



玉山銀行
E.SUN BANK

Hong Kong Branch (INCORPORATED IN TAIWAN, WITH LIMITED LIABILITY)
28th Floor, Tower 6, The Gateway, 9 Canton Road, Tsimshatsui, Kowloon, Hong Kong
TEL: 852-3405-6168 FAX: 852-2511-8788
SWIFT: ESUNHKHH

**E.SUN COMMERCIAL BANK, LIMITED
HONG KONG BRANCH**

**Key Financial Information Disclosure Statement
For The Whole Year Ended 31 December 2025**

E.SUN COMMERCIAL BANK, LIMITED - HONG KONG BRANCH

Key Financial Information Disclosure Statement For The Whole Year Ended 31 December 2025

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E.SUN COMMERCIAL BANK, LIMITED - HONG KONG BRANCH**SECTION A - INFORMATION OF THE BRANCH (HONG KONG BRANCH ONLY)****I. PROFIT AND LOSS INFORMATION****HK\$'000****FOR THE WHOLE YEAR ENDED 31 DECEMBER 2025**

	For The Whole Year Ended	
	<u>31 December 2025</u>	<u>31 December 2024</u>
Interest Income	2,633,880	2,906,560
Interest Expense	(1,618,976)	(1,758,279)
Net Interest Income	<u>1,014,904</u>	<u>1,148,281</u>
Other Operating Income		
Gains less losses arising from trading in foreign currencies	222,850	104,045
Gains less losses on securities held for trading purposes	63,954	19,054
Gains less losses from other trading activities	25,107	2,831
Income from fees and commissions	217,332	160,915
Fees and commission expenses	(11,957)	(8,324)
Net fees and commission income	<u>205,375</u>	<u>152,591</u>
Others	13	4
TOTAL INCOME	<u>1,532,203</u>	<u>1,426,806</u>
OPERATING EXPENSES		
Staff and rental expenses	(186,784)	(165,519)
Other expenses	(29,165)	(19,493)
Net charges for other provisions	(1,800)	0
	<u>(217,749)</u>	<u>(185,012)</u>
NET (CHARGE) / CREDIT FOR DEBT PROVISION	(35,121)	(10,005)
TANGIBLE FIXED ASSETS WRITTEN OFF	(2)	(7)
PROFIT BEFORE TAXATION	<u>1,279,331</u>	<u>1,231,782</u>
TAXATION CHARGE	(220,989)	(201,377)
PROFIT AFTER TAXATION	<u>1,058,342</u>	<u>1,030,405</u>

E.SUN COMMERCIAL BANK, LIMITED - HONG KONG BRANCH

II. BALANCE SHEET INFORMATION AS AT 31 DECEMBER 2025

HK\$'000

	<u>31 December 2025</u>	<u>30 June 2025</u>
ASSETS		
Cash and short term funds (Except those included in amount due from overseas offices)	8,855,738	4,086,580
Placement with banks and other financial institutions maturing between one and twelve months (Except those included in amount due from overseas offices)	7,821,263	5,365,882
Amount due from overseas offices	10,924,418	18,197,728
Trade bills	45,803	6,949
Held-to-Maturity Securities	6,638,101	6,025,015
Available-For-Sale Securities	13,394,865	11,194,303
Advances and other accounts (Net of provisions)	21,994,266	21,732,923
Tangible fixed assets	76,257	76,289
Total Assets	<u>69,750,711</u>	<u>66,685,669</u>
LIABILITIES		
Deposits and balances of banks and other financial institutions (Except those included in amount due to overseas offices)	996,326	1,288,548
Current, fixed, savings and other deposits from customers		
Demand deposits and current accounts	91,296	89,377
Savings deposits	17,313,992	15,617,373
Time deposits	42,180,498	39,230,891
Amount due to overseas offices	1,184,662	1,183,873
Amount payable under repos	478,161	2,001,412
Certificates of deposit issued	-	-
Other negotiable debt instruments issued	17,748	17,883
Other accounts	1,721,514	2,102,165
Total liabilities	<u>63,984,197</u>	<u>61,531,522</u>
Reserves and current profit	5,766,514	5,154,147
Total Equity And Liabilities	<u>69,750,711</u>	<u>66,685,669</u>

