



新光銀行

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

Key Financial Information Disclosure Statements
For The Year Ended 31 December 2024

臺灣新光商業銀行股份有限公司 香港分行
(於臺灣成立的有限責任公司)

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

香港九龍尖沙咀廣東道25號港威大廈二座15樓1502-12室

Suites 1502-12, 15/F, Tower 2, The Gateway, 25 Canton Road, Harbour City, Kowloon, Hong Kong
Tel (852) 3557-4666 Fax (852) 2956-2180

www.skbank.com.tw

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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 2024

	Year Ended	
	31 December 2024	31 December 2023
	HK\$'000	HK\$'000
INTEREST INCOME	535,740	454,497
INTEREST EXPENSE	-386,494	-297,913
	<u>149,246</u>	<u>156,584</u>
OTHER OPERATING INCOME		
Gains less losses arising from dealing in foreign currencies	-8,452	-7,134
Gains less losses arising from trading in interest rate derivatives	13,507	-66,566
Net fees and commission income		
Income from fees and commission	12,539	25,252
Fees and commission expenses	-2,056	-1,877
Others		
Income from trading investments	-731	75,245
Income from non-trading investments	0	0
Other Income	0	0
	<u>14,807</u>	<u>24,920</u>
OPERATING EXPENSES		
Staff expenses	-31,088	-33,673
Rental expenses	-8,671	-10,883
Other expenses	-12,657	-11,624
	<u>-52,416</u>	<u>-56,180</u>
CHARGES FOR BAD AND DOUBTFUL DEBTS		
Provision for bad and doubtful debts	8,060	1,862
Other provisions	-18	-617
	<u>8,042</u>	<u>1,245</u>
PROFIT BEFORE TAXATION	119,679	126,569
TAXATION	-17,928	-20,564
PROFIT AFTER TAXATION	<u>101,751</u>	<u>106,005</u>

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II. BALANCE SHEET INFORMATION

For The Year Ended 31 December 2024

	31 December 2024 HK\$'000	30 June 2024 HK\$'000
ASSETS		
Cash and balances with banks	2,058,151	654,321
Amount due from Exchange Fund	261,804	81,348
Placement with banks maturing between one and twelve months (except those included in amount due from overseas offices)	194,999	0
Amount due from overseas offices	70,000	60,000
Trade bills	1,841	3,826
Certificates of deposit held	0	0
FVPL securities	0	0
Advances and other accounts	2,822,896	3,146,237
Advances to other banks	1,024,465	985,668
FVOCI securities	4,610,352	4,374,804
Amortised cost securities	963,427	968,094
Fixed & intangible assets	45,843	42,808
Total assets	12,053,778	10,317,106
LIABILITIES		
Deposits and balances of banks (except those included in amount due to overseas offices)	504,641	50,000
Deposits from customers		
Demand deposits and current accounts	17,738	14,290
Savings deposits	2,444,893	2,249,428
Time, call and notice deposits	7,824,413	6,970,879
Amount due to overseas offices	149,511	119,605
Certificates of deposit issued	0	0
Amount payable under repos	521,999	373,141
Other accounts and provisions		
Other liabilities	134,566	156,287
Provision	42,660	46,466
Total liabilities	11,640,421	9,980,096
Capital and reserves	413,357	337,010
Total equity and liabilities	12,053,778	10,317,106

