

Balance Sheet

Unit : NT\$'000

ASSETS		Mar.31,2015		Mar.31,2014		LIABILITIES AND EQUITIES		Mar.31,2015		Mar.31,2014	
Code	Item	Amount	%	Amount	%	Code	Item	Amount	%	Amount	%
11000	Cash and cash equivalents	54,511	0	516,322	0	21000	Deposits from the Central Bank and banks	2,148,117	2	1,463,144	1
11500	Due from the Central Bank and call loans to banks	1,638,888	1	1,834,884	1	21500	Due to the Central Bank and other banks	1,000,000	1	1,000,000	1
12000	financial asset or financial liability at fair	18,358,396	16	10,881,253	8	22000	financial liability at fair value through profit	14,910,253	13	8,220,818	6
14000	Available-for-sale financial assets - net	7,730,557	7	12,982,372	10	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	4,100,000	4	7,501,381	6	23000	Payables	5,079,544	4	5,001,806	4
13000	Receivables - net	5,499,271	5	11,632,488	9	23200	Current income tax liabilities	114,403	0	105,232	0
13200	Current income tax assets	71,627	0	102,653	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	14,202,714	12	3,033,433	2
13500	Loans, discounted notes and bills - net	29,958,399	26	37,043,512	28	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	398,388	0	318,598	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	74,974,627	65	110,115,251	84
18500	Property and Equipment - net	16,206	0	16,365	0	20000	TOTAL LIABILITIES	112,828,046	98	129,258,282	98
19000	Intangible assets - net	0	0	0	0			0	0	0	0
19300	Deferred income tax assets - net	54,381	0	60,444	0			0	0	0	0
19500	Other assets - net	47,675,448	41	49,194,568	38	31000	Capital	1,226,897	1	1,226,897	1
						32000	Retained earnings	1,114,335	1	1,266,360	1
						32011	Unappropriated earnings	950,370	1	1,109,805	1
						32025	Current income	163,965	0	156,555	0
						32500	Other equity	(11,594)	0	14,703	0
						30000	TOTAL EQUITY	2,329,638	2	2,507,960	2
10000	TOTAL ASSETS	115,157,684	100	131,766,242	100		TOTAL LIAB. AND EQUITY	115,157,684	100	131,766,242	100

Commitments and Contingent Accounts		Mar.31,2015	Mar.31,2014	Allowance for uncollectible accounts		Mar.31,2015	Mar.31,2014
Code	Item	Amount	Amount	Code	Item	Amount	Amount
81004	Loan Commitment	2,259,962	615,806	13024	Acceptance	565	465
81005	Loan Uncommitment	87,466,895	60,587,937	13026	A/R Forfaiting - without recourse	0	0
81003	Guarantee	18,738,614	22,667,542	13590	Loans, discounted notes and bills	232,528	207,670
81011	Documentary L/C	510,362	1,642,824				

* Report not certified by CPA auditors.

Consolidate Income Statement

Unit : NT\$'000

代碼	項 目	Jan.-Dec.,2014		Jan.-Dec.,2013		Variable %
		Amount	%	Amount	%	
41000	Interest income	229,188	72	302,265	94	(24)
51000	Interest expense	(120,751)	(38)	(140,094)	(44)	(14)
	Net interest (expense) income	108,437	34	162,171	50	(33)
	Other operating income	0	0	0	0	0
	Commission income	33,589	10	30,695	10	9
	Gain (loss) on financial assets or liabilities measured at fair value through profit and loss	64,798	20	240,822	75	(73)
	Realized gain (loss) on available-for-sale financial assets	(263)	0	0	0	0
	Realized gain (loss) on held-to-maturity financial assets	0	0	0	0	0
	Foreign exchange gains (losses) - net	32,151	10	(158,421)	(49)	(120)
	Impairment loss on assets (reversal of impairment loss on assets)	0	0	0	0	0
	Others	81,386	25	45,199	14	80
	Net income	320,098	99	320,466	100	0
58200	Bad debt expenses	0	0	(25,300)	(8)	(100)
	Operating expenses	0	0	0	0	0
58500	Employee benefits	(72,858)	(23)	(72,462)	(23)	1
59000	Depreciation and amortization expense	(777)	0	(822)	0	(5)
59500	Other general and administrative expenses	(57,124)	(18)	(53,321)	(17)	7
	Consolidated income (loss) from continuing operations before income tax	189,339	59	168,561	53	12
61003	Consolidated income (loss) from continuing operations - Income tax (expense) benefit	(25,374)	(8)	(12,006)	(4)	111
	Consolidated income (loss) from continuing operations - after income tax	163,965	51	156,555	49	5
62500	Income (loss) from discontinued operations	0	0	0	0	0
	Net income (loss)	163,965	51	156,555	49	5
	Other comprehensive income					
65001	Exchange differences on cumulative translation adjustments	3,960	1	0	0	0
65011	Unrealized gain (loss) on available-for-sale financial assets	(12,693)	(4)	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	155,232	48	156,555	49	(1)
	Net income belong to:					
	Owners' equity	163,965	51	156,555	49	5
	Non-controlling Interests	0	0	0	0	0
	Total other comprehensive income belong to:					
	Owners' equity	155,232	48	156,555	49	(1)
	Non-controlling Interests	0	0	0	0	0

