

資產負債表

中華民國112年及111年9月30日及111年12月31日

單位：新臺幣千元

資 產	112年9月30日		111年12月31日		111年9月30日		負債及權益		112年9月30日		111年12月31日		111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	1,880,868	0.17	2,203,886	0.20	2,684,055	0.25	央行及銀行同業存款		97,737,805	8.93	106,076,360	9.70	83,876,952	7.85
存放央行及拆借銀行同業	168,095,050	15.36	163,846,411	14.98	195,329,890	18.27	透過損益按公允價值衡量之金融負債		672,919	0.06	1,327,944	0.12	2,174,968	0.20
透過損益按公允價值衡量之金融資產	851,595	0.08	861,426	0.08	2,195,582	0.21	附買回票券及債券負債		75,768,667	6.92	65,920,375	6.03	64,117,581	6.00
透過其他綜合損益按公允價值衡量之金融資產	78,898,391	7.21	2,838,408	0.26	220,036,918	20.59	應付款項		7,608,260	0.70	2,592,138	0.24	12,524,238	1.17
按攤銷後成本衡量之債務工具投資	434,798,301	39.73	511,927,947	46.81	265,737,466	24.86	本期所得稅負債		68,000	0.01	-	-	37,388	-
應收款項-淨額	13,978,972	1.28	4,788,805	0.44	15,506,751	1.45	存款及匯款		825,441,067	75.42	833,175,291	76.19	833,077,090	77.93
本期所得稅資產	571,747	0.05	275,033	0.03	293,377	0.03	應付金融債券		51,520,000	4.71	51,520,000	4.71	54,360,000	5.09
貼現及放款-淨額	393,143,915	35.92	404,791,006	37.02	365,329,108	34.17	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	890,555	0.08	891,561	0.08	893,442	0.08	負債準備		326,194	0.03	287,504	0.03	312,266	0.03
其他金融資產-淨額	-	-	16,347	-	-	-	租賃負債		345,244	0.03	211,598	0.02	220,670	0.02
不動產及設備-淨額	200,382	0.02	198,204	0.02	188,127	0.02	遞延所得稅負債		268,955	0.02	268,955	0.02	133,295	0.01
使用權資產-淨額	344,231	0.03	207,646	0.02	222,628	0.02	其他負債		445,093	0.04	455,267	0.04	570,485	0.05
無形資產-淨額	197,412	0.02	256,354	0.02	242,382	0.02	負債總計		1,060,219,560	96.87	1,061,870,145	97.11	1,051,457,001	98.36
遞延所得稅資產-淨額	114,308	0.01	114,308	0.01	44,331	0.01								
其他資產-淨額	467,697	0.04	302,243	0.03	254,851	0.03	權益							
							普通股股本		26,965,035	2.47	25,352,515	2.32	25,352,515	2.37
							保留盈餘							
							法定盈餘公積		5,524,167	0.50	5,168,479	0.47	5,168,479	0.48
							特別盈餘公積		1,188,754	0.11	655,223	0.06	655,223	0.06
							未分配盈餘		744,667	0.07	889,219	0.08	1,310,210	0.13
							其他權益		(208,759)	(0.02)	(415,996)	(0.04)	(14,984,520)	(1.40)
							權益總計		34,213,864	3.13	31,649,440	2.89	17,501,907	1.64
資產總計	1,094,433,424	100.00	1,093,519,585	100.00	1,068,958,908	100.00	負債及權益總計		1,094,433,424	100.00	1,093,519,585	100.00	1,068,958,908	100.00

