

資產負債表

中華民國110年及109年3月31日及109年12月31日

單位：新臺幣千元

資 產	110年3月31日		109年12月31日		109年3月31日		負 債 及 權 益		110年3月31日		109年12月31日		109年3月31日	
	金額	%	金額	%	金額	%	會計項目	金額	%	金額	%	金額	%	
現金及約當現金	3,782,189	0.42	3,195,698	0.37	2,344,391	0.29	央行及銀行同業存款	38,664,064	4.33	33,796,438	3.89	55,390,612	6.81	
存放央行及拆借銀行同業	220,301,249	24.68	207,694,995	23.91	190,768,610	23.47	央行及同業融資	1,717,970	0.19	1,439,800	0.17	-		
透過損益按公允價值衡量之金融資產	341,212	0.04	504,946	0.06	23,336,491	2.87	透過損益按公允價值衡量之金融負債	369,922	0.04	236,326	0.03	296,422	0.04	
透過其他綜合損益按公允價值衡量之金融資產	174,241,795	19.52	166,582,165	19.18	132,095,113	16.25	附買回票券及債券負債	13,583,848	1.52	6,417,378	0.74	7,568,448	0.93	
按攤銷後成本衡量之債務工具投資	168,635,035	18.89	171,073,105	19.70	177,745,192	21.86	應付款項	2,275,493	0.26	6,817,060	0.78	8,589,581	1.06	
應收款項-淨額	2,960,321	0.33	7,891,414	0.91	9,633,930	1.19	本期所得稅負債	44,273	0.01	-		52,632	0.01	
本期所得稅資產	707,638	0.08	881,466	0.10	576,677	0.07	存款及匯款	763,793,343	85.57	745,702,810	85.86	695,051,940	85.50	
貼現及放款-淨額	319,971,423	35.85	308,928,348	35.57	274,703,695	33.79	應付金融債券	37,840,000	4.24	37,840,000	4.36	12,840,000	1.58	
採用權益法之投資-淨額	864,398	0.10	866,009	0.10	852,749	0.11	其他金融負債	105,181	0.01	105,181	0.01	142,446	0.02	
其他金融資產-淨額	-		15,855		-		負債準備	281,208	0.03	302,040	0.03	281,701	0.03	
不動產及設備-淨額	147,775	0.01	182,517	0.02	409,421	0.05	租賃負債	225,253	0.03	242,133	0.03	273,997	0.03	
使用權資產-淨額	228,610	0.03	240,248	0.03	279,193	0.03	遞延所得稅負債	116,531	0.01	116,531	0.01	123,393	0.02	
無形資產-淨額	349,518	0.04	332,901	0.04	99,036	0.01	其他負債	386,719	0.04	402,366	0.05	365,179	0.04	
遞延所得稅資產-淨額	8,182		8,182		9,674		負債總計	859,403,805	96.28	833,418,063	95.96	780,976,351	96.07	
其他資產-淨額	55,785	0.01	116,758	0.01	86,736	0.01	權益							
							普通股股本	24,654,249	2.76	24,654,249	2.84	24,376,357	3.00	
							保留盈餘							
							法定盈餘公積	4,060,708	0.46	4,060,708	0.47	3,606,866	0.44	
							特別盈餘公積	525,141	0.06	525,141	0.06	525,141	0.06	
							未分配盈餘	1,630,351	0.18	1,059,468	0.12	1,135,854	0.15	
							其他權益	2,320,876	0.26	4,796,978	0.55	2,320,339	0.28	
							權益總計	33,191,325	3.72	35,096,544	4.04	31,964,557	3.93	
資產總計	892,595,130	100.00	868,514,607	100.00	812,940,908	100.00	負債及權益總計	892,595,130	100.00	868,514,607	100.00	812,940,908	100.00	

