



玉山銀行
E.SUN BANK

Hong Kong Branch (INCORPORATED IN TAIWAN, WITH LIMITED LIABILITY)
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**E.SUN COMMERCIAL BANK, LIMITED
HONG KONG BRANCH**

**Key Financial Information Disclosure Statement
For The Half Year Ended 30 June 2024**

E.SUN COMMERCIAL BANK, LIMITED - HONG KONG BRANCH

Key Financial Information Disclosure Statement For The Half Year Ended 30 June 2024

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E.SUN COMMERCIAL BANK, LIMITED - HONG KONG BRANCH**SECTION A - INFORMATION OF THE BRANCH (HONG KONG BRANCH ONLY)****I. PROFIT AND LOSS INFORMATION****HK\$'000****FOR THE HALF YEAR ENDED 30 JUNE 2024**

	For The Half Year Ended	
	30 June 2024	30 June 2023
Interest Income	1,437,527	1,131,789
Interest Expense	(840,205)	(600,118)
Net Interest Income	<u>597,322</u>	<u>531,671</u>
Other Operating Income		
Gains less losses arising from trading in foreign currencies	27,886	34,595
Gains less losses on securities held for trading purposes	(18,196)	(1,586)
Gains less losses from other trading activities	23	4,483
Income from fees and commissions	77,420	58,477
Fees and commission expenses	(3,549)	(3,029)
Net fees and commission income	<u>73,871</u>	<u>55,448</u>
Others	<u>1</u>	<u>2</u>
TOTAL INCOME	<u>680,907</u>	<u>624,613</u>
OPERATING EXPENSES		
Staff and rental expenses	(80,691)	(70,653)
Other expenses	(7,666)	(7,961)
Net charges for other provisions	124	(157)
	<u>(88,233)</u>	<u>(78,771)</u>
NET (CHARGE) / CREDIT FOR DEBT PROVISION	(9,273)	12,268
TANGIBLE FIXED ASSETS WRITTEN OFF	-	-
PROFIT BEFORE TAXATION	<u>583,401</u>	<u>558,110</u>
TAXATION CHARGE	(101,080)	(91,614)
PROFIT AFTER TAXATION	<u>482,321</u>	<u>466,496</u>

E.SUN COMMERCIAL BANK, LIMITED - HONG KONG BRANCH

II. BALANCE SHEET INFORMATION AS AT 30 JUNE 2024

HK\$'000

	<u>30 June 2024</u>	<u>31 December 2023</u>
ASSETS		
Cash and short term funds (Except those included in amount due from overseas offices)	3,965,725	1,065,613
Placement with banks and other financial institutions maturing between one and twelve months (Except those included in amount due from overseas offices)	5,129,140	1,952,675
Amount due from overseas offices	14,431,155	21,764,815
Account receivable under reverse repos	-	-
Trade bills	7,526	-
Negotiable certificates of deposit (NCDs) held	-	-
Held-to-Maturity Securities	7,082,694	6,788,607
Available-For-Sale Securities	9,733,400	9,171,307
Advances and other accounts (Net of provisions)	18,417,798	17,726,761
Tangible fixed assets	74,301	83,447
Total Assets	<u><u>58,841,739</u></u>	<u><u>58,553,225</u></u>
LIABILITIES		
Deposits and balances of banks and other financial institutions (Except those included in amount due to overseas offices)	795,812	165,988
Current, fixed, savings and other deposits from customers		
Demand deposits and current accounts	70,807	101,214
Savings deposits	13,264,522	14,924,730
Time deposits	33,976,153	32,370,694
Amount due to overseas offices	2,792,982	4,412,803
Amount payable under repos	1,600,589	1,270,761
Certificates of deposit issued	-	115,000
Other negotiable debt instruments issued	354,979	-
Other accounts	2,112,303	1,818,166
Total liabilities	<u><u>54,968,147</u></u>	<u><u>55,179,356</u></u>
Reserves and current profit	3,873,592	3,373,869
Total Equity And Liabilities	<u><u>58,841,739</u></u>	<u><u>58,553,225</u></u>

