

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

Financial Disclosure

For the Period Ended 30 June 2024

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 2024 HK\$'000	30 June 2023 HK\$'000
Interest income	686,328	639,839
Interest expense	(596,793)	(552,168)
Net Interest Income	<u>89,535</u>	<u>87,671</u>
Gains less losses arising from trading in foreign currencies	47,894	37,844
Gains less losses from other trading activities	260	7,431
Gains less losses on securities held for trading purposes	21,890	16,443
Gains less losses from non-trading investments	(3)	5,197
Net fee and commission income	23,862	19,484
Fees and commission income	28,160	23,813
Fees and commission expenses	(4,298)	(4,329)
Others	61	47
Other Operating Income	<u>93,964</u>	<u>86,446</u>
Operating Income	<u>183,499</u>	<u>174,117</u>
Staff and rental expenses	(71,575)	(67,469)
Other expenses	(13,721)	(15,902)
Operating Expenses	<u>(85,296)</u>	<u>(83,371)</u>
Operating Income Before Debt Charges	<u>98,203</u>	<u>90,746</u>
Net (Charges)/Release for bad & doubtful debts	(128)	7,752
Net Release/ (Charges) for other provisions	689	(637)
Profit Before Taxation	<u>98,764</u>	<u>97,861</u>
Taxation	(21,317)	(16,892)
Profit After Taxation	<u>77,447</u>	<u>80,969</u>

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

	30 June 2024 HK\$'000	31 December 2023 HK\$'000
Assets		
Cash and balances with banks	1,489,554	1,279,121
Placements with banks (maturing between one and twelve months)	90,000	158,128
Amount due from overseas offices	3,006,298	4,992,469
Trade bills	1,174,900	593,851
Certificates of Deposit held	780,826	781,276
Advances and other accounts	8,643,495	7,455,902
Debt securities	13,571,268	14,245,937
measured at fair value through profit or loss	55,018	81,486
measured at fair value through other comprehensive income	2,256,316	2,434,222
measured at amortised cost	11,259,934	11,730,229
Tangible fixed assets	39,825	49,696
	<u>28,796,166</u>	<u>29,556,380</u>
Liabilities		
Deposits and balances from banks	43,790	356,376
Customer deposits	27,616,257	27,885,744
Demand deposits	94,024	72,889
Savings deposits	5,393,717	5,566,561
Time, call and notice deposits	22,128,516	22,246,294
Amount due to overseas offices	319,571	525,664
Other liabilities	909,244	891,851
Provision	33,031	11,714
	<u>28,921,893</u>	<u>29,671,349</u>
Capital & Reserve		
Reserves	(203,174)	(218,297)
Current profit & loss	77,447	103,328
	<u>(125,727)</u>	<u>(114,969)</u>
	<u>28,796,166</u>	<u>29,556,380</u>

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

	30 June 2024		31 December 2023	
	HKD'000		HKD'000	
(i) Trade bills				
Trade Bills	1,176,532		594,863	
Less: Impairment allowance for impaired assets (Note)	1,632		1,012	
Trade Bills after Impairment allowance for impaired assets	1,174,900		593,851	
(ii) Advances and other accounts				
Advances to customers	8,034,010		6,857,128	
Accrued interest and other accounts	634,416		622,766	
Advances to banks	-		-	
Less: Impairment allowance for impaired assets (Note)	24,931		23,992	
Advances to customers	20,818		19,127	
Accrued interest and other accounts	4,113		4,865	
Advances and other other accounts after impairment allowance for impaired assets	8,643,495		7,455,902	
Note:				
	Collective	Individual	Collective	Individual
	HKD'000	HKD'000	HKD'000	HKD'000
Impairment allowance for impaired assets				
- Advances to customers	17,395	3,423	15,704	3,423
- Trade Bills	1,632	-	1,012	-
- Accrued interest and other accounts	4,113	-	4,865	-
Total	23,140	3,423	21,581	3,423
(iii) Detail of the impaired assets				
	30 June 2024		31 December 2023	
	HKD'000		HKD'000	
	Banks	Customers	Banks	Customers
Impaired loans amount*	-	2,294	-	2,294
- Percentage to total advances to customers	0.00%	0.03%	0.00%	0.03%
Individual impairment allowances	-	2,294	-	2,294
Value of Collateral for impaired loans	-	-	-	-
*Impaired loans are loans on which interest is being placed in suspense or on which interest accrual has ceased.				
(iv) Overdue and rescheduled loans				
	30 June 2024		31 December 2023	
	HKD'000		HKD'000	
	Banks	Customers	Banks	Customers
(a) Overdue loans				
more than 1 months but not more than 3 months	-	56,490	-	56,490
- Percentage to total advances to customers	0.00%	0.70%	0.00%	0.82%
more than 3 months but not more than 6 months	-	-	-	-
- Percentage to total advances to customers	0.00%	0.00%	0.00%	0.00%
more than 6 months but not more than 1 year	-	-	-	2,294
- Percentage to total advances to customers	0.00%	0.00%	0.00%	0.03%
more than 1 year	-	2,294	-	-
- Percentage to total advances to customers	0.00%	0.03%	0.00%	0.00%
Total Overdue loans	-	58,784	-	58,784
- Percentage to total advances to customers	0.00%	0.73%	0.00%	0.85%
(b) Rescheduled loans				
excluding those which have been overdue for more than 3 months and reported in (a)	-	-	-	-
- Percentage to total advances to customers	0.00%	0.00%	0.00%	0.00%
(c) Value of collateral held against overdue loans and advances of those report in (a)				
Current market value of collateral held against the covered portion of overdue loans and advances	-	127,617	-	146,621
Covered portion of overdue loans and advances	-	56,490	-	56,490
Uncovered portion of overdue loans and advances	-	2,294	-	2,294
(d) Individual impairment allowance made on overdue loans	-	3,423	-	3,423
(v) Repossessed assets held	-	-	-	-
(vi) Other assets (including trade bills, debt securities and accrued interest)				
	30 June 2024		31 December 2023	
	HKD'000		HKD'000	
	Banks	Customers	Banks	Customers
more than 1 months but not more than 3 months	-	444	-	467
more than 3 months but not more than 6 months	-	-	-	-
more than 6 months but not more than 1 year	-	-	-	-
more than 1 year	-	-	-	-
Total other overdue assets	-	444	-	467

