

TAIPEI FUBON COMMERCIAL BANK CO., LIMITED
HONG KONG BRANCH

Key Financial Information Disclosure Statements
For The Year Ended 31 December 2023

TAIPEI FUBON COMMERCIAL BANK CO., LIMITED - HONG KONG BRANCH

Key Financial Information Disclosure Statements For The Year Ended 31 December 2023

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TAIPEI FUBON COMMERCIAL BANK CO., LIMITED - HONG KONG BRANCH

SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>

I. PROFIT AND LOSS INFORMATION FOR THE YEAR ENDED 31 December 2023

	Year ended	
	31 December 2023	31 December 2022
	HK\$'000	HK\$'000
INTEREST INCOME	3,033,641	1,235,164
INTEREST EXPENSE	(1,750,590)	(564,436)
	<u>1,283,051</u>	<u>670,728</u>
OTHER OPERATING INCOME		
Gains less losses arising from dealing in foreign currencies	111,786	165,867
Gains less losses from trading in interest rate derivatives	(188)	(848)
Gains less losses from trading in other derivatives	0	0
Income from investments		
Non-trading investments	(15,435)	(2,786)
Held for trading	8,385	5,286
Net fees and commission income		
Income from fees and commission	101,589	115,140
Fees and commission expenses	(7,832)	(7,928)
Other income	214	2,697
	<u>198,519</u>	<u>277,428</u>
OPERATING EXPENSES		
Staff expenses	(137,278)	(123,793)
Rental expenses	(7,074)	(8,497)
Other expenses	(51,537)	(51,011)
of which professional fees :	(4,850)	(5,047)
depreciation expense :	(27,224)	(28,145)
computer and system rental expense:	(8,639)	(6,544)
	<u>(195,889)</u>	<u>(183,301)</u>
CHARGES FOR BAD AND DOUBTFUL DEBTS		
Provision for bad and doubtful debts	(16,746)	17,459
Other provisions:		
Provision for problem assets	0	4
Provision for other accounts	1,788	955
	<u>(14,958)</u>	<u>18,418</u>
PROFIT BEFORE TAXATION	1,270,723	783,273
TAXATION	(212,466)	(114,787)
PROFIT AFTER TAXATION	<u>1,058,257</u>	<u>668,486</u>

TAIPEI FUBON COMMERCIAL BANK CO., LIMITED - HONG KONG BRANCH

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**II. BALANCE SHEET INFORMATION
FOR THE YEAR ENDED 31 December 2023**

	31 December 2023 HK\$'000	30 June 2023 HK\$'000
ASSETS		
Cash and balances with banks	9,820,702	4,781,040
Amount due from Exchange Fund	145,133	47,942
Placement with banks maturing between one and twelve months (except those included in amount due from overseas offices)	12,707,206	12,284,075
Placement with banks maturing over twelve months (except those included in amount due from overseas offices)	0	0
Amount due from overseas offices	16,506,677	18,996,877
Trade bills	23,604	23,409
Certificates of Deposit held	625,345	626,539
Securities measured at fair value through profit or loss	650,082	427,636
Securities measured at amortised cost	6,394,326	6,810,995
Securities measured at fair value through other comprehensive income	4,691,323	4,505,787
Advances and other accounts	18,899,216	19,349,730
Machinery and equipments	58,246	65,931
Total assets	70,521,860	67,919,961
LIABILITIES		
Deposits and balances of banks (except those included in amount due to overseas offices)	5,095,316	7,295,384
Deposits from customers		
Demand deposits and current accounts	124,040	143,281
Savings deposits	16,617,492	17,646,208
Time, call and notice deposits	35,251,556	30,970,015
Amount due to overseas offices	1,027,625	1,077,210
Amount payable under repos	145,620	0
Certificates of deposit issued	4,731,836	3,470,750
Other accounts and provisions		
Tax payable	254,274	270,789
Interest payable	374,890	248,481
Other liabilities	793,295	1,297,973
Total liabilities	64,415,944	62,420,091
Capital and reserves	6,105,916	5,499,870
Total equity and liabilities	70,521,860	67,919,961
Note: Nature of other liabilities		
Account payable	86,699	110,146
Accrued expenses	27,669	16,244
Acceptance	18,278	14,673
Income Collected in Advance-security loan, Unearned revenue	480	219
Cashier Checks issued & Outward Remittance	7,801	5,519
Recovery Cost	4,180	4,180
Lease Liabilities	49,530	62,779
Premium-Sell Option, Revaluation-derivatives	598,658	1,084,213
	793,295	1,297,973

