



**玉山銀行**  
**E.SUN BANK**

**Hong Kong Branch** (INCORPORATED IN TAIWAN, WITH LIMITED LIABILITY)  
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**E.SUN COMMERCIAL BANK, LIMITED  
HONG KONG BRANCH**

**Key Financial Information Disclosure Statement  
For The Half Year Ended 30 June 2021**

# **E.SUN COMMERCIAL BANK, LIMITED - HONG KONG BRANCH**

## **Key Financial Information Disclosure Statement For The Half Year Ended 30 June 2021**

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**E.SUN COMMERCIAL BANK, LIMITED - HONG KONG BRANCH****SECTION A - INFORMATION OF THE BRANCH (HONG KONG BRANCH ONLY)****I. PROFIT AND LOSS INFORMATION****HK\$'000****FOR THE HALF YEAR ENDED 30 JUNE 2021**

	For The Half Year Ended	
	30 June 2021	30 June 2020
Interest Income	281,426	469,059
Interest Expense	<u>(58,278)</u>	<u>(177,052)</u>
Net Interest Income	<u>223,148</u>	<u>292,007</u>
Other Operating Income		
Gains less losses arising from trading in foreign currencies	15,443	19,764
Gains less losses on securities held for trading purposes	18,360	14,229
Gains less losses from other trading activities	-	0
Income from fees and commissions	82,919	148,172
Fees and commission expenses	<u>(2,832)</u>	<u>(2,409)</u>
Net fees and commission income	<u>80,087</u>	<u>145,763</u>
Others	<u>3</u>	<u>3</u>
<b>TOTAL INCOME</b>	<u>337,041</u>	<u>471,766</u>
<b>OPERATING EXPENSES</b>		
Staff and rental expenses	(66,144)	(75,194)
Other expenses	(6,740)	(7,347)
Net charges for other provisions	<u>3,569</u>	<u>(1,218)</u>
	<u>(69,315)</u>	<u>(83,759)</u>
<b>NET (CHARGE) / CREDIT FOR DEBT PROVISION</b>	1,402	(25,686)
<b>TANGIBLE FIXED ASSETS WRITTEN OFF</b>	-	-
<b>PROFIT BEFORE TAXATION</b>	<u>269,128</u>	<u>362,321</u>
<b>TAXATION CHARGE</b>	(38,500)	(67,000)
<b>PROFIT AFTER TAXATION</b>	<u>230,628</u>	<u>295,321</u>

## E.SUN COMMERCIAL BANK, LIMITED - HONG KONG BRANCH

### II. BALANCE SHEET INFORMATION AS AT 30 JUNE 2021

HK\$'000

	<u>30 June 2021</u>	<u>31 December 2020</u>
<b>ASSETS</b>		
Cash and short term funds (Except those included in amount due from overseas offices)	950,562	1,013,995
Placement with banks and other financial institutions maturing between one and twelve months (Except those included in amount due from overseas offices)	17,506	553,920
Amount due from overseas offices	10,488,336	11,230,601
Account receivable under reverse repos	-	-
Trade bills	22,859	11,417
Negotiable certificates of deposit (NCDs) held	77,650	77,526
Held-to-Maturity Securities	1,155,083	1,264,124
Available-For-Sale Securities	10,838,685	10,680,068
Advances and other accounts (Net of provisions)	16,944,053	16,246,424
Tangible fixed assets	59,792	71,150
<b>Total Assets</b>	<u>40,554,526</u>	<u>41,149,225</u>
<b>LIABILITIES</b>		
Deposits and balances of banks and other financial institutions (Except those included in amount due to overseas offices)	1,525,258	-
Certificates of deposit issued	200,000	-
Current, fixed, savings and other deposits from customers		
Demand deposits and current accounts	150,666	122,011
Savings deposits	18,650,309	18,050,519
Time deposits	15,577,305	16,858,455
Amount due to overseas offices	1,648,642	3,278,452
Other accounts	687,446	955,516
<b>Total liabilities</b>	<u>38,439,626</u>	<u>39,264,953</u>
Reserves and current profit	2,114,900	1,884,272
<b>Total Equity And Liabilities</b>	<u>40,554,526</u>	<u>41,149,225</u>

