

TAIPEI FUBON COMMERCIAL BANK CO., LIMITED
HONG KONG BRANCH

Key Financial Information Disclosure Statements
For The Year Ended 31 December 2021

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

Key Financial Information Disclosure Statements For The Year Ended 31 December 2021

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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 2021

	Year ended	
	31 December 2021	31 December 2020
	HK\$'000	HK\$'000
INTEREST INCOME	593,711	987,065
INTEREST EXPENSE	(197,645)	(443,692)
	<u>396,066</u>	<u>543,373</u>
OTHER OPERATING INCOME		
Gains less losses arising from dealing in foreign currencies	164,860	119,335
Gains less losses from trading in interest rate derivatives	(372)	394
Gains less losses from trading in other derivatives	0	0
Income from investments		
Non-trading investments	499	9,289
Held for trading	2,497	11,888
Net fees and commission income		
Income from fees and commission	142,344	128,381
Fees and commission expenses	(6,968)	(6,078)
Other income	439	863
	<u>303,299</u>	<u>264,072</u>
OPERATING EXPENSES		
Staff expenses	(134,205)	(133,575)
Rental expenses	(8,593)	(8,680)
Other expenses	(46,824)	(52,021)
of which professional fees :	(1,858)	(6,781)
depreciation expense :	(29,159)	(28,690)
computer and system rental expense:	(5,779)	(5,891)
	<u>(189,622)</u>	<u>(194,276)</u>
CHARGES FOR BAD AND DOUBTFUL DEBTS		
Provision for bad and doubtful debts	(12,608)	(9,619)
Other provisions:		
Provision for problem assets	(81)	67
Provision for other accounts	(1,247)	2,977
	<u>(13,936)</u>	<u>(6,575)</u>
PROFIT BEFORE TAXATION	495,807	606,594
TAXATION	(80,262)	(101,808)
PROFIT AFTER TAXATION	<u>415,545</u>	<u>504,786</u>

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II. BALANCE SHEET INFORMATION FOR THE YEAR ENDED 31 December 2021

	31 December 2021 HK\$'000	30 June 2021 HK\$'000
ASSETS		
Cash and balances with banks	9,623,372	7,299,752
Amount due from Exchange Fund	119,889	322,548
Placement with banks maturing between one and twelve months (except those included in amount due from overseas offices)	8,453,663	5,635,032
Placement with banks maturing over twelve months (except those included in amount due from overseas offices)	0	0
Amount due from overseas offices	14,263,271	15,773,942
Trade bills	49,918	89,515
Certificates of Deposit held	2,882,426	1,334,243
Securities measured at fair value through profit or loss	1,106,489	712,586
Securities measured at amortised cost	4,620,015	3,225,793
Securities measured at fair value through other comprehensive income	4,028,703	4,123,075
Advances and other accounts	19,003,300	21,479,502
Machinery and equipments	37,331	51,864
Total assets	64,188,377	60,047,852
LIABILITIES		
Deposits and balances of banks (except those included in amount due to overseas offices)	3,443,845	8,658,264
Deposits from customers		
Demand deposits and current accounts	227,044	188,514
Savings deposits	23,943,169	22,559,666
Time, call and notice deposits	18,822,580	15,748,300
Amount due to overseas offices	2,518,777	2,191,806
Amount payable under repos	414,490	413,734
Certificates of deposit issued	9,075,623	4,386,088
Other accounts and provisions		
Tax payable	132,420	194,743
Interest payable	47,573	30,160
Other liabilities	1,156,660	1,473,258
Total liabilities	59,782,181	55,844,533
Capital and reserves	4,406,196	4,203,319
Total equity and liabilities	64,188,377	60,047,852
Note: Nature of other liabilities		
Account payable	94,772	326,186
Accrued expenses	26,934	14,743
Acceptance	30,110	22,266
Other account payable	5,346	17,477
Unearned revenue	211	210
Cashier Checks issued	1,484	2,556
Premium-Sell Option	18,349	13,298
Revaluation-forward FX/SWAP/NDF/Option/IRS	948,918	1,033,977
Recovery Cost	4,180	4,180
Lease Liabilities	26,090	37,980
Outward Remittance	266	385
Exchange Position	0	0
	1,156,660	1,473,258

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III. ADDITIONAL BALANCE SHEET INFORMATION FOR THE YEAR ENDED 31 December 2021

