CHB 彰化銀行
CHANG HWA BANK

2024年第四季
法人說明會

March 18, 2025

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全球經濟與產業概況

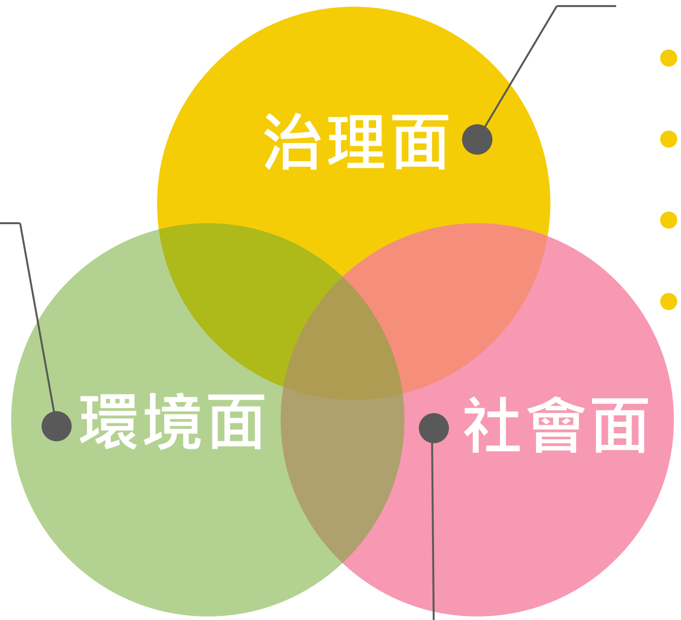
全球　經濟溫和增長，仍須留意政經環境不確定性

- 全球製造業表現仍呈二極化，半導體高階製程與伺服器需求強勁。
- 預期主要央行繼續降息，逐步放寬的金融環境將會繼續支持經濟溫和增長。
- 美國關稅政策與國際經貿的影響，可能導致全球供應鏈重組。
- 中國持續加大基礎建設投資，尤其將提振消費放在2025年經濟工作首位，將有助振興經濟。

台灣　內需穩健與出口活絡，將引領國內景氣表現溫熱

- 國內外主要機構普遍預測2025年台灣經濟成長率可望達3%以上。
- 半導體高階製程與伺服器商機可期，而傳產需求緩慢回升。
- ＡＩ新科技的出現有望推升相關軟體及應用技術的開發，並促進台灣相關產業的表現。
- 隨著國內景氣回升，將支撐消費信心和旅遊動能．尤其航空運輸業景氣將持續看好。
- 中國加大基礎建設投資也有助推升散裝航運需求。

永續發展推動情形



- 連續三年入選且近兩年皆位列標普永續年鑑之永續年鑑會員前10%企業。
- 連續三年入選「公司治理評鑑」上市公司前5%
- 同時獲列道瓊永續指數「世界指數」及「新興市場指數」成分股。
- 連續兩年入選金管會「永續金融評鑑—銀行業」前20%及25%。
- 榮獲中華公司治理協會公司治理制度評量「特優」認證。
- 第三度獲經濟部工業局「台灣智慧財產權管理規範(TIPS)A級驗證」

- 獲碳揭露專案CDPj問券氣候變遷A級別(A List)企業。
- 獲列商業週刊2024年「碳競爭力100強」
- 獲國際媒體頒發2024 ESG Business Award—Carbon Disclosure Award(碳揭露獎項)
- 獲政治大學企業永續管理研究中心「第一屆氣候相關財務揭露TCFD報告書評鑑—績優單位」。
- 獲環境部第六屆「國家企業環保獎—銀級獎」
- 科學基礎減碳近程目標，經科學基礎減碳目標倡議組織SBTi審核通過。

- 導入ISO 10002客訴品質管理系統並通過英國標準協會認證。
- 獲聯徵中心2024「金安獎」、「金質獎」及「永續融資獎」三獎肯定。
- 獲教育部2024年「體育推手獎」贊助類銅質獎。
- 獲勞動部職業安全衛生署評選為「健康勞動力用續領航企業」
- 獲1111人力銀行2024年幸福企業票選「金融管顧類金獎」。
- 連續兩年獲金管會「推動微型保險類輔助人組—第一名」。

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19,280億元，YoY+10.63%
  企金YoY+7.79%，個金YoY+11.13%，海外YoY+8.96%
- 存款量25,972億元，YoY+9.90%
  台幣YoY+11.74%，外幣YoY+4.84%

獲利表現

- 稅後盈餘149.45億元，YoY+15.12%
- EPS 1.33元，ROA 0.49%，ROE 7.68%

資產品質

- 逾放比0.16%，YoY-0.02%
- 覆蓋率797.47%，YoY+104.09%

資本水準

- 資本適足率14.14%

*ROE and ROA are after-tax figures.

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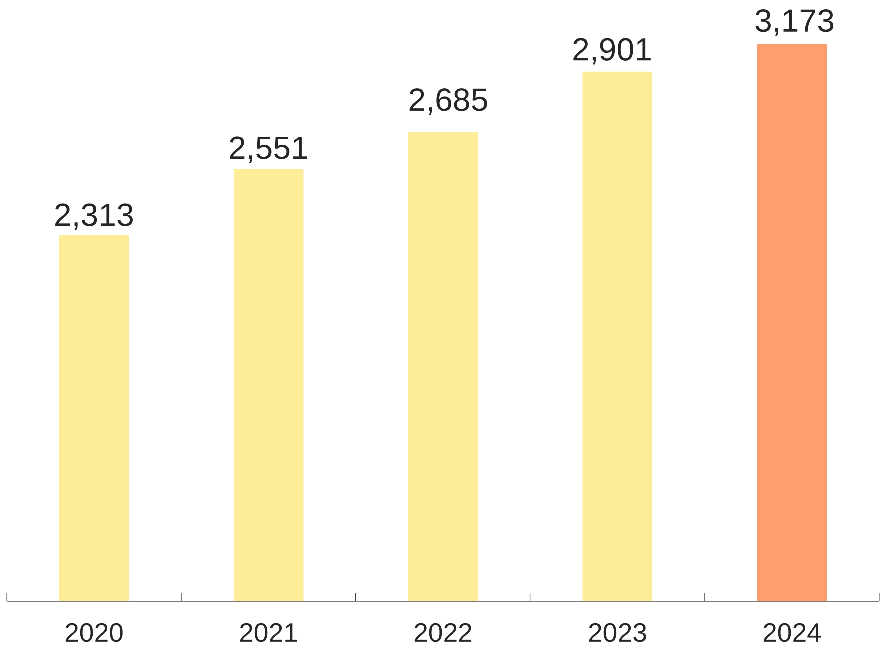
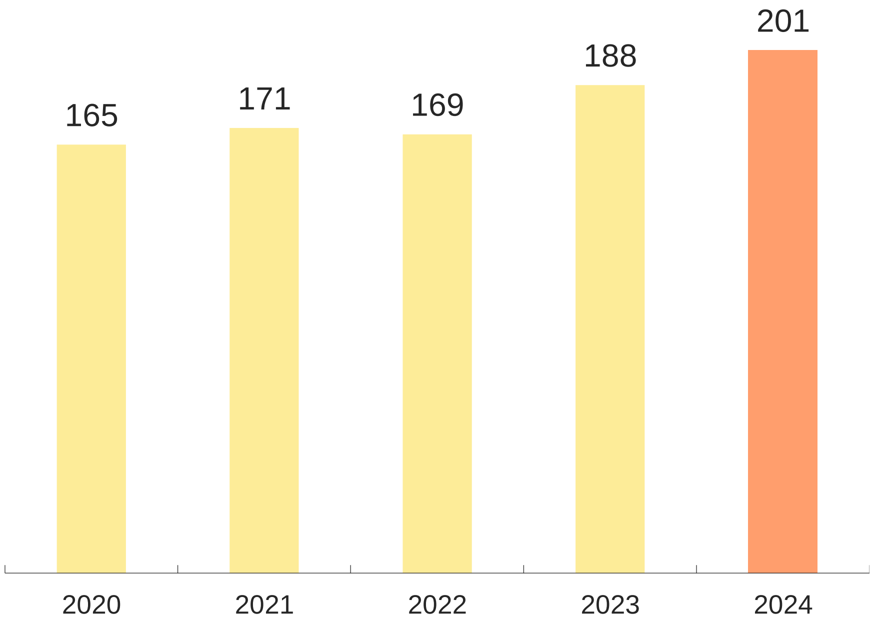
資產規模及淨值

Asset size (in NT$ bn)

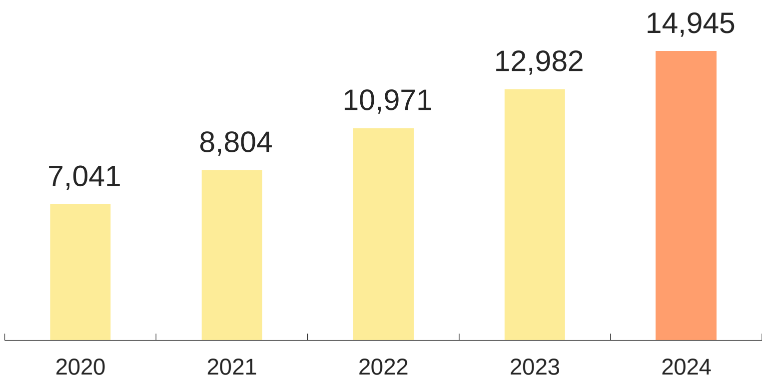


Net Worth (in NT$ bn)

