

Financial Statements

Wells Fargo & Company and Subsidiaries

Consolidated Statement of Income

(in millions, except per share amounts)	Year ended December 31,		
	2021	2020	2019
Interest income			
Debt securities	\$ 9,253	11,234	14,955
Loans held for sale	865	947	892
Loans (1)	28,634	34,230	44,218
Equity securities	608	554	962
Other interest income	334	954	5,128
Total interest income	39,694	47,919	66,155
Interest expense			
Deposits	388	2,804	8,635
Short-term borrowings	(41)	250	2,316
Long-term debt	3,173	4,471	7,350
Other interest expense	395	438	551
Total interest expense	3,915	7,963	18,852
Net interest income	35,779	39,956	47,303
Noninterest income			
Deposit and lending-related fees	6,920	6,602	7,293
Investment advisory and other asset-based fees (2)	11,011	9,863	9,814
Commissions and brokerage services fees (2)	2,299	2,384	2,461
Investment banking fees	2,354	1,865	1,797
Card fees	4,175	3,544	4,016
Mortgage banking	4,956	3,493	2,715
Net gains on trading and securities	7,264	2,710	3,976
Other (1)	3,734	3,847	7,457
Total noninterest income	42,713	34,308	39,529
Total revenue	78,492	74,264	86,832
Provision for credit losses	(4,155)	14,129	2,687
Noninterest expense			
Personnel	35,541	34,811	35,128
Technology, telecommunications and equipment	3,227	3,099	3,276
Occupancy	2,968	3,263	2,945
Operating losses	1,568	3,523	4,321
Professional and outside services	5,723	6,706	6,745
Advertising and promotion	600	600	1,076
Restructuring charges	76	1,499	—
Other	4,128	4,129	4,687
Total noninterest expense	53,831	57,630	58,178
Income before income tax expense (benefit)	28,816	2,505	25,967
Income tax expense (benefit) (1)	5,578	(1,157)	5,761
Net income before noncontrolling interests	23,238	3,662	20,206
Less: Net income from noncontrolling interests	1,690	285	491
Wells Fargo net income (1)	\$ 21,548	3,377	19,715
Less: Preferred stock dividends and other	1,292	1,591	1,612
Wells Fargo net income applicable to common stock (1)	\$ 20,256	1,786	18,103
Per share information (1)			
Earnings per common share	\$ 4.99	0.43	4.12
Diluted earnings per common share	4.95	0.43	4.09
Average common shares outstanding	4,061.9	4,118.0	4,393.1
Diluted average common shares outstanding	4,096.2	4,134.2	4,425.4

(1) In second quarter 2021, we elected to change our accounting method for low-income housing tax credit investments and elected to change the presentation of investment tax credits related to solar energy investments. Prior period balances have been revised to conform with the current period presentation. For additional information, see Note 1 (Summary of Significant Accounting Policies).

(2) In first quarter 2021, trust and investment management fees and asset-based brokerage fees were combined into a single line item for investment advisory and other asset-based fees, and brokerage commissions and other brokerage services fees were combined into a single line item for commissions and brokerage services fees. Prior period balances have been revised to conform with the current period presentation.

The accompanying notes are an integral part of these statements.

