

## Balance Sheet

Unit : NT\$'000

ASSETS		Jun.30,2018		Jun.30,2017		LIABILITIES AND EQUITIES					
Code	Item	Amount	%	Amount	%	Code	Item	Amount	%	Amount	%
11000	Cash and cash equivalents	26,029	0	38,322	0	21000	Deposits from the Central Bank and banks	0	0	0	0
11500	Due from the Central Bank and call loans to banks	16,932,508	12	10,795,048	11	21500	Due to the Central Bank and other banks	1,200,000	1	1,200,000	1
12000	Financial asset at fair value through profit or loss	27,617,527	19	11,426,429	12	22000	Financial liability at fair value through profit	25,451,450	17	10,675,473	11
12100	Financial asset at fair value through other comprehensive income	290,418	0	9,260,805	10	22300	Hedging derivative financial liabilities	0	0	0	0
12200	Investment in debt instrument measured at amortized cost	17,009,952	12	0	0	22500	Securities sold under repurchase agreements	0	0	0	0
12300	Hedging derivative financial assets	0	0	0	0	23000	Payables	3,629,466	2	13,718,953	14
12500	Securities purchased under resale agreements	0	0	0	0	23200	Current income tax liabilities	76,177	0	34,598	0
13000	Receivables - net	28,718,790	20	34,701,734	36	23300	Liabilities Related to Assets Classified as Held for Sale	0	0	0	0
13200	Current income tax assets	87,522	0	80,176	0	23500	Deposits and remittances	50,410,688	35	45,901,085	48
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	54,549,304	37	27,950,905	29	25500	Other financial liabilities	0	0	0	0
15100	Restricted assets	0	0	0	0	25600	Reserves for liability	350,834	0	378,150	0
15500	Other financial assets - net	0	0	0	0	29300	Deferred income tax liabilities	0	0	0	0
18500	Property and Equipment - net	21,917	0	14,220	0	29500	Other liabilities	60,679,624	43	20,529,088	23
19000	Intangible assets - net	0	0	0	0	20000	TOTAL LIABILITIES	141,798,239	98	92,437,347	97
19300	Deferred income tax assets - net	51,475	0	72,166	0						
19500	Other assets - net	292,455	0	1,350,432	2	31000	Capital	2,152,820	1	1,697,320	2
						32000	Retained earnings	1,652,276	1	1,557,489	1
						32011	Unappropriated earnings	1,285,739	1	1,168,109	1
						32025	Current income	366,537	0	389,380	0
						32500	Other equity	(5,438)	0	(1,919)	0
						30000	TOTAL EQUITY	3,799,658	2	3,252,890	3
10000	TOTAL ASSETS	145,597,897	100	95,690,237	100		TOTAL LIAB. AND EQUITY	145,597,897	100	95,690,237	100

Commitments and Contingent Accounts		Jun.30,2018	Jun.30,2017	Allowance for uncollectible accounts		Jun.30,2018	Jun.30,2017
Code	Item	Amount	Amount	Code	Item	Amount	Amount
81004	Loan Commitment	4,720,424	1,400,545	13024	Acceptance	0	0
81005	Loan Uncommitment	122,460,949	128,609,813	13026	A/R Forfaiting - without recourse	180,199	212,958
81003	Guarantee	20,116,952	21,210,298	13590	Loans, discounted notes and bills	515,365	215,547
81011	Documentary L/C	63,638	396,606				

\* Report not certified by CPA auditors.

