

法人說明會

108年 & 109年第1季



遠東國際商業銀行
Far Eastern Int'l Bank

4.29'2020



- 業務範圍涵蓋10個主要產業
- 擁有超過251家公司
- 創始於1937年
- 9家公開上市公司分別於台灣及香港掛牌



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
- 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



重要經營策略

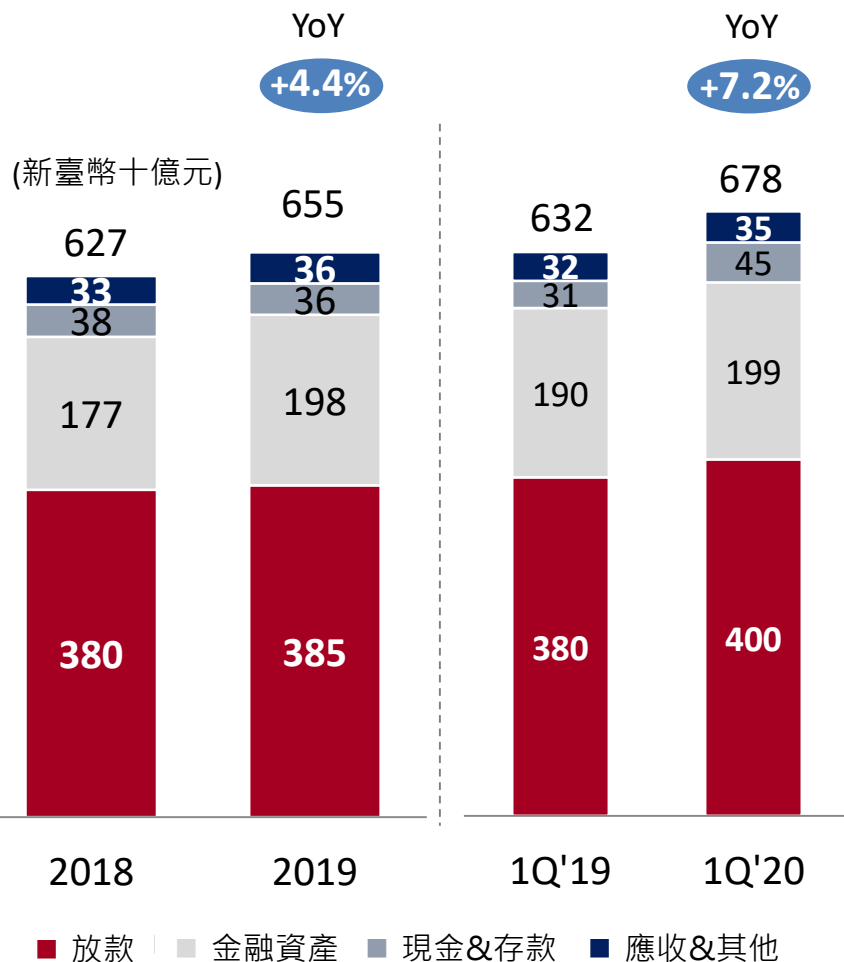
資產&淨值



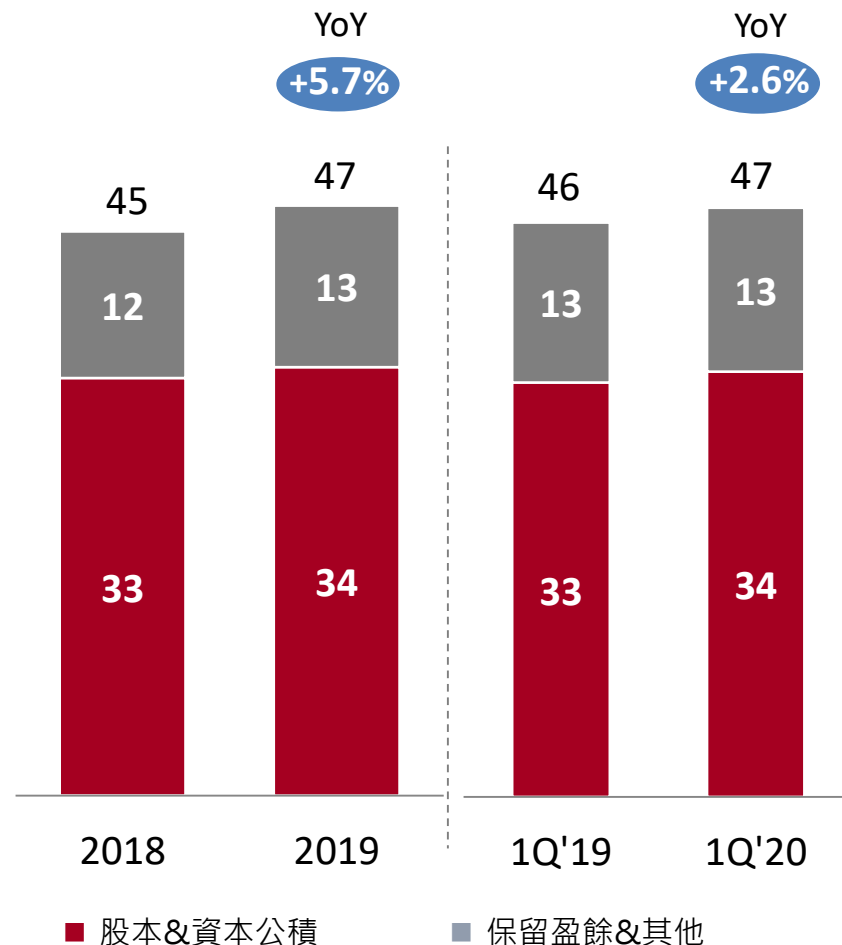
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■ 資產



