



W
HAPPY+
遠銀財富管理

Bankee
我們的社群銀行



使用者登入

用戶代號 (ID)

使用者代號

使用者密碼

重設

登入

與您一起
創造巔峰 · 迎向未來



2023

法人說明會

1Q'2023



遠東國際商業銀行
Far Eastern Int'l Bank

5/26'2023



- 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\$3,150 Bn. (1Q'23)



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47家門市
- 總營業額已逾台幣850億元 (YTSep.'22)



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66艘·載重量達839萬噸



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780萬戶,車次超過20億次



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
- 亞東科技大學
- 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



獲利

- 回復獲利動能，尤其是提存前盈餘及稅前淨利

放款

- 積極的中小企放款，YOY 成長高於**20%**

投資

- 掌握升息末段，提早佈局股債市投資部位，提升資本所得及高利差

風險管理

- 因應國內外總體經濟趨緩，重視風險控管，平衡獲利，改善資產品質

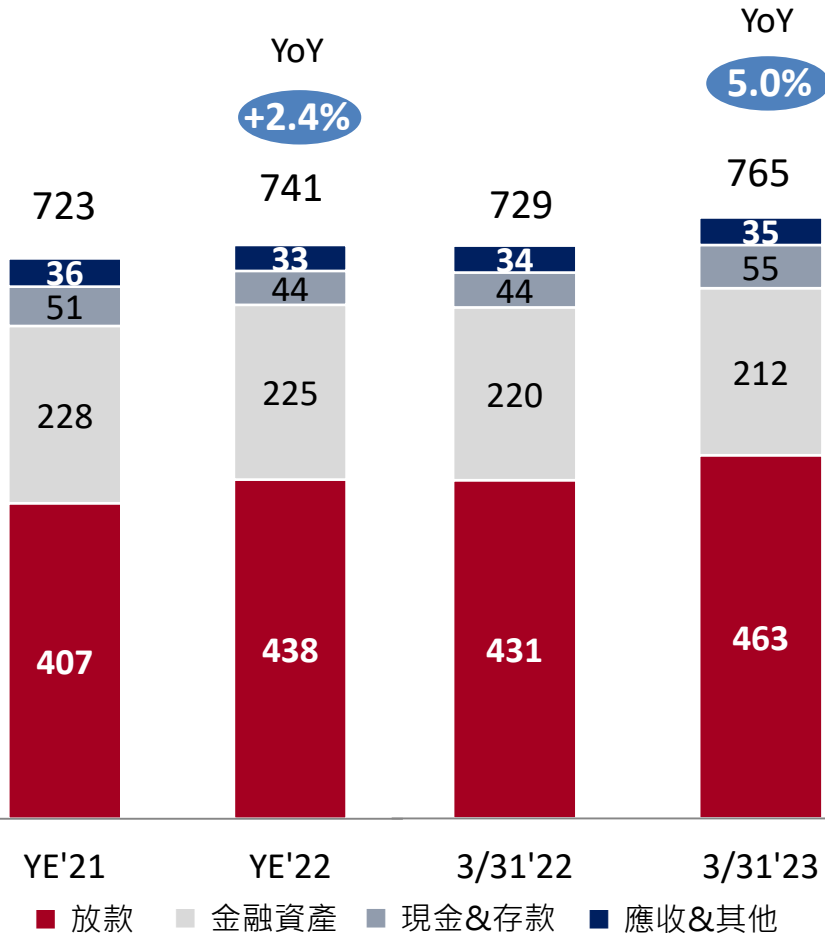
資產&淨值



遠東國際商業銀行
Far Eastern Int'l Bank

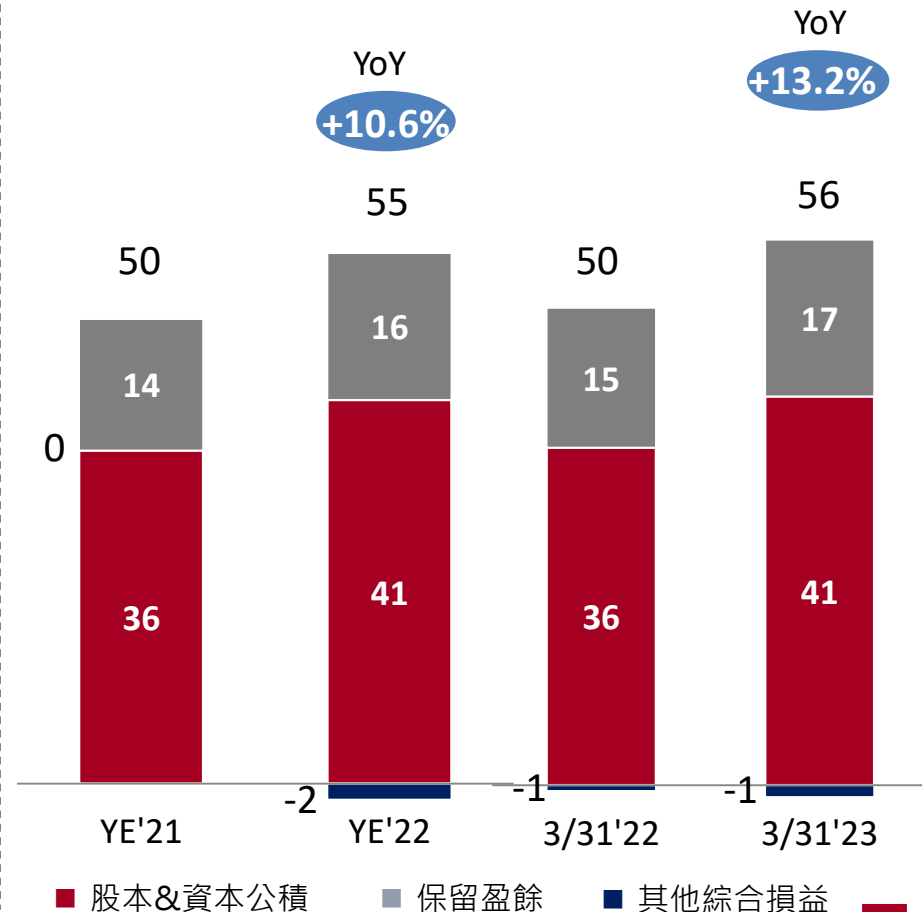
■ 資產

(新臺幣十億元)



