

資產負債表

中華民國114年及113年12月31日

單位：新臺幣千元

資 產	114年12月31日		113年12月31日		負債及權益		114年12月31日		113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	4,063,690	0.45	3,941,623	0.41	央行及銀行同業存款	65,491,556	7.24	61,131,178	6.36	
存放央行及拆借銀行同業	120,723,460	13.35	136,776,354	14.23	透過損益按公允價值衡量之金融負債	400,627	0.04	503,141	0.05	
透過損益按公允價值衡量之金融資產	132,366	0.01	1,481,606	0.15	附買回票券及債券負債	45,871,474	5.07	68,361,040	7.11	
透過其他綜合損益按公允價值衡量之金融資產	71,409,389	7.90	59,315,430	6.17	應付款項	4,229,739	0.47	2,275,126	0.24	
按攤銷後成本衡量之債務工具投資	281,458,339	31.13	375,007,350	39.01	存款及匯款	730,096,519	80.75	750,871,121	78.11	
應收款項-淨額	5,701,665	0.63	4,170,735	0.43	應付金融債券	30,650,000	3.39	49,950,000	5.20	
本期所得稅資產	1,553,845	0.17	806,715	0.08	負債準備	327,972	0.04	357,121	0.04	
貼現及放款-淨額	416,516,656	46.07	377,373,819	39.26	租賃負債	283,860	0.03	321,913	0.03	
採用權益法之投資-淨額	951,119	0.11	899,722	0.09	遞延所得稅負債	133,956	0.01	163,891	0.02	
其他金融資產-淨額	33,602	0.00	26,185	0.00	其他負債	509,304	0.06	523,626	0.05	
不動產及設備-淨額	567,990	0.06	539,119	0.06	負債總計	877,975,007	97.10	934,458,157	97.21	
使用權資產-淨額	243,698	0.03	297,271	0.03	權益					
無形資產-淨額	152,974	0.02	132,091	0.01	股本					
遞延所得稅資產-淨額	107,709	0.01	141,277	0.02	普通股股本	26,965,035	2.99	26,965,035	2.81	
其他資產-淨額	579,456	0.06	413,391	0.05	預收股本	4,034		534		
					保留盈餘					
					法定盈餘公積	85,059	0.01	5,606,543	0.58	
					特別盈餘公積	1,017,321	0.11	1,312,321	0.14	
					待彌補虧損	(1,699,537)	(0.19)	(5,816,484)	(0.61)	
					其他權益	(150,961)	(0.02)	(1,203,418)	(0.13)	
					權益總計	26,220,951	2.90	26,864,531	2.79	
資產總計	904,195,958	100.00	961,322,688	100.00	負債及權益總計	904,195,958	100.00	961,322,688	100.00	

