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I. Financial Highlights

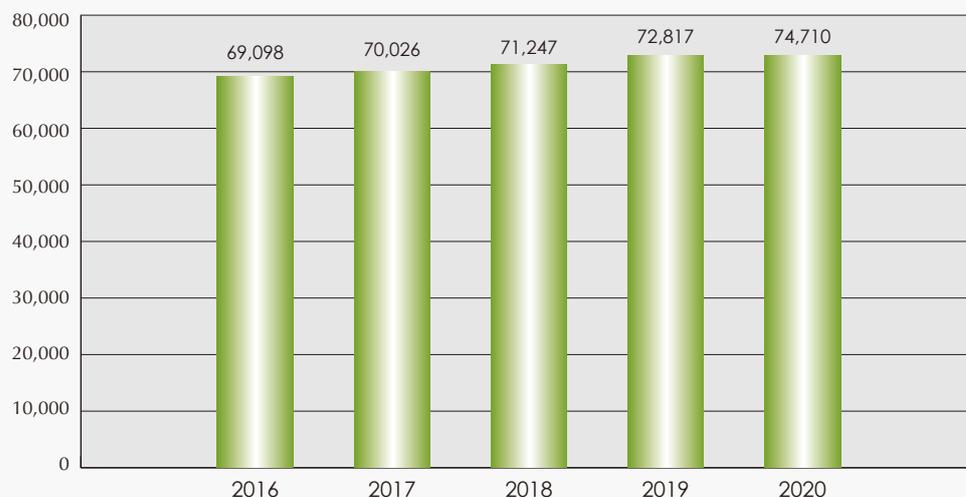
Unit: NT\$ million

Item	2016	2017	2018	2019	2020
Assets	6,909,762	7,002,565	7,124,672	7,281,665	7,471,016
Discounts and Loans	51,078	50,574	48,973	46,586	44,460
Mutual Funds and Long-term Investments	4,573,095	4,590,121	4,576,877	4,574,507	4,772,007
Liabilities	6,754,469	6,839,557	6,961,765	7,087,525	7,258,055
Deposits and Remittances	5,994,921	6,065,297	6,163,003	6,271,041	6,409,655
Owner's Equity	155,293	163,008	162,907	194,140	212,961
Total Revenue	272,120	271,936	259,616	252,033	244,668
Interest Revenue	97,230	97,341	101,297	103,703	93,745
Total Expenses	262,313	261,328	245,185	242,685	235,531
Interest Expenses	49,565	45,170	44,593	44,317	37,847
Net Income	9,807	10,608	14,431	9,348	9,137
Return on Assets	0.14%	0.15%	0.20%	0.13%	0.12%
Return on Equity	6.59%	6.67%	8.86%	5.24%	4.49%

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 2016-2019 Financial Statement was readjusted in accordance with the Statement of Financial Accounting Standards of Taiwan. The 2020 Financial Statement was attested by CPA.

