6.1 Five-Year Financial Summary and Statement of Comprehensive Income

6.1.1. Condensed Balance Sheet

6.1.1.1 Condensed Balance Sheet — IFRSs (Consolidation)

Unit：NT$ Million

Item \ Year		2012~2015.3.31 Financial Summary			
		2012.12.31	2013.12.31	2014.12.31	2015.3.31
Cash & cash equivalents, Due from the CBC and other banks		27,802	26,549	27,279	24,603
Financial assets at fair value through profit or loss		1,459	1,590	10,976	10,356
Available-for-sale financial assets－net		19,191	19,250	26,141	28,872
Derivative financial assets for hedging		0	0	0	0
Bills and bonds purchased under agreements to resell		4,968	3,461	13,385	14,646
Accounts receivable－net		931	758	855	998
Current income tax assets		31	20	26	26
Assets held for sale－net		0	0	0	0
Discounts and loans－net		162,044	178,261	182,883	178,950
Held-to-Maturity financial assets		0	0	2,746	3,236
Equity method's investments－net		0	0	0	0
Restricted assets		0	0	0	0
Other financial assets－net		1,624	1,566	1,448	1,834
Property and equipment－net		2,758	2,744	2,979	2,979
Investment property－net		0	0	0	0
Intangible assets－net		50	41	64	79
Deferred income tax assets－net		142	134	171	190
Other assets－net		58	59	69	123
Total assets		221,058	234,433	269,022	266,892
Due to CBC and other banks		11,936	15,025	9,519	8,921
Funds borrowed from CBC & banks		0	0	0	0
Financial liabilities at fair value through profit or loss		1	6	23	11
Derivative financial liabilities for hedging		0	0	0	0
Bills and bonds sold under agreements to repurchase		69	68	61	58
Accounts payable		3,957	2,747	2,872	2,929
Current income tax liabilities		7	10	5	24
Liabilities directly related to assets held for sale		0	0	0	0
Deposits and remittances		189,455	198,690	236,927	235,157
Bonds payable		4,000	6,000	7,000	7,000
Liabilities of preferred stocks		0	0	0	0
Other financial liabilities		152	139	178	178
Provisions		756	855	956	975
Deferred income tax liabilities		0	0	0	0
Other liabilities		181	144	150	141
Total liabilities	Before distribution	210,514	223,684	257,691	255,394
	After distribution	210,528	223,693	—	—
Equity Attributable to Shareholders of the Parent					
Capital	Before distribution	7,069	7,210	7,404	7,404
	After distribution	7,210	7,404	—	—
Capital surplus		2,018	2,017	1,872	1,872
Retained earnings	Before distribution	1,354	1,608	2,038	2,195
	After distribution	1,340	1,599	—	—
Other equity		103	(86)	17	27
Treasury Stock		0	0	0	0
Non-controlling interests		0	0	0	0
Total equity	Before distribution	10,544	10,749	11,331	11,498
	After distribution	10,530	10,740	—	—

Note：1. The financial information listed above has been audited by the CPAs Shu-Man Tsai and Ling-Wen Huang.
2. Auditors' opinion: Unqualified opinion for FY 2012~2014.
3. The financial information listed above has been reviewed by the CPAs Shu-Man Tsai and Ling-Wen Huang for Q1 2015.

6.1.1.2 Condensed Balance Sheet — IFRSs (Individual)

Unit：NT$ Million

Item \ Year		2012~2015.3.31 Financial Summary			
		2012.12.31	2013.12.31	2014.12.31	2015.3.31
Cash & cash equivalents, Due from the CBC and other banks		27,802	26,549	27,279	24,603
Financial assets at fair value through profit or loss		1,459	1,591	10,976	10,356
Available-for-sale financial assets－net		19,191	19,250	26,141	28,872
Derivative financial assets for hedging		0	0	0	0
Bills and bonds purchased under agreements to resell		4,968	3,461	13,385	14,646
Accounts receivable－net		943	769	866	1,009
Current income tax assets		31	20	26	26
Assets held for sale－net		0	0	0	0
Discounts and loans－net		162,044	178,261	182,883	178,950
Held-to-Maturity financial assets		0	0	2,746	3,236
Equity method's investments－net		79	59	61	73
Restricted assets		0	0	0	0
Other financial assets－net		1,624	1,566	1,448	1,834
Property and equipment－net		2,758	2,744	2,978	2,979
Investment property－net		0	0	0	0
Intangible assets－net		50	41	64	79
Deferred income tax assets－net		142	134	171	190
Other assets－net		55	57	67	120
Total assets		221,146	234,502	269,091	266,973
Due to CBC and other banks		11,936	15,025	9,519	8,921
Funds borrowed from CBC & banks		0	0	0	0
Financial liabilities at fair value through profit or loss		1	6	23	11
Derivative financial liabilities for hedging		0	0	0	0
Bills and bonds sold under agreements to repurchase		69	68	61	58
Accounts payable		3,954	2,744	2,864	2,916
Current income tax liabilities		1	6	0	17
Liabilities directly related to assets held for sale		0	0	0	0
Deposits and remittances		189,552	198,765	237,009	235,258
Bonds payable		4,000	6,000	7,000	7,000
Liabilities of preferred stocks		0	0	0	0
Other financial liabilities		152	139	178	178
Provisions		756	855	956	975
Deferred income tax liabilities		0	0	0	0
Other liabilities		181	145	150	141
Total liabilities	Before distribution	210,602	223,753	257,760	255,475
	After distribution	210,616	223,762	—	—
Capital	Before distribution	7,069	7,210	7,404	7,404
	After distribution	7,210	7,404	—	—
Capital surplus		2,018	2,017	1,872	1,872
Retained earnings	Before distribution	1,354	1,608	2,038	2,195
	After distribution	1,340	1,599	—	—
Other equity		103	(86)	17	27
Treasury Stock		0	0	0	0
Total equity	Before distribution	10,544	10,749	11,331	11,498
	After distribution	10,530	10,740	—	—

