

# 法人說明會

► Y2020 ◀



遠東國際商業銀行  
Far Eastern Int'l Bank

4/7'2021



- 創始於1937年
- 業務範圍涵蓋10個主要產業
- 9家公開上市公司分別於台灣及香港掛牌
- 總資產NT\$2,848 Bn. (YE2020)



## 石化能源事業

- 11家公司·位於台灣及中國
- 亞東石化於海峽兩岸均設有純對苯二甲酸(PTA)生產線·年產能達275萬噸



## 聚酯化纖事業

- 38家公司·遍佈台灣、中國、越南及美國
- 集團聚酯聚合年產能超過272萬噸·為全球前三大聚酯製造商



## 水泥建材事業

- 30家公司·位於台灣及中國市場
- 主要事業亞泥年產量已達4,100萬噸·躋身大陸水泥前十大集團



## 百貨零售事業

- 營業據點橫跨海峽兩岸·達46家門市
- 總營業額已逾台幣1,148億元



## 金融服務事業

- 14家公司·橫跨多種金融服務領域
- 遠東商銀為主要金融事業體



## 海陸運輸事業

- 經營14家公司
- 旗艦公司裕民航運經營船隊總數48艘·載重量達671萬噸



## 通訊網路事業

- 遠傳為亞洲電信市場第一個提供700 / 1800 / 2600 MHz最佳三頻服務業者
- 遠傳取得3.5Ghz及28Ghz 5G頻譜執照
- 轉投資遠通電收,用戶超過700萬戶,車次超過18億次



## 營造建築事業

- 擁有4家公司
- 正積極打造「遠東通訊數位園區」·及規劃宜蘭休閒度假中心



## 觀光旅館事業

- 香格里拉台北遠東國際大飯店
- 台南遠東國際大飯店
- 屢獲「全球500大飯店」等殊榮



## 社會公益事業

- 元智大學
- 亞東技術學院
- 亞東紀念醫院
- 豫章工商
- 遠東聯合診所



## 財務概況

# 資產&淨值

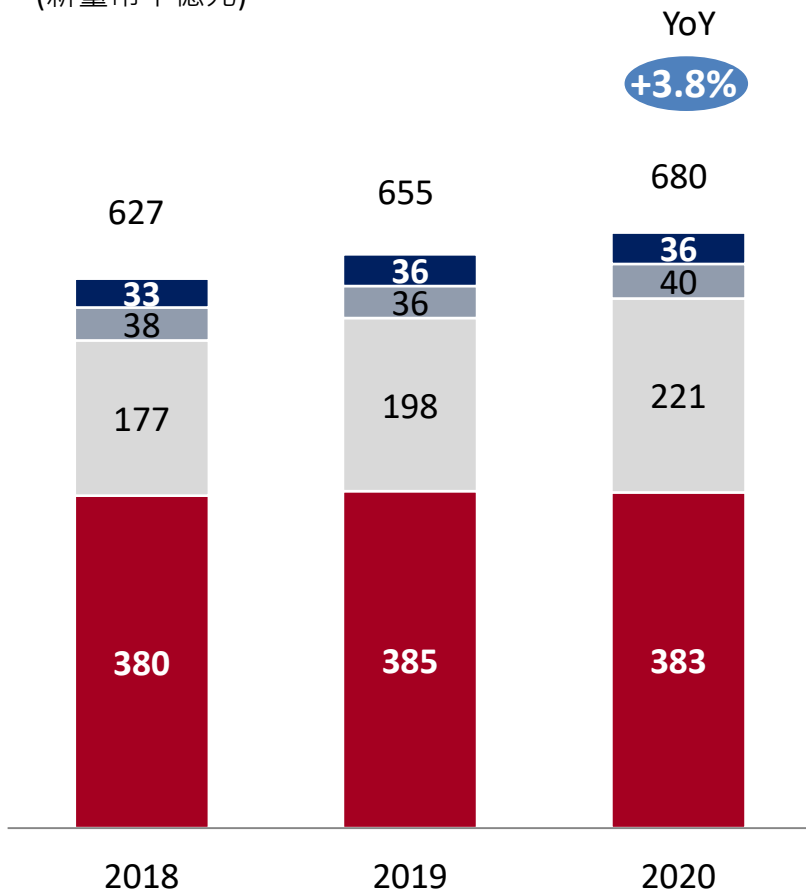


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## ■ 資產

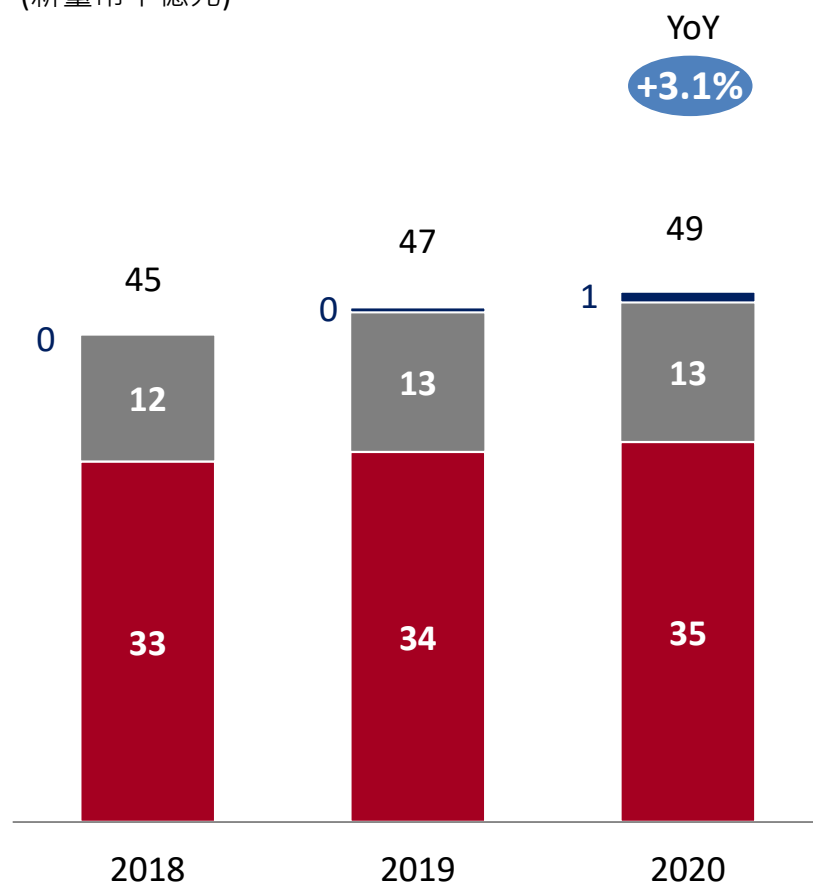
(新臺幣十億元)



