

TAIWAN SHIN KONG COMMERCIAL BANK CO., LIMITED  
HONG KONG BRANCH

Key Financial Information Disclosure Statements  
For The Year Ended 31 December 2017

CERTIFIED TRUE COPY

For and on behalf of  
TAIWAN SHIN KONG COMMERCIAL BANK CO., LTD.  
Hong Kong Branch

  
.....  
*Authorized Signature(s)*

# TAIWAN SHIN KONG COMMERCIAL BANK CO., LIMITED - HONG KONG BRANCH

## Key Financial Information Disclosure Statements For The Year Ended 31 December 2017

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TAIWAN SHIN KONG COMMERCIAL BANK CO., LIMITED - HONG KONG BRANCH

SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>

I. PROFIT AND LOSS INFORMATION  
FOR THE YEAR ENDED 31 DECEMBER 2017

	Year ended	
	<u>31 December</u> <u>2017</u> HK\$'000	<u>31 December</u> <u>2016</u> HK\$'000
<b>INTEREST INCOME</b>	100,440	50,565
<b>INTEREST EXPENSE</b>	(34,535)	(18,104)
	<u>65,905</u>	<u>32,461</u>
<b>OTHER OPERATING INCOME</b>		
Gains less losses arising from dealing in foreign currencies	3,029	4,906
Gains less losses arising from trading in interest rate derivatives	0	0
Net fees and commission income		
Income from fees and commission	9,837	7,481
Fees and commission expenses	(646)	(439)
Other income	0	0
	<u>12,220</u>	<u>11,948</u>
<b>OPERATING EXPENSES</b>		
Staff expenses	(18,513)	(16,319)
Rental expenses	(6,312)	(5,670)
Other expenses	(8,063)	(7,480)
	<u>(32,888)</u>	<u>(29,469)</u>
<b>CHARGES FOR BAD AND DOUBTFUL DEBTS</b>		
Provision for bad and doubtful debts	(8,854)	(80,796)
Other provisions	(2,439)	(2,947)
	<u>(11,293)</u>	<u>(83,743)</u>
<b>PROFIT BEFORE TAXATION</b>	33,944	(68,803)
<b>TAXATION</b>	(7,500)	0
<b>PROFIT AFTER TAXATION</b>	<u>26,444</u>	<u>(68,803)</u>

TAIWAN SHIN KONG COMMERCIAL BANK CO., LIMITED - HONG KONG BRANCH

SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>

II. BALANCE SHEET INFORMATION  
FOR THE YEAR ENDED 31 DECEMBER 2017

	<u>30 December</u> <u>2017</u> HK\$'000	<u>30 June 2017</u> HK\$'000
<b>ASSETS</b>		
Cash and balances with banks	457,243	875,153
Amount due from Exchange Fund	51,830	88,395
Placement with banks maturing between one and twelve months (except those included in amount due from overseas offices)	0	8,523
Amount due from overseas offices	0	0
Trade bills	11,767	494
Advances and other accounts	2,242,595	1,971,940
Advances to other banks	362,072	291,667
Held-to-maturity securities	0	0
Available for sales securities	1,529,644	1,086,795
Fixed & intangible assets	764	867
<b>Total assets</b>	<u>4,655,915</u>	<u>4,323,834</u>
<b>LIABILITIES</b>		
Deposits and balances of banks (except those included in amount due to overseas offices)	586,222	1,041,323
Deposits from customers		
Demand deposits and current accounts	26,098	25,610
Savings deposits	1,788,544	1,569,114
Time, call and notice deposits	1,870,207	1,578,187
Amount due to overseas offices	251,349	99,506
Amount payable unde repos	75,364	0
Other accounts and provisions		
Other liabilities	49,824	24,049
Provision	35,567	28,017
<b>Total liabilities</b>	<u>4,683,175</u>	<u>4,365,806</u>
Capital and reserves	<u>(27,260)</u>	<u>(41,972)</u>
<b>Total equity and liabilities</b>	<u>4,655,915</u>	<u>4,323,834</u>

TAIWAN SHIN KONG COMMERCIAL BANK CO., LIMITED - HONG KONG BRANCH

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III. ADDITIONAL BALANCE SHEET INFORMATION  
FOR THE YEAR ENDED 31 DECEMBER 2017

