



彰化銀行

2023年第二季 法人說明會

August 30, 2023

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全球經濟與產業概況

全球經濟復甦動能不確定性高，增加金融市場壓力

- 全球消費需求偏弱，加上中國疫後經濟復甦不如預期、美歐下半年經濟前景仍需觀察。
- 國內通膨已見趨緩，民間消費動能可望保持熱絡。此外，隨著產業庫存持續調整，下半年全球貿易量應可築底回升，國內整體景氣預期將呈現逐季好轉的態勢。

國內就業市場與消費表現維持穩健，景氣將優於上半年

- 面板、LED、PC等電子產業在廠商積極控制產能之下逐漸回復至健康水準。
- 零售、餐飲、觀光表現依舊活絡，且就業市場穩健、服務業調薪、股市表現亮眼，支撐台灣今年的內需動能與經濟成長。
- 半導體景氣仍取決與消費性電子產品需求力道，包括DRAM、IC封測、晶圓代工等半導體產業景氣相對較為疲弱。
- 汽車業因產能及運輸問題大幅緩解，以及購車需求遞延放量，下半年表現逐漸好轉。

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

- 落實友善金融服務，透過台灣Pay收款專案扶植弱勢攤商及協助在地發展，提升永續競爭力。
- 運用數位金融科技打造肉品批發市場的「智慧金流服務平台」，簡化競標流程及提升安全性，協助傳統市場轉型。
- 持續辦理「金融教育知識宣導講座」，減少金融落差，推動普惠金融。

環境面

- TCFD報告書連續三年榮獲英國標準協會(BSI)最高等級「Level 5+: Excellence」認證。
- 簽署科學基礎減碳目標倡議(SBTi)，並訂定2030年較基準年(2020)減碳42%之目標。
- 積極制定「碳減量」與「碳中和」等具體行動計畫，致力使業務發展策略與「國家2050淨零排放目標」及「巴黎協定」的目標一致。
- 攜手荒野保護協會及高雄野鳥學會等公益團體，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17,203億元，YoY+5.63%
企金YoY+7.69%，個金YoY-0.44%，海外YoY+23.47%
- 存款量23,493億元，YoY+6.08%
台幣YoY+3.65%，外幣YoY+13.27%

獲利表現

- 稅後盈餘70.10億元，YoY+31.78%
- EPS 0.65元，ROA 0.26%，ROE 4.07%

資產品質

- 逾放比0.17%，YoY-0.06%
- 覆蓋率723.72%，YoY+218.47%

資本水準

- 資本適足率14.26%

*ROE and ROA are after-tax figures.

報告大綱

●營運摘錄

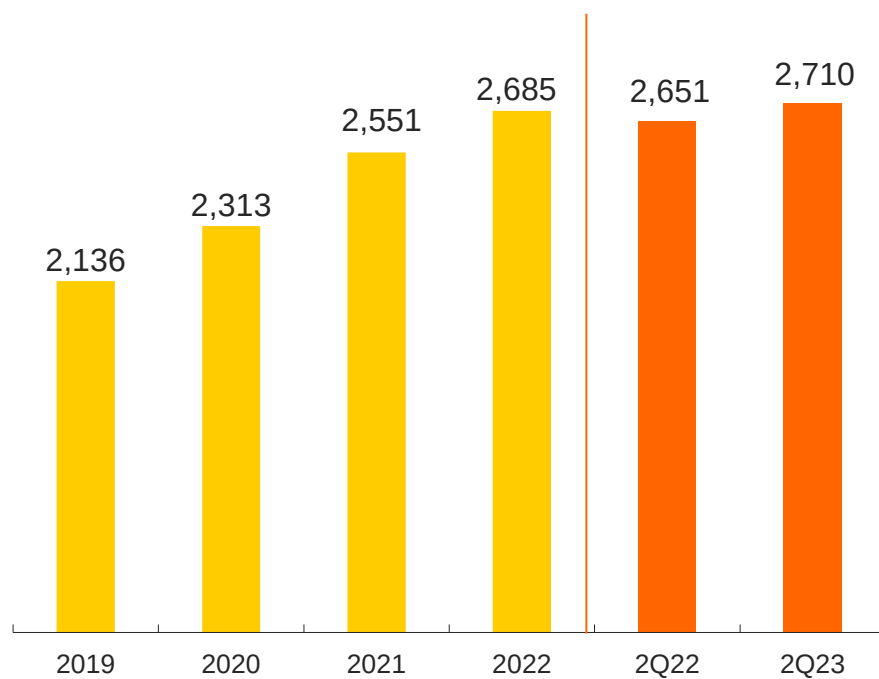
●財務資訊

●經營成果

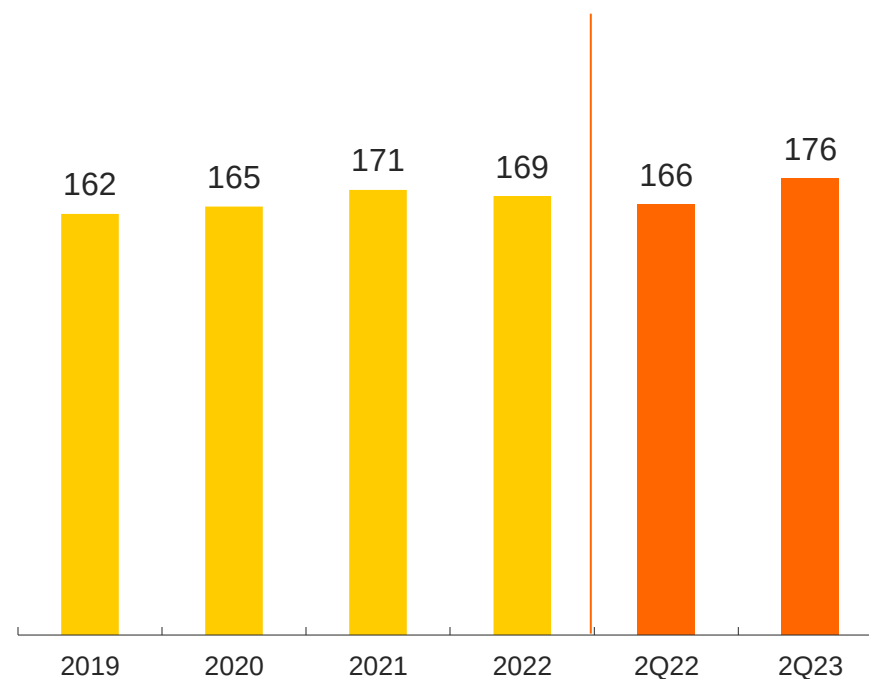
●附錄

資產規模及淨值

Asset size (in NT\$ bn)

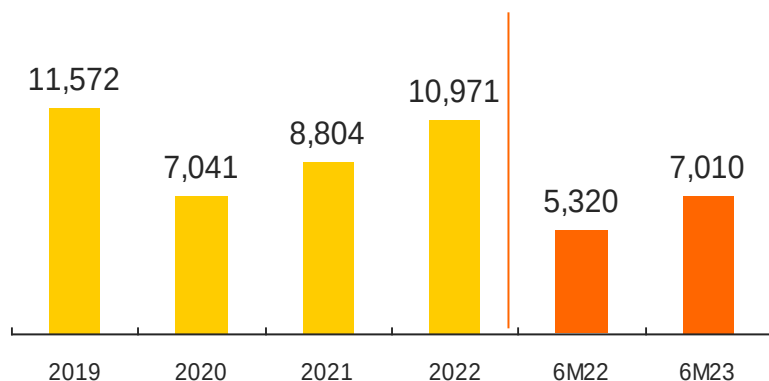


Net Worth (in NT\$ bn)

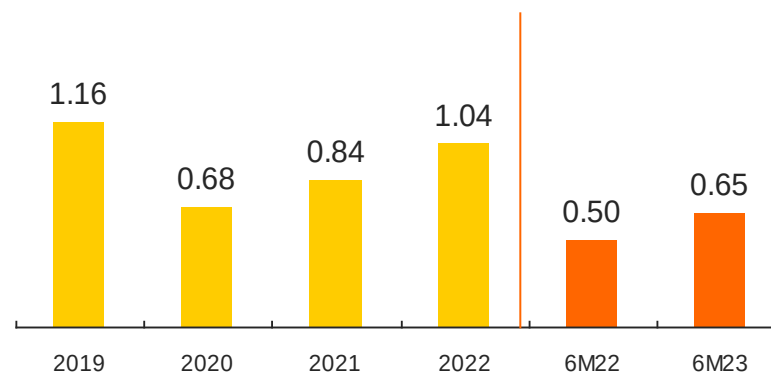


獲利表現

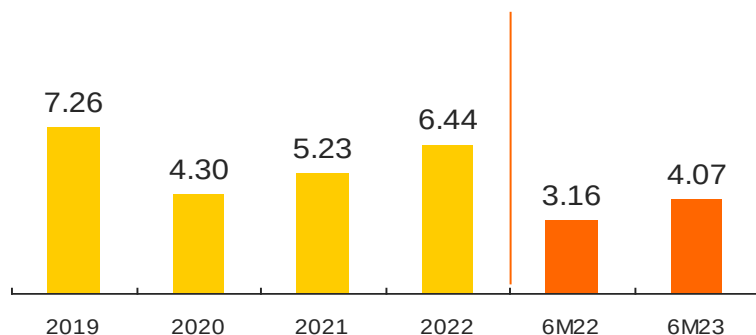
Net Income After Tax (in NT\$ mn)



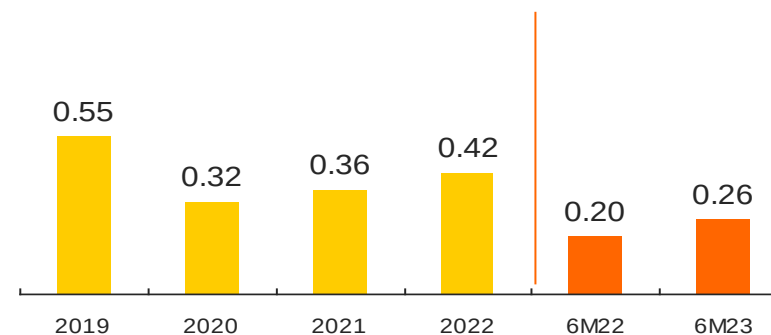
EPS After tax (in NT\$)



ROE(%)



ROA(%)



*ROE and ROA are after-tax figures.

