

Balance Sheet

Unit : NTS'000

ASSETS		Sep 30,2020		Dec.31,2019		Sep.30,2019		LIABILITIES AND EQUITIES		Sep 30,2020		Dec.31,2019		Sep.30,2019	
Code	Item	Amount	%	Amount	%	Amount	%	Code	Item	Amount	%	Amount	%	Amount	%
11000	Cash and cash equivalents	33,525	0	21,191	0	2,568,388	2	21000	Deposits from the Central Bank and banks	0	0	0	0	2,451,884	2
11500	Due from the Central Bank and call loans to banks	3,263,658	2	4,282,748	2	224,880	0	21500	Due to the Central Bank and other banks	0	0	2,000,000	1	500,000	0
12000	Financial asset at fair value through profit or loss	15,183,587	10	13,588,204	7	13,892,946	9	22000	Financial liability at fair value through profit	16,776,327	11	14,119,951	8	13,993,126	9
12100	Financial asset at fair value through other comprehensive income	494,620	0	290,420	0	290,812	0	22300	Hedging derivative financial liabilities	0	0	0	0	0	0
12200	Investment in debt instrument measured at amortized cost	16,056,258	11	18,739,041	10	11,829,433	8	22500	Securities sold under repurchase agreements	0	0	0	0	0	0
12300	Hedging derivative financial assets	0	0	0	0	0	0	23000	Payables	4,648,273	3	2,774,099	2	2,668,631	2
12500	Securities purchased under resell agreements	0	0	0	0	3,700,000	2	23200	Current income tax liabilities	292,388	0	0	0	1,403	0
13000	Receivables - net	22,339,259	15	22,922,378	12	24,113,327	16	23300	Liabilities Related to Assets Classified as Held for Sale	0	0	0	0	0	0
13200	Current income tax assets	51,782	0	43,238	0	40,203	0	23500	Deposits and remittances	53,125,159	36	46,857,669	26	29,699,500	19
13300	Assets Classified as Held for Sale	0	0	0	0	0	0	24000	Financial debenture payable	3,000,000	2	0	0	0	0
13500	Loans, discounted notes and bills - net	74,853,740	50	83,821,218	46	54,310,825	35	25500	Other financial liabilities	0	0	0	0	0	0
15100	Restricted assets	0	0	0	0	0	0	25600	Reserves for liability	532,342	0	454,352	0	433,262	0
15500	Other financial assets - net	0	0	0	0	0	0	26000	Lease debt	36,392	0	50,919	0	55,716	0
18500	Property and Equipment - net	23,036	0	24,851	0	22,710	0	29300	Deferred income tax liabilities	0	0	73,067	0	32,078	0
18600	Right of use - net	33,391	0	47,051	0	51,605	0	29500	Other liabilities	64,807,409	45	112,768,439	60	99,690,068	65
19000	Intangible assets - net	0	0	0	0	0	0	20000	TOTAL LIABILITIES	143,218,290	97	179,098,496	97	149,525,668	97
19300	Deferred income tax assets - net	113,044	0	0	0	0	0	31000	Capital	2,760,820	2	2,760,820	2	2,760,820	2
19500	Other assets - net	16,015,030	12	39,905,523	23	43,215,900	28	32000	Retained earnings	2,478,385	1	1,828,089	1	1,973,854	1
								32011	Unappropriated earnings	1,828,089	1	1,603,160	1	1,603,773	1
								32025	Current income	650,296	0	224,929	0	370,081	0
								32500	Other equity	3,435	0	(1,542)	0	687	0
								30000	TOTAL EQUITY	5,242,640	3	4,587,367	3	4,735,361	3
10000	TOTAL ASSETS	148,460,930	100	183,685,863	100	154,261,029	100		TOTAL LIAB. AND EQUITY	148,460,930	100	183,685,863	100	154,261,029	100

Commitments and Contingent Accounts		Sep 30,2020	Dec.31,2019	Sep.30,2019	Allowance for uncollectible accounts		Sep 30,2020	Dec.31,2019	Sep.30,2019
Code	Item	Amount	Amount	Amount	Code	Item	Amount	Amount	Amount
81004	Loan Commitment	12,713,917	9,254,827	6,302,136	13024	Acceptance	0	0	0
81005	Loan Uncommitment	117,154,557	169,090,139	139,486,219	13026	A/R Forfeiting - without recourse	180,514	204,906	215,941
81003	Guarantee	36,439,391	28,888,149	27,452,696	13590	Loans, discounted notes and bills	729,915	801,368	517,228
81011	Documentary L/C	18,139	86,098	68,412					

* Report not certified by CPA auditors.

