CHB CHANG HWA BANK 彰化銀行

# 2020年第3季
# 法人說明會


December 4, 2020

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# 報告大綱

- ●2020年第3季營運摘錄
- ●2020年第3季財務資訊
- ●2020年第3季經營成果
- ●附錄

# 2020第3季營運摘錄(合併基礎)

**核心業務**

- 放款量14,856億元，YoY+4.15%
  企金YoY+4.33%，個金YoY+13.30%，海外YoY-10.03%
- 存款量18,292億元，YoY+5.59%
  台幣活期YoY+8.80%，外幣活期YoY+21.20%

**獲利表現**

- 稅前盈餘67.73億元，YoY-35.80%
- EPS 0.54元，ROA 0.35%，ROE 4.63%

**資產品質**

- 逾放比0.40%
- 覆蓋率314.60%

**資本水準**

- 資本適足率14.53%

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

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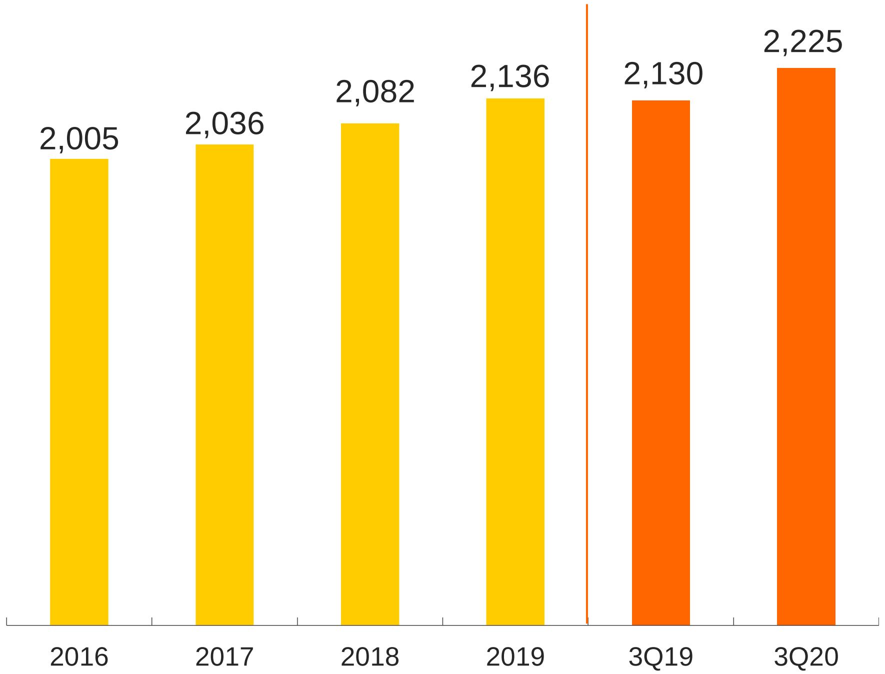
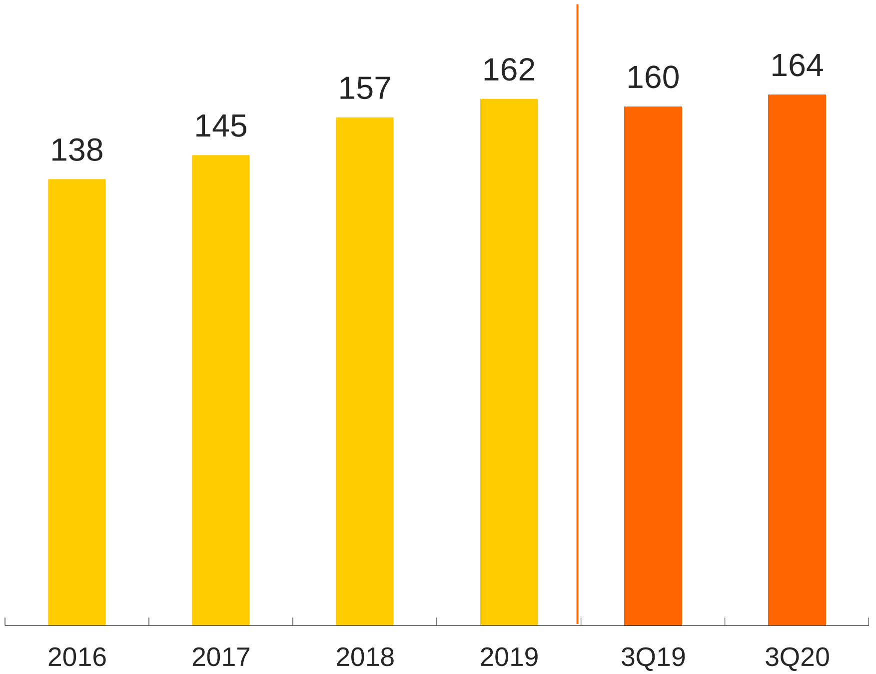
# 資產規模及淨值

## Asset size (in NT$ bn)

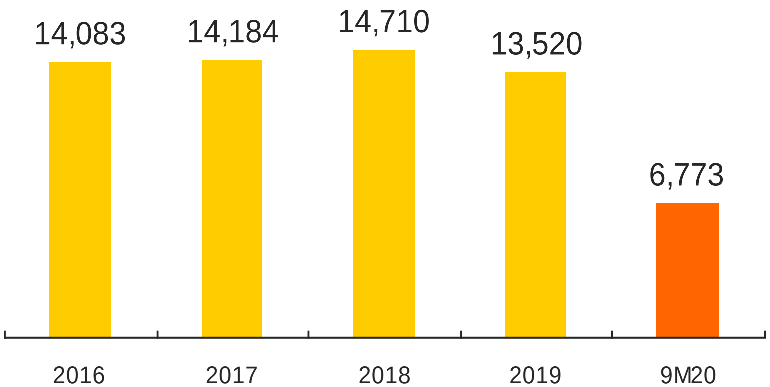



## Net Worth (in NT$ bn)

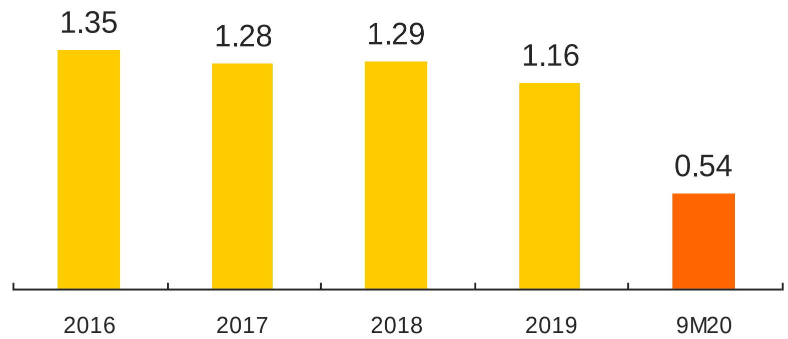


# 獲利表現

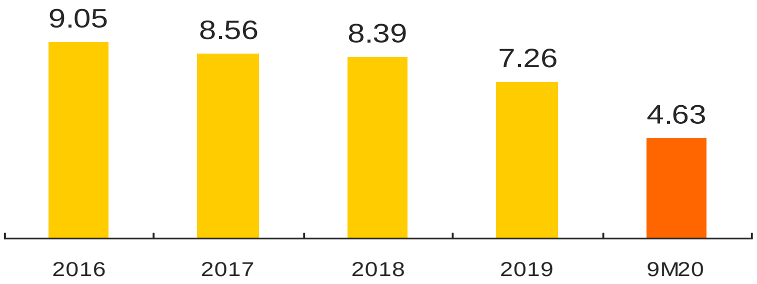
## Net Income Before Tax (in NT$ mn)



