



臺灣中小企業銀行股份有限公司 香港分行

Taiwan Business Bank Hong Kong Branch

(於臺灣註冊成立之有限責任公司)

(Incorporated in Taiwan with limited liability)

Suite 2705-9, 27/F., Tower 6, The Gateway, Harbour City, Kowloon, H.K.

Tel : (852) 2971 0111 Fax : (852) 2511 6791

**TAIWAN BUSINESS BANK, LTD.
HONG KONG BRANCH**

**Key Financial Information Disclosure Statement
For The Whole Year Ended 2024 / 12 / 31**





TAIWAN BUSINESS BANK, LTD. HONG KONG BRANCH
Key Financial Information Disclosure Statement
For The Whole Year Ended 2024 / 12 / 31

<u>Contents</u>	<u>Page</u>
Section A-Information of the Branch (Hong Kong Branch Only)	
I. Income statement information	1
II. Balance sheet information	2
III. Additional Balance sheet information	3
1. Loans and advances and impairment provisions	3
2. Overdue and rescheduled assets	4
3. Off-balance sheet information	7
4. Gross advances to customers segmental analysis	8
5. International claims	9
6. Non-bank Mainland exposures	10
7. Currency risk	11
8. Liquidity information disclosures	12
9. Remuneration Disclosure	13
Section B-Information of the Bank (Consolidated Basis)	
I. Capital and capital adequacy ratio	14
II. Other financial information	14
Declaration	15



Section A-Information of the Branch (Hong Kong Branch Only)

I. Income statement information

	<u>For the year end</u> <u>2024/12/31</u> HK\$'000	<u>For the year end</u> <u>2023/12/31</u> HK\$'000
Interest Income	318,147	268,543
Interest Expense	<u>-166,620</u>	<u>-115,864</u>
Other operating income	<u>151,527</u>	<u>152,679</u>
Gains less losses arising from trading in foreign currencies	1,258	1,378
Gains less losses on securities held for trading purpose	-37	-73
Gains less losses from other trading activities	0	0
Income from fees and commissions	11,272	8,156
Others	<u>5</u>	<u>1</u>
	<u>12,498</u>	<u>9,462</u>
Operating Expense		
Staff and rental expenses	-19,018	-19,241
Net charge for other provisions	327	3,403
Other expenses	-18,545	-19,923
Impairment losses and provisions for impaired loans and receivables	-13,019	-11,876
Gains less losses from the disposal of property, plant and equipment and investment properties	0	-15
	<u>-50,255</u>	<u>-47,652</u>
Profit before taxation	113,770	114,489
Taxation expense or tax income	-29,894	-9,909
Profit after taxation	<u>83,876</u>	<u>104,580</u>



II. Balance sheet information

	<u>2024/12/31</u> HK\$'000	<u>2024/6/30</u> HK\$'000
Assets		
Cash and balances with banks (except those included in amount due from overseas offices)	836,576	644,094
Placement with banks maturing between 1 and 12 months (except those included in amount due from overseas offices)	63,634	50,000
Amount due from overseas offices	0	0
Trade bills	0	0
Fair value through other comprehensive income financial assets and impairment provisions		
Fair value through other comprehensive income financial assets	1,560,439	1,476,007
Impairment provisions (specific)	0	0
Amortised cost financial assets	0	0
Loans and advances and impairment provisions		
Loans and advances to customers	2,227,780	1,962,807
Loans and advanced to banks	1,661,496	1,538,196
Impairment provisions (collective and specific)	-48,098	-40,520
Property, plant and equipment and investment properties	16,921	20,938
Other assets		
Accrued interest	45,388	39,473
Others	118,581	109,974
Total assets	<u>6,482,717</u>	<u>5,800,969</u>
Liabilities		
Deposits and balances of banks (except those included in amount due to overseas offices)	1,448,383	802,729
Deposits from customers		
Demand deposits and current accounts	51,746	59,858
Savings deposits	1,269,302	1,358,833
Time, call and notice deposits	2,817,928	2,653,507
Amount due to overseas offices	88,050	92,055
Other liabilities	175,059	244,168
Total liabilities	<u>5,850,468</u>	<u>5,211,150</u>
Paid up capital	0	0
Reserves	548,373	542,082
Current profit/(loss)	83,876	47,737
Total equities	<u>632,249</u>	<u>589,819</u>
Total Equities and Liabilities	<u>6,482,717</u>	<u>5,800,969</u>