Taishin International Bank Co., Ltd.
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Additional Balance Sheet Information (continued)

(vii) 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 2024			
Central government, central government-owned entities and their subsidiaries and JVs	189	450	639
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	874	112	986
Other entities of central government not reported in item 1 above	138	200	338
Other entities of local government not reported in item 2 above	-	-	-
PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	480	298	778
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	7	723	730
Total	1,688	1,783	3,471
Total assets after provision	28,796		
On-balance sheet exposures as percentage of total assets	5.86%		
As at 31 December 2023			
Central government, central government-owned entities and their subsidiaries and JVs	292	198	490
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	500	683	1,183
Other entities of central government not reported in item 1 above	211	150	361
Other entities of local government not reported in item 2 above	-	-	-
PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	740	263	1,003
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	362	362
Total	1,743	1,656	3,399
Total assets after provision	29,556		
On-balance sheet exposures as percentage of total assets	5.90%		

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 2024 HKD'000	31 December 2023 HKD'000
Direct credit substitutes	450,844	646,369
Trade-related contingencies	296,857	282,485
Other commitments	9,606,836	9,029,224
	<u>10,354,537</u>	<u>9,958,078</u>

(b) Derivatives

As at 30 June 2024	Contract amount HKD'000	Positive fair value HKD'000	Negative fair value HKD'000
Exchange rate contracts	93,898,896	421,117	411,746
Interest rate contracts	9,720,229	286,478	274,405
	<u>103,619,125</u>	<u>707,595</u>	<u>686,151</u>
As at 31 December 2023	Contract amount HKD'000	Positive fair value HKD'000	Negative fair value HKD'000
Exchange rate contracts	77,526,510	576,366	604,386
Interest rate contracts	9,952,733	313,723	300,349
	<u>87,479,243</u>	<u>890,089</u>	<u>904,735</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 2024		31 December 2023	
	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	150,000	-	150,000	-
- property investment	300,000	300,000	300,000	300,000
- financial concerns	1,794,635	761,521	2,052,607	1,156,931
- stockbrokers	159,212	4,000	87,022	4,000
- wholesale and retail trade	504,788	320,855	349,746	149,301
- manufacturing	675,086	7,531	663,795	2,694
- transport and transport equipment	219,155	73,322	75,316	75,316
- recreational activities	-	-	-	-
- information technology	-	-	-	-
- others	222,783	139,820	174,000	139,820
	4,025,659	1,607,049	3,852,486	1,828,062
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	274,090	274,090	240,147	240,147
	274,090	274,090	240,147	240,147
Loans & advances for use inside Hong Kong	4,299,749	1,881,139	4,092,633	2,068,209
Trade finance	649,136	43,758	405,646	54,793
Loans & advances for use outside Hong Kong	3,085,125	343,440	2,358,849	487,375
Loans & advances to customers	8,034,010	2,268,337	6,857,128	2,610,377

(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 2024	31 December 2023
	HKD'000	HKD'000
Gross advances to customers:		
Hong Kong	3,663,387	1,951,228
Virgin Islands	1,252,118	1,081,668
Cayman Islands	985,877	1,030,971
Taiwan	719,418	753,670
Bermuda	170,030	821,581
Others	1,243,180	1,218,010
	8,034,010	6,857,128
Overdue advances to customers:		
Hong Kong	45,192	45,192
Virgin Islands	11,298	11,298
Others	2,294	2,294
	58,784	58,784
Impaired advances to customers:		
Taiwan	2,294	2,294
	2,294	2,294

