



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 2026

凱基商業銀行股份有限公司 香港分行

KGI BANK CO., LTD., Hong Kong Branch

香港金鐘道88號太古廣場一期33樓 / TEL : 852 2746 8588

33/F, One Pacific Place, 88 Queensway, Admiralty, Hong Kong

www.kgibank.com.tw/zh-hk

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 2026**

<u>CONTENTS</u>	<u>PAGES</u>
SECTION A - INFORMATION OF THE BRANCH (HONG KONG BRANCH ONLY)	
I. PROFIT AND LOSS INFORMATION	1
II. BALANCE SHEET INFORMATION	2
III. ADDITIONAL BALANCE SHEET INFORMATION	3-4
IV. OFF-BALANCE SHEET INFORMATION	5
V. OTHER INFORMATION	6-9
VI. LIQUIDITY INFORMATION	10
SECTION B - INFORMATION OF THE BANK (CONSOLIDATED BASIS)	
I. CAPITAL AND CAPITAL ADEQUACY RATIO	11
II. OTHER FINANCIAL INFORMATION	11
SECTION C - REMUNERATION DISCLOSURE	11
DECLARATION	12

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 2026

Figures in HKD thousands

	For The Half Year Ended	
	<u>30 June 2026</u>	<u>30 June 2025</u>
INTEREST INCOME	74,882	-
INTEREST EXPENSE	<u>(53,514)</u>	<u>-</u>
	<u>21,368</u>	<u>-</u>
OTHER OPERATING INCOME		
Gains less losses arising from trading in foreign currencies	(2,215)	-
Gains less losses on securities held for trading purposes	-	-
Gains less losses from other trading activities	(257)	-
Net fees and commission income		
Gross fees and commission income	1,730	-
Fees and commission expense	(810)	-
Others	<u>1,782</u>	<u>-</u>
	<u>230</u>	<u>-</u>
OPERATING EXPENSES		
Staff expenses	(20,512)	-
Rental expenses	(1,331)	-
Other expenses	<u>(10,747)</u>	<u>-</u>
	<u>(32,590)</u>	<u>-</u>
CHARGES FOR BAD AND DOUBTFUL DEBTS		
Provision for bad and doubtful debts	(1,567)	-
Other provisions	<u>(457)</u>	<u>-</u>
	<u>(2,024)</u>	<u>-</u>
PROFIT BEFORE TAXATION	(13,016)	-
TAXATION	<u>-</u>	<u>-</u>
PROFIT AFTER TAXATION	<u>(13,016)</u>	<u>-</u>

Remark: KGI Bank Co., Ltd., Hong Kong Branch commenced business on 21 July 2025. Comparative information on 30 June 2025 is not available.

KGI BANK CO., LTD., HONG KONG BRANCH

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

II. BALANCE SHEET INFORMATION

For the Half Year Ended 30 June 2026

Figures in HKD thousands

	30 June 2026	31 December 2025
ASSETS		
Cash and balances with banks(except those included in amount due from overseas offices)	106,198	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)	3,403,472	1,673,495
Amount due from overseas offices	65,585	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	1,681,372	268,997
Loans and receivables	215,585	27,361
Fixed and intangible assets	84,355	81,995
Total Assets	5,556,567	2,494,923
LIABILITIES		
Deposits and balances from banks(except those included in amount due to overseas offices)	68	-
Deposits from customers		
Demand deposits and current accounts	48,037	83,046
Savings deposits	1,412,457	849,467
Time, call and notice deposits	3,722,529	1,189,980
Amount due to overseas offices	304,184	305,194
Other accounts and provisions	108,091	88,006
Total Liabilities	5,595,366	2,515,693
Capital and reserves	(38,799)	(20,770)
Total Equity and Liabilities	5,556,567	2,494,923

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>30 June 2026</u>	<u>31 December 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	156,348	-
Loans and advances to banks	-	-
Accrued interest and other accounts		
Accrued interest	27,437	5,773
Others accounts	33,827	21,588
Total	<u>217,612</u>	<u>27,361</u>
Less: Provisions for bad and doubtful debts on		
Loans and advances to customers		
General provisions	(1,563)	-
Specific provisions	-	-
Loans and advances to banks		
General provisions	-	-
Specific provisions	-	-
Accrued interest and other accounts		
General provisions	(8)	-
Specific provisions	(456)	-
Total	<u>(2,027)</u>	<u>-</u>
Loans and receivables after provisions for bad and doubtful debts	<u>215,585</u>	<u>27,361</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

	<u>30 June 2026</u>		<u>31 December 2025</u>	
	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>	
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 30 June 2026 and 31 December 2025.

F. OTHER ASSETS

There were no overdue other assets as at 30 June 2026 and 31 December 2025.

