

Balance Sheet

Unit : NTS'000

ASSETS		Sep.30,2021		Dec.31,2020		Sep.30,2020		LIABILITIES AND EQUITIES		Sep.30,2021		Dec.31,2020		Sep.30,2020	
Code	Item	Amount	%	Amount	%	Amount	%	Code	Item	Amount	%	Amount	%	Amount	%
11000	Cash and cash equivalents	9,479	0	31,365	0	33,525	0	21000	Deposits from the Central Bank and banks	72,837	0	0	0	0	0
11500	Due from the Central Bank and call loans to banks	1,473,048	1	2,007,324	1	3,263,658	2	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	10,053,750	10	17,321,095	12	15,183,587	10	22000	Financial liability at fair value through profit	10,755,210	10	19,677,660	14	16,776,327	11
12100	Financial asset at fair value through other comprehensive income	291,470	0	293,704	0	494,620	0	22300	Hedging derivative financial liabilities	0	0	0	0	0	0
12200	Investment in debt instrument measured at amortized cost	24,311,349	23	18,488,540	13	16,056,258	11	22500	Securities sold under repurchase agreements	0	0	0	0	0	0
12300	Hedging derivative financial assets	0	0	0	0	0	0	23000	Payables	335,565	0	13,790,861	10	4,648,273	3
12500	Securities purchased under resell agreements	0	0	0	0	0	0	23200	Current income tax liabilities	7	0	422,554	0	292,388	0
13000	Receivables - net	20,480,142	19	37,972,553	27	22,339,259	15	23300	Liabilities Related to Assets Classified as Held for Sale	0	0	0	0	0	0
13200	Current income tax assets	243,998	0	40,188	0	51,782	0	23500	Deposits and remittances	83,142,030	79	79,926,127	57	53,125,159	36
13300	Assets Classified as Held for Sale	0	0	0	0	0	0	24000	Financial debenture payable	4,700,000	4	3,000,000	2	3,000,000	2
13500	Loans, discounted notes and bills - net	28,505,985	27	49,241,561	35	74,853,740	50	25500	Other financial liabilities	0	0	0	0	0	0
15100	Restricted assets	0	0	0	0	0	0	25600	Reserves for liability	568,056	1	525,527	0	532,342	0
15500	Other financial assets - net	0	0	0	0	0	0	26000	Lease debt	19,876	0	31,503	0	36,392	0
18500	Property and Equipment - net	21,670	0	22,317	0	23,036	0	29300	Deferred income tax liabilities	10,724	0	63,168	0	0	0
18600	Right of use - net	18,344	0	28,838	0	33,391	0	29500	Other liabilities	41,621	0	18,008,148	13	64,807,409	45
19000	Intangible assets - net	0	0	0	0	0	0	20000	TOTAL LIABILITIES	99,645,926	94	135,445,548	96	143,218,290	97
19300	Deferred income tax assets - net	0	0	269,542	0	113,044	0	31000	Capital	2,760,820	3	2,760,820	2	2,760,820	2
19500	Other assets - net	20,022,618	20	15,148,739	12	16,015,030	12	32000	Retained earnings	3,013,951	3	2,655,202	2	2,478,385	1
								32011	Unappropriated earnings	2,655,202	3	1,863,001	1	1,828,089	1
								32025	Current income	358,749	0	792,201	1	650,296	0
								32500	Other equity	11,156	0	4,196	0	3,435	0
								30000	TOTAL EQUITY	5,785,927	6	5,420,218	4	5,242,640	3
10000	TOTAL ASSETS	105,431,853	100	140,865,766	100	148,460,930	100		TOTAL LIAB. AND EQUITY	105,431,853	100	140,865,766	100	148,460,930	100

Commitments and Contingent Accounts		Sep.30,2021	Dec.31,2020	Sep.30,2020	Allowance for uncollectible accounts		Sep.30,2021	Dec.31,2020	Sep.30,2020
Code	Item	Amount	Amount	Amount	Code	Item	Amount	Amount	Amount
81004	Loan Commitment	10,748,174	10,576,245	12,713,917	13024	Acceptance	0	0	0
81005	Loan Uncommitment	187,147,927	149,584,964	117,154,557	13026	A/R Forfaiting - without recourse	206,050	246,235	180,514
81003	Guarantee	36,955,936	35,734,973	36,439,391	13590	Loans, discounted notes and bills	248,096	453,601	729,915
81011	Documentary L/C	0	0	18,139					

* Report not certified by CPA auditors.

