

資產負債表

中華民國111年及110年9月30日及110年12月31日

單位：新臺幣千元

資 產	111年9月30日		110年12月31日		110年9月30日		負債及權益		111年9月30日		110年12月31日		110年9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	2,684,055	0.25	3,998,959	0.42	3,658,504	0.39	央行及銀行同業存款		83,876,952	7.85	49,087,069	5.11	37,520,154	4.02
存放央行及拆借銀行同業	195,329,890	18.27	218,246,089	22.74	206,230,863	22.13	央行及同業融資		-		2,054,320	0.21	1,707,680	0.18
透過損益按公允價值衡量之金融資產	2,195,582	0.21	404,465	0.04	234,702	0.03	透過損益按公允價值衡量之金融負債		2,174,968	0.20	51,748	0.01	86,984	0.01
透過其他綜合損益按公允價值衡量之金融資產	220,036,918	20.59	233,873,500	24.36	213,400,791	22.90	附買回票券及債券負債		64,117,581	6.00	11,039,779	1.15	9,928,820	1.07
按攤銷後成本衡量之債務工具投資	265,737,466	24.86	174,721,903	18.20	167,739,230	18.00	應付款項		12,524,238	1.17	2,468,436	0.26	4,649,799	0.50
應收款項－淨額	15,506,751	1.45	2,778,060	0.29	3,574,606	0.38	本期所得稅負債		37,388		-		99,878	0.01
本期所得稅資產	293,377	0.03	508,494	0.05	835,647	0.09	存款及匯款		833,077,090	77.93	817,466,940	85.16	805,200,026	86.40
貼現及放款－淨額	365,329,108	34.17	323,656,518	33.72	334,643,893	35.90	應付金融債券		54,360,000	5.09	45,040,000	4.69	37,840,000	4.06
採用權益法之投資－淨額	893,442	0.08	879,918	0.09	881,247	0.09	其他金融負債		52,068	0.01	69,425	0.01	86,781	0.01
其他金融資產－淨額	-		15,237		-		負債準備		312,266	0.03	322,427	0.03	301,710	0.03
不動產及設備－淨額	188,127	0.02	173,874	0.02	151,639	0.02	租賃負債		220,670	0.02	237,443	0.03	244,606	0.03
使用權資產－淨額	222,628	0.02	234,220	0.02	247,360	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	242,382	0.02	304,656	0.03	323,042	0.04	其他負債		570,485	0.05	424,834	0.05	427,265	0.05
遞延所得稅資產－淨額	44,331		44,331	0.01	8,182		負債總計		1,051,457,001	98.36	928,395,716	96.72	898,210,234	96.38
其他資產－淨額	254,851	0.03	58,715	0.01	20,188		權益							
							普通股股本		25,352,515	2.37	24,913,710	2.59	24,654,249	2.64
							增資準備		-		-		259,461	0.03
							保留盈餘							
							法定盈餘公積		5,168,479	0.48	4,484,495	0.47	4,484,495	0.48
							特別盈餘公積		655,223	0.06	525,141	0.05	525,141	0.06
							未分配盈餘		1,310,210	0.13	1,709,959	0.18	1,301,135	0.14
							其他權益		(14,984,520)	(1.40)	(130,082)	(0.01)	2,515,179	0.27
資產總計	1,068,958,908	100.00	959,898,939	100.00	931,949,894	100.00	權益總計		17,501,907	1.64	31,503,223	3.28	33,739,660	3.62
							負債及權益總計		1,068,958,908	100.00	959,898,939	100.00	931,949,894	100.00

