

# 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  
截至二零二四年十二月三十一日止

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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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. 損益帳資料

截至二零二四年十二月三十一日止

港幣仟元

	全年至 2024年12月31日	全年至 2023年12月31日
利息收入	1,940,621	1,708,272
利息支出	(1,307,606)	(1,128,182)
	<u>633,015</u>	<u>580,090</u>
其他經營收入		
費用及佣金收入	198,375	112,551
費用及佣金開支	(15,962)	(11,012)
費用及佣金收入淨額	<u>182,413</u>	<u>101,539</u>
來自非港元貨幣交易的收益減虧損	182,338	133,005
來自持有作交易用途的證券的收益減虧損	7,724	3,959
來自其他交易活動的收益減虧損	(2,048)	(21,857)
其他	<u>7,759</u>	<u>1,992</u>
	<u>378,186</u>	<u>218,638</u>
經營開支		
行員及租金開支費用	(189,323)	(170,034)
其他開支	(39,533)	(35,756)
其他準備金支出淨額		
- 其他準備金	(594)	6,001
- 資產(減值損失)/減值損失轉回	<u>(11,775)</u>	<u>12,243</u>
	<u>(241,225)</u>	<u>(187,546)</u>
貸款及應收款項減值準備迴轉/(提存)	1,713	(22,081)
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	771,689	589,101
稅項開支	(122,540)	(104,935)
除稅後利潤	<u>649,149</u>	<u>484,166</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

截至二零二四年十二月三十一日止

港幣仟元

	2024年12月31日	2024年6月30日
<b>資產</b>		
現金及銀行結餘(存放於該機構的海外辦事處的數額除外)	9,292,893	6,973,060
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)	762,351	1,247,925
存放於該機構的海外辦事處的數額	2,190,583	2,546,328
貿易匯票	1,376,675	1,539,289
持有的存款證	111,446	153,372
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	4,530,969	4,520,788
透過其他綜合損益按公允價值衡量的證券	10,110,188	10,171,775
貸款及應收款項	13,269,955	12,533,555
物業、工業裝置及設備以及投資物業	2,828	2,966
<b>資產總額</b>	<b>41,647,888</b>	<b>39,689,058</b>
<b>負債</b>		
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)	48,256	1,366,590
客戶存款		
- 活期存款及往來帳戶	407,436	379,242
- 儲蓄存款	14,234,673	10,095,852
- 定期、短期通知及通知存款	20,627,120	19,900,095
結欠該機構的海外辦事處的數額	2,920,356	4,365,780
其他負債及準備	1,285,738	1,763,383
<b>負債總額</b>	<b>39,523,579</b>	<b>37,870,942</b>
<b>資本及盈餘</b>	<b>2,124,309</b>	<b>1,818,116</b>
<b>總權益與負債</b>	<b>41,647,888</b>	<b>39,689,058</b>

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

	2024年12月31日	2024年6月30日
貿易匯票	1,397,485	1,562,283
減： 減值準備	(20,810)	(22,994)
	<u>1,376,675</u>	<u>1,539,289</u>

2. 貸款及應收款項

	2024年12月31日	2024年6月30日
A. i) 對客戶的貸款及放款	11,455,662	10,592,601
減： 減值準備	(128,233)	(116,280)
	<u>11,327,429</u>	<u>10,476,321</u>
ii) 對銀行的貸款及放款	-	156,166
減： 減值準備	-	(1,562)
	<u>-</u>	<u>154,604</u>
iii 其他款項		
- 應計利息	231,667	260,136
- 其他	1,725,184	1,657,790
	<u>1,956,851</u>	<u>1,917,926</u>
減： 減值準備	(14,325)	(15,296)
	<u>1,942,526</u>	<u>1,902,630</u>
	<u>13,269,955</u>	<u>12,533,555</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

	2024年12月31日	2024年6月30日
- 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) 過期或經重組資產

	2024年12月31日		2024年6月30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				
	2024年12月31日		2024年6月30日	
抵押品的現行市值	-	-	-	-
有擔保數額	-	-	-	-
無擔保數額	-	-	-	-
d. 為該等過期貸款及放款而提撥的減值準備的數額				
	2024年12月31日		2024年6月30日	
	-	-	-	-

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12月31日	2024年6月30日
應付利息	191,307	205,272
貸款承諾及財務擔保合同減值準備	6,450	6,599
在回購協議下的應付款額	-	515,681
其他	1,087,981	1,035,831
	1,285,738	1,763,383

# 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12月31日</u>	<u>2024年6月30日</u>
直接信貸替代項目	-	-
與交易有關聯的或有項目	26,170	19,330
與貿易有關聯的或有項目	286,011	147,889
其他承諾	3,502,592	4,170,782
其他	-	-
	<u>3,814,773</u>	<u>4,338,001</u>
衍生工具		
- 匯率合約	150,300,117	160,089,423
- 利率合約	3,612,795	3,741,330
- 其他	20,188	-
	<u>153,933,100</u>	<u>163,830,753</u>
衍生工具的公平價值(指上述衍生工具而言)		
- 匯率合約	1,085,695	759,778
- 利率合約	7,770	12,394
- 其他	402	-
	<u>1,093,867</u>	<u>772,172</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12月31日		2024年6月30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	386,536	386,536	393,674	393,674
- 物業投資	1,077,850	1,077,850	834,615	834,615
- 金融企業	2,523,098	1,183,080	2,656,697	1,312,202
- 酒店、旅舍及飲食業	150,000	150,000	165,000	150,000
- 批發及零售業	134,407	69,703	99,149	66,613
- 製造業	662,874	23,643	798,938	145,970
- 運輸及運輸設備	158,286	4,270	173,089	4,295
- 電力及氣體燃料	55,666	32,221	29,289	29,289
- 資訊科技	350,000	-	350,000	-
- 其他	37,000	4,800	34,929	2,800
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	60,516	60,516	40,337	40,337
B. 貿易融資	615,058	69,055	422,549	61,434
C. 在香港以外使用的貸款及放款	5,244,371	395,293	4,594,335	394,249
總計	<u>11,455,662</u>	<u>3,456,967</u>	<u>10,592,601</u>	<u>3,435,478</u>

