兆豐國際商業銀行 香港分行
Mega International Commercial Bank Hong Kong Branch
(Incorporated in Taiwan with limited liability)

香港九龍尖沙咀廣東道21號
海港城港威大廈保誠保險大樓
22樓2201室
Suite 2201, 22/F, Prudential Tower
The Gateway, Harbour City, 21 Canton Road
Tsimshatsui, Kowloon, Hong Kong
Tel: (852) 2525 9687
Fax: (852) 2525 9014
SWIFT: ICBCHKHH

MEGA INTERNATIONAL COMMERCIAL BANK CO., LTD.
HONG KONG BRANCH

Key Financial Information Disclosure Statements
For the year ended 31 December 2025

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SECTION A - INFORMATION OF THE BRANCH (HONG KONG BRANCH ONLY)

I. INCOME STATEMENT INFORMATION

HK$ Thousand

	31/12/2025	31/12/2024
Income		
Net interest income		
Interest income	1,660,444	1,823,596
Interest expenses	(972,145)	(1,063,220)
	688,299	760,376
Other operating income/(expenses)		
Gains less losses arising from non-trading activities in foreign currencies	5,794	260
Gains less losses arising from trading in other derivatives	2,270	1,526
	8,064	1,786
Net fees and commission income/(expenses)		
Gross fees and commission income	31,075	28,406
Gross fees and commission expenses	(2,387)	(2,085)
	28,688	26,321
Other income	28	70
Total income	**725,079**	**788,553**
Expenses and other charges		
Staff and rental expenses	(58,871)	(56,149)
Other expenses	(14,773)	(13,282)
Net (charge)/credit for debt provision	(15,138)	(15,236)
Net (charge)/credit for other provisions	692	1,215
Total expenses and other charges	**(88,090)**	**(83,452)**
Profit before taxation	**636,989**	**705,101**
Tax expenses	(112,210)	(129,043)
Profit after taxation	**524,779**	**576,058**

II. BALANCE SHEET INFORMATION

HK$ Thousand

	31/12/2025	30/6/2025
Assets		
Cash and balances with banks (except those included in amount due from overseas offices)	6,486,265	4,369,217
Placements with banks maturing between 1 and 12 months (except those included in amount due from overseas offices)	9,413,693	10,738,366
Amount due from overseas offices	99,614	64,372
Certificates of deposit held	-	314,000
Loans and other assets (Net of provisions and impairment)	11,762,635	9,672,023
Investment securities	13,429,460	13,171,255
Tangible fixed assets	1,329	1,014
Total assets	**41,192,996**	**38,330,247**
Liabilities		
Deposits and balances of banks (excluding the amount due to overseas offices)	2,165,155	2,405,166
Deposits from customers:	38,025,124	35,067,825
Demand deposits and current accounts	66,062	89,398
Savings deposits	10,368,221	10,992,204
Time, call and notice deposits	27,590,841	23,986,223
Amount due to overseas offices	68,525	93,471
Other liabilities	396,427	516,361
Total liabilities	**40,655,231**	**38,082,823**
Reserves and current profit/(loss)	537,765	247,424
Total equity and liabilities	**41,192,996**	**38,330,247**

III. ADDITIONAL BALANCE SHEET INFORMATION

HK$ Thousand

	31/12/2025	30/6/2025
A) Loans and other assets		
Advances to customers	6,769,320	6,064,221
Advances to banks and other financial institutions	4,604,350	3,147,850
Sub-total loans and advances	**11,373,670**	**9,212,071**
Accrued interest and other assets	508,695	564,798
Total	**11,882,365**	**9,776,869**
Percentage of such loans and advances to customers to the total loans and advances	60%	66%
Percentage of such loans and advances to banks and other financial institutions to the total loans and advances	40%	34%
Less: Provisions and impairment against loans and advances:		
Advances to customers :		
General provision	69,032	69,008
Specific provision	-	-
Country risk	597	162
Advances to banks and other financial institutions		
General provision	47,253	32,616
Specific provision	-	-
Country risk	-	-
Accrued Interest :		
General provision	52	47
Specific provision	-	-
Country risk	-	-
Provisions against value of other claims and investments:		
General provision	2,796	3,013
Specific provision	-	-
Country risk	-	-
Total Provisions and impairment	**119,730**	**104,846**
Total loans and other assets (Net of provisions and impairment)	**11,762,635**	**9,672,023**

