

Balance Sheet

Unit : NTS'000

ASSETS		Jun.30,2022		Dec.31,2021		Jun.30,2021		LIABILITIES AND EQUITIES		Jun.30,2022		Dec.31,2021		Jun.30,2021	
Code	Item	Amount	%	Amount	%	Amount	%	Code	Item	Amount	%	Amount	%	Amount	%
11000	Cash and cash equivalents	24,591	0	20,038	0	19,895	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	695,918	1	1,080,511	1	3,777,767	4	21500	Due to the Central Bank and other banks	0	0	0	0	1,000,000	1
12000	Financial asset at fair value through profit or loss	39,739,174	31	10,396,938	8	15,263,522	11	22000	Financial liability at fair value through profit	38,884,303	30	10,804,255	8	15,480,686	10
12100	Financial asset at fair value through other comprehensive income	297,725	0	290,878	0	292,343	0	22300	Hedging derivative financial liabilities	0	0	0	0	0	0
12200	Investment in debt instrument measured at amortized cost	17,592,147	14	20,508,647	16	20,700,780	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	472,730	0	372,814	0	362,363	0
12500	Securities purchased under resell agreements	0	0	0	0	0	0	23200	Current income tax liabilities	638	0	7	0	7	0
13000	Receivables - net	22,621,785	17	39,596,374	31	11,233,489	8	23300	Liabilities Related to Assets Classified as Held for Sale	0	0	0	0	0	0
13200	Current income tax assets	209,040	0	245,558	0	29,099	0	23500	Deposits and remittances	50,439,232	39	107,464,729	83	59,541,796	41
13300	Assets Classified as Held for Sale	0	0	0	0	0	0	24000	Financial debenture payable	4,700,000	4	4,700,000	4	4,700,000	3
13500	Loans, discounted notes and bills - net	31,518,556	24	32,720,307	25	49,100,243	34	25500	Other financial liabilities	0	0	0	0	0	0
15100	Restricted assets	0	0	0	0	0	0	25600	Reserves for liability	608,433	0	670,606	1	487,547	0
15500	Other financial assets - net	0	0	0	0	0	0	26000	Lease debt	280,053	0	19,716	0	26,225	0
18500	Property and Equipment - net	21,184	0	20,290	0	22,962	0	29300	Deferred income tax liabilities	183,186	0	0	0	22,328	0
18600	Right of use - net	278,517	0	18,608	0	23,491	0	29500	Other liabilities	28,493,758	22	33,235	0	56,229,977	41
19000	Intangible assets - net	0	0	0	0	0	0	20000	TOTAL LIABILITIES	124,062,333	96	124,065,362	96	137,850,929	96
19300	Deferred income tax assets - net	0	0	43,147	0	6,156	0	31000	Capital	2,760,820	2	2,760,820	2	2,760,820	2
19500	Other assets - net	17,109,980	13	24,754,468	19	43,110,812	29	32000	Retained earnings	3,279,253	2	2,857,560	2	2,957,523	2
								32011	Unappropriated earnings	2,858,184	2	2,655,613	2	2,655,202	2
								32025	Current income	421,069	0	201,947	0	302,321	0
								32500	Other equity	6,211	0	12,022	0	11,287	0
								30000	TOTAL EQUITY	6,046,284	4	5,630,402	4	5,729,630	4
10000	TOTAL ASSETS	130,108,617	100	129,695,764	100	143,580,559	100	TOTAL LIAB. AND EQUITY	130,108,617	100	129,695,764	100	143,580,559	100	

Commitments and Contingent Accounts		Jun.30,2022	Dec.31,2021	Jun.30,2021	Allowance for uncollectible accounts		Jun.30,2022	Dec.31,2021	Jun.30,2021
Code	Item	Amount	Amount	Amount	Code	Item	Amount	Amount	Amount
81004	Loan Commitment	12,856,293	12,794,730	11,662,452	13024	Acceptance	0	0	10
81005	Loan Uncommitment	219,267,564	140,299,151	172,711,795	13026	A/R Forfaiting - without recourse	226,898	398,800	111,997
81003	Guarantee	35,804,428	39,597,426	31,323,498	13590	Loans, discounted notes and bills	270,581	282,801	465,970
81011	Documentary L/C	703,545	138,581	0					

\* Report not certified by CPA auditors.