■ 淨值



放款&存款

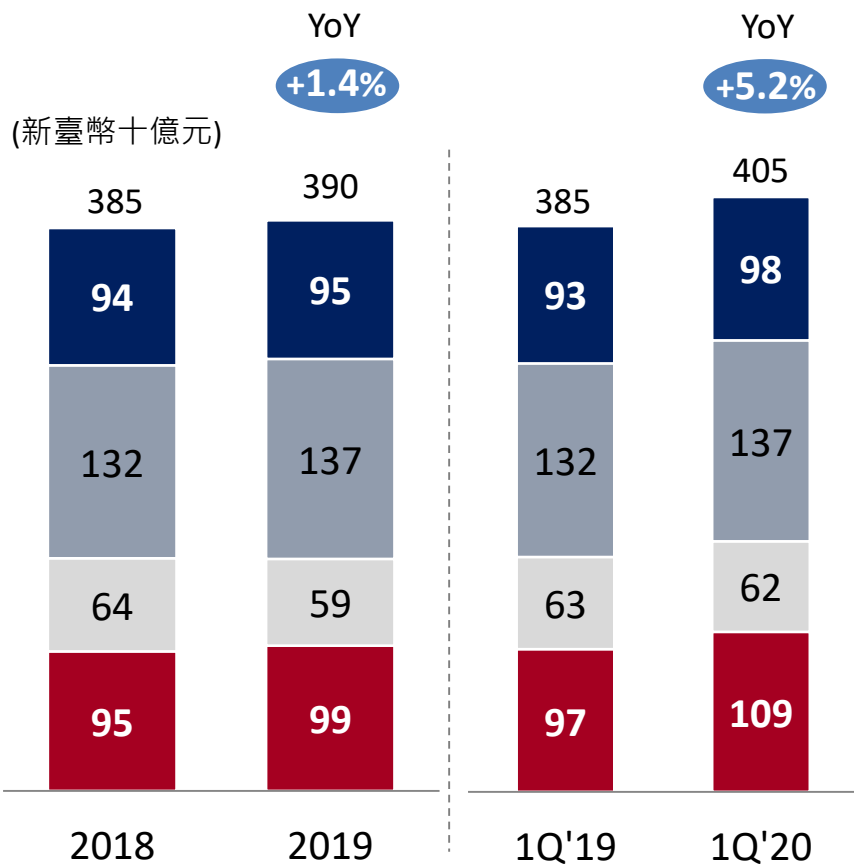


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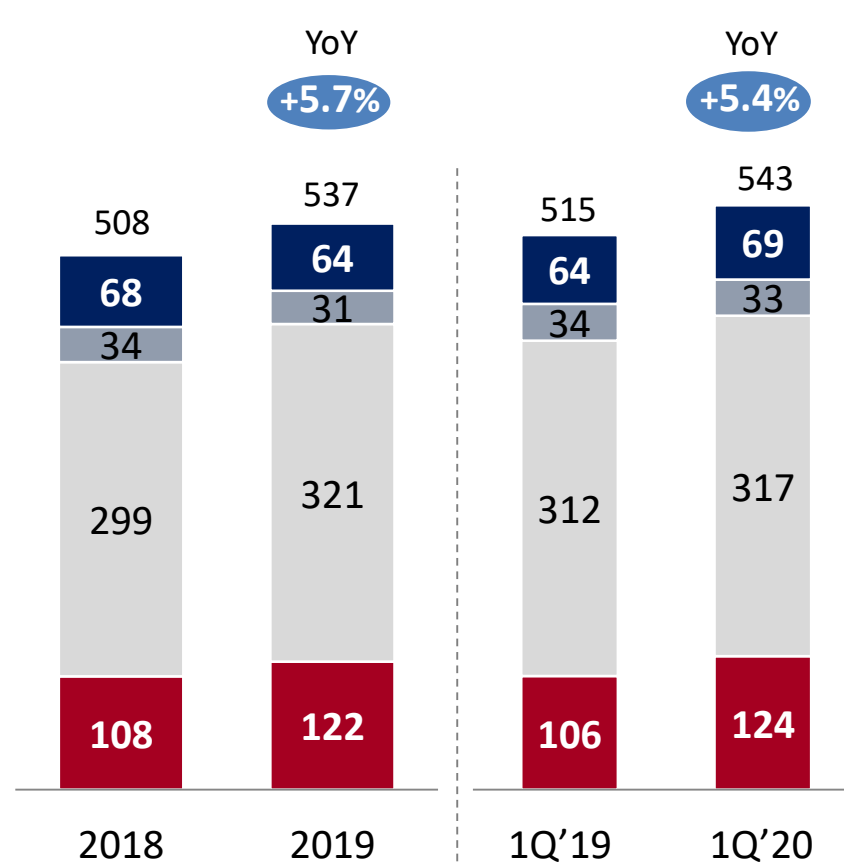
遠東集團
FAR EASTERN GROUP
Together For a Promising Future
共創美好未來 你我攜手同行

