

資產負債表

中華民國111年及110年3月31日及110年12月31日

單位：新臺幣千元

資 產	111年3月31日		110年12月31日		110年3月31日		負債及權益		111年3月31日		110年12月31日		110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	9,798,104	1.00	3,998,959	0.42	3,782,189	0.42	央行及銀行同業存款		46,208,374	4.72	49,087,069	5.11	38,664,064	4.33
存放央行及拆借銀行同業	204,550,388	20.87	218,246,089	22.74	220,301,249	24.68	央行及同業融資		2,201,850	0.23	2,054,320	0.21	1,717,970	0.19
透過損益按公允價值衡量之金融資產	107,468	0.01	404,465	0.04	341,212	0.04	透過損益按公允價值衡量之金融負債		2,698,486	0.28	51,748	0.01	369,922	0.04
透過其他綜合損益按公允價值衡量之金融資產	208,864,145	21.31	233,873,500	24.36	174,241,795	19.52	附買回票券及債券負債		20,230,620	2.06	11,039,779	1.15	13,583,848	1.52
按攤銷後成本衡量之債務工具投資	235,333,060	24.01	174,721,903	18.20	168,635,035	18.89	應付款項		11,171,995	1.14	2,468,436	0.26	2,275,493	0.26
應收款項-淨額	7,287,233	0.74	2,778,060	0.29	2,960,321	0.33	本期所得稅負債		26,981		-		44,273	0.01
本期所得稅資產	604,671	0.06	508,494	0.05	707,638	0.08	存款及匯款		822,419,055	83.89	817,466,940	85.16	763,793,343	85.57
貼現及放款-淨額	311,984,335	31.82	323,656,518	33.72	319,971,423	35.85	應付金融債券		47,640,000	4.86	45,040,000	4.69	37,840,000	4.24
採用權益法之投資-淨額	876,528	0.09	879,918	0.09	864,398	0.10	其他金融負債		69,425	0.01	69,425	0.01	105,181	0.01
其他金融資產-淨額	-		15,237		-		負債準備		328,373	0.03	322,427	0.03	281,208	0.03
不動產及設備-淨額	166,587	0.02	173,874	0.02	147,775	0.01	租賃負債		218,229	0.02	237,443	0.03	225,253	0.03
使用權資產-淨額	220,523	0.02	234,220	0.02	228,610	0.03	遞延所得稅負債		133,295	0.01	133,295	0.01	116,531	0.01
無形資產-淨額	283,206	0.03	304,656	0.03	349,518	0.04	其他負債		425,498	0.04	424,834	0.05	386,719	0.04
遞延所得稅資產-淨額	44,331		44,331	0.01	8,182		負債總計		953,772,181	97.29	928,395,716	96.72	859,403,805	96.28
其他資產-淨額	186,354	0.02	58,715	0.01	55,785	0.01	權益							
							普通股股本		24,913,710	2.54	24,913,710	2.59	24,654,249	2.76
							保留盈餘							
							法定盈餘公積		4,484,495	0.46	4,484,495	0.47	4,060,708	0.46
							特別盈餘公積		525,141	0.05	525,141	0.05	525,141	0.06
							未分配盈餘		2,467,492	0.25	1,709,959	0.18	1,630,351	0.18
							其他權益		(5,856,086)	(0.59)	(130,082)	(0.01)	2,320,876	0.26
							權益總計		26,534,752	2.71	31,503,223	3.28	33,191,325	3.72
資產總計	980,306,933	100.00	959,898,939	100.00	892,595,130	100.00	負債及權益總計		980,306,933	100.00	959,898,939	100.00	892,595,130	100.00

