

Financial Statements

Wells Fargo & Company and Subsidiaries

Consolidated Statement of Income

(in millions, except per share amounts)	Year ended December 31,		
	2022	2021	2020
Interest income			
Debt securities	\$ 11,781	9,253	11,234
Loans held for sale	513	865	947
Loans	37,715	28,634	34,230
Equity securities	707	608	554
Other interest income	3,308	334	954
Total interest income	54,024	39,694	47,919
Interest expense			
Deposits	2,349	388	2,804
Short-term borrowings	582	(41)	250
Long-term debt	5,505	3,173	4,471
Other interest expense	638	395	438
Total interest expense	9,074	3,915	7,963
Net interest income	44,950	35,779	39,956
Noninterest income			
Deposit and lending-related fees	6,713	6,920	6,602
Investment advisory and other asset-based fees	9,004	11,011	9,863
Commissions and brokerage services fees	2,242	2,299	2,384
Investment banking fees	1,439	2,354	1,865
Card fees	4,355	4,175	3,544
Mortgage banking	1,383	4,956	3,493
Net gains from trading and securities	1,461	7,264	2,710
Other	2,238	3,734	3,847
Total noninterest income	28,835	42,713	34,308
Total revenue	73,785	78,492	74,264
Provision for credit losses	1,534	(4,155)	14,129
Noninterest expense			
Personnel	34,340	35,541	34,811
Technology, telecommunications and equipment	3,375	3,227	3,099
Occupancy	2,881	2,968	3,263
Operating losses	6,984	1,568	3,523
Professional and outside services	5,188	5,723	6,706
Advertising and promotion	505	600	600
Restructuring charges	5	76	1,499
Other	4,004	4,128	4,129
Total noninterest expense	57,282	53,831	57,630
Income before income tax expense	14,969	28,816	2,505
Income tax expense (benefit)	2,087	5,578	(1,157)
Net income before noncontrolling interests	12,882	23,238	3,662
Less: Net income (loss) from noncontrolling interests	(300)	1,690	285
Wells Fargo net income	\$ 13,182	21,548	3,377
Less: Preferred stock dividends and other	1,115	1,292	1,591
Wells Fargo net income applicable to common stock	\$ 12,067	20,256	1,786
Per share information			
Earnings per common share	\$ 3.17	4.99	0.43
Diluted earnings per common share	3.14	4.95	0.43
Average common shares outstanding	3,805.2	4,061.9	4,118.0
Diluted average common shares outstanding	3,837.0	4,096.2	4,134.2

The accompanying notes are an integral part of these statements.

Wells Fargo & Company and Subsidiaries

Consolidated Statement of Comprehensive Income

(in millions)	Year ended December 31,		
	2022	2021	2020
Net income before noncontrolling interests	\$ 12,882	23,238	3,662
Other comprehensive income (loss), after tax:			
Net change in debt securities	(10,500)	(2,375)	1,487
Net change in derivatives and hedging activities	(1,090)	159	149
Defined benefit plans adjustments	154	349	(181)
Other	(241)	(30)	50
Other comprehensive income (loss), after tax	(11,677)	(1,897)	1,505
Total comprehensive income before noncontrolling interests	1,205	21,341	5,167
Less: Other comprehensive income (loss) from noncontrolling interests	2	(1)	—
Less: Net income (loss) from noncontrolling interests	(300)	1,690	285
Wells Fargo comprehensive income	\$ 1,503	19,652	4,882

The accompanying notes are an integral part of these statements.

