CHB CHANG HWA BANK 彰化銀行

2022年第二季
法人說明會

August 31, 2022

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全球產業經濟概況

經濟成長動能趨緩，市場需求降溫

- 受到俄烏戰事膠著影響，推升國際能源及糧食等價格，全球通膨壓力持續上升。
- 市場需求預期降溫，近來國際原物料如能源、糧食等價格走勢明顯回檔，將有助舒緩下半年全球通膨壓力。

臺灣產業景氣展望將向下調整，轉趨保守。

- 受到物價上漲、金融市場大幅修正，加上本土疫情升溫等因素影響，導致民間消費表現較原先預期偏弱。
- 宅經濟與遠距需求的動能不再，包括個人電腦及電視的需求大幅下滑，包括面板、被動元件、DRAM、LED、PC、工具機及汽車等產業的景氣將呈衰退。
- 石化、鋼鐵、紡織、批發零售等產業則受消費需求下滑影響，景氣亦由上半年的看好轉為保守。
- 各國邊境管制逐漸鬆綁，民眾消費意願回升將有望帶動下半年消費動能增強。

百年彰銀 永續金融績效說明

治理面

- 連續8年入選Brand Finance全球500大銀行品牌。
- 正式簽署加入國際減量目標核可組織-科學基礎減量目標倡議(Science Based Targets initiative, SBTi)，為臺灣首家承諾依循SBTi設定減碳目標的公股銀行。
- 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。

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

- 彰化分行進行碳中和分行轉型計畫，成功減少26.7%之碳排放量，購買具國際黃金標準(Gold Standard)之碳權，並經英國標準協會(BSI) PAS 2060碳中和標準查證通過，成為本行第一家碳中和分行。
- 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。

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16,287億元，YoY+7.19%
  企金YoY+10.40%，個金YoY+9.51%，海外YoY+11.55%
- 存款量22,146億元，YoY+11.72%
  台幣YoY+7.16%，外幣YoY+27.78%

獲利表現

- 稅後盈餘53.20億元，YoY+27.65%
- EPS 0.50元，ROA 0.20%，ROE 3.16%

資產品質

- 逾放比0.23%，YoY-0.10%
- 覆蓋率505.25%，YoY+123.3%

資本水準

- 資本適足率13.85%

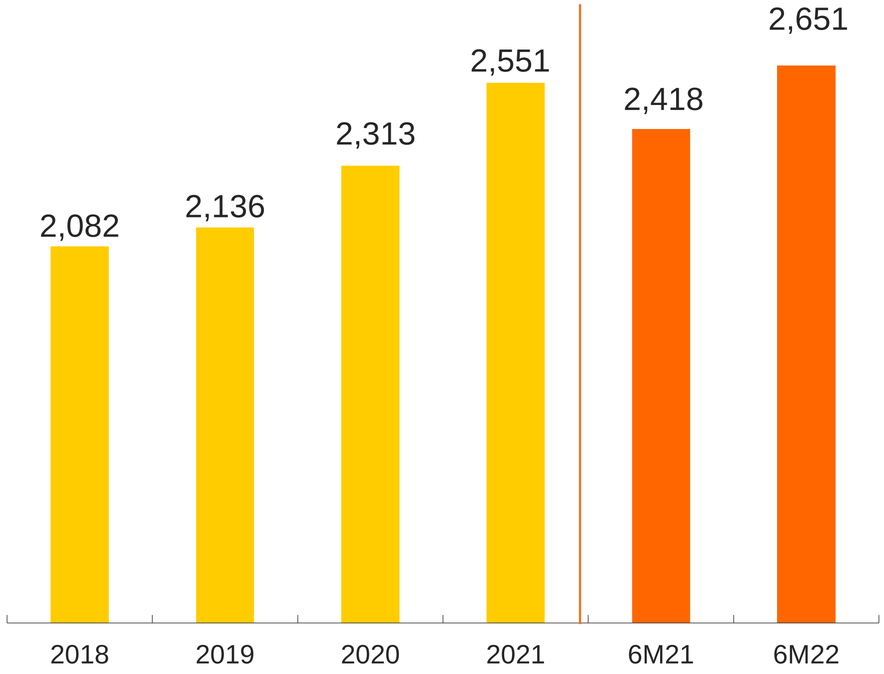
*ROE and ROA are after-tax figures.

報告大綱

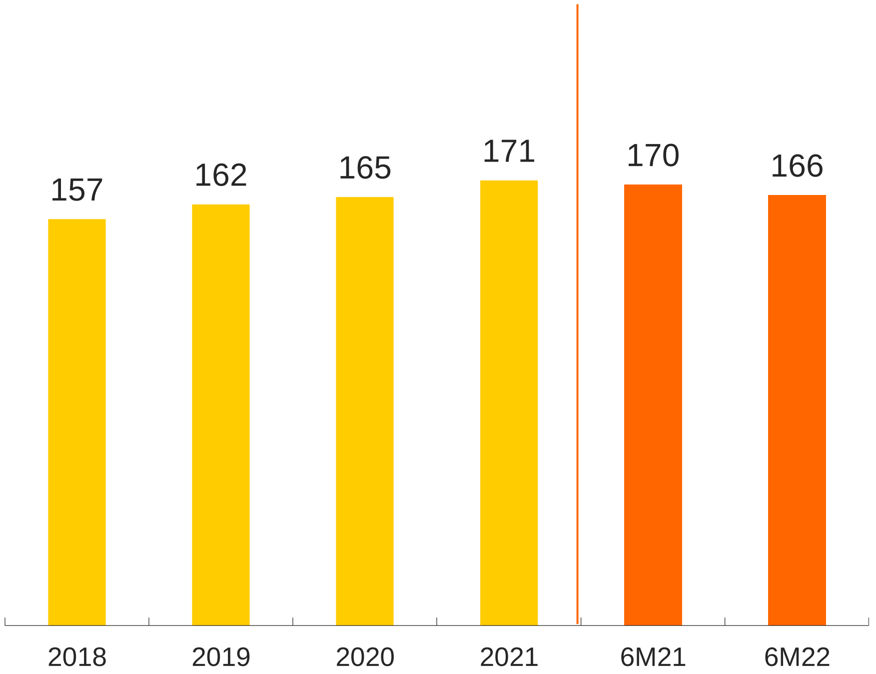
- ●營運摘錄
- **●財務資訊**
- ●經營成果
- ●附錄

資產規模及淨值

Asset size (in NT$ bn)

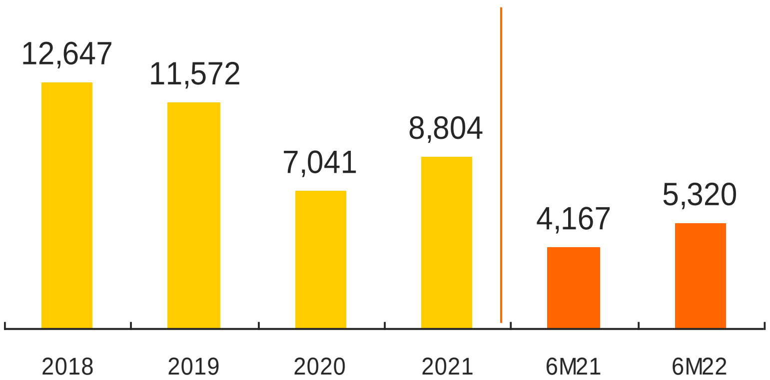


Net Worth (in NT$ bn)

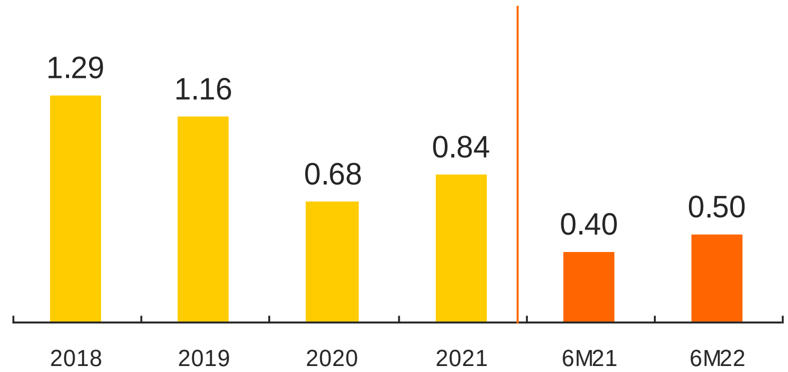


獲利表現

Net Income After Tax (in NT$ mn)

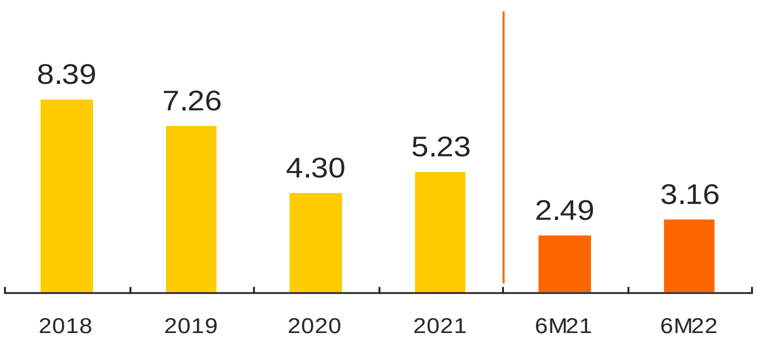


EPS After tax (in NT$)

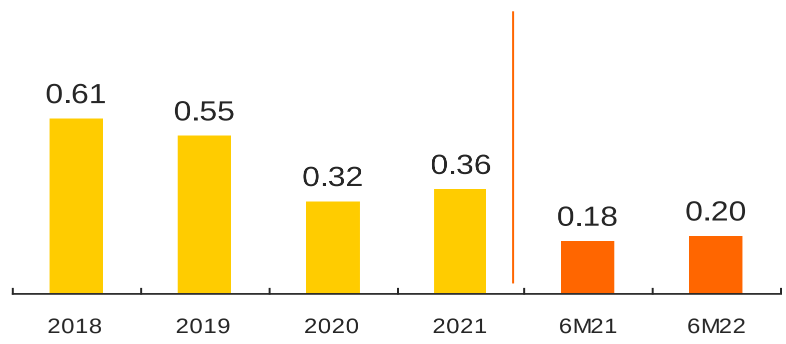


15

ROE(%)



ROA(%)



*ROE and ROA are after-tax figures.