董事長：吳明敏

經理人：蘇佐政

會計主管：楊麗玲

Balance Sheet

2022/3/31 & 2021/12/31 & 2021/3/31

Unit : Thousand NT Dollars

Assets		2022/3/31		2021/12/31		2021/3/31		Liabilities and equity		2022/3/31		2021/12/31		2021/3/31	
Accounting Title		Amount	%	Amount	%	Amount	%	Accounting Title		Amount	%	Amount	%	Amount	%
Cash and cash equivalents		9,798,104	1.00	3,998,959	0.42	3,782,189	0.42	Deposits from the central bank and banks		46,208,374	4.72	49,087,069	5.11	38,664,064	4.33
Due from the central bank and call loans to banks		204,550,388	20.87	218,246,089	22.74	220,301,249	24.68	Due to the central bank and banks		2,201,850	0.23	2,054,320	0.21	1,717,970	0.19
Financial assets at fair value through profit or loss		107,468	0.01	404,465	0.04	341,212	0.04	Financial liabilities at fair value through profit or loss		2,698,486	0.28	51,748	0.01	369,922	0.04
Financial assets at fair value through other comprehensive income		208,864,145	21.31	233,873,500	24.36	174,241,795	19.52	Notes and bonds issued under repurchase agreement		20,230,620	2.06	11,039,779	1.15	13,583,848	1.52
Investments in debt instruments at amortised cost		235,333,060	24.01	174,721,903	18.20	168,635,035	18.89	Payables		11,171,995	1.14	2,468,436	0.26	2,275,493	0.26
Receivables, net		7,287,233	0.74	2,778,060	0.29	2,960,321	0.33	Current tax liabilities		26,981	-	-	-	44,273	0.01
Current tax assets		604,671	0.06	508,494	0.05	707,638	0.08	Deposits and remittances		822,419,055	83.89	817,466,940	85.16	763,793,343	85.57
Discounts and loans, net		311,984,335	31.82	323,656,518	33.72	319,971,423	35.85	Bank notes payable		47,640,000	4.86	45,040,000	4.69	37,840,000	4.24
Investments measured by equity method, net		876,528	0.09	879,918	0.09	864,398	0.10	Other financial liabilities		69,425	0.01	69,425	0.01	105,181	0.01
Other financial assets, net		-	-	15,237	-	-	-	Provisions		328,373	0.03	322,427	0.03	281,208	0.03
Property and equipment, net		166,587	0.02	173,874	0.02	147,775	0.01	Lease liabilities		218,229	0.02	237,443	0.03	225,253	0.03
Right-of-use assets, net		220,523	0.02	234,220	0.02	228,610	0.03	Deferred income tax liabilities		133,295	0.01	133,295	0.01	116,531	0.01
Intangible assets, net		283,206	0.03	304,656	0.03	349,518	0.04	Other liabilities		425,498	0.04	424,834	0.05	386,719	0.04
Deferred tax assets, net		44,331		44,331	0.01	8,182		Total liabilities		953,772,181	97.29	928,395,716	96.72	859,403,805	96.28
Other assets, net		186,354	0.02	58,715	0.01	55,785	0.01	Equity							
								Common stock		24,913,710	2.54	24,913,710	2.59	24,654,249	2.76
								Retained earnings							
								Legal reserve		4,484,495	0.46	4,484,495	0.47	4,060,708	0.46
								Special reserve		525,141	0.05	525,141	0.05	525,141	0.06
								Unappropriated earnings		2,467,492	0.25	1,709,959	0.18	1,630,351	0.18
								Other equity interest		(5,856,086)	(0.59)	(130,082)	(0.01)	2,320,876	0.26
								Total equity		26,534,752	2.71	31,503,223	3.28	33,191,325	3.72
Total assets		980,306,933	100.00	959,898,939	100.00	892,595,130	100.00	Total liabilities and equity		980,306,933	100.00	959,898,939	100.00	892,595,130	100.00

