

**TAIWAN SHIN KONG COMMERCIAL BANK CO., LIMITED
HONG KONG BRANCH**

**Key Financial Information Disclosure Statements
For The Year Ended 31 December 2025**

TAIWAN SHIN KONG COMMERCIAL BANK CO., LIMITED - HONG KONG BRANCH

Key Financial Information Disclosure Statements For The Year Ended 31 December 2025

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TAIWAN SHIN KONG COMMERCIAL BANK CO., LIMITED - HONG KONG BRANCH

SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>

I. PROFIT AND LOSS INFORMATION

For The Year Ended 31 December 2025

	Year Ended	
	31 December	31 December
	2025	2024
	HK\$'000	HK\$'000
INTEREST INCOME	518,603	535,740
INTEREST EXPENSE	-356,125	-386,494
	<u>162,478</u>	<u>149,246</u>
OTHER OPERATING INCOME		
Gains less losses arising from dealing in foreign currencies	4,684	-8,452
Gains less losses arising from trading in interest rate derivatives	0	13,507
Net fees and commission income		
Income from fees and commission	6,501	12,539
Fees and commission expenses	-2,316	-2,056
Others		
Income from trading investments	0	-731
Income from non-trading investments	3,884	0
Other Income	0	0
	<u>12,753</u>	<u>14,807</u>
OPERATING EXPENSES		
Staff expenses	-29,343	-31,088
Rental expenses	-8,496	-8,671
Other expenses	-18,274	-12,657
	<u>-56,113</u>	<u>-52,416</u>
CHARGES FOR BAD AND DOUBTFUL DEBTS		
Provision for bad and doubtful debts	-3,045	8,060
Other provisions	352	-18
	<u>-2,693</u>	<u>8,042</u>
PROFIT BEFORE TAXATION	116,425	119,679
TAXATION	-21,095	-17,928
PROFIT AFTER TAXATION	<u>95,330</u>	<u>101,751</u>

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II. BALANCE SHEET INFORMATION

For The Year Ended 31 December 2025

	<u>31 December</u> <u>2025</u> HK\$'000	<u>30 June 2025</u> HK\$'000
ASSETS		
Cash and balances with banks	881,701	1,095,629
Amount due from Exchange Fund	44,403	41,945
Placement with banks maturing between one and twelve months (except those included in amount due from overseas offices)	399,997	737,229
Amount due from overseas offices	0	0
Trade bills	5,867	1,585
Certificates of deposit held	0	78,499
FVPL securities	0	0
Advances and other accounts	2,735,201	3,051,321
Advances to other banks	1,501,414	1,312,211
FVOCI securities	4,783,315	4,674,000
Amortised cost securities	889,778	896,485
Fixed & intangible assets	14,960	40,442
Total assets	<u>11,256,636</u>	<u>11,929,346</u>
LIABILITIES		
Deposits and balances of banks (except those included in amount due to overseas offices)	14,477	778,743
Deposits from customers		
Demand deposits and current accounts	17,474	19,370
Savings deposits	2,637,285	2,357,465
Time, call and notice deposits	7,463,993	7,573,600
Amount due to overseas offices	130,060	108,353
Certificates of deposit issued	0	0
Amount payable under repos	252,498	390,473
Other accounts and provisions		
Other liabilities	117,265	163,641
Provision	45,278	47,119
Total liabilities	<u>10,678,330</u>	<u>11,438,764</u>
Capital and reserves	578,305	490,582
Total equity and liabilities	<u>11,256,635</u>	<u>11,929,346</u>

