

Balance Sheet

Unit : NT\$'000

ASSETS		Sep.30,2018		Sep.30,2017		LIABILITIES AND EQUITIES		Sep.30,2018		Sep.30,2017	
Code	Item	Amount	%	Amount	%	Code	Item	Amount	%	Amount	%
11000	Cash and cash equivalents	43,184	0	93,618	0	21000	Deposits from the Central Bank and banks	0	0	0	0
11500	Due from the Central Bank and call loans to banks	13,949,588	8	13,765,210	14	21500	Due to the Central Bank and other banks	500,000	0	1,200,000	1
12000	Financial asset at fair value through profit or loss	19,082,166	10	10,513,002	11	22000	Financial liability at fair value through profit	18,119,919	10	10,248,471	10
12100	Financial asset at fair value through other comprehensive income	581,114	0	7,087,577	7	22300	Hedging derivative financial liabilities	0	0	0	0
12200	Investment in debt instrument measured at amortized cost	15,580,575	9	0	0	22500	Securities sold under repurchase agreements	0	0	0	0
12300	Hedging derivative financial assets	0	0	0	0	23000	Payables	8,697,549	5	5,283,101	5
12500	Securities purchased under resale agreements	0	0	0	0	23200	Current income tax liabilities	106,915	0	76,774	0
13000	Receivables - net	38,670,869	21	32,003,719	33	23300	Liabilities Related to Assets Classified as Held for Sale	0	0	0	0
13200	Current income tax assets	16,837	0	88,917	0	23500	Deposits and remittances	37,746,073	21	39,615,619	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	53,706,417	29	33,514,302	34	25500	Other financial liabilities	0	0	0	0
15100	Restricted assets	0	0	0	0	25600	Reserves for liability	345,290	0	366,250	0
15500	Other financial assets - net	0	0	0	0	29300	Deferred income tax liabilities	0	0	0	0
18500	Property and Equipment - net	21,895	0	13,733	0	29500	Other liabilities	112,957,983	61	37,686,788	41
19000	Intangible assets - net	0	0	0	0	20000	TOTAL LIABILITIES	178,473,729	97	94,477,003	97
19300	Deferred income tax assets - net	59,903	0	107,961	0						
19500	Other assets - net	41,255,436	23	854,961	1	31000	Capital	2,760,820	2	2,152,820	2
						32000	Retained earnings	1,738,811	1	1,422,748	1
						32011	Unappropriated earnings	1,290,229	1	1,168,109	1
						32025	Current income	448,582	0	254,639	0
						32500	Other equity	(5,376)	0	(9,571)	0
						30000	TOTAL EQUITY	4,494,255	3	3,565,997	3
10000	TOTAL ASSETS	182,967,984	100	98,043,000	100		TOTAL LIAB. AND EQUITY	182,967,984	100	98,043,000	100

Commitments and Contingent Accounts		Sep.30,2018		Sep.30,2017		Allowance for uncollectible accounts		Sep.30,2018		Sep.30,2017	
Code	Item	Amount		Amount		Code	Item	Amount		Amount	
81004	Loan Commitment	4,044,173		1,937,384		13024	Acceptance	0		0	
81005	Loan Uncommitment	123,946,182		144,227,483		13026	A/R Forfaiting - without recourse	227,675		270,880	
81003	Guarantee	19,490,197		19,487,351		13590	Loans, discounted notes and bills	511,186		296,710	
81011	Documentary L/C	123,331		119,467							

* Report not certified by CPA auditors.

