

Balance Sheet as of 31 Mar 2016 and 31 Mar 2015

UNIT : TWD '000

| Assets | | 31 Mar 2016 | | 31 Mar 2015 | | Liabilities & Shareholder's Equity | | 31 Mar 2016 | | 31 Mar 2015 | |
|--------|--|-------------|---------|-------------|---------|------------------------------------|--|-------------|-----|-------------|-----|
| SN | Accounting Item | Amount | % | Amount | % | SN | Accounting Item | Amount | % | Amount | % |
| | Cash and Cash Equivalents | 240,824 | 0 | 325,974 | 0 | | Loan from Central Bank and Inter-banks | 5,032,250 | 3 | 15,837,650 | 15 |
| | Placement and Balances with banks | 24,786,670 | 14 | 3,297,656 | 3 | | Financial Liabilities at Fair-value through Profit or loss | 2,324,038 | 1 | 387,564 | 0 |
| | Financial Assets at Fair-value through Profit or loss | 87,915,182 | 50 | 7,223,375 | 6 | | Accounts Payable | 8,895,957 | 5 | 3,698,678 | 3 |
| | Available-for-Sale Financial Assets-Net | 0 | 0 | 69,732,112 | 62 | | Tax payable | 19,584 | 0 | 40,683 | 0 |
| | Bills and bonds under repurchase or resale agreements | 19,816,679 | 11 | 0 | | | Deposits and Remittance Payable | 1,294,151 | 1 | 2,823,355 | 3 |
| | Accounts Receivable-net | 4,659,814 | 3 | 3,750,076 | 4 | | Accrued Pension Liabilities | 6,951 | 0 | 161 | 0 |
| | Current Tax Assets | 82,746 | 0 | 77,811 | 0 | | Guarantee Reserve | 30,771 | 0 | 6,359 | 0 |
| | Bills and Loans-Net | 35,713,406 | 21 | 26,877,842 | 24 | | Deferred Income Tax Liabilities | 636,663 | 0 | 562,084 | 0 |
| | | - | | - | | | Other Liabilities | 153,305,862 | 88 | 86,336,827 | 77 |
| | Property and equipment-Net | 30,685 | 0 | 1,520 | 0 | | Total Liabilities | 171,546,227 | 98 | 109,693,361 | 98 |
| | Intangible Assets-Net | 1,052 | 0 | 0 | 0 | | Working Capital | 200,000 | 0 | 200,000 | 0 |
| | Deferred Tax Assets | 614,745 | 1 | 617,806 | 1 | | Retained Earnings | 2,694,351 | 2 | 2,150,649 | 2 |
| | Other Assets-Net | 573,977 | 0 | 107,184 | 0 | | Other Reserves | (4,798) | 0 | (32,654) | 0 |
| | | | | | | | Total Shareholder' s Equity | 2,889,553 | 2 | 2,317,995 | 2 |
| | Total Assets | 174,435,780 | 100 | 112,011,356 | 100 | | Total Liabilities And Shareholder' s Equity | 174,435,780 | 100 | 112,011,356 | 100 |
| | Accounting Item | 31 Mar 2016 | | 31 Mar 2015 | | | | | | | |
| | Allowance for doubtful account-AR factoring without recourse | | 12,254 | | 4,340 | | | | | | |
| | Allowance for doubtful account-Loan | | 360,741 | | 271,493 | | | | | | |
| | Allowance for doubtful account-Acceptances Receivable | | 27 | | 0 | | | | | | |

