

資產負債表

中華民國108年及107年9月30日及107年12月31日

單位：新臺幣千元

| 資 產 | 108年9月30日 | | 107年12月31日 | | 107年9月30日 | | 負債及權益 | | 108年9月30日 | | 107年12月31日 | | 107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 | 11,300,572 | 1.42 | 9,417,300 | 1.18 | 2,290,905 | 0.29 | 央行及銀行同業存款 | | 39,867,231 | 5.02 | 42,794,515 | 5.34 | 32,033,795 | 4.03 |
| 存放央行及拆借銀行同業 | 172,502,939 | 21.71 | 192,483,760 | 24.01 | 191,605,085 | 24.07 | 透過損益按公允價值衡量之金融資產 | | 37,703 | 0.02 | 155,462 | 0.02 | 163,627 | 0.02 |
| 透過損益按公允價值衡量之金融資產 | 25,747,783 | 3.24 | 39,614,813 | 4.94 | 38,911,655 | 4.89 | 附買回票券及債券負債 | | 9,199,774 | 1.16 | 41,479,961 | 5.17 | 32,491,440 | 4.08 |
| 透過其他綜合損益按公允價值衡量之金融資產 | 126,092,686 | 15.87 | 110,996,050 | 13.85 | 123,548,353 | 15.52 | 應付款項 | | 2,002,971 | 0.25 | 3,688,688 | 0.46 | 4,007,366 | 0.50 |
| 按攤銷後成本衡量之債務工具投資 | 197,085,537 | 24.80 | 207,807,659 | 25.92 | 207,119,369 | 26.02 | 本期所得稅負債 | | 129,295 | 0.02 | - | | 53,549 | 0.01 |
| 應收款項-淨額 | 2,681,847 | 0.34 | 4,757,960 | 0.60 | 2,402,878 | 0.30 | 存款及匯款 | | 695,576,010 | 87.53 | 667,819,653 | 83.31 | 682,544,535 | 85.75 |
| 本期所得稅資產 | 946,927 | 0.12 | 579,656 | 0.07 | 626,772 | 0.08 | 應付金融債券 | | 15,000,000 | 1.89 | 15,000,000 | 1.87 | 15,000,000 | 1.89 |
| 貼現及放款-淨額 | 256,139,344 | 32.23 | 234,498,895 | 29.25 | 228,598,094 | 28.72 | 其他金融負債 | | 161,311 | 0.02 | 362,441 | 0.05 | 381,990 | 0.05 |
| 採用權益法之投資-淨額 | 855,827 | 0.11 | 267,021 | 0.03 | 263,293 | 0.03 | 負債準備 | | 271,617 | 0.03 | 240,861 | 0.03 | 248,623 | 0.03 |
| 其他金融資產-淨額 | - | | 13,371 | | - | | 租賃負債 | | 217,603 | 0.03 | - | | - | |
| 不動產及設備-淨額 | 417,070 | 0.05 | 465,498 | 0.06 | 362,183 | 0.05 | 遞延所得稅負債 | | 669,773 | 0.08 | 669,773 | 0.08 | 173,994 | 0.02 |
| 使用權資產-淨額 | 222,801 | 0.03 | - | | - | | 其他負債 | | 382,261 | 0.05 | 437,324 | 0.05 | 432,367 | 0.05 |
| 無形資產-淨額 | 100,589 | 0.01 | 135,837 | 0.02 | 138,018 | 0.02 | 負債總計 | | 763,515,549 | 96.08 | 772,648,678 | 96.38 | 767,531,286 | 96.43 |
| 遞延所得稅資產-淨額 | 484,490 | 0.06 | 484,490 | 0.06 | 72,059 | 0.01 | 權益 | | | | | | | |
| 其他資產-淨額 | 117,877 | 0.01 | 88,778 | 0.01 | 35,731 | | 普通股股本 | | 24,376,357 | 3.07 | 24,106,972 | 3.01 | 24,106,972 | 3.03 |
| | | | | | | | 保留盈餘 | | | | | | | |
| | | | | | | | 法定盈餘公積 | | 3,606,865 | 0.45 | 3,166,869 | 0.40 | 3,166,869 | 0.40 |
| | | | | | | | 特別盈餘公積 | | 525,141 | 0.07 | 525,141 | 0.07 | 525,141 | 0.06 |
| | | | | | | | 未分配盈餘 | | 945,208 | 0.12 | 1,099,990 | 0.14 | 390,491 | 0.05 |
| | | | | | | | 其他權益 | | 1,727,169 | 0.21 | 63,438 | | 253,636 | 0.03 |
| | | | | | | | 權益總計 | | 31,180,740 | 3.92 | 28,962,410 | 3.62 | 28,443,109 | 3.57 |
| 資產總計 | 794,696,289 | 100.00 | 801,611,088 | 100.00 | 795,974,395 | 100.00 | 負債及權益總計 | | 794,696,289 | 100.00 | 801,611,088 | 100.00 | 795,974,395 | 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9月30日