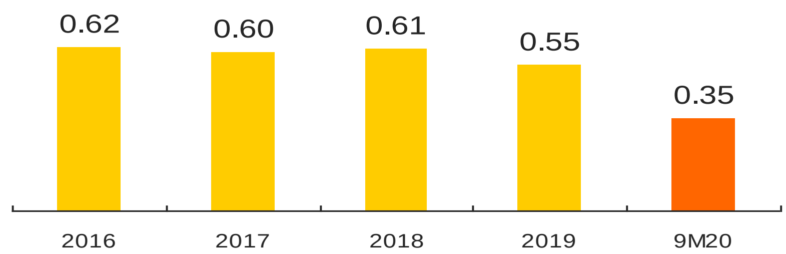

## EPS After tax (in NT$ )




## ROE(%)




## ROA(%)




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

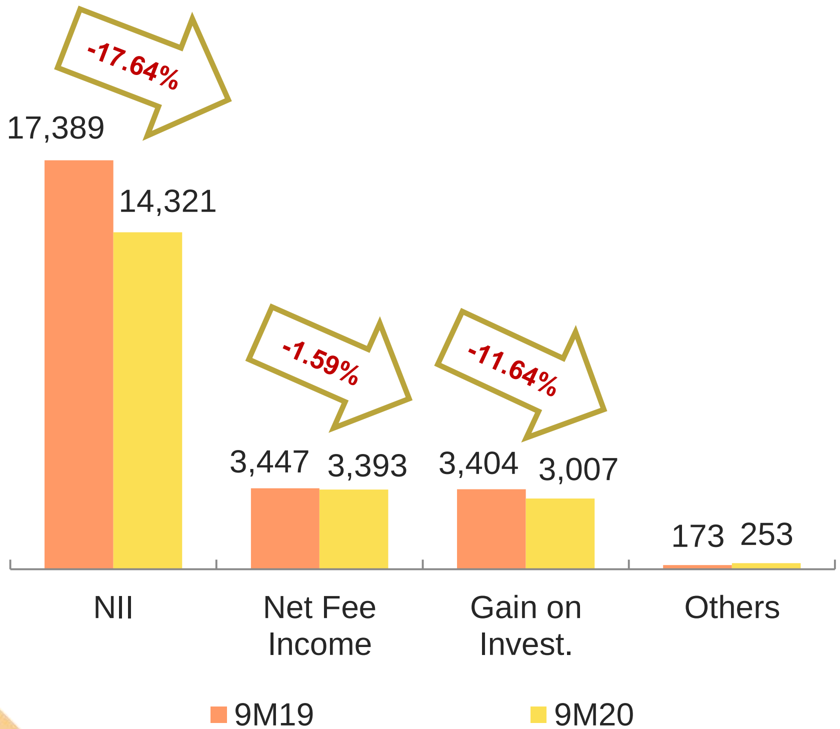
# 綜合損益表

| (In NT$ mn ) | 9M19 | 9M20 | YoY(%) |
|---|---|---|---|
| Net Revenue | 24,413 | 20,974 | -14.09% |
| Provision, Net | 1,705 | 2,387 | 40.00% |
| Operating Expense | 12,159 | 11,814 | -2.83% |
| Net Income Before tax | 10,550 | 6,773 | -35.80% |
| Income Tax Expense | 1,567 | 1,118 | -28.65% |
| Net Income After tax | 8,982 | 5,654 | -37.05% |
| Other comprehensive income | 634 | -314 | -149.60% |
| Total comprehensive income | 9,616 | 5,340 | -44.47% |

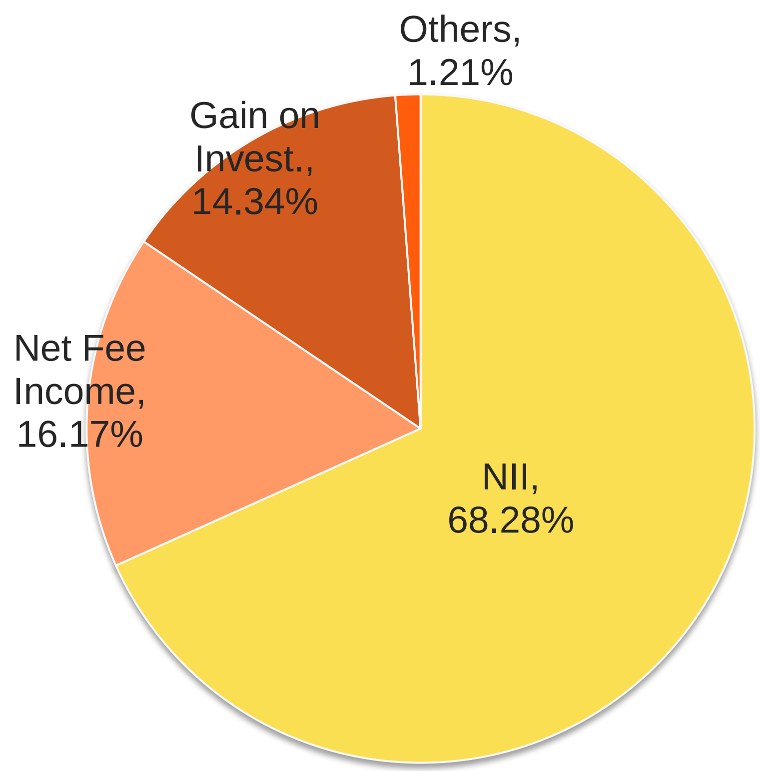
# 淨收益

## Net Revenue (in NT$ mn)

| 9M19 | 9M20 | YoY |
|---|---|---|
| 24,413 | 20,974 | -14.09% |



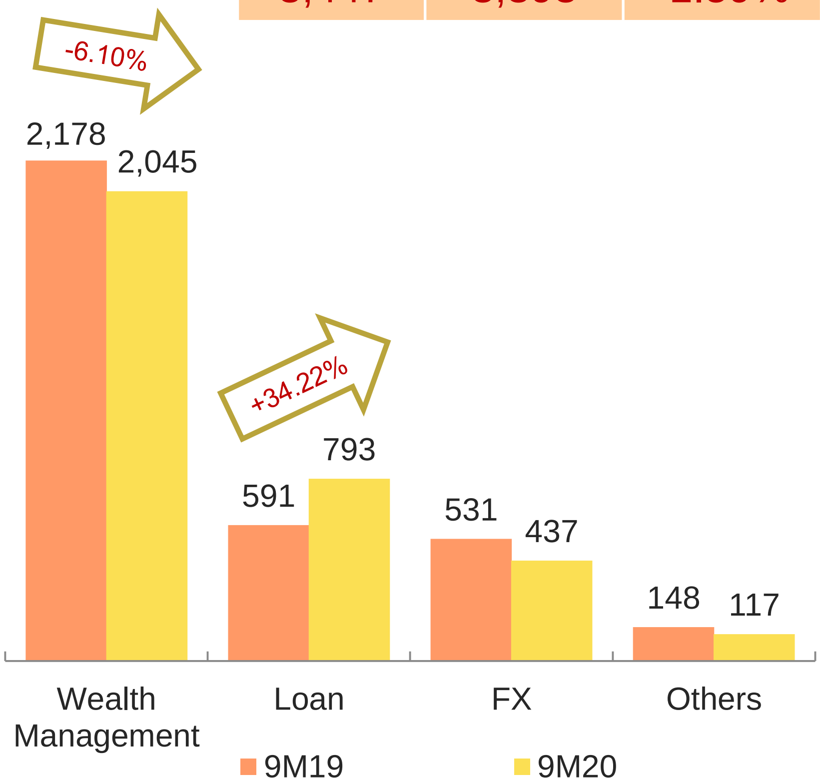

## 9M20 Net Revenue Breakdown



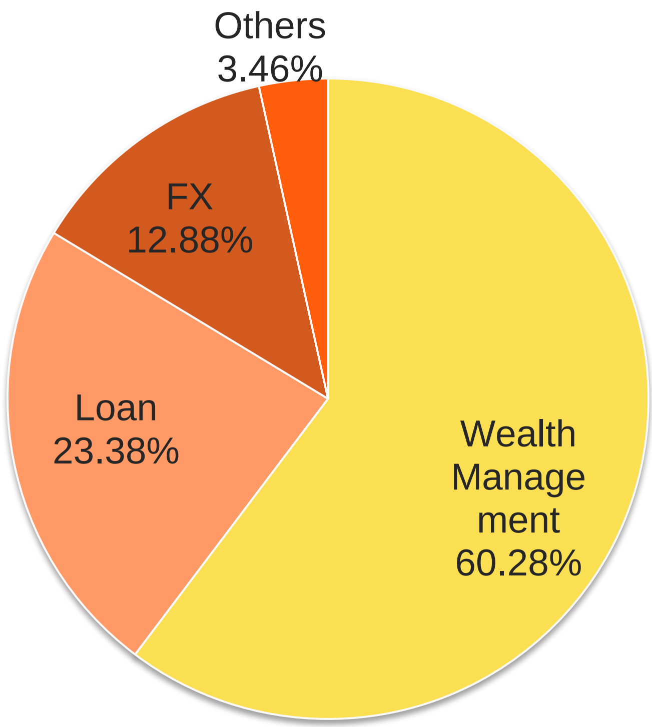
# 手續費淨收益

## Net Fee Income (in NT$ mn)

| 9M19 | 9M20 | YoY |
|---|---|---|
| 3,447 | 3,393 | -1.59% |




## 9M20 Net Fee Income Breakdown



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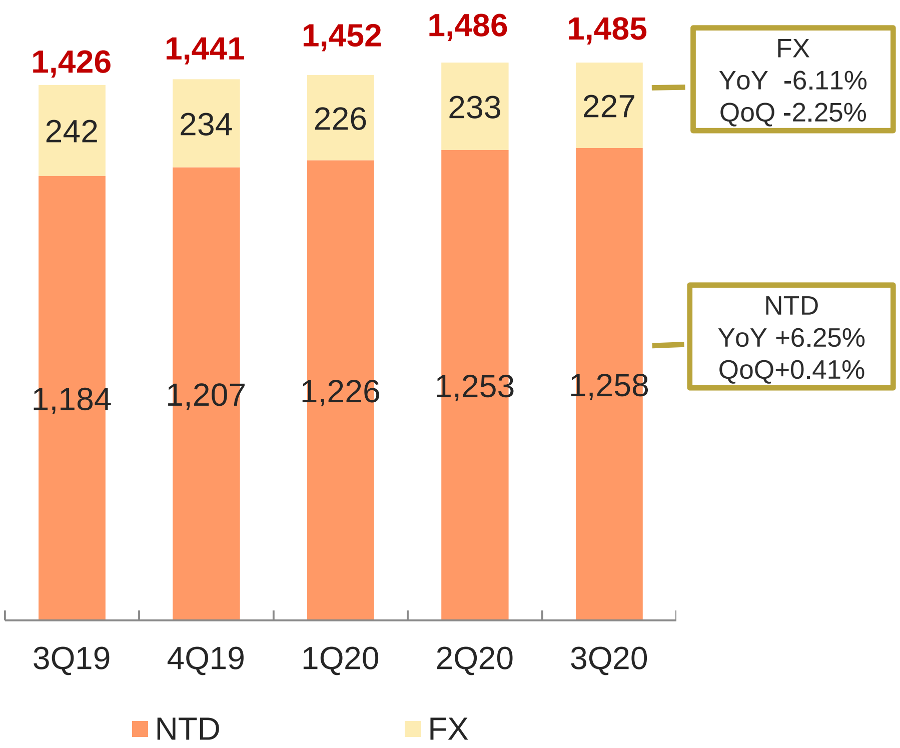
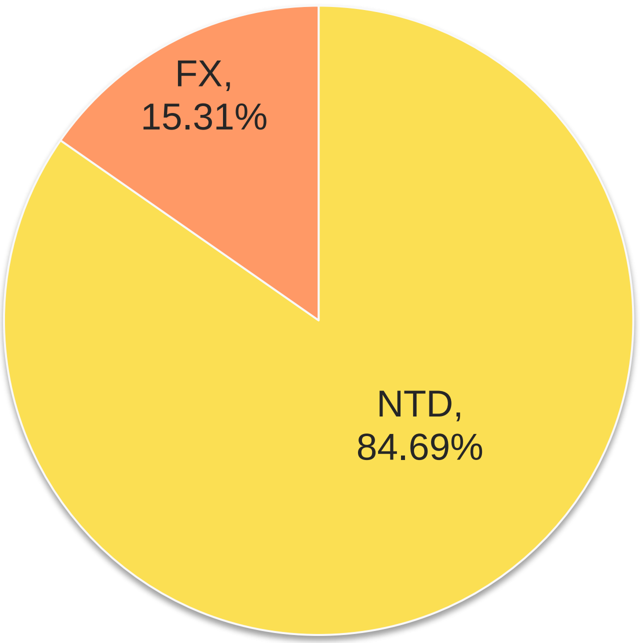
# 放款結構：台外幣