### 2.A. 按國家或區域劃分的客戶貸款及放款明細

	2024年12月31日	2024年6月30日
- 香港特別行政區	3,759,838	3,729,207
- 英屬處女島	1,246,768	1,362,256
- 英屬開曼群島	1,165,293	956,752
- 中國	1,037,009	1,091,368
- 其他	4,246,754	3,453,018
總計	<u>11,455,662</u>	<u>10,592,601</u>

### 2.B. 按國家或區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	
1	已發展國家		9,549	718	796	2,728	13,791
	其中： 澳大利亞		2,974	23	124	953	4,074
2	離岸中心		1,547	1,025	2,345	7,138	12,055
	其中： 香港特別行政區		1,090	1,025	1,589	4,197	7,901
3	發展中-亞太地區：		9,368	508	649	2,516	13,041
	其中： 中華台北		6,543	-	81	750	7,374

#### 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	
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： 中華台北		6,724	-	63	634	7,421

### 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「內地業務申報表」之填報指示而編制。

		資產負債表內 的風險額	資產負債表以 外的風險額	總計
<b>2024年12月31日</b>				
1	中央政府，中央政府持有的企業、其子公司及合資企業	142	1	143
2	地方政府，地方政府持有的企業、其子公司及合資企業	-	-	-
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	154	216	370
4	以上項目1沒有報告的其他中央政府持有的企業	8	-	8
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	1,248	745	1,993
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		1,552	962	2,514
撥備後總資產		42,170		
資產負債表內的風險額為總資產的百分比		3.68		

		資產負債表內 的風險額	資產負債表以 外的風險額	總計
<b>2024年6月30日</b>				
1	中央政府，中央政府持有的企業、其子公司及合資企業	143	312	455
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		

## 5. 持有外匯情況

外匯風險額乃根據香港金融管理局之「持有外匯情況申報表」內之規定計算所得。持有某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12月31日	美元	人民幣	日元	加拿大元	新台幣	澳元	其他	總計
現貨資產	23,628	3,519	569	348	-	4,581	2,113	34,758
現貨負債	(28,710)	(3,589)	(608)	(186)	-	(191)	(422)	(33,706)
逾期買入	77,765	34,259	8,274	4,862	2,005	121	1,660	128,946
逾期賣出	(72,296)	(34,345)	(8,213)	(5,049)	(1,965)	(4,559)	(3,350)	(129,777)
期權淨持倉量	(3)	-	-	-	-	1	-	(2)
長(短)倉淨持倉量	384	(156)	22	(25)	40	(47)	1	219

2024年6月30日	美元	人民幣	日元	加拿大元	新台幣	澳元	其他	總計
現貨資產	21,550	3,262	550	114	-	5,028	1,349	31,853
現貨負債	(26,115)	(3,708)	(369)	(89)	-	(461)	(322)	(31,064)
逾期買入	82,229	32,636	3,292	4,194	3,095	119	3,793	129,358
逾期賣出	(77,600)	(32,143)	(3,447)	(4,215)	(3,277)	(4,754)	(4,820)	(130,256)
期權淨持倉量	-	-	-	-	-	-	-	-
長(短)倉淨持倉量	64	47	26	4	(182)	(68)	-	(109)

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

## 管治架構

永豐商業銀行(總行)董事會確定了整體流動性風險管理框架，並將流動性風險管理職能的執行和實施委託給資產負債管理委員會(總行ALCO)。銀行資產和負債管理的框架和結構在總行的政策文件「資產負債管理政策」中制定。本分行ALCO(香港ALCO)在總行ALCO的監督下履行其在香港分行的職責。

香港ALCO由分行行政總裁、分行經理、財務主管、貨幣市場負責人、風險管理負責人、會計、運營、內部審計負責人和總行代表所組成。

## 流動性風險承受水平

香港分行遵循總行訂立的流動性風險偏好，並保持足夠的流動性以滿足當地運營和監管要求。在流動性維持比率(LMR)最低法規要求之上，另外增加了5%的額外安全緩衝。因此，30%LMR是本分行每天必須滿足的最低流動性風險承受水平。

本分行還利用現金流量模型和壓力測試計算工具來估算一段時間內，在正常或壓力情境下可用的流動性資源和流動性缺口，並設置相應的缺口限額。這些限額是本分行於不同天期內可以承受的流動性風險水平，以利於執行分行的業務活動並同時履行監管要求。

