



**CHANG HWA COMMERCIAL BANK, LTD.  
HONG KONG BRANCH**

**Financial Information Disclosure Statement**

**For the year ended 31 December 2025**

CHANG HWA COMMERCIAL BANK, LTD. HONG KONG BRANCH.

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Incorporated in Taiwan with limited liability



**CHANG HWA COMMERCIAL BANK, LTD.**  
HONG KONG BRANCH

彰化銀行  
香港分行

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## **Financial Information Disclosure Statement For the year ended 31 December 2025**

The statement is available at Chang Hwa Commercial Bank, Ltd. Hong Kong Branch at the following address:

1401, Tower II, The Gateway, 25 Canton Road, Kowloon, Hong Kong

A copy of the Disclosure Statement has been lodged with the public registry of the Hong Kong Monetary Authority's Public Registry and is available on the website <https://www.chbebank.com> for public inspection.



**Financial Information Disclosure Statement**  
**For the year ended 31 December 2025**

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## Section A. Hong Kong Branch Information

### 1 Income statement information

	Note	For the year ended	
		31 December 2025	31 December 2024
		HK\$,000	HK\$,000
Interest income		843,512	843,393
Interest expenses		(552,590)	(561,338)
<b>Net interest income</b>		<u>290,922</u>	<u>282,055</u>
Other operating income	3a	30,519	22,489
Operating expenses	3b	(40,591)	(39,825)
Impairment losses and provisions for impaired loans and receivables		<u>(47,303)</u>	<u>(19,935)</u>
<b>Profit before taxation</b>		233,547	244,784
Tax expense		<u>(46,390)</u>	<u>(30,410)</u>
<b>Profit after taxation</b>		<u><u>187,157</u></u>	<u><u>214,374</u></u>



## 2 Balance sheet information

	Note	As at	
		31 December 2025	30 June 2025
		HK\$,000	HK\$,000
<b>Assets</b>			
Cash and balances with banks (except those included in amount due from head office and overseas office)		2,722,728	2,967,741
Placement with Bank and other financial institutions maturing between one and twelve months (except those included in amount due from head office and overseas office)		778,340	941,976
Amount due from head office and overseas office		2,761,301	2,470,150
Trade bills		283	0
Investment securities			
- Fair value through other comprehensive income securities		4,652,102	4,737,808
- Amortised cost securities		55,599	54,779
Loans and receivables	3d	8,570,228	7,780,838
Other assets		213,833	184,945
Property, plant and equipment		14,541	16,829
<b>Total assets</b>		<b>19,768,955</b>	<b>19,155,066</b>
<b>Liabilities</b>			
Deposit and balances of banks and other financial institutions (except those included in amount due to head office and overseas office)		5,275,023	5,148,475
Deposit from customers	3c	10,402,642	10,150,450
Amount due to head office and overseas offices		2,541,844	2,414,086
Other liabilities and provision		380,062	357,806
<b>Total liabilities</b>		<b>18,599,571</b>	<b>18,070,817</b>
<b>Equities</b>			
Current profit		187,157	102,346
Reserves		982,227	981,903
		<b>1,169,384</b>	<b>1,084,249</b>
<b>Total equities and liabilities</b>		<b>19,768,955</b>	<b>19,155,066</b>



### 3 Notes to the income statement and balance sheet information

#### a. Other operating income

	For the year ended	
	31 December 2025	31 December 2024
	HK\$,000	HK\$,000
Service fee and commission income	24,469	22,917
Service fee and commission expenses	(2,605)	(2,477)
Net fees and commission income	<u>21,864</u>	<u>20,440</u>
Gains less losses arising from non-trading activities in foreign currencies	3,305	2,044
Income from non-trading investments	<u>5,350</u>	<u>5</u>
	<u><u>30,519</u></u>	<u><u>22,489</u></u>

#### b. Operating expense

	For the year ended	
	31 December 2025	31 December 2024
	HK\$,000	HK\$,000
Staff and rental expenses	24,819	24,066
Other expenses	<u>15,772</u>	<u>15,759</u>
	<u><u>40,591</u></u>	<u><u>39,825</u></u>

