

Taishin International Bank Co., Ltd.

Hong Kong Branch

(Incorporated in Taiwan with limited liability)

Financial Disclosure

For the Year Ended 31 December 2025

Taishin International Bank Co., Ltd. Hong Kong Branch
(Incorporated in Taiwan with limited liability)

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Taishin International Bank Co., Ltd.
Hong Kong Branch
(Incorporated in Taiwan with limited liability)
Profit & Loss Account

	For the Year ended	
	31 December 2025 HK\$'000	31 December 2024 HK\$'000
Interest income	1,521,278	1,416,006
Interest expense	(1,170,921)	(1,208,083)
Net Interest Income	<u>350,357</u>	<u>207,923</u>
Gains less losses arising from trading in foreign currencies	(6,512)	77,939
Gains less losses from other trading activities	(156)	(12)
Gains less losses on securities held for trading purposes	35,799	36,750
Gains less losses from non-trading investments	53,086	(3)
Net fee and commission income	51,728	42,914
Fees and commission income	61,729	53,392
Fees and commission expenses	(10,001)	(10,478)
Others	239	140
Other Operating Income	<u>134,184</u>	<u>157,728</u>
Operating Income	<u>484,541</u>	<u>365,651</u>
Staff and rental expenses	(158,599)	(148,649)
Other expenses	(31,528)	(28,439)
Operating Expenses	<u>(190,127)</u>	<u>(177,088)</u>
Operating Income Before Debt Charges	<u>294,414</u>	<u>188,563</u>
Net Charges for bad & doubtful debts	(4,555)	(20,966)
Net Release for other provisions	1,253	470
Profit Before Taxation	<u>291,112</u>	<u>168,067</u>
Taxation	(56,644)	(36,379)
Profit After Taxation	<u>234,468</u>	<u>131,688</u>

Taishin International Bank Co., Ltd.
Hong Kong Branch
(Incorporated in Taiwan with limited liability)
Balance Sheet

	31 December 2025 HK\$'000	30 June 2025 HK\$'000
<u>Assets</u>		
Cash and balances with banks	185,808	1,557,466
Amount due from overseas offices	11,977,931	7,704,681
Trade bills	290,535	1,074,229
Advances and other accounts	11,200,365	11,501,665
Debt securities	18,809,467	16,178,934
measured at fair value through other comprehensive income	3,352,015	3,581,819
measured at amortised cost	15,457,452	12,597,115
Tangible fixed assets	9,013	20,278
	42,473,119	38,037,253
<u>Liabilities</u>		
Deposits and balances from banks	2,891,101	339,373
Borrowings with banks (maturing between one and twelve months)	-	164,409
Customer deposits	36,632,303	35,801,440
Demand deposits	146,739	143,359
Savings deposits	10,017,050	8,239,270
Time, call and notice deposits	26,468,514	27,418,811
Amount due to overseas offices	2,169,819	397,961
Other liabilities	589,354	1,266,548
Provision	17,084	33,044
	42,299,661	38,002,775
<u>Capital & Reserve</u>		
Reserves	(61,010)	(79,051)
Current profit & loss	234,468	113,529
	173,458	34,478
	42,473,119	38,037,253

Taishin International Bank Co., Ltd.
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Additional Balance Sheet Information

	31 December 2025		30 June 2025	
	HKD'000		HKD'000	
(i) Trade bills				
Trade Bills		290,660		1,075,047
Less: Impairment allowance for impaired assets (Note)		125		818
Trade Bills after impairment allowance for impaired assets		<u>290,535</u>		<u>1,074,229</u>
(ii) Advances and other accounts				
Advances to customers		10,747,091		10,398,649
Accrued interest and other accounts		502,410		1,149,269
Advances to banks		-		-
Less: Impairment allowance for impaired assets (Note)		49,136		46,253
Advances to customers		46,347		43,713
Accrued interest and other accounts		2,789		2,540
Advances and other other accounts after impairment allowance for impaired assets		<u>11,200,365</u>		<u>11,501,665</u>