董事長：吳明敏

經理人：蘇佐政

會計主管：楊麗玲

綜合損益表

中華民國110年及109年1月1日至3月31日

單位：新臺幣千元

項目	110年第1季		109年第1季	
	金額	%	金額	%
利息收入	1,999,631	176.23	2,415,545	265.81
減：利息費用	(1,404,400)	(123.77)	(1,979,575)	(217.83)
利息淨收益	595,231	52.46	435,970	47.98
利息以外淨收益	539,447	47.54	472,783	52.02
手續費淨收益	47,361	4.17	38,428	4.23
透過損益按公允價值衡量之金融資產及負債損益	(687,686)	(60.60)	705,706	77.65
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	359,717	31.70	452,175	49.76
除列按攤銷後成本衡量之金融資產損益	(1,258)	(0.11)	(786)	(0.09)
兌換損益	758,668	66.86	(724,495)	(79.72)
資產減損(損失)迴轉利益	(2,754)	(0.24)	(2,531)	(0.28)
採用權益法認列之子公司、關聯企業及合資損益之份額	(1,611)	(0.14)	3,654	0.40
其他利息以外淨收益	67,010	5.90	632	0.07
淨收益	1,134,678	100.00	908,753	100.00
呆帳費用、承諾及保證責任準備提存	(260,427)	(22.95)	(288,621)	(31.76)
營業費用	(289,064)	(25.48)	(273,292)	(30.07)
員工福利費用	(126,241)	(11.13)	(118,241)	(13.01)
折舊及攤銷費用	(46,163)	(4.07)	(31,689)	(3.49)
其他業務及管理費用	(116,660)	(10.28)	(123,362)	(13.57)
稅前淨利	585,187	51.57	346,840	38.17
所得稅費用	(44,273)	(3.90)	(52,631)	(5.79)
本期淨利	540,914	47.67	294,209	32.38
其他綜合損益	(2,476,102)	(218.22)	178,769	19.67
不重分類至損益之項目	88,815	7.83	(121,395)	(13.36)
透過其他綜合損益按公允價值衡量之權益工具評價損益	88,815	7.83	(121,395)	(13.36)
後續可能重分類至損益之項目	(2,564,917)	(226.05)	300,164	33.03
透過其他綜合損益按公允價值衡量之債務工具評價損益	(2,564,801)	(226.04)	296,975	32.68
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	(116)	(0.01)	3,189	0.35
本期綜合損益總額	(1,935,188)	(170.55)	472,978	52.05
每股盈餘				
基本每股盈餘	0.22		0.12	
稀釋每股盈餘	0.22		0.12	

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。

Balance Sheet

2021/3/31 & 2020/12/31 & 2020/3/31

Unit : Thousand NT Dollars

Assets Accounting Title	2021/3/31		2020/12/31		2020/3/31		Liabilities and equity Accounting Title		2021/3/31		2020/12/31		2020/3/31	
	Amount	%	Amount	%	Amount	%			Amount	%	Amount	%	Amount	%
Cash and cash equivalents	3,782,189	0.42	3,195,698	0.37	2,344,391	0.29	Deposits from the central bank and banks		38,664,064	4.33	33,796,438	3.89	55,390,612	6.81
Due from the central bank and call loans to banks	220,301,249	24.68	207,694,995	23.91	190,768,610	23.47	Due to the central bank and banks		1,717,970	0.19	1,439,800	0.17	-	
Financial assets at fair value through profit or loss	341,212	0.04	504,946	0.06	23,336,491	2.87	Financial liabilities at fair value through profit or loss		369,922	0.04	236,326	0.03	296,422	0.04
Financial assets at fair value through other comprehensive income	174,241,795	19.52	166,582,165	19.18	132,095,113	16.25	Notes and bonds issued under repurchase agreement		13,583,848	1.52	6,417,378	0.74	7,568,448	0.93
Investments in debt instruments at amortised cost	168,635,035	18.89	171,073,105	19.70	177,745,192	21.86	Payables		2,275,493	0.26	6,817,060	0.78	8,589,581	1.06
Receivables, net	2,960,321	0.33	7,891,414	0.91	9,633,930	1.19	Current tax liabilities		44,273	0.01	-		52,632	0.01
Current tax assets	707,638	0.08	881,466	0.10	576,677	0.07	Deposits and remittances		763,793,343	85.57	745,702,810	85.86	695,051,940	85.50
Discounts and loans, net	319,971,423	35.85	308,928,348	35.57	274,703,695	33.79	Bank notes payable		37,840,000	4.24	37,840,000	4.36	12,840,000	1.58
Investments measured by equity method, net	864,398	0.10	866,009	0.10	852,749	0.11	Other financial liabilities		105,181	0.01	105,181	0.01	142,446	0.02
Other financial assets, net	-		15,855		-		Provisions		281,208	0.03	302,040	0.03	281,701	0.03
Property and equipment, net	147,775	0.01	182,517	0.02	409,421	0.05	Lease liabilities		225,253	0.03	242,133	0.03	273,997	0.03
Right-of-use assets, net	228,610	0.03	240,248	0.03	279,193	0.03	Deferred income tax liabilities		116,531	0.01	116,531	0.01	123,393	0.02
Intangible assets, net	349,518	0.04	332,901	0.04	99,036	0.01	Other liabilities		386,719	0.04	402,366	0.05	365,179	0.04
Deferred tax assets, net	8,182		8,182		9,674		Total liabilities		859,403,805	96.28	833,418,063	95.96	780,976,351	96.07
Other assets, net	55,785	0.01	116,758	0.01	86,736	0.01	Equity							
							Common stock		24,654,249	2.76	24,654,249	2.84	24,376,357	3.00
							Retained earnings							
							Legal reserve		4,060,708	0.46	4,060,708	0.47	3,606,866	0.44
							Special reserve		525,141	0.06	525,141	0.06	525,141	0.06
							Unappropriated earnings		1,630,351	0.18	1,059,468	0.12	1,135,854	0.15
							Other equity interest		2,320,876	0.26	4,796,978	0.55	2,320,339	0.28
							Total equity		33,191,325	3.72	35,096,544	4.04	31,964,557	3.93
Total assets	892,595,130	100.00	868,514,607	100.00	812,940,908	100.00	Total liabilities and equity		892,595,130	100.00	868,514,607	100.00	812,940,908	100.00