Note：1. The financial information listed above has been audited by the CPAs Shu-Man Tsai and Ling-Wen Huang.
2. Auditors' opinion: Unqualified opinion for FY 2012~2014.
3. The financial information listed above has been reviewed by the CPAs Shu-Man Tsai and Ling-Wen Huang for Q1 2015.

6.1.1.3 Condensed Balance Sheet—ROC GAAP (Consolidation)

Unit：NT$ Million

Item \ Year		2010~2011 Financial Summary	
		2010.12.31	2011.12.31
Cash & cash equivalents, Due from the CBC and other banks		28,890	26,975
Financial assets at fair value through income statement		1,104	1,616
Bills and bonds purchased under agreements to resell		2,791	5,878
Available-for-sale financial assets		5,094	11,748
Discounts and loans		162,194	166,216
Accounts receivable		977	971
Held-to-Maturity financial assets		7,695	5,567
Equity method's investments		0	0
Property and equipment cost		2,237	2,203
Intangible assets		59	63
Other financial assets		3,048	1,831
Other assets		748	771
Total assets		214,836	223,838
Due to CBC and other banks		12,606	11,512
Deposits and remittances		185,092	193,866
Financial liabilities at fair value through income statement		15	4
Bills and bonds sold under agreements to repurchase		141	103
Funds borrowed from CBC & banks, financial bonds payable		4,000	4,000
Liabilities of preferred stocks		0	0
Pension payable		253	305
Other financial liabilities		207	195
Other liabilities		2,963	3,489
Total liabilities	Before distribution	205,277	213,474
	After distribution	205,287	213,474
Capital		5,258	7,069
Capital reserve		2,543	2,018
Retained earnings	Before distribution	1,785	1,278
	After distribution	1,775	1,278
Unrealized gain and loss on financial instruments		(26)	(3)
Cumulative Translation Adjustment		0	0
Other shareholders' equity		(1)	1
Total shareholders' equity	Before distribution	9,559	10,364
	After distribution	9,549	10,364

Note：The financial information listed above audited by the bank's independent auditors.

6.1.1.4 Condensed Balance Sheet—ROC GAAP (Individual)

Unit：NT$ Million

Item \ Year		2010~2011 Financial Summary	
		2010.12.31	2011.12.31
Cash & cash equivalents, Due from the CBC and other banks		28,890	26,975
Financial assets at fair value through income statement		1,104	1,616
Bills and bonds purchased under agreements to resell		2,791	5,878
Available-for-sale financial assets		5,094	11,748
Discounts and loans		162,194	166,216
Accounts receivable		989	981
Held-to-Maturity financial assets		7,695	5,567
Equity method's investments		55	63
Property and equipment cost		2,237	2,202
Intangible assets		59	63
Other financial assets		3,048	1,831
Other assets		748	769
Total assets		214,904	223,909
Due to CBC and other banks		12,606	11,512
Deposits and remittances		185,167	193,944
Financial liabilities at fair value through income statement		15	4
Bills and bonds sold under agreements to repurchase		141	103
Funds borrowed from CBC & banks, financial bonds payable		4,000	4,000
Liabilities of preferred stocks		0	0
Pension payable		253	305
Other financial liabilities		207	195
Other liabilities		2,956	3,482
Total liabilities	Before distribution	205,345	213,545
	After distribution	205,355	213,545
Capital		5,258	7,069
Capital reserve		2,543	2,018
Retained earnings	Before distribution	1,785	1,278
	After distribution	1,775	1,278
Unrealized gain and loss on financial instruments		(27)	(2)
Cumulative Translation Adjustment		0	0
Other shareholders' equity		0	1
Total shareholders' equity	Before distribution	9,559	10,364
	After distribution	9,549	10,364

Note：The financial information listed above audited by the bank's independent auditors.

6.1.2. Condensed Statements of Income

6.1.2.1 Condensed Statements of Comprehensive Income — IFRSs (Consolidation)

Unit：NT$ Million

Item \ Year	2012~2015.3.31 Financial Summary			
	2012.1.1~ 2012.12.31	2013.1.1~ 2013.12.31	2014.1.1~ 2014.12.31	2015.1.1~ 2015.3.31
Interest income	3,990	4,159	4,614	1,174
Less: Interest expenses	(1,884)	(1,890)	(2,146)	(565)
Net interest income	2,106	2,269	2,468	609
Net Revenues Other Than Interest	602	668	932	233
Net revenue	2,708	2,937	3,400	842
Allowance for credit loss and loss on guarantees	(261)	(401)	(691)	(91)
Operating expenses	(2,009)	(2,057)	(2,198)	(567)
Income before tax－operating department	438	479	511	184
Income tax (expense) benefit	20	(60)	(1)	(18)
Net income－operating department	458	419	510	166
Net income－non-operating department	0	0	0	0
Net income (loss)	458	419	510	166
Other comprehensive income for the period(net of income tax)	142	(212)	81	11
Total comprehensive income for the period	600	207	591	177
Net income attributable to: Shareholders of the parent	458	419	510	166
Net income attributable to: Minority interest	0	0	0	0
Total comprehensive income for the period attributable to: Shareholders of the parent	600	207	591	177
Total comprehensive income for the period attributable to: Minority interest	0	0	0	0
Earnings per share	0.64	0.57	0.69	0.22