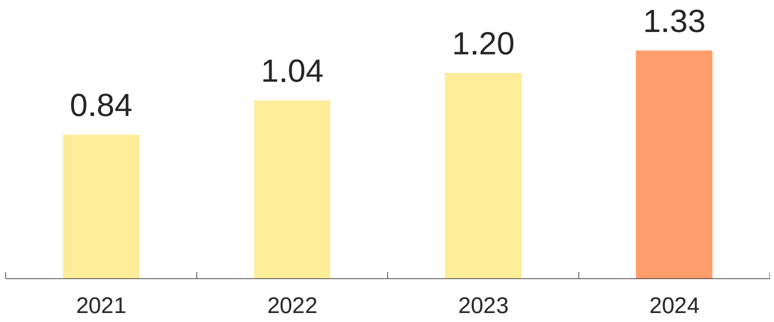


獲利表現

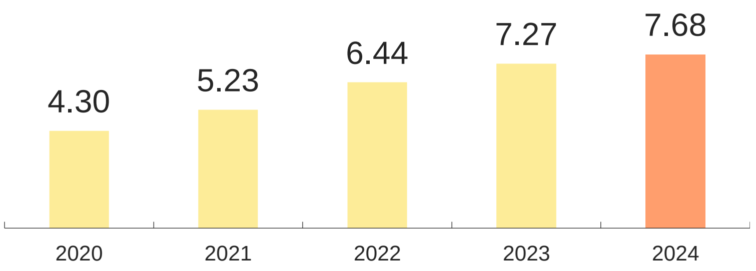
Net Income After Tax (in NT$ mn)



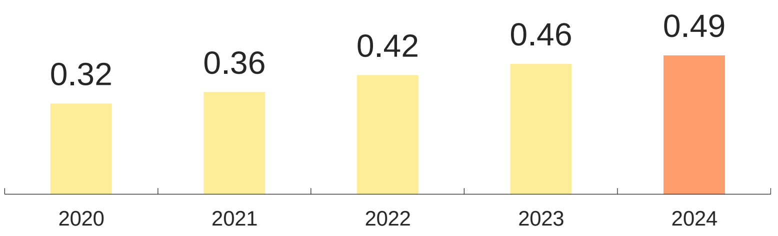
EPS After tax (in NT$)



ROE(%)



ROA(%)



*ROE and ROA are after-tax figures.

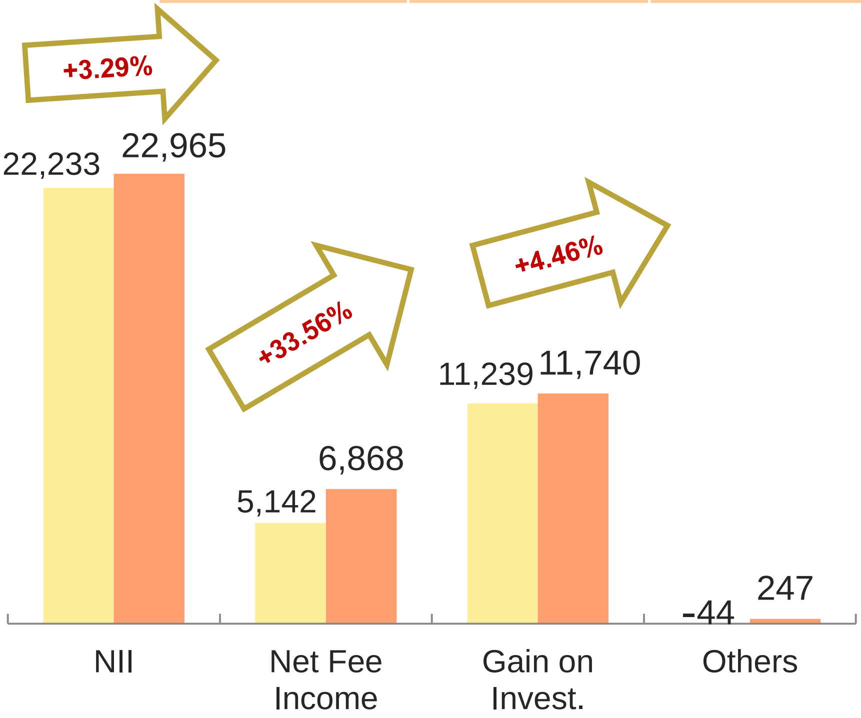
綜合損益表

(In NT$ mn)	2023	2024	YoY(%)
Net Revenue	38,570	41,820	8.42%
Provision, Net	3,241	3,051	-5.88%
Operating Expense	19,092	20,415	6.93%
Net Income Before tax	16,237	18,354	13.04%
Income Tax Expense	3,254	3,408	4.72%
Net Income After tax	12,982	14,945	15.12%
Other comprehensive income	11,814	4,426	-62.54%
Total comprehensive income	24,796	19,371	-21.88%

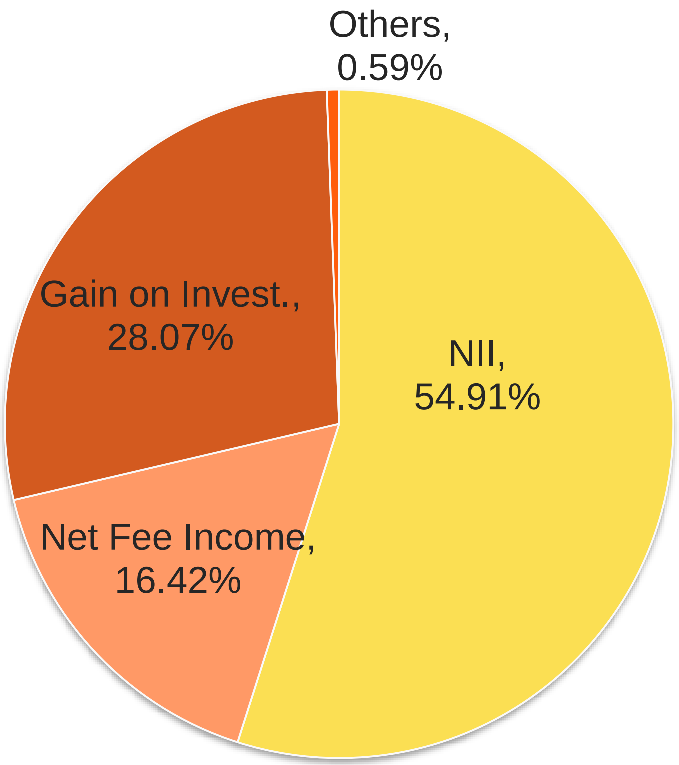
淨收益

Net Revenue (in NT$ mn)

2023	2024	YoY
38,570	41,820	+8.42%



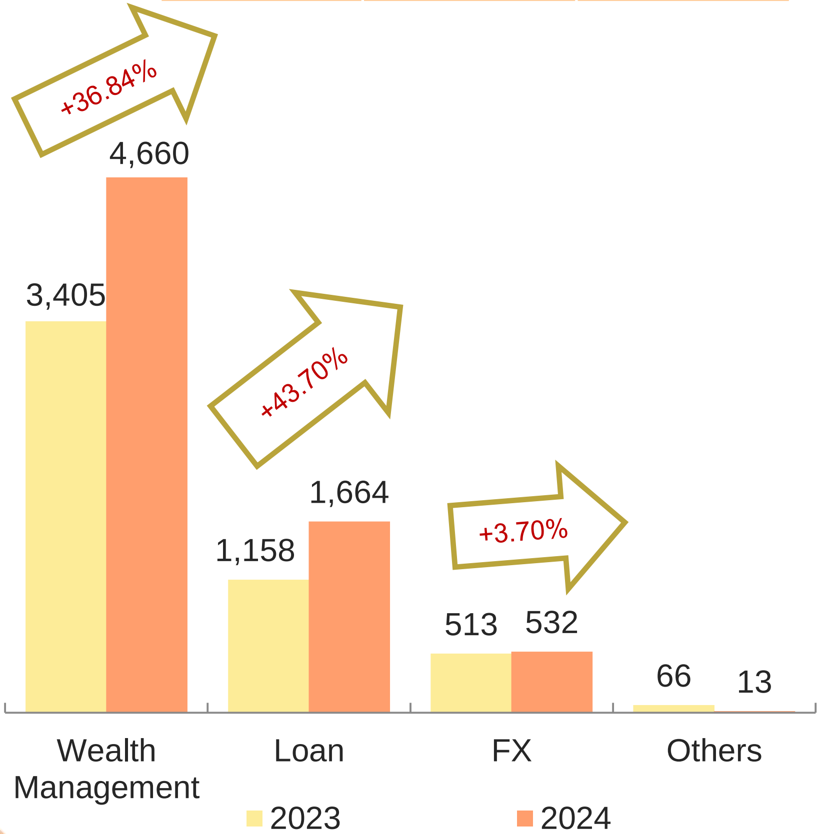
2024 Net Revenue Breakdown



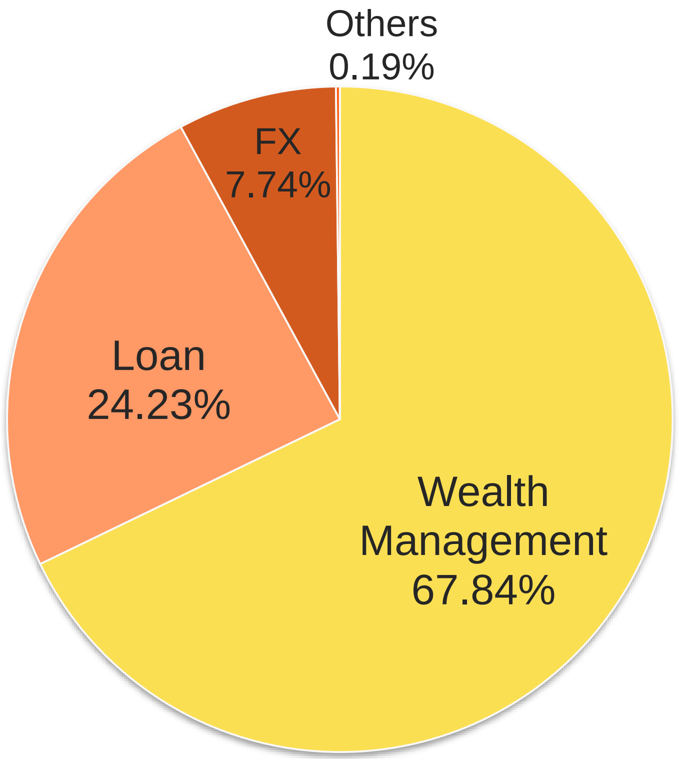
手續費淨收益

Net Fee Income (in NT$ mn)

