

TAIPEI FUBON COMMERCIAL BANK CO., LIMITED
HONG KONG BRANCH

Key Financial Information Disclosure Statements
Period Ended 30 June 2023

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

Key Financial Information Disclosure Statements Period Ended 30 June 2023

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

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

I. PROFIT AND LOSS INFORMATION

PERIOD ENDED 30 June 2023

	Period ended	
	30 June 2023	30 June 2022
	HK\$'000	HK\$'000
INTEREST INCOME	1,313,513	372,269
INTEREST EXPENSE	(714,187)	(148,484)
	<u>599,326</u>	<u>223,785</u>
OTHER OPERATING INCOME		
Gains less losses arising from dealing in foreign currencies	57,523	85,363
Gains less losses from trading in interest rate derivatives	(256)	(484)
Gains less losses from trading in other derivatives	0	0
Income from investments		
Non-trading investments	(4,579)	6,889
Held for trading	2,384	(1,538)
Net fees and commission income		
Income from fees and commission	65,006	89,847
Fees and commission expenses	(3,308)	(3,649)
Other income	130	2,105
	<u>116,900</u>	<u>178,533</u>
OPERATING EXPENSES		
Staff expenses	(65,254)	(58,779)
Rental expenses	(4,302)	(4,211)
Other expenses	(25,905)	(25,161)
of which professional fees :	(2,462)	(1,399)
depreciation expense :	(13,640)	(14,085)
computer and system rental expense:	(4,185)	(3,308)
	<u>(95,461)</u>	<u>(88,151)</u>
CHARGES FOR BAD AND DOUBTFUL DEBTS		
Provision for bad and doubtful debts	(19,448)	10,018
Other provisions:		
Provision of legal fee for problem assets	1	2
Provision for other accounts	1,150	606
	<u>(18,297)</u>	<u>10,626</u>
PROFIT BEFORE TAXATION	602,468	324,793
TAXATION	(102,417)	(51,804)
PROFIT AFTER TAXATION	<u>500,051</u>	<u>272,989</u>

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

II. BALANCE SHEET INFORMATION

PERIOD ENDED 30 June 2023

	30 June 2023 HK\$'000	31 December 2022 HK\$'000
ASSETS		
Cash and balances with banks	4,781,040	11,636,139
Amount due from Exchange Fund	47,942	139,032
Placement with banks maturing between one and twelve months (except those included in amount due from overseas offices)	12,284,075	8,201,986
Placement with banks maturing over twelve months (except those included in amount due from overseas offices)	0	0
Amount due from overseas offices	18,996,877	8,849,629
Trade bills	23,409	22,715
Certificates of Deposit held	626,539	1,319,777
Securities measured at fair value through profit or loss	427,636	435,285
Securities measured at amortised cost	6,810,995	6,602,048
Securities measured at fair value through other comprehensive income	4,505,787	3,513,074
Advances and other accounts	19,349,730	17,519,934
Machinery and equipments	65,931	81,344
Total assets	67,919,961	58,320,963
LIABILITIES		
Deposits and balances of banks (except those included in amount due to overseas offices)	7,295,384	4,325,034
Deposits from customers		
Demand deposits and current accounts	143,281	246,332
Savings deposits	17,646,208	17,593,347
Time, call and notice deposits	30,970,015	24,954,973
Amount due to overseas offices	1,077,210	1,152,935
Amount payable under repos	0	1,040,743
Certificates of deposit issued	3,470,750	2,438,799
Other accounts and provisions		
Tax payable	270,789	168,378
Interest payable	248,481	166,352
Other liabilities	1,297,973	1,252,941
Total liabilities	62,420,091	53,339,834
Capital and reserves	5,499,870	4,981,129
Total equity and liabilities	67,919,961	58,320,963
Note: Nature of other liabilities		
Account payable	110,146	69,584
Accrued expenses	16,244	31,868
Acceptance	14,673	13,934
Income Collected in Advance-security loan, Unearned revenue	219	298
Cashier Checks issued & Outward Remittance	5,519	1,874
Recovery Cost	4,180	4,180
Lease Liabilities	62,779	73,761
Premium-Sell Option, Revaluation-derivatives	1,084,213	1,057,442
	1,297,973	1,252,941

