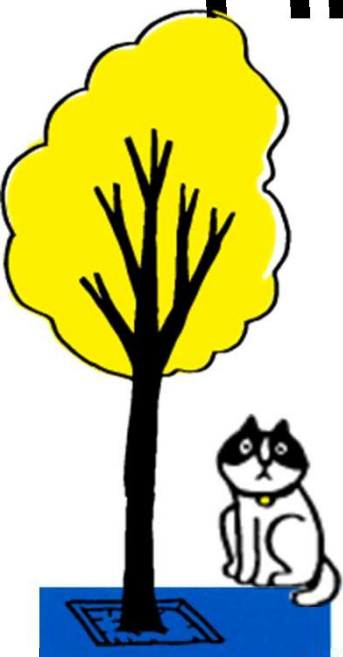




# Financial Review of 2022 Q3

2022.11.23



高雄銀行 BANK OF KAOHSIUNG





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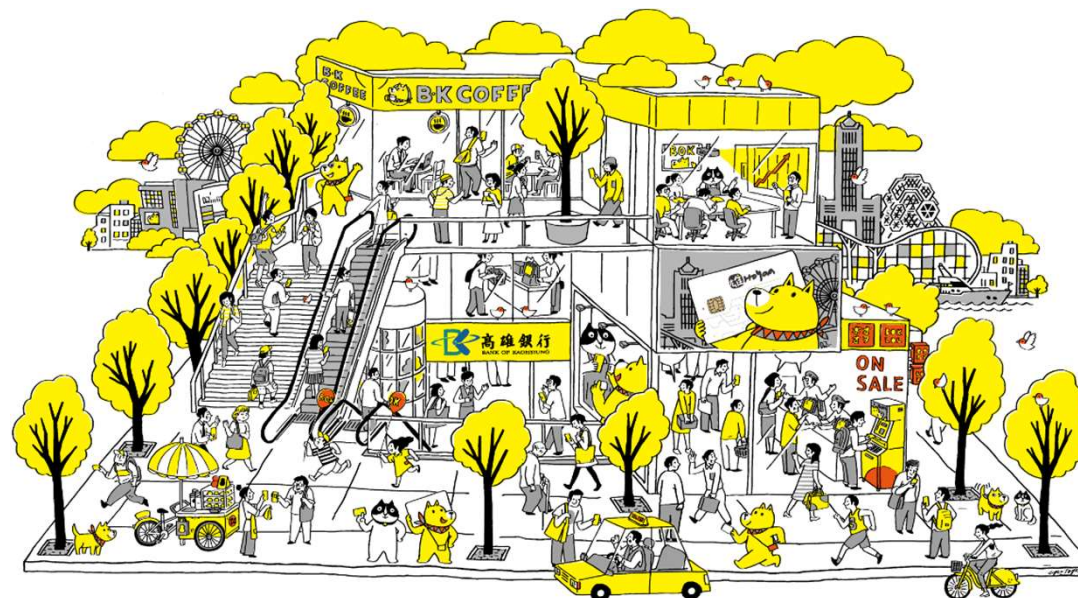
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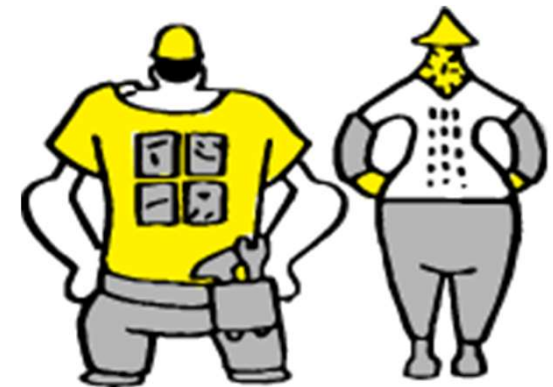
# Summary

- **Operations Review of 2022 Q3**
- **Financial Performance of 2022 Q3**
- **Prospects**





# Operations Review of 2022 Q3





## Operations Review of 2022 Q3 : Stable Growth

Items	1-3Q22	1-3Q21	Increase (Decrease)	
			Amount	Ratio(%)
Net income before tax	9.30	7.84	1.46	18.62
Net income	7.85	6.96	0.89	12.79
EPS after-tax (in NT dollar)	0.63	0.58	0.05	8.62
ROA (after-tax) (%)	0.28	0.25	-	0.03
ROE (after tax) (%)	4.72	4.12	-	0.60





# Financial Performance of 2022 Q3

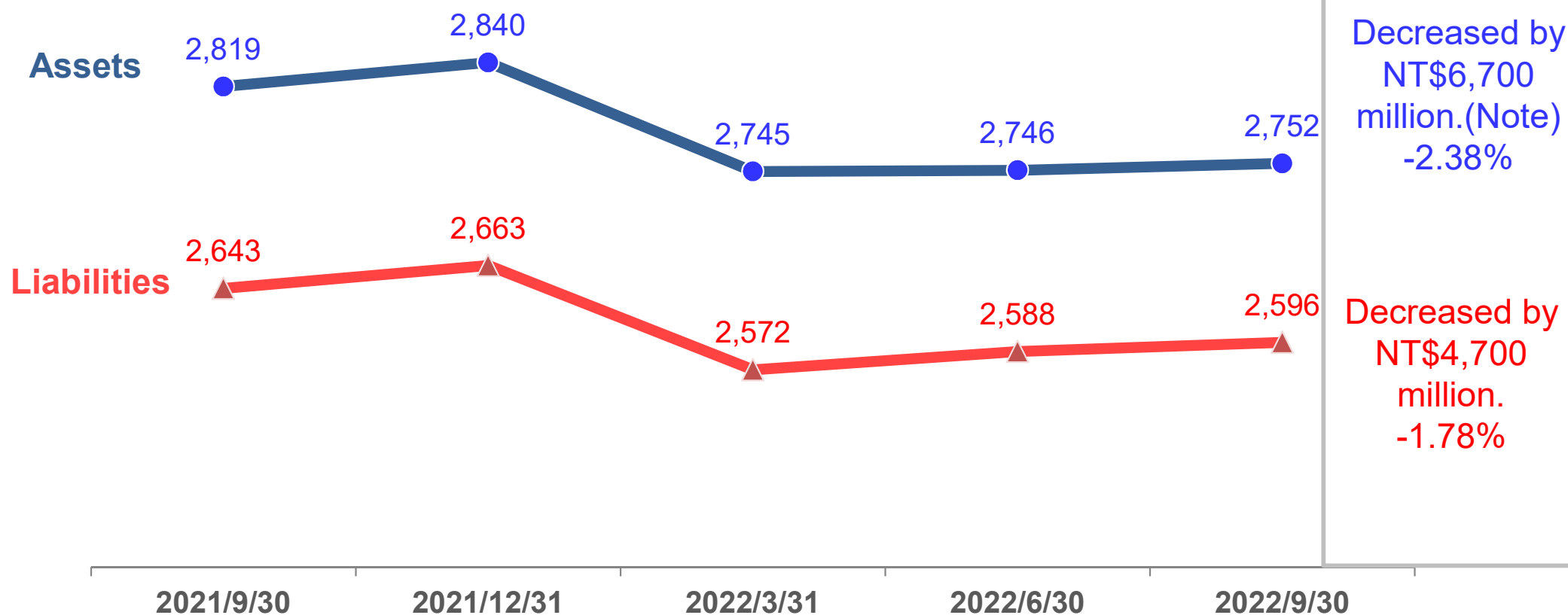






# Assets and Liabilities

(in NT 100mn)

