



彰化銀行香港分行

CHANG HWA COMMERCIAL BANK, LTD.

HONG KONG BRANCH

Financial Information Disclosure Statement

For the year ended 31 December 2021

CHANG HWA COMMERCIAL BANK, LTD. HONG KONG BRANCH.

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Incorporated in Taiwan with limited liability



CHANG HWA COMMERCIAL BANK, LTD.
HONG KONG BRANCH

彰化銀行
香港分行

Financial Information Disclosure Statement For the year ended 31 December 2021

The statement is available at Chang Hwa Commercial Bank, Ltd. Hong Kong Branch at the following address:

1401, Tower II, The Gateway, 25 Canton Road, Kowloon, Hong Kong

A copy of the Disclosure Statement has been lodged with the public registry of the Hong Kong Monetary Authority's Public Registry and is available on the website <https://www.chbebank.com> for public inspection.



Financial Information Disclosure Statement

For the year ended 31 December 2021

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Section A. Hong Kong Branch Information

1 Income statement information

	Note	For the year ended	
		31 December 2021	31 December 2020
		HK\$,000	HK\$,000
Interest income		132,035	250,605
Interest expenses		(36,131)	(117,330)
Net interest income		95,904	133,275
Other operating income	3a	22,880	24,956
Operating expenses	3b	(38,666)	(37,737)
Impairment losses and provisions for impaired loans and receivables		(162,219)	(163,722)
Profit before taxation		(82,101)	(43,228)
Tax expense		(490)	(635)
Profit after taxation		(82,591)	(43,863)

2 Balance sheet information

	Note	As at	
		31 December 2021	30 June 2021
		HK\$,000	HK\$,000
Assets			
Cash and balances with banks (except those included in amount due from head office and overseas office)		3,260,129	3,779,878
Placement with Bank and other financial institutions maturing between one and twelve months (except those included in amount due from head office and overseas office)		1,837,679	2,088,623
Amount due from head office and overseas office		500,787	692,516
Trade bills		5,740	2,003
Certificate of Deposit Held		296,343	295,047
Investment securities			
- Available-for-sale securities		2,351,670	2,255,748
Loans and receivables	3d	3,725,803	3,303,211
Other assets		143,465	187,294
Property, plant and equipment		22,787	26,447
Total assets		12,144,403	12,630,767
Liabilities			
Deposit and balances of banks and other financial institutions (except those included in amount due to head office and overseas office)		353,010	288,232
Deposit from customers	3c	7,851,118	8,255,153
Amount due to head office and overseas offices		3,434,044	3,475,215
Other liabilities and provision		143,850	195,500
Total liabilities		11,782,022	12,214,100
Equities			
Current profit		(82,591)	(82,751)
Reserves		444,972	499,418
		362,381	416,667
Total equities and liabilities		12,144,403	12,630,767

3 Notes to the income statement and balance sheet information
a. Other operating income

	For the year ended	
	31 December 2021	31 December 2020
	HK\$,000	HK\$,000
Service fee and commission income	19,280	21,907
Service fee and commission expenses	(2,357)	(2,083)
Net fees and commission income	16,923	19,824
Gains less losses arising from trading in foreign currencies	5,839	5,021
Income from investments held for trading	117	0
Income from non-trading investments	1	111
	<u>22,880</u>	<u>24,956</u>

b. Operating expenses

	For the year ended	
	31 December 2021	31 December 2020
	HK\$,000	HK\$,000
Staff and rental expenses	23,608	20,952
Other expenses	15,058	16,785
	<u>38,666</u>	<u>37,737</u>

c. Deposits from customers

	As at	
	31 December 2021	30 June 2021
	HK\$,000	HK\$,000
Demand deposits and current accounts	224,351	151,497
Savings accounts	3,759,583	4,075,998
Time, call and notice deposits	3,867,184	4,027,658
	<u>7,851,118</u>	<u>8,255,153</u>

d. Loans and receivables

	As at	
	31 December 2021	30 June 2021
	HK\$,000	HK\$,000
Loans and advances to customers	3,866,040	3,354,790
Loans and advances to banks	0	0
Accrued interest and other accounts	22,269	21,030
	<u>3,888,309</u>	<u>3,375,820</u>
Less: Impairment allowances		
Loans and advances to customers		
- <i>Collective provisions</i>	44,882	40,463
- <i>Specific provisions</i>	117,152	31,504
Loans and advances to banks		
- <i>Collective provisions</i>	0	0
Trade bills		
- <i>Collective provisions</i>	57	20
Others		
- <i>Collective provisions</i>	415	622
	<u>162,506</u>	<u>72,609</u>
Impairment allowances for loans and receivables	<u>162,506</u>	<u>72,609</u>
	<u>3,725,803</u>	<u>3,303,211</u>

e. Detail of impaired loans and advances to customers

Detail of impaired loans and advances to customers which are individually impaired:

	As at	
	31 December 2021	30 June 2021
	HK\$,000	HK\$,000
Gross amounts	124,878	124,554
Individual impairment allowances	117,152	31,504
Value of collateral	0	0
Percentage of such loans and advances to its total amount of loans and advances to customers	3.23%	3.71%

f. Overdue and rescheduled loans:

(i) Overdue loans

	As at			
	31 December 2021		30 June 2021	
	Percentage of total loans & advances to customers	Percentage of total loans & advances to customers	Percentage of total loans & advances to customers	Percentage of total loans & advances to customers
Gross amount of loans and advances to customers which have been overdue for:	HK\$,000		HK\$,000	
More than 1 month and up to 3 months	0	%	0	0%
More than 3 months but not more than 6 months	0	%	0	0%
More than 6 months but not more than one year	0	%	10,536	0.31%
More than one year	124,878	3.23%	114,018	3.40%
	<u>124,878</u>	<u>3.23%</u>	<u>124,554</u>	<u>3.71%</u>

Value of collateral held against the overdue loans and advances

	As at	
	31 December 2021	30 June 2021
	HK\$,000	HK\$,000
Current market value of collateral held against the covered portion of overdue loans and advances	0	0
Covered portion of overdue loans and advances	0	0
Uncovered portion of overdue loans and advances	0	0

(ii) Rescheduled loans

	As at			
	31 December 2021		30 June 2021	
	Percentage of total loans & advances to customers	Percentage of total loans & advances to customers	Percentage of total loans & advances to customers	Percentage of total loans & advances to customers
Rescheduled loans and advances to customers, excluding those which have been overdue for more than 3 months and net of those disclosed in subsection (i)	0	0%	0	0%

g. **Reposessed assets**

There was no reposessed asset as at 31 December 2021 and 30 June 2021.

