Key Financial Information Disclosure Statements For The Year Ended 31 December 2020

CERTIFIED TRUE COPY

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

Hong Kong Branch

Authorized Signature(s)

Key Financial Information Disclosure Statements For The Year Ended 31 December 2020

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

I. PROFIT AND LOSS INFORMATION FOR THE YEAR ENDED 31 December 2020

	Year Ended		
	31 December 2020	31 December 2019	
	HK\$'000	HK\$'000	
INTEREST INCOME	152,420	219,013	
INTEREST EXPENSE	(68,847) 83,573	(116,273)	
OTHER OPERATING INCOME	65,373	102,740	
Gains less losses arising from dealing in foreign currencies	6,362	1,544	
Gains less losses arising from trading in interest rate derivatives Net fees and commission income	0	0	
Income from fees and commission	6,331	11,453	
Fees and commission expenses Others	(1,193)	(771)	
Income from non-trading investments	10,616	8,691	
Other Income	0	0	
	22,116	20,917	
OPERATING EXPENSES			
Staff expenses	(25,100)	(19,015)	
Rental expenses	(9,266)	(5,832)	
Other expenses	(8,909)	(9,185)	
	(43,275)	(34,032)	
CHARGES FOR BAD AND DOUBTFUL DEBTS			
Provision for bad and doubtful debts	(8,826)	(9,092)	
Other provisions	(282)	(1,745)	
	(9,108)	(10,837)	
PROFIT BEFORE TAXATION	53,306	78,788	
TAXATION	(11,046)	(12,419)	
PROFIT AFTER TAXATION	42,260	66,369	

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

II. BALANCE SHEET INFORMATION FOR THE YEAR ENDED 31 December 2020

	31 December 2020 HK\$'000	30 June 2020 HK\$'000
ASSETS		
Cash and balances with banks	459,200	1,159,622
Amount due from Exchange Fund	73,518	80,137
Placement with banks maturing between one and twelve months (except those included in amount due from overseas offices)	0	0
Amount due from overseas offices	75,000	10,000
Trade bills	7,659	4,446
Advances and other accounts	3,790,813	3,212,183
Advances to other banks	155,003	154,930
FVOCI securities	3,740,913	2,937,533
Amortised cost securities	77,272	232,156
Fixed & intangible assets	31,022	25,183
Total assets	8,410,400	7,816,190
LIABILITIES Deposits and balances of banks (except those included in amount due to overseas offices) Deposits from customers	1,175,802	1,081,954
Demand deposits and current accounts	23,560	24,074
Savings deposits	2,274,412	1,631,921
Time, call and notice deposits	4,015,602	3,538,155
Amount due to overseas offices	111,080	1,192,166
Amount payable under repos	561,472	158,820
Other accounts and provisions		
Other liabilities	65,393	65,838
Provision	51,839	45,126
Total liabilities	8,279,160	7,738,054
Capital and reserves	131,240	78,136
Total equity and liabilities	8,410,400	7,816,190

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

III. ADDITIONAL BALANCE SHEET INFORMATION FOR THE YEAR ENDED 31 December 2020

ADVANCES AND OTHER ACCOUNTS		
	31 December 2020	30 June 2020
	HK\$'000	HK\$'000
A. Trade bills Less: Collective Impairment allowance	7,659 (77)	4,446 (44)
Trade bills less collective impairment allowance	7,582	4,402
B. Advances to customers	3,751,271	3,166,636
Advances to banks	155,003	154,930
Accrued interest and other accounts		
Accrued interest Other accounts	15,036 24,506	23,160 22,387
Total	3,945,816	3,367,113
Less: Impairment allowance on Advances to customers		
Collective impairment allowance	(47,030)	(43,532)
Individual impairment allowance	0	0
Advances to banks		
Collective impairment allowance	(1,550)	(1,550)
Individual impairment allowance	0	0
Accrued interest		
Collective impairment allowance	0	0
Individual impairment allowance Other accounts	0	0
Collective impairment allowance	0	0
Individual impairment allowance Total	(48,580)	(45,082)
Advances and other accounts less impairment allowance	·	3,322,031
Advances and other accounts less impairment anowance	3,897,236	J,J22,UJ1
C. Details of the impaired advances to customers		
	31 December 2020	30 June 2020
	HK\$'000	HK\$'000
Impaired loans which are individually determined to be impaired		
advances to customers	0	0
Individuals assessed allowance made in respect of impaired		
advances to customers	0	0
As a percentage of total advances to customers	0.00%	0.00%

Note: As at 31 Dec 2020 and 30 Jun 2020, there is no collateral held in respect of impaired advances to customers.

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

III. ADDITIONAL BALANCE SHEET INFORMATION FOR THE YEAR ENDED 31 December 2020

ADVANCES AND OTHER ACCOUNTS-continued				
C. Overdue and rescheduled advances to customers				
	31 Decei	mber 2020	30 Ju	ne 2020
a. Advances to customers overdue for	HK\$'000	%	HK\$'000	%
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	0.05%
- -	0	0.00%	0	0.05%
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	
- **	0		0	
c. Value of collateral held against the overdue loans	N/A		N/A	
a value of boliateral libra against the overday loans	, , , , , , , , , , , ,		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
d. Rescheduled advances to customers	0	0.00%	0	0.00%
D. Natures of other accounts Other accounts receivable Prepaid expenses		31 December 2020 HK\$'000 127 2,804		30 June 2020 HK\$'000 0 4,635
		13,528		11,305
Prepaid Tax Prepaid guarantee deposits		3,099		3,094
Revaluation-forward fx/swap/option		4,948		
Revaluation-forward 1x/swap/option		24,506	-	3,353 22,387
E. Analysis of other assets which have been overdue		31 December 2020 HK\$'000	-	30 June 2020 HK\$'000
Other assets overdue for more than 3 months		0	3	0_
As a percentage of total assets		0.00%	:	0.00%

F. Repossessed assets

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

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

IV. OFF-BALANCE SHEET EXPOSURES FOR THE YEAR ENDED 31 December 2020

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

	31 <u>December</u> 2020 HK\$'000	30 June 2020 HK\$'000
Contingent liabilities and commitments	118.5000	1124000
Direct credit contingencies	11,628	11,626
Trade-related contingencies	36,856	34,982
Forward forward deposit placed	0	55,000
Other commitments	2,137,809	2,767,514
	2,186,293	2,869,122
Derivatives	31 December 2020 HK\$'000	30 June 2020 HK\$'000
Exchange rate contracts	2,068,489	1,255,198
Interest rate contracts	0	0
	2,068,489	1,255,198
	31 December 2020 HK\$'000	30 June 2020 HK\$'000
Fair value of derivatives (of the above derivatives)		
Exchange rate contracts:		
-Positive replacement cost	4,935	3,353
Interest rate contracts:	^	^
-Positive replacement cost	4 025	2 252
	4,935	3,353

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 represents 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.

