CHB
CHANG HWA BANK
彰化銀行

2022年第一季
法人說明會

June 29, 2022

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全球產業經濟概況

全球景氣與經濟呈現成長趨緩

- 西方國家擴大對俄經濟制裁，導致食物價格與全球能源續居高檔，恐使通膨攀升。
- 全球央行加快升息，恐使新興國家與開發中國家面臨資源緊繃及資金外流之風險。
- 隨大陸城市陸續解封，應能帶動民間消費及出口動能，但仍須關注後續疫情反覆影響。
- 在全球追求「碳中和」的大趨勢下，未來新能源與電動車相關產業應可迎來成長契機。

臺灣經濟穩健成長，預期下半年將持續復甦

- 半導體產業因新興科技及車用的需求大增，多數國內半導體業者營運仍偏向樂觀，惟仍需注意近期庫存水位已有逐漸升高的疑慮。
- 受到烏俄戰爭與主要國家政府擴大財政支出的影響，石油、天然氣、肥料、糧食、工業金屬等國際原物料價格將持續維持高檔。
- 受央行升息及政府各部會陸續推出抑制房市的管控措施影響，房地產景氣應將有所降溫。
- 國內疫情反覆，對觀光旅遊、住宿餐飲等產業的恢復力道恐不如預期。

百年彰銀 永續金融績效說明

治理面

- 榮獲證交所第八屆公司治理評鑑上市公司組前5%，及金融保險類前4名。
- 簽署加入「赤道原則」協會，正式成為全球自願倡議「赤道原則」的會員銀行。
- 持續對產業提供綠色融資專案引導企業低碳轉型，及推出永續績效連結授信優惠貸款專案，鼓勵企業增加對綠色及永續發展之融資。
- 發布氣候相關財務揭露建議TCFD報告書中、英文版，在氣候變遷議題上持續強化揭露與溝通，以強化與利害關係人間之多元溝通，踐行企業永續。

社會面

- 以扶植體育運動發展及傳承運動家精神的理念為出發點，成立「彰化銀行射箭隊」，延攬國內射箭好手加入，激勵選手全心投入訓練，進軍亞、奧運為國爭光。
- 已於北中南共布建53家雙語分行，提供友善雙語金融服務，厚植國際競爭力。

環境面

- 積極參與氣候變遷議題並採取行動，主動簽署成為TCFD支持者，通過TCFD第三方查核並獲得最高等級「Excellence」認證。
- 增加通過永續採購符合性查核(ISO20400)及水資源效率管理系統驗證(ISO46001)，提升本行內部資能源管理效能。
- 配合都市更新及危老改建政策，將本行年齡較高之建築以綠建築工法改建，目前有多項建案執行及規劃中，加速自有資產活化同時友善環境。

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16,047億元，YoY+6.30%
  企金YoY+10.21%，個金YoY+10.96%，海外YoY+2.27%
- 存款量22,048億元，YoY+11.75%
  台幣YoY+7.99%，外幣YoY+25.02%

獲利表現

- 稅後盈餘23.77億元，YoY+22.16%
- EPS 0.23元，ROA 0.09%，ROE 1.38%

資產品質

- 逾放比0.29%，YoY-0.10%
- 覆蓋率422.05%，YoY+104.2%

資本水準

- 資本適足率14.84%，YoY-0.21%

*ROE and ROA are after-tax figures.

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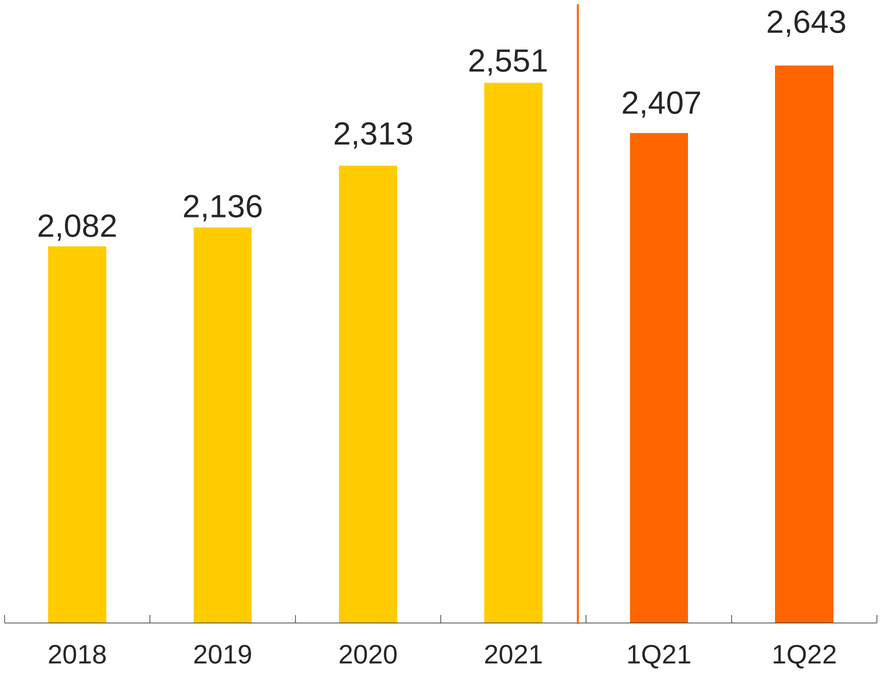
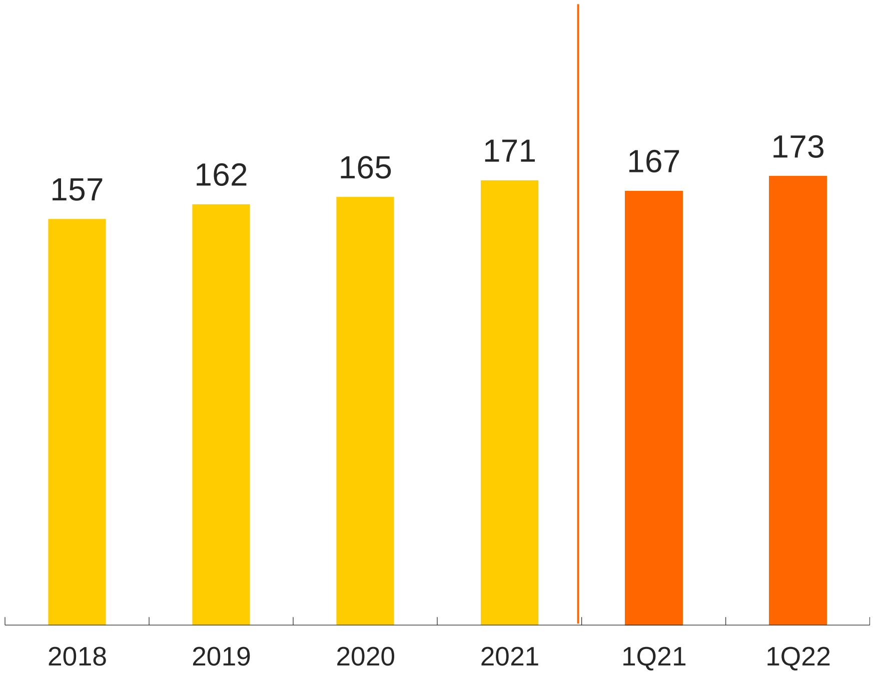
資產規模及淨值

Asset size (in NT$ bn)

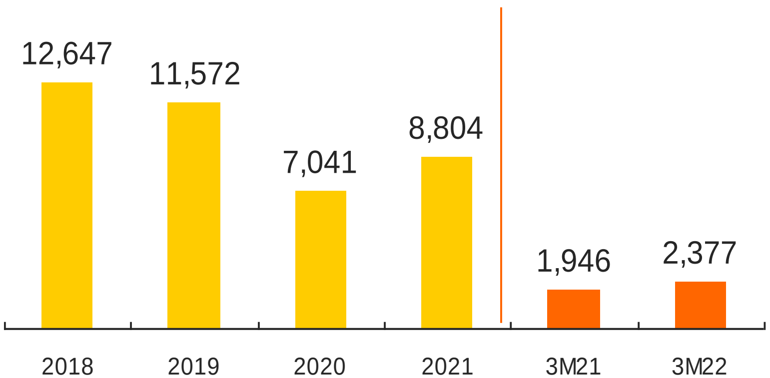


Net Worth (in NT$ bn)

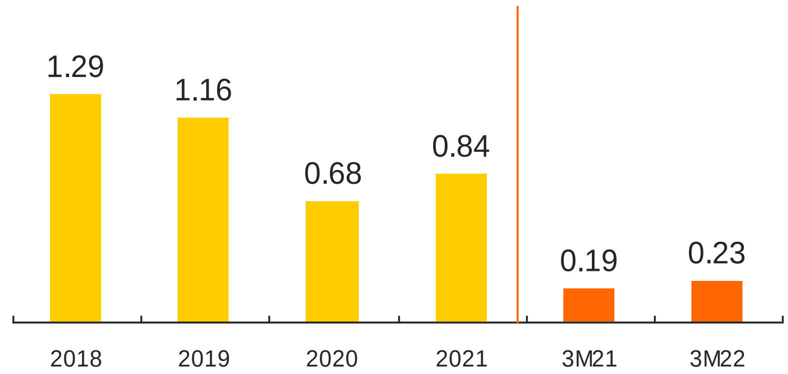


獲利表現

Net Income After Tax (in NT$ mn)



EPS After tax (in NT$)



