

Bank SinoPac Hong Kong Branch

(Incorporated In Taiwan With Limited Liability)

Key Financial Information Disclosure Statement FOR HALF-YEAR ENDED JUNE 30, 2026

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 HALF-YEAR ENDED JUNE 30, 2026

CONTENTS

PAGE(S)

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

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
VII. DISCLOSURE ON REMUNERATION	8

SECTION B. - INFORMATION OF THE BANK AS A WHOLE

I. CAPITAL AND CAPITAL ADEQUACY RATIO	9
II. OTHER FINANCIAL INFORMATION	9
DECLARATION	10

Bank SinoPac Hong Kong Branch**SECTION A. - INFORMATION OF THE BRANCH <INCLUDE H.K. BR. ONLY>****I. PROFIT AND LOSS INFORMATION
FOR HALF-YEAR ENDED JUNE 30, 2026**

Figures in HKD thousands

	Half Year to 2026-06-30	Half Year to 2025-06-30
INTEREST INCOME	982,873	943,020
INTEREST EXPENSE	(561,564)	(584,972)
	<u>421,309</u>	<u>358,048</u>
OTHER OPERATING INCOME		
Fees and commission income	163,136	157,319
Fees and commission expenses	(8,927)	(6,957)
Net fees and commission income	<u>154,209</u>	<u>150,362</u>
Gains less losses arising from foreign currencies	25,039	58,377
Gains less losses on securities held for trading purposes	5,807	2,816
Gains less losses from other trading activities	176	3,227
Others	(62)	888
	<u>185,169</u>	<u>215,670</u>
OPERATING EXPENSES		
Staff and rental expenses	(112,257)	(109,771)
Other expenses	(21,751)	(19,597)
Net charge for other provisions		
- Reversal of Other provisions	4,039	2,575
- Reversal of impairment loss/ (Impairment loss) on assets	9,014	(6,691)
	<u>(120,955)</u>	<u>(133,484)</u>
(CHARGES) / REVERSAL OF IMPAIRMENT ALLOWANCES ON LOANS AND RECEIVABLES	(24,301)	2,530
GAINS LESS LOSSES FROM THE DISPOSAL OF PROPERTY, PLANT AND EQUIPMENT AND INVESTMENT PROPERTIES	<u>-</u>	<u>-</u>
PROFIT BEFORE TAXATION	461,222	442,764
TAX EXPENSE	(536)	(506)
PROFIT AFTER TAXATION	<u>460,686</u>	<u>442,258</u>

Bank SinoPac Hong Kong Branch**II. BALANCE SHEET INFORMATION
AS AT JUNE 30, 2026**

Figures in HKD thousands

	<u>2026-06-30</u>	<u>2025-12-31</u>
<u>ASSETS</u>		
Cash and balances with banks (except those included in amount due from overseas offices)	12,963,558	10,724,062
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)	3,051,127	3,111,766
Amount due from overseas offices	1,978,362	2,679,258
Trade bills	372,843	656,166
Certificates of Deposit held	-	-
Securities measured at fair value through profit or loss	-	-
Securities measured at amortised cost	5,528,435	5,457,801
Securities measured at fair value through other comprehensive income	12,141,206	11,680,848
Loans and receivables	17,011,750	13,269,097
Property, plant and equipment and investment properties	<u>4,597</u>	<u>3,211</u>
Total assets	<u>53,051,878</u>	<u>47,582,209</u>
<u>LIABILITIES</u>		
Deposits and balances from banks and other financial institutions (except those included in amount due to overseas offices)	27,934	32,159
Deposits from customers		
- demand deposits and current accounts	409,356	405,664
- savings deposits	16,461,599	16,997,687
- time, call and notice deposits	28,800,539	23,901,589
Amount due to overseas offices	2,918,673	2,435,510
Other accounts and provisions	<u>1,003,746</u>	<u>792,838</u>
Total liabilities	49,621,847	44,565,447
Capital and reserves	<u>3,430,031</u>	<u>3,016,762</u>
Total equity and liabilities	<u>53,051,878</u>	<u>47,582,209</u>

Bank SinoPac Hong Kong Branch**III. ADDITIONAL BALANCE SHEET INFORMATION**

Figures in HKD thousands

1. TRADE BILLS

	<u>2026-06-30</u>	<u>2025-12-31</u>
Trade bills	377,812	665,302
Less : Impairment allowances	(4,969)	(9,136)
	<u>372,843</u>	<u>656,166</u>

