



# 法人說明會

1H2019

8.29'2019



遠東國際商業銀行  
Far Eastern Int'l Bank





- 業務範圍涵蓋10個主要產業
- 擁有超過250家公司
- 創始於1937年
- 9家公司分別於台灣及香港公開上市



## 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56家門市
- 總營業額已逾台幣1,300億元



## 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666萬噸



## 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
- 轉投資遠通電收,ETC 用戶超過700萬戶,服務車次超過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



## 重要經營策略

# 資產&淨值

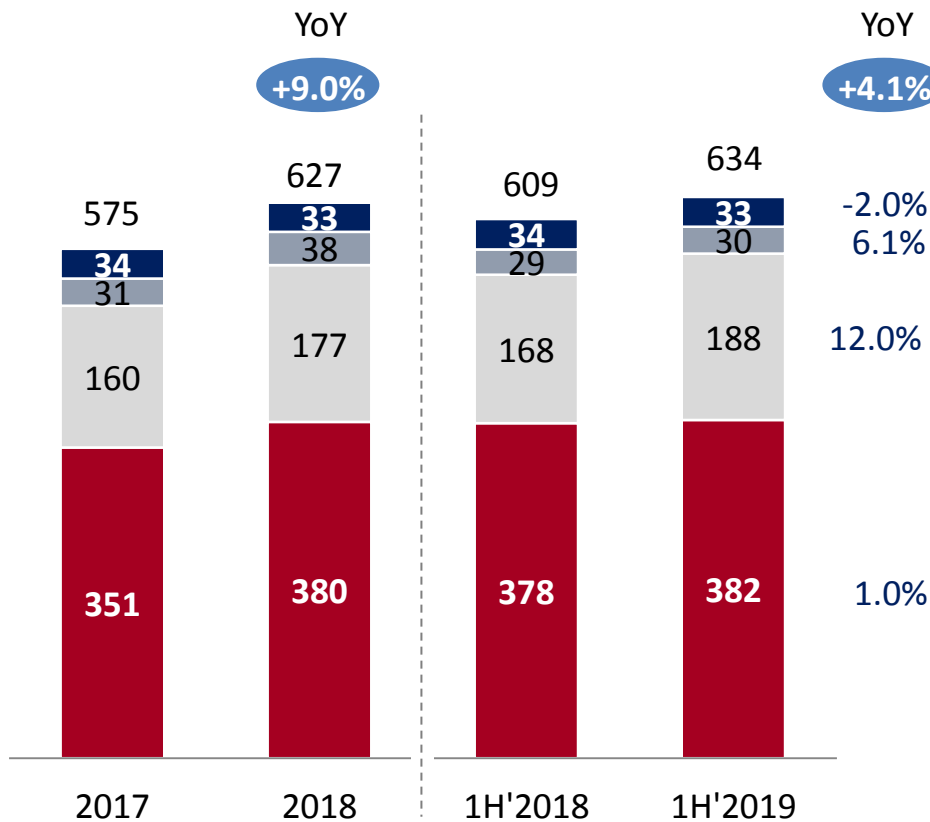


遠東國際商業銀行  
Far Eastern Int'l Bank

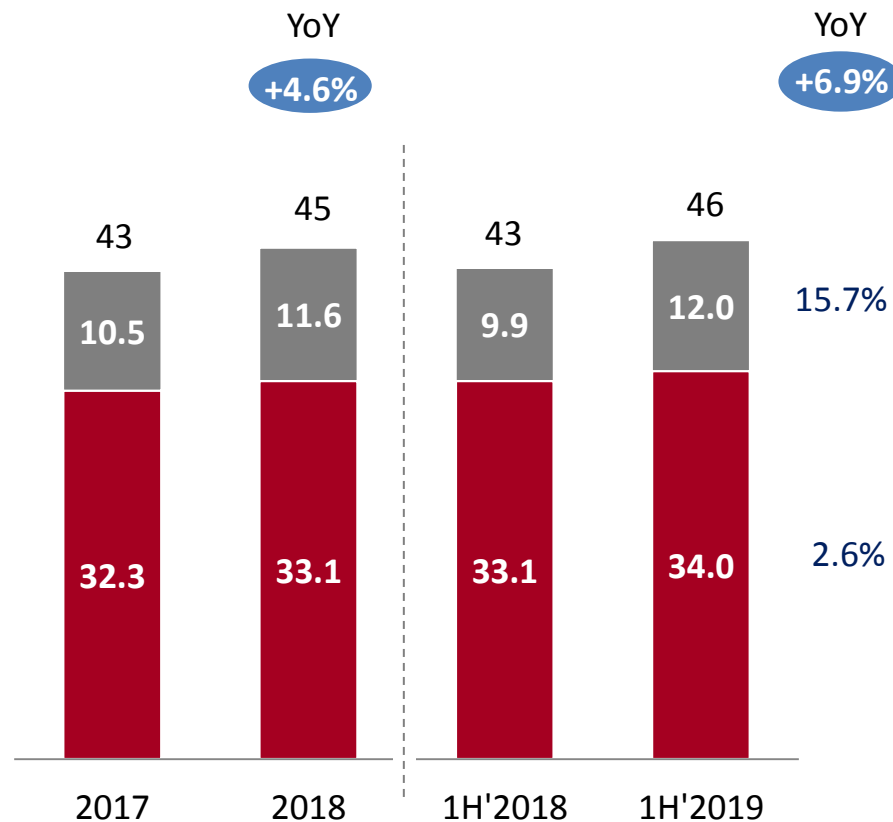


(新臺幣十億元)

## ■ 資產



## ■ 淨值



■ 放款 ■ 金融資產 ■ 現金&存款 ■ 應收&其他

■ 股本&資本公積 ■ 保留盈餘

# 放款&存款



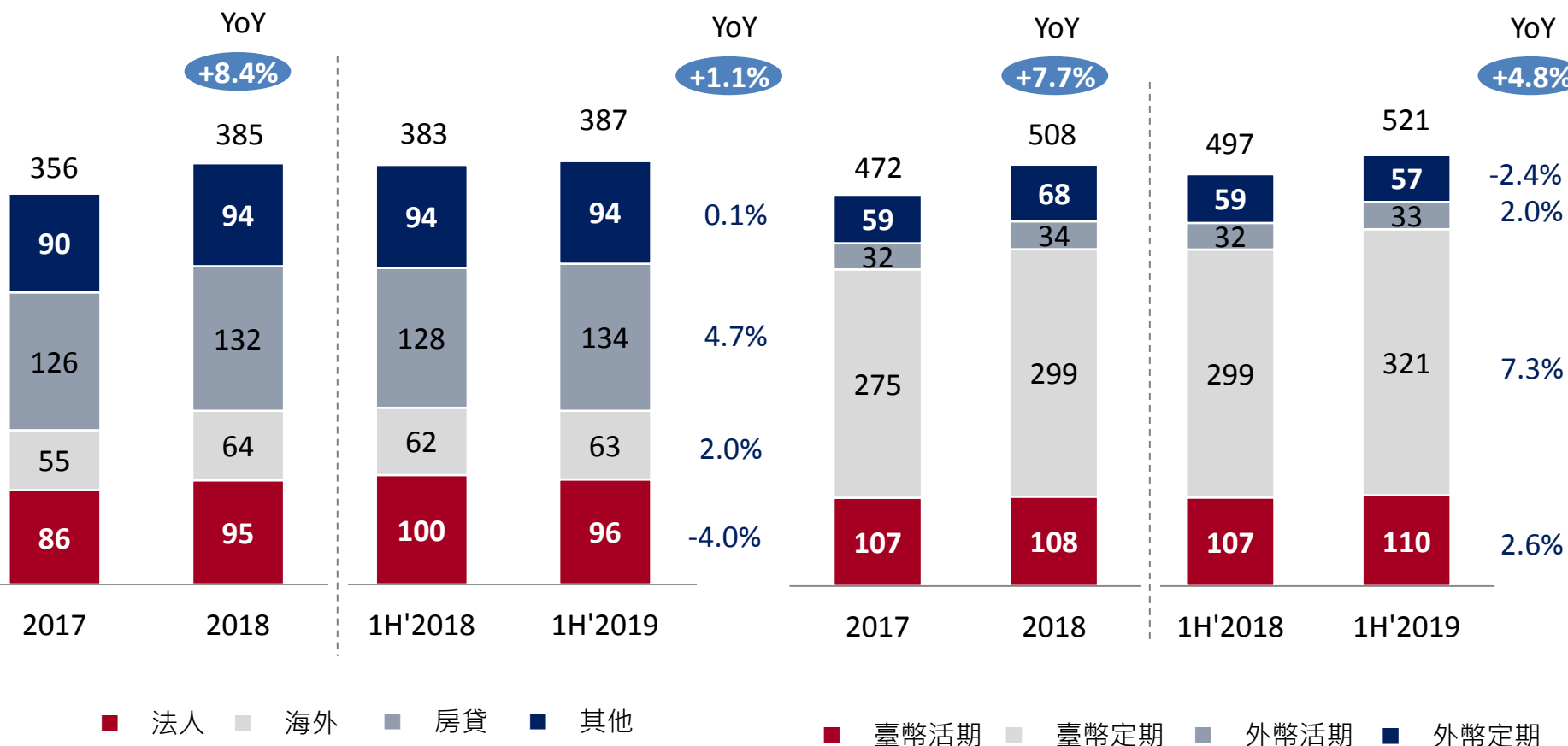
遠東國際商業銀行  
Far Eastern Int'l Bank



(新臺幣十億元)

