CRÉDIT AGRICOLE CORPORATE & INVESTMENT BANK 東方匯理銀行

### Balance Sheet

Unit : NT\$'000

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	ASSETS	Mar.31,2	015	Mar.31,2	2014	LIA	BILITIES AND EQUITIES	Mar.31,2	015	Mar.31,20	014
Code	Item	Amount	%	Amount	%	Code	Item	Amount	%	Amount	%
11000	Cash and cash equivalents	54,511	0	516,322	0	21000	Deposits from the Central Bank and banks	2,148,117	2	1,463,144	1
11500	Due from the Central Bank and call loans to banks	1,638,888	1	1,834,884	1	21500	Due to the Central Bank and other banks	1,000,000	1	1,000,000	1
12000	financial asset or financial liability at fair	18,358,396	16	10,881,253	8	22000	financial liability at fair value through profit	14,910,253	13	8,220,818	6
14000	Available-for-sale financial assets - net	7,730,557	7	12,982,372	10	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	4,100,000	4	7,501,381	6	23000	Payables	5,079,544	4	5,001,806	4
13000	Receivables - net	5,499,271	5	11,632,488	9	23200	Current income tax liabilities	114,403	0	105,232	0
13200	Current income tax assets	71,627	0	102,653	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	14,202,714	12	3,033,433	2
13500	Loans, discounted notes and bills - net	29,958,399	26	37,043,512	28	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	398,388	0	318,598	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	74,974,627	65	110,115,251	84
18500	Property and Equipment - net	16,206	0	16,365	0	20000	TOTAL LIABILITIES	112,828,046	98	129,258,282	98
19000	Intangible assets - net	0	0	0	0			0	0	0	0
19300	Deferred income tax assets - net	54,381	0	60,444	0			0	0	0	0
19500	Other assets - net	47,675,448	41	49,194,568	38		Capital	1,226,897	1	1,226,897	1
						32000	Retained earnings	1,114,335	1	1,266,360	1
						32011	Unappropriated earnings	950,370	1	1,109,805	1
						32025	Current income	163,965	0	156,555	0
						32500	Other equity	(11,594)	0	14,703	0
						30000	TOTAL EQUITY	2,329,638	2	2,507,960	2
10000	TOTAL ASSETS	115,157,684	100	131,766,242	100		TOTAL LIAB. AND EQUITY	115,157,684	100	131,766,242	100
	Commitments and Contingent Accounts	Mar.31,2	015	Mar.31,2	2014	Allowa	nce for uncollectible accounts	Mar.31,2	015	Mar.31,20	014
Code	Item	Amour	nt	Amou	nt	Code	Item	Amour	nt	Amour	ıt

	Contingent Accounts	Mar.31,2015	Mar.31,2014	Allowance for uncollectible accounts		Mar.31,2015	Mar.31,2014
Code	Item	Amount	Amount	Code	Item	Amount	Amount
81004	Loan Commitment	2,259,962	615,806	13024	Acceptance	565	465
81005	Loan Uncommitment	87,466,895	60,587,937	13026	A/R Forfaiting - without recourse	0	0
81003	Guarantee	18,738,614	22,667,542	13590	Loans, discounted notes and bills	232,528	207,670
81011	Documentary L/C	510,362	1,642,824				

\* Report not certified by CPA auditors.