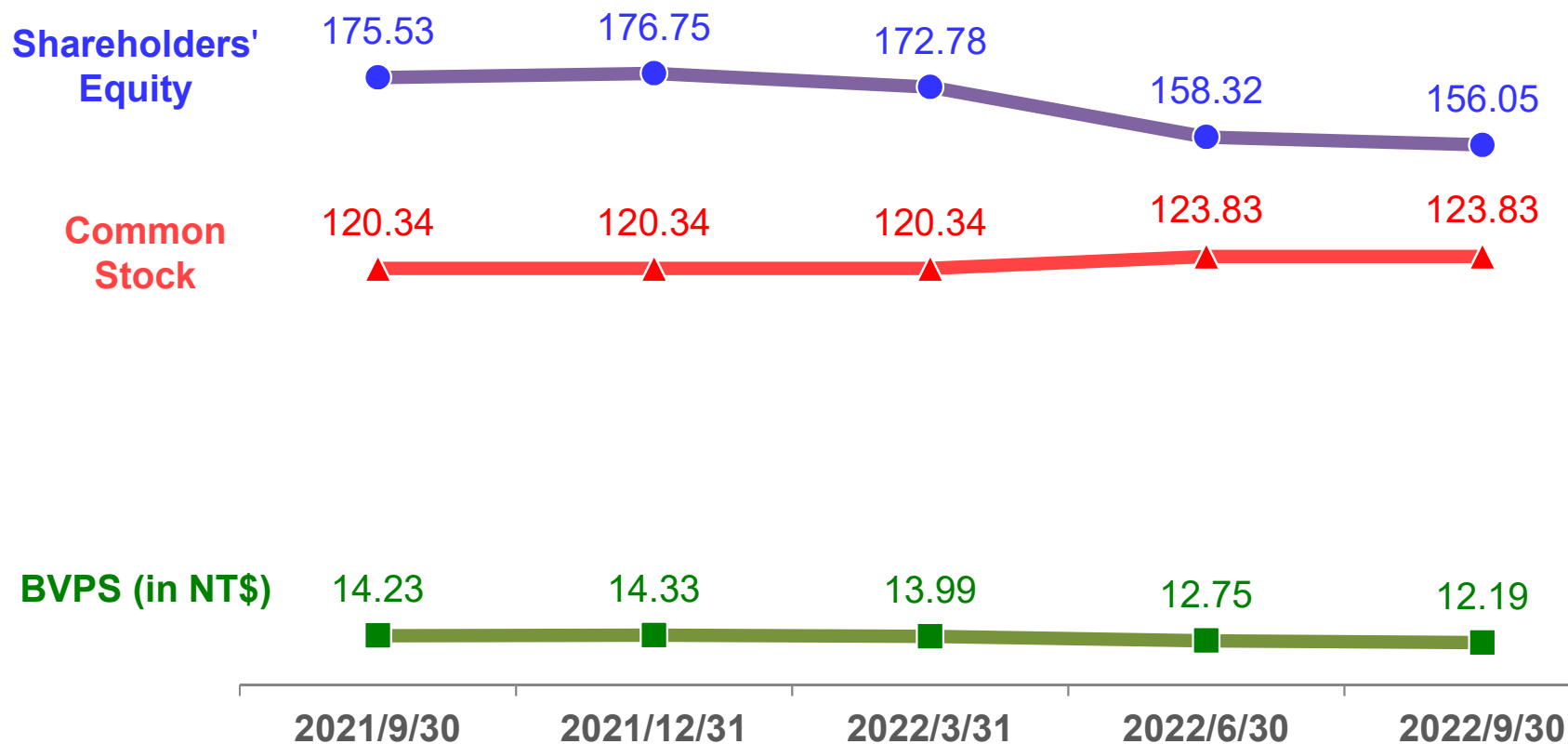


Note : Asset decreased by 6.7 billions, discounting and loans decreased by 9.7 billions due to decreased in government loans.



# Shareholders' Equity

(in NT 100mn)



YoY%

Decreased by  
NT\$1,948  
million.(Note1)  
-11.10%

Increased by  
NT\$349  
million.(Note2)  
+2.90%

Decreased by NTD  
2.04  
-14.34%

Note1 : Due to interest rate raised, the evaluation of OCI bonds fell, resulting in a decrease in equity and EPS.

Note2 : In 2021, capital increase out of earnings or capital reserves to NTD 349 million.

