

Balance Sheet

Unit : NTS'000

ASSETS		Jun.30,2019		Jun.30,2018		LIABILITIES AND EQUITIES		Jun.30,2019		Jun.30,2018	
Code	Item	Amount	%	Amount	%	Code	Item	Amount	%	Amount	%
11000	Cash and cash equivalents	21,760	0	26,029	0	21000	Deposits from the Central Bank and banks	0	0	0	0
11500	Due from the Central Bank and call loans to banks	347,612	0	16,932,508	12	21500	Due to the Central Bank and other banks	0	0	1,200,000	1
12000	Financial asset at fair value through profit or loss	16,547,764	15	27,617,527	19	22000	Financial liability at fair value through profit	14,016,898	13	25,451,450	17
12100	Financial asset at fair value through other comprehensive income	581,339	1	290,418	0	22300	Hedging derivative financial liabilities	0	0	0	0
12200	Investment in debt instrument measured at amortized cost	13,087,455	12	17,009,952	12	22500	Securities sold under repurchase agreements	0	0	0	0
12300	Hedging derivative financial assets	0	0	0	0	23000	Payables	6,436,932	6	3,629,466	2
12500	Securities purchased under resell agreements	0	0	0	0	23200	Current income tax liabilities	74,133	0	76,177	0
13000	Receivables - net	33,029,778	31	28,718,790	20	23300	Liabilities Related to Assets Classified as Held for Sale	0	0	0	0
13200	Current income tax assets	11,255	0	87,522	0	23500	Deposits and remittances	29,468,589	28	50,410,688	35
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	35,181,469	33	54,549,304	37	25500	Other financial liabilities	0	0	0	0
15100	Restricted assets	0	0	0	0	25600	Reserves for liability	495,305	0	350,834	0
15500	Other financial assets - net	0	0	0	0	26000	Lease debt	60,491	0	0	0
18500	Property and Equipment - net	24,046	0	21,917	0	29300	Deferred income tax liabilities	0	0	0	0
18600	Right of use - net	56,158	0	0	0	29500	Other liabilities	51,635,125	49	60,679,624	43
19000	Intangible assets - net	0	0	0	0	20000	TOTAL LIABILITIES	102,187,473	96	141,798,239	98
19300	Deferred income tax assets - net	41,701	0	51,475	0	31000	Capital	2,760,820	3	2,152,820	1
19500	Other assets - net	7,992,273	8	292,455	0	32000	Retained earnings	1,973,748	1	1,652,276	1
						32011	Unappropriated earnings	1,603,773	1	1,285,739	1
						32025	Current income	369,975	0	366,537	0
						32500	Other equity	569	0	(5,438)	0
						30000	TOTAL EQUITY	4,735,137	4	3,799,658	2
10000	TOTAL ASSETS	106,922,610	100	145,597,897	100		TOTAL LIAB. AND EQUITY	106,922,610	100	145,597,897	100

Commitments and Contingent Accounts		Jun.30,2019	Jun.30,2018	Allowance for uncollectible accounts		Jun.30,2019	Jun.30,2018
Code	Item	Amount	Amount	Code	Item	Amount	Amount
81004	Loan Commitment	6,168,043	4,720,424	13024	Acceptance	0	0
81005	Loan Uncommitment	142,772,017	122,460,949	13026	A/R Forfeiting - without recourse	270,755	180,199
81003	Guarantee	33,310,957	20,116,952	13590	Loans, discounted notes and bills	305,357	515,365
81011	Documentary L/C	62,239	63,638				

* Report not certified by CPA auditors.

