

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

Financial Disclosure

For the Period Ended 30 June 2023

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

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<u>Contents</u>	<u>Page(s)</u>
Profit and loss Account	1
Balance sheet	2
Additional balance sheet information	3-5
Off-balance sheet exposures	6
Segmental information	7-8
Currency risk	9
Liquidity information	10
Disclosure on remuneration system	11
Other financial information	12
Statement of compliance	13
Prescribed summary	14

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

	Six months ended	
	30 June 2023 HK\$'000	30 June 2022 HK\$'000
Interest income	639,839	197,732
Interest expense	(552,168)	(59,821)
Net Interest Income	<u>87,671</u>	<u>137,911</u>
Gains less losses arising from trading in foreign currencies	37,844	42,949
Gains less losses from other trading activities	7,431	38,421
Gains less losses on securities held for trading purposes	16,443	13,181
Gains less losses from non-trading investments	5,197	(32,612)
Net fee and commission income		
- Fees and commission income	23,813	42,002
- Fees and commission expenses	(4,329)	(4,118)
Others	47	875
Other Operating Income	<u>86,446</u>	<u>100,698</u>
Operating Income	<u>174,117</u>	<u>238,609</u>
Staff and rental expenses	(67,469)	(64,742)
Other expenses	(15,902)	(14,740)
Operating Expenses	<u>(83,371)</u>	<u>(79,482)</u>
Operating Income Before Debt Charges	<u>90,746</u>	<u>159,127</u>
Net Release/(Charges) for bad & doubtful debts	7,752	(103,412)
Net(Charges)/Release for other provisions	(637)	256
Profit Before Taxation	<u>97,861</u>	<u>55,971</u>
Taxation	(16,892)	(8,069)
Profit After Taxation	<u>80,969</u>	<u>47,902</u>

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

	30 June 2023 HK\$'000	31 December 2022 HK\$'000
Assets		
Cash and balances with banks	1,078,128	1,975,884
Placements with banks (maturing between one and twelve months)	80,000	439,863
Amount due from overseas offices	437,766	1,520,586
Trade bills	488,523	860,883
Advances and other accounts	10,219,225	10,185,118
Debt securities	21,069,844	10,812,804
measured at fair value through profit or loss	164,443	-
measured at fair value through other comprehensive income	2,470,738	2,443,678
measured at amortised cost	18,434,663	8,369,126
Tangible fixed assets	60,681	19,419
	<u>33,434,167</u>	<u>25,814,557</u>
Liabilities		
Deposits and balances from banks	324,641	12,381
Borrowings with banks (maturing between one and twelve months)	-	-
Customer deposits	25,838,937	21,580,806
Demand deposits	103,469	243,659
Savings deposits	5,717,787	5,628,519
Time, call and notice deposits	20,017,681	15,708,628
Amount due to overseas offices	5,415,346	3,042,995
Amount payable under repos	-	376,705
Other accounts and provisions	2,046,093	1,004,536
	<u>33,625,017</u>	<u>26,017,423</u>
Capital & Reserve		
Reserves	(271,819)	(297,039)
Current profit & loss	80,969	94,173
	<u>(190,850)</u>	<u>(202,866)</u>
	<u>33,434,167</u>	<u>25,814,557</u>