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III. ADDITIONAL BALANCE SHEET INFORMATION

For The Year Ended 31 December 2025

ADVANCES AND OTHER ACCOUNTS

	31 December 2025	30 June 2025
	HK\$'000	HK\$'000
A. Trade bills	5,867	1,585
Less: Collective Impairment allowance	-59	-16
Trade bills less collective impairment allowance	<u>5,808</u>	<u>1,569</u>
B. Advances to customers	2,572,005	2,908,408
Advances to banks	1,501,414	1,312,211
Accrued interest and other accounts		
Accrued interest	76,617	65,325
Other accounts	86,579	77,588
Total	<u>4,236,615</u>	<u>4,363,532</u>
Less: Impairment allowance on Advances to customers		
Collective impairment allowance	-27,049	-30,449
Individual impairment allowance	0	0
Advances to banks		
Collective impairment allowance	-15,063	-13,151
Individual impairment allowance	0	0
Accrued interest		
Collective impairment allowance	0	0
Individual impairment allowance	0	0
Other accounts		
Collective impairment allowance	0	0
Individual impairment allowance	0	0
Total	<u>-42,112</u>	<u>-43,600</u>
Advances and other accounts less impairment allowance	<u>4,194,503</u>	<u>4,319,932</u>
C. Details of the impaired advances to customers		
	31 December 2025	30 June 2025
	HK\$'000	HK\$'000
Impaired loans which are individually determined to be impaired advances to customers	<u>0</u>	<u>0</u>
Individuals assessed allowance made in respect of impaired advances to customers	<u>0</u>	<u>0</u>
As a percentage of total advances to customers	<u>0.00%</u>	<u>0.00%</u>

Note: As at 31 Dec 2025 and 30 Jun 2025, there is no collateral held in respect of impaired advances to customers.

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III. ADDITIONAL BALANCE SHEET INFORMATION
For The Year Ended 31 December 2025

ADVANCES AND OTHER ACCOUNTS-continued

C. Overdue and rescheduled advances to customers

	31 December 2025		30 June 2025	
	HK\$'000	%	HK\$'000	%
a. Advances to customers overdue for				
more than 1 month and up to 3 months	0	0.00%	0	0.00%
more than 3 months and up to 6 months	0	0.00%	0	0.00%
more than 6 months and up to 1 year	0	0.00%	0	0.00%
more than 1 year	0	0.00%	0	0.00%
	<u>0</u>	<u>0.00%</u>	<u>0</u>	<u>0.00%</u>
b. Individual impairment allowance on 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	0		0	
more than 6 months and up to 1 year	0		0	
more than 1 year	0		0	
	<u>0</u>		<u>0</u>	
c. Value of collateral held against the overdue loans	N/A		N/A	
d. Rescheduled advances to customers	<u>0</u>	0.00%	<u>0</u>	0.00%

D. Natures of other accounts

	31 December 2025 HK\$'000	30 June 2025 HK\$'000
Other accounts receivable	125	0
Prepaid expenses	7,170	2,261
Prepaid Tax	18,337	21,250
Prepaid guarantee deposits	4,298	2,736
Revaluation-derivatives contracts	56,649	51,303
Exchange Position	0	38
	<u>86,579</u>	<u>77,588</u>

E. Analysis of other assets which have been overdue

	31 December 2025 HK\$'000	30 June 2025 HK\$'000
Other assets overdue for more than 3 months	<u>0</u>	<u>0</u>
As a percentage of total assets	<u>0.00%</u>	<u>0.00%</u>

F. Repossessed assets

The Hong Kong Branch did not have any repossessed assets at the corresponding year / period end dates.

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IV. OFF-BALANCE SHEET EXPOSURES

For The Year Ended 31 December 2025

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

	<u>31 December</u> 2025 HK\$'000	<u>30 June 2025</u> HK\$'000
Contingent liabilities and commitments		
Direct credit contingencies	29,363	61,013
Trade-related contingencies	11,632	16,375
Forward forward deposit placed	235,000	30,000
Other commitments	3,358,951	3,500,018
	<u>3,634,946</u>	<u>3,607,406</u>
	<u>31 December</u> 2025 HK\$'000	<u>30 June 2025</u> HK\$'000
Derivatives		
Exchange rate contracts	8,715,893	11,036,233
Interest rate contracts	0	0
	<u>8,715,893</u>	<u>11,036,233</u>
	<u>31 December</u> 2025 HK\$'000	<u>30 June 2025</u> HK\$'000
Fair value of derivatives (of the above derivatives)		
Exchange rate contracts:		
-Positive replacement cost	56,649	51,303
Interest rate contracts:		
-Positive replacement cost	0	0
	<u>56,649</u>	<u>51,303</u>

For contingent liabilities, commitments and derivatives, they refer to the contractual amounts at risks should the contracts be fully drawn upon and the clients do not repay accordingly. The fair value represents the costs of replacing all contracts which have a positive value in the market. They do not take into account the effects of bilateral netting arrangements.

