第一商業銀行股份有限公司

（於台灣成立的有限責任公司）

香港分行

First Commercial Bank, Ltd

(Incorporated in Taiwan with limited liability)

Hong Kong Branch

Financial Information Disclosure Statement

For the half year ended 30 June 2025

第一商業銀行股份有限公司 (於台灣成立的有限責任公司) 香港分行
First Commercial Bank, Ltd. (Incorporated in Taiwan with limited liability)
Hong Kong Branch

KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT FOR THE HALF YEAR ENDED 30 JUNE 2025

CONTENTS **PAGE(S)**

第一商業銀行股份有限公司 (於台灣成立的有限責任公司) 香港分行
First Commercial Bank, Ltd. (Incorporated in Taiwan with limited liability)
Hong Kong Branch

SECTION A. - INFORMATION OF THE BRANCH (INCLUDE H.K. BR. ONLY)

I. PROFIT AND LOSS INFORMATION FOR THE HALF YEAR ENDED 30 JUNE 2025

Figures in HKD thousand

	For the six months ended 30 June 2025	2024
Interest Income	460,750	574,034
Interest Expense	(205,011)	(271,127)
Net interest income	255,739	302,907
Fee and commission income	16,783	13,489
Fee and commission expense	(1,017)	(942)
Net fee and commission income	15,766	12,547
Other operating income		
- Gains less losses arising from dealing in foreign currencies	1,719	1,903
- Net gains/(losses) on financial instruments designated at fair value through profit or loss	-	-
- Net gains/(losses) on others	-	-
	1,719	1,903
Total income	**273,224**	**317,357**
Operating expenses		
- Staff and rental expenses	(19,842)	(19,558)
- Other expenses	(5,130)	(4,583)
Total expenses	**(24,972)**	**(24,141)**
Profit before impairment allowances	**248,252**	**293,216**
Impairment losses written back/(charges) on loans and advances	(3,467)	(1,378)
Impairment losses written back/(charges) on other assets	146	363
Profit before taxation	**244,931**	**292,201**
Taxation charge	(40,753)	(48,274)
Profit after taxation	**204,178**	**243,927**

第一商業銀行股份有限公司 (於台灣成立的有限責任公司) 香港分行
First Commercial Bank, Ltd. (Incorporated in Taiwan with limited liability)
Hong Kong Branch

II. BALANCE SHEET INFORMATION
AS AT 30 JUNE 2025

Figures in HKD thousands

	30-Jun-2025	31-Dec-2024
ASSETS		
Cash and balances with banks (except those included in amount due from overseas offices)	1,103,358	1,960,538
Placement with banks and other financial institutions maturing between one and twelve months (except those included in amount due from overseas offices)	1,698,351	1,769,932
Amount due from overseas offices	416,555	116,201
Trade bills less impairment allowances	5,483	11,435
Loans and advances less impairment allowances	8,286,281	7,851,403
Certificates of deposit held less impairment allowances	-	-
Financial assets at fair value through other comprehensive income less impairment allowances	7,083,985	6,363,741
Financial assets at amortised cost less impairment allowances	160,622	-
Other assets		
- Accrued interest	117,747	118,866
- Other accounts less impairment allowances	116,007	110,267
Property, plant and equipment	1,119	1,312
Total assets	**18,989,508**	**18,303,695**
LIABILITIES		
Deposits and balances of banks and other financial institutions (except those included in amount due to overseas offices)	745,434	658,484
Current, fixed, savings and other deposits from customers		
- Demand deposits and current accounts	301,379	268,715
- Savings deposits	3,872,807	4,278,495
- Time deposits	10,028,231	9,257,242
Amount due to overseas offices	99,519	108,870
Other liabilities	271,617	265,546
Total liabilities	**15,318,987**	**14,837,352**
Reserves and current profit/(loss)	**3,670,521**	**3,466,343**
Total equity and liabilities	**18,989,508**	**18,303,695**

Notes:
Our Branch has adopted the accounting policies of HKFRS 9 from 1 January 2018, and the financial assets have been reclassified and measured according to the requirements.

