

法人說明會

▶ 2Q'2021 ◀



遠東國際商業銀行
Far Eastern Int'l Bank

8/18'2021





- 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



未來經營策略

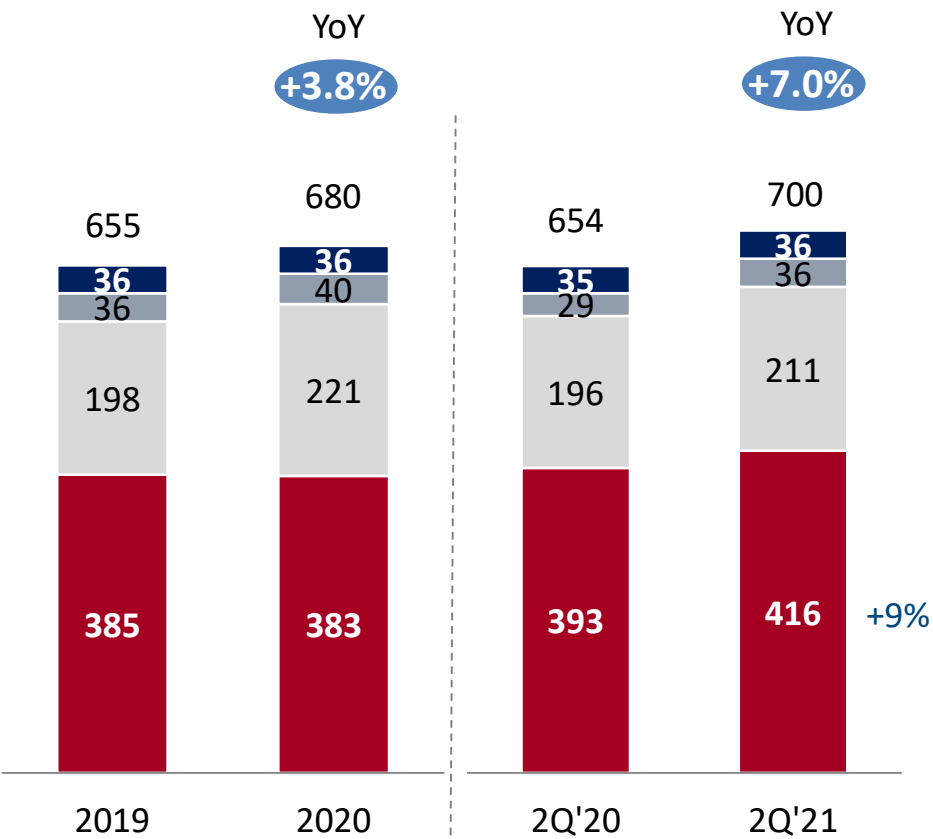
資產&淨值



遠東國際商業銀行
Far Eastern Int'l Bank

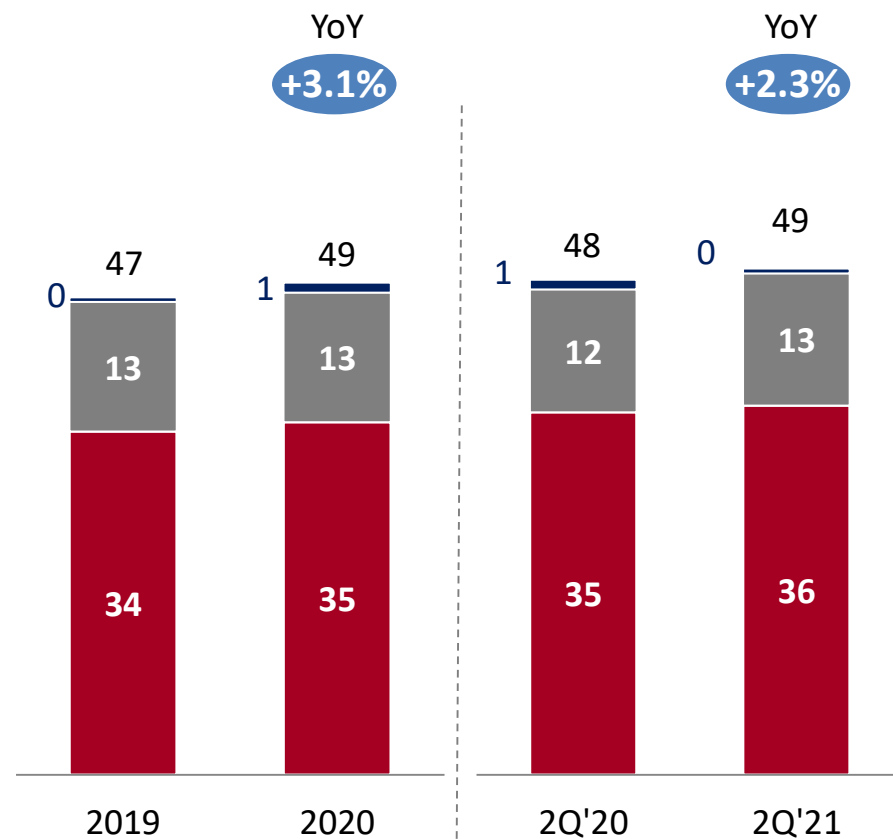
■ 資產

