

**YUANTA COMMERCIAL BANK CO., LIMITED
HONG KONG BRANCH**

**Key Financial Information Disclosure Statement
For the Year Ended 31 December 2025**

YUANTA COMMERCIAL BANK CO., LIMITED - HONG KONG BRANCH

Key Financial Information Disclosure Statement For the Year Ended 31 December 2025

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YUANTA COMMERCIAL BANK CO., LIMITED - HONG KONG BRANCH

Section A - Information of the Branch

I. Income Statement

For the Year Ended 31 December 2025

	For the year ended	
	31 December 2025 HK\$'000	31 December 2024 HK\$'000
Interest Income	148,646	158,559
Interest Expense	(99,171)	(127,109)
Net Interest Income	<u>49,475</u>	<u>31,450</u>
Other Operating Income		
Gains less losses arising from trading in foreign currencies	6,252	7,403
Gains less losses from other trading activities	0	0
Net fees and commission income		
Income from fees and commissions	9,293	3,261
Fees and commission expenses	(544)	(755)
Others	485	(25,594)
	<u>15,486</u>	<u>(15,685)</u>
Operating Expenses		
Staff expenses	(18,282)	(14,570)
Rental expenses	(3,896)	(4,278)
Other expenses	(11,293)	(9,976)
	<u>(33,471)</u>	<u>(28,824)</u>
Charges for Bad and Doubtful Debts		
Provision for bad and doubtful debts	(7,834)	(4,694)
Other provisions:		
Provision of accrued interest	(118)	(43)
Provision for account receivables	(331)	17
	<u>(8,283)</u>	<u>(4,720)</u>
Profit Before Taxation	23,207	(17,779)
Tax expense	(455)	0
Profit After Taxation	<u><u>22,752</u></u>	<u><u>(17,779)</u></u>

YUANTA COMMERCIAL BANK CO., LIMITED - HONG KONG BRANCH

Section A - Information of the Branch

II. Balance Sheet

As At 31 December 2025

	31 December 2025 HK\$'000	30 June 2025 HK\$'000
ASSETS		
Cash and balances with banks	18,977	147,205
Amount due from Exchange Fund	4,977	4,114
Amount due from overseas offices	510,605	160,685
Trade bills	0	0
Loans and receivables	2,686,037	1,694,313
Investment debt securities	1,115,932	1,025,913
Tangible fixed assets	17,049	12,226
Total Assets	4,353,577	3,044,456
LIABILITIES		
Deposits and balances from banks	311,836	0
Deposits from customers	3,300,727	2,587,941
Demand deposits and current accounts	30,223	58,328
Savings deposits	614,009	581,339
Time, call and notice deposits	2,656,495	1,948,274
Amount due to overseas offices	661,606	392,493
Other liabilities and provisions	43,168	46,540
Total Liabilities	4,317,337	3,026,974
Reserves	13,488	8,674
Current profit & loss	22,752	8,808
	36,240	17,482
Total Equity and Liabilities	4,353,577	3,044,456

YUANTA COMMERCIAL BANK CO., LIMITED - HONG KONG BRANCH

Section A - Information of the Branch

III. Additional Balance Sheet Information

	31 December 2025 HK\$'000	30 June 2025 HK\$'000
A. Trade bills		
Trade bills	0	0
General provisions	0	0
Specific provisions	0	0
Total	<u>0</u>	<u>0</u>
B. Loans and receivables		
Loans and advances to customers	428,098	321,844
Loans and advances to banks	2,249,791	1,365,658
Other accounts		
Accrued interest	32,416	15,298
Others	3,184	8,579
Total	<u>2,713,489</u>	<u>1,711,379</u>
Less: Provisions for bad and doubtful debts on		
Loans and advances to customers		
General provisions	(4,281)	(3,218)
Specific provisions	0	0
Loans and advances to banks		
General provisions	(22,498)	(13,657)
Specific provisions	0	0
Accrued interest		
General provisions	(198)	(46)
Specific provisions	0	0
Other accounts		
General provisions	(475)	(145)
Specific provisions	0	0
Total	<u>(27,452)</u>	<u>(17,066)</u>
Loans and receivables after provisions for bad and doubtful debts	<u>2,686,037</u>	<u>1,694,313</u>
C. Percentage of total provisions against gross loans and advances to customers		
General provisions	1.00%	1.00%
Specific provisions	0.00%	0.00%
	<u>1.00%</u>	<u>1.00%</u>
D. Percentage of total provisions against gross loans and advances to banks		
General provisions	1.00%	1.00%
Specific provisions	0.00%	0.00%
	<u>1.00%</u>	<u>1.00%</u>

