

Balance Sheet

Unit : NTS'000

ASSETS		Sep.30,2019		Sep.30,2018		LIABILITIES AND EQUITIES		Sep.30,2019		Sep.30,2018	
Code	Item	Amount	%	Amount	%	Code	Item	Amount	%	Amount	%
11000	Cash and cash equivalents	2,568,388	2	43,184	0	21000	Deposits from the Central Bank and banks	2,451,884	2	0	0
11500	Due from the Central Bank and call loans to banks	224,880	0	13,949,588	8	21500	Due to the Central Bank and other banks	500,000	0	500,000	0
12000	Financial asset at fair value through profit or loss	13,892,946	9	19,082,166	10	22000	Financial liability at fair value through profit	13,993,126	9	18,119,919	10
12100	Financial asset at fair value through other comprehensive income	290,812	0	581,114	0	22300	Hedging derivative financial liabilities	0	0	0	0
12200	Investment in debt instrument measured at amortized cost	11,829,433	8	15,580,575	9	22500	Securities sold under repurchase agreements	0	0	0	0
12300	Hedging derivative financial assets	0	0	0	0	23000	Payables	2,668,631	2	8,697,549	5
12500	Securities purchased under resell agreements	3,700,000	2	0	0	23200	Current income tax liabilities	1,403	0	106,915	0
13000	Receivables - net	24,113,327	16	38,670,869	21	23300	Liabilities Related to Assets Classified as Held for Sale	0	0	0	0
13200	Current income tax assets	40,203	0	16,837	0	23500	Deposits and remittances	29,699,500	19	37,746,073	21
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	54,310,825	35	53,706,417	29	25500	Other financial liabilities	0	0	0	0
15100	Restricted assets	0	0	0	0	25600	Reserves for liability	433,262	0	345,290	0
15500	Other financial assets - net	0	0	0	0	26000	Lease debt	55,716	0	0	0
18500	Property and Equipment - net	22,710	0	21,895	0	29300	Deferred income tax liabilities	32,078	0	0	0
18600	Right of use - net	51,605	0	0	0	29500	Other liabilities	99,690,067	65	112,957,983	61
19000	Intangible assets - net	0	0	0	0	20000	TOTAL LIABILITIES	149,525,667	97	178,473,729	97
19300	Deferred income tax assets - net	0	0	59,903	0	31000	Capital	2,760,820	2	2,760,820	2
19500	Other assets - net	43,215,899	28	41,255,436	23	32000	Retained earnings	1,973,854	1	1,738,811	1
						32011	Unappropriated earnings	1,603,773	1	1,290,229	1
						32025	Current income	370,081	0	448,582	0
						32500	Other equity	687	0	(5,376)	0
						30000	TOTAL EQUITY	4,735,361	3	4,494,255	3
10000	TOTAL ASSETS	154,261,028	100	182,967,984	100		TOTAL LIAB. AND EQUITY	154,261,028	100	182,967,984	100

Commitments and Contingent Accounts		Sep.30,2019	Sep.30,2018	Allowance for uncollectible accounts		Sep.30,2019	Sep.30,2018
Code	Item	Amount	Amount	Code	Item	Amount	Amount
81004	Loan Commitment	6,302,136	4,044,173	13024	Acceptance	0	0
81005	Loan Uncommitment	139,486,219	123,946,182	13026	A/R Forfeiting - without recourse	215,941	227,675
81003	Guarantee	27,452,696	19,490,197	13590	Loans, discounted notes and bills	517,228	511,186
81011	Documentary L/C	68,412	123,331				

* Report not certified by CPA auditors.