Note:	Collective		Individual	
	HKD'000		HKD'000	
Impairment allowance for impaired assets				
- Advances to customers		19,030		16,436
- Trade Bills		125		818
- Accrued interest and other accounts		2,789		2,540
Total		<u>21,944</u>		<u>19,794</u>

(iii) Detail of the impaired assets	31 December 2025		30 June 2025	
	HKD'000		HKD'000	
	Banks	Customers	Banks	Customers
Impaired loans amount*	-	-	-	-
- Percentage to total advances to customers	0.00%	0.00%	0.00%	0.00%
Individual impairment allowances	-	-	-	-
Value of Collateral for impaired loans	-	-	-	-

*Impaired loans are loans on which interest is being placed in suspense or on which interest accrual has ceased.

(iv) Overdue and rescheduled loans	31 December 2025		30 June 2025	
	HKD'000		HKD'000	
	Banks	Customers	Banks	Customers
(a) Overdue loans				
more than 1 months but not more than 3 months	-	56,433	-	-
- Percentage to total advances to customers	0.00%	0.53%	0.00%	0.00%
more than 3 months but not more than 6 months	-	-	-	-
- Percentage to total advances to customers	0.00%	0.00%	0.00%	0.00%
more than 6 months but not more than 1 year	-	-	-	-
- Percentage to total advances to customers	0.00%	0.00%	0.00%	0.00%
more than 1 year	-	-	-	-
- Percentage to total advances to customers	0.00%	0.00%	0.00%	0.00%
Total Overdue loans	-	56,433	-	-
- Percentage to total advances to customers	0.00%	0.53%	0.00%	0.00%
(b) Rescheduled loans				
excluding those which have been overdue for more than 3 months and reported in (a)	-	-	-	-
- Percentage to total advances to customers	0.00%	0.00%	0.00%	0.00%
(c) Value of collateral held against overdue loans and advances of those report in (a)				
Current market value of collateral held against the covered portion of overdue loans and advances	-	92,116	-	-
Covered portion of overdue loans and advances	-	56,433	-	-
Uncovered portion of overdue loans and advances	-	-	-	-
(d) Individual Impairment allowance made on overdue loans	-	127	-	-
(v) Repossessed assets held	-	-	-	-
(vi) Other assets (including trade bills, debt securities and accrued interest)				
	31 December 2025		30 June 2025	
	HKD'000		HKD'000	
	Banks	Customers	Banks	Customers
more than 1 months but not more than 3 months	-	195	-	-
more than 3 months but not more than 6 months	-	-	-	-
more than 6 months but not more than 1 year	-	-	-	-
more than 1 year	-	-	-	-
Total other overdue assets	-	<u>195</u>	-	-

Taishin International Bank Co., Ltd.
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Additional Balance Sheet Information (continued)

(vii) Non-bank Mainland Exposures

The following is the Branch's Mainland exposures to non-bank counterparties. For the categories of non-bank counterparties and the type of direct exposures to be disclosed were made with reference to the Completion Instructions for Part 3 of the "Return of Mainland Activities - (MA(BS)20)".

In HKD Millions	<u>On-balance sheet</u>	<u>Off-balance sheet</u>	<u>Total</u>
	<u>exposure</u>	<u>exposure</u>	
As at 31 December 2025			
Central government, central government-owned entities and their subsidiaries and JVs	261	228	489
Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	1,137	13	1,150
Other entities of central government not reported in item 1 above	-	200	200
Other entities of local government not reported in item 2 above	-	-	-
PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	590	319	909
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	<u>1,988</u>	<u>760</u>	<u>2,748</u>
Total assets after provision	42,473		
On-balance sheet exposures as percentage of total assets	4.68%		
As at 30 June 2025			
Central government, central government-owned entities and their subsidiaries and JVs	481	121	602
Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	1,063	294	1,357
Other entities of central government not reported in item 1 above	-	200	200
Other entities of local government not reported in item 2 above	-	-	-
PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	410	193	603
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	14	13	27
Total	<u>1,968</u>	<u>821</u>	<u>2,789</u>
Total assets after provision	38,037		
On-balance sheet exposures as percentage of total assets	5.17%		

