

資產負債表

中華民國 106 年及 105 年 3 月 31 日及 105 年 12 月 31 日

單位：新臺幣千元

資 產	106 年 3 月 31 日		105 年 12 月 31 日		105 年 3 月 31 日		負 債 及 權 益		106 年 3 月 31 日		105 年 12 月 31 日		105 年 3 月 31 日	
	金額	%	金額	%	金額	%	會計項目		金額	%	金額	%	金額	%
現金及約當現金	1,655,203	0.21	1,477,897	0.19	4,735,116	0.61	央行及銀行同業存款		17,663,499	2.26	17,372,594	2.21	7,649,420	0.99
存放央行及拆借銀行同業	209,813,518	26.83	316,969,816	40.36	343,987,285	44.40	透過損益按公允價值衡量之金融負債		496,571	0.06	957,769	0.12	569,914	0.07
透過損益按公允價值衡量之金融資產	12,291,281	1.57	8,095,538	1.03	8,126,113	1.05	附買回票券及債券負債		15,216,374	1.95	23,440,006	2.98	23,293,635	3.01
應收款項-淨額	2,681,302	0.34	5,960,594	0.76	7,121,644	0.92	應付款項		1,182,325	0.15	4,524,465	0.58	6,057,130	0.78
本期所得稅資產	1,359,009	0.17	1,266,001	0.16	1,513,119	0.20	本期所得稅負債		19,814				9,840	
貼現及放款-淨額	201,787,623	25.80	204,258,321	26.01	209,826,471	27.09	存款及匯款		702,241,660	89.80	694,128,834	88.38	692,579,302	89.40
備供出售金融資產-淨額	98,482,414	12.59	110,995,697	14.13	118,314,428	15.27	應付金融債券		15,000,000	1.92	15,000,000	1.91	15,000,000	1.94
持有至到期日金融資產-淨額	200,467,492	25.63	77,123,321	9.82	44,732,504	5.78	其他金融負債		716,268	0.09	824,757	0.11	942,579	0.12
採用權益法之投資-淨額	199,771	0.03	184,813	0.02	149,164	0.02	負債準備		219,681	0.03	215,446	0.03	240,407	0.03
其他金融資產-淨額	52,908,473	6.77	58,793,852	7.48	35,800,969	4.62	遞延所得稅負債		28,836		28,836		264,608	0.03
不動產及設備-淨額	274,595	0.04	202,388	0.03	108,829	0.01	其他負債		307,849	0.04	316,492	0.04	293,351	0.04
無形資產-淨額	55,860	0.01	58,049	0.01	26,371		負債總計		753,092,877	96.30	756,809,199	96.36	746,900,186	96.41
遞延所得稅資產-淨額	3,196		3,196		237,127	0.03	權益							
其他資產-淨額	35,456	0.01	30,974		31,544		普通股股本		23,266,690	2.98	23,266,690	2.96	23,141,183	2.99
							保留盈餘							
							法定盈餘公積		2,049,277	0.26	2,049,277	0.26	1,793,035	0.23
							特別盈餘公積		525,141	0.07	525,141	0.07	525,141	0.07
							未分配盈餘		2,067,887	0.26	1,777,240	0.22	947,273	0.12
							其他權益		1,013,321	0.13	992,910	0.13	1,403,866	0.18
							權益總計		28,922,316	3.70	28,611,258	3.64	27,810,498	3.59
資產總計	782,015,193	100.00	785,420,457	100.00	774,710,684	100.00	負債及權益總計		782,015,193	100.00	785,420,457	100.00	774,710,684	100.00

