



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

Financial Information Disclosure Statement

For the six months ended 30 June 2026

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

Financial Information Disclosure Statement For the six months ended 30 June 2026

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 six months ended 30 June 2026

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Section A. Hong Kong Branch Information

1 Income statement information

	Note	For the six months ended	
		30 June 2026 HK\$,000	30 June 2025 HK\$,000
Interest income		435,061	388,820
Interest expenses		<u>(284,959)</u>	<u>(254,054)</u>
Net interest income		150,102	134,766
Other operating income	3a	10,369	16,046
Operating expenses	3b	(21,673)	(21,078)
Impairment losses and provisions for impaired loans and receivables		<u>(14,315)</u>	<u>(7,651)</u>
Profit before taxation		124,483	122,083
Tax expense		<u>(21,545)</u>	<u>(19,737)</u>
Profit after taxation		<u>102,938</u>	<u>102,346</u>



2 Balance sheet information

	Note	As at	
		30 June 2026	31 December 2025
		HK\$,000	HK\$,000
Assets			
Cash and balances with banks (except those included in amount due from head office and overseas office)		2,764,173	2,722,728
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)		1,651,042	778,340
Amount due from head office and overseas office		2,239,587	2,761,301
Trade bills		22,939	283
Investment securities			
- Fair value through other comprehensive income securities		5,764,130	4,652,102
- Amortised cost securities		0	55,599
Loans and receivables	3d	10,223,111	8,570,228
Other assets		266,760	213,833
Property, plant and equipment		10,644	14,541
Total assets		22,942,386	19,768,955
Liabilities			
Deposit and balances of banks and other financial institutions (except those included in amount due to head office and overseas office)		7,414,822	5,275,023
Deposit from customers	3c	12,299,371	10,402,642
Amount due to head office and overseas offices		1,565,157	2,541,844
Other liabilities and provision		443,023	380,062
Total liabilities		21,722,373	18,599,571
Equities			
Current profit		102,938	187,157
Reserves		1,117,075	982,227
		1,220,013	1,169,384
Total equities and liabilities		22,942,386	19,768,955

3 Notes to the income statement and balance sheet information

a. Other operating income

	For the six months ended	
	30 June 2026	30 June 2025
	HK\$,000	HK\$,000
Service fee and commission income	10,562	13,993
Service fee and commission expenses	(1,526)	(1,228)
Net fees and commission income	9,036	12,765
Gains less losses arising from non-trading activities in foreign currencies	1,326	2,419
Income from non-trading investments	0	862
Other income	7	0
	10,369	16,046

b. Operating expense

	For the six months ended	
	30 June 2026	30 June 2025
	HK\$,000	HK\$,000
Staff and rental expenses	13,654	12,886
Other expenses	8,019	8,192
	21,673	21,078

c. Deposits from customers

	As at	
	30 June 2026	31 December 2025
	HK\$,000	HK\$,000
Demand deposits and current accounts	95,377	114,687
Savings accounts	2,070,025	2,176,102
Time, call and notice deposits	10,133,969	8,111,853
	12,299,371	10,402,642



d. Loans and receivables

	As at	
	30 June 2026	31 December 2025
	HK\$,000	HK\$,000
Loans and advances to customers	7,910,742	6,587,089
Loans and advances to banks	2,297,970	1,969,200
Accrued interest and other accounts	149,335	133,704
	<u>10,358,047</u>	<u>8,689,993</u>
Less: Impairment allowances		
Loans and advances to customers		
- Collective provisions	79,180	69,586
- Specific provisions	30,513	28,919
Loans and advances to banks		
- Collective provisions	22,980	19,692
Trade bills		
- Collective provisions	229	3
Others		
- Collective provisions	2,034	1,565
	<u>134,936</u>	<u>119,765</u>
Impairment allowances for loans and receivables	<u>134,936</u>	<u>119,765</u>
	<u>10,223,111</u>	<u>8,570,228</u>

e. Detail of impaired loans and advances to customers

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

	As at	
	30 June 2026	31 December 2025
	HK\$,000	HK\$,000
Gross amounts	130,710	124,270
Individual impairment allowances	30,513	28,919
Value of collateral	15,000	15,000
Percentage of such loans and advances to its total amount of loans and advances to customers	1.65%	1.89%

f. Overdue and rescheduled loans:

(i) Overdue loans

	As at			
	30 June 2026		31 December 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	0	0%	114,930	1.74%
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>0</u>	<u>0.00%</u>	<u>114,930</u>	<u>1.74%</u>

Value of collateral held against the overdue loans and advances

	As at	
	30 June 2026	31 December 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			
	30 June 2026		31 December 2025	
	HK\$,000	Percentage of total loans & advances to customers	HK\$,000	Percentage of total loans & advances to customers
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)	121,299	1.53%	0	0%

g. Repossessed assets

There was no repossessed asset as at 30 June 2026 and 31 December 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	
	30 June 2026	31 December 2025
	HK\$,000	HK\$,000
Contingent Liabilities and Commitments		
Direct credit substitutes	0	0
Transaction-related contingencies	0	0
Trade-related contingencies	57,642	20,408
Other commitments	1,157,028	917,657
	<u>1,214,670</u>	<u>938,065</u>
Derivatives		
Exchange rate contracts	<u>0</u>	<u>0</u>
Replacement cost of derivatives		
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			
	30 June 2026		31 December 2025	
	Outstanding balance	Balance covered by collateral	Outstanding balance	Balance covered by collateral
	HK\$,000	HK\$,000	HK\$,000	HK\$,000
Loans and advances for use in Hong Kong				
Industrial, commercial and financial				
- Property development	0	0	0	0
- Property investment	355,000	355,000	356,000	356,000
- Financial concerns	0	0	0	0
- Stockbrokers	0	0	0	0
- Wholesale and retail trade	646,072	0	535,000	0
- Manufacturing	40,500	0	42,750	0
- Transport and transport equipment	549,902	221,473	238,271	238,271
- Recreational activities	0	0	0	0
- Information technology	150,000	0	246,139	0
- Others	60,000	0	60,000	0
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
Trade finance	59,402	0	104,672	0
Loans and advances for use outside Hong Kong	<u>6,049,866</u>	<u>559,201</u>	<u>5,004,257</u>	<u>339,061</u>
Total loans and advances	<u><u>7,910,742</u></u>	<u><u>1,135,674</u></u>	<u><u>6,587,089</u></u>	<u><u>933,332</u></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	
	30 June 2026	31 December 2025
Loans and advances by geographical segment	HK\$,000	HK\$,000
- Hong Kong	1,706,713	1,579,636
- India	1,075,368	1,120,184
- Saudi Arabia	1,333,293	1,245,344
- Singapore	1,033,233	1,091,854
- South Korea	861,030	377,495
- Others	1,770,395	1,048,306
Impaired loans and advances by geographical segment		
- Hong Kong	9,411	9,340
- India	121,299	114,930
	<u>7,910,742</u>	<u>6,587,089</u>

c. Mainland activities

Types of counterparties	On-balance sheet exposure HK\$ million	Off-balance sheet exposure HK\$ million	Total HK\$ million
As at 30 June 2026			
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	11	0	11
Total	<u>11</u>	<u>0</u>	<u>11</u>
Total assets after provision	22,942		
On-balance sheet exposures as percentage of total assets	0.05%		

Types of counterparties	On-balance sheet exposure HK\$ million	Off-balance sheet exposure HK\$ million	Total HK\$ million
As at 31 December 2025			
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
	<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%		

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:

	Non-bank private sector					
	Non-Bank					
Equivalent in millions of HK\$	Banks	Official Sector	Financial Institutions	Non-financial private sector	Others	Total
As at 30 June 2026						
1. Developed economies	3,374	0	1,444	804	0	5,622
of which - United Kingdom	751	0	63	0	0	814
of which - Japan	738	0	0	0	0	738
of which - United States	519	0	753	0	0	1,272
2. Offshore centres	353	0	0	1,175	0	1,528
of which - Singapore	0	0	0	1,063	0	1,063
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	633	0	104	323	0	1,060
6. Developing Asia and Pacific	7,777	0	1,529	2,528	0	11,834
of which - South Korea	936	0	610	256	0	1,802
of which - India	640	0	694	507	0	1,841
of which - Taiwan	4,129	0	0	8	0	4,137
of which - Saudi Arabia	1,510	0	0	1,339	0	2,849
7. International organisations	0	0	572	0	0	572

	<u>Non-bank private sector</u>					
	Non-Bank					
<u>Equivalent in millions of HK\$</u>		Official	Financial	Non-financial		
	<u>Banks</u>	<u>Sector</u>	<u>Institutions</u>	<u>private sector</u>	<u>Others</u>	<u>Total</u>
As at 31 December 2025						
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
of which - United States	64	0	514	0	0	578
2. Offshore centres	0	0	0	1,403	0	1,403
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

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
As at 30 June 2026					
Spot assets	19,099	168	650	327	20,244
Spot liabilities	19,053	168	692	328	20,241
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	46	0	(42)	(1)	3

<u>Equivalent in millions of HK\$</u>	USD	AUD	CNY	Others	Total
As at 31 December 2025					
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	(10)	(2)	(16)	0	(28)

There was no structural position as at 30 June 2026 and 31 December 2025.

7 Liquidity risk management

Average liquidity maintenance ratio

	For the quarter ended 30/06/2026	For the quarter ended 30/06/2025
Average liquidity maintenance ratio for the period	101.60%	92.75%

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 190 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 30 June 2026 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	4,140,700	18.05%	1,251,001	1,451,243	667,443	771,013	0
Deposits from other non-bank customers	8,158,671	35.56%	3,141,433	3,582,454	654,960	779,824	0
Funding raised from banks	8,979,979	39.14%	2,900,910	6,079,069	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 30 June 2026 and 30 June 2025 is shown below:

(HK\$'000)

	30 Jun 2026	30 Jun 2025
	Weighted amount	Weighted amount
Liquefiable assets	6,840,813	6,281,795
Qualifying liabilities (after deductions)	5,142,362	3,549,694
Liquidity Maintenance Ratio (month-end) (%)	133.03%	176.97%

(i) On- and off-balance sheet items as of 30 June 2026 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	12,379,558	4,415,490	5,063,178	1,335,106	1,565,784	0	0
Due to bank	9,015,714	2,918,058	6,097,656	0	0	0	0
Other liabilities	430,039	94,858	153,847	3,503	232	2,789	174,810
Capital and reserves	1,117,075	0	0	0	0	0	1,117,075
Total	22,942,386	7,428,406	11,314,681	1,338,609	1,566,016	2,789	1,291,885



Off-balance sheet obligations

Irrevocable loan commitments or facilities granted	743,695	743,695	0	0	0	0	0
Others	57,642	4,133	50,136	3,373	0	0	0
Total	801,337	747,828	50,136	3,373	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	341,807	341,807	0	0	0	0	0
Due from banks	8,644,372	4,478,975	1,115,131	553,111	472,587	2,024,568	0
Debt securities, prescribed instruments and structured financial instruments held (net of short positions)	5,841,074	1,659,597	122,597	155,486	765,626	3,137,768	0
Acceptances and bills of exchange held	22,939	5,160	16,461	1,318	0	0	0
Loans and advances to non-bank customers	7,949,727	4,407	156,032	155,182	1,007,017	6,627,089	0
Other assets	277,403	94,854	153,729	3,486	11	9,873	15,450
Total	23,077,322	6,584,800	1,563,950	868,583	2,245,241	11,799,298	15,450

Contractual Maturity Mismatch		(1,591,434)	(9,800,867)	(473,399)	679,225	11,796,509	
Cumulative Contractual Maturity Mismatch		(1,591,434)	(11,392,301)	(11,865,700)	(11,186,475)	610,034	



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	
	30 June 2026 NTD,000	31 December 2025 NTD,000
Total Assets	3,535,310,278	3,377,011,238
Total Liabilities	3,305,610,200	3,156,684,183
Total Advances	2,203,823,661	2,067,768,378
Total Customers Deposits	2,777,473,509	2,710,322,674

	For the six months ended	
	30 June 2026 NTD,000	30 June 2025 NTD,000
Pre-tax profit/(loss)	13,113,055	10,981,262

2 Capital and capital adequacy ratio

	As at	
	30 June 2026	31 December 2025
Capital adequacy ratio	13.99%	14.55%

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	
	30 June 2026 NTD,000	31 December 2025 NTD,000
Shareholders' funds	229,700,078	220,327,055



Declaration of Compliance

We enclose herewith the Financial Information Disclosure Statement for the six months ended 30 June 2026. 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

Lin Huei Jin
Chief Executive

24 September 2026