade finance	485,150	136,851	645,758	124,511
C. Loan and advances for use outside Hong Kong	5,905,980	472,455	5,911,890	291,007
Total	<u>20,388,003</u>	<u>5,274,034</u>	<u>18,954,460</u>	<u>4,624,602</u>

2A. GROSS ADVANCES TO CUSTOMERS BY COUNTRIES OR GEOGRAPHICAL AREAS

	31 December 2025	30 June 2025
	HK\$'000	HK\$'000
Hong Kong	14,201,995	12,680,765
China	583,803	372,380
Others	5,602,205	5,901,315
Total	<u>20,388,003</u>	<u>18,954,460</u>

2B. OVERDUE AND IMPAIRED LOANS BY COUNTRIES OR GEOGRAPHICAL AREAS

	31 December 2025	30 June 2025
	HK\$'000	HK\$'000
Overdue loans and advances to customers		
Hong Kong	16,325	16,470
China	0	0
Others	0	0
	<u>16,325</u>	<u>16,470</u>
Impaired loan and advances to customer		
Hong Kong	16,325	16,470
China	0	0
Others	0	0
	<u>16,325</u>	<u>16,470</u>

The above analysis has been classified according to categories and definitions used by the Hong Kong Monetary Authority. Only exposures to a single country outside Hong Kong exceeding 10% of the aggregate gross amount of advances to customer as at the above respective reporting dates are disclosed.

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V. SEGMENTAL INFORMATION

FOR THE YEAR ENDED 31 December 2025

3. CROSS-BORDER CLAIMS

The following tables analyse the cross-border claims by countries or geographical areas and types of counterparties. Countries or geographical areas are based upon the location of counterparties after taking into account the transfer of country risk. They are prepared in accordance with the H.K.M.A. return of "International Banking Statistics" completion instructions. Countries or geographical areas constituting 10% or more of the total cross-border claims are disclosed.

As at 31 December 2025	Banks HK\$ Mil	Official Sector HK\$ Mil	Non-bank private sector		Other Sector HK\$ Mil	Total HK\$ Mil
			Non-bank financial institutions HK\$ Mil	Non-financial private sector HK\$ Mil		
1. Developed countries	11,232	156	2,020	1,048	0	14,456
2. Offshore centres	335	0	1,119	3,464	0	4,918
3. Hong Kong	455	525	166	2,783	0	3,929
4. Developing Europe	0	0	0	0	0	0
5. Developing Latin America and Caribbean	0	0	0	18	0	18
6. Developing Africa and Middle East	678	163	1,256	113	0	2,210
7. Developing AsiaPacific	54,055	313	2,777	2,886	0	60,031
of which Taiwan	37,188	0	1,224	1,932	0	40,344
of which China	11,027	0	396	250	0	11,673
8. International Organisations	0	338	0	0	0	338
Total	66,755	1,495	7,338	10,312	0	85,900

As at 30 June 2025	Banks HK\$ Mil	Official Sector HK\$ Mil	Non-bank private sector		Other Sector HK\$ Mil	Total HK\$ Mil
			Non-bank financial institutions HK\$ Mil	Non-financial private sector HK\$ Mil		
1. Developed countries	7,486	0	1,058	1,192	0	9,736
2. Offshore centres	390	0	177	3,011	0	3,578
3. Hong Kong	791	521	181	3,756	0	5,249
4. Developing Europe	0	0	0	0	0	0
5. Developing Latin America and Caribbean	0	0	0	21	0	21
6. Developing Africa and Middle East	756	161	1,269	115	0	2,301
7. Developing AsiaPacific	53,677	309	3,492	2,433	0	59,911
of which Taiwan	37,787	0	1,237	1,807	0	40,831
of which China	10,618	0	0	230	0	10,848
8. International Organisations	0	0	0	0	0	0
Total	63,100	991	6,177	10,528	0	80,796

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V. SEGMENTAL INFORMATION FOR THE YEAR ENDED 31 December 2025

4. NON-BANK MAINLAND EXPOSURE

The categories of non-bank counterparties and the type of direct exposures refers to the Completion Instructions for the Return of Mainland Activities.