董事長：吳明敏

經理人：蘇佐政

會計主管：楊麗玲

Balance Sheet

2022/9/30 & 2021/12/31 & 2021/9/30

Unit : Thousand NT Dollars

Assets Accounting Title	2022/9/30		2021/12/31		2021/9/30		Liabilities and equity Accounting Title		2022/9/30		2021/12/31		2021/9/30	
	Amount	%	Amount	%	Amount	%			Amount	%	Amount	%	Amount	%
Cash and cash equivalents	2,684,055	0.25	3,998,959	0.42	3,658,504	0.39	Deposits from the central bank and banks		83,876,952	7.85	49,087,069	5.11	37,520,154	4.02
Due from the central bank and call loans to banks	195,329,890	18.27	218,246,089	22.74	206,230,863	22.13	Due to the central bank and banks		-		2,054,320	0.21	1,707,680	0.18
Financial assets at fair value through profit or loss	2,195,582	0.21	404,465	0.04	234,702	0.03	Financial liabilities at fair value through profit or loss		2,174,968	0.20	51,748	0.01	86,984	0.01
Financial assets at fair value through other comprehensive income	220,036,918	20.59	233,873,500	24.36	213,400,791	22.90	Notes and bonds issued under repurchase agreement		64,117,581	6.00	11,039,779	1.15	9,928,820	1.07
Investments in debt instruments at amortised cost	265,737,466	24.86	174,721,903	18.20	167,739,230	18.00	Payables		12,524,238	1.17	2,468,436	0.26	4,649,799	0.50
Receivables, net	15,506,751	1.45	2,778,060	0.29	3,574,606	0.38	Current tax liabilities		37,388		-		99,878	0.01
Current tax assets	293,377	0.03	508,494	0.05	835,647	0.09	Deposits and remittances		833,077,090	77.93	817,466,940	85.16	805,200,026	86.40
Discounts and loans, net	365,329,108	34.17	323,656,518	33.72	334,643,893	35.90	Bank notes payable		54,360,000	5.09	45,040,000	4.69	37,840,000	4.06
Investments measured by equity method, net	893,442	0.08	879,918	0.09	881,247	0.09	Other financial liabilities		52,068	0.01	69,425	0.01	86,781	0.01
Other financial assets, net	-		15,237		-		Provisions		312,266	0.03	322,427	0.03	301,710	0.03
Property and equipment, net	188,127	0.02	173,874	0.02	151,639	0.02	Lease liabilities		220,670	0.02	237,443	0.03	244,606	0.03
Right-of-use assets, net	222,628	0.02	234,220	0.02	247,360	0.03	Deferred income tax liabilities		133,295	0.01	133,295	0.01	116,531	0.01
Intangible assets, net	242,382	0.02	304,656	0.03	323,042	0.04	Other liabilities		570,485	0.05	424,834	0.05	427,265	0.05
Deferred tax assets, net	44,331		44,331	0.01	8,182		Total liabilities		1,051,457,001	98.36	928,395,716	96.72	898,210,234	96.38
Other assets, net	254,851	0.03	58,715	0.01	20,188		Equity							
							Common stock		25,352,515	2.37	24,913,710	2.59	24,654,249	2.64
							Reserve for capitalization		-		-		259,461	0.03
							Retained earnings							
							Legal reserve		5,168,479	0.48	4,484,495	0.47	4,484,495	0.48
							Special reserve		655,223	0.06	525,141	0.05	525,141	0.06
							Unappropriated earnings		1,310,210	0.13	1,709,959	0.18	1,301,135	0.14
							Other equity interest		(14,984,520)	(1.40)	(130,082)	(0.01)	2,515,179	0.27
							Total equity		17,501,907	1.64	31,503,223	3.28	33,739,660	3.62
Total assets	1,068,958,908	100.00	958,898,939	100.00	931,949,894	100.00	Total liabilities and equity		1,068,958,908	100.00	958,898,939	100.00	931,949,894	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9月30日