2023	2024	YoY
5,142	6,868	+33.56%



2024 Net Fee Income Breakdown



報告大綱

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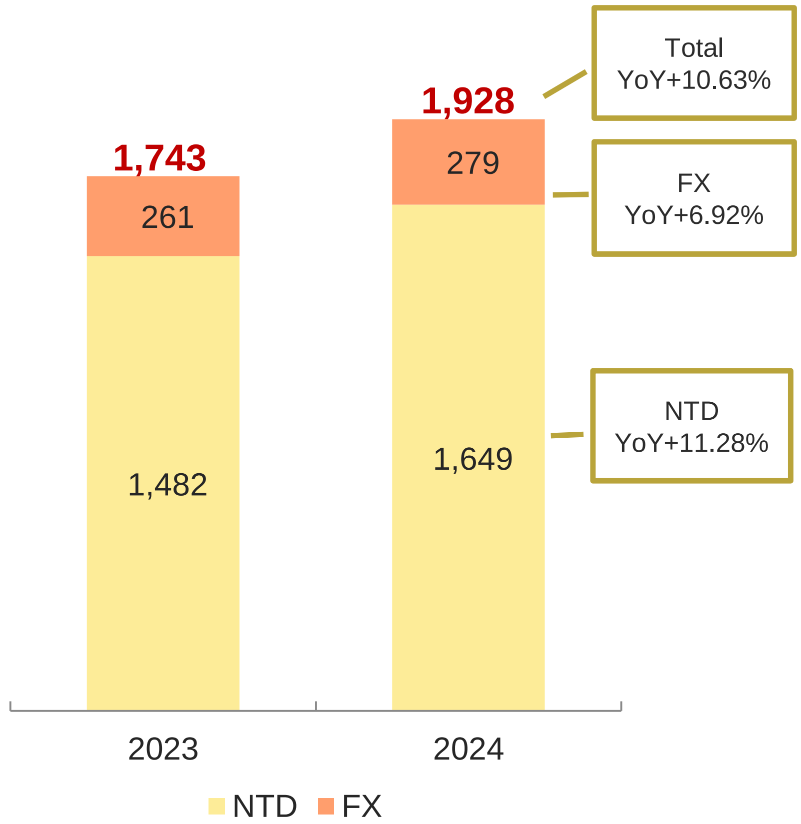
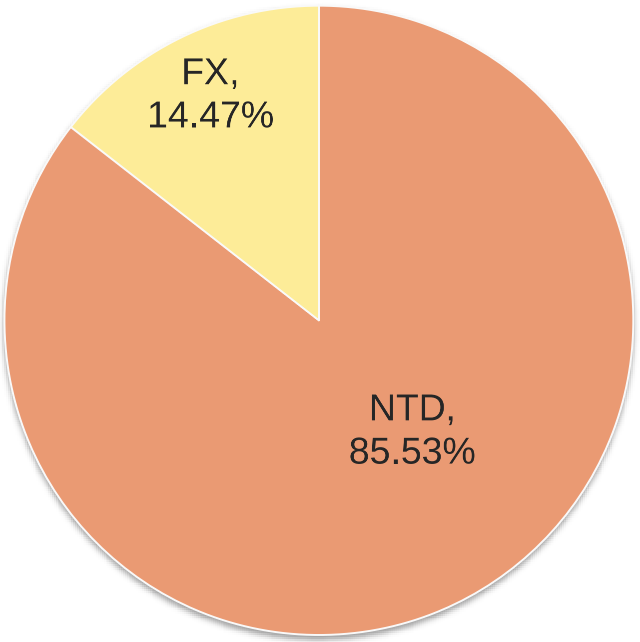
放款結構：台外幣

Loan balance (in NT$ bn)



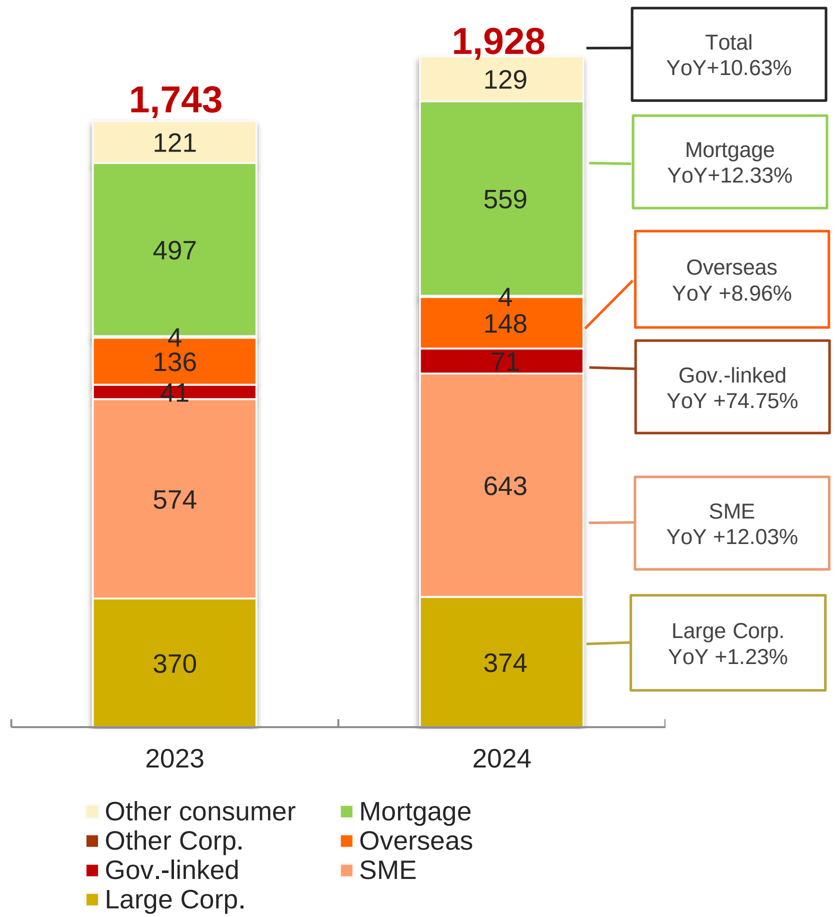
2024 Loan Breakdown by Currency



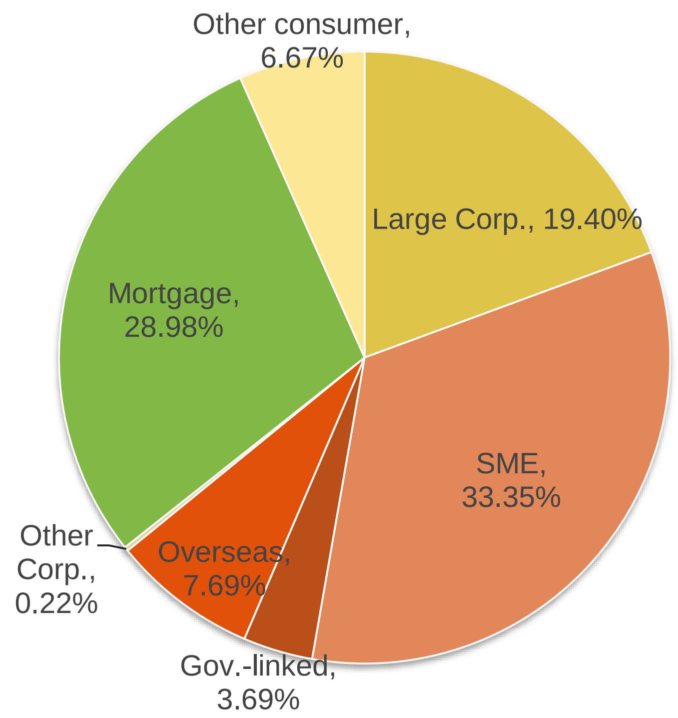
*.Loan includes ordinary loans, advances (credit card), factoring A/R, exchange bills negotiated, and import / export bills negotiated, and excludes overdue loans.

放款結構：對象別

Loan Balance (in NT$ bn)



2024 Loan Breakdown by Customer

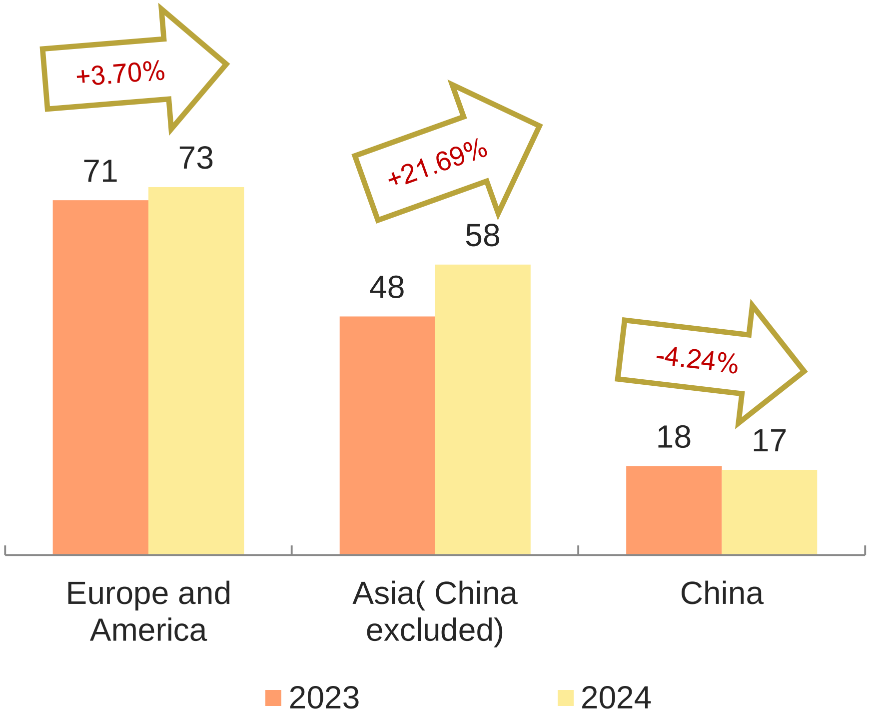


*.Loan includes ordinary loans, advances (credit card), factoring A/R, exchange bills negotiated, and import / export bills negotiated, and excludes overdue loans.

