a banking corporation (having limited liability)
incorporated in the State of California in the United States of America

Cathay Bank
Hong Kong Branch

Banking Disclosure Statement

June 30, 2026

(Unaudited)

Cathay Bank
Hong Kong Branch

Hong Kong Branch
Banking Disclosure Statement as of June 30, 2026

Principal activities

The Branch provides a range of banking, financial and related services.

Chief Executive's Declaration of Compliance

I certify that the information disclosed in this statement is prepared in compliance with the Banking (Disclosure) Rules made under section 60A of the Banking Ordinance and, to the best of my knowledge and belief, it is not false or misleading in any material respect.

Louis Hsien-Chen Fong
Senior Vice President & Chief Executive
Hong Kong Branch

August 19, 2026

Disclosure Statement Available to The Public

Copies of the Disclosure Statement may be obtained from the reception of Cathay Bank, Hong Kong Branch on 3008, 30/F, Tower 2, The Gateway, 25 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong.

A copy of the Disclosure Statement has been lodged with the Hong Kong Monetary Authority's Public Registry and is available on the website https://www.cathaybank.com/cathay-general/financial-information/regulatory-disclosures for public inspection.

Cathay Bank
Hong Kong Branch

Key Financial Information Disclosure Statement
(Unaudited)

Section A - Hong Kong Branch Information

1. Income statement

	Six months ended Jun 30, 2026	Six months ended Jun 30, 2025
	HK$000	HK$000
Interest income	85,028	95,432
Interest expense	(58,318)	(71,472)
Net interest income	**26,710**	**23,960**
Fees and commission income	2,826	2,700
Fees and commission expense	(278)	(282)
Net fees and commission income	**2,548**	**2,418**
Gains less losses arising from trading in foreign currencies	0	0
Gains less losses arising from non-trading in foreign currencies	6,256	4,193
Gains less losses on securities held for trading purposes	0	0
Gains less losses from the disposal of property, plant and equipment and investment properties	0	0
Other operating income	0	0
Total operating income before impairment losses and provisions	**35,514**	**30,571**
(Provisions) / reversal for impaired loans and receivables	(3,356)	34,480
Net operating income	**32,158**	**65,051**
Staff and rental expenses	(16,176)	(16,428)
Other expenses	(15,601)	(14,142)
Net charge for other provisions	(71)	71
Operating expenses	**(31,848)**	**(30,499)**
Profit before taxation	**310**	**34,552**
Tax expense	0	0
Profit after taxation	**310**	**34,552**

Cathay Bank
Hong Kong Branch

Key Financial Information Disclosure Statement
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Section A - Hong Kong Branch Information

2. Balance sheet

	Jun 30, 2026	Dec 31, 2025
	HK$000	HK$000
ASSETS		
Cash and balances with banks (except those included in amount due from overseas offices)	22,869	63,162
Placements with banks which have a residual contractual maturity of more than one month but not more than 12 months (except those included in amount due from overseas offices)	0	0
Amount due from overseas offices	1,996,855	1,641,368
Trade bills	0	0
Certificates of deposit held	0	0
Loans and advances to bank	0	0
Loans and advances to customers (net of allowance for loan losses)	2,178,991	2,470,768
Investment securities		
- Available-for-sale securities	0	153,877
- Held-to-maturity securities	0	0
Property, plant and equipment and investment properties	14,402	14,321
Other assets	92,993	106,021
Total assets	4,306,110	4,449,517
LIABILITIES		
Deposits and balances from banks (except those included in amount due to overseas offices)	0	0
Deposits from customers		
- demand deposits and current accounts	194,262	212,717
- savings deposits	240,896	242,438
- time, call and notice deposits	1,542,593	1,585,288
	1,977,751	2,040,443
Amount due to overseas offices	2,290,305	2,371,390
Other liabilities	38,054	37,684
Total liabilities	4,306,110	4,449,517

Cathay Bank
Hong Kong Branch

Key Financial Information Disclosure Statement
(Unaudited)

Section A - Hong Kong Branch Information

3. Additional balance sheet information

(a) Loans and advances to customers

	Jun 30, 2026	Dec 31, 2025
	HK$000	HK$000
Gross amount of loans and advances to customers by countries or geographical segments after taking into account any recognized risk transfer		
- Hong Kong	1,770,685	1,857,459
- China	101,946	101,178
- British Virgin Islands	38,623	247,694
- Singapore	60,597	45,548
- Cayman Islands	224,335	237,621
- United Arab Emirates	19,011	18,867
	2,215,197	2,508,367
Provisions for impaired loans and advances		
- specific provisions	0	0
- collective provisions	(36,206)	(37,599)
	(36,206)	(37,599)
	2,178,991	2,470,768
Allowance made by the head office of Cathay Bank against the exposure of Hong Kong Branch as follows:		
- specific provisions	0	0
- collective provisions	0	0
	0	0
Gross value of assets against which specific provisions have been made	0	0

