



遠東國際商業銀行
Far Eastern Int'l Bank

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Far Eastern International Bank Hong Kong Branch
(Incorporated in Taiwan with limited liability)

Key Financial Information Disclosure Statement
FOR THE YEAR ENDED DECEMBER 31, 2021

Far Eastern International Bank Hong Kong Branch

**KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2021**

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Far Eastern International Bank Hong Kong Branch

SECTION A. - INFORMATION OF THE BRANCH (Include Hong Kong Branch Only)

I. PROFIT AND LOSS INFORMATION

FOR THE YEAR ENDED DECEMBER 31, 2021

Figures in HK\$ thousands

	<u>2021-12-31</u>	<u>2020-12-31</u>
INTEREST INCOME	57,907	97,395
INTEREST EXPENSE	<u>-16,846</u>	<u>-42,476</u>
	41,061	54,919
OTHER OPERATING INCOME		
Gains less losses arising from trading in foreign exchange currencies	0	0
Gains less losses arising from non-trading in foreign exchange currencies	2,618	2,511
Gains less losses arising from trading in other activities	-239	-337
Net fee and commission income		
- Fee and commission income	12,272	13,966
- Fee and commission expense	-1,721	-735
Others	255	1,028
	<u>13,185</u>	<u>16,433</u>
OPERATING EXPENSES		
Staff and rental expenses	30,382	31,297
Other expenses (excluding fees and commission expenses)	8,067	9,533
Net charge for other provisions	-13	-34
Impairment Losses and Provisions for Impaired Loans & Receivables	43,886	130,945
	<u>82,322</u>	<u>171,741</u>
PROFIT/(LOSS) BEFORE TAX	-28,076	-100,389
CHARGE FOR TAX	0	5,217
PROFIT/(LOSS) AFTER TAX	<u>-28,076</u>	<u>-95,172</u>

Far Eastern International Bank Hong Kong Branch

**II. BALANCE SHEET INFORMATION
AS AT DECEMBER 31, 2021**

Figures in HKD thousands

	<u>2021-12-31</u>	<u>2021-06-30</u>
<u>ASSETS</u>		
Cash and balances with banks (except those included in amount due from overseas offices)	1,517,492	1,089,929
Due from Exchange Fund	96,444	18,552
Placements with banks which have a residual contractual maturity of more than one month but not more than 12 months (except those included in amount due from overseas offices)	-	-
Amount due from overseas offices	76,669	170,565
Trade bills	136,557	3,969
Debt instruments after cost amortization and impairment loss	218,028	138,722
Other debt instrument after revaluation through profit & loss	-	-
Loans and receivables after provisions	1,893,847	1,967,483
Loans and advances to banks after provisions	-	-
Fixed and Intangible assets	<u>22,548</u>	<u>15,350</u>
Total assets	<u><u>3,961,585</u></u>	<u><u>3,404,570</u></u>
<u>LIABILITIES</u>		
Deposits and balances from banks and other financial institutions (except those included in amount due to overseas offices)	495,000	80,000
Deposits from customers		
- demand deposits and current accounts	3,407	2,822
- savings deposits	1,191,107	1,140,866
- time, call and notice deposits	1,662,499	1,874,619
Amount due to overseas offices	615,475	330,813
Other liabilities	<u>22,173</u>	<u>13,737</u>
Total liabilities	3,989,661	3,442,857
Capital and reserves	<u>(28,076)</u>	<u>(38,287)</u>
Total equity and liabilities	<u><u>3,961,585</u></u>	<u><u>3,404,570</u></u>

III. ADDITIONAL BALANCE SHEET INFORMATION

Figures in HKD thousands

1. LOANS AND RECEIVABLES

	<u>2021-12-31</u>	<u>2021-06-30</u>
A. Loans and advances to customers	1,910,460	1,983,899
Loans and advances to banks		
Accrued interest and other accounts		
-Accrued interest	2,751	3,209
-Other accounts	4,163	4,593
Total	<u>1,917,374</u>	<u>1,991,701</u>
Less : Provision for impairment of assets		
Collective impairment allowances	23,527	24,218
Individual impairment allowances		
Impairment allowances for others		
Total	<u>23,527</u>	<u>24,218</u>
Total loans and receivables	<u>1,893,847</u>	<u>1,967,483</u>

B. Impairment allowances policy

There were no collective impairment allowances maintained at Head Office as at the year end of 31 December 2021

C. Details of the impaired loans to customers

	<u>2021-12-31</u>	<u>2021-06-30</u>
- Gross loans and advances to customers	-	-
- Individual impairment allowances	-	-
- Value of Collateral	-	-
Percentage of such loans and advances to total gross loans and advances	<u>0.00%</u>	<u>0.00%</u>

