

Balance Sheet

Unit : NTS'000

ASSETS		Jun.30,2021		Dec.31,2020		Jun.30,2020		LIABILITIES AND EQUITIES		Jun.30,2021		Dec.31,2020		Jun.30,2020	
Code	Item	Amount	%	Amount	%	Amount	%	Code	Item	Amount	%	Amount	%	Amount	%
11000	Cash and cash equivalents	19,895	0	31,365	0	24,128	0	21000	Deposits from the Central Bank and banks	0	0	0	0	0	0
11500	Due from the Central Bank and call loans to banks	3,777,767	4	2,007,324	1	974,741	1	21500	Due to the Central Bank and other banks	1,000,000	1	0	0	1,500,000	1
12000	Financial asset at fair value through profit or loss	15,263,522	11	17,321,095	12	14,269,530	10	22000	Financial liability at fair value through profit	15,480,686	10	19,677,660	14	15,632,651	11
12100	Financial asset at fair value through other comprehensive income	292,343	0	293,704	0	291,287	0	22300	Hedging derivative financial liabilities	0	0	0	0	0	0
12200	Investment in debt instrument measured at amortized cost	20,700,780	14	18,488,540	13	19,565,761	14	22500	Securities sold under repurchase agreements	0	0	0	0	0	0
12300	Hedging derivative financial assets	0	0	0	0	0	0	23000	Payables	362,363	0	13,790,861	10	6,031,125	4
12500	Securities purchased under resell agreements	0	0	0	0	0	0	23200	Current income tax liabilities	7	0	422,554	0	82,215	0
13000	Receivables - net	11,233,489	8	37,972,553	27	19,371,121	14	23300	Liabilities Related to Assets Classified as Held for Sale	0	0	0	0	0	0
13200	Current income tax assets	29,099	0	40,188	0	49,088	0	23500	Deposits and remittances	59,541,796	41	79,926,127	57	41,567,884	29
13300	Assets Classified as Held for Sale	0	0	0	0	0	0	24000	Financial debenture payable	4,700,000	3	3,000,000	2	2,000,000	1
13500	Loans, discounted notes and bills - net	49,100,243	34	49,241,561	35	71,510,027	50	25500	Other financial liabilities	0	0	0	0	0	0
15100	Restricted assets	0	0	0	0	0	0	25600	Reserves for liability	487,547	0	525,527	0	467,065	0
15500	Other financial assets - net	0	0	0	0	0	0	26000	Lease debt	26,225	0	31,503	0	41,257	0
18500	Property and Equipment - net	22,962	0	22,317	0	22,123	0	29300	Deferred income tax liabilities	22,328	0	63,168	0	98,751	0
18600	Right of use - net	23,491	0	28,838	0	37,945	0	29500	Other liabilities	56,229,977	41	18,008,148	13	70,102,712	50
19000	Intangible assets - net	0	0	0	0	0	0	20000	TOTAL LIABILITIES	137,850,929	96	135,445,548	96	137,523,660	96
19300	Deferred income tax assets - net	6,156	0	269,542	0	0	0	31000	Capital	2,760,820	2	2,760,820	2	2,760,820	2
19500	Other assets - net	43,110,812	29	15,148,739	12	16,676,970	13	32000	Retained earnings	2,957,523	2	2,655,202	2	2,505,376	3
								32011	Unappropriated earnings	2,655,202	2	1,863,001	1	1,828,089	1
								32025	Current income	302,321	0	792,201	1	677,287	1
								32500	Other equity	11,287	0	4,196	0	2,865	0
								30000	TOTAL EQUITY	5,729,630	4	5,420,218	4	5,269,061	5
10000	TOTAL ASSETS	143,580,559	100	140,865,766	100	142,792,721	102		TOTAL LIAB. AND EQUITY	143,580,559	100	140,865,766	100	142,792,721	101

Commitments and Contingent Accounts		Jun.30,2021	Dec.31,2020	Jun.30,2020	Allowance for uncollectible accounts		Jun.30,2021	Dec.31,2020	Jun.30,2020
Code	Item	Amount	Amount	Amount	Code	Item	Amount	Amount	Amount
81004	Loan Commitment	11,662,452	10,576,245	13,031,550	13024	Acceptance	10	0	0
81005	Loan Uncommitment	172,711,795	149,584,964	128,015,839	13026	A/R Forfaiting - without recourse	111,997	246,235	136,374
81003	Guarantee	31,323,498	35,734,973	30,165,367	13590	Loans, discounted notes and bills	465,970	453,601	696,950
81011	Documentary L/C	0	0	25,095					

* Report not certified by CPA auditors.

