



新光銀行

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

Key Financial Information Disclosure Statements  
For The Half Year Ended 30 June 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)

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

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

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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 HALF YEAR ENDED 30 JUNE 2024**

	Year Ended	
	30 June 2024	30 June 2023
	HK\$'000	HK\$'000
<b>INTEREST INCOME</b>	255,944	224,601
<b>INTEREST EXPENSE</b>	-190,744	-137,835
	<u>65,200</u>	<u>86,766</u>
<b>OTHER OPERATING INCOME</b>		
Gains less losses arising from dealing in foreign currencies	-5,329	-3,617
Gains less losses arising from trading in interest rate derivatives	13,507	-28,926
Net fees and commission income		
Income from fees and commission	6,218	7,675
Fees and commission expenses	-952	-913
Others		
Income from trading investments	-2,855	34,737
Income from non-trading investments	0	0
Other Income	0	0
	<u>10,589</u>	<u>8,956</u>
<b>OPERATING EXPENSES</b>		
Staff expenses	-16,085	-16,404
Rental expenses	-4,334	-5,482
Other expenses	-5,562	-5,866
	<u>-25,981</u>	<u>-27,752</u>
<b>CHARGES FOR BAD AND DOUBTFUL DEBTS</b>		
Provision for bad and doubtful debts	4,546	14,063
Other provisions	-254	-213
	<u>4,292</u>	<u>13,850</u>
<b>PROFIT BEFORE TAXATION</b>	54,100	81,820
<b>TAXATION</b>	-8,049	-10,988
<b>PROFIT AFTER TAXATION</b>	<u>46,051</u>	<u>70,832</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 HALF YEAR ENDED 30 JUNE 2024**

	<u>30 June 2024</u>	<u>31 December</u>
	HK\$'000	2023
	HK\$'000	HK\$'000
<b>ASSETS</b>		
Cash and balances with banks	654,321	501,510
Amount due from Exchange Fund	81,348	626,059
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	60,000	60,000
Trade bills	3,826	137,781
Certificates of deposit held	0	0
FVPL securities	0	287,506
Advances and other accounts	3,146,237	3,464,362
Advances to other banks	985,668	919,411
FVOCI securities	4,374,804	3,709,573
Amortised cost securities	968,094	1,321,325
Fixed & intangible assets	42,808	47,135
Total assets	<u>10,317,106</u>	<u>11,074,662</u>
<b>LIABILITIES</b>		
Deposits and balances of banks (except those included in amount due to overseas offices)	50,000	117,193
Deposits from customers		
Demand deposits and current accounts	14,290	22,512
Savings deposits	2,249,428	2,797,775
Time, call and notice deposits	6,970,879	6,954,797
Amount due to overseas offices	119,605	137,638
Certificates of deposit issued	0	0
Amount payable under repos	373,141	511,239
Other accounts and provisions		
Other liabilities	156,287	190,308
Provision	46,466	50,977
Total liabilities	<u>9,980,096</u>	<u>10,782,439</u>
Capital and reserves	<u>337,010</u>	<u>292,223</u>
<b>Total equity and liabilities</b>	<u>10,317,106</u>	<u>11,074,662</u>

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 HALF YEAR ENDED 30 JUNE 2024

ADVANCES AND OTHER ACCOUNTS

	<u>30 June 2024</u>	<u>31 December</u>
	HK\$'000	2023 HK\$'000
A. Trade bills	3,826	137,781
Less: Collective Impairment allowance	-38	-1,378
Trade bills less collective impairment allowance	<u>3,788</u>	<u>136,403</u>
 B. Advances to customers	 3,046,558	 3,306,845
Advances to banks	985,668	919,411
Accrued interest and other accounts		
Accrued interest	63,418	70,060
Other accounts	36,261	87,457
Total	<u>4,131,905</u>	<u>4,383,773</u>
 Less: Impairment allowance on Advances to customers		
Collective impairment allowance	-32,742	-36,612
Individual impairment allowance	0	0
Advances to banks		
Collective impairment allowance	-9,860	-9,196
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>-45,808</u>
Advances and other accounts less impairment allowance	<u>4,089,303</u>	<u>4,337,965</u>
 C. Details of the impaired advances to customers		
	<u>30 June 2024</u>	<u>31 December</u>
	HK\$'000	2023 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 30 Jun 2024 and 31 Dec 2023, there is no collateral held in respect of impaired advances to customers.