(新臺幣十億元)



■ 淨值

(新臺幣十億元)



■ 放款 ■ 金融資產 ■ 現金&存款 ■ 應收&其他

■ 股本&資本公積 ■ 保留盈餘
■ 其他綜合損益

放款&存款

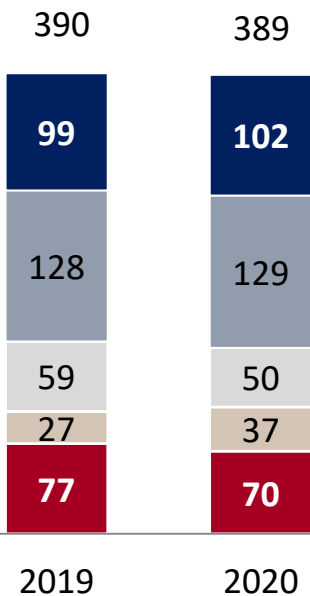


■ 總放款

(新臺幣十億元)

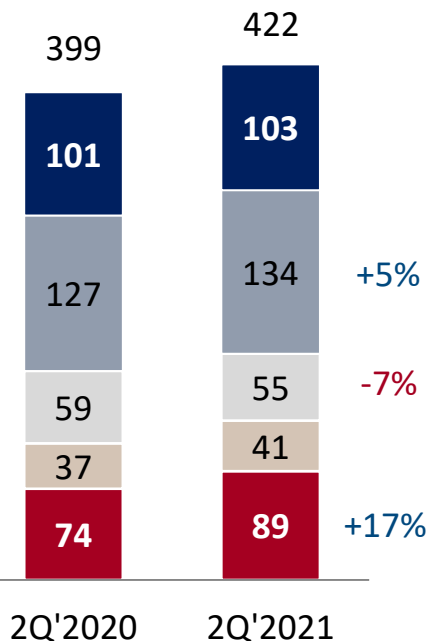
YoY

-0.3%



YoY

+5.7%

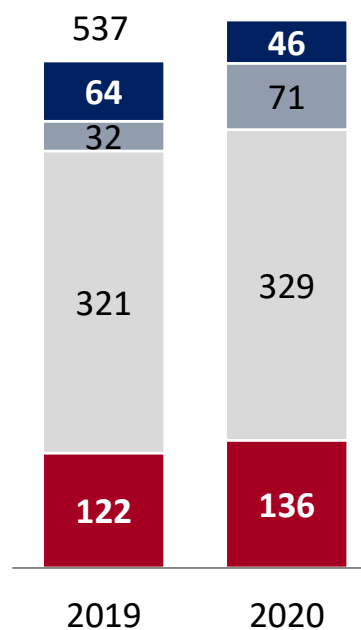


■ 存款

(新臺幣十億元)