TRADE BILLS, ADVANCES AND OTHER ACCOUNTS

	31 December 2021	30 June 2021
	HK\$'000	HK\$'000
A. Trade Bills	49,918	89,537
Less: Provisions for bad and doubtful debts on trade bills	0	(22)
Total	49,918	89,515
B. Advances to customers	17,741,304	20,076,457
Accrued interest and other accounts		
Accrued interest	132,362	94,367
Other accounts	1,341,478	1,546,394
Total	19,215,144	21,717,218
Less: Provisions for bad and doubtful debts on		
Advances to customers		
General provision	(175,924)	(194,313)
Specific provision	(29,809)	(39,722)
Accrued interest and Other accounts		
General provision	(5,882)	(3,538)
Specific provision	(229)	(143)
Total	(211,844)	(237,716)
Advances and other accounts after provisions for bad and doubtful debts	19,003,300	21,479,502

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 2021	30 June 2021
	HK\$'000	HK\$'000
C. Details of the impaired advances to customers		
Impaired loans which are individually determined to be impaired advances to customers	173,282	667,296
Individuals assessed allowance made in respect of impaired advances to customers	29,809	39,722
As a percentage of total advances to customers	0.98%	3.32%

Note: The Hong Kong Branch does not have advances to banks and other financial institutions.

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

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

**III. ADDITIONAL BALANCE SHEET INFORMATION
FOR THE YEAR ENDED 31 December 2021**

ADVANCES AND OTHER ACCOUNTS-continued

D. Overdue and rescheduled advances to customers

	<u>31 December 2021</u>		<u>30 June 2021</u>	
	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	26,881	100.00%	26,914	100.00%
	<u>26,881</u>	<u>100.00%</u>	<u>26,914</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	26,881		26,914	
	<u>26,881</u>		<u>26,914</u>	
c. Value of collateral held against the overdue loans	<u>0</u>		<u>0</u>	
d. Rescheduled advances to customers	<u>26,881</u>	0.15%	<u>26,914</u>	0.13%

E. Natures of other accounts

	<u>31 December 2021</u>	<u>30 June 2021</u>
	HK\$'000	HK\$'000
Accounts receivable without recourse factoring	109,390	174,964
A/C receivable - Loan service Charge	0	0
Other accounts receivable	1,964	14,733
Prepaid tax	95,897	104,776
Prepaid expenses	3,008	2,060
Prepaid guarantee deposits	8,378	8,271
Premium-Buy Option	34,012	32,976
Revaluation-forward FX/SWAP/NDF/Option/IRS	1,088,758	1,208,394
Exchange Position	71	220
	<u>1,341,478</u>	<u>1,546,394</u>

Individuals assessed allowance made in respect of other receivables with customer

	<u>207</u>	<u>122</u>
	<u>207</u>	<u>122</u>

As a percentage of total other accounts

	<u>0.02%</u>	<u>0.01%</u>
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G. Repossessed assets

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

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

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

IV. OFF-BALANCE SHEET EXPOSURES FOR THE YEAR ENDED 31 December 2021

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

	31 December 2021 HK\$'000	30 June 2021 HK\$'000
Contingent liabilities and commitments		
Trade-related contingencies	221,122	135,818
Transaction-related contingencies	38,982	46,589
Direct credit substitutes	3,529	3,692
Other commitments	6,924,828	6,795,279
	<u>7,188,461</u>	<u>6,981,378</u>
Derivatives		
Exchange rate contracts	245,075,378	223,198,038
Interest rate contracts	106,031	105,602
	<u>245,181,409</u>	<u>223,303,640</u>
Fair value of derivatives (of the above derivatives)		
Exchange rate contracts:		
-Positive fair value	1,477,451	1,331,197
-Negative fair value	(1,333,930)	(1,148,753)
Interest rate contracts:		
-Positive fair value	2,286	3,471
-Negative fair value	(1,198)	(2,213)
	<u>144,609</u>	<u>183,702</u>

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 2021

1. GROSS ADVANCES TO CUSTOMERS BY INDUSTRY SECTORS

	31 December 2021		30 June 2021	
	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	392,301	176,701	740,513	320,178
Property investment	2,762,554	155,060	2,365,959	201,708
Financial concerns	2,185,770	318,534	2,515,504	362,948
Stockbrokers	51,920	0	619,287	0
Wholesale and retail trade	1,112,092	283,046	1,297,497	338,368
Manufacturing	6,143,148	223,069	5,699,987	361,163
Transport and transport equipment	0	0	243,816	204,991
Recreational activities	0	0	0	0
Information technology	208,047	0	207,928	0
Hotels, boarding houses & catering	0	0	424,852	0
Others	283,682	5,808	935,688	5,785
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	838,699	216,082	775,318	109,514
B. Trade finance	755,578	50,381	779,915	46,163
C. Loan and advances for use outside Hong Kong	3,007,513	0	3,470,193	0
Total	<u>17,741,304</u>	<u>1,428,681</u>	<u>20,076,457</u>	<u>1,950,818</u>