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III. ADDITIONAL BALANCE SHEET INFORMATION

For The Year Ended 31 December 2024

ADVANCES AND OTHER ACCOUNTS

	<u>31 December 2024</u>	<u>30 June 2024</u>
	HK\$'000	HK\$'000
A. Trade bills	1,841	3,826
Less: Collective Impairment allowance	-18	-38
Trade bills less collective impairment allowance	<u>1,823</u>	<u>3,788</u>
 B. Advances to customers		
Advances to banks	2,715,201	3,046,558
Accrued interest and other accounts	1,024,465	985,668
Accrued interest	72,175	63,418
Other accounts	35,520	36,261
Total	<u>3,847,361</u>	<u>4,131,905</u>
Less: Impairment allowance on		
Advances to customers		
Collective impairment allowance	-32,742	-32,742
Individual impairment allowance	0	0
Advances to banks		
Collective impairment allowance	-9,860	-9,860
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	0	0
Total	<u>-42,602</u>	<u>-42,602</u>
Advances and other accounts less impairment allowance	<u>3,804,759</u>	<u>4,089,303</u>
 C. Details of the impaired advances to customers		
	<u>31 December 2024</u>	<u>30 June 2024</u>
	HK\$'000	HK\$'000
Impaired loans which are individually determined to be impaired advances to customers	<u>0</u>	<u>0</u>
Individuals assessed allowance made in respect of impaired advances to customers	<u>0</u>	<u>0</u>
As a percentage of total advances to customers	<u>0.00%</u>	<u>0.00%</u>

Note: As at 31 Dec 2024 and 30 Jun 2024, there is no collateral held in respect of impaired advances to customers.

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III. ADDITIONAL BALANCE SHEET INFORMATION

For The Year Ended 31 December 2024

ADVANCES AND OTHER ACCOUNTS-continued

C. Overdue and rescheduled advances to customers

	<u>31 December 2024</u>		<u>30 June 2024</u>	
	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	0.05%
	<u>0</u>	<u>0.00%</u>	<u>0</u>	<u>0.05%</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

	<u>31 December</u> <u>2024</u> HK\$'000	<u>30 June 2024</u> HK\$'000
Other accounts receivable	0	101
Prepaid expenses	3,151	6,102
Prepaid Tax	21,249	17,654
Prepaid guarantee deposits	2,736	2,703
Revaluation-derivatives contracts	6,435	9,701
	<u>33,571</u>	<u>36,261</u>

E. Analysis of other assets which have been overdue

	<u>31 December</u> <u>2024</u> HK\$'000	<u>30 June 2024</u> HK\$'000
Other assets overdue for more than 3 months	<u>0</u>	<u>0</u>
As a percentage of total assets	<u>0.00%</u>	<u>0.00%</u>

F. Repossessed assets

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

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IV. OFF-BALANCE SHEET EXPOSURES

For The Year Ended 31 December 2024

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

	<u>31 December</u> 2024 HK\$'000	<u>30 June 2024</u> HK\$'000
Contingent liabilities and commitments		
Direct credit contingencies	60,343	60,690
Trade-related contingencies	21,648	42,627
Forward forward deposit placed	0	0
Other commitments	4,758,586	4,341,291
	<u>4,840,577</u>	<u>4,444,608</u>
Derivatives		
Exchange rate contracts	900,866	4,582,718
Interest rate contracts	0	0
	<u>900,866</u>	<u>4,582,718</u>
Fair value of derivatives (of the above derivatives)		
Exchange rate contracts:		
-Positive replacement cost	6,435	9,701
Interest rate contracts:		
-Positive replacement cost	0	0
	<u>6,435</u>	<u>9,701</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 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.

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V. SEGMENTAL INFORMATION

For The Year Ended 31 December 2024

1. GROSS ADVANCES TO CUSTOMERS BY INDUSTRY SECTORS

	<u>31 December 2024</u>		<u>30 June 2024</u>	
	HK\$'000	HK\$'000	HK\$'000	HK\$'000
		Amounts of Loan and advances covered by collateral		Amounts of Loan and advances covered by collateral
A. Loans for use in Hong Kong				
a. Industrial, commercial and financial				
Property development	0	0	0	0
Property investment	53,000	53,000	577,007	577,007
Financial concerns	111,485	0	196,722	0
Stockbrokers	42,553	0	270,000	0
Wholesale and retail trade	107,777	68,958	58,059	19,018
Manufacturing	445,172	6,987	449,785	9,370
Transport and transport equipment	91,458	0	93,528	0
Recreational activities	0	0	0	0
Information technology	62,924	0	62,896	0
Others	43,475	43,475	26,583	26,583
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	0	0	0	0
c. All others	0	0	0	0
B. Trade finance	18,911	16,581	23,674	20,862
C. Loan for use outside Hong Kong	1,738,446	9,543	1,288,304	16,559
Total	<u>2,715,201</u>	<u>198,544</u>	<u>3,046,558</u>	<u>669,399</u>