III. Additional Balance sheet information

	<u>2024/12/31</u> HK\$'000	<u>2024/6/30</u> HK\$'000	
1. Loans and advances and impairment provisions			
A. Loans and advances and impairment provisions			
Loans and advances to customers	2,227,780	1,962,807	
Loans and advances to banks	1,661,496	1,538,196	
Total	<u>3,889,276</u>	<u>3,501,003</u>	
Collective impairment provisions	-38,769	-34,885	
Specific impairment provisions	-9,329	-5,635	
Total	<u>-48,098</u>	<u>-40,520</u>	
Gross loans and advances less impairment provisions	<u>3,841,178</u>	<u>3,460,483</u>	
Provisions as % of gross loans and advances			
Collective impairment provisions	1.00%	1.00%	
Specific impairment provisions	0.24%	0.16%	
Total	<u>1.24%</u>	<u>1.16%</u>	
B. Impairment provisions			
	<u>Specific</u>	<u>Collective</u>	<u>Total</u>
<u>2024/12/31</u>	<u>impairment provisions</u>	<u>impairment provisions</u>	
Loans and advances to customers	9,329	22,154	31,483
Loans and advances to banks	0	16,615	16,615
Total	<u>9,329</u>	<u>38,769</u>	<u>48,098</u>
<u>2024/06/30</u>			
Loans and advances to customers	5,635	19,503	25,138
Loans and advances to banks	0	15,382	15,382
Total	<u>5,635</u>	<u>34,885</u>	<u>40,520</u>
	<u>2024/12/31</u>	<u>2024/06/30</u>	
	HK\$'000	HK\$'000	
C. Impaired loans and advances to customers			
Impaired loans and advances to customers	12,439	12,521	
Specific impairment provisions	-9,329	-5,635	
Total	<u>3,110</u>	<u>6,886</u>	
Market value of collateral of loans and advances to customers	0	0	
covered portion of impaired loans and advances to customers	0	0	
uncovered portion of impaired loans and advances to customers	12,439	12,521	
Impaired advances as % of gross loans and advances to customers	0.56%	0.64%	
Specific impairment provisions as % of impaired loans and advances to customers	75.00%	45.00%	
D. Impaired loans and advances to bank			
Impaired loans and advances to banks	0	0	
Specific impairment provisions	0	0	
Total	<u>0</u>	<u>0</u>	
Market value of collateral of loans and advances to banks	0	0	
covered portion of impaired loans and advances to banks	0	0	
uncovered portion of impaired loans and advances to banks	0	0	
Impaired advances as % of gross loans and advances to banks	0.00%	0.00%	
Specific impairment provisions as % of impaired loans and advances to banks	0.00%	0.00%	



2. Overdue and rescheduled assets

Part I. Loans and advances to customers

	<u>2024/12/31</u> HK\$'000	<u>2024/6/30</u> HK\$'000
A. Loans and advances to customers overdue for more than 3 months but not more than 6 months	0	0
more than 6 months but not more than 1 year	0	0
more than 1 year	0	0
Total	<u>0</u>	<u>0</u>
Specific impairment provisions made in respect of the above	0	0
Market value of collateral of overdue loans and advances to customers	0	0
covered portion of overdue loans and advances to customers	0	0
uncovered portion of overdue loans and advances to customers	0	0
B. Rescheduled loans and advances to customers (Net of those overdue loans and advances which have been disclosed above)	<u>12,439</u>	<u>12,521</u>
	As % of gross advances to customers	As % of gross advances to customers
	<u>2024/12/31</u>	<u>2024/6/30</u>
a. Advance to customers overdue for more than 3 months but not more than 6 months	0.00%	0.00%
more than 6 months but not more than 1 year	0.00%	0.00%
more than 1 year	0.00%	0.00%
Total	<u>0.00%</u>	<u>0.00%</u>
b. Rescheduled loans and advances to customers	<u>0.56%</u>	<u>0.64%</u>

C. Repossessed assets

As at 2024 / 12 / 31 and 2024 / 6 / 30, there were no repossessed assets held by our branch.



