

## Balance Sheet

Unit : NT\$'000

ASSETS		Mar.31,2016		Mar.31,2015		LIABILITIES AND EQUITIES		Mar.31,2016		Mar.31,2015	
Code	Item	Amount	%	Amount	%	Code	Item	Amount	%	Amount	%
11000	Cash and cash equivalents	80,572	0	54,511	0	21000	Deposits from the Central Bank and banks	0	0	2,148,117	2
11500	Due from the Central Bank and call loans to banks	5,189,049	5	1,638,888	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	21,512,661	19	18,358,396	16	22000	financial liability at fair value through profit	22,374,072	20	14,910,253	13
14000	Available-for-sale financial assets - net	8,378,310	7	7,730,557	7	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	4,100,000	4	23000	Payables	5,391,559	5	5,079,544	4
13000	Receivables - net	21,059,422	19	5,499,271	5	23200	Current income tax liabilities	144,721	0	114,403	0
13200	Current income tax assets	33,433	0	71,627	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	42,989,305	39	14,202,714	12
13500	Loans, discounted notes and bills - net	37,332,729	33	29,958,399	26	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	349,911	0	398,388	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	37,134,599	33	74,974,626	66
18500	Property and Equipment - net	14,868	0	16,206	0	20000	TOTAL LIABILITIES	109,384,167	98	112,828,045	98
19000	Intangible assets - net	0	0	0	0			0	0	0	0
19300	Deferred income tax assets - net	59,727	0	54,381	0			0	0	0	0
19500	Other assets - net	18,141,398	17	47,675,447	41	31000	Capital	1,226,897	1	1,226,897	1
						32000	Retained earnings	1,188,265	1	1,114,335	1
						32011	Unappropriated earnings	1,207,090	1	950,370	1
						32025	Current income	(18,825)	0	163,965	0
						32500	Other equity	2,840	0	(11,594)	0
						30000	TOTAL EQUITY	2,418,002	2	2,329,638	2
10000	TOTAL ASSETS	111,802,169	100	115,157,683	100		TOTAL LIAB. AND EQUITY	111,802,169	100	115,157,683	100

Commitments and Contingent Accounts		Mar.31,2016	Mar.31,2015	Allowance for uncollectible accounts		Mar.31,2016	Mar.31,2015
Code	Item	Amount	Amount	Code	Item	Amount	Amount
81004	Loan Commitment	1,470,497	2,259,962	13024	Acceptance	75	565
81005	Loan Uncommitment	101,997,753	87,466,895	13026	A/R Forfaiting - without recourse	161,278	0
81003	Guarantee	19,594,758	18,738,614	13590	Loans, discounted notes and bills	220,005	232,528
81011	Documentary L/C	436,112	510,362				

\* Report not certified by CPA auditors.

## Consolidate Income Statement

Unit : NT\$'000

代碼	項 目	Jan.-Mar.,2016		Jan.-Mar.,2015		Variable %
		Amount	%	Amount	%	
41000	Interest income	258,342	101	229,188	89	13
51000	Interest expense	(286,397)	(112)	(120,751)	(47)	137
	Net interest (expense) income	(28,055)	(11)	108,437	42	(126)
	Other operating income	0	0	0	0	0
	Commission income	21,335	8	33,589	13	(36)
	Gain (loss) on financial assets or liabilities measured at fair value through profit and loss	(2,057,489)	(803)	64,798	25	(3,275)
	Realized gain (loss) on available-for-sale financial assets	(22,637)	(9)	(263)	0	8,507
	Realized gain (loss) on held-to-maturity financial assets	0	0	0	0	0
	Foreign exchange gains (losses) - net	2,265,694	884	32,151	13	6,947
	Impairment loss on assets (reversal of impairment loss on assets)	0	0	0	0	0
	Others	77,456	30	81,386	32	(5)
	Net income	256,304	99	320,098	125	(20)
58200	Bad debt expenses	(91,500)	(36)	0	0	0
	Operating expenses	0	0	0	0	0
58500	Employee benefits	(75,197)	(29)	(72,858)	(28)	3
59000	Depreciation and amortization expense	(764)	0	(777)	0	(2)
59500	Other general and administrative expenses	(66,455)	(26)	(57,124)	(22)	16
	Consolidated income (loss) from continuing operations before income tax	22,388	9	189,339	74	(88)
61003	Consolidated income (loss) from continuing operations - Income tax (expense) benefit	(41,213)	(16)	(25,374)	(10)	62
	Consolidated income (loss) from continuing operations - after income tax	(18,825)	(7)	163,965	64	(111)
62500	Income ( loss) from discontinued operations	0	0	0	0	0
	Net income (loss)	(18,825)	(7)	163,965	64	(111)
	Other comprehensive income					
65001	Exchange differences on cumulative translation adjustments	4,723	2	3,960	2	19
65011	Unrealized gain (loss) on available-for-sale financial assets	(7,125)	(3)	(12,693)	(5)	(44)
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	(21,227)	(8)	155,232	61	(114)
	Net income belong to:					
	Owners' equity	(18,825)	(7)	163,965	64	(111)
	Non-controlling Interests	0	0	0	0	0
	Total other comprehensive income belong to:					
	Owners' equity	(21,227)	(8)	155,232	61	(114)
	Non-controlling Interests	0	0	0	0	0