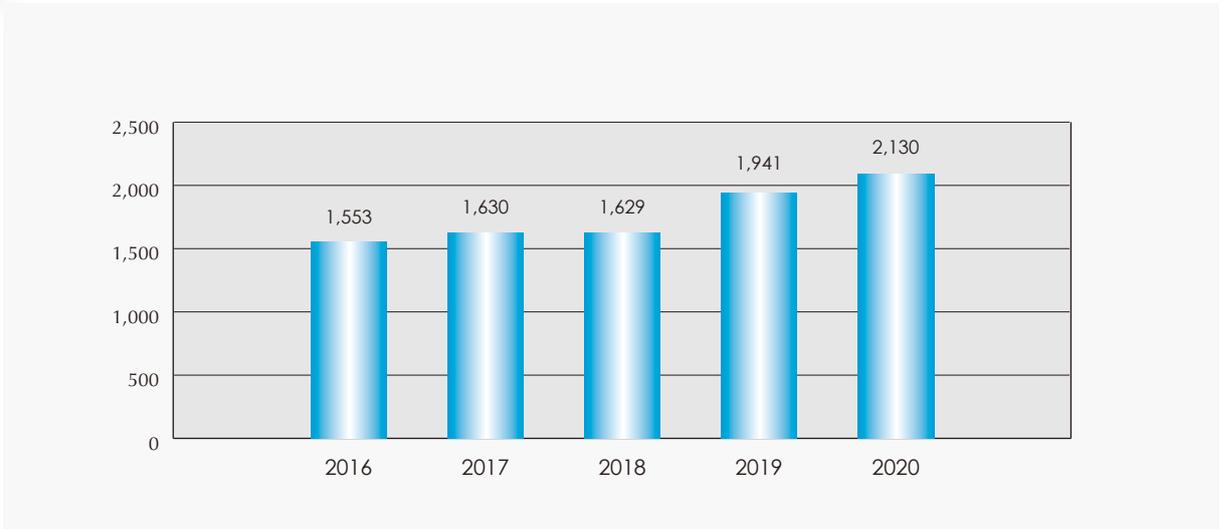
Tendency of Total Assets for the Past 5 Years

Unit: NT\$ 100 million



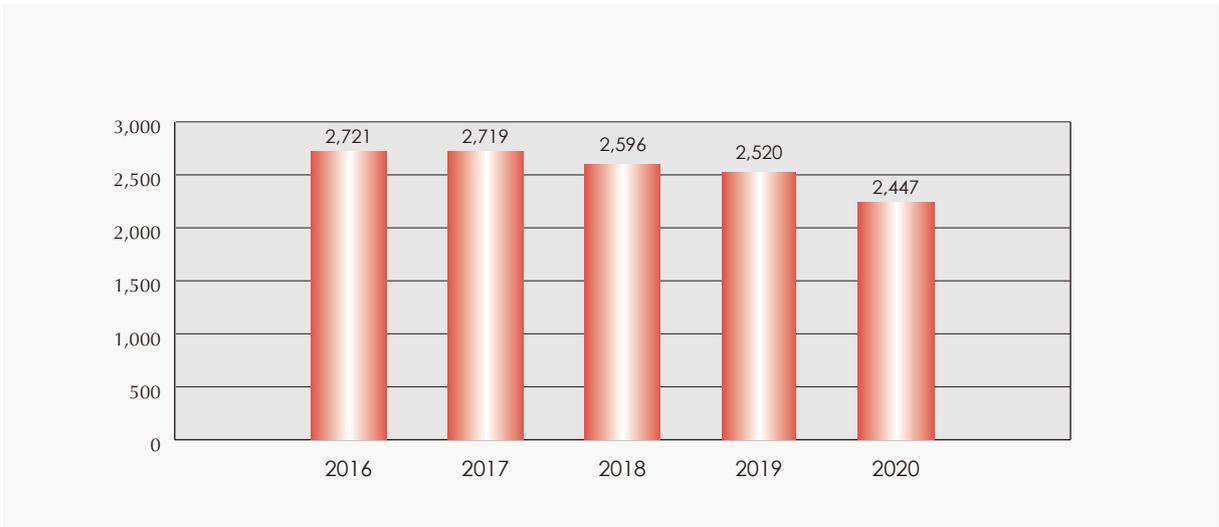
Tendency of Owner's Equity for the Past 5 Years