ADVANCES AND OTHER ACCOUNTS

	<u>31 December</u> <u>2017</u> HK\$'000	<u>30 June 2017</u> HK\$'000
A. Trade bills	11,767	494
Less: Collective Impairment allowance	(177)	(5)
Trade bills less collective impairment allowance	<u>11,590</u>	<u>489</u>
 B. Advances to customers	 2,192,871	 1,935,940
Advances to banks	362,072	291,667
Accrued interest and other accounts		
Accrued interest	10,948	9,910
Other accounts	38,776	26,090
Total	<u>2,604,667</u>	<u>2,263,607</u>
Less: Impairment allowance on Advances to customers		
Collective impairment allowance	(26,714)	(22,064)
Individual impairment allowance	0	0
Advances to banks		
Collective impairment allowance	(3,634)	(2,927)
Individual impairment allowance	0	0
Accrued interest		
Collective impairment allowance	0	0
Individual impairment allowance	0	0
Other accounts		
Collective impairment allowance	0	0
Individual impairment allowance	(5,042)	(3,021)
Total	<u>(35,390)</u>	<u>(28,012)</u>
Advances and other accounts less impairment allowance	<u>2,569,277</u>	<u>2,235,595</u>
 C. Details of the impaired advances to customers		
	<u>31 December</u> <u>2017</u> HK\$'000	<u>30 June 2017</u> HK\$'000
Impaired loans which are individually determined to be impaired advances to customers	<u>9,363</u>	<u>0</u>
Individuals assessed allowance made in respect of impaired advances to customers	<u>187</u>	<u>0</u>
As a percentage of total advances to customers	<u>0.43%</u>	<u>0.00%</u>

Note: The figures of 30 June 2017 of advances to customers and other accounts and impaired allowance has been reinstated  
As at 31 Dec 2017, the value of collateral held in respect of impaired advances to customer was HKD 9,363 in thousands

TAIWAN SHIN KONG COMMERCIAL BANK CO., LIMITED - HONG KONG BRANCH

SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>

III. ADDITIONAL BALANCE SHEET INFORMATION  
FOR THE YEAR ENDED 31 DECEMBER 2017

ADVANCES AND OTHER ACCOUNTS-continued

C. Overdue and rescheduled advances to customers

	31 December 2017		30 June 2017	
	HK\$'000	%	HK\$'000	%
a. Advances to customers overdue for				
more than 1 month and up to 3 months	0	0.00%	0	0.00%
more than 3 months and up to 6 months	0	0.00%	0	0.00%
more than 6 months and up to 1 year	0	0.00%	0	0.00%
more than 1 year	0	0.00%	0	0.00%
	<u>0</u>	<u>0.00%</u>	<u>0</u>	<u>0.00%</u>
b. Individual impairment allowance on advances to customers overdue for				
more than 1 month and up to 3 months	0		0	
more than 3 months and up to 6 months	0		0	
more than 6 months and up to 1 year	0		0	
more than 1 year	0		0	
	<u>0</u>		<u>0</u>	
c. Value of collateral held against the overdue loans	<u>N/A</u>		<u>N/A</u>	
d. Rescheduled advances to customers	<u>0</u>	0.00%	<u>0</u>	0.00%

D. Natures of other accounts

	31 December	30 June 2017
	2017	
	HK\$'000	HK\$'000
Other accounts receivable	5,045	5,035
Prepaid expenses	872	1,376
Prepaid Tax	3,750	3,750
Prepaid guarantee deposits	2,403	1,942
Premium-buy option	0	1,460
Revaluation-forward fx/swap/option	26,706	12,527
	<u>38,776</u>	<u>26,090</u>

E. Analysis of other assets which have been overdue

	31 December	30 June 2017
	2017	
	HK\$'000	HK\$'000
Other assets overdue for more than 3 months	<u>5,042</u>	<u>5,035</u>
As a percentage of total assets	<u>0.11%</u>	<u>0.12%</u>

F. Repossessed assets

The Hong Kong Branch did not have any repossessed assets at the corresponding year / period end dates.

TAIWAN SHIN KONG COMMERCIAL BANK CO., LIMITED - HONG KONG BRANCH

SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>

IV. OFF-BALANCE SHEET EXPOSURES  
FOR THE YEAR ENDED 31 DECEMBER 2017

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

	<u>31 December</u> 2017 HK\$'000	<u>30 June 2017</u> HK\$'000
Contingent liabilities and commitments		
Direct credit contingencies	15,632	7,805
Trade-related contingencies	52,553	43,306
Forward forward deposit placed	0	0
Other commitments	1,719,051	1,798,096
	<u>1,787,236</u>	<u>1,849,207</u>
	<u>31 December</u> 2017 HK\$'000	<u>30 June 2017</u> HK\$'000
Derivatives		
Exchange rate contracts	1,477,181	1,345,485
Interest rate contracts	0	0
	<u>1,477,181</u>	<u>1,345,485</u>
	<u>31 December</u> 2017 HK\$'000	<u>30 June 2017</u> HK\$'000
Fair value of derivatives (of the above derivatives)		
Exchange rate contracts:		
-Positive replacement cost	26,706	13,986
Interest rate contracts:		
-Positive replacement cost	0	0
	<u>26,706</u>	<u>13,986</u>

