

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

Financial Disclosure

For the Period Ended 30 June 2022

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 2022 HK\$'000	30 June 2021 HK\$'000
Interest income	197,732	147,612
Interest expense	(59,821)	(39,600)
Net Interest Income	<u>137,911</u>	<u>108,012</u>
Gains less losses arising from trading in foreign currencies	42,949	19,509
Gains less losses on securities held for trading purposes	13,181	19,813
Gains less losses from other trading activities	38,421	147
Net gains from disposal of financial assets measured at fair value through other comprehensive income	(32,612)	7,638
Fees and commission income	42,002	22,606
Fees and commission expenses	(4,118)	(3,147)
Others	875	211
Other Operating Income	<u>100,698</u>	<u>66,777</u>
Operating Income	<u>238,609</u>	<u>174,789</u>
Staff and rental expenses	(64,742)	(70,684)
Other expenses	(14,740)	(16,120)
Operating Expenses	<u>(79,482)</u>	<u>(86,804)</u>
Operating Income Before Debt Charges	<u>159,127</u>	<u>87,985</u>
Net (Charges)/Releases for bad & doubtful debts	(103,412)	983
Net Releases/(Charges) for other provisions	256	(293)
Profit Before Taxation	<u>55,971</u>	<u>88,675</u>
Taxation	(8,069)	(14,617)
Profit After Taxation	<u>47,902</u>	<u>74,058</u>

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

	30 June 2022 HK\$'000	31 December 2021 HK\$'000
<u>Assets</u>		
Cash and bank balances	480,191	764,428
Placements with banks	-	999,646
Amount due from overseas offices	1,726,187	1,233,515
Amount receivable under reverse repos	-	930,296
Trade bills	616,965	857,637
Advances and other accounts	11,970,578	11,067,755
Debt securities	7,591,686	6,957,441
measured at fair value through profit or loss	-	-
measured at fair value through other comprehensive income	2,786,946	3,675,516
measured at amortised cost	4,804,740	3,281,925
Other investments	-	3,657
Tangible fixed assets	33,256	46,595
	<u>22,418,863</u>	<u>22,860,970</u>
<u>Liabilities</u>		
Deposits and balances from banks	40,923	8,634
Borrowings with banks	889,956	1,075,972
Customer deposits	18,052,677	18,023,326
Demand deposits	157,776	113,490
Savings deposits	6,327,115	7,054,295
Time, call and notice deposits	11,567,786	10,855,541
Amount due to overseas offices	2,491,854	1,517,705
Certificate of deposits issued	-	38,000
Amount payable under repos	-	1,750,113
Other accounts and provisions	1,171,502	314,845
	<u>22,646,912</u>	<u>22,728,595</u>
<u>Capital & Reserve</u>		
Reserves	(275,951)	(48,949)
Current profit & loss	47,902	181,324
	<u>(228,049)</u>	<u>132,375</u>
	<u>22,418,863</u>	<u>22,860,970</u>

Taishin International Bank Co., Ltd.
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Additional Balance Sheet Information

(a) Trade Bills	30 June 2022	31 December 2021
	HKD'000	HKD'000
Trade Bills	618,273	859,621
General provisions	(1,308)	(1,984)
Specific provisions	-	-
	<u>616,965</u>	<u>857,637</u>
(b) Advances and other accounts	30 June 2022	31 December 2021
	HKD'000	HKD'000
Advances to customers	10,873,431	10,852,138
General provisions	(23,977)	(22,914)
Specific provisions	(105,902)	(49,819)
	<u>10,743,552</u>	<u>10,779,405</u>
Advances to banks	-	-
General provisions	-	-
	<u>-</u>	<u>-</u>
Accrued interest and other accounts	1,229,597	290,955
General provisions	(2,343)	(2,464)
Specific provisions	(228)	(141)
	<u>1,227,026</u>	<u>288,350</u>
Total	<u>11,970,578</u>	<u>11,067,755</u>
(c) Percentage of total provisions against gross advances to customers	30 June 2022	31 December 2021
General provisions	0.22%	0.21%
Specific provisions	0.97%	0.46%
	<u>1.19%</u>	<u>0.67%</u>
(d) Non-performing advances to customers and provisions	30 June 2022	31 December 2021
	HKD'000	HKD'000
Non-performing loans	-	47,518
% of total advances to customers	<u>0.00%</u>	<u>0.44%</u>
Specific provisions made in respect of such advances	-	47,518
Collateral held against the non-performing loans	-	-
(e) Percentage of total provisions against gross advances to banks	30 June 2022	31 December 2021
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 2022 HKD'000	31 December 2021 HKD'000
Gross amount of advances which have been overdue for:		
more than 1 months but not more than 3 months	105,902	-
more than 3 months but not more than 6 months	-	-
more than 6 months but not more than 1 year	-	-
more than 1 year	-	47,518
	<u>105,902</u>	<u>47,518</u>
% of total advances to customers which have been overdue for:		
more than 1 months but not more than 3 months	0.97%	0.00%
more than 3 months but not more than 6 months	0.00%	0.00%
more than 6 months but not more than 1 year	0.00%	0.00%
more than 1 year	0.00%	0.44%
	<u>0.97%</u>	<u>0.44%</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	105,902	47,518