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

V. SEGMENTAL INFORMATION FOR THE YEAR ENDED 31 December 2020

i. GROSS ADVANCES TO COSTOMERS DI INDOSTRI SE	31 December 2020		30 June 2020		
	HK\$'000	HK\$'000	HK\$'000	HK\$'000	
		Amounts of Loan		Amounts of Loan	
		and advances		and advances	
		covered by		covered by	
		collateral		collateral	
A. Loans for use in Hong Kong					
a. Industrial, commercial and financial					
Property development	0	0	0	0	
Property investment	0	0	0	0	
Financial concerns	165,310	0	243,719	0	
Stockbrokers	1,471,945	0	594,924	0	
Wholesale and retail trade	13,150	13,150	94,917	11,600	
Manufacturing	38,352	18,900	71,952	18,900	
Transport and transport equipment	7,752	0	97,655	0	
Recreational activities	0	0	0	0	
Information technology	39,662	0	39,592	0	
Others	83,533	0	83,473	0	
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	0	0	0	0	
loans for the purchase of other residential properties	0	0	0	0	
Credit card advances	0	0	0	0	
Others	10,996	10,996	11,125	11,125	
c. All others	0	0	0	0	
B. Trade finance	57,444	33,045	110,634	36,057	
C. Loan for use outside Hong Kong	1,863,127	350,708	1,818,645	270,177	
Total	3,751,271	426,799	3,166,636	347,859	

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

	31 <u>December</u> <u>2020</u> HK\$'000	30 June 2020 HK\$'000
Hong Kong	2,570,263	2,004,185
Others	717,030	766,361
China	463,978	396,090
Total	3,751,271	3,166,636

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

Overdue loans and advances to customers	31 <u>December</u> 2020 HK\$'000	30 June 2020 HK\$'000
Taiwan	0	0
Hong Kong	0	0
China	0_	0_
	0	0
Impaired loan and advances to customer		
Taiwan	0	0
Hong Kong	0	0
China	O	0
	0	0

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.

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

V. SEGMENTAL INFORMATION FOR THE YEAR ENDED 31 December 2020

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.