Consolidate Income Statement

Unit : NT\$'000

代碼	項 目	Jan.-Sep.,2018		Jan.-Sep.,2017		Variable %
		Amount	%	Amount	%	
41000	Interest income	1,264,816	124	868,182	120	46
51000	Interest expense	(1,534,610)	(150)	(835,501)	(115)	84
	Net interest (expense) income	(269,794)	(26)	32,681	5	(926)
	Other operating income					
	Commission income	91,709	9	78,420	11	17
	Gain (loss) on financial assets or liabilities measured at fair value through profit and loss	649,557	64	(1,471,136)	(203)	(144)
	Gain (loss) on debt instrument at fair value through other comprehensive income	(2,634)	0	(24,362)	(3)	(89)
	Gain (loss) on financial asset measured at amortized cost	7,203	1	0	0	0
	Foreign exchange gains (losses) - net	243,886	24	1,886,232	261	(87)
	Impairment loss on assets (reversal of impairment loss on assets)	(1,856)	0	0	0	0
	Others	302,253	30	222,068	31	36
	Net income	1,020,324	102	723,903	102	41
58200	Bad debt expenses	66,993	7	115,910	16	(42)
	Operating expenses					
58500	Employee benefits	(224,765)	(22)	(250,515)	(35)	(10)
59000	Depreciation and amortization expense	(2,799)	0	(1,654)	0	69
59500	Other general and administrative expenses	(305,099)	(30)	(241,321)	(33)	26
	Consolidated income (loss) from continuing operations before income tax	554,654	54	346,323	48	60
61003	Consolidated income (loss) from continuing operations - Income tax (expense) benefit	(106,072)	(10)	(91,684)	(13)	16
	Consolidated income (loss) from continuing operations - after income tax	448,582	44	254,639	35	76
62500	Income (loss) from discontinued operations	0	0	0	0	0
	Net income (loss)	448,582	44	254,639	35	76
	Other comprehensive income					
65201	Remeasurement of defined benefit plans	0	0	0	0	0
65301	Exchange differences on cumulative translation adjustments	(1,196)	0	(8,042)	(1)	(85)
65308	Unrealized gain (loss) on debt instrument at fair value through other comprehensive income	12,744	1	789	0	1,515
65310	Gain on reversal of impairment loss on debt instrument at fair value through other comprehensive income	143	0	0	0	0
65320	Other comprehensive income after tax	0	0	0	0	0
65000	Total other comprehensive income	11,690	1	(7,253)	(1)	(261)
	Net income belong to:					
	Owners' equity	448,582	44	254,639	35	76
	Non-controlling Interests					
	Total other comprehensive income belong to:					
	Owners' equity	460,273	45	247,386	34	86
	Non-controlling Interests					

* Report not certified by CPA auditors.

ASSETS QUALITY

Unit : NT\$'000, %

Year \ Month		Sep.30,2018					Sep.30,2017					
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	-	123,981	-	511,186	NA	-	2,667,409	-	296,710	NA	
	Unsecurity	-	54,093,623	-			-	31,143,603	-			
Consumer Finance	Housing Loan	-	-	-	-	NA	-	-	-	-	NA	
	Cash card	-	-	-			-	-	-			
	Small credit Loan	-	-	-			-	-	-			-
	Others	-	-	-			-	-	-			-
Total		-	54,217,604	-	511,186	-	33,811,012	-	296,710	-	-	
/		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		-	30,403,142	-	227,675		-	27,087,958	-	270,880		-
Other non-performing loans		-	-	-	-		-	-	-	-		-

Year \ Month	Sep.30,2018	Sep.30,2017
Loan classified as non-Pass-Due with normal payment after debt negotiation	-	-

Credit Exposure Concentration

Unit : NTS'000, %

Year \ Month	Sep.30,2018				Sep.30,2017			
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	22,767,454	507%	Axxxx	Manufacturing	27,087,958	760%
2	Fxxxxx Plxxxxxx	Manufacturing	9,016,059	201%	Quxxxx	Manufacturing	8,050,842	226%
3	Taxxx Sexx Cxxxxxxx	Manufacturing	8,857,398	197%	Fxxxxx Plxxxxxx	Manufacturing	6,865,082	193%
4	Cxxxx	Manufacturing	7,635,688	170%	Gxx	Retail Sales	6,489,426	182%
5	Adxxxxxx Sexx Cxxxxxxx	Manufacturing	7,553,683	168%	Ctxx	Construction	3,710,686	104%
6	Gxx Rx Pxx	Retail Sales	6,489,426	144%	Lxxx Ox	Manufacturing	3,497,512	98%
7	Ctxx	Construction	4,520,568	101%	Fxx Eaxxxx	Manufacturing	3,276,793	92%
8	Mxxxxxx	Manufacturing	3,054,275	68%	Mixxxx Sexxxxxxxxxx	Manufacturing	2,500,000	70%
9	Daxxxx	Financial Service	2,600,000	58%	Daxxxx	Financial Service	2,400,000	67%
10	Hx Txx	Financial Service	2,600,000	58%	Evxxxxxx	Transportation	2,258,262	63%

