CHB
CHANG HWA BANK
彰化銀行

2022年第四季
法人說明會

March 27, 2023

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全球產業經濟概況

俄烏戰爭、高通膨等因素，預期上半年全球景氣表現放緩

- 部分企業正面臨庫存調整、縮減資本支出以及裁員的壓力，導致市場投資與支出逐漸保守。
- 中國解封內需消費迎來復甦，全球經濟前景或有機會回溫，但仍需觀察回彈幅度。
- 資本投資受到全球景氣與借貸利率走高而轉為保守。

內需消費復甦將是臺灣經濟成長動能的關鍵因素

- 受惠於國內防疫管制措施持續放寬且邊境開放，民眾消費意願回升帶動消費動能，將為零售業與餐旅服務業帶來更大的復甦空間。
- 房市恐受抑制炒作政策及利率因素影響，呈現「量縮價跌」情況。
- 終端消費性產品銷售不佳，多數電子產業仍持續面臨庫存去化壓力，需至下半年才有機會逐漸復甦。
- 迎接邊境解封商機的航空客運及觀光旅遊則為今年相對看好的產業。

百年彰銀 永續金融績效說明

治理面

- 榮獲第8屆公司治理評鑑上市公司前5%及金融保險類前4名。
- 榮獲中華公司治理協會「CG6013(2021)公司治理制度評量」，最高等級「特優」認證
- 再度取得台灣智慧財產管理規範(TIPS) A級驗證。
- 發布ESG Summary(永續治理輯要)中、英文版，從ESG三大面向摘要本行推動永續之執行成果。
- 榮獲列入S&P Global 2023永續年鑑。

社會面

- 已於北中南共布建80家雙語分行，提供中英文雙語環境及諮詢服務，領先多家同業。
- 響應友善金融，本行與「社團法人台灣手語翻譯協會」合作導入「手語視訊」服務。
- 提供多項女性、青年、特殊族群及社區發展的相關貸款資金協助，以鼓勵相對弱勢族群取得資源，跨越社經條件的隔閡勇敢追夢，從而實踐普惠金融與性別平等理念。

環境面

- 連續2年辦理TCFD第三方查核認證，並獲得最高等級「Excellence」認證。
- 持續維持環境、能源管理系統驗證及溫室氣體盤查查證，更增加通過永續採購符合性查核及水資源效率管理系統驗證，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，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16,769億元，YoY+8.16%
  企金YoY+11.59%，個金YoY+6.46%，海外YoY+23.52%
- 存款量22,590億元，YoY+11.27%
  台幣YoY+6.04%，外幣YoY+29.07%

獲利表現

- 稅後盈餘109.71億元，YoY+24.62%
- EPS 1.04元，ROA 0.42%，ROE 6.44%

資產品質

- 逾放比0.20%，YoY-0.13%
- 覆蓋率638.07%，YoY+251.17%

資本水準

- 資本適足率14.37%

*ROE and ROA are after-tax figures.

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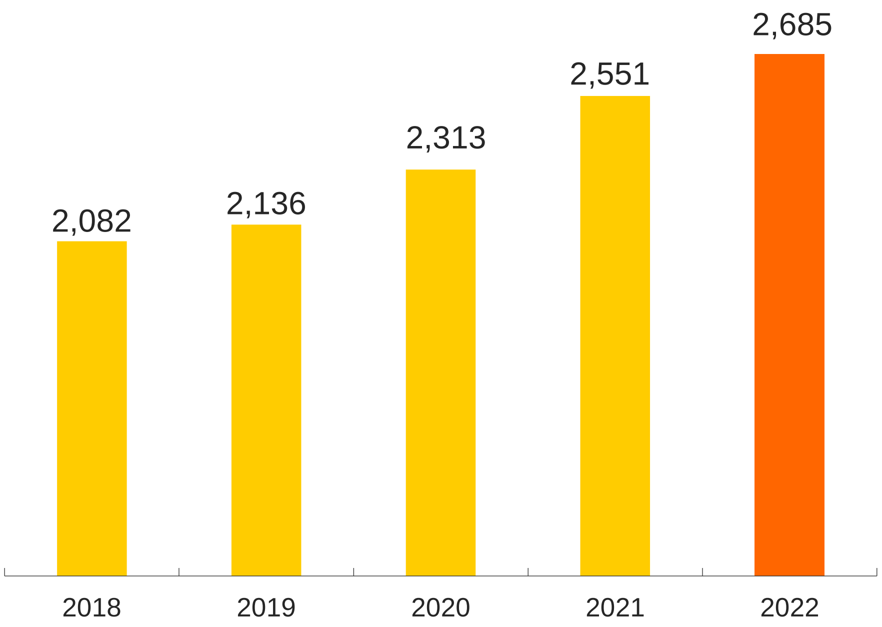
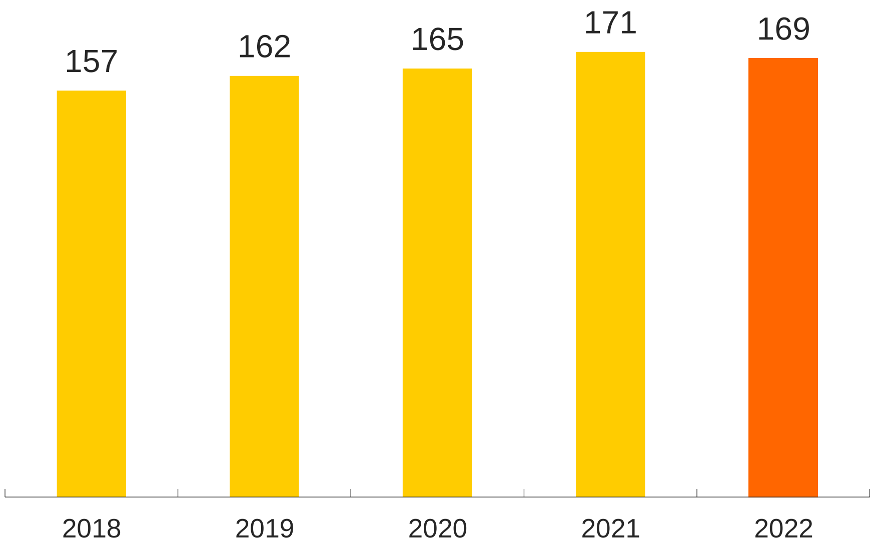
資產規模及淨值

Asset size (in NT$ bn)

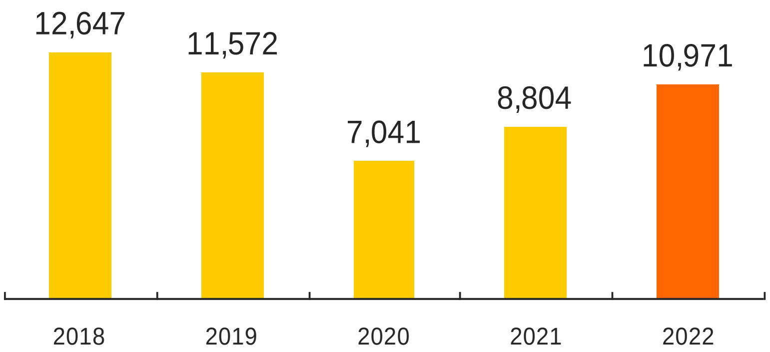


Net Worth (in NT$ bn)

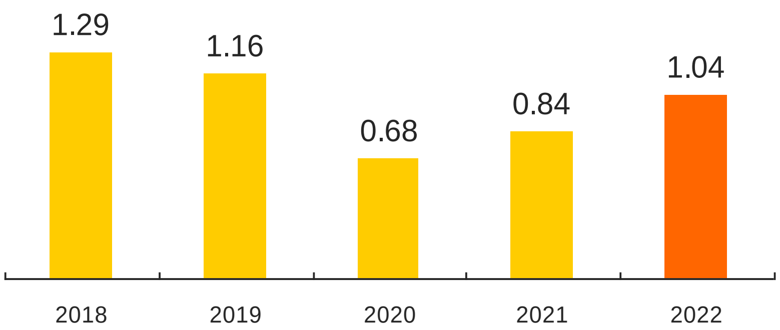


獲利表現

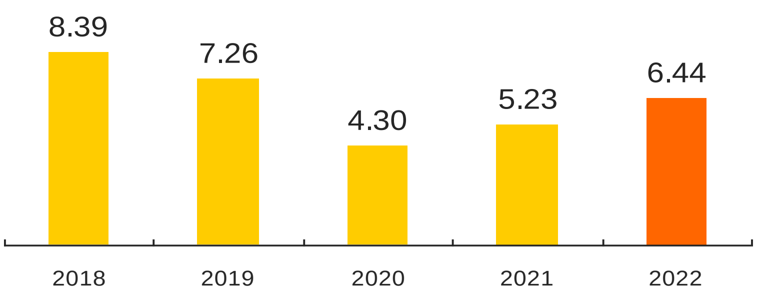
Net Income After Tax (in NT$ mn)



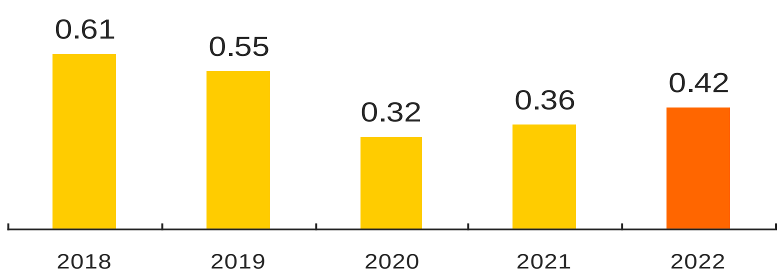
EPS After tax (in NT$)



ROE(%)



ROA(%)



*ROE and ROA are after-tax figures.