■ 淨值

(新臺幣十億元)



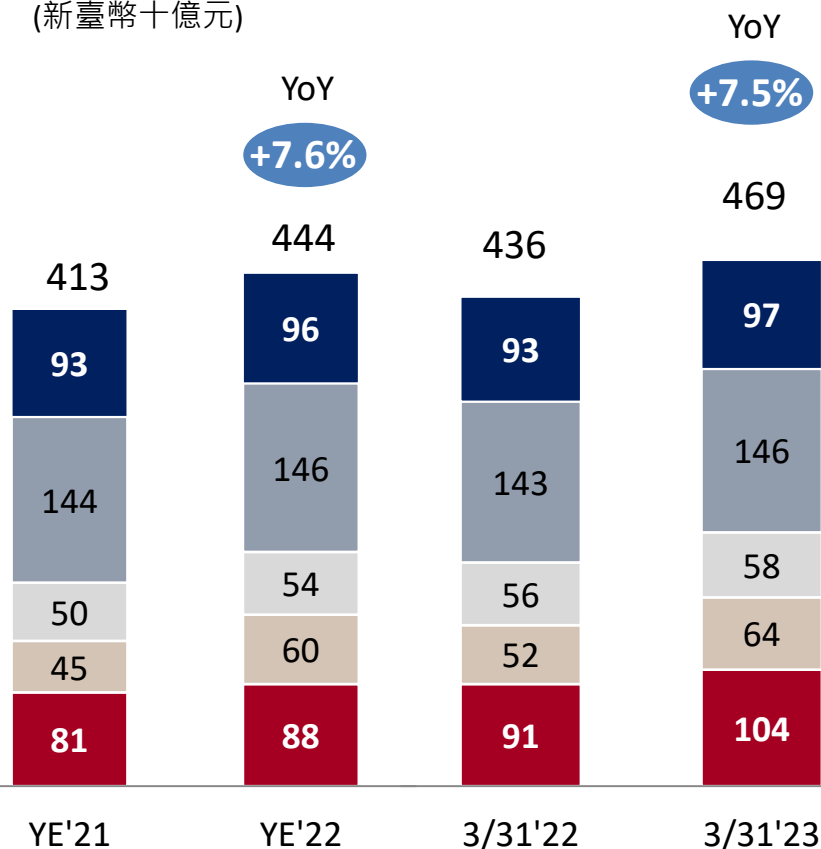
放款&存款



遠東國際商業銀行
Far Eastern Int'l Bank

■ 總放款

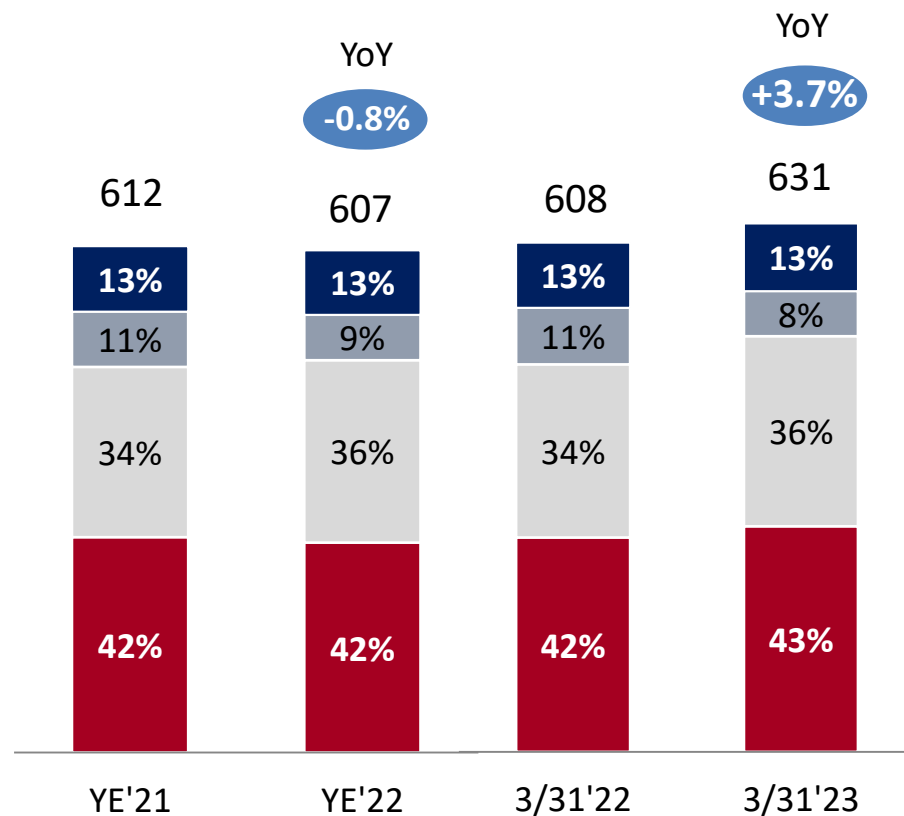
(新臺幣十億元)



