



臺灣中小企業銀行股份有限公司 香港分行

Taiwan Business Bank Hong Kong Branch

(於臺灣註冊成立之有限責任公司)

(Incorporated in Taiwan with limited liability)

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**TAIWAN BUSINESS BANK, LTD.
HONG KONG BRANCH**

**Key Financial Information Disclosure Statement
For The Whole Year Ended 2021 / 12 / 31**





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

I. Income statement information

	<u>For the year end</u> <u>2021/12/31</u> <u>HK\$'000</u>	<u>For the year end</u> <u>2020/12/31</u> <u>HK\$'000</u>
Interest Income	76,872	127,646
Interest Expense	<u>-14,167</u>	<u>-32,748</u>
	<u>62,705</u>	<u>94,898</u>
Other operating income		
Gains less losses arising from trading in foreign currencies	2,096	1,969
Gains less losses on securities held for trading purpose	46	0
Gains less losses from other trading activities	0	0
Income from fees and commissions	7,304	7,263
Others	<u>2</u>	<u>93</u>
	<u>9,448</u>	<u>9,325</u>
Operating Expense		
Staff and rental expenses	-20,795	-18,183
Net charge for other provisions	5,061	-150
Other expenses	-18,803	-19,135
Impairment losses and provisions for impaired loans and receivables	-48,239	-39,835
Gains less losses from the disposal of property, plant and equipment and investment properties	0	-18
	<u>-82,776</u>	<u>-77,321</u>
Profit before taxation	-10,623	26,902
Taxation expense or tax income	0	-21,960
Profit after taxation	<u>-10,623</u>	<u>4,942</u>



II. Balance sheet information

	<u>2021/12/31</u> HK\$'000	<u>2021/6/30</u> HK\$'000
<u>Assets</u>		
Cash and balances with banks (except those included in amount due from overseas offices)	887,656	714,479
Placement with banks maturing between 1 and 12 months (except those included in amount due from overseas offices)	485,453	729,294
Amount due from overseas offices	0	0
Trade bills	0	0
Available-for-sale securities and impairment provisions		
Available-for-sale securities	998,352	901,285
Impairment provisions (specific)	0	0
Held-to-maturity securities	116,957	178,694
Loans and advances and impairment provisions		
Loans and advances to customers	2,194,406	2,259,667
Loans and advanced to banks	155,924	0
Impairment provisions (collective and specific)	(34,484)	(33,644)
Property, plant and equipment and investment properties	15,791	21,558
Other assets		
Accrued interest	11,732	6,789
Others	61,228	141,926
Total assets	<u>4,893,015</u>	<u>4,920,048</u>
<u>Liabilities</u>		
Deposits and balances of banks (except those included in amount due to overseas offices)	489,810	588,765
Deposits from customers		
Demand deposits and current accounts	130,143	133,310
Savings deposits	2,050,078	1,951,121
Time, call and notice deposits	1,522,705	1,580,367
Amount due to overseas offices	233,966	132,024
Other liabilities	89,613	170,270
Total liabilities	<u>4,516,315</u>	<u>4,555,857</u>
Paid up capital	0	0
Reserves	387,323	390,535
Current profit/(loss)	(10,623)	(26,344)
Total equities	<u>376,700</u>	<u>364,191</u>
Total Equities and Liabilities	<u>4,893,015</u>	<u>4,920,048</u>