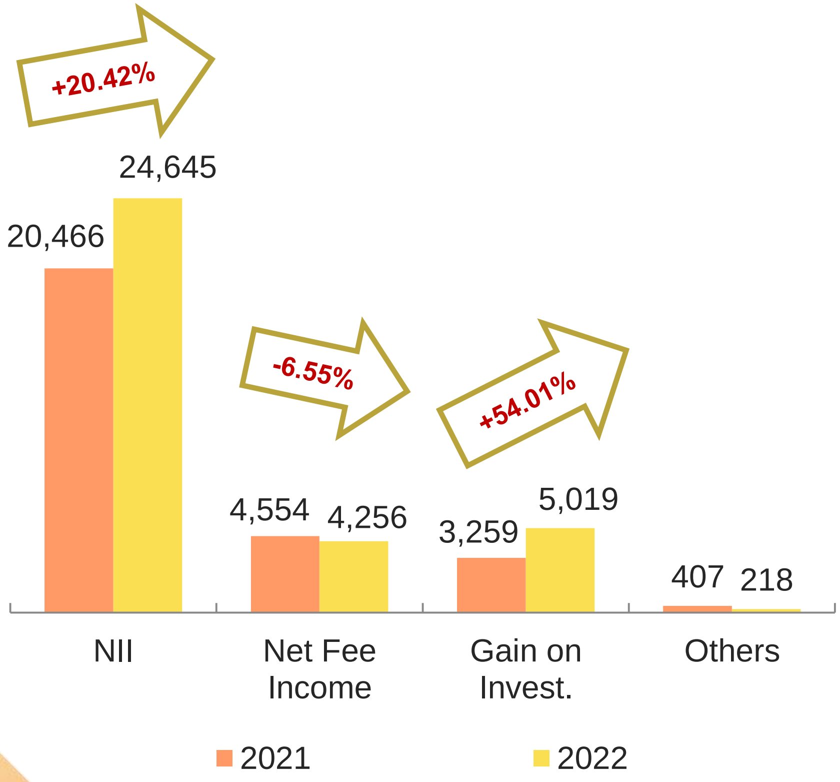
綜合損益表

(In NT$ mn)	2021	2022	YoY(%)
Net Revenue	28,686	34,139	19.01%
Provision, Net	1,794	3,319	85.03%
Operating Expense	16,772	17,769	5.94%
Net Income Before tax	10,120	13,051	28.95%
Income Tax Expense	1,317	2,080	57.95%
Net Income After tax	8,804	10,971	24.62%
Other comprehensive income	1,333	-8,151	-711.32%
Total comprehensive income	10,137	2,820	-72.18%

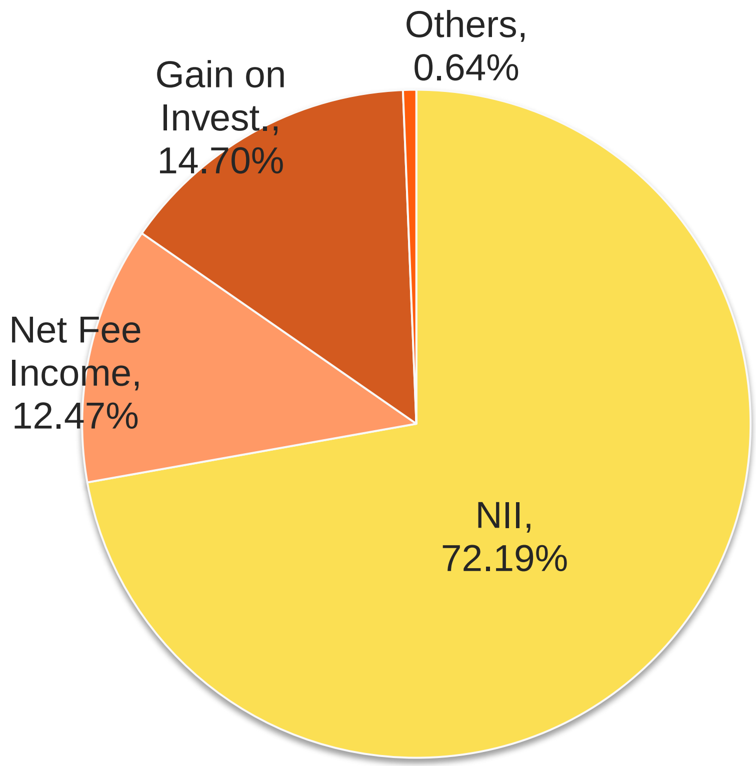
淨收益

Net Revenue (in NT$ mn)

	2021	2022	YoY
	28,686	34,139	19.01%



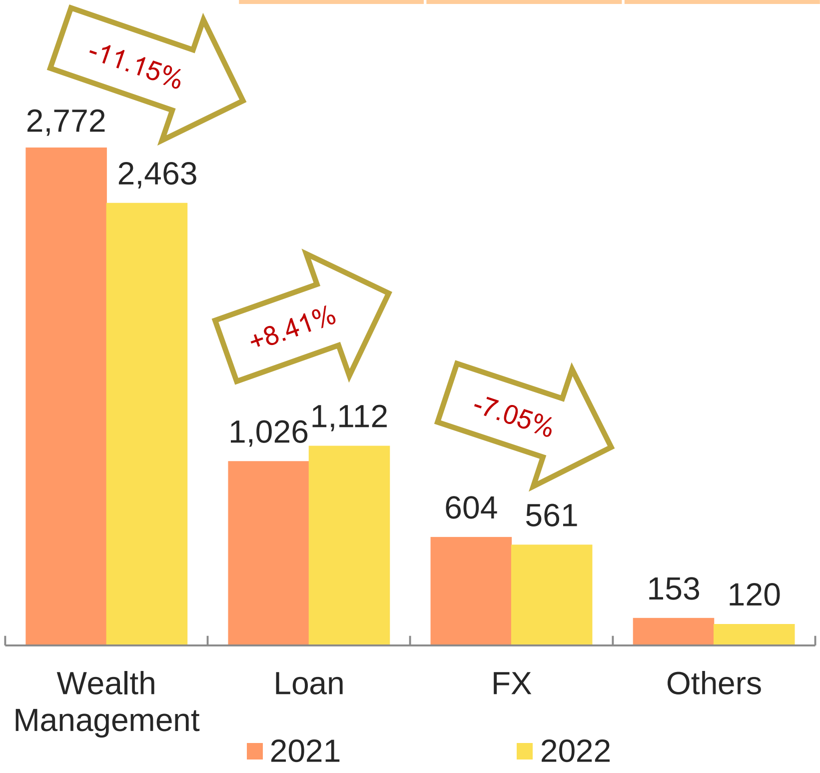
2022 Net Revenue Breakdown



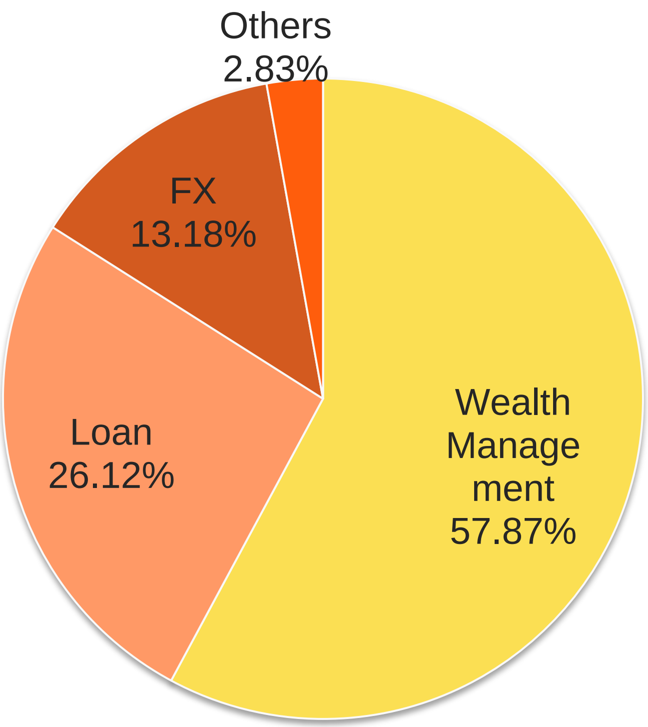
手續費淨收益

Net Fee Income (in NT$ mn)