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

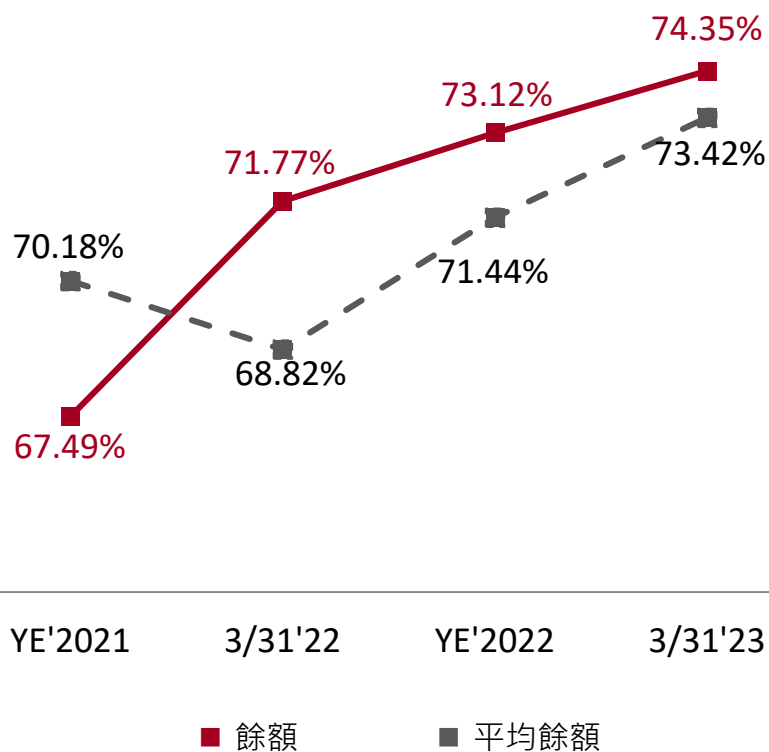
■ 存款

(新臺幣十億元)

