



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, 2026**



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Hong Kong Branch

Financial Disclosure Statement for the six months ended June 30, 2026

Principal activities

East West Bank 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 25, 2026

Disclosure Statement Available to The Public

Copies of the Disclosure Statement can be obtained from the reception of East West Bank, Hong Kong Branch, 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.

Financial Disclosure Statement

Section A - Hong Kong Branch Information

1. Income statement

	For the six months ended	
	June 30, 2026	June 30, 2025
	HK\$000	HK\$000
Interest income	470,074	490,151
Interest expense	(211,827)	(250,786)
Net interest income	258,247	239,365
Fees and commission income	35,824	16,871
Fees and commission expenses	(2,510)	(1,858)
Net fees and commission income	33,314	15,013
Gains less losses arising from trading in foreign currencies	29,240	16,705
Gains less losses arising from non-trading activities in foreign currencies	11,689	5,827
Income from investments held for trading	3,099	756
Income from non-trading investments	3,360	-
Total operating income before impairment losses and provision	47,388	23,288
Increase of provision of impairment losses on loans and receivables	(18,430)	(5,901)
Net operating income	320,519	271,765
Staff and rental expenses	(99,045)	(56,662)
Other expenses	(16,126)	(13,864)
Total operating expenses	(115,171)	(70,526)
Profit before taxation	205,348	201,239
Tax expense	(33,812)	(32,526)
Profit after taxation	171,536	168,713

Financial Disclosure Statement

Section A - Hong Kong Branch Information

2. Balance sheet

	June 30, 2026	December 31, 2025
	HK\$000	HK\$000
ASSETS		
Due from Exchange Fund	337,204	55,124
Cash and balances with banks (except for those included in amount due from overseas offices)	424,758	382,275
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	830,958	1,349,303
Amount due from overseas offices	5,504,560	4,553,688
Trade bills	-	-
Loans to customers (net of provisions)	10,755,446	8,864,739
Government bills and notes	1,864,447	1,380,789
Investment securities	3,297,248	3,947,321
Fixed assets	19,026	22,393
Other assets	262,955	237,907
Total assets	23,296,602	20,793,539
LIABILITIES		
Deposits and balances from banks (except for those included in amount due to overseas offices)	77,222	101,214
Deposits from customers		
- demand deposits and current accounts	1,262,717	1,140,084
- savings deposits	5,400,129	4,617,070
- time, call and notice deposits	12,693,338	12,264,260
	19,356,184	18,021,414
Amount due to overseas offices	1,987,087	984,307
Other liabilities	238,350	229,636
Total liabilities	21,658,843	19,336,571
CAPITAL AND RESERVES		
Paid up capital	-	-
Reserves	1,466,223	1,133,903
Current profit	171,536	323,065
Total capital and reserves	1,637,759	1,456,968
Total liabilities and capital and reserves	23,296,602	20,793,539

Financial Disclosure Statement

Section A - Hong Kong Branch Information

3. Additional balance sheet information

(a) Loans and advances to customers

	June 30, 2026	December 31, 2025
	HK\$000	HK\$000
Gross amount of loans to customers by geographic area:		
- Hong Kong	6,611,491	5,448,628
- Mainland China	3,111,416	2,619,485
- Singapore	445,910	439,938
- Cayman Islands	247,463	110,413
- British Virgin Island	117,628	116,757
- Japan	91,618	102,304
- Australia	120,933	-
- Mauritius	117,628	116,757
	10,864,087	8,954,282
Trade bills	-	-
Total loans and advances to customers	10,864,087	8,954,282
Less : Impairment allowances for impaired loans and advances		
- individual impairment allowances	-	-
- collective impairment allowances	(108,641)	(89,543)
	(108,641)	(89,543)
	10,755,446	8,864,739

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, 2026	December 31, 2025
	HK\$000	HK\$000
- individual impairment allowances	-	-
- collective impairment allowances	98,410	87,487
- country risk provisions	53,457	42,379
	151,867	129,866
Gross value of assets against which individual impairment allowances have been made	-	-

Financial Disclosure Statement

Section A - Hong Kong Branch Information

(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, 2026		December 31, 2025	
	HK\$000	%	HK\$000	%
Hong Kong:				
- more than 1 month but not more than 3 months	-	-	-	-
- more than 3 months but not more than 6 months	-	-	-	-
- more than 6 months but not more than one year	-	-	-	-
- more than one year	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

	June 30, 2026	December 31, 2025
	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	-	-
	<u>-</u>	<u>-</u>

(c) Impaired loans and advances to customers

	June 30, 2026	December 31, 2025
	HK\$000	HK\$000
Gross impaired loans and advances	-	-
Individual impairment allowances	-	-
Net impaired loans and advances	<u>-</u>	<u>-</u>

Gross impaired loans and advances as a percentage of gross loans and advances to customers - -

Individual impairment allowances as a percentage of gross impaired loans and advances - -

Current market value of collateral related to impaired loans and advances - -

Financial Disclosure Statement

Section A - Hong Kong Branch Information

(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, 2026		December 31, 2025	
	HK\$000	%	HK\$000	%
Rescheduled loans and advances to customers	-	-	-	-

