



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)

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

**Key Financial Information Disclosure Statement
For The Half Year Ended 2021 / 06 / 30**





TAIWAN BUSINESS BANK, LTD. HONG KONG BRANCH

Key Financial Information Disclosure Statement

For The Half Year Ended 2021 / 06 / 30

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

I. Income statement information

	<u>For the half year end</u> <u>2021/6/30</u> <u>HKS'000</u>	<u>For the half year end</u> <u>2020/6/30</u> <u>HKS'000</u>
Interest Income	39,179	77,408
Interest Expense	(6,867)	(22,376)
	<u>32,312</u>	<u>55,032</u>
Other operating income		
Gains less losses arising from trading in foreign currencies	954	838
Gains less losses on securities held for trading purpose	0	0
Gains less losses from other trading activities	0	0
Income from fees and commissions	3,903	3,808
Others	0	382
	<u>4,857</u>	<u>5,028</u>
Operating Expense		
Staff and rental expenses	(10,671)	(9,258)
Net charge for other provisions	3,710	456
Other expenses	(9,192)	(9,434)
Impairment losses and provisions for impaired loans and receivables	(47,398)	3,100
Gains less losses from the disposal of property, plant and equipment and investment properties	38	38
	<u>(63,513)</u>	<u>(15,098)</u>
Profit before taxation	(26,344)	44,962
Taxation expense or tax income	0	(10,980)
Profit after taxation	<u>(26,344)</u>	<u>33,982</u>

II. Balance sheet information

	<u>2021/6/30</u> <u>HK\$'000</u>	<u>2020/12/31</u> <u>HK\$'000</u>
<u>Assets</u>		
Cash and balances with banks (except those included in amount due from overseas offices)	714,479	1,093,120
Placement with banks maturing between 1 and 12 months (except those included in amount due from overseas offices)	729,294	310,072
Amount due from overseas offices	0	0
Trade bills	0	0
Available-for-sale securities and impairment provisions		
Available-for-sale securities	901,285	796,261
Impairment provisions (specific)	0	0
Held-to-maturity securities	178,694	256,049
Loans and advances and impairment provisions		
Loans and advances to customers	2,259,667	2,636,850
Loans and advanced to banks	0	0
Impairment provisions (collective and specific)	(33,644)	(43,285)
Property, plant and equipment and investment properties	21,558	27,000
Other assets		
Accrued interest	6,789	10,485
Others	141,926	138,248
Total assets	<u>4,920,048</u>	<u>5,224,800</u>
<u>Liabilities</u>		
Deposits and balances of banks (except those included in amount due to overseas offices)	588,765	671,349
Deposits from customers		
Demand deposits and current accounts	133,310	164,012
Savings deposits	1,951,121	2,127,951
Time, call and notice deposits	1,580,367	1,446,525
Amount due to overseas offices	132,024	248,236
Other liabilities	170,270	178,265
Total liabilities	<u>4,555,857</u>	<u>4,836,338</u>
Paid up capital	0	0
Reserves	390,535	383,520
Current profit/(loss)	(26,344)	4,942
Total equities	<u>364,191</u>	<u>388,462</u>
Total Equities and Liabilities	<u>4,920,048</u>	<u>5,224,800</u>

III. Additional Balance sheet information

1. Loans and advances and impairment provisions

A. Loans and advances and impairment provisions

	<u>2021/6/30</u>	<u>2020/12/31</u>
	<u>HK\$'000</u>	<u>HK\$'000</u>
Loans and advances to customers	2,259,667	2,636,850
Loans and advances to banks	0	0
Total	<u>2,259,667</u>	<u>2,636,850</u>
Collective impairment provisions	(22,049)	(26,864)
Specific impairment provisions	(11,595)	(16,421)
Total	<u>(33,644)</u>	<u>(43,285)</u>
Gross loans and advances less impairment provisions	<u>2,226,023</u>	<u>2,593,565</u>
Provisions as % of gross loans and advances		
Collective impairment provisions	0.98%	1.02%
Specific impairment provisions	0.51%	0.62%
Total	<u>1.49%</u>	<u>1.64%</u>

B. Impairment provisions

	<u>Specific</u>	<u>Collective</u>	
	<u>impairment provisions</u>	<u>impairment provisions</u>	<u>Total</u>
<u>2021/6/30</u>			
Loans and advances to customers	11,595	22,049	33,644
Loans and advances to banks	0	0	0
Total	<u>11,595</u>	<u>22,049</u>	<u>33,644</u>
<u>2020/12/31</u>			
Loans and advances to customers	16,421	26,864	43,285
Loans and advances to banks	0	0	0
Total	<u>16,421</u>	<u>26,864</u>	<u>43,285</u>

C. Impaired loans and advances to customers

	<u>2021/6/30</u>	<u>2020/12/31</u>
	<u>HK\$'000</u>	<u>HK\$'000</u>
Impaired loans and advances to customers	54,810	66,740
Specific impairment provisions	(11,595)	(16,421)
Total	<u>43,215</u>	<u>50,319</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	54,810	66,740
Impaired advances as % of gross loans and advances to customers	2.43%	2.53%
Specific impairment provisions as % of impaired loans and advances to customers	21.15%	24.60%