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 HALF YEAR ENDED 30 JUNE 2024

ADVANCES AND OTHER ACCOUNTS-continued

C. Overdue and rescheduled advances to customers

	<u>30 June 2024</u>		<u>31 December 2023</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>30 June 2024</u>	<u>31 December 2023</u>
	HK\$'000	HK\$'000
Other accounts receivable	101	62
Prepaid expenses	6,102	5,709
Prepaid Tax	17,654	17,654
Prepaid guarantee deposits	2,703	2,701
Revaluation-derivatives contracts	9,701	61,331
	<u>36,261</u>	<u>87,457</u>

E. Analysis of other assets which have been overdue

	<u>30 June 2024</u>	<u>31 December 2023</u>
	HK\$'000	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.

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 HALF YEAR ENDED 30 JUNE 2024

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

	<u>30 June 2024</u>	<u>31 December 2023</u>
	HK\$'000	HK\$'000
Contingent liabilities and commitments		
Direct credit contingencies	60,690	60,725
Trade-related contingencies	42,627	44,272
Forward forward deposit placed	0	0
Other commitments	4,341,291	3,539,437
	<u>4,444,608</u>	<u>3,644,434</u>
	<u>30 June 2024</u>	<u>31 December 2023</u>
	HK\$'000	HK\$'000
Derivatives		
Exchange rate contracts	4,582,718	8,951,075
Interest rate contracts	0	328,142
	<u>4,582,718</u>	<u>9,279,217</u>
	<u>30 June 2024</u>	<u>31 December 2023</u>
	HK\$'000	HK\$'000
Fair value of derivatives (of the above derivatives)		
Exchange rate contracts:		
-Positive replacement cost	9,701	22,309
Interest rate contracts:		
-Positive replacement cost	0	39,022
	<u>9,701</u>	<u>61,331</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.

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 HALF YEAR ENDED 30 JUNE 2024

1. GROSS ADVANCES TO CUSTOMERS BY INDUSTRY SECTORS

	30 June 2024		31 December 2023	
	HKS'000	HKS'000 Amounts of Loan and advances covered by collateral	HKS'000	HKS'000 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	577,007	577,007	555,000	555,000
Financial concerns	196,722	0	389,373	0
Stockbrokers	270,000	0	206,258	0
Wholesale and retail trade	58,059	19,018	19,022	19,022
Manufacturing	449,785	9,370	450,802	10,157
Transport and transport equipment	93,528	0	500,000	0
Recreational activities	0	0	0	0
Information technology	62,896	0	62,868	0
Others	26,583	26,583	0	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				
loans for the purchase of other residential properties	0	0	0	0
Credit card advances	0	0	0	0
Others	0	0	0	0
<b>c. All others</b>				
	0	0	0	0
<b>B. Trade finance</b>				
	23,674	20,862	62,792	10,099
<b>C. Loan for use outside Hong Kong</b>				
	1,288,304	16,559	1,060,730	24,611
<b>Total</b>	<u>3,046,558</u>	<u>669,399</u>	<u>3,306,845</u>	<u>618,889</u>

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

	30 June 2024	31 December 2023
	HKS'000	HKS'000
Hong Kong	1,813,274	2,303,685
Others	721,866	537,953
Singapore	353,602	353,753
China	157,816	56,607
Vietnam	0	54,847
<b>Total</b>	<u>3,046,558</u>	<u>3,306,845</u>

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

Overdue loans and advances to customers	30 June 2024	31 December 2023
	HKS'000	HKS'000
Taiwan	0	0
Hong Kong	0	0
China	0	0
	<u>0</u>	<u>0</u>
<b>Impaired loan and advances to customer</b>		
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.



