# CRÉDIT AGRICOLE CORPORATE & INVESTMENT BANK 東方匯理銀行

#### Balance Sheet

Unit : NT\$'000

	ASSETS	Sep.30,2	021	Dec.31,2	020	Sep.30,2	020	LIA	BILITIES AND EQUITIES	Sep.30,2	021	Dec.31,2	020	Sep.30,20	020
Code	Item	Amount	%	Amount	%	Amount	%	Code	Item	Amount	%	Amount	%	Amount	%
11000	Cash and cash equivalents	9,479	0	31,365	0	33,525	0	21000	Deposits from the Central Bank	72,837	0	0	0	0	0
									and banks						
11500	Due from the Central Bank and call loans to banks	1,473,048	1	2,007,324	1	3,263,658	2	21500	Due to the Central Bank and other banks	0	0	0	0	0	0
12000	Financial asset at fair value	10,053,750	10	17,321,095	12	15,183,587	10	22000	Financial liability at fair value	10,755,210	10	19,677,660	14	16,776,327	11
12000	through profit or loss	10,055,750	10	17,521,055		13,103,307	10	22000	through profit	10,7 55,210	10	10,077,000		10,770,527	
12100	Financial asset at fair value	291,470	0	293,704	0	494,620	0	22300	Hedging derivative financial	0	0	0	0	0	0
	through other comprehensive								liabilities						
40000	income			40,400,540	10	46 956 959									
12200	Investment in debt instrument measured at amortized cost	24,311,349	23	18,488,540	13	16,056,258	11	22500	Securities sold under repurchase agreements	0	0	0	0	0	0
12300	Hedging derivative financial	0	0	0	0	0	0	23000	Payables	335,565	0	13,790,861	10	4,648,273	3
	assets	-	-	-	-	-	-			,	-			.,	-
12500	Securities purchased under resell	0	0	0	0	0	0	23200	Current income tax liabilities	7	0	422,554	0	292,388	0
	agreements														
13000	Receivables - net	20,480,142	19	37,972,553	27	22,339,259	15	23300	Liabilities Related to Assets Classified as Held for Sale	0	0	0	0	0	0
13200	Current income tax assets	243,998	0	40,188	0	51,782	0	23500	Deposits and remittances	83,142,030	79	79,926,127	57	53,125,159	36
13300	Assets Classified as Held for	0	0	0	0	0	0	24000	Financial debenture payable	4,700,000	4	3,000,000	2	3,000,000	2
10500	Sale	20 505 005				74 050 740									
13500	Loans, discounted notes and bills - net	28,505,985	27	49,241,561	35	74,853,740	50	25500	Other financial liabilities	0	0	0	0	0	0
15100	Restricted assets	0	0	0	0	0	0	25600	Reserves for liability	568,056	1	525,527	0	532,342	0
15500	Other financial assets - net	0	0	0	0	0	0	26000	Lease debt	19,876	0	31,503	0	36,392	0
18500	Property and Equipment - net	21,670	0	22,317	0	23,036	0	29300	Deferred income tax liabilities	10,724	0	63,168	0	0	0
18600	Right of use - net	18,344	0	28,838	0	33,391	0	29500	Other liabilities	41,621	0	18,008,148	13 96	64,807,409	45
19000 19300	Intangible assets - net Deferred income tax assets - net	0	0	0 269,542	0	0 113.044	0	20000	TOTAL LIABILITIES	99,645,926	94	135,445,548	96	143,218,290	97
19500	Other assets - net	20,022,618	20	15,148,739	12	16,015,030	12	31000	Capital	2,760,820	3	2,760,820	2	2,760,820	2
15500	other assets her	20,022,010	20	13,110,733		10,010,000		32000	Retained earnings	3,013,951	3	2,655,202	2	2,478,385	1
								32011	Unappropriated earnings	2,655,202	3	1,863,001	1	1,828,089	1
								32025	Current income	358,749	0	792,201	1	650,296	0
								32500 30000	Other equity	11,156 5,785,927	0	4,196	0	3,435 5,242,640	0
								30000	TOTAL EQUITY	5,785,927	ь	5,420,218	4	5,242,640	3
1000-	TOTAL ACCETS	105 101 5							TOTAL LLAD AND DOLT						4.0-
10000	TOTAL ASSETS	105,431,853	100	140,865,766	100	148,460,930	100		TOTAL LIAB. AND EQUITY	105,431,853	100	140,865,766	100	148,460,930	100
	Commitments and														
	Contingent Accounts	Sep.30,2	021	Dec.31,2	020	Sep.30,2	020	Allow	ance for uncollectible accounts	Sep.30,2	021	Dec.31,2	020	Sep.30,20	020
Code	Item	Amour	nt	Amour	nt	Amou	nt	Code	Item	Amou	nt	Amou	nt	Amour	nt
81004	Loan Commitment	10	,748,174	10	,576,245	12	,713,917	13024	Acceptance		0		0		0
81005	Loan Uncommitment		,147,927		,584,964		,154,557	13026	A/R Forfaiting - without recourse		206,050		246,235		180,514
81003	Guarantee		,955,936		,734,973		6,439,391	13590	Loans, discounted notes and bills		248,096		453,601		729,915
	Documentary L/C	50	,555,550		,,,	50	18,139	13330	Louis, discounce notes and bills		0,050		.55,001		. 10,010
01011	Documentary L/C		0		0		10,159								