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Off-balance Sheet Exposures

(a) Contingent liabilities and commitments

The following is a summary of the contractual amount of each significant class of off-balance sheet financial instruments or contracts entered into by the branch and remained outstanding at the respective balance sheet dates:

	31 December 2025 HKD'000	30 June 2025 HKD'000
Direct credit substitutes	379,419	523,085
Trade-related contingencies	162,147	203,449
Other commitments	8,394,971	6,388,865
	<u>8,936,537</u>	<u>7,115,399</u>

(b) Derivatives

As at 31 December 2025	Contract amount HKD'000	Positive fair value HKD'000	Negative fair value HKD'000
Exchange rate contracts	112,381,685	414,350	391,329
Interest rate contracts	8,114,600	106,765	102,782
	<u>120,496,285</u>	<u>521,115</u>	<u>494,111</u>
As at 30 June 2025	Contract amount HKD'000	Positive fair value HKD'000	Negative fair value HKD'000
Exchange rate contracts	66,767,340	278,572	289,065
Interest rate contracts	6,163,431	140,451	131,261
	<u>72,930,771</u>	<u>419,023</u>	<u>420,326</u>

The fair values of the derivatives do not take into account the effects of bilateral netting arrangements.

Taishin International Bank Co., Ltd.
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Segmental Information

(a) Loans & advances to customers by industry sector

	31 December 2025		30 June 2025	
	HKD'000		HKD'000	
	Gross advances	Secured advances	Gross advances	Secured advances
Loans & advances for use in Hong Kong				
Industrial, commercial and financial sectors				
- property development	-	-	-	-
- property investment	-	-	-	-
- financial concerns	2,439,606	1,067,744	2,116,920	1,065,684
- stockbrokers	579,920	4,000	299,569	4,000
- wholesale and retail trade	527,445	173,020	469,590	244,299
- manufacturing	626,580	389	918,153	-
- transport and transport equipment	377,836	-	78,499	-
- recreational activities	-	-	-	-
- information technology	-	-	-	-
- others	197,947	143,462	620,425	146,264
	4,749,334	1,388,615	4,503,156	1,460,247
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	220,494	220,494	210,225	210,225
	220,494	220,494	210,225	210,225
Loans & advances for use inside Hong Kong	4,969,828	1,609,109	4,713,381	1,670,472
Trade finance	267,584	16,403	474,826	52,796
Loans & advances for use outside Hong Kong	5,509,679	1,169,822	5,210,442	1,080,061
Loans & advances to customers	10,747,091	2,795,334	10,398,649	2,803,329

(b) Loans & advances to customers by geographical areas

Advances to customers by geographical areas are classified according to the location of the counterparties after taking into account the transfer of risk. In general, risk transfer applies when an advance is guaranteed by a party in a country which is different from that of the counterparty. Only exposures to a single country outside Hong Kong exceeding 10% of the aggregate gross amount of loans and advances to customer as at the above respective reporting dates are disclosed.

	31 December 2025	30 June 2025
	HKD'000	HKD'000
Gross advances to customers:		
Hong Kong	3,919,410	3,997,464
Taiwan	1,255,276	1,170,423
Cayman Islands	1,248,230	900,915
Others	4,324,175	4,329,847
	10,747,091	10,398,649
Overdue advances to customers:		
Taiwan	56,433	-
	56,433	-

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Segmental Information (continued)

(c) International Claims

International claims include receivables and loans and advances, cash and balances and placements with banks, bills, other debt instruments and investments and accrued interest and overdue interest on the assets. Claims are classified according to the location of the counterparties after taking into account the transfer of risk. For a claim guaranteed by a party situated in a country different from the counterparty, risk will be transferred to the country of the guarantor. For a claim on the branch of a bank or other financial institution, the risk will be transferred to the country where its head office is situated. Claims on individual countries or areas, after risk transfer, amounting to 10 per cent or more of the aggregate cross border claims are shown as follows:

