華 美 銀 行
EAST WEST BANK

(Incorporated with limited liability under the laws of California, United States of America)

East West Bank
Hong Kong Branch

Financial Disclosure Statement
for the six months ended June 30, 2025

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Hong Kong Branch
Financial Disclosure Statement for the six months ended June 30, 2025

Principal activities

EWB Hong Kong Branch ("Branch") provides a range of banking, financial and related services, including commercial banking, wealth management and transactional banking services.

Statement of Compliance

I certify that the information disclosed in this statement is prepared in compliance with the Banking (Disclosure) Rules issued by the Hong Kong Monetary Authority ("HKMA") and, to the best of my knowledge and belief, it is not false or misleading in any material respect.

Emma Wang
Chief Executive

September 29, 2025

Disclosure Statement Available to The Public

Copies of the Disclosure Statement can be obtained from the reception of East West Bank, Hong Kong Branch on Suite 1108, 11/F., Two International Finance Centre, 8 Finance Street, Central, Hong Kong.

A copy of the Disclosure Statement has been lodged with the Hong Kong Monetary Authority's Public Registry and our website https://investor.eastwestbank.com/financial-information/regulatory-disclosures/default.aspx for public inspection.

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Section A - Hong Kong Branch Information

1. Income statement

	For the six months ended	
	June 30, 2025	June 30, 2024
	HK$000	HK$000
Interest income	490,151	453,289
Interest expense	(250,786)	(226,671)
Net interest income	**239,365**	**226,618**
Fees and commission income	16,871	14,880
Fees and commission expenses	(1,858)	(1,843)
Net fees and commission income	**15,013**	**13,037**
Gains less losses arising from trading in foreign currencies	16,705	17,656
Gains less losses arising from non-trading activities in foreign currencies	5,827	12,214
Income from investments held for trading	756	225
Other operating income	-	1
Total operating income before impairment losses and provision	**23,288**	**30,096**
(Increase)/decrease of provision of impairment losses on loans and receivables	(5,901)	3,738
Net operating income	**271,765**	**273,489**
Staff and rental expenses	(56,662)	(53,201)
Other expenses	(13,864)	(13,548)
Total operating expenses	**(70,526)**	**(66,749)**
Profit before taxation	**201,239**	**206,740**
Tax expense	(32,526)	(33,928)
Profit after taxation	**168,713**	**172,812**

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Section A - Hong Kong Branch Information

2. Balance sheet

	June 30, 2025	December 31, 2024
	HK$000	HK$000
ASSETS		
Due from Exchange Fund	626,414	86,129
Cash and balances with banks (except for those included in amount due from overseas offices)	257,714	924,414
Placements with banks (except for those included in amount due from overseas offices) which have a residual contractual maturity of less than or equal to one month	632,762	727,771
Amount due from overseas offices	6,013,920	3,906,802
Trade bills	37,676	-
Loans to customers (net of provisions)	8,129,032	7,457,565
Government bills and notes	1,370,121	1,596,570
Investment securities	4,272,565	4,249,046
Fixed assets	10,023	12,823
Other assets	166,932	239,414
Total assets	21,517,159	19,200,534
LIABILITIES		
Deposits and balances from banks (except for those included in amount due to overseas offices)	145,016	67,931
Deposits from customers		
- demand deposits and current accounts	918,352	1,125,385
- savings deposits	3,520,296	4,445,617
- time, call and notice deposits	11,695,094	9,559,507
	16,133,742	15,130,509
Amount due to overseas offices	3,776,328	2,755,412
Other liabilities	195,559	209,819
Total liabilities	20,250,645	18,163,671
CAPITAL AND RESERVES		
Paid up capital	-	-
Reserves	1,097,801	697,376
Current profit	168,713	339,487
Total capital and reserves	1,266,514	1,036,863
Total liabilities and capital and reserves	21,517,159	19,200,534

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Section A - Hong Kong Branch Information

3. Additional balance sheet information

(a) Loans and advances to customers

	June 30, 2025	December 31, 2024
	HK$000	HK$000
Gross amount of loans to customers by geographic area:		
- Hong Kong	5,066,303	4,798,583
- Mainland China	2,228,584	1,695,005
- Singapore	558,613	714,812
- Cayman Islands	169,055	74,821
- British Virgin Island	117,749	116,471
- Japan	38,169	-
- United States	23,550	23,294
- Mauritius	-	100,942
- Taiwan	12,870	12,730
	8,214,893	7,536,658
Trade bills	37,676	-
Total loans and advances to customers	8,252,569	7,536,658
Less : Impairment allowances for impaired loans and advances		
- individual impairment allowances	-	-
- collective impairment allowances	(85,861)	(79,093)
	(85,861)	(79,093)
	8,166,708	7,457,565

The individual impairment allowances are treated as specific provisions at the EWB Head office ("EWBHO"). Moreover, additional individual impairment allowances and country risk provisions are made by the EWBHO against the exposures of the Hong Kong Branch on a monthly basis.

