

The Shanghai Commercial & Savings Bank Ltd. Hong Kong Branch

Key Financial Information Disclosure Statement
For the year ended 31 Dec 2025

KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT FOR THE YEAR ENDED 31 DEC 2025

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DECLARATION

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

I. PROFIT AND LOSS INFORMATION FOR THE YEAR ENDED 31-DEC-25

Figures in HKD Thousand

For the half year ended	<u>31-Dec-25</u>	<u>31-Dec-24</u>
Interest income	410,646	501,858
Interest expenses	(205,259)	(251,298)
Net interest income	<u>205,387</u>	<u>250,560</u>
Other operating income		
Gain less losses arising from non-trading in foreign currencies	33,108	24,317
Income from investment held for trading	4,196	2,182
Income from non-trading investments	0	0
Net fee and commission income		
- Fee and commission income	53,429	34,413
- Fee and commission expenses	(1,962)	(1,844)
Profit/(Loss) on sale of fixed assets	0	(77)
Others	132	139
	<u>88,903</u>	<u>59,130</u>
Total Income	294,290	309,690
Operating expenses		
Staff and rental expenses	(41,030)	(37,771)
Other expenses (less fees and commission expenses)	(15,337)	(12,468)
Total expenses	<u>(56,367)</u>	<u>(50,239)</u>
Net Credit/(Charge) for debt provision	(125,558)	(14,992)
Profit before taxation	<u>112,365</u>	<u>244,459</u>
Taxation charge	(42,982)	(43,426)
Profit after taxation	<u>69,383</u>	<u>201,033</u>

II. BALANCE SHEET INFORMATION AS AT 31-DEC-25

Figures in HKD Thousand

As at	31-Dec-25	30-Jun-25
ASSETS		
Cash and balances with banks (except those included in amount due from overseas offices)	3,273,690	3,177,718
Placement with banks and other financial institutions maturing between one and twelve months (except those included in amount due from overseas offices)	2,186,099	1,907,526
Amount due from overseas offices	5,029	59,848
Trade bills less impairment allowances	87,888	39,304
Loans and advances less impairment allowances	2,695,232	3,342,343
Financial assets at fair value through other comprehensive income securities less impairment allowances	1,028,157	935,713
Other assets		
- accrued interest	45,773	40,435
- other accounts	40,481	64,669
Property, plant and equipment	16,800	17,674
TOTAL ASSETS	9,379,149	9,585,230
LIABILITIES		
Deposits and balances of banks and other financial institutions (except those included in amount due to overseas office)	116,756	581,780
Current, fixed, savings and other deposits from customers		
- Demand deposits and current accounts	70,619	63,722
- Savings deposits	2,841,675	2,796,626
- Time deposits	5,819,599	5,508,031
Amount due to overseas offices	420,950	461,940
Other amounts and provisions	43,667	73,186
TOTAL LIABILITIES	9,313,266	9,485,285
Reserves and current profit / (loss)	65,883	99,945
TOTAL EQUITY AND LIABILITIES	9,379,149	9,585,230

III. SUPPLEMENTARY FINANCIAL INFORMATION

1. TRADE BILLS AND IMPAIRMENT ALLOWANCES ON TRADE BILLS

Figures in HKD Thousand

As at	31-Dec-25	30-Jun-25
Trade bills	88,776	39,701
Collective impairment allowances	(888)	(397)
Gross trade bills less impairment allowances	87,888	39,304

2. ADVANCES AND IMPAIRMENT ALLOWANCES ON ADVANCES

Figures in HKD Thousand

A. Advances to customers and impairment allowances on advances to customers

As at	31-Dec-25	30-Jun-25
Advances to customers	1,894,143	2,110,409
Advances to banks and other financial institutions	1,003,055	1,310,040
Total	2,897,198	3,420,449
Collective impairment allowances	(43,885)	(27,997)
Individual impairment allowances	(153,836)	(45,731)
Total	(197,721)	(73,728)
Gross advances less impairment allowances	2,699,477	3,346,721
Allowances as a percentage of gross advances		
- Collective impairment allowances	1.51%	0.82%
- Individual impairment allowances	5.31%	1.34%
Total	6.82%	2.16%

B. Impairment allowances

	Individual impairment allowances	Collective impairment allowances	Total
Balance as at 31- Dec-25			
- Advances to customers	151,702	33,854	185,556
- Advances to banks and other financial institutions	2,134	10,031	12,165
	153,836	43,885	197,721
Balance as at 30- Jun-25			
- Advances to customers	22,768	14,897	37,665
- Advances to banks and other financial institutions	22,963	13,100	36,063
	45,731	27,997	73,728

