



法人說明會

Y2018

Apr. 10, 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

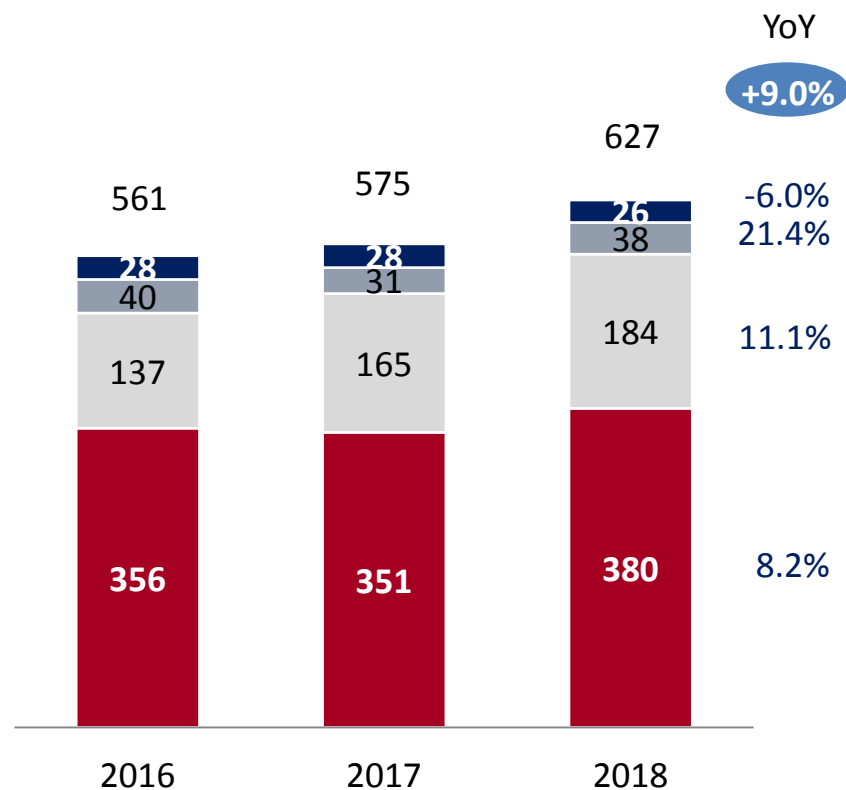
資產&淨值



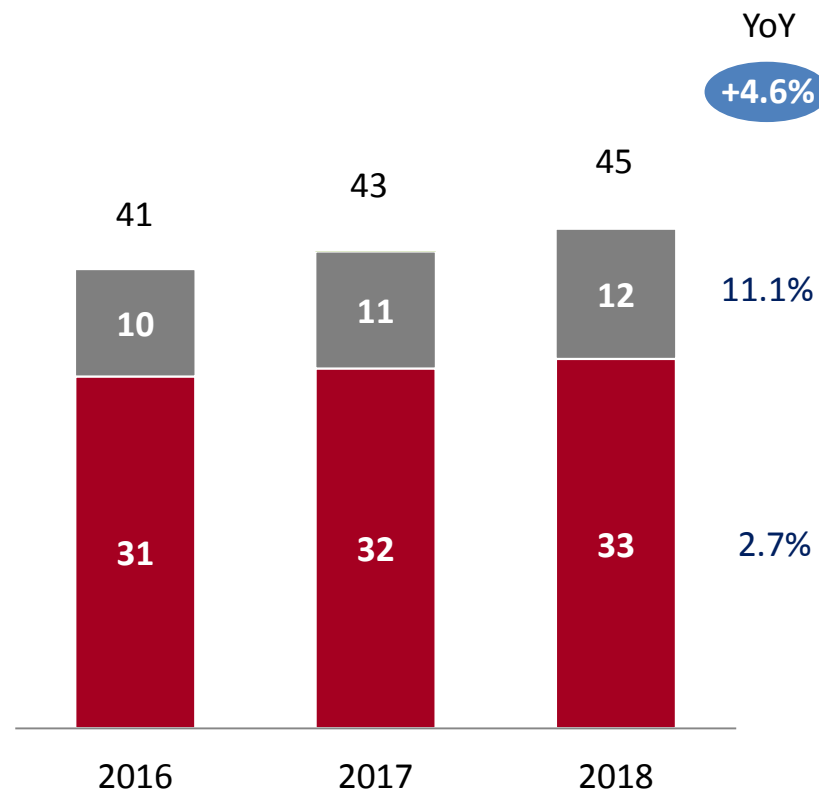
遠東國際商業銀行
Far Eastern Intl Bank