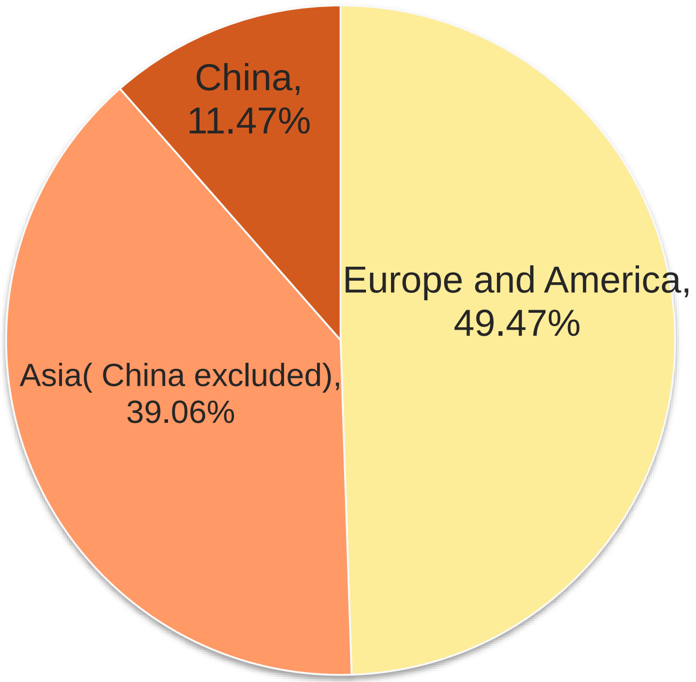
海外分行放款地區別

Overseas Loan Balance (in NT$ bn)

2023	2024	YoY
136	148	+8.96%



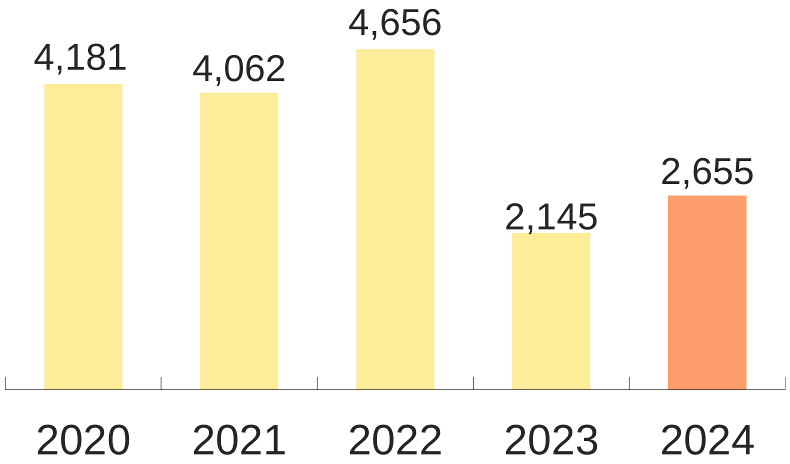
2024 Overseas Loan Breakdown by Regions



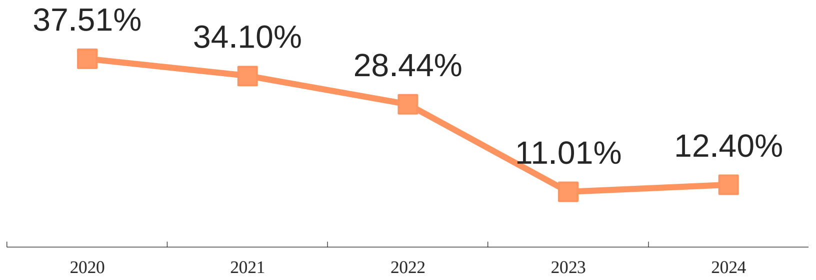
*.Loan includes ordinary loans, advances (credit card), factoring A/R, exchange bills negotiated, and import / export bills negotiated, and excludes overdue loans.

境外獲利占比

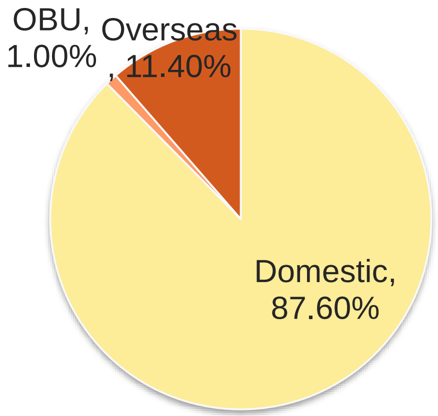
Overseas & OBU PPOP (in NT$ mn)



Overseas & OBU PPOP proportion

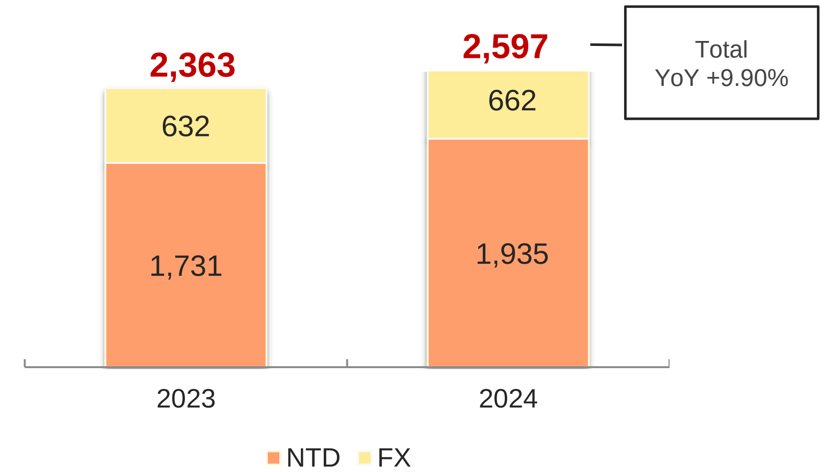


2024 PPOP Breakdown

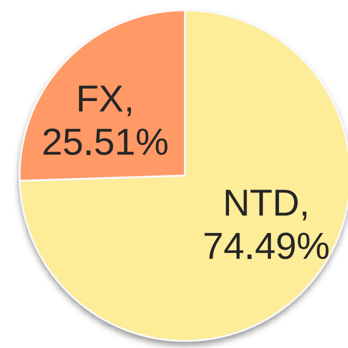


存款結構：台外幣

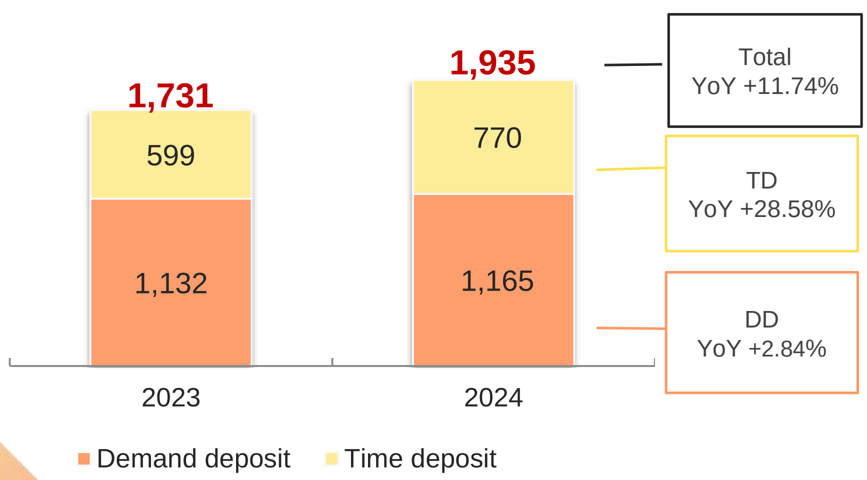
Deposit Balance (in NT$ bn)



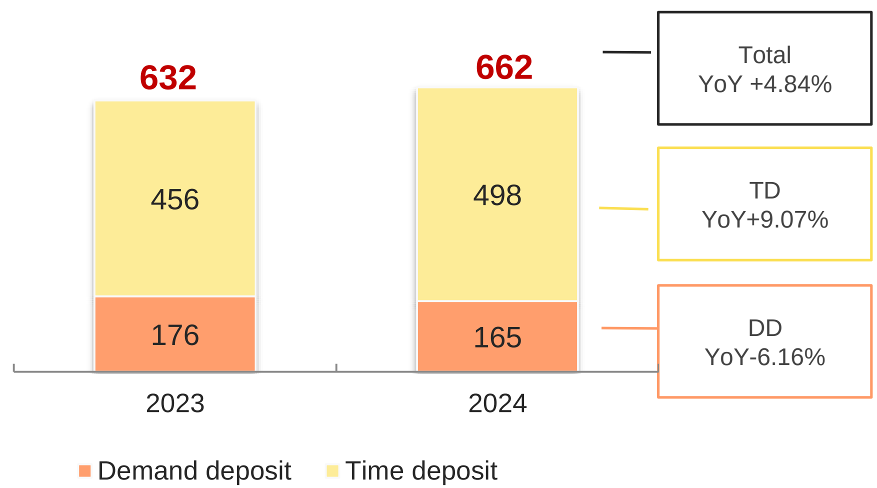
2024 Deposit Breakdown by Currency



NTD Deposit Balance (in NT$ bn)

