



彰化銀行香港分行

CHANG HWA COMMERCIAL BANK, LTD.

HONG KONG BRANCH

Financial Information Disclosure Statement

For the six months ended 30 June 2020

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 six months ended 30 June 2020

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 six months ended 30 June 2020

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Section A. Hong Kong Branch Information

1 Income statement information

	Note	For the six months ended	
		30 June 2020	30 June 2019
		HK\$,000	HK\$,000
Interest income		167,353	291,253
Interest expenses		81,982	165,320
Net interest income		85,371	125,933
Other operating income	3a	13,798	18,067
Operating expenses	3b	(18,090)	(17,233)
Impairment losses and provisions for impaired loans and receivables		(85,461)	(5,148)
Profit before taxation		(4,382)	121,619
Tax expense		(12,681)	(21,004)
Profit after taxation		(17,063)	100,615

2 Balance sheet information

	Note	As at	
		30 June 2020	31 December 2019
		HK\$,000	HK\$,000
Assets			
Cash and balances with banks (except those included in amount due from head office and overseas office)		4,367,916	2,495,330
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)		775,040	1,635,438
Amount due from head office and overseas office		306,343	1,270,417
Trade bills		883	3,518
Certificate of Deposit Held		232,512	233,634
Investment securities			
- Available-for-sale securities		1,978,013	2,027,429
Loans and receivables	3d	4,820,062	6,007,480
Other assets		118,237	25,242
Property, plant and equipment		11,256	16,143
Total assets		12,610,262	13,714,631
Liabilities			
Deposit and balances of banks and other financial institutions (except those included in amount due to head office and overseas office)		1,184,406	1,258,880
Deposit from customers	3c	7,708,490	7,627,831
Amount due to head office and overseas offices		2,958,454	4,180,008
Other liabilities and provision		292,702	150,433
Total liabilities		12,144,052	13,217,152
Equities			
Current profit		(17,063)	180,168
Reserves		483,273	317,311
		466,210	497,479
Total equities and liabilities		12,610,262	13,714,631

3 Notes to the income statement and balance sheet information

a. Other operating income

	For the six months ended	
	30 June 2020	30 June 2019
	HK\$,000	HK\$,000
Service fee and commission income	11,796	16,701
Service fee and commission expenses	(1,105)	(1,370)
Net fees and commission income	10,691	15,331
Gains less losses arising from trading in foreign currencies	3,005	2,724
Income from non-trading investments	102	12
	<u>13,798</u>	<u>18,067</u>

b. Operating expenses

	For the six months ended	
	30 June 2020	30 June 2019
	HK\$,000	HK\$,000
Staff and rental expenses	9,713	8,123
Other expenses	8,377	9,110
	<u>18,090</u>	<u>17,233</u>

c. Deposits from customers

	As at	
	30 June 2020	31 December 2019
	HK\$,000	HK\$,000
Demand deposits and current accounts	172,607	178,739
Savings accounts	3,281,813	3,312,299
Time, call and notice deposits	4,254,070	4,136,793
	<u>7,708,490</u>	<u>7,627,831</u>

d. Loans and receivables

	As at	
	30 June 2020	31 December 2019
	HK\$,000	HK\$,000
Loans and advances to customers	4,856,595	6,065,133
Loans and advances to banks	0	0
Accrued interest and other accounts	28,903	36,453
	<u>4,885,498</u>	<u>6,101,586</u>
Less: Impairment allowances		
Loans and advances to customers		
- <i>Collective provisions</i>	62,015	77,547
- <i>Specific provisions</i>	2,911	16,373
Loans and advances to banks		
- <i>Collective provisions</i>	0	0
Trade bills		
- <i>Collective provisions</i>	9	35
Others		
- <i>Collective provisions</i>	501	151
	<u>65,436</u>	<u>94,106</u>
Impairment allowances for loans and receivables	<u>65,436</u>	<u>94,106</u>
	<u>4,820,062</u>	<u>6,007,480</u>

e. Detail of impaired loans and advances to customers

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

	As at	
	30 June 2020	31 December 2019
	HK\$,000	HK\$,000
Gross amounts	116,900	112,984
Individual impairment allowances	2,911	16,372
Value of collateral	0	0
Percentage of such loans and advances to its total amount of loans and advances to customers	2.41%	1.86%

f. Overdue and rescheduled loans:

(i) Overdue loans

	As at			
	30 June 2020		31 December 2019	
	Percentage of total		Percentage of total	
	loans & advances to		loans & advances to	
Gross amount of loans and advances to customers which have been overdue for:	HK\$,000	customers	HK\$,000	customers
More than 1 month and up to 3 months	116,256	2.40%	0	0.00%
More than 3 months but not more than 6 months	0	0.00%	112,144	1.85%
More than 6 months but not more than one year	0	0.00%	840	0.01%
More than one year	644	0.01%	0	0.00%
	116,900	2.41%	112,984	1.86%

Value of collateral held against the overdue loans and advances

	As at	
	30 June 2020	31 December 2019
	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			
	30 June 2020		31 December 2019	
	Percentage of total		Percentage of total	
	loans & advances to		loans & advances to	
	HK\$,000	customers	HK\$,000	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. Repossessed assets

There was no repossessed asset as at 30 June 2020 and 31 December 2019.