■ 放款 ■ 金融資產 ■ 現金&存款 ■ 應收&其他

## ■ 淨值

(新臺幣十億元)



■ 股本&資本公積 ■ 保留盈餘  
■ 其他綜合損益

# 放款&存款

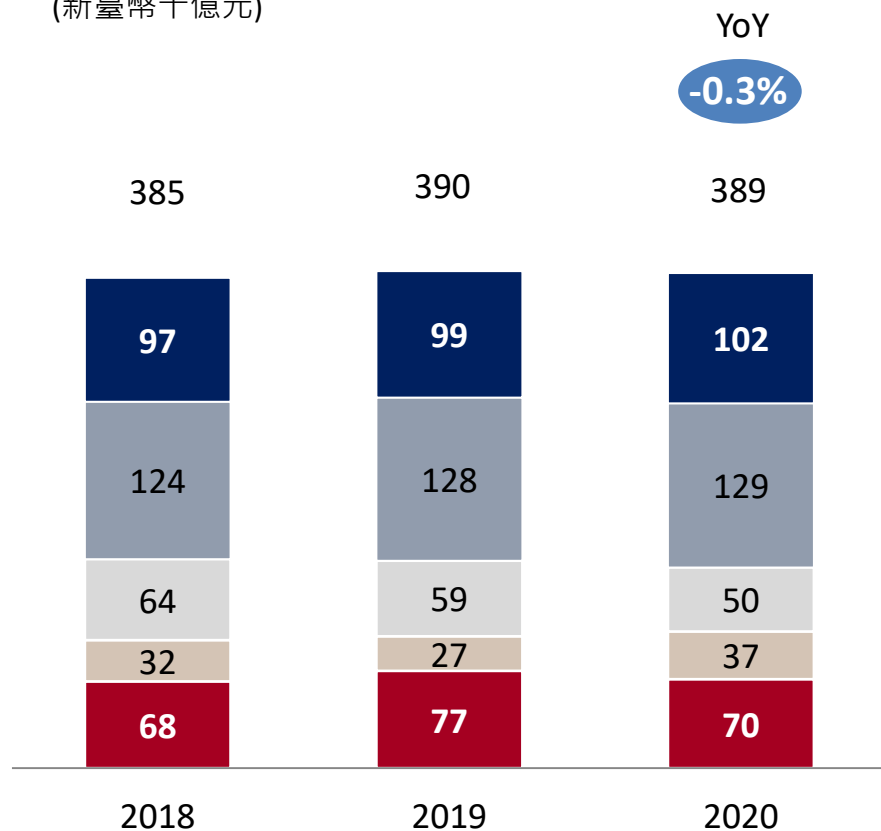


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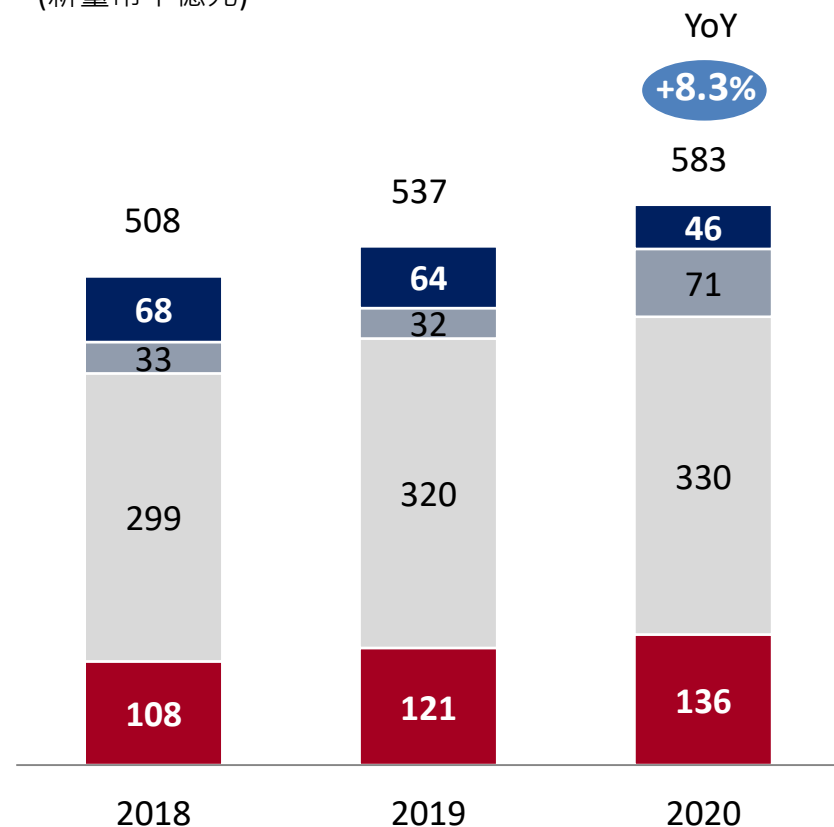
## ■ 總放款

(新臺幣十億元)