\* Report not certified by CPA auditors.

CRÉDIT AGRICOLE CORPORATE & INVESTMENT BANK 東方匯理銀行

#### Consolidate Income Statement

Unit : NT\$'000

115	<i>4</i> 5 D	2021Q	3	2020Q3	3	As of Sep 30	,2021	As of Sep 30	,2020	Variable %
代碼	項目	Amount	%	Amount	%	Amount	%	Amount	%	v arrable %
41000	Interest income	153,866	54	219,307	74	535,243	54	764,505	59	(30)
51000	Interest expense	(110,544)	(32)	(130,203)	(44)	(318,405)	(32)	(763,672)	(59)	(58)
	Net interest (expense) income	43,322	22	89,104	0	216,838	22	833	0	25,931
	Other operating income							0	0	0
	Commission income	42,988	18	37,688	13	180,810	18	210,711	16	(14)
	Gain (loss) on financial assets or liabilities	(478,267)	143	(96,732)	(33)	1,418,747	143	(1,060,587)	(81)	(234)
	measured at fair value through profit and loss Gain (loss) on debt instrument at fair value through other	(742)	0	(630)	0	(2,314)	0	(1,541)	0	50
	comprehensive income Gain (loss) on financial asset measured at amortized cost	0	0	0	0	0	0	0	0	0
	Foreign exchange gains (losses) - net	581,700	(111)	221,669	75	(1,099,772)	(111)	1,909,931	147	(158)
	Impairment loss on assets (reversal of	(5,347)	(1)	(988)	0		(1)	(1,386)	0	0
	impairment loss on assets)	(-/- /	. ,	(/		( )	. ,	( ))		
	Others	18,328	29	45,264	15	284,184	29	244,794	19	16
	Net income	201,982	100	295,375	70	990,993	100	1,302,755	101	(24)
58200	Bad debt expenses	46,457	21	(141,446)	(48)	212,659	21	18,615	1	1,042
	Operating expenses							0	0	0
58500	Employee benefits	(84,749)	(26)	(79,949)	(27)	(260,180)	(26)	(244,879)	(19)	6
59000	Depreciation and amortization expense	(6,954)	(2)	(5,941)	(2)	(20,029)	(2)	(17,776)	(1)	13
59500	Other general and administrative expenses	(105,756)	(35)	(96,652)	(33)	(344,047)	(35)	(302,149)	(23)	14
	Consolidated income (loss) from continuing operations before	50,980	58	(28,613)	58	579,396	58	756,566	58	(23)
61003	income tax Consolidated income (loss) from continuing operations - Income	5,448	(22)	1,622	(8)	(220,647)	(22)	(106,270)	(8)	108
	tax (expense) benefit Consolidated income (loss) from continuing operations - after	56,428	36	(26,991)	50	358,749	36	650,296	50	(45)
635.00	income tax								0	0
62500	Income (loss) from discontinued operations	0	0	0	0	0	0	0	0	0
	Net income (loss)	56,428	36	(26,991)	50	358,749	36	650,296	50	(45)
								0	0 0	0
65204	Other comprehensive income							0	-	0
65201	Remeasurement of defined benift plans	0	0	0	0	0	0	0	0	0
65301 65308	Exchange differences on cumulative translation adjustments	43 (75)	1	663	0	6,939 20	1 0	0	0 0	0
05308	Unrealized gain (loss) on debt instrument at fair value through other comprehensive income	(75)	0	(92)	0	20	U	0	0	0
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	(32)	1	571	0	6,959	1	5,030	0	38
								(53)	0	(138)
	Net income belong to:							0	0	0
	Owners' equity	56,428	36	(26,991)	50	358,749	36	0	0	0
	Non-controlling Interests			0	0	0	0	4,977	0	40
	Total other comprehensive income belong to:			0	0	0	0	655,273	50	(44)
	Owners' equity	56,396	37	(26,420)	50	365,708	37	0	0	0
	Non-controlling Interests							0	0	0

