CHB CHANG HWA BANK 彰化銀行

2023年第一季
法人說明會

May 29, 2023

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全球經濟與產業概況

全球經濟前景不確定性高，國際景氣比預期疲弱

- 國際貨幣基金（IMF）預測全球年度經濟成長率下修為2.8%，通膨率可能仍高達7.0%。
- 全球央行步入升息循環尾聲，但金融環境緊縮導致近來美、歐部分銀行發生財務危機，可能使銀行緊縮貸款標準，進而壓抑投資與消費動能。
- 中國經濟在後疫情時代的復甦力度減弱，後續對於全球經濟回溫仍需觀察回彈幅度。

國內消費復甦動能可望延續至下半年

- 疫情管制措施陸續鬆綁，有助民生經濟活動逐漸回復正常，加上跨境旅遊日益升溫，可望增添民間消費復甦動能。
- 受到終端市場需求不振的影響，產業庫存調整時間拉長，導致臺灣出口接單表現持續疲軟，企業資本支出計畫亦轉趨謹慎的態度。下半年隨產業庫存壓力持續減輕及終端市場需求回升，整體經濟表現應有望逐漸好轉。
- 今年相對看好的產業主要有受惠於碳中和與缺電效應的太陽能、儲能及電動車等產業，以及解封之後需求大增的航空客運、觀光旅遊、餐飲等產業。

百年彰銀 永續金融績效

治理面

- 連續兩年榮獲公司治理評鑑上市公司前5%及金融保險類前4名。
- 連續兩年取得台灣智慧財產管理規範(TIPS) A級驗證。
- 榮獲列入S&P Global 2023永續年鑑。
- 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。

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「Level 5+: 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。
- 攜手與荒野保護協會及高雄野鳥學會等公益團體，共同保護自然生態，維護永續環境。

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17,129億元，YoY+6.74%
  企金YoY+8.71%，個金YoY-0.16%，海外YoY+30.30%
- 存款量23,318億元，YoY+5.76%
  台幣YoY+2.34%，外幣YoY+16.21%

獲利表現

- 稅後盈餘34.52億元，YoY+45.21%
- EPS 0.33元，ROA 0.13%，ROE 2.01%

資產品質

- 逾放比0.18%，YoY-0.11%
- 覆蓋率693.87%，YoY+271.82%

資本水準

- 資本適足率14.33%

*ROE and ROA are after-tax figures.

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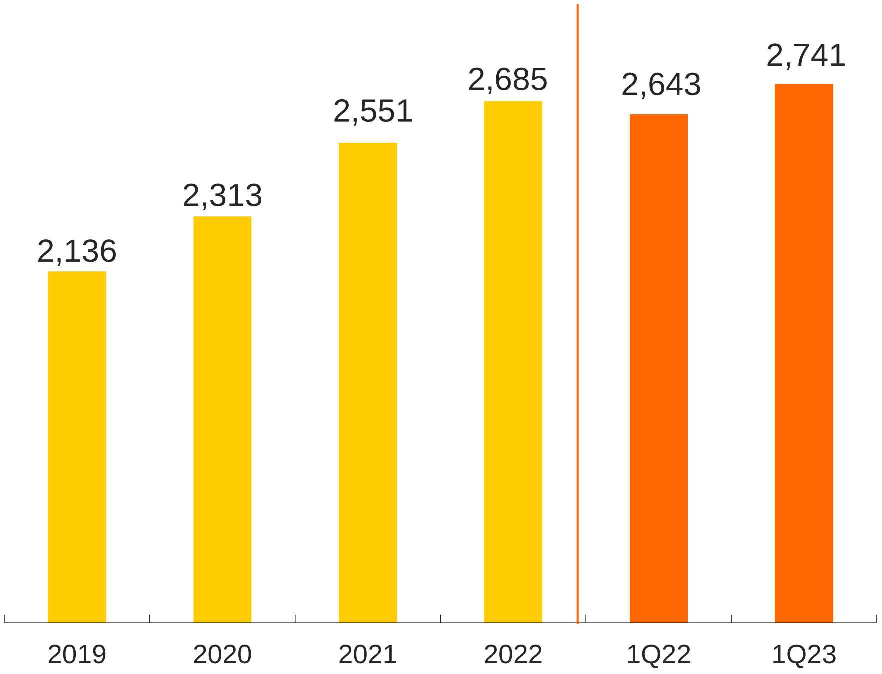
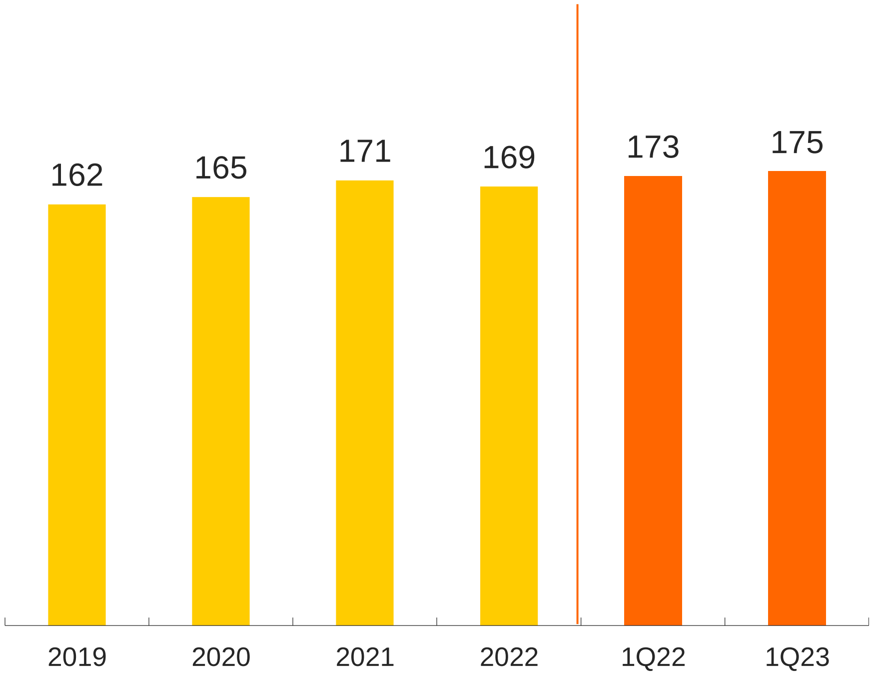
資產規模及淨值

Asset size (in NT$ bn)

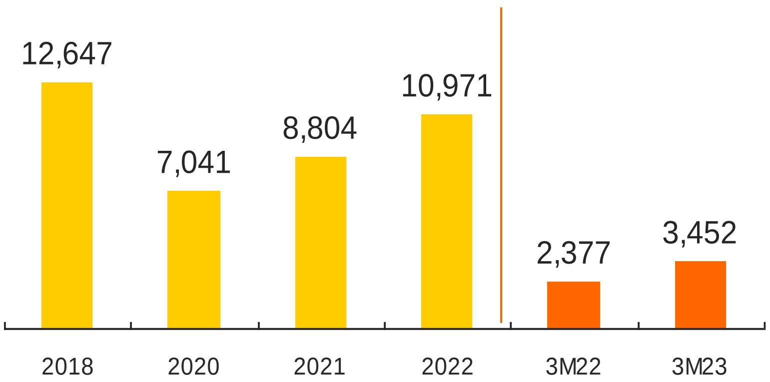


Net Worth (in NT$ bn)

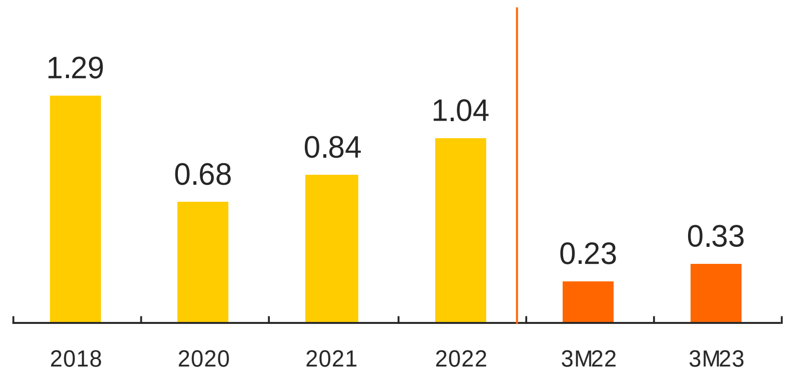


獲利表現

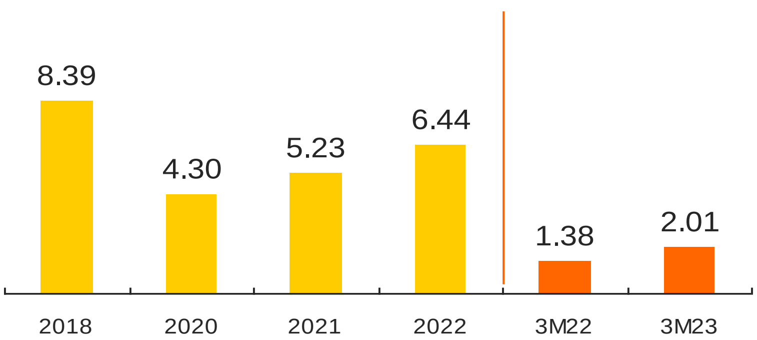
Net Income After Tax (in NT$ mn)



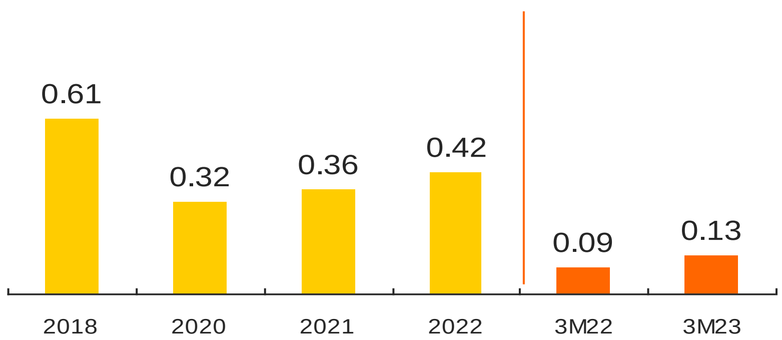
EPS After tax (in NT$)



ROE(%)



ROA(%)



*ROE and ROA are after-tax figures.

