CHB 彰化銀行
CHANG HWA BANK

2021年第3季
法人說明會

November 26, 2021

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全球產業經濟概況

- **新生活模式「與病毒共存」，全球經濟持續復甦**
  1. 疫情對先進國家的影響將逐漸淡化，並進入「與病毒共存」的新生活模式
  2. 主要國家經濟活動大致恢復元氣，未來全球經濟復甦力道也將趨於緩和
  3. 貨幣寬鬆浪潮進入尾聲，估計將在明年中旬完成QE退場並在下半年啟動升息。

- **臺灣出口規模屢創佳績，全年經濟成長率將上看6%**
  1. 隨著歐美陸續解封，疫情帶來的宅經濟與遠距需求動能轉弱，相關產業如面板、被動元件及DRAM等景氣將由熱轉溫
  2. 晶片短缺未解，晶圓代工大廠上調報價，加上5G、汽車電子及雲端伺服器等應用升溫，國內半導體產業景氣仍將維持高檔
  3. 追求「碳中和」的大趨勢下，未來新能源與電動車相關產業可望迎來全新成長契機。

百年彰銀 企業永續行動

- **治理面**
  1. 積極參與「財政部公股金融事業ESG倡議平臺」共同落實及推動ESG永續理念。
  2. 企業社會責任報告書經第三方驗證機構AA1000保證標準及SASB商業銀行準則標準雙認證審查通過，致力提升資訊揭露品質。
- **社會面**
  1. 熱心贊助多項學術、體育與公益活動，如選手培訓計畫及華山基金會長者關懷公益活動等，挹注社會良善發展的動能。
  2. 致力維護員工工作與生活平衡，舉辦「健康Let's go全球彰銀走透透」活動，促進健康且兼善公益捐款予台灣失智症協會。
- **環境面**
  1. 簽署成為TCFD支持者，且通過TCFD查核，取得最高等級「第五級：優秀」認證。
  2. 支持綠色產業發展，提高綠色產業、調降高耗能產業之投融資限額比率，並預計於2022年簽訂「赤道原則」。
- **永續獎項**
  - 連續2年獲永續韌性領航獎
  - 2021台灣永續投資獎銀行組「楷模」
  - 第一屆大中華企業可持續發展指數「成功者(Achiever)」並名列臺灣20強企業
  - 2021卓越銀行評比非金控類別「最佳企業社會責任獎」
  - 亞洲銀行及財金雜誌「2021年臺灣最佳女性倡議銀行獎」
  - 英國國際財金雜誌「2021年臺灣最佳公司治理團隊獎」及「臺灣最佳公司治理團隊獎」

報告大綱

- **營運摘錄**
- 財務資訊
- 經營成果
- 附錄

營運摘錄(合併基礎)

核心業務

- 放款量15,716億元，YoY+5.79%
  企金YoY+4.05%，個金YoY+14.08%，海外YoY-12.19%
- 存款量20,627億元，YoY+12.76%
  台幣活期YoY+11.46%，外幣活期YoY+21.11%

獲利表現

- 稅後盈餘67.74億元，YoY+19.81%
- EPS 0.65元，ROA 0.29%，ROE 4.07%

資產品質

- 逾放比0.33%
- 覆蓋率367.39%

資本水準

- 資本適足率15.52%，YoY+0.99%

1.YoY is compared with the average on third quarter of 2020 and 2021.
2.ROE and ROA are after-tax figures.

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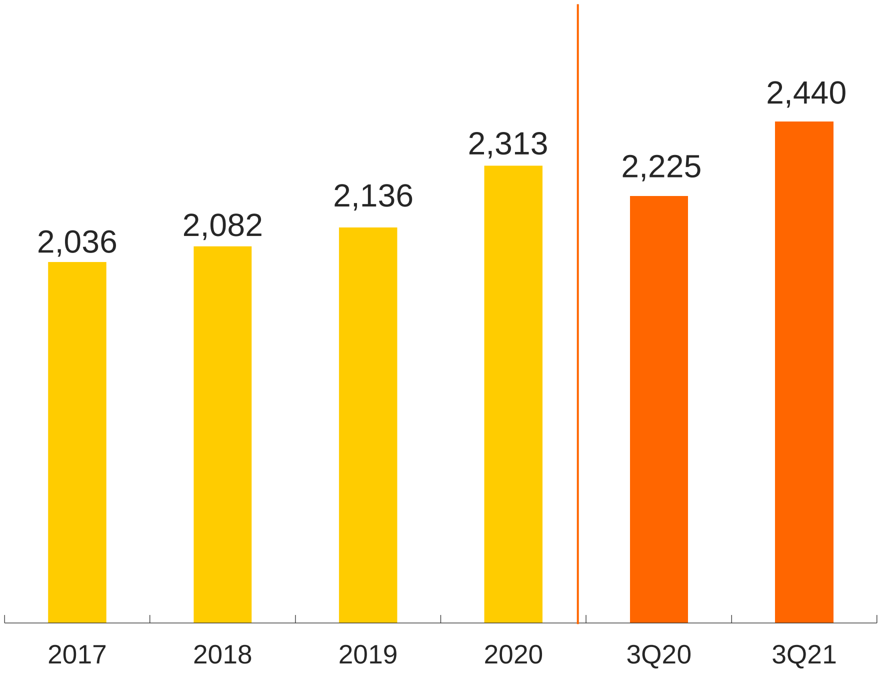
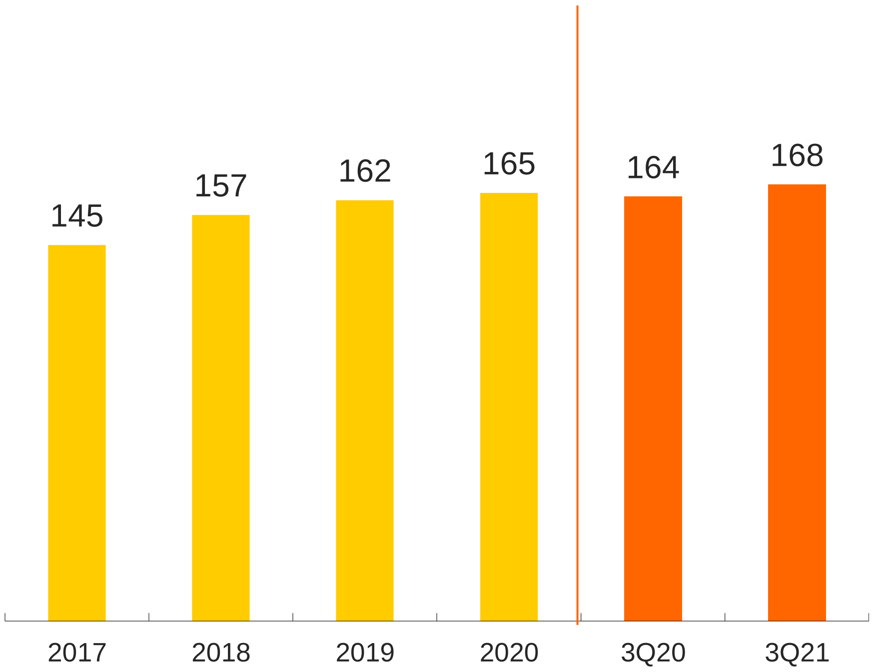
資產規模及淨值

Asset size (in NT$ bn)

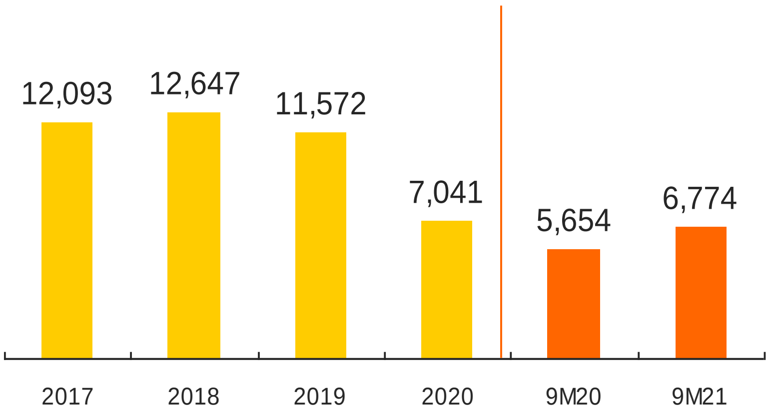


Net Worth (in NT$ bn)

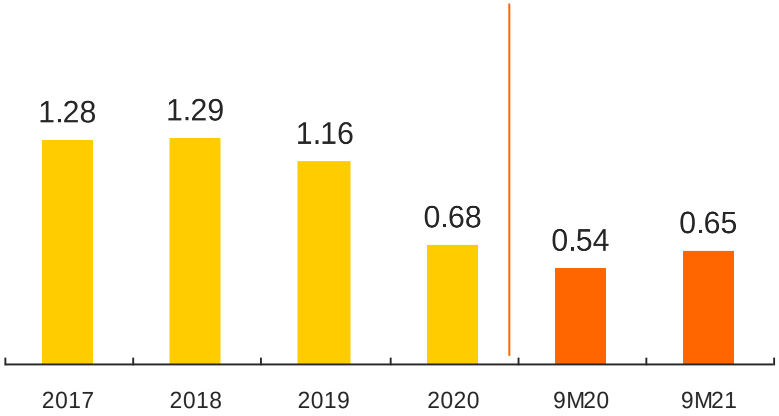


獲利表現

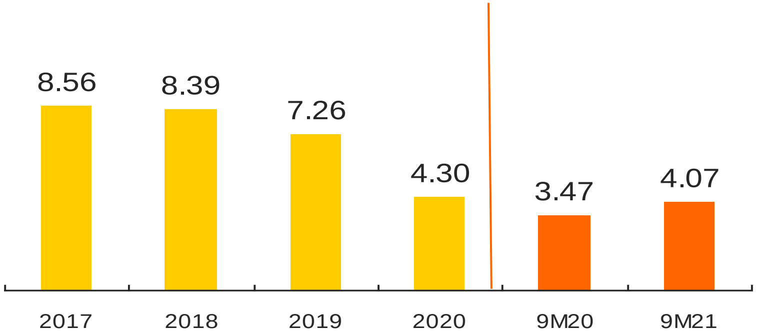
Net Income After Tax (in NT$ mn)