E.SUN COMMERCIAL BANK, LIMITED - HONG KONG BRANCH

III. ADDITIONAL BALANCE SHEET INFORMATION

HK\$'000

ADVANCES AND OTHER ACCOUNTS	<u>31 December 2025</u>	<u>30 June 2025</u>
A.		
Advances to customers	20,168,225	19,669,059
Advances to banks and other financial institutions	233,514	235,581
Accrued interest and other accounts		
-Accrued interest	453,102	642,535
-Other accounts	1,490,313	1,534,900
Total	<u>22,345,154</u>	<u>22,082,075</u>
Less: Provisions against advances and other accounts		
General provisions	215,517	207,185
Specific provisions	135,371	141,967
Total	<u>350,888</u>	<u>349,152</u>
Total advances and other accounts less provisions	<u>21,994,266</u>	<u>21,732,923</u>

B.		
Details of the non-performing advances to customers (advances on which interest is being placed in suspense or has ceased to be accrued)		
	<u>31 December 2025</u>	<u>30 June 2025</u>
Gross advances to customers	37,302	37,574
Specific provisions	7,460	7,515
Total	<u>44,762</u>	<u>45,089</u>
Suspended interest	<u>-</u>	<u>-</u>
Value of collateral	<u>47,535</u>	<u>51,186</u>
Percentage of such advances to total gross advances to customers	<u>0.18%</u>	<u>0.19%</u>

E.SUN COMMERCIAL BANK, LIMITED - HONG KONG BRANCH

III. ADDITIONAL BALANCE SHEET INFORMATION - continued

HK\$'000

ADVANCES AND OTHER ACCOUNTS - continued

C.

Overdue and rescheduled loans and advances to customers

	<u>31 December 2025</u>		<u>30 June 2025</u>	
	Amount	% of Total Loans	Amount	% of Total Loans
a. Advances to customers overdue for				
more than 1 month and up to 3 months	121,766	0.60	-	-
more than 3 months and up to 6 months	-	-	-	-
more than 6 months and up to 1 year	-	-	-	-
more than 1 year	<u>37,302</u>	<u>0.18</u>	<u>37,574</u>	<u>0.19</u>
	<u>159,068</u>	<u>0.79</u>	<u>37,574</u>	<u>0.19</u>
b. Rescheduled advances to customers (Net of those overdue advances disclosed above)	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
c. Disclosure of value of collateral held against a. & b.				
current market value of collateral held	3,598,771		51,186	
covered portion of overdue loans and advances	159,068		37,574	
uncovered portion of overdue loans and advances	-		-	

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

D.

Reconciliation for advances to customers
between overdue advances and non-performing advances

	<u>31 December 2025</u>	<u>30 June 2025</u>
	Amount	Amount
Advances to customer overdue for more than 3 months	37,302	37,574
Less: Overdue loans for more than 3 months and on which interest is still being accrued	-	-
Add: Overdue loans for 3 months or less and on which interest is being placed in suspense or interest accrual ceased	-	-
Total non-performing advances	<u>37,302</u>	<u>37,574</u>

E.

Reposessed assets

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

E.SUN COMMERCIAL BANK, LIMITED - HONG KONG BRANCH

IV. OFF-BALANCE SHEET INFORMATION

HKD'000

CONTINGENT LIABILITIES AND COMMITMENTS

The following is a summary of the contract 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 contingent items	888	-
Trade-related contingent items	228,152	169,340
Other commitments	11,991,235	9,359,569
Others	2,033,269	-
	<u>14,253,544</u>	<u>9,528,909</u>
Derivatives		
-Exchange rate contracts	115,400,658	115,001,607
-Interest rate contracts	14,038,413	9,770,364
	<u>129,439,071</u>	<u>124,771,971</u>
Replacement Costs of Derivatives (of the above derivatives)		
-Exchange rate contracts	269,682	501,680
-Interest rate contracts	-	-
	<u>269,682</u>	<u>501,680</u>

For contingent liabilities and commitments, the contract 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.