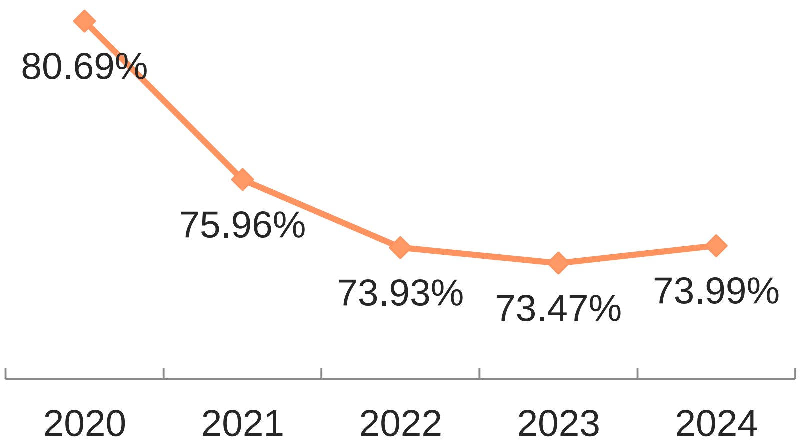


FX Deposit Balance (in NT$ bn)

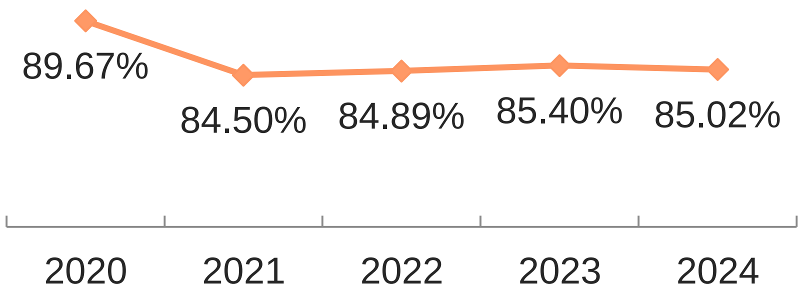


存放比

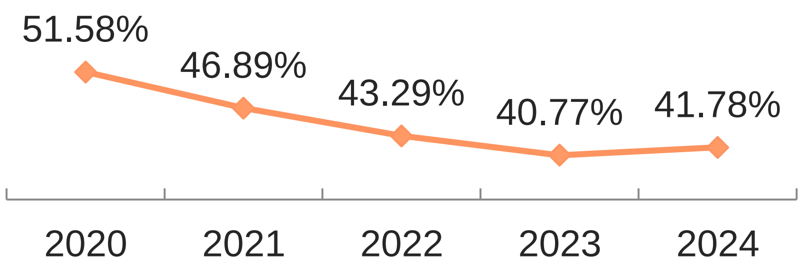
Total LDR



NTD LDR

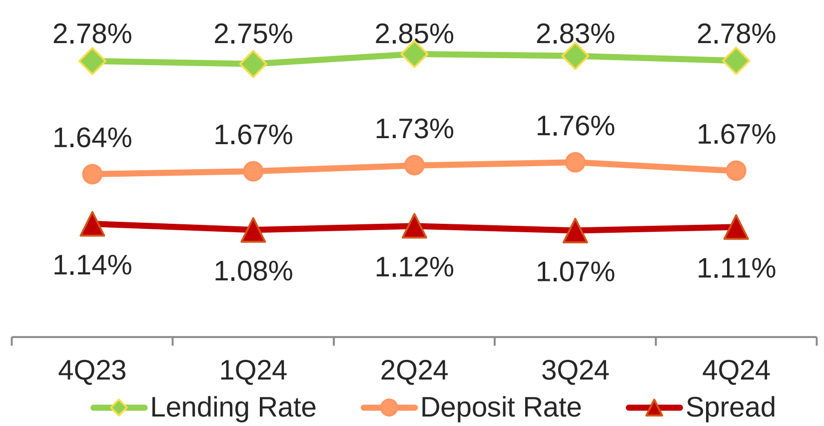


FX LDR

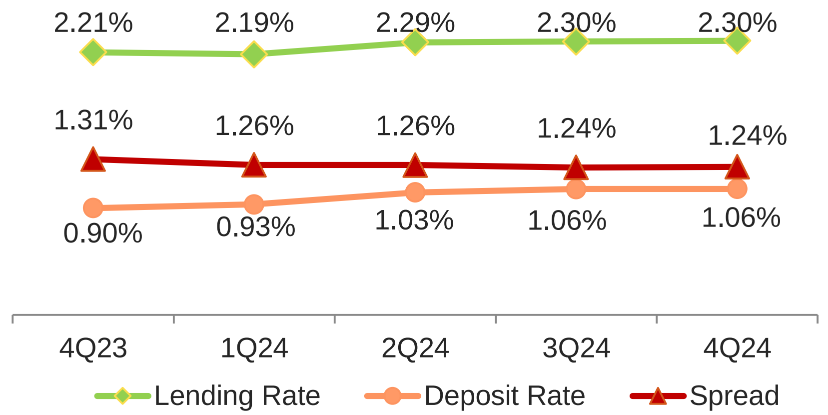


存放利差、淨利差

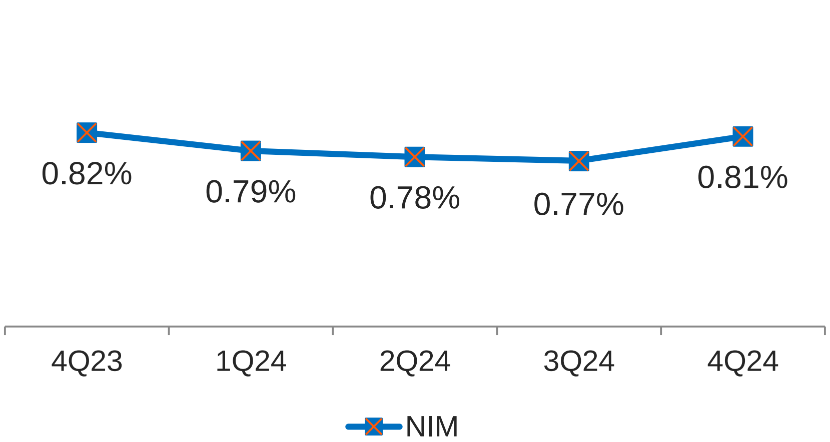
Total Loan to Deposit Spread



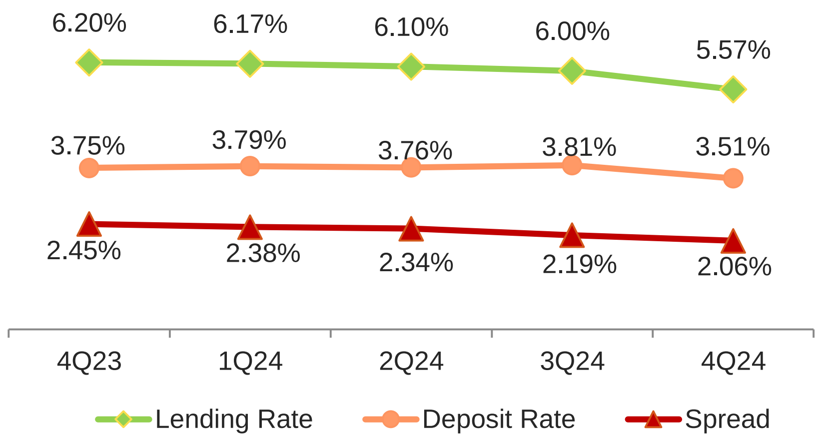
NTD Loan to Deposit Spread



NIM



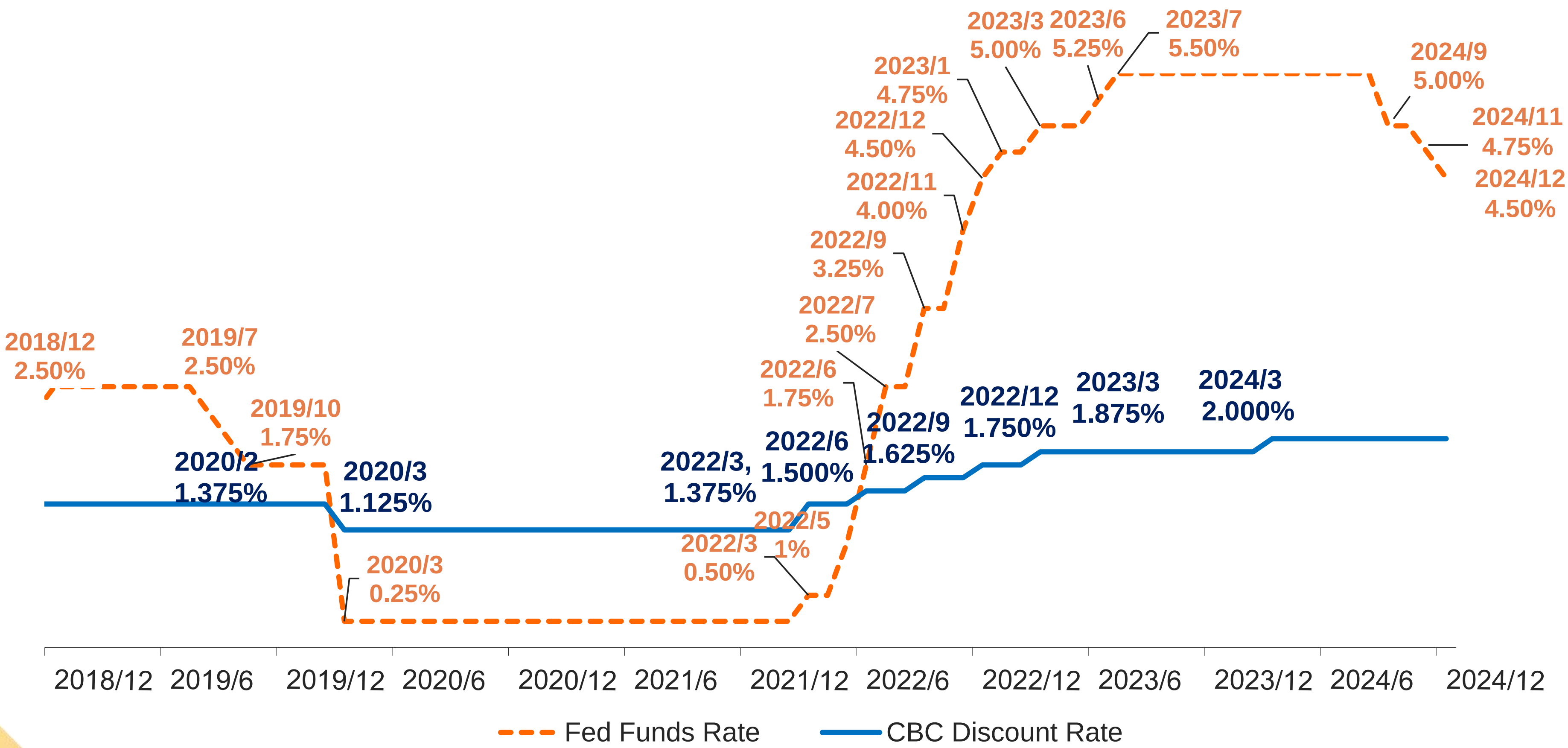
FX Loan to Deposit spread



*.IFRS and quarterly basis.