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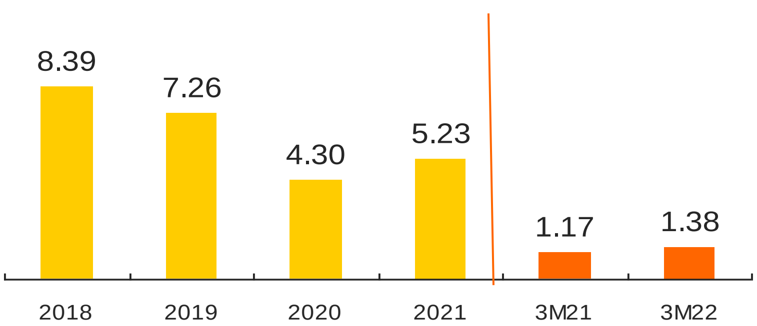
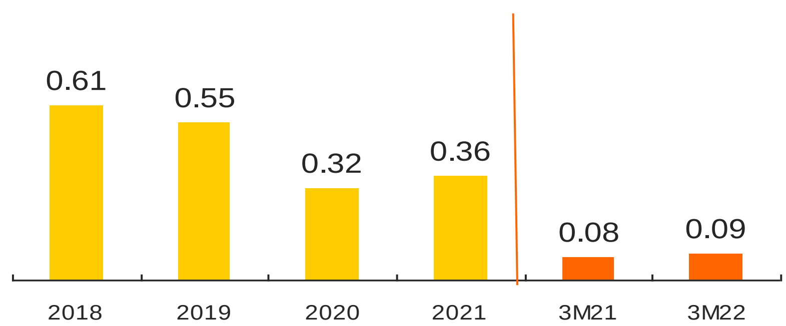
ROE(%)



ROA(%)



*ROE and ROA are after-tax figures.

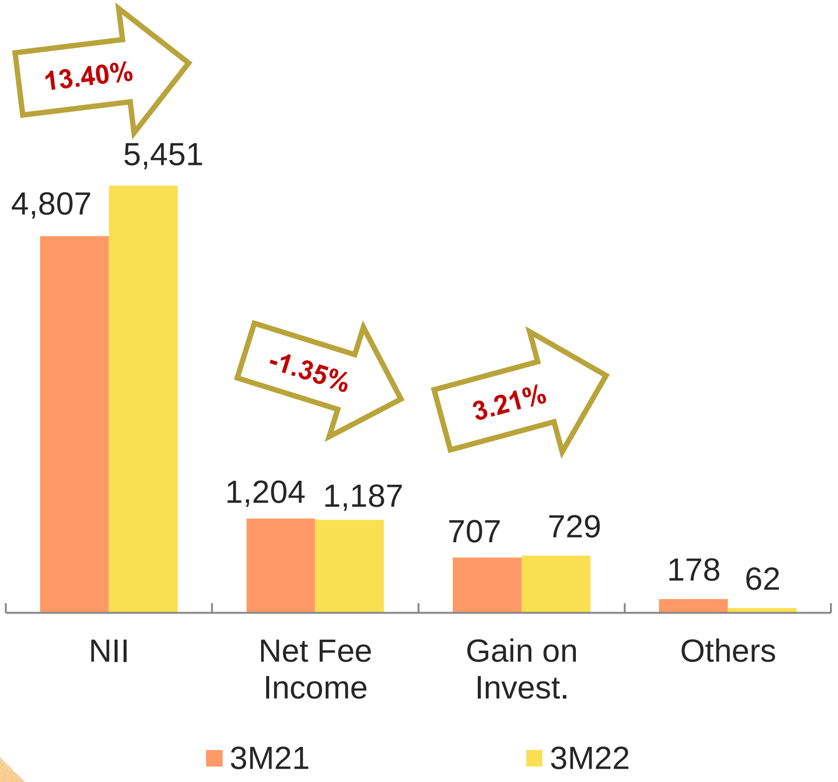
綜合損益表

(In NT$ mn)	3M21	3M22	YoY(%)
Net Revenue	6,895	7,430	7.76%
Provision, Net	576	557	-3.17%
Operating Expense	3,941	4,054	2.87%
Net Income Before tax	2,378	2,818	18.50%
Income Tax Expense	433	441	2.02%
Net Income After tax	1,946	2,377	22.16%
Other comprehensive income	417	-764	-283.21%
Total comprehensive income	2,363	1,613	-31.75%

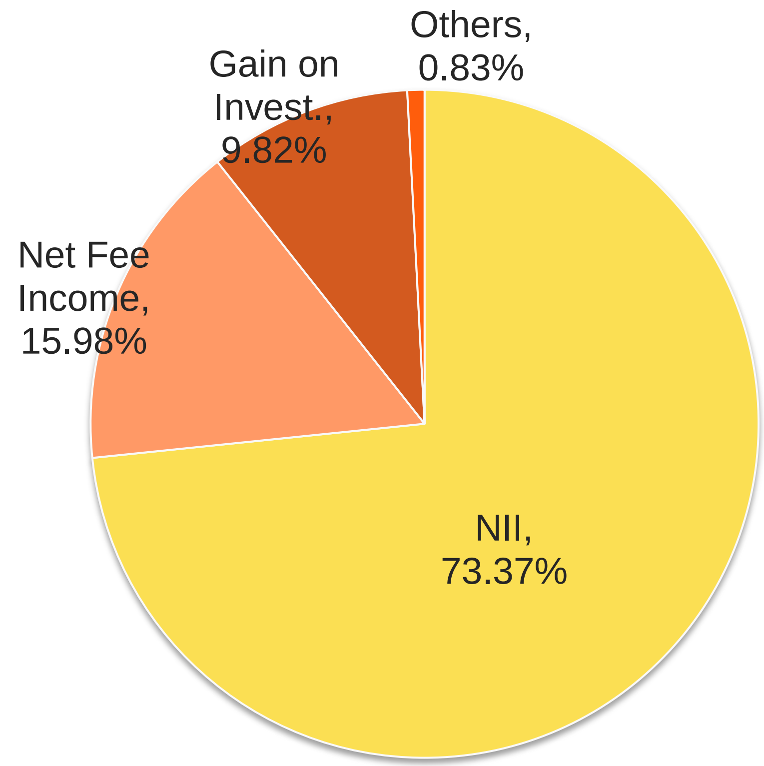
淨收益

Net Revenue (in NT$ mn)

3M21	3M22	YoY
6,895	7,430	7.76%



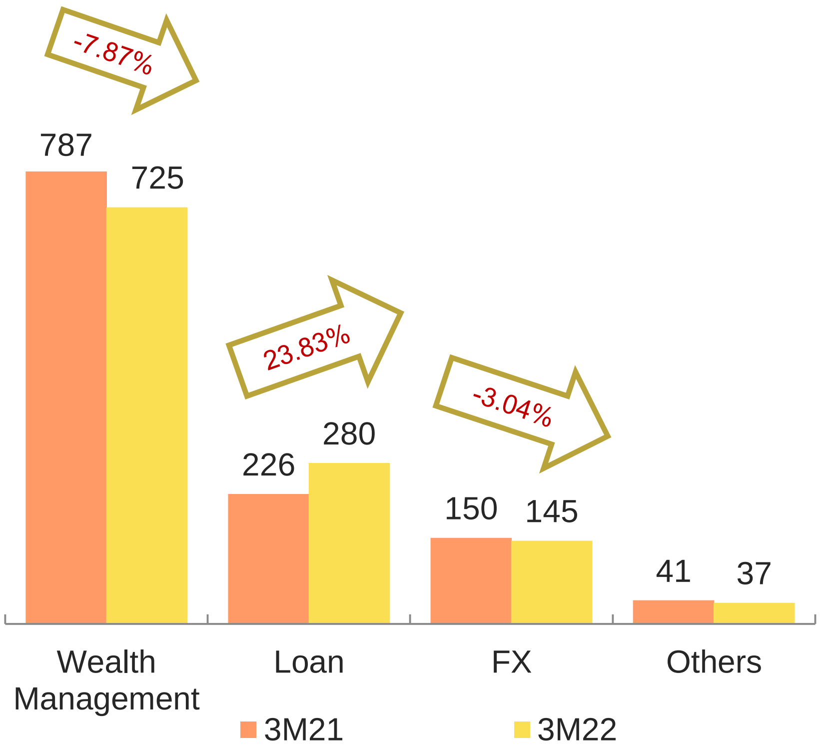
3M22 Net Revenue Breakdown



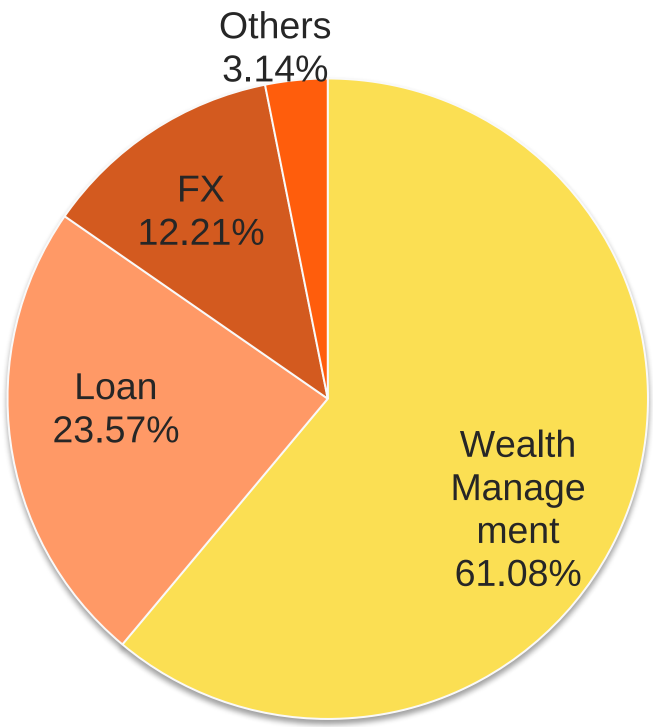
手續費淨收益

Net Fee Income (in NT$ mn)

