



Panel Talk

Shaping a sustainable Future



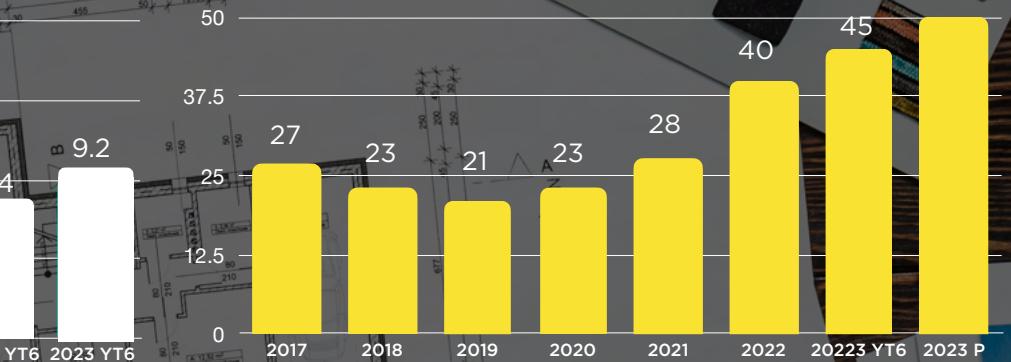
Retail Banking

Housing Loan

HL New Drawdown (bn)



HL Balance (bn)



Personal Loan

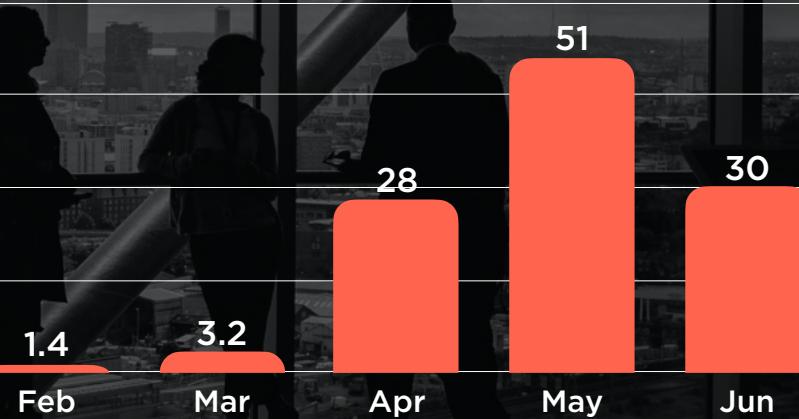
1
New
Scorcard

3
Improved
TAT

2
Risk-based
Credit Line

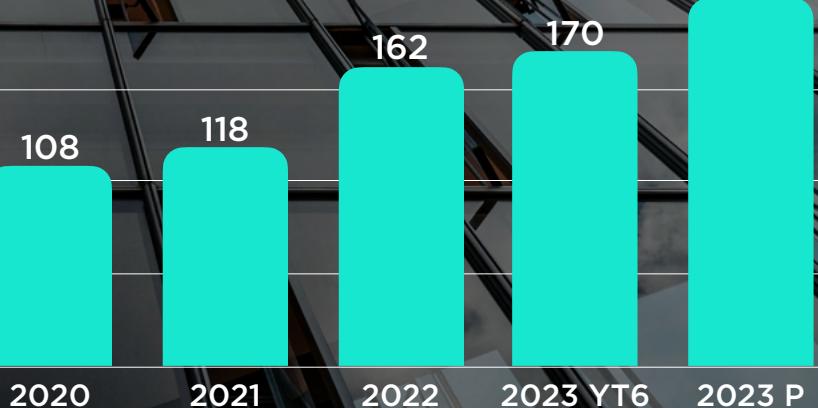
4
Segmented
DSR%

PL New Booking (mn)



RB Deposit

RB Deposit Balance (bn)



Individual CIF

Individual CIF (K)