4 **Off-balance sheet exposures information**

The following is a summary of the contractual amounts of each significant class of off-balance sheet exposure information:

	As at	
	31 December 2021	30 June 2021
	HK\$,000	HK\$,000
Contingent Liabilities and Commitments		
Direct credit substitutes	15,381	18,138
Transaction-related contingencies	0	0
Trade-related contingencies	5,418	24,213
Other commitments	447,926	340,685
	<u>468,725</u>	<u>383,036</u>
Derivatives		
Exchange rate contracts	<u>0</u>	<u>0</u>
Replacement cost of derivatives		
Exchange rate contracts	<u>0</u>	<u>0</u>

For contingent liabilities and commitments, the contract amounts represents the amount at risk should the contract be drawn upon and the client defaults. The notional amounts of derivatives indicate the nominal value of transactions outstanding at the balance sheet date. They do not represent amounts at risk.

The replacement cost of derivatives does not take into account the effects of bilateral netting arrangements.

5 Segmental information

a. Loans and advances to customers by industry classification

	As at			
	31 December 2021		30 June 2021	
Loans and advances for use in Hong Kong	Outstanding balance	Balance covered by collateral	Outstanding balance	Balance covered by collateral
Industrial, commercial and financial	HK\$,000	HK\$,000	HK\$,000	HK\$,000
- Property development	100,000	0	0	0
- Property investment	0	0	0	0
- Financial concerns	98,376	0	39,192	0
- Stockbrokers	0	0	0	0
- Wholesale and retail trade	348,153	13,508	326,673	14,174
- Manufacturing	46,408	10,308	113,656	77,556
- Transport and transport equipment	116,573	116,573	0	0
- Recreational activities	0	0	0	0
- Information technology	330,139	0	247,140	0
- Others	0	0	0	0
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	0	0	0	0
- Loans for the purchase of other residential properties	2,805	2,804	2,897	2,897
- Credit card advances	0	0	0	0
- Others	50,000	0	0	0
Trade finance	31,558	0	50,102	0
Loans and advances for use outside Hong Kong	<u>2,742,028</u>	<u>411,076</u>	<u>2,575,130</u>	<u>678,420</u>
Total loans and advances	<u>3,866,040</u>	<u>554,269</u>	<u>3,354,790</u>	<u>773,047</u>

b. Geographical segments analysis

The breakdown of the gross amount of advances to customers by countries, which according to the location of the counterparties and the amounts was reported after taking into account any recognized risk transfers, where it constitutes 10% or more of the relevant disclosure item.

	As at	
	31 December 2021	30 June 2021
Loans and advances by geographical segment	HK\$,000	HK\$,000
- Hong Kong	1,061,988	776,183
- China	1,354,351	1,497,107
- Taiwan	17,343	19,910
- Others	1,307,480	937,036
 Impaired loans and advances by geographical segment		
- China	124,611	124,554
- Taiwan	267	0
	<u>3,866,040</u>	<u>3,354,790</u>

c. Mainland activities

Types of counterparties	On-balance sheet exposure	Off-balance sheet exposure	Total
	HK\$ million	HK\$ million	HK\$ million
As at 31 December 2021			
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	99	2	101
2. Local governments, local government-owned entities and their subsidiaries and JVs	0	0	0
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	188	0	188
4. Other entities of central government not reported in item 1 above	228	42	270
5. Other entities of local governments not reported in item 2 above	100	0	100
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	343	177	520
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	586	98	684
Total	<u>1,544</u>	<u>319</u>	<u>1,863</u>
Total assets after provision	12,144		
On-balance sheet exposures as percentage of total assets	12.72%		

Types of counterparties	On-balance sheet exposure HK\$ million	Off-balance sheet exposure HK\$ million	Total HK\$ million
As at 30 June 2021			
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	61	0	61
2. Local governments, local government-owned entities and their subsidiaries and JVs	0	0	0
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	209	54	263
4. Other entities of central government not reported in item 1 above	200	0	200
5. Other entities of local governments not reported in item 2 above	100	0	100
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	563	0	563
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	563	3	566
Total	1,696	57	1,753
Total assets after provision	12,631		
On-balance sheet exposures as percentage of total assets	13.43%		

d. International claims

International claims include the following types of financial claims: receivables and loans and advances, cash and balances and placements with banks (including loans and advances to banks), holdings of certificates of deposit, bills, promissory notes, commercial paper, other debt instruments and investments and accrued interest and overdue interest on all above assets.

