

永豐商業銀行股份有限公司 香港分行

(成立於台灣的股份有限公司)

主要財務資料披露聲明書
截至二零二四年六月三十日止

註：

本主要財務資料披露聲明書的副本已存放於以下網頁，供公眾查閱。

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永豐商業銀行股份有限公司 香港分行

主要財務資料披露聲明書
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內容及章節	頁數
A. 部 - 分行資料 (只包括香港分行)	
I. 損益帳資料	1
II. 資產負債表資料	2
III. 資產負債表附加資料	3~4
IV. 資產負債表以外項目	5
V. 其他財務資料	6~8
VI. 流動性披露	8
VII. 薪酬披露	8
B. 部 - 整體銀行資料	
I. 資本及資本充足比率	9
II. 其他財務資料	9
聲明	10

永豐商業銀行股份有限公司 香港分行

A. 部 - 分行資料 (只包括香港分行)

I. 損益賬資料

截至二零二四年六月三十日止

港幣仟元

	半年至 2024年6月30日	半年至 2023年6月30日
利息收入	951,081	799,097
利息支出	<u>(650,909)</u>	<u>(521,426)</u>
	300,172	277,671
其他經營收入		
費用及佣金收入	124,679	61,333
費用及佣金開支	<u>(6,948)</u>	<u>(5,046)</u>
費用及佣金收入淨額	117,731	56,287
來自非港元貨幣交易的收益減虧損	100,038	72,966
來自持有作交易用途的證券的收益減虧損	2,061	1,728
來自其他交易活動的收益減虧損	<u>(2,228)</u>	<u>(34,444)</u>
其他	<u>7,487</u>	<u>1,245</u>
	225,089	97,782
經營開支		
行員及租金開支費用	(97,217)	(83,238)
其他開支	(16,712)	(15,516)
其他準備支出淨額		
- 其他準備(提存)/迴轉	(1,788)	4,796
- 資產減損迴轉利益	<u>8,384</u>	<u>5,877</u>
	<u>(107,333)</u>	<u>(88,081)</u>
貸款及應收款項減值準備迴轉/(提存)	3,907	(28,496)
來自物業、工業裝置及設備以及投資物業的處置的收益減虧損	<u>-</u>	<u>-</u>
除稅前利潤	421,835	258,876
稅項開支	<u>(1,703)</u>	<u>-</u>
除稅後利潤	<u>420,132</u>	<u>258,876</u>

永豐商業銀行股份有限公司 香港分行

II. 資產負債表資料

截至二零二四年六月三十日止

港幣仟元

	<u>2024年6月30日</u>	<u>2023年12月31日</u>
資產		
現金及銀行結餘(存放於該機構的海外辦事處的數額除外)	6,973,060	6,552,845
距離合約到期日超逾1個月但不超逾12個月的銀行存款 (存放於該機構的海外辦事處的數額除外)	1,247,925	809,598
存放於該機構的海外辦事處的數額	2,546,328	2,367,258
貿易匯票	1,539,289	1,266,657
持有的存款證	153,372	220,000
透過損益按公允價值衡量的證券	-	-
按攤銷後成本衡量的證券	4,520,788	4,688,353
透過其他綜合損益按公允價值衡量的證券	10,171,775	10,198,229
貸款及應收款項	12,533,555	11,972,438
物業、工業裝置及設備以及投資物業	<u>2,966</u>	<u>3,391</u>
資產總額	<u><u>39,689,058</u></u>	<u><u>38,078,769</u></u>
負債		
尚欠銀行存款及結餘 (結欠該機構的海外辦事處的數額除外)	1,366,590	1,555,204
客戶存款		
- 活期存款及往來帳戶	379,242	254,609
- 儲蓄存款	10,095,852	11,796,968
- 定期、短期通知及通知存款	19,900,095	17,518,942
結欠該機構的海外辦事處的數額	4,365,780	3,688,378
其他負債及準備	<u>1,763,383</u>	<u>1,894,697</u>
負債總額	37,870,942	36,708,798
資本及盈餘	<u>1,818,116</u>	<u>1,369,971</u>
總權益與負債	<u><u>39,689,058</u></u>	<u><u>38,078,769</u></u>

永豐商業銀行股份有限公司 香港分行

III. 資產負債表附加資料

港幣仟元

1. 貿易匯票

	<u>2024年6月30日</u>	<u>2023年12月31日</u>
貿易匯票	1,562,283	1,284,495
減： 減值準備	(22,994)	(17,838)
	<u>1,539,289</u>	<u>1,266,657</u>