(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

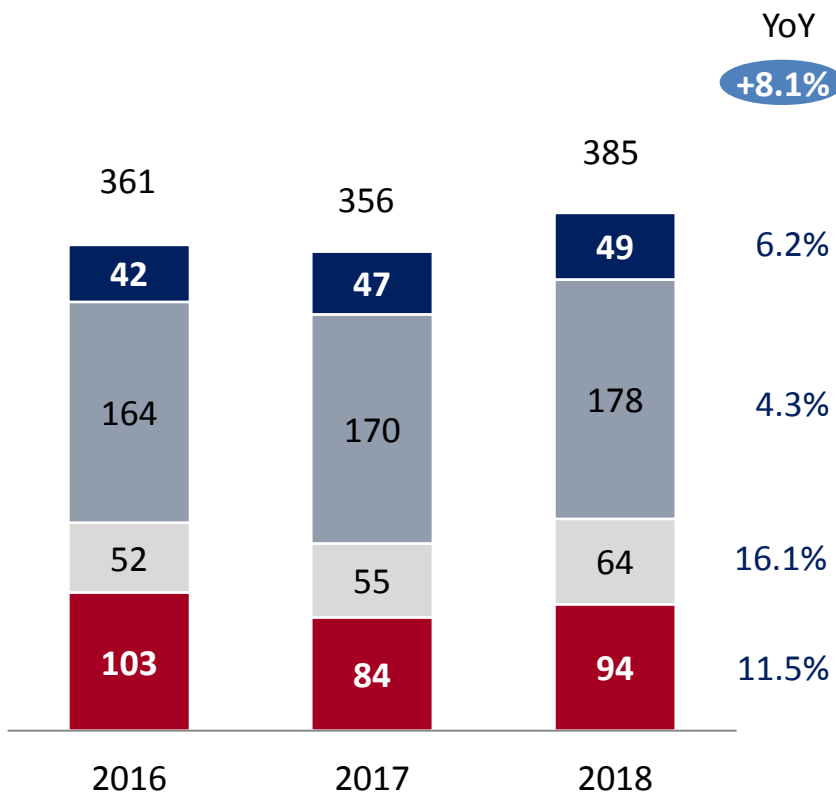
放款&存款



遠東國際商業銀行
Far Eastern Int'l Bank

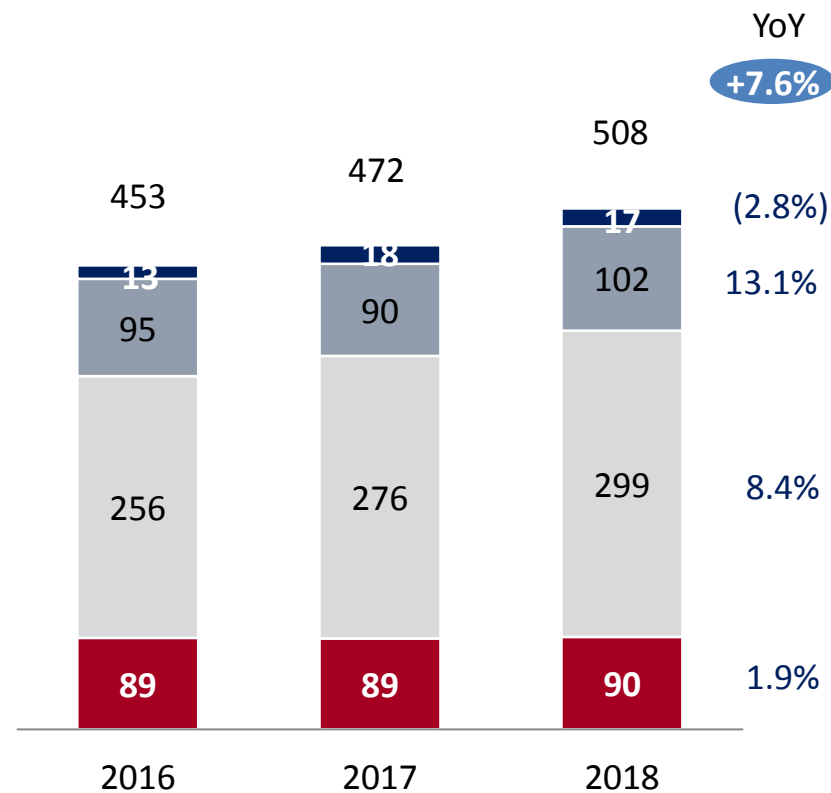
(新臺幣十億元)

