

Balance Sheet

Unit : NTS'000

ASSETS		Sep.30,2024		Dec.31,2023		Sep.30,2023		LIABILITIES AND EQUITIES		Sep.30,2024		Dec.31,2023		Sep.30,2023	
Code	Item	Amount	%	Amount	%	Amount	%	Code	Item	Amount	%	Amount	%	Amount	%
11000	Cash and cash equivalents	28,752	0	26,164	0	44,741	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	62,972	0	559,699	0	2,277,449	1	21500	Due to the Central Bank and other banks	1,100,000	1	1,000,000	1	0	0
12000	Financial asset at fair value through profit or loss	19,421,559	14	21,098,554	11	33,718,714	17	22000	Financial liability at fair value through profit	18,306,713	13	22,476,364	12	33,182,335	17
12100	Financial asset at fair value through other comprehensive income	309,490	0	299,736	0	299,972	0	22300	Hedging derivative financial liabilities	0	0	0	0	0	0
12200	Investment in debt instrument measured at amortized cost	16,424,832	12	13,698,715	7	13,818,976	7	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	1,418,781	1	1,448,778	1	2,117,749	1
12500	Securities purchased under resell agreements	0	0	0	0	0	0	23200	Current income tax liabilities	44,308	0	84,623	0	50,538	0
13000	Receivables - net	10,937,006	8	5,661,228	3	6,196,540	3	23300	Liabilities Related to Assets Classified as Held for Sale	0	0	0	0	0	0
13200	Current income tax assets	(16,918)	0	207,573	0	246,489	0	23500	Deposits and remittances	71,405,947	52	122,021,111	66	105,394,016	53
13300	Assets Classified as Held for Sale	0	0	0	0	0	0	24000	Financial debenture payable	8,100,000	6	7,100,000	4	7,100,000	4
13500	Loans, discounted notes and bills - net	53,179,026	39	51,547,375	28	47,504,420	25	25500	Other financial liabilities	0	0	0	0	0	0
15100	Restricted assets	0	0	0	0	0	0	25600	Reserves for liability	693,578	1	629,358	0	688,369	0
15500	Other financial assets - net	0	0	0	0	0	0	26000	Lease debt	223,508	0	242,878	0	247,483	0
18500	Property and Equipment - net	64,084	0	69,582	0	71,357	0	29300	Deferred income tax liabilities	52,805	0	0	0	58,681	0
18600	Right of use - net	212,133	0	233,097	0	240,427	0	29500	Other liabilities	30,671,354	22	24,945,255	13	44,530,031	22
19000	Intangible assets - net	0	0	0	0	0	0	20000	TOTAL LIABILITIES	132,016,994	96	179,948,367	97	193,369,202	97
19300	Deferred income tax assets - net	0	0	130,687	0	0	0	31000	Capital	2,760,820	1	2,760,820	1	2,760,820	2
19500	Other assets - net	37,649,988	27	92,152,232	51	94,459,899	47	32000	Retained earnings	3,489,247	3	2,968,638	2	2,744,884	1
								32011	Unappropriated earnings	2,628,638	2	3,091,850	2	2,904,570	1
								32025	Current income	860,609	1	(123,212)	0	(159,686)	0
								32500	Other equity	5,863	0	6,817	0	4,078	0
								30000	TOTAL EQUITY	6,255,930	4	5,736,275	3	5,509,782	3
10000	TOTAL ASSETS	138,272,924	100	185,684,642	100	198,878,984	100		TOTAL LIAB. AND EQUITY	138,272,924	100	185,684,642	100	198,878,984	100

Commitments and Contingent Accounts		Sep.30,2024	Dec.31,2023	Sep.30,2023	Allowance for uncollectible accounts	Sep.30,2024	Dec.31,2023	Sep.30,2023
Code	Item	Amount	Amount	Amount	Code	Item	Amount	Amount
81004	Loan Commitment	10,326,565	10,622,250	11,291,509	13024	Acceptance	0	0
81005	Loan Uncommitment	256,518,042	248,134,746	256,333,079	13026	A/R Forfaiting - without recourse	107,979	51,284
81003	Guarantee	50,615,171	45,587,066	43,129,803	13590	Loans, discounted notes and bills	1,347,131	1,637,899
81011	Documentary LC	0	0	184,008				1,489,920

* Report not certified by CPA auditors.

