CHB 彰化銀行
CHANG HWA BANK

2026年第二季
法人說明會

August 25, 2026

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全球經濟與產業概況

中東情勢仍存變數，AI續為全球經濟成長主軸

- 原物料供應與通膨前景不定，干擾經濟與利率展望
- 主要央行轉鷹，Fed年底前可能按兵不動
- AI基本面延續，主要巨頭資本支出仍有助維繫美國、全球經濟成長
- 歐元區能源對外依存度高，經濟成長放緩
- 中國大陸經濟外熱內冷，觀望下半年大陸官方刺激政策力度

AI基本面維持穩定，部分傳產受益台美關稅協議

- AI需求續強，帶動半導體、AI伺服器及相關供應鏈營運持續走揚
- 美、中製造業回溫，帶動庫存回補需求，加上關稅政策調整，有利傳產復甦
- 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
- 中東地緣衝突未解，航道受阻與油價走揚，恐打亂石化供應鏈，但有利海運運價
- 短線新台幣弱勢震盪，中長期觀察AI基本面延續情形

永續發展推動情形

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獲頒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）

SOCIAL

- 經濟部2025年度「中小微企業多元發展專案貸款加碼」及「外銷貸款優惠保證加碼」績優銀行
- 獲工商時報「2026第二屆台灣幸福企業評鑑」金獎
- 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
- 中小企業放款20週年成果績優銀行

GOVERNANCE

- 海外信用保證基金2026年「績優卓越獎」
- 獲金管會「中小企業放款方案」績優銀行
- 財團法人台灣永續能源研究基金會「2026第六屆台灣永續投資獎」，榮獲「個案影響力 - 永續債券」金級獎項
- 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%

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21,405億元，YoY+7.17%
  企金YoY+7.50%，個金YoY+4.02%，海外YoY+26.30%
- 存款量27,563億元，YoY+6.39%
  台幣YoY+8.95%，外幣YoY-1.74%

獲利表現

- 稅後盈餘113.14億元，YoY+23.93%
- EPS 0.94元，ROA 0.33%，ROE 5.03%

資產品質

- 逾放比0.15%，YoY-0.01%。
- 覆蓋率901.58%，YoY+98.92%

資本水準

- 資本適足率13.99%

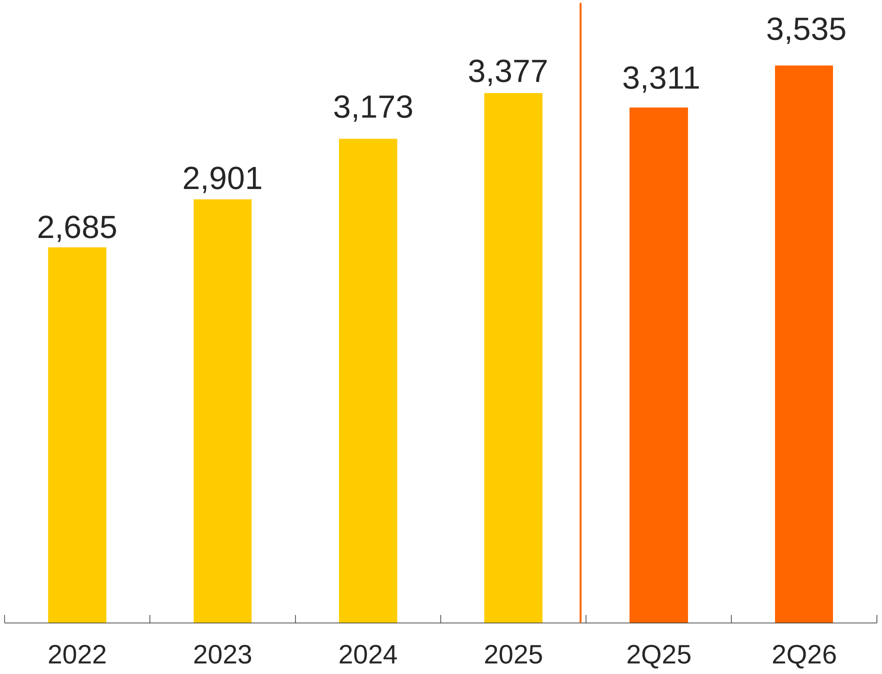
*ROE and ROA are after-tax figures.

報告大綱

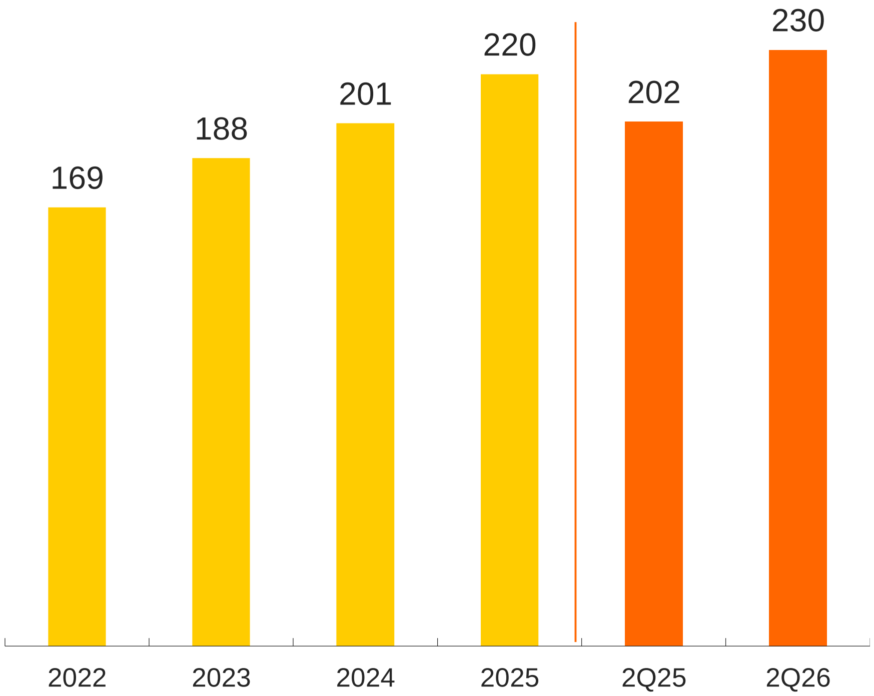
- 營運摘錄
- **財務資訊**
- 經營成果
- 附錄

資產規模及淨值

Asset size (in NT$ bn)

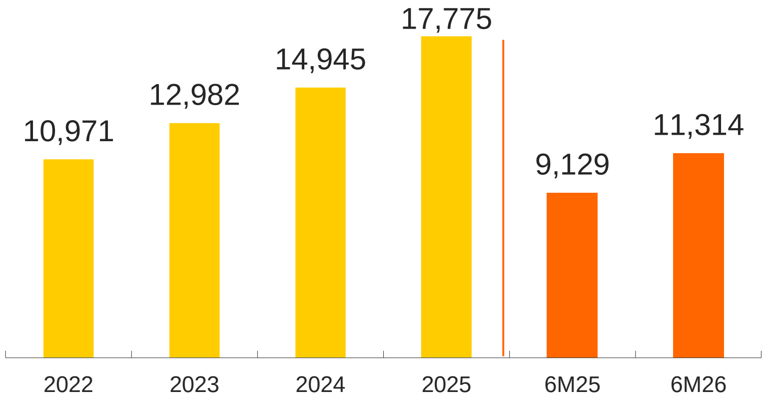


Net Worth (in NT$ bn)

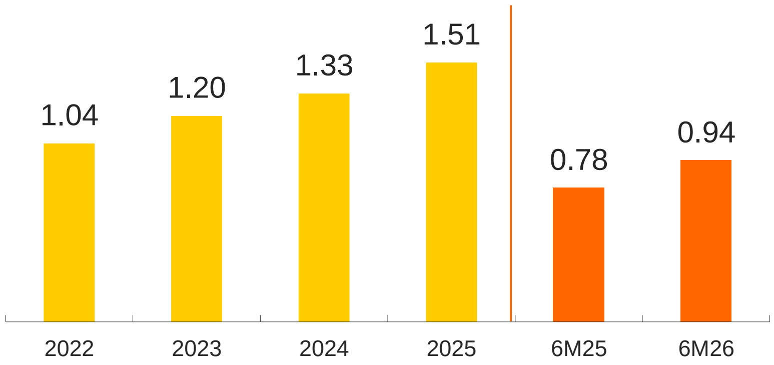


獲利表現

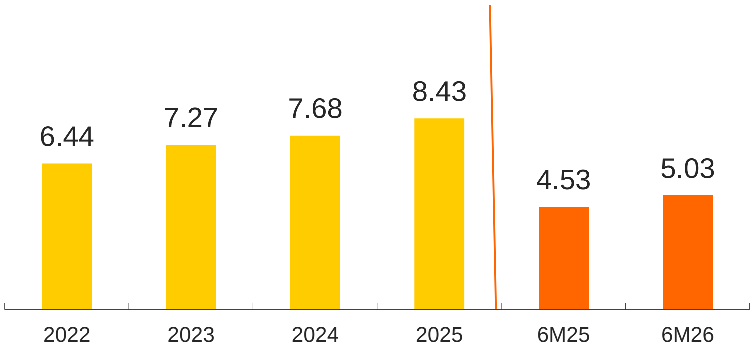
Net Income After Tax (in NT$ mn)



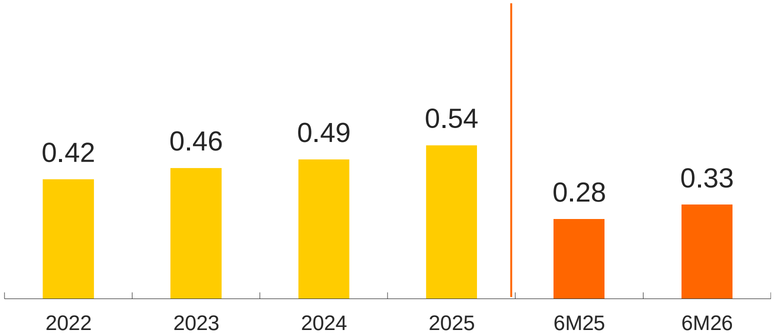
EPS After tax (in NT$)



ROE(%)



ROA(%)



*ROE and ROA are after-tax figures.