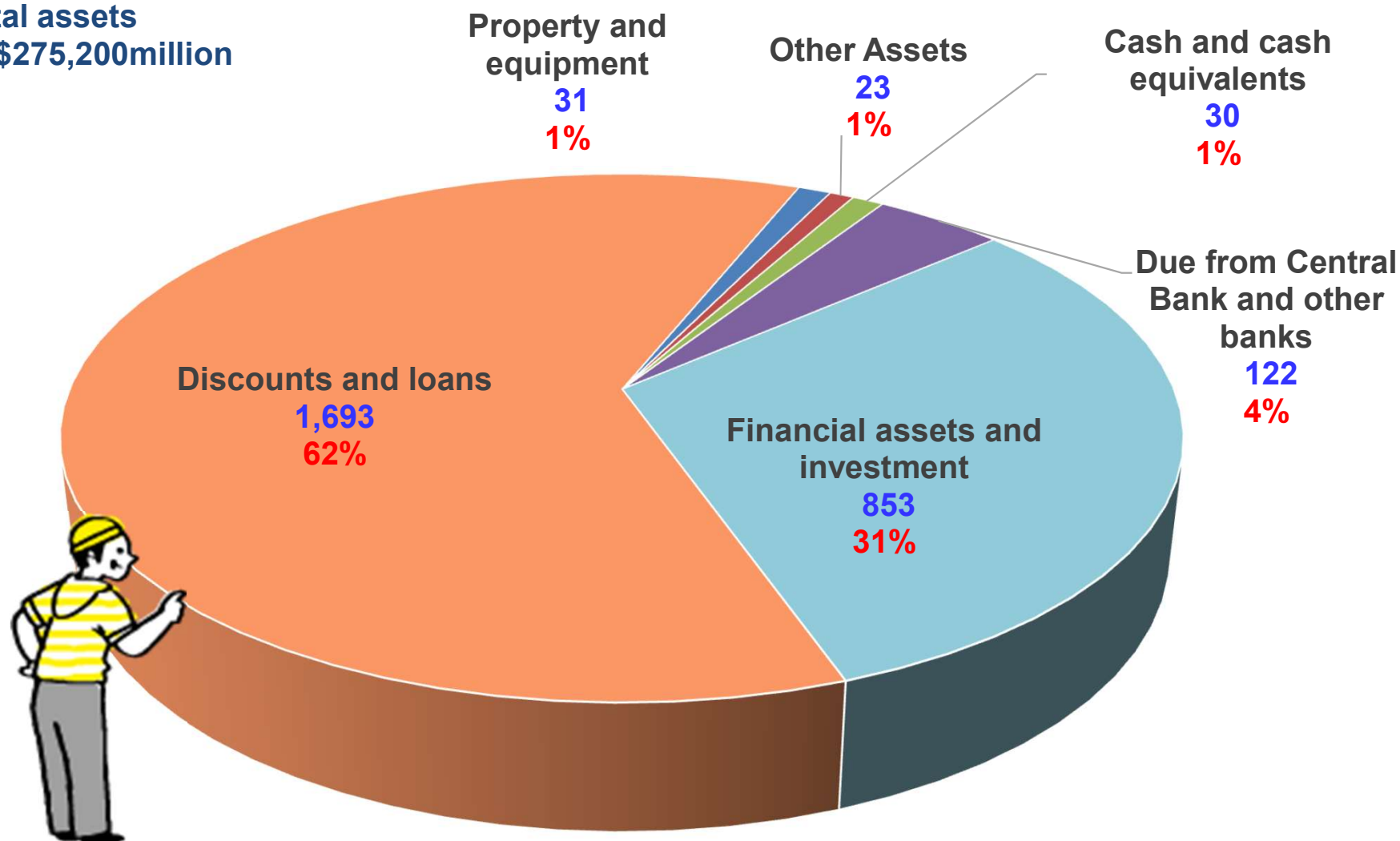




# Assets Breakdown(2022.9.30)

(in NT 100mn; %)