The analysis of international claims by geographical segments in accordance with the location and the types of counterparties which constitutes not less than 10% of total international claims after taking into account any recognized risk transfer is as follow:

<u>Non-bank private sector</u>						
Non-Bank						
Equivalent in millions of HK\$	Banks	Official Sector	financial institutions	Non-financial private sector	Others	Total
As at 31 December 2021						
1. Developed countries	1,872	0	39	198	0	2,109
of which – United States	99	0	0	39	0	138
of which – United Kingdom	364	0	0	0	0	364
of which – Japan	780	0	0	2	0	782
2. Offshore centres	156	0	0	569	0	725
of which - Hong Kong	156	0	0	413	0	569
3. Developing Europe	0	0	0	0	0	0
4. Developing Latin America and Caribbean	0	0	0	0	0	0
5. Developing Africa and Middle East	185	0	122	47	0	354
6. Developing Asia-Pacific	5,582	55	117	1,362	0	7,116
of which - China	791	0	0	744	0	1,535
of which - Taiwan	3,194	0	0	46	0	3,240

<u>Non-bank private sector</u>						
Non-Bank						
Equivalent in millions of HK\$	Banks	Official Sector	financial institutions	Non-financial private sector	Others	Total
As at 30 June 2021						
1. Developed countries	734	0	39	358	0	1,131
of which – United States	59	0	0	39	0	98
of which – United Kingdom	152	0	0	0	0	152
of which – Japan	233	0	0	0	0	233
2. Offshore centres	155	0	0	336	0	491
of which - Hong Kong	155	0	0	336	0	491
3. Developing Europe	0	0	0	0	0	0
4. Developing Latin America and Caribbean	0	0	0	0	0	0
5. Developing Africa and Middle East	240	0	120	50	0	410
6. Developing Asia-Pacific	7,305	55	39	1,627	0	9,026
of which - China	618	0	0	1,033	0	1,651
of which - Taiwan	5,891	0	0	46	0	5,937

6 Currency risk

The currency risk which arise from operations for 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 is as follow:

<u>Equivalent in millions of HK\$</u>	USD	AUD	CNY	Others	Total
As at 31 December 2021					
Spot assets	9,584	110	591	197	10,482
Spot liabilities	9,569	110	594	198	10,471
Forward purchase	0	0	0	0	0
Forward sales	0	0	0	0	0
Net option position	0	0	0	0	0
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Net long/(short) position	15	0	(3)	(1)	11
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>

<u>Equivalent in millions of HK\$</u>	USD	AUD	CNY	Others	Total
As at 30 June 2021					
Spot assets	10,100	251	596	236	11,183
Spot liabilities	10,081	251	607	236	11,175
Forward purchase	0	0	0	0	0
Forward sales	0	0	0	0	0
Net option position	0	0	0	0	0
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Net long/(short) position	19	0	(11)	0	8
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>

There was no structural position as at 31 December 2021 and 30 June 2021.

7 Liquidity risk management

Average liquidity maintenance ratio

	For the quarter ended 31/12/2021	For the quarter ended 31/12/2020
Average liquidity maintenance ratio for the period	76.33%	88.37%

The average liquidity maintenance ratio is the arithmetic mean of each calendar month's average liquidity maintenance ratio for the relevant period as calculated in accordance with Section 103B of Banking (Disclosure) Rules.

(a) Governance of liquidity risk management

The branch manages our liquidity risk in accordance with the Liquidity Risk Management Policy, which is set by Liquidity Risk Management Committee in Hong Kong branch and approved by our Head Office's Assets and Liabilities Committee. The Policy provides a set of principles for the prudent management of liquidity in the normal course of business. The primary measures used to manage liquidity within the tolerance are the stress-testing and scenario analysis, liquidity maintenance ratio, loan-to-deposit and cash flow maturity mismatch analysis.

Liquidity Risk Management Committee is responsible for the liquidity risk management in our branch. Chief Executive is the chairman of the Committee. The members include the head and staff of treasury department, risk management department and accounting department. Chief Executive could also invite other department heads or staff to attend the Committee meeting in need. The regular Committee meeting will be convened monthly or on a need basis. The branch regularly prepares various liquidity risk measurement indicators and limits, and reports to the Liquidity Risk Management Committee. Then, the Committee will report to the senior management of the Head Office to let the high-level management understands the branch's funding liquidity.

(b) Funding strategy

The liquidity risk management of the branch adopts the principle of conservative and stable, forecasts the cash flow at different time points to diversify the source and duration of funds, and adjusts the liquidity gap for daily cash flow and market changes.

1. Source of funds: Based on the principle of diversification, stability and reliability.
2. Use of funds: The principle of decentralization and avoiding excessive concentration.
3. Management strategy: Based on the principle of conservative estimation, and strengthen the interactive management of foreign currency funds.

(c) Liquidity risk mitigation techniques

In order to maintain a stable liquidity ratio, the branch establishes several measures to reduce the liquidity risk when branch's capital is needed in emergency.

The measures are included by following:

1. Intra Day Repo
2. Sale of debt securities
3. Funding from Head Office
4. Funding from other banks
5. Reduction of inter-bank lending activities

(d) Liquidity stress tests

Stress tests should be performed quarterly for all currencies in aggregate and separately for positions in HKD, USD, CNY that we have significant positions in order to maintain appropriate individual currency funding in needs. The liquidity stress test is carried out by the Risk Management Department. There are 3 scenarios for stress testing. They are institution-specific stress scenario, general market stress scenario, and combination of both situations. Each scenario would perform cash-flow analysis for within 7 days or within 30 days. The stress result is used to analyzing exposure level and risk tolerance in such scenarios. The Risk Management Department also should review the assumptions and results of the stress testing periodically, as well as to adjust the different assumptions to ensure those assumptions for stress testing which are the most suitable for our branch.

(e) Liquidity buffers and contingency funding plan

Our policy set a higher internal limit of liquidity maintenance ratio than the statutory minimum to maintain adequate liquidity in response possible situation. In addition, the branch establishes a contingency funding plan that details the emergency measures which should be taken actions while a liquidity crisis occurs. The Liquidity Risk Management Committee shall formulate measures to address the emergency situation and report to the Head Office regarding the follow-up actions and results.

(f) Measure indicators of liquidity risk

The branch sets up a series of limits indicators, including liquidity maintenance ratio, maturity mismatch limits, loan to deposit ratio, loss of deposit and group liquidity limits, in order to monitoring impact on liquidity risk.