E.SUN COMMERCIAL BANK, LIMITED - HONG KONG BRANCH

V. OTHER FINANCIAL INFORMATION

HKD'000

1 GROSS ADVANCES TO CUSTOMERS ANALYSED AND REPORTED BY INDUSTRY SECTOR

	<u>31 December 2025</u>		<u>30 June 2025</u>	
	Outstanding Amount	Balance covered by collateral	Outstanding Amount	Balance covered by collateral
A. Loans for use in Hong Kong				
Industrial, commercial and financial				
- Property development	427,605	390,515	416,369	353,798
- Property investment	2,148,905	1,685,247	2,165,917	1,521,817
- Financial concerns	249,161	248,934	284,010	284,010
- Stockbrokers	-	-	-	-
- Wholesale and retail trade	1,136,636	571,098	925,967	422,299
- Manufacturing	885,756	391,914	946,007	416,867
- Transport and transport equipment	856,386	647,307	922,435	785,933
- Information technology	-	-	337,227	-
- Others	151,540	14,495	-	-
Individuals				
- Loans for the purchase of other residential properties	4,085	4,085	4,481	4,481
- Others	52,275	52,275	113,428	113,428
B. Trade finance	121,715	4,294	167,968	2,981
C. Loan for use outside Hong Kong	14,134,161	6,664,191	13,385,250	5,265,685
Total	<u>20,168,225</u>	<u>10,674,355</u>	<u>19,669,059</u>	<u>9,171,299</u>

2 A. GROSS ADVANCES TO CUSTOMERS ANALYSED AND REPORTED BY COUNTRIES OR GEOGRAPHICAL AREAS

	<u>31 December 2025</u>	<u>30 June 2025</u>
-Hong Kong	6,866,054	6,689,681
-Marshall Islands	3,054,212	2,684,086
-Others	10,247,959	10,295,292
Total	<u>20,168,225</u>	<u>19,669,059</u>

The above analysis has been classified according to categories and definitions used by the Hong Kong Monetary Authority. Only exposures to a single country outside Hong Kong exceeding 10% of the aggregate gross amount of advances to customer as at the above respective reporting dates are disclosed.

B. OVERDUE AND NON-PERFORMING LOANS ANALYSED AND REPORTED BY COUNTRY GEOGRAPHICAL AREAS

	<u>31 December 2025</u>	<u>30 June 2025</u>
-Hong Kong	159,068	37,574
-Others	-	-
Total	<u>159,068</u>	<u>37,574</u>

3 INTERNATIONAL CLAIMS

The following tables analyze international claims by types of counterparties and are prepared in accordance with the completion instruction of the HKMA Return "Return of International Banking Statistics". Country or geographical classification is based upon the locations of counterparties after taking into account the transfer of country risk. Countries or geographical areas constituting 10% or more of the total international claims are disclosed.

As at 31 December 2025	Banks	Official Sector	Non-bank private sector		Others	Total
			Non-bank financial institutions	Non-financial private sector		
1. Developed countries of which:- United States	10,484 1,577	5,570 5,552	1,733 733	2,755 302	- -	20,542 8,164
2. Offshore centres of which:- Hong Kong	659 618	502 502	1,529 1,377	7,813 3,930	- -	10,503 6,427
3. Developing Europe	-	-	-	26	-	26
4. Developing Latin America and Caribbean	-	-	-	196	-	196
5. Developing Africa and Middle East	2	17	-	2,450	-	2,469
6. Developing Asia-Pacific of which:- Taiwan	24,695 20,939	- -	215 -	5,261 2,229	- -	30,171 23,168
7. International organisations	-	-	126	-	-	126
8. Unallocated by country	-	-	-	-	-	-