D. Impaired loans and advances to bank

	<u>2021/6/30</u>	<u>2020/12/31</u>
	<u>HK\$'000</u>	<u>HK\$'000</u>
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>2021/6/30</u> <u>HKS'000</u>	<u>2020/12/31</u> <u>HKS'000</u>
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	<u>54,810</u>	<u>12,668</u>
(Net of those overdue loans and advances which have been disclosed above)		
	As % of gross advances to customers	As % of gross advances to customers
	<u>2021/6/30</u>	<u>2020/12/31</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>2.43%</u>	<u>0.48%</u>
C. Repossessed assets		
As at 2021 / 06 / 30 and 2020 / 12 / 31, there were no repossessed assets held by our branch.		

Part II. Loans and advances to banks

	<u>2021/6/30</u> HK\$'000	<u>2020/12/31</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>2021/6/30</u>	<u>2020/12/31</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 2021 / 06 / 30 and 2020 / 12 / 31, there were no repossessed assets held by our branch.		

Part III. Other assets

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

	<u>2021/6/30</u> <u>HK\$'000</u>	<u>2020/12/31</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	0	0
	<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
	<u>0</u>	<u>0</u>
B. Rescheduled Other assets		
(Net of those overdue other assets which have been disclosed above)		
	As % of gross Other assets	As % of gross Other assets
	<u>2021/6/30</u>	<u>2020/12/31</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 2021 / 06 / 30 and 2020 / 12 / 31, 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.

A. The contractual or notional amounts of each material class of its off-balance sheet exposures (other than Derivative transactions)

	<u>2021/6/30</u>	<u>2020/12/31</u>
	<u>HK\$'000</u>	<u>HK\$'000</u>
Direct credit substitutes	0	0
Transaction-related contingencies	0	0
Trade-related contingencies	86,120	65,028
Other commitments	700,659	369,122
Others	0	0
Total	<u>786,779</u>	<u>434,150</u>

B. Derivative transactions

	<u>2021/6/30</u>	<u>2020/12/31</u>
	<u>HK\$'000</u>	<u>HK\$'000</u>
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>2021/6/30</u>		<u>2020/12/31</u>	
	<u>HK\$'000</u>		<u>HK\$'000</u>	
	<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	90,529	0	75,973	0
-Stockbrokers	152,500	0	100,774	0
-Wholesale and retail trade	172,632	112,588	284,879	199,430
-Manufacturing	0	0	0	0
-Transport and transport equipment	0	0	0	0
-Recreational activities	0	0	0	0
-Information Technology	200,000	0	136,364	0
-Others	199,381	0	182,167	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	815,042	112,588	780,157	199,430
Trade finance	39,342	0	36,773	0
Loan and advances for use outside HK	1,405,283	0	1,819,920	0
Total	2,259,667	112,588	2,636,850	199,430

B. By countries or geographical segments

<u>2021/6/30</u>	<u>Gross</u>	<u>Overdue</u>	<u>Specific</u>
<u>HK\$'000</u>	<u>Amount</u>	<u>& Impaired</u>	<u>impairment provisions</u>
Hong Kong	1,336,010	54,810	11,595
Bermuda	0	0	0
Cayman Islands	0	0	0
Singapore	342,132	0	0
China	90,301	0	0
Others	491,224	0	0
Total	2,259,667	54,810	11,595

<u>2020/12/31</u>	<u>Gross</u>	<u>Overdue</u>	<u>Specific impairment</u>
<u>HK\$'000</u>	<u>Amount</u>	<u>& Impaired</u>	<u>provisions</u>
Hong Kong	1,263,998	66,740	16,421
Bermuda	75,938	0	0
Cayman Islands	429,444	0	0
Singapore	249,511	0	0
China	32,039	0	0
Others	585,920	0	0
Total	2,636,850	66,740	16,421

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 :

		Non-bank private sector					
2021/6/30		Official	Non-bank	Non-financial			
HKS millions	Banks	Sector	Financial institutions	private sector	Others	Total	
1. Developed countries	689	0	125	181	0	995	
2. Offshore centers	506	0	132	1,177	0	1,815	
of which-Hong Kong	506	0	132	763	0	1,401	
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	192	0	0	0	0	192	
6. Developing Asia-Pacific	795	0	78	272	0	1,145	
of which-Taiwan	480	0	0	21	0	501	
7. International organizations	0	0	0	0	0	0	
8. Unallocated by country	0	0	0	0	0	0	

		<u>Non-bank private sector</u>				
<u>2020/12/31</u>		Official	Non-bank	Non-financial		
<u>HKS millions</u>	<u>Banks</u>	<u>Sector</u>	<u>Financial institutions</u>	<u>private sector</u>	<u>Others</u>	<u>Total</u>
1. Developed countries	927	0	125	147	0	1,199
2. Offshore centers	272	0	117	1,105	0	1,494
of which-Hong Kong	194	0	117	552	0	863
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	193	0	0	31	0	224
6. Developing Asia-Pacific	795	0	117	509	0	1,421
of which-Taiwan	331	0	0	67	0	398
7.International organizations	0	0	0	0	0	0
8.Unallocated by country	0	0	0	0	0	0