Note：1. The financial information listed above has been audited by the CPAs Shu-Man Tsai and Ling-Wen Huang.
2. Auditors' opinion: Unqualified opinion for FY 2012 ~ 2014.
3. The financial information listed above has been reviewed by the CPAs Shu-Man Tsai and Ling-Wen Huang for Q1 2015.

6.1.2.2 Condensed Statements of Comprehensive Income — IFRSs (Individual)

Unit：NT$ Million

Item \ Year	2012~2015.3.31 Financial Summary			
	2012.1.1~ 2012.12.31	2013.1.1~ 2013.12.31	2014.1.1~ 2014.12.31	2015.1.1~ 2015.3.31
Interest income	3,990	4,159	4,614	1,174
Less: Interest expenses	(1,884)	(1,890)	(2,146)	(565)
Net interest income	2,106	2,269	2,468	609
Net Revenues Other Than Interest	581	645	897	216
Net revenue	2,687	2,914	3,365	825
Allowance for credit loss and loss on guarantees	(261)	(401)	(691)	(91)
Operating expenses	(1,998)	(2,043)	(2,172)	(553)
Income before tax－operating department	428	470	502	181
Income tax (expense) benefit	30	(51)	8	(15)
Net income－operating department	458	419	510	166
Net income－non-operating department	0	0	0	0
Net income (loss)	458	419	510	166
Other comprehensive income for the period(net of income tax)	142	(212)	81	11
Total comprehensive income for The period	600	207	591	177
Earnings per share	0.64	0.57	0.69	0.22

Note：1. The financial information listed above has been audited by the CPAs Shu-Man Tsai and Ling-Wen Huang.
2. Auditors' opinion: Unqualified opinion for FY 2012~2014.
3. The financial information listed above has been reviewed by the CPAs Shu-Man Tsai and Ling-Wen Huang for Q1 2015.

6.1.2.3 Condensed Statements of Income — ROC GAAP (Consolidation)

Unit：NT$ Million

Item \ Year	2010~2011 Financial Summary	
	2010.1.1~2010.12.31	2011.1.1~2011.12.31
Net interest income	1,789	1,989
Net Revenues Other Than Interest	562	343
Credit loss expenses	(308)	(899)
Operating expenses	(1,831)	(1,854)
Income before tax－operating department	212	(421)
Income after tax－operating department	127	(433)
Non-operating department income(net of income tax)	0	0
Special income(net of income tax)	0	0
Cumulative effect of changes on accounting principles(net of income tax)	0	0
Net income (loss)	127	(433)
Earnings per share (NT$)	0.22	(0.71)

Note：The financial information listed above audited by the bank’ s independent auditors.

6.1.2.4 Condensed Statements of Income — ROC GAAP (Individual)

Unit：NT$ Million

Item \ Year	2010~2011 Financial Summary	
	2010.1.1~2010.12.31	2011.1.1~2011.12.31
Net interest income	1,789	1,988
Net Revenues Other Than Interest	554	330
Credit loss expenses	(308)	(899)
Operating expenses	(1,829)	(1,848)
Income before tax－operating department	206	(429)
Income after tax－operating department	127	(433)
Non-operating department income(net of income tax)	0	0
Special income(net of income tax)	0	0
Cumulative effect of changes on accounting principles(net of income tax)	0	0
Net income (loss)	127	(433)
Earnings per share (NT$)	0.22	(0.71)

Note：The financial information listed above audited by the bank’s independent auditors.

6.2 Five-Year Financial Analysis

6.2.1 Financial Analysis

6.2.1.1 Financial Analysis— IFRSs (Consolidation)

Unit：NT$ Million

Item \ Year		2012~2015.3.31 Financial Summary			
		2012.1.1~ 2012.12.31	2013.1.1~ 2013.12.31	2014.1.1~ 2014.12.31	2015.1.1~ 2015.3.31
Operating Ability	Loans to deposits ratio (%)	85.79	89.97	77.68	76.61
	Ratio of NPL (%)	0.85	0.60	0.45	0.45
	Interest expenses to average deposit balances (%)	0.88	0.85	0.84	0.84
	Interest income to average loan balances (%)	2.08	2.15	2.23	2.23
	Total assets turnover ratio (times)	0.01	0.01	0.01	0.003
	Operating revenue per employee	2.86	3.06	3.58	0.89
	Earnings per employee	0.48	0.44	0.54	0.18
Profitability	Return on tier 1 capital (%)	—	4.75	4.93	—
	Return on total assets (%)	0.21	0.18	0.20	0.06
	Return on equity	4.47	3.94	4.62	1.46
	Net profit margin (%)	16.92	14.27	15.00	19.74
	Earnings per share (NT$)	0.64	0.57	0.69	0.22
Financial Structure	Liabilities to assets ratio (%)	95.23	95.41	95.76	95.66
	Property, plant, and equipment as a percentage of equity (%)	26.16	25.53	26.29	25.91
Growth Rate	Asset growth rate (%)	—	6.05	14.75	—
	Earnings growth rate (%)	—	9.31	6.72	—
Cash Flow	Cash flow ratio (%)	Explanation	Explanation	87.10	Explanation
	Cash flow adequacy ratio (%)	—	—	2,331.83	—
	Cash flow satisfied ratio (%)	Explanation	Explanation	4,939.84	Explanation
Liquidity Reserve Ratio (%)		16.79	15.90	24.29	24.91
Total Secured Loans to Related Parties		1,063	1,069	910	882
Total Secured Loans to Related Parties as a Percentage of Total Loans (%)		0.62	0.58	0.47	0.47
Operating Scale	Asset market share (%)	0.56	0.54	0.57	0.56
	Equity market share (%)	0.43	0.39	0.37	0.37
	Deposit market share (%)	0.64	0.63	0.70	0.69
	Loan market share (%)	0.69	0.72	0.70	0.68

