

資產負債表

中華民國110年及109年12月31日

單位：新臺幣千元

資 產	110年12月31日		109年12月31日		負 債 及 權 益	110年12月31日		109年12月31日	
	金額	%	金額	%		金額	%	金額	%
現金及約當現金	3,998,959	0.42	3,195,698	0.37	央行及銀行同業存款	49,087,069	5.11	33,796,438	3.89
存放央行及拆借銀行同業	218,246,089	22.74	207,694,995	23.91	央行及同業融資	2,054,320	0.21	1,439,800	0.17
透過損益按公允價值衡量之金融資產	404,465	0.04	504,946	0.06	透過損益按公允價值衡量之金融負債	51,748	0.01	236,326	0.03
透過其他綜合損益按公允價值衡量之金融資產	233,873,500	24.36	166,582,165	19.18	附買回票券及債券負債	11,039,779	1.15	6,417,378	0.74
按攤銷後成本衡量之債務工具投資	174,721,903	18.20	171,073,105	19.70	應付款項	2,468,436	0.26	6,817,060	0.78
應收款項-淨額	2,778,060	0.29	7,891,414	0.91	存款及匯款	817,466,940	85.16	745,702,810	85.86
本期所得稅資產	508,494	0.05	881,466	0.10	應付金融債券	45,040,000	4.69	37,840,000	4.36
貼現及放款-淨額	323,656,518	33.72	308,928,348	35.57	其他金融負債	69,425	0.01	105,181	0.01
採用權益法之投資-淨額	879,918	0.09	866,009	0.10	負債準備	322,427	0.03	302,040	0.03
其他金融資產-淨額	15,237		15,855		租賃負債	237,443	0.03	242,133	0.03
不動產及設備-淨額	173,874	0.02	182,517	0.02	遞延所得稅負債	133,295	0.01	116,531	0.01
使用權資產-淨額	234,220	0.02	240,248	0.03	其他負債	424,834	0.05	402,366	0.05
無形資產-淨額	304,656	0.03	332,901	0.04	負債總計	928,395,716	96.72	833,418,063	95.96
遞延所得稅資產-淨額	44,331	0.01	8,182		權益				
其他資產-淨額	58,715	0.01	116,758	0.01	普通股股本	24,913,710	2.59	24,654,249	2.84
					保留盈餘				
					法定盈餘公積	4,484,495	0.47	4,060,708	0.47
					特別盈餘公積	525,141	0.05	525,141	0.06
					未分配盈餘	1,709,959	0.18	1,059,468	0.12
					其他權益	(130,082)	(0.01)	4,796,978	0.55
					權益總計	31,503,223	3.28	35,096,544	4.04
資產總計	959,898,939	100.00	868,514,607	100.00	負債及權益總計	959,898,939	100.00	868,514,607	100.00