Consolidate Income Statement

Unit : NT\$'000

代碼	項 目	2020 Q3		2019 Q3		As of Sep 30,2020		As of Sep 30,2019		Variable %
		Amount	%	Amount	%	Amount	%	Amount	%	
41000	Interest income	219,307	59	378,492	142	764,505	59	378,492	142	764,505
51000	Interest expense	(130,203)	(59)	(504,422)	(190)	(763,672)	(59)	(504,422)	(190)	(763,672)
	Net interest (expense) income	89,104	0	(125,930)	(61)	833	0	(125,930)	(61)	833
	Other operating income									
	Commission income	37,688	16	37,151	14	210,711	16	37,151	14	210,711
	Gain (loss) on financial assets or liabilities measured at fair value through profit and loss	(96,732)	(81)	(825,907)	(310)	(1,060,587)	(81)	(825,907)	(310)	(1,060,587)
	Gain (loss) on debt instrument at fair value through other comprehensive income	(630)	0	(714)	0	(1,541)	0	(714)	0	(1,541)
	Gain (loss) on financial asset measured at amortized cost	0	0	0	0	0	0	0	0	0
	Foreign exchange gains (losses) - net	221,669	147	1,093,789	411	1,909,931	147	1,093,789	411	1,909,931
	Impairment loss on assets (reversal of impairment loss on assets)	(988)	0	443	0	(1,386)	0	443	0	(1,386)
	Others	45,264	19	87,335	33	244,794	19	87,335	33	244,794
	Net income	295,375	101	266,167	87	1,302,755	101	266,167	87	1,302,755
58200	Bad debt expenses	(141,446)	1	(91,669)	(34)	18,615	1	(91,669)	(34)	18,615
	Operating expenses									
58500	Employee benefits	(79,949)	(19)	(77,132)	(29)	(244,879)	(19)	(77,132)	(29)	(244,879)
59000	Depreciation and amortization expense	(5,941)	(1)	(5,889)	(2)	(17,776)	(1)	(5,889)	(2)	(17,776)
59500	Other general and administrative expenses	(96,652)	(23)	(90,322)	(34)	(302,149)	(23)	(90,322)	(34)	(302,149)
	Consolidated income (loss) from continuing operations before income tax	(28,613)	58	1,155	48	756,566	58	1,155	48	756,566
61003	Consolidated income (loss) from continuing operations - Income tax (expense) benefit	1,622	(8)	(1,050)	(7)	(106,270)	(8)	(1,050)	(7)	(106,270)
	Consolidated income (loss) from continuing operations - after income tax	(26,991)	50	105	41	650,296	50	105	41	650,296
62500	Income (loss) from discontinued operations	0	0	0	0	0	0	0	0	0
	Net income (loss)	(26,991)	50	105	41	650,296	50	105	41	650,296
	Other comprehensive income									
65201	Remeasurement of defined benefit plans	0	0	0	0	0	0	0	0	0
65301	Exchange differences on cumulative translation adjustments	663	0	(84)	0	5,030	0	(84)	0	5,030
65308	Unrealized gain (loss) on debt instrument at fair value through other comprehensive income	(92)	0	204	0	(53)	0	204	0	(53)
65310	Gain on reversal of impairment loss on debt instrument at fair value through other comprehensive income	0	0	0	0	0	0	0	0	0
65320	Other comprehensive income after tax	0	0	0	0	0	0	0	0	0
65000	Total other comprehensive income	571	0	118	0	4,977	0	118	0	4,977
	Net income belong to:									
	Owners' equity	(26,991)	50	105	41	650,296	50	105	41	650,296
	Non-controlling Interests			0	0	0	0			
	Total other comprehensive income belong to:			0	0	0	0			
	Owners' equity	(26,420)	50	225	41	655,273	50	225	41	655,273
	Non-controlling Interests									

* Report not certified by CPA auditors.

ASSETS QUALITY

Unit : NT\$'000, %

Year \ Month		Sep 30,2020				Sep.30,2019						
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	-	-	-	729,915	NA	-	77,993	-	517,228	NA	
	Unsecurity	-	75,583,655	-			-	54,750,060	-			
Consumer Finance	Housing Loan	-	-	-	-	NA	-	-	-	-	NA	
	Cash card	-	-	-			-	-	-			
	Small credit Loan	-	-	-			-	-	-			
	Others	-	-	-			-	-	-			
	Security	-	-	-	-	-	-	-	-	-	-	
	Unsecurity	-	-	-	-	-	-	-	-	-	-	
Total		-	75,583,655	-	729,915	-	54,828,053	-	517,228	-	-	
		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		-	18,051,455	-	180,514		-	21,594,130	-	215,941		-
Other non-performing loans		-	-	-	-		-	-	-	-		-

Year \ Month	Sep 30,2020	Sep.30,2019
Loan classified as non-Pass-Due with normal payment after debt negotiation	-	-