HK$ Thousand

B) Off-balance sheet exposures		
1. Contingent liabilities and commitments	31/12/2025	30/6/2025
Direct credit substitutes	-	-
Transaction-related contingencies	5,041	4,806
Trade-related contingencies	54,358	12,239
Other commitments	2,005,480	1,195,949
Total	2,064,879	1,212,994
Derivatives (notional amount)		
Exchange rate contracts	1,206,435	1,001,636
Total contractual or notional amounts of off-balance sheet exposures	**3,271,314**	**2,214,630**
2. Replacement costs of derivatives outstanding:		
Exchange rate contracts:		
Positive fair value	440	696
Negative fair value	(746)	(505)

Notes:
(1) For contingent liabilities and commitments, the contract amount represents the amount at risk should the contract be drawn upon and the client defaults. The total contract amount is not representative of future liquidity requirements.
(2) For derivatives, the notional amounts indicate the nominal value of transactions outstanding at the reporting date, not the amounts at risk.
(3) In deriving the replacement cost of derivatives, no effect of bilateral netting arrangements has been taken into account.

C) International claims

The international claims by geographical segments are categorized in accordance with the residence of the counterparties. Countries or geographical segments are disclosed in gross amount after taking into account the effect of any recognized risk transfer. The major country or geographical segment which constitutes 10% or more of the total international claims are separately disclosed. The information of international claims are reported based on the completion instruction of "Return of International Banking Statistics."

HK$ Million

		31/12/2025					
				Non-bank private Sector			
		Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Others	Total
1	Developed economies	9,698	308	-	995	-	11,001
2	Offshore centers	272	454	-	4,766	-	5,492
	of which Hong Kong	271	454	-	3,272	-	3,997
3	Developing Europe	-	-	-	-	-	-
4	Developing Latin America and Caribbean	-	-	-	1,196	-	1,196
5	Developing Africa and Middle East	3,270	1,745	-	2,474	-	7,489
6	Developing Asia Pacific	16,318	-	-	1,001	-	17,319
	of which Taiwan	6,942	-	-	-	-	6,942
	of which China	1,501	-	-	-	-	1,501
7	International organizations	-	-	-	-	-	-
8	Unallocated by Jurisdiction	-	-	-	-	-	-

		30/6/2025					
				Non-bank private Sector			
		Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Others	Total
1	Developed economies	9,042	309	-	375	-	9,726
2	Offshore centers	399	419	-	4,813	-	5,631
	of which Hong Kong	399	419	-	3,377	-	4,195
3	Developing Europe	-	-	-	-	-	-
4	Developing Latin America and Caribbean	-	-	-	-	-	-
5	Developing Africa and Middle East	3,290	1,359	-	1,965	-	6,614
6	Developing Asia Pacific	15,294	-	-	1,150	-	16,444
	of which Taiwan	6,448	-	-	-	-	6,448
	of which China	1,858	-	-	45	-	1,903
7	International organizations	-	-	-	-	-	-
8	Unallocated by Jurisdiction	-	-	-	-	-	-

D) Sector information

1 Breakdown of advances to customers by industry sectors:

	31/12/2025		30/6/2025	
	HK$'000	% of Loan Covered by Collateral	HK$'000	% of Loan Covered by Collateral
Loan for use in Hong Kong				
Industrial, Commercial and Financial:				
Manufacturing	38,132	2.55%	44,745	0.00%
Property development	-	0.00%	12,741	100.00%
Property investment	1,277,681	72.61%	1,341,012	70.54%
Electricity and gas	-	0.00%	-	0.00%
Information technology	-	0.00%	47,272	0.00%
Wholesale and retail trade	299,531	100.00%	310,625	100.00%
Transport and transport equipment	36,800	0.00%	36,800	0.00%
Financial concerns	741,815	36.53%	598,940	52.96%
Hotel, boarding houses & catering	-	0.00%	-	0.00%
Stockbrokers	-	0.00%	-	0.00%
Professional & private individuals	-	0.00%	-	0.00%
Others	-	0.00%	-	0.00%
Sub-total	**2,393,959**		**2,392,135**	
Trade finance	22,937	67.86%	63,399	28.48%
Loan for use outside Hong Kong	4,352,424	24.26%	3,608,687	33.78%
Total advances to customers	**6,769,320**		**6,064,221**	

