CRÉDIT AGRICOLE CORPORATE & INVESTMENT BANK 東方匯理銀行

Balance Sheet

Unit : NT\$'000

			0.1.0								
	ASSETS	Sep.30,2	018	Sep.30,2	017	LIA	BILITIES AND EQUITIES	Sep.30,20)18	Sep.30,20)17
Code	Item	Amount	%	Amount	%	Code	Item	Amount	%	Amount	%
11000	Cash and cash equivalents	43,184	0	93,618	0	21000	Deposits from the Central Bank and banks	0	0	0	0
11500	Due from the Central Bank and call loans to banks	13,949,588	8	13,765,210	14	21500	Due to the Central Bank and other banks	500,000	0	1,200,000	1
12000	Financial asset at fair value through profit or loss	19,082,166	10	10,513,002	11	22000	Financial liability at fair value through profit	18,119,919	10	10,248,471	10
12100	Financial asset at fair value through other comprehensive income	581,114	0	7,087,577	7	22300	Hedging derivative financial liabilities	0	0	0	0
12200	Investment in debt instrument measured at amortized cost	15,580,575	9	0	0	22500	Securities sold under repurchase agreements	0	0	0	0
12300	Hedging derivative financial assets	0	0	0	0	23000	Payables	8,697,549	5	5,283,101	5
12500	Securities purchased under resell agreements	0	0	0	0	23200	Current income tax liabilities	106,915	0	76,774	0
13000	Receivables - net	38,670,869	21	32,003,719	33	23300	Liabilities Related to Assets Classified as Held for Sale	0	0	0	0
13200	Current income tax assets	16,837	0	88,917	0	23500	Deposits and remittances	37,746,073	21	39,615,619	40
13300	Assets Classified as Held for Sale	0	0	0	0	24000	Financial debenture payable	0	0	0	0
13500	Loans, discounted notes and bills - net	53,706,417	29	33,514,302	34	25500	Other financial liabilities	0	0	0	0
15100	Restricted assets	0	0	0	0	25600	Reserves for liability	345,290	0	366,250	0
15500	Other financial assets - net	0	0	0	0	29300	Deferred income tax liabilities	0	0	0	0
18500	Property and Equipment - net	21,895	0	13,733	0	29500	Other liabilities	112,957,983	61	37,686,788	41
19000	Intangible assets - net	0	0	0	0	20000	TOTAL LIABILITIES	178,473,729	97	94,477,003	97
19300	Deferred income tax assets - net	59,903	0	107,961	0						
19500	Other assets - net	41,255,436	23	854,961	1						
						31000	Capital	2,760,820	2	2,152,820	2
						32000	Retained earnings	1,738,811	1	1,422,748	1
						32011	Unappropriated earnings	1,290,229	1	1,168,109	1
						32025	Current income	448,582	0	254,639	0
						32500	Other equity	(5,376)	0	(9,571)	0
						30000	TOTAL EQUITY	4,494,255	3	3,565,997	3
10000	TOTAL ASSETS	182,967,984	100	98,043,000	100		TOTAL LIAB. AND EQUITY	182,967,984	100	98,043,000	100
						-	•	· •			
	Commitments and	San 20.2	010	San 20.2	017	4.11	anas for uncellectible accounts	San 20 20	210	Sam 20.20	.17

	Commitments and Contingent Accounts	Sep.30,2018	Sep.30,2017	Allowance for uncollectible accounts		Sep.30,2018	Sep.30,2017
Code	Item	Amount	Amount	Code	Item	Amount	Amount
81004	Loan Commitment	4,044,173	1,937,384	13024	Acceptance	0	0
81005	Loan Uncommitment	123,946,182	144,227,483	13026	A/R Forfaiting - without recourse	227,675	270,880
81003	Guarantee	19,490,197	19,487,351	13590	Loans, discounted notes and bills	511,186	296,710
81011	Documentary L/C	123,331	119,467				

* Report not certified by CPA auditors.