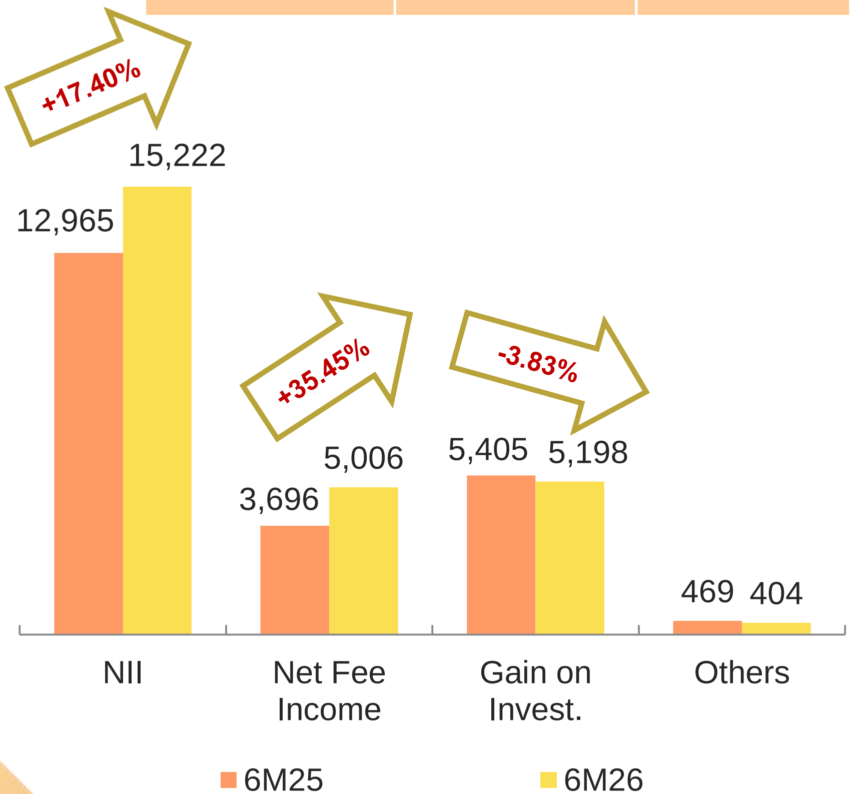
綜合損益表

(In NT$ mn)	6M25	6M26	YoY(%)
Net Revenue	22,534	25,829	14.62%
Provision, Net	1,146	1,491	30.11%
Operating Expense	10,407	11,225	7.86%
Net Income Before tax	10,981	13,113	19.41%
Income Tax Expense	1,852	1,799	-2.88%
Net Income After tax	9,129	11,314	23.93%
Other comprehensive income	-2,890	7,472	358.54%
Total comprehensive income	6,239	18,786	201.08%

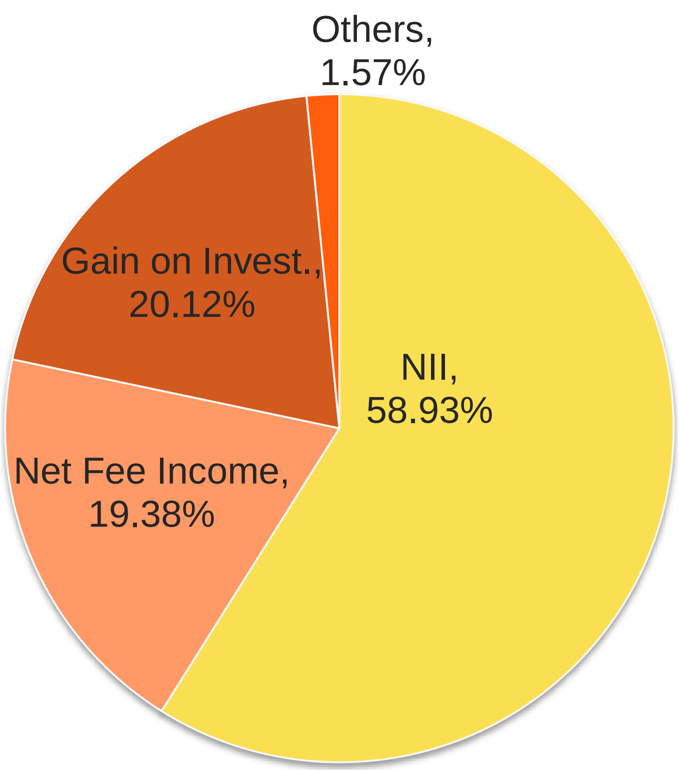
淨收益

Net Revenue (in NT$ mn)

6M25	6M26	YoY
22,534	25,829	+14.62%



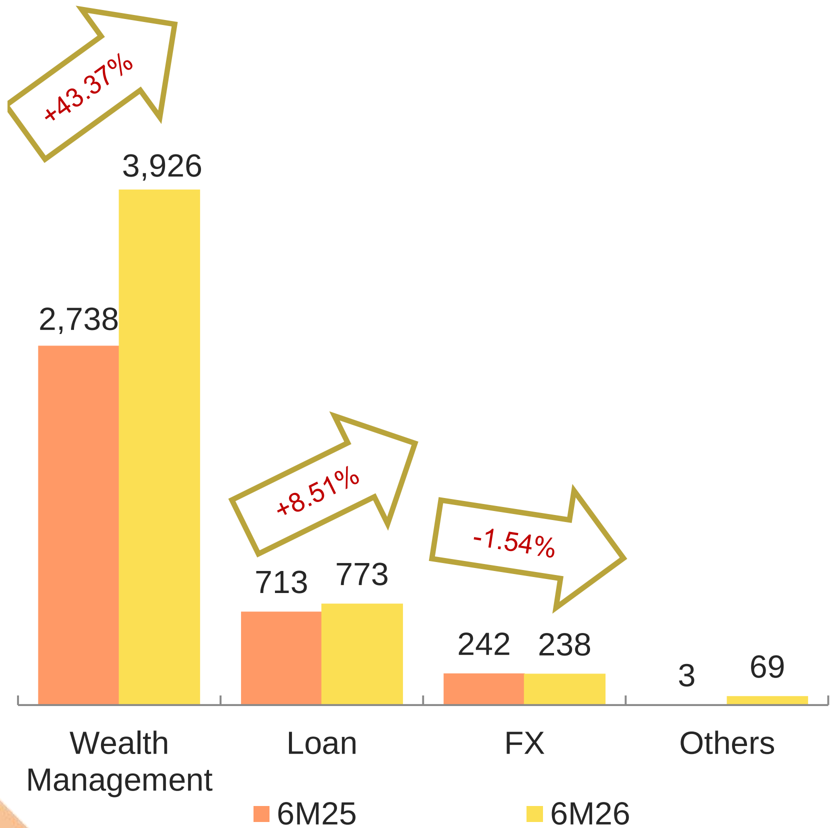
6M26 Net Revenue Breakdown



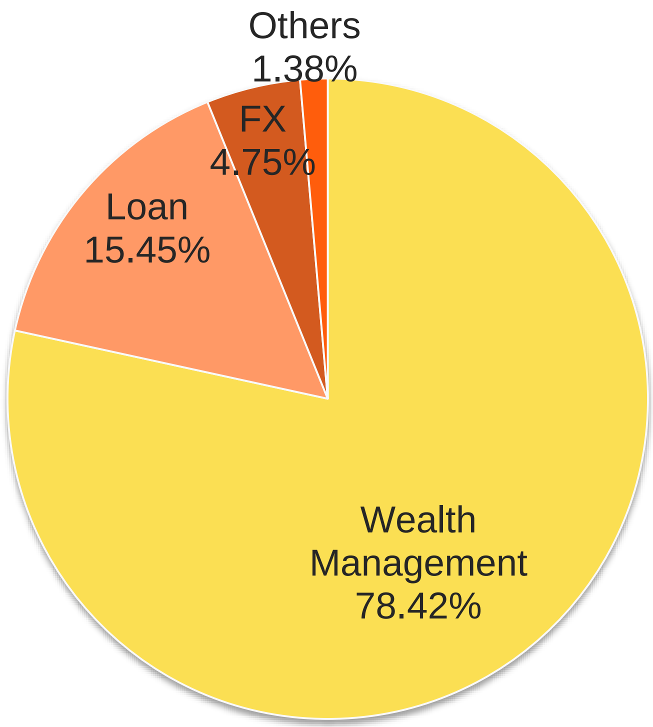
手續費淨收益

Net Fee Income (in NT$ mn)

