

Balance Sheet

Unit : NT\$'000

ASSETS		Mar.31,2017		Mar.31,2016		LIABILITIES AND EQUITIES		Mar.31,2017		Mar.31,2016	
Code	Item	Amount	%	Amount	%	Code	Item	Amount	%	Amount	%
11000	Cash and cash equivalents	37,873	0	80,572	0	21000	Deposits from the Central Bank and banks	0	0	0	0
11500	Due from the Central Bank and call loans to banks	11,429,867	10	5,189,049	5	21500	Due to the Central Bank and other banks	0	0	1,000,000	1
12000	financial asset or financial liability at fair	22,670,653	19	21,512,661	19	22000	financial liability at fair value through profit	22,422,228	19	22,374,072	20
14000	Available-for-sale financial assets - net	9,351,059	8	8,378,310	7	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	0	0	23000	Payables	4,104,780	3	5,391,559	5
13000	Receivables - net	27,019,134	23	21,059,422	19	23200	Current income tax liabilities	16,573	0	144,721	0
13200	Current income tax assets	86,388	0	33,433	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	47,298,470	40	42,989,305	38
13500	Loans, discounted notes and bills - net	34,206,660	29	37,332,729	33	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	346,540	0	349,911	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	41,152,890	36	37,134,599	34
18500	Property and Equipment - net	13,845	0	14,868	0	20000	TOTAL LIABILITIES	115,341,481	98	109,384,167	98
19000	Intangible assets - net	0	0	0	0			0	0	0	0
19300	Deferred income tax assets - net	50,656	0	59,727	0			0	0	0	0
19500	Other assets - net	13,661,460	11	18,141,398	17	31000	Capital	1,697,320	1	1,226,897	1
						32000	Retained earnings	1,497,255	1	1,188,265	1
						32011	Unappropriated earnings	1,168,109	1	1,207,090	1
						32025	Current income	329,146	0	(18,825)	0
						32500	Other equity	(8,461)	0	2,840	0
						30000	TOTAL EQUITY	3,186,114	2	2,418,002	2
10000	TOTAL ASSETS	118,527,595	100	111,802,169	100		TOTAL LIAB. AND EQUITY	118,527,595	100	111,802,169	100

Commitments and Contingent Accounts		Mar.31,2017	Mar.31,2016	Allowance for uncollectible accounts		Mar.31,2017	Mar.31,2016
Code	Item	Amount	Amount	Code	Item	Amount	Amount
81004	Loan Commitment	8,733,584	1,470,497	13024	Acceptance	0	75
81005	Loan Uncommitment	111,336,515	101,997,753	13026	A/R Forfaiting - without recourse	231,614	161,278
81003	Guarantee	18,527,406	19,594,758	13590	Loans, discounted notes and bills	233,781	220,005
81011	Documentary L/C	80,962	436,112				

* Report not certified by CPA auditors.