2021	2022	YoY
4,554	4,256	-6.55%



2022 Net Fee Income Breakdown



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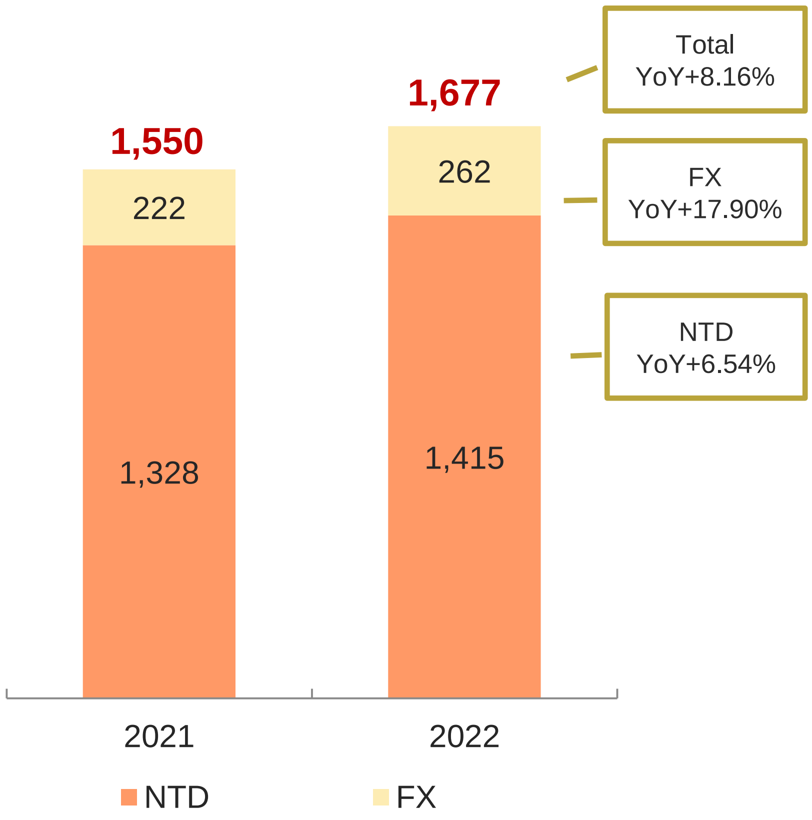
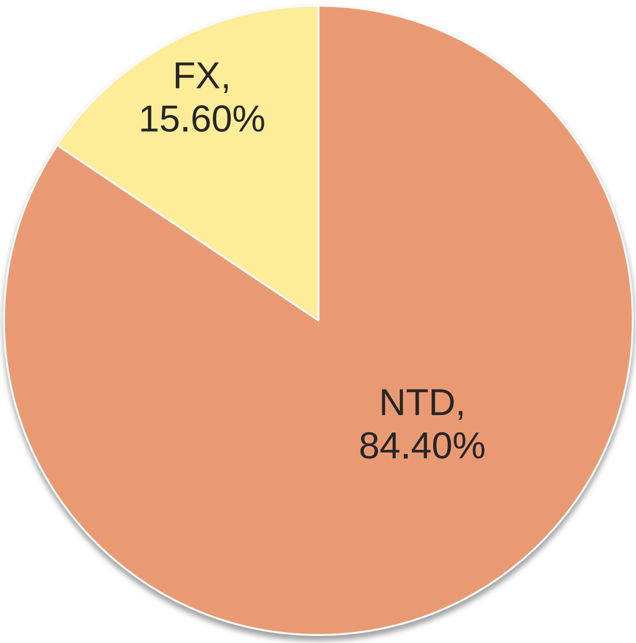
放款結構：台外幣

Loan balance (in NT$ bn)



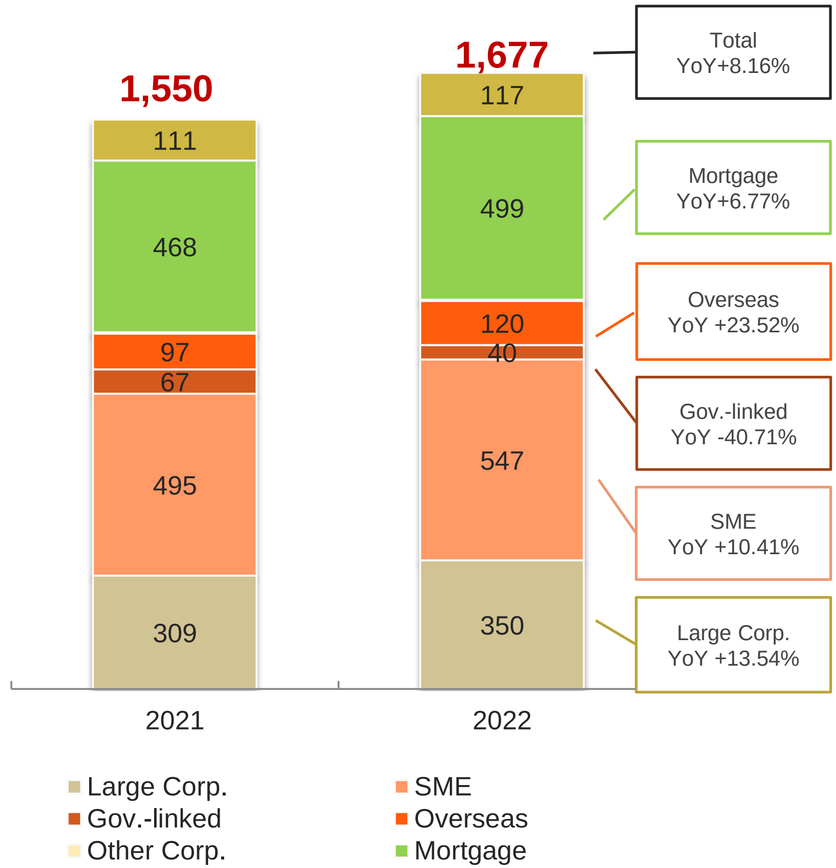
2022 Loan Breakdown by Currency



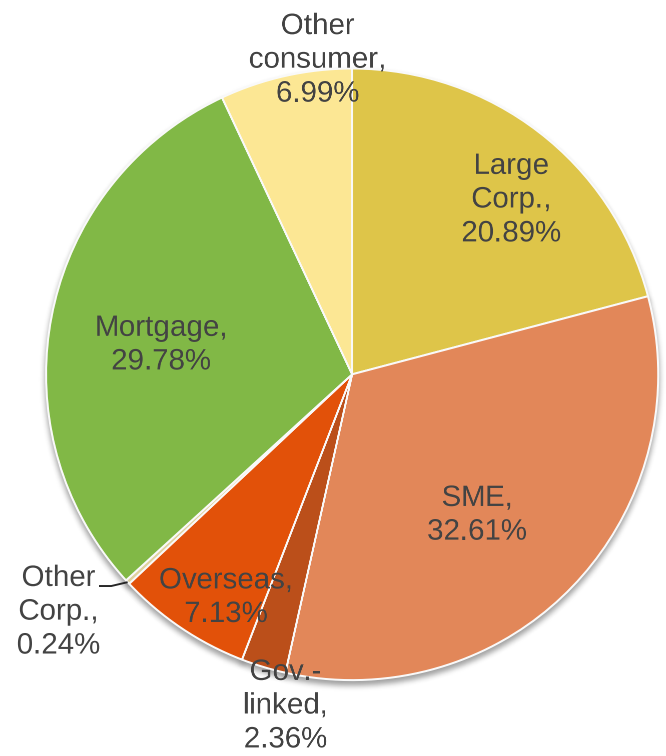
*.Loan includes ordinary loans, advances (credit card), factoring A/R, exchange bills negotiated, and import / export bills negotiated, and excludes overdue loans.

放款結構：對象別

Loan Balance (in NT$ bn)



2022 Loan Breakdown by Customer

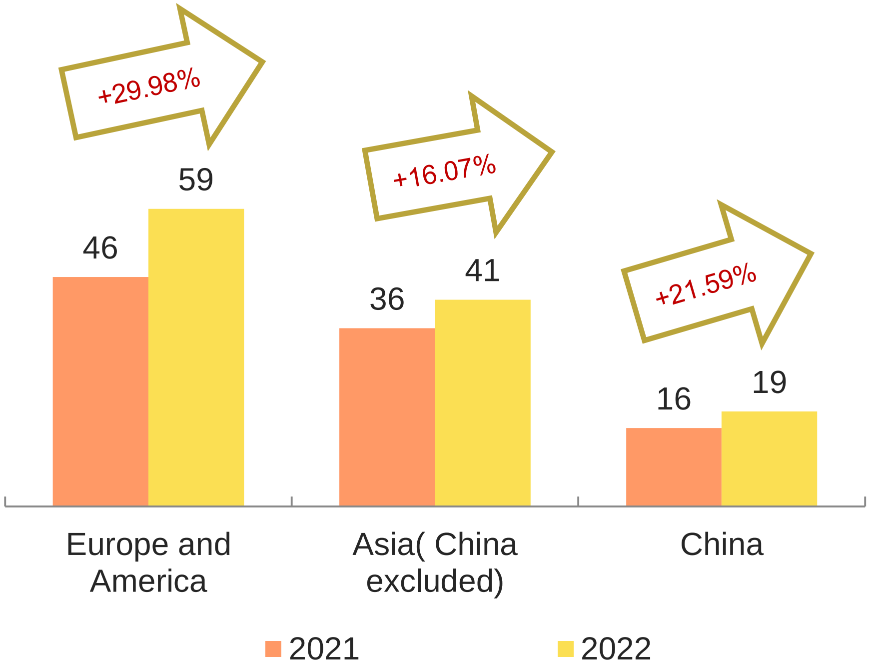


*.Loan includes ordinary loans, advances (credit card), factoring A/R, exchange bills negotiated, and import / export bills negotiated, and excludes overdue loans.