For contingent liabilities, commitments and derivatives, they refer to the contractual amounts at risks should the contracts be fully drawn upon and the clients do not repay accordingly. The fair value represent the costs of replacing all contracts which have a positive value in the market. They do not take into account the effects of bilateral netting arrangements.

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V. SEGMENTAL INFORMATION  
FOR THE YEAR ENDED 31 DECEMBER 2017

1. GROSS ADVANCES TO CUSTOMERS BY INDUSTRY SECTORS

	31 December 2017		30 June 2017	
	HKS'000	HKS'000	HKS'000	HKS'000
		Amounts of Loan and advances covered by collateral		Amounts of Loan and advances covered by collateral
<b>A. Loans for use in Hong Kong</b>				
<b>a. Industrial, commercial and financial</b>				
Property development	0	0	0	0
Property investment	0	0	0	0
Financial concerns	135,580	0	77,083	0
Stockbrokers	426,898	0	197,568	0
Wholesale and retail trade	65,591	29,978	60,492	10,420
Manufacturing	133,602	14,008	118,575	15,070
Transport and transport equipment	0	0	0	0
Recreational activities	0	0	0	0
Information technology	0	0	0	0
Others	124,465	1,501	127,322	0
<b>b. Individuals</b>				
Loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme or their respective successor schemes	0	0	0	0
loans for the purchase of other residential properties	0	0	0	0
Credit card advances	0	0	0	0
Others	13,176	13,176	13,176	13,176
<b>c. All others</b>	0	0	0	0
<b>B. Trade finance</b>	263,800	70,000	263,943	82,127
<b>C. Loan for use outside Hong Kong</b>	1,029,759	93,501	1,077,781	75,330
<b>Total</b>	<u>2,192,871</u>	<u>222,164</u>	<u>1,935,940</u>	<u>196,123</u>

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

	31 December 2017	30 June 2017
	HKS'000	HKS'000
Hong Kong	1,026,574	658,541
China	572,695	580,017
Others	515,636	463,441
Australia	77,966	233,941
<b>Total</b>	<u>2,192,871</u>	<u>1,935,940</u>

2B. OVERDUE AND IMPAIRED LOANS BY COUNTRIES OR GEOGRAPHICAL AREAS

	31 December 2017	30 June 2017
	HKS'000	HKS'000
<b>Overdue loans and advances to customers</b>		
Hong Kong	0	0
China	0	0
Taiwan	0	0
	<u>0</u>	<u>0</u>
<b>Impaired loan and advances to customer</b>		
Hong Kong	0	0
China	0	0
Taiwan	9,363	0
	<u>9,363</u>	<u>0</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.



TAIWAN SHIN KONG COMMERCIAL BANK CO., LIMITED - HONG KONG BRANCH

SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>

V. SEGMENTAL INFORMATION  
FOR THE YEAR ENDED 31 DECEMBER 2017

3. INTERNATIONAL CLAIMS

The following tables analyze the international claims by countries or geographical areas and types of counterparties. Countries or geographical areas are based upon the location of counterparties after taking into account the transfer of country risk. They are prepared in according with the HKMA return of "International Banking Statistics" completion instructions. Countries or geographical areas constituting 10% or more of the total cross-border claims are disclosed.

As at 31 December 2017	Banks	Official Sectors	Non-bank Financial Institutions	Non-financial Private Sectors	Total
	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil
1. Developed countries	865	0	79	78	1,022
of which Australia	432	0	0	78	510
France	247	0	0	0	247
Netherland	79	0	39	0	118
2. Offshore Centres	83	52	0	409	544
of which Hong Kong	83	52	0	221	356
Singapore	0	0	0	110	110
Macao	0	0	0	78	78
3. Developing Europe	0	0	0	0	0
4. Developing Latin America and Caribbean	0	0	0	0	0
5. Developing Africa and Middle East	0	0	0	0	0
6. Developing Asia-Pacific	1,368	47	704	930	3,049
of which China	700	0	485	506	1,691
Taiwan	72	0	78	434	584
India	226	47	78	0	351
7. International Organisations	0	0	0	0	0
8. Unallocated by country	0	0	0	0	0
	<u>2,316</u>	<u>99</u>	<u>783</u>	<u>1,417</u>	<u>4,615</u>