C. Impaired advances to customers

As at	31-Dec-25	30-Jun-25
- Gross impaired advances to customers *	760,905	149,523
- Individual impairment allowances	(153,836)	(31,574)
Total	607,069	117,949
Market value of collateral pledged	0	0
Covered portion of impaired advances	0	0
Uncovered portion of impaired advances	760,905	149,523
Gross impaired advances as a percentage of gross advances to customers	26.26%	4.37%
Individual impairment allowances as a percentage of gross impaired advances	20.22%	21.12%

* The advances have been offset by pledged deposits.

D. Overdue and rescheduled advances to customers

As at

	31-Dec-25	30-Jun-25
a. Advances to customers overdue for more than 1 month and up to 3 months	0	0
more than 3 months and up to 6 months	726,049	0
more than 6 months and up to 1 year	0	114,814
more than 1 year	0	0
Individual impairment allowances made in respect of the above overdue advances	145,210	22,963
Market value of collateral held against the covered portion of all overdue advances	0	0
Covered portion of all overdue advances	20%	20%
Uncovered portion of all overdue advances *	80%	80%
b. Rescheduled advances to customers (Net of those overdue advances which have been disclosed in above)	34,856	34,709

As a percentage of total gross
advances to customers

	31-Dec-25	30-Jun-25
a. Advances to customers overdue for more than 1 month and up to 3 months	0.00%	0.00%
more than 3 months and up to 6 months	25.06%	0.00%
more than 6 months and up to 1 year	0.00%	3.36%
more than 1 year	0.00%	0.00%
b. Rescheduled advances to customers	1.20%	1.01%

* The advances have been offset by pledged deposits.

E. Reconciliation for advances to customer between overdue advances and impaired advances is as follows:

	31-Dec-25	30-Jun-25
Advances to customers overdue for more than 1 month and up to 3 months	0	0
Advances to customers overdue for more than 3 months	726,049	114,814
Less: loans overdue but not impaired	(580,839)	(91,851)
Add: overdue loans for 3 months or less than on which interests is being placed in suspense or interest ceased to accrue	0	0
Add: impaired loans overdue for 3 months or less or not yet overdue and on which is still being accrued	0	0
Total impaired advances	145,210	22,963

F. Repossessed assets

As at 31-Dec-25 and 30-Jun-25, there were no repossessed assets held by our bank.

3. DEBT SECURITIES HELD AND OTHER ACCOUNTS

Figures in HKD Thousand

A. Financial assets at fair value through other comprehensive income

As at	31-Dec-25	30-Jun-25
Floating rate notes	337,752	512,068
Debt securities	690,405	423,645
Total	1,028,157	935,713
Issued by:		
Government organization	55,504	46,347
Banks	394,869	276,137
Corporate entities	577,784	613,229
Total	1,028,157	935,713
Impairment allowances	0	0
Financial assets at fair value through other comprehensive income securities less impairment allowances	1,028,157	935,713
Impairment allowances as a percentage of amortised cost securities	0%	0%

B. Overdue or impaired securities

Balance as at 31-Dec-25		
- Neither overdue nor impaired	0	0
- Non-overdue but impaired	0	0
- Overdue and impaired	0	0
Total	0	0
Balance as at 30-Jun-25		
- Neither overdue nor impaired	0	0
- Non-overdue but impaired	0	0
- Overdue and impaired	0	0
Total	0	0

C. Other accounts

As at	31-Dec-25	30-Jun-25
Deposits in advanced	3,556	3,873
Prepaid expenses	3,424	3,662
Others	33,501	57,134
Total	40,481	64,669

4. OFF BALANCE SHEET INFORMATION

Figures in HKD Thousand

A. Contingent liabilities and commitments

The following is a summary of the contractual amounts of each significant class of contingent liabilities and commitments:

As at	31-Dec-25	30-Jun-25
Direct credit substitutes	398,101	430,364
Trade-related contingencies		
- customer's liabilities under letter of credit	35,318	85,241
- customer's liabilities under acceptance	21,816	1,561
Forward forward deposits placed	0	0
Other commitments		
- Other commitments within an original maturity of not more than one year	773,486	1,268,739
- Other commitments within an original maturity of more than one year	333,957	314,376
	<u>1,107,443</u>	<u>1,583,115</u>

B. Derivative financial instruments

As at	31-Dec-25	30-Jun-25
	Contract/notional amount	Contract/notional amount
- Exchange rate contracts	0	455,294
- Interest rate swap contracts	0	0
	<u>0</u>	<u>455,294</u>
Replacement costs of derivatives (of the above derivatives)	Replacement costs	Replacement costs
- Exchange rate contracts	(2,792)	859
- Interest rate swap contracts	0	0
	<u>(2,792)</u>	<u>859</u>

The replacement costs represent the cost of replacing all contracts which have a positive value when marked to market.