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 HALF YEAR ENDED 30 JUNE 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 cross-border claims are disclosed.

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>

As at 31 December 2023	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	2,834	591	27	188	3,640
of which: Australia	863	130	0	0	993
United States	156	461	0	0	617
France	705	0	0	0	705
United Kingdom	552	0	0	0	552
2. Offshore Centres	270	626	196	2,255	3,347
of which: Hong Kong	270	626	196	1,824	2,916
Singapore	0	0	0	411	411
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	484	228	489	233	1,434
of which: United Arab Emirates	484	0	174	0	658
Saudi Arabia	0	228	0	233	461
Qatar	0	0	315	0	315
6. Developing Asia-Pacific	1,048	0	302	1,057	2,407
of which: China	73	0	250	288	611
South Korea	512	0	0	80	592
Taiwan	166	0	12	362	540
7. International Organisations	0	0	55	0	55
8. Unallocated by country	0	0	0	0	0
	<u>4,730</u>	<u>1,445</u>	<u>1,069</u>	<u>3,733</u>	<u>10,977</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 HALF YEAR ENDED 30 JUNE 2024

##### 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 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
<b>Total</b>	<b>491</b>	<b>23</b>	<b>514</b>
Total assets after provision	10,271		
On-balance exposures as percentage of total assets	4.78%		
<u>As at 31 December 2023</u>			
1 Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	676	2	678
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	57	1	58
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	9	17
7 Other counterparties where the exposures are considered to be non-bank Mainland China exposures	0	0	0
<b>Total</b>	<b>741</b>	<b>12</b>	<b>753</b>
Total assets after provision	11,024		
On-balance exposures as percentage of total assets	6.72%		

**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 HALF YEAR ENDED 30 JUNE 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 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>

As at 31 December 2023

	<u>USD</u>	<u>CNY</u>	<u>Others</u>	<u>Total</u>
	HK\$ Mil	HK\$ Mil	HK\$ Mil	HK\$ Mil
Spot assets	8,422	294	236	8,952
Spot Liabilities	-8,103	-522	-194	-8,819
Forward purchases	4,226	2,133	0	6,359
Forward sales	-4,722	-1,906	-43	-6,671
Net option position	0	0	0	0
Net long / (short) position	<u>-177</u>	<u>-1</u>	<u>-1</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.

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

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

### VII. LIQUIDITY

FOR THE HALF YEAR ENDED 30 JUNE 2024

#### Average liquidity maintenance ratio

	<u>For the 2nd</u> <u>Quarter ended</u> <u>2024</u> %	<u>For the 2nd</u> <u>Quarter ended</u> <u>2023</u> %
Average liquidity maintenance ratio for the quarter ended	<u>110.07%</u> Apr-Jun 2024	<u>89.14%</u> Apr-Jun 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 2nd quarter & 2023 2nd quarter ratio is based on three months average.

#### Liquidity Risk Management

The liquidity maintenance ratio ("LMR") is prepared by Administration 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 30 June 2024 is as follows:

Significant funding instruments	Total amount in HK\$'000	As % of total liabilities
Deposit from other non-bank customers	5,653,818	55.05%
Deposit from retail customers	3,653,346	35.57%
Funding raised from banks	292,983	2.85%
Repo transaction raised from non bank financial institution	248,545	2.42%

#### 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

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
<b>ASSETS</b>							
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 months (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
<b>Total assets</b>	<b>10,317,106</b>	<b>1,390,767</b>	<b>863,327</b>	<b>1,340,666</b>	<b>6,192,563</b>	<b>474,572</b>	<b>55,211</b>
<b>LIABILITIES</b>							
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
<b>Total equity and liabilities</b>	<b>10,317,106</b>	<b>4,478,050</b>	<b>3,026,403</b>	<b>2,306,474</b>	<b>34,458</b>	<b>0</b>	<b>471,721</b>
<b>Net Gap</b>	<b>0</b>	<b>-3,087,283</b>	<b>-2,163,076</b>	<b>-965,808</b>	<b>6,158,105</b>	<b>474,572</b>	<b>-416,510</b>
<b>Off Balance Sheet Exposures</b>							
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
<b>Total</b>	<b>213,309</b>	<b>194,105</b>	<b>13,447</b>	<b>5,757</b>	<b>0</b>	<b>0</b>	<b>0</b>

