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 period ended 30 June 2026

CONTENT

SECTION A - INFORMATION OF THE BRANCH (HONG KONG BRANCH ONLY)		PAGE
I.	**INCOME STATEMENT INFORMATION**	**3**
II.	**BALANCE SHEET INFORMATION**	**4**
III.	**ADDITIONAL BALANCE SHEET INFORMATION**	**5**
	A) Loans and other assets	5
	B) Off-balance sheet exposures	5
	C) International claims	6
	D) Sector information	7
	E) Impaired, overdue and rescheduled loans	8
	F) Mainland activities	9
	G) Currency risk	10
IV.	**LIQUIDITY INFORMATION DISCLOSURES**	**10**
SECTION B - INFORMATION OF THE BANK (CONSOLIDATED BASIS)		
I.	**CAPITAL AND CAPITAL ADEQUACY**	**11**
II.	**OTHER FINANCIAL INFORMATION**	**11**
SECTION C - DECLARATION		**11**

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

I. INCOME STATEMENT INFORMATION

	HK$ Thousand	
	30/6/2026	30/6/2025
Income		
Net interest income		
Interest income	832,195	813,796
Interest expenses	(493,734)	(476,969)
	338,461	336,827
Other operating income/(expenses)		
Gains less losses arising from non-trading activities in foreign currencies	(2,240)	3,695
Gains less losses arising from trading in other derivatives	1,196	689
	(1,044)	4,384
Net fees and commission income/(expenses)		
Gross fees and commission income	17,033	16,305
Gross fees and commission expenses	(327)	(1,210)
	16,706	15,095
Other income	28	7
Total income	**354,151**	**356,313**
Expenses and other charges		
Staff and rental expenses	(31,379)	(29,465)
Other expenses	(8,024)	(6,204)
Net (charge)/credit for debt provision	(20,041)	(628)
Net (charge)/credit for other provisions	542	924
Total expenses and other charges	**(58,902)**	**(35,373)**
Profit before taxation	**295,249**	**320,940**
Tax expenses	(48,716)	(60,173)
Profit after taxation	**246,533**	**260,767**

II. BALANCE SHEET INFORMATION

HK$ Thousand

	30/6/2026	31/12/2025
Assets		
Cash and balances with banks (excluding the amount due from overseas offices)	4,902,618	6,486,265
Placements with banks maturing between 1 and 12 months (excluding the amount due from overseas offices)	8,535,111	9,413,693
Amount due from overseas offices	106,632	99,614
Certificates of deposit held	-	-
Loans and other assets (Net of provisions and impairment)	13,998,025	11,762,635
Investment securities	13,629,481	13,429,460
Tangible fixed assets	1,883	1,329
Total assets	**41,173,750**	**41,192,996**
Liabilities		
Deposits and balances of banks (excluding the amount due to overseas offices)	1,695,872	2,165,155
Deposits from customers:		
Demand deposits and current accounts	88,868	66,062
Savings deposits	10,362,896	10,368,221
Time, call and notice deposits	28,057,125	27,590,841
Amount due to overseas offices	71,325	68,525
Other liabilities	642,883	396,427
Total liabilities	**40,918,969**	**40,655,231**
Reserves and current profit/(loss)	254,781	537,765
Total equity and liabilities	**41,173,750**	**41,192,996**

III. ADDITIONAL BALANCE SHEET INFORMATION

HK$ Thousand

	30/6/2026	31/12/2025
A) Loans and other assets		
Advances to customers	8,571,512	6,769,320
Advances to banks and other financial institutions	4,878,480	4,604,350
Sub-total loans and advances	**13,449,992**	**11,373,670**
Accrued interest and other assets	687,274	508,695
Total	**14,137,266**	**11,882,365**
Percentage of such loans and advances to customers to the total loans and advances	64%	60%
Percentage of such loans and advances to banks and other financial institutions to the total loans and advances	36%	40%
Less: Provisions and impairment against loans and advances:		
Advances to customers :		
General provision	86,911	69,032
Specific provision	-	-
Country risk	598	597
Advances to banks and other financial institutions		
General provision	49,410	47,253
Specific provision	-	-
Country risk	-	-
Accrued Interest :		
General provision	57	52
Specific provision	-	-
Country risk	-	-
Provisions against value of other claims and investments:		
General provision	2,265	2,796
Specific provision	-	-
Country risk	-	-
Total Provisions and impairment	**139,241**	**119,730**
Total loans and other assets (Net of provisions and impairment)	**13,998,025**	**11,762,635**

