

Balance Sheet

Unit : NTS'000

ASSETS		Jun.30.2024		Dec.31.2023		Jun.30.2023		LIABILITIES AND EQUITIES		Jun.30.2024		Dec.31.2023		Jun.30.2023	
Code	Item	Amount	%	Amount	%	Amount	%	Code	Item	Amount	%	Amount	%	Amount	%
11000	Cash and cash equivalents	41,003	0	26,164	0	34,168	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	416,161	0	559,699	0	1,754,270	1	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	26,340,870	16	21,098,554	11	29,530,087	20	22000	Financial liability at fair value through profit	24,074,259	14	22,476,364	12	27,257,273	19
12100	Financial asset at fair value through other comprehensive income	309,016	0	299,736	0	299,414	0	22300	Hedging derivative financial liabilities	0	0	0	0	0	0
12200	Investment in debt instrument measured at amortized cost	16,070,809	10	13,698,715	7	15,717,712	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	1,039,780	1	1,448,778	1	1,321,196	1
12500	Securities purchased under resell agreements	0	0	0	0	0	0	23200	Current income tax liabilities	7,059	0	84,623	0	33,111	0
13000	Receivables - net	195,718	0	5,661,228	3	4,844,314	3	23300	Liabilities Related to Assets Classified as Held for Sale	0	0	0	0	0	0
13200	Current income tax assets	166,366	0	207,573	0	210,299	0	23500	Deposits and remittances	127,299,453	76	122,021,111	66	104,562,156	71
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	7,100,000	5
13500	Loans, discounted notes and bills - net	48,271,415	29	51,547,375	28	39,748,709	28	25500	Other financial liabilities	0	0	0	0	0	0
15100	Restricted assets	0	0	0	0	0	0	25600	Reserves for liability	698,238	0	629,358	0	659,558	0
15500	Other financial assets - net	0	0	0	0	0	0	26000	Lease debt	230,169	0	242,878	0	260,202	0
18500	Property and Equipment - net	64,248	0	69,582	0	69,138	0	29300	Deferred income tax liabilities	0	0	0	0	64,334	0
18600	Right of use - net	219,299	0	233,097	0	253,946	0	29500	Other liabilities	48,937	0	24,945,255	13	44,142	0
19000	Intangible assets - net	0	0	0	0	0	0	20000	TOTAL LIABILITIES	161,497,895	96	179,948,367	97	141,301,972	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	75,316,689	45	92,152,232	51	54,242,334	37	32000	Retained earnings	3,199,510	2	2,968,638	2	2,635,906	2
								32011	Unappropriated earnings	2,628,638	2	3,091,850	2	2,904,570	2
								32025	Current income	570,872	0	(123,212)	0	(268,664)	0
								32500	Other equity	5,476	0	6,817	0	5,693	0
								30000	TOTAL EQUITY	5,965,806	4	5,736,275	3	5,402,419	4
10000	TOTAL ASSETS	167,463,701	100	185,684,642	100	146,704,391	100		TOTAL LIAB. AND EQUITY	167,463,701	100	185,684,642	100	146,704,391	100

Commitments and Contingent Accounts		Jun.30.2024	Dec.31.2023	Jun.30.2023	Allowance for uncollectible accounts		Jun.30.2024	Dec.31.2023	Jun.30.2023
Code	Item	Amount	Amount	Amount	Code	Item	Amount	Amount	Amount
81004	Loan Commitment	12,283,409	10,622,250	5,233,179	13024	Acceptance	0	0	0
81005	Loan Uncommitment	277,886,792	248,134,746	229,694,107	13026	A/R Forfeiting - without recourse	1	51,284	45,198
81003	Guarantee	46,842,998	45,587,066	39,920,478	13590	Loans, discounted notes and bills	1,488,389	1,637,899	1,420,634
81011	Documentary L/C	0	0	3,854,029					

\* Report not certified by CPA auditors.

