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I. Financial Highlights

Unit: NT\$ million

Item	2015	2016	2017	2018	2019
Assets	6,760,682	6,909,762	7,002,565	7,124,672	7,288,949
Discounts and Loans	51,415	51,078	50,574	48,973	46,586
Mutual Funds and Long-term Investments	4,411,666	4,573,095	4,590,121	4,576,877	4,574,507
Liabilities	6,618,243	6,754,469	6,839,557	6,961,765	7,087,191
Deposits and Remittances	5,813,762	5,994,921	6,065,297	6,163,003	6,271,041
Owner's Equity	142,439	155,293	163,008	162,907	201,758
Total Revenue	286,692	272,120	271,936	259,616	252,033
Interest Revenue	103,525	97,230	97,341	101,297	103,703
Total Expenses	274,912	262,313	261,328	245,185	242,685
Interest Expenses	55,657	49,565	45,170	44,593	44,317
Net Income	11,780	9,807	10,608	14,431	9,348
Return on Assets	0.18%	0.14%	0.15%	0.20%	0.13%
Return on Equity	8.23%	6.59%	6.67%	8.86%	5.13%

Remarks: 1. Return on Assets= Net Income/ Average Assets

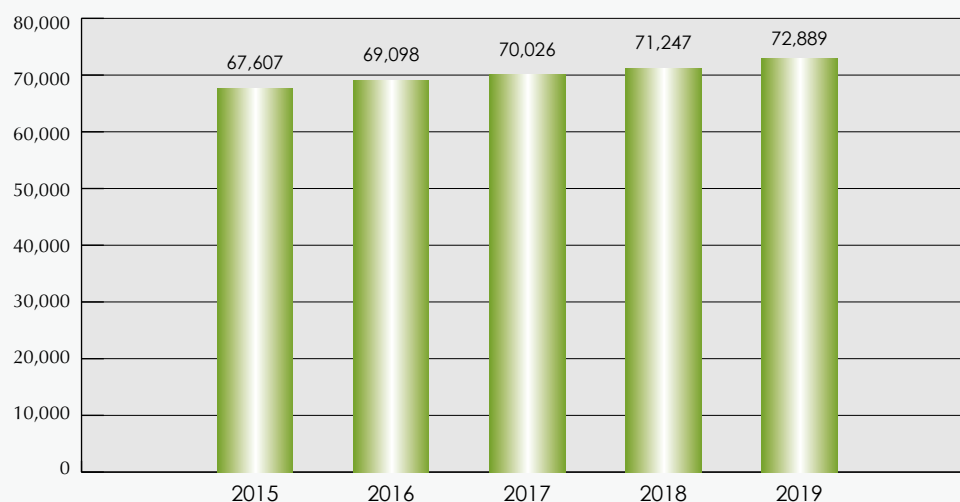
2. Return on Equity= Net Income/ Average Equity

3. Total expenses include income tax

4. The 2015-2018 Financial Statements was prepared in accordance with the Statement of Financial Accounting Standards of Taiwan and the settlement of explanation base. The 2019 Financial Statement was attested by CPA.