■ 總放款



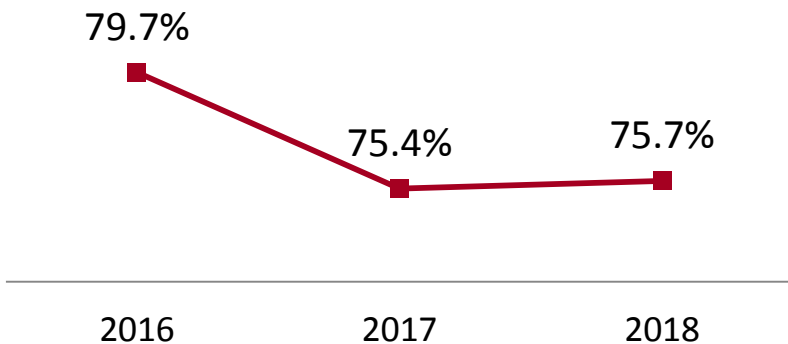
■ 法人 ■ 海外 ■ 房貸 ■ 其他

■ 存款

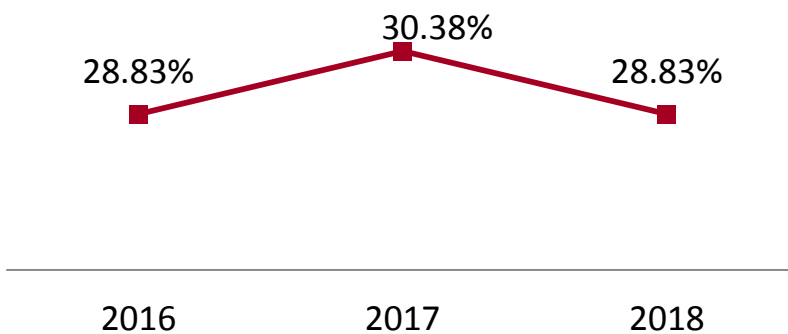


■ 台幣活期 ■ 台幣定期 ■ 外幣 ■ 郵匯局

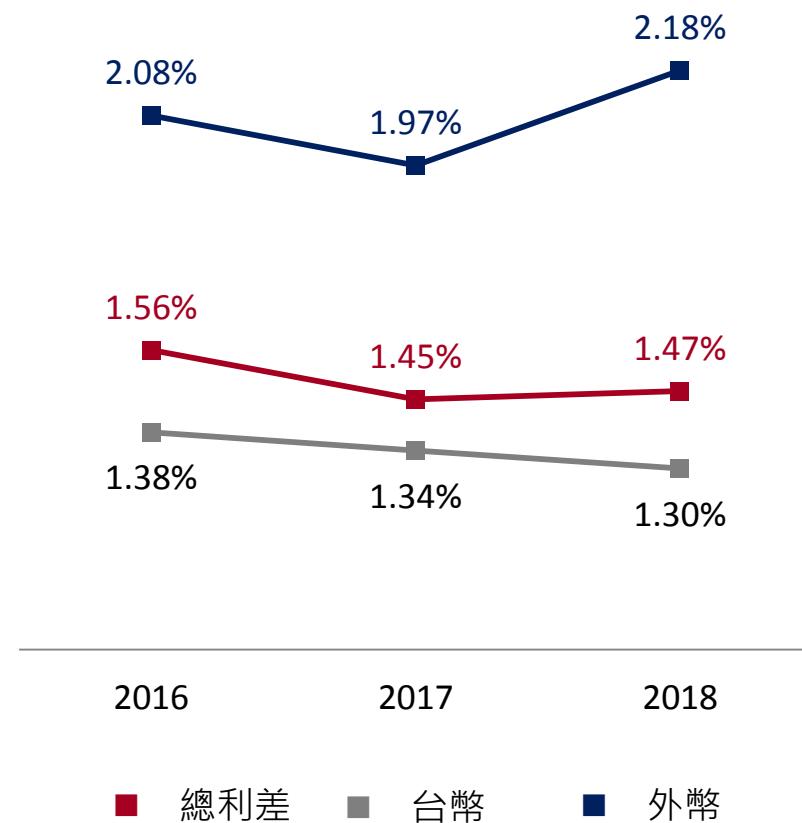
■ 存放比



■ 活存比

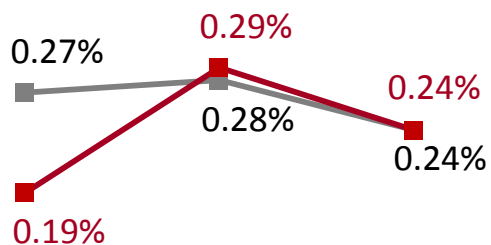


