

中國信託銀行



CTBC BANK

CTBC Bank Co., Ltd.

Hong Kong Branch

Key Financial Information Disclosure Statements

For Period Ended 30 June 2021

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## A. HONG KONG BRANCH INFORMATION

### 1. Income statement information

	HK\$'000	
	<i>6 months ended</i> <i>30 June 2021</i>	<i>6 months ended</i> <i>30 June 2020</i>
Interest income	524,147	844,065
Interest expense	74,799	283,719
Net interest income	449,348	560,346
Gains less (losses) arising from dealing in foreign currencies	15,576	68,722
Gains less (losses) on securities held for trading purposes	3,153	3,129
Gains less (losses) from other dealing activities	17,986	(21,313)
Net fees and commission income	35,417	41,976
- gross fees and commission income	52,759	58,087
- less: fee and commission expenses	(17,342)	(16,111)
Other operating income	119,479	117,616
Net operating income	191,611	210,130
Operating expenses	260,514	245,133
- Staff expenses	183,277	158,646
- Rental expenses	39,457	40,217
- Other expenses	37,780	46,270
Operating profit before impairment	380,445	525,343
Charge for impairment allowances on advances to customers	(140,356)	(31,156)
Write back of impairment allowances on other impaired assets	478	16,984
Gains less (losses) from disposal of tangible fixed assets	0	0
Profit before taxation	240,567	511,171
Taxation charges	50,293	79,882
Profit after taxation	190,274	431,289

**2. Balance sheet information**

	HK\$'000	
	30 June 2021	31 December 2020
<b>(i) Assets</b>		
Cash and balances with banks	888,366	1,472,420
Placements with banks and other financial institutions maturing between 1 and 12 months	13,857	5,963,965
Amount due from overseas offices	23,161,598	12,898,777
Trade bills	377,889	384,311
Certificates of deposit held	0	0
Securities held for trading purposes	0	0
Advances and other accounts (Additional Balance Sheet Information)	28,020,796	28,502,381
Investment securities	24,165,385	25,609,292
Fixed assets	154,493	185,715
<b>Total assets</b>	<b>76,782,384</b>	<b>75,016,861</b>
<b>(ii) Liabilities</b>		
Deposits and balances of banks and other financial institutions	861,999	8,506
Deposits from customers	65,614,137	61,345,208
- Demand deposits and current accounts	1,103,568	1,658,302
- Savings deposits	39,360,306	34,837,991
- Time, call and notice deposits	25,150,263	24,848,915
Amount due to overseas offices	63,147	104,136
Issued debt securities	0	0
Other liabilities	2,899,027	6,277,014
Reserves and current profit	7,344,074	7,281,997
<b>Total liabilities</b>	<b>76,782,384</b>	<b>75,016,861</b>



**3. Additional Balance sheet information**

HK\$'000

	30 June 2021	31 December 2020
<b>(i) Advances and other accounts</b>		
Advances to customers	25,379,137	22,952,302
Advances to banks and other financial institutions	0	0
Accrued interest and other accounts	2,870,085	5,889,042
Less: Impairment allowance for impaired assets (Note)	228,426	338,963
Advances to customers	227,120	337,320
Trade bills	936	885
Securities and others	370	758
<b>Advances and other accounts after impairment allowance for impaired assets</b>	<b>28,020,796</b>	<b>28,502,381</b>

**Note:**

**Impairment allowance for impaired assets**

- Advances to customers
- Trade bills
- Securities and others

**Total**

	30 June 2021		31 December 2020	
	Collective	Individual	Collective	Individual
- Advances to customers	75,967	151,153	81,333	255,987
- Trade bills	936	0	885	0
- Securities and others	370	0	758	0
<b>Total</b>	<b>77,273</b>	<b>151,153</b>	<b>82,976</b>	<b>255,987</b>

**(ii) Details of the impaired assets**

- Impaired loans amount\*
- Individual impairment allowances
- Percentage to total advances to Banks & other FI's /Customers
- Value of Collateral for impaired loans

	30 June 2021		31 December 2020	
	Banks and other FI's	Customers	Banks and other FI's	Customers
Impaired loans amount*	0	225,141	0	408,483
Individual impairment allowances	0	151,153	0	255,987
- Percentage to total advances to Banks & other FI's /Customers	0.00%	0.89%	0.00%	1.78%
Value of Collateral for impaired loans	0	0	0	0

\* Impaired loans are loans on which interest is being placed in suspense or on which interest accrual has ceased.

