



彰化銀行

2026年第一季 法人說明會

May 26, 2026



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全球經濟與產業概況



地緣風險干擾升溫，惟AI投資成長仍優於市場預期

- 中東增添原物料斷供與能源通膨風險,衝擊主要國家民間消費與投資動能
- 美國通膨與經濟前景均受干擾，Fed延後降息時點觀望第二季美伊談判發展
- 歐元區服務業投資暫時縮手，ECB觀望戰事與通膨發展評估 6月是否升息
- 中國著重調整經濟成長結構，新質生產力為主要成長動能，民間消費復甦緩慢
- 大型CSP業者硬體投資保持高速成長，亂局中支撐上半年全球經濟成長表現



AI支撐台灣上半年經濟成長，中東情勢干擾部分產業

- AI 需求續強,帶動半導體與 AI 伺服器供應鏈起飛
- 美、中製造業回溫，逐步擺脫關稅困擾，有利傳產復甦
- 中東地緣衝突震盪，航道受阻與油價飆漲，打亂石化供應鏈及航空產業
- 房市交易進入築底期，中古屋房價下修；預售屋交易量急凍、價格待建商讓利
- 貿易順差擴大與科技股吸引資金流入，美伊進入談判後有利新台幣走勢回升

永續發展推動情形

E ENVIRONMENT

- 連續3年CDP氣候變遷評比「領導等級」，2025年水安全及森林評比管理等級
- 連續三屆榮獲金管會頒發永續金融評鑑領航殊榮
- 事業減碳通勤優良單位金級標章
- ESG Business Awards – Carbon Disclosure Award
- 臺北市氣候行動獎 銀獎
- 淨零新生活績優獎
- 工商時報 綠色淨零金融獎 金質獎
- 國家企業環保獎 銀級獎
- BSI ESG永續發展獎 - 領航獎 (連續六年)
- TSAA 永續行動獎 (SDG11/SDG13 氣候行動類)

S SOCIAL

- 獲1111人力銀行「2025幸福企業票選」之「金融管顧類」金獎，及「生育獎勵表彰」獎項
- 射箭隊獲第7屆中華企業射箭聯盟年度總冠軍
- 教育部2025年「運動推手獎」贊助類銅質獎
- 連續三年獲頒微型保險類保險輔助人組第一名
- 臺北市職場性別平等認證 - 「銅質獎」及「創意獎」
- 金管會中小企業放款方案優等銀行第一名
- 六大核心戰略產業放款方案甲等銀行
- 中小企業放款20週年成果績優銀行
- 微型保險連續三年第一名

G GOVERNANCE

- 連續兩年入選「新興市場指數」，並連續三年入選「世界指數」成分股
- 連續四年入選標普永續年鑑且近首度列入前5%企業
- 連續5年入選「公司治理評鑑」上市公司前5%
- 連續六年獲頒英國標準協會(BSI)「2025 ESG永續發展獎 - 領航獎」
- CG6014 公司治理評量「特優」
- 金管會公平待客原則評核前25%
- 今周刊最佳公平待客獎第一名
- 卓越銀行最佳公平待客獎
- 最佳客戶推薦獎
- 玉山獎 - ESG數據整合供應鏈金融平台首獎

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21,063億元，YoY+5.46%
企金YoY+5.49%，個金YoY+3.82%，海外YoY+23.61%
- 存款量27,235億元，YoY+4.75%
台幣YoY+8.89%，外幣YoY-7.83%

獲利表現

- 稅後盈餘52.21億元，YoY+26.27%
- EPS 0.44元，ROA 0.15%，ROE 2.34%

資產品質

- 逾放比0.16%，YoY持平。
- 覆蓋率864.67%，YoY+69.8%

資本水準

- 資本適足率14.39%

*ROE and ROA are after-tax figures.

報告大綱

● 營運摘錄

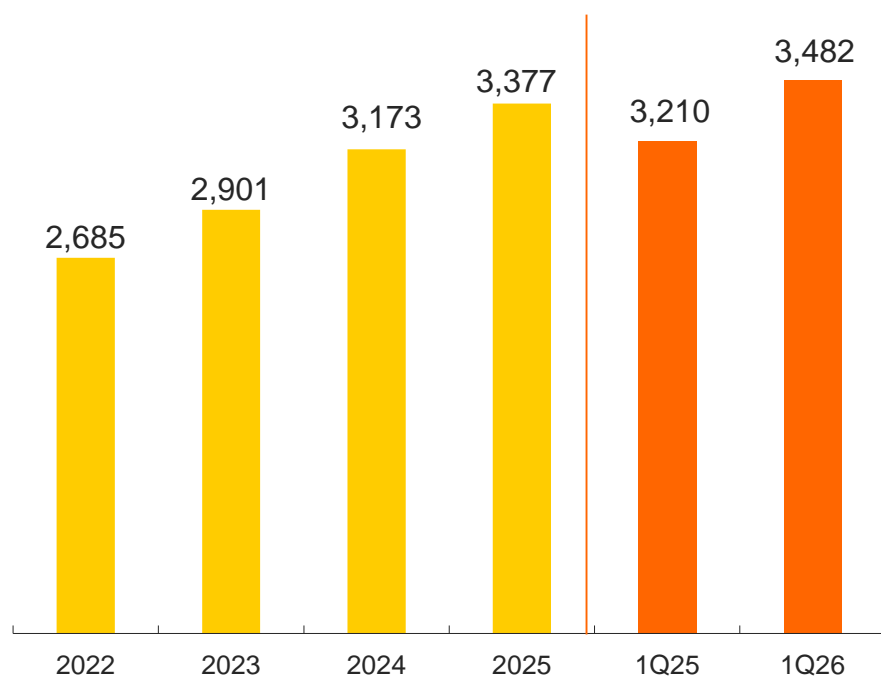
● 財務資訊

● 經營成果

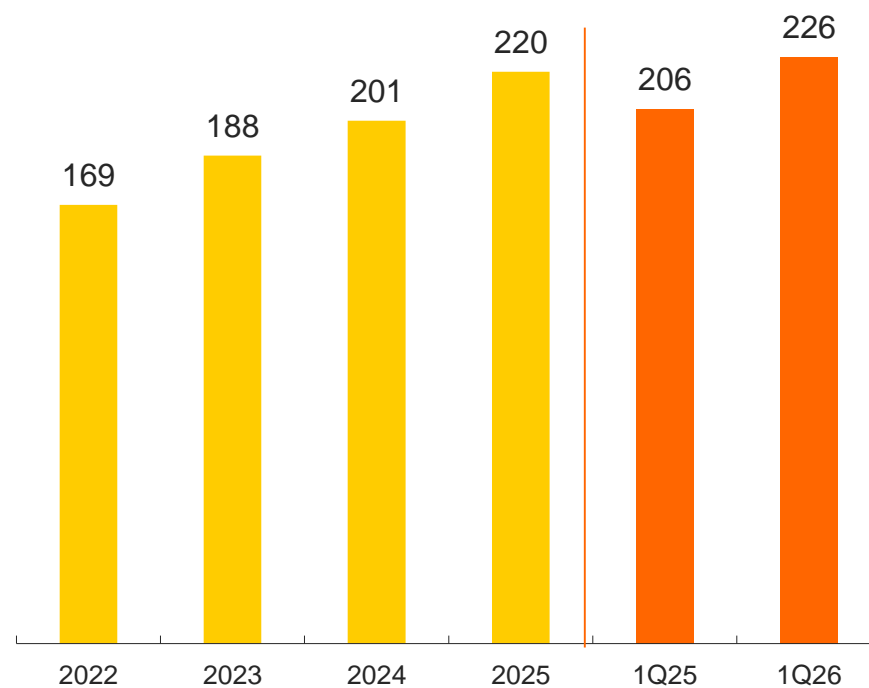
● 附錄

資產規模及淨值

Asset size (in NT\$ bn)

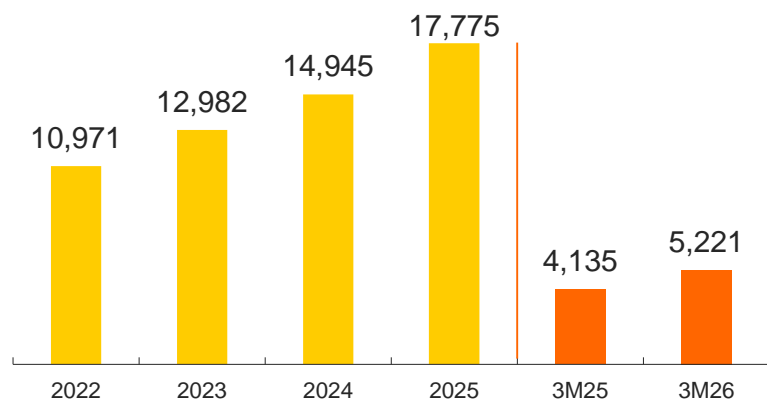


Net Worth (in NT\$ bn)

