新光銀行

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

Key Financial Information Disclosure Statements
For The Half Year Ended 30 June 2025

臺灣新光商業銀行股份有限公司 香港分行
(於臺灣成立的有限責任公司)
Taiwan Shin Kong Commercial Bank Co., Ltd. Hong Kong Branch
(Incorporated in Taiwan with limited liability)
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TAIWAN SHIN KONG COMMERCIAL BANK CO., LIMITED - HONG KONG BRANCH

Key Financial Information Disclosure Statements
For The Half Year Ended 30 June 2025

CONTENT **PAGE**

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 Half Year Ended 30 June 2025

	Year Ended	
	30 June 2025	30 June 2024
	HK$'000	HK$'000
INTEREST INCOME	262,481	255,944
INTEREST EXPENSE	-184,177	-190,744
	78,304	65,200
OTHER OPERATING INCOME		
Gains less losses arising from dealing in foreign currencies	2,102	-5,329
Gains less losses arising from trading in interest rate derivatives	0	13,507
Net fees and commission income		
Income from fees and commission	3,183	6,218
Fees and commission expenses	-1,136	-952
Others		
Income from trading investments	0	-2,855
Income from non-trading investments	1,171	0
Other Income	0	0
	5,320	10,589
OPERATING EXPENSES		
Staff expenses	-14,964	-16,085
Rental expenses	-4,344	-4,334
Other expenses	-6,430	-5,562
	-25,738	-25,981
CHARGES FOR BAD AND DOUBTFUL DEBTS		
Provision for bad and doubtful debts	-4,490	4,546
Other provisions	9	-254
	-4,481	4,292
PROFIT BEFORE TAXATION	53,405	54,100
TAXATION	-9,587	-8,049
PROFIT AFTER TAXATION	43,818	46,051

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

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

II. BALANCE SHEET INFORMATION
For The Half Year Ended 30 June 2025

	30 June 2025	31 December 2024
	HK$'000	HK$'000
ASSETS		
Cash and balances with banks	1,095,629	2,058,151
Amount due from Exchange Fund	41,945	261,804
Placement with banks maturing between one and twelve months (except those included in amount due from overseas offices)	737,229	194,999
Amount due from overseas offices	0	70,000
Trade bills	1,585	1,841
Certificates of deposit held	78,499	0
FVPL securities	0	0
Advances and other accounts	3,051,321	2,822,896
Advances to other banks	1,312,211	1,024,465
FVOCI securities	4,674,000	4,610,352
Amortised cost securities	896,485	963,427
Fixed & intangible assets	40,442	45,843
Total assets	11,929,346	12,053,778
LIABILITIES		
Deposits and balances of banks (except those included in amount due to overseas offices)	778,743	504,641
Deposits from customers		
Demand deposits and current accounts	19,370	17,738
Savings deposits	2,357,465	2,444,893
Time, call and notice deposits	7,573,600	7,824,413
Amount due to overseas offices	108,353	149,511
Certificates of deposit issued	0	0
Amount payable under repos	390,473	521,999
Other accounts and provisions		
Other liabilities	163,641	134,566
Provision	47,119	42,660
Total liabilities	11,438,764	11,640,421
Capital and reserves	490,582	413,357
Total equity and liabilities	11,929,346	12,053,778

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

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

III. ADDITIONAL BALANCE SHEET INFORMATION
For The Half Year Ended 30 June 2025

ADVANCES AND OTHER ACCOUNTS

	30 June 2025 HK$'000	31 December 2024 HK$'000
A. Trade bills	1,585	1,841
Less: Collective Impairment allowance	-16	-18
Trade bills less collective impairment allowance	1,569	1,823
B. Advances to customers	2,908,408	2,715,201
Advances to banks	1,312,211	1,024,465
Accrued interest and other accounts		
Accrued interest	65,325	72,175
Other accounts	77,588	35,520
Total	4,363,532	3,847,361
Less: Impairment allowance on		
Advances to customers		
Collective impairment allowance	-30,449	-32,742
Individual impairment allowance	0	0
Advances to banks		
Collective impairment allowance	-13,151	-9,860
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	-43,600	-42,602
Advances and other accounts less impairment allowance	4,319,932	3,804,759

C. Details of the impaired advances to customers

	30 June 2025 HK$'000	31 December 2024 HK$'000
Impaired loans which are individually determined to be impaired advances to customers	0	0
Individuals assessed allowance made in respect of impaired advances to customers	0	0
As a percentage of total advances to customers	0.00%	0.00%

Note: As at 30 Jun 2025 and 31 Dec 2024, there is no collateral held in respect of impaired advances to customers.