## Quarterly loan balance (in NT$ bn)



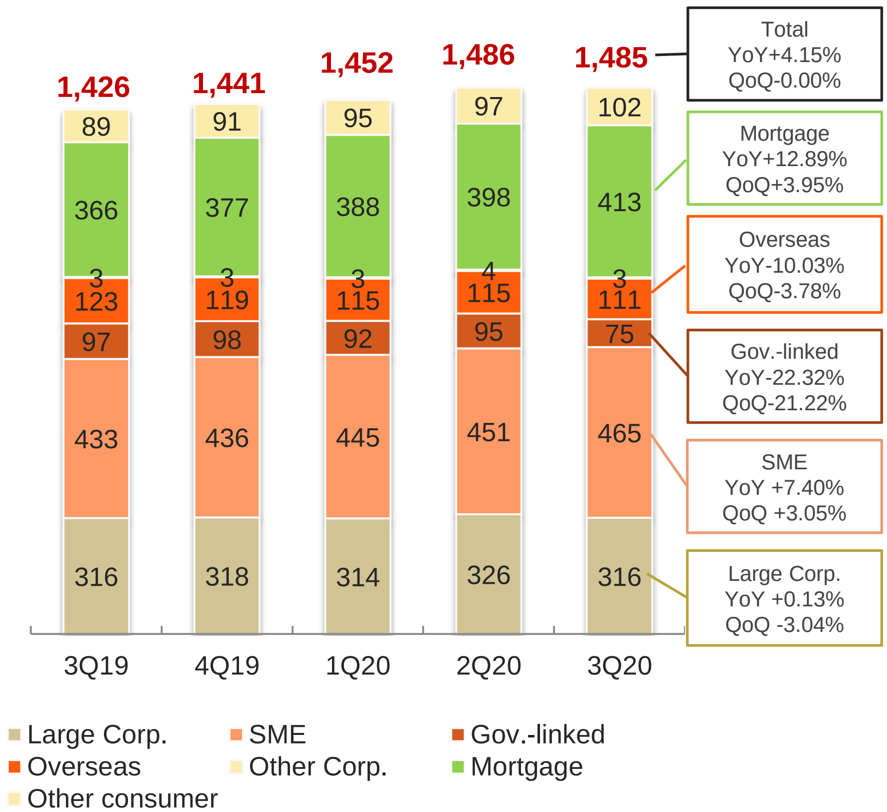

## 3Q20 Loan Breakdown by Currency



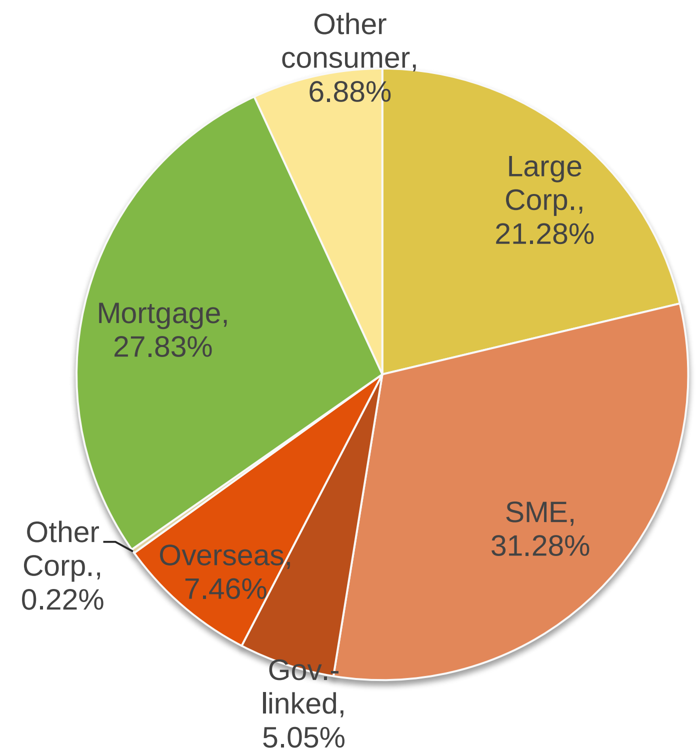

1.Loan is included ordinary loans, advances (credit card), factoring A/R, exchange bills negotiated, and import / export bills negotiated, and excluded overdue loans.
2.Quarterly loan balance is single quarter average balance basis.
3.YoY is compared with the average on third quarter of 2019 and 2020.

# 放款結構：對象別

## Quarterly Loan Balance (in NT$ bn)




## 3Q20 Loan Breakdown by Customer

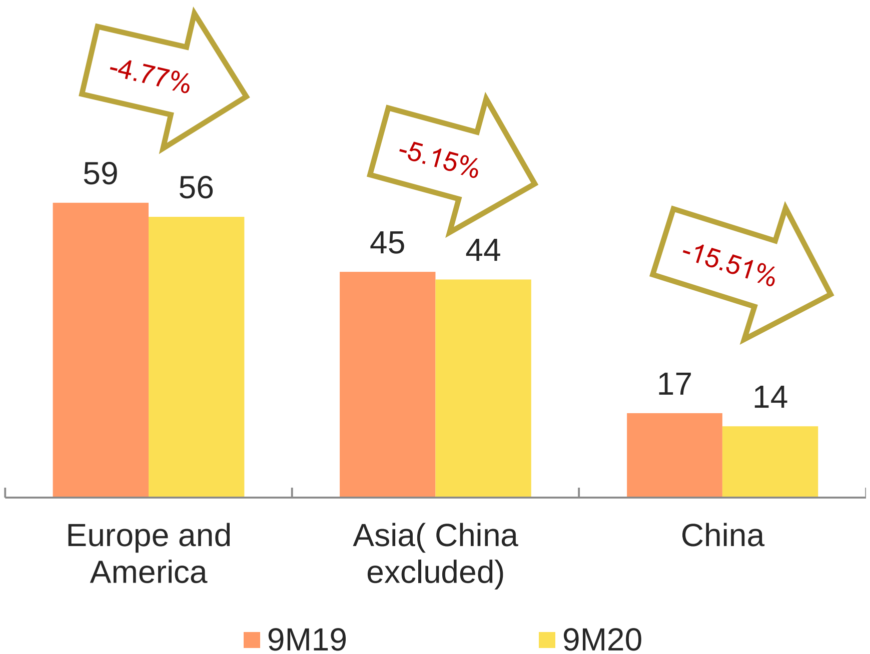



1.Loan is included ordinary loans, advances (credit card), factoring A/R, exchange bills negotiated, and import / export bills negotiated, and excluded overdue loans.
2.Quarterly loan balance is single quarter average balance basis.
3.YoY is compared with the average on third quarter of 2019 and 2020.