董事長：簡展穎

經理人：吳百仁

會計主管：楊麗玲

Balance Sheet

2025/12/31 & 2024/12/31

Unit : Thousand NT Dollars

Assets Accounting Title	2025/12/31		2024/12/31		Liabilities and equity Accounting Title		2025/12/31		2024/12/31	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Cash and cash equivalents	4,063,690	0.45	3,941,623	0.41	Deposits from the central bank and other banks	7.24	65,491,556	7.24	61,131,178	6.36
Due from the central bank and call loans to banks	120,723,460	13.35	136,776,354	14.23	Financial liabilities at fair value through profit or loss	0.04	400,627	0.04	503,141	0.05
Financial assets at fair value through profit or loss	132,366	0.01	1,481,606	0.15	Notes and bonds issued under repurchase agreement	5.07	45,871,474	5.07	68,361,040	7.11
Financial assets at fair value through other comprehensive income	71,409,389	7.90	59,315,430	6.17	Payables	0.47	4,229,739	0.47	2,275,126	0.24
Investments in debt instruments at amortised cost	281,458,339	31.13	375,007,350	39.01	Deposits and remittances	80.75	730,096,519	80.75	750,871,121	78.11
Receivables, net	5,701,665	0.63	4,170,735	0.43	Bank notes payable	3.39	30,650,000	3.39	49,950,000	5.20
Current tax assets	1,553,845	0.17	806,715	0.08	Provisions	0.04	327,972	0.04	357,121	0.04
Discounts and loans, net	416,516,656	46.07	377,373,819	39.26	Lease liabilities	0.03	263,860	0.03	321,913	0.03
Investments measured by equity method, net	951,119	0.11	899,722	0.09	Deferred income tax liabilities	0.01	133,956	0.01	163,891	0.02
Other financial assets, net	33,602		26,185		Other liabilities	0.06	509,304	0.06	523,626	0.05
Property and equipment, net	567,990	0.06	539,119	0.06	Total liabilities	97.10	877,975,007	97.10	934,458,157	97.21
Right-of-use assets, net	243,698	0.03	297,271	0.03	Equity					
Intangible assets, net	152,974	0.02	132,091	0.01	Share Capital					
Deferred tax assets, net	107,709	0.01	141,277	0.02	Common stock		26,965,035	2.99	26,965,035	2.81
Other assets, net	579,456	0.06	413,391	0.05	Advance receipts for capital stock		4,034		534	
					Retained earnings		85,059	0.01	5,606,543	0.58
					Legal reserve		1,017,321	0.11	1,312,321	0.14
					Special reserve		(1,699,537)	(0.19)	(5,816,484)	(0.61)
					Accumulated deficit		(150,961)	(0.02)	(1,203,418)	(0.13)
					Other equity interest		26,220,951	2.90	26,864,531	2.79
Total assets	904,195,958	100.00	961,322,688	100.00	Total liabilities and equity	100.00	904,195,958	100.00	961,322,688	100.00

Chairman : 簡展穎

Manager : 吳百仁

Chief Accountant : 楊麗玲

綜合損益表

中華民國114年及113年1月1日至12月31日

單位：新臺幣千元

項目	114年度		113年度		變動百分比 %
	金額	%	金額	%	
利息收入	18,076,945	3,659.37	19,076,998	540.42	(5.24)
減：利息費用	(17,160,371)	(3,473.83)	(20,708,537)	(586.64)	(17.13)
利息淨損益	916,574	185.54	(1,631,539)	(46.22)	156.18
利息以外淨損益					
手續費淨收益	403,160	81.61	335,144	9.49	20.29
透過損益按公允價值衡量之金融資產及負債損益	(1,546,530)	(313.07)	(1,649,544)	(46.73)	6.24
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	682,755	138.22	(688,005)	(19.49)	199.24
除列按攤銷後成本衡量之金融資產損益	(102,849)	(20.82)	(55,576)	(1.57)	(85.06)
兌換損益	45,128	9.14	116,397	3.30	(61.23)
資產減損迴轉利益	43,903	8.89	23,966	0.68	83.19
採用權益法認列之子公司、關聯企業及合資損益之份額	51,397	10.40	16,324	0.46	214.86
其他利息以外淨收益	453	0.09	2,831	0.08	(84.00)
淨損益	493,991	100.00	(3,530,002)	(100.00)	113.99
呆帳費用、承諾及保證責任準備提存	(442,379)	(89.55)	(700,243)	(19.84)	(36.82)
營業費用	(1,750,990)	(354.46)	(1,777,621)	(50.35)	(1.50)
員工福利費用	(584,198)	(118.26)	(557,165)	(15.78)	4.85
折舊及攤銷費用	(213,319)	(43.18)	(216,470)	(6.13)	(1.46)
其他業務及管理費用	(953,473)	(193.02)	(1,003,986)	(28.44)	(5.03)
稅前淨損	(1,699,378)	(344.01)	(6,007,866)	(170.19)	71.71
所得稅費用	(2,402)	(0.49)	(11,551)	(0.33)	(79.21)
本期淨損	(1,701,780)	(344.50)	(6,019,417)	(170.52)	71.73
其他綜合損益	1,054,700	213.51	(1,011,352)	(28.65)	204.29
不重分類至損益之項目	(113,354)	(22.94)	218,509	6.19	(151.88)
確定福利計畫之再衡量數	6,155	1.25	1,843	0.05	233.97
透過其他綜合損益按公允價值衡量之權益工具評價損益	(118,278)	(23.94)	217,035	6.15	(154.50)
與不重分類之項目相關之所得稅	(1,231)	(0.25)	(369)	(0.01)	233.60
後續可能重分類至損益之項目	1,168,054	236.45	(1,229,861)	(34.84)	194.97
透過其他綜合損益按公允價值衡量之債務工具評價損益	1,168,054	236.45	(1,229,861)	(34.84)	194.97
本期綜合損益總額	(647,080)	(130.99)	(7,030,769)	(199.17)	90.80
每股虧損					
基本每股虧損	(0.63)		(2.23)		

