

## Balance Sheet

Unit : NT\$'000

ASSETS		Dec.31,2022		Dec.31,2021		LIABILITIES AND EQUITIES		Dec.31,2022		Dec.31,2021	
Code	Item	Amount	%	Amount	%	Code	Item	Amount	%	Amount	%
11000	Cash and cash equivalents	338,360	0	20,038	0	21000	Deposits from the Central Bank and banks	0	0	0	0
11500	Due from the Central Bank and call loans to banks	1,359,132	1	1,080,511	1	21500	Due to the Central Bank and other banks	0	0	0	0
12000	Financial asset at fair value through profit or loss	36,032,454	24	10,396,938	8	22000	Financial liability at fair value through profit	36,411,140	25	10,804,255	8
12100	Financial asset at fair value through other comprehensive income	297,854	0	290,878	0	22300	Hedging derivative financial liabilities	0	0	0	0
12200	Investment in debt instrument measured at amortized cost	11,018,996	7	20,508,647	16	22500	Securities sold under repurchase agreements	0	0	0	0
12300	Hedging derivative financial assets	0	0	0	0	23000	Payables	1,186,900	1	372,814	0
12500	Securities purchased under resale agreements	0	0	0	0	23200	Current income tax liabilities	16,746	0	7	0
13000	Receivables - net	16,924,598	11	39,596,374	31	23300	Liabilities Related to Assets Classified as Held for Sale	0	0	0	0
13200	Current income tax assets	214,105	0	245,558	0	23500	Deposits and remittances	97,556,385	66	107,464,729	83
13300	Assets Classified as Held for Sale	0	0	0	0	24000	Financial debenture payable	6,100,000	4	4,700,000	4
13500	Loans, discounted notes and bills - net	49,864,611	34	32,720,307	25	25500	Other financial liabilities	0	0	0	0
15100	Restricted assets	0	0	0	0	25600	Reserves for liability	592,892	0	670,606	1
15500	Other financial assets - net	0	0	0	0	26000	Lease debt	266,235	0	19,716	0
18500	Property and Equipment - net	72,807	0	20,290	0	29300	Deferred income tax liabilities	196,551	0	0	0
18600	Right of use - net	261,228	0	18,608	0	29500	Other liabilities	39,478	0	33,235	0
19000	Intangible assets - net	0	0	0	0	20000	TOTAL LIABILITIES	142,366,327	96	124,065,362	96
19300	Deferred income tax assets - net	0	0	43,147	0						
19500	Other assets - net	32,038,219	23	24,754,468	19	31000	Capital	2,760,820	2	2,760,820	2
						32000	Retained earnings	3,291,658	2	2,857,560	2
						32011	Unappropriated earnings	2,887,869	2	2,655,613	2
						32025	Current income	403,789	0	201,947	0
						32500	Other equity	3,559	0	12,022	0
						30000	TOTAL EQUITY	6,056,037	4	5,630,402	4
10000	TOTAL ASSETS	148,422,364	100	129,695,764	100		TOTAL LIAB. AND EQUITY	148,422,364	100	129,695,764	100

Commitments and Contingent Accounts		Dec.31,2022		Dec.31,2021		Allowance for uncollectible accounts		Dec.31,2022		Dec.31,2021	
Code	Item	Amount	Amount	Code	Item	Amount	Amount	Code	Item	Amount	Amount
81004	Loan Commitment	7,893,576	12,794,730	13024	Acceptance	0	0				
81005	Loan Uncommitment	214,342,203	140,299,151	13026	A/R Forfaiting - without recourse	167,600	398,800				
81003	Guarantee	37,240,653	39,597,426	13590	Loans, discounted notes and bills	638,883	282,801				
81011	Documentary L/C	1,189,336	138,581								

\* Report not certified by CPA auditors.