■ 總放款



■ 法人 & 中小企 ■ 海外 ■ 房貸 ■ 其他

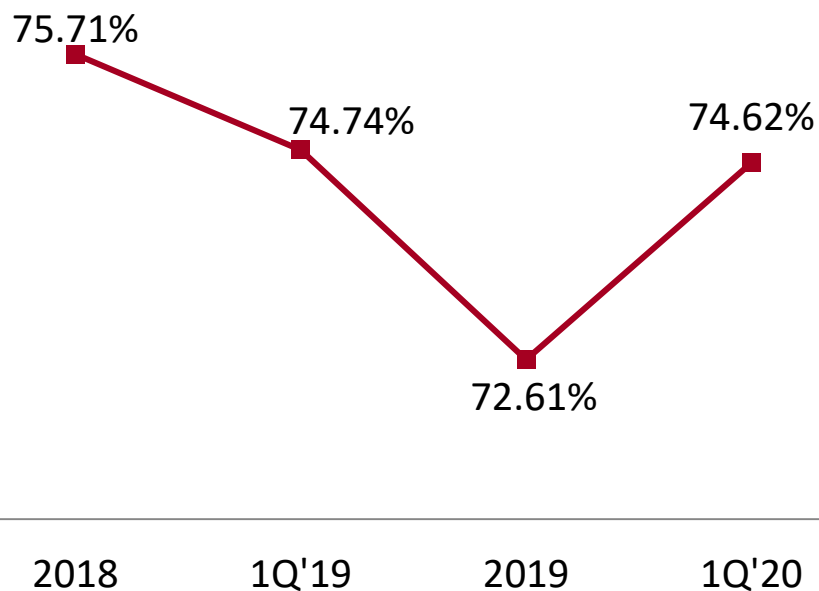
■ 存款



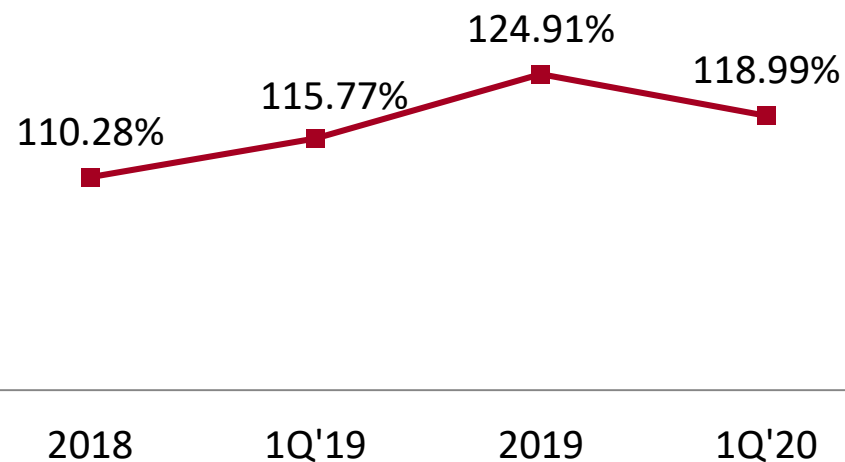
■ 臺幣活期 ■ 臺幣定期 ■ 外幣活期 ■ 外幣定期



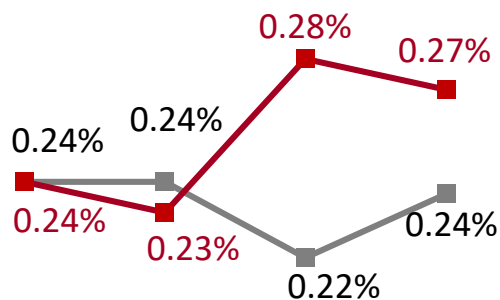
■ 存放比



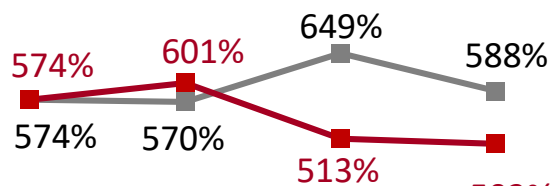
■ 流動性覆蓋率