5. GROSS ADVANCES TO CUSTOMERS ANALYSED AND REPORTED BY LOAN USAGE

The following information concerning advances to customers by industry sectors has been classified in accordance with industry categories contained in the banking returns of Quarterly Analysis of Loans and Advances and the Provisions MA (BS2A) and Assets and Liabilities of an Authorised Institution MA (BS1) submitted to the Hong Kong Monetary Authority.

Figures in HKD Thousand

A. By loan usage

As at

	31-Dec-25		30-Jun-25	
	Outstanding balance	Balance covered by collateral	Outstanding balance	Balance covered by collateral
1. Loan and advances for use in Hong Kong				
a. Industrial, commercial and financial				
- Property development	200,000	0	200,000	0
- Property investment	27,124	27,124	26,700	26,700
- Financial concerns	1,244,460	792,049	1,347,459	852,918
- Stockbrokers	0	0	7,850	0
- Wholesale and retail trade	236,339	234,339	231,428	121,043
- Manufacturing	308,381	119,107	319,533	106,222
- Transport and transport equipment	87,567	0	88,311	0
- Information technology	0	0	147,727	0
- Others	0	0	89,500	9,500
	<u>2,103,871</u>	<u>1,172,619</u>	<u>2,458,508</u>	<u>1,116,383</u>
b. Individuals				
- Others	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
2. Trade finance				
	80,304	17,671	101,037	27,304
3. Loan for use outside Hong Kong				
	713,023	21,631	860,904	123,842
Total	<u>2,897,198</u>	<u>1,211,921</u>	<u>3,420,449</u>	<u>1,267,529</u>

B. Analysis of impaired advances for the individual loan usage category:

As at

	31-Dec-25		30-Jun-25	
	Impaired advances	Individual impairment allowances	Impaired advances	Individual impairment allowances
- Property Investment	27,124	5,425	26,700	5,340
- Financial concerns	726,049	145,210	707,860	14,157
- Loan for use outside Hong Kong	0	0	114,814	22,963
- Wholesale and retail trade	1,000	200	1,063	212
- Trade Finance	6,732	3,001	6,946	3,059
- Others	0	0	0	0
	<u>760,905</u>	<u>153,836</u>	<u>857,383</u>	<u>45,731</u>

C. By geographical area

After taking into account the transfer of risk, exposures to a single country exceeding 10% of the aggregate gross advances to customers which are disclosed as follows:

As at 31-Dec-25

	Outstanding balance	Advances overdue for over 1-3 months	Advances overdue for over 3 months	Impaired advances	Individual impairment allowances
- Hong Kong	1,328,246	0	726,049	755,389	151,078
- Taiwan	126,303	0	0	5,516	2,758
- China	162,885	0	0	0	0
- others	1,279,764	0	0	0	0
	<u>2,897,198</u>	<u>0</u>	<u>726,049</u>	<u>760,905</u>	<u>153,836</u>

As at 30-Jun-25

	Outstanding balance	Advances overdue for over 1-3 months	Advances overdue for over 3 months	Impaired advances	Individual impairment allowances
- Hong Kong	1,678,524	0	0	737,006	19,986
- Taiwan	120,693	0	0	5,563	2,782
- China	213,898	0	0	0	0
- others	1,407,334	0	114,814	114,814	22,963
	<u>3,420,449</u>	<u>0</u>	<u>114,814</u>	<u>857,383</u>	<u>45,731</u>

6. INTERNATIONAL CLAIMS DISCLOSURE

The information on international claims discloses exposures to foreign counterparties on which the ultimate risk lies, and is derived according to the location of the counterparties after taking into account the transfer of country risk. They are prepared in accordance with the HKMA banking return of International Banking Statistics MA(BS)21 completion instruction. Countries or geographical areas constituting 10% or more of the total cross-border claims are disclosed.