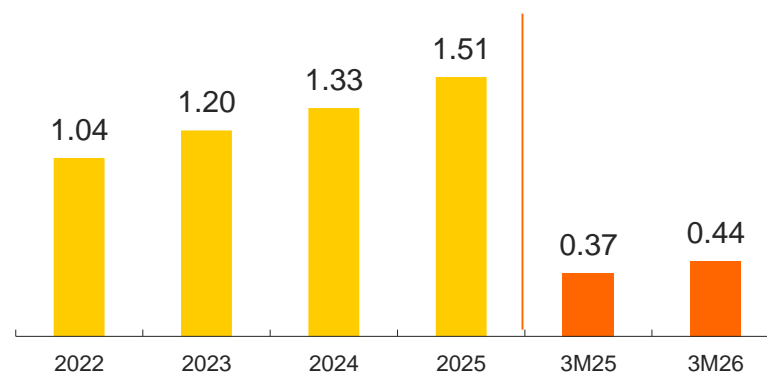


獲利表現

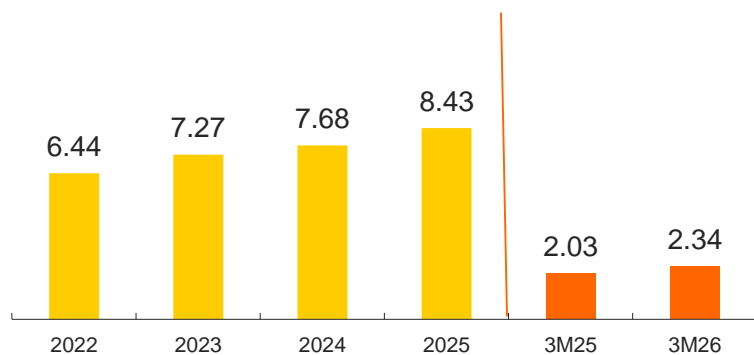
Net Income After Tax (in NT\$ mn)



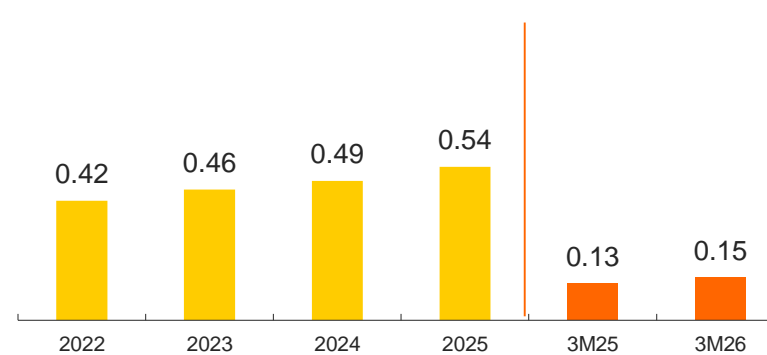
EPS After tax (in NT\$)



ROE(%)



ROA(%)



*ROE and ROA are after-tax figures.

綜合損益表

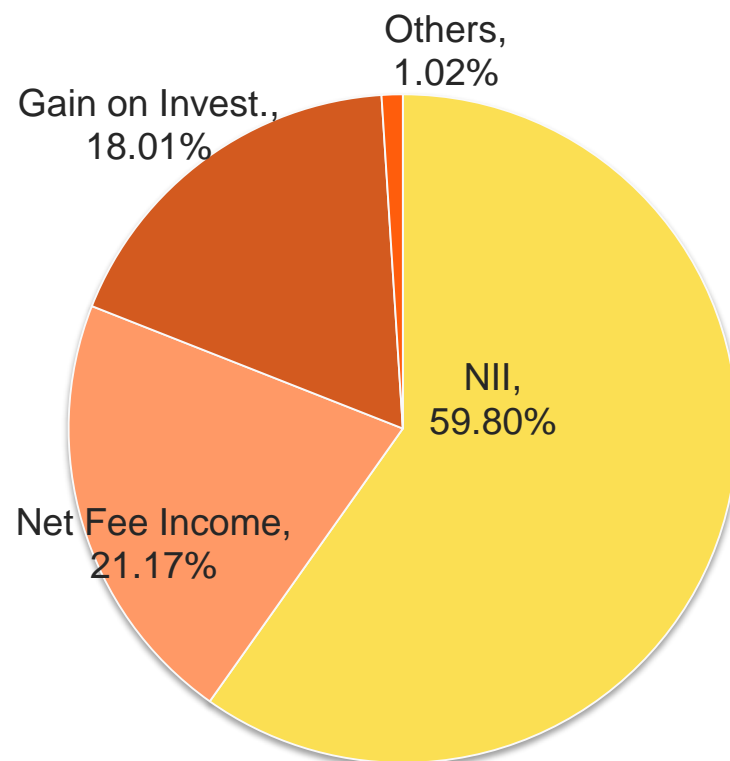
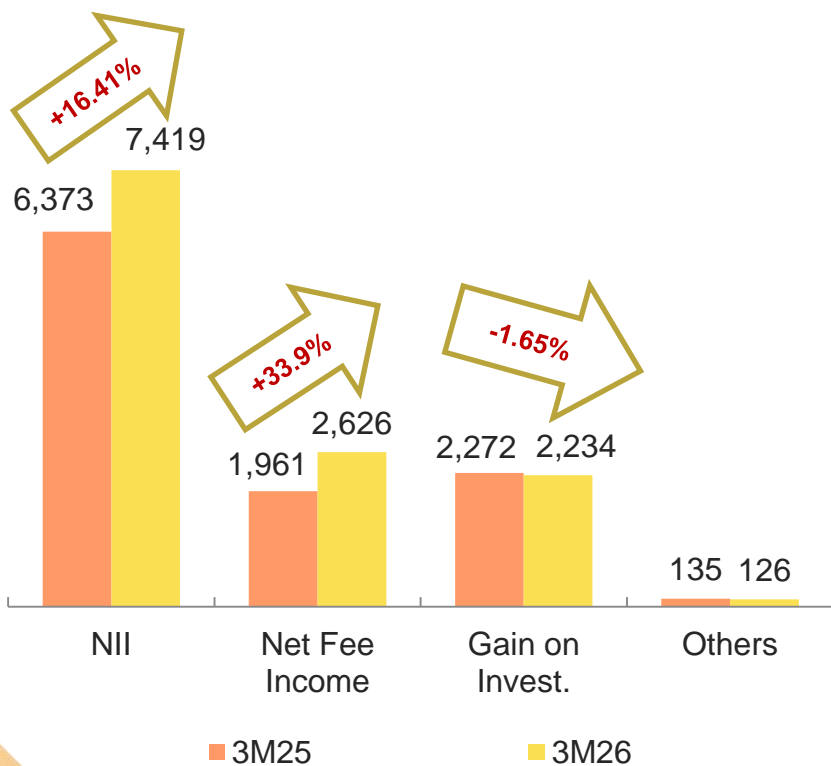
(In NT\$ mn)	3M25	3M26	YoY(%)
Net Revenue	10,741	12,406	15.5%
Provision, Net	471	700	48.66%
Operating Expense	5,175	5,492	6.12%
Net Income Before tax	5,095	6,213	21.95%
Income Tax Expense	960	992	3.33%
Net Income After tax	4,135	5,221	26.27%
Other comprehensive income	423	429	1.19%
Total comprehensive income	4,558	5,650	23.94%

淨收益

Net Revenue (in NT\$ mn)