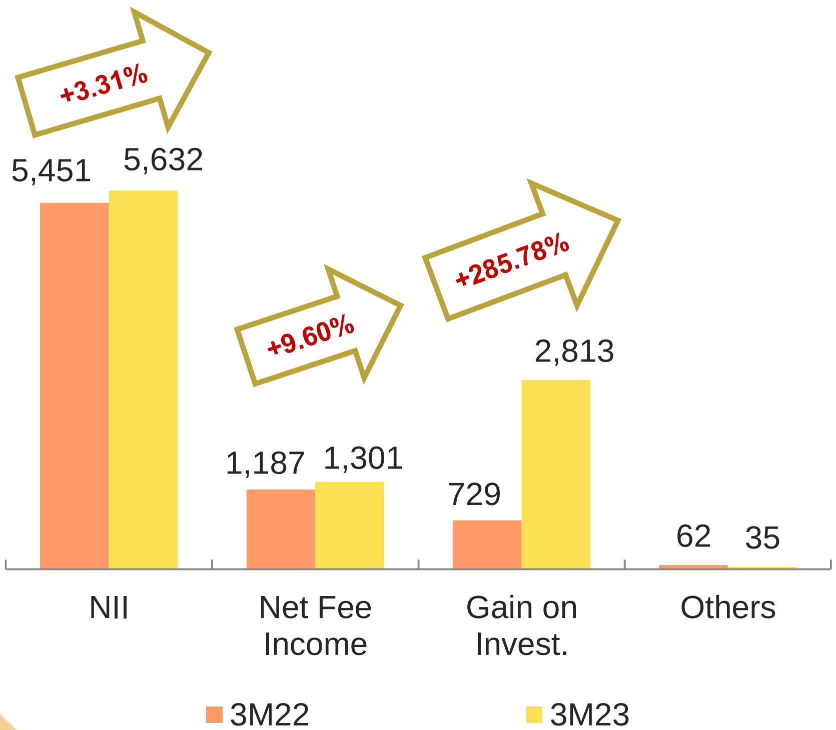
綜合損益表

(In NT$ mn)	3M22	3M23	YoY(%)
Net Revenue	7,430	9,781	31.65%
Provision, Net	557	904	62.15%
Operating Expense	4,054	4,645	14.59%
Net Income Before tax	2,818	4,232	50.15%
Income Tax Expense	441	780	76.77%
Net Income After tax	2,377	3,452	45.21%
Other comprehensive income	-764	2,336	405.69%
Total comprehensive income	1,613	5,788	258.90%

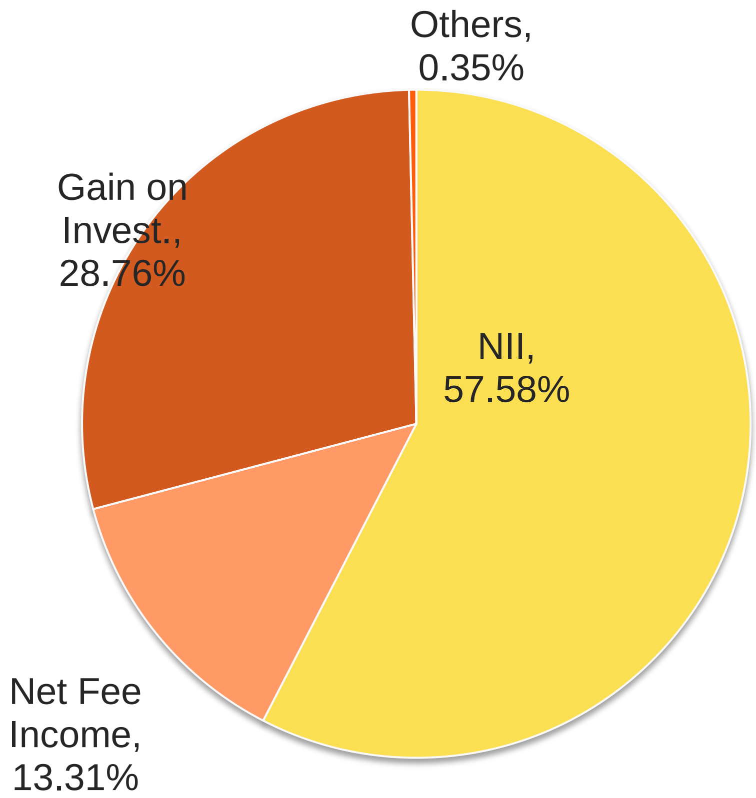
淨收益

Net Revenue (in NT$ mn)

3M22	3M23	YoY
7,430	9,781	+31.65%



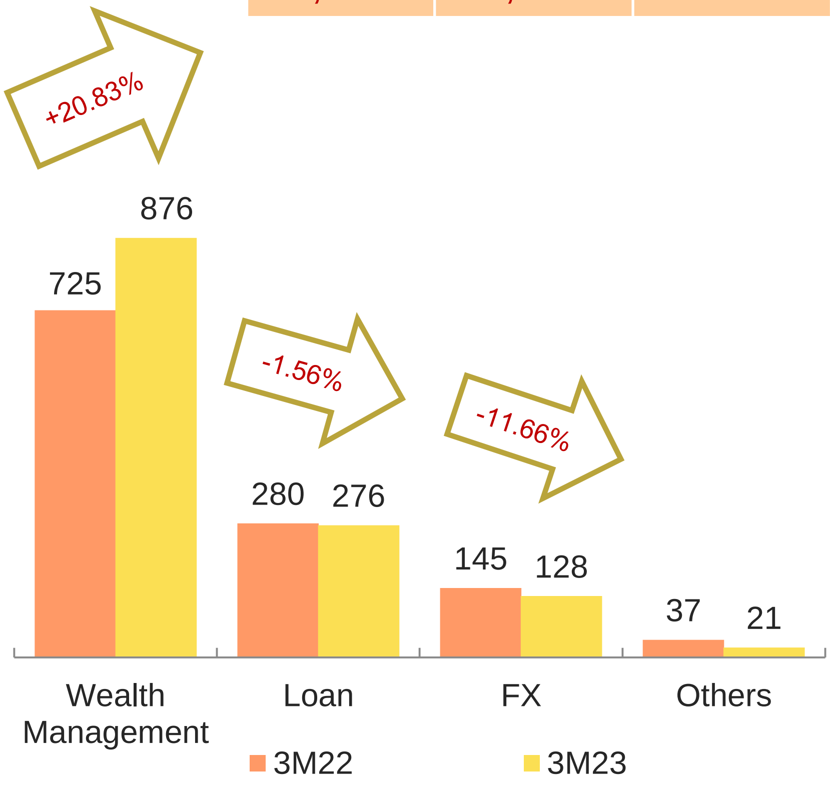
3M23 Net Revenue Breakdown



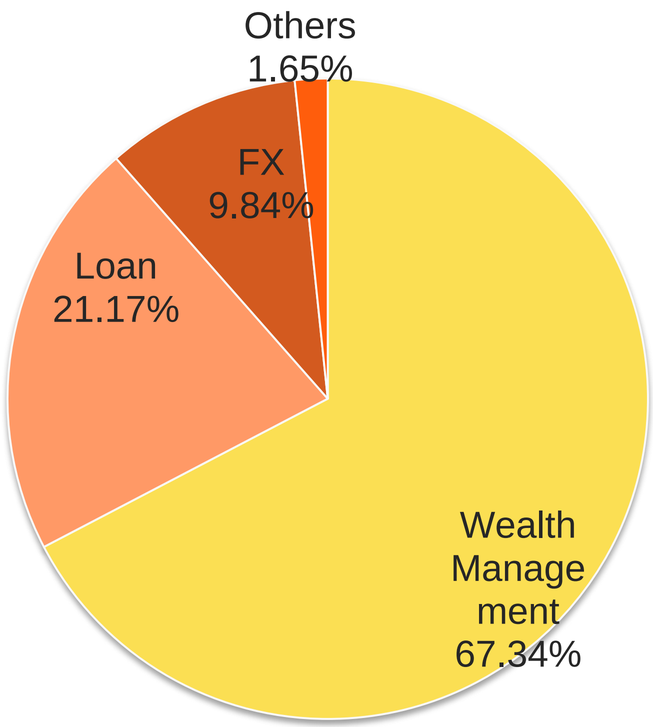
手續費淨收益

Net Fee Income (in NT$ mn)