31 December 2023

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
<b>ASSETS</b>							
Cash and balances with banks	501,510	501,510	0	0	0	0	0
Amount due from Exchange Fund	626,059	626,059	0	0	0	0	0
Placement with banks maturing between one and twelve months (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	137,781	28,670	76,345	32,766	0	0	0
Certificates of deposit held	0	0	0	0	0	0	0
FVPL securities	287,506	133,223	0	154,283	0	0	0
Advances and other accounts	3,464,362	885,141	775,793	957,020	782,377	0	64,031
Advances to other banks	919,411	0	0	0	919,411	0	0
FVOCI securities	3,709,573	117,155	0	1,185,461	2,279,973	126,984	0
Amortised cost securities	1,321,325	0	0	353,522	618,685	349,118	0
Fixed & intangible assets	47,135	0	0	0	0	0	47,135
<b>Total assets</b>	<b>11,074,662</b>	<b>2,351,758</b>	<b>852,138</b>	<b>2,683,052</b>	<b>4,600,446</b>	<b>476,102</b>	<b>111,166</b>
<b>LIABILITIES</b>							
Deposits and balances of banks (except those included in amount due to overseas offices)	117,193	117,193	0	0	0	0	0
Deposits from customers	9,775,084	5,327,962	2,489,478	1,957,644	0	0	0
Amount due to overseas offices	137,638	59,638	0	0	0	0	78,000
Certificates of deposit issued	0	0	0	0	0	0	0
Amount payable under repos	511,239	211,500	299,739	0	0	0	0
Other liabilities	241,285	73,943	22,765	32,149	38,233	0	74,195
Capital and reserves	292,223	0	0	0	0	0	292,223
<b>Total equity and liabilities</b>	<b>11,074,662</b>	<b>5,790,236</b>	<b>2,811,982</b>	<b>1,989,793</b>	<b>38,233</b>	<b>0</b>	<b>444,418</b>
<b>Net Gap</b>	<b>0</b>	<b>-3,438,478</b>	<b>-1,959,844</b>	<b>693,259</b>	<b>4,562,213</b>	<b>476,102</b>	<b>-333,252</b>
<b>Off Balance Sheet Exposures</b>							
Contingent liabilities	104,997	61,710	43,287	0	0	0	0
Irrevocable commitments	28,311	28,311	0	0	0	0	0
Forward forward deposits placed	0	0	0	0	0	0	0
<b>Total</b>	<b>133,308</b>	<b>90,021</b>	<b>43,287</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**VIII. REMUNERATION SYSTEM  
FOR THE HALF YEAR ENDED 30 JUNE 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 HALF YEAR ENDED 30 JUNE 2024**

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	<u>30 June 2024</u> %	<u>31 December 2023</u> %
A. Capital adequacy ratio	<u>14.62%</u>	<u>15.45%</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>30 June 2024</u> NTS'000	<u>31 December 2023</u> NTS'000
B. Aggregate amount of shareholders' funds	<u>72,750,704</u>	<u>74,917,454</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 HALF YEAR ENDED 30 JUNE 2024

	<u>30 June 2024</u> NTS'000	<u>31 December 2023</u> NTS'000
Total Assets	<u>1,289,349,021</u>	<u>1,265,754,607</u>
Total Liabilities	<u>1,216,598,317</u>	<u>1,190,837,153</u>
Total advances	<u>832,129,628</u>	<u>805,956,774</u>
Total customers deposit	<u>1,101,782,787</u>	<u>1,095,554,750</u>
	<u>1 January 2024</u> to <u>30 June 2024</u> NTS'000	<u>1 January 2023</u> to <u>30 June 2023</u> NTS'000
Profit before taxation	<u>4,380,279</u>	<u>4,238,289</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 30 June 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.

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

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

Chief Executive

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

25 September 2024

Date