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	
	30 June 2020 HK\$,000	31 December 2019 HK\$,000
Contingent Liabilities and Commitments		
Direct credit substitutes	31,195	33,682
Transaction-related contingencies	0	0
Trade-related contingencies	16,399	28,487
Other commitments	487,065	380,669
	<u>534,659</u>	<u>442,838</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			
	30 June 2020		31 December 2019	
Loans and advances for use in Hong Kong	Outstanding balance	Balance covered by collateral	Outstanding balance	Balance covered by collateral
	HK\$,000	HK\$,000	HK\$,000	HK\$,000
Industrial, commercial and financial				
- Property development	0	0	0	0
- Property investment	0	0	0	0
- Financial concerns	35,533	0	207,108	0
- Stockbrokers	71,556	0	140,000	0
- Wholesale and retail trade	613,163	261,483	611,385	250,056
- Manufacturing	119,400	10,801	310,052	10,845
- Transport and transport equipment	0	0	0	0
- Recreational activities	0	0	0	0
- Information technology	167,040	0	167,040	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	3,080	3,080	3,171	3,171
- Credit card advances	0	0	0	0
- Others	3,100	3,100	9,018	9,018
Trade finance	61,786	0	84,677	0
Loans and advances for use outside Hong Kong	<u>3,781,937</u>	<u>850,409</u>	<u>4,532,682</u>	<u>934,213</u>
Total loans and advances	<u>4,856,595</u>	<u>1,128,873</u>	<u>6,065,133</u>	<u>1,207,303</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	
	30 June 2020	31 December 2019
Loans and advances by geographical segment	HK\$,000	HK\$,000
- Hong Kong	1,026,574	1,305,161
- China	2,687,909	3,461,055
- Taiwan	20,426	23,126
- Others	1,004,786	1,162,807
Impaired loans and advances by geographical segment		
- China	116,900	112,984
	<u>4,856,595</u>	<u>6,065,133</u>

c. Mainland activities

Types of counterparties	On-balance sheet exposure	Off-balance sheet exposure	Total
	HK\$ million	HK\$ million	HK\$ million
As at 30 June 2020			
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	146	18	164
2. Local governments, local government-owned entities and their subsidiaries and JVs	120	0	120
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	361	33	394
4. Other entities of central government not reported in item 1 above	260	0	260
5. Other entities of local governments not reported in item 2 above	164	0	164
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	928	143	1,071
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	921	16	937
Total	<u>2,900</u>	<u>210</u>	<u>3,110</u>
Total assets after provision	12,610		
On-balance sheet exposures as percentage of total assets	23%		

Types of counterparties	On-balance sheet exposure HK\$ million	Off-balance sheet exposure HK\$ million	Total HK\$ million
As at 31 December 2019			
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	316	47	363
2. Local governments, local government-owned entities and their subsidiaries and JVs	233	0	233
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	329	0	329
4. Other entities of central government not reported in item 1 above	310	59	369
5. Other entities of local governments not reported in item 2 above	164	0	164
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	1,227	0	1,227
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	1,004	18	1,022
Total	3,583	124	3,707
Total assets after provision	13,715		
On-balance sheet exposures as percentage of total assets	26.13%		

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						
<u>Equivalent in millions of HK\$</u>	Banks	Official Sector	financial institutions	Non-financial private sector	Others	Total
As at 30 June 2020						
1. Developed countries	1,091	0	39	370	0	1,500
of which – United States	233	0	0	39	0	272
of which – United Kingdom	66	0	0	0	0	66
of which – Japan	234	0	0	0	0	234
2. Offshore centres	388	0	0	204	0	592
of which - Hong Kong	388	0	0	204	0	592
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	109	57	0	406
6. Developing Asia-Pacific	5,659	55	0	2,106	0	7,820
of which - China	690	0	0	1,630	0	2,320
of which - Taiwan	4,047	0	0	2	0	4,049

<u>Non-bank private sector</u>						
Non-Bank						
<u>Equivalent in millions of HK\$</u>	Banks	Official Sector	financial institutions	Non-financial private sector	Others	Total
As at 31 December 2019						
1. Developed countries	980	116	39	413	0	1,548
of which – United States	112	116	0	39	0	267
of which – United Kingdom	77	0	0	0	0	77
of which – Japan	156	0	0	0	0	156
2. Offshore centres	117	0	0	298	0	415
of which - Hong Kong	117	0	0	298	0	415
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	241	0	0	60	0	301
6. Developing Asia-Pacific	5,971	55	117	2,497	0	8,640
of which - China	720	0	117	2,056	0	2,893
of which - Taiwan	4,659	0	0	2	0	4,661

