

## Balance Sheet

Unit : NT\$'000

ASSETS		Sep.30,2016		Sep.30,2015		LIABILITIES AND EQUITIES		Sep.30,2016		Sep.30,2015	
Code	Item	Amount	%	Amount	%	Code	Item	Amount	%	Amount	%
11000	Cash and cash equivalents	55,488	0	33,198	0	21000	Deposits from the Central Bank and banks	0	0	0	0
11500	Due from the Central Bank and call loans to banks	14,469,198	9	375,772	0	21500	Due to the Central Bank and other banks	1,000,000	1	500,000	0
12000	financial asset or financial liability at fair	18,241,259	12	35,120,701	26	22000	financial liability at fair value through profit	17,925,244	12	32,885,609	25
14000	Available-for-sale financial assets - net	7,511,511	5	8,181,750	6	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	7,152,795	5	3,669,708	3
13000	Receivables - net	27,259,985	18	7,868,187	6	23200	Current income tax liabilities	14,970	0	246,642	0
13200	Current income tax assets	80,627	0	57,655	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	39,456,173	26	31,162,272	23
13500	Loans, discounted notes and bills - net	44,907,286	29	43,407,771	32	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	369,555	0	312,890	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	85,452,007	54	62,746,708	47
18500	Property and Equipment - net	12,205	0	15,091	0	20000	TOTAL LIABILITIES	151,370,744	98	131,523,829	98
19000	Intangible assets - net	0	0	0	0			0	0	0	0
19300	Deferred income tax assets - net	69,052	0	207,309	0			0	0	0	0
19500	Other assets - net	41,242,391	27	38,762,561	30	31000	Capital	1,226,897	1	1,226,897	1
						32000	Retained earnings	1,257,763	1	1,265,756	1
						32011	Unappropriated earnings	1,207,090	1	947,297	1
						32025	Current income	50,673	0	318,459	0
						32500	Other equity	(6,402)	0	13,513	0
						30000	TOTAL EQUITY	2,478,258	2	2,506,166	2
10000	TOTAL ASSETS	153,849,002	100	134,029,995	100		TOTAL LIAB. AND EQUITY	153,849,002	100	134,029,995	100

Commitments and Contingent Accounts		Sep.30,2016	Sep.30,2015	Allowance for uncollectible accounts		Sep.30,2016	Sep.30,2015
Code	Item	Amount	Amount	Code	Item	Amount	Amount
81004	Loan Commitment	3,132,693	2,467,498	13024	Acceptance	0	36,525
81005	Loan Uncommitment	83,724,237	94,891,412	13026	A/R Forfaiting - without recourse	203,857	48,328
81003	Guarantee	20,300,783	16,571,958	13590	Loans, discounted notes and bills	325,577	241,658
81011	Documentary L/C	255,304	3,244,463				

\* Report not certified by CPA auditors.

## Consolidate Income Statement

Unit : NT\$'000

代碼	項 目	Jan.-Sep.,2016		Jan.-Sep.,2015		Variable %
		Amount	%	Amount	%	
41000	Interest income	897,866	113	618,109	78	45
51000	Interest expense	(520,545)	(66)	(344,145)	(43)	51
	Net interest (expense) income	377,321	47	273,964	35	38
	Other operating income	0	0	0	0	0
	Commission income	62,840	8	117,369	15	(46)
	Gain (loss) on financial assets or liabilities measured at fair value through profit and loss	(1,486,504)	(187)	(393,403)	(50)	278
	Realized gain (loss) on available-for-sale financial assets	(57,636)	(7)	1,919	0	(3,103)
	Realized gain (loss) on held-to-maturity financial assets	0	0	0	0	0
	Foreign exchange gains (losses) - net	1,666,151	210	618,114	78	170
	Impairment loss on assets (reversal of impairment loss on assets)	0	0	0	0	0
	Others	232,269	29	154,282	19	51
	Net income	794,441	100	772,245	97	3
58200	Bad debt expenses	(250,875)	(32)	0	0	0
	Operating expenses	0	0	0	0	0
58500	Employee benefits	(236,529)	(30)	(226,327)	(28)	5
59000	Depreciation and amortization expense	(1,991)	0	(2,327)	0	(14)
59500	Other general and administrative expenses	(214,364)	(27)	(185,732)	(23)	15
	Consolidated income (loss) from continuing operations before income tax	90,682	11	357,859	45	(75)
61003	Consolidated income (loss) from continuing operations - Income tax (expense) benefit	(40,008)	(5)	(39,400)	(5)	2
	Consolidated income (loss) from continuing operations - after income tax	50,674	6	318,459	40	(84)
62500	Income ( loss) from discontinued operations	0	0	0	0	0
	Net income (loss)	50,674	6	318,459	40	(84)
	Other comprehensive income					
65001	Exchange differences on cumulative translation adjustments	1,406	0	12,587	2	(89)
65011	Unrealized gain (loss) on available-for-sale financial assets	(13,050)	(2)	3,451	0	(478)
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	39,030	5	334,497	42	(88)
	Net income belong to:					
	Owners' equity	50,674	6	318,459	40	(84)
	Non-controlling Interests	0	0	0	0	0
	Total other comprehensive income belong to:					
	Owners' equity	39,030	5	334,497	42	(88)
	Non-controlling Interests	0	0	0	0	0