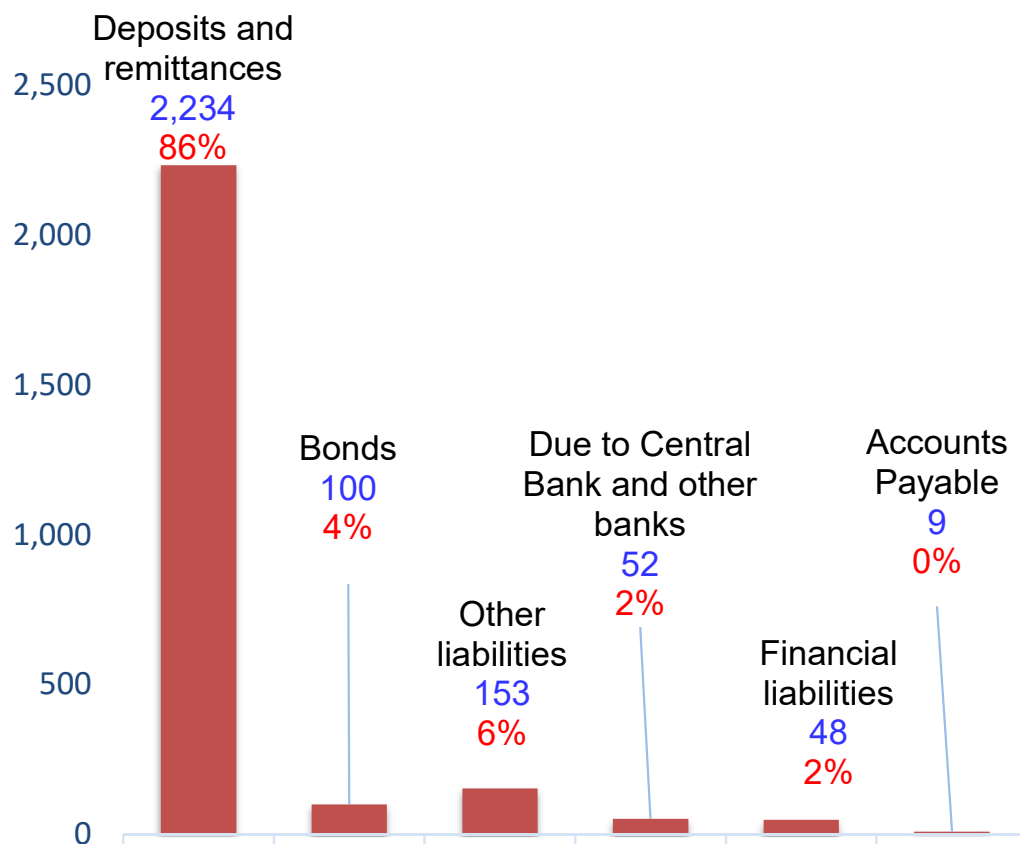
Total assets  
NT\$275,200million



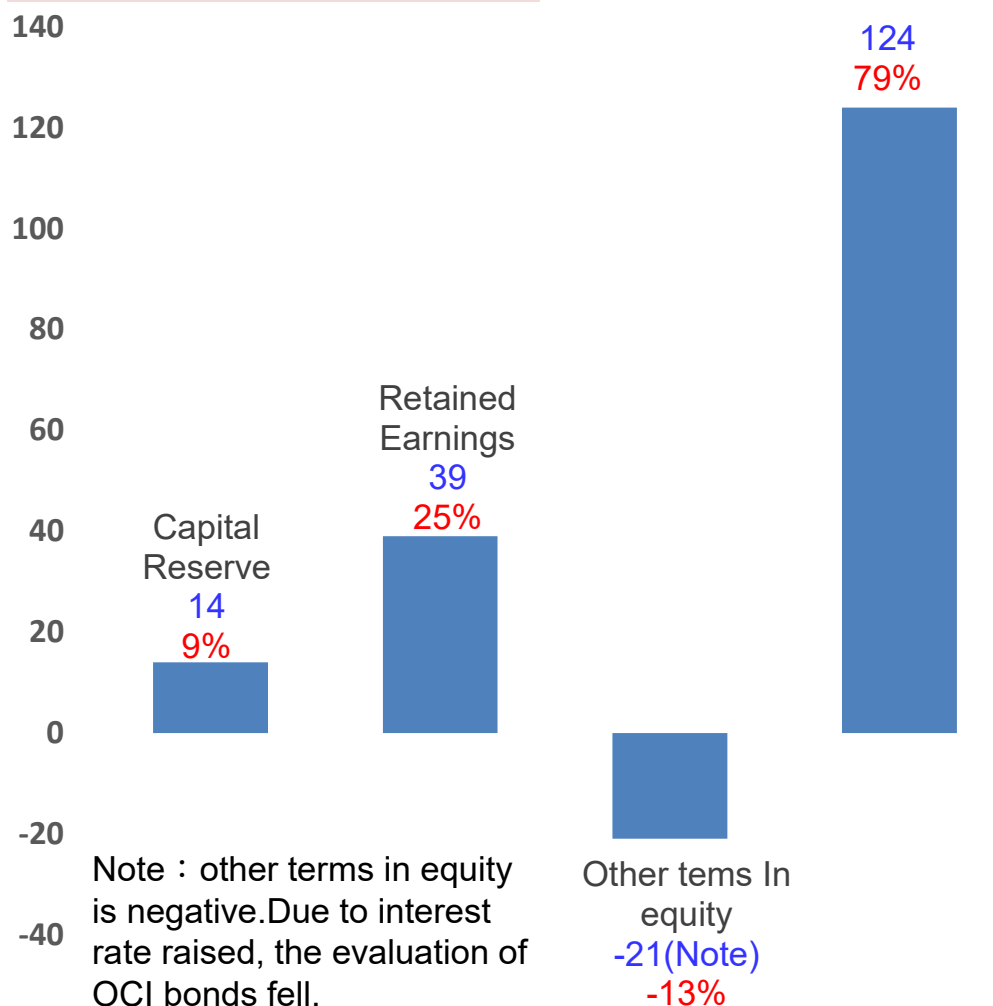


# Liabilities and Shareholders' Equity Breakdown(2022.9.30)

## Liabilities NT\$259,600million



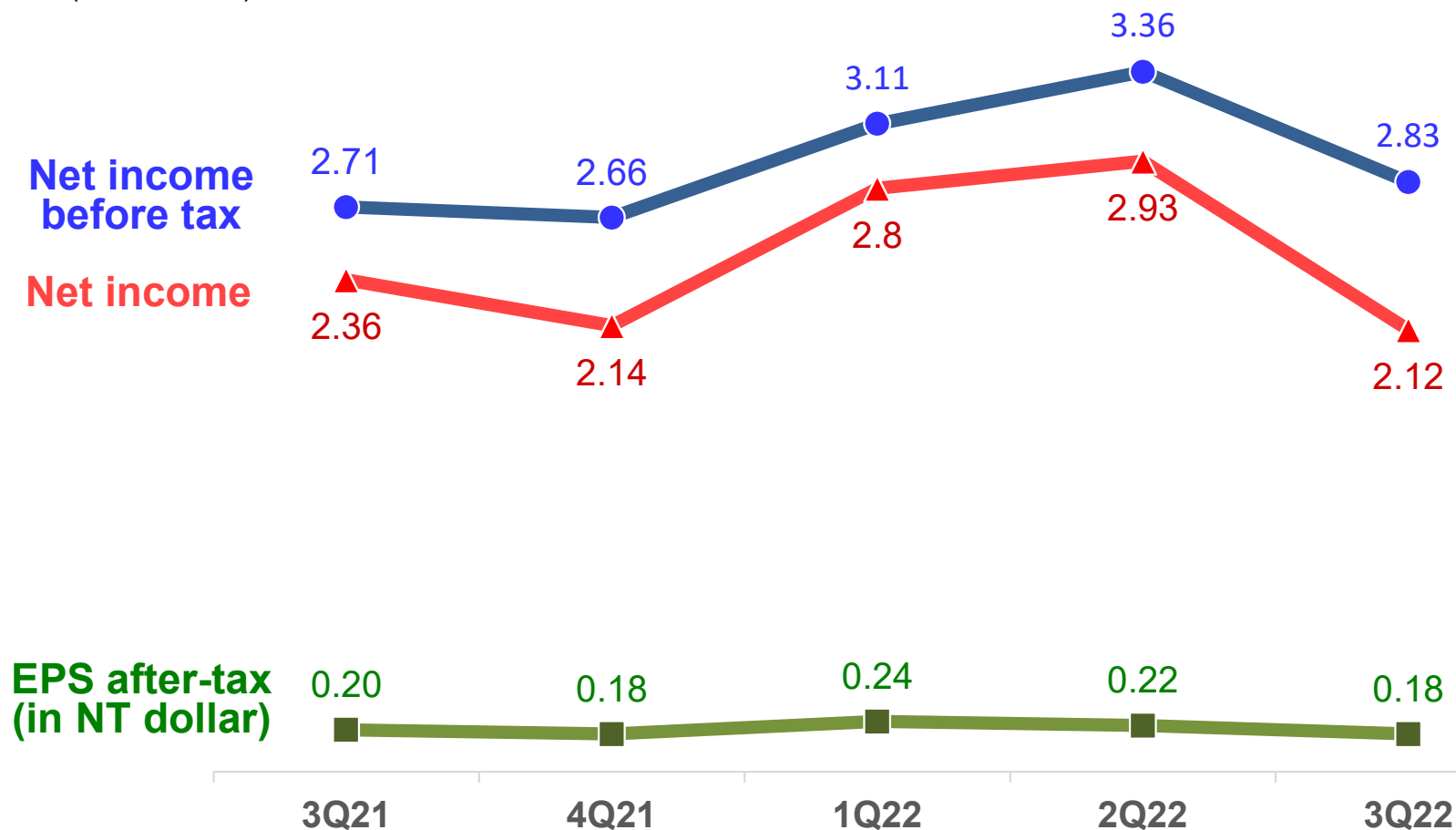
## Shareholders' Equity NT\$15,600million





# Income Growth

(in NT 100mn)



YoY %

Increased by  
NT\$12million.  
+4.43%

Decreased by  
NT\$24million.  
-10.17%

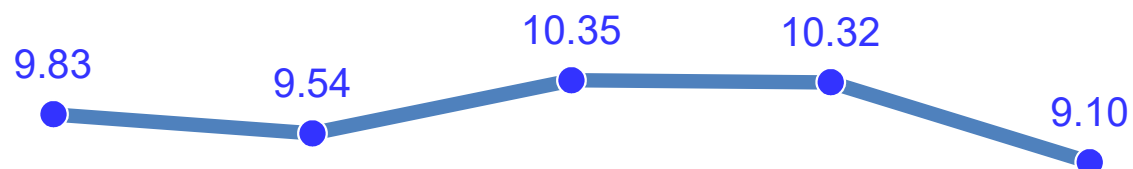
Decreased by  
NTD 0.02  
-10.00%



# Net Revenue Growth

(in NT 100mn)