Unit: NT\$ 100 million



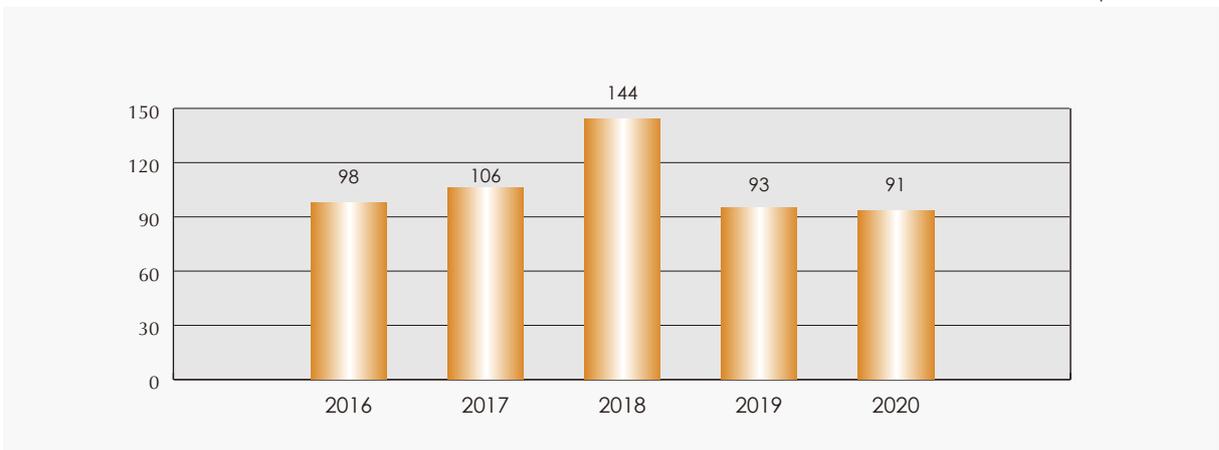
Tendency of Total Income for the Past 5 Years

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	2016	2017	2018	2019	2020
Cash and Due from Banks	308,398,555	402,471,133	460,451,682	546,312,157	546,614,123
Due from the Central Bank	1,807,288,531	1,791,887,579	1,804,930,412	1,831,436,833	1,835,520,794
Financial Assets at Fair Value through Income Statement	2,797,089	10,964,031	63,488,571	108,046,938	103,215,284
Investment in Bills & Bonds under Reverse REPO	7,502,104	2,402,201	2,528,140	1,350,000	1,471,908
Receivable Accounts – Net	42,727,220	43,723,069	43,290,685	42,542,097	38,243,722
Income Tax Assets	16,009,678	1,465,397	6,836,913	10,752,204	3,915,291
Loan – Net	51,078,402	50,574,485	48,973,332	46,586,139	44,459,526
Financial Assets at Fair Value through other Income Statements	–	–	282,931,155	285,146,602	296,174,291
Available-for-Sale Financial Assets – Net	390,386,007	405,615,951	–	–	–
Held-to-Maturity Financial Assets – Net	3,769,005,065	3,741,179,681	–	–	–
Investment under the Equity Method – Net	78,498	82,137	81,146	86,718	92,581
Investment in Bonds without Active Market – Net	405,435,774	436,589,866	–	–	–
Financial Assets from Sale of Amortized Cost	–	–	4,287,016,891	4,284,401,147	4,471,710,784
Other Financial Assets – Net	8,189,943	6,653,156	6,847,635	4,872,898	4,029,080
Right-of-use Assets – Net	–	–	–	754,490	657,973
Investment-based Real Estate – Net	3,915,367	5,092,526	11,440,248	11,361,534	12,154,226
Real Estate and Equipment – Net	93,524,585	98,470,877	102,936,631	105,515,173	109,026,533
Intangible Assets – Net	412,972	413,425	349,620	457,486	463,862
Deferred Income Tax Assets – Net	1,707,104	922,498	1,361,911	986,097	2,061,270
Other Assets – Net	1,304,724	4,056,817	1,206,670	8,340,032	1,204,468
Total Assets					
Before Distribution	6,916,127,667	7,009,360,630	7,131,765,615	7,288,948,545	7,478,194,609
After Distribution	6,909,761,618	7,002,564,829	7,124,671,642	–	7,471,015,716
Due to Banks	16,515,000	6,815,000	19,915,000	7,415,000	10,815,000
Financial Liabilities at Fair Value through Income Statement	6,773,119	72,105	7,118,956	78,686	4,914,665
Bills & Bonds Sold under REPO	1,005,364	–	–	–	–
Amount Dues	70,247,578	56,223,028	54,572,539	64,977,224	66,548,379
Current Tax	–	2,374,832	24,929	–	1,578,552
Deposits and Remittances	5,994,921,433	6,065,296,928	6,163,002,573	6,271,041,028	6,409,655,282
Insurance Liabilities	646,177,801	684,815,645	690,955,768	724,179,541	742,040,709
Foreign Exchange Valuation Reserve	1,107,493	554,031	1,364,174	370,630	145,601
Provisions for Employee Benefits	9,039,637	14,871,598	14,909,059	9,651,798	10,127,403
Lease Liabilities	–	–	–	636,573	542,818
Deferred Income Tax Liabilities	5,339,436	4,454,715	2,110,525	6,347,099	9,153,233
Other Liabilities	3,341,540	4,079,049	7,791,308	2,827,656	2,533,551
Total Liabilities					
Before Distribution	6,753,801,805	6,839,556,931	6,960,474,947	7,087,190,522	7,257,323,059
After Distribution	6,754,468,401	6,839,556,931	6,961,764,831	7,087,525,235	7,258,055,193
Capital Stock					
Before Distribution	67,311,000	69,479,000	72,082,000	72,376,000	73,522,000
After Distribution	67,311,000	69,479,000	72,082,000	72,376,000	73,522,000
Capital Surplus	6,407,576	6,407,425	6,407,425	6,407,425	6,407,425
Retained Earnings					
Before Distribution	55,384,154	56,791,081	65,592,073	69,171,485	77,032,211
After Distribution	48,351,509	49,995,280	57,208,216	61,553,079	69,121,184
Other Owner's Equities	33,223,132	37,126,193	27,209,170	53,803,113	63,909,914
Owne's Equities					
Before Distribution	162,325,862	169,803,699	171,290,668	201,758,023	220,871,550
After Distribution	155,293,217	163,007,898	162,906,811	194,139,617	212,960,523