董事長：陳朝輝

經理人：陳朝輝

會計主管：楊麗玲

綜合損益表

中華民國 106 年及 105 年 1 月 1 日至 3 月 31 日

單位：新臺幣千元

項目	106 年第 1 季		105 年第 1 季	
	金額	%	金額	%
利息收入	2,745,250	379.83	2,750,662	358.29
減：利息費用	(1,811,011)	(250.57)	(1,947,079)	(253.62)
利息淨收益	934,239	129.26	803,583	104.67
利息以外淨收益	(211,481)	(29.26)	(35,872)	(4.67)
手續費淨損益	22,811	3.16	(24,101)	(3.14)
透過損益按公允價值衡量之金融資產及負債損益	6,434,831	890.31	1,490,368	194.13
備供出售金融資產之已實現損益	176,688	24.45	101,456	13.22
兌換損益	(6,860,939)	(949.27)	(1,612,452)	(210.04)
採用權益法認列之子公司、關聯企業及合資損益之份額	14,958	2.07	8,813	1.15
其他利息以外淨收益	170	0.02	44	0.01
淨收益	722,758	100.00	767,711	100.00
呆帳費用及保證責任準備提存	(142,176)	(19.67)	(209,050)	(27.23)
營業費用	(270,121)	(37.37)	(242,155)	(31.54)
員工福利費用	(117,015)	(16.19)	(90,927)	(11.84)
折舊及攤銷費用	(8,424)	(1.16)	(8,625)	(1.12)
其他業務及管理費用	(144,682)	(20.02)	(142,603)	(18.58)
稅前淨利	310,461	42.96	316,506	41.23
所得稅費用	(19,814)	(2.74)	(9,840)	(1.28)
本期淨利	290,647	40.22	306,666	39.95
其他綜合損益	20,411	2.82	319,644	41.63
後續可能重分類至損益之項目	20,411	2.82	319,644	41.63
備供出售金融資產之未實現評價損益	197,099	27.27	421,100	54.85
重分類調整數-除列備供出售金融資產未實現損益	(176,688)	(24.45)	(101,456)	(13.22)
本期綜合損益總額	311,058	43.04	626,310	81.58
每股盈餘				
基本每股盈餘	0.12		0.13	
稀釋每股盈餘	0.12		0.13	

董事長：陳朝輝

經理人：陳朝輝

會計主管：楊麗玲

說明：每股盈餘以新臺幣元為單位。

Balance Sheet

2017/3/31 & 2016/12/31 & 2016/3/31

Unit : Thousand NT Dollars

Assets Accounting Title	2017/3/31		2016/12/31		2016/3/31		Liabilities and equity Accounting Title		2017/3/31		2016/12/31		2016/3/31	
	Amount	%	Amount	%	Amount	%			Amount	%	Amount	%	Amount	%
Cash and cash equivalents	1,655,203	0.21	1,477,897	0.19	4,735,116	0.61	Deposits from the central bank and banks		17,663,499	2.26	17,372,594	2.21	7,649,420	0.99
Due from the central bank and call loans to banks	209,813,518	26.83	316,969,816	40.36	343,987,285	44.40	Financial liabilities at fair value through profit or loss		496,571	0.06	957,769	0.12	569,914	0.07
Financial assets at fair value through profit or loss	12,291,281	1.57	8,095,538	1.03	8,126,113	1.05	Notes and bonds issued under repurchase agreement		15,216,374	1.95	23,440,006	2.98	23,293,635	3.01
Receivables	2,681,302	0.34	5,960,594	0.76	7,121,644	0.92	Payables		1,182,325	0.15	4,524,465	0.58	6,057,130	0.78
Current tax assets	1,359,009	0.17	1,266,001	0.16	1,513,119	0.20	Current tax liabilities		19,814				9,840	
Discounts and loans, net	201,787,623	25.80	204,258,321	26.01	209,826,471	27.09	Deposits and remittances		702,241,660	89.80	694,128,834	88.38	692,579,302	89.40
Available-for-sale financial assets, net	98,482,414	12.59	110,995,697	14.13	118,314,428	15.27	Bank notes payable		15,000,000	1.92	15,000,000	1.91	15,000,000	1.94
Held-to-maturity financial assets, net	200,467,492	25.63	77,123,321	9.82	44,732,504	5.78	Other financial liabilities		716,268	0.09	824,757	0.11	942,579	0.12
Investments accounted for using equity method, net	199,771	0.03	184,813	0.02	149,164	0.02	Provisions		219,681	0.03	215,446	0.03	240,407	0.03
Other financial assets, net	52,908,473	6.77	58,793,852	7.48	35,800,969	4.62	Deferred income tax liabilities		28,836		28,836		264,608	0.03
Property, plant and equipment, net	274,595	0.04	202,388	0.03	108,829	0.01	Other liabilities		307,849	0.04	316,492	0.04	293,351	0.04
Intangible assets, net	55,860	0.01	58,049	0.01	26,371	0.03	Total liabilities		753,092,877	96.30	756,809,199	96.36	746,900,186	96.41
Deferred tax assets, net	3,196		3,196		237,127		Equity							
Other assets, net	35,456	0.01	30,974		31,544		Common stock		23,266,690	2.98	23,266,690	2.96	23,141,183	2.99
							Retained earnings							
							Legal reserve		2,049,277	0.26	2,049,277	0.26	1,793,035	0.23
							Special reserve		525,141	0.07	525,141	0.07	525,141	0.07
							Unappropriated earnings		2,067,887	0.26	1,777,240	0.22	947,273	0.12
							Other equity interest		1,013,321	0.13	992,910	0.13	1,403,866	0.18
							Total equity		28,922,316	3.70	28,611,258	3.64	27,810,498	3.59
Total assets	782,015,193	100.00	785,420,457	100.00	774,710,684	100.00	Total liabilities and equity		782,015,193	100.00	785,420,457	100.00	774,710,684	100.00

