

資產負債表

中華民國110年及109年6月30日及109年12月31日

單位：新臺幣千元

資 產	110年6月30日		109年12月31日		109年6月30日		負債及權益		110年6月30日		109年12月31日		109年6月30日	
	金額	%	金額	%	金額	%	會計項目		金額	%	金額	%	金額	%
現金及約當現金	9,097,070	1.00	3,195,698	0.37	4,799,059	0.60	央行及銀行同業存款		37,608,423	4.11	33,796,438	3.89	26,328,559	3.28
存放央行及拆借銀行同業	209,452,956	22.91	207,694,995	23.91	201,360,170	25.06	央行及同業融資		1,185,330	0.13	1,439,800	0.17	114,100	0.01
透過損益按公允價值衡量之金融資產	286,659	0.03	504,946	0.06	1,864,602	0.23	透過損益按公允價值衡量之金融負債		79,122	0.01	236,326	0.03	76,839	0.01
透過其他綜合損益按公允價值衡量之金融資產	197,862,333	21.64	166,582,165	19.18	143,846,014	17.90	附買回票券及債券負債		13,954,456	1.53	6,417,378	0.74	8,335,504	1.04
按攤銷後成本衡量之債務工具投資	171,033,396	18.71	171,073,105	19.70	169,267,967	21.06	應付款項		1,175,335	0.13	6,817,060	0.78	1,892,838	0.23
應收款項-淨額	2,079,137	0.23	7,891,414	0.91	4,014,714	0.50	本期所得稅負債		90,878	0.01	-		86,389	0.01
本期所得稅資產	769,076	0.08	881,466	0.10	889,040	0.11	存款及匯款		786,977,492	86.09	745,702,810	85.86	719,877,585	89.58
貼現及放款-淨額	321,973,546	35.22	308,928,348	35.57	275,630,906	34.30	應付金融債券		37,840,000	4.14	37,840,000	4.36	12,840,000	1.60
採用權益法之投資-淨額	865,042	0.10	866,009	0.10	862,730	0.11	其他金融負債		86,781	0.01	105,181	0.01	123,581	0.02
其他金融資產-淨額	-		15,855		-		負債準備		300,905	0.03	302,040	0.03	283,466	0.04
不動產及設備-淨額	135,631	0.01	182,517	0.02	401,043	0.05	租賃負債		243,944	0.03	242,133	0.03	266,651	0.03
使用權資產-淨額	241,653	0.03	240,248	0.03	265,739	0.03	遞延所得稅負債		116,531	0.01	116,531	0.01	123,393	0.02
無形資產-淨額	344,679	0.04	332,901	0.04	100,548	0.01	其他負債		392,834	0.04	402,366	0.05	393,819	0.04
遞延所得稅資產-淨額	8,182		8,182		9,674		負債總計		880,052,031	96.27	833,418,063	95.96	770,742,724	95.91
其他資產-淨額	28,174		116,758	0.01	296,212	0.04	權益							
							普通股股本		24,654,249	2.70	24,654,249	2.84	24,376,357	3.04
							增資準備		-		-		277,892	0.03
							保留盈餘							
							法定盈餘公積		4,060,708	0.44	4,060,708	0.47	4,060,708	0.51
							特別盈餘公積		525,141	0.06	525,141	0.06	525,141	0.06
							未分配盈餘		2,137,809	0.23	1,059,468	0.12	325,911	0.04
							其他權益		2,747,596	0.30	4,796,978	0.55	3,299,685	0.41
資產總計	914,177,534	100.00	868,514,607	100.00	803,608,418	100.00	權益總計		34,125,503	3.73	35,096,544	4.04	32,865,694	4.09
							負債及權益總計		914,177,534	100.00	868,514,607	100.00	803,608,418	100.00

