

資產負債表

中華民國107年及106年12月31日

單位：新臺幣千元

資 產	107年12月31日		106年12月31日		負 債 及 權 益	107年12月31日		106年12月31日	
會計項目	金額	%	金額	%	會計項目	金額	%	金額	%
現金及約當現金	9,417,300	1.18	1,958,597	0.25	央行及銀行同業存款	42,794,515	5.34	20,835,059	2.69
存放央行及拆借銀行同業	192,483,760	24.01	200,252,027	25.84	透過損益按公允價值衡量之金融負債	155,462	0.02	336,041	0.04
透過損益按公允價值衡量之金融資產	39,614,813	4.94	5,201,266	0.67	附買回票券及債券負債	41,479,961	5.17	8,035,638	1.04
透過其他綜合損益按公允價值衡量之金融資產	110,996,050	13.85	-		應付款項	3,688,688	0.46	1,476,472	0.19
按攤銷後成本衡量之債務工具投資	207,807,659	25.92	-		存款及匯款	667,819,653	83.31	699,271,729	90.21
應收款項-淨額	4,757,960	0.60	4,089,853	0.53	應付金融債券	15,000,000	1.87	15,000,000	1.94
本期所得稅資產	579,656	0.07	600,639	0.08	其他金融負債	362,441	0.05	583,804	0.08
貼現及放款-淨額	234,498,895	29.25	214,814,761	27.71	負債準備	240,861	0.03	240,882	0.03
備供出售金融資產-淨額	-		92,152,716	11.89	遞延所得稅負債	669,773	0.08	162,861	0.02
持有至到期日金融資產-淨額	-		204,084,955	26.33	其他負債	437,324	0.05	403,123	0.05
採用權益法之投資-淨額	267,021	0.03	236,929	0.03	負債總計	772,648,678	96.38	746,345,609	96.29
其他金融資產-淨額	13,371		51,190,035	6.60	權益				
不動產及設備-淨額	465,498	0.06	353,516	0.05	普通股股本	24,106,972	3.01	23,857,974	3.08
無形資產-淨額	135,837	0.02	106,196	0.01	保留盈餘				
遞延所得稅資產-淨額	484,490	0.06	68,935	0.01	法定盈餘公積	3,166,869	0.40	2,760,174	0.35
其他資產-淨額	88,778	0.01	26,855		特別盈餘公積	525,141	0.07	525,141	0.07
					未分配盈餘	1,099,990	0.14	1,016,739	0.13
					其他權益	63,438		631,643	0.08
					權益總計	28,962,410	3.62	28,791,671	3.71
資產總計	801,611,088	100.00	775,137,280	100.00	負債及權益總計	801,611,088	100.00	775,137,280	100.00

