

## Balance Sheet

Unit : NT\$'000

ASSETS		Jun.30,2015		Jun.30,2014		LIABILITIES AND EQUITIES		Jun.30,2015		Jun.30,2014	
Code	Item	Amount	%	Amount	%	Code	Item	Amount	%	Amount	%
11000	Cash and cash equivalents	61,185	0	124,272	0	21000	Deposits from the Central Bank and banks	14,238	0	1,735,437	2
11500	Due from the Central Bank and call loans to banks	3,765,004	3	4,571,477	5	21500	Due to the Central Bank and other banks	500,000	0	1,000,000	1
12000	financial asset or financial liability at fair	14,101,274	11	9,004,601	9	22000	financial liability at fair value through profit	12,669,170	10	6,700,555	7
14000	Available-for-sale financial assets - net	8,144,610	6	10,696,068	11	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	10,201,984	10	23000	Payables	3,273,437	3	5,295,058	5
13000	Receivables - net	18,177,200	15	9,266,384	9	23200	Current income tax liabilities	98,394	0	37,949	0
13200	Current income tax assets	38,810	0	40,741	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	30,992,994	25	2,979,500	3
13500	Loans, discounted notes and bills - net	34,174,752	27	29,392,613	30	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	344,986	0	331,670	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	76,851,771	60	78,771,625	80
18500	Property and Equipment - net	15,440	0	15,587	0	20000	TOTAL LIABILITIES	124,744,990	98	96,851,794	98
19000	Intangible assets - net	0	0	0	0			0	0	0	0
19300	Deferred income tax assets - net	83,266	0	47,419	0			0	0	0	0
19500	Other assets - net	48,524,182	38	26,128,611	26	31000	Capital	1,226,897	1	1,226,897	1
						32000	Retained earnings	1,117,410	1	1,397,048	1
						32011	Unappropriated earnings	950,370	1	1,109,805	1
						32025	Current income	167,040	0	287,243	0
						32500	Other equity	(3,574)	0	14,018	0
						30000	TOTAL EQUITY	2,340,733	2	2,637,963	2
10000	TOTAL ASSETS	127,085,723	100	99,489,757	100		TOTAL LIAB. AND EQUITY	127,085,723	100	99,489,757	100

Commitments and Contingent Accounts		Jun.30,2015	Jun.30,2014	Allowance for uncollectible accounts		Jun.30,2015	Jun.30,2014
Code	Item	Amount	Amount	Code	Item	Amount	Amount
81004	Loan Commitment	3,361,740	2,354,078	13024	Acceptance	525	665
81005	Loan Uncommitment	81,488,125	55,082,692	13026	A/R Forfaiting - without recourse	154,106	0
81003	Guarantee	15,882,044	26,437,766	13590	Loans, discounted notes and bills	161,523	223,931
81011	Documentary L/C	208,413	1,468,110				

\* 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	430,359	90	471,839	99	(9)
51000	Interest expense	(241,724)	(50)	(218,241)	(46)	11
	Net interest (expense) income	188,635	40	253,598	53	(26)
	Other operating income	0	0	0	0	0
	Commission income	52,954	11	69,050	14	(23)
	Gain (loss) on financial assets or liabilities measured at fair value through profit and loss	(1,281,489)	(268)	(251,593)	(53)	409
	Realized gain (loss) on available-for-sale financial assets	7,098	1	0	0	0
	Realized gain (loss) on held-to-maturity financial assets	0	0	0	0	0
	Foreign exchange gains (losses) - net	1,401,365	293	479,603	100	192
	Impairment loss on assets (reversal of impairment loss on assets)	0	0	0	0	0
	Others	110,238	23	75,148	16	47
	Net income	478,801	100	625,806	130	(23)
58200	Bad debt expenses	(25,778)	(5)	(50,200)	(10)	(49)
	Operating expenses	0	0	0	0	0
58500	Employee benefits	(151,729)	(32)	(145,227)	(30)	4
59000	Depreciation and amortization expense	(1,543)	0	(1,601)	0	(4)
59500	Other general and administrative expenses	(117,515)	(25)	(106,966)	(22)	10
	Consolidated income (loss) from continuing operations before income tax	182,236	38	321,812	67	(43)
61003	Consolidated income (loss) from continuing operations - Income tax (expense) benefit	(15,196)	(3)	(34,569)	(7)	(56)
	Consolidated income (loss) from continuing operations - after income tax	167,040	35	287,243	60	(42)
62500	Income ( loss) from discontinued operations	0	0	0	0	0
	Net income (loss)	167,040	35	287,243	60	(42)
	Other comprehensive income					
65001	Exchange differences on cumulative translation adjustments	5,432	1	0	0	0
65011	Unrealized gain (loss) on available-for-sale financial assets	(3,407)	(1)	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	169,065	35	287,243	60	(41)
	Net income belong to:					
	Owners' equity	167,040	35	287,243	60	(42)
	Non-controlling Interests	0	0	0	0	0
	Total other comprehensive income belong to:					
	Owners' equity	169,065	35	287,243	60	(41)
	Non-controlling Interests	0	0	0	0	0

\* Report not certified by CPA auditors.