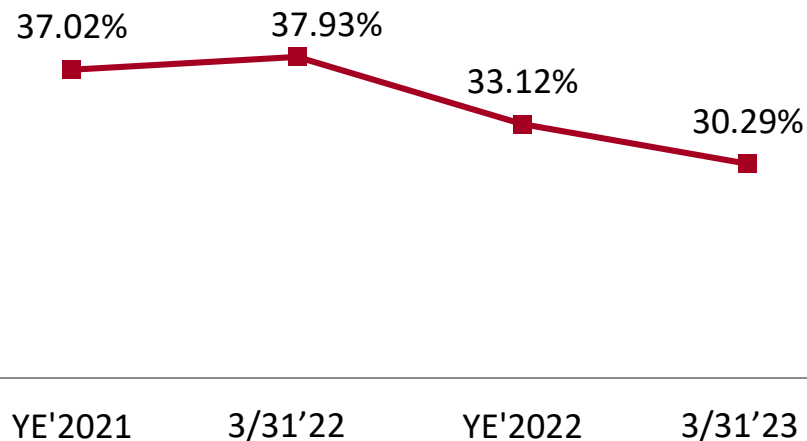


- 法人
- 個人
- 金融機構
- 政府 & 其他

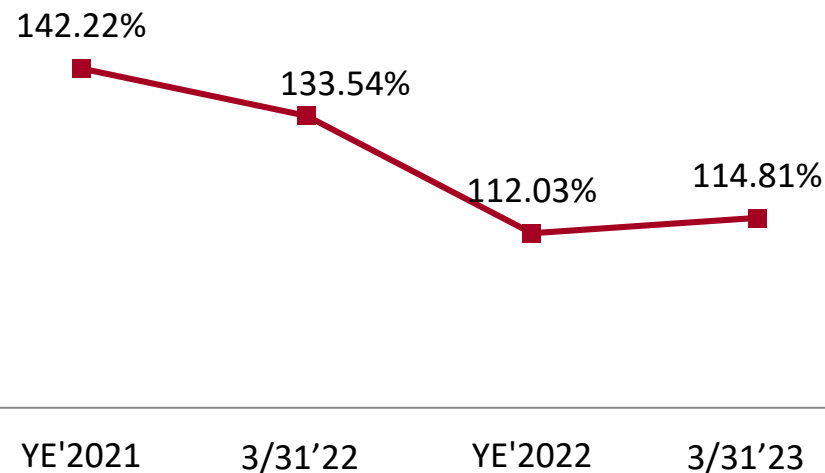
■ 存放比



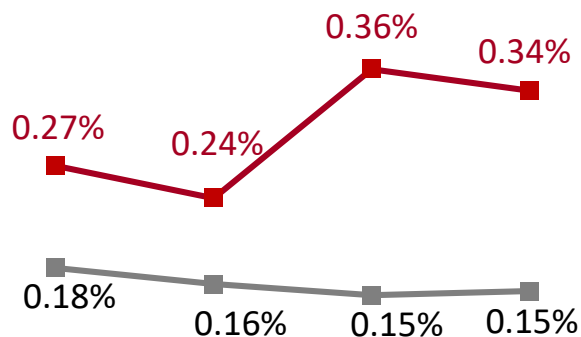
■ 活存比



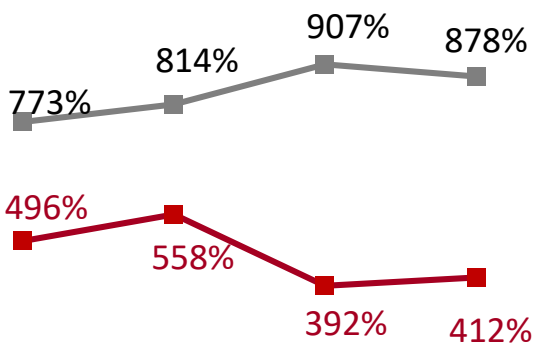
■ 流動性覆蓋率



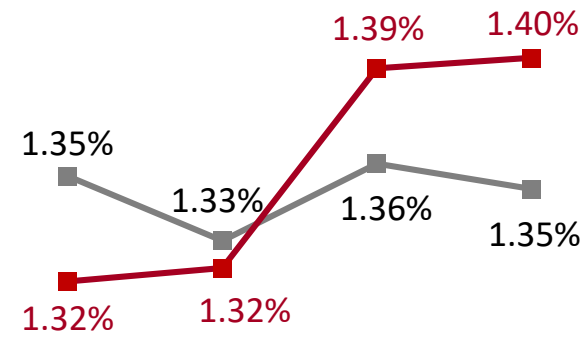
■ 逾期放款比率



■ 逾放備抵呆帳覆蓋率



■ 放款覆蓋率



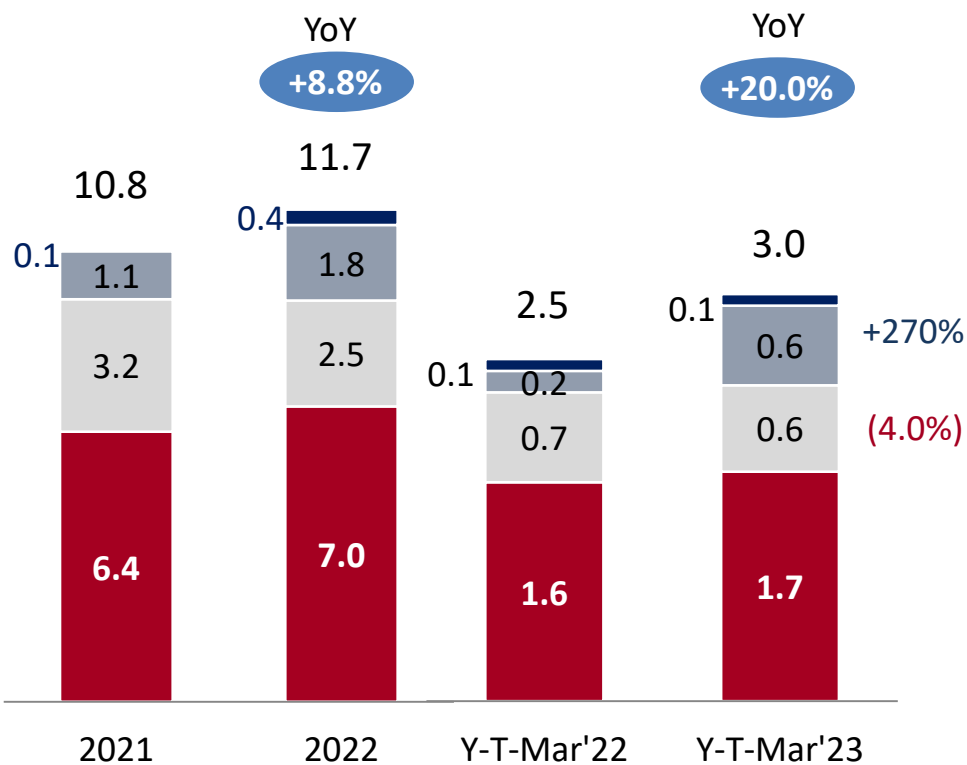
■ 同業 ■ 本行

獲利能力



■ 淨收益

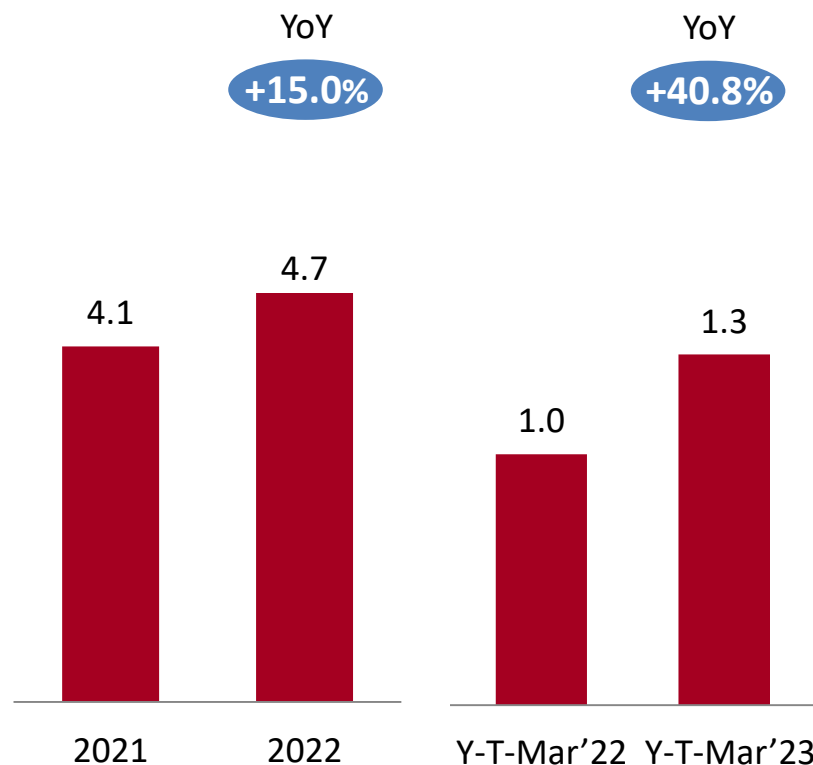
(新臺幣十億元)