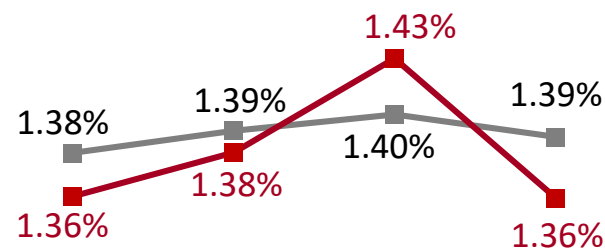
逾期放款比率



逾放備抵呆帳覆蓋率



放款覆蓋率



■ 同業 ■ 本行

資料來源：合併財報 / 銀行局網站

同業：35家商業銀行(不包含輸出入銀行)

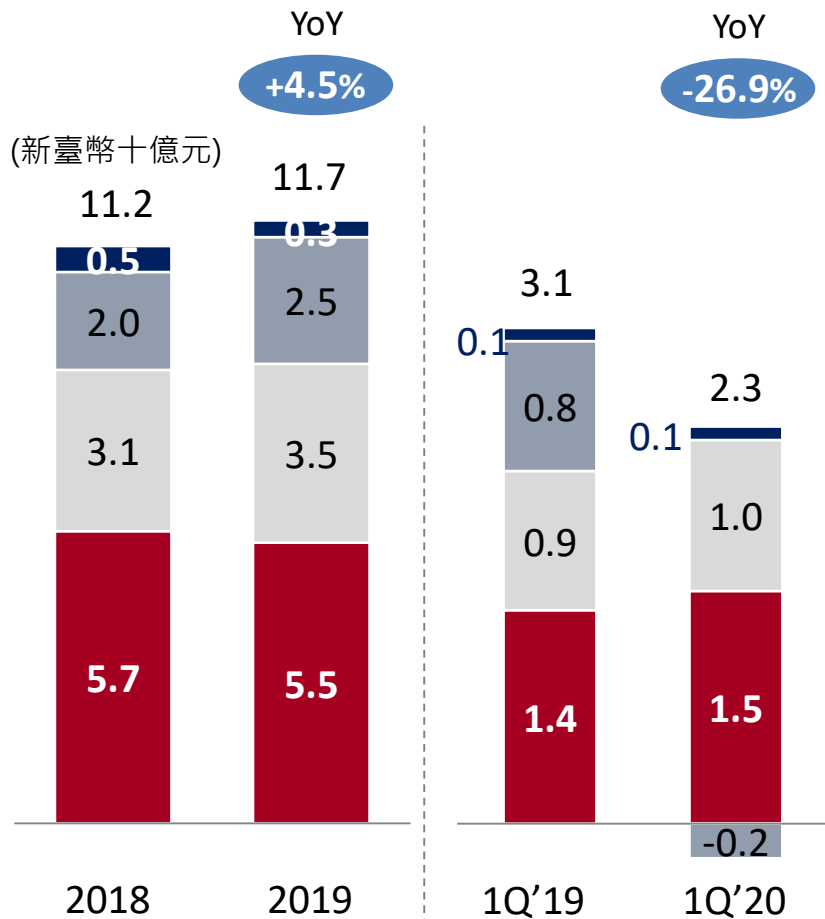
獲利能力



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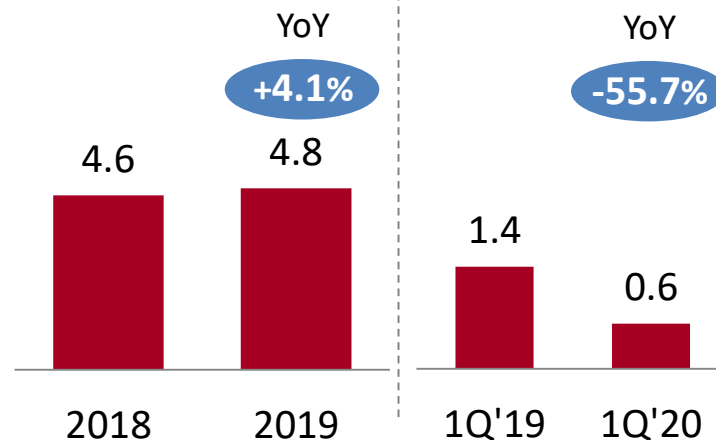


