

Balance Sheet

Unit : NTS'000

ASSETS		SEP.30,2022		Dec.31,2021		SEP.30,2021		LIABILITIES AND EQUITIES				SEP.30,2022		Dec.31,2021		SEP.30,2021	
Code	Item	Amount	%	Amount	%	Amount	%	Code	Item	Amount	%	Amount	%	Amount	%	Amount	%
11000	Cash and cash equivalents	31,841	0	20,038	0	9,479	0	21000	Deposits from the Central Bank and banks	0	0	0	0	72,837	0	0	0
11500	Due from the Central Bank and call loans to banks	322,431	0	1,080,511	1	1,473,048	1	21500	Due to the Central Bank and other banks	0	0	0	0	0	0	0	0
12000	Financial asset at fair value through profit or loss	67,797,151	33	10,396,938	8	10,053,750	10	22000	Financial liability at fair value through profit	66,400,176	32	10,804,255	8	10,755,210	9	0	0
12100	Financial asset at fair value through other comprehensive income	297,567	0	290,878	0	291,470	0	22300	Hedging derivative financial liabilities	0	0	0	0	0	0	0	0
12200	Investment in debt instrument measured at amortized cost	13,197,217	6	20,508,647	16	24,311,349	23	22500	Securities sold under repurchase agreements	0	0	0	0	0	0	0	0
12300	Hedging derivative financial assets	0	0	0	0	0	0	23000	Payables	833,063	0	372,814	0	335,565	0	0	0
12500	Securities purchased under resell agreements	0	0	0	0	0	0	23200	Current income tax liabilities	7	0	7	0	7	0	0	0
13000	Receivables - net	29,709,963	14	39,596,374	31	20,480,142	19	23300	Liabilities Related to Assets Classified as Held for Sale	0	0	0	0	0	0	0	0
13200	Current income tax assets	210,908	0	245,558	0	243,998	0	23500	Deposits and remittances	71,390,838	35	107,464,729	83	83,142,030	79	0	0
13300	Assets Classified as Held for Sale	0	0	0	0	0	0	24000	Financial debenture payable	6,100,000	3	4,700,000	4	4,700,000	4	0	0
13500	Loans, discounted notes and bills - net	52,172,284	25	32,720,307	25	28,505,985	27	25500	Other financial liabilities	0	0	0	0	0	0	0	0
15100	Restricted assets	0	0	0	0	0	0	25600	Reserves for liability	582,780	0	670,606	1	568,056	1	0	0
15500	Other financial assets - net	0	0	0	0	0	0	26000	Lease debt	271,263	0	19,716	0	19,876	0	0	0
18500	Property and Equipment - net	72,035	0	20,290	0	21,670	0	29300	Deferred income tax liabilities	223,344	0	0	0	10,724	0	0	0
18600	Right of use - net	269,114	0	18,608	0	18,344	0	29500	Other liabilities	53,675,782	28	33,235	0	41,621	0	0	0
19000	Intangible assets - net	0	0	0	0	0	0	20000	TOTAL LIABILITIES	199,477,253	99	124,065,362	96	99,645,926	94	0	0
19300	Deferred income tax assets - net	0	0	43,147	0	0	0	31000	Capital	2,760,820	1	2,760,820	2	2,760,820	3	0	0
19500	Other assets - net	41,373,361	22	24,754,468	19	20,022,618	20	32000	Retained earnings	3,214,475	1	2,857,560	2	3,013,951	3	0	0
								32011	Unappropriated earnings	2,858,184	1	2,655,613	2	2,655,202	3	0	0
								32025	Current income	356,291	0	201,947	0	358,749	0	0	0
								32500	Other equity	1,324	0	12,022	0	11,156	0	0	0
								30000	TOTAL EQUITY	5,976,619	2	5,630,402	4	5,785,927	6	0	0
10000	TOTAL ASSETS	205,453,872	100	129,695,764	100	105,431,853	100		TOTAL LIAB. AND EQUITY	205,453,872	101	129,695,764	100	105,431,853	100	0	0

Commitments and Contingent Accounts		SEP.30,2022	Dec.31,2021	SEP.30,2021	Allowance for uncollectible accounts		SEP.30,2022	Dec.31,2021	SEP.30,2021
Code	Item	Amount	Amount	Amount	Code	Item	Amount	Amount	Amount
81004	Loan Commitment	10,675,367	12,794,730	10,748,174	13024	Acceptance	0	0	0
81005	Loan Uncommitment	231,119,993	140,299,151	187,147,927	13026	A/R Forfaiting - without recourse	297,385	398,800	206,050
81003	Guarantee	34,579,999	39,597,426	36,955,936	13590	Loans, discounted notes and bills	444,929	282,801	248,096
81011	Documentary L/C	0	138,581	0					

* Report not certified by CPA auditors.