176

174

182

187

210

256

2019

2020

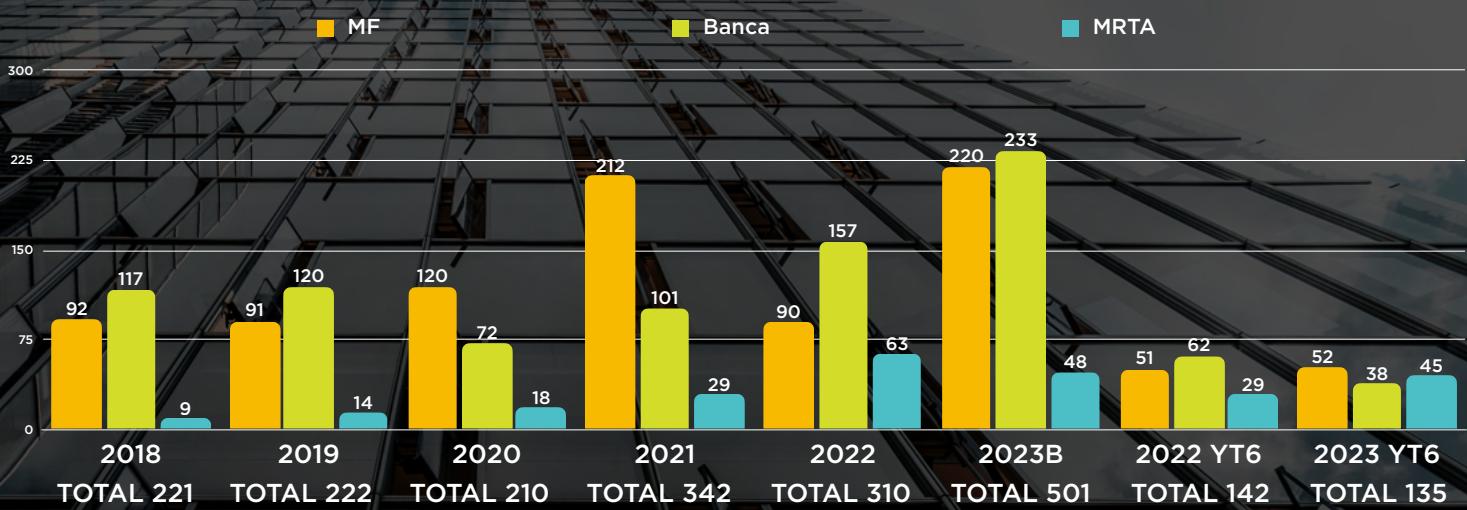
2021

2022

2023 YT6

2023 P

Wealth Fees



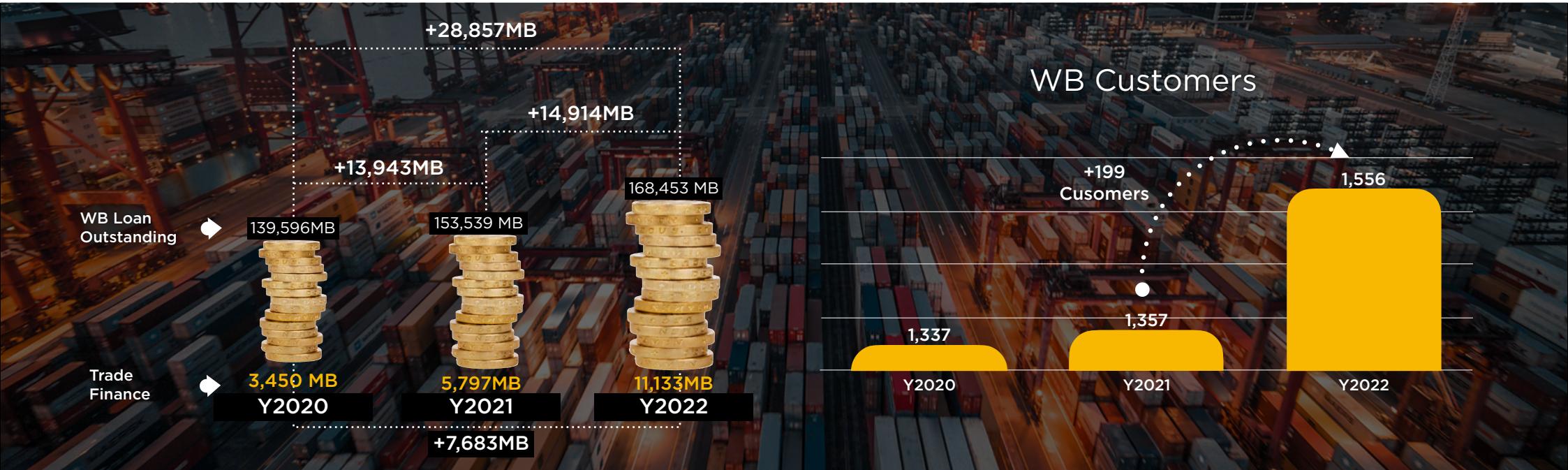


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An aerial photograph of a bustling port at dusk or night. The foreground is dominated by a massive grid of shipping containers stacked high. Numerous large red gantry cranes are positioned between the stacks, their arms extended. The port is illuminated by the warm glow of numerous lights from the cranes, the containers themselves, and distant buildings. In the background, a long bridge stretches across the water, its structure visible against the dark sky.