E.SUN COMMERCIAL BANK, LIMITED - HONG KONG BRANCH

III. ADDITIONAL BALANCE SHEET INFORMATION

HK\$'000

ADVANCES AND OTHER ACCOUNTS	<u>30 June 2024</u>	<u>31 December 2023</u>
A.		
Advances to customers	16,052,828	15,412,809
Advances to banks and other financial institutions	624,672	624,856
Accrued interest and other accounts		
-Accrued interest	564,041	495,842
-Other accounts	1,486,429	1,502,984
Total	<u>18,727,970</u>	<u>18,036,491</u>
Less: Provisions against advances and other accounts		
General provisions	176,782	167,376
Specific provisions	133,390	142,354
Total	<u>310,172</u>	<u>309,730</u>
Total advances and other accounts less provisions	<u>18,417,798</u>	<u>17,726,761</u>
B.		
Details of the non-performing advances to customers (advances on which interest is being placed in suspense or has ceased to be accrued)		
	<u>30 June 2024</u>	<u>31 December 2023</u>
Gross advances to customers	34,097	35,297
Specific provisions	6,819	7,059
Total	<u>40,916</u>	<u>42,356</u>
Suspended interest	<u>-</u>	<u>-</u>
Value of collateral	<u>56,342</u>	<u>57,966</u>
Percentage of such advances to total gross advances to customers	<u>0.21%</u>	<u>0.23%</u>

E.SUN COMMERCIAL BANK, LIMITED - HONG KONG BRANCH

III. ADDITIONAL BALANCE SHEET INFORMATION - continued

HK\$'000

ADVANCES AND OTHER ACCOUNTS - continued

C.

Overdue and rescheduled loans and advances to customers

	<u>30 June 2024</u>		<u>31 December 2023</u>	
	Amount	% of Total Loans	Amount	% of Total Loans
a. Advances to customers overdue for more than 3 months and up to 6 months	-	-	-	-
more than 6 months and up to 1 year	-	-	-	-
more than 1 year	34,097	0.21	35,297	0.23
	<u>34,097</u>	<u>0.21</u>	<u>35,297</u>	<u>0.23</u>
b. Rescheduled advances to customers (Net of those overdue advances disclosed above)	-	-	-	-
c. Disclosure of value of collateral held against a. & b.				
current market value of collateral held	56,342		57,966	
covered portion of overdue loans and advances	34,097		35,297	
uncovered portion of overdue loans and advances	-		-	

There were no overdue and rescheduled advances to banks and other financial institutions as at 30 June 2024 and 31 December 2023.

D.

Reconciliation for advances to customers between overdue advances and non-performing advances

	<u>30 June 2024</u>	<u>31 December 2023</u>
	Amount	Amount
Advances to customer overdue for more than 3 months	34,097	35,297
Less: Overdue loans for more than 3 months and on which interest is still being accrued	-	-
Add: Overdue loans for 3 months or less and on which interest is being placed in suspense or interest accrual ceased	-	-
Total non-performing advances	<u>34,097</u>	<u>35,297</u>

E.

Repossessed assets

There were no repossessed assets held as at 30 June 2024 and 31 December 2023.

E.SUN COMMERCIAL BANK, LIMITED - HONG KONG BRANCH

IV. OFF-BALANCE SHEET INFORMATION

HKD'000

CONTINGENT LIABILITIES AND COMMITMENTS

The following is a summary of the contract amounts of each significant class of contingent liabilities and commitments:

	<u>30 June 2024</u>	<u>31 December 2023</u>
Direct credit substitutes	22,644	47,645
Transaction-related contingent items	-	-
Trade-related contingent items	167,705	223,952
Other commitments	9,704,354	8,175,717
Others	1,561,680	3,171,144
	<u>11,456,383</u>	<u>11,618,458</u>
Derivatives		
-Exchange rate contracts	108,649,153	81,486,117
-Interest rate contracts	12,148,796	11,418,806
	<u>120,797,949</u>	<u>92,904,923</u>
Replacement Costs of Derivatives (of the above derivatives)		
-Exchange rate contracts	253,418	169,876
-Interest rate contracts	-	-
	<u>253,418</u>	<u>169,876</u>

For contingent liabilities and commitments, the contract amounts at risk should the contract be fully drawn upon and the client default. The replacement costs represent the cost of replacing all contracts which have a positive value when marked to market. They do not take into account the effects of bilateral netting arrangements.