**(iii) Overdue and rescheduled loans**

**(a) Overdue loans**

- Three months or less but over one month
- Percentage to total advances to Banks & other FI's /Customers

- Six months or less but over three months
- Percentage to total advances to Banks & other FI's /Customers

- One year or less but over six months
- Percentage to total advances to Banks & other FI's /Customers

- Over one year
- Percentage to total advances to Banks & other FI's /Customers

- Total Overdue loans
- Total Percentage to total advances to Banks & other FI's /Customers

**(b) Rescheduled loans**

- Rescheduled loans, net of those reported in (a)
- Percentage to total advances to Banks & other FI's /Customers

**(c) Value of collateral held against overdue loans and advances of those reported in (a)**

- 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) Individual impairment allowance made on overdue loans**

**(iv) Repossessed assets held**

	30 June 2021		31 December 2020	
	Banks and other FI's	Customers	Banks and other FI's	Customers
Three months or less but over one month	0	0	0	9,054
- Percentage to total advances to Banks & other FI's /Customers	0.00%	0.00%	0.00%	0.04%
Six months or less but over three months	0	0	0	291,592
- Percentage to total advances to Banks & other FI's /Customers	0.00%	0.00%	0.00%	1.27%
One year or less but over six months	0	186,203	0	0
- Percentage to total advances to Banks & other FI's /Customers	0.00%	0.73%	0.00%	0.00%
Over one year	0	0	0	67,647
- Percentage to total advances to Banks & other FI's /Customers	0.00%	0.00%	0.00%	0.29%
Total Overdue loans	0	186,203	0	368,293
- Total Percentage to total advances to Banks & other FI's /Customers	0.00%	0.73%	0.00%	1.60%
Rescheduled loans, net of those reported in (a)	0	38,938	0	49,246
- Percentage to total advances to Banks & other FI's /Customers	0.00%	0.15%	0.00%	0.21%
Current market value of collateral held against the covered portion of overdue loans and advances	0	0	0	0
Covered portion of overdue loans and advances	0	0	0	0
Uncovered portion of overdue loans and advances	0	186,203	0	368,293
Individual impairment allowance made on overdue loans	0	112,362	0	215,990
Reposessed assets held	0	0	0	0



<b>4. Off-balance sheet exposures</b>	HK\$'000	
	<u>30 June 2021</u>	<u>31 December 2020</u>
<b>(i) The contract or notional amounts of off-balance sheet exposures outstanding</b>		
<b>Contingent liabilities and commitments</b>		
Direct credit substitutes	448,955	466,193
Transaction-related contingencies	125,509	131,917
Trade-related contingencies	1,417,878	1,457,033
Forward forward deposits placed	4,860,890	0
Other commitments	19,108,080	19,625,768
Others	0	0
Total of above	<u>25,961,312</u>	<u>21,680,911</u>
<b>Derivatives</b>		
Exchange rate contracts	353,292,273	315,708,694
Interest rate contracts	135,506,711	125,704,716
Others	0	0
Total of above	<u>488,798,984</u>	<u>441,413,410</u>
<b>(ii) The replacement costs of derivatives outstanding</b>		
Exchange rate contracts	1,710,118	4,680,799
Interest rate contracts	652,543	746,914
Others	0	0
Total of above	<u>2,362,661</u>	<u>5,427,713</u>

*For contingent liabilities and commitments, the contract amount represents the amount at risk should the contract be drawn upon and the client defaults. The total of the contract amount is not representative of future liquidity requirements.*

*For derivatives, the notional amounts indicate the nominal value of transactions outstanding at the balance sheet date; they do not represent amounts at risk.*

*In deriving the derivatives' replacement costs, no effect of bilateral netting arrangements has been taken into account.*



