



彰化銀行

2020年第2季 法人說明會

September 1, 2020



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報告大綱

●2020年第2季營運摘錄

●2020年第2季財務資訊

●2020年第2季經營成果

●附錄

2020第2季營運摘錄(合併基礎)

核心業務

- 放款量14,857億元，YoY+8.35%
企金YoY+8.05%，個金YoY+10.81%，海外YoY-5.65%
- 存款量18,001億元，YoY+6.02%
台幣活期YoY+8.37%

獲利表現

- 稅前盈餘52.17億元，YoY-25.98%
- EPS 0.41元，ROA 0.39%，ROE 5.24%

資產品質

- 逾放比0.43%
- 覆蓋率283.39%

資本水準

- 資本適足率14.37%

*.ROE and ROA are after-tax figures and annualized figures.

報告大綱

●2020年第2季營運摘錄

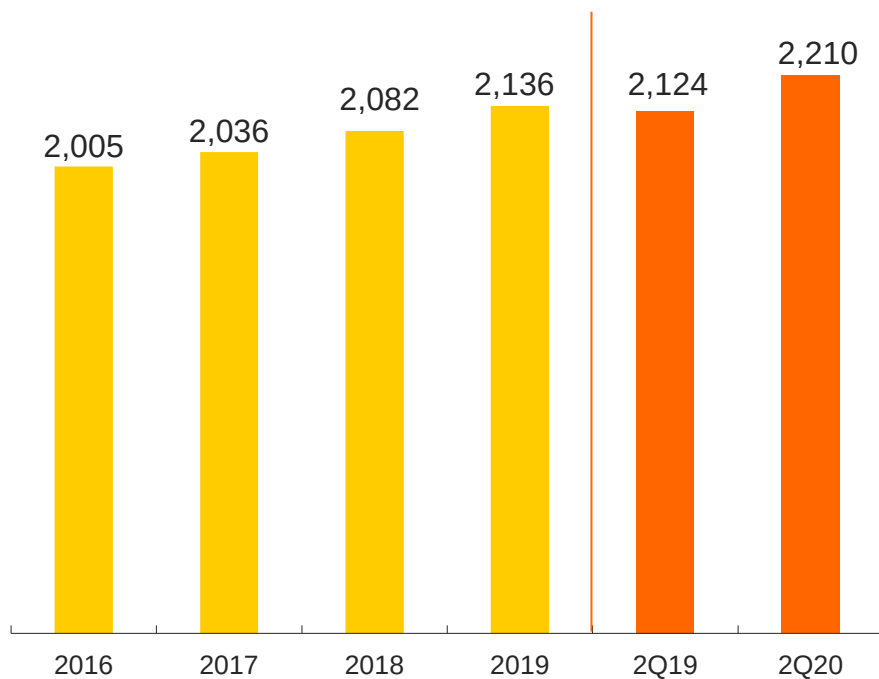
●2020年第2季財務資訊

●2020年第2季經營成果

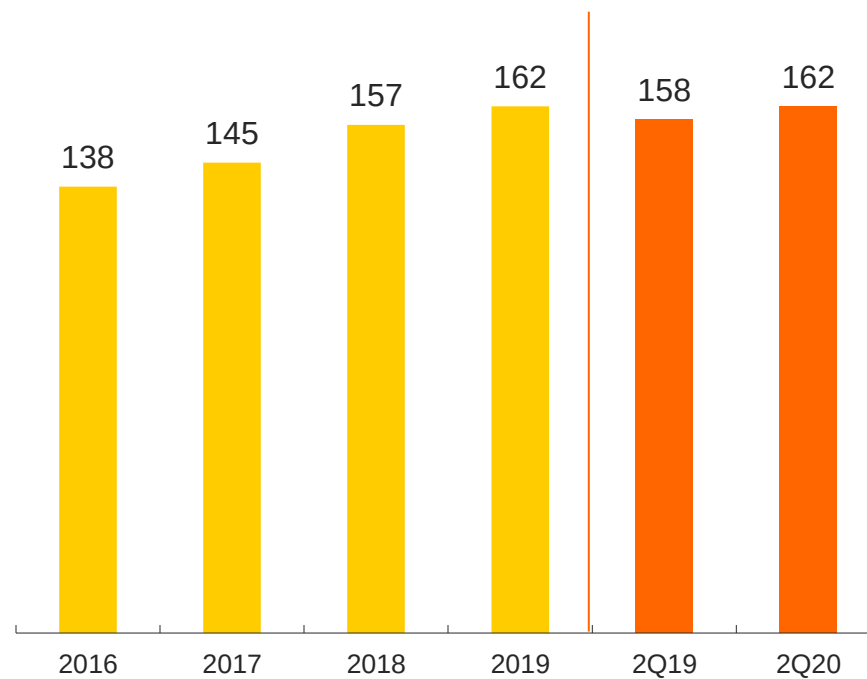
●附錄

資產規模及淨值

Asset size (in NT\$ bn)

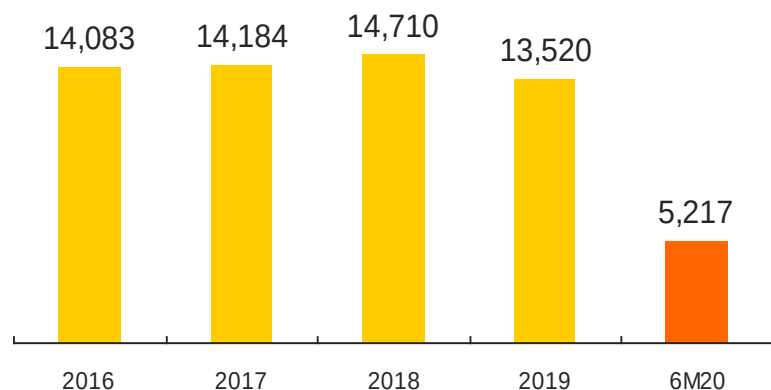


Net Worth (in NT\$ bn)

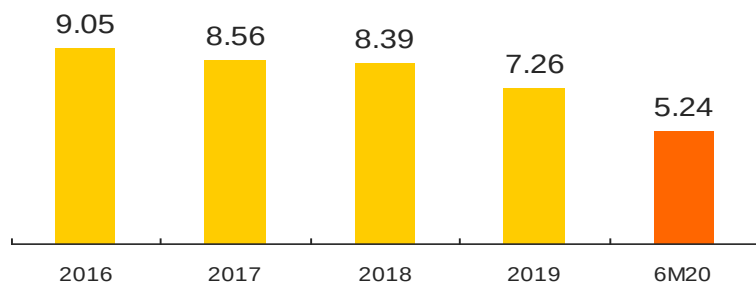


獲利表現

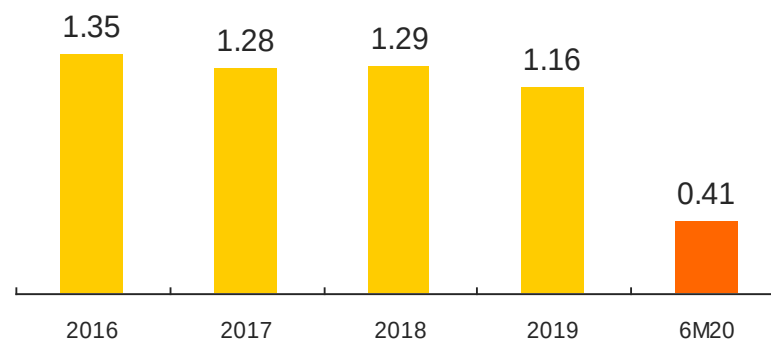
Net Income Before Tax (in NT\$ mn)



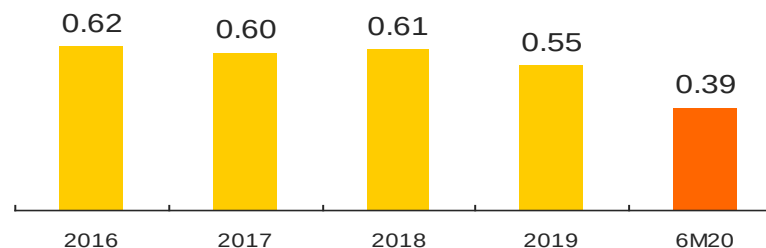
ROE(%)



EPS After tax (in NT\$)



ROA(%)



*ROE and ROA are after-tax figures and annualized figures.