In HKD Millions	<u>Non-bank private sector</u>				Total
	Banks	Official Sector	Non-bank Financial Institutions	Non-financial Private Sector	
As at 31 December 2025					
Developed countries	1,757	10,739	2,291	-	14,787
of which:					
United States	189	10,055	1,742	-	11,986
Offshore centres	5	-	1,076	1,028	2,109
of which:					
Cayman Islands	-	-	1,076	289	1,365
Singapore	5	-	-	362	367
Developing Latin America and Caribbean	-	-	-	211	211
of which:					
Brazil	-	-	-	211	211
Developing Africa and Middle East	367	-	133	299	799
of which:					
United Arab Emirates	364	-	94	166	624
Qatar	-	-	39	79	118
Seychelles	-	-	-	55	55
Developing Asia and Pacific	14,297	-	2,346	2,323	18,966
of which:					
Taiwan	12,041	-	786	1,322	14,149
South Korea	1,237	-	1,300	173	2,710
China	987	-	261	613	1,861
	16,426	10,739	5,846	3,861	36,872
As at 30 June 2025					
Developed countries	2,148	3,928	6,314	-	12,390
of which:					
United States	113	3,252	5,812	-	9,177
Offshore centres	-	-	755	1,170	1,925
of which:					
Cayman Islands	-	-	685	454	1,139
Singapore	-	-	-	454	454
Developing Latin America and Caribbean	-	-	-	243	243
of which:					
Brazil	-	-	-	243	243
Developing Africa and Middle East	366	-	39	278	683
of which:					
United Arab Emirates	364	-	-	187	551
Seychelles	-	-	-	91	91
Qatar	-	-	39	-	39
Developing Asia and Pacific	11,554	33	2,154	2,333	16,074
of which:					
Taiwan	8,388	-	543	1,561	10,492
China	1,918	33	586	394	2,931
South Korea	1,247	-	1,024	211	2,482
	14,068	3,961	9,262	4,024	31,315

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Currency Risk

The foreign currency exposures are prepared in accordance with the Completion Instruction "Return of Foreign Currency Position - (MA)(BS)6". 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. The net options position is calculated on the basis of the delta-weighted position of all foreign currency options contracts.

In HKD Millions	USD	CNY	TWD	Total
As at 31 December 2025				
Spot assets	33,196	2,456	-	35,652
Spot liabilities	(31,155)	(2,929)	-	(34,084)
Forward purchases	54,795	29,411	350	84,556
Forward sales	(56,992)	(28,904)	(350)	(86,246)
Net option position	(1)	-	-	(1)
Net long/ (short) position	(157)	34	-	(123)
As at 30 June 2025				
Spot assets	29,903	3,343	-	33,246
Spot liabilities	(27,646)	(2,666)	-	(30,312)
Forward purchases	32,042	19,773	1,163	52,978
Forward sales	(33,902)	(20,433)	(1,308)	(55,643)
Net option position	1	1	-	2
Net long/ (short) position	398	18	(145)	271

There were no foreign currency structural position as at the above respective reporting dates.

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Liquidity Information

The average liquidity maintenance ratio ("LMR") for each quarter in 2025 and 2024 is the simple average of 3 months' average ratio during the quarter in the "Return of Liquidity Position of an Authorized Institution - MA(BS)-1E" calculated for the purpose of the Banking Ordinance. The relevant disclosures pursuant to section 103 of the Bank (Disclosure) Rules can be found in our website <https://www.taishinbank.com.tw/TSB/overseas/Greater-China/hong-kong/hong-kong-branch/legal-disclaimers/legal-disclaimers/>

Average liquidity maintenance ratio for the period of October to December 2025	64.38%
Average liquidity maintenance ratio for the period of October to December 2024	67.21%

Liquidity Risk Management

(a) Governance of liquidity risk management

The goal of liquidity risk management is to ensure timely funding allocation as to fulfil payment obligations and meet funding demands of the Bank.

Liquidity risk tolerance is the bank's willingness to accept the maximum liquidity risk after considering the business development strategy, operational objectives, financial status and financing capabilities. Limit package is a quantitative standard for controlling liquidity risk. The definition and setting of the bank's liquidity risk is reflected in the current year's limit package. The board of directors regularly reviews, approves the liquidity risk tolerance and limit package.