## E.SUN COMMERCIAL BANK, LIMITED - HONG KONG BRANCH

### III. ADDITIONAL BALANCE SHEET INFORMATION

HK\$'000

ADVANCES AND OTHER ACCOUNTS	<u>30 June 2021</u>	<u>31 December 2020</u>
<b>A.</b>		
Advances to customers	15,027,794	15,040,773
Advances to banks and other financial institutions	699,316	704,370
Accrued interest and other accounts		
-Accrued interest	101,765	99,419
-Other accounts	1,439,765	733,718
Total	<u>17,268,640</u>	<u>16,578,280</u>
Less: Provisions against advances and other accounts		
General provisions	165,649	166,940
Specific provisions	158,938	164,916
Total	<u>324,587</u>	<u>331,856</u>
Total advances and other accounts less provisions	<u>16,944,053</u>	<u>16,246,424</u>

### B.

Details of the non-performing advances to customers  
(advances on which interest is being placed in suspense or has ceased to be accrued)

	<u>30 June 2021</u>	<u>31 December 2020</u>
Gross advances to customers	-	-
Specific provisions	-	-
Total	<u>-</u>	<u>-</u>
Suspended interest	<u>-</u>	<u>-</u>
Value of collateral	<u>-</u>	<u>-</u>
Percentage of such advances to total gross advances to customers	<u>0.00%</u>	<u>0.00%</u>

## ADVANCES AND OTHER ACCOUNTS - continued

## C.

Overdue and rescheduled loans and advances to customers

	<u>30 June 2021</u>		<u>31 December 2020</u>	
	Amount	% of Total Loans	Amount	% of Total Loans
a. Advances to customers overdue for more than 3 months and up to 6 months	-	-	-	-
more than 6 months and up to 1 year	-	-	-	-
more than 1 year	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
b. Rescheduled advances to customers (Net of those overdue advances disclosed above)	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
c. Disclosure of value of collateral held against a. & b.				
current market value of collateral held	-	-	-	-
covered portion of overdue loans and advances	-	-	-	-
uncovered portion of overdue loans and advances	-	-	-	-

There were no overdue and rescheduled advances to banks and other financial institutions as at 30 June 2021 and 31 December 2020.

## D.

Reconciliation for advances to customers  
between overdue advances and non-performing advances

	<u>30 June 2021</u>	<u>31 December 2020</u>
	Amount	Amount
Advances to customer overdue for more than 3 months	-	-
Less: Overdue loans for more than 3 months and on which interest is still being accrued	-	-
Add: Overdue loans for 3 months or less and on which interest is being placed in suspense or interest accrual ceased	-	-
Total non-performing advances	<u>-</u>	<u>-</u>

## E.

Reposessed assets

There were no reposessed assets held as at 30 June 2021 and 31 December 2020.

## E.SUN COMMERCIAL BANK, LIMITED - HONG KONG BRANCH

### IV. OFF-BALANCE SHEET INFORMATION

HKD'000

#### CONTINGENT LIABILITIES AND COMMITMENTS

The following is a summary of the contract amounts of each significant class of contingent liabilities and commitments:

	<u>30 June 2021</u>	<u>31 December 2020</u>
Direct credit substitutes	15,632	33,953
Transaction-related contingent items	58,354	59,804
Trade-related contingent items	121,681	106,552
Other commitments	4,553,512	4,410,913
Others	1,553,000	1,652,623
	<u>6,302,179</u>	<u>6,263,845</u>
Derivatives		
-Exchange rate contracts	87,838,514	39,973,534
-Interest rate contracts	-	-
	<u>87,838,514</u>	<u>39,973,534</u>
Replacement Costs of Derivatives (of the above derivatives)		
-Exchange rate contracts	252,827	58,675
-Interest rate contracts	-	-
	<u>252,827</u>	<u>58,675</u>

For contingent liabilities and commitments, the contract amounts at risk should the contract be fully drawn upon and the client default. The replacement costs represent the cost of replacing all contracts which have a positive value when marked to market. They do not take into account the effects of bilateral netting arrangements.

