

綜合損益表

中華民國108年及107年1月1日至6月30日

單位：新臺幣千元

項目	108年第2季		107年第2季		108年1月至6月		107年1月至6月	
	金額	%	金額	%	金額	%	金額	%
利息收入	2,482,429	281.35	2,557,208	803.05	5,026,604	255.93	5,029,991	882.87
減：利息費用	(2,033,629)	(230.48)	(2,013,281)	(632.24)	(4,135,083)	(210.54)	(3,939,714)	(691.50)
利息淨收益	448,800	50.87	543,927	170.81	891,521	45.39	1,090,277	191.37
利息以外淨收益	433,530	49.13	(225,492)	(70.81)	1,072,507	54.61	(520,542)	(91.37)
手續費淨收益	119,476	13.54	49,281	15.48	175,799	8.95	90,563	15.90
透過損益按公允價值衡量之金融資產及負債損益	(426,092)	(48.29)	(3,196,707)	(1,003.88)	(604,066)	(30.76)	(2,638,788)	(463.16)
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	246,622	27.95	103,295	32.44	834,868	42.51	225,744	39.62
除列按攤銷後成本衡量之金融資產損益	19		21,890	6.87	837	0.04	32,491	5.70
兌換損益	482,128	54.64	2,801,718	879.84	638,276	32.50	1,762,405	309.34
資產減損(損失)迴轉利益	(7,619)	(0.86)	(13,224)	(4.15)	(3,499)	(0.18)	(7,104)	(1.25)
採用權益法認列之子公司、關聯企業及合資損益之份額	19,138	2.17	8,239	2.59	30,183	1.54	14,106	2.48
其他利息以外淨收益	(142)	(0.02)	16		109	0.01	41	
淨收益	882,330	100.00	318,435	100.00	1,964,028	100.00	569,735	100.00
呆帳費用、承諾及保證責任準備提存	(155,598)	(17.63)	(56,795)	(17.84)	(433,812)	(22.09)	30,620	5.37
營業費用	(270,562)	(30.67)	(271,676)	(85.32)	(575,511)	(29.30)	(552,009)	(96.88)
員工福利費用	(110,083)	(12.48)	(114,101)	(35.83)	(232,936)	(11.86)	(233,648)	(41.01)
折舊及攤銷費用	(29,024)	(3.29)	(15,194)	(4.77)	(60,790)	(3.09)	(28,970)	(5.08)
其他業務及管理費用	(131,455)	(14.90)	(142,381)	(44.72)	(281,785)	(14.35)	(289,391)	(50.79)
稅前淨利(損)	456,170	51.70	(10,036)	(3.16)	954,705	48.61	48,346	8.49
所得稅費用	(26,341)	(2.98)	4,329	1.36	(96,839)	(4.93)	(9,669)	(1.70)
本期淨利(損)	429,829	48.72	(5,707)	(1.80)	857,866	43.68	38,677	6.79
其他綜合損益	1,255,089	142.24	273,172	85.79	2,003,503	102.01	48,079	8.44
不重分類至損益之項目	205,250	23.26	163,796	51.44	252,000	12.83	192,986	33.87
透過其他綜合損益按公允價值衡量之權益工具評價損益	205,250	23.26	163,796	51.44	252,000	12.83	192,986	33.87
後續可能重分類至損益之項目	1,049,839	118.98	109,376	34.35	1,751,503	89.18	(144,907)	(25.43)
透過其他綜合損益按公允價值衡量之債務工具損益	-		109,376	34.35	-		(144,907)	(25.43)
透過其他綜合損益按公允價值衡量之債務工具評價損益	1,041,928	118.09	-		1,742,833	88.74	-	
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	7,911	0.89	-		8,670	0.44	-	
本期綜合損益總額	1,684,918	190.96	267,465	83.99	2,861,369	145.69	86,756	15.23
每股盈餘								
基本每股盈餘	0.18		-		0.36		0.02	
稀釋每股盈餘	0.18		-		0.36		0.02	