YUANTA COMMERCIAL BANK CO., LIMITED - HONG KONG BRANCH

Section A - Information of the Branch

III. Additional Balance Sheet Information

E. Overdue and rescheduled assets to customers

	31 December 2025		30 June 2025	
	HK\$'000	%	HK\$'000	%
a. Gross amount of loans and advances to customers which have been overdue for				
more than 3 months but not more than 6 months	0	0.00%	0	0.00%
more than 6 months but not more than 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. Specific provision on loans and advances to customers which have been overdue for				
more than 3 months but not more than 6 months	0		0	
more than 6 months but not more than 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 and advances	<u>0</u>		<u>0</u>	
d. Rescheduled loans and advances to customers	<u>0</u>	0.00%	<u>0</u>	0.00%

F. Overdue other assets

There were no overdue other assets at the respective reporting dates.

G. Repossessed assets

There were no repossessed assets at the respective reporting dates.

H. Deferred tax assets

The realizability of deferred tax assets has been assessed which were not recognized as deferred tax assets for unused tax losses. There is no expiry date for unused tax losses.

31 December 2025	30 June 2025
Estimated HK\$'000	Estimated HK\$'000
203,183	228,037
<u>203,183</u>	<u>228,037</u>

YUANTA COMMERCIAL BANK CO., LIMITED - HONG KONG BRANCH

Section A - Information of the Branch

IV. Off-Balance Sheet Exposures

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

	31 December 2025 HK\$'000	30 June 2025 HK\$'000
Contingent liabilities and commitments		
Direct credit substitutes	0	0
Trade-related contingencies	0	0
Other commitments	622,688	188,396
	<u>622,688</u>	<u>188,396</u>
	31 December 2025 HK\$'000	30 June 2025 HK\$'000
Derivatives		
Exchange rate contracts	989,462	802,624
Interest rate contracts	0	0
	<u>989,462</u>	<u>802,624</u>
	31 December 2025 HK\$'000	30 June 2025 HK\$'000
Replacement costs of derivatives (of the above derivatives)		
Exchange rate contracts	98	36
Interest rate contracts	0	0
	<u>98</u>	<u>36</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 replacement costs represent the costs of replacing all contracts which have a positive value when marked to market. They do not take into account the effects of bilateral netting arrangements.

YUANTA COMMERCIAL BANK CO., LIMITED - HONG KONG BRANCH

Section A - Information of the Branch

V. Sector Information

1. Gross amount of loans and advances to customers by industry sector

	31 December 2025		30 June 2025	
	HK\$'000	HK\$'000	HK\$'000	HK\$'000
	Gross Amount	Amounts of loans and advances covered by collateral	Gross Amount	Amounts of loans and advances covered by collateral
A. Loans and advances for use in Hong Kong				
a. Industrial, commercial and financial				
Property development	0	0	0	0
Property investment	0	0	0	0
Financial concerns	0	0	47,099	0
Stockbrokers	0	0	0	0
Wholesale and retail trade	0	0	0	0
Manufacturing	0	0	0	0
Transport and transport equipment	0	0	0	0
Recreational activities	0	0	0	0
Information technology	0	0	0	0
Others				
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
B. Trade financing	0	0	0	0
C. Loan and advances for use outside Hong Kong	428,098	0	274,745	0
Total	<u>428,098</u>	<u>0</u>	<u>321,844</u>	<u>0</u>

2. A. Gross amount of loans and advances to customers by major countries

	31 December	30 June
	2025	2025
	HK\$'000	HK\$'000
Hong Kong	0	47,099
India	155,672	156,997
Ireland	46,702	0
South Korea	116,754	117,748
United Arab Emirates	108,970	0
Total	<u>428,098</u>	<u>321,844</u>

B. Overdue loans and advances to customers by major countries

	31 December	30 June
	2025	2025
	HK\$'000	HK\$'000
Hong Kong	0	0
India	0	0
Ireland	0	0
South Korea	0	0
United Arab Emirates	0	0
Total	<u>0</u>	<u>0</u>

The above analysis has been classified according to categories and definitions used by the HKMA. Only exposures to a single country exceeding 10% of the aggregate gross amount of loans and advances to customers at the above respective reporting dates are disclosed.