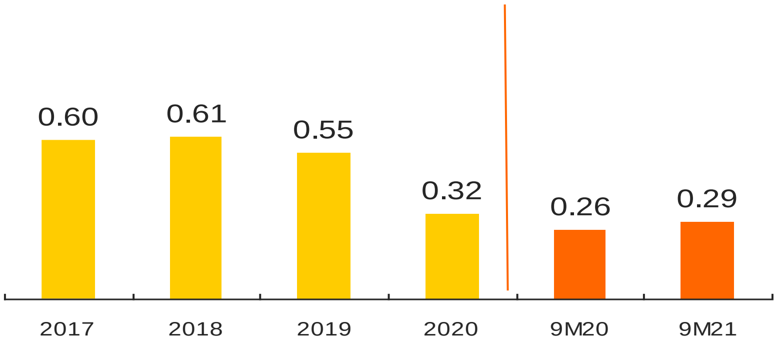
EPS After tax (in NT$)



ROE(%)



ROA(%)



*ROE and ROA are after-tax figures.

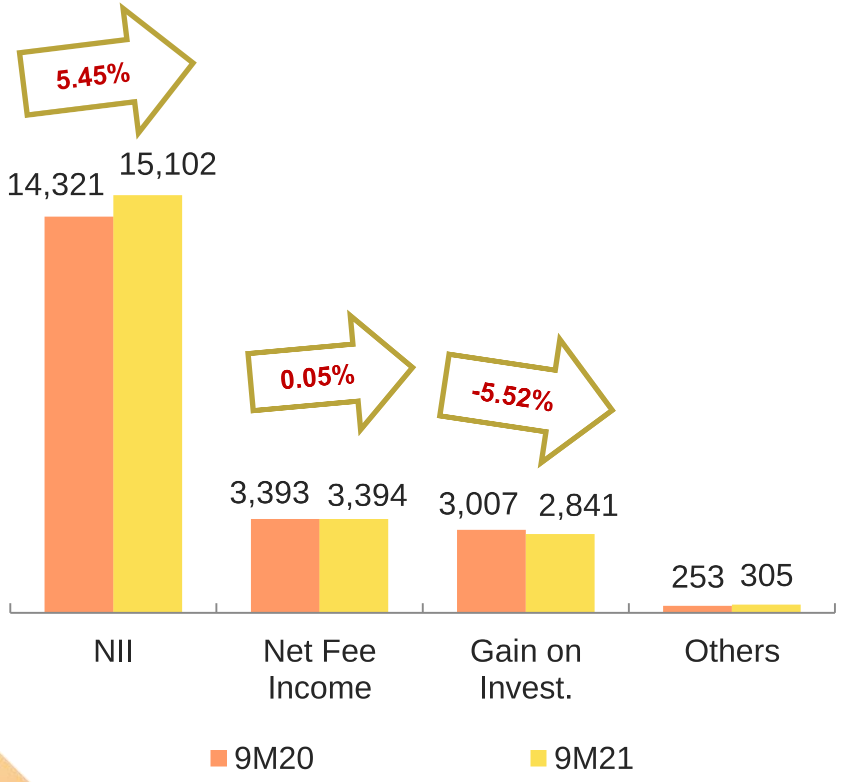
綜合損益表

(In NT$ mn)	9M20	9M21	YoY(%)
Net Revenue	20,974	21,642	3.19%
Provision, Net	2,387	1,395	-41.56%
Operating Expense	11,814	12,461	5.47%
Net Income Before tax	6,773	7,786	14.96%
Income Tax Expense	1,118	1,012	-9.53%
Net Income After tax	5,654	6,774	19.81%
Other comprehensive income	-314	157	150.10%
Total comprehensive income	5,340	6,932	29.81%

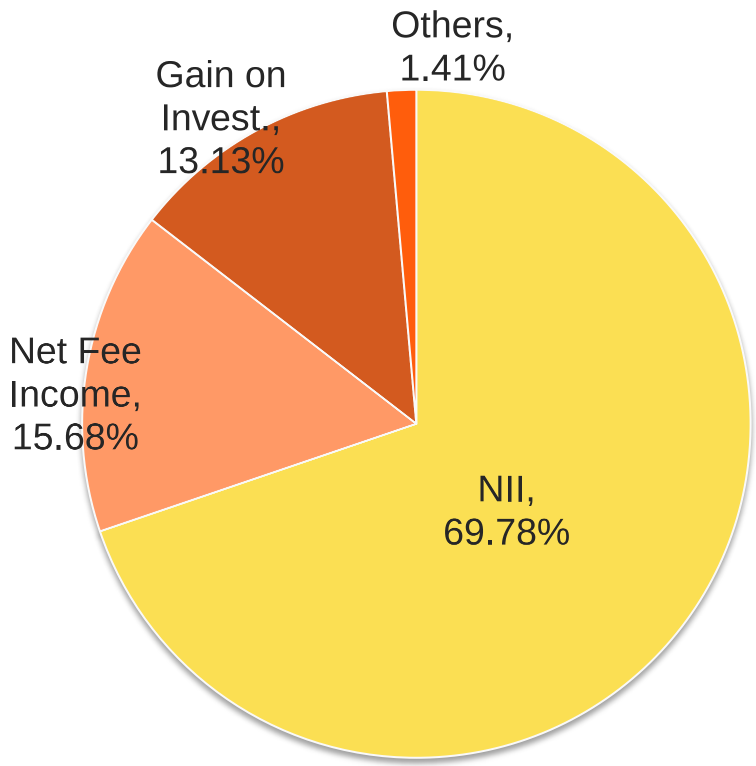
淨收益

Net Revenue (in NT$ mn)

9M20	9M21	YoY
20,974	21,642	3.19%



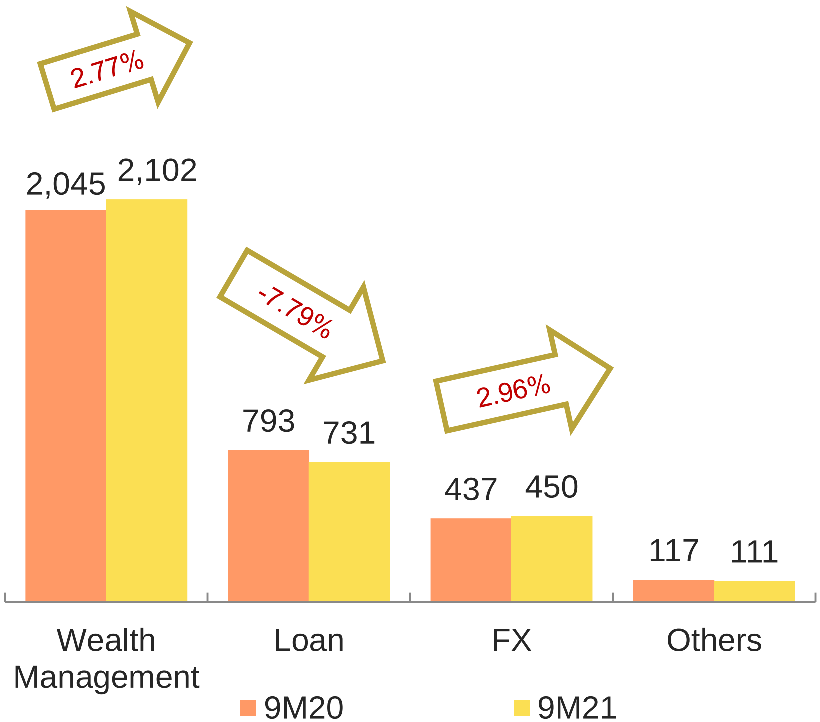
9M21 Net Revenue Breakdown



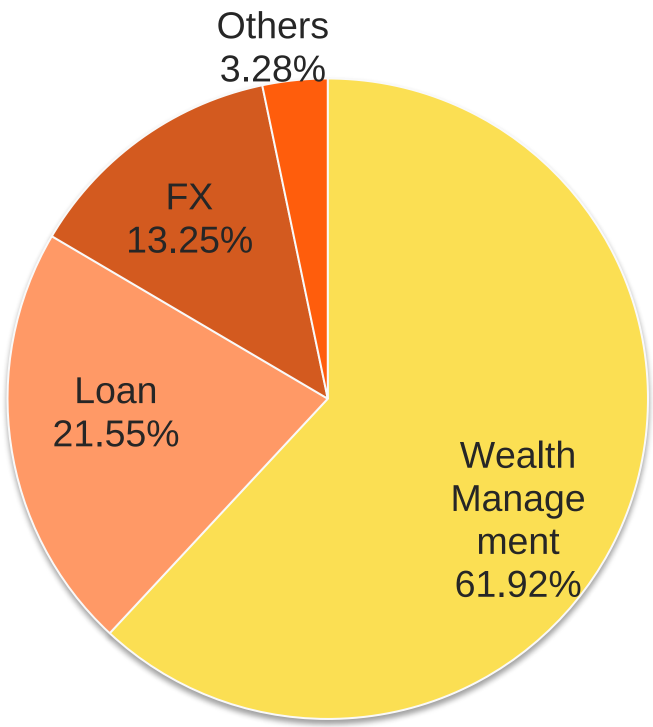
手續費淨收益

Net Fee Income (in NT$ mn)