Figures in HKD Million
As at 31-Dec-25

	Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Others	Total
Offshore centres						
- Hong Kong SAR	529	9	96	347	0	981
Developing Asia and Pacific						0
- China	39	0	39	11	0	89
- Taiwan	2,324	0	0	0	0	2,324
	<u>2,892</u>	<u>9</u>	<u>135</u>	<u>358</u>	<u>0</u>	<u>3,394</u>

As at 30-Jun-25

	Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Others	Total
Offshore centres						
- Hong Kong SAR	692	0	106	358	0	1,156
Developing Asia and Pacific						78
- China	39	0	39	0	0	78
- Taiwan	1,934	0	0	0	0	1,934
	<u>2,665</u>	<u>0</u>	<u>145</u>	<u>358</u>	<u>0</u>	<u>3,168</u>

7. NON-BANK MAINLAND CHINA EXPOSURES

Non-bank counterparties are identified in accordance with the definitions set out in the banking return of Mainland Activities MA(BS)20 issued by HKMA. Exposure in Mainland China arising from non-bank counterparties are summarized as follows:

Figures in HKD Million

As at 31-Dec-25

	On-balance sheet exposures	Off-balance sheet exposures	Total exposures
Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	0	0	0
Local governments, local government-owned entities and their subsidiaries and JVs	111	0	111
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	50	0	50
Other entities of central government not reported in item 1 above	0	0	0
Other entities of local government not reported in item 2 above	0	0	0
PRC nationals residing outside mainland China or entities incorporated outside mainland China where the credit is granted for use in mainland China	1,951	403	2,354
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	0	0	0
Total	<u>2,112</u>	<u>403</u>	<u>2,515</u>
Total assets after provision			<u>9,379</u>
On-balance sheet exposures as percentage of total assets			<u>22.52%</u>

7. NON-BANK MAINLAND CHINA EXPOSURES - continued

As at 30-Jun-25	On-balance sheet exposures	Off-balance sheet exposures	Total exposures
Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	0	0	0
Local governments, local government-owned entities and their subsidiaries and JVs	174	0	174
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	39	0	39
Other entities of central government not reported in item 1 above	0	0	0
Other entities of local government not reported in item 2 above	0	0	0
PRC nationals residing outside mainland China or entities incorporated outside mainland China where the credit is granted for use in mainland China	2,348	686	3,034
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	0	0	0
Total	2,561	686	3,247
Total assets after provision			9,585
On-balance sheet exposures as percentage of total assets			26.72%

8. FOREIGN CURRENCY POSITION

The foreign currency exposures are prepared in accordance with the HKMA banking return of "Foreign Currency Position" completion instructions. The net position in foreign currencies are disclosed as follows:

Figures in HKD Million

As at 31-Dec-25	USD	GBP	JPY	EUR	CNY	AUD	NZD	Total
Spot assets	7,086	6	218	226	1,017	68	0	8,621
Spot liabilities	(7,471)	(6)	(217)	(225)	(694)	(3)	0	(8,616)
Forward purchases	377	0	0	1	0	0	0	378
Forward sales	(1)	0	0	(2)	(313)	(65)	0	(381)
Net option position	0	0	0	0	0	0	0	0
Net long (short) position	(9)	0	1	0	10	0	0	2

As at 30-Jun-25	USD	GBP	JPY	EUR	CNY	AUD	NZD	Total
Spot assets	7,068	117	619	234	656	2	0	8,696
Spot liabilities	(7,458)	(118)	(250)	(216)	(655)	(3)	0	(8,700)
Forward purchases	474	0	87	0	0	1	0	562
Forward sales	(92)	0	(454)	(18)	(1)	0	0	(565)
Net option position	0	0	0	0	0	0	0	0
Net long (short) position	(8)	(1)	2	0	0	0	0	(7)

9. LIQUIDITY INFORMATION

The average liquidity maintenance ratio ("LMR") is being calculated based on the arithmetic mean of the average value of liquidity maintenance ratio for each month during reporting period. The liquidity maintenance ratio is calculated in accordance with the guidelines of the HKMA and the Banking (Liquidity) Rules

	2025	2024
Average liquidity maintenance ratio for the period of October to December	51.78%	46.56%

IV OTHER INFORMATION

1. DISCLOSURE OF REMUNERATION

A. Remuneration system

In accordance with HKMA's Supervisory Policy Manual Guideline on a Sound Remuneration System - CG5 issued on March 12, 2015, Shanghai Commercial & Savings Bank has disclosed the relevant information in 2025 Bank Annual Report.