■ 淨收益

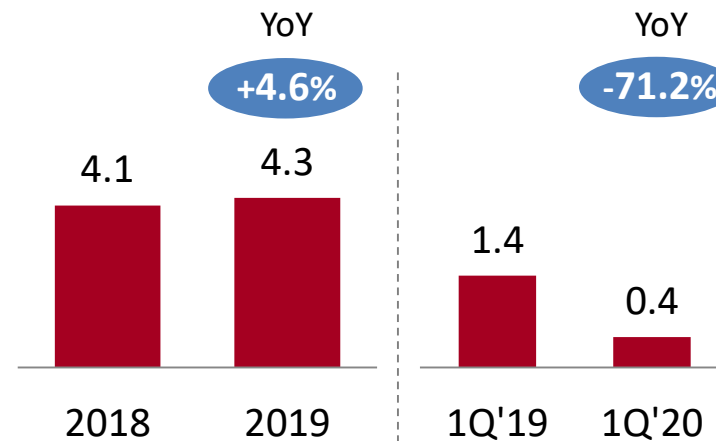


■ 淨利收 ■ 淨手收 ■ 金融交易 ■ 其他

■ 提存前盈餘



■ 稅前盈餘



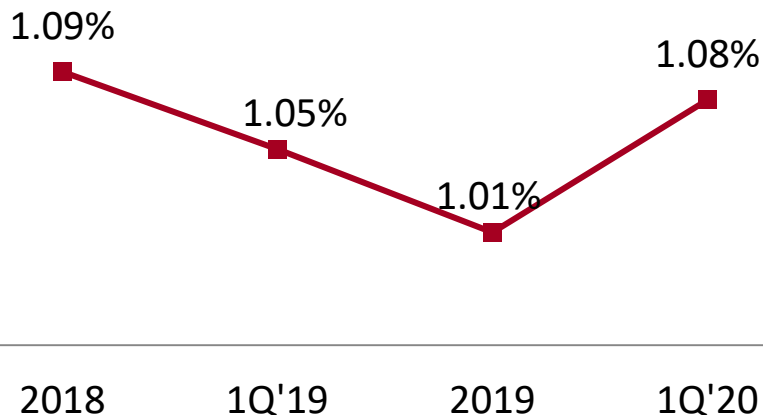
獲利能力



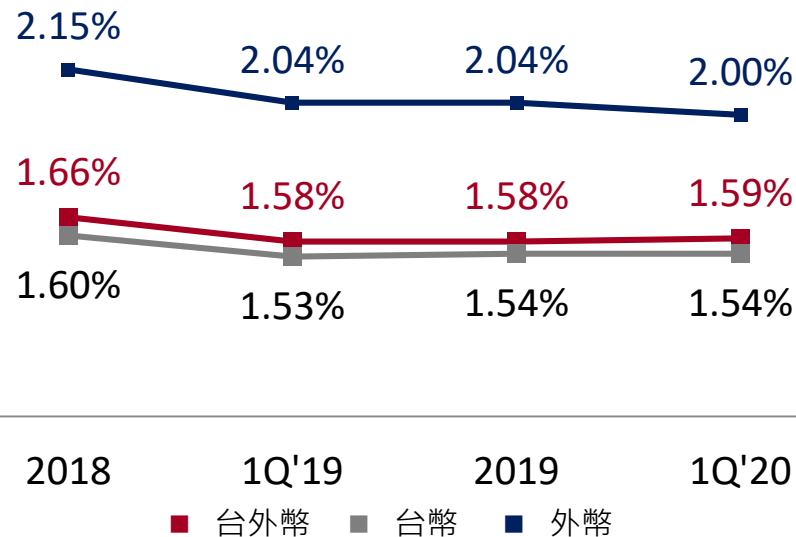
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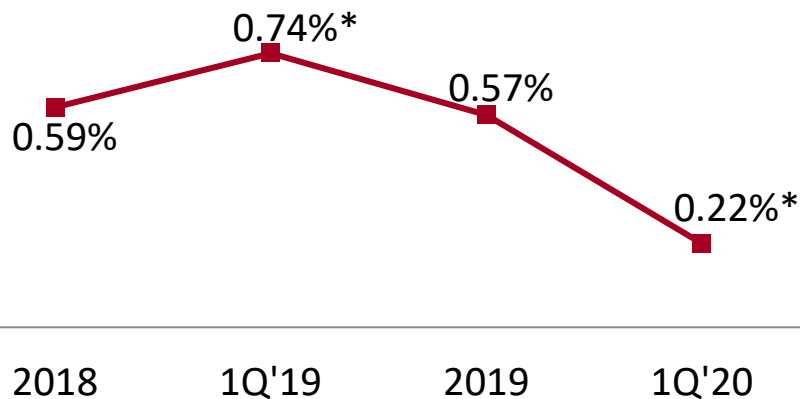
■ 淨利息收益率



