

# **Bank SinoPac Hong Kong Branch**

**(Incorporated In Taiwan With Limited Liability)**

## **Key Financial Information Disclosure Statement FOR THE YEAR ENDED DECEMBER 31, 2025**

Note:

A copy of the Key Financial Information Disclosure Statement is available on the website below for public inspection.

<https://bank.sinopac.com/sinopacBT/about/introduction/seabbranch/branch-hongkong.html>

## **Bank SinoPac Hong Kong Branch**

### **KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT FOR THE YEAR ENDED DECEMBER 31, 2025**

<u>CONTENTS</u>	<u>PAGE(S)</u>
<b>SECTION A. - INFORMATION OF THE BRANCH &lt;INCLUDE HONG KONG BRANCH ONLY&gt;</b>	
I. PROFIT AND LOSS INFORMATION	1
II. BALANCE SHEET INFORMATION	2
III. ADDITIONAL BALANCE SHEET INFORMATION	3~4
IV. OFF-BALANCE SHEET INFORMATION	5
V. OTHER FINANCIAL INFORMATION	6~8
VI. LIQUIDITY DISCLOSURE	8~10
VII. DISCLOSURE ON REMUNERATION	10
<b>SECTION B. - INFORMATION OF THE BANK AS A WHOLE</b>	
I. CAPITAL AND CAPITAL ADEQUACY RATIO	11
II. OTHER FINANCIAL INFORMATION	11
DECLARATION	12

## **Bank SinoPac Hong Kong Branch**

### **SECTION A. - INFORMATION OF THE BRANCH <INCLUDE H.K. BR. ONLY>**

#### **I. PROFIT AND LOSS INFORMATION FOR THE YEAR ENDED DECEMBER 31, 2025**

Figures in HKD thousands

	<u>Year to 2025-12-31</u>	<u>Year to 2024-12-31</u>
INTEREST INCOME	1,945,762	1,940,621
INTEREST EXPENSE	<u>(1,205,371)</u>	<u>(1,307,606)</u>
	740,391	633,015
OTHER OPERATING INCOME		
Fees and commission income	260,875	198,375
Fees and commission expenses	<u>(14,869)</u>	<u>(15,962)</u>
Net fees and commission income	246,006	182,413
Gains less losses arising from trading in foreign currencies	91,201	182,338
Gains less losses on securities held for trading purposes	4,928	7,724
Gains less losses from other trading activities	2,602	(2,048)
Others	<u>13,264</u>	<u>7,759</u>
	358,001	378,186
OPERATING EXPENSES		
Staff and rental expenses	(216,395)	(189,323)
Other expenses	(44,210)	(39,533)
Net charge for other provisions		
- Reversal of other provisions / (Other provisions)	8,315	(594)
- Impairment loss on assets	<u>(58,490)</u>	<u>(11,775)</u>
	(310,780)	(241,225)
REVERSAL OF IMPAIRMENT ALLOWANCES ON LOANS AND RECEIVABLES	18,261	1,713
GAINS LESS LOSSES FROM THE DISPOSAL OF PROPERTY, PLANT AND EQUIPMENT AND INVESTMENT PROPERTIES	<u>-</u>	<u>-</u>
PROFIT BEFORE TAXATION	805,873	771,689
TAX EXPENSE	(130,325)	(122,540)
PROFIT AFTER TAXATION	<u>675,548</u>	<u>649,149</u>