2. LIQUIDITY RISK MANAGEMENT

A. Policy Statement of Liquidity risk management

The purpose of liquidity risk management is to ensure our abilities with sufficient cash flows to meet obligations payable to our customers and interbank counterparties. And our Branch should always hold an adequate quantity of high quality liquid assets in order to handle the situation of liquidity shortfalls.

Our Branch obeys "Hong Kong Branch Liquidity Management Policy", recovery plan and other related regulations from our Head office to manage the liquidity risk.

Our Branch manages the liquidity on a prudent basis to ensure that we can always maintain a sufficiently high liquidity maintenance ratio relative to the statutory minimum. Otherwise, the internal limit of liquidity maintenance ratio on average for each month is set at 40% and minimum for each day is set at 37% in order for the Branch to retain sufficient liquidity during its normal course of operation.

B. Management Mechanism of liquidity risk management

Asset and Liability Committee ("ALCO") is mainly responsible for the liquidity risk management in our Branch.

Assets and Liability Committee ("ALCO") is in charge of funds sources and asset allocation management, as well as market risk, liquidity risk and interest rate risk management, and other matters related to assets and liabilities management; members include the General Manager; the department heads of administration, operation, financial market, business, and wealth management; senior compliance manager; risk control manager; and the accounting manager. The ALCO is chaired by the General Manager.

The Branch's liquidity risk management system contains the following factors: effective monitoring by senior management, liquidity risk management strategies, policies and processes, identification of liquidity risk, risk calculation including limit, stress testing and cash flow analysis, internal controls and monitoring mechanisms, IT systems and crisis disposal mechanisms.

Risk control department takes the lead for the Branch's liquidity risk management. For liquidity risk management, it should be separately controlled according to different currencies. However, considering that the total volume of foreign currency liabilities (excluding USD) is small, the Branch consolidates and manages different foreign currencies together.

The Branch's liquidity risk management framework can accurately, continuously calculate, monitor, manage, control and report liquidity risk status in a timely manner. It can calculate cash flow and maturity mismatch every day according to contractual maturities, followed by calculating and analysing related data according to different currencies under liquidity risk management mode. Lastly, it can effectively and timely monitor and control the Branch's large amount fund flow.

C. Liquidity Stress Tests

Stress testing is performed under the cash flow maturity mismatch analysis and covers three scenarios involving market stress, idiosyncratic stress and combined stress. The market stress computes the effect of an event has raised serious negative consequences for the financial system or the real economy. The idiosyncratic stress computes the effect of an event has raised serious negative consequences for a single institution, a single group, or an institution within a group. The combined stress computes the effect of an event has raised serious negative consequences for a single institution, a single group, or an institution within a group.

The purpose of our Stress Testing is to assess the impact on solvency and liquidity of SCSBHK under the extreme circumstances which are described by Stress Scenarios, including all material risks, and on/off-balance sheet assets and liabilities.

The Branch shall perform stress testing quarterly. The result will be presented in Asset and Liability Committee ("ALCO") and Risk Management Department of our Head office for senior management review and for strategic decision making.

D. Recovery Plan

The Branch has put in place a Recovery Plan, to enable senior management to manage a crisis that threatens liquidity adequacy. This document sets out the situation when the Recovery Plan should be activated, including the recovery governance and a menu of effective recovery options. A series of stress scenarios is also set to validate the adequacy of recovery options. Key objectives of the Recovery Plan are:

- Recover back to business as usual or reach the minimum regulatory requirement where the LMR should be above 25%.
- Alleviate the negative impacts of the recovery scenarios on the Branch.
- Establish an effective monitoring system with processes and procedures.
- Ensure regular updates and adjustments to the Recovery Plan.
- Other objectives set by the ALCO.

