凱基銀行
KGI BANK

KGI BANK CO., LTD.
HONG KONG BRANCH

Key Financial Information Disclosure Statement

For the Half Year Ended 30 June 2025

凱基銀行股份有限公司 香港分行
KGI BANK CO., LTD. Hong Kong Branch
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KGI Bank Co., Ltd. (incorporated in Taiwan with limited liability)

KGI BANK CO., LTD., HONG KONG BRANCH

KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT
For the Half Year Ended 30 June 2025

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Note: A copy of the Disclosure Statement is available on the website below for public inspection.
http://www.kgibank.com.tw/zh-hk/about-us/financial-disclosure

KGI BANK CO., LTD., HONG KONG BRANCH

SECTION A- INFORMATION OF THE BRANCH (HONG KONG BRANCH ONLY)

I. PROFIT AND LOSS INFORMATION

For the Half Year Ended 30 June 2025 **Figures in HKD thousands**

	For The Half Year Ended 30 June 2025	For The Half Year Ended 30 June 2024
INTEREST INCOME	0	0
INTEREST EXPENSE	0	0
	0	0
OTHER OPERATING INCOME		
Gains less losses arising from trading in foreign currencies	0	0
Gains less losses on securities held for trading purposes	0	0
Gains less losses from other trading activities	0	0
Net fees and commission income		
Gross fees and commission income	0	0
Fees and commission expense	0	0
Others	0	0
	0	0
OPERATING EXPENSES		
Staff expenses	0	0
Rental expenses	0	0
Other expenses	0	0
	0	0
CHARGES FOR BAD AND DOUBTFUL DEBTS		
Provision for bad and doubtful debts	0	0
Other provisions	0	0
	0	0
PROFIT BEFORE TAXATION	0	0
TAXATION	0	0
PROFIT AFTER TAXATION	0	0

Remark: KGI Bank Co., Ltd., Hong Kong Branch commenced business on 21 July 2025. This is the first financial disclosure statement for the Branch in accordance with the Banking (Disclosure) Rules. Comparative information is not available.

KGI BANK CO., LTD., HONG KONG BRANCH

SECTION A- INFORMATION OF THE BRANCH (HONG KONG BRANCH ONLY)

II. BALANCE SHEET INFORMATION
AS AT 30 JUNE 2025

Figures in HKD thousands

	30 June 2025	31 December 2024
ASSETS		
Cash and balances with banks(except those included in amount due from overseas offices)	-	-
Placement with Bank maturity of more than one month but not more than 12 months (except those included in amount due from overseas offices)	-	-
Amount due from overseas offices	-	-
Trade bills	-	-
Certificates of deposit held	-	-
Securities measured at fair value through profit and loss	-	-
Securities measured at amortised cost	-	-
Securities measured fair value through other comprehensive income	-	-
Loans and receivables	-	-
Fixed and intangible assets	-	-
Total Assets	-	-
LIABILITIES		
Deposits and balances from banks(except those included in amount due to overseas offices	-	-
Deposits from customers		
Demand deposits and current accounts	-	-
Savings deposits	-	-
Time, call and notice deposits	-	-
Amount due to overseas offices	-	-
Other accounts and provisions	-	-
Total Liabilities	-	-
Capital and reserves	-	-
Total Equity and Liabilities	-	-

KGI BANK CO., LTD., HONG KONG BRANCH

SECTION A- INFORMATION OF THE BRANCH (HONG KONG BRANCH ONLY)

III. ADDITIONAL BALANCE SHEET INFORMATION

Figures in HKD thousands

A. TRADE BILLS	30 June 2025	31 December 2024
Trade bills		
General provisions	-	-
Specific provisions	-	-
Total	-	-

B. LOANS AND RECEIVABLES	30 June 2025	31 December 2024
Loans and advances to customers	-	-
Loans and advances to banks	-	-
Accrued interest and other accounts		
Accrued interest	-	-
Others accounts	-	-
Total	-	-
Less: Provisions for bad and doubtful debts on		
Loans and advances to customers		
General provisions	-	-
Specific provisions	-	-
Loans and advances to banks		
General provisions	-	-
Specific provisions	-	-
Accrued interest and other accounts		
General provisions	-	-
Specific provisions	-	-
Total	-	-
Loans and receivables after provisions for bad and doubtful debts	-	-

C. IMPAIRED LOANS AND ADVANCES	30 June 2025	31 December 2024
Impaired loans and advances to customers	-	-
Specific provisions	-	-
Value of collateral	-	-
Percentage of total loans and advances to customers	-	-
Impaired loans and advances to banks	-	-
Specific provisions	-	-
Value of collateral	-	-
Percentage of total loans and advances to banks	-	-