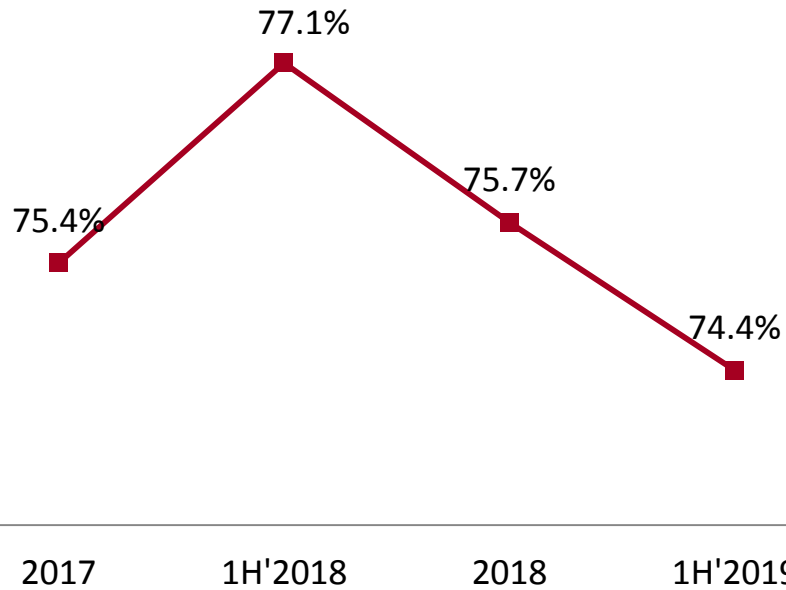
## ■ 總放款

## ■ 存款

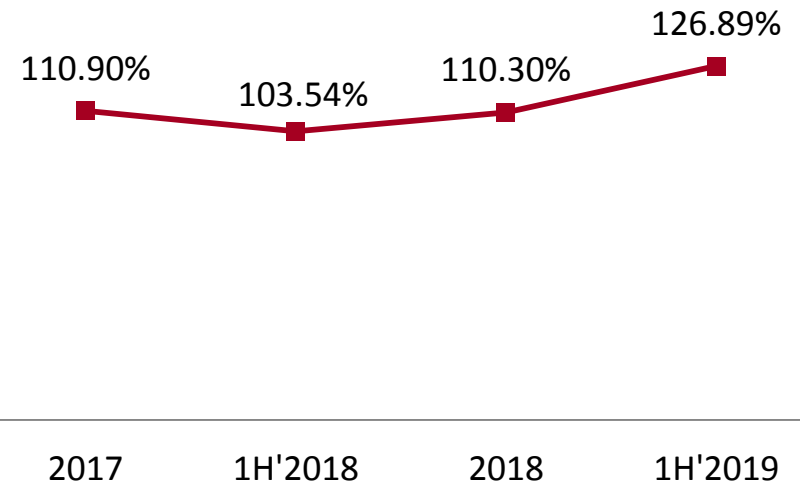




## ■ 存放比

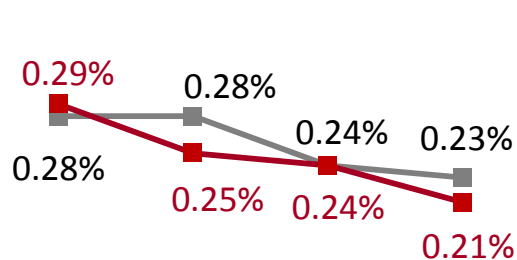


## ■ 流動性覆蓋率

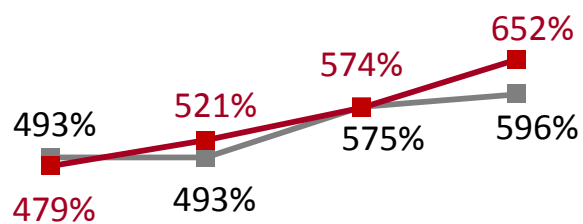