6. Non-bank Mainland exposures

2021/6/30

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	218,703	75,000	293,703	0
4. Other entities of central government not reported in item 1 above	75,052	0	75,052	0
5. Other entities of local governments not reported in item 2 above	81,905	0	81,905	0
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	341,654	56,839	398,493	8,429
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	0	0	0	0
Total	717,314	131,839	849,153	8,429
Total assets after provision	4,920,048			
On-balance sheet exposures as percentage of total assets	14.58%			

2020/12/31

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)	220,916	0	220,916	0
2. Local governments, local government-owned entities and their subsidiaries and JVs	80,004	0	80,004	0
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	224,835	74,063	298,898	0
4. Other entities of central government not reported in item 1 above	60,519	14,531	75,050	0
5. Other entities of local governments not reported in item 2 above	99,456	0	99,456	0
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	662,232	26,383	688,615	12,203
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	0	0	0	0
Total	1,347,962	114,977	1,462,939	12,203
Total assets after provision	5,224,800			
On-balance sheet exposures as percentage of total assets	25.80%			



7. Currency risk

2021/6/30

HK\$ millions	USD	GBP	JPY	EUR	CNY	CAD	AUD	NZD	Total
Spot assets	3,349	13	86	50	443	4	30	0	3,975
Spot liabilities	3,345	13	85	51	447	4	31	0	3,976
Forward purchase	0	0	0	0	0	0	0	0	0
Forward sales	0	0	0	0	0	0	0	0	0
Net option posit	0	0	0	0	0	0	0	0	0
Net long/short p	4	0	1	(1)	(4)	0	(1)	0	(1)

2020/12/31

HK\$ millions	USD	GBP	JPY	EUR	CNY	CAD	AUD	NZD	Total
Spot assets	3,620	13	87	177	350	3	31	0	4,281
Spot liabilities	3,618	12	87	177	348	3	31	0	4,276
Forward purchase	0	0	0	0	0	0	0	0	0
Forward sales	0	0	0	0	0	0	0	0	0
Net option posit	0	0	0	0	0	0	0	0	0
Net long/short p	2	1	0	0	2	0	0	0	5

There were no foreign currency structural positions as at 2021 / 06 / 30 and 2020 / 12 / 31

8. Liquidity information disclosures

8.1 Average liquidity maintenance ratio/average liquidity ratio

	<u>2021/3/31</u>	<u>2021/6/30</u>	<u>2021/6/30</u>
Average value of its LMR for the year/period	42.70%	43.37%	43.04%
Calculation period	(Jan-Mar 2021)	(Apr-Jun 2021)	(Jan-Jun 2021)
	<u>2020/3/31</u>	<u>2020/6/30</u>	<u>2020/6/30</u>
Average value of its LMR for the year/period	40.52%	40.84%	40.68%
Calculation period	(Jan-Mar 2020)	(Apr-Jun 2020)	(Jan-Jun 2020)

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.

Asset and Liability 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: HKD 1,491,110,871.83 Tier 2 assets: HKD 0 (both as of 30/6/2021)

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

d. Stress test

The branch perform 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

CCY		Total	USD	HKD	CNH	Others
Tenor	Limit	-75%	-75%	-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%).

(iii) The amount of funding from a single country (Taiwan excluded) should not be over 300 million USD.

9. Remuneration Disclosure

In accordance with section 3 of the HKMA's Supervisory policy Manual Guideline CG-5 "Sound Remuneration System", Taiwan Business Bank Co., Ltd. has disclosed version), the relevant information in the part of Corporate Governance of the Bank's 2020 Annual Report (Chinese version).

Section B-Information of the Bank (Consolidated Basis)	as at	as at
	<u>2021/6/30</u>	<u>2020/12/31</u>
	<u>TW\$ million</u>	<u>TW\$ million</u>
I. Capital and capital adequacy ratio		
A. Capital Adequacy Ratio	14.16%	13.42%
B. Aggregate amount of shareholder's funds	101,176	98,659
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).		
II. Other financial information	as at	as at
	<u>2021/6/30</u>	<u>2020/12/31</u>
	<u>TW\$ million</u>	<u>TW\$ million</u>
Total assets	1,855,682	1,791,635
Total liabilities	1,754,506	1,692,976
Total loans and advances	1,237,111	1,224,295
Total customer deposits	1,502,715	1,418,145
	Year to	Year to
	<u>2021/6/30</u>	<u>2020/12/31</u>
	<u>TW\$ million</u>	<u>TW\$ million</u>
Profit/(Loss) before taxation	2,873	5,385



Declaration

Statement of Authorized Institutions incorporated outside Hong Kong, we have pleasure in presenting the Key Financial Information Disclosure Statement of Taiwan Business Bank, Hong Kong Branch For the half year ended 30 Jun. 2021.
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.

FAN Jen Jung
SVP & General Manager
Taiwan Business Bank, Ltd. Hong Kong Branch

Date : **21 SEP 2021**