

資產負債表

中華民國112年及111年6月30日及111年12月31日

單位：新臺幣千元

資 產		112年6月30日		111年12月31日		111年6月30日		負 債 及 權 益		112年6月30日		111年12月31日		111年6月30日		單位：新臺幣千元
會計項目		金額	%	金額	%	金額	%	會計項目		金額	%	金額	%	金額	%	
現金及約當現金		2,501,283	0.24	2,203,886	0.20	4,559,604	0.44	央行及銀行同業存款		86,491,054	8.12	106,076,360	9.70	59,742,203	5.82	
存放央行及拆借銀行同業		163,020,842	15.30	163,846,411	14.98	201,638,569	19.65	透過損益按公允價值衡量之金融負債		742,760	0.07	1,327,944	0.12	617,990	0.06	
透過損益按公允價值衡量之金融資產		870,993	0.08	861,426	0.08	1,953,504	0.19	附買回票券及債券負債		53,444,611	5.02	65,920,375	6.03	40,424,752	3.94	
透過其他綜合損益按公允價值衡量之金融資產		47,222,763	4.43	2,838,408	0.26	220,200,751	21.46	應付款項		4,893,313	0.46	2,592,138	0.24	23,960,495	2.34	
按攤銷後成本衡量之債務工具投資		468,058,543	43.93	511,927,947	46.81	232,242,903	22.63	本期所得稅負債		54,000	-	-	-	26,981	-	
應收款項-淨額		6,516,361	0.61	4,788,805	0.44	15,054,437	1.47	存款及匯款		834,038,707	78.28	833,175,291	76.19	823,710,765	80.28	
本期所得稅資產		465,461	0.04	275,033	0.03	218,972	0.02	應付金融債券		51,520,000	4.83	51,520,000	4.71	54,360,000	5.30	
貼現及放款-淨額		374,253,507	35.13	404,791,006	37.02	348,282,486	33.95	其他金融負債		17,356	0.01	34,713	0.01	52,068	0.01	
採用權益法之投資-淨額		891,211	0.08	891,561	0.08	885,739	0.09	負債準備		331,976	0.03	287,504	0.03	326,167	0.03	
其他金融資產-淨額		-	-	16,347	-	-	-	租賃負債		375,532	0.04	211,598	0.02	239,209	0.02	
不動產及設備-淨額		190,826	0.02	198,204	0.02	196,854	0.02	遞延所得稅負債		268,955	0.03	268,955	0.02	133,295	0.01	
使用權資產-淨額		372,210	0.04	207,646	0.02	235,561	0.02	其他負債		483,861	0.04	455,267	0.04	457,855	0.05	
無形資產-淨額		214,944	0.02	256,354	0.02	263,077	0.03	負債總計		1,032,662,125	96.92	1,061,870,145	97.11	1,004,051,780	97.86	
遞延所得稅資產-淨額		114,308	0.01	114,308	0.01	44,331	-	權益		-	-	-	-	-	-	
其他資產-淨額		776,796	0.07	302,243	0.03	277,559	0.03	普通股股本		25,352,515	2.38	25,352,515	2.32	24,913,710	2.43	
								增資準備		-	-	-	-	438,805	0.04	
								保留盈餘								
								法定盈餘公積		5,524,167	0.52	5,168,479	0.47	5,168,479	0.50	
								特別盈餘公積		1,188,754	0.11	655,223	0.06	655,223	0.06	
								未分配盈餘		701,035	0.07	889,219	0.08	983,775	0.10	
								其他權益		41,452	(0.04)	(415,996)	(0.04)	(10,157,425)	(0.99)	
								權益總計		32,807,923	3.08	31,649,440	2.89	22,002,567	2.14	
資產總計		1,065,470,048	100.00	1,093,519,585	100.00	1,026,054,347	100.00	負債及權益總計		1,065,470,048	100.00	1,093,519,585	100.00	1,026,054,347	100.00	