Wells Fargo & Company and Subsidiaries

Consolidated Balance Sheet

(in millions, except shares)	Dec 31, 2022	Dec 31, 2021
Assets		
Cash and due from banks	\$ 34,596	24,616
Interest-earning deposits with banks	124,561	209,614
Total cash, cash equivalents, and restricted cash	159,157	234,230
Federal funds sold and securities purchased under resale agreements	68,036	66,223
Debt securities:		
Trading, at fair value (includes assets pledged as collateral of \$26,932 and \$13,304)	86,155	88,265
Available-for-sale, at fair value (amortized cost of \$121,725 and \$175,463, net of allowance for credit losses)	113,594	177,244
Held-to-maturity, at amortized cost, net of allowance for credit losses (fair value \$255,521 and \$272,386)	297,059	272,022
Loans held for sale (includes \$4,220 and \$15,895 carried at fair value)	7,104	23,617
Loans	955,871	895,394
Allowance for loan losses	(12,985)	(12,490)
Net loans	942,886	882,904
Mortgage servicing rights (includes \$9,310 and \$6,920 carried at fair value)	10,480	8,189
Premises and equipment, net	8,350	8,571
Goodwill	25,173	25,180
Derivative assets	22,774	21,478
Equity securities (includes \$28,383 and \$39,098 carried at fair value; and assets pledged as collateral of \$747 and \$984)	64,414	72,886
Other assets	75,834	67,259
Total assets (1)	\$ 1,881,016	1,948,068
Liabilities		
Noninterest-bearing deposits	\$ 458,010	527,748
Interest-bearing deposits	925,975	954,731
Total deposits	1,383,985	1,482,479
Short-term borrowings (includes \$181 and \$0 carried at fair value)	51,145	34,409
Derivative liabilities	20,085	9,424
Accrued expenses and other liabilities (includes \$20,123 and \$20,685 carried at fair value)	69,056	70,957
Long-term debt (includes \$1,346 and \$0 carried at fair value)	174,870	160,689
Total liabilities (2)	1,699,141	1,757,958
Equity		
Wells Fargo stockholders' equity:		
Preferred stock – aggregate liquidation preference of \$20,216 and \$20,825	19,448	20,057
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	60,319	60,196
Retained earnings	187,649	180,322
Accumulated other comprehensive loss	(13,381)	(1,702)
Treasury stock, at cost – 1,648,007,022 shares and 1,596,009,977 shares	(82,853)	(79,757)
Unearned ESOP shares	(429)	(646)
Total Wells Fargo stockholders' equity	179,889	187,606
Noncontrolling interests	1,986	2,504
Total equity	181,875	190,110
Total liabilities and equity	\$ 1,881,016	1,948,068

- (1) Our consolidated assets at December 31, 2022 and 2021, include 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 \$71 million; Loans, \$4.8 billion and \$4.5 billion; All other assets, \$191 million and \$234 million; and Total assets, \$5.1 billion and \$4.8 billion, respectively.
- (2) Our consolidated liabilities at December 31, 2022 and 2021, include the following VIE liabilities for which the VIE creditors do not have recourse to Wells Fargo: Long-term debt, \$0 million and \$149 million; All other liabilities, \$201 million and \$259 million; and Total liabilities, \$201 million and \$408 million, respectively.

The accompanying notes are an integral part of these statements.

Wells Fargo & Company and Subsidiaries

Consolidated Statement of Changes in Equity

(\$ and shares in millions)	Wells Fargo stockholders' equity										
	Preferred stock		Common stock		Additional paid-in capital	Retained earnings	Accumulated other comprehensive income (loss)	Treasury stock	Unearned ESOP shares	Noncontrolling interests	Total equity
	Shares	Amount	Shares	Amount							
Balance December 31, 2019	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 (1)						990					990
Balance January 1, 2020	7.5	21,549	4,134.4	9,136	61,049	167,405	(1,311)	(68,831)	(1,143)	838	188,692
Net income						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 (2)	(1.9)	(3,347)			46	(301)			—		(3,602)
Preferred stock issued to ESOP	—	—			—				—		—
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	(2.0)	(413)	9.6	—	(852)	(4,722)	1,505	1,040	268	194	(2,980)
Balance December 31, 2020	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 (3)	(0.2)	(6,676)			87	(87)			—		(6,676)
Preferred stock issued to ESOP	—	—			—				—		—
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) 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.

(2) 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.

(3) 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.

The accompanying notes are an integral part of these statements.

