

Balance Sheet

Unit : NT\$'000

ASSETS		Sep.30,2015		Sep.30,2014		LIABILITIES AND EQUITIES		Sep.30,2015		Sep.30,2014	
Code	Item	Amount	%	Amount	%	Code	Item	Amount	%	Amount	%
11000	Cash and cash equivalents	33,198	0	92,710	0	21000	Deposits from the Central Bank and banks	0	0	945,392	1
11500	Due from the Central Bank and call loans to banks	375,772	0	5,014,943	4	21500	Due to the Central Bank and other banks	500,000	0	1,000,000	1
12000	financial asset or financial liability at fair	35,120,701	26	13,641,617	12	22000	financial liability at fair value through profit	32,885,609	25	10,844,013	10
14000	Available-for-sale financial assets - net	8,181,750	6	9,645,832	8	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	15,602,207	14	23000	Payables	3,669,708	3	7,828,748	7
13000	Receivables - net	7,868,187	6	9,824,191	9	23200	Current income tax liabilities	246,642	0	55,101	0
13200	Current income tax assets	57,655	0	63,826	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	31,162,272	23	7,103,382	6
13500	Loans, discounted notes and bills - net	43,407,771	32	24,375,887	21	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	312,890	0	402,062	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	62,746,708	47	83,027,243	73
18500	Property and Equipment - net	15,091	0	17,808	0	20000	TOTAL LIABILITIES	131,523,829	98	111,205,941	98
19000	Intangible assets - net	0	0	0	0			0	0	0	0
19300	Deferred income tax assets - net	207,309	0	27,640	0			0	0	0	0
19500	Other assets - net	38,762,561	30	35,602,265	32	31000	Capital	1,226,897	1	1,226,897	1
						32000	Retained earnings	1,265,756	1	1,464,261	1
						32011	Unappropriated earnings	947,297	1	1,109,805	1
						32025	Current income	318,459	0	354,456	0
						32500	Other equity	13,513	0	11,827	0
						30000	TOTAL EQUITY	2,506,166	2	2,702,985	2
10000	TOTAL ASSETS	134,029,995	100	113,908,926	100		TOTAL LIAB. AND EQUITY	134,029,995	100	113,908,926	100

Commitments and Contingent Accounts		Sep.30,2015	Sep.30,2014	Allowance for uncollectible accounts		Sep.30,2015	Sep.30,2014
Code	Item	Amount	Amount	Code	Item	Amount	Amount
81004	Loan Commitment	2,467,498	2,119,447	13024	Acceptance	36,525	565
81005	Loan Uncommitment	94,891,412	72,274,588	13026	A/R Forfaiting - without recourse	48,328	0
81003	Guarantee	16,571,958	27,630,493	13590	Loans, discounted notes and bills	241,658	182,466
81011	Documentary L/C	3,244,463	1,377,955				

* Report not certified by CPA auditors.

Consolidate Income Statement

Unit : NT\$'000

代碼	項 目	Jan.-Sep.,2015		Jan.-Sep.,2014		Variable %
		Amount	%	Amount	%	
41000	Interest income	618,109	80	471,839	61	31
51000	Interest expense	(344,145)	(45)	(218,241)	(28)	58
	Net interest (expense) income	273,964	35	253,598	33	8
	Other operating income	0	0	0	0	0
	Commission income	117,369	15	69,050	9	70
	Gain (loss) on financial assets or liabilities measured at fair value through profit and loss	(393,403)	(51)	(251,593)	(33)	56
	Realized gain (loss) on available-for-sale financial assets	1,919	0	0	0	0
	Realized gain (loss) on held-to-maturity financial assets	0	0	0	0	0
	Foreign exchange gains (losses) - net	618,114	80	479,603	62	29
	Impairment loss on assets (reversal of impairment loss on assets)	0	0	0	0	0
	Others	154,282	20	75,148	10	105
	Net income	772,245	99	625,806	81	23
58200	Bad debt expenses	0	0	(50,200)	(7)	(100)
	Operating expenses	0	0	0	0	0
58500	Employee benefits	(226,327)	(29)	(145,227)	(19)	56
59000	Depreciation and amortization expense	(2,327)	0	(1,601)	0	45
59500	Other general and administrative expenses	(185,732)	(24)	(106,966)	(14)	74
	Consolidated income (loss) from continuing operations before income tax	357,859	46	321,812	42	11
61003	Consolidated income (loss) from continuing operations - Income tax (expense) benefit	(39,400)	(5)	(34,569)	(4)	14
	Consolidated income (loss) from continuing operations - after income tax	318,459	41	287,243	37	11
62500	Income (loss) from discontinued operations	0	0	0	0	0
	Net income (loss)	318,459	41	287,243	37	11
	Other comprehensive income					
65001	Exchange differences on cumulative translation adjustments	12,587	2	0	0	0
65011	Unrealized gain (loss) on available-for-sale financial assets	3,451	0	0	0	0
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	334,497	43	287,243	37	16
	Net income belong to:					
	Owners' equity	318,459	41	287,243	37	11
	Non-controlling Interests	0	0	0	0	0
	Total other comprehensive income belong to:					
	Owners' equity	334,497	43	287,243	37	16
	Non-controlling Interests	0	0	0	0	0