\* Report not certified by CPA auditors.

Information on fair value hierarchy of financial instruments

Unit : NT\$'000

Instrument item measured at fair value	Sep.30,2016				Sep.30,2015			
	Total	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3
<b>Non-derivative financial instruments</b>								
<u>Asset</u>								
Financial assets designated at fair value through profit or loss	1,399,985	1,399,985	-	-	2,242,718	2,242,718	-	-
Held for trading financial asset	1,399,985	1,399,985	-	-	2,242,718	2,242,718	-	-
Equity investment	-	-	-	-	-	-	-	-
Bond investment	1,399,985	1,399,985	-	-	2,242,718	2,242,718	-	-
Others	-	-	-	-	-	-	-	-
Financial assets designated at fair value through profit or loss on initial recognition	-	-	-	-	-	-	-	-
Available-for-sale financial assets	7,511,511	4,719,194	2,792,317	-	8,181,749	3,981,849	4,199,900	-
Equity investment	-	-	-	-	-	-	-	-
Bond investment	6,961,480	4,719,194	2,242,286	-	6,981,596	3,981,849	2,999,747	-
Others	550,031	-	550,031	-	1,200,153	-	1,200,153	-
<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	16,841,274	-	16,841,274	-	32,877,983	-	32,877,983	-
Hedging derivative financial assets	-	-	-	-	-	-	-	-
<u>Liabilities</u>								
Financial liabilities designated at fair value through profit or loss	17,925,244	-	17,925,244	-	32,885,609	-	32,885,609	-
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		Sep.30,2016					Sep.30,2015					
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	-	209,213	-	325,577	NA	-	226,674	-	241,658	NA	
	Unsecurity	-	45,023,650	-			-	43,422,755	-			
Consumer Finance	Housing Loan	-	-	-	-	NA	-	-	-	-	NA	
	Cash card	-	-	-			-	-	-			
	Small credit Loan	-	-	-			-	-	-			-
	Others	-	-	-			-	-	-			-
Total		-	45,232,863	-	325,577	-	43,649,429	-	241,658	-	-	
/		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		-	20,384,975	-	203,857		-	4,793,120	-	-		
Other non-performing loans		-	-	-	-		-	-	-	-		

Year \ Month	Sep.30,2016	Sep.30,2015
Loan classified as non-Pass-Due with normal payment after debt negotiation	-	-

### Credit Exposure Concentration

Unit : NTS'000, %

Year \ Month	Sep.30,2016				Sep.30,2015			
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 Plxxxxxx	Manufacturing	10,064,772	406%	Foxxxx Plxxxxxx	Manufacturing	11,702,313	467%
2	Quxxxx	Manufacturing	8,513,706	344%	Taxxxx Sexx Coxxxxxxx	Manufacturing	5,950,080	237%
3	CxCx	Construction	5,053,096	204%	Mexxxxxx Cxx	Financial Service Activities	5,454,240	218%
4	Kixxx	Manufacturing	4,170,188	168%	Quxxxx	Manufacturing	4,752,131	190%
5	Adxxxxxx Sexx Coxxxxxxx	Manufacturing	3,832,854	155%	CxCx	Construction	4,423,295	176%
6	Csxx Coxxxxxxx	Manufacturing	2,962,002	120%	Fxx Eaxxxxx Txxxxx	Manufacturing	3,757,177	150%
7	Lixx Ox	Manufacturing	2,512,113	101%	Adxxxxxx Sexx Coxxxxxxx	Manufacturing	2,370,000	95%
8	Pox Chxx	Financial Holding	2,454,930	99%	Pxx Chxx	Financial Holding	2,198,224	88%
9	Fxx Eaxxxxx	Manufacturing	2,245,793	91%	Csxx Coxxxxxxx	Manufacturing	2,148,079	86%
10	Evxxxxxxx	Transportation and warehousing	1,810,863	73%	Taxxxx Cxxxx	Manufacturing	1,785,024	71%

