

Balance Sheet

Unit : NT\$'000

ASSETS		Jun.30,2016		Jun.30,2015		LIABILITIES AND EQUITIES		Jun.30,2016		Jun.30,2015	
Code	Item	Amount	%	Amount	%	Code	Item	Amount	%	Amount	%
11000	Cash and cash equivalents	60,611	0	61,185	0	21000	Deposits from the Central Bank and banks	0	0	14,238	0
11500	Due from the Central Bank and call loans to banks	10,272,088	6	3,765,004	3	21500	Due to the Central Bank and other banks	1,500,000	1	500,000	0
12000	financial asset or financial liability at fair	17,615,500	11	14,101,274	11	22000	financial liability at fair value through profit	18,629,174	12	12,669,170	10
14000	Available-for-sale financial assets - net	8,417,919	5	8,144,610	6	22300	Hedging derivative financial liabilities	0	0	0	0
12300	Hedging derivative financial assets	0	0	0	0	22500	Securities sold under repurchase agreements	0	0	0	0
12500	Securities purchased under resell agreements	0	0	0	0	23000	Payables	7,327,268	5	3,273,437	3
13000	Receivables - net	23,210,509	15	18,177,200	15	23200	Current income tax liabilities	5,000	0	98,394	0
13200	Current income tax assets	5,532	0	38,810	0	23300	Liabilities Related to Assets Classified as Held for Sale	0	0	0	0
13300	Assets Classified as Held for Sale	0	0	0	0	23500	Deposits and remittances	43,002,901	27	30,992,994	25
13500	Loans, discounted notes and bills - net	35,830,178	22	34,174,752	27	24000	Financial debenture payable	0	0	0	0
14500	Held-to-maturity financial assets - net	0	0	0	0	25500	Other financial liabilities	0	0	0	0
15000	Equity investments under equity method - net	0	0	0	0	25600	Reserves for liability	363,933	0	344,986	0
15100	Restricted assets	0	0	0	0	29300	Deferred income tax liabilities	0	0	0	0
15500	Other financial assets - net	0	0	0	0	29500	Other liabilities	87,668,658	53	76,851,771	60
18500	Property and Equipment - net	14,399	0	15,440	0	20000	TOTAL LIABILITIES	158,496,934	98	124,744,990	98
19000	Intangible assets - net	0	0	0	0			0	0	0	0
19300	Deferred income tax assets - net	80,243	0	83,266	0			0	0	0	0
19500	Other assets - net	65,545,766	41	48,524,182	38	31000	Capital	1,226,897	1	1,226,897	1
						32000	Retained earnings	1,324,390	1	1,117,410	1
						32011	Unappropriated earnings	1,207,090	1	950,370	1
						32025	Current income	117,300	0	167,040	0
						32500	Other equity	4,524	0	(3,574)	0
						30000	TOTAL EQUITY	2,555,811	2	2,340,733	2
10000	TOTAL ASSETS	161,052,745	100	127,085,723	100		TOTAL LIAB. AND EQUITY	161,052,745	100	127,085,723	100

Commitments and Contingent Accounts		Jun.30,2016	Jun.30,2015	Allowance for uncollectible accounts		Jun.30,2016	Jun.30,2015
Code	Item	Amount	Amount	Code	Item	Amount	Amount
81004	Loan Commitment	4,611,544	3,361,740	13024	Acceptance	0	525
81005	Loan Uncommitment	104,078,526	81,488,125	13026	A/R Forfaiting - without recourse	161,413	154,106
81003	Guarantee	20,136,103	15,882,044	13590	Loans, discounted notes and bills	181,007	161,523
81011	Documentary L/C	150,712	208,413				

* Report not certified by CPA auditors.