Asset/Liability Management Committee ("ALCO") of Taishin Holdings is responsible for supervising liquidity risk management in accordance with the bank's Asset/Liability Management Policy, and verifying liquidity risk management procedures and mechanisms to ensure that the executing unit manages liquidity risk within the limits approved by the Board of Directors, and reviewing liquidity risk reports regularly.

"The Finance Management ("FM") unit of Head Office takes ultimate responsibilities to manage liquidity risk of the overseas branches. It is also responsible to formulate policies related to liquidity risk management and to disclose liquidity risk exposure status of overseas branches to ALCO of Head Office. Also, FM unit of Head Office is responsible for monitoring liquidity risk as to ensure that the risk exposure is within the limits. If the risk limit is breached, the FM unit is responsible to further report such incident to the senior management.

The Risk Management ("RM") unit of Head Office is the limit package and stress test formulation and execution unit, which regularly submitting the limit package to the Board of Directors for approval. The RM unit is also responsible for performing liquidity stress tests regularly.

To maintain the bank's smooth operations, the Funding Unit of Head Office is the central unit which undertakes and manages the overall liquidity risk of the bank.

The Funding Unit of HK Branch is responsible to control the liquidity risk and funding gap of the branch. In the event of insufficient funding, this unit may bring up the matter to HK ALCO to liaise amongst various business units so as to relocate the deposit taking and loan strategies, or by borrowing funds from Head Office, or liquidate high grade bonds to eliminate the shortfall. The unit is responsible to provides liquidity risk reports to HK ALCO, FM unit and RM unit of Head Office.

(b) Funding strategy

Funding management principle of the Bank is to keep smooth and clear channels with diversity in their source of funding. The allocation considerations for the use of funds are in the order of liquidity, safety and then profitability.

The execution unit of the Bank's funding position is the Funding unit. The primary goal is to ensure the bank's liquidity is preserved as well as appropriate liquidity level. In order to ensure the effective use of available funds, this unit should pursue reasonable returns without sacrificing the bank's priority of maintain an appropriate level of liquidity.

Also, the funding unit shall monitor liquidity indicators such as the structural and the concentration of funds and deposits. If necessary, this unit may request redistribution of assets and liabilities by the business unit through ALCO to avoid concentration risks. Secondly, the funding unit shall cooperate with financial institution to regularly review the transaction limits provided by the interbank counterparties as a reference for limit package formulation. Lastly, the funding unit shall, through various financial instruments, such as interbank financing, repos etc. update and regularly test the limits provided by other banks to ensure the smooth flow of all source of funds.

The target and principle of funding management shall be formulated by the Head Office in a unified manner. However, it is necessary for the branch to report any structural changes and update of market conditions at the branch's ALCO for appropriate action.

Liquidity Risk Management (Continued)

(c) Liquidity risk mitigation techniques

After reviewing the liquidity risk exposure and market conditions, net funding received via various channel of the bank will be reallocated and balanced by HK Funding unit through interbank borrowing / lending, repo, reverse repo, or fx swap adjusting the funding gap and tenor mismatch to eliminate the liquidity risks.

Tools that measure liquidity risk under general operating conditions including liquidity indicators and liquidity gaps

The FM unit of Head Office will provide liquidity indicator reports to monitor liquidity risk on a daily basis. Once the indicator exceeds the internal limit, HK Funding unit will report the incident to HK ALCO, and will escalate the issue to FM unit and RM unit of Head Office if the issue persists. The Head Office Risk Management unit will conduct liquidity stress test and Risk management unit of HK branch is responsible to report the results in the monthly ALCO meeting for discussion. When HK branch encounters liquidity crisis, the branch will activate contingency funding plan to improve its liquidity. Head Office offers full support to HK branch.

Liquidity stress test is used to measure extreme adverse operating conditions

The liquidity stress test shall be performed at least once a month by RM unit. The result will be report to RM Committee and ALCO of Head Office. If the stress test results show that liquidity risk is deteriorating, reasons should be given and FM unit should assist to analyze the relevant factors.

(d) Stress testing

Liquidity risk stress testing is to assess whether the Bank has the ability to obtain sufficient funds and sufficient high-quality liquid assets to meet the large and emergency cash outflow in adverse situation of extreme liquidity stress. The bank should review the Contingency Funding Plan based on stress testing results to ensure that can withstand sudden and significant liquidity shocks.