6M25	6M26	YoY
3,696	5,006	+35.45%



6M26 Net Fee Income Breakdown



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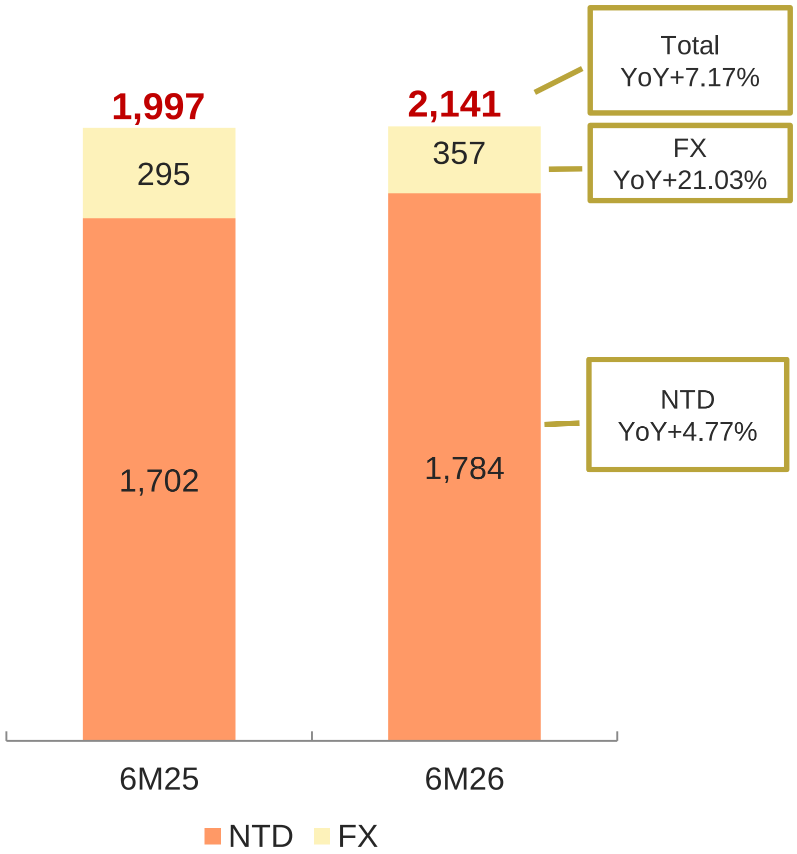
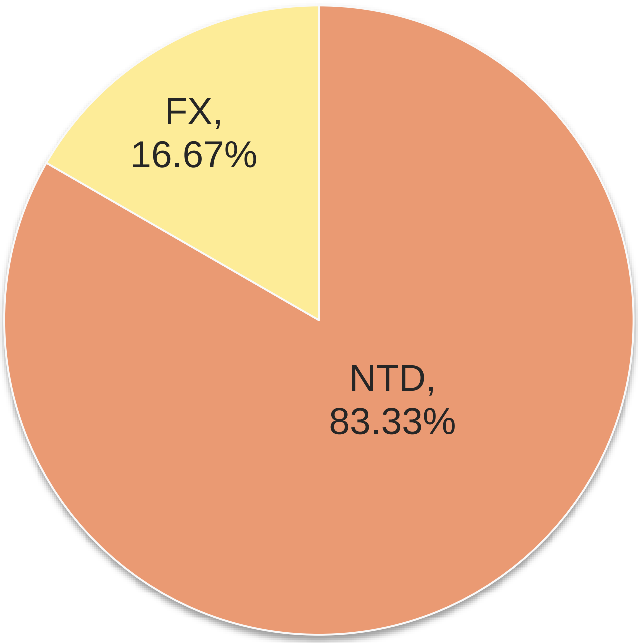
放款結構：台外幣

Loan balance (in NT$ bn)



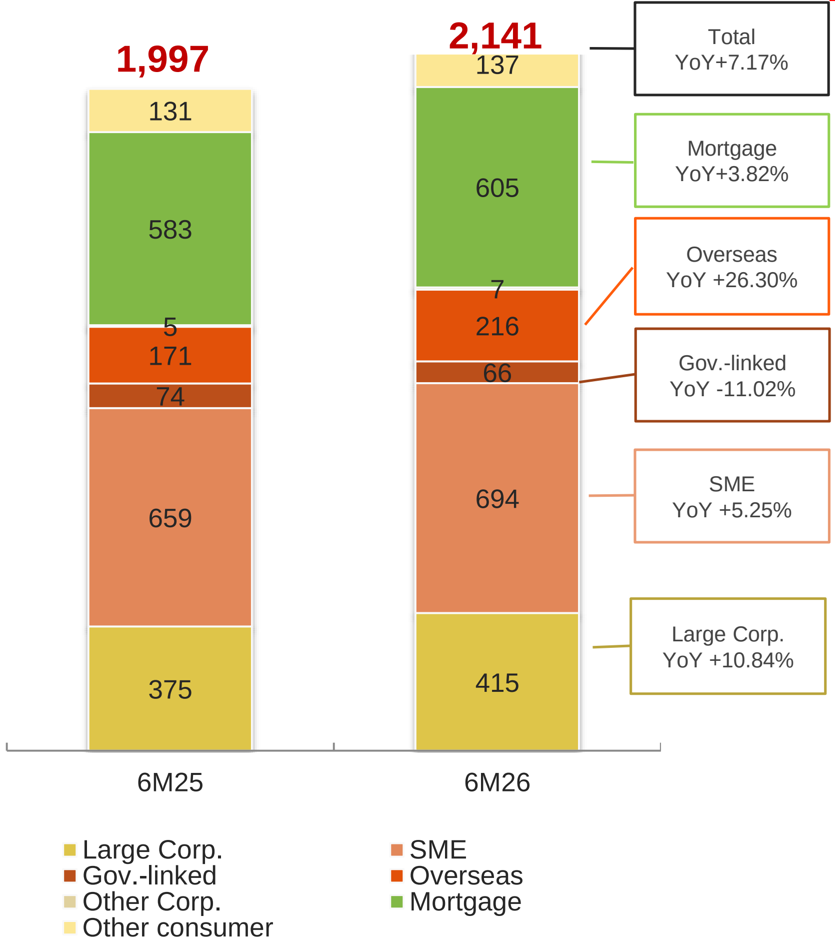
6M26 Loan Breakdown by Currency



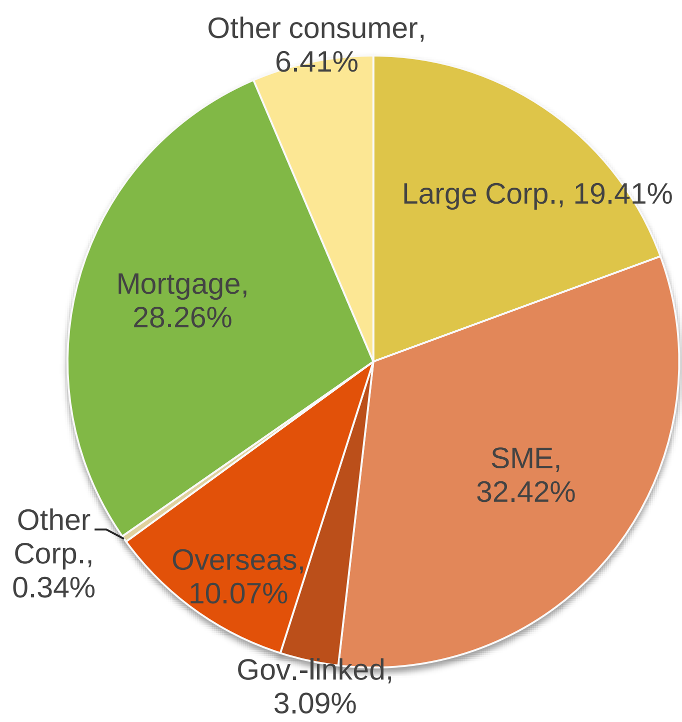
*.Loan includes ordinary loans, advances (credit card), factoring A/R, exchange bills negotiated, and import / export bills negotiated, and excludes overdue loans.

放款結構：對象別

Loan Balance (in NT$ bn)



6M26 Loan Breakdown by Customer

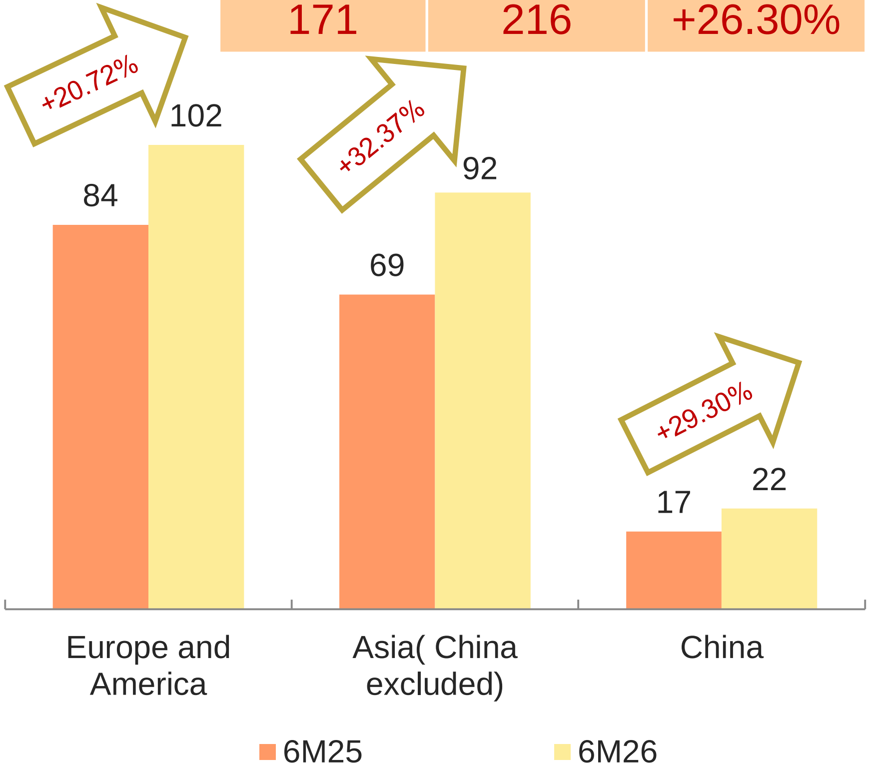


*.Loan includes ordinary loans, advances (credit card), factoring A/R, exchange bills negotiated, and import / export bills negotiated, and excludes overdue loans.