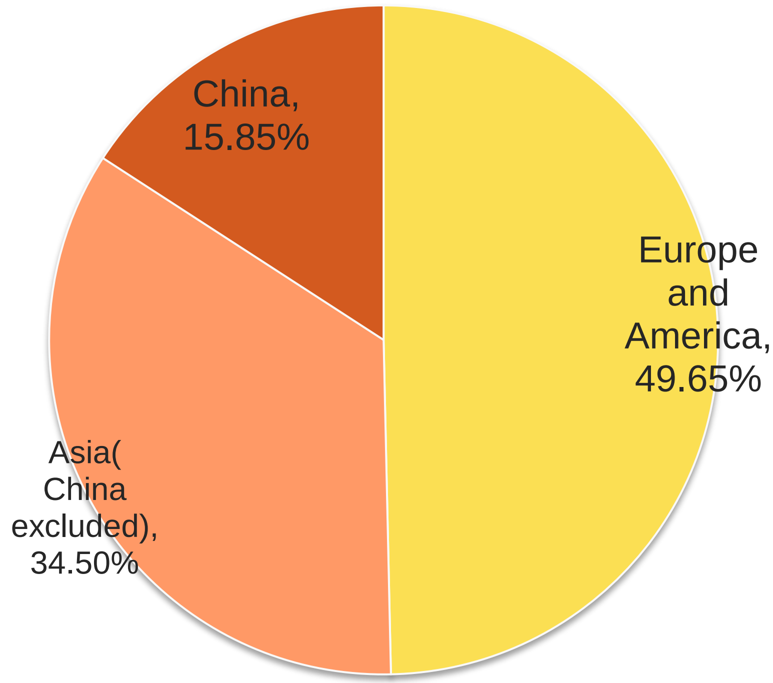
海外分行放款地區別

Overseas Loan Balance (in NT$ bn)

2021	2022	YoY
97	120	+23.52%



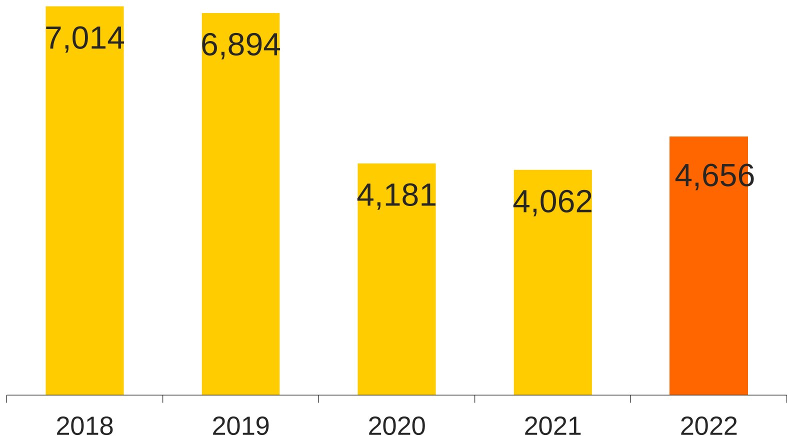
2022 Overseas Loan Breakdown by Regions



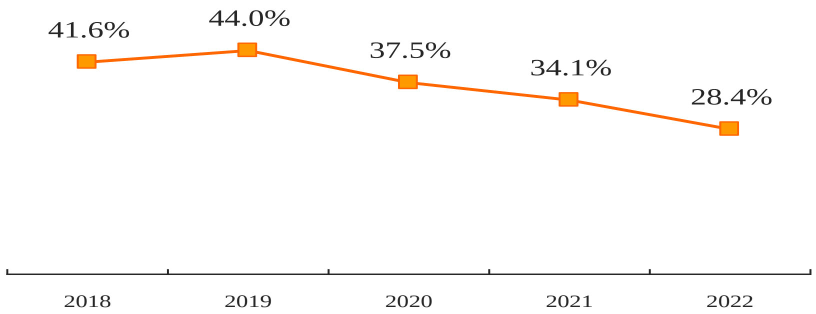
*.Loan includes ordinary loans, advances (credit card), factoring A/R, exchange bills negotiated, and import / export bills negotiated, and excludes overdue loans.

境外獲利占比

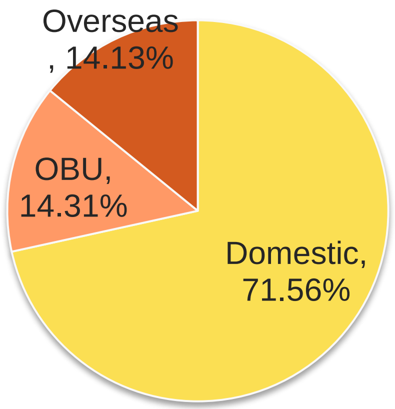
Overseas & OBU PPOP (in NT$ mn)



Overseas & OBU PPOP proportion

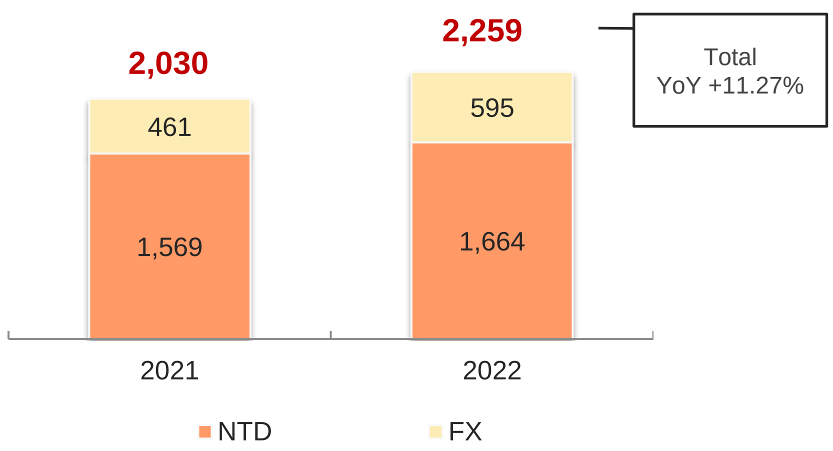


2022 PPOP Breakdown

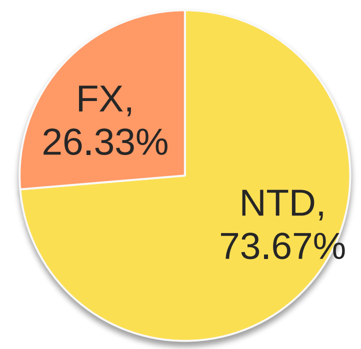


存款結構：台外幣

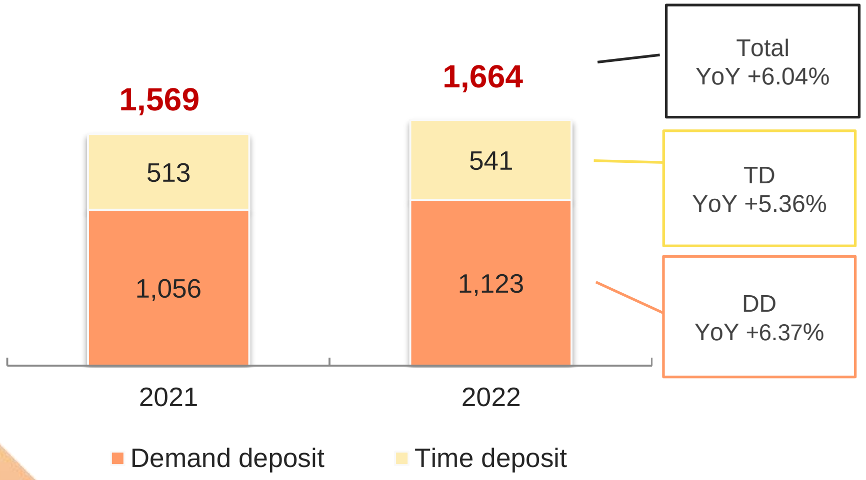
Deposit Balance (in NT$ bn)



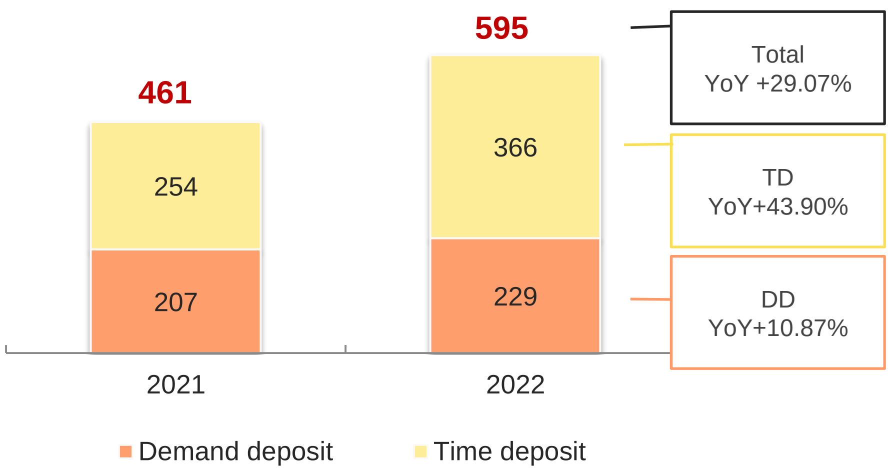
2022 Deposit Breakdown by Currency



NTD Deposit Balance (in NT$ bn)