Reasons for changes of financial ratios for the last two years.
1. Ratio of NPL in 2014 of 0.15% lower than in 2013, a decline of 25%, was due to increase in total loans, and reduce the amount of overdue loans due.
2. Asset growth rate in 2014 of 8.7% increase over 2013, an increase of 143.80%, was due to increased investment in marketable securities due to the financial assets.
3. Earnings growth rate in 2014 compared with 2013 to reduce 2.59%, a decline of 27.82%, was due to bad debt expense and liability guarantee ready escrow and increase in operating expenses.
4. Liquidity Reserve Ratio in 2014 increased 8.39% compared with 2013, an increase of 52.77%, was due to the actual liquid reserves increased.

Explanation：Cash flow from operating activities was a net outflow in 2012, 2013 and 2015 Q1.

Note：1. The financial information listed above audited by the bank’ s independent auditors, Please refer to page 67 Note 1.
2. The aforementioned ratios are calculated as follows：Please refer to page 67 Note 2.

6.2.1.2 Financial Analysis— IFRSs (Individual)

Unit：NT$ Million

Item \ Year		2012~2015.3.31 Financial Summary			
		2012.1.1~ 2012.12.31	2013.1.1~ 2013.12.31	2014.1.1~ 2014.12.31	2015.1.1~ 2015.3.31
Operating Ability	Loans to deposits ratio (%)	85.79	89.97	77.68	76.61
	Ratio of NPL (%)	0.85	0.60	0.45	0.45
	Interest expenses to average deposit balances (%)	0.88	0.85	0.84	0.84
	Interest income to average loan balances (%)	2.08	2.15	2.23	2.23
	Total assets turnover ratio (times)	0.01	0.01	0.01	0.003
	Operating revenue per employee	2.85	3.06	3.58	0.88
	Earnings per employee	0.49	0.44	0.54	0.18
Profitability	Return on tier 1 capital (%)	4.35	4.67	4.85	—
	Return on total assets (%)	0.21	0.18	0.20	0.06
	Return on equity	4.47	3.94	4.62	1.46
	Net profit margin (%)	17.06	14.38	15.15	20.13
	Earnings per share (NT$)	0.64	0.57	0.69	0.22
Financial Structure	Liabilities to assets ratio (%)	95.23	95.42	95.76	95.66
	Property, plant, and equipment as a percentage of equity (%)	26.15	25.52	26.28	25.91
Growth Rate	Asset growth rate (%)	(1.22)	6.04	14.75	—
	Earnings growth rate (%)	—	9.76	6.81	—
Cash Flow	Cash flow ratio (%)	Explanation	Explanation	87.16	Explanation
	Cash flow adequacy ratio (%)	—	—	2,337.68	—
	Cash flow satisfied ratio (%)	Explanation	Explanation	4,943.46	Explanation
Liquidity Reserve Ratio (%)		16.79	15.90	24.29	24.91
Total Secured Loans to Related Parties		1,063	1,069	910	882
Total Secured Loans to Related Parties as a Percentage of Total Loans (%)		0.62	0.58	0.47	0.47
Operating Scale	Asset market share (%)	0.56	0.54	0.57	(Note 8) 0.56
	Equity market share (%)	0.43	0.39	0.37	(Note 8) 0.37
	Deposit market share (%)	0.64	0.63	0.70	(Note 8) 0.69
	Loan market share (%)	0.69	0.72	0.70	(Note 8) 0.68

Explanation：Cash flow from operating activities was a net outflow in 2012, 2013 and 2015 Q1.

Note：1. The above financial information, in addition to the operating scale, 2012 to 2014 for the CPA visa data and the first quarter of 2015 by an accounting Scrutiny.

2. The aforementioned ratios are calculated as follows：

(1) Operating Efficiency.

A. Loans to deposits ratio = Total loans / Total deposits.

B. Ratio of NPL = Total non-performing loans / Total loans.

C. Interest expenses to average deposit balances = Total expenses of deposit interests / Annual average deposit balances.

D. Interest Income to average loan balances = Total expenses of loan interests / Annual average loan balances.

E. Total assets turnover ratio = Net revenue / Average total assets.

F. Operating revenue per employee (note 6) = Net revenue / Total number of employees.

G. Earnings per employee = Net income / Total number of employees.

(2) Profitability.