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**III. ADDITIONAL BALANCE SHEET INFORMATION
FOR THE YEAR ENDED 31 December 2023**

TRADE BILLS, ADVANCES AND OTHER ACCOUNTS

	31 December 2023	30 June 2023
	HK\$'000	HK\$'000
A. Trade Bills	23,604	23,409
Less: Provisions for bad and doubtful debts on trade bills	0	0
Total	<u>23,604</u>	<u>23,409</u>
B. Advances to customers	15,373,139	16,553,700
Advances to banks and other financial institutions	2,241,776	1,295,668
Accrued interest and other accounts		
Accrued interest	535,674	379,523
Other accounts	946,718	1,322,098
Total	<u>19,097,307</u>	<u>19,550,989</u>
Less: Provisions for bad and doubtful debts on Advances to customers		
General provision	(174,536)	(176,612)
Specific provision	(19,952)	(20,578)
Accrued interest and Other accounts		
General provision	(3,464)	(3,930)
Specific provision	(139)	(139)
Total	<u>(198,091)</u>	<u>(201,259)</u>
Advances and other accounts after provisions for bad and doubtful debts	<u>18,899,216</u>	<u>19,349,730</u>

Note: Provision on other accounts include general provision for A/C receivable without resource factoring, commitment, LC, financial assets and special provision for legal fee.

	31 December 2023	30 June 2023
	HK\$'000	HK\$'000
C. Details of the impaired advances to customers		
Impaired loans which are individually determined to be impaired advances to customers	<u>16,379</u>	<u>16,433</u>
Individuals assessed allowance made in respect of impaired advances to customers	<u>16,379</u>	<u>16,433</u>
As a percentage of total advances to customers	<u>0.11%</u>	<u>0.09%</u>

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**III. ADDITIONAL BALANCE SHEET INFORMATION
FOR THE YEAR ENDED 31 December 2023**

ADVANCES AND OTHER ACCOUNTS-continued

D. Overdue and rescheduled advances to customers	31 December 2023		30 June 2023	
	HK\$'000	%	HK\$'000	%
a. Advances to customers overdue for				
more than 1 month and up to 3 months	0	0.00%	0	0.00%
more than 3 months and up to 6 months	0	0.00%	0	0.00%
more than 6 months and up to 1 year	0	0.00%	0	0.00%
more than 1 year	16,379	100.00%	16,433	100.00%
	<u>16,379</u>	<u>100.00%</u>	<u>16,433</u>	<u>100.00%</u>
b. Specific provision on advances to customers overdue for				
more than 1 month and up to 3 months	0		0	
more than 3 months and up to 6 months	0		0	
more than 6 months and up to 1 year	0		0	
more than 1 year	16,379		16,433	
	<u>16,379</u>		<u>16,433</u>	
c. Value of collateral held against the overdue loans	<u>0</u>		<u>0</u>	
d. Rescheduled advances to customers	<u>16,379</u>	0.11%	<u>16,433</u>	0.09%
E. Natures of other accounts				
	31 December 2023		30 June 2023	
	HK\$'000		HK\$'000	
Accounts receivable without recourse factoring	76,993		105,840	
A/C receivable	49,069		6,617	
Prepaid expenses	24,540		21,413	
Prepaid tax	126,564		78,827	
Prepaid guarantee deposits	8,140		8,181	
Premium-Buy Option, Revaluation-derivatives	661,412		1,101,220	
	<u>946,718</u>		<u>1,322,098</u>	
Individuals assessed allowance made in respect of other receivables with customer	<u>122</u>		<u>123</u>	
	<u>122</u>		<u>123</u>	
As a percentage of total other accounts	<u>0.01%</u>		<u>0.01%</u>	
G. Repossessed assets				

The Hong Kong Branch did not have any repossessed assets at the corresponding year/period end dates.