董事長：簡展穎

經理人：吳百仁

會計主管：楊麗玲

說明：每股虧損以新臺幣元為單位。

Statement of Comprehensive Income
2025/1/1-12/31 & 2024/1/1-12/31

Unit: Thousand NT Dollars

Items	2025/1/1-12/31		2024/1/1-12/31		change in %
	Amount	%	Amount	%	
Interest income	18,076,945	3,659.37	19,076,998	540.42	(5.24)
Less : Interest expenses	(17,160,371)	(3,473.83)	(20,708,537)	(586.64)	(17.13)
Net interest revenue (loss)	916,574	185.54	(1,631,539)	(46.22)	156.18
Net revenue (loss) other than interest					
Net service fee revenue	403,160	81.61	335,144	9.49	20.29
Gain (loss) on financial assets or liabilities measured at fair value through profit or loss	(1,546,530)	(313.07)	(1,649,544)	(46.73)	6.24
Realized gains (loss) on financial assets at fair value through other comprehensive income	682,755	138.22	(688,005)	(19.49)	199.24
Gain (loss) arising from derecognition of financial assets measured at amortised cost	(102,849)	(20.82)	(55,576)	(1.57)	(85.06)
Foreign exchange gain(loss)	45,128	9.14	116,397	3.30	(61.23)
Reversal of impairment loss on assets	43,903	8.89	23,966	0.68	83.19
Share of profit of subsidiaries, associates and joint ventures accounted for using equity method	51,397	10.40	16,324	0.46	214.86
Net other revenue other than interest income	453	0.09	2,831	0.08	(84.00)
Net Profit (loss)	493,991	100.00	(3,530,002)	(100.00)	113.99
Bad debts expense, commitment and guarantee liability provision	(442,379)	(89.55)	(700,243)	(19.84)	(36.82)
Operating expense	(1,750,990)	(354.46)	(1,777,621)	(50.35)	(1.50)
Employee benefits expenses	(584,198)	(118.26)	(557,165)	(15.78)	4.85
Depreciation and amortization expense	(213,319)	(43.18)	(216,470)	(6.13)	(1.46)
Other general and administrative expense	(953,473)	(193.02)	(1,003,986)	(28.44)	(5.03)
Loss before income tax	(1,699,378)	(344.01)	(6,007,866)	(170.19)	71.71
Income tax expense	(2,402)	(0.49)	(11,551)	(0.33)	(79.21)
Loss	(1,701,780)	(344.50)	(6,019,417)	(170.52)	71.73
Other comprehensive income	1,054,700	213.51	(1,011,352)	(28.65)	204.29
Components of other comprehensive income that will not be reclassified to profit or loss	(113,354)	(22.94)	218,509	6.19	(151.88)
Gains (losses) on remeasurements of defined benefit plans	6,155	1.25	1,843	0.05	233.97
Revaluation gains (losses) on investments in equity instruments measured at fair value through other comprehensive income	(118,278)	(23.94)	217,035	6.15	(154.50)
Income tax related to components of other comprehensive income that will not be reclassified to profit or loss	(1,231)	(0.25)	(369)	(0.01)	233.60
Components of other comprehensive income that will be reclassified to profit or loss	1,168,054	236.45	(1,229,861)	(34.84)	194.97
Revaluation gains (losses) from investments in debt instruments measured at fair value through other comprehensive income	1,168,054	236.45	(1,229,861)	(34.84)	194.97
Total comprehensive income	(647,080)	(130.99)	(7,030,769)	(199.17)	90.80
Loss per share					
Basic loss per share	(0.63)		(2.23)		