(i) Rescheduled advances to customers

	30 June 2022 HKD'000	31 December 2021 HKD'000
Amount of total assets which have been rescheduled	<u>2,307</u>	<u>2,301</u>

(j) Other overdue assets (Accrued Interest)

	30 June 2022 HKD'000	31 December 2021 HKD'000
Other assets which have been overdue for:		
more than 1 months but not more than 3 months	39	-
more than 3 months but not more than 6 months	-	-
more than 6 months but not more than 1 year	-	-
more than 1 year	-	141
	<u>39</u>	<u>141</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 2022 HKD'000	31 December 2021 HKD'000
Amount of overdue advances to customers	105,902	47,518
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	(105,902)	-
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.	-	-
Add: rescheduled advances to customers	-	-
Non-performing loans	<u>-</u>	<u>47,518</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 2022			
Central government, central government-owned entities and their subsidiaries and JVs	347	300	647
Local governments, local government-owned entities and their subsidiaries and JVs	50	75	125
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	1,370	367	1,737
Other entities of central government not reported in item 1 above	216	-	216
Other entities of local government not reported in item 2 above	70	258	328
PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	615	149	764
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	720	628	1,348
Total	3,388	1,777	5,165
Total assets after provision	22,419		
On-balance sheet exposures as percentage of total assets	15.11%		
As at 31 December 2021			
Central government, central government-owned entities and their subsidiaries and JVs	530	200	730
Local governments, local government-owned entities and their subsidiaries and JVs	81	75	156
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	1,189	255	1,444
Other entities of central government not reported in item 1 above	351	67	418
Other entities of local government not reported in item 2 above	304	24	328
PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	394	138	532
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	839	355	1,194
Total	3,688	1,114	4,802
Total assets after provision	22,861		
On-balance sheet exposures as percentage of total assets	16.14%		

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 2022 HKD'000	31 December 2021 HKD'000
Direct credit substitutes	195,987	157,687
Trade-related contingencies	179,924	191,198
Other commitments	7,857,365	7,550,050
	<u>8,233,276</u>	<u>7,898,935</u>

(b) Derivatives

As at 30 June 2022	Contract amount HKD'000	Positive fair value HKD'000	Negative fair value HKD'000
Exchange rate contracts	75,587,247	570,135	547,536
Interest rate contracts	15,158,600	408,309	387,410
Equity contracts	-	-	-
	<u>90,745,847</u>	<u>978,444</u>	<u>934,946</u>
As at 31 December 2021	Contract amount HKD'000	Positive fair value HKD'000	Negative fair value HKD'000
Exchange rate contracts	48,868,741	226,281	234,459
Interest rate contracts	12,663,049	101,752	96,496
Equity contracts	4,679	62	62
	<u>61,536,469</u>	<u>328,095</u>	<u>331,017</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 2022		31 December 2021	
	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	169,088	-	168,973	-
- property investment	150,000	150,000	46,791	-
- financial concerns	2,849,746	860,083	2,744,286	825,764
- stockbrokers	197,061	-	563,827	-
- wholesale and retail trade	1,733,878	409,168	1,500,076	265,981
- manufacturing	1,136,619	-	1,110,806	-
- transport and transport equipment	50,000	-	50,000	-
- recreational activities	-	-	-	-
- information technology	-	-	-	-
- others	432,060	146,738	180,966	96,156
	6,718,452	1,565,989	6,365,725	1,187,901
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	427,183	408,592	417,994	399,466
	427,183	408,592	417,994	399,466
Loans & advances for use inside Hong Kong	7,145,635	1,974,581	6,783,719	1,587,367
Trade finance	339,159	-	591,850	9,883
Loans & advances for use outside Hong Kong	3,388,637	630,453	3,476,569	460,935
Loans & advances to customers	10,873,431	2,605,034	10,852,138	2,058,185

(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 2022	31 December 2021
	HKD'000	HKD'000
Gross advances to customers:		
Hong Kong	2,761,161	3,238,984
Virgin Islands	1,697,607	1,693,922
Taiwan	1,683,227	1,172,586
Cayman Islands	1,498,162	1,607,969
Bermuda	1,420,744	1,411,376
Others	1,812,530	1,727,301
	10,873,431	10,852,138
Overdue advances to customers:		
Hong Kong	41,438	22,556
Virgin Islands	41,438	4,683
China	20,719	-
Bermuda	-	20,279
Others	2,307	-
	105,902	47,518
Non-performing advances to customers:		
Hong Kong	-	22,556
Bermuda	-	20,279
Virgin Islands	-	4,683
	-	47,518

