



臺灣中小企業銀行 香港分行

Taiwan Business Bank

Hong Kong Branch

Suite 2705-9, 27/F, Tower 6, The Gateway, Harbour City, Kowloon, H.K.

Tel : (852) 2971 0111 Fax : (852) 2511 6791

(於臺灣註冊成立之有限責任公司)

Incorporated in Taiwan with limited liability)

TAIWAN BUSINESS BANK, LTD.
HONG KONG BRANCH

Key Financial Information Disclosure Statement
For The Half Year Ended 2019/6/30



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TAIWAN BUSINESS BANK, LTD. HONG KONG BRANCH
Key Financial Information Disclosure Statement
For The Half Year Ended 2019/6/30

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TAIWAN BUSINESS BANK, LTD. HONG KONG BRANCH

Section A-Information of the Branch (Hong Kong Branch Only)

I. Income statement information

	For the half year end 2019/6/30 HK\$'000	For the half year end 2018/6/30 HK\$'000
Interest Income	110,977	89,353
Interest Expense	<u>-35,405</u>	<u>-25,406</u>
	75,572	63,947
Other operating income		
Gains less losses arising from trading in foreign currencies	1,231	2,017
Gains less losses on securities held for trading purpose	0	0
Gains less losses from other trading activities	0	0
Income from fees and commissions	3,584	3,692
Others	<u>0</u>	<u>75</u>
	4,815	5,784
Operating Expense		
Staff and rental expenses	-8,218	-10,927
Net charge for other provisions	950	1,143
Other expenses	-9,324	-6,073
Impairment losses and provisions for impaired loans and receivables	-5,169	-7,769
Gains less losses from the disposal of property, plant and equipment and investment properties	<u>-115</u>	<u>0</u>
	-21,876	-23,626
Profit before taxation	58,511	46,105
Taxation expense or tax income	-12,070	-4,823
Profit after taxation	<u>46,441</u>	<u>41,282</u>

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II. Balance sheet information

	2019/6/30	2018/12/31
	<u>HK\$'000</u>	<u>HK\$'000</u>
<i>Assets</i>		
Cash and balances with banks (except those included in amount due from overseas offices)	646,264	1,181,522
Placement with banks maturing between 1 and 12 months (except those included in amount due from overseas offices)	113,658	204,972
Amount due from overseas offices	356,094	221,247
Trade bills	0	0
Available-for-sale securities and impairment provisions	0	0
Available-for-sale securities	615,284	442,477
Impairment provisions (specific)	0	0
Held-to-maturity securities	406,309	415,428
Loans and advances and impairment provisions		
Loans and advances to customers	3,764,516	3,205,659
Loans and advanced to banks	0	0
Impairment provisions (collective and specific)	-40,889	-35,720
Property, plant and equipment and investment properties	14,028	3,673
Other assets		
Accrued interest	17,131	18,306
Others	3,268	2,291
Total assets	<u>5,895,663</u>	<u>5,659,855</u>
<i>Liabilities</i>		
Deposits and balances of banks (except those included in amount due to overseas offices)	1,268,534	810,514
Deposits from customers		
Demand deposits and current accounts	158,060	137,718
Savings deposits	2,007,044	2,174,436
Time, call and notice deposits	1,981,244	2,116,390
Amount due to overseas offices	12,564	23,073
Other liabilities	58,498	35,246
Total liabilities	<u>5,485,944</u>	<u>5,297,377</u>
Paid up capital	78,000	78,000
Reserves	285,278	187,758
Current profit/(loss)	46,441	96,720
Total equities	<u>409,719</u>	<u>362,478</u>
Total Equities and Liabilities	<u>5,895,663</u>	<u>5,659,855</u>

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III. Additional Balance sheet information

1. Loans and advances and impairment provisions

A. Loans and advances and impairment provisions	2019/6/30	2018/12/31
	<u>HK\$'000</u>	<u>HK\$'000</u>
Loans and advances to customers	3,764,516	3,205,659
Loans and advances to banks	<u>0</u>	<u>0</u>
Total	3,764,516	3,205,659
Collective impairment provisions	-37,510	-31,904
Specific impairment provisions	<u>-3,379</u>	<u>-3,816</u>
Total	-40,889	-35,720
Gross loans and advances less impairment provisions	<u><u>3,723,627</u></u>	<u><u>3,169,939</u></u>
Provisions as % of gross loans and advances		
Collective impairment provisions	1.00%	1.00%
Specific impairment provisions	<u>0.09%</u>	<u>0.11%</u>
Total	1.09%	1.10%

B. Impairment provisions

	<u>Specific</u>	<u>Collective</u>	<u>Total</u>
2019/6/30	<u>impairment provisions</u>	<u>impairment provisions</u>	
Loans and advances to customers	3,379	37,510	40,889
Loans and advances to banks	<u>0</u>	<u>0</u>	<u>0</u>
Total	3,379	37,510	40,889
2018/12/31	<u>Specific</u>	<u>Collective</u>	<u>Total</u>
Loans and advances to customers	<u>impairment provisions</u>	<u>impairment provisions</u>	
Loans and advances to banks	3,816	31,904	35,720
Loans and advances to banks	<u>0</u>	<u>0</u>	<u>0</u>
Total	3,816	31,904	35,720

C. Impaired loans and advances to customers

	2019/6/30	2018/12/31
	<u>HK\$'000</u>	<u>HK\$'000</u>
Impaired loans and advances to customers	13,517	15,262
Specific impairment provisions	<u>-3,379</u>	<u>-3,816</u>
Total	10,138	11,446
Market value of collateral of loans and advances to customers	0	0
covered portion of impaired loans and advances to customers	0	0
uncovered portion of impaired loans and advances to customers	13,517	15,262
Impaired advances as % of gross loans and advances to customers	0.36%	0.48%
Specific impairment provisions as % of impaired loans and advances to customers	25.00%	25.00%

D. Impaired loans and advances to bank

	2019/6/30	2018/12/31
	<u>HK\$'000</u>	<u>HK\$'000</u>
Impaired loans and advances to banks	0	0
Specific impairment provisions	<u>0</u>	<u>0</u>
Total	0	0
Market value of collateral of loans and advances to banks	0	0
covered portion of impaired loans and advances to banks	0	0
uncovered portion of impaired loans and advances to banks	0	0
Impaired advances as % of gross loans and advances to banks	0.00%	0.00%
Specific impairment provisions as % of impaired loans and advances to banks	0.00%	0.00%

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2. Overdue and rescheduled assets

Part I. Loans and advances to customers

	2019/6/30	2018/12/31
	HK\$'000	HK\$'000
A. Loans and advances to customers overdue for		
more than 3 months but not more than 6 months	0	0
more than 6 months but not more than 1 year	0	0
more than 1 year	0	0
Total	<u>0</u>	<u>0</u>
Specific impairment provisions made in respect of the above	0	0
Market value of collateral of overdue loans and advances to customers	0	0
covered portion of overdue loans and advances to customers	0	0
uncovered portion of overdue loans and advances to customers	0	0
 B. Rescheduled loans and advances to customers	 <u>13,556</u>	 <u>15,266</u>
(Net of those overdue loans and advances which have been disclosed above)		
	As % of gross advances to customers	As % of gross advances to customers
	2019/6/30	2018/12/31
a. Advance to customers overdue for		
more than 3 months but not more than 6 months	0.00%	0.00%
more than 6 months but not more than 1 year	0.00%	0.00%
more than 1 year	0.00%	0.00%
Total	<u>0.00%</u>	<u>0.00%</u>
b. Rescheduled loans and advances to customers	<u>0.36%</u>	<u>0.48%</u>

C. Repossessed assets

As at 2019 / 06 / 30 and 2018 / 12 / 31, there were no repossessed assets held by our branch.

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Part II. Loans and advances to banks

	2019/6/30	2018/12/31
	<u>HK\$'000</u>	<u>HK\$'000</u>
A. Loans and advances to banks overdue for		
more than 3 months but not more than 6 months	0	0
more than 6 months but not more than 1 year	0	0
more than 1 year	0	0
Total	<u>0</u>	<u>0</u>
Specific impairment provisions made in respect of the above	0	0
Market value of collateral of overdue loans and advances to banks	0	0
covered portion of overdue loans and advances to banks	0	0
uncovered portion of overdue loans and advances to banks	0	0
B. Rescheduled loans and advances to banks	<u>0</u>	<u>0</u>
(Net of those overdue loans and advances which have been disclosed above)		
	As % of gross advances to banks	As % of gross advances to banks
	2019/6/30	2018/12/31
a. Advance to bank overdue for		
more than 3 months but not more than 6 months	0.00%	0.00%
more than 6 months but not more than 1 year	0.00%	0.00%
more than 1 year	0.00%	0.00%
Total	<u>0.00%</u>	<u>0.00%</u>
b. Rescheduled loans and advances to banks	<u>0.00%</u>	<u>0.00%</u>

C. Repossessed assets

As at 2019 / 06 / 30 and 2018 / 12 / 31, there were no repossessed assets held by our branch.

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Part III. Other assets

(Available-for-sale securities and Held-to-maturity securities)

	2019/6/30	2018/12/31
	HK\$'000	HK\$'000
A. Other assets overdue for		
more than 3 months but not more than 6 months	0	0
more than 6 months but not more than 1 year	0	0
more than 1 year	<u>0</u>	<u>0</u>
	<u>0</u>	<u>0</u>
Specific impairment provisions made in respect of the above	0	0
Market value of collateral of overdue other assets	0	0
covered portion of overdue other assets	0	0
uncovered portion of overdue other assets	0	0
B. Rescheduled Other assets	<u>0</u>	<u>0</u>
(Net of those overdue other assets which have been disclosed above)		
	As % of gross	As % of gross
	Other assets	Other assets
	2019/6/30	2018/12/31
a. Other assets overdue for		
more than 3 months but not more than 6 months	0.00%	0.00%
more than 6 months but not more than 1 year	0.00%	0.00%
more than 1 year	<u>0.00%</u>	<u>0.00%</u>
Total	<u>0.00%</u>	<u>0.00%</u>
b. Rescheduled Other assets	<u>0.00%</u>	<u>0.00%</u>

C. Repossessed assets

As at 2019 / 06 / 30 and 2018 / 12 / 31, there were no repossessed assets held by our branch.

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3. Off-balance sheet information

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.

A. The contractual or notional amounts of each material class of its off-balance sheet exposures (other than Derivative transactions)

	2019/6/30	2018/12/31
	<u>HK\$'000</u>	<u>HK\$'000</u>
Direct credit substitutes	0	0
Transaction-related contingencies	0	0
Trade-related contingencies	168,471	130,298
Other commitments	618,567	793,935
Others	<u>0</u>	<u>0</u>
Total	787,038	924,233

B. Derivative transactions

	2019/6/30	2018/12/31
	<u>HK\$'000</u>	<u>HK\$'000</u>
Exchange rate contract	0	0
Interest rate contract	<u>0</u>	<u>0</u>
Total	0	0
Replacement cost of derivatives		
Exchange rate contract		
Positive Fair Value	0	0
Negative Fair Value	0	0
Interest rate contract	0	0
Positive Fair Value	0	0
Negative Fair Value	<u>0</u>	<u>0</u>
Total	0	0

The fair value of derivatives represent the costs of replacing all contracts which have a positive value in the market. They do not take into account the effects of bilateral netting arrangements.

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4. Gross advances to customers segmental analysis

A. By loan usage

The following analysis of gross loans and advances to customers by major sectors are prepared in accordance with the definitions and the detailed descriptions in the completion instructions for the "Return of Quarterly Analysis of Loans and Advances and Provisions".

	2019/6/30		2018/12/31	
	HK\$'000		HK\$'000	
	Balance covered		Balance covered	
	Amount	by collateral	Amount	by collateral
Loan and advances for use in HK				
Industrial, commercial and financial:				
-Property development	0	0	0	0
-Property investment	0	0	0	0
-Financial concerns	210,827	0	211,442	0
-Stockbrokers	101,509	0	101,806	0
-Wholesale and retail trade	298,236	0	77,038	0
-Manufacturing	19,938	0	4,811	0
-Transport and transport equipment	0	0	0	0
-Recreational activities	0	0	0	0
-Information Technology	0	0	0	0
-Others	105,413	0	0	0
Individuals:				
-Loan for the purchase of other residential properties	0	0	0	0
-Others	0	0	0	0
Total	735,923	0	395,097	0
Trade finance	25,553	0	60,653	0
Loan and advances for use outside HK	3,003,040	0	2,749,909	0
Total	3,764,516	0	3,205,659	0

B. By countries or geographical segments

	2019/6/30		Specific impairment provisions
	Gross Amount	Overdue & Impaired	
HK\$'000			
Hong Kong	2,065,649	13,517	3,379
Bermuda	112,500	0	0
Cayman Islands	661,497	0	0
Singapore	324,885	0	0
China	113,658	0	0
Others	486,327	0	0
Total	3,764,515	13,517	3,379
	Gross Amount	Overdue & Impaired	Specific impairment provisions
HK\$'000			
Hong Kong	1,768,893	15,262	3,816
Bermuda	93,047	0	0
Cayman Islands	595,723	0	0
Singapore	202,614	0	0
China	118,972	0	0
Others	426,410	0	0
Total	3,205,659	15,262	3,816

Only exposures to a country or geographical segment in accordance with the location of the counterparty not less than 10% of the aggregate gross amount of loans and advances to customers as at the above respective reporting data are disclosed.

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5. International claims

International claims include the following types of financial claims, receivables and loans and advances, cash and balances and placements with banks (including loans and advances to banks), holdings of certificates of deposit, bills, promissory notes, commercial paper, other debt instruments and investments and accrued interest and overdue interest on all above assets.

The analysis of international claims by geographical segments in accordance with the location and the types of counterparties which constitutes not less than 10% of total international claims after taking into account any recognized risk transfer is as follow :

		Non-bank private sector					
		Official	Financial	Non-financial			Total
		Sector	institutions	private sector	Others		
2019/6/30							
HK\$ millions	Banks						
1. Developed countries	752	1	89	78	0		920
of which Australia	486	0	0	0	0		486
2. Offshore centers	632	0	584	1,793	0		3,009
of which-Hong Kong	494	0	471	613	0		1,578
of which-Cayman Islands	24	0	0	640	0		664
3. Developing Europe	0	0	0	0	0		0
4. Developing Latin America and Caribbean	0	0	0	2	0		2
5. Developing Africa and Middle East	83	0	0	0	0		83
6. Developing Asia-Pacific	497	1	0	114	0		612
2018/12/31							
HK\$ millions	Banks						
1. Developed countries	834	1	90	78	0		1,003
2. Offshore centers	444	0	289	1,908	0		2,641
of which-Hong Kong	420	0	196	909	0		1,525
of which-Cayman Islands	24	0	0	575	0		599
3. Developing Europe	0	0	0	0	0		0
4. Developing Latin America and Caribbean	0	0	0	3	0		3
5. Developing Africa and Middle East	5	0	0	0	0		5
6. Developing Asia-Pacific	968	1	28	119	0		1,116

6. Non-bank Mainland exposures

	2019/6/30	On-balance		Total	Specific
		sheet exposures	Off-balance sheet exposures		
	HK\$'000				provision
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)		511,625	89,334	600,959	0
2. Local governments, local government-owned entities and their subsidiaries and JVs		80,027	0	80,027	0
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs		682,308	37,500	719,808	0
4. Other entities of central government not reported in item 1 above		156,290	0	156,290	0
5. Other entities of local governments not reported in item 2 above		167,930	0	167,930	0
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China		1,143,628	175,100	1,318,728	0
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures		19,294	0	19,294	0
Total		2,761,102	301,934	3,063,036	0
Total assets after provision		5,895,663			
On-balance sheet exposures as percentage of total assets		46.83%			

	2018/12/31	On-balance		Total	Specific
		sheet exposures	Off-balance sheet exposures		
	HK\$'000				provision
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)		576,046	25,528	601,574	0
2. Local governments, local government-owned entities and their subsidiaries and JVs		80,038	0	80,038	0
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs		800,507	56,953	857,460	0
4. Other entities of central government not reported in item 1 above		156,767	0	156,767	0
5. Other entities of local governments not reported in item 2 above		0	0	0	0
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China		1,100,066	132,251	1,232,317	0
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures		23,588	0	23,588	0
Total		2,737,012	214,732	2,951,744	0
Total assets after provision		5,659,855			
On-balance sheet exposures as percentage of total assets		48.36%			

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7. Currency risk

2019/6/30

HK\$ millions	USD	GBP	JPY	EUR	CNY	CAD	AUD	NZD	Total
Spot assets	4,013	9	60	144	348	2	368	0	4,944
Spot liabilities	4,012	12	59	143	347	6	368	0	4,947
Forward purchases	0	0	0	0	0	0	0	0	0
Forward sales	0	0	0	0	0	0	0	0	0
Net option position	0	0	0	0	0	0	0	0	0
Net long (short) positio	1	-3	1	1	1	-4	0	0	-3

2018/12/31

HK\$ millions	USD	GBP	JPY	EUR	CNY	CAD	AUD	NZD	Total
Spot assets	3,654	10	44	153	386	3	523	0	4,773
Spot liabilities	3,657	12	46	148	385	3	523	0	4,774
Forward purchases	0	0	0	0	0	0	0	0	0
Forward sales	0	0	0	0	0	0	0	0	0
Net option position	0	0	0	0	0	0	0	0	0
Net long (short) positio	-3	-2	-2	5	1	0	0	0	-1

There were no foreign currency structural positions as at 2019 / 6 / 30 and 2018 / 12 / 31

8. Liquidity information disclosures

8.1 Average liquidity maintenance ratio/average liquidity ratio

	For the quarter of 30/6/2019	For the quarter of 31/3/2019	For the quarter of 30/6/2018
Average liquidity maintenance ratio	41.86%	39.07%	37.27%

The average liquidity maintenance ratio is the arithmetic mean of each calendar month's average liquidity maintenance ratio for the period as calculated in accordance with the Banking (Liquidity) Rules with effect from 1 January 2015.

8.2 Qualitative disclosures

a. Approach to liquidity risk management.

The branch manages our liquidity risk in accordance with the Liquidity Risk Management Policy, which is set by Asset and Liability Committee and Risk Management Committee in Hong Kong branch and approved by our head office. The Policy provides a set of principles for the prudent management of liquidity in the tolerance are the stress-testing and scenario analysis, liquidity maintenance ratio, loan-to-deposit and cash flow maturity mismatch analysis. In additions, our policy set a higher internal limit of liquidity maintenance ratio than the statutory minimum to reduce the liquidity risk.

Asset and Liability Committee is mainly responsible for the liquidity risk management in our branch. General Manager is the chairman of the Committee.

The members include the department head of Treasury, Risk Management, Accounting, and all members of Treasury. General Manager could also invite other department heads to attend to Committee meeting in need.

The branch also follows the guidance set forth by the Hong Kong Monetary Authority in Supervisory Policy Manual (LM-2) - Sound Systems and Controls for Liquidity Risk Management.

b. Funding strategies

The branch's main funding strategies include diverse funding source, relationship-building in financial market, and intra-group transactions.

c. Liquidity risk mitigation techniques

(i) Warning index setting

The branch maintains two kinds of the warning indexes which are internal warning index and market warning index. Internal warning index includes profitability, quality of assets, source of assets and funding, financial cost, maturity date mismatch, and regulation of branch and authority. Market warning index includes the bank credit rating, stock price, interbank transaction, and average deposit balance from customers.