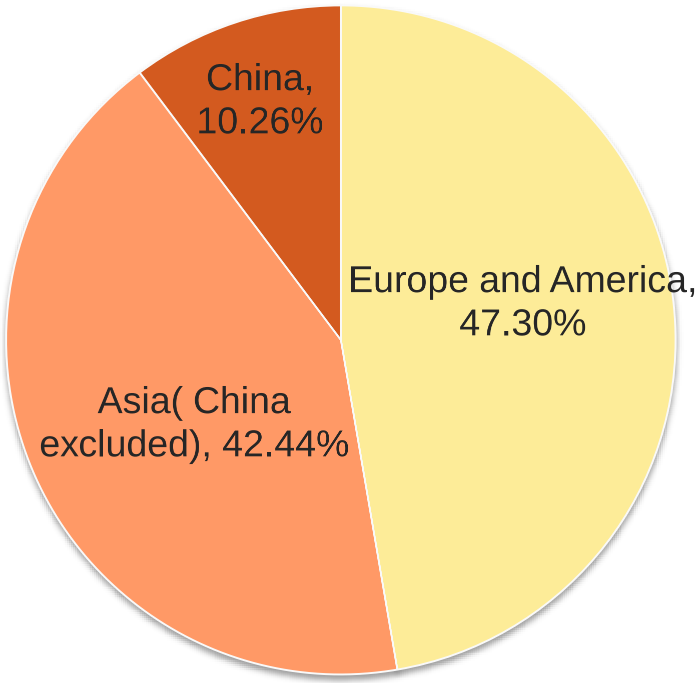
海外分行放款地區別

Overseas Loan Balance (in NT$ bn)

6M25	6M26	YoY
171	216	+26.30%



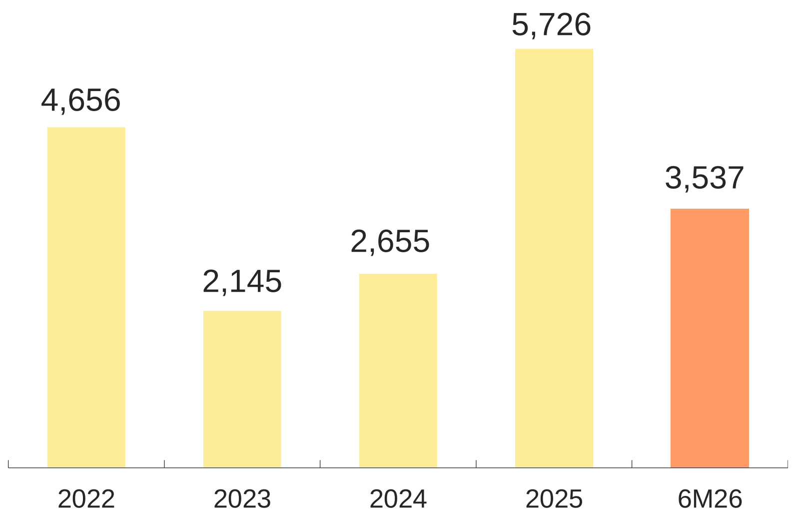
6M26 Overseas Loan Breakdown by Regions



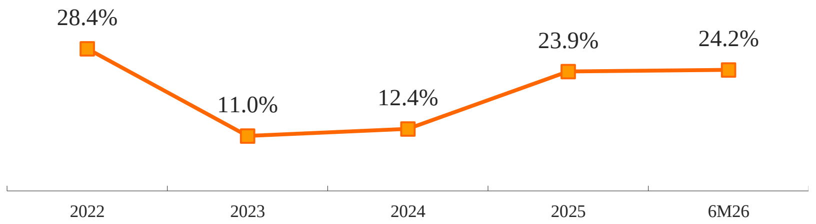
*.Loan includes ordinary loans, advances (credit card), factoring A/R, exchange bills negotiated, and import / export bills negotiated, and excludes overdue loans.

境外獲利占比

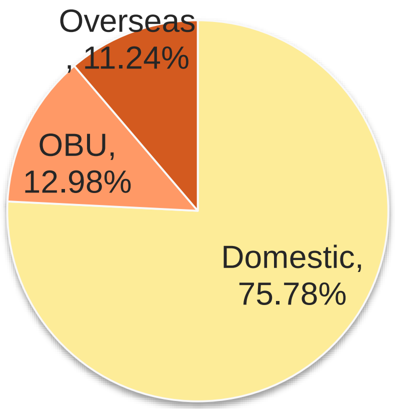
Overseas & OBU PPOP (in NT$ mn)



Overseas & OBU PPOP proportion

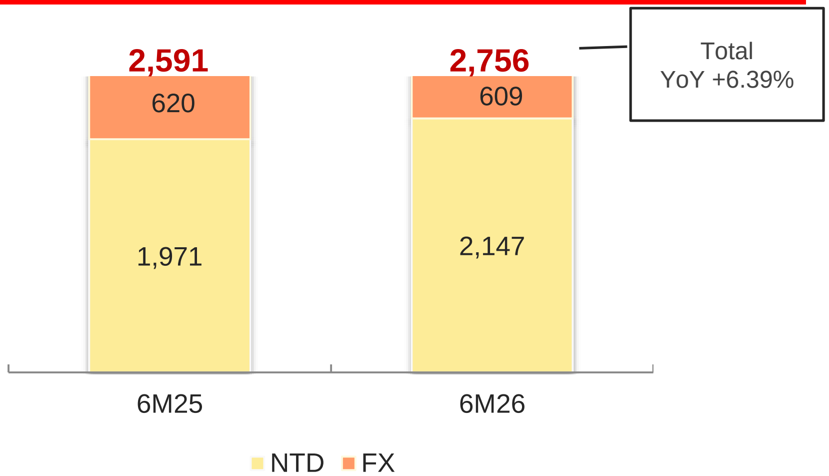


6M26 PPOP Breakdown

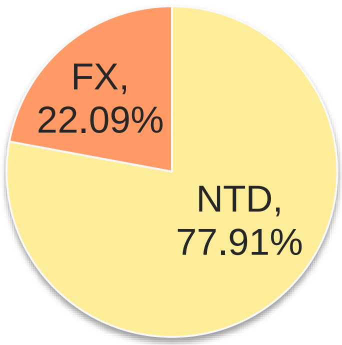


存款結構：台外幣

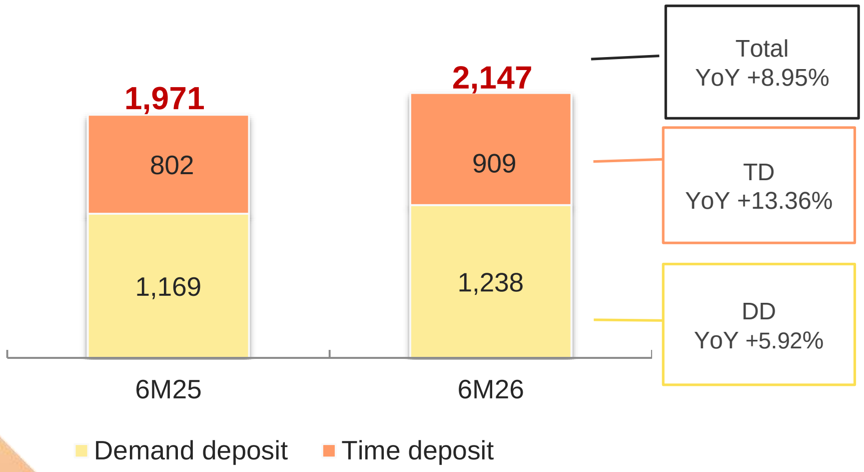
Deposit Balance (in NT$ bn)



