CHB 彰化銀行
CHANG HWA BANK

2022年第三季
法人說明會

November 21, 2022

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全球產業經濟概況

通膨與升息的壓力令全球貿易動能面臨超出預期的放緩

- 國際貨幣基金組織(IMF)於2022年10月公布全球經濟成長率由2021年6%降至2022年3.2%，2023年目前預測為2.7%。
- 因通膨居高不下，使得主要國家央行在下半年加速升息以對抗通膨，而強勢美元導致各國出現貨幣趨貶、債務違約風險提高的現象。
- 中國對於疫情的清零政策與當地持續低迷的房地產市場，使景氣轉趨保守。

臺灣經濟將呈「外冷內溫」，內需消費復甦將是主要關鍵

- 疫情帶來的負面效應逐步淡化，加上邊境管制逐漸鬆綁，民眾消費意願回升將帶動消費動能持續復甦。
- 宅經濟與遠距需求的動能轉弱，加上智慧型手機銷售不如預期，電子產業已步入庫存調整的階段，晶圓代工產業中的先進製程雖仍能保持較高的成長態勢，惟成熟製程恐將面臨景氣大幅下修的風險。
- 貨櫃航運在全球消費需求轉差下，先前高漲的運價近期也面臨下調壓力。
- 目前依舊看好的產業主要有受惠於碳中和大趨勢的太陽能及汽車零組件業，以及各國放寬邊境管制所帶動的航空運輸等產業。

百年彰銀 永續金融績效說明

治理面

- 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。
- 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。
- 連續2年獲臺灣地區最佳女性倡議銀行獎
- 首次獲得英國國際財金雜誌2022年臺灣最佳企金銀行獎項，且連續2年獲最佳企業社會責任銀行獎。

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。
- 贊助中華民國足球協會舉辦之「2022彰化銀行全國青年盃足球錦標賽」

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，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。
- 辦理「珍愛資源 行動守護地球」淨灘志工活動，淨灘成果完成634公斤廢棄物清理。

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16,576億元，YoY+7.84%
  企金YoY+11.54%，個金YoY+7.88%，海外YoY+18.66%
- 存款量22,307億元，YoY+11.01%
  台幣YoY+6.00%，外幣YoY+28.40%

獲利表現

- 稅後盈餘85.21億元，YoY+25.77%
- EPS 0.80元，ROA 0.32%，ROE 5.04%

資產品質

- 逾放比0.21%，YoY-0.12%
- 覆蓋率576.07%，YoY+208.68%

資本水準

- 資本適足率13.58%

*ROE and ROA are after-tax figures.

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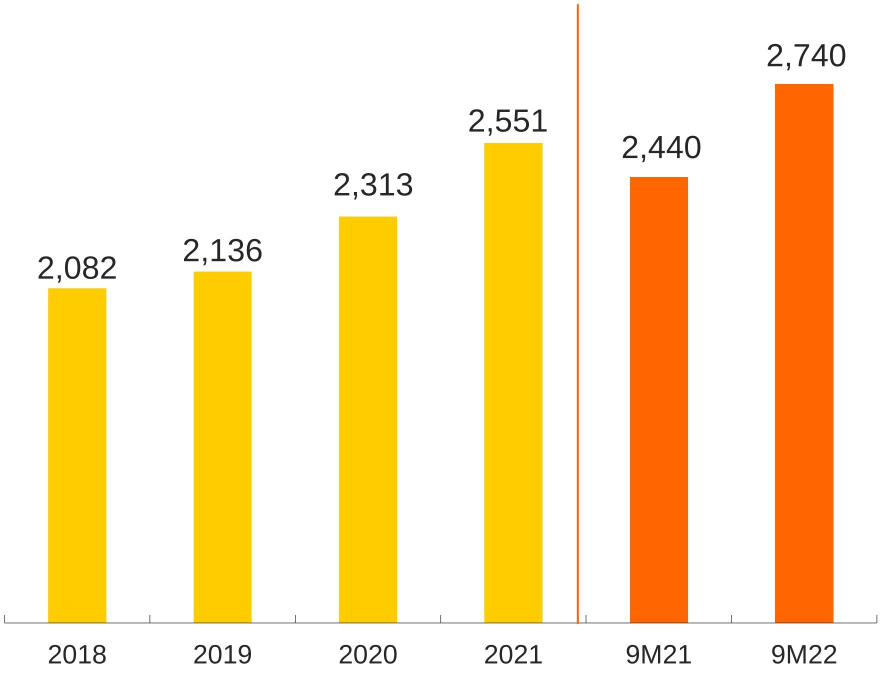
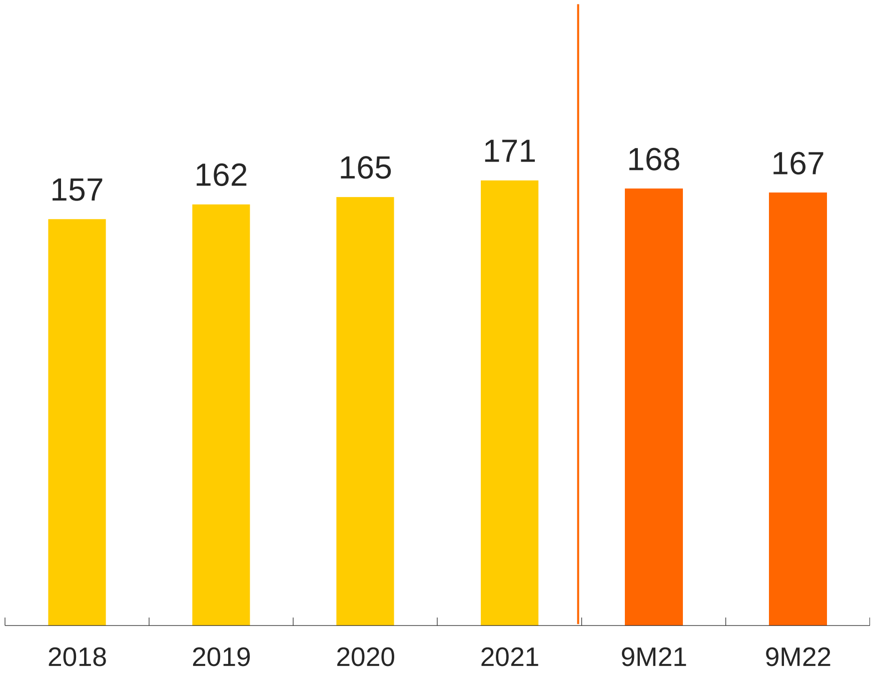
資產規模及淨值

Asset size (in NT$ bn)

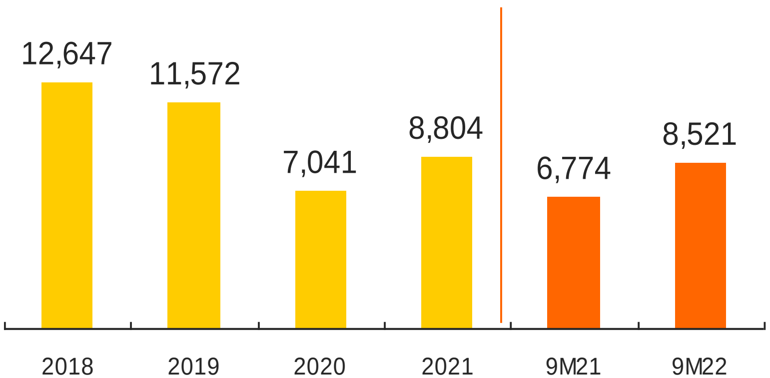


Net Worth (in NT$ bn)

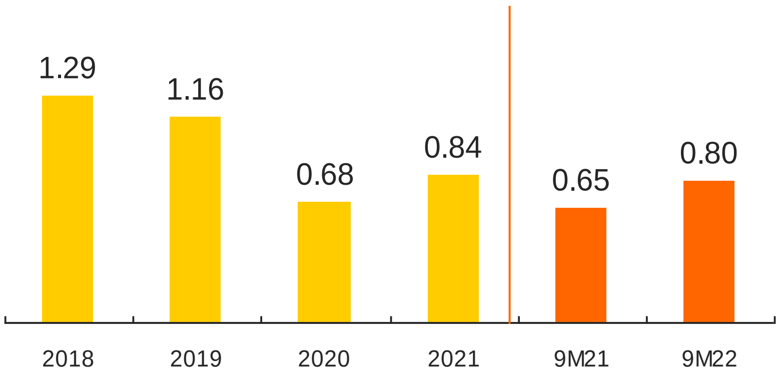


獲利表現

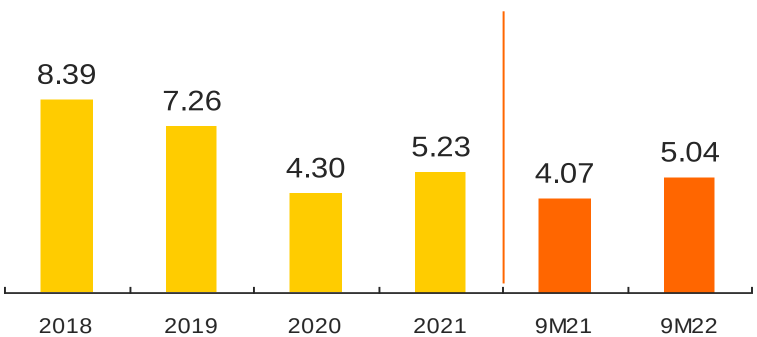
Net Income After Tax (in NT$ mn)



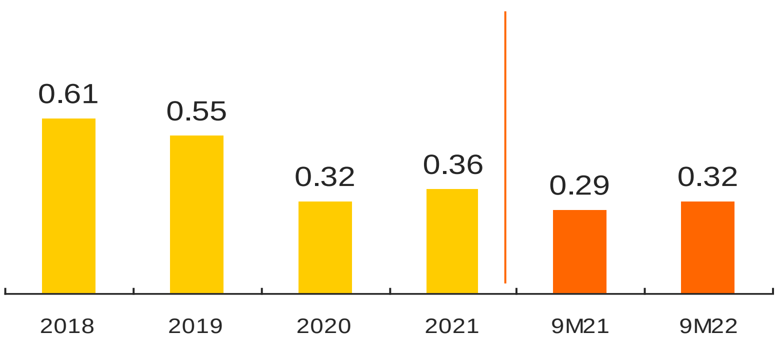
EPS After tax (in NT$)



ROE(%)



ROA(%)



*ROE and ROA are after-tax figures.