Wells Fargo & Company and Subsidiaries

Consolidated Balance Sheet

(in millions, except shares)	Dec 31, 2021	Dec 31, 2020
Assets		
Cash and due from banks	\$ 24,616	28,236
Interest-earning deposits with banks	209,614	236,376
Total cash, cash equivalents, and restricted cash	234,230	264,612
Federal funds sold and securities purchased under resale agreements	66,223	65,672
Debt securities:		
Trading, at fair value	88,265	75,095
Available-for-sale, at fair value (includes amortized cost of \$175,463 and \$215,533, net of allowance for credit losses)	177,244	220,392
Held-to-maturity, at amortized cost, net of allowance for credit losses (fair value \$272,386 and \$212,307)	272,022	205,720
Loans held for sale (includes \$15,895 and \$18,806 carried at fair value)	23,617	36,384
Loans	895,394	887,637
Allowance for loan losses	(12,490)	(18,516)
Net loans	882,904	869,121
Mortgage servicing rights (includes \$6,920 and \$6,125 carried at fair value)	8,189	7,437
Premises and equipment, net	8,571	8,895
Goodwill	25,180	26,392
Derivative assets	21,478	25,846
Equity securities (includes \$39,098 and \$34,009 carried at fair value)	72,886	60,008
Other assets	67,259	87,337
Total assets (1)	\$ 1,948,068	1,952,911
Liabilities		
Noninterest-bearing deposits	\$ 527,748	467,068
Interest-bearing deposits	954,731	937,313
Total deposits	1,482,479	1,404,381
Short-term borrowings	34,409	58,999
Derivative liabilities	9,424	16,509
Accrued expenses and other liabilities (includes \$20,685 and \$22,441 carried at fair value)	70,957	74,360
Long-term debt	160,689	212,950
Total liabilities (2)	1,757,958	1,767,199
Equity		
Wells Fargo stockholders' equity:		
Preferred stock	20,057	21,136
Common stock – \$1-2/3 par value, authorized 9,000,000,000 shares; issued 5,481,811,474 shares	9,136	9,136
Additional paid-in capital	60,196	60,197
Retained earnings	180,322	162,683
Cumulative other comprehensive income (loss)	(1,702)	194
Treasury stock – 1,596,009,977 shares and 1,337,799,931 shares	(79,757)	(67,791)
Unearned ESOP shares	(646)	(875)
Total Wells Fargo stockholders' equity	187,606	184,680
Noncontrolling interests	2,504	1,032
Total equity	190,110	185,712
Total liabilities and equity	\$ 1,948,068	1,952,911

(1) Our consolidated assets at December 31, 2021 and 2020, included the following assets of certain variable interest entities (VIEs) that can only be used to settle the liabilities of those VIEs: Debt securities, \$71 million and \$967 million; Loans, \$4.5 billion and \$10.9 billion; All other assets, \$234 million and \$310 million; and Total assets, \$4.8 billion and \$12.1 billion, respectively.

(2) Our consolidated liabilities at December 31, 2021 and 2020, include the following VIE liabilities for which the VIE creditors do not have recourse to Wells Fargo: Long-term debt, \$149 million and \$203 million; All other liabilities, \$259 million and \$900 million; and Total liabilities, \$408 million and \$1.1 billion, respectively.

The accompanying notes are an integral part of these statements.