HIKS Mil	As at 31 December 2020	Banks	Official Sectors	Non-bank Financial Institutions	Non-financial Private Sectors	Total
of which United States France Franc						
of which United States France Franc	1 Developed countries	810	229	0	91	1.130
Australia						
2. Offshore Centres of which Hong Kong	France	381	0	0	0	381
20	Australia	40	0	0	91	131
3. Developing Europe 0	2. Offshore Centres	127	74	385	448	1,034
Developing Latin America and Caribbean of Whiteh Chile 156 0 0 0 0 156	of which Hong Kong	127	74	385	390	976
of which Chile Virgin Island 156 0 0 0 156 5. Developing Africa and Middle East of which United Arab Emirates 482 256 477 248 1,463 6. Developing Africa and Middle East of which United Arab Emirates 482 0 169 0 651 Saudi Arabia Qatar 0 256 0 248 504 6. Developing Asia-Pacific of which China 649 0 1,255 295 2,200 7. International Organisations 0 0 0 1,34 0 134 8. Unallocated by country 0 0 0 0 0 0 As at 30 June 2020 Banks Sectors Non-bank Non-tinancial Institutions Non-tinancial Private Sectors Total 1. Developed countries 943 156 39 81 1,219 of which France 453 0 0 0 453 Uriled States 236 156 0 0 322 Of which Hong Kong <	3. Developing Europe	0	0	0	0	0
Non-financial Development	4. Developing Latin America and Caribbean	156	0	0	77	233
S. Developing Africa and Middle East of Which United Arab Emirates	of which Chile	156	0	0	0	156
of which United Arabis Emirates 482 0 169 0 651 Saudi Arabia 0 256 0 248 904 Qatar 0 0 308 0 308 6. Developing Asia-Pacific 1,437 93 1,981 849 4,360 of which China 649 0 1,256 295 2,200 Taiwan 75 0 613 419 1,107 7. International Organisations 0 0 0 0 0 0 8. Unallocated by country 0 0 0 0 0 0 0 8. Unallocated by country 0 0 0 0 0 0 0 8. Unallocated by country 0 0 0 0 0 0 0 8. Unallocated by country 0 0 0 0 0 0 9. Unallocated by country 0 0 0 0 0 0 <td>Virgin Island</td> <td>0</td> <td>0</td> <td>0</td> <td>77</td> <td>77</td>	Virgin Island	0	0	0	77	77
Saudi Arabia Qatar Qatar						
Quitar	of which United Arab Emirates					
6. Developing Asia-Pacific of which China of which China of which China (649) 1,437 93 1,981 849 4,360 of which China Taiwan 649 0 1,256 295 2,200 7. International Organisations 0 0 613 419 1,107 8. Unallocated by country 0 0 0 0 0 0 8. Unallocated by country 0 0 0 0 0 0 8. Unallocated by country 0 0 0 0 0 0 8. Unallocated by country 0 0 0 0 0 0 8. Unallocated by country 0 0 0 0 0 0 8. Unallocated by country 0 0 0 0 0 0 8. Unallocated by country 0 0 0 0 0 0 1. Unallocated by country 0 0 0 0 0 0 0 0 0 141 <						
of which China Taiwan 649 75 0 1,256 1,260 2,200 1,107 2,200 1,107 7. International Organisations 0 0 134 0 134 8. Unallocated by country 0 0 0 0 0 0 0 As at 30 June 2020 Banks Official Sectors Non-bank Financial Private Sectors Non-financial Private Sectors Total 1. Developed countries 943 156 39 81 1,219 of which France 453 0 0 0 453 United States 236 156 0 0 392 Australia 173 0 289 361 1,049 of which Hong Kong 319 80 289 361 1,049 of which Hong Kong 319 80 289 361 1,049 of which Chile 149 0 0 0 149 O Eveloping Africa and Middle East of which Chile 389 0 300 0 689	Qatar	0	0	308	0	308
of which China Taiwan 649 75 0 1.256 1.256 2.200 1.107 2.200 1.107 7. International Organisations 0 0 134 0 134 8. Unallocated by country 0 0 0 0 0 0 0 As at 30 June 2020 Banks Cofficial Sectors Non-bank Financial Private Sectors Non-financial Private Sectors Total HKS Mil	6. Developing Asia-Pacific	1,437	93	1,981	849	4,360
7. International Organisations 0 0 134 0 134 8. Unallocated by country 0 0 0 0 0 0 As at 30 June 2020 Banks Official Scotors Mon-bank Financial Scotors Non-linancial Private Sectors Total Private Sectors 1. Developed countries 943 156 39 81 1,219 of which France 453 0 0 0 453 United States 236 156 0 0 392 Australia 173 0 0 81 1,219 2. Offshore Centres 319 80 289 361 1,049 of which Hong Kong 319 80 289 361 1,049 3. Developing Europe 0 0 0 0 4. Developing Africa and Middle East 389 0 300 0 689 5. Developing Africa and Middle East 389 0 300 0 689 6 Discoloping Asia-Pa		649	0	1,256	295	2,200
8. Unallocated by country 0 453 0 0 0 0 453 0 0 0 453 0 0 0 453 0 0 0 453 0 0 0 453 0 0 0 453 0 0 0 352 4 1	Taiwan	75	0	613	419	1,107
Non-financial Non-financia	7. International Organisations	0	0	134	0	134
Banks Sectors Institutions Private Sectors Total Private S	8. Unallocated by country					
As at 30 June 2020 Banks Official Sectors Financial Institutions Non-financial Private Sectors Total 1. Developed countries 943 156 39 81 1,219 of which France 453 0 0 0 453 United States 236 156 0 0 392 Australia 173 0 0 81 254 2. Offshore Centres of which Hong Kong 319 80 289 361 1,049 3. Developing Europe 0 0 0 0 0 0 4. Developing Latin America and Caribbean of which Chile 149 0 0 0 149 5. Developing Africa and Middle East of which United Arab Emirates Agair 389 0 149 0 538 Qatar 0 0 151 0 538 Of which China China 650 0 930 592 2,172 Taiwan 689 0 78 0 78		3,012	652	2,977	1,713	8,354
Banks Sectors Institutions Private Sectors Total HKS Mil HKS M				Non-bank		
HK\$ Mil H\$ A H\$			Official	Financial		
1. Developed countries of which France 943 156 39 81 1,219 of which France 0 which France 453 0 0 0 453 do United States 236 156 0 0 392 do Australia 173 0 0 81 254 2. Offshore Centres of which Hong Kong 319 80 289 361 1,049 do of which Hong Kong 319 80 289 296 984 3. Developing Europe 0 0 0 0 0 0 4. Developing Latin America and Caribbean of which Chile 149 0 0 0 0 149 5. Developing Africa and Middle East of which United Arab Emirates Qatar 389 0 300 0 689 Oeveloping Asia-Pacific of which China Taiwan 2,048 92 1,386 1,062 4,588 do Of Which China Taiwan 650 0 930 592 2,172 do Taiwan 689 0 0 0 0 78 7. International Organisations 0	As at 30 June 2020					
of which France United States Australia 453 236 173 0 156 0 0 0 0 0 81 453 254 2. Offshore Centres of which Hong Kong 319 319 80 80 289 289 361 296 1,049 984 3. Developing Europe 0 0 0 0 0 4. Developing Latin America and Caribbean of which Chile 149 149 0 0 0 0 5. Developing Africa and Middle East of which United Arab Emirates Qatar 389 0 0 300 149 0 689 0 6. Developing Asia-Pacific of which China Taiwan 2,048 689 92 1,386 0 1,386 1,062 1,386 1,062 1,267 4,588 0 92 2,172 172 172 172 7. International Organisations 0 0 78 0 78 8. Unallocated by country 0 0 0 0 0 0 0		HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil
United States		· · · · · · · · · · · · · · · · · · ·				•
Australia 173 0 0 81 254 2. Offshore Centres 319 80 289 361 1,049 of which Hong Kong 319 80 289 296 984 3. Developing Europe 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			=		=	
2. Offshore Centres of which Hong Kong 319 80 289 361 1,049 of which Hong Kong 319 80 289 296 984 3. Developing Europe 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0						
of which Hong Kong 319 80 289 296 984 3. Developing Europe 0 0 0 0 0 0 4. Developing Latin America and Caribbean of which Chile 149 0 0 0 0 149 of which Chile 5. Developing Africa and Middle East of which United Arab Emirates Qatar 389 0 300 of which United Arab Emirates Qatar 0 0 149 of which United Arab Emirates Qatar 0 0 151 of which China Othina Gailer China G	Australia	173	U	U	01	254
3. Developing Europe 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2. Offshore Centres	319	20	280	361	1.049
4. Developing Latin America and Caribbean of which Chile 149 0 0 0 0 149 5. Developing Africa and Middle East 389 0 300 0 689 of which United Arab Emirates 389 0 149 0 538 Qatar 0 0 151 0 151 6. Developing Asia-Pacific 2,048 92 1,386 1,062 4,588 of which China 650 0 930 592 2,172 Taiwan 689 0 224 354 1,267 7. International Organisations 0 0 78 0 78 8. Unallocated by country 0 0 0 0 0 0 0	of which Hone Vanc					•
of which Chile 149 0 0 0 149 5. Developing Africa and Middle East of which United Arab Emirates Qatar 389 0 149 0 538 Qatar 6. Developing Asia-Pacific of which China Taiwan 2,048 92 1,386 1,062 4,588 Qatar 4,588 Qatar 7. International Organisations 0 0 930 592 2,172 Qatar 2,172 Qatar 7. International Organisations 0 0 78 Qatar 0 78 Qatar	of which riong Kong	319				•
of which Chile 149 0 0 0 149 5. Developing Africa and Middle East of which United Arab Emirates Qatar 389 0 149 0 538 Qatar 6. Developing Asia-Pacific of which China Taiwan 2,048 92 1,386 1,062 4,588 Qatar 4,588 Qatar 7. International Organisations 0 0 930 592 2,172 Qatar 2,172 Qatar 7. International Organisations 0 0 78 Qatar 0 78 Qatar			80	289	296	984
of which United Arab Emirates 389 0 149 0 538 Qatar 0 0 151 0 151 6. Developing Asia-Pacific of which China raiwan 2,048 92 1,386 1,062 4,588 of which China raiwan 650 0 930 592 2,172 Taiwan 689 0 224 354 1,267 7. International Organisations 0 0 78 0 78 8. Unallocated by country 0 0 0 0 0 0	3. Developing Europe	0	80 0 0	289 0 0	296 0 0	984 0 149
Qatar 0 0 151 0 151 6. Developing Asia-Pacific of which China of which China Taiwan 2,048 92 1,386 1,062 4,588 92 2,172 2,172 2,172 1,267	Developing Europe Developing Latin America and Caribbean	0 149	80 0 0	289 0 0	296 0 0	984 0 149
6. Developing Asia-Pacific 2,048 92 1,386 1,062 4,588 of which China 650 0 930 592 2,172 Taiwan 689 0 224 354 1,267 7. International Organisations 0 0 78 0 78 8. Unallocated by country 0 0 0 0 0 0	Developing Europe Developing Latin America and Caribbean of which Chile	0 149 149 389	80 0 0 0	289 0 0 0 300	296 0 0 0 0	984 0 149 149 689
of which China Taiwan 650 0 930 592 2,172 24 592 2,172 354 2,172 354 1,267 7. International Organisations 0 0 78 0 78 0 78 8. Unallocated by country 0 0 0 0 0 0 0 0 0 0	3. Developing Europe 4. Developing Latin America and Caribbean of which Chile 5. Developing Africa and Middle East of which United Arab Emirates	0 149 149 389 389	80 0 0 0 0	289 0 0 0 0 300 149	296 0 0 0 0	984 0 149 149 689 538
Taiwan 689 0 224 354 1,267 7. International Organisations 0 0 78 0 78 8. Unallocated by country 0 0 0 0 0 0	3. Developing Europe 4. Developing Latin America and Caribbean of which Chile 5. Developing Africa and Middle East of which United Arab Emirates	0 149 149 389 389	80 0 0 0 0	289 0 0 0 0 300 149	296 0 0 0 0	984 0 149 149 689 538
7. International Organisations 0 0 78 0 78 8. Unallocated by country 0 0 0 0 0 0 0	3. Developing Europe 4. Developing Latin America and Caribbean of which Chile 5. Developing Africa and Middle East of which United Arab Emirates Qatar 6. Developing Asia-Pacific	0 149 149 389 389 0	80 0 0 0 0 0 0	289 0 0 0 0 300 149 151	296 0 0 0 0 0 0	984 0 149 149 689 538 151 4,588
8. Unailocated by country 0 0 0 0 0 0	3. Developing Europe 4. Developing Latin America and Caribbean of which Chile 5. Developing Africa and Middle East of which United Arab Emirates Qatar 6. Developing Asia-Pacific of which China	0 149 149 389 389 0 2,048 650	80 0 0 0 0 0 0 0 92 0	289 0 0 0 300 149 151 1,386 930	296 0 0 0 0 0 0 0 1,062 592	984 0 149 149 689 538 151 4,588 2,172
	3. Developing Europe 4. Developing Latin America and Caribbean of which Chile 5. Developing Africa and Middle East of which United Arab Emirates Qatar 6. Developing Asia-Pacific of which China	0 149 149 389 389 0 2,048 650	80 0 0 0 0 0 0 0 92 0	289 0 0 0 300 149 151 1,386 930	296 0 0 0 0 0 0 0 1,062 592	984 0 149 149 689 538 151 4,588 2,172
<u>3,848</u> <u>328</u> <u>2,092</u> <u>1,504</u> <u>7,772</u>	3. Developing Europe 4. Developing Latin America and Caribbean of which Chile 5. Developing Africa and Middle East of which United Arab Emirates Qatar 6. Developing Asia-Pacific of which China Taiwan	0 149 149 389 389 0 2,048 650 689	80 0 0 0 0 0 0 0 0	289 0 0 0 300 149 151 1,386 930 224	296 0 0 0 0 0 0 1,062 592 354	984 0 149 149 689 538 151 4,588 2,172 1,267
	3. Developing Europe 4. Developing Latin America and Caribbean of which Chile 5. Developing Africa and Middle East of which United Arab Emirates Qatar 6. Developing Asia-Pacific of which China Taiwan 7. International Organisations	0 149 149 389 389 0 2,048 650 689	80 0 0 0 0 0 0 0 92 0 0	289 0 0 300 149 151 1,386 930 224 78	296 0 0 0 0 0 0 1,062 592 354 0	984 0 149 149 689 538 151 4,588 2,172 1,267 78