### Consolidate Income Statement

Unit : NT\$'000

代碼	項 目	2022Q2		2021Q2		As of Jun 30,2022		As of Jun 30,2021		Variable %
		Amount	%	Amount	%	Amount	%	Amount	%	
41000	Interest income	197,131	47	181,883	54	388,518	47	381,377	48	2
51000	Interest expense	(308,919)	(55)	(109,133)	(33)	(445,890)	(55)	(207,861)	(26)	115
	Net interest (expense) income	(111,788)	(8)	72,750	22	(57,372)	(8)	173,516	22	(133)
	Other operating income	0	0	0	0	0	0	0	0	0
	Commission income	54,686	14	77,797	23	113,892	14	137,822	17	(17)
	Gain (loss) on financial assets or liabilities measured at fair value through profit and loss	111,207	137	(297,303)	(89)	1,124,276	137	1,897,014	240	(41)
	Gain (loss) on debt instrument at fair value through other comprehensive income	(75)	0	(808)	0	(720)	0	(1,572)	0	(54)
	Gain (loss) on financial asset measured at amortized cost	0	0	0	0	0	0	0	0	0
	Foreign exchange gains (losses) - net	187,722	(73)	414,296	123	(593,797)	(73)	(1,681,472)	(213)	(65)
	Impairment loss on assets (reversal of impairment loss on assets)	644	0	(2,246)	(1)	2,042	0	(2,153)	0	0
	Others	55,573	30	71,240	21	229,700	30	265,856	34	(14)
	Net income	297,969	100	335,726	99	818,021	100	789,011	100	4
58200	Bad debt expenses	(173,690)	31	287,946	86	255,822	31	166,202	21	54
	Operating expenses	0	0	0	0	0	0	0	0	0
58500	Employee benefits	(92,971)	(22)	(91,781)	(27)	(180,089)	(22)	(175,431)	(22)	3
59000	Depreciation and amortization expense	(13,866)	(3)	(7,015)	(2)	(24,566)	(3)	(13,075)	(2)	88
59500	Other general and administrative expenses	(103,895)	(27)	(115,613)	(34)	(221,145)	(27)	(238,289)	(30)	(7)
	Consolidated income (loss) from continuing operations before income tax	(86,453)	79	409,263	67	648,043	79	528,418	67	23
61003	Consolidated income (loss) from continuing operations - Income tax (expense) benefit	54,749	(28)	(50,738)	(29)	(226,974)	(28)	(226,095)	(29)	0
	Consolidated income (loss) from continuing operations - after income tax	(31,704)	51	358,524	38	421,069	51	302,321	38	39
62500	Income ( loss) from discontinued operations	0	0	0	0	0	0	0	0	0
	Net income (loss)	(31,704)	51	358,524	38	421,069	51	302,321	38	39
	Other comprehensive income	0	0	0	0	0	0	0	0	0
65201	Remeasurement of defined benefit plans	0	0	0	0	0	0	0	0	0
65301	Exchange differences on cumulative translation adjustments	0	0	0	0	0	0	0	0	0
65308	Unrealized gain (loss) on debt instrument at fair value through other comprehensive income	0	0	0	0	0	0	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	(2,401)	(1)	2,967	1	(5,039)	(1)	6,896	1	(173)
		(319)	0	12	0	(771)	0	95	0	(912)
	Net income belong to:	0	0	0	0	0	0	0	0	0
	Owners' equity	0	0	0	0	0	0	0	0	0
	Non-controlling Interests	(2,721)	(1)	2,979	1	(5,811)	(1)	6,991	1	(183)
	Total other comprehensive income belong to:	(34,424)	50	361,503	39	415,259	50	309,312	39	34
	Owners' equity	0	0	0	0	0	0	0	0	0
	Non-controlling Interests	0	0	0	0	0	0	0	0	0

\* Report not certified by CPA auditors.



## ASSETS QUALITY

Unit : NTS'000, %

Year \ Month		Jun.30,2022					Jun.30,2021					
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	-	-	-	270,581	NA	-	-	-	465,970	NA	
	Unsecurity	-	31,789,137	-	-		-	49,566,213	-	-		
Consumer Finance	Housing Loan	-	-	-	-		-	-	-	-		-
	Cash card	-	-	-	-		-	-	-	-		-
	Small credit Loan	-	-	-	-		-	-	-	-		-
	Others	-	-	-	-		-	-	-	-		-
	Security	-	-	-	-		-	-	-	-		-
	Unsecurity	-	-	-	-	-	-	-	-	-		
Total		-	31,789,137	-	270,581	-	49,566,213	-	465,970	-		
		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		-	22,671,212	-	226,898		-	11,196,711	-	111,997		
Other non-performing loans		-	-	-	-		-	-	-	-		

Year \ Month	Jun.30,2022	Jun.30,2021
Loan classified as non-Pass-Due with normal payment after debt negotiation	-	-

