

資產負債表

中華民國108年及107年12月31日

單位：新臺幣千元

資 產	108年12月31日		107年12月31日		負 債 及 權 益		108年12月31日		107年12月31日	
	金額	%	金額	%	會計項目		金額	%	金額	%
現金及約當現金	7,376,235	0.94	9,417,300	1.18	央行及銀行同業存款		50,616,638	6.41	42,794,515	5.34
存放央行及拆借銀行同業	171,244,670	21.70	192,483,760	24.01	透過損益按公允價值衡量之金融負債		162,543	0.02	155,462	0.02
透過損益按公允價值衡量之金融資產	25,480,744	3.23	39,614,813	4.94	附買回票券及債券負債		6,003,292	0.76	41,479,961	5.17
透過其他綜合損益按公允價值衡量之金融資產	120,964,374	15.33	110,996,050	13.85	應付款項		2,802,529	0.36	3,688,688	0.46
按攤銷後成本衡量之債務工具投資	185,204,220	23.47	207,807,659	25.92	存款及匯款		683,678,242	86.65	667,819,653	83.31
應收款項-淨額	3,917,023	0.50	4,757,960	0.60	應付金融債券		12,840,000	1.63	15,000,000	1.87
本期所得稅資產	444,832	0.06	579,656	0.07	其他金融負債		142,446	0.02	362,441	0.05
貼現及放款-淨額	272,685,398	34.56	234,498,895	29.25	負債準備		258,343	0.03	240,861	0.03
採用權益法之投資-淨額	849,095	0.11	267,021	0.03	租賃負債		225,991	0.03	-	
其他金融資產-淨額	13,346		13,371		遞延所得稅負債		123,393	0.01	669,773	0.08
不動產及設備-淨額	411,768	0.05	465,498	0.06	其他負債		377,308	0.05	437,324	0.05
使用權資產-淨額	224,948	0.03	-		負債總計		757,230,725	95.97	772,648,678	96.38
無形資產-淨額	102,149	0.01	135,837	0.02	權益					
遞延所得稅資產-淨額	9,674		484,490	0.06	普通股股本		24,376,357	3.09	24,106,972	3.01
其他資產-淨額	86,860	0.01	88,778	0.01	保留盈餘					
					法定盈餘公積		3,606,866	0.46	3,166,869	0.40
					特別盈餘公積		525,141	0.07	525,141	0.07
					未分配盈餘		1,134,677	0.14	1,099,990	0.14
					其他權益		2,141,570	0.27	63,438	
					權益總計		31,784,611	4.03	28,962,410	3.62
資產總計	789,015,336	100.00	801,611,088	100.00	負債及權益總計		789,015,336	100.00	801,611,088	100.00

