Land Bank of Taiwan Co., Ltd.
(Incorporated in Taiwan with Limited Liability)
Unit 3101-06 & 12, Tower 1, The Gateway,
No. 25 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong

臺灣土地銀行香港分行

LAND BANK OF TAIWAN CO., LTD.

HONG KONG BRANCH

Financial Information Disclosure Statement

For the half year ended 30 June 2026

The statement is available at Land Bank of Taiwan Co., Ltd. Hong Kong Branch at the following address:
Unit 3101-06 & 12, Tower 1, The Gateway, No. 25 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong
A copy of this statement has been lodged with the Public Registry of Hong Kong Monetary Authority.

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FINANCIAL INFORMATION DISCLOSURE STATEMENT
FOR THE HALF YEAR ENDED 30 JUNE 2026

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臺灣土地銀行
LAND BANK OF TAIWAN

Land Bank of Taiwan Co., Ltd.
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SECTION A - INFORMATION OF THE BRANCH (HONG KONG BRANCH ONLY)

I. PROFIT AND LOSS INFORMATION

FOR THE HALF YEAR ENDED 30 JUNE 2026 **(HK$'000)**

	30-Jun-2026	30-Jun-2025
Interest income	230,881	220,354
Interest expenses	(178,779)	(170,792)
Net interest income	52,102	49,562
Other operating income		
Gains less losses from foreign exchange operations	297	182
Income from fees and commissions	15,437	8,712
fees and commissions expenses	(740)	(651)
Net fees and commission income	14,697	8,060
Other income	-	-
Total Income	**67,096**	**57,804**
Operating expenses		
Staff and rental expenses	(11,703)	(11,158)
Other expenses	(3,106)	(2,740)
Net charge for other provisions	(166)	(395)
	(14,975)	(14,293)
Net charge/(credit) for debt provision	(18,042)	(4,764)
Profit/(loss) before tax	34,079	38,747
Net charge for tax provision	(5,779)	(6,559)
Profit /(loss) after tax	28,300	32,188

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II. BALANCE SHEET INFORMATION

AS AT 30 JUNE 2026

(HK$'000)

	30-Jun-2026	31-Dec-2025
ASSETS		
Cash and short-term fund (except those included in amount due from overseas office)	857,718	487,642
Placement with Bank maturing between one and twelve months (except those included in amount due from overseas office)	2,304,858	2,198,531
Amount due from overseas office	-	46,699
Negotiable certificates of deposit (NCDs) held	-	-
Negotiable debt instruments	2,859,346	2,793,161
Loans and advances less provisions	4,933,313	3,115,683
Other assets	208,850	55,592
Property, plant and equipment	12,180	15,434
Total assets	11,176,265	**8,712,742**
LIABILITIES		
Deposit and balances from banks (except those included in amount due to overseas office)	7,637,246	5,431,652
Deposit from customers	2,838,365	2,447,558
- Demand deposits and current accounts	1,798	715
- Savings deposits	180,548	163,203
- Time, call and notice deposits	2,656,019	2,283,640
Amount due to overseas offices	80,764	261,951
Other liabilities and provision	94,703	74,694
Total liabilities	10,651,078	**8,215,855**
EQUITIES		
Current profit / (loss)	28,300	33,205
Reserves	496,887	463,682
Total equities	525,187	496,887
Total equities and liabilities	**11,176,265**	**8,712,742**

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III. SUPPLEMENTARY FINANCIAL INFORMATION

AS AT 30 JUNE 2026 **(HK$'000)**

A. ADVANCES AND IMPAIRMENT LOSSES

a. Advances to customers and impairment losses	30-Jun-2026	31-Dec-2025
Advances to customers	5,003,407	3,167,736
Advances to banks	2,006,053	2,037,532
Total	7,009,460	5,205,268
Collective impairment provisions	(70,095)	(52,053)
Specific impairment provisions	-	-
Total	(70,095)	(52,053)
Gross advances less impairment provisions	**6,939,365**	**5,153,215**

b. Impairment provisions

Collective impairment provisions		
Advances to customers	50,034	33,001
Advances to banks	20,061	19,052
Total	70,095	**52,053**
Specific impairment provisions		
Advances to customers	-	-
Advances to banks	-	-
Total	-	-

c. Impaired advances to customers

Amount of impaired loans and advances	-	-
Amount of special provisions made	-	-
Value of collateral	-	-
% of advances to customer	-	-

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III. SUPPLEMENTARY FINANCIAL INFORMATION - CONTINUED

AS AT 30 JUNE 2026 **(HK$'000)**

B. OVERDUE AND RESCHEDULES ASSETS

	30-Jun-2026	31-Dec-2025
a. Loans and advances to customers overdue for		
More than 3 months and up to 6 months	-	-
More than 6 months and up to 1 year	-	-
More than 1 year	-	-
b. Rescheduled loans and advances to customers	-	-
c. Value of collateral held against such loans and advances to customers		
Current market value of collateral held against the covered portion of overdue loans and advances	-	-
Covered portion of overdue loans and advances	-	-
Uncovered portion of overdue loans and advances	-	-

d. Loans and advances to banks and other financial overdue

There were no overdue and rescheduled advances to banks and other financial institutions as at 31 December 2025 and 30 June 2026.

e. Repossessed assets

There were no repossessed assets held as at 31 December 2025 and 30 June 2026.