A. Return on Tier 1 capital = Income before tax / Average net Tier 1 capital.

B. Return on total assets = Net income / Average total assets.

C. Return on equity = Net income / Average total equity.

D. Net profit margin = Net income / Net revenue.

E. Earnings per share = (Profit and loss attributable to the parent company – Preferred stock dividends) / Weighted average outstanding shares (note 4).

(3) Financial Structure.

A. Liabilities to assets ratio = Total liabilities / Total assets.

B. Property, plant, and equipment as a percentage of equity = Property, plant, and equipment / Net equity.

(4) Growth Rate.

A. Asset growth rate = (Current total asset – Last year’ s total asset) / Last year’ s total asset.

B. Earnings growth rate = (Current earnings before tax – Last year’ s earnings before tax) / Last year’ s earnings before tax.

(5) Cash Flows (note 7).

A. Cash flow ratio = Cash flows from operating activities / (Due to banks and drafts + commercial bills payable + financial liabilities at fair value through income statement + bills and bonds sold under repurchase agreements + accounts payable in 1 year).

B. Cash flow adequacy ratio = Cash flows from operating activities in the last 5 Years / (Capital expenditure + cash dividends) in the last 5 Years.

C. Cash flow satisfied ratio = Cash flows from operating activities / Cash flows from investing activities.

(6) Liquidity Reserve Ratio = Current assets required by the CBC / Liabilities for which the various current reserve shall be provided.

(7) Operating Scale.

A. Asset market share = Total assets / Total assets of financial institutes which can operate deposits and loans business (note 5).

B. Equity market share = Total equities / Total equities of financial institutes which can operate deposits and loans business.

C. Deposit market share = Total deposits / Total deposits of financial institutes which can operate deposits and loans business.

D. Loan market share = Total loans / Total loans of financial institutes which can operate deposits and loans business.

3. Total liabilities are net of reserves for losses on guarantees, and accidental loss.

4. The calculation formula for EPS mentioned above shall meet the following requirements during measurements：

(1) Using weighted average shares of common stocks as the basis, instead of issued shares in end of year.

(2) Any capital increases or treasury stocks trading shall consider its circulation period in calculating weighted average shares.

(3) Any surplus being transferred into capital increase or additional paid-in capital being transferred to capital increase, the calculation of semi-annual and annual EPS shall be adjusted according to capital increase ratio without considering the issuance period of such capital increase.

(4) If the preferred stocks are non-convertible cumulative preferred stock, its dividend of current year (whether is distribution is executed or not) shall be deducted from net income or increase the net loss.

(5) If the preferred stocks are non-cumulative, its dividend shall be deducted from net income; if there was net loss, the adjustment is not needed.

5. All financial institutions that can provide deposit and loan services including local banks, Chinese mainland bank branches in Taiwan, branches of foreign banks in Taiwan, credit unions, credit departments of fishermen’ s associations and farmers associations, and trust investment companies.

6. Amount of income equals the sum of interest income and non-interest income.

7. When measuring cash flow analysis, the following requirements shall be met：

(1) Operational net cash flow represent the operational net cash inflow in the statement of cash flow.

(2) Capital expenditures stand for the cash outflow of annual capital investment.

(3) Cash dividend include dividend from common stocks and preferred stock.

8. Information as of Feb.28, 2015.

6.2.1.3 Financial Analysis — ROC GAAP (Individual)

Unit：NT$ Million

Item \ Year		2010~2011 Financial Summary	
		2010.1.1~2010.12.31	2011.1.1~2011.12.31
Operating Ability	Loans to deposits ratio (%)	87.35	85.91
	Ratio of NPL (%)	0.99	1.04
	Interest expenses to average deposit balances (%)	0.61	0.79
	Interest income to average loan balances (%)	1.72	1.92
	Total assets turnover ratio (times)	0.01	0.01
	Operating revenue per employee	2.56	2.47
	Earnings per employee	0.14	(0.46)
Profitability	Return on tier 1 capital (%)	2.42	(4.73)
	Return on total assets (%)	0.06	(0.20)
	Return on equity	1.34	(4.35)
	Net profit margin (%)	5.43	(18.69)
	Earnings per share (NT$)	0.24	(0.71)
Financial Structure	Liabilities to assets ratio (%)	95.54	95.37
	Property, plant, and equipment as a percentage of equity (%)	23.40	21.25
Growth Rate	Asset growth rate (%)	15.44	4.19
	Earnings growth rate (%)	382.28	(308.55)
Cash Flow	Cash flow ratio (%)	6.36	6.37
	Cash flow adequacy ratio (%)	1,231.87	1,407.94
	Cash flow satisfied ratio (%)	3.23	10.66
Liquidity Reserve Ratio (%)		13.97	15.25
Total Secured Loans to Related Parties		862	1,394
Total Secured Loans to Related Parties as a Percentage of Total Loans (%)		0.51	0.80
Operating Scale	Asset market share (%)	0.60	0.59
	Equity market share (%)	0.44	0.45
	Deposit market share (%)	0.68	0.68
	Loan market share (%)	0.78	0.73

Explanation：Cash flow from operating activities was a net outflow.

Note：1. The financial information listed above audited by our independent auditors, excluding the information of operating scale.

2. The aforementioned ratios are calculated as follows：

(1) Operating Efficiency.