## **Bank SinoPac Hong Kong Branch**

### **II. BALANCE SHEET INFORMATION AS AT DECEMBER 31, 2025**

Figures in HKD thousands

<u>ASSETS</u>	<u>2025-12-31</u>	<u>2025-06-30</u>
Cash and balances with banks (except those included in amount due from overseas offices)	10,724,062	11,792,555
Placements with banks which have a residual contractual maturity of more than one month but not more than 12 months (except those included in amount due from overseas offices)	3,111,766	2,095,953
Amount due from overseas offices	2,679,258	1,374,355
Trade bills	656,166	1,103,200
Certificates of Deposit held	-	271,510
Securities measured at fair value through profit or loss	-	-
Securities measured at amortised cost	5,457,801	4,820,831
Securities measured at fair value through other comprehensive income	11,680,848	11,128,641
Loans and receivables	13,269,097	13,782,451
Property, plant and equipment and investment properties	<u>3,211</u>	<u>3,150</u>
Total assets	<u>47,582,209</u>	<u>46,372,646</u>
 <u>LIABILITIES</u>		
Deposits and balances from banks and other financial institutions (except those included in amount due to overseas offices)	32,159	44,932
Deposits from customers		
- demand deposits and current accounts	405,664	569,551
- savings deposits	16,997,687	15,782,636
- time, call and notice deposits	23,901,589	23,021,639
Amount due to overseas offices	2,435,510	3,061,644
Other accounts and provisions	<u>792,838</u>	<u>1,175,845</u>
Total liabilities	44,565,447	43,656,247
Capital and reserves	<u>3,016,762</u>	<u>2,716,399</u>
Total equity and liabilities	<u>47,582,209</u>	<u>46,372,646</u>

## **Bank SinoPac Hong Kong Branch**

### **III. ADDITIONAL BALANCE SHEET INFORMATION**

Figures in HKD thousands

#### **1. TRADE BILLS**

	<u>2025-12-31</u>	<u>2025-06-30</u>
Trade bills	665,302	1,120,391
Less : Impairment allowances	<u>(9,136)</u>	<u>(17,191)</u>
	<u>656,166</u>	<u>1,103,200</u>

#### **2. LOANS AND RECEIVABLES**

	<u>2025-12-31</u>	<u>2025-06-30</u>
<b>A. i) Loans and advances to customers</b>	11,891,865	12,434,485
Less : Impairment allowances	<u>(141,280)</u>	<u>(141,319)</u>
	<u>11,750,585</u>	<u>12,293,166</u>
<b>ii) Loans and advances to banks</b>	233,528	-
Less : Impairment allowances	<u>(2,335)</u>	<u>-</u>
	<u>231,193</u>	<u>-</u>
<b>iii) Other accounts</b>		
-Accrued interest	257,827	241,111
-Others	<u>1,039,803</u>	<u>1,262,454</u>
	1,297,630	1,503,565
Less : Impairment allowances	<u>(10,311)</u>	<u>(14,280)</u>
	<u>1,287,319</u>	<u>1,489,285</u>
	<u>13,269,097</u>	<u>13,782,451</u>

#### **B. Impairment allowances policy**

There were no impairment allowances maintained at Head Office as at the above respective reporting dates.

#### **C. Details of the impaired loans to customers**

	<u>2025-12-31</u>	<u>2025-06-30</u>
- Gross loans and advances to customers	17,268	6,810
- Impairment allowances	8,634	3,405
- Value of Collateral	-	-
Percentage of such loans and advances to total gross loans and advances	<u>0%</u>	<u>0%</u>

## **Bank SinoPac Hong Kong Branch**

### **III. ADDITIONAL BALANCE SHEET INFORMATION - continued**

Figures in HKD thousands

#### **2. LOANS AND RECEIVABLES - continued**

##### **D. i) Overdue or rescheduled assets**

	<u>2025-12-31</u>		<u>2025-06-30</u>	
	<u>Amount</u>	<u>%</u>	<u>Amount</u>	<u>%</u>
a. Loans and Advances to customers overdue for more than 3 months but not more than 6 months	-	-	6,810	-
more than 6 months but not more than one year	17,268	-	-	-
more than one year	-	-	-	-
	<u>17,268</u>	-	<u>6,810</u>	-
b. Rescheduled advances to customers	-	-	-	-
Total	<u>17,268</u>	-	<u>6,810</u>	-

##### **c. Value of collateral held against such overdue loans and advances**

	<u>2025-12-31</u>	<u>2025-06-30</u>
- Current market value of collateral held against the covered portion of overdue loans and advances	-	-
- Covered portion of overdue loans and advances	-	-
- Uncovered portion of overdue loans and advances	17,268	6,810

##### **d. Impairment allowances on such overdue loans and advances**

	<u>2025-12-31</u>	<u>2025-06-30</u>
	8,634	3,405

ii) There were no overdue or rescheduled other assets as at the above respective reporting dates.

iii) There were no repossessed assets held as at the reporting dates, irrespective of the accounting treatment of the related loans and advances.