3M22	3M23	YoY
1,187	1,301	+9.60%



3M23 Net Fee Income Breakdown



報告大綱

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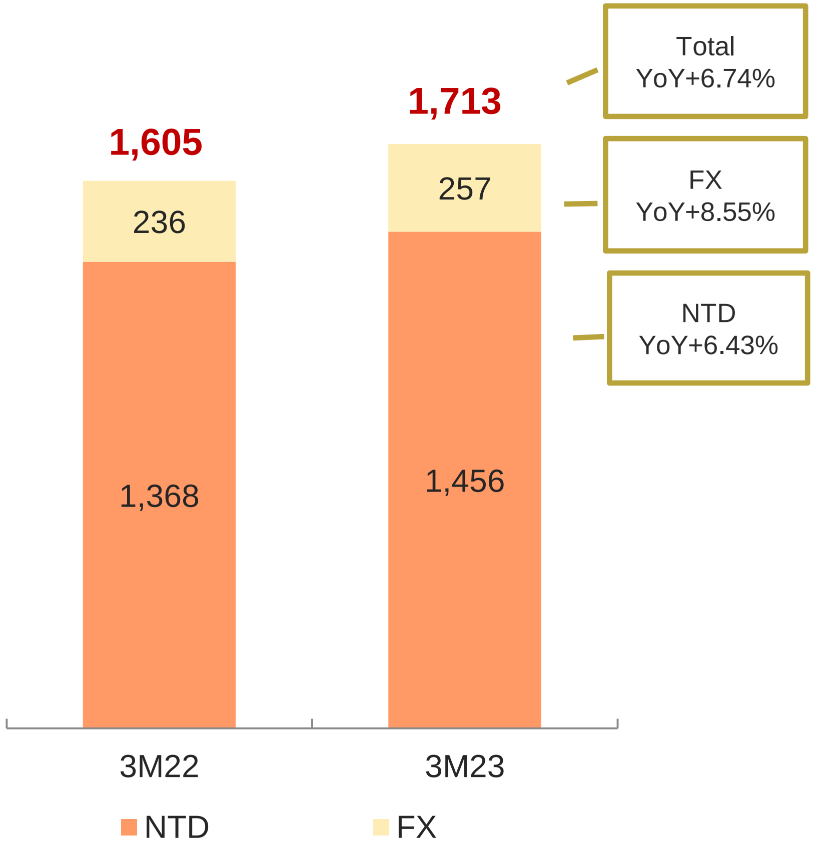
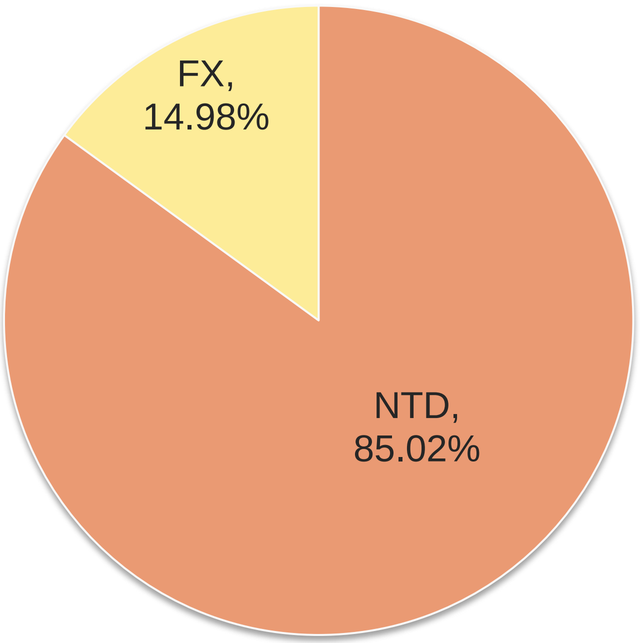
放款結構：台外幣

Loan balance (in NT$ bn)



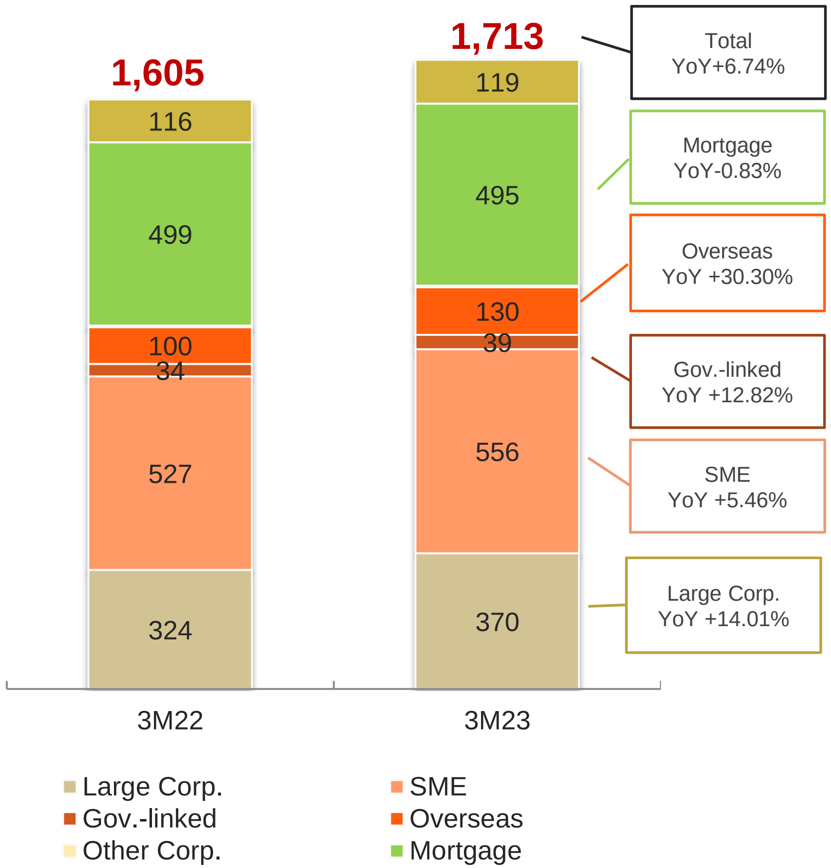
3M23 Loan Breakdown by Currency



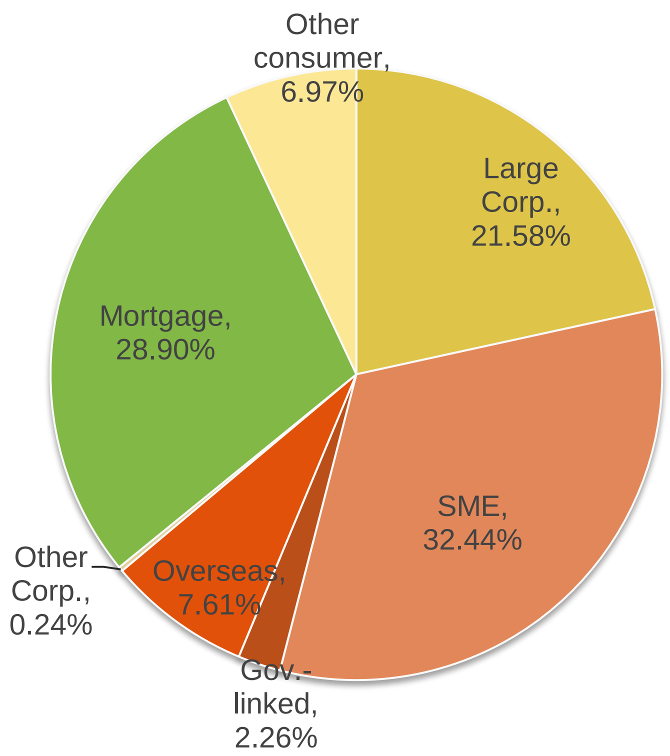
*.Loan includes ordinary loans, advances (credit card), factoring A/R, exchange bills negotiated, and import / export bills negotiated, and excludes overdue loans.