Consolidate Income Statement

Unit : NT\$'000

代碼	項 目	2019Q3		2018Q3		Variable %
		Amount	%	Amount	%	
41000	Interest income	1,184,955	131	1,264,816	124	(6)
51000	Interest expense	(1,729,543)	(192)	(1,534,610)	(150)	13
	Net interest (expense) income	(544,588)	(61)	(269,794)	(26)	102
	Other operating income					
	Commission income	153,981	17	91,709	9	68
	Gain (loss) on financial assets or liabilities measured at fair value through profit and loss	361,699	40	649,557	64	(44)
	Gain (loss) on debt instrument at fair value through other comprehensive income	(1,813)	0	(2,634)	0	(31)
	Gain (loss) on financial asset measured at amortized cost	0	0	7,203	1	0
	Foreign exchange gains (losses) - net	638,209	71	243,886	24	162
	Impairment loss on assets (reversal of impairment loss on assets)	1,067	0	(1,856)	0	0
	Others	292,841	33	302,253	28	(3)
	Net income	901,396	100	1,020,324	100	(12)
58200	Bad debt expenses	120,730	13	66,993	7	80
	Operating expenses					
58500	Employee benefits	(256,200)	(28)	(224,765)	(22)	14
59000	Depreciation and amortization expense	(17,678)	(2)	(2,799)	0	532
59500	Other general and administrative expenses	(317,789)	(35)	(305,099)	(30)	4
	Consolidated income (loss) from continuing operations before income tax	430,459	48	554,654	54	(22)
61003	Consolidated income (loss) from continuing operations - Income tax (expense) benefit	(60,379)	(7)	(106,072)	(10)	(43)
	Consolidated income (loss) from continuing operations - after income tax	370,080	41	448,582	44	(18)
62500	Income (loss) from discontinued operations	0	0	0	0	0
	Net income (loss)	370,080	41	448,582	44	(18)
	Other comprehensive income					
65201	Remeasurement of defined benefit plans	0	0	0	0	0
65301	Exchange differences on cumulative translation adjustments	915	0	(1,196)	0	(177)
65308	Unrealized gain (loss) on debt instrument at fair value through other comprehensive income	308	0	12,744	1	(98)
65310	Gain on reversal of impairment loss on debt instrument at fair value through other comprehensive income	0	0	143	0	0
65320	Other comprehensive income after tax	0	0	0	0	0
65000	Total other comprehensive income	1,222	0	11,690	1	(90)
	Net income belong to:					
	Owners' equity	370,080	41	448,582	44	(18)
	Non-controlling Interests					
	Total other comprehensive income belong to:					
	Owners' equity	371,303	41	460,273	45	(19)
	Non-controlling Interests					

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ASSETS QUALITY

Unit : NT\$'000, %

Year \ Month		Sep.30,2019				Sep.30,2018						
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	-	77,993	-	517,228	NA	-	123,981	-	511,186	NA	
	Unsecurity	-	54,750,060	-			-	54,093,623	-			
Consumer Finance	Housing Loan	-	-	-	-	NA	-	-	-	-	NA	
	Cash card	-	-	-			-	-	-			
	Small credit Loan	-	-	-			-	-	-			
	Others	-	-	-			-	-	-			
	Security	-	-	-	-	-	-	-	-	-	-	
	Unsecurity	-	-	-	-	-	-	-	-	-	-	
Total		-	54,828,053	-	517,228	-	54,217,604	-	511,186	-	-	
		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		-	21,594,130	-	215,941		-	30,403,142	-	227,675		-
Other non-performing loans		-	-	-	-		-	-	-	-		-

Year \ Month	Sep.30,2019	Sep.30,2018
Loan classified as non-Pass-Due with normal payment after debt negotiation	-	-

Credit Exposure Concentration

Unit : NTS'000, %

Year \ Month	Sep.30,2019				Sep.30,2018			
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	21,594,130	456%	Axxxx	Manufacturing	22,767,454	507%
2	Fxxxxx Plxxxxxx	Manufacturing	12,697,196	268%	Fxxxxx Plxxxxxx	Manufacturing	9,016,059	201%
3	Txxxx Sexx Cxxxxxxx	Manufacturing	9,842,140	208%	Txxxx Sexx Cxxxxxxx	Manufacturing	8,857,398	197%
4	Hxx Hxx	Manufacturing	7,700,000	163%	Cxxxx	Retail	7,635,688	170%
5	Mxxxxxx	Manufacturing	6,207,300	131%	Adxxxxxx Sexx Cxxxxxxx	Manufacturing	7,553,683	168%
6	Ctxx	Construction	5,550,315	117%	Gxx Rx Pxx	Manufacturing	6,489,426	144%
7	Adxxxxxx Sexx Cxxxxxxx	Manufacturing	5,262,300	111%	Ctxx	Construction	4,520,568	101%
8	Txxxx Cxxxx	Manufacturing	3,274,730	69%	Mxxxxxx	Manufacturing	3,054,275	68%
9	Cxxxx Sxxxx	Manufacturing	2,729,051	58%	Dxxxxx	Financial Service	2,600,000	58%
10	Evxxxxxx	Transportation	2,180,324	46%	Hx Txx	Financial Service	2,600,000	58%

