

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

Key Financial Information Disclosure Statements
For The Half Year Ended 30 June 2026

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

Key Financial Information Disclosure Statements For The Half Year Ended 30 June 2026

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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 Half Year Ended 30 June 2026

	Year Ended	
	30 June 2026	30 June 2025
	HK\$'000	HK\$'000
INTEREST INCOME	261,793	262,481
INTEREST EXPENSE	-177,329	-184,177
	<u>84,464</u>	<u>78,304</u>
OTHER OPERATING INCOME		
Gains less losses arising from dealing in foreign currencies	1,885	2,102
Gains less losses arising from trading in interest rate derivatives	0	0
Net fees and commission income		
Income from fees and commission	2,961	3,183
Fees and commission expenses	-1,181	-1,136
Others		
Income from trading investments	0	0
Income from non-trading investments	4,799	1,171
Other Income	0	0
	<u>8,464</u>	<u>5,320</u>
OPERATING EXPENSES		
Staff expenses	-14,837	-14,964
Rental expenses	-4,116	-4,344
Other expenses	-6,801	-6,430
	<u>-25,754</u>	<u>-25,738</u>
CHARGES FOR BAD AND DOUBTFUL DEBTS		
Provision for bad and doubtful debts	-1,777	-4,490
Other provisions	695	9
	<u>-1,082</u>	<u>-4,481</u>
PROFIT BEFORE TAXATION	66,092	53,405
TAXATION	-10,932	-9,587
PROFIT AFTER TAXATION	<u>55,160</u>	<u>43,818</u>

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 2026

	<u>30 June 2026</u>	<u>31 December</u> <u>2025</u>
	HK\$'000	HK\$'000
ASSETS		
Cash and balances with banks	1,541,907	881,701
Amount due from Exchange Fund	47,555	44,403
Placement with banks maturing between one and twelve months (except those included in amount due from overseas offices)	138,601	399,997
Amount due from overseas offices	0	0
Trade bills	23,060	5,867
Certificates of deposit held	0	0
FVPL securities	0	0
Advances and other accounts	2,862,197	2,735,201
Advances to other banks	1,473,756	1,501,414
FVOCI securities	5,726,200	4,783,314
Amortised cost securities	436,924	889,778
Fixed & intangible assets	42,824	14,960
Total assets	<u>12,293,024</u>	<u>11,256,635</u>
LIABILITIES		
Deposits and balances of banks (except those included in amount due to overseas offices)	1,062,761	14,477
Deposits from customers		
Demand deposits and current accounts	9,232	17,474
Savings deposits	2,461,658	2,637,285
Time, call and notice deposits	8,105,798	7,463,993
Amount due to overseas offices	280,580	130,060
Certificates of deposit issued	0	0
Amount payable under repos	208,591	252,498
Other accounts and provisions		
Other liabilities	114,737	117,265
Provision	47,079	45,278
Total liabilities	<u>12,290,436</u>	<u>10,678,330</u>
Capital and reserves	2,588	578,305
Total equity and liabilities	<u>12,293,024</u>	<u>11,256,635</u>

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III. ADDITIONAL BALANCE SHEET INFORMATION

For The Half Year Ended 30 June 2026

ADVANCES AND OTHER ACCOUNTS

	<u>30 June 2026</u>	<u>31 December</u>
	HK\$'000	2025 HK\$'000
A. Trade bills	23,060	5,867
Less: Collective Impairment allowance	-231	-59
Trade bills less collective impairment allowance	<u>22,829</u>	<u>5,808</u>
B. Advances to customers	2,753,549	2,572,005
Advances to banks	1,473,756	1,501,414
Accrued interest and other accounts		
Accrued interest	82,456	76,617
Other accounts	26,192	86,579
Total	<u>4,335,953</u>	<u>4,236,615</u>
Less: Impairment allowance on		
Advances to customers		
Collective impairment allowance	-28,932	-27,049
Individual impairment allowance	0	0
Advances to banks		
Collective impairment allowance	-14,785	-15,063
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>-43,717</u>	<u>-42,112</u>
Advances and other accounts less impairment allowance	<u>4,292,236</u>	<u>4,194,503</u>
C. Details of the impaired advances to customers		
	<u>30 June 2026</u>	<u>31 December</u>
	HK\$'000	2025 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 30 Jun 2026 and 31 Dec 2025 there is no collateral held in respect of impaired advances to customers.