<u>Types of counterparties</u>	On-balance sheet exposure HK\$ Mil	Off-balance sheet exposure HK\$ Mil	Total HK\$ Mil
<u>As at 31 December 2025</u>			
1 Central government, central government-owned entities and their subsidiaries and joint ventures(JVs)	392	17	409
2 Local governments, local government-owned entities and their subsidiaries and JVs	198	156	354
3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	175	0	175
4 Other entities of central government not reported in item 1 above	43	28	71
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	624	31	655
7 Other counterparties where the exposures are considered to be non-bank Mainland China exposures	141	0	141
Total	<u>1,573</u>	<u>232</u>	<u>1,805</u>
Total assets after provision	<u>93,692</u>		
On-balance sheet exposures as percentage of total assets	<u>1.68%</u>		

<u>Types of counterparties</u>	On-balance sheet exposure HK\$ Mil	Off-balance sheet exposure HK\$ Mil	Total HK\$ Mil
<u>As at 30 June 2025</u>			
1 Central government, central government-owned entities and their subsidiaries and joint ventures(JVs)	0	0	0
2 Local governments, local government-owned entities and their subsidiaries and JVs	198	158	356
3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	16	0	16
4 Other entities of central government not reported in item 1 above	44	34	78
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	393	19	412
7 Other counterparties where the exposures are considered to be non-bank Mainland China exposures	169	0	169
Total	<u>820</u>	<u>211</u>	<u>1,031</u>
Total assets after provision	<u>89,345</u>		
On-balance sheet exposures as percentage of total assets	<u>0.92%</u>		

TAIPEI FUBON COMMERCIAL BANK CO., LIMITED - HONG KONG BRANCH

SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>

VI. CURRENCY RISK

FOR THE YEAR ENDED 31 December 2025

5. FOREIGN CURRENCY EXPOSURES

The foreign currency exposures are prepared in accordance with the H.K.M.A. return of completion "Foreign Currency Position" completion instructions. The net position (regardless of sign) for each foreign currency which constitutes 10% or more of the total net position in all foreign currencies

As at 31 December 2025	USD	JPY	EUR	CNY	AUD	TWD	GBP	CAD	Others	Total
	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil
Spot assets	60,976	382	231	3,420	7,303	0	463	45	1,516	74,336
Spot Liabilities	(65,598)	(608)	(814)	(5,425)	(315)	0	(634)	(44)	(157)	(73,595)
Forward purchases	79,880	1,096	1,934	29,962	7,380	733	789	0	896	122,670
Forward sales	(75,448)	(867)	(1,341)	(28,042)	(14,360)	(588)	(626)	0	(2,244)	(123,516)
Net option position	95	0	0	0	0	(95)	0	0	0	0
Net long / (short) position	(95)	3	10	(85)	8	50	(8)	1	11	(105)
As at 30 June 2025	USD	JPY	EUR	CNY	AUD	TWD	GBP	CAD	Others	Total
	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil
Spot assets	58,921	418	1,917	3,005	6,319	0	1,797	41	1,287	73,705
Spot Liabilities	(65,001)	(690)	(775)	(5,260)	(385)	0	(618)	(40)	(161)	(72,930)
Forward purchases	100,199	3,909	1,140	35,652	4,498	8,756	1,803	0	1,730	157,687
Forward sales	(93,926)	(3,631)	(2,264)	(33,334)	(10,436)	(8,818)	(2,987)	0	(2,844)	(158,240)
Net option position	(59)	0	0	0	0	59	0	0	0	0
Net long / (short) position	134	6	18	63	(4)	(3)	(5)	1	12	222

The net options positions were calculated by using the "model user" method as at the above respective reporting dates.

There were no foreign currency structural positions as at the above respective reporting dates.

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SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>

VII. LIQUIDITY

FOR THE YEAR ENDED 31 December 2025

	31 December 2025	31 December 2024
Average value of its LMR for the year/period	43.86%	56.49%
Calculation period	Oct~Dec 2025	Oct~Dec 2024

The policy of liquidity risk management of Hong Kong branch ensures the following objectives be met based on the principles of steady operations.