Wells Fargo & Company and Subsidiaries

Consolidated Statement of Changes in Equity

(\$ and shares in millions)	Wells Fargo stockholders' equity										
	Preferred stock		Common stock		Additional paid-in capital	Retained earnings	Accumulated other comprehensive income (loss)	Treasury stock	Unearned ESOP shares	Noncontrolling interests	Total equity
	Shares	Amount	Shares	Amount							
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
Net income (loss)						13,182				(300)	12,882
Other comprehensive income (loss), net of tax							(11,679)			2	(11,677)
Noncontrolling interests										(220)	(220)
Common stock issued			43.5		129	(497)		2,181			1,813
Common stock repurchased			(110.4)					(6,033)			(6,033)
Preferred stock issued	—	—			—						—
Preferred stock redeemed (1)	(0.6)	(609)			(37)	—			646		—
Common stock issued to ESOP (1)			14.9		(129)			747	(618)		—
Common stock released by ESOP (2)					(1)				189		188
Preferred stock converted to common shares	—	—	—		—			—			—
Common stock dividends					59	(4,243)					(4,184)
Preferred stock dividends						(1,115)					(1,115)
Stock-based compensation					1,002						1,002
Net change in deferred compensation and related plans					(900)			9			(891)
Net change	(0.6)	(609)	(52.0)	—	123	7,327	(11,679)	(3,096)	217	(518)	(8,235)
Balance December 31, 2022	4.7	\$ 19,448	3,833.8	\$ 9,136	60,319	187,649	(13,381)	(82,853)	(429)	1,986	181,875

(1) See Note 11 (Preferred Stock) for additional information.

(2) For additional information on our ESOP Plan, see the "Employee Stock Ownership Plan" section of Note 12 (Common Stock and Stock Plans).

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,		
	2022	2021	2020
Cash flows from operating activities:			
Net income before noncontrolling interests	\$ 12,882	23,238	3,662
Adjustments to reconcile net income to net cash provided by operating activities:			
Provision for credit losses	1,534	(4,155)	14,129
Changes in fair value of MSRs and LHFS carried at fair value	(1,326)	(1,188)	4,321
Depreciation, amortization and accretion	6,832	7,890	8,219
Deferred income tax expense (benefit)	1,075	(1,292)	(3,289)
Other, net	(14,524)	(12,194)	7,024
Originations and purchases of loans held for sale	(74,910)	(158,923)	(181,961)
Proceeds from sales of and paydowns on loans originally classified as held for sale	65,418	101,293	122,592
Net change in:			
Debt and equity securities, held for trading	31,579	19,334	43,214
Derivative assets and liabilities	7,856	(2,472)	(5,492)
Other assets	(9,137)	15,477	(12,304)
Other accrued expenses and liabilities	(231)	1,467	1,936
Net cash provided (used) by operating activities	27,048	(11,525)	2,051
Cash flows from investing activities:			
Net change in:			
Federal funds sold and securities purchased under resale agreements	(704)	(551)	36,468
Available-for-sale debt securities:			
Proceeds from sales	16,895	17,958	48,638
Paydowns and maturities	19,791	75,701	78,174
Purchases	(40,104)	(110,431)	(91,545)
Held-to-maturity debt securities:			
Paydowns and maturities	27,666	79,517	36,641
Purchases	(2,360)	(71,245)	(46,755)
Equity securities, not held for trading:			
Proceeds from sales and capital returns	4,326	4,933	12,187
Purchases	(6,984)	(7,680)	(8,677)
Loans:			
Loans originated by banking subsidiaries, net of principal collected	(74,861)	(28,809)	53,718
Proceeds from sales of loans originally classified as held for investment	12,446	31,847	9,359
Purchases of loans	(741)	(389)	(1,313)
Principal collected on nonbank entities' loans	5,173	8,985	7,927
Loans originated by nonbank entities	(3,824)	(11,237)	(13,052)
Other, net	805	3,782	784
Net cash provided (used) by investing activities	(42,476)	(7,619)	122,554
Cash flows from financing activities:			
Net change in:			
Deposits	(98,494)	78,582	81,755
Short-term borrowings	16,564	(24,590)	(45,513)
Long-term debt:			
Proceeds from issuance	53,737	1,275	38,136
Repayment	(19,587)	(47,134)	(65,347)
Preferred stock:			
Proceeds from issuance	—	5,756	3,116
Redeemed	—	(6,675)	(3,602)
Cash dividends paid	(1,115)	(1,205)	(1,290)
Common stock:			
Repurchased	(6,033)	(14,464)	(3,415)
Cash dividends paid	(4,178)	(2,422)	(4,852)
Other, net	(539)	(361)	(231)
Net cash used by financing activities	(59,645)	(11,238)	(1,243)
Net change in cash, cash equivalents, and restricted cash	(75,073)	(30,382)	123,362
Cash, cash equivalents, and restricted cash at beginning of period	234,230	264,612	141,250
Cash, cash equivalents, and restricted cash at end of period	\$ 159,157	234,230	264,612
Supplemental cash flow disclosures:			
Cash paid for interest	\$ 8,289	4,384	8,414
Cash paid for income taxes, net	3,376	3,166	1,175