Remark: 2016-2019 Financial Statement was readjusted in accordance with the Statement of Financial Accounting Standards of Taiwan. The 2020 Financial Statement was attested by CPA.

Condensed Statement of Comprehensive Income

Unit: NT\$ 1,000

Item	2016	2017	2018	2019	2020
Operating Revenues	271,905,451	217,624,527	259,363,793	251,833,952	244,469,950
Operating Cost	259,691,281	253,722,711	247,323,288	238,569,677	229,405,330
Operating Profit	12,214,170	17,901,816	12,040,505	13,264,275	15,064,620
Non-Operating Profit (Loss)	102,910	(250,740)	161,328	42,425	(4,668)
Net Profit before Tax	12,317,080	17,651,076	12,201,833	13,306,700	15,059,952
Income Tax Expenses	2,510,481	7,043,463	(2,229,446)	3,958,357	5,923,148
Net Profit	9,806,599	10,607,613	14,431,279	9,348,343	9,136,804
Other Comprehensive Losses/ Gains (after tax)	10,079,658	3,903,061	(6,308,584)	29,502,869	17,595,129
Total Comprehensive Profit	19,886,257	14,510,674	8,122,695	38,851,212	26,731,933
Earnings per Share (NT\$)	1.33	1.44	1.96	1.27	1.24

Remarks: 1. The 2016-2019 Financial Statement was readjusted in accordance with the Statement of Financial Accounting Standards of Taiwan. The 2020 Financial Statement was attested by CPA.
2. On April 30, 2020, the Company transferred capital surplus to capital, making a total Paid-up capital of NT\$ 73.522 billion. Therefore, there are readjustments in 2016-2019's Earnings per Share.

