



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 2023 / 12 / 31**





TAIWAN BUSINESS BANK, LTD. HONG KONG BRANCH
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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>2023/12/31</u> HK\$'000	<u>For the year end</u> <u>2022/12/31</u> HK\$'000
Interest Income	268,543	139,051
Interest Expense	<u>(115,864)</u>	<u>(38,171)</u>
Other operating income	<u>152,679</u>	<u>100,880</u>
Gains less losses arising from trading in foreign currencies	1,378	1,353
Gains less losses on securities held for trading purpose	(73)	85
Gains less losses from other trading activities	0	0
Income from fees and commissions	8,156	8,107
Others	<u>1</u>	<u>37</u>
	<u>9,462</u>	<u>9,582</u>
Operating Expense		
Staff and rental expenses	(19,241)	(18,025)
Net charge for other provisions	3,403	2,670
Other expenses	(19,923)	(19,576)
Impairment losses and provisions for impaired loans and receivables	(11,876)	(9,976)
Gains less losses from the disposal of property, plant and equipment and investment properties	(15)	(1)
	<u>(47,652)</u>	<u>(44,908)</u>
Profit before taxation	114,489	65,554
Taxation expense or tax income	(9,909)	0
Profit after taxation	<u>104,580</u>	<u>65,554</u>



II. Balance sheet information

	<u>2023/12/31</u> HK\$'000	<u>2023/6/30</u> HK\$'000
Assets		
Cash and balances with banks (except those included in amount due from overseas offices)	991,476	1,153,947
Placement with banks maturing between 1 and 12 months (except those included in amount due from overseas offices)	0	0
Amount due from overseas offices	0	70,506
Trade bills	0	0
Available-for-sale securities and impairment provisions		
Available-for-sale securities	1,409,695	1,299,012
Impairment provisions (specific)	0	0
Held-to-maturity securities	0	0
Loans and advances and impairment provisions		
Loans and advances to customers	1,650,808	1,471,452
Loans and advanced to banks	1,304,754	916,578
Impairment provisions (collective and specific)	(35,079)	(26,906)
Property, plant and equipment and investment properties	22,729	8,257
Other assets		
Accrued interest	36,327	24,848
Others	47,389	125,573
Total assets	<u>5,428,099</u>	<u>5,043,267</u>
Liabilities		
Deposits and balances of banks (except those included in amount due to overseas offices)	764,096	487,227
Deposits from customers		
Demand deposits and current accounts	68,781	91,959
Savings deposits	1,452,582	1,603,662
Time, call and notice deposits	2,393,314	2,111,498
Amount due to overseas offices	96,899	90,696
Other liabilities	107,067	177,396
Total liabilities	<u>4,882,739</u>	<u>4,562,438</u>
Paid up capital	0	0
Reserves	440,780	428,460
Current profit/(loss)	104,580	52,369
Total equities	<u>545,360</u>	<u>480,829</u>
Total Equities and Liabilities	<u>5,428,099</u>	<u>5,043,267</u>



III. Additional Balance sheet information

	<u>2023/12/31</u> HK\$'000	<u>2023/6/30</u> HK\$'000	
1. Loans and advances and impairment provisions			
A. Loans and advances and impairment provisions			
Loans and advances to customers	1,650,808	1,471,452	
Loans and advances to banks	1,304,754	916,578	
Total	<u>2,955,562</u>	<u>2,388,030</u>	
Collective impairment provisions	(29,430)	(23,754)	
Specific impairment provisions	(5,649)	(3,152)	
Total	<u>(35,079)</u>	<u>(26,906)</u>	
Gross loans and advances less impairment provisions	<u>2,920,483</u>	<u>2,361,124</u>	
Provisions as % of gross loans and advances			
Collective impairment provisions	1.00%	0.99%	
Specific impairment provisions	0.19%	0.14%	
Total	<u>1.19%</u>	<u>1.13%</u>	
B. Impairment provisions			
	<u>Specific</u>	<u>Collective</u>	<u>Total</u>
2023/12/31	impairment provisions	impairment provisions	
Loans and advances to customers	5,649	16,382	22,031
Loans and advances to banks	0	13,048	13,048
Total	<u>5,649</u>	<u>29,430</u>	<u>35,079</u>
2023/06/30			
Loans and advances to customers	3,152	14,588	17,740
Loans and advances to banks	0	9,166	9,166
Total	<u>3,152</u>	<u>23,754</u>	<u>26,906</u>
	<u>2023/12/31</u>	<u>2023/06/30</u>	
	HK\$'000	HK\$'000	
C. Impaired loans and advances to customers			
Impaired loans and advances to customers	12,552	12,610	
Specific impairment provisions	(5,649)	(3,152)	
Total	<u>6,903</u>	<u>9,458</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	12,552	12,610	
Impaired advances as % of gross loans and advances to customers	0.76%	0.86%	
Specific impairment provisions as % of impaired loans and advances to customers	45.00%	25.00%	
D. Impaired loans and advances to bank			
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>2023/12/31</u> HK\$'000	<u>2023/6/30</u> 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 (Net of those overdue loans and advances which have been disclosed above)	<u>12,553</u>	<u>12,610</u>
	As % of gross advances to customers	As % of gross advances to customers
	<u>2023/12/31</u>	<u>2023/6/30</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>0.76%</u>	<u>0.86%</u>

C. Repossessed assets

As at 2023 / 12 / 31 and 2023 / 6 / 30, there were no repossessed assets held by our branch.