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

V. SEGMENTAL INFORMATION FOR THE YEAR ENDED 31 December 2020

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.

Types of counterparties	On-balance sheet	Off-balance sheet	
As at 21 December 2020	exposure HK\$ Mil	exposure HK\$ Mil	Total HK\$ Mil
As at 31 December 2020 1 Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	1,143	12	1,155
2 Local government, local government-owned entities and their subsidiaries and joint ventures (JVs)	294	0	294
3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	121	0	121
4 Other entities of central government not reported in item 1 above	196	0	196
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	248	25	273
7 Other counterparties where the exposures are considered to be non-bank Mainland China exposures	0	0	0
Total	2,002	37	2,039
Total assets after provision	8,359		
On-balance exposures as percentage of total assets	23.96%		
As at 30 June 2020 1 Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	1,036	3	1,039
2 Local government, local government-owned entities and their subsidiaries and joint ventures (JVs)	195	0	195
3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	101	77	178
4 Other entities of central government not reported in item 1 above	178	0	178
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	303	6	309
7 Other counterparties where the exposures are considered to be non-bank Mainland China exposures	0	0	0
Total	1,813	86	1,899
Total assets after provision	7,771		
On-balance exposures as percentage of total assets	23.33%		

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

VI. CURRENCY RISK FOR THE YEAR ENDED 31 December 2020

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 2020	<u>USD</u> HK\$ Mil	<u>CNY</u> HK\$ Mil	<u>AUD</u> HK\$ Mil	Others HK\$ Mil	<u>Total</u> HK\$ Mil
Spot assets	5,860	209	92	35	6,196
Spot Liabilities	(4,908)	(835)	(91)	(52)	(5,886)
Forward purchases	519	1,029	0	17	1,565
Forward sales	(1,543)	(404)	0	0	(1,947)
Net option position	0_	0	0	0	0
Net long / (short) position	(72)	(1)	1	0	(72)
As at 30 June 2020	<u>USD</u> HK\$ Mil	<u>CNY</u> HK\$ Mil	<u>GBP</u> HK\$ Mil	Others HK\$ Mil	<u>Total</u> HK\$ Mil
Spot assets	5,658	703	4	127	6,492
Spot Liabilities	(5,691)	(726)	(4)	(124)	(6,545)
Forward purchases	557	596	48	55	1,256
Forward sales	(626)	(572)	0	(57)	(1,255)
Net option position	0	0	0	0	0
Net long / (short) position	(102)	1	48	1	(52)

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.

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

VII. LIQUIDITY

FOR THE YEAR ENDED 31 December 2020

Average liquidity maintenance ratio		
	For the 4th	For the 4th
	Quarter ended	Quarter ended
	<u>2020</u>	<u>2019</u>
	%	%
Average liquidity maintenance ratio for the quarter ended	80.07%	73.43%
	Oct-Dec 2020	Oct-Dec 2019

The branch's average liquidity maintenance ratio for the quarter ended 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. The 2020 4th quarter & 2019 4th quarter ratio is based on three months average.

Liquidity Risk Management

The liquidity maintenance ratio ("LMR") is prepared by Accounting Department on a daily basis and a daily report is submitted to branch management and Treasury Department for monitoring purpose. Treasury Department is performed the liquidity maintenance ratio projection on a daily basis and Risk Management Department is performed the liquidity stress test quarterly.

Funding and Liquidity Cushion

Treasury is responsible for managing the funding of the branch which include interbank market funding and placement, customer deposits, etc. and Head Office support when necessary. The branch is maintained the liquidity cushion by holding high quality marketable securities issued or guaranteed by sovereigns and banks. Composition consists of U.S. Treasury Bond and NDIs issued by International Banks.

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 bonds to raise eash quickly to meet short-term liquidity needs. If necessary, the Branch would activate the Contingency Funding plan to recover from liquidity shortage. Mitigation options in the Contingency Funding Plan and the liquidity risk management framework are facilitated to ease the Branch from stress and recover to the usual business position.

