



彰化銀行

2021年度 法人說明會

March 25, 2022



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全球產業經濟概況

● 地緣政治風險對於全球經濟發展帶來影響

1. 先進國家陸續鬆綁防疫管制措施，顯示疫情對先進國家帶來的影響將逐漸淡化。
2. 疫情期間各國央行所推行的財政紓困措施及貨幣寬鬆浪潮進入尾聲，以及美國聯準會宣布升息，預計全球經濟成長力道將越趨和緩。
3. 地緣政治風險持續升溫，加上全球供應鏈持續緊俏，將使各國通膨壓力與日俱增，並為全球經濟成長帶來隱憂。

● 商品出口持續成長、內需回溫，國內企業營運將穩步復甦

1. 受惠疫情帶動數位及新興科技商機，加以臺商回臺持續擴增國內產能，商品出口持續成長，今年經濟成長率將上修至4.42%。
2. 俄烏戰事的爆發，導致石油、天然氣、糧食等國際原物料高漲，加上航運價格居高不下，以及國內景氣熱絡，房地產及內需消費也將回溫，預估2022年傳統產業的景氣熱度依舊。
3. 各國央行包括台灣陸續升息，將有助於提升銀行利差收益及各項業務成長，今年金融業營運可望維持正向。

百年彰銀 STEP企業永續行動

STEP企業永續計劃

✓ S=SASB

✓ T=TCFD

✓ EP=Equator Principles 赤道原則

● 治理面

1. 因應數位金融與網路行銷之發展趨勢，建立智慧財產(商標)管理制度，並獲肯定且通過「TIPS A級驗證」，完善智慧財產風險防護能力。
2. 本行為實現責任金融理念，規劃於今年度簽訂赤道原則，除於資金挹注面向協助永續發展外，亦提供綠色融資專案引導企業低碳轉型，將永續理念融入經營策略，實踐對投資人的承諾。

● 社會面

1. 員工為企業最重要資產，本行致力打造優質健康職場守護員工，榮獲全國績優健康職場獎。
2. 本行長期關注弱勢長者，透過第一線服務，深切瞭解獨居長者的需求，響應公益捐款及志工活動，攜手華山寒冬送暖。
3. 積極響應金管會信託2.0「全方位信託」推動計畫，異業結盟長照中心，以全方位信託協助長者FUN心養老。

● 環境面

1. 主動導入國際標準ISO46001水資源效率管理系統，並獲英國標準協會(BSI)驗證通過。
2. 北門分行都更案，打造本行第一棟綠建築，預計於112年上半年完工。

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15,503億元，YoY+4.85%
企金YoY+3.94%，個金YoY+14.14%，海外YoY-13.00%
- 存款量20,303億元，YoY+13.31%
台幣活期YoY+12.03%，外幣活期YoY+19.43%

獲利表現

- 稅後盈餘88.04億元，YoY+25.04%
- EPS 0.84元，ROA 0.36%，ROE 5.23%

資產品質

- 逾放比0.33%，YoY-0.05%
- 覆蓋率386.90%，YoY+52.24%

資本水準

- 資本適足率15.69%，YoY+0.59%

*ROE and ROA are after-tax figures.

報告大綱

●營運摘錄

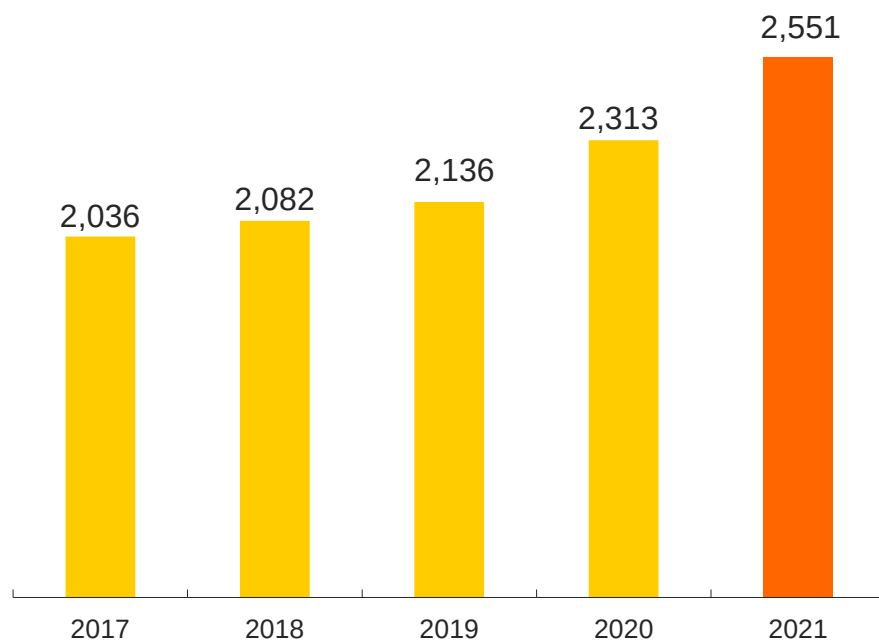
●財務資訊

●經營成果

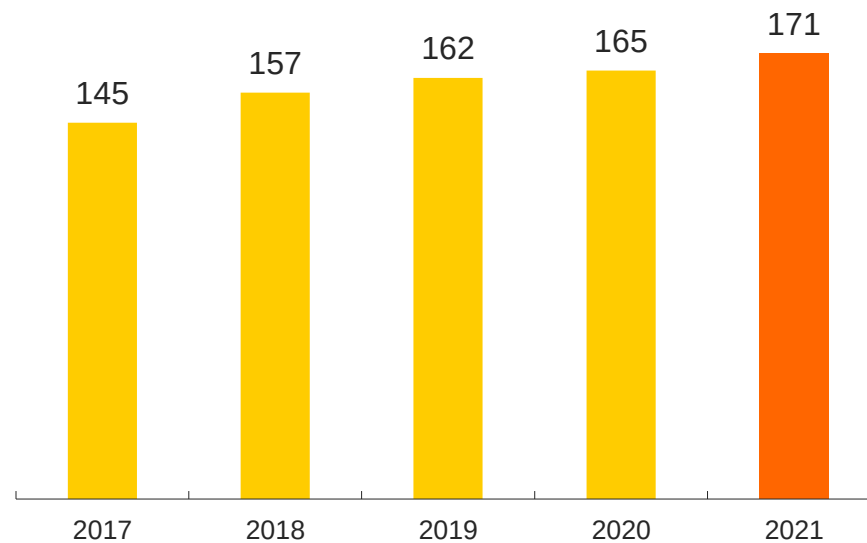
●附錄

資產規模及淨值

Asset size (in NT\$ bn)

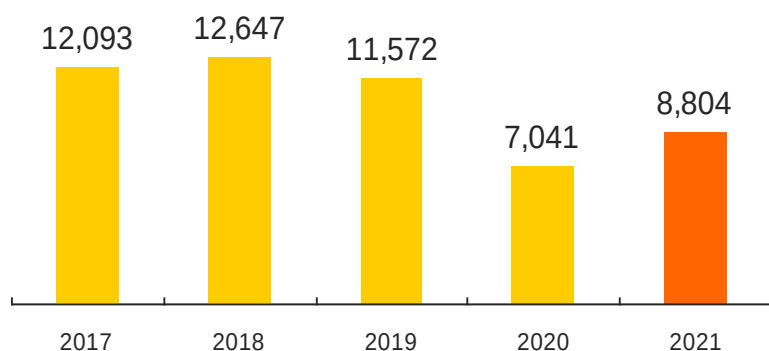


Net Worth (in NT\$ bn)

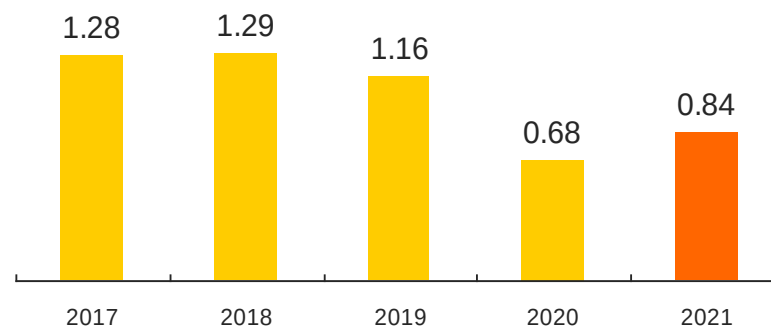


獲利表現

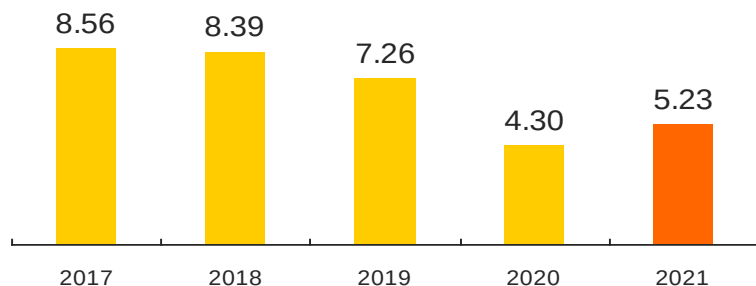
Net Income After Tax (in NT\$ mn)



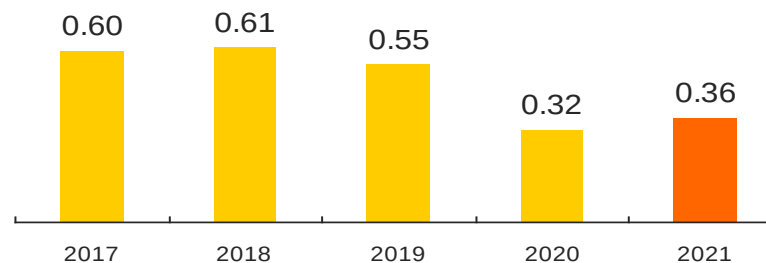
EPS After tax (in NT\$)



ROE(%)



ROA(%)



*ROE and ROA are after-tax figures.