Chairman : 簡展穎

Manager : 吳百仁

Chief Accountant : 楊麗玲

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

資產負債表

中華民國115年及114年3月31日及114年12月31日

單位：新臺幣千元

資 產	115年3月31日		114年12月31日		114年3月31日		115年3月31日		114年12月31日		114年3月31日	
	金額	%	金額	%	金額	%	金額	%	金額	%	金額	%
現金及約當現金	2,582,238	0.29	4,063,690	0.45	2,248,753	0.25	58,321,209	6.53	65,491,556	7.24	65,238,736	7.08
存放央行及拆借銀行同業	130,419,446	14.62	120,723,460	13.35	115,230,542	12.52	390,875	0.04	400,627	0.04	522,146	0.06
透過損益按公允價值衡量之金融資產	518,833	0.06	132,366	0.01	343,361	0.04	37,529,263	4.20	45,871,474	5.07	56,578,547	6.15
透過其他綜合損益按公允價值衡量之金融資產	67,065,824	7.51	71,409,389	7.90	52,795,259	5.73	1,954,541	0.22	4,229,739	0.47	2,189,382	0.24
按攤銷後成本衡量之債務工具投資	274,000,510	30.70	281,458,339	31.13	359,776,707	39.08	737,031,556	82.58	730,096,519	80.75	728,545,942	79.13
應收款項-淨額	3,334,772	0.37	5,701,665	0.63	6,469,621	0.70	30,650,000	3.43	30,650,000	3.39	39,950,000	4.34
本期所得稅資產	1,670,743	0.19	1,553,845	0.17	1,004,426	0.11	330,786	0.04	327,972	0.04	345,234	0.04
貼現及放款-淨額	410,478,473	45.98	416,516,656	46.07	380,504,217	41.33	242,678	0.03	263,860	0.03	307,730	0.03
採用權益法之投資-淨額	967,372	0.11	951,119	0.11	912,206	0.10	133,956	0.02	133,956	0.01	163,891	0.02
其他金融資產-淨額	-	-	33,602	-	-	-	501,586	0.06	509,304	0.06	516,460	0.06
不動產及設備-淨額	559,347	0.06	567,990	0.06	545,879	0.06	867,086,450	97.15	877,975,007	97.10	894,358,068	97.15
使用權資產-淨額	223,867	0.03	243,698	0.03	284,110	0.03	-	-	-	-	-	-
無形資產-淨額	149,285	0.02	152,974	0.02	116,834	0.01	-	-	-	-	-	-
遞延所得稅資產-淨額	107,709	0.01	107,709	0.01	141,277	0.02	-	-	-	-	-	-
其他資產-淨額	488,077	0.05	579,456	0.06	229,276	0.02	-	-	-	-	-	-
資產總計	892,566,496	100.00	904,195,958	100.00	920,602,468	100.00	892,566,496	100.00	904,195,958	100.00	920,602,468	100.00
負債及權益												
會計項目												
央行及銀行同業存款												
透過損益按公允價值衡量之金融負債												
附買回票券及債券負債												
應付款項												
存款及匯款												
應付金融債券												
負債準備												
租賃負債												
遞延所得稅負債												
其他負債												
負債總計												
股本												
普通股股本												
預收股本												
保留盈餘												
法定盈餘公積												
特別盈餘公積												
待彌補虧損												
其他權益												
權益總計												
負債及權益總計												