Part II. Loans and advances to banks

	<u>2024/12/31</u> HK\$'000	<u>2024/6/30</u> HK\$'000
A. Loans and advances to banks overdue for		
more than 3 months but not more than 6 months	0	0
more than 6 months but not more than 1 year	0	0
more than 1 year	0	0
Total	<u>0</u>	<u>0</u>
Specific impairment provisions made in respect of the above	0	0
Market value of collateral of overdue loans and advances to banks	0	0
covered portion of overdue loans and advances to banks	0	0
uncovered portion of overdue loans and advances to banks	0	0
B. Rescheduled loans and advances to banks	<u>0</u>	<u>0</u>
(Net of those overdue loans and advances which have been disclosed above)		
	As % of gross advances to banks	As % of gross advances to banks
	<u>2024/12/31</u>	<u>2024/6/30</u>
a. Advance to bank overdue for		
more than 3 months but not more than 6 months	0.00%	0.00%
more than 6 months but not more than 1 year	0.00%	0.00%
more than 1 year	0.00%	0.00%
Total	<u>0.00%</u>	<u>0.00%</u>
b. Rescheduled loans and advances to banks	<u>0.00%</u>	<u>0.00%</u>
C. Repossessed assets		
As at 2024 / 12 / 31 and 2024 / 6 / 30, there were no repossessed assets held by our branch.		



Part III. Other assets

(Available-for-sale securities and Held-to-maturity securities)

	<u>2024/12/31</u> <u>HK\$'000</u>	<u>2024/6/30</u> <u>HK\$'000</u>
A. Other assets overdue for		
more than 3 months but not more than 6 months	0	0
more than 6 months but not more than 1 year	0	0
more than 1 year	<u>0</u>	<u>0</u>
	<u>0</u>	<u>0</u>
Specific impairment provisions made in respect of the above	0	0
Market value of collateral of overdue other assets	0	0
covered portion of overdue other assets	0	0
uncovered portion of overdue other assets	0	0
B. Rescheduled Other assets	<u>0</u>	<u>0</u>
(Net of those overdue other assets which have been disclosed above)		
	As % of gross Other assets	As % of gross Other assets
	<u>2024/12/31</u>	<u>2024/6/30</u>
a. Other assets overdue for		
more than 3 months but not more than 6 months	0.00%	0.00%
more than 6 months but not more than 1 year	0.00%	0.00%
more than 1 year	0.00%	0.00%
Total	<u>0.00%</u>	<u>0.00%</u>
b. Rescheduled Other assets	<u>0.00%</u>	<u>0.00%</u>
C. Repossessed assets		
As at 2024 / 12 / 31 and 2024 / 6 / 30, there were no repossessed assets held by our branch.		



3. Off-balance sheet information

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.

	<u>2024/12/31</u> <u>HK\$'000</u>	<u>2024/6/30</u> <u>HK\$'000</u>
A. The contractual or notional amounts of each material class of its off-balance sheet exposures (other than Derivative transactions)		
Direct credit substitutes	0	0
Transaction-related contingencies	0	0
Trade-related contingencies	62,863	52,645
Other commitments	642,281	895,025
Others	0	0
Total	<u>705,144</u>	<u>947,670</u>
B. Derivative transactions		
Exchange rate contract	0	0
Interest rate contract	0	0
Total	<u>0</u>	<u>0</u>
Replacement cost of derivatives		
Exchange rate contract		
Positive Fair Value	0	0
Negative Fair Value	0	0
Interest rate contract		
Positive Fair Value	0	0
Negative Fair Value	0	0
Total	<u>0</u>	<u>0</u>

The fair value of derivatives 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.