Consolidate Income Statement

Unit : NT\$'000

代碼	項 目	Jan.-Mar.,2017		Jan.-Mar.,2016		Variable %
		Amount	%	Amount	%	
41000	Interest income	317,012	91	258,342	74	23
51000	Interest expense	(299,885)	(86)	(286,397)	(82)	5
	Net interest (expense) income	17,127	5	(28,055)	(8)	(161)
	Other operating income	0	0	0	0	0
	Commission income	39,630	11	21,335	6	86
	Gain (loss) on financial assets or liabilities measured at fair value through profit and loss	(1,638,474)	(469)	(2,057,489)	(589)	(20)
	Realized gain (loss) on available-for-sale financial assets	(9,021)	(3)	(22,637)	(6)	(60)
	Realized gain (loss) on held-to-maturity financial assets	0	0	0	0	0
	Foreign exchange gains (losses) - net	1,791,764	513	2,265,694	648	(21)
	Impairment loss on assets (reversal of impairment loss on assets)	0	0	0	0	0
	Others	148,411	42	77,456	22	92
	Net income	349,437	99	256,304	73	36
58200	Bad debt expenses	229,340	66	(91,500)	(26)	(351)
	Operating expenses	0	0	0	0	0
58500	Employee benefits	(79,942)	(23)	(75,197)	(22)	6
59000	Depreciation and amortization expense	(543)	0	(764)	0	(29)
59500	Other general and administrative expenses	(88,326)	(25)	(66,455)	(19)	33
	Consolidated income (loss) from continuing operations before income tax	409,966	117	22,388	6	1,731
61003	Consolidated income (loss) from continuing operations - Income tax (expense) benefit	(80,820)	(23)	(41,213)	(12)	96
	Consolidated income (loss) from continuing operations - after income tax	329,146	94	(18,825)	(5)	(1,848)
62500	Income (loss) from discontinued operations	0	0	0	0	0
	Net income (loss)	329,146	94	(18,825)	(5)	(1,848)
	Other comprehensive income					
65001	Exchange differences on cumulative translation adjustments	(8,038)	(2)	4,723	1	(270)
65011	Unrealized gain (loss) on available-for-sale financial assets	2,291	1	(7,125)	(2)	(132)
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	323,399	93	(21,227)	(6)	(1,624)
	Net income belong to:					
	Owners' equity	329,146	94	(18,825)	(5)	(1,848)
	Non-controlling Interests	0	0	0	0	0
	Total other comprehensive income belong to:					
	Owners' equity	323,399	93	(21,227)	(6)	(1,624)
	Non-controlling Interests	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	Mar.31,2017				Mar.31,2016			
	Total	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3
Non-derivative financial instruments								
Asset								
Financial assets designated at fair value through profit or loss	1,392,535	1,392,535	-	-	942,653	942,653	-	-
Held for trading financial asset	1,392,535	1,392,535	-	-	942,653	942,653	-	-
Equity investment	-	-	-	-	-	-	-	-
Bond investment	1,392,535	1,392,535	-	-	942,653	942,653	-	-
Others	-	-	-	-	-	-	-	-
Financial assets designated at fair value through profit or loss on initial recognition	-	-	-	-	-	-	-	-
Available-for-sale financial assets	9,351,059	2,708,650	6,642,409	-	8,378,310	6,829,633	1,548,677	-
Equity investment	-	-	-	-	-	-	-	-
Bond investment	8,801,028	2,708,650	6,092,378	-	7,178,130	6,829,633	348,497	-
Others	550,031	-	550,031	-	1,200,180	-	1,200,180	-
Liabilities								
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	-	-	-	-	-	-	-	-
Asset								
Financial assets designated at fair value through profit or loss	21,278,118	-	21,278,118	-	20,570,008	-	20,570,008	-
Hedging derivative financial assets	-	-	-	-	-	-	-	-
Liabilities								
Financial liabilities designated at fair value through profit or loss	22,422,228	-	22,422,228	-	22,374,072	-	22,374,072	-
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	-	-	-	-	-	-	-	-
Available-for-sale financial assets	-	-	-	-	-	-	-	-
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		Mar.31,2017					Mar.31,2016					
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	-	2,700,860	-	233,781	NA	-	216,699	-	220,005	NA	
	Unsecurity	-	31,739,581	-	-		-	37,336,034	-	-		-
Consumer Finance	Housing Loan	-	-	-	-	NA	-	-	-	-	NA	
	Cash card	-	-	-	-		-	-	-	-		-
	Small credit Loan	-	-	-	-		-	-	-	-		-
	Others	-	-	-	-		-	-	-	-		-
Total		-	34,440,441	-	233,781	-	37,552,733	-	220,005	-		
/		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		-	23,161,398	-	231,614		-	16,126,875	-	-		-
Other non-performing loans		-	-	-	-		-	-	-	-		-

Year \ Month	Mar.31,2017	Mar.31,2016
Loan classified as non-Pass-Due with normal payment after debt negotiation	-	-

Credit Exposure Concentration

Unit : NTS'000, %

Year \ Month	Mar.31,2017				Mar.31,2016			
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	Quxxxx	Manufacturing	6,383,187	200%	Foxxxxx Plxxxxxx	Manufacturing	10,730,942	444%
2	Foxxxxx Plxxxxxx	Manufacturing	5,530,785	174%	Quxxxx	Manufacturing	9,342,944	386%
3	CxCx	Construction	4,539,817	142%	CxCx	Construction	6,195,217	256%
4	Csxx Coxxxxxxxxxx	Manufacturing	3,665,281	115%	Csxx Coxxxxxxxxxx	Manufacturing	3,512,256	145%
5	Kixxx	Manufacturing	3,252,825	102%	Evxxxxxxxx	Transportation	1,859,160	77%
6	Fxx Eaxxxxx	Manufacturing	2,787,494	87%	Fxx Eaxxxxx	Manufacturing	1,783,451	74%
7	Mixxxx Texxxxxxxxx	Manufacturing	2,500,000	78%	Taxxxx Cexxxx	Manufacturing	1,580,434	65%
8	Evxxxxxxxx	Transportation	2,193,077	69%	Unxxxx Mixxxxxxxxxxxxxxxxx	Manufacturing	1,290,150	53%
9	Pox Chxx	Financial Holding	1,000,832	31%	Chxxx Stxxx	Manufacturing	972,156	40%
10	Unxxxx Mixxxxxxxxxxxxxxxxx	Manufacturing	909,848	29%	Pox Chxx	Financial Holding	798,280	33%