Chairman : 陳朝輝

Manager : 陳朝輝

Chief Accountant : 楊麗玲

Statement of Comprehensive Income
2017/1/1~3/31&2016/1/1~3/31

Unit: Thousand NT Dollars

Items	2017/1/1~3/31		2016/1/1~3/31	
	Amount	%	Amount	%
Interest incomes	2,745,250	379.83	2,750,662	358.29
Less : Interest expense	(1,811,011)	(250.57)	(1,947,079)	(253.62)
Net income of interest	934,239	129.26	803,583	104.67
Net non-interest income	(211,481)	(29.26)	(35,872)	(4.67)
Net service fee (charge) income (losses)	22,811	3.16	(24,101)	(3.14)
Gain on financial assets or liabilities measured at fair value through profit or loss	6,434,831	890.31	1,490,368	194.13
Realized gain (loss) on available-for-sale financial assets	176,688	24.45	101,456	13.22
Foreign exchange gain (loss)	(6,860,939)	(949.27)	(1,612,452)	(210.04)
Share of profit of subsidiaries, associates and joint ventures accounted for using equity method	14,958	2.07	8,813	1.15
Net other non-interest income	170	0.02	44	0.01
Net income	722,758	100.00	767,711	100.00
Bad debts expense and guarantee liability provision	(142,176)	(19.67)	(209,050)	(27.23)
Operating expense	(270,121)	(37.37)	(242,155)	(31.54)
Employee benefits expense	(117,015)	(16.19)	(90,927)	(11.84)
Depreciation and amortization expense	(8,424)	(1.16)	(8,625)	(1.12)
Other general and administrative expense	(144,682)	(20.02)	(142,603)	(18.58)
Profit before tax	310,461	42.96	316,506	41.23
Tax expense	(19,814)	(2.74)	(9,840)	(1.28)
Profit	290,647	40.22	306,666	39.95
Other comprehensive income	20,411	2.82	319,644	41.63
Items likely to be reclassified to profit or loss in subsequent period	20,411	2.82	319,644	41.63
Unrealized valuation profit or loss of available for sale financial assets	197,099	27.27	421,100	54.85
Reclassification adjustments-Derecognition of unrealized valuation profit or loss of available for sale financial assets	(176,688)	(24.45)	(101,456)	(13.22)
Total comprehensive income	311,058	43.04	626,310	81.58
Earnings per share				
Primary earnings per share	0.12		0.13	
Diluted earnings per share	0.12		0.13	

Chairman : 陳朝輝

Manager : 陳朝輝

Chief Accountant : 楊麗玲

Note : The unit for earnings per share is NT dollars.