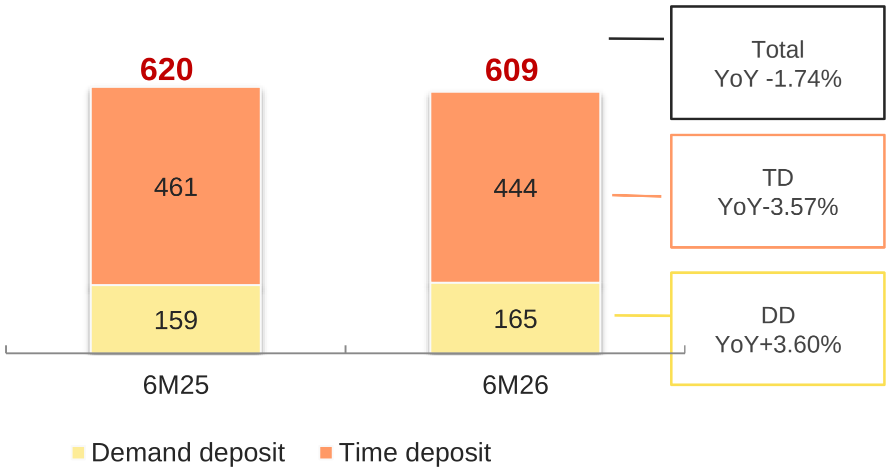
6M26 Deposit Breakdown by Currency



NTD Deposit Balance (in NT$ bn)

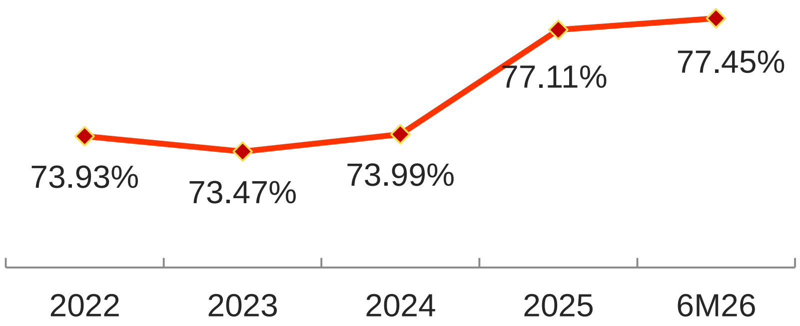


FX Deposit Balance (in NT$ bn)