綜合損益表

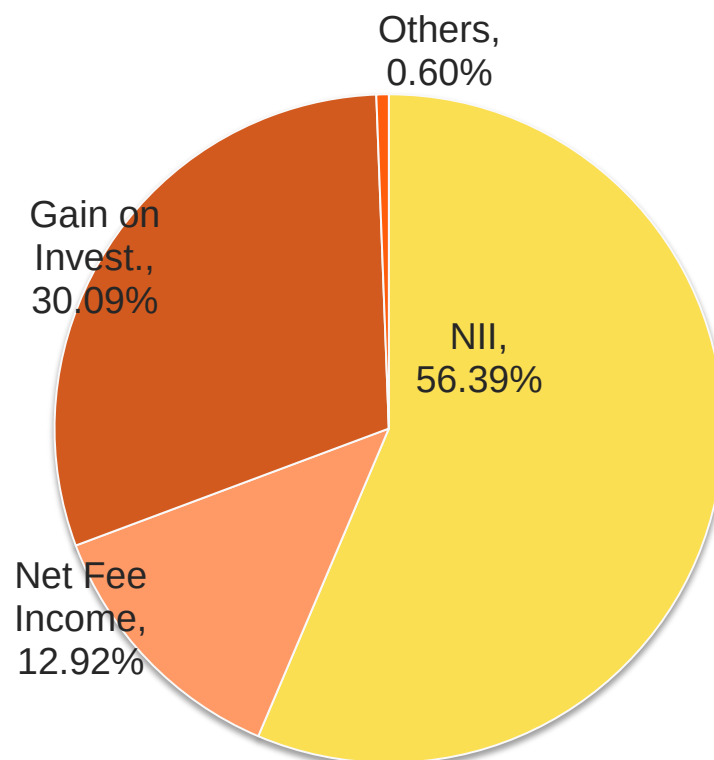
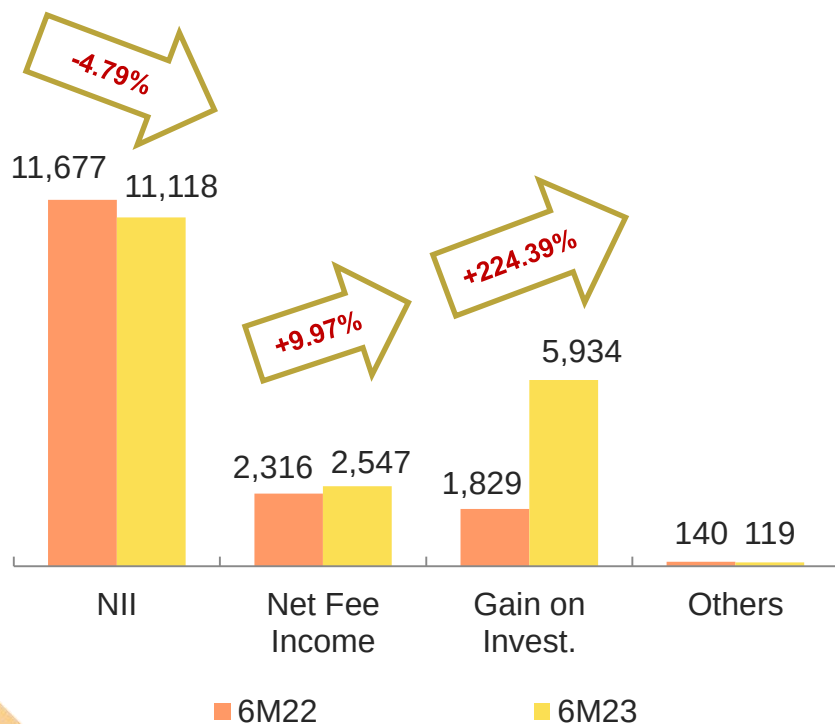
(In NT\$ mn)	6M22	6M23	YoY(%)
Net Revenue	15,962	19,717	23.52%
Provision, Net	1,381	1,453	5.19%
Operating Expense	8,411	9,664	14.90%
Net Income Before tax	6,170	8,600	39.39%
Income Tax Expense	850	1,589	87.02%
Net Income After tax	5,320	7,010	31.78%
Other comprehensive income	-5,761	5,518	195.77%
Total comprehensive income	-441	12,528	2,937.96%

淨收益

Net Revenue (in NT\$ mn)

6M22	6M23	YoY
15,962	19,717	+23.52%

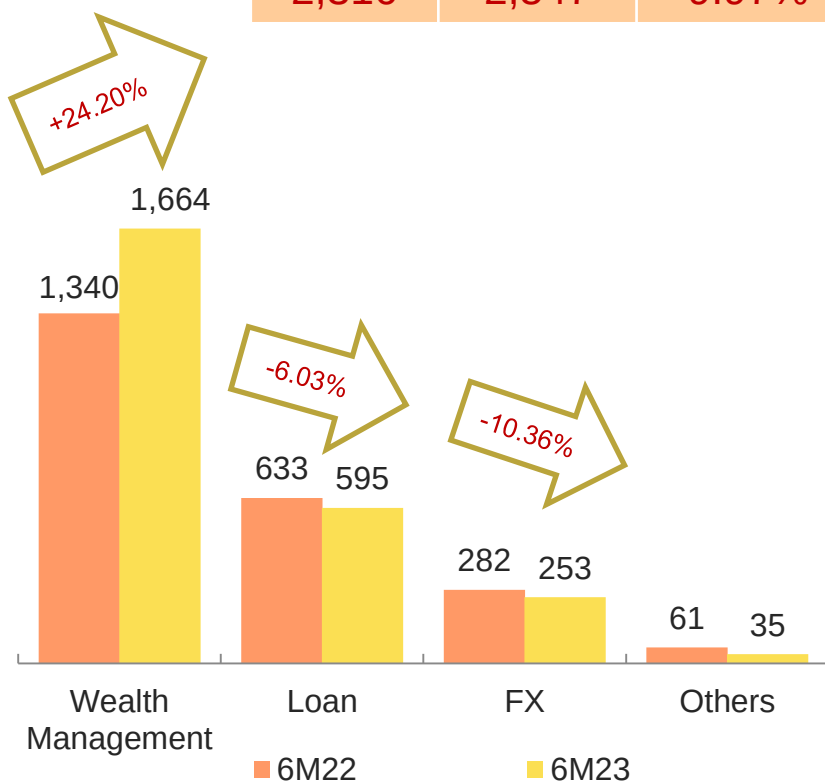
6M23 Net Revenue Breakdown



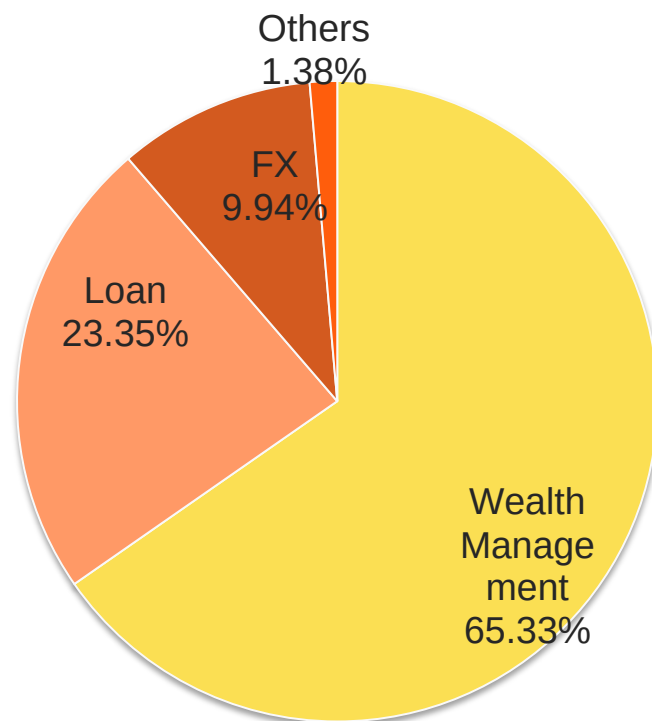
手續費淨收益

Net Fee Income (in NT\$ mn)