YUANTA COMMERCIAL BANK CO., LIMITED - HONG KONG BRANCH

Section A - Information of the Branch

V. Sector Information

3. International Claims

The following tables analyse the international claims by 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 accordance with the completion instruction of [Return of International Banking Statistics MA(BS)21A] issued by HKMA. Countries or geographical areas constituting 10% or more of the total international claims are disclosed.

As at 31 December 2025	Banks HK\$ Million	Official Sector HK\$ Million	Non-bank Private Sector		Others HK\$ Million	Total HK\$ Million
			Non-bank Financial Institutions HK\$ Million	Non-financial Private Sector HK\$ Million		
1. Developed countries	1,160	0	47	171	0	1,378
of which:						
Australia	330	0	0	0	0	330
Canada	117	0	0	0	0	117
Ireland	0	0	47	0	0	47
Japan	60	0	0	79	0	139
United Kingdom	604	0	0	0	0	604
United States	49	0	0	92	0	141
2. Offshore centres	0	31	0	62	0	93
of which:						
Hong Kong, China	0	31	0	0	0	31
Singapore	0	0	0	62	0	62
3. Developing Europe	0	0	0	0	0	0
4. Developing Latin America and Caribbean	0	0	0	0	0	0
5. Developing Africa and Middle East	520	0	109	0	0	629
of which:						
Saudi Arabia	449	0	0	0	0	449
United Arab Emirates	71	0	109	0	0	180
6. Developing Asia and Pacific	1,876	0	117	260	0	2,253
of which:						
India	498	0	0	157	0	655
South Korea	406	0	117	103	0	626
Taiwan, China	969	0	0	0	0	969
7. International organisations	0	8	0	0	0	8
8. Unallocated by country	0	0	0	0	0	0
Total	3,556	39	273	493	0	4,361

As at 30 June 2025	Banks HK\$ Million	Official Sector HK\$ Million	Non-bank Private Sector		Others HK\$ Million	Total HK\$ Million
			Non-bank Financial Institutions HK\$ Million	Non-financial Private Sector HK\$ Million		
1. Developed countries	482	0	47	91	0	620
of which:						
Australia	369	0	0	0	0	369
Ireland	0	0	47	0	0	47
Japan	61	0	0	0	0	61
United States	48	0	0	91	0	139
2. Offshore centres	0	30	0	62	0	92
of which:						
Hong Kong, China	0	30	0	0	0	30
Singapore	0	0	0	62	0	62
3. Developing Europe	0	0	0	0	0	0
4. Developing Latin America and Caribbean	0	0	0	0	0	0
5. Developing Africa and Middle East	129	0	0	0	0	129
of which:						
Saudi Arabia	58	0	0	0	0	58
United Arab Emirates	71	0	0	0	0	71
6. Developing Asia and Pacific	1,851	0	118	222	0	2,191
of which:						
India	699	0	0	158	0	857
South Korea	396	0	118	64	0	578
Taiwan, China	756	0	0	0	0	756
7. International organisations	0	8	0	0	0	8
8. Unallocated by country	0	0	0	0	0	0
Total	2,462	38	165	375	0	3,040

YUANTA COMMERCIAL BANK CO., LIMITED - HONG KONG BRANCH

Section A - Information of the Branch

V. Sector Information

4. Non-bank Mainland Exposures

The following is the Branch's Mainland exposures to non-bank counterparties. For the categories of non-bank counterparties and the type of direct exposures to be disclosed were made with reference to the completion instruction for Part 3 of the [Return of Mainland Activities - (MA(BS)20)] issued by HKMA.