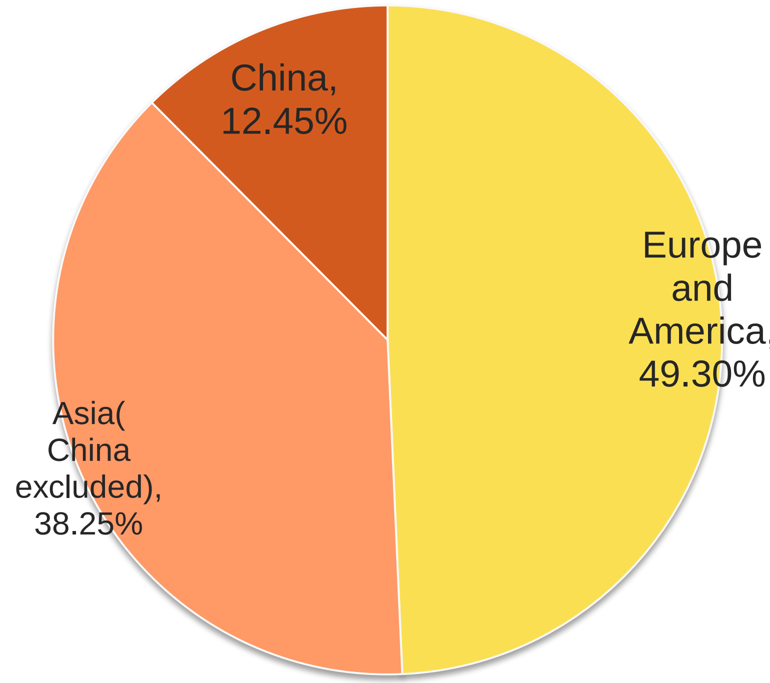
# 海外分行放款地區別

## Overseas Loan Balance (in NT$ bn)

| 9M19 | 9M20 | YoY |
|---|---|---|
| 121 | 114 | -6.39% |



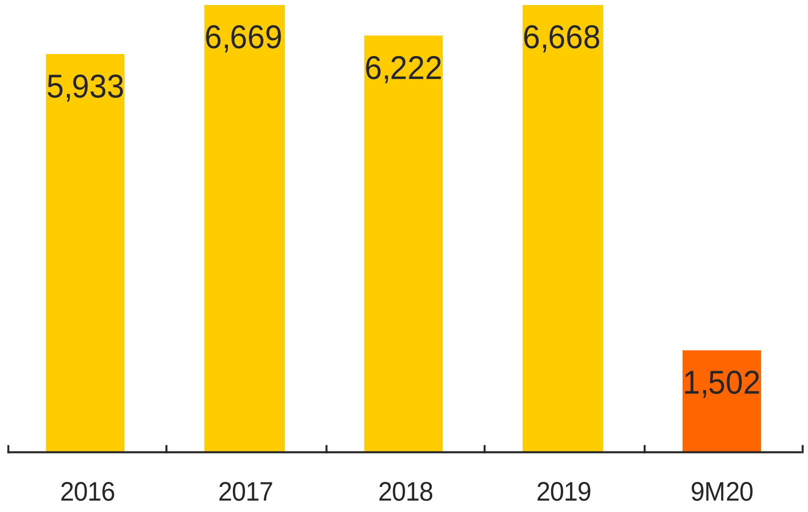

## 9M20 Overseas Loan Breakdown by Regions



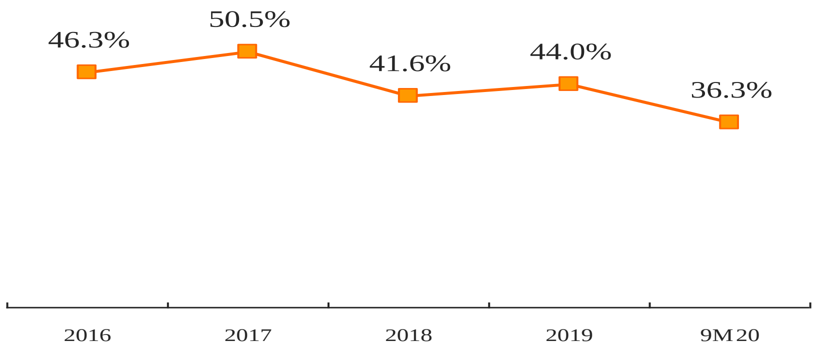

1.Loan is included ordinary loans, advances (credit card), factoring A/R, exchange bills negotiated, and import / export bills negotiated, and excluded overdue loans.
2.The figures are the average of nine months.
3.Including China subsidiary.

# 境外獲利占比

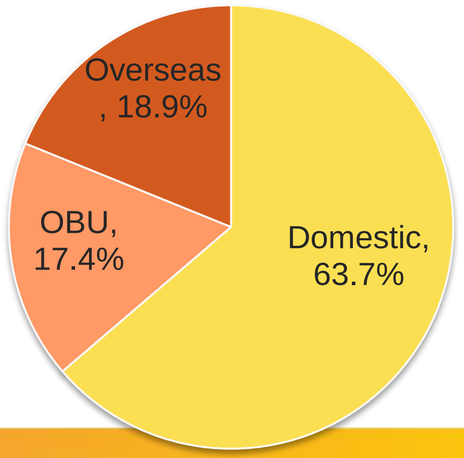
## Overseas & OBU Net Income Before Tax (in NT$ mn)




## Overseas & OBU PPOP proportion

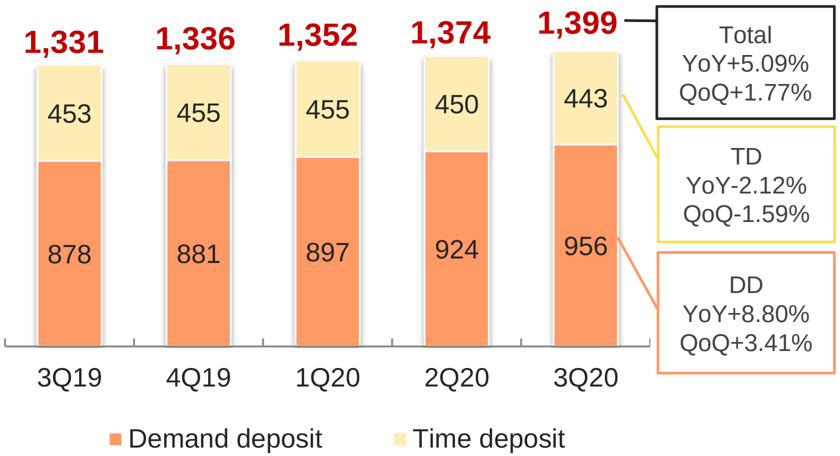



## 9M20 PPOP Breakdown

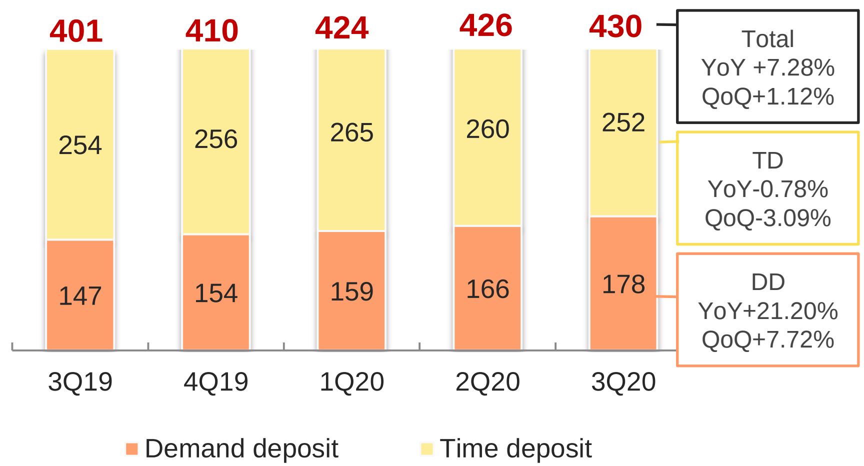


# 存款結構：台外幣

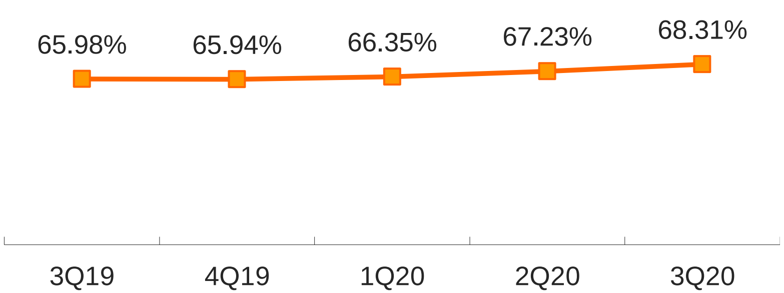
## Quarterly NTD Deposit Balance (in NT$ bn)



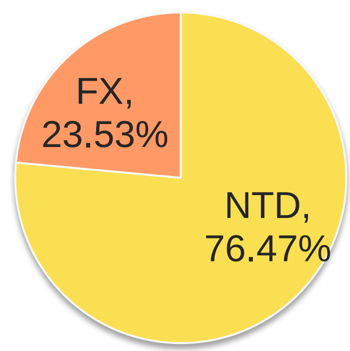

## Quarterly FX Deposit Balance (in NT$ bn)




## Quarterly NTD Demand Deposit Proportion



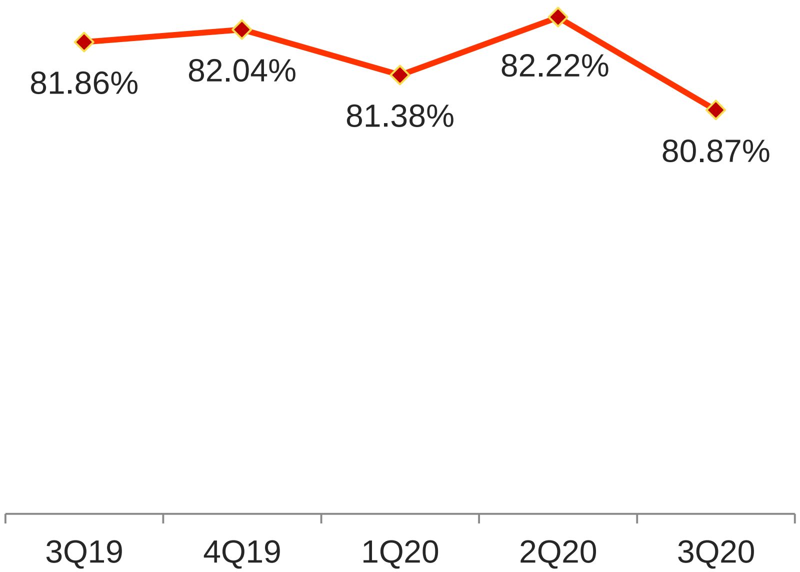

## 3Q20 Deposit Breakdown by Currency



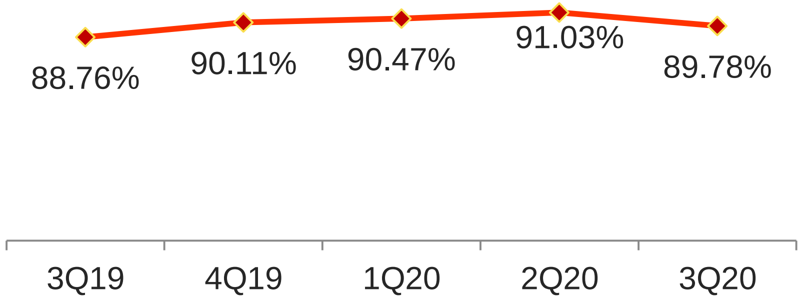

1.Quarterly deposit balance is single quarter average balance basis.
2.YoY is compared with the average on third quarter of 2019 and 2020.