## 5. Segmental information

	30 June 2021		31 December 2020	
	customers	secured	customers	secured
<b>(i) Advances to customers by industry classification</b>				
a) Loans for use in Hong Kong				
Industrial, commercial and financial:				
- Property development	35,834	17,750	112,446	102,445
- Property investment	3,212,275	3,041,111	2,782,663	2,404,353
- Financial concerns	1,099,825	189,555	769,948	197,960
- Stockbrokers	12,148	0	81,602	0
- Wholesale and retail trade	1,471,528	1,053,455	1,308,014	855,185
- Manufacturing	986,385	158,873	961,659	152,310
- Transport and transport equipment	490,437	93,180	348,845	0
- Recreational activities	0	0	0	0
- Information technology	691,528	0	543,466	0
- Others	1,028,241	137,578	639,700	75,242
Individual:				
- Loans for the purchase of other residential properties	0	0	0	0
- Others	0	0	0	0
b) Trade finance	4,316,735	731,237	3,291,904	595,620
c) Loans for use outside Hong Kong	12,034,201	2,478,330	12,112,055	2,430,731
Total of above	25,379,137	7,901,069	22,952,302	6,813,846
<b>(ii) Advances to customers by countries or geographical areas</b>				
	30 June 2021		31 December 2020	
Hong Kong	17,228,947		16,126,055	
China	3,372,147		2,826,630	
Taiwan	3,510,112		1,926,527	
Others	1,267,931		2,073,090	
Total of above	25,379,137		22,952,302	
<b>(iii) Overdue loans by countries or geographical areas</b>				
	30 June 2021		31 December 2020	
Hong Kong	186,203		362,414	
China	0		5,879	
Taiwan	0		0	
Others	0		0	
Total of above	186,203		368,293	
<b>(iv) Impaired loans by countries or geographical areas</b>				
	30 June 2021		31 December 2020	
Hong Kong	186,203		362,414	
China	0		5,879	
Taiwan	27,680		27,633	
Others	11,258		12,557	
Total of above	225,141		408,483	

Exposures to an individual country or geographical area is reported if it constitutes 10% or more of the total advances to customers.



## 5. Segmental information (cont'd)

HK\$'000

## (iii) Non-bank Mainland exposures

30 June 2021

Types of counterparties

	On-balance sheet exposures	Off-balance sheet exposures	Total
1. Central government, central government-owned entities and their subsidiaries and JVs	893,366	0	893,366
2. Local governments, local government-owned entities and their subsidiaries and JVs	473,796	104,959	578,755
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	3,502,049	789,765	4,291,814
4. Other entities of central government not reported in item 1 above	2,041,849	228,384	2,270,233
5. Other entities of local governments not reported in item 2 above	279,090	0	279,090
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	6,500,551	805,124	7,305,675
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	0	0	0
<b>Total</b>	<b>13,690,701</b>	<b>1,928,232</b>	<b>15,618,933</b>
Total assets after provision	76,782,384		
On-balance sheet exposures as percentage of total assets	17.83%		

31 December 2020

Types of counterparties

1. Central government, central government-owned entities and their subsidiaries and JVs	940,445	0	940,445
2. Local governments, local government-owned entities and their subsidiaries and JVs	502,603	245,576	748,179
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	3,227,907	688,663	3,916,570
4. Other entities of central government not reported in item 1 above	1,229,954	267,985	1,497,939
5. Other entities of local governments not reported in item 2 above	322,096	8,811	330,907
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	6,578,993	731,736	7,310,729
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	0	0	0
<b>Total</b>	<b>12,801,998</b>	<b>1,942,771</b>	<b>14,744,769</b>
Total assets after provision	75,016,861		
On-balance sheet exposures as percentage of total assets	17.07%		





## 5. Segmental information (cont'd)

HK\$ million

## (iv) International claims

	Banks	Official sector	Non-bank private sector		Others	Total
			Non-bank financial institutions	Non-financial private sector		
<i>30 June 2021</i>						
Developed countries	6,711	4,462	166	536	0	11,875
Offshore centres	1,499	1,594	229	12,112	0	15,434
- of which Hong Kong	391	1,594	12	11,924	0	13,921
Developing Asia-Pacific	30,843	294	77	14,042	0	45,256
- of which China	5,018	203	77	11,193	0	16,491
- of which Taiwan	23,474	0	0	1,814	0	25,288
<i>31 December 2020</i>						
Developed countries	11,073	4,480	631	717	0	16,901
Offshore centres	2,269	1,907	302	11,243	0	15,721
- of which Hong Kong	933	1,907	82	10,903	0	13,825
Developing Asia-Pacific	27,122	501	0	12,474	0	40,097
- of which China	6,037	393	0	9,797	0	16,227
- of which Taiwan	16,663	0	0	1,647	0	18,310

Claim on an individual country or geographical area is reported if it constitutes 10% or more of the total international claims.