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

資產負債表

民國一一一年及一一〇年十二月三十一日

單位：新台幣元

資 產	111.12.31		110.12.31	
	金 額	%	金 額	%
現金及約當現金(附註五(一)及(十三))	\$ 388,426,627	51	345,090,853	46
應收款項 - 淨額(附註五(二)、(十三)及六)	1,128,692	-	26,773	-
不動產及設備 - 淨額(附註五(三))	14,458,541	2	10,985,689	1
存放總行及聯行(附註五(十三)及六)	41,362,471	5	26,915,037	4
拆放總行及聯行(附註五(十三)及六)	267,386,518	35	313,245,680	42
遞延所得稅資產(附註五(八))	46,021,496	6	48,601,704	6
其他資產(附註五(四)及(十三))	4,986,211	1	8,726,242	1
資產總計	\$ 763,770,556	100	753,591,978	100
負債及總公司權益				
負債				
應付款項(附註五(五)、(十三)及六)	\$ 52,817,618	7	90,717,192	12
本期所得稅負債	16,355,641	2	6,145,340	1
負債準備(附註五(六)及(七))	242,881,740	32	257,061,294	34
負債總計	312,054,999	41	353,923,826	47
總公司權益				
專撥營業資金(附註五(九))	200,000,000	26	200,000,000	26
保留盈餘	352,650,649	46	322,349,886	43
其他權益	(100,935,092)	(13)	(122,681,734)	(16)
總公司權益總計	451,715,557	59	399,668,152	53
負債及總公司權益總計	\$ 763,770,556	100	753,591,978	100

(請詳·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及國際金融業務分行

綜合損益表

民國一一一年及一一〇年一月一日至十二月三十一日

單位：新台幣元

	111年度		110年度	
	金額	%	金額	%
利息收入(附註五(十)及六)	\$ 6,078,799	2	106,269	-
減：利息費用(附註五(十)及六)	-	-	13,539	-
利息淨收益	6,078,799	2	92,730	-
利息以外淨收益：				
手續費淨收益(附註五(十一)及六)	338,100,932	102	383,882,155	101
兌換損益	(12,424,398)	(4)	(5,296,924)	(1)
其他利息以外淨收益	936,745	-	107	-
淨收益	332,692,078	100	378,678,068	100
營業費用：				
員工福利費用(附註五(七)及八)	179,397,262	54	141,405,245	37
折舊及攤銷費用(附註五(三)及八)	4,717,675	1	4,741,470	1
其他業務及管理費用(附註五(十二))	90,186,762	27	107,481,251	28
營業費用合計	274,301,699	82	253,627,966	66
稅前淨利	58,390,379	18	125,050,102	34
減：所得稅費用(附註五(八))	28,089,616	8	27,893,869	7
本期淨利	30,300,763	10	97,156,233	27
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	2,559,443	1	(358,081)	-
確定福利計劃之再衡量數(附註五(七))	23,984,000	7	10,074,000	3
與本期其他綜合損益相關之所得稅(附註五(八))	(4,796,800)	(1)	(2,014,800)	(1)
本期其他綜合損益(稅後淨額)	21,746,643	7	7,701,119	2
本期綜合損益總額(稅後淨額)	\$ 52,047,406	17	104,857,352	29

