

Balance Sheet

Unit : NT\$'000

ASSETS		Sep.30,2023		Dec.31,2022		Sep.30,2022		LIABILITIES AND EQUITIES		Sep.30,2023		Dec.31,2022		Sep.30,2022	
Code	Item	Amount	%	Amount	%	Amount	%	Code	Item	Amount	%	Amount	%	Amount	%
11000	Cash and cash equivalents	44,741	0	338,360	0	31,841	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	2,277,449	1	1,359,132	1	322,431	0	21500	Due to the Central Bank and other banks	0	0	0	0	0	0
12000	Financial asset at fair value through profit or loss	33,718,714	17	36,032,454	24	67,797,151	33	22000	Financial liability at fair value through profit	33,182,335	17	36,411,140	25	66,400,176	32
12100	Financial asset at fair value through other comprehensive income	299,972	0	297,854	0	297,567	0	22300	Hedging derivative financial liabilities	0	0	0	0	0	0
12200	Investment in debt instrument measured at amortized cost	13,818,976	7	11,018,996	7	13,197,217	6	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	2,117,749	1	1,186,900	1	833,063	0
12500	Securities purchased under resell agreements	0	0	0	0	0	0	23200	Current income tax liabilities	50,538	0	16,746	0	7	0
13000	Receivables - net	6,196,540	3	16,924,598	11	29,709,963	14	23300	Liabilities Related to Assets Classified as Held for Sale	0	0	0	0	0	0
13200	Current income tax assets	246,489	0	214,105	0	210,908	0	23500	Deposits and remittances	105,394,016	53	97,556,385	66	71,390,838	35
13300	Assets Classified as Held for Sale	0	0	0	0	0	0	24000	Financial debenture payable	7,100,000	4	6,100,000	4	6,100,000	3
13500	Loans, discounted notes and bills - net	47,504,420	24	49,864,611	34	52,172,284	25	25500	Other financial liabilities	0	0	0	0	0	0
15100	Restricted assets	0	0	0	0	0	0	25600	Reserves for liability	688,369	0	592,892	0	582,780	0
15500	Other financial assets - net	0	0	0	0	0	0	26000	Lease debt	247,483	0	266,235	0	271,263	0
18500	Property and Equipment - net	71,357	0	72,807	0	72,035	0	29300	Deferred income tax liabilities	58,681	0	196,551	0	223,344	0
18600	Right of use - net	240,427	0	261,228	0	269,114	0	29500	Other liabilities	44,530,031	22	39,478	0	53,675,782	28
19000	Intangible assets - net	0	0	0	0	0	0	20000	TOTAL LIABILITIES	193,369,202	97	142,366,327	96	199,477,253	98
19300	Deferred income tax assets - net	0	0	0	0	0	0	31000	Capital	2,760,820	2	2,760,820	2	2,760,820	1
19500	Other assets - net	94,459,899	48	32,038,219	23	41,373,361	22	32000	Retained earnings	2,744,884	1	3,291,658	2	3,214,475	1
								32011	Unappropriated earnings	2,904,570	1	2,887,869	2	2,858,184	1
								32025	Current income	(159,686)	0	403,789	0	356,291	0
								32500	Other equity	4,078	0	3,559	0	1,324	0
								30000	TOTAL EQUITY	5,509,782	3	6,056,037	4	5,976,619	2
10000	TOTAL ASSETS	198,878,984	100	148,422,364	100	205,453,872	100		TOTAL LIAB. AND EQUITY	198,878,984	100	148,422,364	100	205,453,872	100

Commitments and Contingent Accounts		Sep.30,2023	Dec.31,2022	Sep.30,2022	Allowance for uncollectible accounts	Sep.30,2023	Dec.31,2022	Sep.30,2022
Code	Item	Amount	Amount	Amount	Code	Item	Amount	Amount
81004	Loan Commitment	11,291,509	7,893,576	10,675,367	13024	Acceptance	0	0
81005	Loan Uncommitment	256,333,079	214,342,203	231,119,993	13026	A/R Forfaiting - without recourse	58,324	167,600
81003	Guarantee	43,129,803	37,240,653	34,579,999	13590	Loans, discounted notes and bills	1,489,920	638,883
81011	Documentary LC	184,008	1,189,336	0				

* Report not certified by CPA auditors.