## ■ 存款

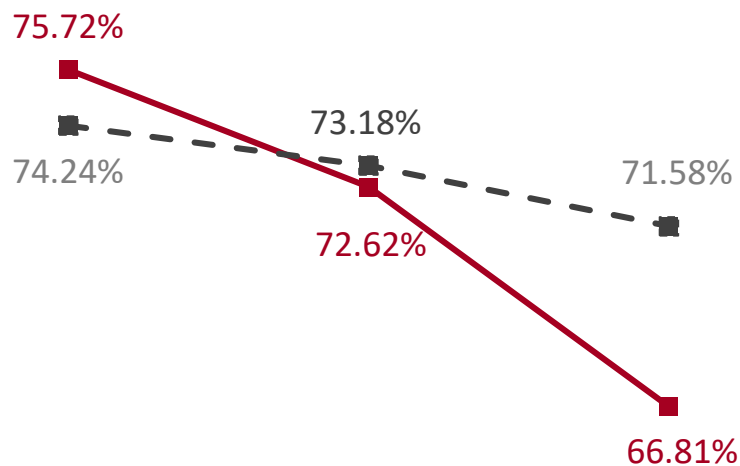
(新臺幣十億元)



- 國內法人
- 國內中小企
- 海外
- 房貸 (不含理財型)
- 消費者貸款

- 臺幣活期
- 臺幣定期
- 外幣活期
- 外幣定期

## ■ 存放比



2018

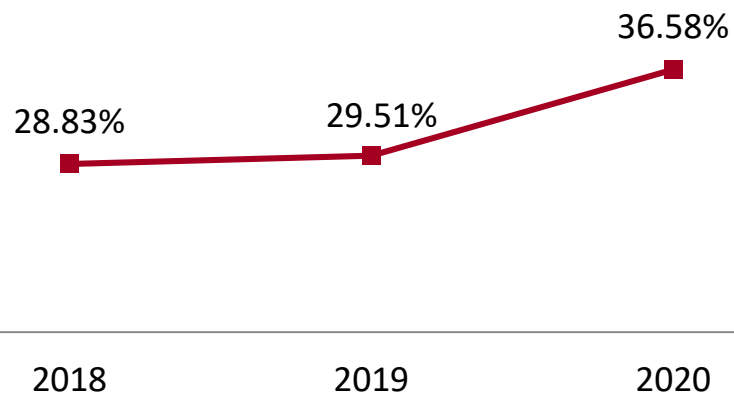
2019

2020

■ 年底餘額

■ 平均餘額

## ■ 活存比

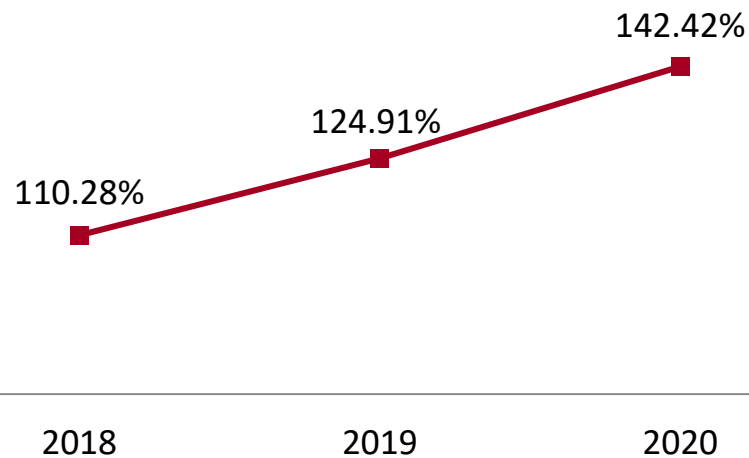


2018

2019

2020

## ■ 流動性覆蓋率

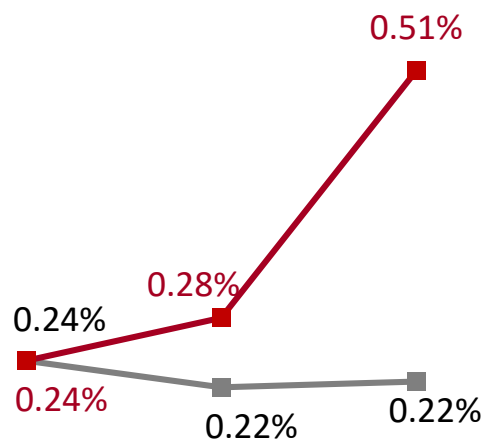


2018

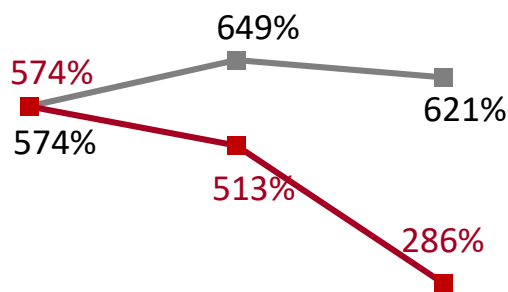
2019

2020

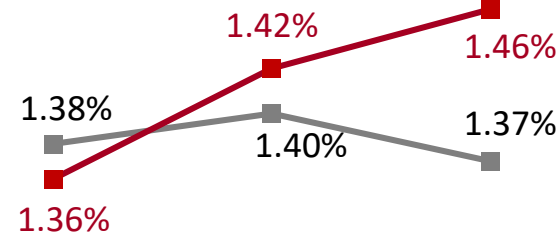