2 Breakdown of loans and advances to customers by geographical areas after taking account of risk transfer:

HK$ Thousand

	31/12/2025		
	Amount	Overdue loans	Provisions
Hong Kong	3,155,133	-	32,149
United Arab Emirates	949,747	-	10,137
Saudi Arabia	540,849	-	5,408
Cayman Islands	457,013	-	4,570
Indonesia	352,622	-	3,526
British Virgin Islands	250,000	-	2,500
Others	1,063,956	-	10,640
Total	**6,769,320**	**-**	**68,930**
Provisions as a percentage of gross amount of loans and advances to customers			1.02%

	30/6/2025		
	Amount	Overdue loans	Provisions
Hong Kong	3,316,915	-	41,114
United Arab Emirates	875,487	-	8,755
Saudi Arabia	94,200	-	942
Cayman Islands	460,063	-	4,600
Indonesia	497,984	-	4,980
British Virgin Islands	250,000	-	2,500
Others	569,572	-	5,696
Total	**6,064,221**	**-**	**68,587**
Provisions as a percentage of gross amount of loans and advances to customers			1.13%

E) Impaired, overdue and rescheduled loans

		31/12/2025 HK$ Thousand		30/6/2025 HK$ Thousand	
		Advances to customers	Advances to banks and other financial institutions	Advances to customers	Advances to banks and other financial institutions
1	Disclosure of impaired loans:				
	Amount of impaired loans and advances	-	-	-	-
	Amount of specific provisions	-	-	-	-
	Value of collateral held against impaired loans	-	-	-	-
	Percentage of total loans and advances	0.00%	0.00%	0.00%	0.00%
2	Disclosure of overdue loans :				
	Amount of overdue loans for more than:				
	1 month and up to 3 months	-	-	-	-
	3 months and up to 6 months	-	-	-	-
	6 months and up to 1 year	-	-	-	-
	Over 1 year	-	-	-	-
	Amount of specific provisions	-	-	-	-
	Value of collateral held against overdue loans:				
	Current market value of collateral	-	-	-	-
	Covered portion of overdue loans	-	-	-	-
	Uncovered portion of overdue loans	-	-	-	-
	Percentage of total loans and advances	0.00%	0.00%	0.00%	0.00%
	Breakdown of overdue loans by geographical :	-	-	-	-
3	Rescheduled loans and advances	-	-	-	-
4	Repossessed assets held	-	-	-	-

Note:
(1) The Branch has no other assets (including trade bills and debt securities), which have been overdue as at the reporting dates.

F) Mainland Activities

HK$ Million

Breakdown of non-bank Mainland exposures by counterparties :		31/12/2025 On-balance sheet exposures	Off-balance sheet exposures	Total
1	Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	-	-	-
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	-	-	-
	3.1 Of which, PRC nationals residing in Mainland China or entities beneficially- owned by Mainland interest	-	-	-
4	Other entities of central government not reported in item 1 above	-	-	-
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	120	101	221
7	Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total		120	101	221
Total assets after provision		41,193		
On-balance sheet exposures as percentage of total assets		0.29%		

Breakdown of non-bank Mainland exposures by counterparties :		30/6/2025 On-balance sheet exposures	Off-balance sheet exposures	Total
1	Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	13	-	13
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	-	-	-
	3.1 Of which, PRC nationals residing in Mainland China or entities beneficially- owned by Mainland interest	-	-	-
4	Other entities of central government not reported in item 1 above	-	-	-
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	119	118	237
7	Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total		132	118	250
Total assets after provision		38,330		
On-balance sheet exposures as percentage of total assets		0.35%		

G) Currency risk

The information of foreign currency exposures are reported based on the completion instruction of "Return of Foreign Currency Position."

HK$ Million

	31/12/2025				
Foreign currency positions:	USD	EUR	CNY	Other Currencies	Total
Spot assets	35,388	519	1,060	738	37,705
Spot liabilities	(35,200)	(478)	(1,327)	(820)	(37,825)
Forward purchases	472	27	334	303	1,136
Forward sales	(663)	(69)	(67)	(221)	(1,020)
Net option position	-	-	-	-	-
Net long (short) position	**(3)**	**(1)**	**-**	**-**	**(4)**

	30/6/2025				
Foreign currency positions:	USD	EUR	CNY	Other Currencies	Total
Spot assets	32,966	512	871	781	35,130
Spot liabilities	(32,900)	(663)	(860)	(867)	(35,290)
Forward purchases	415	202	-	282	899
Forward sales	(479)	(52)	(11)	(195)	(737)
Net option position	-	-	-	-	-
Net long (short) position	**2**	**(1)**	**-**	**1**	**2**

Note: The Branch has no net foreign currency structural position as at the reporting dates.