III. ADDITIONAL BALANCE SHEET INFORMATION - continued

Figures in HKD thousands

1. LOANS AND RECEIVABLES - continued

D. i) Overdue or rescheduled assets

	<u>2021-12-31</u>		<u>2021-06-30</u>	
	<u>Amount</u>	<u>%</u>	<u>Amount</u>	<u>%</u>
a. Loans and Advances to customers overdue for more than 1 month but not more than 3 months	-	-	-	-
more than 3 months but not more than one year	-	-	-	-
more than one year	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
b. Rescheduled advances to customers	-	-	-	-
Total	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

c. Value of collateral held against such overdue loans and advances

	<u>2021-12-31</u>	<u>2021-06-30</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	-	-

	<u>2021-12-31</u>	<u>2021-06-30</u>
d. Individual impairment allowances on such overdue loans and advances	-	-

ii) Other Assets

There were no overdue or rescheduled other assets as at the above respective reporting dates.

iii) Repossessed Assets

There were no repossessed assets held as at the reporting date, irrespective of the accounting treatment of the related loans and advances.

2. LOANS AND ADVANCES TO BANKS

i) There were no overdue or rescheduled loans and advances to banks and other financial institutions as at the above respective reporting dates.

ii) There were no impaired loans to banks and other financial institutions as at the above respective reporting dates.

IV. OFF-BALANCE SHEET INFORMATION

Figures in HKD thousands

1. CONTINGENT LIABILITIES AND COMMITMENTS

The following is a summary of the contractual amounts of each material class of contingent liability and commitments:

	<u>2021-12-31</u>	<u>2021-06-30</u>
Direct credit substitutes	-	-
Transaction-related contingencies	-	-
Trade-related contingencies	54,402	49,055
Other commitments	567,955	100,800
Sales and repurchase agreements	-	-
Exchange rate contracts	343,814	-
Interest rate contracts	-	-
Others	-	-
	<u>966,171</u>	<u>149,855</u>
Fair Value of the above derivatives		
- Direct credit substitutes	-	-
- Exchange rate contracts	367	-
- Interest rate contracts	-	-
- Others	-	-
	<u>367</u>	<u>-</u>

For contingent liabilities and commitments, the contract amounts represent the amounts at risk should the contract be fully drawn upon and the client default. The fair value represents 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 agreements.

1. GROSS LOANS AND ADVANCES TO CUSTOMERS BY MAJOR SECTORS ANALYSIS

The following analysis of gross loans and advances to customers by major sectors are prepared in accordance with the definitions and the detailed descriptions in the completion instructions for the "Return of Quarterly Analysis of Loans and Advances and Provisions". Only exposures to a single country outside Hong Kong not less than 10% of the aggregate gross amount of loans and advances to customers as at the above respective reporting dates are disclosed.

A. Loans and advances for use in Hong Kong	<u>2021-12-31</u>		<u>2021-06-30</u>	
	<u>Amount</u>	<u>Amount covered by collateral or other security</u>	<u>Amount</u>	<u>Amount covered by collateral or other security</u>
a. Industrial, commercial and financial				
- Property development	-	-	-	-
- Property investment				
- Financial concerns	276,854	77,987	348,995	-
- Stockbrokers	-		179,000	
- Wholesale and retail trade			44,000	
- Manufacturing	312,000		-	
- Transport and transport equipment				
- Recreational activities				
- Information technology				
- Electricity and gas	390,000		385,000	
b. 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	-	-	-	-
B. Trade finance	62,390	-	62,120	-
C. Loans and advances for use outside Hong Kong	869,216		964,784	
Total	<u>1,910,460</u>	<u>77,987</u>	<u>1,983,899</u>	<u>-</u>

2. LOANS TO CUSTOMERS BY COUNTRIES OR GEOGRAPHICAL AREAS ANALYSIS

A. GROSS LOANS AND ADVANCES TO CUSTOMERS

	<u>2021-12-31</u>	<u>2021-06-30</u>
- Hong Kong	1,107,143	1,619,204
- China	701,934	232,950
- Others	101,383	131,745
Total	<u>1,910,460</u>	<u>1,983,899</u>

B. OVERDUE AND IMPAIRED LOANS

	<u>2021-12-31</u>	<u>2021-06-30</u>
- Hong Kong	-	-
Total	<u>-</u>	<u>-</u>

V. OTHER FINANCIAL INFORMATION - continued

Figures in HKD millions

3. INTERNATIONAL CLAIMS DISCLOSURE

The following tables analyse international claims by location and types of counterparties. Country or geographical segment classification is based upon the locations of counterparties after taking into account any recognised risk transfer. They are prepared in accordance with the Completion Instructions for the "Return of International Banking Statistics – MA(BS)21A". Countries or geographical segments constituting not less than 10% of the total international claims are disclosed.