Statements of Comprehensive Income

For the period from 1 Jan. to 31 Mar. 2016 and 2015 and 1st Quarter

UNIT : TWD '000

| | | Current Year | | Previous Year | | Current Year | | Previous Year | |
|--|----------|--------------|----------|---------------|----------|-----------------------|----------|-----------------------|---|
| | | 1Q 2016 | | 1Q 2015 | | YTD as at 31 Mar 2016 | | YTD as at 31 Mar 2015 | |
| | | Amount | % | Amount | % | Amount | % | Amount | % |
| Interest Income | 227,237 | 100 | 223,997 | 100 | 227,237 | 100 | 223,997 | 100 | |
| Less : Interest Expenses | 191,441 | 84 | 135,703 | 61 | 191,441 | 84 | 135,703 | 61 | |
| Net Interest Income | 35,796 | 16 | 88,294 | 39 | 35,796 | 16 | 88,294 | 39 | |
| Net Non-Interest Income | 281,322 | 124 | 247,253 | 111 | 281,322 | 124 | 247,253 | 111 | |
| Net Fee and Commission Income | 21,419 | 9 | 12,766 | 6 | 21,419 | 9 | 12,766 | 6 | |
| Gain on financial assets and liabilities at fair value through profit or loss | 215,944 | 95 | 201,425 | 90 | 215,944 | 95 | 201,425 | 90 | |
| P/L on Foreign currency Exchanges | 19,429 | 9 | 18,241 | 8 | 19,429 | 9 | 18,241 | 8 | |
| Net Other Non-Interest Income | 24,530 | 11 | 14,821 | 7 | 24,530 | 11 | 14,821 | 7 | |
| Net Income before operating Exp. & Prov. | 317,118 | 140 | 335,547 | 150 | 317,118 | 140 | 335,547 | 150 | |
| Loans Provisions and reserve for guarantee liabilities | 90,066 | 40 | (33,532) | (15) | 90,066 | 40 | (33,532) | (15) | |
| Operating Expenses | 72,874 | 32 | 50,911 | 23 | 72,874 | 32 | 50,911 | 23 | |
| Employee benefits | 29,767 | 13 | 22,814 | 10 | 29,767 | 13 | 22,814 | 10 | |
| Depreciation and Amortization Expenses | 1,218 | 1 | 179 | 0 | 1,218 | 1 | 179 | 0 | |
| Other Operating and Management Expenses | 41,889 | 18 | 27,918 | 13 | 41,889 | 18 | 27,918 | 13 | |
| Income from continuing operations before income taxes | 154,178 | 68 | 318,168 | 142 | 154,178 | 68 | 318,168 | 142 | |
| Income Taxes Expenses | (19,584) | (9) | (40,683) | (18) | (19,584) | (9) | (40,683) | (18) | |
| Income from continuing operations after income taxes | 134,594 | 59 | 277,485 | 124 | 134,594 | 59 | 277,485 | 124 | |
| Net Income (Loss) | 134,594 | 59 | 277,485 | 124 | 134,594 | 59 | 277,485 | 124 | |
| Other comprehensive income | | | | | | | | | |
| Exchange differences resulting from translating the financial statement of a foreign operation | (6,413) | (3) | (252) | (0) | (6,413) | (3) | (252) | (0) | |
| Unrealized gain or loss on available-for-sale financial assets | 0 | 0 | 9,038 | 4 | 0 | 0 | 9,038 | 4 | |
| Total other comprehensive income | (6,413) | (3) | 8,786 | 4 | (6,413) | (3) | 8,786 | 4 | |
| Total comprehensive income | 128,181 | 56 | 286,271 | 128 | 128,181 | 56 | 286,271 | 128 | |

Information of financial instrument transaction

UNIT : TWD '000

| Financial instruments measured at fair value item | 31-Mar-2016 | | | | 31-Mar-2015 | | | |
|--|--------------------|-----------------------|-----------------------|-----------------------|-------------------|-----------------------|-----------------------|-----------------------|
| | Total | 1 st Level | 2 nd Level | 3 rd Level | Total | 1 st Level | 2 nd Level | 3 rd Level |
| Non-derivative financial instruments | | | | | | | | |
| Assets | | | | | | | | |
| Financial assets at fair value through profit or loss | 106,259,053 | | 106,259,053 | | 4,919,386 | | 4,919,386 | |
| Investment in bonds | 23,301,528 | | 23,301,528 | | 0 | | 0 | |
| Others | 82,957,525 | | 82,957,525 | | 4,919,386 | | 4,919,386 | |
| Available -for -sale financial assets | 0 | | 0 | | 69,732,112 | | 69,732,112 | |
| Investment in bonds | 0 | | 0 | | 16,966,995 | | 16,966,995 | |
| Others | 0 | | 0 | | 52,765,117 | | 52,765,117 | |
| Liabilities | | | | | | | | |
| Financial liabilities at fair value through profit or loss | 0 | | 0 | | 0 | | 0 | |
| Derivative financial instruments | | | | | | | | |
| Assets | | | | | | | | |
| Financial assets at fair value through profit or loss | 1,472,808 | | 1,472,808 | | 2,303,989 | | 2,303,989 | |
| Liabilities | | | | | | | | |
| Financial liabilities at fair value through profit or loss | 2,324,038 | | 2,324,038 | | 387,564 | | 387,564 | |
| Total | 105,407,823 | 0 | 105,407,823 | 0 | 76,567,923 | 0 | 76,567,923 | |

Movements of financial assets classified into Level 3 of fair value are as follows:

UNIT : TWD '000

| Items | 1 Jan 2016 | Valuation gain(loss) | | Addition | | Reduction | | 31 Mar 2016 |
|--|---------------|-------------------------------|------------------------------------|------------------------|---------------------------|------------------------------|-----------------------------|----------------|
| | | through profits or loss | through shareholders' equity | Purchased or issued | Transferred to Level 3 | Sold, disposed or settled | Transferred from Level 3 | |
| 1. Financial assets at fair value through profit or loss: Assets designated to be measured at fair value at initial recognition | Nil | | | | | | | |
| 2. Available -for -sale financial assets | | | | | | | | |
| 3. Derivative financial instruments | | | | | | | | |
| total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Movements of financial liabilities classified into Level 3 of fair value are as follows:

UNIT : TWD '000

| Items | 1 Jan 2016 | Valuation gain(loss) | | Addition | | Reduction | | 31 Mar 2016 |
|--|---------------|--|----------|------------------------|---------------------------|------------------------------|-----------------------------|----------------|
| | | through Current Year profit or loss | | Purchased or issued | Transferred to Level 3 | Sold, disposed or settled | Transferred from Level 3 | |
| 1. Financial liabilities at fair value through profit or loss: Liabilities designated to be measured at fair value at initial recognition | Nil | | | | | | | |
| 2. Derivative financial instruments | | | | | | | | |
| total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Asset Quality

UNIT: TWD '000 , %

| | | 31 Mar 16 | | | | | 31 Mar 15 | | | | |
|----------------------------|------------------------|----------------------|--------------------|---------------|------------------------|--|----------------------|--------------------|---------------|------------------------|--|
| Business items | | Non-Performing Loans | Total Loans | Overdue Ratio | Provision for Bad Debt | Cover ratio of Provisions for Bad Debt | Non-Performing Loans | Total Loans | Overdue Ratio | Provision for Bad Debt | Cover ratio of Provisions for Bad Debt |
| Corporate Finance | Pledged | 0 | 3,064,836 | 0 | 30,648 | 0 | 0 | 2,167,837 | 0 | 21,678 | 0 |
| | Non-Pledged | 0 | 33,009,311 | 0 | 330,093 | 0 | 0 | 24,981,499 | 0 | 249,815 | 0 |
| Consumer Finance | Housing Mortgage Loans | | | | | | | | | | |
| | Cash Card | | | | | | | | | | |
| | Small Credit Loans | | | | | | | | | | |
| | Others | Pledged | | | | | | | | | |
| | | Non-Pledged | | | | | | | | | |
| Total Non-Bank Loans | | 0 | 36,074,147 | 0 | 360,741 | 0 | 0 | 27,149,336 | 0 | 271,493 | 0 |
| | | Non-Performing Loans | Account Receivable | Overdue Ratio | Provision for Bad Debt | Cover ratio of Provisions for Bad Debt | Non-Performing Loans | Account Receivable | Overdue Ratio | Provision for Bad Debt | Cover ratio of Provisions for Bad Debt |
| Credit Card Business | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Factoring-without recourse | | 0 | 1,225,383 | 0 | 12,254 | 0 | 0 | 434,048 | 0 | 4,340 | 0 |

Non-performing loans and overdue receivables exempted from reporting to the competent authority

UNIT: TWD '000

| | 31-Mar-2016 | | 31-Mar-2015 | |
|---|---|--|---|--|
| | Total amount of non-performing loans exempted from reporting to the competent authority | Total amount of overdue receivables exempted from reporting to the competent authority | Total amount of non-performing loans exempted from reporting to the competent authority | Total amount of overdue receivables exempted from reporting to the competent authority |
| Performing amounts exempted from reporting to the competent authority as debt negotiation(Note 1) | 0 | 0 | 0 | 0 |
| Performing amounts in accordance with debt liquidation program and restructuring program(Note 2) | 0 | 0 | 0 | 0 |
| Total | 0 | 0 | 0 | 0 |

Note 1: The Bank disclosed the total amount of non-performing loans and overdue receivables exempted from reporting to the competent authority as debt negotiation in accordance with the Explanatory Letter Jin-Guan-Yin (1) No.09510001270 of the FSC dated April 25, 2006.

Note 2: The Bank disclosed the total amount of non-performing loans and overdue receivables exempted from reporting to the competent authority as debt liquidation program and restructuring program in accordance with the Explanatory Letter Jin-Guan-Yin (1) No.09700318940 of the FSC dated September 15, 2008.