A. Loans to deposits ratio = Total loans / Total deposits.

B. Ratio of NPL = Total non-performing loans / Total loans.

C. Interest expenses to average deposit balances = Total interest expenses / Annual average deposit balances.

D. Interest Income to average loan balances = Total interest income / Annual average loan balances.

E. Total assets turnover ratio = Net revenue / total assets.

F. Operating revenue per employee (note 6) = Net revenue / Total number of employees.

G. Earnings per employee = Net income / Total number of employees.

(2) Profitability.

A. Return on Tier 1 capital = Income before tax / Average total Tier 1 capital .

B. Return on total assets = Net income / Average total assets.

C. Return on equity = Net income / Average net shareholder equity.

D. Net profit margin = Net income / Net revenue.

E. Earnings per share = (Net income –Preferred stock dividends) / Weighted average outstanding shares (note 4).

(3) Financial Structure.

A. Liabilities to assets ratio = Total liabilities / Total assets.

B. Fixed assets to stockholders' equity ratio = Total fixed assets / Net stockholders' equity.

(4) Growth Rate.

A. Asset growth rate = (Current total asset – Last year' s total asset) / Last year' s total asset.

B. Earnings growth rate = (Current earnings before tax – Last year' s earnings before tax) / Last year' s earnings before tax.

(5) Cash Flows (note 7).

A. Cash flow ratio = Cash flows from operating activities / (Due to banks and drafts + commercial bills payable + financial liabilities at fair value through income statement + bills and bonds sold under repurchase agreements + accounts payable in 1 year).

B. Cash flow adequacy ratio = Cash flows from operating activities in the last 5 Years / (Capital expenditure + cash dividends) in the last 5 Years.

C. Cash flow satisfied ratio = Cash flows from operating activities / Cash flows from investing activities.

(6) Liquidity Reserve Ratio = Current assets required by the CBC / Liabilities for which the various current reserve shall be provided.

(7) Operating Scale.

A. Asset market share = Total assets / Total assets of financial institutes which can operate deposits and loans business (note 5).

B. Equity market share = Total equities / Total equities of financial institutes which can operate deposits and loans business.

C. Deposit market share = Total deposits / Total deposits of financial institutes which can operate deposits and loans business.

D. Loan market share = Total loans / Total loans of financial institutes which can operate deposits and loans business.

3. Total liabilities are net of reserves for losses on guarantees, losses on security trades, losses on breach of contracts, and accidental loss.

4. The calculation formula for EPS mentioned above shall meet the following requirements during measurements：

(1) Using weighted average shares of common stocks as the basis, instead of issued shares in end of year.

(2) Any capital increases or treasury stocks trading shall consider its circulation period in calculating weighted average shares.

(3) Any surplus being transferred into capital increase or additional paid-in capital being transferred to capital increase, the calculation of semi-annual and annual EPS shall be adjusted according to capital increase ratio without considering the issuance period of such capital increase.

(4) If the preferred stocks are non-convertible cumulative preferred stock, its dividend of current year (whether is distribution is executed or not) shall be deducted from net income or increase the net loss.

(5) If the preferred stocks are non-cumulative, its dividend shall be deducted from net income; if there was net loss, the adjustment is not needed.

5. All financial institutions that can provide deposit and loan services including local banks, Chinese mainland bank branches in Taiwan, branches of foreign banks in Taiwan, credit unions, credit departments of fishermen' s associations and farmers associations, and trust investment companies.

6. Amount of income equals the sum of interest income and non-interest income.

7. When measuring cash flow analysis, the following requirements shall be met：

(1) Operational net cash flow represent the operational net cash inflow in the statement of cash flow.

(2) Capital expenditures stand for the cash outflow of annual capital investment.

(3) Cash dividend include dividend from common stocks and preferred stock.

(4) Gross amount of fixed asset equal to the total amount of fixed asset before the deduction of accumulated depreciation.

6.2.2 Capital Adequacy

6.2.2.1 Capital Adequacy— IFRSs (Consolidation)

Unit：NT$ Thousand

Item \ year			2013~2015.3.31 Capital adequacy		
			2013	2014	2015.3.31
Capital	Common stock interests		10,100,154	10,652,950	10,742,082
	Additional tier 1 capital of non-common stock interests		0	0	0
	Tier 2 capital		3,665,056	5,697,928	5,104,013
	Capital		13,765,210	16,350,878	15,846,095
Risk weighted assets	Credit risks	Standardized approach	137,615,003	154,917,501	152,420,649
		Internal rating based approach (IRB)	—	—	—
		Asset securitization	1,772,752	832,647	706,598
	Operational risks	Basic indicator approach (BIA)	4,941,919	5,419,853	5,378,268
		Standardized approach / Optional Standardized approach	—	—	—
		Advanced approach	—	—	—
	Market risks	Standardized approach	3,177,928	4,913,197	4,658,413
		Internal model approach	—	—	—
	Risk weighted assets		147,507,602	166,083,198	163,163,928
Capital adequacy ratio(%)			9.33%	9.84%	9.71%
Tier 1 capital as a percentage of risk weighted assets (%)			6.85%	6.41%	6.58%
Common stock interests as a percentage of risk weighted assets (%)			6.85%	6.41%	6.58%
Leverage ratio (%)			3.21%	3.08%	4.03%
Reasons for changes of capital adequacy ratios for the last two years : None.					