■ 淨利收 ■ 淨手收 ■ 金融交易 ■ 其他

■ 提存前盈餘

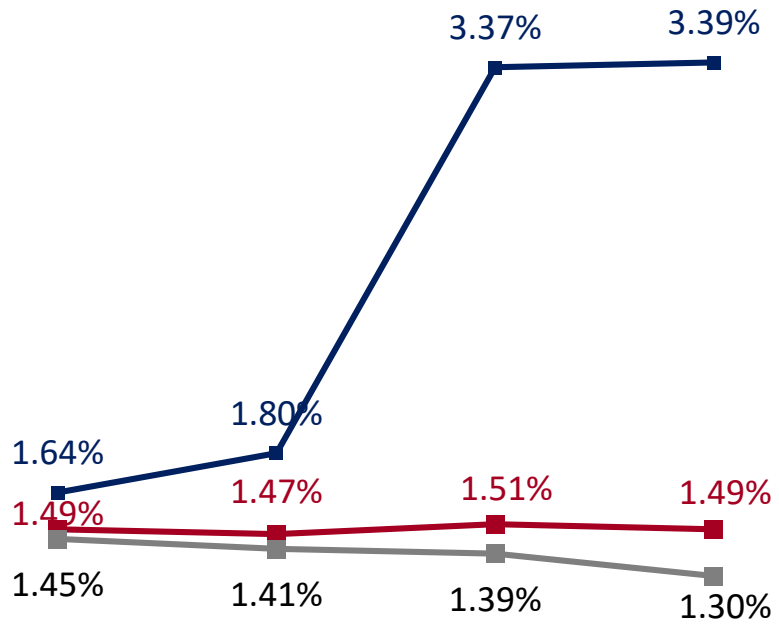
(新臺幣十億元)



存放利差 & 手續費收入



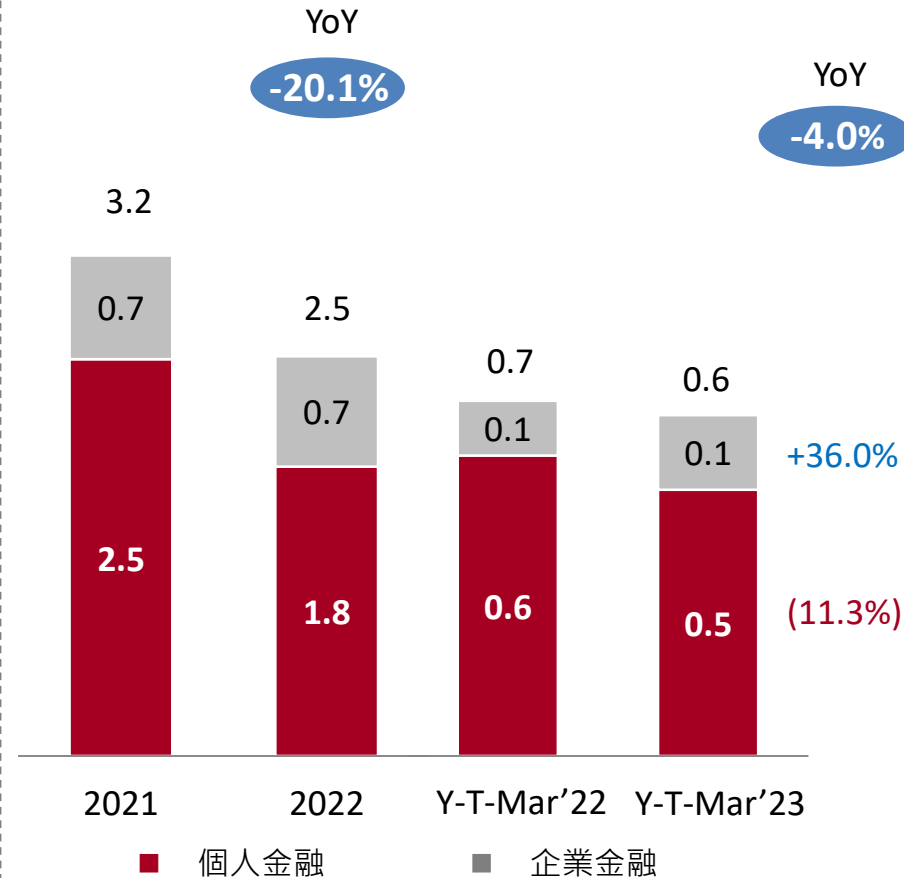
■ 存放利差



■ 台外幣 ■ 台幣 ■ 外幣

■ 手續費收入

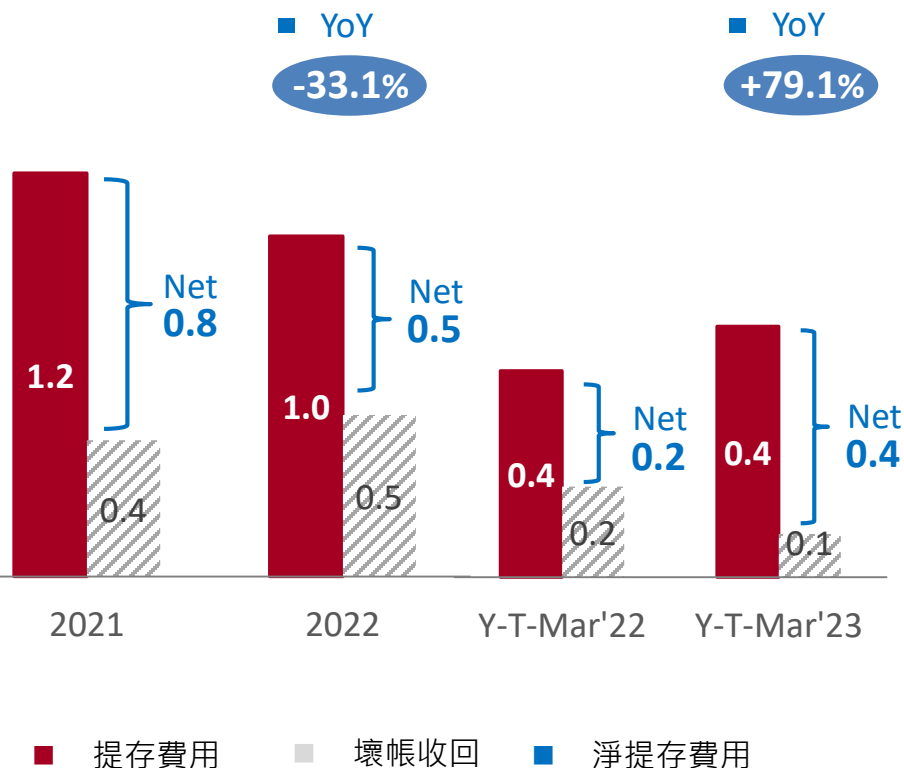
(新臺幣十億元)



