

### Balance Sheet

Unit : NTS'000

ASSETS		Dec.31,2020		Dec.31,2019		LIABILITIES AND EQUITIES		Dec.31,2020		Dec.31,2019	
Code	Item	Amount	%	Amount	%	Code	Item	Amount	%	Amount	%
11000	Cash and cash equivalents	31,365	0	21,191	0	21000	Deposits from the Central Bank and banks	0	0	0	0
11500	Due from the Central Bank and call loans to banks	2,007,324	1	4,282,748	2	21500	Due to the Central Bank and other banks	0	0	2,000,000	1
12000	Financial asset at fair value through profit or loss	17,321,095	12	13,588,204	7	22000	Financial liability at fair value through profit	19,677,660	14	14,119,951	8
12100	Financial asset at fair value through other comprehensive income	293,704	0	290,420	0	22300	Hedging derivative financial liabilities	0	0	0	0
12200	Investment in debt instrument measured at amortized cost	18,488,540	13	18,739,041	10	22500	Securities sold under repurchase agreements	0	0	0	0
12300	Hedging derivative financial assets	0	0	0	0	23000	Payables	13,790,861	10	2,774,099	2
12500	Securities purchased under resell agreements	0	0	0	0	23200	Current income tax liabilities	422,554	0	0	0
13000	Receivables - net	37,972,553	27	22,922,378	12	23300	Liabilities Related to Assets Classified as Held for Sale	0	0	0	0
13200	Current income tax assets	40,188	0	43,238	0	23500	Deposits and remittances	79,926,127	57	46,857,669	26
13300	Assets Classified as Held for Sale	0	0	0	0	24000	Financial debenture payable	3,000,000	2	0	0
13500	Loans, discounted notes and bills - net	49,241,561	35	83,821,218	46	25500	Other financial liabilities	0	0	0	0
15100	Restricted assets	0	0	0	0	25600	Reserves for liability	525,527	0	454,352	0
15500	Other financial assets - net	0	0	0	0	26000	Lease debt	31,503	0	50,919	0
18500	Property and Equipment - net	22,317	0	24,851	0	29300	Deferred income tax liabilities	63,168	0	73,067	0
18600	Right of use - net	28,838	0	47,051	0	29500	Other liabilities	18,008,150	13	112,768,439	60
19000	Intangible assets - net	0	0	0	0	20000	TOTAL LIABILITIES	135,445,550	96	179,098,496	97
19300	Deferred income tax assets - net	269,542	0	0	0						
19500	Other assets - net	15,148,741	12	39,905,523	23	31000	Capital	2,760,820	2	2,760,820	2
						32000	Retained earnings	2,655,202	2	1,828,089	1
						32011	Unappropriated earnings	1,863,001	1	1,603,160	1
						32025	Current income	792,201	1	224,929	0
						32500	Other equity	4,196	0	(1,542)	0
						30000	TOTAL EQUITY	5,420,218	4	4,587,367	3
10000	TOTAL ASSETS	140,865,768	100	183,685,863	100		TOTAL LIAB. AND EQUITY	140,865,768	100	183,685,863	100

Commitments and Contingent Accounts		Dec.31,2020	Dec.31,2019	Allowance for uncollectible accounts		Dec.31,2020	Dec.31,2019
Code	Item	Amount	Amount	Code	Item	Amount	Amount
81004	Loan Commitment	10,576,245	9,254,827	13024	Acceptance	0	0
81005	Loan Uncommitment	149,584,964	169,090,139	13026	A/R Forfeiting - without recourse	246,235	204,906
81003	Guarantee	35,734,973	28,888,149	13590	Loans, discounted notes and bills	453,601	801,368
81011	Documentary L/C	0	86,098				

\* Report not certified by CPA auditors.