(e) Contingency funding plan

Contingency funding plan shall be immediately activated when the Branch encounters liquidity crisis, at the same time, the Branch shall seek support from the Head Office, of which it will offer unconditional and full support to the Branch during liquidity crisis. Other funding plan includes expanding of repo volume and Interbank loans; liquidating bond portfolio, preventing loss of deposits and monitoring approval of large amount loans.

(f) Tools to assess liquidity positions

Tools for measuring liquidity risk under general operating conditions and extreme adverse operating conditions are as follows:

(i) General operating condition

Liquidity gap (cumulative) is used to measure the mismatch of cash in/out flow, timing asymmetry to avoid the risk of unable to cover the funding gap. Limits are shown below (in million ('M')):

currency	1D	2D~1W	1W~2W	2W~1M	1M~3M	3M~6M	6M~1Y
HKD	> - HKD 1300M	> - HKD 1500M	> - HKD 1600M	> - HKD 1600M	> - HKD 1,800M	> - HKD 1,800M	> - HKD 1,800M
USD	> - USD 300M	> USD 200M	> USD 200M	> USD 300M	> USD 300M	> USD 300M	> USD 300M

(ii) Extreme adverse operating condition

Liquidity stress test is used to assess whether the bank has sufficient high quality liquefiable assets available for sale to obtain cash to meet the funding demands under extreme adverse operating conditions. RM unit of Head Office will provide liquidity stress test for the HK Branch to formulate a contingency funding plan with mitigation techniques, taking into considerations of local statutory requirements.

(g) Concentration limits on sources of funding

Liquidity indicators are used to monitor deposit structure and concentration risk. Limits are shown below:

Category	Liquidity Indicator	Definition	Currency	Limit
Concentration risk	Top 10 largest depositors' ratio	Top 10 largest depositors' funds (excluding Taishin Holdings deposit) / Total deposits	All currencies	25%
Funding source	Outstanding interbank borrowing to major funding source ratio	Outstanding Interbank borrowing / (interbank borrowing + total deposits + financial bonds)	USD	10%

Liquidity Risk Management (Continued)

(h) Analysis of assets and liabilities by remaining maturity:

As at 31 December 2025

	Next Day	2 - 7 days	8 days - 1 month	3 month or less but over 1 month	6 months or less but over 3 months	1 year or less but over 6 months	2 years or less but over 1 year	3 years or less but over 2 years	5 years or less but over 3 years	Over 5 years	Undated or overdue	Total amount
On-balance sheet assets												(HK\$'000)
Amount receivable arising from derivative contracts	1,203	62,483	64,519	135,150	113,439	98,155	40,109	31,617	50,168	2,411	-	521,681
Due from MA for account of Exchange Fund	15,095	-	-	-	-	-	-	-	-	-	-	15,095
Due from banks	170,834	1,487,500	3,440,246	6,347,978	417,832	348,230	-	-	-	-	-	12,212,620
Debt securities, prescribed instruments and structured financial instruments held	18,829,254	-	-	-	-	-	-	-	-	-	-	18,829,254
Acceptances and bills of exchange held	2,834	21,825	147,429	87,638	28,831	-	-	-	-	-	-	290,660
Loans and advances to non-bank customers	196,912	643,666	1,342,693	2,382,012	459,412	1,241,410	1,922,153	805,603	1,004,637	703,696	2,103	10,783,389
Other assets	41,397	27,837	25,603	51,057	19,605	6,480	252	5	-	1	16,582	188,819
Total	19,257,529	2,243,311	5,020,490	9,003,835	1,039,119	1,694,275	1,962,514	837,225	1,054,805	706,108	99,880	42,843,518
Total off-balance sheet claims	5,282	-	42,945	40,202	-	-	-	-	-	-	453,138	541,567
On-balance sheet liabilities												
Deposits from non-bank customers	11,014,564	2,231,264	5,872,353	13,910,860	2,414,309	1,352,347	3,425	-	-	-	-	36,799,122
Amount payable arising from derivative contracts	1,219	51,727	72,422	128,474	116,701	81,012	39,047	30,504	48,422	2,432	-	495,604
Due to banks	3,693,553	868,863	111,436	348,154	-	-	-	-	-	101,187	-	5,063,593
Other liabilities	96,666	25,465	22,630	57,923	14,165	50,422	9,057	2,502	1,839	2,601	6,952	290,222
Capital and reserves	-	-	-	-	-	-	-	-	-	-	-	173,458
Total	14,746,402	3,177,319	6,078,841	14,445,411	2,545,175	1,483,781	51,529	33,106	50,261	106,220	180,410	42,821,999
Total off-balance sheet obligations	8,021	383,186	266,473	789,160	2,333,734	2,181,693	478,360	332,270	467,016	99,781	47,542	7,378,236
Net Liquidity Gap	4,508,388	(1,315,204)	(1,281,879)	(6,190,534)	(3,839,790)	(1,971,189)	1,432,625	471,849	537,528	506,107	-	