(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及國際金融業務分行

總公司權益變動表

民國一一一年及一一〇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	
民國一一〇年一月一日餘額	\$ 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	200,000,000	322,349,886	(3,024,134)	(119,657,600)	399,668,152
本期淨利	-	30,300,763	-	-	30,300,763
本期其他綜合損益	-	-	2,559,442	19,187,200	21,746,642
本期綜合損益總額	-	30,300,763	2,559,442	19,187,200	52,047,405
民國一一一年十二月三十一日餘額	<u>\$ 200,000,000</u>	<u>352,650,649</u>	<u>(464,692)</u>	<u>(100,470,400)</u>	<u>451,715,557</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及國際金融業務分行

現金流量表

民國一一一年及一一〇年一月一日至十二月三十一日

單位:新台幣元

	111年度	110年度
營業活動之現金流量:		
本期稅前淨利	\$ 58,390,379	125,050,102
調整項目:		
收益費損項目		
折舊費用	4,717,675	4,741,470
利息收入	(6,078,799)	(106,269)
利息費用	-	13,539
處分及報廢不動產及設備損失	729,170	-
與營業活動相關之資產 / 負債變動數:		
存放總行及聯行	(14,447,434)	1,217,321
拆放總行及聯行	45,859,162	(294,748,572)
應收款項	-	1,583,893
其他資產	2,736,640	5,991,589
與營業活動相關之資產之淨變動合計	34,148,368	(285,955,769)
應付款項	(37,899,574)	10,097,473
負債準備	9,804,446	(58,659,315)
與營業活動相關之負債之淨變動合計	(28,095,128)	(48,561,842)
營運產生之現金流入(流出)	63,811,665	(204,818,769)
收取之利息	4,976,880	79,603
支付之利息	-	(16,969)
支付之所得稅	(20,095,907)	(18,735,376)
營業活動之淨現金流入(流出)	48,692,638	(223,491,511)
投資活動之現金流量:		
取得不動產及設備	(8,919,697)	(7,141,067)
存出保證金	1,003,391	-
投資活動之淨現金流出	(7,916,306)	(7,141,067)
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	2,559,442	(358,081)
本期現金及約當現金增加(減少)數	43,335,774	(230,990,659)
期初現金及約當現金餘額	345,090,853	576,081,512
期末現金及約當現金餘額	\$ 388,426,627	345,090,853

(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

資產負債表

民國一〇一一年及一〇一〇年十二月三十一日

單位：新台幣元

資 產	111.12.31		110.12.31	
	金 額	%	金 額	%
現金及約當現金(附註五(一)及(十三))	\$ 388,426,627	53	345,090,853	47
應收款項 - 淨額(附註五(二)、(十三)及六)	1,128,692	-	26,773	-
不動產及設備 - 淨額(附註五(三))	14,458,541	2	10,985,689	1
存放總行及聯行(附註五(十三)及六)	16,358,348	2	3,697,396	1
拆放總行及聯行(附註五(十三)及六)	267,386,518	36	313,245,680	43
遞延所得稅資產(附註五(八))	46,021,496	6	48,601,704	7
其他資產(附註五(四)及(十三))	4,986,211	1	8,726,242	1
資產總計	\$ 738,766,433	100	730,374,337	100
負債及總公司權益				
負債				
應付款項(附註五(五)、(十三)及六)	\$ 52,817,618	7	90,717,192	12
本期所得稅負債	16,355,641	2	6,145,340	1
負債準備(附註五(六)及(七))	242,881,740	33	257,061,294	35
負債總計	312,054,999	42	353,923,826	48
總公司權益				
專撥營業資金(附註五(九))	200,000,000	27	200,000,000	27
保留盈餘	327,181,834	44	296,108,111	41
其他權益	(100,470,400)	(13)	(119,657,600)	(16)
總公司權益總計	426,711,434	58	376,450,511	52
負債及總公司權益總計	\$ 738,766,433	100	730,374,337	100