Consolidate Income Statement

Unit : NT\$'000

代碼	項 目	2021Q3		2020Q3		As of Sep 30,2021		As of Sep 30,2020		Variable %
		Amount	%	Amount	%	Amount	%	Amount	%	
41000	Interest income	153,866	54	219,307	74	535,243	54	764,505	59	(30)
51000	Interest expense	(110,544)	(32)	(130,203)	(44)	(318,405)	(32)	(763,672)	(59)	(58)
	Net interest (expense) income	43,322	22	89,104	0	216,838	22	833	0	25,931
	Other operating income							0	0	0
	Commission income	42,988	18	37,688	13	180,810	18	210,711	16	(14)
	Gain (loss) on financial assets or liabilities measured at fair value through profit and loss	(478,267)	143	(96,732)	(33)	1,418,747	143	(1,060,587)	(81)	(234)
	Gain (loss) on debt instrument at fair value through other comprehensive income	(742)	0	(630)	0	(2,314)	0	(1,541)	0	50
	Gain (loss) on financial asset measured at amortized cost	0	0	0	0	0	0	0	0	0
	Foreign exchange gains (losses) - net	581,700	(111)	221,669	75	(1,099,772)	(111)	1,909,931	147	(158)
	Impairment loss on assets (reversal of impairment loss on assets)	(5,347)	(1)	(988)	0	(7,500)	(1)	(1,386)	0	0
	Others	18,328	29	45,264	15	284,184	29	244,794	19	16
	Net income	201,982	100	295,375	70	990,993	100	1,302,755	101	(24)
58200	Bad debt expenses	46,457	21	(141,446)	(48)	212,659	21	18,615	1	1,042
	Operating expenses							0	0	0
58500	Employee benefits	(84,749)	(26)	(79,949)	(27)	(260,180)	(26)	(244,879)	(19)	6
59000	Depreciation and amortization expense	(6,954)	(2)	(5,941)	(2)	(20,029)	(2)	(17,776)	(1)	13
59500	Other general and administrative expenses	(105,756)	(35)	(96,652)	(33)	(344,047)	(35)	(302,149)	(23)	14
	Consolidated income (loss) from continuing operations before income tax	50,980	58	(28,613)	58	579,396	58	756,566	58	(23)
61003	Consolidated income (loss) from continuing operations - Income tax (expense) benefit	5,448	(22)	1,622	(8)	(220,647)	(22)	(106,270)	(8)	108
	Consolidated income (loss) from continuing operations - after income tax	56,428	36	(26,991)	50	358,749	36	650,296	50	(45)
62500	Income (loss) from discontinued operations	0	0	0	0	0	0	0	0	0
	Net income (loss)	56,428	36	(26,991)	50	358,749	36	650,296	50	(45)
	Other comprehensive income							0	0	0
65201	Remeasurement of defined benefit plans	0	0	0	0	0	0	0	0	0
65301	Exchange differences on cumulative translation adjustments	43	1	663	0	6,939	1	0	0	0
65308	Unrealized gain (loss) on debt instrument at fair value through other comprehensive income	(75)	0	(92)	0	20	0	0	0	0
65310	Gain on reversal of impairment loss on debt instrument at fair value through other comprehensive income	0	0	0	0	0	0	0	0	0
65320	Other comprehensive income after tax	0	0	0	0	0	0	0	0	0
65000	Total other comprehensive income	(32)	1	571	0	6,959	1	5,030	0	38
								(53)	0	(138)
	Net income belong to:							0	0	0
	Owners' equity	56,428	36	(26,991)	50	358,749	36	0	0	0
	Non-controlling Interests			0	0	0	0	4,977	0	40
	Total other comprehensive income belong to:			0	0	0	0	655,273	50	(44)
	Owners' equity	56,396	37	(26,420)	50	365,708	37	0	0	0
	Non-controlling Interests							0	0	0

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ASSETS QUALITY

Unit : NT\$'000, %

Year \ Month		Sep.30,2021					Sep.30,2020					
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	-	-	-	248,096	NA	-	-	-	729,915	NA	
	Unsecurity	-	28,754,081	-			-	75,583,655	-			
Consumer Finance	Housing Loan	-	-	-	NA	NA	-	-	-	NA	NA	
	Cash card	-	-	-			-	-				
	Small credit Loan	-	-	-			-	-				
	Others	-	-	-			-	-				
Total		-	28,754,081	-	248,096	-	75,583,655	-	729,915	-	-	
		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		-	20,600,984	-	206,050		-	18,051,455	-	180,514		-
Other non-performing loans		-	-	-	-		-	-	-	-		-

Year \ Month	Sep.30,2021	Sep.30,2020
Loan classified as non-Pass-Due with normal payment after debt negotiation	-	-