3M25	3M26	YoY
10,741	12,406	+15.5%

3M26 Net Revenue Breakdown

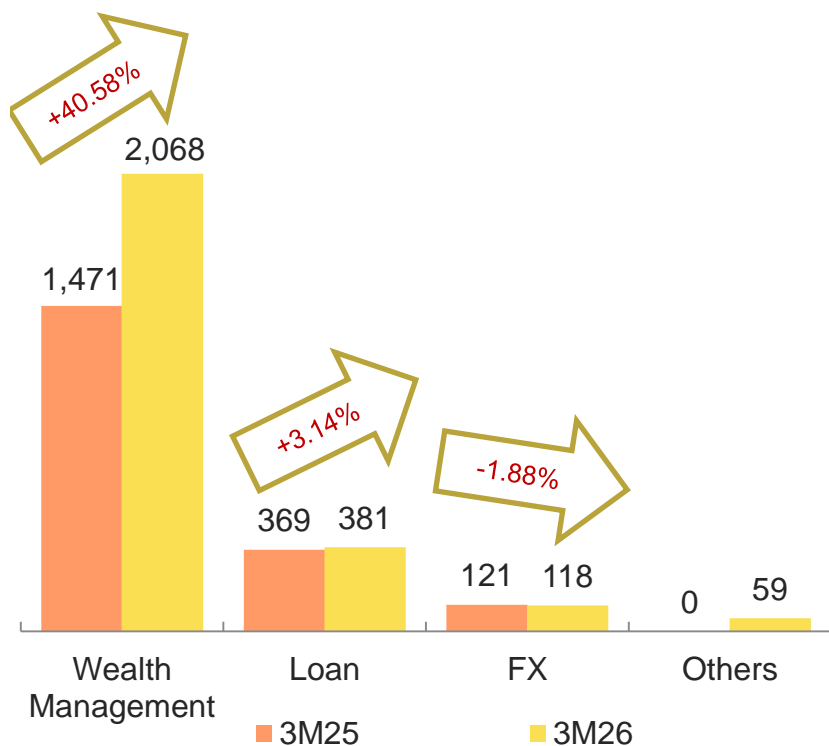
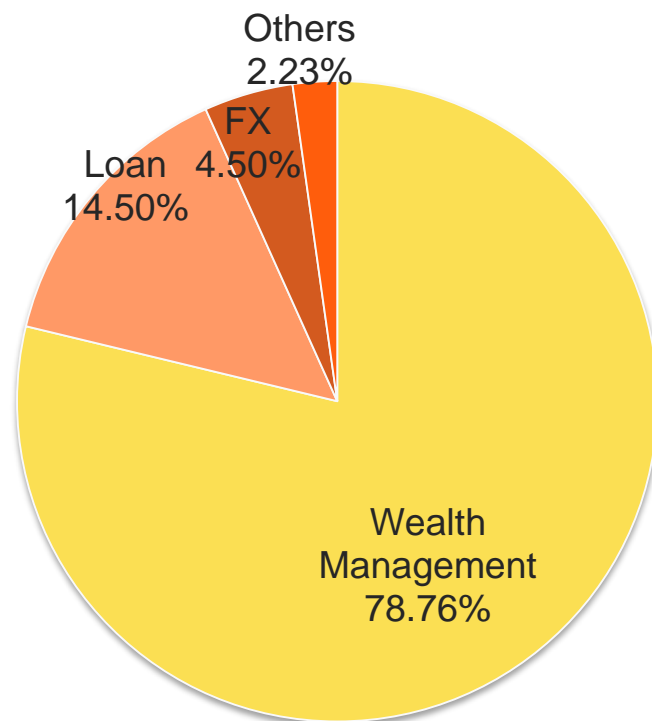


手續費淨收益

Net Fee Income (in NT\$ mn)

3M25	3M26	YoY
1,961	2,626	33.9%

3M26 Net Fee Income Breakdown



報告大綱

● 營運摘錄

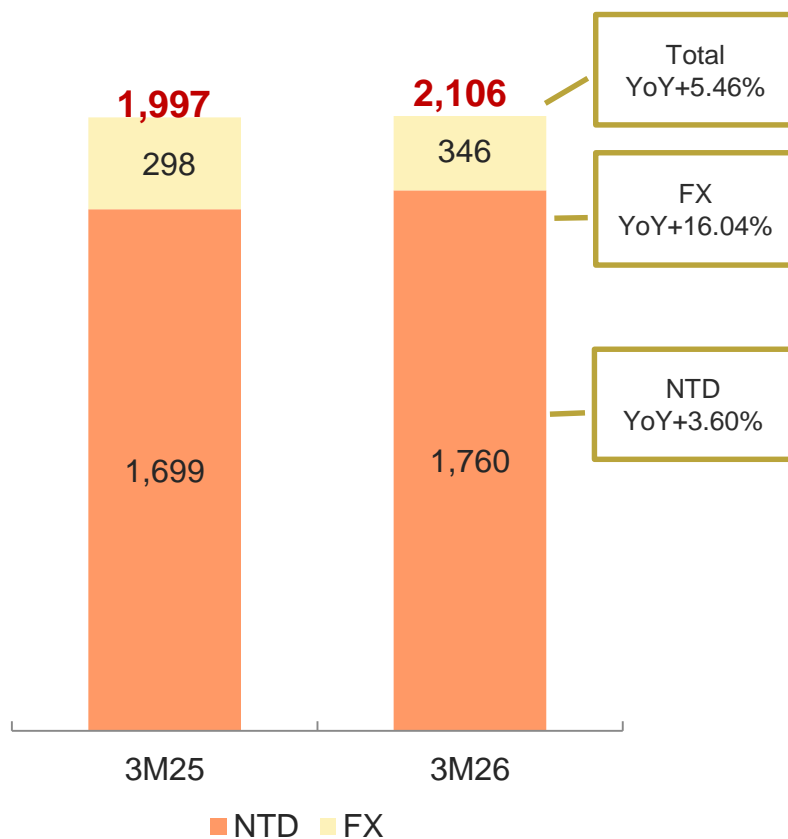
● 財務資訊

● 經營成果

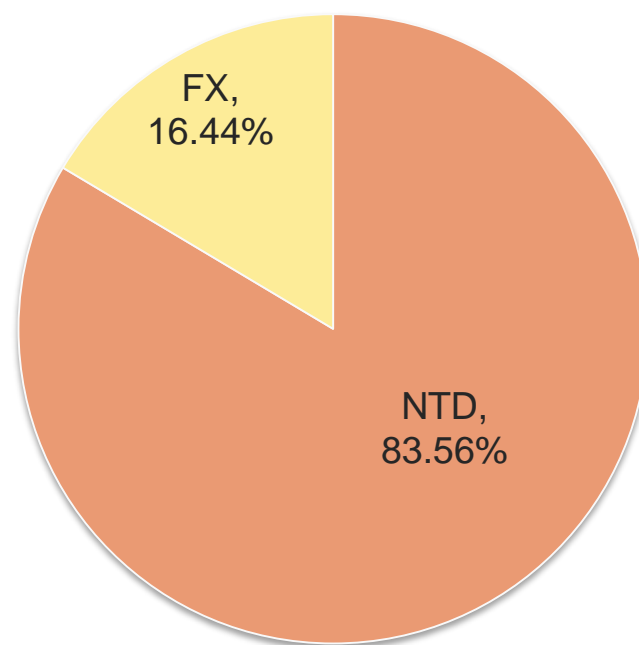
● 附錄

放款結構：台外幣

Loan balance (in NT\$ bn)



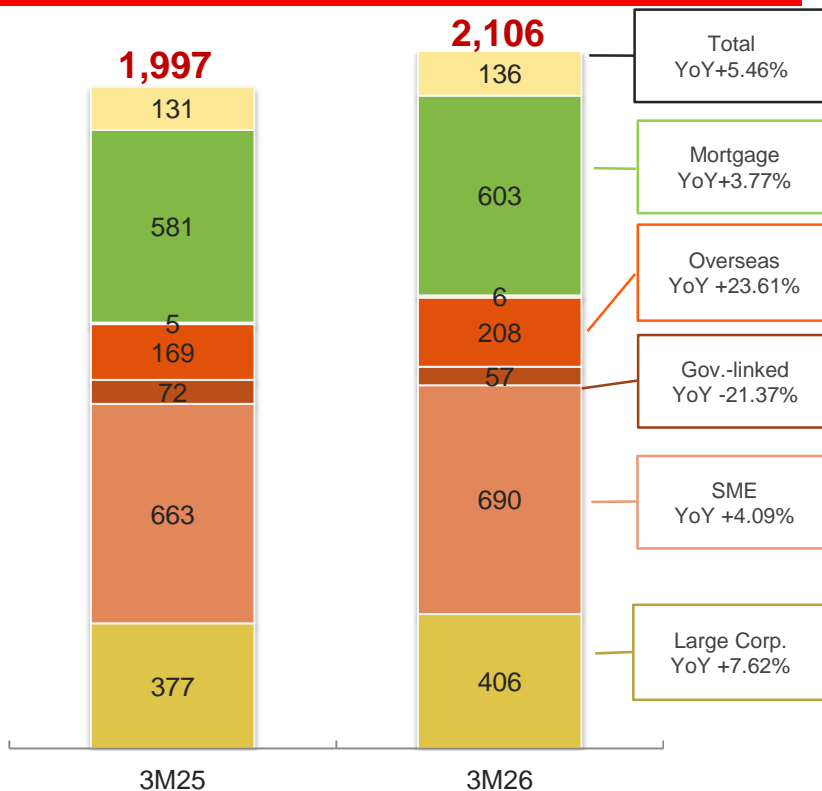
3M26 Loan Breakdown by Currency



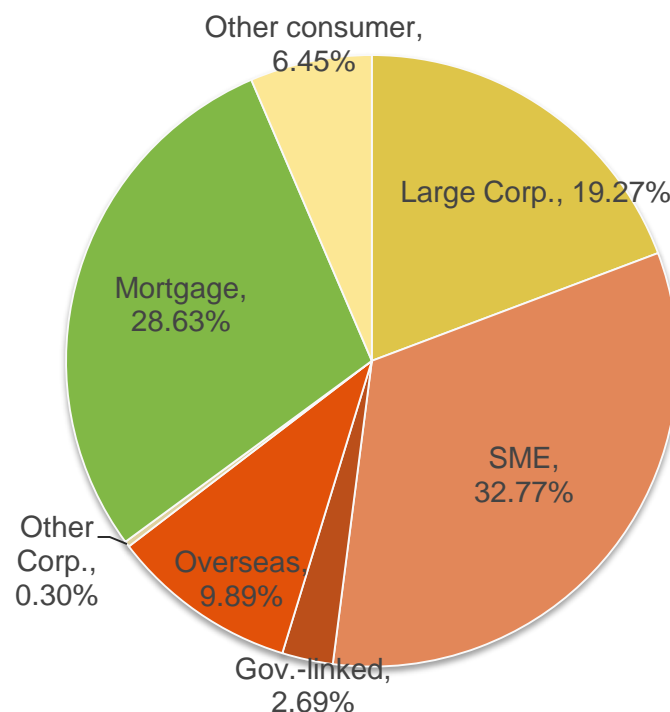
*.Loan includes ordinary loans, advances (credit card), factoring A/R, exchange bills negotiated, and import / export bills negotiated, and excludes overdue loans.