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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 2022					
Developed countries	1,785	1,709	1,068	129	4,691
of which:					
United States	65	998	660	53	1,776
United Kingdom	731	-	193	9	933
Australia	445	409	63	-	917
Offshore centres	29	-	1,594	2,806	4,429
of which:					
Cayman Islands	-	-	840	931	1,771
Bermuda	-	-	259	1,163	1,422
West Indies UK	-	-	404	515	919
Developing Europe	-	-	-	-	-
Developing Latin America and Caribbean	-	-	-	16	16
of which:					
Brazil	-	-	-	10	10
Belize	-	-	-	6	6
Developing Africa and Middle East	148	-	178	130	456
of which:					
United Arab Emirates	145	-	40	110	295
Seychelles	-	-	99	20	119
Developing Asia and Pacific	3,855	82	223	2,436	6,596
of which:					
Taiwan	1,764	-	85	1,169	3,018
China	1,483	82	138	880	2,583
South Korea	608	-	-	218	826
International Organisations	-	-	-	-	-
	5,817	1,791	3,063	5,517	16,188
As at 31 December 2021					
Developed countries	1,998	980	936	52	3,966
of which:					
United States	812	232	449	-	1,493
Australia	562	386	63	-	1,011
United Kingdom	327	-	250	-	577
Offshore centres	324	-	1,618	2,889	4,831
of which:					
Cayman Islands	-	-	997	904	1,901
Bermuda	-	-	175	1,238	1,413
West Indies UK	-	-	382	521	903
Developing Europe	-	-	-	-	-
Developing Latin America and Caribbean	-	-	-	18	18
of which:					
Brazil	-	-	-	14	14
Belize	-	-	-	4	4
Developing Africa and Middle East	155	-	118	180	453
of which:					
United Arab Emirates	155	-	79	130	364
Developing Asia and Pacific	3,973	86	1,151	2,448	7,658
of which:					
Taiwan	1,615	-	981	914	3,510
China	1,931	86	170	1,073	3,260
International Organisations	-	-	-	-	-
	6,450	1,066	3,823	5,587	16,926

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	EUR	CNY	CAD	AUD	Total
As at 30 June 2022						
Spot assets	16,852	72	1,102	305	553	18,884
Spot liabilities	(17,620)	(193)	(1,570)	(4)	(185)	(19,572)
Forward purchases	38,341	17,315	19,246	-	-	74,902
Forward sales	(37,540)	(17,203)	(18,783)	(307)	(370)	(74,203)
Net option position	-	-	-	-	-	-
Net long/ (short) position	33	(9)	(5)	(6)	(2)	11
As at 31 December 2021						
Spot assets	16,315	301	1,454	546	830	19,446
Spot liabilities	(17,491)	(161)	(1,665)	(188)	(368)	(19,873)
Forward purchases	24,793	1,324	13,055	3,664	-	42,836
Forward sales	(23,641)	(1,448)	(12,838)	(4,018)	(462)	(42,407)
Net option position	38	(40)	-	-	2	-
Net long/ (short) position	14	(24)	6	4	2	2

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

Taishin International Bank Co., Ltd.
Hong Kong Branch
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Liquidity Information

The average liquidity maintenance ratio ("LMR") for quarters in 2022 & 2021 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 2022	41.49%
Average liquidity maintenance ratio for the period of April to June 2021	47.66%

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 Jun 2022

(i) Senior Management

	Non-deferred	Deferred	No. of beneficiaries
Fixed remuneration			
Cash-based	4,582,858	-	7
Shares and share-linked instruments	-	-	7
Other	-	-	7
Variable remuneration			
Cash-based	3,463,725	-	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	7,645,331	-	21
Shares and shared-linked instruments	-	-	21
Other	-	-	21
Variable remuneration			
Cash-based	3,763,817	-	21
Shares and share-linked instruments			
- Vested (no. of share)	-	-	21
- Unvested (no. of share)	-	-	21
Other	-	-	21

As at 30 Jun 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

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

Consolidated financial information of Taishin International Bank as follows:

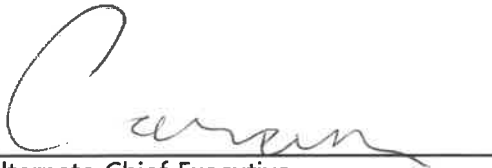
	30 June 2022 TWD'000	31 December 2021 TWD'000
Total assets	2,275,525,220	2,157,136,650
Total liabilities	2,113,734,648	1,990,282,660
Shareholders' Fund	161,790,572	166,853,990
Total advances	1,404,118,844	1,337,928,274
Total customer deposits	1,774,366,387	1,691,014,674
Capital	90,989,818	88,857,118
Capital Adequacy Ratio	14.55%	15.05%

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

	Six months ended	
	30 June 2022 TWD'000	30 June 2021 TWD'000
Pre-tax profit	7,196,898	7,623,375

Statement of Compliance

This is a statement to declare that all information for the period ended 30 June 2022 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)

19 September 2022

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
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