

資產負債表

中華民國112年及111年3月31日及111年12月31日

單位：新臺幣千元

資 產		112年3月31日		111年12月31日		111年3月31日		負債及權益		112年3月31日		111年12月31日		111年3月31日	
會計項目	金額	%	金額	%	金額	%	會計項目	金額	%	金額	%	金額	%	金額	%
現金及約當現金	3,283,444	0.31	2,203,886	0.20	9,798,104	1.00	央行及銀行同業存款	89,323,360	8.41	106,076,360	9.70	46,208,374	4.72		
存放央行及拆借銀行同業	158,825,394	14.96	163,846,411	14.98	204,550,388	20.87	央行及同業融資	-	-	-	-	2,201,850	0.23		
透過損益按公允價值衡量之金融資產	698,292	0.06	861,426	0.08	107,468	0.01	透過損益按公允價值衡量之金融負債	373,670	0.03	1,327,944	0.12	2,698,486	0.28		
透過其他綜合損益按公允價值衡量之金融資產	16,654,358	1.57	2,838,408	0.26	208,864,145	21.31	附買回票券及債券負債	66,214,410	6.24	65,920,375	6.03	20,230,620	2.06		
按攤銷後成本衡量之債務工具投資	497,592,076	46.86	511,927,947	46.81	235,333,060	24.01	應付款項	2,970,612	0.28	2,592,138	0.24	11,171,995	1.14		
應收款項-淨額	5,601,949	0.53	4,788,805	0.44	7,287,233	0.74	本期所得稅負債	33,000	-	-	-	26,981	-		
本期所得稅資產	404,346	0.04	275,033	0.03	604,671	0.06	存款及匯款	817,768,964	77.02	833,175,291	76.19	822,419,055	83.89		
貼現及放款-淨額	376,791,310	35.49	404,791,006	37.02	311,984,335	31.82	應付金融債券	51,520,000	4.85	51,520,000	4.71	47,640,000	4.86		
採用權益法之投資-淨額	891,599	0.08	891,561	0.08	876,528	0.09	其他金融負債	34,713	0.03	34,713	0.01	69,425	0.01		
其他金融資產-淨額	-	-	16,347	-	-	-	負債準備	327,666	0.03	287,504	0.03	328,373	0.03		
不動產及設備-淨額	189,851	0.02	198,204	0.02	166,587	0.02	租賃負債	190,424	0.02	211,598	0.02	218,229	0.02		
使用權資產-淨額	192,906	0.02	207,646	0.02	220,523	0.02	遞延所得稅負債	268,955	0.03	268,955	0.02	133,295	0.01		
無形資產-淨額	235,340	0.02	256,354	0.02	283,206	0.03	其他負債	449,762	0.04	455,267	0.04	425,498	0.04		
遞延所得稅資產-淨額	114,308	0.01	114,308	0.01	44,331	0.02	負債總計	1,029,475,536	96.95	1,061,870,145	97.11	953,772,181	97.29		
其他資產-淨額	338,670	0.03	302,243	0.03	186,354	0.02	權益								
							普通股股本	25,352,515	2.39	25,352,515	2.32	24,913,710	2.54		
							保留盈餘								
							法定盈餘公積	5,168,479	0.49	5,168,479	0.47	4,484,495	0.46		
							特別盈餘公積	655,223	0.06	655,223	0.06	525,141	0.05		
							未分配盈餘	1,340,466	0.13	889,219	0.08	2,467,492	0.25		
							其他權益	(180,376)	(0.02)	(415,996)	(0.04)	(5,856,086)	(0.59)		
							權益總計	32,386,307	3.05	31,649,440	2.89	26,534,752	2.71		
資產總計	1,061,811,843	100.00	1,093,519,585	100.00	980,306,933	100.00	負債及權益總計	1,061,811,843	100.00	1,093,519,585	100.00	980,306,933	100.00		

