

# Balance Sheet

Unit : NT\$'000

| ASSETS |                                                                  | Sep.30,2023 |     | Dec.31,2022 |     | Sep.30,2022 |     | LIABILITIES AND EQUITIES |                                                           | Sep.30,2023 |     | Dec.31,2022 |     | Sep.30,2022 |     |
|--------|------------------------------------------------------------------|-------------|-----|-------------|-----|-------------|-----|--------------------------|-----------------------------------------------------------|-------------|-----|-------------|-----|-------------|-----|
| Code   | Item                                                             | Amount      | %   | Amount      | %   | Amount      | %   | Code                     | Item                                                      | Amount      | %   | Amount      | %   | Amount      | %   |
| 11000  | Cash and cash equivalents                                        | 44,741      | 0   | 338,360     | 0   | 31,841      | 0   | 21000                    | Deposits from the Central Bank and banks                  | 0           | 0   | 0           | 0   | 0           | 0   |
| 11500  | Due from the Central Bank and call loans to banks                | 2,277,449   | 1   | 1,359,132   | 1   | 322,431     | 0   | 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             | 33,718,714  | 17  | 36,032,454  | 24  | 67,797,151  | 33  | 22000                    | Financial liability at fair value through profit          | 33,182,335  | 17  | 36,411,140  | 25  | 66,400,176  | 32  |
| 12100  | Financial asset at fair value through other comprehensive income | 299,972     | 0   | 297,854     | 0   | 297,567     | 0   | 22300                    | Hedging derivative financial liabilities                  | 0           | 0   | 0           | 0   | 0           | 0   |
| 12200  | Investment in debt instrument measured at amortized cost         | 13,818,976  | 7   | 11,018,996  | 7   | 13,197,217  | 6   | 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                                                  | 2,117,749   | 1   | 1,186,900   | 1   | 833,063     | 0   |
| 12500  | Securities purchased under resell agreements                     | 0           | 0   | 0           | 0   | 0           | 0   | 23200                    | Current income tax liabilities                            | 50,538      | 0   | 16,746      | 0   | 7           | 0   |
| 13000  | Receivables - net                                                | 6,196,540   | 3   | 16,924,598  | 11  | 29,709,963  | 14  | 23300                    | Liabilities Related to Assets Classified as Held for Sale | 0           | 0   | 0           | 0   | 0           | 0   |
| 13200  | Current income tax assets                                        | 246,489     | 0   | 214,105     | 0   | 210,908     | 0   | 23500                    | Deposits and remittances                                  | 105,394,016 | 53  | 97,556,385  | 66  | 71,390,838  | 35  |
| 13300  | Assets Classified as Held for Sale                               | 0           | 0   | 0           | 0   | 0           | 0   | 24000                    | Financial debenture payable                               | 7,100,000   | 4   | 6,100,000   | 4   | 6,100,000   | 3   |
| 13500  | Loans, discounted notes and bills - net                          | 47,504,420  | 24  | 49,864,611  | 34  | 52,172,284  | 25  | 25500                    | Other financial liabilities                               | 0           | 0   | 0           | 0   | 0           | 0   |
| 15100  | Restricted assets                                                | 0           | 0   | 0           | 0   | 0           | 0   | 25600                    | Reserves for liability                                    | 688,369     | 0   | 592,892     | 0   | 582,780     | 0   |
| 15500  | Other financial assets - net                                     | 0           | 0   | 0           | 0   | 0           | 0   | 26000                    | Lease debt                                                | 247,483     | 0   | 266,235     | 0   | 271,263     | 0   |
| 18500  | Property and Equipment - net                                     | 71,357      | 0   | 72,807      | 0   | 72,035      | 0   | 29300                    | Deferred income tax liabilities                           | 58,681      | 0   | 196,551     | 0   | 223,344     | 0   |
| 18600  | Right of use - net                                               | 240,427     | 0   | 261,228     | 0   | 269,114     | 0   | 29500                    | Other liabilities                                         | 44,530,031  | 22  | 39,478      | 0   | 53,675,782  | 28  |
| 19000  | Intangible assets - net                                          | 0           | 0   | 0           | 0   | 0           | 0   | 20000                    | TOTAL LIABILITIES                                         | 193,369,202 | 97  | 142,366,327 | 96  | 199,477,253 | 98  |
| 19300  | Deferred income tax assets - net                                 | 0           | 0   | 0           | 0   | 0           | 0   | 31000                    | Capital                                                   | 2,760,820   | 2   | 2,760,820   | 2   | 2,760,820   | 1   |
| 19500  | Other assets - net                                               | 94,459,899  | 48  | 32,038,219  | 23  | 41,373,361  | 22  | 32000                    | Retained earnings                                         | 2,744,884   | 1   | 3,291,658   | 2   | 3,214,475   | 1   |
|        |                                                                  |             |     |             |     |             |     | 32011                    | Unappropriated earnings                                   | 2,904,570   | 1   | 2,887,869   | 2   | 2,858,184   | 1   |
|        |                                                                  |             |     |             |     |             |     | 32025                    | Current income                                            | (159,686)   | 0   | 403,789     | 0   | 356,291     | 0   |
|        |                                                                  |             |     |             |     |             |     | 32500                    | Other equity                                              | 4,078       | 0   | 3,559       | 0   | 1,324       | 0   |
|        |                                                                  |             |     |             |     |             |     | 30000                    | TOTAL EQUITY                                              | 5,509,782   | 3   | 6,056,037   | 4   | 5,976,619   | 2   |
| 10000  | TOTAL ASSETS                                                     | 198,878,984 | 100 | 148,422,364 | 100 | 205,453,872 | 100 |                          | TOTAL LIAB. AND EQUITY                                    | 198,878,984 | 100 | 148,422,364 | 100 | 205,453,872 | 100 |