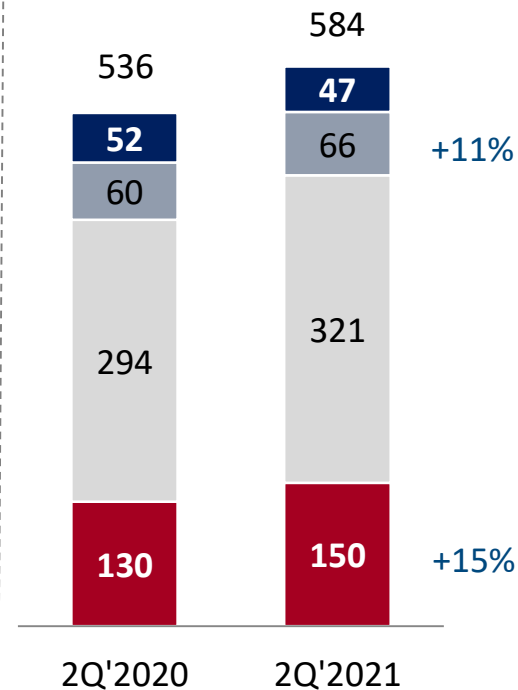
YoY

+8.3%



YoY

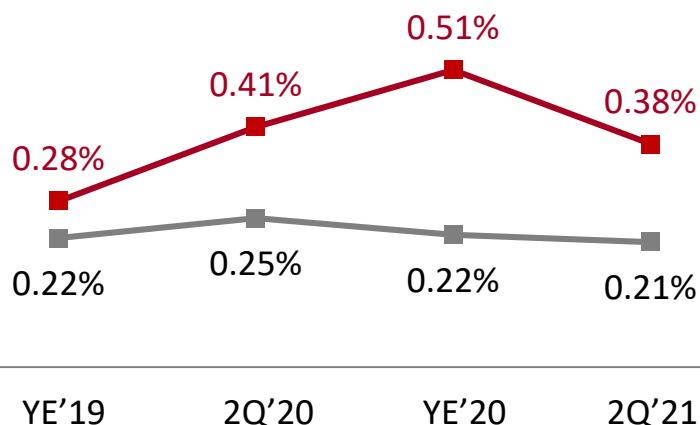
+9.0%



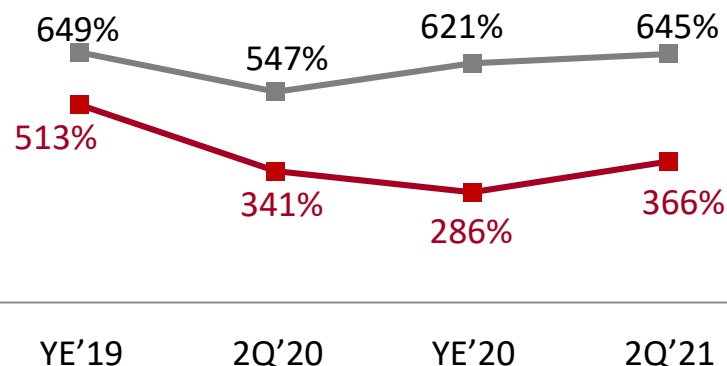
■ 國內法人 ■ 國內中小企 ■ 海外
■ 房貸 (不含理財型) ■ 消費者貸款

■ 臺幣活期 ■ 臺幣定期 ■ 外幣活期 ■ 外幣定期

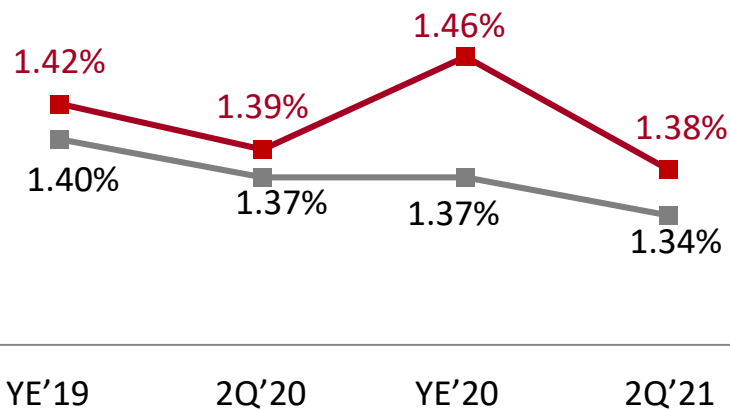
■ 逾期放款比率



■ 逾放備抵呆帳覆蓋率

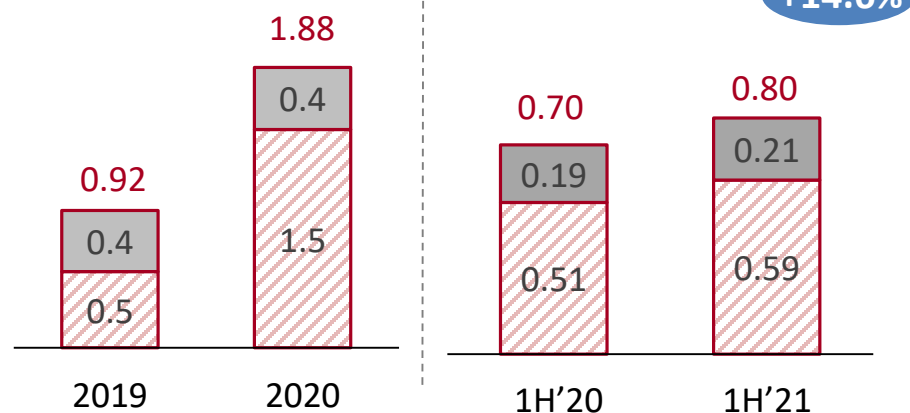


■ 放款覆蓋率



■ 提存費用

(新臺幣十億元)