Consolidated Statement of Changes in Equity

(\$ and shares in millions)	Preferred stock		Common stock		Wells Fargo stockholders' equity						
	Shares	Amount	Shares	Amount	Additional paid-in capital	Retained earnings	Cumulative other comprehensive income (loss)	Treasury stock	Unearned ESOP shares	Noncontrolling interests	Total equity
Balance December 31, 2018	9.4	\$ 23,214	4,581.3	\$ 9,136	60,685	158,163	(6,336)	(47,194)	(1,502)	900	197,066
Cumulative effect from change in accounting policies (1)(2)						(940)	481				(459)
Balance January 1, 2019 (2)	9.4	23,214	4,581.3	9,136	60,685	157,223	(5,855)	(47,194)	(1,502)	900	196,607
Net income (2)						19,715				491	20,206
Other comprehensive income, net of tax							4,544				4,544
Noncontrolling interests										(553)	(553)
Common stock issued			48.7		9	(382)		2,530			2,157
Common stock repurchased			(502.4)					(24,533)			(24,533)
Preferred stock issued	—	—			—						—
Preferred stock redeemed (3)	(1.6)	(1,330)			—	(220)					(1,550)
Preferred stock released by ESOP					(24)				359		335
Preferred stock converted to common shares	(0.3)	(335)	6.8		(16)			351			—
Common stock dividends					86	(8,529)					(8,443)
Preferred stock dividends						(1,392)					(1,392)
Stock-based compensation					1,234						1,234
Net change in deferred compensation and related plans					(925)			15			(910)
Net change (2)	(1.9)	(1,665)	(446.9)	—	364	9,192	4,544	(21,637)	359	(62)	(8,905)
Balance December 31, 2019 (2)	7.5	\$ 21,549	4,134.4	\$ 9,136	61,049	166,415	(1,311)	(68,831)	(1,143)	838	187,702
Cumulative effect from change in accounting policies (4)						990					990
Balance January 1, 2020 (2)	7.5	21,549	4,134.4	9,136	61,049	167,405	(1,311)	(68,831)	(1,143)	838	188,692
Net income (2)						3,377				285	3,662
Other comprehensive income, net of tax							1,505				1,505
Noncontrolling interests										(91)	(91)
Common stock issued			75.6		207	(1,449)		3,961			2,719
Common stock repurchased			(75.7)					(3,415)			(3,415)
Preferred stock issued	0.1	3,183			(67)						3,116
Preferred stock redeemed (5)	(1.9)	(3,347)			46	(301)					(3,602)
Preferred stock released by ESOP					(19)				268		249
Preferred stock converted to common shares	(0.2)	(249)	9.7		(243)			492			—
Common stock dividends					44	(5,059)					(5,015)
Preferred stock dividends						(1,290)					(1,290)
Stock-based compensation					643						643
Net change in deferred compensation and related plans					(1,463)			2			(1,461)
Net change (2)	(2.0)	(413)	9.6	—	(852)	(4,722)	1,505	1,040	268	194	(2,980)
Balance December 31, 2020 (2)	5.5	\$ 21,136	4,144.0	\$ 9,136	60,197	162,683	194	(67,791)	(875)	1,032	185,712

- (1) Effective January 1, 2019, we adopted Accounting Standards Update (ASU) 2016-02 – Leases (Topic 842) and subsequent related Updates, ASU 2017-08 – Receivables – Nonrefundable Fees and Other Costs (Subtopic 310-20): *Premium Amortization on Purchased Callable Debt Securities*.
- (2) In second quarter 2021, we elected to change our accounting method for low-income housing tax credit investments and elected to change the presentation of investment tax credits related to solar energy investments. Prior period balances have been revised to conform with the current period presentation. For additional information, see Note 1 (Summary of Significant Accounting Policies).
- (3) Represents the impact of the partial redemption of preferred stock, Series K, in third quarter 2019.
- (4) Effective January 1, 2020, we adopted ASU 2016-13 – Financial Instruments – Credit Losses (Topic 326): *Measurement of Credit Losses on Financial Instruments* (CECL). For additional information, see Note 1 (Summary of Significant Accounting Policies) in our Annual Report on Form 10-K for the year ended December 31, 2020.
- (5) Represents the impact of the redemption of the remaining preferred stock, Series K, in first quarter 2020, and Series T and Series V in fourth quarter 2020.

The accompanying notes are an integral part of these statements.