Consolidate Income Statement

Unit : NT\$'000

代碼	項 目	Jan.-Jun.,2016		Jan.-Jun.,2015		Variable %
		Amount	%	Amount	%	
41000	Interest income	576,885	115	430,359	86	34
51000	Interest expense	(417,295)	(83)	(241,724)	(48)	73
	Net interest (expense) income	159,590	32	188,635	38	(15)
	Other operating income	0	0	0	0	0
	Commission income	43,389	9	52,954	11	(18)
	Gain (loss) on financial assets or liabilities measured at fair value through profit and loss	(2,747,494)	(547)	(1,281,489)	(255)	114
	Realized gain (loss) on available-for-sale financial assets	(41,026)	(8)	7,098	1	(678)
	Realized gain (loss) on held-to-maturity financial assets	0	0	0	0	0
	Foreign exchange gains (losses) - net	2,948,299	587	1,401,365	279	110
	Impairment loss on assets (reversal of impairment loss on assets)	0	0	0	0	0
	Others	139,916	28	110,238	22	27
	Net income	502,674	101	478,801	96	5
58200	Bad debt expenses	(62,380)	(12)	(25,778)	(5)	142
	Operating expenses	0	0	0	0	0
58500	Employee benefits	(159,789)	(32)	(151,729)	(30)	5
59000	Depreciation and amortization expense	(1,410)	0	(1,543)	0	(9)
59500	Other general and administrative expenses	(142,947)	(28)	(117,514)	(23)	22
	Consolidated income (loss) from continuing operations before income tax	136,148	27	182,237	36	(25)
61003	Consolidated income (loss) from continuing operations - Income tax (expense) benefit	(18,847)	(4)	(15,196)	(3)	24
	Consolidated income (loss) from continuing operations - after income tax	117,301	23	167,041	33	(30)
62500	Income (loss) from discontinued operations	0	0	0	0	0
	Net income (loss)	117,301	23	167,041	33	(30)
	Other comprehensive income					
65001	Exchange differences on cumulative translation adjustments	4,586	1	5,432	1	(16)
65011	Unrealized gain (loss) on available-for-sale financial assets	(5,304)	(1)	(3,407)	(1)	56
65031	Remeasurement of defined benefit plans	0	0	0	0	0
65051	Other comprehensive income after tax	0	0	0	0	0
	Total other comprehensive income	116,583	23	169,066	34	(31)
	Net income belong to:					
	Owners' equity	117,301	23	167,041	33	(30)
	Non-controlling Interests	0	0	0	0	0
	Total other comprehensive income belong to:					
	Owners' equity	116,582	23	169,065	34	(31)
	Non-controlling Interests	0	0	0	0	0

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Information on fair value hierarchy of financial instruments

Unit : NT\$'000

Instrument item measured at fair value	Jun.30,2016				Jun.30,2015			
	Total	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3
Non-derivative financial instruments								
Asset								
Financial assets designated at fair value through profit or loss	1,402,111	1,402,111	-	-	2,316,300	2,316,300	-	-
Held for trading financial asset	1,402,111	1,402,111	-	-	2,316,300	2,316,300	-	-
Equity investment	-	-	-	-	-	-	-	-
Bond investment	1,402,111	1,402,111	-	-	2,316,300	2,316,300	-	-
Others	-	-	-	-	-	-	-	-
Financial assets designated at fair value through profit or loss on initial recognition	-	-	-	-	-	-	-	-
Available-for-sale financial assets	8,417,918	7,318,566	1,099,352	-	8,146,333	2,004,232	6,142,101	-
Equity investment	-	-	-	-	-	-	-	-
Bond investment	7,667,851	7,318,566	349,285	-	6,946,192	2,004,232	4,941,960	-
Others	750,067	-	750,067	-	1,200,141	-	1,200,141	-
Liabilities								
Financial liabilities designated at fair value through profit or loss	-	-	-	-	-	-	-	-
Held for trading financial liabilities	-	-	-	-	-	-	-	-
Financial liabilities designated at fair value through profit or loss on initial recognition	-	-	-	-	-	-	-	-
Derivatives financial instruments	-	-	-	-	-	-	-	-
Asset								
Financial assets designated at fair value through profit or loss	16,213,389	-	16,213,389	-	11,784,974	-	11,784,974	-
Hedging derivative financial assets	-	-	-	-	-	-	-	-
Liabilities								
Financial liabilities designated at fair value through profit or loss	18,629,174	-	18,629,174	-	12,669,170	-	12,669,170	-
Hedging derivative financial liabilities	-	-	-	-	-	-	-	-

