

## Balance Sheet

Unit : NT\$'000

ASSETS		Mar.31,2018		Mar.31,2017		LIABILITIES AND EQUITIES				Mar.31,2018		Mar.31,2017	
Code	Item	Amount	%	Amount	%	Code	Item	Amount	%	Amount	%	Amount	%
11000	Cash and cash equivalents	42,867	0	37,873	0	21000	Deposits from the Central Bank and banks	0	0	0	0	0	0
11500	Due from the Central Bank and call loans to banks	12,944,229	10	11,429,867	10	21500	Due to the Central Bank and other banks	0	0	0	0	0	0
12000	Financial asset at fair value through profit or loss	12,086,337	10	22,670,653	18	22000	Financial liability at fair value through profit	12,670,540	10	22,422,228	20		
12100	Financial asset at fair value through other comprehensive income	290,729	0	9,351,059	8	22300	Hedging derivative financial liabilities	0	0	0	0		
12200	Investment in debt instrument measured at amortized cost	16,644,056	13	0	0	22500	Securities sold under repurchase agreements	0	0	0	0		
12300	Hedging derivative financial assets	0	0	0	0	23000	Payables	11,028,904	9	4,104,780	3		
12500	Securities purchased under resale agreements	0	0	0	0	23200	Current income tax liabilities	79,447	0	16,573	0		
13000	Receivables - net	39,348,145	30	27,019,134	23	23300	Liabilities Related to Assets Classified as Held for Sale	0	0	0	0		
13200	Current income tax assets	92,589	0	86,388	0	23500	Deposits and remittances	42,220,658	33	47,298,470	40		
13300	Assets Classified as Held for Sale	0	0	0	0	24000	Financial debenture payable	0	0	0	0		
13500	Loans, discounted notes and bills - net	47,596,885	37	34,206,660	29	25500	Other financial liabilities	0	0	0	0		
15100	Restricted assets	0	0	0	0	25600	Reserves for liability	336,227	0	346,540	0		
15500	Other financial assets - net	0	0	0	0	29300	Deferred income tax liabilities	0	0	0	0		
18500	Property and Equipment - net	13,766	0	13,845	0	29500	Other liabilities	59,237,906	45	41,152,890	35		
19000	Intangible assets - net	0	0	0	0	20000	TOTAL LIABILITIES	125,573,682	97	115,341,481	98		
19300	Deferred income tax assets - net	53,323	0	50,656	0								
19500	Other assets - net	46,604	0	13,661,460	12	31000	Capital	2,152,820	2	1,697,320	1		
						32000	Retained earnings	1,445,823	1	1,497,255	1		
						32011	Unappropriated earnings	1,285,739	1	1,168,109	1		
						32025	Current income	160,084	0	329,146	0		
						32500	Other equity	(12,795)	0	(8,461)	0		
						30000	TOTAL EQUITY	3,585,848	3	3,186,114	2		
10000	TOTAL ASSETS	129,159,530	100	118,527,595	100		TOTAL LIAB. AND EQUITY	129,159,530	100	118,527,595	100		

Commitments and Contingent Accounts		Mar.31,2018		Mar.31,2017		Allowance for uncollectible accounts		Mar.31,2018		Mar.31,2017	
Code	Item	Amount	Amount	Code	Item	Amount	Amount	Amount	Amount		
81004	Loan Commitment	2,826,105	8,733,584	13024	Acceptance	0	0		0		
81005	Loan Uncommitment	98,240,568	111,336,515	13026	A/R Forfaiting - without recourse	215,018	231,614		231,614		
81003	Guarantee	19,022,478	18,527,406	13590	Loans, discounted notes and bills	431,820	233,781		233,781		
81011	Documentary L/C	140,503	80,962								

\* Report not certified by CPA auditors.