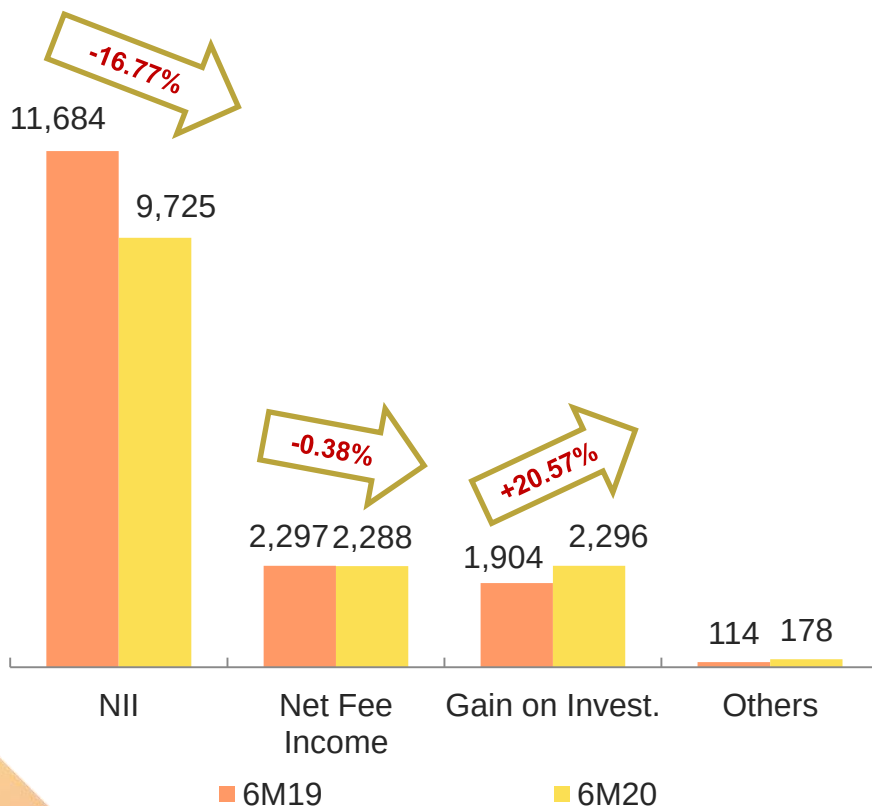
綜合損益表

(In NT\$ mn)	6M19	6M20	YoY(%)
Net Revenue	15,999	14,487	-9.45%
Provision, Net	995	1,417	42.41%
Operating Expense	7,956	7,853	-1.30%
Net Income Before tax	7,047	5,217	-25.98%
Income Tax Expense	1,048	971	-7.39%
Net Income After tax	5,999	4,246	-29.23%
Other comprehensive income	1,976	-408	-120.64%
Total comprehensive income	7,975	3,838	-51.87%

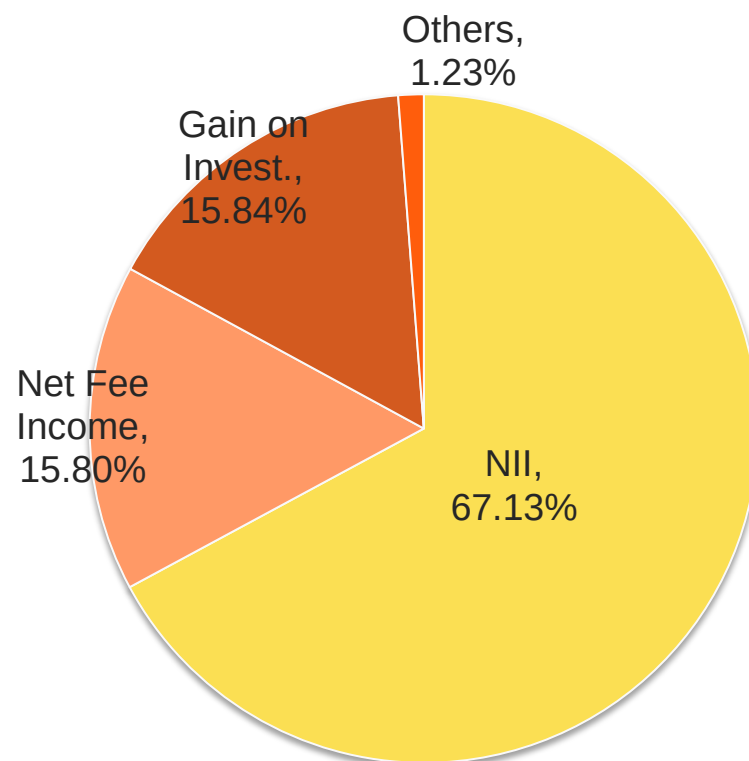
淨收益

Net Revenue (in NT\$ mn)

6M19	6M20	YoY
15,999	14,487	-9.45%



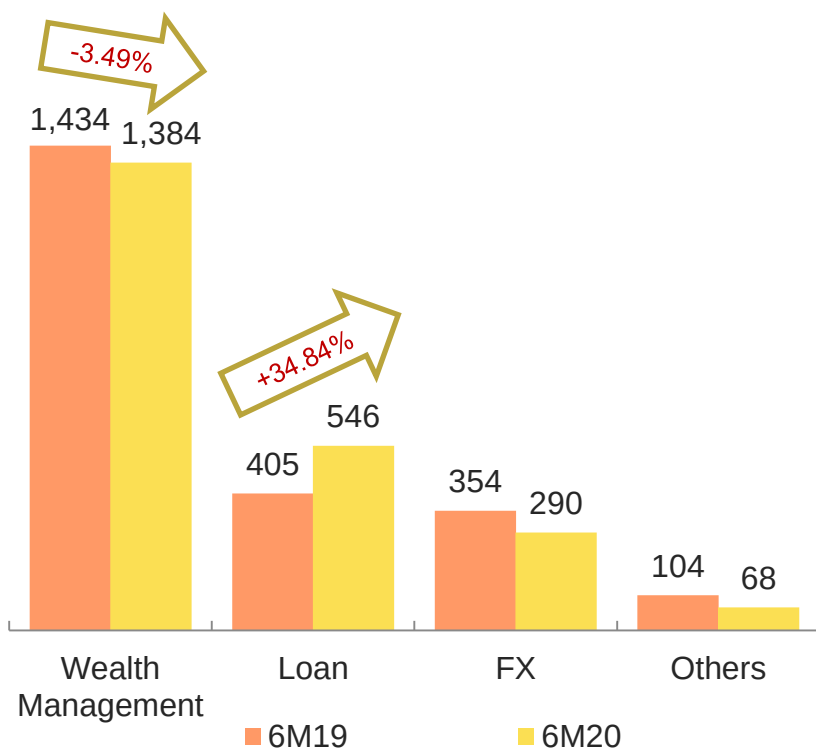
6M20 Net Revenue Breakdown



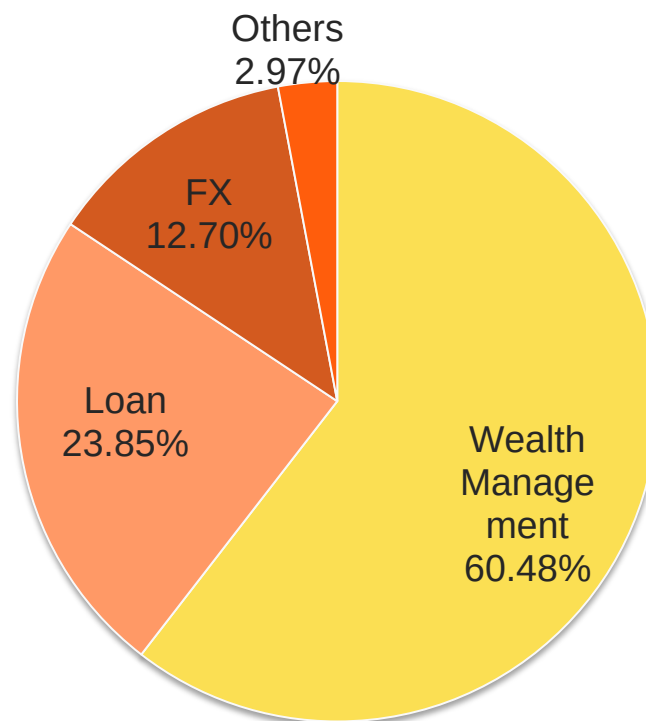
手續費淨收益

Net Fee Income (in NT\$ mn)

6M19	6M20	YoY
2,297	2,288	-0.38%



6M20 Net Fee Income Breakdown



報告大綱

●2020年第2季營運摘錄

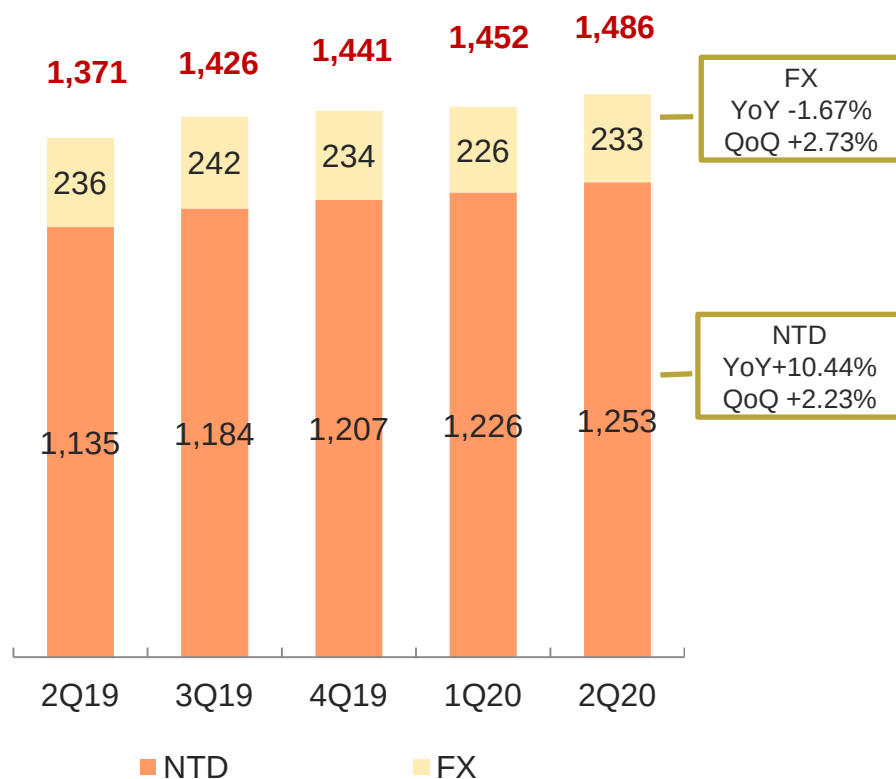
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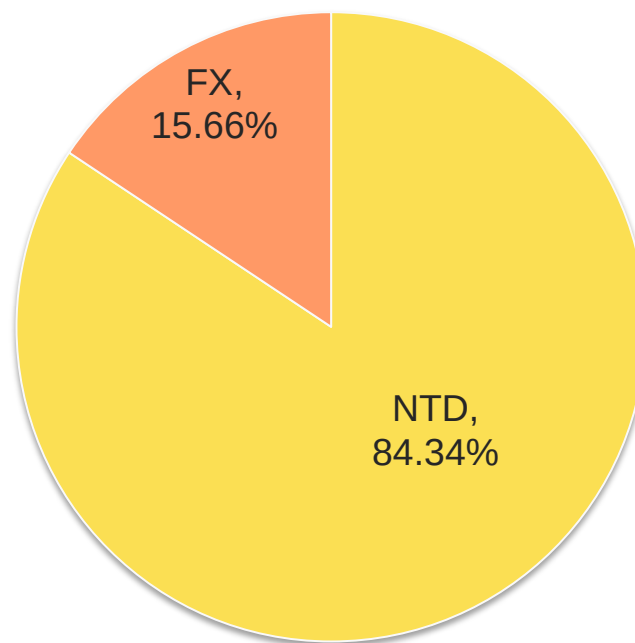
●附錄