## Consolidate Income Statement

Unit : NT\$'000

Code	Description	2020Q4		2019Q4		Variable %
		Amount	%	Amount	%	
41000	Interest income	962,945	63	1,603,613	126	(40)
51000	Interest expense	(858,958)	(56)	(2,227,581)	(175)	(61)
	Net interest (expense) income	103,987	7	(623,968)	(49)	(117)
	Other operating income					
	Commission income	258,368	17	236,859	19	9
	Gain (loss) on financial assets or liabilities measured at fair value through profit and loss	(1,821,449)	(120)	(572,388)	(45)	218
	Gain (loss) on debt instrument at fair value through other comprehensive income	(2,417)	0	(2,402)	0	1
	Gain (loss) on financial asset measured at amortized cost	0	0	0	0	0
	Foreign exchange gains (losses) - net	2,703,801	178	1,855,130	146	46
	Impairment loss on assets (reversal of impairment loss on assets)	(558)	0	(147)	0	0
	Others	280,481	18	380,026	29	(26)
	Net income	1,522,213	100	1,273,110	100	20
58200	Bad debt expenses	230,168	15	(170,309)	(13)	(235)
	Operating expenses					
58500	Employee benefits	(325,531)	(21)	(338,667)	(27)	(4)
59000	Depreciation and amortization expense	(23,832)	(2)	(23,646)	(2)	1
59500	Other general and administrative expenses	(424,473)	(28)	(415,595)	(33)	2
	Consolidated income (loss) from continuing operations before income tax	978,545	64	324,893	26	201
61003	Consolidated income (loss) from continuing operations - Income tax (expense) benefit	(186,344)	(12)	(99,965)	(8)	86
	Consolidated income (loss) from continuing operations - after income tax	792,201	52	224,928	18	252
62500	Income ( loss) from discontinued operations	0	0	0	0	0
	Net income (loss)	792,201	52	224,928	18	252
	Other comprehensive income					
65201	Remeasurement of defined benefit plans	6,943	0	(613)	0	0
65301	Exchange differences on cumulative translation adjustments	5,798	0	(1,510)	0	(484)
65308	Unrealized gain (loss) on debt instrument at fair value through other comprehensive income	(60)	0	504	0	(112)
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	12,681	1	(1,620)	0	(883)
	Net income belong to:					
	Owners' equity	792,201	52	224,928	18	252
	Non-controlling Interests					
	Total other comprehensive income belong to:					
	Owners' equity	804,882	53	223,309	18	260
	Non-controlling Interests					

\* Report not certified by CPA auditors.

Information on fair value hierarchy of financial instruments

Unit : NT\$'000

Instrument item measured at fair value	Dec.31,2020				Dec.31,2019			
	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	-	-	-	-	49,947	49,947	-	-
Held for trading financial asset	-	-	-	-	49,947	49,947	-	-
Equity investment	-	-	-	-	-	-	-	-
Bond investment	-	-	-	-	49,947	49,947	-	-
Others	-	-	-	-	-	-	-	-
Financial assets designated at fair value through profit or loss on initial recognition	-	-	-	-	-	-	-	-
Financial asset at fair value through other comprehensive income	293,704	293,704	-	-	290,504	290,504	-	-
Equity investment	-	-	-	-	-	-	-	-
Bond investment	293,704	293,704	-	-	290,504	290,504	-	-
Others	-	-	-	-	-	-	-	-
Investment in debt instrument measured at amortized cost	18,488,539	10,112	18,478,427	-	18,739,071	2,367,755	16,371,316	-
Equity investment	-	-	-	-	-	-	-	-
Bond investment	4,406,157	10,112	4,396,045	-	9,640,418	2,367,755	7,272,663	-
Others	14,082,382	-	14,082,382	-	9,098,653	-	9,098,653	-
<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	17,321,095	-	17,321,095	-	13,538,257	-	13,538,257	-
Hedging derivative financial assets	-	-	-	-	-	-	-	-
<u>Liabilities</u>								
Financial liabilities designated at fair value through profit or loss	19,677,660	-	19,677,660	-	14,119,951	-	14,119,951	-
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	-	-	-	-	-	-	-	-
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

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		Dec.31,2020					Dec.31,2019					
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	-	-	-	453,601	NA	-	69,751	-	801,368	NA	
	Unsecurity	-	49,695,162	-			-	84,552,835	-			
Consumer Finance	Housing Loan	-	-	-	-	NA	-	-	-	-	NA	
	Cash card	-	-	-			-	-	-			
	Small credit Loan	-	-	-			-	-	-			-
	Others	-	-	-			-	-	-			-
Total		-	49,695,162	-	453,601	-	84,622,586	-	801,368	-	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		-	24,623,568	-	246,235		-	20,490,636	-	204,906		-
Other non-performing loans		-	-	-	-		-	-	-	-		-

Year \ Month	Dec.31,2020	Dec.31,2019
Loan classified as non-Pass-Due with normal payment after debt negotiation	-	-