## Consolidate Income Statement

Unit : NT\$'000

代碼	項 目	Jan.-Mar.,2018		Jan.-Mar.,2017		Variable %
		Amount	%	Amount	%	
41000	Interest income	384,744	141	317,012	117	21
51000	Interest expense	(430,478)	(158)	(299,885)	(110)	44
	Net interest (expense) income	(45,734)	(17)	17,127	7	(367)
	Other operating income					
	Commission income	14,063	5	39,630	15	(65)
	Gain (loss) on financial assets or liabilities measured at fair value through profit and loss	(152,210)	(56)	(1,638,474)	(602)	(91)
	Gain (loss) on debt instrument at fair value through other comprehensive income	(1,031)	0	(9,021)	(3)	(89)
	Gain (loss) on financial asset measured at amortized cost	3,610	1	0	0	
	Foreign exchange gains (losses) - net	366,727	135	1,791,764	659	(80)
	Impairment loss on assets (reversal of impairment loss on assets)	(1,529)	(1)	0	0	
	Others	88,097	32	148,411	55	(41)
	Net income	271,993	99	349,437	131	(22)
58200	Bad debt expenses	164,064	60	229,340	84	(28)
	Operating expenses					
58500	Employee benefits	(81,530)	(30)	(79,942)	(29)	2
59000	Depreciation and amortization expense	(424)	0	(543)	0	(22)
59500	Other general and administrative expenses	(123,340)	(45)	(88,326)	(32)	40
	Consolidated income (loss) from continuing operations before income tax	230,763	85	409,966	151	(44)
61003	Consolidated income (loss) from continuing operations - Income tax (expense) benefit	(70,679)	(26)	(80,820)	(30)	(13)
	Consolidated income (loss) from continuing operations - after income tax	160,084	59	329,146	121	(51)
62500	Income ( loss) from discontinued operations	0	0	0	0	
	Net income (loss)	160,084	59	329,146	121	(51)
	Other comprehensive income					
65201	Remeasurement of defined benefit plans	0	0	0	0	
65301	Exchange differences on cumulative translation adjustments	(8,466)	(3)	(8,038)	(3)	5
65308	Unrealized gain (loss) on debt instrument at fair value through other comprehensive income	12,737	5	2,291	1	456
65320	Other comprehensive income after tax	0	0	0	0	
	Total other comprehensive income	164,355	61	323,399	119	(49)
	Net income belong to:					
	Owners' equity	160,084	59	329,146	121	(51)
	Non-controlling Interests					
	Total other comprehensive income belong to:					
	Owners' equity	164,355	60	323,399	119	(49)
	Non-controlling Interests					

\* Report not certified by CPA auditors.



## ASSETS QUALITY

Unit : NT\$'000, %

Year \ Month		Mar.31,2018					Mar.31,2017						
ITEM		Overdue Amount	Loan Amount	% of Overdue loans to Total loans	Loan loss reserve	% of Loan loss reserve to Overdue Loan	Overdue Amount	Loan Amount	% of Overdue loans to Total loans	Loan loss reserve	% of Loan loss reserve to Overdue Loan		
Corporate Finance	Security	-	2,658,522	-	431,820	NA	-	2,700,860	-	233,781	NA		
	Unsecurity	-	45,370,183	-	-		-	31,739,581	-	-			
Consumer Finance	Housing Loan	-	-	-	-		-	-	-	-		-	
	Cash card	-	-	-	-		-	-	-	-		-	
	Small credit Loan	-	-	-	-		-	-	-	-		-	
	Others	-	-	-	-		-	-	-	-		-	
Total		-	48,028,705	-	431,820		-	34,440,441	-	233,781		-	
/		Overdue Amount	A/R Amount	% of Overdue A/R to Total A/R	Provision Amount		% of Provision to Overdue Loan	Overdue Amount	A/R Amount	% of Overdue A/R to Total A/R		Provision Amount	% of Provision to Overdue Loan
Credit card		-	-	-	-		NA	-	-	-		-	NA
Factoring-without recourse		-	28,780,779	-	215,018			-	23,161,398	-		231,614	
Other non-performing loans		-	-	-	-	-		-	-	-			

Year \ Month	Mar.31,2018	Mar.31,2017
Loan classified as non-Pass-Due with normal payment after debt negotiation	-	-