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

(a) Trade Bills	30 June 2023	31 December 2022
	HKD'000	HKD'000
Trade Bills	489,672	863,032
General provisions	(1,149)	(2,149)
Specific provisions	-	-
	<u>488,523</u>	<u>860,883</u>
(b) Advances and other accounts	30 June 2023	31 December 2022
	HKD'000	HKD'000
Advances to customers	8,697,058	9,523,195
General provisions	(20,046)	(21,334)
Specific provisions	(103,452)	(107,178)
	<u>8,573,560</u>	<u>9,394,683</u>
Advances to banks	-	-
General provisions	-	-
	<u>-</u>	<u>-</u>
Accrued interest and other accounts	1,649,615	793,843
General provisions	(3,574)	(3,033)
Specific provisions	(376)	(375)
	<u>1,645,665</u>	<u>790,435</u>
Total	<u>10,219,225</u>	<u>10,185,118</u>
(c) Percentage of total provisions against gross advances to customers	30 June 2023	31 December 2022
General provisions	0.23%	0.22%
Specific provisions	1.19%	1.13%
	<u>1.42%</u>	<u>1.35%</u>
(d) Non-performing advances to customers and provisions	30 June 2023	31 December 2022
	HKD'000	HKD'000
Non-performing loans	102,169	102,456
% of total advances to customers	1.17%	1.08%
Specific provisions made in respect of such advances	102,169	102,456
Collateral held against the non-performing loans	-	-
(e) Percentage of total provisions against gross advances to banks	30 June 2023	31 December 2022
General provisions	0.00%	0.00%
	<u>0.00%</u>	<u>0.00%</u>

Taishin International Bank Co., Ltd.
Hong Kong Branch
(Incorporated in Taiwan with limited liability)
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 2023 HKD'000	31 December 2022 HKD'000
Gross amount of advances which have been overdue for:		
more than 1 months but not more than 3 months	2,294	-
more than 3 months but not more than 6 months	-	-
more than 6 months but not more than 1 year	-	100,161
more than 1 year	99,875	-
	<u>102,169</u>	<u>100,161</u>
% of total advances to customers which have been overdue for:		
more than 1 months but not more than 3 months	0.03%	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%	1.05%
more than 1 year	1.15%	0.00%
	<u>1.18%</u>	<u>1.05%</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	102,169	100,161

(i) Rescheduled advances to customers

	30 June 2023 HKD'000	31 December 2022 HKD'000
Amount of total assets which have been rescheduled	<u>2,294</u>	<u>2,295</u>

(j) Other overdue assets (Accrued Interest)

	30 June 2023 HKD'000	31 December 2022 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	-	376
more than 6 months but not more than 1 year	376	-
more than 1 year	-	-
	<u>376</u>	<u>376</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 2023 HKD'000	31 December 2022 HKD'000
Amount of overdue advances to customers	102,169	100,161
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.	-	-
Add: rescheduled advances to customers	-	2,295
Non-performing loans	<u>102,169</u>	<u>102,456</u>

Taishin International Bank Co., Ltd.
Hong Kong Branch
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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>Off-balance sheet</u>	<u>Total</u>
	<u>exposure</u>	<u>exposure</u>	
As at 30 June 2023			
Central government, central government-owned entities and their subsidiaries and JVs	334	103	437
Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	856	408	1,264
Other entities of central government not reported in item 1 above	270	150	420
Other entities of local government not reported in item 2 above	235	-	235
PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	955	193	1,148
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	243	350	593
Total	2,893	1,204	4,097
Total assets after provision	33,434		
On-balance sheet exposures as percentage of total assets	8.65%		
As at 31 December 2022			
Central government, central government-owned entities and their subsidiaries and JVs	457	183	640
Local governments, local government-owned entities and their subsidiaries and JVs	-	125	125
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	926	824	1,750
Other entities of central government not reported in item 1 above	295	100	395
Other entities of local government not reported in item 2 above	-	250	250
PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	946	170	1,116
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	462	138	600
Total	3,086	1,790	4,876
Total assets after provision	25,815		
On-balance sheet exposures as percentage of total assets	11.95%		

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 2023 HKD'000	31 December 2022 HKD'000
Direct credit substitutes	382,436	169,261
Trade-related contingencies	162,858	127,775
Forward forward deposits placed	-	77,973
Other commitments	<u>8,027,797</u>	<u>9,818,880</u>
	<u>8,573,091</u>	<u>10,193,889</u>