Operating Revenue and Cost

Unit: NT\$ 100 million





III. Financial Analysis for the Past 5 Years

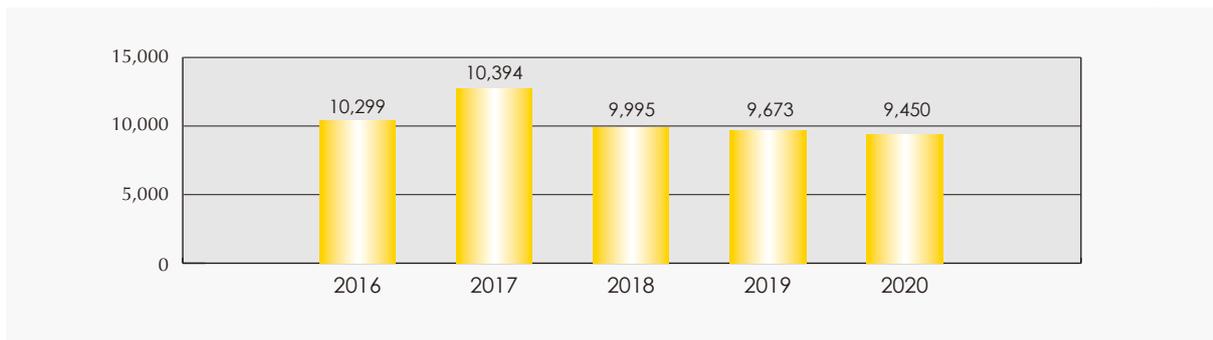
Item		2016	2017	2018	2019	2020
Operating Capability	Turnover of Total Assets (Number of Times)	0.04	0.04	0.04	0.03	0.03
	Average Operating Revenue per Employee (NT\$ 1,000)	10,299	10,394	9,995	9,673	9,450
	Average Earnings per Employee (NT\$ 1,000)	371	406	556	359	353
Profitability	Return on Assets (%)	0.14	0.15	0.20	0.13	0.12
	Return on Stockholders' Equities (%)	6.59	6.67	8.86	5.24	4.49
	Net Income Ratio (%)	3.61	3.91	5.56	3.71	3.74
Growth Rate	Earnings per Share (NT\$)	1.33	1.44	1.96	1.27	1.24
	Asset Growth Rate (%)	2.21	1.34	1.74	2.20	2.60
	Profit Growth Rate (%)	(10.35)	43.31	(30.87)	9.05	13.18

Remarks: 1. The 2016-2019 Financial Statement was readjusted in accordance with the Statement of Financial Accounting Standards of Taiwan. The 2020 Financial Statement was attested by CPA.

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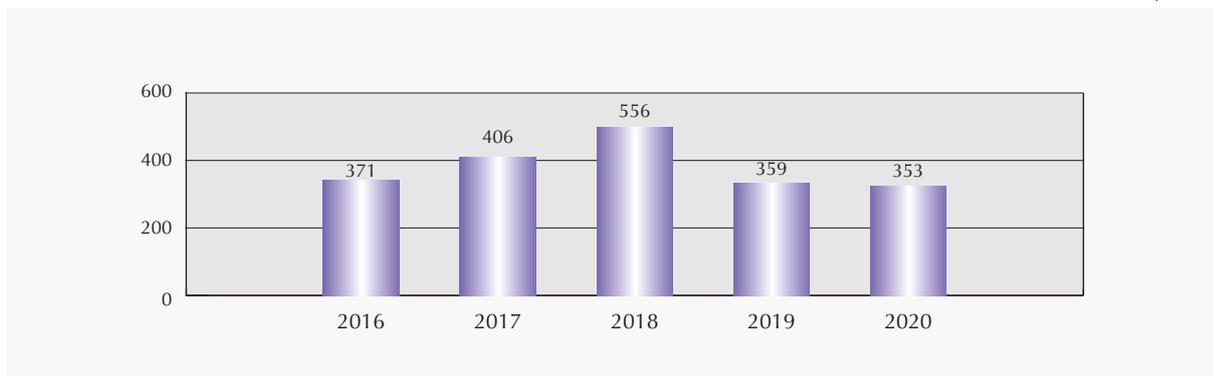
Average Operating Revenue per Employee