Consolidate Income Statement

Unit : NT\$'000

代碼	項 目	2024Q3		2023Q3		As of Sep 30,2024		As of Sep 30,2023		Variable %
		Amount	%	Amount	%	Amount	%	Amount	%	
41000	Interest income	692,351	117	923,258	195	1,881,462	117	2,571,155	188	(27)
51000	Interest expense	(1,841,797)	(361)	(1,883,824)	(397)	(5,797,571)	(361)	(4,907,139)	(359)	18
	Net interest (expense) income	(1,149,446)	(244)	(960,566)	(171)	(3,916,109)	(244)	(2,335,984)	(171)	68
	Other operating income	0	0	0	0	0	0	0	0	0
	Commission income	94,948	14	113,895	24	218,464	14	193,656	14	13
	Gain (loss) on financial assets or liabilities measured at fair value through profit and loss	(1,009,267)	166	(1,596,185)	(336)	2,660,193	166	808,774	59	229
	Gain (loss) on debt instrument at fair value through other comprehensive income	53	0	203	0	15	0	785	0	(98)
	Gain (loss) on financial asset measured at amortized cost	0	0	0	0	0	0	0	0	0
	Foreign exchange gains (losses) - net	2,673,719	147	2,777,847	585	2,352,246	147	2,294,432	168	3
	Impairment loss on assets (reversal of impairment loss on assets)	3,813	0	(1,683)	0	(632)	0	(336)	0	0
	Others	44,158	20	140,941	30	290,130	20	404,368	30	(28)
	Net income	657,978	103	474,452	132	1,604,307	103	1,365,695	100	17
58200	Bad debt expenses	39,342	11	(108,213)	(23)	178,028	11	(860,346)	(63)	(121)
	Operating expenses	0	0	0	0	0	0	0	0	0
58500	Employee benefits	(112,438)	(19)	(91,111)	(19)	(298,555)	(19)	(275,099)	(20)	9
59000	Depreciation and amortization expense	(10,276)	(2)	(11,154)	(2)	(30,659)	(2)	(32,177)	(2)	(5)
59500	Other general and administrative expenses	(142,709)	(24)	(143,221)	(30)	(385,683)	(24)	(406,010)	(30)	(5)
	Consolidated income (loss) from continuing operations before income tax	431,897	67	120,753	0	1,067,438	67	(207,937)	(15)	(613)
61003	Consolidated income (loss) from continuing operations - Income tax (expense) benefit	(142,161)	(13)	(11,775)	4	(206,830)	(13)	48,251	4	(529)
	Consolidated income (loss) from continuing operations - after income tax	289,736	54	108,978	(12)	860,608	54	(159,686)	(12)	(639)
62500	Income (loss) from discontinued operations	0	0	0	0	0	0	0	0	0
	Net income (loss)	289,736	54	108,978	(12)	860,608	54	(159,686)	(12)	(639)
	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	29	0	(2,163)	0	(761)	0	(920)	0	(17)
	Net income belong to:	359	0	547	0	(192)	0	1,438	0	(113)
	Owners' equity	0	0	0	0	0	0	0	0	0
	Non-controlling Interests	386	0	(1,615)	0	(954)	0	519	0	(284)
	Total other comprehensive income belong to:	290,124	54	107,362	(12)	859,655	54	(159,168)	(12)	(640)
	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.30,2024				Sep.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	309,490	309,490	-	-	299,972	299,972	-	-
Equity investment	-	-	-	-	-	-	-	-
Bond investment	309,490	309,490	-	-	299,972	299,972	-	-
Others	-	-	-	-	-	-	-	-
Investment in debt instrument measured at amortized cost	16,424,833	88,672	16,336,161	-	13,818,976	-	13,818,976	-
Equity investment	-	-	-	-	-	-	-	-
Bond investment	288,478	88,672	199,806	-	1,299,501	-	1,299,501	-
Others	16,136,355	-	16,136,355	-	12,519,475	-	12,519,475	-
<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	19,421,559	-	19,421,559	-	33,718,714	-	33,718,714	-
Hedging derivative financial assets	-	-	-	-	-	-	-	-
<u>Liabilities</u>								
Financial liabilities designated at fair value through profit or loss	18,306,713	-	18,306,713	-	33,182,335	-	33,182,335	-
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.30,2024					Sep.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	-	-	-	1,347,131	NA	-	-	-	1,489,920	NA	
	Unsecurity	-	54,526,157	-			-	-	48,994,340			-
Consumer Finance	Housing Loan	-	-	-	-	NA	-	-	-	-	NA	
	Cash card	-	-	-	-		-	-	-	-		
	Small credit Loan	-	-	-	-		-	-	-	-		
	Others	Security	-	-	-		-	-	-	-		-
		Unsecurity	-	-	-		-	-	-	-		-
Total		-	54,526,157	-	1,347,131	-	48,994,340	-	1,489,920			
/		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		-	10,785,735	-	107,979		-	5,821,647	-	58,324		
Other non-performing loans		-	-	-	-		-	-	-	-		