(b) Derivatives

As at 30 June 2023	Contract amount HKD'000	Positive fair value HKD'000	Negative fair value HKD'000
Exchange rate contracts	54,137,798	764,336	781,715
Interest rate contracts	<u>23,637,889</u>	<u>508,820</u>	<u>502,983</u>
	<u>77,775,687</u>	<u>1,273,156</u>	<u>1,284,698</u>
As at 31 December 2022	Contract amount HKD'000	Positive fair value HKD'000	Negative fair value HKD'000
Exchange rate contracts	45,981,936	491,865	489,876
Interest rate contracts	<u>13,327,198</u>	<u>486,528</u>	<u>480,529</u>
	<u>59,309,134</u>	<u>978,393</u>	<u>970,405</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 2023		31 December 2022	
	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	169,061	-	168,970	-
- property investment	300,000	300,000	150,000	150,000
- financial concerns	2,574,001	1,220,755	2,769,206	1,216,350
- stockbrokers	295,038	4,000	245,000	9,000
- wholesale and retail trade	877,735	164,784	1,052,499	159,741
- manufacturing	854,717	7,851	1,049,936	-
- transport and transport equipment	77,425	77,425	-	-
- recreational activities	-	-	-	-
- information technology	-	-	-	-
- others	265,073	114,183	416,560	131,766
	5,413,050	1,888,998	5,852,171	1,666,857
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	362,202	355,528	388,486	378,721
	362,202	355,528	388,486	378,721
Loans & advances for use inside Hong Kong	5,775,252	2,244,526	6,240,657	2,045,578
Trade finance	318,002	61,319	401,280	72,825
Loans & advances for use outside Hong Kong	2,603,804	878,629	2,881,258	828,859
Loans & advances to customers	8,697,058	3,184,474	9,523,195	2,947,262

(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 2023	31 December 2022
	HKD'000	HKD'000
Gross advances to customers:		
Hong Kong	2,639,921	2,876,736
Cayman Islands	1,397,111	1,471,874
Virgin Islands	1,283,685	1,237,730
Taiwan	1,210,734	1,229,904
Others	2,165,607	2,706,951
	8,697,058	9,523,195
Overdue advances to customers:		
Hong Kong	39,950	40,064
Virgin Islands	39,950	40,064
China	19,975	20,033
Others	2,294	-
	102,169	100,161
Non-performing advances to customers:		
Hong Kong	39,950	40,064
Virgin Islands	39,950	40,064
China	19,975	20,032
Others	2,294	2,296
	102,169	102,456

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 2023					
Developed countries	2,418	13,492	2,711	106	18,727
of which:					
United States	301	12,838	1,890	45	15,074
Offshore centres	35	-	1,143	2,214	3,392
of which:					
Cayman Islands	-	-	718	1,006	1,724
Bermuda	-	-	100	744	844
West Indies UK	-	-	325	282	607
Developing Europe	-	-	-	-	-
Developing Latin America and Caribbean	-	-	-	7	7
of which:					
Belize	-	-	-	5	5
Brazil	-	-	-	2	2
Developing Africa and Middle East	286	-	144	20	450
of which:					
United Arab Emirates	286	-	39	-	325
Seychelles	-	-	66	20	86
Developing Asia and Pacific	3,223	76	313	1,820	5,432
of which:					
China	1,464	76	132	809	2,481
Taiwan	1,159	-	180	755	2,094
South Korea	601	-	-	193	794
International Organisations	-	-	-	-	-
	5,962	13,568	4,311	4,167	28,008
As at 31 December 2022					
Developed countries	2,330	4,731	1,629	115	8,805
of which:					
United States	191	4,075	828	53	5,147
Australia	821	402	63	-	1,286
United Kingdom	454	-	528	9	991
Offshore centres	178	-	1,405	2,405	3,988
of which:					
Cayman Islands	-	-	840	914	1,754
Bermuda	-	-	221	937	1,158
West Indies UK	-	-	338	371	709
Developing Europe	-	-	-	-	-
Developing Latin America and Caribbean	-	-	-	12	12
of which:					
Brazil	-	-	-	6	6
Belize	-	-	-	6	6
Developing Africa and Middle East	295	-	168	16	479
of which:					
United Arab Emirates	281	-	39	2	322
Seychelles	-	-	89	14	103
Developing Asia and Pacific	5,128	78	242	1,852	7,300
of which:					
Taiwan	2,662	-	108	816	3,586
China	1,712	78	134	733	2,657
South Korea	754	-	-	188	942
International Organisations	-	-	-	-	-
	7,931	4,809	3,444	4,400	20,584