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

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

III. ADDITIONAL BALANCE SHEET INFORMATION
For The Half Year Ended 30 June 2025

ADVANCES AND OTHER ACCOUNTS-continued

C. Overdue and rescheduled advances to customers

	30 June 2025		31 December 2024	
a. Advances to customers overdue for	HK$'000	%	HK$'000	%
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	0.05%
	0	0.00%	0	0.05%
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	
	0		0	
c. Value of collateral held against the overdue loans	N/A		N/A	
d. Rescheduled advances to customers	0	0.00%	0	0.00%

D. Natures of other accounts

	30 June 2025	31 December 2024
	HK$'000	HK$'000
Other accounts receivable	0	0
Prepaid expenses	2,261	3,151
Prepaid Tax	21,250	21,249
Prepaid guarantee deposits	2,736	2,736
Revaluation-derivatives contracts	51,303	6,435
Exchange Position	38	0
	77,588	33,571

E. Analysis of other assets which have been overdue

	30 June 2025	31 December 2024
	HK$'000	HK$'000
Other assets overdue for more than 3 months	0	0
As a percentage of total assets	0.00%	0.00%

F. Repossessed assets

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

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

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

IV. OFF-BALANCE SHEET EXPOSURES
For The Half Year Ended 30 June 2025

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

	30 June 2025	31 December 2024
	HK$'000	HK$'000
Contingent liabilities and commitments		
Direct credit contingencies	61,013	60,343
Trade-related contingencies	16,375	21,648
Forward forward deposit placed	30,000	0
Other commitments	3,500,018	4,758,586
	3,607,406	4,840,577

	30 June 2025	31 December 2024
	HK$'000	HK$'000
Derivatives		
Exchange rate contracts	11,036,233	900,866
Interest rate contracts	0	0
	11,036,233	900,866

	30 June 2025	31 December 2024
	HK$'000	HK$'000
Fair value of derivatives (of the above derivatives)		
Exchange rate contracts:		
-Positive replacement cost	51,303	6,435
Interest rate contracts:		
-Positive replacement cost	0	0
	51,303	6,435

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.

V. SEGMENTAL INFORMATION
FOR THE HALF YEAR ENDED 30 June 2025

1. GROSS ADVANCES TO CUSTOMERS BY INDUSTRY SECTORS

	30 June 2025		31 December 2024	
	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	61,800	61,800	53,000	53,000
Financial concerns	61,624	0	111,485	0
Stockbrokers	0	0	42,553	0
Wholesale and retail trade	87,291	67,945	107,777	68,958
Manufacturing	457,060	18,900	445,172	6,987
Transport and transport equipment	90,921	0	91,458	0
Recreational activities	0	0	0	0
Information technology	45,771	0	62,924	0
Others	38,091	38,091	43,475	43,475
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	13,109	11,060	18,911	16,581
C. Loan for use outside Hong Kong	2,052,741	15,483	1,738,446	9,543
Total	2,908,408	213,279	2,715,201	198,544

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

	30 June 2025	31 December 2024
	HK$'000	HK$'000
Hong Kong	929,378	1,004,101
Others	884,723	874,229
Virgin Islands	430,510	285,867
India	422,352	278,645
Singapore	241,445	272,359
Total	2,908,408	2,715,201

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

Overdue loans and advances to customers	30 June 2025	31 December
	HK$'000	HK$'000
Taiwan	0	0
Hong Kong	0	0
China	0	0
	0	0

Impaired loan and advances to customer		
Taiwan	0	0
Hong Kong	0	0
China	0	0
	0	0

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.

V. SEGMENTAL INFORMATION
FOR THE HALF YEAR ENDED 30 June 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 risk. They are prepared in according with the HKMA return of "International Banking Statistics" completion instructions. Jurisdictions or geographical areas constituting 10% or more of total international claims are disclosed.

As at 30 June 2025	Banks HK$ Mil	Official Sectors HK$ Mil	Non-bank Financial Institutions HK$ Mil	Non-financial Private Sectors HK$ Mil	Total 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 States	192	560	81	39	872
United Kingdom	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
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
	7,220	886	1,041	2,714	11,861

As at 31 December 2024	Banks HK$ Mil	Official Sectors HK$ Mil	Non-bank Financial Institutions HK$ Mil	Non-financial Private Sectors HK$ Mil	Total HK$ Mil
1. Developed economies	3,766	539	234	180	4,719
of which France	1,371	0	0	0	1,371
Australia	850	46	0	78	974
United States	285	493	0	39	817
United Kingdom	663	0	0	63	726
2. Offshore Centres	446	262	0	1,336	2,044
of which Hong Kong	446	262	0	875	1,583
Singapore	0	0	0	461	461
3. Developing Europe	0	0	0	0	0
4. Developing Latin America and Caribbean	94	0	0	0	94
of which Chile	94	0	0	0	94
5. Developing Africa and Middle East	776	228	447	0	1,451
of which United Arab Emirates	737	0	15	0	752
Qatar	0	0	432	0	432
Saudi Arabia	39	228	0	0	267
6. Developing Asia and Pacific	2,206	0	307	1,106	3,619
of which Taiwan	1,109	0	61	260	1,430
China	306	0	94	126	526
India	172	0	113	170	455
South Korea	352	0	0	79	431
7. International Organisations	0	0	55	0	55
8. Unallocated by jurisdiction	0	0	0	0	0
	7,288	1,029	1,043	2,622	11,982