6M22	6M23	YoY
2,316	2,547	+9.97%



6M23 Net Fee Income Breakdown



報告大綱

●營運摘錄

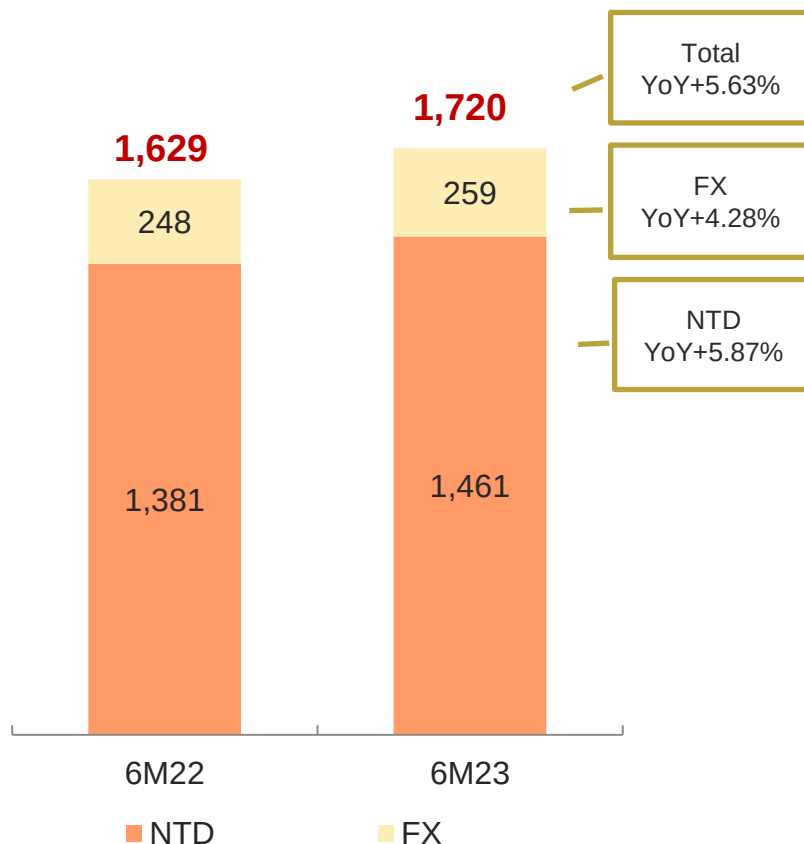
●財務資訊

●經營成果

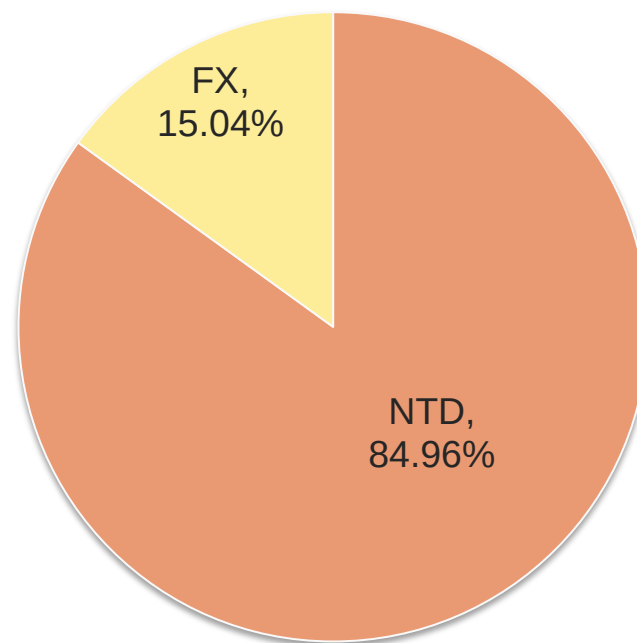
●附錄

放款結構：台外幣

Loan balance (in NT\$ bn)



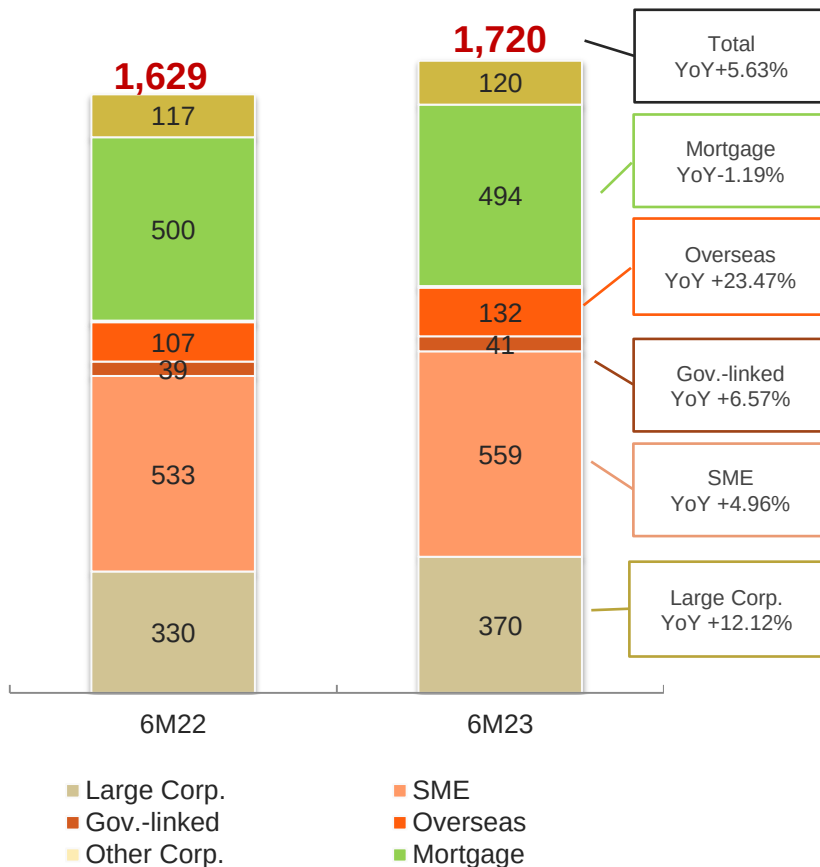
6M23 Loan Breakdown by Currency



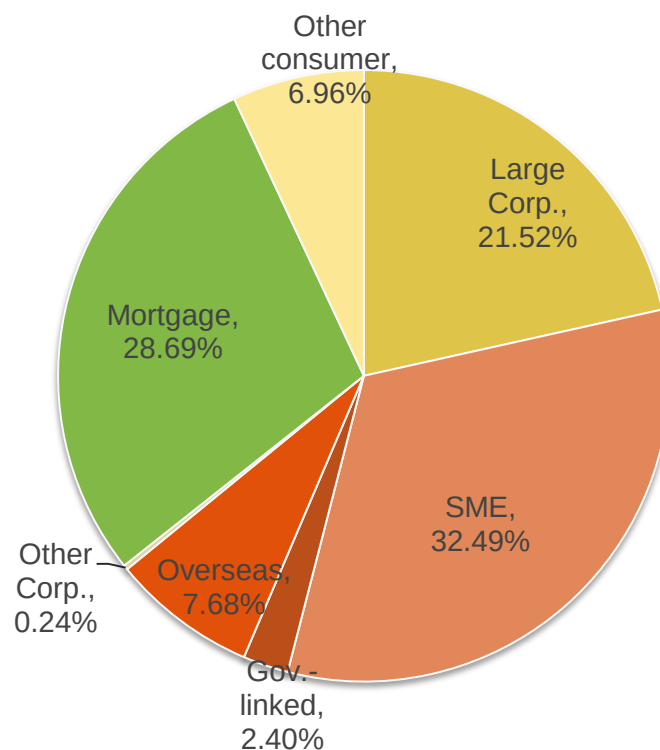
*.Loan includes ordinary loans, advances (credit card), factoring A/R, exchange bills negotiated, and import / export bills negotiated, and excludes overdue loans.

放款結構：對象別

Loan Balance (in NT\$ bn)



6M23 Loan Breakdown by Customer

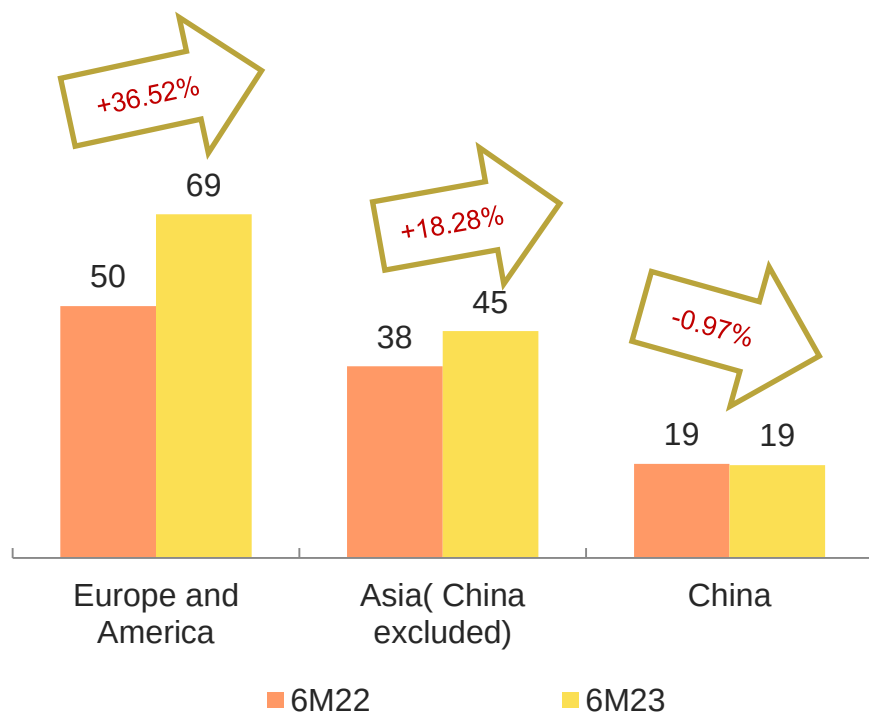


*.Loan includes ordinary loans, advances (credit card), factoring A/R, exchange bills negotiated, and import / export bills negotiated, and excludes overdue loans.