AS AT 31 DECEMBER 2021

	<u>Banks</u>	<u>Official Sector</u>	<u>Non-bank private sector</u>		<u>Others</u>	<u>Total</u>
			<u>Non-bank financial institutions</u>	<u>Non-financial private sector</u>		
1 Developed countries	246	-	63	-	-	309
of which Australia	27	-	-	-	-	27
of which Japan	117	-	-	-	-	117
of which UK	18	-	-	-	-	18
of which USA	82	-	-	-	-	82
of which IE	-	-	63	-	-	63
2 Offshore centres	22	96	683	272	-	1,073
of which Hong Kong SAR	22	96	683	238	-	1,039
3 Developing Africa and Middle East	78	-	-	-	-	78
4 Developing Asia and Pacific	1,491	-	429	468	-	2,388
of which China	139	-	390	468	-	997
of which Chinese Taipei	1,352	-	-	-	-	1,352
5 International Organisations	-	-	119	-	-	119
Total	<u>1,837</u>	<u>96</u>	<u>1,294</u>	<u>740</u>	<u>-</u>	<u>3,967</u>

AS AT 30 JUNE 2021

	<u>Banks</u>	<u>Official Sector</u>	<u>Non-bank private sector</u>		<u>Others</u>	<u>Total</u>
			<u>Non-bank financial institutions</u>	<u>Non-financial private sector</u>		
1 Developed countries	257	-	93	-	-	350
of which Australia	51	-	-	-	-	51
of which Japan	-	-	31	-	-	31
of which UK	12	-	-	-	-	12
of which USA	37	-	-	-	-	37
of which IE	-	-	62	-	-	62
2 Offshore centres	27	19	629	491	-	1,166
of which Hong Kong SAR	27	19	629	433	-	1,108
3 Developing Africa and Middle East	-	-	-	-	-	-
4 Developing Asia and Pacific	1,005	-	777	-	-	1,782
of which China	185	-	738	-	-	923
of which Chinese Taipei	820	-	-	-	-	820
5 International Organisations	-	-	120	-	-	120
Total	<u>1,289</u>	<u>19</u>	<u>1,619</u>	<u>491</u>	<u>-</u>	<u>3,418</u>

4. NON-BANK MAINLAND EXPOSURES

The Non-Bank Mainland exposures are prepared in accordance with the Completion Instructions for the "Return of Mainland Activities"

	<u>On-balance sheet exposure</u>	<u>Off-balance sheet exposure</u>	<u>Total</u>
<u>AS AT 31 DECEMBER 2021</u>			
1 Central government, central government-owned entities and their subsidiaries and Joint Ventures (JVs)	156	-	156
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	234	-	234
4 Other entities of central government not reported in item 1 above	953	295	1,248
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	234	-	234
7 Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	<u>1,577</u>	<u>295</u>	<u>1,872</u>
Total assets after provision	3,962	-	3,962
On-balance sheet exposures as percentage of total assets	39.80%	-	39.80%

	<u>On-balance sheet</u>	<u>Off-balance sheet</u>	<u>Total</u>
<u>AS AT 30 JUNE 2021</u>			
1 Central government, central government-owned entities and their subsidiaries and Joint Ventures (JVs)	505	-	505
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	132	-	132
4 Other entities of central government not reported in item 1 above	486	-	486
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	233	-	233
7 Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	<u>1,356</u>	<u>-</u>	<u>1,356</u>
Total assets after provision	3,405	-	3,405
On-balance sheet exposures as percentage of total assets	39.82%	-	39.82%

V. OTHER FINANCIAL INFORMATION - continued

Figures in HKD millions

5. FOREIGN CURRENCY POSITION

The foreign currency exposures are prepared in accordance with the H.K.M.A. Return of "Foreign Currency Position" completion instructions. 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.

