

Balance Sheet

Unit : NT\$'000

ASSETS		Sep.30,2017		Sep.30,2016		LIABILITIES AND EQUITIES		Sep.30,2017		Sep.30,2016	
Code	Item	Amount	%	Amount	%	Code	Item	Amount	%	Amount	%
11000	Cash and cash equivalents	93,618	0	55,488	0	21000	Deposits from the Central Bank and banks	0	0	0	0
11500	Due from the Central Bank and call loans to banks	13,765,210	14	14,469,198	9	21500	Due to the Central Bank and other banks	1,200,000	1	1,000,000	1
12000	financial asset or financial liability at fair	10,513,002	11	18,241,259	12	22000	financial liability at fair value through profit	10,248,471	10	17,925,244	12
14000	Available-for-sale financial assets - net	7,087,577	7	7,511,511	5	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	5,283,101	5	7,152,795	5
13000	Receivables - net	32,003,719	33	27,259,985	18	23200	Current income tax liabilities	76,774	0	14,970	0
13200	Current income tax assets	88,917	0	80,627	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	39,615,619	40	39,456,173	26
13500	Loans, discounted notes and bills - net	33,514,302	34	44,907,286	29	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	366,250	0	369,555	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	37,686,788	41	85,452,009	54
18500	Property and Equipment - net	13,733	0	12,205	0	20000	TOTAL LIABILITIES	94,477,003	97	151,370,746	98
19000	Intangible assets - net	0	0	0	0			0	0	0	0
19300	Deferred income tax assets - net	107,961	0	69,052	0			0	0	0	0
19500	Other assets - net	854,961	1	41,242,393	27	31000	Capital	2,152,820	2	1,226,897	1
						32000	Retained earnings	1,422,748	1	1,257,763	1
						32011	Unappropriated earnings	1,168,109	1	1,207,090	1
						32025	Current income	254,639	0	50,673	0
						32500	Other equity	(9,571)	0	(6,402)	0
						30000	TOTAL EQUITY	3,565,997	3	2,478,258	2
10000	TOTAL ASSETS	98,043,000	100	153,849,004	100		TOTAL LIAB. AND EQUITY	98,043,000	100	153,849,004	100

Commitments and Contingent Accounts		Sep.30,2017	Sep.30,2016	Allowance for uncollectible accounts		Sep.30,2017	Sep.30,2016
Code	Item	Amount	Amount	Code	Item	Amount	Amount
81004	Loan Commitment	1,937,384	3,132,693	13024	Acceptance	0	0
81005	Loan Uncommitment	144,227,483	83,724,237	13026	A/R Forfaiting - without recourse	270,880	203,857
81003	Guarantee	19,487,351	20,300,783	13590	Loans, discounted notes and bills	296,710	325,577
81011	Documentary L/C	119,467	255,304				

* Report not certified by CPA auditors.