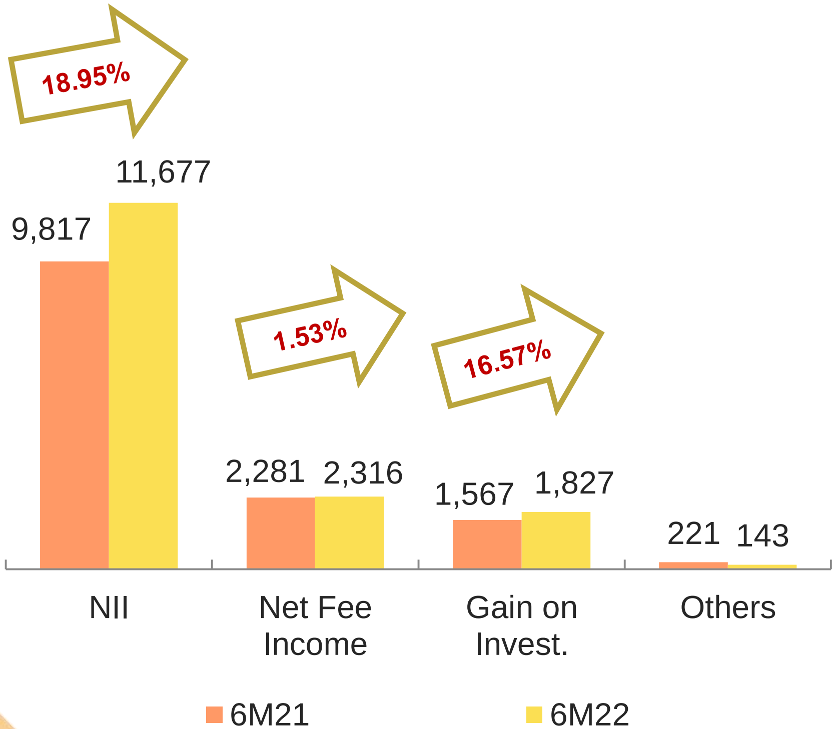
綜合損益表

(In NT$ mn)	6M21	6M22	YoY(%)
Net Revenue	13,885	15,962	14.95%
Provision, Net	939	1,381	47.04%
Operating Expense	8,067	8,411	4.26%
Net Income Before tax	4,879	6,170	26.46%
Income Tax Expense	711	850	19.49%
Net Income After tax	4,167	5,320	27.65%
Other comprehensive income	595	-5,761	-1,068.11%
Total comprehensive income	4,763	-441	-109.27%

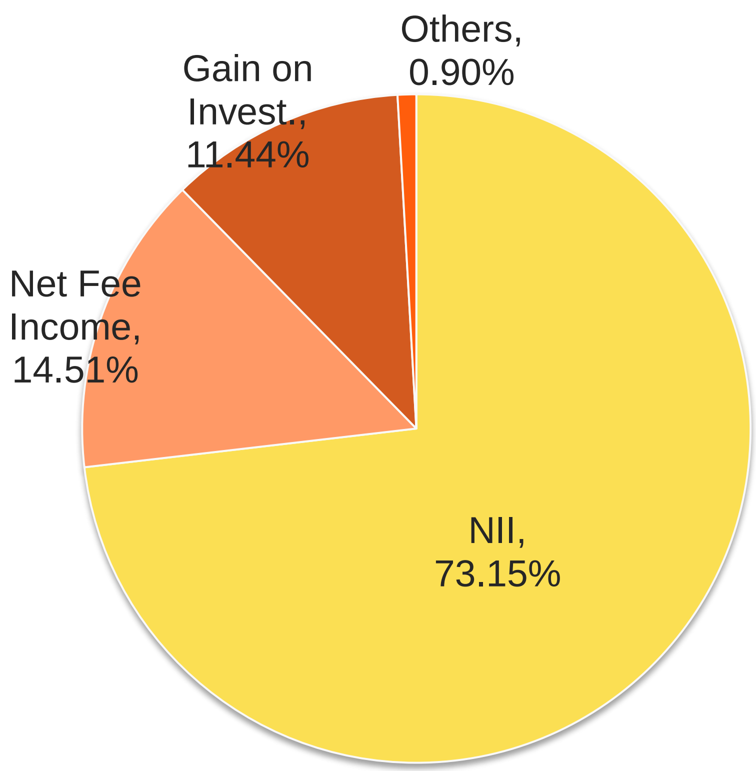
淨收益

Net Revenue (in NT$ mn)

6M21	6M22	YoY
13,885	15,962	14.95%



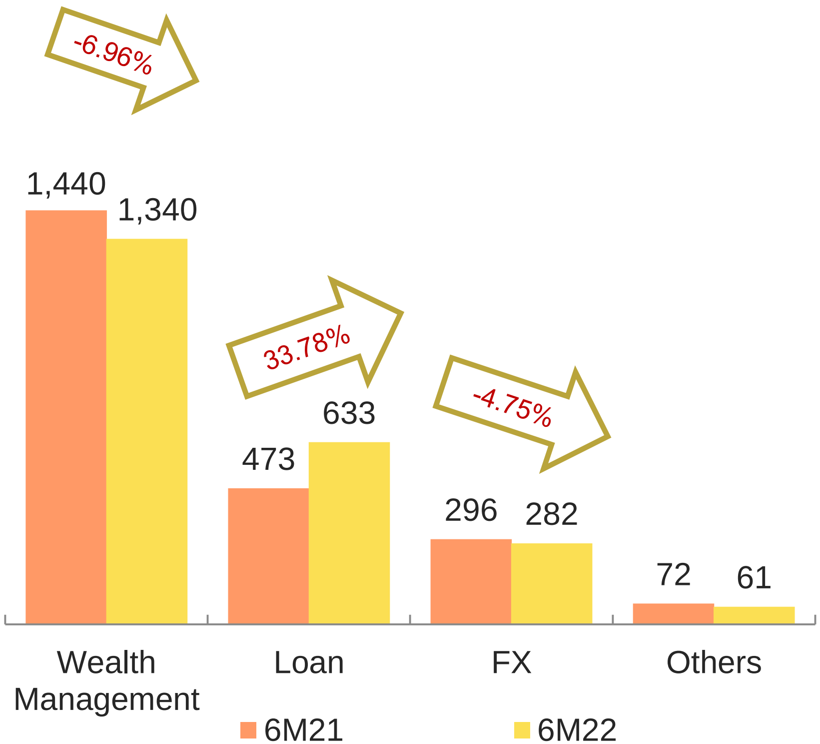
6M22 Net Revenue Breakdown



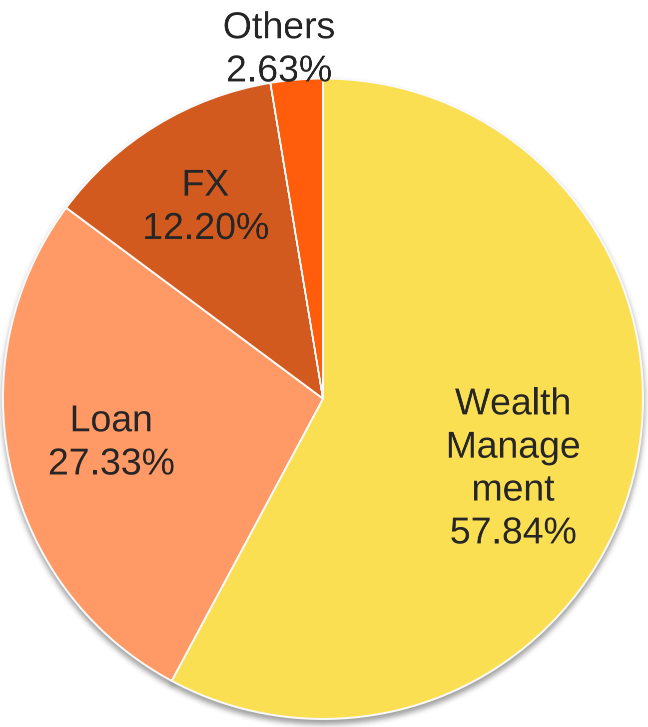
手續費淨收益

Net Fee Income (in NT$ mn)