2. 貸款及應收款項

	<u>2024年6月30日</u>	<u>2023年12月31日</u>
A. i) 對客戶的貸款及放款	10,592,601	10,374,995
減： 減值準備	(116,280)	(120,897)
	<u>10,476,321</u>	<u>10,254,098</u>
ii) 對銀行的貸款及放款	156,166	156,198
減： 減值準備	(1,562)	(1,562)
	<u>154,604</u>	<u>154,636</u>
iii) 其他款項		
- 應計利息	260,136	263,199
- 其他	1,657,790	1,349,024
	<u>1,917,926</u>	<u>1,612,223</u>
減： 減值準備	(15,296)	(48,519)
	<u>1,902,630</u>	<u>1,563,704</u>
	<u>12,533,555</u>	<u>11,972,438</u>

B. 減值準備政策

永豐商業銀行海外總行於上述各報表日期未有為香港分行提撥減值準備。

C. 已減值客戶之貸款明細

	<u>2024年6月30日</u>	<u>2023年12月31日</u>
- 本金	-	-
- 減值準備	-	-
- 擔保品價值	-	-
該等貸款佔貸款的百分率	<u>-</u>	<u>-</u>

永豐商業銀行股份有限公司 香港分行

III. 資產負債表附加資料 (續)

港幣仟元

2. 貸款及應收款項 (續)

D. i) 逾期或經重組資產

	2024年6月30日		2023年12月31日	
	金額	百分率(%)	金額	百分率(%)
a. 已過期達以下期間的對客戶的貸款及放款毛額				
超過3個月但不超過6個月	-	-	-	-
超過6個月但不超過1年	-	-	-	-
超過1年	-	-	-	-
	-	-	-	-
b. 經重組之客戶貸款及放款毛額	-	-	-	-
合計	-	-	-	-
c. 該等逾期貸款及放款所持抵押品的價值				
	<u>2024年6月30日</u>		<u>2023年12月31日</u>	
抵押品的現行市值	-	-	-	-
有擔保數額	-	-	-	-
無擔保數額	-	-	-	-
d. 為該等逾期貸款及放款而提撥的減值準備的數額				
	<u>2024年6月30日</u>		<u>2023年12月31日</u>	
	-	-	-	-

ii) 上述各報表日期並無其他已過期達以上期間或經重組的資產。

iii) 在報告日期當日並無持有經收回資產。

E. 對銀行的貸款及放款

上述各報表日期並無已過期達以上期間或經重組的對銀行及其他金融機構的貸款及放款。

3. 其他負債及準備

	2024年6月30日	2023年12月31日
應付利息	205,272	198,598
貸款承諾及財務擔保合同減值準備	6,599	6,485
在回購協議下的應付款額	515,681	748,981
其他	1,035,831	940,633
	<u>1,763,383</u>	<u>1,894,697</u>

永豐商業銀行股份有限公司 香港分行

IV. 資產負債表以外項目

港幣仟元

1. 或有負債及承諾

以下或有負債及承諾項目下之合約金額乃是依各別重要項目作摘要性之分類。

	<u>2024年6月30日</u>	<u>2023年12月31日</u>
直接信貸替代項目	-	-
與交易有關聯的或有項目	19,330	15,146
與貿易有關聯的或有項目	147,889	203,240
其他承諾	4,170,782	3,855,667
其他	-	-
	<u>4,338,001</u>	<u>4,074,053</u>
衍生工具		
- 匯率合約	160,089,423	173,133,874
- 利率合約	3,741,330	3,234,300
- 其他	-	9,598
	<u>163,830,753</u>	<u>176,377,772</u>
衍生工具的公平價值(指上述衍生工具而言)		
- 匯率合約	759,778	600,500
- 利率合約	12,394	13,039
- 其他	-	684
	<u>772,172</u>	<u>614,223</u>