Consolidated Statement of Changes in Equity

(\$ and shares in millions)	Wells Fargo stockholders' equity										
	Preferred stock		Common stock		Additional paid-in capital	Retained earnings	Cumulative other comprehensive income (loss)	Treasury stock	Unearned ESOP shares	Noncontrolling interests	Total equity
	Shares	Amount	Shares	Amount							
Balance December 31, 2020 (1)	5.5	\$ 21,136	4,144.0	\$ 9,136	60,197	162,683	194	(67,791)	(875)	1,032	185,712
Net income						21,548				1,690	23,238
Other comprehensive loss, net of tax									(1,896)	(1)	(1,897)
Noncontrolling interests										(217)	(217)
Common stock issued			43.8		(8)	(162)		2,265			2,095
Common stock repurchased			(306.4)					(14,464)			(14,464)
Preferred stock issued	0.2	5,810			(54)						5,756
Preferred stock redeemed (2)	(0.2)	(6,676)			87	(87)					(6,676)
Preferred stock released by ESOP					(16)				229		213
Preferred stock converted to common shares	(0.2)	(213)	4.4		(8)			221			—
Common stock dividends					29	(2,455)					(2,426)
Preferred stock dividends						(1,205)					(1,205)
Stock-based compensation					1,043						1,043
Net change in deferred compensation and related plans					(1,074)			12			(1,062)
Net change	(0.2)	(1,079)	(258.2)	—	(1)	17,639	(1,896)	(11,966)	229	1,472	4,398
Balance December 31, 2021	5.3	\$ 20,057	3,885.8	\$ 9,136	60,196	180,322	(1,702)	(79,757)	(646)	2,504	190,110

(1) In second quarter 2021, we elected to change our accounting method for low-income housing tax credit investments and elected to change the presentation of investment tax credits related to solar energy investments. Prior period balances have been revised to conform with the current period presentation. For additional information, see Note 1 (Summary of Significant Accounting Policies).

(2) Represents the impact of the redemption of Preferred Stock, Series I, Series P and Series W, in first quarter 2021; Preferred Stock, Series N, in second quarter 2021; and Preferred Stock, Series O and Series X, in third quarter 2021. For additional information, see Note 16 (Preferred Stock).

The accompanying notes are an integral part of these statements.

Wells Fargo & Company and Subsidiaries

Consolidated Statement of Cash Flows

(in millions)	Year ended December 31,		
	2021	2020	2019
Cash flows from operating activities:			
Net income before noncontrolling interests (1)	\$ 23,238	3,662	20,206
Adjustments to reconcile net income to net cash provided by operating activities:			
Provision for credit losses	(4,155)	14,129	2,687
Changes in fair value of MSRs and LHFS carried at fair value	(1,188)	4,321	3,702
Depreciation, amortization and accretion (1)	7,890	8,219	6,573
Deferred income tax benefit (1)	(1,292)	(3,289)	(3,192)
Other, net (2)	(12,194)	7,024	(3,239)
Originations and purchases of loans held for sale	(158,923)	(181,961)	(159,309)
Proceeds from sales of and paydowns on loans originally classified as held for sale	101,293	122,592	114,155
Net change in:			
Debt and equity securities, held for trading	19,334	43,214	22,066
Derivative assets and liabilities	(2,472)	(5,492)	(2,665)
Other assets	15,477	(12,304)	3,034
Other accrued expenses and liabilities (1)	1,467	1,936	2,712
Net cash provided (used) by operating activities	(11,525)	2,051	6,730
Cash flows from investing activities:			
Net change in:			
Federal funds sold and securities purchased under resale agreements	(551)	36,468	(21,933)
Available-for-sale debt securities:			
Proceeds from sales	17,958	48,638	9,386
Prepayments and maturities	75,701	78,174	46,542
Purchases	(110,431)	(91,545)	(57,015)
Held-to-maturity debt securities:			
Paydowns and maturities	79,517	36,641	13,684
Purchases	(71,245)	(46,755)	(8,649)
Equity securities, not held for trading:			
Proceeds from sales and capital returns	4,933	12,187	6,143
Purchases	(7,680)	(8,677)	(6,865)
Loans:			
Loans originated by banking subsidiaries, net of principal collected	(28,809)	53,718	(23,698)
Proceeds from sales of loans originally classified as held for investment	31,847	9,359	12,038
Purchases of loans	(389)	(1,313)	(2,033)
Principal collected on nonbank entities' loans	8,985	7,927	3,912
Loans originated by nonbank entities	(11,237)	(13,052)	(5,274)
Other, net (2)	3,782	784	4,131
Net cash provided (used) by investing activities	(7,619)	122,554	(29,631)
Cash flows from financing activities:			
Net change in:			
Deposits	78,582	81,755	36,137
Short-term borrowings	(24,590)	(45,513)	(1,275)
Long-term debt:			
Proceeds from issuance	1,275	38,136	53,381
Repayment	(47,134)	(65,347)	(60,996)
Preferred stock:			
Proceeds from issuance	5,756	3,116	—
Redeemed	(6,675)	(3,602)	(1,550)
Cash dividends paid	(1,205)	(1,290)	(1,391)
Common stock:			
Repurchased	(14,464)	(3,415)	(24,533)
Cash dividends paid	(2,422)	(4,852)	(8,198)
Other, net (2)	(361)	(231)	(711)
Net cash used by financing activities	(11,238)	(1,243)	(9,136)
Net change in cash, cash equivalents, and restricted cash			
	(30,382)	123,362	(32,037)
Cash, cash equivalents, and restricted cash at beginning of period	264,612	141,250	173,287
Cash, cash equivalents, and restricted cash at end of period	\$ 234,230	264,612	141,250
Supplemental cash flow disclosures:			
Cash paid for interest	\$ 4,384	8,414	18,834
Cash paid for income taxes, net	3,166	1,175	7,493