Types of counterparties

As at 31 December 2025

	On-balance sheet exposures HK\$ Million	Off-balance sheet exposures HK\$ Million	Total HK\$ Million
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	0	0	0
2. Local governments, local government-owned entities and their subsidiaries and JVs	0	0	0
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	0	0	0
4. Other entities of central government not reported in item 1 above	0	0	0
5. Other entities of local governments not reported in item 2 above	0	0	0
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	0	0	0
7. Other counterparties where the exposures are considered to be non-bank Mainland China exposures	0	0	0
Total	<u>0</u>	<u>0</u>	<u>0</u>
Total assets after provisions	<u>4,354</u>		
On-balance sheet exposures as percentage of total assets	<u>0.00%</u>		

As at 30 June 2025

	On-balance sheet exposures HK\$ Million	Off-balance sheet exposures HK\$ Million	Total HK\$ Million
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	0	0	0
2. Local governments, local government-owned entities and their subsidiaries and JVs	0	0	0
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	0	0	0
4. Other entities of central government not reported in item 1 above	0	0	0
5. Other entities of local governments not reported in item 2 above	0	0	0
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	0	0	0
7. Other counterparties where the exposures are considered to be non-bank Mainland China exposures	0	0	0
Total	<u>0</u>	<u>0</u>	<u>0</u>
Total assets after provisions	<u>3,044</u>		
On-balance sheet exposures as percentage of total assets	<u>0.00%</u>		

YUANTA COMMERCIAL BANK CO., LIMITED - HONG KONG BRANCH

Section A - Information of the Branch

VI. Currency Risk

5. Foreign Currency Exposures

The foreign currency exposures are prepared in accordance with the the completion instruction [Return of Foreign Currency Position - (MA(BS)6)] issued by HKMA. The net position (in absolute terms) for each foreign currency which constitutes 10% or more of the total net position in all foreign currencies are disclosed.

<u>As at 31 December 2025</u>	USD	AUD	EUR	Others	Total
	HK\$ Million	HK\$ Million	HK\$ Million	HK\$ Million	HK\$ Million
Spot assets	3,532	171	458	7	4,168
Spot liabilities	(3,653)	(41)	(3)	(21)	(3,718)
Forward purchases	582	0	0	17	599
Forward sales	(408)	(129)	(454)	(3)	(994)
Net options position	0	0	0	0	0
Net long / (short) position	<u>53</u>	<u>1</u>	<u>1</u>	<u>0</u>	<u>55</u>

<u>As at 30 June 2025</u>	USD	AUD	EUR	Others	Total
	HK\$ Million	HK\$ Million	HK\$ Million	HK\$ Million	HK\$ Million
Spot assets	2,217	168	462	1	2,848
Spot liabilities	(2,530)	(40)	(4)	(12)	(2,586)
Forward purchases	574	0	0	12	586
Forward sales	(230)	(127)	(456)	(1)	(814)
Net options position	0	0	0	0	0
Net long / (short) position	<u>31</u>	<u>1</u>	<u>2</u>	<u>0</u>	<u>34</u>

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

YUANTA COMMERCIAL BANK CO., LIMITED - HONG KONG BRANCH

Section A - Information of the Branch

VII. Liquidity Information

A. Average liquidity maintenance ratio

	31 December 2025	31 December 2024
	%	%
Average liquidity maintenance ratio (LMR) for the period	59.43%	74.72%
Calculation period	<Oct-Dec 2025>	<Oct-Dec 2024>

Liquidity Maintenance Ratio (LMR) is complied in accordance with the Banking (Liquidity) Rules issued by the HKMA. The average ratio is calculated based on the arithmetic mean of the average value of its liquidity position return for each calendar month during the reporting period. Quarterly average liquidity maintenance ratio should be disclosed.

B. Liquidity Risk Management

Pursuant to the disclosure requirement Part IID: Liquidity "Table LIQA: Liquidity Risk Management", the elements of the branch are as follows:

1. Liquidity Risk Management Strategy

The Branch follows the "Regulatory Framework for Supervision of Liquidity Risk" and "Sound Systems and Controls For Liquidity Risk Management" in the Supervisory Policy Manual issued by the Hong Kong Monetary Authority and the Liquidity Risk Management Procedures of the Branch to effectively manage liquidity risks. Besides, the Branch follows the Risk Appetite Statement to ensure the liquidity risk indicators falls within the acceptable range approved by the Board.

2. Responsible Party for Liquidity Risk Management

The Board is ultimately responsible for the management of liquidity risk. The branch manager acts as the chairman of the Assets and Liabilities Management Committee of the Branch ("ALCO"), which is mainly responsible for supervising the liquidity risk management. The risk management unit of the Branch is the independent party to monitor liquidity risk where the treasury, operations, deposit and loan business units are the execution party for liquidity risk management.