董事長：吳明敏

經理人：陳佐政

會計主管：楊麗玲

Balance Sheet

2023/3/31 & 2022/12/31 & 2022/3/31

Unit : Thousand NT Dollars

Assets		2023/3/31		2022/12/31		2022/3/31		Liabilities and equity		2023/3/31		2022/12/31		2022/3/31	
Accounting Title	Amount	%	Amount	%	Amount	%	Accounting Title	Amount	%	Amount	%	Amount	%	Amount	%
Cash and cash equivalents	3,283,444	0.31	2,203,886	0.20	9,798,184	1.00	Deposits from the central bank and banks	89,323,360	8.41	106,076,360	9.70	46,208,374	4.72		
Due from the central bank and call loans to banks	158,825,394	14.96	163,846,411	14.98	204,550,388	20.87	Due to the central bank and banks	-	0.03	-	0.12	2,698,486	0.28		
Financial assets at fair value through profit or loss	698,292	0.06	861,426	0.08	107,468	0.01	Financial liabilities at fair value through profit or loss	373,670	0.35	1,327,944	1.22	2,698,486	0.28		
Financial assets at fair value through other comprehensive income	16,654,358	1.57	2,838,408	0.26	208,864,145	21.31	Notes and bonds issued under repurchase agreement	66,214,410	6.24	65,920,375	6.03	20,230,620	2.06		
Investments in debt instruments at amortised cost	497,592,076	46.86	511,927,947	46.81	235,333,060	24.01	Payables	2,970,612	0.28	2,592,138	0.24	11,171,995	1.14		
Receivables, net	5,601,949	0.53	4,788,805	0.44	7,287,233	0.74	Current tax liabilities	33,000	0.03	-	0.00	26,981	0.03		
Current tax assets	404,346	0.04	275,033	0.03	604,671	0.06	Deposits and remittances	817,768,964	77.02	833,175,291	76.19	822,419,055	83.89		
Discounts and loans, net	376,791,310	35.49	404,791,006	37.02	311,984,335	31.82	Bank notes payable	51,520,000	4.85	51,520,000	4.71	47,640,000	4.86		
Investments measured by equity method, net	891,599	0.08	891,561	0.08	878,528	0.09	Other financial liabilities	34,713	0.03	34,713	0.03	69,425	0.07		
Other financial assets, net	-	-	16,347	-	-	-	Provisions	327,666	0.31	287,504	0.27	328,373	0.34		
Property and equipment, net	189,851	0.02	198,204	0.02	166,587	0.02	Lease liabilities	190,424	0.18	211,598	0.20	218,229	0.22		
Right-of-use assets, net	192,906	0.02	207,646	0.02	220,523	0.02	Deferred income tax liabilities	268,955	0.25	268,955	0.25	133,295	0.14		
Intangible assets, net	235,340	0.02	256,354	0.02	283,206	0.03	Other liabilities	449,762	0.42	455,267	0.42	425,498	0.44		
Deferred tax assets, net	114,308	0.01	114,308	0.01	44,331	0.00	Total liabilities	1,029,475,536	96.95	1,061,870,145	97.11	953,772,181	97.29		
Other assets, net	338,670	0.03	302,243	0.03	186,354	0.02	Equity								
							Common stock	25,352,515	2.39	25,352,515	2.32	24,913,710	2.54		
							Retained earnings								
							Legal reserve	5,168,479	0.49	5,168,479	0.47	4,484,495	0.46		
							Special reserve	655,223	0.06	655,223	0.06	525,141	0.05		
							Unappropriated earnings	1,340,466	0.13	889,219	0.08	2,467,492	0.25		
							Other equity interest	(180,376)	(0.02)	(415,986)	(0.04)	(5,856,086)	(0.59)		
							Total equity	32,336,307	3.05	31,649,440	2.89	26,534,752	2.71		
Total assets	1,061,811,843	100.00	1,093,519,585	100.00	980,306,933	100.00	Total liabilities and equity	1,061,811,843	100.00	1,093,519,585	100.00	980,306,933	100.00		

