

Balance Sheet

Unit : NT\$'000

ASSETS		Dec.31,2015		Dec.31,2014		LIABILITIES AND EQUITIES		Dec.31,2015		Dec.31,2014	
Code	Item	Amount	%	Amount	%	Code	Item	Amount	%	Amount	%
11000	Cash and cash equivalents	41,461	0	145,929	0	21000	Deposits from the Central Bank and banks	18	0	7,355,890	4
11500	Due from the Central Bank and call loans to banks	309,331	0	4,944,610	3	21500	Due to the Central Bank and other banks	1,500,000	1	1,000,000	1
12000	financial asset or financial liability at fair	24,460,785	23	25,657,382	13	22000	financial liability at fair value through profit	22,147,299	21	22,139,001	11
14000	Available-for-sale financial assets - net	7,695,048	7	8,456,878	4	22300	Hedging derivative financial liabilities	0	0	0	0
12300	Hedging derivative financial assets	0	0	0	0	22500	Securities sold under repurchase agreements	0	0	0	0
12500	Securities purchased under resell agreements	0	0	7,503,601	4	23000	Payables	14,230,512	15	14,886,148	8
13000	Receivables - net	30,461,787	29	22,598,650	12	23200	Current income tax liabilities	144,721	0	55,270	0
13200	Current income tax assets	28,698	0	66,347	0	23300	Liabilities Related to Assets Classified as Held for Sale	0	0	0	0
13300	Assets Classified as Held for Sale	0	0	0	0	23500	Deposits and remittances	39,956,432	38	9,067,431	5
13500	Loans, discounted notes and bills - net	33,173,175	31	33,816,869	18	24000	Financial debenture payable	0	0	0	0
14500	Held-to-maturity financial assets - net	0	0	0	0	25500	Other financial liabilities	0	0	0	0
15000	Equity investments under equity method - net	0	0	0	0	25600	Reserves for liability	329,775	0	394,481	0
15100	Restricted assets	0	0	0	0	29300	Deferred income tax liabilities	0	0	0	0
15500	Other financial assets - net	0	0	0	0	29500	Other liabilities	24,613,355	23	135,745,492	70
18500	Property and Equipment - net	15,632	0	17,225	0	20000	TOTAL LIABILITIES	102,922,112	98	190,643,713	99
19000	Intangible assets - net	0	0	0	0			0	0	0	0
19300	Deferred income tax assets - net	100,940	0	20,623	0			0	0	0	0
19500	Other assets - net	9,074,484	10	89,590,005	46	31000	Capital	1,226,897	1	1,226,897	1
						32000	Retained earnings	1,207,090	1	950,370	0
						32011	Unappropriated earnings	835,203	1	516,315	0
						32025	Current income	371,887	0	434,055	0
						32500	Other equity	5,242	0	(2,861)	0
						30000	TOTAL EQUITY	2,439,229	2	2,174,406	1
10000	TOTAL ASSETS	105,361,341	100	192,818,119	100		TOTAL LIAB. AND EQUITY	105,361,341	100	192,818,119	100

Commitments and Contingent Accounts		Dec.31,2015	Dec.31,2014	Allowance for uncollectible accounts		Dec.31,2015	Dec.31,2014
Code	Item	Amount	Amount	Code	Item	Amount	Amount
81004	Loan Commitment	2,708,788	2,966,171	13024	Acceptance	525	565
81005	Loan Uncommitment	99,723,909	67,210,598	13026	A/R Forfaiting - without recourse	163,828	0
81003	Guarantee	15,724,437	20,299,218	13590	Loans, discounted notes and bills	162,154	232,553
81011	Documentary L/C	126,295	1,482,013				

* Report not certified by CPA auditors.