#### c. Deposits from customers

	As at	
	31 December 2025	30 June 2025
	HK\$,000	HK\$,000
Demand deposits and current accounts	114,687	126,407
Savings accounts	2,176,102	2,292,121
Time, call and notice deposits	<u>8,111,853</u>	<u>7,731,922</u>
	<u><u>10,402,642</u></u>	<u><u>10,150,450</u></u>



**d. Loans and receivables**

	As at	
	31 December 2025	30 June 2025
	HK\$,000	HK\$,000
Loans and advances to customers	6,587,089	6,463,154
Loans and advances to banks	1,969,200	1,297,179
Accrued interest and other accounts	133,704	101,083
	<u>8,689,993</u>	<u>7,861,416</u>
Less: Impairment allowances		
Loans and advances to customers		
- Collective provisions	69,586	63,823
- Specific provisions	28,919	2,507
Loans and advances to banks		
- Collective provisions	19,692	12,972
Trade bills		
- Collective provisions	3	0
Others		
- Collective provisions	1,565	1,276
	<u>119,765</u>	<u>80,578</u>
Impairment allowances for loans and receivables	<u>119,765</u>	<u>80,578</u>
	<u>8,570,228</u>	<u>7,780,838</u>

**e. Detail of impaired loans and advances to customers**

Detail of impaired loans and advances to customers which are individually impaired:

	As at	
	31 December 2025	30 June 2025
	HK\$,000	HK\$,000
Gross amounts	124,270	125,330
Individual impairment allowances	28,919	2,507
Value of collateral	15,000	15,700
Percentage of such loans and advances to its total amount of loans and advances to customers	1.89%	1.94%

**f. Overdue and rescheduled loans:**

**(i) Overdue loans**

	As at			
	31 December 2025		30 June 2025	
Gross amount of loans and advances to customers which have been overdue for:	HK\$,000	Percentage of total loans & advances to customers	HK\$,000	Percentage of total loans & advances to customers
More than 1 month and up to 3 months	114,930	1.74%	0	0%
More than 3 months but not more than 6 months	0	0%	0	0%
More than 6 months but not more than one year	0	0%	0	0%
More than one year	0	0%	0	0%
	<u>114,930</u>	<u>1.74%</u>	<u>0</u>	<u>0%</u>

Value of collateral held against the overdue loans and advances

	As at	
	31 December 2025	30 June 2025
	HK\$,000	HK\$,000
Current market value of collateral held against the covered portion of overdue loans and advances	0	0
Covered portion of overdue loans and advances	0	0
Uncovered portion of overdue loans and advances	0	0

**(i) Rescheduled loans**

	As at			
	31 December 2025		30 June 2025	
Rescheduled loans and advances to customers, excluding those which have been overdue for more than 3 months and net of those disclosed in subsection (i)	HK\$,000	Percentage of total loans & advances to customers	HK\$,000	Percentage of total loans & advances to customers
	0	0%	0	0%



**g. Repossessed assets**

There was no repossessed asset as at 31 December 2025 and 30 June 2025.

**4 Off-balance sheet exposures information**

The following is a summary of the contractual amounts of each significant class of off-balance sheet exposure information:

	As at	
	31 December 2025	30 June 2025
	HK\$,000	HK\$,000
<b>Contingent Liabilities and Commitments</b>		
Direct credit substitutes	0	0
Transaction-related contingencies	0	0
Trade-related contingencies	20,408	23,861
Other commitments	917,657	546,376
	<u>938,065</u>	<u>570,237</u>
<b>Derivatives</b>		
Exchange rate contracts	<u>0</u>	<u>0</u>
<b>Replacement cost of derivatives</b>		
Exchange rate contracts	<u>0</u>	<u>0</u>

For contingent liabilities and commitments, the contract amounts represents the amount at risk should the contract be drawn upon and the client defaults. The notional amounts of derivatives indicate the nominal value of transactions outstanding at the balance sheet date. They do not represent amounts at risk.

The replacement cost of derivatives does not take into account the effects of bilateral netting arrangements.



## 5 Segmental information

### a. Loans and advances to customers by industry classification

	As at			
	31 December 2025		30 June 2025	
Loans and advances for use in Hong Kong	Outstanding balance HK\$,000	Balance covered by collateral HK\$,000	Outstanding balance HK\$,000	Balance covered by collateral HK\$,000
<b>Industrial, commercial and financial</b>				
- Property development	0	0	0	0
- Property investment	356,000	356,000	356,000	356,000
- Financial concerns	0	0	0	0
- Stockbrokers	0	0	0	0
- Wholesale and retail trade	535,000	0	535,000	0
- Manufacturing	42,750	0	42,750	0
- Transport and transport equipment	238,271	238,271	258,940	258,940
- Recreational activities	0	0	0	0
- Information technology	246,139	0	419,730	0
- Others	60,000	0	0	0
<b>Individuals</b>				
- 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 finance</b>	104,672	0	72,611	0
<b>Loans and advances for use outside Hong Kong</b>	<u>5,004,257</u>	<u>339,061</u>	<u>4,778,123</u>	<u>358,016</u>
<b>Total loans and advances</b>	<u>6,587,089</u>	<u>933,332</u>	<u>6,463,154</u>	<u>972,956</u>

### b. Geographical segments analysis

The breakdown of the gross amount of advances to customers by countries, which according to the location of the counterparties and the amounts was reported after taking into account any recognized risk transfers, where it constitutes 10% or more of the relevant disclosure item.



	As at	
	31 December 2025	30 June 2025
<b>Loans and advances by geographical segment</b>	HK\$,000	HK\$,000
- Hong Kong	1,579,636	1,721,110
- India	1,120,184	971,395
- Saudi Arabia	1,245,344	941,976
- Singapore	1,091,854	1,156,995
- Others	1,425,801	1,546,348
<b>Impaired loans and advances by geographical segment</b>		
- Hong Kong	9,340	9,420
- India	114,930	115,910
	<u>6,587,089</u>	<u>6,463,154</u>

**c. Mainland activities**

Types of counterparties	On-balance sheet exposure HK\$ million	Off-balance sheet exposure HK\$ million	Total HK\$ million
<b>As at 31 December 2025</b>			
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 by the reporting institution to be non-bank Mainland China exposures	15	0	15
Total	<u>15</u>	<u>0</u>	<u>15</u>
Total assets after provision	19,769		
On-balance sheet exposures as percentage of total assets	0.08%		



Types of counterparties	On-balance sheet exposure HK\$ million	Off-balance sheet exposure HK\$ million	Total HK\$ million
<b>As at 30 June 2025</b>			
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 by the reporting institution to be non-bank Mainland China exposures	16	0	16
	<u>16</u>	<u>0</u>	<u>16</u>
Total assets after provision	<u>19,155</u>		
On-balance sheet exposures as percentage of total assets	0.08%		

**d. International claims**

International claims include the following types of financial claims: receivables and loans and advances, cash and balances and placements with banks (including loans and advances to banks), holdings of certificates of deposit, bills, promissory notes, commercial paper, other debt instruments and investments and accrued interest and overdue interest on all above assets.

The analysis of international claims by geographical segments in accordance with the location and the types of counterparties which constitutes not less than 10% of total international claims after taking into account any recognized risk transfer is as follow:



Equivalent in millions of HK\$	<u>Non-bank private sector</u>					Total
	Banks	Official Sector	Financial Institutions	Non-financial private sector	Others	
<b>As at 31 December 2025</b>						
1. Developed economies	2,937	0	966	509	0	4,412
of which - United Kingdom	730	0	62	0	0	792
of which - Japan	1,182	0	0	0	0	1,182
2. Offshore centres	0	0	0	1,403	0	1,403
of which - Hong Kong	0	0	0	312	0	312
of which - Singapore	0	0	0	1,091	0	1,091
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	546	0	100	44	0	690
6. Developing Asia and Pacific	7,002	0	1,309	2,211	0	10,522
of which - South Korea	1,147	0	352	104	0	1,603
of which - India	636	0	694	554	0	1,884
of which - Taiwan	3,662	0	0	3	0	3,665
of which - Saudi Arabia	1,263	0	62	1,252	0	2,577
7. International organisations	0	0	507	0	0	507

Equivalent in millions of HK\$	<u>Non-bank private sector</u>					Total
	Banks	Official Sector	Financial Institutions	Non-financial private sector	Others	
<b>As at 30 June 2025</b>						
1. Developed economies	3,378	0	738	516	0	4,632
of which - United Kingdom	563	0	63	0	0	626
of which - Japan	1,239	0	0	0	0	1,239
2. Offshore centres	118	0	156	1,611	0	1,885
of which - Hong Kong	118	0	39	453	0	610
of which - Singapore	0	0	117	1,158	0	1,275
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	507	0	209	0	0	716
6. Developing Asia and Pacific	6,017	0	1,273	2,036	0	9,326
of which - South Korea	1,267	0	275	162	0	1,704
of which - India	474	0	685	407	0	1,566
of which - Taiwan	3,536	0	0	49	0	3,585
of which - Saudi Arabia	622	0	63	949	0	1,634
7. International organisations	0	0	509	0	0	509

## 6 Currency risk

The currency risk which arise from operations for the net position (in absolute terms) in a particular currency which constitutes not less than 10% of the total net position in all foreign currencies is as follow:

<u>Equivalent in millions of HK\$</u>	USD	AUD	CNY	Others	Total
<b>As at 31 December 2025</b>					
Spot assets	16,484	163	571	337	17,555
Spot liabilities	16,494	165	587	337	17,583
Forward purchase	0	0	0	0	0
Forward sales	0	0	0	0	0
Net option position	0	0	0	0	0
Net long/(short) position	<u>(10)</u>	<u>(2)</u>	<u>(16)</u>	<u>0</u>	<u>(28)</u>

<u>Equivalent in millions of HK\$</u>	USD	AUD	CNY	Others	Total
<b>As at 30 June 2025</b>					
Spot assets	15,708	290	676	359	17,033
Spot liabilities	15,703	290	676	356	17,025
Forward purchase	0	0	0	0	0
Forward sales	0	0	0	0	0
Net option position	0	0	0	0	0
Net long/(short) position	<u>5</u>	<u>0</u>	<u>0</u>	<u>3</u>	<u>8</u>

There was no structural position as at 31 December 2025 and 30 June 2025.

## 7 Liquidity risk management

### Average liquidity maintenance ratio

	For the quarter ended 31/12/2025	For the quarter ended 31/12/2024
Average liquidity maintenance ratio for the period	84.49%	82.53%

The average liquidity maintenance ratio is the arithmetic mean of each calendar month's average liquidity maintenance ratio for the relevant period as calculated in accordance with Section 103B of Banking (Disclosure) Rules.

**(a) Governance of liquidity risk management**

The branch manages our liquidity risk in accordance with the Liquidity Risk Management Policy, which is set by Liquidity Risk Management Committee in Hong Kong branch and approved by our Head Office's Assets and Liabilities Committee. The Policy provides a set of principles for the prudent management of liquidity in the normal course of business. The primary measures used to manage liquidity within the tolerance are the stress-testing and scenario analysis, liquidity maintenance ratio, loan-to-deposit and cash flow maturity mismatch analysis.

Liquidity Risk Management Committee is responsible for the liquidity risk management in our branch. Chief Executive is the chairman of the Committee. The members include the head and staff of treasury department, risk management department and accounting department. Chief Executive could also invite other department heads or staff to attend the Committee meeting in need. The regular Committee meeting will be convened monthly or on a need basis. The branch regularly prepares various liquidity risk measurement indicators and limits, and reports to the Liquidity Risk Management Committee. Then, the Committee will report to the senior management of the Head Office to let the high-level management understands the branch's funding liquidity.

**(b) Funding strategy**

The liquidity risk management of the branch adopts the principle of conservative and stable, forecasts the cash flow at different time points to diversify the source and duration of funds, and adjusts the liquidity gap for daily cash flow and market changes.

1. Source of funds: Based on the principle of diversification, stability and reliability.
2. Use of funds: The principle of decentralization and avoiding excessive concentration.
3. Management strategy: Based on the principle of conservative estimation, and strengthen the interactive management of foreign currency funds.

**(c) Liquidity risk mitigation techniques**

In order to maintain a stable liquidity ratio, the branch establishes several measures to reduce the liquidity risk when branch's capital is needed in emergency.

The measures are included by following:

1. Intra Day Repo
2. Sale of debt securities
3. Funding from Head Office
4. Funding from other banks
5. Reduction of inter-bank lending activities

**(d) Liquidity stress tests**

Stress tests should be performed quarterly for all currencies in aggregate and separately for positions in HKD, USD, CNY that we have significant positions in order to maintain appropriate individual currency funding in needs. The liquidity stress test is carried out by the Risk Management Department. There are 3 scenarios for stress testing. They are institution-specific stress scenario, general market stress scenario, and combination of both situations. Each scenario would perform cash-flow analysis for within 7 days or within 30 days. The stress result is used to analyzing exposure level and risk tolerance in such scenarios. The Risk Management Department also should review the assumptions and results of the stress testing periodically, as well as to adjust the different assumptions to ensure those assumptions for stress testing which are the most suitable for our branch.

**(e) Liquidity buffers and contingency funding plan**

Our policy set a higher internal limit of liquidity maintenance ratio than the statutory minimum to maintain adequate liquidity in response possible situation. In addition, the branch establishes a contingency funding plan that details the emergency measures which should be taken actions while a liquidity crisis occurs. The Liquidity Risk Management Committee shall formulate measures to address the emergency situation and report to the Head Office regarding the follow-up actions and results.

**(f) Measure indicators of liquidity risk**

The branch sets up a series of limits indicators, including liquidity maintenance ratio, maturity mismatch limits, loan to deposit ratio, loss of deposit and group liquidity limits, in order to monitoring impact on liquidity risk.

Limits indicators		Limit
Liquidity maintenance ratio		≥35%
Maturity mismatch limits	Within 1 month	-20%
Loan to deposit ratio	Overall	200%

**(g) Concentration limits on collateral pools and sources of funding**

The branch holds HKD 155 million qualified bonds as collateral for Intra Day Repo Facility. The major sources of funding for the branch are the funding raised from Head Office and inter-banks. The group has established concentration limit of funding sources taking into account the respective risk profiles of the bank. Intra-group funding and funding from the largest funding provider are restricted to be not more than 35% of the total funding sources to reduce reliance on a single source of funding. The composition of the major funding sources as at 31 December 2025 is shown below:



(HK\$'000)

Significant funding instruments	Total amount	As % of total liabilities	Breakdown of total amount by remaining term to maturity				
			Up to 1 month	2-3 months	4-6 months	7-12 months	Exceed 12 months
Deposits from retail customers	3,985,868	20.17%	1,456,068	1,473,361	417,115	639,324	0
Deposits from other non-bank customers	6,416,774	32.46%	3,166,090	1,956,865	716,430	577,389	0
Funding raised from banks	7,816,867	39.54%	2,986,335	4,830,532	0	0	0

**(h) Liquidity exposures and funding**

Liquidity maintenance ratio (LMR) is the regulatory indicator for liquidity exposure of the branch. The LMR is computed by its own liquefiable assets and qualifying liabilities. The information on LMR as at 31 December 2025 and 31 December 2024 is shown below:

(HK\$'000)

	31 Dec 2025	31 Dec 2024
	Weighted amount	Weighted amount
Liquefiable assets	6,431,859	5,287,793
Qualifying liabilities (after deductions)	5,125,023	4,295,624
Liquidity Maintenance Ratio (month-end) (%)	125.50%	123.10%

**(i) On- and off-balance sheet items as of 31 December 2025 for the Branch are listed as below:**

On-balance sheet liabilities

(HK\$'000)

	Total amount	Contractual maturity of cash flows and securities flows arising from the relevant items					
		Up to 1 month	Exceed 1 month, up to 3 months	Exceed 3 months, up to 6 months	Exceed 6 months, up to 12 months	Exceed 12 months	No maturity date
Deposits from non-bank customers	10,477,662	4,654,960	3,453,823	1,143,831	1,225,048	0	0
Due to bank	7,843,718	2,996,285	4,847,433	0	0	0	0
Other liabilities	465,348	75,513	130,192	413	138	5,665	253,427
Capital and reserves	982,227	0	0	0	0	0	982,227
Total	19,768,955	7,726,758	8,431,448	1,144,244	1,225,186	5,665	1,235,654



Off-balance sheet obligations

Irrevocable loan commitments or facilities granted	554,207	554,207	0	0	0	0	0
Others	19,513	4,902	11,708	2,903	0	0	0
Total	573,720	559,109	11,708	2,903	0	0	0

On-balance sheet assets

(HK\$'000)

	Total amount	Contractual maturity of cash flows and securities flows arising from the relevant items					
		Up to 1 month	Exceed 1 month, up to 3 months	Exceed 3 months, up to 6 months	Exceed 6 months, up to 12 months	Exceed 12 months	No maturity date
Currency notes and coins	0	0	0	0	0	0	0
Due from MA for a/c of Exchange Fund	605,988	605,988	0	0	0	0	0
Due from banks	7,661,505	4,888,441	404,744	0	439,475	1,928,845	0
Debt securities, prescribed instruments and structured financial instruments held (net of short positions)	4,775,561	1,773,320	80,561	38,443	274,024	2,609,213	0
Acceptances and bills of exchange held	283	0	283	0	0	0	0
Loans and advances to non-bank customers	6,617,010	46,277	236,822	61,154	520,730	5,752,027	0
Other assets	228,373	75,510	130,273	550	306	1,768	19,966
Total	19,888,720	7,389,536	852,683	100,147	1,234,535	10,291,853	19,966

Contractual Maturity Mismatch		(896,331)	(7,590,473)	(1,047,000)	9,349	10,286,188	
Cumulative Contractual Maturity Mismatch		(896,331)	(8,486,804)	(9,533,804)	(9,524,455)	761,733	



## 8 Remuneration disclosure

In respect to the disclosure requirement under the Hong Kong Monetary Authority's Supervisory Policy Manual (CG-5) - Guideline on a Sound Remuneration System, Chang Hwa Commercial Bank, Ltd. has disclosed the relevant information under the part of Corporate Governance Report of annual report 2025.



## Section B. Bank Information (Consolidated Basis)

### 1 Financial information

	As at	
	31 December 2025	30 June 2025
	NTD,000	NTD,000
Total Assets	3,377,011,238	3,310,943,390
Total Liabilities	3,156,684,183	3,108,909,476
Total Advances	2,067,768,378	1,974,251,527
Total Customers Deposits	2,710,322,674	2,611,315,760

  

	For the year ended	
	31 December 2025	31 December 2024
	NTD,000	NTD,000
Pre-tax profit/(loss)	21,116,723	18,353,587

### 2 Capital and capital adequacy ratio

	As at	
	31 December 2025	30 June 2025
Capital adequacy ratio	14.55%	14.57%

The capital adequacy ratio is calculated in accordance with “Guideline of managing Capital adequacy ratio” issued by Financial Supervisory Commission Republic of China (Taiwan). The guideline closely follows the prevailing banking supervisory standards relating to capital adequacy issued by the Basel Committee.

### 3 Total amount of shareholders' funds

	As at	
	31 December 2025	30 June 2025
	NTD,000	NTD,000
Shareholders' funds	220,327,055	202,033,914



### Declaration of Compliance

We enclose herewith the Financial Information Disclosure Statement for the year ended 31 December 2025. We confirm that the information contained in the disclosure statement complies fully with the Banking (Disclosure) Rules and the supervisory policy manual CA-D-1 "Guideline on the Application of the Banking (Disclosure) Rules" for authorized institutions incorporated outside Hong Kong which issued by Hong Kong Monetary Authority and to the best of our knowledge and belief, is not false or misleading in any material respect.

For and on behalf of  
Chang Hwa Commercial Bank, Ltd.  
Hong Kong Branch

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Lin Huei Jin  
Chief Executive

15 April 2026