- A. Meet the demand of deposit withdrawals and repay all the debt that come due
- B. Provide adequate funding for new loans and investments
- C. Maintain sufficient level of liquid assets in compliance with the statutory liquidity ratio

Hong Kong Branch has set up Asset-Liability Committee (ALCO) to supervise the management of liquidity risk. The branch's funding management team funding staff is responsible for day to day maintenance of an adequate level of funding gap, transferring funds and managing liquidity.

Hong Kong Branch's liquidity risk management includes maintaining proper volume of liquidity assets, diversifying the source of funding, sustaining adequate financing ability and establishing contingency plan.

The strategy of liquidity risk management stands for the management of the liquidity maintenance ratio in prudential spirit. Hong Kong Branch shall ensure the liquidity maintenance ratio is higher than the statutory requirement and internal limit approved by the board of directors.

Hong Kong Branch conducts liquidity risk stress testing to evaluate liquidity status in three scenarios, a bank specific, market-wide and combined crisis, i.e. bank specific plus market-wide crisis, and presents the result to Hong Kong Branch's ALCO on a quarterly basis.

Hong Kong Branch has established a contingency funding plan. The Crisis Management Team led by senior management is formed to handle the crisis. The strategy and procedure for obtaining contingency funding, as well as roles and responsibilities of related parties are clearly stated in the contingency plan.

The essence of liquidity risk analysis stands for the analysis of major cash inflow and outflow within one year

31 December 2025		HKD Million				
	1 Day	2~7 Days	8 Days~ 1 month	1 month~ 3 months	3 months~ 6 months	6 months~ 1 year
Inflow	15,588	11,051	14,430	22,037	9,369	8,648
Outflow	24,156	8,857	17,758	23,601	5,090	4,347

31 December 2024		HKD Million				
	1 Day	2~7 Days	8 Days~ 1 month	1 month~ 3 months	3 months~ 6 months	6 months~ 1 year
Inflow	13,181	11,571	13,207	23,340	5,753	7,272
Outflow	17,840	8,836	12,065	26,737	5,171	3,786

VIII. REMUNERATION SYSTEM

FOR THE YEAR ENDED 31 December 2025

The relevant remuneration information about Taipei Fubon Bank is disclosed under the "Annual Report, Chapter III - Business Operations", released by the head office.

TAIPEI FUBON COMMERCIAL BANK CO., LIMITED - HONG KONG BRANCH

SECTION B. - INFORMATION OF THE BANK <CONSOLIDATED BASIS>

I. CAPITAL AND CAPITAL ADEQUACY FOR THE YEAR ENDED 31 December 2025

	<u>31 December 2025</u>	<u>30 June 2025</u>
Capital adequacy ratio	<u>15.30%</u>	<u>15.59%</u>

The capital adequacy ratio is equal to the ratio of the regulatory capital in Taiwan to the total risk-weighted assets. The computation of capital adequacy ratio is based on the "Basel Capital Accord" in line with the risk-weighted approach proposed by the Bank for International Settlements and the ratio has included all market risk factors.

	<u>31 December 2025</u>	<u>30 June 2025</u>
	NT\$'000	NT\$'000
Aggregate amount of shareholders' funds	<u>346,740,947</u>	<u>319,159,257</u>

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SECTION B. - INFORMATION OF THE BANK <CONSOLIDATED BASIS>

**II. OTHER FINANCIAL INFORMATION
FOR THE YEAR ENDED 31 December 2025**

	31 December 2025 NTS'000	30 June 2025 NTS'000
Total Assets	5,258,471,705	4,874,818,291
Total Liabilities	4,911,730,758	4,555,659,034
Total advances	2,885,474,717	2,664,509,954
Total customers deposit	4,255,621,279	3,977,110,539
	1 January 2025 to 31 December 2025 NTS'000	1 January 2024 to 31 December 2024 NTS'000
Profit before taxation	43,871,298	36,017,056

Declaration

According to the requirement of the Hong Kong Monetary Authority on Key Financial Information Disclosure Statements of Authorized Institutions incorporated outside Hong Kong, we have pleasure in presenting the Key Financial Information Disclosure Statements of Taipei Fubon Commercial Bank Co., Limited - Hong Kong Branch for the year ended 31 December 2025. We confirm that the information contained therein complies, in all material respects, with 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.



Chief Executive
Taipei Fubon Commercial Bank Co., Limited
Hong Kong Branch

27/04/2026

Date