(b) Overdue loans and advances to customers

Gross amount of loans and advances to customers which have been overdue for more than three months and their expression as a percentage of its total amount of loans and advances to customers are as follows:

	Jun 30, 2026		Dec 31, 2025	
	HK$000	%	HK$000	%
Hong Kong:				
- more than 3 months but not more than 6 months	0	0.00	0	0.00
- more than 6 months but not more than one year	0	0.00	0	0.00
- more than one year	0	0.00	2,314	0.09
	0	0.00	2,314	0.09

	Jun 30, 2026	Dec 31, 2025
	HK$000	HK$000
- specific provisions	0	0
- covered portion of overdue loans and advances	0	2,314
- uncovered portion of overdue loans and advances	0	0
- current market value of collateral held against the covered portion of overdue loans and advances	0	2,314

Cathay Bank
Hong Kong Branch

Key Financial Information Disclosure Statement
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Section A - Hong Kong Branch Information

(c) Impaired loans and advances to customers

	Jun 30, 2026	Dec 31, 2025
	HK$000	HK$000
Gross impaired loans and advances	26,319	35,688
Specific provisions	0	0
Net impaired loans and advances	26,319	35,688
Gross impaired loans and advances as a percentage of gross loans and advances to customers	1.19%	1.42%
Specific provisions as a percentage of gross impaired loans and advances	0.00%	0.00%
Current market value of collateral related to impaired loans and advances	26,319	35,688

(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:

	Jun 30, 2026		Dec 31, 2025	
	HK$000	%	HK$000	%
Rescheduled loans and advances to customers	19,081	0.86	19,280	0.77

(e) Repossessed assets
Repossessed assets only comprise properties which have acquired access or control (e.g. through legal actions or voluntary actions by the borrowers concerned) for releasing in full or in part on the obligations of the borrowers.

	Jun 30, 2026	Dec 31, 2025
	HK$000	HK$000
Current market value of the repossessed assets	51,165	51,165

Cathay Bank
Hong Kong Branch

Key Financial Information Disclosure Statement
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Section A - Hong Kong Branch Information

(e) Loans and advances to customers by industry sector

	Jun 30, 2026		Dec 31, 2025	
		The percentage covered by collateral		The percentage covered by collateral
Gross amount of loans and advances to customers for use in Hong Kong:	HK$000	%	HK$000	%
Industrial, commercial and financial				
- property development	0	0.00	0	0.00
- property investment	1,051,695	100.00	1,030,933	100.00
- financial concerns	109,537	79.50	97,720	100.00
- stockbrokers	0	0.00	0	0.00
- wholesale and retail trade	116,721	86.29	137,605	88.05
- manufacturing	28,157	8.20	33,386	23.41
- transport and transport equipment	0	0.00	0	0.00
- Information technology	0	0.00	0	0.00
- others	367,717	100.00	431,167	100.00
	1,673,827	96.16	1,730,811	97.57
Individuals				
- loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	0	0.00	0	0.00
- loans for the purchase of other residential properties	16,796	100.00	17,230	100.00
- credit card advances	0	0.00	0	0.00
- others	0	0.00	0	0.00
	16,796	100.00	17,230	100.00
Total loans and advances for use in Hong Kong	1,690,623	96.20	1,748,041	97.60
Trade finance	242,889	72.39	271,635	60.53
Loans and advances for use outside Hong Kong	281,685	27.20	488,691	61.34
	2,215,197	84.81	2,508,367	86.52

Cathay Bank
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Section A - Hong Kong Branch Information

(f) Mainland activities

	Jun 30, 2026 HK$000 On-balance sheet exposure	Off-balance sheet exposure	Total
1. Central government, central government-owned entities and their subsidiaries and JVs	0	0	0
2. Local governments, local government-owned entities and their subsidiaries and JVs	0	0	0
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	102,904	0	102,904
4. Other entities of central government not reported in item 1 above	222,860	32,439	255,299
5. Other entities of local governments not reported in item 2 above	0	0	0
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	0	0	0
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	383,147	6,200	389,347
Total	708,911	38,639	747,550
Total assets after provisions	4,306,110		
On-balance sheet exposures as % of total assets	16.46%		

	Dec 31, 2025 HK$000 On-balance sheet exposure	Off-balance sheet exposure	Total
1. Central government, central government-owned entities and their subsidiaries and JVs	0	0	0
2. Local governments, local government-owned entities and their subsidiaries and JVs	0	0	0
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	123,901	4,780	128,681
4. Other entities of central government not reported in item 1 above	305,863	0	305,863
5. Other entities of local governments not reported in item 2 above	0	0	0
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	0	0	0
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	473,708	0	473,708
Total	903,472	4,780	908,252
Total assets after provisions	4,449,517		
On-balance sheet exposures as % of total assets	20.30%		

Cathay Bank
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Key Financial Information Disclosure Statement
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Section A - Hong Kong Branch Information