放款結構：對象別

Loan Balance (in NT\$ bn)



3M26 Loan Breakdown by Customer



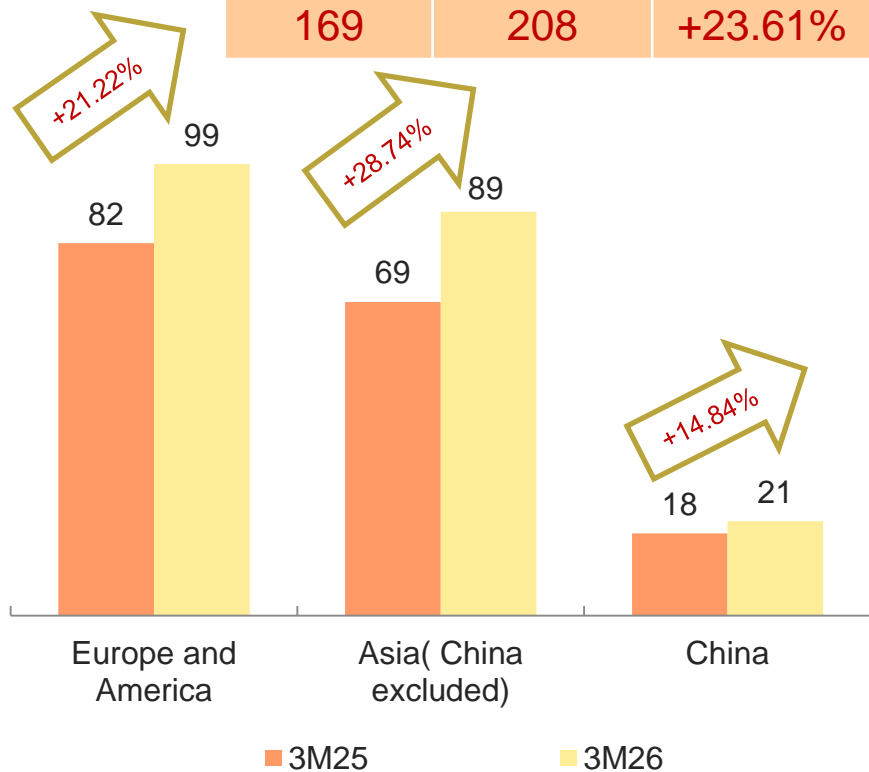
- Large Corp.
- Gov.-linked
- Other Corp.
- Other consumer
- SME
- Overseas
- Mortgage

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

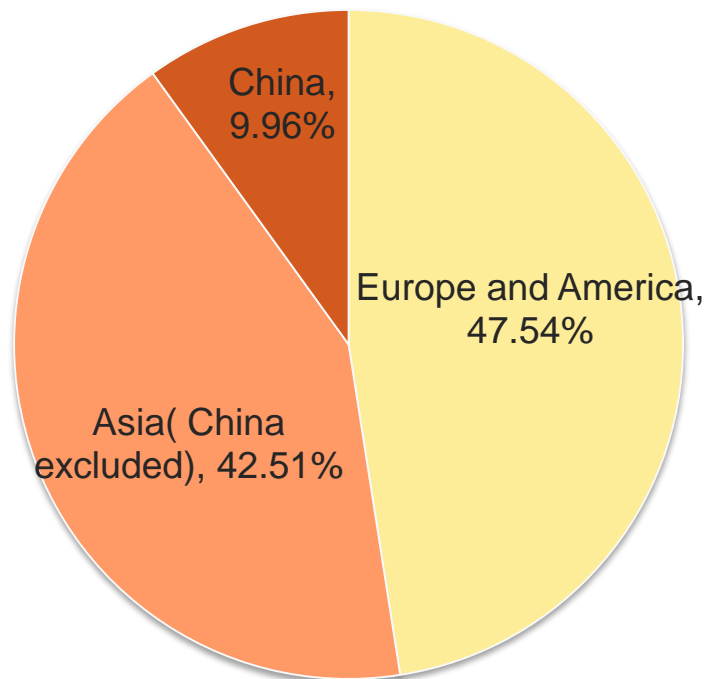
海外分行放款地區別

Overseas Loan Balance (in NT\$ bn)

3M25	3M26	YoY
169	208	+23.61%



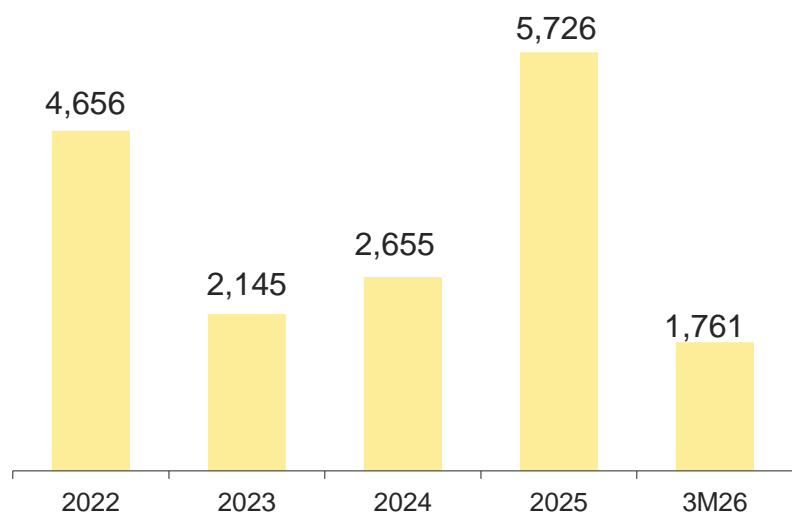
3M26 Overseas Loan Breakdown by Regions



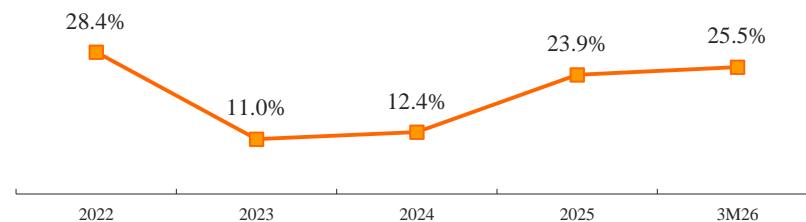
*.Loan includes ordinary loans, advances (credit card), factoring A/R, exchange bills negotiated, and import / export bills negotiated, and excludes overdue loans.

境外獲利占比

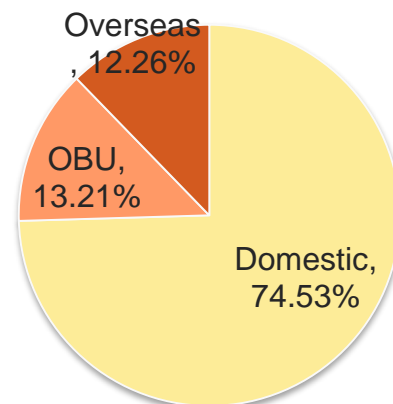
Overseas & OBU PPOP (in NT\$ mn)