## 流動性風險管理

香港ALCO制定了分行的流動性風險管理政策，並通過分行的財務金融部門來執行。會計部門負責編制和報告每日財務報告和流動性維持比率(LMR)。風險管理部門定期執行與流動性相關的壓力測試和現金流量到期日缺口分析，審視流動性風險管理政策和相關的計量指標，並向香港ALCO提出修訂建議。香港ALCO每月定期舉行會議，審視分行最新的流動資金情況及現有流動性風險管理策略的成效。如果金融市場出現緊急狀況或內部情況需要作緊急決定，將召開特別會議。會議記錄並分發給香港ALCO成員和總行高級管理層查閱。

## 資金匯集策略

本分行的流動性管理策略是建立和維持當地穩定的資金來源，實現有效的多樣化，在相關市場中保持活躍交易，以確保在正常和有壓力的市場條件下及時獲得資金來源。多元化的資金來源不僅包括穩定的客戶存款和存款證發行計劃，還包括完善的銀行間貨幣市場網絡和總行支援。

為確保資金來源的多樣化，本分行定期編制潛在資金來源提供者名單，同時對其可靠程度，交易條款(如利率，抵押要求，借款期限)以及任何潛在影響進行內部評估。該清單定期在香港ALCO報告和審視。

## 流動性監測及緩解工具

## 流動性維持比率

為了監控和減低流動性風險，本分行建立了一系列流動性風險衡量指標，以監測和控制本分行的流動性風險部位。為確保平均流動性維持比率 (LMR) 保持在25%的法定要求水準之上，本分行另設定額外5%的安全緩衝。如果LMR低於30%的內部限額，本分行將立即採取適當行動，增加流動性維持比率。本分行的LMR披露如下：

	2024年 第四季 百分率(%)	2023年 第四季 百分率(%)
期內平均流動性維持比率	81.74	75.08

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。

## 現金流量到期日缺口和集中度比率

本分行為所有與業務相關的個別貨幣設立了一套到期日缺口限額，以監控不同到期日期限內每種貨幣的流動性風險。本分行還制定了總體貨幣錯配限額，以控制本分行在1年期限內的總體貨幣錯配缺口比例。此外，本分行設立了存款、集團內其它分行間借款和融資互換(Funding Swap)交易的集中限額，以監控存款基礎的穩定性和多樣化，避免過度依賴集團內其他分行間借款和透過金融市場融資互換工具取得的資金。舉例來說，截至2024年12月底，關聯客戶的存款和前10大客戶存款分別佔本分行存款總額的0.36%和37.22%。截至2024年12月底，同集團分行間借款佔本分行總資產的1.38%。截至2024年12月底，由市場融資互換工具所借得的資金只佔本分行總資產值的14.97%。以下為截至2024年12月底，現金流量到期日缺口情況以及資產負債表內和表外項目到期日分析如下。

## 現金流量到期日缺口

	翌日	2至7日	8天至1個月	1個月以上至3 個月	3個月以上至1 年	超過1年
淨流動資金錯配	3,446	1,573	(2,012)	(6,611)	(2,830)	4,760
累計錯配	3,446	5,019	3,007	(3,604)	(6,434)	(1,674)

## VI. 流動性披露 (續)

港幣百萬元

## 資產負債表內和表外項目\*

	總額	翌日	2至7日	8天至1個月	1個月以上至3個月	3個月以上至6個月	6個月以上至1年	1年以上至2年	2年以上至3年	3年以上至5年	超過5年	餘額
庫存現金及存放於中央銀行結餘	-	-	-	-	-	-	-	-	-	-	-	-
應收同業款項	12,260	4,066	3,220	2,999	1,211	764	-	-	-	-	-	-
債務證券	14,666	14,666	-	-	-	-	-	-	-	-	-	-
客戶貸款	11,530	25	183	1,122	1,132	836	1,529	1,626	2,325	2,162	590	-
其他資產	3,670	31	312	693	1,107	587	478	-	-	-	308	154
<b>資產負債表內之總資產</b>	<b>42,126</b>	<b>18,788</b>	<b>3,715</b>	<b>4,814</b>	<b>3,450</b>	<b>2,187</b>	<b>2,007</b>	<b>1,626</b>	<b>2,325</b>	<b>2,162</b>	<b>898</b>	<b>154</b>
<b>資產負債表外之總債權</b>	<b>1,848</b>	<b>1</b>	<b>1</b>	<b>6</b>	<b>29</b>	<b>36</b>	<b>55</b>	<b>1,693</b>	<b>18</b>	<b>9</b>	<b>-</b>	<b>-</b>

	總額	翌日	2至7日	8天至1個月	1個月以上至3個月	3個月以上至6個月	6個月以上至1年	1年以上至2年	2年以上至3年	3年以上至5年	超過5年	餘額
客戶存款及結餘	35,458	15,097	1,889	6,102	8,641	2,458	1,269	2	-	-	-	-
應付同業款項	2,971	200	-	174	355	-	-	-	-	-	2,242	-
其他負債	3,743	24	251	275	412	285	157	2	-	-	-	2,337
<b>資產負債表內之總負債</b>	<b>42,172</b>	<b>15,321</b>	<b>2,140</b>	<b>6,551</b>	<b>9,408</b>	<b>2,743</b>	<b>1,426</b>	<b>4</b>	<b>-</b>	<b>-</b>	<b>2,242</b>	<b>2,337</b>
<b>資產負債表外之總承擔</b>	<b>5,659</b>	<b>22</b>	<b>3</b>	<b>281</b>	<b>682</b>	<b>1,338</b>	<b>1,608</b>	<b>1,691</b>	<b>25</b>	<b>9</b>	<b>-</b>	<b>-</b>