| Commitments and Contingent Accounts |                   | Sep.30,2023 | Dec.31,2022 | Sep.30,2022 | Allowance for uncollectible accounts |                                   | Sep.30,2023 | Dec.31,2022 | Sep.30,2022 |
|-------------------------------------|-------------------|-------------|-------------|-------------|--------------------------------------|-----------------------------------|-------------|-------------|-------------|
| Code                                | Item              | Amount      | Amount      | Amount      | Code                                 | Item                              | Amount      | Amount      | Amount      |
| 81004                               | Loan Commitment   | 11,291,509  | 7,893,576   | 10,675,367  | 13024                                | Acceptance                        | 0           | 0           | 0           |
| 81005                               | Loan Uncommitment | 256,333,079 | 214,342,203 | 231,119,993 | 13026                                | A/R Forfeiting - without recourse | 58,324      | 167,600     | 297,385     |
| 81003                               | Guarantee         | 43,129,803  | 37,240,653  | 34,579,999  | 13590                                | Loans, discounted notes and bills | 1,489,920   | 638,883     | 444,929     |
| 81011                               | Documentary L/C   | 184,008     | 1,189,336   | 0           |                                      |                                   |             |             |             |

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## Consolidate Income Statement

Unit : NT\$'000

| 代碼    | 項 目                                                                                                     | 2023Q3      |       | 2022Q3    |       | As of Sep 30,2023 |       | As of Sep 30,2022 |      | Variable % |
|-------|---------------------------------------------------------------------------------------------------------|-------------|-------|-----------|-------|-------------------|-------|-------------------|------|------------|
|       |                                                                                                         | Amount      | %     | Amount    | %     | Amount            | %     | Amount            | %    |            |
| 41000 | Interest income                                                                                         | 923,258     | 188   | 525,659   | 128   | 2,571,155         | 188   | 914,177           | 74   | 181        |
| 51000 | Interest expense                                                                                        | (1,883,824) | (359) | (645,723) | (157) | (4,907,139)       | (359) | (1,091,613)       | (89) | 350        |
|       | Net interest (expense) income                                                                           | (960,566)   | (171) | (120,064) | (15)  | (2,335,984)       | (171) | (177,436)         | (15) | 1,217      |
|       | Other operating income                                                                                  | 0           | 0     | 0         | 0     | 0                 | 0     | 0                 | 0    | 0          |
|       | Commission income                                                                                       | 113,895     | 14    | 35,550    | 9     | 193,656           | 14    | 149,442           | 12   | 30         |
|       | Gain (loss) on financial assets or liabilities measured at fair value through profit and loss           | (1,596,185) | 59    | 574,559   | 140   | 808,774           | 59    | 1,698,835         | 138  | (52)       |
|       | Gain (loss) on debt instrument at fair value through other comprehensive income                         | 203         | 0     | 251       | 0     | 785               | 0     | (469)             | 0    | (267)      |
|       | Gain (loss) on financial asset measured at amortized cost                                               | 0           | 0     | 0         | 0     | 0                 | 0     | 0                 | 0    | 0          |
|       | Foreign exchange gains (losses) - net                                                                   | 2,777,847   | 168   | (133,452) | (33)  | 2,294,432         | 168   | (727,249)         | (59) | (415)      |
|       | Impairment loss on assets (reversal of impairment loss on assets)                                       | (1,683)     | 0     | 957       | 0     | (336)             | 0     | 2,999             | 0    | 0          |
|       | Others                                                                                                  | 140,941     | 32    | 52,676    | 13    | 404,368           | 32    | 282,376           | 23   | 43         |
|       | Net income                                                                                              | 474,452     | 102   | 410,477   | 114   | 1,365,695         | 102   | 1,228,498         | 99   | 11         |