##### **E. Loans and advances to banks**

There were no overdue or rescheduled loans and advances to banks and other financial institutions as at the above respective reporting dates.

#### **3. OTHER ACCOUNTS AND PROVISIONS**

	<u>2025-12-31</u>	<u>2025-06-30</u>
Accrued interest	162,443	166,866
Impairment allowances on loan commitments and financial guarantee contracts	3,974	4,687
Amount payable under repos	-	187,414
Others	626,421	816,878
	<u>792,838</u>	<u>1,175,845</u>

## **Bank SinoPac Hong Kong Branch**

### **IV. OFF-BALANCE SHEET INFORMATION**

Figures in HKD thousands

#### **1. CONTINGENT LIABILITIES AND COMMITMENTS**

The following is a summary of the contractual amounts of each material class of contingent liability and commitments:

	<u>2025-12-31</u>	<u>2025-06-30</u>
Direct credit substitutes	-	13,920
Transaction-related contingencies	23,921	24,715
Trade-related contingencies	243,840	232,370
Other commitments	1,951,660	3,492,720
Others	<u>210,751</u>	<u>-</u>
	<u>2,430,172</u>	<u>3,763,725</u>
Derivatives		
- Exchange rate contracts	106,854,791	133,724,658
- Interest rate contracts	1,505,539	2,825,177
- Others	<u>20,347</u>	<u>8,638</u>
	<u>108,380,677</u>	<u>136,558,473</u>
Fair Value of Derivatives (of the above derivatives)		
- Exchange rate contracts	426,391	533,972
- Interest rate contracts	7,386	10,890
- Others	<u>478</u>	<u>42</u>
	<u>434,255</u>	<u>544,904</u>

For contingent liabilities and commitments, the contract amounts represent the amounts at risk should the contract be fully drawn upon and the client default. The fair value represents the cost of replacing all contracts which have a positive value when marked to market.

## **Bank SinoPac Hong Kong Branch**

### **V. OTHER FINANCIAL INFORMATION**

Figures in HKD thousands

#### **1. GROSS LOANS AND ADVANCES TO CUSTOMERS BY MAJOR SECTORS ANALYSIS**

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". Countries or geographical segments constituting not less than 10% of the total gross amount of loans and advances to customers are disclosed.

<b>A. Loans and advances for use in Hong Kong</b>	<b><u>2025-12-31</u></b>		<b><u>2025-06-30</u></b>	
	<b>Amount</b>	<b><u>Amount covered by collateral or other security</u></b>	<b>Amount</b>	<b><u>Amount covered by collateral or other security</u></b>
<b>a. Industrial, commercial and financial</b>				
- Property development	216,941	199,673	384,031	366,848
- Property investment	1,844,684	1,602,419	1,821,468	1,575,433
- Financial concerns	1,454,732	599,374	1,571,537	256,559
- Hotel, boarding houses & catering	150,000	150,000	350,000	350,000
- Wholesale and retail trade	156,817	109,469	158,455	88,542
- Manufacturing	592,976	71,921	672,359	74,130
- Transport and transport equipment	80,758	80,758	94,212	94,212
- Electricity and gas	90,730	22,043	108,542	24,137
- Information technology	355,978	5,979	350,500	500
- Others	27,000	4,800	12,000	4,800
<b>b. Individuals</b>				
- Loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme or their respective successor schemes	-	-	-	-
- Loans for the purchase of other residential properties	-	-	-	-
- Credit card advances	-	-	-	-
- Others	137,233	130,933	104,965	104,965
<b>B. Trade finance</b>	504,381	83,335	890,129	63,754
<b>C. Loans and advances for use outside Hong Kong</b>	6,279,635	1,361,163	5,916,287	449,926
<b>Total</b>	<b><u>11,891,865</u></b>	<b><u>4,421,867</u></b>	<b><u>12,434,485</u></b>	<b><u>3,453,806</u></b>