單位：新臺幣千元

| 項目 | 108年第3季 | | 107年第3季 | | 108年1月至9月 | | 107年1月至9月 | |
|-------------------------------|-------------|----------|-------------|----------|-------------|----------|-------------|----------|
| | 金額 | % | 金額 | % | 金額 | % | 金額 | % |
| 利息收入 | 2,553,928 | 377.69 | 2,565,171 | 363.23 | 7,580,532 | 287.12 | 7,595,162 | 595.26 |
| 減：利息費用 | (2,077,324) | (307.21) | (2,033,206) | (287.90) | (6,212,408) | (235.30) | (5,972,920) | (468.12) |
| 利息淨收益 | 476,604 | 70.48 | 531,965 | 75.33 | 1,368,124 | 51.82 | 1,622,242 | 127.14 |
| 利息以外淨收益 | 199,584 | 29.52 | 174,251 | 24.67 | 1,272,093 | 48.18 | (346,291) | (27.14) |
| 手續費淨收益 | 45,985 | 6.80 | 48,826 | 6.91 | 221,785 | 8.40 | 139,389 | 10.92 |
| 透過損益按公允價值衡量之金融資產及負債損益 | (184,719) | (27.31) | (232,936) | (32.98) | (788,784) | (29.87) | (2,871,724) | (225.06) |
| 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 | 547,405 | 80.95 | 625,216 | 88.53 | 1,382,272 | 52.35 | 850,960 | 66.69 |
| 除列按攤銷後成本衡量之金融資產損益 | (1,156) | (0.17) | 16,897 | 2.39 | (319) | (0.01) | 49,388 | 3.87 |
| 兌換損益 | (144,583) | (21.38) | (291,010) | (41.21) | 493,693 | 18.70 | 1,471,395 | 115.32 |
| 資產減損(損失)迴轉利益 | (71,989) | (10.65) | (5,009) | (0.71) | (75,488) | (2.86) | (12,113) | (0.95) |
| 採用權益法認列之子公司、關聯企業及合資損益之份額 | 8,623 | 1.28 | 12,258 | 1.74 | 38,806 | 1.47 | 26,364 | 2.07 |
| 其他利息以外淨收益 | 18 | | 9 | | 128 | | 50 | |
| 淨收益 | 676,188 | 100.00 | 706,216 | 100.00 | 2,640,217 | 100.00 | 1,275,951 | 100.00 |
| 呆帳費用、承諾及保證責任準備提存 | (95,938) | (14.19) | (21,123) | (2.99) | (529,751) | (20.06) | 9,497 | 0.74 |
| 營業費用 | (283,478) | (41.92) | (291,521) | (41.28) | (858,989) | (32.54) | (843,530) | (66.11) |
| 員工福利費用 | (114,266) | (16.90) | (119,837) | (16.97) | (347,201) | (13.15) | (353,485) | (27.70) |
| 折舊及攤銷費用 | (31,079) | (4.60) | (16,747) | (2.37) | (91,869) | (3.48) | (45,717) | (3.58) |
| 其他業務及管理費用 | (138,133) | (20.42) | (154,937) | (21.94) | (419,919) | (15.91) | (444,328) | (34.83) |
| 稅前淨利 | 296,772 | 43.89 | 393,572 | 55.73 | 1,251,477 | 47.40 | 441,918 | 34.63 |
| 所得稅費用 | (32,457) | (4.80) | (39,077) | (5.53) | (129,295) | (4.90) | (48,746) | (3.82) |
| 本期淨利 | 264,315 | 39.09 | 354,495 | 50.20 | 1,122,182 | 42.50 | 393,172 | 30.81 |
| 其他綜合損益 | (339,771) | (50.25) | (426,086) | (60.34) | 1,663,731 | 63.02 | (378,007) | (29.62) |
| 不重分類至損益之項目 | (230,321) | (34.06) | (72,924) | (10.33) | 21,678 | 0.82 | 120,062 | 9.41 |
| 透過其他綜合損益按公允價值衡量之權益工具評價損益 | (230,321) | (34.06) | (72,924) | (10.33) | 21,678 | 0.82 | 120,062 | 9.41 |
| 後續可能重分類至損益之項目 | (109,450) | (16.19) | (353,162) | (50.01) | 1,642,053 | 62.20 | (498,069) | (39.03) |
| 透過其他綜合損益按公允價值衡量之債務工具評價損益 | (113,114) | (16.73) | (359,928) | (50.97) | 1,629,720 | 61.73 | (549,643) | (43.08) |
| 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 | 3,664 | 0.54 | 6,766 | 0.96 | 12,333 | 0.47 | 51,574 | 4.05 |
| 本期綜合損益總額 | (75,456) | (11.16) | (71,591) | (10.14) | 2,785,913 | 105.52 | 15,165 | 1.19 |
| 每股盈餘 | | | | | | | | |
| 基本每股盈餘 | 0.11 | | 0.15 | | 0.46 | | 0.16 | |
| 稀釋每股盈餘 | 0.11 | | 0.15 | | 0.46 | | 0.16 | |

