

Balance Sheet

Unit : NT\$'000

ASSETS		Mar.31.2024		Dec.31.2023		Mar.31.2023		LIABILITIES AND EQUITIES		Mar.31.2024		Dec.31.2023		Mar.31.2023	
Code	Item	Amount	%	Amount	%	Amount	%	Code	Item	Amount	%	Amount	%	Amount	%
11000	Cash and cash equivalents	30,073	0	26,164	0	60,073	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	108,911	0	559,699	0	558,639	0	21500	Due to the Central Bank and other banks	0	0	1,000,000	1	0	0
12000	Financial asset at fair value through profit or loss	25,146,751	16	21,098,554	11	24,477,395	16	22000	Financial liability at fair value through profit	22,249,226	14	22,476,364	12	22,260,338	15
12100	Financial asset at fair value through other comprehensive income	299,671	0	299,736	0	298,412	0	22300	Hedging derivative financial liabilities	0	0	0	0	0	0
12200	Investment in debt instrument measured at amortized cost	15,383,372	10	13,698,715	7	18,009,631	12	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	1,839,570	1	1,448,778	1	1,382,065	1
12500	Securities purchased under resell agreements	0	0	0	0	0	0	23200	Current income tax liabilities	84,623	0	84,623	0	16,746	0
13000	Receivables - net	1,102,517	1	5,661,228	3	8,356,984	6	23300	Liabilities Related to Assets Classified as Held for Sale	0	0	0	0	0	0
13200	Current income tax assets	211,025	0	207,573	0	213,038	0	23500	Deposits and remittances	93,570,869	58	122,021,111	66	111,565,645	75
13300	Assets Classified as Held for Sale	0	0	0	0	0	0	24000	Financial debenture payable	8,100,000	5	7,100,000	4	6,100,000	4
13500	Loans, discounted notes and bills - net	47,183,507	29	51,547,375	28	32,856,702	22	25500	Other financial liabilities	0	0	0	0	0	0
15100	Restricted assets	0	0	0	0	0	0	25600	Reserves for liability	752,443	0	629,358	0	944,369	1
15500	Other financial assets - net	0	0	0	0	0	0	26000	Lease debt	236,791	0	242,878	0	267,414	0
18500	Property and Equipment - net	67,234	0	69,582	0	70,171	0	29300	Deferred income tax liabilities	0	0	0	0	169,702	0
18600	Right of use - net	226,466	0	233,097	0	261,874	0	29500	Other liabilities	28,374,321	18	24,945,255	13	45,614	0
19000	Intangible assets - net	0	0	0	0	0	0	20000	TOTAL LIABILITIES	155,207,843	96	179,948,367	97	142,751,893	96
19300	Deferred income tax assets - net	52,107	0	130,687	0	0	0	31000	Capital	2,760,820	2	2,760,820	1	2,760,820	2
19500	Other assets - net	71,186,927	44	92,152,232	51	63,352,459	0	32000	Retained earnings	3,023,852	2	2,968,638	2	2,996,328	2
								32011	Unappropriated earnings	2,628,638	2	3,091,850	2	2,904,570	2
								32025	Current income	395,214	0	(123,212)	0	91,758	0
								32500	Other equity	6,046	0	6,817	0	6,337	0
								30000	TOTAL EQUITY	5,790,718	4	5,736,275	3	5,763,485	4
10000	TOTAL ASSETS	160,998,561	100	185,684,642	100	148,515,378	56		TOTAL LIAB. AND EQUITY	160,998,561	100	185,684,642	100	148,515,378	100

Commitments and Contingent Accounts		Mar.31.2024	Dec.31.2023	Mar.31.2023	Allowance for uncollectible accounts	Mar.31.2024	Dec.31.2023	Mar.31.2023
Code	Item	Amount	Amount	Amount	Code	Item	Amount	Amount
81004	Loan Commitment	11,722,250	10,622,250	6,273,604	13024	Acceptance	0	0
81005	Loan Uncommitment	274,650,680	248,134,746	246,348,706	13026	A/R Forfeiting - without recourse	6,505	51,284
81003	Guarantee	44,948,403	45,587,066	40,911,916	13590	Loans, discounted notes and bills	1,383,039	1,637,899
81011	Documentary L/C	0	0	1,228,571				79,207
								556,295

\* Report not certified by CPA auditors.