董事長：吳明敏

經理人：蘇佐政

會計主管：楊麗玲

綜合損益表
中華民國110年及109年1月1日至6月30日

單位：新臺幣千元

項目	110年第2季		109年第2季		110年1月至6月		109年1月至6月	
	金額	%	金額	%	金額	%	金額	%
利息收入	2,056,946	219.83	2,062,303	242.01	4,056,577	195.93	4,477,848	254.29
減：利息費用	(1,434,391)	(153.30)	(1,462,425)	(171.61)	(2,838,791)	(137.11)	(3,442,000)	(195.47)
利息淨收益	622,555	66.53	599,878	70.40	1,217,786	58.82	1,035,848	58.82
利息以外淨收益	313,154	33.47	252,293	29.60	852,601	41.18	725,076	41.18
手續費淨收益	55,652	5.95	47,025	5.52	103,013	4.98	85,453	4.85
透過損益按公允價值衡量之金融資產及負債損益	367,782	39.30	(110,247)	(12.94)	(319,904)	(15.45)	595,459	33.81
透過其他綜合損益按公允價值衡量之金融資產已實現損益	392,287	41.92	350,748	41.16	752,004	36.32	802,923	45.60
除列按攤銷後成本衡量之金融資產損益	(1,037)	(0.11)	(831)	(0.10)	(2,295)	(0.11)	(1,617)	(0.09)
兌換損益	(498,777)	(53.30)	(58,723)	(6.89)	259,891	12.55	(783,218)	(44.47)
資產減損(損失)迴轉利益	(3,778)	(0.40)	2,198	0.26	(6,532)	(0.32)	(333)	(0.02)
採用權益法認列之子公司、關聯企業及合資損益之份額	644	0.07	9,981	1.17	(967)	(0.05)	13,635	0.77
其他利息以外淨收益	381	0.04	12,142	1.42	67,391	3.26	12,774	0.73
淨收益	935,709	100.00	852,171	100.00	2,070,387	100.00	1,760,924	100.00
呆帳費用、承諾及保證責任準備提存	(123,334)	(13.18)	(72,605)	(8.52)	(383,761)	(18.53)	(361,226)	(20.51)
營業費用	(298,663)	(31.92)	(438,456)	(51.45)	(587,727)	(28.39)	(711,748)	(40.42)
員工福利費用	(125,388)	(13.40)	(116,437)	(13.66)	(251,629)	(12.15)	(234,678)	(13.33)
折舊及攤銷費用	(47,603)	(5.09)	(32,284)	(3.79)	(93,766)	(4.53)	(63,973)	(3.63)
其他業務及管理費用	(125,672)	(13.43)	(289,735)	(34.00)	(242,332)	(11.71)	(413,097)	(23.46)
稅前淨利	513,712	54.90	341,110	40.03	1,098,899	53.08	687,950	39.07
所得稅費用	(46,605)	(4.98)	(33,758)	(3.96)	(90,878)	(4.39)	(86,389)	(4.91)
本期淨利	467,107	49.92	307,352	36.07	1,008,021	48.69	601,561	34.16
其他綜合損益	426,720	45.60	979,346	114.92	(2,049,382)	(98.99)	1,158,115	65.76
不重分類至損益之項目	(6,242)	(0.67)	104,365	12.25	82,573	3.98	(17,030)	(0.97)
透過其他綜合損益按公允價值衡量之權益工具評價損益	(6,242)	(0.67)	104,365	12.25	82,573	3.98	(17,030)	(0.97)
後續可能重分類至損益之項目	432,962	46.27	874,981	102.67	(2,131,955)	(102.97)	1,175,145	66.73
透過其他綜合損益按公允價值衡量之債務工具評價損益	432,714	46.24	869,326	102.01	(2,132,087)	(102.98)	1,166,301	66.23
透過其他綜合損益按公允價值衡量之債務工具減損損失及迴轉利益	248	0.03	5,655	0.66	132	0.01	8,844	0.50
本期綜合損益總額	893,827	95.52	1,286,698	150.99	(1,041,361)	(50.30)	1,759,676	99.92
每股盈餘								
基本每股盈餘	0.19		0.13		0.41		0.25	
稀釋每股盈餘	0.19		0.13		0.41		0.25	