■ 個人金融 ■ 企業金融

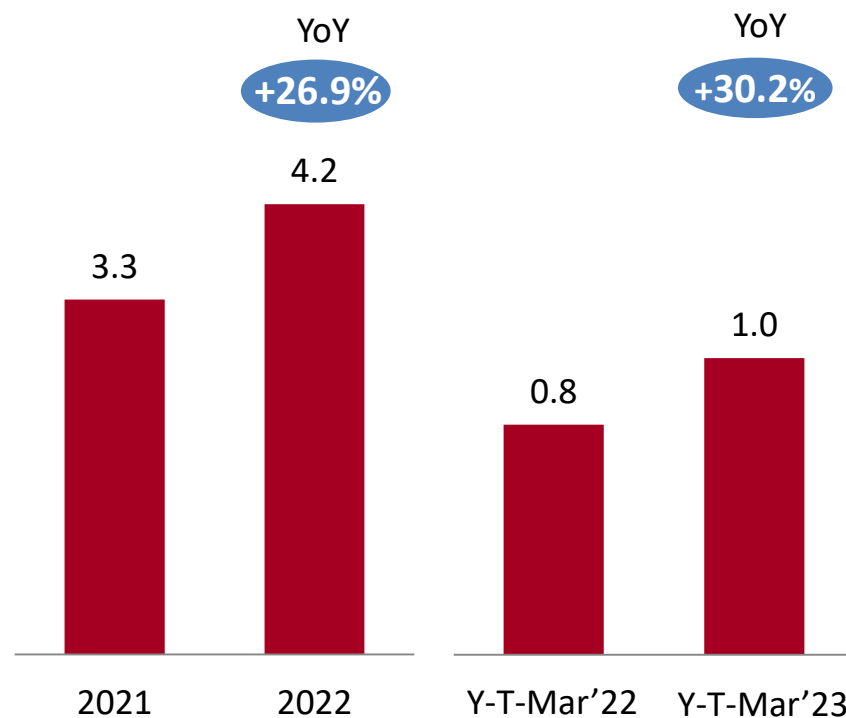
■ 提存費用

(新臺幣十億元)



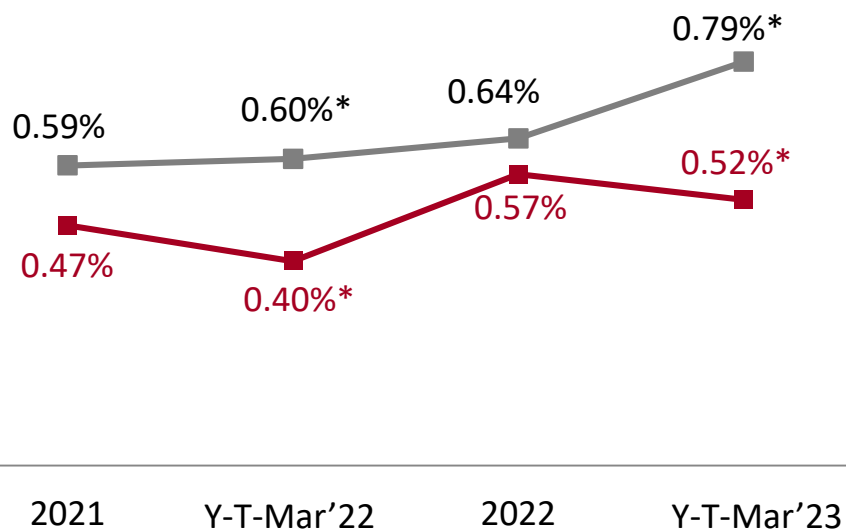
■ 稅前盈餘

(新臺幣十億元)