資料來源：合併財報 / 金管會報告

同業：36家商業銀行(不包含輸出入銀行)

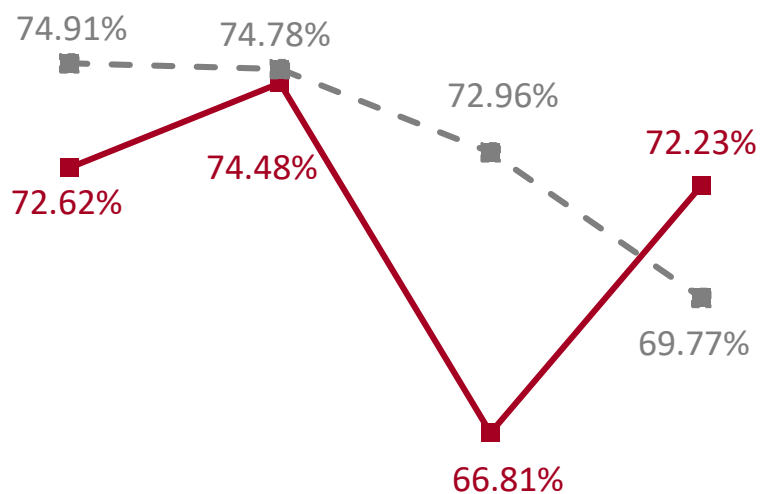
■ 同業

■ 本行

■ 淨提存費用

■ 壞帳收回

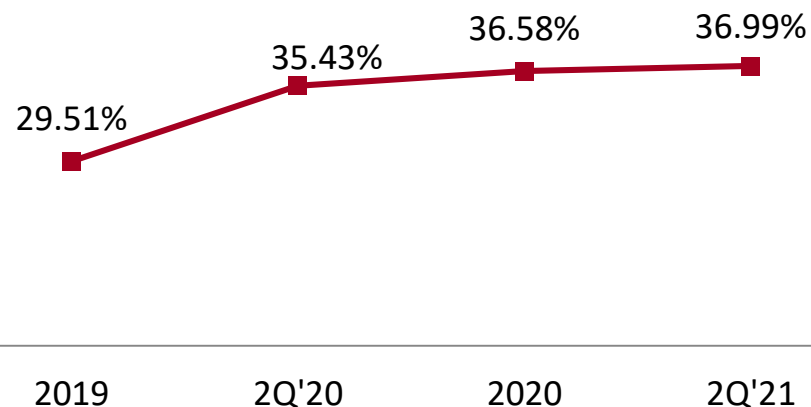
■ 存放比



2019 2Q'20 2020 2Q'21

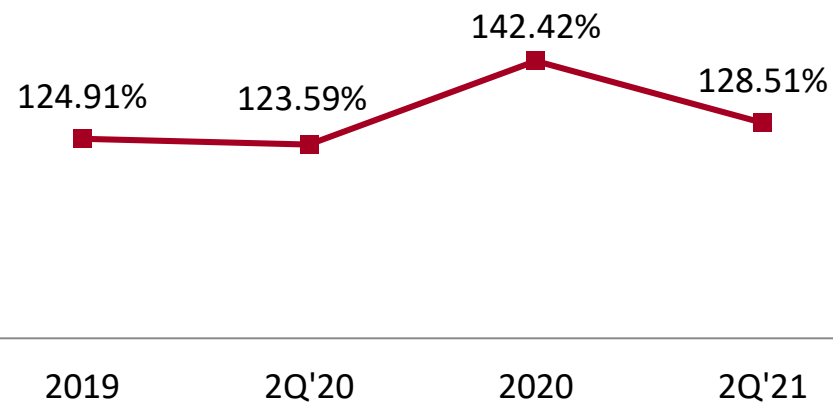
■ 餘額 ■ 平均餘額

■ 活存比