## ASSETS QUALITY

Unit : NT\$'000, %

Year \ Month		Jun.30,2015					Jun.30,2014					
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	-	220,674	-	161,523	NA	-	1,534,225	-	223,931	NA	
	Unsecurity	-	34,115,601	-			-	28,082,320	-			
Consumer Finance	Housing Loan	-	-	-	-	NA	-	-	-	-	NA	
	Cash card	-	-	-			-	-	-			
	Small credit Loan	-	-	-			-	-	-			-
	Others	-	-	-			-	-	-			-
Total		-	34,336,275	-	161,523	-	29,616,545	-	223,931	-	-	
/		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		-	15,196,125	-	154,106		-	4,185,755	-	-		
Other non-performing loans		-	-	-	-		-	-	-	-		

Year \ Month	Jun.30,2015	Jun.30,2014
Loan classified as non-Pass-Due with normal payment after debt negotiation	-	1,204,271

### Credit Exposure Concentration

Unit : NTS'000, %

Year \ Month	Jun.30,2015				Jun.30,2014			
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	Quxxxx	Manufacturing	7,559,607	323%	Foxxxxx Plxxxxxx	Manufacturing	9,488,454	360%
2	Foxxxxx Plxxxxxx	Manufacturing	6,764,125	289%	Quxxxx	Manufacturing	6,786,903	257%
3	Mexxxxxx Cxx	Financial Service Activities	5,101,556	218%	CxCx	Manufacturing	4,897,325	186%
4	Fxx Eaxxxxx Texxxxx	Manufacturing	4,583,328	196%	Taxxxx Sexx Coxxxxxxx	Manufacturing	4,245,552	161%
5	CxCx	Construction	4,340,480	185%	Csxx Coxxxxxxxx	Manufacturing	2,523,471	96%
6	Taxxxx Cexxxx	Manufacturing	1,674,675	72%	Hox Hax	Financial Service Activities	2,400,201	91%
7	Wixxxx	Manufacturing	1,470,493	63%	Evxxxxxxx	Transportation and warehousing	2,116,089	80%
8	Csxx Coxxxxxxxx	Manufacturing	1,330,516	57%	Chxxx Stxxx	Finance & Insurance	1,301,453	49%
9	Unxxxx Mixxxxxxxxxxxxxxx	Manufacturing	930,375	40%	Taxxxx Cexxxx	Manufacturing	1,151,083	44%
10	Lixx Ox	Manufacturing	620,250	26%	Unxxxx Mixxxxxxxxxxxxxxx	Manufacturing	896,948	34%

## Interest-Rate Sensitivity - TWD Currency

Jun.30,2015

Unit : NT\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	10,808,447	2,992,830	1,201,539	4,197,684	19,200,500
Sensitive liabilities	58,196	5,000	-	574,822	638,018
Sensitive Gap	10,750,251	2,987,830	1,201,539	3,622,862	18,562,482
Equity					2,166,622
Ratio of interest-rate sensitive assets to liabi					3,009.40 %
Ratio of interest-rate sensitive gap to equity					856.75 %

## Interest-Rate Sensitivity - USD Currency

Jun.30,2015

Unit : US\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	703,462	45,801	100,000	185,747	1,035,010
Sensitive liabilities	1,445,702	22,443	1,380	-	1,469,525
Sensitive Gap	(742,240)	23,358	98,620	185,747	(434,515)
Equity					5,614
Ratio of interest-rate sensitive assets to liabi					70.43 %
Ratio of interest-rate sensitive gap to equity					-7,739.85 %

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.30,2015	Jun.30,2014
Ratio of return on assets	before income tax	0.14 %	0.27 %
	after incometax	0.12 %	0.24 %
Ratio of return on equity	before income tax	7.87 %	12.79 %
	after incometax	7.22 %	11.42 %
Ratio of net income		34.89 %	52.16 %

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.30,2015

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	504,991,908	144,566,281	126,681,022	127,682,333	72,554,540	33,507,732
Liabilities	496,364,195	132,744,899	127,223,789	123,536,016	94,571,492	18,287,999
Gap	8,627,713	11,821,382	-542,767	4,146,317	-22,016,952	15,219,733

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**  
Jun.30,2015

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	20,006,875	6,700,876	5,037,099	4,404,863	3,188,099	675,938
Liabilities	21,740,090	8,072,689	5,466,032	4,468,946	2,865,691	866,732
Gap	-1,733,215	-1,371,813	-428,933	-64,083	322,408	-190,794

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, %

	Jun.30,2015	Jun.30,2014
Demand deposits	264,959	984,017
% of Demand deposits	0.85 %	33.06 %
Time deposits	30,725,272	1,992,160
% of Time deposits	99.15 %	66.94 %
Foreign currency deposits	30,854,977	2,704,662
% of Foreign currency deposits	99.56 %	90.88 %

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.30,2015	Jun.30,2014
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	Jun.30,2015		Jun.30,2014	
	Average balance	Average interest rate	Average balance	Average interest rate
Interest bearing assets	106,729,838	0.77 %	78,928,003	0.95 %
Due from Central Bank, other branches and other banks	60,859,471	0.31 %	33,712,757	0.39 %
Securities purchased	10,605,008	0.88 %	14,718,649	1.35 %
Loans, discounted notes and bills	35,265,359	1.52 %	30,496,597	1.37 %
Interest paying liabilities	117,298,729	0.40 %	87,084,934	0.36 %
Due to banks and other branches	91,152,161	0.38 %	83,248,784	0.34 %
Deposits (demand deposits, time deposits and NCD)	26,146,568	0.49 %	3,836,150	0.80 %

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.30,2015		Jun.30,2014	
	Foreign currency	Equivalent to NTD	Foreign currency	Equivalent to NTD
Major foreign currencies net position (market risk)	CNY	56,218	USD	241,140
	USD	36,721	EUR	30,675
	EUR	17,935	CNY	13,680
	AUD	6,683	AUD	5,033
	GBP	1,097	JPY	4,788

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.