1 GROSS ADVANCES TO CUSTOMERS ANALYSED AND REPORTED BY INDUSTRY SECTOR

	30 June 2024		31 December 2023	
	Outstanding Amount	Balance covered by collateral	Outstanding Amount	Balance covered by collateral
A. Loans for use in Hong Kong				
Industrial, commercial and financial				
- Property development	1,375,165	602,398	990,677	259,488
- Property investment	1,912,056	1,656,771	1,980,169	1,227,144
- Financial concerns	220,391	220,391	91,436	91,436
- Stockbrokers	-	-	-	-
- Wholesale and retail trade	1,039,192	536,639	632,603	241,320
- Manufacturing	1,009,049	355,309	1,268,037	538,957
- Transport and transport equipment	816,792	800,143	915,388	892,739
- Information technology	534,538	-	629,616	-
- Others	127,807	121,170	242,639	160,700
Individuals				
- Loans for the purchase of other residential properties	3,501	3,501	3,624	3,624
- Others	130,969	130,969	142,423	142,423
B. Trade finance	141,187	3,901	120,835	2,484
C. Loan for use outside Hong Kong	8,742,181	4,510,694	8,395,362	3,535,745
Total	<u>16,052,828</u>	<u>8,941,886</u>	<u>15,412,809</u>	<u>7,096,060</u>

2 A. GROSS ADVANCES TO CUSTOMERS ANALYSED AND REPORTED BY COUNTRIES OR GEOGRAPHICAL AREAS

	30 June 2024	31 December 2023
-Hong Kong	6,963,379	6,233,101
-West Indies UK	2,401,631	2,724,822
-Marshall Islands	2,188,655	1,514,353
-Others	4,499,163	4,940,533
Total	<u>16,052,828</u>	<u>15,412,809</u>

The above analysis has been classified according to categories and definitions used by the Hong Kong Monetary Authority. Only exposures to a single country outside Hong Kong exceeding 10% of the aggregate gross amount of advances to customer as at the above respective reporting dates are disclosed.

B. OVERDUE AND NON-PERFORMING LOANS ANALYSED AND REPORTED BY COUNTRY GEOGRAPHICAL AREAS

	30 June 2024	31 December 2023
-Hong Kong	34,097	35,297
-Others	-	-
Total	<u>34,097</u>	<u>35,297</u>

3 INTERNATIONAL CLAIMS

The following tables analyze international claims by types of counterparties and are prepared in accordance with the completion instruction of the HKMA Return "Return of International Banking Statistics". Country or geographical classification is based upon the locations of counterparties after taking into account the transfer of country risk. Countries or geographical areas constituting 10% or more of the total international claims are disclosed.

As at 30 June 2024	Banks	Official Sector	Non-bank private sector		Others	Total
			Non-bank financial institutions	Non-financial private sector		
1. Developed countries	9,365	4,633	987	800	-	15,785
of which:- United States	644	4,609	437	319	-	6,009
2. Offshore centres	141	927	1,612	7,295	-	9,975
of which:- Hong Kong	130	927	1,225	2,845	-	5,127
3. Developing Europe	-	-	-	23	-	23
4. Developing Latin America and Caribbean	-	-	-	31	-	31
5. Developing Africa and Middle East	392	7	-	459	-	858
6. Developing Asia-Pacific	21,976	10	219	4,392	-	26,597
of which:- Taiwan	20,217	-	-	1,249	-	21,466
7. International organisations	-	-	-	-	-	-
8. Unallocated by country	-	-	-	-	-	-