放款結構：台外幣

Quarterly loan balance (in NT\$ bn)



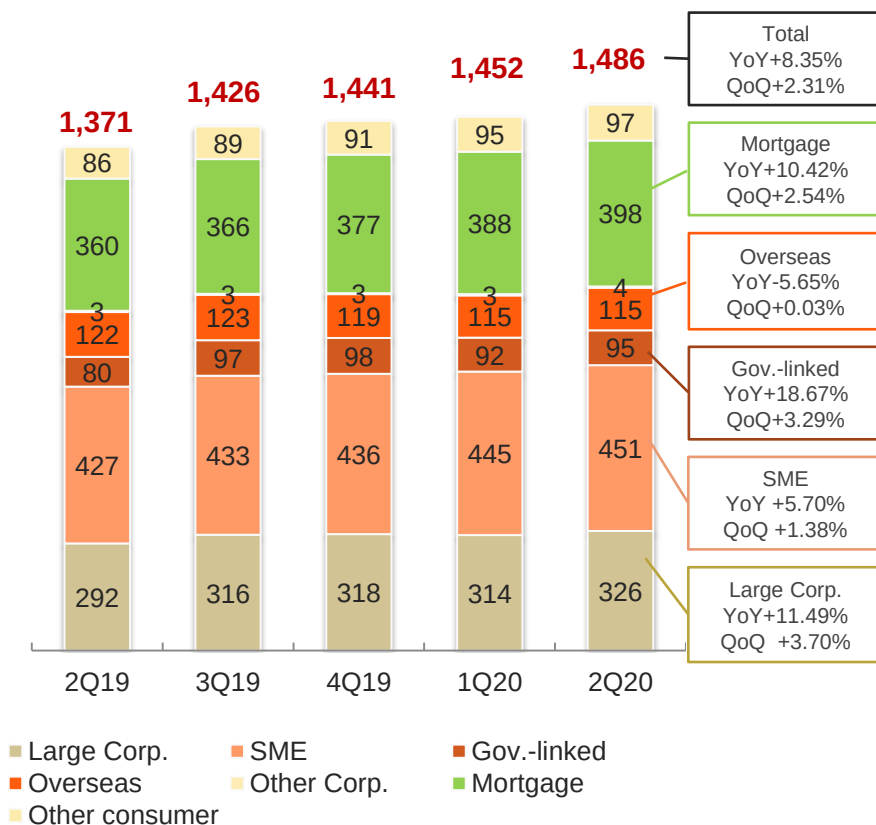
2Q20 Loan Breakdown by Currency



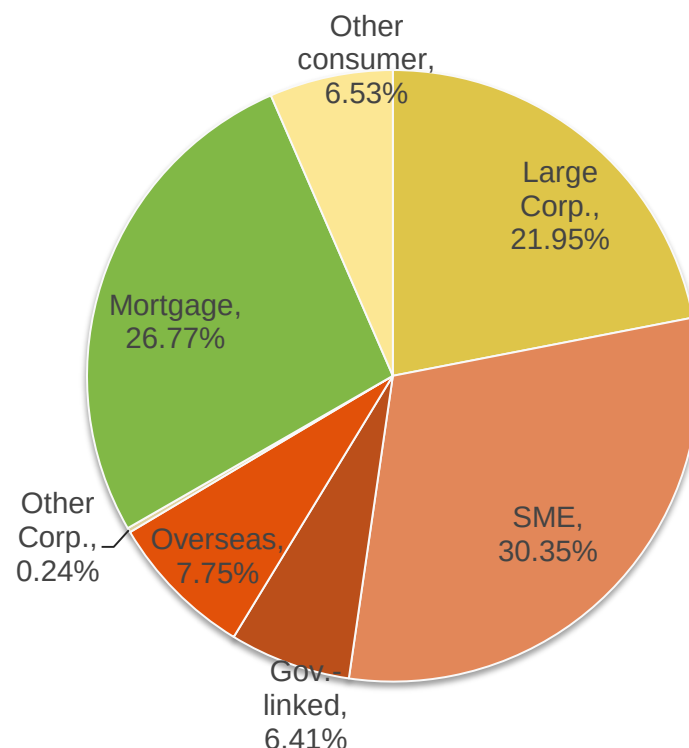
1. Loan is included ordinary loans, advances (credit card), factoring A/R, exchange bills negotiated, and import / export bills negotiated, and excluded overdue loans.
2. Quarterly loan balance is single quarter average balance basis.
3. YoY is compared with the average on second quarter of 2019 and 2020.

放款結構：對象別

Quarterly Loan Balance (in NT\$ bn)



2Q20 Loan Breakdown by Customer

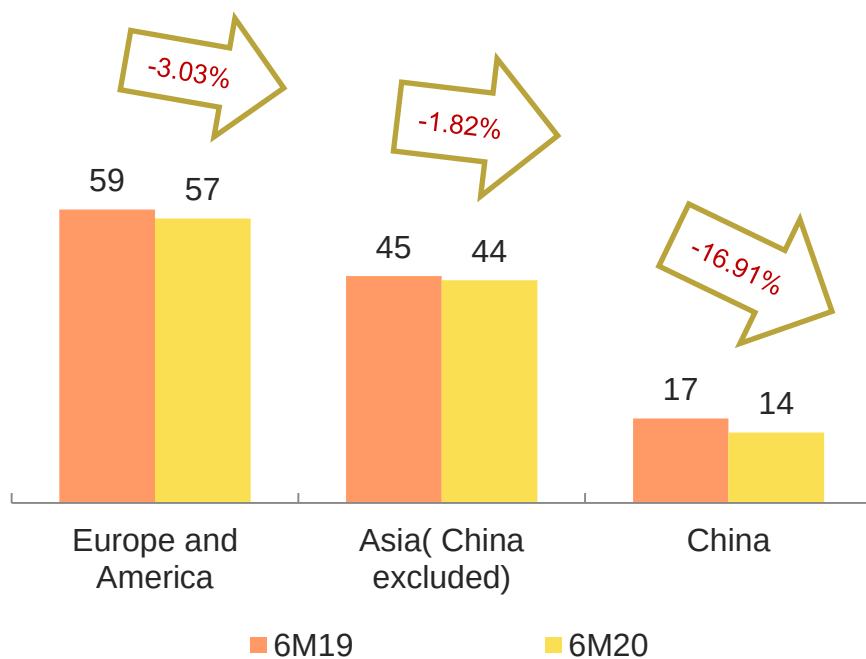


1. Loan is included ordinary loans, advances (credit card), factoring A/R, exchange bills negotiated, and import / export bills negotiated, and excluded overdue loans.
2. Quarterly loan balance is single quarter average balance basis.
3. YoY is compared with the average on second quarter of 2019 and 2020.