3. Liquidity Risk Management Framework

On a monthly basis, the ALCO reviews the reporting on establishment of identification, measurement, monitoring and management of liquidity risk, implemented the risk management principle, the monitoring result of risk indicators as well as the stress-testing of liquidity of funding and LMR in order to meet the regulatory requirements. To strengthen the ability to cope with sudden liquidity crisis, the Branch persistently enhances the internal controls procedures and to revise the contingency funding plan and recovery plan.

4. Funding Gap Analysis For On And Off Balance Sheet Items

		Up to	1 month up	3 months up	6 months up	HK\$'000
31 December 2025	Total	1 month	to 3 months	to 6 months	to 1 year	over 1 year
On-balance sheet assets	4,361,506	1,667,555	13,995	1,357	584,480	2,094,119
Off-balance sheet assets	989,462	756,692	232,770	-	-	-
On-balance sheet liabilities	3,914,640	1,841,016	1,760,275	200,456	111,534	1,359
Off-balance sheet liabilities	1,617,098	760,902	233,508	-	-	622,688
Mismatch Gap		(177,671)	(1,747,018)	(199,099)	472,946	1,470,072
Cumulative Gap		(177,671)	(1,924,689)	(2,123,788)	(1,650,842)	(180,770)
						HK\$'000
30 June 2025	Total	Up to	1 month up	3 months up	6 months up	over 1 year
On-balance sheet assets	3,042,714	1,349,911	1,832	1,472	-	1,689,499
Off-balance sheet assets	802,624	802,624	-	-	-	-
On-balance sheet liabilities	2,612,834	1,285,280	794,650	219,314	313,590	-
Off-balance sheet liabilities	1,003,222	814,826	-	-	-	188,396
Mismatch Gap		52,429	(792,818)	(217,842)	(313,590)	1,501,103
Cumulative Gap		52,429	(740,389)	(958,231)	(1,271,821)	229,282

VIII. Remuneration System

Pursuant to the disclosure requirement, the relevant remuneration information was disclosed under the "Annual Report, Chapter II - Bank Profile and Corporate Governance", released by the Head Office.

YUANTA COMMERCIAL BANK CO., LIMITED - HONG KONG BRANCH

Section B. - Information of the Bank <Consolidated Basis>

I. Capital and Capital Adequacy Ratio

	31 December 2025 %	30 June 2025 %
A. Capital adequacy ratio	<u>14.42%</u>	<u>14.88%</u>

The capital adequacy ratio (Equity Capital Ratio) is equal to the ratio of the regulatory capital to the total risk-weighted assets. The computation of capital adequacy ratio is in accordance with the "Regulations Governing the Capital Adequacy and Capital Category of Banks" in Taiwan which is in line with the risk-weighted approach proposed by the Bank for International Settlements.

	31 December 2025 NT\$'000	30 June 2025 NT\$'000
B. Total amount of shareholders' funds	<u>155,066,452</u>	<u>146,972,976</u>

YUANTA COMMERCIAL BANK CO., LIMITED - HONG KONG BRANCH

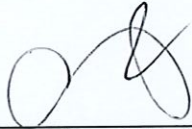
Section B. - Information of the Bank <Consolidated Basis>

II. Other Financial Information

	31 December 2025 NT\$'000	30 June 2025 NT\$'000
Total assets	<u>2,364,631,222</u>	<u>2,181,339,518</u>
Total liabilities	<u>2,209,564,770</u>	<u>2,034,366,542</u>
Total loans and advances	<u>1,478,414,965</u>	<u>1,335,424,622</u>
Total deposits	<u>2,114,611,709</u>	<u>1,947,444,230</u>
	<u>For the year ended</u>	
	<u>31 December 2025</u> NT\$'000	<u>31 December 2024</u> NT\$'000
Pre-tax Profit	<u>13,100,018</u>	<u>11,904,169</u>

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 Yuanta Commercial Bank Co., Limited - Hong Kong Branch for the year ended 31 December 2025 complies, in all material respects, with 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.



Chuang Yun Ting, Chief Executive
Yuanta Commercial Bank Co., Limited
Hong Kong Branch

25 FEB 2026

Date

Prescribed Summary

This is to inform the general public that the complete disclosures can be found at website:

https://www.yuantabank.com.hk/en/financial_statements.html

Yuanta Commercial Bank Co., Limited
Hong Kong Branch