

**Taishin International Bank Co., Ltd.**  
**Hong Kong Branch**  
(Incorporated in Taiwan with limited liability)

**Financial Disclosure**

**For the Period Ended 30 June 2020**

TAISHIN INTERNATIONAL BANK CO., LTD  
(incorporated in Taiwan, R.O.C. with limited liability)

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**Taishin International Bank Co., Ltd.**  
**Hong Kong Branch**  
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**Profit & Loss Account**

	Six months ended	
	30 June 2020 HK\$'000	30 June 2019 HK\$'000
Interest income	215,548	258,850
Interest expense	(110,463)	(163,861)
<b>Net Interest Income</b>	<u>105,085</u>	<u>94,989</u>
Gains less losses arising from trading in foreign currencies	38,362	22,832
Gains less losses on securities held for trading purposes	21,766	7,870
Gains less losses from other trading activities	2,860	828
Net gains from disposal of financial assets measured at fair value through other comprehensive income	33,274	3,790
Fees and commission income	27,364	25,125
Fees and commission expenses	(2,244)	(1,952)
Others	33	414
<b>Other Operating Income</b>	<u>121,415</u>	<u>58,907</u>
<b>Operating Income</b>	<u>226,500</u>	<u>153,896</u>
Staff and rental expenses	(71,320)	(48,686)
Other expenses	(15,790)	(21,974)
<b>Operating Expenses</b>	<u>(87,110)</u>	<u>(70,660)</u>
<b>Operating Income Before Debt Charges</b>	<u>139,390</u>	<u>83,236</u>
Net (Charges)/ Releases for bad & doubtful debts	(5,681)	927
Net Releases/ (Charges) for other provisions	305	(475)
<b>Profit Before Taxation</b>	<u>134,014</u>	<u>83,688</u>
Taxation	(22,767)	-
<b>Profit After Taxation</b>	<u>111,247</u>	<u>83,688</u>

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**Balance Sheet**

	30 June 2020 HK\$'000	31 December 2019 HK\$'000
<b><u>Assets</u></b>		
Cash and bank balances	150,898	357,051
Placements with banks	-	657,320
Amount due from overseas offices	4,118,513	2,610,600
Trade bills	610,890	536,124
Advances and other accounts	9,272,177	6,750,625
Debt securities	5,390,102	5,655,990
measured at fair value through other comprehensive income	5,287,218	5,390,892
measured at fair value through profit or loss	102,884	265,098
Tangible fixed assets	71,328	50,076
	19,613,908	16,617,786
<b><u>Liabilities</u></b>		
Deposits and balances from banks	3	29,988
Borrowings with banks	940,956	346,631
Customer deposits	15,378,661	13,810,220
Demand deposits	138,624	77,388
Savings deposits	4,098,557	3,983,735
Time, call and notice deposits	11,141,480	9,749,097
Amount due to overseas offices	742,717	220,715
Certificate of deposits issued	-	50,000
Other accounts	2,440,223	1,964,952
	19,502,560	16,422,506
<b><u>Capital &amp; Reserve</u></b>		
Reserves	101	27,487
Current profit & loss	111,247	167,793
	111,348	195,280
	19,613,908	16,617,786

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**Additional Balance Sheet Information**