<u>AS AT 31 DECEMBER 2021</u>	<u>USD</u>	<u>JPY</u>	<u>CNY</u>	<u>AUD</u>	<u>Total</u>
Spot assets	2,511	-	340	38	2,889
Spot liabilities	(2,155)	-	(681)	(38)	(2,874)
Forward purchases	-	-	344	-	344
Forward sales	(343)	-	-	-	(343)
Net options position	-	-	-	-	-
Net long (short) position	<u>13</u>	<u>-</u>	<u>3</u>	<u>-</u>	<u>16</u>
<u>AS AT 30 JUNE 2021</u>	<u>USD</u>	<u>JPY</u>	<u>CNY</u>	<u>AUD</u>	<u>Total</u>
Spot assets	2,110	31	490	27	2,658
Spot liabilities	(2,093)	(31)	(488)	(27)	(2,639)
Forward purchases	-	-	-	-	-
Forward sales	-	-	-	-	-
Net options position	-	-	-	-	-
Net long (short) position	<u>17</u>	<u>-</u>	<u>2</u>	<u>-</u>	<u>19</u>

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

VI. DISCLOSURE ON REMUNERATION

The remuneration policy is in accordance with the guideline issued by the HKMA, based on the reasonable correlation between business performance, individual performance, and future risks of the Bank. It is reviewed by the Remuneration Committee and established by the Board of Directors. The remuneration is composed of fixed remuneration and variable remuneration. Further relevant remuneration policy is disclosed under the Annual Report of the Bank.

AS AT 31 DECEMBER 2021

The remuneration of senior management

	Figures in HKD thousands	
	Non-deferred	Deferred
Number of employees		9
Fixed remuneration	3,329	-
Variable remuneration	3,402	84
Total remuneration	<u>6,731</u>	<u>84</u>

Note: The number of employees includes two resigned managers.

VII. LIQUIDITY INFORMATION DISCLOSURE

Liquidity maintenance ratio (“LMR”) is compiled in accordance with the Banking (Liquidity) Rules (“BLR”) under Hong Kong Banking Ordinance, which became effective on 1 January 2015.

Average value of LMR for the period:

	<u>Year 2021</u>	<u>Year 2020</u>
Oct-Dec	47.74%	51.30%
Jul-Sept	54.10%	48.18%

The average LMR is calculated based on the arithmetic mean of the average value of the LMR of the Branch reported in the liquidity position return of the Branch for each calendar month during the reporting period.

LIQUIDITY RISK MANAGEMENT

(a) Governance of liquidity risk management

The Board and the Head Office are responsible for determining the types and magnitude of liquidity risk that the Branch can tolerate, and ensuring that there is an appropriate organizational structure for the liquidity risk management. The Branch then sets and implements the liquidity strategy, policies and practices, and ensures that the liquidity risk tolerance set by the Board is adhered to. The Branch also executes the communication of liquidity risk strategy, policies and practices across business lines and with the Board. Liquidity risk management forms as one part of the Branch’s overall risk management as well as asset and liability management. The management of liquidity is carried out by the Branch’s ALCO which is headed by the Chief Executive (“General Manager”) of the Branch. For the internal liquidity reporting, there are daily, monthly and quarterly reports which are reviewed by all levels of governance.

(b) Funding strategy

The Branch has established funding strategy that provides effective diversification of their funding sources and maturities, taking into account correlations between market conditions and the ability to access funds from different sources which includes but not limited to: (i) taking appropriate steps to increase different sources of deposits, (ii) extending liabilities tenor, (iii) selling assets or using them as collateral to obtain secured funding from counterparties in the market, and (iv) obtaining funding from Head Office.

(c) Liquidity risk mitigation techniques

The Branch has set up early warning indicators and tolerance limits for identifying, monitoring and mitigating liquidity risk. The Branch can obtain funding from the market by means of money market funding or selling bond to raise cash quickly to meet short-term liquidity needs. If necessary, the Branch would activate the Contingency Funding Plan to recover from liquidity shortage event. Mitigation options in the Contingency Fund Plan and the liquidity risk management framework are facilitated to ease the Branch from stress and recover to the usual business position.

(d) Stress testing

The stress testing scenarios and assumptions adopted by the Branch will be reviewed yearly by the ALCO, any major changes endorsed by the Head Office will be accessed locally to ensure they are in line with the local operation in all material aspects. The Branch bases on cash inflow/outflow and asset value assessment to identify future funding shortfalls and uses stress test models for each stress scenario by major currency. Stress tests include an institution-specific stress scenario, a general market stress scenario and a combination of both.

(e) Contingency funding plan

The Branch's Contingency Funding Plan ("CFP") sets out clearly its actions to address liquidity emergency situations. In case of emergency, the Branch will notify the Head Office and the Head Office will provide necessary funding.

The CFP includes, but not limited to:

- (i) a set of triggering indicators and events which will activate the CFP as well as the mechanisms for identifying, monitoring and reporting of these at an early stage;
- (ii) a set of procedures and action plans that prepares the Branch to deal with the relevant liquidity stress events as set in the stress testing scenarios, with established lines of responsibility, invocation and escalation procedures;
- (iii) clear escalation and prioritization procedures detailing what actions to be taken;
- (iv) potential steps to meet intra-day critical payments and in case intra-day liquidity resources are becoming scarce, to identify critical payments and to sequence or schedule payment based on the set priority.