Limits indicators		Limit
Liquidity maintenance ratio		≥35%
Maturity mismatch limits	Within 1 month	-20%
Loan to deposit ratio	Overall	200%

(g) Concentration limits on collateral pools and sources of funding

The branch holds HKD 155 million qualified bonds as collateral for Intra Day Repo Facility. The major sources of funding for the branch are the funding raised from Head Office and inter-banks. The group has established concentration limit of funding sources taking into account the respective risk profiles of the bank. Intra-group funding and funding from the largest funding provider are restricted to be not more than 35% of the total funding sources to reduce reliance on a single source of funding. The composition of the major funding sources as at 31 December 2021 is shown below:

(HK\$'000)

Significant funding instruments	Total amount	As % of total liabilities	Breakdown of total amount by remaining term to maturity				
			Up to 1 month	2 – 3 months	4-6months	7-12 months	Exceed 12 months
Deposits from retail customers	3,134,311	25.81%	1,864,313	403,092	486,376	380,530	0
Deposits from other non-bank customers	4,716,808	38.84%	3,160,361	616,610	583,956	355,881	0
Funding raised from banks	3,787,055	31.18%	286,751	692,844	0	0	2,807,460

(h) Liquidity exposures and funding

Liquidity maintenance ratio (LMR) is the regulatory indicator for liquidity exposure of the branch. The LMR is computed by its own liquefiable assets and qualifying liabilities. The information on LMR as at 31 Dec 2021 and 31 Dec 2020 is shown below:

(HK\$'000)

	31 Dec 2021	31 Dec 2020
	Weighted amount	Weighted amount
Liquefiable assets	4,442,457	3,839,246
Qualifying liabilities (after deductions)	4,882,187	3,809,942
Liquidity Maintenance Ratio (month-end) (%)	90.99%	100.77%

(i) On- and off-balance sheet items as of 31 December 2021 for the Branch are listed as below:

On-balance sheet liabilities

(HK\$'000)

	Total amount	Contractual maturity of cash flows and securities flows arising from the relevant items					
		Up to 1 month	Exceed 1 month, up to 3 months	Exceed 3 months, up to 6 months	Exceed 6 months, up to 12 months	Exceed 12 months	No maturity date
Deposits from non-bank customers	7,859,029	5,027,041	1,022,292	1,072,448	737,248	0	0
Due to bank	3,787,823	286,751	692,996	0	0	2,808,076	0
Other liabilities	52,959	1,690	1,841	38,559	40	1,243	9,586
Capital and reserves	444,973	0	0	0	0	0	444,973
Total	12,144,784	5,315,482	1,717,129	1,111,007	737,288	2,809,319	454,559

Off-balance sheet obligations

Irrevocable loan commitments or facilities granted	303,670	303,670	0	0	0	0	0
Others	19,902	1,308	3,213	15,381	0	0	0
Total	323,572	304,978	3,213	15,381	0	0	0

On-balance sheet assets

(HK\$'000)

	Total amount	Contractual maturity of cash flows and securities flows arising from the relevant items					
		Up to 1 month	Exceed 1 month, up to 3 months	Exceed 3 months, up to 6 months	Exceed 6 months, up to 12 months	Exceed 12 months	No maturity date
Currency notes and coins	7,073	7,073	0	0	0	0	0
Due from MA for a/c of Exchange Fund	18,202	18,202	0	0	0	0	0
Due from banks	5,577,816	3,399,008	1,351,878	155,973	670,957	0	0
Debt securities, prescribed instruments and structured financial instruments held (net of short positions)	2,649,642	1,174,271	0	62,314	312,115	1,100,942	0
Acceptances and bills of exchange held	5,740	5,740	0	0	0	0	0
Loans and advances to non-bank customers	3,872,719	16,209	13,974	276,860	586,192	2,979,484	0
Other assets	175,717	1,132	2,730	38,679	322	12,026	120,828
Total	12,306,909	4,621,635	1,368,582	533,826	1,569,586	4,092,452	120,828

Off-balance sheet claims

Contractual Maturity Mismatch		(998,825)	(351,760)	(592,562)	832,298	1,283,133	
Cumulative Contractual Maturity Mismatch		(998,825)	(1,350,585)	(1,943,147)	(1,110,849)	172,284	

8 Remuneration disclosure

In respect to the disclosure requirement under the Hong Kong Monetary Authority's Supervisory Policy Manual (CG-5) - Guideline on a Sound Remuneration System, Chang Hwa Commercial Bank, Ltd. has disclosed the relevant information under the part of Corporate Governance Report of annual report 2021.

Section B. Bank Information (Consolidated Basis)

1 Financial information

	As at	
	31 December 2021	30 June 2021
	NTD,000	NTD,000
Total Assets	2,551,106,497	2,417,921,905
Total Liabilities	2,379,654,042	2,248,105,555
Total Advances	1,554,775,087	1,523,351,146
Total Customers Deposits	2,167,441,232	2,026,263,562

	For the year ended	
	31 December 2021	31 December 2020
	NTD,000	NTD,000
Pre-tax profit/(loss)	10,120,439	8,310,566

2 Capital and capital adequacy ratio

	As at	
	31 December 2021	30 June 2021
Capital adequacy ratio	15.69%	16.46%

The capital adequacy ratio is calculated in accordance with “Guideline of managing Capital adequacy ratio” issued by Financial Supervisory Commission Republic of China (Taiwan). The guideline closely follows the prevailing banking supervisory standards relating to capital adequacy issued by the Basel Committee.

3 Total amount of shareholders’ funds

	As at	
	31 December 2021	30 June 2021
	NTD,000	NTD,000
Shareholders’ funds	171,452,455	169,816,350



Declaration of Compliance

We enclose herewith the Financial Information Disclosure Statement for the year ended 31 December 2021. We confirm that the information contained in the disclosure statement complies fully with the Banking (Disclosure) Rules and the supervisory policy manual CA-D-1 "Guideline on the Application of the Banking (Disclosure) Rules" for authorized institutions incorporated outside Hong Kong which issued by Hong Kong Monetary Authority and to the best of our knowledge and belief, is not false or misleading in any material respect.