Interest-Rate Sensitivity - TWD Currency

Mar.31,2017

Unit : NT\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	18,273,307	5,443,312	1,081,143	9,514,508	34,312,270
Sensitive liabilities	1,393,839	8,000,000	850,000	128,123	10,371,962
Sensitive Gap	16,879,468	(2,556,688)	231,143	9,386,385	23,940,308
Equity					3,062,076
Ratio of interest-rate sensitive assets to liabi					330.82 %
Ratio of interest-rate sensitive gap to equity					781.83 %

Interest-Rate Sensitivity - USD Currency

Mar.31,2017

Unit : US\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	724,281	-	73,325	183,158	980,764
Sensitive liabilities	2,257,945	-	103,598	4,100	2,365,643
Sensitive Gap	(1,533,664)	-	(30,273)	179,058	(1,384,879)
Equity					4,090
Ratio of interest-rate sensitive assets to liabi					41.46 %
Ratio of interest-rate sensitive gap to equity					-33,860.12 %

Note:

- Interest-rate sensitive assets or liabilities represent interest bearing assets or interest paying liabilities influenced by the fluctuation of interest rates.
- 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)
- Interest-rate sensitive gap = Interest-rate sensitive assets — Interest-rate sensitive liabilities

Ratio of Profitability

Unit : %

ITEM		Mar.31,2017	Mar.31,2016
Ratio of return on assets	before income tax	0.30 %	0.02 %
	after incometax	0.24 %	-0.02 %
Ratio of return on equity	before income tax	12.88 %	0.81 %
	after incometax	10.30 %	-0.86 %
Ratio of net income		92.55 %	-8.28 %

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.31,2017

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	558,550,690	230,348,419	154,055,646	95,964,566	53,794,767	24,387,292
Liabilities	559,014,932	205,518,439	176,231,585	96,866,412	61,988,681	18,409,815
Gap	-464,242	24,829,980	-22,175,939	-901,846	-8,193,914	5,977,477

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.31,2017

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	22,048,005	8,464,774	6,774,372	3,156,424	2,394,462	1,257,973
Liabilities	22,618,922	9,658,753	6,229,393	3,304,924	2,224,699	1,201,153
Gap	-570,917	-1,193,979	544,979	-148,500	169,763	56,820

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, %

	Mar.31,2017	Mar.31,2016
Demand deposits	3,740,084	1,254,428
% of Demand deposits	7.91 %	2.92 %
Time deposits	43,555,529	41,731,507
% of Time deposits	92.09 %	97.08 %
Foreign currency deposits	36,926,508	42,758,722
% of Foreign currency deposits	78.08 %	99.47 %

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.31,2017	Mar.31,2016
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	Mar.31,2017		Mar.31,2016	
	Average balance	Average interest rate	Average balance	Average interest rate
Interest bearing assets	115,070,676	1.16 %	88,240,725	1.11 %
Due from Central Bank, other branches and other banks	33,283,551	0.71 %	31,270,444	0.93 %
Securities purchased	20,507,352	0.57 %	10,270,039	1.73 %
A/R Forfaiting - without recourse	19,290,943	1.36 %	16,535,167	0.88 %
Loans, discounted notes and bills	41,988,830	1.80 %	30,165,075	1.08 %
Interest paying liabilities	112,153,687	1.15 %	96,776,323	1.31 %
Due to banks and other branches	60,610,785	1.05 %	54,435,958	1.61 %
Deposits (demand deposits, time deposits and NCD)	51,542,902	1.26 %	42,340,365	0.92 %

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.31,2017		Mar.31,2016	
	Foreign currency	Equivalent to NTD	Foreign currency	Equivalent to NTD
Major foreign currencies net position (market risk)	USD	60,105	USD	960,484
	EUR	16,059	EUR	13,479
	CNY	13,385	AUD	4,766
	JPY	6,200	CNY	2,054
	HKD	4,198	JPY	1,753

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.