As at 30 June 2025	Banks	Official Sector	Non-bank private sector		Others	Total
			Non-bank financial institutions	Non-financial private sector		
1. Developed countries of which:- United States	7,913 1,171	4,787 4,446	1,204 264	2,130 384	- -	16,034 6,265
2. Offshore centres of which:- Hong Kong	1,165 653	1,046 1,046	1,749 1,595	7,562 2,749	- -	11,522 6,043
3. Developing Europe	-	-	-	26	-	26
4. Developing Latin America and Caribbean	-	-	-	191	-	191
5. Developing Africa and Middle East	-	14	-	2,048	-	2,062
6. Developing Asia-Pacific of which:- Taiwan	25,655 23,537	- -	247 -	4,793 2,060	- -	30,695 25,597
7. International organisations	-	-	-	-	-	-
8. Unallocated by country	-	-	-	-	-	-

4 NON-BANK MAINLAND CHINA EXPOSURE

<u>As at 31 December 2025</u>	<u>On-balance sheet exposure</u>	<u>Off-balance sheet exposure</u>	<u>Total Exposure</u>
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	5	-	5
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	609	1,861	2,470
4. Other entities of central government not reported in item 1 above	1,280	47	1,327
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	627	779	1,406
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	146	1	147
Total	<u>2,667</u>	<u>2,688</u>	<u>5,355</u>
Total assets after provision	<u>69,751</u>		
On-balance sheet exposures as percentage of total assets	<u>3.82%</u>		
<u>As at 30 June 2025</u>			
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	39	2	41
2. Local governments, local government-owned entities and their subsidiaries and JVs	129	-	129
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	486	1,346	1,832
4. Other entities of central government not reported in item 1 above	1,153	16	1,169
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	1,527	723	2,250
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	200	33	233
Total	<u>3,534</u>	<u>2,120</u>	<u>5,654</u>
Total assets after provision	<u>66,686</u>		
On-balance sheet exposures as percentage of total assets	<u>5.30%</u>		

E.SUN COMMERCIAL BANK, LIMITED - HONG KONG BRANCH

V. OTHER FINANCIAL INFORMATION - continued

HK\$Million

5 FOREIGN CURRENCY POSITION

The foreign currency exposures are prepared in accordance with the completion instruction of the HKMA Return "Foreign Currency Position". The net position (regardless of sign) for each foreign currency which constitutes 10% or more of the total net position in all foreign currencies are disclosed.

<u>As at 31 December 2025</u>	<u>USD</u>	<u>OTHER</u>	<u>TOTAL</u>
Spot assets	44,580	16,538	61,118
Spot liabilities	(54,979)	(5,997)	(60,976)
Forward purchases	39,882	15,876	55,758
Forward sales	(29,111)	(25,758)	(54,869)
Net option position	170	(642)	(472)
Net long (short) position	<u>542</u>	<u>17</u>	<u>559</u>
<u>As at 30 June 2025</u>	<u>USD</u>	<u>OTHER</u>	<u>TOTAL</u>
Spot assets	44,491	11,891	56,382
Spot liabilities	(52,807)	(5,556)	(58,363)
Forward purchases	33,747	20,917	54,664
Forward sales	(24,814)	(27,022)	(51,836)
Net option position	(71)	(251)	(322)
Net long (short) position	<u>546</u>	<u>(21)</u>	<u>525</u>

There were no foreign currency structural positions as at 31 December 2025 and 30 June 2025.

E.SUN COMMERCIAL BANK, LIMITED - HONG KONG BRANCH

VI. LIQUIDITY INFORMATION DISCLOSURES

a. Average liquidity maintenance ratio	For the quarter ended	
	31 December 2025	31 December 2024
	%	%
Average liquidity maintenance ratio for the period	<u>62.96%</u>	<u>68.63%</u>

Liquidity Maintenance Ratio ("LMR") is complied in accordance with the Banking (Liquidity) Rules issued by the HKMA. The average ratio is calculated based on the arithmetic mean of the average value of its liquidity position return for each month during the reporting period. In compliance with the Banking (Disclosure) Rules, quarterly average liquidity maintenance ratio should be disclosed.

b. Liquidity risk management

Liquidity risk is the risk that the Branch may incur unacceptable losses if it is not able to meet its obligations as they fall due. For instance, the Branch needs to liquidate assets by lowering market price or obtain funding with higher cost. This may have an adverse impact on the Branch's earnings and its ability to meet obligations. Sound liquidity risk management ("LRM") is crucial to the viability of the Branch.