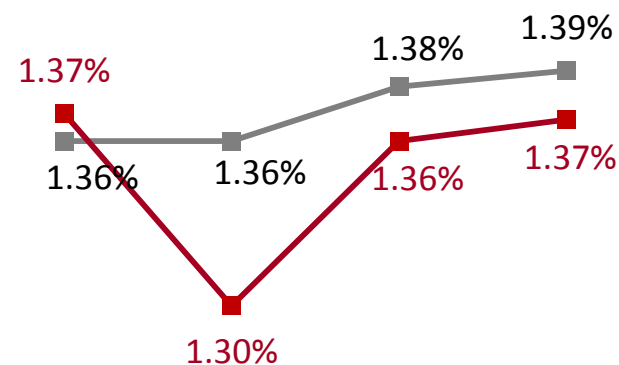
## 逾期放款比率



## 逾放備抵呆帳覆蓋率



## 放款覆蓋率



■ 同業 ■ 本行

# 獲利能力

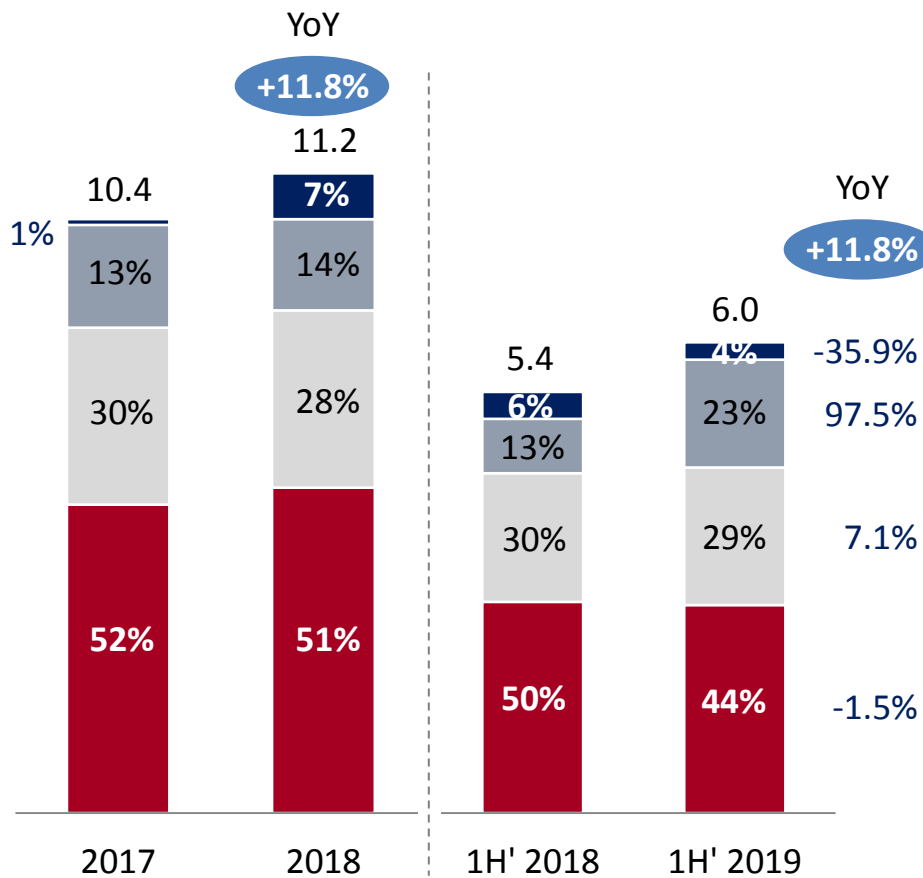


遠東國際商業銀行  
Far Eastern Int'l Bank

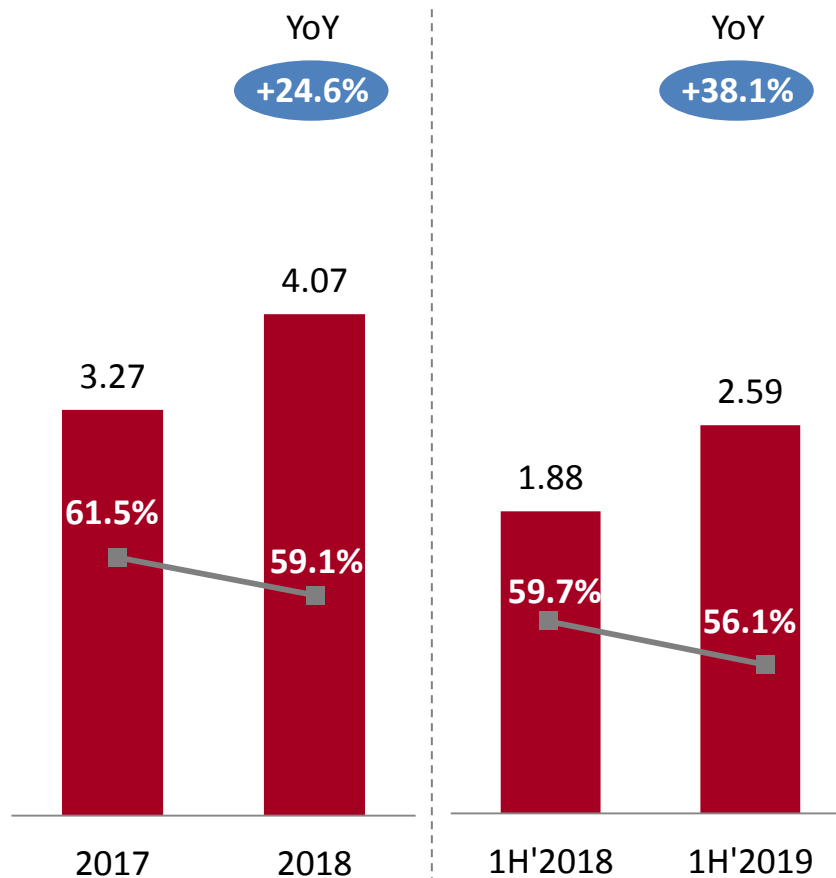


(新臺幣十億元)

