



凱基銀行
KGI BANK

KGI BANK CO., LTD.
HONG KONG BRANCH

Key Financial Information Disclosure Statement

For the Year Ended 31 December 2025

凱基商業銀行股份有限公司 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 Year Ended 31 December 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 Year Ended 31 December 2025

Figures in HKD thousands

	For The Year Ended	
	31 December 2025	31 December 2024
INTEREST INCOME	22,892	-
INTEREST EXPENSE	(17,576)	-
	<u>5,316</u>	<u>-</u>
OTHER OPERATING INCOME		
Gains less losses arising from trading in foreign currencies	(117)	-
Gains less losses on securities held for trading purposes	-	-
Gains less losses from other trading activities	(69)	-
Net fees and commission income		
Gross fees and commission income	562	-
Fees and commission expense	(324)	-
Others	1	-
	<u>53</u>	<u>-</u>
OPERATING EXPENSES		
Staff expenses	(14,650)	-
Rental expenses	(915)	-
Other expenses	(10,434)	-
	<u>(25,999)</u>	<u>-</u>
CHARGES FOR BAD AND DOUBTFUL DEBTS		
Provision for bad and doubtful debts	-	-
Other provisions	-	-
	<u>-</u>	<u>-</u>
PROFIT BEFORE TAXATION	(20,630)	-
TAXATION	-	-
PROFIT AFTER TAXATION	<u>(20,630)</u>	<u>-</u>

Remark: KGI Bank Co., Ltd., Hong Kong Branch commenced business on 21 July 2025. 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 31 DECEMBER 2025**

Figures in HKD thousands

	<u>31 December 2025</u>	<u>30 June 2025</u>
ASSETS		
Cash and balances with banks(except those included in amount due from overseas offices)	92,808	-
Placement with Bank maturity of more than one month but not more than 12 months (except those included in amount due from overseas offices)	1,673,495	-
Amount due from overseas offices	350,267	-
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	268,997	-
Loans and receivables	27,361	-
Fixed and intangible assets	81,995	-
Total Assets	<u><u>2,494,923</u></u>	<u><u>-</u></u>
LIABILITIES		
Deposits and balances from banks(except those included in amount due to overseas offices)	-	-
Deposits from customers		
Demand deposits and current accounts	83,046	-
Savings deposits	849,467	-
Time, call and notice deposits	1,189,980	-
Amount due to overseas offices	305,194	-
Other accounts and provisions	88,006	-
Total Liabilities	<u><u>2,515,693</u></u>	<u><u>-</u></u>
Capital and reserves	<u>(20,770)</u>	<u>-</u>
Total Equity and Liabilities	<u><u>2,494,923</u></u>	<u><u>-</u></u>

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

	<u>31 December 2025</u>	<u>30 June 2025</u>
A. TRADE BILLS		
Trade bills		
General provisions	-	-
Specific provisions	-	-
Total	<u>-</u>	<u>-</u>
B. LOANS AND RECEIVABLES		
Loans and advances to customers	-	-
Loans and advances to banks	-	-
Accrued interest and other accounts		
Accrued interest	5,773	-
Others accounts	21,588	-
Total	<u>27,361</u>	<u>-</u>
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	<u>-</u>	<u>-</u>
Loans and receivables after provisions for bad and doubtful debts	<u>27,361</u>	<u>-</u>
C. IMPAIRED LOANS AND ADVANCES		
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	-	-

KGI BANK CO., LTD., HONG KONG BRANCH

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

III. ADDITIONAL BALANCE SHEET INFORMATION - CONTINUED

Figures in HKD thousands

D. OVERDUE AND RESCHEDULED ASSETS

	31 December 2025		30 June 2025	
	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	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
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	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
c) Value of collateral held against the overdue loans and advances	<u>-</u>		<u>-</u>	
d) Rescheduled loans and advances to customers	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

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 31 December 2025 and 30 June 2025.

F. OTHER ASSETS

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

G. REPOSSESSED ASSETS

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

KGI BANK CO., LTD., HONG KONG BRANCH

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

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.

	<u>31 December 2025</u>	<u>30 June 2025</u>
Direct credit substitutes	-	-
Transaction-related contingencies	-	-
Trade-related contingencies	-	-
Other commitments	-	-
Others	-	-
	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>
DERIVATIVES		
Interest rate contracts	-	-
Exchange rate contracts	480,290	-
	<u>480,290</u>	<u>-</u>
	<u>480,290</u>	<u>-</u>
REPLACEMENT COSTS OF DERIVATIVES		
Interest rate contracts	-	-
Exchange rate contracts	-	-
	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>

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 market .

KGI BANK CO., LTD., HONG KONG BRANCH

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

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".

	<u>31 December 2025</u>		<u>30 June 2025</u>	
	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 their 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.

	<u>31 December 2025</u>	<u>30 June 2025</u>
-Hong Kong	-	-
-Others	-	-
Total	-	-

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

	<u>31 December 2025</u>	<u>30 June 2025</u>
-Hong Kong	-	-
-Others	-	-
Total	-	-

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

V. OTHER INFORMATION - CONTINUED

Figures in HKD millions

3. INTERNATIONAL CLAIMS

The following tables analyse 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.

	<u>Banks</u>	<u>Non-bank private sector</u>		<u>Total</u>
		<u>Official Sectors</u>	<u>Non-bank Financial Insitutions</u>	
<u>As at 31 December 2025</u>				
1. Developed countries	65	-	-	65
2. Offshore centres	22	275	-	401
of which: Hong Kong	22	275	-	401
3. Developing Europe	-	-	-	-
4. Developing Latin America and Caribbean	-	-	-	-
5. Developing Africa and Middle East	-	-	-	-
6. Developing Asia-Pacific	2,050	-	-	2,050
of which: China	-	-	-	-
Taiwan	2,050	-	-	2,050
7. International Organisations	-	-	-	-
Total	2,137	275	-	2,516

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

4. NON-BANK MAINLAND EXPOSURES

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

	On-balance sheet exposure	Off-balance sheet exposure	Total
<u>As at 31 December 2025</u>			
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	2,495		
On-balance sheet exposures as percentage of total assets	0.00%		

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	-		

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

5. FOREIGN CURRENCY POSITION

The foreign currency exposures are prepared 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 31 December 2025

	USD	CNY	EUR	CHF	OTHER	Total
Spot assets	2,100	6	-	-	-	2,106
Spot liabilities	(1,663)	(7)	(47)	-	-	(1,717)
Forward purchases	16	8	47	-	-	71
Forward sales	(465)	(8)	(1)	-	-	(474)
Net long (short) position	<u>(12)</u>	<u>(1)</u>	<u>(1)</u>	<u>-</u>	<u>-</u>	<u>(14)</u>

As at 30 June 2025

	USD	CNY	EUR	CHF	OTHER	Total
Spot assets	-	-	-	-	-	-
Spot liabilities	-	-	-	-	-	-
Forward purchases	-	-	-	-	-	-
Forward sales	-	-	-	-	-	-
Net long (short) position	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

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

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

VI. LIQUIDITY INFORMATION

Figures in HKD thousands

	For the quarter ended 31 December 2025 (%)	For the quarter ended 31 December 2024 (%)
Average Liquidity Maintenance Ratio for the period	115.58	0.00

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

Liquidity Risk Management

(1) Governance of liquidity risk management

To manage liquidity risk and maintain a sound asset and liability structure, the Branch has established the "Liquidity Risk Management Policy and Control Guidelines for the Hong Kong Branch". The policy is formulated in accordance with the Banking (Liquidity) Rules issued by the Hong Kong Monetary Authority and the relevant modules of the Supervisory Policy Manual, with reference to the Head Office's risk management policies and guidelines.

(2) Structure and responsibilities for liquidity risk management

The Branch has established an Asset and Liability Management Committee (ALCO) to oversee liquidity risk management. The Committee regularly reviews the Branch's liquidity position, key liquidity risk indicators and funding structure, and assesses liquidity resilience under both normal and stressed conditions, with results reported to senior management for strategic and management review.

(3) Funding strategy

The Branch continuously assesses its funding requirements based on business needs and manages liquidity through diversified funding sources and maturity profiles to avoid excessive reliance on any single funding source or tenor, while maintaining funding stability and flexibility to support daily liquidity needs.

(4) Liquidity risk mitigation techniques

The Branch regularly reviews its asset and liability composition to avoid excessive concentration in funding sources or uses of funds, and performs cash flow forecasts across different maturity tenors to assess potential funding gaps. The Branch also monitors the Liquidity Maintenance Ratio (LMR) and other internal liquidity risk indicators, with early warning mechanisms in place to facilitate the timely identification and management of potential liquidity stress.

(5) Stress testing

The Branch conducts liquidity stress tests regularly to assess funding flows and liquidity resilience under different scenarios. Stress scenarios include "institution-specific stress scenarios", "general market stress scenarios" and "combined stress scenarios", with the results reported to the Head Office and submitted to the Branch's ALCO for review.

(6) Contingency funding plan

The Branch has established a Contingency Funding Plan setting out liquidity stress triggers, response procedures and responsibilities, establishes a liquidity contingency team, and provides for emergency funding measures when appropriate. The Branch also conducts regular drills and updates the Plan having regard to prevailing circumstances.

(7) Analysis the on and off balance sheet items by remaining maturity

As at 31 December 2025

	Total	up to 1 month	1 month up to 3 months	3 months up to 6 months	6 months up to 1 year	Over 1 year	Balancing amount
On-balance sheet assets	2,494,923	2,380,856	466,535	0	17,929	0	85,615
On-balance sheet liabilities	2,494,923	2,133,974	264,373	189,622	8,508	0	354,708
Off-balance sheet claims	0	0	0	0	0	0	0
Off-balance sheet obligations	0	0	0	0	0	0	0
Contractual Maturity Mismatch		246,882	202,162	(189,622)	9,421	0	
Cumulative Contractual Maturity Mismatch		246,882	449,044	259,422	268,843	268,843	

As at 31 December 2024

	Total	up to 1 month	1 month up to 3 months	3 months up to 6 months	6 months up to 1 year	Over 1 year	Balancing amount
On-balance sheet assets	0	0	0	0	0	0	0
On-balance sheet liabilities	0	0	0	0	0	0	0
Off-balance sheet claims	0	0	0	0	0	0	0
Off-balance sheet obligations	0	0	0	0	0	0	0
Contractual Maturity Mismatch		0	0	0	0	0	
Cumulative Contractual Maturity Mismatch		0	0	0	0	0	

KGI BANK CO., LTD., HONG KONG BRANCH

SECTION B-INFORMATION OF THE BANK (CONSOLIDATED BASIS)

I. CAPITAL AND CAPITAL ADEQUACY RATIO

	<u>31 December 2025</u>	<u>30 June 2025</u>
	(%)	(%)
a) Capital Adequacy Ratio	<u>14.44</u>	<u>13.91</u>
	NTD in thousands	NTD in thousands
b) Aggregate amount of shareholder's funds	<u>78,458,816</u>	<u>73,105,993</u>

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

	<u>31 December 2025</u>	<u>30 June 2025</u>
	NTD in thousands	NTD in thousands
Total assets	<u>939,362,326</u>	<u>919,160,529</u>
Total liabilities	<u>860,903,510</u>	<u>846,054,536</u>
Total advances	<u>532,074,344</u>	<u>509,150,777</u>
Total customers deposits	<u>685,599,942</u>	<u>665,284,169</u>

	For the year ended	
	<u>31 December 2025</u>	<u>31 December 2024</u>
	NTD in thousands	NTD in thousands
Profit / (Loss) before taxation	<u>7,916,724</u>	<u>6,241,465</u>

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 2025 (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 year ended 31 December 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 APR 2026

Date