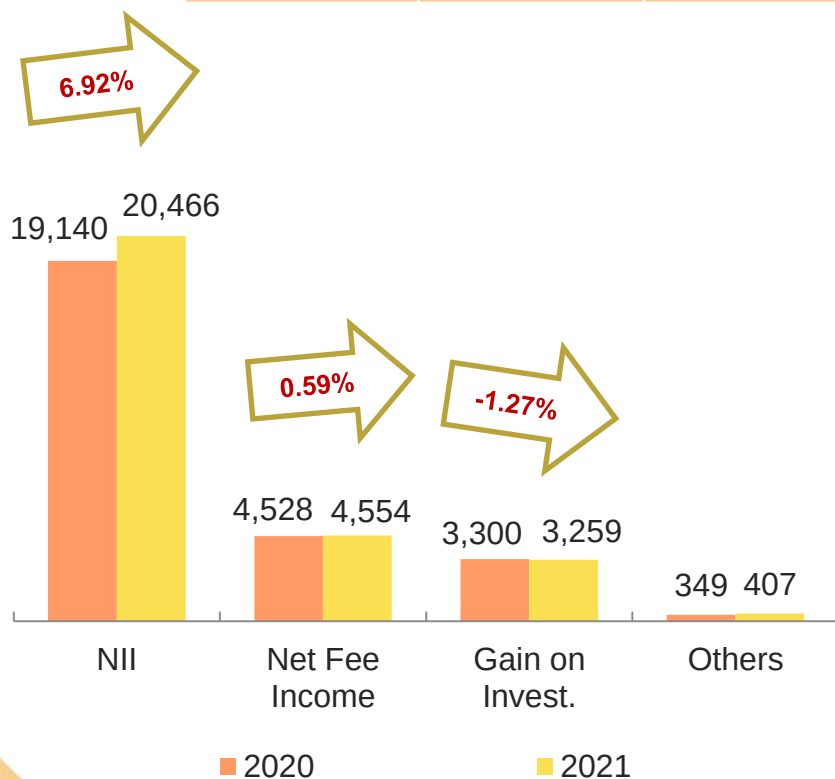
綜合損益表

(In NT\$ mn)	2020	2021	YoY(%)
Net Revenue	27,317	28,686	5.01%
Provision, Net	2,836	1,794	-36.75%
Operating Expense	16,170	16,772	3.72%
Net Income Before tax	8,311	10,120	21.78%
Income Tax Expense	1,270	1,317	3.70%
Net Income After tax	7,041	8,804	25.04%
Other comprehensive income	-230	1,333	679.20%
Total comprehensive income	6,811	10,137	48.84%

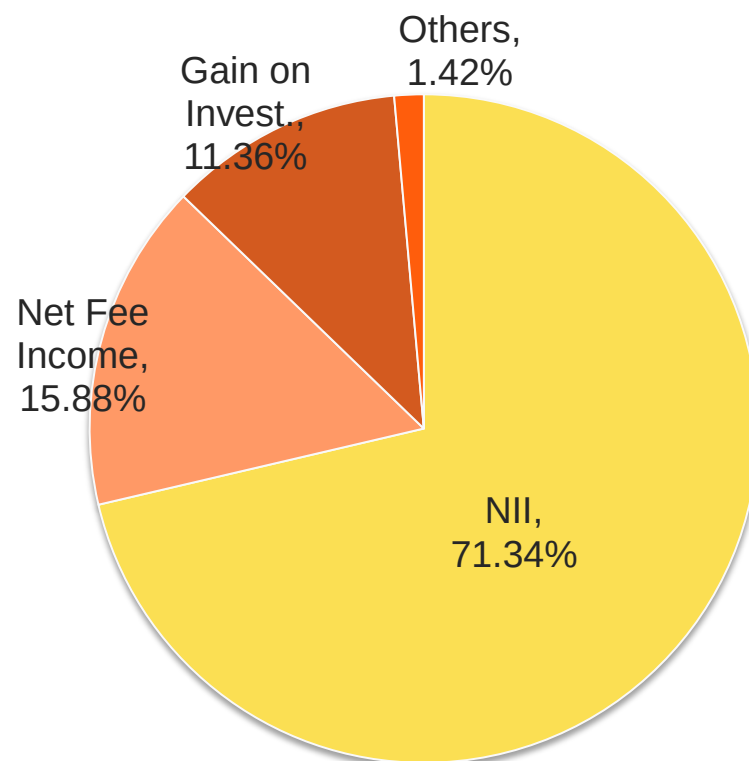
淨收益

Net Revenue (in NT\$ mn)

2020	2021	YoY
27,317	28,686	5.01%



2021 Net Revenue Breakdown

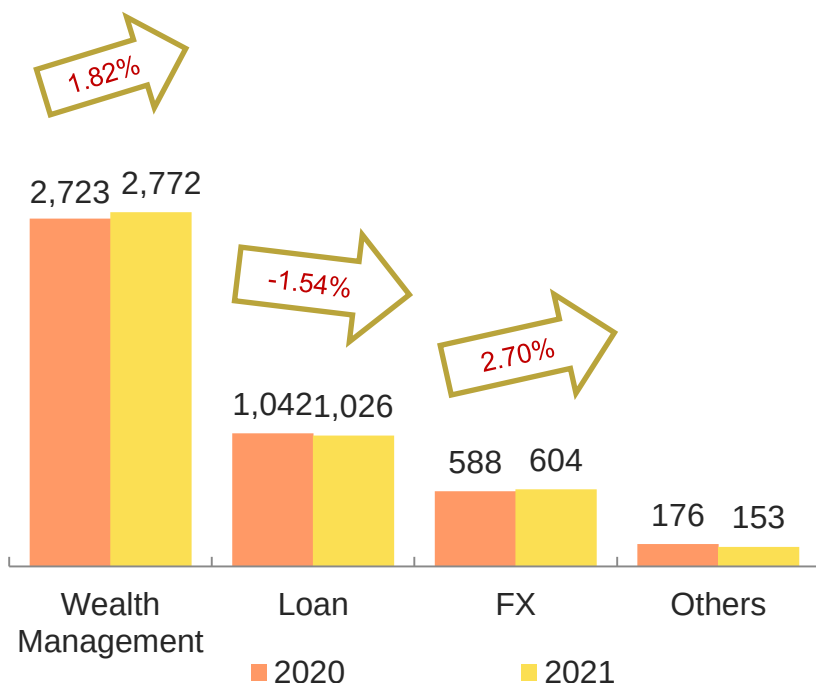
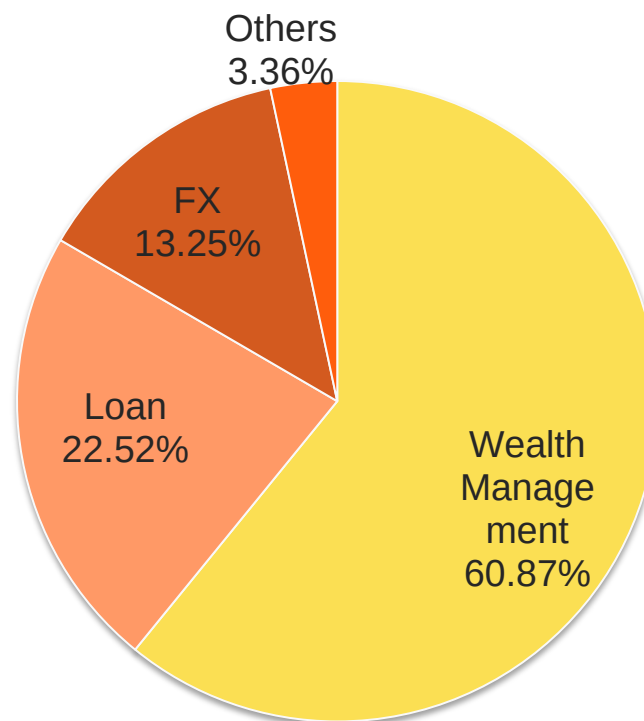


手續費淨收益

Net Fee Income (in NT\$ mn)