Concentration limits on source of funding

The funding position of the Branch as at 31 December 2020 is as follows:

Significant funding instructments	Total amount in HK\$'000	As % of total liabilities
Deposit from retail customers	1,673,547	20.02%
Deposit from other non-bank customers	4,648,806	55.62%
Funding raised from banks	1,737,924	20.79%
Funding raised from the Head Office	111,080	1.33%

Governance

Liquidity risk management of Taiwan Shin Kong Commercial Bank, Hong Kong Branch ("The Branch") is governed by policies as established by the Board of Directors of the Head Office. The Branch has established an Asset and Liability Committee ("ALCO"), which is responsible for the management of liquidity and funding risk of the Branch, ensuring that it is managed within the approved policies and procedures, risk tolerance and limits, and complies with regulatory requirements. ALCO members comprise Branch senior management, head of compliance, risk management, treasury, business and support functions

The Branch's qualitative liquidity risk tolerance is to maintain a balanced asset and liability structure to ensure that it is capable of sustaining business growth while meeting various obligations under normal and certain stressed scenarios. Internal liquidity reporting is compiled and monitored on a regular basis for various level of the governance.

The Branch maintains diverse funding sources, including customer deposits, interbank money market, repo facilities and funding support from the Head Office. Controls and measures are in place to avoid over-reliance on interbank funding and intra-group funding.

Liquidity stress testing covers general market, institution-specific and combined stress scenarios and the results are reviewed on a quarterly basis at ALCO meeting to identify the Branch's potential vulnerabilities and its capacity to withstand stressed circumstances.

The Branch's contingency funding plan makes use of both qualitative and quantitative early warning indicators on different internal and external factors. Any early signs of significant impact on the Branch's liquidity position will be discussed in ALCO. Testing on the plan is conducted on an annual basis and the plan is also subject to regular review by ALCO.