- (1) In second quarter 2021, we elected to change our accounting method for low-income housing tax credit investments and elected to change the presentation of investment tax credits related to solar energy investments. Prior period balances have been revised to conform with the current period presentation. For additional information, see Note 1 (Summary of Significant Accounting Policies).
- (2) Prior period balances have been revised to conform with the current period presentation.

The accompanying notes are an integral part of these statements. See Note 1 (Summary of Significant Accounting Policies) for noncash activities.

美商富國銀行股份有限公司台北分公司及國際金融業務分行

合併資產負債表

民國一一〇年及一〇九年十二月三十一日

單位：新台幣元

資 產	110.12.31		109.12.31	
	金 額	%	金 額	%
現金及約當現金(附註五(一)及(十三))	\$ 345,090,853	46	576,081,512	81
應收款項－淨額(附註五(二)、(十三)及六)	26,773	-	1,584,000	-
不動產及設備－淨額((附註五(三))	10,985,689	1	8,586,092	1
存放總行及聯行(附註五(十三)及六)	26,915,037	4	28,132,358	4
拆放總行及聯行(附註五(十三)及六)	313,245,680	42	18,497,108	3
遞延所得稅資產(附註五(八))	48,601,704	6	62,354,814	9
其他資產(附註五(四)及(十三))	8,726,242	1	14,717,831	2
資產總計	\$ 753,591,978	100	709,953,715	100
負債及總公司權益				
負債				
應付款項(附註五(五)、(十三)及六)	\$ 90,717,192	12	80,623,149	11
本期所得稅負債	6,145,340	1	8,725,157	1
負債準備(附註五(六)及(七))	257,061,294	34	325,794,609	46
負債總計	353,923,826	47	415,142,915	58
總公司權益				
專撥營業資金(附註五(九))	200,000,000	26	200,000,000	28
保留盈餘	322,349,886	43	225,193,653	32
其他權益	(122,681,734)	(16)	(130,382,853)	(18)
總公司權益總計	399,668,152	53	294,810,800	42
負債及總公司權益總計	\$ 753,591,978	100	709,953,715	100

(請詳閱後附合併財務報表附註)