B) Off-balance sheet exposures

HK$ Thousand

1. Contingent liabilities and commitments	30/6/2026	31/12/2025
Direct credit substitutes	-	-
Transaction-related contingencies	6,345	5,041
Trade-related contingencies	67,890	54,358
Other commitments	1,740,726	2,005,480
Total	1,814,961	2,064,879
Derivatives (notional amount)		
Exchange rate contracts	2,144,385	1,206,435
Total contractual or notional amounts of off-balance sheet exposures	**3,959,346**	**3,271,314**
2. Replacement costs of derivatives outstanding:		
Exchange rate contracts:		
Positive fair value	850	440
Negative fair value	(2,452)	(746)

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

		30/6/2026					
				Non-bank private Sector			
		Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Others	Total
1	Developed economies	8,587	311	-	1,495	-	10,393
2	Offshore centers	265	516	-	4,856	-	5,637
	of which Hong Kong	265	516	-	3,693	-	4,474
3	Developing Europe	-	-	-	-	-	-
4	Developing Latin America and Caribbean	-	-	-	-	-	-
5	Developing Africa and Middle East	3,634	2,304	-	3,133	-	9,071
6	Developing Asia Pacific	15,445	-	-	752	-	16,197
	of which Taiwan	7,405	-	-	-	-	7,405
	of which China	282	-	-	-	-	282
7	International organizations	-	-	-	-	-	-
8	Unallocated by Jurisdiction	-	-	-	-	-	-

		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	-	-	-	-	-	-
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	-	-	-	-	-	-

D) Sector information

1 Breakdown of advances to customers by industry sectors:

	30/6/2026		31/12/2025	
	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	32,147	3.05%	38,132	2.55%
Property development	-	0.00%	-	0.00%
Property investment	1,217,534	74.84%	1,277,681	72.61%
Electricity and gas	235,222	0.00%	-	0.00%
Information technology	-	0.00%	-	0.00%
Wholesale and retail trade	100,000	100.00%	299,531	100.00%
Transport and transport equipment	500,000	0.00%	36,800	0.00%
Financial concerns	779,009	40.75%	741,815	36.53%
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	**2,863,912**		**2,393,959**	
Trade finance	25,974	78.49%	22,937	67.86%
Loan for use outside Hong Kong	5,681,626	16.69%	4,352,424	24.26%
Total advances to customers	**8,571,512**		**6,769,320**	

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

HK$ Thousand

	30/6/2026		
	Amount	Overdue loans	Provisions
Hong Kong	3,489,056	-	35,489
Saudi Arabia	1,642,637	-	16,426
United Arab Emirates	1,140,208	-	11,402
Cayman Islands	447,588	-	4,476
Indonesia	254,824	-	2,548
British Virgin Islands	250,000	-	2,500
Others	1,347,199	-	13,769
Total	**8,571,512**	**-**	**86,610**
Provisions as a percentage of gross amount of loans and advances to customers			1.01%

	31/12/2025		
	Amount	Overdue loans	Provisions
Hong Kong	3,155,133	-	32,149
Saudi Arabia	540,849	-	5,408
United Arab Emirates	949,747	-	10,137
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%

E) Impaired, overdue and rescheduled loans

		30/6/2026 HK$ Thousand		31/12/2025 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 :	30/6/2026 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	102	222
7 Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	120	102	222
Total assets after provision	41,174		
On-balance sheet exposures as percentage of total assets	0.29%		

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%		

G) Currency risk

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

HK$ Million

			30/6/2026		
Foreign currency positions:	USD	EUR	CNY	Other Currencies	Total
Spot assets	35,288	466	725	769	37,248
Spot liabilities	(35,442)	(432)	(857)	(774)	(37,505)
Forward purchases	1,101	-	133	350	1,584
Forward sales	(949)	(34)	-	(341)	(1,324)
Net option position	-	-	-	-	-
Net long (short) position	**(2)**	**-**	**1**	**4**	**3**

			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)**

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

IV. LIQUIDITY INFORMATION DISCLOSURES

	2026	2025
Average liquidity maintenance ratio :		
- 1st Quarter (Jan~Mar)	66.70%	67.90%
- 2nd Quarter (Apr~Jun)	70.55%	69.75%

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

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

SECTION B - INFORMATION OF THE BANK (CONSOLIDATED BASIS)

NT$ Million

	30/6/2026	31/12/2025
I. CAPITAL AND CAPITAL ADEQUACY		
A. Consolidated capital adequacy ratio:	15.75%	16.40%
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	383,049	373,857
II. OTHER FINANCIAL INFORMATION		
Total assets	4,642,994	4,578,608
Total liabilities	4,259,945	4,204,751
Total loans and advances	2,635,608	2,434,664
Total customer deposits and remittances	3,383,634	3,329,106

	30/6/2026	30/6/2025
Pre-tax profit	19,097	18,214

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: 16 SEP 2026