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。

Statement of Comprehensive Income
2019/1/1-6/30 & 2018/1/1-6/30

Unit: Thousand NT Dollars

Items	2019/4/1-6/30		2018/4/1-6/30		2019/1/1-6/30		2018/1/1-6/30	
	Amount	%	Amount	%	Amount	%	Amount	%
Interest revenue	2,482,429	281.35	2,557,208	803.05	5,026,604	255.93	5,029,991	882.87
Less : Interest expenses	(2,033,629)	(230.48)	(2,013,281)	(632.24)	(4,135,083)	(210.54)	(3,939,714)	(691.50)
Net interest revenue	448,800	50.87	543,927	170.81	891,521	45.39	1,090,277	191.37
Non-interest revenue	433,530	49.13	(225,492)	(70.81)	1,072,507	54.61	(520,542)	(91.37)
Service fee and commission revenue	119,476	13.54	49,281	15.48	175,799	8.95	90,563	15.90
Gains (losses) on financial assets or liabilities at fair value through profit or loss, net	(426,092)	(48.29)	(3,196,707)	(1,003.88)	(604,066)	(30.76)	(2,638,788)	(463.16)
Realized gains on financial assets at fair value through other comprehensive income	246,622	27.95	103,295	32.44	834,868	42.51	225,744	39.62
Gains on disposal of financial assets measured at amortized cost	19		21,890	6.87	837	0.04	32,491	5.70
Foreign exchange gains(losses)	482,128	54.64	2,801,718	879.84	638,276	32.50	1,762,405	309.34
Gains on reversal of impairment (loss) on assets	(7,619)	(0.86)	(13,224)	(4.15)	(3,499)	(0.18)	(7,104)	(1.25)
Share of profit of subsidiaries, associates and joint ventures accounted for using equity method	19,138	2.17	8,239	2.59	30,183	1.54	14,106	2.48
Net other non-interest revenue	(142)	(0.02)	16		109	0.01	41	
Net revenues	882,330	100.00	318,435	100.00	1,964,028	100.00	569,735	100.00
Bad debt expenses, commitment and guarantee liability provision	(155,598)	(17.63)	(56,795)	(17.84)	(433,812)	(22.09)	30,620	5.37
Operating expenses	(270,562)	(30.67)	(271,676)	(85.32)	(575,511)	(29.30)	(552,009)	(96.88)
Employee benefits expenses	(110,083)	(12.48)	(114,101)	(35.83)	(232,936)	(11.86)	(233,648)	(41.01)
Depreciation and amortization expenses	(29,024)	(3.29)	(15,194)	(4.77)	(60,790)	(3.09)	(28,970)	(5.08)
Other general and administrative expense	(131,455)	(14.90)	(142,381)	(44.72)	(281,785)	(14.35)	(289,391)	(50.79)
Profit (loss) before income tax	456,170	51.70	(10,036)	(3.16)	954,705	48.61	48,346	8.49
Income tax expenses	(26,341)	(2.98)	4,329	1.36	(96,839)	(4.93)	(9,669)	(1.70)
Profit (loss)	429,829	48.72	(5,707)	(1.80)	857,866	43.68	38,677	6.79
Other comprehensive income	1,255,089	142.24	273,172	85.79	2,003,503	102.01	48,079	8.44
Components of other comprehensive income that will not be reclassified to profit or loss	205,250	23.26	163,796	51.44	252,000	12.83	192,986	33.87
Unrealized losses from investments in equity instruments measured at fair value through other comprehensive income	205,250	23.26	163,796	51.44	252,000	12.83	192,986	33.87
Components of other comprehensive income (loss) that will be reclassified to profit or loss	1,049,839	118.98	109,376	34.35	1,751,503	89.18	(144,907)	(25.43)
Debt instrument profit or loss measured at fair value through other comprehensive income	-		109,376	34.35	-		(144,907)	(25.43)
Unrealized losses from investments in debt instruments measured at fair value through other comprehensive income	1,041,928	118.09	-		1,742,833	88.74	-	
Debt impairment losses and revolving benefits measured by fair value through other comprehensive gains and losses	7,911	0.89	-		8,670	0.44	-	
Total comprehensive income	1,684,918	190.96	267,465	83.99	2,861,369	145.69	86,756	15.23
Earnings per share								
Basic earnings per share	0.18		-		0.36		0.02	
Diluted earnings per share	0.18		-		0.36		0.02	

Chairman : 吳明敏

Manager : 嚴漢明

Chief Accountant : 楊麗玲

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