### Interest-Rate Sensitivity - TWD Currency

Sep.30,2016

Unit : NT\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	20,251,611	6,121,902	3,356,205	8,036,655	37,766,373
Sensitive liabilities	6,181,295	5,500,000	650,000	574,822	12,906,117
Sensitive Gap	14,070,316	621,902	2,706,205	7,461,833	24,860,256
Equity					2,360,420
Ratio of interest-rate sensitive assets to liabi					292.62 %
Ratio of interest-rate sensitive gap to equity					1,053.21 %

### Interest-Rate Sensitivity - USD Currency

Sep.30,2016

Unit : US\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	684,291	-	60,584	-	744,875
Sensitive liabilities	215,427	175,374	4,783	15,943	411,527
Sensitive Gap	468,864	(175,374)	55,801	(15,943)	333,348
Equity					3,757
Ratio of interest-rate sensitive assets to liabi					181.00 %
Ratio of interest-rate sensitive gap to equity					8,872.72 %

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.30,2016	Sep.30,2015
Ratio of return on assets	before income tax	0.06 %	0.28 %
	after incometax	0.03 %	0.25 %
Ratio of return on equity	before income tax	3.17 %	15.79 %
	after incometax	1.57 %	14.13 %
Ratio of net income		4.91 %	43.31 %

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.30,2016

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	525,285,066	163,325,786	191,221,898	98,885,979	50,151,400	21,700,003
Liabilities	525,718,054	157,672,655	179,394,506	126,691,929	43,898,454	18,060,510
Gap	-432,988	5,653,131	11,827,392	-27,805,950	6,252,946	3,639,493

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.30,2016

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	16,693,547	5,379,667	6,081,797	3,011,100	1,530,056	690,927
Liabilities	16,557,260	5,035,065	5,651,908	4,033,374	1,350,057	486,856
Gap	136,287	344,602	429,889	-1,022,274	179,999	204,071

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.30,2016	Sep.30,2015
Demand deposits	629,256	502,258
% of Demand deposits	1.59 %	1.61 %
Time deposits	38,823,803	30,656,855
% of Time deposits	98.41 %	98.39 %
Foreign currency deposits	27,550,056	30,934,616
% of Foreign currency deposits	69.83 %	99.28 %

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.30,2016	Sep.30,2015
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	Sep.30,2016		Sep.30,2015	
	Average balance	Average interest rate	Average balance	Average interest rate
Interest bearing assets	125,615,901	1.18 %	101,385,999	0.80 %
Due from Central Bank, other branches and other banks	54,009,950	0.90 %	46,321,793	0.35 %
Securities purchased	9,121,538	1.79 %	9,734,762	0.96 %
A/R Forfaiting - without recourse	20,384,975	0.98 %	8,963,685	0.80 %
Loans, discounted notes and bills	42,099,438	1.41 %	36,365,759	1.32 %
Interest paying liabilities	132,208,615	0.88 %	103,065,826	0.48 %
Due to banks and other branches	92,192,476	0.77 %	74,786,545	0.42 %
Deposits (demand deposits, time deposits and NCD)	40,016,139	1.13 %	28,279,281	0.65 %

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.30,2016		Sep.30,2015	
	Foreign currency	Equivalent to NTD	Foreign currency	Equivalent to NTD
Major foreign currencies net position (market risk)	EUR	44,967	USD	845,697
	USD	29,503	EUR	67,720
	CNY	17,152	CNY	7,055
	JPY	6,467	AUD	5,563
	AUD	3,809	CHF	3,247

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.