| 58200 | Bad debt expenses                                                                                       | (108,213)   | (63)  | (217,591) | (53)  | (860,346)         | (63)  | 38,231            | 3    | (2,350)    |
|       | Operating expenses                                                                                      | 0           | 0     | 0         | 0     | 0                 | 0     | 0                 | 0    | 0          |
| 58500 | Employee benefits                                                                                       | (91,111)    | (20)  | (89,425)  | (22)  | (275,099)         | (20)  | (269,514)         | (22) | 2          |
| 59000 | Depreciation and amortization expense                                                                   | (11,154)    | (2)   | (13,908)  | (3)   | (32,177)          | (2)   | (38,474)          | (3)  | (16)       |
| 59500 | Other general and administrative expenses                                                               | (143,221)   | (30)  | (114,803) | (28)  | (406,010)         | (30)  | (335,948)         | (27) | 21         |
|       | Consolidated income (loss) from continuing operations before income tax                                 | 120,753     | (15)  | (25,250)  | 51    | (207,937)         | (15)  | 622,793           | 51   | (133)      |
| 61003 | Consolidated income (loss) from continuing operations - Income tax (expense) benefit                    | (11,775)    | 4     | (39,527)  | (22)  | 48,251            | 4     | (266,501)         | (22) | (118)      |
|       | Consolidated income (loss) from continuing operations - after income tax                                | 108,978     | (12)  | (64,777)  | 29    | (159,686)         | (12)  | 356,292           | 29   | (145)      |
| 62500 | Income ( loss) from discontinued operations                                                             | 0           | 0     | 0         | 0     | 0                 | 0     | 0                 | 0    | 0          |
|       | Net income (loss)                                                                                       | 108,978     | (12)  | (64,777)  | 29    | (159,686)         | (12)  | 356,292           | 29   | (145)      |
|       |                                                                                                         | 0           | 0     | 0         | 0     | 0                 | 0     | 0                 | 0    | 0          |
|       | Other comprehensive income                                                                              | 0           | 0     | 0         | 0     | 0                 | 0     | 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                                              | 0           | 0     | 0         | 0     | 0                 | 0     | 0                 | 0    | 0          |
| 65308 | Unrealized gain (loss) on debt instrument at fair value through other comprehensive income              | 0           | 0     | 0         | 0     | 0                 | 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                                                                        | (2,163)     | 0     | (4,476)   | (1)   | (920)             | 0     | (9,515)           | (1)  | (90)       |
|       |                                                                                                         | 547         | 0     | (412)     | 0     | 1,438             | 0     | (1,183)           | 0    | (222)      |
|       | Net income belong to:                                                                                   | 0           | 0     | 0         | 0     | 0                 | 0     | 0                 | 0    | 0          |
|       | Owners' equity                                                                                          | 0           | 0     | 0         | 0     | 0                 | 0     | 0                 | 0    | 0          |
|       | Non-controlling Interests                                                                               | (1,615)     | 0     | (4,887)   | (1)   | 519               | 0     | (10,698)          | (1)  | (105)      |
|       | Total other comprehensive income belong to:                                                             | 107,362     | (12)  | (69,665)  | 28    | (159,168)         | (12)  | 345,594           | 28   | (146)      |
|       | Owners' equity                                                                                          | 0           | 0     | 0         | 0     | 0                 | 0     | 0                 | 0    | 0          |
|       | Non-controlling Interests                                                                               | 0           | 0     | 0         | 0     | 0                 | 0     | 0                 | 0    | 0          |