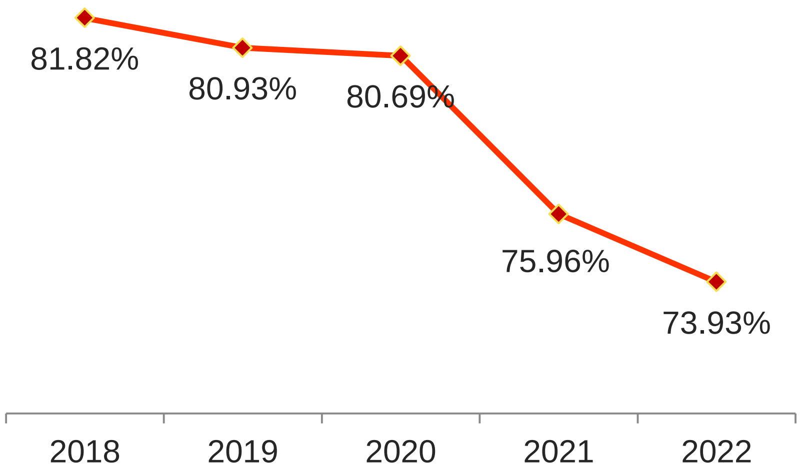


FX Deposit Balance (in NT$ bn)

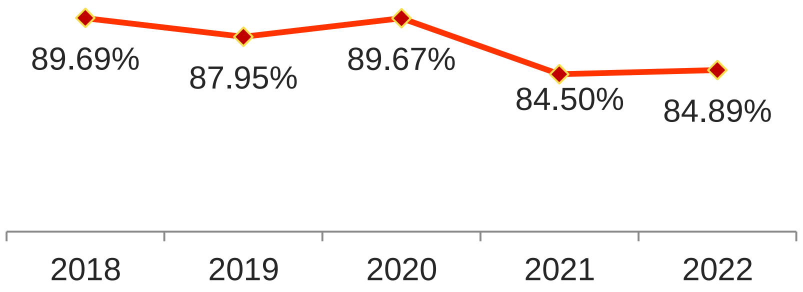


存放比

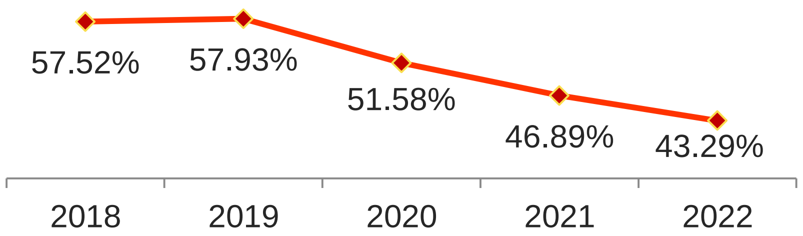
Total LDR



NTD LDR

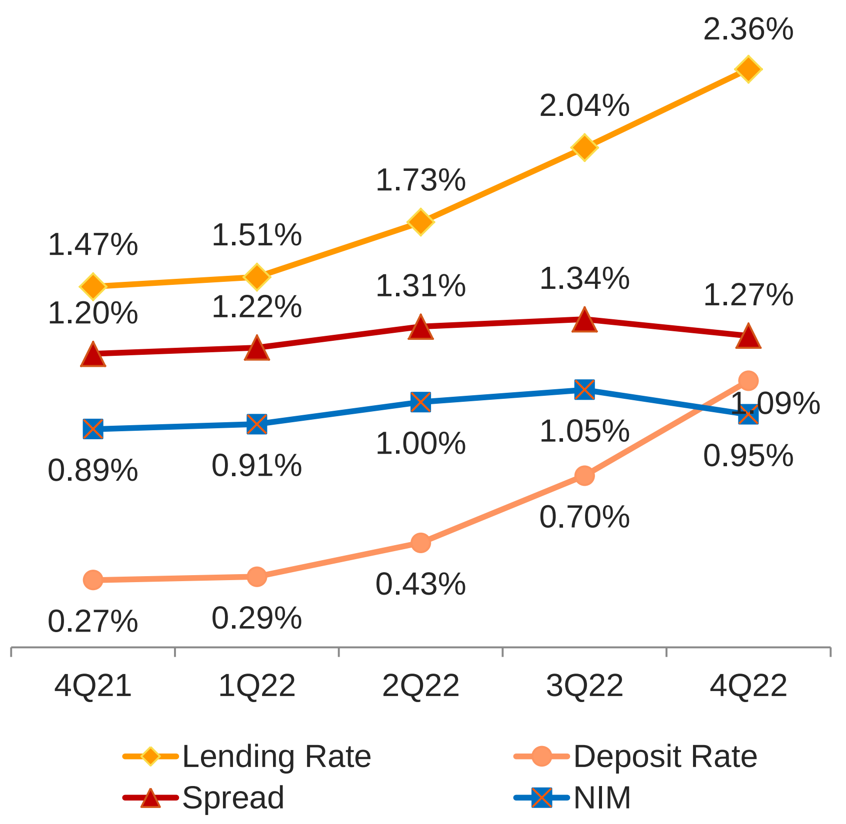


FX LDR

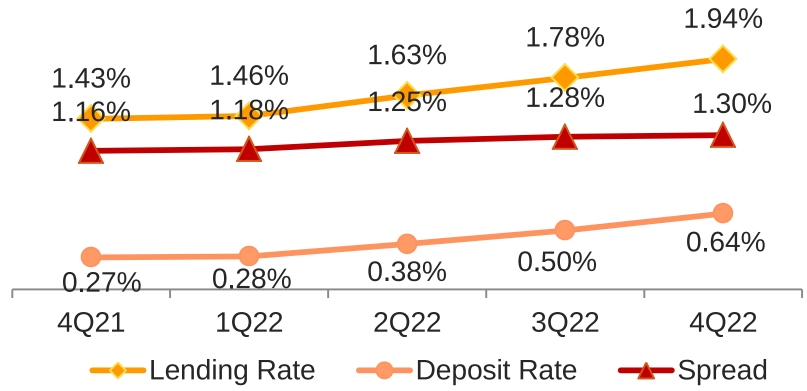


存放利差、淨利差

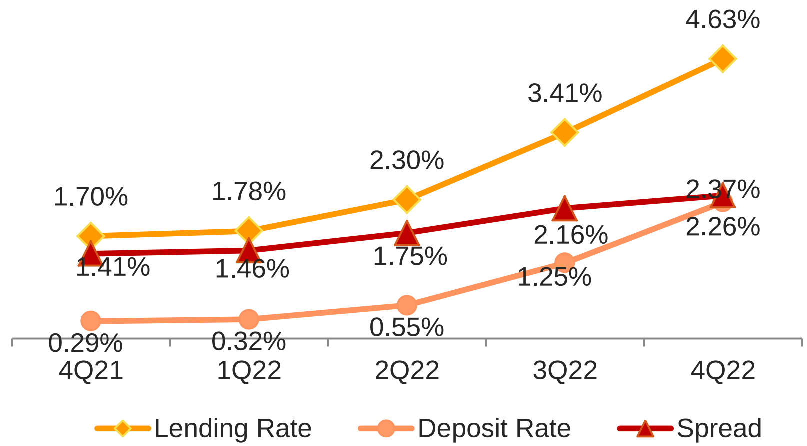
Quarterly Total Loan to Deposit Spread and NIM