(e) Loans and advances to customers by industry sector

	June 30, 2026		December 31, 2025	
	HK\$000	The percentage covered by collateral %	HK\$000	The percentage covered by collateral %
Gross amount of loans to customers for use in Hong Kong:				
Industrial, commercial and financial				
- property development	-	-	25,000	100.00
- property investment	204,000	100.00	211,814	100.00
- financial concerns	4,838,284	26.53	4,124,918	15.45
- stockbrokers	-	-	-	-
- wholesale and retail trade	144,296	-	7,784	-
- manufacturing	560,398	-	357,433	23.78
- transport and transport equipment	-	-	-	-
- recreational activities	-	-	-	-
- information technology	1,579,797	65.00	901,222	100.00
- others	2,046,810	24.83	2,192,377	13.58
	9,373,585	32.29	7,820,548	27.60
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	202,168	100.00	221,619	100.00
	202,168	100.00	221,619	100.00
Total loans for use in Hong Kong	9,575,753	33.72	8,042,167	29.59
Trade financing	227,642	27.55	83,034	31.60
Loans for use outside Hong Kong	1,060,692	31.19	829,081	36.33
	10,864,087	33.34	8,954,282	30.23

Financial Disclosure Statement

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, 2026 HK\$'000		
<u>Types of Counterparties</u>	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	251,502	300,000	551,502
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	1,133,997	1,263,407	2,397,404
4. Other entities of central governments not reported in item 1 above	154,610	-	154,610
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	585,991	674,384	1,260,375
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	4,055,845	1,793,020	5,848,865
Total	6,181,945	4,030,811	10,212,756
Total assets after provisions	23,296,602		
On-balance sheet exposures as percentage of total assets	26.54%		

	December 31, 2025 HK\$'000		
<u>Types of Counterparties</u>	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	119,489	-	119,489
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	1,096,605	1,185,817	2,282,422
4. Other entities of central governments not reported in item 1 above	156,083	-	156,083
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	409,791	713,763	1,123,554
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	2,376,432	1,916,467	4,292,899
Total	4,158,400	3,816,047	7,974,447
Total assets after provisions	20,793,539		
On-balance sheet exposures as percentage of total assets	20.00%		

Financial Disclosure Statement

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, 2026**

	<u>Non-bank private sector</u>					
	Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Others	Total
Developed economies	5,667	4,309	77	121	-	10,174
- of which United States	5,531	4,309	-	-	-	9,840
Offshore centres	588	-	6,079	2,807	-	9,474
- of which Cayman Islands	-	-	5,651	331	-	5,982

HK\$million **December 31, 2025**

	<u>Non-bank private sector</u>					
	Banks	Official Sector	Non-bank financial institutions	Non-financial private sector	Others	Total
Developed economies	4,724	4,480	369	-	-	9,573
- of which United States	4,554	4,480	-	-	-	9,034
Offshore centres	712	-	5,194	1,619	-	7,525
- of which Cayman Islands	-	-	5,201	-	-	5,201

Financial Disclosure Statement

Section A - Hong Kong Branch Information

5. Off-balance sheet exposures and derivative transactions

	June 30, 2026 HK\$000	December 31, 2025 HK\$000
Contingent liabilities and commitments		
- direct credit substitutes	176,071	222,799
- trade-related contingencies	4,394	-
- other commitments	6,254,524	7,122,442
	<u>6,434,989</u>	<u>7,345,241</u>
	June 30, 2026 HK\$000	December 31, 2025 HK\$000
Derivative transactions		
- exchange rate contracts	1,589,356	1,736,978
	<u>1,589,356</u>	<u>1,736,978</u>

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, 2026 HK\$million	
	US dollars	Total
Non-structural position		
Spot assets	17,633	17,633
Spot liabilities	(18,889)	(18,889)
Forward purchases	1,425	1,425
Forward sales	(165)	(165)
Net options position	-	-
Net long position	<u>4</u>	<u>4</u>
Net structural position	<u>-</u>	<u>-</u>

	December 31, 2025 HK\$million	
	US dollars	Total
Non-structural position		
Spot assets	16,079	16,079
Spot liabilities	(17,291)	(17,291)
Forward purchases	1,478	1,478
Forward sales	(260)	(260)
Net options position	-	-
Net long position	<u>6</u>	<u>6</u>
Net structural position	<u>-</u>	<u>-</u>

Financial Disclosure Statement

Section A - Hong Kong Branch Information

7. Liquidity

	For the quarter ended	
	June 30, 2026	June 30, 2025
	%	%
Average liquidity maintenance ratio	50.25	61.25

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 EWB HK Branch.

Financial Disclosure Statement

Section B - Bank Information

1. Capital and capital adequacy

	June 30, 2026	December 31, 2025
	%	%
Capital adequacy ratio	15.15	15.11

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

	June 30, 2026	December 31, 2025
	Equivalent to HK\$million	Equivalent to HK\$million
Total equity	65,178	63,446

2. Other financial information

	June 30, 2026	December 31, 2025
	Equivalent to HK\$million	Equivalent to HK\$million
Total assets	661,214	620,071
Total liabilities	596,036	556,625
Total loans and advances	455,763	436,425
Total customer deposits	551,397	523,136

	For the six months ended	
	June 30, 2026	June 30, 2025
	Equivalent to HK\$million	Equivalent to HK\$million
Profit before taxation	7,327	6,282

Note:

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

Jun 30, 2026	7.84185
Dec 31, 2025	7.78380
Jun 30, 2025	7.84990