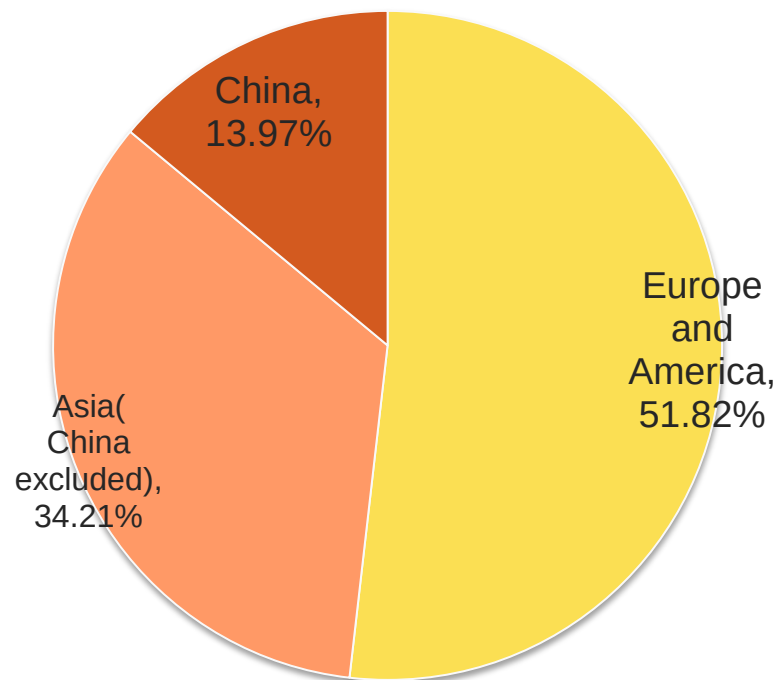
海外分行放款地區別

Overseas Loan Balance (in NT\$ bn)

6M22	6M23	YoY
107	132	+23.47%



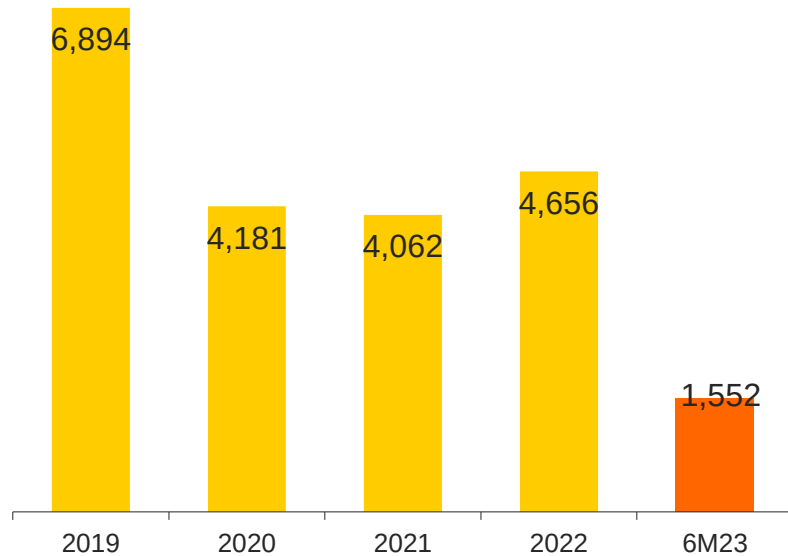
6M23 Overseas Loan Breakdown by Regions



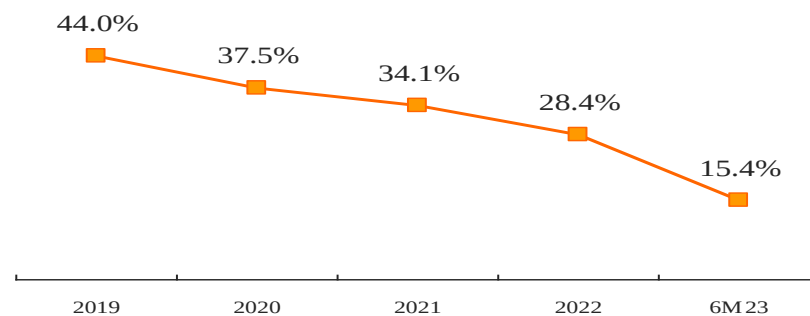
*.Loan includes ordinary loans, advances (credit card), factoring A/R, exchange bills negotiated, and import / export bills negotiated, and excludes overdue loans.

境外獲利占比

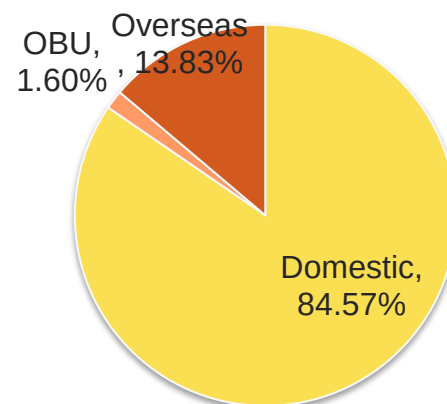
Overseas & OBU
PPOP (in NT\$ mn)



Overseas & OBU
PPOP proportion

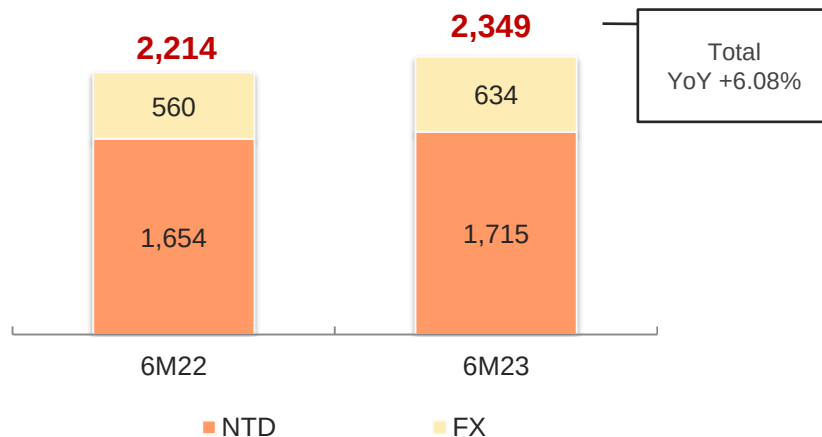


6M23 PPOP Breakdown

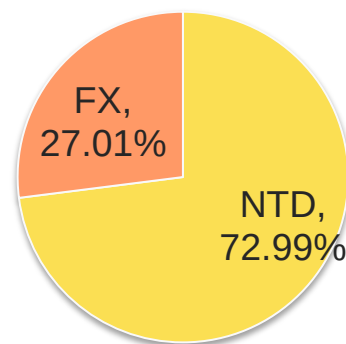


存款結構：台外幣

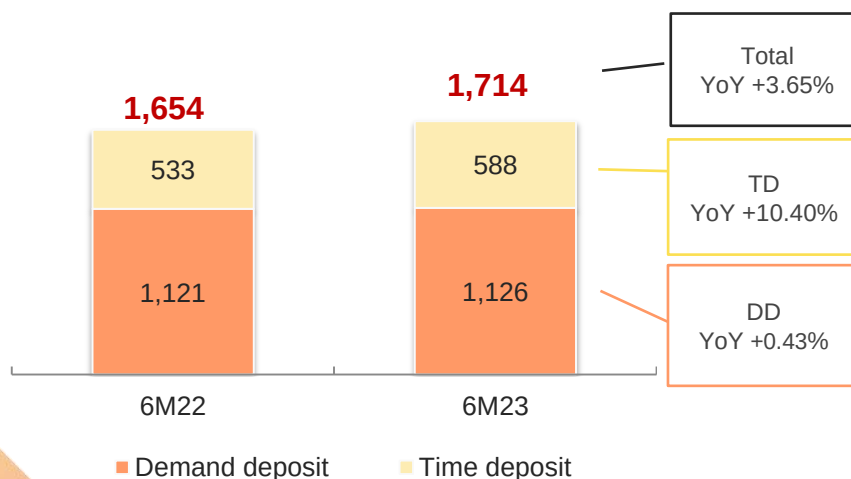
Deposit Balance (in NT\$ bn)



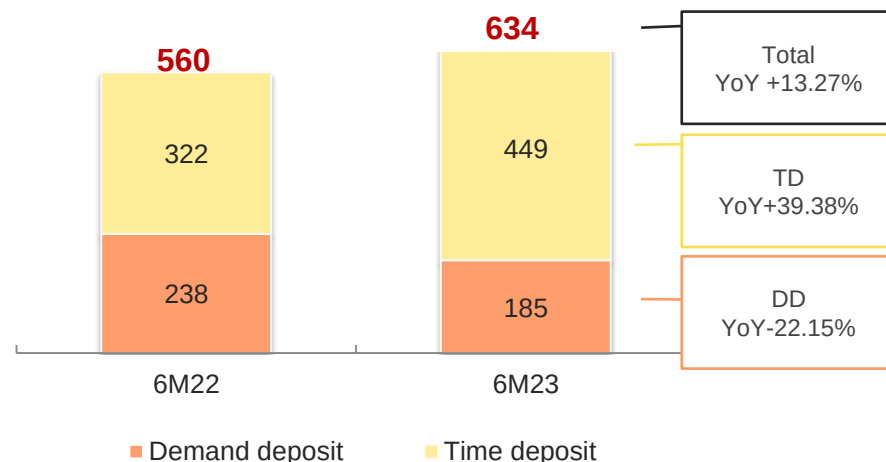
6M2023 Deposit Breakdown by Currency



NTD Deposit Balance (in NT\$ bn)