	30 June 2020	31 December 2019
	HKD'000	HKD'000
<b>(a) Trade Bills</b>		
Trade Bills	612,411	537,347
General provisions	(1,521)	(1,223)
Specific provisions	-	-
	<u>610,890</u>	<u>536,124</u>
<b>(b) Advances and other accounts</b>		
	30 June 2020	31 December 2019
	HKD'000	HKD'000
Advances to customers	8,084,113	6,095,265
General provisions	(19,411)	(14,043)
Specific provisions	(14,343)	(14,358)
	<u>8,050,359</u>	<u>6,066,864</u>
Advances to banks	-	-
General provisions	-	-
	<u>-</u>	<u>-</u>
Accrued interest and other accounts	1,223,260	685,501
General provisions	(1,442)	(1,740)
Specific provisions	-	-
	<u>1,221,818</u>	<u>683,761</u>
<b>Total</b>	<u>9,272,177</u>	<u>6,750,625</u>
<b>(c) Percentage of total provisions against gross advances to customers</b>		
	30 June 2020	31 December 2019
General provisions	0.24%	0.23%
Specific provisions	0.18%	0.24%
	<u>0.42%</u>	<u>0.47%</u>
<b>(d) Non-performing advances to customers and provisions</b>		
	30 June 2020	31 December 2019
	HKD'000	HKD'000
Non-performing loans	<u>14,343</u>	<u>12,021</u>
% of total advances to customers	<u>0.18%</u>	<u>0.20%</u>
Specific provisions made in respect of such advances	<u>14,343</u>	<u>12,021</u>
Collateral held against the non-performing loans	<u>-</u>	<u>-</u>
<b>(e) Percentage of total provisions against gross advances to banks</b>		
	30 June 2020	31 December 2019
General provisions	0.00%	0.00%
	<u>0.00%</u>	<u>0.00%</u>

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**Additional Balance Sheet Information (continued)**

**(f) Non-performing advances to banks**

No non-performing and overdue advances to banks at the respective balance sheet dates.

**(g) Rescheduled advances to banks**

There were no rescheduled advances to banks at the respective balance sheet dates.

**(h) Overdue advances to customers**

	30 June 2020 HKD'000	31 December 2019 HKD'000
Gross amount of advances which have been overdue for:		
more than 1 months but not more than 3 months	-	6,617
more than 3 months but not more than 6 months	-	-
more than 6 months but not more than 1 year	6,617	-
more than 1 year	-	-
	<u>6,617</u>	<u>6,617</u>
% of total advances to customers which have been overdue for:		
more than 1 months but not more than 3 months	0.00%	0.11%
more than 3 months but not more than 6 months	0.00%	0.00%
more than 6 months but not more than 1 year	0.08%	0.00%
more than 1 year	0.00%	0.00%
	<u>0.08%</u>	<u>0.11%</u>

Current market value of collateral held against the covered portion of overdue loans and advances

Covered portion of overdue loans and advances	-	-
Uncovered portion of overdue loans and advances	6,617	6,617

**(i) Rescheduled advances to customers**

	30 June 2020 HKD'000	31 December 2019 HKD'000
Amount of total assets which have been rescheduled	<u>7,726</u>	<u>7,740</u>

**(j) Other overdue assets (Accrued Interest)**

	30 June 2020 HKD'000	31 December 2019 HKD'000
Other assets which have been overdue for:		
more than 1 months but not more than 3 months	-	-
more than 3 months but not more than 6 months	-	-
more than 6 months but not more than 1 year	-	-
more than 1 year	-	-
	<u>-</u>	<u>-</u>

**(k) Repossessed assets**

There were no repossessed assets at the respective balance sheet dates.

**(l) Reconciliation between overdue loans and non-performing loans**

	30 June 2020 HKD'000	31 December 2019 HKD'000
Amount of overdue advances to customers	6,617	6,617
Less: advances to customers which are overdue for more than 1 month but not more than 3 months and on which interest is still being accrued	-	-
Less: advances to customers which are overdue for more than 3 months but not more than 6 months and on which interest is still being accrued	-	-
Less: advances to customers which are overdue for more than 6 months but not more than 1 year and on which interest is still being accrued	-	-
Add: advances to customers which are overdue 3 months or less or not yet overdue and on which interest is being placed in suspense or on which interest accrual has ceased.	5,404	5,404
Add: rescheduled advances to customers	2,322	-
Non-performing loans	<u>14,343</u>	<u>12,021</u>

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**Additional Balance Sheet Information (continued)**

*(m) Non-bank Mainland Exposures*

The following is the Branch's Mainland exposures to non-bank counterparties. For the categories of non-bank counterparties and the type of direct exposures to be disclosed were made with reference to the Completion Instructions for Part 3 of the "Return of Mainland Activities - (MA(BS)20)".

