

### Balance Sheet

Unit : NTS'000

ASSETS		Mar.31,2022		Dec.31,2021		Mar.30,2021		LIABILITIES AND EQUITIES		Mar.31,2022		Dec.31,2021		Mar.30,2021	
Code	Item	Amount	%	Amount	%	Amount	%	Code	Item	Amount	%	Amount	%	Amount	%
11000	Cash and cash equivalents	33,383	0	20,038	0	37,795	0	21000	Deposits from the Central Bank and banks	0	0	0	0	0	0
11500	Due from the Central Bank and call loans to banks	1,302,819	1	1,080,511	1	6,185,191	4	21500	Due to the Central Bank and other banks	2,000,000	2	0	0	1,000,000	1
12000	Financial asset at fair value through profit or loss	26,012,063	24	10,396,938	6	17,441,234	10	22000	Financial liability at fair value through profit	25,349,756	23	10,804,255	6	17,474,697	10
12100	Financial asset at fair value through other comprehensive income	299,520	0	290,878	0	293,022	0	22300	Hedging derivative financial liabilities	0	0	0	0	0	0
12200	Investment in debt instrument measured at amortized cost	17,691,826	16	20,508,647	12	17,500,426	10	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	368,557	0	372,814	0	9,177,461	5
12500	Securities purchased under resell agreements	0	0	0	0	0	0	23200	Current income tax liabilities	141,154	0	7	0	422,554	0
13000	Receivables - net	4,153,079	4	39,596,374	22	27,431,484	16	23300	Liabilities Related to Assets Classified as Held for Sale	0	0	0	0	0	0
13200	Current income tax assets	246,557	0	245,558	0	40,992	0	23500	Deposits and remittances	69,637,982	64	107,464,729	61	83,489,894	47
13300	Assets Classified as Held for Sale	0	0	0	0	0	0	24000	Financial debenture payable	4,700,000	4	4,700,000	3	3,000,000	2
13500	Loans, discounted notes and bills - net	32,248,440	30	32,720,307	19	70,635,327	40	25500	Other financial liabilities	0	0	0	0	0	0
15100	Restricted assets	0	0	0	0	0	0	25600	Reserves for liability	625,312	1	670,606	0	514,075	0
15500	Other financial assets - net	0	0	0	0	0	0	26000	Lease debt	251,628	0	19,716	0	26,592	0
18500	Property and Equipment - net	22,611	0	20,290	0	21,188	0	29300	Deferred income tax liabilities	97,430	0	0	0	63,168	0
18600	Right of use - net	250,487	0	18,608	0	24,285	0	29500	Other liabilities	35,454	0	46,771,035	27	56,057,334	31
19000	Intangible assets - net	0	0	0	0	0	0	20000	TOTAL LIABILITIES	103,207,273	94	170,803,162	97	171,225,775	96
19300	Deferred income tax assets - net	0	0	43,147	0	94,186	0	31000	Capital	2,760,820	3	2,760,820	2	2,760,820	2
19500	Other assets - net	27,027,197	24	71,492,268	40	36,888,672	20	32000	Retained earnings	3,310,957	3	2,857,560	2	2,598,999	2
								32011	Unappropriated earnings	2,858,184	3	2,655,613	2	2,655,202	2
								32025	Current income	452,773	0	201,947	0	(56,203)	0
								32500	Other equity	8,932	0	12,022	0	8,208	0
								30000	TOTAL EQUITY	6,080,709	6	5,630,402	4	5,368,027	4
10000	TOTAL ASSETS	109,287,982	99	176,433,564	100	176,593,802	100		TOTAL LIAB. AND EQUITY	109,287,982	100	176,433,564	101	176,593,802	100

Commitments and Contingent Accounts		Mar.31,2022	Dec.31,2021	Mar.30,2021	Allowance for uncollectible accounts	Mar.31,2022	Dec.31,2021	Mar.30,2021
Code	Item	Amount	Amount	Amount	Code	Item	Amount	Amount
81004	Loan Commitment	13,826,427	12,794,730	11,960,225	13024	Acceptance	0	0
81005	Loan Uncommitment	188,508,846	140,299,151	141,034,903	13026	A/R Forfaiting - without recourse	39,309	398,800
81003	Guarantee	36,443,868	39,597,426	34,285,911	13590	Loans, discounted notes and bills	264,380	282,801
81011	Documentary L/C	0	138,581	0				648,147

\* Report not certified by CPA auditors.