放款結構：對象別

Loan Balance (in NT$ bn)



3M23 Loan Breakdown by Customer

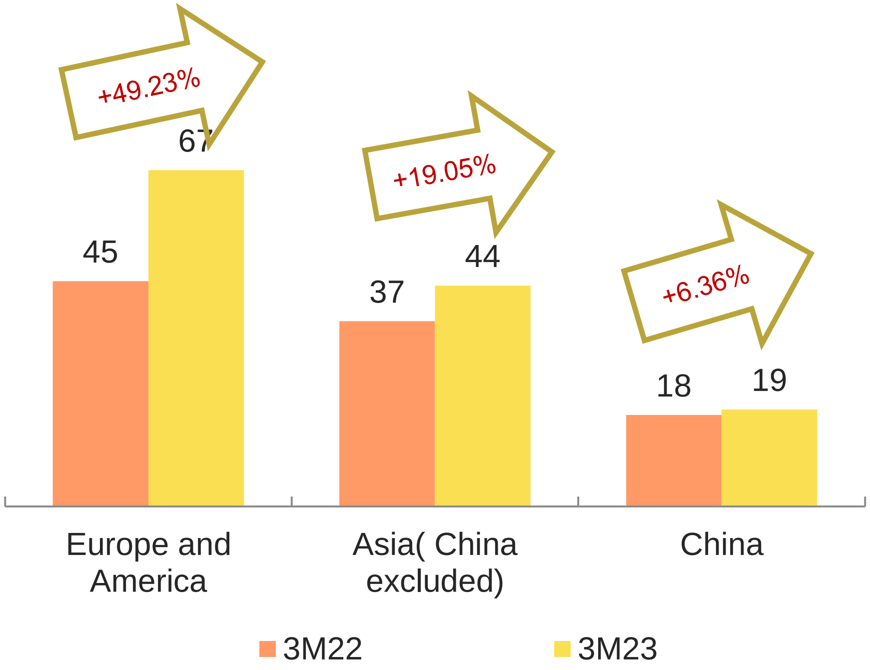


*.Loan includes ordinary loans, advances (credit card), factoring A/R, exchange bills negotiated, and import / export bills negotiated, and excludes overdue loans.

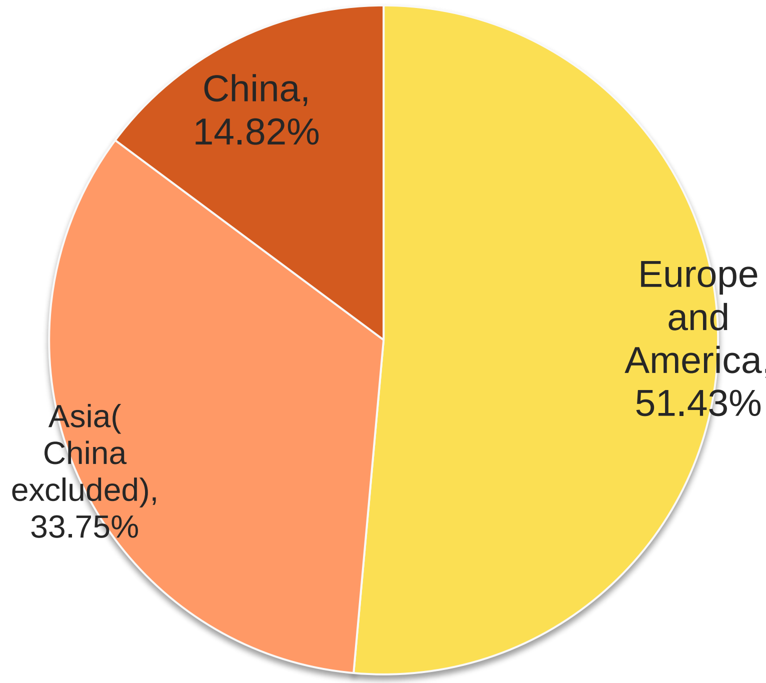
海外分行放款地區別

Overseas Loan Balance (in NT$ bn)

3M22	3M23	YoY
100	130	+30.30%



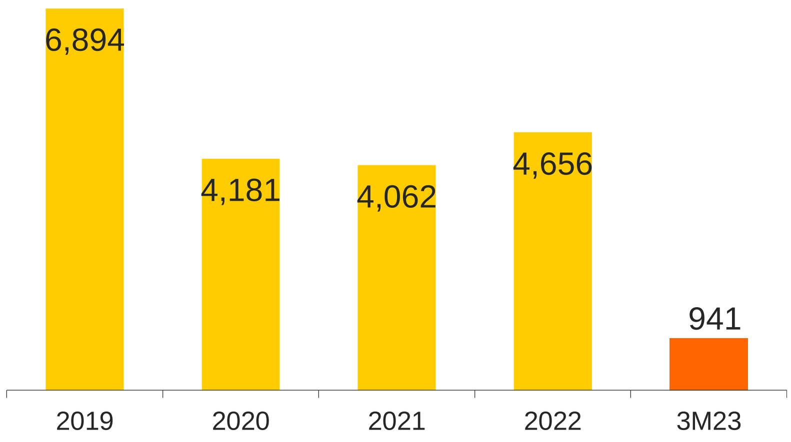
3M23 Overseas Loan Breakdown by Regions



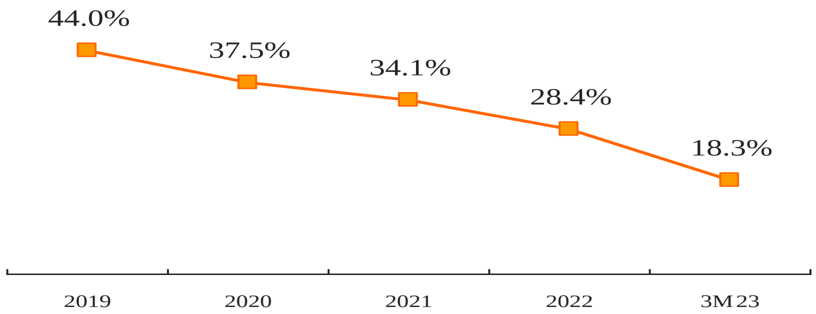
*.Loan includes ordinary loans, advances (credit card), factoring A/R, exchange bills negotiated, and import / export bills negotiated, and excludes overdue loans.

境外獲利占比

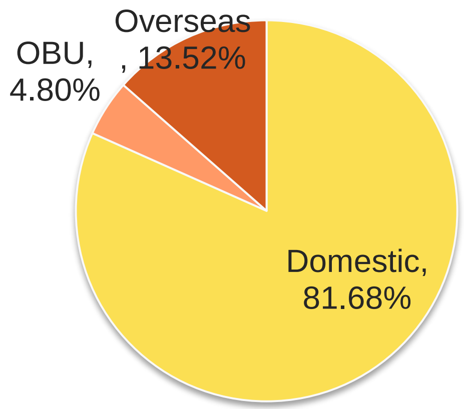
Overseas & OBU PPOP (in NT$ mn)



Overseas & OBU PPOP proportion

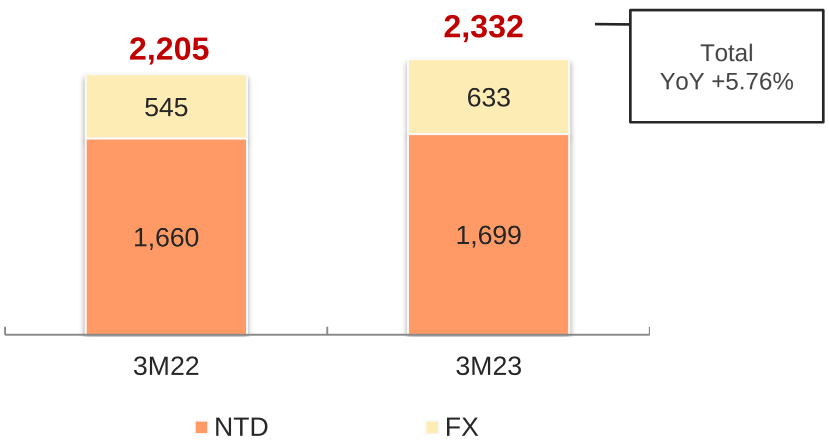


3M23 PPOP Breakdown

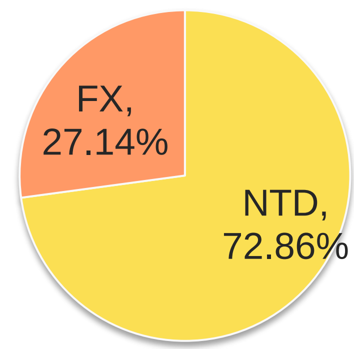


存款結構：台外幣

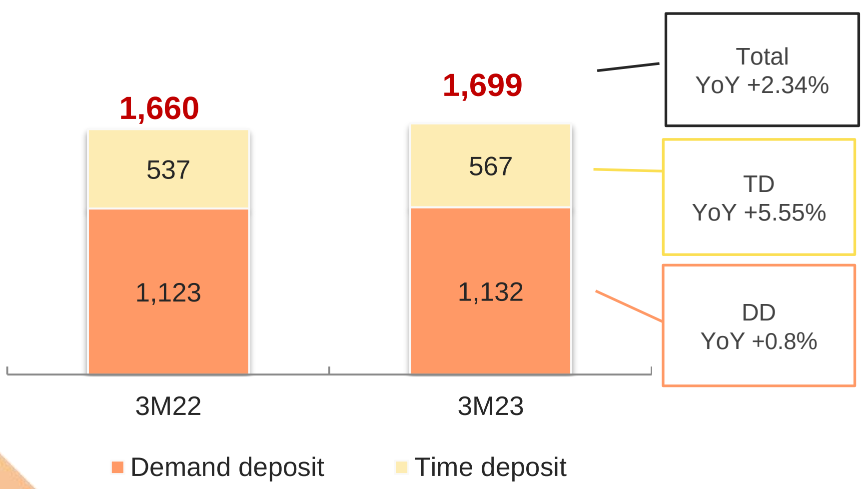
Deposit Balance (in NT$ bn)