Impairment allowances made by the EWBHO against the exposure of the Branch as follows:

	June 30, 2025	December 31, 2024
	HK$000	HK$000
- individual impairment allowances	-	-
- collective impairment allowances	81,251	58,957
- country risk provisions	36,057	35,885
	117,308	94,842
Gross value of assets against which individual impairment allowances have been made	-	-

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(b) Overdue loans and advances to customers

Gross amount of loans and advances to customers which are more than one month overdue and their expression as a percentage of its total amount of loans and advances to customers are as follows:

	June 30, 2025		December 31, 2024	
	HK$000	%	HK$000	%
Hong Kong:				
- more than 1 month but not more than 3 months	-	0.00	-	0.00
- more than 3 months but not more than 6 months	-	0.00	-	0.00
- more than 6 months but not more than one year	-	0.00	-	0.00
- more than one year	-	0.00	-	0.00
	-	0.00	-	0.00

	June 30, 2025	December 31, 2024
	HK$000	HK$000
- individual impairment allowances	-	-
- covered portion of overdue loans and advances	-	-
- uncovered portion of overdue loans and advances	-	-
- current market value of collateral held against the covered portion of overdue loans and advances	-	-

(c) Impaired loans and advances to customers

	June 30, 2025	December 31, 2024
	HK$000	HK$000
Gross impaired loans and advances	-	372,647
Individual impairment allowances	-	-
Net impaired loans and advances	-	372,647
Gross impaired loans and advances as a percentage of gross loans and advances to customers	0.00%	4.94%
Individual impairment allowances as a percentage of gross impaired loans and advances	0.00%	0.00%
Current market value of collateral related to impaired loans and advances	-	297,648

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(d) Rescheduled loans and advances to customers
Rescheduled loans and advances to customers excluding those which have been overdue for more than 3 months and their expression as a percentage of its total amount of loans and advances to customers are as follows:

	June 30, 2025		December 31, 2024	
	HK$000	%	HK$000	%
Rescheduled loans and advances to customers	-	-	-	-

(e) Loans and advances to customers by industry sector

	June 30, 2025		December 31, 2024	
		The percentage covered by collateral		The percentage covered by collateral
Gross amount of loans to customers for use in Hong Kong:	HK$000	%	HK$000	%
Industrial, commercial and financial				
- property development	55,000	89.51	114,687	86.84
- property investment	172,001	100.00	172,483	100.00
- financial concerns	4,192,010	13.26	4,100,555	18.39
- stockbrokers	-	-	-	-
- wholesale and retail trade	-	-	-	-
- manufacturing	85,000	100.00	85,000	100.00
- transport and transport equipment	-	-	-	-
- recreational activities	-	-	-	-
- information technology	1,030,260	85.32	295,060	100.00
- others	1,400,301	22.00	1,492,895	16.18
	6,934,572	29.55	6,260,680	26.32
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	273,030	95.11	307,803	92.43
	273,030	95.11	307,803	92.43
Total loans for use in Hong Kong	7,207,602	32.03	6,568,483	29.42
Trade financing	70,244	33.22	5,043	-
Loans for use outside Hong Kong	937,047	21.58	963,132	30.37
	8,214,893	30.85	7,536,658	29.52

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Section A - Hong Kong Branch Information

(f) Non-bank Mainland exposures

The analysis of non-bank Mainland exposures are identified in accordance with the Completion Instruction for the "Return of Mainland Activities" issued by the HKMA.

	June 30, 2025		
	HK$000		
Types of Counterparties	On-balance sheet exposure	Off-balance sheet exposure	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	120,439	-	120,439
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	772,868	222,750	995,618
4. Other entities of central governments not reported in item 1 above	157,493	-	157,493
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	514,977	927,976	1,442,953
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	1,979,642	1,091,265	3,070,907
Total	3,545,419	2,241,991	5,787,410
Total assets after provisions	21,517,159		
On-balance sheet exposures as percentage of total assets	16.48%		

	December 31, 2024		
	HK$000		
Types of Counterparties	On-balance sheet exposure	Off-balance sheet exposure	Total
1. Central government, central government-owned entities and their subsidiaries and JVs	-	-	-
2. Local governments, local government-owned entities and their subsidiaries and JVs	119,629	-	119,629
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	357,820	246,203	604,023
4. Other entities of central governments not reported in item 1 above	155,876	-	155,876
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	507,850	1,029,560	1,537,410
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	1,776,016	787,192	2,563,208
Total	2,917,191	2,062,955	4,980,146
Total assets after provisions	19,200,534		
On-balance sheet exposures as percentage of total assets	15.19%		