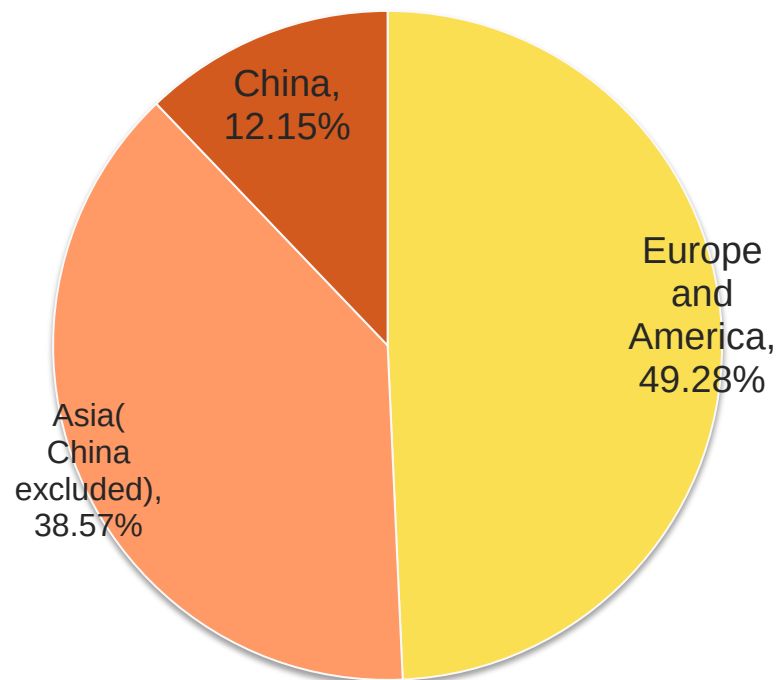
海外分行放款地區別

Overseas Loan Balance (in NT\$ bn)

6M19	6M20	YoY
121	115	-4.51%



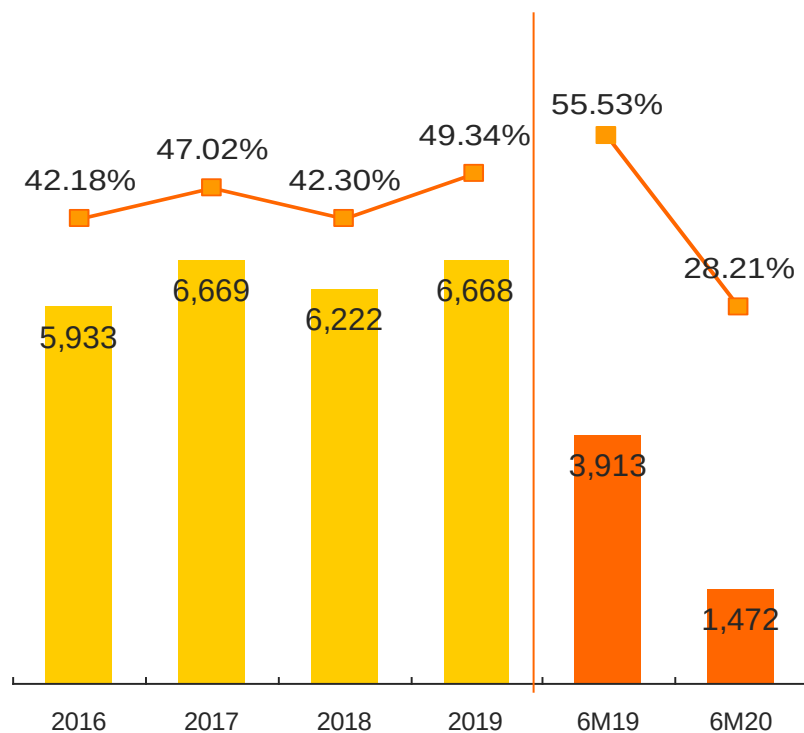
6M20 Overseas Loan Breakdown by Regions



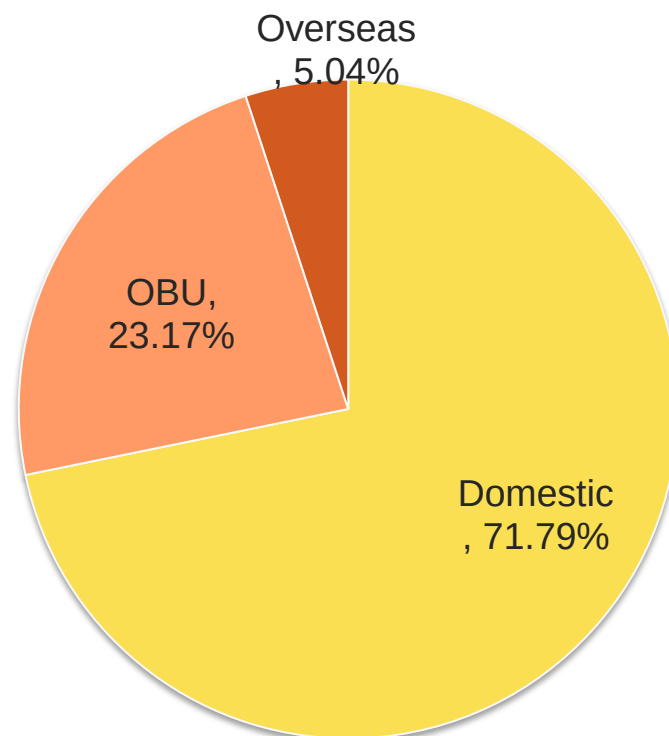
- 1.Loan is included ordinary loans, advances (credit card), factoring A/R, exchange bills negotiated, and import / export bills negotiated, and excluded overdue loans.
- 2.The figures are the average of six months.
- 3.Including China subsidiary.

境外獲利占比

Overseas & OBU
Net Income Before Tax (in NT\$ mn)

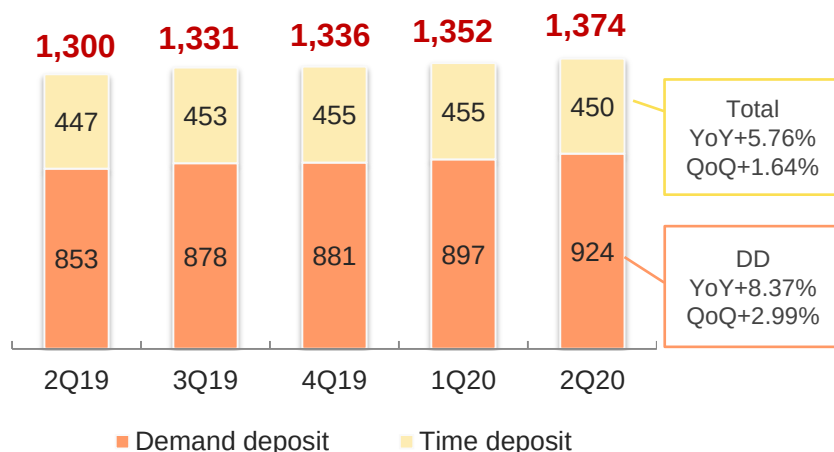


6M20 Net Income Before Tax
Breakdown

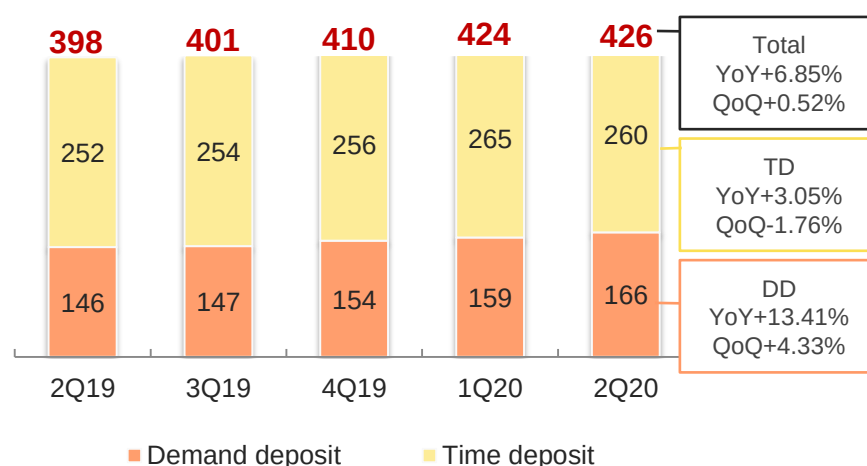


存款結構：台外幣

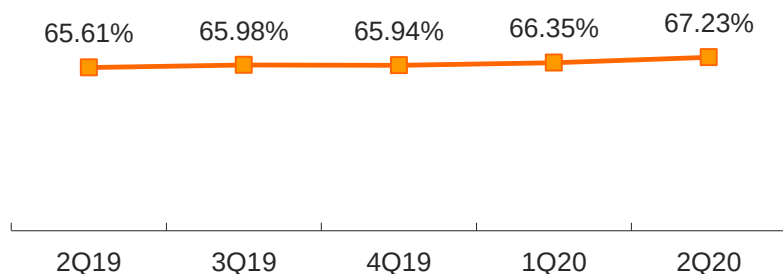
Quarterly NTD Deposit Balance (in NT\$ bn)



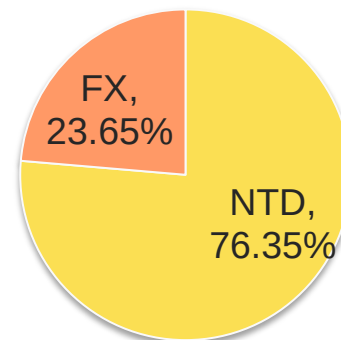
Quarterly FX Deposit Balance (in NT\$ bn)