負責人：

經理人：

主辦會計：

美商富國銀行股份有限公司台北分公司及國際金融業務分行

合併綜合損益表

民國一一〇年及一〇九年一月一日至十二月三十一日

單位：新台幣元

	110年度		109年度	
	金額	%	金額	%
利息收入(附註五(十)及六)	\$ 106,269	-	381,923	-
減：利息費用(附註五(十)及六)	13,539	-	59,128	-
利息淨收益	92,730	-	322,795	-
利息以外淨收益：				
手續費淨收益(附註五(十一)及六)	383,882,155	101	381,106,906	96
兌換損益	(5,296,924)	(1)	19,803,114	5
其他非利息以外淨收益	107	-	(2,795,811)	(1)
淨收益	378,678,068	100	398,437,004	100
營業費用：				
員工福利費用(附註五(七)及八)	141,405,245	37	239,450,985	60
折舊及攤銷費用(附註五(三)附註八)	4,741,470	1	6,120,077	2
其他業務及管理費用(附註五(十二))	107,481,251	28	87,657,910	22
營業費用合計	253,627,966	66	333,228,972	84
稅前淨利	125,050,102	34	65,208,032	16
減：所得稅費用(附註五(八))	27,893,869	7	23,073,262	6
本期淨利	97,156,233	27	42,134,770	10
本期其他綜合損益：				
國外營運機構財務報表換算之兌換差額	(358,081)	-	(1,669,498)	-
確定福利計劃之再衡量數(附註五(七))	10,074,000	3	(22,775,000)	(6)
與本期其他綜合損益相關之所得稅(附註五(八))	(2,014,800)	(1)	4,555,000	1
本期其他綜合損益(稅後淨額)	7,701,119	2	(19,889,498)	(5)
本期綜合損益總額(稅後淨額)	\$ 104,857,352	29	22,245,272	5

(請詳閱後附合併財務報表附註)

負責人：

經理人：

主辦會計：

美商富國銀行股份有限公司台北分公司及國際金融業務分行
 合併總公司權益變動表

民國一一〇年及一〇九年一月一日至十二月三十一日

單位：新台幣元

	專撥營業 資 金	保留盈餘	其他權益項目		權益總額
			國外營運機 構財務報表 換算之兌換 差 額	確定福利 計畫再衡 量 數	
民國一〇九年一月一日餘額	\$ 200,000,000	183,058,883	(996,555)	(109,496,800)	272,565,528
本期淨利	-	42,134,770	-	-	42,134,770
本期其他綜合損益	-	-	(1,669,498)	(18,220,000)	(19,889,498)
本期綜合損益總額	-	42,134,770	(1,669,498)	(18,220,000)	22,245,272
民國一〇九年十二月三十一日餘額	200,000,000	225,193,653	(2,666,053)	(127,716,800)	294,810,800
本期淨利	-	97,156,233	-	-	97,156,233
本期其他綜合損益	-	-	(358,081)	8,059,200	7,701,119
本期綜合損益總額	-	97,156,233	(358,081)	8,059,200	104,857,352
民國一一〇年十二月三十一日餘額	<u>\$ 200,000,000</u>	<u>322,349,886</u>	<u>(3,024,134)</u>	<u>(119,657,600)</u>	<u>399,668,152</u>

(請詳閱後附合併財務報表附註)