Wholesales Banking



Wholesales Banking

ACTION

Product Holding

Trade Finance

Collaboration

RESULT

Customer Stickiness

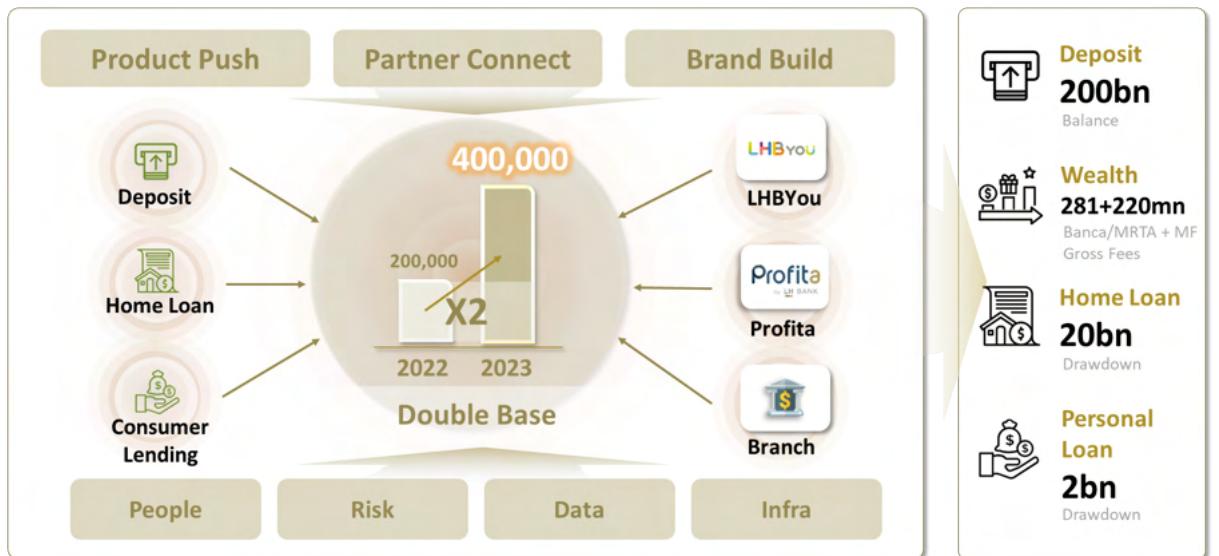
Branding
“LHB : Trade Finance for Business”

Culture of Referral

The background features a dark blue and purple gradient with numerous thin, curved lines radiating outwards from the center, creating a dynamic and futuristic feel.

Panel Talk

Shaping a sustainable to Future



2023 Retail Actions : GROW BIG

2023 Retail Actions : GROW BIG



1

Grow
Customers:
Digital Mass
Acquisition

2

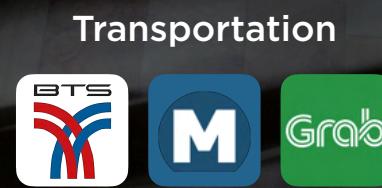
Build
High Yield:
Secured to
Unsecured

3

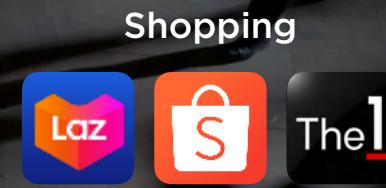
Make
Uniqueness:
Product/Service
Differentiation