Overseas & OBU PPOP proportion

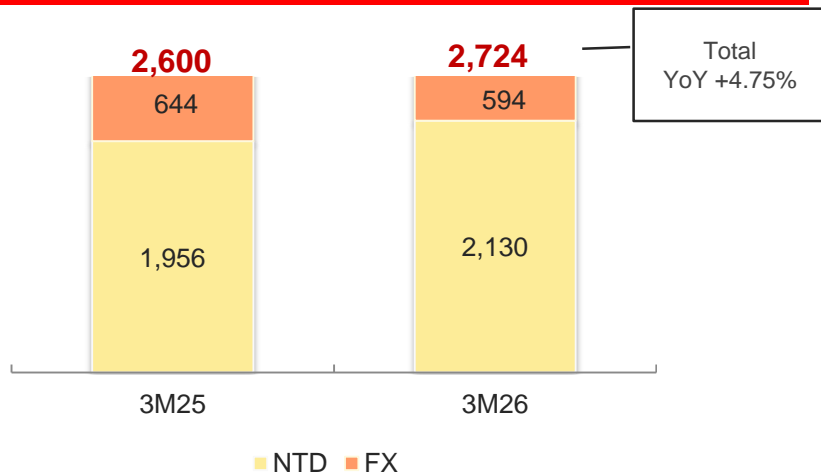


3M26 PPOP Breakdown

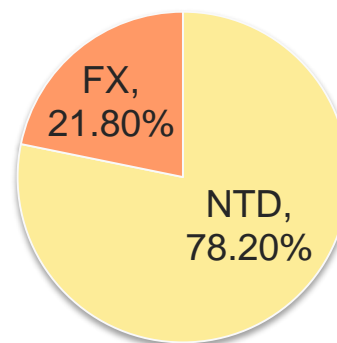


存款結構：台外幣

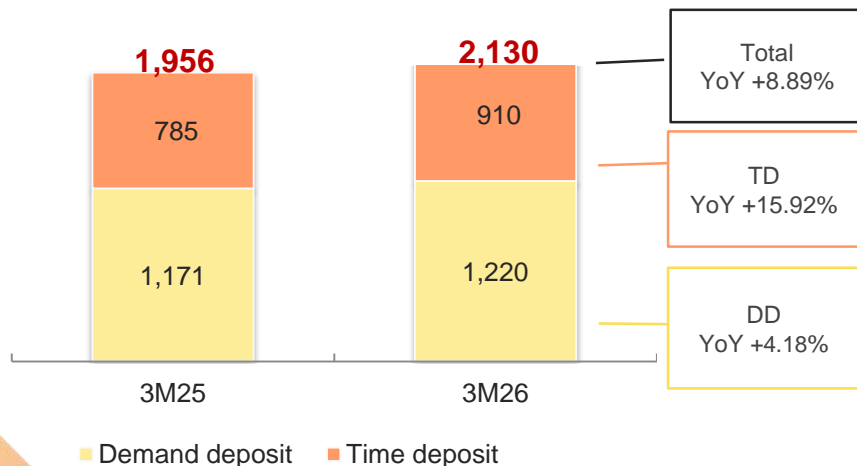
Deposit Balance (in NT\$ bn)



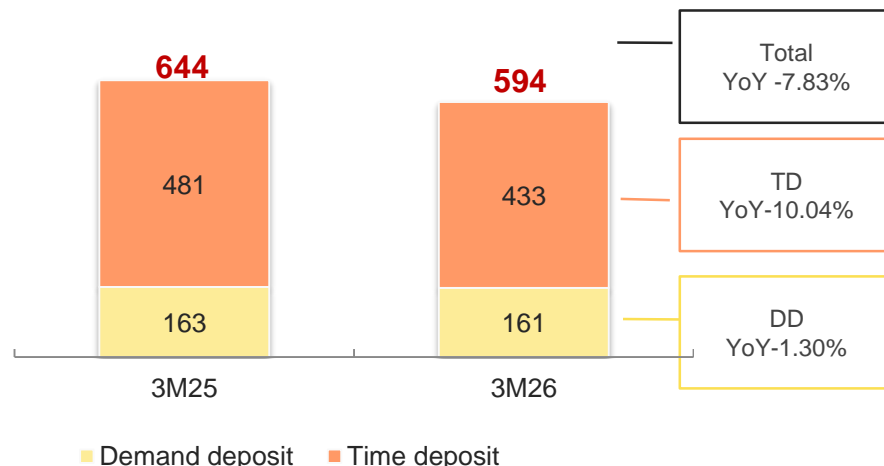
3M26 Deposit Breakdown by Currency



NTD Deposit Balance (in NT\$ bn)

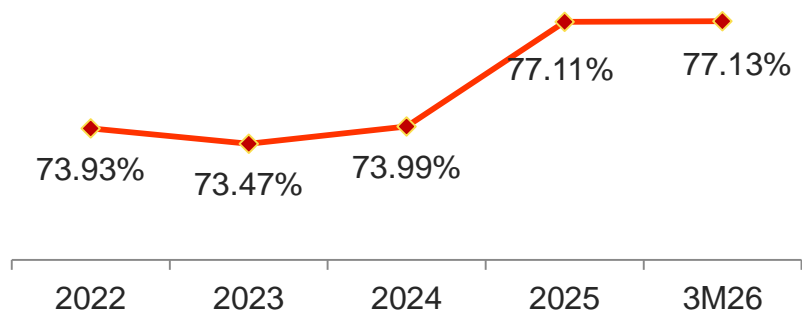


FX Deposit Balance (in NT\$ bn)