董事長：吳明敏

經理人：蘇佐政

會計主管：楊麗玲

Balance Sheet

2023/6/30 & 2022/12/31 & 2022/6/30

Unit : Thousand NT Dollars

Assets		2023/6/30		2022/12/31		2022/6/30		Liabilities and equity		2023/6/30		2022/12/31		2022/6/30		Unit : Thousand NT Dollar	
Accounting Title		Amount	%	Amount	%	Amount	%	Accounting Title		Amount	%	Amount	%	Amount	%	Amount	%
Cash and cash equivalents		2,501,283	0.24	2,203,886	0.20	4,559,604	0.44	Deposits from the central bank and banks		86,491,054	8.12	106,076,360	9.70	59,742,203	5.82		
Due from the central bank and call loans to banks		163,020,842	15.30	163,846,411	14.98	201,638,569	19.65	Financial liabilities at fair value through profit or loss		742,760	0.07	1,327,944	0.12	617,990	0.06		
Financial assets at fair value through profit or loss		870,993	0.08	861,426	0.08	1,953,504	0.19	Notes and bonds issued under repurchase agreement		53,444,611	5.02	65,920,375	6.03	40,424,752	3.94		
Financial assets at fair value through other comprehensive income		47,222,763	4.43	2,838,408	0.26	220,200,751	21.46	Payables		4,893,313	0.46	2,592,138	0.24	23,960,495	2.34		
Investments in debt instruments at amortised cost		468,058,543	43.93	511,927,947	46.81	232,242,903	22.63	Current tax liabilities		54,000		-		26,981			
Receivables, net		6,516,361	0.61	4,788,805	0.44	15,054,437	1.47	Deposits and remittances		834,038,707	78.28	833,175,291	76.19	823,710,765	80.28		
Current tax assets		465,461	0.04	275,033	0.03	218,972	0.02	Bank notes payable		51,520,000	4.83	51,520,000	4.71	54,360,000	5.30		
Discounts and loans, net		374,253,507	35.13	404,791,006	37.02	348,282,486	33.95	Other financial liabilities		17,356		34,713	0.01	52,068	0.01		
Investments measured by equity method, net		891,211	0.08	891,561	0.08	885,739	0.09	Provisions		331,976	0.03	287,504	0.03	326,167	0.03		
Other financial assets, net		-		16,347		-		Lease liabilities		375,532	0.04	211,598	0.02	239,209	0.02		
Property and equipment, net		190,826	0.02	198,204	0.02	196,854	0.02	Deferred income tax liabilities		268,955	0.03	268,955	0.02	133,295	0.01		
Right-of-use assets, net		372,210	0.04	207,646	0.02	235,561	0.02	Other liabilities		483,861	0.04	455,267	0.04	457,855	0.05		
Intangible assets, net		214,944	0.02	256,354	0.02	263,077	0.03	Total liabilities		1,032,662,125	96.92	1,061,870,145	97.11	1,004,051,780	97.86		
Deferred tax assets, net		114,308	0.01	114,308	0.01	44,331		Equity									
Other assets, net		776,796	0.07	302,243	0.03	277,559	0.03	Common stock		25,352,515	2.38	25,352,515	2.32	24,913,710	2.43		
								Reserve for capitalization		-		-		438,805	0.04		
								Retained earnings									
								Legal reserve		5,524,167	0.52	5,168,479	0.47	5,168,479	0.50		
								Special reserve		1,188,754	0.11	655,223	0.06	655,223	0.06		
								Unappropriated earnings		701,035	0.07	889,219	0.08	983,775	0.10		
								Other equity interest		41,452		(415,996)	(0.04)	(10,157,425)	(0.99)		
								Total equity		32,807,923	3.08	31,649,440	2.89	22,002,567	2.14		
Total assets		1,065,470,048	100.00	1,093,519,585	100.00	1,026,054,347	100.00	Total liabilities and equity		1,065,470,048	100.00	1,093,519,585	100.00	1,026,054,347	100.00		

