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)

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

Key Financial Information Disclosure Statements
For the period ended 30 June 2025

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

I. INCOME STATEMENT INFORMATION

HK$ Thousand

	30/6/2025	30/6/2024
Income		
Net interest income		
Interest income	813,796	898,376
Interest expenses	(476,969)	(515,624)
	336,827	382,752
Other operating income/(expenses)		
Gains less losses arising from non-trading activities in foreign currencies	3,695	2,850
Gains less losses arising from trading in other derivatives	689	909
	4,384	3,759
Net fees and commission income/(expenses)		
Gross fees and commission income	16,305	13,512
Gross fees and commission expenses	(1,210)	(979)
	15,095	12,533
Other income	7	10
Total income	**356,313**	**399,054**
Expenses and other charges		
Staff and rental expenses	(29,465)	(29,431)
Other expenses	(6,204)	(5,438)
Net (charge)/credit for debt provision	(628)	(11,996)
Net (charge)/credit for other provisions	924	341
Total expenses and other charges	(35,373)	(46,524)
Profit before taxation	**320,940**	**352,530**
Tax expenses	(60,173)	(77,764)
Profit after taxation	**260,767**	**274,766**

II. BALANCE SHEET INFORMATION

HK$ Thousand

	30/6/2025	31/12/2024
Assets		
Cash and balances with banks (except those included in amount due from overseas offices)	4,369,217	6,163,109
Placements with banks maturing between 1 and 12 months (except those included in amount due from overseas offices)	10,738,366	8,894,632
Amount due from overseas offices	64,372	104,988
Certificates of deposit held	314,000	621,080
Loans and other assets (Net of provisions and impairment)	9,672,023	10,383,496
Investment securities	13,171,255	12,082,031
Tangible fixed assets	1,014	1,221
Total assets	**38,330,247**	**38,250,557**
Liabilities		
Deposits and balances of banks (excluding the amount due to overseas offices)	2,405,166	2,289,436
Deposits from customers:	35,067,825	34,766,358
Demand deposits and current accounts	89,398	83,807
Savings deposits	10,992,204	11,333,207
Time, call and notice deposits	23,986,223	23,349,344
Amount due to overseas offices	93,471	100,409
Other liabilities	516,361	557,219
Total liabilities	**38,082,823**	**37,713,422**
Reserves and current profit/(loss)	247,424	537,135
Total equity and liabilities	**38,330,247**	**38,250,557**

III. ADDITIONAL BALANCE SHEET INFORMATION

A) Loans and other assets

HK$ Thousand

	30/6/2025	31/12/2024
Advances to customers	6,064,221	7,010,831
Advances to banks and other financial institutions	3,147,850	2,881,035
Sub-total loans and advances	**9,212,071**	**9,891,866**
Accrued interest and other assets	564,798	596,750
Total	**9,776,869**	**10,488,616**
Percentage of such loans and advances to customers to the total loans and advances	66%	71%
Percentage of such loans and advances to banks and other financial institutions to the total loans and advances	34%	29%
Less: Provisions and impairment against loans and advances:		
Advances to customers :		
General provision	69,008	71,187
Specific provision	-	-
Country risk	162	1,172
Advances to banks and other financial institutions		
General provision	32,616	29,803
Specific provision	-	-
Country risk	-	-
Accrued Interest :		
General provision	47	52
Specific provision	-	-
Country risk	-	-
Provisions against value of other claims and investments:		
General provision	3,013	2,906
Specific provision	-	-
Country risk	-	-
Total Provisions and impairment	**104,846**	**105,120**
Total loans and other assets (Net of provisions and impairment)	**9,672,023**	**10,383,496**

B) Off-balance sheet exposures

HK$ Thousand

1. Contingent liabilities and commitments	30/6/2025	31/12/2024
Direct credit substitutes	-	-
Transaction-related contingencies	4,806	3,542
Trade-related contingencies	12,239	6,422
Other commitments	1,195,949	1,596,975
Total	1,212,994	1,606,939
Derivatives (notional amount)		
Exchange rate contracts	1,001,636	1,398,848
Total contractual or notional amounts of off-balance sheet exposures	**2,214,630**	**3,005,787**
2. Replacement costs of derivatives outstanding:		
Exchange rate contracts:		
Positive fair value	696	509
Negative fair value	(505)	(500)

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

30/6/2025

				Non-bank private Sector			
		Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Others	Total
1	Developed countries	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 country	-	-	-	-	-	-