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III. ADDITIONAL BALANCE SHEET INFORMATION
PERIOD ENDED 30 June 2023

TRADE BILLS, ADVANCES AND OTHER ACCOUNTS

	30 June 2023	31 December 2022
	HK\$'000	HK\$'000
A. Trade Bills	23,409	22,715
Less: Provisions for bad and doubtful debts on trade bills	0	0
Total	<u>23,409</u>	<u>22,715</u>
B.		
Advances to customers	16,553,700	14,729,048
Advances to banks and other financial institutions	1,295,668	1,304,029
Accrued interest and other accounts		
Accrued interest	379,523	304,811
Other accounts	1,322,098	1,375,753
Total	<u>19,550,989</u>	<u>17,713,641</u>
Less: Provisions for bad and doubtful debts on Advances		
General provision	(176,612)	(158,877)
Specific provision	(20,578)	(29,513)
Accrued interest and Other accounts		
General provision	(3,930)	(5,175)
Specific provision	(139)	(142)
Total	<u>(201,259)</u>	<u>(193,707)</u>
Advances and other accounts after provisions for bad and doubtful debts	<u>19,349,730</u>	<u>17,519,934</u>

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

	30 June 2023	31 December 2022
	HK\$'000	HK\$'000
C. Details of the impaired advances to customers		
Impaired loans which are individually determined to be impaired advances to customers	<u>16,433</u>	<u>26,713</u>
Individuals assessed allowance made in respect of impaired advances to customers	<u>16,433</u>	<u>26,713</u>
As a percentage of total advances to customers	<u>0.09%</u>	<u>0.17%</u>

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III. ADDITIONAL BALANCE SHEET INFORMATION
PERIOD ENDED 30 June 2023

ADVANCES AND OTHER ACCOUNTS-continued

D. Overdue and rescheduled advances to customers

	<u>30 June 2023</u>		<u>31 December 2022</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	16,433	100.00%	26,713	100.00%
	<u>16,433</u>	<u>100.00%</u>	<u>26,713</u>	<u>100.00%</u>
b. Specific provision on advances to customers overdue for				
more than 1 month and up to 3 months	0		0	
more than 3 months and up to 6 months	0		0	
more than 6 months and up to 1 year	0		0	
more than 1 year	16,433		26,713	
	<u>16,433</u>		<u>26,713</u>	
c. Value of collateral held against the overdue loans	<u>0</u>		<u>0</u>	
d. Rescheduled advances to customers	<u>16,433</u>	0.09%	<u>26,713</u>	0.17%

E. Natures of other accounts

	<u>30 June</u>	<u>31 December</u>
	<u>2023</u>	<u>2022</u>
	HK\$'000	HK\$'000
Accounts receivable without recourse factoring	105,840	72,770
A/C receivable	6,617	35,722
Prepaid expenses	21,413	20,407
Prepaid tax	78,827	78,827
Prepaid guarantee deposits	8,181	8,287
Premium-Buy Option, Revaluation-derivatives	1,101,220	1,159,740
	<u>1,322,098</u>	<u>1,375,753</u>

Individuals assessed allowance made in respect of other receivables with customer

	<u>123</u>	<u>122</u>
	<u>123</u>	<u>122</u>

As a percentage of total other accounts

	<u>0.01%</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.

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IV. OFF-BALANCE SHEET EXPOSURES

PERIOD ENDED 30 June 2023

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

	30 June 2023 HK\$'000	31 December 2022 HK\$'000
Contingent liabilities and commitments		
Trade-related contingencies	331,525	339,210
Transaction-related contingencies	9,938	36,946
Direct credit substitutes	0	0
Other commitments	5,436,865	7,220,707
	<u>5,778,328</u>	<u>7,596,863</u>
Derivatives		
Exchange rate contracts	94,259,193	104,682,510
Interest rate contracts	106,558	106,062
	<u>94,365,751</u>	<u>104,788,572</u>
Fair value of derivatives (of the above derivatives)		
Exchange rate contracts:		
-Positive fair value	1,134,070	1,237,354
-Negative fair value	(1,116,432)	(1,146,148)
Interest rate contracts:		
-Positive fair value	2,018	2,367
-Negative fair value	(2,724)	(2,560)
	<u>16,932</u>	<u>91,013</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
PERIOD ENDED 30 June 2023