Concentration of Credit Risk

UNIT: TWD '000 , %

| ranking | 31 Mar 2016 | | | 31 Mar 2015 | | |
|---------|--|-------------|----------------------------|--|-------------|----------------------------|
| | Group Co / Industry Category | Total Loans | Total Loans/ Net Worth (%) | Group Co / Industry Category | Total Loans | Total Loans/ Net Worth (%) |
| 1 | A Co / Telecommunications | 6,231,670 | 216 | A Group / Other Basic Metal Manufacturing Not Elsewhere Classified | 6,153,510 | 265 |
| 2 | B Group / Other Basic Metal Manufacturing Not Elsewhere Classified | 5,865,431 | 203 | B Co / Telecommunications | 6,057,104 | 261 |
| 3 | C Co / Banks | 3,221,500 | 111 | C Co / Computers, Electronic and Optical Products Manufacturing | 3,131,500 | 135 |
| 4 | D Co / Manufacture of Petroleum and Coal Products | 3,140,963 | 109 | D Co / Real Estate | 3,028,552 | 131 |
| 5 | E Co / Real Estate | 3,115,835 | 108 | E Co / Buildings Construction | 1,300,000 | 56 |
| 6 | F Group / Computer Manufacturing | 2,846,195 | 98 | F Co / Restaurants | 1,124,209 | 48 |
| 7 | G Group / Other Food Manufacturing Not Classified | 2,163,711 | 75 | G Co / Cement Manufacturing | 1,002,080 | 43 |
| 8 | H Co / Cement Manufacturing | 1,530,880 | 53 | H Co/ Extraction of Crude Petroleum and Natural Gas | 805,243 | 35 |
| 9 | I Co / Buildings Construction | 1,300,000 | 45 | I Co / Other Basic Metal Manufacturing Not Elsewhere Classified | 626,300 | 27 |
| 10 | J Co / Computer Manufacturing | 1,225,383 | 42 | J Group/ Tires Manufacturing | 626,300 | 27 |

Sensitivity of Market Risk (TWD Exposure Only)

31 Mar 2016

UNIT: TWD '000, %

| | 1 to 90 days | 91 to 180 days | 181 to 1 year | Above 1 year | Total |
|---|--------------|----------------|---------------|--------------|------------|
| Interest-Bearing Assets | 97,629,484 | 46,568 | 0 | 890,871 | 98,566,923 |
| Interest-Bearing Liabilities | 482,180 | 90,131 | 0 | 31,635 | 603,946 |
| Gapping | 97,147,304 | -43,563 | 0 | 859,236 | 97,962,977 |
| Net Worth | | | | | 2,551,498 |
| Ratio of Interest-Bearing Assets / Interest-Bearing Liabilities | | | | | 16,320 |
| Ratio of gapping / Net Worth | | | | | 3,839 |

Sensitivity of Market Risk (USD Exposure Only)

31 Mar 2016

UNIT: USD '000, %

| | 1 to 90 days | 91 to 180 days | 181 to 1 year | Above 1 year | Total |
|---|--------------|----------------|---------------|--------------|------------|
| Interest-Bearing Assets | 1,321,580 | 1,880 | 103,000 | 373,064 | 1,799,524 |
| Interest-Bearing Liabilities | 4,239,938 | 334,400 | 1,937 | 0 | 4,576,275 |
| Gapping | -2,918,358 | -332,520 | 101,063 | 373,064 | -2,776,751 |
| Net Worth | | | | | 10,494 |
| Ratio of Interest-Bearing Assets / Interest-Bearing Liabilities | | | | | 39 |
| Ratio of gapping / Net Worth | | | | | -26,460 |

Profitability

UNIT: %

| | | 2016 | 2015 |
|-------------------------------------|------------|-------|-------|
| Return on Assets | Before Tax | 0.11 | 0.28 |
| | After Tax | 0.10 | 0.24 |
| Return on Net Worth | Before Tax | 5.43 | 14.50 |
| | After Tax | 4.74 | 12.64 |
| Profit After Tax / Operating Income | | 42.44 | 82.70 |

Liquidity
Maturity Analysis of Assets & Liabilities (TWD Exposure Only)
31 Mar 2016

UNIT: TWD '000

| | Total | Remaining Period to Maturity (TWD Exposure only) | | | | |
|-------------|-------------|--|---------------|----------------|---------------|--------------|
| | | 0 to 30 days | 31 to 90 days | 91 to 180 days | 181 to 1 year | Above 1 year |
| Assets | 118,040,126 | 101,772,921 | 7,543,349 | 3,628,502 | 4,165,879 | 929,475 |
| Liabilities | 123,473,889 | 33,172,855 | 26,589,397 | 28,427,892 | 32,650,895 | 2,632,850 |
| Gapping | -5,433,763 | 68,600,066 | -19,046,048 | -24,799,390 | -28,485,016 | -1,703,375 |