### Credit Exposure Concentration

Unit : NTS'000, %

Year \ Month	Dec.31,2020				Dec.31,2019			
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	13,223,768	244%	Taxxx Sexx Coxxxxxxx	Manufacturing	25,125,396	548%
2	Fxxxxx Plxxxxxx	Manufacturing	10,794,233	199%	Axxxx	Manufacturing	20,490,636	447%
3	Hxx Hxx	Manufacturing	8,700,000	161%	Fxxxxx Plxxxxxx	Manufacturing	11,733,011	256%
4	Qxxxxx	Manufacturing	8,407,353	155%	Mxxxxxxx	Manufacturing	9,036,000	197%
5	Fxx Eaxxxx	Manufacturing	6,489,980	120%	Hxx Hxx	Manufacturing	7,700,000	168%
6	Hx Ixx	Manufacturing	5,699,900	105%	Coxxxx	Construction	7,530,000	164%
7	Gxxxxx Lxx	Manufacturing	5,699,900	105%	Qxxxxx	Manufacturing	5,981,832	130%
8	Ctxx	Construction	4,396,838	81%	Ctxx	Construction	5,533,624	121%
9	Cxxxx Sxxxx	Manufacturing	3,811,401	70%	Fxx Eaxxxx	Manufacturing	3,343,920	73%
10	Mxxxxxxx	Power Supplier	3,492,755	64%	Daxxxx	Financial Service	3,050,000	66%

### Interest-Rate Sensitivity - TWD Currency

Dec.31,2020

Unit : NT\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	22,647,894	7,580,000	13,085,000	9,147,436	52,460,330
Sensitive liabilities	400,000	-	-	3,076,724	3,476,724
Sensitive Gap	22,247,894	7,580,000	13,085,000	6,070,712	48,983,606
Equity					5,551,057
Ratio of interest-rate sensitive assets to liabilities					1,508.90 %
Ratio of interest-rate sensitive gap to equity					882.42 %

### Interest-Rate Sensitivity - USD Currency

Dec.31,2020

Unit : US\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	1,744,659	-	-	230,000	1,974,659
Sensitive liabilities	2,710,021	639,686	60,377	-	3,410,084
Sensitive Gap	(965,362)	(639,686)	(60,377)	230,000	(1,435,425)
Equity					(1,400)
Ratio of interest-rate sensitive assets to liabilities					57.91 %
Ratio of interest-rate sensitive gap to equity					102,530.36 %

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		Dec.31,2020	Dec.31,2019
Ratio of return on assets	before income tax	0.67 %	0.24 %
	after incometax	0.54 %	0.16 %
Ratio of return on equity	before income tax	18.73 %	6.79 %
	after incometax	15.16 %	4.70 %
Ratio of net income		52.04 %	17.67 %

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  
Dec.31,2020

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	541,984,960	167,974,107	125,236,585	82,626,196	136,779,752	29,368,320
Liabilities	550,979,440	144,751,793	144,615,965	97,287,751	122,354,576	41,969,355
Gap	-8,994,480	23,222,314	-19,379,380	-14,661,555	14,425,176	-12,601,035

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  
Dec.31,2020

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	25,121,363	7,002,408	6,494,579	4,220,622	5,076,960	2,326,794
Liabilities	26,003,515	8,731,285	5,171,234	4,258,560	5,537,615	2,304,821
Gap	-882,152	-1,728,877	1,323,345	-37,938	-460,655	21,973

Note:

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







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

Unit : NT\$'000, %

	Dec.31,2020	Dec.31,2019
Demand deposits	40,999,847	226,717
% of Demand deposits	51.30 %	0.48 %
Time deposits	38,923,816	46,628,549
% of Time deposits	48.70 %	99.52 %
Foreign currency deposits	79,449,403	45,178,139
% of Foreign currency deposits	99.41 %	96.42 %

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, %

	Dec.31,2020	Dec.31,2019
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	Dec.31,2020		Dec.31,2019	
	Average balance	Average interest rate	Average balance	Average interest rate
Interest bearing assets	109,894,749	0.66 %	250,827,849	0.98 %
Due from Central Bank, other branches and other banks	9,239,001	0.05 %	25,171,183	0.25 %
Securities purchased	18,252,627	0.25 %	40,366,432	0.66 %
A/R Forfaiting - without recourse	16,670,984	0.78 %	22,327,640	2.43 %
Loans, discounted notes and bills	65,732,137	0.86 %	162,962,594	1.17 %
Interest paying liabilities	81,453,547	0.38 %	129,702,170	1.51 %
Due to banks and other branches	31,475,167	0.15 %	100,007,008	1.24 %
Deposits (demand deposits, time deposits and NCD)	49,978,380	0.52 %	29,695,162	2.43 %

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

	Dec.31,2020		Dec.31,2019	
	Foreign currency	Equivalent to NTD	Foreign currency	Equivalent to NTD
Major foreign currencies net position (market risk)	EUR	5,789	EUR	8,347
	SGD	1,867	CNY	2,024
	USD	1,224	SGD	1,922
	JPY	1,198	INR	1,834
	NZD	318	THB	292

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.