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ASSETS QUALITY

Unit : NT\$'000, %

Year \ Month		Mar.31,2015					Mar.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	-	261,570	-	232,528	NA	-	1,692,703	-	207,670	NA		
	Unsecurity	-	29,929,357	-			-	-	35,558,479			-	-
Consumer Finance	Housing Loan	-	-	-	-	NA	-	-	-	-	NA		
	Cash card	-	-	-			-	-	-			-	
	Small credit Loan	-	-	-			-	-	-			-	-
	Others	-	-	-			-	-	-			-	-
Total		-	30,190,927	-	232,528	-	-	37,251,182	-	207,670	-		
/		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		-	-	-	-		-	6,708,625	-	-			
Other non-performing loans		-	-	-	-		-	-	-	-			

Year \ Month	Mar.31,2015	Mar.31,2014
Loan classified as non-Pass-Due with normal payment after debt negotiation	-	1,321,970,521

Credit Exposure Concentration

Unit : NTS'000, %

Year \ Month	Mar.31,2015				Mar.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	Foxxxx Plxxxxx	Manufacturing	6,460,378	277%	Quxxxx	Manufacturing	7,074,550	282%
2	Mexxxxxx Cxx	Financial Service Activities	5,255,145	226%	Foxxxx Plxxxxx	Manufacturing	5,601,480	223%
3	CxCx	Construction	4,403,942	189%	CxCx	Construction	4,921,149	196%
4	Fxx Eaxxxxx Texxxxx	Manufacturing	4,244,338	182%	Csxx Coxxxxxxxx	Manufacturing	3,863,090	154%
5	Csxx Coxxxxxxxx	Manufacturing	2,635,239	113%	Taxxxx Sexx Coxxxxxxxx	Manufacturing	2,591,969	103%
6	Quxxxx	Manufacturing	2,415,798	104%	Fxx Eaxxxxx Nex Cexxxxx	Financial Service Activities	2,390,019	95%
7	Evxxxxxxxx	Transportation and warehousing	2,168,076	93%	Evxxxxxxxx	Transportation and warehousing	2,260,032	90%
8	Uxx Pxxxxxxxx	Finance & Insurance	1,545,215	66%	Hox Hax	Manufacturing	1,321,971	53%
9	Taxxxx Cexxxx	Manufacturing	1,098,090	47%	Taxxxx Cexxxx	Manufacturing	1,021,541	41%
10	Ax Oxxxxxxxx	Manufacturing	750,752	32%	Chxxx Stxxx	Finance & Insurance	844,962	34%

Interest-Rate Sensitivity - TWD Currency

Mar.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	10,940,814	3,250,692	2,984,518	6,086,934	23,262,958
Sensitive liabilities	46,632	-	5,000	1,089,306	1,140,938
Sensitive Gap	10,894,182	3,250,692	2,979,518	4,997,628	22,122,020
Equity					2,184,537
Ratio of interest-rate sensitive assets to liabi					2,038.93 %
Ratio of interest-rate sensitive gap to equity					1,012.66 %

Interest-Rate Sensitivity - USD Currency

Mar.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	501,362	29,646	-	272,689	803,697
Sensitive liabilities	503,040	3,656	-	-	506,696
Sensitive Gap	(1,678)	25,990	-	272,689	297,001
Equity					4,570
Ratio of interest-rate sensitive assets to liabi					158.62 %
Ratio of interest-rate sensitive gap to equity					6,498.93 %

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.31,2015	Mar.31,2014
Ratio of return on assets	before income tax	0.14 %	0.12 %
	after incometax	0.12 %	0.11 %
Ratio of return on equity	before income tax	8.24 %	6.88 %
	after incometax	7.13 %	6.39 %
Ratio of net income		51.22 %	56.87 %

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.31,2015

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	520,651,020	128,780,044	145,574,651	100,979,681	114,642,814	30,673,830
Liabilities	491,610,030	120,346,383	128,688,308	117,178,088	109,497,559	15,899,692
Gap	29,040,990	8,433,661	16,886,343	-16,198,407	5,145,255	14,774,138

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.31,2015

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	18,446,034	5,542,505	4,781,336	3,696,895	3,725,791	699,507
Liabilities	19,656,814	6,421,089	4,658,357	3,974,036	3,687,651	915,681
Gap	-1,210,780	-878,584	122,979	-277,141	38,140	-216,174

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.31,2015	Mar.31,2014
Demand deposits	455,876	127,984
% of Demand deposits	3.21 %	24.80 %
Time deposits	13,743,431	387,984
% of Time deposits	96.79 %	75.20 %
Foreign currency deposits	14,061,777	127,984
% of Foreign currency deposits	99.03 %	24.80 %

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.31,2015	Mar.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	Mar.31,2015		Mar.31,2014	
	Average balance	Average interest rate	Average balance	Average interest rate
Interest bearing assets	117,443,605	0.77 %	116,243,050	0.88 %
Due from Central Bank, other branches and other banks	69,439,860	0.34 %	61,971,042	0.48 %
Securities purchased	12,034,530	0.90 %	17,898,934	1.35 %
Loans, discounted notes and bills	35,969,215	1.55 %	36,373,074	1.34 %
Interest paying liabilities	125,835,173	0.44 %	128,047,435	0.44 %
Due to banks and other branches	111,382,542	0.41 %	117,804,455	0.38 %
Deposits (demand deposits, time deposits and NCD)	14,452,631	0.71 %	10,242,980	1.11 %

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.31,2015		Mar.31,2014	
	Foreign currency	Equivalent to NTD	Foreign currency	Equivalent to NTD
Major foreign currencies net position (market risk)	USD	178,018	USD	678,923
	CNY	92,016	EUR	9,895
	EUR	45,192	CNY	2,542
	AUD	7,785	CAD	1,903
	JPY	2,010	SGD	1,438

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.