1 Grow Customers

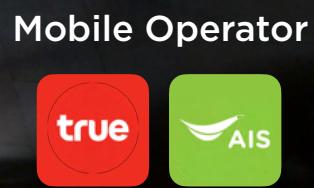
Large Ecosystem Partnership



Transportation

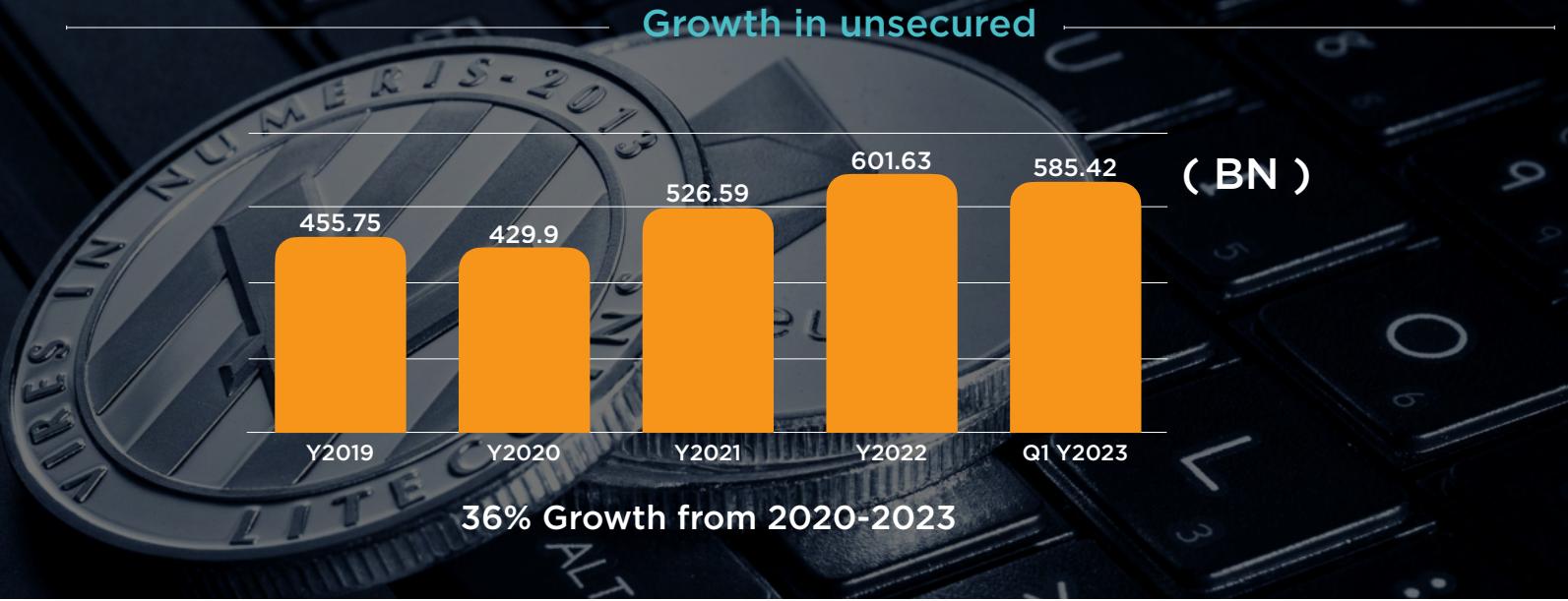


Shopping



Mobile Operator

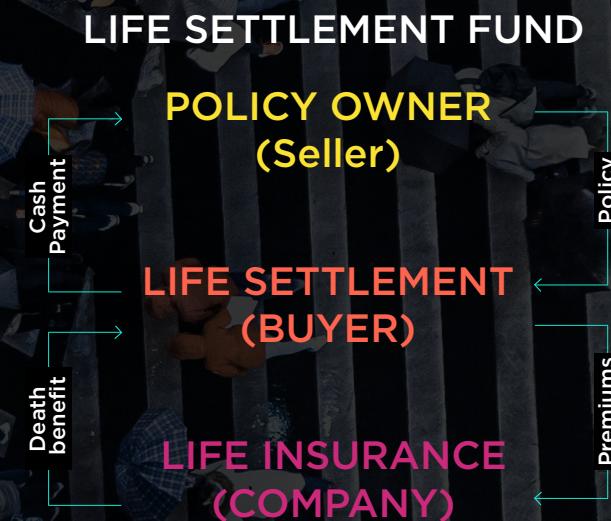
