



高雄銀行

Financial Review of 2022 Q4

2023.3.15





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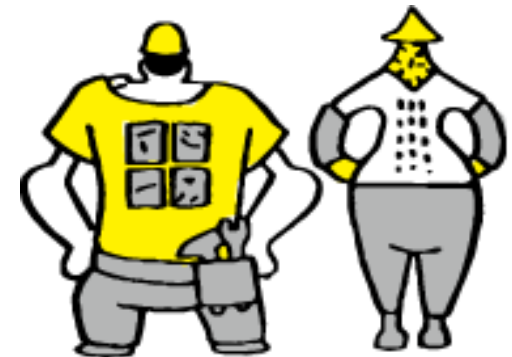
Summary

- **Operations Review of 2022 Q4**
- **Financial Performance of 2022 Q4**
- **Prospects**





Operations Review of 2022 Q4





Operations Review of 2022 Q4 : Stable Growth

Items	1-4Q22	1-4Q21	Increase (Decrease)	
			Amount	Ratio(%)
Net income before tax	11.40	10.50	0.90	8.57
Net income	9.35	9.10	0.25	2.75
EPS after-tax (in NT dollar)	0.75	0.76	(0.01)	(1.32)
ROA (after-tax) (%)	0.33	0.32	-	0.01
ROE (after tax) (%)	5.54	5.37	-	0.17





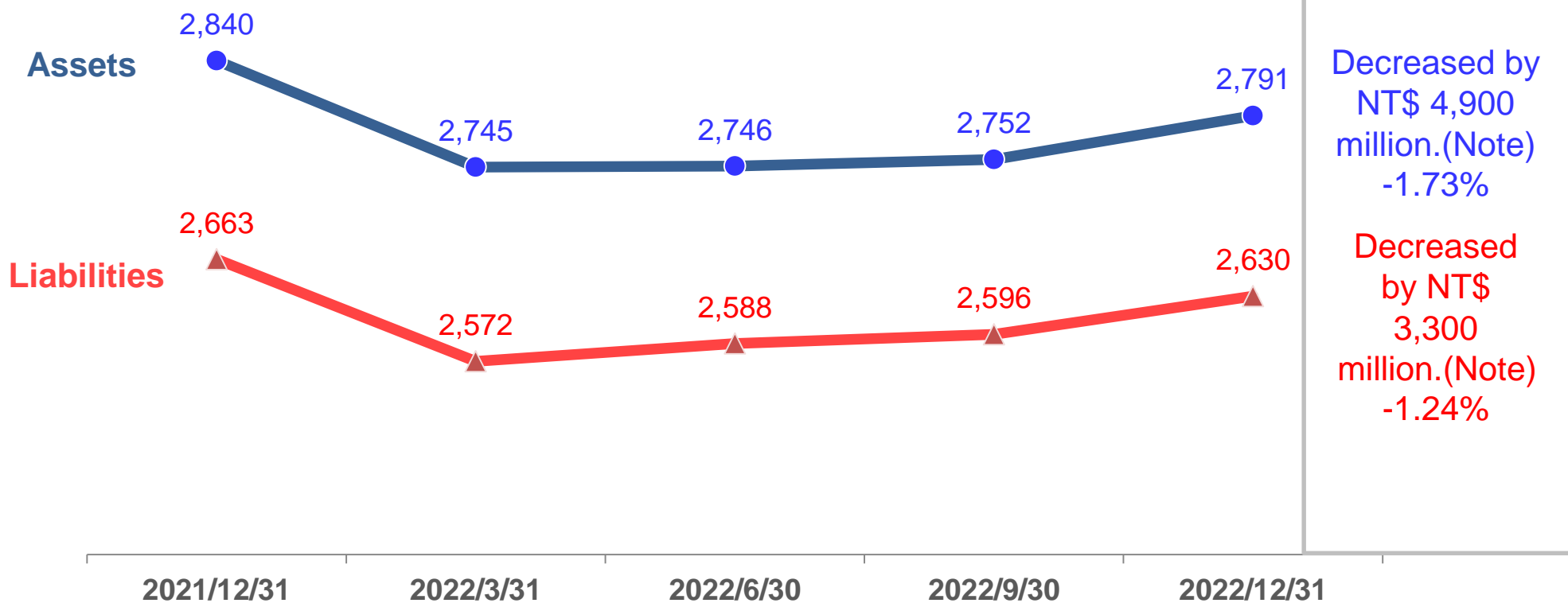
Financial Performance of 2022 Q4





Assets and Liabilities

(in NT 100mn)



Note: Asset decreased by 4.9billions, due to advance and loans balance down by 8.1billions (reducing government loan).



Shareholders' Equity

(in NT 100mn)

Shareholders' Equity



Common Stock



BVPS (in NT\$)



YoY%

Decreased by NT\$1,602 million.(Note1)
-9.06%

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

Decreased by NTD 1.75(Note1)
-12.21%

Note1 : Interest rate hike led to valuation loss of OCI bonds, resulting in decrease in equity and EPS.