# 存放比

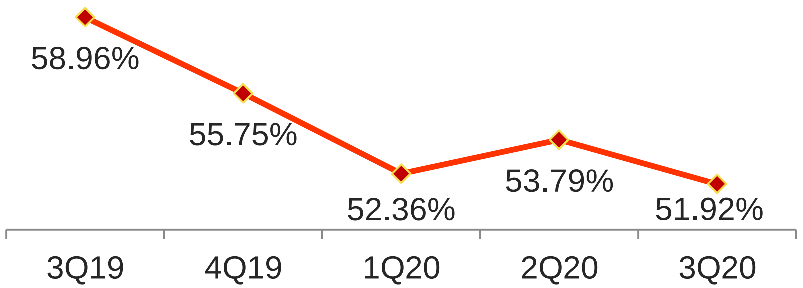
## Total LDR




## NTD LDR

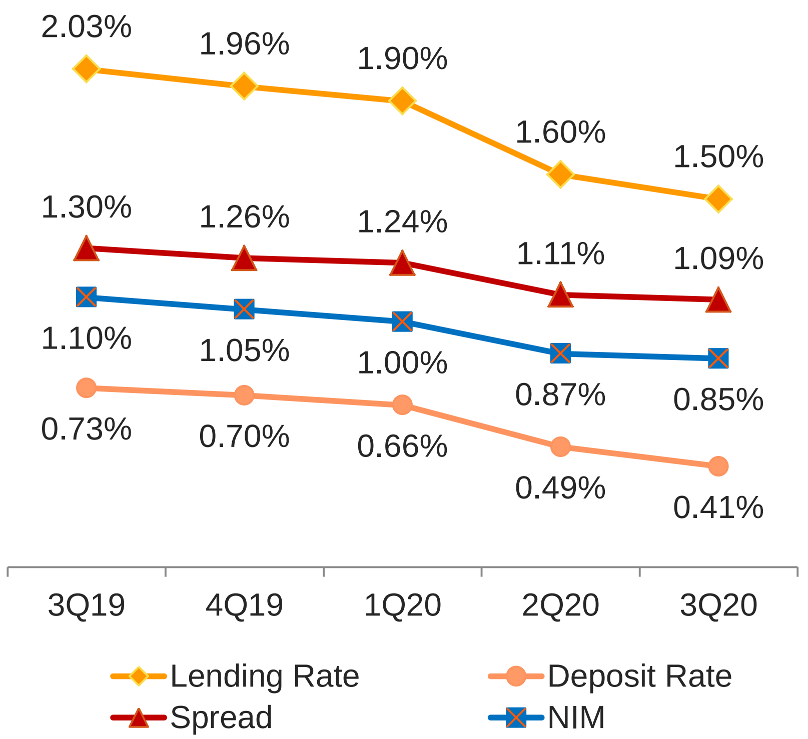



## FX LDR

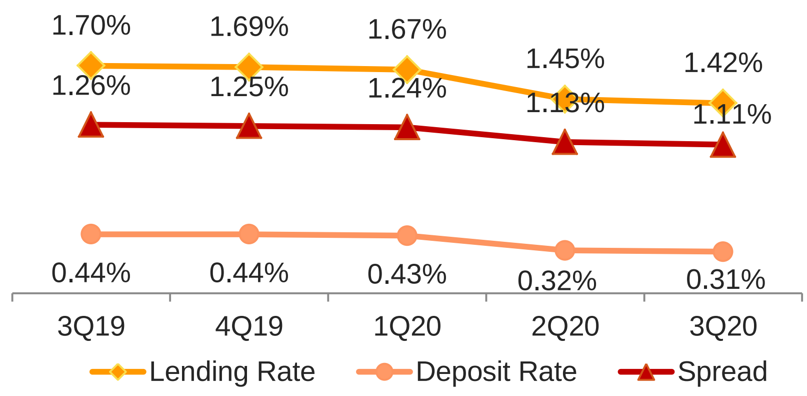


# 存放利差、淨利差

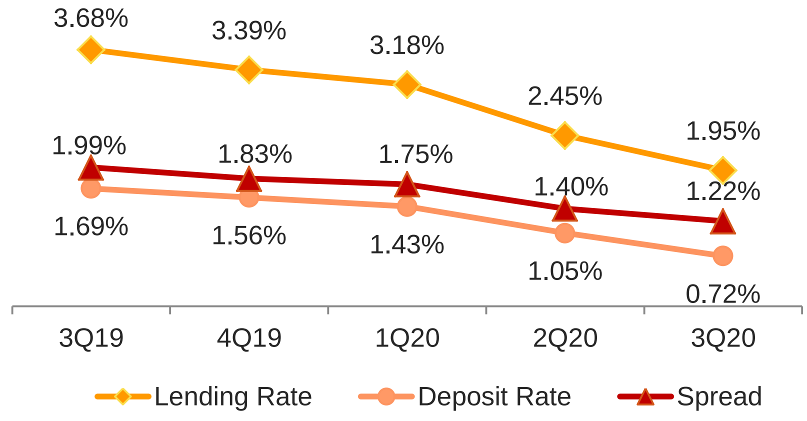
## Quarterly Total Loan to Deposit Spread and NIM




## NTD Loan to Deposit Spread



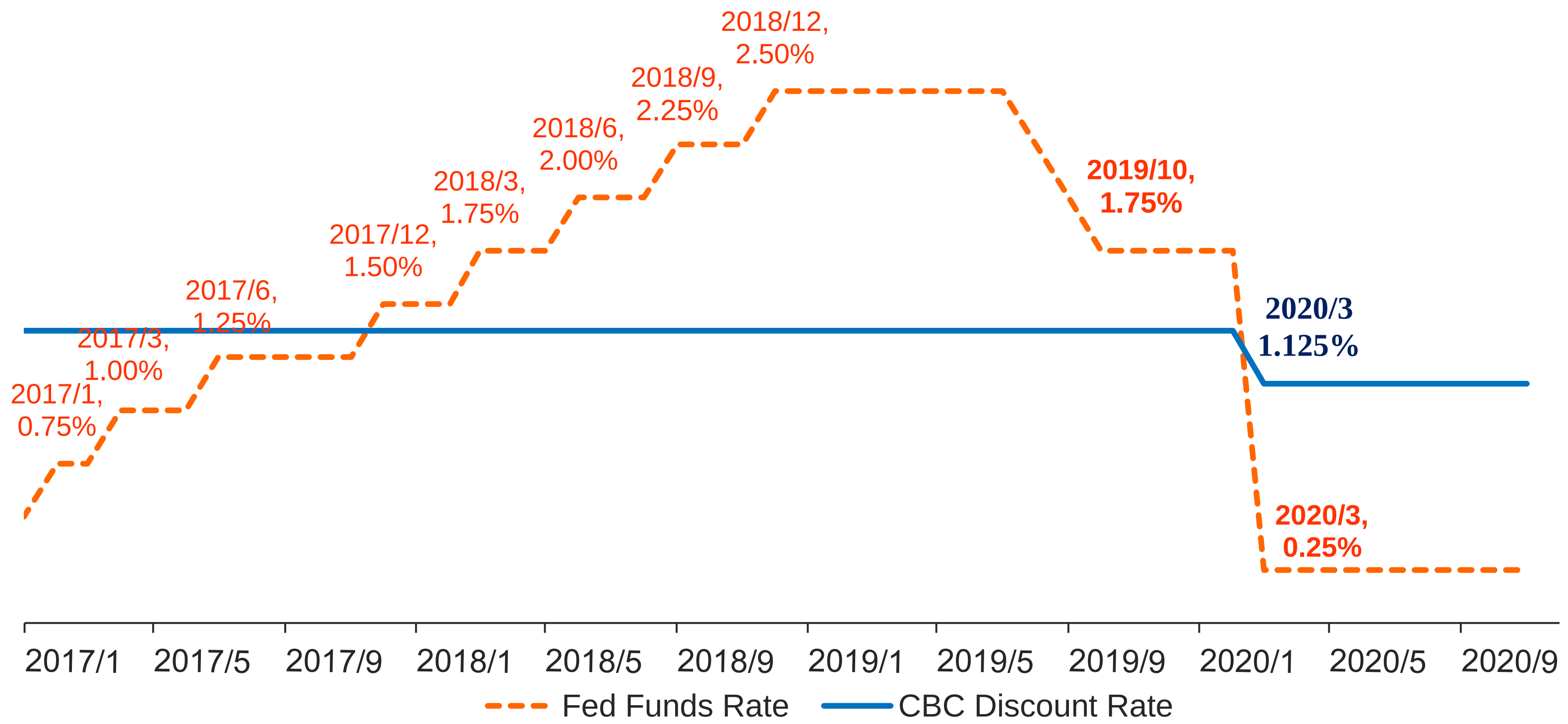

## FX Loan to Deposit spread




*.IFRS and quarterly basis.