As at 31 December 2023	Banks	Official Sector	Non-bank private sector		Others	Total
			Non-bank financial institutions	Non-financial private sector		
1. Developed countries	8,227	3,428	987	1,097	-	13,739
of which:- United States	380	3,428	428	343	-	4,579
2. Offshore centres	128	357	1,863	7,306	-	9,654
of which:- Hong Kong	115	357	1,380	3,004	-	4,856
3. Developing Europe	-	-	-	22	-	22
4. Developing Latin America and Caribbean	-	-	-	37	-	37
5. Developing Africa and Middle East	392	-	-	300	-	692
6. Developing Asia-Pacific	24,489	-	266	4,126	-	28,881
of which:- Taiwan	22,825	-	-	1,618	-	24,443
7. International organisations	-	-	-	-	-	-
8. Unallocated by country	-	-	-	-	-	-

4 NON-BANK MAINLAND CHINA EXPOSURE

<u>As at 30 June 2024</u>	<u>On-balance sheet exposure</u>	<u>Off-balance sheet exposure</u>	<u>Total Exposure</u>
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	425	36	461
2. Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	1,069	1,958	3,027
4. Other entities of central government not reported in item 1 above	394	-	394
5. Other entities of local governments not reported in item 2 above	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	1,710	975	2,685
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	607	38	645
Total	<u>4,205</u>	<u>3,007</u>	<u>7,212</u>
Total assets after provision	<u>58,842</u>		
On-balance sheet exposures as percentage of total assets	<u>7.15%</u>		
<u>As at 31 December 2023</u>			
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	452	79	531
2. Local governments, local government-owned entities and their subsidiaries and JVs	200	-	200
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	877	2,034	2,911
4. Other entities of central government not reported in item 1 above	277	-	277
5. Other entities of local governments not reported in item 2 above	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	1,726	961	2,687
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	501	47	548
Total	<u>4,033</u>	<u>3,121</u>	<u>7,154</u>
Total assets after provision	<u>58,553</u>		
On-balance sheet exposures as percentage of total assets	<u>6.89%</u>		

E.SUN COMMERCIAL BANK, LIMITED - HONG KONG BRANCH

V. OTHER FINANCIAL INFORMATION - continued

HK\$Million

5 FOREIGN CURRENCY POSITION

The foreign currency exposures are prepared in accordance with the completion instruction of the HKMA Return "Foreign Currency Position". The net position (regardless of sign) for each foreign currency which constitutes 10% or more of the total net position in all foreign currencies are disclosed.

<u>As at 30 June 2024</u>	<u>USD</u>	<u>CNY</u>	<u>EUR</u>	<u>OTHER</u>	<u>TOTAL</u>
Spot assets	38,272	3,854	522	6,100	48,748
Spot liabilities	(46,494)	(4,304)	(554)	(993)	(52,345)
Forward purchases	37,685	17,472	579	5,816	61,552
Forward sales	(28,643)	(17,045)	(553)	(12,053)	(58,294)
Net option position	<u>(1,166)</u>	<u>31</u>	<u>21</u>	<u>1,114</u>	<u>-</u>
Net long (short) position	<u>(346)</u>	<u>8</u>	<u>15</u>	<u>(16)</u>	<u>(339)</u>
<u>As at 31 December 2023</u>	<u>USD</u>	<u>CNY</u>	<u>EUR</u>	<u>OTHER</u>	<u>TOTAL</u>
Spot assets	45,878	3,598	502	1,195	51,173
Spot liabilities	(47,042)	(3,458)	(574)	(1,162)	(52,236)
Forward purchases	30,659	7,290	3,297	15,522	56,768
Forward sales	(28,462)	(7,449)	(3,339)	(16,542)	(55,792)
Net option position	<u>(1,152)</u>	<u>(6)</u>	<u>126</u>	<u>1,032</u>	<u>-</u>
Net long (short) position	<u>(119)</u>	<u>(25)</u>	<u>12</u>	<u>45</u>	<u>(87)</u>

There were no foreign currency structural positions as at 30 June 2024 and 31 December 2023.