## Consolidate Income Statement

Unit : NT\$'000

代碼	項 目	2024Q1		2023Q1		As of Mar 31,2024		As of Mar 31,2023		Variable %
		Amount	%	Amount	%	Amount	%	Amount	%	
41000	Interest income	647,806	126	782,665	160	647,806	126	782,665	160	(17)
51000	Interest expense	(2,004,480)	(389)	(1,267,133)	(259)	(2,004,480)	(389)	(1,267,133)	(259)	58
	Net interest (expense) income	(1,356,674)	(263)	(484,468)	(99)	(1,356,674)	(263)	(484,468)	(99)	180
	Other operating income	0	0	0	0	0	0	0	0	0
	Commission income	68,711	13	32,971	7	68,711	13	32,971	7	108
	Gain (loss) on financial assets or liabilities measured at fair value through profit and loss	4,423,802	858	2,296,382	470	4,423,802	858	2,296,382	470	93
	Gain (loss) on debt instrument at fair value through other comprehensive income	(85)	0	289	0	(85)	0	289	0	(129)
	Gain (loss) on financial asset measured at amortized cost	0	0	0	0	0	0	0	0	0
	Foreign exchange gains (losses) - net	(2,787,874)	(541)	(1,495,339)	(306)	(2,787,874)	(541)	(1,495,339)	(306)	86
	Impairment loss on assets (reversal of impairment loss on assets)	(9,388)	(2)	(235)	0	(9,388)	(2)	(235)	0	0
	Others	176,947	36	139,180	28	176,947	36	139,180	28	27
	Net income	515,439	101	488,780	100	515,439	101	488,780	100	5
58200	Bad debt expenses	180,209	35	(211,724)	(43)	180,209	35	(211,724)	(43)	(185)
	Operating expenses	0	0	0	0	0	0	0	0	0
58500	Employee benefits	(92,105)	(18)	(90,175)	(18)	(92,105)	(18)	(90,175)	(18)	2
59000	Depreciation and amortization expense	(10,239)	(2)	(10,338)	(2)	(10,239)	(2)	(10,338)	(2)	(1)
59500	Other general and administrative expenses	(119,510)	(23)	(118,723)	(24)	(119,510)	(23)	(118,723)	(24)	1
	Consolidated income (loss) from continuing operations before income tax	473,794	92	57,820	0	473,794	92	57,820	12	719
61003	Consolidated income (loss) from continuing operations - Income tax (expense) benefit	(78,580)	(15)	33,937	7	(78,580)	(15)	33,937	7	(332)
	Consolidated income (loss) from continuing operations - after income tax	395,214	77	91,757	19	395,214	77	91,757	19	331
62500	Income ( loss) from discontinued operations	0	0	0	0	0	0	0	0	0
	Net income (loss)	395,214	77	91,757	19	395,214	77	91,757	19	331
	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	(774)	0	2,555	1	(774)	0	2,555	1	(130)
	Net income belong to:	4	0	224	0	4	0	224	0	(98)
	Owners' equity	0	0	0	0	0	0	0	0	0
	Non-controlling Interests	(770)	0	2,778	1	(770)	0	2,778	1	(128)
	Total other comprehensive income belong to:	394,444	77	94,536	20	394,444	77	94,536	20	317
	Owners' equity	0	0	0	0	0	0	0	0	0
	Non-controlling Interests	0	0	0	0	0	0	0	0	0

\* Report not certified by CPA auditors.



## ASSETS QUALITY

Unit : NT\$'000, %

Year \ Month		Mar.31,2024					Mar.31,2023					
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	-	-	-	1,383,039	NA	-	-	-	556,295	NA	
	Unsecurity	-	48,566,546	-	-		-	33,412,997	-	-		
Consumer Finance	Housing Loan	-	-	-	-		-	-	-	-		-
	Cash card	-	-	-	-		-	-	-	-		-
	Small credit Loan	-	-	-	-		-	-	-	-		-
	Others	-	-	-	-		-	-	-	-		-
Total		-	48,566,546	-	1,383,039		-	33,412,997	-	556,295		-
/		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		-	650,034	-	6,505		-	7,909,405	-	79,207		
Other non-performing loans		-	-	-	-		-	-	-	-		

Year \ Month	Mar.31,2024	Mar.31,2023
Loan classified as non-Pass-Due with normal payment after debt negotiation	-	-