G. REPOSSESSED ASSETS

There were no repossessed assets as at 30 June 2026 and 31 December 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>30 June 2026</u>	<u>31 December 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	1,165,421	480,290
	<u>1,165,421</u>	<u>480,290</u>
REPLACEMENT COSTS OF DERIVATIVES		
Interest rate contracts	-	-
Exchange rate contracts	1,891	-
	<u>1,891</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>30 June 2026</u>		<u>31 December 2025</u>	
	Gross	Balance	Gross	Balance
	Amount	covered by	Amount	covered by
		collateral		collateral
A. LOANS AND ADVANCES FOR USE IN HONG KONG				
a). Industrial, commercial and financial:				
Property development	-	-	-	-
Property investment	-	-	-	-
Financial concerns	39,211	-	-	-
Stockbrokers	-	-	-	-
Wholesale and retail trade	-	-	-	-
Manufacturing	-	-	-	-
Transport and transport equipment	-	-	-	-
Recreational activities	-	-	-	-
Information technology	-	-	-	-
Others	109,789	109,789	-	-
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	7,348	7,348	-	-
B. TRADE FINANCE	-	-	-	-
C. LOANS AND ADVANCES FOR USE OUTSIDE HONG KONG	-	-	-	-
Total	156,348	117,137	-	-

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>30 June 2026</u>	<u>31 December 2025</u>
-Hong Kong	149,000	-
-Others	7,348	-
Total	156,348	-

	<u>30 June 2026</u>	<u>31 December 2025</u>
-Hong Kong	-	-
-Others	-	-
Total	-	-

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

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 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>Official Sectors</u>	<u>Non-bank private sector</u>		<u>Total</u>
			<u>Non-bank Financial Institutions</u>	<u>Non-financial private sector</u>	
<u>As at 30 June 2026</u>					
1. Developed countries	87	-	120	526	733
2. Offshore centres	2,986	-	40	-	3,026
of which: Hong Kong	2,986	-	40	-	3,026
3. Developing Europe	-	-	-	-	-
4. Developing Latin America and Caribbean	-	-	-	-	-
5. Developing Africa and Middle East	117	79	-	164	360
6. Developing Asia-Pacific	498	-	119	396	1,013
of which: China	-	-	-	-	-
Taiwan	498	-	-	117	615
7. International Organisations	-	-	-	-	-
Total	3,688	79	279	1,086	5,132

	<u>Banks</u>	<u>Official Sectors</u>	<u>Non-bank private sector</u>		<u>Total</u>
			<u>Non-bank Financial Institutions</u>	<u>Non-financial private sector</u>	
<u>As at 31 December 2025</u>					
1. Developed countries	65	-	-	-	65
2. Offshore centres	22	275	-	104	401
of which: Hong Kong	22	275	-	104	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	-	104	2,516

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 30 June 2026</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	5,557		
On-balance sheet exposures as percentage of total assets	0.00%		

	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%		

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 30 June 2026

	USD	CNY	EUR	CHF	TWD	OTHER	Total
Spot assets	5,114	4	3	8	-	-	5,129
Spot liabilities	(4,526)	(6)	(42)	-	-	-	(4,574)
Forward purchases	256	-	38	-	109	-	403
Forward sales	(914)	-	-	(8)	(109)	-	(1,031)
Net long (short) position	<u>(70)</u>	<u>(2)</u>	<u>(1)</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>(73)</u>

As at 31 December 2025

	USD	CNY	EUR	CHF	TWD	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>-</u>	<u>(14)</u>

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

KGI BANK CO., LTD., HONG KONG BRANCH

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

VI. LIQUIDITY INFORMATION

Figures in HKD thousands

	For the quarter ended 30 June 2026 (%)	For the quarter ended 30 June 2025 (%)
Average Liquidity Maintenance Ratio for the period	129.96	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 30 June 2026

	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	5,558,593	5,579,679	424,073	325,765	132,486	0	115,923
On-balance sheet liabilities	5,556,567	4,508,474	861,668	605,217	263,660	0	337,822
Off-balance sheet claims	165,178	0	0	0	165,178	0	0
Off-balance sheet obligations	0	0	0	0	0	0	0
Contractual Maturity Mismatch		1,071,205	(437,595)	(279,452)	34,004	0	
Cumulative Contractual Maturity Mismatch		1,071,205	633,610	354,158	388,162	388,162	

As at 30 June 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	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>30 June 2026</u>	<u>31 December 2025</u>
	(%)	(%)
a) Capital Adequacy Ratio	<u>13.86</u>	<u>14.44</u>
	NTD in thousands	NTD in thousands
b) Aggregate amount of shareholder's funds	<u>75,348,633</u>	<u>78,458,816</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>30 June 2026</u>	<u>31 December 2025</u>
	NTD in thousands	NTD in thousands
Total assets	<u>995,140,163</u>	<u>939,362,326</u>
Total liabilities	<u>919,791,530</u>	<u>860,903,510</u>
Total advances	<u>543,419,823</u>	<u>532,074,344</u>
Total customers deposits	<u>725,423,804</u>	<u>685,599,942</u>

	For the half year ended	
	<u>30 June 2026</u>	<u>30 June 2025</u>
	NTD in thousands	NTD in thousands
Profit / (Loss) before taxation	<u>5,037,431</u>	<u>3,938,969</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 period ended 30 June 2026. 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 2026

Date