III. SUPPLEMENTARY FINANCIAL INFORMATION

Figures in HKD thousands

1. TRADE BILLS AND IMPAIRMENT ALLOWANCES ON TRADE BILLS

	As at 30-Jun-2025	As at 31-Dec-2024
Trade bills	5,548	11,571
Collective impairment allowances	(65)	(136)
Gross trade bills less impairment allowances	**5,483**	**11,435**

2. ADVANCES AND IMPAIRMENT ALLOWANCES ON ADVANCES

A. Advances to customers and impairment allowances on advances to customers

	As at 30-Jun-2025	As at 31-Dec-2024
Advances to customers	7,418,863	7,068,663
Advances to banks and other financial institutions	965,525	877,309
Total	8,384,388	7,945,972
Collective provisions	(98,107)	(94,569)
Specific provisions	-	-
Total	(98,107)	(94,569)
Gross advances less provisions	**8,286,281**	**7,851,403**
Allowances as a percentage of gross advances		
- Collective provisions	1.17%	1.19%
- Specific provisions	0.00%	0.00%
Total provisions	1.17%	1.19%

B. Impairment allowances

Balance as at 30 Jun 2025	Specific provisions	Collective provisions	Total
- Advances to customers	-	86,835	**86,835**
- Advances to banks and other financial institutions	-	11,272	**11,272**
	0	**98,107**	**98,107**

Balance as at 31 Dec 2024	Specific provisions	Collective provisions	Total
- Advances to customers	-	84,703	**84,703**
- Advances to banks and other financial institutions	-	9,866	**9,866**
	0	**94,569**	**94,569**

Under the requirements of HKFRS 9 "Financial Instruments". Since 1 January 2018 our Branch has adopted Expect Credit Loss ("ECL") approach to measure the impairment allowance of financial assets.The scope of impairment covers amortised cost financial assets, loan commitments and financial guarantees, as well as debt instruments measured at Fair Value through Other Comprehensive Income ("FVOCI").

III. SUPPLEMENTARY FINANCIAL INFORMATION - continued Figures in HKD thousands

C. Movements in specific and collective provisions

Balance as at 30 Jun 2025

	Balance at 1 January	Charge to income statement	Write-off	Balance at 30 June
Specific provisions	0	-	-	**0**
Collective provisions	94,705	3,467	-	**98,172**
	94,705	**3,467**	**0**	**98,172**

Balance as at 30 Jun 2024

	Balance at 1 January	Charge to income statement	Write-off	Balance at 30 June
Specific provisions	0	-	-	**0**
Collective provisions	89,082	1,378	-	**90,460**
	89,082	**1,378**	**0**	**90,460**

III. SUPPLEMENTARY FINANCIAL INFORMATION - continued Figures in HKD thousands

2. ADVANCES AND IMPAIRMENT ALLOWANCES ON ADVANCES - *continued*

D. Impaired advances to customers

	As at 30-Jun-2025	As at 31-Dec-2024
- Gross impaired advances to customers	-	-
- Specific provisions	-	-
Total	0	0
Market value of collateral pledged	0	0
Covered portion of impaired advances	0	0
Uncovered portion of impaired advances	0	0
Gross impaired advances as a percentage of gross advances to customers	0.00%	0.00%
Specific provisions as a percentage of gross impaired advances	0.00%	0.00%

There were no impaired advances to banks and other financial institutions, nor were there any specific provisions made for them as at 30 June 2025 and 31 December 2024.

III. SUPPLEMENTARY FINANCIAL INFORMATION - continued Figures in HKD thousands

E. Overdue and rescheduled advances to customers

	As at 30-Jun-2025	As at 31-Dec-2024
a. Advances to customers overdue for		
more than 1 month and up to 3 months	-	-
more than 3 months and up to 6 months	-	-
more than 6 months and up to 1 year	-	-
more than 1 year	-	-
	0	**0**
Specific provisions made in respect of the above overdue advances	0	0
Market value of collateral held against the covered portion of all overdue advances	0	0
Covered portion of all overdue advances	0	0
Uncovered portion of all overdue advances	0	0
b. Rescheduled advances to customers (Net of those overdue advances which have been disclosed in above)	0	0

	As a percentage of total gross advances to customers	
	30-Jun-2025 Percentage (%)	**31-Dec-2024** Percentage (%)
c. Advances to customers overdue for		
more than 1 month and up to 3 months	-	-
more than 3 months and up to 6 months	-	-
more than 6 months and up to 1 year	-	-
more than 1 year	-	-
	0.00	0.00
d. Rescheduled advances to customers	0.00	0.00