Tendency of Total Assets for the Past 5 Years

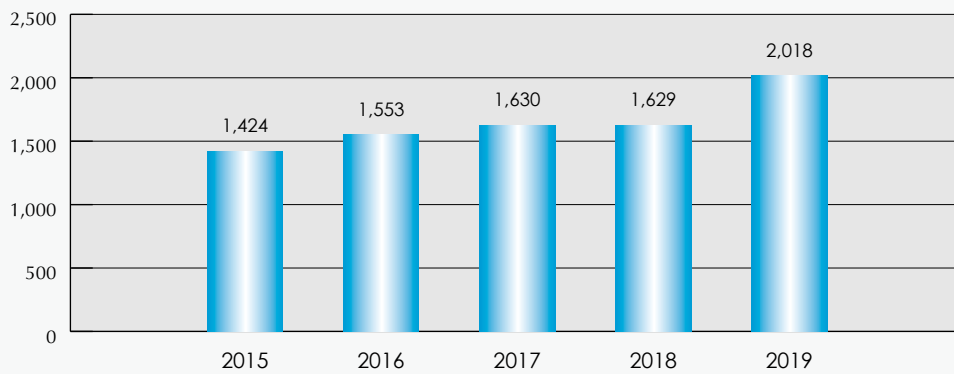
Unit: NT\$ 100 million





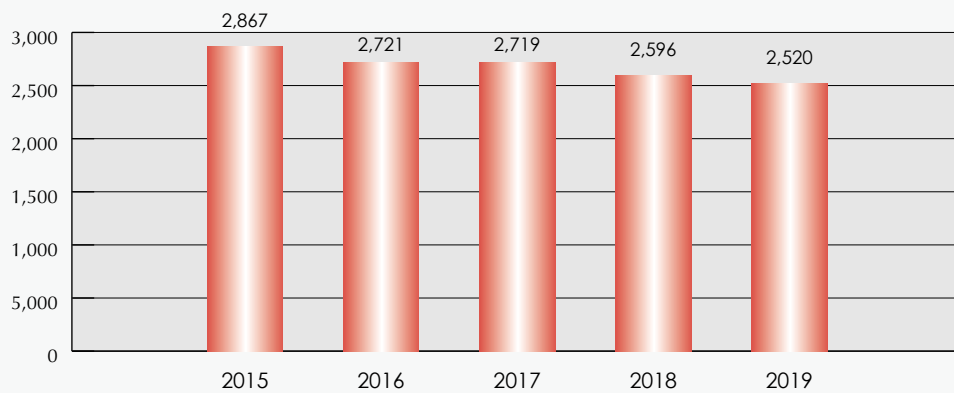
Tendency of Owner's Equity for the Past 5 Years

Unit: NT\$ 100 million



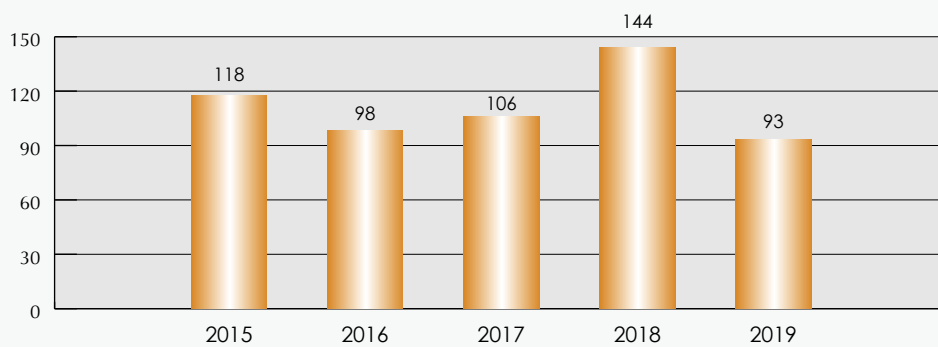
Tendency of Total Income for the Past 5 Years