4. Gross advances to customers segmental analysis

A. By loan usage

The following analysis of gross loans and advances to customers by major sectors are prepared in accordance with the definitions and the detailed descriptions in the completion instructions for the "Return of Quarterly Analysis of Loans and Advances and Provisions".

	<u>2024/12/31</u>		<u>2024/6/30</u>	
	HK\$'000		HK\$'000	
	<u>Balance covered</u>		<u>Balance covered</u>	
	<u>Amount</u>	<u>by collateral</u>	<u>Amount</u>	<u>by collateral</u>
Loan and advances for use in HK				
Industrial, commercial and financial:				
-Property development	0	0	0	0
-Property investment	0	0	0	0
-Financial concerns	0	0	0	0
-Stockbrokers	0	0	50,000	0
-Wholesale and retail trade	146,668	74,500	181,380	62,625
-Manufacturing	93,168	0	93,697	0
-Transport and transport equipment	0	0	0	0
-Recreational activities	0	0	0	0
-Information Technology	193,182	0	193,182	0
-Others	135,093	0	143,669	0
Individuals:				
-Loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchases Scheme of their respective Successor Schemes	0	0	0	0
-Loan for the purchase of other residential properties	0	0	0	0
-Credit card advances	0	0	0	0
-Others	0	0	0	0
Total	568,111	74,500	661,928	62,625
Trade finance	12,439	0	12,521	0
Loan and advances for use outside HK	1,647,230	0	1,288,358	0
Total	2,227,780	74,500	1,962,807	62,625

B. By countries or geographical segments

<u>2024/12/31</u>	<u>Gross</u>	<u>Overdue</u>	<u>Specific</u>
	<u>Amount</u>	<u>& Impaired</u>	
HK\$'000			
Hong Kong	650,814	12,439	9,329
Singapore	342,910	0	0
Thailand	287,881	0	0
India	386,259	0	0
South Korea	240,684	0	0
China	1,365	0	0
Others	317,867	0	0
Total	2,227,780	12,439	9,329
<u>2024/6/30</u>	<u>Gross</u>	<u>Overdue</u>	<u>Specific impairment</u>
HK\$'000	<u>Amount</u>	<u>& Impaired</u>	<u>provisions</u>
Hong Kong	747,820	12,521	5,635
Singapore	215,873	0	0
Thailand	309,701	0	0
India	312,324	0	0
South Korea	93,697	0	0
China	4,940	0	0
Others	278,452	0	0
Total	1,962,807	12,521	5,635

Only exposures to a country or geographical segment in accordance with the location of the counterparty not less than 10% of the aggregate gross amount of loans and advances to customers as at the above respective reporting data are disclosed.



5. International claims

International claims include the following types of financial claims, receivables and loans and advances, cash and balances and placements with banks (including loans and advances to banks), holdings of certificates of deposit, bills, promissory notes, commercial paper, other debt instruments and investments and accrued interest and overdue interest on all above assets.

The analysis of international claims by geographical segments in accordance with the location and the types of counterparties which constitutes not less than 10% of total international claims after taking into account any recognized risk transfer is as follow :