E.SUN COMMERCIAL BANK, LIMITED - HONG KONG BRANCH

VI. LIQUIDITY INFORMATION DISCLOSURES

a. Average liquidity maintenance ratio	For the quarter ended	
	30 June 2024	30 June 2023
	%	%
Average liquidity maintenance ratio for the period	68.23%	65.92%

Liquidity Maintenance Ratio ("LMR") is complied in accordance with the Banking (Liquidity) Rules issued by the HKMA. The average ratio is calculated based on the arithmetic mean of the average value of its liquidity position return for each month during the reporting period. In compliance with the Banking (Disclosure) Rules, came effect from 30 June 2018, quarterly average liquidity maintenance ratio should be disclosed.

b. Liquidity risk management

Liquidity risk is the risk that the Branch may incur unacceptable losses if it is not able to meet its obligations as they fall due. For instance, the Branch needs to liquidate assets by lowering market price or fund with higher cost. This may have an adverse impact on the Branch's earnings and its ability to meet obligations. Sound liquidity risk management ("LRM") is crucial to the viability of the Branch.

1. Liquidity risk management policies and procedures

The Branch develops its liquidity risk management system in accordance to the framework set out by "玉山銀行流動性風險管理政策"(E.SUN Bank Liquidity Risk Management Policy) and guidelines issued by HKMA. Policies and procedures of the Branch include "玉山銀行香港分行資產負債管理政策"(E.SUN Bank Hong Kong Branch Asset/Liability Management Policy), "玉山銀行香港分行流動性風險管理要點"(E.SUN Bank Hong Kong Branch Liquidity Risk Management Guideline) and "玉山銀行香港分行恢復計畫"(E.SUN Bank Hong Kong Branch Recovery Plan).

2. Liquidity risk tolerance

The general tolerance of the Branch for Liquidity risk is "Low". The funding activities aim to maintain safety and sufficient liquidity of the Branch, rather than profit-taking.

3. Structure and organization of liquidity risk management

Asset/Liability Management Committee ("ALCO"), set up in accordance to "玉山銀行香港分行資產負債管理政策"(E.SUN Bank Hong Kong Branch Asset/Liability Management Policy), has the ultimate responsibility to manage and monitor the Branch's liquidity risk. Treasury Department is the execution unit of LRM and reports to ALCO regularly. Risk Management Department is the independent unit for monitoring LRM. Its duties include liquidity risk identification, measurement and monitoring, and it reports directly to Risk Management Committee ("RMC") of the Branch the monitoring results and recommendations, if any.

4. Liquidity risk management strategy

- (1) The Branch aims to achieve sufficient diversification of funding sources. The top priorities are the stability and reliability of funding sources. And the Branch avoids relying on specific funding source.
- (2) The funding strategy of the Branch is decentralized. It upholds the risk diversifying principle by maximizing the span of borrowers, investment underlying and maturity profile.
- (3) The funding need of the Branch is managed by Money Market desk of Treasury Department. The funding sources include issuance of Negotiable Certificate of Deposits ("NCDs"), interbank borrowings, sale of assets, soliciting stable deposits or seeking liquidity support from head office. The Branch should seek approval from ALCO and head office if it needs to transfer liquidity risk via financial tools.
- (4) The branch assesses inherent risks, including liquidity risk, before launch of new products or services. Effective risk management procedures and controls should be in place for all identified risks and such risk assessment results are reviewed and approved by head office.
- (5) Accounting Department of the Branch is responsible for providing liquidity risk data, such as forecast of Liquidity Maintenance Ratio (LMR), cash flow projection and maturity mismatch gaps. Treasury Department performs LRM base on these information. While Risk Management Department is responsible for monitoring liquidity indicators, and reporting to senior management of the Branch and head office.

E.SUN COMMERCIAL BANK, LIMITED - HONG KONG BRANCH

VI. LIQUIDITY INFORMATION DISCLOSURES - continued

b. Liquidity risk management - continued

5. Liquidity risk monitoring

The Branch adopts a set of liquidity early warning indicators and management tools, including:

- (1) Asset/liability quality and net funding gaps management: Liquidity Maintenance Ratio (LMR), cash flow projection, maturity mismatch ratio (HKD and other significant foreign currencies).
- (2) Concentration of funding sources: FX swap limit, concentration limit of customer deposits, intra-group funding limit.
- (3) Liquidity quality: Loan-to-deposit ratio limit, liquidity cushion limit, core deposit limit.