9M20	9M21	YoY
3,393	3,394	0.05%



9M21 Net Fee Income Breakdown



報告大綱

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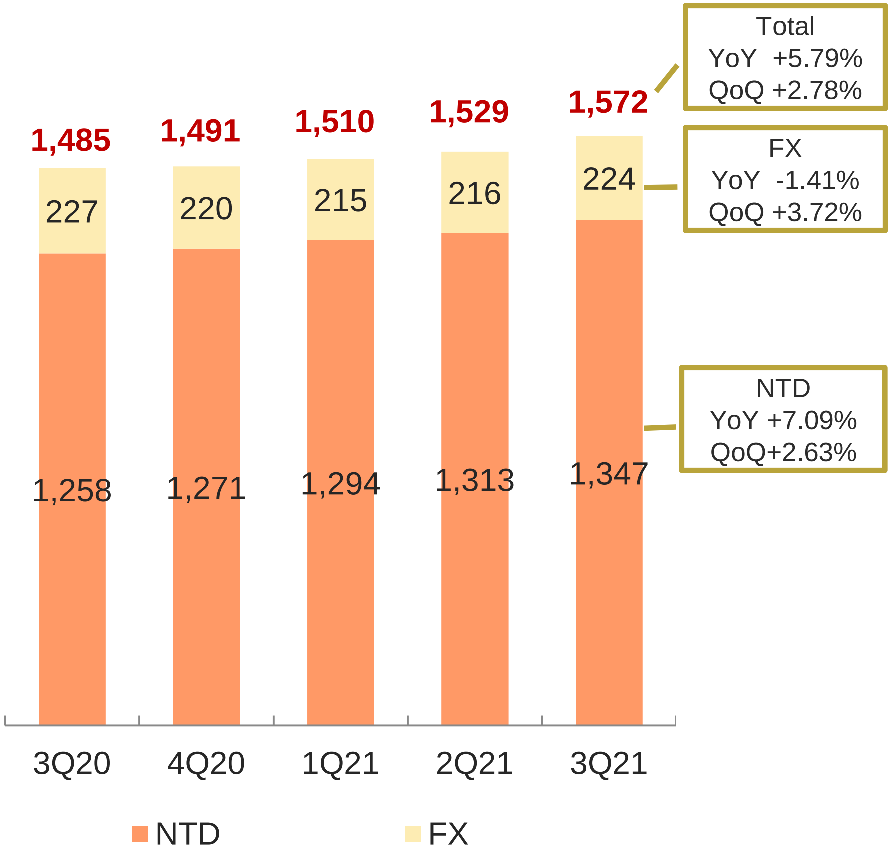
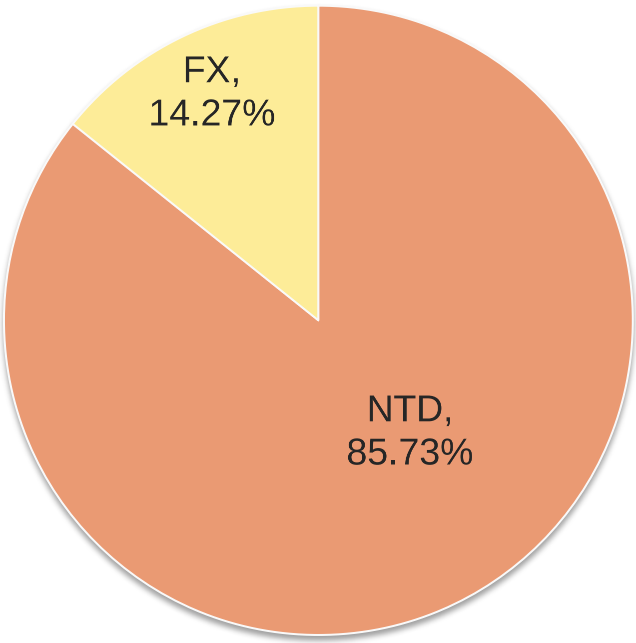
放款結構：台外幣

Quarterly loan balance (in NT$ bn)



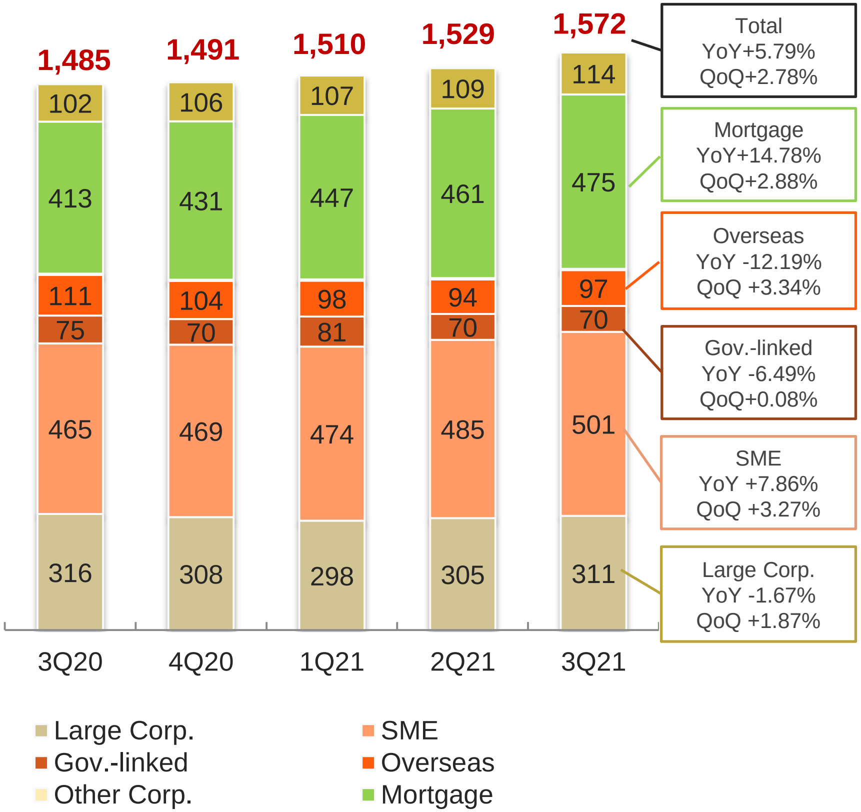
3Q21 Loan Breakdown by Currency



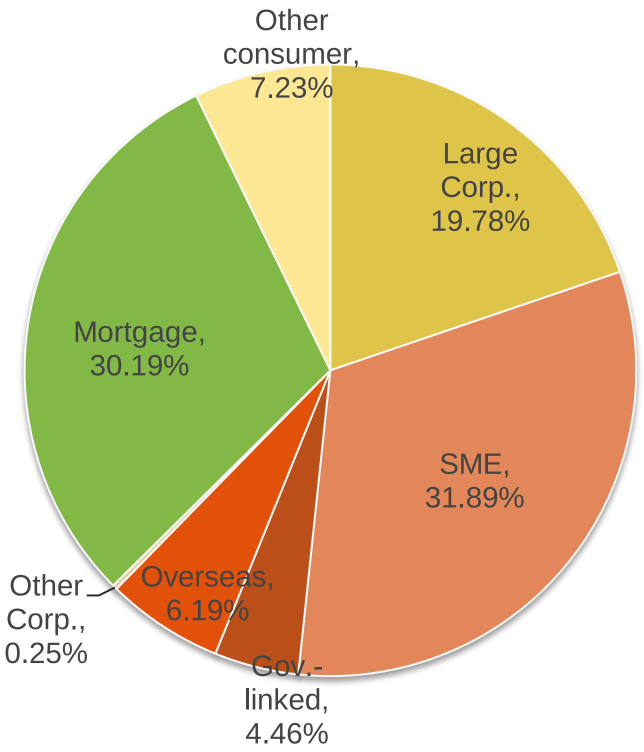
1.Loan includes ordinary loans, advances (credit card), factoring A/R, exchange bills negotiated, and import / export bills negotiated, and excludes overdue loans.
2.Quarterly loan balance is single quarter average balance basis.
3.YoY is compared with the average on third quarter of 2020 and 2021.

放款結構：對象別

Quarterly Loan Balance (in NT$ bn)



3Q21 Loan Breakdown by Customer

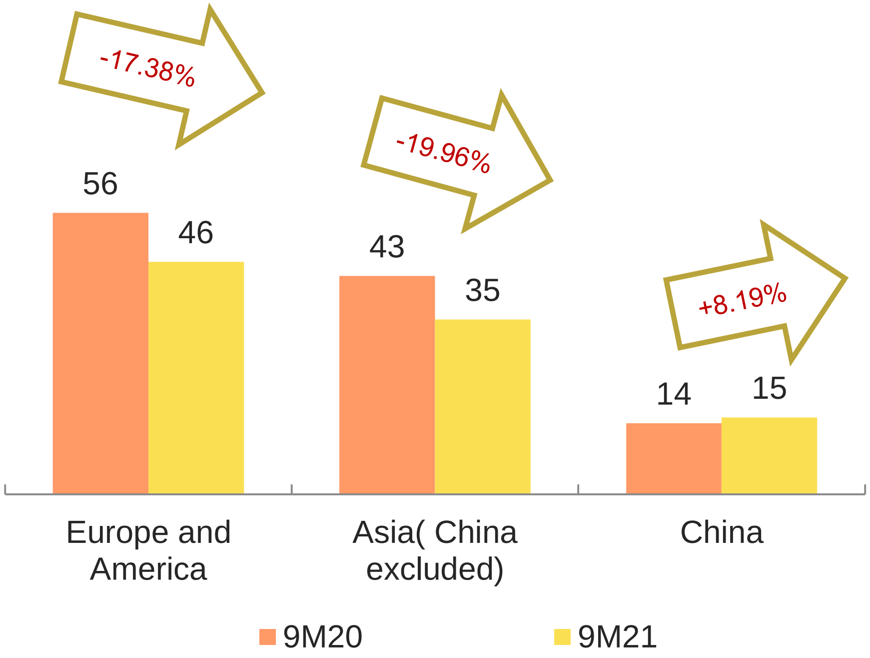


1.Loan includes ordinary loans, advances (credit card), factoring A/R, exchange bills negotiated, and import / export bills negotiated, and excludes overdue loans.
2.Quarterly loan balance is single quarter average balance basis.
3.YoY is compared with the average on third quarter of 2020 and 2021.