Note：1. The financial information listed above has been audited by the CPAs Shu-Man Tsai and Ling-Wen Huang.

2. Auditors' opinion: Unqualified opinion for FY 2013 and 2014.

3. The financial information listed above has been reviewed by the CPAs Shu-Man Tsai and Ling-Wen Huang for Q1 2015.

4. The aforementioned ratios are calculated as follows

(1) Capital base = Common stock interests+ Additional tier 1 capital of non-common stock interests + Tier 2 capital.

(2) Risk weighted assets = Credit risk weighted assets + (Operational risks + Market risks) Capital appropriation x12.5.

(3) Capital adequacy ratio = Capital base / Risk weighted assets.

(4) Tier 1 capital as a percentage of risk weighted assets = (Common stock interests+ Additional tier 1 capital of non-common stock interests) / Risk weighted assets.

(5) Common stock' s equities as a percentage of the risk assets = Common stock' s equities / total of weighted risk assets.

(6) Leverage ratio = Net Amount of Tier 1 Capital / Total Exposure amount.

6.2.2.2 Capital Adequacy— IFRSs (Individual)

Unit：NT$ Thousand

Item \ year			2013~2015.3.31 Capital adequacy		
			2013	2014	2015.3.31
Capital	Common stock interests		10,070,584	10,622,652	10,742,082
	Additional tier 1 capital of non-common stock interests		0	0	0
	Tier 2 capital		3,635,375	5,667,630	5,104,013
	Capital		13,705,959	16,290,282	15,846,095
Risk weighted assets	Credit risks	Standardized approach	137,624,108	154,925,078	152,420,649
		Internal rating based approach (IRB)	—	—	—
		Asset securitization	1,772,752	832,647	706,598
	Operational risks	Basic indicator approach (BIA)	4,907,761	5,378,268	5,378,268
		Standardized approach / Optional Standardized approach	—	—	—
		Advanced approach	—	—	—
	Market risks	Standardized approach	3,177,928	4,913,197	4,658,413
		Internal model approach	—	—	—
	Risk weighted assets		147,482,548	166,049,190	163,163,928
Capital adequacy ratio(%)			9.29%	9.81%	9.71%
Tier 1 capital as a percentage of risk weighted assets (%)			6.83%	6.40%	6.58%
Common stock interests as a percentage of risk weighted assets (%)			6.83%	6.40%	6.58%
Leverage ratio (%)			3.21%	3.07%	4.03%

Note：1. The financial information listed above has been audited by the CPAs Shu-Man Tsai and Ling-Wen Huang.

2. Auditors' opinion: Unqualified opinion for FY 2013 and 2014.

3. The financial information listed above has been reviewed by the CPAs Shu-Man Tsai and Ling-Wen Huang for Q1 2015.

4. The aforementioned ratios are calculated as follows

(1) Capital base = Common stock interests+ Additional tier 1 capital of non-common stock interests + Tier 2 capital.

(2) Risk weighted assets = Credit risk weighted assets + (Operational risks + Market risks) Capital appropriation ×12.5.

(3) Capital adequacy ratio = Capital base / Risk weighted assets.

(4) Tier 1 capital as a percentage of risk weighted assets = (Common stock interests+ Additional tier 1 capital of non-common stock interests) / Risk weighted assets.

(5) Common stock' s equities as a percentage of the risk assets = Common stock' s equities / total of weighted risk assets.

(6) Leverage ratio = Net Amount of Tier 1 Capital / Total Exposure amount.

6.2.2.3 Capital Adequacy—ROC GAAP (Individual)

Unit：NT$ Million

Item \ Year			2010~2012 Capital adequacy ratio		
			2010	2011	2012
Capital	Tier 1 capital	Common stocks	5,258	7,069	7,069
		Perpetual non-cumulative preferred stock	0	0	0
		Non-cumulative subordinated debentures without maturity dates	0	0	0
		Capital in advance	0	0	0
		Capital surplus (Apart from fixed asset appreciation surplus)	2,542	2,018	2,018
		Legal earnings reserve	1,605	1,643	1,278
		Special earnings reserve	25	42	0
		Accumulated earnings	156	(407)	386
		Minor equity	0	0	0
		Other stockholder's equity	(61)	(37)	(20)
		Less：goodwill	0	0	0
		Less：unamortized loss on sale of bad credit	0	0	0
		Less：capital deduct item	1,027	715	681
		Total tier 1 capital	8,498	9,614	10,050
	Tier 2 capital	Perpetual cumulative preferred stock	0	0	0
		Cumulative subordinated debentures without maturity dates	0	0	0
		Fixed asset appreciation surplus	0	0	0
		45% of the unrealized income from financial assets in available-for-sale	15	16	78
		Convertible bonds	0	0	0
		Business reserve and provision for credit loss	235	779	828
		Long term subordinate bonds	3,600	2,800	2,000
		Non-perpetual preferred stock	0	0	0
		Total of perpetual non-cumulative preferred stock and non-cumulative subordinated debentures amounting to more than 15% of the tier 1 capital	0	0	0
		Less：capital deduct item	1,027	715	681
		Total tier 2 capital	2,823	2,880	2,225
	Tier 3 capital	Short term subordinate bonds	0	0	0
		Non-perpetual preferred stock	0	0	0
		Total tier 3 capital	0	0	0
	Capital		11,322	12,494	12,275
Risk weighted assets	Credit risks	Standardized approach	112,516	119,355	120,795
		Internal rating based approach (IRB)	0	0	0
		Asset securitization	870	613	594
	Operational risks	Basic indicator approach (BIA)	4,190	4,048	4,606
		Standardized approach / Optional Standardized approach	0	0	0
		Advanced approach	0	0	0
	Market risks	Standardized approach	2,910	3,064	3,876
		Internal model approach	0	0	0
	Risk weighted assets		120,486	127,080	129,871
Capital adequacy ratio (%)			9.40	9.83	9.45
Tier 1 capital as a percentage of risk weighted assets (%)			7.05	7.57	7.74
Tier 2 capital as a percentage of risk weighted assets (%)			2.35	2.27	1.71
Tier 3 capital as a percentage of risk weighted assets (%)			0.00	0.00	0.00
Common stock's equities as a percentage of total assets (%)			2.45	3.16	3.20