Consolidate Income Statement

Unit : NT\$'000

代碼	項 目	Jan.-Sep.,2017		Jan.-Sep.,2016		Variable %
		Amount	%	Amount	%	
41000	Interest income	868,182	120	897,866	124	(3)
51000	Interest expense	(835,501)	(115)	(520,545)	(72)	61
	Net interest (expense) income	32,681	5	377,321	52	(91)
	Other operating income	0	0	0	0	0
	Commission income	78,420	11	62,840	9	25
	Gain (loss) on financial assets or liabilities measured at fair value through profit and loss	(1,471,136)	(203)	(1,486,504)	(205)	(1)
	Realized gain (loss) on available-for-sale financial assets	(24,362)	(3)	(57,636)	(8)	(58)
	Realized gain (loss) on held-to-maturity financial assets	0	0	0	0	0
	Foreign exchange gains (losses) - net	1,886,232	261	1,666,151	230	13
	Impairment loss on assets (reversal of impairment loss on assets)	0	0	0	0	0
	Others	222,068	31	232,269	32	(4)
	Net income	723,903	102	794,441	110	(9)
58200	Bad debt expenses	115,910	16	(250,875)	(35)	(146)
	Operating expenses	0	0	0	0	0
58500	Employee benefits	(250,515)	(35)	(236,529)	(33)	6
59000	Depreciation and amortization expense	(1,654)	0	(1,991)	0	(17)
59500	Other general and administrative expenses	(241,321)	(33)	(214,364)	(30)	13
	Consolidated income (loss) from continuing operations before income tax	346,323	48	90,682	13	282
61003	Consolidated income (loss) from continuing operations - Income tax (expense) benefit	(91,684)	(13)	(40,008)	(6)	129
	Consolidated income (loss) from continuing operations - after income tax	254,639	35	50,674	7	403
62500	Income (loss) from discontinued operations	0	0	0	0	0
	Net income (loss)	254,639	35	50,674	7	403
	Other comprehensive income					
65001	Exchange differences on cumulative translation adjustments	(8,042)	(1)	1,406	0	(672)
65011	Unrealized gain (loss) on available-for-sale financial assets	789	0	(13,050)	(2)	(106)
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	247,386	34	39,030	5	534
	Net income belong to:					
	Owners' equity	254,639	35	50,674	7	403
	Non-controlling Interests	0	0	0	0	0
	Total other comprehensive income belong to:					
	Owners' equity	247,386	34	39,030	5	534
	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	Sep.30,2017				Sep.30,2016			
	Total	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3
Non-derivative financial instruments								
<u>Asset</u>								
Financial assets designated at fair value through profit or loss	1,003,485	1,003,485	-	-	1,399,985	1,399,985	-	-
Held for trading financial asset	1,003,485	1,003,485	-	-	1,399,985	1,399,985	-	-
Equity investment	-	-	-	-	-	-	-	-
Bond investment	1,003,485	1,003,485	-	-	1,399,985	1,399,985	-	-
Others	-	-	-	-	-	-	-	-
Financial assets designated at fair value through profit or loss on initial recognition	-	-	-	-	-	-	-	-
Available-for-sale financial assets	7,087,577	3,551,454	3,536,123	-	7,511,511	4,719,194	2,792,317	-
Equity investment	-	-	-	-	-	-	-	-
Bond investment	6,537,544	3,551,454	2,986,090	-	6,961,480	4,719,194	2,242,286	-
Others	550,033	-	550,033	-	550,031	-	550,031	-
<u>Liabilities</u>								
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	-	-	-	-	-	-	-	-
<u>Derivatives financial instruments</u>								
<u>Asset</u>								
Financial assets designated at fair value through profit or loss	9,509,517	-	9,509,517	-	16,841,274	-	16,841,274	-
Hedging derivative financial assets	-	-	-	-	-	-	-	-
<u>Liabilities</u>								
Financial liabilities designated at fair value through profit or loss	10,248,471	-	10,248,471	-	17,925,244	-	17,925,244	-
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		Sep.30,2017					Sep.30,2016					
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	-	2,667,409	-	296,710	NA	-	209,213	-	325,577	NA	
	Unsecurity	-	31,143,603				-	45,023,650				
Consumer Finance	Housing Loan	-	-	-	-		-	-	-	-		-
	Cash card	-	-	-	-		-	-	-	-		-
	Small credit Loan		-	-	-		-	-	-	-		-
	Others	Security	-	-	-		-	-	-	-		-
		Unsecurity										
Total		-	33,811,012	-	296,710		-	45,232,863	-	325,577		
		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		-	27,087,958	-	270,880		-	20,384,975	-	203,857		
Other non-performing loans		-	-	-	-		-	-	-	-		

Year \ Month	Sep.30,2017	Sep.30,2016
Loan classified as non-Pass-Due with normal payment after debt negotiation	-	-

Credit Exposure Concentration

Unit : NT\$'000, %

Year \ Month	Sep.30,2017				Sep.30,2016			
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	27,087,958	760%	Axxxx	Manufacturing	20,384,975	823%
2	Qxxxxx	Manufacturing	8,050,842	226%	Fxxxxxx Plxxxxxx	Manufacturing	9,955,111	402%
3	Fxxxxxx Plxxxxxx	Manufacturing	6,865,082	193%	Qxxxxx	Manufacturing	8,513,706	344%
4	Gxx	Retail Sales	6,489,426	182%	Gxx	Retail Sales	6,489,426	262%
5	Ctxx	Construction	3,710,686	104%	Ctxx	Construction	5,031,481	203%
6	Lxxx Ox	Manufacturing	3,497,512	98%	Cxxxxx	Manufacturing	3,920,188	158%
7	Fxx Eaxxxx	Manufacturing	3,276,793	92%	Adxxxxxx Sxxxx Coxxxxxxx	Manufacturing	3,832,854	155%
8	Mixxxx Sexxxxxxxxxx	Transportation	2,500,000	70%	Daxxxx	Financial Service	3,500,000	141%
9	Daxxxx	Financial Service	2,400,000	67%	Csxx Coxxxxxxx	Manufacturing	2,837,975	115%
10	Evxxxxxx	Transportation	2,258,262	63%	Lxxx Ox	Manufacturing	2,512,113	101%