2020	2021	YoY
4,528	4,554	0.59%

2021 Net Fee Income Breakdown



報告大綱

●營運摘錄

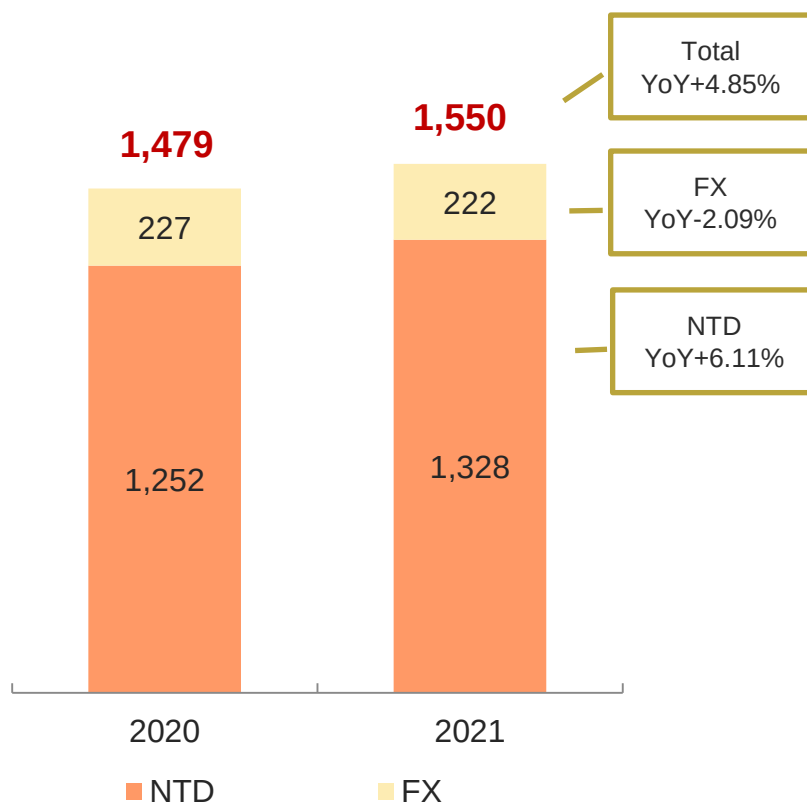
●財務資訊

●經營成果

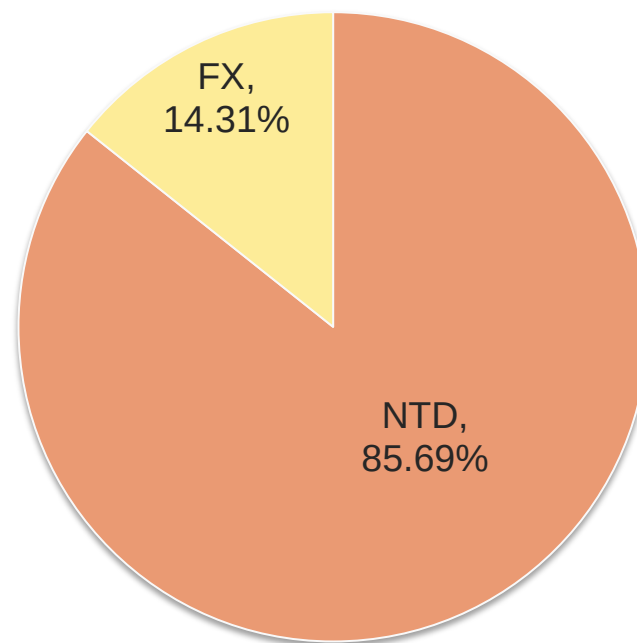
●附錄

放款結構：台外幣

Loan balance (in NT\$ bn)



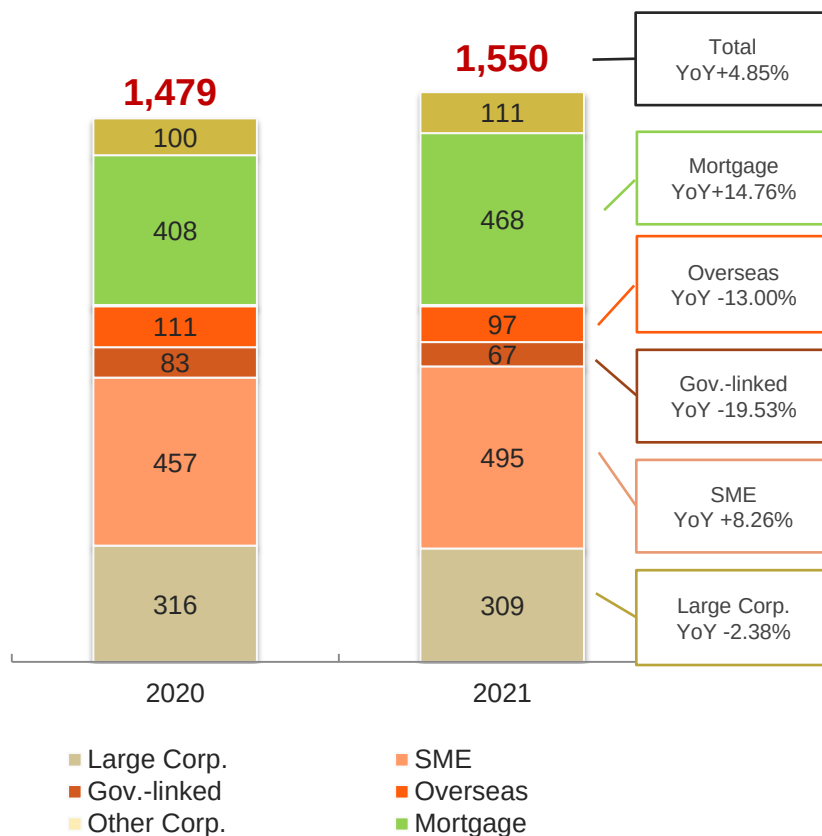
2021 Loan Breakdown by Currency



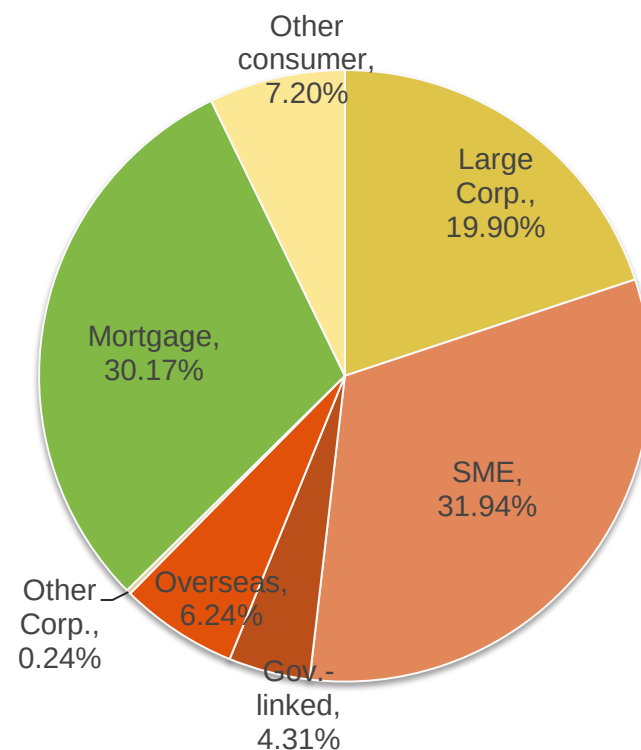
*.Loan includes ordinary loans, advances (credit card), factoring A/R, exchange bills negotiated, and import / export bills negotiated, and excludes overdue loans.

放款結構：對象別

Loan Balance (in NT\$ bn)



2021 Loan Breakdown by Customer

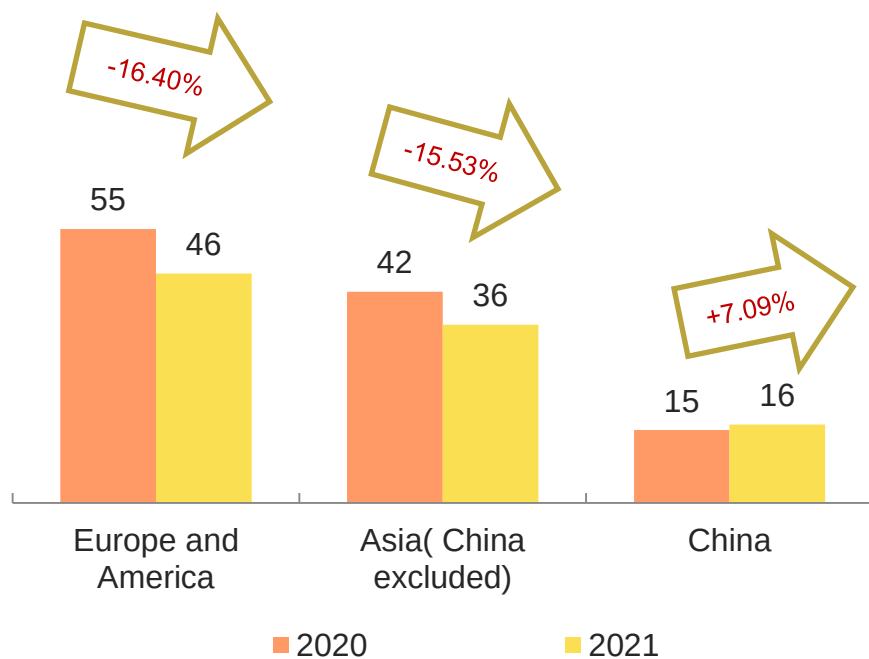


*.Loan includes ordinary loans, advances (credit card), factoring A/R, exchange bills negotiated, and import / export bills negotiated, and excludes overdue loans.