董事長：吳明敬

經理人：吳明敬

會計主管：楊麗玲

Balance Sheet

2023/9/30 & 2022/12/31 & 2022/9/30

Assets		2023/9/30		2022/12/31		2022/9/30		Liabilities and equity		2023/9/30		2022/12/31		2022/9/30	
Accounting Title		Amount	%	Amount	%	Amount	%	Accounting Title		Amount	%	Amount	%	Amount	%
Cash and cash equivalents		1,880,868	0.17	2,203,886	0.20	2,684,055	0.25	Deposits from the central bank and banks		97,737,805	8.93	106,076,360	9.70	83,876,952	7.85
Due from the central bank and call loans to banks		168,095,050	15.36	163,846,411	14.98	195,329,890	18.27	Financial liabilities at fair value through profit or loss		672,919	0.06	1,327,944	0.12	2,174,968	0.20
Financial assets at fair value through profit or loss		851,595	0.08	861,426	0.08	2,195,582	0.21	Notes and bonds issued under repurchase agreement		75,768,667	6.92	65,920,375	6.03	64,117,581	6.00
Financial assets at fair value through other comprehensive income		78,898,391	7.21	2,838,408	0.26	220,036,918	20.59	Payables		7,608,260	0.70	2,592,138	0.24	12,524,238	1.17
Investments in debt instruments at amortised cost		434,798,301	39.73	511,927,947	46.81	265,737,466	24.86	Current tax liabilities		68,000	0.01	-	-	37,388	-
Receivables, net		13,978,972	1.28	4,788,805	0.44	15,506,751	1.45	Deposits and remittances		825,441,067	75.42	833,175,291	76.19	833,077,090	77.93
Current tax assets		571,747	0.05	275,033	0.03	293,377	0.03	Bank notes payable		51,520,000	4.71	51,520,000	4.71	54,360,000	5.09
Discounts and loans, net		393,143,915	35.92	404,791,006	37.02	365,329,108	34.17	Other financial liabilities		17,356	0.01	34,713	0.01	52,068	0.01
Investments measured by equity method, net		890,555	0.08	891,561	0.08	893,442	0.08	Provisions		326,194	0.03	287,504	0.03	312,266	0.03
Other financial assets, net		-	-	16,347	-	-	-	Lease liabilities		345,244	0.03	211,598	0.02	220,670	0.02
Property and equipment, net		200,382	0.02	198,204	0.02	188,127	0.02	Deferred income tax liabilities		268,955	0.02	268,955	0.02	133,295	0.01
Right-of-use assets, net		344,231	0.03	207,646	0.02	222,628	0.02	Other liabilities		445,093	0.04	455,267	0.04	570,485	0.05
Intangible assets, net		197,412	0.02	256,354	0.02	242,382	0.02	Total liabilities		1,060,219,560	96.87	1,061,870,145	97.11	1,051,457,001	98.36
Deferred tax assets, net		114,308	0.01	114,308	0.01	44,331	0.01	Equity							
Other assets, net		467,697	0.04	302,243	0.03	254,851	0.03	Common stock		26,965,035	2.47	25,352,515	2.32	25,352,515	2.37
								Retained earnings							
								Legal reserve		5,524,167	0.50	5,168,479	0.47	5,168,479	0.48
								Special reserve		1,188,754	0.11	655,223	0.06	655,223	0.06
								Unappropriated earnings		744,667	0.07	889,219	0.08	1,310,210	0.13
								Other equity interest		(208,759)	(0.02)	(415,996)	(0.04)	(14,984,520)	(1.40)
								Total equity		34,213,864	3.13	31,649,440	2.89	17,501,907	1.64
Total assets		1,094,433,424	100.00	1,093,519,585	100.00	1,068,958,908	100.00	Total liabilities and equity		1,094,433,424	100.00	1,093,519,585	100.00	1,068,958,908	100.00