Unit: NT\$ 100 million



Tendency of Net Profit for the Past 5 Years

Unit: NT\$ 100 million





II. Condensed Balance Sheet and Income Statement Data for the Past 5 Years

Condensed Balance Sheet

Unit: NT\$ 1,000

Item	2015	2016	2017	2018	2019	
Cash and Due from Banks	334,131,757	308,398,555	402,471,133	460,451,682	546,312,157	
Due from the Central Bank	1,792,151,063	1,807,288,531	1,791,887,579	1,804,930,412	1,831,436,833	
Financial Assets at Fair Value through Income Statement	3,437,618	2,797,089	10,964,031	63,488,571	108,046,938	
Investment in Bills & Bonds under Reverse REPO	3,010,995	7,502,104	2,402,201	2,528,140	1,350,000	
Receivable Accounts – Net	46,873,747	42,727,220	43,723,069	43,290,685	42,542,097	
Income Tax Assets	17,285,934	16,009,678	1,465,397	6,836,913	10,752,204	
Loan – Net	51,414,808	51,078,402	50,574,485	48,973,332	46,586,139	
Financial Assets at Fair Value through other Income Statements	–	–	–	282,931,155	285,146,602	
Available-for-Sale Financial Assets – Net	387,554,681	390,386,007	405,615,951	–	–	
Held-to-Maturity Financial Assets - Net	3,610,747,319	3,769,005,065	3,741,179,681	–	–	
Investment under the Equity Method – Net	75,363	78,498	82,137	81,146	86,718	
Investment in Bonds without Active Market - Net	409,292,211	405,435,774	436,589,866	–	–	
Financial Assets from Sale of Amortized Cost	–	–	–	4,287,016,891	4,284,401,147	
Other Financial Assets – Net	3,996,874	8,189,943	6,653,156	6,847,635	4,872,898	
Right-of-use Assets - Net	–	–	–	–	754,490	
Investment-based Real Estate – Net	3,073,474	3,915,367	5,092,526	11,440,248	11,361,534	
Real Estate and Equipment – Net	91,150,904	93,524,585	98,470,877	102,936,631	105,515,173	
Intangible Assets – Net	433,941	412,972	413,425	349,620	457,486	
Deferred Income Tax Assets – Net	5,041,832	1,707,104	922,498	1,361,911	986,097	
Other Assets – Net	1,009,947	1,304,724	4,056,817	1,206,670	8,340,032	
Total Assets	Before Distribution	6,766,810,918	6,916,127,667	7,009,360,630	7,131,765,615	7,288,948,545
	After Distribution	6,760,682,468	6,909,761,618	7,002,564,829	7,124,671,642	–
Due to Banks	4,915,000	16,515,000	6,815,000	19,915,000	7,415,000	
Financial Liabilities at Fair Value through Income Statement	17,503,913	6,773,119	72,105	7,118,956	78,686	
Bills & Bonds Sold under REPO	4,800,000	1,005,364	–	–	–	
Amount Dues	71,878,172	70,247,578	56,223,028	54,572,539	64,642,511	
Current Tax	–	–	2,374,832	24,929	–	
Deposits and Remittances	5,813,761,964	5,994,921,433	6,065,296,928	6,163,002,573	6,271,041,028	
Insurance Liabilities	677,325,478	646,177,801	684,815,645	690,955,768	724,179,541	
Foreign Exchange Valuation Reserve	1,451,301	1,107,493	554,031	1,364,174	370,630	
Provisions for Employee Benefits	12,176,967	9,039,637	14,871,598	14,909,059	9,651,798	
Lease Liabilities	–	–	–	–	636,573	
Deferred Income Tax Liabilities	9,628,523	5,339,436	4,454,715	2,110,525	6,347,099	
Other Liabilities	4,801,545	3,341,540	4,079,049	7,791,308	2,827,656	
Total Liabilities	Before Distribution	6,618,242,863	6,753,801,805	6,839,556,931	6,960,474,947	7,087,190,522
	After Distribution	6,618,242,863	6,754,468,401	6,839,556,931	6,961,764,831	–
Capital Stock	Before Distribution	65,000,000	67,311,000	69,479,000	72,082,000	72,376,000
	After Distribution	65,000,000	67,311,000	69,479,000	72,082,000	–
Capital Surplus	6,407,576	6,407,576	6,407,425	6,407,425	6,407,425	
Retained Earnings	Before Distribution	54,017,005	55,384,154	56,791,081	65,592,073	69,171,485
	After Distribution	47,888,555	48,351,509	49,995,280	57,208,216	–
Other Owner's Equities	23,143,474	33,223,132	37,126,193	27,209,170	53,803,113	
Owner's Equities	Before Distribution	148,568,055	162,325,862	169,803,699	171,290,668	201,758,023
	After Distribution	142,439,605	155,293,217	163,007,898	162,906,811	–

Remark: 1. 2015-2018 Financial Statement was prepared in accordance with the Statement of Financial Accounting Standards of Taiwan and the settlement of explanation base. The 2019 Financial Statement was attested by CPA.