6M21	6M22	YoY
2,281	2,316	1.53%



6M22 Net Fee Income Breakdown



報告大綱

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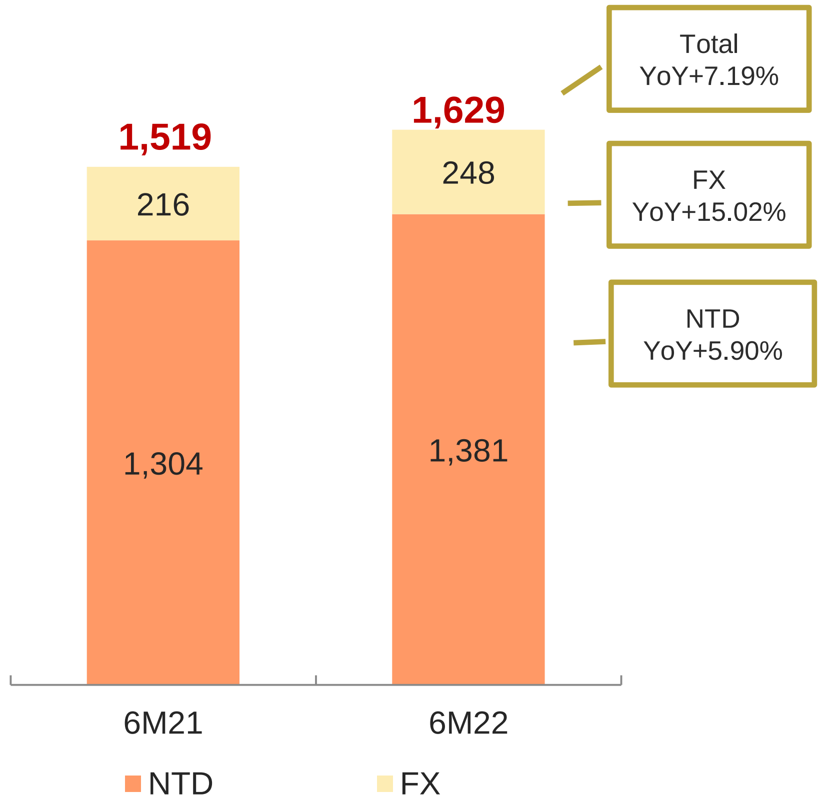
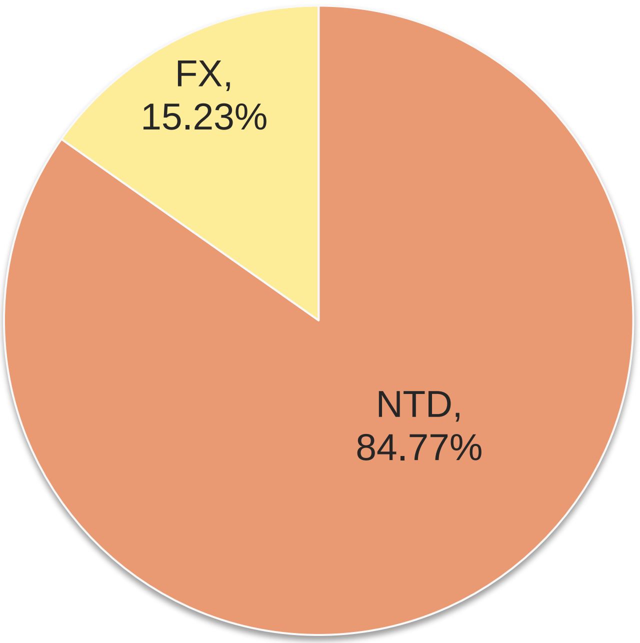
放款結構：台外幣

Loan balance (in NT$ bn)



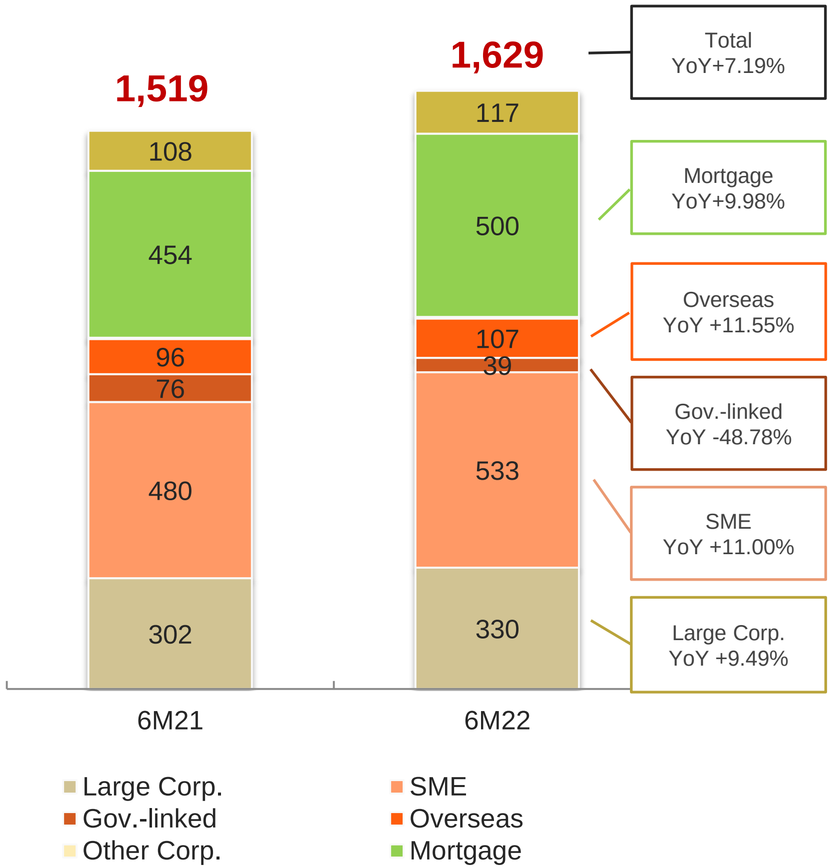
6M22 Loan Breakdown by Currency



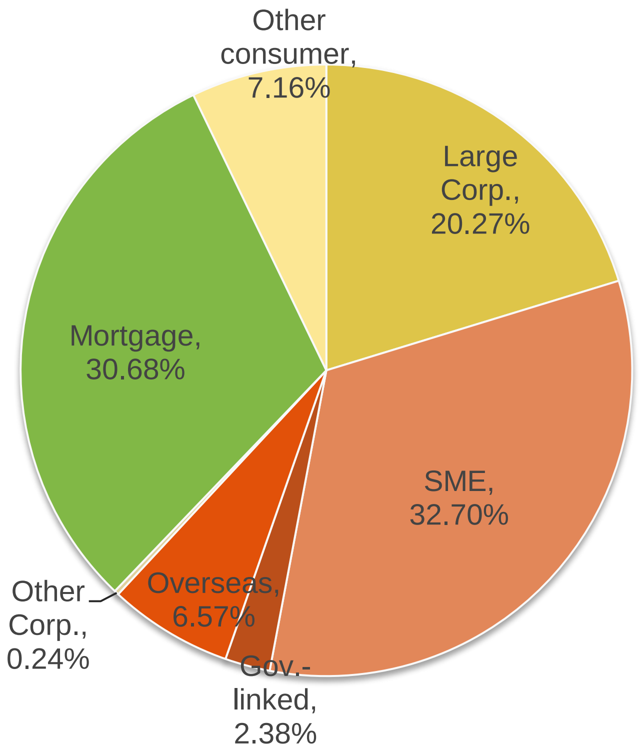
*.Loan includes ordinary loans, advances (credit card), factoring A/R, exchange bills negotiated, and import / export bills negotiated, and excludes overdue loans.

放款結構：對象別

Loan Balance (in NT$ bn)



6M22 Loan Breakdown by Customer

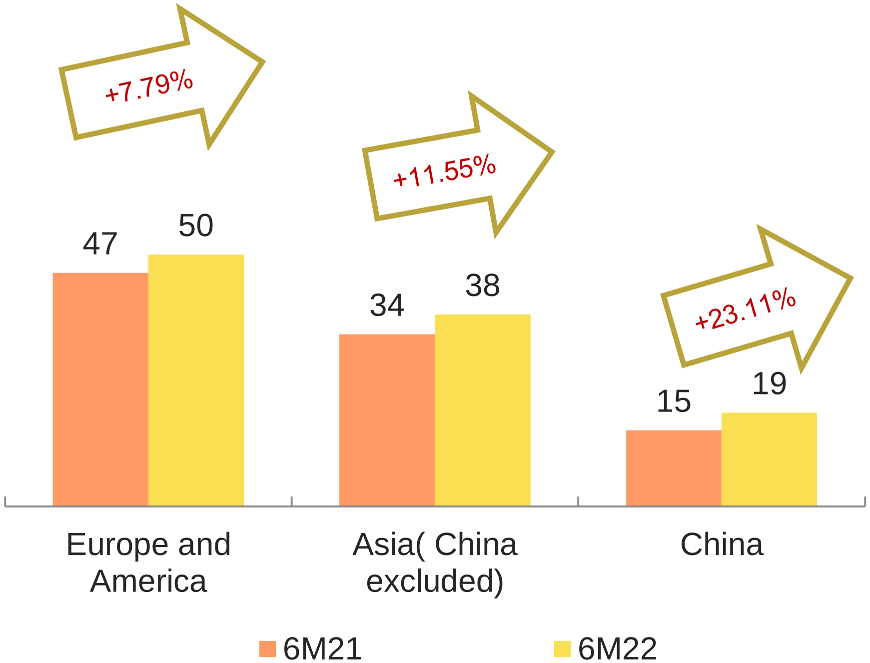


*.Loan includes ordinary loans, advances (credit card), factoring A/R, exchange bills negotiated, and import / export bills negotiated, and excludes overdue loans.