Part II. Loans and advances to banks

	<u>2023/12/31</u> HK\$'000	<u>2023/6/30</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>2023/12/31</u>	<u>2023/6/30</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 2023 / 12 / 31 and 2023 / 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>2023/12/31</u> <u>HK\$'000</u>	<u>2023/6/30</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	0	0
	<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
	<u>0</u>	<u>0</u>
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>2023/12/31</u>	As % of gross Other assets <u>2023/6/30</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	0.00%	0.00%
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 2023 / 12 / 31 and 2023 / 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.

	<u>2023/12/31</u> <u>HK\$'000</u>	<u>2023/6/30</u> <u>HK\$'000</u>
A. The contractual or notional amounts of each material class of its off-balance sheet exposures (other than Derivative transactions)		
Direct credit substitutes	0	0
Transaction-related contingencies	0	0
Trade-related contingencies	42,548	28,735
Other commitments	1,060,833	1,056,784
Others	0	0
Total	<u>1,103,381</u>	<u>1,085,519</u>
B. Derivative transactions		
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>2023/12/31</u>		<u>2023/6/30</u>	
	<u>HK\$'000</u>		<u>HK\$'000</u>	
	<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	0	0	7,834	0
-Stockbrokers	0	0	0	0
-Wholesale and retail trade	121,771	64,750	119,884	62,500
-Manufacturing	93,755	0	94,008	0
-Transport and transport equipment	0	0	0	0
-Recreational activities	0	0	0	0
-Information Technology	193,182	0	193,182	0
-Others	227,746	0	236,195	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	636,454	64,750	651,103	62,500
Trade finance	12,553	0	12,610	0
Loan and advances for use outside HK	1,001,801	0	807,739	0
Total	1,650,808	64,750	1,471,452	62,500

B. By countries or geographical segments

<u>2023/12/31</u>	<u>Gross</u>	<u>Overdue</u>	<u>Specific</u>
<u>HK\$'000</u>	<u>Amount</u>	<u>& Impaired</u>	<u>impairment provisions</u>
Hong Kong	666,372	12,552	5,649
Singapore	403,311	0	0
Thailand	296,809	0	0
India	175,790	0	0
Macao	0	0	0
China	8,512	0	0
Others	100,014	0	0
Total	1,650,808	12,552	5,649

<u>2023/6/30</u>	<u>Gross</u>	<u>Overdue</u>	<u>Specific impairment</u>
<u>HK\$'000</u>	<u>Amount</u>	<u>& Impaired</u>	<u>provisions</u>
Hong Kong	684,626	12,610	3,152
Singapore	287,675	0	0
Thailand	471,146	0	0
India	0	0	0
Macao	0	0	0
China	15,535	0	0
Others	12,470	0	0
Total	1,471,452	12,610	3,152

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>2023/12/31</u> HK\$ millions	<u>Banks</u>	<u>Official Sector</u>	<u>Non-bank private sector</u>		<u>Others</u>	<u>Total</u>
			<u>Financial institutions</u>	<u>Non-financial private sector</u>		
1. Developed countries	1,349	0	81	0	0	1,430
2. Offshore centers	171	0	108	912	0	1,191
of which-Hong Kong	120	0	0	435	0	555
of which-Singapore	51	0	62	405	0	518
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	416	0	0	47	0	463
6. Developing Asia-Pacific	1,050	0	69	656	0	1,775
of which-Taiwan	55	0	0	14	0	69
of which-South Korea	748	0	0	148	0	896
of which-Thailand	0	0	0	298	0	298
7. International organizations	0	0	0	0	0	0
8. Unallocated by country	0	0	0	0	0	0
<u>2023/6/30</u> HK\$ millions						
1. Developed countries	1,027	0	80	0	0	1,107
2. Offshore centers	210	0	8	876	0	1,094
of which-Hong Kong	159	0	8	516	0	683
of which-Singapore	51	0	0	289	0	340
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	336	0	0	0	0	336
6. Developing Asia-Pacific	1,293	0	214	478	0	1,985
of which-Taiwan	211	0	0	10	0	221
of which-South Korea	726	0	0	108	0	834
of which-Thailand	0	0	145	328	0	473
7. International organizations	0	0	0	0	0	0
8. Unallocated by country	0	0	0	0	0	0



6. Non-bank Mainland exposures

<u>2023/12/31</u> HK\$'000	<u>On-balance</u> sheet exposures	<u>Off-balance</u> sheet exposures	<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	8,312	0	8,312	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	29,769	7,675	37,444	0
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	10,737	540	11,277	0
Total	48,818	8,215	57,033	0
Total assets after provision	5,428,099			
On-balance sheet exposures as percentage of total assets	0.90%			