董事長：簡展穎

經理人：吳百仁

會計主管：楊麗玲

Balance Sheet

2026/3/31 & 2025/12/31 & 2025/3/31

Unit : Thousand NT Dollars

Assets Accounting Title	2026/3/31		2025/12/31		2025/3/31		Liabilities and equity Accounting Title		2026/3/31		2025/12/31		2025/3/31		
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	
Cash and cash equivalents	2,582,238	0.29	4,063,690	0.45	2,248,753	0.25	58,321,209	6.53	65,491,556	7.24	65,238,736	7.08			
Due from the central bank and call loans to banks	130,419,446	14.62	120,723,460	13.35	115,230,542	12.52	390,875	0.04	400,627	0.04	522,146	0.06			
Financial assets at fair value through profit or loss	518,893	0.06	132,366	0.01	343,361	0.04	37,529,263	4.20	45,871,474	5.07	56,578,547	6.15			
Financial assets at fair value through other comprehensive income	67,065,824	7.51	71,409,389	7.90	52,795,259	5.73	1,954,541	0.22	4,229,739	0.47	2,189,382	0.24			
Investments in debt instruments at amortised cost	274,000,510	30.70	281,458,339	31.13	359,776,707	39.08	737,031,556	82.58	730,096,519	80.75	728,545,942	79.13			
Receivables, net	3,334,772	0.37	5,701,665	0.63	6,469,621	0.70	30,650,000	3.43	30,650,000	3.39	39,950,000	4.34			
Current tax assets	1,670,743	0.19	1,553,845	0.17	1,004,426	0.11	330,786	0.04	327,972	0.04	345,234	0.04			
Discounts and loans, net	410,478,473	45.98	416,516,656	46.07	380,504,217	41.33	242,678	0.03	263,860	0.03	307,730	0.03			
Investments measured by equity method, net	967,372	0.11	951,119	0.11	912,206	0.10	133,956	0.02	133,956	0.01	163,891	0.02			
Other financial assets, net	-		33,602		-		501,586	0.06	509,304	0.06	516,460	0.06			
Property and equipment, net	559,347	0.06	567,990	0.06	545,879	0.06	867,086,450	97.15	877,975,007	97.10	894,358,068	97.15			
Right-of-use assets, net	223,867	0.03	243,698	0.03	284,110	0.03									
Intangible assets, net	149,285	0.02	152,974	0.02	116,834	0.01									
Deferred tax assets, net	107,709	0.01	107,709	0.01	141,277	0.02									
Other assets, net	488,077	0.05	579,456	0.06	229,276	0.02									
							Equity								
							Share Capital								
							Common stock	26,965,035	3.02	26,965,035	2.99	26,965,035	2.93		
							Advance receipts for capital stock	4,034		4,034		4,034			
							Retained earnings								
							Legal reserve	85,059	0.01	85,059	0.01	85,059	0.01	5,606,543	0.61
							Special reserve	1,017,321	0.11	1,017,321	0.11	1,312,321	0.14	1,312,321	0.14
							Accumulated deficit	(1,690,041)	(0.19)	(1,699,537)	(0.19)	(6,586,754)	(0.72)	(6,586,754)	(0.72)
							Other equity interest	(901,362)	(0.10)	(150,961)	(0.02)	(1,056,779)	(0.11)	(1,056,779)	(0.11)
							Total equity	25,480,046	2.85	26,220,951	2.90	26,244,400	2.85	26,244,400	2.85
Total assets	892,566,496	100.00	904,195,958	100.00	920,602,468	100.00	892,566,496	100.00	904,195,958	100.00	920,602,468	100.00	920,602,468	100.00	

Chairman : 簡展穎

Manager : 吳百仁

Chief Accountant : 楊麗玲

綜合損益表

中華民國115年及114年1月1日至3月31日

單位：新臺幣千元

項目	115年第1季		114年第1季	
	金額	%	金額	%
利息收入	4,425,946	749.87	4,533,959	1,715.08
減：利息費用	(3,962,257)	(671.31)	(4,637,962)	(1,754.42)
利息淨損益	463,689	78.56	(104,003)	(39.34)
利息以外淨損益				
手續費淨收益	89,591	15.18	113,133	42.80
透過損益按公允價值衡量之金融資產及負債損益	(1,285,972)	(217.88)	(1,327,260)	(502.07)
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	149,965	25.41	24,345	9.21
除列按攤銷後成本衡量之金融資產損益	126,926	21.50	(22,649)	(8.57)
兌換損益	1,027,673	174.12	1,031,552	390.21
資產減損迴轉利益	2,175	0.37	8,036	3.04
採用權益法認列之子公司、關聯企業及合資損益之份額	16,253	2.75	12,484	4.72
其他利息以外淨損益	(74)	(0.01)	3	
淨損益	590,226	100.00	(264,359)	(100.00)
呆帳費用、承諾及保證責任準備提存	(75,424)	(12.78)	(73,682)	(27.87)
營業費用	(436,740)	(74.00)	(435,664)	(164.80)
員工福利費用	(149,751)	(25.37)	(141,293)	(53.45)
折舊及攤銷費用	(44,959)	(7.62)	(54,742)	(20.71)
其他業務及管理費用	(242,030)	(41.01)	(239,629)	(90.64)
稅前淨利(損)	78,062	13.22	(773,705)	(292.67)
本期淨利(損)	78,062	13.22	(773,705)	(292.67)
其他綜合損益	(750,401)	(127.13)	146,639	55.47
不重分類至損益之項目	108,555	18.40	(22,224)	(8.40)
透過其他綜合損益按公允價值衡量之權益工具評價損益	108,555	18.40	(22,224)	(8.40)
後續可能重分類至損益之項目	(858,956)	(145.53)	168,863	63.87
透過其他綜合損益按公允價值衡量之債務工具評價損益	(858,543)	(145.46)	168,987	63.92
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	(413)	(0.07)	(124)	(0.05)
本期綜合損益總額	(672,339)	(113.91)	(627,066)	(237.20)
每股盈餘(虧損)				
基本每股盈餘(虧損)	0.03		(0.29)	