VII Liquidity (cont'd) Analysis of On/Off Balance Sheet by remaining maturity

	31 December 2020						
HK\$'000	Total	I month or less	Over 1 month to 3 months	Over 3 months to 1 year	Over 1 year to 5 year	Over 5 year	Undated or overdue
ASSETS					y		
Cash and balances with banks	459,200	459,200	0	0	0	0	0
Amount due from Exchange Fund	73,518	73,518	0	0	0	0	0
Placement with banks maturing between one and twelve months	0	0	0	0	0	0	0
(except those included in amount due from overseas offices)	77.000		***				
Amount due from overseas offices Trade bills	75,000 7,659	0 1,295	75,000	0	0	0	0
Advances and other accounts	3,790,813	1,293	6,364 587,092	0 899,954	0 651,945	0 91,997	0 8,083
Advances to other banks	155,003	0	0 0	155,003	0	0	0,003
FVOCI securities	3,740,913	0	0	186,745	2,874,090	680,078	0
Amortised cost securities	77,272	0	0	0	77,272	0	o o
Fixed & intangible assets	31,022	0	0	0	0	0	31,022
Total assets	8,410,400	2,085,755	668,456	1,241,702	3,603,307	772,075	39,105
LIABILITIES							
Deposits and balances of banks	1,175,802	1,051,768	124,034	0	0	0	0
(except those included in amount due to overseas offices) Deposits from customers	6,313,574	2,830,924	1014710	1 666 040	0	0	0
Amount due to overseas offices	111,080	33,080	1,916,710 0	1,565,940 0	0	0	0 78,000
Amount payable under repos	561,472	0	561,472	0	0	0	/a,tAXI 0
Other liabilities	117,232	26,143	5,779	31,802	0	0	53,508
Capital and reserves	131,240	0	0	0	0	0	131,240
Total equity and liabilities	8,410,400	3,941,915	2,607,995	1,597,742	0	0	262,748
Net Gap	0	(1.8%) 160)	r] 939,539	e (Shithil)	3,603,307	772.075	स्याद्या
		134	71 (77.50.7.2)	7.,	. 2,002,001	112010	
Off Balance Sheet Exposures							
Contingent liabilities	48,484	4,138	32,718	11,628	0	0	0
Irrevocable commitments	203,510	203,510	0	0		0	0
Forward forward deposits placed Total	251,994	207.648	0 32,718	0 11,628	0	<u>0</u>	0
i Olat	231,994	2(77,040	32,716	11,026	U	0	0
	30 June 2020						
HK\$'000		l month or less	Over 1 month to		Over 1 year to 5	Over 5 year	Undated or
	30 June 2020 Total	I month or less	Over 1 month to 3 months	Over 3 months to 1 year	Over 1 year to 5 year	Over 5 year	Undated or overdue
ASSETS	Total		3 months	to 1 year	year	•	overdue
ASSETS Cash and balances with banks	Total 1,159,622	1,159,622	3 months	to 1 year	year 0	0	overdue 0
ASSETS Cash and balances with banks Amount due from Exchange Fund	Total 1,159,622 80,137	1,159,622 80,137	3 months 0 0	to 1 year 0 0	year 0 0	0	overdue 0 0
ASSETS Cash and balances with banks	Total 1,159,622	1,159,622	3 months	to 1 year	year 0 0	0	overdue 0
ASSETS Cash and balances with banks Amount due from Exchange Fund Placement with banks maturing between one and twelve months	Total 1,159,622 80,137	1,159,622 80,137	3 months 0 0	to 1 year 0 0	year 0 0 0 0	0 0	overdue 0 0
ASSETS Cash and balances with banks Amount due from Exchange Fund Placement with banks maturing between one and twelve months (except those included in amount due from overseas offices)	Total 1,159,622 80,137 0	1,159,622 80,137 0	3 months 0 0 0	to 1 year 0 0	year 0 0 0 0 0 0	0 0	overdue 0 0 0
ASSETS Cash and balances with banks Amount due from Exchange Fund Placement with banks maturing between one and twelve months (except those included in amount due from overseas offices) Amount due from overseas offices Trade bills Advances and other accounts	Total 1,159,622 80,137 0 10,000 4,446 3,212,183	1,159,622 80,137 0 10,000 4,446 1,236,239	3 months 0 0 0 0 0 205,193	to 1 year 0 0 0 0 0 0 0 0 604,657	year 0 0 0 0 0 0 0 0 1,060,917	0 0 0 0 0 97,379	overdue 0 0 0 0 0 0 0 0 0 7,798
ASSETS Cash and balances with banks Amount due from Exchange Fund Placement with banks maturing between one and twelve months (except those included in amount due from overseas offices) Amount due from overseas offices Trade bills Advances and other accounts Advances to other banks	Total 1,159,622 80,137 0 10,000 4,446 3,212,183 154,930	1,159,622 80,137 0 10,000 4,446 1,236,239	3 months 0 0 0 0 0 0 205,193 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	year 0 0 0 0 0 0 0 0 0 1,060,917 77,426	0 0 0 0 0 0 97,379	0 0 0 0 0 7,798 0
ASSETS Cash and balances with banks Amount due from Exchange Fund Placement with banks maturing between one and twelve months (except those included in amount due from overseas offices) Amount due from overseas offices Trade bills Advances and other accounts Advances to other banks FVOCI securities	Total 1,159,622 80,137 0 10,000 4,446 3,212,183 154,930 2,937,533	1,159,622 80,137 0 10,000 4,446 1,236,239 0 54,309	3 months 0 0 0 0 0 205,193 0 0	to 1 year 0 0 0 0 0 0 604,657 77,504 39,033	year 0 0 0 0 1,060,917 77,426 2,444,536	0 0 0 0 97,379 0 399,655	0 0 0 0 0 0 7,798 0 0 0
ASSETS Cash and balances with banks Amount due from Exchange Fund Placement with banks maturing between one and twelve months (except those included in amount due from overseas offices) Amount due from overseas offices Trade bills Advances and other accounts Advances to other banks FVOCI securities Amortised cost securities	Total 1,159,622 80,137 0 10,000 4,446 3,212,183 154,930 2,937,533 232,156	1,159,622 80,137 0 10,000 4,446 1,236,239 0 54,309	3 months 0 0 0 0 0 205,193 0 0 0	to 1 year 0 0 0 0 0 0 604,657 77,504 39,033 77,475	year 0 0 0 0 1,060,917 77,426 2,444,536 77,199	0 0 0 0 0 97,379 0 399,655	0 0 0 0 0 0 7,798 0 0 0 0 0 0 0
ASSETS Cash and balances with banks Amount due from Exchange Fund Placement with banks maturing between one and twelve months (except those included in amount due from overseas offices) Amount due from overseas offices Trade bills Advances and other accounts Advances to other banks FVOCI securities	Total 1,159,622 80,137 0 10,000 4,446 3,212,183 154,930 2,937,533 232,156 25,183	1,159,622 80,137 0 10,000 4,446 1,236,239 0 54,309 0	3 months 0 0 0 0 0 205,193 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	year 0 0 0 0 1,060,917 77,426 2,444,536 77,199 0	0 0 0 0 97,379 0 399,655 77,482	overdue 0 0 0 0 7,798 0 0 0 25,183
ASSETS Cash and balances with banks Amount due from Exchange Fund Placement with banks maturing between one and twelve months (except those included in amount due from overseas offices) Amount due from overseas offices Trade bills Advances and other accounts Advances to other banks FVOCI securities Amortised cost securities Fixed & intangible assets	Total 1,159,622 80,137 0 10,000 4,446 3,212,183 154,930 2,937,533 232,156	1,159,622 80,137 0 10,000 4,446 1,236,239 0 54,309	3 months 0 0 0 0 0 205,193 0 0 0	to 1 year 0 0 0 0 0 0 604,657 77,504 39,033 77,475	year 0 0 0 0 1,060,917 77,426 2,444,536 77,199	0 0 0 0 0 97,379 0 399,655	0 0 0 0 0 0 7,798 0 0 0 0 0 0 0
ASSETS Cash and balances with banks Amount due from Exchange Fund Placement with banks maturing between one and twelve months (except those included in amount due from overseas offices) Amount due from overseas offices Trade bills Advances and other accounts Advances to other banks FVOCI securities Amortised cost securities Fixed & intangible assets Total assets LIABILITIES	Total 1,159,622 80,137 0 10,000 4,446 3,212,183 154,930 2,937,533 232,156 25,183 7,816,190	1,159,622 80,137 0 10,000 4,446 1,236,239 0 54,309 0 2,544,753	3 months 0 0 0 0 0 205,193 0 0 205,193 205,193	to 1 year 0 0 0 0 0 0 604,657 77,504 39,033 77,475 0 798,669	year 0 0 0 0 0 1,060,917 77,426 2,444,536 77,199 0 3,660,078	0 0 0 0 97,379 0 399,655 77,482 0 574,516	overdue 0 0 0 0 7,798 0 0 0 25,183
ASSETS Cash and balances with banks Amount due from Exchange Fund Placement with banks maturing between one and twelve months (except those included in amount due from overseas offices) Amount due from overseas offices Trade bills Advances and other accounts Advances to other banks FVOCI securities Amortised cost securities Fixed & intangible assets Total assets LIABILITIES Deposits and balances of banks	Total 1,159,622 80,137 0 10,000 4,446 3,212,183 154,930 2,937,533 232,156 25,183	1,159,622 80,137 0 10,000 4,446 1,236,239 0 54,309 0	3 months 0 0 0 0 0 205,193 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	year 0 0 0 0 0 1,060,917 77,426 2,444,536 77,199 0 3,660,078	0 0 0 0 97,379 0 399,655 77,482 0 574,516	overdue 0 0 0 0 7,798 0 0 0 25,183
ASSETS Cash and balances with banks Amount due from Exchange Fund Placement with banks maturing between one and twelve months (except those included in amount due from overseas offices) Amount due from overseas offices Trade bills Advances and other accounts Advances to other banks FVOCI securities Amortised cost securities Fixed & intangible assets Total assets LIABILITIES Deposits and balances of banks (except those included in amount due to overseas offices)	Total 1,159,622 80,137 0 10,000 4,446 3,212,183 154,930 2,937,533 232,156 25,183 7,816,190 1,081,954	1,159,622 80,137 0 10,000 4,446 1,236,239 0 54,309 0 2,544,753	3 months 0 0 0 0 0 205,193 0 0 205,193 697,536	to 1 year 0 0 0 0 0 0 604,657 77,504 39,033 77,475 0 798,669	year 0 0 0 0 1,060,917 77,426 2,444,536 77,199 0 3,660,078	0 0 0 0 97,379 0 399,655 77,482 0 574,516	0 0 0 0 0 0 7,798 0 0 0 0 25,183 32,981
ASSETS Cash and balances with banks Amount due from Exchange Fund Placement with banks maturing between one and twelve months (except those included in amount due from overseas offices) Amount due from overseas offices Trade bills Advances and other accounts Advances to other banks FVOCI securities Amortised cost securities Fixed & intangible assets Total assets LIABILITIES Deposits and balances of banks (except those included in amount due to overseas offices) Deposits from customers	Total 1,159,622 80,137 0 10,000 4,446 3,212,183 154,930 2,937,533 232,156 25,183 7,816,190 1,081,954 5,194,150	1,159,622 80,137 0 10,000 4,446 1,236,239 0 54,309 0 0 2,544,753 384,418	3 months 0 0 0 0 0 0 205,193 0 0 205,193 697,536	to 1 year 0 0 0 0 0 0 0 604,657 77,504 39,033 77,475 0 798,669	year 0 0 0 0 0 1,060,917 77,426 2,444,536 77,199 0 3,660,078	0 0 0 0 97,379 0 399,655 77,482 0 574,516	0 0 0 0 0 7,798 0 0 0 25,183 32,981 0 0
ASSETS Cash and balances with banks Amount due from Exchange Fund Placement with banks maturing between one and twelve months (except those included in amount due from overseas offices) Amount due from overseas offices Trade bills Advances and other accounts Advances and other accounts Advances to other banks FVOCI securities Amortised cost securities Fixed & intangible assets Total assets LIABILITIES Deposits and balances of banks (except those included in amount due to overseas offices) Deposits from customers Amount due to overseas offices	Total 1,159,622 80,137 0 10,000 4,446 3,212,183 154,930 2,937,533 232,156 25,183 7,816,190 1,081,954 5,194,150 1,192,166	1,159,622 80,137 0 10,000 4,446 1,236,239 0 54,309 0 0 2,544,753 384,418 2,459,879 494,134	3 months 0 0 0 0 0 0 205,193 0 0 205,193 697,536 1,481,136 620,032	to 1 year 0 0 0 0 0 0 0 0 604,657 77:504 39,033 77,475 0 798,669 0 1,253,135	year 0 0 0 0 0 1,060,917 77,426 2,444,536 77,199 0 3,660,078 0 0 0	0 0 0 0 97,379 0 399,655 77,482 0 574,516	0 0 0 0 0 0 7,798 0 0 0 0 25,183 32,981