## E.SUN COMMERCIAL BANK, LIMITED - HONG KONG BRANCH

### V. OTHER FINANCIAL INFORMATION

HKD'000

#### 1 GROSS ADVANCES TO CUSTOMERS ANALYSED AND REPORTED BY INDUSTRY SECTOR

	<u>30 June 2021</u>		<u>31 December 2020</u>	
	Outstanding Amount	Balance covered by collateral	Outstanding Amount	Balance covered by collateral
<b>A. Loans for use in Hong Kong</b>				
Industrial, commercial and financial				
- Property development	651,016	363,089	595,465	113,964
- Property investment	611,033	586,573	211,556	146,948
- Financial concerns	881,158	317,570	1,252,782	353,145
- Stockbrokers	275,000	-	50,625	-
- Wholesale and retail trade	9,781	6,649	8,192	6,862
- Manufacturing	766,397	98,473	1,080,831	332,693
- Transport and transport equipment	932,113	916,471	591,082	557,761
- Information technology	269,000	-	360,363	-
- Others	90,129	1,248	144,509	34,259
Individuals				
- Others	444,845	444,846	460,088	460,088
<b>B. Trade finance</b>	55,318	3,473	88,823	2,380
<b>C. Loan for use outside Hong Kong</b>	10,042,004	4,019,902	10,196,457	4,102,956
<b>Total</b>	<u>15,027,794</u>	<u>6,758,294</u>	<u>15,040,773</u>	<u>6,111,056</u>

#### 2 A. GROSS ADVANCES TO CUSTOMERS ANALYSED AND REPORTED BY COUNTRIES OR GEOGRAPHICAL AREAS

	<u>30 June 2021</u>	<u>31 December 2020</u>
-Hong Kong	5,814,406	5,181,408
-West Indies UK	1,922,511	2,416,078
-Marshall Islands	1,507,586	1,379,768
-Others	5,783,291	6,063,519
	<u>15,027,794</u>	<u>15,040,773</u>

#### B. OVERDUE AND NON-PERFORMING LOANS ANALYSED AND REPORTED BY COUNTRY GEOGRAPHICAL AREAS

	<u>30 June 2021</u>	<u>31 December 2020</u>
-Hong Kong	-	-
-Others	-	-
	<u>-</u>	<u>-</u>

The above analysis has been classified according to categories and definitions used by the Hong Kong Monetary Authority. Only exposures to a single country outside Hong Kong exceeding 10% of the aggregate gross amount of advances to customer as at the above respective reporting dates are disclosed.



## 3 INTERNATIONAL CLAIMS

The following tables analyze international claims by types of counterparties and are prepared in accordance with the completion instruction of the HKMA Return "Return of International Banking Statistics". Country or geographical classification is based upon the locations of counterparties after taking into account the transfer of country risk. Countries or geographical areas constituting 10% or more of the total international claims are disclosed.

<u>As at 30 June 2021</u>	<u>Banks</u>	<u>Official Sector</u>	<u>Non-bank private sector</u>		<u>Others</u>	<u>Total</u>
			<u>Non-bank financial institutions</u>	<u>Non-financial private sector</u>		
1. Developed countries	7,000	156	844	711	-	8,711
2. Offshore centres	79	732	1,576	4,943	-	7,330
3. Developing Europe	-	-	-	-	-	-
4. Developing Latin America and Caribbean	-	-	-	114	-	114
5. Developing Africa and Middle East	550	-	-	285	-	835
6. Developing Asia-Pacific of which:- Taiwan	14,915 11,043	37 -	1,328 -	4,160 2,277	- -	20,440 13,320
7. International organisations	-	-	-	-	-	-
8. Unallocated by country	-	-	-	-	-	-