負責人：

經理人：

主辦會計：

美商富國銀行股份有限公司台北分公司及國際金融業務分行

合併現金流量表

民國一一〇年及一〇九年一月一日至十二月三十一日

單位：新台幣元

	110年度	109年度
營業活動之現金流量：		
本期稅前淨利	\$ 125,050,102	65,208,032
調整項目：		
收益費損項目		
折舊費用	4,741,470	6,120,077
利息收入	(106,269)	(381,923)
利息費用	13,539	59,128
處分及報廢不動產及設備損失	-	2,789,412
與營業活動相關之資產／負債變動數：		
存放央行及拆借銀行同業減少	-	54,625
存放總行及聯行減少	1,217,321	2,779,515
拆放總行及聯行減少	(294,748,572)	144,765,544
應收款項減少(增加)	1,583,893	(1,444,369)
其他資產減少(增加)	5,991,589	(2,899,396)
與營業活動相關之資產之淨變動合計	(285,955,769)	143,255,919
應付款項增加(減少)	10,097,473	(2,321,153)
負債準備減少	(58,659,315)	(5,779,778)
與營業活動相關之負債之淨變動合計	(48,561,842)	(8,100,931)
營運產生之現金(流出)流入	(204,818,769)	208,949,714
收取之利息	79,603	470,240
支付之利息	(16,969)	(55,698)
支付之所得稅	(18,735,376)	(21,246,046)
營業活動之淨現金(流出)流入	(223,491,511)	188,118,210
投資活動之現金流量：		
取得不動產及設備	(7,141,067)	(4,288,699)
投資活動之淨現金流出	(7,141,067)	(4,288,699)
籌資活動之現金流量：		
籌資活動之淨現金流入(流出)	-	-
匯率變動對現金及約當現金之影響	(358,081)	(1,669,498)
本期現金及約當現金(減少)增加數	(230,990,659)	182,160,013
期初現金及約當現金餘額	576,081,512	393,921,499
期末現金及約當現金餘額	\$ 345,090,853	576,081,512

(請詳閱後附合併財務報表附註)

負責人：

經理人：

主辦會計：

美商富國銀行股份有限公司台北分公司

資產負債表

民國一一〇年及一〇九年十二月三十一日

單位：新台幣元

資 產	110.12.31		109.12.31	
	金 額	%	金 額	%
現金及約當現金(附註五(一)及(十三))	\$ 345,090,853	47	576,081,512	84
應收款項－淨額(附註五(二)、(十三)及六)	26,773	-	1,584,000	-
不動產及設備－淨額(附註五(三))	10,985,689	1	8,586,092	1
存放總行及聯行(附註五(十三)及六)	3,697,396	1	3,753,599	1
拆放總行及聯行(附註五(十三)及六)	313,245,680	43	18,497,108	3
遞延所得稅資產(附註五(八))	48,601,704	7	62,354,814	9
其他資產(附註五(四)及(十三))	8,726,242	1	14,717,831	2
資產總計	\$ 730,374,337	100	685,574,956	100
負債及總公司權益				
負債				
應付款項(附註五(五)、(十三)及六)	\$ 90,717,192	12	80,623,149	12
本期所得稅負債	6,145,340	1	8,725,157	1
負債準備(附註五(六)及(七))	257,061,294	35	325,794,609	48
負債總計	353,923,826	48	415,142,915	61
總公司權益				
專撥營業資金(附註五(九))	200,000,000	27	200,000,000	29
保留盈餘	296,108,111	41	198,148,841	29
其他權益	(119,657,600)	(16)	(127,716,800)	(19)
總公司權益總計	376,450,511	52	270,432,041	39
負債及總公司權益總計	\$ 730,374,337	100	685,574,956	100

(請詳閱後附財務報表附註)

負責人：

經理人：

主辦會計：

美商富國銀行股份有限公司台北分公司

綜合損益表

民國一一〇年及一〇九年一月一日至十二月三十一日

單位：新台幣元

	110年度		109年度	
	金額	%	金額	%
利息收入(附註五(十)及六)	\$ 106,269	-	381,923	-
減：利息費用(附註五(十)及六)	13,539	-	59,128	-
利息淨收益	92,730	-	322,795	-
利息以外淨收益：				
手續費淨收益(附註五(十一)及六)	383,882,155	101	381,106,906	96
兌換損益	(5,296,924)	(1)	19,833,852	5
其他非利息以外淨收益	107	-	(2,795,811)	(1)
淨收益	378,678,068	100	398,467,742	100
營業費用：				
員工福利費用(附註五(七)及八)	141,405,245	37	239,450,985	60
折舊及攤銷費用(附註五(三)及八)	4,741,470	1	6,120,077	2
其他業務及管理費用(附註五(十二))	106,678,214	28	86,833,112	22
營業費用合計	252,824,929	66	332,404,174	84
稅前淨利	125,853,139	34	66,063,568	16
減：所得稅費用(附註五(八))	27,893,869	7	23,073,262	6
本期稅後淨利	97,959,270	27	42,990,306	10
本期其他綜合損益：				
確定福利計劃之再衡量數(附註五(七))	10,074,000	3	(22,775,000)	(6)
與本期其他綜合損益相關之所得稅(附註五(八))	(2,014,800)	(1)	4,555,000	1
本期其他綜合損益(稅後淨額)	8,059,200	2	(18,220,000)	(5)
本期綜合損益總額(稅後淨額)	\$ 106,018,470	29	24,770,306	5