## ■ 淨收益



## ■ 稅前盈餘



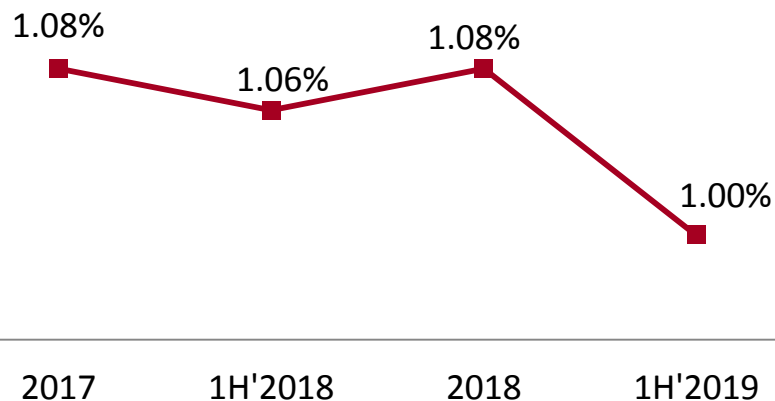
■ 淨利收   ■ 淨手收   ■ 金融交易   ■ 其他

■ 成本收益率

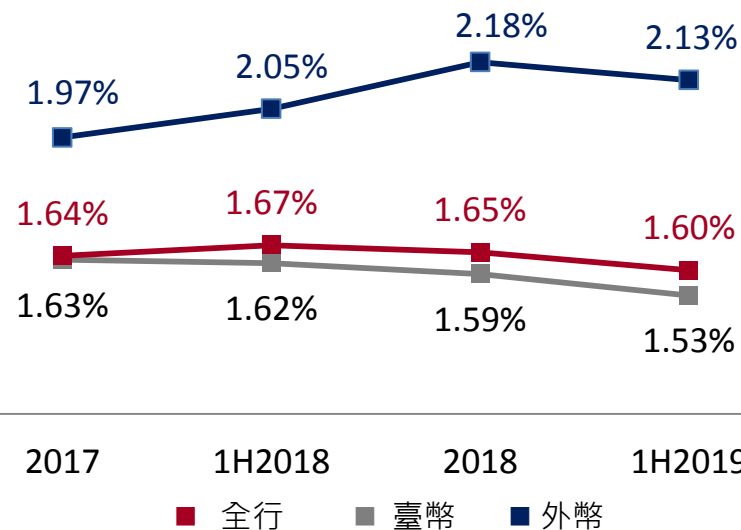




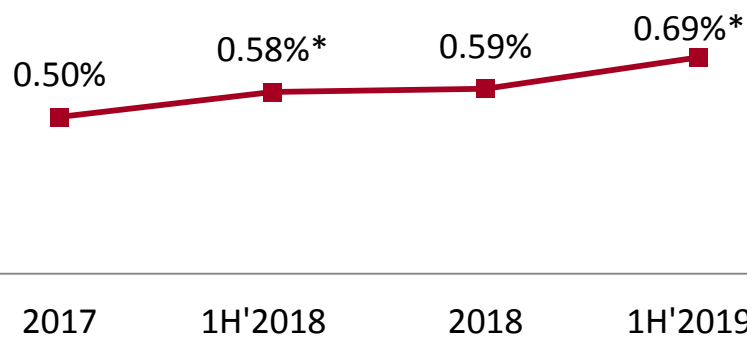
## ■ 淨利息收益率



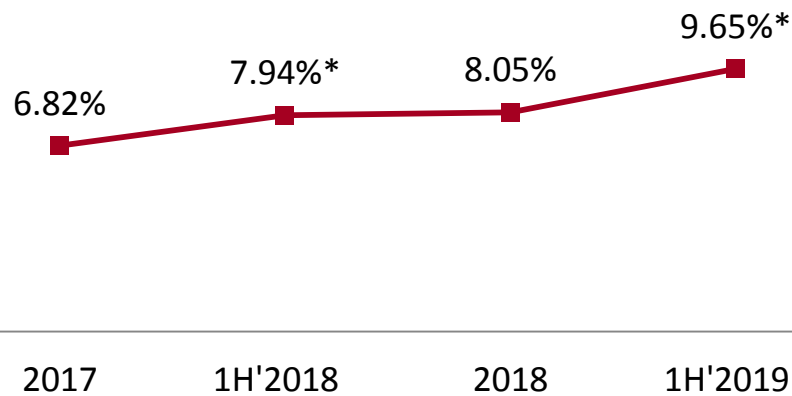