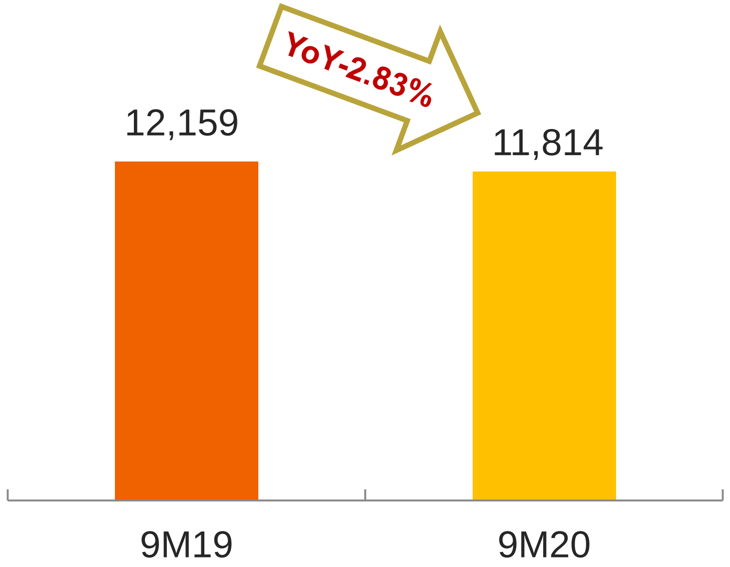
# Fed與國內央行利率走勢

## Fed Funds Rate VS. CBC Discount Rate

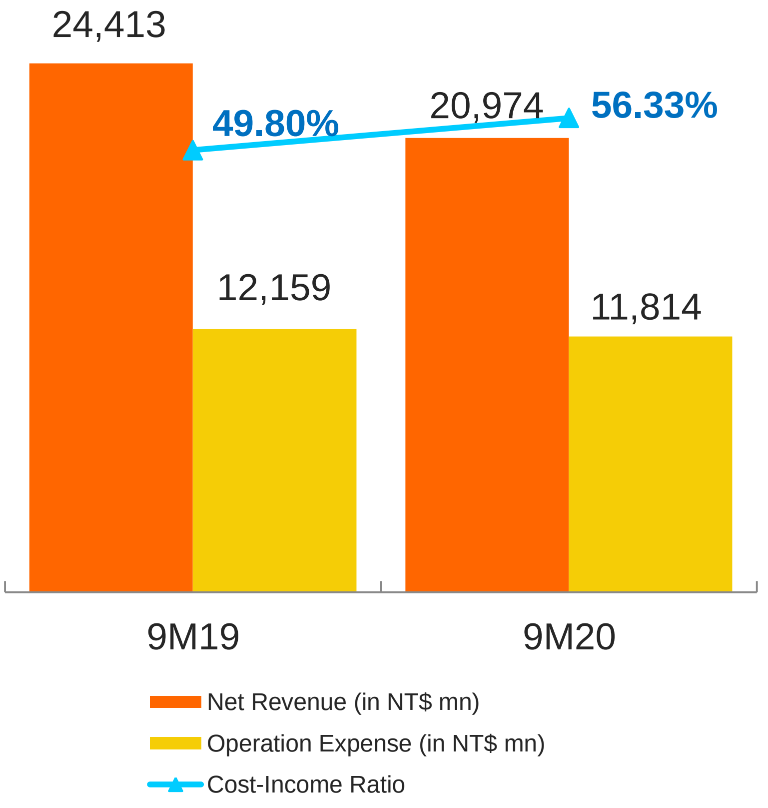


# 營業費用比

## Operating Expense (in NT$ mn)

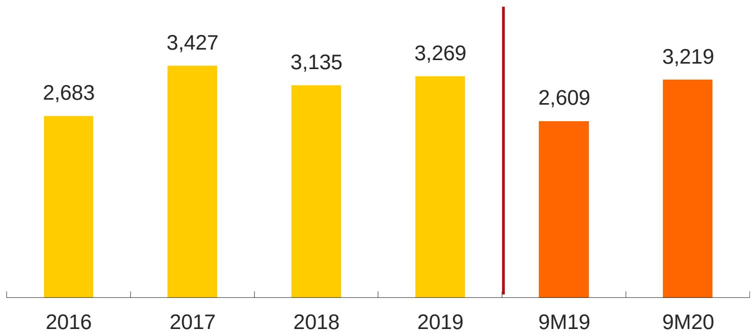



## Cost-Income Ratio

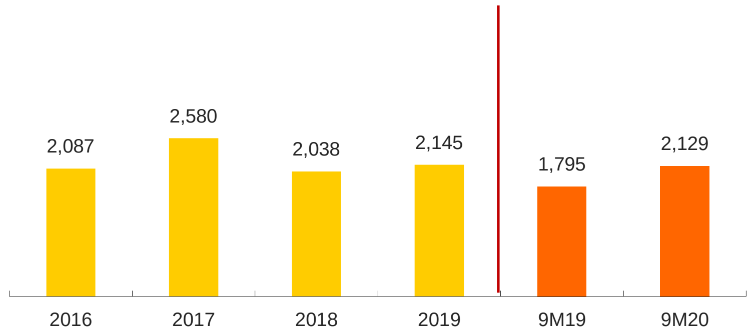


# 放款提存、轉銷及收回

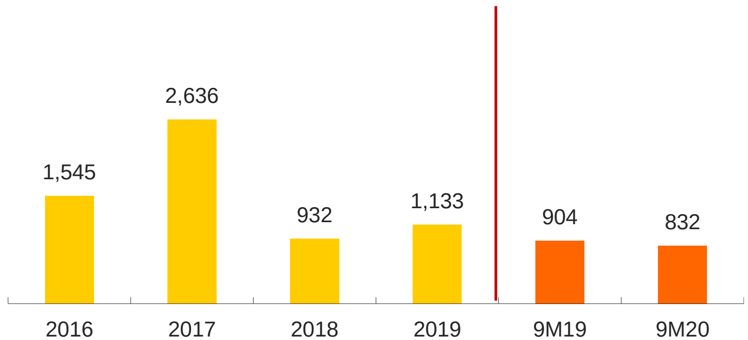
## Provision (in NT$ mn)