## 逾期放款比率



## 逾放備抵呆帳覆蓋率



## 放款覆蓋率



■ 同業 ■ 本行



# 獲利能力



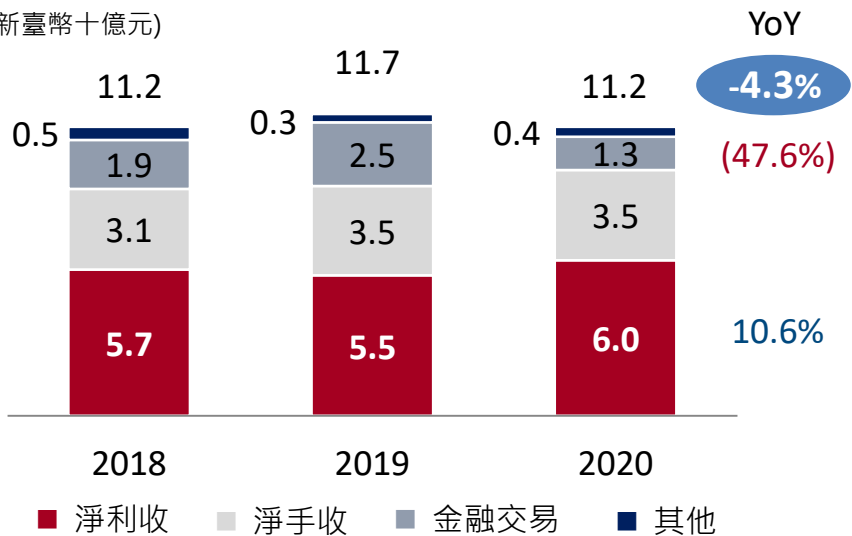
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Together For a Promising Future  
共創美好未來 你我攜手同行

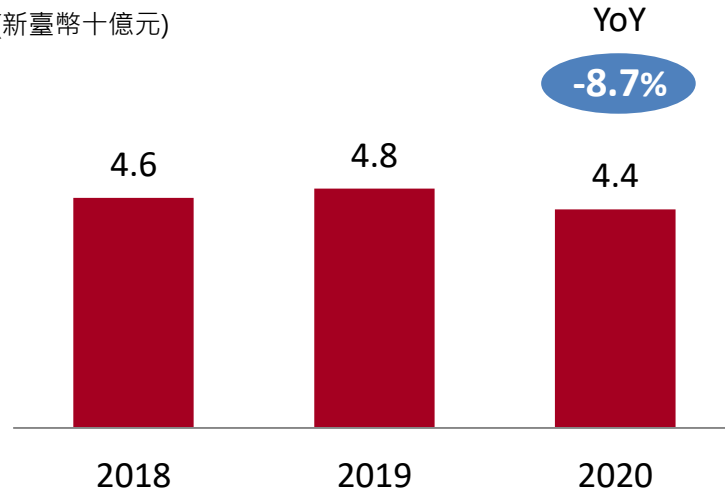
## ■ 淨收益

(新臺幣十億元)



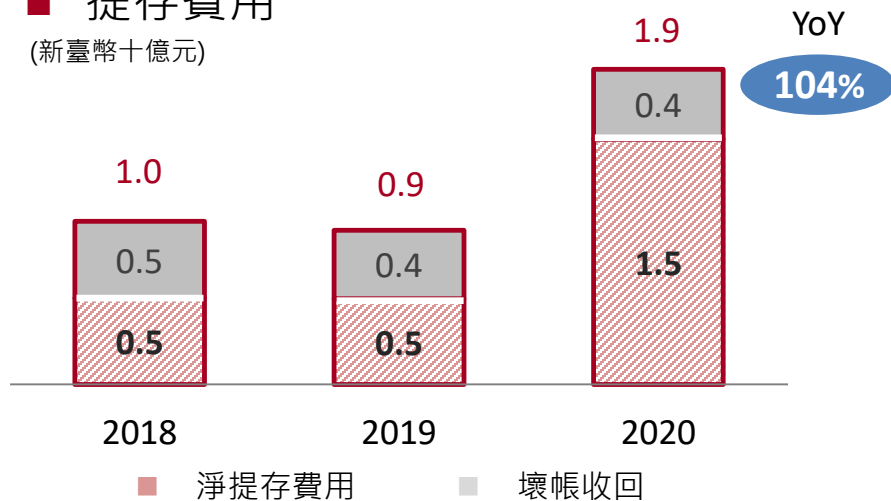
## ■ 提存前盈餘

(新臺幣十億元)



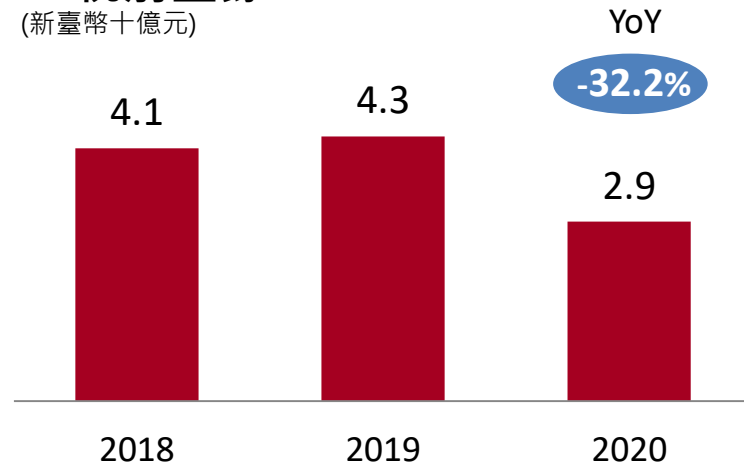
## ■ 提存費用

(新臺幣十億元)



## ■ 稅前盈餘

(新臺幣十億元)