For and on behalf of
Chang Hwa Commercial Bank, Ltd.
Hong Kong Branch

Lin Huei Jin
Chief Executive

27 April 2022



彰化銀行香港分行

CHANG HWA COMMERCIAL BANK, LTD.

HONG KONG BRANCH

財務資料披露報告

截至 2021 年 12 月 31 日止年度

CHANG HWA COMMERCIAL BANK, LTD. HONG KONG BRANCH.

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Incorporated in Taiwan with limited liability



CHANG HWA COMMERCIAL BANK, LTD.
HONG KONG BRANCH

彰化銀行
香港分行

財務資料披露報告

截至 2021 年 12 月 31 日止之年度

財務資料披露報告可在本銀行香港分行提供查閱，地址如下：

香港九龍廣東道 25 號港威大廈二座 1401 室

本披露報告可於香港金融管理局查冊處及本行網址 <https://www.chbebank.com> 供公眾查閱。

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甲部. 香港分行資料

1 收益表資料

	註	截至 12 月 31 日止之年度	
		2021 年 HK\$,000	2020 年 HK\$,000
利息收入		132,035	250,605
利息支出		(36,131)	(117,330)
淨利息收入		95,904	133,275
其他經營收入	3a	22,880	24,956
經營開支	3b	(38,666)	(37,737)
減值損失及為已減值貸款及應收款項而提撥的 準備金		(162,219)	(163,722)
除稅前利潤		(82,101)	(43,228)
稅項開支		(490)	(635)
除稅後利潤		(82,591)	(43,863)

2 資產負債表資料

	註	2021 年 12 月 31 日	2021 年 6 月 30 日
資產		HK\$,000	HK\$,000
現金及銀行結餘 (存放於總行及海外辦事處的數額除外)		3,260,129	3,779,878
距離合約到期日超逾 1 個月但不超逾 12 個月的銀行存款(存放於總行及海外辦事處的數額除外)		1,837,679	2,088,623
存放於總行及海外辦事處的數額		500,787	692,516
貿易匯票		5,740	2,003
持有之存款証		296,343	295,047
投資證券			
- 備供出售的金融資產		2,351,670	2,255,748
貸款及應收款項	3d	3,725,803	3,303,211
其他資產		143,465	187,294
物業、工業裝置及設備		22,787	26,447
資產總額		12,144,403	12,630,767
負債			
尚欠銀行存款及結餘 (結欠總行及海外辦事處的數額除外)		353,010	288,232
客戶存款	3c	7,851,118	8,255,153
結欠總行及海外辦事處的數額		3,434,044	3,475,215
其他負債及準備金		143,850	195,500
負債總額		11,782,022	12,214,100
權益			
本年利潤		(82,591)	(82,751)
儲備		444,972	499,418
		362,381	416,667
權益及負債總額		12,144,403	12,630,767

3 收益表及資產負債表資料附註

a. 其他經營收入

	截至 12 月 31 日止之年度	
	2021 年	2020 年
	HK\$,000	HK\$,000
服務費用及佣金收入	19,280	21,907
服務費用及佣金開支	(2,357)	(2,083)
服務費用及佣金收入淨額	16,923	19,824
來自非港元貨幣交易產生的的收益減虧損	5,839	5,021
來自可買賣交易性投資收入	117	0
來自非交易性投資收入	1	111
	22,880	24,956

b. 經營開支

	截至 12 月 31 日止之年度	
	2021 年	2020 年
	HK\$,000	HK\$,000
職員及租金開支	23,608	20,952
其他開支	15,058	16,785
	38,666	37,737

c. 客戶存款

	2021 年 12 月 31 日	2021 年 6 月 30 日
	HK\$,000	HK\$,000
活期存款及往來帳戶	224,351	151,497
儲蓄存款	3,759,583	4,075,998
定期、短期通知及通知存款	3,867,184	4,027,658
	7,851,118	8,255,153

d. 貸款及應收款項

	2021 年 12 月 31 日	2021 年 6 月 30 日
	HK\$,000	HK\$,000
對客戶的貸款及放款	3,866,040	3,354,790
對銀行的貸款及放款	0	0
應計利息及其他帳戶	22,269	21,030
	<u>3,888,309</u>	<u>3,375,820</u>
減項：減值撥備		
對客戶的貸款及放款		
- 集體準備金	44,882	40,463
- 特定準備金	117,152	31,504
對銀行的貸款及放款		
- 集體準備金	0	0
貿易匯票		
- 集體準備金	57	20
其他		
- 集體準備金	415	622
	<u>162,506</u>	<u>72,609</u>
貸款及應收款項的減值撥備		
	<u>3,725,803</u>	<u>3,303,211</u>

e. 對客戶的貸款及放款的減值明細

對客戶的貸款及放款的特定減值明細：

	2021 年 12 月 31 日	2021 年 6 月 30 日
	HK\$,000	HK\$,000
減值貸款及放款數額	124,878	124,554
特定準備金撥備	117,152	31,504
抵押品的價值	0	0
佔對客戶的貸款及放款的總額的百分率	3.23%	3.71%

f. 過期或經重組資產：

(i) 過期貸款及放款

	2021 年 12 月 31 日		2021 年 6 月 30 日	
	佔對客戶的貸 款及放款的總		佔對客戶的貸 款及放款的總	
毛額：	HK\$,000	額的百分率	HK\$,000	額的百分率
已過期達以下期間對客戶的貸款及放款				
超逾 1 個月至 3 個月	0	%	0	0.00%
超逾 3 個月但不超逾 6 個月	0	%	0	0.00%
超逾 6 個月但不超逾 1 年	0	%	10,536	0.31%
超逾 1 年	124,878	3.23%	114,018	3.40%
	<u>124,878</u>	<u>3.23%</u>	<u>125,554</u>	<u>3.71%</u>