Interest-Rate Sensitivity - TWD Currency

Sep.30,2018

Unit : NT\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	26,864,699	13,081,840	5,009,204	3,422,372	48,378,115
Sensitive liabilities	3,239,152	-	-	500,000	3,739,152
Sensitive Gap	23,625,547	13,081,840	5,009,204	2,922,372	44,638,963
Equity	4,401,396				
Ratio of interest-rate sensitive assets to liabi	1,293.83 %				
Ratio of interest-rate sensitive gap to equity	1,014.20 %				

Interest-Rate Sensitivity - USD Currency

Sep.30,2018

Unit : US\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	3,298,397	50,000	-	185,120	3,533,517
Sensitive liabilities	4,106,573	715,765	1,410	-	4,823,748
Sensitive Gap	(808,176)	(665,765)	(1,410)	185,120	(1,290,231)
Equity	5,126				
Ratio of interest-rate sensitive assets to liabi	73.25 %				
Ratio of interest-rate sensitive gap to equity	-25,170.33 %				

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.30,2018	Sep.30,2017
Ratio of return on assets	before income tax	0.50 %	0.31 %
	after incometax	0.41 %	0.22 %
Ratio of return on equity	before income tax	14.01 %	10.07 %
	after incometax	11.39 %	7.35 %
Ratio of net income		45.11 %	34.17 %

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.30,2018

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	718,974,715	260,364,799	198,458,288	140,392,232	99,079,125	20,680,271
Liabilities	723,407,113	216,653,118	235,168,288	148,237,275	97,499,711	25,848,721
Gap	-4,432,398	43,711,681	-36,710,000	-7,845,043	1,579,414	-5,168,450

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.30,2018

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	31,228,315	11,615,912	8,849,606	5,392,061	4,009,356	1,361,380
Liabilities	32,466,724	13,395,198	7,724,015	5,786,697	4,377,617	1,183,197
Gap	-1,238,409	-1,779,286	1,125,591	-394,636	-368,261	178,183

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, %

	Sep.30,2018	Sep.30,2017
Demand deposits	279,210	2,883,222
% of Demand deposits	0.74 %	7.28 %
Time deposits	37,438,631	36,728,552
% of Time deposits	99.26 %	92.72 %
Foreign currency deposits	34,506,921	35,209,972
% of Foreign currency deposits	91.49 %	88.89 %

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.30,2018	Sep.30,2017
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	Sep.30,2018		Sep.30,2017	
	Average balance	Average interest rate	Average balance	Average interest rate
Interest bearing assets	108,472,358	1.52 %	70,505,088	1.46 %
Due from Central Bank, other branches and other banks	12,097,622	1.67 %	8,891,871	0.57 %
Securities purchased	28,540,711	0.45 %	9,332,795	0.61 %
A/R Forfaiting - without recourse	20,699,052	2.66 %	19,913,610	1.66 %
Loans, discounted notes and bills	47,134,973	2.13 %	32,366,812	1.95 %
Interest paying liabilities	103,820,511	2.30 %	72,772,659	1.49 %
Due to banks and other branches	61,673,626	2.05 %	39,820,050	1.45 %
Deposits (demand deposits, time deposits and NCD)	42,146,885	2.66 %	32,952,609	1.54 %

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.30,2018		Sep.30,2017	
	Foreign currency	Equivalent to NTD	Foreign currency	Equivalent to NTD
Major foreign currencies net position (market risk)	EUR	56,840	EUR	9,141
	USD	8,342	USD	4,477
	SGD	1,331	HKD	3,205
	CNY	1,192	JPY	2,228
	JPY	580	CNY	1,838

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.