Liquidity Risk Management (Continued)

(h) Analysis of assets and liabilities by remaining maturity.

As at 31 December 2024

	Next Day	2 - 7 days	8 days - 1 month	3 month or less but over 1 month	6 months or less but over 3 months	1 year or less but over 6 months	2 years or less but over 1 year	3 years or less but over 2 years	5 years or less but over 3 years	Over 5 years	Undated or overdue	Total amount
On-balance sheet assets												(HK\$'000)
Currency notes and coins	1,163	-	-	-	-	-	-	-	-	-	-	1,163
Amount receivable arising from derivative contracts	7,432	61,317	230,810	214,370	241,058	158,350	68,381	48,125	71,053	25,472	-	987,209
Due from MA for account of Exchange Fund	12,041	-	-	-	-	-	-	-	-	-	-	12,041
Due from banks	357,792	1,247,894	1,132,758	4,115,674	313,483	-	-	-	-	-	-	7,167,601
Debt securities, prescribed instruments and structured financial instruments held	13,920,988	-	-	-	-	-	-	-	-	-	-	13,920,988
Acceptances and bills of exchange held	15,531	67,736	262,211	505,765	163,971	-	-	-	-	-	6,368	1,021,582
Loans and advances to non-bank customers	91,735	522,702	2,029,661	1,071,487	555,921	859,394	1,683,495	904,729	351,683	155,288	164,395	8,370,490
Other assets	3,134	5,913	31,799	40,725	25,049	14,522	10,388	-	-	-	32,255	163,785
Total	14,409,816	1,905,562	3,687,239	5,948,021	1,279,482	1,032,266	1,762,264	952,854	422,736	180,760	203,018	31,644,859
Total off balance sheet claims	-	2,982	42,489	76,977	-	-	-	-	-	-	634,917	757,365
On-balance sheet liabilities												
Deposits from non-bank customers	7,428,563	3,123,142	6,330,852	10,033,519	1,854,261	1,555,170	10,745	3,251	-	-	-	30,339,503
Amount payable arising from derivative contracts	15,708	43,111	246,310	249,588	201,461	152,284	67,265	47,089	68,937	24,743	-	979,624
Due to banks	232,287	-	24,884	-	-	-	-	-	-	100,937	-	358,108
Other liabilities	43,408	6,181	54,468	19,448	7,866	19,440	35,421	1,108	1,739	871	41,838	231,788
Capital and reserves	-	-	-	-	-	-	-	-	-	-	(25,578)	(25,578)
Total	7,720,961	3,172,434	6,656,514	10,302,535	2,063,588	1,726,394	113,431	51,448	70,676	126,551	16,260	31,893,445
Total off-balance sheet obligations	9,351	455,299	220,913	869,583	1,449,982	2,006,374	430,691	621,872	213,452	-	-	6,278,117
Net Liquidity Gap	6,679,504	(1,719,189)	(3,147,699)	(5,147,120)	(2,234,088)	(2,701,602)	1,218,142	279,534	138,608	54,209	-	

Taishin International Bank Co., Ltd.
Hong Kong Branch
(Incorporated in Taiwan with limited liability)
Disclosure on Remuneration System

The remuneration policy of Taishin International Bank, Hong Kong Branch is established in the branch level in accordance with local laws/ regulations and prevailing market practices. It is designed to encourage employee behavior that supports the Bank's risk tolerance, risk management framework and long-term financial soundness. The remuneration of staff is composed of "fixed remuneration" and "variable remuneration".