Consolidate Income Statement

Unit : NT\$'000

代碼	項 目	2023Q3		2022Q3		As of Sep 30,2023		As of Sep 30,2022		Variable %
		Amount	%	Amount	%	Amount	%	Amount	%	
41000	Interest income	923,258	188	525,659	128	2,571,155	188	914,177	74	181
51000	Interest expense	(1,883,824)	(359)	(645,723)	(157)	(4,907,139)	(359)	(1,091,613)	(89)	350
	Net interest (expense) income	(960,566)	(171)	(120,064)	(15)	(2,335,984)	(171)	(177,436)	(15)	1,217
	Other operating income	0	0	0	0	0	0	0	0	0
	Commission income	113,895	14	35,550	9	193,656	14	149,442	12	30
	Gain (loss) on financial assets or liabilities measured at fair value through profit and loss	(1,596,185)	59	574,559	140	808,774	59	1,698,835	138	(52)
	Gain (loss) on debt instrument at fair value through other comprehensive income	203	0	251	0	785	0	(469)	0	(267)
	Gain (loss) on financial asset measured at amortized cost	0	0	0	0	0	0	0	0	0
	Foreign exchange gains (losses) - net	2,777,847	168	(133,452)	(33)	2,294,432	168	(727,249)	(59)	(415)
	Impairment loss on assets (reversal of impairment loss on assets)	(1,683)	0	957	0	(336)	0	2,999	0	0
	Others	140,941	32	52,676	13	404,368	32	282,376	23	43
	Net income	474,452	102	410,477	114	1,365,695	102	1,228,498	99	11
58200	Bad debt expenses	(108,213)	(63)	(217,591)	(53)	(860,346)	(63)	38,231	3	(2,350)
	Operating expenses	0	0	0	0	0	0	0	0	0
58500	Employee benefits	(91,111)	(20)	(89,425)	(22)	(275,099)	(20)	(269,514)	(22)	2
59000	Depreciation and amortization expense	(11,154)	(2)	(13,908)	(3)	(32,177)	(2)	(38,474)	(3)	(16)
59500	Other general and administrative expenses	(143,221)	(30)	(114,803)	(28)	(406,010)	(30)	(335,948)	(27)	21
	Consolidated income (loss) from continuing operations before income tax	120,753	(15)	(25,250)	51	(207,937)	(15)	622,793	51	(133)
61003	Consolidated income (loss) from continuing operations - Income tax (expense) benefit	(11,775)	4	(39,527)	(22)	48,251	4	(266,501)	(22)	(118)
	Consolidated income (loss) from continuing operations - after income tax	108,978	(12)	(64,777)	29	(159,686)	(12)	356,292	29	(145)
62500	Income (loss) from discontinued operations	0	0	0	0	0	0	0	0	0
	Net income (loss)	108,978	(12)	(64,777)	29	(159,686)	(12)	356,292	29	(145)
	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	(2,163)	0	(4,476)	(1)	(920)	0	(9,515)	(1)	(90)
	Net income belong to:	547	0	(412)	0	1,438	0	(1,183)	0	(222)
	Owners' equity	0	0	0	0	0	0	0	0	0
	Non-controlling Interests	(1,615)	0	(4,887)	(1)	519	0	(10,698)	(1)	(105)
	Total other comprehensive income belong to:	107,362	(12)	(69,665)	28	(159,168)	(12)	345,594	28	(146)
	Owners' equity	0	0	0	0	0	0	0	0	0
	Non-controlling Interests	0	0	0	0	0	0	0	0	0

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Information on fair value hierarchy of financial instruments

Unit : NT\$'000

Instrument item measured at fair value	Sep.30,2023				Sep.30,2022			
	Total	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3
Non-derivative financial instruments								
<u>Asset</u>								
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 comprehensive income	299,972	299,972	-	-	297,567	297,567	-	-
Equity investment	-	-	-	-	-	-	-	-
Bond investment	299,972	299,972	-	-	297,567	297,567	-	-
Others	-	-	-	-	-	-	-	-
Investment in debt instrument measured at amortized cost	13,818,976	-	13,818,976	-	13,197,217	-	13,197,217	-
Equity investment	-	-	-	-	-	-	-	-
Bond investment	1,299,501	-	1,299,501	-	1,498,316	-	1,498,316	-
Others	12,519,475	-	12,519,475	-	11,698,901	-	11,698,901	-
<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	33,718,714	-	33,718,714	-	67,797,151	-	67,797,151	-
Hedging derivative financial assets	-	-	-	-	-	-	-	-
<u>Liabilities</u>								
Financial liabilities designated at fair value through profit or loss	33,182,335	-	33,182,335	-	66,400,176	-	66,400,176	-
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 : NTS'000, %

Year \ Month		Sep.30,2023					Sep.30,2022					
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	-	-	-	1,489,920	NA	-	-	-	444,929	NA	
	Unsecurity	-	48,994,340	-			-	-	52,617,213			-
Consumer Finance	Housing Loan	-	-	-	-	NA	-	-	-	-	NA	
	Cash card	-	-	-	-		-	-	-	-		
	Small credit Loan	-	-	-	-		-	-	-	-		
	Others	Security	-	-	-		-	-	-	-		-
		Unsecurity	-	-	-		-	-	-	-		-
Total		-	48,994,340	-	1,489,920	-	52,617,213	-	444,929			
/		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		-	5,821,647	-	58,324		-	29,641,427	-	297,385		
Other non-performing loans		-	-	-	-		-	-	-	-		

Year \ Month	Sep.30,2023	Sep.30,2022
Loan classified as non-Pass-Due with normal payment after debt negotiation	-	-