\* Report not certified by CPA auditors.

Information on fair value hierarchy of financial instruments

Unit : NT\$'000

Instrument item measured at fair value	Mar.31,2016				Mar.31,2015			
	Total	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3
<b>Non-derivative financial instruments</b>								
<u>Asset</u>								
Financial assets designated at fair value through profit or loss	942,653	942,653	-	-	3,005,374	3,005,374	-	-
Held for trading financial asset	942,653	942,653	-	-	3,005,374	3,005,374	-	-
Equity investment	-	-	-	-	-	-	-	-
Bond investment	942,653	942,653	-	-	3,005,374	3,005,374	-	-
Others	-	-	-	-	-	-	-	-
Financial assets designated at fair value through profit or loss on initial recognition	-	-	-	-	-	-	-	-
Available-for-sale financial assets	8,378,310	6,829,633	1,548,677	-	7,734,536	6,428,556	1,305,980	-
Equity investment	-	-	-	-	-	-	-	-
Bond investment	7,178,130	6,829,633	348,497	-	6,434,454	5,128,474	1,305,980	-
Others	1,200,180	-	1,200,180	-	1,300,082	1,300,082	-	-
<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	20,570,008	-	20,570,008	-	15,353,022	-	15,353,022	-
Hedging derivative financial assets	-	-	-	-	-	-	-	-
<u>Liabilities</u>								
Financial liabilities designated at fair value through profit or loss	22,374,072	-	22,374,072	-	14,910,253	-	14,910,253	-
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		Mar.31,2016					Mar.31,2015						
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	-	216,699	-	220,005	NA	-	261,570	-	232,528	NA		
	Unsecurity	-	37,336,034	-	-		-	29,929,357	-	-			
Consumer Finance	Housing Loan	-	-	-	-		-	-	-	-		-	
	Cash card	-	-	-	-		-	-	-	-		-	
	Small credit Loan	-	-	-	-		-	-	-	-		-	
	Others	-	-	-	-		-	-	-	-		-	
Total		-	37,552,733	-	220,005		-	30,190,927	-	232,528		-	
/		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		-	16,126,875	-	161,278			-	-	-		-	
Other non-performing loans		-	-	-	-	-		-	-	-			

Year \ Month	Mar.31,2016	Mar.31,2015
Loan classified as non-Pass-Due with normal payment after debt negotiation	-	-

### Credit Exposure Concentration

Unit : NTS'000, %

Year \ Month	Mar.31,2016				Mar.31,2015			
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	10,730,942	444%	Fxxxxx Plxxxxxx	Manufacturing	6,460,378	277%
2	Quxxxx	Manufacturing	9,342,944	386%	Mexxxxxx Cxx	Financial Service Activities	5,255,145	226%
3	CxCx	Construction	6,195,217	256%	CxCx	Construction	4,403,942	189%
4	Csxx Coxxxxxxxx	Manufacturing	3,512,256	145%	Fxx Eaxxxxx Txxxxx	Manufacturing	4,244,338	182%
5	Evxxxxxxx	Transportation and warehousing	1,859,160	77%	Csxx Coxxxxxxxx	Manufacturing	2,635,239	113%
6	Fxx Eaxxxxx	Manufacturing	1,783,451	74%	Quxxxx	Manufacturing	2,415,798	104%
7	Taxxxx Cexxxx	Manufacturing	1,580,434	65%	Evxxxxxxx	Transportation and warehousing	2,168,076	93%
8	Unxxxx Mixxxxxxxxxxxxxxx	Manufacturing	1,290,150	53%	Uxx Pxxxxxxx	Financial Holding	1,545,215	66%
9	Chxxx Stxxx	Ironmaking and Steelmaking	972,156	40%	Taxxxx Cexxxx	Manufacturing	1,098,090	47%
10	Pox Chxx	Financial Holding	798,280	33%	Ax Oxxxxxxx	Manufacturing	750,752	32%