## Consolidate Income Statement

Unit : NT\$'000

代碼	項 目	2024Q2		2023Q2		As of Jun 30,2024		As of Jun 30,2023		Variable %
		Amount	%	Amount	%	Amount	%	Amount	%	
41000	Interest income	541,305	126	865,232	215	1,189,111	126	1,647,897	185	(28)
51000	Interest expense	(1,951,294)	(418)	(1,756,182)	(436)	(3,955,774)	(418)	(3,023,315)	(339)	31
	Net interest (expense) income	(1,409,989)	(292)	(890,950)	(154)	(2,766,663)	(292)	(1,375,418)	(154)	101
	Other operating income	0	0	0	0	0	0	0	0	0
	Commission income	54,805	13	46,790	12	123,516	13	79,761	9	55
	Gain (loss) on financial assets or liabilities measured at fair value through profit and loss	(754,342)	388	108,577	27	3,669,460	388	2,404,959	270	53
	Gain (loss) on debt instrument at fair value through other comprehensive income	47	0	293	0	(38)	0	582	0	(107)
	Gain (loss) on financial asset measured at amortized cost	0	0	0	0	0	0	0	0	0
	Foreign exchange gains (losses) - net	2,466,401	(34)	1,011,924	251	(321,473)	(34)	(483,415)	(54)	(33)
	Impairment loss on assets (reversal of impairment loss on assets)	4,943	0	1,582	0	(4,445)	0	1,347	0	0
	Others	69,025	28	124,247	31	245,972	28	263,427	30	(7)
	Net income	430,890	103	402,463	167	946,329	103	891,243	101	6
58200	Bad debt expenses	(41,523)	15	(540,409)	(134)	138,686	15	(752,133)	(84)	(118)
	Operating expenses	0	0	0	0	0	0	0	0	0
58500	Employee benefits	(94,012)	(20)	(93,813)	(23)	(186,117)	(20)	(183,988)	(21)	1
59000	Depreciation and amortization expense	(10,144)	(2)	(10,685)	(3)	(20,383)	(2)	(21,023)	(2)	(3)
59500	Other general and administrative expenses	(123,464)	(26)	(144,066)	(36)	(242,974)	(26)	(262,789)	(29)	(8)
	Consolidated income (loss) from continuing operations before income tax	161,747	67	(386,510)	0	635,541	67	(328,690)	(37)	(293)
61003	Consolidated income (loss) from continuing operations - Income tax (expense) benefit	13,911	(7)	26,089	7	(64,669)	(7)	60,026	7	(208)
	Consolidated income (loss) from continuing operations - after income tax	175,658	60	(360,421)	(30)	570,872	60	(268,664)	(30)	(312)
62500	Income ( loss) from discontinued operations	0	0	0	0	0	0	0	0	0
	Net income (loss)	175,658	60	(360,421)	(30)	570,872	60	(268,664)	(30)	(312)
	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	(16)	0	(1,312)	0	(790)	0	1,243	0	(164)
	Net income belong to:	(555)	0	667	0	(551)	0	891	0	(162)
	Owners' equity	0	0	0	0	0	0	0	0	0
	Non-controlling Interests	(570)	0	(644)	0	(1,340)	0	2,134	0	(163)
	Total other comprehensive income belong to:	175,087	60	(361,066)	(30)	569,531	60	(266,530)	(30)	(314)
	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	Jun.30.2024				Jun.30.2023			
	Total	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3
Non-derivative financial instruments			-					
<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	309,020	309,020	-	-	299,414	299,414	-	-
Equity investment	-	-	-	-	-	-	-	-
Bond investment	309,020	309,020	-	-	299,414	299,414	-	-
Others	-	-	-	-	-	-	-	-
Investment in debt instrument measured at amortized cost	16,070,809	88,425	15,982,384	-	15,717,712	-	15,717,712	-
Equity investment	-	-	-	-	-	-	-	-
Bond investment	2,383,438	88,425	2,295,013	-	1,998,058	-	1,998,058	-
Others	13,687,371	-	13,687,371	-	13,719,654	-	13,719,654	-
<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	26,340,870	-	26,340,870	-	29,530,087	-	29,530,087	-
Hedging derivative financial assets	-	-	-	-	-	-	-	-
<u>Liabilities</u>								
Financial liabilities designated at fair value through profit or loss	24,074,259	-	24,074,259	-	27,257,273	-	27,257,273	-
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		Jun.30,2024					Jun.30,2023					
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	-	-	-	1,488,389	NA	-	-	-	1,420,634	NA	
	Unsecurity	-	49,759,804	-	-		-	41,169,343	-	-		-
Consumer Finance	Housing Loan	-	-	-	-		-	-	-	-		-
	Cash card	-	-	-	-		-	-	-	-		-
	Small credit Loan	-	-	-	-		-	-	-	-		-
	Others	-	-	-	-		-	-	-	-		-
	Security	-	-	-	-		-	-	-	-		-
Unsecurity	-	-	-	-	-	-	-	-	-			
Total		-	49,759,804	-	1,488,389	-	41,169,343	-	1,420,634	-		
/		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		-	-	-	1		-	4,518,254	-	45,198		
Other non-performing loans		-	-	-	-		-	-	-	-		

Year \ Month	Jun.30,2024	Jun.30,2023
Loan classified as non-Pass-Due with normal payment after debt negotiation	-	-