2019 2Q'20 2020 2Q'21

■ 流動性覆蓋率



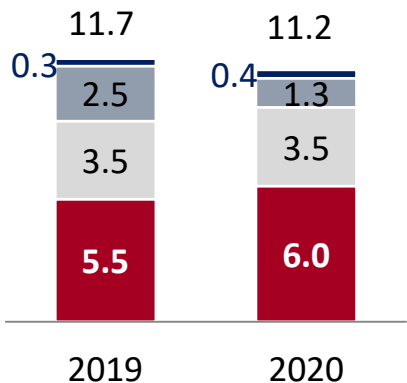
2019 2Q'20 2020 2Q'21

獲利能力



淨收益

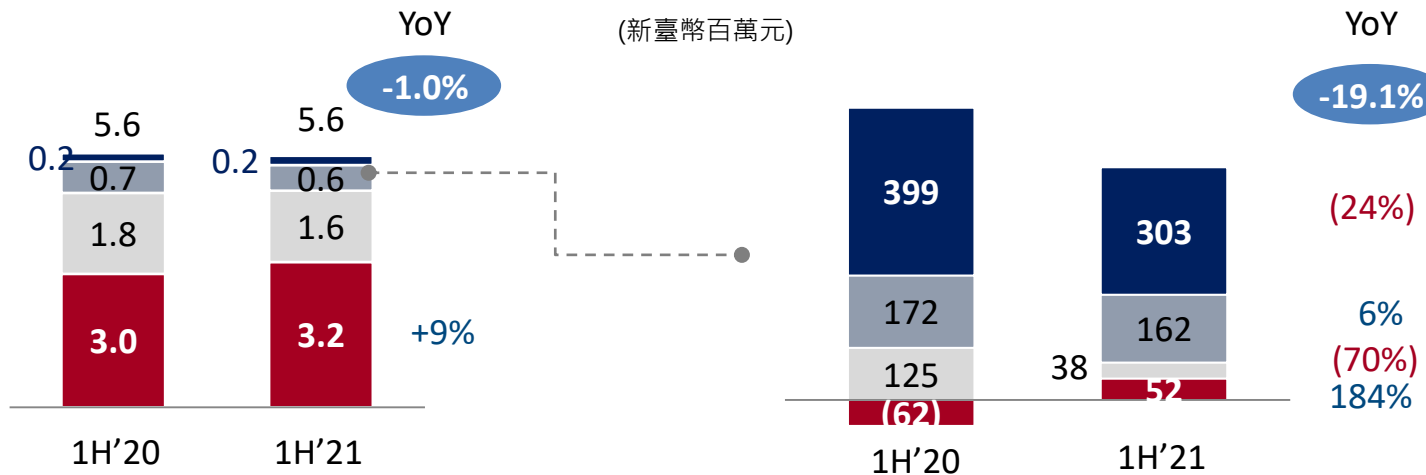
(新臺幣十億元)



■ 淨利收 ■ 淨手收 ■ 金融交易 ■ 其他

金融交易損益

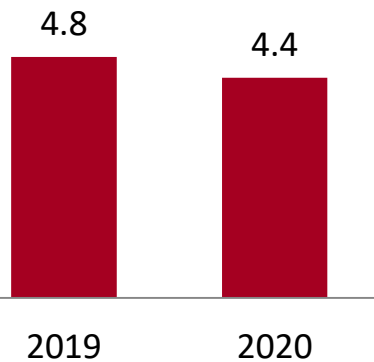
(新臺幣百萬元)