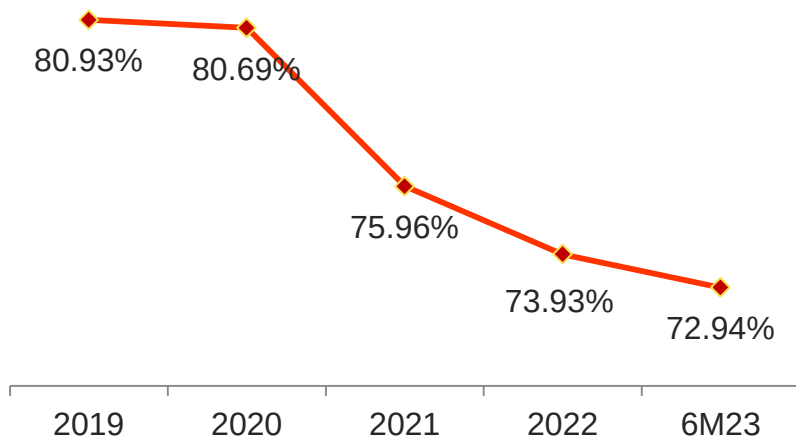


FX Deposit Balance (in NT\$ bn)

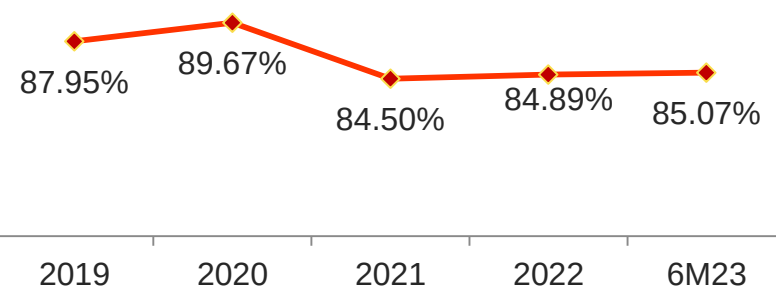


存放比

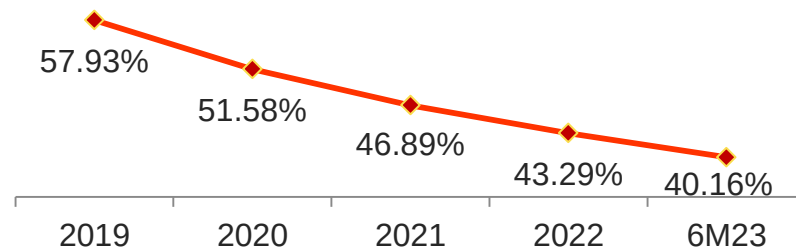
Total LDR



NTD LDR

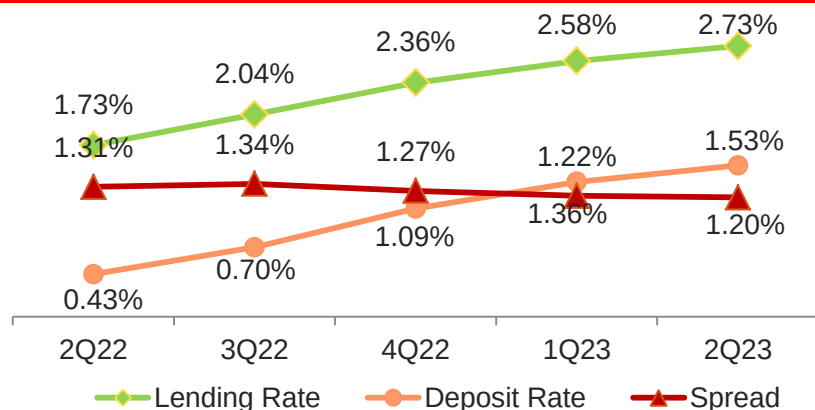


FX LDR

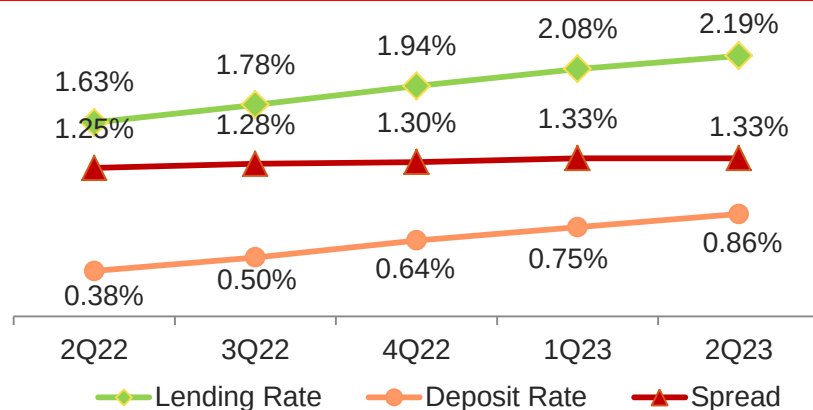


存放利差、淨利差

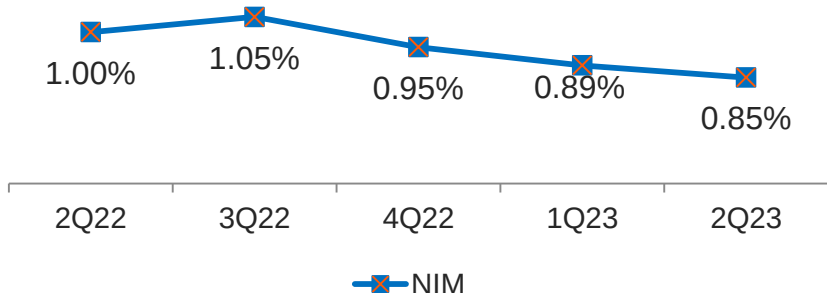
Total Loan to Deposit Spread



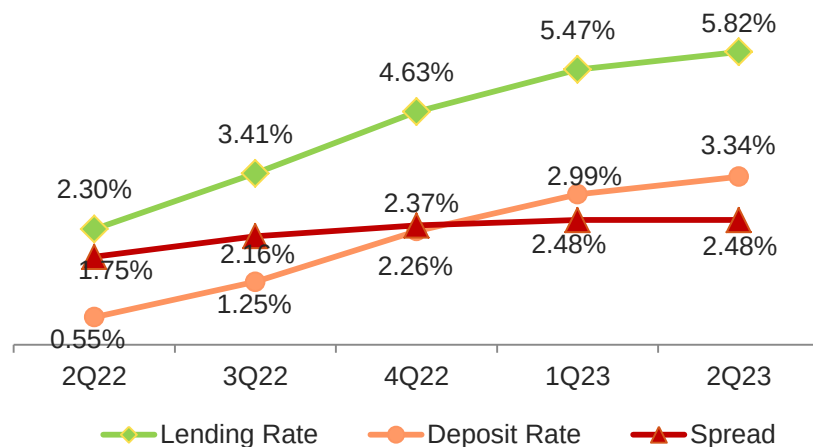
NTD Loan to Deposit Spread



NIM



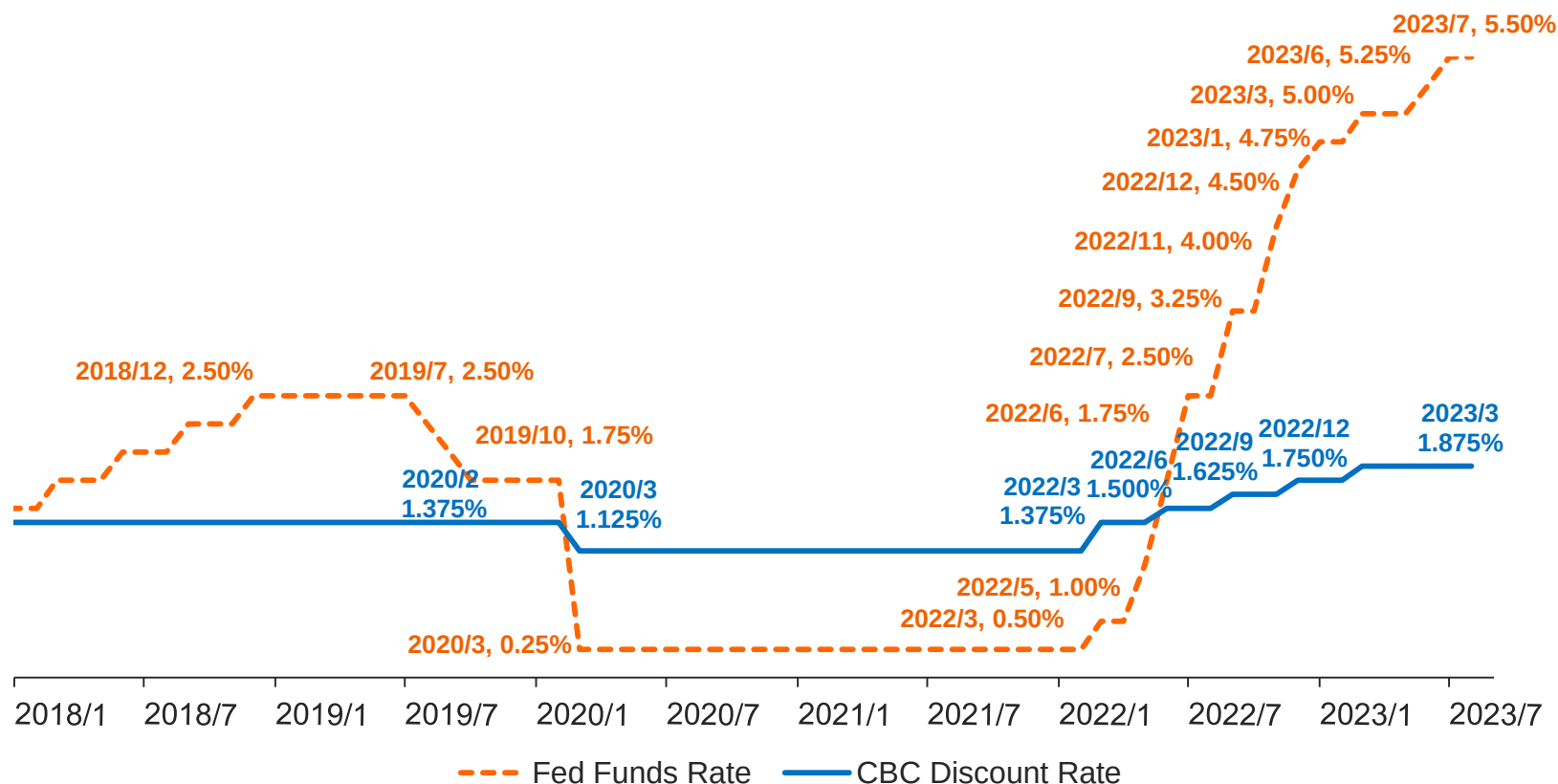
FX Loan to Deposit spread



*.IFRS and quarterly basis.