AS AT 30 JUNE 2026 (HK$'000)

LAND BANK OF TAIWAN

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C. OFF-BALANCE SHEET INFORMATION

a. Off-balance sheet exposures (in contractual amounts)

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

	30-Jun-2026	31-Dec-2025
Direct credit substitutes	30,037	23,349
Transaction-related contingent items	-	-
Trade-related contingent items	66,798	34,235
Other commitments	943,061	970,331
Others	-	-
	1,039,896	**1,027,915**

b. Derivatives

	30-Jun-2026	31-Dec-2025
Exchange rate contacts	-	-
Interest rate contacts	-	-
	-	-

c. Replacement cost of derivatives

	30-Jun-2026	31-Dec-2025
Exchange rate contacts	-	-
Interest rate contacts	-	-
	-	-

For contingent liabilities and commitments, the contact amounts represent the amounts at risk should the contract be fully drawn upon and the client default. The total of the contract amount is not representative of future liquidity requirement. 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

AS AT 30 JUNE 2026 **(HK$'000)**

D. SEGMENTAL INFORMATION

a. Gross loans and advances to customers by major sectors analysis

The following information concerning advances to customers by industry sectors has been classified in accordance with industry categories in the banking return of "Quarterly Analysis of Loans and Advances and Provisions" which was submitted to Hong Kong Monetary Authority.

	30-Jun-2026		31-Dec-2025	
	Outstanding balance	Balance covered by collateral	Outstanding balance	Balance covered by collateral
Loans and advances for use in Hong Kong				
Industrial, commercial, and financial				
- Property development	-	-	-	-
- Property investment	-	-	-	-
- Financial concerns	-	-	-	-
- Stockbrokers	-	-	-	-
- Wholesale and retail trade	-	-	92,813	92,813
- Manufacturing	81,171	-	80,555	-
- Transport and transport equipment	200,000	-	133,558	133,558
- Information technology	-	-	-	-
- Others	-	-	-	-
Individuals	-	-	-	-
		-		-
Trade finance	-	-	10,741	-
Loans and advances for use outside Hong Kong	4,722,236	389,036	2,850,069	119,889
Total	5,003,407	389,036	3,167,736	346,260

III. SUPPLEMENTARY FINANCIAL INFORMATION - CONTINUED

AS AT 30 JUNE 2026 **(HK$'000)**

D. SEGMENTAL INFORMATION - continued

b. Gross loans and advances to customers by countries or geographical areas analysis

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

	30-Jun-2026
- Saudi Arabia	823,473
- Australia	589,273
- Indonesia	485,805
- Others	3,104,856
	5,003,407

	31-Dec-2025
-	
- Indonesia	549,838
- Australia	510,366
- Hong Kong	317,666
- Others	1,789,866
	3,167,736

c. Overdue and impaired loans by countries or geographical areas analysis

There were no overdue and non-performing loans as at 31 December 2025 and 30 June 2026.

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

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III. SUPPLEMENTARY FINANCIAL INFORMATION - CONTINUED

AS AT 30 JUNE 2026 **(HK$ mil.)**

E. INTERNATIONAL CLAIMS

The following tables analyze international claims by locations 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 instruction of HKMA Return of "International Banking Statistics". Countries or geographical segments constituting not less than 10% of the total cross-border claims are disclosed.

			Non-bank private sector		
	Banks	Official Sector	Non-Bank Financial institutions	Non-Financial private sector	Total
As at 30-Jun-2026					
Developed economies	1,062	-	517	1,184	2,763
Offshore centres	81	-	-	209	290
Developing Europe	-	-	-	-	-
Developing Latin America and Caribbean	-	-	-	219	219
Developing Africa and Middle East	1,863	392	220	862	3,337
of which - Saudi Arabia	*798*	*392*	*220*	*431*	*1,841*
Developing Asia and Pacific	1,910	-	-	1,473	3,383
of which – Chinese Taipei	*1,133*	-	-		*1,133*
International organizations	-	-	934	-	934
Unallocated	-	-	-	-	-
As at 31 Dec 2025					
Developed economies	1,080	-	507	878	2,465
Offshore centres	84	-	-	319	403
Developing Europe	-	-	-	-	-
Developing Latin America and Caribbean	-	-	-	218	218
Developing Africa and Middle East	1,696	-	217	287	2,200
of which - Saudi Arabia	*714*	-	*217*	*233*	*1,164*
Developing Asia and Pacific	1,437	-	-	1,007	2,444
International organizations	-	-	928	-	928
Unallocated	-	-	-	-	-