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

2019/9/30 & 2018/12/31 & 2018/9/30

Unit : Thousand NT Dollars

| Assets | | 2019/9/30 | | 2018/12/31 | | 2018/9/30 | | Liabilities and equity | | 2019/9/30 | | 2018/12/31 | | 2018/9/30 | | Unit : Thousand NT Dollar | |
|---|-------------|-----------|-------------|------------|-------------|-----------|-------------|------------------------|--|-------------|--------|-------------|--------|-------------|--------|---------------------------|--------|
| Accounting Title | Amount | % | Amount | % | Amount | % | Amount | % | Accounting Title | Amount | % | Amount | % | Amount | % | Amount | % |
| Cash and cash equivalents | 11,300,572 | 1.42 | 9,417,300 | 1.18 | 2,290,905 | 0.29 | 39,867,231 | 5.02 | Deposits from the Central Bank and other banks | 42,794,515 | 5.34 | 32,033,795 | 4.03 | 32,033,795 | 4.03 | 32,033,795 | 4.03 |
| Due from the Central Bank and call loans to banks | 172,502,939 | 21.71 | 192,483,760 | 24.01 | 191,605,085 | 24.07 | 37,703 | | Financial liabilities at fair value through profit or loss | 155,462 | 0.02 | 163,627 | 0.02 | 163,627 | 0.02 | 163,627 | 0.02 |
| Financial assets at fair value through profit or loss | 25,747,783 | 3.24 | 39,614,813 | 4.94 | 38,911,655 | 4.89 | 9,199,774 | 1.16 | Securities sold under repurchase agreements | 41,479,961 | 5.17 | 32,491,440 | 4.08 | 32,491,440 | 4.08 | 32,491,440 | 4.08 |
| Financial assets at fair value through other comprehensive income | 126,092,686 | 15.87 | 110,996,050 | 13.85 | 123,548,353 | 15.52 | 2,002,971 | 0.25 | Accounts Payable | 3,688,688 | 0.46 | 4,007,366 | 0.50 | 4,007,366 | 0.50 | 4,007,366 | 0.50 |
| Investments in debt instruments at amortised cost | 197,085,537 | 24.80 | 207,807,659 | 25.92 | 207,119,369 | 26.02 | 129,295 | 0.02 | Current income tax liabilities | - | | 53,549 | 0.01 | 53,549 | 0.01 | 53,549 | 0.01 |
| Accounts Receivable, net | 2,681,847 | 0.34 | 4,757,960 | 0.60 | 2,402,878 | 0.30 | 695,576,010 | 87.53 | Deposits and remittances | 667,819,653 | 83.31 | 682,544,535 | 85.75 | 682,544,535 | 85.75 | 682,544,535 | 85.75 |
| Current income tax assets | 946,927 | 0.12 | 579,656 | 0.07 | 626,772 | 0.08 | 15,000,000 | 1.89 | Financial bonds | 15,000,000 | 1.87 | 15,000,000 | 1.89 | 15,000,000 | 1.89 | 15,000,000 | 1.89 |