2 Build High Yield



3

Make Uniqueness

Product
Differentiation



3

Make Uniqueness

Digital
Innovation





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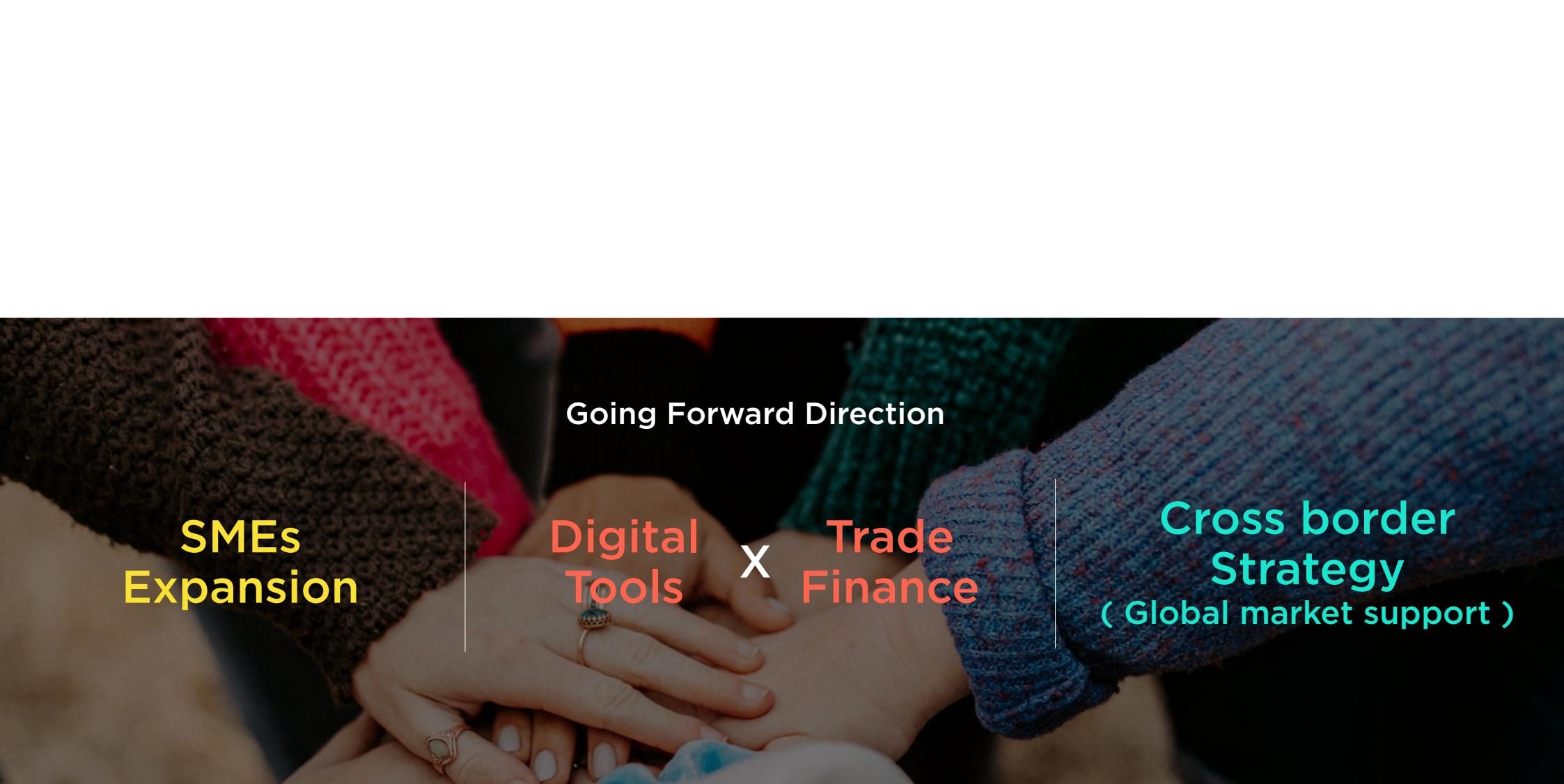
SME Growth
Direction x Action