<u>As at 31 December 2020</u>	<u>Banks</u>	<u>Official Sector</u>	<u>Non-bank private sector</u>		<u>Others</u>	<u>Total</u>
			<u>Non-bank financial institutions</u>	<u>Non-financial private sector</u>		
1. Developed countries	7,991	468	716	778	-	9,953
2. Offshore centres	99	-	1,838	5,209	-	7,146
3. Developing Europe	-	-	-	-	-	-
4. Developing Latin America and Caribbean	1	-	-	125	-	126
5. Developing Africa and Middle East	550	2	-	262	-	814
6. Developing Asia-Pacific of which:- Taiwan	15,569 12,586	37 -	1,123 -	4,424 2,265	- -	21,153 14,851
7. International organisations	4	-	-	9	-	13
8. Unallocated by country	-	-	-	-	-	-

## 4 NON-BANK MAINLAND CHINA EXPOSURE

<u>As at 30 June 2021</u>	<u>On-balance sheet exposure</u>	<u>Off-balance sheet exposure</u>	<u>Total Exposure</u>
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	1,298	126	1,424
2. Local governments, local government-owned entities and their subsidiaries and JVs	200	-	200
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	1,962	542	2,504
4. Other entities of central government not reported in item 1 above	593	-	593
5. Other entities of local governments not reported in item 2 above	110	50	160
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	2,097	1,259	3,356
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	247	320	567
Total	<u>6,507</u>	<u>2,297</u>	<u>8,804</u>
Total assets after provision	<u>40,555</u>		
On-balance sheet exposures as percentage of total assets	<u>16.05%</u>		
<u>As at 31 December 2020</u>			
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	1,253	135	1,388
2. Local governments, local government-owned entities and their subsidiaries and JVs	280	-	280
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	2,112	387	2,499
4. Other entities of central government not reported in item 1 above	846	-	846
5. Other entities of local governments not reported in item 2 above	113	49	162
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	2,171	968	3,139
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	138	200	338
Total	<u>6,913</u>	<u>1,739</u>	<u>8,652</u>
Total assets after provision	<u>41,149</u>		
On-balance sheet exposures as percentage of total assets	<u>16.80%</u>		

## E.SUN COMMERCIAL BANK, LIMITED - HONG KONG BRANCH

### V. OTHER FINANCIAL INFORMATION - continued

HK\$Million

#### 5 FOREIGN CURRENCY POSITION

The foreign currency exposures are prepared in accordance with the completion instruction of the HKMA Return "Foreign Currency Position". The net position (regardless of sign) for each foreign currency which constitutes 10% or more of the total net position in all foreign currencies are disclosed.

<u>As at 30 June 2021</u>	<u>USD</u>	<u>CNY</u>	<u>AUD</u>	<u>OTHER</u>	<u>TOTAL</u>
Spot assets	25,171	5,853	4,857	724	36,605
Spot liabilities	(29,566)	(5,159)	(275)	(990)	(35,990)
Forward purchases	34,801	16,498	525	10,406	62,230
Forward sales	(29,318)	(16,427)	(5,094)	(11,762)	(62,601)
Net option position	(894)	(723)	-	1,618	1
Net long (short) position	<u>194</u>	<u>42</u>	<u>13</u>	<u>(4)</u>	<u>245</u>
<u>As at 31 December 2020</u>	<u>USD</u>	<u>CNY</u>	<u>AUD</u>	<u>OTHER</u>	<u>TOTAL</u>
Spot assets	28,199	3,794	5,193	1,236	38,422
Spot liabilities	(31,811)	(3,721)	(235)	(1,404)	(37,171)
Forward purchases	17,194	8,136	1,968	1,588	28,886
Forward sales	(12,952)	(8,098)	(6,903)	(1,975)	(29,928)
Net option position	(518)	(128)	-	649	3
Net long (short) position	<u>112</u>	<u>(17)</u>	<u>23</u>	<u>94</u>	<u>212</u>

There were no foreign currency structural positions as at 30 June 2021 and 31 December 2020.