<u>2023/6/30</u> HK\$'000	<u>On-balance</u> sheet exposures	<u>Off-balance</u> sheet exposures	<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	15,353	0	15,353	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	35,700	4,854	40,554	0
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	9,867	0	9,867	0
Total	60,920	4,854	65,774	0
Total assets after provision	5,043,267			
On-balance sheet exposures as percentage of total assets	1.21%			



7. Currency risk

<u>2023/12/31</u> <u>HK\$ millions</u>	USD	GBP	JPY	EUR	CNY	CAD	AUD	NZD	Total
Spot assets	4,014	6	102	20	373	3	10	0	4,528
Spot liabilities	4,012	6	102	20	373	3	10	0	4,526
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	2	0	0	0	0	0	0	0	2
<u>2023/6/30</u> <u>HK\$ millions</u>	USD	GBP	JPY	EUR	CNY	CAD	AUD	NZD	Total
Spot assets	3,636	12	91	22	419	3	21	0	4,204
Spot liabilities	3,631	12	91	21	416	3	20	0	4,194
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	5	0	0	1	3	0	1	0	10

There were no foreign currency structural positions as at 2023 / 12 / 31 and 2023 / 6 / 30



8. Liquidity information disclosures

8.1 Average liquidity maintenance ratio/average liquidity ratio

	<u>2023/3/31</u>	<u>2023/6/30</u>	<u>2023/9/30</u>	<u>2023/12/31</u>	<u>2023/12/31</u>
Average value of its LMR for the year/period	46.56%	49.23%	55.65%	53.22%	51.16%
Calculation period	(Jan~Mar 2023)	(Apr~Jun 2023)	(Jul~Sep 2023)	(Oct~Dec 2023)	(Jan~Dec 2023)
Average value of its LMR for the year/period	<u>2022/3/31</u>	<u>2022/6/30</u>	<u>2022/9/30</u>	<u>2022/12/31</u>	<u>2022/12/31</u>
Calculation period	46.20%	46.42%	45.98%	44.55%	45.79%
	(Jan~Mar 2022)	(Apr~Jun 2022)	(Jul~Sep 2022)	(Oct~Dec 2022)	(Jan~Dec 2022)

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: HKD1,807,974,514 Tier 2 assets: HKD 0 (both as of 31/12/2023)

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%
	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

<u>2023/12/31</u> HK\$'000	Total	<u>1 month</u> <u>or less</u>	<u>Over 1</u> <u>to 3months</u>	<u>Over 3</u> <u>to 6 months</u>	<u>Over 6</u> <u>to 1 year</u>	<u>Over 1 year</u>	<u>Undate</u> <u>or overdue</u>
Asset items							
Loans to customers	1,650,808	8,534	47,526	104,780	231,134	1,258,834	0
Due from banks & placements	2,296,230	593,196	0	78,129	0	1,226,625	398,280
Investment securities	1,409,695	0	265,803	186,996	113,030	843,866	0
Total	5,356,733	601,730	313,329	369,905	344,164	3,329,325	398,280
Liability items							
Deposits from customers	3,914,677	2,196,151	716,220	620,380	381,926	0	0
Due to banks	860,995	156,258	607,838	0	0	0	96,899
Total	4,775,672	2,352,409	1,324,058	620,380	381,926	0	96,899
Net Gap		(1,750,679)	(1,010,729)	(250,475)	(37,762)	3,329,325	-

(ii) Off-Balance

<u>2023/12/31</u> HK\$'000	Total	<u>1 month</u> <u>or less</u>	<u>Over 1</u> <u>to 3months</u>	<u>Over 3</u> <u>to 6 months</u>	<u>Over 6</u> <u>to 1 year</u>	<u>Over 1 year</u>	<u>Undate</u> <u>or overdue</u>
Off-balance sheet exposures							
Trade-related contingent items	42,548	418	38,150	3,980	0	0	0
Other commitments	1,060,833	109,085	313,733	15,626	472,057	150,332	0
Total	1,103,381	109,503	351,883	19,606	472,057	150,332	0

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 2023 Annual Report (Chinese version).



Section B-Information of the Bank (Consolidated Basis)

	<u>as at</u> <u>2023/12/31</u> TW\$ million	<u>as at</u> <u>2023/6/30</u> TW\$ million
I. Capital and capital adequacy ratio		
A. Capital Adequacy Ratio	13.55%	13.33%
B. Aggregate amount of shareholder's funds	120,122	112,727

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).

	<u>as at</u> <u>2023/12/31</u>	<u>as at</u> <u>2023/6/30</u>
II. Other financial information		
Total assets	2,209,815	2,089,568
Total liabilities	2,089,692	1,976,840
Total loans and advances	1,511,210	1,422,574
Total customer deposits	1,823,087	1,704,176
	<u>Year to</u> <u>2023/12/31</u>	<u>Year to</u> <u>2023/6/30</u>
Profit /(Loss) before taxation	12,428	7,434



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.2023. 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 : 2024/04/15