Unit: NT\$ 1,000



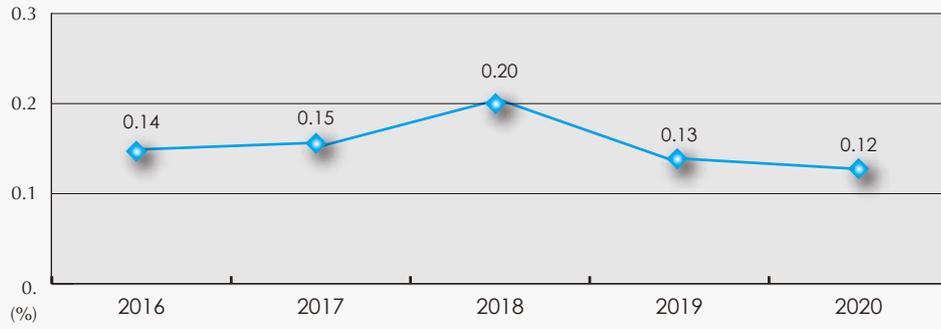
Average Earnings per Employee

Unit: NT\$ 1,000



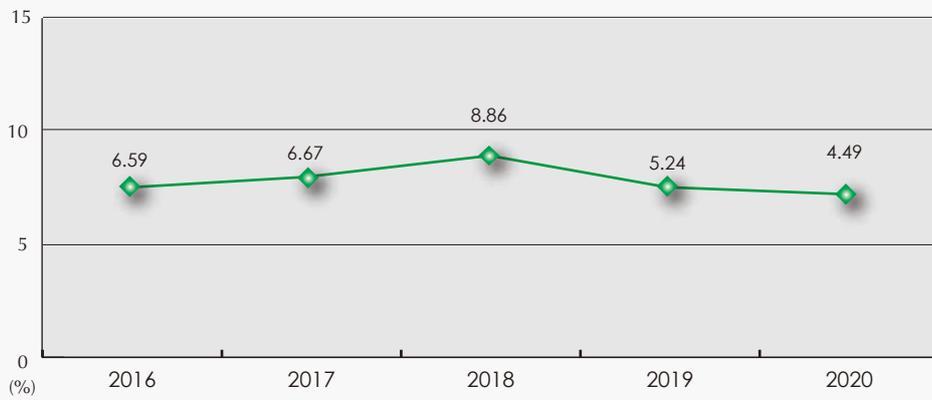
Return on Assets

(%)