Quarterly NTD Demand Deposit Proportion



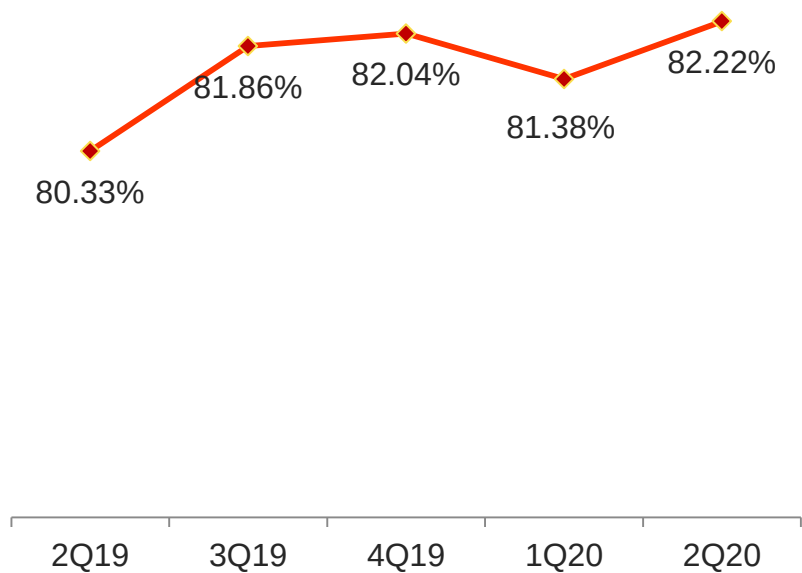
2Q20 Deposit Breakdown by Currency



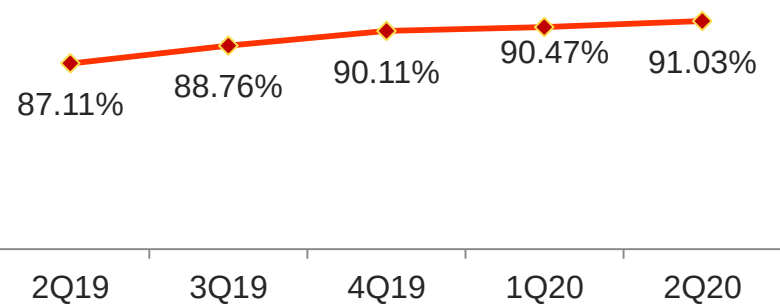
1. Quarterly deposit balance is single quarter average balance basis.
2. YoY is compared with the average on second quarter of 2019 and 2020.

存放比

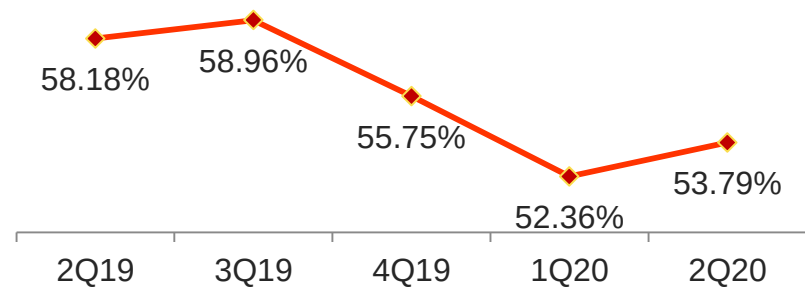
Total LDR



NTD LDR

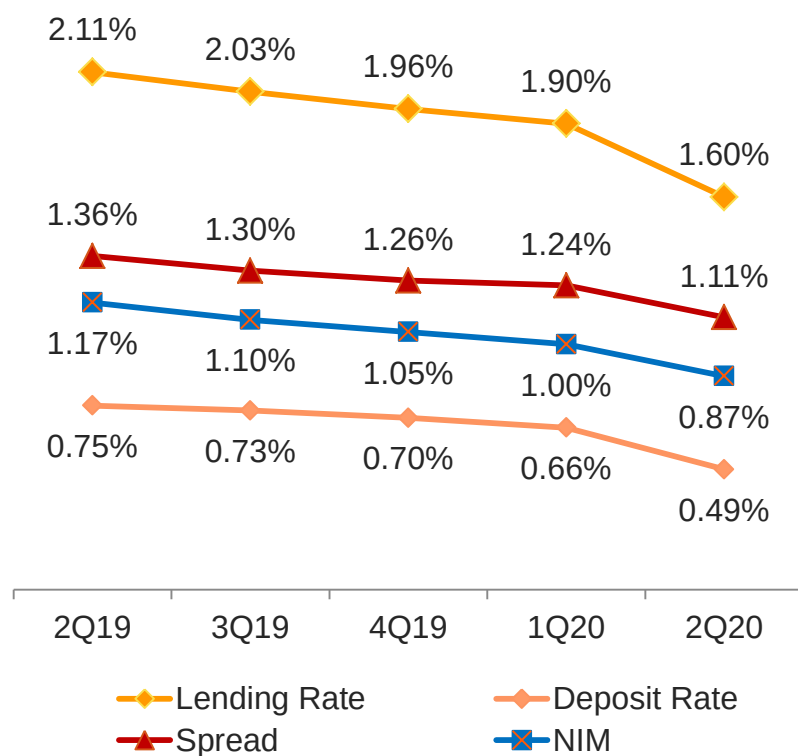


FX LDR

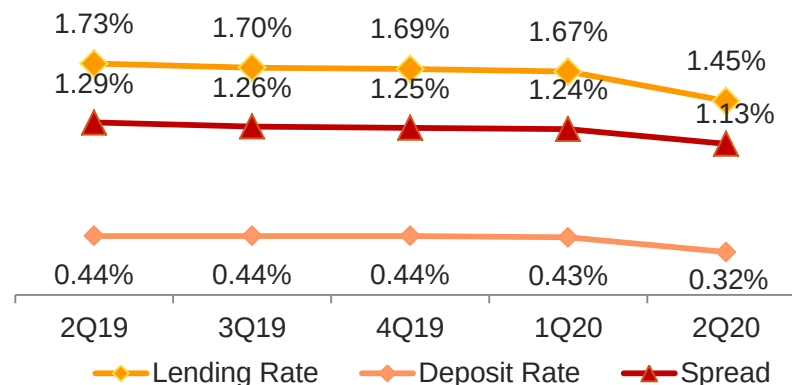


存放利差、淨利差

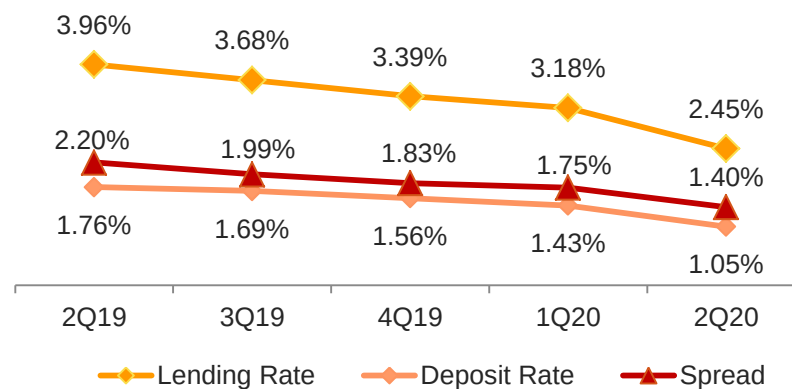
Quarterly Total Loan to Deposit Spread and NIM



NTD Loan to Deposit Spread



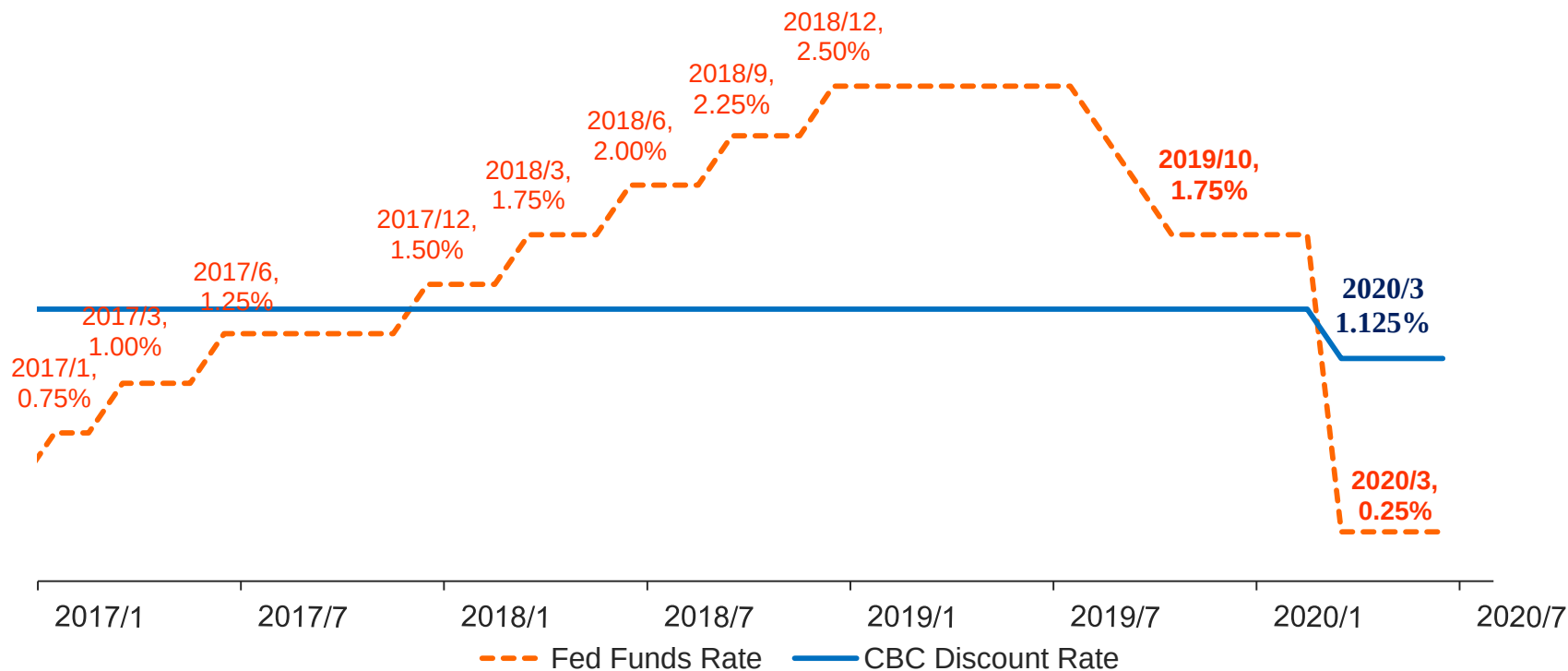
FX Loan to Deposit spread



*.IFRS and quarterly basis.