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 2024					
Developed countries	2,182	5,269	2,466	53	9,970
of which:					
United States	221	4,610	1,840	-	6,671
Australia	715	400	63	-	1,178
Offshore centres	28	-	903	1,819	2,750
of which:					
Cayman Islands	-	-	492	739	1,231
West Indies UK	-	-	302	400	702
Singapore	28	-	-	572	600
Developing Europe	-	-	-	-	-
Developing Latin America and Caribbean	-	-	-	75	75
of which:					
Brazil	-	-	-	71	71
Belize	-	-	-	4	4
Developing Africa and Middle East	360	-	135	76	571
of which:					
United Arab Emirates	358	-	40	71	469
Qatar	-	-	95	-	95
Developing Asia and Pacific	8,416	75	955	2,116	11,562
of which:					
Taiwan	4,374	-	302	1,094	5,770
China	2,747	75	292	782	3,896
South Korea	1,294	-	361	200	1,855
International Organisations	-	-	-	-	-
	10,986	5,344	4,459	4,139	24,928
As at 31 December 2023					
Developed countries	2,749	6,045	2,576	209	11,579
of which:					
United States	316	5,368	1,903	-	7,587
Australia	783	412	63	-	1,258
Offshore centres	45	-	800	1,294	2,139
of which:					
Cayman Islands	-	-	492	784	1,276
West Indies UK	-	-	308	260	568
Singapore	44	-	-	73	117
Bermuda	-	-	-	97	97
Developing Europe	-	-	-	-	-
Developing Latin America and Caribbean	-	-	-	5	5
of which:					
Belize	-	-	-	5	5
Brazil	-	-	-	-	-
Developing Africa and Middle East	285	-	85	7	377
of which:					
United Arab Emirates	282	-	39	-	321
Qatar	-	-	39	-	39
Seychelles	-	-	7	7	14
Developing Asia and Pacific	9,074	77	1,034	1,765	11,950
of which:					
Taiwan	5,422	-	167	1,121	6,710
China	2,357	77	456	423	3,313
South Korea	1,295	-	311	198	1,804
International Organisations	-	-	-	-	-
	12,153	6,122	4,495	3,280	26,050

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	CAD	TWD	IDR	SGD	Total
As at 30 June 2024							
Spot assets	22,511	2,035	259	-	-	5	24,810
Spot liabilities	(22,198)	(2,214)	(52)	-	-	(60)	(24,524)
Forward purchases	46,926	23,434	13,650	2,236	1,909	54	88,209
Forward sales	(47,229)	(23,245)	(13,848)	(2,233)	(1,909)	-	(88,464)
Net option position	2	-	(3)	-	-	1	-
Net long/ (short) position	12	10	6	3	-	-	31
As at 31 December 2023							
Spot assets	24,297	1,284	271	-	-	6	25,858
Spot liabilities	(23,359)	(2,292)	(41)	-	-	(66)	(25,758)
Forward purchases	37,805	18,330	11,502	814	1,797	56	70,304
Forward sales	(38,731)	(17,334)	(11,725)	(836)	(1,750)	-	(70,376)
Net option position	-	-	-	-	-	-	-
Net long/ (short) position	12	(12)	7	(22)	47	(4)	28

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 each quarter in 2024 and 2023 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. The relevant disclosures pursuant to section 103 of the Bank (Disclosure) Rules can be found in our website <https://www.taishinbank.com.tw/TSB/overseas/Greater-China/hong-kong/hong-kong-branch/legal-disclaimers/legal-disclaimers/>

Average liquidity maintenance ratio for the period of April to June 2024	74.25%
Average liquidity maintenance ratio for the period of April to June 2023	75.88%

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 unit and RM unit 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 2024

(i) Senior Management	Non-deferred	Deferred	No. of beneficiaries
Fixed remuneration			
Cash-based	3,748,395	-	6
Shares and share-linked instruments	-	-	6
Other	-	-	6
Variable remuneration			
Cash-based	2,719,557	-	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	9,061,800	-	19
Shares and shared-linked instruments	-	-	19
Other	-	-	19
Variable remuneration			
Cash-based	3,878,398	-	19
Shares and share-linked instruments			
- Vested (no. of share)	-	-	19
- Unvested (no. of share)	-	-	19
Other	-	-	19

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 shared-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

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 2024 TWD'000	31 December 2023 TWD'000
Total assets	2,823,944,571	2,661,665,304
Total liabilities	2,630,531,700	2,471,464,591
Shareholders' Fund	193,412,871	190,200,713
Total advances	1,666,246,159	1,538,407,590
Total customer deposits	2,289,327,650	2,126,677,702
Capital	98,709,186	95,535,273
Capital Adequacy Ratio	14.40%	14.92%

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

	Six months ended	
	30 June 2024 TWD'000	30 June 2023 TWD'000
Pre-tax profit	10,426,092	9,640,445

Statement of Compliance

This is a statement to declare that all information for the period ended 30 June 2024 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 and is not false or misleading in any material aspect".



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

02 September 2024

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.

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