Interest-Rate Sensitivity - TWD Currency

Sep.30,2019

Unit : NT\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	16,291,965	14,500,000	8,750,000	4,198,094	43,740,059
Sensitive liabilities	1,923,034	-	-	595,868	2,518,902
Sensitive Gap	14,368,931	14,500,000	8,750,000	3,602,226	41,221,157
Equity					4,752,777
Ratio of interest-rate sensitive assets to liabilities					1,736.47 %
Ratio of interest-rate sensitive gap to equity					867.31 %

Interest-Rate Sensitivity - USD Currency

Sep.30,2019

Unit : US\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	2,226,393	527	155,000	133,600	2,515,520
Sensitive liabilities	3,314,532	224,874	-	-	3,539,406
Sensitive Gap	(1,088,139)	(224,347)	155,000	133,600	(1,023,886)
Equity					2,615
Ratio of interest-rate sensitive assets to liabilities					71.07 %
Ratio of interest-rate sensitive gap to equity					-39,154.34 %

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.30,2019	Sep.30,2018
Ratio of return on assets	before income tax	0.36 %	0.50 %
	after incometax	0.31 %	0.41 %
Ratio of return on equity	before income tax	8.95 %	14.01 %
	after incometax	7.69 %	11.39 %
Ratio of net income		41.06 %	45.11 %

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.30,2019

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	629,504,459	188,191,198	213,579,253	101,726,779	97,595,796	28,411,433
Liabilities	638,174,189	144,745,271	236,778,618	140,228,617	83,097,974	33,323,709
Gap	-8,669,730	43,445,927	-23,199,365	-38,501,838	14,497,822	-4,912,276

Note:

- 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.30,2019

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	34,396,173	7,834,900	8,834,655	6,222,110	5,091,538	6,412,970
Liabilities	34,264,432	9,812,082	8,685,752	4,574,931	4,819,358	6,372,309
Gap	131,741	-1,977,182	148,903	1,647,179	272,180	40,661

Note:

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

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

Unit : NT\$'000, %

	Sep.30,2019	Sep.30,2018
Demand deposits	354,080	279,210
% of Demand deposits	1.19 %	0.74 %
Time deposits	29,343,201	37,438,631
% of Time deposits	98.81 %	99.26 %
Foreign currency deposits	27,680,599	34,506,921
% of Foreign currency deposits	93.21 %	91.49 %

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 : NTS'000, %

	Sep.30,2019	Sep.30,2018
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.30,2019		Sep.30,2018	
	Average balance	Average interest rate	Average balance	Average interest rate
Interest bearing assets	150,980,662	1.50 %	108,472,358	1.52 %
Due from Central Bank, other branches and other banks	8,849,357	0.61 %	12,097,622	1.67 %
Securities purchased	28,996,742	0.68 %	28,540,711	0.45 %
A/R Forfaiting - without recourse	15,855,362	2.79 %	20,699,052	2.66 %
Loans, discounted notes and bills	97,279,201	1.83 %	47,134,973	2.13 %
Interest paying liabilities	86,852,807	2.21 %	103,820,511	2.30 %
Due to banks and other branches	57,511,277	2.09 %	61,673,626	2.05 %
Deposits (demand deposits, time deposits and NCD)	29,341,530	2.45 %	42,146,885	2.66 %

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.30,2019		Sep.30,2018	
	Foreign currency	Equivalent to NTD	Foreign currency	Equivalent to NTD
Major foreign currencies net position (market risk)	EUR	15,066	EUR	56,840
	JPY	3,269	USD	8,342
	SGD	1,881	SGD	1,331
	CNY	1,261	CNY	1,192
	HKD	592	JPY	580

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.