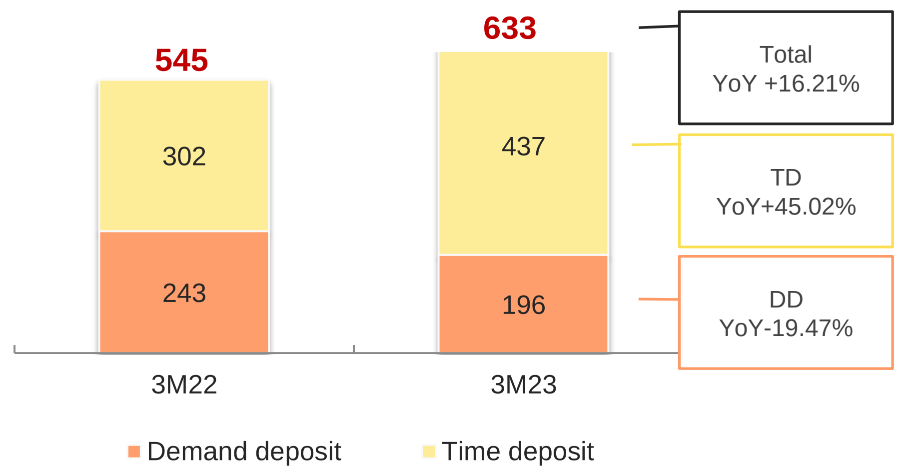
3M2023 Deposit Breakdown by Currency



NTD Deposit Balance (in NT$ bn)

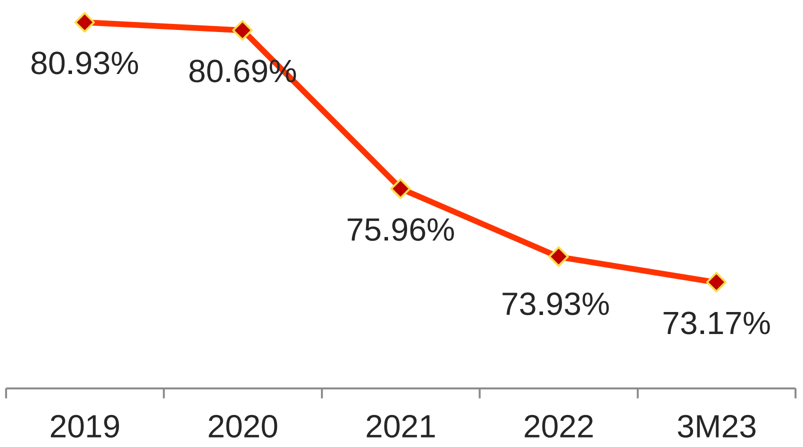


FX Deposit Balance (in NT$ bn)