■ 存放利差

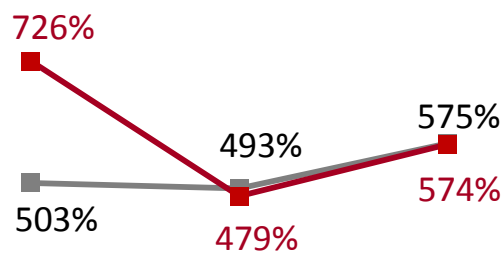


■ 總利差 ■ 台幣 ■ 外幣

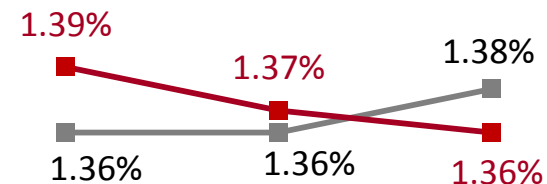
逾期放款比率



逾放備抵呆帳覆蓋率



放款覆蓋率



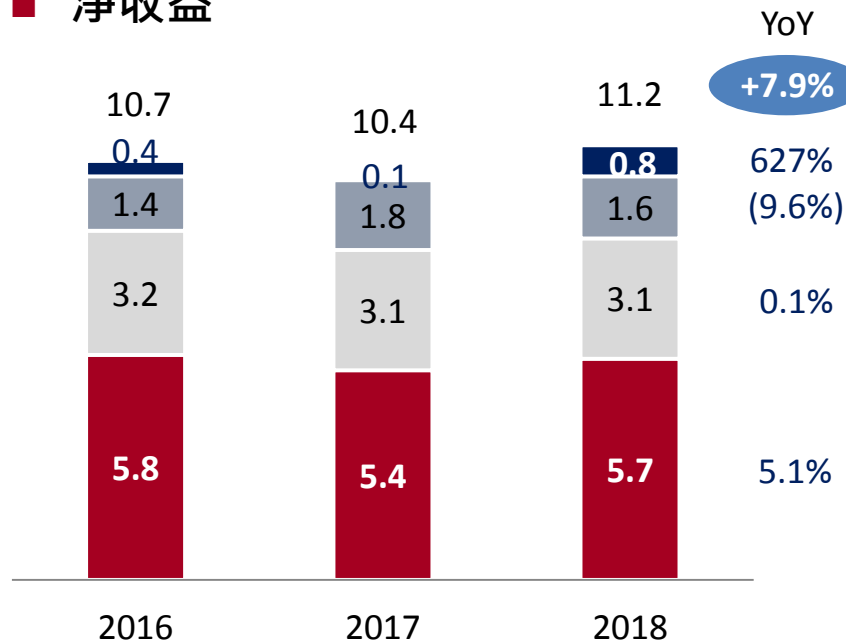
■ 同業 ■ 本行

獲利能力

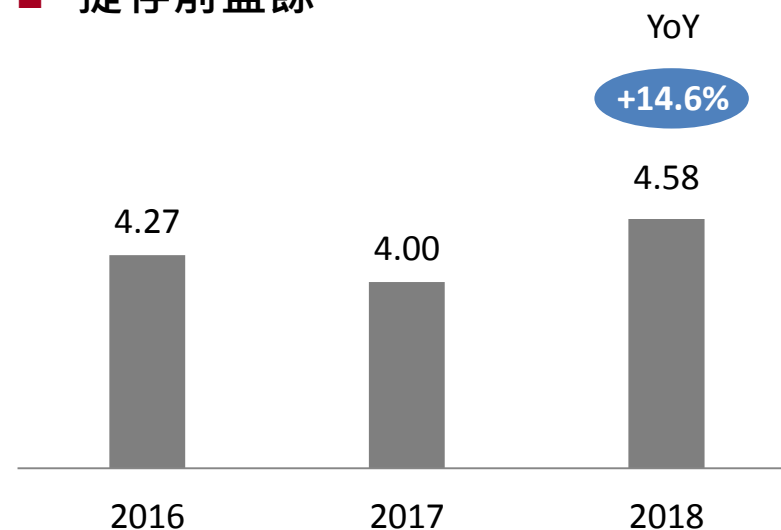


(新臺幣十億元)