單位：新臺幣千元

項目	111年第3季		110年第3季		111年1月至9月		110年1月至9月	
	金額	%	金額	%	金額	%	金額	%
利息收入	3,753,562	447.30	2,092,404	220.98	9,016,298	319.55	6,148,981	203.79
減：利息費用	(3,224,771)	(384.29)	(1,461,166)	(154.31)	(7,078,709)	(250.88)	(4,299,957)	(142.51)
利息淨收益	528,791	63.01	631,238	66.67	1,937,589	68.67	1,849,024	61.28
利息以外淨收益	310,366	36.99	315,637	33.33	883,922	31.33	1,168,238	38.72
手續費淨收益	57,038	6.80	56,336	5.95	185,571	6.58	159,349	5.28
透過損益按公允價值衡量之金融資產及負債損益	(3,079,744)	(367.00)	149,747	15.81	(7,354,622)	(260.66)	(170,157)	(5.64)
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	(51,541)	(6.14)	299,546	31.63	(20,752)	(0.73)	1,051,550	34.85
除列按攤銷後成本衡量之金融資產損益	114,204	13.61	(1,118)	(0.12)	207,982	7.37	(3,413)	(0.11)
兌換損益	3,279,124	390.76	(192,707)	(20.35)	7,877,936	279.21	67,184	2.23
資產減損（損失）迴轉利益	(16,508)	(1.97)	(12,146)	(1.28)	(26,391)	(0.94)	(18,678)	(0.62)
採用權益法認列之子公司、關聯企業及合資損益之份額	7,703	0.92	16,205	1.71	13,524	0.48	15,238	0.51
其他利息以外淨收益	90	0.01	(226)	(0.02)	674	0.02	67,165	2.22
淨收益	839,157	100.00	946,875	100.00	2,821,511	100.00	3,017,262	100.00
呆帳費用、承諾及保證責任準備提存	(132,652)	(15.81)	(140,289)	(14.82)	(372,424)	(13.20)	(524,050)	(17.37)
營業費用	(379,150)	(45.18)	(577,422)	(60.98)	(1,134,342)	(40.20)	(1,165,149)	(38.61)
員工福利費用	(145,071)	(17.29)	(130,243)	(13.75)	(427,403)	(15.15)	(381,872)	(12.65)
折舊及攤銷費用	(48,058)	(5.72)	(47,692)	(5.04)	(144,337)	(5.11)	(141,458)	(4.69)
其他業務及管理費用	(186,021)	(22.17)	(399,487)	(42.19)	(562,602)	(19.94)	(641,819)	(21.27)
稅前淨利	327,355	39.01	229,164	24.20	1,314,745	46.60	1,328,063	44.02
所得稅費用	(10,408)	(1.24)	(9,000)	(0.95)	(38,003)	(1.35)	(99,878)	(3.31)
本期淨利	316,947	37.77	220,164	23.25	1,276,742	45.25	1,228,185	40.71
其他綜合損益	(4,827,095)	(575.23)	(232,417)	(24.54)	(14,854,438)	(526.47)	(2,281,799)	(75.63)
不重分類至損益之項目	(223,916)	(26.68)	(142,133)	(15.01)	(591,151)	(20.95)	(59,560)	(1.98)
透過其他綜合損益按公允價值衡量之權益工具評價損益	(223,916)	(26.68)	(142,133)	(15.01)	(591,151)	(20.95)	(59,560)	(1.98)
後續可能重分類至損益之項目	(4,603,179)	(548.55)	(90,284)	(9.53)	(14,263,287)	(505.52)	(2,222,239)	(73.65)
透過其他綜合損益按公允價值衡量之債務工具評價損益	(4,602,457)	(548.46)	(103,601)	(10.94)	(14,256,209)	(505.27)	(2,235,688)	(74.10)
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	(722)	(0.09)	13,317	1.41	(7,078)	(0.25)	13,449	0.45
本期綜合損益總額	(4,510,148)	(537.46)	(12,253)	(1.29)	(13,577,696)	(481.22)	(1,053,614)	(34.92)
每股盈餘								
基本每股盈餘	0.13		0.09		0.50		0.50	
稀釋每股盈餘	0.13		0.09		0.50		0.50	

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
2022/1/1-9/30 & 2021/1/1-9/30