Consolidate Income Statement

Unit : NT\$'000

代碼	項 目	2022Q3		2021Q3		As of Sep 30,2022		As of Sep 30,2021		Variable %
		Amount	%	Amount	%	Amount	%	Amount	%	
41000	Interest income	525,659	74	153,866	76	914,177	74	535,243	54	71
51000	Interest expense	(645,723)	(89)	(110,544)	(55)	(1,091,613)	(89)	(318,405)	(32)	243
	Net interest (expense) income	(120,064)	(15)	43,322	22	(177,436)	(15)	216,838	22	(182)
	Other operating income	0	0	0	0	0	0	0	0	0
	Commission income	35,550	12	42,988	21	149,442	12	180,810	18	(17)
	Gain (loss) on financial assets or liabilities measured at fair value through profit and loss	574,559	138	(478,267)	(237)	1,698,835	138	1,418,747	143	20
	Gain (loss) on debt instrument at fair value through other comprehensive income	251	0	(742)	0	(469)	0	(2,314)	0	(80)
	Gain (loss) on financial asset measured at amortized cost	0	0	0	0	0	0	0	0	0
	Foreign exchange gains (losses) - net	(133,452)	(59)	581,700	288	(727,249)	(59)	(1,099,772)	(111)	(34)
	Impairment loss on assets (reversal of impairment loss on assets)	957	0	(5,347)	(3)	2,999	0	(7,500)	(1)	0
	Others	52,676	25	18,328	9	282,376	25	284,184	29	(1)
	Net income	410,477	101	201,982	100	1,228,498	101	990,993	100	24
58200	Bad debt expenses	(217,591)	3	46,457	23	38,231	3	212,659	21	(82)
	Operating expenses	0	0	0	0	0	0	0	0	0
58500	Employee benefits	(89,425)	(22)	(84,749)	(42)	(269,514)	(22)	(260,180)	(26)	4
59000	Depreciation and amortization expense	(13,908)	(3)	(6,954)	(3)	(38,474)	(3)	(20,029)	(2)	92
59500	Other general and administrative expenses	(114,803)	(27)	(105,757)	(52)	(335,948)	(27)	(344,047)	(35)	(2)
	Consolidated income (loss) from continuing operations before income tax	(25,250)	51	50,979	58	622,793	51	579,396	58	7
61003	Consolidated income (loss) from continuing operations - Income tax (expense) benefit	(39,527)	(22)	5,448	(22)	(266,501)	(22)	(220,647)	(22)	21
	Consolidated income (loss) from continuing operations - after income tax	(64,777)	29	56,429	36	356,292	29	358,749	36	(1)
62500	Income (loss) from discontinued operations	0	0	0	0	0	0	0	0	0
	Net income (loss)	(64,777)	29	56,429	36	356,292	29	358,749	36	(1)
	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	(4,476)	(1)	43	1	(9,515)	(1)	6,939	1	(237)
		(412)	0	(75)	0	(1,183)	0	20	0	(6,015)
	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	(4,887)	(1)	(32)	1	(10,698)	(1)	6,959	1	(254)
	Total other comprehensive income belong to:	(69,665)	28	56,397	37	345,594	28	365,708	37	(6)
	Owners' equity	0	0	0	0	0	0	0	0	0
	Non-controlling Interests	0	0	0	0	0	0	0	0	0

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ASSETS QUALITY

Unit : NT\$'000, %

Year \ Month		SEP.30,2022					SEP.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	-	-	-	444,929	NA	-	-	-	248,096	NA	
	Unsecurity	-	52,617,213	-	-		-	28,754,081	-	-		-
Consumer Finance	Housing Loan	-	-	-	-		-	-	-	-		-
	Cash card	-	-	-	-		-	-	-	-		-
	Small credit Loan	-	-	-	-		-	-	-	-		-
	Others	-	-	-	-		-	-	-	-		-
Total		-	52,617,213	-	444,929		-	28,754,081	-	248,096		-
/		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		-	29,641,427	-	297,385		-	20,600,984	-	206,050		-
Other non-performing loans		-	-	-	-		-	-	-	-		-