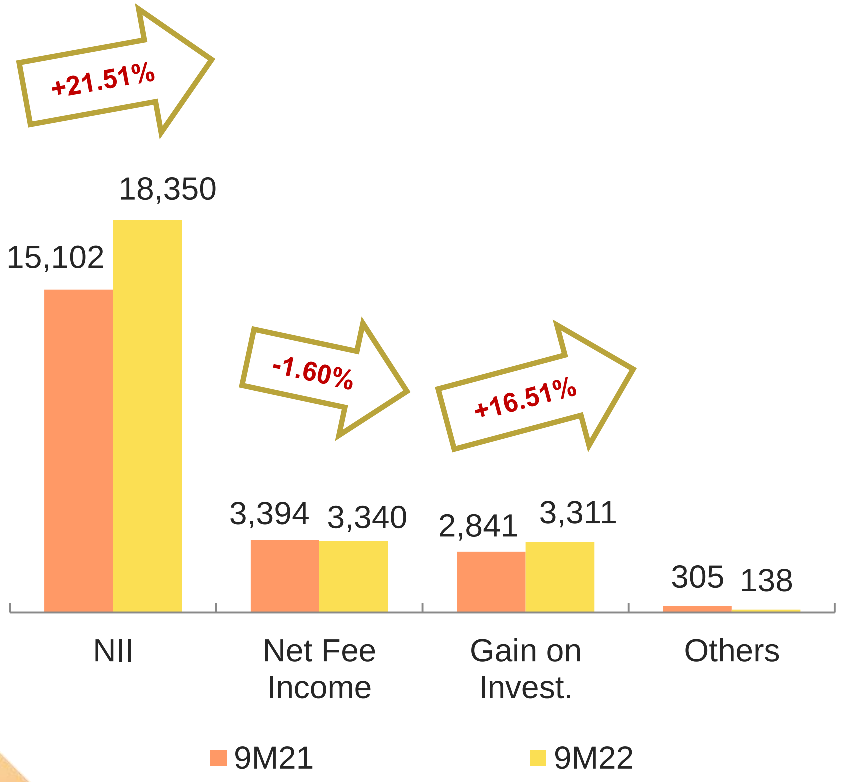
綜合損益表

(In NT$ mn)	9M21	9M22	YoY(%)
Net Revenue	21,642	25,139	16.16%
Provision, Net	1,395	2,138	53.28%
Operating Expense	12,461	13,028	4.55%
Net Income Before tax	7,786	9,972	28.08%
Income Tax Expense	1,012	1,452	43.50%
Net Income After tax	6,774	8,521	25.77%
Other comprehensive income	157	-8,050	-5,211.68%
Total comprehensive income	6,932	470	-93.22%

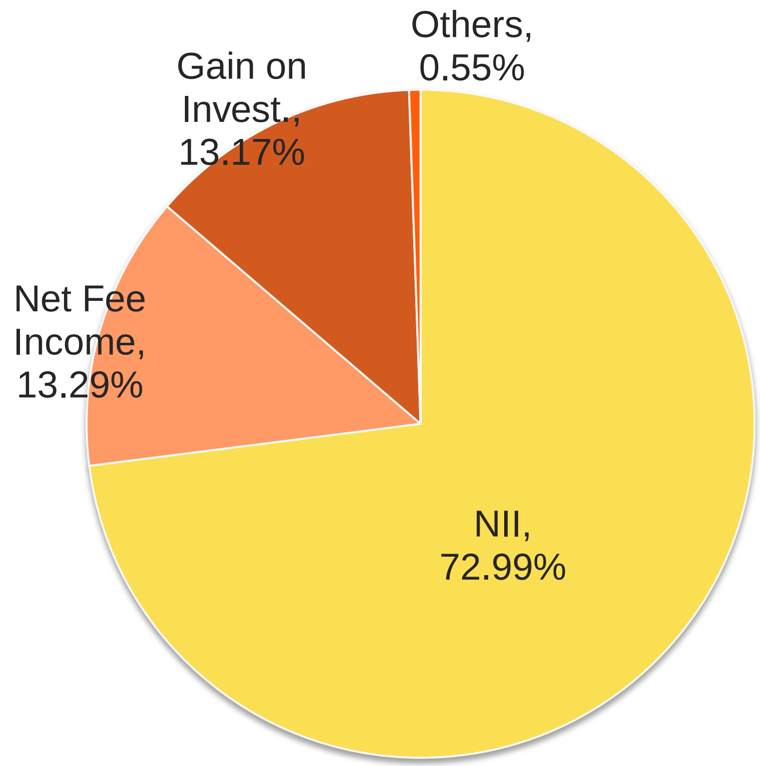
淨收益

Net Revenue (in NT$ mn)

9M21	9M22	YoY
21,642	25,139	16.16%



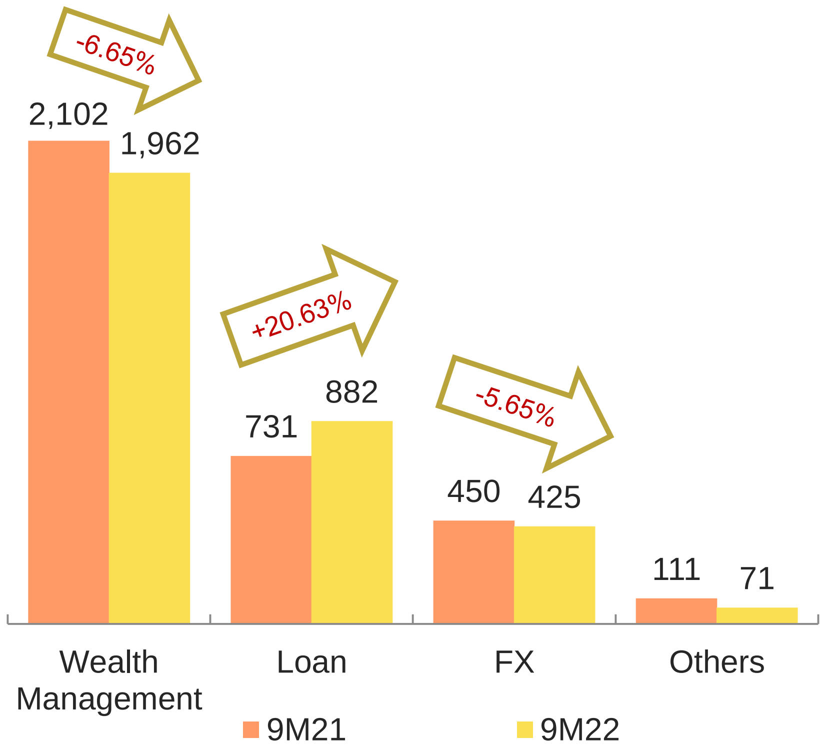
9M22 Net Revenue Breakdown



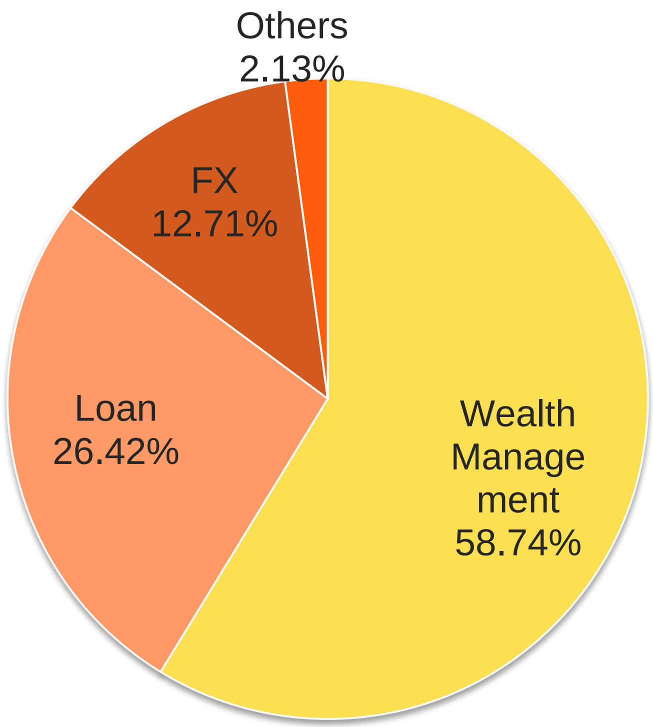
手續費淨收益

Net Fee Income (in NT$ mn)