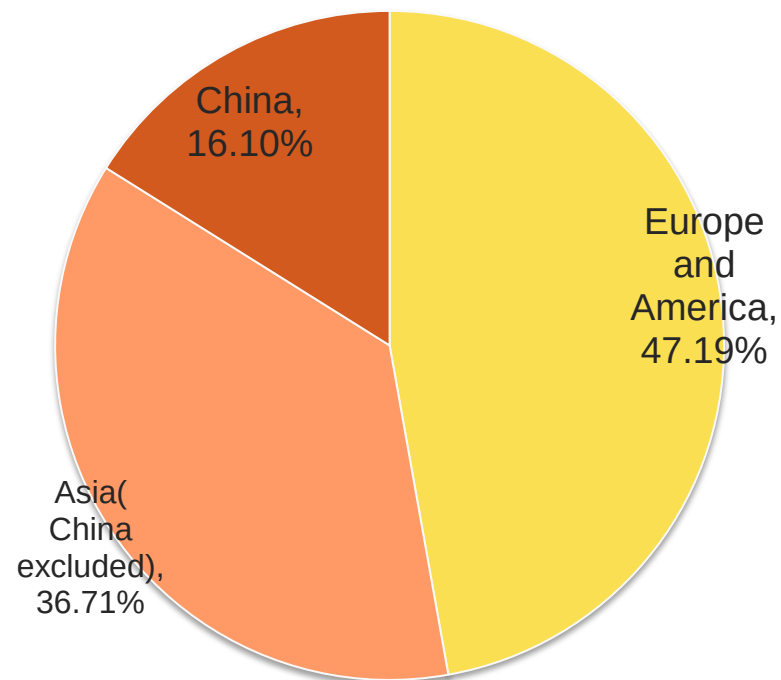
海外分行放款地區別

Overseas Loan Balance (in NT\$ bn)

2020	2021	YoY
111	97	-13.00%



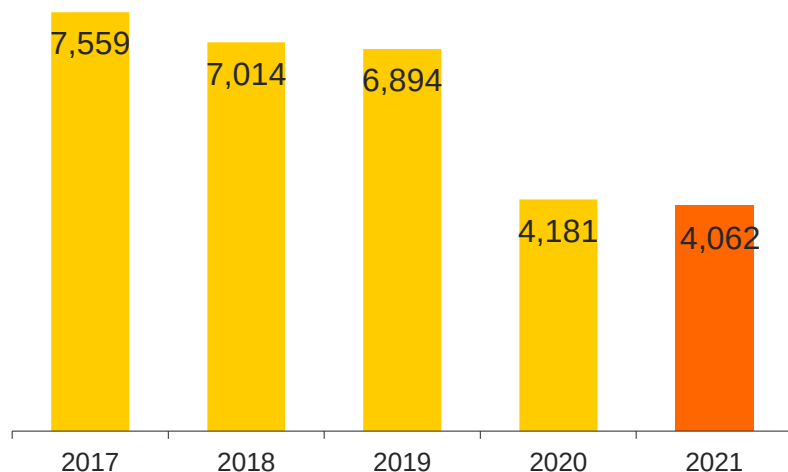
2021 Overseas Loan Breakdown by Regions



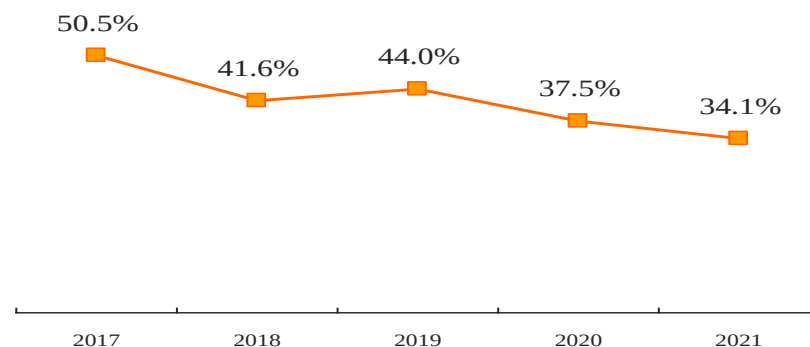
*.Loan includes ordinary loans, advances (credit card), factoring A/R, exchange bills negotiated, and import / export bills negotiated, and excludes overdue loans.

境外獲利占比

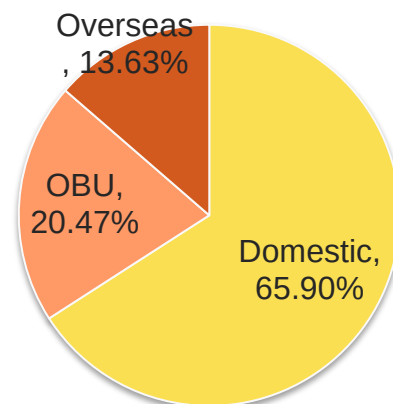
Overseas & OBU
PPOP (in NT\$ mn)



Overseas & OBU
PPOP proportion

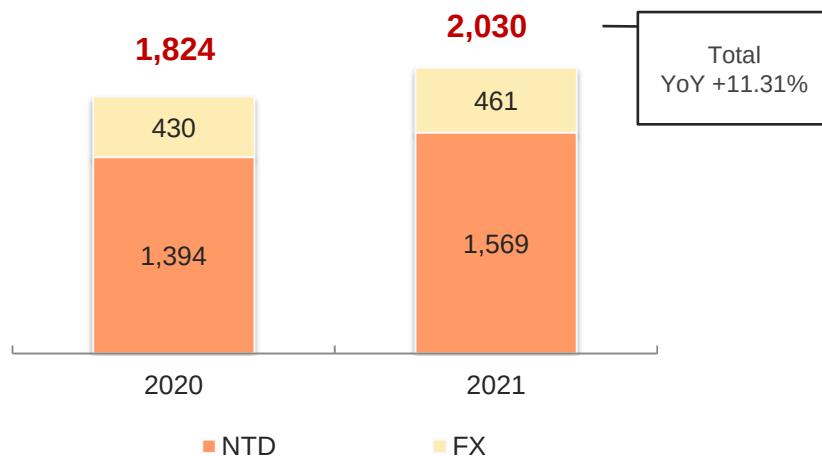


2021 PPOP Breakdown

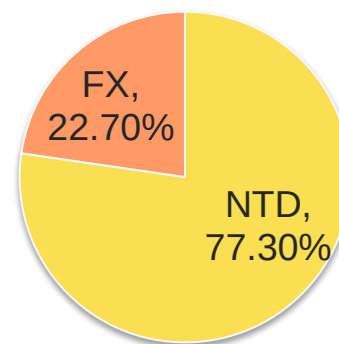


存款結構：台外幣

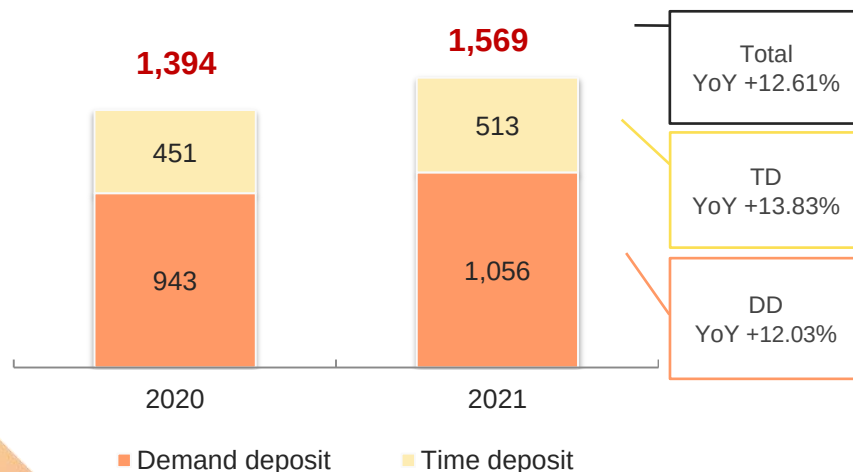
Deposit Balance (in NT\$ bn)



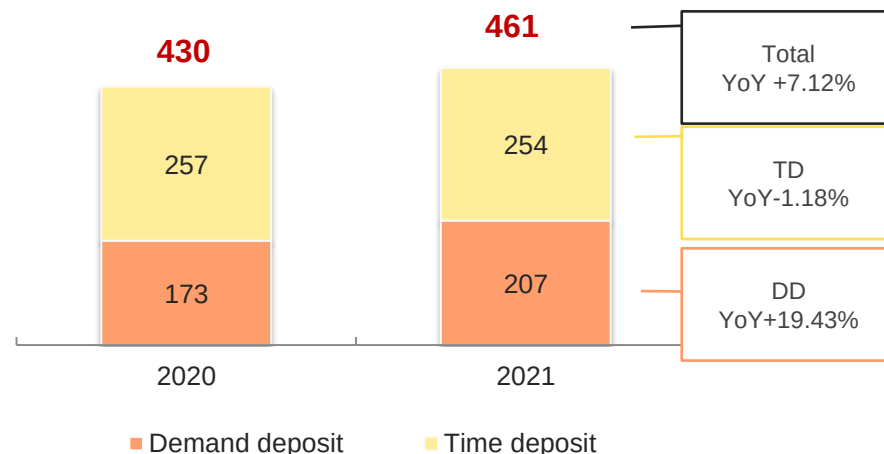
2021 Deposit Breakdown by Currency



NTD Deposit Balance (in NT\$ bn)