## ■ 存放利差



## ■ 稅後資產報酬率



## ■ 稅後股東權益報酬率



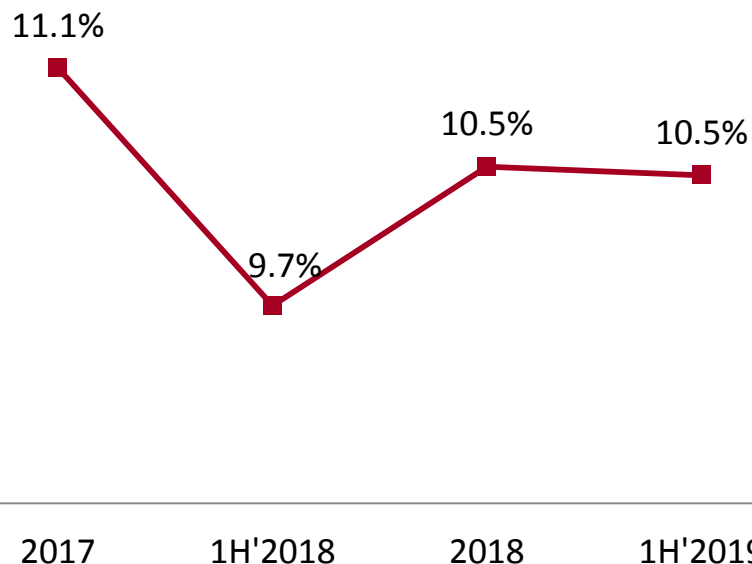
# 資本適足性



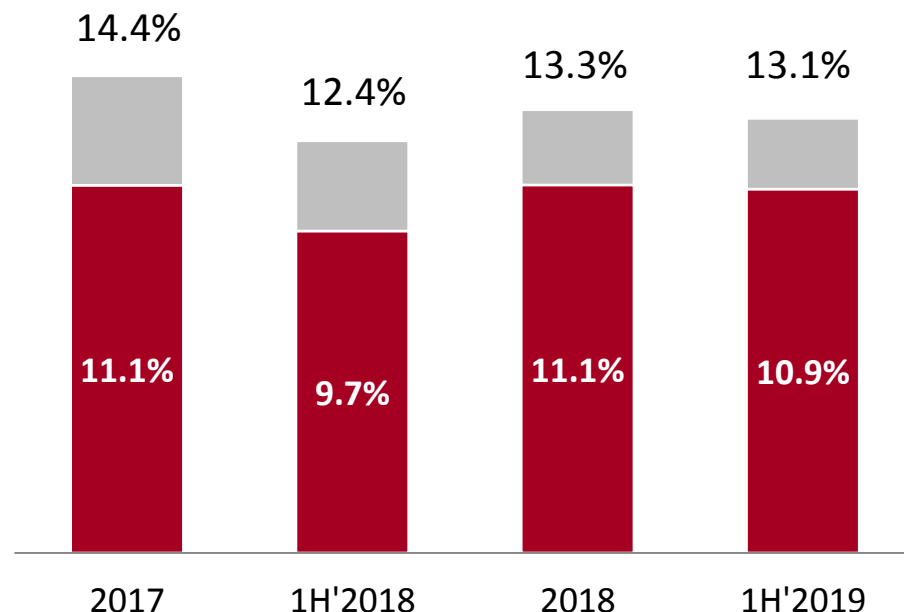
遠東國際商業銀行  
Far Eastern Int'l Bank



## ■ 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

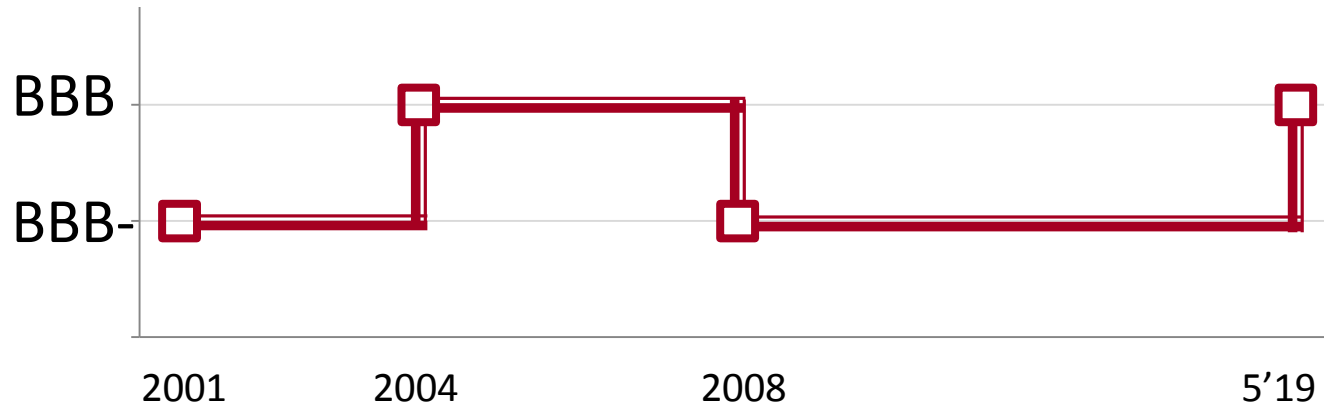