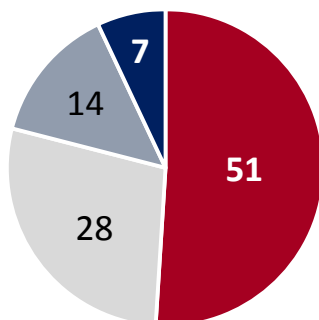
淨收益



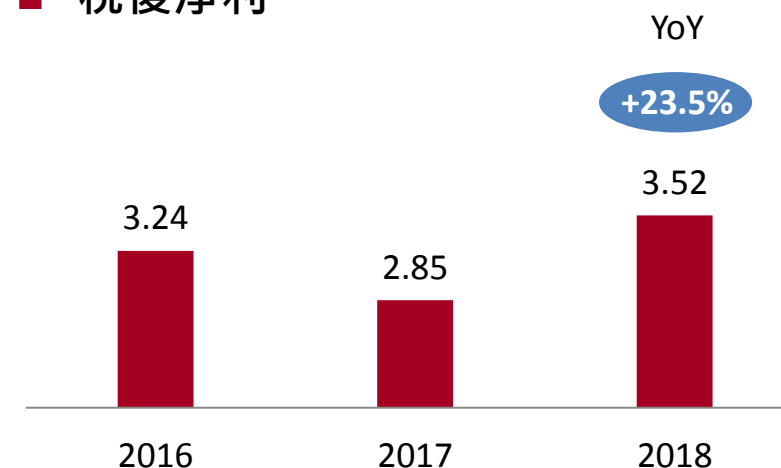
提存前盈餘



2018 (%)