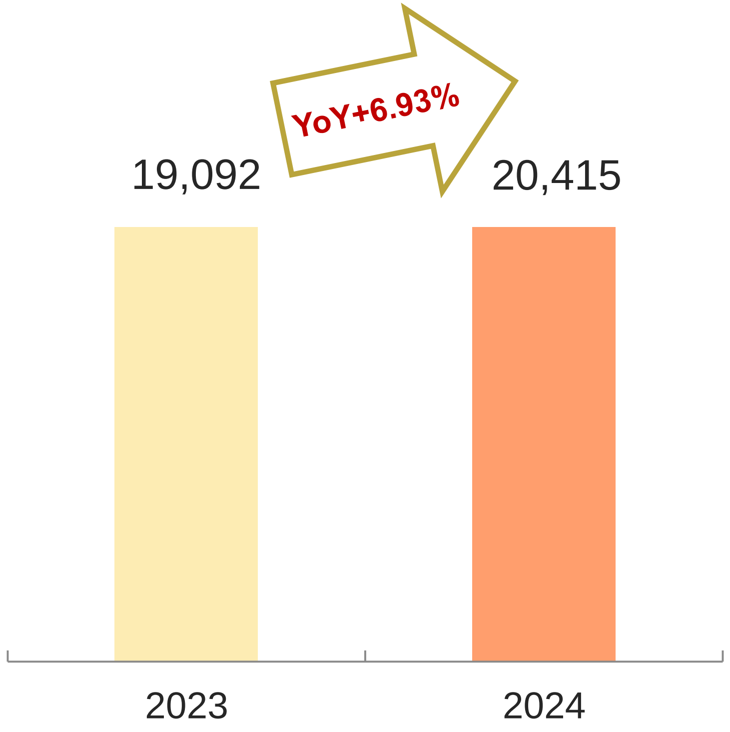
Fed與國內央行利率走勢

Fed Funds Rate VS. CBC Discount Rate

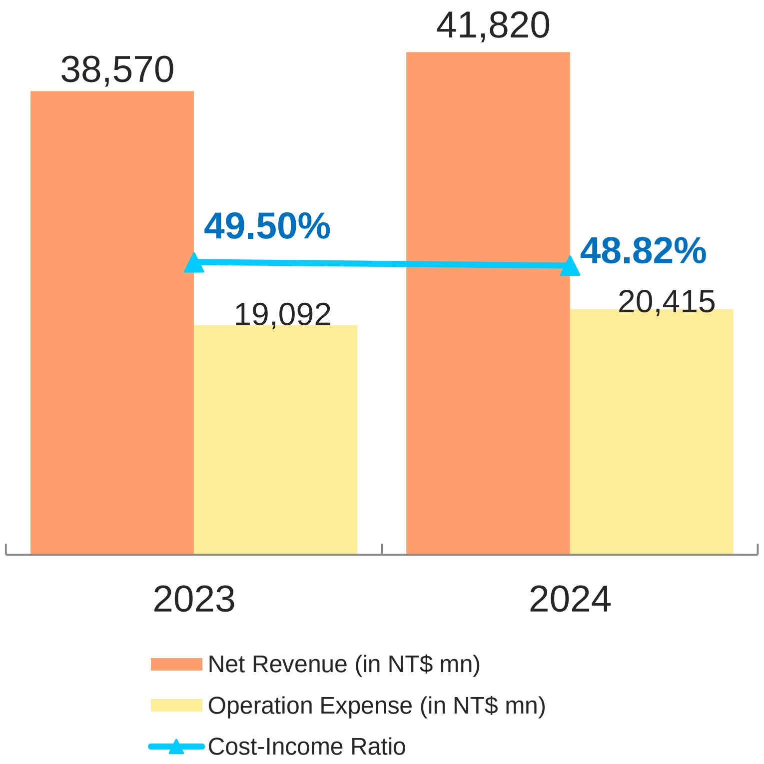


營業費用比

Operating Expense (in NT$ mn)

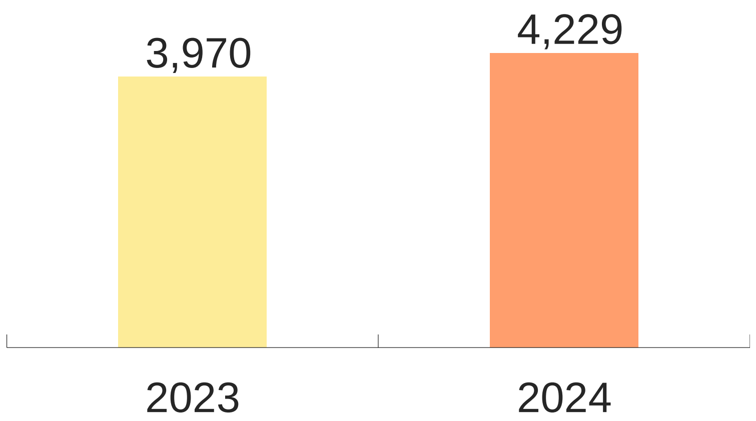


Cost-Income Ratio

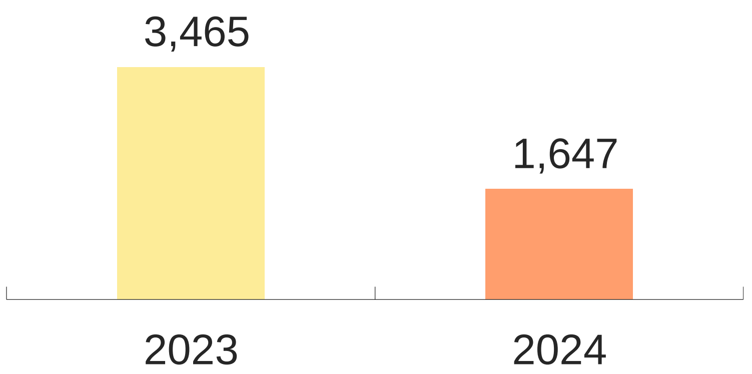


放款提存、轉銷及回收

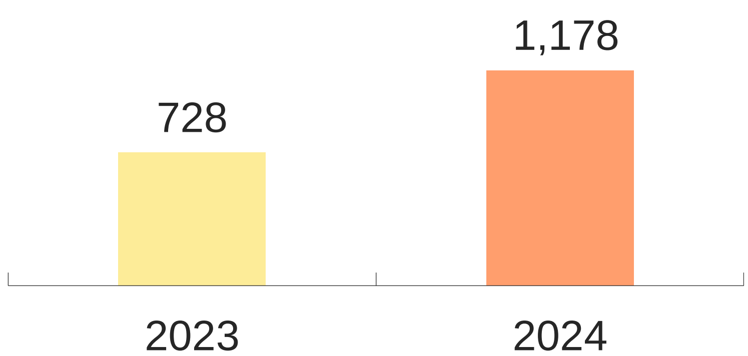
Provision (in NT$ mn)



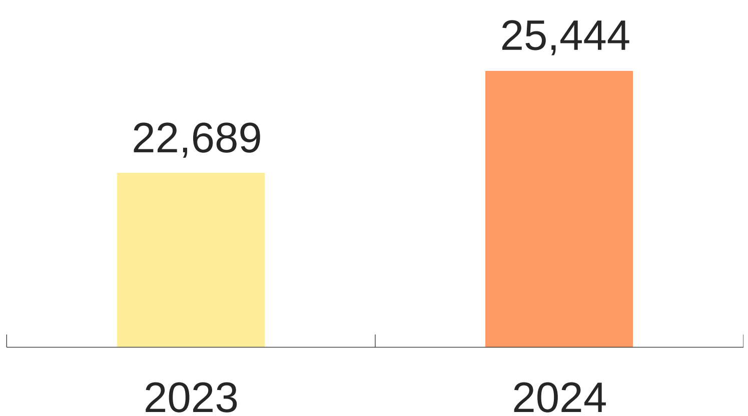
Write-Off (in NT$ mn)



Recovery (in NT$ mn)

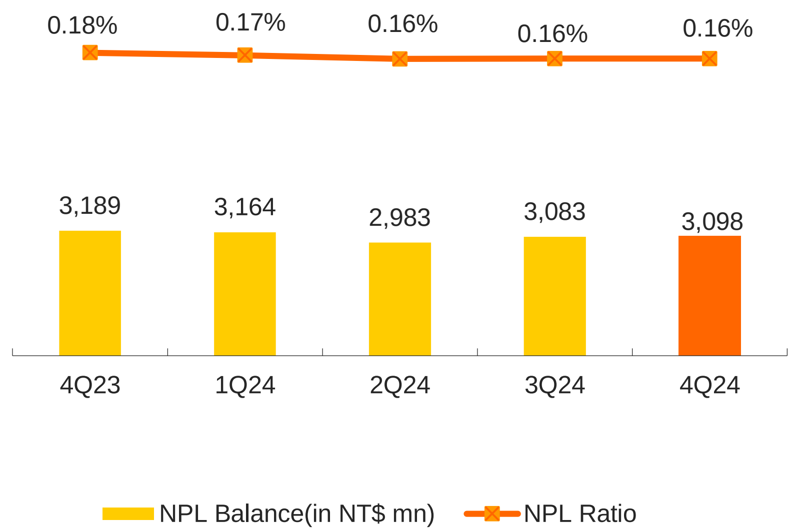


Reserve (in NT$ mn)