F. Reconciliation for advances to customer between overdue advances and impaired advances is as follows:

	30-Jun-2025	31-Dec-2024
Advances to customers overdue for more than 3 months	-	-
Less: loans overdue but not impaired	-	-
Add: overdue loans for 3 months or less and on which interest	-	-
is being placed in suspense or interest ceased to accrue	-	-
Add: impaired loans overdue for 3 months or less or not yet overdue and on which is still being accrued	-	-
Total impaired advances	0	0

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

G. Repossessed assets

As at 30 June 2025 and 31 December 2024, there were no repossessed assets held by our bank.

III. SUPPLEMENTARY FINANCIAL INFORMATION - continued Figures in HKD thousands

3. OTHER ACCOUNTS AND IMPAIRMENT ALLOWANCES

	As at	
	30-Jun-2025	**31-Dec-2024**
Other accounts receivable and prepayment	116,031	110,289
Specific provisions	(24)	(22)
Other accounts less provisions	**116,007**	**110,267**

III. SUPPLEMENTARY FINANCIAL INFORMATION - continued   Figures in HKD thousands

4. DEBT SECURITIES HELD

A. Financial assets at fair value through other comprehensive income

	As at 30-Jun-2025	As at 31-Dec-2024
Government Bonds (including Hong Kong Exchange Fund Bills)	50,968	48,583
Floating rate notes	7,033,017	6,108,159
Debt securities	-	206,999
Total	**7,083,985**	**6,363,741**
Issued by:		
Government organization	50,978	48,594
Banks	5,912,816	5,440,410
Other financial institutions	964,152	875,939
Corporate entities	157,293	-
Total	7,085,239	6,364,943
Impairment allowances	(1,254)	(1,202)
Financial assets at fair value through other comprehensive income less impairment allowances	**7,083,985**	**6,363,741**
Impairment allowances as a percentage of financial assets at fair value through other comprehensive income	0.02%	0.02%

B. Financial assets at amortised cost

	As at 30-Jun-2025	As at 31-Dec-2024
Debt securities	160,622	-
Issued by:		
Other financial institutions	-	-
Corporate entities	160,622	-

C. Overdue or impaired securities

Balance as at 30 Jun 2025	Financial assets at fair value through other comprehensive income	Financial assets at amortised cost	Impairment allowances
- Neither overdue nor impaired	7,085,239	160,622	(1,254)
- Non-overdue but impaired	-	-	-
- Overdue and impaired	-	-	-
Total	**7,085,239**	**160,622**	**(1,254)**

Balance as at 31 Dec 2024	Financial assets at fair value through other comprehensive income	Financial assets at amortised cost	Impairment allowances
- Neither overdue nor impaired	6,364,943	-	(1,202)
- Non-overdue but impaired	-	-	-
- Overdue and impaired	-	-	-
Total	**6,364,943**	**0**	**(1,202)**

On 1 January 2018, the financial assets held by our Branch have been reclassified into the appropriate HKFRS 9 categories. The adoption of expected credit loss approach could increased the impairment allowances for financial instruments.

III. SUPPLEMENTARY FINANCIAL INFORMATION - continued Figures in HKD thousands

5. OFF-BALANCE SHEET INFORMATION

A. Contingent liabilities and commitments

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

	As at	
	30-Jun-2025	**31-Dec-2024**
Direct credit substitutes	66,723	51,681
Trade-related contingencies		
- Customer's liabilities under letter of credit	27,043	55,219
- Customer's liabilities under guarantee	-	-
- Customer's liabilities under acceptance	74,303	105,700
Forward forward deposits placed	165,498	77,638
Other commitments		
- Other commitments with an original maturity of not more than one year	1,871,214	1,031,724
- Other commitments with an original maturity of more than one year	743,210	533,674
	2,947,991	**1,855,636**

B. Derivative financial instruments

Exchange rate contracts	Contract / notional amount	Contract / notional amount
- Spot and forwards	4,062	4,932
- Swaps	111,005	249,917
- Options purchased	-	-
- Options written	-	-
	115,067	**254,849**

Replacement Costs of Derivatives (of the above derivatives)

Exchange rate contracts	Replacement costs	Replacement costs
- Spot and forwards	1	3
- Swaps	56	42
- Options purchased	-	-
- Options written	-	-
	57	**45**

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. They do not take into account the effects of bilateral netting arrangements.