2. LIQUIDITY RISK MANAGEMENT - continued

E. Liquidity Gap

The table below analyses on and of balance sheet items, broken down into maturity buckets of the Branch as at 31 December 2025

(HK\$'000)

On-balance sheet liabilities	Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 6 months	> 6 months up to 1 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years	Balancing amount	Total amount
Deposits from non-bank customers	2,936,204	451,305	1,129,371	3,095,397	691,865	402,584	-	17,383	7,784	-	-	8,731,893
Amount payable arising from derivative contracts	2,340	313,194	-	65,068	-	-	-	-	-	-	-	-
Due to banks	537,706	-	-	-	-	-	-	-	-	-	-	537,706
Debt securities, prescribed instruments and structured financial instruments issued and outstanding	-	-	-	-	-	-	-	-	-	-	-	-
Other liabilities	238	3,403	5,861	12,378	4,899	3,329	-	-	-	-	10,564	40,672
Capital and reserves	-	-	-	-	-	-	-	-	-	-	65,883	65,883
Total	3,476,488	767,902	1,135,232	3,172,843	696,764	405,913	-	17,383	7,784	-	76,447	9,376,154

Off-balance sheet obligations

Irrevocable loan commitments or facilities granted	-	-	-	-	-	7,932	83,189	193,893	56,875	-	-	341,889
Off-balance sheet obligations	2,690	-	37,530	293,754	90,204	21,950	-	9,107	-	-	-	455,235
Total	2,690	-	37,530	293,754	90,204	29,882	83,189	203,000	56,875	-	-	797,124

(HK\$'000)

On-balance sheet assets	Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 6 months	> 6 months up to 1 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years	Balancing amount	Total amount
Currency notes and coins	5	-	-	-	-	-	-	-	-	-	-	5
Amount receivable arising from derivative contracts	2,343	311,350	-	64,160	-	-	-	-	-	-	-	376
Due from MA for a/c of Exchange Fund	19,949	-	-	-	-	-	-	-	-	-	-	19,949
Due from banks	423,120	1,251,438	1,604,157	2,186,098	-	-	-	-	-	-	-	5,464,813
Debt securities, prescribed instruments and structured financial instruments held (net of short positions)	1,028,157	-	-	-	-	-	-	-	-	-	-	1,028,157
Acceptances and bills of exchange held	7,296	8,716	14,520	58,244	-	-	-	-	-	-	-	88,776
Loans and advances to non-bank customers	15,335	-	5,783	122,651	285,538	255,571	549,218	128,977	726,517	46,703	760,905	2,897,198
Other assets	833	4,833	17,445	14,170	2,767	820	2,252	820	1,155	245	- 168,460	- 123,120
Total	1,497,038	1,576,337	1,641,905	2,445,323	288,305	256,391	551,470	129,797	727,672	46,948	592,445	9,376,154

Off-balance sheet claims

Total	-	-	-	-	-	-	-	-	-	-	-	-
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Contractual Maturity Mismatch	- 1,982,140	808,435	469,143	- 1,021,274	- 498,663	- 179,404	468,281	- 90,586	663,013	46,948
Cumulative Contractual Maturity Mismatch	- 1,982,140	- 1,173,705	- 704,562	- 1,725,836	- 2,224,499	- 2,403,903	- 1,935,622	- 2,026,208	- 1,363,195	- 1,316,247

2. LIQUIDITY RISK MANAGEMENT - continued

E. Liquidity Gap

The table below analyses on and of balance sheet items, broken down into maturity buckets of the Branch as at 31 December 2024

On-balance sheet liabilities	Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 6 months	> 6 months up to 1 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years	Balancing amount	Total amount
Deposits from non-bank customers	3,162,564	863,981	1,148,831	2,532,605	402,473	443,593	4,503	-	7,763	-	-	8,566,313
Amount payable arising from derivative contracts	6,149	475,877	-	792,404	228,537	-	-	-	-	-	-	-
Due to banks	411,312	-	113,690	130,000	-	-	-	-	-	-	-	655,002
Debt securities, prescribed instruments and structured financial instruments issued and outstanding	-	-	-	-	-	-	-	-	-	-	-	-
Other liabilities	283	3,846	10,078	14,448	4,147	3,913	-	-	-	-	31,401	68,116
Capital and reserves	-	-	-	-	-	-	-	-	-	-	186,385	186,385
Total	3,580,308	1,343,704	1,272,599	3,469,457	635,157	447,506	4,503	-	7,763	-	217,786	9,475,816

Off-balance sheet obligations

Irrevocable loan commitments or facilities granted	-	-	16,167	-	-	170,273	19,463	29,114	192,539	-	-	427,556
Off-balance sheet obligations	2,135	1,110	64,110	335,111	55,329	67,701	4,242	-	-	-	-	529,738
Total	2,135	1,110	80,277	335,111	55,329	237,974	23,705	29,114	192,539	-	-	957,294