## Consolidate Income Statement

Unit : NT\$'000

代碼	項 目	Jan.-Jun.,2018		Jan.-Jun.,2017		Variable %
		Amount	%	Amount	%	
41000	Interest income	792,120	113	592,253	104	34
51000	Interest expense	(921,346)	(131)	(549,032)	(97)	68
	Net interest (expense) income	(129,226)	(18)	43,221	7	(399)
	Other operating income					
	Commission income	71,787	10	61,272	11	17
	Gain (loss) on financial assets or liabilities measured at fair value through profit and loss	1,793,205	256	(820,845)	(144)	(318)
	Gain (loss) on debt instrument at fair value through other comprehensive income	(1,710)	0	(18,083)	(3)	(91)
	Gain (loss) on financial asset measured at amortized cost	9,797	1	0	0	0
	Foreign exchange gains (losses) - net	(1,228,664)	(175)	1,110,861	195	(211)
	Impairment loss on assets (reversal of impairment loss on assets)	(563)	0	0	0	0
	Others	186,340	27	192,474	34	(3)
	Net income	700,966	101	568,900	100	23
58200	Bad debt expenses	103,649	15	238,864	42	(57)
	Operating expenses					
58500	Employee benefits	(143,701)	(21)	(168,714)	(30)	(15)
59000	Depreciation and amortization expense	(1,831)	0	(1,167)	0	57
59500	Other general and administrative expenses	(213,273)	(30)	(163,201)	(29)	31
	Consolidated income (loss) from continuing operations before income tax	445,810	64	474,682	83	(6)
61003	Consolidated income (loss) from continuing operations - Income tax (expense) benefit	(79,272)	(11)	(85,301)	(15)	(7)
	Consolidated income (loss) from continuing operations - after income tax	366,538	52	389,381	68	(6)
62500	Income ( loss) from discontinued operations	0	0	0	0	0
	Net income (loss)	366,538	52	389,381	68	(6)
	Other comprehensive income					
65201	Remeasurement of defined benefit plans	0	0	0	0	0
65301	Exchange differences on cumulative translation adjustments	(1,446)	0	(7,593)	(1)	(81)
65308	Unrealized gain (loss) on debt instrument at fair value through other comprehensive income	13,073	2	7,992	1	64
65320	Other comprehensive income after tax	0	0	0	0	0
	Total other comprehensive income	378,165	54	389,780	68	(3)
	Net income belong to:					
	Owners' equity	366,538	52	389,381	68	(6)
	Non-controlling Interests					
	Total other comprehensive income belong to:					
	Owners' equity	378,165	54	389,780	69	(3)
	Non-controlling Interests					

\* Report not certified by CPA auditors.



## ASSETS QUALITY

Unit : NT\$'000, %

Year \ Month		Jun.30,2018					Jun.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	-	1,995,856	-	515,365	NA	-	2,667,409	-	215,547	NA	
	Unsecurity	-	53,068,814	-			-	25,499,043	-			
Consumer Finance	Housing Loan	-	-	-	515,365	NA	-	-	-	215,547	NA	
	Cash card	-	-	-			-	-	-			
	Small credit Loan	-	-	-			-	-	-			
	Others	-	-	-			-	-	-			
Total		-	55,064,670	-	515,365		-	28,166,452	-	215,547		
		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		-	25,643,263	-	180,199		-	21,295,776	-	212,958		-
Other non-performing loans		-	-	-	-		-	-	-	-		-

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

### Credit Exposure Concentration

Unit : NTS'000, %

Year \ Month	Jun.30,2018				Jun.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	Hxx Hxx	Manufacturing	18,296,100	482%	Axxxx	Manufacturing	21,295,776	655%
2	Axxxx	Manufacturing	18,019,888	474%	Fxxxxx Plxxxxxx	Manufacturing	10,176,166	313%
3	Qxxxx	Manufacturing	10,528,491	277%	Gxx	Retail Sales	6,489,426	199%
4	Fxxxxx Plxxxxxx	Manufacturing	8,642,103	227%	Ctxx	Construction	4,486,941	138%
5	Gxx Rx Pxx	Retail Sales	6,489,426	171%	Qxxxx	Manufacturing	3,818,209	117%
6	Ctxx	Construction	5,063,713	133%	Mixxxx Sexxxxxxxxxx	Manufacturing	2,500,000	77%
7	Cxxxx	Manufacturing	4,574,025	120%	Fxx Eaxxxx	Manufacturing	2,362,067	73%
8	Adxxxxxx Sexx Cxxxxxxx	Manufacturing	4,478,000	118%	Evxxxxxxx	Transportation	2,266,038	70%
9	Fxx Eaxxxx	Manufacturing	2,575,875	68%	Daxxxx	Financial Service	1,800,000	55%
10	Hx Txx	Financial Service	2,500,000	66%	Csxx Cxxxxxxxxx	Manufacturing	1,684,092	52%