## E.SUN COMMERCIAL BANK, LIMITED - HONG KONG BRANCH

### VI. LIQUIDITY INFORMATION DISCLOSURES

a. Average liquidity maintenance ratio	For the quarter ended	
	30 June 2021	30 June 2020
	%	%
Average liquidity maintenance ratio for the period	56.43%	45.87%

Liquidity Maintenance Ratio ("LMR") is complied in accordance with the Banking (Liquidity) Rules issued by the HKMA. The average ratio is calculated based on the arithmetic mean of the average value of its liquidity position return for each month during the reporting period. In compliance with the Banking (Disclosure) Rules, came effect from 30 June 2018, quarterly average liquidity maintenance ratio should be disclosed.

#### b. Liquidity risk management

Liquidity risk is the risk that the Branch may incur unacceptable losses if it is not able to meet its obligations as they fall due. For instance, the Branch needs to liquidate assets by lowering market price or fund with higher cost. This may have an adverse impact on the Branch's earnings and its ability to meet obligations. Sound liquidity risk management ("LRM") is crucial to the viability of the Branch.

##### 1. Liquidity risk management policies and procedures

The Branch develops its liquidity risk management system in accordance to the framework set out by "玉山銀行流動性風險管理政策"(E.SUN Bank Liquidity Risk Management Policy) and guidelines issued by HKMA. Policies and procedures of the Branch include "玉山銀行香港分行資產負債管理政策"(E.SUN Bank Hong Kong Branch Asset/Liability Management Policy), "玉山銀行香港分行流動性風險管理要點"(E.SUN Bank Hong Kong Branch Liquidity Risk Management Guideline) and "玉山銀行香港分行恢復計劃"(E.SUN Bank Hong Kong Branch Recovery Plan).

##### 2. Liquidity risk tolerance

The general tolerance of the Branch for Liquidity risk is "Low". The funding activities aim to maintain safety and sufficient liquidity of the Branch, rather than profit-taking.

##### 3. Structure and organization of liquidity risk management

Asset/Liability Management Committee ("ALCO"), set up in accordance to "玉山銀行香港分行資產負債管理政策"(E.SUN Bank Hong Kong Branch Asset/Liability Management Policy), has the ultimate responsibility to manage and monitor the Branch's liquidity risk. Treasury Department is the execution unit of LRM and reports to ALCO regularly. Risk Management Department is the independent unit for monitoring LRM. Its duties include liquidity risk identification, measurement and monitoring, and it reports directly to Risk Management Committee ("RMC") of the Branch the monitoring results and recommendations, if any.

##### 4. Liquidity risk management strategy

- (1) The Branch aims to achieve sufficient diversification of funding sources. The top priorities are the stability and reliability of funding sources. And the Branch avoids relying on specific funding source.
- (2) The funding strategy of the Branch is decentralized. It upholds the risk diversifying principle by maximizing the span of borrowers, investment underlying and maturity profile.
- (3) The funding need of the Branch is managed by Money Market desk of Treasury Department. The funding sources include issuance of Negotiable Certificate of Deposits ("NCDs"), interbank borrowings, sale of assets, soliciting stable deposits or seeking liquidity support from head office. The Branch should seek approval from ALCO and head office if it needs to transfer liquidity risk via financial tools.
- (4) The branch assesses inherent risks, including liquidity risk, before launch of new products or services. Effective risk management procedures and controls should be in place for all identified risks and such risk assessment results are reviewed and approved by head office.
- (5) Accounting Department of the Branch is responsible for providing liquidity risk data, such as forecast of Liquidity Maintenance Ratio (LMR), cash flow projection and maturity mismatch gaps. Treasury Department performs LRM base on these information. While Risk Management Department is responsible for monitoring liquidity indicators, and reporting to senior management of the Branch and head office.

## **E.SUN COMMERCIAL BANK, LIMITED - HONG KONG BRANCH**

### **VI. LIQUIDITY INFORMATION DISCLOSURES - continued**

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#### b. Liquidity risk management - continued

##### 5. Liquidity risk monitoring

The Branch adopts a set of liquidity early warning indicators and management tools, including:

- (1) Asset/liability quality and net funding gaps management: Liquidity Maintenance Ratio (LMR), cash flow projection, maturity mismatch ratio (HKD and other significant foreign currencies).
- (2) Concentration of funding sources: FX swap limit, concentration limit of customer deposits, intra-group funding limit.
- (3) Liquidity quality: Loan-to-deposit ratio limit, liquidity cushion limit, core deposit limit.

##### 6. Liquidity stress test

- (1) The Branch performs liquidity stress test regularly. Scenarios include "institution-specific stress scenario", "general market stress scenario" and "a combination of both". The stress tests are performed for all currencies in aggregate and separately in HKD and individual significant foreign currencies.
- (2) The liquidity stress test covers cash flows generated from on- and off-balance sheet items, including contractual and non-contractual cash flows.
- (3) The Branch maintains sufficient liquidity under all stress scenarios. The minimum survival period for "institution-specific stress scenario" is 7 business days, while that for "general market stress scenario" and "a combination of both" is 33 calendar days.
- (4) The Branch performs LMR stress test regularly to identify risk factors that contribute to its volatility. The Branch also review the reasonability of stress scenarios at a regular basis.

##### 7. Liquidity contingency funding plans

The Branch has set up "玉山銀行香港分行資金調度緊急應變計劃"(E.SUN Bank Hong Kong Branch Contingency Funding Plan, CFP). It describes the action plans and handling procedures to be taken when trigger levels or limits of liquidity indicators are breached. Roles and responsibilities, execution procedures, credibility assessment of action plans, as well as the communication plans are also included in the CFP.

### **VII. DISCLOSURE ON REMUNERATION OF SENIOR MANAGEMENT**

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In accordance with the disclosure requirement under the HKMA's Supervisory Policy Manual "Guideline on a Sound Remuneration System", please refer to annual report of the Bank.

## E.SUN COMMERCIAL BANK, LIMITED - HONG KONG BRANCH

### SECTION B. - INFORMATION OF THE BANK (CONSOLIDATED BASIS)

#### E. SUN COMMERCIAL BANK LIMITED

##### I. CAPITAL AND CAPITAL ADEQUACY RATIO

	<u>30 June 2021</u> %	<u>31 December 2020</u> %
A. Capital adequacy ratio	<u>14.93%</u>	<u>15.81%</u>
	NTD'000	NTD'000
B. Aggregate amount of shareholders' funds	<u>180,291,160</u>	<u>177,798,060</u>

The capital adequacy ratio is computed in accordance with the "Regulations Governing the Capital Adequacy Ratio of Banks" and "Explanation of Methods for Calculating the Eligible Capital and Risk - Weighted Assets of Banks" in Taiwan after taken into account for credit risk, market risk and operational risk.

##### II. OTHER FINANCIAL INFORMATION

NTD'000

	<u>30 June 2021</u>	<u>31 December 2020</u>
Total Assets	<u>2,971,038,565</u>	<u>2,946,979,116</u>
Total Liabilities	<u>2,790,747,405</u>	<u>2,769,181,056</u>
Total Advances	<u>1,666,096,316</u>	<u>1,620,374,068</u>
Total Customer Deposits	<u>2,500,245,182</u>	<u>2,493,094,038</u>
For The Half Year ended	<u>30 June 2021</u>	<u>30 June 2020</u>
Profit/(Loss) before taxation	<u>10,645,130</u>	<u>10,772,500</u>

Our financial Statements together with the comparative figures have been prepared in accordance with the IFRS, IAS, IFRIC and SIC translated by the Accounting Research Development Foundation (ARDF) and issued by the Financial Supervisory Commission (FSC). For details, please refer to annual report of The Bank.




**玉山銀行**  
**E.SUN BANK**

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## 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 E.Sun Commercial Bank, Limited, Hong Kong Branch for The Half Year ended 30 June 2021. We confirmed that the information contained therein complies, in all material aspects, with the relevant requirements for financial disclosure by overseas incorporated authorized institutions as set out in the supervisory policy manual CA-D-1 "Guideline on the Application of the Banking (Disclosure) Rules" issued in August 2019, and to the best of my knowledge and belief, it is not false or misleading.

  
\_\_\_\_\_  
**Ke Tsun Jen**  
General Manager  
E.Sun Commercial Bank, Limited  
Hong Kong Branch

30 SEP 2021

\_\_\_\_\_  
Date