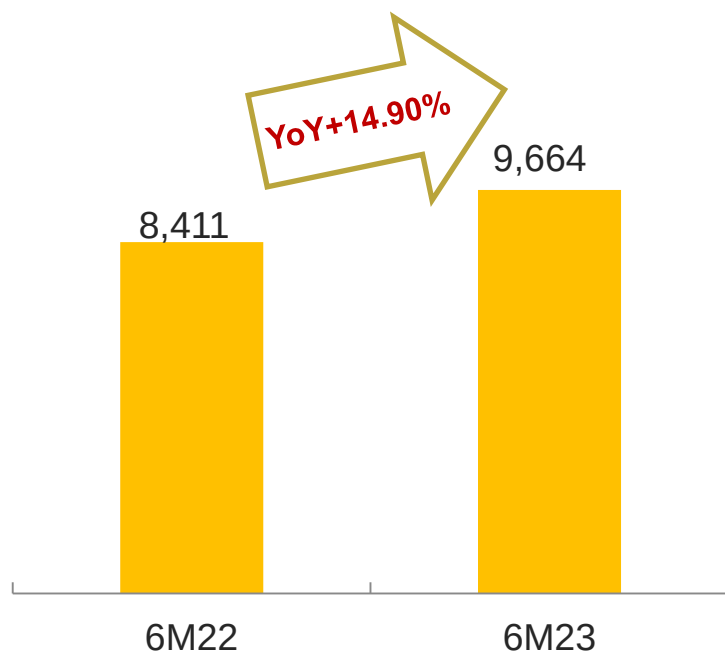
Fed與國內央行利率走勢

Fed Funds Rate VS. CBC Discount Rate

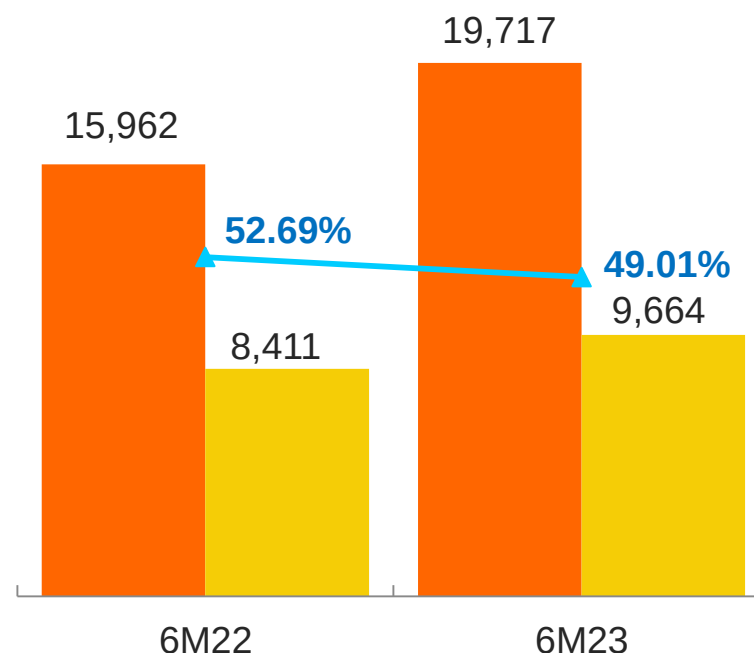


營業費用比

Operating Expense (in NT\$ mn)



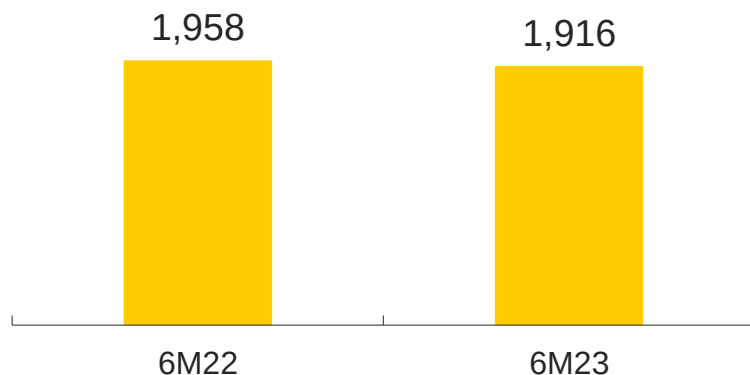
Cost-Income Ratio



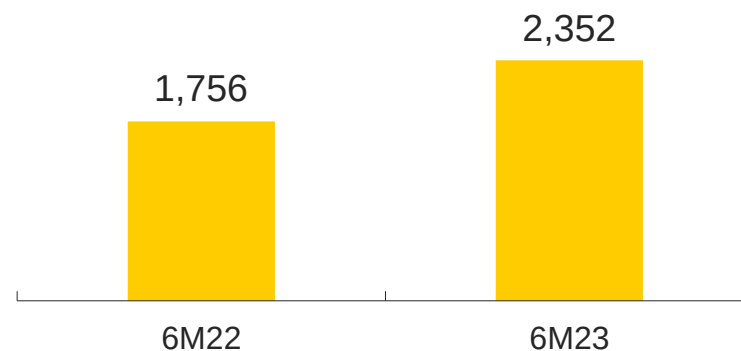
Net Revenue (in NT\$ mn)
Operation Expense (in NT\$ mn)
Cost-Income Ratio

放款提存、轉銷及收回

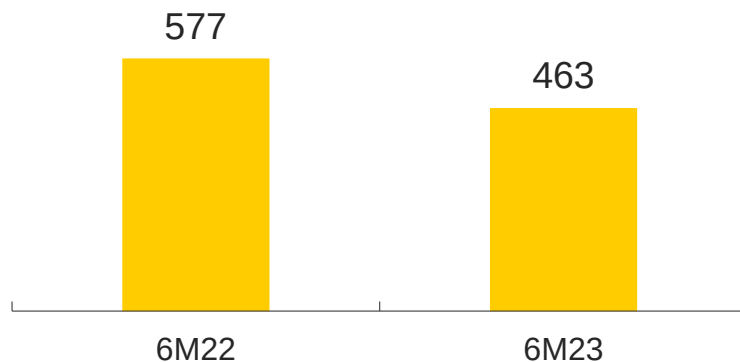
Provision (in NT\$ mn)



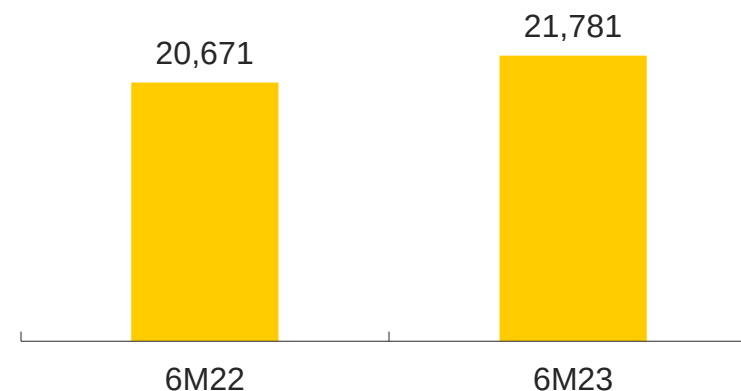
Write-Off (in NT\$ mn)



Recovery (in NT\$ mn)