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### Information on fair value hierarchy of financial instruments

Unit : NT\$'000

Instrument item meansured at fair 1		Sep.30	,2021			Sep.30	,2020	
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	-	-	-	-	-	-	-	-
through profit or loss								
Held for trading financial asset	-	-	-	-	-	-	-	-
Equity investment	-	-	-	-	-	-	-	-
Bond investment	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
Financial assets designated at fair value	-	-	-	-	-	-	-	-
through profit or loss on initial recognition								
Financial asset at fair value through other	291,708	291,708	-	-	494,922	494,922	-	-
comprehensive income								
Equity investment	-	-	-	-	-	-	-	-
Bond investment	291,708	291,708	-	-	494,922	494,922	-	-
Others	-	-	-	-	-	-	-	-
Investment in debt instrument measured at	24,311,349	10,039	24,301,310	-	16,056,258	910,254	15,146,004	-
amortized cost								
Equity investment	-	-	-	-	-	-	-	-
Bond investment	10,003,551	10,039	9,993,512	-	4,373,558	910,254	3,463,304	-
Others	14,307,798	-	14,307,798	-	11,682,700	-	11,682,700	-
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	10,053,750	-	10,053,750	-	15,183,587	-	15,183,587	-
through profit or loss								
Hedging derivative financial assets	-	-	-	-	-	-	-	-
Liabilities								
Financial liabilities designated at fair value	10,755,210	-	10,755,210	-	16,776,327	-	16,776,327	-
through profit or loss								
Hedging derivative financial liabilities	-	-	-	-	-	-	-	-

#### Financial asset changes in fair value measurement level 3

								Unit : NT\$'000
	Beginning	Profit/Los	s valuation	Increase du	ring period	Decrease d	uring period	Endine action d
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	XII C	G (A 1 )	Increase du	ring period	Decrease d	uring period	
Item	retained earnging Valuation of profit/loss the period			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	)21				Sep.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	-	-	-	248,096		-	-	-	729,915	
Corporate Philance	Unsecurity	-	28,754,081	-	248,090		-	75,583,655	-	729,915	
	Housing Loan	-	-	-	-		-	-	-	-	
	Cash card	-	-	-	-	NA	-	-	-	-	NA
Consumer Finace	Small credit Loan	-	-	-	-	INA	-	-	-	-	NA
	Others Security Unsecurity	-	-	-	-		-	-	-	-	
	Total	-	28,754,081	-	248,096		-	75,583,655	-	729,915	
		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		-	-	-	-		-	-	-	-	
Factoring-without	recourse	-	20,600,984	-	206,050	NA	-	18,051,455	-	180,514	NA
Other non-perform	ing loans	-	-	-	-		-	-	-	-	

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



# Credit Exposure Concentration

Unit : NT\$'000, %

Year \ Month		Sep.30,2021				Sep.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	Hx Ixx	Manufacturing	10,687,026	185%	Taxxx Sexx Coxxxxxxx	Manufacturing	30,211,803	576%
2	Ахххх	Manufacturing	7,938,960	137%	Ахххх	Manufacturing	18,051,455	344%
3	Fxx Eaxxxx	Manufacturing	6,500,000	112%	Foxxxxx Plxxxxx	Manufacturing	13,379,888	255%
4	Mxxxxxxx	Power Supplier	6,076,535	105%	Hxx Hxx	Manufacturing	7,700,000	147%
5	Ctxx	Construction	5,561,593	96%	Fxx Eaxxxx	Manufacturing	7,690,080	147%
6	Yxxxxxx Wxxx Pxxxx	Power Supplier	5,510,071	95%	Ctxx	Construction	5,992,590	114%
7	Foxxxxx Plxxxxxx	Manufacturing	5,325,415	92%	Daxxxxx	Financial Service	4,000,000	76%
8	Cxxxxxxx Wxxx Pxxxx	Power Supplier	4,498,352	78%	Adxxxxxx Sexx Coxxxxxx	Manufacturing	3,955,000	75%
9	Cxxxx Sxxxx	Manufacturing	4,133,963	71%	Cxxxx Sxxxx	Manufacturing	3,823,816	73%
10	Тххххх Сххххх	Manufacturing	3,280,000	57%	Mxxxxxxx	Power Supplier	3,367,198	64%