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V. SEGMENTAL INFORMATION

For The Year Ended 31 December 2025

1. GROSS ADVANCES TO CUSTOMERS BY INDUSTRY SECTORS

	31 December 2025		30 June 2025	
	HK\$'000	HK\$'000 Amounts of Loan and advances covered by collateral	HK\$'000	HK\$'000 Amounts of Loan and advances covered by collateral
A. Loans for use in Hong Kong				
a. Industrial, commercial and financial				
Property development	0	0	0	0
Property investment	0	0	61,800	61,800
Financial concerns	2,920	0	61,624	0
Stockbrokers	0	0	0	0
Wholesale and retail trade	49,089	38,083	87,291	67,945
Manufacturing	0	0	457,060	18,900
Transport and transport equipment	0	0	90,921	0
Recreational activities	0	0	0	0
Information technology	0	0	45,771	0
Others	60,937	60,937	38,091	38,091
b. 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				
	0	0	0	0
loans for the purchase of other residential properties				
	0	0	0	0
Credit card advances				
	0	0	0	0
Others				
	0	0	0	0
c. All others				
	0	0	0	0
B. Trade finance	8,621	6,728	13,109	11,060
C. Loan for use outside Hong Kong	2,450,438	34,987	2,052,741	15,483
Total	<u>2,572,005</u>	<u>140,735</u>	<u>2,908,408</u>	<u>213,279</u>

2A. GROSS ADVANCES TO CUSTOMERS BY COUNTRIES OR GEOGRAPHICAL AREAS

	31 December 2025	30 June 2025
	HK\$'000	HK\$'000
Virgin Islands	427,043	430,510
India	419,051	422,352
Vietnam	294,426	129,838
Hong Kong	283,287	929,378
Singapore	74,030	241,445
Others	1,074,168	754,885
Total	<u>2,572,005</u>	<u>2,908,408</u>

2B. OVERDUE AND IMPAIRED LOANS BY COUNTRIES OR GEOGRAPHICAL AREAS

	31 December	30 June 2025
	HK\$'000	HK\$'000
Overdue loans and advances to customers		
Taiwan	0	0
Hong Kong	0	0
China	0	0
	<u>0</u>	<u>0</u>
Impaired loan and advances to customer		
Taiwan	0	0
Hong Kong	0	0
China	0	0
	<u>0</u>	<u>0</u>

The above analysis has been classified according to categories and definitions used by the Hong Kong Monetary Authority. Only exposures to a single country outside Hong Kong exceeding 10% of the aggregate gross amount of advances to customer as at the above respective reporting dates are disclosed.

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V. SEGMENTAL INFORMATION
For The Year Ended 31 December 2025

3. INTERNATIONAL CLAIMS

The following tables analyze the international claims by jurisdictions or geographical areas and types of counterparties. Jurisdictions or geographical areas are based upon the location of counterparties after taking into account the transfer of country risk. They are prepared in accordance with the HKMA return of "International Banking Statistics" completion instructions. Jurisdictions or geographical areas constituting 10% or more of the total cross-border claims are disclosed.

As at 31 December 2025	Banks		Non-bank		Total
	HK\$ Mil	Official Sectors HK\$ Mil	Financial Institutions HK\$ Mil	Non-financial Private Sectors HK\$ Mil	
1. Developed economies	3,796	659	159	309	4,923
of which France	1,381	0	0	31	1,412
Australia	778	50	0	121	949
United States	103	609	80	39	831
United Kingdom	589	0	0	0	589
2. Offshore Centres	54	44	0	514	612
of which Hong Kong	53	44	0	254	351
Singapore	1	0	0	260	261
3. Developing Europe	0	0	0	0	0
4. Developing Latin America and Caribbean	0	0	0	0	0
of which Chile	0	0	0	0	0
5. Developing Africa and Middle East	1,369	156	278	204	2,007
of which United Arab Emirates	625	0	0	53	678
Qatar	471	156	0	0	627
Saudi Arabia	195	0	278	78	551
6. Developing Asia and Pacific	1,842	0	531	1,296	3,669
of which Taiwan	939	0	3	166	1,108
India	220	0	191	232	643
China	307	0	0	148	455
Vietnam	156	0	217	79	452
7. International Organisations	0	0	0	0	0
8. Unallocated by jurisdiction	0	0	0	0	0
	<u>7,061</u>	<u>859</u>	<u>968</u>	<u>2,323</u>	<u>11,211</u>