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Information on fair value hierarchy of financial instruments

Unit : NT\$'000

Instrument item measured at fair value	Sep.30,2015				Sep.30,2014			
	Total	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3
Non-derivative financial instruments								
<u>Asset</u>								
Financial assets designated at fair value through profit or loss	2,242,718	2,242,718	-	-	2,835,982	2,835,982	-	-
Held for trading financial asset	2,242,718	2,242,718	-	-	2,835,982	2,835,982	-	-
Equity investment	-	-	-	-	-	-	-	-
Bond investment	2,242,718	2,242,718	-	-	2,835,982	2,835,982	-	-
Others	-	-	-	-	-	-	-	-
Financial assets designated at fair value through profit or loss on initial recognition	-	-	-	-	-	-	-	-
Available-for-sale financial assets	8,181,749	3,981,849	4,199,900	-	9,645,831	1,859,895	7,785,936	-
Equity investment	-	-	-	-	-	-	-	-
Bond investment	6,981,596	3,981,849	2,999,747	-	5,845,511	1,859,895	3,985,616	-
Others	1,200,153	-	1,200,153	-	3,800,320	-	3,800,320	-
<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	32,877,983	-	32,877,983	-	10,805,635	-	10,805,635	-
Hedging derivative financial assets	-	-	-	-	-	-	-	-
<u>Liabilities</u>								
Financial liabilities designated at fair value through profit or loss	32,885,609	-	32,885,609	-	10,844,013	-	10,844,013	-
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.30,2015					Sep.30,2014					
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	-	226,674	-	241,658	NA	-	1,422,452	-	182,466	NA	
	Unsecurity	-	43,422,755	-			-	23,135,902	-			
Consumer Finance	Housing Loan	-	-	-	-	NA	-	-	-	-	NA	
	Cash card	-	-	-			-	-	-			
	Small credit Loan	-	-	-			-	-	-			-
	Others	-	-	-			-	-	-			-
Total		-	43,649,429	-	241,658	-	24,558,354	-	182,466	-	-	
/		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		-	4,793,120	-	48,328		-	2,154,479	-	-		
Other non-performing loans		-	-	-	-		-	-	-	-		

Year \ Month	Sep.30,2015	Sep.30,2014
Loan classified as non-Pass-Due with normal payment after debt negotiation	-	1,102,498

Credit Exposure Concentration

Unit : NTS'000, %

Year \ Month	Sep.30,2015				Sep.30,2014			
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	Fxxxxx Plxxxxxx	Manufacturing	11,702,313	467%	Fxxxxx Plxxxxxx	Manufacturing	12,279,133	454%
2	Txxxx Sexx Cxxxxxxxx	Manufacturing	5,950,080	237%	CxCx	Construction	6,594,842	244%
3	Mxxxxxxxx Cxx	Financial Service Activities	5,454,240	218%	Txxxx Sexx Cxxxxxxxx	Manufacturing	3,103,911	115%
4	Qxxxxx	Manufacturing	4,752,131	190%	Fxx Eaxxxxx Txxxxx	Manufacturing	2,639,162	98%
5	CxCx	Construction	4,423,295	176%	Qxxxxx	Manufacturing	2,404,010	89%
6	Fxx Eaxxxxx Txxxxx	Manufacturing	3,757,177	150%	Hox Hax	Manufacturing	2,319,718	86%
7	Adxxxxxx Sexx Cxxxxxxxx	Manufacturing	2,370,000	95%	Evxxxxxxxx	Transportation and warehousing	2,117,708	78%
8	Pxx Chxx	Financial Holding	2,198,224	88%	Csxx Cxxxxxxxx	Manufacturing	1,677,155	62%
9	Csxx Cxxxxxxxx	Manufacturing	2,148,079	86%	Unxxxx Mixxxxxxxxxxxxxxx	Manufacturing	912,915	34%
10	Txxxx Cexxxx	Manufacturing	1,785,024	71%	Ax Opxxxxxxxx	Manufacturing	730,332	27%