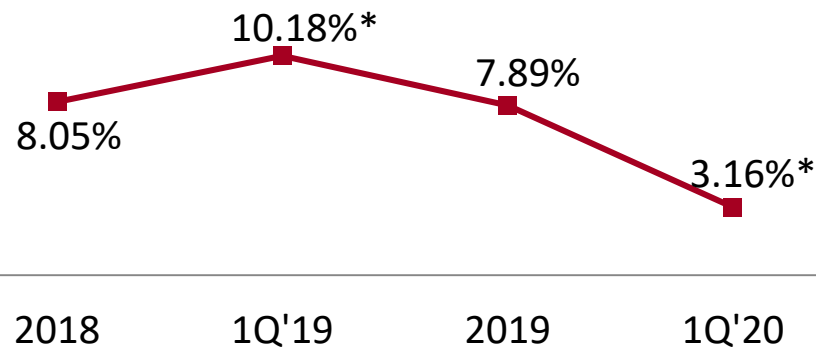
■ 存放利差



■ 稅後資產報酬率



■ 稅後股東權益報酬率



資料來源：合併財報/自結數/遠銀官網
* 年化後

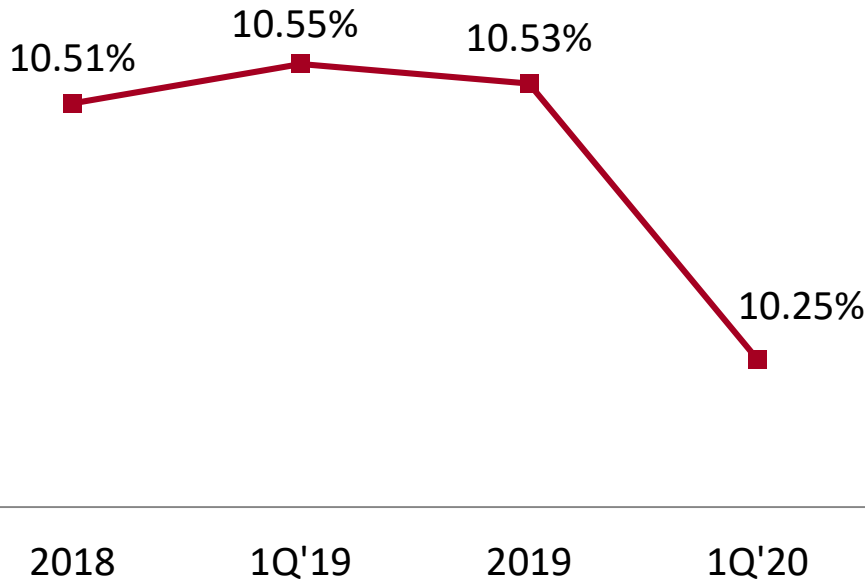
資本適足性



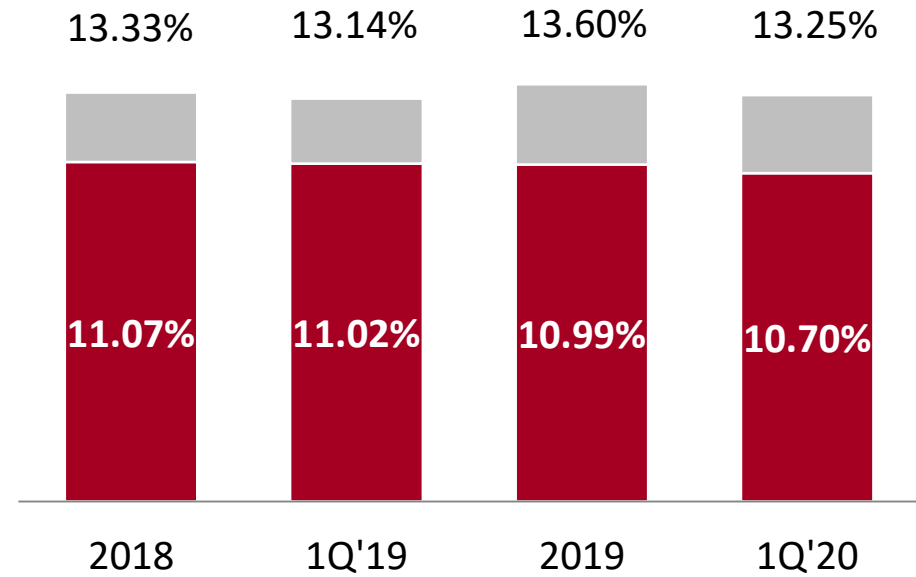
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■ 普通股權益資本比率 (個體財報數)



■ 資本適足率 (個體財報數)