1. GROSS ADVANCES TO CUSTOMERS BY INDUSTRY SECTORS

	30 June 2023		31 December 2022	
	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	579,151	179,151	186,005	180,005
Property investment	2,949,857	194,544	2,528,845	212,212
Financial concerns	1,129,629	63,927	1,695,833	631,156
Stockbrokers	0	0	0	0
Wholesale and retail trade	289,042	237,413	830,103	247,144
Manufacturing	5,880,697	231,427	4,521,498	207,175
Transport and transport equipment	0	0	0	0
Recreational activities	0	0	0	0
Information technology	201,584	0	201,467	0
Hotels, boarding houses & catering	0	0	0	0
Others	1,362,398	0	1,014,623	0
b. Individuals				
Loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme or their respective successor schemes	0	0	0	0
Loans for the purchase of other residential properties	0	0	0	0
Credit card advances	0	0	0	0
Others	1,043,236	201,224	508,866	219,031
B. Trade finance	523,006	82,523	678,728	89,949
C. Loan and advances for use outside Hong Kong	3,890,768	0	3,867,109	0
Total	<u>17,849,368</u>	<u>1,190,209</u>	<u>16,033,077</u>	<u>1,786,672</u>

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

	30 June	31 December
	2023	2022
	HK\$'000	HK\$'000
Hong Kong	13,731,942	11,779,420
China	1,173,017	1,252,120
Taiwan	136,598	120,480
Others	2,807,811	2,881,057
Total	<u>17,849,368</u>	<u>16,033,077</u>

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

	30 June	31 December
	2023	2022
	HK\$'000	HK\$'000
Overdue loans and advances to customers		
Hong Kong	16,433	26,713
China	0	0
Taiwan	0	0
Others	0	0
	<u>16,433</u>	<u>26,713</u>
Impaired loan and advances to customer		
Hong Kong	16,433	26,713
China	0	0
Taiwan	0	0
Others	0	0
	<u>16,433</u>	<u>26,713</u>

The above analysis has been classified according to categories and definitions used by the Hong Kong Monetary Authority. Only exposures to a single country outside Hong Kong exceeding 10% of the aggregate gross amount of advances to customer as at the above respective reporting dates are disclosed.

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

V. SEGMENTAL INFORMATION
PERIOD ENDED 30 June 2023

3. CROSS-BORDER CLAIMS

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

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

As at 31 December 2022	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	7,017	2	553	494	0	8,066
2. Offshore centres	1,303	0	568	4,204	0	6,075
3. Hong Kong	1,882	137	766	1,930	0	4,715
4. Developing Europe	0	0	0	0	0	0
5. Developing Latin America and Caribbean	0	0	0	21	0	21
6. Developing Africa and Middle East	708	0	195	53	0	956
7. Developing AsiaPacific	23,304	0	3,728	4,318	0	31,350
of which Taiwan	15,290	0	133	3,277	0	18,700
of which China	3,874	0	2,541	819	0	7,234
Total	34,214	139	5,810	11,020	0	51,183

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V. SEGMENTAL INFORMATION
PERIOD ENDED 30 June 2023

4. NON-BANK MAINLAND EXPOSURE

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

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

<u>Types of counterparties</u>	<u>On-balance sheet exposure</u> HK\$ Mil	<u>Off-balance sheet exposure</u> HK\$ Mil	<u>Total</u> HK\$ Mil
<u>As at 31 December 2022</u>			
1 Central government, central government-owned entities and their subsidiaries and joint ventures(JVs)	1,016	0	1,016
2 Local governments, local government-owned entities and their subsidiaries and JVs	597	0	597
3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	1,312	41	1,353
4 Other entities of central government not reported in item 1 above	0	0	0
5 Other entities of local governments not reported in item 2 above	0	0	0
6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	806	0	806
7 Other counterparties where the exposures are considered to be non-bank Mainland China exposures	225	0	225
Total	<u>3,956</u>	<u>41</u>	<u>3,997</u>
Total assets after provision	<u>58,321</u>		
On-balance sheet exposures as percentage of total assets	<u>6.78%</u>		