## Consolidate Income Statement

Unit : NT\$'000

代碼	項 目	As of Dec 31,2022		As of Dec 31,2021		Variable %
		Amount	%	Amount	%	
41000	Interest income	1,766,333	108	707,973	53	149
51000	Interest expense	(2,214,400)	(135)	(446,198)	(33)	396
	Net interest (expense) income	(448,067)	(27)	261,775	20	(271)
	Other operating income	0	0	0	0	0
	Commission income	197,192	12	289,504	22	(32)
	Gain (loss) on financial assets or liabilities measured at fair value through profit and loss	(135,786)	(8)	1,702,282	127	(108)
	Gain (loss) on debt instrument at fair value through other comprehensive income	(173)	0	(3,057)	0	(94)
	Gain (loss) on financial asset measured at amortized cost	0	0	0	0	0
	Foreign exchange gains (losses) - net	1,662,007	102	(1,224,679)	(91)	(236)
	Impairment loss on assets (reversal of impairment loss on assets)	2,068	0	(4,945)	0	0
	Others	359,116	24	317,629	24	13
	Net income	1,636,357	101	1,338,509	102	22
58200	Bad debt expenses	(65,076)	(4)	(114,723)	(9)	(43)
	Operating expenses	0	0	0	0	0
58500	Employee benefits	(348,617)	(21)	(351,782)	(26)	(1)
59000	Depreciation and amortization expense	(49,181)	(3)	(26,711)	(2)	84
59500	Other general and administrative expenses	(516,495)	(32)	(476,570)	(36)	8
	Consolidated income (loss) from continuing operations before income tax	656,988	40	368,723	28	78
61003	Consolidated income (loss) from continuing operations - Income tax (expense) benefit	(253,199)	(15)	(166,776)	(12)	52
	Consolidated income (loss) from continuing operations - after income tax	403,789	25	201,947	15	100
62500	Income ( loss) from discontinued operations	0	0	0	0	0
	Net income (loss)	403,789	25	201,947	15	100
	Other comprehensive income	0	0	0	0	0
65201	Remeasurement of defined benefit plans	0	0	0	0	0
65301	Exchange differences on cumulative translation adjustments	31,887	2	0	0	0
65308	Unrealized gain (loss) on debt instrument at fair value through other comprehensive income	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
65320	Other comprehensive income after tax	0	0	0	0	0
65000	Total other comprehensive income	(7,227)	0	7,699	1	(194)
		(1,236)	0	126	0	(1,081)
	Net income belong to:	0	0	0	0	0
	Owners' equity	0	0	0	0	0
	Non-controlling Interests	23,424	1	7,825	1	199
	Total other comprehensive income belong to:	427,213	27	209,772	16	104
	Owners' equity	0	0	0	0	0
	Non-controlling Interests	0	0	0	0	0

\* Report not certified by CPA auditors.



## ASSETS QUALITY

Unit : NT\$'000, %

Year \ Month		Dec.31,2022					Dec.31,2021					
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	-	-	-	638,883		-	-	-	282,801	NA	
	Unsecurity	-	50,503,495	-			-	-	33,003,109			-
Consumer Finance	Housing Loan	-	-	-	-	-	-	-	-	-		
	Cash card	-	-	-	-	-	-	-	-	-		
	Small credit Loan	-	-	-	-	-	-	-	-	-		
	Others	-	-	-	-	-	-	-	-	-		
Total		-	50,503,495	-	638,883		-	33,003,109	-	282,801		
/		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		-	16,711,650	-	167,600		-	39,868,071	-	398,800		
Other non-performing loans		-	-	-	-		-	-	-	-		

Year \ Month	Dec.31,2022	Dec.31,2021
Loan classified as non-Pass-Due with normal payment after debt negotiation	-	-

### Credit Exposure Concentration

Unit : NT\$'000, %

Year \ Month	Dec.31,2022				Dec.31,2021			
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	11,110,792	183%	Axxxx	Manufacturing		492%
2	Hxx Hxx	Manufacturing	10,200,000	168%	Hx Ixx	Manufacturing	11,073,696	197%
3	Fxx Eaxxxx	Manufacturing	6,627,433	109%	Fxx Eaxxxx	Manufacturing	6,500,000	115%
4	Mxxxxxxx	Power Supplier	5,777,015	95%	Mxxxxxxx	Power Supplier	5,981,826	106%
5	Yxxxxxx Wxxx Pxxxx	Power Supplier	5,515,305	91%	Cxxxx Sxxxx	Manufacturing	5,922,901	105%
6	Fxxxxx Plxxxxx	Manufacturing	4,822,000	80%	Cttx	Construction	5,700,294	101%
7	Cttx	Construction	4,740,571	78%	Fxxxxx Plxxxxx	Manufacturing	5,530,543	98%
8	Cxxxxxxx Wxxx Pxxxx	Power Supplier	4,498,352	74%	Yxxxxxx Wxxx Pxxxx	Power Supplier	5,510,071	98%
9	Cxxxx Sxxxx	Manufacturing	4,336,307	72%	Cxxxxxxx Wxxx Pxxxx	Power Supplier	4,498,352	80%
10	Axxxxxx Ixx	Data Processing, Hosting and Related Activities	3,730,684	62%	Cxxx	Financial Service	4,073,326	72%