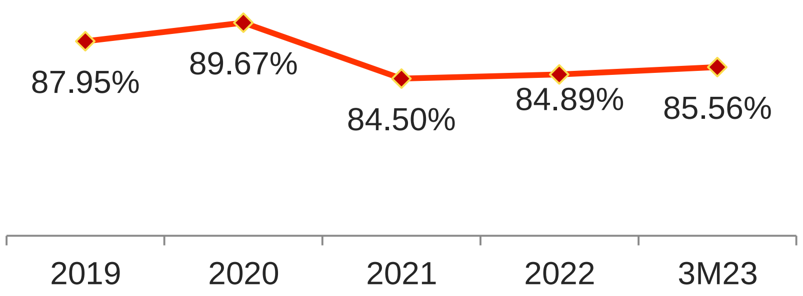


存放比

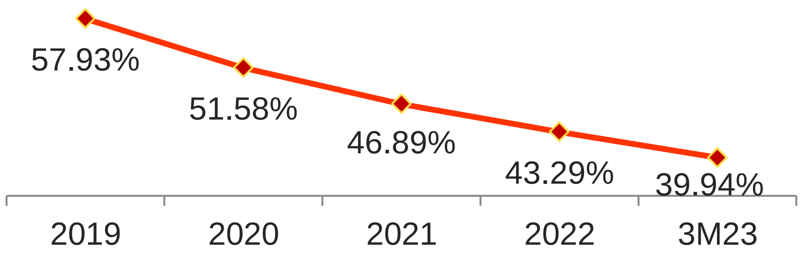
Total LDR



NTD LDR

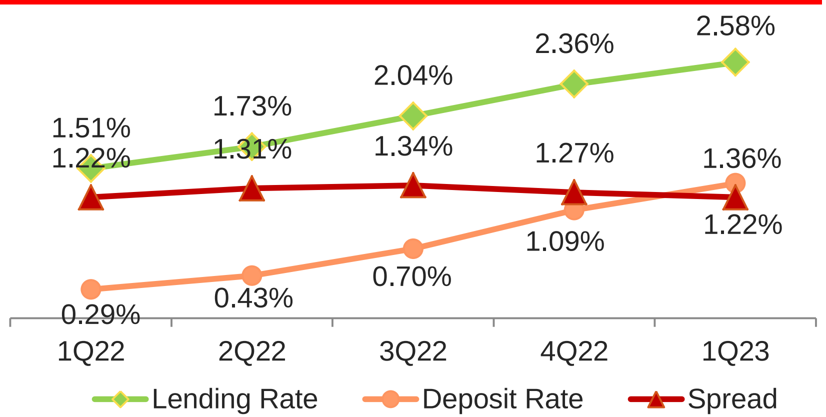


FX LDR

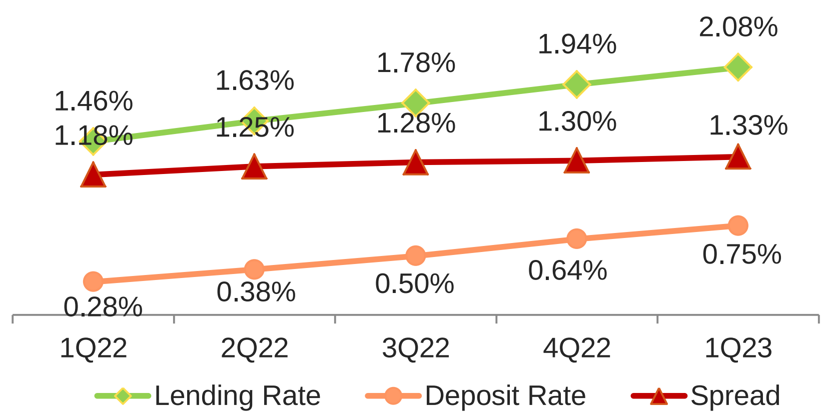


存放利差、淨利差

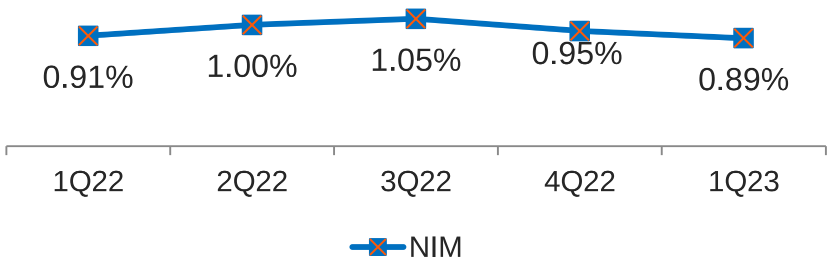
Total Loan to Deposit Spread



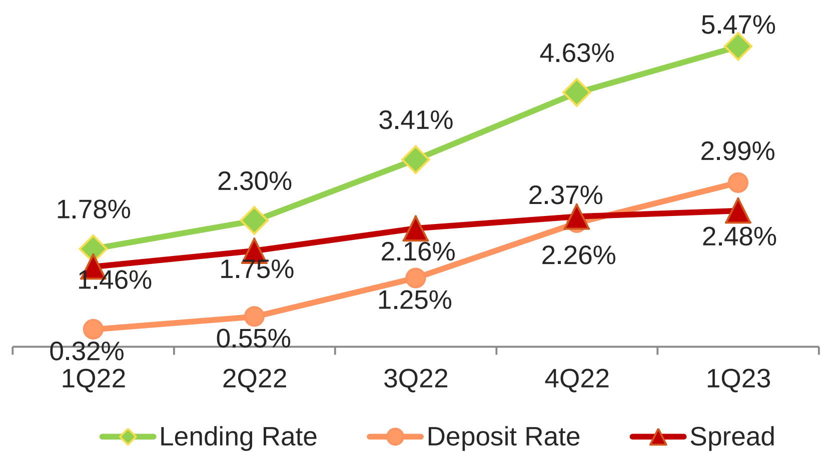
NTD Loan to Deposit Spread



NIM



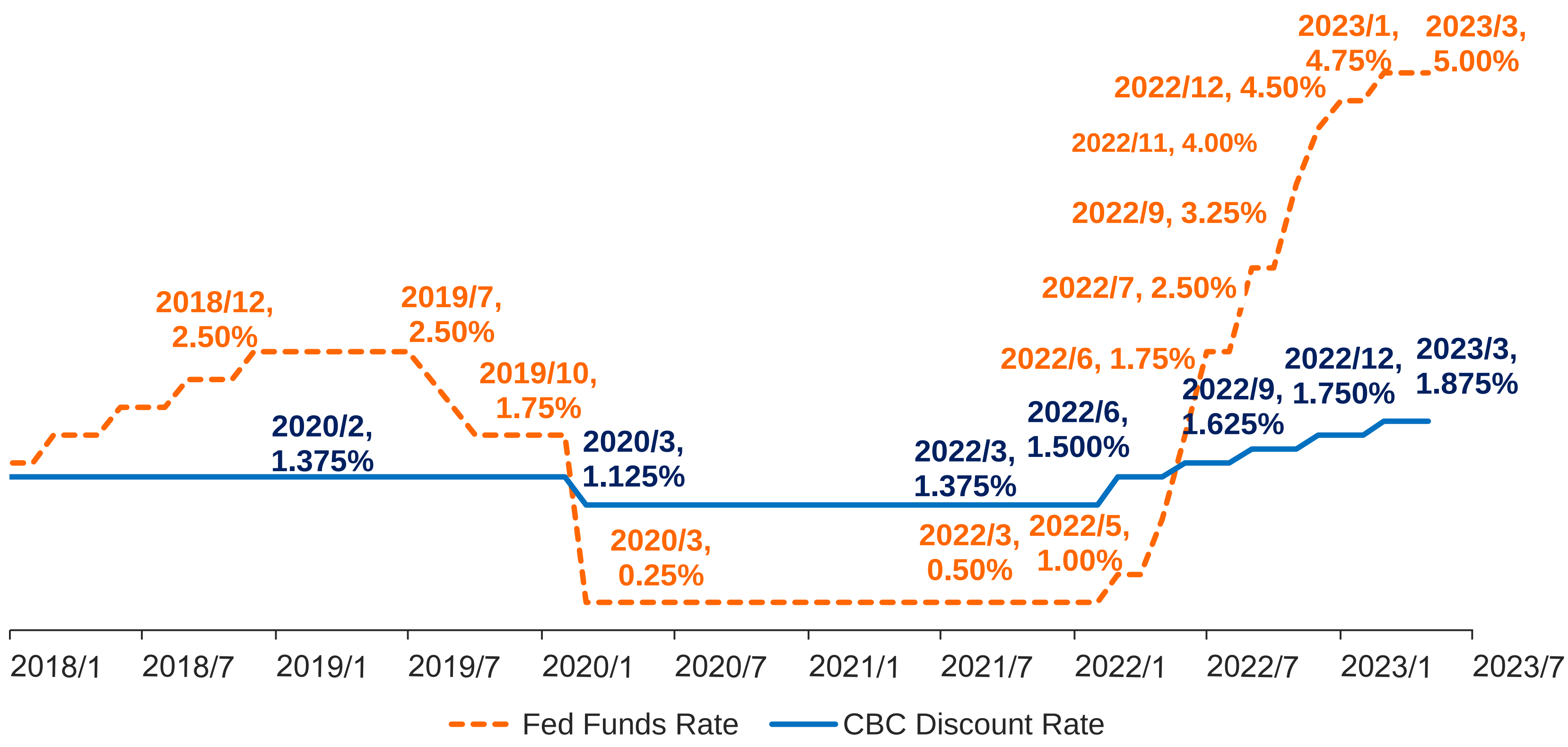
FX Loan to Deposit spread



*.IFRS and quarterly basis.

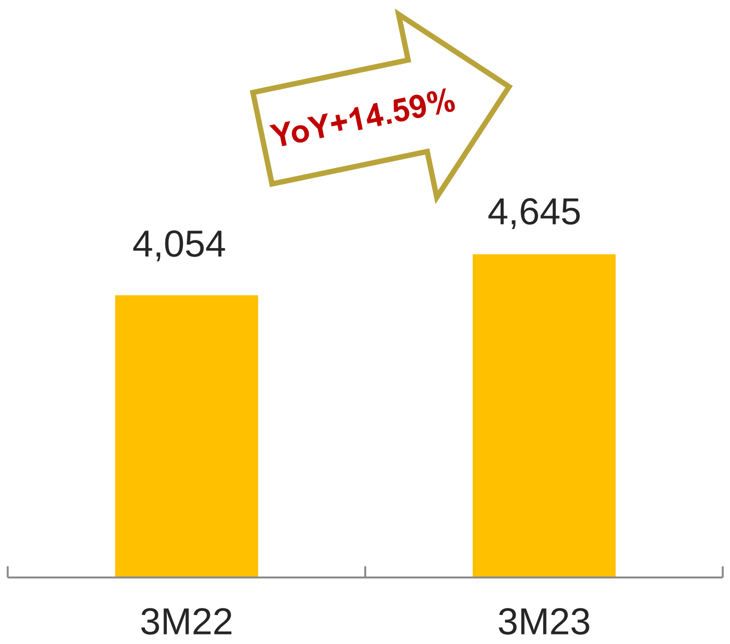
Fed與國內央行利率走勢

Fed Funds Rate VS. CBC Discount Rate

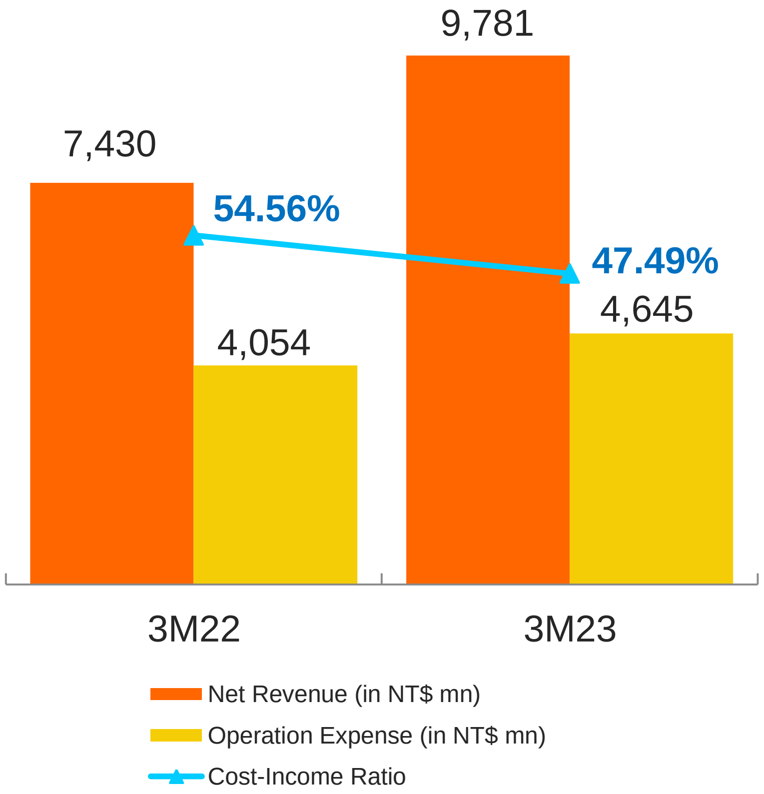


營業費用比

Operating Expense (in NT$ mn)

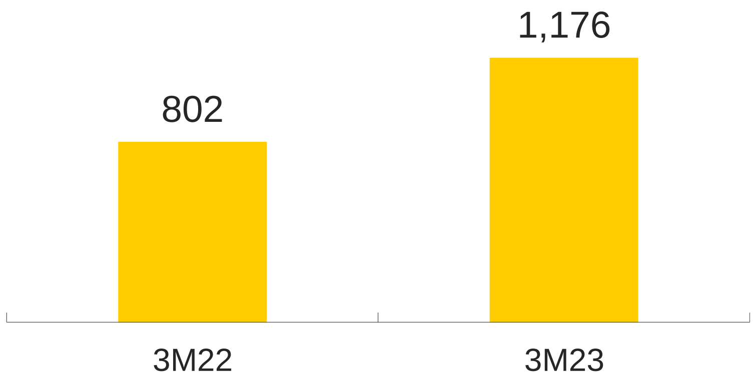


Cost-Income Ratio

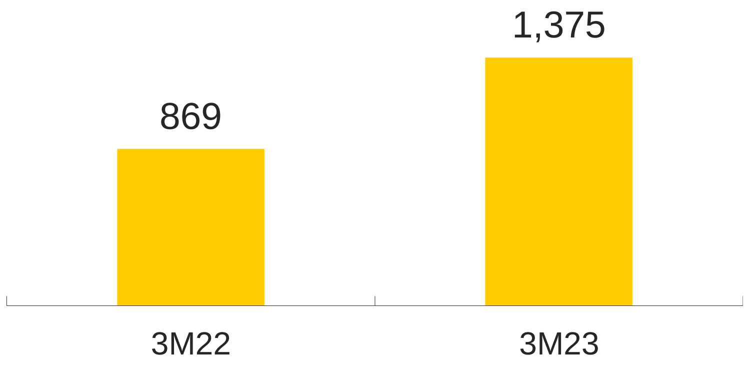


放款提存、轉銷及收回

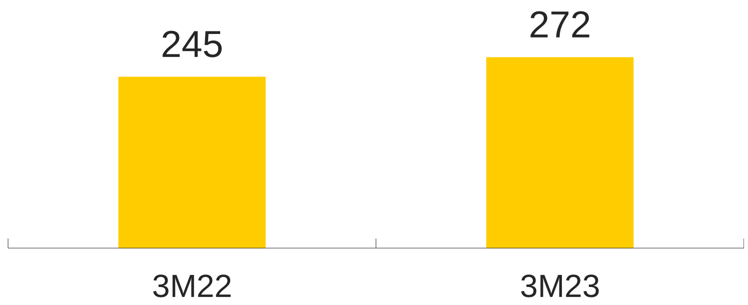
Provision (in NT$ mn)