NTD Loan to Deposit Spread



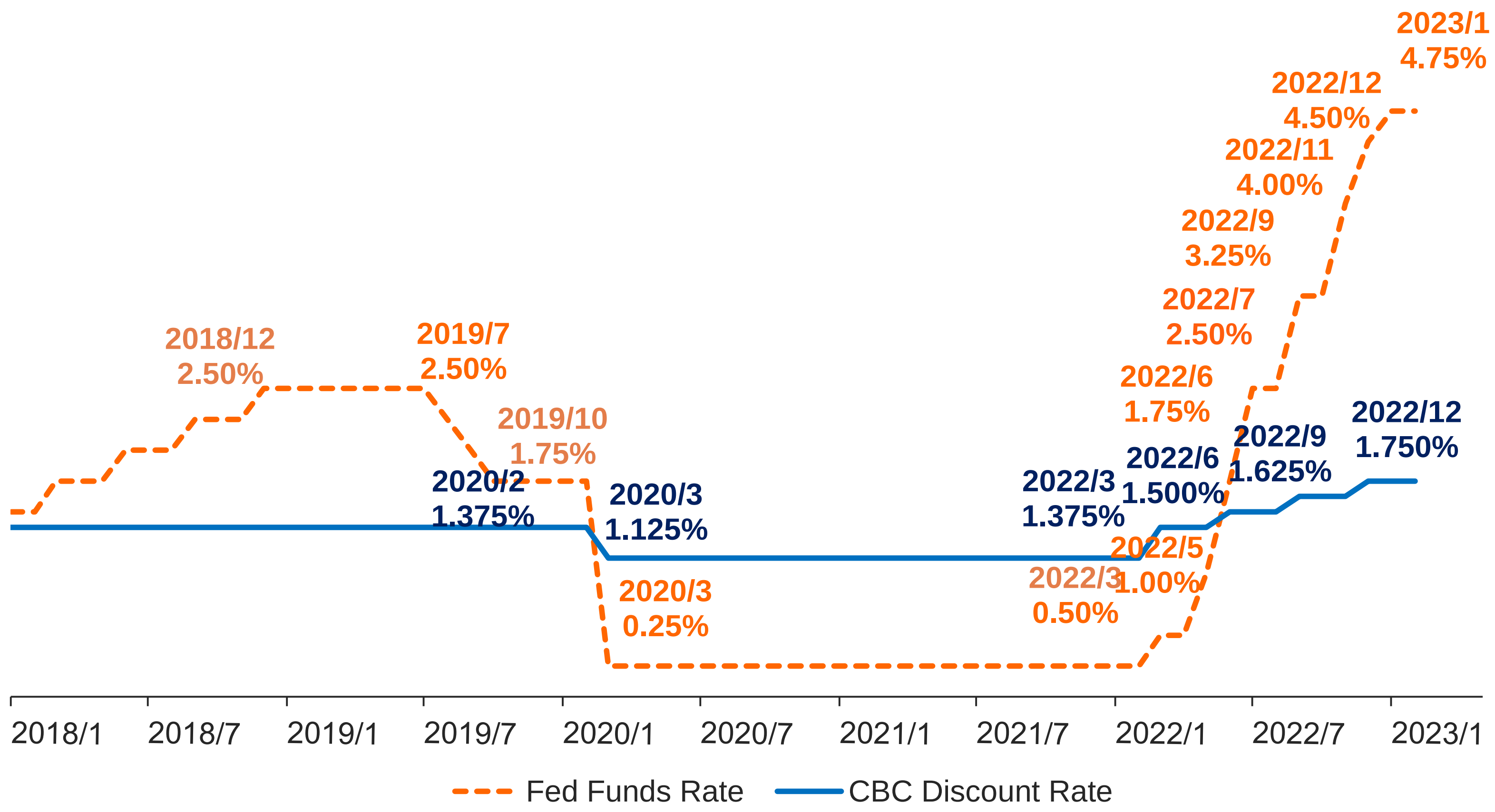
FX Loan to Deposit spread



*.IFRS and quarterly basis.

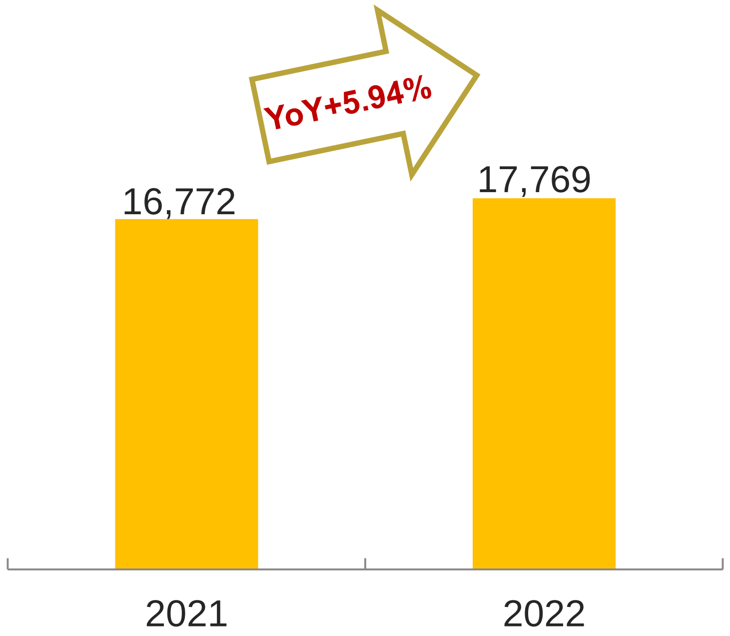
Fed與國內央行利率走勢

Fed Funds Rate VS. CBC Discount Rate

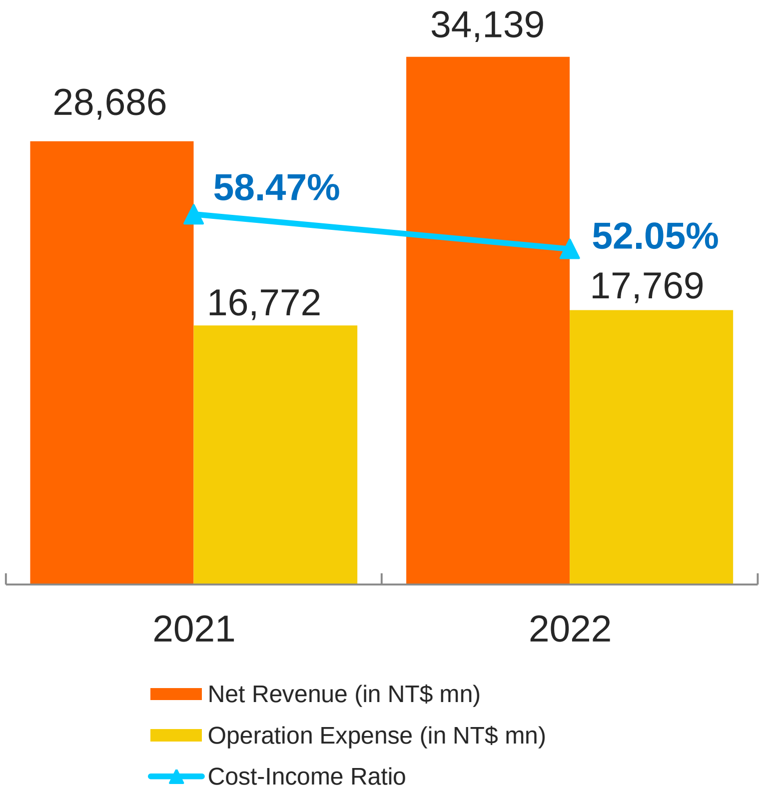


營業費用比

Operating Expense (in NT$ mn)

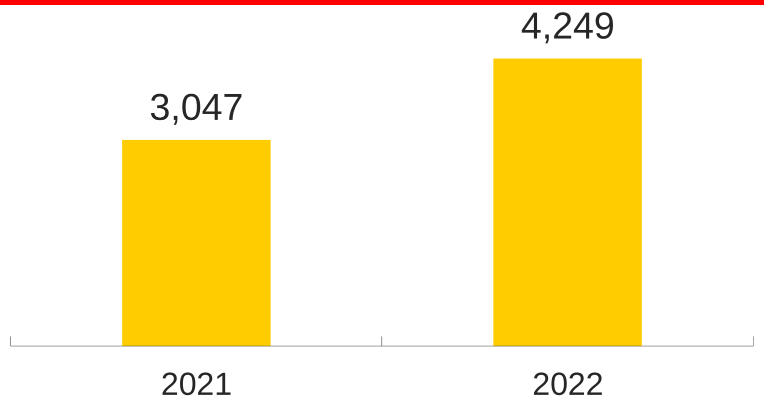


Cost-Income Ratio

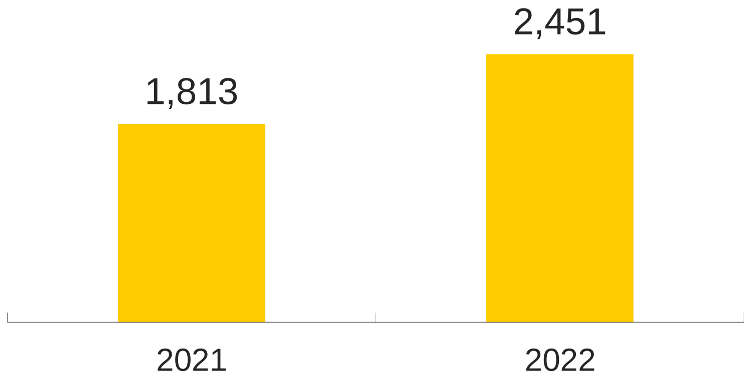


放款提存、轉銷及收回

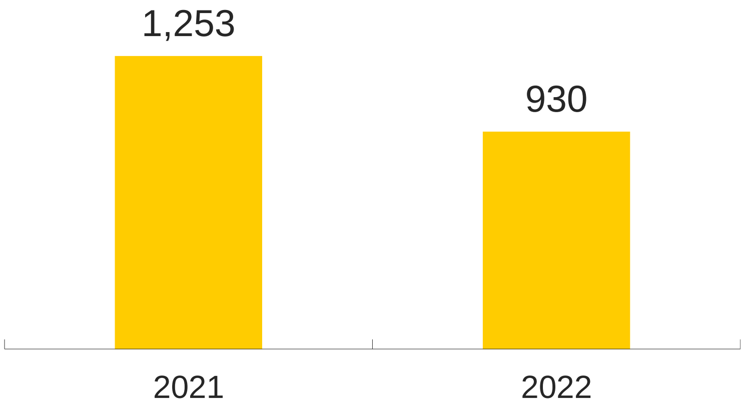
Provision (in NT$ mn)



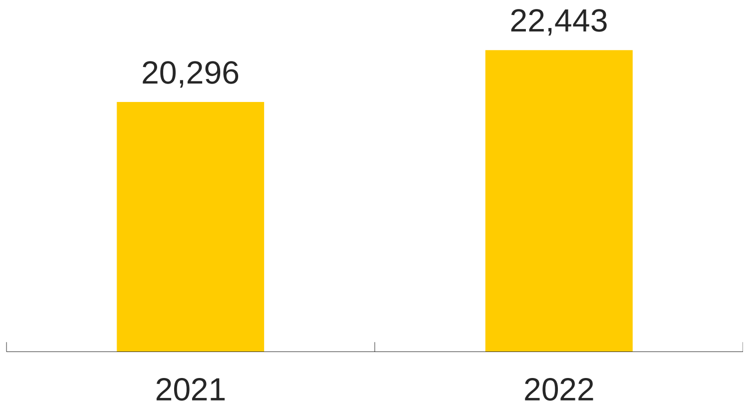
Write-Off (in NT$ mn)