## Interest-Rate Sensitivity - TWD Currency

Dec.31,2022

Unit : NT\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	25,673,178	1,000,000	5,786,667	24,732,164	57,192,009
Sensitive liabilities	1,200,000	-	-	6,153,499	7,353,499
Sensitive Gap	24,473,178	1,000,000	5,786,667	18,578,665	49,838,510
Equity					6,116,728
Ratio of interest-rate sensitive assets to liabi					777.75 %
Ratio of interest-rate sensitive gap to equity					814.79 %

## Interest-Rate Sensitivity - USD Currency

Dec.31,2022

Unit : US\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	1,528,136	43,200	-	-	1,571,336
Sensitive liabilities	2,268,666	496,677	369,269	-	3,134,612
Sensitive Gap	(740,530)	(453,477)	(369,269)	-	(1,563,276)
Equity					(2,350)
Ratio of interest-rate sensitive assets to liabi					50.13 %
Ratio of interest-rate sensitive gap to equity					66,522.38 %

Note:

- Interest-rate sensitive assets or liabilities represent interest bearing assets or interest paying liabilities influenced by the fluctuation of interest rates.
- 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)
- Interest-rate sensitive gap = Interest-rate sensitive assets — Interest-rate sensitive liabilities

## Ratio of Profitability

Unit : %

ITEM		Dec.31,2022	Dec.31,2021
Ratio of return on assets	before income tax	0.39 %	0.52 %
	after incometax	0.24 %	0.13 %
Ratio of return on equity	before income tax	10.95 %	6.55 %
	after incometax	6.73 %	3.59 %
Ratio of net income		24.68 %	15.09 %

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.31,2022

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	557,108,291	163,083,830	156,803,374	85,183,825	99,622,747	52,414,515
Liabilities	563,370,376	145,938,873	182,929,679	81,674,592	106,007,590	46,819,642
Gap	-6,262,085	17,144,957	-26,126,305	3,509,233	-6,384,843	5,594,873

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**  
Dec.31,2022

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	39,571,079	9,258,420	9,313,773	3,932,598	5,772,667	11,293,621
Liabilities	41,587,964	10,084,283	8,092,869	5,574,924	6,323,574	11,512,314
Gap	-2,016,885	-825,863	1,220,904	-1,642,326	-550,907	-218,693

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, %

	Dec.31,2022	Dec.31,2021
Demand deposits	25,711,785	55,912,811
% of Demand deposits	26.36 %	52.03 %
Time deposits	71,843,476	51,549,807
% of Time deposits	73.64 %	47.97 %
Foreign currency deposits	96,302,886	106,365,147
% of Foreign currency deposits	98.72 %	98.98 %

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, %

	Dec.31,2022	Dec.31,2021
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.
3. Consumer Loans include Housing Loans, Housing Improvement Loans, Car Loans, Employee Loans under Welfare Committee and other individual Consumer Loans.

## Interest Bearing Assets and Interest Paying Liabilities

Unit : NT\$'000, %

ITEM	Dec.31,2022		Dec.31,2021	
	Average balance	Average interest rate	Average balance	Average interest rate
Interest bearing assets	160,651,529	1.81 %	175,186,940	0.30 %
Due from Central Bank, other branches and other banks	66,546,254	1.47 %	93,726,239	0.00 %
Securities purchased	11,885,368	0.70 %	19,273,084	0.18 %
A/R Forfaiting - without recourse	24,524,525	5.64 %	21,816,677	0.90 %
Loans, discounted notes and bills	57,695,382	2.42 %	40,370,939	1.07 %
Interest paying liabilities	103,061,308	2.67 %	114,424,822	0.28 %
Due to banks and other branches	49,978,518	2.46 %	51,180,845	0.25 %
Deposits (demand deposits, time deposits and NCD)	53,082,790	2.86 %	63,243,977	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

	Dec.31,2022		Dec.31,2021	
	Foreign currency	Equivalent to NTD	Foreign currency	Equivalent to NTD
Major foreign currencies net position (market risk)	USD	61,318	EUR	5,010
	EUR	7,685	USD	4,108
	CNY	3,180	JPY	1,806
	JPY	2,454	SGD	1,772
	SGD	2,099	CNY	1,430

Note:

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