2. LOANS AND RECEIVABLES

	<u>2026-06-30</u>	<u>2025-12-31</u>
A. i) Loans and advances to customers	15,163,678	11,891,865
Less : Impairment allowances	(171,646)	(141,280)
	<u>14,992,032</u>	<u>11,750,585</u>
ii) Loans and advances to banks	235,276	233,528
Less : Impairment allowances	(2,353)	(2,335)
	<u>232,923</u>	<u>231,193</u>
iii) Other accounts		
-Accrued interest	323,343	257,827
-Others	1,470,298	1,039,803
	<u>1,793,641</u>	<u>1,297,630</u>
Less : Impairment allowances	(6,846)	(10,311)
	<u>1,786,795</u>	<u>1,287,319</u>
	<u>17,011,750</u>	<u>13,269,097</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>2026-06-30</u>	<u>2025-12-31</u>
- Gross loans and advances to customers	16,145	17,268
- Impairment allowances	8,073	8,634
- 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>2026-06-30</u>		<u>2025-12-31</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	-	-	-	-
more than 6 months but not more than one year	-	-	17,268	0
more than one year	-	-	-	-
	-	-	17,268	0
b. Rescheduled advances to customers	16,145	0	-	-
Total	<u>16,145</u>	<u>0</u>	<u>17,268</u>	<u>0</u>

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

	<u>2026-06-30</u>	<u>2025-12-31</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

d. Impairment allowances on such overdue loans and advances

<u>2026-06-30</u>	<u>2025-12-31</u>
-	8,634

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>2026-06-30</u>	<u>2025-12-31</u>
Accrued interest	199,850	162,443
Impairment allowances on loan commitments and financial guarantee contracts	3,519	3,974
Amount payable under repos	-	-
Others	800,377	626,421
	<u>1,003,746</u>	<u>792,838</u>

Bank SinoPac Hong Kong Branch**IV. OFF-BALANCE SHEET INFORMATION**

Figures in HKD thousands

I. CONTINGENT LIABILITIES AND COMMITMENTS

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

	<u>2026-06-30</u>	<u>2025-12-31</u>
Direct credit substitutes	-	-
Transaction-related contingencies	21,799	23,921
Trade-related contingencies	203,635	243,840
Other commitments	1,798,370	1,951,660
Others	-	210,751
	<u>2,023,804</u>	<u>2,430,172</u>
Derivatives		
- Exchange rate contracts	117,651,620	106,854,791
- Interest rate contracts	2,568,153	1,505,539
- Others	12,627	20,347
	<u>120,232,400</u>	<u>108,380,677</u>
Fair Value of Derivatives (of the above derivatives)		
- Exchange rate contracts	676,957	426,391
- Interest rate contracts	1,483	7,386
- Others	984	478
	<u>679,424</u>	<u>434,255</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.

A. Loans and advances for use in Hong Kong	2026-06-30		2025-12-31	
	Amount	Amount covered by collateral or other security	Amount	Amount covered by collateral or other security
a. Industrial, commercial and financial				
- Property development	202,997	186,852	216,941	199,673
- Property investment	1,775,111	1,576,448	1,844,684	1,602,419
- Civil Engineering works	30,812	30,812	-	-
- Financial concerns	1,042,500	419,979	1,454,732	599,374
- Stockbrokers	128,668	-	-	-
- Non-stockbroking companies & Individuals for the purchase of shares	946,300	248,300	-	-
- Hotel, boarding houses & catering	150,000	150,000	150,000	150,000
- Wholesale and retail trade	344,767	293,008	156,817	109,469
- Manufacturing	564,766	65,817	592,976	71,921
- Transport and transport equipment	68,636	68,636	80,758	80,758
- Electricity and gas	88,560	23,005	90,730	22,043
- Information technology	5,899	5,899	355,978	5,979
- Others	12,000	4,800	27,000	4,800
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	-	-	-	-
- Loans for the purchase of other residential properties	-	-	-	-
- Credit card advances	-	-	-	-
- Others	266,377	266,025	137,233	130,933
B. Trade finance	657,433	68,323	504,381	83,335
C. Loans and advances for use outside Hong Kong	8,878,852	1,678,662	6,279,635	1,361,163
Total	15,163,678	5,086,566	11,891,865	4,421,867

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

	2026-06-30	2025-12-31
- Hong Kong SAR	4,358,916	3,911,408
- Chinese Taipei	1,911,664	1,359,265
- Cayman Islands	1,628,304	265,736
- China	1,524,772	1,361,321
- British Virgin Islands	1,120,551	1,261,800
- Others	4,619,471	3,732,335
Total	15,163,678	11,891,865

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

	2026-06-30	2025-12-31
- Hong Kong SAR	-	17,268
Total	-	17,268

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 JUNE 30, 2026

	<u>Banks</u>	<u>Official Sector</u>	<u>Non-bank financial institutions</u>	<u>Non-financial private sector</u>	<u>Others</u>	<u>Total</u>
1 Developed countries	11,501	1,002	1,676	3,443	-	17,622
2 Offshore centres	2,358	911	2,949	7,169	-	13,387
<i>of which Hong Kong SAR</i>	1,028	911	1,269	4,788	-	7,996
3 Developing Asia-Pacific	13,433	420	1,353	3,524	-	18,730
<i>of which Chinese Taipei</i>	9,855	-	1,042	881	-	11,778

AS AT DECEMBER 31, 2025

	<u>Banks</u>	<u>Official Sector</u>	<u>Non-bank financial institutions</u>	<u>Non-financial private sector</u>	<u>Others</u>	<u>Total</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-Pacific	13,794	527	1,004	2,648	-	17,973
<i>of which Chinese Taipei</i>	10,336	-	721	655	-	11,712

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>
AS AT JUNE 30, 2026			
1 Central government, central government-owned entities and their subsidiaries and Joint Ventures (JVs)	48	-	48
2 Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-
3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	233	680	913
4 Other entities of central government not reported in item 1 above	117	12	129
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	1,292	626	1,918
7 Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	1,690	1,318	3,008
Total assets after provisions	53,048		
On-balance sheet exposures as percentage of total assets	3.19		

	<u>On-balance sheet exposures</u>	<u>Off-balance sheet exposures</u>	<u>Total</u>
AS AT DECEMBER 31, 2025			
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		

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 JUNE 30, 2026</u>	<u>USD</u>	<u>EUR</u>	<u>CNY</u>	<u>JPY</u>	<u>GBP</u>	<u>CHF</u>	<u>AUD</u>	<u>NTD</u>	<u>OTHERS</u>	<u>Total</u>
Spot assets	29,041	1,180	2,870	588	677	1,089	8,577	-	267	44,289
Spot liabilities	(35,910)	(298)	(2,924)	(472)	(159)	(56)	(319)	-	(93)	(40,231)
Forward purchases	61,755	175	11,957	2,517	415	1	900	2,045	249	80,014
Forward sales	(54,578)	(1,080)	(11,868)	(2,624)	(938)	(1,013)	(9,242)	(1,845)	(422)	(83,610)
Net options position	-	-	-	-	-	-	-	-	-	-
Net long (short) position	308	(23)	35	9	(5)	21	(84)	200	1	462

<u>AS AT DECEMBER 31, 2025</u>	<u>USD</u>	<u>EUR</u>	<u>CNY</u>	<u>JPY</u>	<u>GBP</u>	<u>CHF</u>	<u>AUD</u>	<u>NTD</u>	<u>OTHERS</u>	<u>Total</u>
Spot assets	29,830	754	2,759	381	8	485	5,576	-	86	39,879
Spot liabilities	(34,769)	(310)	(2,724)	(402)	(39)	(10)	(241)	-	(147)	(38,642)
Forward purchases	54,964	270	17,237	3,342	498	8	441	2,951	569	80,280
Forward sales	(49,942)	(736)	(17,284)	(3,313)	(503)	(481)	(5,815)	(2,781)	(498)	(81,353)
Net options position	3	-	-	-	-	-	-	-	-	3
Net long (short) position	86	(22)	(12)	8	(36)	2	(39)	170	10	167

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

	<u>For the Second Quarter of 2026</u>	<u>For the Second Quarter of 2025</u>
	<u>%</u>	<u>%</u>
Average liquidity maintenance ratio (LMR) for the period	89.60	80.25

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.

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 refer to the session "EMPLOYEE BENEFITS EXPENSES" on page 63 in Bank's 2025 Annual Report.

Bank SinoPac Hong Kong Branch

SECTION B. - INFORMATION OF THE BANK AS A WHOLE

BANK SINOPAC

I. CAPITAL AND CAPITAL ADEQUACY RATIO

A. Capital adequacy ratio

<u>2026-06-30</u>	<u>2025-12-31</u>
14.27%	15.21%

B. Aggregate amount of shareholders' funds

<u>2026-06-30</u>	<u>2025-12-31</u>
NTD '000	NTD '000
207,515,689	202,175,980

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 NTD thousands

	<u>2026-06-30</u>	<u>2025-12-31</u>
Total assets	<u>3,110,499,512</u>	<u>2,972,676,068</u>
Total liabilities	<u>2,902,983,823</u>	<u>2,770,500,088</u>
Total loans advances	<u>1,857,932,191</u>	<u>1,715,324,331</u>
Total customer deposits	<u>2,530,122,388</u>	<u>2,442,302,999</u>
	Half Year of 2026	Half Year of 2025
Profit before taxation	<u>16,081,174</u>	<u>13,595,744</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 half-year ended June 30, 2026. 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.



Chief Executive
Bank SinoPac
Hong Kong Branch

29 SEP 2026

Date