ASSETS Cash and balances with banks Amount due from Exchange Fund Placement with banks maturing between one and twelve months (except those included in amount due from overseas offices) Amount due from overseas offices Trade bills Advances and other accounts Advances to other banks FVOCI securities Amortised cost securities Fixed & intangible assets Total assets LIABILITIES Deposits and balances of banks (except those included in amount due to overseas offices) Deposits from customers Amount due to overseas offices Amount due to overseas offices Amount payable under repos	Total 1,159,622 80,137 0 10,000 4,446 3,212,183 154,930 2,937,533 232,156 25,183 7,816,190 1,081,954 5,194,150 1,192,166 158,820	1,159,622 80,137 0 10,000 4,446 1,236,239 0 54,309 0 2,544,753 384,418 2,459,879 494,134	3 months 0 0 0 0 0 205,193 0 0 205,193 697,536 1,481,136 620,032 158,820	to 1 year 0 0 0 0 0 0 604,657 77,504 39,033 77,475 0 798,669 0 1,253,135 0 0	year 0 0 0 0 0 1,060,917 77,426 2,444,536 77,199 0 3,660,078	0 0 0 0 0 97,379 0 399,655 77,482 0 574,516	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Cash and balances with banks Amount due from Exchange Fund Placement with banks maturing between one and twelve months (except those included in amount due from overseas offices) Amount due from overseas offices Trade bills Advances and other accounts Advances to other banks FVOCI securities Amortised cost securities Fixed & intangible assets Total assets LIABILITIES Deposits and balances of banks (except those included in amount due to overseas offices) Deposits from customers Amount due to overseas offices Amount payable under repos Other liabilities	Total 1,159,622 80,137 0 10,000 4,446 3,212,183 154,930 2,937,533 232,156 25,183 7,816,190 1,081,954 5,194,150 1,192,166 158,820 110,964	1,159,622 80,137 0 10,000 4,446 1,236,239 0 54,309 0 2,544,753 384,418 2,459,879 494,134 0 7,774	3 months 0 0 0 0 0 205,193 0 0 205,193 697,536 1,481,136 620,032 158,820 8,121	to 1 year 0 0 0 0 0 0 0 604,657 77,504 39,033 77,475 0 798,669 0 1,253,135 0 0 22,215	year 0 0 0 0 1,060,917 77,426 2,444,536 77,199 0 3,660,078 0 0 0 24,191	0 0 0 0 97,379 0 399,655 77,482 0 574,516	0 0 0 78,000 0 48,663
ASSETS Cash and balances with banks Amount due from Exchange Fund Placement with banks maturing between one and twelve months (except those included in amount due from overseas offices) Amount due from overseas offices Trade bills Advances and other accounts Advances to other banks FVOCI securities Amortised cost securities Fixed & intangible assets Total assets LIABILITIES Deposits and balances of banks (except those included in amount due to overseas offices) Deposits from customers Amount due to overseas offices Amount due to overseas offices Amount payable under repos	Total 1,159,622 80,137 0 10,000 4,446 3,212,183 154,930 2,937,533 232,156 25,183 7,816,190 1,081,954 5,194,150 1,192,166 158,820	1,159,622 80,137 0 10,000 4,446 1,236,239 0 54,309 0 2,544,753 384,418 2,459,879 494,134	3 months 0 0 0 0 0 205,193 0 0 205,193 697,536 1,481,136 620,032 158,820	to 1 year 0 0 0 0 0 0 604,657 77,504 39,033 77,475 0 798,669 0 1,253,135 0 22,215 0	year 0 0 0 0 0 1,060,917 77,426 2,444,536 77,199 0 3,660,078 0 0 0 24,191 0	0 0 0 0 97,379 0 399,655 77,482 0 574,516	0 0 0 0 7,798 0 0 0 25,183 32,981 0 0 78,000 0 48,663 78,136
ASSETS Cash and balances with banks Amount due from Exchange Fund Placement with banks maturing between one and twelve months (except those included in amount due from overseas offices) Amount due from overseas offices Trade bills Advances and other accounts Advances to other banks FVOCI securities Amortised cost securities Fixed & intangible assets Total assets LIABILITIES Deposits and balances of banks (except those included in amount due to overseas offices) Deposits from customers Amount due to overseas offices Amount payable under repos Other liabilities Capital and reserves	Total 1,159,622 80,137 0 10,000 4,446 3,212,183 154,930 2,937,533 232,156 25,183 7,816,190 1,081,954 5,194,150 1,192,166 158,820 110,964 78,136	1,159,622 80,137 0 10,000 4,446 1,236,239 0 54,309 0 2,544,753 384,418 2,459,879 494,134 0 7,774	3 months 0 0 0 0 0 0 205,193 0 0 205,193 697,536 1,481,136 620,032 158,820 8,121 0 2,965,645	to 1 year 0 0 0 0 0 0 0 604,657 77:504 39,033 77,475 0 798,669 0 1,253,135 0 0 22,215 0 1,275,350	year 0 0 0 0 0 1,060,917 77,426 2,444,536 77,199 3,660,078 0 0 0 0 24,191 0 24,191	0 0 0 0 97,379 0 399,655 77,482 0 574,516	0 0 0 0 7,798 0 0 0 25,183 32,981 0 0 78,000 0 48,663 78,136
Cash and balances with banks Amount due from Exchange Fund Placement with banks maturing between one and twelve months (except those included in amount due from overseas offices) Amount due from overseas offices Trade bills Advances and other accounts Advances to other banks FVOCI securities Amortised cost securities Fixed & intangible assets Total assets LIABILITIES Deposits and balances of banks (except those included in amount due to overseas offices) Deposits from customers Amount due to overseas offices Amount payable under repos Other liabilities Capital and reserves Total equity and liabilities Net Gap	Total 1,159,622 80,137 0 10,000 4,446 3,212,183 154,930 2,937,533 232,156 25,183 7,816,190 1,081,954 5,194,150 1,192,166 158,820 110,964 78,136 7,816,190	1,159,622 80,137 0 10,000 4,446 1,236,239 0 54,309 0 2,544,753 384,418 2,459,879 494,134 0 7,774 0	3 months 0 0 0 0 0 0 205,193 0 0 205,193 697,536 1,481,136 620,032 158,820 8,121 0 2,965,645	to 1 year 0 0 0 0 0 0 0 604,657 77:504 39,033 77,475 0 798,669 0 1,253,135 0 0 22,215 0 1,275,350	year 0 0 0 0 0 1,060,917 77,426 2,444,536 77,199 3,660,078 0 0 0 24,191 0 24,191	0 0 0 0 97,379 0 399,655 77,482 0 574,516	0 0 0 0 7,798 0 0 0 25,183 32,981 0 0 78,000 0 48,663 78,136 204,799
Cash and balances with banks Amount due from Exchange Fund Placement with banks maturing between one and twelve months (except those included in amount due from overseas offices) Amount due from overseas offices Trade bills Advances and other accounts Advances to other banks FVOCI securities Amortised cost securities Fixed & intangible assets Total assets LIABILITIES Deposits and balances of banks (except those included in amount due to overseas offices) Deposits from customers Amount due to overseas offices Amount due to overseas offices Amount payable under repos Other liabilities Capital and reserves Total equity and liabilities Net Gap Off Balance Sheet Exposures	Total 1,159,622 80,137 0 10,000 4,446 3,212,183 154,930 2,937,533 232,156 25,183 7,816,190 1,081,954 5,194,150 1,192,166 158,820 110,964 78,136 7,816,190	1,159,622 80,137 0 10,000 4,446 1,236,239 0 54,309 2,544,753 384,418 2,459,879 494,134 0 7,774 0 3,346,205	3 months 0 0 0 0 0 0 205,193 0 0 0 205,193 697,536 1,481,136 620,032 158,820 8,121 0 2,965,645	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 year 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 97,379 0 399,655 77,482 0 574,516	0 0 0 7,798 0 0 0 25,183 32,981 0 0 48,663 78,136 204,799
Cash and balances with banks Amount due from Exchange Fund Placement with banks maturing between one and twelve months (except those included in amount due from overseas offices) Amount due from overseas offices Trade bills Advances and other accounts Advances to other banks FVOCI securities Amortised cost securities Fixed & intangible assets Total assets LIABILITIES Deposits and balances of banks (except those included in amount due to overseas offices) Deposits from customers Amount due to overseas offices Amount payable under repos Other liabilities Capital and reserves Total equity and liabilities Net Gap	Total 1,159,622 80,137 0 10,000 4,446 3,212,183 154,930 2,937,533 232,156 25,183 7,816,190 1,081,954 5,194,150 1,192,166 158,820 110,964 78,136 7,816,190	1,159,622 80,137 0 10,000 4,446 1,236,239 0 54,309 0 2,544,753 384,418 2,459,879 494,134 0 7,774 0 3,346,205	3 months 0 0 0 0 0 0 205,193 0 0 205,193 697,536 1,481,136 620,032 158,820 8,121 0 2,965,645	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 year 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 97,379 0 399,655 77,482 0 574,516	0 0 0 7,798 0 0 25,183 32,981 0 0 48,663 78,136 204,799
ASSETS Cash and balances with banks Amount due from Exchange Fund Placement with banks maturing between one and twelve months (except those included in amount due from overseas offices) Amount due from overseas offices Trade bills Advances and other accounts Advances to other banks FVOCI securities Amortised cost securities Fixed & intangible assets Total assets LIABILITIES Deposits and balances of banks (except those included in amount due to overseas offices) Deposits from customers Amount due to overseas offices Amount due to overseas offices Amount payable under repos Other liabilities Capital and reserves Total equity and liabilities Net Gap Off Balance Sheet Exposures Contingent liabilities	Total 1,159,622 80,137 0 10,000 4,446 3,212,183 154,930 2,937,533 232,156 25,183 7,816,190 1,081,954 5,194,150 1,192,166 158,820 110,964 78,136 7,816,190 0 46,608 323,899 55,000	1,159,622 80,137 0 10,000 4,446 1,236,239 0 54,309 0 2,544,753 384,418 2,459,879 494,134 0 7,774 0 3,346,205	3 months 0 0 0 0 0 205,193 0 0 205,193 697,536 1,481,136 620,032 158,820 8,121 2,965,645 2,965,645	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	year 0 0 0 0 1,060,917 77,426 2,444,536 77,199 0 3,660,078 0 0 24,191 0 24,191 0 3,635,887	0 0 0 0 97,379 0 399,655 77,482 0 574,516	0 0 0 0 7,798 0 0 0 25,183 32,981 0 0 78,000 0 48,663 78,136 204,799 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
ASSETS Cash and balances with banks Amount due from Exchange Fund Placement with banks maturing between one and twelve months (except those included in amount due from overseas offices) Amount due from overseas offices Trade bills Advances and other accounts Advances to other banks FVOCI securities Amortised cost securities Fixed & intangible assets Total assets LIABILITIES Deposits and balances of banks (except those included in amount due to overseas offices) Deposits from customers Amount due to overseas offices Amount payable under repos Other liabilities Capital and reserves Total equity and liabilities Net Gap Off Balance Sheet Exposures Contingent liabilities Irrevocable commitments	Total 1,159,622 80,137 0 10,000 4,446 3,212,183 154,930 2,937,533 232,156 25,183 7,816,190 1,081,954 5,194,150 1,192,166 158,820 110,964 78,136 7,816,190 0 46,608 323,899	1,159,622 80,137 0 10,000 4,446 1,236,239 0 54,309 0 0 2,544,753 384,418 2,459,879 494,134 0 7,774 0 3,346,205	3 months 0 0 0 0 0 0 205,193 0 0 205,193 697,536 1,481,136 620,032 158,820 8,121 0 2,965,645 (2,769,452)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	year 0 0 0 0 1,060,917 77,426 2,444,536 77,199 0 3,660,078 0 0 24,191 0 24,191 0 3,635,887	0 0 0 0 97,379 0 399,655 77,482 0 574,516	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

