

資產負債表

中華民國111年及110年12月31日

單位：新臺幣千元

資 產	111年12月31日		110年12月31日		負 債 及 權 益	111年12月31日		110年12月31日	
	會計項目	金額	%	金額	會計項目	金額	%	金額	%
資 產	現金及約當現金	2,203,886	0.20	3,998,959	央行及銀行同業存款	106,076,360	9.70	49,087,089	5.11
	存放央行及拆借銀行同業	163,846,411	14.98	218,246,089	央行及同業融資	-		2,054,320	0.21
	透過損益按公允價值衡量之金融資產	861,426	0.08	404,465	透過損益按公允價值衡量之金融負債	1,327,944	0.12	51,748	0.01
	透過其他綜合損益按公允價值衡量之金融資產	2,838,408	0.26	233,873,500	附買回票券及債券負債	65,920,375	6.03	11,039,779	1.15
	按攤銷後成本衡量之債務工具投資	511,927,947	46.81	174,721,903	應付款項	2,592,138	0.24	2,468,486	0.26
	應收款項-淨額	4,788,805	0.44	2,778,060	存款及匯款	833,175,291	76.19	817,466,940	85.16
	本期所得稅資產	275,033	0.03	508,494	應付金融債券	51,520,000	4.71	45,040,000	4.69
	貼現及放款-淨額	404,791,006	37.02	323,656,518	其他金融負債	34,713	0.01	69,425	0.01
	採用權益法之投資-淨額	891,561	0.08	879,918	負債準備	287,504	0.03	322,427	0.03
	其他金融資產-淨額	16,347		15,237	租賃負債	211,598	0.02	237,443	0.03
	不動產及設備-淨額	198,204	0.02	173,874	遞延所得稅負債	268,955	0.02	133,295	0.01
	使用權資產-淨額	207,646	0.02	234,220	其他負債	455,267	0.04	424,834	0.05
	無形資產-淨額	256,354	0.02	304,656	負債總計	1,061,870,145	97.11	928,395,716	96.72
	遞延所得稅資產-淨額	114,308	0.01	44,331	權益				
其他資產-淨額		302,243	0.03	58,715	普通股股本	25,352,515	2.32	24,913,710	2.59
					保留盈餘				
					法定盈餘公積	5,168,479	0.47	4,484,495	0.47
					特別盈餘公積	655,223	0.06	525,141	0.05
					未分配盈餘	889,219	0.08	1,709,959	0.18
					其他權益	(415,996)	(0.04)	(130,082)	(0.01)
資產總計		1,093,519,585	100.00	959,898,939	權益總計	31,649,440	2.89	31,503,223	3.28
					負債及權益總計	1,093,519,585	100.00	959,898,939	100.00