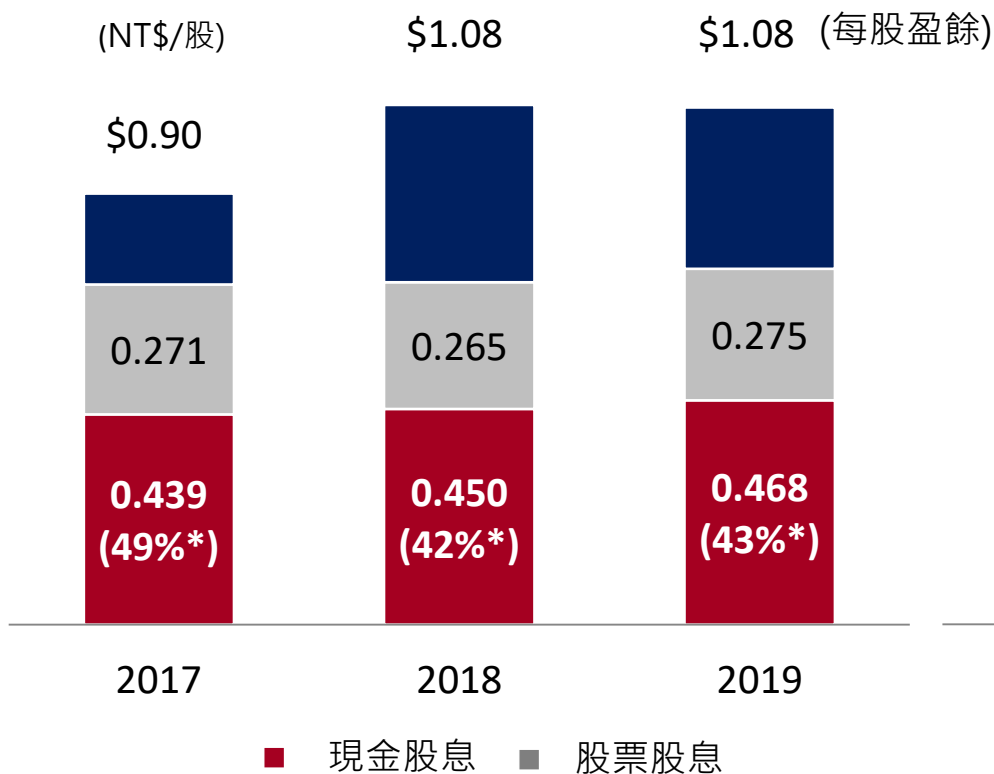


■ 第一類資本比率

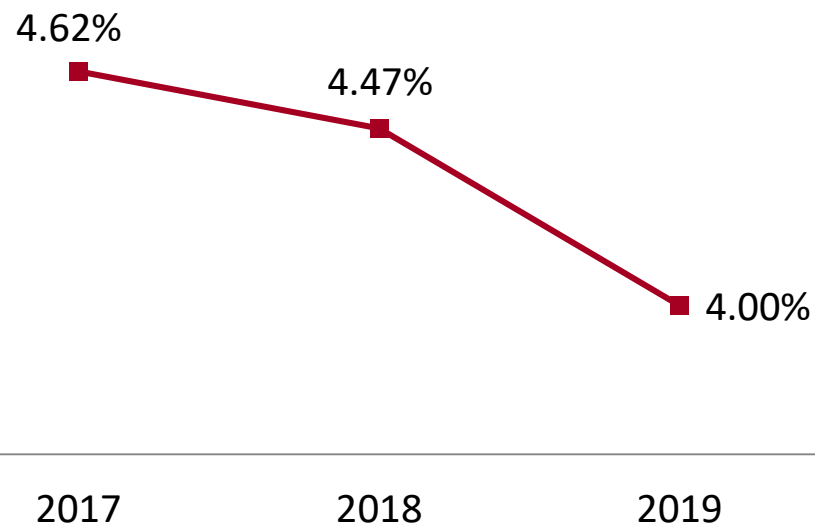
■ 第二類資本比率

股息分配

■ 每股盈餘 & 配發股息



■ 現金股息殖利率**



*現金股息/每股盈餘(未追溯調整)

**每股現金股息 / 獲利當年度每股平均收盤價

資料來源：合併財報/自結數/年報

註：2019年股息分配尚待股東會通過



財務概況



重要經營策略

金融大平台(Baap)

■ 策略聯盟



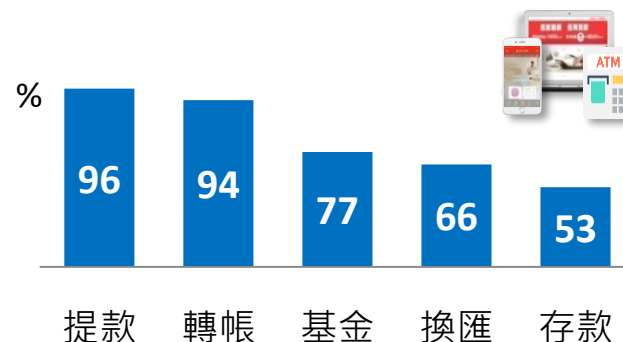
開放應用
程式介面



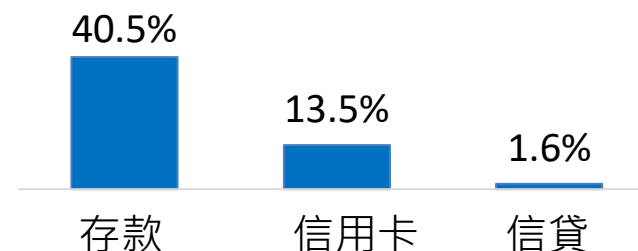
BankoE
我們的社群銀行

數位通路

■ 離櫃率：91.4% (1Q'2020)



■ 獲客率：20.1% (1Q'2020)