Credit Exposure Concentration

Unit : NTS'000, %

Year \ Month	Sep.30,2021				Sep.30,2020			
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	Hx Ixx	Manufacturing	10,687,026	185%	Taxxx Sexx Coxxxxxxx	Manufacturing	30,211,803	576%
2	Axxxx	Manufacturing	7,938,960	137%	Axxxx	Manufacturing	18,051,455	344%
3	Fxx Eaxxxx	Manufacturing	6,500,000	112%	Fxxxxx Plxxxxxx	Manufacturing	13,379,888	255%
4	Mxxxxxxx	Power Supplier	6,076,535	105%	Hxx Hxx	Manufacturing	7,700,000	147%
5	Ctxx	Construction	5,561,593	96%	Fxx Eaxxxx	Manufacturing	7,690,080	147%
6	Yxxxxxx Wxxx Pxxxx	Power Supplier	5,510,071	95%	Ctxx	Construction	5,992,590	114%
7	Fxxxxx Plxxxxxx	Manufacturing	5,325,415	92%	Daxxxxx	Financial Service	4,000,000	76%
8	Cxxxxxxx Wxxx Pxxxx	Power Supplier	4,498,352	78%	Adxxxxxx Sexx Coxxxxxxx	Manufacturing	3,955,000	75%
9	Cxxxx Sxxxx	Manufacturing	4,133,963	71%	Cxxxx Sxxxx	Manufacturing	3,823,816	73%
10	Txxxxx Cxxxxx	Manufacturing	3,280,000	57%	Mxxxxxxx	Power Supplier	3,367,198	64%

Interest-Rate Sensitivity - TWD Currency

Sep.30,2021

Unit : NT\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	19,273,892	6,710,000	12,350,000	11,845,584	50,179,476
Sensitive liabilities	1,210,423	-	-	4,766,236	5,976,659
Sensitive Gap	18,063,469	6,710,000	12,350,000	7,079,348	44,202,817
Equity	5,849,620				
Ratio of interest-rate sensitive assets to liabi	839.59 %				
Ratio of interest-rate sensitive gap to equity	755.65 %				

Interest-Rate Sensitivity - USD Currency

Sep.30,2021

Unit : US\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	1,305,918	1,630,069	32,530	100,000	3,068,517
Sensitive liabilities	1,467,654	1,236,969	233,989	-	2,938,612
Sensitive Gap	(161,736)	393,100	(201,459)	100,000	129,905
Equity	(4,853)				
Ratio of interest-rate sensitive assets to liabi	104.42 %				
Ratio of interest-rate sensitive gap to equity	-2,676.80 %				

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.30,2021	Sep.30,2020
Ratio of return on assets	before income tax	0.46 %	0.50 %
	after incometax	0.29 %	0.43 %
Ratio of return on equity	before income tax	9.90 %	14.71 %
	after incometax	6.13 %	12.64 %
Ratio of net income		36.20 %	49.92 %

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.30,2021

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	536,180,610	144,645,901	97,705,533	114,891,452	116,798,831	62,138,893
Liabilities	544,388,360	118,508,717	132,056,334	111,686,744	103,755,332	78,381,233
Gap	-8,207,750	26,137,184	-34,350,801	3,204,708	13,043,499	-16,242,340

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.30,2021

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	33,642,175	7,450,910	6,243,769	7,022,848	4,713,971	8,210,677
Liabilities	33,510,341	8,170,204	4,936,163	6,242,761	5,528,689	8,632,524
Gap	131,834	-719,294	1,307,606	780,087	-814,718	-421,847

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.30,2021	Sep.30,2020
Demand deposits	27,482,304	5,985,917
% of Demand deposits	33.06 %	11.27 %
Time deposits	55,657,252	47,136,931
% of Time deposits	66.94 %	88.73 %
Foreign currency deposits	81,865,371	50,090,247
% of Foreign currency deposits	98.47 %	94.29 %

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.30,2021	Sep.30,2020
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.30,2021		Sep.30,2020	
	Average balance	Average interest rate	Average balance	Average interest rate
Interest bearing assets	148,962,792	0.31 %	199,794,528	0.32 %
Due from Central Bank, other branches and other banks	71,840,768	-0.04 %	15,886,663	-0.26 %
Securities purchased	23,631,710	0.16 %	16,674,277	0.35 %
A/R Forfaiting - without recourse	7,859,529	1.06 %	12,771,842	0.75 %
Loans, discounted notes and bills	45,630,785	0.93 %	154,461,746	0.38 %
Interest paying liabilities	103,032,569	0.22 %	119,016,705	0.28 %
Due to banks and other branches	51,740,712	0.12 %	71,078,185	0.00 %
Deposits (demand deposits, time deposits and NCD)	51,291,857	0.33 %	47,938,520	0.70 %

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.30,2021		Sep.30,2020	
	Foreign currency	Equivalent to NTD	Foreign currency	Equivalent to NTD
Major foreign currencies net position (market risk)	USD	6,804	EUR	16,773
	EUR	6,642	INR	2,616
	SGD	1,895	SGD	1,914
	JPY	1,658	USD	1,174
	CNY	1,049	JPY	821

Note:

1. Major foreign currencies shall mean the top five currencies with largest positions.