\* 編製基礎及到期日分類主要按照金管局MA(BS) 23—流動性監察工具的申報指示制定而成。

## 流動性壓力測試

本分行定期對LMR及資產和負債到期日缺口部位進行流動性壓力測試，以監控本分行的流動性狀況及其對不同壓力情況的抵禦能力。資產和負債到期日缺口部位以現金流量為計算基礎，包括衍生工具，考慮了客戶存款流失或早期贖回的行為，貸款展期，以及不同壓力情景下的債券變賣套現能力。並對壓力測試結果進行靈敏度分析，以評估計算參數變化下，例如債券價格、存款流失率，對LMR和現金流量到期日缺口的影響。針對不同壓力情景下的到期日缺口部位亦設定了目標限額，如果超出限額，將採取後續跟進行動。補救措施包括調查缺口過大原因和隨後的流動資金匯集策略建議，以加強流動性部位。

## 流動性緩解工具

在建置穩定並分散存款資金基礎的同時，本分行還建立了足夠的流動性緩衝工具，包括未被支配，具高流動性和高質量的投資級別債券，即使在特殊環境和嚴重不利的市場條件下，這些債券也可以在二級市場輕易賣出套現以增加流動性。香港分行設置了流動性緩衝覆蓋比率，並必須維持在分行合格負債(Qualifying Liabilities)的20%水平。流動性緩衝覆蓋比率的規模反映並支持分行符合其風險承受能力的要求，並被認為足以填補因不利的市場和流動性壓力狀況而產生的資金缺口。

## 應急資金計劃

本分行制定了一項應急資金計劃(CFP)，以應對可能嚴重影響分行流動資金狀況的任何不可預見情況。該計劃旨在為分行提供一套應急政策，程序和行動計劃框架，以便有效地維持與資金提供者和金融市場的交易。此外，計劃亦設立臨時流動性危機管理委員會(LCMC)來執行CFP政策，並處理緊急情況下的日常流動性管理工作。LCMC的職責包括但不限於與監管機構，資金提供者，主要客戶和內部員工保持密切溝通，實施應急資金策略，並密切監控策略的有效性，及將本分行流動資金部位報告給總行以及監管機構。

應急資金策略包括修訂本分行為資金提供者支付的溢價，盡可能延長借入資金期限，識別未使用的抵押品以進行抵押借款，暫時停止現有貸款的續期以及延長銀行間借款，並在需要時要求總行資金支援。本分行在2024年沒有啟動CFP。

## 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2024年報第55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12月31日</u>	<u>2024年6月30日</u>
<u>14.54%</u>	<u>14.63%</u>

#### 股東資金

<u>2024年12月31日</u> 台幣仟元	<u>2024年6月30日</u> 台幣仟元
<u>185,082,691</u>	<u>175,904,748</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。

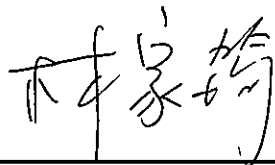
### II. 其他財務資料

台幣仟元

	<u>2024年12月31日</u>	<u>2024年6月30日</u>
資產總額	<u>2,771,058,726</u>	<u>2,642,466,287</u>
負債總額	<u>2,585,976,035</u>	<u>2,466,561,539</u>
貸款總額	<u>1,603,409,792</u>	<u>1,519,863,461</u>
存款總額	<u>2,276,481,825</u>	<u>2,147,941,492</u>
	全年至 <u>2024年12月31日</u>	全年至 <u>2023年12月31日</u>
除稅前盈利	<u>21,292,073</u>	<u>19,315,415</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十二月三十一日止之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。



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行政總裁  
永豐商業銀行股份有限公司  
香港分行

30 APR 2025

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日期

# **Bank SinoPac Hong Kong Branch**

**(Incorporated In Taiwan With Limited Liability)**

## **Key Financial Information Disclosure Statement FOR THE YEAR ENDED DECEMBER 31, 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 THE YEAR ENDED DECEMBER 31, 2024**

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**Bank SinoPac Hong Kong Branch****SECTION A. - INFORMATION OF THE BRANCH <INCLUDE H.K. BR. ONLY>****I. PROFIT AND LOSS INFORMATION****FOR THE YEAR ENDED DECEMBER 31, 2024**

Figures in HKD thousands

	Year to <u>2024-12-31</u>	Year to <u>2023-12-31</u>
INTEREST INCOME	1,940,621	1,708,272
INTEREST EXPENSE	<u>(1,307,606)</u>	<u>(1,128,182)</u>
	<u>633,015</u>	<u>580,090</u>
OTHER OPERATING INCOME		
Fees and commission income	198,375	112,551
Fees and commission expenses	<u>(15,962)</u>	<u>(11,012)</u>
Net fees and commission income	<u>182,413</u>	<u>101,539</u>
Gains less losses arising from trading in foreign currencies	182,338	133,005
Gains less losses on securities held for trading purposes	7,724	3,959
Gains less losses from other trading activities	<u>(2,048)</u>	<u>(21,857)</u>
Others	<u>7,759</u>	<u>1,992</u>
	<u>378,186</u>	<u>218,638</u>
OPERATING EXPENSES		
Staff and rental expenses	(189,323)	(170,034)
Other expenses	<u>(39,533)</u>	<u>(35,756)</u>
Net charge for other provisions		
- (Other provisions) / Reversal of Other provisions	(594)	6,001
- (Impairment loss) / Reversal of impairment loss on assets	<u>(11,775)</u>	<u>12,243</u>
	<u>(241,225)</u>	<u>(187,546)</u>
REVERSAL/(CHARGE) OF IMPAIRMENT ALLOWANCES ON LOANS AND RECEIVABLES	1,713	(22,081)
GAINS LESS LOSSES FROM THE DISPOSAL OF PROPERTY, PLANT AND EQUIPMENT AND INVESTMENT PROPERTIES	<u>-</u>	<u>-</u>
PROFIT BEFORE TAXATION	771,689	589,101
TAX EXPENSE	<u>(122,540)</u>	<u>(104,935)</u>
PROFIT AFTER TAXATION	<u>649,149</u>	<u>484,166</u>