CRÉDIT AGRICOLE CORPORATE & INVESTMENT BANK 東方匯理銀行

Consolidate Income Statement

Unit : NT\$'000

小西		JanSep.,2	018	JanSep.,2	017	Variable 0/
代碼	項目目	Amount	%	Amount	%	Variable %
41000	Interest income	1,264,816	124	868,182	120	40
51000	Interest expense	(1,534,610)	(150)	(835,501)	(115)	84
	Net interest (expense) income	(269,794)	(26)	32,681	5	(926
	Other operating income					
	Commission income	91,709	9	78,420	11	1
	Gain (loss) on financial assets or liabilities measured at fair value through profit and loss	649,557	64	(1,471,136)	(203)	(144
	Gain (loss) on debt instrument at fair value through other comprehensive income	(2,634)	0	(24,362)	(3)	(89
	Gain (loss) on financial asset measured at amortized cost	7,203	1	0	0	
	Foreign exchange gains (losses) - net	243,886	24	1,886,232	261	(87
	Impairment loss on assets (reversal of	(1,856)	0	0	0	
	impairment loss on assets)	.,				
	Others	302,253	30	222,068	31	3
	Net income	1,020,324	102	723,903	102	4
58200	Bad debt expenses	66,993	7	115,910	16	(42
	Operating expenses					
58500	Employee benefits	(224,765)	(22)	(250,515)	(35)	(10
59000	Depreciation and amortization expense	(2,799)	0	(1,654)	0	6
59500	Other general and administrative expenses	(305,099)	(30)	(241,321)	(33)	2
	Consolidated income (loss) from continuing operations before	554,654	54	346,323	48	6
61003	income tax Consolidated income (loss) from continuing operations - Income	(106,072)	(10)	(91,684)	(13)	1
	tax (expense) benefit Consolidated income (loss) from continuing operations - after	448,582	44	254,639	35	7
	income tax	440,002		234,000	55	,
62500	Income (loss) from discontinued operations	0	0	0	0	
	Net income (loss)	448,582	44	254,639	35	7
	Other comprehensive income					
65201	Remeasurement of defined benift plans	0	0	0	0	
65301	Exchange differences on cumulative translation adjustments	(1,196)	0	(8,042)	(1)	(85
65308	Unrealized gain (loss) on debt instrument at fair value through other comprehensive income	12,744	1	789	0	1,51
65310	Gain on reversal of impairment loss on debt instrument at fair value through other comprehensive income	143	0	0	0	
65320	Other comprehensive income after tax	0	0	0	0	
65000	Total other comprehensive income	11,690	1	(7,253)	(1)	(26
	Net income belong to:					
	Owners' equity	448,582	44	254,639	35	7
	Non-controlling Interests	1-0,002		_34,000	55	,
	Total other comprehensive income belong to:	160 272	A E	217 200	24	
	Owners' equity	460,273	45	247,386	34	8
	Non-controlling Interests					

* Report not certified by CPA auditors.



東方匯理銀行

Information on fair value hierarchy of financial instruments

Unit : NT\$'000

Instrument item meansured at fair value		Sep.30),2018		Sep.30,2017				
Instrument item meansured at fair 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	303,367	303,367	-	-	1,003,485	1,003,485	-	-	
through profit or loss									
Held for trading financial asset	303,367	303,367	-	-	1,003,485	1,003,485	-	-	
Equity investment	-	-	-	-	-	-	-	-	
Bond investment	303,367	303,367	-	-	1,003,485	1,003,485	-	-	
Others	-	-	-	-	-	-	-	-	
Financial assets designated at fair value	-	-	-	-	-	-	-	-	
through profit or loss on initial recognition									
Financial asset at fair value through other	580,971	580,971	-	-	7,087,577	3,551,454	3,536,123	-	
comprehensive income									
Equity investment	-	-	-	-	-	-	-	-	
Bond investment	580,971	580,971	-	-	6,537,544	3,551,454	2,986,090	-	
Others	-	-	-	-	550,033	-	550,033	-	
Investment in debt instrument measured at	15,580,575	5,935,429	9,645,146	-	-	-	-	-	
amortized cost									
Equity investment	-	-	-	-	-	-	-	-	
Bond investment	10,430,575	5,935,429	4,495,146	-	-	-	-	-	
Others	5,150,000	-	5,150,000	-	-	-	-	-	
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	18,778,799	-	18,778,799	-	9,509,517	-	9,509,517	-	
through profit or loss									
Hedging derivative financial assets	-	-	-	-	-	-	-	-	
Liabilities									
Financial liabilities designated at fair value	18,119,919	-	18,119,919	-	10,248,471	-	10,248,471	-	
through profit or loss									
Hedging derivative financial liabilities	-	-	-	-	-	-	-	-	