Chairman : 吳明敏

Manager : 蔡佐成

Chief Accountant : 楊麗玲

綜合損益表

中華民國112年及111年1月1日至3月31日

單位：新臺幣千元

項目	112年第1季		111年第1季	
	金額	%	金額	%
利息收入	4,512,730	459.66	2,327,157	187.53
減：利息費用	(4,889,833)	(498.07)	(1,576,100)	(127.01)
利息淨收益	(377,103)	(38.41)	751,057	60.52
利息以外淨收益	1,358,865	138.41	489,890	39.48
手續費淨收益	69,956	7.12	58,621	4.72
透過損益按公允價值衡量之金融資產及負債損益	856,587	87.25	(3,368,283)	(271.43)
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	3,597	0.37	164,612	13.27
除列按攤銷後成本衡量之金融資產損益	1,583,741	161.32	93,943	7.57
兌換損益	(1,156,329)	(117.78)	3,547,979	285.91
資產減損(損失)迴轉利益	421	0.04	(3,692)	(0.30)
採用權益法認列之子公司、關聯企業及合資損益之份額	38		(3,390)	(0.27)
其他利息以外淨收益	854	0.09	100	0.01
淨收益	981,762	100.00	1,240,947	100.00
呆帳費用、承諾及保證責任準備提存	(83,341)	(8.49)	(166,639)	(13.43)
營業費用	(401,051)	(40.85)	(314,170)	(25.32)
員工福利費用	(147,928)	(15.07)	(139,016)	(11.20)
折舊及攤銷費用	(47,183)	(4.80)	(47,968)	(3.87)
其他業務及管理費用	(205,940)	(20.98)	(127,186)	(10.25)
稅前淨利	497,370	50.66	760,138	61.25
所得稅費用	(33,000)	(3.36)	(26,981)	(2.17)
本期淨利	464,370	47.30	733,157	59.08
其他綜合損益	235,620	23.99	(5,726,003)	(461.42)
不重分類至損益之項目	222,055	22.61	(31,103)	(2.50)
透過其他綜合損益按公允價值衡量之權益工具評價損益	222,055	22.61	(31,103)	(2.50)
後續可能重分類至損益之項目	13,565	1.38	(5,694,900)	(458.92)
透過其他綜合損益按公允價值衡量之債務工具評價損益	9,210	0.94	(5,689,710)	(458.50)
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	4,355	0.44	(5,190)	(0.42)
本期綜合損益總額	699,990	71.29	(4,992,846)	(402.34)
每股盈餘				
基本每股盈餘	0.18		0.29	
稀釋每股盈餘	0.18		0.29	

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

2023/1/1~3/31 & 2022/1/1~3/31

Unit: Thousand NT Dollars

Items	2023/1/1~3/31		2022/1/1~3/31	
	Amount	%	Amount	%
Interest income	4,512,730	459.66	2,327,157	187.53
Less: Interest expenses	(4,889,833)	(498.07)	(1,576,100)	(127.01)
Net interest revenue	(377,103)	(38.41)	751,057	60.52
Net revenue other than interest	1,358,865	138.41	489,890	39.48
Net service fee revenue	69,956	7.12	58,621	4.72
Gain (loss) on financial assets or liabilities measured at fair value through profit or loss	856,587	87.25	(3,368,283)	(271.43)
Realized gain (loss) on financial assets at fair value through other comprehensive income	3,597	0.37	164,612	13.27
Gain (loss) arising from derecognition of financial assets measured at amortised cost	1,583,741	161.32	93,943	7.57
Foreign exchange gain (loss)	(1,156,329)	(117.78)	3,547,979	285.91
Reversal of impairment loss on assets (Impairment loss on assets)	421	0.04	(3,692)	(0.30)
Share of profit of subsidiaries, associates and joint ventures accounted for using equity method	38		(3,390)	(0.27)
Net other revenue other than interest income	854	0.09	100	0.01
Net revenue	981,762	100.00	1,240,947	100.00
Bad debts expense, commitment and guarantee liability provision	(83,341)	(8.49)	(166,639)	(13.43)
Operating expense	(401,051)	(40.85)	(314,170)	(25.32)
Employee benefits expenses	(147,928)	(15.07)	(139,016)	(11.20)
Depreciation and amortization expense	(47,183)	(4.80)	(47,968)	(3.87)
Other general and administrative expense	(205,940)	(20.98)	(127,186)	(10.25)
Profit before income tax	497,370	50.66	760,138	61.25
Income tax expense	(33,000)	(3.36)	(26,981)	(2.17)
Profit	464,370	47.30	733,157	59.08
Other comprehensive income	235,620	23.99	(5,726,003)	(461.42)
Components of other comprehensive income that will not be reclassified to profit or loss	222,055	22.61	(31,103)	(2.50)
Revaluation gains (losses) on investments in equity instruments measured at fair value through other comprehensive income	222,055	22.61	(31,103)	(2.50)
Components of other comprehensive income that will be reclassified to profit or loss	13,565	1.38	(5,694,900)	(458.92)
Revaluation gains (losses) from investments in debt instruments measured at fair value through other comprehensive income	9,210	0.94	(5,689,710)	(458.50)
Impairment loss (Reversal of impairment loss) from investments in debt instruments measured at fair value through other comprehensive income	4,355	0.44	(5,190)	(0.42)
Total comprehensive income	699,990	71.29	(4,992,846)	(402.34)
Earnings per share				
Basic earnings per share	0.18		0.29	
Diluted earnings per share	0.18		0.29	

Chairman: 吳明敏

Manager: 蘇佐政

Chief Accountant: 楊麗玲

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