Consolidate Income Statement

Unit : NT\$'000

代碼	項 目	2019Q2		2018Q2		Variable %
		Amount	%	Amount	%	
41000	Interest income	806,463	127	792,120	113	2
51000	Interest expense	(1,225,121)	(193)	(921,346)	(131)	33
	Net interest (expense) income	(418,658)	(66)	(129,226)	(18)	224
	Other operating income					
	Commission income	116,830	18	71,787	10	63
	Gain (loss) on financial assets or liabilities measured at fair value through profit and loss	1,187,606	187	1,793,205	256	(34)
	Gain (loss) on debt instrument at fair value through other comprehensive income	(1,099)	0	(1,710)	0	(36)
	Gain (loss) on financial asset measured at amortized cost	0	0	9,797	1	0
	Foreign exchange gains (losses) - net	(455,580)	(72)	(1,228,664)	(175)	(63)
	Impairment loss on assets (reversal of impairment loss on assets)	624	0	(563)	0	0
	Others	205,506	32	186,340	27	10
	Net income	635,229	99	700,966	101	(9)
58200	Bad debt expenses	212,399	33	103,649	15	105
	Operating expenses					
58500	Employee benefits	(179,068)	(28)	(143,701)	(21)	25
59000	Depreciation and amortization expense	(11,789)	(2)	(1,831)	0	544
59500	Other general and administrative expenses	(227,467)	(36)	(213,273)	(30)	7
	Consolidated income (loss) from continuing operations before income tax	429,304	68	445,810	64	(4)
61003	Consolidated income (loss) from continuing operations - Income tax (expense) benefit	(59,329)	(9)	(79,272)	(11)	(25)
	Consolidated income (loss) from continuing operations - after income tax	369,975	58	366,538	52	1
62500	Income (loss) from discontinued operations	0	0	0	0	0
	Net income (loss)	369,975	58	366,538	52	1
	Other comprehensive income					
65201	Remeasurement of defined benefit plans	0	0	0	0	0
65301	Exchange differences on cumulative translation adjustments	999	0	(1,446)	0	(169)
65308	Unrealized gain (loss) on debt instrument at fair value through other comprehensive income	104	0	13,073	2	(99)
65310	Gain on reversal of impairment loss on debt instrument at fair value through other comprehensive income	0	0	0	0	0
65320	Other comprehensive income after tax	0	0	0	0	0
65000	Total other comprehensive income	1,104	0	11,628	2	(91)
	Net income belong to:					
	Owners' equity	369,975	58	366,538	52	1
	Non-controlling Interests					
	Total other comprehensive income belong to:					
	Owners' equity	371,078	58	378,165	54	(2)
	Non-controlling Interests					

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ASSETS QUALITY

Unit : NT\$'000, %

Year \ Month		Jun.30,2019				Jun.30,2018						
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	-	77,993	-	305,357	NA	-	1,995,856	-	515,365	NA	
	Unsecurity	-	35,408,833	-			-	53,068,814	-			
Consumer Finance	Housing Loan	-	-	-	-	NA	-	-	-	-	NA	
	Cash card	-	-	-			-	-	-			
	Small credit Loan	-	-	-			-	-	-			
	Others	-	-	-			-	-	-			
	Security	-	-	-	-	-	-	-	-	-	-	
	Unsecurity	-	-	-	-	-	-	-	-	-	-	
Total		-	35,486,826	-	305,357	-	55,064,670	-	515,365	-	NA	
		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		-	27,075,498	-	270,755		-	25,643,263	-	180,199		-
Other non-performing loans		-	-	-	-		-	-	-	-		-

Year \ Month	Jun.30,2019	Jun.30,2018
Loan classified as non-Pass-Due with normal payment after debt negotiation	-	-

Credit Exposure Concentration

Unit : NTS'000, %

Year \ Month	Jun.30,2019				Jun.30,2018			
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	27,075,498	572%	Hxx Hxx	Manufacturing	18,296,100	482%
2	Fxxxxx Plxxxxxx	Construction	8,172,267	173%	Axxxx	Manufacturing	18,019,888	474%
3	Hxx Hxx	Manufacturing	7,700,000	163%	Quxxxx	Manufacturing	10,528,491	277%
4	Ctxx	Manufacturing	5,358,173	113%	Fxxxxx Plxxxxxx	Retail	8,642,103	227%
5	Cxx xxxxx	Manufacturing	4,520,470	95%	Gxx Rx Pxx	Manufacturing	6,489,426	171%
6	Fxx Eaxxxx	Construction	3,842,054	81%	Ctxx	Manufacturing	5,063,713	133%
7	Daxxxxx	Financial Service	3,500,000	74%	Cxxxx	Construction	4,574,025	120%
8	Hx Txx	Manufacturing	3,175,548	67%	Adxxxxxx Sexx Cxxxxxxx	Financial Service	4,478,000	118%
9	Txxxx Cxxxx	Manufacturing	3,038,554	64%	Fxx Eaxxxx	Manufacturing	2,575,875	68%
10	Cxxxx Sxxxx	Manufacturing	2,710,642	57%	Hx Txx	Manufacturing	2,500,000	66%