9M21	9M22	YoY
3,394	3,340	-1.60%



9M22 Net Fee Income Breakdown



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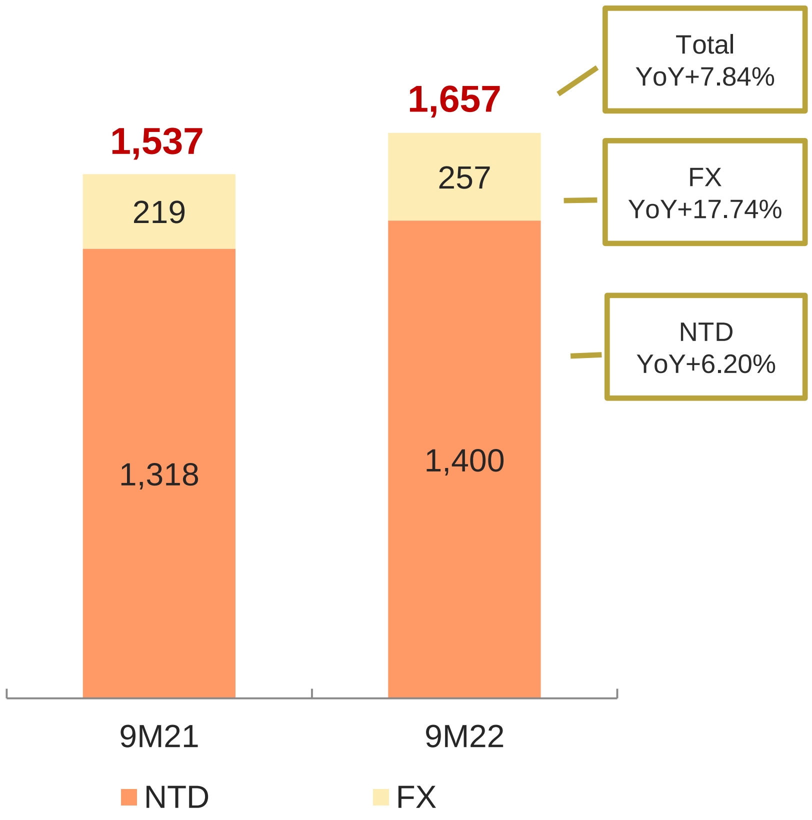
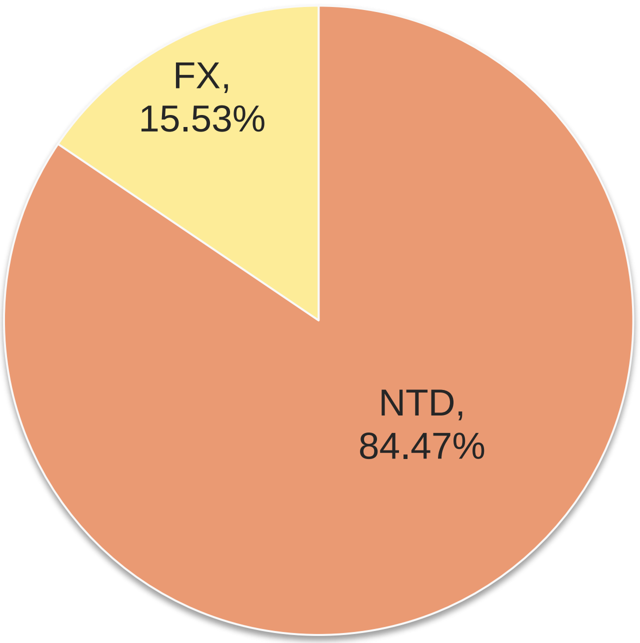
放款結構：台外幣

Loan balance (in NT$ bn)



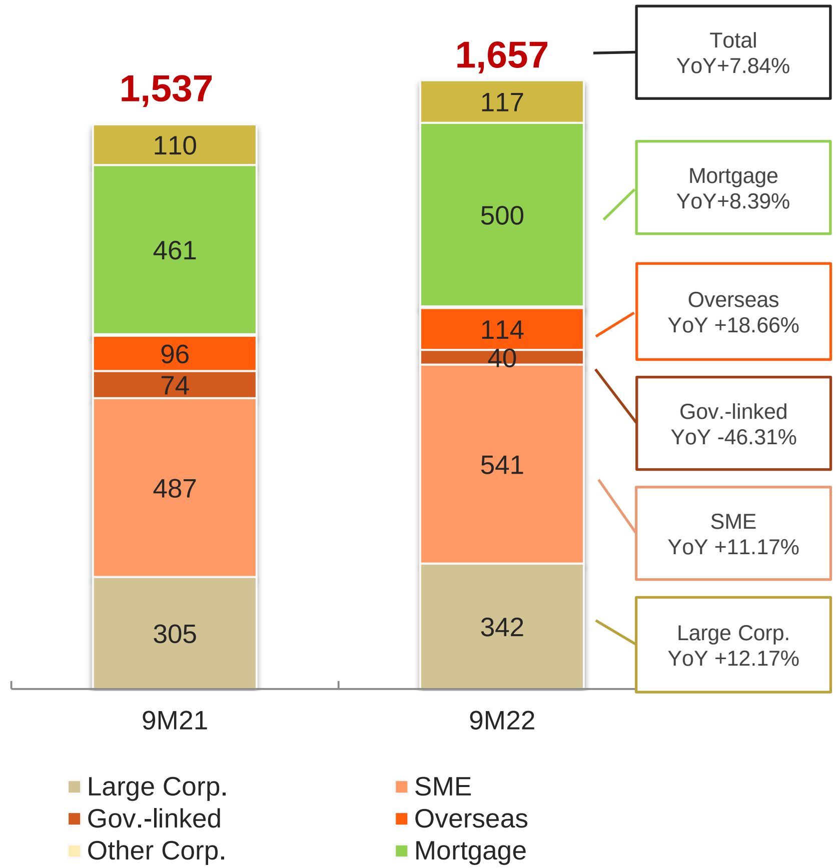
9M22 Loan Breakdown by Currency



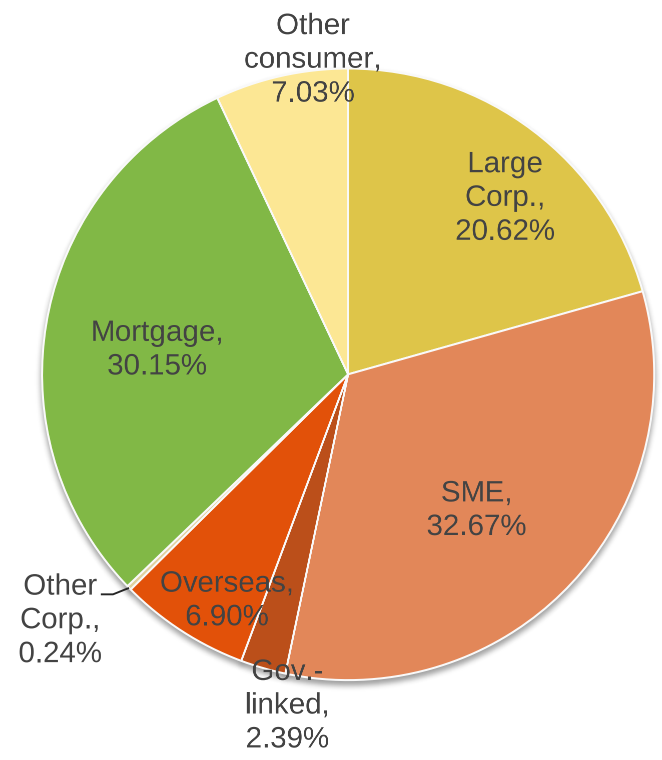
*.Loan includes ordinary loans, advances (credit card), factoring A/R, exchange bills negotiated, and import / export bills negotiated, and excludes overdue loans.

放款結構：對象別

Loan Balance (in NT$ bn)



9M22 Loan Breakdown by Customer

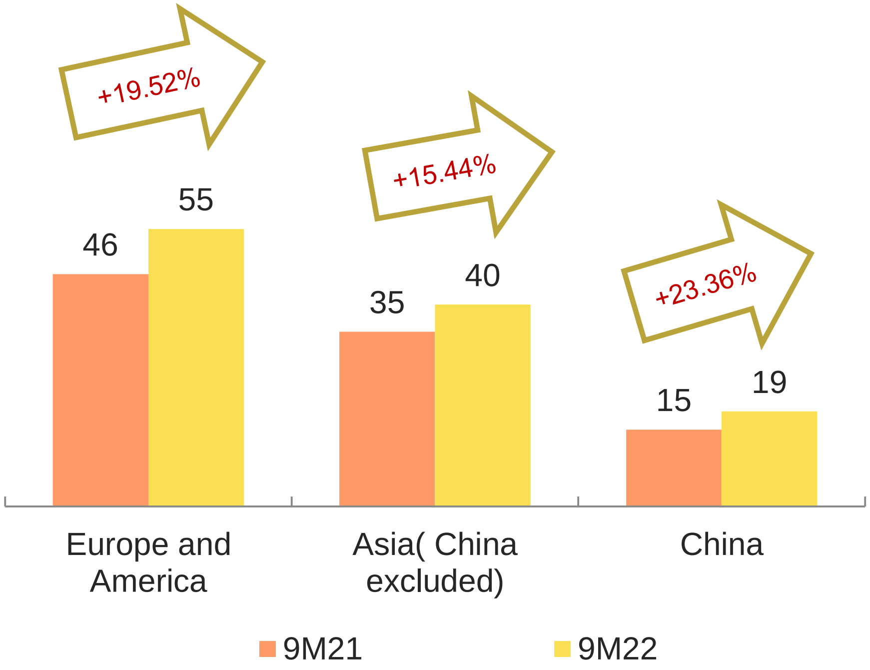


*.Loan includes ordinary loans, advances (credit card), factoring A/R, exchange bills negotiated, and import / export bills negotiated, and excludes overdue loans.