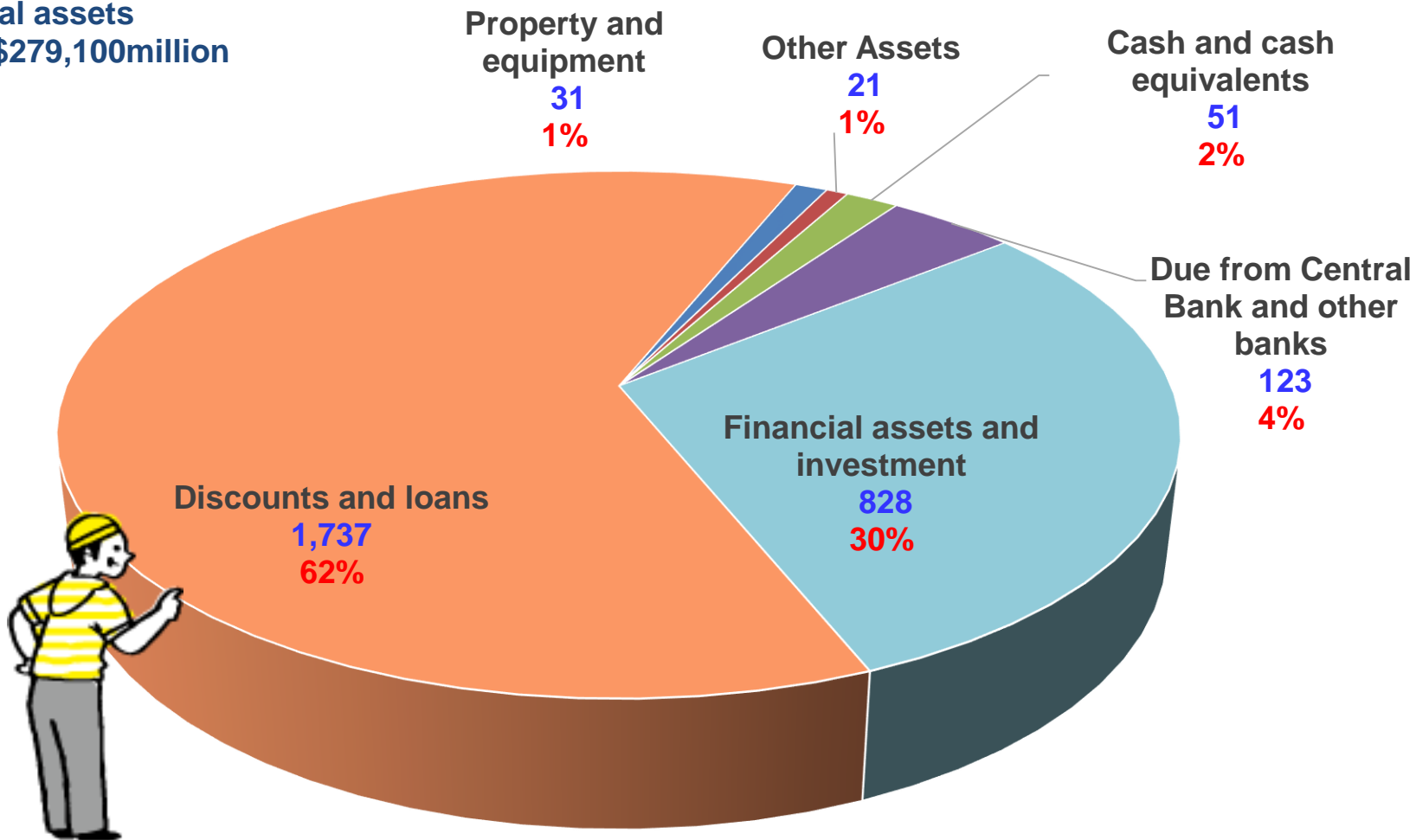
Note2 : NTD 349 millions capital increased out of earnings of 2021.



Assets Breakdown(2022.12.31)

(in NT 100mn; %)