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

Credit Exposure Concentration

Unit : NT\$'000, %

Year \ Month	Sep.30,2024				Sep.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	7,159,091	114%	Fxxxxx Plxxxxxx	Manufacturing	6,635,564	120%
2	Mxxxxxx Bxxxx Gxxxx	Manufacturing	6,750,000	108%	Hxx Lxxx Oxxxxxxx Wxxx Pxxxx	Power Supplier	6,600,000	120%
3	Hxx Lxxxxxx	Power Supplier	6,600,000	105%	Yxxxxx Wxxx Pxxxx	Power Supplier	6,496,228	118%
4	Yxxxxx Wxxx Pxxxx	Power Supplier	6,496,228	104%	Mxxxxxxx	Manufacturing	5,000,000	91%
5	Vxxxxx Gxxxx	Manufacturing	4,500,000	72%	Dxxxxxx	Finicial Service	4,590,000	83%
6	Cxxxxxxx Wxxx Pxxxx	Power Supplier	4,316,998	69%	Cxxxxxxx Wxxx Pxxxx	Power Supplier	4,498,352	82%
7	Pxx Cxxx	Manufacturing	3,945,000	63%	Cxxx Gxxxx	Power Supplier	4,105,588	75%
8	Fxx Eaxxx	Manufacturing	3,795,000	61%	Fxx Eaxxx	Manufacturing	3,900,000	71%
9	Hx Txx Gxxxx	Manufacturing	3,500,000	56%	Fxxxx	Power Supplier	3,417,305	62%
10	Txxxx Cxxxx	Manufacturing	3,200,000	51%	Cxxx	Construction	3,263,429	59%

Interest-Rate Sensitivity - TWD Currency

Sep.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	11,263,266	1,290,000	14,600,000	36,181,477	63,334,743
Sensitive liabilities	158,502	2,000,000	-	5,146,985	9,305,487
Sensitive Gap	11,104,764	(710,000)	12,600,000	31,034,492	54,029,256
Equity					6,256,812
Ratio of interest-rate sensitive assets to liabilities					680.62 %
Ratio of interest-rate sensitive gap to equity					863.53 %

Interest-Rate Sensitivity - USD Currency

Sep.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	1,242,109	207,500	-	-	1,449,609
Sensitive liabilities	2,471,001	107,500	-	-	2,578,501
Sensitive Gap	(1,228,892)	100,000	-	-	(1,128,892)
Equity					(229)
Ratio of interest-rate sensitive assets to liabilities					56.22 %
Ratio of interest-rate sensitive gap to equity					492,965.94 %

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.30,2024	Sep.30,2023
Ratio of return on assets	before income tax	0.63 %	-0.13 %
	after incometax	0.51 %	-0.10 %
Ratio of return on equity	before income tax	17.85 %	0.00 %
	after incometax	14.39 %	-2.78 %
Ratio of net income		53.64 %	-11.69 %

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.30,2024

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	332,009,594	92,991,485	57,365,351	69,038,216	61,851,059	50,763,483
Liabilities	340,968,930	90,867,499	89,477,374	62,729,062	64,143,810	33,751,185
Gap	-8,959,336	2,123,986	-32,112,023	6,309,154	-2,292,751	17,012,298

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.30,2024

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	31,652,509	5,816,011	7,414,505	3,638,797	3,382,657	11,400,539
Liabilities	29,932,220	6,498,259	5,316,413	3,736,663	3,531,831	10,849,054
Gap	1,720,289	-682,248	2,098,092	-97,866	-149,174	551,485

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, %

	Sep.30,2024	Sep.30,2023
Demand deposits	36,440,735	29,641,036
% of Demand deposits	51.03 %	28.12 %
Time deposits	34,964,856	75,752,396
% of Time deposits	48.97 %	71.88 %
Foreign currency deposits	71,300,460	103,947,747
% of Foreign currency deposits	99.85 %	98.63 %

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.30,2024	Sep.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	Sep.30,2024		Sep.30,2023	
	Average balance	Average interest rate	Average balance	Average interest rate
Interest bearing assets	202,541,425	2.54 %	197,113,391	3.06 %
Due from Central Bank, other branches and other banks	125,162,573	2.53 %	131,910,169	3.46 %
Securities purchased	16,487,137	1.21 %	14,351,232	0.94 %
A/R Forfaiting - without recourse	9,607,226	6.27 %	4,265,001	6.22 %
Loans, discounted notes and bills	51,284,489	3.01 %	46,586,989	2.58 %
Interest paying liabilities	157,273,680	5.40 %	128,855,557	5.24 %
Due to banks and other branches	81,732,755	5.28 %	53,783,190	5.22 %
Deposits (demand deposits, time deposits and NCD)	75,540,925	5.53 %	75,072,367	5.26 %

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.30,2024		Sep.30,2023	
	Foreign currency	Equivalent to NTD	Foreign currency	Equivalent to NTD
Major foreign currencies net position (market risk)	USD	591,631	EUR	33,534
	EUR	472,111	CNY	2,950
	CNY	445,372	SGD	2,695
	AUD	1,778	HKD	1,273
	CAD	1,582	AUD	1,810

Note:

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