1. Liquidity risk management policies and procedures

The Branch develops its liquidity risk management system in accordance to the framework set out by "玉山銀行流動性風險管理政策"(E.SUN Bank Liquidity Risk Management Policy) and guidelines issued by HKMA. Policies and procedures of the Branch include "玉山銀行香港分行資產負債管理政策"(E.SUN Bank Hong Kong Branch Asset/Liability Management Policy), "玉山銀行香港分行風險管理手冊 第四章 流動性風險管理"(E.SUN Bank Hong Kong Branch Risk Management Policy Chapter 4 - Liquidity Risk Management) and "玉山銀行香港分行恢復計畫"(E.SUN Bank Hong Kong Branch Recovery Plan).

2. Liquidity risk tolerance

The general tolerance of the Branch for Liquidity risk is "Low". The funding activities aim to maintain safety and sufficient liquidity of the Branch, rather than profit-taking.

3. Structure and organization of liquidity risk management

Asset/Liability Management Committee ("ALCO"), set up in accordance to "玉山銀行香港分行資產負債管理政策"(E.SUN Bank Hong Kong Branch Asset/Liability Management Policy), has the ultimate responsibility to manage and monitor the Branch's liquidity risk. Treasury Department is the execution unit of LRM and reports to ALCO regularly. Risk Management Department is the independent unit for monitoring LRM. Its duties include liquidity risk identification, measurement and monitoring, and it reports directly to Risk Management Committee ("RMC") of the Branch the monitoring results and recommendations, if any.

4. Liquidity risk management strategy

- (1) The Branch aims to achieve sufficient diversification of funding sources and avoids relying on specific funding source. The top priorities are the stability and reliability of funding sources.
- (2) The funding strategy of the Branch is decentralized. It upholds the risk diversifying principle by maximizing the span of borrowers, investment underlying and maturity profile.
- (3) The funding needs of the Branch is managed by Money Market desk of Treasury Department. The funding sources include issuance of Negotiable Certificate of Deposits ("NCDs"), interbank borrowings, sale of assets, soliciting stable deposits or seeking liquidity support from head office. The Branch should seek approval from ALCO and head office if it needs to transfer liquidity risk via financial tools.
- (4) The Branch assesses inherent risks, including liquidity risk, before launch of new products or services. Effective risk management procedures and controls should be in place for all identified risks and such risk assessment results are reviewed and approved by head office.
- (5) Accounting Department of the Branch is responsible for providing liquidity risk data, such as forecast of Liquidity Maintenance Ratio (LMR), cash flow projection and maturity mismatch gaps. Treasury Department performs LRM based on these information. While Risk Management Department is responsible for monitoring liquidity indicators, and reporting to senior management of the Branch and head office.

E.SUN COMMERCIAL BANK, LIMITED - HONG KONG BRANCH

VI. LIQUIDITY INFORMATION DISCLOSURES - continued

b. Liquidity risk management - continued

5. Liquidity risk monitoring

The Branch adopts a set of liquidity early warning indicators and management tools, including:

- (1) Asset/liability quality and net funding gaps management: Liquidity Maintenance Ratio (LMR), cash flow projection, maturity mismatch ratio (HKD and other significant foreign currencies).
- (2) Concentration of funding sources: FX swap limit, concentration limit of customer deposits, intra-group funding limit.
- (3) Liquidity quality: Loan-to-deposit ratio limit, liquidity cushion limit, core deposit limit.