Note：1. The financial information listed above audited by the bank's independent auditors.

2. The aforementioned ratios are calculated as follows:

(1) Capital base = Tier 1 capital + Tier 2 capital + Tier 3 capital .

(2) Risk weighted assets = Credit risk weighted assets + (Operational risks + Market risks) Capital appropriation ×12.5.

(3) Capital adequacy ratio = Capital base / Risk weighted assets.

(4) Tier 1 capital as a percentage of risk weighted assets = Tier 1 capital / Risk weighted assets.

(5) Tier 2 capital as a percentage of risk weighted assets = Tier 2 capital / Risk weighted assets.

(6) Tier 3 capital as a percentage of risk weighted assets = Tier 3 capital / Risk weighted assets.

(7) Common stock' s equities as a percentage of total assets = Common stock' s equities / Total assets.

6.2.2.4 Capital Adequacy—ROC GAAP (Consolidation)

Unit：NT$ Million

Item \ Year			2010~2012 Capital adequacy ratio		
			2010	2011	2012
Capital	Tier 1 capital	Common stocks	5,258	7,069	7,069
		Perpetual non-cumulative preferred stock	0	0	0
		Non-cumulative subordinated debentures without maturity dates	0	0	0
		Capital in advance	0	0	0
		Capital surplus (Apart from fixed asset appreciation surplus)	2,542	2,018	2,018
		Legal earnings reserve	1,605	1,643	1,278
		Special earnings reserve	25	42	0
		Accumulated earnings	156	(407)	386
		Minor equity	0	0	0
		Other stockholder's equity	(61)	(37)	(20)
		Less：goodwill	0	0	0
		Less：unamortized loss on sale of bad credit	0	0	0
		Less：capital deduct item	999	683	642
		Total tier 1 capital	8,526	9,645	10,090
	Tier 2 capital	Perpetual cumulative preferred stock	0	0	0
		Cumulative subordinated debentures without maturity dates	0	0	0
		Fixed asset appreciation surplus	0	0	0
		45% of the unrealized income from financial assets in available-for-sale	15	16	79
		Convertible bonds	0	0	0
		Business reserve and provision for credit loss	235	779	828
		Long term subordinate bonds	3,600	2,800	2,000
		Non-perpetual preferred stock	0	0	0
		Total of perpetual non-cumulative preferred stock and non-cumulative subordinated debentures amounting to more than 15% of the tier 1 capital	0	0	0
		Less：capital deduct item	999	683	642
		Total tier 2 capital	2,851	2,911	2,265
	Tier 3 capital	Short term subordinate bonds	0	0	0
		Non-perpetual preferred stock	0	0	0
		Total tier 3 capital	0	0	0
	Capital		11,377	12,557	12,354
Risk weighted assets	Credit risks	Standardized approach	112,503	119,345	120,786
		Internal rating based approach (IRB)	0	0	0
		Asset securitization	870	613	594
	Operational risks	Basic indicator approach (BIA)	4,209	4,068	4,632
		Standardized approach / Optional Standardized approach	0	0	0
		Advanced approach	0	0	0
	Market risks	Standardized approach	2,910	3,064	3,876
		Internal model approach	0	0	0
	Risk weighted assets		120,492	127,090	129,889
Capital adequacy ratio (%)			9.44	9.88	9.51
Tier 1 capital as a percentage of risk weighted assets (%)			7.08	7.59	7.77
Tier 2 capital as a percentage of risk weighted assets (%)			2.36	2.29	1.74
Tier 3 capital as a percentage of risk weighted assets (%)			0.00	0.00	0.00
Common stock's equities as a percentage of total assets (%)			2.45	3.16	3.20

Note：1. The financial information listed above audited by the bank' s independent auditors.

2. The aforementioned ratios are calculated as follows:

(1) Capital base = Tier 1 capital + Tier 2 capital + Tier 3 capital .

(2) Risk weighted assets = Credit risk weighted assets + (Operational risks + Market risks) Capital appropriation x12.5.

(3) Capital adequacy ratio = Capital base / Risk weighted assets.

(4) Tier 1 capital as a percentage of risk weighted assets = Tier 1 capital / Risk weighted assets.

(5) Tier 2 capital as a percentage of risk weighted assets = Tier 2 capital / Risk weighted assets.

(6) Tier 3 capital as a percentage of risk weighted assets = Tier 3 capital / Risk weighted assets.

(7) Common stock' s equities as a percentage of total assets = Common stock' s equities / Total assets.