■ 股票 ■ 債券 ■ 信用連結 ■ 其他衍生性商品

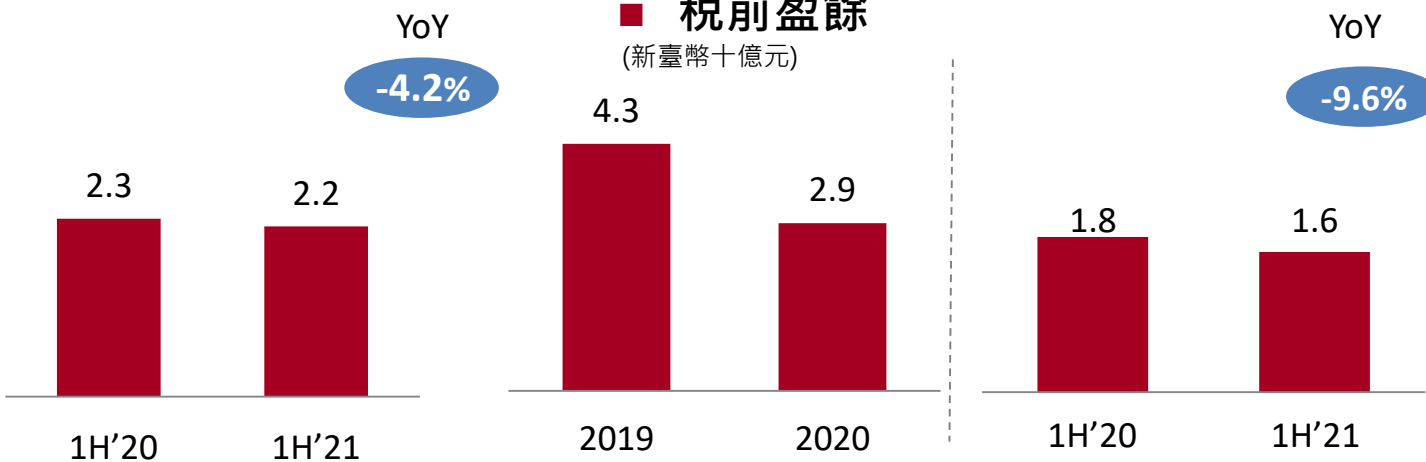
提存前盈餘

(新臺幣十億元)

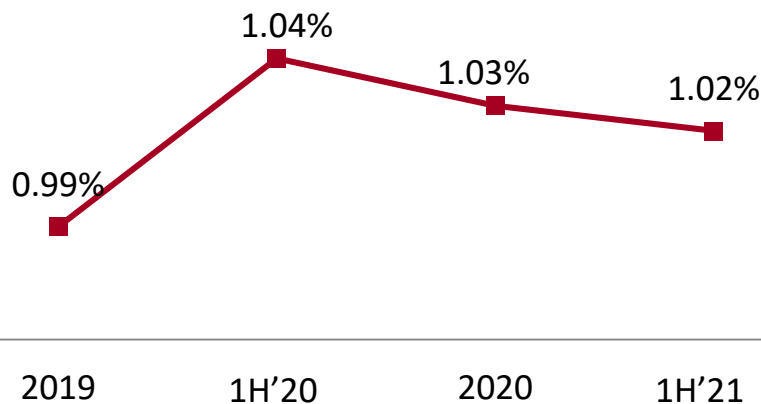


稅前盈餘

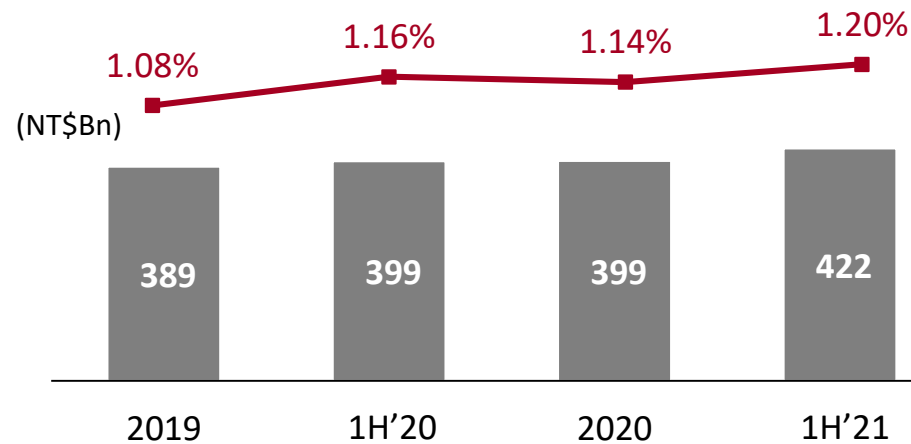
(新臺幣十億元)