Unit: Thousand NT Dollars

Items	2022/7/1-9/30		2021/7/1-9/30		2022/1/1-9/30		2021/1/1-9/30	
	Amount	%	Amount	%	Amount	%	Amount	%
Interest income	3,753,562	447.30	2,092,404	220.98	9,016,298	319.55	6,148,981	203.79
Less : Interest expenses	(3,224,771)	(384.29)	(1,461,166)	(154.31)	(7,078,709)	(250.88)	(4,299,957)	(142.51)
Net interest revenue	528,791	63.01	631,238	66.67	1,937,589	68.67	1,849,024	61.28
Net revenue other than interest	310,366	36.99	315,637	33.33	883,922	31.33	1,168,238	38.72
Net service fee revenue	57,038	6.80	56,336	5.95	185,571	6.58	159,349	5.28
Gain (loss) on financial assets or liabilities measured at fair value through profit or loss	(3,079,744)	(367.00)	149,747	15.81	(7,354,622)	(260.66)	(170,157)	(5.64)
Realized gain (loss) on financial assets at fair value through other comprehensive income	(51,541)	(6.14)	299,546	31.63	(20,752)	(0.73)	1,051,550	34.85
Gain (loss) arising from derecognition of financial assets measured at amortised cost	114,204	13.61	(1,118)	(0.12)	207,982	7.37	(3,413)	(0.11)
Foreign exchange gain (loss)	3,279,124	390.76	(192,707)	(20.35)	7,877,936	279.21	67,184	2.23
Reversal of impairment loss on assets (Impairment loss on assets)	(16,508)	(1.97)	(12,146)	(1.28)	(26,391)	(0.94)	(18,678)	(0.62)
Share of profit of subsidiaries, associates and joint ventures accounted for using equity method	7,703	0.92	16,205	1.71	13,524	0.48	15,238	0.51
Net other revenue other than interest income	90	0.01	(226)	(0.02)	674	0.02	67,165	2.22
Net revenue	839,157	100.00	946,875	100.00	2,821,511	100.00	3,017,262	100.00
Bad debts expense, commitment and guarantee liability provision	(132,652)	(15.81)	(140,289)	(14.82)	(372,424)	(13.20)	(524,050)	(17.37)
Operating expense	(379,150)	(45.18)	(577,422)	(60.98)	(1,134,342)	(40.20)	(1,165,149)	(38.61)
Employee benefits expenses	(145,071)	(17.29)	(130,243)	(13.75)	(427,403)	(15.15)	(381,872)	(12.65)
Depreciation and amortization expense	(48,058)	(5.72)	(47,692)	(5.04)	(144,337)	(5.11)	(141,458)	(4.69)
Other general and administrative expense	(186,021)	(22.17)	(399,487)	(42.19)	(562,602)	(19.94)	(641,819)	(21.27)
Profit before income tax	327,355	39.01	229,164	24.20	1,314,745	46.60	1,328,063	44.02
Income tax expense	(10,408)	(1.24)	(9,000)	(0.95)	(38,003)	(1.35)	(99,878)	(3.31)
Profit	316,947	37.77	220,164	23.25	1,276,742	45.25	1,228,185	40.71
Other comprehensive income	(4,827,095)	(575.23)	(232,417)	(24.54)	(14,854,438)	(526.47)	(2,281,799)	(75.63)
Components of other comprehensive income that will not be reclassified to profit or loss	(223,916)	(26.68)	(142,133)	(15.01)	(591,151)	(20.95)	(59,560)	(1.98)
Revaluation gains (losses) on investments in equity instruments measured at fair value through other comprehensive income	(223,916)	(26.68)	(142,133)	(15.01)	(591,151)	(20.95)	(59,560)	(1.98)
Components of other comprehensive income that will be reclassified to profit or loss	(4,603,179)	(548.55)	(90,284)	(9.53)	(14,263,287)	(505.52)	(2,222,239)	(73.65)
Revaluation gains (losses) from investments in debt instruments measured at fair value through other comprehensive income	(4,602,457)	(548.46)	(103,601)	(10.94)	(14,256,209)	(505.27)	(2,235,688)	(74.10)
Impairment loss (Reversal of impairment loss) from investments in debt instruments measured at fair value through other comprehensive income	(722)	(0.09)	13,317	1.41	(7,078)	(0.25)	13,449	0.45
Total comprehensive income	(4,510,148)	(537.46)	(12,253)	(1.29)	(13,577,696)	(481.22)	(1,053,614)	(34.92)
Earnings per share								
Basic earnings per share	0.13		0.09		0.50		0.50	
Diluted earnings per share	0.13		0.09		0.50		0.50	

Chairman : 吳明敏

Manager : 蘇佐政

Chief Accountant : 楊麗玲

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