3M21	3M22	YoY
1,204	1,187	-1.35%



3M22 Net Fee Income Breakdown



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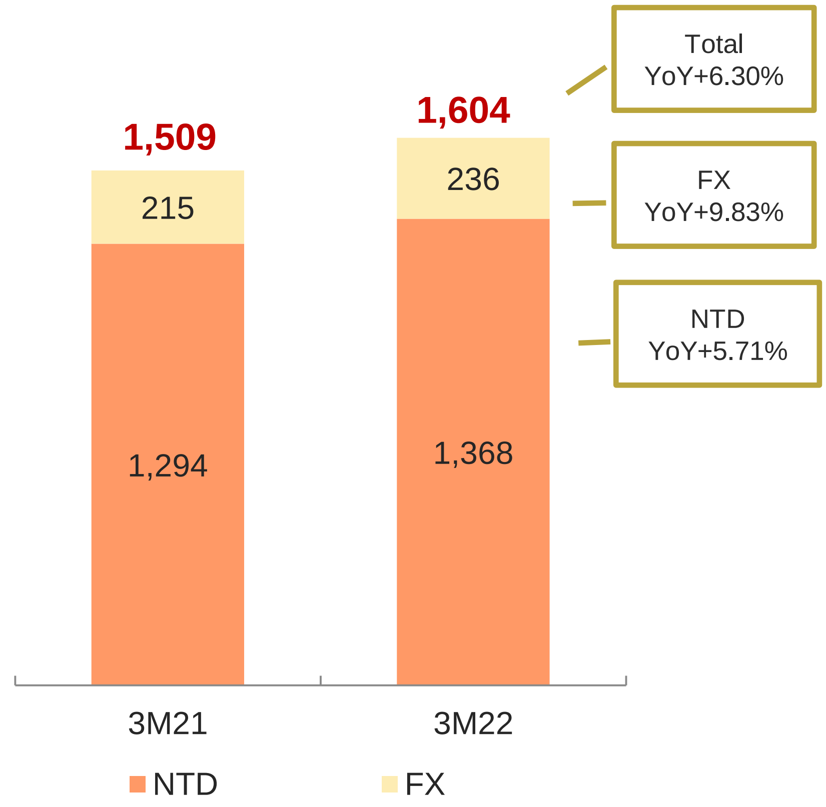
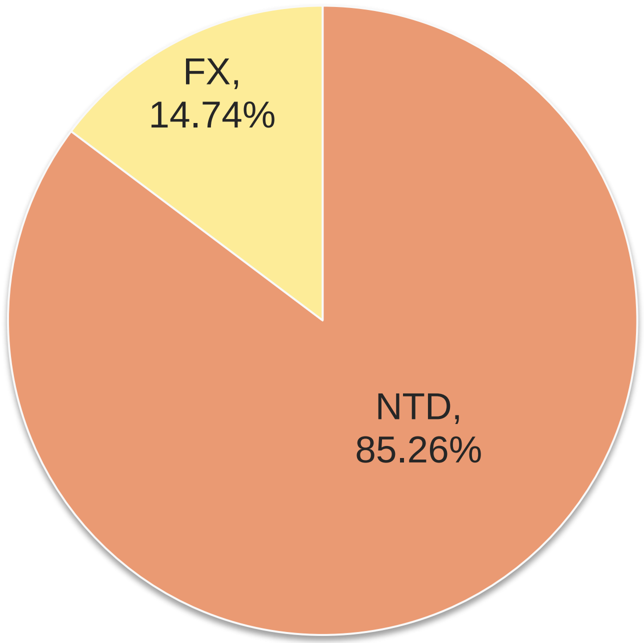
放款結構：台外幣

Loan balance (in NT$ bn)



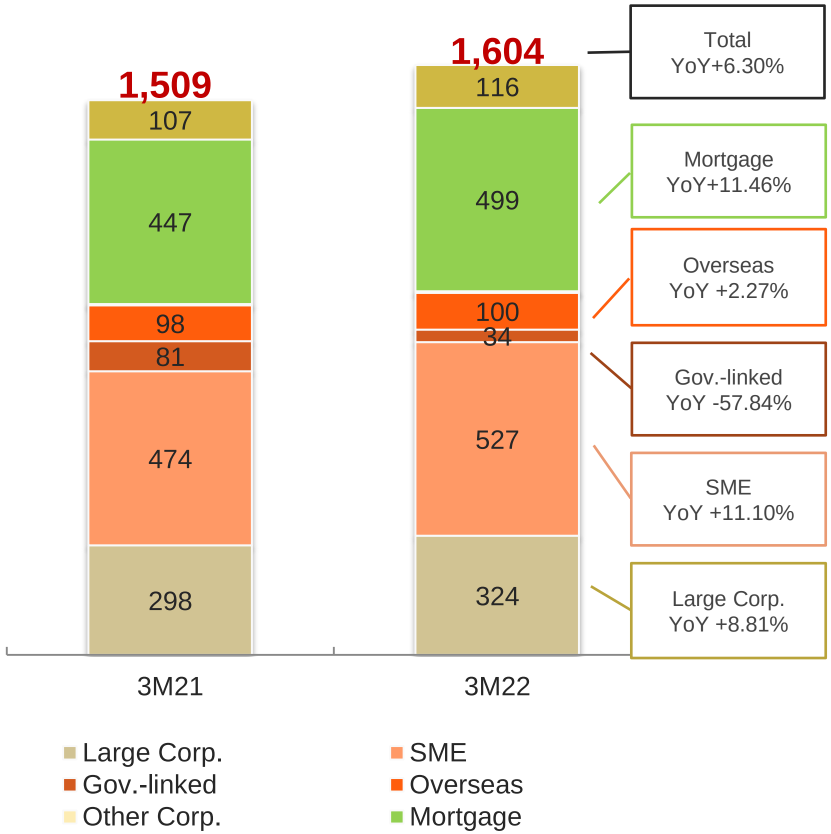
3M22 Loan Breakdown by Currency



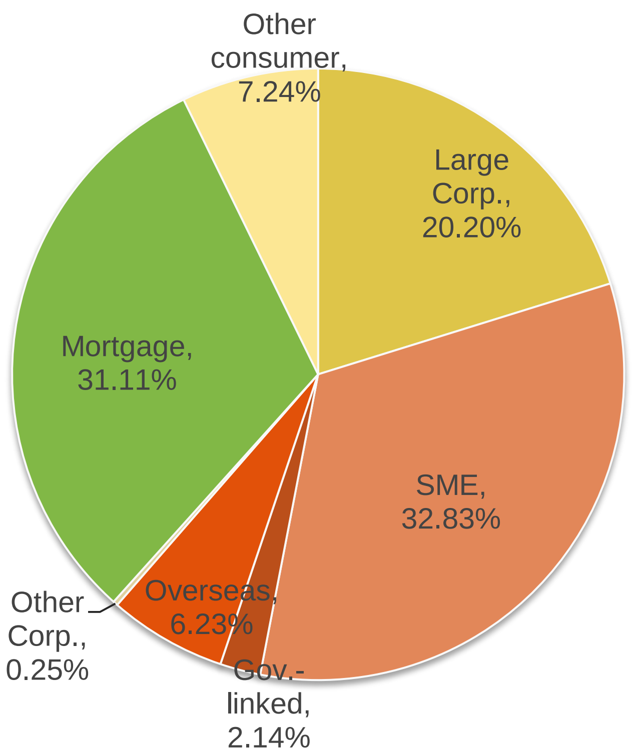
*.Loan includes ordinary loans, advances (credit card), factoring A/R, exchange bills negotiated, and import / export bills negotiated, and excludes overdue loans.

放款結構：對象別

Loan Balance (in NT$ bn)



3M22 Loan Breakdown by Customer

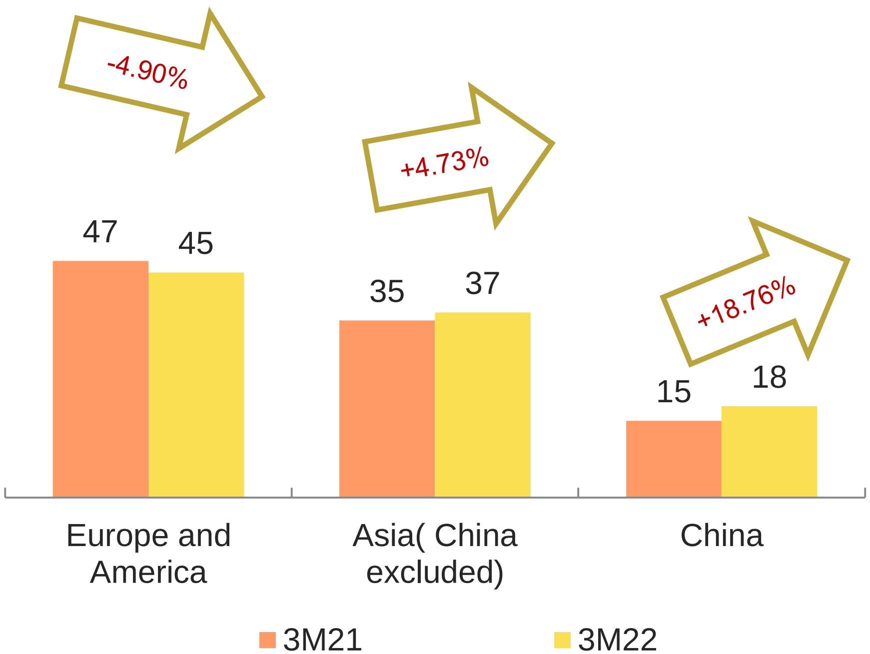


*.Loan includes ordinary loans, advances (credit card), factoring A/R, exchange bills negotiated, and import / export bills negotiated, and excludes overdue loans.