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

	31 December 2021	30 June 2021
	HK\$'000	HK\$'000
Hong Kong	14,347,583	16,147,196
China	1,057,911	1,585,633
Taiwan	535,834	416,431
Others	1,799,976	1,927,197
Total	<u>17,741,304</u>	<u>20,076,457</u>

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

	31 December 2021	30 June 2021
	HK\$'000	HK\$'000
Overdue loans and advances to customers		
Hong Kong	26,881	26,914
China	0	0
Taiwan	0	0
	<u>26,881</u>	<u>26,914</u>
Impaired loan and advances to customer		
Hong Kong	173,282	177,267
China	0	489,184
Taiwan	0	845
Others	0	0
	<u>173,282</u>	<u>667,296</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.

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

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

V. SEGMENTAL INFORMATION

FOR THE YEAR ENDED 31 December 2021

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 2021	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	8,375	1	331	454	0	9,161
2. Offshore centres	4,226	0	96	665	0	4,987
3. Hong Kong	1,868	45	824	2,660	0	5,397
4. Developing Europe	0	0	0	0	0	0
5. Developing Latin America and Caribbean	65	0	0	0	0	65
6. Developing Africa and Middle East	464	0	0	0	0	464
7. Developing AsiaPacific	24,819	0	1,393	8,680	0	34,892
of which Taiwan	19,072	0	147	4,071	0	23,290
of which China	2,246	0	1,247	4,366	0	7,859
Total	39,817	46	2,644	12,459	0	54,966

As at 30 June 2021	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	4,081	0	321	441	0	4,843
2. Offshore centres	1,757	0	191	504	0	2,452
3. Hong Kong	1,025	16	925	2,720	0	4,686
4. Developing Europe	0	0	0	0	0	0
5. Developing Latin America and Caribbean	13	0	0	0	0	13
6. Developing Africa and Middle East	236	0	0	597	0	833
7. Developing AsiaPacific	27,352	0	1,025	9,050	0	37,427
of which Taiwan	24,039	0	337	3,554	0	27,930
of which China	1,218	0	688	5,257	0	7,163
Total	34,464	16	2,462	13,312	0	50,254

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

V. SEGMENTAL INFORMATION FOR THE YEAR ENDED 31 December 2021

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>	On-balance sheet exposure HK\$ Mil	Off-balance sheet exposure HK\$ Mil	Total HK\$ Mil
<u>As at 31 December 2021</u>			
1 Central government, central government-owned entities and their subsidiaries and joint ventures(JVs)	818	0	818
2 Local governments, local government-owned entities and their subsidiaries and JVs	650	0	650
3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	1,340	30	1,370
4 Other entities of central government not reported in item 1 above	270	0	270
5 Other entities of local governments not reported in item 2 above	0	800	800
6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	925	0	925
7 Other counterparties where the exposures are considered to be non-bank Mainland China exposures	482	4	486
Total	4,485	834	5,319
Total assets after provision	64,188		
On-balance sheet exposures as percentage of total assets	6.99%		

<u>Types of counterparties</u>	On-balance sheet exposure HK\$ Mil	Off-balance sheet exposure HK\$ Mil	Total HK\$ Mil
<u>As at 30 June 2021</u>			
1 Central government, central government-owned entities and their subsidiaries and joint ventures(JVs)	2,020	0	2,020
2 Local governments, local government-owned entities and their subsidiaries and JVs	453	0	453
3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	2,012	78	2,090
4 Other entities of central government not reported in item 1 above	537	0	537
5 Other entities of local governments not reported in item 2 above	555	400	955
6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	1,531	0	1,531
7 Other counterparties where the exposures are considered to be non-bank Mainland China exposures	401	200	601
Total	7,509	678	8,187
Total assets after provision	60,048		
On-balance sheet exposures as percentage of total assets	12.51%		