或有負債及承諾項目下之合約金額乃指合約如被悉數取用而客戶又拖欠不還時所涉及之風險金額。公平價值指重訂按市價估值，其價值為正數的所有合約成本。

永豐商業銀行股份有限公司 香港分行

V. 其他財務資料

港幣仟元

1. 按行業類別劃分的對客戶的貸款及放款的毛額之分析

下列分析乃根據香港金融管理局之「貸款、墊款及準備金分析季報」之指引而編制。該等國家或地域分類之客戶貸款及放款佔總貸款額不少百分之十，便應予以披露。

A. 在香港使用的貸款及放款	2024年6月30日		2023年12月31日	
	金額	持有抵押品或其他抵押的價值	金額	持有抵押品或其他抵押的價值
a. 工業、商業及金融				
- 物業發展	393,674	393,674	389,584	389,584
- 物業投資	834,615	834,615	863,194	844,450
- 金融企業	2,656,697	1,312,202	2,764,821	1,205,497
- 酒店、旅舍及飲食業	165,000	150,000	150,000	150,000
- 批發及零售業	99,149	66,613	268,702	243,588
- 製造業	798,938	145,970	700,883	152,500
- 運輸及運輸設備	173,089	4,295	57,731	4,295
- 電力及氣體燃料	29,289	29,289	4,896	4,896
- 資訊科技	350,000	-	350,000	-
- 其他	34,929	2,800	33,786	-
b. 個人				
- 為購買居者有其屋計劃、私人機構參建居屋計劃、租者置其屋計劃或其各別的繼承計劃的單位的貸款	-	-	-	-
- 為購買其他住宅物業的貸款	-	-	-	-
- 信用咭放款	-	-	-	-
- 其他	40,337	40,337	45,397	45,397
B. 貿易融資	422,549	61,434	660,463	41,212
C. 在香港以外使用的貸款及放款	4,594,335	394,249	4,085,538	495,298
總計	<u>10,592,601</u>	<u>3,435,478</u>	<u>10,374,995</u>	<u>3,576,717</u>

2.A. 按國家或地域劃分的客戶貸款及放款明細

	2024年6月30日	2023年12月31日
- 香港特別行政區	3,729,207	3,851,058
- 英屬處女島	1,362,256	1,441,200
- 中國	1,091,368	1,175,741
- 其他	4,409,770	3,906,996
總計	<u>10,592,601</u>	<u>10,374,995</u>

2.B. 按國家或地域劃分的逾期貸款及減值貸款明細

上述各報表日期並無逾期貸款及減值貸款。

永豐商業銀行股份有限公司 香港分行

V. 其他財務資料 (續)

3. 國際債權披露 港幣百萬元

下列是以交易對手類別而分析的國際債權表。有關國家或地域分部分類是以交易對手之所在地為基準，並已顧及認可國家或地域風險轉移之因素。此分析乃根據香港金融管理局之「國際銀行業務統計資料申報表」之指引而編制。該等國家或地域分類佔國際債權總額不少於百分之十，便應予以揭露。

2024年6月30日		非銀行私營機構					總計
		銀行	官方機構	非銀行 金融機構	非金融 私營機構	其他	
1	已發展國家	7,616	697	-	2,615	-	10,928
	其中： 澳大利亞	3,519	-	-	554	-	4,073
2	離岸中心	1,188	983	1,090	8,469	-	11,730
	其中： 香港特別行政區	1,140	983	591	5,303	-	8,017
3	發展中亞太地區：	11,242	508	417	2,276	-	14,443
	其中： 中國	2,385	95	79	1,080	-	3,639
	其中： 中華台北	6,724	-	63	634	-	7,421

2023年12月31日		非銀行私營機構					總計
		銀行	官方機構	非銀行 金融機構	非金融 私營機構	其他	
1	已發展國家	7,498	853	26	2,334	-	10,711
	其中： 澳大利亞	3,676	-	-	426	-	4,102
2	離岸中心	2,246	1,276	1,200	8,281	-	13,003
	其中： 香港特別行政區	1,878	1,276	716	5,203	-	9,073
3	發展中亞太地區：	9,192	431	422	2,167	-	12,212
	其中： 中國	2,825	97	110	1,133	-	4,165
	其中： 中華台北	4,358	-	30	503	-	4,891

4. 對內地非銀行對手方的風險承擔 港幣百萬元

對內地非銀行對手方的風險承擔乃根據金融管理局之「內地業務中報表」之填報指示而編制。

2024年6月30日		資產負債表內 的風險額	資產負債表以 外的風險額	總計
		1	中央政府，中央政府持有的企業、其子公司及合資企業	143
2	地方政府，地方政府持有的企業、其子公司及合資企業	2	350	352
3	居住於中國內地的中國公民，或於中國內地註冊的民營企業、其子公司及合資企業	165	758	923
4	以上項目1沒有報告的其他中央政府持有的企業	79	-	79
5	以上項目2沒有報告的其他地方政府持有的企業	-	-	-
6	居住於中國內地以外的中國公民，或非中國內地註冊企業但獲批貸款用於中國內地	1,276	940	2,216
7	其他企業而申報機構視獲批貸款為對內地非銀行對手方的風險承擔	-	-	-
總計		1,665	2,360	4,025
撥備後總資產		39,682		
資產負債表內的風險額為總資產的百分比		4.19		

2023年12月31日		資產負債表內 的風險額	資產負債表以 外的風險額	總計
		1	中央政府，中央政府持有的企業、其子公司及合資企業	145
2	地方政府，地方政府持有的企業、其子公司及合資企業	30	351	381
3	居住於中國內地的中國公民，或於中國內地註冊的民營企業、其子公司及合資企業	223	706	929
4	以上項目1沒有報告的其他中央政府持有的企業	79	-	79
5	以上項目2沒有報告的其他地方政府持有的企業	-	-	-
6	居住於中國內地以外的中國公民，或非中國內地註冊企業但獲批貸款用於中國內地	1,483	787	2,270
7	其他企業而申報機構視獲批貸款為對內地非銀行對手方的風險承擔	-	-	-
總計		1,960	1,844	3,804
撥備後總資產		38,192		
資產負債表內的風險額為總資產的百分比		5.13		

永豐商業銀行股份有限公司 香港分行

V. 其他財務資料 (續)

港幣百萬元

5. 持有外匯情況

外匯風險額乃根據金融管理局之「持有外匯情況中報表」內之規定計算所得。持有非港元貨幣之淨持倉量佔所有非港元貨幣的總淨持倉量的不少於百分之十，便應予以揭露。

2024年6月30日	美元	人民幣	日元	澳元	新台幣	其他	總計
現貨資產	21,550	3,262	550	5,028	-	1,463	31,853
現貨負債	(26,115)	(3,708)	(369)	(461)	-	(411)	(31,064)
遠期買入	82,229	32,636	3,292	119	3,095	7,987	129,358
遠期賣出	(77,600)	(32,143)	(3,447)	(4,754)	(3,277)	(9,035)	(130,256)
期權淨持倉量	-	-	-	-	-	-	-
長(短)倉淨持倉量	64	47	26	(68)	(182)	4	(109)

2023年12月31日	美元	人民幣	日元	澳元	新台幣	其他	總計
現貨資產	21,294	2,642	272	5,083	-	842	30,133
現貨負債	(27,471)	(2,545)	(300)	(420)	-	(395)	(31,131)
遠期買入	88,725	27,198	1,099	390	230	7,940	125,582
遠期賣出	(82,766)	(27,309)	(1,072)	(5,127)	(230)	(8,374)	(124,878)
期權淨持倉量	(2)	-	-	(2)	-	-	(4)
長(短)倉淨持倉量	(220)	(14)	(1)	(76)	-	13	(298)

期權淨持倉量是按其期權合約的得爾塔加權持倉基礎計算。

以上述各報表日期，並沒有非港元貨幣的結構性淨持倉量。

VI. 流動性披露

	2024年 第二季 百分率(%)	2023年 第二季 百分率(%)
期內平均流動性維持比率	77.25	71.97

本分行之期內平均流動性維持比率是基於其每個公曆月的流動性維持比率的平均值的算術平均數(就有關報告期呈交的流動性狀況申報表所報告者)，並根據香港《銀行業(流動性)規則》之方法計算。

VII. 薪酬披露

有關於香港金融管理局監管政策手冊 (CG-5) - 穩健的薪酬制度指引之薪酬披露要求，請參閱總行的2023年報附錄一第54頁「員工福利費用」。

永豐商業銀行股份有限公司 香港分行

B. 部 - 整體銀行資料

永豐商業銀行股份有限公司

I. 資本及資本充足比率

A. 資本充足比率

	<u>2024年6月30日</u>	<u>2023年12月31日</u>
	<u>14.63%</u>	<u>15.61%</u>

B. 股東資金

	<u>2024年6月30日</u>	<u>2023年12月31日</u>
	新台幣仟元	新台幣仟元
	<u>175,904,748</u>	<u>172,831,641</u>

資本充足比率是按照名為《銀行資本適足性及資本等級管理辦法》的文件而計算的。

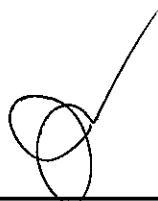
II. 其他財務資料

新台幣仟元

	<u>2024年6月30日</u>	<u>2023年12月31日</u>
資產總額	<u>2,642,466,287</u>	<u>2,531,382,486</u>
負債總額	<u>2,466,561,539</u>	<u>2,358,550,845</u>
貸款總額	<u>1,519,863,461</u>	<u>1,419,039,494</u>
存款總額	<u>2,147,941,492</u>	<u>2,023,385,269</u>
	半年至	半年至
	<u>2024年6月30日</u>	<u>2023年6月30日</u>
除稅前盈利	<u>11,918,458</u>	<u>9,964,507</u>

聲 明

根據香港金融管理局所發出之CA-D-1「適用於銀行(披露)條列的指引」，本行現附上截至二零二四年六月三十日止之半年度主要財務資料披露報告。本人茲證明此份聲明書所披露之資料已遵從香港金融管理局披露方案之各項建議；並且就本人所知及相信，乃真確無訛，亦不具誤導成分。



替任行政總裁

永豐商業銀行股份有限公司
香港分行

26 SEP 2024

日期

Bank SinoPac Hong Kong Branch

(Incorporated In Taiwan With Limited Liability)

Key Financial Information Disclosure Statement FOR HALF-YEAR ENDED JUNE 30, 2024

Note:

A copy of the Key Financial Information Disclosure Statement is available on the website below for public inspection.

<https://bank.sinopac.com/sinopacBT/about/introduction/seabbranch/branch-hongkong.html>

Bank SinoPac Hong Kong Branch

KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT FOR HALF-YEAR ENDED JUNE 30, 2024

<u>CONTENTS</u>	<u>PAGE(S)</u>
SECTION A. - INFORMATION OF THE BRANCH <INCLUDE HONG KONG BRANCH ONLY>	
I. PROFIT AND LOSS INFORMATION	1
II. BALANCE SHEET INFORMATION	2
III. ADDITIONAL BALANCE SHEET INFORMATION	3~4
IV. OFF-BALANCE SHEET INFORMATION	5
V. OTHER FINANCIAL INFORMATION	6~8
VI. LIQUIDITY DISCLOSURE	8
VII. DISCLOSURE ON REMUNERATION	8
SECTION B. - INFORMATION OF THE BANK AS A WHOLE	
I. CAPITAL AND CAPITAL ADEQUACY RATIO	9
II. OTHER FINANCIAL INFORMATION	9
DECLARATION	10

Bank SinoPac Hong Kong Branch

SECTION A. - INFORMATION OF THE BRANCH <INCLUDE H.K. BR. ONLY>

I. PROFIT AND LOSS INFORMATION FOR HALF-YEAR ENDED JUNE 30, 2024

Figures in HKD thousands

	Half Year to 2024-06-30	Half Year to 2023-06-30
INTEREST INCOME	951,081	799,097
INTEREST EXPENSE	<u>(650,909)</u>	<u>(521,426)</u>
	<u>300,172</u>	<u>277,671</u>
OTHER OPERATING INCOME		
Fees and commission income	124,679	61,333
Fees and commission expenses	<u>(6,948)</u>	<u>(5,046)</u>
Net fees and commission income	117,731	56,287
Gains less losses arising from foreign currencies	100,038	72,966
Gains less losses on securities held for trading purposes	2,061	1,728
Gains less losses from other trading activities	<u>(2,228)</u>	<u>(34,444)</u>
Others	<u>7,487</u>	<u>1,245</u>
	<u>225,089</u>	<u>97,782</u>
OPERATING EXPENSES		
Staff and rental expenses	(97,217)	(83,238)
Other expenses	(16,712)	(15,516)
Net charge for other provisions		
- (Other provisions) / Reversal of Other provisions	(1,788)	4,796
- Reversal of impairment loss on assets	<u>8,384</u>	<u>5,877</u>
	<u>(107,333)</u>	<u>(88,081)</u>
REVERSAL/(CHARGE) OF IMPAIRMENT ALLOWANCES ON LOANS AND RECEIVABLES	3,907	(28,496)
GAINS LESS LOSSES FROM THE DISPOSAL OF PROPERTY, PLANT AND EQUIPMENT AND INVESTMENT PROPERTIES	<u>-</u>	<u>-</u>
PROFIT BEFORE TAXATION	421,835	258,876
TAX EXPENSE	(1,703)	-
PROFIT AFTER TAXATION	<u>420,132</u>	<u>258,876</u>

Bank SinoPac Hong Kong Branch

II. BALANCE SHEET INFORMATION AS AT JUNE 30, 2024

Figures in HKD thousands

	<u>2024-06-30</u>	<u>2023-12-31</u>
<u>ASSETS</u>		
Cash and balances with banks (except those included in amount due from overseas offices)	6,973,060	6,552,845
Placements with banks which have a residual contractual maturity of more than one month but not more than 12 months (except those included in amount due from overseas offices)	1,247,925	809,598
Amount due from overseas offices	2,546,328	2,367,258
Trade bills	1,539,289	1,266,657
Certificates of Deposit held	153,372	220,000
Securities measured at fair value through profit or loss	-	-
Securities measured at amortised cost	4,520,788	4,688,353
Securities measured at fair value through other comprehensive income	10,171,775	10,198,229
Loans and receivables	12,533,555	11,972,438
Property, plant and equipment and investment properties	<u>2,966</u>	<u>3,391</u>
Total assets	<u><u>39,689,058</u></u>	<u><u>38,078,769</u></u>
<u>LIABILITIES</u>		
Deposits and balances from banks and other financial institutions (except those included in amount due to overseas offices)	1,366,590	1,555,204
Deposits from customers		
- demand deposits and current accounts	379,242	254,609
- savings deposits	10,095,852	11,796,968
- time, call and notice deposits	19,900,095	17,518,942
Amount due to overseas offices	4,365,780	3,688,378
Other accounts and provisions	<u>1,763,383</u>	<u>1,894,697</u>
Total liabilities	37,870,942	36,708,798
Capital and reserves	<u>1,818,116</u>	<u>1,369,971</u>
Total equity and liabilities	<u><u>39,689,058</u></u>	<u><u>38,078,769</u></u>

Bank SinoPac Hong Kong Branch

III. ADDITIONAL BALANCE SHEET INFORMATION

Figures in HKD thousands

1. TRADE BILLS

	<u>2024-06-30</u>	<u>2023-12-31</u>
Trade bills	1,562,283	1,284,495
Less : Impairment allowances	<u>(22,994)</u>	<u>(17,838)</u>
	<u>1,539,289</u>	<u>1,266,657</u>

2. LOANS AND RECEIVABLES

	<u>2024-06-30</u>	<u>2023-12-31</u>
A. i) Loans and advances to customers	10,592,601	10,374,995
Less : Impairment allowances	<u>(116,280)</u>	<u>(120,897)</u>
	<u>10,476,321</u>	<u>10,254,098</u>
ii) Loans and advances to banks	156,166	156,198
Less : Impairment allowances	<u>(1,562)</u>	<u>(1,562)</u>
	<u>154,604</u>	<u>154,636</u>
iii) Other accounts		
-Accrued interest	260,136	263,199
-Others	<u>1,657,790</u>	<u>1,349,024</u>
	1,917,926	1,612,223
Less : Impairment allowances	<u>(15,296)</u>	<u>(48,519)</u>
	<u>1,902,630</u>	<u>1,563,704</u>
	<u>12,533,555</u>	<u>11,972,438</u>

B. Impairment allowances policy

There were no impairment allowances maintained at Head Office as at the above respective reporting dates.

C. Details of the impaired loans to customers

	<u>2024-06-30</u>	<u>2023-12-31</u>
- Gross loans and advances to customers	-	-
- Impairment allowances	-	-
- Value of Collateral	-	-
Percentage of such loans and advances to total gross loans and advances	<u>-</u>	<u>-</u>

Bank SinoPac Hong Kong Branch

III. ADDITIONAL BALANCE SHEET INFORMATION - continued

Figures in HKD thousands

2. LOANS AND RECEIVABLES - continued

D. i) Overdue or rescheduled assets

	<u>2024-06-30</u>		<u>2023-12-31</u>	
	<u>Amount</u>	<u>%</u>	<u>Amount</u>	<u>%</u>
a. Loans and Advances to customers overdue for more than 3 months but not more than 6 months	-	-	-	-
more than 6 months but not more than one year	-	-	-	-
more than one year	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
b. Rescheduled advances to customers	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

c. Value of collateral held against such overdue loans and advances

	<u>2024-06-30</u>	<u>2023-12-31</u>
- Current market value of collateral held against the covered portion of overdue loans and advances	-	-
- Covered portion of overdue loans and advances	-	-
- Uncovered portion of overdue loans and advances	-	-

d. Impairment allowances on such overdue loans and advances

	<u>2024-06-30</u>	<u>2023-12-31</u>
	-	-

ii) There were no overdue or rescheduled other assets as at the above respective reporting dates.

iii) There were no repossessed assets held as at the reporting dates, irrespective of the accounting treatment of the related loans and advances.

E. Loans and advances to banks

There were no overdue or rescheduled loans and advances to banks and other financial institutions as at the above respective reporting dates.

3. OTHER ACCOUNTS AND PROVISIONS

	<u>2024-06-30</u>	<u>2023-12-31</u>
Accrued interest	205,272	198,598
Impairment allowances on loan commitments and financial guarantee contracts	6,599	6,485
Amount payable under repos	515,681	748,981
Others	1,035,831	940,633
	<u>1,763,383</u>	<u>1,894,697</u>

Bank SinoPac Hong Kong Branch

IV. OFF-BALANCE SHEET INFORMATION

Figures in HKD thousands

1. CONTINGENT LIABILITIES AND COMMITMENTS

The following is a summary of the contractual amounts of each material class of contingent liability and commitments:

	<u>2024-06-30</u>	<u>2023-12-31</u>
Direct credit substitutes	-	-
Transaction-related contingencies	19,330	15,146
Trade-related contingencies	147,889	203,240
Other commitments	4,170,782	3,855,667
Others	-	-
	<u>4,338,001</u>	<u>4,074,053</u>
Derivatives		
- Exchange rate contracts	160,089,423	173,133,874
- Interest rate contracts	3,741,330	3,234,300
- Others	-	9,598
	<u>163,830,753</u>	<u>176,377,772</u>
Fair Value of Derivatives (of the above derivatives)		
- Exchange rate contracts	759,778	600,500
- Interest rate contracts	12,394	13,039
- Others	-	684
	<u>772,172</u>	<u>614,223</u>

For contingent liabilities and commitments, the contract amounts represent the amounts at risk should the contract be fully drawn upon and the client default. The fair value represents the cost of replacing all contracts which have a positive value when marked to market.

Bank SinoPac Hong Kong Branch**V. OTHER FINANCIAL INFORMATION**

Figures in HKD thousands

1. GROSS LOANS AND ADVANCES TO CUSTOMERS BY MAJOR SECTORS ANALYSIS

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". Countries or geographical segments constituting not less than 10% of the total gross amount of loans and advances to customers are disclosed.

A. Loans and advances for use in Hong Kong	2024-06-30		2023-12-31	
	Amount	Amount covered by collateral or other security	Amount	Amount covered by collateral or other security
a. Industrial, commercial and financial				
- Property development	393,674	393,674	389,584	389,584
- Property investment	834,615	834,615	863,194	844,450
- Financial concerns	2,656,697	1,312,202	2,764,821	1,205,497
- Hotel, boarding houses & catering	165,000	150,000	150,000	150,000
- Wholesale and retail trade	99,149	66,613	268,702	243,588
- Manufacturing	798,938	145,970	700,883	152,500
- Transport and transport equipment	173,089	4,295	57,731	4,295
- Electricity and gas	29,289	29,289	4,896	4,896
- Information technology	350,000	-	350,000	-
- Others	34,929	2,800	33,786	-
b. Individuals				
- Loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme or their respective successor schemes	-	-	-	-
- Loans for the purchase of other residential properties	-	-	-	-
- Credit card advances	-	-	-	-
- Others	40,337	40,337	45,397	45,397
B. Trade finance	422,549	61,434	660,463	41,212
C. Loans and advances for use outside Hong Kong	4,594,335	394,249	4,085,538	495,298
Total	10,592,601	3,435,478	10,374,995	3,576,717

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

	2024-06-30	2023-12-31
- Hong Kong SAR	3,729,207	3,851,058
- British Virgin Islands	1,362,256	1,441,200
- China	1,091,368	1,175,741
- Others	4,409,770	3,906,996
Total	10,592,601	10,374,995

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

There were no overdue or impaired loans as at the above respective reporting dates.

Bank SinoPac Hong Kong Branch

V. OTHER FINANCIAL INFORMATION - continued

3. INTERNATIONAL CLAIMS DISCLOSURE

Figures in HKD millions

The following tables analyse international claims by location and types of counterparties. Country or geographical segment classification is based upon the locations of counterparties after taking into account any recognised risk transfer. They are prepared in accordance with the Completion Instructions for the "Return of International Banking Statistics". Countries or geographical segments constituting not less than 10% of the total international claims are disclosed.

AS AT JUNE 30, 2024

	<u>Banks</u>	<u>Official Sector</u>	<u>Non-bank financial institutions</u>	<u>Non-financial private sector</u>	<u>Others</u>	<u>Total</u>
1 Developed countries	7,616	697	-	2,615	-	10,928
<i>of which Australia</i>	3,319	-	-	554	-	4,073
2 Offshore centres	1,188	983	1,090	8,469	-	11,730
<i>of which Hong Kong SAR</i>	1,140	983	591	5,303	-	8,017
3 Developing Asia-Pacific	11,242	508	417	2,276	-	14,443
<i>of which China</i>	2,385	95	79	1,080	-	3,639
<i>of which Chinese Taipei</i>	6,724	-	63	634	-	7,421

AS AT DECEMBER 31, 2023

	<u>Banks</u>	<u>Official Sector</u>	<u>Non-bank financial institutions</u>	<u>Non-financial private sector</u>	<u>Others</u>	<u>Total</u>
1 Developed countries	7,498	853	26	2,334	-	10,711
<i>of which Australia</i>	3,676	-	-	426	-	4,102
2 Offshore centres	2,246	1,276	1,200	8,281	-	13,003
<i>of which Hong Kong SAR</i>	1,878	1,276	716	5,203	-	9,073
3 Developing Asia-Pacific	9,192	431	422	2,167	-	12,212
<i>of which China</i>	2,825	97	110	1,133	-	4,165
<i>of which Chinese Taipei</i>	4,358	-	30	503	-	4,891

4. NON-BANK MAINLAND EXPOSURES

Figures in HKD millions

The Non-Bank Mainland exposures are prepared in accordance with the Completion Instructions for the "Return of Mainland Activities".

	<u>On-balance sheet exposures</u>	<u>Off-balance sheet exposures</u>	<u>Total</u>
AS AT JUNE 30, 2024			
1 Central government, central government-owned entities and their subsidiaries and Joint Ventures (JVs)	143	312	455
2 Local governments, local government-owned entities and their subsidiaries and JVs	2	350	352
3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	165	758	923
4 Other entities of central government not reported in item 1 above	79	-	79
5 Other entities of local governments not reported in item 2 above	-	-	-
6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	1,276	940	2,216
7 Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	1,665	2,360	4,025
Total assets after provisions	39,682		
On-balance sheet exposures as percentage of total assets	4.19		

	<u>On-balance sheet exposures</u>	<u>Off-balance sheet exposures</u>	<u>Total</u>
AS AT DECEMBER 31, 2023			
1 Central government, central government-owned entities and their subsidiaries and Joint Ventures (JVs)	145	-	145
2 Local governments, local government-owned entities and their subsidiaries and JVs	30	351	381
3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	223	706	929
4 Other entities of central government not reported in item 1 above	79	-	79
5 Other entities of local governments not reported in item 2 above	-	-	-
6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	1,483	787	2,270
7 Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	1,960	1,844	3,804
Total assets after provisions	38,192		
On-balance sheet exposures as percentage of total assets	5.13		

Bank SinoPac Hong Kong Branch

V. OTHER FINANCIAL INFORMATION - continued

Figures in HKD millions

5. FOREIGN CURRENCY POSITION

The foreign currency exposures are prepared in accordance with the "Return of Foreign Currency Position" Completion Instructions. The net position (in absolute terms) in a particular currency which constitutes not less than 10% of the total net position in all foreign currencies are disclosed.

AS AT JUNE 30, 2024	USD	CNY	JPY	AUD	NTD	OTHERS	Total
Spot assets	21,550	3,262	550	5,028	-	1,463	31,853
Spot liabilities	(26,115)	(3,708)	(369)	(461)	-	(411)	(31,064)
Forward purchases	82,229	32,636	3,292	119	3,095	7,987	129,358
Forward sales	(77,600)	(32,143)	(3,447)	(4,754)	(3,277)	(9,035)	(130,256)
Net options position	-	-	-	-	-	-	-
Net long (short) position	64	47	26	(68)	(182)	4	(109)

AS AT DECEMBER 31, 2023	USD	CNY	JPY	AUD	NTD	OTHERS	Total
Spot assets	21,294	2,642	272	5,083	-	842	30,133
Spot liabilities	(27,471)	(2,545)	(300)	(420)	-	(395)	(31,131)
Forward purchases	88,725	27,198	1,099	390	230	7,940	125,582
Forward sales	(82,766)	(27,309)	(1,072)	(5,127)	(230)	(8,374)	(124,878)
Net options position	(2)	-	-	(2)	-	-	(4)
Net long (short) position	(220)	(14)	(1)	(76)	-	13	(298)

The net options position is calculated on the basis of the delta-weighted position of options contracts. There were no foreign currency structural position as at the above respective reporting dates.

VI. LIQUIDITY DISCLOSURE

	For the Second Quarter of 2024 %	For the Second Quarter of 2023 %
Average liquidity maintenance ratio (LMR) for the period	77.25	71.97

The branch's average liquidity maintenance ratio (LMR) for the period is based on the arithmetic mean of the average value of its LMR for each calendar month as reported in the liquidity position return submitted for the reporting period, which is computed in accordance with the Hong Kong Banking (Liquidity) Rules.

VII. DISCLOSURE ON REMUNERATION

Pursuant to the disclosure requirement under the HKMA's Supervisory Policy Manual (CG-5) - Guideline on a Sound Remuneration System, please refer to the session "EMPLOYEE BENEFITS EXPENSES" on page 59-60 of Appendix II in Bank's 2023 Annual Report.

Bank SinoPac Hong Kong Branch

SECTION B. - INFORMATION OF THE BANK AS A WHOLE

BANK SINOPAC

I. CAPITAL AND CAPITAL ADEQUACY RATIO

A. Capital adequacy ratio	<u>2024-06-30</u>	<u>2023-12-31</u>
	<u>14.63%</u>	<u>15.61%</u>
B. Aggregate amount of shareholders' funds	<u>2024-06-30</u>	<u>2023-12-31</u>
	NTD '000	NTD '000
	<u>175,904,748</u>	<u>172,831,641</u>

The capital adequacy ratio is calculated in accordance with the document entitled "Regulations Governing the Capital Adequacy and Capital Category of Banks".

II. OTHER FINANCIAL INFORMATION

Figures in NTD thousands

	<u>2024-06-30</u>	<u>2023-12-31</u>
Total assets	<u>2,642,466,287</u>	<u>2,531,382,486</u>
Total liabilities	<u>2,466,561,539</u>	<u>2,358,550,845</u>
Total loans advances	<u>1,519,863,461</u>	<u>1,419,039,494</u>
Total customer deposits	<u>2,147,941,492</u>	<u>2,023,385,269</u>
	<u>Half Year of</u>	<u>Half Year of</u>
	<u>2024</u>	<u>2023</u>
Profit before taxation	<u>11,918,458</u>	<u>9,964,507</u>

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 Statements of Bank SinoPac, Hong Kong Branch for half-year ended June 30, 2024. We confirm that the information contained therein complies, in all material respects, with the supervisory policy manual CA-D-1 "Guideline on the Application of the Banking (Disclosure) Rules" and to the best of our knowledge and belief, it is not false or misleading.



Alternate Chief Executive
Bank SinoPac
Hong Kong Branch

26 SEP 2024

Date