Chairman : 吳明敏

Manager : 吳明敏

Chief Accountant : 楊麗玲

Unit : Thousand NT Dollars

綜合損益表
中華民國112年及111年1月1日至9月30日

項目	112年第3季		111年第3季		112年1月至9月		111年1月至9月	
	金額	%	金額	%	金額	%	金額	%
利息收入	4,760,899	710.78	3,753,562	447.30	13,949,945	583.17	9,016,298	319.55
減：利息費用	(5,414,655)	(808.38)	(3,224,771)	(384.29)	(15,552,626)	(650.17)	(7,078,709)	(250.88)
利息淨收益	(653,756)	(97.60)	528,791	63.01	(1,602,681)	(67.00)	1,937,589	68.67
利息以外淨收益	1,323,570	197.60	310,366	36.99	3,994,786	167.00	883,922	31.33
手續費淨收益	72,464	10.82	57,038	6.80	247,647	10.35	185,571	6.58
透過損益按公允價值衡量之金融資產及負債損益	(338,450)	(50.53)	(3,079,744)	(367.00)	(345,397)	(14.44)	(7,354,622)	(260.66)
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	104,979	15.67	(51,541)	(6.14)	130,787	5.47	(20,752)	(0.73)
除列按攤銷後成本衡量之金融資產損益	1,476,765	220.47	114,204	13.61	4,503,646	188.27	207,982	7.37
兌換損益	9,882	1.48	3,279,124	390.76	(529,474)	(22.13)	7,877,936	279.21
資產減損(損失)迴轉利益	(1,414)	(0.21)	(16,508)	(1.97)	(12,182)	(0.51)	(26,391)	(0.94)
採用權益法認列之子公司、關聯企業及合資損益之份額	(656)	(0.10)	7,703	0.92	(1,006)	(0.04)	13,524	0.48
其他利息以外淨收益	-		90	0.01	765	0.03	674	0.02
淨收益	669,814	100.00	839,157	100.00	2,392,105	100.00	2,821,511	100.00
呆帳費用、承諾及保證責任準備提存	(150,542)	(22.47)	(132,652)	(15.81)	(370,549)	(15.49)	(372,424)	(13.20)
營業費用	(456,787)	(68.20)	(379,150)	(45.18)	(1,269,453)	(53.07)	(1,134,342)	(40.20)
員工福利費用	(152,362)	(22.75)	(145,071)	(17.29)	(447,639)	(18.71)	(427,403)	(15.15)
折舊及攤銷費用	(58,923)	(8.80)	(48,058)	(5.72)	(156,417)	(6.54)	(144,337)	(5.11)
其他業務及管理費用	(245,502)	(36.65)	(186,021)	(22.17)	(665,397)	(27.82)	(562,602)	(19.94)
稅前淨利	62,485	9.33	327,355	39.01	752,103	31.44	1,314,745	46.60
所得稅費用	(14,000)	(2.09)	(10,408)	(1.24)	(68,000)	(2.84)	(38,003)	(1.35)
本期淨利	48,485	7.24	316,947	37.77	684,103	28.60	1,276,742	45.25
其他綜合損益	(250,211)	(37.36)	(4,827,095)	(575.23)	207,237	8.66	(14,854,438)	(526.47)
不重分類至損益之項目	(114,640)	(17.12)	(223,916)	(26.68)	254,125	10.62	(591,151)	(20.95)
透過其他綜合損益按公允價值衡量之權益工具評價損益	(114,640)	(17.12)	(223,916)	(26.68)	254,125	10.62	(591,151)	(20.95)
後續可能重分類至損益之項目	(135,571)	(20.24)	(4,603,179)	(548.55)	(46,888)	(1.96)	(14,263,287)	(505.52)
透過其他綜合損益按公允價值衡量之債務工具評價損益	(149,786)	(22.36)	(4,602,457)	(548.46)	(86,437)	(3.61)	(14,256,209)	(505.27)
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	14,215	2.12	(722)	(0.09)	39,549	1.65	(7,078)	(0.25)
本期綜合損益總額	(201,726)	(30.12)	(4,510,148)	(537.46)	891,340	37.26	(13,577,696)	(481.22)
每股盈餘								
基本每股盈餘	0.02		0.13		0.27		0.50	
稀釋每股盈餘	0.02		0.13		0.27		0.50	