The above classification has been taken into account of transfer of risk.

## 6. Currency risk

HK\$ million

	USD	CNY	EUR	JPY	NTD	Total
<i>30 June 2021</i>						
Spot assets	51,945	8,641	1,425	275	20	67,133
Spot liabilities	57,814	6,413	765	461	20	66,219
Forward purchases	173,603	96,169	1,538	798	7,911	285,424
Forward sales	165,549	100,566	2,199	613	7,930	286,341
Net option position	0	0	0	0	0	0
Net long (short) position	2,185	(2,169)	(1)	(1)	(19)	(3)
Net structural position	0	0	0	0	0	0
<i>31 December 2020</i>						
Spot assets	46,359	7,913	3,389	1,110	26	65,043
Spot liabilities	55,540	5,650	1,004	422	26	63,674
Forward purchases	154,901	67,532	670	1,451	5,698	240,675
Forward sales	144,050	71,892	3,052	2,135	5,618	242,385
Net option position	0	0	0	0	0	0
Net long (short) position	1,670	(2,097)	3	4	80	(341)
Net structural position	0	0	0	0	0	0

The "Total" column represents the aggregate positions of all currencies.

The net option position is calculated using the delta equivalent value of the option contracts.



**7. Liquidity**

Starting from June 2018, an authorized institution that is a category 2 institution must disclose the average Liquidity Maintenance Ratio quarterly under the Banking (Disclosure) Rules Cap 155M Section 103B. The average liquidity maintenance ratio is being calculated based on the arithmetic mean of the average value of liquidity maintenance ratio for each month during the reporting period. The liquidity maintenance ratio is calculated in accordance with the guidelines of the HKMA and the Banking (Liquidity) Rules.

	<i>For the quarter ended</i>	<i>For the quarter ended</i>
	<u>30 June 2021</u>	<u>30 June 2020</u>
Average liquidity maintenance ratio for the period	77.61%	69.24%

Liquidity Risk Management

The liquidity maintenance ratio ("LMR") is prepared by Accounting Department on a daily basis and a daily report is submitted to branch management and Treasury Department for monitoring purpose. Treasury Department is performed the liquidity maintenance ratio projection on a daily basis and Market Risk Management Department is performed the liquidity stress test at least quarterly.

Funding and Liquidity Cushion

Treasury is responsible for managing the funding of the branch which include interbank market funding and placement, customer deposits, etc and Head Office support when necessary. The branch is maintained the liquidity cushion by holding high quality marketable securities which consists of Hong Kong Exchange Fund Bills, other sovereign bonds or bills, NCDs and other bonds issued by authorized institution in Hong Kong or other financial institution outside Hong Kong. The investment portfolio combines of 68% fair value through other comprehensive income securities and 31% of amortised cost securities.

Governance

Liquidity risk management of CTBC, Hong Kong Branch ("The Branch") is governed by policies as established by the Board of Directors of the Head Office. The Branch has established an Asset and Liability Committee ("ALCO"), which is responsible for the management of liquidity and funding risk of the Branch, ensuring that it is managed within the approved policies and procedures, risk tolerance and limits, and complies with regulatory requirements. ALCO members comprise senior management from treasury, market and liquidity risk manager and business lines representatives.

The Branch's qualitative liquidity risk tolerance is to maintain a balanced asset and liability structure to ensure that it is capable of sustaining business growth while meeting various obligations under normal and certain stressed scenarios. Internal liquidity reporting is compiled and monitored on a regular basis for various level of the governance.

The Branch maintains diverse funding sources, including customer deposits, interbank money market, repo facilities and funding support from the Head Office. Controls and measures are in place to avoid over-reliance on interbank funding and intra-group funding.