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IV. OFF-BALANCE SHEET EXPOSURES FOR THE YEAR ENDED 31 December 2023

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

	31 December 2023	30 June 2023
	HK\$'000	HK\$'000
Contingent liabilities and commitments		
Trade-related contingencies	238,275	331,525
Transaction-related contingencies	39,130	9,938
Direct credit substitutes	39,048	0
Other commitments	5,649,352	5,436,865
	5,965,805	5,778,328
	31 December 2023	30 June 2023
	HK\$'000	HK\$'000
Derivatives		
Exchange rate contracts	112,864,469	94,259,193
Interest rate contracts	246,781	106,558
	113,111,250	94,365,751
	31 December 2023	30 June 2023
	HK\$'000	HK\$'000
Fair value of derivatives (of the above derivatives)		
Exchange rate contracts:		
-Positive fair value	575,574	1,134,070
-Negative fair value	(482,132)	(1,116,432)
Interest rate contracts:		
-Positive fair value	1,900	2,018
-Negative fair value	(5,425)	(2,724)
	89,917	16,932

For contingent liabilities, commitments and derivatives, they refer to the contractual amounts at risks should the contracts be fully drawn upon and the clients do not repay accordingly. The fair value represent the costs of replacing all contracts which have a positive value in the market. They do not take into account the effects of bilateral netting arrangements.

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V. SEGMENTAL INFORMATION

FOR THE YEAR ENDED 31 December 2023

1. GROSS ADVANCES TO CUSTOMERS BY INDUSTRY SECTORS

	31 December 2023		30 June 2023	
	HK\$'000	HK\$'000	HK\$'000	HK\$'000
		Amounts of Loan and advances covered by collectual		Amounts of Loan and advances covered by collectual
A. Loans for use in Hong Kong				
a. Industrial, commercial and financial				
Property development	469,876	169,875	579,151	179,151
Property investment	2,927,131	178,593	2,949,857	194,544
Financial concerns	686,333	52,527	1,129,629	63,927
Stockbrokers	468,572	0	0	0
Wholesale and retail trade	565,184	121,603	289,042	237,413
Manufacturing	4,531,411	261,185	5,880,697	231,427
Transport and transport equipment	0	0	0	0
Recreational activities	0	0	0	0
Information technology	201,704	0	201,584	0
Hotels, boarding houses & catering	0	0	0	0
Others	1,286,258	0	1,362,398	0
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	0	0	0	0
Loans for the purchase of other residential properties	0	0	0	0
Credit card advances	0	0	0	0
Others	990,686	163,685	1,043,236	201,224
B. Trade finance	304,402	63,574	523,006	82,523
C. Loan and advances for use outside Hong Kong	5,183,358	0	3,890,768	0
Total	<u>17,614,915</u>	<u>1,011,042</u>	<u>17,849,368</u>	<u>1,190,209</u>

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

	31 December 2023	30 June 2023
	HK\$'000	HK\$'000
Hong Kong	12,248,770	13,731,942
China	1,224,069	1,173,017
Taiwan	137,220	136,598
Others	4,004,856	2,807,811
Total	<u>17,614,915</u>	<u>17,849,368</u>

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

	31 December 2023	30 June 2023
	HK\$'000	HK\$'000
Overdue loans and advances to customers		
Hong Kong	16,379	16,433
China	0	0
Taiwan	0	0
Others	0	0
	<u>16,379</u>	<u>16,433</u>
Impaired loan and advances to customer		
Hong Kong	16,379	16,433
China	0	0
Taiwan	0	0
Others	0	0
	<u>16,379</u>	<u>16,433</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.