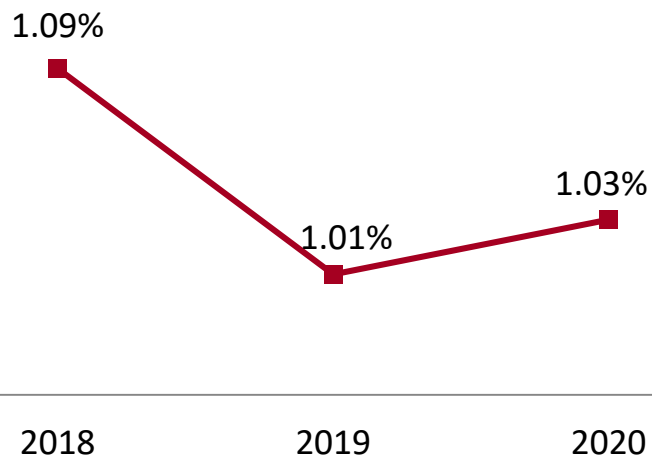
# 獲利能力



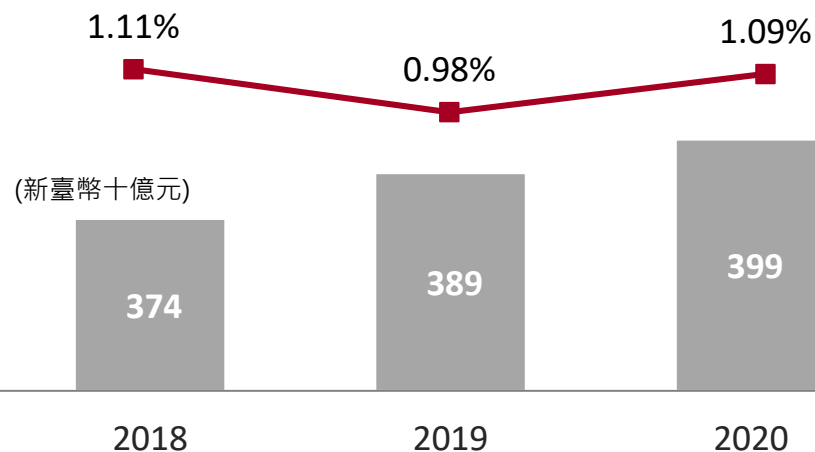
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## ■ 淨利息收益率

