

## Balance Sheet

Unit : NT\$'000

ASSETS		Dec.31,2021		Dec.31,2020		LIABILITIES AND EQUITIES		Dec.31,2021		Dec.31,2020	
Code	Item	Amount	%	Amount	%	Code	Item	Amount	%	Amount	%
11000	Cash and cash equivalents	20,038	0	31,365	0	21000	Deposits from the Central Bank and banks	0	0	0	0
11500	Due from the Central Bank and call loans to banks	1,080,511	1	2,007,324	1	21500	Due to the Central Bank and other banks	0	0	0	0
12000	Financial asset at fair value through profit or loss	10,396,938	6	17,321,095	12	22000	Financial liability at fair value through profit	10,804,255	6	19,677,660	14
12100	Financial asset at fair value through other comprehensive income	290,878	0	293,704	0	22300	Hedging derivative financial liabilities	0	0	0	0
12200	Investment in debt instrument measured at amortized cost	20,508,647	12	18,488,540	13	22500	Securities sold under repurchase agreements	0	0	0	0
12300	Hedging derivative financial assets	0	0	0	0	23000	Payables	372,814	0	13,790,861	10
12500	Securities purchased under resale agreements	0	0	0	0	23200	Current income tax liabilities	7	0	422,554	0
13000	Receivables - net	39,596,374	22	37,972,553	27	23300	Liabilities Related to Assets Classified as Held for Sale	0	0	0	0
13200	Current income tax assets	245,558	0	40,188	0	23500	Deposits and remittances	107,464,729	61	79,926,127	57
13300	Assets Classified as Held for Sale	0	0	0	0	24000	Financial debenture payable	4,700,000	3	3,000,000	2
13500	Loans, discounted notes and bills - net	32,720,307	19	49,241,561	35	25500	Other financial liabilities	0	0	0	0
15100	Restricted assets	0	0	0	0	25600	Reserves for liability	670,606	0	525,527	0
15500	Other financial assets - net	0	0	0	0	26000	Lease debt	19,716	0	31,503	0
18500	Property and Equipment - net	20,290	0	22,317	0	29300	Deferred income tax liabilities	0	0	63,168	0
18600	Right of use - net	18,608	0	28,838	0	29500	Other liabilities	46,771,035	27	18,008,150	13
19000	Intangible assets - net	0	0	0	0	20000	TOTAL LIABILITIES	170,803,162	97	135,445,550	96
19300	Deferred income tax assets - net	43,147	0	269,542	0						
19500	Other assets - net	71,492,268	40	15,148,741	12	31000	Capital	2,760,820	2	2,760,820	2
						32000	Retained earnings	2,857,560	2	2,655,202	2
						32011	Unappropriated earnings	2,655,613	2	1,863,001	1
						32025	Current income	201,947	0	792,201	1
						32500	Other equity	12,022	0	4,196	0
						30000	TOTAL EQUITY	5,630,402	4	5,420,218	4
10000	TOTAL ASSETS	176,433,564	100	140,865,768	100		TOTAL LIAB. AND EQUITY	176,433,564	101	140,865,768	100

Commitments and Contingent Accounts		Dec.31,2021		Dec.31,2020		Allowance for uncollectible accounts		Dec.31,2021		Dec.31,2020	
Code	Item	Amount		Amount		Code	Item	Amount		Amount	
81004	Loan Commitment	12,794,730		10,576,245		13024	Acceptance	0		0	
81005	Loan Uncommitment	140,299,151		149,584,964		13026	A/R Forfaiting - without recourse	398,800		246,235	
81003	Guarantee	39,597,426		35,734,973		13590	Loans, discounted notes and bills	282,801		453,601	
81011	Documentary L/C	138,581		0							

\* Report not certified by CPA auditors.