**Bank SinoPac Hong Kong Branch****II. BALANCE SHEET INFORMATION  
AS AT DECEMBER 31, 2024**

Figures in HKD thousands

	<u>2024-12-31</u>	<u>2024-06-30</u>
<b><u>ASSETS</u></b>		
Cash and balances with banks (except those included in amount due from overseas offices)	9,292,893	6,973,060
Placements with banks which have a residual contractual maturity of more (except those included in amount due from overseas offices)	762,351	1,247,925
Amount due from overseas offices	2,190,583	2,546,328
Trade bills	1,376,675	1,539,289
Certificates of Deposit held	111,446	153,372
Securities measured at fair value through profit or loss	-	-
Securities measured at amortised cost	4,530,969	4,520,788
Securities measured at fair value through other comprehensive income	10,110,188	10,171,775
Loans and receivables	13,269,955	12,533,555
Property, plant and equipment and investment properties	<u>2,828</u>	<u>2,966</u>
Total assets	<u>41,647,888</u>	<u>39,689,058</u>
<b><u>LIABILITIES</u></b>		
Deposits and balances from banks and other financial institutions (except those included in amount due to overseas offices)	48,256	1,366,590
Deposits from customers		
- demand deposits and current accounts	407,436	379,242
- savings deposits	14,234,673	10,095,852
- time, call and notice deposits	20,627,120	19,900,095
Amount due to overseas offices	2,920,356	4,365,780
Other accounts and provisions	<u>1,285,738</u>	<u>1,763,383</u>
Total liabilities	39,523,579	37,870,942
Capital and reserves	<u>2,124,309</u>	<u>1,818,116</u>
Total equity and liabilities	<u>41,647,888</u>	<u>39,689,058</u>

**Bank SinoPac Hong Kong Branch****III. ADDITIONAL BALANCE SHEET INFORMATION**

Figures in HKD thousands

**1. TRADE BILLS**

	<u>2024-12-31</u>	<u>2024-06-30</u>
Trade bills	1,397,485	1,562,283
Less : Impairment allowances	(20,810)	(22,994)
	<u>1,376,675</u>	<u>1,539,289</u>

**2. LOANS AND RECEIVABLES**

	<u>2024-12-31</u>	<u>2024-06-30</u>
A. i) Loans and advances to customers	11,455,662	10,592,601
Less : Impairment allowances	(128,233)	(116,280)
	<u>11,327,429</u>	<u>10,476,321</u>
ii) Loans and advances to banks	-	156,166
Less : Impairment allowances	-	(1,562)
	<u>-</u>	<u>154,604</u>
iii) Other accounts		
-Accrued interest	231,667	260,136
-Others	1,725,184	1,657,790
	<u>1,956,851</u>	<u>1,917,926</u>
Less : Impairment allowances	(14,325)	(15,296)
	<u>1,942,526</u>	<u>1,902,630</u>
	<u>13,269,955</u>	<u>12,533,555</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>2024-12-31</u>	<u>2024-06-30</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>2024-12-31</u>		<u>2024-06-30</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>2024-12-31</u>	<u>2024-06-30</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>2024-12-31</u>	<u>2024-06-30</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>2024-12-31</u>	<u>2024-06-30</u>
Accrued interest	191,307	205,272
Impairment allowances on loan commitments and financial guarantee contracts	6,450	6,599
Amount payable under repos	-	515,681
Others	<u>1,087,981</u>	<u>1,035,831</u>
	<u>1,285,738</u>	<u>1,763,383</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>2024-12-31</u>	<u>2024-06-30</u>
Direct credit substitutes	-	-
Transaction-related contingencies	26,170	19,330
Trade-related contingencies	286,011	147,889
Other commitments	3,502,592	4,170,782
Others	-	-
	<u>3,814,773</u>	<u>4,338,001</u>
Derivatives		
- Exchange rate contracts	150,300,117	160,089,423
- Interest rate contracts	3,612,795	3,741,330
- Others	20,188	-
	<u>153,933,100</u>	<u>163,830,753</u>
Fair Value of Derivatives (of the above derivatives)		
- Exchange rate contracts	1,085,695	759,778
- Interest rate contracts	7,770	12,394
- Others	402	-
	<u>1,093,867</u>	<u>772,172</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	<u>2024-12-31</u>		<u>2024-06-30</u>	
	<u>Amount</u>	<u>Amount covered by collateral or other security</u>	<u>Amount</u>	<u>Amount covered by collateral or other security</u>
a. Industrial, commercial and financial				
- Property development	386,536	386,536	393,674	393,674
- Property investment	1,077,850	1,077,850	834,615	834,615
- Financial concerns	2,523,098	1,183,080	2,656,697	1,312,202
- Hotel, boarding houses & catering	150,000	150,000	165,000	150,000
- Wholesale and retail trade	134,407	69,703	99,149	66,613
- Manufacturing	662,874	23,643	798,938	145,970
- Transport and transport equipment	158,286	4,270	173,089	4,295
- Electricity and gas	55,666	32,221	29,289	29,289
- Information technology	350,000	-	350,000	-
- Others	37,000	4,800	34,929	2,800
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	60,516	60,516	40,337	40,337
B. Trade finance	615,058	69,055	422,549	61,434
C. Loans and advances for use outside Hong Kong	5,244,371	395,293	4,594,335	394,249
Total	<u>11,455,662</u>	<u>3,456,967</u>	<u>10,592,601</u>	<u>3,435,478</u>