Consolidate Income Statement

Unit : NT\$'000

代碼	項 目	2021Q2		2020Q2		As of Jun 30,2021		As of Jun 30,2020		Variable %
		Amount	%	Amount	%	Amount	%	Amount	%	
41000	Interest income	181,883	48	251,699	39	381,377	48	251,699	39	381,377
51000	Interest expense	(109,133)	(26)	(205,105)	(32)	(207,861)	(26)	(205,105)	(32)	(207,861)
	Net interest (expense) income	72,750	22	46,594	(9)	173,516	22	46,594	(9)	173,516
	Other operating income									
	Commission income	77,797	17	70,105	11	137,822	17	70,105	11	137,822
	Gain (loss) on financial assets or liabilities measured at fair value through profit and loss	(297,303)	240	(1,964,525)	(307)	1,897,014	240	(1,964,525)	(307)	1,897,014
	Gain (loss) on debt instrument at fair value through other comprehensive income	(808)	0	(232)	0	(1,572)	0	(232)	0	(1,572)
	Gain (loss) on financial asset measured at amortized cost	0	0	0	0	0	0	0	0	0
	Foreign exchange gains (losses) - net	414,296	(213)	2,422,767	378	(1,681,472)	(213)	2,422,767	378	(1,681,472)
	Impairment loss on assets (reversal of impairment loss on assets)	(2,246)	0	1,265	0	(2,153)	0	1,265	0	(2,153)
	Others	71,240	34	64,272	10	265,856	34	64,272	10	265,856
	Net income	335,726	100	640,246	83	789,011	100	640,246	83	789,011
58200	Bad debt expenses	287,946	21	69,282	11	166,202	21	69,282	11	166,202
	Operating expenses									
58500	Employee benefits	(91,781)	(22)	(85,005)	(13)	(175,431)	(22)	(85,005)	(13)	(175,431)
59000	Depreciation and amortization expense	(7,015)	(2)	(5,877)	(1)	(13,075)	(2)	(5,877)	(1)	(13,075)
59500	Other general and administrative expenses	(115,614)	(30)	(149,410)	(23)	(238,291)	(30)	(149,410)	(23)	(238,291)
	Consolidated income (loss) from continuing operations before income tax	409,262	67	469,236	78	528,416	67	469,236	78	528,416
61003	Consolidated income (loss) from continuing operations - Income tax (expense) benefit	(50,738)	(29)	(38,378)	(11)	(226,095)	(29)	(38,378)	(11)	(226,095)
	Consolidated income (loss) from continuing operations - after income tax	358,524	38	430,858	67	302,321	38	430,858	67	302,321
62500	Income (loss) from discontinued operations	0	0	0	0	0	0	0	0	0
	Net income (loss)	358,524	38	430,858	67	302,321	38	430,858	67	302,321
	Other comprehensive income									
65201	Remeasurement of defined benefit plans	0	0	0	0	0	0	0	0	0
65301	Exchange differences on cumulative translation adjustments	2,967	1	745	0	6,896	1	745	0	6,896
65308	Unrealized gain (loss) on debt instrument at fair value through other comprehensive income	12	0	(389)	0	95	0	(389)	0	95
65310	Gain on reversal of impairment loss on debt instrument at fair value through other comprehensive income	0	0	0	0	0	0	0	0	0
65320	Other comprehensive income after tax	0	0	0	0	0	0	0	0	0
65000	Total other comprehensive income	2,979	1	357	0	6,991	1	357	0	6,991
	Net income belong to:									
	Owners' equity	358,524	38	430,858	67	302,321	38	430,858	67	302,321
	Non-controlling Interests			0	0	0	0			
	Total other comprehensive income belong to:			0	0	0	0			
	Owners' equity	361,503	39	431,214	68	309,312	39	431,214	68	309,312
	Non-controlling Interests									

* Report not certified by CPA auditors.

ASSETS QUALITY

Unit : NT\$'000, %

Year \ Month		Jun.30,2021					Jun.30,2020				
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	-	-	-	465,970	NA	-	37,589	-	696,950	NA
	Unsecurity	-	49,566,213				-	72,169,387			
Consumer Finance	Housing Loan	-	-	-	-	NA	-	-	-	-	NA
	Cash card	-	-	-			-				
	Small credit Loan	-	-	-			-				
	Others	-	-	-			-				
Total		-	49,566,213	-	465,970	-	72,206,976	-	696,950	-	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		-	11,196,711	-	111,997		-	13,637,390	-	136,374	
Other non-performing loans		-	-	-	-		-	-	-	-	

Year \ Month	Jun.30,2021	Jun.30,2020
Loan classified as non-Pass-Due with normal payment after debt negotiation	-	-