董事長：吳明敏

經理人：蘇佐政

會計主管：楊麗玲

# Balance Sheet

2021/12/31 & 2020/12/31

Unit : Thousand NT Dollars

Assets	2021/12/31		2020/12/31		Liabilities and equity		2021/12/31		2020/12/31	
	Accounting Title	Amount	%	Amount	Accounting Title	%	Amount	%	Amount	%
Cash and cash equivalents		3,998,959	0.42	3,195,698	Deposits from the central bank and banks	0.37	49,087,069	5.11	33,796,438	3.89
Due from the central bank and call loans to banks		218,246,089	22.74	207,694,995	Due to the central bank and banks	23.91	2,054,320	0.21	1,439,800	0.17
Financial assets at fair value through profit or loss		404,465	0.04	504,946	Financial liabilities at fair value through profit or loss	0.06	51,748	0.01	236,326	0.03
Financial assets at fair value through other comprehensive income		233,873,500	24.36	166,582,165	Notes and bonds issued under repurchase agreement	19.18	11,039,779	1.15	6,417,378	0.74
Investments in debt instruments at amortised cost		174,721,903	18.20	171,073,105	Payables	19.70	2,468,436	0.26	6,817,060	0.78
Receivables, net		2,778,060	0.29	7,891,414	Deposits and remittances	0.91	817,466,940	85.16	745,702,810	85.86
Current tax assets		508,494	0.05	881,466	Bank notes payable	0.10	45,040,000	4.69	37,840,000	4.36
Discounts and loans, net		323,656,518	33.72	308,928,348	Other financial liabilities	35.57	69,425	0.01	105,181	0.01
Investments measured by equity method, net		879,918	0.09	866,009	Provisions	0.10	322,427	0.03	302,040	0.03
Other financial assets, net		15,237		15,855	Lease liabilities		237,443	0.03	242,133	0.03
Property and equipment, net		173,874	0.02	182,517	Deferred income tax liabilities	0.02	133,295	0.01	116,531	0.01
Right-of-use assets, net		234,220	0.02	240,248	Other liabilities	0.03	424,834	0.05	402,366	0.05
Intangible assets, net		304,656	0.03	332,901	Total liabilities	0.04	928,395,716	96.72	833,418,063	95.96
Deferred tax assets, net		44,331	0.01	8,182	Equity	0.01				
Other assets, net		58,715	0.01	116,758	Common stock		24,913,710	2.59	24,654,249	2.84
					Retained earnings					
					Legal reserve		4,484,495	0.47	4,060,708	0.47
					Special reserve		525,141	0.05	525,141	0.06
					Unappropriated earnings		1,709,959	0.18	1,059,468	0.12
					Other equity interest		(130,082)	(0.01)	4,796,978	0.55
					Total equity		31,503,223	3.28	35,096,544	4.04
Total assets		959,898,939	100.00	868,514,607	Total liabilities and equity	100.00	959,898,939	100.00	868,514,607	100.00

Chairman : 吳明敏

Manager : 蘇佐政

Chief Accountant : 楊麗玲

綜合損益表

中華民國110年及109年1月1日至12月31日

單位：新臺幣千元

項目	110年度		109年度		變動百分比 %
	金額	%	金額	%	
利息收入	8,312,648	209.74	8,390,505	240.41	(0.93)
減：利息費用	(5,799,559)	(146.33)	(6,182,426)	(177.14)	(6.19)
利息淨收益	2,513,089	63.41	2,208,079	63.27	13.81
利息以外淨收益	1,450,139	36.59	1,282,039	36.73	13.11
手續費淨收益	220,971	5.58	199,587	5.72	10.71
透過損益按公允價值衡量之金融資產及負債損益	19,910	0.50	185,444	5.31	(89.26)
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	1,321,475	33.34	1,480,830	42.43	(10.76)
除列按攤銷後成本衡量之金融資產損益	(3,901)	(0.10)	(205,327)	(5.88)	98.10
兌換損益	(165,102)	(4.16)	(591,681)	(16.95)	72.10
資產減損(損失)迴轉利益	(25,007)	(0.63)	179,206	5.13	(113.95)
採用權益法認列之子公司、關聯企業及合資損益之份額	13,909	0.35	16,914	0.48	(17.77)
其他利息以外淨收益	67,884	1.71	17,066	0.49	297.77
淨收益	3,963,228	100.00	3,490,118	100.00	13.56
呆帳費用、承諾及保證責任準備提存	(675,752)	(17.05)	(779,240)	(22.33)	(13.28)
營業費用	(1,542,495)	(38.92)	(1,348,045)	(38.62)	14.42
員工福利費用	(557,580)	(14.07)	(491,851)	(14.09)	13.36
折舊及攤銷費用	(189,512)	(4.78)	(143,026)	(4.10)	32.50
其他業務及管理費用	(795,403)	(20.07)	(713,168)	(20.43)	11.53
稅前淨利	1,744,981	44.03	1,362,833	39.05	28.04
所得稅費用	(118,764)	(3.00)	(65,901)	(1.89)	80.22
本期淨利	1,626,217	41.03	1,296,932	37.16	25.39
其他綜合損益	(4,843,318)	(122.20)	2,417,944	69.28	(300.31)
不重分類至損益之項目	190,929	4.82	(285,682)	(8.19)	166.83
確定福利計畫之再衡量數	(2,340)	(0.06)	(8,162)	(0.24)	71.33
透過其他綜合損益按公允價值衡量之權益工具評價損益	192,801	4.87	(279,153)	(8.00)	169.07
與不重分類之項目相關之所得稅	468	0.01	1,633	0.05	(71.34)
後續可能重分類至損益之項目	(5,034,247)	(127.02)	2,703,626	77.47	(286.20)
透過其他綜合損益按公允價值衡量之債務工具評價損益	(5,034,247)	(127.02)	2,703,626	77.47	(286.20)
本期綜合損益總額	(3,217,101)	(81.17)	3,714,876	106.44	(186.60)
每股盈餘					
基本每股盈餘	0.65		0.52		
稀釋每股盈餘	0.65		0.52		