Net Revenue



Net Interest Income



Net Fee Income



Net Financial operations Income



YoY %

Increased by  
NT\$73million.  
-7.43%

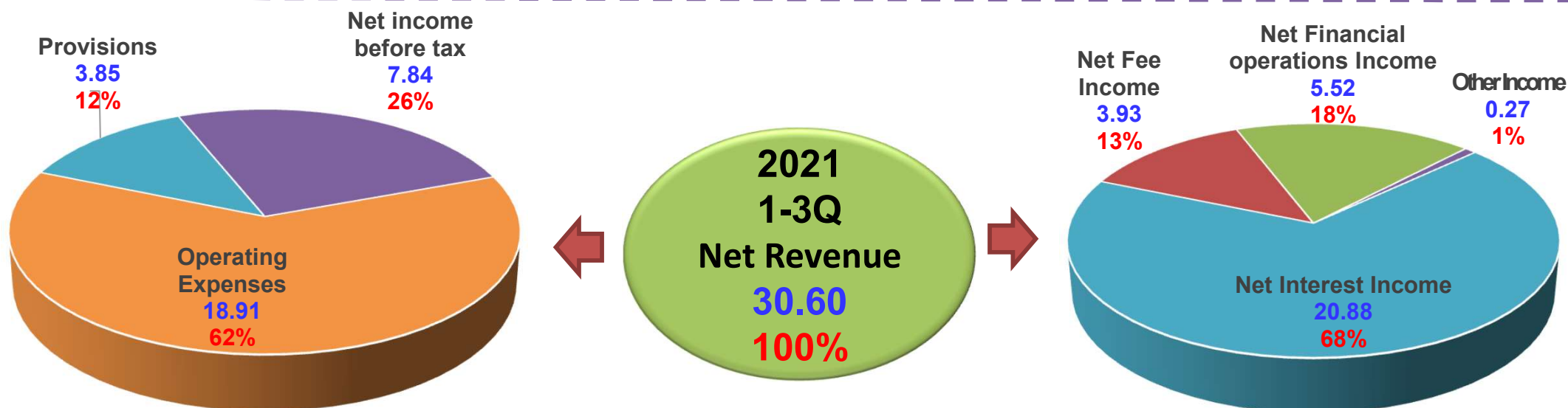
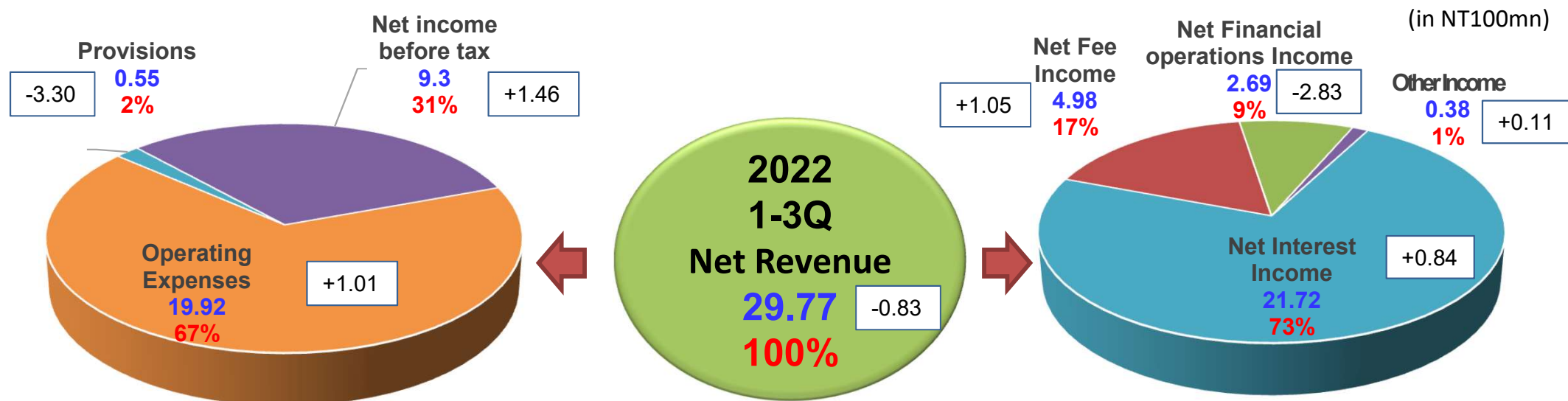
Decreased by  
NT\$25million.  
+3.49%

Increased by  
NT\$15million.  
+10.95%

Decreased by  
NT\$112million.  
-90.32%



# Net Revenue Breakdown

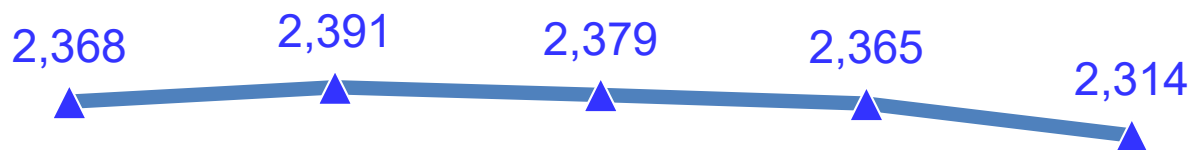




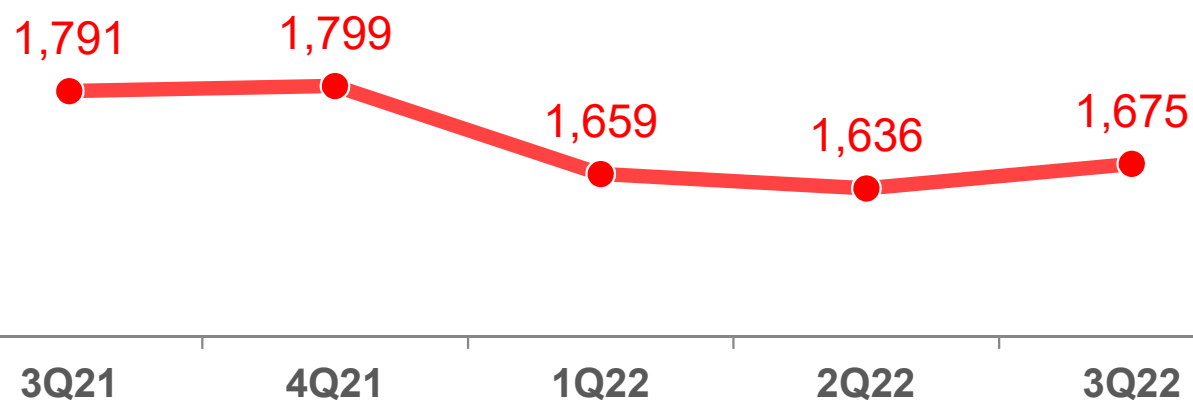
# Deposits and Loans - Average balance

(in NT 100mn)

Average deposit  
balance



Average loan  
balance



YoY %

Decreased by  
NT\$5400million.  
-2.28%(Note1)

Decreased by  
NT\$1,1600million  
(Note2)  
-6.48%

Note1 : Refer to deposit breakdown.

Note2 : Refer to loan breakdown.