Financial asset changes in fair value measurement level 3

								Unit : NT\$'000
	Beginning		s valuation	Increase during period		Decrease d	uring period	Endine action 4
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								
Financial asset at fair value through other	-	-	-	-	-	-	-	-
comprehensive income								
Investment in debt instrument measured at	-	-	-	-	-	-	-	-
amortized cost								
Hedging derivative financial assets	-	-	-	-	-	-	-	-

Financial liabilities changes in fair value measurement level 3

								Unit : NT\$'000
	Beginning	Walnatian of m	Getta and the start	Increase du	ring period	Decrease d	uring period	Ending action 4
Item	retained earnging	1	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, %

Yea	ur \ Month			Sep.30,20	018				Sep.30,2017		
	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	-	123,981	-	511,186		-	2,667,409	_	296,710	
Corporate Pinance	Unsecurity	-	54,093,623	-	511,100		-	31,143,603	-	290,710	
	Housing Loan	-	-	-	-		-	-	-	-	
	Cash card	-	-	-	-	NA	-	-	-	-	NA
Consumer Finace	Small credit Loan	-	-	-	-	INA	-	-	-	-	INA.
	Others Security Unsecurity	-	-	-	-		-	-	-	-	
	Total	-	54,217,604	-	511,186		-	33,811,012	-	296,710	
		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	-	30,403,142	-	227,675	NA	-	27,087,958	-	270,880	NA
Other non-perform	ing loans	-	-	-	-		-	-	-	-	

Year \ Month	Sep.30,2018	Sep.30,2017
Loan classified as non-Pass-Due with normal payment after debt negotiation	-	-



Credit Exposure Concentration

Unit : NT\$'000, %

Year \ Month		Sep.30,2018				Sep.30,2017		
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	Ахххх	Manufacturing	22,767,454	507%	Ахххх	Manufacturing	27,087,958	760%
2	Foxxxxx Plxxxxxx	Manufacturing	9,016,059	201%	Quxxxx	Manufacturing	8,050,842	226%
3	Taxxx Sexx Coxxxxxxx	Manufacturing	8,857,398	197%	Foxxxxx Plxxxxxx	Manufacturing	6,865,082	193%
4	Сохххх	Manufacturing	7,635,688	170%	Gxx	Retail Sales	6,489,426	182%
5	Adxxxxxx Sexx Coxxxxxx	Manufacturing	7,553,683	168%	Ctxx	Construction	3,710,686	104%
6	Gxx Rx Pxx	Retail Sales	6,489,426	144%	Lxxx Ox	Manufacturing	3,497,512	98%
7	Ctxx	Construction	4,520,568	101%	Fxx Eaxxxx	Manufacturing	3,276,793	92%
8	Mexxxxx	Manufacturing	3,054,275	68%	Mixxxx Sexxxxxxxxx	Manufacturing	2,500,000	70%
9	Daxxxxx	Financial Service	2,600,000	58%	Daxxxxx	Financial Service	2,400,000	67%
10	Hx Txx	Financial Service	2,600,000	58%	Evxxxxxx	Transportation	2,258,262	63%



Interest-Rate Sensitivity - TWD Currency

Sep.30,2018

Unit : NT\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL				
Sensitive assets	26,864,699	13,081,840	5,009,204	3,422,372	48,378,115				
Sensitive liabilities	3,239,152	-	-	500,000	3,739,152				
Sensitive Gap	23,625,547	13,081,840	5,009,204	2,922,372	44,638,963				
Equity					4,401,396				
Ratio of interest-rate sensitive assets to liabi 1,293									
Ratio of interest-rate sensitive gap to equity 1,014.									