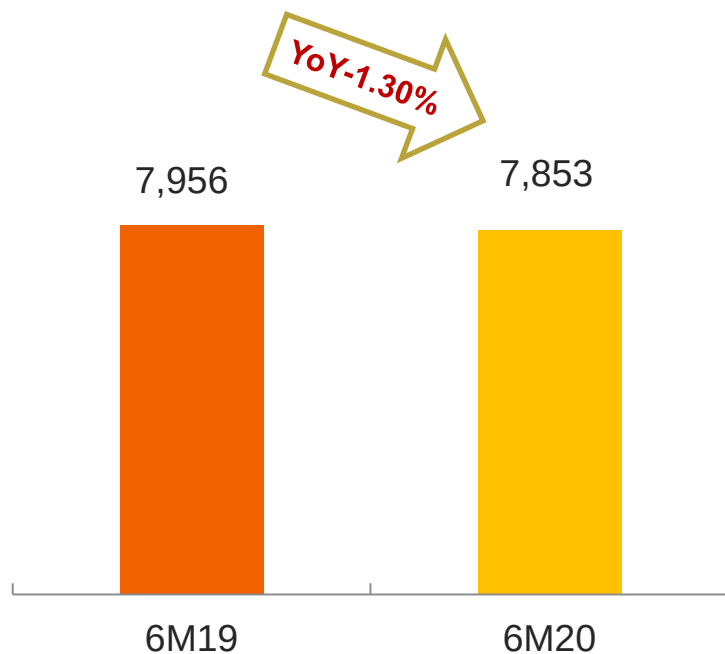
Fed與國內央行利率走勢

Fed Funds Rate VS. CBC Discount Rate

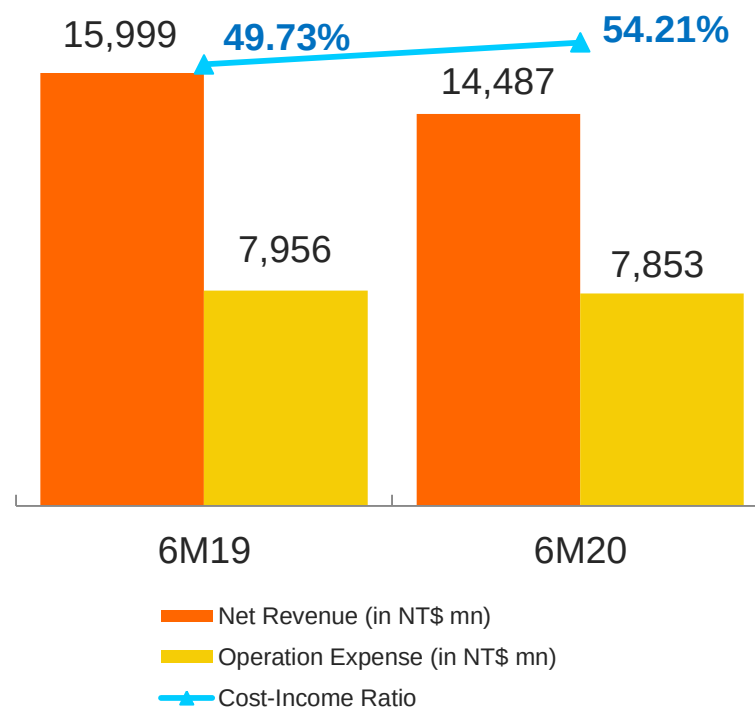


營業費用比

Operating Expense (in NT\$ mn)

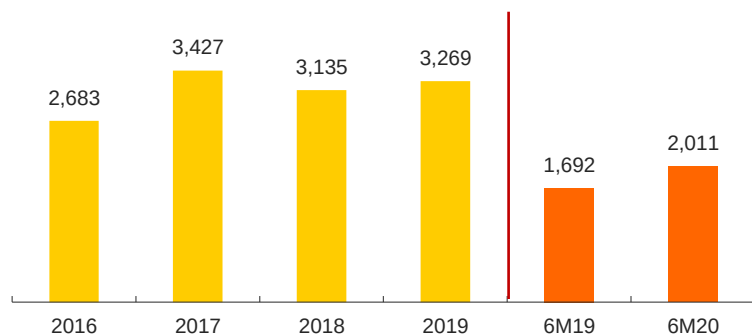


Cost-Income Ratio

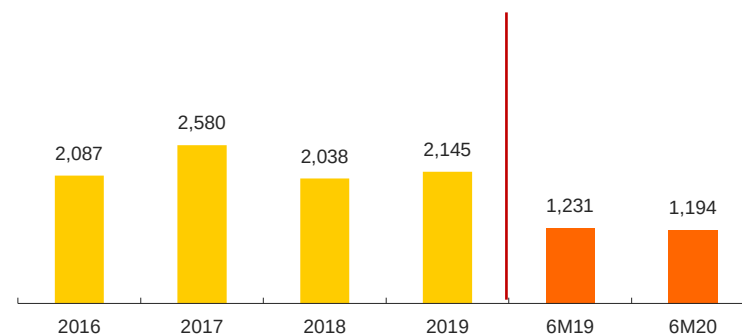


放款提存、轉銷及收回

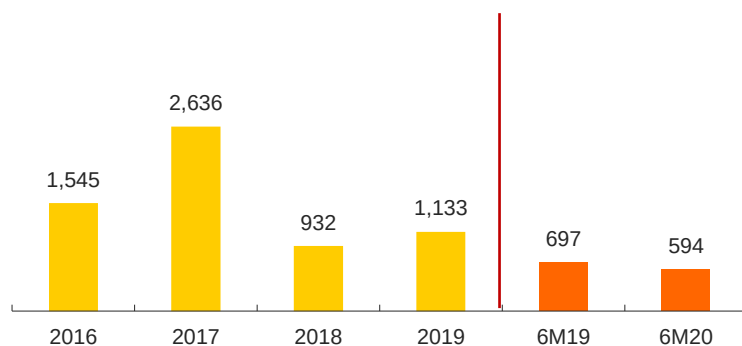
Provision (in NT\$ mn)



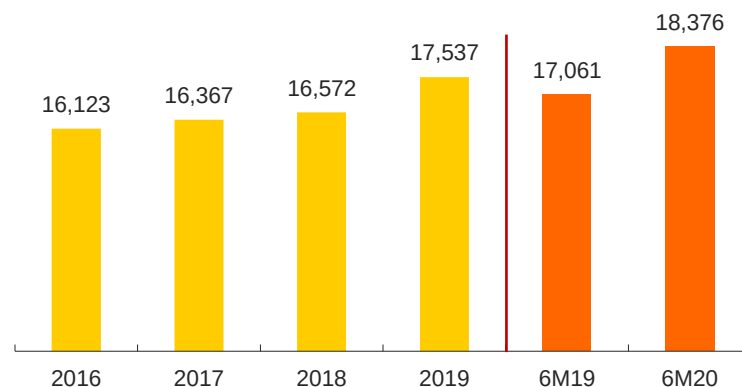
Write-Off (in NT\$ mn)



Recovery (in NT\$ mn)

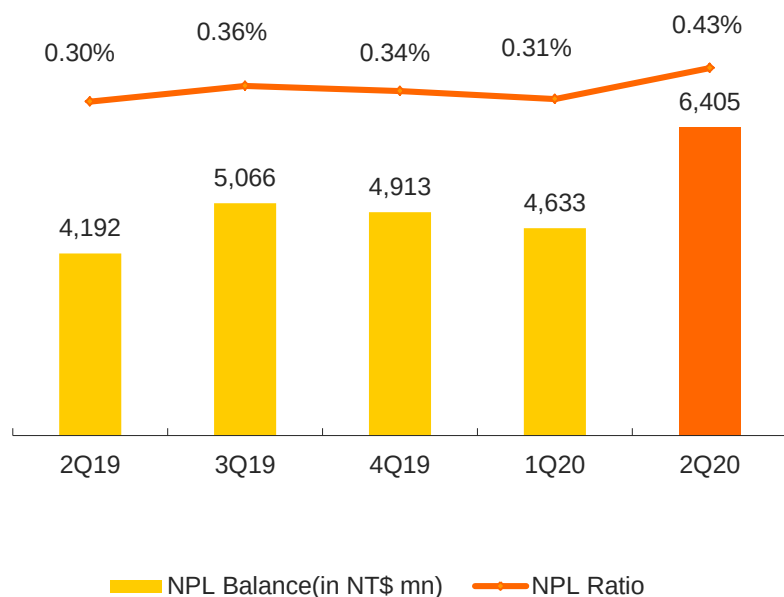


Reserve (in NT\$ mn)