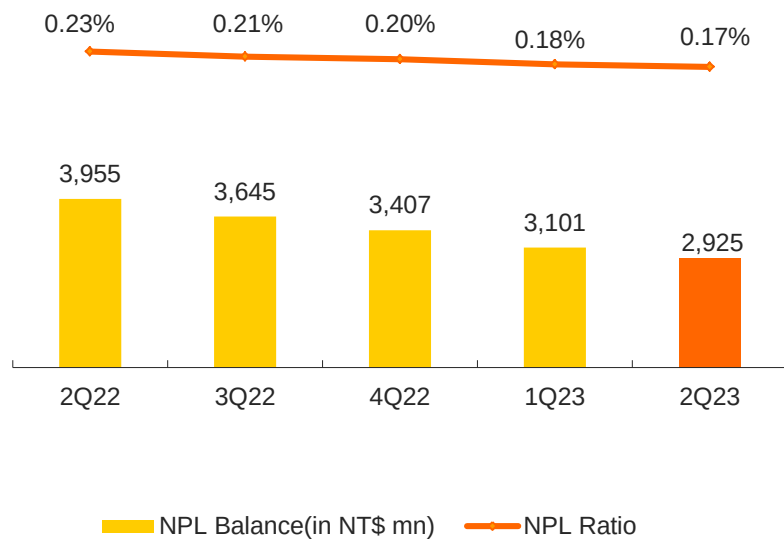


Reserve (in NT\$ mn)

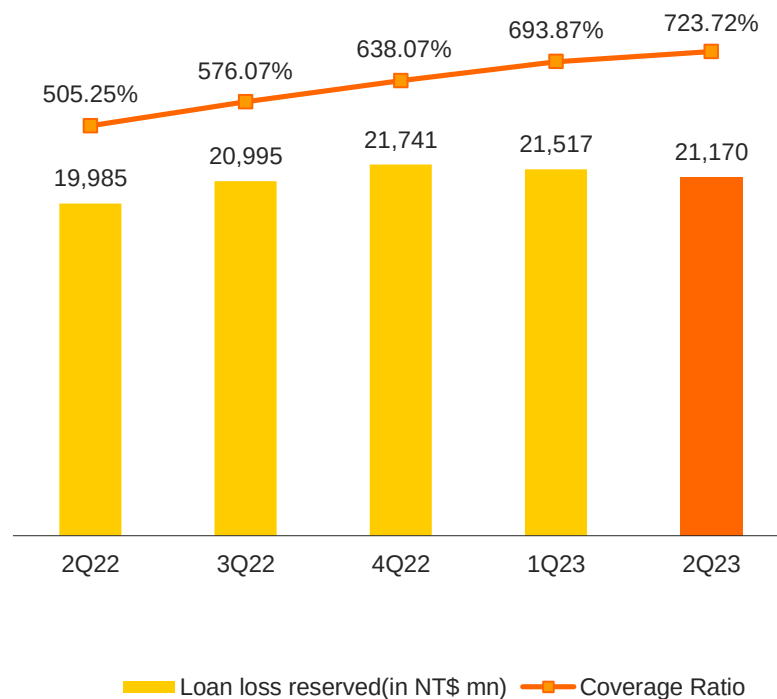


逾放比及覆蓋率

NPL Ratio

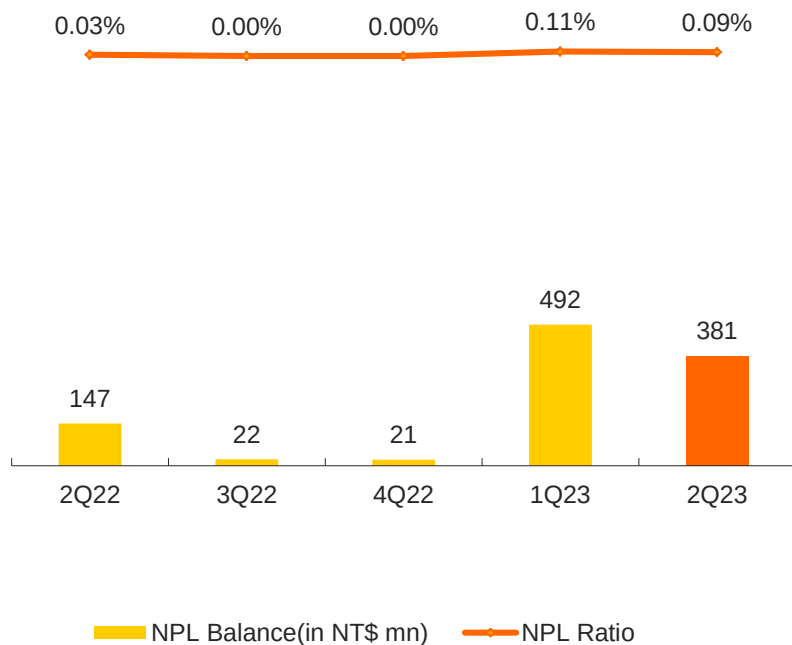


Coverage Ratio

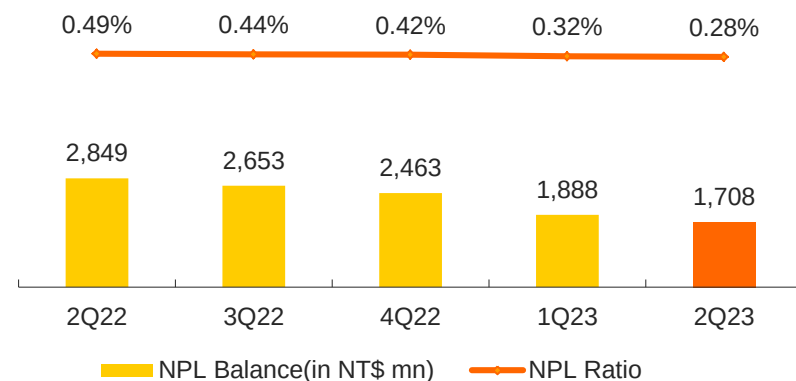


資產品質

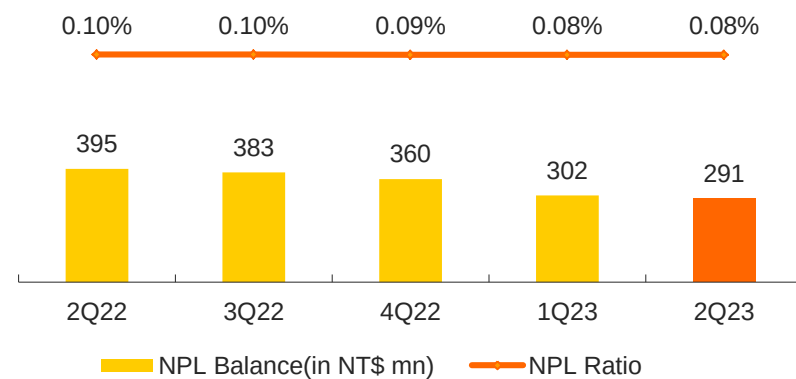
Large Corp.



SME



Mortgage



信用評級及資本適足率

Credit Rating

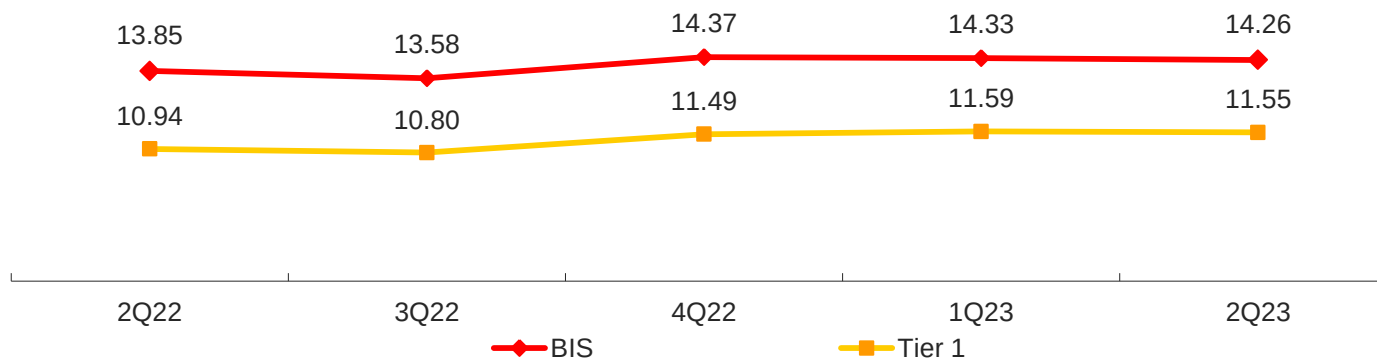
■ **Moody's** (2023/3發布)：

- 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

擴大溫室氣體盤查，
積極採取減碳行動。

永續資本

創造投資價值，
發揮長期永續影響力。

責任授信

遵循赤道原則，
推動以綠色金融協助
企業轉型。

普惠金融

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。

永續發展政策及ESG執行情形

永續發展政策

本行為落實環境、社會與公司治理議題之執行，以達永續發展目標，爰制定「彰化商業銀行股份有限公司永續發展實務守則」；並設立公司治理、責任金融、員工照護、社會共融及環境永續等五大管理方針，將企業永續發展之理念，納入核心業務計畫及營運活動積極推動。

ESG亮點項目

- 公司治理 本行於臺灣證券交易所111年度第九屆公司治理評鑑中名列前5%，並連續2年於金融保險類產業中，取得前4名佳績。
- 氣候風險管理 本行TCFD報告書經英國標準協會(BSI)完成查證，並連續三年獲得氣候相關的財務揭露成熟度模型為「第五級：優秀」最高等級(Level 5+：Excellence)認證佳績。
- 責任投資 本行獲台灣永續能源研究基金會(TAISE)「2023第3屆台灣永續投資獎」個案影響力永續主題投資銀級獎項。