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V. SEGMENTAL INFORMATION
FOR THE YEAR ENDED 31 December 2023

3. CROSS-BORDER CLAIMS

The following tables analyse the cross-border claims by countries or geographical areas and types of counterparties. Countries or geographical areas are based upon the location of counterparties after taking into account the transfer of country risk. They are prepared in according with the H.K.M.A. return of "International Banking Statistics" completion instructions. Countries or geographical areas constituting 10% or more of the total cross-border claims are disclosed.

As at 31 December 2023	Banks HK\$ Mil	Official Sector HK\$ Mil	Non-bank private sector		Other Sector HK\$ Mil	Total HK\$ Mil
			Non-bank financial institutions HK\$ Mil	Non-financial private sector HK\$ Mil		
1. Developed countries	6,467	1	896	904	0	8,268
2. Offshore centres	540	0	428	4,326	0	5,294
3. Hong Kong	2,144	489	1,725	2,936	0	7,294
4. Developing Europe	0	0	0	0	0	0
5. Developing Latin America and Caribbean	0	0	0	26	0	26
6. Developing Africa and Middle East	404	0	1,399	60	0	1,863
7. Developing AsiaPacific	36,566	0	2,367	2,094	0	41,027
of which Taiwan	25,553	0	905	1,827	0	28,285
of which China	6,584	0	396	33	0	7,013
Total	46,121	490	6,815	10,346	0	63,772

As at 30 June 2023	Banks HK\$ Mil	Official Sector HK\$ Mil	Non-bank private sector		Other Sector HK\$ Mil	Total HK\$ Mil
			Non-bank financial institutions HK\$ Mil	Non-financial private sector HK\$ Mil		
1. Developed countries	5,626	1	882	866	0	7,375
2. Offshore centres	332	0	552	4,469	0	5,353
3. Hong Kong	1,410	482	1,561	2,814	0	6,267
4. Developing Europe	0	0	0	0	0	0
5. Developing Latin America and Caribbean	0	0	0	88	0	88
6. Developing Africa and Middle East	369	0	533	54	0	956
7. Developing AsiaPacific	35,698	0	2,233	2,938	0	40,869
of which Taiwan	25,663	0	691	2,434	0	28,788
of which China	6,031	0	566	362	0	6,959
Total	43,435	483	5,761	11,229	0	60,908

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**V. SEGMENTAL INFORMATION
FOR THE YEAR ENDED 31 December 2023**

4. NON-BANK MAINLAND EXPOSURE

The categories of non-bank counterparties and the type of direct exposures refers to the Completion Instructions for the Return of Mainland Activities.

<u>Types of counterparties</u>	<u>On-balance sheet exposure HK\$ Mil</u>	<u>Off-balance sheet exposure HK\$ Mil</u>	<u>Total HK\$ Mil</u>
<u>As at 31 December 2023</u>			
1 Central government, central government-owned entities and their subsidiaries and joint ventures(JVs)	845	0	845
2 Local governments, local government-owned entities and their subsidiaries and JVs	291	0	291
3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	841	22	863
4 Other entities of central government not reported in item 1 above	0	0	0
5 Other entities of local governments not reported in item 2 above	0	0	0
6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	574	0	574
7 Other counterparties where the exposures are considered to be non-bank Mainland China exposures	240	0	240
Total	<u>2,791</u>	<u>22</u>	<u>2,813</u>
Total assets after provision	<u>70,522</u>		
On-balance sheet exposures as percentage of total assets	<u>3.96%</u>		

<u>Types of counterparties</u>	<u>On-balance sheet exposure HK\$ Mil</u>	<u>Off-balance sheet exposure HK\$ Mil</u>	<u>Total HK\$ Mil</u>
<u>As at 30 June 2023</u>			
1 Central government, central government-owned entities and their subsidiaries and joint ventures(JVs)	1,095	0	1,095
2 Local governments, local government-owned entities and their subsidiaries and JVs	481	0	481
3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	1,198	33	1,231
4 Other entities of central government not reported in item 1 above	0	0	0
5 Other entities of local governments not reported in item 2 above	0	0	0
6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	558	0	558
7 Other counterparties where the exposures are considered to be non-bank Mainland China exposures	284	3	287
Total	<u>3,616</u>	<u>36</u>	<u>3,652</u>
Total assets after provision	<u>67,920</u>		
On-balance sheet exposures as percentage of total assets	<u>5.32%</u>		