董事長：簡展穎

經理人：吳百仁

會計主管：楊麗玲

說明：每股盈餘(虧損)以新臺幣元為單位。

Statement of Comprehensive Income

2026/1/1~3/31 & 2025/1/1~3/31

Unit: Thousand NT Dollars

Items	2026/1/1~3/31		2025/1/1~3/31	
	Amount	%	Amount	%
Interest income	4,425,946	749.87	4,533,959	1,715.08
Less: Interest expenses	(3,962,257)	(671.31)	(4,637,962)	(1,754.42)
Net interest revenue (loss)	463,689	78.56	(104,003)	(39.34)
Net revenue (loss) other than interest				
Net service fee revenue	89,591	15.18	113,133	42.80
Gain (loss) on financial assets or liabilities measured at fair value through profit or loss	(1,285,972)	(217.88)	(1,327,260)	(502.07)
Realized gain (loss) on financial assets at fair value through other comprehensive income	149,965	25.41	24,345	9.21
Gain (loss) arising from derecognition of financial assets measured at amortised cost	126,926	21.50	(22,649)	(8.57)
Foreign exchange gain (loss)	1,027,673	174.12	1,031,552	390.21
Reversal of impairment loss on assets	2,175	0.37	8,036	3.04
Share of profit of subsidiaries, associates and joint ventures accounted for using equity method	16,253	2.75	12,484	4.72
Net other revenue other than interest income	(74)	(0.01)	3	
Net Profit (loss)	590,226	100.00	(264,359)	(100.00)
Bad debts expense, commitment and guarantee liability provision	(75,424)	(12.78)	(73,682)	(27.87)
Operating expense	(436,740)	(74.00)	(435,664)	(164.80)
Employee benefits expenses	(149,751)	(25.37)	(141,293)	(53.45)
Depreciation and amortization expense	(44,959)	(7.62)	(54,742)	(20.71)
Other general and administrative expense	(242,030)	(41.01)	(239,629)	(90.64)
Profit (loss) before income tax	78,062	13.22	(773,705)	(292.67)
Profit (loss)	78,062	13.22	(773,705)	(292.67)
Other comprehensive income	(750,401)	(127.13)	146,639	55.47
Components of other comprehensive income that will not be reclassified to profit or loss	108,555	18.40	(22,224)	(8.40)
Revaluation gains (losses) on investments in equity instruments measured at fair value through other comprehensive income	108,555	18.40	(22,224)	(8.40)
Components of other comprehensive income that will be reclassified to profit or loss	(858,956)	(145.53)	168,863	63.87
Revaluation gains (losses) from investments in debt instruments measured at fair value through other comprehensive income	(858,543)	(145.46)	168,987	63.92
Impairment loss (Reversal of impairment loss) from investments in debt instruments measured at fair value through other comprehensive income	(413)	(0.07)	(124)	(0.05)
Total comprehensive income	(672,339)	(113.91)	(627,066)	(237.20)
Earnings (loss) per share				
Basic earnings (loss) per share	0.03		(0.29)	

Chairman: 簡展穎

Manager: 吳百仁

Chief Accountant: 楊麗玲

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