IV. LIQUIDITY INFORMATION DISCLOSURES

	2025	2024
Average liquidity maintenance ratio :		
- 1st Quarter (Jan~Mar)	67.90%	60.78%
- 2nd Quarter (Apr~Jun)	69.75%	63.21%
- 3rd Quarter (Jul~Sep)	73.46%	62.80%
- 4th Quarter (Oct~Dec)	72.78%	66.97%

Starting from June 2018, an authorized institution that is a category 2 institution must disclose, for each quarterly reporting period, the average value of Liquidity Maintenance Ratio (LMR) under Banking (Disclosure) Rules Cap 155M Section 103B. The average LMR is expressed by taking the arithmetic mean of the average LMR of each month during the reporting period. The LMR is calculated in accordance with the completion instruction of "Return of Liquidity Position" and the Banking (Liquidity) Rules.

Hong Kong Branch (the Branch) has established “Liquidity Management Policy” as the liquidity risk management framework to prudently manage and monitor the liquidity risk, and to ensure that sufficient liquidity was maintained to meet the regulatory requirements. The Branch’s Asset and Liability Committee (“ALCO”) oversees the funding strategy and liquidity management; Risk Management Division monitors the overall liquidity metrics and performs liquidity stress testing to ensure the appropriateness of the liquidity risk management, and raises liquidity risk issues to the quarterly Risk Management Committee meeting for discussion. For more information regarding the Branch’s liquidity risk management, please refer to the Branch’s official website:
https://www.megabank.com.tw/abroad/hong-kong/zh-tw/regulatory-disclosures

V. REMUNERATION DISCLOSURE

Pursuant to the HKMA's Supervisory Policy Manual Guideline CG-5 "Sound Remuneration System," the remuneration information is disclosed as below:

1. Remuneration System:

The Board of Head Office is responsible for review and approval of the overall remuneration policy. The Branch abides by the Head Office's remuneration policy, and establishes the branch-level procedures in accordance with such policy and the local requirements. The branch-level remuneration procedures are implemented under the supervision of the Head Office.

The Branch's remuneration structure is mainly composed of fixed compensation (including salary and year-end bonus), but also includes variable incentive-based element which is subject to the Branch's yearly business performance. The remuneration packages are determined in consideration of the employees' seniority, role, responsibilities and activities.

2. Remuneration Information:

The remuneration information of the senior management and key personnel are listed as below:

	2025	2024
Number of senior management	8	12
Number of key personnel	10	8

HK$ Million

	2025	2024
Fixed remuneration	10	10
Variable remuneration	3	3

Note:
(1) Senior management is defined as those who are responsible for oversight of the Branch's strategy or activities or those heading the material business lines. Key personnel is defined as the individual employees whose duties or activities involve assumption of material risk or taking on material exposures on behalf of the Branch.
(2) The above information includes the senior management and key personnel who leave and take over the positions during the reporting periods.
(3) All remuneration is paid in cash. No payment would be deferred.

SECTION B - INFORMATION OF THE BANK (CONSOLIDATED BASIS)

NT$ Million

	31/12/2025	30/6/2025
I. CAPITAL AND CAPITAL ADEQUACY		
A. Consolidated capital adequacy ratio:	16.40%	16.96%
Note: The capital adequacy ratio is computed in accordance with the Basel III Accord framework implemented in Taiwan, after taking into account the credit risk, market risk and operational risk.		
B. Capital		
Aggregate amount of shareholders' funds	373,857	350,112
II. OTHER FINANCIAL INFORMATION		
Total assets	4,578,608	4,096,582
Total liabilities	4,204,751	3,746,471
Total loans and advances	2,434,664	2,280,453
Total customer deposits and remittances	3,329,106	2,970,682

	31/12/2025	31/12/2024
Pre-tax profit	33,391	33,224

SECTION C - DECLARATION

Chief Executive's Declaration of Compliance

It is certified by the Chief Executive of Mega International Commercial Bank Co., Ltd. Hong Kong Branch that the information disclosed above complies, in all material respects, with Banking (Disclosure) Rules and CA-D-1 of the Supervisory Policy Manual.
To the best of my knowledge and belief, the financial information disclosures are not false and misleading.

For and on behalf of
Mega International Commercial Bank Co., Ltd.
Hong Kong Branch

Chien Chien Chuang
Chief Executive
Date: 28 APR 2026