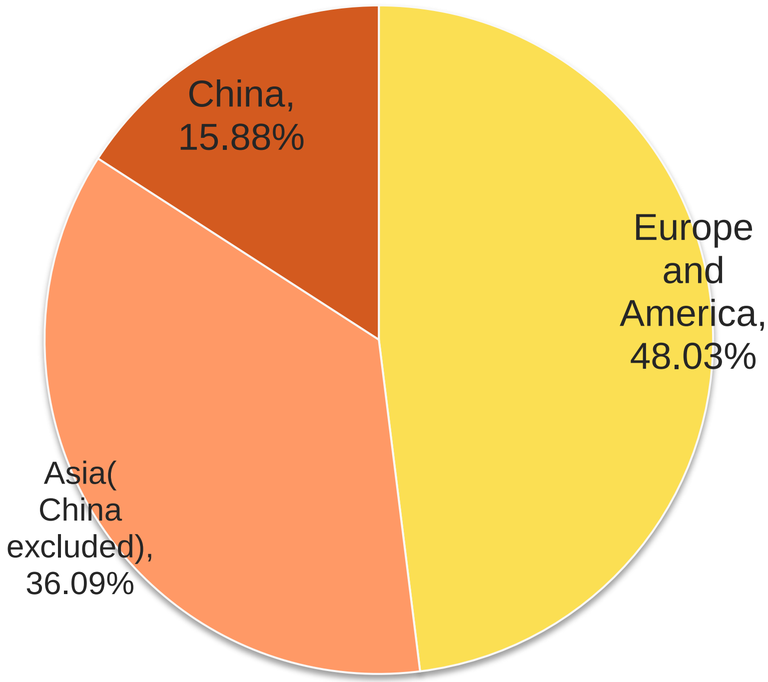
海外分行放款地區別

Overseas Loan Balance (in NT$ bn)

9M20	9M21	YoY
114	96	-15.18%



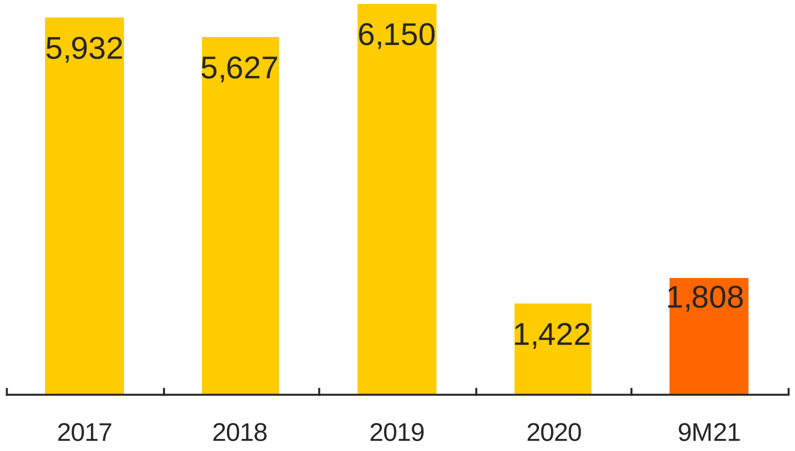
9M21 Overseas Loan Breakdown by Regions



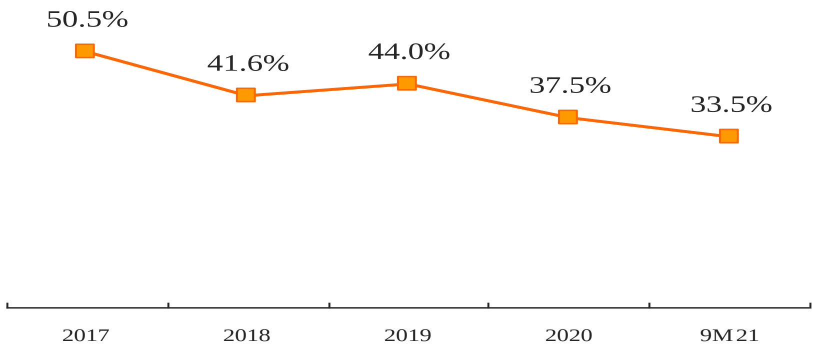
1.Loan includes ordinary loans, advances (credit card), factoring A/R, exchange bills negotiated, and import / export bills negotiated, and excludes overdue loans.
2.The figures are the average of nine months.
3.Including China subsidiary.

境外獲利占比

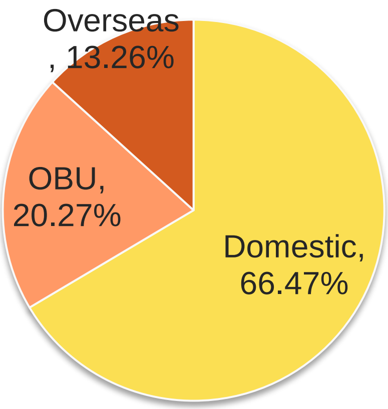
Overseas & OBU Net Income After Tax (in NT$ mn)



Overseas & OBU PPOP proportion

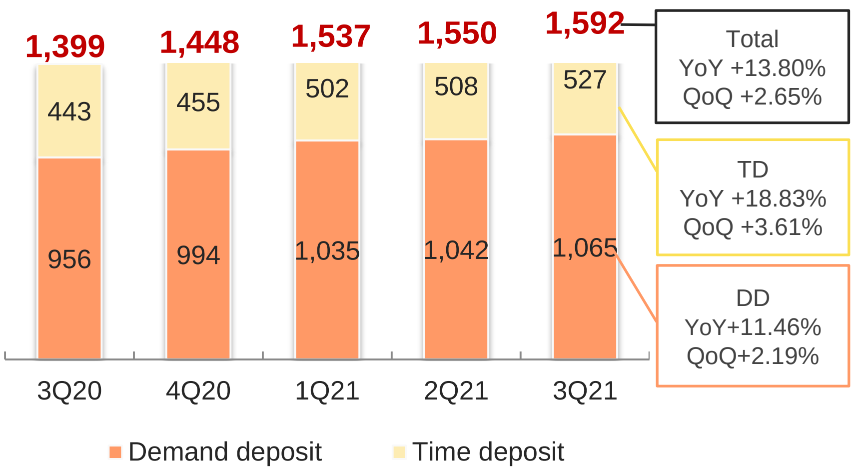


9M21 PPOP Breakdown

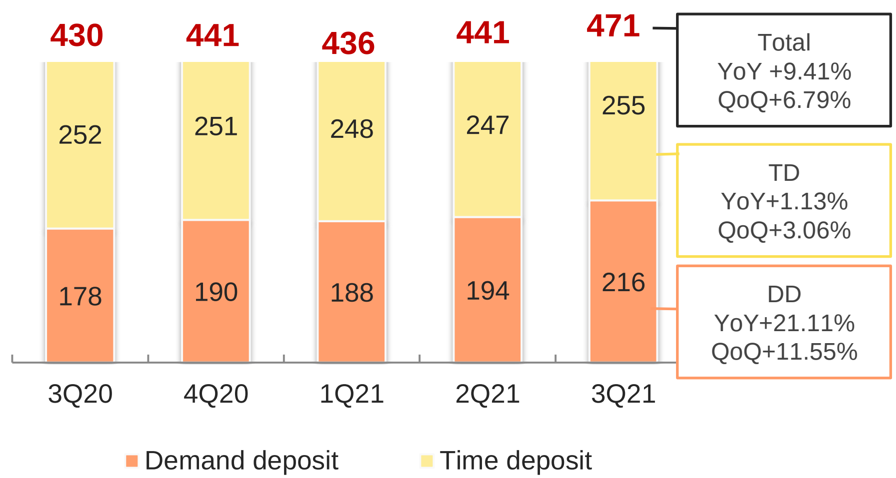


存款結構：台外幣

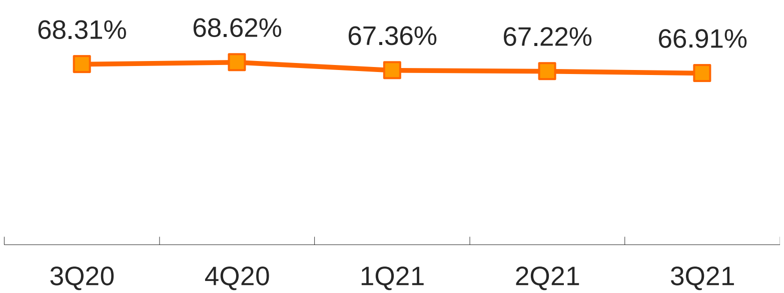
Quarterly NTD Deposit Balance (in NT$ bn)