董事長：吳明敏

經理人：嚴漢明

會計主管：楊麗玲

綜合損益表

中華民國108年及107年1月1日至12月31日

單位：新臺幣千元

項目	108年度		107年度		變動百分比 %
	金額	%	金額	%	
利息收入	10,092,359	310.21	10,154,459	395.50	(0.61)
減：利息費用	(8,251,006)	(253.61)	(8,015,480)	(312.19)	2.94
利息淨收益	1,841,353	56.60	2,138,979	83.31	(13.91)
利息以外淨收益	1,412,072	43.40	428,511	16.69	229.53
手續費淨收益	261,278	8.03	199,325	7.76	31.08
透過損益按公允價值衡量之金融資產及負債損益	480,026	14.75	(2,912,712)	(113.45)	116.48
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	1,566,936	48.16	1,019,066	39.69	53.76
除列按攤銷後成本衡量之金融資產損益	667	0.02	55,333	2.16	(98.79)
兌換損益	(847,321)	(26.04)	2,031,920	79.14	(141.70)
資產減損(損失)迴轉利益	(83,530)	(2.57)	5,313	0.21	(1,672.18)
採用權益法認列之子公司、關聯企業及合資損益之份額	32,074	0.99	30,092	1.17	6.59
其他利息以外淨收益	1,942	0.06	174	0.01	1,016.09
淨收益	3,253,425	100.00	2,567,490	100.00	26.72
呆帳費用、承諾及保證責任準備提存	(705,493)	(21.68)	(193,703)	(7.54)	264.21
營業費用	(1,191,563)	(36.63)	(1,159,763)	(45.18)	2.74
員工福利費用	(471,056)	(14.48)	(472,998)	(18.43)	(0.41)
折舊及攤銷費用	(123,589)	(3.80)	(62,916)	(2.45)	96.43
其他業務及管理費用	(596,918)	(18.35)	(623,849)	(24.30)	(4.32)
稅前淨利	1,356,369	41.69	1,214,024	47.28	11.73
所得稅費用	(81,414)	(2.50)	(80,782)	(3.15)	0.78
本期淨利	1,274,955	39.19	1,133,242	44.13	12.51
其他綜合損益	1,937,854	59.56	(628,646)	(24.48)	408.26
不重分類至損益之項目	(66,119)	(2.03)	(49,152)	(1.91)	(34.52)
確定福利計畫之再衡量數	89		(7,363)	(0.29)	101.21
透過其他綜合損益按公允價值衡量之權益工具評價損益	(66,190)	(2.03)	(44,025)	(1.71)	(50.35)
與不重分類之項目相關之所得稅	(18)		2,236	0.09	(100.81)
後續可能重分類至損益之項目	2,003,973	61.59	(579,494)	(22.57)	445.81
透過其他綜合損益按公允價值衡量之債務工具評價損益	2,003,973	61.59	(579,494)	(22.57)	445.81
本期綜合損益總額	3,212,809	98.75	504,596	19.65	536.71
每股盈餘					
基本每股盈餘	0.52		0.46		
稀釋每股盈餘	0.52		0.46		

董事長：吳明敏

經理人：嚴漢明

會計主管：楊麗玲

說明：每股盈餘以新臺幣元為單位。

Balance Sheet

2019/12/31 & 2018/12/31

Unit : Thousand NT Dollars

Assets	2019/12/31		2018/12/31		Liabilities and equity		2019/12/31		2018/12/31	
	Accounting Title	Amount	%	Amount	%	Accounting Title	Amount	%	Amount	%
Cash and cash equivalents		7,376,235	0.94	9,417,300	1.18	Deposits from the Central Bank and other banks	50,616,638	6.41	42,794,515	5.34
Due from the Central Bank and call loans to banks		171,244,670	21.70	192,483,760	24.01	Financial liabilities at fair value through profit or loss	162,543	0.02	155,462	0.02
Financial assets at fair value through profit or loss		25,480,744	3.23	39,614,813	4.94	Securities sold under repurchase agreements	6,003,292	0.76	41,479,961	5.17
Financial assets at fair value through other comprehensive income		120,964,374	15.33	110,996,050	13.85	Accounts Payable	2,802,529	0.36	3,688,688	0.46
Investments in debt instruments at amortised cost		185,204,220	23.47	207,807,659	25.92	Deposits and remittances	683,678,242	86.65	667,819,653	83.31
Accounts Receivable, net		3,917,023	0.50	4,757,960	0.60	Financial bonds	12,840,000	1.63	15,000,000	1.87
Current income tax assets		444,832	0.06	579,656	0.07	Other financial liabilities	142,446	0.02	362,441	0.05
Discounts and loans, net		272,685,398	34.56	234,498,895	29.25	Provisions for liabilities	258,343	0.03	240,861	0.03
Investments accounted for using equity method, net		849,095	0.11	267,021	0.03	Lease liabilities	225,991	0.03	-	-
Other financial assets, net		13,346		13,371		Deferred income tax liabilities	123,393	0.01	669,773	0.08
Property and equipment, net		411,768	0.05	465,498	0.06	Other liabilities	377,308	0.05	437,324	0.05
Right to use assets, net		224,948	0.03	-		Total liabilities	757,230,725	95.97	772,648,678	96.38
Intangible assets, net		102,149	0.01	135,837	0.02	Equity				
Deferred income tax assets, net		9,674		484,490	0.06	Common stock	24,376,357	3.09	24,106,972	3.01
Other assets, net		86,860	0.01	88,778	0.01	Retained earnings				
						Legal reserve	3,606,866	0.46	3,166,869	0.40
						Special reserve	525,141	0.07	525,141	0.07
						Unappropriated retained earnings	1,134,677	0.14	1,099,990	0.14
						Other equity interest	2,141,570	0.27	63,438	
						Total equity	31,784,611	4.03	28,962,410	3.62
Total assets		789,015,336	100.00	801,611,088	100.00	Total liabilities and equity	789,015,336	100.00	801,611,088	100.00