III. SUPPLEMENTARY FINANCIAL INFORMATION - continued Figures in HKD thousands

6. GROSS ADVANCES TO CUSTOMERS ANALYSED AND REPORTED BY LOAN USAGE

The following information concerning advances to customers by industry sectors has been classified in accordance with industry categories contained in the banking returns of Quarterly Analysis of Loans and Advances and the Provisions (MA(BS)2A) and Assets and Liabilities of an Authorised Institution (MA(BS)1) submitted to the Hong Kong Monetary Authority.

A. By loan usage

1. Loan for use in Hong Kong	As at 30 Jun 2025		As at 31 Dec 2024	
	Outstanding balance	Balance covered by collateral	Outstanding balance	Balance covered by collateral
a. Industrial, commercial and financial				
- Property development	268,069	268,069	248,626	248,626
- Property investment	2,135,790	2,095,790	2,038,000	2,038,000
- Financial concerns	5,000	1,000	390,000	-
- Wholesale and retail trade	696,746	645,157	636,260	632,841
- Manufacturing	255,119	-	19,410	-
- Hotels, boarding houses & catering	280,000	280,000	280,000	280,000
- Transport and transport equipment	223,841	223,841	229,601	229,601
- Information technology	362,545	-	672,364	-
- Others	629,303	16,451	649,425	16,484
b. Individuals				
- Loans for the purchase of other residential properties	7,310	7,310	9,085	9,085
c. Others	-	-	-	-
	4,863,723	**3,537,618**	**5,172,771**	**3,454,637**
2. Trade finance	**29,668**	**11,741**	**60,940**	**4,192**
3. Loan for use outside Hong Kong	**2,525,472**	**720,968**	**1,834,952**	**806,109**
Total	**7,418,863**	**4,270,327**	**7,068,663**	**4,264,938**

III. SUPPLEMENTARY FINANCIAL INFORMATION - continued Figures in HKD thousands

6. GROSS ADVANCES TO CUSTOMERS ANALYSED AND REPORTED BY LOAN USAGE- *continued*

B. Analysis of impaired advances for the individual loan usage category:

	As at 30 Jun 2025		As at 31 Dec 2024	
	Impaired advances	Individual impairment allowances	Impaired advances	Individual impairment allowances
- Loan for use outside Hong Kong	-	-	-	-
	0	0	0	0

C. By geographical area

After taking into account the transfer of risk, exposures to a single country exceeding 10% of the aggregate gross advances to customers which are disclosed as follows:

As at 30 Jun 2025	Outstanding balance	Advances overdue for over three months	Impaired advances	Individual impairment allowances
- Hong Kong	5,099,966	-	-	-
- Taiwan	33,162	-	-	-
- China	1,023	-	-	-
- Indonesia	838,403	-	-	-
- Others	1,446,309	-	-	-
	7,418,863	0	0	0

As at 31 Dec 2024	Outstanding balance	Advances overdue for over three months	Impaired advances	Individual impairment allowances
- Hong Kong	5,529,288	-	-	-
- Taiwan	32,732	-	-	-
- China	1,101	-	-	-
- Indonesia	918,005	-	-	-
- Others	587,537	-	-	-
	7,068,663	0	0	0

III. SUPPLEMENTARY FINANCIAL INFORMATION - continued Figures in HKD millions

7. INTERNATIONAL CLAIMS

The information on international claims discloses exposures to foreign counterparties on which the ultimate risk lies, and is derived accordi to the location of the counterparties after taking into account any recognized risk transfer. In general, such transfer of risk takes place if the claims are guaranteed by a party in a country which is different from that of the counterparty or if the claims are on an overseas branch of a bank whose head officeis located in another country. Only regions constituting 10% or more of the aggregate international claims after takin into account any recognized risk transfer are disclosed.

