財務概況

Financial Summary

一、最近5年度簡明資產負債表及損益表
Condensed Balance Sheets and Statements of Income for the Past Five Years

(一)簡明資產負債表 Condensed Balance Sheets

單位：新台幣百萬元；Unit：NT$ Million

項目Item \ 年度Year		最近5年度財務資料 Financial Information for the Past Five Years					
		2004.12.31	2005.12.31	2006.12.31	2007.12.31	2008.12.31	2009.03.31
現金及約當現金、存放央行及拆借銀行同業 Cash & cash equivalents, Due from CBC & banks		26,820	9,954	8,810	8,166	20,261	25,048
公平價值變動列入損益之金融資產 Financial assets at fair value through income statement		9,375	9,972	8,227	6,548	1,900	2,698
附賣回票券及債券投資 Bills and bonds purchased under resale agreements		415	12,160	4,631	4,575	9,703	9,671
備供出售金融資產 Available-for-sale financial assets		0	0	1	1	2,644	2,139
貼現及放款 Discounts & loans		103,833	101,478	98,656	111,557	136,927	131,182
應收款項 Accounts receivable		1,031	899	853	962	784	921
持有至到期日金融資產 Held-to-Maturity financial assets		3,015	12,178	17,792	16,798	4,227	3,747
採權益法之股權投資 Equity method's investments		100	92	81	26	45	50
固定資產 Property, plant & equipment		2,514	2,373	2,344	2,376	2,346	2,329
無形資產 Intangible assets		0	0	27	36	58	63
其他金融資產 Other financial assets		3,322	3,371	4,721	5,068	4,037	4,009
其他資產 Other assets		1,306	871	753	703	765	818
資產總額 Total assets		151,731	153,348	146,896	156,816	183,697	182,675
央行及銀行同業存款 Due to CBC & banks		18,021	17,024	10,499	12,176	10,862	9,606
存款及匯款 Deposits & remittances		113,455	117,819	118,754	127,154	158,664	156,437
公平價值變動列入損益之金融負債 Financial liabilities at fair value through income statement		0	0	3	4	20	23
附買回票券及債券負債 Bills and bonds sold under repurchase agreements		892	467	439	268	293	244
央行及同業融資、應付金融債券 Funds borrowed from CBC & banks, financial bonds payable		4,213	3,620	2,558	3,340	1,000	4,000
特別股負債 Preferred stocks liability		0	0	0	0	0	0
應付退休金負債 Pension payable		90	114	139	165	202	204
其他金融負債 Other financial liabilities		359	263	222	236	300	300
其他負債 Other liabilities		4,414	3,643	3,673	3,059	3,000	2,619
負債總額 Total liabilities	分配前 Before distribution	141,444	142,950	136,287	146,402	174,341	173,433
	分配後 After distribution	141,724	143,230	136,623	146,458	—	—
股本 Capital		5,034	5,034	5,034	5,034	5,258	5,258
資本公積 Capital reserve		2,543	2,543	2,543	2,543	2,543	2,543
保留盈餘 Retained earnings	分配前 Before distribution	2,710	2,821	3,032	2,838	1,582	1,482
	分配後 After distribution	2,431	2,541	2,696	2,782	—	—
金融商品之未實現損益 Unrealized income－financial product		0	0	0	0	0	0
累積換算調整數 Cumulative translation adjustment		0	0	0	0	0	0
股東權益其他項目 Other stockholder's equity		0	0	0	(1)	(27)	(41)
股東權益總額 Total stockholders' equity	分配前 Before distribution	10,287	10,398	10,609	10,414	9,356	9,242
	分配後 After distribution	10,007	10,118	10,273	10,358	—	—

註：上列財務資料係會計師簽證數據。

The financial information listed above has been audited by the Bank's independent auditors.

(1)會計師姓名：謝仁耀、蔡淑滿。

Independent auditors：Jen-Yao Hsieh and Shu-Man Tsai.

(2)查核意見：修正式無保留意見。

Auditors' opinion：a modified opinion.

(二)簡明損益表 Condensed Statements of Income

單位：新台幣百萬元；Unit：NT$ Million

年度Year / 項目Item	最近5年度財務資料 Financial Information for the Past Five Years					
	2004.01.01－2004.12.31	2005.01.01－2005.12.31	2006.01.01－2006.12.31	2007.01.01－2007.12.31	2008.01.01－2008.12.31	2009.01.01－2009.03.31
利息淨收益 Net interest revenue	2,216	2,001	1,939	2,043	2,081	329
利息以外淨收益 Net non-interest revenue	352	192	384	119	(645)	(13)
放款呆帳費用 Credit loss expenses	224	26	131	170	622	9
營業費用 Operating expenses	1,796	1,653	1,671	1,746	1,801	437
繼續營業部門稅前損益 Income before tax－operating department	548	514	521	246	(987)	(130)
繼續營業部門稅後損益 Income after tax－operating department	393	390	450	142	(977)	(99)
停業部門損益（稅後淨額） Non-operating department income－after income tax	0	0	0	0	0	0
非常損益（稅後淨額） Special income－after income tax	0	0	0	0	0	0
會計原則變動之累積影響數（稅後淨額） Cumulative effect of changes on accounting principles－after income tax	0	0	41	0	0	0
本期損益 Net income	393	390	491	142	(977)	(99)
每股盈餘（元） Earnings per share（NT$ ）	0.78	0.78	0.97	0.28	(1.86)	(0.19)

註：上列財務資料係會計師簽證數據

The financial information listed above has been audited by the Bank's independent auditors.

(1)會計師姓名：謝仁耀、蔡淑滿。

Independent auditors：Jen-Yao Hsieh and Shu-Man Tsai.

(2)查核意見：修正式無保留意見。

Auditors' opinion：a modified opinion.