AWARENESS X ACQUISITION

channel Local Event



LHB
Branch



**SMEs
Expansion**

Going Forward Direction

Digital Tools X Trade Finance

**Cross border
Strategy**
(Global market support)



NETWORKING COLLABORATION



COLLABORATION

Make LH BANK Stronger



Retail
Business

LH
Securities

LH
Fund

CTBC
Network

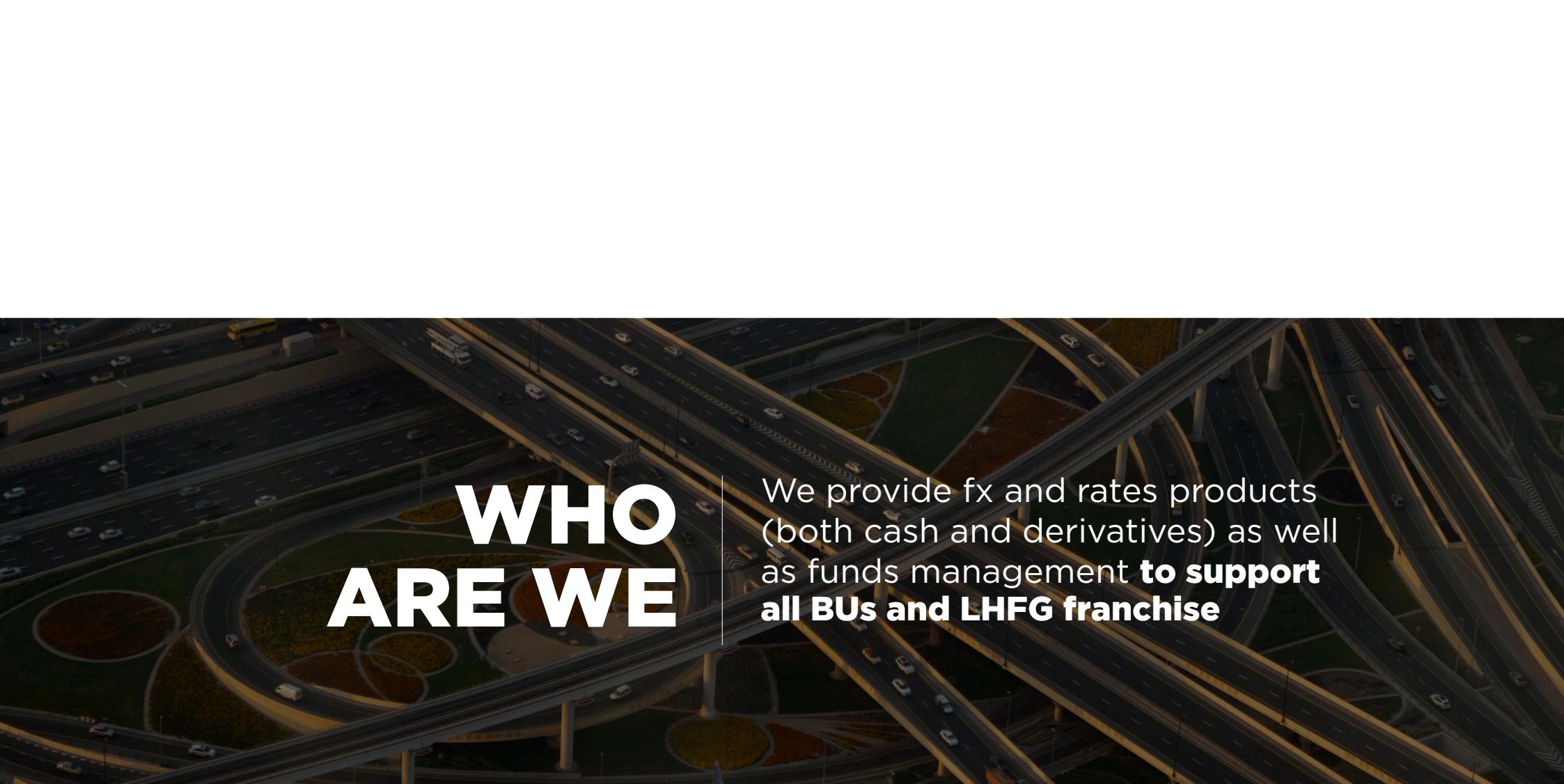


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Global Markets Introduction



WHO ARE WE

We provide fx and rates products (both cash and derivatives) as well as funds management **to support all BUs and LHFG franchise**



Global Markets Business Plan

OUR PRODUCTS

1D 5D 1M 3M YTD 1Y 3Y

PHASE 1 2023-24

- FX (Spot + Forward)
- Government and corporate bond trading & investment
- OIS derivatives

PHASE 2 2024-26

- FX (Spot + Forward + Option)
- Government and corporate bond trading & investment
- Bond forward
- Plain vanilla derivatives (IRS/CCS/Future)

PHASE 3 2026 onward

- FX (Spot + Forward + Option)
- Government and corporate bond trading & investment
- Bond forward
- Plain vanilla derivatives (IRS/CCS/Future)
- Interest rate option