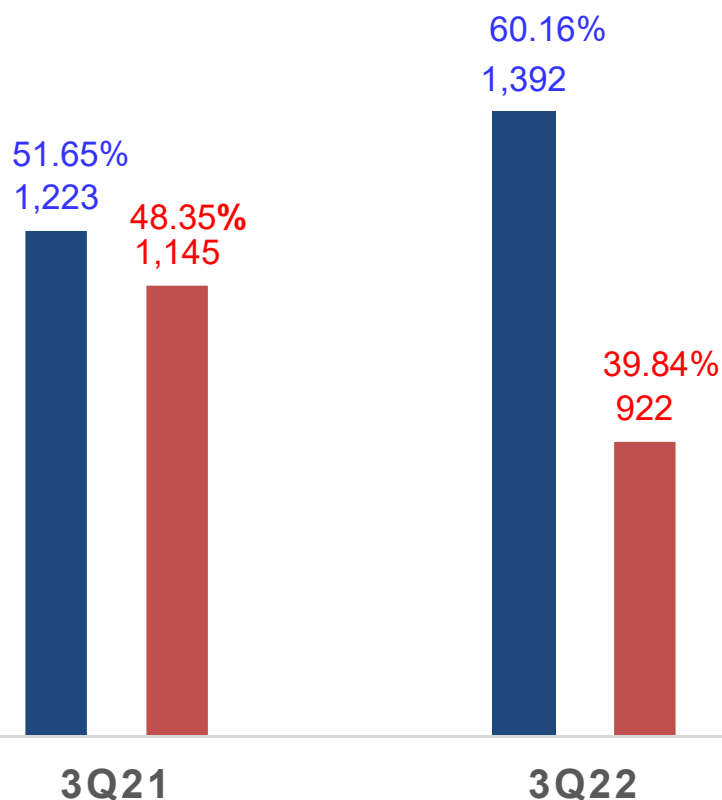




# Deposit Breakdown - Average balance

## By type

■ Demand Deposits ■ Time Deposits

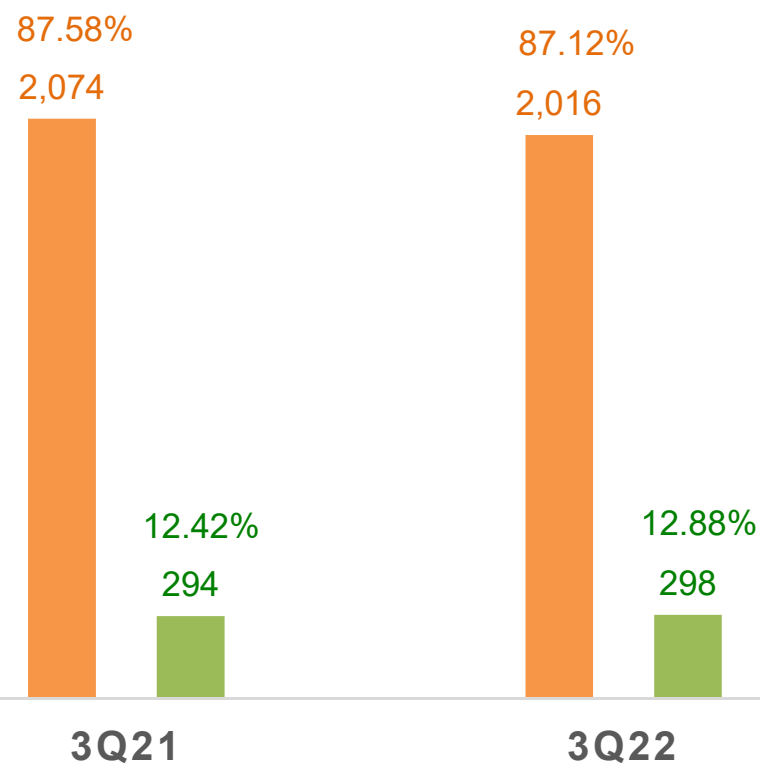


**Demand Deposits Increased by NT\$16,900million.**  
saving deposit Increased by NT\$4,300million.  
public treasury deposit Increased by NT\$12,600million.  
**Time Deposits Decreased by NT\$22,300 million.**  
(Mainly due to reduction of large amounts time deposit.)

## By currency

(in NT 100mn)

■ NTD Deposits ■ FCY Deposits



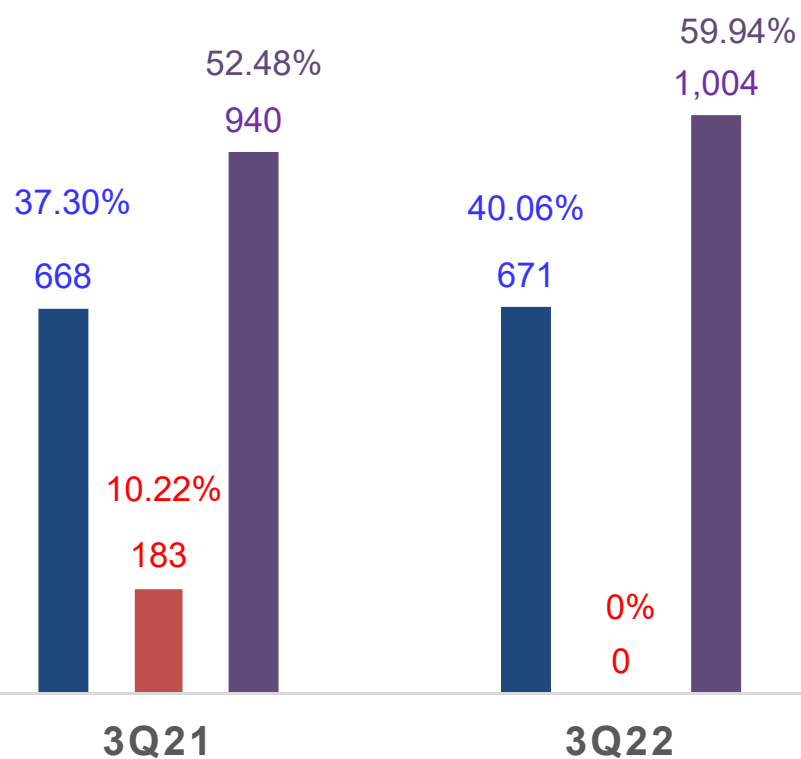
**NTD Deposits Decreased by NT\$5,800 million.**  
Demand Deposits Increased by NT\$19,300million.  
Time Deposits Decreased by NT\$25,100 million.  
**FCY Deposits Increased by NT\$400 million.**



# Loan Breakdown - Average balance

## By customer

■ Consumers ■ Government ■ Corporates

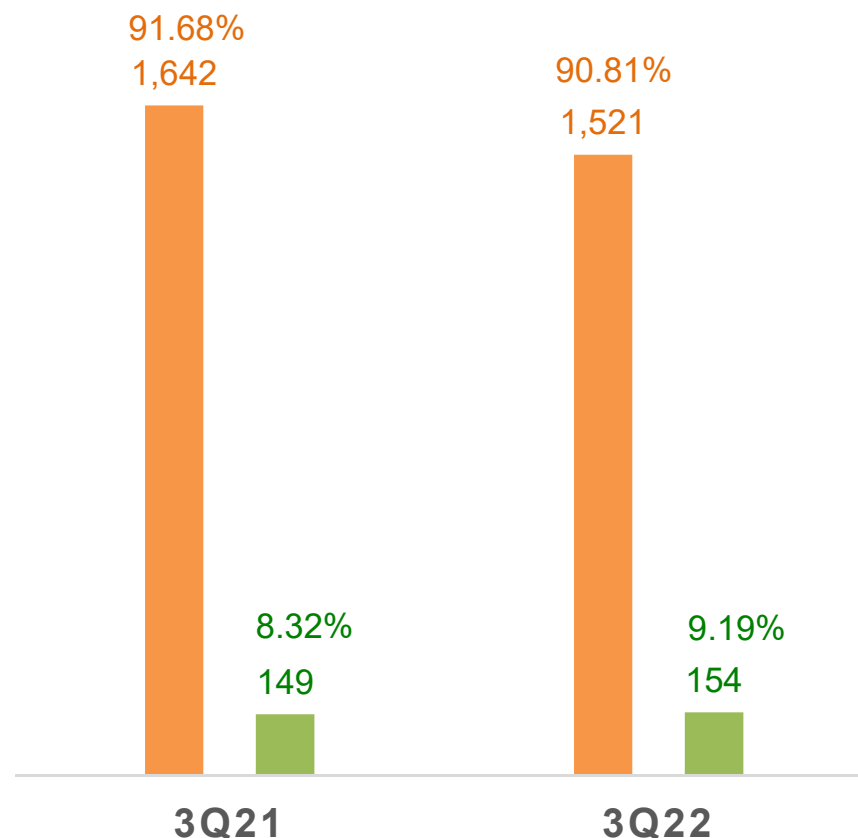


Consumers Loans Increased by NT\$300 million.  
Government Loans Decreased by NT\$18,300 million.  
Corporates Loans Increased by NT\$6,400 million.