As at 30 June 2025	Banks		Non-bank		Total
	HK\$ Mil	Official Sectors HK\$ Mil	Financial Institutions HK\$ Mil	Non-financial Private Sectors HK\$ Mil	
1. Developed economies	3,823	610	317	214	4,964
of which France	1,391	0	0	32	1,423
Australia	867	51	0	0	918
United Kingdom	192	560	81	39	872
United States	765	0	0	0	765
2. Offshore Centres	104	42	0	1,227	1,373
of which Hong Kong	103	42	0	798	943
Singapore	1	0	0	429	430
3. Developing Europe	0	0	0	0	0
4. Developing Latin America and Caribbean	0	0	0	0	0
of which Chile	0	0	0	0	0
5. Developing Africa and Middle East	1,052	234	438	0	1,724
of which United Arab Emirates	747	0	0	0	747
Qatar	197	0	438	0	635
Saudi Arabia	108	234	0	0	342
6. Developing Asia and Pacific	2,241	0	286	1,273	3,800
of which Taiwan	717	0	11	236	964
China	770	0	0	151	921
India	186	0	192	234	612
7. International Organisations	0	0	0	0	0
8. Unallocated by jurisdiction	0	0	0	0	0
	<u>7,220</u>	<u>886</u>	<u>1,041</u>	<u>2,714</u>	<u>11,861</u>

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V. SEGMENTAL INFORMATION

For The Year Ended 31 December 2025

4. NON-BANK MAINLAND CHINA EXPOSURE

The categories of non-bank Mainland China exposure has been reclassified according to the new prudential reporting requirement. The categories of non-bank counterparties and the type of direct exposures refer to the Completion Instructions for the Return of Mainland Activities.

<u>Types of counterparties</u>	<u>On-balance sheet exposure</u>	<u>Off-balance sheet exposure</u>	<u>Total</u>
	HK\$ Mil	HK\$ Mil	HK\$ Mil
<u>As at 31 December 2025</u>			
1 Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	117	0	117
2 Local government, local government-owned entities and their subsidiaries and joint ventures (JVs)	0	0	0
3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	29	0	29
4 Other entities of central government not reported in item 1 above	0	0	0
5 Other entities of local government not reported in item 2 above	0	0	0
6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where credit is granted for used in Mainland China	103	0	103
7 Other counterparties where the exposures are considered to be non-bank Mainland China exposures	0	0	0
Total	<u>249</u>	<u>0</u>	<u>249</u>
Total assets after provision	<u>11,211</u>		
On-balance exposures as percentage of total assets	<u>2.22%</u>		
<u>As at 30 June 2025</u>			
1 Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	118	0	118
2 Local government, local government-owned entities and their subsidiaries and joint ventures (JVs)	0	0	0
3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	33	0	33
4 Other entities of central government not reported in item 1 above	0	0	0
5 Other entities of local government not reported in item 2 above	0	0	0
6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where credit is granted for used in Mainland China	110	5	115
7 Other counterparties where the exposures are considered to be non-bank Mainland China exposures	0	0	0
Total	<u>261</u>	<u>5</u>	<u>266</u>
Total assets after provision	<u>11,882</u>		
On-balance exposures as percentage of total assets	<u>2.20%</u>		

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VI. CURRENCY RISK

For The Year Ended 31 December 2025

5. FOREIGN CURRENCY EXPOSURES

The foreign currency exposures are prepared in accordance with the H.K.M.A. return of "Foreign Currency Position" completion instructions. The net position (regardless of sign) for each foreign currency which constitutes 10% or more of the total net position in all foreign currencies are disclosed.