Chairman : 吳明敏

Manager : 蘇佐政

Chief Accountant : 楊麗玲

綜合損益表

中華民國111年及110年1月1日至3月31日

單位：新臺幣千元

項目	111年第1季		110年第1季	
	金額	%	金額	%
利息收入	2,327,157	187.53	1,999,631	176.23
減：利息費用	(1,576,100)	(127.01)	(1,404,400)	(123.77)
利息淨收益	751,057	60.52	595,231	52.46
利息以外淨收益	489,890	39.48	539,447	47.54
手續費淨收益	58,621	4.72	47,361	4.17
透過損益按公允價值衡量之金融資產及負債損益	(3,368,283)	(271.43)	(687,686)	(60.60)
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	164,612	13.27	359,717	31.70
除列按攤銷後成本衡量之金融資產損益	93,943	7.57	(1,258)	(0.11)
兌換損益	3,547,979	285.91	758,668	66.86
資產減損(損失)迴轉利益	(3,692)	(0.30)	(2,754)	(0.24)
採用權益法認列之子公司、關聯企業及合資損益之份額	(3,390)	(0.27)	(1,611)	(0.14)
其他利息以外淨收益	100	0.01	67,010	5.90
淨收益	1,240,947	100.00	1,134,678	100.00
呆帳費用、承諾及保證責任準備提存	(166,639)	(13.43)	(260,427)	(22.95)
營業費用	(314,170)	(25.32)	(289,064)	(25.48)
員工福利費用	(139,016)	(11.20)	(126,241)	(11.13)
折舊及攤銷費用	(47,968)	(3.87)	(46,163)	(4.07)
其他業務及管理費用	(127,186)	(10.25)	(116,660)	(10.28)
稅前淨利	760,138	61.25	585,187	51.57
所得稅費用	(26,981)	(2.17)	(44,273)	(3.90)
本期淨利	733,157	59.08	540,914	47.67
其他綜合損益	(5,726,003)	(461.42)	(2,476,102)	(218.22)
不重分類至損益之項目	(31,103)	(2.50)	88,815	7.83
透過其他綜合損益按公允價值衡量之權益工具評價損益	(31,103)	(2.50)	88,815	7.83
後續可能重分類至損益之項目	(5,694,900)	(458.92)	(2,564,917)	(226.05)
透過其他綜合損益按公允價值衡量之債務工具評價損益	(5,689,710)	(458.50)	(2,564,801)	(226.04)
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	(5,190)	(0.42)	(116)	(0.01)
本期綜合損益總額	(4,992,846)	(402.34)	(1,935,188)	(170.55)
每股盈餘				
基本每股盈餘	0.29		0.22	
稀釋每股盈餘	0.29		0.22	

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

2022/1/1~3/31 & 2021/1/1~3/31

Unit: Thousand NT Dollars

Items	2022/1/1~3/31		2021/1/1~3/31	
	Amount	%	Amount	%
Interest income	2,327,157	187.53	1,999,631	176.23
Less: Interest expenses	(1,576,100)	(127.01)	(1,404,400)	(123.77)
Net interest revenue	751,057	60.52	595,231	52.46
Net revenue other than interest	489,890	39.48	539,447	47.54
Net service fee revenue	58,621	4.72	47,361	4.17
Gain (loss) on financial assets or liabilities measured at fair value through profit or loss	(3,368,283)	(271.43)	(687,686)	(60.60)
Realized gain (loss) on financial assets at fair value through other comprehensive income	164,612	13.27	359,717	31.70
Gain (loss) arising from derecognition of financial assets measured at amortised cost	93,943	7.57	(1,258)	(0.11)
Foreign exchange gain (loss)	3,547,979	285.91	758,668	66.86
Reversal of impairment loss on assets (Impairment loss on assets)	(3,692)	(0.30)	(2,754)	(0.24)
Share of profit of subsidiaries, associates and joint ventures accounted for using equity method	(3,390)	(0.27)	(1,611)	(0.14)
Net other revenue other than interest income	100	0.01	67,010	5.90
Net revenue	1,240,947	100.00	1,134,678	100.00
Bad debts expense, commitment and guarantee liability provision	(166,639)	(13.43)	(260,427)	(22.95)
Operating expense	(314,170)	(25.32)	(289,064)	(25.48)
Employee benefits expenses	(139,016)	(11.20)	(126,241)	(11.13)
Depreciation and amortization expense	(47,968)	(3.87)	(46,163)	(4.07)
Other general and administrative expense	(127,186)	(10.25)	(116,660)	(10.28)
Profit before income tax	760,138	61.25	585,187	51.57
Income tax expense	(26,981)	(2.17)	(44,273)	(3.90)
Profit	733,157	59.08	540,914	47.67
Other comprehensive income	(5,726,003)	(461.42)	(2,476,102)	(218.22)
Components of other comprehensive income that will not be reclassified to profit or loss	(31,103)	(2.50)	88,815	7.83
Revaluation gains (losses) on investments in equity instruments measured at fair value through other comprehensive income	(31,103)	(2.50)	88,815	7.83
Components of other comprehensive income that will be reclassified to profit or loss	(5,694,900)	(458.92)	(2,564,917)	(226.05)
Revaluation gains (losses) from investments in debt instruments measured at fair value through other comprehensive income	(5,689,710)	(458.50)	(2,564,801)	(226.04)
Impairment loss (Reversal of impairment loss) from investments in debt instruments measured at fair value through other comprehensive income	(5,190)	(0.42)	(116)	(0.01)
Total comprehensive income	(4,992,846)	(402.34)	(1,935,188)	(170.55)
Earnings per share				
Basic earnings per share	0.29		0.22	
Diluted earnings per share	0.29		0.22	

Chairman: 吳明敏

Manager: 蘇佐政

Chief Accountant: 楊麗玲

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