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### Information on fair value hierarchy of financial instruments

Unit : NT\$'000

| Instrument item measured at fair value                                                       | Sep.30,2023 |         |            |         | Sep.30,2022 |         |            |         |
|----------------------------------------------------------------------------------------------|-------------|---------|------------|---------|-------------|---------|------------|---------|
|                                                                                              | Total       | Level 1 | Level 2    | Level 3 | Total       | Level 1 | Level 2    | Level 3 |
| <b>Non-derivative financial instruments</b>                                                  |             |         |            |         |             |         |            |         |
| <u>Asset</u>                                                                                 |             |         |            |         |             |         |            |         |
| Financial assets designated at fair value through profit or loss                             | -           | -       | -          | -       | -           | -       | -          | -       |
| Held for trading financial asset                                                             | -           | -       | -          | -       | -           | -       | -          | -       |
| Equity investment                                                                            | -           | -       | -          | -       | -           | -       | -          | -       |
| Bond investment                                                                              | -           | -       | -          | -       | -           | -       | -          | -       |
| Others                                                                                       | -           | -       | -          | -       | -           | -       | -          | -       |
| Financial assets designated at fair value through profit or loss on initial recognition      | -           | -       | -          | -       | -           | -       | -          | -       |
| Financial asset at fair value through other comprehensive income                             | 299,972     | 299,972 | -          | -       | 297,567     | 297,567 | -          | -       |
| Equity investment                                                                            | -           | -       | -          | -       | -           | -       | -          | -       |
| Bond investment                                                                              | 299,972     | 299,972 | -          | -       | 297,567     | 297,567 | -          | -       |
| Others                                                                                       | -           | -       | -          | -       | -           | -       | -          | -       |
| Investment in debt instrument measured at amortized cost                                     | 13,818,976  | -       | 13,818,976 | -       | 13,197,217  | -       | 13,197,217 | -       |
| Equity investment                                                                            | -           | -       | -          | -       | -           | -       | -          | -       |
| Bond investment                                                                              | 1,299,501   | -       | 1,299,501  | -       | 1,498,316   | -       | 1,498,316  | -       |
| Others                                                                                       | 12,519,475  | -       | 12,519,475 | -       | 11,698,901  | -       | 11,698,901 | -       |
| <u>Liabilities</u>                                                                           |             |         |            |         |             |         |            |         |
| Financial liabilities designated at fair value through profit or loss                        | -           | -       | -          | -       | -           | -       | -          | -       |
| Held for trading financial liabilities                                                       | -           | -       | -          | -       | -           | -       | -          | -       |
| Financial liabilities designated at fair value through profit or loss on initial recognition | -           | -       | -          | -       | -           | -       | -          | -       |
| Derivatives financial instruments                                                            | -           | -       | -          | -       | -           | -       | -          | -       |
| <u>Asset</u>                                                                                 |             |         |            |         |             |         |            |         |
| Financial assets designated at fair value through profit or loss                             | 33,718,714  | -       | 33,718,714 | -       | 67,797,151  | -       | 67,797,151 | -       |
| Hedging derivative financial assets                                                          | -           | -       | -          | -       | -           | -       | -          | -       |
| <u>Liabilities</u>                                                                           |             |         |            |         |             |         |            |         |
| Financial liabilities designated at fair value through profit or loss                        | 33,182,335  | -       | 33,182,335 | -       | 66,400,176  | -       | 66,400,176 | -       |
| Hedging derivative financial liabilities                                                     | -           | -       | -          | -       | -           | -       | -          | -       |

### Financial asset changes in fair value measurement level 3

Unit : NT\$'000

| Item                                                                                    | Beginning retained earning | Profit/Loss valuation |                            | Increase during period |                      | Decrease during period       |                            | Ending retained earning |
|-----------------------------------------------------------------------------------------|----------------------------|-----------------------|----------------------------|------------------------|----------------------|------------------------------|----------------------------|-------------------------|
|                                                                                         |                            | Income statement      | Other comprehensive income | Buy in or issue        | Transfers to Level 3 | Sale, disposal or settlement | Converted out from Level 3 |                         |
| Financial assets designated at fair value through profit or loss                        | -                          | -                     | -                          | -                      | -                    | -                            | -                          | -                       |
| Held for trading financial assets                                                       | -                          | -                     | -                          | -                      | -                    | -                            | -                          | -                       |
| Financial assets designated at fair value through profit or loss on initial recognition | -                          | -                     | -                          | -                      | -                    | -                            | -                          | -                       |
| Financial asset at fair value through other comprehensive income                        | -                          | -                     | -                          | -                      | -                    | -                            | -                          | -                       |
| Investment in debt instrument measured at amortized cost                                | -                          | -                     | -                          | -                      | -                    | -                            | -                          | -                       |
| Hedging derivative financial assets                                                     | -                          | -                     | -                          | -                      | -                    | -                            | -                          | -                       |