#### **2.A. GROSS LOANS AND ADVANCES TO CUSTOMERS BY COUNTRIES OR GEOGRAPHICAL AREAS ANALYSIS**

	<b><u>2025-12-31</u></b>	<b><u>2025-06-30</u></b>
- Hong Kong SAR	3,911,408	4,377,968
- China	1,361,321	1,248,807
- Chinese Taipei	1,359,265	747,166
- British Virgin Islands	1,261,800	1,293,743
- Others	3,998,071	4,766,801
<b>Total</b>	<b><u>11,891,865</u></b>	<b><u>12,434,485</u></b>

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

	<b><u>2025-12-31</u></b>	<b><u>2025-06-30</u></b>
- Hong Kong SAR	17,268	-
- India	-	6,810
<b>Total</b>	<b><u>17,268</u></b>	<b><u>6,810</u></b>

## Bank SinoPac Hong Kong Branch

### V. OTHER FINANCIAL INFORMATION - continued

#### 3. INTERNATIONAL CLAIMS DISCLOSURE

Figures in HKD millions

The following tables analyse international claims by location and types of counterparties. Country or geographical segment classification is based upon the locations of counterparties after taking into account any recognised risk transfer. They are prepared in accordance with the Completion Instructions for the "Return of International Banking Statistics". Countries or geographical segments constituting not less than 10% of the total international claims are disclosed.

##### AS AT DECEMBER 31, 2025

	<u>Banks</u>	<u>Official Sector</u>	<u>Non-bank private sector</u>		<u>Others</u>	<u>Total</u>
			<u>Non-bank financial institutions</u>	<u>Non-financial private sector</u>		
1 Developed countries	10,018	970	1,126	3,550	-	15,664
2 Offshore centres	1,247	1,091	1,592	7,079	-	11,009
<i>of which Hong Kong SAR</i>	660	1,091	1,291	4,394	-	7,436
3 Developing Asia and Pacific	13,794	527	1,004	2,648	-	17,973
<i>of which Chinese Taipei</i>	10,336	-	721	655	-	11,712

##### AS AT JUNE 30, 2025

	<u>Banks</u>	<u>Official Sector</u>	<u>Non-bank private sector</u>		<u>Others</u>	<u>Total</u>
			<u>Non-bank financial institutions</u>	<u>Non-financial private sector</u>		
1 Developed countries	8,171	742	1,119	3,287	-	13,319
2 Offshore centres	2,669	1,095	2,317	7,824	-	13,905
<i>of which Hong Kong SAR</i>	2,381	1,095	1,589	4,850	-	9,915
3 Developing Asia and Pacific	12,503	517	505	2,485	-	16,010
<i>of which Chinese Taipei</i>	9,321	-	92	659	-	10,072

#### 4. NON-BANK MAINLAND EXPOSURES

Figures in HKD millions

The Non-Bank Mainland exposures are prepared in accordance with the Completion Instructions for the "Return of Mainland Activities".