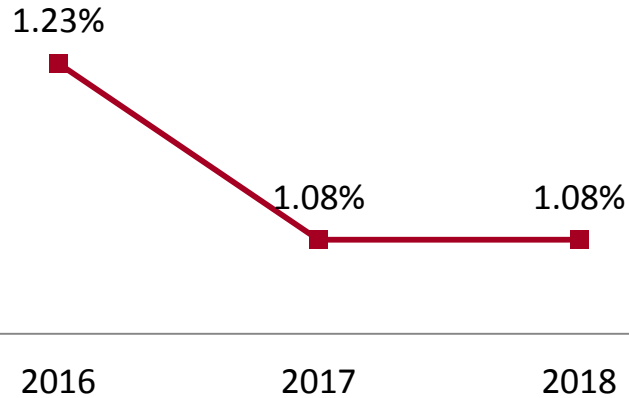


稅後淨利

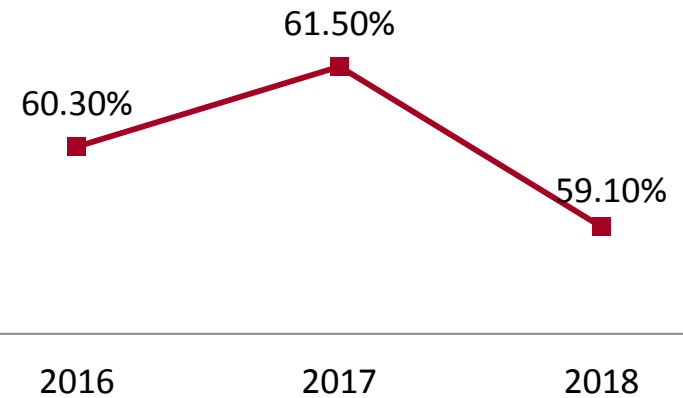


■ 淨利收 ■ 淨手收 ■ 金融交易 ■ 其他

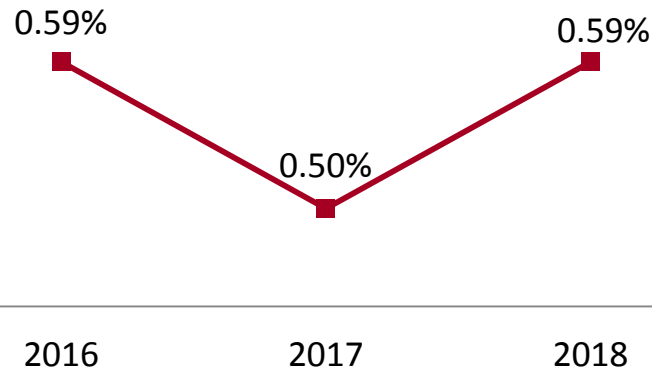
■ 淨利息收益率



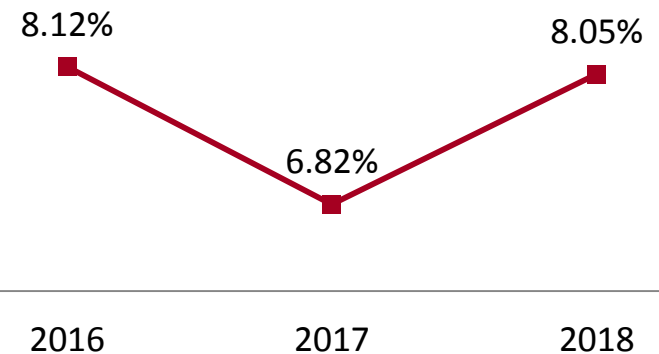
■ 成本收益率



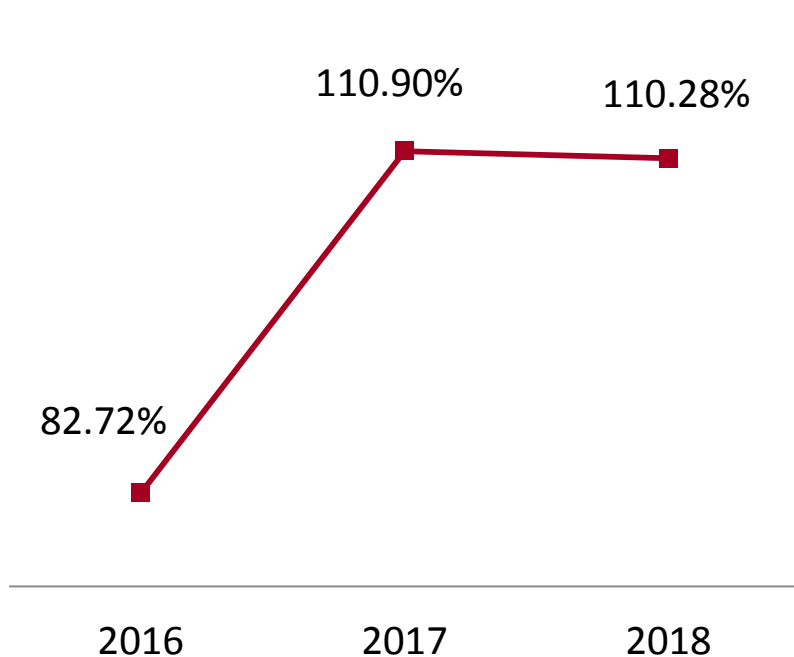
■ 稅後資產報酬率



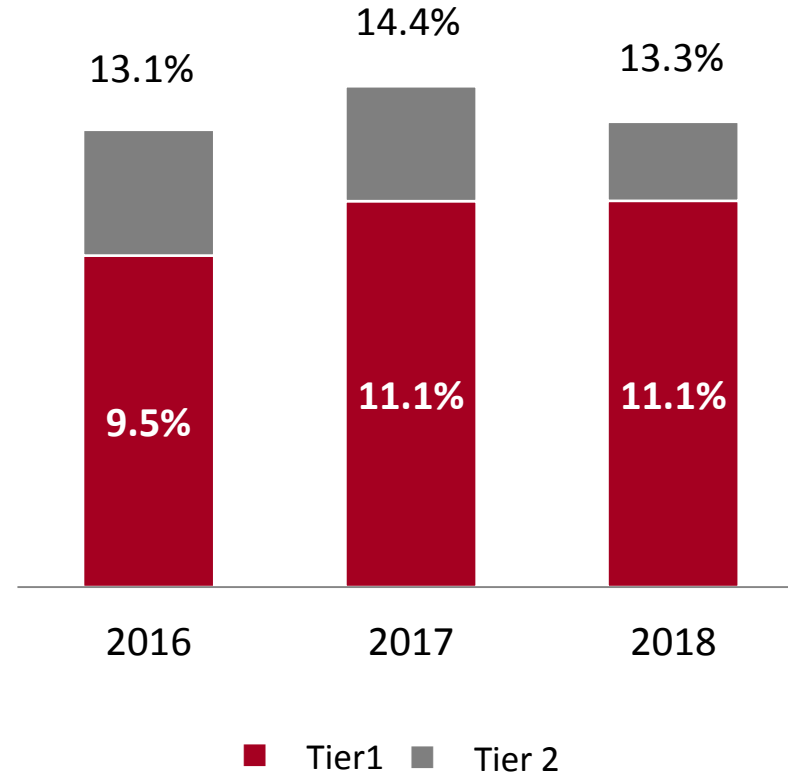
■ 稅後股東權益報酬率



■ 流動性覆蓋率

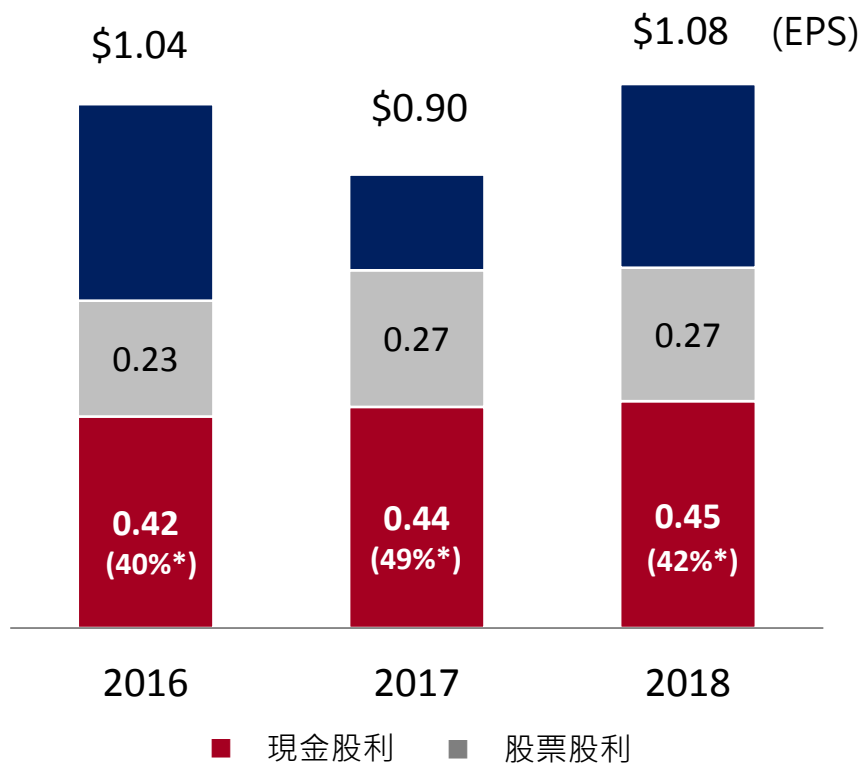