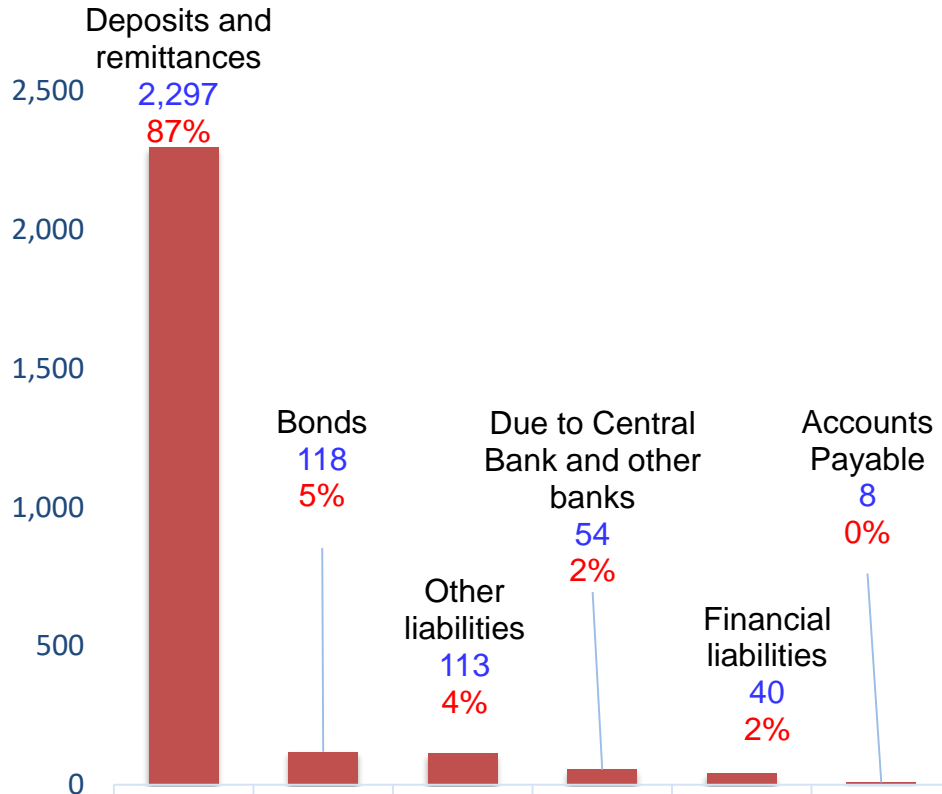
Total assets
NT\$279,100million



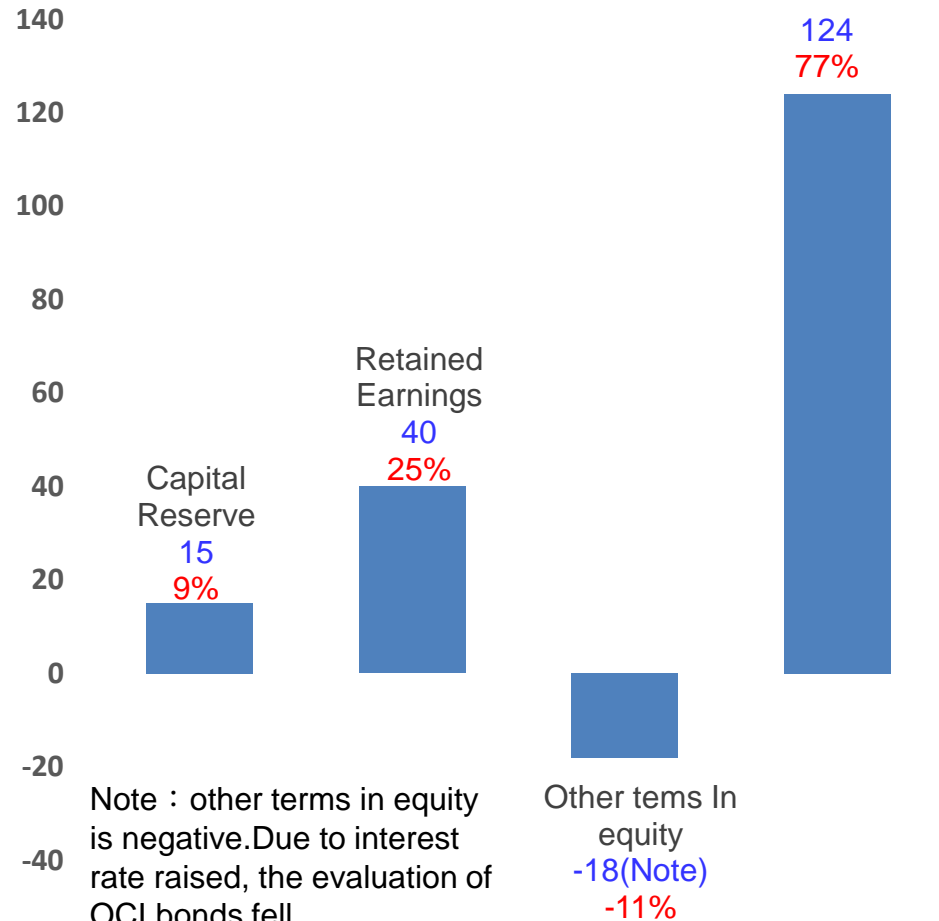


Liabilities and Shareholders' Equity Breakdown(2022.12.31)

Liabilities NT\$263,000million

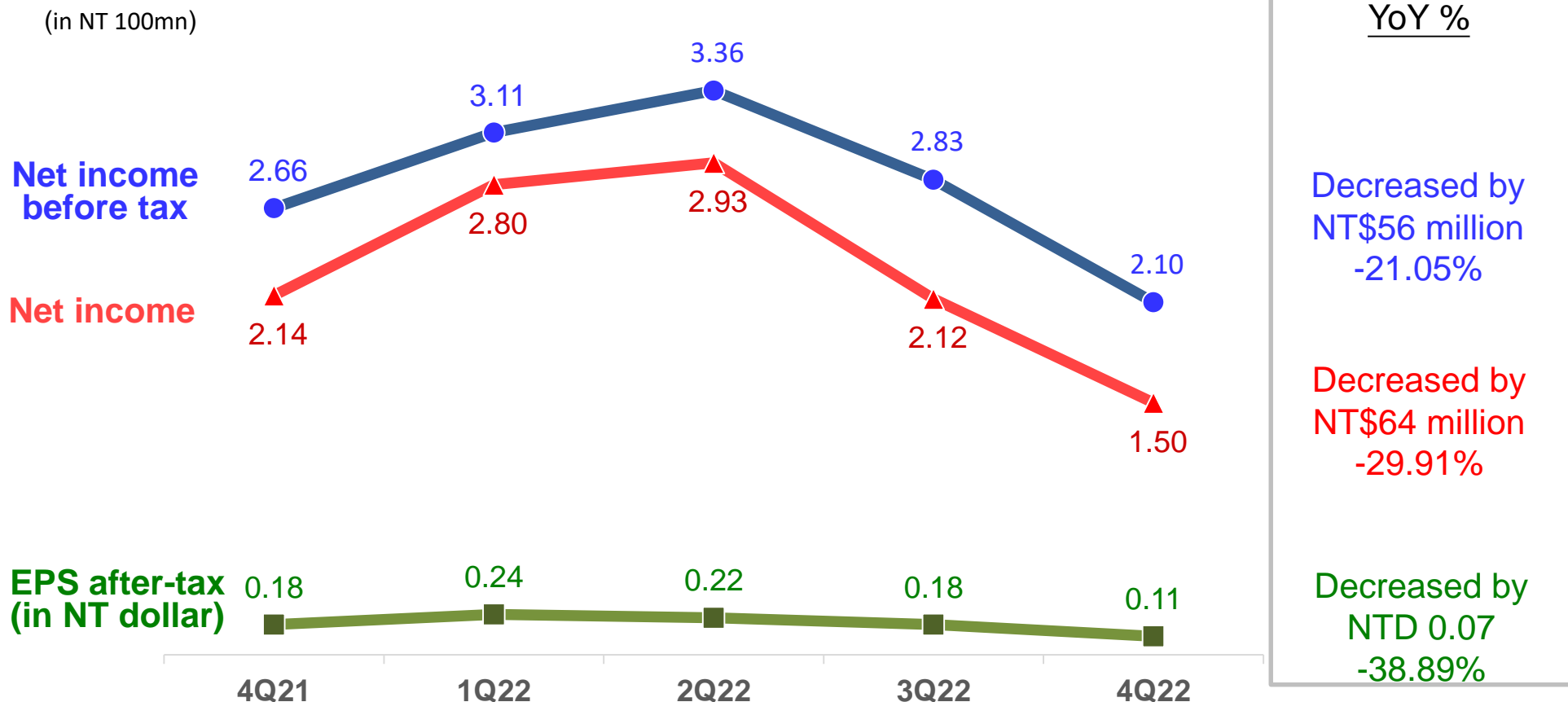


Shareholders' Equity NT\$16,100million





Income Growth

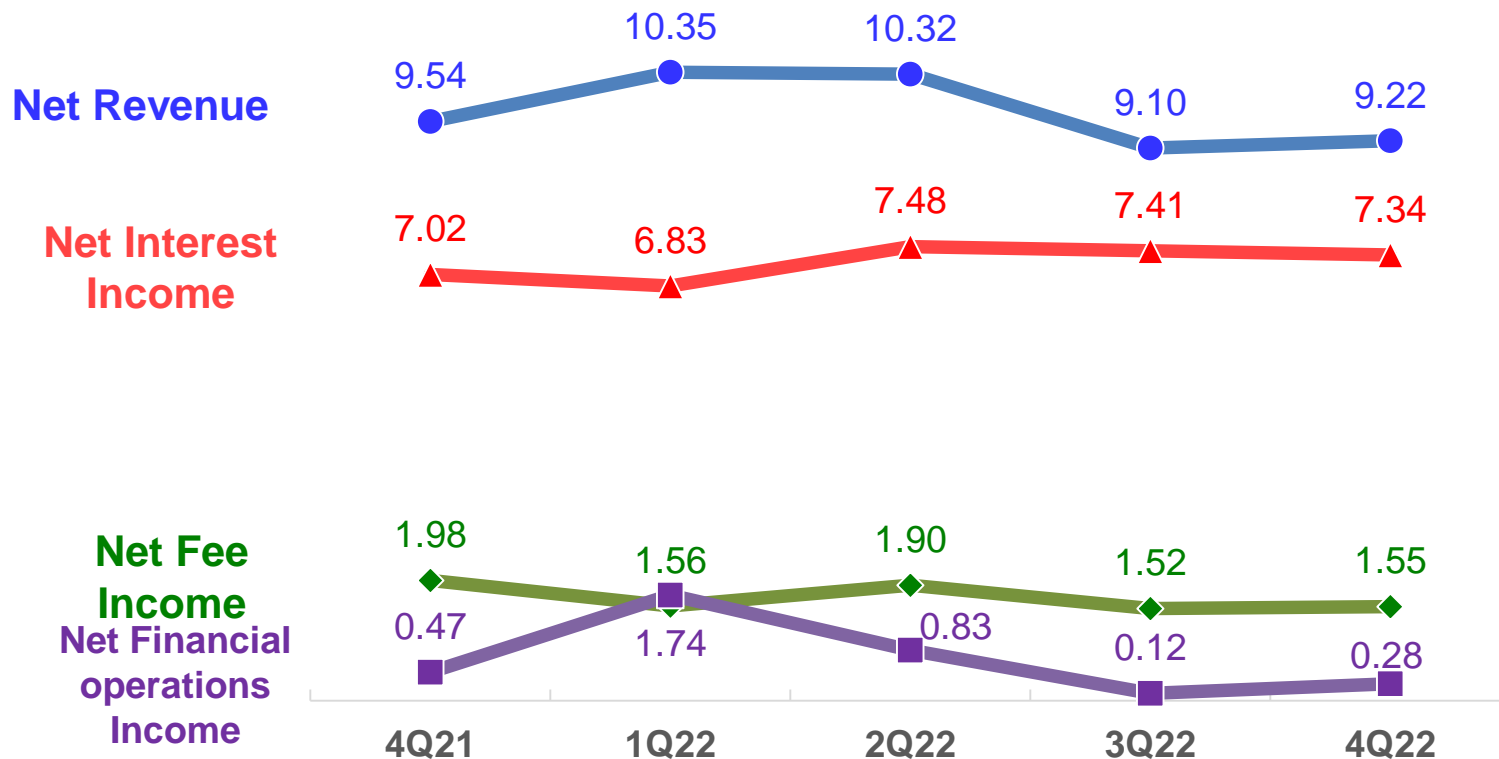


Note: The decrease reason of profit before tax please refer to the next slide.



Net Revenue Growth

(in NT 100mn)



YoY %

Decreased by
NT\$ 32 million
-3.35%

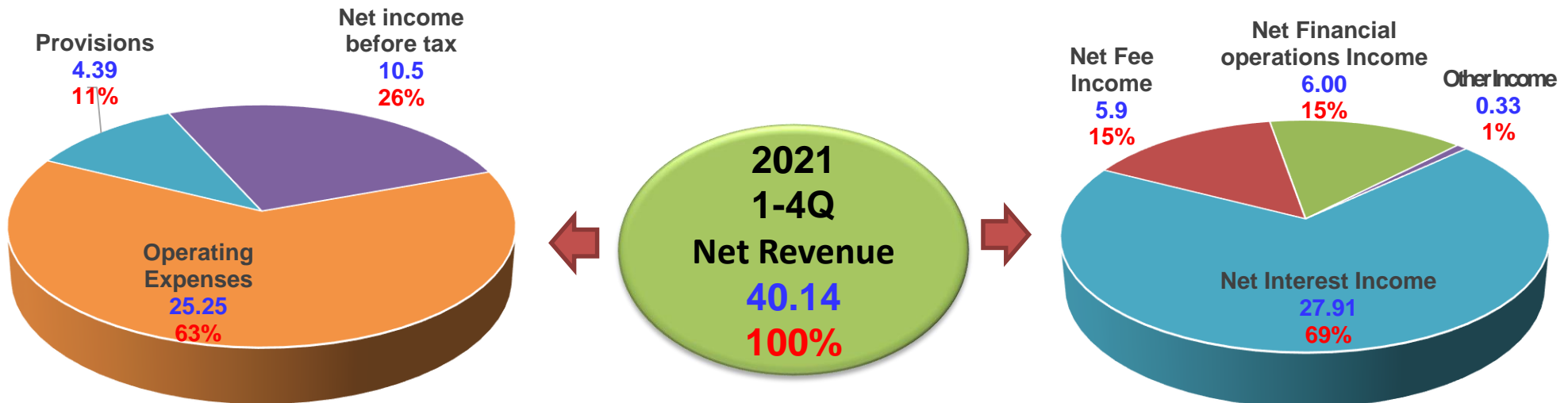
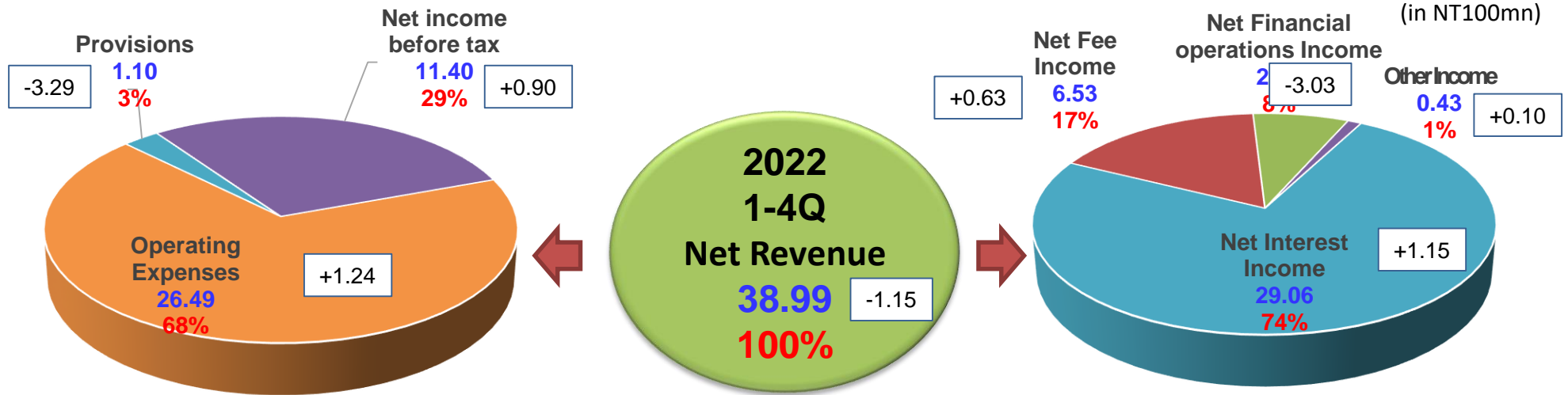
Increased by
NT\$32 million
+4.56%

Decreased by
NT\$ 43 million
-21.72%

Decreased by
NT\$ 19 million
-40.43%



Net Revenue Breakdown

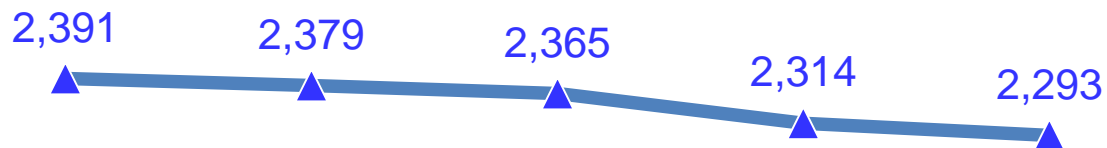




Deposits and Loans - Average balance

(in NT 100mn)

Average deposit balance



Average loan balance



YoY %

Decreased by
NT\$9,800million
(Note1)
-4.10%

Decreased by
NT\$6,100million
(Note2)
-3.39%

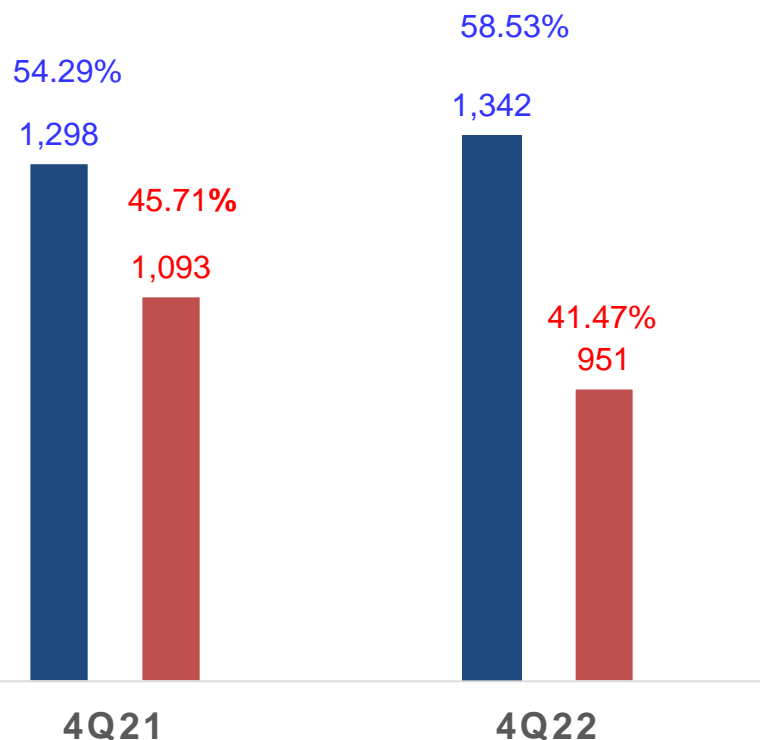
Note1: Refer to deposit analysis for more detail.
Note2: Refer to loans analysis for more detail.



Deposit Breakdown - Average balance

By type

■ Demand Deposits ■ Time Deposits



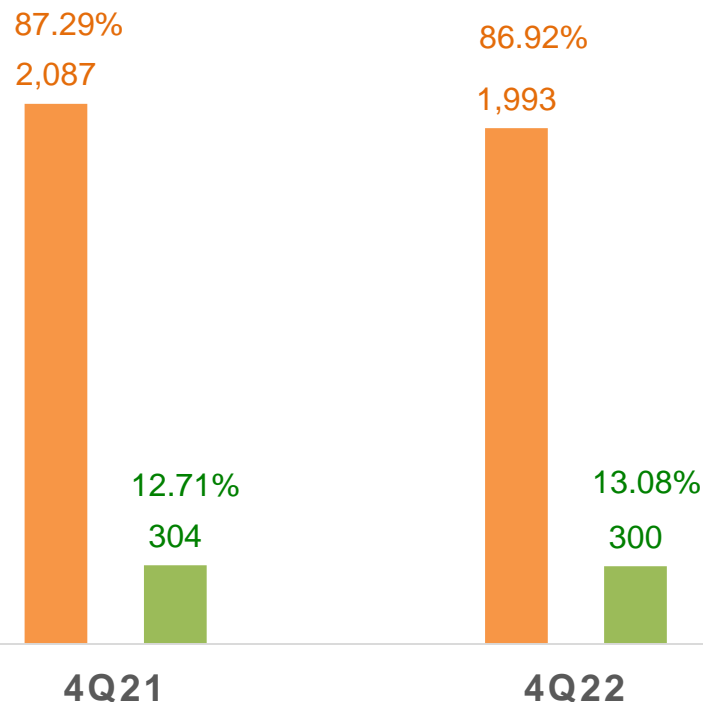
Demand Deposits Increased by NT\$4,400million.