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。

Statement of Comprehensive Income  
2021/1/1-12/31 & 2020/1/1-12/31

Unit: Thousand NT Dollars

Items	2021/1/1-12/31		2020/1/1-12/31		change in
	Amount	%	Amount	%	%
Interest income	8,312,648	209.74	8,390,505	240.41	(0.93)
Less: Interest expenses	(5,799,559)	(146.33)	(6,182,426)	(177.14)	(6.19)
Net interest revenue	2,513,089	63.41	2,208,079	63.27	13.81
Net revenue other than interest	1,450,139	36.59	1,282,039	36.73	13.11
Net service fee revenue	220,971	5.58	199,587	5.72	10.71
Gain (loss) on financial assets or liabilities measured at fair value through profit or loss	19,910	0.50	185,444	5.31	(89.26)
Realized gain (loss) on financial assets at fair value through other comprehensive income	1,321,475	33.34	1,480,830	42.43	(10.76)
Gain (loss) arising from derecognition of financial assets measured at amortised cost	(3,901)	(0.10)	(205,327)	(5.88)	98.10
Foreign exchange gain (loss)	(165,102)	(4.16)	(591,681)	(16.95)	72.10
Reversal of impairment loss on assets (Impairment loss on assets)	(25,007)	(0.63)	179,206	5.13	(113.95)
Share of profit of subsidiaries, associates and joint ventures accounted for using equity method	13,909	0.35	16,914	0.48	(17.77)
Net other revenue other than interest income	67,884	1.71	17,066	0.49	297.77
Net revenue	3,963,228	100.00	3,490,118	100.00	13.56
Bad debts expense, commitment and guarantee liability provision	(675,752)	(17.05)	(779,240)	(22.33)	(13.28)
Operating expense	(1,542,495)	(38.92)	(1,348,045)	(38.62)	14.42
Employee benefits expenses	(557,580)	(14.07)	(491,851)	(14.09)	13.36
Depreciation and amortization expense	(189,512)	(4.78)	(143,026)	(4.10)	32.50
Other general and administrative expense	(795,403)	(20.07)	(713,168)	(20.43)	11.53
Profit before income tax	1,744,981	44.03	1,362,833	39.05	28.04
Income tax expense	(118,764)	(3.00)	(65,901)	(1.89)	80.22
Profit	1,626,217	41.03	1,296,932	37.16	25.39
Other comprehensive income	(4,843,318)	(122.20)	2,417,944	69.28	(300.31)
Components of other comprehensive income that will not be reclassified to profit or loss	190,929	4.82	(285,682)	(8.19)	166.83
Gains (losses) on remeasurements of defined benefit plans	(2,340)	(0.06)	(8,162)	(0.24)	71.33
Revaluation gains (losses) on investments in equity instruments measured at fair value through other comprehensive income	192,801	4.87	(279,153)	(8.00)	169.07
Income tax related to components of other comprehensive income that will not be reclassified to profit or loss	468	0.01	1,633	0.05	(71.34)
Components of other comprehensive income that will be reclassified to profit or loss	(5,034,247)	(127.02)	2,703,626	77.47	(286.20)
Revaluation gains (losses) from investments in debt instruments measured at fair value through other comprehensive income	(5,034,247)	(127.02)	2,703,626	77.47	(286.20)
Total comprehensive income	(3,217,101)	(81.17)	3,714,876	106.44	(186.60)
Earnings per share					
Basic earnings per share	0.65		0.52		
Diluted earnings per share	0.65		0.52		

Chairman: 吳明敏

Manager: 蘇佐政

Chief Accountant: 楊麗玲

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