	<u>On-balance sheet exposures</u>	<u>Off-balance sheet exposures</u>	<u>Total</u>
<b>AS AT DECEMBER 31, 2025</b>			
1 Central government, central government-owned entities and their subsidiaries and Joint Ventures (JVs)	49	-	49
2 Local governments, local government-owned entities and their subsidiaries and JVs	9	3	12
3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	208	210	418
4 Other entities of central government not reported in item 1 above	117	7	124
5 Other entities of local governments not reported in item 2 above	-	-	-
6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	1,136	722	1,858
7 Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	1,519	942	2,461
Total assets after provisions	47,753		
On-balance sheet exposures as percentage of total assets	3.18		

	<u>On-balance sheet exposures</u>	<u>Off-balance sheet exposures</u>	<u>Total</u>
<b>AS AT JUNE 30, 2025</b>			
1 Central government, central government-owned entities and their subsidiaries and Joint Ventures (JVs)	146	-	146
2 Local governments, local government-owned entities and their subsidiaries and JVs	3	350	353
3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	142	561	703
4 Other entities of central government not reported in item 1 above	117	5	122
5 Other entities of local governments not reported in item 2 above	-	-	-
6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	1,233	715	1,948
7 Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	1,641	1,631	3,272
Total assets after provisions	46,368		
On-balance sheet exposures as percentage of total assets	3.54		

## Bank SinoPac Hong Kong Branch

### V. OTHER FINANCIAL INFORMATION - continued

Figures in HKD millions

#### 5. FOREIGN CURRENCY POSITION

The foreign currency exposures are prepared in accordance with the "Return of Foreign Currency Position" Completion Instructions. The net position (in absolute terms) in a particular currency which constitutes not less than 10% of the total net position in all foreign currencies are disclosed.

<u>AS AT DECEMBER 31, 2025</u>	<u>USD</u>	<u>EUR</u>	<u>CNY</u>	<u>JPY</u>	<u>GBP</u>	<u>AUD</u>	<u>NTD</u>	<u>OTHERS</u>	<u>Total</u>
Spot assets	29,830	754	2,759	381	8	5,576	-	571	39,879
Spot liabilities	(34,769)	(310)	(2,724)	(402)	(39)	(241)	-	(157)	(38,642)
Forward purchases	54,964	270	17,237	3,342	498	441	2,951	577	80,280
Forward sales	(49,942)	(736)	(17,284)	(3,313)	(503)	(5,815)	(2,781)	(979)	(81,353)
Net options position	3	-	-	-	-	-	-	-	3
Net long (short) position	86	(22)	(12)	8	(36)	(39)	170	12	167

<u>AS AT JUNE 30, 2025</u>	<u>USD</u>	<u>EUR</u>	<u>CNY</u>	<u>JPY</u>	<u>GBP</u>	<u>AUD</u>	<u>NTD</u>	<u>OTHERS</u>	<u>Total</u>
Spot assets	27,078	749	3,554	360	934	4,776	-	1,187	38,638
Spot liabilities	(32,485)	(330)	(3,400)	(407)	(20)	(410)	-	(143)	(37,195)
Forward purchases	68,764	700	22,200	2,005	1,357	210	3,363	567	99,166
Forward sales	(63,212)	(1,137)	(22,353)	(1,956)	(2,276)	(4,597)	(3,380)	(1,593)	(100,504)
Net options position	-	-	-	-	-	-	-	-	-
Net long (short) position	145	(18)	1	2	(5)	(21)	(17)	18	105

The net options position is calculated on the basis of the delta-weighted position of options contracts. There were no foreign currency structural position as at the above respective reporting dates.

### VI. LIQUIDITY DISCLOSURE

#### GOVERNANCE

The Board of Bank SinoPac (Head Office) defines the overall liquidity risk management framework and delegates the execution and implementation of liquidity risk management functions to the Asset Liability Committee (HO ALCO). The framework and structure of the group assets and liabilities management are written in Head Office policy document, "Assets and Liabilities Management Policies". The Hong Kong Branch of Bank SinoPac (the Branch) has established its own Asset and Liability Committee (HK ALCO) to execute these functions for its local operations under the oversight of HO ALCO.

HK ALCO is composed of the Branch's chief executive, branch manager, treasurer, head of money market desk, head of risk management, heads of accounting, operations, internal audit, and representatives from Head Office.