董事長：吳明敏

經理人：陳坤山

會計主管：楊麗玲

Balance Sheet
2018/12/31 & 2017/12/31

Unit : Thousand NT Dollars

Assets		2018/12/31		2017/12/31		Liabilities and equity		2018/12/31		2017/12/31	
Accounting Title	Amount	%	Amount	%	Accounting Title	Amount	%	Amount	%		
Cash and cash equivalents	9,417,300	1.18	1,958,597	0.25	Deposits from the Central Bank and other banks	42,794,515	5.34	20,835,059	2.69		
Due from the central bank and call loans to banks	192,483,760	24.01	200,252,027	25.84	Financial liabilities at fair value through profit or loss	155,462	0.02	336,041	0.04		
Financial assets at fair value through profit or loss	39,614,813	4.94	5,201,266	0.67	Securities sold under repurchase agreements	41,479,961	5.17	8,035,638	1.04		
Financial assets measured at fair value through other comprehensive income	110,996,050	13.85	-		Accounts Payable	3,688,688	0.46	1,476,472	0.19		
Debt instrument investment measured by amortized cost	207,807,659	25.92	-		Deposits and remittances	667,819,653	83.31	699,271,729	90.21		
Accounts Receivable, net	4,757,960	0.60	4,089,853	0.53	Financial bonds	15,000,000	1.87	15,000,000	1.94		
Current income tax assets	579,656	0.07	600,639	0.08	Other financial liabilities	362,441	0.05	583,804	0.08		
Discounts and loans, net	234,498,895	29.25	214,814,761	27.71	Provisions for liabilities	240,861	0.03	240,882	0.03		
Available-for-sale financial assets, net	-		92,152,716	11.89	Deferred income tax liabilities	669,773	0.08	162,861	0.02		
Held-to-maturity financial assets, net	-		204,084,955	26.33	Other liabilities	437,324	0.05	403,123	0.05		
Investments accounted for using equity method, net	267,021	0.03	236,929	0.03	Total liabilities	772,648,678	96.38	746,345,609	96.29		
Other financial assets, net	13,371		51,190,035	6.60							
Property and equipment, net	465,498	0.06	353,516	0.05	Equity						
Intangible assets, net	135,837	0.02	106,196	0.01	Common stock	24,106,972	3.01	23,857,974	3.08		
Deferred income tax assets,net	484,490	0.06	68,935	0.01	Retained earnings						
Other assets, net	88,778	0.01	26,855		Legal reserve	3,166,869	0.40	2,760,174	0.35		
					Special reserve	525,141	0.07	525,141	0.07		
					Unappropriated retained earnings	1,099,990	0.14	1,016,739	0.13		
					Other Equity	63,438		631,643	0.08		
					Total equity	28,962,410	3.62	28,791,671	3.71		
Total assets	801,611,088	100.00	775,137,280	100.00	Total liabilities and equity	801,611,088	100.00	775,137,280	100.00		

Chairman : 吳明敏

Manager : 陳坤山

Chief Accountant : 楊麗玲

綜合損益表

中華民國107年及106年1月1日至12月31日

單位：新臺幣千元

項目	107年度		106年度		變動百分比%
	金額	%	金額	%	
利息收入	10,154,459	395.50	10,928,319	416.42	(7.08)
減：利息費用	(8,015,480)	(312.19)	(7,393,773)	(281.74)	8.41
利息淨收益	2,138,979	83.31	3,534,546	134.68	(39.48)
利息以外淨收益	428,511	16.69	(910,228)	(34.68)	147.08
手續費淨收益	199,325	7.76	124,511	4.75	60.09
透過損益按公允價值衡量之金融資產及負債損益	(2,912,712)	(113.45)	6,168,762	235.06	(147.22)
備供出售金融資產之已實現損益	-		966,274	36.82	(100.00)
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	1,019,066	39.69	-		
除列按攤銷後成本衡量之金融資產損益	55,333	2.16	-		
兌換損益	2,031,920	79.14	(8,339,771)	(317.79)	124.36
資產減損(損失)迴轉利益	5,313	0.21	54,395	2.07	(90.23)
採用權益法認列之子公司、關聯企業及合資損益之份額	30,092	1.17	52,116	1.99	(42.26)
其他利息以外淨收益	174	0.01	63,485	2.42	(99.73)
淨收益	2,567,490	100.00	2,624,318	100.00	(2.17)
呆帳費用、承諾及保證責任準備提存	(193,703)	(7.54)	(422,735)	(16.11)	(54.18)
營業費用	(1,159,763)	(45.18)	(1,109,886)	(42.29)	4.49
員工福利費用	(472,998)	(18.43)	(464,127)	(17.69)	1.91
折舊及攤銷費用	(62,916)	(2.45)	(39,828)	(1.52)	57.97
其他業務及管理費用	(623,849)	(24.30)	(605,931)	(23.08)	2.96
稅前淨利	1,214,024	47.28	1,091,697	41.60	11.21
所得稅費用	(80,782)	(3.15)	(69,420)	(2.64)	16.37
本期淨利	1,133,242	44.13	1,022,277	38.96	10.85
其他綜合損益	(628,646)	(24.48)	(366,805)	(13.98)	(71.38)
不重分類至損益之項目	(49,152)	(1.91)	(5,538)	(0.21)	(787.54)
確定福利計畫之再衡量數	(7,363)	(0.29)	(6,672)	(0.25)	(10.36)
透過其他綜合損益按公允價值衡量之權益工具評價損益	(44,025)	(1.71)	-		
與不重分類之項目相關之所得稅	2,236	0.09	1,134	0.04	97.18
後續可能重分類至損益之項目	(579,494)	(22.57)	(361,267)	(13.77)	(60.41)
備供出售金融資產未實現評價損益	-		(361,267)	(13.77)	100.00
透過其他綜合損益按公允價值衡量之債務工具評價損益	(579,494)	(22.57)	-		
本期綜合損益總額	504,596	19.65	655,472	24.98	(23.02)
每股盈餘					
基本每股盈餘	0.47		0.42		
稀釋每股盈餘	0.47		0.42		