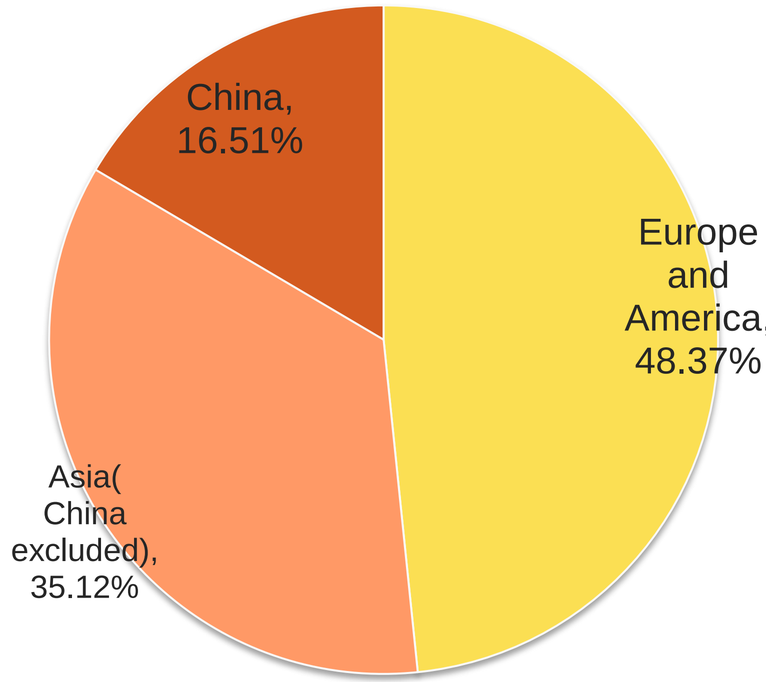
海外分行放款地區別

Overseas Loan Balance (in NT$ bn)

9M21	9M22	YoY
96	114	+18.66%



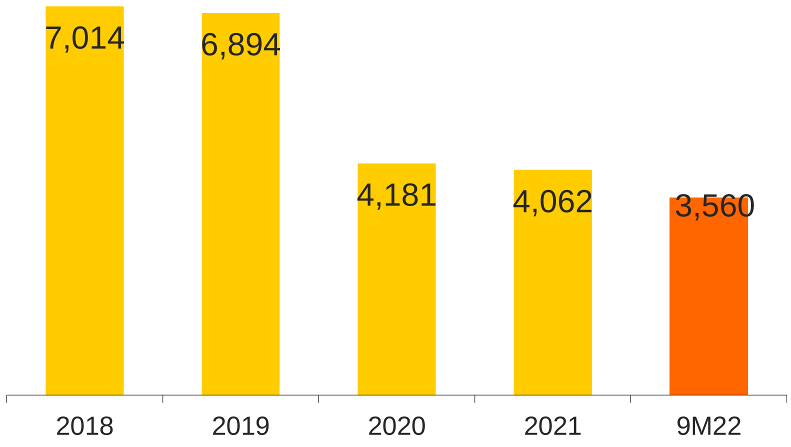
9M22 Overseas Loan Breakdown by Regions



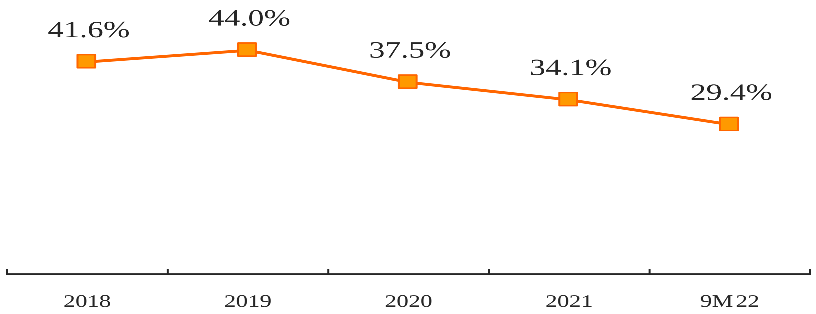
*.Loan includes ordinary loans, advances (credit card), factoring A/R, exchange bills negotiated, and import / export bills negotiated, and excludes overdue loans.

境外獲利占比

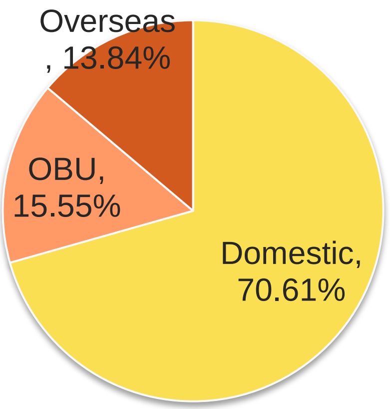
Overseas & OBU PPOP (in NT$ mn)



Overseas & OBU PPOP proportion

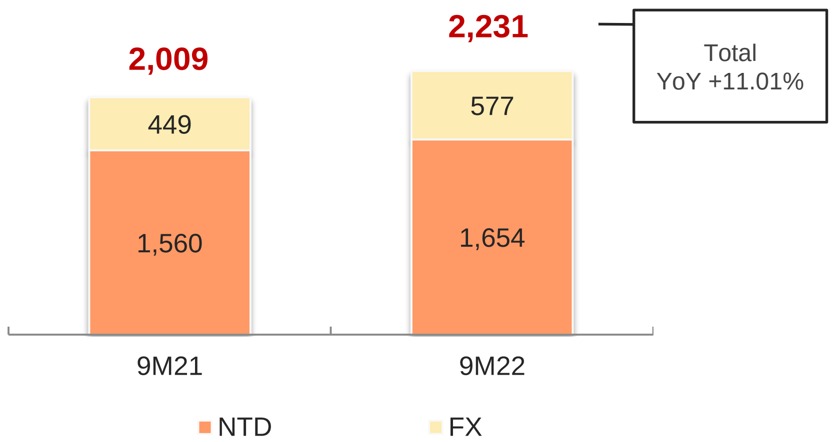


9M22 PPOP Breakdown

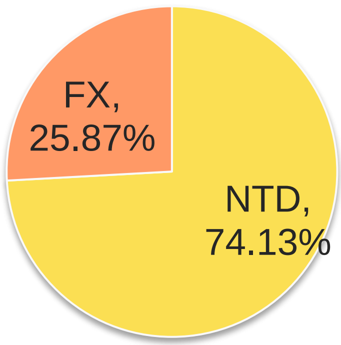


存款結構：台外幣

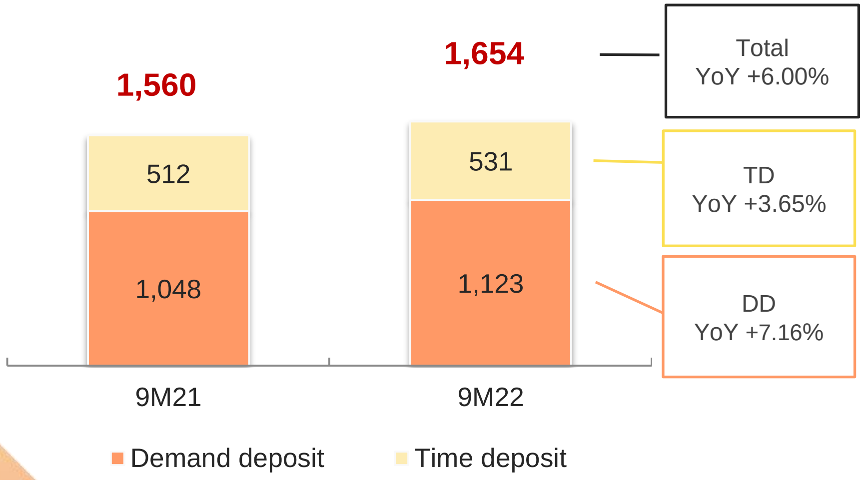
Deposit Balance (in NT$ bn)



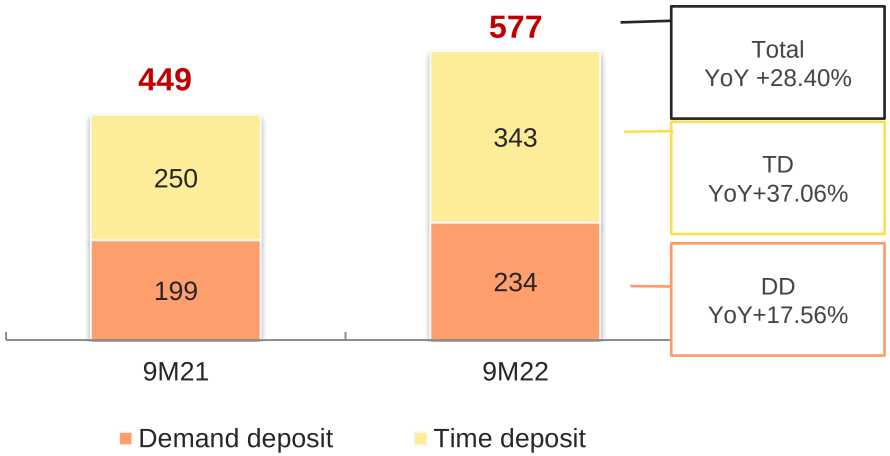
9M22 Deposit Breakdown by Currency



NTD Deposit Balance (in NT$ bn)

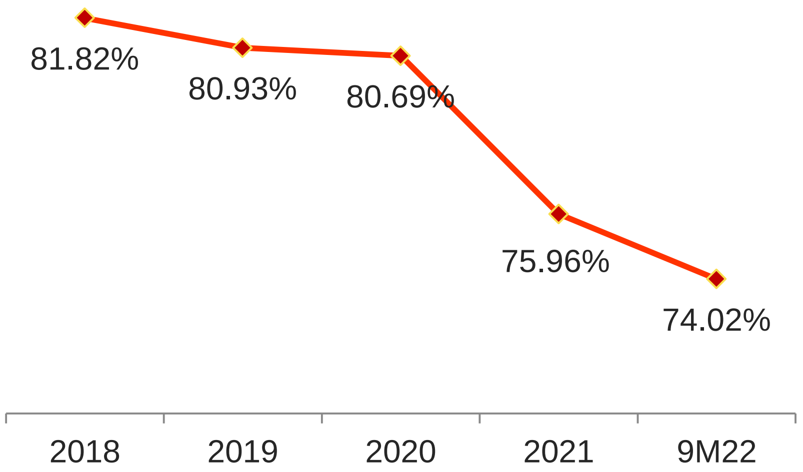


FX Deposit Balance (in NT$ bn)

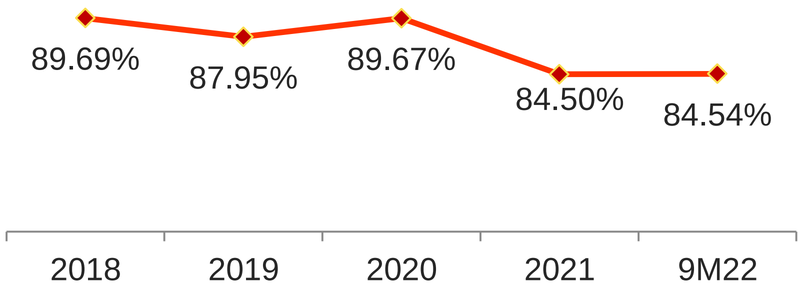


存放比

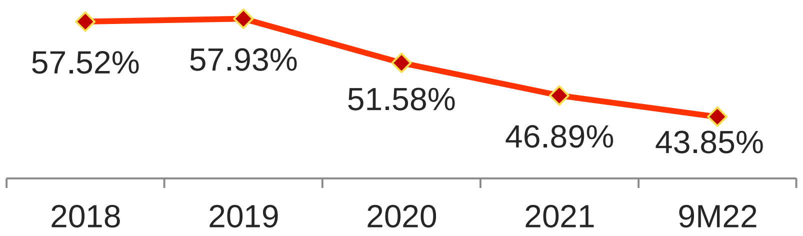
Total LDR



NTD LDR

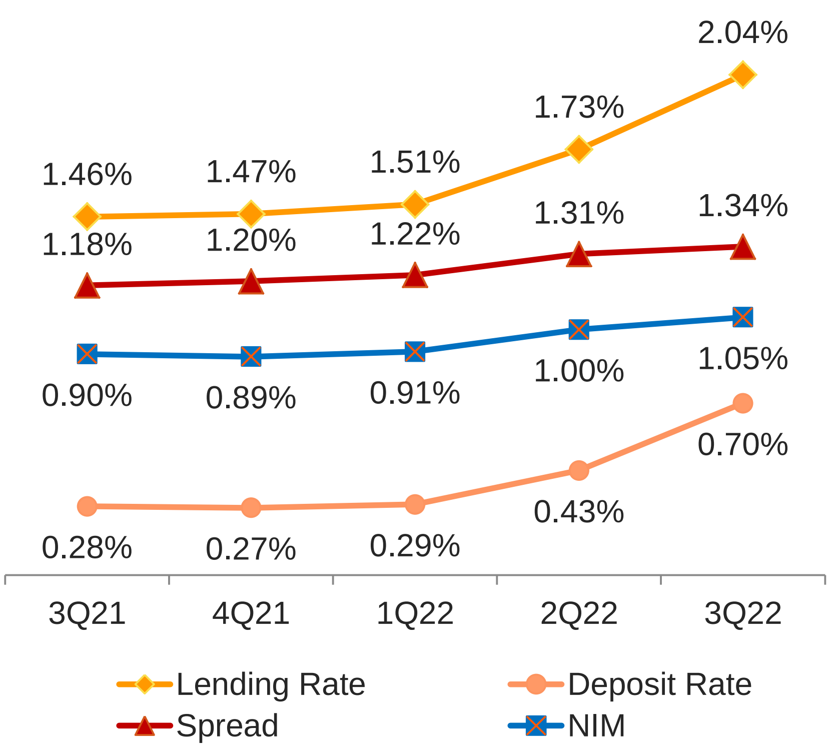


FX LDR



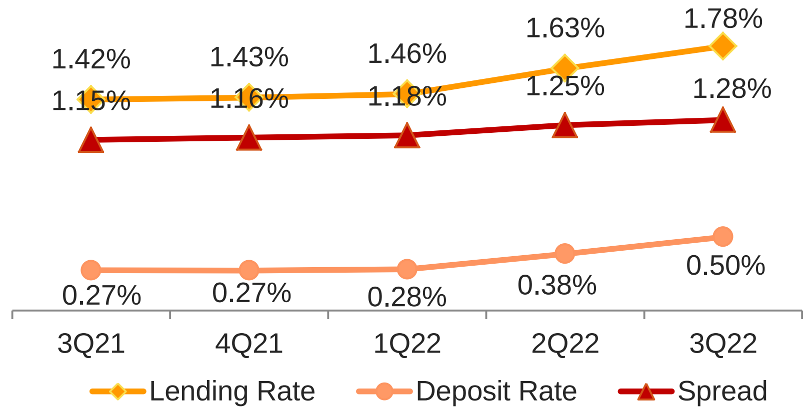
存放利差、淨利差

Quarterly Total Loan to Deposit Spread and NIM

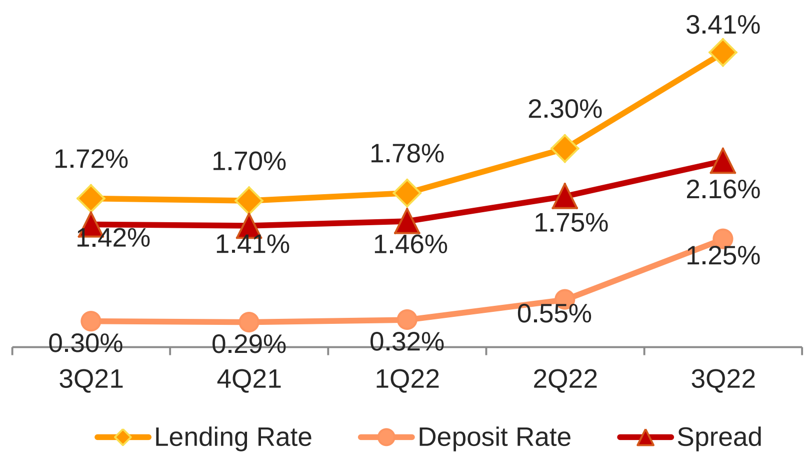


*.IFRS and quarterly basis.

NTD Loan to Deposit Spread

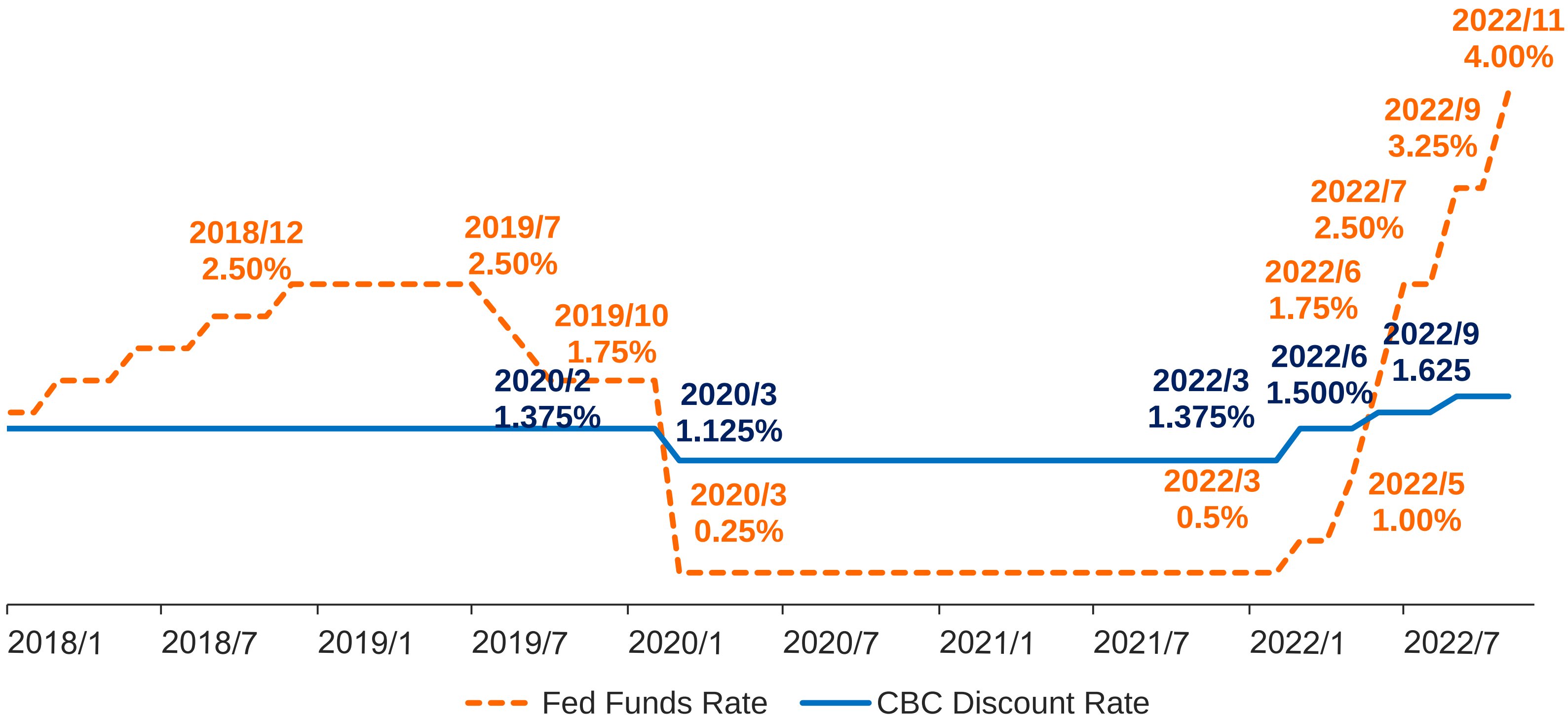


FX Loan to Deposit spread



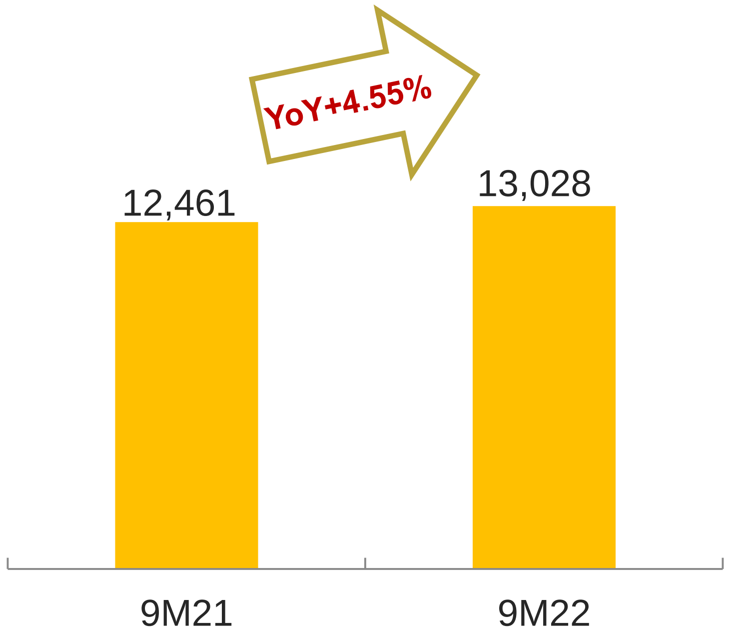
Fed與國內央行利率走勢

Fed Funds Rate VS. CBC Discount Rate

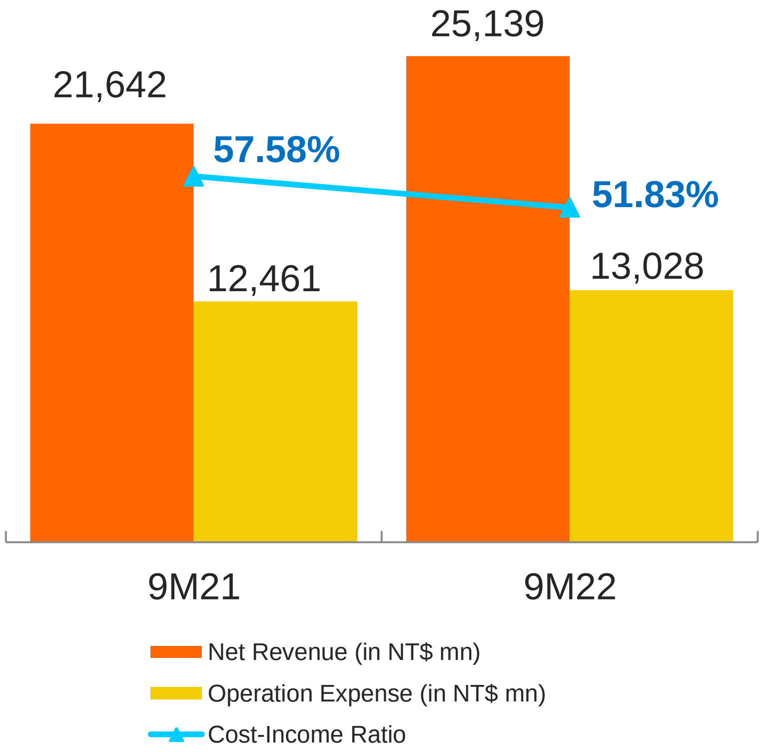


營業費用比

Operating Expense (in NT$ mn)

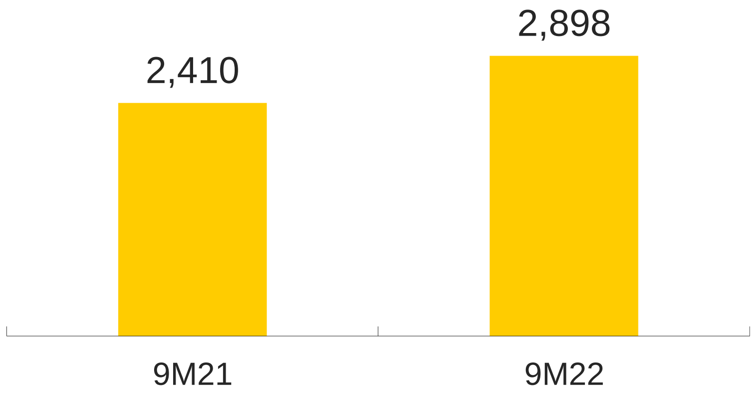


Cost-Income Ratio

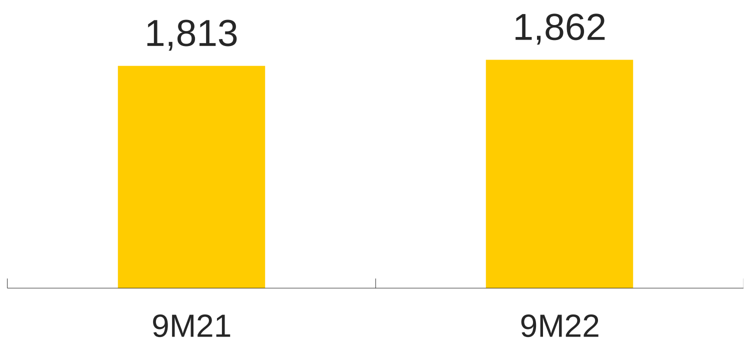


放款提存、轉銷及回收

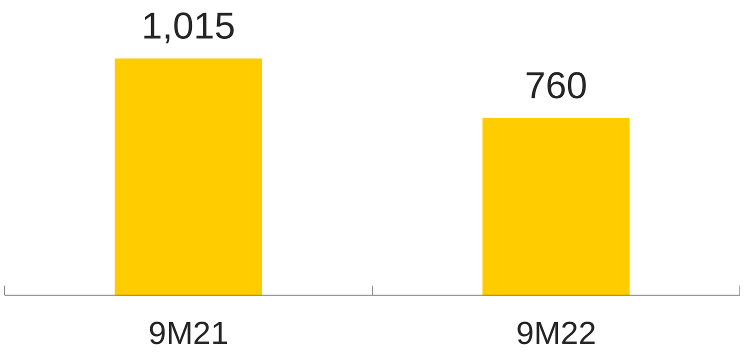
Provision (in NT$ mn)



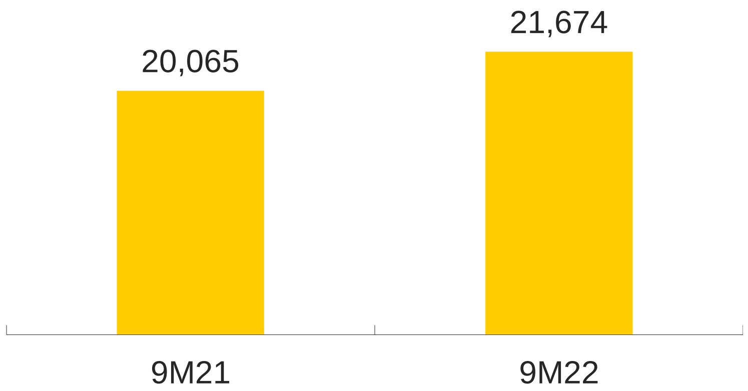
Write-Off (in NT$ mn)



Recovery (in NT$ mn)

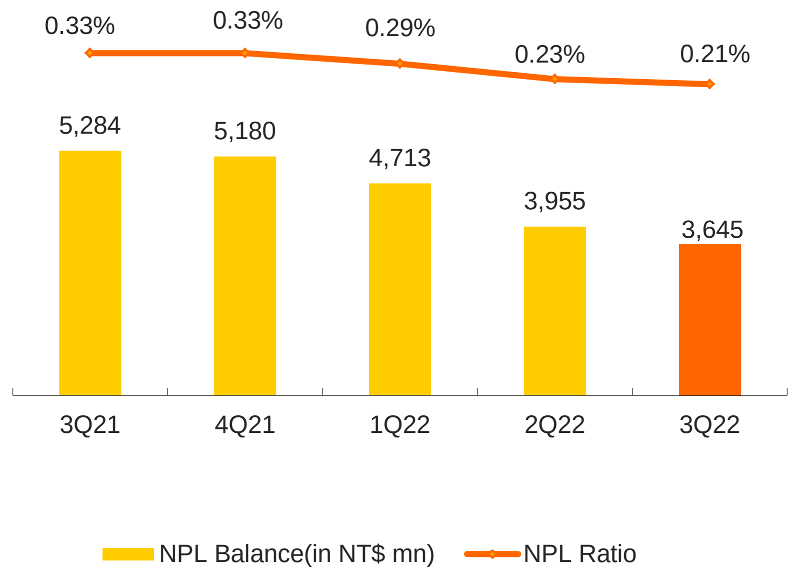


Reserve (in NT$ mn)

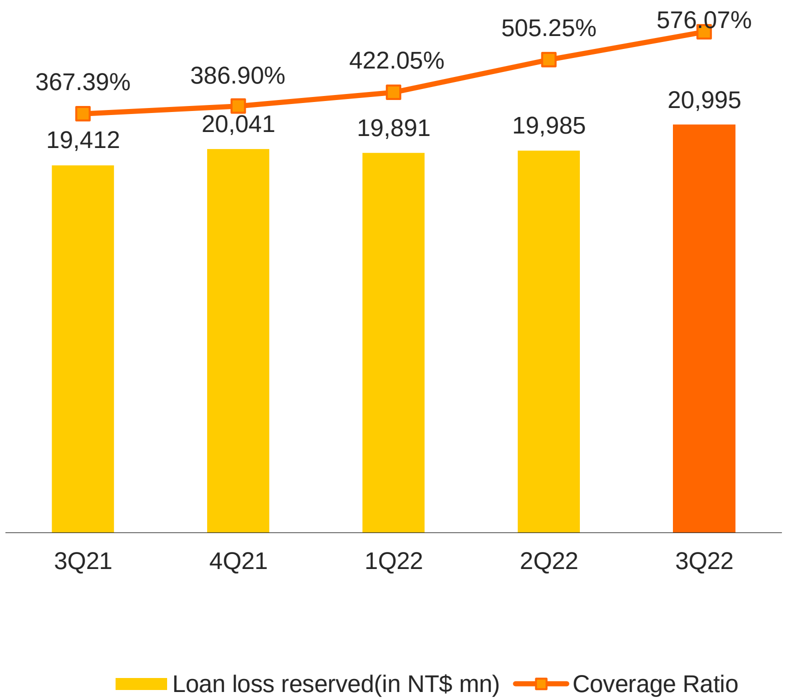


逾放比及覆蓋率

NPL Ratio

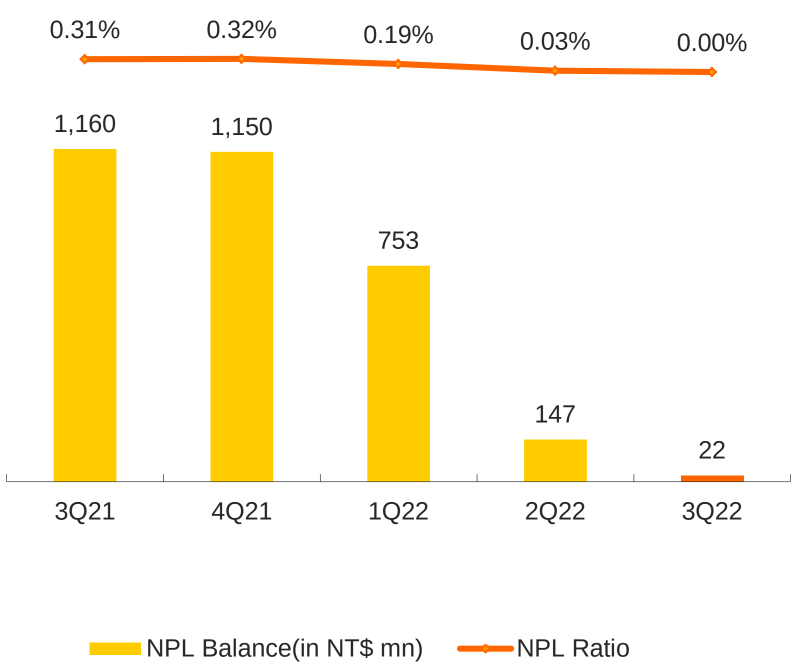


Coverage Ratio

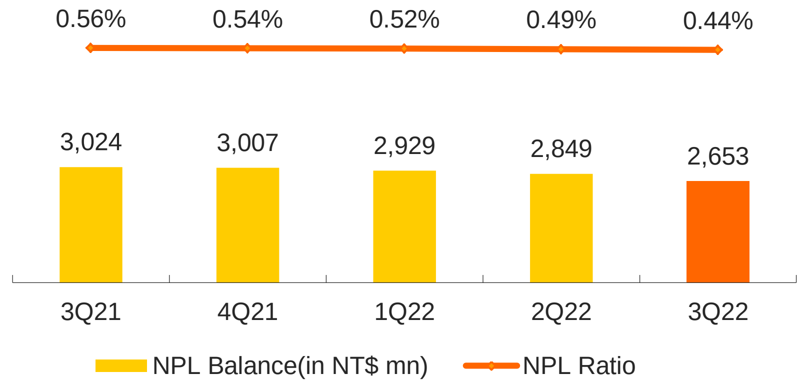


資產品質

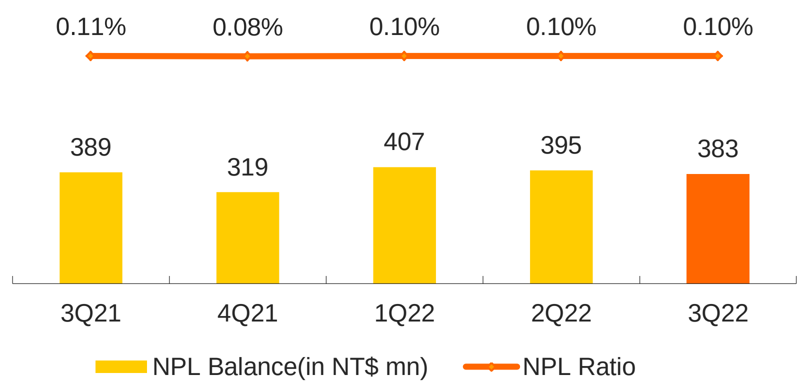
Large Corp.



SME



Mortgage

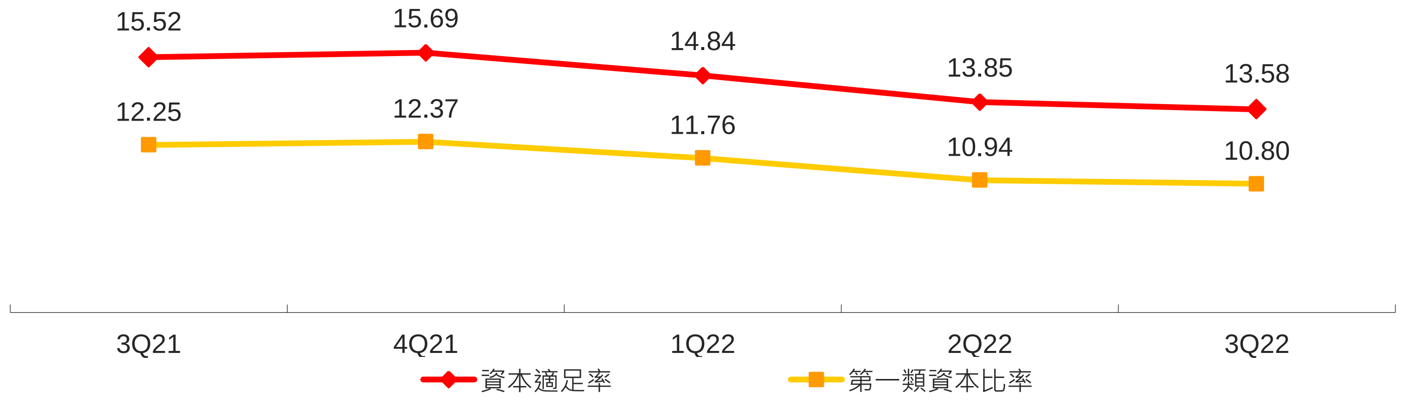


信用評級及資本適足率

Credit Rating

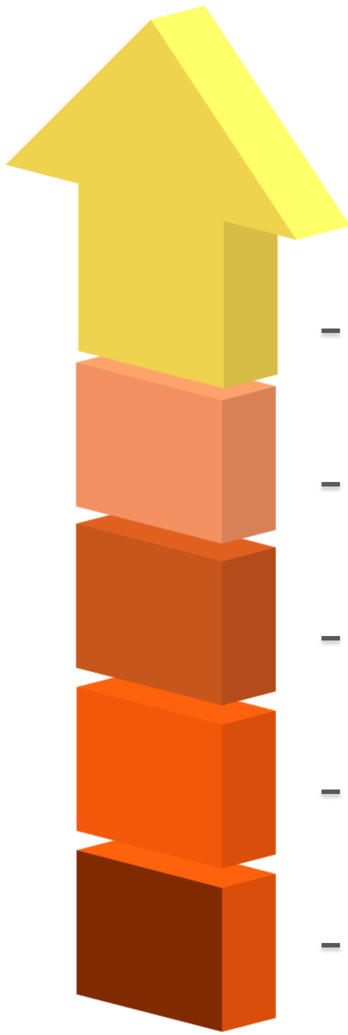
- **Moody's** (2022/3發布) ：
  - 長期評等：A2
  - 短期評等：P-1
  - 展望：穩定
- **S&P** (2022/5發布) ：
  - 長期評等：A
  - 短期評等：A-1
  - 展望：穩定