III. SUPPLEMENTARY FINANCIAL INFORMATION - CONTINUED

AS AT 30 JUNE 2026 **(HK$ mil.)**

F. NON-BANK MAINLAND CHINA EXPOSURE

Non-Bank counterparties are identified in accordance with the definitions set out in the "Return of Mainland Activities" issued by HKMA. Exposure in Mainland China arising from non-bank counterparties are summarized as follows:

	On-balance sheet exposure	Off-balance sheet exposure	Total exposure
As at 30-Jun-2026			
Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	-	-	-
Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	-	-	-
Other entities of central government not reported in item 1 above	-	-	-
Other entities of local government not reported in item 2 above	-	-	-
PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit if granted for use in Mainland China	-	-	-
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	-	-	-
Total assets after provisions	11,176		
On-balance sheet exposures as percentage of total assets	0.00%		
As at 31 Dec 2025			
Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	-	-	-
Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	-	-	-
Other entities of central government not reported in item 1 above	-	-	-
Other entities of local government not reported in item 2 above	-	-	-
PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit if granted for use in Mainland China	-	-	-
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	-	-	-
Total assets after provisions	8,713		
On-balance sheet exposures as percentage of total assets	0.00%		

III. SUPPLEMENTARY FINANCIAL INFORMATION - CONTINUED

AS AT 30 JUNE 2026 **(HK$ mil.)**

G. FOREIGN CURRENCY POSITION

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

	USD	EUR	CNY	Others	Total
As at 30 Jun 2026					
Spot assets	9,708	271	7	643	10,629
Spot liabilities	(9,687)	(272)	(8)	(627)	(10,594)
Forward purchase	-	-	-	-	-
Forward sales	-	-	-	-	-
Net option position	-	-	-	-	-
Net long / (short) position	21	(1)	(1)	16	35

	USD	EUR	CNY	Others	Total
As at 31 Dec 2025					
Spot assets	7,370	278	4	514	8,166
Spot liabilities	(7,361)	(278)	(7)	(504)	(8,150)
Forward purchase	-	-	-	-	-
Forward sales	-	-	-	-	-
Net option position	-	-	-	-	-
Net long / (short) position	9	-	(3)	10	16

There were no foreign currency structural positions as at 31 DECEMBER 2025 and 30 June 2026.

III. SUPPLEMENTARY FINANCIAL INFORMATION - CONTINUED

AS AT 30 JUNE 2026 **(HK$ mil.)**

H. LIQUIDITY INFORMATION

	For the quarter ended	
	30-Jun-2026	31-Dec-2025
Average liquidity maintenance ratio for the period	61.57%	73.35%

The average liquidity maintenance ratio ("LMR") is the arithmetic mean of each calendar month's average liquidity maintenance ratio for the relevant period as calculated in accordance with Section 103B of Banking (Disclosure) Rules.

a. Governance of liquidity risk management

The Branch manages our liquidity risk in accordance with the Liquidity Risk Management Policy, which is set by Assets and Liabilities Committee of the Branch ("ALCO") and approved by the Head Office. Th e Policy provides a set of principles for the prudent management of liquidity in the normal course of business. The primary measures used to manage liquidity within the tolerance are the stress-testing and scenario analysis, liquidity maintenance ratio, loan-to-deposit, and cash flow maturity mismatch analysis.

ALCO is responsible for the liquidity risk management in the Branch. Chief Executive is the chairman of the Committee. The members include Alternate Chief Executive and the head of all department. Chief Executive could also invite other staffs to attend the Committee meeting in need. The regular Committee meeting will be convened monthly or on a need basis. The Branch regularly prepares various liquidity risk measurement indicators and limits, and reports to ALCO. Then, the Committee will report to the senior management of the Head Office to let the high-level management under stands the Branch's funding liquidity.

b. Funding strategy

The liquidity risk management of the Branch adopts the principle of conservative and stable, forecasts the cash flow at different time points to diversify the source and duration of funds, and adjusts the liquidity gap for daily cash flow and market changes.

- Source of funds: Based on the principle of diversification, stability, and reliability.
- Use of funds: The principle of decentralization and avoiding excessive concentration.
- Management strategy: Based on the principle of conservative estimation, and strengthen the interactive management of foreign currency funds.

c. Liquidity risk mitigation techniques

In order to maintain a stable liquidity ratio, the Branch establishes several measures to reduce the liquidity risk when Branch' s capital is needed in emergency.