## Consolidate Income Statement

Unit : NT\$'000

代碼	項 目	2021Q4		2020Q4		Variable %
		Amount	%	Amount	%	
41000	Interest income	707,973	53	962,945	63	(26)
51000	Interest expense	(446,198)	(33)	(858,958)	(56)	(48)
	Net interest (expense) income	261,775	20	103,987	7	152
	Other operating income					0
	Commission income	289,504	22	258,368	17	12
	Gain (loss) on financial assets or liabilities measured at fair value through profit and loss	1,702,282	127	(1,821,449)	(120)	(193)
	Gain (loss) on debt instrument at fair value through other comprehensive income	(3,057)	0	(2,417)	0	26
	Gain (loss) on financial asset measured at amortized cost	0	0	0	0	0
	Foreign exchange gains (losses) - net	(1,224,679)	(91)	2,703,801	178	(145)
	Impairment loss on assets (reversal of impairment loss on assets)	(4,945)	0	(558)	0	0
	Others	317,629	24	280,481	17	13
	Net income	1,338,509	102	1,522,213	100	(12)
58200	Bad debt expenses	(114,723)	(9)	230,168	15	(150)
	Operating expenses					0
58500	Employee benefits	(351,782)	(26)	(325,531)	(21)	8
59000	Depreciation and amortization expense	(26,711)	(2)	(23,832)	(2)	12
59500	Other general and administrative expenses	(476,570)	(36)	(424,473)	(28)	12
	Consolidated income (loss) from continuing operations before income tax	368,723	28	978,545	64	(62)
61003	Consolidated income (loss) from continuing operations - Income tax (expense) benefit	(166,776)	(12)	(186,344)	(12)	(11)
	Consolidated income (loss) from continuing operations - after income tax	201,947	15	792,201	52	(75)
62500	Income ( loss) from discontinued operations	0	0	0	0	0
	Net income (loss)	201,947	15	792,201	52	(75)
	Other comprehensive income					0
65201	Remeasurement of defined benefit plans	0	0	6,943	0	0
65301	Exchange differences on cumulative translation adjustments	7,699	1	5,798	0	0
65308	Unrealized gain (loss) on debt instrument at fair value through other comprehensive income	126	0	(60)	0	0
65310	Gain on reversal of impairment loss on debt instrument at fair value through other comprehensive income	0	0	0	0	0
65320	Other comprehensive income after tax	0	0	0	0	0
65000	Total other comprehensive income	7,825	1	12,681	1	33
	Net income belong to:					(310)
	Owners' equity	201,947	15	792,201	52	0
	Non-controlling Interests			0	0	(38)
	Total other comprehensive income belong to:			0	0	(74)
	Owners' equity	209,772	16	804,882	53	0
	Non-controlling Interests					0

\* Report not certified by CPA auditors.



## ASSETS QUALITY

Unit : NT\$'000, %

Year \ Month		Dec.31,2021					Dec.31,2020					
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	-	-	-	282,801	NA	-	-	-	453,601	NA	
	Unsecurity	-	33,003,109	-	-		-	49,695,162	-	-		
Consumer Finance	Housing Loan	-	-	-	-		-	-	-	-		-
	Cash card	-	-	-	-		-	-	-	-		-
	Small credit Loan	-	-	-	-		-	-	-	-		-
	Others	-	-	-	-		-	-	-	-		-
	Security	-	-	-	-		-	-	-	-		-
	Unsecurity	-	-	-	-		-	-	-	-		-
Total		-	33,003,109	-	282,801		-	49,695,162	-	453,601		-
		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
Credit card		-	-	-	-	NA	-	-	-	-	NA	
Factoring-without recourse		-	39,868,071	-	398,800		-	24,623,568	-	246,235		
Other non-performing loans		-	-	-	-		-	-	-	-		-

Year \ Month	Dec.31,2021	Dec.31,2020
Loan classified as non-Pass-Due with normal payment after debt negotiation	-	-

### Credit Exposure Concentration

Unit : NTS'000, %

Year \ Month	Dec.31,2021				Dec.31,2020			
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	Axxxx	Manufacturing	27,685,250	492%	Axxxx	Manufacturing	13,223,768	244%
2	Hx Ixx	Manufacturing	11,073,696	197%	Fxxxxx Plxxxxxx	Manufacturing	10,794,233	199%
3	Fxx Eaxxxx	Manufacturing	6,500,000	115%	Hxx Hxx	Manufacturing	8,700,000	161%
4	Mxxxxxxxx	Power Supplier	5,981,826	106%	Qxxxxx	Manufacturing	8,407,353	155%
5	Cxxxx Sxxxx	Manufacturing	5,922,901	105%	Fxx Eaxxxx	Manufacturing	6,489,980	120%
6	Ctxx	Construction	5,700,294	101%	Hx Ixx	Manufacturing	5,699,900	105%
7	Fxxxxx Plxxxxxx	Manufacturing	5,530,543	98%	Gxxxxx Lxx	Manufacturing	5,699,900	105%
8	Yxxxxx Wxxx Pxxxx	Power Supplier	5,510,071	98%	Ctxx	Construction	4,396,838	81%
9	Cxxxxxxxx Wxxx Pxxxx	Power Supplier	4,498,352	80%	Cxxxx Sxxxx	Manufacturing	3,811,401	70%
10	Cxxx	Investment Advisory	4,073,326	72%	Mxxxxxxxx	Power Supplier	3,492,755	64%