Interest-Rate Sensitivity - USD Currency Sep.30,2018

Unit : US\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL			
Sensitive assets	3,298,397	50,000	-	185,120	3,533,517			
Sensitive liabilities	4,106,573	715,765	1,410	-	4,823,748			
Sensitive Gap	(808,176)	(665,765)	(1,410)	185,120	(1,290,231)			
Equity					5,126			
Ratio of interest-rate	sensitive assets to liabi				73.25 %			
Ratio of interest-rate sensitive gap to equity -25,170.33								

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		Sep.30,2018	Sep.30,2017
Ratio of return on assets	before income tax	0.50 %	0.31 %
Katio of return on assets	after incometax	0.41 %	0.22 %
Datio of actum on equity	before income tax	14.01 %	10.07 %
Ratio of return on equity	after incometax	11.39 %	7.35 %
Ratio of net income		45.11 %	34.17 %

Note:

- 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 Sep.30,2018

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	718,974,715	260,364,799	198,458,288	140,392,232	99,079,125	20,680,271		
Liabilities	723,407,113	216,653,118	235,168,288	148,237,275	97,499,711	25,848,721		
Gap	-4,432,398	43,711,681	-36,710,000	-7,845,043	1,579,414	-5,168,450		

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.30,2018

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	31,228,315	11,615,912	8,849,606	5,392,061	4,009,356	1,361,380			
Liabilities	32,466,724	13,395,198	7,724,015	5,786,697	4,377,617	1,183,197			
Gap	-1,238,409	-1,779,286	1,125,591	-394,636	-368,261	178,183			

Note:

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



Sale of Distressed Debt Information Sep.30,2018

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 Sep.30,2018

Unit : NT\$'000

Main			oldi Investment Realized		Conditions of share consolidation between the company and its affiliated companies					
Investee company	Locatio n	Operating Item	ng ratio in Closing Period	Book Gain/Loss in Value Current Period	Current number of stock holding	number of		Remarks		
-	-	-	-	-	-	-	-	-	-	-



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

Unit : NT\$'000, %

	Sep.30,2018	Sep.30,2017
Demand deposits	279,210	2,883,222
% of Demand deposits	0.74 %	7.28 %
Time deposits	37,438,631	36,728,552
% of Time deposits	99.26 %	92.72 %
Foreign currency deposits	34,506,921	35,209,972
% of Foreign currency deposits	91.49 %	88.89 %

Note:

1. % of Demand deposits = demand deposits ÷ 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, %

	Sep.30,2018	Sep.30,2017
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

	-		Uni	t : NT\$'000, %	
	Sep.30.	,2018	Sep.30,2017		
ITEM	Average balance	Average interest rate	Average balance	Average interest rate	
Interest bearing assets	108,472,358	1.52 %	70,505,088	1.46 %	
Due from Central Bank, other branches and other banks	12,097,622	1.67 %	8,891,871	0.57 %	
Securities purchased	28,540,711	0.45 %	9,332,795	0.61 %	
A/R Forfaiting - without recourse	20,699,052	2.66 %	19,913,610	1.66 %	
Loans, discounted notes and bills	47,134,973	2.13 %	32,366,812	1.95 %	
Interest paying liabilities	103,820,511	2.30 %	72,772,659	1.49 %	
Due to banks and other branches	61,673,626	2.05 %	39,820,050	1.45 %	
Deposits (demand deposits, time deposits and NCD)	42,146,885	2.66 %	32,952,609	1.54 %	

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.



	Sej	p.30,2018	Sep.30,2017		
	Foreign currency	Equivalent to NTD	Foreign currency	Equivalent to NTD	
	EUR	56,840	EUR	9,141	
Major foreign currencies net	USD	8,342	USD	4,477	
position (market risk)	SGD	1,331	HKD	3,205	
	CNY	1,192	JPY	2,228	
	JPY	580	CNY	1,838	

Unit : NT\$'000

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.