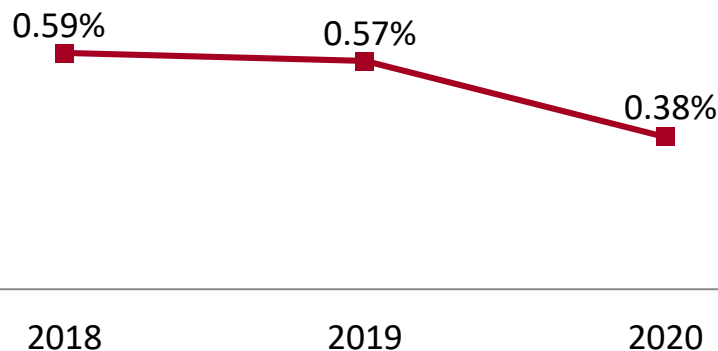


## ■ 放款收益率\* & 平均放款餘額

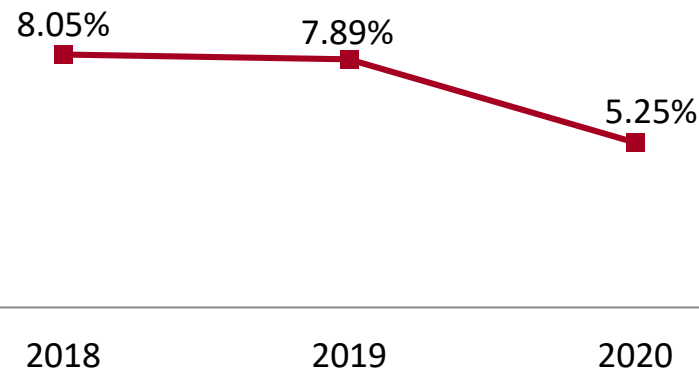


\* = 淨放款收益 / 平均放款餘額

## ■ 稅後資產報酬率



## ■ 稅後股東權益報酬率



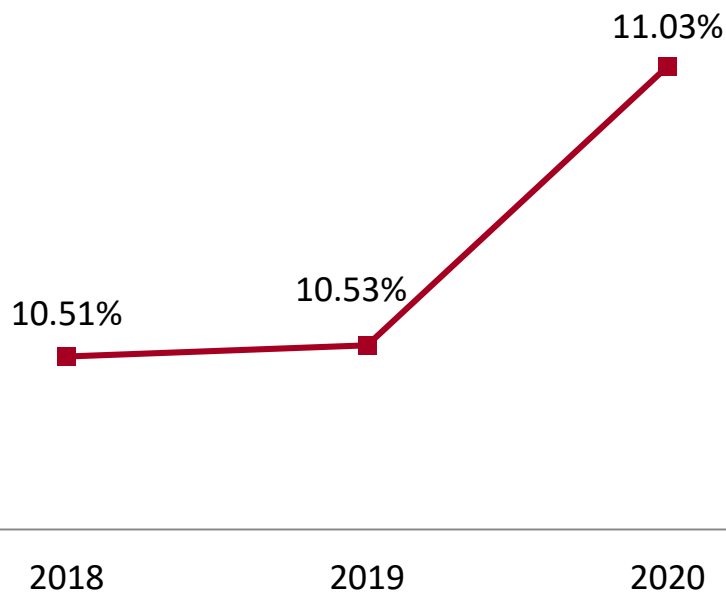
# 資本適足性



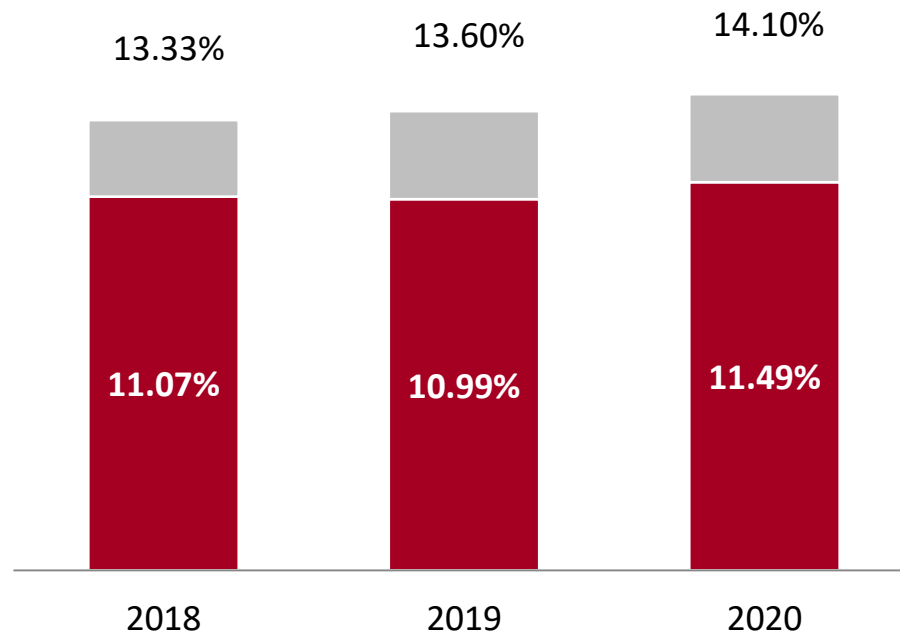
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## ■ 普通股權益資本比率 (個體財報數)



## ■ 資本適足率 (個體財報數)



■ 第一類資本比率 ■ 第二類資本比率

# 股利分配

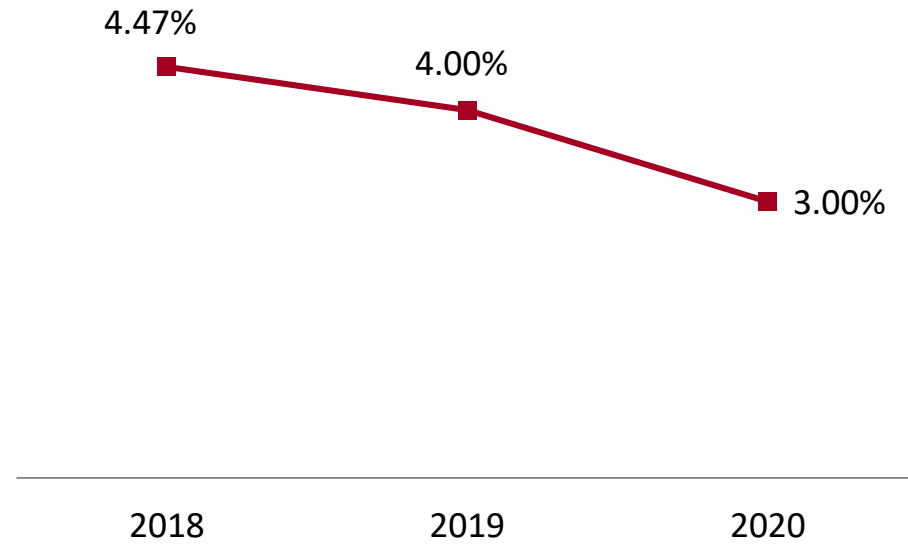
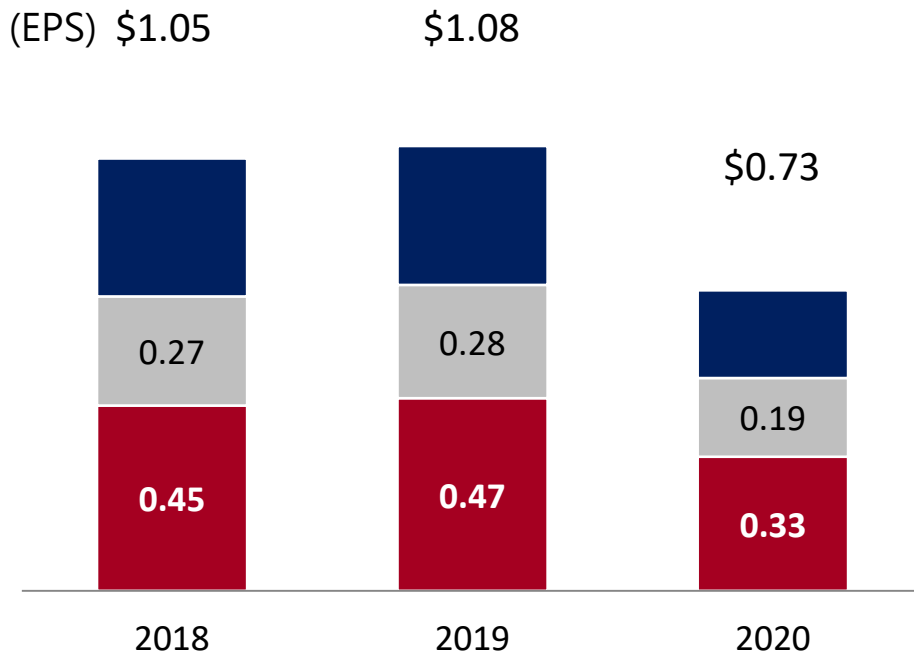


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## ■ 每股盈餘 & 配發股利 (NT\$/股)