As at 30 June 2017	Banks	Official Sectors	Non-bank Financial Institutions	Non-financial Private Sectors	Total
	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil
1. Developed countries	813	0	195	78	1,086
of which Australia	430	0	156	78	664
France	247	0	0	0	247
2. Offshore Centres	394	88	78	212	772
of which Hong Kong	393	88	78	68	627
Singapore	1	0	0	144	145
3. Developing Europe	0	0	0	0	0
4. Developing Latin America and Caribbean	0	0	0	0	0
5. Developing Africa and Middle East	0	0	0	0	0
6. Developing Asia-Pacific	1,021	70	340	1,011	2,442
of which China	545	0	116	578	1,239
Taiwan	115	0	83	433	631
India	156	47	78	0	281
7. International Organisations	0	0	0	0	0
8. Unallocated by country	0	0	0	0	0
	<u>2,228</u>	<u>158</u>	<u>613</u>	<u>1,301</u>	<u>4,300</u>

TAIWAN SHIN KONG COMMERCIAL BANK CO., LIMITED - HONG KONG BRANCH

SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>

V. SEGMENTAL INFORMATION  
FOR THE YEAR ENDED 31 DECEMBER 2017

4. NON-BANK MAINLAND CHINA EXPOSURE

The categories of non-bank Mainland China exposure has been reclassified according to the new prudential reporting requirement  
The categories of non-bank counterparties and the type of direct exposures refer to the Completion Instructions for the Return of Mainland Activities.

<u>Types of counterparties</u>	<u>On-balance sheet exposure HK\$ Mil</u>	<u>Off-balance sheet exposure HK\$ Mil</u>	<u>Total HK\$ Mil</u>
<u>As at 31 December 2017</u>			
1 Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	384	102	486
2 Local government, local government-owned entities and their subsidiaries and joint ventures (JVs)	107	0	107
3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	194	31	225
4 Other entities of central government not reported in item 1 above	0	0	0
5 Other entities of local government not reported in item 2 above	0	0	0
6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where credit is granted for used in Mainland China	8	0	8
7 Other counterparties where the exposures are considered to be non-bank Mainland China exposures	296	133	429
Total	<u>989</u>	<u>266</u>	<u>1,255</u>
Total assets after provision	<u>4,620</u>		
On-balance exposures as percentage of total assets	<u>21.41%</u>		
<u>As at 30 June 2017</u>			
1 Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	35	195	230
2 Local government, local government-owned entities and their subsidiaries and joint ventures (JVs)	91	59	150
3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	213	25	238
4 Other entities of central government not reported in item 1 above	79	0	79
5 Other entities of local government not reported in item 2 above	0	0	0
6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where credit is granted for used in Mainland China	8	0	8
7 Other counterparties where the exposures are considered to be non-bank Mainland China exposures	295	39	334
Total	<u>721</u>	<u>318</u>	<u>1,039</u>
Total assets after provision	<u>4,296</u>		
On-balance exposures as percentage of total assets	<u>16.77%</u>		

TAIWAN SHIN KONG COMMERCIAL BANK CO., LIMITED - HONG KONG BRANCH

SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>

VI. CURRENCY RISK  
FOR THE YEAR ENDED 31 DECEMBER 2017

5. FOREIGN CURRENCY EXPOSURES

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

As at 31 December 2017

	<u>USD</u>	<u>CNY</u>	<u>Others</u>	<u>Total</u>
	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil
Spot assets	3,598	429	94	4,121
Spot Liabilities	(3,819)	(506)	(97)	(4,422)
Forward purchases	795	682	0	1,477
Forward sales	(651)	(603)	0	(1,254)
Net option position	0	0	0	0
Net long / (short) position	<u>(77)</u>	<u>2</u>	<u>(3)</u>	<u>(78)</u>

As at 30 June 2017

	<u>USD</u>	<u>CNY</u>	<u>Others</u>	<u>Total</u>
	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil
Spot assets	3,530	427	87	4,044
Spot Liabilities	(3,558)	(480)	(67)	(4,105)
Forward purchases	590	637	1	1,228
Forward sales	(623)	(585)	(19)	(1,227)
Net option position	0	0	0	0
Net long / (short) position	<u>(61)</u>	<u>(1)</u>	<u>2</u>	<u>(60)</u>

The net options positions were calculated by using the "model user" method as at the above respective reporting dates.