# 惠譽信評調升



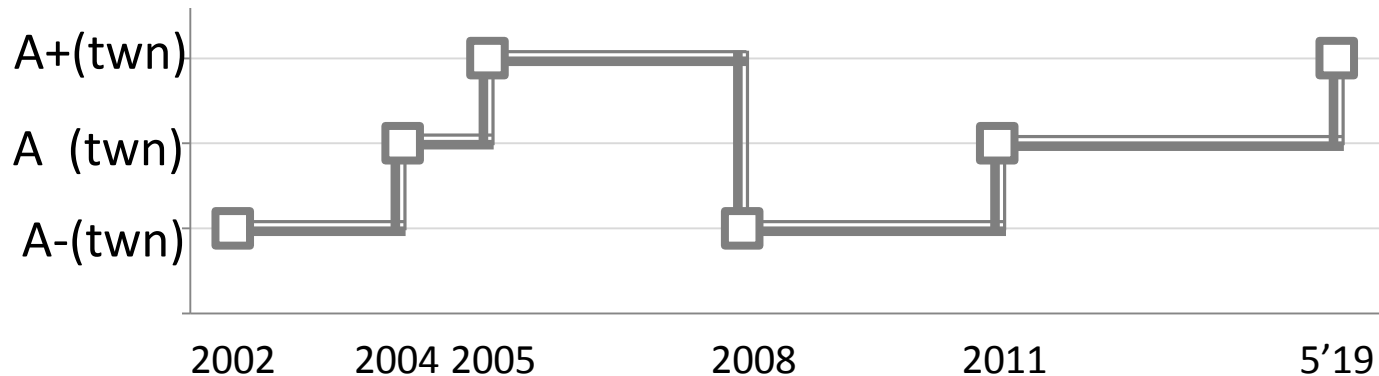
遠東國際商業銀行  
Far Eastern Int'l Bank



## ■ 國際長期評等



## ■ 國內長期評等





財務概況



重要經營策略



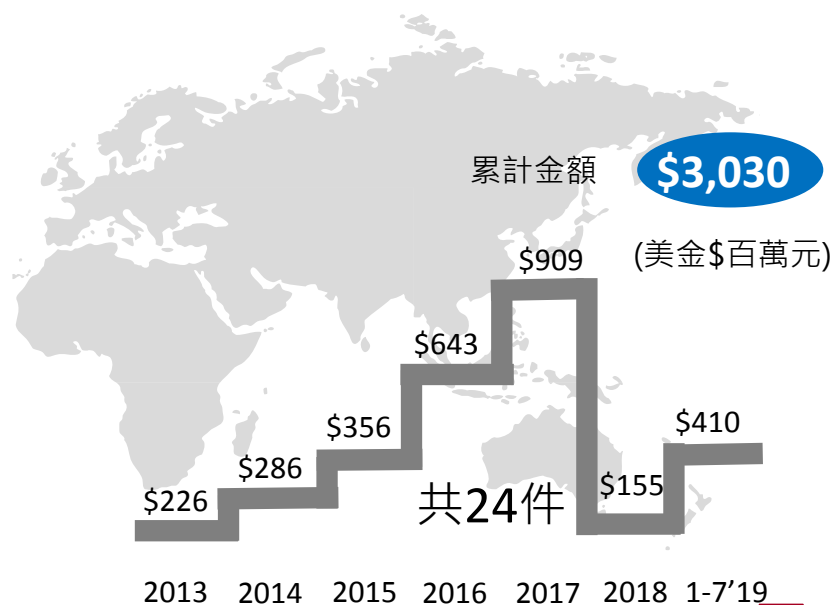
## 拓展海外市場

- 香港分行
- 大陸遠榮租賃
- **新加坡**辦事處(2019)
- **越南**辦事處(2020)