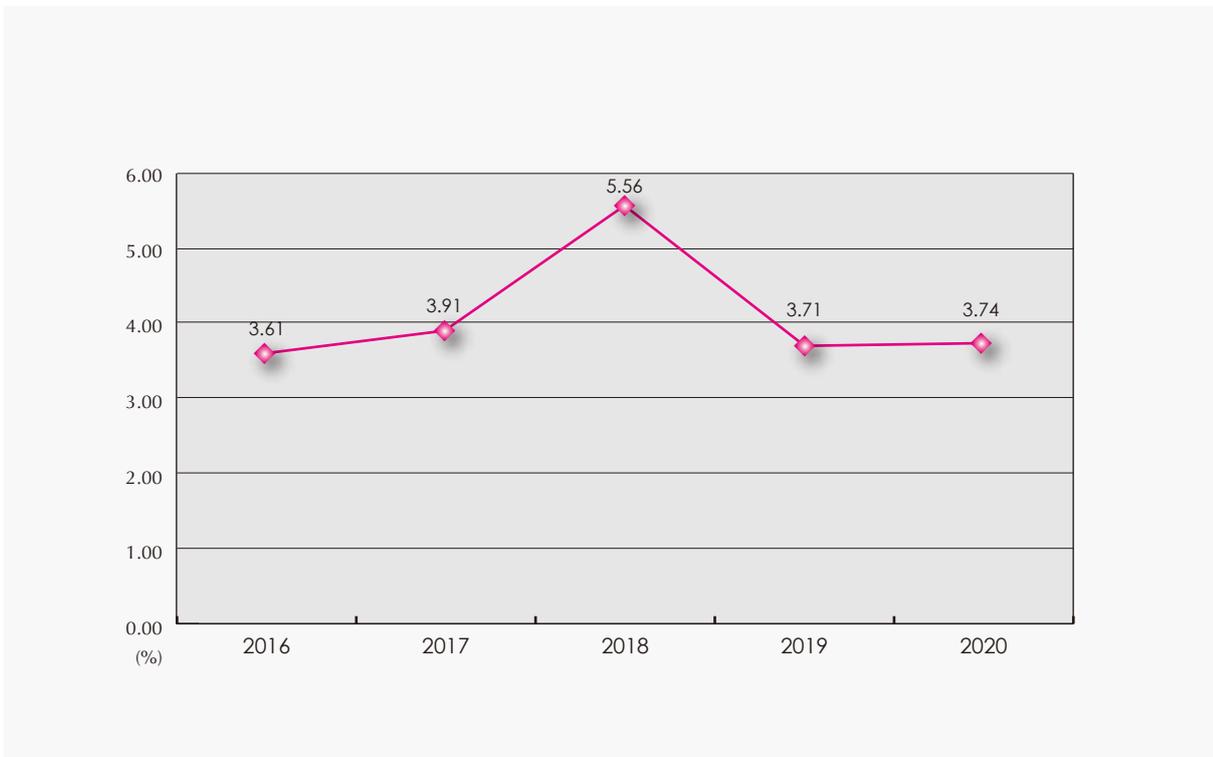
Return on Stockholders' Equity

(%)



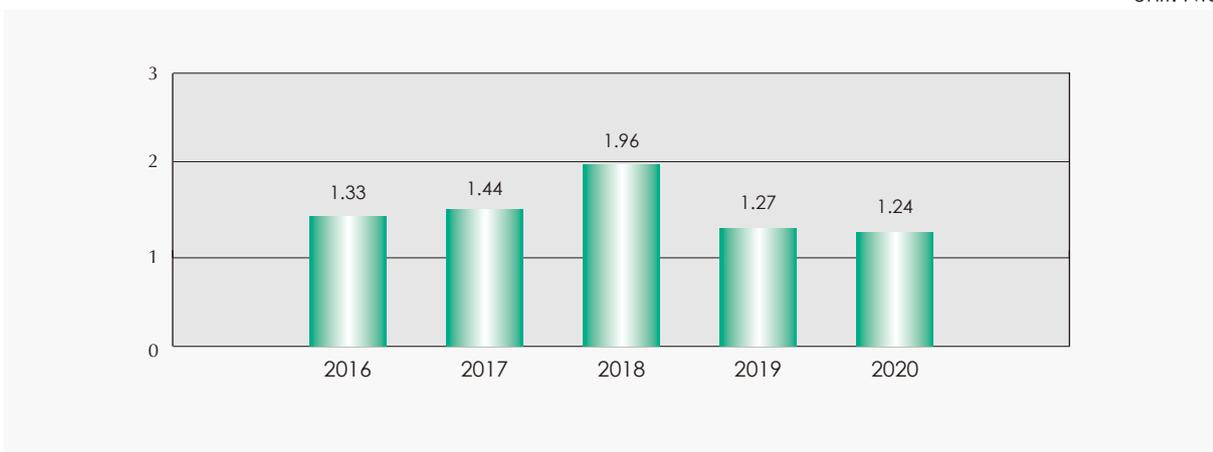
Net Income Ratio

(%)



Earnings per Share

Unit: NT\$



2020

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