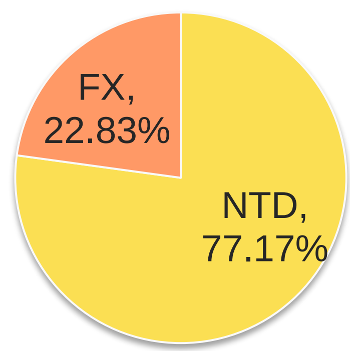
Quarterly FX Deposit Balance (in NT$ bn)



Quarterly NTD Demand Deposit Proportion



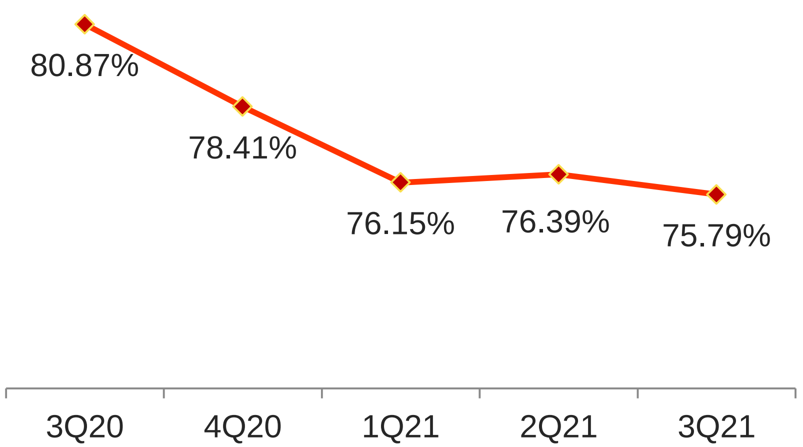
3Q21 Deposit Breakdown by Currency



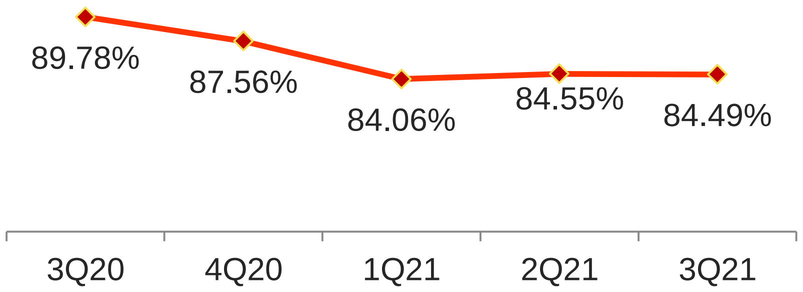
1.Quarterly deposit balance is single quarter average balance basis.
2.YoY is compared with the average on third quarter of 2020 and 2021.

存放比

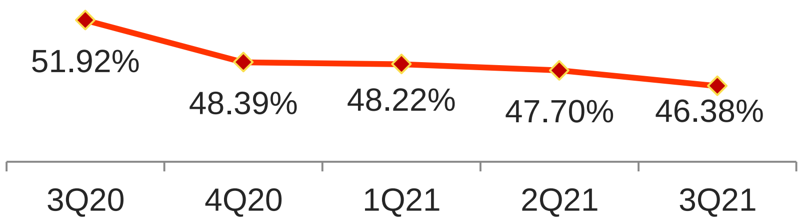
Total LDR



NTD LDR

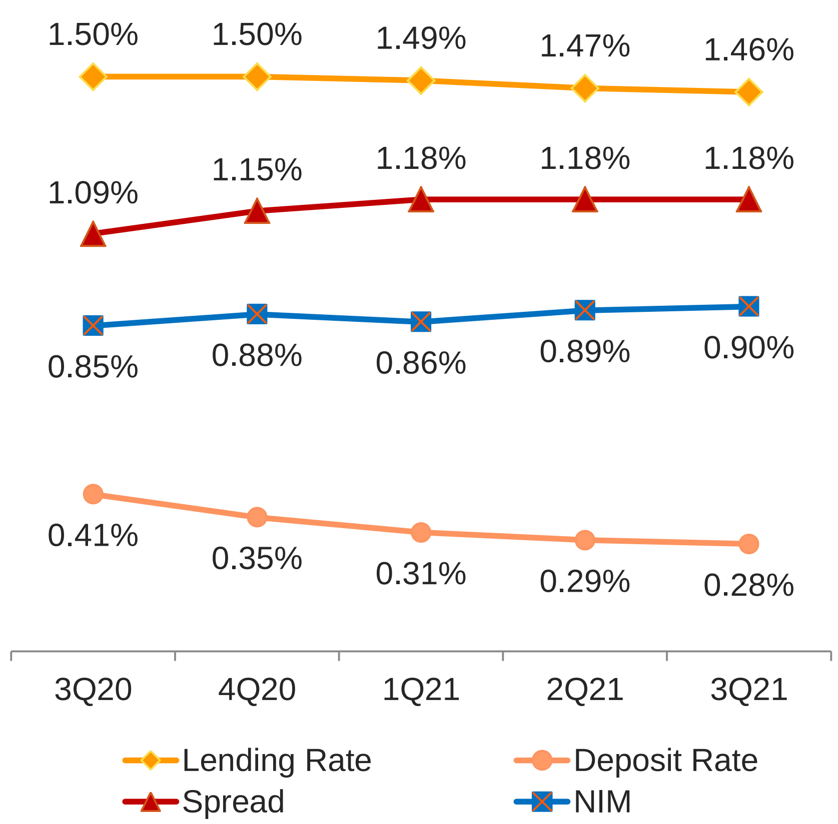


FX LDR

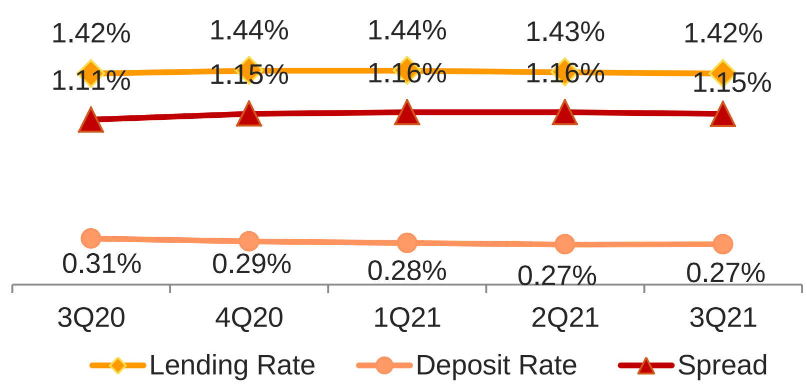


存放利差、淨利差

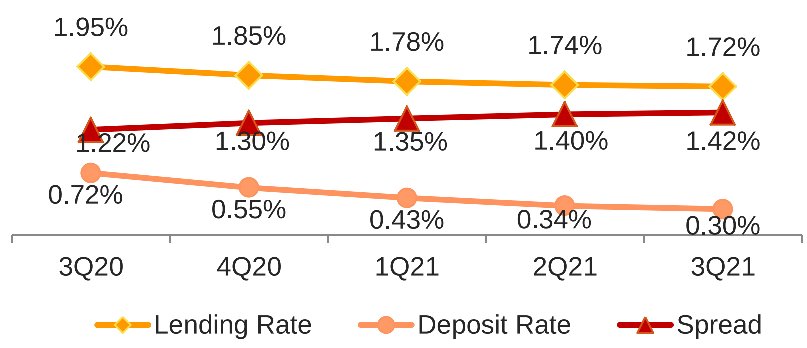
Quarterly Total Loan to Deposit Spread and NIM