(請詳·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

民國一一一年及一一〇年一月一日至十二月三十一日

單位：新台幣元

	111年度		110年度	
	金額	%	金額	%
利息收入(附註五(十)及六)	\$ 6,078,799	2	106,269	-
減：利息費用(附註五(十)及六)	-	-	13,539	-
利息淨收益	6,078,799	2	92,730	-
利息以外淨收益：				
手續費淨收益(附註五(十一)及六)	338,100,932	102	383,882,155	101
兌換損益	(12,424,398)	(4)	(5,296,924)	(1)
其他非利息以外淨收益	936,745	-	107	-
淨收益	332,692,078	100	378,678,068	100
營業費用：				
員工福利費用(附註五(七)及八)	179,397,262	54	141,405,245	37
折舊及攤銷費用(附註五(三)及八)	4,717,675	1	4,741,470	1
其他業務及管理費用(附註五(十二))	89,413,802	27	106,678,214	28
營業費用合計	273,528,739	82	252,824,929	66
稅前淨利	59,163,339	18	125,853,139	34
減：所得稅費用(附註五(八))	28,089,616	8	27,893,869	7
本期稅後淨利	31,073,723	10	97,959,270	27
本期其他綜合損益：				
確定福利計劃之再衡量數(附註五(七))	23,984,000	7	10,074,000	3
與本期其他綜合損益相關之所得稅(附註五(八))	(4,796,800)	(1)	(2,014,800)	(1)
本期其他綜合損益(稅後淨額)	19,187,200	6	8,059,200	2
本期綜合損益總額(稅後淨額)	\$ 50,260,923	16	106,018,470	29

(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

民國一一一年及一一〇年一月一日至十二月三十一日

單位：新台幣元

	其他權益項目			權益總額
	專撥營業 資 金	保留盈餘	確定福利 計畫再衡 量 數	
民國一一〇年一月一日餘額	\$ 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
民國一一〇年十二月三十一日餘額	200,000,000	296,108,111	(119,657,600)	376,450,511
本期淨利	-	31,073,723	-	31,073,723
本期其他綜合損益	-	-	19,187,200	19,187,200
本期綜合損益總額	-	31,073,723	19,187,200	50,260,923
民國一一一年十二月三十一日餘額	\$ 200,000,000	327,181,834	(100,470,400)	426,711,434

(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

民國一一一年及一一〇年一月一日至十二月三十一日

單位:新台幣元

	111年度	110年度
營業活動之現金流量:		
本期稅前淨利	\$ 59,163,339	125,853,139
調整項目:		
收益費損項目		
折舊費用	4,717,675	4,741,470
利息收入	(6,078,799)	(106,269)
利息費用	-	13,539
處分及報廢不動產及設備損失	729,170	-
與營業活動相關之資產 / 負債變動數:		
存放總行及聯行	(12,660,952)	56,203
拆放總行及聯行	45,859,162	(294,748,572)
應收款項	-	1,583,893
其他資產	2,736,640	5,991,589
與營業活動相關之資產之淨變動合計	35,934,850	(287,116,887)
應付款項	(37,899,574)	10,097,473
負債準備	9,804,446	(58,659,315)
與營業活動相關之負債之淨變動合計	(28,095,128)	(48,561,842)
營運產生之現金流入(流出)	66,371,107	(205,176,850)
收取之利息	4,976,880	79,603
支付之利息	-	(16,969)
支付之所得稅	(20,095,907)	(18,735,376)
營業活動之淨現金流入(流出)	<u>51,252,080</u>	<u>(223,849,592)</u>
投資活動之現金流量:		
取得不動產及設備	(8,919,697)	(7,141,067)
存出保證金	1,003,391	-
投資活動之淨現金流出	<u>(7,916,306)</u>	<u>(7,141,067)</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增加(減少)數	43,335,774	(230,990,659)
期初現金及約當現金餘額	345,090,853	576,081,512
期末現金及約當現金餘額	<u>\$ 388,426,627</u>	<u>345,090,853</u>

(請詳閱後附財務報表附註)

負責人:

經理人:

主辦會計: