



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 Whole Year Ended 31 December 2021**

Any error or discrepancies should be reported to the bank within 90 days and in this respect your attention is drawn to the respective account rules from time to time in force. For queries, please call our Bank at 34056168.

倘閣下發現任何錯漏或不符，務須於九十日內通知本行，有關詳情，請不時留意本行所實施的存款規則。如有查詢，請致電本行 34056168。

E.SUN COMMERCIAL BANK, LIMITED - HONG KONG BRANCH

Key Financial Information Disclosure Statement For The Whole Year Ended 31 December 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 WHOLE YEAR ENDED 31 DECEMBER 2021**

	For The Whole Year Ended	
	<u>31 December 2021</u>	<u>31 December 2020</u>
Interest Income	558,830	782,196
Interest Expense	<u>(112,993)</u>	<u>(264,207)</u>
Net Interest Income	<u>445,837</u>	<u>517,989</u>
Other Operating Income		
Gains less losses arising from trading in foreign currencies	42,309	40,080
Gains less losses on securities held for trading purposes	13,916	30,936
Gains less losses from other trading activities	2,363	-
Income from fees and commissions	165,781	210,594
Fees and commission expenses	<u>(5,652)</u>	<u>(5,086)</u>
Net fees and commission income	<u>160,129</u>	<u>205,508</u>
Others	<u>7</u>	<u>8</u>
TOTAL INCOME	<u>664,561</u>	<u>794,521</u>
OPERATING EXPENSES		
Staff and rental expenses	(131,871)	(150,388)
Other expenses	(16,206)	(17,014)
Net charges for other provisions	<u>3,696</u>	<u>(6,283)</u>
	<u>(144,381)</u>	<u>(173,685)</u>
NET (CHARGE) / CREDIT FOR DEBT PROVISION	(19,442)	(10,416)
TANGIBLE FIXED ASSETS WRITTEN OFF	-	(383)
PROFIT BEFORE TAXATION	<u>500,738</u>	<u>610,037</u>
TAXATION CHARGE	(71,200)	(101,040)
PROFIT AFTER TAXATION	<u>429,538</u>	<u>508,997</u>

E.SUN COMMERCIAL BANK, LIMITED - HONG KONG BRANCH

II. BALANCE SHEET INFORMATION AS AT 31 DECEMBER 2021

HK\$'000

	<u>31 December 2021</u>	<u>30 June 2021</u>
ASSETS		
Cash and short term funds (Except those included in amount due from overseas offices)	1,859,199	950,562
Placement with banks and other financial institutions maturing between one and twelve months (Except those included in amount due from overseas offices)	393,922	17,506
Amount due from overseas offices	7,506,819	10,488,336
Account receivable under reverse repos	-	-
Trade bills	7,945	22,859
Negotiable certificates of deposit (NCDs) held	77,969	77,650
Held-to-Maturity Securities	1,313,827	1,155,083
Available-For-Sale Securities	12,722,169	10,838,685
Advances and other accounts (Net of provisions)	18,930,933	16,944,053
Tangible fixed assets	49,185	59,792
Total Assets	<u>42,861,968</u>	<u>40,554,526</u>
LIABILITIES		
Deposits and balances of banks and other financial institutions (Except those included in amount due to overseas offices)	77,000	1,525,258
Certificates of deposit issued	277,000	200,000
Current, fixed, savings and other deposits from customers		
Demand deposits and current accounts	150,421	150,666
Savings deposits	19,859,019	18,650,309
Time deposits	15,913,054	15,577,305
Amount due to overseas offices	3,101,284	1,648,642
Other accounts	1,170,380	687,446
Total liabilities	<u>40,548,158</u>	<u>38,439,626</u>
Reserves and current profit	2,313,810	2,114,900
Total Equity And Liabilities	<u>42,861,968</u>	<u>40,554,526</u>

E.SUN COMMERCIAL BANK, LIMITED - HONG KONG BRANCH

III. ADDITIONAL BALANCE SHEET INFORMATION

HK\$'000

ADVANCES AND OTHER ACCOUNTS	<u>31 December 2021</u>	<u>30 June 2021</u>
A.		
Advances to customers	17,214,552	15,027,794
Advances to banks and other financial institutions	694,214	699,316
Accrued interest and other accounts		
-Accrued interest	109,685	101,765
-Other accounts	1,250,419	1,439,765
Total	<u>19,268,870</u>	<u>17,268,640</u>
Less: Provisions against advances and other accounts		
General provisions	186,393	165,649
Specific provisions	151,544	158,938
Total	<u>337,937</u>	<u>324,587</u>
Total advances and other accounts less provisions	<u>18,930,933</u>	<u>16,944,053</u>

B.	<u>31 December 2021</u>	<u>30 June 2021</u>
Details of the non-performing advances to customers (advances on which interest is being placed in suspense or has ceased to be accrued)		
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>

E.SUN COMMERCIAL BANK, LIMITED - HONG KONG BRANCH

III. ADDITIONAL BALANCE SHEET INFORMATION - continued

HK\$'000

ADVANCES AND OTHER ACCOUNTS - continued

C.

Overdue and rescheduled loans and advances to customers

	<u>31 December 2021</u>		<u>30 June 2021</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 31 December 2021 and 30 June 2021.

D.

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

	<u>31 December 2021</u>	<u>30 June 2021</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.

Repossessed assets

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

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>31 December 2021</u>	<u>30 June 2021</u>
Direct credit substitutes	22,653	15,632
Transaction-related contingent items	56,600	58,354
Trade-related contingent items	160,943	121,681
Other commitments	5,317,037	4,553,512
Others	779,690	1,553,000
	<u>6,336,923</u>	<u>6,302,179</u>
Derivatives		
-Exchange rate contracts	150,946,149	87,838,514
-Interest rate contracts	118,513	-
	<u>151,064,662</u>	<u>87,838,514</u>
Replacement Costs of Derivatives (of the above derivatives)		
-Exchange rate contracts	142,236	252,827
-Interest rate contracts	-	-
	<u>142,236</u>	<u>252,827</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>31 December 2021</u>		<u>30 June 2021</u>	
	Outstanding Amount	Balance covered by collateral	Outstanding Amount	Balance covered by collateral
A. Loans for use in Hong Kong				
Industrial, commercial and financial				
- Property development	860,254	645,517	651,016	363,089
- Property investment	594,719	431,995	611,033	586,573
- Financial concerns	626,765	261,481	881,158	317,570
- Stockbrokers	155,938	-	275,000	-
- Wholesale and retail trade	181,402	104,056	9,781	6,649
- Manufacturing	841,064	132,701	766,397	98,473
- Transport and transport equipment	1,105,219	1,077,748	932,113	916,471
- Information technology	369,000	-	269,000	-
- Others	126,822	35,053	90,129	1,248
Individuals				
- Others	438,968	222,827	444,845	444,846
B. Trade finance	75,846	3,706	55,318	3,473
C. Loan for use outside Hong Kong	11,838,555	4,433,756	10,042,004	4,019,902
Total	<u>17,214,552</u>	<u>7,348,840</u>	<u>15,027,794</u>	<u>6,758,294</u>

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

	<u>31 December 2021</u>	<u>30 June 2021</u>
-Hong Kong	6,481,862	5,814,406
-West Indies UK	2,450,636	1,922,511
-Marshall Islands	1,795,861	1,507,586
-Others	6,486,193	5,783,291
	<u>17,214,552</u>	<u>15,027,794</u>

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

	<u>31 December 2021</u>	<u>30 June 2021</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 31 December 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	7,133	319	968	807	-	9,227
2. Offshore centres	294	748	2,319	5,881	-	9,242
3. Developing Europe	-	-	-	-	-	-
4. Developing Latin America and Caribbean	2	-	-	102	-	104
5. Developing Africa and Middle East	549	3	-	462	-	1,014
6. Developing Asia-Pacific of which:- Taiwan	13,128 8,864	37 -	1,029 -	5,245 2,576	- -	19,439 11,440
7. International organisations	-	-	-	-	-	-
8. Unallocated by country	-	-	-	-	-	-

<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	-	-	-	-	-	-

4 NON-BANK MAINLAND CHINA EXPOSURE

<u>As at 31 December 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)	962	117	1,079
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	1,360	626	1,986
4. Other entities of central government not reported in item 1 above	573	-	573
5. Other entities of local governments not reported in item 2 above	154	-	154
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	2,207	1,223	3,430
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	189	57	246
Total	<u>5,645</u>	<u>2,023</u>	<u>7,668</u>
Total assets after provision	<u>42,862</u>		
On-balance sheet exposures as percentage of total assets	<u>13.17%</u>		
<u>As at 30 June 2021</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>		

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 31 December 2021</u>	<u>USD</u>	<u>CNY</u>	<u>OTHER</u>	<u>TOTAL</u>
Spot assets	28,149	4,097	6,196	38,442
Spot liabilities	(31,935)	(4,099)	(1,841)	(37,875)
Forward purchases	64,072	27,317	28,202	119,591
Forward sales	(58,446)	(26,893)	(34,687)	(120,026)
Net option position	<u>(1,835)</u>	<u>(377)</u>	<u>2,211</u>	<u>(1)</u>
Net long (short) position	<u>5</u>	<u>45</u>	<u>81</u>	<u>131</u>

<u>As at 30 June 2021</u>	<u>USD</u>	<u>CNY</u>	<u>OTHER</u>	<u>TOTAL</u>
Spot assets	25,171	5,853	5,581	36,605
Spot liabilities	(29,566)	(5,159)	(1,265)	(35,990)
Forward purchases	34,801	16,498	10,931	62,230
Forward sales	(29,318)	(16,427)	(16,856)	(62,601)
Net option position	<u>(894)</u>	<u>(723)</u>	<u>1,618</u>	<u>1</u>
Net long (short) position	<u>194</u>	<u>42</u>	<u>9</u>	<u>245</u>

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

E.SUN COMMERCIAL BANK, LIMITED - HONG KONG BRANCH

VI. LIQUIDITY INFORMATION DISCLOSURES

a. Average liquidity maintenance ratio	For the quarter ended	
	31 December 2021 %	31 December 2020 %
Average liquidity maintenance ratio for the period	<u>51.54%</u>	<u>46.73%</u>

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

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

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>31 December 2021</u> %	<u>30 June 2021</u> %
A. Capital adequacy ratio	<u>14.14%</u>	<u>14.93%</u>
	NTD'000	NTD'000
B. Aggregate amount of shareholders' funds	<u>188,116,286</u>	<u>180,291,160</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>31 December 2021</u>	<u>30 June 2021</u>
Total Assets	<u>3,196,117,141</u>	<u>2,971,038,565</u>
Total Liabilities	<u>3,008,000,855</u>	<u>2,790,747,405</u>
Total Advances	<u>1,768,641,241</u>	<u>1,666,096,316</u>
Total Customer Deposits	<u>2,698,070,807</u>	<u>2,500,245,182</u>
For The Whole Year Ended	<u>31 December 2021</u>	<u>31 December 2020</u>
Profit/(Loss) before taxation	<u>20,688,454</u>	<u>18,989,914</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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28th Floor, Tower 6, The Gateway, 9 Canton Road, Tsimshatsui, Kowloon, Hong Kong
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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 Whole Year Ended 31 December 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

26 APR 2022

Date