<u>2024/12/31</u> HK\$ millions	Banks	<u>Non-bank private sector</u>			Others	Total
		Official Sector	Non-bank Financial institutions	Non-financial private sector		
1. Developed countries	861	0	0	0	0	861
2. Offshore centers	118	0	162	941	0	1,221
of which-Hong Kong	118	0	0	540	0	658
of which-Singapore	0	0	62	344	0	406
3. Developing Europe	0	0	0	0	0	0
4. Developing Latin America and Caribbean	0	0	0	0	0	0
5. Developing Africa and Middle East	905	0	0	243	0	1,148
of which-Saudi Arabia	444	0	0	196	0	640
6. Developing Asia-Pacific	1,446	0	70	1,097	0	2,613
of which-Taiwan	334	0	0	9	0	343
of which-South Korea	791	0	0	334	0	1,125
of which-India	203	0	0	389	0	592
7. International organizations	0	0	0	0	0	0
8. Unallocated by country	0	0	0	0	0	0
<u>2024/6/30</u> HK\$ millions						
1. Developed countries	820	0	83	0	0	903
2. Offshore centers	130	0	107	905	0	1,142
of which-Hong Kong	130	0	0	577	0	707
of which-Singapore	0	0	62	216	0	278
3. Developing Europe	0	0	0	0	0	0
4. Developing Latin America and Caribbean	0	0	0	0	0	0
5. Developing Africa and Middle East	722	0	0	245	0	967
of which-Saudi Arabia	313	0	0	198	0	511
6. Developing Asia-Pacific	1,222	0	70	873	0	2,165
of which-Taiwan	151	0	0	13	0	164
of which-South Korea	748	0	0	186	0	934
of which-India	205	0	0	315	0	520
7. International organizations	0	0	0	0	0	0
8. Unallocated by country	0	0	0	0	0	0



6. Non-bank Mainland exposures

<u>2024/12/31</u> HK\$'000	<u>On-balance</u> <u>sheet exposures</u>	<u>Off-balance</u> <u>sheet exposures</u>	<u>Total</u>	<u>Specific</u> <u>provision</u>
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	0	0	0	0
2. Local governments, local government-owned entities and their subsidiaries and JVs	0	0	0	0
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	1,301	0	1,301	0
4. Other entities of central government not reported in item 1 above	0	0	0	0
5. Other entities of local governments not reported in item 2 above	0	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	14,303	5,137	19,440	0
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	7,200	7,585	14,785	0
Total	22,804	12,722	35,526	0
Total assets after provision	6,482,717			
On-balance sheet exposures as percentage of total assets	0.35%			
<u>2024/6/30</u> HK\$'000				
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	0	0	0	0
2. Local governments, local government-owned entities and their subsidiaries and JVs	0	0	0	0
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	4,825	0	4,825	0
4. Other entities of central government not reported in item 1 above	0	0	0	0
5. Other entities of local governments not reported in item 2 above	0	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	32,105	1,553	33,658	0
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	11,090	3,077	14,167	0
Total	48,020	4,630	52,650	0
Total assets after provision	5,800,969			
On-balance sheet exposures as percentage of total assets	0.83%			



7. Currency risk

<u>2024/12/31</u> <u>HK\$ millions</u>	USD	GBP	JPY	EUR	CNY	CAD	AUD	NZD	Total
Spot assets	4,838	6	101	18	534	2	4	0	5,503
Spot liabilities	4,843	6	101	18	534	2	4	0	5,508
Forward purchases	0	0	0	0	0	0	0	0	0
Forward sales	0	0	0	0	0	0	0	0	0
Net option position	0	0	0	0	0	0	0	0	0
Net long/ short position	-5	0	0	0	0	0	0	0	-5
<u>2024/6/30</u> <u>HK\$ millions</u>	USD	GBP	JPY	EUR	CNY	CAD	AUD	NZD	Total
Spot assets	4,289	6	94	21	377	4	6	0	4,797
Spot liabilities	4,281	6	94	21	377	4	6	0	4,789
Forward purchases	0	0	0	0	0	0	0	0	0
Forward sales	0	0	0	0	0	0	0	0	0
Net option position	0	0	0	0	0	0	0	0	0
Net long/ short position	8	0	0	0	0	0	0	0	8

There were no foreign currency structural positions as at 2024 / 12 / 31 and 2024 / 6 / 30