### Credit Exposure Concentration

Unit : NTS'000, %

Year \ Month	Mar.31,2018				Mar.31,2017			
Ranking	Group Name	INDUSTRIAL CLASSIFICATION	Credit Amount	% of Credit amount to net worth (%)	Group Name	INDUSTRIAL CLASSIFICATION	Credit Amount	% of Credit amount to net worth (%)
1	Axxxx	Manufacturing	21,518,210	600%	Axxxx	Manufacturing	23,161,398	727%
2	Hxx Hxx	Manufacturing	20,396,775	569%	Gxx Rx Pxx	Retail Sales	6,489,426	204%
3	Quxxxx	Manufacturing	10,357,774	289%	Quxxxx	Manufacturing	6,383,187	200%
4	Gxx Rx Pxx	Retail Sales	6,489,426	181%	Foxxxxx Plxxxxxx	Manufacturing	5,530,785	174%
5	Foxxxxx Plxxxxxx	Manufacturing	5,233,032	146%	Ctxx	Construction	4,535,567	142%
6	Taxxx Sxxx Coxxxxxxx	Manufacturing	4,953,503	138%	Csxx Coxxxxxxx	Manufacturing	3,607,018	113%
7	Ctxx	Construction	3,533,941	99%	Coxxxx	Manufacturing	3,032,825	95%
8	Daxxxxx	Financial Service	3,200,000	89%	Fxx Eaxxxx	Manufacturing	2,769,043	87%
9	Lixx Ox	Manufacturing	2,913,825	81%	Daxxxxx	Financial Service	2,600,000	82%
10	Mixxxx Sexxxxxxxxxxxx	Manufacturing	2,500,000	70%	Mixxxx Sexxxxxxxxxxxx	Manufacturing	2,500,000	78%

## Interest-Rate Sensitivity - TWD Currency

Mar.31,2018

Unit : NT\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	18,109,420	4,038,984	12,881,091	3,358,644	38,388,139
Sensitive liabilities	264,564	-	3,000,000	128,123	3,392,687
Sensitive Gap	17,844,856	4,038,984	9,881,091	3,230,521	34,995,452
Equity					3,462,807
Ratio of interest-rate sensitive assets to liabi					1,131.50 %
Ratio of interest-rate sensitive gap to equity					1,010.61 %

## Interest-Rate Sensitivity - USD Currency

Mar.31,2018

Unit : US\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	2,012,178	10,200	50,150	185,369	2,257,897
Sensitive liabilities	2,699,240	573,580	9,100	-	3,281,920
Sensitive Gap	(687,062)	(563,380)	41,050	185,369	(1,024,023)
Equity					5,377
Ratio of interest-rate sensitive assets to liabi					68.80 %
Ratio of interest-rate sensitive gap to equity					-19,044.50 %

Note:

1. Interest-rate sensitive assets or liabilities represent interest bearing assets or interest paying liabilities influenced by the fluctuation of interest rates.
2. Ratio of interest-rate sensitive assets to liabilities = Interest-rate sensitive assets ÷ Interest-rate sensitive liabilities (i.e. New Taiwan Dollar interest-rate sensitive assets and New Taiwan Dollar interest-rate sensitive liabilities with tenors of less than one year)
3. Interest-rate sensitive gap = Interest-rate sensitive assets — Interest-rate sensitive liabilities

## Ratio of Profitability

Unit : %

ITEM		Mar.31,2018	Mar.31,2017
Ratio of return on assets	before income tax	0.24 %	0.30 %
	after incometax	0.17 %	0.24 %
Ratio of return on equity	before income tax	6.33 %	12.88 %
	after incometax	4.43 %	10.30 %
Ratio of net income		60.43 %	92.55 %

Note:

1. Ratio of return on assets = Income before income tax ÷ Average assets
2. Ratio of return on equity = Income before income tax ÷ Average equity
3. Ratio of net income = Income before income tax ÷ Total revenue
4. Income before income tax is the year-to-date accumulated income.

**Analysis of Assets and Liabilities by Maturity Date - TWD Currency**  
Mar.31,2018

Unit : NT\$'000

ITEM	TOTAL	Amount for the remaining period to the maturity date				
		0 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	over 1 year
Assets	614,463,867	213,150,102	193,847,301	95,015,337	89,942,220	22,508,907
Liabilities	615,137,411	171,872,983	199,939,906	142,840,776	80,080,007	20,403,739
Gap	-673,544	41,277,119	-6,092,605	-47,825,439	9,862,213	2,105,168

Note:

1. The table includes only New Taiwan Dollar amounts (i.e. excludes assets and liabilities denominated in foreign currency).