31/12/2024

				Non-bank private Sector			
		Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Others	Total
1	Developed countries	9,322	266	-	376	-	9,964
2	Offshore centers	264	681	440	6,002	-	7,387
	of which Hong Kong	264	681	-	3,820	-	4,765
3	Developing Europe	-	-	-	-	-	-
4	Developing Latin America and Caribbean	-	-	-	-	-	-
5	Developing Africa and Middle East	2,727	1,350	-	1,422	-	5,499
6	Developing Asia Pacific	14,717	-	-	1,010	-	15,727
	of which Taiwan	6,408	-	-	-	-	6,408
	of which China	1,664	-	-	-	-	1,664
7	International organizations	-	-	-	-	-	-
8	Unallocated by country	-	-	-	-	-	-

D) Sector information

1 Breakdown of advances to customers by industry sectors:

	30/6/2025		31/12/2024	
	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	44,745	0.00%	42,699	0.00%
Property development	12,741	100.00%	44,054	100.00%
Property investment	1,341,012	70.54%	1,456,139	62.46%
Electricity and gas	-	0.00%	-	0.00%
Information technology	47,272	0.00%	65,000	0.00%
Wholesale and retail trade	310,625	100.00%	497,380	53.17%
Transport and transport equipment	36,800	0.00%	268,571	0.00%
Financial concerns	598,940	52.96%	641,869	45.88%
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	**2,392,135**		**3,015,712**	
Trade finance	63,399	28.48%	79,565	12.68%
Loan for use outside Hong Kong	3,608,687	33.78%	3,915,554	18.08%
Total advances to customers	**6,064,221**		**7,010,831**	

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

HK$ Thousand

	30/6/2025		
	Amount	Overdue loans	Provisions
Hong Kong	3,316,915	-	41,114
United Arab Emirates	875,487	-	8,755
Indonesia	497,984	-	4,980
Cayman Islands	460,063	-	4,600
British Virgin Islands	250,000	-	2,500
Others	663,772	-	6,638
Total	**6,064,221**	-	**68,587**
Provisions as a percentage of gross amount of loans and advances to customers			1.13%

	31/12/2024		
	Amount	Overdue loans	Provisions
Hong Kong	3,766,505	-	38,482
United Arab Emirates	483,339	-	4,833
Indonesia	516,758	-	5,168
Cayman Islands	1,551,500	-	15,870
British Virgin Islands	250,000	-	2,500
Others	442,729	-	4,427
Total	**7,010,831**	-	**71,280**
Provisions as a percentage of gross amount of loans and advances to customers			1.02%

E) Impaired, overdue and rescheduled loans

HK$ Thousand

		30/6/2025		31/12/2024	
		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 :	30/6/2025 On-balance sheet exposures	30/6/2025 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%		

Breakdown of non-bank Mainland exposures by counterparties :	31/12/2024 On-balance sheet exposures	31/12/2024 Off-balance sheet exposures	Total
1 Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	44	1	45
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	191	173	364
7 Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	235	174	409
Total assets after provision	38,251		
On-balance sheet exposures as percentage of total assets	0.61%		

G) Currency risk

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

HK$ Million

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	0	-	-	-	-
Net long (short) position	2	(1)	-	1	2

31/12/2024					
Foreign currency positions:	USD	EUR	CNY	Other Currencies	Total
Spot assets	31,749	891	1,533	420	34,593
Spot liabilities	(32,078)	(544)	(1,575)	(758)	(34,955)
Forward purchases	825	15	42	432	1,314
Forward sales	(495)	(362)	-	(94)	(951)
Net option position	0	-	-	-	-
Net long (short) position	1	-	-	-	1

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%

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

SECTION B - INFORMATION OF THE BANK (CONSOLIDATED BASIS)

NT$ Million

I. CAPITAL AND CAPITAL ADEQUACY

	30/6/2025	31/12/2024
A. Consolidated capital adequacy ratio:	16.96%	14.79%

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

	30/6/2025	31/12/2024
Aggregate amount of shareholders' funds	350,112	342,392

II. OTHER FINANCIAL INFORMATION

	30/6/2025	31/12/2024
Total assets	4,096,582	4,192,553
Total liabilities	3,746,471	3,850,161
Total loans and advances	2,280,453	2,294,641
Total customer deposits and remittances	2,970,682	3,156,536

	30/6/2025	30/6/2024
Pre-tax profit	18,214	19,947

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-Chuang Chien

Chien Chien Chuang
Chief Executive
Date: 29 SEP 2025