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

	<u>2024-12-31</u>	<u>2024-06-30</u>
- Hong Kong	3,759,838	3,729,207
- British Virgin Islands	1,246,768	1,362,256
- Cayman Islands	1,165,293	956,752
- China	1,037,009	1,091,368
- Others	4,246,754	3,453,018
Total	<u>11,455,662</u>	<u>10,592,601</u>

#### 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 DECEMBER 31, 2024

	<b>Banks</b>	<b>Official Sector</b>	<b>Non-bank financial institutions</b>	<b>Non-financial private sector</b>	<b>Others</b>	<b>Total</b>
1 Developed countries	9,549	718	796	2,728	-	13,791
<i>of which Australia</i>	2,974	23	124	953	-	4,074
2 Offshore centres	1,547	1,025	2,345	7,138	-	12,055
<i>of which Hong Kong SAR</i>	1,090	1,025	1,589	4,197	-	7,901
3 Developing Asia and Pacific	9,368	508	649	2,516	-	13,041
<i>of which Chinese Taipei</i>	6,543	-	81	750	-	7,374

##### AS AT JUNE 30, 2024

	<b>Banks</b>	<b>Official Sector</b>	<b>Non-bank financial institutions</b>	<b>Non-financial private sector</b>	<b>Others</b>	<b>Total</b>
1 Developed countries	7,616	697	-	2,615	-	10,928
<i>of which Australia</i>	3,519	-	-	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 and Pacific	11,242	508	417	2,276	-	14,443
<i>of which Chinese Taipei</i>	6,724	-	63	634	-	7,421

#### 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".

	<b>On-balance sheet exposures</b>	<b>Off-balance sheet exposures</b>	<b>Total</b>
<b>AS AT DECEMBER 31, 2024</b>			
1 Central government, central government-owned entities and their subsidiaries and Joint Ventures (JVs)	142	1	143
2 Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-
3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	154	216	370
4 Other entities of central government not reported in item 1 above	8	-	8
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	1,248	745	1,993
7 Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	1,552	962	2,514
Total assets after provisions	42,170		
On-balance sheet exposures as percentage of total assets	3.68		

	<b>On-balance sheet exposures</b>	<b>Off-balance sheet exposures</b>	<b>Total</b>
<b>AS AT JUNE 30, 2024</b>			
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		

## 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.

<u>AS AT DECEMBER 31, 2024</u>	<u>USD</u>	<u>CNY</u>	<u>JPY</u>	<u>CAD</u>	<u>NTD</u>	<u>AUD</u>	<u>OTHERS</u>	<u>Total</u>
Spot assets	23,628	3,519	569	348	-	4,581	2,113	34,758
Spot liabilities	(28,710)	(3,589)	(608)	(186)	-	(191)	(422)	(33,706)
Forward purchases	77,765	34,259	8,274	4,862	2,005	121	1,660	128,946
Forward sales	(72,296)	(34,345)	(8,213)	(5,049)	(1,965)	(4,559)	(3,350)	(129,777)
Net options position	(3)	-	-	-	-	1	-	(2)
Net long (short) position	384	(156)	22	(25)	40	(47)	1	219

<u>AS AT JUNE 30, 2024</u>	<u>USD</u>	<u>CNY</u>	<u>JPY</u>	<u>CAD</u>	<u>NTD</u>	<u>AUD</u>	<u>OTHERS</u>	<u>Total</u>
Spot assets	21,550	3,262	550	114	-	5,028	1,349	31,853
Spot liabilities	(26,115)	(3,708)	(369)	(89)	-	(461)	(322)	(31,064)
Forward purchases	82,229	32,636	3,292	4,194	3,095	119	3,793	129,358
Forward sales	(77,600)	(32,143)	(3,447)	(4,215)	(3,277)	(4,754)	(4,820)	(130,256)
Net options position	-	-	-	-	-	-	-	-
Net long (short) position	64	47	26	4	(182)	(68)	-	(109)

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

#### GOVERNANCE

The Board of Bank SinoPac (Head Office) defines the overall liquidity risk management framework and delegates the execution and implementation of liquidity risk management functions to the Asset Liability Committee (HO ALCO). The framework and structure of the group assets and liabilities management are written in Head Office policy document, "Assets and Liabilities Management Policies". ALCO of the Branch (HK ALCO) executes its functions in Hong Kong branch under the supervision of HO ALCO.

HK ALCO is composed of the Branch's chief executive, branch manager, treasurer, head of money market desk, head of risk management, heads of accounting, operations, internal audit, and representatives from Head Office.