Interest-Rate Sensitivity - TWD Currency

Jun.30,2019

Unit : NT\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	15,730,798	2,066,000	13,600,000	3,786,187	35,182,985
Sensitive liabilities	2,097,940	-	-	95,868	2,193,808
Sensitive Gap	13,632,858	2,066,000	13,600,000	3,690,319	32,989,177
Equity					4,746,251
Ratio of interest-rate sensitive assets to liabilities					1,603.74 %
Ratio of interest-rate sensitive gap to equity					695.06 %

Interest-Rate Sensitivity - USD Currency

Jun.30,2019

Unit : US\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	1,108,819	1,117	150,000	133,600	1,393,536
Sensitive liabilities	2,159,000	146,289	-	-	2,305,289
Sensitive Gap	(1,050,181)	(145,172)	150,000	133,600	(911,753)
Equity					2,612
Ratio of interest-rate sensitive assets to liabilities					60.45 %
Ratio of interest-rate sensitive gap to equity					-34,906.32 %

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		Jun.30,2019	Jun.30,2018
Ratio of return on assets	before income tax	0.38 %	0.46 %
	after incometax	0.33 %	0.38 %
Ratio of return on equity	before income tax	8.97 %	12.09 %
	after incometax	7.73 %	10.00 %
Ratio of net income		33.92 %	53.95 %

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
Jun.30,2019

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	584,698,098	157,222,260	174,461,755	128,670,614	98,582,529	25,760,940
Liabilities	588,151,638	126,774,302	195,489,444	142,110,354	87,210,606	36,566,932
Gap	-3,453,540	30,447,958	-21,027,689	-13,439,740	11,371,923	-10,805,992

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
Jun.30,2019

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	26,016,133	6,570,002	7,508,320	5,282,049	4,033,533	2,622,229
Liabilities	27,234,997	7,879,800	7,242,723	5,538,656	3,985,404	2,588,414
Gap	-1,218,864	-1,309,798	265,597	-256,607	48,129	33,815

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, %

	Jun.30,2019	Jun.30,2018
Demand deposits	3,052,101	2,018,928
% of Demand deposits	10.36 %	4.07 %
Time deposits	26,413,249	47,588,989
% of Time deposits	89.64 %	95.93 %
Foreign currency deposits	27,274,782	46,265,138
% of Foreign currency deposits	92.57 %	93.26 %

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 : NTS'000, %

	Jun.30,2019	Jun.30,2018
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	Jun.30,2019		Jun.30,2018	
	Average balance	Average interest rate	Average balance	Average interest rate
Interest bearing assets	79,930,604	1.63 %	97,127,420	1.57 %
Due from Central Bank, other branches and other banks	4,821,044	1.31 %	8,372,874	0.95 %
Securities purchased	16,376,609	0.74 %	24,702,832	0.46 %
A/R Forfaiting - without recourse	9,407,578	2.95 %	17,725,072	2.39 %
Loans, discounted notes and bills	49,325,373	1.95 %	46,326,642	2.27 %
Interest paying liabilities	157,568,174	2.74 %	93,918,515	2.08 %
Due to banks and other branches	47,590,799	2.43 %	49,736,493	1.92 %
Deposits (demand deposits, time deposits and NCD)	109,977,375	2.88 %	44,182,022	2.27 %

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

	Jun.30,2019		Jun.30,2018	
	Foreign currency	Equivalent to NTD	Foreign currency	Equivalent to NTD
Major foreign currencies net position (market risk)	EUR	35,727	EUR	67,225
	CNY	3,336	USD	2,323
	JPY	2,753	SGD	1,293
	SGD	1,893	CNY	515
	HKD	1,054	HKD	283

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.