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

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

V. SEGMENTAL INFORMATION
For The Half Year Ended 30 June 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.

Types of counterparties	On-balance sheet exposure HK$ Mil	Off-balance sheet exposure HK$ Mil	Total HK$ Mil
As at 30 June 2025			
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	261	5	266
Total assets after provision	11,882		
On-balance exposures as percentage of total assets	2.20%		
As at 31 December 2024			
1 Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	210	6	216
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	11	1	12
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	105	3	108
7 Other counterparties where the exposures are considered to be non-bank Mainland China exposures	0	0	0
Total	326	10	336
Total assets after provision	12,011		
On-balance exposures as percentage of total assets	2.71%		

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

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

VI. CURRENCY RISK
For The Half Year Ended 30 June 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 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

As at 31 December 2024	USD	CNY	Others	Total
	HK$ Mil	HK$ Mil	HK$ Mil	HK$ Mil
Spot assets	9,757	508	236	10,501
Spot Liabilities	-9,813	-508	-109	-10,430
Forward purchases	407	271	0	678
Forward sales	-501	-271	-127	-899
Net option position	0	0	0	0
Net long / (short) position	-150	0	0	-150

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.

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

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

VII. LIQUIDITY

For The Half Year Ended 30 June 2025

Average liquidity maintenance ratio

	For the 2nd Quarter ended 2025 %	For the 2nd Quarter ended 2024 %
Average liquidity maintenance ratio for the quarter ended	106.14%	110.07%
	Apr-Jun 2025	Apr-Jun 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 2024 4th quarter & 2023 4th quarter ratio is based on three months average.

Liquidity Risk Management

The liquidity maintenance ratio ("LMR") is prepared by Admindtration 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 30 June 2025 is as follows:

Significant funding instruments	Total amount in HK$'000	As % of total liabilities
Deposit from other non-bank customers	5,707,940	48.03%
Deposit from retail customers	4,298,302	36.18%
Funding raised from banks	954,117	8.03%
Repo transaction raised from non bank financial institutior	324,209	2.73%

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

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 montl (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

31 December 2024

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	2,058,151	2,058,151	0	0	0	0	0
Amount due from Exchange Fund	261,804	261,804	0	0	0	0	0
Placement with banks maturing between one and twelve montl (except those included in amount due from overseas offices)	194,999	0	194,999	0	0	0	0
Amount due from overseas offices	70,000	70,000	0	0	0	0	0
Trade bills	1,841	1,841	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	2,822,896	323,274	778,753	276,249	1,435,450	0	9,170
Advances to other banks	1,024,465	0	0	0	1,024,465	0	0
FVOCI securities	4,610,352	0	154,377	698,277	3,483,736	273,962	0
Amortised cost securities	963,427	0	0	77,637	538,540	347,250	0
Fixed & intangible assets	45,843	0	0	0	0	0	45,843
Total assets	12,053,778	2,715,070	1,128,129	1,052,163	6,482,191	621,212	55,013
LIABILITIES							
Deposits and balances of banks (except those included in amount due to overseas offices)	504,641	0	504,641	0	0	0	0
Deposits from customers	10,287,044	5,141,643	3,404,776	1,740,625	0	0	0
Amount due to overseas offices	149,511	71,511	0	0	0	0	78,000
Certificates of deposit issued	0	0	0	0	0	0	0
Amount payable under repos	521,999	236,001	285,998	0	0	0	0
Other liabilities	177,226	43,219	27,549	28,510	30,660	0	47,288
Capital and reserves	413,357	0	0	0	0	0	413,357
Total equity and liabilities	12,053,778	5,492,374	4,222,964	1,769,135	30,660	0	538,645
Net Gap	0	-2,777,304	-3,094,835	-716,972	6,451,531	621,212	-483,632
Off Balance Sheet Exposures							
Contingent liabilities	81,991	67,189	14,802	0	0	0	0
Irrevocable commitments	271,123	271,123	0	0	0	0	0
Forward forward deposits placed	0	0	0	0	0	0	0
Total	353,114	338,312	14,802	0	0	0	0

VIII. REMUNERATION SYSTEM
FOR THE HALF YEAR ENDED 30 JUNE 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 Half Year Ended 30 June 2025

	30 June 2025 %	31 December 2024 %
A. Capital adequacy ratio	14.74%	15.12%

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.

	30 June 2025 NT$'000	31 December 2024 NT$'000
B. Aggregate amount of shareholders' funds	76,538,181	77,614,674

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

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

II. OTHER FINANCIAL INFORMATION
For The Half Year Ended 30 June 2025

	30 June 2025 NT$'000	31 December 2024 NT$'000
Total Assets	1,354,161,745	1,322,157,084
Total Liabilities	1,277,623,564	1,244,542,410
Total advances	875,745,266	854,231,694
Total customers deposit	1,147,447,139	1,122,332,266

	1 January 2025 to 30 June 2025 NT$'000	1 January 2024 to 30 June 2024 NT$'000
Profit before taxation	2,159,684	4,380,279

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 half year ended 30 June 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)

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

29 September 2025
Date

Prescribed Summary

This is to inform the general public that the complete disclosures can be found at
Suites 1502-12, 15/F, Tower 2, The Gateway, 25 Canton Road, Harbour City Kowloon, Hong Kong.

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