無擔個人貸款

- 年複合成長率 **+11.6%** - 信貸



核心資產

- 年複合成長率 **+4.8%** - 房貸



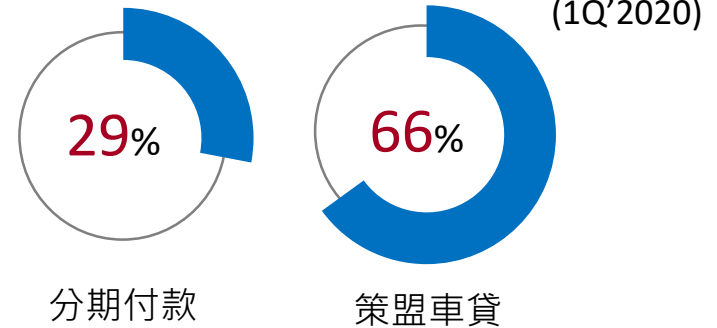
外匯保證金交易

- No.1-市佔率

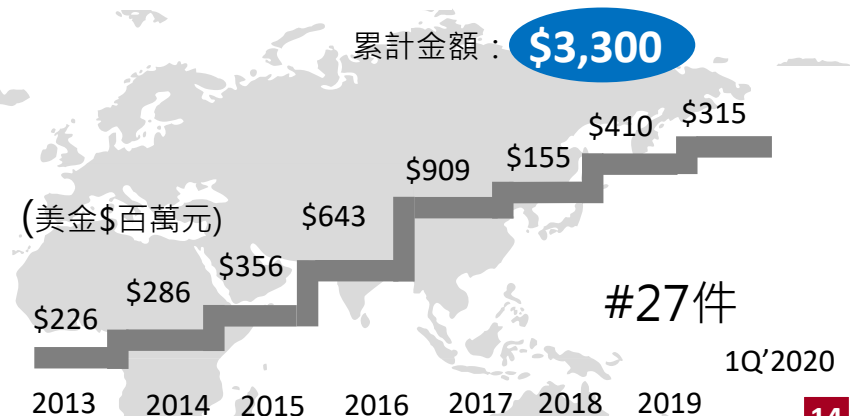


策盟消費者貸款

- No.1-市佔率



跨境聯貸案主辦



整合性個金事業群



遠東國際商業銀行
Far Eastern Int'l Bank



■ 財富管理



■ 手續費收入 (2019)

NT\$ **1.52** Bn

■ 消費金融



■ 資產 (YE'19)

NT\$ **227** Bn

■ 信用卡



■ 有效卡 (YE'19)

#1,052 (,000)





信用風險

■ 強化貸後資產審視

- 壓力測試
- 早期預警
- 動撥管制
- 額度調整
- 信用增強
- 擔保品評估

■ 嚴審KYC

- 目標市場/產業
- 財務資訊揭露
- 流動性/現金流量預測



投資風險

■ 管控投資組合、規模上限

■ 減少MTM波動

■ 加強投資標的選擇





附錄

財務數據摘要



遠東國際商業銀行
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(NT\$ m, except percentages and per share data)

(Consolidated)	As of or for 12 months ended				
	December 31		1Q'19	1Q'20	YoY
	2018	2019			
Key balance sheet items					
Gross loans	384,923	390,200	385,180	405,032	5.2%
Total assets	627,351	654,888	632,429	678,110	7.2%
Deposits and remittances	508,408	537,396	515,353	542,827	5.4%
Total shareholders' equity	44,745	47,284	46,253	47,476	2.6%
BVPS	13.69	14.09	14.15	14.15	0.0%
Key income statement items					
Net interest income	5,681	5,458	1,351	1,472	9.0%
Net fee income	3,131	3,471	880	957	8.7%
Earnings before Provision	4,583	4,769	1,423	630	-55.7%
Net income	3,524	3,633	1,158	374	-67.7%
EPS (adjusted)	1.05	1.08	0.35	0.11	-68.6%
Key ratios					
NIM (unconsolidated)	1.09%	1.01%	1.05%	1.08%	+3 bp
Cost to income ratio	59.14%	59.32%	54.62%	72.53%	+17.91 Pctp
ROE (not annualized)	8.05%	7.89%	2.55%	0.79%	-1.76 Pctp
ROA (not annualized)	0.59%	0.57%	0.18%	0.06%	-12 bp
LDR	75.71%	72.61%	74.74%	74.62%	-12 bp
NPL ratio	0.24%	0.28%	0.21%	0.31%	+10 bp
Coverage ratio	574%	513%	638%	424%	-214 Pctp
CET 1 ratio (unconsolidated)	10.51%	10.53%	10.55%	10.25%	-30 bp
Tier 1 ratio (unconsolidated)	11.07%	10.99%	11.02%	10.70%	-32 bp
Total CAR (unconsolidated)	13.33%	13.60%	13.14%	13.25%	+11 bp

Disclaimer



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Far Eastern Int'l Bank



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