董事長：吳明敏

經理人：吳明敏

說明：每股盈餘以新臺幣元為單位。

會計主管：楊麗玲

Statement of Comprehensive Income
2023/1/1-9/30 & 2022/1/1-9/30

Unit: Thousand NT Dollars

Items	2023/7/1-9/30		2022/7/1-9/30		2023/1/1-9/30		2022/1/1-9/30	
	Amount	%	Amount	%	Amount	%	Amount	%
Interest income	4,760,899	710.78	3,753,562	447.30	13,949,945	583.17	9,016,298	319.55
Less : Interest expenses	(5,414,655)	(808.38)	(3,224,771)	(384.29)	(15,552,626)	(650.17)	(7,078,709)	(250.88)
Net interest revenue	(653,756)	(97.60)	528,791	63.01	(1,602,681)	(67.00)	1,937,589	68.67
Net revenue other than interest	1,323,570	197.60	310,366	36.99	3,994,786	167.00	883,922	31.33
Net service fee revenue	72,464	10.82	57,038	6.80	247,647	10.35	185,571	6.58
Gain (loss) on financial assets or liabilities measured at fair value through profit or loss	(338,450)	(50.53)	(3,079,744)	(367.00)	(345,397)	(14.44)	(7,354,622)	(260.66)
Realized gain (loss) on financial assets at fair value through other comprehensive income	104,979	15.67	(51,541)	(6.14)	130,787	5.47	(20,752)	(0.73)
Gain (loss) arising from derecognition of financial assets measured at amortised cost	1,476,765	220.47	114,204	13.61	4,503,646	188.27	207,982	7.37
Foreign exchange gain (loss)	9,882	1.48	3,279,124	390.76	(529,474)	(22.13)	7,877,936	279.21
reversal of impairment loss on assets (Impairment loss on assets)	(1,414)	(0.21)	(16,508)	(1.97)	(12,182)	(0.51)	(26,391)	(0.94)
Share of profit of subsidiaries, associates and joint ventures accounted for using equity method	(656)	(0.10)	7,703	0.92	(1,006)	(0.04)	13,524	0.48
Net other revenue other than interest income	-		90	0.01	765	0.03	674	0.02
Net revenue	669,814	100.00	839,157	100.00	2,392,105	100.00	2,821,511	100.00
Bad debts expense, commitment and guarantee liability provision	(150,542)	(22.47)	(132,652)	(15.81)	(370,549)	(15.49)	(372,424)	(13.20)
Operating expense	(456,787)	(68.20)	(379,150)	(45.18)	(1,269,453)	(53.07)	(1,134,342)	(40.20)
Employee benefits expenses	(152,362)	(22.75)	(145,071)	(17.29)	(447,639)	(18.71)	(427,403)	(15.15)
Depreciation and amortization expense	(58,923)	(8.80)	(48,058)	(5.72)	(156,417)	(6.54)	(144,337)	(5.11)
Other general and administrative expense	(245,502)	(36.65)	(186,021)	(22.17)	(665,397)	(27.82)	(562,602)	(19.94)
Profit before income tax	62,485	9.33	327,355	39.01	752,103	31.44	1,314,745	46.60
Income tax expense	(14,000)	(2.09)	(10,408)	(1.24)	(68,000)	(2.84)	(38,003)	(1.35)
Profit	48,485	7.24	316,947	37.77	684,103	28.60	1,276,742	45.25
Other comprehensive income	(250,211)	(37.36)	(4,827,095)	(575.23)	207,237	8.66	(14,854,438)	(526.47)
Components of other comprehensive income that will not be reclassified to profit or loss	(114,640)	(17.12)	(223,916)	(26.68)	254,125	10.62	(591,151)	(20.95)
Revaluation gains (losses) on investments in equity instruments measured at fair value through other comprehensive income	(114,640)	(17.12)	(223,916)	(26.68)	254,125	10.62	(591,151)	(20.95)
Components of other comprehensive income that will be reclassified to profit or loss	(135,571)	(20.24)	(4,603,179)	(548.55)	(46,888)	(1.96)	(14,263,287)	(505.52)
Revaluation gains (losses) from investments in debt instruments measured at fair value through other comprehensive income	(149,786)	(22.36)	(4,602,457)	(548.46)	(86,437)	(3.61)	(14,256,209)	(505.27)
Impairment loss (Reversal of impairment loss) from investments in debt instruments measured at fair value through other comprehensive income	14,215	2.12	(722)	(0.09)	39,549	1.65	(7,078)	(0.25)
Total comprehensive income	(201,726)	(30.12)	(4,510,148)	(537.46)	891,340	37.26	(13,577,696)	(481.22)
Earnings per share								
Basic earnings per share	0.02		0.13		0.27		0.50	
Diluted earnings per share	0.02		0.13		0.27		0.50	

Chairman : 吳明敏

Manager : 吳明敏

Chief Accountant : 楊麗玲

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