2. The 2019 retained earnings were referred to as the retained earnings before distribution.



Condensed Income Statement

Unit: NT\$ 1,000

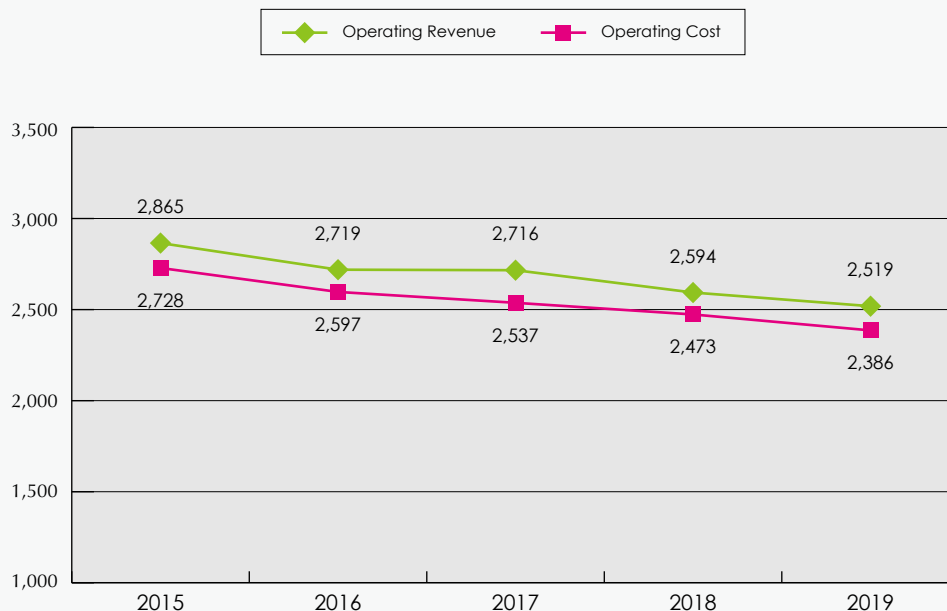
Item	2015	2016	2017	2018	2019
Operating Revenues	286,521,187	271,905,451	271,624,527	259,363,793	251,858,241
Operating Cost	272,842,442	259,691,281	253,722,711	247,323,288	238,569,594
Operating Profit	13,678,745	12,214,170	17,901,816	12,040,505	13,288,647
Non-Operating Profit (Loss)	60,917	102,910	(250,740)	161,328	18,053
Net Profit before Tax	13,739,662	12,317,080	17,651,076	12,201,833	13,306,700
Income Tax Expenses	1,960,030	2,510,481	7,043,463	(2,229,446)	3,958,357
Net Profit	11,779,632	9,806,599	10,607,613	14,431,279	9,348,343
Other Comprehensive Losses/ Gains (after tax)	(6,931,758)	10,079,658	3,903,061	(6,308,584)	29,502,869
Total Comprehensive Profit	4,847,874	19,886,257	14,510,674	8,122,695	38,851,212
Earnings per Share (NT\$)	1.63	1.35	1.47	1.99	1.29

Remarks: 1. The 2015-2018 Financial Statement was prepared in accordance with the Statement of Financial Accounting Standards of Taiwan and the settlement of explanation base. The 2019 Financial Statement was attested by CPA.

2. On April 30, 2019, the company transferred capital surplus to capital, making a total Paid-up capital of NT\$ 72.376 billion. Therefore, there are readjustments in 2015-2018' s Earnings per Share.