Time Deposits Decreased by NT\$14,200 million.

By currency

(in NT 100mn)

■ NTD Deposits ■ FCY Deposits



NTD Deposits Decreased by NT\$9,400 million.

Demand Deposits Increased by NT\$9,000million.

Time Deposits Decreased by NT\$18,400 million.

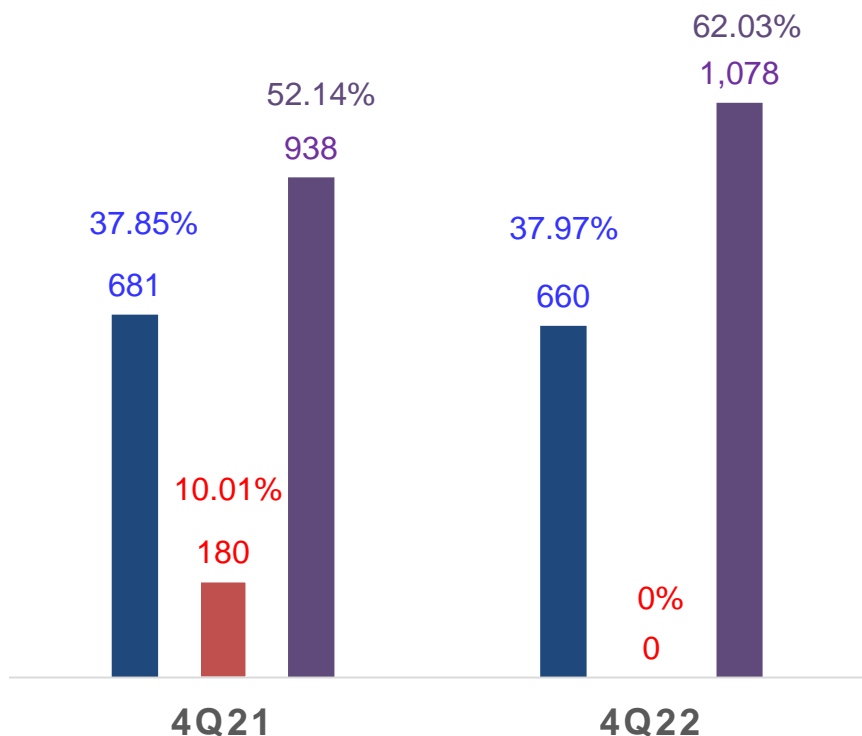
FCY Deposits Increased by NT\$400 million.



Loan Breakdown - Average balance

By customer

■ Consumers ■ Government ■ Corporates

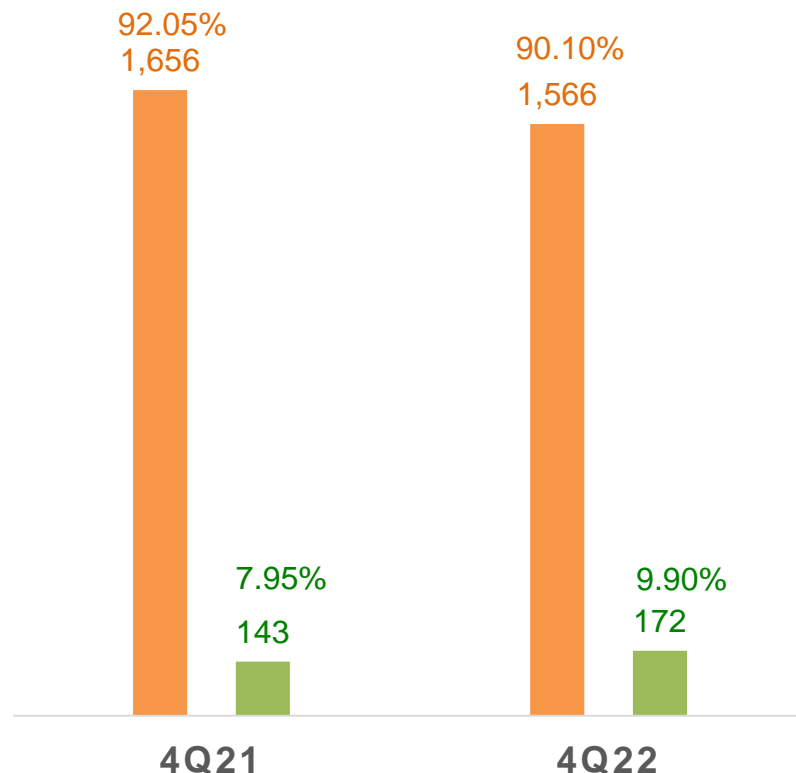


Consumers Loans Increased by NT\$2,100 million.
Government Loans Decreased by NT\$18,000 million.
Corporates Loans Increased by NT\$14,000 million.

By currency

(in NT 100mn)

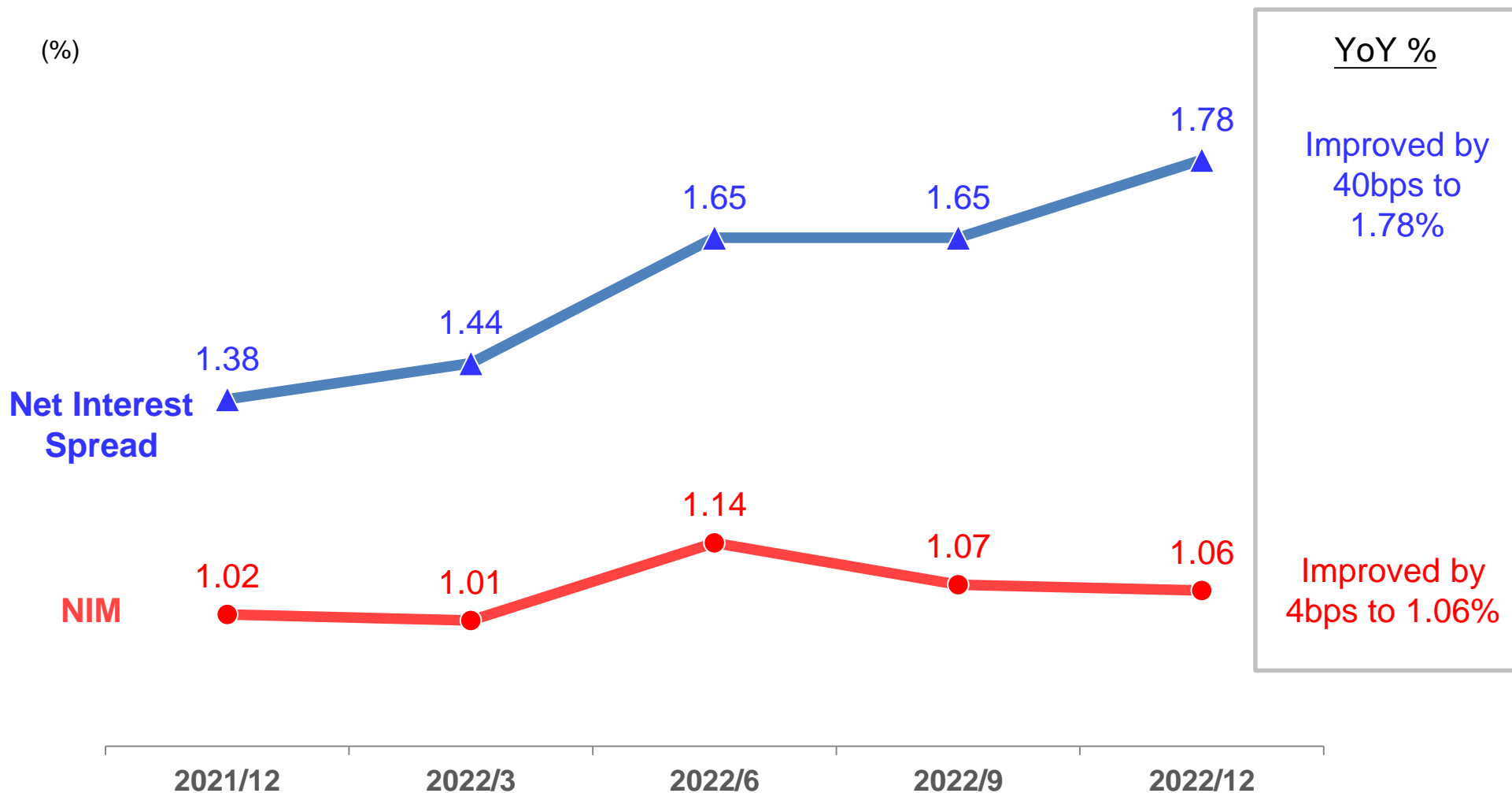
■ NTD Loans ■ FCY Loans



NTD Loans Decreased by NT\$9,000 million.
FCY Loans Increased by NT\$2,900 million.

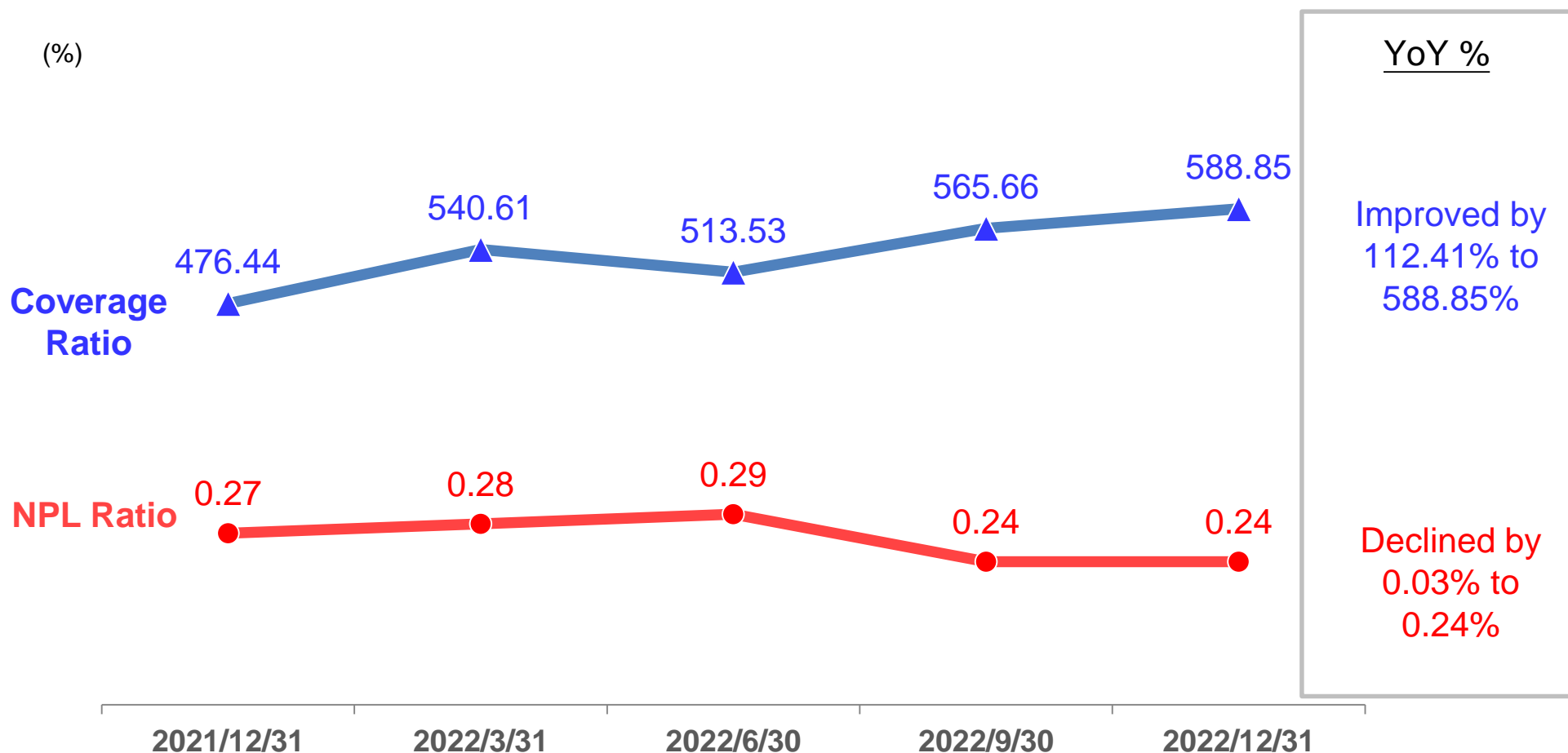


Net Interest Spread and NIM steady increased



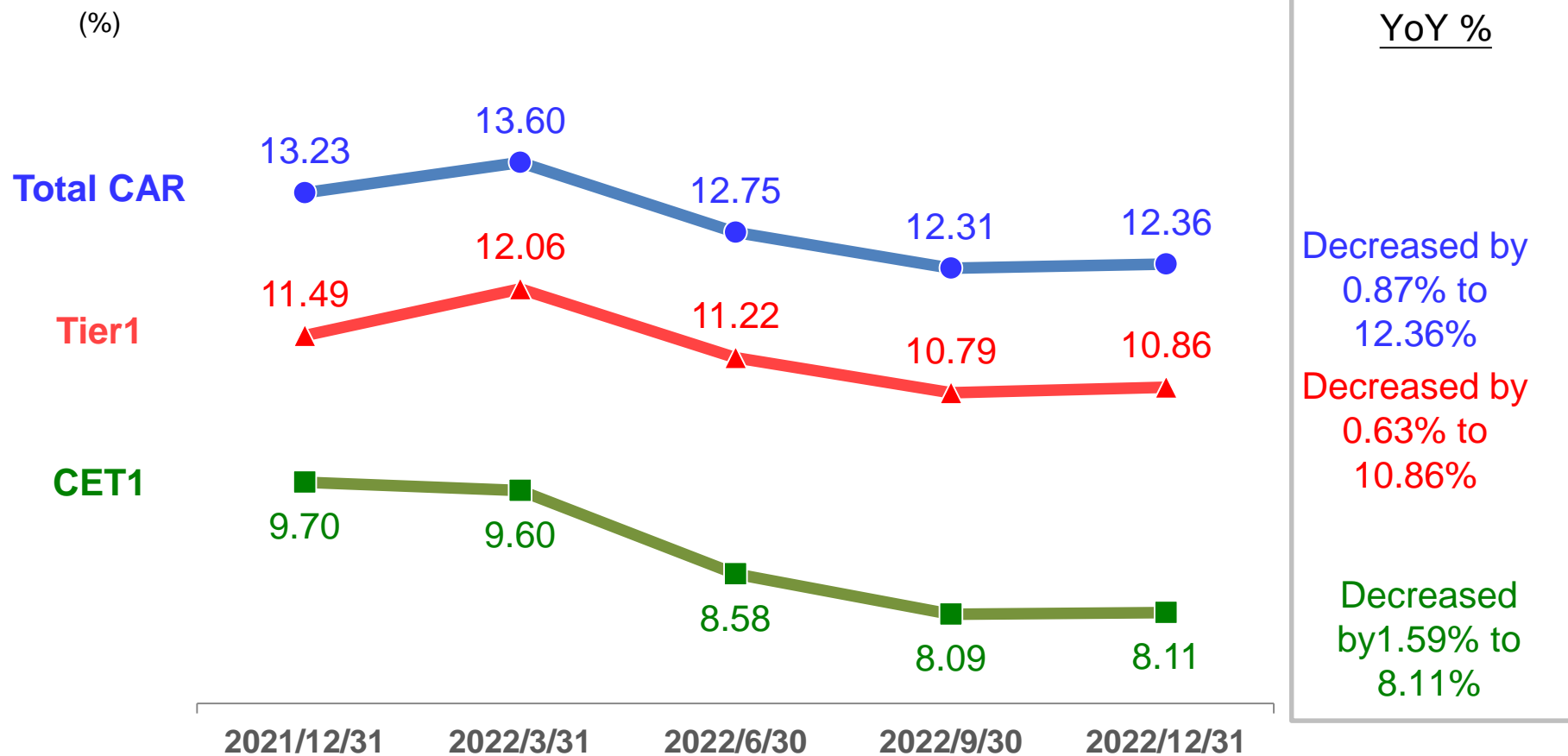


Asset Quality keeps improving





Capital Adequacy Ratio



Note : Audited report in March and September.



Credit Ratings



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



- Benefited from interest rate hike, spreads has increased by 0.4 percentage points, and NIM has increased by 0.04 percentage points.
- Accelerating digital transformation, over 70% of student loan verification are processed online.
- Alignment with government policy to support youth entrepreneurship, we have made remarkable achievements, accounting for 8.11% loan balance nationwide and 37% in Kaohsiung City.
- Honored with Outstanding Financial Institution for SME Credit Guarantee Financing Business - Assisting Regional Development Award.
- Awarded with the Golden Award of the "Best Innovation in Real Estate Trust Management" in the 2nd Trust Award.
- Granted "Best Inclusive Financing Bank" in Taiwan Banking and Finance Best Practice Awards.
- Consecutively won golden Award of JCIC as an outstanding institution.



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Prospects





Prospects



1. Elevate business performance

2. Optimize financial structure

3. Enhance asset quality

4. Strengthen information security

5. Keep working on digital transformation

6. Implement sustainable management





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Thanks for Listening