董事長：吳明敏

經理人：陳坤山

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

2018/1/1~12/31 & 2017/1/1~12/31

Unit: Thousand NT Dollars

Items	2018/1/1~12/31		2017/1/1~12/31		change in %
	Amount	%	Amount	%	
Interest revenue	10,154,459	395.50	10,928,319	416.42	(7.08)
Less : Interest expenses	(8,015,480)	(312.19)	(7,393,773)	(281.74)	8.41
Net interest revenue	2,138,979	83.31	3,534,546	134.68	(39.48)
Non-interest revenue	428,511	16.69	(910,228)	(34.68)	147.08
Service fee and commission revenue	199,325	7.76	124,511	4.75	60.09
Gains (losses) on financial assets or liabilities at fair value through profit, net	(2,912,712)	(113.45)	6,168,762	235.06	(147.22)
Realized gains(losses) on available-for-sale financial assets, net	-		966,274	36.82	(100.00)
Financial assets measured at fair value through other comprehensive profit or loss have realized interest	1,019,066	39.69	-		
Excluding gains(losses) on financial assets measured at amortised cost	55,333	2.16	-		
Foreign exchange gains(losses)	2,031,920	79.14	(8,339,771)	(317.79)	124.36
Gains on reversal of impairment (loss) on assets	5,313	0.21	54,395	2.07	(90.23)
Share of profit of subsidiaries, associates and joint ventures accounted for using equity method	30,092	1.17	52,116	1.99	(42.26)
Net other non-interest revenue	174	0.01	63,485	2.42	(99.73)
Net revenues	2,567,490	100.00	2,624,318	100.00	(2.17)
Bad debt expenses and commitment and guarantee liability provisions	(193,703)	(7.54)	(422,735)	(16.11)	(54.18)
Operating expenses	(1,159,763)	(45.18)	(1,109,886)	(42.29)	4.49
Employee benefits expenses	(472,998)	(18.43)	(464,127)	(17.69)	1.91
Depreciation and amortization expenses	(62,916)	(2.45)	(39,828)	(1.52)	57.97
Other general and administrative expense	(623,849)	(24.30)	(605,931)	(23.08)	2.96
Profit before income tax	1,214,024	47.28	1,091,697	41.60	11.21
Tax expense	(80,782)	(3.15)	(69,420)	(2.64)	16.37
Profit	1,133,242	44.13	1,022,277	38.96	10.85
Other comprehensive income	(628,646)	(24.48)	(366,805)	(13.98)	(71.38)
Items not to be reclassified into profit or loss	(49,152)	(1.91)	(5,538)	(0.21)	(787.54)
Losses on remeasurements of defined benefit plans	(7,363)	(0.29)	(6,672)	(0.25)	(10.36)
Equity instruments valuation profit or loss measured at fair value through other comprehensive income	(44,025)	(1.71)	-		
Income tax of items not to be reclassified	2,236	0.09	1,134	0.04	97.18
Items that are or may be reclassified subsequently to profit or loss	(579,494)	(22.57)	(361,267)	(13.77)	(60.41)
Unrealised gains(losses) on available-for-sale financial assets	-		(361,267)	(13.77)	100.00
Evaluating profit and loss by debt instruments measured at fair value through other comprehensive gains and losses	(579,494)	(22.57)	-		
Total comprehensive income	504,596	19.65	655,472	24.98	(23.02)
Earnings per share					
Basic earnings per share	0.47		0.42		
Diluted earnings per share	0.47		0.42		

Chairman : 吳明敏

Manager : 陳坤山

Chief Accountant : 楊麗玲

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