Recovery (in NT$ mn)

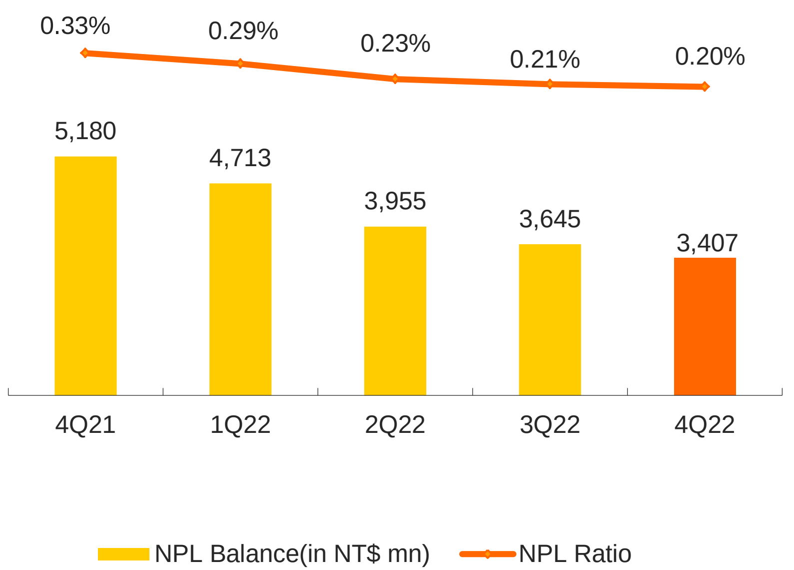


Reserve (in NT$ mn)

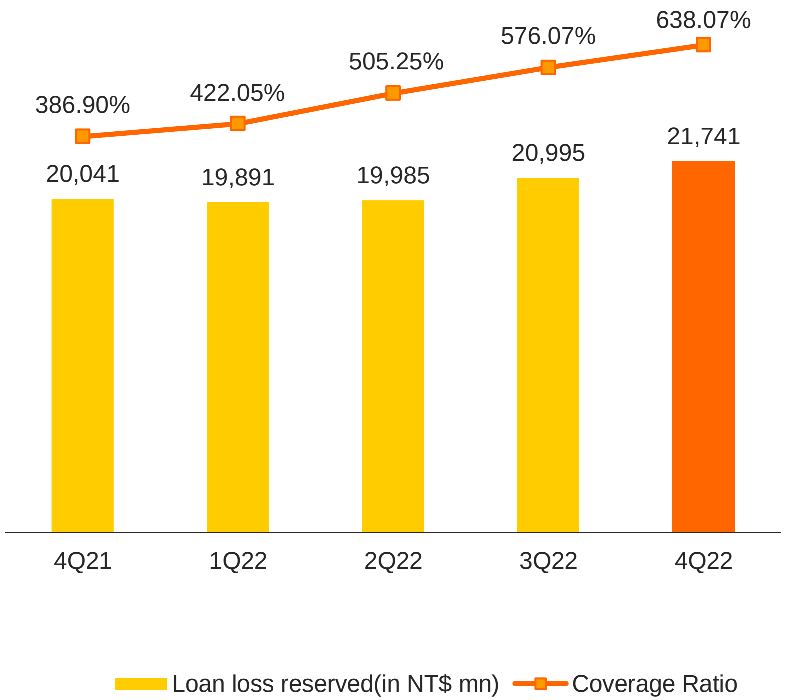


逾放比及覆蓋率

NPL Ratio

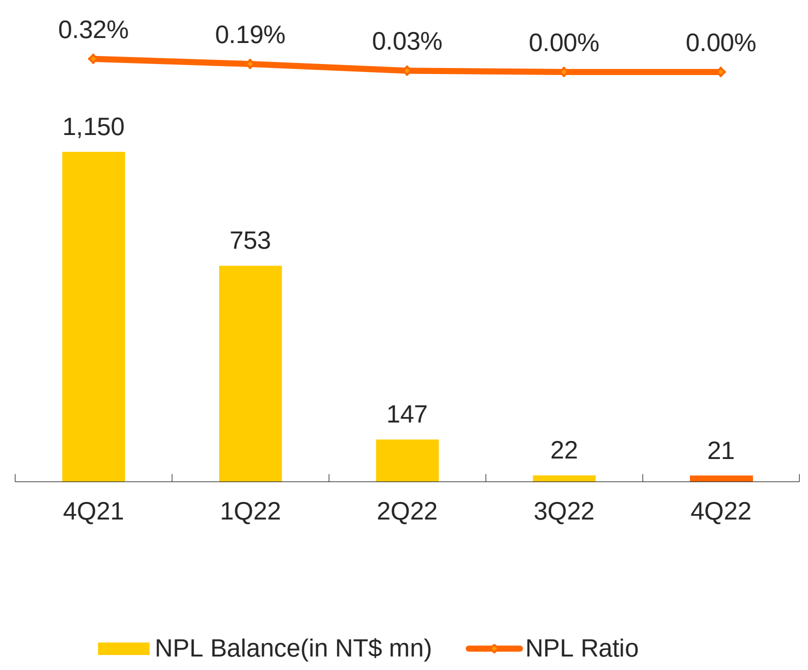


Coverage Ratio

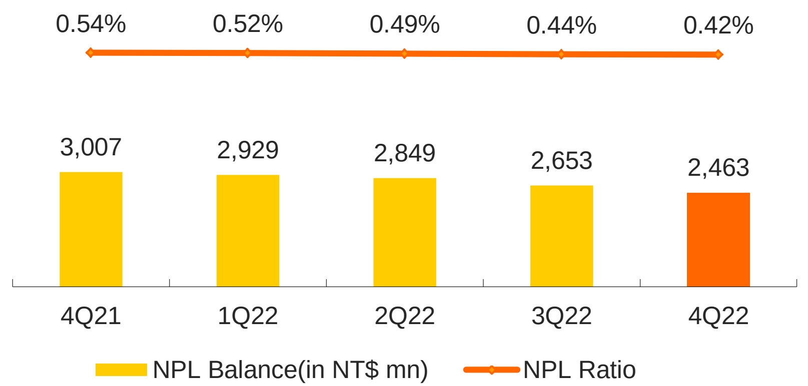


資產品質

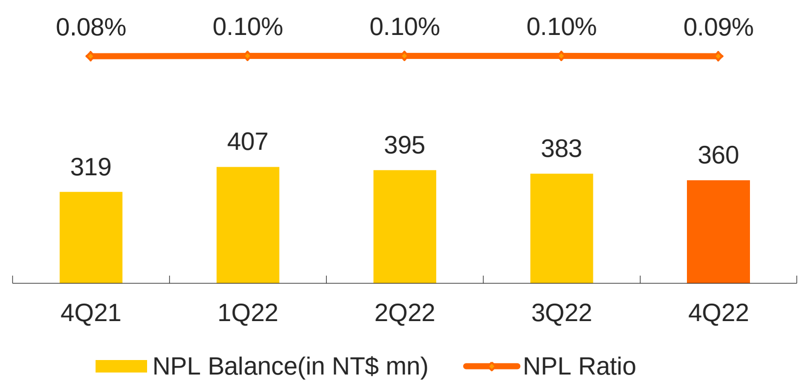
Large Corp.



SME



Mortgage



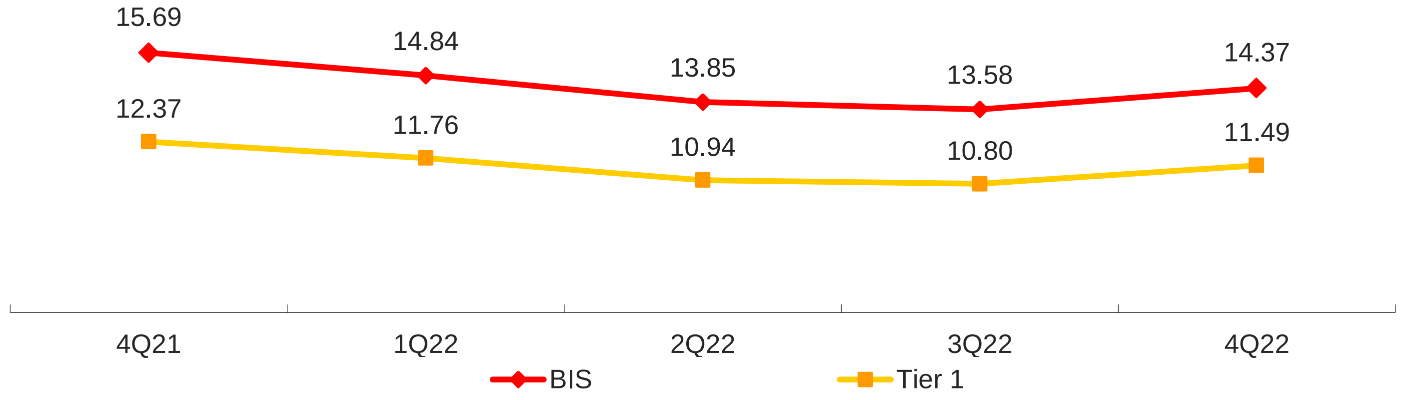
信用評級及資本適足率

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** (2022/11發布) ：
  - 長期評等：A
  - 短期評等：A-1
  - 展望：穩定