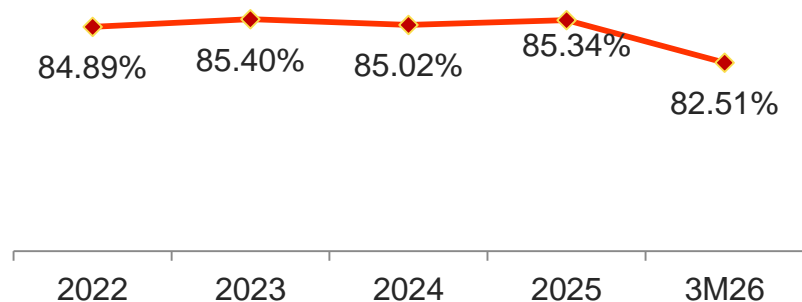


存放比

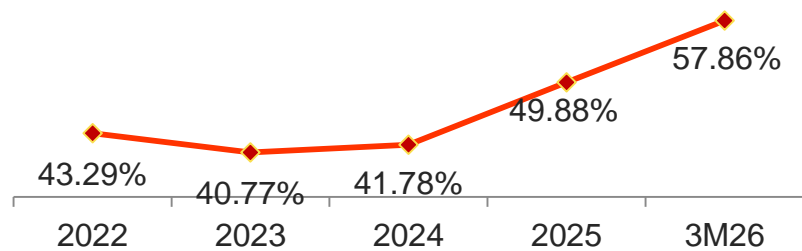
Total LDR



NTD LDR

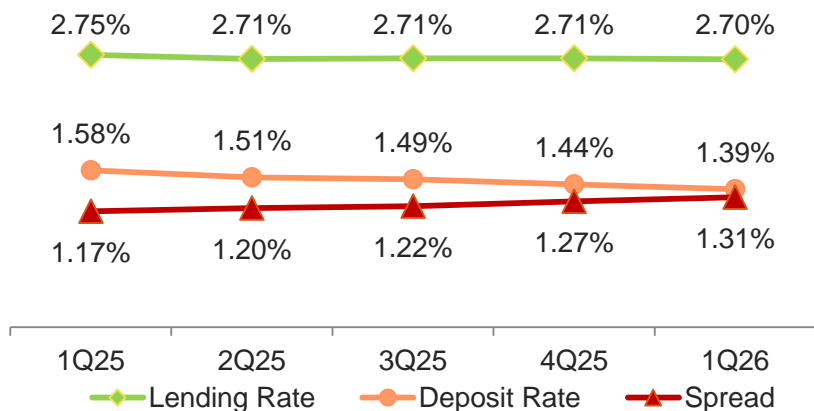


FX LDR

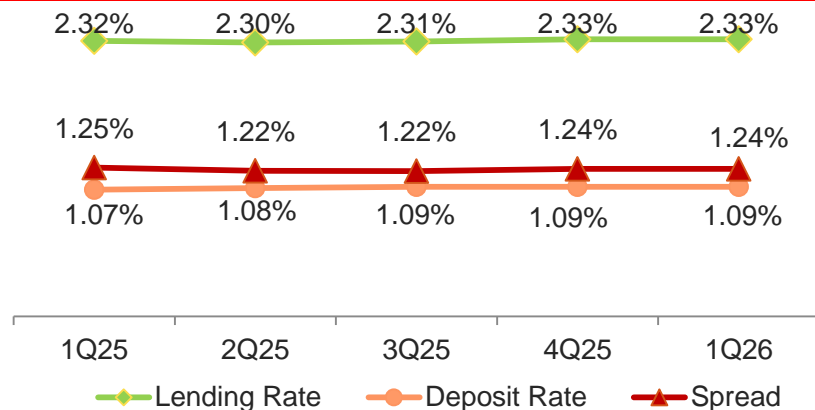


存放利差、淨利差

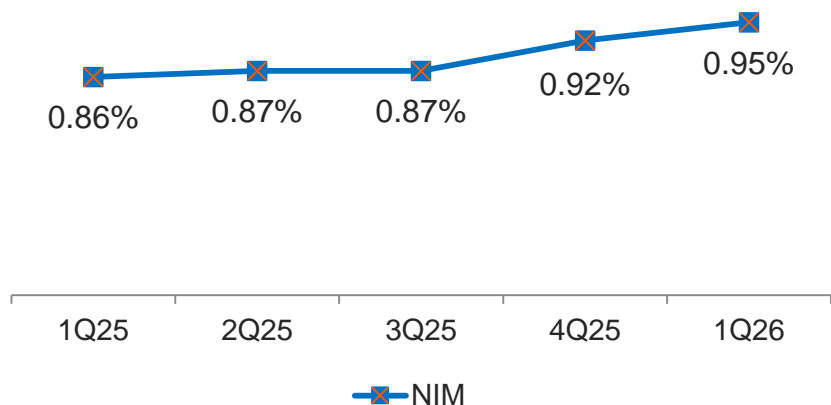
Total Loan to Deposit Spread



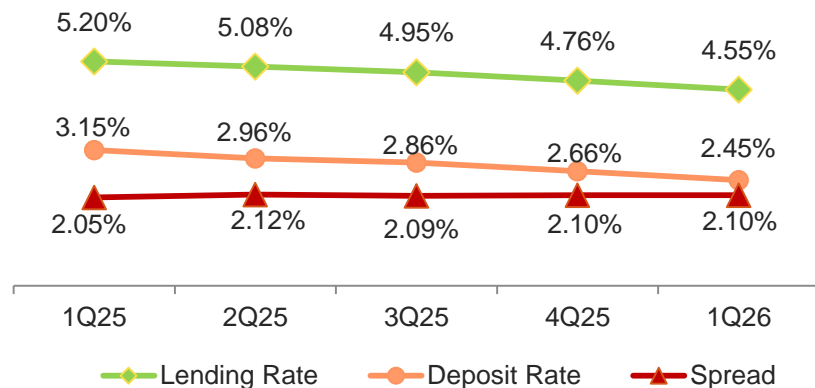
NTD Loan to Deposit Spread



NIM



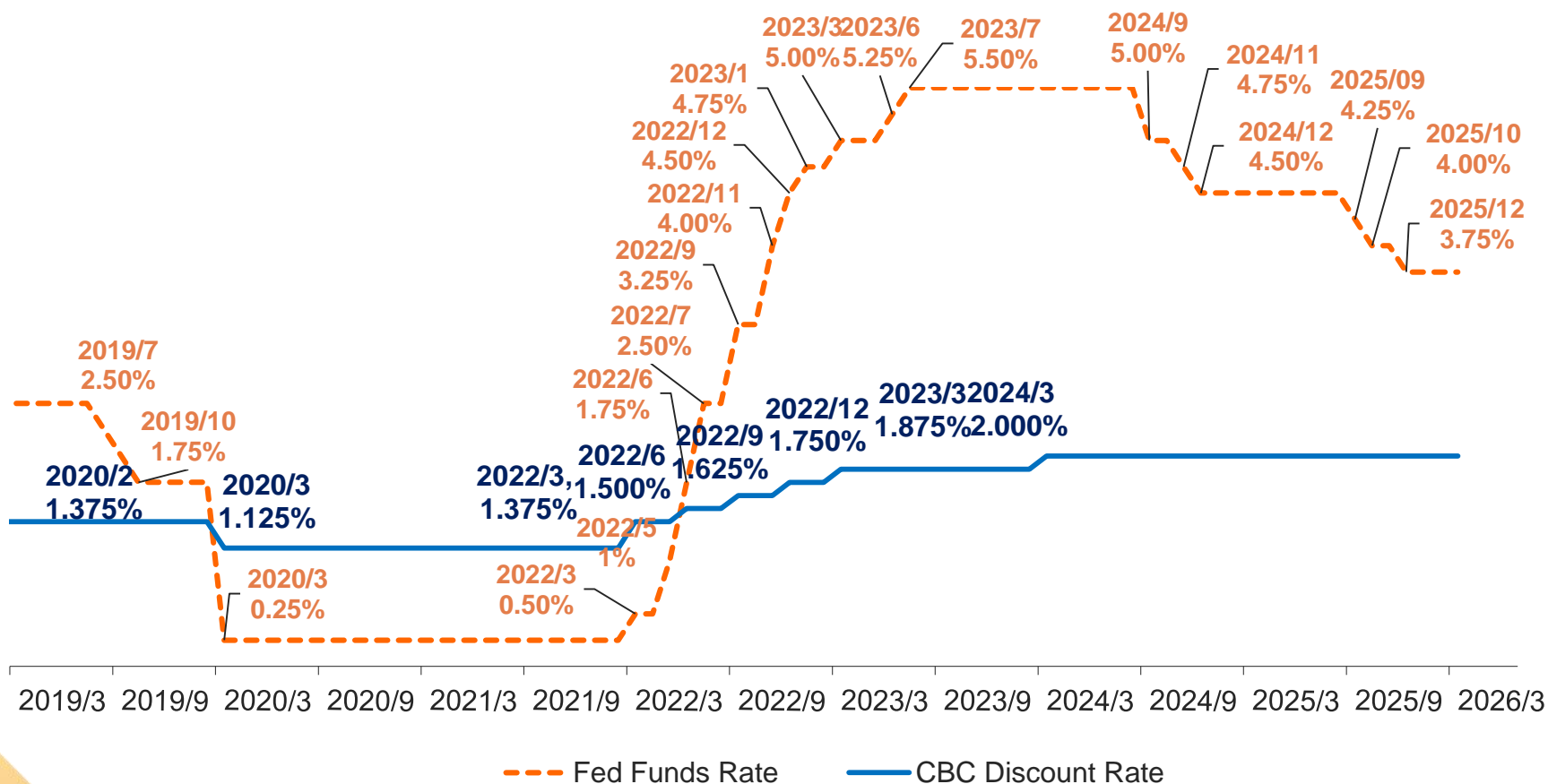
FX Loan to Deposit spread



*.IFRS and quarterly basis.

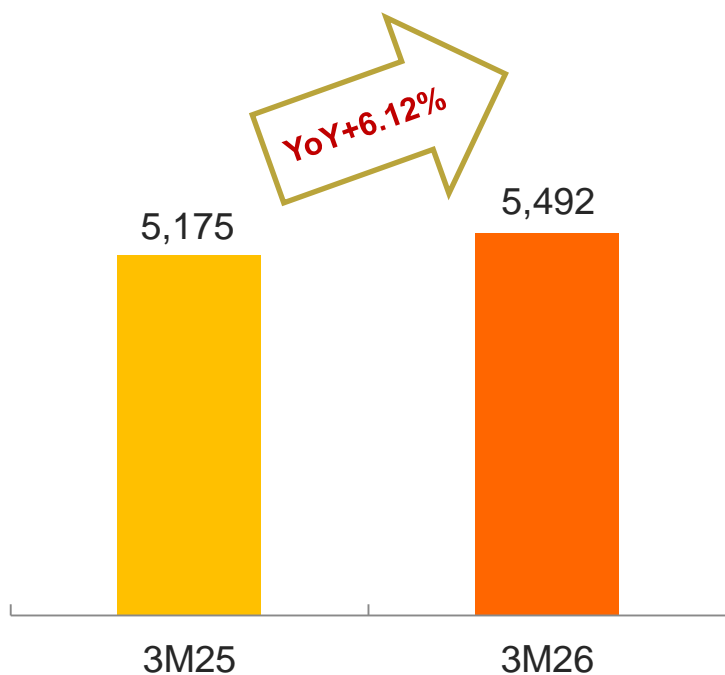
Fed與國內央行利率走勢

Fed Funds Rate VS. CBC Discount Rate

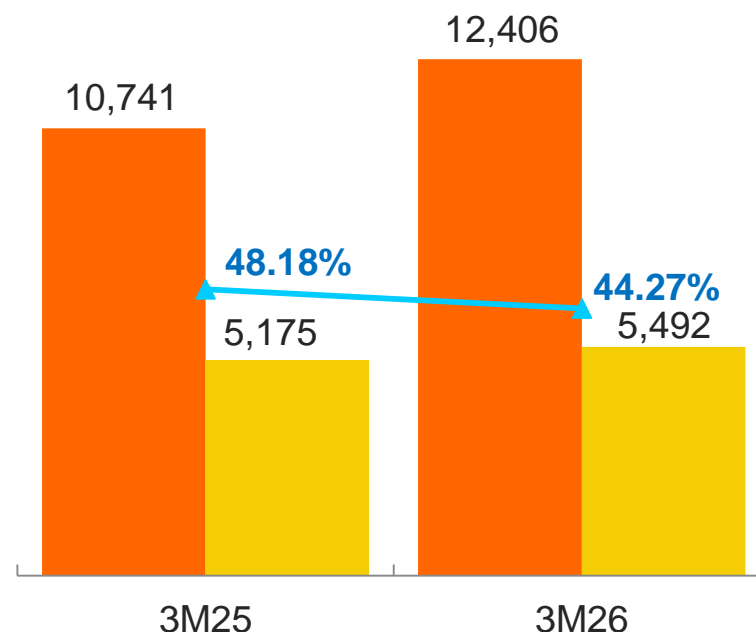


營業費用比

Operating Expense (in NT\$ mn)