董事長：吳明敏

經理人：蘇佐政

會計主管：楊麗玲

Balance Sheet

2022/12/31 & 2021/12/31

Unit : Thousand NT Dollars

Assets		2022/12/31		2021/12/31		Liabilities and equity		2022/12/31		2021/12/31	
Accounting Title	Amount	%	Amount	%	Accounting Title	Amount	%	Amount	%		
Cash and cash equivalents	2,203,886	0.20	3,998,959	0.42	Deposits from the central bank and banks	106,076,360	9.70	49,087,069	5.11		
Due from the central bank and call loans to banks	163,846,411	14.98	218,246,089	22.74	Due to the central bank and banks	-		2,054,320	0.21		
Financial assets at fair value through profit or loss	861,426	0.08	404,465	0.04	Financial liabilities at fair value through profit or loss	1,327,944	0.12	51,748	0.01		
Financial assets at fair value through other comprehensive income	2,838,408	0.26	233,873,500	24.36	Notes and bonds issued under repurchase agreement	65,920,375	6.03	11,039,779	1.15		
Investments in debt instruments at amortised cost	511,927,947	46.81	174,721,903	18.20	Payables	2,592,138	0.24	2,468,436	0.26		
Receivables, net	4,788,805	0.44	2,778,060	0.29	Deposits and remittances	833,175,291	76.19	817,486,940	85.16		
Current tax assets	275,033	0.03	508,494	0.05	Bank notes payable	51,520,000	4.71	45,040,000	4.69		
Discounts and loans, net	404,791,006	37.02	323,656,518	33.72	Other financial liabilities	34,713	0.01	69,425	0.01		
Investments measured by equity method, net	891,561	0.08	879,918	0.09	Provisions	287,504	0.03	322,427	0.03		
Other financial assets, net	16,347		15,237		Lease liabilities	211,598	0.02	237,443	0.03		
Property and equipment, net	198,204	0.02	173,874	0.02	Deferred income tax liabilities	268,955	0.02	133,295	0.01		
Right-of-use assets, net	207,646	0.02	234,220	0.02	Other liabilities	455,267	0.04	424,834	0.05		
Intangible assets, net	256,354	0.02	304,656	0.03	Total liabilities	1,061,870,145	97.11	928,395,716	96.72		
Deferred tax assets, net	114,308	0.01	44,331	0.01	Equity						
Other assets, net	302,243	0.03	58,715	0.01	Common stock	25,352,515	2.32	24,913,710	2.59		
					Retained earnings						
					Legal reserve	5,168,479	0.47	4,484,495	0.47		
					Special reserve	655,223	0.06	525,141	0.05		
					Unappropriated earnings	889,219	0.08	1,709,959	0.18		
					Other equity interest	(415,996)	(0.04)	(130,082)	(0.01)		
					Total equity	31,649,440	2.89	31,503,223	3.28		
Total assets	1,093,519,585	100.00	959,898,939	100.00	Total liabilities and equity	1,093,519,585	100.00	959,898,939	100.00		

Chairman : 吳明敏

Manager : 蔡佐敏

Chief Accountant : 楊麗玲

綜合損益表

中華民國111年及110年1月1日至12月31日

單位：新臺幣千元

項目	111年度		110年度		變動百分比 %
	金額	%	金額	%	
利息收入	13,406,480	487.34	8,312,648	209.74	61.28
減：利息費用	(11,538,355)	(419.43)	(5,799,559)	(146.33)	98.95
利息淨收益	1,868,125	67.91	2,513,089	63.41	(25.66)
利息以外淨收益	882,814	32.09	1,450,139	36.59	(39.12)
手續費淨收益	260,669	9.48	220,971	5.58	17.97
透過損益按公允價值衡量之金融資產及負債損益	(7,736,123)	(281.22)	19,910	0.50	(38,955.46)
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	81,831	2.97	1,321,475	33.34	(93.81)
除列按攤銷後成本衡量之金融資產損益	466,118	16.94	(3,901)	(0.10)	12,048.68
兌換損益	7,825,005	284.45	(165,102)	(4.16)	4,839.50
資產減損(損失)迴轉利益	(28,170)	(1.02)	(25,007)	(0.63)	(12.65)
採用權益法認列之子公司、關聯企業及合資損益之份額	11,643	0.42	13,909	0.35	(16.29)
其他利息以外淨收益	1,841	0.07	67,884	1.71	(97.29)
淨收益	2,750,939	100.00	3,963,228	100.00	(30.59)
呆帳費用、承諾及保證責任準備提存	(338,921)	(12.32)	(675,752)	(17.05)	(49.85)
營業費用	(1,522,219)	(55.33)	(1,542,495)	(38.92)	(1.31)
員工福利費用	(547,149)	(19.89)	(557,580)	(14.07)	(1.87)
折舊及攤銷費用	(190,761)	(6.93)	(189,512)	(4.78)	0.66
其他業務及管理費用	(784,309)	(28.51)	(795,403)	(20.07)	(1.39)
稅前淨利	889,799	32.35	1,744,981	44.03	(49.01)
所得稅費用	(62,699)	(2.28)	(118,764)	(3.00)	(47.21)
本期淨利	827,100	30.07	1,626,217	41.03	(49.14)
其他綜合損益	(223,795)	(8.14)	(4,843,318)	(122.20)	95.38
不重分類至損益之項目	(423,435)	(15.40)	190,929	4.82	(321.78)
確定福利計畫之再衡量數	17,989	0.65	(2,340)	(0.06)	868.76
透過其他綜合損益按公允價值衡量之權益工具評價損益	(437,826)	(15.92)	192,801	4.87	(327.09)
與不重分類之項目相關之所得稅	(3,598)	(0.13)	468	0.01	(868.80)
後續可能重分類至損益之項目	199,640	7.26	(5,034,247)	(127.02)	103.97
透過其他綜合損益按公允價值衡量之債務工具評價損益	199,640	7.26	(5,034,247)	(127.02)	103.97
本期綜合損益總額	603,305	21.93	(3,217,101)	(81.17)	118.75
每股盈餘					
基本每股盈餘	0.33		0.64		
稀釋每股盈餘	0.33		0.64		

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
2022/1/1-12/31 & 2021/1/1-12/31

Unit: Thousand NT Dollars

Items	2022/1/1-12/31		2021/1/1-12/31		change in %
	Amount	%	Amount	%	
Interest income	13,406,480	487.34	8,312,648	209.74	61.28
Less: Interest expenses	(11,538,355)	(419.43)	(5,799,559)	(146.33)	98.95
Net interest revenue	1,868,125	67.91	2,513,089	63.41	(25.66)
Net revenue other than interest	882,814	32.09	1,450,139	36.59	(39.12)
Net service fee revenue	260,669	9.48	220,971	5.58	17.97
Gain (loss) on financial assets or liabilities measured at fair value through profit or loss	(7,736,123)	(281.22)	19,910	0.50	(38,955.46)
Realized gain (loss) on financial assets at fair value through other comprehensive income	81,831	2.97	1,321,475	33.34	(93.81)
Gain (loss) arising from derecognition of financial assets measured at amortised cost	466,118	16.94	(3,901)	(0.10)	12,048.68
Foreign exchange gain (loss)	7,825,005	284.45	(165,102)	(4.16)	4,839.50
Reversal of impairment loss on assets (Impairment loss on assets)	(28,170)	(1.02)	(25,007)	(0.63)	(12.65)
Share of profit of subsidiaries, associates and joint ventures accounted for using equity method	11,643	0.42	13,909	0.35	(16.29)
Net other revenue other than interest income	1,841	0.07	67,884	1.71	(97.29)
Net revenue	2,750,939	100.00	3,963,228	100.00	(30.59)
Bad debts expense, commitment and guarantee liability provision	(338,921)	(12.32)	(675,752)	(17.05)	(49.85)
Operating expense	(1,522,219)	(55.33)	(1,542,495)	(38.92)	(1.31)
Employee benefits expenses	(547,149)	(19.89)	(557,580)	(14.07)	(1.87)
Depreciation and amortization expense	(190,761)	(6.93)	(189,512)	(4.78)	0.66
Other general and administrative expense	(784,309)	(28.51)	(795,403)	(20.07)	(1.39)
Profit before income tax	889,799	32.35	1,744,981	44.03	(49.01)
Income tax expense	(62,699)	(2.28)	(118,764)	(3.00)	(47.21)
Profit	827,100	30.07	1,626,217	41.03	(49.14)
Other comprehensive income	(223,795)	(8.14)	(4,843,318)	(122.20)	95.38
Components of other comprehensive income that will not be reclassified to profit or loss	(423,435)	(15.40)	190,929	4.82	(321.78)
Gains (losses) on remeasurements of defined benefit plans	17,989	0.65	(2,340)	(0.06)	868.76
Revaluation gains (losses) on investments in equity instruments measured at fair value through other comprehensive income	(437,826)	(15.92)	192,801	4.87	(327.09)
Income tax related to components of other comprehensive income that will not be reclassified to profit or loss	(3,598)	(0.13)	468	0.01	(868.80)
Components of other comprehensive income that will be reclassified to profit or loss	199,640	7.26	(5,034,247)	(127.02)	103.97
Revaluation gains (losses) from investments in debt instruments measured at fair value through other comprehensive income	199,640	7.26	(5,034,247)	(127.02)	103.97
Total comprehensive income	603,305	21.93	(3,217,101)	(81.17)	118.75
Earnings per share					
Basic earnings per share	0.33		0.64		
Diluted earnings per share	0.33		0.64		

Chairman: 吳明敏

Manager: 蘇佐政

Chief Accountant: 楊麗玲

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