8. Liquidity information disclosures

8.1 Average liquidity maintenance ratio/average liquidity ratio

	<u>2024/3/31</u>	<u>2024/6/30</u>	<u>2024/9/30</u>	<u>2024/12/31</u>	<u>2024/12/31</u>
Average value of its LMR for the year/period	55.54%	55.61%	53.90%	54.71%	54.94%
Calculation period	(Jan~Mar 2024)	(Apr~Jun 2024)	(Jul~Sep 2024)	(Oct~Dec 2024)	(Jan~Dec 2024)
Average value of its LMR for the year/period	<u>2023/3/31</u>	<u>2023/6/30</u>	<u>2023/9/30</u>	<u>2023/12/31</u>	<u>2023/12/31</u>
Calculation period	46.56%	49.23%	55.65%	53.22%	51.16%
	(Jan~Mar 2023)	(Apr~Jun 2023)	(Jul~Sep 2023)	(Oct~Dec 2023)	(Jan~Dec 2023)

The average liquidity maintenance ratio is the arithmetic mean of each calendar month's average liquidity maintenance ratio for the period as calculated in accordance with the Banking (Liquidity) Rules with effect from 1 January 2015.

8.2 Qualitative disclosures

a. Approach to liquidity risk management.

The branch manages our liquidity risk in accordance with the Liquidity Risk Management Policy, which is set by Asset and Liability Committee and Risk Management Committee in Hong Kong branch and approved by our head office. The 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. In additions, our policy set a higher internal limit of liquidity maintenance ratio than the statutory minimum to reduce the liquidity risk.

Risk Management Committee is mainly responsible for the liquidity risk management in our branch. General Manager is the chairman of the Committee. The members include the department head of Treasury, Risk Management, Accounting, and all members of Treasury. General Manager could also invite other department heads to attend to Committee meeting in need.

The branch also follows the guidance set forth by the Hong Kong Monetary Authority in Supervisory Policy Manual (LM-2) - Sound Systems and Controls for Liquidity Risk Management.

b. Funding strategies

The branch's main funding strategies include diverse funding source, relationship-building in financial market, and intra-group transactions.

c. Liquidity risk mitigation techniques

(i) The branch will take the action to reduce the rising liquidity risk by several measures include HKEF Notes intraday repo, funding from head office, and reduction of interbank lending activities.

(ii) Maintenance of liquidity cushion

Tier 1 assets: HKD1,823,220,583 Tier 2 assets: HKD 0 (both as of 31/12/2024)

The liquidity cushion assets are easily able to be sold for liquidity demand.

d. Stress testing

The branch performs stress testing quarterly for items as below

(i) Cash flow

(ii) Liquidity maintenance ratio

(iii) Liquidity gapping

The scenarios of 3 cases for our stress testing are "institution-specific stress scenario", "general market stress scenario", and "combination of both". We perform all three scenarios for item (i), and the extreme scenario, "combination of both", for both item (ii) and (iii). The different loss rate of deposit are assumed based on each 3 scenarios.

e. Contingency funding plan

The General Manager of branch should convene the meeting with all departments head to control and assess in case of excess of warning index.□

Furthermore, the branch should report to risk management department of head office which is going to assess the possibility whether the operating risk occur and the branch start Contingency funding plan.

The branch maintains two kinds of the warning indexes which are internal warning index and market warning index. Internal warning index includes profitability, quality of assets, source of assets and funding, financial cost, maturity date mismatch, and regulation of branch and authority. Market warning index includes the bank credit rating, stock price, interbank transaction, and average deposit balance from customers.

8.3 Quantitative disclosures

f. Metrics of liquidity management

The branch maintains the due date gap ratio and sets up the formula as follows: (due date assets – due date liabilities) / total liabilities. The limit matrix is as below :

Tenor \ CCY		Total	USD	HKD	CNH	Others
		O/N	Limit	-75%	-75%	-75%
	Warning	-70%	-70%	-70%	-70%	-70%
A week	Limit	-75%	-75%	-75%	-75%	-75%
	Warning	-70%	-70%	-70%	-70%	-70%
A month	Limit	-40%	-50%	-70%	-70%	-70%
	Warning	-35%	-45%	-65%	-65%	-65%

g. Concentration limit

The branch sets limit for funding concentration.

(i) The ratio of funding amount from a branch (or a consolidated group) to total lending to banks should not be over 30% (or 50%).