As at 30 Jun 2025

			Non-bank private sector			
	Banks	Official sector	Non-bank financial institution	Non-financial private	Others	Total claims
Counterparty country/jurisdiction						
Developed countries	4,845	-	434	827	-	6,106
Offshore centres	97	57	94	5,017	-	5,265
– of which : Hong Kong	97	57	94	5,017	-	5,265
Developing Africa and Middle East	1,187	-	538	431	-	2,156
Developing Asia and Pacific	3,950	-	197	1,191	-	5,338
– of which : Chinese Taipei	1,363	-	-	33	-	1,396
China	-	-	-	1	-	1
International Organisations	79	-	-	-	-	79
Total	**10,158**	**57**	**1,263**	**7,466**	**0**	**18,944**

As at 31 Dec 2024

			Non-bank private sector			
	Banks	Official sector	Non-bank financial institution	Non-financial private	Others	Total claims
Counterparty country/jurisdiction						
Developed countries	6,143	-	352	345	-	6,840
Offshore centres	89	52	460	5,085	-	5,686
– of which : Hong Kong	89	52	460	5,085	-	5,686
Developing Africa and Middle East	1,174	-	532	-	-	1,706
Developing Asia and Pacific	2,746	-	-	1,200	-	3,946
– of which : Chinese Taipei	936	-	-	33	-	969
China	-	-	-	1	-	1
International Organisations	78	-	-	-	-	78
Total	**10,230**	**52**	**1,344**	**6,630**	**0**	**18,256**

The above figures are disclosed according to the HKMA return of international banking statistics and pursuant to Section 63 of the Banking Ordinance.

III. SUPPLEMENTARY FINANCIAL INFORMATION - continued　　Figures in HKD millions

8. MAINLAND ACTIVITIES EXPOSURES

The analysis of Mainland activities exposures is based on the categories of non-bank counterparties and the type of direct exposures defined by the Hong Kong Monetary Authority under the Banking (Disclosure) Rules with reference to the Hong Kong Monetary Authority return of non-bank Mainland exposures.

As at 30 Jun 2025

	On-balance sheet exposures	Off-balance sheet exposures	Total exposures
1. Central government, central government-owned entities and their subsidiaries and joint ventures (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	1	-	1
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	162	90	252
7. Other counterparties where the exposures are considered by exposures the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	**163**	**90**	**253**
Total assets after provision	**18,990**		
On-balance sheet exposures as percentage of total assets	**0.86%**		

As at 31 Dec 2024

	On-balance sheet exposures	Off-balance sheet exposures	Total exposures
1. Central government, central government-owned entities and their subsidiaries and joint ventures (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	1	-	1
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	182	33	215
7. Other counterparties where the exposures are considered by exposures the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	**183**	**33**	**216**
Total assets after provision	**18,304**		
On-balance sheet exposures as percentage of total assets	**1.00%**		

III. SUPPLEMENTARY FINANCIAL INFORMATION - continued Figures in HKD millions

9. FOREIGN CURRENCY POSITION

The foreign currency exposures are prepared in accordance with the HKMA banking return of "Foreign Currency Position" completion instructions. The net position in foreign currencies are disclosed as follows:

	As at 30 Jun 2025							
Currency	USD	JPY	EUR	CNY	AUD	GBP	Other foreign currencies	Total
Spot assets	12,936	130	104	873	79	46	3	**14,171**
Spot liabilities	(12,855)	(130)	(118)	(951)	(78)	(28)	(2)	**(14,162)**
Forward purchases	20	-	14	79	-	-	-	**113**
Forward sales	(95)	-	-	(1)	-	(18)	-	**(114)**
Net option position	-	-	-	-	-	-	-	**0**
Net long (short) position	6	0	0	0	1	0	1	**8**

	As at 31 Dec 2024							
Currency	USD	JPY	EUR	CNY	AUD	GBP	Other foreign currencies	Total
Spot assets	12,086	108	91	1,092	62	89	1	**13,529**
Spot liabilities	(11,970)	(108)	(143)	(1,144)	(62)	(97)	(1)	**(13,525)**
Forward purchases	70	-	52	54	-	77	-	**253**
Forward sales	(185)	-	-	(2)	-	(68)	-	**(255)**
Net option position	-	-	-	-	-	-	-	**0**
Net long (short) position	1	0	0	0	0	1	0	**2**

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

10. LIQUIDITY MAINTENANCE RATIO

AVERAGE LIQUIDITY RATIO

	Second quarter 30 June 2025 Percentage (%)	First quarter 31 March 2025 Percentage (%)	Second quarter 30 June 2024 Percentage (%)
Liquidity maintenance ratio	75.03	73.15	70.60

Pursuant to the requirement under the Banking (Disclosure) Rule effective from 1 January 2025.The LMR average percentage is calculated based on the arithmetical mean of each calendar month's average LMR in the quarter.
The liquidity maintenance ratio is computed in accordance with the Banking (Liquidity) Rules.