Credit Exposure Concentration

Unit : NTS'000, %

Year \ Month	Sep.30,2023				Sep.30,2022			
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	Fxxxxx Plxxxxxx	Manufacturing	6,635,564	120%	Axxxx	Manufacturing	12,704,300	213%
2	Hxx Lxxx Oxxxxxxx Wxxx Pxxxx	Power Supplier	6,600,000	120%	Hx Ixx	Manufacturing	12,670,033	212%
3	Yxxxxxx Wxxx Pxxxx	Power Supplier	6,496,228	118%	Axxxxxxx Sxxxx Cxxxxxxx	Manufacturing	8,000,000	134%
4	Mxxxxxxx	Manufacturing	5,000,000	91%	Mxxxxxxx	Power Supplier	5,875,358	98%
5	Dxxxxxxx	Finicial Service	4,590,000	83%	Yxxxxxx Wxxx Pxxxx	Power Supplier	5,510,071	92%
6	Cxxxxxxx Wxxx Pxxxx	Power Supplier	4,498,352	82%	Fxxxxx Plxxxxxx	Manufacturing	4,822,000	81%
7	Cxxx Gxxxx	Power Supplier	4,105,588	75%	Ctxx	Construction	4,785,835	80%
8	Fxx Eaxxxx	Manufacturing	3,900,000	71%	Fxx Eaxxxx	Manufacturing	4,750,261	79%
9	Fxxxx	Power Supplier	3,417,305	62%	Cxxxxxxx Wxxx Pxxxx	Power Supplier	4,498,352	75%
10	Cxxx	Construction	3,263,429	59%	Cxxxx Sxxxx	Manufacturing	4,375,063	73%

Interest-Rate Sensitivity - TWD Currency

Sep.30,2023

Unit : NT\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	31,512,512	-	5,250,000	24,736,063	61,498,575
Sensitive liabilities	1,399,284	-	-	7,146,985	8,546,269
Sensitive Gap	30,113,228	-	5,250,000	17,589,078	52,952,306
Equity					5,555,229
Ratio of interest-rate sensitive assets to liabilities					719.60 %
Ratio of interest-rate sensitive gap to equity					953.20 %

Interest-Rate Sensitivity - USD Currency

Sep.30,2023

Unit : US\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	994,517	887,755	221,480	-	2,103,752
Sensitive liabilities	2,242,252	725,755	221,480	-	3,189,487
Sensitive Gap	(1,247,735)	162,000	-	-	(1,085,735)
Equity					(2,030)
Ratio of interest-rate sensitive assets to liabilities					65.96 %
Ratio of interest-rate sensitive gap to equity					53,484.48 %

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.30,2023	Sep.30,2022
Ratio of return on assets	before income tax	-0.13 %	0.40 %
	after incometax	-0.10 %	0.23 %
Ratio of return on equity	before income tax	-3.63 %	0.00 %
	after incometax	-2.78 %	5.95 %
Ratio of net income		-11.69 %	29.00 %

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
Sep.30,2023

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	390,567,325	114,971,397	126,491,499	55,986,569	49,495,360	43,622,500
Liabilities	400,346,952	97,474,824	159,669,191	56,526,835	47,758,676	38,917,426
Gap	-9,779,627	17,496,573	-33,177,692	-540,266	1,736,684	4,705,074

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.30,2023

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	22,000,142	6,729,549	6,889,169	4,025,428	2,329,337	2,026,659
Liabilities	21,302,390	6,735,432	6,080,085	3,717,654	2,715,494	2,053,725
Gap	697,752	-5,883	809,084	307,774	-386,157	-27,066

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, %

	Sep.30,2023	Sep.30,2022
Demand deposits	29,641,036	3,438,250
% of Demand deposits	28.12 %	4.82 %
Time deposits	75,752,396	67,951,763
% of Time deposits	71.88 %	95.18 %
Foreign currency deposits	103,947,747	69,742,092
% of Foreign currency deposits	98.63 %	97.69 %

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, %

	Sep.30,2023	Sep.30,2022
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	Sep.30,2023		Sep.30,2022	
	Average balance	Average interest rate	Average balance	Average interest rate
Interest bearing assets	197,113,391	3.06 %	157,204,556	2.39 %
Due from Central Bank, other branches and other banks	131,910,169	3.46 %	72,705,594	0.88 %
Securities purchased	14,351,232	0.94 %	15,063,213	0.45 %
A/R Forfaiting - without recourse	4,265,001	6.22 %	26,812,493	3.57 %
Loans, discounted notes and bills	46,586,989	2.58 %	42,623,256	2.07 %
Interest paying liabilities	128,855,557	5.24 %	108,734,954	1.77 %
Due to banks and other branches	53,783,190	5.22 %	62,992,836	1.40 %
Deposits (demand deposits, time deposits and NCD)	75,072,367	5.26 %	45,742,118	2.29 %

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

	Sep.30,2023		Sep.30,2022	
	Foreign currency	Equivalent to NTD	Foreign currency	Equivalent to NTD
Major foreign currencies net position (market risk)	EUR	33,534	USD	47,830
	CNY	2,950	EUR	23,412
	SGD	2,695	AUD	2,901
	HKD	1,273	CNY	2,525
	AUD	1,810	JPY	2,330

Note:

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