■ 資本適足率 (個體財報數)

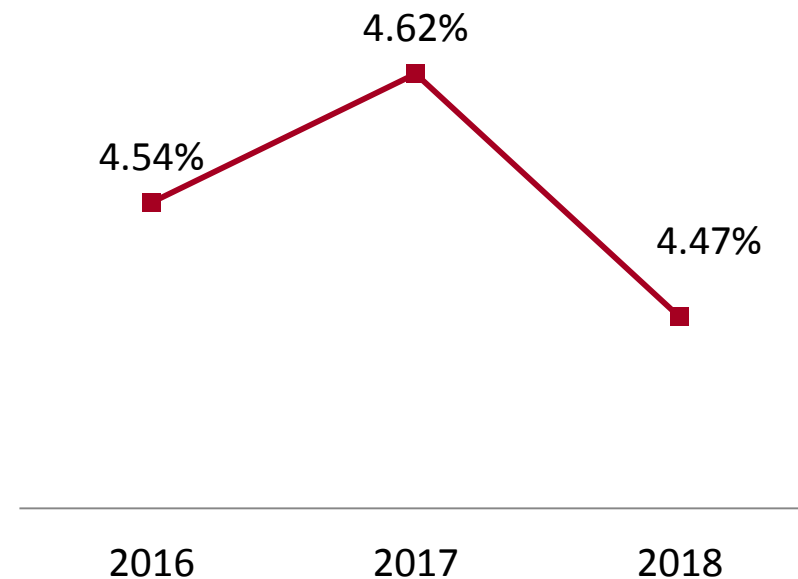


■ 每股盈餘 & 配發股利

(NT\$/股)



■ 現金股利殖利率**



*現金股利/每股盈餘

**現金股利殖利率 = 每股現金股利 / 獲利當年度普通股平均收盤價



財務概況



重要經營策略

增長資
產規模

↑ 成長至 NT\$ **660** Bn



拓展海
外市場

- 從台灣
 - 香港/大陸
 - **東協市場** (越南、新加坡)



鞏固市場
領導地位

- **>1.2** mm - 信用卡有效卡
- **No.1** - 外匯保證金交易
- **No.1** - 汽機車貸款
- **+20%** - 國際聯貸**主辦**案