4. International claim
International claims by major countries or geographical segments with not less than 10% of the total international claims after taking into account any recognized risk transfer (excluding claims arising between branches and subsidiaries) are shown as follows:

	Jun 30, 2026					
	HK$million					
			Non-bank private sector			
	Banks	Official Sector	Non-bank financial institutions	Non-financial private sector	Others	Total
Developed economies						
United States	0	0	0	0	0	0
Offshore centres						
Hong Kong	20	0	22	332	0	374
British Virgin Islands	0	0	0	0	0	0
Cayman Islands	0	0	0	224	0	224
Developing Asia and Pacific						
China	0	0	102	0	0	102

	Dec 31, 2025					
	HK$million					
			Non-bank private sector			
	Banks	Official Sector	Non-bank financial institutions	Non-financial private sector	Others	Total
Developed economies						
United States	0	0	154	0	0	154
Offshore centres						
Hong Kong	58	0	0	447	0	505
British Virgin Islands	0	0	0	248	0	248
Cayman Islands	0	0	0	238	0	238
Developing Asia and Pacific						
China	0	0	0	0	0	0

5. Off-balance sheet exposures and derivative transactions

	Jun 30, 2026	Dec 31, 2025
	HK$000	HK$000
Contingent liabilities and commitments		
- direct credit substitutes	0	0
- transaction-related contingencies	24,013	24,012
- trade-related contingencies	107,954	53,665
- other commitments	336,439	368,317
	468,406	445,994

	Jun 30, 2026	Dec 31, 2025
	HK$000	HK$000
Derivative transactions (Notional amount)		
- exchange rate contracts	1,542,086	1,486,897
- interest rate contracts	0	0
	1,542,086	1,486,897

	Jun 30, 2026	Dec 31, 2025
	HK$000	HK$000
Derivative transactions (Fair value)		
- exchange rate contracts	2,151	927
- interest rate contracts	0	0
	2,151	927

The contractual amounts of the above instruments indicate the volume of transactions outstanding as of balance sheet date, they do not represent amount at risk. The contractual amount and fair value above do not take into account the effect of bilateral netting arrangements.

Cathay Bank
Hong Kong Branch

Key Financial Information Disclosure Statement
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Section A - Hong Kong Branch Information

6. Currency risk
Foreign currency exposures with net position (in absolute terms) constituting not less than 10% of the total net positions in all foreign currencies are disclosed.

	Jun 30, 2026
	Equivalent in HK$million
Non-structural position	**USD**
Spot assets	2,766
Spot liabilities	(3,736)
Forward purchases	1,257
Forward sales	(284)
Net options position	0
Net long / (short) position	3
Structural position	0

	Dec 31, 2025
	Equivalent in HK$million
Non-structural position	**USD**
Spot assets	2,868
Spot liabilities	(3,985)
Forward purchases	1,303
Forward sales	(184)
Net options position	0
Net long / (short) position	2
Structural position	0

7. Liquidity information disclosure

Average liquidity maintenance ratio for the reporting period

	Quarter ended Jun 30, 2026	Quarter ended Jun 30, 2025
	72.40%	62.25%

The average liquidity maintenance ratio disclosed is a 3 months' average for each quarter based on the requirement of the Banking (Disclosure) Rules.

8. Remuneration system
With reference to HKMA Supervisory Policy Manual CG-5, "Guideline on a sound remuneration system", remuneration information for senior management and key personnel is disclosed by Cathay Bank head office, hence it is not separately disclosed by Cathay Bank Hong Kong Branch. For details on head office remuneration information, please refer to pages 22 - 37 of the Cathay General Bancorp 2026 Proxy Statement.

Cathay Bank
Hong Kong Branch

Key Financial Information Disclosure Statement
(Unaudited)

Section B - Bank Information (Consolidated Basis)

1. Capital and capital adequacy

	Jun 30, 2026	Dec 31, 2025
Capital adequacy ratio	15.16%	14.79%

The consolidated capital adequacy ratio of the Bank is computed in accordance with the Basel Capital Accord. The ratio compares the capital base of the Bank with on and off balance sheet assets, weighted for risk. Such ratio incorporates an allowance for market risk.

	Jun 30, 2026	Dec 31, 2025
	Equivalent in HK$million	Equivalent in HK$million
Total amount of shareholders' funds	24,317	23,451

2. Other financial information

	Jun 30, 2026	Dec 31, 2025
	Equivalent in HK$million	Equivalent in HK$million
Total assets	193,234	188,451
Total liabilities	168,917	165,000
Total loans and advances	159,933	155,226
Total customer deposits	165,585	162,751

	Six months ended Jun 30, 2026	Six months ended Jun 30, 2025
	Equivalent in HK$million	Equivalent in HK$million
Pre-tax profit	1,880	1,538

Note:
The exchange rate for translation of US$ against HK$:

Jun 30, 2026	7.8420
Dec 31, 2025	7.7829
Jun 30, 2025	7.8498