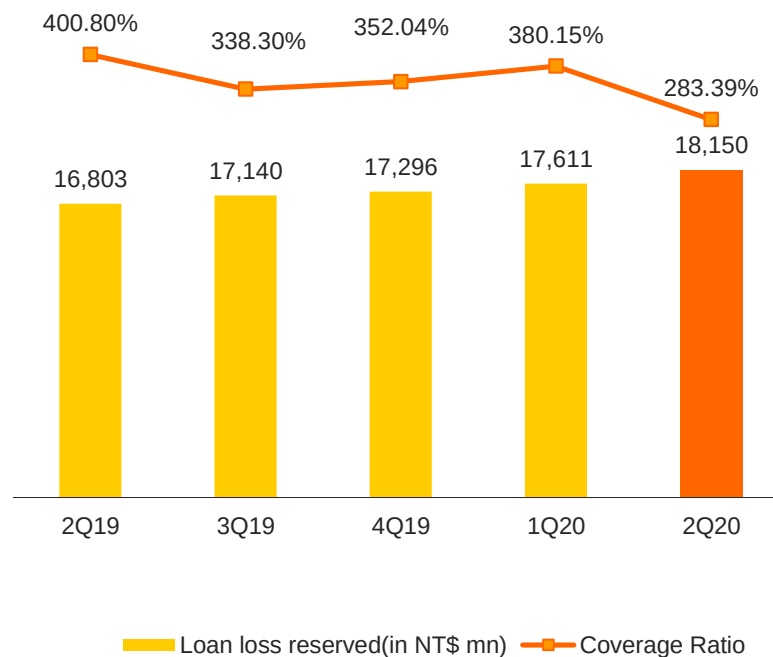


逾放比及覆蓋率

NPL Ratio

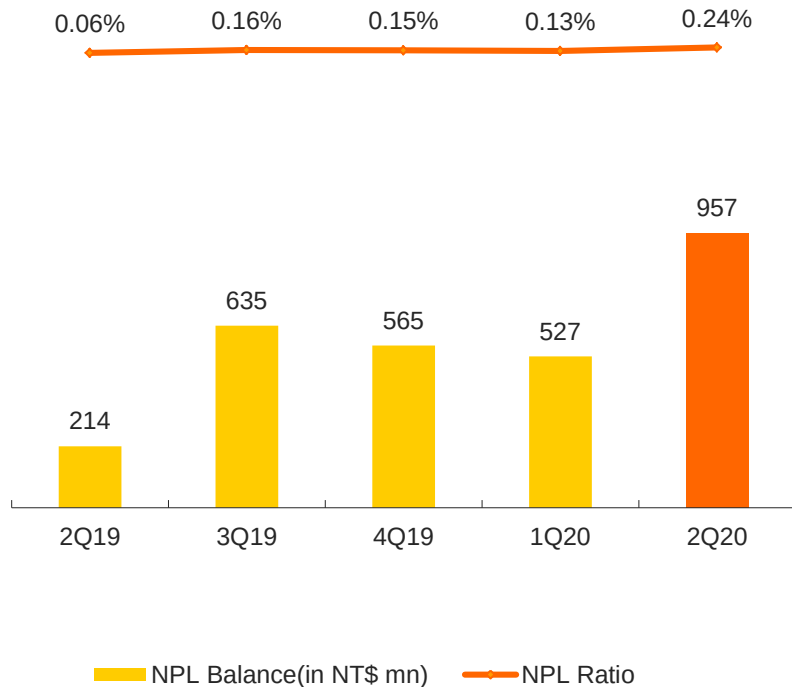


Coverage Ratio

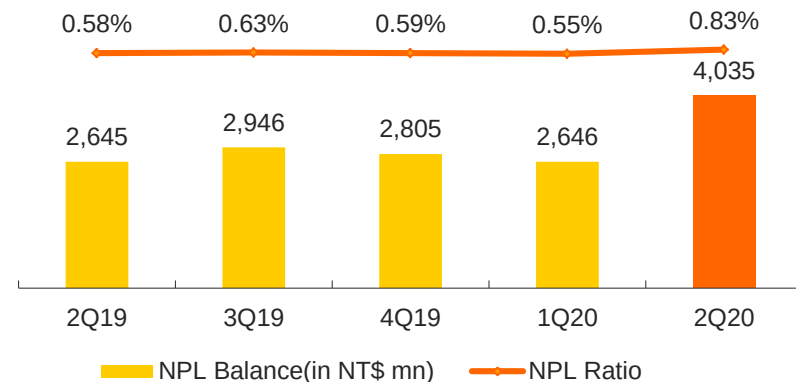


資產品質

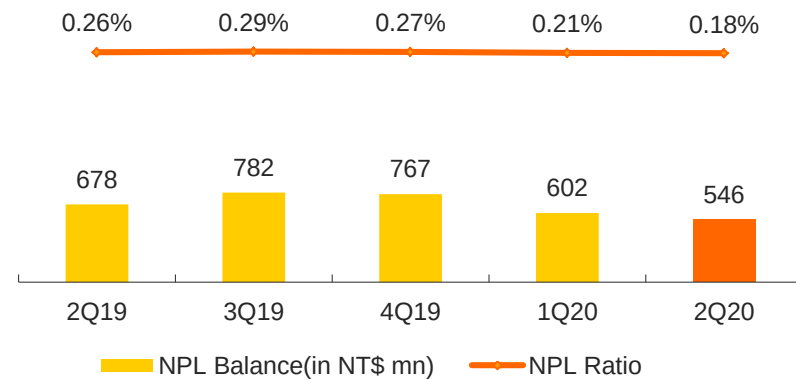
Large Corp.



SME



Mortgage



信用評級及資本適足率

Credit Rating

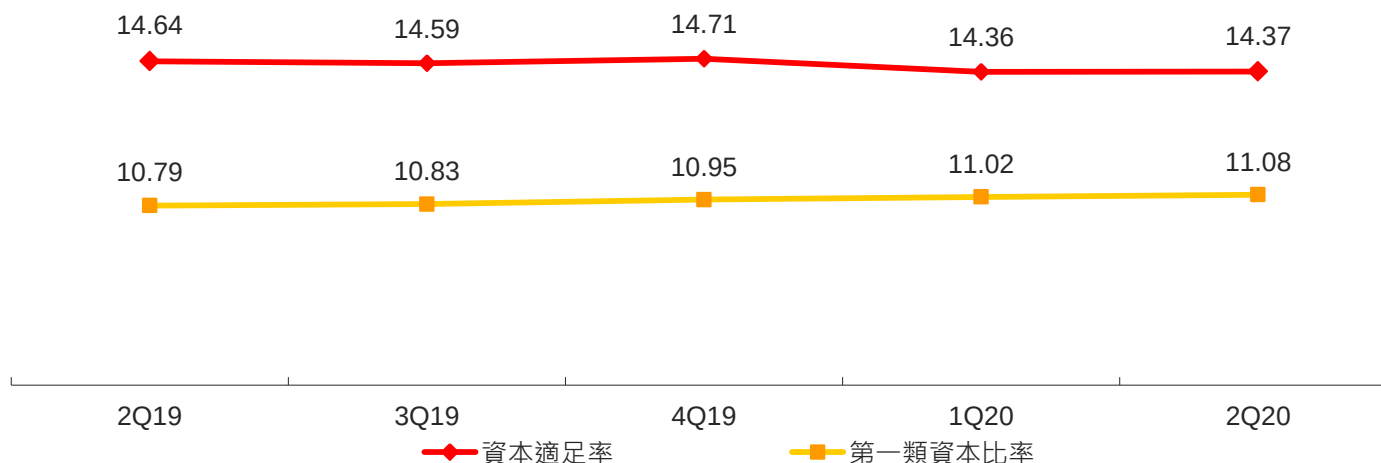
■ **Moody's** (2020/2發布) :

- 長期評等 : **A2**
- 短期評等 : **P-1**
- 展望 : 穩定

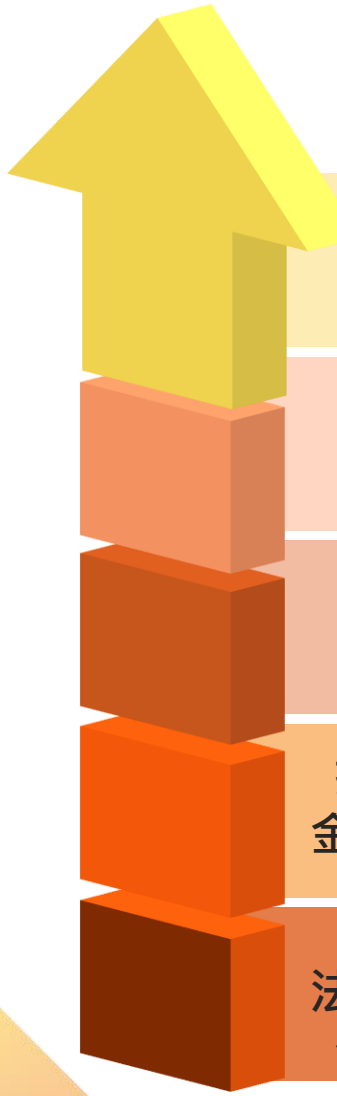
■ **S&P** (2019/11發布) :

- 長期評等 : **A-**
- 短期評等 : **A-2**
- 展望 : 穩定

Capital Adequacy Ratio (%)