董事長：吳明敏

經理人：蘇佐政

會計主管：楊麗玲

說明：每股盈餘以新臺幣元為單位。

Balance Sheet

2021/6/30 & 2020/12/31 & 2020/6/30

Unit : Thousand NT Dollars

Assets	2021/6/30		2020/12/31		2020/6/30		Liabilities and equity		2021/6/30		2020/12/31		2020/6/30	
	Accounting Title	Amount	%	Amount	%	Amount	Accounting Title	Amount	%	Amount	%	Amount	%	%
Cash and cash equivalents		9,097,070	1.00	3,195,698	0.37	4,799,059	Deposits from the central bank and banks	37,608,423	4.11	33,796,438	3.89	26,328,559	3.28	
Due from the central bank and call loans to banks		209,452,956	22.91	207,694,995	23.91	201,360,170	Due to the central bank and banks	1,185,330	0.13	1,439,800	0.17	114,100	0.01	
Financial assets at fair value through profit or loss		286,659	0.03	504,946	0.06	1,864,602	Financial liabilities at fair value through profit or loss	79,122	0.01	236,326	0.03	76,839	0.01	
Financial assets at fair value through other comprehensive income		197,862,333	21.64	166,582,165	19.18	143,846,014	Notes and bonds issued under repurchase agreement	13,954,456	1.53	6,417,378	0.74	8,335,504	1.04	
Investments in debt instruments at amortised cost		171,033,396	18.71	171,073,105	19.70	169,267,967	Payables	1,175,335	0.13	6,817,060	0.78	1,892,838	0.23	
Receivables, net		2,079,137	0.23	7,891,414	0.91	4,014,714	Current tax liabilities	90,878	0.01	-		86,389	0.01	
Current tax assets		769,076	0.08	881,466	0.10	889,040	Deposits and remittances	786,977,492	86.09	745,702,810	85.86	719,877,585	89.58	
Discounts and loans, net		321,973,546	35.22	308,928,348	35.57	275,630,906	Bank notes payable	37,840,000	4.14	37,840,000	4.36	12,840,000	1.60	
Investments measured by equity method, net		865,042	0.10	866,009	0.10	862,730	Other financial liabilities	86,781	0.01	105,181	0.01	123,581	0.02	
Other financial assets, net		-		15,855		-	Provisions	300,905	0.03	302,040	0.03	283,466	0.04	
Property and equipment, net		135,631	0.01	182,517	0.02	401,043	Lease liabilities	243,944	0.03	242,133	0.03	266,651	0.03	
Right-of-use assets, net		241,653	0.03	240,248	0.03	265,739	Deferred income tax liabilities	116,531	0.01	116,531	0.01	123,393	0.02	
Intangible assets, net		344,679	0.04	332,901	0.04	100,548	Other liabilities	392,834	0.04	402,366	0.05	393,819	0.04	
Deferred tax assets, net		8,182		8,182		9,674	Total liabilities	880,052,031	96.27	833,418,063	95.96	770,742,724	95.91	
Other assets, net		28,174		116,758	0.01	296,212	Equity							
							Common stock	24,654,249	2.70	24,654,249	2.84	24,376,357	3.04	
							Reserve for capitalization	-		-		277,892	0.03	
							Retained earnings							
							Legal reserve	4,060,708	0.44	4,060,708	0.47	4,060,708	0.51	
							Special reserve	525,141	0.06	525,141	0.06	525,141	0.06	
							Unappropriated earnings	2,137,809	0.23	1,059,468	0.12	325,911	0.04	
							Other equity interest	2,747,596	0.30	4,796,978	0.55	3,299,685	0.41	
							Total equity	34,125,503	3.73	35,096,544	4.04	32,865,694	4.09	
Total assets		914,177,534	100.00	868,514,607	100.00	803,608,418	Total liabilities and equity	914,177,534	100.00	868,514,607	100.00	803,608,418	100.00	