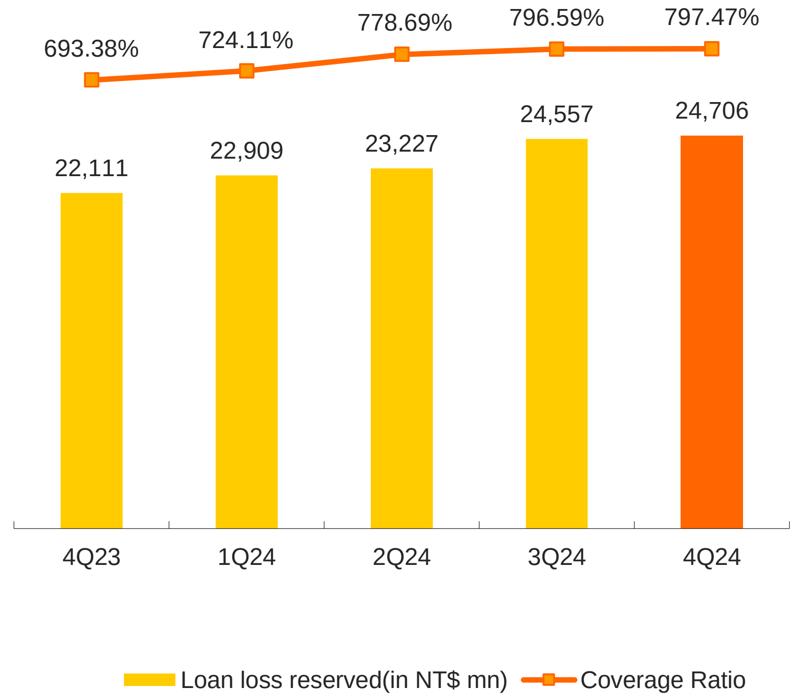


逾放比及覆蓋率

NPL Ratio

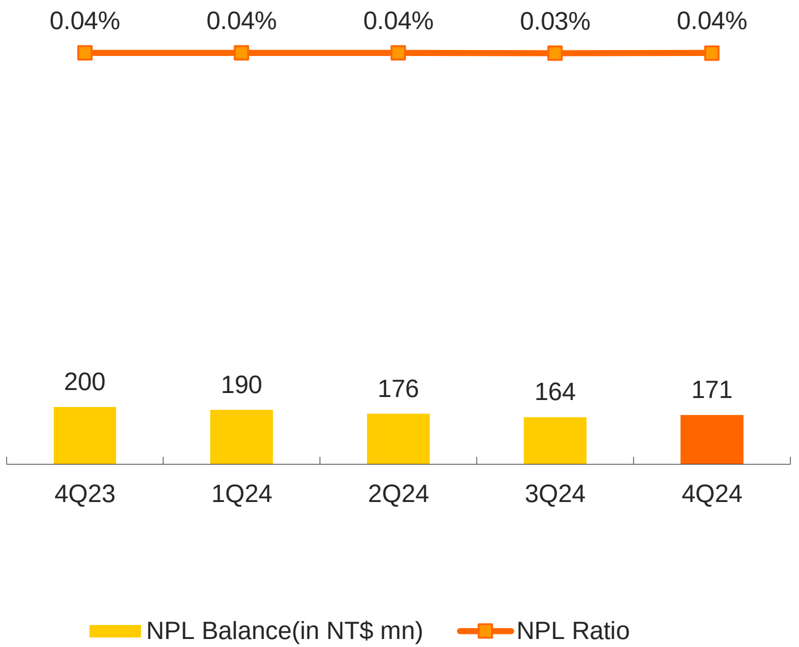


Coverage Ratio

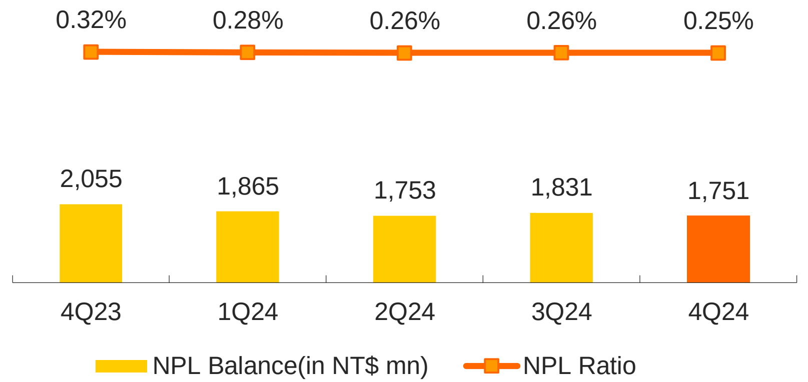


資產品質

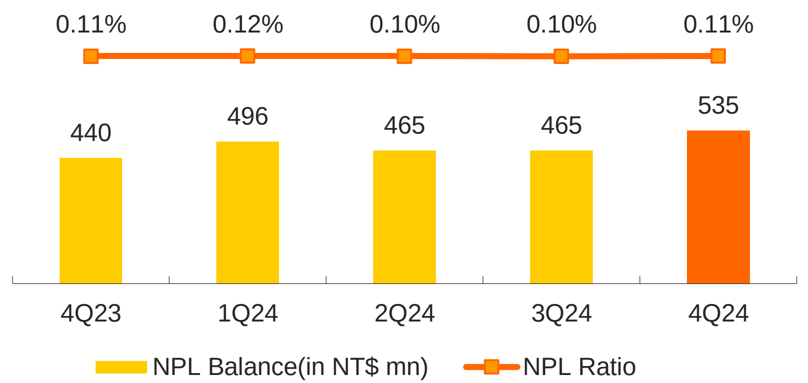
Large Corp.



SME



Mortgage

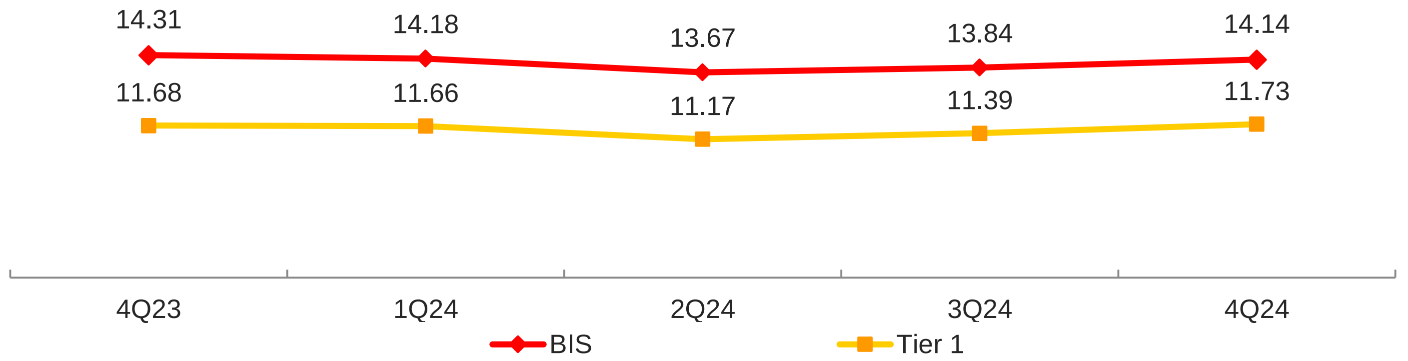


信用評級及資本適足率

Credit Rating

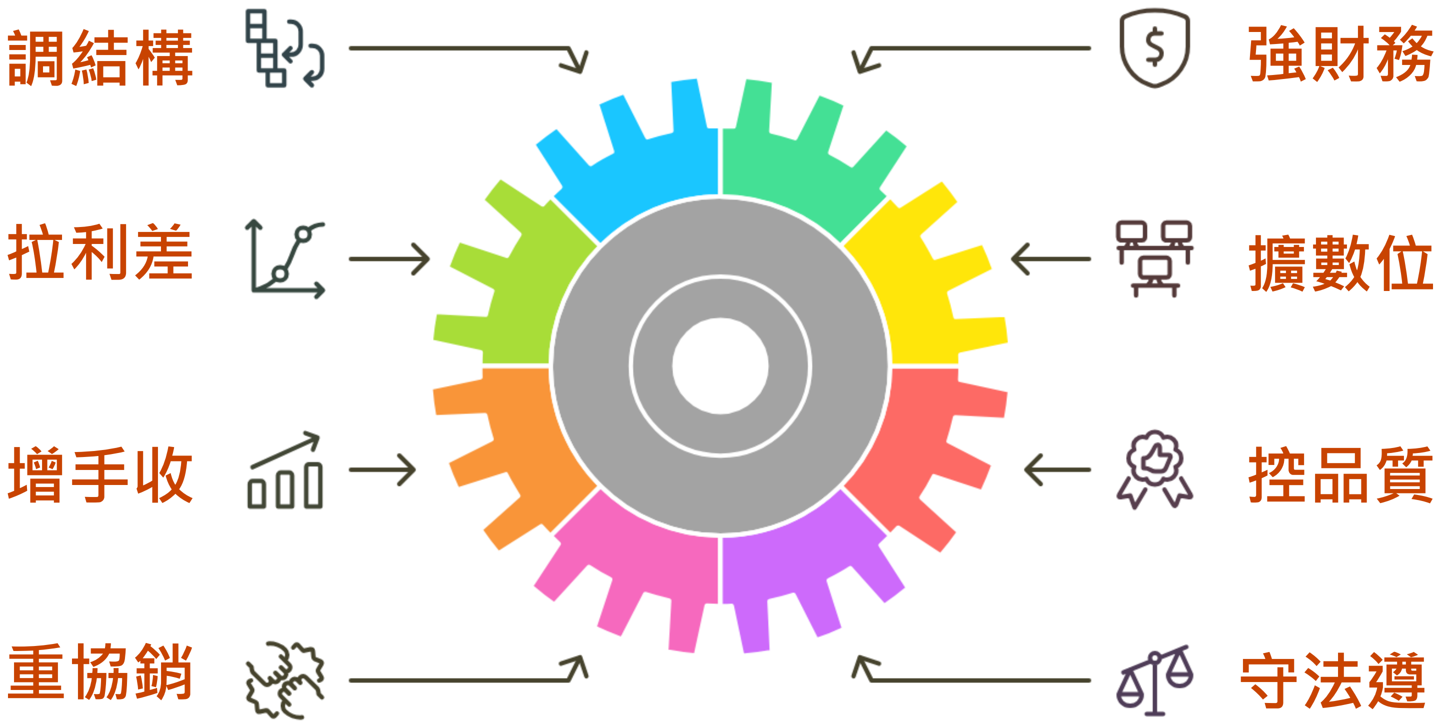
- **Moody's** (2024/3發布) ：
  - 長期評等：A2
  - 短期評等：P-1
  - 展望：穩定
- **S&P** (2024/11發布) ：
  - 長期評等：A
  - 短期評等：A-1
  - 展望：穩定