(ii) The ratio of time deposit of single customer (or a consolidated group) to total time deposit should not be over 30% (or 50%) and the amount of time deposit from a single customer should not exceed 100 million USD.

(iii) The total amount of interbank borrowings from any single financial institution counterparty (including its group affiliates on a consolidated basis) should not exceed 300 million USD and the amount of funding from a single country (Taiwan excluded) should not be over 300 million USD.



h. Analysis of On/Off Balance Sheet by remaining maturity

(i) On-Balance

<u>2024/12/31</u> HK\$'000	Total	<u>1 month</u> <u>or less</u>	<u>Over 1</u> <u>to 3months</u>	<u>Over 3</u> <u>to 6 months</u>	<u>Over 6</u> <u>to 1 year</u>	<u>Over 1 year</u>	<u>Udate</u> <u>or overdue</u>
Asset items							
Loans to customers	2,227,780	82,928	148,031	76,326	244,114	1,676,381	0
Due from banks & placements	2,561,706	573,794	63,634	77,640	0	1,583,856	262,782
Investment securities	1,560,439	0	218,403	74,247	246,890	1,020,899	0
Total	6,349,925	656,722	430,068	228,213	491,004	4,281,136	262,782
Liability items							
Deposits from customers	4,138,976	2,215,943	775,777	638,928	508,328	0	0
Due to banks	1,536,433	796,083	652,300	0	0	0	88,050
Total	5,675,409	3,012,026	1,428,077	638,928	508,328	0	88,050
Net Gap		-2,355,304	-998,009	-410,715	-17,324	4,281,136	-

(ii) Off-Balance

<u>2024/12/31</u> HK\$'000	Total	<u>1 month</u> <u>or less</u>	<u>Over 1</u> <u>to 3months</u>	<u>Over 3</u> <u>to 6 months</u>	<u>Over 6</u> <u>to 1 year</u>	<u>Over 1 year</u>	<u>Udate</u> <u>or overdue</u>
Off-balance sheet exposures							
Trade-related contingent items	62,863	5,292	43,835	13,619	117	0	0
Other commitments	642,281	68,323	77,640	76,127	129,738	290,453	0
Total	705,144	73,615	121,475	89,746	129,855	290,453	0

9. Remuneration Disclosure

In accordance with section 3 of the HKMA's Supervisory policy Manual Guideline CG-5 "Sound Remuneration System", Taiwan Business Bank, Ltd. has disclosed the relevant information in the part of Corporate Governance of the Bank's 2024 Annual Report (Chinese version).



Section B-Information of the Bank (Consolidated Basis)

	<u>as at</u> <u>2024/12/31</u> TW\$ million	<u>as at</u> <u>2024/6/30</u> TW\$ million
I. Capital and capital adequacy ratio		
A. Capital Adequacy Ratio	13.33%	13.19%
B. Aggregate amount of shareholder's funds	131,434	125,635

The capital adequacy ratio is calculated in accordance with the document entitled "International Convergence of Capital Measurement and Capital Standards: A Revised Framework (Comprehensive Version)" (published by the Basel Committee on Banking Supervision in Nov 2012).

	<u>as at</u> <u>2024/12/31</u>	<u>as at</u> <u>2024/6/30</u>
II. Other financial information		
Total assets	2,374,756	2,266,426
Total liabilities	2,243,322	2,140,791
Total loans and advances	1,641,184	1,552,442
Total customer deposits	1,903,094	1,893,324
	<u>Year to</u> <u>2024/12/31</u>	<u>Year to</u> <u>2024/6/30</u>
Profit /(Loss) before taxation	14,063	7,878



Declaration

Statement of Authorized Institutions incorporated outside Hong Kong, we have pleasure in presenting the Key Financial Information Disclosure Statement of Taiwan Business Bank, Ltd. Hong Kong Branch for the year ended 31 Dec.2024. 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.

CHEN HSIAO-MING
VP & General Manager
Taiwan Business Bank, Ltd. Hong Kong Branch

Date : 2025/04/22