### Credit Exposure Concentration

Unit : NT\$'000, %

Year \ Month	Mar.31,2024				Mar.31,2023			
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	Fxx Eaxxxx	Manufacturing	6,700,000	116%	Fxx Eaxxxx	Manufacturing	6,333,333	110%
2	Hxx Lxxxxxx	Power Supplier	6,600,000	114%	Hx Ixx	Manufacturing	5,572,395	97%
3	Mxxxxxx Bxxxx Gxxxx	Manufacturing	6,100,000	105%	Yxxxxxx Wxxx Pxxxx	Power Supplier	5,510,071	96%
4	Yxxxxxx Wxxx Pxxxx	Power Supplier	4,993,711	86%	Mxxxxxx	Power Supplier	5,351,107	93%
5	Cxxxxxx Wxxx Pxxxx	Power Supplier	4,498,352	78%	Cxxxxxx Wxxx Pxxxx	Power Supplier	4,498,352	78%
6	Vxxxxxx Gxxxx	Manufacturing	4,100,000	71%	Dxxxx	Manufacturing	4,090,000	71%
7	Txxxx Cxxxx	Manufacturing	3,200,000	55%	Cxxx	Financial Service	3,323,326	58%
8	Mxxxxxx	Manufacturing	3,129,948	54%	Fxxxx Plxxxx	Manufacturing	3,322,000	58%
9	Fxxxx	Power Supplier	3,113,388	54%	Txxx Cxxxx	Manufacturing	3,200,000	56%
10	Axx Lxxxxxx	Power Supplier	3,000,000	52%	Axx Lxxxxxx	Power Supplier	3,000,000	52%

## Interest-Rate Sensitivity - TWD Currency

Mar.31,2024

Unit : NT\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	14,055,069	2,350,000	5,540,000	31,694,579	53,639,648
Sensitive liabilities	715,847	-	-	6,146,985	8,862,832
Sensitive Gap	13,339,222	2,350,000	3,540,000	25,547,594	44,776,816
Equity					5,818,160
Ratio of interest-rate sensitive assets to liabi					605.22 %
Ratio of interest-rate sensitive gap to equity					769.60 %

## Interest-Rate Sensitivity - USD Currency

Mar.31,2024

Unit : US\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	1,165,015	614,350	9,025	-	1,788,390
Sensitive liabilities	3,142,202	614,350	9,025	-	3,765,577
Sensitive Gap	(1,977,187)	-	-	-	(1,977,187)
Equity					(226)
Ratio of interest-rate sensitive assets to liabi					47.49 %
Ratio of interest-rate sensitive gap to equity					874,861.50 %

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		Mar.31,2024	Mar.31,2023
Ratio of return on assets	before income tax	0.29 %	0.04 %
	after incometax	0.24 %	0.06 %
Ratio of return on equity	before income tax	7.95 %	0.00 %
	after incometax	6.63 %	1.51 %
Ratio of net income		76.68 %	18.77 %

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

Mar.31,2024

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	320,094,853	95,022,466	55,798,470	54,022,733	66,927,667	48,323,517
Liabilities	329,257,833	78,684,068	92,637,211	56,680,348	67,457,958	33,798,248
Gap	-9,162,980	16,338,398	-36,838,741	-2,657,615	-530,291	14,525,269

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

Mar.31,2024

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	34,494,149	9,232,561	5,551,474	5,133,584	4,269,895	10,306,635
Liabilities	32,571,610	9,471,851	4,258,846	4,676,709	4,179,566	9,984,638
Gap	1,922,539	-239,290	1,292,628	456,875	90,329	321,997

Note:

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



Sale of Distressed Debt Information

Mar.31,2024

1. Transaction 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
-	-	-	-	-	-	-	-



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

Unit : NT\$'000, %

	Mar.31,2024	Mar.31,2023
Demand deposits	33,519,023	30,891,455
% of Demand deposits	35.82 %	27.69 %
Time deposits	60,051,379	80,673,413
% of Time deposits	64.18 %	72.31 %
Foreign currency deposits	92,808,037	110,310,594
% of Foreign currency deposits	99.19 %	98.88 %

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, %

	Mar.31,2024	Mar.31,2023
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	Mar.31,2024		Mar.31,2023	
	Average balance	Average interest rate	Average balance	Average interest rate
Interest bearing assets	201,149,399	2.50 %	129,621,624	2.31 %
Due from Central Bank, other branches and other banks	138,267,738	2.42 %	42,697,207	2.58 %
Securities purchased	15,025,979	1.04 %	16,713,860	0.92 %
A/R Forfaiting - without recourse	2,821,011	6.24 %	11,309,772	5.62 %
Loans, discounted notes and bills	45,034,671	3.22 %	42,697,207	2.58 %
Interest paying liabilities	116,701,917	5.49 %	83,946,809	4.56 %
Due to banks and other branches	60,130,820	5.43 %	10,823,344	4.47 %
Deposits (demand deposits, time deposits and NCD)	56,571,097	5.56 %	66,990,957	4.68 %

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

	Mar.31,2024		Mar.31,2023	
	Foreign currency	Equivalent to NTD	Foreign currency	Equivalent to NTD
Major foreign currencies net position (market risk)	EUR	50,592	USD	112,951
	USD	7,344	EUR	22,295
	AUD	3,017	SGD	2,223
	SGD	2,612	HKD	1,162
	HKD	1,438	NZD	365

Note:

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