(請詳閱後附財務報表附註)

負責人：

經理人：

主辦會計：

美商富國銀行股份有限公司台北分公司

總公司權益變動表

民國一〇九年及一〇九年一月一日至十二月三十一日

單位：新台幣元

	專撥營業 資 金	保留盈餘	其他權益項目 確定福利 計畫再衡 量 數	權益總額
民國一〇九年一月一日餘額	\$ 200,000,000	155,158,535	(109,496,800)	245,661,735
本期淨利	-	42,990,306	-	42,990,306
本期其他綜合損益	-	-	(18,220,000)	(18,220,000)
本期綜合損益總額	-	42,990,306	(18,220,000)	24,770,306
民國一〇九年十二月三十一日餘額	200,000,000	198,148,841	(127,716,800)	270,432,041
本期淨利	-	97,959,270	-	97,959,270
本期其他綜合損益	-	-	8,059,200	8,059,200
本期綜合損益總額	-	97,959,270	8,059,200	106,018,470
民國一〇九年十二月三十一日餘額	<u>\$ 200,000,000</u>	<u>296,108,111</u>	<u>(119,657,600)</u>	<u>376,450,511</u>

(請詳閱後附財務報表附註)

負責人：

經理人：

主辦會計：

美商富國銀行股份有限公司台北分公司

現金流量表

民國一一〇年及一〇九年一月一日至十二月三十一日

單位：新台幣元

	110年度	109年度
營業活動之現金流量：		
本期稅前淨利	\$ 125,853,139	66,063,568
調整項目：		
收益費損項目		
折舊費用	4,741,470	6,120,077
利息收入	(106,269)	(381,923)
利息費用	13,539	59,128
處分及報廢不動產及設備損失	-	2,789,412
與營業活動相關之資產／負債變動數：		
存放央行及拆借銀行同業減少	-	54,625
存放總行及聯行減少	56,203	254,481
拆放總行及聯行(增加)減少	(294,748,572)	144,765,544
應收款項減少(增加)	1,583,893	(1,444,369)
其他資產減少(增加)	5,991,589	(2,899,396)
與營業活動相關之資產之淨變動合計	<u>(287,116,887)</u>	<u>140,730,885</u>
應付款項增加(減少)	10,097,473	(2,321,153)
負債準備減少	(58,659,315)	(5,779,778)
與營業活動相關之負債之淨變動合計	<u>(48,561,842)</u>	<u>(8,100,931)</u>
營運產生之現金(流出)流入	(205,176,850)	207,280,216
收取之利息	79,603	470,240
支付之利息	(16,969)	(55,698)
支付之所得稅	(18,735,376)	(21,246,046)
營業活動之淨現金(流出)流入	<u>(223,849,592)</u>	<u>186,448,712</u>
投資活動之現金流量：		
取得不動產及設備	(7,141,067)	(4,288,699)
投資活動之淨現金流出	<u>(7,141,067)</u>	<u>(4,288,699)</u>
籌資活動之現金流量：		
籌資活動之淨現金流入(流出)	<u>-</u>	<u>-</u>
本期現金及約當現金(減少)增加數	(230,990,659)	182,160,013
期初現金及約當現金餘額	576,081,512	393,921,499
期末現金及約當現金餘額	<u>\$ 345,090,853</u>	<u>576,081,512</u>

(請詳閱後附財務報表附註)

負責人：

經理人：

主辦會計：