III. Additional Balance sheet information

1. Loans and advances and impairment provisions

	<u>2021/12/31</u>	<u>2021/6/30</u>	
	<u>HK\$'000</u>	<u>HK\$'000</u>	
A. Loans and advances and impairment provisions			
Loans and advances to customers	2,194,406	2,259,667	
Loans and advances to banks	155,924	0	
Total	<u>2,350,330</u>	<u>2,259,667</u>	
Collective impairment provisions	(22,959)	(22,049)	
Specific impairment provisions	(11,525)	(11,595)	
Total	<u>(34,484)</u>	<u>(33,644)</u>	
Gross loans and advances less impairment provisions	<u>2,315,846</u>	<u>2,226,023</u>	
Provisions as % of gross loans and advances			
Collective impairment provisions	0.98%	0.98%	
Specific impairment provisions	0.49%	0.51%	
Total	<u>1.47%</u>	<u>1.49%</u>	
B. Impairment provisions			
	<u>Specific</u>	<u>Collective</u>	<u>Total</u>
<u>2021/12/31</u>	<u>impairment provisions</u>	<u>impairment provisions</u>	
Loans and advances to customers	11,525	21,400	32,925
Loans and advances to banks	0	1,559	1,559
Total	<u>11,525</u>	<u>22,959</u>	<u>34,484</u>
	<u>Specific</u>	<u>Collective</u>	<u>Total</u>
<u>2021/06/30</u>	<u>impairment provisions</u>	<u>impairment provisions</u>	
Loans and advances to customers	11,595	22,049	33,644
Loans and advances to banks	0	0	0
Total	<u>11,595</u>	<u>22,049</u>	<u>33,644</u>
C. Impaired loans and advances to customers			
	<u>2021/12/31</u>	<u>2021/06/30</u>	
	<u>HK\$'000</u>	<u>HK\$'000</u>	
Impaired loans and advances to customers	54,452	54,810	
Specific impairment provisions	(11,525)	(11,595)	
Total	<u>42,927</u>	<u>43,215</u>	
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	54,452	54,810	
Impaired advances as % of gross loans and advances to customers	2.48%	2.43%	
Specific impairment provisions as % of impaired loans and advances to customers	21.17%	21.15%	
D. Impaired loans and advances to bank			
	<u>2021/12/31</u>	<u>2021/6/30</u>	
	<u>HK\$'000</u>	<u>HK\$'000</u>	
Impaired loans and advances to banks	0	0	
Specific impairment provisions	0	0	
Total	<u>0</u>	<u>0</u>	
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%	



2. Overdue and rescheduled assets

Part I. Loans and advances to customers

	<u>2021/12/31</u> <u>HK\$'000</u>	<u>2021/6/30</u> <u>HK\$'000</u>
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 (Net of those overdue loans and advances which have been disclosed above)	<u>54,452</u>	<u>54,810</u>
	As % of gross advances to customers	As % of gross advances to customers
	<u>2021/12/31</u>	<u>2021/6/30</u>
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>2.48%</u>	<u>2.43%</u>

C. Repossessed assets

As at 2021 / 12 / 31 and 2021 / 6 / 30, there were no repossessed assets held by our branch.



Part II. Loans and advances to banks

	<u>2021/12/31</u> HK\$'000	<u>2021/6/30</u> HK\$'000
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 (Net of those overdue loans and advances which have been disclosed above)	<u>0</u>	<u>0</u>
	As % of gross advances to banks	As % of gross advances to banks
	<u>2021/12/31</u>	<u>2021/6/30</u>
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 2021 / 12 / 31 and 2021 / 6 / 30, there were no repossessed assets held by our branch.		



Part III. Other assets

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

	<u>2021/12/31</u> <u>HK\$'000</u>	<u>2021/6/30</u> <u>HK\$'000</u>
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 Other assets <u>2021/12/31</u>	As % of gross Other assets <u>2021/6/30</u>
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 2021 / 12 / 31 and 2021 / 6 / 30, there were no repossessed assets held by our branch.



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)

	<u>2021/12/31</u> <u>HK\$'000</u>	<u>2021/6/30</u> <u>HK\$'000</u>
Direct credit substitutes	0	0
Transaction-related contingencies	0	0
Trade-related contingencies	113,299	86,120
Other commitments	627,751	700,659
Others	0	0
Total	<u>741,050</u>	<u>786,779</u>

B. Derivative transactions

	<u>2021/12/31</u> <u>HK\$'000</u>	<u>2021/6/30</u> <u>HK\$'000</u>
Exchange rate contract	0	0
Interest rate contract	0	0
Total	<u>0</u>	<u>0</u>

Replacement cost of derivatives

Exchange rate contract		
Positive Fair Value	0	0
Negative Fair Value	0	0
Interest rate contract		
Positive Fair Value	0	0
Negative Fair Value	0	0
Total	<u>0</u>	<u>0</u>

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.