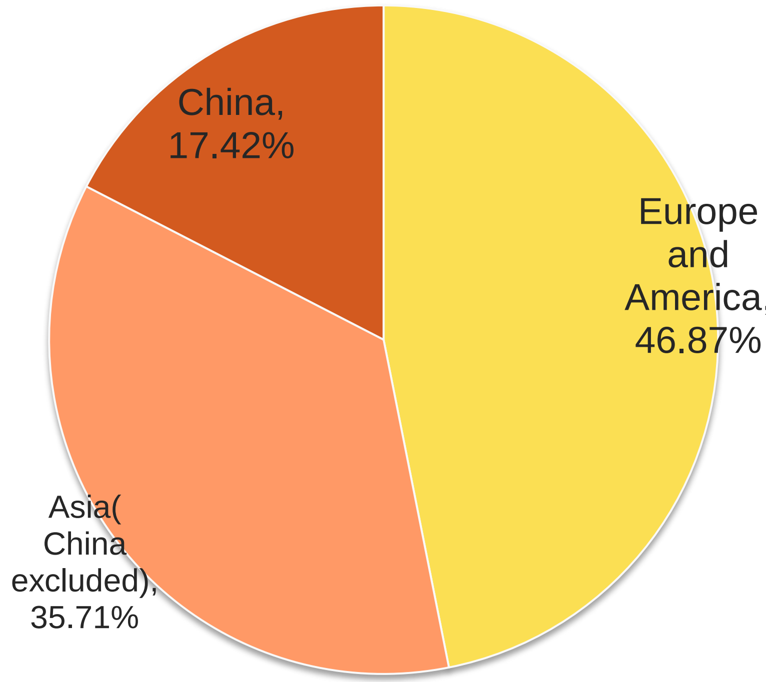
海外分行放款地區別

Overseas Loan Balance (in NT$ bn)

6M21	6M22	YoY
96	107	+11.55%



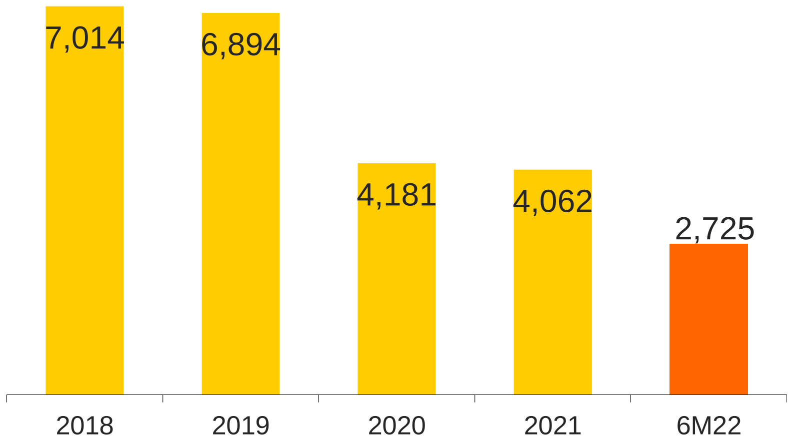
3M22 Overseas Loan Breakdown by Regions



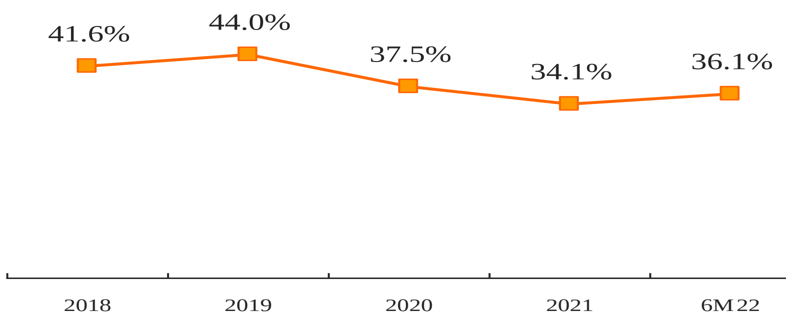
*.Loan includes ordinary loans, advances (credit card), factoring A/R, exchange bills negotiated, and import / export bills negotiated, and excludes overdue loans.

境外獲利占比

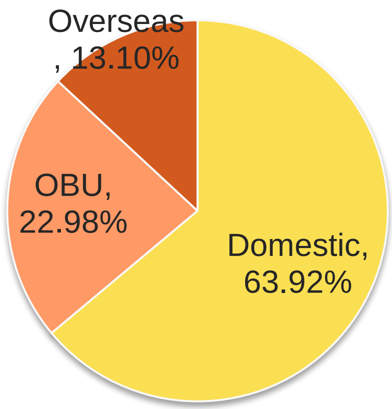
Overseas & OBU PPOP (in NT$ mn)



Overseas & OBU PPOP proportion

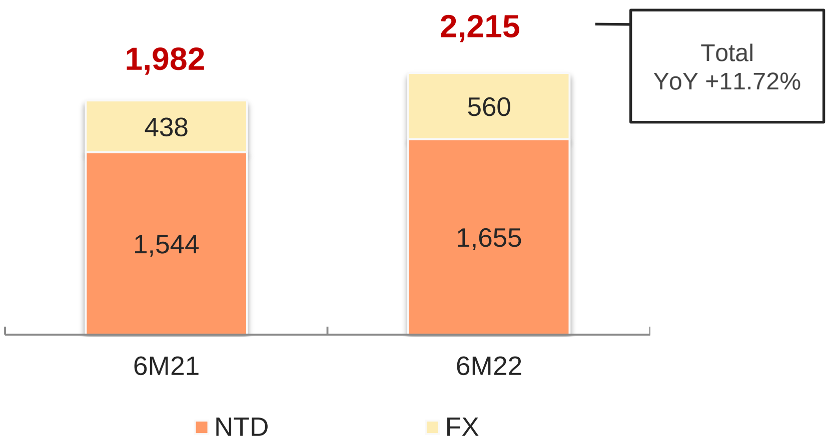


6M22 PPOP Breakdown

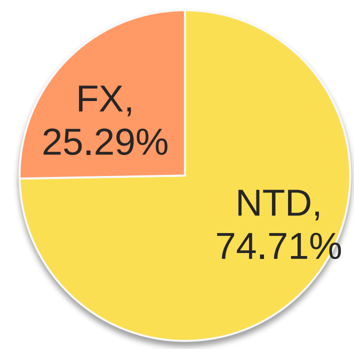


存款結構：台外幣

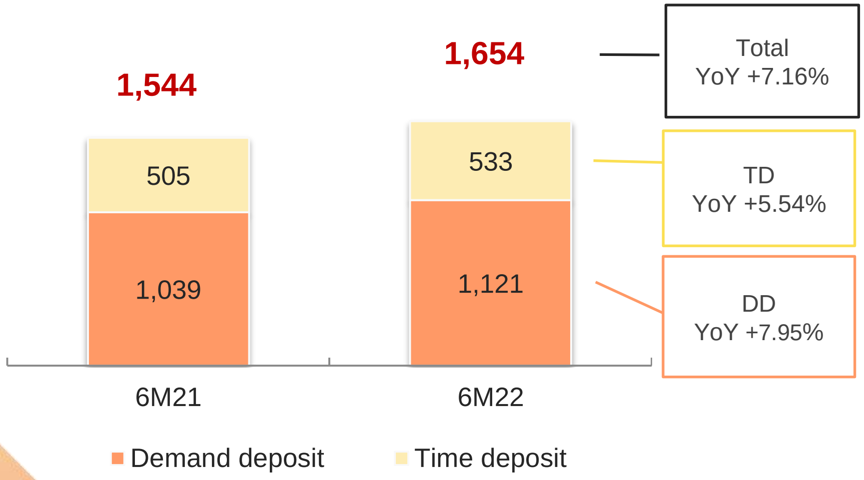
Deposit Balance (in NT$ bn)