■ 利差

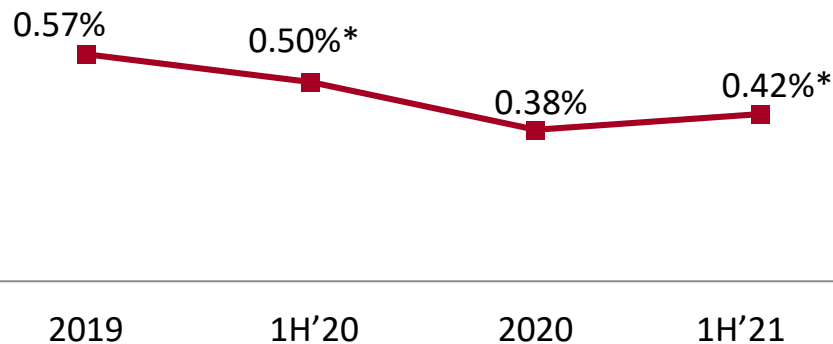


■ 放款收益率* & 平均放款餘額

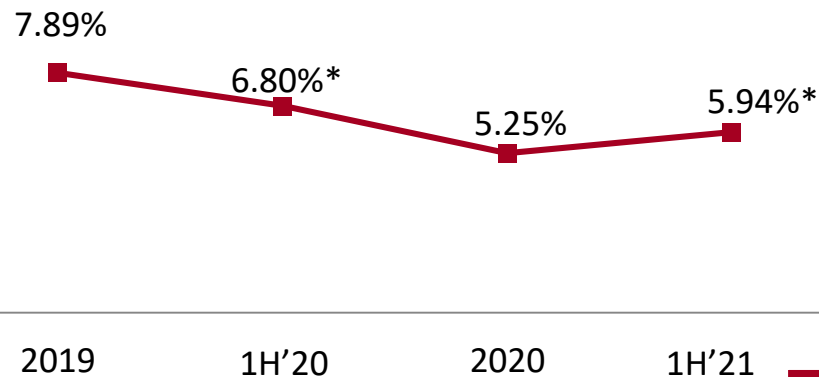


*=(平均放款收益 - 平均存款成本) / 平均放款餘額

■ 稅後資產報酬率

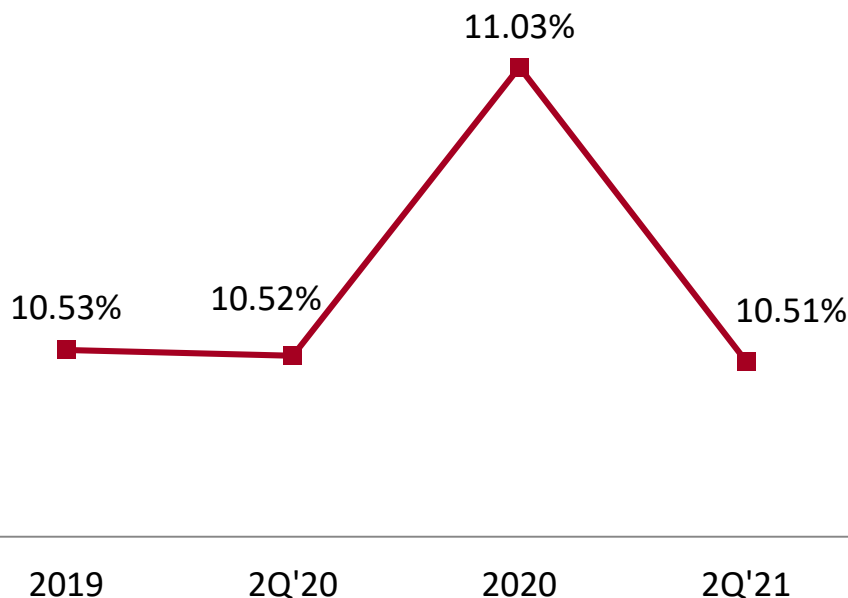


■ 稅後股東權益報酬率

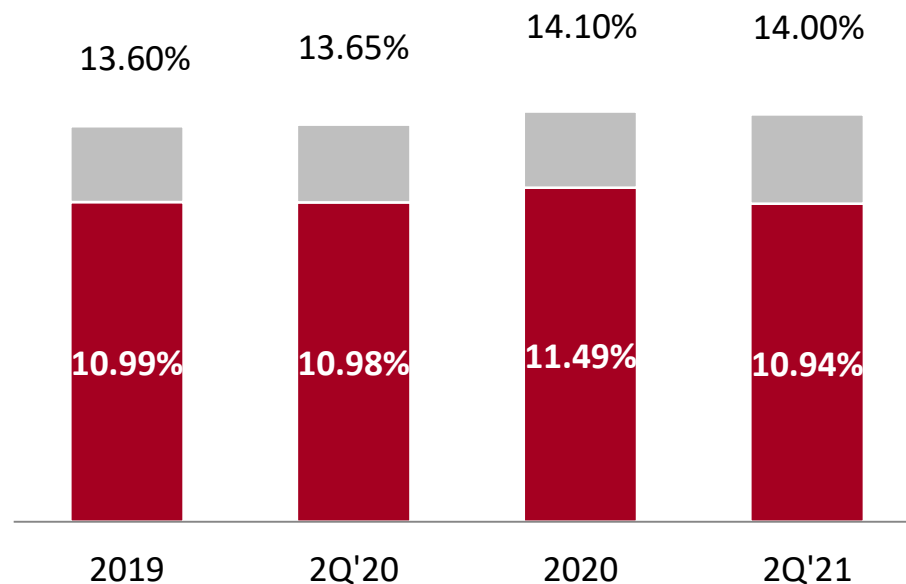


*年化後
資料來源：合併數字/ 遠銀官網

■ 普通股權益資本比率 (個體數)