Chairman : 吳明敏

Manager : 蘇佐政

Chief Accountant : 楊麗玲

Statement of Comprehensive Income
2021/1/1-6/30 & 2020/1/1-6/30

Unit: Thousand NT Dollars

Items	2021/4/1-6/30		2020/4/1-6/30		2021/1/1-6/30		2020/1/1-6/30	
	Amount	%	Amount	%	Amount	%	Amount	%
Interest income	2,056,946	219.83	2,062,303	242.01	4,056,577	195.93	4,477,848	254.29
Less: Interest expenses	(1,434,391)	(153.30)	(1,462,425)	(171.61)	(2,838,791)	(137.11)	(3,442,000)	(195.47)
Net interest revenue	622,555	66.53	599,878	70.40	1,217,786	58.82	1,035,848	58.82
Net revenue other than interest	313,154	33.47	252,293	29.60	852,601	41.18	725,076	41.18
Net service fee revenue	55,652	5.95	47,025	5.52	103,013	4.98	85,453	4.85
Gain (loss) on financial assets or liabilities measured at fair value through profit or loss	367,782	39.30	(110,247)	(12.94)	(319,904)	(15.45)	595,459	33.81
Realized gain (loss) on financial assets at fair value through other comprehensive income	392,287	41.92	350,748	41.16	752,004	36.32	802,923	45.60
Gain (loss) arising from derecognition of financial assets measured at amortised cost	(1,037)	(0.11)	(831)	(0.10)	(2,295)	(0.11)	(1,617)	(0.09)
Foreign exchange gain (loss)	(498,777)	(53.30)	(58,723)	(6.89)	259,891	12.55	(783,218)	(44.47)
reversal of impairment loss on assets (Impairment loss on assets)	(3,778)	(0.40)	2,198	0.26	(6,532)	(0.32)	(333)	(0.02)
Share of profit of subsidiaries, associates and joint ventures accounted for using equity method	644	0.07	9,981	1.17	(967)	(0.05)	13,635	0.77
Net other revenue other than interest income	381	0.04	12,142	1.42	67,391	3.26	12,774	0.73
Net revenue	935,709	100.00	852,171	100.00	2,070,387	100.00	1,760,924	100.00
Bad debts expense, commitment and guarantee liability provision	(123,334)	(13.18)	(72,605)	(8.52)	(383,761)	(18.53)	(361,226)	(20.51)
Operating expense	(298,663)	(31.92)	(438,456)	(51.45)	(587,727)	(28.39)	(711,748)	(40.42)
Employee benefits expenses	(125,388)	(13.40)	(116,437)	(13.66)	(251,629)	(12.15)	(234,678)	(13.33)
Depreciation and amortization expense	(47,603)	(5.09)	(32,284)	(3.79)	(93,766)	(4.53)	(63,973)	(3.63)
Other general and administrative expense	(125,672)	(13.43)	(289,735)	(34.00)	(242,332)	(11.71)	(413,097)	(23.46)
Profit before income tax	513,712	54.90	341,110	40.03	1,098,899	53.08	687,950	39.07
Income tax expense	(46,605)	(4.98)	(33,758)	(3.96)	(90,878)	(4.39)	(86,389)	(4.91)
Profit	467,107	49.92	307,352	36.07	1,008,021	48.69	601,561	34.16
Other comprehensive income	426,720	45.60	979,346	114.92	(2,049,382)	(98.99)	1,158,115	65.76
Components of other comprehensive income that will not be reclassified to profit or loss	(6,242)	(0.67)	104,365	12.25	82,573	3.98	(17,030)	(0.97)
Revaluation gains (losses) on investments in equity instruments measured at fair value through other comprehensive income	(6,242)	(0.67)	104,365	12.25	82,573	3.98	(17,030)	(0.97)
Components of other comprehensive income that will be reclassified to profit or loss	432,962	46.27	874,981	102.67	(2,131,955)	(102.97)	1,175,145	66.73
Revaluation gains (losses) from investments in debt instruments measured at fair value through other comprehensive income	432,714	46.24	869,326	102.01	(2,132,087)	(102.98)	1,166,301	66.23
Impairment loss (Reversal of impairment loss) from investments in debt instruments measured at fair value through other comprehensive income	248	0.03	5,655	0.66	132	0.01	8,844	0.50
Total comprehensive income	893,827	95.52	1,286,698	150.99	(1,041,361)	(50.30)	1,759,676	99.92
Earnings per share								
Basic earnings per share	0.19		0.13		0.41		0.25	
Diluted earnings per share	0.19		0.13		0.41		0.25	

Chairman: 吳明敏

Manager: 蘇佐政

Chief Accountant: 楊麗玲

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