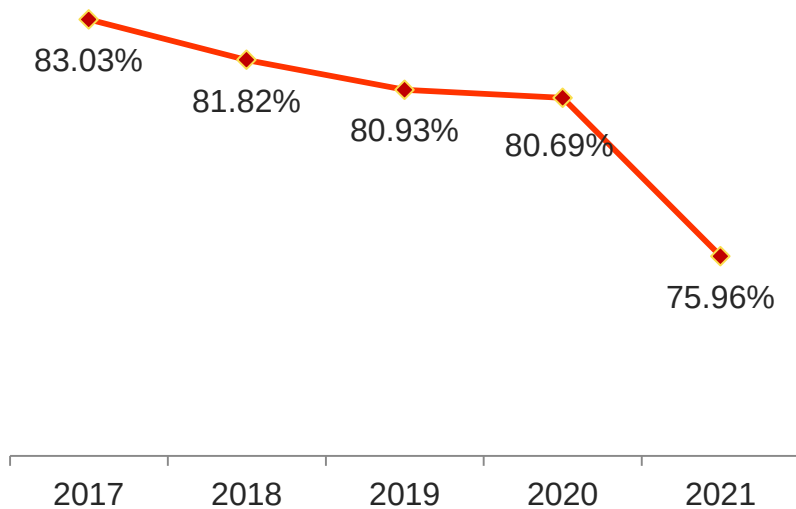


FX Deposit Balance (in NT\$ bn)

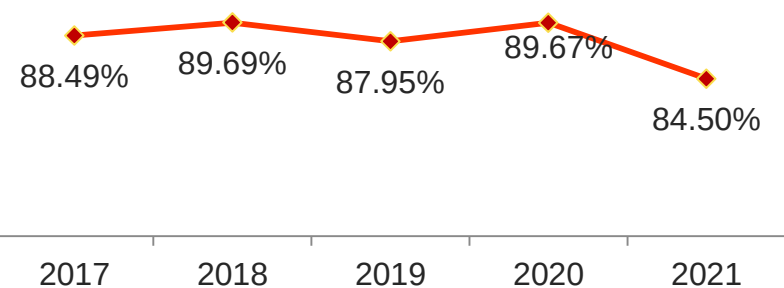


存放比

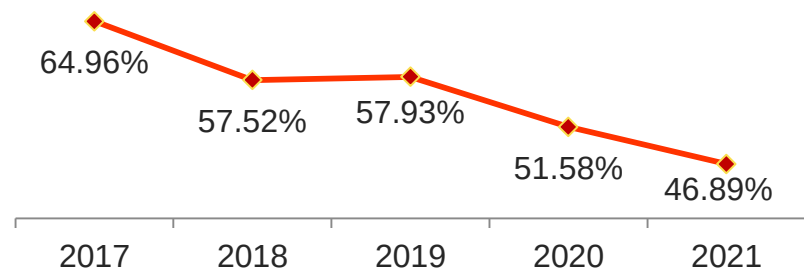
Total LDR



NTD LDR

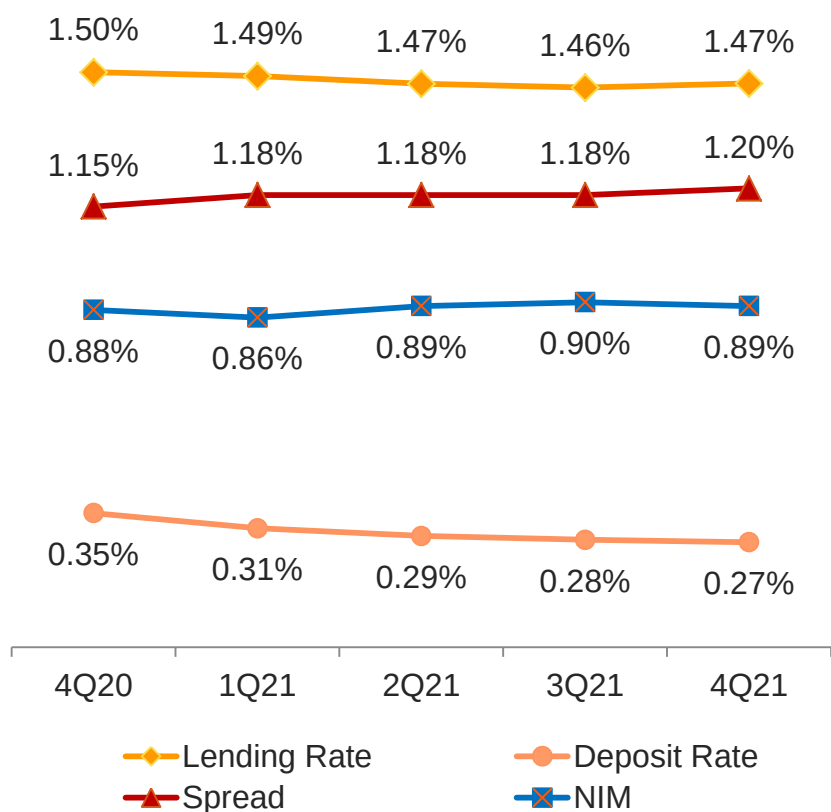


FX LDR

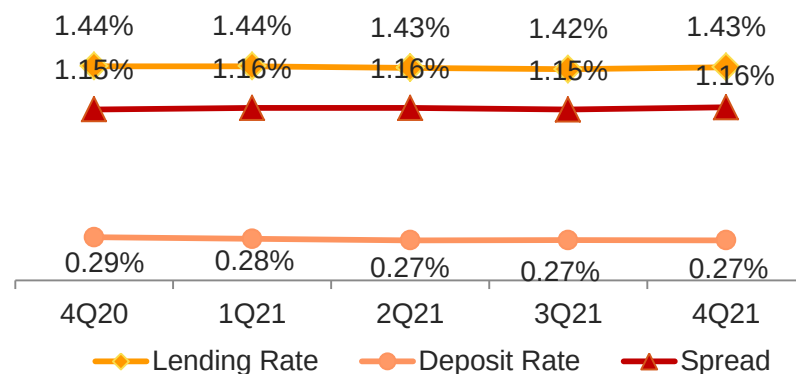


存放利差、淨利差

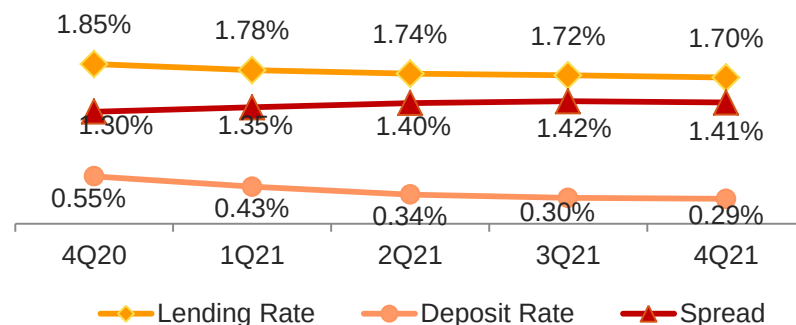
Quarterly Total Loan to Deposit Spread and NIM