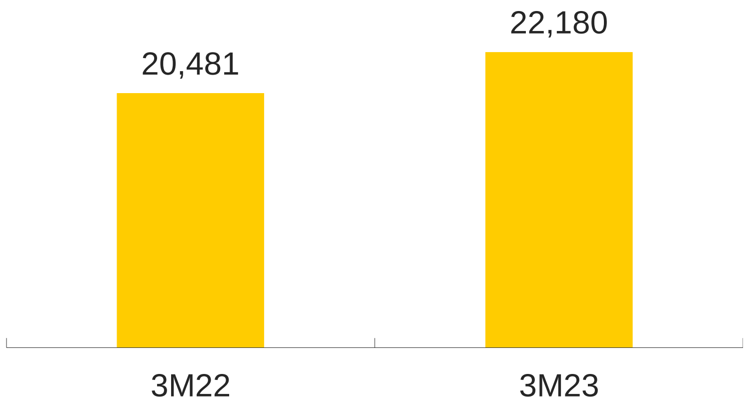
Write-Off (in NT$ mn)



Recovery (in NT$ mn)

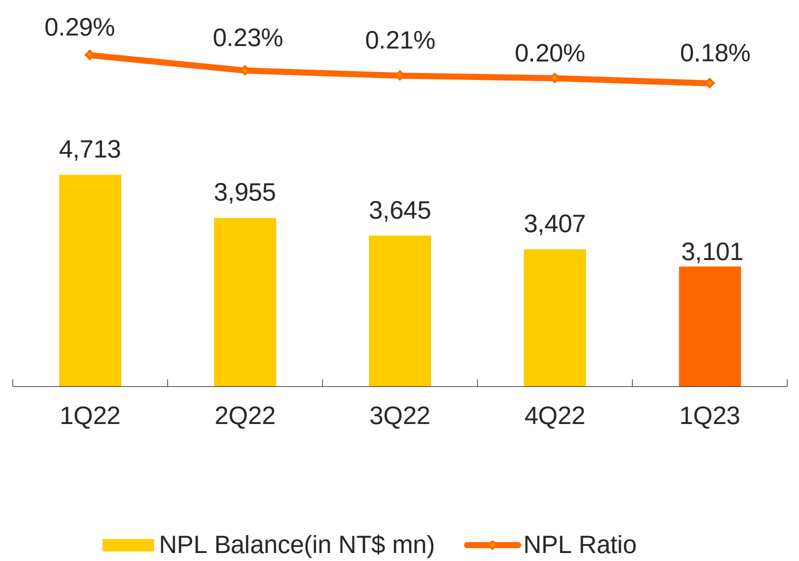


Reserve (in NT$ mn)

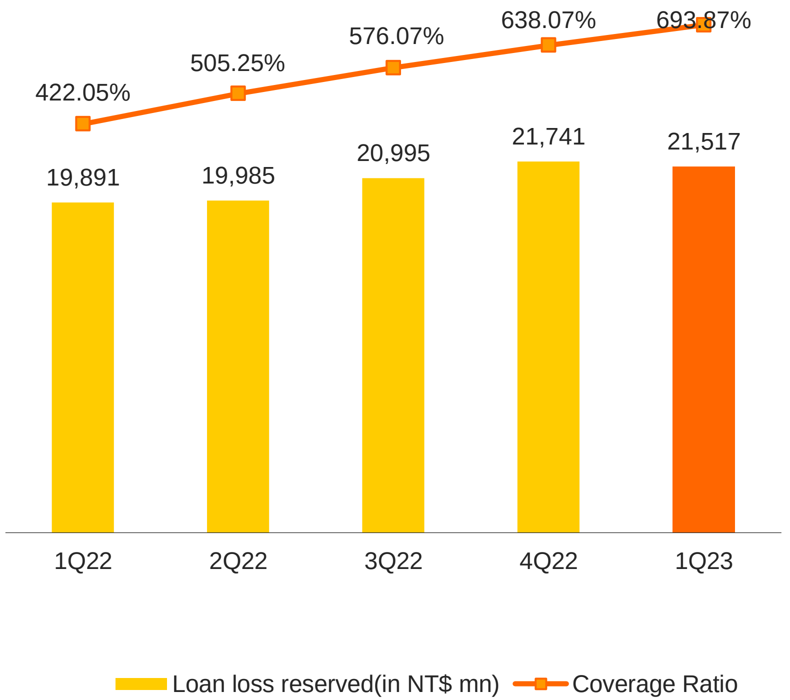


逾放比及覆蓋率

NPL Ratio

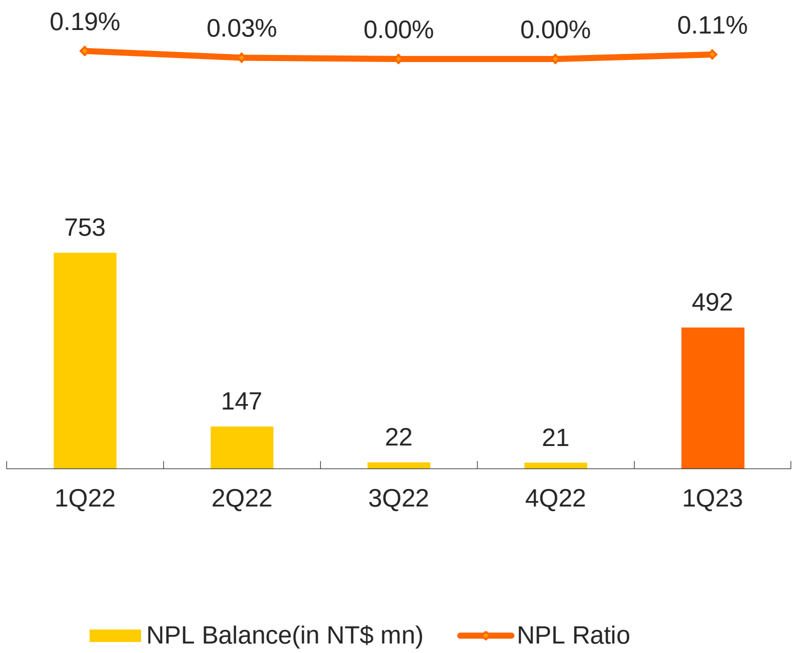


Coverage Ratio

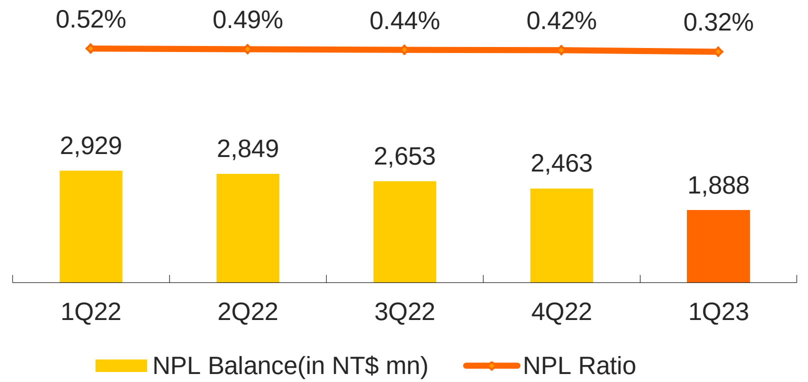


資產品質

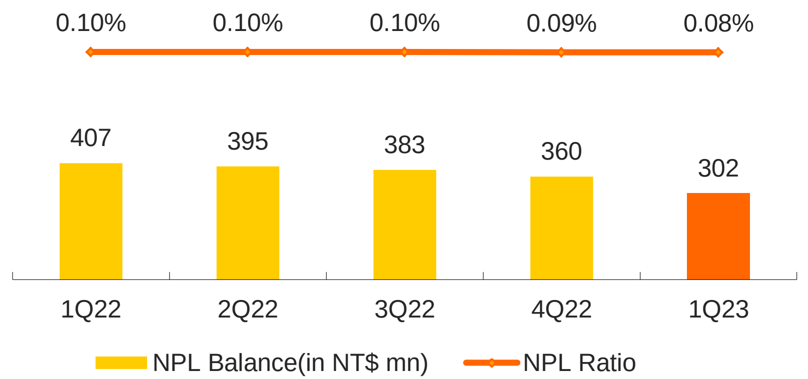
Large Corp.