#### LIQUIDITY RISK TOLERANCE

The Branch follows Head Office defined liquidity risk appetite and maintains sufficient liquidity to meet local operations and regulatory requirements. An additional safety margin of 5% is added on the top of the minimum Liquidity Maintenance Ratio (LMR) regulatory requirement. Thus 30% LMR is the minimum liquidity risk tolerance level that the Branch has to meet on a daily basis.

The Branch also makes use of cash flows projection models and stress testing computation tools to estimate the available liquidity resources and cash flow maturity mismatch over a period of time under normal or stressed scenarios and set up corresponding gap limits. These are the liquidity risk levels in different maturity tenors that the Branch can take and tolerate in order to pursue the Branch's business activities and at the same time meeting the regulatory obligations.

#### LIQUIDITY RISK MANAGEMENT

HK ALCO establishes liquidity risk management policies and executes through the Treasury functions of the Branch. Accounting Department is responsible for preparing and reporting daily financial report and liquidity ratios. Risk Management Department performs liquidity related stress tests and cash flow maturity mismatch analysis, reviews the liquidity risk management policies and related measurement metrics on a regular basis and proposes amendment recommendations for HK ALCO review and approval. HK ALCO meets regularly on a monthly basis, reviewing the Branch's latest liquidity situation and effectiveness of existing liquidity management strategies. Ad hoc meeting will be convened should emergent market situations or internal circumstances require an urgent decision. Meetings minutes are kept and circulated to the HK ALCO members and senior management in Head Office.

#### FUNDING STRATEGIES

The liquidity management strategies of the Branch are to establish and maintain locally stable sources of funding with effective diversification, maintain an active presence in the relevant market to ensure access to funding sources in a timely manner under both normal and stressed market conditions. Diversified sources of funding include not only stable customers deposits and certificate of deposits program, but also well-established interbank money market network and direct Head Office support.

To ensure the diversification of funding sources, a list of potential funding source providers is prepared regularly, along with internal assessment on their degree of reliability, the funding terms (such as interest rate, collateral requirements, borrowing tenors), and any implicit effect on using such funding measures. The list is regularly reported and reviewed in the HK ALCO.

**LIQUIDITY MONITORING AND MITIGATION TOOLS**

**Liquidity Maintenance Ratio**

To monitor and mitigate liquidity exposure, the Branch has established a range of liquidity risk measurement metrics to monitor and control the liquidity exposure of the Branch. To ensure the average LMR stays above the 25% statutory requirement, the Branch sets an additional 5% internal safety margin. The Branch will take immediate actions if the LMR is below 30% internal limit. The LMR are disclosed as follows:

	<b>For the Forth Quarter of 2025</b>	<b>For the Forth Quarter of 2024</b>
	%	%
Average liquidity maintenance ratio (LMR) for the period	<u>84.27</u>	<u>81.74</u>

The branch's average liquidity maintenance ratio (LMR) for the period is based on the arithmetic mean of the average value of its LMR for each calendar month as reported in the liquidity position return submitted for the reporting period, which is computed in accordance with the Hong Kong Banking (Liquidity) Rules.

**Cash Flows Maturity Mismatch and Concentration Ratios**

The Branch has established a set of maturity gap limits for all individual currency with activities in the Branch to monitor the liquidity exposure of each currency in different maturity tenors. The Branch has also established an aggregate currency mismatch limit to control the overall currency mismatch positions of the Branch within 1-year maturity tenor. In addition, the Branch has set up concentration limits on deposits, intragroup borrowing from other branches and funding swap activities to monitor stability and diversification of deposit base and avoid overreliance on funding from intragroup branches and funding swaps instruments in the financial market. For instance, the related parties deposit and top 10 customers deposit constituted 0.19% and 35.29% respectively of the Branch's total deposit base as of end of December 2025. The intragroup borrowing from other branches constituted 0.26% of the Branch's total assets as of end of December 2025. The Branch's total assets were only 15.28% funded by funding swap activities as of end of December 2025. In addition, the cash flows maturity mismatch positions and the on- and off-balance sheet items broken down into maturity buckets as of end of December 2025 are as follows.