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

	<u>31 December 2024</u>	<u>30 June 2024</u>
	HK\$'000	HK\$'000
Hong Kong	1,004,101	1,813,274
Others	976,986	558,422
India	278,645	163,444
Singapore	272,359	353,602
China	183,110	157,816
Total	<u>2,715,201</u>	<u>3,046,558</u>

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

Overdue loans and advances to customers	<u>31 December</u>	<u>30 June 2024</u>
	HK\$'000	HK\$'000
Taiwan	0	0
Hong Kong	0	0
China	0	0
	<u>0</u>	<u>0</u>
Impaired loan and advances to customer		
Taiwan	0	0
Hong Kong	0	0
China	0	0
	<u>0</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.

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V. SEGMENTAL INFORMATION

For The Year Ended 31 December 2024

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

As at 31 December 2024	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	3,766	539	234	180	4,719
of which France	1,371	0	0	0	1,371
Australia	850	46	0	78	974
United States	285	493	0	39	817
United Kingdom	663	0	0	63	726
2. Offshore Centres	446	262	0	1,336	2,044
of which Hong Kong	446	262	0	875	1,583
Singapore	0	0	0	461	461
3. Developing Europe	0	0	0	0	0
4. Developing Latin America and Caribbean	94	0	0	0	94
of which Chile	94	0	0	0	94
5. Developing Africa and Middle East	776	228	447	0	1,451
of which United Arab Emirates	737	0	15	0	752
Qatar	0	0	432	0	432
Saudi Arabia	39	228	0	0	267
6. Developing Asia-Pacific	2,206	0	307	1,106	3,619
of which Taiwan	1,109	0	61	260	1,430
China	306	0	94	126	526
India	172	0	113	170	455
South Korea	352	0	0	79	431
7. International Organisations	0	0	55	0	55
8. Unallocated by country	0	0	0	0	0
	<u>7,288</u>	<u>1,029</u>	<u>1,043</u>	<u>2,622</u>	<u>11,982</u>

As at 30 June 2024	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	3,430	392	78	0	3,900
of which France	1,298	0	0	0	1,298
Australia	867	51	0	0	918
United Kingdom	669	0	0	0	669
United States	85	341	0	0	426
2. Offshore Centres	184	81	135	1,810	2,210
of which Hong Kong	184	81	135	1,301	1,701
Singapore	0	0	0	509	509
3. Developing Europe	0	0	0	0	0
4. Developing Latin America and Caribbean	94	0	0	0	94
of which Chile	94	0	0	0	94
Virgin Island	0	0	0	0	0
5. Developing Africa and Middle East	639	227	451	0	1,317
of which United Arab Emirates	639	0	174	0	813
Qatar	0	0	277	0	277
Saudi Arabia	0	227	0	0	227
6. Developing Asia-Pacific	1,201	0	580	886	2,667
of which Taiwan	256	0	270	145	671
China	229	0	197	160	586
South Korea	352	0	0	79	431
India	172	0	74	94	340
7. International Organisations	0	0	55	0	55
8. Unallocated by country	0	0	0	0	0
	<u>5,548</u>	<u>700</u>	<u>1,299</u>	<u>2,696</u>	<u>10,243</u>

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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 2024</u>			
1 Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	210	6	216
2 Local government, local government-owned entities and their subsidiaries and joint ventures (JVs)	0	0	0
3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	11	1	12
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	105	3	108
7 Other counterparties where the exposures are considered to be non-bank Mainland China exposures	0	0	0
Total	<u>326</u>	<u>10</u>	<u>336</u>
Total assets after provision	<u>12,011</u>		
On-balance exposures as percentage of total assets	<u>2.71%</u>		
<u>As at 30 June 2024</u>			
1 Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	315	0	315
2 Local government, local government-owned entities and their subsidiaries and joint ventures (JVs)	0	0	0
3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	81	4	85
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	95	19	114
7 Other counterparties where the exposures are considered to be non-bank Mainland China exposures	0	0	0
Total	<u>491</u>	<u>23</u>	<u>514</u>
Total assets after provision	<u>10,271</u>		
On-balance exposures as percentage of total assets	<u>4.78%</u>		