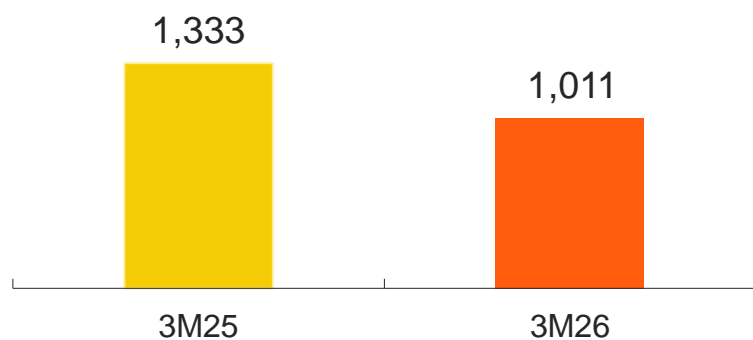
Cost-Income Ratio



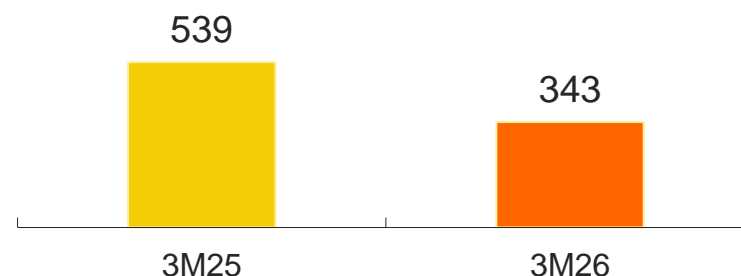
- Net Revenue (in NT\$ mn)
- Operation Expense (in NT\$ mn)
- Cost-Income Ratio

放款提存、轉銷及收回

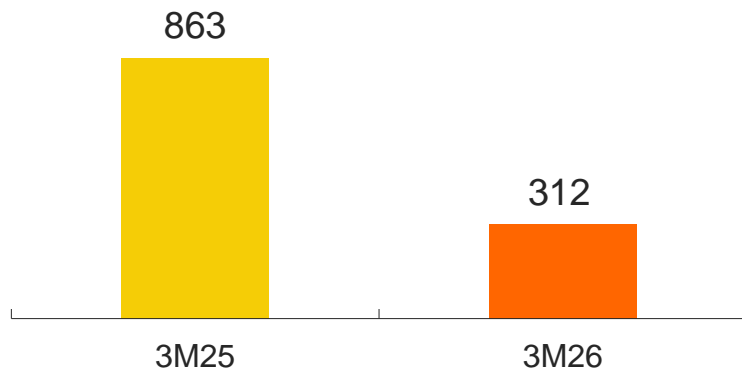
Provision (in NT\$ mn)



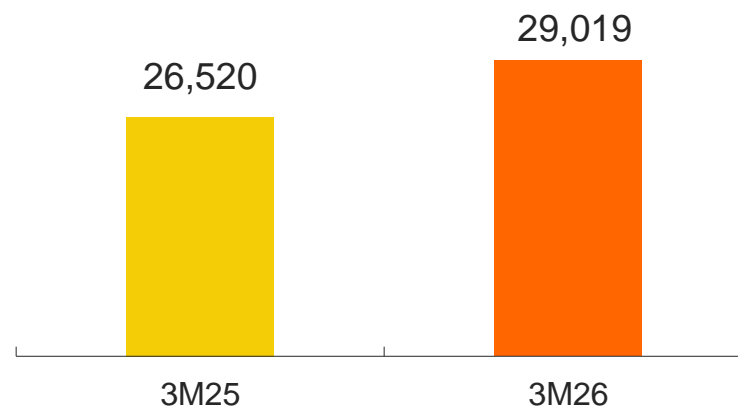
Write-Off (in NT\$ mn)



Recovery (in NT\$ mn)

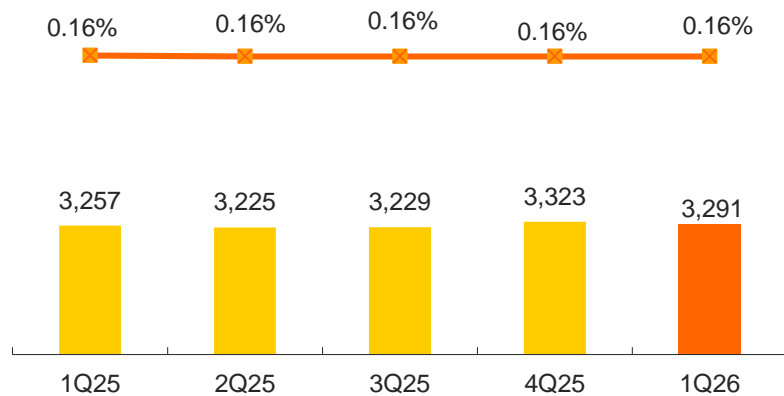


Reserve (in NT\$ mn)



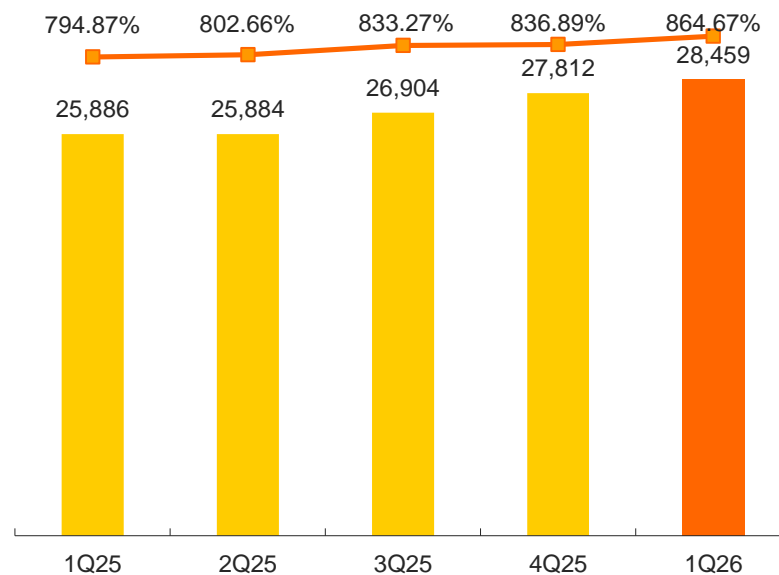
逾放比及覆蓋率

NPL Ratio



■ NPL Balance(in NT\$ mn) —■ NPL Ratio

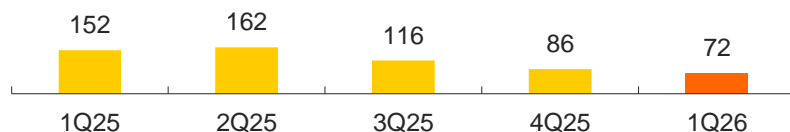
Coverage Ratio



■ Loan loss reserved(in NT\$ mn) —■ Coverage Ratio

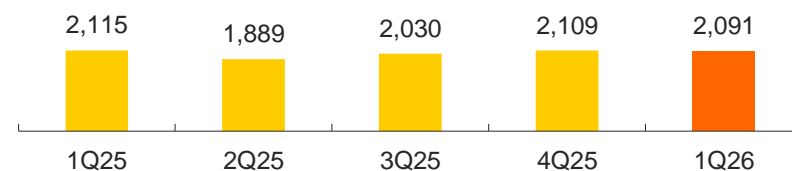
資產品質

Large Corp.



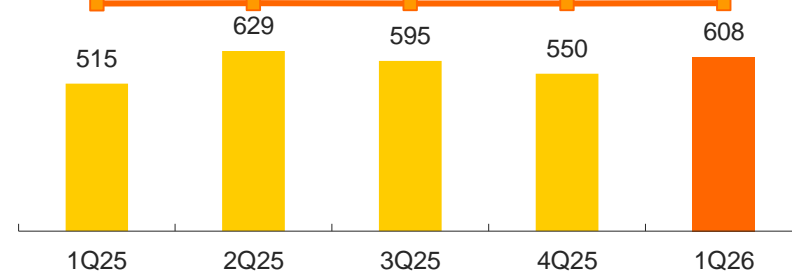
■ NPL Balance(in NT\$ mn) ■ NPL Ratio

SME



■ NPL Balance(in NT\$ mn) ■ NPL Ratio

Mortgage



■ NPL Balance(in NT\$ mn) ■ NPL Ratio

信用評級及資本適足率

Credit Rating

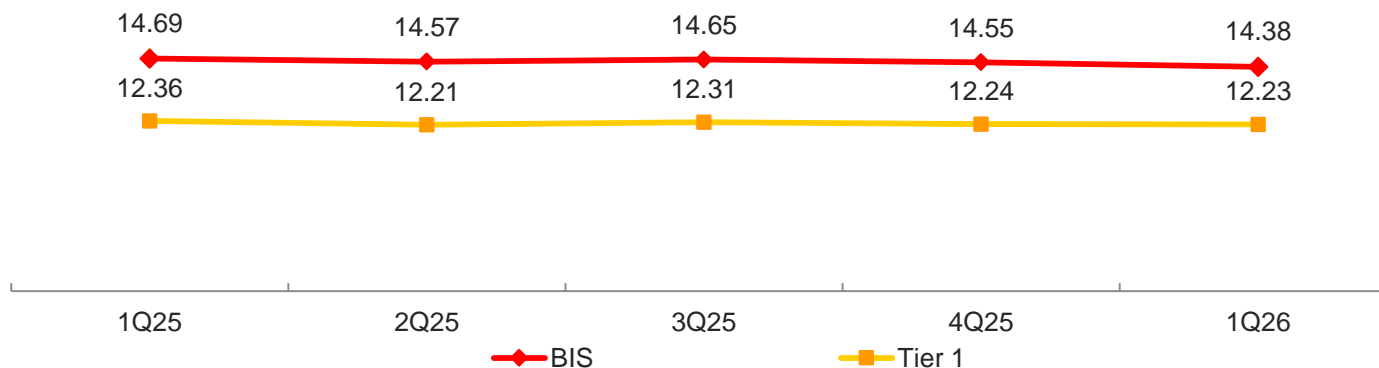
Moody's (2026/4發布) :