營運展望



強化核心業務

- 結合信保基金，致力開拓具發展潛力之中小企業授信新戶。
- 維持個人貸款營運量成長動能。
- 健全美金資金鏈良性循環。
- 爭取「臺商回臺」、「境外資金專法」及「兆元振興」等相關商機。

開發多元獲利來源

- 結合高資產團隊服務，協助分行開發暨深耕客群，提供客戶財富傳承規劃。
- 發展多元理財商品，擴增資產規劃面向，提供目標客群合適商品，強化財富管理成長動能。
- 靈活資產配置策略，提高財務操作效能。
- 參與都更計畫，提升自有資產活化效益。

海外布局

- 積極規劃東協地區據點在業務上的整合推展。
- 積極推動海外單位統籌主辦國際聯貸案。
- 加強海外分行業務及管理能力，落實合規文化。

提升數位金融競爭力

- 規劃新數存行動網路銀行，結合信用卡、線上貸款等多項服務，以吸引數位原生代年輕族群往來，提供客戶更流暢、使用介面更人性化之數位金融服務。
- 加強多元通路整合，優化行動支付交易流程，擴大行動支付應用場域。
- 建置全媒體客服系統，提升顧客滿意度及降低人力成本。
- 與異業結盟，拓展合作通路，創造業務商機。

落實法規遵循及公司治理

- 持續強化法遵制度及功能，監控全行法遵風險以確保法遵制度有效性，建立全行法遵文化。
- 持續發展防制洗錢及打擊資恐之政策及計畫，以強化相關機制，降低洗錢及資恐風險。
- 獲公司治理評鑑最佳之前5%公司，擠身金融保險業前4名。
- 獲CDP調升2019年度氣候變遷問卷評等至管理(B)級(Management)。



彰化銀行

Q&A時間



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BALANCE SHEETS(Consolidated)

(in NT\$ mn)	Year(IFRSs)			Quarter(IFRSs)						Period(IFRSs)		
	2018	2019	Change%	2Q19	3Q19	4Q19	1Q20	2Q20	Change%	2Q19	2Q20	Change%
Assets												
Cash & due from Banks	249,016	199,336	-19.95%	229,311	187,982	199,336	208,434	188,282	-9.67%	229,311	188,282	-17.89%
Financial assets at FVPL, net	10,918	11,483	5.18%	9,090	11,114	11,483	19,466	15,475	-20.50%	9,090	15,475	70.25%
Financial assets at FVOCI, net	91,938	116,296	26.49%	119,839	124,472	116,296	106,589	112,222	5.28%	119,839	112,222	-6.36%
Financial assets for hedging	245	247	0.97%	275	267	247	302	288	-4.68%	275	288	4.59%
Financial assets at amortized cost, net	268,060	276,059	2.98%	270,059	272,616	276,059	294,020	310,472	5.60%	270,059	310,472	14.96%
Receivables, net	29,934	23,201	-22.49%	26,581	35,177	23,201	20,150	19,294	-4.24%	26,581	19,294	-27.41%
Loans, net	1,336,701	1,427,351	6.78%	1,383,681	1,422,235	1,427,351	1,469,115	1,491,585	1.53%	1,383,681	1,491,585	7.80%
Other financial assets, net	55,045	40,134	-27.09%	44,118	34,609	40,134	33,282	29,652	-10.91%	44,118	29,652	-32.79%
Property and equipment, net	21,071	20,739	-1.58%	20,827	20,701	20,739	20,672	20,658	-0.07%	20,827	20,658	-0.81%
Right-of-use asset	-	1,620	-	1,684	1,643	1,620	1,670	1,616	-3.19%	1,684	1,616	-4.01%
Investment property, net	13,742	13,873	0.95%	13,876	13,875	13,873	13,871	13,869	-0.01%	13,876	13,869	-0.05%
Other assets	5,142	5,303	3.14%	4,829	5,530	5,303	6,025	6,096	1.18%	4,829	6,096	26.24%
Total Assets	2,081,812	2,135,643	2.59%	2,124,170	2,130,220	2,135,643	2,193,595	2,209,511	0.73%	2,124,170	2,209,511	4.02%
Liabilities												
Due to banks	113,039	102,306	-9.50%	132,529	104,986	102,306	120,633	132,971	10.23%	132,529	132,971	0.33%
Financial liabilities at FVPL	11,047	4,247	-61.55%	12,143	13,412	4,247	2,537	5,101	101.08%	12,143	5,101	-57.99%
RP	5,286	1,547	-70.73%	2,181	1,968	1,547	1,831	1,847	0.91%	2,181	1,847	-15.30%
Payables	36,678	21,847	-40.44%	39,781	41,833	21,847	23,286	30,982	33.05%	39,781	30,982	-22.12%
Deposits and remittances	1,689,581	1,765,948	4.52%	1,700,423	1,730,495	1,765,948	1,805,747	1,800,588	-0.29%	1,700,423	1,800,588	5.89%
Bank notes payable	49,549	55,521	12.05%	55,544	55,539	55,521	55,577	54,604	-1.75%	55,544	54,604	-1.69%
Provisions	5,296	5,341	0.84%	5,136	5,149	5,341	5,229	5,189	-0.76%	5,136	5,189	1.04%
Lease liabilities	-	1,420	-	1,475	1,445	1,420	1,476	1,426	-3.38%	1,475	1,426	-3.31%
Other liabilities	14,774	15,229	3.08%	16,687	15,480	15,229	15,139	14,721	-2.76%	16,687	14,721	-11.78%
Total Liabilities	1,925,250	1,973,406	2.50%	1,965,899	1,970,307	1,973,406	2,031,454	2,047,430	0.79%	1,965,899	2,047,430	4.15%
Stockholders' Equity	156,562	162,237	3.62%	158,271	159,913	162,237	162,141	162,081	-0.04%	158,271	162,081	2.41%
Total Liabilities and Stockholders' Equity	2,081,812	2,135,643	2.59%	2,124,170	2,130,220	2,135,643	2,193,595	2,209,511	0.73%	2,124,170	2,209,511	4.02%

STATEMENTS OF COMPREHENSIVE INCOME(Consolidated)

(in NT\$ mn)	Year(IFRSs)			Quarter(IFRSs)						Period(IFRSs)		
	2018	2019	Change %	2Q19	3Q19	4Q19	1Q20	2Q20	Change %	6M19	6M20	Change %
Interest Income	38,422	39,190	2.00%	10,122	9,858	9,340	8,797	7,377	-16.14%	19,992	16,173	-19.10%
Interest Expense	15,232	16,341	7.28%	4,169	4,153	3,880	3,659	2,789	-23.79%	8,308	6,448	-22.38%
Net Interest Income	23,190	22,850	-1.47%	5,953	5,705	5,461	5,137	4,588	-10.69%	11,684	9,725	-16.77%
Net Service fee and commissions income	4,868	4,635	-4.79%	1,132	1,151	1,187	1,223	1,065	-12.97%	2,297	2,288	-0.38%
Gains(losses) on financial assets and liabilities at FVPL	2,712	1,837	-32.27%	234	387	648	323	842	160.78%	801	1,166	45.51%
Realized gains of financial assets at FVOCI	782	1,365	0.75	271	725	176	386	452	17.07%	465	837	80.05%
Gains(losses) on disposal of credit assets measured at AC	-101	-	-	-	-	-	-	0	-	-	0	-
Foreign exchange gains(losses)	1,181	919	-22.19%	291	373	-75	235	-2	-100.67%	621	233	-62.47%
Other miscellaneous net income	476	473	-0.64%	65	74	268	150	87	-41.90%	131	238	81.44%
Net income other than net interest income	9,918	9,229	-6.95%	1,993	2,710	2,204	2,317	2,445	5.50%	4,315	4,762	10.35%
Net Revenues and gains	33,108	32,078	-3.11%	7,946	8,415	7,665	7,454	7,032	-5.66%	15,999	14,487	-9.45%
Credit loss provisions, net	2,203	2,136	-3.02%	621	710	432	572	845	47.70%	995	1,417	42.41%
Operating Expenses	16,195	16,422	1.40%	4,054	4,202	4,263	3,783	4,070	7.61%	7,956	7,853	-1.30%
Employee Benefits expenses	10,797	10,868	0.65%	2,654	2,787	2,812	2,505	2,700	7.75%	5,269	5,205	-1.22%
Depreciation and amortization expenses	716	1,437	100.68%	356	365	355	354	350	-1.18%	717	704	-1.78%
Other general and administrative expenses	4,682	4,117	-12.06%	1,044	1,050	1,097	923	1,021	10.62%	1,970	1,944	-1.34%
Income before income tax from continuing operations	14,710	13,520	-8.09%	3,271	3,502	2,970	3,100	2,117	-31.70%	7,047	5,217	-25.97%
Income Tax Expense	2,064	1,949	-5.60%	408	519	380	607	364	-40.03%	1,048	971	-7.39%
Net Income	12,646	11,572	-8.49%	2,863	2,983	2,589	2,493	1,753	-29.68%	5,999	4,246	-29.23%
Basic EPS(NT\$)	1.29	1.16	-10.08%	0.29	0.30	0.25	0.25	0.17	-32.00%	0.58	0.41	-29.31%
Other comprehensive income	110	369	235.52%	871	-1,342	-265	-2,589	2,181	-184.25%	1,976	-408	-120.64%
Total comprehensive income	12,756	11,941	-6.39%	3,734	1,641	2,324	-96	3,934	-4201.21%	7,975	3,838	-51.87%



彰化銀行

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