Capital Adequacy Ratio (%)



百廿彰銀 八大營運策略

本行以「百廿傳承 再創巔峰」為主軸，並以「擴大雙翅膀」為核心目標，八大營運策略分別為：



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)		
	2023	2024	Change%	4Q23	1Q24	2Q24	3Q24	4Q24	Change%	4Q23	4Q24	Change%
Assets												
Cash & due from Banks	243,280	229,374	-5.72%	243,280	284,847	235,691	280,542	229,374	-18.24%	243,280	229,374	-5.72%
Financial assets at FVPL, net	73,576	82,799	12.54%	73,576	83,166	80,600	79,914	82,799	3.61%	73,576	82,799	12.54%
Financial assets at FVOCI, net	261,736	310,156	18.50%	261,736	284,980	307,605	300,213	310,156	3.31%	261,736	310,156	18.50%
Financial assets at amortized cost, net	453,143	512,721	13.15%	453,143	454,312	485,725	472,944	512,721	8.41%	453,143	512,721	13.15%
Receivables, net	20,992	24,808	18.18%	20,992	23,410	31,447	28,226	24,808	-12.11%	20,992	24,808	18.18%
Loans, net	1,802,525	1,967,920	9.18%	1,802,525	1,857,165	1,915,206	1,963,576	1,967,920	0.22%	1,802,525	1,967,920	9.18%
Other financial assets, net	1,236	325	-73.74%	1,236	1,127	1,143	458	325	-29.08%	1,236	325	-73.74%
Property and equipment, net	21,048	21,413	1.74%	21,048	20,909	20,946	21,163	21,413	1.18%	21,048	21,413	1.74%
Right-of-use asset	1,938	1,967	1.46%	1,938	1,853	1,915	1,861	1,967	5.66%	1,938	1,967	1.46%
Investment property, net	13,873	13,933	0.43%	13,873	13,930	13,928	13,926	13,933	0.05%	13,873	13,933	0.43%
Other assets	7,528	7,307	-2.94%	7,528	5,254	8,224	4,307	7,307	69.65%	7,528	7,307	-2.94%
Total Assets	**2,900,874**	**3,172,721**	**9.37%**	**2,900,874**	**3,030,954**	**3,102,430**	**3,167,130**	**3,172,721**	**0.18%**	**2,900,874**	**3,172,721**	**9.37%**
Liabilities												
Due to banks	113,218	234,311	106.95%	113,218	148,753	117,353	184,579	234,311	26.94%	113,218	234,311	106.95%
Financial liabilities at FVPL	6,595	2,882	-56.30%	6,595	2,036	2,761	4,407	2,882	-34.60%	6,595	2,882	-56.30%
RP	11,138	11,404	2.38%	11,138	23,257	20,277	1,569	11,404	626.94%	11,138	11,404	2.38%
Payables	36,499	28,024	-23.22%	36,499	41,053	45,193	52,866	28,024	-46.99%	36,499	28,024	-23.22%
Deposits and remittances	2,475,789	2,630,357	6.24%	2,475,789	2,549,815	2,655,924	2,663,850	2,630,357	-1.26%	2,475,789	2,630,357	6.24%
Bank notes payable	49,164	40,805	-17.00%	49,164	48,622	40,816	40,810	40,805	-0.01%	49,164	40,805	-17.00%
Provisions	3,307	2,616	-20.88%	3,307	3,284	3,142	3,079	2,616	-15.03%	3,307	2,616	-20.88%
Lease liabilities	1,783	1,837	3.04%	1,783	1,707	1,775	1,729	1,837	6.24%	1,783	1,837	3.04%
Other liabilities	15,384	19,088	24.08%	15,384	18,131	21,525	14,423	19,088	32.34%	15,384	19,088	24.08%
Total Liabilities	**2,712,876**	**2,971,324**	**9.53%**	**2,712,876**	**2,836,658**	**2,908,766**	**2,967,312**	**2,971,324**	**0.14%**	**2,712,876**	**2,971,324**	**9.53%**
Stockholders' Equity	**187,998**	**201,397**	**7.13%**	**187,998**	**194,296**	**193,664**	**199,818**	**201,397**	**0.79%**	**187,998**	**201,397**	**7.13%**
Total Liabilities and Stockholders' Equity	**2,900,874**	**3,172,721**	**9.37%**	**2,900,874**	**3,030,954**	**3,102,430**	**3,167,130**	**3,172,721**	**0.18%**	**2,900,874**	**3,172,721**	**9.37%**

STATEMENTS OF COMPREHENSIVE INCOME(Consolidated)

(in NT$ mn)	Year(IFRSs)			Quarter(IFRSs)						Period(IFRSs)		
	2023	2024	Change%	4Q23	1Q24	2Q24	3Q24	4Q24	Change%	2023	2024	Change%
Interest Income	64,843	76,464	17.92%	17,552	18,043	19,197	19,720	19,504	-1.09%	64,843	76,464	17.92%
Interest Expense	42,610	53,499	25.55%	11,993	12,554	13,623	13,960	13,363	-4.28%	42,610	53,499	25.55%
Net Interest Income	**22,233**	**22,965**	**3.29%**	**5,560**	**5,489**	**5,574**	**5,760**	**6,142**	**6.63%**	**22,233**	**22,965**	**3.29%**
Net Service fee and commissions income	5,142	6,868	33.56%	1,263	2,285	1,553	1,598	1,434	-10.26%	5,142	6,868	33.56%
Gains(losses) on financial assets and liabilities at FVPL	9,610	9,286	-3.37%	2,861	1,916	2,578	2,895	1,896	-34.50%	9,610	9,286	-3.37%
Realized gains of financial assets at FVOCI	906	1,395	53.97%	-480	243	364	866	-78	-109.02%	906	1,395	53.97%
Gains(losses) on disposal of credit assets measured at AC	-234	-38	84%	-1	-14	-26	0	2	376%	-234	-38	84%
Foreign exchange gains(losses)	736	1,060	44.04%	55	352	297	150	261	73.93%	736	1,060	44.04%
Other miscellaneous net income	177	284	60.26%	-58	16	127	49	91	87.20%	177	284	60.26%
Net income other than net interest income	**16,337**	**18,855**	**15.41%**	**3,639**	**4,798**	**4,893**	**5,558**	**3,607**	**-35.11%**	**16,337**	**18,855**	**15.41%**
Net Revenues and gains	**38,570**	**41,820**	**8.42%**	**9,199**	**10,287**	**10,467**	**11,317**	**9,748**	**-13.86%**	**38,570**	**41,820**	**8.42%**
Credit loss provisions, net	3,241	3,051	-5.88%	933	724	815	1,408	104	-92.64%	3,241	3,051	-5.88%
Operating Expenses	**19,092**	**20,415**	**6.93%**	**4,792**	**4,762**	**5,024**	**5,341**	**5,288**	**-0.98%**	**19,092**	**20,415**	**6.93%**
Employee Benefits expenses	12,265	13,116	6.94%	2,876	3,072	3,172	3,544	3,328	-6.11%	12,265	13,116	6.94%
Depreciation and amortization expenses	1,650	1,619	-1.91%	410	396	405	410	408	-0.59%	1,650	1,619	-1.91%
Other general and administrative expenses	5,177	5,680	9.72%	1,506	1,293	1,447	1,386	1,553	12.02%	5,177	5,680	9.72%
Income before income tax from continuing operations	**16,237**	**18,354**	**13.04%**	**3,473**	**4,801**	**4,628**	**4,568**	**4,356**	**-4.64%**	**16,237**	**18,354**	**13.04%**
Income Tax Expense	3,254	3,408	4.72%	728	970	1,015	763	660	-13.55%	3,254	3,408	4.72%
Net Income	**12,982**	**14,945**	**15.12%**	**2,746**	**3,831**	**3,613**	**3,805**	**3,696**	**-2.85%**	**12,982**	**14,945**	**15.12%**
Basic EPS(NT$)	1.20	1.33	10.83%	0.24	0.35	0.32	0.34	0.32	-5.88%	1.20	1.33	10.83%
Other comprehensive income	11,814	4,426	-62.54%	4,338	2,467	1,728	2,349	-2,117	-190.13%	11,814	4,426	-62.54%
Total comprehensive income	**24,796**	**19,371**	**-21.88%**	**7,084**	**6,298**	**5,340**	**6,154**	**1,580**	**-74.33%**	**24,796**	**19,371**	**-21.88%**

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感謝聆聽