### Credit Exposure Concentration

Unit : NT\$'000, %

Year \ Month	Jun.30,2022				Jun.30,2021			
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	11,888,249	197%	Taxxx Sexx Cxxxxxxx	Manufacturing	16,106,398	281%
2	Axxxx	Manufacturing	7,430,188	123%	Axxxx	Manufacturing	10,193,248	178%
3	Mxxxxxxx	Power Supplier	5,875,358	97%	Fxxxxx Plxxxxx	Manufacturing	9,192,919	160%
4	Yxxxxx Wxxx Pxxxx	Power Supplier	5,510,071	91%	Mxxxxxxx	Power Supplier	6,076,535	106%
5	Txxxxx Cxxxx	Manufacturing	5,200,000	86%	Yxxxxx Wxxx Pxxxx	Power Supplier	5,510,071	96%
6	Ctxx	Construction	5,023,847	83%	Fxx Eaxxxx	Manufacturing	5,290,000	92%
7	Fxx Eaxxxx	Manufacturing	4,500,000	74%	Cxxxxxxx Wxxx Pxxxx	Power Supplier	4,498,352	79%
8	Cxxxxxxx Wxxx Pxxxx	Power Supplier	4,498,352	74%	Daxxxx	Financial Service	3,800,000	66%
9	Cxxxx Sxxxx	Manufacturing	3,900,170	65%	Yxxxx Corp.	Manufacturing	3,000,000	52%
10	Cxxx	Financial Service	3,323,326	55%	Ctxx	Construction	2,950,093	51%

## Interest-Rate Sensitivity - TWD Currency

Jun.30,2022

Unit : NT\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	15,216,218	8,700,000	2,700,000	18,642,814	45,259,032
Sensitive liabilities	240,861	-	-	4,766,236	5,007,097
Sensitive Gap	14,975,357	8,700,000	2,700,000	13,876,578	40,251,935
Equity	6,100,156				
Ratio of interest-rate sensitive assets to liabi	903.90 %				
Ratio of interest-rate sensitive gap to equity	659.85 %				

## Interest-Rate Sensitivity - USD Currency

Jun.30,2022

Unit : US\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	1,695,955	-	200,000	-	1,895,955
Sensitive liabilities	1,924,188	-	300,628	-	2,224,816
Sensitive Gap	(228,233)	-	(100,628)	-	(328,861)
Equity	(2,429)				
Ratio of interest-rate sensitive assets to liabi	85.22 %				
Ratio of interest-rate sensitive gap to equity	13,538.95 %				

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.30,2022	Jun.30,2021
Ratio of return on assets	before income tax	0.47 %	0.35 %
	after incometax	0.31 %	0.20 %
Ratio of return on equity	before income tax	10.87 %	9.38 %
	after incometax	7.06 %	5.37 %
Ratio of net income		51.47 %	38.32 %

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.30,2022

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	697,943,527	143,612,991	166,114,870	155,832,008	156,537,298	75,846,360
Liabilities	709,656,705	134,878,119	181,346,641	154,518,212	157,393,806	81,519,927
Gap	-11,713,178	8,734,872	-15,231,771	1,313,796	-856,508	-5,673,567

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.30,2022

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	42,783,157	6,472,103	13,826,747	8,016,356	6,481,644	7,986,307
Liabilities	43,109,073	7,241,303	12,445,158	8,929,344	6,707,918	7,785,350
Gap	-325,916	-769,200	1,381,589	-912,988	-226,274	200,957

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.30,2022	Jun.30,2021
Demand deposits	775,119	12,312,917
% of Demand deposits	1.54 %	20.68 %
Time deposits	49,662,942	47,226,642
% of Time deposits	98.46 %	79.32 %
Foreign currency deposits	50,132,135	57,456,788
% of Foreign currency deposits	99.39 %	96.50 %

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.30,2022	Jun.30,2021
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.30,2022		Jun.30,2021	
	Average balance	Average interest rate	Average balance	Average interest rate
Interest bearing assets	150,537,056	0.53 %	143,892,556	0.33 %
Due from Central Bank, other branches and other banks	89,498,360	0.15 %	46,427,537	0.17 %
Securities purchased	17,694,227	0.29 %	21,529,368	0.20 %
A/R Forfaiting - without recourse	7,165,180	2.30 %	7,367,285	1.17 %
Loans, discounted notes and bills	36,179,289	1.60 %	68,568,366	0.48 %
Interest paying liabilities	99,234,197	0.95 %	55,452,713	0.14 %
Due to banks and other branches	47,184,476	0.88 %	46,274,415	0.11 %
Deposits (demand deposits, time deposits and NCD)	52,049,721	1.01 %	9,178,298	0.30 %

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.30,2022		Jun.30,2021	
	Foreign currency	Equivalent to NTD	Foreign currency	Equivalent to NTD
Major foreign currencies net position (market risk)	EUR	40,596	EUR	12,485
	USD	22,250	SGD	1,905
	CNY	1,956	USD	1,520
	SGD	1,893	CNY	694
	HKD	1,180	GBP	384

Note:

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