Interest-Rate Sensitivity - TWD Currency

Sep.30,2015

Unit : NT\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	13,406,591	701,023	3,780,826	2,875,980	20,764,420
Sensitive liabilities	152,834	-	-	574,822	727,656
Sensitive Gap	13,253,757	701,023	3,780,826	2,301,158	20,036,764
Equity	2,306,963				
Ratio of interest-rate sensitive assets to liabi	2,853.60 %				
Ratio of interest-rate sensitive gap to equity	868.53 %				

Interest-Rate Sensitivity - USD Currency

Sep.30,2015

Unit : US\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	840,306	-	40,000	281,190	1,161,496
Sensitive liabilities	803,923	-	224,042	137,336	1,165,301
Sensitive Gap	36,383	-	(184,042)	143,854	(3,805)
Equity	6,026				
Ratio of interest-rate sensitive assets to liabi	99.67 %				
Ratio of interest-rate sensitive gap to equity	-63.14 %				

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.30,2015	Sep.30,2014
Ratio of return on assets	before income tax	0.26 %	0.37 %
	after incometax	0.23 %	0.31 %
Ratio of return on equity	before income tax	15.12 %	16.59 %
	after incometax	13.45 %	13.80 %
Ratio of net income		41.24 %	45.83 %

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.30,2015

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	523,169,621	134,313,696	153,674,736	139,166,180	55,639,096	40,375,913
Liabilities	512,262,125	121,523,333	156,000,291	160,281,656	51,224,779	23,232,066
Gap	10,907,496	12,790,363	-2,325,555	-21,115,476	4,414,317	17,143,847

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.30,2015

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	20,970,262	6,135,436	6,900,424	5,047,396	1,952,615	934,391
Liabilities	21,727,507	6,646,529	6,821,910	4,709,837	2,656,964	892,267
Gap	-757,245	-511,093	78,514	337,559	-704,349	42,124

Note:

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

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

Unit : NT\$'000, %

	Sep.30,2015	Sep.30,2014
Demand deposits	502,258	291,351
% of Demand deposits	1.61 %	4.10 %
Time deposits	30,656,855	6,809,097
% of Time deposits	98.39 %	95.90 %
Foreign currency deposits	30,934,616	6,991,276
% of Foreign currency deposits	99.28 %	98.46 %

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.30,2015	Sep.30,2014
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.30,2015		Sep.30,2014	
	Average balance	Average interest rate	Average balance	Average interest rate
Interest bearing assets	92,422,314	0.80 %	77,421,137	0.91 %
Due from Central Bank, other branches and other banks	46,321,793	0.35 %	38,561,985	0.42 %
Securities purchased	9,734,762	0.96 %	12,371,029	1.30 %
Loans, discounted notes and bills	36,365,759	1.32 %	26,488,123	1.45 %
Interest paying liabilities	103,065,826	0.48 %	88,823,000	0.33 %
Due to banks and other branches	74,786,545	0.42 %	83,316,197	0.30 %
Deposits (demand deposits, time deposits and NCD)	28,279,281	0.65 %	5,506,803	0.76 %

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.30,2015		Sep.30,2014	
	Foreign currency	Equivalent to NTD	Foreign currency	Equivalent to NTD
Major foreign currencies net position (market risk)	USD	845,697	USD	609,755
	EUR	67,720	CNY	60,911
	CNY	7,055	EUR	41,557
	AUD	5,563	AUD	5,539
	CHF	3,247	JPY	2,806

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.