PHASE 1 2023-24

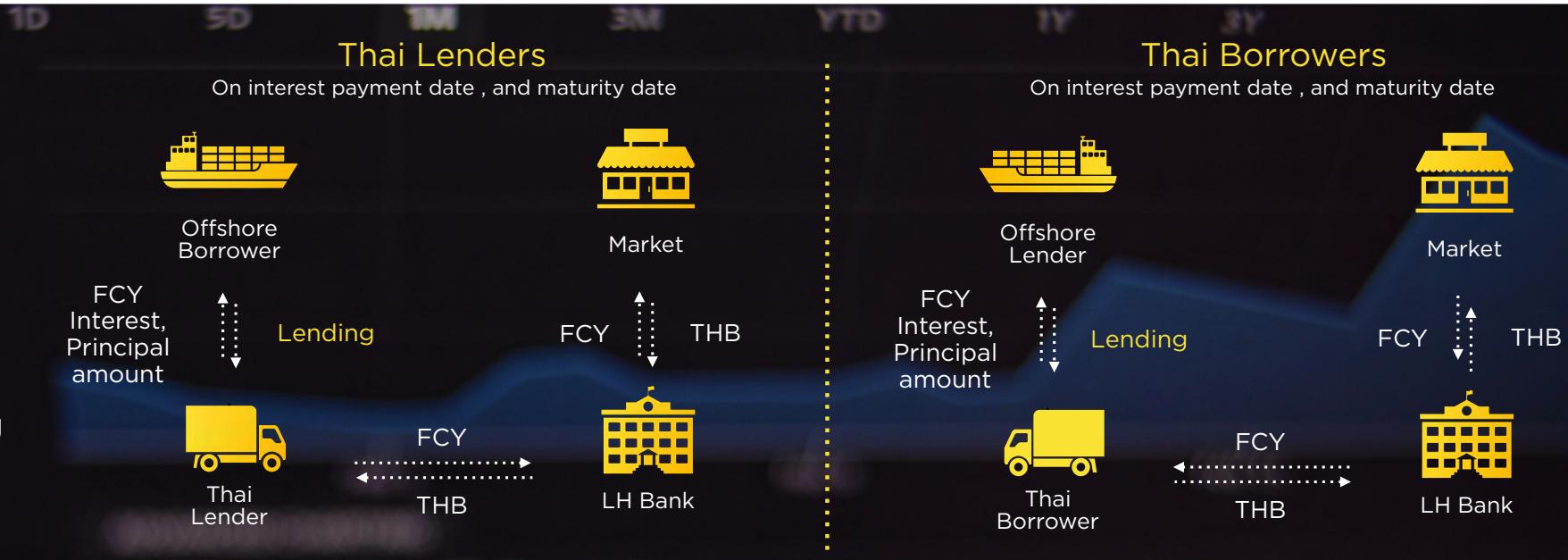
Global Markets Business Plan

(I) FX Hedging of Exporters - Importers



PHASE 1 2023-24

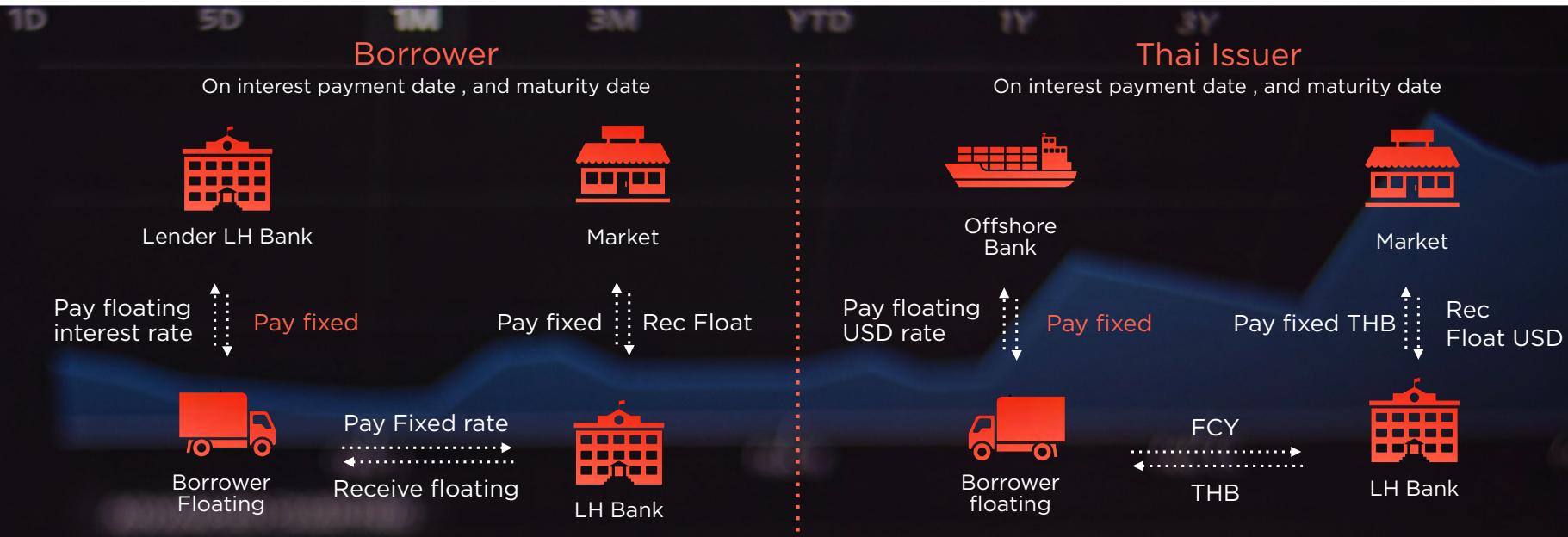
Global Markets Business Plan
(II) FX and interest hedging of lenders-Borrowers