| Discounts and loans, net | 256,139,344 | 32.23 | 234,498,895 | 29.25 | 228,598,094 | 28.72 | 161,311 | 0.02 | Other financial liabilities | 362,441 | 0.05 | 381,990 | 0.05 | 381,990 | 0.05 | 381,990 | 0.05 |
| Investments accounted for using equity method, net | 855,827 | 0.11 | 267,021 | 0.03 | 263,293 | 0.03 | 271,617 | 0.03 | Provisions for liabilities | 240,861 | 0.03 | 248,623 | 0.03 | 248,623 | 0.03 | 248,623 | 0.03 |
| Other financial assets, net | - | | 13,371 | | - | | 217,603 | 0.03 | Lease liabilities | - | | - | | - | | - | |
| Property and equipment, net | 417,070 | 0.05 | 465,498 | 0.06 | 362,183 | 0.05 | 669,773 | 0.08 | Deferred income tax liabilities | 669,773 | 0.08 | 173,994 | 0.02 | 173,994 | 0.02 | 173,994 | 0.02 |
| Right to use assets, net | 222,801 | 0.03 | - | | - | | 382,261 | 0.05 | Other liabilities | 437,324 | 0.05 | 432,367 | 0.05 | 432,367 | 0.05 | 432,367 | 0.05 |
| Intangible assets, net | 100,589 | 0.01 | 135,837 | 0.02 | 138,018 | 0.02 | 763,515,549 | 96.08 | Total liabilities | 772,648,678 | 96.38 | 767,531,286 | 96.43 | 767,531,286 | 96.43 | 767,531,286 | 96.43 |
| Deferred income tax assets,net | 484,490 | 0.06 | 484,490 | 0.06 | 72,059 | 0.01 | | | | | | | | | | | |
| Other assets, net | 117,877 | 0.01 | 88,778 | 0.01 | 35,731 | | | | Equity | | | | | | | | |
| | | | | | | | | | Common stock | 24,376,357 | 3.07 | 24,106,972 | 3.03 | 24,106,972 | 3.03 | 24,106,972 | 3.03 |
| | | | | | | | | | Retained earnings | | | | | | | | |
| | | | | | | | | | Legal reserve | 3,606,865 | 0.45 | 3,166,869 | 0.40 | 3,166,869 | 0.40 | 3,166,869 | 0.40 |
| | | | | | | | | | Special reserve | 525,141 | 0.07 | 525,141 | 0.06 | 525,141 | 0.06 | 525,141 | 0.06 |
| | | | | | | | | | Unappropriated retained earnings | 945,208 | 0.12 | 390,491 | 0.05 | 390,491 | 0.05 | 390,491 | 0.05 |
| | | | | | | | | | Other equity interest | 1,727,169 | 0.21 | 253,636 | 0.03 | 253,636 | 0.03 | 253,636 | 0.03 |
| | | | | | | | | | Total equity | 31,180,740 | 3.92 | 28,443,109 | 3.57 | 28,443,109 | 3.57 | 28,443,109 | 3.57 |
| Total assets | 794,696,289 | 100.00 | 801,611,088 | 100.00 | 795,974,395 | 100.00 | 794,696,289 | 100.00 | Total liabilities and equity | 801,611,088 | 100.00 | 795,974,395 | 100.00 | 795,974,395 | 100.00 | 795,974,395 | 100.00 |