Consolidate Income Statement

Unit : NT\$'000

代碼	項 目	Jan.-Dec.,2015		Jan.-Dec.,2014		Variable %
		Amount	%	Amount	%	
41000	Interest income	868,791	88	828,638	83	5
51000	Interest expense	(494,695)	(50)	(390,392)	(39)	27
	Net interest (expense) income	374,096	38	438,246	44	(15)
	Other operating income	0	0	0	0	0
	Commission income	127,556	13	124,474	13	2
	Gain (loss) on financial assets or liabilities measured at fair value through profit and loss	(112,450)	(11)	543,977	55	(121)
	Realized gain (loss) on available-for-sale financial assets	(34,631)	(3)	0	0	0
	Realized gain (loss) on held-to-maturity financial assets	0	0	0	0	0
	Foreign exchange gains (losses) - net	448,304	45	(116,693)	(12)	(484)
	Impairment loss on assets (reversal of impairment loss on assets)	0	0	0	0	0
	Others	189,845	19	163,870	17	16
	Net income	992,720	101	1,153,874	117	(14)
58200	Bad debt expenses	0	0	(100,000)	(10)	(100)
	Operating expenses	0	0	0	0	0
58500	Employee benefits	(298,709)	(30)	(295,602)	(30)	1
59000	Depreciation and amortization expense	(3,124)	0	(3,495)	0	(11)
59500	Other general and administrative expenses	(274,819)	(28)	(242,035)	(24)	14
	Consolidated income (loss) from continuing operations before income tax	416,068	42	512,742	52	(19)
61003	Consolidated income (loss) from continuing operations - Income tax (expense) benefit	(44,181)	(4)	(78,687)	(8)	(44)
	Consolidated income (loss) from continuing operations - after income tax	371,887	37	434,055	44	(14)
62500	Income (loss) from discontinued operations	0	0	0	0	0
	Net income (loss)	371,887	37	434,055	44	(14)
	Other comprehensive income					
65001	Exchange differences on cumulative translation adjustments	3,028	0	0	0	0
65011	Unrealized gain (loss) on available-for-sale financial assets	4,739	0	0	0	0
65031	Remeasurement of defined benefit plans	0	0	0	0	0
65051	Other comprehensive income after tax	0	0	0	0	0
	Total other comprehensive income	379,654	38	434,055	44	(13)
	Net income belong to:					
	Owners' equity	371,887	37	434,055	44	(14)
	Non-controlling Interests	0	0	0	0	0
	Total other comprehensive income belong to:					
	Owners' equity	379,654	38	434,055	44	(13)
	Non-controlling Interests	0	0	0	0	0

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ASSETS QUALITY

Unit : NT\$'000, %

Year \ Month		Dec.31,2015					Dec.31,2014				
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	-	216,699	-	162,154	NA	-	1,270,855	-	232,553	NA
	Unsecurity	-	33,118,630	-			-	32,778,567	-		
Consumer Finance	Housing Loan	-	-	-	-	NA	-	-	-	-	NA
	Cash card	-	-	-			-	-	-		
	Small credit Loan	-	-	-			-	-	-		
	Others	-	-	-			-	-	-		
Total		-	33,335,329	-	162,154	-	34,049,422	-	232,553	-	-
/		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		-	16,498,875	-	163,828		-	7,857,469	-	-	
Other non-performing loans		-	-	-	-		-	-	-	-	

Year \ Month	Dec.31,2015	Dec.31,2014
Loan classified as non-Pass-Due with normal payment after debt negotiation	-	994,785

Credit Exposure Concentration

Unit : NTS'000, %

Year \ Month	Dec.31,2015				Dec.31,2014			
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	Fxxxxx Plxxxxxx	Manufacturing	9,897,722	406%	Fxxxxx Plxxxxxx	Manufacturing	6,440,410	296%
2	Quxxxx	Manufacturing	8,622,972	354%	Quxxxx	Manufacturing	5,619,529	258%
3	CxCx	Construction	3,978,009	163%	Txxxx Sexx Cxxxxxxxx	Manufacturing	5,619,529	258%
4	Mxxxxxxxx Cpx	Financial Service Activities	3,959,730	162%	CxCx	Construction	4,674,909	215%
5	Csxx Cxxxxxxxx	Manufacturing	2,820,333	116%	Fxx Exxxxx	Manufacturing	3,566,032	164%
6	Fxx Exxxxx	Manufacturing	2,059,691	84%	Csxx Cxxxxxxxx	Manufacturing	2,715,878	125%
7	Unxxxx Mixxxxxxxxxxxxxxxxx	Manufacturing	1,319,910	54%	Evxxxxxxxx	Transportation and warehousing	2,170,766	100%
8	Chxxx Stxxx	Ironmaking and Steelmaking	899,528	37%	Pxx Cxxx	Financial Holding	1,228,677	57%
9	Yuxxx Moxxx	Manufacturing	659,955	27%	Hox Hax	Manufacturing	994,785	46%
10	Txxxx Cexxxx	Manufacturing	626,957	26%	Uxx Pxxxxxxxx	Financial Holding	955,637	44%

Interest-Rate Sensitivity - TWD Currency

Dec.31,2015

Unit : NT\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	5,731,904	2,407,776	4,157,050	2,707,120	15,003,850
Sensitive liabilities	618,865	-	-	1,574,822	2,193,687
Sensitive Gap	5,113,039	2,407,776	4,157,050	1,132,298	12,810,163
Equity					2,348,628
Ratio of interest-rate sensitive assets to liabi					683.96 %
Ratio of interest-rate sensitive gap to equity					545.43 %