### Credit Exposure Concentration

Unit : NT\$'000, %

Year \ Month	Jun.30,2024				Jun.30,2023			
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	Axx Lxxxxxx	Power Supplier	7,300,000	122%	Uxx Pxxxxxxx	Food Manufacturing	6,000,000	111%
2	Hxx Lxxxxxx	Power Supplier	6,600,000	111%	Fxx Eaxxxx	Manufacturing	5,633,333	104%
3	Yxxxxxx Wxxx Pxxxx	Power Supplier	6,496,228	109%	Yxxxxxx Wxxx Pxxxx	Power Supplier	5,510,071	102%
4	Mxxxxxx Bxxxx Gxxxx	Manufacturing	5,950,000	100%	Mxxxxxxx	Power Supplier	5,075,546	94%
5	Fxx Eaxxxx	Manufacturing	5,000,000	84%	Hx Ixx	Manufacturing	4,518,254	84%
6	Vxxxxxx Gxxxx	Manufacturing	4,500,000	75%	Cxxxxxxx Wxxx Pxxxx	Power Supplier	4,498,352	83%
7	Cxxxxxxx Wxxx Pxxxx	Power Supplier	4,316,998	72%	Dxxxxxx	Finicial Service	4,090,000	76%
8	Fxxxxxx Plxxxxxx	Manufacturing	3,206,164	54%	Hx Txx	Finicial Service	3,800,000	70%
9	Txxxxxx Cxxxx	Manufacturing	3,200,000	54%	Txxxxxx Cxxxx	Manufacturing	3,200,000	59%
10	Mxxxxxxx	Power Supplier	3,095,109	52%	Cxxx	Construction	3,097,246	57%

## Interest-Rate Sensitivity - TWD Currency

Jun.30,2024

Unit : NT\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	10,863,830	5,050,000	7,790,000	33,586,874	57,290,704
Sensitive liabilities	210,341	-	-	6,146,985	8,357,326
Sensitive Gap	10,653,489	5,050,000	5,790,000	27,439,889	48,933,378
Equity					5,981,727
Ratio of interest-rate sensitive assets to liabi					685.51 %
Ratio of interest-rate sensitive gap to equity					818.05 %

## Interest-Rate Sensitivity - USD Currency

Jun.30,2024

Unit : US\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	1,380,738	461,716	4,000	-	1,846,454
Sensitive liabilities	3,442,351	461,716	4,000	-	3,908,067
Sensitive Gap	(2,061,613)	-	-	-	(2,061,613)
Equity					(223)
Ratio of interest-rate sensitive assets to liabi					47.25 %
Ratio of interest-rate sensitive gap to equity					924,490.13 %

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		Jun.30,2024	Jun.30,2023
Ratio of return on assets	before income tax	0.37 %	-0.21 %
	after incometax	0.33 %	-0.17 %
Ratio of return on equity	before income tax	10.71 %	0.00 %
	after incometax	9.62 %	-4.57 %
Ratio of net income		60.32 %	-30.14 %

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.30,2024

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	340,442,314	94,616,926	59,246,104	68,651,233	66,179,382	51,748,669
Liabilities	351,919,180	90,363,054	91,394,546	69,925,837	62,991,205	37,244,538
Gap	-11,476,866	4,253,872	-32,148,442	-1,274,604	3,188,177	14,504,131

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**  
Jun.30,2024

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	34,789,712	8,176,450	7,318,834	4,347,230	4,140,751	10,806,447
Liabilities	32,053,345	7,988,251	5,616,296	3,966,863	4,192,728	10,289,207
Gap	2,736,367	188,199	1,702,538	380,367	-51,977	517,240

Note:

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





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

Unit : NT\$'000, %

	Jun.30,2024	Jun.30,2023
Demand deposits	49,466,468	28,697,980
% of Demand deposits	38.86 %	27.45 %
Time deposits	77,832,620	75,863,246
% of Time deposits	61.14 %	72.55 %
Foreign currency deposits	127,042,127	102,315,589
% of Foreign currency deposits	99.80 %	97.85 %

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.30,2024	Jun.30,2023
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	Jun.30,2024		Jun.30,2023	
	Average balance	Average interest rate	Average balance	Average interest rate
Interest bearing assets	203,320,792	2.40 %	161,751,502	2.48 %
Due from Central Bank, other branches and other banks	137,143,333	2.33 %	100,897,040	2.71 %
Securities purchased	17,580,859	1.04 %	17,798,945	0.91 %
A/R Forfaiting - without recourse	132,268	6.09 %	5,857,611	5.90 %
Loans, discounted notes and bills	48,464,332	3.09 %	37,197,906	2.60 %
Interest paying liabilities	124,505,983	5.44 %	98,168,494	5.08 %
Due to banks and other branches	70,714,253	5.34 %	21,523,184	5.17 %
Deposits (demand deposits, time deposits and NCD)	53,791,730	5.56 %	76,645,310	5.06 %

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.30,2024		Jun.30,2023	
	Foreign currency	Equivalent to NTD	Foreign currency	Equivalent to NTD
Major foreign currencies net position (market risk)	USD	659,517	USD	827,360
	EUR	167,051	EUR	101,889
	CNY	27,164	CNY	1,237
	JPY	5,614	AUD	748
	AUD	1,741	SGD	617

Note:

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