III. ADDITIONAL BALANCE SHEET INFORMATION - CONTINUED

Figures in HKD thousands

D. OVERDUE AND RESCHEDULED ASSETS

	30 June 2025		31 December 2024	
	Amount	%	Amount	%
a) Loans and Advances to customers overdue for				
More than 3 months and not more than to 6 months	-	-	-	-
More than 6 months and not more than 1 year	-	-	-	-
More than 1 year	-	-	-	-
	-	-	-	-
b) Specific provision on loans and advances to customers overdue for				
More than 3 months and not more than to 6 months	-		-	
More than 6 months and not more than 1 year	-		-	
More than 1 year	-		-	
	-		-	
c)Value of collateral held against the overdue loans and advances	-		-	
d) Rescheduled loans and advances to customers	-	-	-	-

E. LOANS AND ADVANCES TO BANKS AND OTHER FINANCIAL INSTITUTIONS

There were no overdue loans and advances to banks and other financial institutions as at 30 June 2025 and 31 December 2024.

F. OTHER ASSETS

There were no overdue other assets as at 30 June 2025 and 31 December 2024.

G. REPOSSESSED ASSETS

There were no repossessed assets as at 30 June 2025 and 31 December 2024.

IV. OFF-BALANCE SHEET INFORMATION

Figures in HKD thousands

Contingent liabilities and commitments

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

	30 June 2025	31 December 2024
Direct credit substitutes	-	-
Transaction-related contingencies	-	-
Trade-related contingencies	-	-
Other commitments	-	-
Others	-	-
	-	-
DERIVATIVES		
Interest rate contracts	-	-
Exchange rate contracts	-	-
	-	-
REPLACEMENT COSTS OF DERIVATIVES		
Interest rate contracts	-	-
Exchange rate contracts	-	-
	-	-

For contingent liabilities and commitments, the contract amounts represent the amounts at risk should the contract be fully drawn upon and the client default.The replacement costs represent the cost of replacing all contracts which have a positive value when marked to marked .

V. OTHER INFORMATION

Figures in HKD thousands

1. GROSS LOANS AND ADVANCES TO CUSTOMERS BY INDUSTRY SECTORS

The following analyses are prepared in accordance with the completion instructions for the HKMA Return on "Loans and Advances and Provisions" .

	30 June 2025		31 December 2024	
	Gross Amount	Balance covered by collateral	Gross Amount	Balance covered by collateral
A. LOANS AND ADVANCES FOR USE IN HONG KONG				
a). Industrial, commercial and financial:				
Property development	-	-	-	-
Property investment	-	-	-	-
Financial concerns	-	-	-	-
Stockbrokers	-	-	-	-
Wholesale and retail trade	-	-	-	-
Manufacturing	-	-	-	-
Transport and transport equipment	-	-	-	-
Recreational activities	-	-	-	-
Information technology	-	-	-	-
Others	-	-	-	-
b)Individuals				
Loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme or thieir respective successor schemes	-	-	-	-
Loans for the purchase of other residential properties	-	-	-	-
Credit card advances	-	-	-	-
Others	-	-	-	-
B. TRADE FINANCE	-	-	-	-
C. LOANS AND ADVANCES FOR USE OUTSIDE HONG KONG	-	-	-	-
Total	-	-	-	-

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

Countries or geographical segments constituting not less than 10% of the total amount of loans and advances to customers are disclosed.

	30 June 2025	31 December 2024
-Hong Kong	-	-
-Others	-	-
Total	-	-

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

	30 June 2025	31 December 2024
-Hong Kong	-	-
-Others	-	-
Total	-	-

KGI BANK CO., LTD., HONG KONG BRANCH

SECTION A- INFORMATION OF THE BRANCH (HONG KONG BRANCH ONLY)

V. OTHER INFORMATION - CONTINUED

Figures in HKD millions

3. INTERNATIONAL CLAIMS

The following tables analysis international claims by location and types of counterparties. Country or geographical segment classification is based upon the locations of counterparties after taking into account any recognized risk transfer. They are prepared in accordance with the completion instructions for the HKMA Return on "International Banking Statistics". Countries or geographical segments constituting not less than 10% of the total cross-border claims are disclosed.