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

## TAIWAN SHIN KONG COMMERCIAL BANK CO., LIMITED - HONG KONG BRANCH

### SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>

#### VII. LIQUIDITY

##### FOR THE YEAR ENDED 31 DECEMBER 2017

###### a. Average liquidity maintenance ratio

	<u>31 December</u> <u>2017</u> %	<u>31 December</u> <u>2016</u> %
Average liquidity maintenance ratio for the year / period	<u>48.61%</u>	<u>51.89%</u>

The branch's average liquidity maintenance ratio for the year / period is calculated in accordance with the Banking (liquidity) Rules effective from 1 January 2015. The average LMR is the arithmetic mean of each calendar month's average LMR.

###### b. Approach to liquidity risk management

The Hong Kong branch manages our liquidity risk in accordance with the Liquidity Risk Management Policy, which is set and implemented by Assets and Liabilities & Risk management Committee in Hong Kong branch. The Policy provides the principle guidelines to prudently manage the branch liquidity risk. The primary measures used to manage liquidity within the tolerance are the stress-testing and scenario analysis, liquidity maintenance ratio, loan-to-deposit and cash flow maturity mismatch analysis. In additions, the branch liquidity policies also set higher limit of liquidity maintenance ratio than statutory requirement.

The branch also follows Liquidity Risk Management Policy of our head office, the guidance set forth by the Hong Kong Monetary Authority in Supervisory Policy Manual (LM-1) Regulatory Framework for Supervision of Liquidity Risk and (LM-2)-Sound Systems and Controls for Liquidity Risk Management.

#### VIII. REMUNERATION SYSTEM

##### FOR THE HALF YEAR ENDED 31 December 2017

The relevant remuneration information about Taiwan Shin Kong Commercial Bank is disclosed under the "Annual Report, Chinese edition, Chapter III - Corporate governance", released by the head office

**TAIWAN SHIN KONG COMMERCIAL BANK CO., LIMITED - HONG KONG BRANCH**

**SECTION B. - INFORMATION OF THE BANK <CONSOLIDATED BASIS>**

**I. CAPITAL AND CAPITAL ADEQUACY  
FOR THE YEAR ENDED 31 DECEMBER 2017**

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	<u>31 December</u> <u>2017</u> %	<u>30 June 2017</u> %
A. Capital adequacy ratio	<u>13.06%</u>	<u>12.64%</u>

The capital adequacy ratio is equal to the ratio of a bank's the regulatory capital to its total risk-weighted assets. The computation of capital adequacy ratio is based on the "Basel Capital Accord" in line with the risk-weighted approach proposed by the Bank for International Settlements and the ratio has included all market risk factors.

	<u>31 December</u> <u>2017</u> NT\$'000	<u>30 June 2017</u> NT\$'000
B. Aggregate amount of shareholders' funds	<u>52,487,769</u>	<u>50,902,776</u>

TAIWAN SHIN KONG COMMERCIAL BANK CO., LIMITED - HONG KONG BRANCH

SECTION B. - INFORMATION OF THE BANK <CONSOLIDATED BASIS>

II. OTHER FINANCIAL INFORMATION  
FOR THE YEAR ENDED 31 DECEMBER 2017

	<u>31 December</u> <u>2017</u> NT\$'000	<u>30 June 2017</u> NT\$'000
Total Assets	<u>812,478,011</u>	<u>783,466,399</u>
Total Liabilities	<u>759,990,242</u>	<u>732,563,623</u>
Total advances	<u>533,926,742</u>	<u>517,717,522</u>
Total customers deposit	<u>712,267,037</u>	<u>686,461,899</u>
	<u>1 January 2017</u> to <u>31 December</u> <u>2017</u> NT\$'000	<u>1 January 2016</u> to <u>31 December</u> <u>2016</u> NT\$'000
Profit before taxation	<u>4,860,647</u>	<u>5,496,574</u>

# Declaration

According to the requirement of the Hong Kong Monetary Authority on Key Financial Information Disclosure Statements of Authorized Institutions incorporated outside Hong Kong, we have pleasure in presenting the Key Financial Information Disclosure Statements of Taiwan Shin Kong Commercial Bank Co., Limited - Hong Kong Branch for the year ended 31 December 2017. We confirm that the information contained therein complies, in all material respects, with the Banking (Disclosure) Rules and the supervisory policy manual CA-D-1 "Guideline on the Application of the Banking (Disclosure) Rules" and to the best of my knowledge and belief, it is not false or misleading.



Chief Executive

Taiwan Shin Kong Commercial Bank Co., Limited  
Hong Kong Branch

28 March 2018

Date