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".

	<u>2021/12/31</u>		<u>2021/6/30</u>	
	HK\$'000		HK\$'000	
	<u>Balance covered</u>		<u>Balance covered</u>	
	<u>Amount</u>	<u>by collateral</u>	<u>Amount</u>	<u>by collateral</u>
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	15,592	0	90,529	0
-Stockbrokers	0	0	152,500	0
-Wholesale and retail trade	312,569	237,687	172,632	112,588
-Manufacturing	194,905	0	0	0
-Transport and transport equipment	0	0	0	0
-Recreational activities	0	0	0	0
-Information Technology	200,000	0	200,000	0
-Others	274,036	0	199,381	0
Individuals:				
-Loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchases Scheme of their respective Successor Schemes	0	0	0	0
-Loan for the purchase of other residential properties	0	0	0	0
-Credit card advances	0	0	0	0
-Others	0	0	0	0
Total	997,102	237,687	815,042	112,588
Trade finance	34,494	0	39,342	0
Loan and advances for use outside HK	1,162,810	15,592	1,405,283	0
Total	2,194,406	253,279	2,259,667	112,588

B. By countries or geographical segments

<u>2021/12/31</u>	<u>Gross</u>	<u>Overdue</u>	<u>Specific</u>
HK\$'000	<u>Amount</u>	<u>& Impaired</u>	<u>impairment provisions</u>
Hong Kong	1,215,507	54,452	11,525
Singapore	387,374	0	0
Thailand	194,905	0	0
Netherlands	155,924	0	0
Macao	67,604	0	0
China	63,350	0	0
Others	109,742	0	0
Total	2,194,406	54,452	11,525
<u>2021/6/30</u>	<u>Gross</u>	<u>Overdue</u>	<u>Specific</u>
HK\$'000	<u>Amount</u>	<u>& Impaired</u>	<u>impairment provisions</u>
Hong Kong	1,336,010	54,810	11,595
Singapore	342,132	0	0
Thailand	102,462	0	0
Netherlands	155,294	0	0
Macao	46,599	0	0
China	90,301	0	0
Others	186,869	0	0
Total	2,259,667	54,810	11,595

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.



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 :

<u>2021/12/31</u> <u>HK\$ millions</u>	<u>Banks</u>	<u>Non-bank private sector</u>			<u>Others</u>	<u>Total</u>
		<u>Official Sector</u>	<u>Non-bank Financial institutions</u>	<u>Non-financial private sector</u>		
1. Developed countries	772	0	126	181	0	1,079
2. Offshore centers	269	0	16	1,511	0	1,796
of which-Hong Kong	269	0	16	1,013	0	1,298
3. Developing Europe	0	0	0	0	0	0
4. Developing Latin America and Caribbean	0	0	0	0	0	0
5. Developing Africa and Middle East	272	0	0	0	0	272
6. Developing Asia-Pacific	523	0	62	363	0	948
of which-Taiwan	141	0	0	44	0	185
7. International organizations	0	0	0	0	0	0
8. Unallocated by country	0	0	0	0	0	0

<u>2021/6/30</u> <u>HK\$ millions</u>	<u>Banks</u>	<u>Non-bank private sector</u>			<u>Others</u>	<u>Total</u>
		<u>Official Sector</u>	<u>Non-bank Financial institutions</u>	<u>Non-financial private sector</u>		
1. Developed countries	689	0	125	181	0	995
2. Offshore centers	506	0	132	1,177	0	1,815
of which-Hong Kong	506	0	132	763	0	1,401
3. Developing Europe	0	0	0	0	0	0
4. Developing Latin America and Caribbean	0	0	0	0	0	0
5. Developing Africa and Middle East	192	0	0	0	0	192
6. Developing Asia-Pacific	795	0	78	272	0	1,145
of which-Taiwan	480	0	0	21	0	501
7. International organizations	0	0	0	0	0	0
8. Unallocated by country	0	0	0	0	0	0



6. Non-bank Mainland exposures

2021/12/31

HK\$'000

	<u>On-balance</u> <u>sheet exposures</u>	<u>Off-balance</u> <u>sheet exposures</u>	<u>Total</u>	<u>Specific</u> <u>provision</u>
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	0	0	0	0
2. Local governments, local government-owned entities and their subsidiaries and JVs	0	0	0	0
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	21,860	56,250	78,110	0
4. Other entities of central government not reported in item 1 above	0	0	0	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	292,611	14,933	307,544	8,350
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	0	0	0	0
Total	314,471	71,183	385,654	8,350
Total assets after provision	4,893,015			
On-balance sheet exposures as percentage of total assets	6.43%			

2021/6/30

HK\$'000

	<u>On-balance</u> <u>sheet exposures</u>	<u>Off-balance</u> <u>sheet exposures</u>	<u>Total</u>	<u>Specific</u> <u>provision</u>
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	0	0	0	0
2. Local governments, local government-owned entities and their subsidiaries and JVs	0	0	0	0
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	218,703	75,000	293,703	0
4. Other entities of central government not reported in item 1 above	75,052	0	75,052	0
5. Other entities of local governments not reported in item 2 above	81,905	0	81,905	0
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	341,654	56,839	398,493	8,429
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	0	0	0	0
Total	717,314	131,839	849,153	8,429
Total assets after provision	4,920,048			
On-balance sheet exposures as percentage of total assets	14.58%			



7. Currency risk

<u>2021/12/31</u> <u>HK\$ millions</u>	<u>USD</u>	<u>GBP</u>	<u>JPY</u>	<u>EUR</u>	<u>CNY</u>	<u>CAD</u>	<u>AUD</u>	<u>NZD</u>	<u>Total</u>
Spot assets	3,392	13	79	45	481	3	29	0	4,042
Spot liabilities	3,396	13	79	45	481	3	30	0	4,047
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 position	(4)	0	0	0	0	0	(1)	0	(5)
<u>2021/6/30</u> <u>HK\$ millions</u>	<u>USD</u>	<u>GBP</u>	<u>JPY</u>	<u>EUR</u>	<u>CNY</u>	<u>CAD</u>	<u>AUD</u>	<u>NZD</u>	<u>Total</u>
Spot assets	3,349	13	86	50	443	4	30	0	3,975
Spot liabilities	3,345	13	85	51	447	4	31	0	3,976
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 position	4	0	1	(1)	(4)	0	(1)	0	(1)

There were no foreign currency structural positions as at 2021 / 12 / 31 and 2021 / 6 / 30



8. Liquidity information disclosures

8.1 Average liquidity maintenance ratio/average liquidity ratio

	<u>2021/3/31</u>	<u>2021/6/30</u>	<u>2021/9/30</u>	<u>2021/12/31</u>	<u>2021/12/31</u>
Average value of its LMR for the year/period	42.70%	43.37%	43.15%	43.52%	43.19%
Calculation period	(Jan~Mar 2021)	(Apr~Jun 2021)	(Jul~Sep 2021)	(Oct~Dec 2021)	(Jan~Dec 2021)
Average value of its LMR for the year/period	<u>2020/3/31</u>	<u>2020/6/30</u>	<u>2020/9/30</u>	<u>2020/12/31</u>	<u>2020/12/31</u>
Calculation period	40.52%	40.84%	40.84%	44.63%	41.71%
	(Jan~Mar 2020)	(Apr~Jun 2020)	(Jul~Sep 2020)	(Oct~Dec 2020)	(Jan~Dec 2020)

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 normal course of business. The primary measures used to manage liquidity within the tolerance are the stress-testing and scenario analysis, liquidity maintenance ratio, loan-to-deposit and cash flow maturity mismatch analysis. In additions, 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) The branch will take the action to reduce the rising liquidity risk by several measures include HKEF Notes intraday repo, funding from head office, and reduction of interbank lending activities.