NTD Loan to Deposit Spread



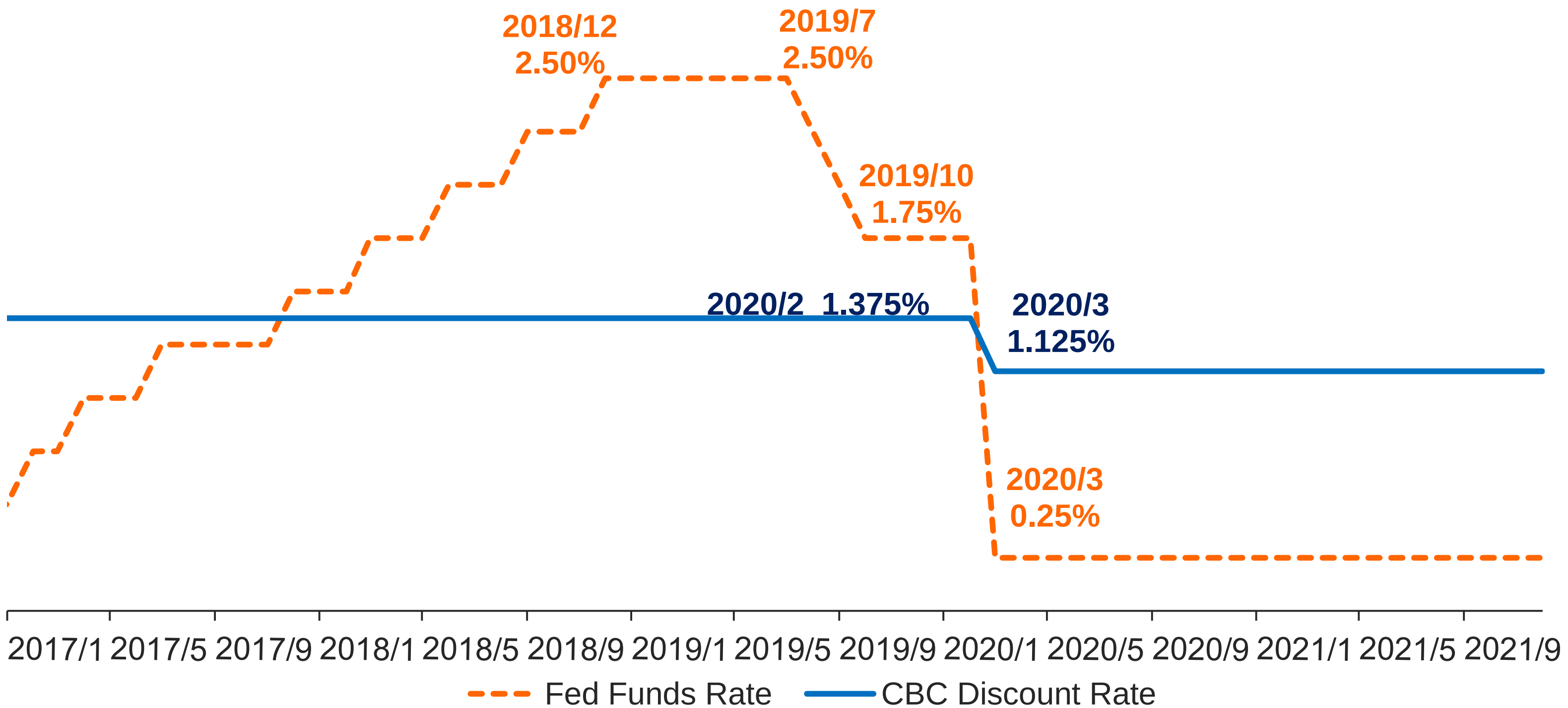
FX Loan to Deposit spread



*.IFRS and quarterly basis.

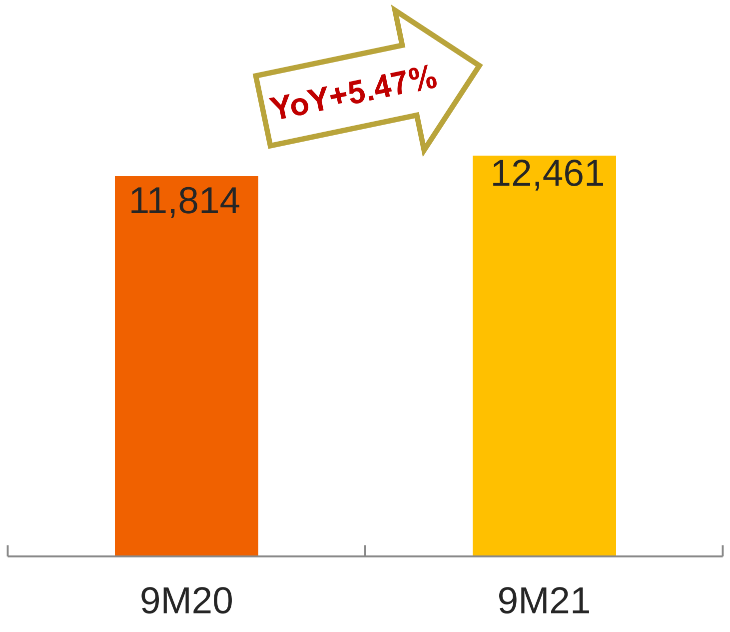
Fed與國內央行利率走勢

Fed Funds Rate VS. CBC Discount Rate

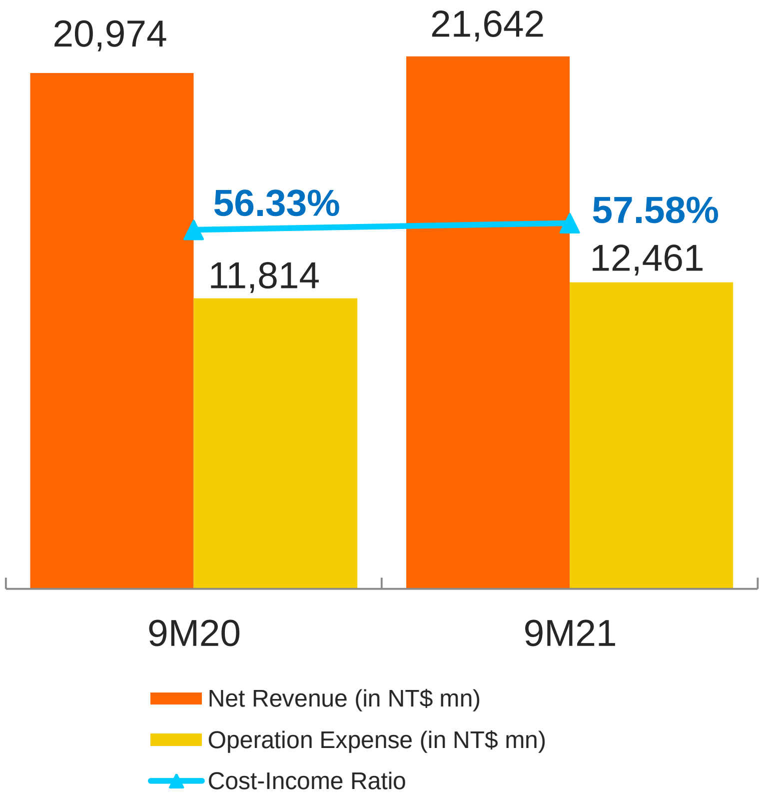


營業費用比

Operating Expense (in NT$ mn)

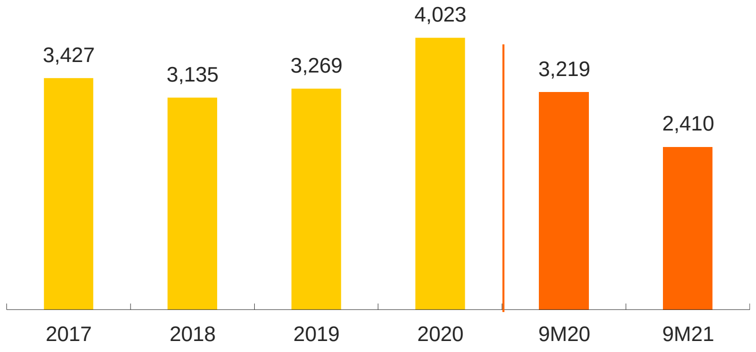


Cost-Income Ratio

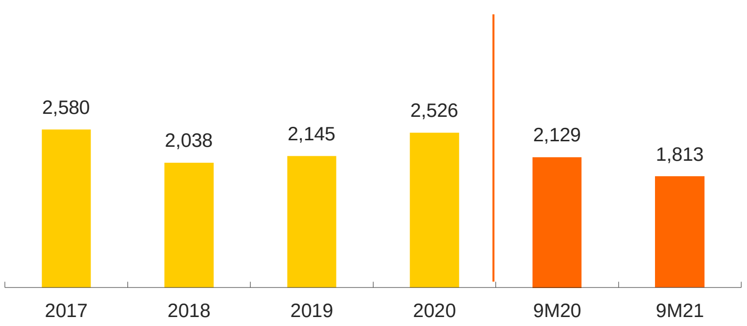


放款提存、轉銷及收回

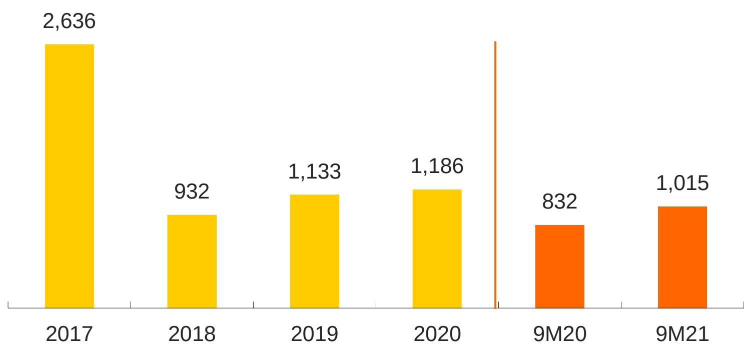
Provision (in NT$ mn)



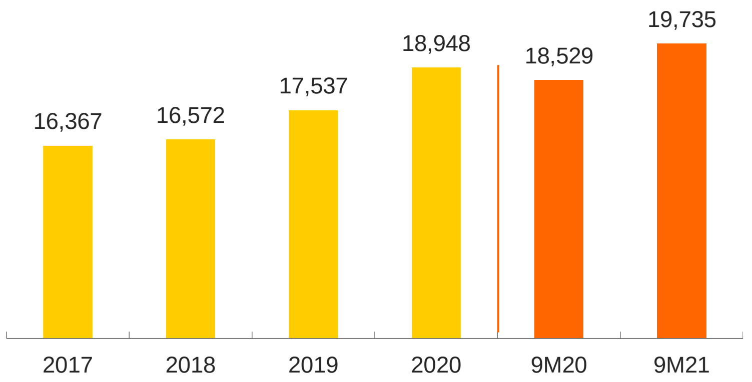
Write-Off (in NT$ mn)



Recovery (in NT$ mn)