Chairman : 吳明敏

Manager : 嚴漢明

Chief Accountant : 楊麗玲

Statement of Comprehensive Income
2019/1/1-12/31 & 2018/1/1-12/31

Unit: Thousand NT Dollars

Items	2019/1/1-12/31		2018/1/1-12/31		change in %
	Amount	%	Amount	%	
Interest revenue	10,092,359	310.21	10,154,459	395.50	(0.61)
Less : Interest expenses	(8,251,006)	(253.61)	(8,015,480)	(312.19)	2.94
Net interest revenue	1,841,353	56.60	2,138,979	83.31	(13.91)
Non-interest revenue	1,412,072	43.40	428,511	16.69	229.53
Service fee and commission revenue	261,278	8.03	199,325	7.76	31.08
Gains (losses) on financial assets or liabilities at fair value through profit or loss, net	480,026	14.75	(2,912,712)	(113.45)	116.48
Realized gains on financial assets at fair value through other comprehensive income	1,566,936	48.16	1,019,066	39.69	53.76
Gains on disposal of financial assets measured at amortized cost	667	0.02	55,333	2.16	(98.79)
Foreign exchange gains(losses)	(847,321)	(26.04)	2,031,920	79.14	(141.70)
Gains on reversal of impairment (loss) on assets	(83,530)	(2.57)	5,313	0.21	(1,672.18)
Share of profit of subsidiaries, associates and joint ventures accounted for using equity method	32,074	0.99	30,092	1.17	6.59
Net other non-interest revenue	1,942	0.06	174	0.01	1,016.09
Net revenues	3,253,425	100.00	2,567,490	100.00	26.72
Bad debt expenses, commitment and guarantee liability provision	(705,493)	(21.68)	(193,703)	(7.54)	264.21
Operating expenses	(1,191,563)	(36.63)	(1,159,763)	(45.18)	2.74
Employee benefits expenses	(471,056)	(14.48)	(472,998)	(18.43)	(0.41)
Depreciation and amortization expenses	(123,589)	(3.80)	(62,916)	(2.45)	96.43
Other general and administrative expense	(596,918)	(18.35)	(623,849)	(24.30)	(4.32)
Profit before income tax	1,356,369	41.69	1,214,024	47.28	11.73
Income tax expenses	(81,414)	(2.50)	(80,782)	(3.15)	0.78
Profit	1,274,955	39.19	1,133,242	44.13	12.51
Other comprehensive income	1,937,854	59.56	(628,646)	(24.48)	408.26
Components of other comprehensive income that will not be reclassified to profit or loss	(66,119)	(2.03)	(49,152)	(1.91)	(34.52)
Losses on remeasurements of defined benefit plans	89		(7,363)	(0.29)	101.21
Unrealized losses from investments in equity instruments measured at fair value through other comprehensive income	(66,190)	(2.03)	(44,025)	(1.71)	(50.35)
Income tax of items not to be reclassified	(18)		2,236	0.09	(100.81)
Components of other comprehensive income (loss) that will be reclassified to profit or loss	2,003,973	61.59	(579,494)	(22.57)	445.81
Unrealized losses from investments in debt instruments measured at fair value through other comprehensive income	2,003,973	61.59	(579,494)	(22.57)	445.81
Total comprehensive income	3,212,809	98.75	504,596	19.65	536.71
Earnings per share					
Basic earnings per share	0.52		0.46		
Diluted earnings per share	0.52		0.46		

Chairman : 吳明敏

Manager : 嚴漢明

Chief Accountant : 楊麗玲

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