## Interest-Rate Sensitivity - TWD Currency

Mar.31,2016

Unit : NT\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	7,900,913	3,867,048	3,583,809	9,188,522	24,540,292
Sensitive liabilities	155,761	-	-	1,074,822	1,230,583
Sensitive Gap	7,745,152	3,867,048	3,583,809	8,113,700	23,309,709
Equity	2,306,818				
Ratio of interest-rate sensitive assets to liabi	1,994.20 %				
Ratio of interest-rate sensitive gap to equity	1,010.47 %				

## Interest-Rate Sensitivity - USD Currency

Mar.31,2016

Unit : US\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	705,239	238,810	81,350	307,573	1,332,972
Sensitive liabilities	1,248,696	330,523	100,429	-	1,679,648
Sensitive Gap	(543,457)	(91,713)	(19,079)	307,573	(346,676)
Equity	3,447				
Ratio of interest-rate sensitive assets to liabi	79.36 %				
Ratio of interest-rate sensitive gap to equity	-10,057.33 %				

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.31,2016	Mar.31,2015
Ratio of return on assets	before income tax	0.02 %	0.14 %
	after incometax	-0.02 %	0.12 %
Ratio of return on equity	before income tax	0.81 %	8.24 %
	after incometax	-0.86 %	7.13 %
Ratio of net income		-8.28 %	51.22 %

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.31,2016

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	611,427,852	200,837,633	148,617,825	138,361,094	71,106,501	52,504,799
Liabilities	604,460,208	160,267,899	191,980,948	161,094,918	65,891,779	25,224,664
Gap	6,967,644	40,569,734	-43,363,123	-22,733,824	5,214,722	27,280,135

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.31,2016

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	21,900,393	7,201,550	6,376,140	5,425,038	1,903,028	994,637
Liabilities	23,609,099	9,049,019	5,420,504	5,194,294	2,971,790	973,492
Gap	-1,708,706	-1,847,469	955,636	230,744	-1,068,762	21,145

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, %

	Mar.31,2016	Mar.31,2015
Demand deposits	1,254,428	455,876
% of Demand deposits	2.92 %	3.21 %
Time deposits	41,731,507	13,743,431
% of Time deposits	97.08 %	96.79 %
Foreign currency deposits	42,758,722	14,061,777
% of Foreign currency deposits	99.47 %	99.03 %

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.31,2016	Mar.31,2015
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	Mar.31,2016		Mar.31,2015	
	Average balance	Average interest rate	Average balance	Average interest rate
Interest bearing assets	88,240,725	1.11 %	117,443,605	0.77 %
Due from Central Bank, other branches and other banks	31,270,444	0.93 %	69,439,860	0.34 %
Securities purchased	10,270,039	1.73 %	12,034,530	0.90 %
A/R Forfaiting - without recourse	16,535,167	0.88 %	-	0.00 %
Loans, discounted notes and bills	30,165,075	1.08 %	35,969,215	1.55 %
Interest paying liabilities	96,776,323	1.31 %	125,835,173	0.44 %
Due to banks and other branches	54,435,958	1.61 %	111,382,542	0.41 %
Deposits (demand deposits, time deposits and NCD)	42,340,365	0.92 %	14,452,631	0.71 %

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.31,2016		Mar.31,2015	
	Foreign currency	Equivalent to NTD	Foreign currency	Equivalent to NTD
Major foreign currencies net position (market risk)	USD	111,762	USD	178,018
	EUR	25,889	CNY	92,016
	CNY	8,916	EUR	45,192
	AUD	4,601	AUD	7,785
	ZAR	500	JPY	2,010

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.