Interest-Rate Sensitivity - TWD Currency

Sep.30,2017

Unit : NT\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	16,557,455	3,851,454	2,986,090	9,643,567	33,038,566
Sensitive liabilities	4,277,524	-	-	1,328,123	5,605,647
Sensitive Gap	12,279,931	3,851,454	2,986,090	8,315,444	27,432,919
Equity	3,446,313				
Ratio of interest-rate sensitive assets to liabi	589.38 %				
Ratio of interest-rate sensitive gap to equity	796.01 %				

Interest-Rate Sensitivity - USD Currency

Sep.30,2017

Unit : US\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	418,119	-	95,320	193,462	706,901
Sensitive liabilities	1,902,023	431,099	-	-	2,333,122
Sensitive Gap	(1,483,904)	(431,099)	95,320	193,462	(1,626,221)
Equity	3,939				
Ratio of interest-rate sensitive assets to liabi	30.30 %				
Ratio of interest-rate sensitive gap to equity	-41,285.12 %				

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		Sep.30,2017	Sep.30,2016
Ratio of return on assets	before income tax	0.31 %	0.06 %
	after incometax	0.22 %	0.03 %
Ratio of return on equity	before income tax	10.07 %	3.17 %
	after incometax	7.35 %	1.57 %
Ratio of net income		34.17 %	4.91 %

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

Sep.30,2017

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	483,546,489	175,236,938	114,104,689	110,781,601	55,925,372	27,497,889
Liabilities	484,674,952	119,881,579	159,488,742	125,692,304	55,915,503	23,696,824
Gap	-1,128,463	55,355,359	-45,384,053	-14,910,703	9,869	3,801,065

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

Sep.30,2017

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	20,947,847	6,979,102	6,077,308	4,383,806	2,183,684	1,323,947
Liabilities	21,651,214	8,473,450	4,899,649	4,493,825	2,450,810	1,333,480
Gap	-703,367	-1,494,348	1,177,659	-110,019	-267,126	-9,533

Note:

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

Sale of Distressed Debt Information

Sep.30,2017

1. Transaction information of distressed debt sale

Unit : NT\$'000

Transaction Date	Counterparty	Debt Component	Book Value	Selling Price	Gain/loss from disposal	Condition of Agreement	Relationship with counterparty
-	-	-	-	-	-	-	-

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

Unit : NT\$'000, %

	Sep.30,2017	Sep.30,2016
Demand deposits	2,883,222	629,256
% of Demand deposits	7.28 %	1.59 %
Time deposits	36,728,552	38,823,803
% of Time deposits	92.72 %	98.41 %
Foreign currency deposits	35,209,972	27,550,056
% of Foreign currency deposits	88.89 %	69.83 %

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, %

	Sep.30,2017	Sep.30,2016
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	Sep.30,2017		Sep.30,2016	
	Average balance	Average interest rate	Average balance	Average interest rate
Interest bearing assets	70,505,088	1.46 %	125,615,901	1.18 %
Due from Central Bank, other branches and other banks	8,891,871	0.57 %	54,009,950	0.90 %
Securities purchased	9,332,795	0.61 %	9,121,538	1.79 %
A/R Forfaiting - without recourse	19,913,610	1.66 %	20,384,975	0.98 %
Loans, discounted notes and bills	32,366,812	1.95 %	42,099,438	1.41 %
Interest paying liabilities	72,772,659	1.49 %	132,208,615	0.88 %
Due to banks and other branches	39,820,050	1.45 %	92,192,476	0.77 %
Deposits (demand deposits, time deposits and NCD)	32,952,609	1.54 %	40,016,139	1.13 %

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

	Sep.30,2017		Sep.30,2016	
	Foreign currency	Equivalent to NTD	Foreign currency	Equivalent to NTD
Major foreign currencies net position (market risk)	EUR	9,141	EUR	44,967
	USD	4,477	USD	29,503
	HKD	3,205	CNY	17,152
	JPY	2,228	JPY	6,467
	CNY	1,838	AUD	3,809

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.