Capital Adequacy Ratio (%)



經營方針

2023年本行延續**「以客為本，永續誠信」**之策略主軸，以及**「科學減碳(Carbon)、永續資本(Capital)、責任授信(Credit)、普惠金融(Customer)」之4C為永續目標。**

科學減碳	永續資本	責任授信	普惠金融
擴大溫室氣體盤查，積極採取減碳行動。	創造投資價值，發揮長期永續影響力。	遵循赤道原則，推動以綠色金融協助企業轉型。	重視公平待客原則，精進友善金融服務。

以4C為永續目標，擬定五大經營方針

1. **拓展核心業務，提升營運獲利。**
2. **客戶需求導向，掌握數位商機。**
3. **精進公平待客，堅守資安法遵。**
4. **穩健資產品質，落實風管內控。**
5. **踐行綠色金融，強化永續韌性。**

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)		
	2021	2022	Change%	4Q21	1Q22	2Q22	3Q22	4Q22	Change%	4Q21	4Q22	Change%
Assets												
Cash & due from Banks	290,702	201,747	-30.60%	290,702	244,781	197,135	268,433	201,747	-24.84%	290,702	201,747	-30.60%
Financial assets at FVPL, net	56,612	31,486	-44.38%	56,612	87,639	48,639	65,117	31,486	-51.65%	56,612	31,486	-44.38%
Financial assets at FVOCI, net	174,195	214,616	23.20%	174,195	198,358	226,441	223,201	214,616	-3.85%	174,195	214,616	23.20%
Financial assets for hedging	147	0	-100.00%	147	-	-	-	-	-	147	0	-100.00%
Financial assets at amortized cost, net	405,256	485,011	19.68%	405,256	419,119	427,283	379,200	485,011	27.90%	405,256	485,011	19.68%
Receivables, net	22,929	22,447	-2.10%	22,929	21,024	22,944	24,079	22,447	-6.78%	22,929	22,447	-2.10%
Loans, net	1,554,775	1,685,320	8.40%	1,554,775	1,625,463	1,682,443	1,731,391	1,685,320	-2.66%	1,554,775	1,685,320	8.40%
Other financial assets, net	3,858	1,769	-54.15%	3,858	2,398	2,853	2,866	1,769	-38.29%	3,858	1,769	-54.15%
Property and equipment, net	20,979	21,031	0.25%	20,979	21,062	21,096	20,961	21,031	0.33%	20,979	21,031	0.25%
Right-of-use asset	1,942	1,954	0.67%	1,942	1,914	1,912	2,021	1,954	-3.28%	1,942	1,954	0.67%
Investment property, net	13,852	13,846	-0.05%	13,852	13,850	13,849	13,847	13,846	-0.01%	13,852	13,846	-0.05%
Other assets	5,860	5,626	-3.99%	5,860	7,201	6,864	8,973	5,626	-37.30%	5,860	5,626	-3.99%
Total Assets	2,551,106	2,684,852	5.24%	2,551,106	2,642,810	2,651,460	2,740,089	2,684,852	-2.02%	2,551,106	2,684,852	5.24%
Liabilities												
Due to banks	99,889	52,877	-47.06%	99,889	163,577	91,013	114,335	52,877	-53.75%	99,889	52,877	-47.06%
Financial liabilities at FVPL	3,150	6,920	119.66%	3,150	5,889	8,237	14,054	6,920	-50.76%	3,150	6,920	119.66%
RP	1,373	941	-31.46%	1,373	1,563	1,078	17,704	941	-94.68%	1,373	941	-31.46%
Payables	36,770	31,965	-13.07%	36,770	26,201	49,327	29,837	31,965	7.13%	36,770	31,965	-13.07%
Deposits and remittances	2,167,441	2,349,883	8.42%	2,167,441	2,195,620	2,254,841	2,304,264	2,349,883	1.98%	2,167,441	2,349,883	8.42%
Bank notes payable	51,278	51,219	-0.11%	51,278	51,264	51,249	51,234	51,219	-0.03%	51,278	51,219	-0.11%
Provisions	4,694	3,023	-35.60%	4,694	4,621	4,643	4,579	3,023	-33.97%	4,694	3,023	-35.60%
Lease liabilities	1,770	1,795	1.37%	1,770	1,747	1,736	1,864	1,795	-3.69%	1,770	1,795	1.37%
Other liabilities	13,287	17,200	29.45%	13,287	19,263	23,569	35,540	17,200	-51.60%	13,287	17,200	29.45%
Total Liabilities	2,379,654	2,515,824	5.72%	2,379,654	2,469,745	2,485,693	2,573,411	2,515,824	-2.24%	2,379,654	2,515,824	5.72%
Stockholders' Equity	171,452	169,028	-1.41%	171,452	173,065	165,767	166,678	169,028	1.41%	171,452	169,028	-1.41%
Total Liabilities and Stockholders' Equity	2,551,106	2,684,852	5.24%	2,551,106	2,642,810	2,651,460	2,740,089	2,684,852	-2.02%	2,551,106	2,684,852	5.24%

STATEMENTS OF COMPREHENSIVE INCOME(Consolidated)

(in NT$ mn)	Year(IFRSs)			Quarter(IFRSs)						Period(IFRSs)		
	2021	2022	Change%	4Q21	1Q22	2Q22	3Q22	4Q22	Change%	2,021	2,022	Change%
Interest Income	27,492	41,612	51.36%	7,078	7,305	9,025	11,442	13,841	20.97%	27,492	41,612	51.36%
Interest Expense	7,026	16,967	141.47%	1,714	1,854	2,799	4,768	7,545	58.23%	7,026	16,967	141.47%
Net Interest Income	**20,466**	**24,645**	20.42%	**5,364**	**5,451**	**6,225**	**6,673**	**6,296**	-5.66%	**20,466**	**24,645**	**20.42%**
Net Service fee and commissions income	4,554	4,256	-6.55%	1,160	1,187	1,128	1,024	916	-10.56%	4,554	4,256	-6.55%
Gains(losses) on financial assets and liabilities at FVPL	1,238	3,312	167.59%	296	260	404	535	2,113	295.07%	1,238	3,312	167.59%
Realized gains of financial assets at FVOCI	1,483	70	-95.26%	20	142	242	-29	-284	-865.59%	1,483	70	-95.26%
Gains(losses) on disposal of credit assets measured at AC	0	-2	-5744.83%	0	-2	0	0	0	-66.67%	0	-2	-5744.83%
Foreign exchange gains(losses)	495	1,640	231.60%	84	333	448	982	-123	-112.49%	495	1,640	231.60%
Other miscellaneous net income	450	216	-52.03%	119	58	84	-8	82	1134.71%	450	216	-52.03%
Net income other than net interest income	**8,220**	**9,493**	15.49%	**1,680**	**1,978**	**2,307**	**2,504**	**2,704**	8.02%	**8,220**	**9,493**	**15.49%**
Net Revenues and gains	**28,686**	**34,139**	19.01%	**7,044**	**7,430**	**8,532**	**9,177**	**9,000**	-1.93%	**28,686**	**34,139**	**19.01%**
Credit loss provisions, net	1,794	3,319	85.03%	399	557	824	757	1,181	56.03%	1,794	3,319	85.03%
Operating Expenses	**16,772**	**17,769**	5.94%	**4,311**	**4,054**	**4,357**	**4,617**	**4,741**	2.67%	**16,772**	**17,769**	**5.94%**
Employee Benefits expenses	11,409	11,721	2.74%	2,827	2,672	2,865	3,098	3,086	-0.37%	11,409	11,721	2.74%
Depreciation and amortization expenses	1,420	1,571	10.59%	449	366	402	404	398	-1.39%	1,420	1,571	10.59%
Other general and administrative expenses	3,943	4,476	13.53%	1,134	1,015	1,090	1,116	1,256	12.58%	3,943	4,476	13.53%
Income before income tax from continuing operations	**10,120**	**13,051**	28.95%	**2,334**	**2,818**	**3,351**	**3,803**	**3,078**	-19.04%	**10,120**	**13,051**	**28.95%**
Income Tax Expense	1,317	2,080	57.95%	305	441	409	602	628	4.30%	1,317	2,080	57.95%
Net Income	**8,804**	**10,971**	24.62%	**2,029**	**2,377**	**2,943**	**3,201**	**2,451**	-23.43%	**8,804**	**10,971**	**24.62%**
Basic EPS(NT$)	0.84	1.04	23.81%	0.19	0.23	0.28	0.30	0.23	-23.33%	0.84	1.04	23.81%
Other comprehensive income	1,333	-8,151	-711.32%	1,176	-764	-4,997	-2,289	-101	95.60%	1,333	-8,151	-711.32%
Total comprehensive income	**10,137**	**2,820**	-72.18%	**3,205**	**1,613**	**-2,054**	**912**	**2,350**	157.75%	**10,137**	**2,820**	**-72.18%**

CHB CHANG HWA BANK 彰化銀行

感謝聆聽