TAIPEI FUBON COMMERCIAL BANK CO., LIMITED - HONG KONG BRANCH

SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>

VI. CURRENCY RISK

FOR THE YEAR ENDED 31 December 2023

5. FOREIGN CURRENCY EXPOSURES

The foreign currency exposures are prepared in accordance with the H.K.M.A. return of completion "Foreign Currency Position" completion instructions. The net position (regardless of sign) for each foreign currency which constitutes 10% or more of the total net position in all foreign currencies

<u>As at 31 December 2023</u>	<u>USD</u>	<u>JPY</u>	<u>EUR</u>	<u>CNY</u>	<u>AUD</u>	<u>TWD</u>	<u>GBP</u>	<u>CAD</u>	<u>Others</u>	<u>Total</u>
	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil
Spot assets	39,723	1,098	3,189	4,975	3,318	0	1,041	131	326	53,801
Spot Liabilities	(49,182)	(492)	(740)	(5,583)	(197)	0	(105)	(73)	(96)	(56,468)
Forward purchases	59,928	687	2,048	29,584	2,418	4,296	935	3	1,626	101,525
Forward sales	(50,320)	(1,273)	(4,500)	(28,945)	(5,529)	(4,456)	(1,872)	(59)	(1,858)	(98,812)
Net option position	(156)	0	0	0	0	156	0	0	0	0
Net long / (short) position	<u>(7)</u>	<u>20</u>	<u>(3)</u>	<u>31</u>	<u>10</u>	<u>(4)</u>	<u>(1)</u>	<u>2</u>	<u>(2)</u>	<u>46</u>
<u>As at 30 June 2023</u>	<u>USD</u>	<u>JPY</u>	<u>EUR</u>	<u>CNY</u>	<u>AUD</u>	<u>TWD</u>	<u>GBP</u>	<u>CAD</u>	<u>Others</u>	<u>Total</u>
	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil
Spot assets	38,493	965	2,559	5,272	3,347	0	1,012	98	259	52,005
Spot Liabilities	(43,140)	(376)	(565)	(6,227)	(204)	0	(167)	(38)	(127)	(50,844)
Forward purchases	48,291	272	1,023	19,222	4,445	7,510	557	0	993	82,313
Forward sales	(44,201)	(808)	(3,004)	(18,228)	(7,591)	(7,345)	(1,404)	(59)	(1,121)	(83,761)
Net option position	(49)	0	0	0	0	49	0	0	0	0
Net long / (short) position	<u>(606)</u>	<u>53</u>	<u>13</u>	<u>39</u>	<u>(3)</u>	<u>214</u>	<u>(2)</u>	<u>1</u>	<u>4</u>	<u>(287)</u>

The net options positions were calculated by using the "model user" method as at the above respective reporting dates.

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

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VII. LIQUIDITY

FOR THE YEAR ENDED 31 December 2023

	31 December 2023	31 December 2022
Average value of its LMR for the year/period	<u>73.27%</u>	<u>61.65%</u>
Calculation period	Oct~Dec 2023	Oct~Dec 2022

The policy of liquidity risk management of Hong Kong branch ensures the following objectives be met based on the principles of steady operations.

- A. Meet the demand of deposit withdrawals and repay all the debt that come due
- B. Provide adequate funding for new loans and investments
- C. Maintain sufficient level of liquid assets in compliance with the statutory liquidity ratio

Hong Kong Branch has set up Asset-Liability Committee (ALCO) to supervise the management of liquidity risk. The branch's funding management team funding staff is responsible for day to day maintenance of an adequate level of funding gap, transferring funds and managing liquidity.

Hong Kong Branch's liquidity risk management includes maintaining proper volume of liquidity assets, diversifying the source of funding, sustaining adequate financing ability and establishing contingency plan.