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(RS)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	TWD	USD	CNY	AUD	BRL	CAD	CHF	EUR	Total
As at 30 June 2023									
Spot assets	-	27,472	1,441	571	-	260	16	467	30,227
Spot liabilities	-	(26,909)	(1,809)	(412)	-	(8)	-	(456)	(29,594)
Forward purchases	280	26,897	16,837	10	5,621	-	-	2,551	52,196
Forward sales	(318)	(27,486)	(16,398)	(172)	(5,618)	(254)	(16)	(2,562)	(52,824)
Net option position	-	64	(62)	-	-	-	-	(1)	1
Net long/ (short) position	(38)	38	9	(3)	3	(2)	-	(1)	6
As at 31 December 2022									
Spot assets	-	18,926	2,050	544	-	257	15	453	22,245
Spot liabilities	-	(20,690)	(2,231)	(283)	-	(4)	(1)	(296)	(23,505)
Forward purchases	38	23,951	12,537	-	5,417	-	-	2,560	44,503
Forward sales	(38)	(22,134)	(12,396)	(263)	(5,416)	(253)	(13)	(2,716)	(43,229)
Net option position	-	-	-	-	-	-	-	-	-
Net long/ (short) position	-	53	(40)	(2)	1	-	1	1	14

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 each quarter in 2023 and 2022 is 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 2023	75.88%
Average liquidity maintenance ratio for the period of April to June 2022	41.49%

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") unit 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 unit 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 unit is responsible to further report such incident to the senior management.

The Risk Management ("RM") unit 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 unit 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 2023

(i) Senior Management

	Non-deferred	Deferred	No. of beneficiaries
Fixed remuneration			
Cash-based	3,834,631	-	6
Shares and share-linked instruments	-	-	6
Other	-	-	6
Variable remuneration			
Cash-based	2,976,383	-	6
Shares and share-linked instruments			
- Vested (no. of share)	-	-	6
- Unvested (no. of share)	-	-	6
Other	-	-	6

(ii) Key Personnel

	Non-deferred	Deferred	No. of beneficiaries
Fixed remuneration			
Cash-based	7,774,367	-	16
Shares and share-linked instruments	-	-	16
Other	-	-	16
Variable remuneration			
Cash-based	3,287,300	-	16
Shares and share-linked instruments			
- Vested (no. of share)	-	-	16
- Unvested (no. of share)	-	-	16
Other	-	-	16

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 share-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

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

Consolidated financial information of Taishin International Bank as follows:

	30 June 2023 TWD'000	31 December 2022 TWD'000
Total assets	2,601,056,741	2,410,620,721
Total liabilities	2,424,123,147	2,243,267,618
Shareholders' Fund	176,933,594	167,353,103
Total advances	1,495,376,084	1,428,361,807
Total customer deposits	2,084,337,426	1,938,669,256
Capital	93,262,546	90,989,818
Capital Adequacy Ratio	14.47%	14.83%

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

	Six months ended	
	30 June 2023 TWD'000	30 June 2022 TWD'000
Pre-tax profit	9,640,445	7,196,898

Statement of Compliance

This is a statement to declare that all information for the year ended 30 June 2023 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".



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

31 August 2023

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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