PHASE 2 2024-26

Global Markets Business Plan

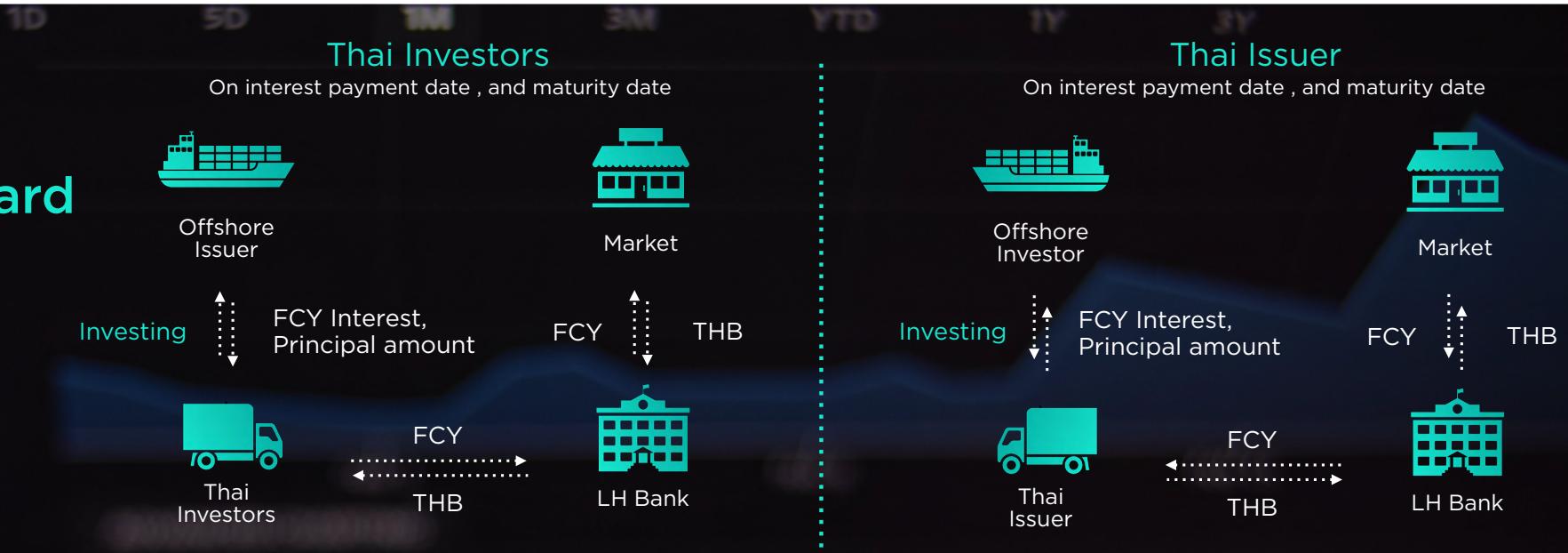
(IV) Interest Rate Hedging for borrower



PHASE 3 2026 onward

Global Markets Business Plan

(III) FX and interest hedging of Investors-Issuers





Our **Financing** solution | **Hedging** solution | **Investment** solution



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