(ii) Maintenance of liquidity cushion

Tier 1 assets: HKD 1,288,185,276 Tier 2 assets: HKD 0 (both as of 30/06/2019)

The liquidity cushion assets are easily able to be sold for liquidity demand.

d. Stress testing

The branch perform stress testing quarterly for items as below

(i) Cash flow

(ii) Liquidity maintenance ratio

(iii) Liquidity gapping

The scenarios of 3 cases for our stress testing are "institution-specific stress scenario", "general market stress scenario", and "combination of both".

We perform all three scenarios for item (i), and the extreme scenario, "combination of both", for both item (ii) and (iii). The different loss rate of deposit are assumed based on each 3 scenarios.

e. Contingency funding plan

The General Manager of branch should convene the meeting with all departments head to control and assess in case of excess of warning index.

Furthermore, the branch should report to risk management department of head office which is going to assess the possibility whether the operating risk occur and the branch start Contingency funding plan.

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8.3 Quantitative disclosures

f. Metrics of liquidity management

The branch maintains the due date gap ratio and sets up the formula as follows: (due date assets – due date liabilities) / total liabilities. The limit matrix is as below

Tenor	CCY	Total	USD	HKD	CNH	Others
	O/N	Limit	-75%	-75%	-75%	-75%
Warning		-70%	-70%	-70%	-70%	-70%
A week	Limit	-75%	-75%	-75%	-75%	-75%
	Warning	-70%	-70%	-70%	-70%	-70%
A month	Limit	-40%	-50%	-70%	-70%	-70%
	Warning	-35%	-45%	-65%	-65%	-65%

g. Concentration limit

The branch sets limit for funding concentration.

(i)The ratio of funding amount from a branch (or a consolidated group) to total lending to banks should not be over 30% (or 50%).

(ii)The ratio of time deposit of single customer to total time deposit should not be over 30%.

(iii)The amount of funding from a single country (Taiwan excluded) should not be over 300 million USD.

9.Remuneration Disclosure

In accordance with section 3 of the HKMA's Supervisory policy Manual Guideline CG-5 "Sound Remuneration System", Taiwan Business Bank Co., Ltd. has disclosed the relevant information in the part of Corporate Governance of the Bank's 2017 Annual Report (Chinese version).

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Section B-Information of the Bank (Consolidated Basis)

I. Capital and capital adequacy ratio	as at 2019/6/30 TW\$ million	as at 2018/12/31 TW\$ million
A. Capital Adequacy Ratio	12.59%	12.70%
B. Aggregate amount of shareholder's funds	87,838	84,853
II. Other financial information	as at 2019/6/30 TW\$ million	as at 2018/12/31 TW\$ million
Total assets	1,709,267	1,619,040
Total liabilities	1,621,428	1,534,187
Total loans and advances	1,143,481	1,087,923
Total customer deposits	1,371,732	1,310,468
Profit /(Loss) before taxation	Half Year to 2019/6/30 TW\$ million	Half Year to 2018/6/30 TW\$ million
	4,070	4,747

TAIWAN BUSINESS BANK, LTD. HONG KONG BRANCH

Declaration

According to the requirement of the Hong Kong Monetary Authority on Key Financial Information Disclosure Statement of Authorized Institutions incorporated outside Hong Kong, we have pleasure in presenting the Key Financial Information Disclosure Statement of Taiwan Business Bank, Ltd. Hong Kong Branch for the half year ended 30 June 2019. We confirmed that the information contained therein complies, in all material aspects, with the relevant requirements for financial disclosure by overseas incorporated authorized institutions as set out in the supervisory policy manual CA-D-1 "Guideline on the Application of the Banking (Disclosure) Rules" issued in Aug 2019, and to the best of my knowledge and belief, it is not false or misleading.



Fan Jen Jung
Chief Executive
Taiwan Business Bank, Ltd. Hong Kong Branch

Date :