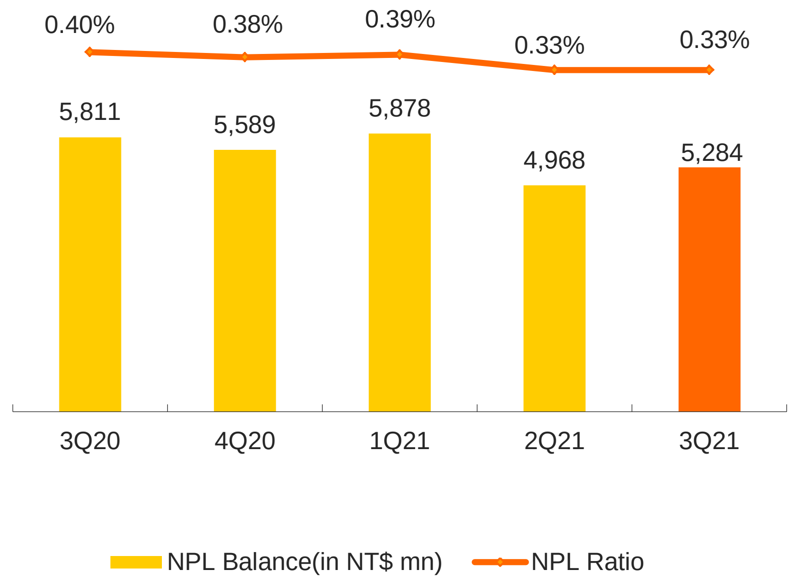


Reserve (in NT$ mn)

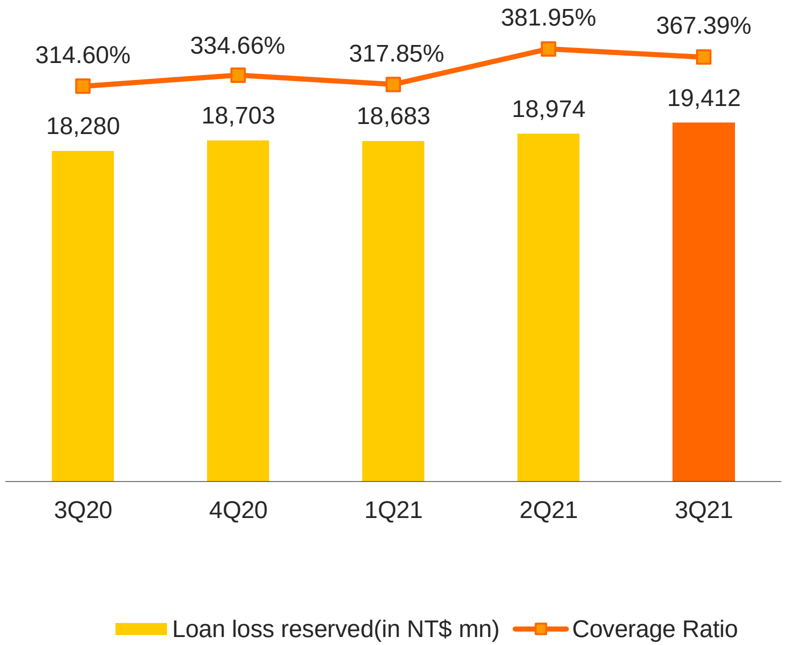


逾放比及覆蓋率

NPL Ratio

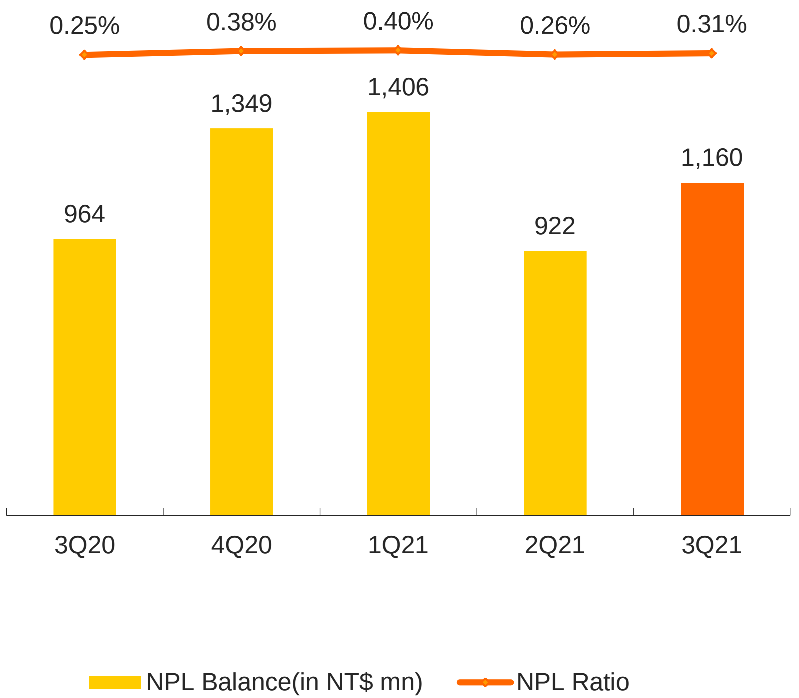


Coverage Ratio

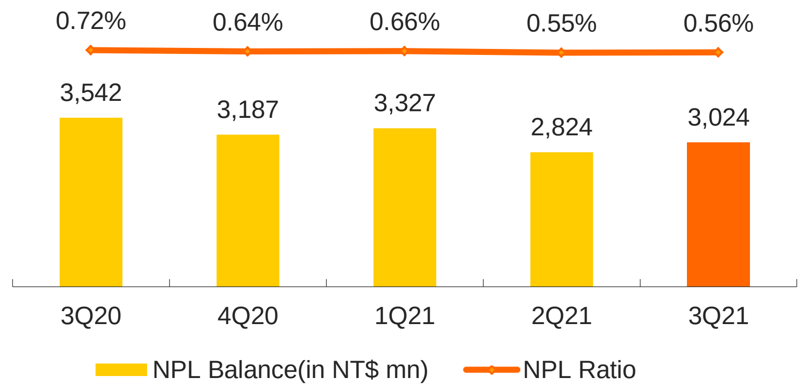


資產品質

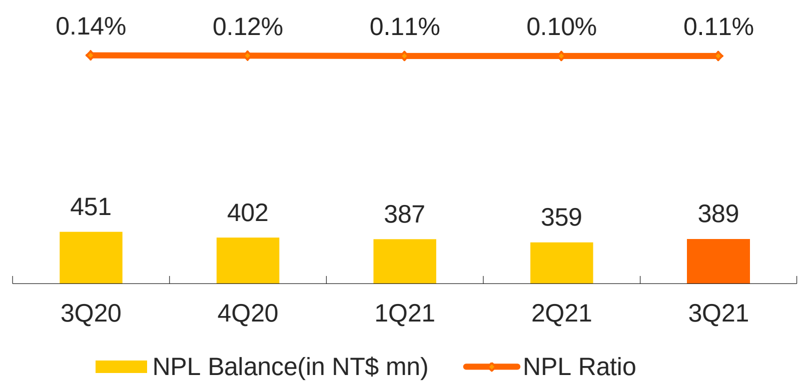
Large Corp.



SME



Mortgage

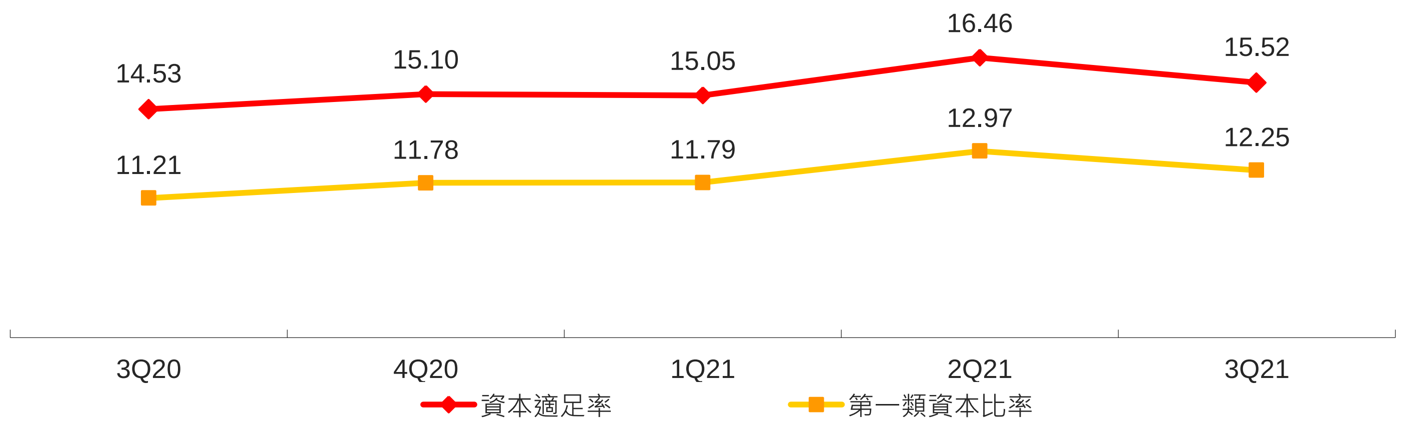


信用評級及資本適足率

Credit Rating

- **Moody’s** (2021/5發布) ：
  - 長期評等：A2
  - 短期評等：P-1
  - 展望：穩定
- **S&P** (2021/4發布) ：
  - 長期評等：A-
  - 短期評等：A-2
  - 展望：正向

Capital Adequacy Ratio (%)



營運展望

提升獲利，擴增核心業務基盤

- 調整企業金融授信結構，拓展中小企業客群，擴大存放利差。
- 聚焦自用住宅貸款，提高房貸市場占有率。
- 爭取聯貸業務主辦商機，增裕聯貸手收挹注盈餘表現。
- 建立與客戶間夥伴關係，融入其金流體系，提升往來面向。
- 持續配合投資臺灣及兆元振興等政策，並搭配央行專案融通，積極掌握疫後商機。

拓展海外布局

- 深度耕耘海外利基市場，擴大全球策略版圖。
- 動態管理資產結構，聚焦潛力產業布局。
- 拓展海外多元獲利貢獻，提高營運動能。
- 持續吸引及培育優秀人才，均衡發展全方位業務。