CRÉDIT AGRICOLE CORPORATE & INVESTMENT BANK 東方匯理銀行

### Consolidate Income Statement

Unit : NT\$'000

		JanDec.,2	014	JanDec.,2	013	
代碼	項目	Amount	%	Amount	%	Variable %
41000	Interest income	229,188	72	302,265	94	(24
51000	Interest expense	(120,751)	(38)	(140,094)	(44)	(14
	Net interest (expense) income	108,437	34	162,171	50	(33
	Other operating income	0	0	0	0	(
	Commission income	33,589	10	30,695	10	9
	Gain (loss) on financial assets or liabilities	64,798	20	240,822	75	(73
	measured at fair value through profit and loss	0 1,7 5 0		2.0,022		(, ,
	Realized gain (loss) on available-for-sale financial assets	(263)	0	0	0	
	Realized gain (loss) on held-to-maturity		0	0	0	
	financial assets	0	0	0	0	
	Foreign exchange gains (losses) - net	32,151	10	(158,421)	(49)	(120
	Impairment loss on assets (reversal of	0	0	0	0	
	impairment loss on assets) Others	01 200	25	45 100	1.4	0
	Net income	81,386 320,098	25	45,199	14	8
F 9 2 0 0		-	99	320,466 (25,300)	100	(100
58200	Bad debt expenses	0	0 0	(25,300)	(8)	(100
58500	Operating expenses Employee benefits	(72.959)	(23)	-	0 (22)	
59000		(72,858)		(72,462)	(23) 0	
59500	Depreciation and amortization expense	(777)	0 (19)	(822)	-	(5
59500	Other general and administrative expenses Consolidated income (loss) from continuing operations before	(57,124)	(18)	(53,321)	(17)	
	income tax	189,339	59	168,561	53	1
61003	Consolidated income (loss) from continuing operations - Income tax (expense) benefit	(25,374)	(8)	(12,006)	(4)	11
	Consolidated income (loss) from continuing operations - after income tax	163,965	51	156,555	49	
62500	Income (loss) from discontinued operations	0	0	0	0	
	Net income (loss)	163,965	51	156,555	49	
	Other comprehensive income					
65001	Exchange differences on cumulative translation adjustments	3,960	1	0	0	
65011	Unrealized gain (loss) on available-for-sale financial assets	(12,693)	(4)	0	0	
65031	Remeasurement of defined benift plans	0	0	0	0	
65051	Other comprehensive income after tax	0	0	0	0	
	Total other comprehensive income	155,232	48	156,555	49	(1
	Net income belong to:					
	Owners' equity	163,965	51	156,555	49	
	Non-controlling Interests	0	0	0	0	
	Total other comprehensive income belong to:					
	Owners' equity	155,232	48	156,555	49	(:
	Non-controlling Interests	0	0	0	0	

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### Information on fair value hierarchy of financial instruments

#### Unit : NT\$'000

Instrument item meansured at fair value		Mar.31	1,2015			Mar.31	,2014	
instrument tient meansured at fait value	Total	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3
Non-derivative financial instruments								
Asset								
Financial assets designated at fair value	3,005,374		3,005,374		2,589,132		2,589,132	
through profit or loss	5,005,574	-	5,005,574	-	2,369,132	-	2,389,132	-
Held for trading financial asset	3,005,374	-	3,005,374	-	2,589,132	-	2,589,132	-
Equity investment	-	-	-	-	-	-	-	-
Bond investment	3,005,374	-	3,005,374	-	2,589,132	-	2,589,132	-
Others	-	-	-	-	-	-	-	-
Financial assets designated at fair value					-			
through profit or loss on initial recognition	-	-	-	-	-	-	-	-
Available-for-sale financial assets	7,734,536	6,428,556	1,305,980	-	12,982,372	12,982,372	-	-
Equity investment	-	-	-	-	-	-	-	-
Bond investment	6,434,454	5,128,474	1,305,980	-	4,982,000	4,982,000	-	-
Others	1,300,082	1,300,082	-	-	8,000,372	8,000,372	-	-
Liabilities								
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								
Asset								
Financial assets designated at fair value	15.353.022		15,353,022		8,292,121		8,292,121	
through profit or loss	15,555,022	-	15,555,022	-	0,292,121	-	0,292,121	-
Hedging derivative financial assets	-	-	-	-	-	-	-	-
Liabilities								
Financial liabilities designated at fair value	14,910,253		14,910,253		8,220,818		8,220,818	
through profit or loss	14,910,255	-	14,910,255	-	6,220,818	-	6,220,818	-
Hedging derivative financial liabilities	-	-	-	-	-	-	-	-