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 30 June 2020					
Spot assets	9,434	229	671	190	10,524
Spot liabilities	9,426	229	674	191	10,520
Forward purchase	0	0	0	0	0
Forward sales	0	0	0	0	0
Net option position	0	0	0	0	0
	<u>8</u>	<u>0</u>	<u>(3)</u>	<u>(1)</u>	<u>4</u>

<u>Equivalent in millions of HK\$</u>	USD	AUD	CNY	Others	Total
As at 31 December 2019					
Spot assets	9,839	407	456	288	10,990
Spot liabilities	9,839	407	458	286	10,990
Forward purchase	0	0	0	0	0
Forward sales	0	0	0	0	0
Net option position	0	0	0	0	0
	<u>0</u>	<u>0</u>	<u>(2)</u>	<u>2</u>	<u>0</u>

There was no structural position as at 30 June 2020 and 31 December 2019.

7 Liquidity risk management

Average liquidity maintenance ratio

	For the quarter ended 30/6/2020	For the quarter ended 30/6/2019
Average liquidity maintenance ratio for the period	77.24%	50.33%

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 30 Jun 2020 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	3,061,733	24.29%	1,618,486	414,881	478,292	550,074	0
Deposits from other non-bank customers	4,646,757	36.85%	2,820,766	638,157	453,930	733,904	0
Funding raised from banks	4,142,860	32.85%	210,261	1,088,202	54,253	0	2,790,144

(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 30 Jun 2020 and 2019 is shown below:

(HK\$'000)

	30 Jun 2020	30 Jun 2019
	Weighted amount	Weighted amount
Liquefiable assets	3,890,674	4,081,690
Qualifying liabilities (after deductions)	2,956,730	4,902,924
Liquidity Maintenance Ratio (month-end) (%)	131.59%	83.25%

(i) On- and off-balance sheet items as of 30 June 2020 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	7,738,899	4,447,444	1,061,713	939,810	1,289,932	0	0
Due to bank	4,145,210	210,262	1,089,171	54,264	0	2,791,513	0
Other liabilities	240,893	49,448	3,584	2	469	199	187,191
Capital and reserves	483,273	0	0	0	0	0	483,273
Total	12,608,275	4,707,154	2,154,468	994,076	1,290,401	2,791,712	670,464

Off-balance sheet obligations

Irrevocable loan commitments or facilities granted	250,220	250,220	0	0	0	0	0
Others	47,365	2,523	38,525	1,814	4,503	0	0
Total	297,585	252,743	38,525	1,814	4,503	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	7,667	7,667	0	0	0	0	0
Due from MA for a/c of Exchange Fund	825	825	0	0	0	0	0
Due from banks	5,451,739	4,510,796	697,800	187,705	55,438	0	0
Debt securities, prescribed instruments and structured financial instruments held (net of short positions)	2,207,811	1,073,491	0	85,193	32,052	1,017,075	0
Acceptances and bills of exchange held	883	883	0	0	0	0	0
Loans and advances to non-bank customers	4,867,573	420,187	199,902	139,267	572,752	3,535,465	0
Other assets	136,486	49,453	3,589	278	576	7,824	74,766
Total	12,672,984	6,063,302	901,291	412,443	660,818	4,560,364	74,766

Off-balance sheet claims

Contractual Maturity Mismatch		1,103,405	-1,291,702	-583,447	-634,086	1,768,652	
Cumulative Contractual Maturity Mismatch		1,103,405	-188,297	-771,744	-1,405,830	362,822	

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 2019.

Section B. Bank Information (Consolidated Basis)

1 Financial information

	As at	
	30 June 2020	31 December 2019
	NTD,000	NTD,000
Total Assets	2,209,510,768	2,135,643,203
Total Liabilities	2,047,429,739	1,973,406,008
Total Advances	1,491,585,277	1,427,350,947
Total Customers Deposits	1,800,588,160	1,765,948,203

	For the six months ended	
	30 June 2020	30 June 2019
	NTD,000	NTD,000
Pre-tax profit/(loss)	5,216,625	7,047,330

2 Capital and capital adequacy ratio

	As at	
	30 June 2020	31 December 2019
Capital adequacy ratio	14.37%	14.71%

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	
	30 June 2020	31 December 2019
	NTD,000	NTD,000
Shareholders’ funds	162,081,029	162,237,195



Declaration of Compliance

We enclose herewith the Financial Information Disclosure Statement for the six months ended 30 June 2020. 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

Yang Hui Lan
Alternate Chief Executive

29 September 2020