Financial asset changes in fair value measurement level 3

Unit : NT\$'000

Item	Beginning retained earning	Profit/Loss valuation		Increase during period		Decrease during period		Ending retained earning
		Income statement	Other comprehensive income	Buy in or issue	Transfers to Level 3	Sale, disposal or settlement	Converted out from Level 3	
Financial assets designated at fair value through profit or loss	-	-	-	-	-	-	-	-
Held for trading financial assets	-	-	-	-	-	-	-	-
Financial assets designated at fair value through profit or loss on initial recognition	-	-	-	-	-	-	-	-
Available-for-sale financial assets	-	-	-	-	-	-	-	-
Hedging derivative financial assets	-	-	-	-	-	-	-	-

Financial liabilities changes in fair value measurement level 3

Unit : NT\$'000

Item	Beginning retained earning	Valuation of profit/loss during the period	Increase during period		Decrease during period		Ending retained earning
			Buy in or issue	Transfers to Level 3	Sale, disposal or settlement	Converted out from Level 3	
Financial liabilities designated at fair value through profit or loss	-	-	-	-	-	-	-
Held for trading financial liabilities	-	-	-	-	-	-	-
Financial liabilities designated at fair value through profit or loss on initial recognition	-	-	-	-	-	-	-
Hedging derivative financial liabilities	-	-	-	-	-	-	-

ASSETS QUALITY

Unit : NT\$'000, %

Year \ Month		Jun.30,2016					Jun.30,2015					
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	-	209,213	-	181,007	NA	-	220,674	-	161,523	NA	
	Unsecurity	-	35,801,972	-			-	34,115,601	-			
Consumer Finance	Housing Loan	-	-	-	-	NA	-	-	-	-	NA	
	Cash card	-	-	-			-	-	-			
	Small credit Loan	-	-	-			-	-	-			-
	Others	-	-	-			-	-	-			-
Total		-	36,011,185	-	181,007	-	-	34,336,275	-	161,523	-	
/		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		-	16,140,500	-	161,413		-	15,196,125	-	-		
Other non-performing loans		-	-	-	-		-	-	-	-		-

Year \ Month	Jun.30,2016	Jun.30,2015
Loan classified as non-Pass-Due with normal payment after debt negotiation	-	-

Credit Exposure Concentration

Unit : NTS'000, %

Year \ Month	Jun.30,2016				Jun.30,2015			
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	Fxxxxx Plxxxxxx	Manufacturing	10,374,671	406%	Quxxxx	Manufacturing	7,559,607	323%
2	Quxxxx	Manufacturing	7,437,327	291%	Fxxxxx Plxxxxxx	Manufacturing	6,764,125	289%
3	CxCx	Construction	5,622,974	220%	Mexxxxxx Cxx	Financial Service Activities	5,101,556	218%
4	Csxx Coxxxxxxx	Manufacturing	3,845,021	150%	Fxx Eaxxxxx Txxxxx	Manufacturing	4,583,328	196%
5	Fxx Eaxxxxx	Manufacturing	2,277,017	89%	CxCx	Construction	4,340,480	185%
6	Evxxxxxxx	Transportation and warehousing	1,860,727	73%	Taxxxx Cxxxx	Manufacturing	1,674,675	72%
7	Mexxxxxx Cxx	Financial Service Activities	1,614,050	63%	Wixxxx	Manufacturing	1,470,493	63%
8	Chxxx Stxxx	Ironmaking and Steelmaking	1,123,743	44%	Csxx Coxxxxxxx	Manufacturing	1,330,516	57%
9	Pox Chxx	Financial Service Activities	1,105,273	43%	Unxxxx Mixxxxxxxxxxxxxx	Manufacturing	930,375	40%
10	Unxxxx Mixxxxxxxxxxxxxx	Manufacturing	968,430	38%	Lixx Ox	Manufacturing	620,250	26%