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III. ADDITIONAL BALANCE SHEET INFORMATION
For The Half Year Ended 30 June 2026

ADVANCES AND OTHER ACCOUNTS-continued

C. Overdue and rescheduled advances to customers

	30 June 2026		31 December 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	<u>N/A</u>		<u>N/A</u>	
d. Rescheduled advances to customers	<u>0</u>	0.00%	<u>0</u>	0.00%

D. Natures of other accounts

	30 June 2026	31 December 2025
	HK\$'000	HK\$'000
Other accounts receivable	126	125
Prepaid expenses	1,520	7,170
Prepaid Tax	18,338	18,337
Prepaid guarantee deposits	4,256	4,298
Revaluation-derivatives contracts	1,941	56,649
Exchange Position	11	0
	<u>26,192</u>	<u>86,579</u>

E. Analysis of other assets which have been overdue

	30 June 2026	31 December 2025
	HK\$'000	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 Half Year Ended 30 June 2026

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

	<u>30 June 2026</u>	<u>31 December 2025</u>
	HK\$'000	HK\$'000
Contingent liabilities and commitments		
Direct credit contingencies	29,583	29,363
Trade-related contingencies	13,190	11,632
Forward forward deposit placed	150,151	235,000
Other commitments	3,864,887	3,358,951
	<u>4,057,811</u>	<u>3,634,946</u>
	<u>30 June 2026</u>	<u>31 December 2025</u>
	HK\$'000	HK\$'000
Derivatives		
Exchange rate contracts	563,246	8,715,893
Interest rate contracts	0	0
	<u>563,246</u>	<u>8,715,893</u>
	<u>30 June 2026</u>	<u>31 December 2025</u>
	HK\$'000	HK\$'000
Fair value of derivatives (of the above derivatives)		
Exchange rate contracts:		
-Positive replacement cost	1,941	56,649
Interest rate contracts:		
-Positive replacement cost	0	0
	<u>1,941</u>	<u>56,649</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 Half Year Ended 30 June 2026

1. GROSS ADVANCES TO CUSTOMERS BY INDUSTRY SECTORS

	30 June 2026		31 December 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	0	0
Financial concerns	3,925	0	2,920	0
Stockbrokers	78,420	0	0	0
Wholesale and retail trade	72,467	26,200	49,089	38,083
Manufacturing	0	0	0	0
Transport and transport equipment	249,136	0	0	0
Recreational activities	0	0	0	0
Information technology	0	0	0	0
Others	59,313	59,313	60,937	60,937
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	11,638	9,874	8,621	6,728
C. Loan for use outside Hong Kong	2,278,650	29,718	2,450,438	34,987
Total	<u>2,753,549</u>	<u>125,105</u>	<u>2,572,005</u>	<u>140,735</u>

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

	30 June 2026	31 December 2025
	HK\$'000	HK\$'000
Hong Kong	670,413	283,287
United Arab Emirates	370,778	161,884
India	289,148	419,051
Virgin Islands	273,576	427,043
Vietnam	210,866	294,426
Others	938,768	986,314
Total	<u>2,753,549</u>	<u>2,572,005</u>

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

	30 June 2026	31 December 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 Half Year Ended 30 June 2026

3. INTERNATIONAL CLAIMS

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

As at 30 June 2026	Banks	Official Sectors	Non-bank Financial Institutions	Non-financial Private Sectors	Total
	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil
1. Developed countries	3,529	1,328	103	484	5,444
of which United States	171	1,274	24	211	1,680
France	1,067	0	0	32	1,099
Australia	603	54	0	122	779
New Zealand	740	0	0	0	740
2. Offshore Centres	617	48	0	820	1,485
of which Hong Kong	354	48	0	585	987
Singapore	263	0	0	235	498
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
Virgin Islands	0	0	0	0	0
5. Developing Africa and Middle East	1,371	157	277	427	2,232
of which United Arab Emirates	620	0	0	274	894
Qatar	475	157	0	0	632
Saudi Arabia	197	0	277	79	553
6. Developing Asia and Pacific	1,501	0	577	989	3,067
of which Taiwan	743	0	82	138	963
India	183	0	114	177	474
China	318	0	0	128	446
Vietnam	156	0	191	21	368
7. International Organisations	0	0	0	0	0
8. Unallocated by country	0	0	0	0	0
	<u>7,018</u>	<u>1,533</u>	<u>957</u>	<u>2,720</u>	<u>12,228</u>
As at 31 December 2025	Banks	Official Sectors	Non-bank Financial Institutions	Non-financial Private Sectors	Total
	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil
1. Developed countries	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 country	0	0	0	0	0
	<u>7,061</u>	<u>859</u>	<u>968</u>	<u>2,323</u>	<u>11,211</u>

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V. SEGMENTAL INFORMATION

For The Half Year Ended 30 June 2026

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>	On-balance sheet exposure HK\$ Mil	Off-balance sheet exposure HK\$ Mil	Total HK\$ Mil
<u>As at 30 June 2026</u>			
1 Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	120	0	120
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	46	1	47
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	80	1	81
7 Other counterparties where the exposures are considered to be non-bank Mainland China exposures	0	0	0
Total	<u>246</u>	<u>2</u>	<u>248</u>
Total assets after provision	<u>12,246</u>		
On-balance exposures as percentage of total assets	<u>2.01%</u>		
<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>		