(ii) Maintenance of liquidity cushion

Tier 1 assets: HKD 1,687,129,787 Tier 2 assets: HKD 0 (both as of 31/12/2021)

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.

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.

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%	-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 (or a consolidated group) to total time deposit should not be over 30% (or 50%).

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



h. Analysis of On/Off Balance Sheet by remaining maturity

(i) On-Balance

31/12/2021

unit:HK\$'000	Total	1 month or less	Over 1 month to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year	Undate or overdue
Asset items							
Loans to Customers	2,194,406	178,707	285,175	94,131	230,867	1,405,526	-
Due from Banks & Placements with	1,529,033	887,656	485,453	-	-	155,924	-
Investment Securities	1,115,309	77,976	-	146,962	38,981	851,390	-
Total	4,838,748	1,144,339	770,628	241,093	269,848	2,412,840	-
Liability items							
Deposits from Customers	3,702,926	2,515,013	519,214	479,513	189,186	-	-
Due to Banks	723,776	428,871	294,905	-	-	-	-
Total	4,426,702	2,943,884	814,119	479,513	189,186	-	-
Net Gap		(1,799,545)	(43,491)	(238,420)	80,662	2,412,840	-

(ii) Off-Balance

31/12/2021

unit:HK\$'000	Total	1 month or less	Over 1 month to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year	Undate or overdue
Off Balance Sheet Exposures							
Trade-related contingent items	113,299	77,141	31,480	-	4,678	-	-
Other commitments	627,751	12,707	233,718	126,797	217,029	37,500	-
Total	741,050	89,848	265,198	126,797	221,707	37,500	-

9. Remuneration Disclosure

In accordance with section 3 of the HKMA's Supervisory policy Manual Guideline CG-5 "Sound Remuneration System", Taiwan Business Bank, Ltd. has disclosed the relevant information in the part of Corporate Governance of the Bank's 2021 Annual Report (Chinese version).



Section B-Information of the Bank (Consolidated Basis)	<u>as at</u> <u>2021/12/31</u> <u>TW\$ million</u>	<u>as at</u> <u>2021/6/30</u> <u>TW\$ million</u>
	I. Capital and capital adequacy ratio	
A. Capital Adequacy Ratio	13.39%	14.16%
B. Aggregate amount of shareholder's funds	101,660	101,176
<p>The capital adequacy ratio is calculated in accordance with the document entitled "International Convergence of Capital Measurement and Capital Standards: A Revised Framework (Comprehensive Version)" (published by the Basel Committee on Banking Supervision in Nov 2012).</p>		
	<u>as at</u> <u>2021/12/31</u> <u>TW\$ million</u>	<u>as at</u> <u>2021/6/30</u> <u>TW\$ million</u>
II. Other financial information		
Total assets	2,021,253	1,855,682
Total liabilities	1,919,593	1,754,506
Total loans and advances	1,318,224	1,237,111
Total customer deposits	1,668,228	1,502,715
	<u>Year to</u> <u>2021/12/31</u> <u>TW\$ million</u>	<u>Year to</u> <u>2021/6/30</u> <u>TW\$ million</u>
Profit/(Loss) before taxation	5,802	2,873



Declaration

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 year ended 31 Dec.2021. 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", and to the best of my knowledge and belief, it is not false or misleading.

CHEN HSIAO-MING
VP & General Manager
Taiwan Business Bank, Ltd. Hong Kong Branch

Date :