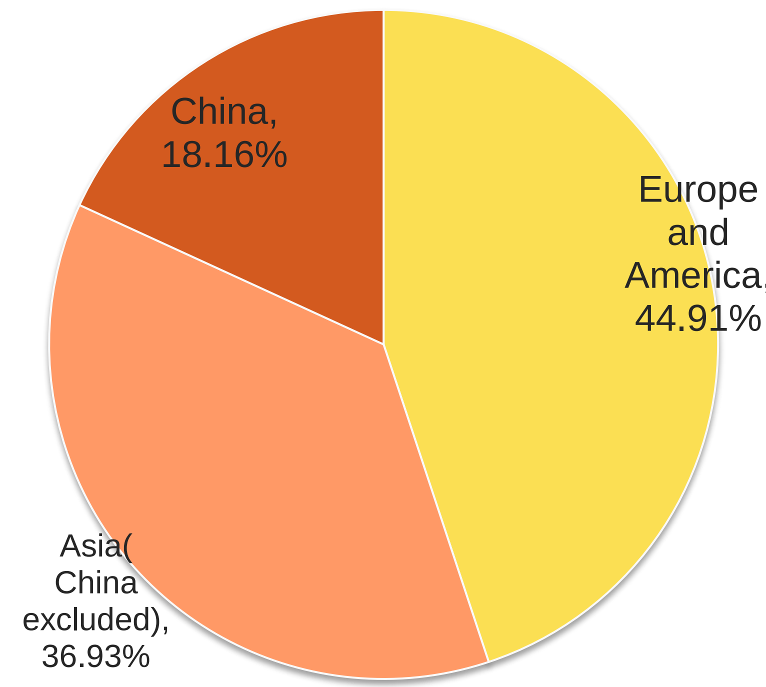
海外分行放款地區別

Overseas Loan Balance (in NT$ bn)

3M21	3M22	YoY
98	100	+2.27%



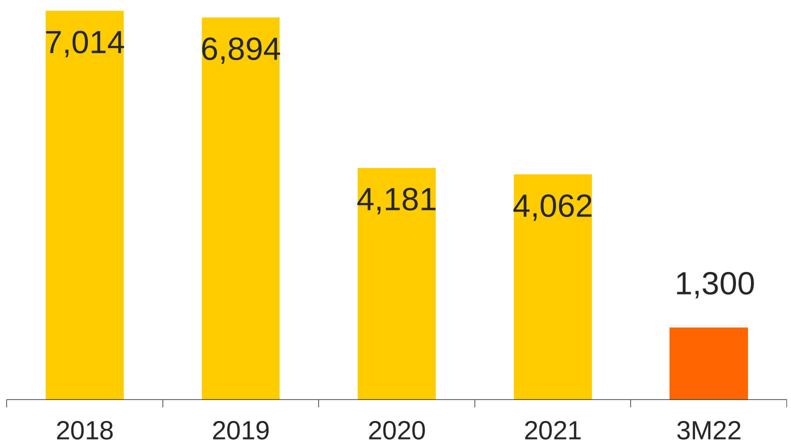
3M22 Overseas Loan Breakdown by Regions



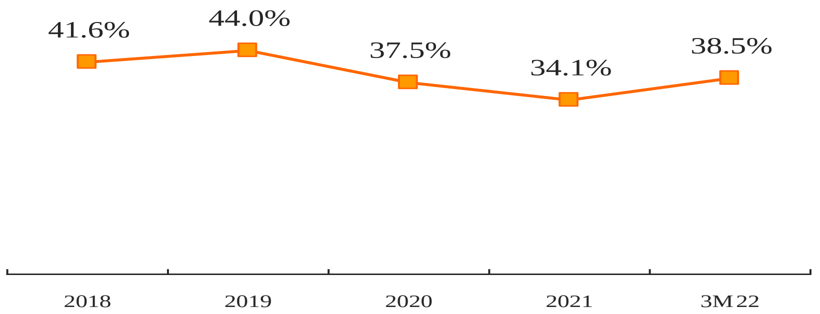
*.Loan includes ordinary loans, advances (credit card), factoring A/R, exchange bills negotiated, and import / export bills negotiated, and excludes overdue loans.

境外獲利占比

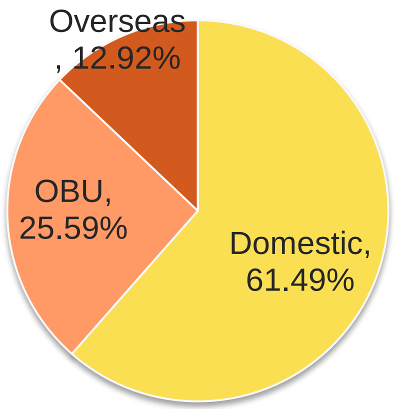
Overseas & OBU PPOP (in NT$ mn)



Overseas & OBU PPOP proportion

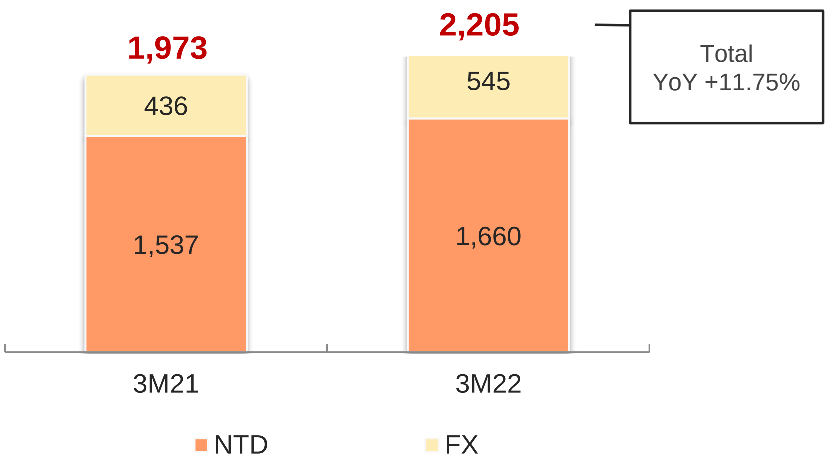


3M22 PPOP Breakdown

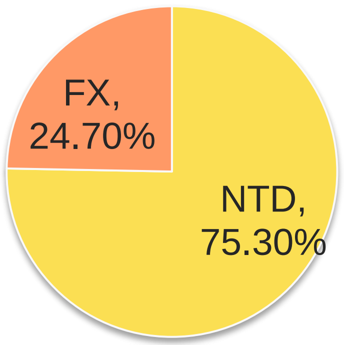


存款結構：台外幣

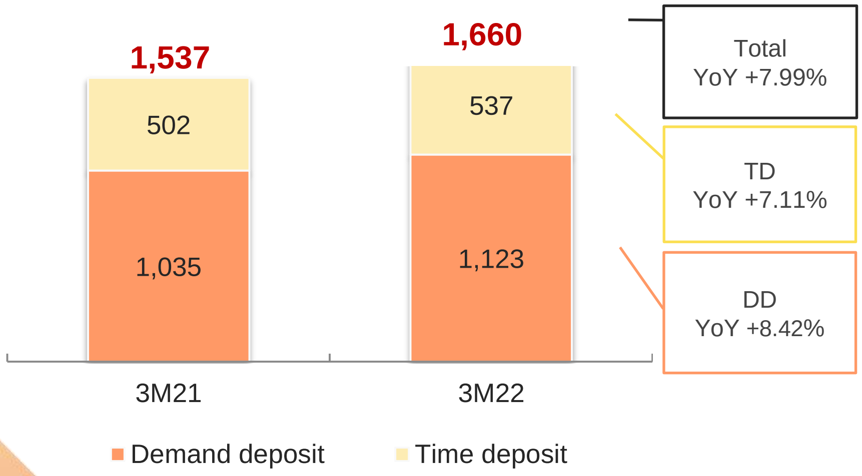
Deposit Balance (in NT$ bn)



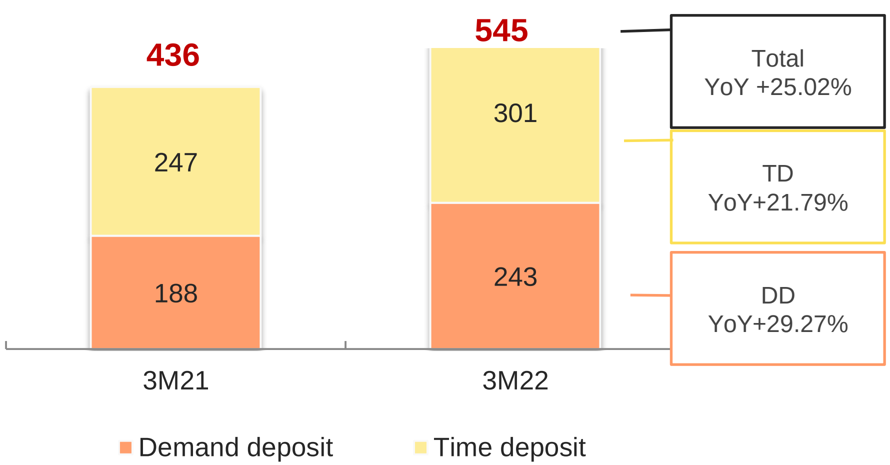
3M22 Deposit Breakdown by Currency



NTD Deposit Balance (in NT$ bn)

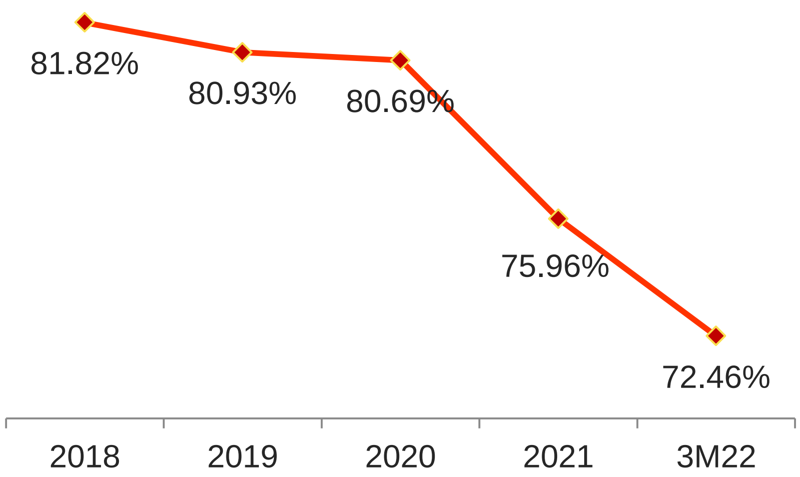


FX Deposit Balance (in NT$ bn)

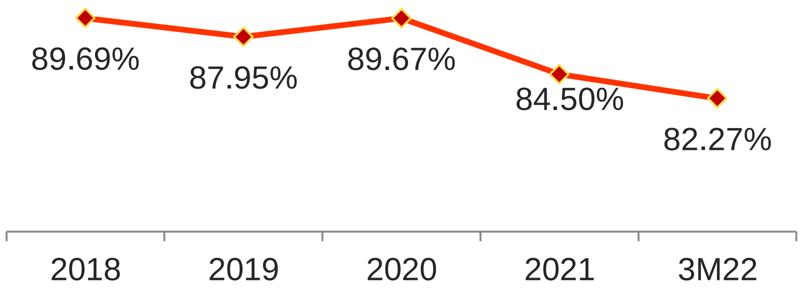


存放比

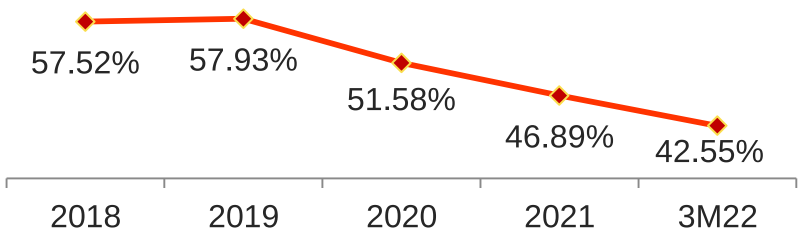
Total LDR



NTD LDR

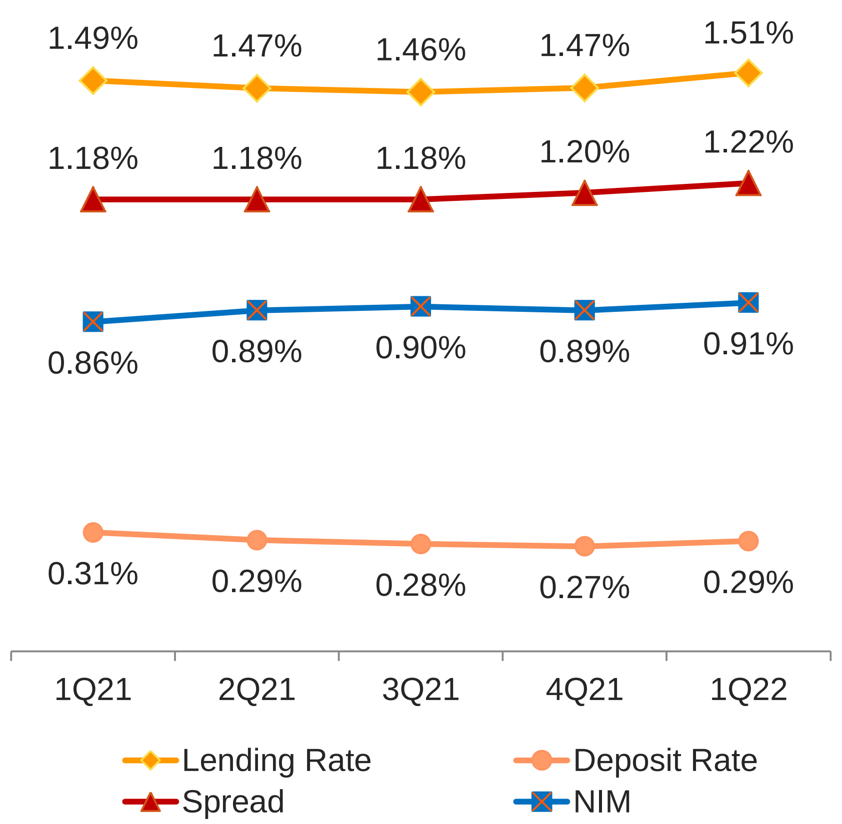


FX LDR

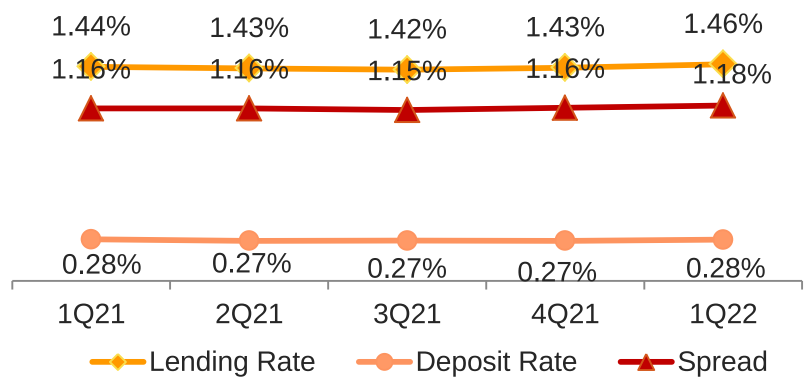


存放利差、淨利差

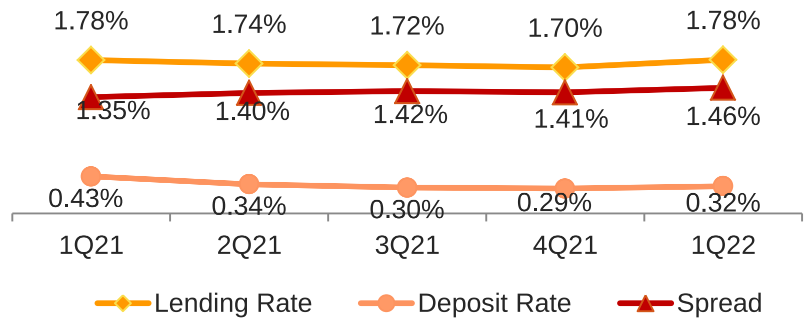
Quarterly Total Loan to Deposit Spread and NIM



NTD Loan to Deposit Spread



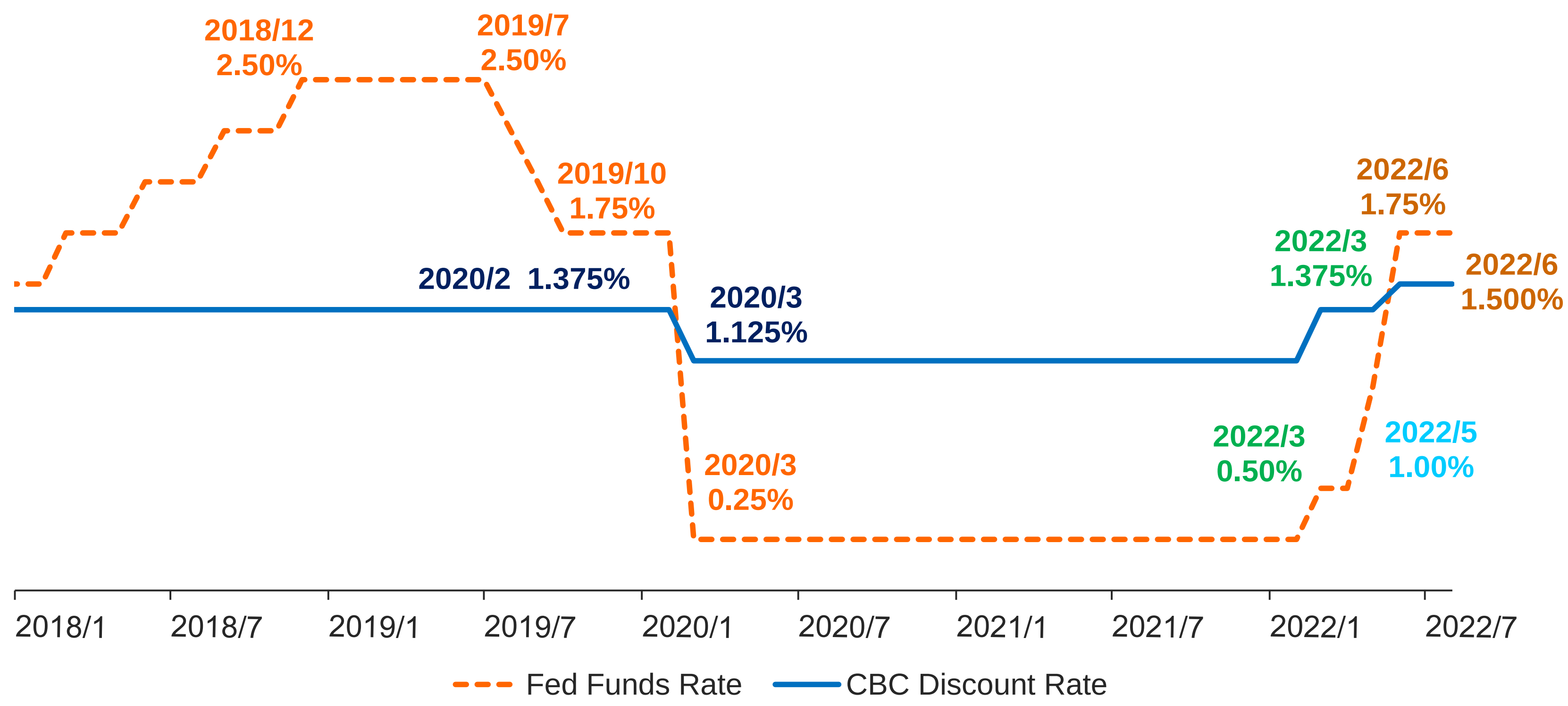
FX Loan to Deposit spread



*.IFRS and quarterly basis.

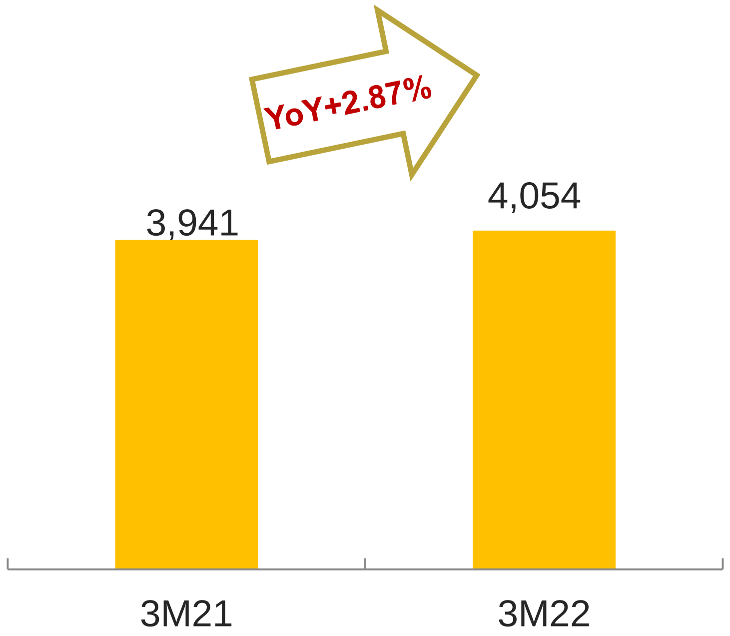
Fed與國內央行利率走勢

Fed Funds Rate VS. CBC Discount Rate

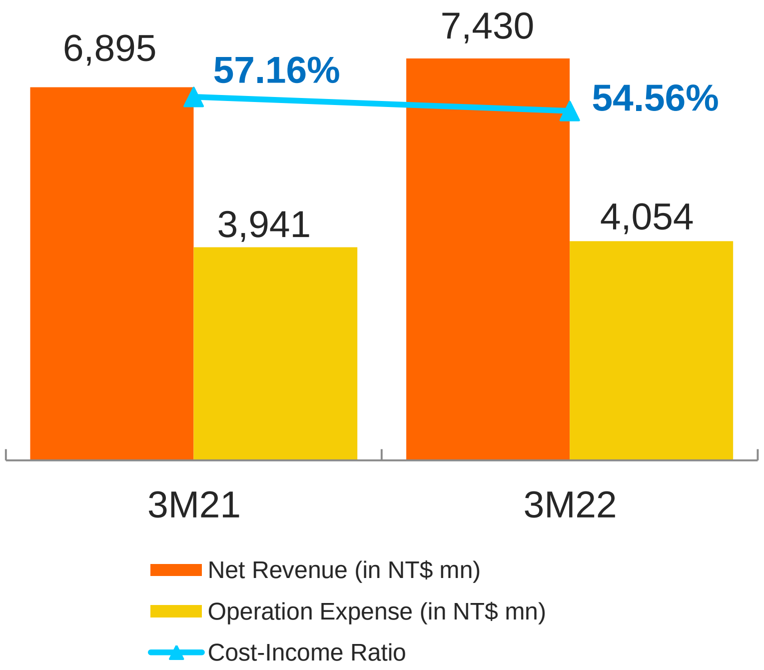


營業費用比

Operating Expense (in NT$ mn)

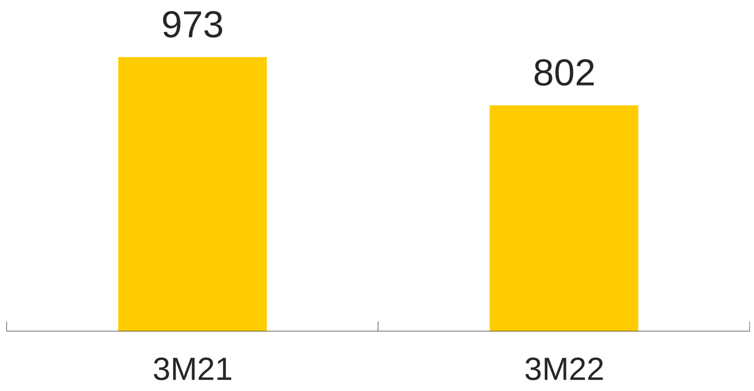


Cost-Income Ratio

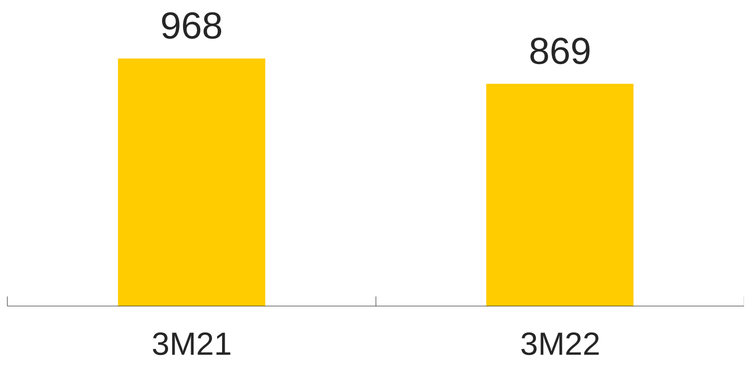


放款提存、轉銷及收回

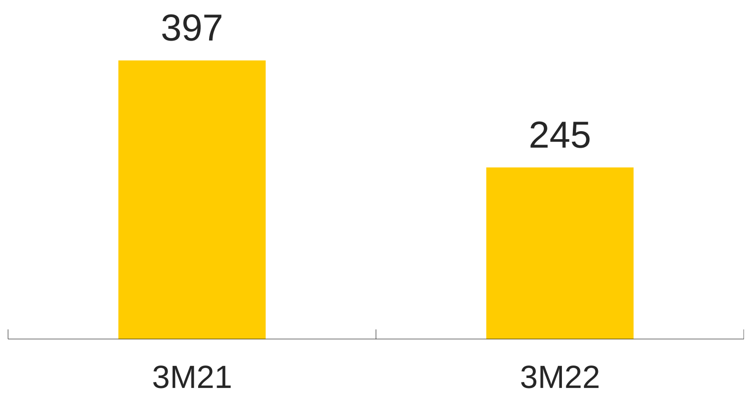
Provision (in NT$ mn)



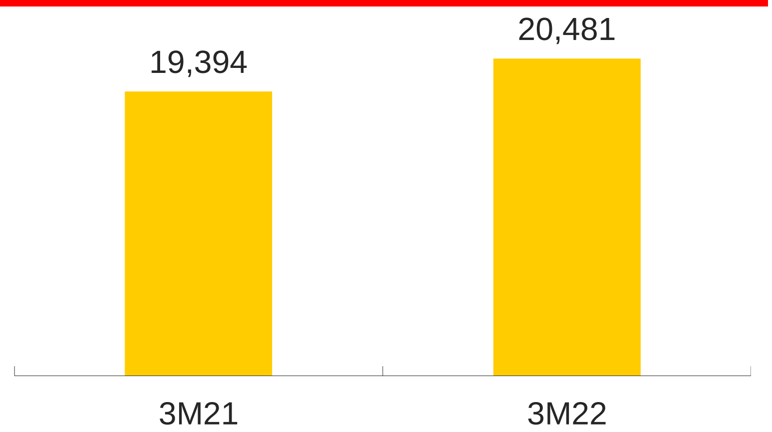
Write-Off (in NT$ mn)



Recovery (in NT$ mn)

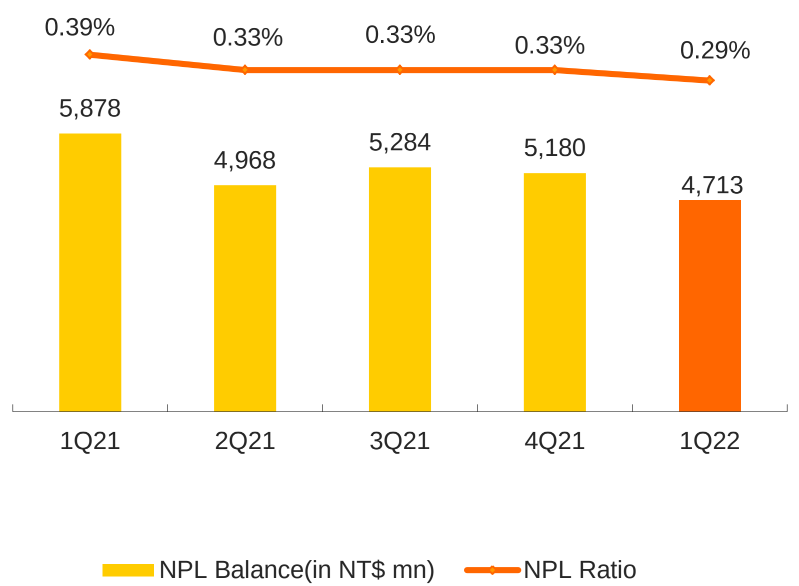


Reserve (in NT$ mn)

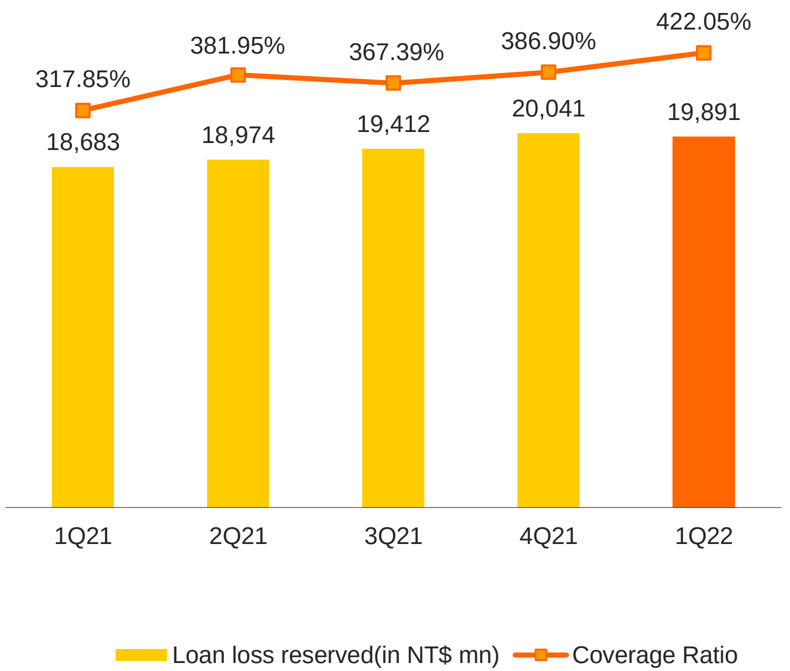


逾放比及覆蓋率

NPL Ratio

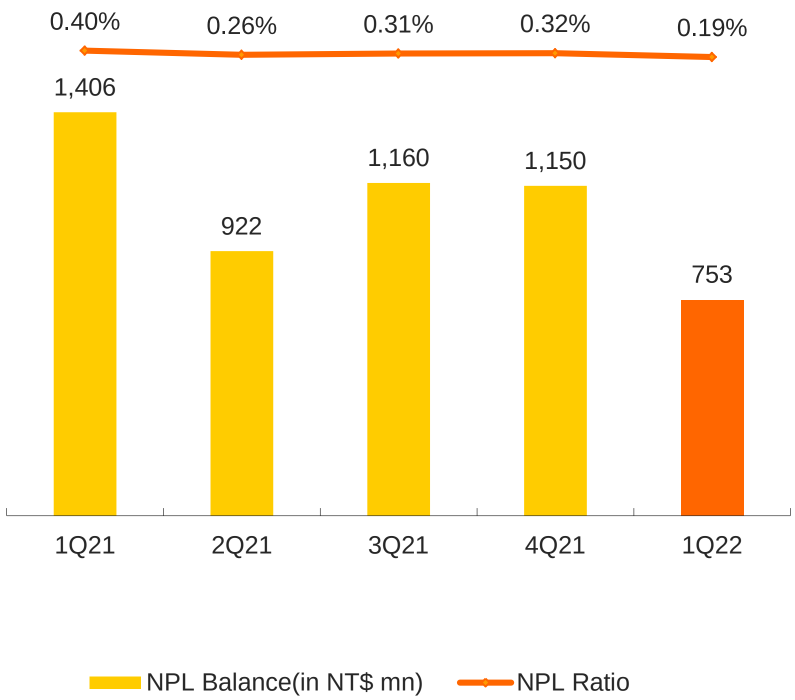


Coverage Ratio

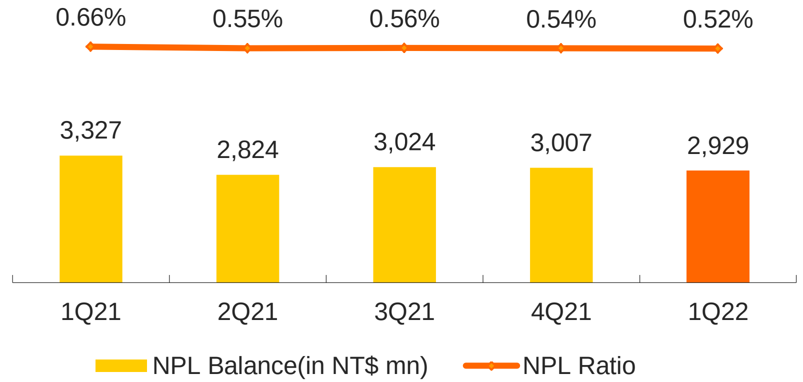


資產品質

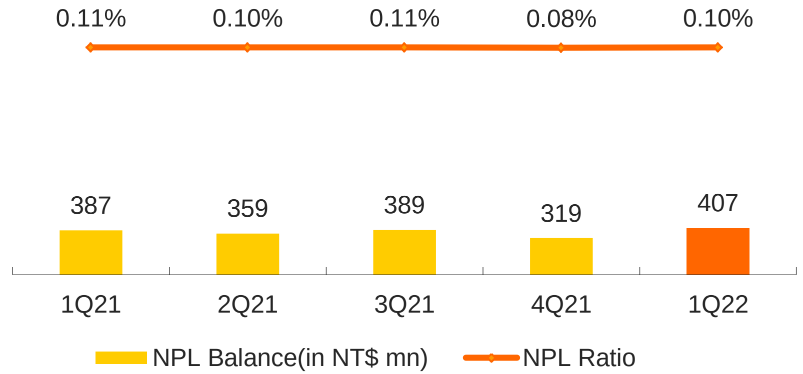
Large Corp.