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VI. CURRENCY RISK

For The Half Year Ended 30 June 2026

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 2026

	USD	CNY	AUD	Others	Total
	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil
Spot assets	10,560	465	450	113	11,588
Spot Liabilities	-10,681	-473	-450	-114	-11,718
Forward purchases	279	128	0	0	407
Forward sales	-287	-121	0	0	-408
Net option position	0	0	0	0	0
Net long / (short) position	-129	-1	0	-1	-131

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

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 Half Year Ended 30 June 2026

Average liquidity maintenance ratio

	For the 2nd Quarter Ended 2026 %	For the 2nd Quarter Ended 2025 %
Average liquidity maintenance ratio for the quarter ended	105.07% Apr-Jun 2026	106.14% Apr-Jun 2025

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 2026 2nd quarter and 2025 2nd 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, and multinational corporations.

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 2026 is as follows:

Significant funding instruments	Total amount in HK\$'000	As % of total liabilities
Deposit from other non-bank customers	6,481,199	52.92%
Deposit from retail customers	4,139,871	33.81%
Funding raised from banks	1,391,844	11.37%
Repo transaction raised from NBFIs	162,337	1.33%

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 2026

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	1,541,907	1,541,907	0	0	0	0	0
Amount due from Exchange Fund	47,555	47,555	0	0	0	0	0
Placement with banks maturing between one and twelve months (except those included in amount due from overseas offices)	138,601	0	138,601	0	0	0	0
Amount due from overseas offices	0	0	0	0	0	0	0
Trade bills	23,060	21,362	1,698	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	2,862,197	241,306	252,840	465,101	1,604,692	292,049	6,209
Advances to other banks	1,473,756	0	0	0	1,306,174	167,582	0
FVOCI securities	5,726,200	0	92,430	319,463	5,046,377	267,930	0
Amortised cost securities	436,924	0	0	62,030	374,894	0	0
Fixed & intangible assets	42,824	0	0	0	0	0	42,824
Total assets	12,293,024	1,852,130	485,569	846,594	8,332,137	727,561	49,033
LIABILITIES							
Deposits and balances of banks (except those included in amount due to overseas offices)	1,062,761	1,053,095	9,666	0	0	0	0
Deposits from customers	10,576,688	4,792,936	3,578,321	2,205,431	0	0	0
Amount due to overseas offices	280,580	202,580	0	0	0	0	78,000
Certificates of deposit issued	0	0	0	0	0	0	0
Amount payable under repos	208,591	99,281	109,310	0	0	0	0
Other liabilities	161,816	18,913	18,673	53,539	21,387	0	49,304
Capital and reserves	2,588	0	0	0	0	0	2,588
Total equity and liabilities	12,293,024	6,166,805	3,715,970	2,258,970	21,387	0	129,892
Net Gap	0	-4,314,675	-3,230,401	-1,412,376	8,310,750	727,561	-80,859
Off Balance Sheet Exposures							
Contingent liabilities	42,773	0	1,435	41,338	0	0	0
Irrevocable commitments	43,532	43,532	0	0	0	0	0
Forward forward deposits placed	150,151	150,151	0	0	0	0	0
Total	236,456	193,683	1,435	41,338	0	0	0

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 months (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

VIII. REMUNERATION SYSTEM

FOR THE HALF YEAR ENDED 30 JUNE 2026

The relevant remuneration information about Taiwan Shin Kong Commercial Bank is disclosed under the "Annual Report, Chinese edition, Chapter II - 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 2026

	<u>30 June 2026</u>	<u>31 December 2025</u>
	%	%
A. Capital adequacy ratio	<u>14.24%</u>	<u>15.01%</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>30 June 2026</u>	<u>31 December 2025</u>
	NT\$'000	NT\$'000
B. Aggregate amount of shareholders' funds	<u>83,801,745</u>	<u>82,033,164</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 Half Year Ended 30 June 2026

	<u>30 June 2026</u> NT\$'000	<u>31 December 2025</u> NT\$'000
Total Assets	<u>1,424,007,040</u>	<u>1,386,668,244</u>
Total Liabilities	<u>1,340,205,295</u>	<u>1,304,635,080</u>
Total advances	<u>943,395,001</u>	<u>896,442,646</u>
Total customers deposit	<u>1,193,235,169</u>	<u>1,180,408,855</u>
	<u>1 January 2026</u> to <u>30 June 2026</u> NT\$'000	<u>1 January 2025</u> to <u>30 June 2025</u> NT\$'000
Profit before taxation	<u>5,860,904</u>	<u>2,159,684</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 half year ended 30 June 2026. 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

23 September 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