Manager : 蘇佐政

Chief Accountant : 楊麗玲

Chairman : 吳明敏

綜合損益表
中華民國112年及111年1月1日至6月30日

單位：新臺幣千元

項目	112年第2季		111年第2季		112年1月至6月		111年1月至6月	
	金額	%	金額	%	金額	%	金額	%
利息收入	4,676,316	631.48	2,935,579	395.95	9,189,046	533.54	5,262,736	265.48
減：利息費用	(5,248,138)	(708.70)	(2,277,838)	(307.23)	(10,137,971)	(588.64)	(3,853,938)	(194.41)
利息淨收益	(571,822)	(77.22)	657,741	88.72	(948,925)	(55.10)	1,408,798	71.07
利息以外淨收益	1,312,351	177.22	83,666	11.28	2,671,216	155.10	573,556	28.93
手續費淨收益	105,227	14.21	69,912	9.43	175,183	10.17	128,533	6.48
透過損益按公允價值衡量之金融資產及負債損益	(863,534)	(116.61)	(906,595)	(122.28)	(6,947)	(0.40)	(4,274,878)	(215.64)
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	22,211	3.00	(133,823)	(18.05)	25,808	1.50	30,789	1.55
除列按攤銷後成本衡量之金融資產損益	1,443,140	194.87	(165)	(0.02)	3,026,881	175.75	93,778	4.73
兌換損益	616,973	83.32	1,050,833	141.73	(539,356)	(31.32)	4,598,812	231.99
資產減損(損失)迴轉利益	(11,189)	(1.51)	(6,191)	(0.84)	(10,768)	(0.63)	(9,883)	(0.50)
採用權益法認列之子公司、關聯企業及合資損益之份額	(388)	(0.05)	9,211	1.24	(350)	(0.01)	5,821	0.29
其他利息以外淨收益	(89)	(0.01)	484	0.07	765	0.04	584	0.03
淨收益	740,529	100.00	741,407	100.00	1,722,291	100.00	1,982,354	100.00
呆帳費用、承諾及保證責任準備提存	(136,666)	(18.46)	(73,133)	(9.86)	(220,007)	(12.77)	(239,772)	(12.09)
營業費用	(411,615)	(55.58)	(441,022)	(59.49)	(812,666)	(47.19)	(755,192)	(38.10)
員工福利費用	(147,349)	(19.90)	(143,316)	(19.33)	(295,277)	(17.15)	(282,332)	(14.24)
折舊及攤銷費用	(50,311)	(6.79)	(48,311)	(6.52)	(97,494)	(5.66)	(96,279)	(4.86)
其他業務及管理費用	(213,955)	(28.89)	(249,395)	(33.64)	(419,895)	(24.38)	(376,581)	(19.00)
稅前淨利	192,248	25.96	227,252	30.65	689,618	40.04	987,390	49.81
所得稅費用	(21,000)	(2.84)	(614)	(0.08)	(54,000)	(3.14)	(27,595)	(1.39)
本期淨利	171,248	23.12	226,638	30.57	635,618	36.90	959,795	48.42
其他綜合損益	221,828	29.96	(4,301,340)	(580.16)	457,448	26.56	(10,027,343)	(505.83)
不重分類至損益之項目	146,710	19.81	(336,132)	(45.34)	368,765	21.41	(367,235)	(18.53)
透過其他綜合損益按公允價值衡量之權益工具評價損益	146,710	19.81	(336,132)	(45.34)	368,765	21.41	(367,235)	(18.53)
後續可能重分類至損益之項目	75,118	10.15	(3,965,208)	(534.82)	88,683	5.15	(9,660,108)	(487.30)
透過其他綜合損益按公允價值衡量之債務工具評價損益	54,139	7.31	(3,964,042)	(534.66)	63,349	3.68	(9,653,752)	(486.98)
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	20,979	2.84	(1,166)	(0.16)	25,334	1.47	(6,356)	(0.32)
本期綜合損益總額	393,076	53.08	(4,074,702)	(549.59)	1,093,066	63.46	(9,067,548)	(457.41)
每股盈餘								
基本每股盈餘	0.07		0.09		0.25		0.39	
稀釋每股盈餘	0.07		0.09		0.25		0.39	

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
2023/1/1-6/30 & 2022/1/1-6/30