Pay review for individual staff will be conducted each year with reference to various factors like the staff's professional duties, salary market standard and individual performance etc. Discretionary bonus may be paid to employees each year taking into account of a combination of factors like business performance as well as financial and non-financial performance of individual staff. Pay review and payout of variable remuneration should be subject to the approval by Head Office.

During the reporting period, the remuneration of senior management and key personnel was as follows:

In HKD

As at 31 December 2025

(i) Senior Management

	Non-deferred	Deferred	No. of beneficiaries
Fixed remuneration			
Cash-based	6,614,899	-	7
Shares and share-linked instruments	-	-	7
Other	-	-	7
Variable remuneration			
Cash-based	2,767,875	-	7
Shares and share-linked instruments			
- Vested (no. of share)	-	-	7
- Unvested (no. of share)	-	-	7
Other	-	-	7

(ii) Key Personnel

	Non-deferred	Deferred	No. of beneficiaries
Fixed remuneration			
Cash-based	17,073,502	-	19
Shares and share-linked instruments	-	-	19
Other	-	-	19
Variable remuneration			
Cash-based	5,533,944	-	19
Shares and share-linked instruments			
- Vested (no. of share)	-	-	19
- Unvested (no. of share)	-	-	19
Other	-	-	19

As at 31 December 2024

(i) Senior Management

	Non-deferred	Deferred	No. of beneficiaries
Fixed remuneration			
Cash-based	6,922,356	-	7
Shares and share-linked instruments	-	-	7
Other	-	-	7
Variable remuneration			
Cash-based	2,913,602	-	7
Shares and share-linked instruments			
- Vested (no. of share)	-	-	7
- Unvested (no. of share)	-	-	7
Other	-	-	7

(ii) Key Personnel

	Non-deferred	Deferred	No. of beneficiaries
Fixed remuneration			
Cash-based	17,351,347	-	19
Shares and share-linked instruments	-	-	19
Other	-	-	19
Variable remuneration			
Cash-based	4,041,572	-	19
Shares and share-linked instruments			
- Vested (no. of share)	-	-	19
- Unvested (no. of share)	-	-	19
Other	-	-	19

Taishin International Bank Co., Ltd.
Hong Kong Branch
(Incorporated in Taiwan with limited liability)
Other Financial Information

Consolidated financial information of Taishin International Bank as follows:

	31 December 2025 TWD'000	30 June 2025 TWD'000
Total assets	3,019,202,089	2,970,974,145
Total liabilities	2,804,738,738	2,769,530,761
Shareholders' Fund	214,463,351	201,443,384
Total advances	1,817,050,358	1,800,477,741
Total customer deposits	2,484,837,566	2,417,977,094
Capital	122,991,646	122,991,646
Capital Adequacy Ratio	15.27%	14.50%

Remarks: Capital Adequacy Ratio is calculated in accordance with the requirements based on Basel III capital accord.

	For the year ended	
	31 December 2025 TWD'000	31 December 2024 TWD'000
Pre-tax profit	26,040,090	22,139,049

Statement of Compliance

This is a statement to declare that all information for the year ended 31 December 2025 complies fully with the disclosure standards set out in Supervisory Policy Manual Part IV of CA-D-1 "Guideline on the application of the Banking (Disclosure) Rules and is not false or misleading in any material aspect".



Chief Executive
Taishin International Bank Co., Ltd.
Hong Kong Branch
(Incorporated in Taiwan with limited liability)

10 April 2026

Prescribed Summary

This is to inform the general public that the complete disclosures can be found at 6/F, Tower 5, The Gateway, 15 Canton Road, Tsimshatsui, Kowloon.

Taishin International Bank Co., Ltd.
Hong Kong Branch
(Incorporated in Taiwan with limited liability)