SME



Mortgage

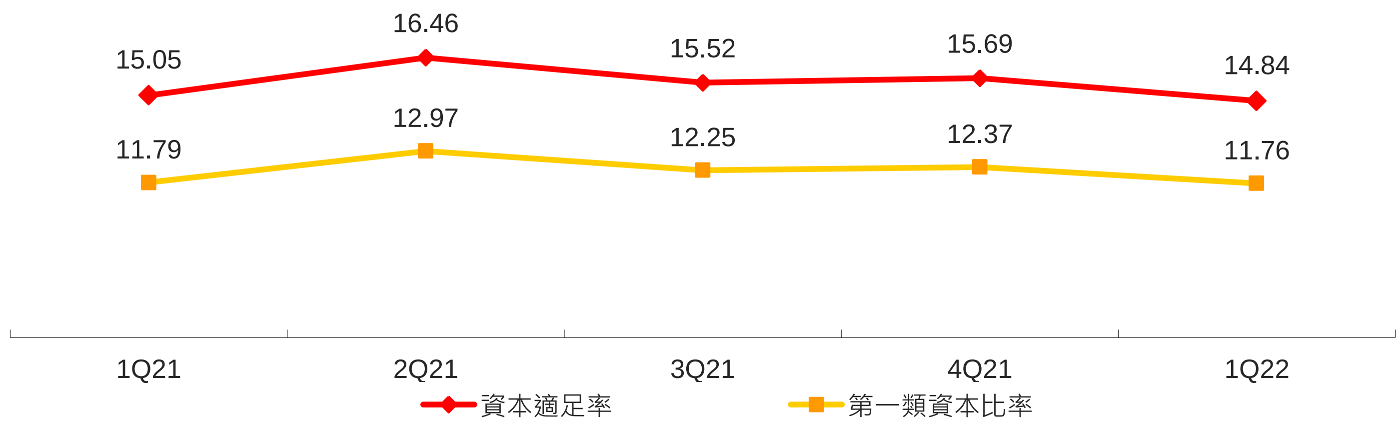


信用評級及資本適足率

Credit Rating

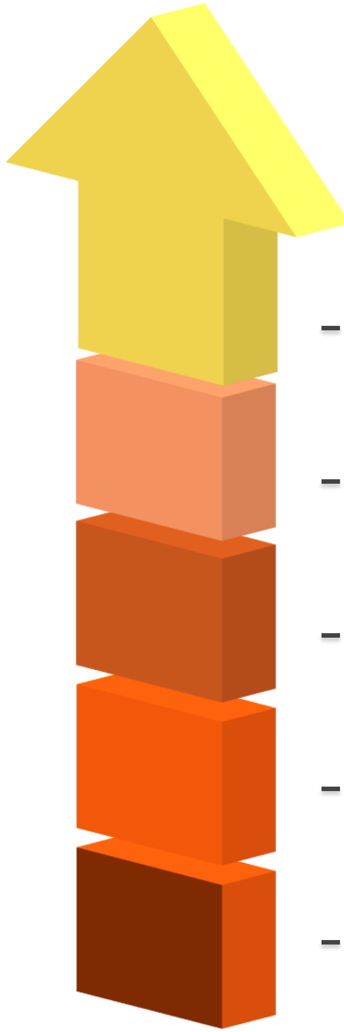
- **Moody's** (2022/3發布) ：
  - 長期評等：A2
  - 短期評等：P-1
  - 展望：穩定
- **S&P** (2022/5發布) ：
  - 長期評等：A
  - 短期評等：A-1
  - 展望：穩定

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

CHB 彰化銀行

CHANG HWA BANK

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%	1Q21	2Q21	3Q21	4Q21	1Q22	Change%	1Q21	1Q22	Change%
Assets												
Cash & due from Banks	262,192	290,702	10.87%	249,587	249,272	207,147	290,702	244,781	-15.80%	249,587	244,781	-1.93%
Financial assets at FVPL, net	14,581	56,612	288.24%	59,373	52,866	26,335	56,612	87,639	54.81%	59,373	87,639	47.61%
Financial assets at FVOCI, net	122,696	174,195	41.97%	146,741	156,439	180,153	174,195	198,358	13.87%	146,741	198,358	35.18%
Financial assets for hedging	232	147	-36.42%	203	190	182	147	0	-100.00%	203	0	-100.00%
Financial assets at amortized cost, net	345,283	405,256	17.37%	363,688	349,151	378,296	405,256	419,119	3.42%	363,688	419,119	15.24%
Receivables, net	21,481	22,929	6.74%	23,572	23,198	25,621	22,929	21,024	-8.31%	23,572	21,024	-10.81%
Loans, net	1,477,887	1,554,775	5.20%	1,499,269	1,523,351	1,576,518	1,554,775	1,625,463	4.55%	1,499,269	1,625,463	8.42%
Other financial assets, net	25,591	3,858	-84.93%	21,654	20,673	3,378	3,858	2,398	-37.83%	21,654	2,398	-88.92%
Property and equipment, net	20,909	20,979	0.34%	20,871	20,852	20,887	20,979	21,062	0.39%	20,871	21,062	0.91%
Right-of-use asset	1,519	1,942	27.79%	1,654	1,973	1,984	1,942	1,914	-1.41%	1,654	1,914	15.76%
Investment property, net	13,859	13,852	-0.05%	13,857	13,855	13,854	13,852	13,850	-0.01%	13,857	13,850	-0.05%
Other assets	7,210	5,860	-18.73%	6,793	6,102	5,341	5,860	7,201	22.88%	6,793	7,201	5.99%
Total Assets	2,313,440	2,551,106	10.27%	2,407,263	2,417,922	2,439,698	2,551,106	2,642,810	3.59%	2,407,263	2,642,810	9.78%
Liabilities												
Due to banks	118,051	99,889	-15.38%	121,999	111,912	106,480	99,889	163,577	63.76%	121,999	163,577	34.08%
Financial liabilities at FVPL	7,294	3,150	-56.81%	3,011	3,470	1,807	3,150	5,889	86.94%	3,011	5,889	95.56%
RP	1,227	1,373	11.92%	1,555	1,433	1,450	1,373	1,563	13.88%	1,555	1,563	0.56%
Payables	22,237	36,770	65.35%	27,280	33,710	46,900	36,770	26,201	-28.74%	27,280	26,201	-3.95%
Deposits and remittances	1,917,987	2,167,441	13.01%	2,003,175	2,026,264	2,044,107	2,167,441	2,195,620	1.30%	2,003,175	2,195,620	9.61%
Bank notes payable	61,351	51,278	-16.42%	60,224	51,318	51,311	51,278	51,264	-0.03%	60,224	51,264	-14.88%
Provisions	5,316	4,694	-11.70%	5,123	4,931	4,917	4,694	4,621	-1.56%	5,123	4,621	-9.80%
Lease liabilities	1,344	1,770	31.78%	1,481	1,789	1,822	1,770	1,747	-1.34%	1,481	1,747	17.96%
Other liabilities	13,580	13,287	-2.16%	15,999	13,279	12,657	13,287	19,263	44.97%	15,999	19,263	20.41%
Total Liabilities	2,148,386	2,379,654	10.76%	2,239,846	2,248,106	2,271,450	2,379,654	2,469,745	3.79%	2,239,846	2,469,745	10.26%
Stockholders' Equity	165,054	171,452	3.88%	167,417	169,816	168,247	171,452	173,065	0.94%	167,417	173,065	3.37%
Total Liabilities and Stockholders' Equity	2,313,440	2,551,106	10.27%	2,407,263	2,417,922	2,439,698	2,551,106	2,642,810	3.59%	2,407,263	2,642,810	9.78%

STATEMENTS OF COMPREHENSIVE INCOME(Consolidated)

(in NT$ mn)	Year(IFRSs)			Quarter(IFRSs)						Period(IFRSs)		
	2020	2021	Change%	1Q21	2Q21	3Q21	4Q21	1Q22	Change%	3M21	3M22	Change%
Interest Income	29,816	27,492	-7.79%	6,674	6,737	7,003	7,078	7,305	3.20%	6,674	7,305	9.45%
Interest Expense	10,676	7,026	-34.19%	1,867	1,727	1,718	1,714	1,854	8.14%	1,867	1,854	-0.73%
Net Interest Income	**19,140**	**20,466**	**6.92%**	**4,807**	**5,010**	**5,285**	**5,364**	**5,451**	1.63%	**4,807**	**5,451**	**13.40%**
Net Service fee and commissions income	4,528	4,554	0.59%	1,204	1,077	1,114	1,160	1,187	2.38%	1,204	1,187	-1.35%
Gains(losses) on financial assets and liabilities at FVPL	1,648	1,238	-24.90%	316	388	237	296	260	-12.31%	316	260	-17.82%
Realized gains of financial assets at FVOCI	1,219	1,483	21.67%	195	408	861	20	142	602.20%	195	142	-27.21%
Gains(losses) on disposal of credit assets measured at AC	0	0	-	-	-	-	0	-2	-5644.83%	-	-2	#DIV/0!
Foreign exchange gains(losses)	339	495	45.75%	183	59	168	84	333	295.30%	183	333	81.93%
Other miscellaneous net income	443	450	1.75%	190	48	93	119	58	-51.15%	190	58	-69.46%
Net income other than net interest income	**8,177**	**8,220**	**0.53%**	**2,088**	**1,981**	**2,472**	**1,680**	**1,978**	17.78%	**2,088**	**1,978**	**-5.25%**
Net Revenues and gains	**27,317**	**28,686**	**5.01%**	**6,895**	**6,990**	**7,757**	**7,044**	**7,430**	5.48%	**6,895**	**7,430**	**7.76%**
Credit loss provisions, net	2,836	1,794	-36.75%	576	364	456	399	557	39.72%	576	557	-3.17%
Operating Expenses	**16,170**	**16,772**	**3.72%**	**3,941**	**4,126**	**4,394**	**4,311**	**4,054**	-5.95%	**3,941**	**4,054**	**2.87%**
Employee Benefits expenses	10,808	11,409	5.56%	2,688	2,812	3,081	2,827	2,672	-5.48%	2,688	2,672	-0.59%
Depreciation and amortization expenses	1,403	1,420	1.26%	253	363	356	449	366	-18.43%	253	366	44.92%
Other general and administrative expenses	3,960	3,943	-0.43%	900	952	957	1,134	1,015	-10.49%	900	1,015	12.82%
Income before income tax from continuing operations	**8,311**	**10,120**	**21.78%**	**2,378**	**2,500**	**2,907**	**2,334**	**2,818**	20.74%	**2,378**	**2,818**	**18.50%**
Income Tax Expense	1,270	1,317	3.70%	433	279	300	305	441	44.72%	433	441	2.02%
Net Income	**7,041**	**8,804**	**25.04%**	**1,946**	**2,222**	**2,607**	**2,029**	**2,377**	17.14%	**1,946**	**2,377**	**22.16%**
Basic EPS(NT$)	0.68	0.84	23.53%	0.19	0.21	0.25	0.19	0.23	21.05%	0.19	0.23	21.05%
Other comprehensive income	-230	1,333	679.20%	417	178	-438	1,176	-764	-165.00%	417	-764	-283.21%
Total comprehensive income	**6,811**	**10,137**	**48.84%**	**2,363**	**2,399**	**2,169**	**3,205**	**1,613**	-49.68%	**2,363**	**1,613**	**-31.75%**

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感謝聆聽