增強財富管理動能

- 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。

強化數位金融服務

- 建置新數位銀行APP，線上申辦數存、信用卡、信用貸款、基金等商品，提供全方位數位金融服務。
- 透過第三方服務提供者以標準化技術規格，快速串接本行金融服務，擴大服務生態圈暨提升競爭力。
- 規劃發行新信用卡、優化各項線上金融服務流程，提供便捷的體驗與服務。
- 建置全媒體客服系統，提升顧客滿意度。

法令遵循、風險控管、內控內稽

- 持續強化法遵制度及功能，建立全行法遵文化，以維護誠信經營核心價值。
- 持續監控洗錢與資恐風險，發展防制政策及計畫，強化相關機制，以降低洗錢及資恐風險。
- 持續提升風險管理機制，以有效辨識、衡量、監控及報告各項風險，確保本行穩建經營。
- 持續落實內部控制制度三道防線，共同確保內部控制制度之設計及運作有效執行。

實踐永續治理

- 持續推動各項ESG(環境、社會及治理) 事務及強化資訊揭露，以落實永續目標。
- 提供綠色金融商品，扶植相關產業發展。
- 公司治理評鑑前6%~20%公司，及獲頒第一屆永續投資銀行組「楷模」獎。
- 氣候行動TCFD倡議的支持者，公股第一家通過TCFD報告書查核的銀行。

CHB CHANG HWA BANK 彰化銀行

Q&A時間

報告大綱

- 營運摘錄
- 財務資訊
- 經營成果
- **附錄**

BALANCE SHEETS(Consolidated)

(in NT$ mn)	Year(IFRSs)			Quarter(IFRSs)						Period(IFRSs)		
	2019	2020	Change%	3Q20	4Q20	1Q21	2Q21	3Q21	Change%	3Q20	3Q21	Change%
Assets												
Cash & due from Banks	199,336	262,192	31.53%	210,244	262,192	249,587	249,272	207,147	-16.90%	188,282	207,147	10.02%
Financial assets at FVPL, net	11,483	14,581	26.98%	22,100	14,581	59,373	52,866	26,335	-50.19%	15,475	26,335	70.17%
Financial assets at FVOCI, net	116,296	122,696	5.50%	116,512	122,696	146,741	156,439	180,153	15.16%	112,222	180,153	60.53%
Financial assets for hedging	247	232	-6.34%	262	232	203	190	182	-4.32%	288	182	-36.69%
Financial assets at amortized cost, net	276,059	345,283	25.08%	307,368	345,283	363,688	349,151	378,296	8.35%	310,472	378,296	21.85%
Receivables, net	23,201	21,481	-7.41%	22,373	21,481	23,572	23,198	25,621	10.45%	19,294	25,621	32.79%
Loans, net	1,427,351	1,477,887	3.54%	1,463,346	1,477,887	1,499,269	1,523,351	1,576,518	3.49%	1,491,585	1,576,518	5.69%
Other financial assets, net	40,134	25,591	-36.24%	40,308	25,591	21,654	20,673	3,378	-83.66%	29,652	3,378	-88.61%
Property and equipment, net	20,739	20,909	0.82%	20,682	20,909	20,871	20,852	20,887	0.17%	20,658	20,887	1.11%
Right-of-use asset	1,620	1,519	-6.24%	1,575	1,519	1,654	1,973	1,984	0.56%	1,616	1,984	22.77%
Investment property, net	13,873	13,859	-0.10%	13,868	13,859	13,857	13,855	13,854	-0.01%	13,869	13,854	-0.11%
Other assets	5,303	7,210	35.95%	6,248	7,210	6,793	6,102	5,341	-12.47%	6,096	5,341	-12.39%
Total Assets	2,135,643	2,313,440	8.33%	2,224,887	2,313,440	2,407,263	2,417,922	2,439,698	0.90%	2,209,511	2,439,698	10.42%
Liabilities												
Due to banks	102,306	118,051	15.39%	113,808	118,051	121,999	111,912	106,480	-4.85%	132,971	106,480	-19.92%
Financial liabilities at FVPL	4,247	7,294	71.72%	5,536	7,294	3,011	3,470	1,807	-47.93%	5,101	1,807	-64.58%
RP	1,547	1,227	-20.72%	1,753	1,227	1,555	1,433	1,450	1.15%	1,847	1,450	-21.53%
Payables	21,847	22,237	1.79%	29,131	22,237	27,280	33,710	46,900	39.13%	30,982	46,900	51.38%
Deposits and remittances	1,765,948	1,917,987	8.61%	1,836,094	1,917,987	2,003,175	2,026,264	2,044,107	0.88%	1,800,588	2,044,107	13.52%
Bank notes payable	55,521	61,351	10.50%	54,580	61,351	60,224	51,318	51,311	-0.01%	54,604	51,311	-6.03%
Provisions	5,341	5,316	-0.46%	5,159	5,316	5,123	4,931	4,917	-0.28%	5,189	4,917	-5.25%
Lease liabilities	1,420	1,344	-5.41%	1,402	1,344	1,481	1,789	1,822	1.83%	1,426	1,822	27.73%
Other liabilities	15,229	13,580	-10.82%	13,841	13,580	15,999	13,279	12,657	-4.68%	14,721	12,657	-14.02%
Total Liabilities	1,973,406	2,148,386	8.87%	2,061,303	2,148,386	2,239,846	2,248,106	2,271,450	1.04%	2,047,430	2,271,450	10.94%
Stockholders' Equity	162,237	165,054	1.74%	163,583	165,054	167,417	169,816	168,247	-0.92%	162,081	168,247	3.80%
Total Liabilities and Stockholders' Equity	2,135,643	2,313,440	8.33%	2,224,887	2,313,440	2,407,263	2,417,922	2,439,698	0.90%	2,209,511	2,439,698	10.42%

STATEMENTS OF COMPREHENSIVE INCOME(Consolidated)

(in NT$ mn)	Year(IFRSs)			Quarter(IFRSs)						Period(IFRSs)		
	2019	2020	Change%	3Q20	4Q20	1Q21	2Q21	3Q21	Change%	9M20	9M21	Change%
Interest Income	39,190	29,816	-23.92%	6,832	6,810	6,674	6,737	7,003	3.94%	23,006	20,414	-11.27%
Interest Expense	16,341	10,676	-34.67%	2,237	1,991	1,867	1,727	1,718	-0.57%	8,685	5,312	-38.84%
Net Interest Income	**22,850**	**19,140**	**-16.23%**	**4,596**	**4,820**	**4,807**	**5,010**	**5,285**	**5.50%**	**14,321**	**15,102**	**5.45%**
Net Service fee and commissions income	4,635	4,528	-2.31%	1,104	1,135	1,204	1,077	1,114	3.39%	3,393	3,394	0.05%
Gains(losses) on financial assets and liabilities at FVPL	1,837	1,648	-10.27%	262	221	316	388	237	-39.04%	1,427	941	-34.05%
Realized gains of financial assets at FVOCI	1,365	1,219	-10.71%	366	16	195	408	861	111.06%	1,203	1,463	21.59%
Gains(losses) on disposal of credit assets measured at AC		0	-	0	0	-	-	-	-	-	-	-
Foreign exchange gains(losses)	919	339	-63.06%	65	41	183	59	168	183.97%	298	410	37.65%
Other miscellaneous net income	473	443	-6.42%	94	111	190	48	93	91.20%	332	331	-0.21%
Net income other than net interest income	**9,229**	**8,177**	**-11.40%**	**1,892**	**1,523**	**2,088**	**1,981**	**2,472**	**24.79%**	**6,653**	**6,540**	**-1.70%**
Net Revenues and gains	**32,078**	**27,317**	**-14.84%**	**6,487**	**6,343**	**6,895**	**6,990**	**7,757**	**10.96%**	**20,974**	**21,642**	**3.19%**
Credit loss provisions, net	2,136	2,836	32.76%	970	449	576	364	456	25.23%	2,387	1,395	-41.56%
Operating Expenses	**16,422**	**16,170**	**-1.53%**	**3,962**	**4,356**	**3,941**	**4,126**	**4,394**	**6.48%**	**11,814**	**12,461**	**5.47%**
Employee Benefits expenses	10,868	10,808	-0.55%	2,650	2,952	2,688	2,812	3,081	9.59%	7,855	8,581	9.24%
Depreciation and amortization expenses	1,437	1,403	-2.38%	352	346	253	363	356	-1.85%	1,056	971	-8.03%
Other general and administrative expenses	4,117	3,960	-3.82%	959	1,057	900	952	957	0.50%	2,903	2,809	-3.25%
Income before income tax from continuing operations	**13,520**	**8,311**	**-38.53%**	**1,556**	**1,538**	**2,378**	**2,500**	**2,907**	**16.29%**	**6,773**	**7,786**	**14.96%**
Income Tax Expense	1,949	1,270	-34.84%	147	151	433	279	300	7.79%	1,118	1,012	-9.53%
Net Income	**11,572**	**7,041**	**-39.15%**	**1,409**	**1,386**	**1,946**	**2,222**	**2,607**	**17.35%**	**5,654**	**6,774**	**19.81%**
Basic EPS(NT$)	1.16	0.68	-41.38%	0.14	0.12	0.19	0.21	0.25	19.05%	0.54	0.65	20.37%
Other comprehensive income	369	-230	-162.37%	93	84	417	178	-438	-345.94%	-314	157	-150.10%
Total comprehensive income	**11,941**	**6,811**	**-42.96%**	**1,502**	**1,471**	**2,363**	**2,399**	**2,169**	**-9.59%**	**5,340**	**6,932**	**29.81%**

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感謝聆聽