Interest-Rate Sensitivity - TWD Currency

Jun.30,2016

Unit : NT\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	16,387,570	485,649	3,765,983	7,877,671	28,516,873
Sensitive liabilities	481,469	-	500,000	1,074,822	2,056,291
Sensitive Gap	15,906,101	485,649	3,265,983	6,802,849	26,460,582
Equity	2,465,205				
Ratio of interest-rate sensitive assets to liabi	1,386.81 %				
Ratio of interest-rate sensitive gap to equity	1,073.36 %				

Interest-Rate Sensitivity - USD Currency

Jun.30,2016

Unit : US\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	290,216	179,260	557,319	333,708	1,360,503
Sensitive liabilities	1,111,272	70,381	557,319	-	1,738,972
Sensitive Gap	(821,056)	108,879	-	333,708	(378,469)
Equity	2,807				
Ratio of interest-rate sensitive assets to liabi	78.24 %				
Ratio of interest-rate sensitive gap to equity	-13,483.04 %				

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		Jun.30,2016	Jun.30,2015
Ratio of return on assets	before income tax	0.14 %	0.10 %
	after incometax	0.12 %	0.09 %
Ratio of return on equity	before income tax	7.87 %	5.45 %
	after incometax	7.22 %	4.69 %
Ratio of net income		34.89 %	23.19 %

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
Jun.30,2016

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	593,089,535	212,563,736	193,704,404	78,425,509	84,810,765	23,585,121
Liabilities	596,005,024	198,253,562	195,454,269	114,002,828	67,836,501	20,457,864
Gap	-2,915,489	14,310,174	-1,749,865	-35,577,319	16,974,264	3,127,257

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
Jun.30,2016

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	21,893,524	6,840,680	6,311,855	5,360,826	2,378,836	1,001,327
Liabilities	21,859,183	8,545,553	5,356,790	4,442,219	2,878,312	636,309
Gap	34,341	-1,704,873	955,065	918,607	-499,476	365,018

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, %

	Jun.30,2016	Jun.30,2015
Demand deposits	816,636	264,959
% of Demand deposits	1.90 %	0.85 %
Time deposits	42,183,472	30,725,272
% of Time deposits	98.10 %	99.15 %
Foreign currency deposits	42,446,610	30,854,977
% of Foreign currency deposits	98.71 %	99.56 %

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, %

	Jun.30,2016	Jun.30,2015
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

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	Jun.30,2016		Jun.30,2015	
	Average balance	Average interest rate	Average balance	Average interest rate
Interest bearing assets	102,996,520	1.15 %	106,729,838	0.77 %
Due from Central Bank, other branches and other banks	56,084,888	0.85 %	60,859,471	0.31 %
Securities purchased	9,116,490	1.61 %	10,605,008	0.88 %
A/R Forfaiting - without recourse	161,943	0.84 %	7,270,709	0.81 %
Loans, discounted notes and bills	37,633,199	1.48 %	35,265,359	1.52 %
Interest paying liabilities	123,723,388	0.83 %	117,298,729	0.40 %
Due to banks and other branches	80,299,563	0.67 %	91,152,161	0.38 %
Deposits (demand deposits, time deposits and NCD)	43,423,825	1.14 %	26,146,568	0.49 %

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

	Jun.30,2016		Jun.30,2015	
	Foreign currency	Equivalent to NTD	Foreign currency	Equivalent to NTD
Major foreign currencies net position (market risk)	USD	50,894	CNY	56,218
	EUR	45,919	USD	36,721
	JPY	5,815	EUR	17,935
	CNY	5,151	AUD	6,683
	AUD	3,966	GBP	1,097

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.