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%	3Q21	4Q21	1Q22	2Q22	3Q22	Change%	3Q21	3Q22	Change%
Assets												
Cash & due from Banks	262,192	290,702	10.87%	207,147	290,702	244,781	197,135	268,433	36.17%	207,147	268,433	29.59%
Financial assets at FVPL, net	14,581	56,612	288.24%	26,335	56,612	87,639	48,639	65,117	33.88%	26,335	65,117	147.26%
Financial assets at FVOCI, net	122,696	174,195	41.97%	180,153	174,195	198,358	226,441	223,201	-1.43%	180,153	223,201	23.89%
Financial assets for hedging	232	147	-36.42%	182	147	-	-	-	-	182	-	-
Financial assets at amortized cost, net	345,283	405,256	17.37%	378,296	405,256	419,119	427,283	379,200	-11.25%	378,296	379,200	0.24%
Receivables, net	21,481	22,929	6.74%	25,621	22,929	21,024	22,944	24,079	4.95%	25,621	24,079	-6.02%
Loans, net	1,477,887	1,554,775	5.20%	1,576,518	1,554,775	1,625,463	1,682,443	1,731,391	2.91%	1,576,518	1,731,391	9.82%
Other financial assets, net	25,591	3,858	-84.93%	3,378	3,858	2,398	2,853	2,866	0.45%	3,378	2,866	-15.16%
Property and equipment, net	20,909	20,979	0.34%	20,887	20,979	21,062	21,096	20,961	-0.64%	20,887	20,961	0.36%
Right-of-use asset	1,519	1,942	27.79%	1,984	1,942	1,914	1,912	2,021	5.68%	1,984	2,021	1.82%
Investment property, net	13,859	13,852	-0.05%	13,854	13,852	13,850	13,849	13,847	-0.01%	13,854	13,847	-0.05%
Other assets	7,210	5,860	-18.73%	5,341	5,860	7,201	6,864	8,973	30.72%	5,341	8,973	68.00%
Total Assets	2,313,440	2,551,106	10.27%	2,439,698	2,551,106	2,642,810	2,651,460	2,740,089	3.34%	2,439,698	2,740,089	12.31%
Liabilities												
Due to banks	118,051	99,889	-15.38%	106,480	99,889	163,577	91,013	114,335	25.63%	106,480	114,335	7.38%
Financial liabilities at FVPL	7,294	3,150	-56.81%	1,807	3,150	5,889	8,237	14,054	70.63%	1,807	14,054	677.85%
RP	1,227	1,373	11.92%	1,450	1,373	1,563	1,078	17,704	1541.83%	1,450	17,704	1121.23%
Payables	22,237	36,770	65.35%	46,900	36,770	26,201	49,327	29,837	-39.51%	46,900	29,837	-36.38%
Deposits and remittances	1,917,987	2,167,441	13.01%	2,044,107	2,167,441	2,195,620	2,254,841	2,304,264	2.19%	2,044,107	2,304,264	12.73%
Bank notes payable	61,351	51,278	-16.42%	51,311	51,278	51,264	51,249	51,234	-0.03%	51,311	51,234	-0.15%
Provisions	5,316	4,694	-11.70%	4,917	4,694	4,621	4,643	4,579	-1.38%	4,917	4,579	-6.87%
Lease liabilities	1,344	1,770	31.78%	1,822	1,770	1,747	1,736	1,864	7.32%	1,822	1,864	2.29%
Other liabilities	13,580	13,287	-2.16%	12,657	13,287	19,263	23,569	35,540	50.79%	12,657	35,540	180.79%
Total Liabilities	2,148,386	2,379,654	10.76%	2,271,450	2,379,654	2,469,745	2,485,693	2,573,411	3.53%	2,271,450	2,573,411	13.29%
Stockholders' Equity	165,054	171,452	3.88%	168,247	171,452	173,065	165,767	166,678	0.55%	168,247	166,678	-0.93%
Total Liabilities and Stockholders' Equity	2,313,440	2,551,106	10.27%	2,439,698	2,551,106	2,642,810	2,651,460	2,740,089	3.34%	2,439,698	2,740,089	12.31%

STATEMENTS OF COMPREHENSIVE INCOME(Consolidated)

(in NT$ mn)	Year(IFRSs)			Quarter(IFRSs)								Period(IFRSs)		
	2020	2021	Change%	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	Change%	9M21	9M22	Change%
Interest Income	29,816	27,492	-7.79%	6,674	6,737	7,003	7,078	7,305	9,025	11,442	26.78%	20,414	27,771	36.04%
Interest Expense	10,676	7,026	-34.19%	1,867	1,727	1,718	1,714	1,854	2,799	4,768	70.34%	5,312	9,421	77.36%
Net Interest Income	**19,140**	**20,466**	**6.92%**	**4,807**	**5,010**	**5,285**	**5,364**	**5,451**	**6,225**	**6,673**	7.19%	**15,102**	**18,350**	**21.51%**
Net Service fee and commissions income	4,528	4,554	0.59%	1,204	1,077	1,114	1,160	1,187	1,128	1,024	-9.22%	3,394	3,340	-1.60%
Gains(losses) on financial assets and liabilities at FVPL	1,648	1,238	-24.90%	316	388	237	296	260	404	535	32.22%	941	1,199	27.41%
Realized gains of financial assets at FVOCI	1,219	1,483	21.67%	195	408	861	20	142	242	-29	-112.15%	1,463	354	-75.79%
Gains(losses) on disposal of credit assets measured at AC	0	0	-	-	-	-	0	-2	0	0	-116.22%	-	-2	-
Foreign exchange gains(losses)	339	495	45.75%	183	59	168	84	333	448	982	119.00%	410	1,763	329.49%
Other miscellaneous net income	443	450	1.75%	190	48	93	119	58	84	-8	-109.46%	331	134	-59.57%
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**	**2,504**	8.53%	**6,540**	**6,789**	**3.80%**
Net Revenues and gains	**27,317**	**28,686**	**5.01%**	**6,895**	**6,990**	**7,757**	**7,044**	**7,430**	**8,532**	**9,177**	7.55%	**21,642**	**25,139**	**16.16%**
Credit loss provisions, net	2,836	1,794	-36.75%	576	364	456	399	557	824	757	-8.13%	1,395	2,138	53.28%
Operating Expenses	**16,170**	**16,772**	**3.72%**	**3,941**	**4,126**	**4,394**	**4,311**	**4,054**	**4,357**	**4,617**	5.98%	**12,461**	**13,028**	**4.55%**
Employee Benefits expenses	10,808	11,409	5.56%	2,688	2,812	3,081	2,827	2,672	2,865	3,098	8.11%	8,581	8,635	0.63%
Depreciation and amortization expenses	1,403	1,420	1.26%	253	363	356	449	366	402	404	0.46%	971	1,172	20.70%
Other general and administrative expenses	3,960	3,943	-0.43%	900	952	957	1,134	1,015	1,090	1,116	2.39%	2,809	3,220	14.67%
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**	**3,803**	13.46%	**7,786**	**9,972**	**28.08%**
Income Tax Expense	1,270	1,317	3.70%	433	279	300	305	441	409	602	47.29%	1,012	1,452	43.50%
Net Income	**7,041**	**8,804**	**25.04%**	**1,946**	**2,222**	**2,607**	**2,029**	**2,377**	**2,943**	**3,201**	8.77%	**6,774**	**8,521**	**25.77%**
Basic EPS(NT$)	0.68	0.84	23.53%	0.19	0.21	0.25	0.19	0.23	0.28	0.30	7.14%	0.65	0.80	23.08%
Other comprehensive income	-230	1,333	679.20%	417	178	-438	1,176	-764	-4,997	-2,289	54.19%	157	-8,050	-5211.68%
Total comprehensive income	**6,811**	**10,137**	**48.84%**	**2,363**	**2,399**	**2,169**	**3,205**	**1,613**	**-2,054**	**912**	-144.38%	**6,932**	**470**	**-93.22%**

CHB CHANG HWA BANK 彰化銀行

感謝聆聽