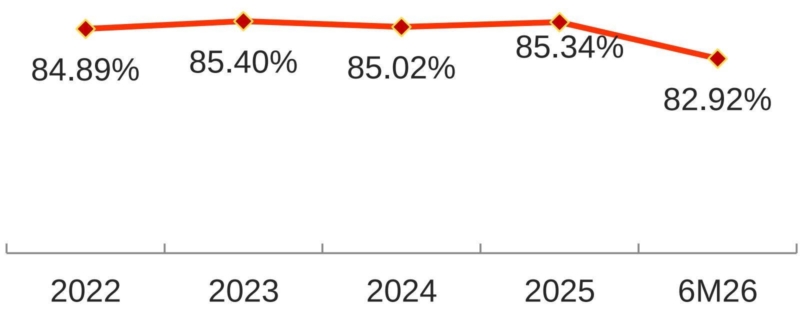


存放比

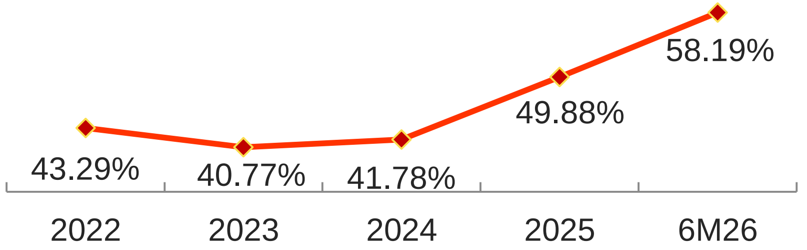
Total LDR



NTD LDR

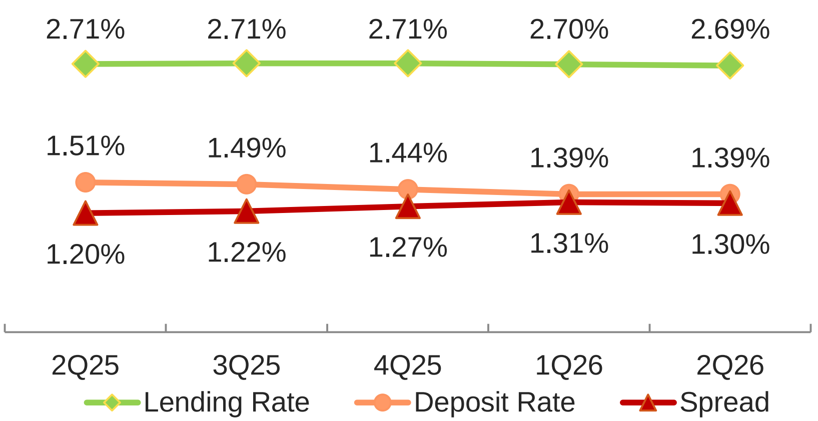


FX LDR

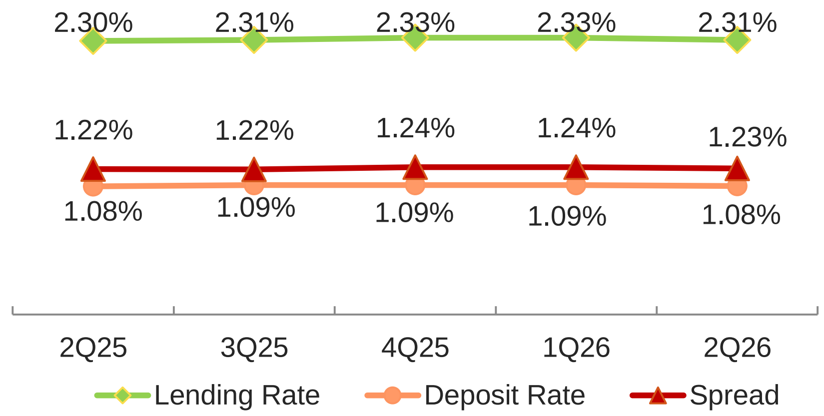


存放利差、淨利差

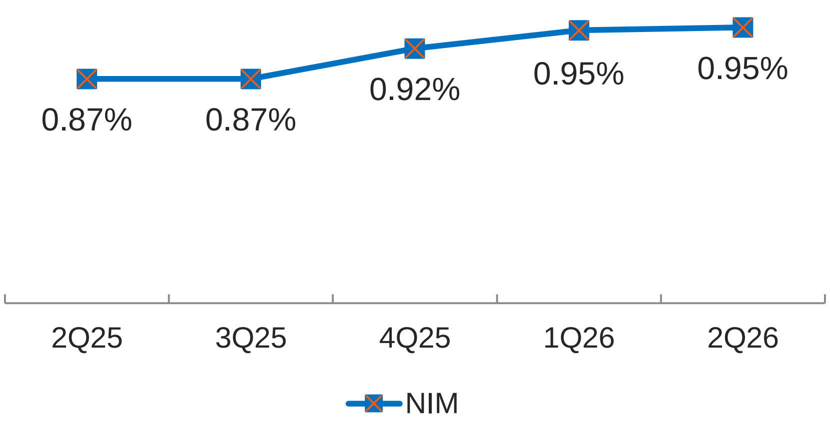
Total Loan to Deposit Spread



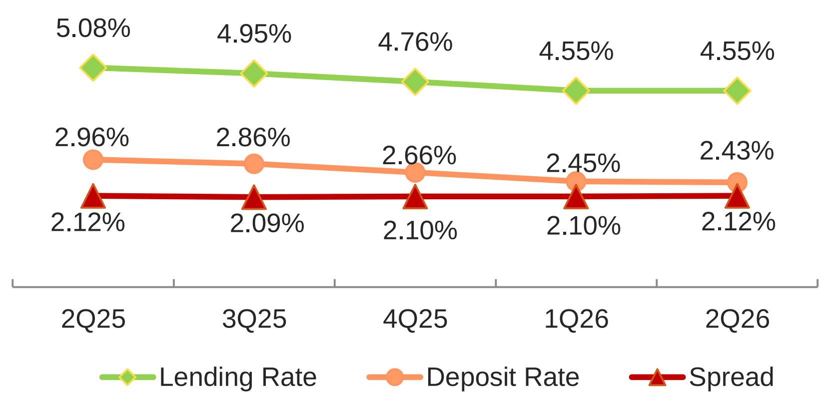
NTD Loan to Deposit Spread



NIM



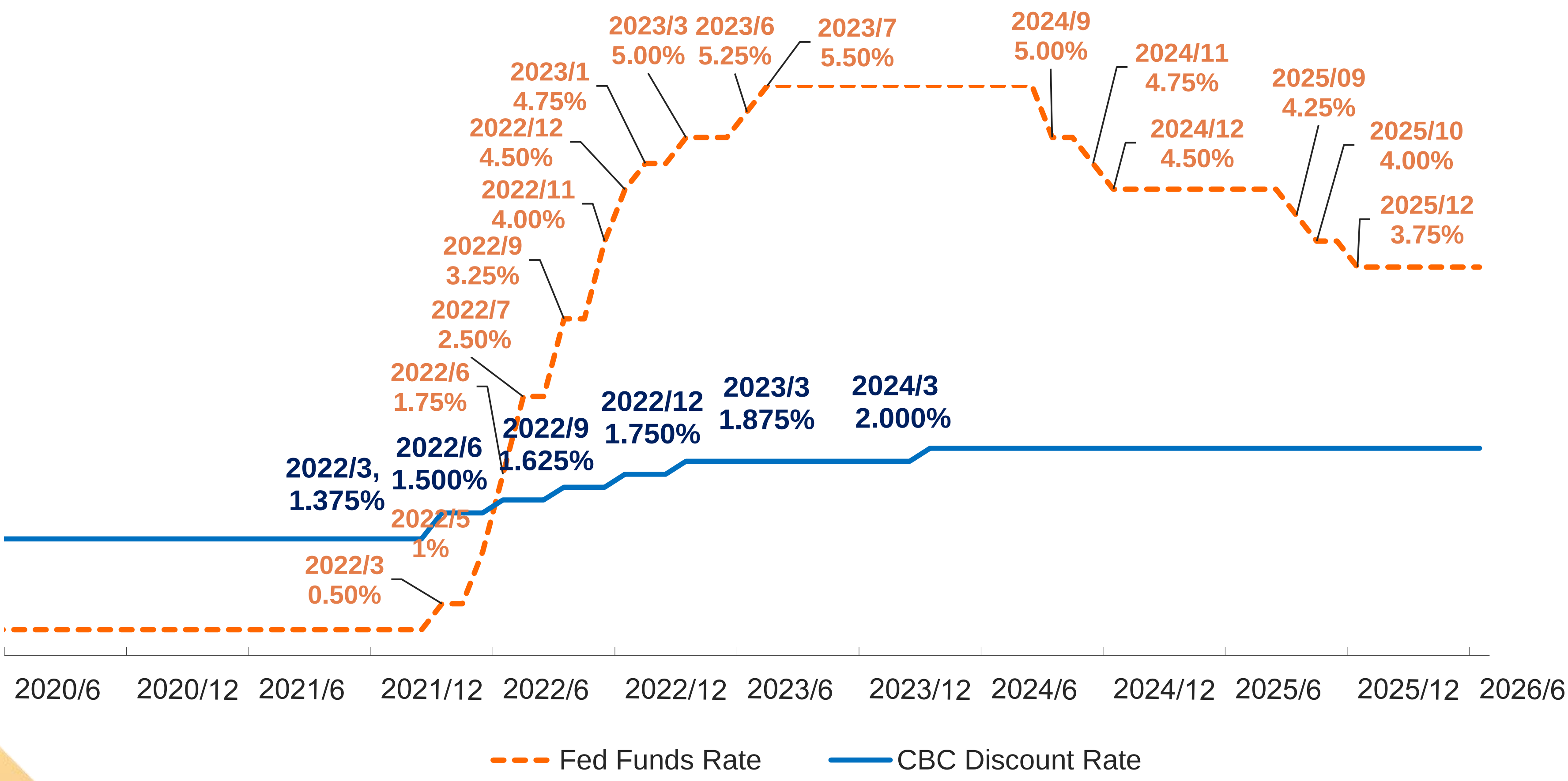
FX Loan to Deposit spread



*.IFRS and quarterly basis.

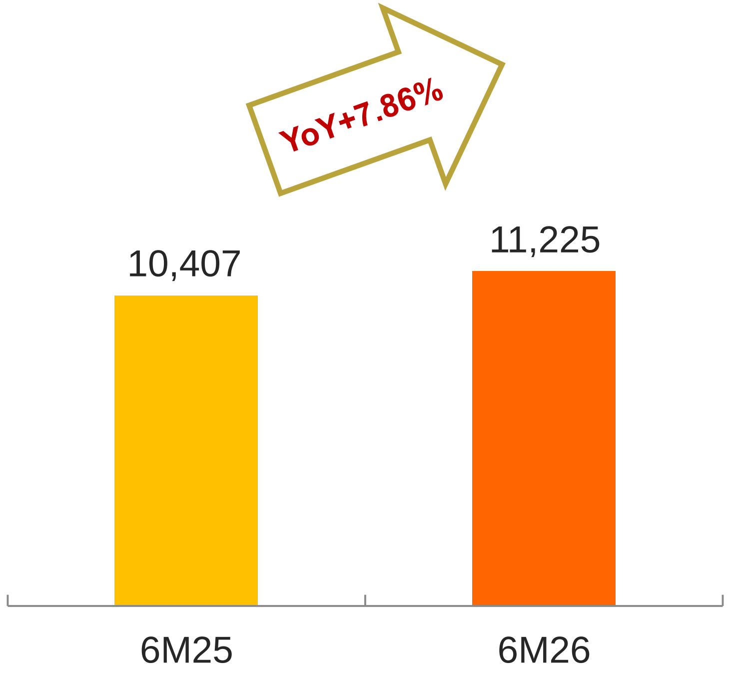
Fed與國內央行利率走勢

Fed Funds Rate VS. CBC Discount Rate

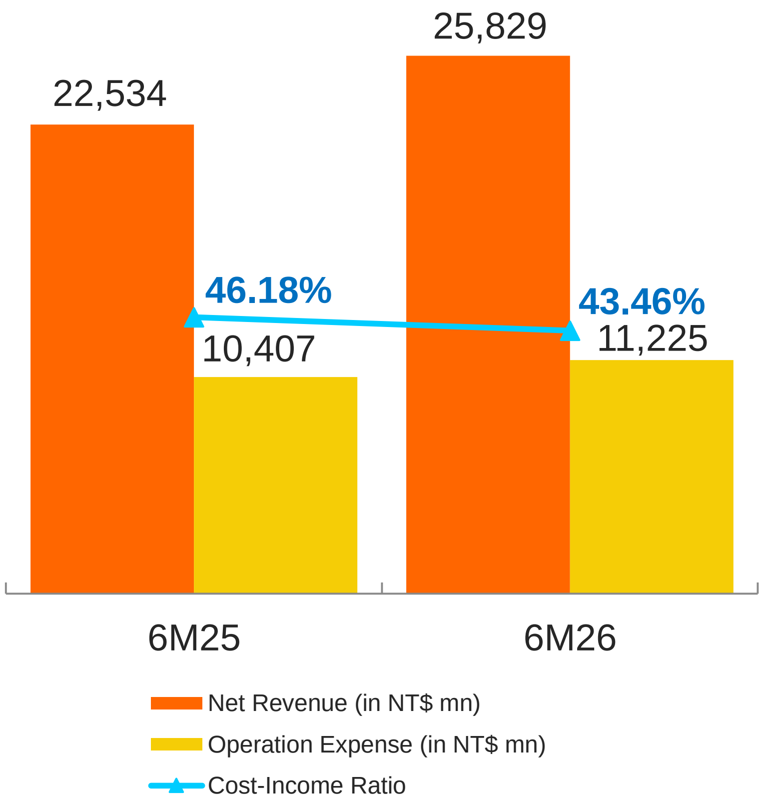


營業費用比

Operating Expense (in NT$ mn)

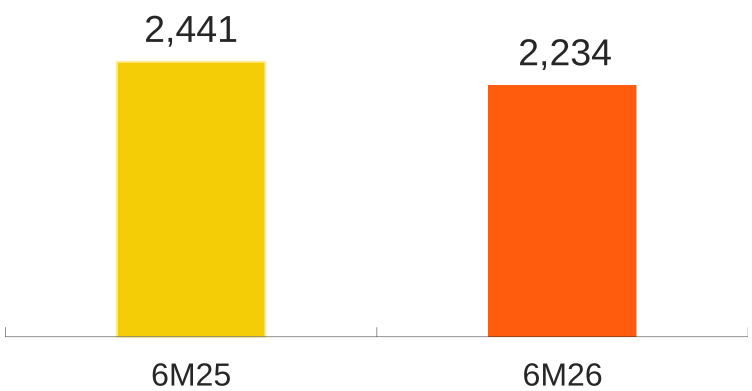


Cost-Income Ratio

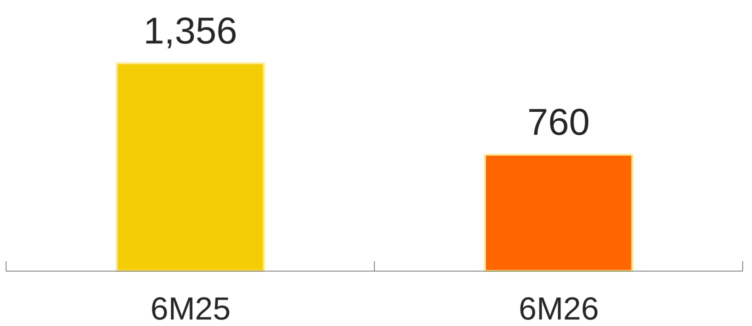


放款提存、轉銷及收回

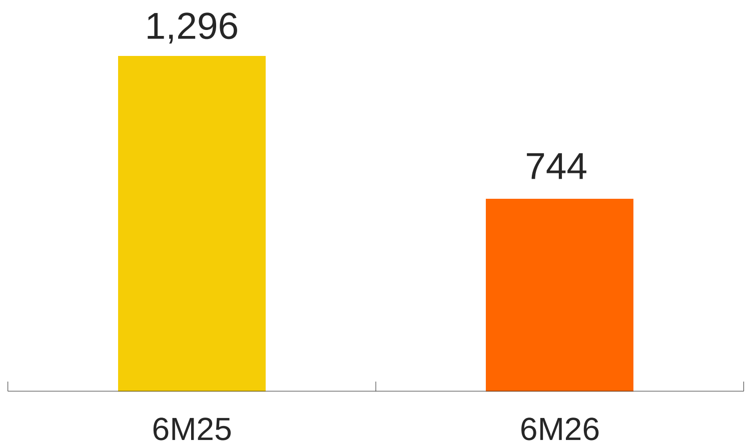
Provision (in NT$ mn)