Liquidity stress testing covers general market, institution-specific and combined stress scenarios and the results are reviewed on a quarterly basis at ALCO meeting to identify the Branch's potential vulnerabilities and its capacity to withstand stressed circumstances.

The Branch's contingency funding plan makes use of both qualitative and quantitative early warning indicators on different internal and external factors. Any early signs of significant impact on the Branch's liquidity position will be discussed in ALCO. Testing on the plan is conducted on an annual basis and the plan is also subject to regular review by ALCO.

7. Liquidity (cont'd)

Analysis of On/Off Balance Sheet by remaining maturity

HK\$'000	30 June 2021						
	Total	1 month or less	Over 1 month to 3 months	Over 3 months to 1 year	Over 1 year to 5 year	Over 5 Year	Undated or overdue
<b>Assets</b>							
Cash and balances with banks	888,366	888,366	0	0	0	0	0
Placements with banks and other financial institutions maturing between 1 and 12 months	13,857	0	13,857	0	0	0	0
Amount due from overseas offices	23,161,598	23,161,598	0	0	0	0	0
Trade bills	377,889	169,620	156,523	51,746	0	0	0
Certificates of deposit held	0	0	0	0	0	0	0
Securities held for trading purposes	0	0	0	0	0	0	0
Advances and other accounts (Additional Balance Sheet Information)	28,020,796	5,316,762	6,416,251	7,185,059	8,347,560	196,258	558,906
Investment securities	24,165,385	714,153	330,518	2,673,740	15,432,005	5,014,969	0
Fixed assets	154,493	0	0	0	0	0	154,493
<b>Total assets</b>	<b>76,782,384</b>	<b>30,250,499</b>	<b>6,917,149</b>	<b>9,910,545</b>	<b>23,779,565</b>	<b>5,211,227</b>	<b>713,399</b>
<b>Liabilities</b>							
Deposits and balances of banks and other financial institutions	861,999	861,999	0	0	0	0	0
Deposits from customers	65,614,137	47,297,985	8,447,313	9,866,116	2,723	0	0
Amount due to overseas offices	63,147	55,587	0	0	0	0	7,560
Other liabilities	2,899,027	569,417	377,162	982,871	425,613	19,645	524,319
Reserves and current profit	7,344,074	0	0	0	0	0	7,344,074
<b>Total liabilities</b>	<b>76,782,384</b>	<b>48,784,988</b>	<b>8,824,475</b>	<b>10,848,987</b>	<b>428,336</b>	<b>19,645</b>	<b>7,875,953</b>
<b>Net Gap</b>	<b>0</b>	<b>(18,534,489)</b>	<b>(1,907,326)</b>	<b>(938,442)</b>	<b>23,351,229</b>	<b>5,191,582</b>	<b>(7,162,554)</b>
<b>Off Balance Sheet Exposures</b>							
Contingent liabilities	1,992,342	357,450	667,137	918,902	48,853	0	0
Irrevocable commitments	1,801,567	1,801,567	0	0	0	0	0
Forward forward deposits placed	4,860,890	4,860,890	0	0	0	0	0
<b>Total</b>	<b>8,654,799</b>	<b>7,019,907</b>	<b>667,137</b>	<b>918,902</b>	<b>48,853</b>	<b>0</b>	<b>0</b>
<b>30 June 2020</b>							
HK\$'000	Total	1 month or less	Over 1 month to 3 months	Over 3 months to 1 year	Over 1 year to 5 year	Over 5 Year	Undated or overdue
<b>Assets</b>							
Cash and balances with banks	1,748,833	1,748,833	0	0	0	0	0
Placements with banks and other financial institutions maturing between 1 and 12 months	2,415,075	0	2,415,075	0	0	0	0
Amount due from overseas offices	15,776,324	12,237,650	3,538,674	0	0	0	0
Trade bills	265,940	130,790	130,505	4,645	0	0	0
Certificates of deposit held	199,992	0	199,992	0	0	0	0
Securities held for trading purposes	230,407	0	0	0	230,407	0	0
Advances and other accounts (Additional Balance Sheet Information)	28,074,921	5,447,365	5,789,847	7,411,286	8,704,712	276,463	445,248
Investment securities	21,978,154	232,483	485,752	1,375,926	15,840,779	4,043,214	0
Fixed assets	56,729	0	0	0	0	0	56,729
<b>Total assets</b>	<b>70,746,375</b>	<b>19,797,121</b>	<b>12,559,845</b>	<b>8,791,857</b>	<b>24,775,898</b>	<b>4,319,677</b>	<b>501,977</b>
<b>Liabilities</b>							
Deposits and balances of banks and other financial institutions	14,246	14,246	0	0	0	0	0
Deposits from customers	60,322,765	40,478,453	8,533,519	11,267,741	43,052	0	0
Amount due to overseas offices	81,656	74,096	0	0	0	0	7,560
Other liabilities	3,247,994	365,580	475,221	1,128,971	526,282	36,855	715,085
Reserves and current profit	7,079,714	0	0	0	0	0	7,079,714
<b>Total liabilities</b>	<b>70,746,375</b>	<b>40,932,375</b>	<b>9,008,740</b>	<b>12,396,712</b>	<b>569,334</b>	<b>36,855</b>	<b>7,802,359</b>
<b>Net Gap</b>	<b>0</b>	<b>(21,135,254)</b>	<b>3,551,105</b>	<b>(3,604,855)</b>	<b>24,206,564</b>	<b>4,282,822</b>	<b>(7,300,382)</b>
<b>Off Balance Sheet Exposures</b>							
Contingent liabilities	1,961,576	385,385	911,137	601,716	63,338	0	0
Irrevocable commitments	2,400,807	2,400,807	0	0	0	0	0
Forward forward deposits placed	4,611,488	4,611,488	0	0	0	0	0
<b>Total</b>	<b>8,973,871</b>	<b>7,397,680</b>	<b>911,137</b>	<b>601,716</b>	<b>63,338</b>	<b>0</b>	<b>0</b>