In HKD Millions	On-balance sheet exposure	Off-balance sheet exposure	Total
<b>As at 30 June 2020</b>			
Central government, central government-owned entities and their subsidiaries and JVs	386	91	477
Local governments, local government-owned entities and their subsidiaries and JVs	39	125	164
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	551	232	783
Other entities of central government not reported in item 1 above	267	293	560
Other entities of local government not reported in item 2 above	480	256	736
PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	931	237	1,168
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	1,195	274	1,469
<b>Total</b>	<b>3,849</b>	<b>1,508</b>	<b>5,357</b>
Total assets after provision	19,614		
On-balance sheet exposures as percentage of total assets	19.63%		
<b>As at 31 December 2019</b>			
Central government, central government-owned entities and their subsidiaries and JVs	455	8	463
Local governments, local government-owned entities and their subsidiaries and JVs	39	125	164
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	336	12	348
Other entities of central government not reported in item 1 above	158	254	412
Other entities of local government not reported in item 2 above	157	120	277
PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	667	561	1,228
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	1,798	318	2,116
<b>Total</b>	<b>3,610</b>	<b>1,398</b>	<b>5,008</b>
Total assets after provision	16,618		
On-balance sheet exposures as percentage of total assets	21.72%		

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**Maturity Classification**

	30 June 2020 HKD'000	31 December 2019 HKD'000
<b>(a) Placements with banks</b>		
Remaining maturity:		
within one month	-	518,934
three months or less but over one month	-	138,386
one year or less but over three months	-	-
	<u>-</u>	<u>657,320</u>
<b>(b) Trade bills</b>		
Remaining maturity:		
within one month	83,592	39,417
three months or less but over one month	274,970	146,805
one year or less but over three months	253,849	351,125
	<u>612,411</u>	<u>537,347</u>
<b>(c) Advances to customers</b>		
Remaining maturity:		
repayable on demand	11,334	8,564
three months or less	3,943,912	2,592,524
one year or less but over three months	1,272,664	1,444,550
five years or less but over one year	2,744,555	2,007,021
over five years	111,648	42,606
within an indefinite period	-	-
	<u>8,084,113</u>	<u>6,095,265</u>
<b>(d) Advances to banks</b>		
Remaining maturity:		
within one month	-	-
three months or less but over one month	-	-
	<u>-</u>	<u>-</u>
<b>(e) Negotiable debt instruments</b>		
Remaining maturity:		
within one month	-	-
three months or less but over one month	-	38,950
one year or less but over three months	346,095	213,010
five years or less but over one year	3,761,385	4,677,786
over five years	1,282,622	726,244
	<u>5,390,102</u>	<u>5,655,990</u>
<b>(f) Customer deposits</b>		
Remaining maturity:		
repayable on demand	4,667,100	4,680,437
three months or less	7,723,227	6,977,054
one year or less but over three months	2,987,353	2,151,222
five years or less but over one year	981	1,507
over five years	-	-
	<u>15,378,661</u>	<u>13,810,220</u>
<b>(g) Borrowings with banks</b>		
Remaining maturity:		
within one month	639,492	346,631
three months or less but over one month	301,464	-
one year or less but over three months	-	-
	<u>940,956</u>	<u>346,631</u>
<b>(h) Certificate of deposits issued</b>		
Remaining maturity:		
within one month	-	-
three months or less but over one month	-	50,000
one year or less but over three months	-	-
	<u>-</u>	<u>50,000</u>



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**Off-balance Sheet Exposures**

***(a) Contingent liabilities and commitments***

The following is a summary of the contractual amount of each significant class of off-balance sheet financial instruments or contracts entered into by the branch and remained outstanding at the respective balance sheet dates:

	30 June 2020 HKD'000	31 December 2019 HKD'000
Direct credit substitutes	108,008	51,237
Trade-related contingencies	403,273	248,111
Forward forward deposits placed	-	502,150
Other commitments	4,863,101	4,670,436
	<u>5,374,382</u>	<u>5,471,934</u>

***(b) Derivatives***

The following is a summary of the contractual amount of each significant class of off-balance sheet contracts entered into by the branch and remained outstanding at the respective balance sheet dates:

	30 June 2020 HKD'000	31 December 2019 HKD'000
Exchange rate contracts	50,723,785	67,817,965
Interest rate contracts	8,320,502	2,679,844
Equity contracts	-	-
	<u>59,044,287</u>	<u>70,497,809</u>

The replacement cost of contracts represents the mark-to-market value on all contracts with a positive value and which have not been subject to any bilateral netting arrangement.

	30 June 2020 HKD'000	31 December 2019 HKD'000
Exchange rate contracts	476,224	289,442
Interest rate contracts	69,830	22,334
Equity contracts	-	-
	<u>546,054</u>	<u>311,776</u>

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**Segmental Information**

*(a) Loans & advances to customers by industry sector*

	30 June 2020		31 December 2019	
	HKD'000		HKD'000	
	Gross advances	Secured advances	Gross advances	Secured advances
Loans & advances for use in Hong Kong				
Industrial, commercial and financial sectors				
- property development	300,000	93,750	200,000	93,750
- property investment	46,502	-	46,724	-
- financial concerns	1,772,857	289,923	1,785,524	352,222
- stockbrokers	649,013	-	348,096	-
- wholesale and retail trade	756,155	373,102	797,465	484,185
- manufacturing	683,553	-	378,127	-
- transport and transport equipment	117,916	117,916	7,199	7,198
- recreational activities	-	-	-	-
- information technology	-	-	-	-
- electricity and gas	54,253	-	54,512	-
- others	26,223	7,390	72,033	-
	<u>4,406,472</u>	<u>882,081</u>	<u>3,689,680</u>	<u>937,355</u>
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	-	-	-	-
- loans for the purchase of other residential properties	-	-	-	-
- credit card advances	-	-	-	-
- others	284,367	263,350	245,090	240,417
	<u>284,367</u>	<u>263,350</u>	<u>245,090</u>	<u>240,417</u>
Loans & advances for use inside Hong Kong	4,690,839	1,145,431	3,934,770	1,177,772
Trade finance	228,881	-	211,977	-
Loans & advances for use outside Hong Kong	3,164,393	424,495	1,948,518	418,349
Loans & advances to customers	<u>8,084,113</u>	<u>1,569,926</u>	<u>6,095,265</u>	<u>1,596,121</u>

*(b) Loans & advances to customers by geographical areas*

Advances to customers by geographical areas are classified according to the location of the counterparties after taking into account the transfer of risk. In general, risk transfer applies when an advance is guaranteed by a party in a country which is different from that of the counterparty. Only exposures to a single country outside Hong Kong exceeding 10% of the aggregate gross amount of loans and advances to customer as at the above respective reporting dates are disclosed.

	30 June 2020	31 December 2019
	HKD'000	HKD'000
Gross advances to customers:		
Hong Kong	2,119,104	2,077,733
Cayman Islands	1,162,021	794,164
Virgin Islands	1,137,020	916,471
Bermuda	879,781	408,868
China	832,465	723,151
Taiwan	817,416	548,340
Others	1,136,306	626,537
	<u>8,084,113</u>	<u>6,095,264</u>
Overdue advances to customers:		
Taiwan	<u>6,617</u>	<u>6,617</u>
Non-performing advances to customers:		
Taiwan	<u>14,343</u>	<u>12,021</u>

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 Segmental Information (continued)

(c) International Claims

International claims include receivables and loans and advances, cash and balances and placements with banks, bills, other debt instruments and investments and accrued interest and overdue interest on the assets. Claims are classified according to the location of the counterparties after taking into account the transfer of risk. For a claim guaranteed by a party situated in a country different from the counterparty, risk will be transferred to the country of the guarantor. For a claim on the branch of a bank or other financial institution, the risk will be transferred to the country where its head office is situated. Claims on individual countries or areas, after risk transfer, amounting to 10 per cent or more of the aggregate cross border claims are shown as follows:

In HKD Millions	Banks	Official Sector	Non-bank Financial Institutions	Non-financial Private Sector	Total
<i>As at 30 June 2020</i>					
Developed countries	1,453	61	353	51	1,918
of which:					
United States	296	-	192	-	488
Japan	375	-	-	-	375
Australia	309	61	-	-	370
United Kingdom	180	-	117	-	297
Offshore centres	1	-	1,358	1,714	3,073
of which:					
Cayman Islands	-	-	794	321	1,115
Bermuda	-	-	166	716	882
West Indies UK	-	-	331	475	806
Developing Europe	-	-	-	-	-
Developing Latin America and Caribbean	-	-	-	56	56
of which:					
Brazil	-	-	-	50	50
Developing Africa and Middle East	214	-	75	298	587
of which:					
United Arab Emirates	214	-	75	-	289
Saudi Arabia	-	-	-	256	256
Developing Asia and Pacific	7,349	274	642	1,635	9,900
of which:					
Taiwan	4,137	-	496	204	4,837
China	2,112	274	146	1,060	3,592
International Organisations	-	-	-	-	-
	9,017	335	2,428	3,754	15,534

*As at 31 December 2019*

Developed countries	2,456	268	150	-	2,874
of which:					
United States	483	268	150	-	901
Australia	896	-	-	-	896
Japan	459	-	-	-	459
Offshore centres	18	-	1,036	1,024	2,078
of which:					
Bermuda	-	-	178	232	410
Cayman Islands	-	-	524	237	761
West Indies UK	-	-	333	301	634
Developing Europe	-	-	-	-	-
Developing Latin America and Caribbean	-	-	-	62	62
of which:					
Brazil	-	-	-	59	59
Developing Africa and Middle East	220	-	1	263	484
of which:					
Saudi Arabia	-	-	-	263	263
United Arab Emirates	220	-	-	-	220
Developing Asia and Pacific	6,189	79	487	1,460	8,215
of which:					
Taiwan	3,100	-	316	266	3,682
China	1,998	79	171	1,044	3,292
South Korea	799	-	-	55	854
International Organisations	-	-	-	-	-
	8,883	347	1,674	2,809	13,713

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**Currency Risk**

The foreign currency exposures are prepared in accordance with the Completion Instruction "Return of Foreign Currency Position - (MA(BS)6)". The net position (in absolute terms) in a particular currency which constitutes not less than 10% of the total net position in all foreign currencies are disclosed. The net options position is calculated on the basis of the delta-weighted position of all foreign currency options contracts.

In HKD Millions	USD	CNY	BRL	IDR	Total
<i>As at 30 June 2020</i>					
Spot assets	13,104	1,697	-	-	14,801
Spot liabilities	(14,032)	(1,647)	-	-	(15,679)
Forward purchases	25,541	5,072	2,118	8,943	41,674
Forward sales	(24,611)	(5,119)	(2,116)	(8,934)	(40,780)
Net option position	-	-	-	-	-
Net long position	2	3	2	9	16
<i>As at 31 December 2019</i>					
Spot assets	9,712	1,443	-	-	11,155
Spot liabilities	(10,128)	(1,150)	-	-	(11,278)
Forward purchases	33,977	16,548	6,239	1,666	58,430
Forward sales	(33,517)	(16,826)	(6,236)	(1,649)	(58,228)
Net option position	(61)	-	-	-	(61)
Net (short)long position	(17)	15	3	17	18

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

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**Liquidity Information**

The average liquidity maintenance ratio ("LMR") for quarters in 2020 & 2019 are the simple average of 3 months' average ratio during the quarter in the "Return of Liquidity Position of an Authorized Institution - MA(BS)-1E" calculated for the purpose of the Banking Ordinance.

Average liquidity maintenance ratio for the period of April to June 2020	41.32%
Average liquidity maintenance ratio for the period of April to June 2019	48.09%

**Liquidity Risk Management**

(a) Governance of liquidity risk management

The goal of liquidity risk management is to ensure timely funding allocation as to fulfil payment obligations and meet funding demands of the Bank.

Liquidity risk tolerance is the bank's willingness to accept the maximum liquidity risk after considering the business development strategy, operational objectives, financial status and financing capabilities. Limit package is a quantitative standard for controlling liquidity risk. The definition and setting of the bank's liquidity risk is reflected in the current year's limit package. The board of directors regularly reviews, approves the liquidity risk tolerance and limit package.

Asset/Liability Management Committee ("ALCO") of Taishin Holdings is responsible for supervising liquidity risk management in accordance with the bank's Asset/Liability Management Policy, and verifying liquidity risk management procedures and mechanisms to ensure that the executing unit manages liquidity risk within the limits approved by the Board of Directors, and reviewing liquidity risk reports regularly.

The Finance Management ("FM") Division of Head Office takes ultimate responsibilities to manage liquidity risk of the overseas branches. It is also responsible to formulate policies related to liquidity risk management and to disclose liquidity risk exposure status of overseas branches to ALCO of Head Office. Also, FM Division of Head Office is responsible for monitoring liquidity risk as to ensure that the risk exposure is within the limits. If the risk limit is breached, the FM Division is responsible to further report such incident to the senior management.

The Risk Management ("RM") Division of Head Office is the limit package and stress test formulation and execution unit, which regularly submitting the limit package to the Board of Directors for approval. The RM Division is also responsible for performing liquidity stress tests regularly.

To maintain the bank's smooth operations, the Funding Unit of Head Office is the central unit which undertakes and manages the overall liquidity risk of the bank.

The Funding Unit of HK Branch is responsible to control the liquidity risk and funding gap of the branch. In the event of insufficient funding, this unit may bring up the matter to HK ALCO to liaise amongst various business units so as to relocate the deposit taking and loan strategies, or by borrowing funds from Head Office, or liquidate high grade bonds to eliminate the shortfall. The unit is responsible to provides liquidity risk reports to HK ALCO, FM Division and RM Division of Head Office.

(b) Funding strategy

Funding management principle of the Bank is to keep smooth and clear channels with diversity in their source of funding. The allocation considerations for the use of funds are in the order of liquidity, safety and then profitability.

The execution unit of the Bank's funding position is the Funding unit. The primary goal is to ensure the bank's liquidity is preserved as well as appropriate liquidity level. In order to ensure the effective use of available funds, this unit should pursue reasonable returns without sacrificing the bank's priority of maintain an appropriate level of liquidity.

Also, the funding unit shall monitor liquidity indicators such as the structural and the concentration of funds and deposits. If necessary, this unit may request redistribution of assets and liabilities by the business unit through ALCO to avoid concentration risks. Secondly, the funding unit shall cooperate with financial institution to regularly review the transaction limits provided by the interbank counterparties as a reference for limit package formulation. Lastly, the funding unit shall, through various financial instruments, such as interbank financing, repos etc. update and regularly test the limits provided by other banks to ensure the smooth flow of all source of funds.

The target and principle of funding management shall be formulated by the Head Office in a unified manner. However, it is necessary for the branch to report any structural changes and update of market conditions at the branch's ALCO for appropriate action.

**Taishin International Bank Co., Ltd.**  
**Hong Kong Branch**  
(Incorporated in Taiwan with limited liability)  
**Disclosure on Remuneration System**

The remuneration policy of Taishin International Bank, Hong Kong Branch is established in the branch level in accordance with local laws/ regulations and prevailing market practices. It is designed to encourage employee behavior that supports the Bank's risk tolerance, risk management framework and long-term financial soundness. The remuneration of staff is composed of "fixed remuneration" and "variable remuneration".