Chairman : 吳明敏

Manager : 嚴漢明

Chief Accountant : 楊麗玲

Statement of Comprehensive Income
2019/1/1-9/30 & 2018/1/1-9/30

Unit: Thousand NT Dollars

| Items | 2019/7/1-9/30 | | 2018/7/1-9/30 | | 2019/1/1-9/30 | | 2018/1/1-9/30 | |
|--|---------------|----------|---------------|----------|---------------|----------|---------------|----------|
| | Amount | % | Amount | % | Amount | % | Amount | % |
| Interest revenue | 2,553,928 | 377.69 | 2,565,171 | 363.23 | 7,580,532 | 287.12 | 7,595,162 | 595.26 |
| Less : Interest expenses | (2,077,324) | (307.21) | (2,033,206) | (287.90) | (6,212,408) | (235.30) | (5,972,920) | (468.12) |
| Net interest revenue | 476,604 | 70.48 | 531,965 | 75.33 | 1,368,124 | 51.82 | 1,622,242 | 127.14 |
| Non-interest revenue | 199,584 | 29.52 | 174,251 | 24.67 | 1,272,093 | 48.18 | (346,291) | (27.14) |
| Service fee and commission revenue | 45,985 | 6.80 | 48,826 | 6.91 | 221,785 | 8.40 | 139,389 | 10.92 |
| Gains (losses) on financial assets or liabilities at fair value through profit or loss, net | (184,719) | (27.31) | (232,936) | (32.98) | (788,784) | (29.87) | (2,871,724) | (225.06) |
| Realized gains on financial assets at fair value through other comprehensive income | 547,405 | 80.95 | 625,216 | 88.53 | 1,382,272 | 52.35 | 850,960 | 66.69 |
| Gains on disposal of financial assets measured at amortized cost | (1,156) | (0.17) | 16,897 | 2.39 | (319) | (0.01) | 49,388 | 3.87 |
| Foreign exchange gains(losses) | (144,583) | (21.38) | (291,010) | (41.21) | 493,693 | 18.70 | 1,471,395 | 115.32 |
| Gains on reversal of impairment (loss) on assets | (71,989) | (10.65) | (5,009) | (0.71) | (75,488) | (2.86) | (12,113) | (0.95) |
| Share of profit of subsidiaries, associates and joint ventures accounted for using equity method | 8,623 | 1.28 | 12,258 | 1.74 | 38,806 | 1.47 | 26,364 | 2.07 |
| Net other non-interest revenue | 18 | | 9 | | 128 | | 50 | |
| Net revenues | 676,188 | 100.00 | 706,216 | 100.00 | 2,640,217 | 100.00 | 1,275,951 | 100.00 |
| Bad debt expenses, commitment and guarantee liability provision | (95,938) | (14.19) | (21,123) | (2.99) | (529,751) | (20.06) | 9,497 | 0.74 |
| Operating expenses | (283,478) | (41.92) | (291,521) | (41.28) | (858,989) | (32.54) | (843,530) | (66.11) |
| Employee benefits expenses | (114,266) | (16.90) | (119,837) | (16.97) | (347,201) | (13.15) | (353,485) | (27.70) |
| Depreciation and amortization expenses | (31,079) | (4.60) | (16,747) | (2.37) | (91,869) | (3.48) | (45,717) | (3.58) |
| Other general and administrative expense | (138,133) | (20.42) | (154,937) | (21.94) | (419,919) | (15.91) | (444,328) | (34.83) |
| Profit before income tax | 296,772 | 43.89 | 393,572 | 55.73 | 1,251,477 | 47.40 | 441,918 | 34.63 |
| Income tax expenses | (32,457) | (4.80) | (39,077) | (5.53) | (129,295) | (4.90) | (48,746) | (3.82) |
| Profit | 264,315 | 39.09 | 354,495 | 50.20 | 1,122,182 | 42.50 | 393,172 | 30.81 |
| Other comprehensive income | (339,771) | (50.25) | (426,086) | (60.34) | 1,663,731 | 63.02 | (378,007) | (29.62) |
| Components of other comprehensive income that will not be reclassified to profit or loss | (230,321) | (34.06) | (72,924) | (10.33) | 21,678 | 0.82 | 120,062 | 9.41 |
| Unrealized losses from investments in equity instruments measured at fair value through other comprehensive income | (230,321) | (34.06) | (72,924) | (10.33) | 21,678 | 0.82 | 120,062 | 9.41 |
| Components of other comprehensive income (loss) that will be reclassified to profit or loss | (109,450) | (16.19) | (353,162) | (50.01) | 1,642,053 | 62.20 | (498,069) | (39.03) |
| Unrealized losses from investments in debt instruments measured at fair value through other comprehensive income | (113,114) | (16.73) | (359,928) | (50.97) | 1,629,720 | 61.73 | (549,643) | (43.08) |
| Debt impairment losses and revolving benefits measured by fair value through other comprehensive gains and losses | 3,664 | 0.54 | 6,766 | 0.96 | 12,333 | 0.47 | 51,574 | 4.05 |
| Total comprehensive income | (75,456) | (11.16) | (71,591) | (10.14) | 2,785,913 | 105.52 | 15,165 | 1.19 |
| Earnings per share | | | | | | | | |
| Basic earnings per share | 0.11 | | 0.15 | | 0.46 | | 0.16 | |
| Diluted earnings per share | 0.11 | | 0.15 | | 0.46 | | 0.16 | |

Chairman : 吳明敏

Manager : 嚴漢明

Chief Accountant : 楊麗玲

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