過期貸款及放款持有的抵押品價值

2021 年 12 月 31 日

2021 年 6 月 30 日

HK\$,000

HK\$,000

所涵蓋之過期貸款及放款持有的抵押品

的公平價值

0

0

所涵蓋之過期貸款及放款

0

0

不涵蓋之過期貸款及放款

0

0

(ii) 重組貸款及放款

2021 年 12 月 31 日

2021 年 6 月 30 日

佔對客戶的貸

佔對客戶的貸

款及放款的總

款及放款的總

HK\$,000

額的百分率

HK\$,000

額的百分率

對客戶的經重組貸款及放款(已過期超逾
3 個月並已依據第(i)款披露的過期貸款及
放款除外)

0

0%

0

0%

g. 收回資產

於 2021 年 12 月 31 日及 2021 年 6 月 30 日，並沒有收回資產。

4 資產負債表外風險承擔資料

各類資產負債表外項目的合約或名義數額：

	2021 年 12 月 31 日	2021 年 6 月 30 日
	HK\$,000	HK\$,000
或有負債及承諾		
直接信貸替代項目	15,381	18,138
交易關聯或有項目	0	0
貿易關聯或有項目	5,418	24,213
其他承諾	447,926	340,685
	<u>468,725</u>	<u>383,036</u>
衍生工具		
匯率合約	<u>0</u>	<u>0</u>
衍生工具的重置成本		
匯率合約	<u>0</u>	<u>0</u>

或有負債及承諾的合約金額指合約金額被悉數取用而借方不履行償還責任。衍生工具的名義金額顯示結算當日已訂立的衍生工具交易金額，但並不代表相關風險金額。

衍生工具的重置成本，並沒有計及雙邊淨額結算協議的影響。

5 分類資料

a. 對客戶的貸款及放款的行業分類

	2021 年 12 月 31 日		2021 年 6 月 30 日	
	持有抵押品的貸		持有抵押品的貸	
在香港使用的貸款及放款	貸款餘額	款餘額	貸款餘額	款餘額
工業、商業及金融	HK\$,000	HK\$,000	HK\$,000	HK\$,000
- 物業發展	100,000	0	0	0
- 物業投資	0	0	0	0
- 金融企業	98,376	0	39,192	0
- 股票經紀	0	0	0	0
- 批發及零售行業	348,153	13,508	326,673	14,174
- 製造業	46,408	10,308	113,656	77,556
- 運輸及運輸設備	116,573	116,573	0	0
- 康樂活動	0	0	0	0
- 資訊科技	330,139	0	247,140	0
- 其他	0	0	0	0
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	0	0	0	0
- 為購買其他住宅物業的貸款	2,805	2,804	2,897	2,897
- 信用咭放款	0	0	0	0
- 其他	50,000	0	0	0
貿易融資	31,558	0	50,102	0
在香港以外使用的貸款及放款	2,742,028	411,076	2,575,130	678,420
貸款及放款總額	3,866,040	554,269	3,354,790	773,047

b. 地域分部

根據交易對手的所在地其國家或區域，在計算任何認可風險轉移後，披露對客戶的貸款及放款總額不少於 10% 的國家或地域分部明細。

	2021 年 12 月 31 日	2021 年 6 月 30 日
貸款及放款的地域分部	HK\$,000	HK\$,000
- 香港	1,061,988	776,183
- 中國	1,354,351	1,497,107
- 台灣	17,343	19,910
- 其他	1,307,480	937,036
減值貸款及放款的地域分部		
- 中國	124,611	124,554
- 台灣	267	0
	<u>3,866,040</u>	<u>3,354,790</u>

c. 內地活動

交易對手類別	資產負債表內 之風險承擔	資產負債表外 之風險承擔	總風險承擔
港幣百萬元			
2021 年 12 月 31 日			
1. 中央政府、中央政府企業及其附屬機構與合營企業	99	2	101
2. 地方政府、地方政府企業及其附屬機構與合營企業	0	0	0
3. 居住於中國大陸境內的中國公民或中國大陸境內註冊之企業及其附屬機構與合營企業	188	0	188
4. 其他未申報於上述項目 1 之中央政府企業	228	42	270
5. 其他未申報於上述項目 2 之地方政府企業	100	0	100
6. 居住於中國大陸境外的中國公民或中國大陸境外註冊之企業其批核信貸用於中國大陸境內	343	177	520
7. 其他被認定為中國大陸非銀行對手方之風險承擔	586	98	684
總計	<u>1,544</u>	<u>319</u>	<u>1,863</u>
已扣減準備金後的資產總額	12,144		
資產負債表內的風險承擔佔資產總額百分比	12.72%		

交易對手類別	資產負債表內	資產負債表外	總風險承擔
	之風險承擔	之風險承擔	
港幣百萬元			
2021 年 6 月 30 日			
1. 中央政府、中央政府企業及其附屬機構與合營企業	61	0	61
2. 地方政府、地方政府企業及其附屬機構與合營企業	0	0	0
3. 居住於中國大陸境內的中國公民或中國大陸境內註冊之企業及其附屬機構與合營企業	209	54	263
4. 其他未申報於上述項目 1 之中央政府企業	200	0	200
5. 其他未申報於上述項目 2 之地方政府企業	100	0	100
6. 居住於中國大陸境外的中國公民或中國大陸境外註冊之企業其批核信貸用於中國大陸境內	563	0	563
7. 其他被認定為中國大陸非銀行對手方之風險承擔	563	3	566
總計	1,696	57	1,753
已扣減準備金後的資產總額	12,631		
資產負債表內的風險承擔佔資產總額百分比	13.43%		

d. 國際債權

國際債權包括以下債權：應收款項以及貸款及放款；現金及銀行結餘以及銀行存款(包括對銀行的貸款及放款)；持有的存款證、匯票、承付票、商業票據、其他債務票據及投資；及上述資產的應計利息及過期利息。