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VI. CURRENCY RISK

For The Year Ended 31 December 2024

5. FOREIGN CURRENCY EXPOSURES

The foreign currency exposures are prepared in accordance with the H.K.M.A. return of "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 2024

	<u>USD</u>	<u>CNY</u>	<u>Others</u>	<u>Total</u>
	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil
Spot assets	9,757	508	236	10,501
Spot Liabilities	-9,813	-508	-109	-10,430
Forward purchases	407	271	0	678
Forward sales	-501	-271	-127	-899
Net option position	0	0	0	0
Net long / (short) position	<u>-150</u>	<u>0</u>	<u>0</u>	<u>-150</u>

As at 30 June 2024

	<u>USD</u>	<u>CNY</u>	<u>Others</u>	<u>Total</u>
	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil
Spot assets	8,596	278	118	8,992
Spot Liabilities	-8,102	-494	-111	-8,707
Forward purchases	1,961	1,606	13	3,580
Forward sales	-2,634	-1,390	-20	-4,044
Net option position	0	0	0	0
Net long / (short) position	<u>-179</u>	<u>0</u>	<u>0</u>	<u>-179</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.

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VII. LIQUIDITY

For The Year Ended 31 December 2024

Average liquidity maintenance ratio

	<u>For the 4th</u> <u>Quarter ended</u> <u>2024</u> %	<u>For the 4th</u> <u>Quarter ended</u> <u>2023</u> %
Average liquidity maintenance ratio for the quarter ended	116.13% Oct-Dec 2024	86.53% Oct-Dec 2023

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 2024 4th quarter & 2023 4th quarter ratio is based on three months average.

Liquidity Risk Management

The liquidity maintenance ratio ("LMR") is prepared by Adminstration 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 cash 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 2024 is as follows:

Significant funding instruments	Total amount in HK\$'000	As % of total liabilities
Deposit from other non-bank customers	6,426,946	53.51%
Deposit from retail customers	3,929,089	32.71%
Funding raised from banks	847,088	7.05%
Repo transaction raised from non bank financial institution	331,104	2.76%

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-Dec-24					
HK\$'000	Total	1 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							
Cash and balances with banks	2,058,151	2,058,151	0	0	0	0	0
Amount due from Exchange Fund	261,804	261,804	0	0	0	0	0
Placement with banks maturing between one and twelve month (except those included in amount due from overseas offices)	194,999	0	194,999	0	0	0	0
Amount due from overseas offices	70,000	70,000	0	0	0	0	0
Trade bills	1,841	1,841	0	0	0	0	0
Certificates of deposit held	0	0	0	0	0	0	0
FVPL securities	0	0	0	0	0	0	0
Advances and other accounts	2,822,896	323,274	778,753	276,249	1,435,450	0	9,170
Advances to other banks	1,024,465	0	0	0	1,024,465	0	0
FVOCI securities	4,610,352	0	154,377	698,277	3,483,736	273,962	0
Amortised cost securities	963,427	0	0	77,637	538,540	347,250	0
Fixed & intangible assets	45,843	0	0	0	0	0	45,843
Total assets	12,053,778	2,715,070	1,128,129	1,052,163	6,482,191	621,212	55,013
LIABILITIES							
Deposits and balances of banks (except those included in amount due to overseas offices)	504,641	0	504,641	0	0	0	0
Deposits from customers	10,287,044	5,141,643	3,404,776	1,740,625	0	0	0
Amount due to overseas offices	149,511	71,511	0	0	0	0	78,000
Certificates of deposit issued	0	0	0	0	0	0	0
Amount payable under repos	521,999	236,001	285,998	0	0	0	0
Other liabilities	177,226	43,219	27,549	28,510	30,660	0	47,288
Capital and reserves	413,357	0	0	0	0	0	413,357
Total equity and liabilities	12,053,778	5,492,374	4,222,964	1,769,135	30,660	0	538,645
Net Gap	0	-2,777,304	-3,094,835	-716,972	6,451,531	621,212	-483,632
Off Balance Sheet Exposures							
Contingent liabilities	81,991	67,189	14,802	0	0	0	0
Irrevocable commitments	271,123	271,123	0	0	0	0	0
Forward forward deposits placed	0	0	0	0	0	0	0
Total	353,114	338,312	14,802	0	0	0	0