### Financial liabilities changes in fair value measurement level 3

Unit : NT\$'000

| Item                                                                                         | Beginning retained earning | Valuation of profit/loss during the period |   | Increase during period |                      | Decrease during period       |                            | Ending retained earning |
|----------------------------------------------------------------------------------------------|----------------------------|--------------------------------------------|---|------------------------|----------------------|------------------------------|----------------------------|-------------------------|
|                                                                                              |                            |                                            |   | Buy in or issue        | Transfers to Level 3 | Sale, disposal or settlement | Converted out from Level 3 |                         |
| Financial liabilities designated at fair value through profit or loss                        | -                          | -                                          | - | -                      | -                    | -                            | -                          | -                       |
| Held for trading financial liabilities                                                       | -                          | -                                          | - | -                      | -                    | -                            | -                          | -                       |
| Financial liabilities designated at fair value through profit or loss on initial recognition | -                          | -                                          | - | -                      | -                    | -                            | -                          | -                       |
| Hedging derivative financial liabilities                                                     | -                          | -                                          | - | -                      | -                    | -                            | -                          | -                       |

## ASSETS QUALITY

Unit : NT\$'000, %

| Year \ Month               |                   |            | Sep.30,2023    |             |                                   |                   |                                        | Sep.30,2022    |             |                                   |                   |                                        |
|----------------------------|-------------------|------------|----------------|-------------|-----------------------------------|-------------------|----------------------------------------|----------------|-------------|-----------------------------------|-------------------|----------------------------------------|
| 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          |            | -              | -           | -                                 | 1,489,920         | NA                                     | -              | -           | -                                 | 444,929           | NA                                     |
|                            | Unsecurity        |            | -              | 48,994,340  |                                   |                   |                                        | -              | 52,617,213  |                                   |                   |                                        |
| Consumer Finace            | Housing Loan      |            | -              | -           | -                                 | -                 |                                        | -              | -           | -                                 |                   |                                        |
|                            | Cash card         |            | -              | -           | -                                 | -                 |                                        | -              | -           | -                                 |                   |                                        |
|                            | Small credit Loan |            | -              | -           | -                                 | -                 |                                        | -              | -           | -                                 |                   |                                        |
|                            | Others            | Security   | -              | -           | -                                 | -                 |                                        | -              | -           | -                                 |                   |                                        |
|                            |                   | Unsecurity |                |             |                                   |                   |                                        |                |             |                                   |                   |                                        |
| Total                      |                   |            | -              | 48,994,340  | -                                 | 1,489,920         |                                        | -              | 52,617,213  | -                                 | 444,929           |                                        |
|                            |                   |            | 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 |                   |            | -              | 5,821,647   | -                                 | 58,324            |                                        | -              | 29,641,427  | -                                 | 297,385           |                                        |
| Other non-performing loans |                   |            | -              | -           | -                                 | -                 |                                        | -              | -           | -                                 | -                 |                                        |

| Year \ Month                                                               | Sep.30,2023 | Sep.30,2022 |
|----------------------------------------------------------------------------|-------------|-------------|
| Loan classified as non-Pass-Due with normal payment after debt negotiation | -           | -           |