除總行以外的交易對手所在地，在計算任何認可風險轉移後，披露其國際債權的明細數字及其風險淨額，超過國際債權總額的 10%者，包括：

港幣百萬元	非銀行私營機構					總額
	銀行	官方機構	非銀行金	非金融私營	其他	
			融機構	機構		
2021 年 12 月 31 日						
1. 發達國家	1872	0	39	198	0	2,109
其中: 美國	99	0	0	39	0	138
其中: 英國	364	0	0	0	0	364
其中: 日本	780	0	0	2	0	782
2. 離岸中心	156	0	0	569	0	725
其中: 香港	156	0	0	413	0	569
3. 發展中的歐洲	0	0	0	0	0	0
4. 發展中的拉丁美洲和加勒比	0	0	0	0	0	0
5. 發展中的非洲和中東地區	185	0	122	47	0	354
6. 發展中的亞洲和太平洋地區	5,582	55	117	1,362	0	7,116
其中: 中國	791	0	0	744	0	1,535
其中: 台灣	3,194	0	0	46	0	3,240

港幣百萬元	非銀行私營機構					總額
	銀行	官方機構	非銀行金 融機構	非金融私營 機構	其他	
2021 年 6 月 30 日						
1. 發達國家	734	0	39	358	0	1,131
其中: 美國	59	0	0	39	0	98
其中: 英國	152	0	0	0	0	152
其中: 日本	233	0	0	0	0	233
2. 離岸中心	155	0	0	336	0	491
其中: 香港	155	0	0	336	0	491
3. 發展中的歐洲	0	0	0	0	0	0
4. 發展中的拉丁美洲和加勒比	0	0	0	0	0	0
5. 發展中的非洲和中東地區	240	0	120	50	0	410
6. 發展中的亞洲和太平洋地區	7,305	55	39	1,627	0	9,026
其中: 中國	618	0	0	1,033	0	1,651
其中: 台灣	5,891	0	0	46	0	5,937

6 貨幣風險

外匯的淨持倉量(以實際數值計算)而產生的貨幣風險，披露構成不少於所有外匯的總淨持倉量的 10% 的外匯部位，包括：

港幣百萬元	USD	AUD	CNY	其他	總額
2021 年 12 月 31 日					
現貨資產	9,584	110	591	197	10,482
現貨負債	9,569	110	594	198	10,471
遠期買入	0	0	0	0	0
遠期賣出	0	0	0	0	0
期權盤淨額	0	0	0	0	0
長(短)盤淨額	15	0	(3)	(1)	11
2021 年 6 月 30 日					
現貨資產	10,100	251	596	236	11,183
現貨負債	10,081	251	607	236	11,175
遠期買入	0	0	0	0	0
遠期賣出	0	0	0	0	0
期權盤淨額	0	0	0	0	0
長(短)盤淨額	19	0	(11)	0	8

於 2021 年 12 月 31 日及 2021 年 6 月 30 日，並沒有結構性外匯淨持倉量。

7 流動性風險管理

平均流動性維持比率

	2021 年 12 月 31 日止季度	2020 年 12 月 31 日止季度
平均流動性維持比率	76.33%	88.37%

平均流動性維持比率乃根據《銀行業(流動性)規則》第 103b 部，計算相關期間每個公曆月的平均流動性維持比率的算術平均數。

(a) 流動性風險監控

本分行根據流動性風險管理政策管理其流動性風險，該政策由本分行資金管理小組核定，並經總行資產負債管理委員會備查。該政策為分行日常業務提供一套審慎的流動性管理原則。管理流動性風險承受程度的主要方法包括壓力測試及情況分析、流動性維持比率、存放比率和現金流到期日錯配分析。

資金管理小組負責管理本分行的流動性風險。香港分行行政總裁擔任主席，小組成員包括資金、風險管理、會計部門主管及相關人員。香港分行行政總裁亦會視決策需要，召集其他部門主管或相關人員參與會議。每月召開例會，並視乎情況不定期召開臨時會議。香港分行亦定期準備多個流動性指標及限制向資金管理小組報告。隨後，資金管理小組匯報總行的高層管理人員，讓他們了解分行的資金流動情況。

(b) 資金管理策略

本分行流動性風險管理以保守穩健原則，預估不同時間點的現金流量，以分散資金來源及期限，並就日常資金流量及市場變動，調整流動性缺口。

1. 資金來源方面：以多元化、穩定可靠為原則。
2. 資金用途方面：以分散化、避免過於集中為原則。
3. 管理策略方面：以保守估算為原則，並強化外幣資金之互動性管理。

(c) 減低流動性風險的措施

為了維持一個平穩的流動性比率，香港分行建立不同方法去減低流動性風險去應付突發的資金需要，方法包括如下：

1. 日間附買回交易
2. 出售持有債券
3. 向總行拆借資金
4. 向同業拆借資金
5. 縮減銀行同業拆借業務

(d) 流動性壓力測試

本分行每季對所有貨幣整體部位的流動資金狀況進行壓力測試，並針對重要貨幣即美金、港幣及人民幣等部位進行獨立壓力測試，以利維持個別貨幣合適的流動資金需求。流動性壓力測試是由風險管理部門負責。壓力測試分為三種情境假設，分別是個別特定事件危機可能情況、引發整體市場環境危機可能情況和兩者合併同時發生可能情況。每個情境假設都需要分析 7 天內或 30 天內的現金流量之影響。壓力測試結果透過不同的情境假設去分析該情境的暴險程度及風險承受能力。風險管理部門應定期檢討並調整各種情況及參數等設定，以確保採取最適用於本分行的不同假設情況。