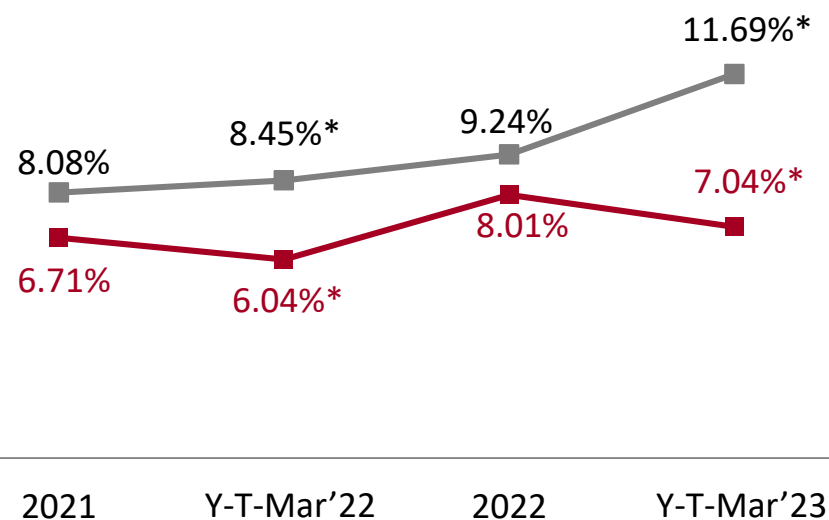




■ 稅前資產報酬率



■ 稅前股東權益報酬率



■ 同業

■ 本行

* 年化後數字

資料來源：合併數字 / 金管會報告

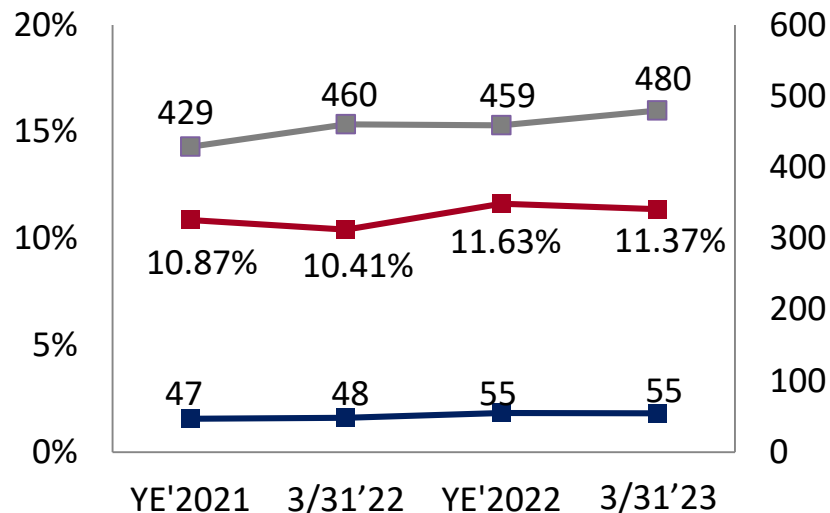
同業：38家商業銀行(不包含輸出入銀行)

資本適足性

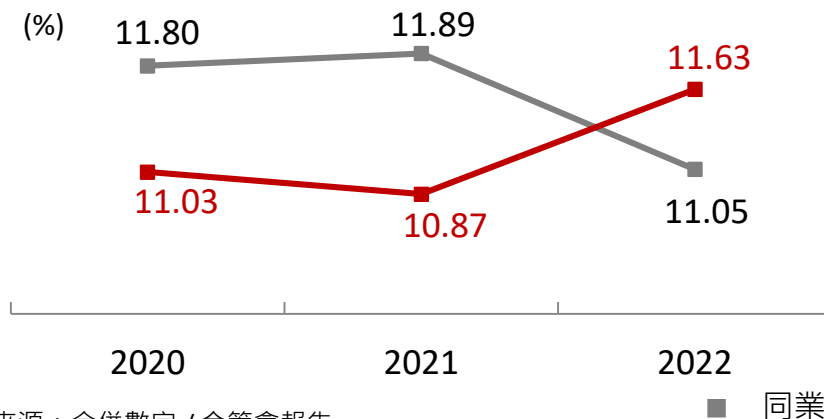


■ 普通股權益資本比率(個體數)

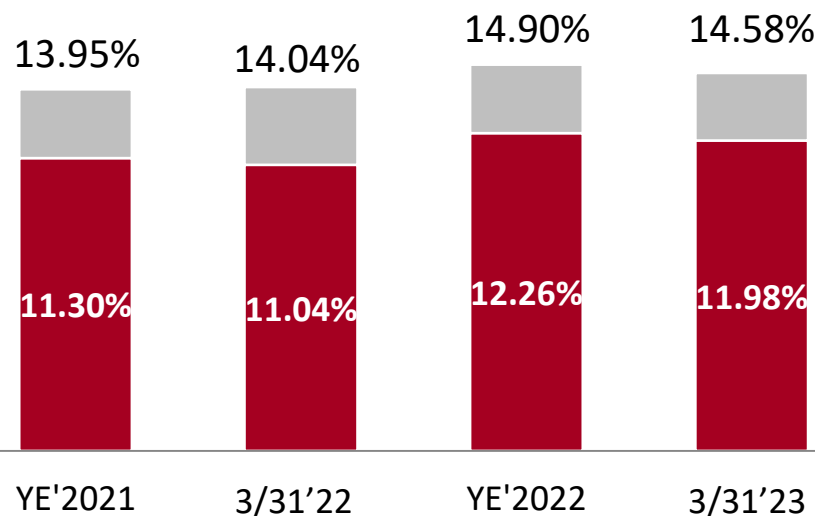
(新臺幣十億元)



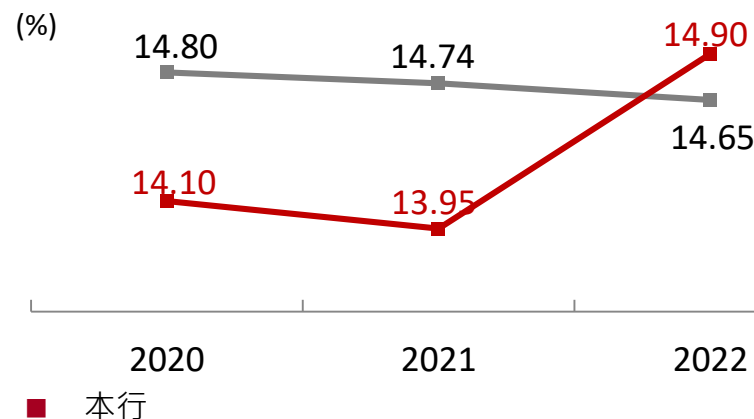
- 普通股權益占風險性資產之比率
- 加權風險性資產總額
- 普通股權益



■ 資本適足率(個體數)



- 第一類資本比率
- 第二類資本比率





- 惠譽於3/31'23確認遠銀評等維持不變。

- 遠銀2023 評等結果:

| | |
|------------|---------|
| 個別實力評等 | bbb |
| 外國貨幣長期 IDR | BBB |
| 外國貨幣短期 IDR | F3 |
| 國內長期評等 | A+(twn) |
| 國內短期評等 | F1(twn) |
| 政府支援評等 | b+ |
| 展望 | Stable |

- 主權風險評等:

| | |
|------------|---------|
| 外國貨幣長期 IDR | AA |
| 本國貨幣長期 IDR | AA(twn) |
| 國家上限 | AAA |