## Interest-Rate Sensitivity - TWD Currency

Dec.31,2021

Unit : NT\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	13,386,996	8,250,000	12,840,062	15,254,340	49,731,398
Sensitive liabilities	1,033,346	-	-	4,766,236	5,799,582
Sensitive Gap	12,353,650	8,250,000	12,840,062	10,488,104	43,931,816
Equity					5,690,629
Ratio of interest-rate sensitive assets to liabi					857.50 %
Ratio of interest-rate sensitive gap to equity					772.00 %

## Interest-Rate Sensitivity - USD Currency

Dec.31,2021

Unit : US\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	3,427,570	200,000	-	100,000	3,727,570
Sensitive liabilities	3,540,540	301,047	-	-	3,841,587
Sensitive Gap	(112,970)	(101,047)	-	100,000	(114,017)
Equity					(4,883)
Ratio of interest-rate sensitive assets to liabi					97.03 %
Ratio of interest-rate sensitive gap to equity					2,334.98 %

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		Dec.31,2021	Dec.31,2020
Ratio of return on assets	before income tax	0.25 %	0.67 %
	after incometax	0.13 %	0.54 %
Ratio of return on equity	before income tax	6.55 %	18.73 %
	after incometax	3.59 %	15.16 %
Ratio of net income		15.09 %	52.04 %

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**  
Dec.31,2021

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	610,228,364	129,996,746	116,161,849	108,940,190	170,784,246	84,345,333
Liabilities	620,569,902	118,666,148	128,495,054	99,867,906	162,070,555	111,470,239
Gap	-10,341,538	11,330,598	-12,333,205	9,072,284	8,713,691	-27,124,906

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**  
Dec.31,2021

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	37,782,186	8,075,252	7,393,440	4,681,436	6,868,399	10,763,659
Liabilities	37,196,034	8,538,505	5,920,394	5,127,768	6,744,006	10,865,361
Gap	586,152	-463,253	1,473,046	-446,332	124,393	-101,702

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, %

	Dec.31,2021	Dec.31,2020
Demand deposits	55,912,811	40,999,847
% of Demand deposits	52.03 %	51.30 %
Time deposits	51,549,807	38,923,816
% of Time deposits	47.97 %	48.70 %
Foreign currency deposits	106,365,147	79,449,403
% of Foreign currency deposits	98.98 %	99.41 %

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, %

	Dec.31,2021	Dec.31,2020
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	Dec.31,2021		Dec.31,2020	
	Average balance	Average interest rate	Average balance	Average interest rate
Interest bearing assets	175,186,940	0.30 %	109,894,749	0.66 %
Due from Central Bank, other branches and other banks	93,726,239	0.00 %	9,239,001	0.05 %
Securities purchased	19,273,084	0.18 %	18,252,627	0.25 %
A/R Forfaiting - without recourse	21,816,677	0.90 %	16,670,984	0.78 %
Loans, discounted notes and bills	40,370,939	1.07 %	65,732,137	0.86 %
Interest paying liabilities	114,424,822	0.28 %	81,453,547	0.38 %
Due to banks and other branches	51,180,845	0.25 %	31,475,167	0.15 %
Deposits (demand deposits, time deposits and NCD)	63,243,977	0.30 %	49,978,380	0.52 %

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

	Dec.31,2021		Dec.31,2020	
	Foreign currency	Equivalent to NTD	Foreign currency	Equivalent to NTD
Major foreign currencies net position (market risk)	EUR	5,010	EUR	5,789
	USD	4,108	SGD	1,867
	JPY	1,806	USD	1,224
	SGD	1,772	JPY	1,198
	CNY	1,430	NZD	318

Note:

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