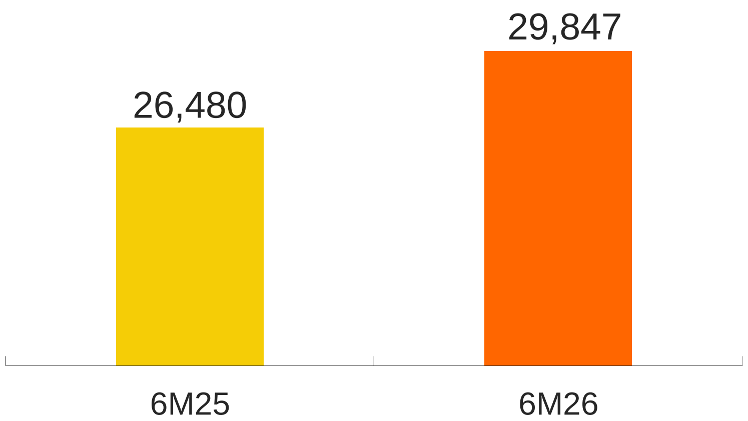
Write-Off (in NT$ mn)



Recovery (in NT$ mn)

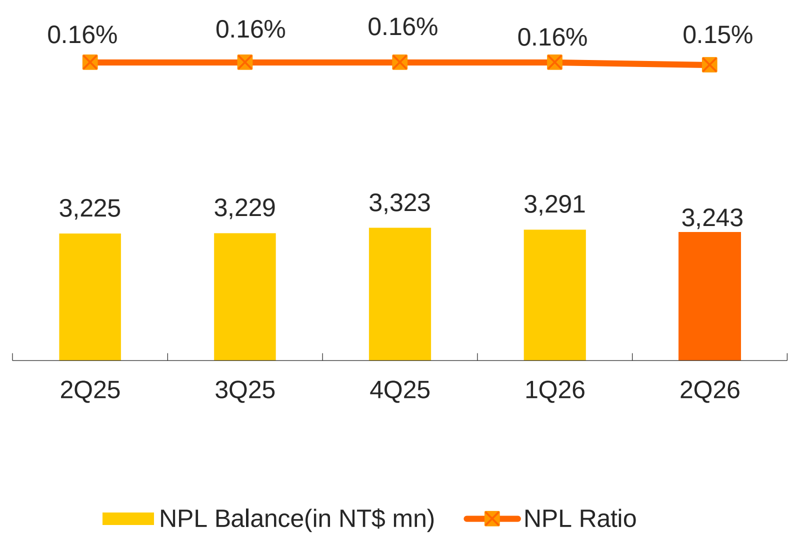


Reserve (in NT$ mn)

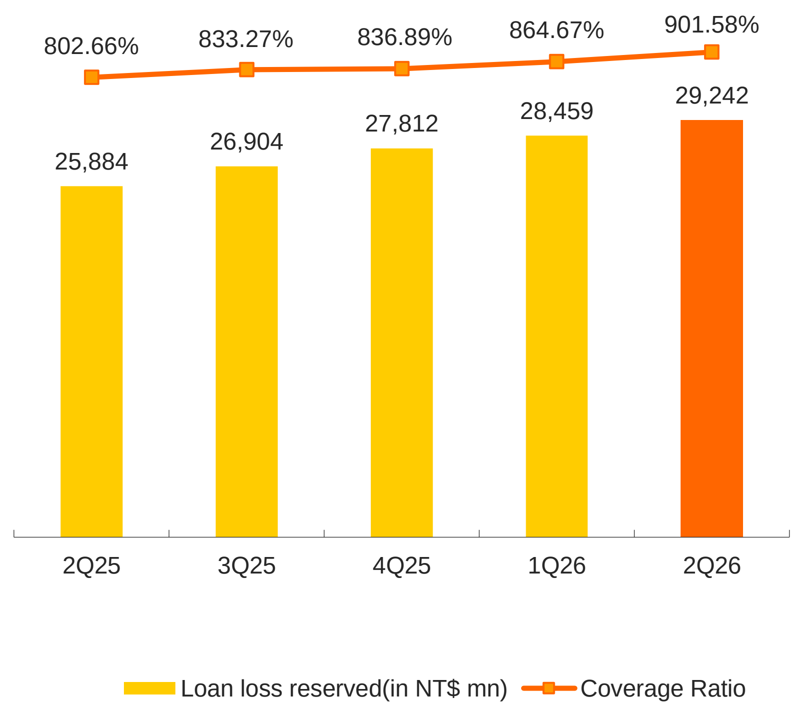


逾放比及覆蓋率

NPL Ratio

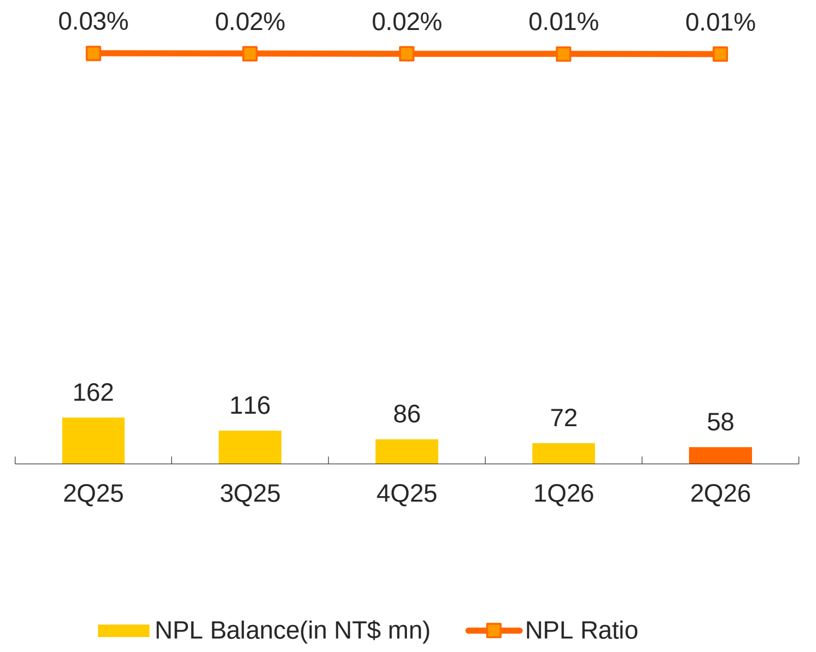


Coverage Ratio

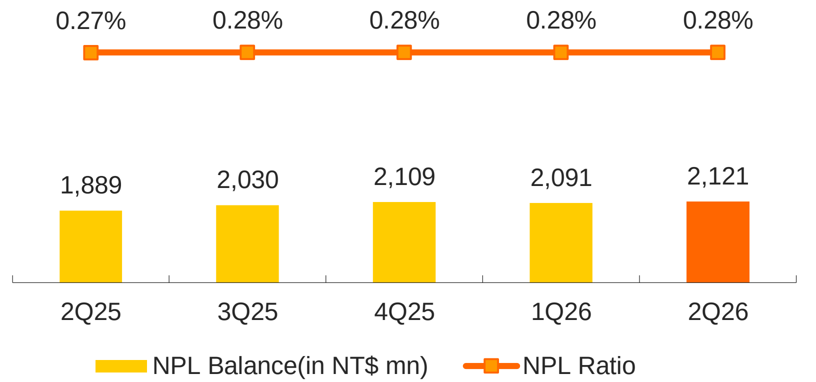


資產品質

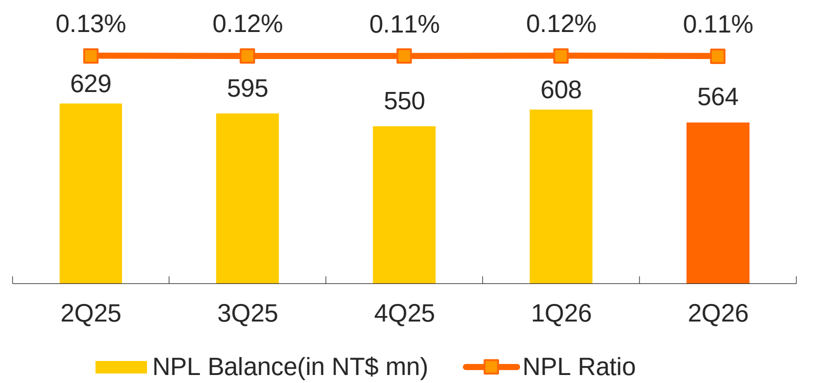
Large Corp.