## Credit Exposure Concentration

Unit : NT\$'000, %

| Year \<br>Month | Sep.30,2023                     |                              |               |                                           | Sep.30,2022             |                              |               |                                           |
|-----------------|---------------------------------|------------------------------|---------------|-------------------------------------------|-------------------------|------------------------------|---------------|-------------------------------------------|
| Ranking         | Group Name                      | INDUSTRIAL<br>CLASSIFICATION | Credit Amount | % of Credit<br>amount to<br>net worth (%) | Group Name              | INDUSTRIAL<br>CLASSIFICATION | Credit Amount | % of Credit<br>amount to<br>net worth (%) |
| 1               | Fxxxxx Plxxxxxx                 | Manufacturing                | 6,635,564     | 120%                                      | Axxxx                   | Manufacturing                | 12,704,300    | 213%                                      |
| 2               | Hxx Lxxx Oxxxxxxx Wxxx<br>Pxxxx | Power Supplier               | 6,600,000     | 120%                                      | Hx Ixx                  | Manufacturing                | 12,670,033    | 212%                                      |
| 3               | Yxxxxxx Wxxx Pxxxx              | Power Supplier               | 6,496,228     | 118%                                      | Axxxxxxx Sxxxx Cxxxxxxx | Manufacturing                | 8,000,000     | 134%                                      |
| 4               | Mxxxxxxx                        | Manufacturing                | 5,000,000     | 91%                                       | Mxxxxxxx                | Power Supplier               | 5,875,358     | 98%                                       |
| 5               | Dxxxxxx                         | Finicial Service             | 4,590,000     | 83%                                       | Yxxxxxx Wxxx Pxxxx      | Power Supplier               | 5,510,071     | 92%                                       |
| 6               | Cxxxxxxx Wxxx Pxxxx             | Power Supplier               | 4,498,352     | 82%                                       | Fxxxxx Plxxxxxx         | Manufacturing                | 4,822,000     | 81%                                       |
| 7               | Cxxx Gxxxxx                     | Power Supplier               | 4,105,588     | 75%                                       | Ctxx                    | Construction                 | 4,785,835     | 80%                                       |
| 8               | Fxx Eaxxxx                      | Manufacturing                | 3,900,000     | 71%                                       | Fxx Eaxxxx              | Manufacturing                | 4,750,261     | 79%                                       |
| 9               | Fxxxxx                          | Power Supplier               | 3,417,305     | 62%                                       | Cxxxxxxx Wxxx Pxxxx     | Power Supplier               | 4,498,352     | 75%                                       |
| 10              | Cxxx                            | Construction                 | 3,263,429     | 59%                                       | Cxxxx Sxxxx             | Manufacturing                | 4,375,063     | 73%                                       |

## Interest-Rate Sensitivity - TWD Currency

Sep.30,2023

Unit : NT\$'000, %

| ITEM                                                   | 0 to 90 days | 91 to 180 days | 181 days to 1 year | over 1 year | TOTAL      |
|--------------------------------------------------------|--------------|----------------|--------------------|-------------|------------|
| Sensitive assets                                       | 31,512,512   | -              | 5,250,000          | 24,736,063  | 61,498,575 |
| Sensitive liabilities                                  | 1,399,284    | -              | -                  | 7,146,985   | 8,546,269  |
| Sensitive Gap                                          | 30,113,228   | -              | 5,250,000          | 17,589,078  | 52,952,306 |
| Equity                                                 |              |                |                    |             | 5,555,229  |
| Ratio of interest-rate sensitive assets to liabilities |              |                |                    |             | 719.60 %   |
| Ratio of interest-rate sensitive gap to equity         |              |                |                    |             | 953.20 %   |

## Interest-Rate Sensitivity - USD Currency

Sep.30,2023

Unit : US\$'000, %

| ITEM                                                   | 0 to 90 days | 91 to 180 days | 181 days to 1 year | over 1 year | TOTAL       |
|--------------------------------------------------------|--------------|----------------|--------------------|-------------|-------------|
| Sensitive assets                                       | 994,517      | 887,755        | 221,480            | -           | 2,103,752   |
| Sensitive liabilities                                  | 2,242,252    | 725,755        | 221,480            | -           | 3,189,487   |
| Sensitive Gap                                          | (1,247,735)  | 162,000        | -                  | -           | (1,085,735) |
| Equity                                                 |              |                |                    |             | (2,030)     |
| Ratio of interest-rate sensitive assets to liabilities |              |                |                    |             | 65.96 %     |
| Ratio of interest-rate sensitive gap to equity         |              |                |                    |             | 53,484.48 % |

### 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.30,2023 | Sep.30,2022 |
|---------------------------|-------------------|-------------|-------------|
| Ratio of return on assets | before income tax | -0.13 %     | 0.40 %      |
|                           | after incometax   | -0.10 %     | 0.23 %      |
| Ratio of return on equity | before income tax | -3.63 %     | 0.00 %      |
|                           | after incometax   | -2.78 %     | 5.95 %      |
| Ratio of net income       |                   | -11.69 %    | 29.00 %     |