# Interest-Rate Sensitivity - TWD Currency

Sep.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	19,273,892	6,710,000	12,350,000	11,845,584	50,179,476			
Sensitive liabilities	1,210,423	-	-	4,766,236	5,976,659			
Sensitive Gap	18,063,469	6,710,000	12,350,000	7,079,348	44,202,817			
Equity					5,849,620			
Ratio of interest-rate	sensitive assets to liabi				839.59 %			
Ratio of interest-rate sensitive gap to equity								

### Interest-Rate Sensitivity - USD Currency Sep.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	1,305,918	1,630,069	32,530	100,000	3,068,517			
Sensitive liabilities	1,467,654	1,236,969	233,989	-	2,938,612			
Sensitive Gap	(161,736)	393,100	(201,459)	100,000	129,905			
Equity					(4,853)			
Ratio of interest-rate	sensitive assets to liabi				104.42 %			
Ratio of interest-rate sensitive gap to equity								

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.30,2021	Sep.30,2020
Ratio of return on assets	before income tax	0.46 %	0.50 %
Kano of return on assets	after incometax	0.29 %	0.43 %
Ratio of return on equity	before income tax	9.90 %	14.71 %
Kano of return on equity	after incometax	6.13 %	12.64 %
Ratio of net income		36.20 %	49.92 %

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.30,2021

Unit : NT\$'000

		Amount for the remaining period to the maturity date								
ITEM	TOTAL	0 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	over 1 year				
Assets	536,180,610	144,645,901	97,705,533	114,891,452	116,798,831	62,138,893				
Liabilities	544,388,360	118,508,717	132,056,334	111,686,744	103,755,332	78,381,233				
Gap	-8,207,750	26,137,184	-34,350,801	3,204,708	13,043,499	-16,242,340				

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.30,2021

Unit : US\$'000

ITEM		Amount for the remaining period to the maturity date							
	TOTAL	0 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	over 1 year			
Assets	33,642,175	7,450,910	6,243,769	7,022,848	4,713,971	8,210,677			
Liabilities	33,510,341	8,170,204	4,936,163	6,242,761	5,528,689	8,632,524			
Gap	131,834	-719,294	1,307,606	780,087	-814,718	-421,847			

Note:

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

CRÉDIT AGRICOLE CORPORATE & INVESTMENT BANK 東方匯理銀行

### Sale of Distressed Debt Information Sep.30,2021

1. Transcation information of distressed debt sale

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

Unit : NT\$'000



### Information of reinvestment business Sep.30,2021

Unit : NT\$'000

	<b>T</b>	Main		Stockholdi Investment Realized		Conditions of share consolidation between the company and its affiliated companies				
	n Departing Item	ng ratio in Closing Period	Closing Value Current	Doriod	Current number of stock holding	number of	Number of stock	Fotal Stockholdin g ratio	Remarks	
-	-	-	-	-	-	-	-	-	-	-



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

Unit : NT\$'000, %

	Sep.30,2021	Sep.30,2020		
Demand deposits	27,482,304	5,985,917		
% of Demand deposits	33.06 %	11.27 %		
Time deposits	55,657,252	47,136,931		
% of Time deposits	66.94 %	88.73 %		
Foreign currency deposits	81,865,371	50,090,247		
% of Foreign currency deposits	98.47 %	94.29 %		

Note:

1. % of Demand deposits = demand deposits ÷ total deposits ;

% of Time deposits = time deposits  $\div$  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, %

	Sep.30,2021	Sep.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, % Sep.30,2021 Sep.30,2020 ITEM Average Average Average Average balance interest rate balance interest rate 148,962,792 0.31 % 199,794,528 0.32 % Interest bearing assets Due from Central Bank, other branches 71,840,768 -0.04 % 15,886,663 -0.26 % and other banks Securities purchased 23,631,710 0.16 % 16,674,277 0.35 % A/R Forfaiting - without recourse 7,859,529 1.06 % 12,771,842 0.75 % 45,630,785 0.93 % 154,461,746 0.38 % Loans, discounted notes and bills 103,032,569 0.22 % 119,016,705 0.28 % Interest paying liabilities 71,078,185 Due to banks and other branches 51,740,712 0.12 % 0.00 % Deposits (demand deposits, time 51,291,857 47,938,520 0.33 % 0.70 % deposits and NCD)

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 . N130					
	Sej	p.30,2021	Sep.30,2020		
	Foreign currency	Equivalent to NTD	Foreign currency	Equivalent to NTD	
	USD	6,804	EUR	16,773	
Major foreign currencies net	EUR	6,642	INR	2,616	
position (market risk)	SGD	1,895	SGD	1,914	
	JPY	1,658	USD	1,174	
	CNY	1,049	JPY	821	

Unit : NT\$'000

Note:

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