As at 31 December 2025

	USD	CNY	AUD	GBP	Others	Total
	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil
Spot assets	9,508	452	97	4	100	10,161
Spot Liabilities	-9,336	-442	-52	-4	-64	-9,898
Forward purchases	4,215	453	3,388	0	0	8,056
Forward sales	-4,453	-455	-3,432	0	-37	-8,377
Net option position	0	0	0	0	0	0
Net long / (short) position	-66	8	1	0	-1	-58

As at 30 June 2025

	USD	CNY	AUD	GBP	Others	Total
	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil
Spot assets	9,536	532	54	4	54	10,180
Spot Liabilities	-9,727	-532	-54	-4	-55	-10,372
Forward purchases	5,511	268	3,593	1,657	8	11,037
Forward sales	-5,486	-268	-3,593	-1,657	-8	-11,012
Net option position	0	0	0	0	0	0
Net long / (short) position	-166	0	0	0	-1	-167

The net options positions were calculated by using the "model user" method as at the above respective reporting dates.

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

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VII. LIQUIDITY

For The Year Ended 31 December 2025

Average liquidity maintenance ratio

	<u>For the 4th</u> <u>Quarter ended</u> <u>2025</u> %	<u>For the 4th</u> <u>Quarter ended</u> <u>2024</u> %
Average liquidity maintenance ratio for the quarter ended	<u>100.32%</u> Oct-Dec 2025	<u>116.13%</u> Oct-Dec 2024

The branch's average liquidity maintenance ratio for the quarter ended is calculated in accordance with the Banking (Liquidity) Rules effective from 1 January 2015. The average LMR is the arithmetic mean of each calendar month's average LMR. The 2025 4th quarter and 2024 4th quarter ratios are based on the average of the three months.

Liquidity Risk Management

The liquidity maintenance ratio ("LMR") is prepared by Administration Department on a daily basis and a daily report is submitted to branch management and Treasury Department for monitoring purpose. Treasury Department is performed the liquidity maintenance ratio projection on a daily basis and Risk Management Department is performed the liquidity stress test quarterly.

Funding and Liquidity Cushion

Treasury is responsible for managing the funding of the branch which include interbank market funding and placement, customer deposits, etc. and Head Office support when necessary. The branch is maintained the liquidity cushion by holding high quality marketable securities issued or guaranteed by sovereigns and banks. Composition consists of U.S. Treasury Bond and NDIs issued by International Banks.

Liquidity risk mitigation techniques

The Branch has set up early warning indicators and tolerance limits for identifying, monitoring and mitigating liquidity risk. The Branch can obtain funding from the market by means of money market funding or selling bonds to raise cash quickly to meet short-term liquidity needs. If necessary, the Branch would activate the Contingency Funding plan to recover from liquidity shortage. Mitigation options in the Contingency Funding Plan and the liquidity risk management framework are facilitated to ease the Branch from stress and recover to the usual business position.

Concentration limits on source of funding

The funding position of the Branch as at 31 December 2025 is as follows:

Significant funding instruments	Total amount in HK\$'000	As % of total liabilities
Deposit from other non-bank customers	5,895,249	52.58%
Deposit from retail customers	4,267,243	38.06%
Funding raised from banks	347,182	3.10%

Governance

Liquidity risk management of Taiwan Shin Kong Commercial Bank, Hong Kong Branch ("The Branch") is governed by policies as established by the Board of Directors of the Head Office. The Branch has established an Asset and Liability Committee ("ALCO"), which is responsible for the management of liquidity and funding risk of the Branch, ensuring that it is managed within the approved policies and procedures, risk tolerance and limits, and complies with regulatory requirements. ALCO members comprise Branch senior management, head of compliance, risk management, treasury, business and support functions

The Branch's qualitative liquidity risk tolerance is to maintain a balanced asset and liability structure to ensure that it is capable of sustaining business growth while meeting various obligations under normal and certain stressed scenarios. Internal liquidity reporting is compiled and monitored on a regular basis for various level of the governance.

The Branch maintains diverse funding sources, including customer deposits, interbank money market, repo facilities and funding support from the Head Office. Controls and measures are in place to avoid over-reliance on interbank funding and intra-group funding.

Liquidity stress testing covers general market, institution-specific and combined stress scenarios and the results are reviewed on a quarterly basis at ALCO meeting to identify the Branch's potential vulnerabilities and its capacity to withstand stressed circumstances.