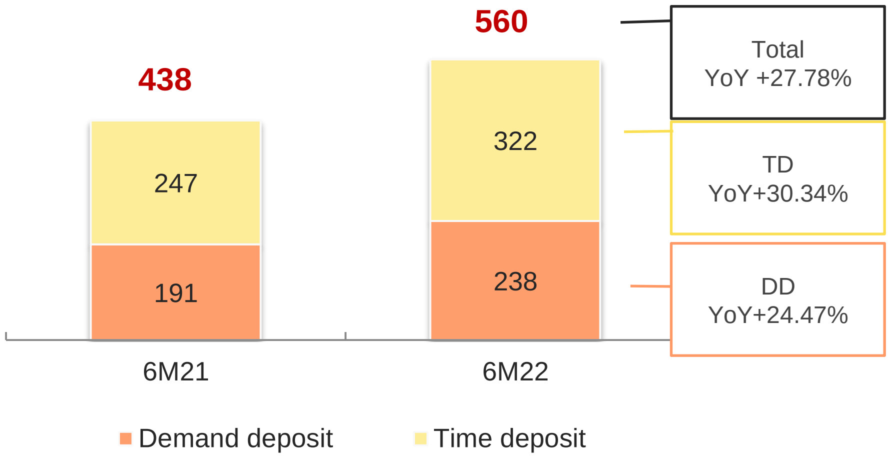
6M22 Deposit Breakdown by Currency



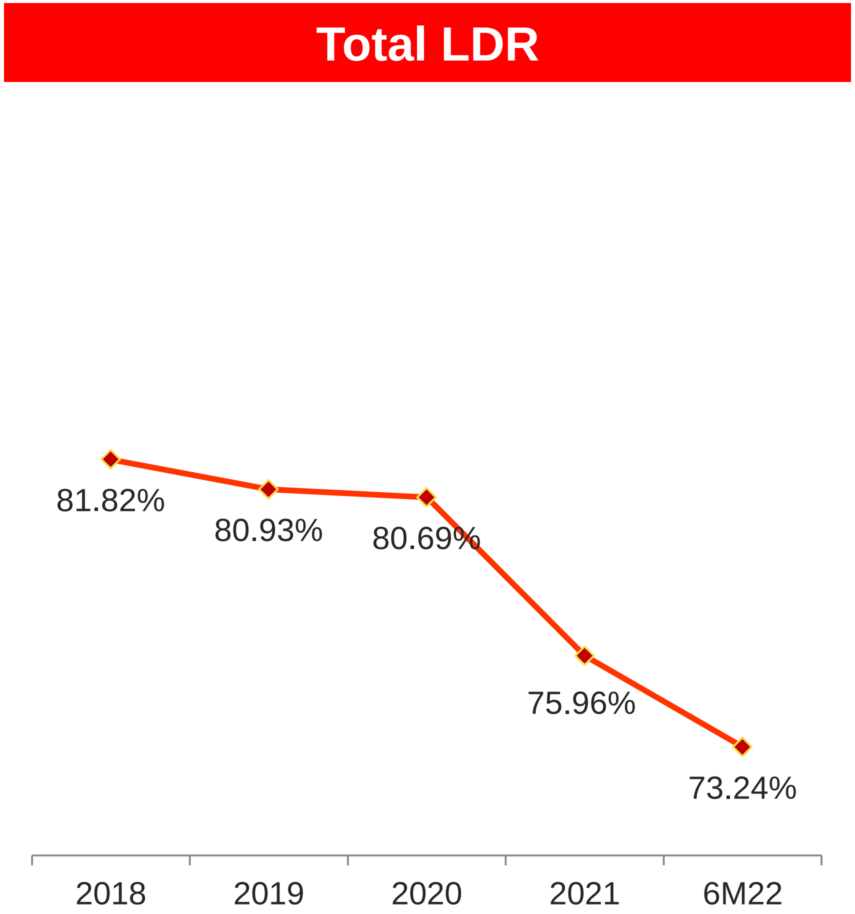
NTD Deposit Balance (in NT$ bn)

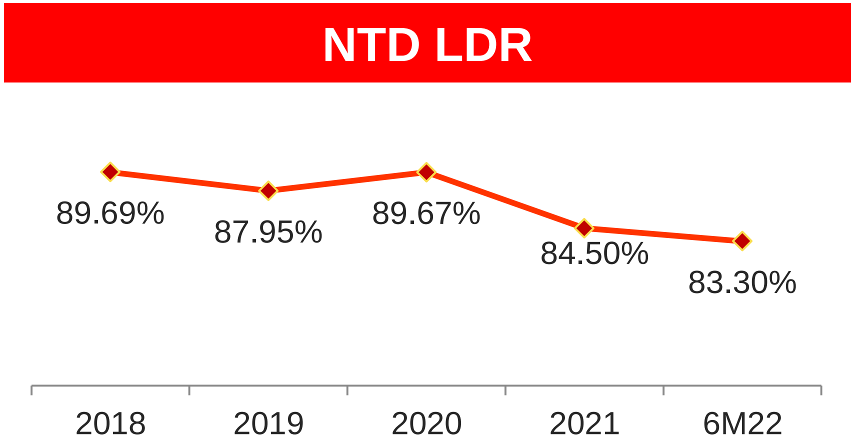


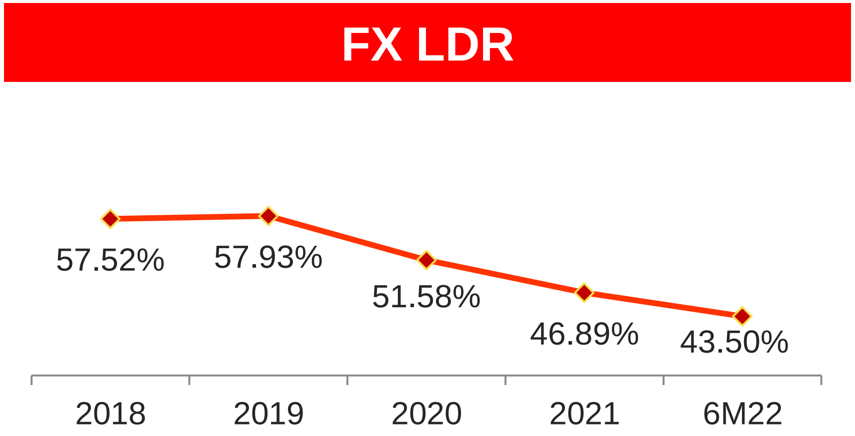
FX Deposit Balance (in NT$ bn)



存放比

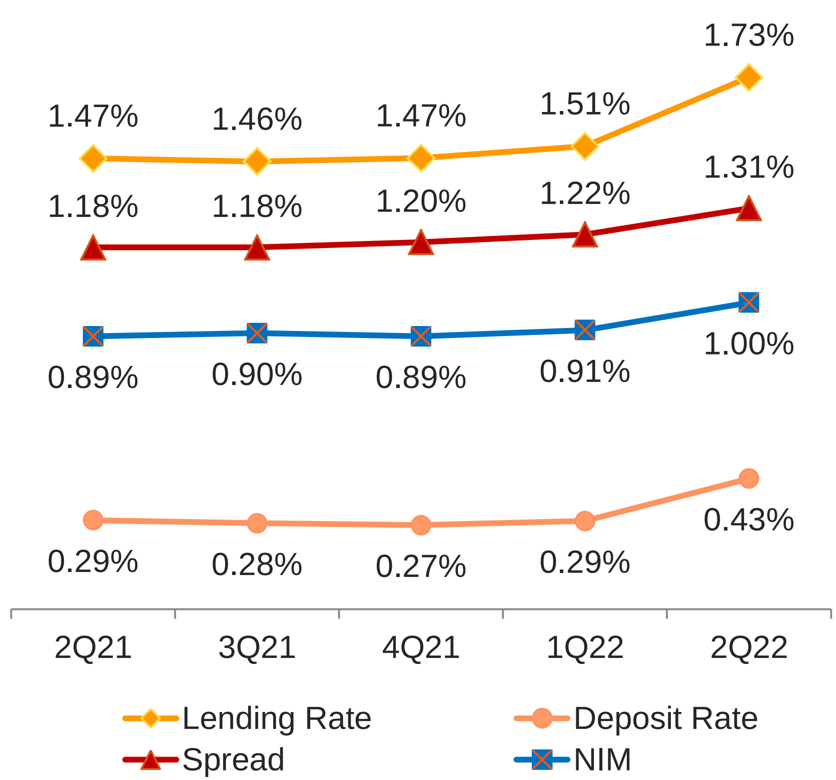

Total LDR
81.82%
80.93%
80.69%
75.96%
73.24%
2018
2019
2020
2021
6M22


NTD LDR
89.69%
87.95%
89.67%
84.50%
83.30%
2018
2019
2020
2021
6M22

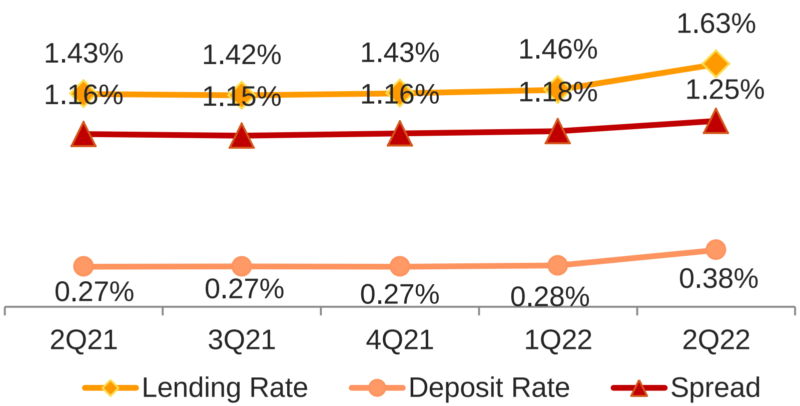

FX LDR
57.52%
57.93%
51.58%
46.89%
43.50%
2018
2019
2020
2021
6M22

存放利差、淨利差

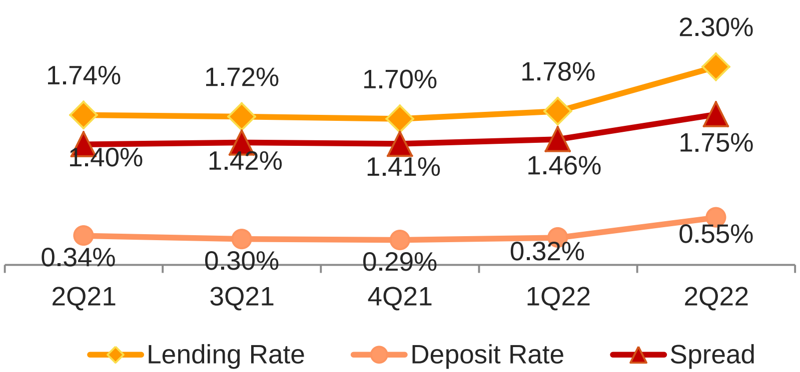
Quarterly Total Loan to Deposit Spread and NIM