### Financial asset changes in fair value measurement level 3

Unit : NT\$'000

						-		
	Beginning Profit/L		s valuation	Increase during period		Decrease d	uring period	Fording and include
Item	retained earnging	Income statement	Other comprehe income	Buy in or issue	Transfers to Level 3	Sale, disposal or settlement	Converted out from Level 3	Ending retained earning
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
	Beginning	Walnatian of m	Et /la an Annina	Increase du	Increase during period		Decrease during period	
Item	retained earnging	-	ofit/loss during eriod	Buy in or issue	Transfers to Level 3	Sale, disposal or settlement	Converted out from Level 3	Ending retained earning
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				Mar.31,20	015				Mar.31,2014		
	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	-	261,570	-	232,528		-	1,692,703	-	207,670	
Corporate i manee	Unsecurity	-	29,929,357		202,020		-	35,558,479		201,010	
	Housing Loan	-	-	-	-		-	-	-	-	
	Cash card	-	-	-	-	NA	-	-	-	-	NA
Consumer Finace	Small credit Loan	-	-	-	-		-	-	-	-	
	Others Security Unsecurity	-	-	-	-		-	-	-	-	
	Total	-	30,190,927	-	232,528		-	37,251,182	-	207,670	
		Overdue Amount	A/R Amount	% of Overdue A/R to Total A/R	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		-	-	-	-		-	-	-	-	
Factoring-without	recourse	-	-	-	-	NA	-	6,708,625	-	-	NA
Other non-perform	ing loans	-	-	-	-		-	-	-	-	

Year \ Month	Mar.31,2015	Mar.31,2014
Loan classified as non-Pass-Due with normal payment after debt negotiation	-	1,321,970,521



## Credit Exposure Concentration

Unit : NT\$'000, %

Year \ Month		Mar.31,2015				Mar.31,2014		
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	Foxxxxx Plxxxxxx	Manufacturing	6,460,378	277%	Quxxxx	Manufacturing	7,074,550	282%
2	Мехххххх Схх	Financial Service Activities	5,255,145	226%	Foxxxxx Plxxxxx	Manufacturing	5,601,480	223%
3	CxCx	Construction	4,403,942	189%	CxCx	Construction	4,921,149	196%
4	Fxx Eaxxxxx Texxxxx	Manufacturing	4,244,338	182%	Csxx Coxxxxxxx	Manufacturing	3,863,090	154%
5	Csxx Coxxxxxxx	Manufacturing	2,635,239	113%	Taxxxx Sexx Coxxxxxx	Manufacturing	2,591,969	103%
6	Quxxxx	Manufacturing	2,415,798	104%	Fxx Eaxxxxx Nex Cexxxxx	Financial Service Activities	2,390,019	95%
7	Evxxxxxx	Transportation and warehousing	2,168,076	93%	Evxxxxxx	Transportation and warehousing	2,260,032	90%
8	Uxx Pxxxxxxx	Finance & Insurance	1,545,215	66%	Hox Hax	Manufacturing	1,321,971	53%
9	Taxxxx Cexxxx	Manufacturing	1,098,090	47%	Taxxxx Cexxxx	Manufacturing	1,021,541	41%
10	Ax Oxxxxxxx	Manufacturing	750,752	32%	Chxxx Stxxx	Finance & Insurance	844,962	34%



# Interest-Rate Sensitivity - TWD Currency

Mar.31,2015

Unit : NT\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL				
Sensitive assets	10,940,814	3,250,692	2,984,518	6,086,934	23,262,958				
Sensitive liabilities	46,632	-	5,000	1,089,306	1,140,938				
Sensitive Gap	10,894,182	3,250,692	2,979,518	4,997,628	22,122,020				
Equity					2,184,537				
Ratio of interest-rate sensitive assets to liabi 2,									
Ratio of interest-rate sensitive gap to equity 1,01									

## Interest-Rate Sensitivity - USD Currency Mar.31,2015

Unit : US\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	501,362	29,646	-	272,689	803,697
Sensitive liabilities	503,040	3,656	-	-	506,696
Sensitive Gap	(1,678)	25,990	-	272,689	297,001
Equity					4,570
Ratio of interest-rate	sensitive assets to liabi				158.62 %
Ratio of interest-rate	sensitive gap to equity				6,498.93 %

- 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.31,2015	Mar.31,2014
Ratio of return on assets	before income tax	0.14 %	0.12 %
Kallo of feturit on assets	after incometax	0.12 %	0.11 %
Ratio of return on equity	before income tax	8.24 %	6.88 %
Kano of return on equity	after incometax	7.13 %	6.39 %
Ratio of net income		51.22 %	56.87 %