■ 數位通路

- 行動支付
- 視訊雲端分行
- 行動理專
- 智能客服

■ 數位產品

- Bankee社群銀行
- 智能投顧系統
- 線上貸款平台

■ 流程改造

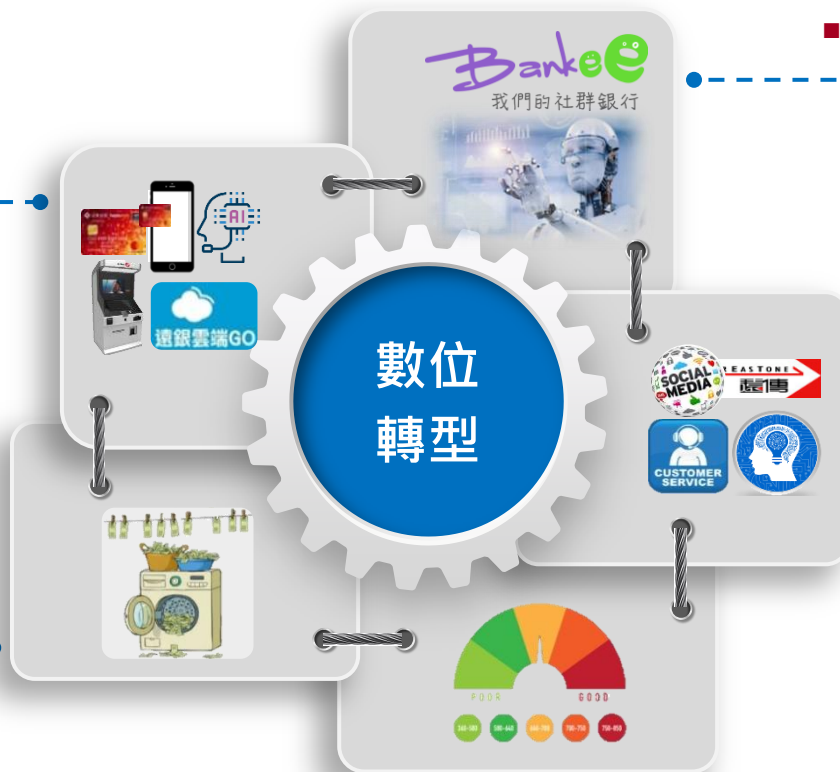
- AML盡職調查
- 分行櫃員系統
- 財富管理系統升級

■ 大數據分析

- 銀行資料
- 電信資料
- 社群資料

■ 風險管理

- 信用評分系統





串連集團 支付平台



跨界行動應用平台



開放應用程式介面

綁定信用 卡App支付

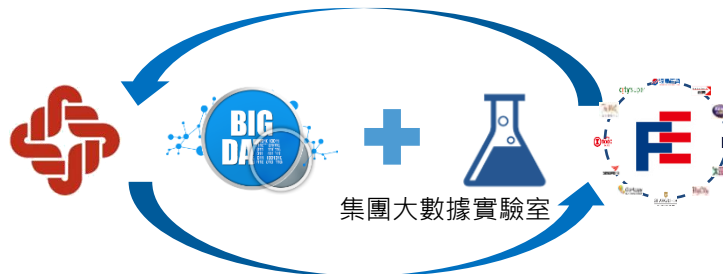


遠銀信用卡



集團零售通路App

增加零售 客戶數





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,

| | 2016 | 2017 | 2018 | YoY |
|-----------------------------------|---------|---------|---------|-----------|
| Key balance sheet items | | | | |
| Gross loans | 360,995 | 355,941 | 384,923 | 8.1% |
| Total assets | 561,415 | 575,424 | 627,351 | 9.0% |
| Deposits and remittances | 452,720 | 472,392 | 508,408 | 7.6% |
| Total shareholders' equity | 40,951 | 42,787 | 44,745 | 4.6% |
| BVPS | 13.16 | 13.44 | 13.69 | 1.9% |
| Key income statement items | | | | |
| Net interest income | 5,784 | 5,405 | 5,681 | 5.1% |
| Net fee income | 3,197 | 3,129 | 3,131 | 0.1% |
| Earnings before Provision | 4,268 | 4,000 | 4,583 | 14.6% |
| Net income | 3,244 | 2,854 | 3,524 | 23.5% |
| EPS (no retro adjustment) | 1.04 | 0.90 | 1.08 | 24.1% |
| Key ratios | | | | |
| NIM (unconsolidated) | 1.23% | 1.08% | 1.08% | 0 bp |
| Cost to income ratio | 60.3% | 61.5% | 59.1% | -2.4 PctP |
| ROE | 8.12% | 6.82% | 8.05% | 1.2 PctP |
| ROA | 0.59% | 0.50% | 0.59% | 9 bp |
| LDR | 79.7% | 75.4% | 75.7% | 30 bp |
| NPL ratio | 0.19% | 0.29% | 0.24% | -5 bp |
| Coverage ratio | 726% | 479% | 574% | 95 PctP |
| Tier 1 ratio (unconsolidated) | 9.52% | 11.06% | 11.07% | 1 bp |
| Total CAR (unconsolidated) | 13.14% | 14.35% | 13.33% | - 1 PctP |



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Thank you

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