Unit: Thousand NT Dollars

Items	2023/4/1-6/30		2022/4/1-6/30		2023/1/1-6/30		2022/1/1-6/30	
	Amount	%	Amount	%	Amount	%	Amount	%
Interest income	4,676,316	631.48	2,935,579	395.95	9,189,046	533.54	5,262,736	265.48
Less: Interest expenses	(5,248,138)	(708.70)	(2,277,838)	(307.23)	(10,137,971)	(588.64)	(3,853,938)	(194.41)
Net interest revenue	(571,822)	(77.22)	657,741	88.72	(948,925)	(55.10)	1,408,798	71.07
Net revenue other than interest	1,312,351	177.22	83,666	11.28	2,671,216	155.10	573,556	28.93
Net service fee revenue	105,227	14.21	69,912	9.43	175,183	10.17	128,533	6.48
Gain (loss) on financial assets or liabilities measured at fair value through profit or loss	(863,534)	(116.61)	(906,595)	(122.28)	(6,947)	(0.40)	(4,274,878)	(215.64)
Realized gain (loss) on financial assets at fair value through other comprehensive income	22,211	3.00	(133,823)	(18.05)	25,808	1.50	30,789	1.55
Gain (loss) arising from derecognition of financial assets measured at amortised cost	1,443,140	194.87	(165)	(0.02)	3,026,881	175.75	93,778	4.73
Foreign exchange gain (loss)	616,973	83.32	1,050,833	141.73	(539,356)	(31.32)	4,598,812	231.99
reversal of impairment loss on assets (Impairment loss on assets)	(11,189)	(1.51)	(6,191)	(0.84)	(10,768)	(0.63)	(9,883)	(0.50)
Share of profit of subsidiaries, associates and joint ventures accounted for using equity method	(388)	(0.05)	9,211	1.24	(350)	(0.01)	5,821	0.29
Net other revenue other than interest income	(89)	(0.01)	484	0.07	765	0.04	584	0.03
Net revenue	740,529	100.00	741,407	100.00	1,722,291	100.00	1,982,354	100.00
Bad debts expense, commitment and guarantee liability provision	(136,666)	(18.46)	(73,133)	(9.86)	(220,007)	(12.77)	(239,772)	(12.09)
Operating expense	(411,615)	(55.58)	(441,022)	(59.49)	(812,666)	(47.19)	(755,192)	(38.10)
Employee benefits expenses	(147,349)	(19.90)	(143,316)	(19.33)	(295,277)	(17.15)	(282,332)	(14.24)
Depreciation and amortization expense	(50,311)	(6.79)	(48,311)	(6.52)	(97,494)	(5.66)	(96,279)	(4.86)
Other general and administrative expense	(213,955)	(28.89)	(249,395)	(33.64)	(419,895)	(24.38)	(376,581)	(19.00)
Profit before income tax	192,248	25.96	227,252	30.65	689,618	40.04	987,390	49.81
Income tax expense	(21,000)	(2.84)	(614)	(0.08)	(54,000)	(3.14)	(27,595)	(1.39)
Profit	171,248	23.12	226,638	30.57	635,618	36.90	959,795	48.42
Other comprehensive income	221,828	29.96	(4,301,340)	(580.16)	457,448	26.56	(10,027,343)	(505.83)
Components of other comprehensive income that will not be reclassified to profit or loss	146,710	19.81	(336,132)	(45.34)	368,765	21.41	(367,235)	(18.53)
Revaluation gains (losses) on investments in equity instruments measured at fair value through other comprehensive income	146,710	19.81	(336,132)	(45.34)	368,765	21.41	(367,235)	(18.53)
Components of other comprehensive income that will be reclassified to profit or loss	75,118	10.15	(3,965,208)	(534.82)	88,683	5.15	(9,660,108)	(487.30)
Revaluation gains (losses) from investments in debt instruments measured at fair value through other comprehensive income	54,139	7.31	(3,964,042)	(534.66)	63,349	3.68	(9,653,752)	(486.98)
Impairment loss (Reversal of impairment loss) from investments in debt instruments measured at fair value through other comprehensive income	20,979	2.84	(1,166)	(0.16)	25,334	1.47	(6,356)	(0.32)
Total comprehensive income	393,076	53.08	(4,074,702)	(549.59)	1,093,066	63.46	(9,067,548)	(457.41)
Earnings per share								
Basic earnings per share	0.07		0.09		0.25		0.39	
Diluted earnings per share	0.07		0.09		0.25		0.39	

Chairman: 吳明敏

Manager: 蘇佐政

Chief Accountant: 楊麗玲

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