Interest-Rate Sensitivity - USD Currency

Dec.31,2015

Unit : US\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	660,847	125,000	90,200	195,127	1,071,174
Sensitive liabilities	1,215,562	444,544	1,000	-	1,661,106
Sensitive Gap	(554,715)	(319,544)	89,200	195,127	(589,932)
Equity					2,746
Ratio of interest-rate sensitive assets to liabi					64.49 %
Ratio of interest-rate sensitive gap to equity					-21,483.32 %

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		Dec.31,2015	Dec.31,2014
Ratio of return on assets	before income tax	0.32 %	0.41 %
	after incometax	0.29 %	0.35 %
Ratio of return on equity	before income tax	17.77 %	20.01 %
	after incometax	15.92 %	16.94 %
Ratio of net income		38.24 %	37.62 %

Note:

1. Ratio of return on assets = Income before income tax ÷ Average assets
2. Ratio of return on equity = Income before income tax ÷ Average equity
3. Ratio of net income = Income before income tax ÷ Total revenue
4. Income before income tax is the year-to-date accumulated income.

Analysis of Assets and Liabilities by Maturity Date - TWD Currency
Dec.31,2015

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	510,421,962	153,861,943	153,440,433	106,742,928	58,342,207	38,034,451
Liabilities	498,942,509	135,051,691	170,501,244	125,579,083	44,272,606	23,537,885
Gap	11,479,453	18,810,252	-17,060,811	-18,836,155	14,069,601	14,496,566

Note:

1. The table includes only New Taiwan Dollar amounts (i.e. excludes assets and liabilities denominated in foreign currency).

Analysis of Assets and Liabilities by Maturity Date - USD Currency
Dec.31,2015

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	19,995,593	6,846,371	6,211,901	4,204,604	1,753,360	979,357
Liabilities	21,300,741	7,683,622	5,790,264	4,371,397	2,651,590	803,868
Gap	-1,305,148	-837,251	421,637	-166,793	-898,230	175,489

Note:

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

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

Unit : NT\$'000, %

	Dec.31,2015	Dec.31,2014
Demand deposits	1,333,402	456,405
% of Demand deposits	3.34 %	5.21 %
Time deposits	38,619,838	8,307,575
% of Time deposits	96.66 %	94.79 %
Foreign currency deposits	39,262,745	8,507,674
% of Foreign currency deposits	98.27 %	97.08 %

Note:

1. % of Demand deposits = demand deposits ÷ total deposits ;
 % of Time deposits = time deposits ÷ total deposits ;
 % of Foreign currency deposits = foreign currency deposits ÷ total deposits
2. Demand deposits and Time deposits include Foreign currency deposits and Treasury deposits.
3. Postal office deposits are excluded.

Ratio of Small and Medium-Size Enterprise (SME) Loans

Unit : NT\$'000, %

	Dec.31,2015	Dec.31,2014
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

promulgated by the Banking Bureau.

Employee Loans under Welfare Committee and other individual Consumer Loans.

Interest Bearing Assets and Interest Paying Liabilities

Unit : NT\$'000, %

ITEM	Dec.31,2015		Dec.31,2014	
	Average balance	Average interest rate	Average balance	Average interest rate
Interest bearing assets	95,593,792	0.97 %	103,372,819	0.82 %
Due from Central Bank, other branches and other banks	30,063,271	0.60 %	54,573,906	0.40 %
Securities purchased	9,570,524	1.09 %	11,434,918	1.30 %
A/R Forfaiting - without recourse	14,047,159	0.89 %	-	0.00 %
Loans, discounted notes and bills	41,912,838	1.20 %	37,363,995	1.29 %
Interest paying liabilities	98,990,844	0.77 %	122,218,475	0.32 %
Due to banks and other branches	62,026,110	0.83 %	113,294,130	0.29 %
Deposits (demand deposits, time deposits and NCD)	36,964,734	0.66 %	8,924,345	0.72 %

Note:

1. Average balance is based on daily average balance of interest bearing assets or interest liabilities.
2. Interest bearing assets or interest paying liabilities are disclosed in accordance with the chart of accounts or their nature.

Major Foreign Currencies Net Position

Unit : NT\$'000

	Dec.31,2015		Dec.31,2014	
	Foreign currency	Equivalent to NTD	Foreign currency	Equivalent to NTD
Major foreign currencies net position (market risk)	USD	960,484	CNY	192,501
	EUR	13,479	EUR	189,281
	AUD	4,766	AUD	6,121
	CNY	2,054	JPY	2,349
	JPY	1,753	CAD	609

Note:

1. Major foreign currencies shall mean the top five currencies with largest positions.
2. Major foreign currencies net position shall mean the absolute net balance of each currency.