SME



Mortgage

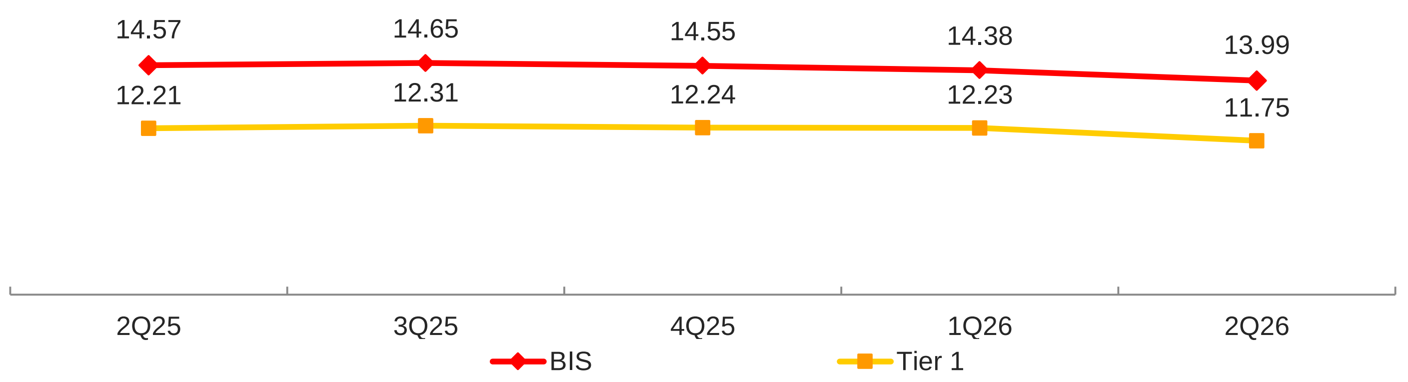


信用評級及資本適足率

Credit Rating

- **Moody's** (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

ESG 領先
落實綠色融資，深化永續金融

價值定價
平衡風險收益，守護穩健獲利

高資產中心
賦能財管 2.0，策劃全方位佈局

資金母店
深耕夥伴關係，鞏固活存基盤

結構轉型
擴大貿融版圖，精進中小企金

數據領航
精準數據驅動，躍升客群價值

CHB
CHANG HWA BANK 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%	2Q25	3Q25	4Q25	1Q26	2Q26	Change%	2Q25	2Q26	Change%
Assets												
Cash & due from Banks	229,374	250,557	9.24%	281,301	296,905	250,557	268,098	265,240	-1.07%	281,301	265,240	-5.71%
Financial assets at FVPL, net	82,799	124,313	50.14%	120,889	124,133	124,313	147,869	121,285	-17.98%	120,889	121,285	0.33%
Financial assets at FVOCI, net	310,156	319,082	2.88%	335,824	332,656	319,082	326,606	327,368	0.23%	335,824	327,368	-2.52%
Financial assets at amortized cost, net	512,721	542,425	5.79%	526,856	517,000	542,425	555,066	538,334	-3.01%	526,856	538,334	2.18%
Receivables, net	24,808	26,361	6.26%	23,218	24,631	26,361	27,910	31,734	13.70%	23,218	31,734	36.68%
Loans, net	1,967,920	2,067,768	5.07%	1,974,252	2,014,382	2,067,768	2,110,014	2,203,824	4.45%	1,974,252	2,203,824	11.63%
Other financial assets, net	325	372	14.51%	436	17	372	389	0	-99.95%	436	0	-99.95%
Property and equipment, net	21,413	21,963	2.57%	21,474	21,779	21,963	22,046	21,919	-0.58%	21,474	21,919	2.07%
Right-of-use asset	1,967	1,941	-1.28%	1,852	1,983	1,941	2,257	2,160	-4.29%	1,852	2,160	16.65%
Investment property, net	13,933	14,015	0.59%	14,024	14,021	14,015	14,015	14,227	1.52%	14,024	14,227	1.45%
Other assets	7,307	8,216	12.44%	10,817	7,614	8,216	7,294	9,219	26.40%	10,817	9,219	-14.77%
Total Assets	**3,172,721**	**3,377,011**	**6.44%**	**3,310,943**	**3,355,123**	**3,377,011**	**3,481,563**	**3,535,310**	**1.54%**	**3,310,943**	**3,535,310**	**6.78%**
Liabilities												
Due to banks	234,311	333,816	42.47%	352,808	359,735	333,816	348,286	381,402	9.51%	352,808	381,402	8.10%
Financial liabilities at FVPL	2,882	2,016	-30.06%	14,945	3,101	2,016	2,737	2,052	-25.02%	14,945	2,052	-86.27%
RP	11,404	15,880	39.25%	14,804	1,420	15,880	32,571	31,666	-2.78%	14,804	31,666	113.90%
Payables	28,024	30,430	8.58%	54,209	38,494	30,430	33,300	47,338	42.15%	54,209	47,338	-12.67%
Deposits and remittances	2,630,357	2,710,323	3.04%	2,611,316	2,676,985	2,710,323	2,774,470	2,777,474	0.11%	2,611,316	2,777,474	6.36%
Bank notes payable	40,805	41,785	2.40%	41,795	41,790	41,785	42,780	42,775	-0.01%	41,795	42,775	2.34%
Provisions	2,616	2,482	-5.14%	2,403	2,427	2,482	2,540	2,486	-2.11%	2,403	2,486	3.47%
Lease liabilities	1,837	1,815	-1.19%	1,716	1,853	1,815	2,133	2,037	-4.52%	1,716	2,037	18.70%
Other liabilities	19,088	18,138	-4.98%	14,914	16,832	18,138	16,769	18,381	9.61%	14,914	18,381	23.25%
Total Liabilities	**2,971,324**	**3,156,684**	**6.24%**	**3,108,909**	**3,142,638**	**3,156,684**	**3,255,587**	**3,305,610**	**1.54%**	**3,108,909**	**3,305,610**	**6.33%**
Stockholders' Equity	**201,397**	**220,327**	**9.40%**	**202,034**	**212,486**	**220,327**	**225,977**	**229,700**	**1.65%**	**202,034**	**229,700**	**13.69%**
Total Liabilities and Stockholders' Equity	**3,172,721**	**3,377,011**	**6.44%**	**3,310,943**	**3,355,123**	**3,377,011**	**3,481,563**	**3,535,310**	**1.54%**	**3,310,943**	**3,535,310**	**6.78%**

STATEMENTS OF COMPREHENSIVE INCOME(Consolidated)

(in NT$ mn)	Year(IFRSs)			Quarter(IFRSs)						Period(IFRSs)		
	2024	2025	Change%	2Q25	3Q25	4Q25	1Q26	2Q26	Change%	6M25	6M26	Change%
Interest Income	76,464	77,957	1.95%	19,224	19,771	19,876	19,735	20,659	4.68%	38,311	40,394	5.44%
Interest Expense	53,499	50,851	-4.95%	12,632	12,938	12,568	12,316	12,857	4.39%	25,346	25,172	-0.68%
Net Interest Income	**22,965**	**27,106**	**18.04%**	**6,592**	**6,833**	**7,308**	**7,419**	**7,803**	**5.17%**	**12,965**	**15,222**	**17.40%**
Net Service fee and commissions income	6,868	7,188	4.65%	1,735	1,825	1,667	2,626	2,380	-9.36%	3,696	5,006	35.45%
Gains(losses) on financial assets and liabilities at FVPL	9,286	7,392	-20.40%	2,614	1,701	1,376	1,276	1,796	40.74%	4,315	3,073	-28.79%
Realized gains of financial assets at FVOCI	1,395	2,212	58.53%	881	1,043	62	359	977	172.40%	1,106	1,335	20.77%
Gains(losses) on disposal of credit assets measured at AC	-38	-1	96%	0	-1	0	-2	14	651.50%	0	11	2403.68%
Foreign exchange gains(losses)	1,060	694	-34.53%	-365	397	311	614	168	-72.62%	-14	782	5525.00%
Other miscellaneous net income	284	720	153.92%	337	147	106	114	286	150.55%	467	399	-14.51%
Net income other than net interest income	**18,855**	**18,204**	**-3.45%**	**5,201**	**5,112**	**3,523**	**4,987**	**5,621**	**12.72%**	**9,569**	**10,608**	**10.85%**
Net Revenues and gains	**41,820**	**45,310**	**8.35%**	**11,793**	**11,945**	**10,831**	**12,406**	**13,424**	**8.21%**	**22,534**	**25,829**	**14.62%**
Credit loss provisions, net	3,051	2,866	-6.05%	675	519	1,202	700	791	13.03%	1,146	1,491	30.11%
Operating Expenses	**20,415**	**21,327**	**4.47%**	**5,232**	**5,471**	**5,449**	**5,492**	**5,733**	**4.38%**	**10,407**	**11,225**	**7.86%**
Employee Benefits expenses	13,116	13,658	4.13%	3,335	3,563	3,354	3,615	3,681	1.83%	6,741	7,296	8.24%
Depreciation and amortization expenses	1,619	1,748	7.96%	437	446	437	451	464	2.97%	864	915	5.85%
Other general and administrative expenses	5,680	5,922	4.25%	1,460	1,461	1,658	1,427	1,587	11.28%	2,802	3,014	7.56%
Income before income tax from continuing operations	**18,354**	**21,117**	**15.06%**	**5,886**	**5,956**	**4,180**	**6,213**	**6,900**	**11.04%**	**10,981**	**13,113**	**19.41%**
Income Tax Expense	3,408	3,342	-1.95%	892	934	555	992	806	-18.74%	1,852	1,799	-2.88%
Net Income	**14,945**	**17,775**	**18.93%**	**4,995**	**5,021**	**3,624**	**5,221**	**6,093**	**16.70%**	**9,129**	**11,314**	**23.93%**
Basic EPS(NT$)	1.33	1.51	13.53%	0.42	0.43	0.29	0.44	0.51	15.91%	0.78	0.94	20.51%
Other comprehensive income	4,426	6,758	52.68%	-3,313	5,431	4,217	429	7,043	1543.50%	-2,890	7,472	358.54%
Total comprehensive income	**19,371**	**24,533**	**26.64%**	**1,681**	**10,452**	**7,841**	**5,650**	**13,136**	**132.51%**	**6,239**	**18,786**	**201.08%**

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感謝聆聽