NTD Loan to Deposit Spread



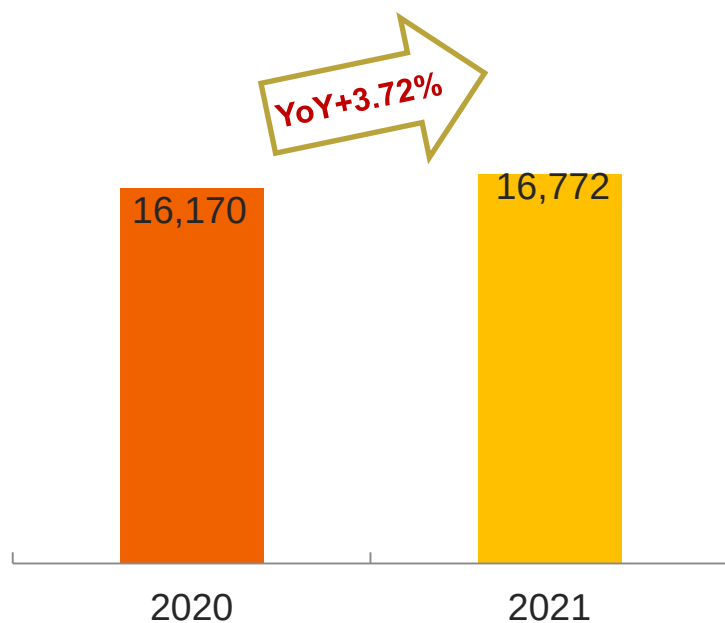
FX Loan to Deposit spread



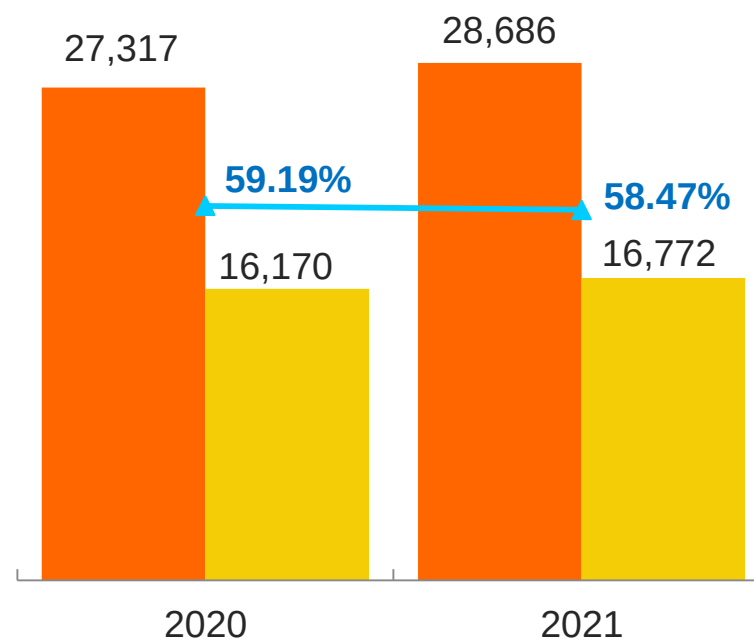
*.IFRS and quarterly basis.

營業費用比

Operating Expense (in NT\$ mn)



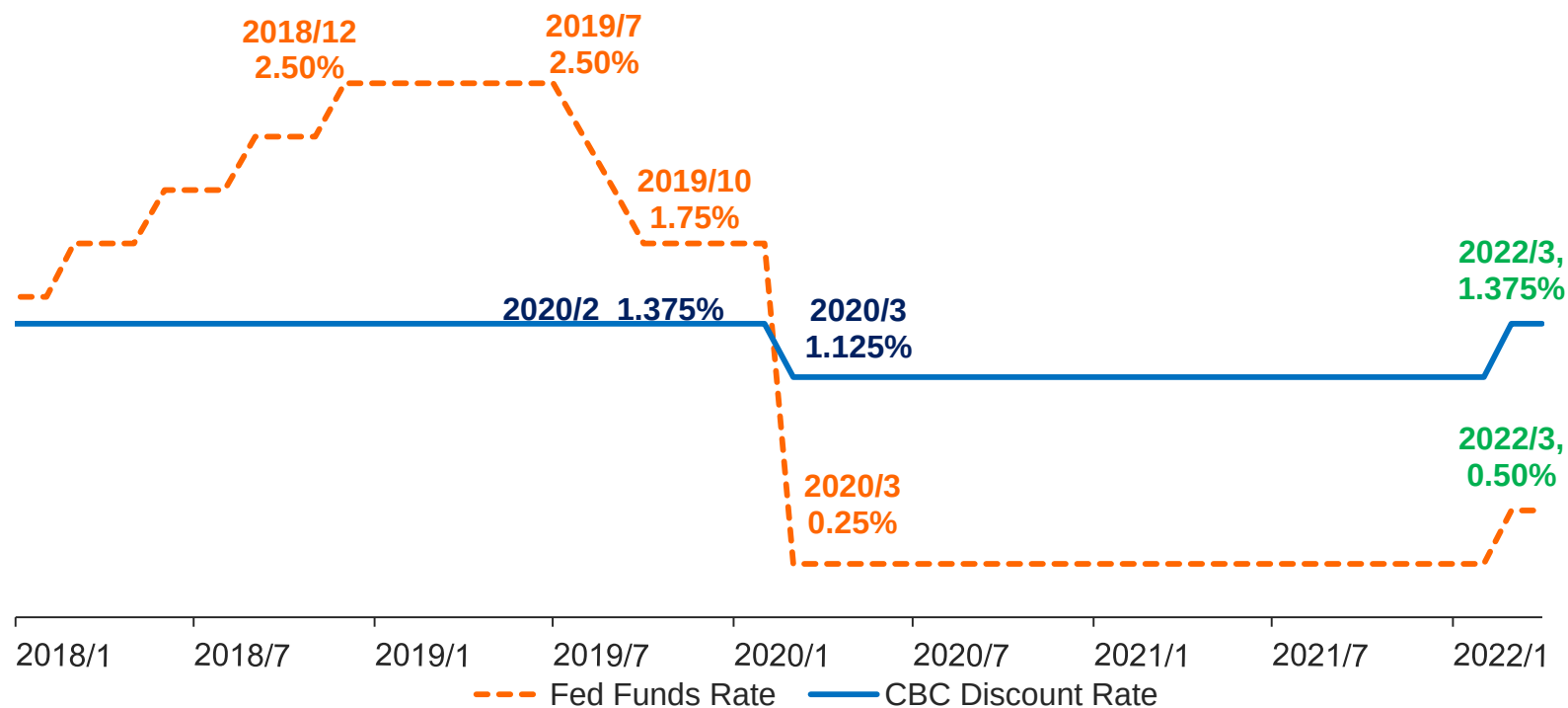
Cost-Income Ratio



Net Revenue (in NT\$ mn)
Operation Expense (in NT\$ mn)
Cost-Income Ratio

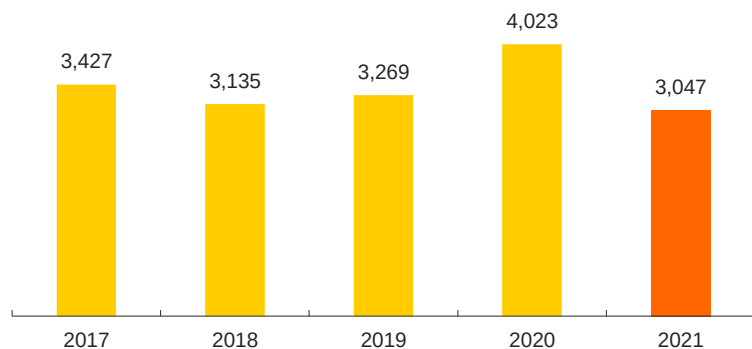
Fed與國內央行利率走勢

Fed Funds Rate VS. CBC Discount Rate

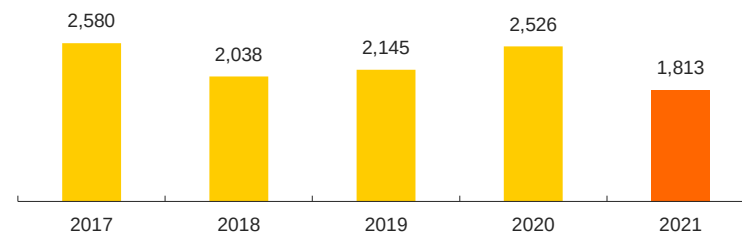


放款提存、轉銷及收回

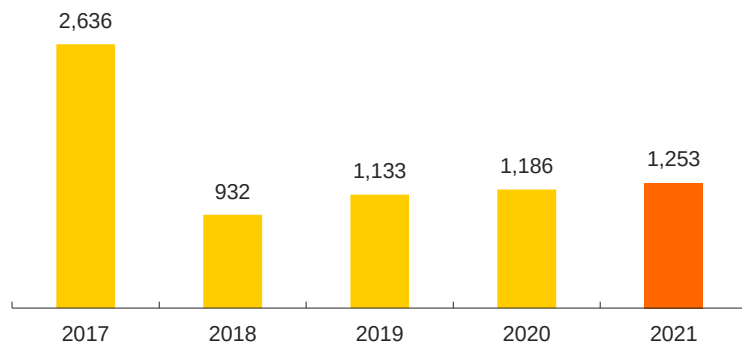
Provision (in NT\$ mn)



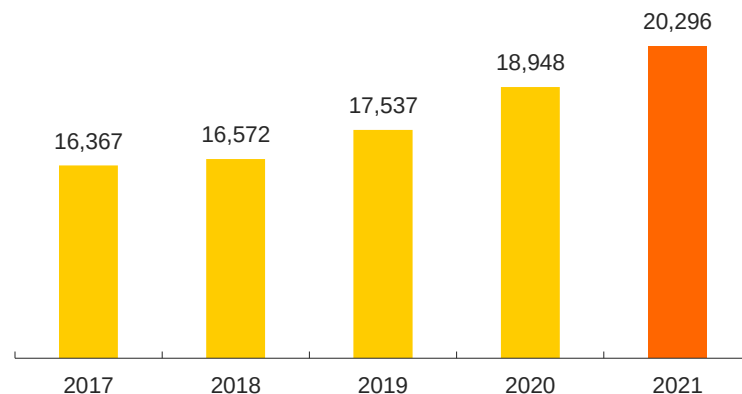
Write-Off (in NT\$ mn)



Recovery (in NT\$ mn)