## By currency

(in NT 100mn)

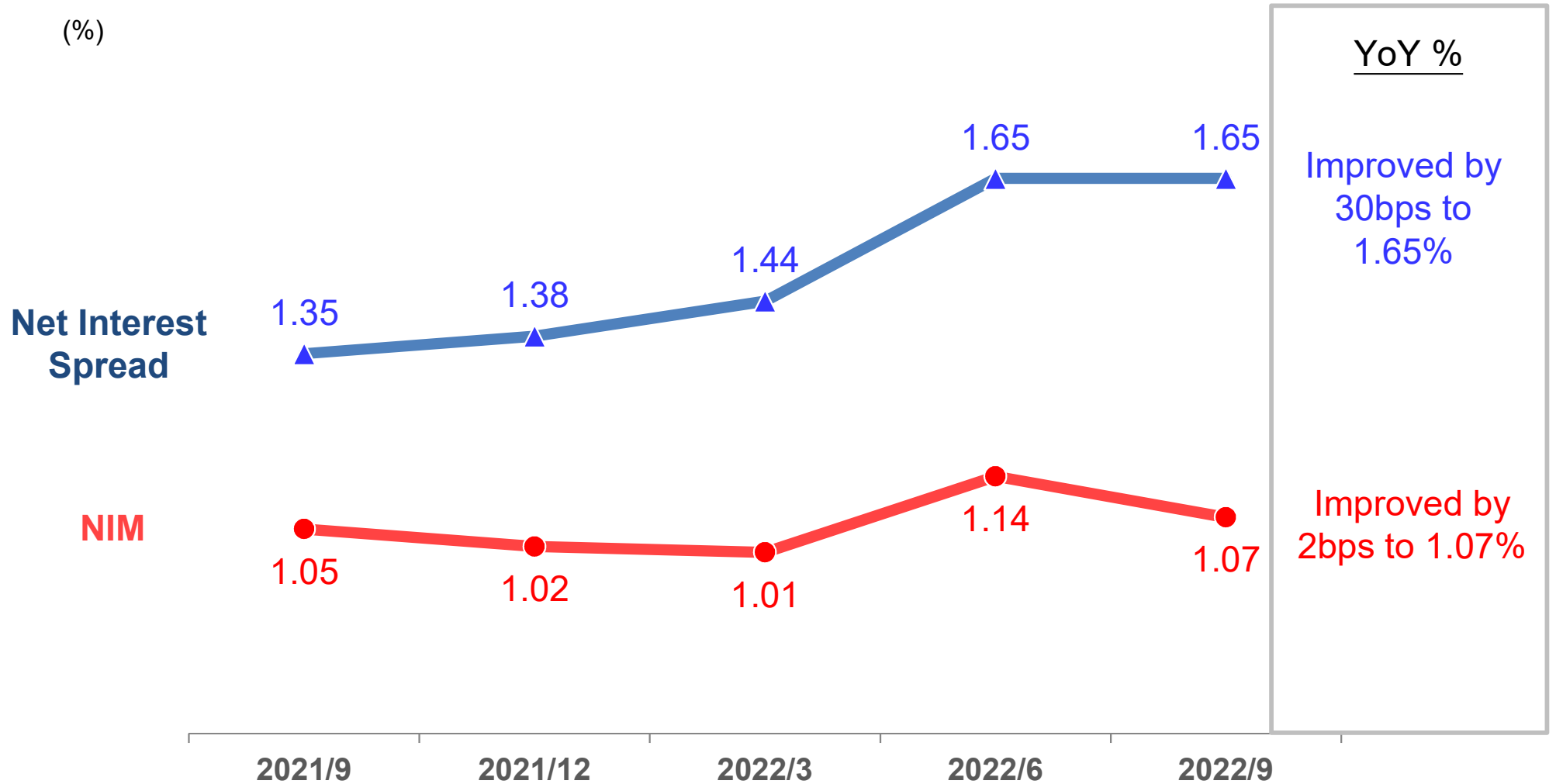
■ NTD Loans ■ FCY Loans



NTD Loans Decreased by NT\$12,100 million.  
FCY Loans Increased by NT\$500 million.

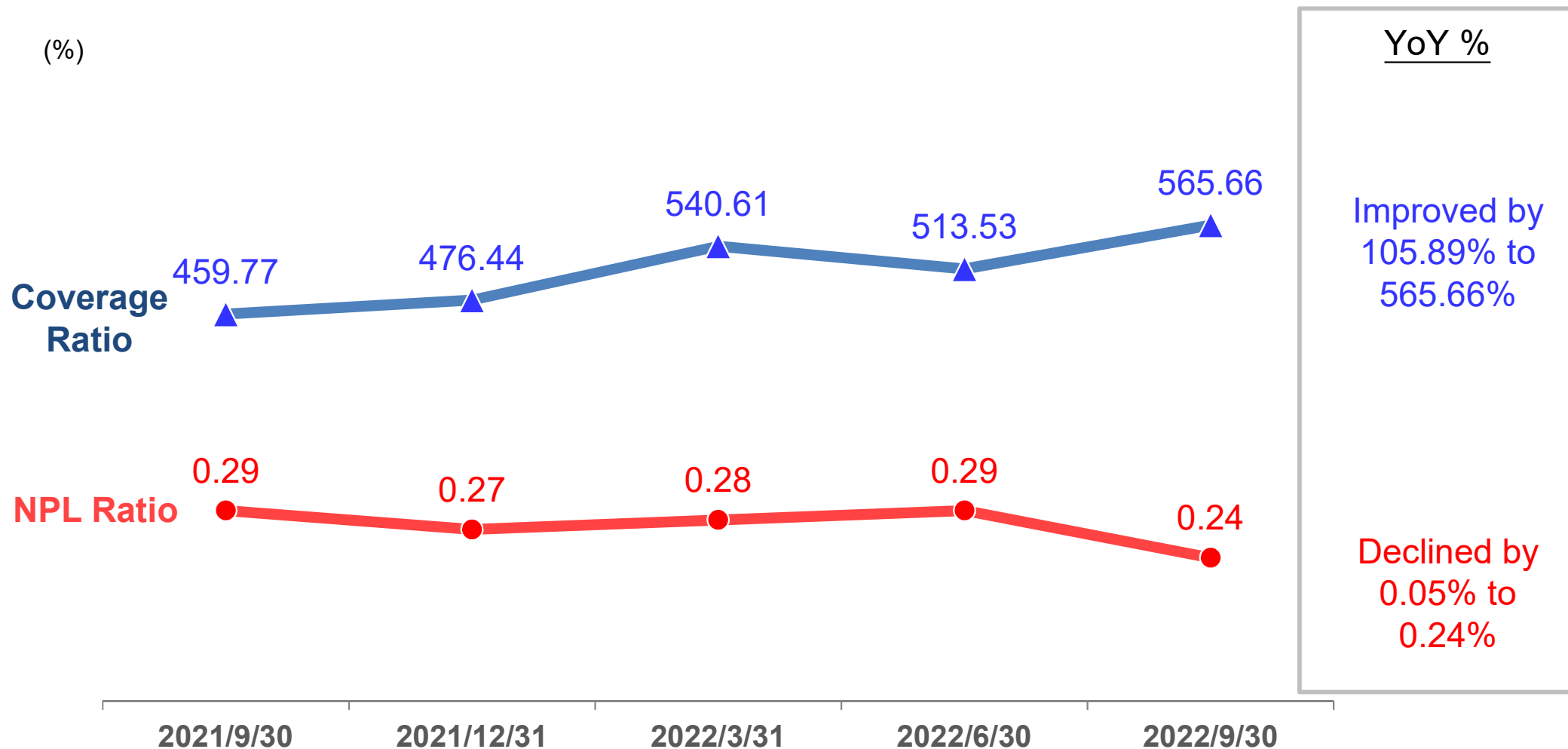


# Net Interest Spread and NIM steady increased



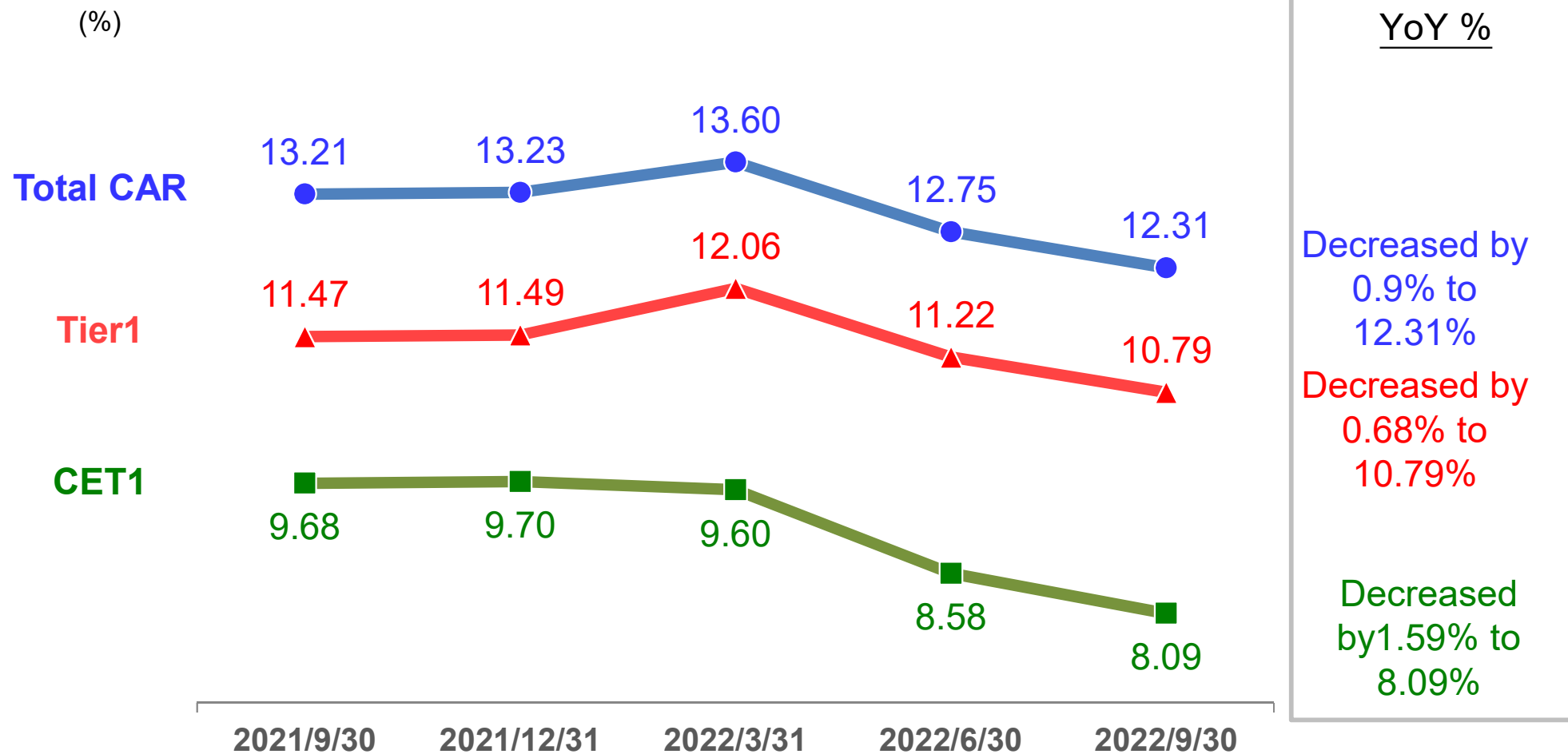


# Asset Quality keeps improving





# Capital Adequacy Ratio



Note : Audited report in March and September.



# Credit Ratings




Fitch Ratings	Long term (Domestic)	Short term (Domestic)	Outlook
2020	AA-(tw)	F1+(tw)	stable
2021	AA-(tw)	F1+(tw)	stable
2022	AA-(tw)	F1+(tw)	stable

Fitch Ratings	Long term (IDR)	Short term (IDR)	Outlook
2020	BBB+	F1	stable
2021	BBB+	F1	stable
2022	BBB+	F1	stable





# Business Results in 2022 Q3



- Increase in demand deposit and decrease in time deposit. Continuous adjustment of liability structure




- Due to interest rate raised, Net Interest Spread and NIM steady increased.



- Outstanding performance in supporting Kaohsiung Youth Venture Loan policy.



- Fulfill social responsibilities and be enthusiastic about public welfare.



- Awarded for 11th outstanding financial business "EliteAward- Inclusive Finance Promotion Award"



# Prospects





# Prospects



To stabilize the source of funds, besides of continuously improving the ratio of demand deposits, increased deposits in both NTD and foreign currencies to increase the lending and investment.

Net Interest Spread and NIM steady increased.

Increase the proportion of net fee income.

Achieve paperless and Fintech performance, optimize digital banking.

Strengthen internal risk control and service quality.

Conduct ESG and launch sustainable plan according to the instruction of supervisory authority.





親切・真誠・好夥伴

# Thanks for Listening