Chairman : 吳明敏

Manager : 蔡佐政

Chief Accountant : 楊麗玲

Statement of Comprehensive Income

2021/1/1~3/31 & 2020/1/1~3/31

Unit: Thousand NT Dollars

Items	2021/1/1~3/31		2020/1/1~3/31	
	Amount	%	Amount	%
Interest income	1,999,631	176.23	2,415,545	265.81
Less: Interest expenses	(1,404,400)	(123.77)	(1,979,575)	(217.83)
Net interest revenue	595,231	52.46	435,970	47.98
Net revenue other than interest	539,447	47.54	472,783	52.02
Net service fee revenue	47,361	4.17	38,428	4.23
Gain (loss) on financial assets or liabilities measured at fair value through profit or loss	(687,686)	(60.60)	705,706	77.65
Realized gain (loss) on financial assets at fair value through other comprehensive income	359,717	31.70	452,175	49.76
Gain (loss) arising from derecognition of financial assets measured at amortised cost	(1,258)	(0.11)	(786)	(0.09)
Foreign exchange gain (loss)	758,668	66.86	(724,495)	(79.72)
(Impairment loss on assets) reversal of impairment loss on assets	(2,754)	(0.24)	(2,531)	(0.28)
Share of profit of subsidiaries, associates and joint ventures accounted for using equity method	(1,611)	(0.14)	3,654	0.40
Net other revenue other than interest income	67,010	5.90	632	0.07
Net revenue	1,134,678	100.00	908,753	100.00
Bad debts expense, commitment and guarantee liability provision	(260,427)	(22.95)	(288,621)	(31.76)
Operating expense	(289,064)	(25.48)	(273,292)	(30.07)
Employee benefits expenses	(126,241)	(11.13)	(118,241)	(13.01)
Depreciation and amortization expense	(46,163)	(4.07)	(31,689)	(3.49)
Other general and administrative expense	(116,660)	(10.28)	(123,362)	(13.57)
Profit before income tax	585,187	51.57	346,840	38.17
Income tax expense	(44,273)	(3.90)	(52,631)	(5.79)
Profit	540,914	47.67	294,209	32.38
Other comprehensive income	(2,476,102)	(218.22)	178,769	19.67
Components of other comprehensive income that will not be reclassified to profit or loss	88,815	7.83	(121,395)	(13.36)
Revaluation gains (losses) on investments in equity instruments measured at fair value through other comprehensive income	88,815	7.83	(121,395)	(13.36)
Components of other comprehensive income that will be reclassified to profit or loss	(2,564,917)	(226.05)	300,164	33.03
Revaluation gains (losses) from investments in debt instruments measured at fair value through other comprehensive income	(2,564,801)	(226.04)	296,975	32.68
Impairment loss (Reversal of impairment loss) from investments in debt instruments measured at fair value through other comprehensive income	(116)	(0.01)	3,189	0.35
Total comprehensive income	(1,935,188)	(170.55)	472,978	52.05
Earnings per share				
Basic earnings per share	0.22		0.12	
Diluted earnings per share	0.22		0.12	

Chairman: 吳明敏

Manager: 蘇佐政

Chief Accountant: 楊麗玲

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