The strategy of liquidity risk management stands for the management of the liquidity maintenance ratio in prudential spirit. Hong Kong Branch shall ensure the liquidity maintenance ratio is higher than the statutory requirement and internal limit approved by the board of directors.

Hong Kong Branch conducts liquidity risk stress testing to evaluate liquidity status in three scenarios, a bank specific, market-wide and combined crisis, i.e. bank specific plus market-wide crisis, and presents the result to Hong Kong Branch's ALCO on a quarterly basis.

Hong Kong Branch has established a contingency funding plan. The Crisis Management Team led by senior management is formed to handle the crisis. The strategy and procedure for obtaining contingency funding, as well as roles and responsibilities of related parties are clearly stated in the contingency plan.

The essence of liquidity risk analysis stands for the analysis of major cash inflow and outflow within one year

31 December 2023

HKD Million

	1 Day	2~7 Days	8 Days~ 1 month	1 month~ 3 months	3 months~ 6 months	6 months~ 1 year
Inflow	14,363	8,510	15,930	12,782	4,656	6,162
Outflow	17,200	7,740	13,155	13,570	5,974	5,012

31 December 2022

HKD Million

	1 Day	2~7 Days	8 Days~ 1 month	1 month~ 3 months	3 months~ 6 months	6 months~ 1 year
Inflow	13,863	8,270	12,218	7,964	4,577	2,961
Outflow	18,150	6,919	7,941	11,519	3,924	2,727

VIII. REMUNERATION SYSTEM

FOR THE YEAR ENDED 31 December 2023

The relevant remuneration information about Taipei Fubon Bank is disclosed under the "Annual Report, Chapter III - Business Operations", released by the head office.

TAIPEI FUBON COMMERCIAL BANK CO., LIMITED - HONG KONG BRANCH

SECTION B. - INFORMATION OF THE BANK <CONSOLIDATED BASIS>

I. CAPITAL AND CAPITAL ADEQUACY FOR THE YEAR ENDED 31 December 2023

	<u>31 December</u> 2023	<u>30 June</u> 2023
Capital adequacy ratio	<u>16.41%</u>	<u>16.05%</u>

The capital adequacy ratio is equal to the ratio of the regulatory capital in Taiwan to the total risk-weighted assets. The computation of capital adequacy ratio is based on the "Basel Capital Accord" in line with the risk-weighted approach proposed by the Bank for International Settlements and the ratio has included all market risk factors.

	<u>31 December</u> 2023 NT\$'000	<u>30 June</u> 2023 NT\$'000
Aggregate amount of shareholders' funds	<u>313,004,678</u>	<u>293,272,743</u>

TAIPEI FUBON COMMERCIAL BANK CO., LIMITED - HONG KONG BRANCH

SECTION B. - INFORMATION OF THE BANK <CONSOLIDATED BASIS>

**II. OTHER FINANCIAL INFORMATION
FOR THE YEAR ENDED 31 December 2023**

	31 December 2023 NTS'000	30 June 2023 NTS'000
Total Assets	<u>4,401,733,315</u>	<u>4,291,302,580</u>
Total Liabilities	<u>4,088,728,637</u>	<u>3,998,029,837</u>
Total advances	<u>2,297,463,524</u>	<u>2,207,268,585</u>
Total customers deposit	<u>3,509,939,977</u>	<u>3,374,691,819</u>
	1 January 2023 to 31 December 2023 NTS'000	(Restated) 1 January 2022 to 31 December 2022 NTS'000
Profit before taxation	<u>27,870,517</u>	<u>29,393,142</u>

Taipei Fubon Commercial Bank Co., Ltd. merged with Jih Sun International Commercial Bank Co., Ltd. on April 1, 2023. It has merged and retrospectively restated the financial statements of the previous period (FY2022) in accordance with regulations.

Declaration

According to the requirement 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 Taipei Fubon Commercial Bank Co., Limited - Hong Kong Branch for the year ended 31 December 2023. We confirm 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

Taipei Fubon Commercial Bank Co., Limited
Hong Kong Branch

26 - 04 - 2024

Date