The measures are included by following:

- Sale of debt securities
- Funding from Head Office
- Funding from other banks
- Reduction of inter-bank lending activities

d. Liquidity stress test

Stress tests should be performed quarterly for all currencies in aggregate that we have significant positions in order to maintain appropriate individual currency funding in needs. There are 3 scenarios for stress testing. They are institution-specific stress scenario, general market stress scenario, and combination of both situations. Each scenario would perform cash-flow analysis for within 7 days or within 30 days. The test result is used to analyzing exposure level and risk tolerance in such scenarios. The Risk Management Department also should review the assumptions and results of the stress testing periodically, as well as to adjust the different assumptions to ensure those assumptions for stress testing which are the most suitable for the Branch.

e. Liquidity buffers and contingency funding plan

The Branch sets a higher internal limit of liquidity maintenance ratio than the statutory minimum to maintain adequate liquidity in response possible situation. In addition, the Branch establishes a contingency funding plan that details the emergency measures which should be taken actions while a liquidity crisis occurs. The ALCO shall formulate measures to address the emergency situation and report to the Head Office regarding the follow-up actions and results.

f. Measure indicators of liquidity risk

The Branch sets up a series of limits indicators, including liquidity maintenance ratio and maturity mismatch limits, in order to monitoring impact on liquidity risk.

Limits indicators		Limit
Liquidity maintenance ratio (LMR)		≧40%
Maturity mismatch Ratio (MMR)	Within 7 days	-20%
	Within I month	-30%

g. Concentration limits on collateral pools and sources of funding

The major sources of funding for the Branch are the funding raised from Head Office and inter-banks. The Branch has established concentration limit of funding sources taking into account the respective risk profiles of banks. Funding from each counterparty is restricted to be not more than 10% of the total assets to reduce reliance on a single source of funding.

h. Analysis the on- and off-balance sheet items by remaining maturity

(HK$'000)

30-Jun-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
On-balance sheet assets	11,259,926	4,096,832	323,786	48,577	431,005	6,347,546
On-balance sheet liabilities	11,176,265	3,782,644	5,867,877	831,983	75,277	15,884
off-balance sheet claims	96,835	43,231	14,156	9,411	30,037	-
off-balance sheet obligations	1,039,896	986,292	14,156	9,411	30,037	-
Contractual Maturity Mismatch		(628,873)	(5,544,091)	(783,406)	355,728	6,331,662
Cumulative Contractual Maturity Mismatch		(628,873)	(6,172,964)	(6,956,370)	(6,600,642)	(268,980)

30-Jun-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
On-balance sheet assets	8,177,794	3,427,954	139,567	25,753	199,869	4,368,198
On-balance sheet liabilities	8,119,223	2,924,796	4,469,919	90,888	70,142	21,092
off-balance sheet claims	37,905	225	-	14,130	23,550	-
off-balance sheet obligations	841,688	804,008	-	14,130	23,550	-
Contractual Maturity Mismatch		(300,625)	(4,330,352)	(65,135)	129,727	4,347,106
Cumulative Contractual Maturity Mismatch		(300,625)	(4,630,977)	(4,696,112)	(4,566,385)	(219,279)

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SECTION B - INFORMATION OF THE BANK (CONSOLIDATED BASIS)

I. CAPITAL AND CAPITAL ADEQUACY RATIO (NT$'000)

	30-Jun-2026	31-Dec-2025
A. Capital adequacy ratio	15.22%	15.46%
B. Aggregate amount of shareholders' funds	262,708,900	245,122,851

The capital adequacy ratio is computed in accordance with the "Basel III Capital Accord" and after taken into account for credit risk, market risk and operational risk.

II. OTHER FINANCIAL INFORMATION (NT$'000)

	30-Jun-2026	31-Dec-2025
Total Assets	3,837,174,711	3,782,443,821
Total Liabilities	3,574,465,811	3,537,320,970
Total Advances	2,569,393,164	2,501,572,443
Total Customers Deposits	2,814,284,651	2,786,260,552

	For the half year ended	
	30-Jun-2026	30-Jun-2025
Profit/(loss) before taxation	10,431,849	10,010,657

SECTION C - REMUNERATION DISCLOSURE

In respect to the disclosure requirement under the HKMA's Supervisory Policy Manual CG-5 "Guideline on Sound Remuneration System", Land Bank of Taiwan Co., Ltd. has disclosed the relevant information in the part of Corporate Governance of the Bank's Annual Report (Chinese version only).

臺灣土地銀行
LAND BANK OF TAIWAN

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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 Land Bank of Taiwan Co., Ltd. Hong Kong Branch for the half year ended 30 JUNE 2026. 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.

	3rd Sep. 2026
HUANG Pao Hsing Chief Executive Land Bank of Taiwan Co., Ltd. Hong Kong Branch	Date