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

Credit Exposure Concentration

Unit : NTS'000, %

Year \ Month	SEP.30,2022				SEP.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	Axxxx	Manufacturing	12,704,300	213%	Hx Ixx	Manufacturing	10,687,026	185%
2	Hx Ixx	Manufacturing	12,670,033	212%	Axxxx	Manufacturing	7,938,960	137%
3	Axxxxxxxx Sxxxx Cxxxxxxxx	Manufacturing	8,000,000	134%	Fxx Eaxxxx	Manufacturing	6,500,000	112%
4	Mxxxxxxxx	Power Supplier	5,875,358	98%	Mxxxxxxxx	Power Supplier	6,076,535	105%
5	Yxxxxxx Wxxx Pxxxx	Power Supplier	5,510,071	92%	Ctxx	Construction	5,561,593	96%
6	Fxxxxxx Plxxxxxx	Manufacturing	4,822,000	81%	Yxxxxxx Wxxx Pxxxx	Power Supplier	5,510,071	95%
7	Ctxx	Construction	4,785,835	80%	Fxxxxxx Plxxxxxx	Manufacturing	5,325,415	92%
8	Fxx Eaxxxx	Manufacturing	4,750,261	79%	Cxxxxxxxx Wxxx Pxxxx	Power Supplier	4,498,352	78%
9	Cxxxxxxxx Wxxx Pxxxx	Power Supplier	4,498,352	75%	Cxxxx Sxxxx	Manufacturing	4,133,963	71%
10	Cxxxx Sxxxx	Manufacturing	4,375,063	73%	Txxxx Cxxxx	Manufacturing	3,280,000	57%

Interest-Rate Sensitivity - TWD Currency
SEP.30,2022

Unit : NT\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	24,938,796	6,700,000	4,966,667	20,723,741	57,329,204
Sensitive liabilities	1,600,000	-	-	6,148,746	7,748,746
Sensitive Gap	23,338,796	6,700,000	4,966,667	14,574,995	49,580,458
Equity					6,043,143
Ratio of interest-rate sensitive assets to liabi					739.85 %
Ratio of interest-rate sensitive gap to equity					820.44 %

Interest-Rate Sensitivity - USD Currency
SEP.30,2022

Unit : US\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	1,276,897	200,000	-	-	1,476,897
Sensitive liabilities	1,487,925	873,609	233,560	-	2,595,094
Sensitive Gap	(211,028)	(673,609)	(233,560)	-	(1,118,197)
Equity					(2,273)
Ratio of interest-rate sensitive assets to liabi					56.91 %
Ratio of interest-rate sensitive gap to equity					49,194.76 %

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.30,2022	SEP.30,2021
Ratio of return on assets	before income tax	0.40 %	0.46 %
	after incometax	0.23 %	0.29 %
Ratio of return on equity	before income tax	10.41 %	9.90 %
	after incometax	5.95 %	6.13 %
Ratio of net income		29.00 %	36.20 %

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.30,2022

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	702,128,837	177,498,769	184,541,983	158,498,278	117,351,644	64,238,163
Liabilities	711,001,563	156,311,462	212,567,621	159,567,913	130,102,543	52,452,024
Gap	-8,872,726	21,187,307	-28,025,638	-1,069,635	-12,750,899	11,786,139

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.30,2022

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	42,697,093	8,117,929	12,646,101	8,240,923	5,692,358	7,999,782
Liabilities	43,595,288	9,349,886	10,606,393	10,142,636	4,815,881	8,680,492
Gap	-898,195	-1,231,957	2,039,708	-1,901,713	876,477	-680,710

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.30,2022	SEP.30,2021
Demand deposits	3,438,250	27,482,304
% of Demand deposits	4.82 %	33.06 %
Time deposits	67,951,763	55,657,252
% of Time deposits	95.18 %	66.94 %
Foreign currency deposits	69,742,092	81,865,371
% of Foreign currency deposits	97.69 %	98.47 %

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.30,2022	SEP.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	SEP.30,2022		SEP.30,2021	
	Average balance	Average interest rate	Average balance	Average interest rate
Interest bearing assets	157,204,556	2.39 %	148,962,792	0.31 %
Due from Central Bank, other branches and other banks	72,705,594	0.88 %	71,840,768	-0.04 %
Securities purchased	15,063,213	0.45 %	23,631,710	0.16 %
A/R Forfaiting - without recourse	26,812,493	3.57 %	7,859,529	1.06 %
Loans, discounted notes and bills	42,623,256	5.64 %	45,630,785	0.93 %
Interest paying liabilities	108,734,954	1.77 %	103,032,569	0.22 %
Due to banks and other branches	62,992,836	1.40 %	51,740,712	0.12 %
Deposits (demand deposits, time deposits and NCD)	45,742,118	2.29 %	51,291,857	0.33 %

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.30,2022		SEP.30,2021	
	Foreign currency	Equivalent to NTD	Foreign currency	Equivalent to NTD
Major foreign currencies net position (market risk)	USD	47,830	USD	6,804
	EUR	23,412	EUR	6,642
	AUD	2,901	SGD	1,895
	CNY	2,525	JPY	1,658
	JPY	2,330	CNY	1,049

Note:

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