## ■ 現金股利殖利率\*



\*現金股利殖利率 = 每股現金股利 / 獲利當年度每股平均收盤價



## 重要經營策略

# 規模穩健增長

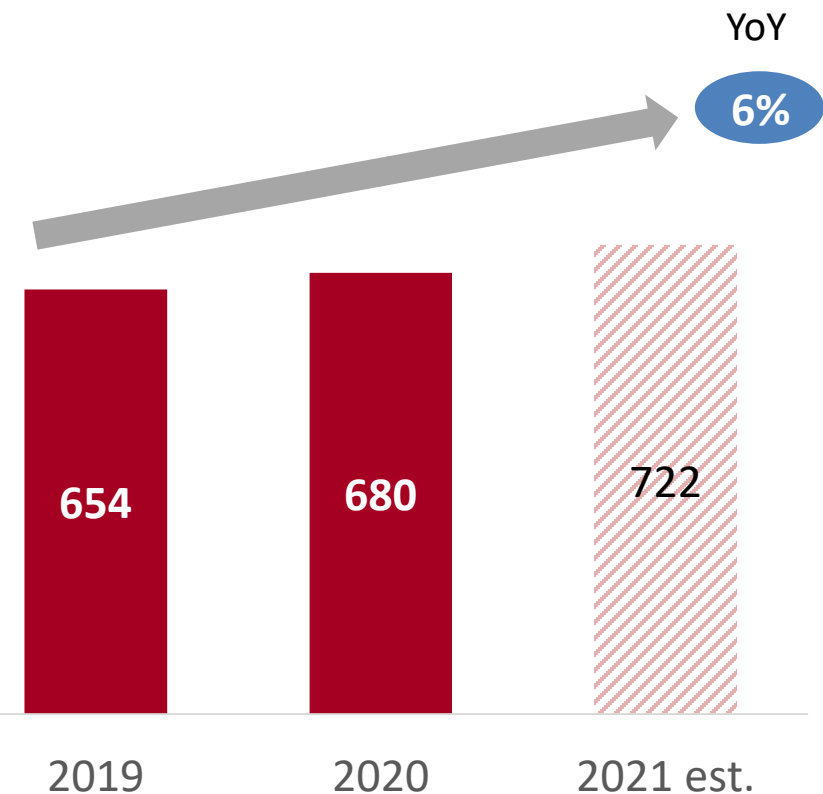


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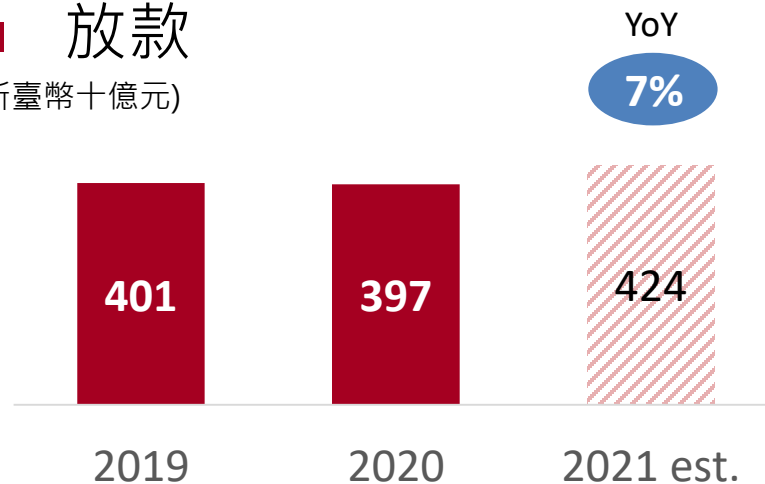
## ■ 總資產

(新臺幣十億元)



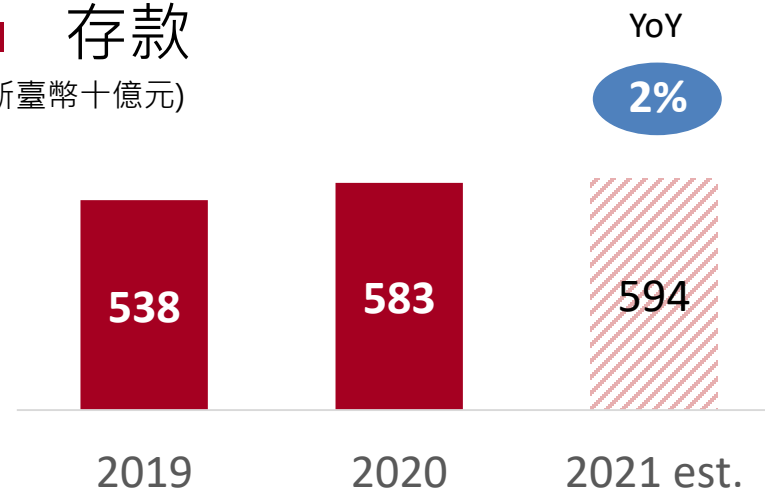
## ■ 放款

(新臺幣十億元)



## ■ 存款

(新臺幣十億元)



\*2021 est.:2020營業報告書



數位分行

+



綜合分行





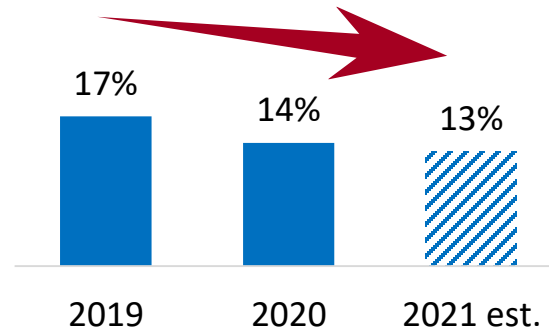
## 強化信用風險管理

- 檢討違約案例，彙整企業違約徵兆，列入徵審參考
- 強化大陸及海外地區授信客戶篩選及貸後風險管理
- 嚴控國內土建融授信風險
- 增進信貸&信用卡評分模型準確度與風險辨識能力

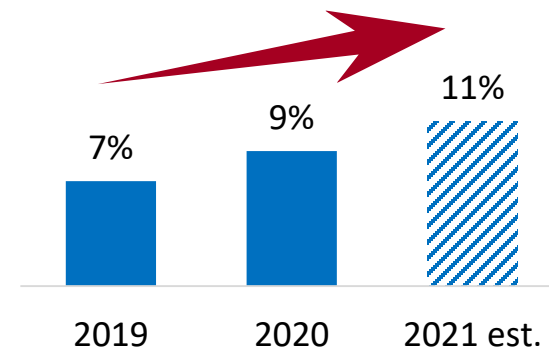


## 重新聚焦國內市場

### ■ 海外資產/總資產



### ■ 中小放款/總放款

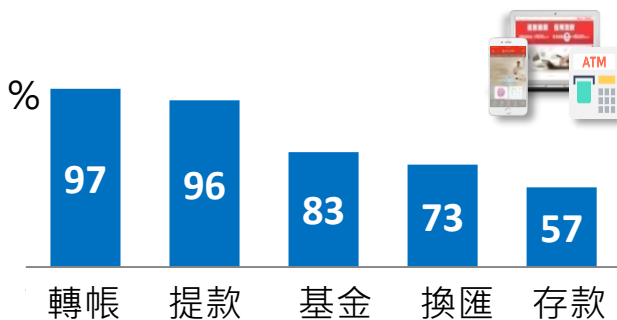






## 數位通路

- 離櫃率：**93.7%** (YE'2020)