- 1. Ratio of return on assets = Income before income tax  $\div$  Average assets
- 2. Ratio of return on equity = Income before income tax  $\div$  Average equity
- 3. Ratio of net income = Income before income tax  $\div$  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.31,2015

Unit : NT\$'000

	TOTAL	Amount for the remaining period to the maturity date						
ITEM		0 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	over 1 year		
Assets	520,651,020	128,780,044	145,574,651	100,979,681	114,642,814	30,673,830		
Liabilities	491,610,030	120,346,383	128,688,308	117,178,088	109,497,559	15,899,692		
Gap	29,040,990	8,433,661	16,886,343	-16,198,407	5,145,255	14,774,138		

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.31,2015

Unit : US\$'000

	TOTAL	Amount for the remaining period to the maturity date							
ITEM		0 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	over 1 year			
Assets	18,446,034	5,542,505	4,781,336	3,696,895	3,725,791	699,507			
Liabilities	19,656,814	6,421,089	4,658,357	3,974,036	3,687,651	915,681			
Gap	-1,210,780	-878,584	122,979	-277,141	38,140	-216,174			

Note:

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



### Sale of Distressed Debt Information Mar.31,2015

1. Transcation information of distressed debt sale

Unit : NT\$'000 Gain/loss Selling Transaction Condition of Relationship with Counterparty Debt Component Book Value from counterparty Price Date Agreement disposal \_ \_ \_ \_ --\_ \_



### Information of reinvestment business Mar.31,2015

Unit : NT\$'000

	Lestie	Main Stockholdi In			Conditions of share consolidation between the company and its affiliated companies					
Investee company	Locatio n	Operating Item	ng ratio in Closing Period	Book Value	Deriod	Current number of stock holding	number of	Number of stock	Fotal Stockholdin g ratio	Remarks
-	-	-	-	-	-	-	-	-	-	-



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

Unit : NT\$'000, %

	Mar.31,2015	Mar.31,2014
Demand deposits	455,876	127,984
% of Demand deposits	3.21 %	24.80 %
Time deposits	13,743,431	387,984
% of Time deposits	96.79 %	75.20 %
Foreign currency deposits	14,061,777	127,984
% of Foreign currency deposits	99.03 %	24.80 %

Note:

1. % of Demand deposits = demand deposits  $\div$  total deposits ;

% of Time deposits = time deposits  $\div$  total deposits ;

- % of Foreign currency deposits = foreign currency deposits  $\div$  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.31,2015	Mar.31,2014
SME Loans	-	-
% of SME Loans	0.00 %	0.00 %
Consumer Loans	-	-
% of Consumer Loans	0.00 %	0.00 %

0

- 1. % of SME Loans = SME Loans ÷ Total Loans;
  - % of Consumer Loans = Consumer Loans  $\div$  Total Loans
  - promulgated by the Banking Bureau.
  - promulgated by the Banking Bureau. Employee Loans under Welfare Committee and other individual Consumer Loans.



## Interest Bearing Assets and Interest Paying Liabilities

			Uni	t : NT\$'000, %	
	Mar.31	,2015	Mar.31,2014		
ITEM	Average balance	Average interest rate	Average balance	Average interest rate	
Interest bearing assets	117,443,605	0.77 %	116,243,050	0.88 %	
Due from Central Bank, other branches and other banks	69,439,860	0.34 %	61,971,042	0.48 %	
Securities purchased	12,034,530	0.90 %	17,898,934	1.35 %	
Loans, discounted notes and bills	35,969,215	1.55 %	36,373,074	1.34 %	
Interest paying liabilities	125,835,173	0.44 %	128,047,435	0.44 %	
Due to banks and other branches	111,382,542	0.41 %	117,804,455	0.38 %	
Deposits (demand deposits, time deposits and NCD)	14,452,631	0.71 %	10,242,980	1.11 %	

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.



				Unit : NT\$'000	
	Ma	ur.31,2015	Mar.31,2014		
	Foreign currency	Equivalent to NTD	Foreign currency	Equivalent to NTD	
	USD	178,018	USD	678,923	
Major foreign currencies net	CNY	92,016	EUR	9,895	
position (market risk)	EUR	45,192	CNY	2,542	
	AUD	7,785	CAD	1,903	
	JPY	2,010	SGD	1,438	

## Major Foreign Currencies Net Position

- 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.