		30-Jun-24					
HK\$'000	Total	1 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							
Cash and balances with banks	654,321	654,321	0	0	0	0	0
Amount due from Exchange Fund	81,348	81,348	0	0	0	0	0
Placement with banks maturing between one and twelve month (except those included in amount due from overseas offices)	0	0	0	0	0	0	0
Amount due from overseas offices	60,000	60,000	0	0	0	0	0
Trade bills	3,826	2,789	1,037	0	0	0	0
Certificates of deposit held	0	0	0	0	0	0	0
FVPL securities	0	0	0	0	0	0	0
Advances and other accounts	3,146,237	592,309	719,039	389,832	1,432,654	0	12,403
Advances to other banks	985,668	0	0	0	985,668	0	0
FVOCI securities	4,374,804	0	143,251	872,751	3,233,308	125,494	0
Amortised cost securities	968,094	0	0	78,083	540,933	349,078	0
Fixed & intangible assets	42,808	0	0	0	0	0	42,808
Total assets	10,317,106	1,390,767	863,327	1,340,666	6,192,563	474,572	55,211
LIABILITIES							
Deposits and balances of banks (except those included in amount due to overseas offices)	50,000	50,000	0	0	0	0	0
Deposits from customers	9,234,597	3,983,796	2,996,158	2,254,643	0	0	0
Amount due to overseas offices	119,605	41,605	0	0	0	0	78,000
Certificates of deposit issued	0	0	0	0	0	0	0
Amount payable under repos	373,141	373,141	0	0	0	0	0
Other liabilities	202,753	29,508	30,245	51,831	34,458	0	56,711
Capital and reserves	337,010	0	0	0	0	0	337,010
Total equity and liabilities	10,317,106	4,478,050	3,026,403	2,306,474	34,458	0	471,721
Net Gap	0	-3,087,283	-2,163,076	-965,808	6,158,105	474,572	-416,510
Off Balance Sheet Exposures							
Contingent liabilities	103,317	84,113	13,447	5,757	0	0	0
Irrevocable commitments	109,992	109,992	0	0	0	0	0
Forward forward deposits placed	0	0	0	0	0	0	0
Total	213,309	194,105	13,447	5,757	0	0	0

VIII. REMUNERATION SYSTEM
FOR THE HALF YEAR ENDED 31 DECEMBER 2024

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 2024

	<u>31 December 2024</u> %	<u>30 June 2024</u> %
A. Capital adequacy ratio	<u>15.12%</u>	<u>14.62%</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 2024</u> NT\$'000	<u>30 June 2024</u> NT\$'000
B. Aggregate amount of shareholders' funds	<u>77,614,674</u>	<u>72,750,704</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 2024

	<u>31 December 2024</u> NT\$'000	<u>30 June 2024</u> NT\$'000
Total Assets	<u>1,322,157,084</u>	<u>1,289,349,021</u>
Total Liabilities	<u>1,244,542,410</u>	<u>1,216,598,317</u>
Total advances	<u>854,231,694</u>	<u>832,129,628</u>
Total customers deposit	<u>1,122,332,266</u>	<u>1,101,782,787</u>
	<u>1 January 2024</u> to <u>31 December 2024</u> NT\$'000	<u>1 January 2023</u> to <u>31 December 2023</u> NT\$'000
Profit before taxation	<u>8,881,052</u>	<u>8,315,978</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 2024. 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

29 April 2025

Date