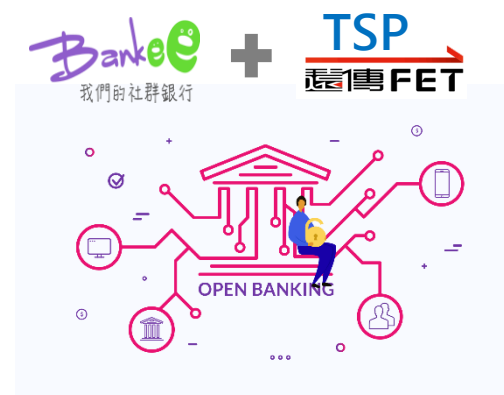


- 獲客率：**40.6%** (YE'2020)



## 開放銀行

- No.1 – 開放銀行「第二階段」



## 數位交易平台

- 機器人流程自動化工具(RPA)
- 視訊&手機KYC, 身分認證
- 數位行銷, 信用評分
- 24小時線上交易 (國內外市場), 外匯交易



## 新種業務

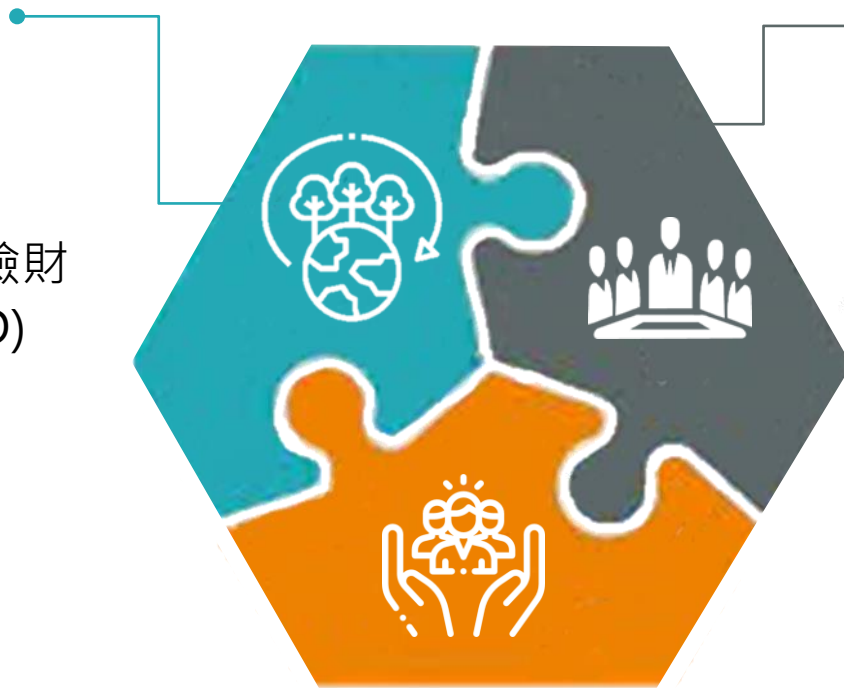
- 黃金期貨自營買賣
- 外國債券自行買賣業務
- 新結構型商品報價

## 交易&投資

- 投資交易收益成長超過TMU銷售收入成長
- 投資組合YoY +16~17%
- 債券投資部位成長優於股票投資部位成長

## 環境

- 綠色金融
- 赤道原則
- 氣候變遷風險財務揭露(TCFD)



## 公司治理

- 新「公司治理及永續委員會」
- 董事會多元化
- 董事會結構
- 規範&評鑑排名

## 社會

- 社會公益活動參與
- 社會創新產品採購獎勵(經濟部)
- 人力資源/勞工關係



## 附錄

# 財務數據摘要



遠東國際商業銀行  
Far Eastern Int'l Bank



(NT\$ m, except percentages and per share data)

(Consolidated)

	As of or for 12 months ended December 31			
	2018	2019	2020	YoY
<b>Key balance sheet items</b>				
Gross loans	384,923	390,200	388,857	-0.3%
Total assets	627,351	654,888	680,047	3.8%
Deposits and remittances	508,408	537,396	582,153	8.3%
Total shareholders' equity	44,745	47,284	48,744	3.1%
BVPS	13.69	14.09	14.14	0.4%
<b>Key income statement items</b>				
Net interest income	5,681	5,458	6,037	10.6%
Net fee income	3,131	3,471	3,514	1.2%
Earnings before Provision	4,583	4,769	4,353	-8.7%
Net income	3,524	3,633	2,519	-30.7%
EPS	1.02	1.05	0.73	-30.5%
<b>Key ratios</b>				
NIM (unconsolidated)	1.09%	1.01%	1.03%	+2 bp
Cost to income ratio	59.14%	59.32%	61.19%	+1.87 Pctp
ROE	8.05%	7.89%	5.25%	-2.64 Pctp
ROA	0.59%	0.57%	0.38%	-19 bp
LDR(excluded remittances)	75.72%	72.62%	66.81%	-5.81 Pctp
NPL ratio	0.24%	0.28%	0.51%	+23 bp
Coverage ratio	574%	513%	286%	-227 Pctp
CET 1 ratio (unconsolidated)	10.51%	10.53%	11.03%	+50 bp
Tier 1 ratio (unconsolidated)	11.07%	10.99%	11.49%	+50 bp
Total CAR (unconsolidated)	13.33%	13.60%	14.10%	+50 bp



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Thank you

# Disclaimer



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