## Interest-Rate Sensitivity - TWD Currency

Jun.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	25,634,857	7,096,725	10,840,559	5,290,831	48,862,972
Sensitive liabilities	1,145,551	3,000,000	-	1,200,000	5,345,551
Sensitive Gap	24,489,306	4,096,725	10,840,559	4,090,831	43,517,421
Equity					3,679,367
Ratio of interest-rate sensitive assets to liabi					914.09 %
Ratio of interest-rate sensitive gap to equity					1,182.74 %

## Interest-Rate Sensitivity - USD Currency

Jun.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	1,923,916	10,150	50,000	185,369	2,169,435
Sensitive liabilities	3,161,083	108,136	217,923	-	3,487,142
Sensitive Gap	(1,237,167)	(97,986)	(167,923)	185,369	(1,317,707)
Equity					5,134
Ratio of interest-rate sensitive assets to liabi					62.21 %
Ratio of interest-rate sensitive gap to equity					-25,666.28 %

Note:

- Interest-rate sensitive assets or liabilities represent interest bearing assets or interest paying liabilities influenced by the fluctuation of interest rates.
- 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)
- Interest-rate sensitive gap = Interest-rate sensitive assets – Interest-rate sensitive liabilities

## Ratio of Profitability

Unit : %

ITEM		Jun.30,2018	Jun.30,2017
Ratio of return on assets	before income tax	0.46 %	0.41 %
	after incometax	0.38 %	0.34 %
Ratio of return on equity	before income tax	12.09 %	14.79 %
	after incometax	10.00 %	12.14 %
Ratio of net income		53.95 %	68.51 %

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.30,2018

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	694,299,962	262,216,897	173,249,220	137,491,114	94,970,817	26,371,914
Liabilities	695,225,779	225,049,530	198,345,386	176,574,932	71,330,353	23,925,578
Gap	-925,817	37,167,367	-25,096,166	-39,083,818	23,640,464	2,446,336

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.30,2018

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	29,149,496	10,524,739	7,546,604	6,417,344	3,363,076	1,297,733
Liabilities	30,646,616	11,944,565	7,615,212	5,415,132	4,372,709	1,298,998
Gap	-1,497,120	-1,419,826	-68,608	1,002,212	-1,009,633	-1,265

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.30,2018	Jun.30,2017
Demand deposits	2,018,928	7,459,623
% of Demand deposits	4.07 %	16.25 %
Time deposits	47,588,989	38,438,313
% of Time deposits	95.93 %	83.75 %
Foreign currency deposits	46,265,138	34,863,146
% of Foreign currency deposits	93.26 %	75.96 %

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.30,2018	Jun.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	Jun.30,2018		Jun.30,2017	
	Average balance	Average interest rate	Average balance	Average interest rate
Interest bearing assets	97,127,420	1.57 %	70,403,531	1.50 %
Due from Central Bank, other branches and other banks	8,372,874	0.95 %	11,548,545	0.82 %
Securities purchased	24,702,832	0.46 %	9,721,726	0.60 %
A/R Forfaiting - without recourse	17,725,072	2.39 %	17,521,837	1.41 %
Loans, discounted notes and bills	46,326,642	2.27 %	31,611,423	2.02 %
Interest paying liabilities	93,918,515	2.08 %	77,843,076	1.30 %
Due to banks and other branches	49,736,493	1.92 %	36,820,542	1.30 %
Deposits (demand deposits, time deposits and NCD)	44,182,022	2.27 %	41,022,534	1.30 %

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.30,2018		Jun.30,2017	
	Foreign currency	Equivalent to NTD	Foreign currency	Equivalent to NTD
Major foreign currencies net position (market risk)	EUR	67,225	USD	613,458
	USD	2,323	CNY	19,005
	SGD	1,293	EUR	17,611
	CNY	515	HKD	3,873
	HKD	283	JPY	2,463

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.