

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

Financial Disclosure

For the Period Ended 30 June 2021

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
(Incorporated in Taiwan with limited liability)
Profit & Loss Account

	Six months ended	
	30 June 2021 HK\$'000	30 June 2020 HK\$'000
Interest income	147,612	215,548
Interest expense	(39,600)	(110,463)
Net Interest Income	<u>108,012</u>	<u>105,085</u>
Gains less losses arising from trading in foreign currencies	19,509	38,362
Gains less losses on securities held for trading purposes	19,813	21,766
Gains less losses from other trading activities	147	2,860
Net gains from disposal of financial assets measured at fair value through other comprehensive income	7,638	33,274
Fees and commission income	22,606	27,364
Fees and commission expenses	(3,147)	(2,244)
Others	211	33
Other Operating Income	<u>66,777</u>	<u>121,415</u>
Operating Income	<u>174,789</u>	<u>226,500</u>
Staff and rental expenses	(70,684)	(71,320)
Other expenses	(16,120)	(15,790)
Operating Expenses	<u>(86,804)</u>	<u>(87,110)</u>
Operating Income Before Debt Charges	<u>87,985</u>	<u>139,390</u>
Net Releases/ (Charges) for bad & doubtful debts	983	(5,681)
Net (Charges)/ Releases for other provisions	(293)	305
Profit Before Taxation	<u>88,675</u>	<u>134,014</u>
Taxation	(14,617)	(22,767)
Profit After Taxation	<u>74,058</u>	<u>111,247</u>

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

	30 June 2021	31 December 2020
	HK\$'000	HK\$'000
Assets		
Cash and bank balances	440,845	111,749
Placements with banks	869,038	783,887
Amount due from overseas offices	1,012,845	1,824,367
Amount receivable under reverse repos	629,002	359,931
Trade bills	717,316	885,508
Certificates of deposit held	65,715	-
Advances and other accounts	10,394,164	8,140,845
Debt securities	7,223,135	5,639,198
measured at fair value through profit or loss	614,409	-
measured at fair value through other comprehensive income	3,996,691	5,474,818
measured at amortised cost	2,612,035	164,380
Other investments	13,884	-
Tangible fixed assets	60,949	69,687
	21,426,893	17,815,172
Liabilities		
Deposits and balances from banks	50,540	17,953
Borrowings with banks	1,165,264	781,404
Customer deposits	17,071,732	14,243,856
Demand deposits	137,944	107,501
Savings deposits	6,707,302	4,666,089
Time, call and notice deposits	10,226,486	9,470,266
Amount due to overseas offices	1,412,296	1,543,500
Certificate of deposits issued	50,000	350,000
Amount payable under repos	994,043	239,881
Other accounts and provisions	640,500	461,222
	21,384,375	17,637,816
Capital & Reserve		
Reserves	(31,540)	28,013
Current profit & loss	74,058	149,343
	42,518	177,356
	21,426,893	17,815,172

Taishin International Bank Co., Ltd.
Hong Kong Branch
(Incorporated in Taiwan with limited liability)
Additional Balance Sheet Information

(a) Trade Bills	30 June 2021	31 December 2020
	HKD'000	HKD'000
Trade Bills	719,335	887,857
General provisions	(2,019)	(2,349)
Specific provisions	-	-
	<u>717,316</u>	<u>885,508</u>
(b) Advances and other accounts	30 June 2021	31 December 2020
	HKD'000	HKD'000
Advances to customers	9,958,632	7,788,511
General provisions	(21,270)	(18,975)
Specific provisions	(49,820)	(64,519)
	<u>9,887,542</u>	<u>7,705,017</u>
Advances to banks	-	-
General provisions	-	-
	<u>-</u>	<u>-</u>
Accrued interest and other accounts	508,867	437,462
General provisions	(2,104)	(1,231)
Specific provisions	(141)	(403)
	<u>506,622</u>	<u>435,828</u>
Total	<u>10,394,164</u>	<u>8,140,845</u>
(c) Percentage of total provisions against gross advances to customers	30 June 2021	31 December 2020
General provisions	0.21%	0.24%
Specific provisions	0.50%	0.83%
	<u>0.71%</u>	<u>1.07%</u>
(d) Non-performing advances to customers and provisions	30 June 2021	31 December 2020
	HKD'000	HKD'000
Non-performing loans	<u>47,518</u>	<u>62,209</u>
% of total advances to customers	<u>0.48%</u>	<u>0.80%</u>
Specific provisions made in respect of such advances	<u>47,518</u>	<u>62,209</u>
Collateral held against the non-performing loans	<u>-</u>	<u>-</u>
(e) Percentage of total provisions against gross advances to banks	30 June 2021	31 December 2020
General provisions	0.00%	0.00%
	<u>0.00%</u>	<u>0.00%</u>

Taishin International Bank Co., Ltd.
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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 2021 HKD'000	31 December 2020 HKD'000
Gross amount of advances which have been overdue for:		
more than 1 months but not more than 3 months	-	40,245
more than 3 months but not more than 6 months	-	9,943
more than 6 months but not more than 1 year	47,518	-
more than 1 year	-	6,617
	<u>47,518</u>	<u>56,805</u>
% of total advances to customers which have been overdue for:		
more than 1 months but not more than 3 months	0.00%	0.52%
more than 3 months but not more than 6 months	0.00%	0.13%
more than 6 months but not more than 1 year	0.48%	0.00%
more than 1 year	0.00%	0.08%
	<u>0.48%</u>	<u>0.73%</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	47,518	56,805

(i) Rescheduled advances to customers

	30 June 2021 HKD'000	31 December 2020 HKD'000
Amount of total assets which have been rescheduled	<u>2,302</u>	<u>7,714</u>

(j) Other overdue assets (Accrued Interest)

	30 June 2021 HKD'000	31 December 2020 HKD'000
Other assets which have been overdue for:		
more than 1 months but not more than 3 months	-	6
more than 3 months but not more than 6 months	-	397
more than 6 months but not more than 1 year	141	-
more than 1 year	-	-
	<u>141</u>	<u>403</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 2021 HKD'000	31 December 2020 HKD'000
Amount of overdue advances to customers	47,518	56,805
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
Add: rescheduled advances to customers	-	-
Non-performing loans	<u>47,518</u>	<u>62,209</u>

Taishin International Bank Co., Ltd.
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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	<u>On-balance sheet</u> <u>exposure</u>	<u>Off-balance sheet</u> <u>exposure</u>	<u>Total</u>
As at 30 June 2021			
Central government, central government-owned entities and their subsidiaries and JVs	655	47	702
Local governments, local government-owned entities and their subsidiaries and JVs	85	75	160
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	667	189	856
Other entities of central government not reported in item 1 above	381	-	381
Other entities of local government not reported in item 2 above	70	8	78
PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	945	203	1,148
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	917	360	1,277
Total	3,720	882	4,602
Total assets after provision	21,427		
On-balance sheet exposures as percentage of total assets	17.36%		
As at 31 December 2020			
Central government, central government-owned entities and their subsidiaries and JVs	663	4	667
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	414	246	660
Other entities of central government not reported in item 1 above	152	263	415
Other entities of local government not reported in item 2 above	307	21	328
PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	808	196	1,004
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	1,105	157	1,262
Total	3,488	1,012	4,500
Total assets after provision	17,815		
On-balance sheet exposures as percentage of total assets	19.58%		

Taishin International Bank Co., Ltd.
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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 2021 HKD'000	31 December 2020 HKD'000
Direct credit substitutes	109,342	109,082
Trade-related contingencies	275,878	178,545
Forward forward deposits placed	-	-
Other commitments	5,761,809	6,240,172
	<u>6,147,029</u>	<u>6,527,799</u>

(b) Derivatives

As at 30 June 2021	Contract amount HKD'000	Positive fair value HKD'000	Negative fair value HKD'000
Exchange rate contracts	27,022,205	183,960	172,711
Interest rate contracts	9,856,431	62,914	59,402
Equity contracts	30,594	117	117
	<u>36,909,230</u>	<u>246,991</u>	<u>232,230</u>
As at 31 December 2020	Contract amount HKD'000	Positive fair value HKD'000	Negative fair value HKD'000
Exchange rate contracts	31,558,031	211,766	207,324
Interest rate contracts	7,766,617	57,519	55,445
Equity contracts	-	-	-
	<u>39,324,648</u>	<u>269,285</u>	<u>262,769</u>

The fair values of the derivatives do not take into account the effects of bilateral netting arrangements.

Taishin International Bank Co., Ltd.
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Segmental Information

(a) Loans & advances to customers by industry sector

	30 June 2021		31 December 2020	
	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	168,891	-	150,000	-
- property investment	46,589	-	46,513	-
- financial concerns	2,491,476	448,850	2,156,464	389,750
- stockbrokers	728,530	-	607,272	-
- wholesale and retail trade	1,303,529	316,753	783,375	465,776
- manufacturing	297,363	-	247,506	-
- transport and transport equipment	250,000	-	-	-
- recreational activities	-	-	-	-
- information technology	-	-	-	-
- electricity and gas	54,354	-	54,265	-
- others	224,016	149,629	201,698	142,976
	<u>5,564,748</u>	<u>915,232</u>	<u>4,247,093</u>	<u>998,502</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	341,354	328,695	316,682	285,862
	<u>341,354</u>	<u>328,695</u>	<u>316,682</u>	<u>285,862</u>
Loans & advances for use inside Hong Kong	5,906,102	1,243,927	4,563,775	1,284,364
Trade finance	279,193	-	338,466	-
Loans & advances for use outside Hong Kong	3,773,337	450,835	2,886,270	460,884
Loans & advances to customers	<u>9,958,632</u>	<u>1,694,762</u>	<u>7,788,511</u>	<u>1,745,248</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 2021	31 December 2020
	HKD'000	HKD'000
Gross advances to customers:		
Hong Kong	3,182,418	2,175,758
Cayman Islands	1,839,597	1,029,433
Virgin Islands	1,614,932	1,494,459
Taiwan	1,163,375	902,170
Others	2,158,310	2,186,691
	<u>9,958,632</u>	<u>7,788,511</u>
Overdue advances to customers:		
Hong Kong	22,556	24,336
Bermuda	20,279	20,724
Virgin Islands	4,683	5,128
Others	-	6,617
	<u>47,518</u>	<u>56,805</u>
Non-performing advances to customers:		
Hong Kong	22,556	24,336
Bermuda	20,279	20,724
Virgin Islands	4,683	5,128
Others	-	12,021
	<u>47,518</u>	<u>62,209</u>

Taishin International Bank Co., Ltd.
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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
As at 30 June 2021					
Developed countries	956	742	529	610	2,837
of which:					
United States	218	342	270	410	1,240
Australia	175	400	34	-	609
United Kingdom	233	-	91	147	471
Offshore centres	4	-	2,149	2,147	4,300
of which:					
Cayman Islands	-	-	1,521	478	1,999
West Indies UK	-	-	359	879	1,238
Bermuda	-	-	200	474	674
Developing Europe	-	-	-	-	-
Developing Latin America and Caribbean	-	-	-	22	22
of which:					
Brazil	-	-	-	17	17
Belize	-	-	-	4	4
Developing Africa and Middle East	103	-	170	94	367
of which:					
United Arab Emirates	102	-	77	-	179
Qatar	-	-	93	-	93
Saudi Arabia	-	-	-	63	63
Developing Asia and Pacific	4,958	85	785	2,274	8,102
of which:					
China	2,223	85	109	1,391	3,808
Taiwan	1,766	-	676	601	3,043
South Korea	899	-	-	50	949
International Organisations	-	-	-	-	-
	6,021	827	3,633	5,147	15,628
As at 31 December 2020					
Developed countries	559	348	163	522	1,592
of which:					
United States	90	347	53	277	767
United Kingdom	132	-	92	194	418
Australia	184	-	-	-	184
Offshore centres	3	-	1,574	1,778	3,355
of which:					
Cayman Islands	-	-	756	333	1,089
Bermuda	-	-	161	408	569
West Indies UK	-	-	583	806	1,389
Developing Europe	-	-	-	-	-
Developing Latin America and Caribbean	-	-	-	48	48
of which:					
Brazil	-	-	-	43	43
Belize	-	-	-	5	5
Developing Africa and Middle East	320	-	78	295	693
of which:					
United Arab Emirates	319	-	77	-	396
Saudi Arabia	-	-	-	259	259
Developing Asia and Pacific	5,814	84	424	1,859	8,181
of which:					
China	2,550	84	57	1,032	3,723
Taiwan	2,621	-	367	459	3,447
International Organisations	-	-	-	-	-
	6,696	432	2,239	4,502	13,869

Taishin International Bank Co., Ltd.
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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	EUR	TWD	Total
As at 30 June 2021					
Spot assets	15,002	1,549	121	-	16,672
Spot liabilities	(15,963)	(1,779)	(130)	-	(17,872)
Forward purchases	13,804	8,034	117	458	22,413
Forward sales	(12,798)	(7,781)	(108)	(476)	(21,163)
Net option position	23	2	(27)	-	(2)
Net long/ (short) position	68	25	(27)	(18)	48

As at 31 December 2020					
Spot assets	12,318	1,530	87	-	13,935
Spot liabilities	(12,852)	(1,455)	(70)	-	(14,377)
Forward purchases	15,779	10,160	1	646	26,586
Forward sales	(15,296)	(10,223)	(16)	(648)	(26,183)
Net option position	(87)	66	-	-	(21)
Net (short)/ long position	(138)	78	2	(2)	(60)

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

Taishin International Bank Co., Ltd.
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Liquidity Information

The average liquidity maintenance ratio ("LMR") for quarters in 2021 & 2020 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 2021	47.66%
Average liquidity maintenance ratio for the period of April to June 2020	41.32%

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.

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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 2021

(i) Senior Management

	Non-deferred	Deferred	No. of beneficiaries
Fixed remuneration			
Cash-based	4,514,373	-	7
Shares and share-linked instruments	-	-	7
Other	-	-	7
Variable remuneration			
Cash-based	3,369,327	-	7
Shares and share-linked instruments			
- Vested (no. of share)	-	-	7
- Unvested (no. of share)	-	-	7
Other	-	-	7

(ii) Key Personnel

	Non-deferred	Deferred	No. of beneficiaries
Fixed remuneration			
Cash-based	6,704,606	-	16
Shares and shared-linked instruments	-	-	16
Other	-	-	16
Variable remuneration			
Cash-based	3,690,376	-	16
Shares and share-linked instruments			
- Vested (no. of share)	-	-	16
- Unvested (no. of share)	-	-	16
Other	-	-	16

As at 30 June 2020

(i) Senior Management

	Non-deferred	Deferred	No. of beneficiaries
Fixed remuneration			
Cash-based	4,203,179	-	8
Shares and share-linked instruments	-	-	8
Other	-	-	8
Variable remuneration			
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
Fixed remuneration			
Cash-based	6,486,221	-	17
Shares and shared-linked instruments	-	-	17
Other	-	-	17
Variable remuneration			
Cash-based	3,175,772	-	17
Shares and share-linked instruments			
- Vested (no. of share)	-	-	17
- Unvested (no. of share)	-	-	17
Other	-	-	17

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 2021 TWD'000	31 December 2020 TWD'000
Total assets	2,134,586,448	2,085,344,017
Total liabilities	1,972,787,583	1,923,013,109
Shareholders' Fund	161,798,865	162,330,908
Total advances	1,331,759,767	1,260,733,061
Total customer deposits	1,649,539,970	1,610,961,492
Capital	88,857,118	86,957,118
Capital Adequacy Ratio	15.11%	16.27%

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

	Six months ended	
	30 June 2021 TWD'000	30 June 2020 TWD'000
Pre-tax profit	7,623,375	7,447,145

Statement of Compliance

This is a statement to declare that all information for the period ended 30 June 2021 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".



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

13 September 2021

Prescribed Summary

This is to inform the general public that the complete disclosures can be found at 6/F, Tower 5, The Gateway, 15 Canton Road, Tsimshatsui, Kowloon.

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