**Analysis of Assets and Liabilities by Maturity Date - USD Currency**  
Mar.31,2018

Unit : US\$'000

ITEM	TOTAL	Amount for the remaining period to the maturity date				
		0 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	over 1 year
Assets	27,009,909	9,397,383	8,228,700	5,232,355	2,974,774	1,176,697
Liabilities	28,116,133	10,898,475	8,000,163	4,496,248	3,375,669	1,345,578
Gap	-1,106,224	-1,501,092	228,537	736,107	-400,895	-168,881

Note:

1. The table includes only U.S. Dollar amounts.







## Ratio of Deposits, Time Deposits and Foreign Currency Deposits to Total Deposits

Unit : NT\$'000, %

	Mar.31,2018	Mar.31,2017
Demand deposits	6,200,242	3,740,084
% of Demand deposits	14.69 %	7.91 %
Time deposits	36,017,814	43,555,529
% of Time deposits	85.31 %	92.09 %
Foreign currency deposits	38,827,971	36,926,508
% of Foreign currency deposits	91.97 %	78.08 %

Note:

1. % of Demand deposits = demand deposits ÷ total deposits ;  
    % of Time deposits = time deposits ÷ total deposits ;  
    % of Foreign currency deposits = foreign currency deposits ÷ total deposits
2. Demand deposits and Time deposits include Foreign currency deposits and Treasury deposits.
3. Postal office deposits are excluded.

## Ratio of Small and Medium-Size Enterprise (SME) Loans

Unit : NT\$'000, %

	Mar.31,2018	Mar.31,2017
SME Loans	-	-
% of SME Loans	0.00 %	0.00 %
Consumer Loans	-	-
% of Consumer Loans	0.00 %	0.00 %

Note:

1. % of SME Loans = SME Loans ÷ Total Loans;  
% of Consumer Loans = Consumer Loans ÷ Total Loans
2. Small and Medium-Size Enterprises (SME) are identified according to the definition promulgated by the Banking Bureau.  
Employee Loans under Welfare Committee and other individual Consumer Loans.

## Interest Bearing Assets and Interest Paying Liabilities

Unit : NT\$'000, %

ITEM	Mar.31,2018		Mar.31,2017	
	Average balance	Average interest rate	Average balance	Average interest rate
Interest bearing assets	100,427,551	1.46 %	115,070,676	1.16 %
Due from Central Bank, other branches and other banks	11,236,349	0.74 %	33,283,551	0.71 %
Securities purchased	22,162,875	0.44 %	20,507,352	0.57 %
A/R Forfaiting - without recourse	25,845,847	2.04 %	19,290,943	1.36 %
Loans, discounted notes and bills	41,182,480	2.21 %	41,988,830	1.80 %
Interest paying liabilities	94,481,946	1.84 %	112,153,687	1.15 %
Due to banks and other branches	55,415,208	1.72 %	60,610,785	1.05 %
Deposits (demand deposits, time deposits and NCD)	39,066,738	2.02 %	51,542,902	1.26 %

Note:

1. Average balance is based on daily average balance of interest bearing assets or interest liabilities.
2. Interest bearing assets or interest paying liabilities are disclosed in accordance with the chart of accounts or their nature.

## Major Foreign Currencies Net Position

Unit : NT\$'000

	Mar.31,2018		Mar.31,2017	
	Foreign currency	Equivalent to NTD	Foreign currency	Equivalent to NTD
Major foreign currencies net position (market risk)	EUR	28,509	USD	60,105
	USD	9,505	EUR	16,059
	CNY	2,403	CNY	13,385
	JPY	2,004	JPY	6,200
	SGD	1,229	HKD	4,198

Note:

1. Major foreign currencies shall mean the top five currencies with largest positions.
2. Major foreign currencies net position shall mean the absolute net balance of each currency.