#### LIQUIDITY RISK TOLERANCE

The Branch follows Head Office defined liquidity risk appetite and maintains sufficient liquidity to meet local operations and regulatory requirements. An additional safety margin of 5% is added on the top of the minimum Liquidity Maintenance Ratio (LMR) regulatory requirement. Thus 30% LMR is the minimum liquidity risk tolerance level that the Branch has to meet on a daily basis.

The Branch also makes use of cash flows projection models and stress testing computation tools to estimate the available liquidity resources and cash flow maturity mismatch over a period of time under normal or stressed scenarios and set up corresponding gap limits. These are the liquidity risk levels in different maturity tenors that the Branch can take and tolerate in order to pursue the Branch's business activities and at the same time meeting the regulatory obligations.

#### LIQUIDITY RISK MANAGEMENT

HK ALCO establishes liquidity risk management policies and executes through the Treasury functions of the Branch. Accounting department is responsible for preparing and reporting daily financial report and liquidity ratios. Risk Management department performs liquidity related stress tests and cash flow maturity mismatch analysis, reviews the liquidity risk management policies and related measurement metrics on a regular basis and proposes amendment recommendations for HK ALCO review and approval. HK ALCO meets regularly on a monthly basis, reviewing the Branch's latest liquidity situation and effectiveness of existing liquidity management strategies. Ad hoc meeting will be convened should emergent market situations or internal circumstances require an urgent decision. Meetings minutes are kept and circulated to the HK ALCO members and senior management in Head Office.

#### FUNDING STRATEGIES

The liquidity management strategies of the Branch are to establish and maintain locally stable sources of funding with effective diversification, maintain an active presence in the relevant market to ensure access to funding sources in a timely manner under both normal and stressed market conditions. Diversified sources of funding include not only stable customers deposits and certificate of deposits program, but also well-established interbank money market network and direct Head Office support.

To ensure the diversification of funding sources, a list of potential funding source providers is prepared regularly, along with internal assessment on their degree of reliability, the funding terms (such as interest rate, collateral requirements, borrowing tenors), and any implicit effect on using such funding measures. The list is regularly reported and reviewed in the HK ALCO.



**LIQUIDITY MONITORING AND MITIGATION TOOLS**

**Liquidity Maintenance Ratio**

To monitor and mitigate liquidity exposure, the Branch has established a range of liquidity risk measurement metrics to monitor and control the liquidity exposure of the Branch. To ensure the average LMR stays above the 25% statutory requirement, the Branch sets an additional 5% internal safety margin. The Branch will take immediate actions if the LMR is below 30% internal limit. The LMR are disclosed as follows:

	For the Forth Quarter of 2024	For the Forth Quarter of 2023
	%	%
Average liquidity maintenance ratio (LMR) for the period	<u>81.74</u>	<u>75.08</u>

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.

**Cash Flows Maturity Mismatch and Concentration Ratios**

The Branch has established a set of maturity gap limits for all individual currency with activities in the Branch to monitor the liquidity exposure of each currency in different maturity tenors. The Branch has also established an aggregate currency mismatch limit to control the overall currency mismatch positions of the Branch within 1-year maturity tenor. In addition, the Branch has set up concentration limits on deposits, intragroup borrowing from other branches and funding swap activities to monitor stability and diversification of deposit base and avoid overreliance on funding from intragroup branches and funding swaps instruments in the financial market. For instance, the related parties deposit and top 10 customers deposit constituted 0.36% and 37.22% respectively of the Branch's total deposit base as of end of December 2024. The intragroup borrowing from other branches constituted 1.38% of the Branch's total assets as of end of December 2024. The Branch's total assets were only 14.97% funded by funding swap activities as of end of December 2024. In addition, the cash flows maturity mismatch positions and the on- and off-balance sheet items broken down into maturity buckets as of end of December 2024 are as follows.

**Cash flow maturity mismatch**

	Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 1 year	Over 1 year
Net liquidity mismatch	3,446	1,573	(2,012)	(6,611)	(2,830)	4,760
Cumulative mismatch	3,446	5,019	3,007	(3,604)	(6,434)	(1,674)

## Bank SinoPac Hong Kong Branch

### VI. LIQUIDITY DISCLOSURE - continued

Figures in HKD millions

#### AS AT DECEMBER 31, 2024

##### On- and off-balance sheet items by maturity buckets\*

	Total amount	Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 6 months	> 6 months up to 1 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years	Balancing amount
Cash and balances with central bank	-	-	-	-	-	-	-	-	-	-	-	-
Due from banks	12,260	4,066	3,220	2,999	1,211	764	-	-	-	-	-	-
Debt securities	14,666	14,666	-	-	-	-	-	-	-	-	-	-
Loans and advances to customers	11,530	25	183	1,122	1,132	836	1,529	1,626	2,325	2,162	590	-
Other assets	3,670	31	312	693	1,107	587	478	-	-	-	308	154
<b>Total on-balance sheet assets</b>	<b>42,126</b>	<b>18,788</b>	<b>3,715</b>	<b>4,814</b>	<b>3,450</b>	<b>2,187</b>	<b>2,007</b>	<b>1,626</b>	<b>2,325</b>	<b>2,162</b>	<b>898</b>	<b>154</b>
<b>Total off-balance sheet claims</b>	<b>1,848</b>	<b>1</b>	<b>1</b>	<b>6</b>	<b>29</b>	<b>36</b>	<b>55</b>	<b>1,693</b>	<b>18</b>	<b>9</b>	<b>-</b>	<b>-</b>

	Total amount	Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 6 months	> 6 months up to 1 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years	Balancing amount
Deposits and balances from customers	35,458	15,097	1,889	6,102	8,641	2,458	1,269	2	-	-	-	-
Due to banks	2,971	200	-	174	355	-	-	-	-	-	2,242	-
Other liabilities	3,743	24	251	275	412	285	157	2	-	-	-	2,337
<b>Total on-balance sheet liabilities</b>	<b>42,172</b>	<b>15,321</b>	<b>2,140</b>	<b>6,551</b>	<b>9,408</b>	<b>2,743</b>	<b>1,426</b>	<b>4</b>	<b>-</b>	<b>-</b>	<b>2,242</b>	<b>2,337</b>
<b>Total off-balance sheet obligations</b>	<b>5,659</b>	<b>22</b>	<b>3</b>	<b>281</b>	<b>682</b>	<b>1,338</b>	<b>1,608</b>	<b>1,691</b>	<b>25</b>	<b>9</b>	<b>-</b>	<b>-</b>

\* The basis of compilation and maturity buckets follow information provided to the HKMA MA(BS)23 – Return on Liquidity Monitoring Tools.

#### Liquidity Stress Tests

The Branch performs liquidity stress tests on LMR and the assets and liabilities maturity gap positions on a regular basis to monitor the liquidity position of the Branch and its resilience to different stressed situations. The assets and liabilities maturity gap positions are computed on a cash-flow basis, including derivatives instruments, with behavioral considerations taken on customer deposits run-off or early uplifted activities, loans rollover as well as bonds realization conditions under different stressed scenarios. Sensitivity analysis is also performed on the stressed results to measure the impact on LMR and maturity gap positions upon changes in the computation parameters such as bond price and deposit run-off rate. Target limits are set for the maturity gap positions under different stressed scenarios and follow up actions will be taken if the limit is exceeded. Remedial actions include investigation of the reasons for excess and subsequent recommendation strategies to strengthen liquidity positions.

#### Liquidity Mitigation Tools

While upkeeping a stable and diversified funding deposit base, the Branch also maintains a sufficient cushion of unencumbered, liquid, and high-quality investment-grade bonds which can be readily liquidated in the secondary market to increase liquidity even in severe idiosyncratic and adverse market conditions. A liquidity cushion coverage ratio was set up in the Branch and has to maintain a minimum 20% of the Branch's Qualifying Liabilities. The size of liquidity cushion reflects and supports the Branch to meet its risk tolerance appetite and is considered sufficient to meet the funding gap generated from adverse market and liquidity stress conditions.

#### Contingency Funding Plan

The Branch also established a Contingent Funding Plan (CFP) to deal with any unforeseeable situation which could severely affect the liquidity position of the Branch. The plan is to provide a framework with a set of policies, procedures and actions plan for the Branch to access the fund providers and financial market efficiently. In addition, an ad hoc Liquidity Crisis Management Committee (LCMC) will be set up to execute the CFP policies and handle the day-to-day liquidity management under emergent situation. The duties of LCMC include but not restricted to maintaining close communication contact with regulators, fund suppliers, major customers and internal staff, implementing contingent funding strategies, closely monitoring the effectiveness of the strategies, and reporting the Branch's liquidity positions to Head Office as well as the regulators.

Contingent funding strategies include revising the premium the Branch pays for the term fund, lengthening the borrowed fund maturities if possible, identifying unutilized collateral to make collateralized borrowing, temporarily stopping rollover of existing loans and extending interbank placement, and requesting Head Office funding support if required. The Branch did not trigger any CFP in 2024.

### 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 refers to the session "EMPLOYEE BENEFITS EXPENSE" in Bank's 2024 Annual Report page 54.

**Bank SinoPac Hong Kong Branch****SECTION B. - INFORMATION OF THE BANK AS A WHOLE****BANK SINOPAC****I. CAPITAL AND CAPITAL ADEQUACY RATIO**

<b>A. Capital adequacy ratio</b>	<b><u>2024-12-31</u></b>	<b><u>2024-06-30</u></b>
	<u>14.54%</u>	<u>14.63%</u>
<b>B. Aggregate amount of shareholders' funds</b>	<b><u>2024-12-31</u></b>	<b><u>2024-06-30</u></b>
	TWD '000	NTD '000
	<u>185,082,691</u>	<u>175,904,748</u>

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

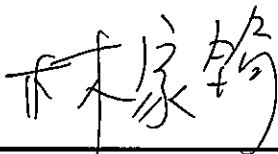
**II. OTHER FINANCIAL INFORMATION**

Figures in TWD thousands

	<b><u>2024-12-31</u></b>	<b><u>2024-06-30</u></b>
<b>Total assets</b>	<u>2,771,058,726</u>	<u>2,642,466,287</u>
<b>Total liabilities</b>	<u>2,585,976,035</u>	<u>2,466,561,539</u>
<b>Total loans advances</b>	<u>1,603,409,792</u>	<u>1,519,863,461</u>
<b>Total customer deposits</b>	<u>2,276,481,825</u>	<u>2,147,941,492</u>
	<b><u>Year of 2024</u></b>	<b><u>Year of 2023</u></b>
<b>Profit before taxation</b>	<u>21,292,073</u>	<u>19,315,415</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 the year ended December 31, 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.



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Chief Executive  
Bank SinoPac  
Hong Kong Branch

30 APR 2025

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Date