On-balance sheet assets	Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 6 months	> 6 months up to 1 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years	Balancing amount	Total amount
Currency notes and coins	5	-	-	-	-	-	-	-	-	-	-	5
Amount receivable arising from	6,145	489,496	-	814,275	231,569	-	-	-	-	-	-	40,681
Due from MA for a/c of Exchange Fund	24,979	-	-	-	-	-	-	-	-	-	-	24,979
Due from banks	779,920	419,237	2,856,618	1,273,796	-	-	-	-	-	-	-	5,329,571
Debt securities, prescribed instruments and structured financial instruments held (net of short positions)	814,438	-	-	-	-	-	-	-	-	-	-	814,438
Acceptances and bills of exchange held	510	4,691	-	520	-	-	-	-	-	-	-	5,721
Loans and advances to non-bank	103,426	-	76,166	70,799	36,531	1,134,392	557,260	601,133	533,751	-	132,063	3,245,521
Other assets	3,518	1,846	18,698	10,145	2,658	2,305	2,199	5,187	2,746	-	34,402	14,900
Total	1,732,941	915,270	2,951,482	2,169,535	270,758	1,136,697	559,459	606,320	536,497	-	97,661	9,475,816

Off-balance sheet claims

Total	-	-	-	-	-	-	-	-	-	-	-	-
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Contractual Maturity Mismatch	- 1,849,502	- 429,544	1,598,606	- 1,635,033	- 419,728	451,217	531,251	577,206	336,195	-
Cumulative Contractual Maturity Mismatch	- 1,849,502	- 2,279,046	- 680,440	- 2,315,473	- 2,735,201	- 2,283,984	- 1,752,733	- 1,175,527	- 839,332	- 839,332

The maturity buckets mainly follow information provided to the HKMA for part 4 of the MA(BS)23 - Liquidity Monitoring Tools return

3. Disclosure Statement Available to the Public

Copies of the Disclosure Statement may be obtained from the reception of The Shanghai Commercial & Savings Bank Limited, Hong Kong Branch on 10/F, Peninsula Office Tower, 18 Middle 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.scsb.com.hk/hk_07.jsp for public inspection.

SECTION B - INFORMATION OF THE BANK (CONSOLIDATED BASIS)

I. CAPITAL AND CAPITAL ADEQUACY RATIO

	31-Dec-25	30-Jun-25
A. Capital adequacy ratio	18.50%	17.10%

Figures in HKD Thousand

	31-Dec-25	30-Jun-25
B. Aggregate amount of shareholders' funds	50,778,992	50,204,072

The capital adequacy ratio was compiled in accordance with the "Basel III capital accord". In accordance with the Capital Rules, the bank has adopted the "Standardised approach" for the calculation of the risk-weighted assets for credit risk and market risk, and "Basic indicator approach" for the calculation of operational risk.

II. OTHER FINANCIAL INFORMATION

Figures in HKD Thousand

	31-Dec-25	30-Jun-25
Total assets	604,793,782	633,369,630
Total liabilities	536,566,555	565,976,969
Total advances	298,502,001	313,306,026
Total customer deposit	491,218,096	515,964,888
	Year to 31-Dec-25	Year to 31-Dec-24
Income / (loss) before income tax	4,588,785	4,007,969
Less: Income tax expenses	(396,105)	(589,168)
Consolidated income	4,192,680	3,418,801
Belong to:		
Stockholders of the parent company	3,674,304	3,191,306
Minority interest in subsidiaries	518,376	227,495
	4,192,680	3,418,801

The applied exchange rate of TWD to HKD on :

2024/06/30	4.1555
2024/12/31	4.2235
2025/06/30	3.7310
2025/12/31	4.0355

Declaration

According to the requirement of the Hong Kong Monetary Authority on Key Financial Information Disclosure Statement of authorized institutions incorporated outside Hong Kong, we have pleasure in presenting the Key Financial Information Disclosure Statements of Shanghai Commercial & Savings Bank Limited, Hong Kong Branch for the year ended 31 Dec 2025. We confirmed that the information contained therein complies, in all material respects, with the supervisory policy manual CA-D-I "Guideline on the Application of the Banking (Disclosure) Rules" issued in Aug 2015, and to the best of my knowledge and belief, it is not false or misleading.

Lu Feng Wei

Mr. Lu Feng Wei

Branch General Manager

The Shanghai Commercial & Savings Bank Limited, Hong Kong Branch

23-Mar-26

Date