**8. Remuneration disclosure**

In accordance with paragraph 3.1.2 of the HKMA's Supervisory Policy Manual Guideline on a Sound Remuneration System – CG5 issued on March 12, 2015, CTBC Bank has disclosed the relevant information under Part III Corporate Governance of the Chinese version of CTBC Bank Annual Report 2020.

**B. BANK INFORMATION (CONSOLIDATED BASIS)**

**1. Capital and capital adequacy**

NTD million

	<i>Unaudited</i> <u>30 June 2021</u>	<u>31 December 2020</u>
Consolidated capital adequacy ratio	14.51%	14.61%
Aggregate amount of shareholders' fund	303,837	312,380

*The capital adequacy ratio is computed in accordance with the Basel Capital Accord under Taiwan MOF regulation. It is calculated as the percentage of net eligible capital divided by risk-weighted assets.*

*Net eligible capital is the sum of Tier I capital and qualified Tier II and Tier III capital (Total eligible capital) less required capital deductions.*

*Risk-weighted assets is the sum of credit risk-weighted assets plus the capital requirement for market risk and operational risk multiplied by 12.5.*

**2. Other financial information**

NTD million

	<i>Unaudited</i> <u>30 June 2021</u>	<u>31 December 2020</u>
Total assets	4,548,667	4,510,256
Total liabilities	4,244,830	4,197,876
Total advances	2,598,222	2,475,938
Total customer deposits	3,835,513	3,749,190
	<i>6 months ended</i> <u>30 June 2021</u>	<i>6 months ended</i> <u>30 June 2020</u>
Pre-tax profit / (loss)	17,716	16,035

\* Notes for NTD/HKD conversion rates : 3.59 (30-Jun-2021); 3.68 (31-Dec-2020) and 3.83 (30-Jun-2020).

**Chief executive's declaration of compliance**

We enclose herewith the Key Financial Information Disclosure Statement for the 6 months ended 30 June 2021. We confirm that the information contained therein complies fully with the relevant requirements for financial disclosure by overseas incorporated authorized institutions as set out in CA-D-1<Guideline on the Application of the Banking (Disclosure) Rules> of Supervisory Policy Manual issued by Hong Kong Monetary Authority and is not false or misleading in any material aspect.

Lin Yung Chien  
Chief Executive  
CTBC Bank Co., Ltd.  
Hong Kong Branch  
(incorporated in Taiwan with limited liability)

20 September 2021