Operating Revenue and Cost

Unit: NT\$ 100 million





III. Financial Analysis for the Past 5 Years

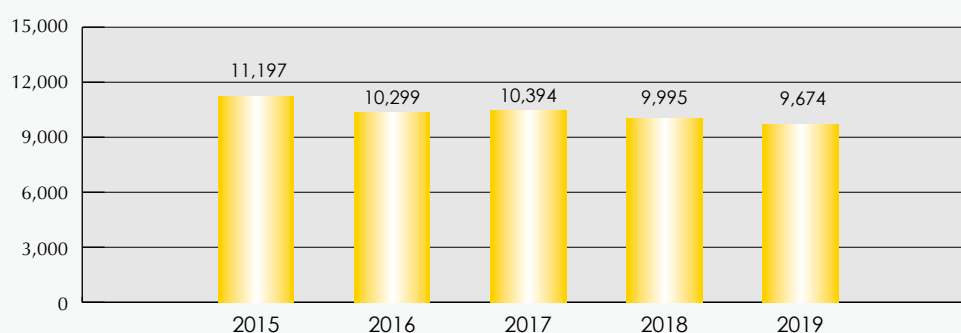
Item		2015	2016	2017	2018	2019
Operating Capability	Turnover of Total Assets (Number of Times)	0.04	0.04	0.04	0.04	0.03
	Average Operating Revenue per Employee (NT\$ 1,000)	11,197	10,299	10,394	9,995	9,674
	Average Earnings per Employee (NT\$ 1,000)	460	371	406	556	359
Profitability	Return on Assets (%)	0.18	0.14	0.15	0.20	0.13
	Return on Stockholders' Equities (%)	8.23	6.59	6.67	8.86	5.13
	Net Income Ratio (%)	4.11	3.61	3.91	5.56	3.71
	Earnings per Share (NT\$)	1.63	1.35	1.47	1.99	1.29
Growth Rate	Asset Growth Rate (%)	4.60	2.21	1.34	1.74	2.31
	Profit Growth Rate (%)	3.39	(10.35)	43.31	(30.87)	9.05

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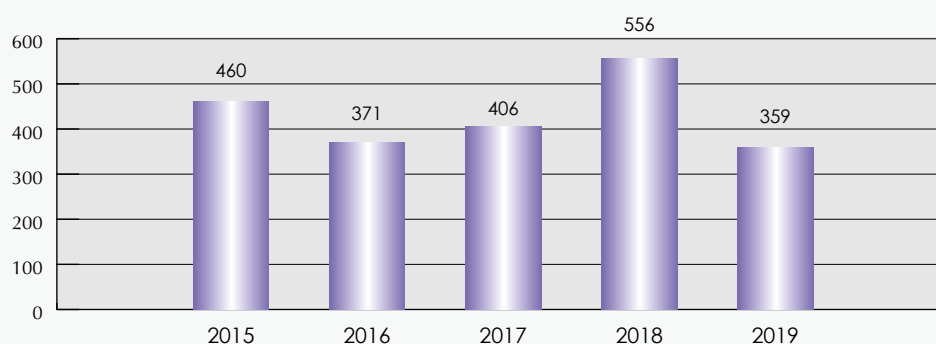
Average Operating Revenue per Employee