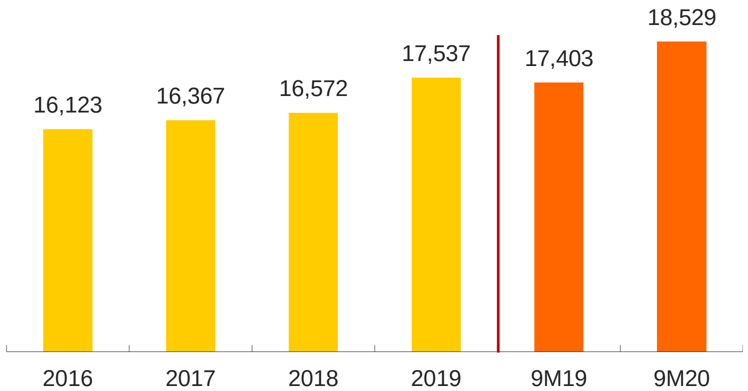

## Write-Off (in NT$ mn)




## Recovery (in NT$ mn)

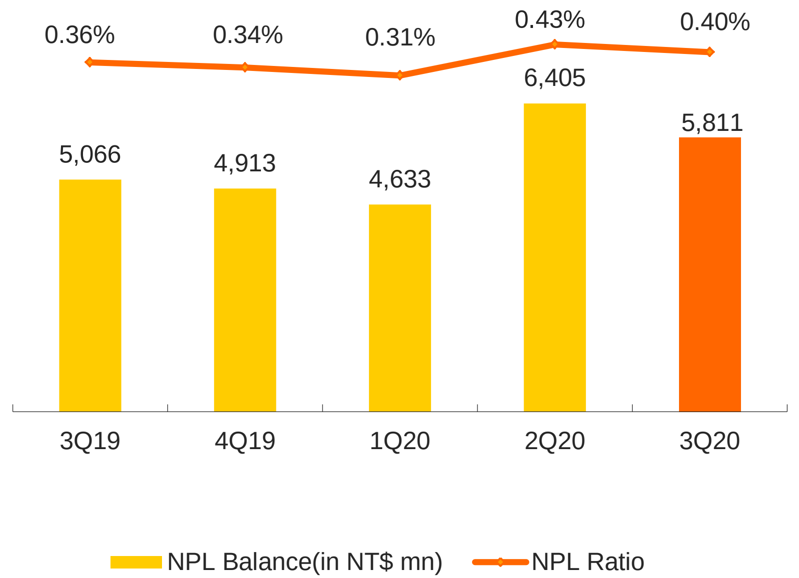



## Reserve (in NT$ mn)

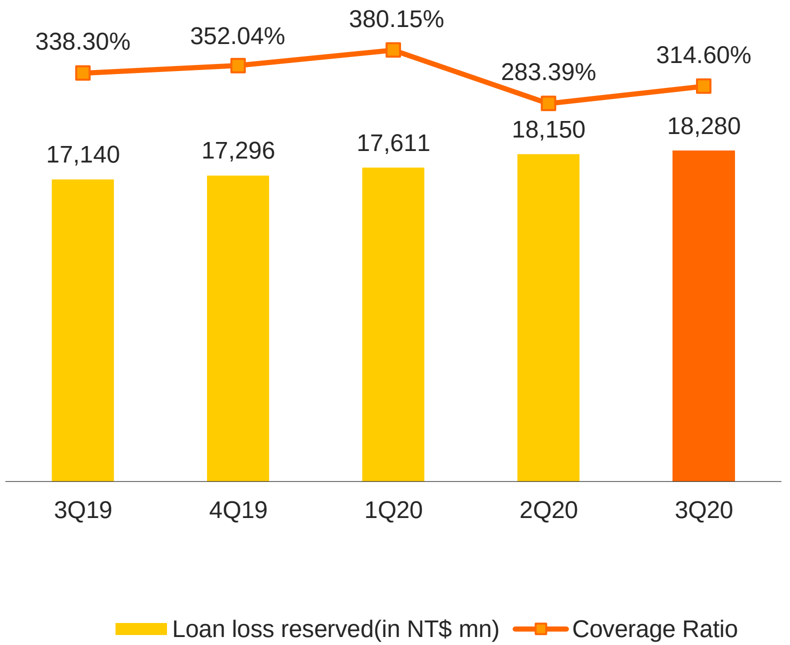


# 逾放比及覆蓋率

## NPL Ratio

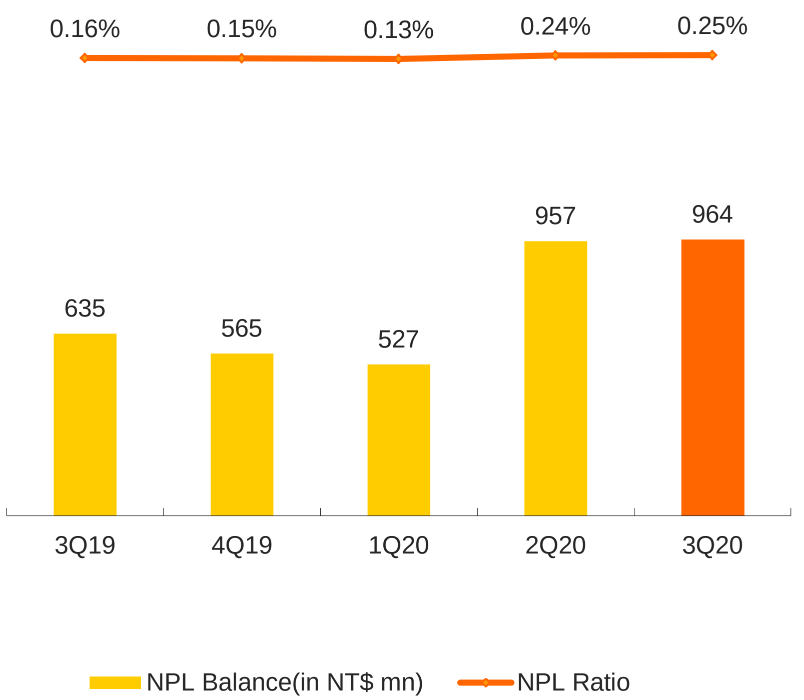



## Coverage Ratio

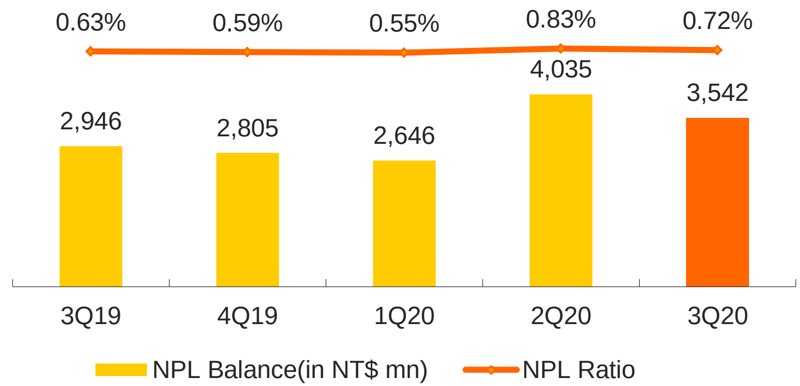


# 資產品質

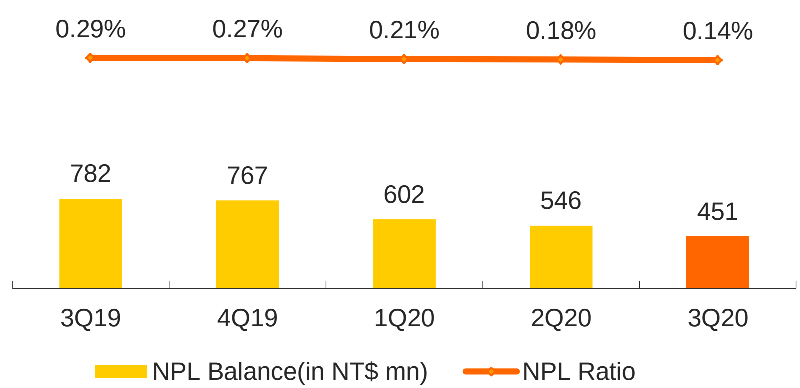
## Large Corp.




## SME




## Mortgage

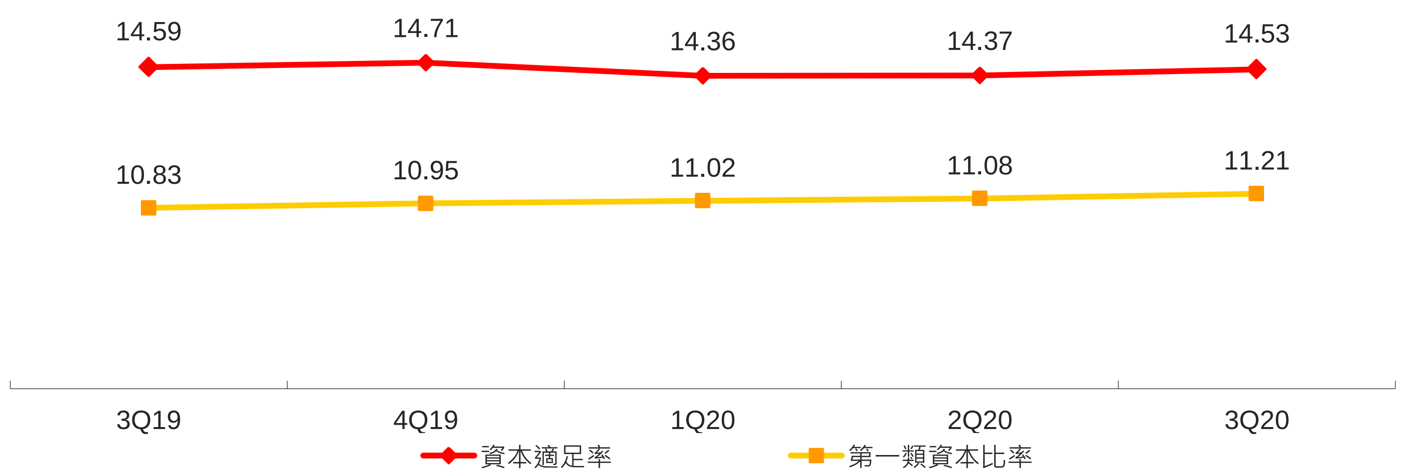


# 信用評級及資本適足率

## 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** ( 2020/11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**

- 致力開拓中小企業客群，調整放款結構，並結合信保基金功能，提升授信資產品質。
- 深耕個金房貸客群，提供全方位金融服務，擴大往來面向。
- 融入客戶金流體系，擴增穩定存款基盤。
- 配合政策爭取「投資臺灣三大方案」、「境外資金專法」及「兆元振興」等商機。

**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**

- 深度耕耘海外利基市場，整合包括東協地區等據點之業務推展。
- 積極推動海外單位統籌主辦國際聯貸案。
- 持續吸引及培育海外優秀人才，加強海外分行之風控及管理。