NTD Loan to Deposit Spread



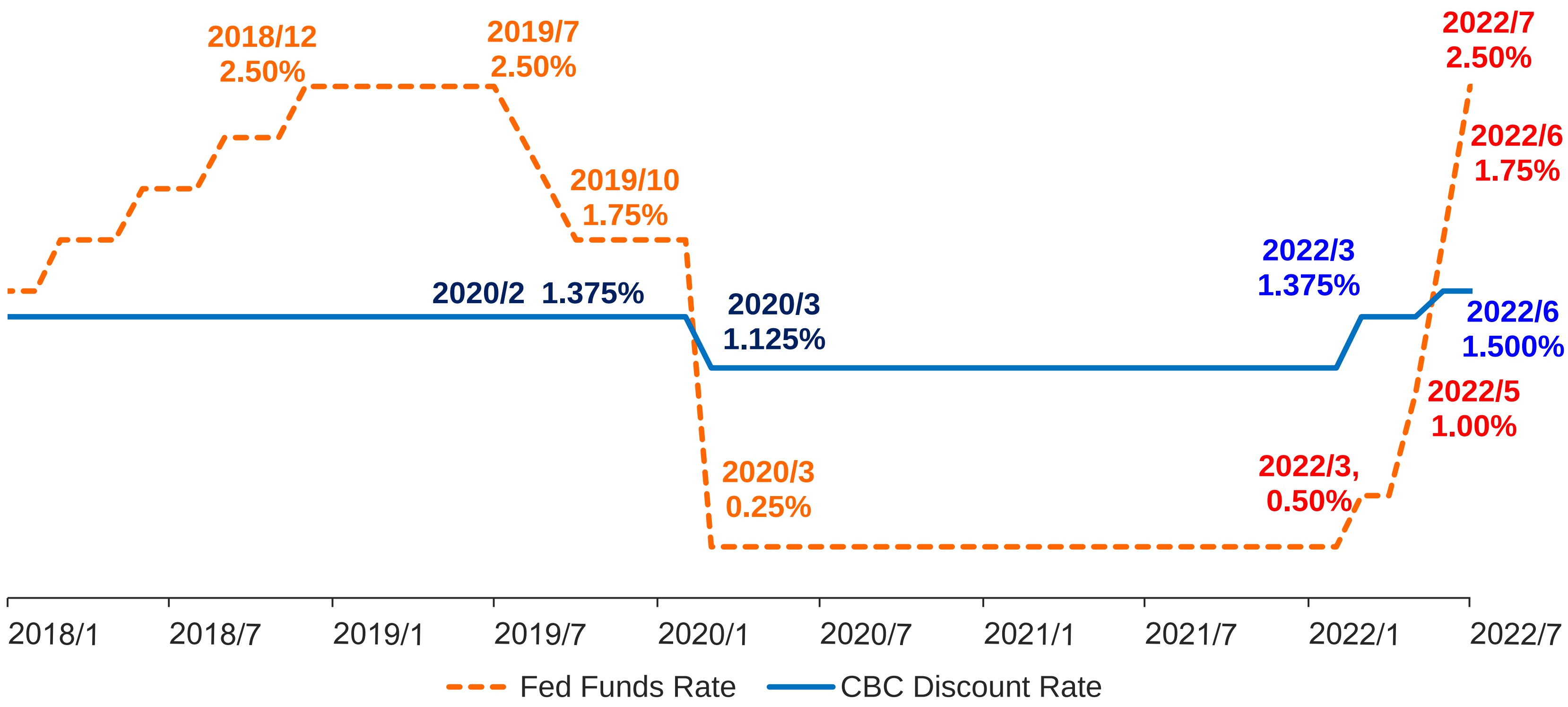
FX Loan to Deposit spread



*.IFRS and quarterly basis.

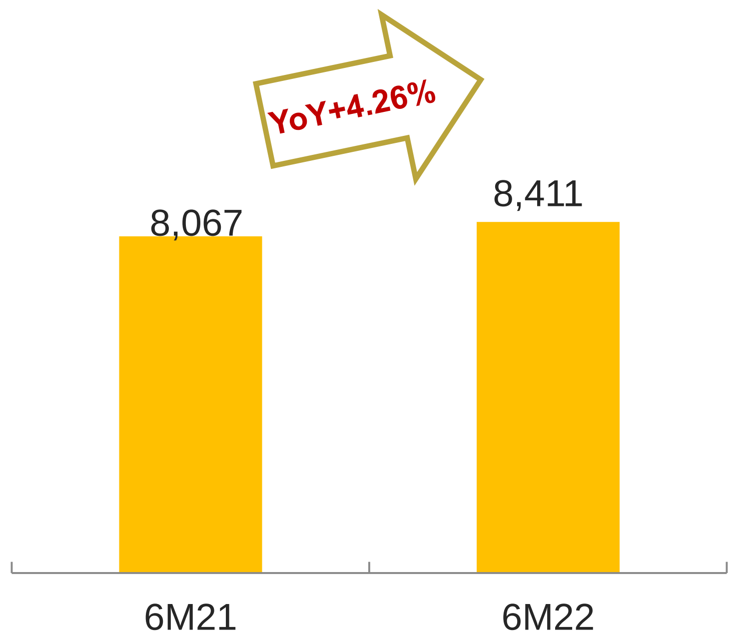
Fed與國內央行利率走勢

Fed Funds Rate VS. CBC Discount Rate

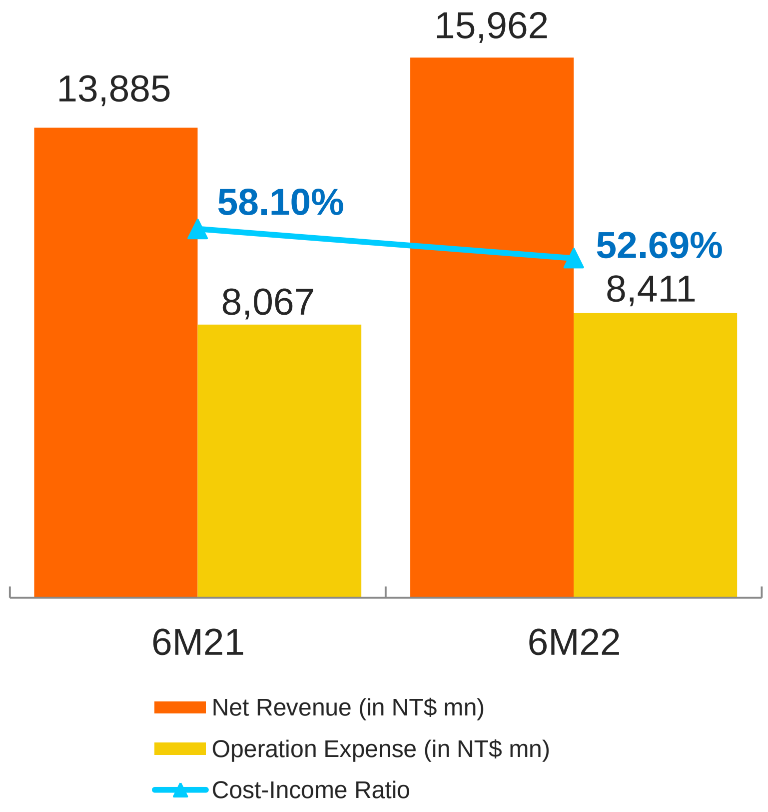


營業費用比

Operating Expense (in NT$ mn)

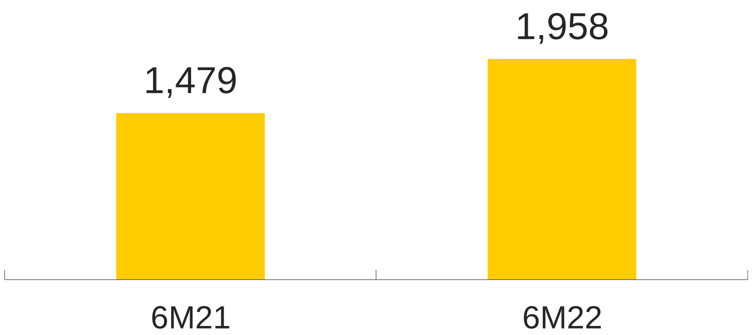


Cost-Income Ratio

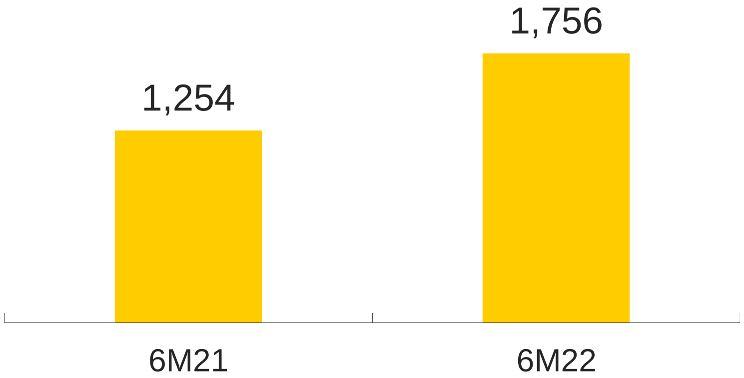


放款提存、轉銷及收回

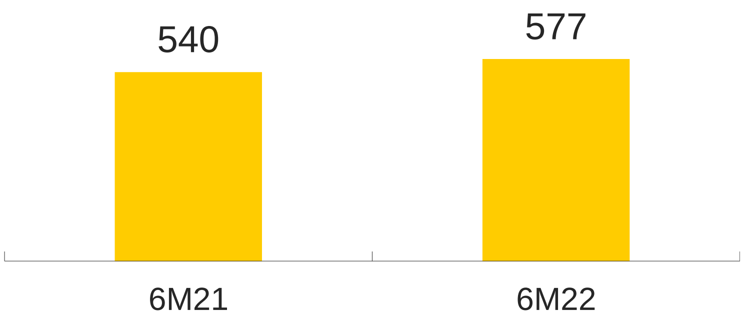
Provision (in NT$ mn)



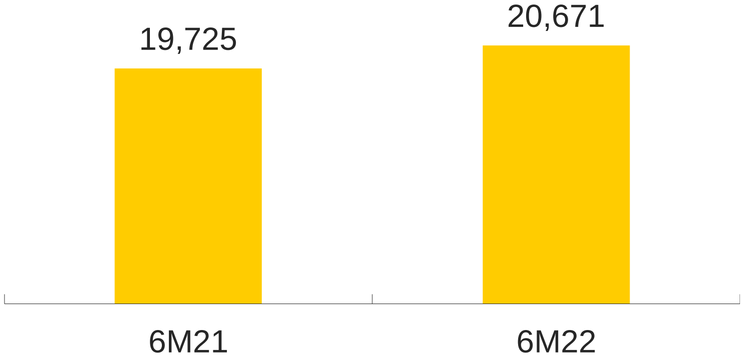
Write-Off (in NT$ mn)