■ 資本適足率 (個體數)



■ 第一類資本比率 ■ 第二類資本比率

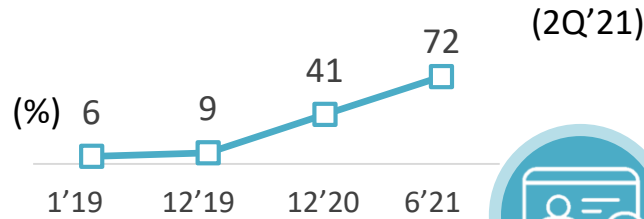


財務概況



未來經營策略

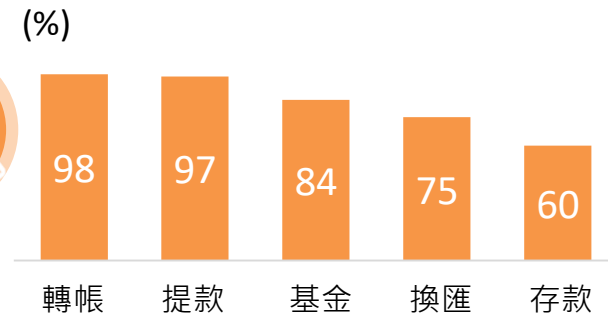
獲客率:



大數據

Smart RM

離櫃率: 95% (2Q'21)



Taiwan's
best digital bank

社群銀行

自動化流程

機器人自動化流程

資產:

YE'21 預算: NT\$705 bn.

2Q'21: **NT\$700 bn.**



存款:

YE'21 預算: NT\$576 bn.

2Q'21 : NT\$584 bn.



放款:

YE'21 預算: NT\$434 bn.

2Q'21: **NT\$ 422 bn.**

管道:

- 企業放款



個人金融

投資



貸款



高利潤房貸



信託業務

法人金融

產業：



生物科技



資訊服務



金融機構



基礎建設

(水、煤氣、電力)



企業集團

(汽車)

類型：

- 併購
- 專案融資
- CAPEX



- 自有行舍設置太陽能光電板
- 購買綠電

- 2021 亞洲最佳僱主品牌 - HR Asia
- 用樂家+卡消費，刷卡金將捐贈予世界展望會

- ## 公司治理
- 2020 CSR 報告書- 6'21
 - 增加綠色授信
 - TCFD 諮詢



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				
	2019	2020	2Q'2020	2Q'2021	YoY
Key balance sheet items					
Gross loans	390,200	388,857	398,840	421,659	5.7%
Total assets	654,888	680,291	653,811	699,581	7.0%
Deposits and remittances	537,396	582,153	535,513	583,844	9.0%
Total shareholders' equity	47,284	48,744	47,704	48,782	2.3%
BVPS(不含待發行股本)	14.09	14.14	14.22	14.15	-0.5%
BVPS(含待發行股本)	14.09	14.14	13.83	13.88	0.4%
Key income statement items					
Net interest income	5,458	6,037	2,963	3,228	8.9%
Net fee income	3,471	3,514	1,800	1,585	-11.9%
Earnings before Provision	4,769	4,353	2,330	2,232	-4.2%
Net income	3,633	2,519	1,615	1,449	-10.3%
EPS	1.05	0.73	0.47	0.42	-10.6%
Key ratios					
NIM (unconsolidated)	0.99%	1.03%	1.04%	1.02%	-2 bp
Cost to income ratio	59.32%	61.19%	58.70%	60.01%	+1.31 Pctp
ROE	7.89%	5.25%	6.80%	5.94%	-0.86 Pctp
ROA	0.57%	0.38%	0.50%	0.42%	-8 bp
LDR(不含匯款)	72.62%	66.81%	74.48%	72.23%	-2.25 Pctp
NPL ratio	0.28%	0.51%	0.41%	0.38%	-3 bp
Coverage ratio	513%	286%	341%	366%	+25 Pctp
CET 1 ratio (unconsolidated)	10.53%	11.03%	10.52%	10.51%	-1 bp
Tier 1 ratio (unconsolidated)	10.99%	11.49%	10.98%	10.94%	-4 bp
Total CAR (unconsolidated)	13.60%	14.10%	13.65%	14.00%	+35 bp



THANK YOU

Disclaimer



遠東國際商業銀行
Far Eastern Int'l Bank

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