IV. OTHER INFORMATION

1. DISCLOSURE OF REMUNERATION

A. Remuneration system

The reward system of our Branch is designed and reviewed by our Head Office. The basis of determining the emoluments payable by the Branch to senior management is mainly by reference to the level of emoluments normally paid by comparable banks and employees' performance. Total compensation comprises a fixed component, allowance and benefits. The reward to be expensed as cash settled, no award as shared-based compensation plan.

B. Remuneration for Senior Management and Key Personnel under CG-5

For the purpose of disclosure, Senior Management ans Key Personnel mentioned in this section are defined according to the Hong Kong Monetary Authority 's Guideline on a Sound Remuneration System.

Senior Management : The senior executives, including General Manager and Deputy General Managers, who are designated by the Bank and responsible for oversight of the branch-wide strategy or material business.

Key Personnel : The employees, including heads of functional departments and risk control, whose individual business activities involve the assumption of material risk which may have significant impact on risk exposure, or whose individual responsibilities are directly and materially linked to the profit.

	For the half year ended 30 June	
	2025	**2024**
	HKD '000	HKD '000
Persons	9	10
Basic salaries, allowances and benefits	3,511	4,325
Variable remuneration	549	585
Deferred remuneration	-	-

The remuneration above includes 2 (2024: 4) members of Senior Management and 7 (2024: 6) members of Key Personnel.

2. PUBLICATION OF KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT ON WEBSITE

The Disclosure Statement of the Branch will be published on the website of the Bank (http://www.firstbank.com.tw) in due course. Users can download from the Bank's website for free.

第一商業銀行股份有限公司 (於台灣成立的有限責任公司) 香港分行
First Commercial Bank, Ltd. (Incorporated in Taiwan with limited liability)
Hong Kong Branch

SECTION B. - INFORMATION OF THE BANK 〈CONSOLIDATED BASIS〉

I. CAPITAL AND CAPITAL ADEQUACY RATIO

A. Capital adequacy ratio

	30-Jun-2025	31-Dec-2024
	Percentage (%)	Percentage (%)
Common Equity Tier 1 capital ratio	11.51	10.75
Tier 1 capital ratio	13.14	12.29
Total capital ratio	15.38	14.45
Leverage ratio	6.18	6.11

The capital adequency ratios of the Bank are compiled in accordance with Basel Capital Accord. The ratio compares the capital base of the Bank with on and off balance sheet assets, weighted for risk.
The relevant disclosures can be found on the Bank's website http://www.firstbank.com.tw, accessible through the "Regulatory Disclosures" link on the home page of the website.

B. Aggregate amount of shareholders' funds

30-Jun-2025	31-Dec-2024
NTD '000	NTD '000
280,309,895	275,866,066

II. OTHER FINANCIAL INFORMATION (Consolidation basis)

Figures in NTD thousands

	30-Jun-2025	31-Dec-2024
Total assets	4,640,366,504	4,528,819,635
Total liabilities	4,360,056,609	4,252,953,569
Net loans and advances	2,622,539,571	2,610,360,067
Total customer deposit	3,722,968,637	3,692,573,674

	Half year to 30-Jun-2025	Half year to 30-Jun-2024
Profit/(Loss) before taxation	17,027,912	15,676,328

Declaration

According to the requirement of the Hong Kong Monetary Authority on Key Financial Information Disclosure Statement, we have pleasure in presenting the Key Financial Information Disclosure Statements of First Commercial Bank Limited, Hong Kong Branch for the half year 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.

General Manager (LIN CHIEN HUNG)
First Commercial Bank Limited
Hong Kong Branch

22 September 2025
Date