Credit Exposure Concentration

Unit : NTS'000, %

Year \ Month	Sep 30,2020				Sep.30,2019			
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	Taxxx Sexx Coxxxxxxx	Manufacturing	30,211,803	576%	Axxxx	Manufacturing	21,594,130	456%
2	Axxxx	Manufacturing	18,051,455	344%	Foxxxxx Plxxxxxx	Manufacturing	12,697,196	268%
3	Foxxxxx Plxxxxxx	Manufacturing	13,379,888	255%	Taxxx Sexx Coxxxxxxx	Manufacturing	9,842,140	208%
4	Hxx Hxx	Manufacturing	7,700,000	147%	Hxx Hxx	Manufacturing	7,700,000	163%
5	Fxx Eaxxxx	Manufacturing	7,690,080	147%	Mexxxxxx	Manufacturing	6,207,300	131%
6	Ctxx	Construction	5,992,590	114%	Ctxx	Construction	5,550,315	117%
7	Daxxxx	Financial Service	4,000,000	76%	Adxxxxxx Sexx Coxxxxxxx	Manufacturing	5,262,300	111%
8	Adxxxxxx Sexx Coxxxxxxx	Manufacturing	3,955,000	75%	Txxxxx Cxxxxx	Manufacturing	3,274,730	69%
9	Cxxxx Sxxxx	Manufacturing	3,823,816	73%	Cxxxx Sxxxx	Manufacturing	2,729,051	58%
10	Mxxxxxxx	Power Supplier	3,367,198	64%	Evxxxxxxx	Transportation	2,180,324	46%

Interest-Rate Sensitivity - TWD Currency

Sep 30,2020

Unit : NT\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	24,228,323	11,100,000	10,965,000	9,270,670	55,563,993
Sensitive liabilities	2,960,000	-	-	3,074,912	6,034,912
Sensitive Gap	21,268,323	11,100,000	10,965,000	6,195,758	49,529,081
Equity					5,381,934
Ratio of interest-rate sensitive assets to liabilities					920.71 %
Ratio of interest-rate sensitive gap to equity					920.28 %

Interest-Rate Sensitivity - USD Currency

Sep 30,2020

Unit : US\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	796,142	-	-	235,000	1,031,142
Sensitive liabilities	2,164,594	520,316	39,846	-	2,724,756
Sensitive Gap	(1,368,452)	(520,316)	(39,846)	235,000	(1,693,614)
Equity					(1,370)
Ratio of interest-rate sensitive assets to liabilities					37.84 %
Ratio of interest-rate sensitive gap to equity					123,621.46 %

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 30,2020	Sep.30,2019
Ratio of return on assets	before income tax	0.50 %	0.36 %
	after incometax	0.43 %	0.31 %
Ratio of return on equity	before income tax	14.71 %	8.95 %
	after incometax	12.64 %	7.69 %
Ratio of net income		49.92 %	41.06 %

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 30,2020

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	546,640,255	153,381,899	125,402,189	113,738,270	119,489,584	34,628,313
Liabilities	560,150,052	131,870,613	149,865,028	112,753,888	107,484,543	58,175,980
Gap	-13,509,797	21,511,286	-24,462,839	984,382	12,005,041	-23,547,667

Note:

- 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 30,2020

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	25,166,905	6,924,347	5,904,396	4,777,006	4,872,316	2,688,840
Liabilities	26,175,920	7,726,741	5,530,144	5,077,305	5,395,072	2,446,658
Gap	-1,009,015	-802,394	374,252	-300,299	-522,756	242,182

Note:

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

Sale of Distressed Debt Information

Sep 30,2020

1. Transaction information of distressed debt sale

Unit : NT\$'000

Transaction Date	Counterparty	Debt Component	Book Value	Selling Price	Gain/loss from disposal	Condition of Agreement	Relationship with counterparty
-	-	-	-	-	-	-	-

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

Unit : NT\$'000, %

	Sep 30,2020	Sep.30,2019
Demand deposits	5,985,917	354,080
% of Demand deposits	11.27 %	1.19 %
Time deposits	47,136,931	29,343,201
% of Time deposits	88.73 %	98.81 %
Foreign currency deposits	50,090,247	27,680,599
% of Foreign currency deposits	94.29 %	93.21 %

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 : NTS'000, %

	Sep 30,2020	Sep.30,2019
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
2. Small and Medium-Size Enterprises (SME) are identified according to the definition 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 30,2020		Sep.30,2019	
	Average balance	Average interest rate	Average balance	Average interest rate
Interest bearing assets	199,794,528	0.32 %	150,980,662	1.50 %
Due from Central Bank, other branches and other banks	15,886,663	-0.26 %	8,849,357	0.61 %
Securities purchased	16,674,277	0.35 %	28,996,742	0.68 %
A/R Forfaiting - without recourse	12,771,842	0.75 %	15,855,362	2.79 %
Loans, discounted notes and bills	154,461,746	0.38 %	97,279,201	1.83 %
Interest paying liabilities	119,016,705	0.28 %	84,542,007	2.33 %
Due to banks and other branches	71,078,185	0.00 %	55,200,477	2.12 %
Deposits (demand deposits, time deposits and NCD)	47,938,520	0.70 %	29,341,530	2.72 %

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

	Sep 30,2020		Sep.30,2019	
	Foreign currency	Equivalent to NTD	Foreign currency	Equivalent to NTD
Major foreign currencies net position (market risk)	EUR	16,773	EUR	15,066
	INR	2,616	JPY	3,269
	SGD	1,914	SGD	1,881
	USD	1,174	CNY	1,261
	JPY	821	HKD	592

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.