Liquidity
Maturity Analysis of Assets & Liabilities (USD Exposure Only)
31 Mar 2016

UNIT: USD '000

| | Total | Remaining Period to Maturity (USD Exposure only) | | | | |
|-------------|-------------|--|---------------|----------------|---------------|--------------|
| | | 0 to 30 days | 31 to 90 days | 91 to 180 days | 181 to 1 year | Above 1 year |
| Assets | 6,579,824 | 2,891,039 | 1,281,161 | 880,218 | 1,153,486 | 373,920 |
| Liabilities | 30,735,780 | 4,184,223 | 4,439,211 | 6,871,256 | 9,516,596 | 5,724,494 |
| Gapping | -24,155,956 | -1,293,184 | -3,158,050 | -5,991,038 | -8,363,110 | -5,350,574 |

Information regarding selling non-performing loans:

A. Summary of selling non-performing loans:

UNIT: TWD '000

| Transaction date | Counterparty | Contents of right of claim | Carrying value | Sale price | Gain or loss from disposal | Attached conditions | Relation with the Company |
|------------------|--------------|----------------------------|----------------|------------|----------------------------|---------------------|---------------------------|
| Nil | | | | | | | |
| | | | | | | | |

B. Single-run of sales non-performing loans with an amount exceeding NT\$ 1 billion excluding sales of non-performing loans to related parties:

UNIT: TWD '000

| Loan Components | | Amount | Carrying Value | Price Amortization |
|-----------------|-----------|-------------------|----------------|--------------------|
| Corporate | Secured | 0 | 0 | 0 |
| | Unsecured | 0 | 0 | 0 |
| Individual | Secured | Mortgage Loan | 0 | 0 |
| | | Car Loan | 0 | 0 |
| | | Others | 0 | 0 |
| | Unsecured | Credit Card | 0 | 0 |
| | | Cash Card | 0 | 0 |
| | | Micro Credit Loan | 0 | 0 |
| | | Others | 0 | 0 |
| Total | | 0 | 0 | 0 |

Savings Account, Fixed Deposits and Foreign Exchange Deposits Balance

UNIT: TWD '000 , %

| | 31 Mar 2016 | 31 Mar 2015 |
|---|-------------|-------------|
| Savings Deposit | 805,572 | 710,669 |
| Savings Deposit / Total Non-Bank Deposit Ratio | 63 | 25 |
| Fixed Deposits | 475,749 | 2,103,438 |
| Fixed Deposits / Total Non-Bank Deposit Ratio | 37 | 75 |
| Foreign Currency Deposits | 877,375 | 2,706,840 |
| Foreign Currency Deposits / Total Non-Bank Deposit Ratio | 68 | 96 |

Small-Medium Enterprise Loans and Consumer Loans Balance

UNIT: TWD '000 , %

| | 31 Mar 2016 | 31 Mar 2015 |
|--|-------------|-------------|
| Small-Medium Enterprise Loans | 0 | 0 |
| Small-Medium Enterprise Loans / Total Non-Bank Loans Ratio | 0 | 0 |
| Consumer Loans | 0 | 0 |
| Consumer Loans / Total Non-Bank Loans Ratio | 0 | 0 |

Interest-Bearing Assets and Liabilities Quarterly Information

UNIT: TWD '000 · %

| | 2016(1Q) | | 2015(1Q) | |
|------------------------------|----------------|--------------|----------------|--------------|
| | Average Amount | Average Rate | Average Amount | Average Rate |
| Interest-Bearing Assets | 124,472,150 | 0.79 | 106,482,647 | 0.86 |
| Interest-Bearing Liabilities | 123,951,063 | 0.62 | 108,845,307 | 0.51 |

Net Open Positions for Major Foreign Currencies

UNIT: TWD '000

| Net Open Positions for Major Foreign Currencies | 31 Mar 2016 | | 31 Mar 2015 | |
|---|-------------|----------------|-------------|----------------|
| | Original | TWD Equivalent | Original | TWD Equivalent |
| | 1 USD | 200,367 | 1 SGD | 39,122 |
| | 2 HKD | 10,015 | 2 USD | 16,187 |
| | 3 SGD | 3,696 | 3 JPY | 15,323 |
| | 4 JPY | 2,983 | 4 HKD | 12,670 |
| | 5 CNH | 2,752 | 5 CNH | 10,260 |