## 主辦跨境聯貸案

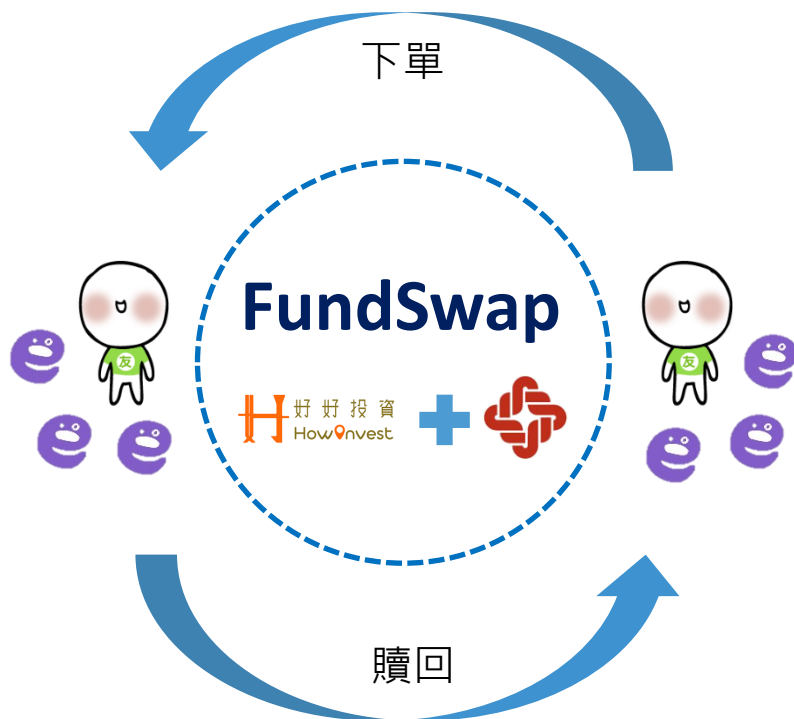
- 台灣年度最佳**聯貸**主辦銀行獎  
(Asia Banking & Finance)





## 監理沙盒

- 基金即時交換 (FundSwap)-9'19



## Bankee

- 社群銀行 (Social Banking)



## ■ 家庭帳戶

- 海外資金回流商機
- 整合信託、稅務、遺產規劃之理財包裝

## ■ AUM多元擴大

- 個人存款客戶多元化
- 資產配置平衡
- 生命週期投資規劃



## 2019卓越銀行評比

- 最佳**財富管理**獎
- 最佳**品牌形象**獎



## 2019保險信望愛獎

- 最佳**保險專業**獎 – 輔助人



# HappyGo Pay



遠東國際商業銀行  
Far Eastern Int'l Bank



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

## ■ 遠東集團行動支付生活圈

遠銀



- 綁定信用卡
- 行動收單



HappyGo Pay



集團零售通路







## 附錄

# 財務數據摘要



遠東國際商業銀行  
Far Eastern Int'l Bank



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

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

(Consolidated)	As of or for 12 months ended				
	December 31		1H'2018	1H'2019	YoY
	2017	2018			
<b>Key balance sheet items</b>					
Gross loans	355,941	384,923	383,262	387,255	1.0%
Total assets	575,424	627,351	608,666	633,598	4.1%
Deposits and remittances	472,392	508,408	496,833	520,600	4.8%
Total shareholders' equity	42,787	44,745	43,061	46,033	6.9%
BVPS	13.44	13.69	13.53	14.08	4.1%
<b>Key income statement items</b>					
Net interest income	5,405	5,681	2,674	2,714	1.5%
Net fee income	3,129	3,131	1,650	1,768	7.2%
Earnings before Provision	4,000	4,583	2,181	2,652	21.6%
Net income	2,854	3,524	1,703	2,190	28.6%
EPS	0.87	1.08	0.52	0.67	28.8%
<b>Key ratios</b>					
NIM (unconsolidated)	1.08%	1.08%	1.06%	1.00%	-6bp
Cost to income ratio	61.53%	59.14%	59.70%	56.15%	-3.55 PctP
ROE (not annualized)	6.82%	8.05%	3.97%	4.82%	0.85 PctP
ROA (not annualized)	0.50%	0.59%	0.29%	0.35%	6 bp
LDR	75.4%	75.7%	77.1%	74.4%	-2.75 PctP
NPL ratio	0.29%	0.24%	0.25%	0.21%	-4 bp
Coverage ratio	479%	574%	521%	652%	131PctP
CET 1 ratio (unconsolidated)	11.06%	10.51%	9.68%	10.46%	-78 bp
Tier 1 ratio (unconsolidated)	11.06%	11.07%	9.68%	10.94%	1.25 PctP
Total CAR (unconsolidated)	14.35%	13.33%	12.40%	13.07%	0.67 PctP



遠東國際商業銀行  
Far Eastern Int'l Bank



謝謝

# 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.