The CFP is subject to regular review and testing to ensure its effectiveness and operational feasibility, particularly in respect of the availability of the contingency sources of funding.

(f) Customized measurement tools or metrics

The Branch makes use of a range of customized tools where internal limits are set to measure, monitor and control liquidity risk exposures. The Branch has reliable management information systems (“MIS”) that provide timely and useful information on its liquidity positions to the Head Office, the Branch’s ALCO and other relevant parties. The MIS reports have been designed adequately to support senior management in identifying emerging concerns on liquidity, as well as in managing liquidity stress events.

The Branch has established different liquidity metrics that assess the structure of the Branch’s balance sheet, which is including but not limited to LMR, total loan to deposit ratio, repricing gap and maturity gap, etc.

(g) Concentration limits on sources of funding

The funding providers of the Branch as at 31st December 2021 are as follows:

Significant funding instruments	Total amount in HK\$'000	As % of total liabilities
Deposit from retail customers	214,918	5.43%
Deposits from other non-bank customers	2,643,001	66.71%
Funding raised from banks	495,043	12.50%
Funding raised from the Head Office	615,528	15.54%

(h) Liquidity exposure and funding needs

The Branch has considered the operation arrangements and time required to transfer funds across entities for the execution process. The potential regulatory, legal, accounting, operational limitations, as well as credit, tax and internal constraints (e.g. foreign exchange restrictions or regulator’s prior approval) that may affect the transferability of fund is considered in the liquidity risk management procedures.

(i) On- and off-balance sheet items broken down into maturity buckets and the resultant liquidity gaps as at 31st December 2021 is as follows:

(HK\$'000)

	next day to 1 month	1 month up to 3 months	3 months up to 6 months	6 months up to 1 year	Over 1 year
Total on-balance sheet assets	2,256,676	40,009	233,961	170,792	1,469,629
Total off-balance sheet claims	0	0	0	0	0
Total on-balance sheet liabilities	2,686,725	1,040,460	238,085	9,394	311,948
Total off-balance sheet obligations	17,927	133,279	20,177	155,974	295,000
Contractual Maturity Mismatch	-447,976	-1,133,730	-24,301	5,424	862,681
Cumulative Contractual Maturity Mismatch	-447,976	-1,581,706	-1,606,007	-1,600,583	-737,902

VIII. DISCLOSURE STATEMENT ON WEBSITE

This disclosure statement can be found in the Far Eastern International Bank Hong Kong Branch and the website of the Branch at <http://www.feib.com.hk>

Far Eastern International Bank Hong Kong Branch

SECTION B. - INFORMATION OF THE BANK AS A WHOLE

FAR EASTERN INTERNATIONAL BANK

I. CAPITAL AND CAPITAL ADEQUACY RATIO

A. Capital adequacy ratio

<u>2021-12-31</u>	<u>2021-06-30</u>
<u>14.37%</u>	<u>14.41%</u>

B. Aggregate amount of shareholders' funds

<u>2021-12-31</u> TWD '000	<u>2021-06-30</u> TWD '000
<u>49,701,951</u>	<u>48,781,960</u>

The capital adequacy ratio is equal to the ratio of a bank's regulatory capital to its total risk-weighted assets. The computation of capital adequacy ratio is based on the "Regulations Governing the Capital Adequacy Ratio of Banks" in Taiwan.

II. OTHER FINANCIAL INFORMATION

Figures in TWD thousands

	<u>2021-12-31</u>	<u>2021-06-30</u>
Total assets	<u>723,054,513</u>	<u>699,581,419</u>
Total liabilities	<u>673,352,562</u>	<u>650,799,459</u>
Total loans advances	<u>407,441,765</u>	<u>415,859,730</u>
Total customer deposits	<u>612,106,685</u>	<u>583,843,941</u>
	<u>Year of</u> <u>2021-12-31</u>	<u>Year of</u> <u>2020-12-31</u>
Profit / (Loss) before taxation	<u>3,302,822</u>	<u>2,888,234</u>

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 Far Eastern International Bank Hong Kong Branch for the half year ended December 31, 2021. We confirm that the information contained therein complies, in all material respects, with the supervisory policy manual CA-D-1 "Guideline on the Application of the Banking (Disclosure) Rules" and to the best of our knowledge and belief, it is not false or misleading.



Chief Executive

Far Eastern International Bank
Hong Kong Branch
(Incorporated in Taiwan with limited liability)

2022-04-28

Date