VIII. REMUNERATION SYSTEM FOR THE YEAR ENDED 31 December 2020

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

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

I. CAPITAL AND CAPITAL ADEQUACY

FOR THE YEAR ENDED 31 December 2020		
	31 December 2020 %	30 June 2020 %
A. Capital adequacy ratio	16.87%	14.18%
The capital adequacy ratio is equal to the ratio of a bank's to computation of capital adequacy ratio is based on the "Base proposed by the Bank for International Settlements and the ratio	l Capital Accord" in line with the risk-	_
	31 December 2020 NT\$'000	30 June 2020 NT\$'000
B. Aggregate amount of shareholders' funds	69,695,859	67,333,526

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

II. OTHER FINANCIAL INFORMATION FOR THE YEAR ENDED 31 December 2020

	31 December 2020 NT\$'000	30 June 2020 NT\$'000
Total Assets	1,040,246,727	996,889,015
Total Liabilities	970,550,868	929,555,489
Total advances	652,822,625	623,143,351
Total customers deposit	910,086,469	861,331,429
	<u>1 January 2020</u>	1 January 2019
	<u>to</u> 31 December 2020	<u>to</u> 31 December 2019
	NT\$'000	NT\$'000
Profit before taxation	6,668,497	6,688,213

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 2020. 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.

> 29 April 2021 Date

Taiwan Shin Kong Commercial Bank Co., Limited

Hong Kong Branch

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