6. Liquidity stress test

- (1) The Branch performs liquidity stress test regularly. Scenarios include "institution-specific stress scenario", "general market stress scenario" and "a combination of both". The stress tests are performed for all currencies in aggregate and separately in HKD and individual significant foreign currencies.
- (2) The liquidity stress test covers cash flows generated from on-balance and off-balance sheet items, including contractual and non-contractual cash flows.
- (3) The Branch maintains sufficient liquidity under all stress scenarios. The minimum survival period for "institution-specific stress scenario" is 7 business days, while that for "general market stress scenario" and "a combination of both" is 33 calendar days.
- (4) The Branch performs LMR stress test regularly to identify risk factors that contribute to its volatility. The Branch also reviews the reasonableness of stress scenarios at a regular basis.

7. Liquidity contingency funding plans

The Branch has set up "玉山銀行香港分行資金調度緊急應變計畫" (E.SUN Bank Hong Kong Branch Contingency Funding Plan, CFP). It describes the action plans and handling procedures to be taken when trigger levels or limits of liquidity indicators are breached. Roles and responsibilities, execution procedures, credibility assessment of action plans, as well as the communication plans are also included in the CFP.

VII. DISCLOSURE ON REMUNERATION OF SENIOR MANAGEMENT

In accordance with the disclosure requirement under the HKMA's Supervisory Policy Manual CG-5 "Guideline on a Sound Remuneration System", please refer to annual report of the Bank.

E.SUN COMMERCIAL BANK, LIMITED - HONG KONG BRANCH

SECTION B. - INFORMATION OF THE BANK (CONSOLIDATED BASIS)

E. SUN COMMERCIAL BANK LIMITED

I. CAPITAL AND CAPITAL ADEQUACY RATIO

	<u>31 December 2025</u> %	<u>30 June 2025</u> %
A. Capital adequacy ratio	<u>14.94%</u>	<u>15.59%</u>
	NTD'000	NTD'000
B. Aggregate amount of shareholders' funds	<u>293,150,903</u>	<u>269,923,986</u>

The capital adequacy ratio is computed in accordance with the "Regulations Governing the Capital Adequacy Ratio of Banks" and "Explanation of Methods for Calculating the Eligible Capital and Risk - Weighted Assets of Banks" in Taiwan after taken into account for credit risk, market risk and operational risk.

II. OTHER FINANCIAL INFORMATION

NTD'000

	<u>31 December 2025</u>	<u>30 June 2025</u>
Total Assets	<u>4,466,651,785</u>	<u>4,128,550,011</u>
Total Liabilities	<u>4,173,500,882</u>	<u>3,858,626,025</u>
Total Advances	<u>2,602,659,198</u>	<u>2,419,843,112</u>
Total Customer Deposits	<u>3,780,172,148</u>	<u>3,469,717,511</u>
For The Whole Year Ended	<u>31 December 2025</u>	<u>31 December 2024</u>
Profit/(Loss) before taxation	<u>38,773,294</u>	<u>30,336,490</u>

Our financial Statements together with the comparative figures have been prepared in accordance with the IFRS, IAS, IFRIC and SIC translated by the Accounting Research Development Foundation (ARDF) and issued by the Financial Supervisory Commission (FSC). For details, please refer to annual report of The Bank.



玉山銀行
E.SUN BANK

Hong Kong Branch (INCORPORATED IN TAIWAN, WITH LIMITED LIABILITY)
28th Floor, Tower 6, The Gateway, 9 Canton Road, Tsimshatsui, Kowloon, Hong Kong
TEL: 852-3405-6168 FAX: 852-2511-8788
SWIFT: ESUNHKHH

Declaration

According to the requirement of the Hong Kong Monetary Authority on Key Financial Information Disclosure Statement of Authorized Institutions incorporated outside Hong Kong, we have pleasure in presenting the Key Financial Information Disclosure Statements of E.Sun Commercial Bank, Limited, Hong Kong Branch for The Whole Year Ended 31 December 2025. We confirmed that the information contained therein complies, in all material aspects, with the relevant requirements for financial disclosure by overseas incorporated authorized institutions as set out in 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.

Lin Ying Hui
General Manager
E.Sun Commercial Bank, Limited
Hong Kong Branch

23 APR 2026

Date