- 評等理由

- 穩定的信用體質

- 適中的風險胃納
- 適切的損失吸收緩衝

- 臺灣穩定的營業環境

- 惠譽預估台灣 GDP 成長率:
 - 2.5% in 2022
 - 2.0% in 2023
 - 2.5% in 2024

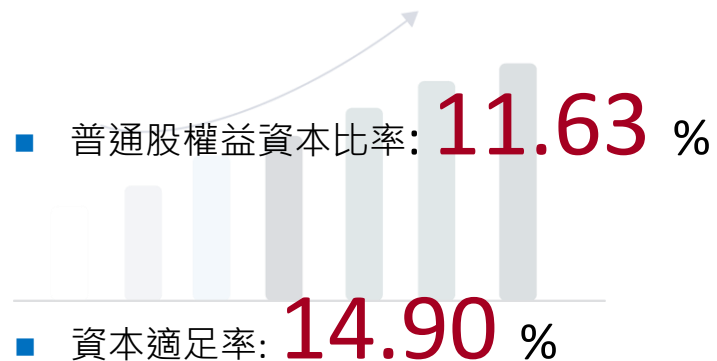


財務概況

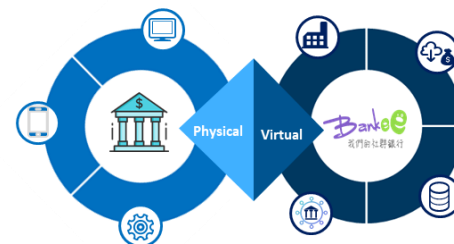


未來經營策略

穩健增長



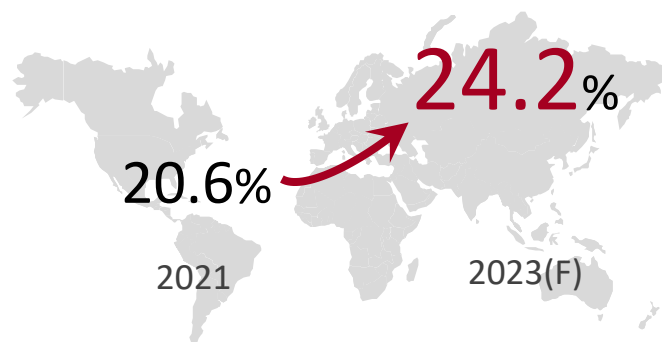
數位創新



- Bankee 數位存款
(As at Mar.'23)
~ NT\$ **12** Bn. (~**2**%占總存款比率)

海外布局

- 海外淨收益/全行淨收益



ESG 使命

- 公司治理評鑑
 - 前 **5** %
-上市公司組





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 | | | | |
| | 2021 | 2022 | 1Q'22 | 1Q'23 | YoY |
| Key balance sheet items | | | | | |
| Total assets | 723,055 | 740,540 | 729,111 | 765,243 | 5.0% |
| Gross loans | 412,872 | 444,082 | 436,362 | 469,150 | 7.5% |
| Deposits and remittances | 612,107 | 607,424 | 608,352 | 631,093 | 3.7% |
| Total shareholders' equity | 49,702 | 54,972 | 49,724 | 56,273 | 13.2% |
| BVPS | 14.14 | 13.51 | 14.15 | 13.83 | -2.3% |
| Key income statement items | | | | | |
| Net interest income | 6,441 | 7,044 | 1,623 | 1,702 | 4.9% |
| Net fee income | 3,157 | 2,522 | 667 | 640 | -4.0% |
| Earnings before Provision | 4,116 | 4,735 | 958 | 1,349 | 40.8% |
| Net income | 2,939 | 3,678 | 661 | 849 | 28.5% |
| EPS | 0.84 | 1 | 0.19 | 0.21 | 10.5% |
| Key ratios | | | | | |
| NIM (unconsolidated) | 1.01% | 1.02% | 0.95% | 0.96% | +1 bp |
| Cost to income ratio | 61.86% | 59.66% | 62.38% | 55.86% | -6.51 PctP |
| ROE (annualized) | 5.97% | 7.03% | 5.32% | 6.12% | +0.8 PctP |
| ROA (annualized) | 0.42% | 0.50% | 0.36% | 0.44% | +8 bp |
| LDR (excluded remittance) | 67.49% | 73.12% | 71.77% | 74.35% | +2.58 PctP |
| NPL ratio | 0.27% | 0.36% | 0.24% | 0.34% | +10 bp |
| Coverage ratio | 496% | 392% | 558% | 412% | -146.1 PctP |
| CET 1 ratio (unconsolidated) | 10.87% | 11.63% | 10.41% | 11.37% | +96 bp |
| Tier 1 ratio (unconsolidated) | 11.30% | 12.26% | 11.04% | 11.98% | +94 bp |
| Total CAR (unconsolidated) | 13.95% | 14.90% | 14.04% | 14.58% | +54 bp |



感謝聆聽

Disclaimer



遠東國際商業銀行
Far Eastern Int'l Bank

This presentation has been prepared by Far Eastern International Bank (the “Company”). This presentation and the materials provided herewith do not constitute an offer to sell or issue or the solicitation of an offer to buy or acquire securities of the Company in any jurisdiction or an inducement to enter into investment activity, nor may it or any part of it form the basis of or be relied on in connection with any contract or commitment whatsoever. Any decision to purchase securities in a proposed offering should be made solely on the basis of the information contained in the offering circular published in relation to such proposed offering, if any.

The information contained in this presentation has not been independently verified. No representation, warranty or undertaking, express or implied, is made as to, and no reliance should be placed on, the fairness, accuracy, completeness or correctness of the information or the opinions contained herein. The information contained in this document should be considered in the context of the circumstances prevailing at the time and has not been, and will not be, updated to reflect material developments which may occur after the date of the presentation. All of the information contained in this presentation is based on, or derived from publicly available information, including, among other things, the Company’s consolidated financial statements published, and the presentation does not contain any material non-public information. None of the Company nor any of its affiliates advisors or representatives will be liable (in negligence or otherwise) affiliates, for any loss howsoever arising from any use of this presentation or its contents or otherwise arising in connection with the presentation.