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

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

VI. CURRENCY RISK

PERIOD ENDED 30 June 2023

5. FOREIGN CURRENCY EXPOSURES

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

<u>As at 30 June 2023</u>	<u>USD</u>	<u>JPY</u>	<u>EUR</u>	<u>CNY</u>	<u>AUD</u>	<u>TWD</u>	<u>GBP</u>	<u>CAD</u>	<u>Others</u>	<u>Total</u>
	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil
Spot assets	38,493	965	2,559	5,272	3,347	0	1,012	98	259	52,005
Spot Liabilities	(43,140)	(376)	(565)	(6,227)	(204)	0	(167)	(38)	(127)	(50,844)
Forward purchases	48,291	272	1,023	19,222	4,445	7,510	557	0	993	82,313
Forward sales	(44,201)	(808)	(3,004)	(18,228)	(7,591)	(7,345)	(1,404)	(59)	(1,121)	(83,761)
Net option position	(49)	0	0	0	0	49	0	0	0	0
Net long / (short) position	(606)	53	13	39	(3)	214	(2)	1	4	(287)

<u>As at 31 December 2022</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	30,786	1,445	4,401	7,071	3,985	0	877	37	246	48,848
Spot Liabilities	(38,385)	(424)	(339)	(6,157)	(729)	0	(184)	(16)	(115)	(46,349)
Forward purchases	54,339	1,396	1,361	22,223	1,771	11,093	268	0	1,192	93,643
Forward sales	(46,909)	(2,284)	(5,432)	(23,039)	(5,031)	(11,080)	(968)	(20)	(1,325)	(96,088)
Net option position	0	0	0	0	0	0	0	0	0	0
Net long / (short) position	(169)	133	(9)	98	(4)	13	(7)	1	(2)	54

The net options positions were calculated by using the delta equivalent approach as at the above respective reporting dates.

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

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VII. LIQUIDITY

PERIOD ENDED 30 June 2023

	30 June 2023	30 June 2022
Average value of its LMR for the year/period	65.83%	56.82%
Calculation period	Apr-Jun 2023	Apr-Jun 2022

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

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

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

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

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

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

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

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

30 June 2023		HKD Million				
	1 Day	2~7 Days	8 Days~ 1 month	1 month~ 3 months	3 months~ 6 months	6 months~ 1 year
Inflow	13,372	10,160	13,554	10,997	4,446	6,791
Outflow	17,972	6,884	13,547	12,136	4,447	5,157

30 June 2022		HKD Million				
	1 Day	2~7 Days	8 Days~ 1 month	1 month~ 3 months	3 months~ 6 months	6 months~ 1 year
Inflow	18,648	5,758	10,946	7,720	3,724	4,352
Outflow	21,719	4,202	10,873	8,899	3,649	2,900

VIII. REMUNERATION SYSTEM

PERIOD ENDED 30 June 2023

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

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

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

I. CAPITAL AND CAPITAL ADEQUACY PERIOD ENDED 30 June 2023

	30 June 2023	31 December 2022
Capital adequacy ratio	<u>16.05%</u>	<u>15.49%</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.

	30 June 2023	(Restated) 31 December 2022
Aggregate amount of shareholders' funds	<u>NT\$'000</u> <u>293,272,743</u>	<u>NT\$'000</u> <u>284,366,622</u>

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

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

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

II. OTHER FINANCIAL INFORMATION

PERIOD ENDED 30 June 2023

	30 June 2023 NT\$'000	(Restated) 31 December 2022 NT\$'000
Total Assets	<u>4,291,302,580</u>	<u>4,203,034,282</u>
Total Liabilities	<u>3,998,029,837</u>	<u>3,918,667,660</u>
Total advances	<u>2,207,268,585</u>	<u>2,104,947,930</u>
Total customers deposit	<u>3,374,691,819</u>	<u>3,325,218,268</u>
		(Restated)
	1 January 2023 to 30 June 2023 NT\$'000	1 January 2022 to 30 June 2022 NT\$'000
Profit before taxation	<u>15,000,479</u>	<u>15,017,674</u>

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

Declaration

According to the requirement of the Hong Kong Monetary Authority on Key Financial Information Disclosure Statements of Authorized Institutions incorporated outside Hong Kong, we have pleasure in presenting the Key Financial Information Disclosure Statements of Taipei Fubon Commercial Bank Co., Limited - Hong Kong Branch for the period ended 30 June 2023. We confirm that the information contained therein complies, in all material respects, with the supervisory policy manual CA-D-1 "Guideline on the Application of the Banking (Disclosure) Rules" and to the best of my knowledge and belief, it is not false or misleading.



Chief Executive

Taipei Fubon Commercial Bank Co., Limited
Hong Kong Branch

22-09-2023

Date