- 長期評等 : A2
- 短期評等 : P-1
- 展望 : 穩定

S&P (2025/11發布) :

- 長期評等 : A
- 短期評等 : A-1
- 展望 : 穩定

Capital Adequacy Ratio (%)



115年彰銀經營策略與發展方向

調結構 · 拉利差 · 增手收 · 重協銷 · 擴數位 · 強財務 · 顧品質 · 守法遵

穩健邁向「資金更活、財富共榮」的永續成長目標





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)		
	2024	2025	Change%	1Q25	2Q25	3Q25	4Q25	1Q26	Change%	1Q25	1Q26	Change%
Assets												
Cash & due from Banks	229,374	250,557	9.24%	240,534	281,301	296,905	250,557	268,098	7.00%	240,534	268,098	11.46%
Financial assets at FVPL, net	82,799	124,313	50.14%	81,157	120,889	124,133	124,313	147,869	18.95%	81,157	147,869	82.20%
Financial assets at FVOCI, net	310,156	319,082	2.88%	338,366	335,824	332,656	319,082	326,606	2.36%	338,366	326,606	-3.48%
Financial assets at amortized cost, net	512,721	542,425	5.79%	499,833	526,856	517,000	542,425	555,066	2.33%	499,833	555,066	11.05%
Receivables, net	24,808	26,361	6.26%	24,832	23,218	24,631	26,361	27,910	5.88%	24,832	27,910	12.40%
Loans, net	1,967,920	2,067,768	5.07%	1,978,907	1,974,252	2,014,382	2,067,768	2,110,014	2.04%	1,978,907	2,110,014	6.63%
Other financial assets, net	325	372	14.51%	802	436	17	372	389	4.65%	802	389	-51.48%
Property and equipment, net	21,413	21,963	2.57%	21,401	21,474	21,779	21,963	22,046	0.38%	21,401	22,046	3.01%
Right-of-use asset	1,967	1,941	-1.28%	1,870	1,852	1,983	1,941	2,257	16.24%	1,870	2,257	20.68%
Investment property, net	13,933	14,015	0.59%	13,931	14,024	14,021	14,015	14,015	0.00%	13,931	14,015	0.60%
Other assets	7,307	8,216	12.44%	8,843	10,817	7,614	8,216	7,294	-11.22%	8,843	7,294	-17.52%
Total Assets	3,172,721	3,377,011	6.44%	3,210,476	3,310,943	3,355,123	3,377,011	3,481,563	3.10%	3,210,476	3,481,563	8.44%
Liabilities												
Due to banks	234,311	333,816	42.47%	299,720	352,808	359,735	333,816	348,286	4.33%	299,720	348,286	16.20%
Financial liabilities at FVPL	2,882	2,016	-30.06%	1,672	14,945	3,101	2,016	2,737	35.80%	1,672	2,737	63.68%
RP	11,404	15,880	39.25%	11,836	14,804	1,420	15,880	32,571	105.11%	11,836	32,571	175.19%
Payables	28,024	30,430	8.58%	32,861	54,209	38,494	30,430	33,300	9.43%	32,861	33,300	1.34%
Deposits and remittances	2,630,357	2,710,323	3.04%	2,591,814	2,611,316	2,676,985	2,710,323	2,774,470	2.37%	2,591,814	2,774,470	7.05%
Bank notes payable	40,805	41,785	2.40%	41,800	41,795	41,790	41,785	42,780	2.38%	41,800	42,780	2.34%
Provisions	2,616	2,482	-5.14%	2,383	2,403	2,427	2,482	2,540	2.34%	2,383	2,540	6.59%
Lease liabilities	1,837	1,815	-1.19%	1,735	1,716	1,853	1,815	2,133	17.50%	1,735	2,133	22.97%
Other liabilities	19,088	18,138	-4.98%	20,699	14,914	16,832	18,138	16,769	-7.55%	20,699	16,769	-18.99%
Total Liabilities	2,971,324	3,156,684	6.24%	3,004,521	3,108,909	3,142,638	3,156,684	3,255,587	3.13%	3,004,521	3,255,587	8.36%
Stockholders' Equity	201,397	220,327	9.40%	205,956	202,034	212,486	220,327	225,977	2.56%	205,956	225,977	9.72%
Total Liabilities and Stockholders' Equity	3,172,721	3,377,011	6.44%	3,210,476	3,310,943	3,355,123	3,377,011	3,481,563	3.10%	3,210,476	3,481,563	8.44%

STATEMENTS OF COMPREHENSIVE INCOME(Consolidated)

(in NT\$ mn)	Year(IFRSs)			Quarter(IFRSs)						Period(IFRSs)		
	2024	2025	Change%	1Q25	2Q25	3Q25	4Q25	1Q26	Change%	3M25	3M26	Change%
Interest Income	76,464	77,957	1.95%	19,087	19,224	19,771	19,876	19,735	-0.71%	19,087	19,735	3.39%
Interest Expense	53,499	50,851	-4.95%	12,714	12,632	12,938	12,568	12,316	-2.00%	12,714	12,316	-3.13%
Net Interest Income	22,965	27,106	18.04%	6,373	6,592	6,833	7,308	7,419	1.51%	6,373	7,419	16.41%
Net Service fee and commissions income	6,868	7,188	4.65%	1,961	1,735	1,825	1,667	2,626	57.52%	1,961	2,626	33.90%
Gains(losses) on financial assets and liabilities at FVPL	9,286	7,392	-20.40%	1,701	2,614	1,701	1,376	1,276	-7.24%	1,701	1,276	-24.97%
Realized gains of financial assets at FVOCI	1,395	2,212	58.53%	225	881	1,043	62	359	474.59%	225	359	59.29%
Gains(losses) on disposal of credit assets measured at AC	-38	-1	96%	-1	0	-1	0	-2	-14776.47%	-1	-2	-382.59%
Foreign exchange gains(losses)	1,060	694	-34.53%	351	-365	397	311	614	97.38%	351	614	75.02%
Other miscellaneous net income	284	720	153.92%	130	337	147	106	114	7.60%	130	114	-12.47%
Net income other than net interest income	18,855	18,204	-3.45%	4,368	5,201	5,112	3,523	4,987	41.56%	4,368	4,987	14.16%
Net Revenues and gains	41,820	45,310	8.35%	10,741	11,793	11,945	10,831	12,406	14.54%	10,741	12,406	15.50%
Credit loss provisions, net	3,051	2,866	-6.05%	471	675	519	1,202	700	-41.79%	471	700	48.66%
Operating Expenses	20,415	21,327	4.47%	5,175	5,232	5,471	5,449	5,492	0.79%	5,175	5,492	6.12%
Employee Benefits expenses	13,116	13,658	4.13%	3,405	3,335	3,563	3,354	3,615	7.78%	3,405	3,615	6.15%
Depreciation and amortization expenses	1,619	1,748	7.96%	427	437	446	437	451	3.18%	427	451	5.51%
Other general and administrative expenses	5,680	5,922	4.25%	1,343	1,460	1,461	1,658	1,427	-13.97%	1,343	1,427	6.25%
Income before income tax from continuing operations	18,354	21,117	15.06%	5,095	5,886	5,956	4,180	6,213	48.65%	5,095	6,213	21.95%
Income Tax Expense	3,408	3,342	-1.95%	960	892	934	555	992	78.64%	960	992	3.33%
Net Income	14,945	17,775	18.93%	4,135	4,995	5,021	3,624	5,221	44.05%	4,135	5,221	26.27%
Basic EPS(NT\$)	1.33	1.51	13.53%	0.37	0.42	0.43	0.29	0.44	51.72%	0.37	0.44	18.92%
Other comprehensive income	4,426	6,758	52.68%	423	-3,313	5,431	4,217	429	-89.84%	423	429	1.19%
Total comprehensive income	19,371	24,533	26.64%	4,558	1,681	10,452	7,841	5,650	-27.95%	4,558	5,650	23.94%



彰化銀行

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