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.30,2023

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      | 390,567,325 | 114,971,397                                          | 126,491,499   | 55,986,569     | 49,495,360         | 43,622,500  |
| Liabilities | 400,346,952 | 97,474,824                                           | 159,669,191   | 56,526,835     | 47,758,676         | 38,917,426  |
| Gap         | -9,779,627  | 17,496,573                                           | -33,177,692   | -540,266       | 1,736,684          | 4,705,074   |

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.30,2023

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      | 22,000,142 | 6,729,549                                            | 6,889,169     | 4,025,428      | 2,329,337          | 2,026,659   |
| Liabilities | 21,302,390 | 6,735,432                                            | 6,080,085     | 3,717,654      | 2,715,494          | 2,053,725   |
| Gap         | 697,752    | -5,883                                               | 809,084       | 307,774        | -386,157           | -27,066     |

Note:

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

## Sale of Distressed Debt Information

Sep.30,2023

### 1. Transcation information of distressed debt sale

Unit : NT\$'000

| Transaction Date | Counterparty | Debt Component | Book Value | Selling Price | Gain/loss from disposal | Condition of Agreement | Relationship with counterparty |
|------------------|--------------|----------------|------------|---------------|-------------------------|------------------------|--------------------------------|
| -                | -            | -              | -          | -             | -                       | -                      | -                              |

[illegible]

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

Unit : NT\$'000, %

|                                | Sep.30,2023 | Sep.30,2022 |
|--------------------------------|-------------|-------------|
| Demand deposits                | 29,641,036  | 3,438,250   |
| % of Demand deposits           | 28.12 %     | 4.82 %      |
| Time deposits                  | 75,752,396  | 67,951,763  |
| % of Time deposits             | 71.88 %     | 95.18 %     |
| Foreign currency deposits      | 103,947,747 | 69,742,092  |
| % of Foreign currency deposits | 98.63 %     | 97.69 %     |

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.30,2023 | Sep.30,2022 |
|---------------------|-------------|-------------|
| 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.
3. Consumer Loans include Housing Loans, Housing Improvement Loans, Car Loans, Employee Loans under Welfare Committee and other individual Consumer Loans.

## Interest Bearing Assets and Interest Paying Liabilities

Unit : NT\$'000, %

| ITEM                                                  | Sep.30,2023     |                       | Sep.30,2022     |                       |
|-------------------------------------------------------|-----------------|-----------------------|-----------------|-----------------------|
|                                                       | Average balance | Average interest rate | Average balance | Average interest rate |
| Interest bearing assets                               | 197,113,391     | 3.06 %                | 157,204,556     | 2.39 %                |
| Due from Central Bank, other branches and other banks | 131,910,169     | 3.46 %                | 72,705,594      | 0.88 %                |
| Securities purchased                                  | 14,351,232      | 0.94 %                | 15,063,213      | 0.45 %                |
| A/R Forfaiting - without recourse                     | 4,265,001       | 6.22 %                | 26,812,493      | 3.57 %                |
| Loans, discounted notes and bills                     | 46,586,989      | 2.58 %                | 42,623,256      | 2.07 %                |
| Interest paying liabilities                           | 128,855,557     | 5.24 %                | 108,734,954     | 1.77 %                |
| Due to banks and other branches                       | 53,783,190      | 5.22 %                | 62,992,836      | 1.40 %                |
| Deposits (demand deposits, time deposits and NCD)     | 75,072,367      | 5.26 %                | 45,742,118      | 2.29 %                |

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.30,2023      |                   | Sep.30,2022      |                   |
|-----------------------------------------------------|------------------|-------------------|------------------|-------------------|
|                                                     | Foreign currency | Equivalent to NTD | Foreign currency | Equivalent to NTD |
| Major foreign currencies net position (market risk) | EUR              | 33,534            | USD              | 47,830            |
|                                                     | CNY              | 2,950             | EUR              | 23,412            |
|                                                     | SGD              | 2,695             | AUD              | 2,901             |
|                                                     | HKD              | 1,273             | CNY              | 2,525             |
|                                                     | AUD              | 1,810             | JPY              | 2,330             |
|                                                     |                  |                   |                  |                   |

Note:

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