	Banks	Official Sectors	Non-bank private sector: Non-bank Financial Insitution	Non-bank private sector: Non-financial private sector	Total
As at 30 June 2025					
1. Developed countries	0	0	0	0	0
2. Offshore centres	0	0	0	0	0
of which: Hong Kong	0	0	0	0	0
3. Developing Europe	0	0	0	0	0
4. Developing Latin America and Caribbean	0	0	0	0	0
5. Developing Africa and Middle East	0	0	0	0	0
6. Developing Asia-Pacific	0	0	0	0	0
of which: China	0	0	0	0	0
Taiwan	0	0	0	0	0
7. International Organisations	0	0	0	0	0
Total	0	0	0	0	0

	Banks	Official Sectors	Non-bank private sector: Non-bank Financial Insitution	Non-bank private sector: Non-financial private sector	Total
As at 31 December 2024					
1. Developed countries	0	0	0	0	0
2. Offshore centres	0	0	0	0	0
of which: Hong Kong	0	0	0	0	0
3. Developing Europe	0	0	0	0	0
4. Developing Latin America and Caribbean	0	0	0	0	0
5. Developing Africa and Middle East	0	0	0	0	0
6. Developing Asia-Pacific	0	0	0	0	0
of which: China	0	0	0	0	0
Taiwan	0	0	0	0	0
7. International Organisations	0	0	0	0	0
Total	0	0	0	0	0

Figures in HKD millions

4. NON-BANK MAINLAND EXPOSURES

Exposures to non-bank counterparties in Mainland China are perpared in accordance with the completion instructions for the HKMA Return on "Mainland Activities"

	On-balance sheet exposure	Off-balance sheet exposure	Total
As at 30 June 2025			
1. Central government, central government-owned entities and their subsidiaries and JVs	-	-	-
2. Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	-	-	-
4. Other entities of central government not reported in item 1 above	-	-	-
5. Other entities of local governments not reported in item 2 above	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	-	-	-
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	-	-	-
Total assets after provision	-		
On-balance sheet exposures as percentage of total assets	-		

	On-balance sheet exposure	Off-balance sheet exposure	Total
As at 31 December 2024			
1. Central government, central government-owned entities and their subsidiaries and JVs	-	-	-
2. Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	-	-	-
4. Other entities of central government not reported in item 1 above	-	-	-
5. Other entities of local governments not reported in item 2 above	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	-	-	-
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	-	-	-
Total assets after provision	-		
On-balance sheet exposures as percentage of total assets	-		

V. OTHER INFORMATION - CONTINUED

Figures in HKD millions

5. FOREIGN CURRENCY POSITION

The foreign currency exposures are perpared in accordance with the completion instructions for the HKMA Return on "Foreign Currency Position" . The net position for each foreign currency which constitutes 10% or more of the total net position in all foreign currencies are disclosed.

As at 30 June 2025	USD	CNY	OTHER	Total
Spot assets	-	-	-	-
Spot liabilities	-	-	-	-
Forward purchases	-	-	-	-
Forward sales	-	-	-	-
Net long (short) position	-	-	-	-

As at 31 December 2024	USD	CNY	OTHER	Total
Spot assets	-	-	-	-
Spot liabilities	-	-	-	-
Forward purchases	-	-	-	-
Forward sales	-	-	-	-
Net long (short) position	-	-	-	-

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

VI. LIQUIDITY INFORMATION

	For the quarter ended 30 June 2025 (%)	For the quarter ended 30 June 2024 (%)
Average Liquidity Maintenance Ratio for the period	-	-

The average Liquidity Maintenance Ratio is the arithmetic mean of the average Liquidity Maintenance Ratio of each calender month with the relevant period, calculated in accordance with the Banking (Liquidity) Rules.

KGI BANK CO., LTD., HONG KONG BRANCH

SECTION B-INFORMATION OF THE BANK (CONSOLIDATED BASIS)

I. CAPITAL AND CAPITAL ADEQUACY RATIO

	30 June 2025	31 December 2024
	(%)	(%)
a) Capital Adequacy Ratio	13.91	13.29
	NTD in thousands	NTD in thousands
b) Aggregate amount of shareholder's funds	73,105,993	73,997,478

The capital adequacy ratio is equal to the ratio of a bank's regulatory capital to its total risk-weighted assets.The computation of capital adequacy ratio is based on the "Regulations Governing the Capital Adequacy and Capital Category of Banks" in Taiwan.

II. OTHER FINANCIAL INFORMATION

	30 June 2025	31 December 2024
	NTD in thousands	NTD in thousands
Total assets	919,160,529	906,905,239
Total liabilities	846,054,536	832,907,761
Total advances	509,150,777	479,184,862
Total customers deposits	665,284,169	631,736,626

	For the half year ended	
	30 June 2025	30 June 2024
	NTD in thousands	NTD in thousands
Profit / (Loss) before taxation	3,938,969	3,339,733

SECTION C - REMUNERATION DISCLOSURE

In respect to the disclosure requirement under the HKMA's Supervisory Policy Manual (CG-5) Guideline on Sound Remuneration System, please refer to the Head Office Annual Report 2024 (Chinese Version Only), in the part of Report of Corporate Governance.

Declaration

According to the requirements 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 KGI Bank Co., Ltd., Hong Kong Branch for the period ended 30 June 2025. We confirmed that the information contained therein 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.

Chief Executive
KGI Bank Co., Ltd.
Hong Kong Branch

29 SEP 2025

Date