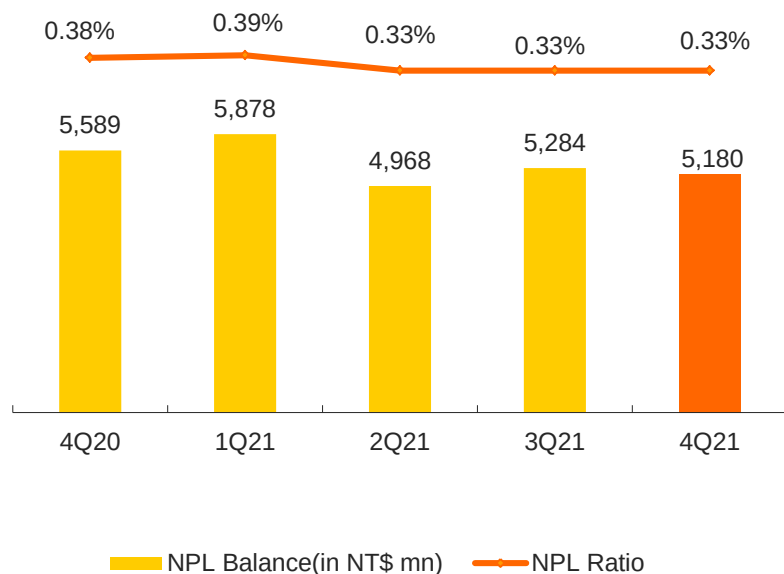


Reserve (in NT\$ mn)

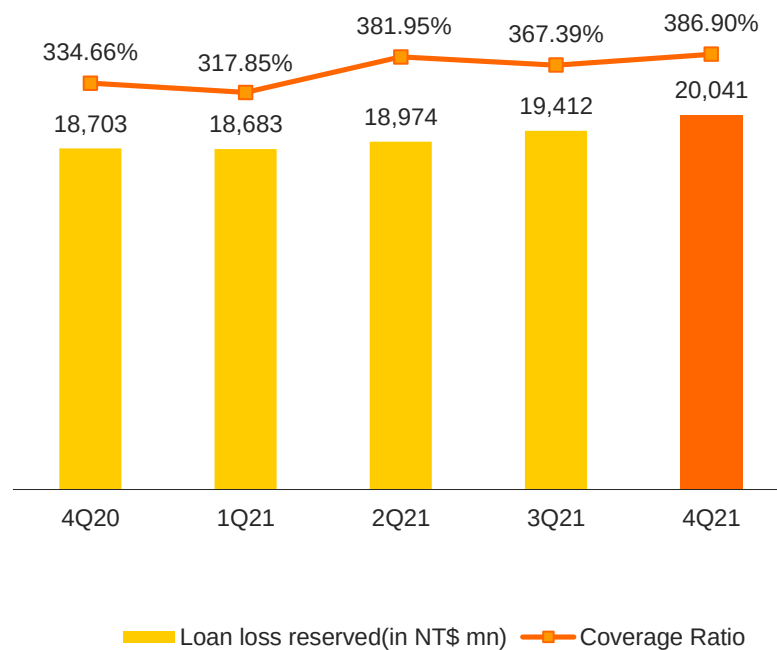


逾放比及覆蓋率

NPL Ratio

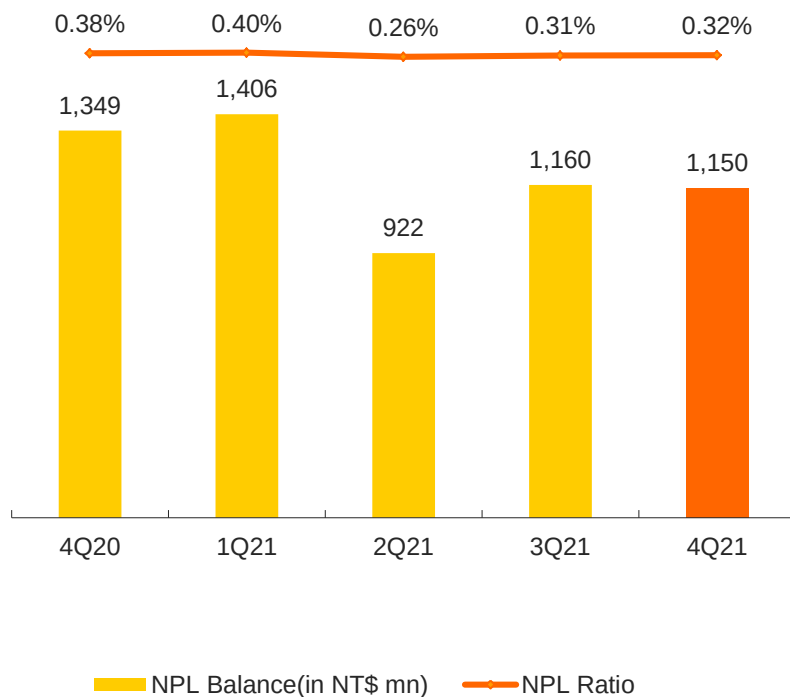


Coverage Ratio

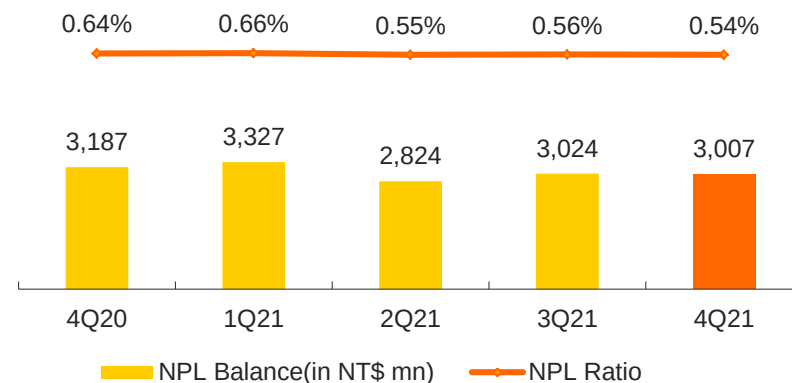


資產品質

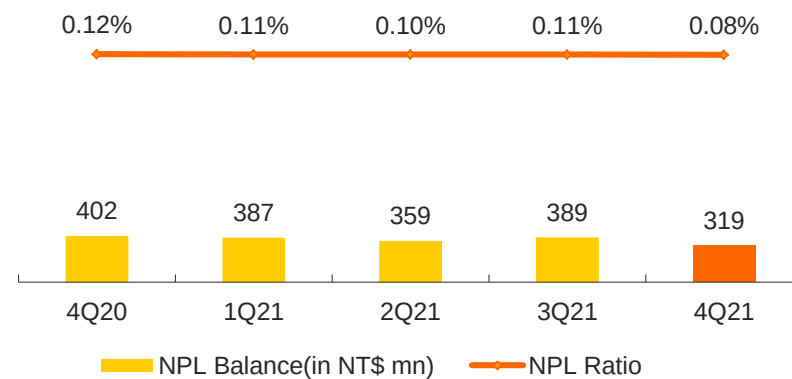
Large Corp.



SME



Mortgage



信用評級及資本適足率

Credit Rating

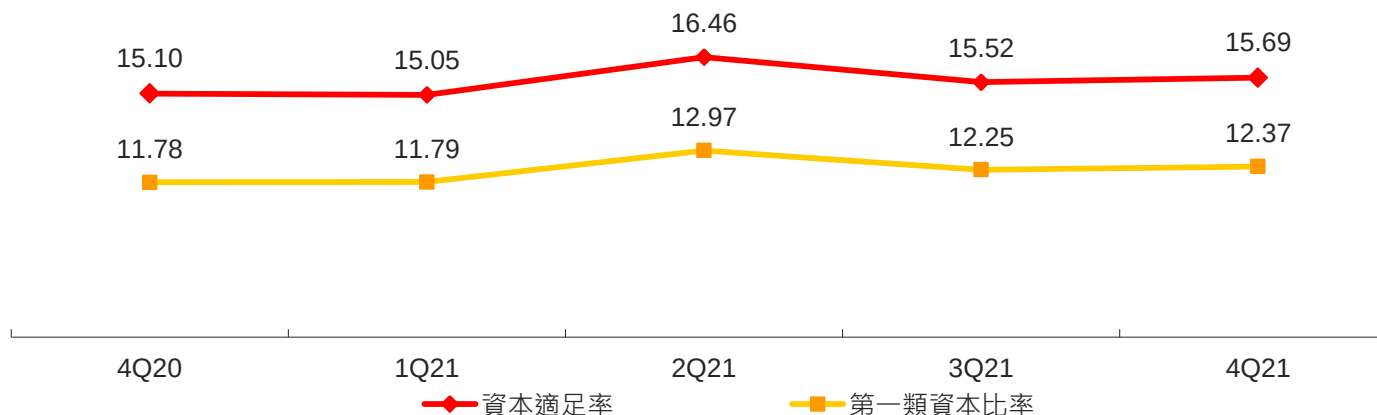
■ Moody's (2022/3發布) :

- 長期評等 : A2
- 短期評等 : P-1
- 展望 : 穩定

■ S&P (2021/11發布) :