Unit: NT\$ 1,000



Average Earning per Employee

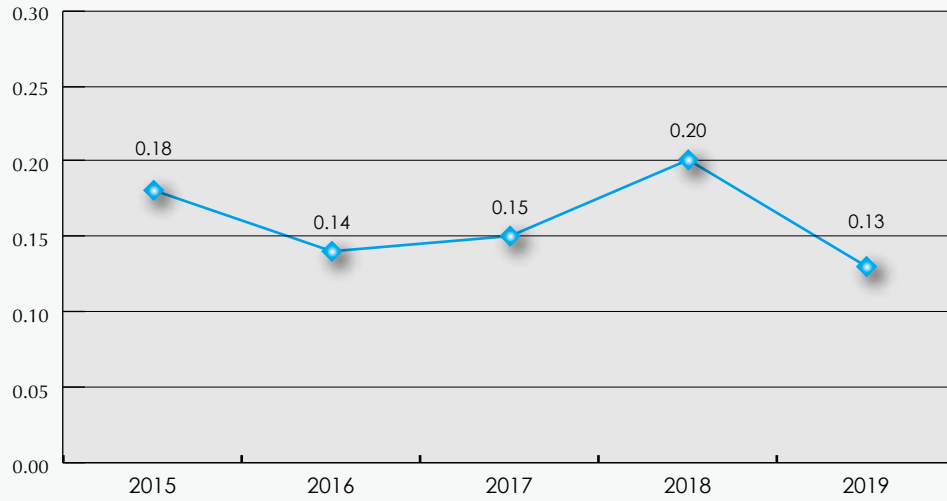
Unit: NT\$ 1,000





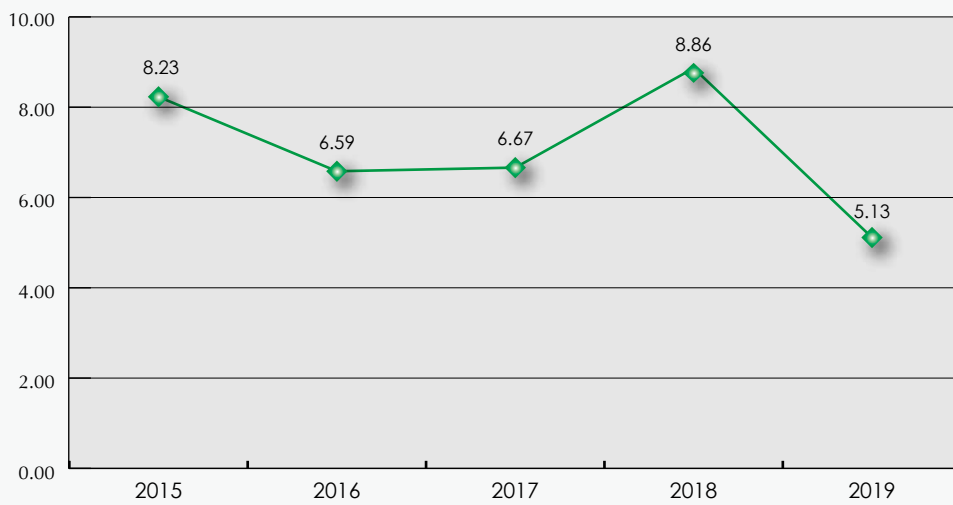
Return on Assets

(%)



Return on Stockholders' Equity

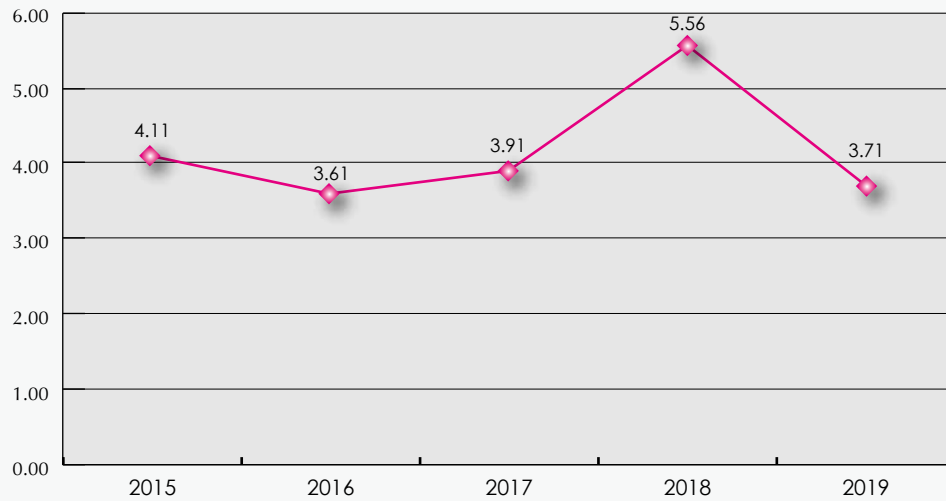
(%)





Net Income Ratio

(%)



Earnings per Share

Unit: NT\$