6. Liquidity stress test

- (1) The Branch performs liquidity stress test regularly. Scenarios include "institution-specific stress scenario", "general market stress scenario" and "a combination of both". The stress tests are performed for all currencies in aggregate and separately in HKD and individual significant foreign currencies.
- (2) The liquidity stress test covers cash flows generated from on- and off-balance sheet items, including contractual and non-contractual cash flows.
- (3) The Branch maintains sufficient liquidity under all stress scenarios. The minimum survival period for "institution-specific stress scenario" is 7 business days, while that for "general market stress scenario" and "a combination of both" is 33 calendar days.
- (4) The Branch performs LMR stress test regularly to identify risk factors that contribute to its volatility. The Branch also review the reasonability of stress scenarios at a regular basis.

7. Liquidity contingency funding plans

The Branch has set up "玉山銀行香港分行資金調度緊急應變計畫"(E.SUN Bank Hong Kong Branch Contingency Funding Plan, CFP). It describes the action plans and handling procedures to be taken when trigger levels or limits of liquidity indicators are breached. Roles and responsibilities, execution procedures, credibility assessment of action plans, as well as the communication plans are also included in the CFP.

VII. DISCLOSURE ON REMUNERATION OF SENIOR MANAGEMENT

In accordance with the disclosure requirement under the HKMA's Supervisory Policy Manual "Guideline on a Sound Remuneration System", please refer to annual report of the Bank.

E.SUN COMMERCIAL BANK, LIMITED - HONG KONG BRANCH

SECTION B. - INFORMATION OF THE BANK (CONSOLIDATED BASIS)

E. SUN COMMERCIAL BANK LIMITED

I. CAPITAL AND CAPITAL ADEQUACY RATIO

	<u>30 June 2024</u> %	<u>31 December 2023</u> %
A. Capital adequacy ratio	<u>14.59%</u>	<u>15.19%</u>
	NTD'000	NTD'000
B. Aggregate amount of shareholders' funds	<u>243,030,766</u>	<u>229,386,037</u>

The capital adequacy ratio is computed in accordance with the "Regulations Governing the Capital Adequacy Ratio of Banks" and "Explanation of Methods for Calculating the Eligible Capital and Risk - Weighted Assets of Banks" in Taiwan after taken into account for credit risk, market risk and operational risk.

II. OTHER FINANCIAL INFORMATION

NTD'000

	<u>30 June 2024</u>	<u>31 December 2023</u>
Total Assets	<u>3,872,190,378</u>	<u>3,608,638,751</u>
Total Liabilities	<u>3,629,159,612</u>	<u>3,379,252,714</u>
Total Advances	<u>2,216,636,303</u>	<u>2,063,180,999</u>
Total Customer Deposits	<u>3,214,703,196</u>	<u>3,028,014,233</u>
For The Half Year Ended	<u>30 June 2024</u>	<u>30 June 2023</u>
Profit/(Loss) before taxation	<u>14,156,794</u>	<u>12,059,119</u>

Our financial Statements together with the comparative figures have been prepared in accordance with the IFRS, IAS, IFRIC and SIC translated by the Accounting Research Development Foundation (ARDF) and issued by the Financial Supervisory Commission (FSC). For details, please refer to annual report of The Bank.



玉山銀行
E.SUN BANK

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Declaration

According to the requirement of the Hong Kong Monetary Authority on Key Financial Information Disclosure Statement of Authorized Institutions incorporated outside Hong Kong, we have pleasure in presenting the Key Financial Information Disclosure Statements of E.Sun Commercial Bank, Limited, Hong Kong Branch for The Half Year Ended 30 June 2024. We confirmed that the information contained therein complies, in all material aspects, with the relevant requirements for financial disclosure by overseas incorporated authorized institutions as set out in the supervisory policy manual CA-D-1 "Guideline on the Application of the Banking (Disclosure) Rules" issued in August 2019, and to the best of my knowledge and belief, it is not false or misleading.

Lin Ying Hui
General Manager
E.Sun Commercial Bank, Limited
Hong Kong Branch

25 SEP 2024

Date