**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，躋身金融保險業前4名。
- 獲CDP調升2019年度氣候變遷問卷評等至管理(B)級(Management)。

CHB CHANG HWA BANK 彰化銀行

# Q&A時間

# 報告大綱

- 2020年第3季營運摘錄
- 2020年第3季財務資訊
- 2020年第3季經營成果
- **附錄**

# BALANCE SHEETS(Consolidated)

| (in NT$ mn) | Year(IFRSs) | | | Quarter(IFRSs) | | | | | | Period(IFRSs) | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2018 | 2019 | Change% | 3Q19 | 4Q19 | 1Q20 | 2Q20 | 3Q20 | Change% | 3Q19 | 3Q20 | Change% |
| **Assets** | | | | | | | | | | | | |
| Cash & due from Banks | 249,016 | 199,336 | -19.95% | 187,982 | 199,336 | 208,434 | 188,282 | 210,244 | 11.66% | 187,982 | 210,244 | 11.84% |
| Financial assets at FVPL, net | 10,918 | 11,483 | 5.18% | 11,114 | 11,483 | 19,466 | 15,475 | 22,100 | 42.81% | 11,114 | 22,100 | 98.85% |
| Financial assets at FVOCI, net | 91,938 | 116,296 | 26.49% | 124,472 | 116,296 | 106,589 | 112,222 | 116,512 | 3.82% | 124,472 | 116,512 | -6.40% |
| Financial assets for hedging | 245 | 247 | 0.97% | 267 | 247 | 302 | 288 | 262 | -8.77% | 267 | 262 | -1.79% |
| Financial assets at amortized cost, net | 268,060 | 276,059 | 2.98% | 272,616 | 276,059 | 294,020 | 310,472 | 307,368 | -1.00% | 272,616 | 307,368 | 12.75% |
| Receivables, net | 29,934 | 23,201 | -22.49% | 35,177 | 23,201 | 20,150 | 19,294 | 22,373 | 15.96% | 35,177 | 22,373 | -36.40% |
| Loans, net | 1,336,701 | 1,427,351 | 6.78% | 1,422,235 | 1,427,351 | 1,469,115 | 1,491,585 | 1,463,346 | -1.89% | 1,422,235 | 1,463,346 | 2.89% |
| Other financial assets, net | 55,045 | 40,134 | -27.09% | 34,609 | 40,134 | 33,282 | 29,652 | 40,308 | 35.94% | 34,609 | 40,308 | 16.47% |
| Property and equipment, net | 21,071 | 20,739 | -1.58% | 20,701 | 20,739 | 20,672 | 20,658 | 20,682 | 0.11% | 20,701 | 20,682 | -0.09% |
| Right-of-use asset | - | 1,620 | - | 1,643 | 1,620 | 1,670 | 1,616 | 1,575 | -2.58% | 1,643 | 1,575 | -4.14% |
| Investment property, net | 13,742 | 13,873 | 0.95% | 13,875 | 13,873 | 13,871 | 13,869 | 13,868 | -0.01% | 13,875 | 13,868 | -0.05% |
| Other assets | 5,142 | 5,303 | 3.14% | 5,530 | 5,303 | 6,025 | 6,096 | 6,248 | 2.48% | 5,530 | 6,248 | 12.99% |
| Total Assets | 2,081,812 | 2,135,643 | 2.59% | 2,130,220 | 2,135,643 | 2,193,595 | 2,209,511 | 2,224,887 | 0.70% | 2,130,220 | 2,224,887 | 4.44% |
| **Liabilities** | | | | | | | | | | | | |
| Due to banks | 113,039 | 102,306 | -9.50% | 104,986 | 102,306 | 120,633 | 132,971 | 113,808 | -14.41% | 104,986 | 113,808 | 8.40% |
| Financial liabilities at FVPL | 11,047 | 4,247 | -61.55% | 13,412 | 4,247 | 2,537 | 5,101 | 5,536 | 8.53% | 13,412 | 5,536 | -58.72% |
| RP | 5,286 | 1,547 | -70.73% | 1,968 | 1,547 | 1,831 | 1,847 | 1,753 | -5.11% | 1,968 | 1,753 | -10.93% |
| Payables | 36,678 | 21,847 | -40.44% | 41,833 | 21,847 | 23,286 | 30,982 | 29,131 | -5.98% | 41,833 | 29,131 | -30.36% |
| Deposits and remittances | 1,689,581 | 1,765,948 | 4.52% | 1,730,495 | 1,765,948 | 1,805,747 | 1,800,588 | 1,836,094 | 1.97% | 1,730,495 | 1,836,094 | 6.10% |
| Bank notes payable | 49,549 | 55,521 | 12.05% | 55,539 | 55,521 | 55,577 | 54,604 | 54,580 | -0.04% | 55,539 | 54,580 | -1.73% |
| Provisions | 5,296 | 5,341 | 0.84% | 5,149 | 5,341 | 5,229 | 5,189 | 5,159 | -0.59% | 5,149 | 5,159 | 0.20% |
| Lease liabilities | - | 1,420 | - | 1,445 | 1,420 | 1,476 | 1,426 | 1,402 | -1.68% | 1,445 | 1,402 | -2.98% |
| Other liabilities | 14,774 | 15,229 | 3.08% | 15,480 | 15,229 | 15,139 | 14,721 | 13,841 | -5.97% | 15,480 | 13,841 | -10.59% |
| Total Liabilities | 1,925,250 | 1,973,406 | 2.50% | 1,970,307 | 1,973,406 | 2,031,454 | 2,047,430 | 2,061,303 | 0.68% | 1,970,307 | 2,061,303 | 4.62% |
| **Stockholders' Equity** | 156,562 | 162,237 | 3.62% | 159,913 | 162,237 | 162,141 | 162,081 | 163,583 | 0.93% | 159,913 | 163,583 | 2.30% |
| Total Liabilities and Stockholders' Equity | 2,081,812 | 2,135,643 | 2.59% | 2,130,220 | 2,135,643 | 2,193,595 | 2,209,511 | 2,224,887 | 0.70% | 2,130,220 | 2,224,887 | 4.44% |

# STATEMENTS OF COMPREHENSIVE INCOME(Consolidated)

| (in NT$ mn) | Year(IFRSs) | | | Quarter(IFRSs) | | | | | | Period(IFRSs) | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2018 | 2019 | Change% | 3Q19 | 4Q19 | 1Q20 | 2Q20 | 3Q20 | Change% | 9M19 | 9M20 | Change% |
| Interest Income | 38,422 | 39,190 | 2.00% | 9,858 | 9,340 | 8,797 | 7,377 | 6,832 | -16.14% | 29,850 | 23,006 | -22.93% |
| Interest Expense | 15,232 | 16,341 | 7.28% | 4,153 | 3,880 | 3,659 | 2,789 | 2,237 | -23.79% | 12,461 | 8,685 | -30.30% |
| **Net Interest Income** | **23,190** | **22,850** | **-1.47%** | **5,705** | **5,461** | **5,137** | **4,588** | **4,596** | **-10.69%** | **17,389** | **14,321** | **-17.64%** |
| Net Service fee and commissions income | 4,868 | 4,635 | -4.79% | 1,151 | 1,187 | 1,223 | 1,065 | 1,104 | -12.97% | 3,448 | 3,393 | -1.59% |
| Gains(losses) on financial assets and liabilities at FVPL | 2,712 | 1,837 | -32.27% | 387 | 648 | 323 | 842 | 262 | 160.78% | 1,188 | 1,427 | 20.09% |
| Realized gains of financial assets at FVOCI | 782 | 1,365 | 0.75 | 725 | 176 | 386 | 452 | 366 | 17.07% | 1,190 | 1,203 | 1.16% |
| Gains(losses) on disposal of credit assets measured at AC | -101 | | - | - | - | - | 0 | 0 | - | - | - | - |
| Foreign exchange gains(losses) | 1,181 | 919 | -22.19% | 373 | -75 | 235 | -2 | 65 | -100.67% | 994 | 298 | -70.01% |
| Other miscellaneous net income | 476 | 473 | -0.64% | 74 | 268 | 150 | 87 | 94 | -41.90% | 205 | 332 | 62.00% |
| **Net income other than net interest income** | **9,918** | **9,229** | **-6.95%** | **2,710** | **2,204** | **2,317** | **2,445** | **1,892** | **5.50%** | **7,025** | **6,653** | **-5.29%** |
| **Net Revenues and gains** | **33,108** | **32,078** | **-3.11%** | **8,415** | **7,665** | **7,454** | **7,032** | **6,487** | **-5.66%** | **24,414** | **20,974** | **-14.09%** |
| Credit loss provisions, net | 2,203 | 2,136 | -3.02% | 710 | 432 | 572 | 845 | 970 | 47.70% | 1,705 | 2,387 | 40.01% |
| **Operating Expenses** | **16,195** | **16,422** | **1.40%** | **4,202** | **4,263** | **3,783** | **4,070** | **3,962** | **7.61%** | **12,158** | **11,814** | **-2.83%** |
| Employee Benefits expenses | 10,797 | 10,868 | 0.65% | 2,787 | 2,812 | 2,505 | 2,700 | 2,650 | 7.75% | 8,056 | 7,855 | -2.49% |
| Depreciation and amortization expenses | 716 | 1,437 | 100.68% | 365 | 355 | 354 | 350 | 352 | -1.18% | 1,082 | 1,056 | -2.42% |
| Other general and administrative expenses | 4,682 | 4,117 | -12.06% | 1,050 | 1,097 | 923 | 1,021 | 959 | 10.62% | 3,020 | 2,903 | -3.87% |
| **Income before income tax from continuing operations** | **14,710** | **13,520** | **-8.09%** | **3,502** | **2,970** | **3,100** | **2,117** | **1,556** | **-31.70%** | **10,550** | **6,773** | **-35.81%** |
| Income Tax Expense | 2,064 | 1,949 | -5.60% | 519 | 380 | 607 | 364 | 147 | -40.03% | 1,568 | 1,118 | -28.68% |
| **Net Income** | **12,646** | **11,572** | **-8.49%** | **2,983** | **2,589** | **2,493** | **1,753** | **1,409** | **-29.68%** | **8,982** | **5,654** | **-37.05%** |
| Basic EPS(NT$) | 1.29 | 1.16 | -10.08% | 0.30 | 0.26 | 0.25 | 0.17 | 0.14 | -32.00% | 0.90 | 0.54 | -40.00% |
| Other comprehensive income | 110 | 369 | 235.52% | -1,342 | -265 | -2,589 | 2,181 | 93 | -184.25% | 634 | -314 | -149.58% |
| **Total comprehensive income** | **12,756** | **11,941** | **-6.39%** | **1,641** | **2,324** | **-96** | **3,934** | **1,502** | **-4201.21%** | **9,616** | **5,340** | **-44.47%** |

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# 感謝聆聽