### Consolidate Income Statement

Unit : NT\$'000

代碼	項 目	2022Q1		2021Q1		As of Mar 31,2022		As of Mar 31,2021		Variable %
		Amount	%	Amount	%	Amount	%	Amount	%	
41000	Interest income	191,387	37	199,494	44	191,387	37	199,494	44	(4)
51000	Interest expense	(136,971)	(26)	(98,728)	(22)	(136,971)	(26)	(98,728)	(22)	39
	Net interest (expense) income	54,416	11	100,766	22	54,416	11	100,766	22	(46)
	Other operating income	0	0	0	0	0	0	0	0	0
	Commission income	59,206	11	60,025	13	59,206	11	60,025	13	(1)
	Gain (loss) on financial assets or liabilities measured at fair value through profit and loss	1,013,069	195	2,194,317	484	1,013,069	195	2,194,317	484	(54)
	Gain (loss) on debt instrument at fair value through other comprehensive income	(645)	0	(764)	0	(645)	0	(764)	0	(16)
	Gain (loss) on financial asset measured at amortized cost	0	0	0	0	0	0	0	0	0
	Foreign exchange gains (losses) - net	(781,519)	(150)	(2,095,768)	(462)	(781,519)	(150)	(2,095,768)	(462)	(63)
	Impairment loss on assets (reversal of impairment loss on assets)	1,398	0	93	0	1,398	0	93	0	0
	Others	174,127	33	194,616	43	174,127	33	194,616	42	(11)
	Net income	520,052	100	453,285	100	520,052	100	453,285	99	15
58200	Bad debt expenses	429,512	83	(121,744)	(27)	429,512	83	(121,744)	(27)	(453)
	Operating expenses	0	0	0	0	0	0	0	0	0
58500	Employee benefits	(87,118)	(17)	(83,650)	(18)	(87,118)	(17)	(83,650)	(18)	4
59000	Depreciation and amortization expense	(10,700)	(2)	(6,060)	(1)	(10,700)	(2)	(6,060)	(1)	77
59500	Other general and administrative expenses	(117,250)	(23)	(122,676)	(27)	(117,250)	(23)	(122,676)	(27)	(4)
	Consolidated income (loss) from continuing operations before income tax	734,496	141	119,155	26	734,496	141	119,155	26	516
61003	Consolidated income (loss) from continuing operations - Income tax (expense) benefit	(281,723)	(54)	(175,357)	(39)	(281,723)	(54)	(175,357)	(39)	61
	Consolidated income (loss) from continuing operations - after income tax	452,773	87	(56,203)	(12)	452,773	87	(56,203)	(12)	(906)
62500	Income ( loss) from discontinued operations	0	0	0	0	0	0	0	0	0
	Net income (loss)	452,773	87	(56,203)	(12)	452,773	87	(56,203)	(12)	(906)
	Other comprehensive income	0	0	0	0	0	0	0	0	0
65201	Remeasurement of defined benefit plans	0	0	0	0	0	0	0	0	0
65301	Exchange differences on cumulative translation adjustments	0	0	0	0	0	0	0	0	0
65308	Unrealized gain (loss) on debt instrument at fair value through other comprehensive income	0	0	0	0	0	0	0	0	0
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	(2,638)	(1)	3,929	1	(2,638)	(1)	3,929	1	(167)
		(452)	0	83	0	(452)	0	83	0	(645)
	Net income belong to:	0	0	0	0	0	0	0	0	0
	Owners' equity	0	0	0	0	0	0	0	0	0
	Non-controlling Interests	(3,090)	(1)	4,012	1	(3,090)	(1)	4,012	1	(177)
	Total other comprehensive income belong to:	449,683	86	(52,191)	(11)	449,683	86	(52,191)	(11)	(962)
	Owners' equity	0	0	0	0	0	0	0	0	0
	Non-controlling Interests	0	0	0	0	0	0	0	0	0

\* Report not certified by CPA auditors.



## ASSETS QUALITY

Unit : NT\$'000, %

Year \ Month		Mar.31,2022					Mar.30,2021					
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	-	-	-	264,380	NA	-	-	-	648,147	NA	
	Unsecurity	-	32,512,820	-	-		-	71,283,474	-	-		-
Consumer Finance	Housing Loan	-	-	-	-		-	-	-	-		-
	Cash card	-	-	-	-		-	-	-	-		-
	Small credit Loan	-	-	-	-		-	-	-	-		-
	Others	-	-	-	-		-	-	-	-		-
Total		-	32,512,820	-	264,380		-	71,283,474	-	648,147		-
/		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		-	3,926,146	-	39,309		-	18,458,304	-	184,582		-
Other non-performing loans		-	-	-	-		-	-	-	-		-

Year \ Month	Mar.31,2022	Mar.30,2021
Loan classified as non-Pass-Due with normal payment after debt negotiation	-	-