The Branch's contingency funding plan makes use of both qualitative and quantitative early warning indicators on different internal and external factors. Any early signs of significant impact on the Branch's liquidity position will be discussed in ALCO. Testing on the plan is conducted on an annual basis and the plan is also subject to regular review by ALCO.

VII Liquidity (cont'd)

Analysis of On/Off Balance Sheet by remaining maturity

31 December 2025

HK\$'000	Total	1 month or less	Over 1 month to 3 months	Over 3 months to 1 year	Over 1 year to 5 year	Over 5 year	Undated or overdue
ASSETS							
Cash and balances with banks	881,701	881,701	0	0	0	0	0
Amount due from Exchange Fund	44,403	44,403	0	0	0	0	0
Placement with banks maturing between one and twelve month (except those included in amount due from overseas offices)	399,997	0	399,997	0	0	0	0
Amount due from overseas offices	0	0	0	0	0	0	0
Trade bills	5,867	5,867	0	0	0	0	0
Certificates of deposit held	0	0	0	0	0	0	0
FVPL securities	0	0	0	0	0	0	0
Advances and other accounts	2,735,201	119,898	289,791	475,448	1,747,746	41,371	60,947
Advances to other banks	1,501,414	0	0	0	1,373,815	127,599	0
FVOCI securities	4,783,314	38,899	77,714	573,451	3,892,915	200,335	0
Amortised cost securities	889,778	108,947	246,615	101,097	433,119	0	0
Fixed & intangible assets	14,960	0	0	0	0	0	14,960
Total assets	11,256,635	1,199,715	1,014,117	1,149,996	7,447,595	369,305	75,907
LIABILITIES							
Deposits and balances of banks (except those included in amount due to overseas offices)	14,477	14,477	0	0	0	0	0
Deposits from customers	10,118,752	4,894,833	3,352,419	1,871,500	0	0	0
Amount due to overseas offices	130,060	52,060	0	0	0	0	78,000
Certificates of deposit issued	0	0	0	0	0	0	0
Amount payable under repos	252,498	0	252,498	0	0	0	0
Other liabilities	162,543	18,281	17,986	51,443	2,157	0	72,676
Capital and reserves	578,305	0	0	0	0	0	578,305
Total equity and liabilities	11,256,635	4,979,651	3,622,903	1,922,943	2,157	0	728,981
Net Gap	0	-3,779,936	-2,608,786	-772,947	7,445,438	369,305	-653,074
Off Balance Sheet Exposures							
Contingent liabilities	40,995	0	0	38,874	2,121	0	0
Irrevocable commitments	1,056,013	1,056,013	0	0	0	0	0
Forward forward deposits placed	235,000	235,000	0	0	0	0	0
Total	1,332,008	1,291,013	0	38,874	2,121	0	0

30 June 2025

HK\$'000	Total	1 month or less	Over 1 month to 3 months	Over 3 months to 1 year	Over 1 year to 5 year	Over 5 year	Undated or overdue
ASSETS							
Cash and balances with banks	1,095,629	1,095,629	0	0	0	0	0
Amount due from Exchange Fund	41,945	41,945	0	0	0	0	0
Placement with banks maturing between one and twelve month (except those included in amount due from overseas offices)	737,229	0	737,229	0	0	0	0
Amount due from overseas offices	0	0	0	0	0	0	0
Trade bills	1,585	1,585	0	0	0	0	0
Certificates of deposit held	78,499	0	0	0	78,499	0	0
FVPL securities	0	0	0	0	0	0	0
Advances and other accounts	3,051,321	368,392	618,366	225,990	1,722,147	62,348	54,078
Advances to other banks	1,312,211	0	0	0	1,265,515	46,696	0
FVOCI securities	4,674,000	0	77,718	621,990	3,687,513	286,779	0
Amortised cost securities	896,485	0	0	460,193	85,021	351,271	0
Fixed & intangible assets	40,442	0	0	0	0	0	40,442
Total assets	11,929,346	1,507,551	1,433,313	1,308,173	6,838,695	747,094	94,520
LIABILITIES							
Deposits and balances of banks (except those included in amount due to overseas offices)	778,743	778,743	0	0	0	0	0
Deposits from customers	9,950,435	4,423,230	3,681,119	1,846,086	0	0	0
Amount due to overseas offices	108,353	30,353	0	0	0	0	78,000
Certificates of deposit issued	0	0	0	0	0	0	0
Amount payable under repos	390,473	191,992	198,481	0	0	0	0
Other liabilities	210,760	22,833	23,782	44,205	26,840	0	93,100
Capital and reserves	490,582	0	0	0	0	0	490,582
Total equity and liabilities	11,929,346	5,447,151	3,903,382	1,890,291	26,840	0	661,682
Net Gap	0	-3,939,600	-2,470,069	-582,118	6,811,855	747,094	-567,162
Off Balance Sheet Exposures							
Contingent liabilities	77,388	61,013	4,644	11,731	0	0	0
Irrevocable commitments	111,455	111,455	0	0	0	0	0
Forward forward deposits placed	30,000	30,000	0	0	0	0	0
Total	218,843	202,468	4,644	11,731	0	0	0