SME



Mortgage

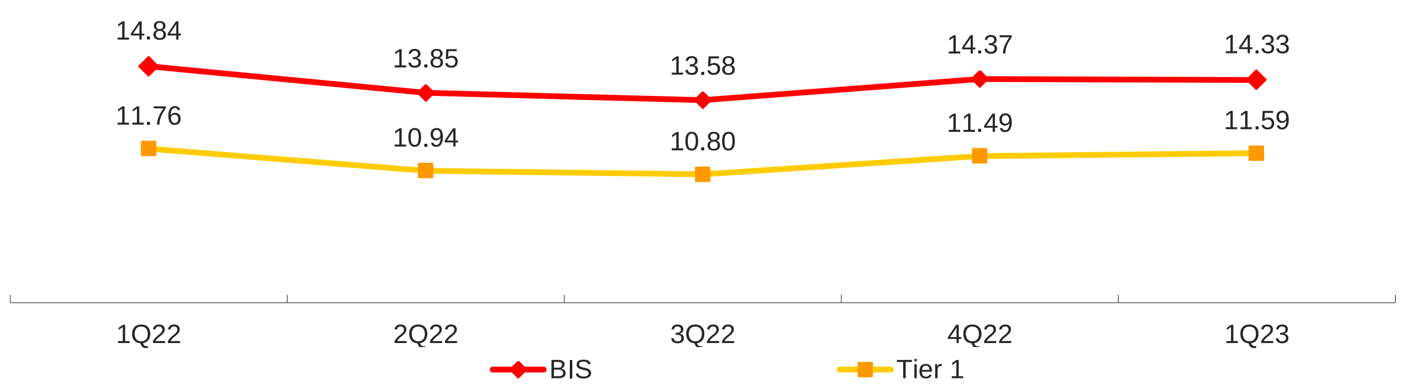


信用評級及資本適足率

Credit Rating

- **Moody’s** (2023/3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。

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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%	1Q22	2Q22	3Q22	4Q22	1Q23	Change%	1Q22	1Q23	Change%
Assets												
Cash & due from Banks	290,702	201,747	-30.60%	244,781	197,135	268,433	201,747	259,432	28.59%	244,781	259,432	5.99%
Financial assets at FVPL, net	56,612	31,486	-44.38%	87,639	48,639	65,117	31,486	66,691	111.81%	87,639	66,691	-23.90%
Financial assets at FVOCI, net	174,195	214,616	23.20%	198,358	226,441	223,201	214,616	213,751	-0.40%	198,358	213,751	7.76%
Financial assets for hedging	147	0	-100.00%	-	-	-	-	-	-	-	-	-
Financial assets at amortized cost, net	405,256	485,011	19.68%	419,119	427,283	379,200	485,011	446,337	-7.97%	419,119	446,337	6.49%
Receivables, net	22,929	22,447	-2.10%	21,024	22,944	24,079	22,447	21,560	-3.95%	21,024	21,560	2.55%
Loans, net	1,554,775	1,685,320	8.40%	1,625,463	1,682,443	1,731,391	1,685,320	1,687,402	0.12%	1,625,463	1,687,402	3.81%
Other financial assets, net	3,858	1,769	-54.15%	2,398	2,853	2,866	1,769	2,618	48.02%	2,398	2,618	9.16%
Property and equipment, net	20,979	21,031	0.25%	21,062	21,096	20,961	21,031	21,022	-0.04%	21,062	21,022	-0.19%
Right-of-use asset	1,942	1,954	0.67%	1,914	1,912	2,021	1,954	1,952	-0.11%	1,914	1,952	1.99%
Investment property, net	13,852	13,846	-0.05%	13,850	13,849	13,847	13,846	13,844	-0.01%	13,850	13,844	-0.05%
Other assets	5,860	5,626	-3.99%	7,201	6,864	8,973	5,626	5,991	6.49%	7,201	5,991	-16.80%
Total Assets	2,551,106	2,684,852	5.24%	2,642,810	2,651,460	2,740,089	2,684,852	2,740,601	2.08%	2,642,810	2,740,601	3.70%
Liabilities												
Due to banks	99,889	52,877	-47.06%	163,577	91,013	114,335	52,877	86,673	-53.75%	163,577	86,673	-47.01%
Financial liabilities at FVPL	3,150	6,920	119.66%	5,889	8,237	14,054	6,920	2,754	-50.76%	5,889	2,754	-53.23%
RP	1,373	941	-31.46%	1,563	1,078	17,704	941	1,494	-94.68%	1,563	1,494	-4.41%
Payables	36,770	31,965	-13.07%	26,201	49,327	29,837	31,965	36,983	7.13%	26,201	36,983	41.15%
Deposits and remittances	2,167,441	2,349,883	8.42%	2,195,620	2,254,841	2,304,264	2,349,883	2,366,276	1.98%	2,195,620	2,366,276	7.77%
Bank notes payable	51,278	51,219	-0.11%	51,264	51,249	51,234	51,219	52,205	-0.03%	51,264	52,205	1.84%
Provisions	4,694	3,023	-35.60%	4,621	4,643	4,579	3,023	3,018	-33.97%	4,621	3,018	-34.70%
Lease liabilities	1,770	1,795	1.37%	1,747	1,736	1,864	1,795	1,796	-3.69%	1,747	1,796	2.82%
Other liabilities	13,287	17,200	29.45%	19,263	23,569	35,540	17,200	14,585	-51.60%	19,263	14,585	-24.29%
Total Liabilities	2,379,654	2,515,824	5.72%	2,469,745	2,485,693	2,573,411	2,515,824	2,565,784	-2.24%	2,469,745	2,565,784	3.89%
Stockholders' Equity	171,452	169,028	-1.41%	173,065	165,767	166,678	169,028	174,817	1.41%	173,065	174,817	1.01%
Total Liabilities and Stockholders' Equity	2,551,106	2,684,852	5.24%	2,642,810	2,651,460	2,740,089	2,684,852	2,740,601	-2.02%	2,642,810	2,740,601	3.70%

STATEMENTS OF COMPREHENSIVE INCOME(Consolidated)

(in NT$ mn)	Year(IFRSs)			Quarter(IFRSs)							Period(IFRSs)		
	2021	2022	Change%	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23	Change%	3M22	3M23	Change%
Interest Income	27,492	41,612	51.36%	7,078	7,305	9,025	11,442	13,841	14,545	5.09%	7,305	14,545	99.12%
Interest Expense	7,026	16,967	141.47%	1,714	1,854	2,799	4,768	7,545	8,914	18.14%	1,854	8,914	380.88%
Net Interest Income	**20,466**	**24,645**	20.42%	**5,364**	**5,451**	**6,225**	**6,673**	**6,296**	**5,632**	**-10.54%**	**5,451**	**5,632**	**3.31%**
Net Service fee and commissions income	4,554	4,256	-6.55%	1,160	1,187	1,128	1,024	916	1,301	42.06%	1,187	1,301	9.60%
Gains(losses) on financial assets and liabilities at FVPL	1,238	3,312	167.59%	296	260	404	535	2,113	2,509	18.75%	260	2,509	864.90%
Realized gains of financial assets at FVOCI	1,483	70	-95.26%	20	142	242	-29	-284	218	176.85%	142	218	53.99%
Gains(losses) on disposal of credit assets measured at AC	0	-2	-5744.83%	0	-2	0	0	0	-42	-	-2	-42	-2517.79%
Foreign exchange gains(losses)	495	1,640	231.60%	84	333	448	982	-123	85	169.58%	333	85	-74.36%
Other miscellaneous net income	450	216	-52.03%	119	58	84	-8	82	78	-5.28%	58	78	33.72%
Net income other than net interest income	**8,220**	**9,493**	15.49%	**1,680**	**1,978**	**2,307**	**2,504**	**2,704**	**4,149**	**53.43%**	**9,493**	**4,149**	**-56.29%**
Net Revenues and gains	**28,686**	**34,139**	19.01%	**7,044**	**7,430**	**8,532**	**9,177**	**9,000**	**9,781**	**8.68%**	**7,430**	**9,781**	**31.65%**
Credit loss provisions, net	1,794	3,319	85.03%	399	557	824	757	1,181	904	-23.49%	557	904	62.15%
Operating Expenses	**16,772**	**17,769**	5.94%	**4,311**	**4,054**	**4,357**	**4,617**	**4,741**	**4,645**	**-2.01%**	**4,054**	**4,645**	**14.59%**
Employee Benefits expenses	11,409	11,721	2.74%	2,827	2,672	2,865	3,098	3,086	3,098	0.38%	2,672	3,098	15.92%
Depreciation and amortization expenses	1,420	1,571	10.59%	449	366	402	404	398	410	2.88%	366	410	11.91%
Other general and administrative expenses	3,943	4,476	13.53%	1,134	1,015	1,090	1,116	1,256	1,138	-9.41%	1,015	1,138	12.07%
Income before income tax from continuing operations	**10,120**	**13,051**	28.95%	**2,334**	**2,818**	**3,351**	**3,803**	**3,078**	**4,232**	**37.47%**	**2,818**	**4,232**	**50.15%**
Income Tax Expense	1,317	2,080	57.95%	305	441	409	602	628	780	24.25%	441	780	76.77%
Net Income	**8,804**	**10,971**	24.62%	**2,029**	**2,377**	**2,943**	**3,201**	**2,451**	**3,452**	**40.86%**	**2,377**	**3,452**	**45.21%**
Basic EPS(NT$)	0.84	1.04	23.81%	0.19	0.23	0.28	0.30	0.23	0.33	43.48%	0.23	0.33	43.48%
Other comprehensive income	1,333	-8,151	-711.32%	1,176	-764	-4,997	-2,289	-101	2,336	2417.39%	-764	2,336	405.69%
Total comprehensive income	**10,137**	**2,820**	-72.18%	**3,205**	**1,613**	**-2,054**	**912**	**2,350**	**5,788**	**146.33%**	**1,613**	**5,788**	**258.90%**

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