【截至2023年Q2】

永續發展策略與推動作為



公司治理

- 召開本年度股東常會並完成第27屆董事改選
- 參與國內外評比，金管會第一屆永續金融評鑑、CDP 2023年氣候變遷問卷、DJSI 2023問卷，皆已完成提交
- 發布永續報告書依循GRI、SASB標準並經第三方驗證



↑ 第8屆及第9屆**公司治理評鑑**
上市組前5%及金融保險類前4名



環境永續

- 溫室氣體盤查範疇達100% (與合併報表同)
- 持續執行碳減量計畫-汰換老舊燈具及空調，燃油運具改換油電或純電，提升能源效率
- 購買綠電、分行規劃太陽能發電系統，提高再生能源占比；制定碳定價策略，並完成一間碳中和分行(彰化分行)將持續規劃
- 完成1母方案及1子專案之碳抵換專案，未來取得碳權
- 彰銀愛海守護計畫、布袋鹽田濕地守護者 ESG企業夥伴合作計畫-志工活動與環境教育講座

- 每年執行人權盡職調查
- 秉持公平、無差別待遇、對歧視及騷擾零容忍之職場環境
- 維持職業安全衛生管理系統國際標準
- 提供家庭友善措施(留職停薪制度、生育津貼補助、教育獎學金、托兒服務)

- 行動支付結合智能販賣機及公益，多重綜效
- TAISE台灣永續行動獎-公益及數金最佳永續行動方案
- 彰銀射箭隊選手表現優異
- 2023年金融服務愛心公益嘉年華(高雄場、宜蘭場)
- 2023年愛老人端午公益活動

- 持續精進盡職授信(含赤道原則落實)、責任投資與盡職治理
- 遵循聯合國責任銀行原則(PRB)並發布永續金融承諾
- 發行2023年度第1期可持續發展債券
- 配合國家永續發展目標，積極推動「永續績效連結授信優惠貸款專案」，並加強承作綠色授信



員工照護



社會共融



責任金融

【截至2023年Q2】



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)		
	2021	2022	Change %	2Q22	3Q22	4Q22	1Q23	2Q23	Change %	2Q22	2Q23	Change %
Assets												
Cash & due from Banks	290,702	201,747	-30.60%	197,135	268,433	201,747	259,432	174,249	-32.83%	197,135	174,249	-11.61%
Financial assets at FVPL, net	56,612	31,486	-44.38%	48,639	65,117	31,486	66,691	70,680	5.98%	48,639	70,680	45.32%
Financial assets at FVOCI, net	174,195	214,616	23.20%	226,441	223,201	214,616	213,751	230,520	7.85%	226,441	230,520	1.80%
Financial assets for hedging	147	0	-100.00%	-	-	-	-	-	-	-	-	-
Financial assets at amortized cost, net	405,256	485,011	19.68%	427,283	379,200	485,011	446,337	484,786	8.61%	427,283	484,786	13.46%
Receivables, net	22,929	22,447	-2.10%	22,944	24,079	22,447	21,560	25,636	18.91%	22,944	25,636	11.74%
Loans, net	1,554,775	1,685,320	8.40%	1,682,443	1,731,391	1,685,320	1,687,402	1,679,635	-0.46%	1,682,443	1,679,635	-0.17%
Other financial assets, net	3,858	1,769	-54.15%	2,853	2,866	1,769	2,618	1,517	-42.05%	2,853	1,517	-46.83%
Property and equipment, net	20,979	21,031	0.25%	21,096	20,961	21,031	21,022	21,059	0.18%	21,096	21,059	-0.18%
Right-of-use asset	1,942	1,954	0.67%	1,912	2,021	1,954	1,952	1,882	-3.61%	1,912	1,882	-1.58%
Investment property, net	13,852	13,846	-0.05%	13,849	13,847	13,846	13,844	13,843	-0.01%	13,849	13,843	-0.04%
Other assets	5,860	5,626	-3.99%	6,864	8,973	5,626	5,991	5,726	-4.42%	6,864	5,726	-16.58%
Total Assets	2,551,106	2,684,852	5.24%	2,651,460	2,740,089	2,684,852	2,740,601	2,709,534	-1.13%	2,651,460	2,709,534	2.19%
Liabilities												
Due to banks	99,889	52,877	-47.06%	91,013	114,335	52,877	86,673	66,607	-23.15%	91,013	66,607	-26.82%
Financial liabilities at FVPL	3,150	6,920	119.66%	8,237	14,054	6,920	2,754	2,859	3.82%	8,237	2,859	-65.29%
RP	1,373	941	-31.46%	1,078	17,704	941	1,494	1,481	-0.88%	1,078	1,481	37.37%
Payables	36,770	31,965	-13.07%	49,327	29,837	31,965	36,983	32,217	-12.89%	49,327	32,217	-34.69%
Deposits and remittances	2,167,441	2,349,883	8.42%	2,254,841	2,304,264	2,349,883	2,366,276	2,355,458	-0.46%	2,254,841	2,355,458	4.46%
Bank notes payable	51,278	51,219	-0.11%	51,249	51,234	51,219	52,205	52,190	-0.03%	51,249	52,190	1.84%
Provisions	4,694	3,023	-35.60%	4,643	4,579	3,023	3,018	3,192	5.76%	4,643	3,192	-31.25%
Lease liabilities	1,770	1,795	1.37%	1,736	1,864	1,795	1,796	1,714	-4.55%	1,736	1,714	-1.27%
Other liabilities	13,287	17,200	29.45%	23,569	35,540	17,200	14,585	18,086	24.01%	23,569	18,086	-23.26%
Total Liabilities	2,379,654	2,515,824	5.72%	2,485,693	2,573,411	2,515,824	2,565,784	2,533,804	-1.25%	2,485,693	2,533,804	1.94%
Stockholders' Equity	171,452	169,028	-1.41%	165,767	166,678	169,028	174,817	175,730	0.52%	165,767	175,730	6.01%
Total Liabilities and Stockholders' Equity	2,551,106	2,684,852	5.24%	2,651,460	2,740,089	2,684,852	2,740,601	2,709,534	-1.13%	2,651,460	2,709,534	2.19%

STATEMENTS OF COMPREHENSIVE INCOME(Consolidated)

(in NT\$ mn)	Year(IFRSs)			Quarter(IFRSs)						Period(IFRSs)		
	2021	2022	Change %	2Q22	3Q22	4Q22	1Q23	2Q23	Change %	6M22	6M23	Change %
Interest Income	27,492	41,612	51.36%	9,025	11,442	13,841	14,545	15,898	9.30%	16,330	30,443	86.43%
Interest Expense	7,026	16,967	141.47%	2,799	4,768	7,545	8,914	10,412	16.81%	4,653	19,326	315.34%
Net Interest Income	20,466	24,645	20.42%	6,225	6,673	6,296	5,632	5,486	-2.59%	11,677	11,118	-4.79%
Net Service fee and commissions income	4,554	4,256	-6.55%	1,128	1,024	916	1,301	1,245	-4.33%	2,316	2,547	9.97%
Gains(losses) on financial assets and liabilities at FVPL	1,238	3,312	167.59%	404	535	2,113	2,509	2,178	-13.19%	664	4,687	605.34%
Realized gains of financial assets at FVOCI	1,483	70	-95.26%	242	-29	-284	218	710	225.68%	384	928	142.06%
Gains(losses) on disposal of credit assets measured at AC	0	-2	-5744.83%	0	0	0	-42	-1	98.33%	-2	-43	-2501.64%
Foreign exchange gains(losses)	495	1,640	231.60%	448	982	-123	85	236	176.38%	781	321	-58.89%
Other miscellaneous net income	450	216	-52.03%	84	-8	82	78	82	4.95%	142	159	12.23%
Net income other than net interest income	8,220	9,493	15.49%	2,307	2,504	2,704	4,149	4,450	7.25%	4,285	8,599	100.68%
Net Revenues and gains	28,686	34,139	19.01%	8,532	9,177	9,000	9,781	9,936	1.58%	15,962	19,717	23.52%
Credit loss provisions, net	1,794	3,319	85.03%	824	757	1,181	904	549	-39.21%	1,381	1,453	5.19%
Operating Expenses	16,772	17,769	5.94%	4,357	4,617	4,741	4,645	5,019	8.04%	8,411	9,664	14.90%
Employee Benefits expenses	11,409	11,721	2.74%	2,865	3,098	3,086	3,098	3,334	7.62%	5,538	6,432	16.14%
Depreciation and amortization expenses	1,420	1,571	10.59%	402	404	398	410	414	1.05%	768	824	7.24%
Other general and administrative expenses	3,943	4,476	13.53%	1,090	1,116	1,256	1,138	1,271	11.70%	2,105	2,409	14.43%
Income before income tax from continuing operations	10,120	13,051	28.95%	3,351	3,803	3,078	4,232	4,368	3.21%	6,170	8,600	39.39%
Income Tax Expense	1,317	2,080	57.95%	409	602	628	780	809	3.77%	850	1,589	87.02%
Net Income	8,804	10,971	24.62%	2,943	3,201	2,451	3,452	3,558	3.08%	5,320	7,010	31.78%
Basic EPS(NT\$)	0.84	1.04	23.81%	0.28	0.30	0.23	0.33	0.33	0.00%	0.51	0.65	27.45%
Other comprehensive income	1,333	-8,151	-711.32%	-4,997	-2,289	-101	2,336	3,181	36.15%	-5,761	5,518	195.77%
Total comprehensive income	10,137	2,820	-72.18%	-2,054	912	2,350	5,788	6,739	16.43%	-441	12,528	2937.96%



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感謝聆聽