VIII. REMUNERATION SYSTEM
FOR THE HALF YEAR ENDED 31 DECEMBER 2025

The relevant remuneration information about Taiwan Shin Kong Commercial Bank is disclosed under the "Annual Report, Chinese edition, Chapter III - Corporate governance", released by the head office

TAIWAN SHIN KONG COMMERCIAL BANK CO., LIMITED - HONG KONG BRANCH

SECTION B. - INFORMATION OF THE BANK <CONSOLIDATED BASIS>

I. CAPITAL AND CAPITAL ADEQUACY

For The Year Ended 31 December 2025

	<u>31 December 2025</u> %	<u>30 June 2025</u> %
A. Capital adequacy ratio	<u>15.01%</u>	<u>14.74%</u>

The capital adequacy ratio is equal to the ratio of a bank's the regulatory capital to its total risk-weighted assets. The computation of capital adequacy ratio is based on the "Basel Capital Accord" in line with the risk-weighted approach proposed by the Bank for International Settlements and the ratio has included all market risk factors.

	<u>31 December 2025</u> NT\$'000	<u>30 June 2025</u> NT\$'000
B. Aggregate amount of shareholders' funds	<u>82,033,164</u>	<u>76,538,181</u>

TAIWAN SHIN KONG COMMERCIAL BANK CO., LIMITED - HONG KONG BRANCH

SECTION B. - INFORMATION OF THE BANK <CONSOLIDATED BASIS>

II. OTHER FINANCIAL INFORMATION

For The Year Ended 31 December 2025

	<u>31 December 2025</u> NTS'000	<u>30 June 2025</u> NTS'000
Total Assets	<u>1,386,668,244</u>	<u>1,354,161,745</u>
Total Liabilities	<u>1,304,635,080</u>	<u>1,277,623,564</u>
Total advances	<u>896,442,646</u>	<u>875,745,266</u>
Total customers deposit	<u>1,180,408,855</u>	<u>1,147,447,139</u>
	<u>1 January 2025</u> to <u>31 December 2025</u> NTS'000	<u>1 January 2024</u> to <u>31 December 2024</u> NTS'000
Profit before taxation	<u>7,184,504</u>	<u>8,881,052</u>

Declaration

According to the requirement of the Hong Kong Monetary Authority on Key Financial Information Disclosure Statements of Authorized Institutions incorporated outside Hong Kong, we have pleasure in presenting the Key Financial Information Disclosure Statements of Taiwan Shin Kong Commercial Bank Co., Limited - Hong Kong Branch for the year ended 31 December 2025. We confirm that the information contained therein complies, in all material respects, with the Banking (Disclosure) Rules and the supervisory policy manual CA-D-1 "Guideline on the Application of the Banking (Disclosure) Rules" and to the best of my knowledge and belief, it is not false or misleading.

For and on behalf of
TAIWAN SHIN KONG COMMERCIAL BANK CO., LTD.
Hong Kong Branch


Authorized Signature(s)

Alternate Chief Executive

Taiwan Shin Kong Commercial Bank Co., Limited
Hong Kong Branch

29 April 2026

Date

Prescribed Summary

This is to inform the general public that the complete disclosures can be found at Level 9 , Six Pacific Place, 50 Queen's Road East, Wan Chai, Hong Kong

Taiwan Shin Kong Commercial Bank Co., LTD.
Hong Kong Branch