**Cash flow maturity mismatch**

	Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 1 year	Over 1 year
<b>Net liquidity mismatch</b>	<u>2,686</u>	<u>2,704</u>	<u>(160)</u>	<u>(6,498)</u>	<u>(3,134)</u>	<u>5,096</u>
<b>Cumulative mismatch</b>	<u>2,686</u>	<u>5,390</u>	<u>5,230</u>	<u>(1,268)</u>	<u>(4,402)</u>	<u>694</u>

## Bank SinoPac Hong Kong Branch

### VI. LIQUIDITY DISCLOSURE - continued

Figures in HKD millions

#### AS AT DECEMBER 31, 2025

##### On- and off-balance sheet items by maturity buckets\*

	Total amount	Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 6 months	> 6 months up to 1 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years	Balancing amount
Cash and balances with central bank	-	-	-	-	-	-	-	-	-	-	-	-
Due from banks	16,780	3,739	5,367	4,080	1,566	1,204	590	-	234	-	-	-
Debt securities	17,178	17,178	-	-	-	-	-	-	-	-	-	-
Loans and advances to customers	11,961	24	117	1,709	1,304	429	1,499	3,177	1,269	1,814	602	17
Other assets	1,898	31	106	268	609	311	162	-	-	-	250	161
<b>Total on-balance sheet assets</b>	<b>47,817</b>	<b>20,972</b>	<b>5,590</b>	<b>6,057</b>	<b>3,479</b>	<b>1,944</b>	<b>2,251</b>	<b>3,177</b>	<b>1,503</b>	<b>1,814</b>	<b>852</b>	<b>178</b>
<b>Total off-balance sheet claims</b>	<b>2,026</b>	<b>-</b>	<b>1</b>	<b>5</b>	<b>421</b>	<b>19</b>	<b>1,302</b>	<b>269</b>	<b>8</b>	<b>1</b>	<b>-</b>	<b>-</b>
	Total amount	Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 6 months	> 6 months up to 1 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years	Balancing amount
Deposits and balances from customers	41,467	18,157	2,577	5,882	9,273	3,427	2,151	-	-	-	-	-
Due to banks	2,468	91	17	2	116	-	-	-	-	-	2,242	-
Other liabilities	3,820	9	74	111	143	184	63	2	-	-	-	3,234
<b>Total on-balance sheet liabilities</b>	<b>47,755</b>	<b>18,257</b>	<b>2,668</b>	<b>5,995</b>	<b>9,532</b>	<b>3,611</b>	<b>2,214</b>	<b>2</b>	<b>-</b>	<b>-</b>	<b>2,242</b>	<b>3,234</b>
<b>Total off-balance sheet obligations</b>	<b>4,450</b>	<b>29</b>	<b>219</b>	<b>226</b>	<b>866</b>	<b>795</b>	<b>2,031</b>	<b>276</b>	<b>7</b>	<b>1</b>	<b>-</b>	<b>-</b>

\* The basis of compilation and maturity buckets follow information provided to the HKMA MA(BS)23 – Return on Liquidity Monitoring Tools.

#### Liquidity Stress Tests

The Branch performs liquidity stress tests on LMR and the assets and liabilities maturity gap positions on a regular basis to monitor the liquidity position of the Branch and its resilience to different stressed situations. The assets and liabilities maturity gap positions are computed on a cash-flow basis, including derivatives instruments, with behavioral considerations taken on customer deposits run-off or early uplifted activities, loans rollover as well as bonds realization conditions under different stressed scenarios. Sensitivity analysis is also performed on the stressed results to measure the impact on LMR and maturity gap positions upon changes in the computation parameters such as bond price and deposit run-off rate. Target limits are set for the maturity gap positions under different stressed scenarios and follow up actions will be taken if the limit is exceeded. Remedial actions include investigation of the reasons for excess and subsequent recommendation strategies to strengthen liquidity positions.