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 2021**

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 2021</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	36,816	1,623	3,466	5,723	4,331	0	984	521	253	53,717
Spot Liabilities	(40,588)	(474)	(451)	(9,464)	(1,118)	0	(163)	(14)	(148)	(52,420)
Forward purchases	122,704	13,854	389	66,004	357	7,595	1	1	1	210,906
Forward sales	(118,495)	(14,992)	(3,405)	(62,193)	(3,570)	(7,920)	(822)	(509)	(108)	(212,014)
Net option position	0	0	0	0	0	0	0	0	0	0
Net long / (short) position	<u>437</u>	<u>11</u>	<u>(1)</u>	<u>70</u>	<u>0</u>	<u>(325)</u>	<u>0</u>	<u>(1)</u>	<u>(2)</u>	<u>189</u>
 <u>As at 30 June 2021</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	30,716	1,654	2,293	5,763	3,465	0	869	367	216	45,343
Spot Liabilities	(35,521)	(385)	(371)	(7,850)	(328)	0	(159)	(8)	(86)	(44,708)
Forward purchases	112,934	28,740	1,718	49,052	2,332	6,395	967	0	1,705	203,843
Forward sales	(107,676)	(29,979)	(3,637)	(47,000)	(5,467)	(6,662)	(1,676)	(356)	(1,832)	(204,285)
Net option position	0	0	0	0	0	0	0	0	0	0
Net long / (short) position	<u>453</u>	<u>30</u>	<u>3</u>	<u>(35)</u>	<u>2</u>	<u>(267)</u>	<u>1</u>	<u>3</u>	<u>3</u>	<u>193</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.

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

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VII. LIQUIDITY

FOR THE YEAR ENDED 31 December 2021

	31 December 2021	31 December 2020
Average value of its LMR for the year/period	47.06%	40.07%
Calculation period	Oct~Dec 2021	Oct~Dec 2020

Hong Kong Branch's liquidity risk management policy reaches the following goals based on the principle of stable business operation:

- (1) Meet deposit withdrawals on demand and pay all the debt due.
- (2) Supply adequate liquidity for new loans and investments.
- (3) Keep sufficient liquid assets to comply with the statutory liquidity maintenance ratio.

Hong Kong Branch has set up Asset-Liability Committee (ALCO) to supervise the management of liquidity risk. The funding department is responsible for daily funding transfer, maintaining adequate funding mix and funding gap.

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.

Hong Kong Branch's liquidity risk management strategy means liquidity maintenance ratio management based on prudential spirit to assure that the liquidity maintenance ratio is higher than statutory and internal limits approved by the board of directors.

Hong Kong Branch compiles liquidity risk stress testing to evaluate liquidity situation by three scenarios (including the bank crisis, a market-wide crisis, and combine crisis, i.e. the bank crisis plus a market-wide crisis) and reports the result to HK 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. Strategy and procedure for obtaining contingency funding, as well as roles and responsibilities of concerned parties are clearly stated.

Liquidity risk analysis - major cash inflow and outflow within one year

31 December 2021

HKD Million

	1 Day	2~7 Days	8 Days~ 1 month	1 month~ 3 months	3 months~ 6 months	6 months~ 1 year
Inflow	18,458	4,618	10,481	12,040	6,834	3,205
Outflow	24,390	4,584	10,608	8,136	6,765	3,104

31 December 2020

HKD Million

	1 Day	2~7 Days	8 Days~ 1 month	1 month~ 3 months	3 months~ 6 months	6 months~ 1 year
Inflow	11,064	4,118	12,853	10,738	5,304	2,167
Outflow	20,018	3,529	10,674	9,855	3,425	1,513

VIII. REMUNERATION SYSTEM

FOR THE YEAR ENDED 31 December 2021

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 2021

	31 December 2021	30 June 2021
Capital adequacy ratio	<u>14.39%</u>	<u>14.75%</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.

	31 December 2021 NT\$'000	30 June 2021 NT\$'000
Aggregate amount of shareholders' funds	<u>245,300,560</u>	<u>234,210,529</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 2021**

	31 December 2021 NT\$'000	30 June 2021 NT\$'000
Total Assets	<u>3,728,288,584</u>	<u>3,397,475,055</u>
Total Liabilities	<u>3,482,988,024</u>	<u>3,163,264,526</u>
Total advances	<u>1,865,352,912</u>	<u>1,801,163,924</u>
Total customers deposit	<u>2,893,151,205</u>	<u>2,550,942,517</u>
	1 January 2021 to 31 December 2021 NT\$'000	1 January 2020 to 31 December 2020 NT\$'000
Profit before taxation	<u>22,259,885</u>	<u>21,898,831</u>

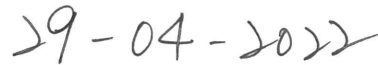
Declaration

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 2021. 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



Date