Recovery (in NT$ mn)

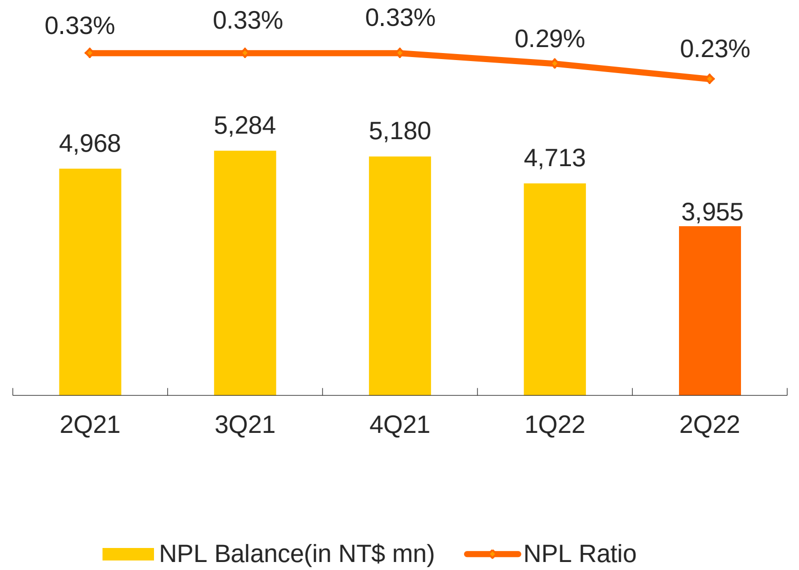


Reserve (in NT$ mn)

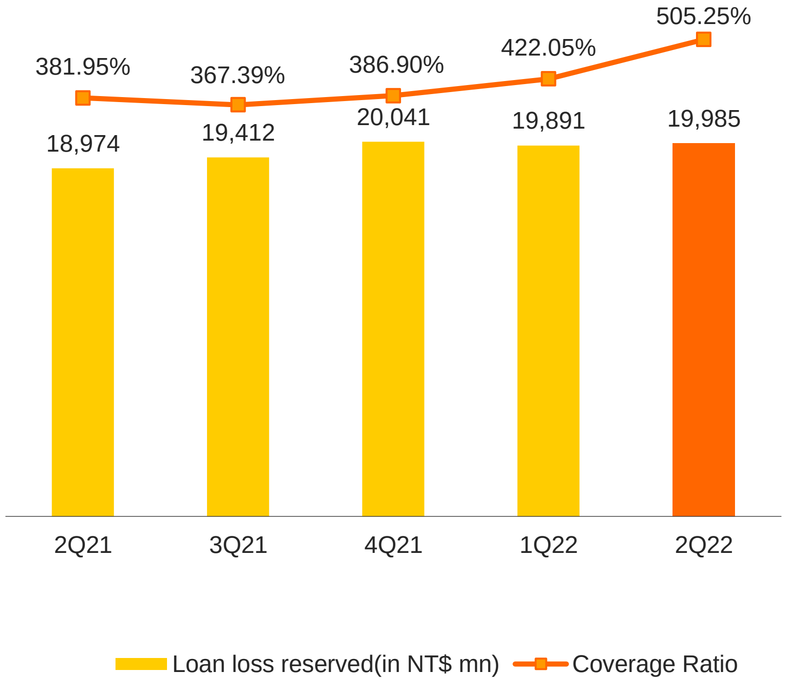


逾放比及覆蓋率

NPL Ratio

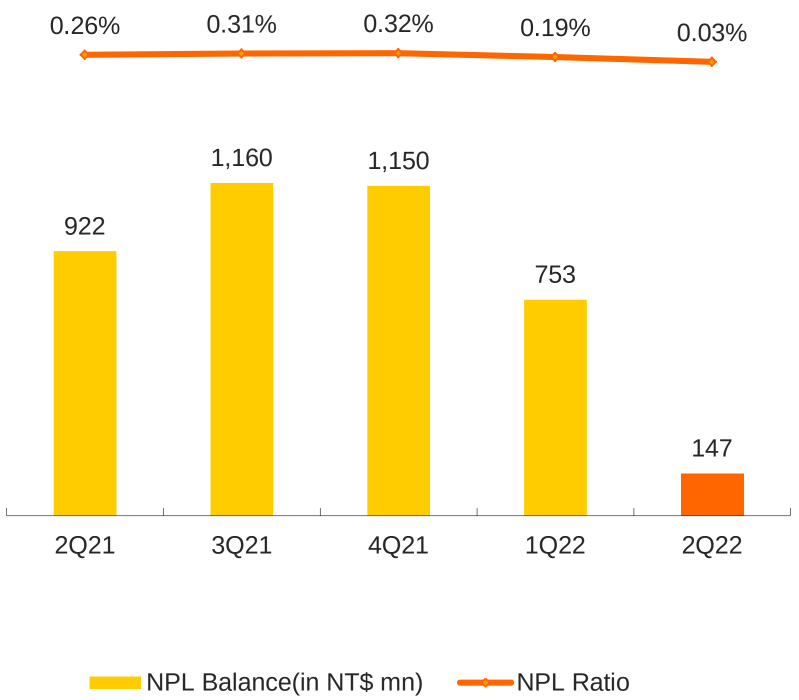


Coverage Ratio

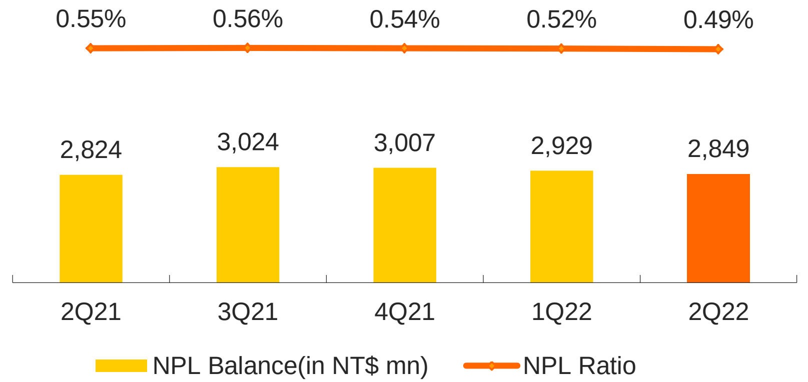


資產品質

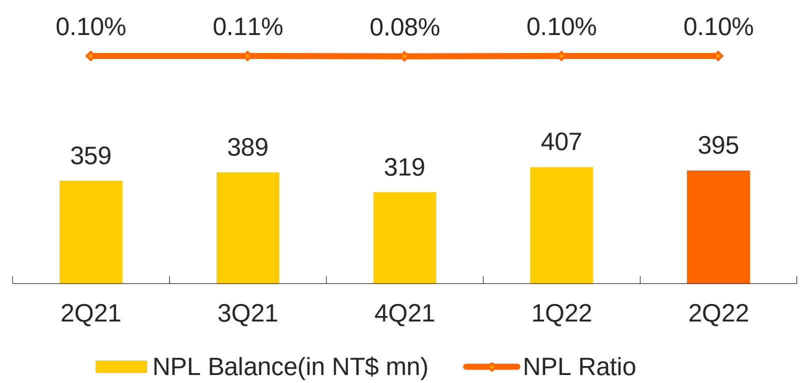
Large Corp.



SME



Mortgage

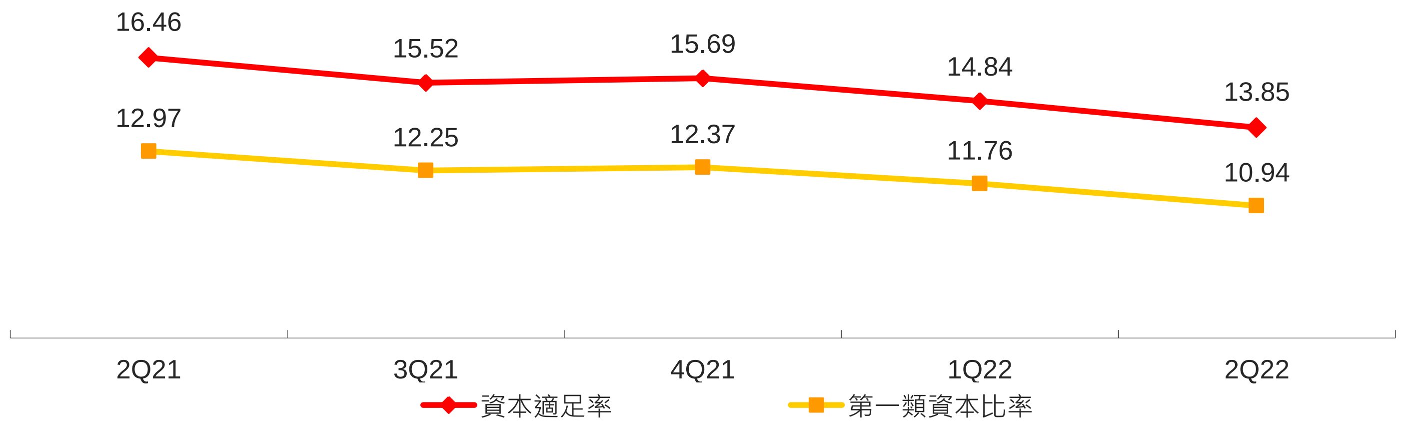


信用評級及資本適足率

Credit Rating

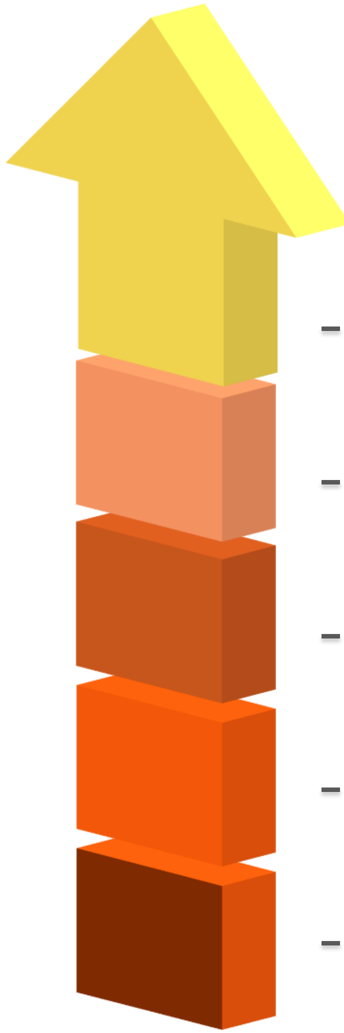
- **Moody's** (2022/3發布) ：
  - 長期評等：A2
  - 短期評等：P-1
  - 展望：穩定
- **S&P** (2022/5發布) ：
  - 長期評等：A
  - 短期評等：A-1
  - 展望：穩定

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 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)		
	2020	2021	Change%	2Q21	3Q21	4Q21	1Q22	2Q22	Change%	2Q21	2Q22	Change%
Assets												
Cash & due from Banks	262,192	290,702	10.87%	249,272	207,147	290,702	244,781	197,135	-19.46%	249,272	197,135	-20.92%
Financial assets at FVPL, net	14,581	56,612	288.24%	52,866	26,335	56,612	87,639	48,639	-44.50%	52,866	48,639	-8.00%
Financial assets at FVOCI, net	122,696	174,195	41.97%	156,439	180,153	174,195	198,358	226,441	14.16%	156,439	226,441	44.75%
Financial assets for hedging	232	147	-36.42%	190	182	147	-	-	-	190	-	-100.00%
Financial assets at amortized cost, net	345,283	405,256	17.37%	349,151	378,296	405,256	419,119	427,283	1.95%	349,151	427,283	22.38%
Receivables, net	21,481	22,929	6.74%	23,198	25,621	22,929	21,024	22,944	9.13%	23,198	22,944	-1.10%
Loans, net	1,477,887	1,554,775	5.20%	1,523,351	1,576,518	1,554,775	1,625,463	1,682,443	3.51%	1,523,351	1,682,443	10.44%
Other financial assets, net	25,591	3,858	-84.93%	20,673	3,378	3,858	2,398	2,853	18.97%	20,673	2,853	-86.20%
Property and equipment, net	20,909	20,979	0.34%	20,852	20,887	20,979	21,062	21,096	0.16%	20,852	21,096	1.17%
Right-of-use asset	1,519	1,942	27.79%	1,973	1,984	1,942	1,914	1,912	-0.12%	1,973	1,912	-3.11%
Investment property, net	13,859	13,852	-0.05%	13,855	13,854	13,852	13,850	13,849	-0.01%	13,855	13,849	-0.05%
Other assets	7,210	5,860	-18.73%	6,102	5,341	5,860	7,201	6,864	-4.67%	6,102	6,864	12.49%
Total Assets	2,313,440	2,551,106	10.27%	2,417,922	2,439,698	2,551,106	2,642,810	2,651,460	0.33%	2,417,922	2,651,460	9.66%
Liabilities												
Due to banks	118,051	99,889	-15.38%	111,912	106,480	99,889	163,577	91,013	-44.36%	111,912	91,013	-18.67%
Financial liabilities at FVPL	7,294	3,150	-56.81%	3,470	1,807	3,150	5,889	8,237	39.87%	3,470	8,237	137.36%
RP	1,227	1,373	11.92%	1,433	1,450	1,373	1,563	1,078	-31.03%	1,433	1,078	-24.76%
Payables	22,237	36,770	65.35%	33,710	46,900	36,770	26,201	49,327	88.27%	33,710	49,327	46.33%
Deposits and remittances	1,917,987	2,167,441	13.01%	2,026,264	2,044,107	2,167,441	2,195,620	2,254,841	2.70%	2,026,264	2,254,841	11.28%
Bank notes payable	61,351	51,278	-16.42%	51,318	51,311	51,278	51,264	51,249	-0.03%	51,318	51,249	-0.13%
Provisions	5,316	4,694	-11.70%	4,931	4,917	4,694	4,621	4,643	0.47%	4,931	4,643	-5.84%
Lease liabilities	1,344	1,770	31.78%	1,789	1,822	1,770	1,747	1,736	-0.60%	1,789	1,736	-2.94%
Other liabilities	13,580	13,287	-2.16%	13,279	12,657	13,287	19,263	23,569	22.35%	13,279	23,569	77.49%
Total Liabilities	2,148,386	2,379,654	10.76%	2,248,106	2,271,450	2,379,654	2,469,745	2,485,693	0.65%	2,248,106	2,485,693	10.57%
Stockholders' Equity	165,054	171,452	3.88%	169,816	168,247	171,452	173,065	165,767	-4.22%	169,816	165,767	-2.38%
Total Liabilities and Stockholders' Equity	2,313,440	2,551,106	10.27%	2,417,922	2,439,698	2,551,106	2,642,810	2,651,460	0.33%	2,417,922	2,651,460	9.66%

STATEMENTS OF COMPREHENSIVE INCOME(Consolidated)

(in NT$ mn)	Year(IFRSs)			Quarter(IFRSs)							Period(IFRSs)		
	2020	2021	Change%	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	Change%	6M21	6M22	Change%
Interest Income	29,816	27,492	-7.79%	6,674	6,737	7,003	7,078	7,305	9,025	23.55%	13,411	16,330	21.76%
Interest Expense	10,676	7,026	-34.19%	1,867	1,727	1,718	1,714	1,854	2,799	51.02%	3,595	4,653	29.44%
Net Interest Income	**19,140**	**20,466**	**6.92%**	**4,807**	**5,010**	**5,285**	**5,364**	**5,451**	**6,225**	14.20%	**9,817**	**11,677**	**18.95%**
Net Service fee and commissions income	4,528	4,554	0.59%	1,204	1,077	1,114	1,160	1,187	1,128	-4.98%	2,281	2,316	1.53%
Gains(losses) on financial assets and liabilities at FVPL	1,648	1,238	-24.90%	316	388	237	296	260	404	55.55%	705	664	-5.69%
Realized gains of financial assets at FVOCI	1,219	1,483	21.67%	195	408	861	20	142	242	70.81%	602	384	-36.32%
Gains(losses) on disposal of credit assets measured at AC	0	0	-	-	-	-	0	-2	0	97.70%	-	-2	-
Foreign exchange gains(losses)	339	495	45.75%	183	59	168	84	333	448	34.71%	242	781	222.52%
Other miscellaneous net income	443	450	1.75%	190	48	93	119	58	84	44.17%	239	142	-40.56%
Net income other than net interest income	**8,177**	**8,220**	**0.53%**	**2,088**	**1,981**	**2,472**	**1,680**	**1,978**	**2,307**	16.60%	**4,069**	**4,285**	**5.32%**
Net Revenues and gains	**27,317**	**28,686**	**5.01%**	**6,895**	**6,990**	**7,757**	**7,044**	**7,430**	**8,532**	14.84%	**13,885**	**15,962**	**14.95%**
Credit loss provisions, net	2,836	1,794	-36.75%	576	364	456	399	557	824	47.84%	939	1,381	47.04%
Operating Expenses	**16,170**	**16,772**	**3.72%**	**3,941**	**4,126**	**4,394**	**4,311**	**4,054**	**4,357**	7.47%	**8,067**	**8,411**	**4.26%**
Employee Benefits expenses	10,808	11,409	5.56%	2,688	2,812	3,081	2,827	2,672	2,865	7.21%	5,500	5,538	0.68%
Depreciation and amortization expenses	1,403	1,420	1.26%	253	363	356	449	366	402	9.80%	615	768	24.86%
Other general and administrative expenses	3,960	3,943	-0.43%	900	952	957	1,134	1,015	1,090	7.32%	1,852	2,105	13.66%
Income before income tax from continuing operations	**8,311**	**10,120**	**21.78%**	**2,378**	**2,500**	**2,907**	**2,334**	**2,818**	**3,351**	18.91%	**4,879**	**6,170**	**26.46%**
Income Tax Expense	1,270	1,317	3.70%	433	279	300	305	441	409	-7.39%	711	850	19.49%
Net Income	**7,041**	**8,804**	**25.04%**	**1,946**	**2,222**	**2,607**	**2,029**	**2,377**	**2,943**	23.79%	**4,167**	**5,320**	**27.65%**
Basic EPS(NT$)	0.68	0.84	23.53%	0.19	0.21	0.25	0.19	0.23	0.28	21.74%	0.40	0.51	27.50%
Other comprehensive income	-230	1,333	679.20%	417	178	-438	1,176	-764	-4,997	553.78%	595	-5,761	-1068.11%
Total comprehensive income	**6,811**	**10,137**	**48.84%**	**2,363**	**2,399**	**2,169**	**3,205**	**1,613**	**2,054**	27.37%	**4,763**	**3,667**	**-23.00%**

CHB CHANG HWA BANK 彰化銀行

感謝聆聽