Pay review for individual staff will be conducted each year with reference to various factors like the staff's professional duties, salary market standard and individual performance etc. Discretionary bonus may be paid to employees each year taking into account of a combination of factors like business performance as well as financial and non-financial performance of individual staff. Pay review and payout of variable remuneration should be subject to the approval by Head Office.

During the reporting period, the remuneration of senior management and key personnel was as follows:

In HKD

As at 30 June 2020

(i) Senior Management

	Non-deferred	Deferred	No. of beneficiaries
<b>Fixed remuneration</b>			
Cash-based	4,203,179	-	8
Shares and share-linked instruments	-	-	8
Other	-	-	8
<b>Variable remuneration</b>			
Cash-based	3,103,404	-	8
Shares and share-linked instruments			
- Vested (no. of share)	-	-	8
- Unvested (no. of share)	-	50	8
Other	-	-	8

(ii) Key Personnel

	Non-deferred	Deferred	No. of beneficiaries
<b>Fixed remuneration</b>			
Cash-based	6,486,221	-	17
Shares and shared-linked instruments	-	-	17
Other	-	-	17
<b>Variable remuneration</b>			
Cash-based	3,175,772	-	17
Shares and share-linked instruments			
- Vested (no. of share)	-	-	17
- Unvested (no. of share)	-	-	17
Other	-	-	17

As at 30 June 2019

(i) Senior Management

	Non-deferred	Deferred	No. of beneficiaries
<b>Fixed remuneration</b>			
Cash-based	3,064,338	-	7
Shares and share-linked instruments	-	-	7
Other	-	-	7
<b>Variable remuneration</b>			
Cash-based	1,351,781	-	7
Shares and share-linked instruments			
- Vested (no. of share)	-	-	7
- Unvested (no. of share)	-	110	7
Other	-	-	7

(ii) Key Personnel

	Non-deferred	Deferred	No. of beneficiaries
<b>Fixed remuneration</b>			
Cash-based	5,871,439	-	19
Shares and shared-linked instruments	-	-	19
Other	-	-	19
<b>Variable remuneration</b>			
Cash-based	2,264,472	-	19
Shares and share-linked instruments			
- Vested (no. of share)	-	-	19
- Unvested (no. of share)	-	-	19
Other	-	-	19

**Taishin International Bank Co., Ltd.**  
**Hong Kong Branch**  
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**Other Financial Information**

Consolidated financial information of Taishin International Bank as follows:

	30 June 2020 TWD'000	31 December 2019 TWD'000
Total assets	1,975,157,492	1,931,947,031
Total liabilities	1,819,061,674	1,778,356,499
Shareholders' Fund	156,095,818	153,590,532
Total advances	1,212,789,548	1,155,329,751
Total customer deposits	1,526,811,275	1,436,245,872
Capital	86,957,118	82,557,118
Capital Adequacy Ratio	14.52%	14.47%

Remarks: Capital Adequacy Ratio is calculated in accordance with the requirements based on Basel III capital accord.

	Six months ended	
	30 June 2020 TWD'000	30 June 2019 TWD'000
Pre-tax profit	7,447,145	8,099,772

## Statement of Compliance

This is a statement to declare that all information for the period ended 30 June 2020 complies fully with the disclosure standards set out in Supervisory Policy Manual Part IV of CA-D-1 "Guideline on the application of the Banking (Disclosure) Rules".



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Chief Executive  
Taishin International Bank Co., Ltd.  
Hong Kong Branch  
(Incorporated in Taiwan with limited liability)

22 September 2020



## **Prescribed Summary**

This is to inform the general public that the complete disclosures can be found at 6/F & 15/F Room No. 1501-1506, 1510-1511 & 1512A-1512B, Tower 5, The Gateway, 15 Canton Road, Tsimshatsui, Kowloon.

Taishin International Bank Co., Ltd.  
Hong Kong Branch  
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