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Section A - Hong Kong Branch Information

4. International claims

International claims are on-balance sheet exposures of counterparties based on 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 and territories or areas, after risk transfer, amounting to 10% or more of the international claims are as follows:

HK$million						**June 30, 2025**
			Non-bank private sector			
	Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Others	Total
Developed economies	6,175	4,799	-	329	-	11,303
- of which United States	6,041	4,799	-	-	-	10,840
Offshore centres	152	-	184	6,060	-	6,396
- of which Cayman Islands	-	-	12	4,568	-	4,580

HK$million						**December 31, 2024**
			Non-bank private sector			
	Banks	Official Sector	Non-bank financial institutions	Non-financial private sector	Others	Total
Developed economies	4,321	5,030	-	261	-	9,612
- of which United States	3,907	5,030	-	-	-	8,937
Offshore centres	115	-	182	5,296	-	5,593
- of which Cayman Islands	-	-	12	4,272	-	4,284
Developing Asia and Pacific	859	-	5	958	-	1,822
- of which Mainland China	859	-	5	958	-	1,822

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5. Off-balance sheet exposures and derivative transactions

	June 30, 2025	December 31, 2024
	HK$000	HK$000
Contingent liabilities and commitments		
- direct credit substitutes	220,290	173,751
- trade-related contingencies	-	25,780
- other commitments	5,964,660	5,404,150
	6,184,950	5,603,681

	June 30, 2025	December 31, 2024
	HK$000	HK$000
Derivative transactions		
- exchange rate contracts	1,604,516	1,352,897
	1,604,516	1,352,897

The contract amounts of the above instruments indicate the volume of transactions outstanding as of the balance sheet date. They do not represent amounts at risk. The above instruments are used for position squaring or hedging purposes and there are no replacement costs reported.

6. Currency risk

Foreign currency exposures with net position (in absolute terms) constitutes 10% or more of the total net positions in all foreign currencies are disclosed.

				June 30, 2025
				HK$million
Non-structural position	**Swiss francs**	**Chinese renminbi**	**US dollars**	**Total**
Spot assets	1	2,126	17,411	19,538
Spot liabilities	-	(1,280)	(18,254)	(19,534)
Forward purchases	-	254	1,227	1,481
Forward sales	-	(1,099)	(377)	(1,476)
Net options position	-	-	-	-
Net long position	1	1	7	9
Net structural position	-	-	-	-

		December 31, 2024
		HK$million
Non-structural position	**US dollars**	**Total**
Spot assets	15,588	15,588
Spot liabilities	(16,411)	(16,411)
Forward purchases	1,100	1,100
Forward sales	(253)	(253)
Net options position	-	
Net long position	24	24
Net structural position	-	-

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Section A - Hong Kong Branch Information

7. Liquidity

	For the quarter ended	
	June 30, 2025	**June 30, 2024**
	%	%
Average liquidity maintenance ratio	61.25	50.45

The average liquidity maintenance ratio for the period is the simple average of each calendar month's average liquidity maintenance ratio. The liquidity maintenance ratio is computed in accordance with the Banking (Liquidity) Rules.

Assets and Liability Committee ("ALCO") is mainly responsible for the branch's liquidity risk management. The management of liquidity is in compliance with the branch's Liquidity Management Policy to ensure compliance with local regulatory requirements and limits set by ALCO.

Liquidity is managed on a daily basis by establishing liquidity risk management indicators and limits to identify, measure, monitor and control the liquidity risk. The branch also performs cash flow forecast and stress testing regularly to identify liquidity risk exposures and possible

8. Disclosure on remuneration

With reference to Supervisory Policy Manual (CG-5) "Guideline on a sound remuneration system" issued by the HKMA, remuneration information for senior management and key personnel is disclosed by EWBHO, hence it is not separately disclosed by the Branch.

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Section B - Bank Information

1. Capital and capital adequacy

	June 30, 2025	December 31, 2024
	%	%
Capital adequacy ratio	14.88	14.69

The capital adequacy ratio of the Bank is computed in accordance with the Basel Capital Accord.

	June 30, 2025	December 31, 2024
	Equivalent to HK$million	Equivalent to HK$million
Total equity	60,382	56,303

2. Other financial information

	June 30, 2025	December 31, 2024
	Equivalent to HK$million	Equivalent to HK$million
Total assets	609,312	588,893
Total liabilities	548,930	532,590
Total loans and advances	425,564	411,723
Total customer deposits	511,439	494,003

	For the six months ended	
	June 30, 2025	June 30, 2024
	Equivalent to HK$million	Equivalent to HK$million
Profit before taxation	6,282	5,810

Note:

a) The exchange rates for translation of US$ against HK$:

Jun 30, 2025	7.84990
Dec 31, 2024	7.76475
Jun 30, 2024	7.80880