(e) 流動性緩衝及緊急應變計畫

本分行政策制定了比法定最低要求標準更高的內部流動性維持比率，以維持充足流動性因應各項可能狀況。此外，本行訂定應急融資計畫，詳細說明出現流動性危機時所應採取之應變措施。資金管理小組應就不同的危機狀況制定相關應變措施，以及向總行報告相關的待續行動和結果。

(f) 流動性風險衡量指標

本分行制定的指標限額包括流動性維持比率、到期日錯配限額、存貸比率、總存款流失率及總行資金供應比率等管理指標，以監控流動性風險變動情形。

限制指標		限額
流動性維持比率		≥35%
到期日錯配限額	1 個月內	-20%
存貸比率	整體	200%

(g) 抵押品及資金來源的集中度限額

香港分行擁有港幣 155,000,000 元的合格債券作抵押品以承作日間附買回交易，而本分行主要的資金來源是向總行和向同業拆借資金。為了減低依賴單一的資金來源，本集團透過同業的風險程度建立資金來源的集中度限額，集團內的資金拆借和最大額資金提供者的金額不可超過所有資金來源的百分之三十五。截至 2021 年 12 月 31 日，本分行主要的資金來源如下：

(港幣\$'000)

主要的資金工具	總額	佔總負債比率	1 個月內	2 - 3 個月	4 - 6 個月	7-12 個月	超過 12 個月
個人存款	3,134,311	25.81%	1,864,313	403,092	486,376	380,530	0
非銀行存款	4,716,808	38.84%	3,160,361	616,610	583,956	355,881	0
同銀業行資金籌集	3,787,055	31.18%	286,751	692,844	0	0	2,807,460

(h) 流動性暴險及資金

流動性維持比率(LMR)是香港分行法定流動性暴險的監管指標，係以自身流動資產和合格負債作計算，2021 年 12 月及 2020 年 12 月的相關資料如下：

(港幣\$'000)

	2021 年 12 月 31 日	2020 年 12 月 31 日
	加權數額	加權數額
流動資產	4,442,457	3,839,246
合格負債 (扣減後)	4,882,187	3,809,942
流動性維持比率 (月底) (%)	90.99%	100.77%

(i) 於 2021 年 12 月 31 日，資產負債表內及表外科目依到期日分析如下：

資產負債表內之負債

(港幣\$'000)

	總額	1 個月內	2 - 3 個月	4 - 6 個月	7-12 個月	超過 12 個月	無到期日
客戶存款	7,859,029	5,027,041	1,022,292	1,072,448	737,248	0	0
應付銀行同業款項	3,787,823	286,751	692,996	0	0	2,808,076	0
其他負債	52,959	1,690	1,841	38,559	40	1,243	9,586
資本及儲備	444,973	0	0	0	0	0	444,973
總額	12,144,784	5,315,482	1,717,129	1,111,007	737,288	2,809,319	454,559

資產負債表外之義務

不可取消融資額度或授信額	303,670	303,670	0	0	0	0	0
其他	19,902	1,308	3,213	15,381	0	0	0
總額	323,572	304,978	3,213	15,381	0	0	0

資產負債表內之資產

(港幣\$'000)

	總額	1 個月內	2 - 3 個月	4 - 6 個月	7-12 個月	超過 12 個月	無到期日
紙幣和硬幣	7,073	7,073	0	0	0	0	0
應收金管局帳戶兌換基金	18,202	18,202	0	0	0	0	0
應收銀行款項	5,577,816	3,399,008	1,351,878	155,973	670,957	0	0
債務證券	2,649,642	1,174,271	0	62,314	312,115	1,100,942	0
承兌票款及票據	5,740	5,740	0	0	0	0	0
貸款予非銀行客戶	3,872,719	16,209	13,974	276,860	586,192	2,979,484	0
其他資產	175,717	1,132	2,730	38,679	322	12,026	120,828
總額	12,306,909	4,621,635	1,368,582	533,826	1,569,586	4,092,452	120,828

資產負債表外之申索

到期日錯配		(998,825)	(351,760)	(592,562)	832,298	1,283,133	
累計到期日錯配		(998,825)	(1,350,585)	(1,943,147)	(1,110,849)	172,284	

8 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，彰化商業銀行股份有限公司已將有關資訊適當地披露於彰化商業銀行股份有限公司 2021 年報中「公司治理報告」部份。

乙部. 銀行資料 (綜合層面)

1 財務資料

	2021 年 12 月 31 日	2021 年 6 月 30 日
	NTD,000	NTD,000
資產總額	2,551,106,497	2,417,921,905
負債總額	2,379,654,042	2,248,105,555
貸款及放款總計	1,554,775,087	1,523,351,146
客戶存款總計	2,167,441,232	2,026,263,562

	截至 12 月 31 日止之年度	
	2021 年	2020 年
	NTD,000	NTD,000
除稅前利潤	10,120,439	8,310,566

2 資本及資本充足比率

	2021 年 12 月 31 日	2021 年 6 月 30 日
資本充足比率	15.69%	16.46%

資本充足比率是根據台灣金融監督管理委員會發出的「銀行資本適足性及資本等級管理辦法」計算。此管理辦法已採用巴塞爾委員會發出關於資本充足程度的現行銀行業監管標準。

3 股東權益總額

	2021 年 12 月 31 日	2021 年 6 月 30 日
	NTD,000	NTD,000
股東權益	171,452,455	169,816,350

符合指引聲明

本分行現附上截至 2021 年 12 月 31 日止之年度財務資料披露報告。我們確認，報告內所載資料符合《銀行業(披露)規則》，並已遵從香港金融管理局所發出的監管政策手冊之 CA-D-1「適用於《銀行業(披露)規則》指引」中，有關海外註冊認可機構的各項披露指引；就我們所知及相信，並非虛假及不具誤導成分。

彰化商業銀行股份有限公司
香港分行



林惠琴
行政總裁

2022 年 4 月 27 日