Credit Exposure Concentration

Unit : NTS'000, %

Year \ Month	Jun.30,2021				Jun.30,2020			
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	Txxxx Sexx Cxxxxxxx	Manufacturing	16,106,398	281%	Txxxx Sexx Cxxxxxxx	Manufacturing	31,456,300	549%
2	Axxxx	Manufacturing	10,193,248	178%	Axxxx	Manufacturing	13,637,390	238%
3	Fxxxxx Plxxxxxx	Manufacturing	9,192,919	160%	Fxxxxx Plxxxxxx	Manufacturing	11,331,380	198%
4	Mxxxxxxx	Power Supplier	6,076,535	106%	Hxx Hxx	Manufacturing	5,028,151	88%
5	Yxxxxx Wxxx Pxxxx	Power Supplier	5,510,071	96%	Cxxxx Sxxxx	Manufacturing	3,811,401	67%
6	Fxx Eaxxxx	Manufacturing	5,290,000	92%	Txxxxx Cxxxxx	Manufacturing	3,652,465	64%
7	Cxxxxxxx Wxxx Pxxxx	Power Supplier	4,498,352	79%	Daxxxx	Financial Service	3,500,000	61%
8	Daxxxx	Financial Service	3,800,000	66%	Fxx Eaxxxx	Manufacturing	3,314,860	58%
9	Yxxxx Corp.	Manufacturing	3,000,000	52%	Mxxxxxxx	Power Supplier	3,162,710	55%
10	Cxxx	Construction	2,950,093	51%	Yxxxxx Wxxx Pxxxx	Power Supplier	2,260,482	39%

Interest-Rate Sensitivity - TWD Currency

Jun.30,2021

Unit : NT\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	21,571,150	9,300,000	10,960,000	10,249,794	52,080,944
Sensitive liabilities	2,018,773	-	-	5,766,236	7,785,009
Sensitive Gap	19,552,377	9,300,000	10,960,000	4,483,558	44,295,935
Equity	5,795,926				
Ratio of interest-rate sensitive assets to liabi	668.99 %				
Ratio of interest-rate sensitive gap to equity	764.26 %				

Interest-Rate Sensitivity - USD Currency

Jun.30,2021

Unit : US\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	596,288	149,242	550,738	100,000	1,396,268
Sensitive liabilities	1,813,798	316,842	400,738	-	2,531,378
Sensitive Gap	(1,217,510)	(167,600)	150,000	100,000	(1,135,110)
Equity	(4,851)				
Ratio of interest-rate sensitive assets to liabi	55.16 %				
Ratio of interest-rate sensitive gap to equity	23,399.51 %				

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.30,2021	Jun.30,2020
Ratio of return on assets	before income tax	0.35 %	0.51 %
	after incometax	0.20 %	0.44 %
Ratio of return on equity	before income tax	9.38 %	15.48 %
	after incometax	5.37 %	13.36 %
Ratio of net income		38.32 %	67.23 %

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.30,2021

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	502,931,322	119,731,791	118,498,241	106,844,561	115,627,080	42,229,649
Liabilities	512,702,875	109,036,740	135,897,860	105,068,333	96,402,017	66,297,925
Gap	-9,771,553	10,695,051	-17,399,619	1,776,228	19,225,063	-24,068,276

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.30,2021

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	29,701,037	5,731,524	6,566,477	4,380,709	5,717,094	7,305,233
Liabilities	30,180,816	6,718,282	5,593,495	4,615,869	5,960,529	7,292,641
Gap	-479,779	-986,758	972,982	-235,160	-243,435	12,592

Note:

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

Sale of Distressed Debt Information

Jun.30,2021

1. Transaction information of distressed debt sale

Unit : NT\$'000

Transaction Date	Counterparty	Debt Component	Book Value	Selling Price	Gain/loss from disposal	Condition of Agreement	Relationship with counterparty
-	-	-	-	-	-	-	-

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

Unit : NT\$'000, %

	Jun.30,2021	Jun.30,2020
Demand deposits	12,312,917	1,727,062
% of Demand deposits	20.68 %	4.16 %
Time deposits	47,226,642	39,838,663
% of Time deposits	79.32 %	95.84 %
Foreign currency deposits	57,456,788	38,774,584
% of Foreign currency deposits	96.50 %	93.28 %

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, %

	Jun.30,2021	Jun.30,2020
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.30,2021		Jun.30,2020	
	Average balance	Average interest rate	Average balance	Average interest rate
Interest bearing assets	143,892,556	0.33 %	216,034,695	0.65 %
Due from Central Bank, other branches and other banks	46,427,537	0.17 %	11,993,474	0.08 %
Securities purchased	21,529,368	0.20 %	19,746,841	0.50 %
A/R Forfaiting - without recourse	7,367,285	1.17 %	7,119,682	1.30 %
Loans, discounted notes and bills	68,568,366	0.48 %	177,174,698	0.70 %
Interest paying liabilities	55,452,713	0.14 %	117,368,391	0.58 %
Due to banks and other branches	46,274,415	0.11 %	79,299,680	0.12 %
Deposits (demand deposits, time deposits and NCD)	9,178,298	0.30 %	38,068,711	1.55 %

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.30,2021		Jun.30,2020	
	Foreign currency	Equivalent to NTD	Foreign currency	Equivalent to NTD
Major foreign currencies net position (market risk)	EUR	12,485	EUR	29,658
	SGD	1,905	CNY	2,940
	USD	1,520	JPY	2,751
	CNY	694	SGD	1,878
	GBP	384	HKD	1,713

Note:

1. Major foreign currencies shall mean the top five currencies with largest positions.