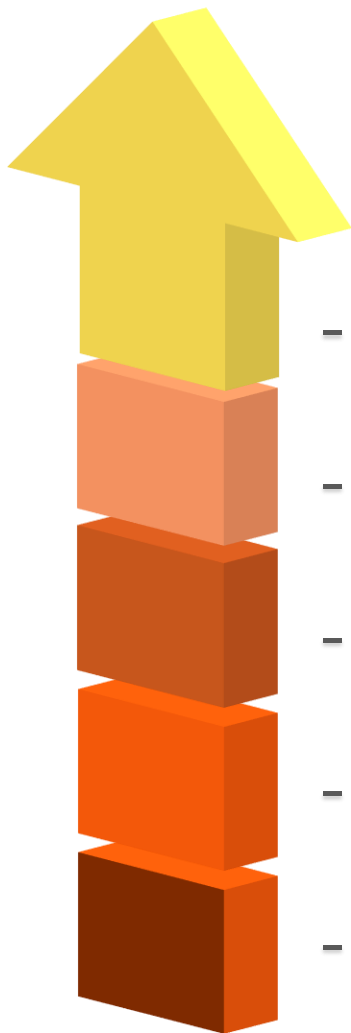
- 長期評等 : A-
- 短期評等 : A-2
- 展望 : 正向

Capital Adequacy Ratio (%)



經營方針

以客為本，
永續誠信



- 優化收益及資產結構，積極提升獲利
- 布建數位轉型，打造金融生態圈
- 深化法遵管理，落實內控三道防線
- 踐行公平待客，致力發展綠色金融
- 增進資訊及作業效能，強化資安治理



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)		
	2020	2021	Change%	4Q20	1Q21	2Q21	3Q21	4Q21	Change%	4Q20	4Q21	Change%
Assets												
Cash & due from Banks	262,192	290,702	10.87%	262,192	249,587	249,272	207,147	290,702	40.34%	262,192	290,702	10.87%
Financial assets at FVPL, net	14,581	56,612	288.24%	14,581	59,373	52,866	26,335	56,612	114.97%	14,581	56,612	288.24%
Financial assets at FVOCI, net	122,696	174,195	41.97%	122,696	146,741	156,439	180,153	174,195	-3.31%	122,696	174,195	41.97%
Financial assets for hedging	232	147	-36.42%	232	203	190	182	147	-19.09%	232	147	-36.42%
Financial assets at amortized cost, net	345,283	405,256	17.37%	345,283	363,688	349,151	378,296	405,256	7.13%	345,283	405,256	17.37%
Receivables, net	21,481	22,929	6.74%	21,481	23,572	23,198	25,621	22,929	-10.51%	21,481	22,929	6.74%
Loans, net	1,477,887	1,554,775	5.20%	1,477,887	1,499,269	1,523,351	1,576,518	1,554,775	-1.38%	1,477,887	1,554,775	5.20%
Other financial assets, net	25,591	3,858	-84.93%	25,591	21,654	20,673	3,378	3,858	14.18%	25,591	3,858	-84.93%
Property and equipment, net	20,909	20,979	0.34%	20,909	20,871	20,852	20,887	20,979	0.44%	20,909	20,979	0.34%
Right-of-use asset	1,519	1,942	27.79%	1,519	1,654	1,973	1,984	1,942	-2.17%	1,519	1,942	27.79%
Investment property, net	13,859	13,852	-0.05%	13,859	13,857	13,855	13,854	13,852	-0.01%	13,859	13,852	-0.05%
Other assets	7,210	5,860	-18.73%	7,210	6,793	6,102	5,341	5,860	9.71%	7,210	5,860	-18.73%
Total Assets	2,313,440	2,551,106	10.27%	2,313,440	2,407,263	2,417,922	2,439,698	2,551,106	4.57%	2,313,440	2,551,106	10.27%
Liabilities												
Due to banks	118,051	99,889	-15.38%	118,051	121,999	111,912	106,480	99,889	-6.19%	118,051	99,889	-15.38%
Financial liabilities at FVPL	7,294	3,150	-56.81%	7,294	3,011	3,470	1,807	3,150	74.36%	7,294	3,150	-56.81%
RP	1,227	1,373	11.92%	1,227	1,555	1,433	1,450	1,373	-5.30%	1,227	1,373	11.92%
Payables	22,237	36,770	65.35%	22,237	27,280	33,710	46,900	36,770	-21.60%	22,237	36,770	65.35%
Deposits and remittances	1,917,987	2,167,441	13.01%	1,917,987	2,003,175	2,026,264	2,044,107	2,167,441	6.03%	1,917,987	2,167,441	13.01%
Bank notes payable	61,351	51,278	-16.42%	61,351	60,224	51,318	51,311	51,278	-0.06%	61,351	51,278	-16.42%
Provisions	5,316	4,694	-11.70%	5,316	5,123	4,931	4,917	4,694	-4.53%	5,316	4,694	-11.70%
Lease liabilities	1,344	1,770	31.78%	1,344	1,481	1,789	1,822	1,770	-2.81%	1,344	1,770	31.78%
Other liabilities	13,580	13,287	-2.16%	13,580	15,999	13,279	12,657	13,287	4.98%	13,580	13,287	-2.16%
Total Liabilities	2,148,386	2,379,654	10.76%	2,148,386	2,239,846	2,248,106	2,271,450	2,379,654	4.76%	2,148,386	2,379,654	10.76%
Stockholders' Equity	165,054	171,452	3.88%	165,054	167,417	169,816	168,247	171,452	1.91%	165,054	171,452	3.88%
Total Liabilities and Stockholders' Equity	2,313,440	2,551,106	10.27%	2,313,440	2,407,263	2,417,922	2,439,698	2,551,106	4.57%	2,313,440	2,551,106	10.27%

STATEMENTS OF COMPREHENSIVE INCOME(Consolidated)

(in NT\$ mm)	Year(IFRSs)			Quarter(IFRSs)						Period(IFRSs)		
	2020	2021	Change %	4Q20	1Q21	2Q21	3Q21	4Q21	Change %	2,020	2,021	Change %
Interest Income	29,816	27,492	-7.79%	6,810	6,674	6,737	7,003	7,078	1.08%	29,816	27,492	-7.79%
Interest Expense	10,676	7,026	-34.19%	1,991	1,867	1,727	1,718	1,714	-0.20%	10,676	7,026	-34.19%
Net Interest Income	19,140	20,466	6.92 %	4,820	4,807	5,010	5,285	5,364	1.49%	19,140	20,466	6.92 %
Net Service fee and commissions income	4,528	4,554	0.59%	1,135	1,204	1,077	1,114	1,160	4.16%	4,528	4,554	0.59%
Gains(losses) on financial assets and liabilities at FVPL	1,648	1,238	-24.90%	221	316	388	237	296	25.30%	1,648	1,238	-24.90%
Realized gains of financial assets at FVOCI	1,219	1,483	21.67%	16	195	408	861	20	-97.66%	1,219	1,483	21.67%
Gains(losses) on disposal of credit assets measured at AC	0	0	-	0	-	-	-	0	-	0	0	-
Foreign exchange gains(losses)	339	495	45.75%	41	183	59	168	84	-49.97%	339	495	45.75%
Other miscellaneous net income	443	450	1.75%	111	190	48	93	119	28.45%	443	450	1.75%
Net income other than net interest income	8,177	8,220	0.53 %	1,523	2,088	1,981	2,472	1,680	-32.04%	8,177	8,220	0.53 %
Net Revenues and gains	27,317	28,686	5.01 %	6,343	6,895	6,990	7,757	7,044	-9.19%	27,317	28,686	5.01 %
Credit loss provisions, net	2,836	1,794	-36.75%	449	576	364	456	399	-12.45%	2,836	1,794	-36.75%
Operating Expenses	16,170	16,772	3.72 %	4,356	3,941	4,126	4,394	4,311	-1.89%	16,170	16,772	3.72 %
Employee Benefits expenses	10,808	11,409	5.56%	2,952	2,688	2,812	3,081	2,827	-8.24%	10,808	11,409	5.56%
Depreciation and amortization expenses	1,403	1,420	1.26%	346	253	363	356	449	26.13%	1,403	1,420	1.26%
Other general and administrative expenses	3,960	3,943	-0.43%	1,057	900	952	957	1,134	18.56%	3,960	3,943	-0.43%
Income before income tax from continuing operations	8,311	10,120	21.78 %	1,538	2,378	2,500	2,907	2,334	-19.72%	8,311	10,120	21.78 %
Income Tax Expense	1,270	1,317	3.70%	151	433	279	300	305	1.47%	1,270	1,317	3.70%
Net Income	7,041	8,804	25.04 %	1,386	1,946	2,222	2,607	2,029	-22.16%	7,041	8,804	25.04 %
Basic EPS(NT\$)	0.68	0.84	23.53%	0.12	0.19	0.21	0.25	0.19	-24.00%	0.68	0.84	23.53%
Other comprehensive income	-230	1,333	679.20%	84	417	178	-438	1,176	-368.70%	-230	1,333	679.20%
Total comprehensive income	6,811	10,137	48.84 %	1,471	2,363	2,399	2,169	3,205	47.75%	6,811	10,137	48.84 %



彰化銀行

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