### Credit Exposure Concentration

Unit : NTS'000, %

Year \ Month	Mar.31,2022				Mar.30,2021			
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	Txxxx Cxxxx	Manufacturing	7,070,000	116%	Taxxx Sexx Cxxxxxxx	Manufacturing	33,371,984	622%
2	Fxx Eaxxxx	Manufacturing	6,500,000	107%	Fxxxxx Plxxxxxx	Manufacturing	10,162,816	189%
3	Mxxxxxxx	Power Supplier	5,981,826	98%	Hx Ixx	Manufacturing	10,115,328	188%
4	Ctxx	Construction	5,568,197	92%	Axxxx	Manufacturing	8,342,976	155%
5	Yxxxxxx Wxxx Pxxxx	Power Supplier	5,510,071	91%	Fxx Eaxxxx	Manufacturing	6,230,000	116%
6	Cxxxx Sxxxx	Manufacturing	4,503,942	74%	Cxxxx Sxxxx	Manufacturing	3,843,699	72%
7	Cxxxxxxx Wxxx Pxxxx	Power Supplier	4,498,352	74%	Mxxxxxxx	Power Supplier	3,640,626	68%
8	Hx Ixx	Manufacturing	3,926,146	65%	Daxxxx	Financial Service	3,550,000	66%
9	Cxxx	Financial Service	3,323,326	55%	Ctxx	Construction	3,116,162	58%
10	Hxx Hxx	Manufacturing	2,500,000	41%	Yxxxxxx	Power Supplier	2,511,153	47%

### Interest-Rate Sensitivity - TWD Currency

Mar.31,2022

Unit : NT\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	15,047,957	4,100,000	11,191,884	15,080,265	45,420,106
Sensitive liabilities	1,532,661	-	-	6,766,236	8,298,897
Sensitive Gap	13,515,296	4,100,000	11,191,884	8,314,029	37,121,209
Equity					6,139,145
Ratio of interest-rate sensitive assets to liabi					547.30 %
Ratio of interest-rate sensitive gap to equity					604.66 %

### Interest-Rate Sensitivity - USD Currency

Mar.31,2022

Unit : US\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	1,428,702	390,816	-	33,333	1,852,851
Sensitive liabilities	1,995,451	280,616	100,628	-	2,376,695
Sensitive Gap	(566,749)	110,200	(100,628)	33,333	(523,844)
Equity					(2,522)
Ratio of interest-rate sensitive assets to liabi					77.96 %
Ratio of interest-rate sensitive gap to equity					20,770.98 %

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.31,2022	Mar.30,2021
Ratio of return on assets	before income tax	0.54 %	0.07 %
	after incometax	0.34 %	-0.03 %
Ratio of return on equity	before income tax	12.75 %	2.25 %
	after incometax	7.86 %	-1.06 %
Ratio of net income		87.06 %	-12.40 %

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.31,2022

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	725,556,054	160,968,958	117,151,282	168,391,869	188,358,212	90,685,733
Liabilities	738,216,520	140,842,328	158,078,817	157,107,183	168,372,739	113,815,453
Gap	-12,660,466	20,126,630	-40,927,535	11,284,686	19,985,473	-23,129,720

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.31,2022

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	42,548,541	7,475,211	11,793,179	8,526,065	6,623,074	8,131,012
Liabilities	42,341,980	7,755,634	10,491,757	8,345,687	7,512,676	8,236,226
Gap	206,561	-280,423	1,301,422	180,378	-889,602	-105,214

Note:

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



Sale of Distressed Debt Information

Mar.31,2022

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, %

	Mar.31,2022	Mar.30,2021
Demand deposits	22,819,421	32,344,661
% of Demand deposits	32.77 %	38.74 %
Time deposits	46,817,742	51,143,132
% of Time deposits	67.23 %	61.26 %
Foreign currency deposits	68,039,084	80,770,063
% of Foreign currency deposits	97.71 %	96.74 %

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.31,2022	Mar.30,2021
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	Mar.31,2022		Mar.30,2021	
	Average balance	Average interest rate	Average balance	Average interest rate
Interest bearing assets	173,136,937	0.38 %	125,213,749	0.38 %
Due from Central Bank, other branches and other banks	85,485,785	0.03 %	17,152,821	-0.16 %
Securities purchased	19,397,736	0.22 %	19,293,333	0.26 %
A/R Forfaiting - without recourse	30,307,977	0.60 %	22,357,497	0.88 %
Loans, discounted notes and bills	37,945,439	1.26 %	66,410,098	0.56 %
Interest paying liabilities	107,365,001	0.36 %	42,826,257	0.05 %
Due to banks and other branches	50,354,842	0.34 %	38,714,454	0.03 %
Deposits (demand deposits, time deposits and NCD)	57,010,159	0.37 %	4,111,803	0.25 %

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.31,2022		Mar.30,2021	
	Foreign currency	Equivalent to NTD	Foreign currency	Equivalent to NTD
Major foreign currencies net position (market risk)	EUR	22,203	EUR	29,017
	USD	9,667	USD	7,598
	JPY	1,920	INR	3,215
	SGD	1,851	SGD	1,932
	CNY	1,872	JPY	1,361

Note:

1. Major foreign currencies shall mean the top five currencies with largest positions.