#### Liquidity Mitigation Tools

While upkeeping a stable and diversified funding deposit base, the Branch also maintains a sufficient cushion of unencumbered, liquid, and high-quality investment-grade bonds which can be readily liquidated in the secondary market to increase liquidity even in severe idiosyncratic and adverse market conditions. A liquidity cushion coverage ratio was set up in the Branch and has to maintain a minimum 20% of the Branch's Qualifying Liabilities. The size of liquidity cushion reflects and supports the Branch to meet its risk tolerance appetite and is considered sufficient to meet the funding gap generated from adverse market and liquidity stress conditions.

#### Contingency Funding Plan

The Branch also established a Contingent Funding Plan (CFP) to deal with any unforeseeable situation which could severely affect the liquidity position of the Branch. The plan is to provide a framework with a set of policies, procedures and actions plan for the Branch to access the fund providers and financial market efficiently. In addition, an ad hoc Liquidity Crisis Management Committee (LCMC) will be set up to execute the CFP policies and handle the day-to-day liquidity management under emergent situation. The duties of LCMC include but not restricted to maintaining close communication contact with regulators, fund suppliers, major customers and internal staff, implementing contingent funding strategies, closely monitoring the effectiveness of the strategies, and reporting the Branch's liquidity positions to Head Office as well as the regulators.

Contingent funding strategies include revising the premium the Branch pays for the term fund, lengthening the borrowed fund maturities if possible, identifying unutilized collateral to make collateralized borrowing, temporarily stopping rollover of existing loans and extending interbank placement, and requesting Head Office funding support if required. The Branch did not trigger any CFP in 2025.

### VII. DISCLOSURE ON REMUNERATION

Pursuant to the disclosure requirement under the HKMA's Supervisory Policy Manual (CG-5) - Guideline on a Sound Remuneration System, please refers to the session "EMPLOYEE BENEFITS EXPENSE" in Bank's 2025 Annual Report page 63.

## **Bank SinoPac Hong Kong Branch**

### **SECTION B. - INFORMATION OF THE BANK AS A WHOLE**

#### **BANK SINOPAC**

#### **I. CAPITAL AND CAPITAL ADEQUACY RATIO**

<b>A. Capital adequacy ratio</b>	<b><u>2025-12-31</u></b>	<b><u>2025-06-30</u></b>
	15.21%	15.19%
	<u>                    </u>	<u>                    </u>
<b>B. Aggregate amount of shareholders' funds</b>	<b><u>2025-12-31</u></b>	<b><u>2025-06-30</u></b>
	TWD '000	TWD '000
	202,175,980	190,096,706
	<u>                    </u>	<u>                    </u>

The capital adequacy ratio is calculated in accordance with the document entitled "Regulations Governing the Capital Adequacy and Capital Category of Banks".


#### **II. OTHER FINANCIAL INFORMATION**

Figures in TWD thousands

	<b><u>2025-12-31</u></b>	<b><u>2025-06-30</u></b>
<b>Total assets</b>	<u>2,972,676,068</u>	<u>2,801,693,447</u>
<b>Total liabilities</b>	<u>2,770,500,088</u>	<u>2,611,596,741</u>
<b>Total loans advances</b>	<u>1,715,324,331</u>	<u>1,664,111,351</u>
<b>Total customer deposits</b>	<u>2,442,302,999</u>	<u>2,301,107,895</u>
	<b><u>Year of 2025</u></b>	<b><u>Year of 2024</u></b>
<b>Profit before taxation</b>	<u>23,751,028</u>	<u>21,292,073</u>

## **Declaration**

According to the requirement of the Hong Kong Monetary Authority on Key Financial Information Disclosure Statement of authorized institutions incorporated outside Hong Kong, we have pleasure in presenting the Key Financial Information Disclosure Statements of Bank SinoPac, Hong Kong Branch for the year ended December 31, 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 our knowledge and belief, it is not false or misleading.



---

Alternate Chief Executive  
Bank SinoPac  
Hong Kong Branch

30 APR 2026

---

Date