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## I. Financial Highlights

Unit: NT\$ million

Item	2010	2011	2012	2013	2014
Assets	5,481,179	5,615,015	5,888,612	6,151,178	6,470,124
Discounts and Loans	41,300	41,297	41,453	44,802	45,924
Mutual Funds and Long-term Investment	3,038,248	3,205,257	3,515,701	3,759,184	4,134,026
Liabilities	5,369,649	5,506,812	5,768,597	6,014,734	6,315,853
Deposits and Remittances	4,582,455	4,710,329	4,986,008	5,203,532	5,542,898
Owner's Equity	111,530	108,202	120,014	136,444	154,272
Total revenues	302,858	298,191	280,438	286,871	286,023
Interest revenue	81,653	90,926	96,442	98,452	101,651
Total expenses	295,221	289,553	271,391	274,810	273,911
Interest expenses	35,319	42,764	47,385	49,659	52,429
Net income	7,637	8,638	9,047	12,061	12,112
Return on Assets	0.14%	0.16%	0.16%	0.20%	0.19%
Return on Equity	7.21%	7.86%	8.14%	9.41%	8.33%

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

2. Return on Equity=Net Income/Average Equity

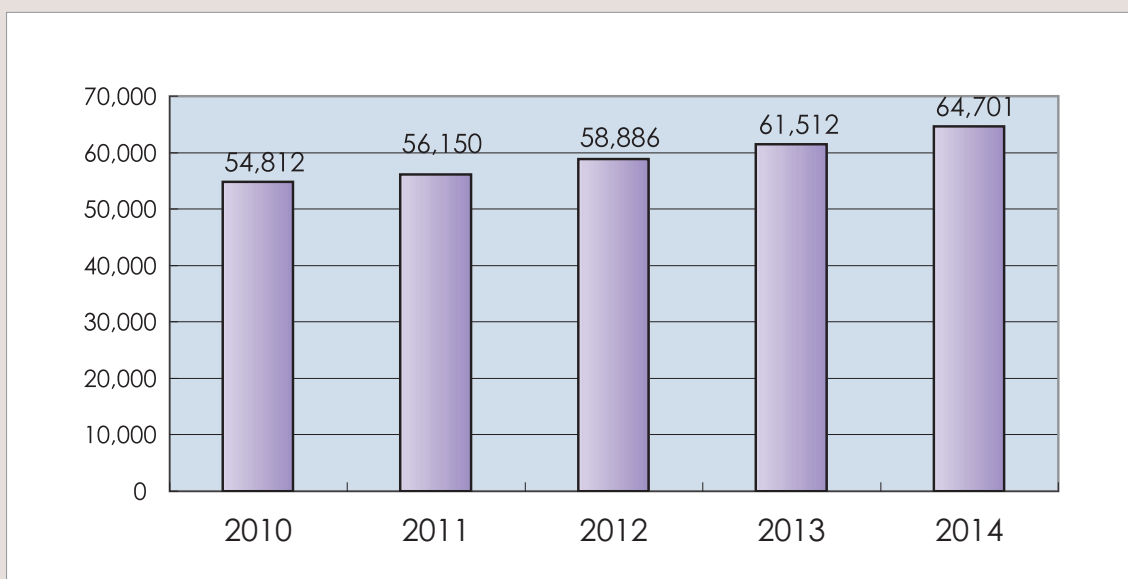
3. Total expenses include income tax.

4. To comply with the "Regulations Governing the Preparation of Financial Reports by Insurance Industry", the premium and pending claims reserve shall be listed under the operation cost starting 2011 and 2010 total revenues and expenditures have been reclassified accordingly.

5. The 2010-2012 Financial Statement was prepared in accordance with the Statement of Financial Accounting Standards of Taiwan and the settlement of explanation base. The 2012 Financial Statement was prepared in accordance with the settlement of explanation base in addition to compliance with IFRS with adjustment of accounting changes. The 2013 Financial Statement was prepared in accordance with the settlement of explanation base in addition to compliance with IFRS. The 2014 Financial Statement was prepared in accordance with the number of accountant attestations in IFRS.

### Tendency of Assets for the Past 5 Years

Unit: NT\$ 100 million

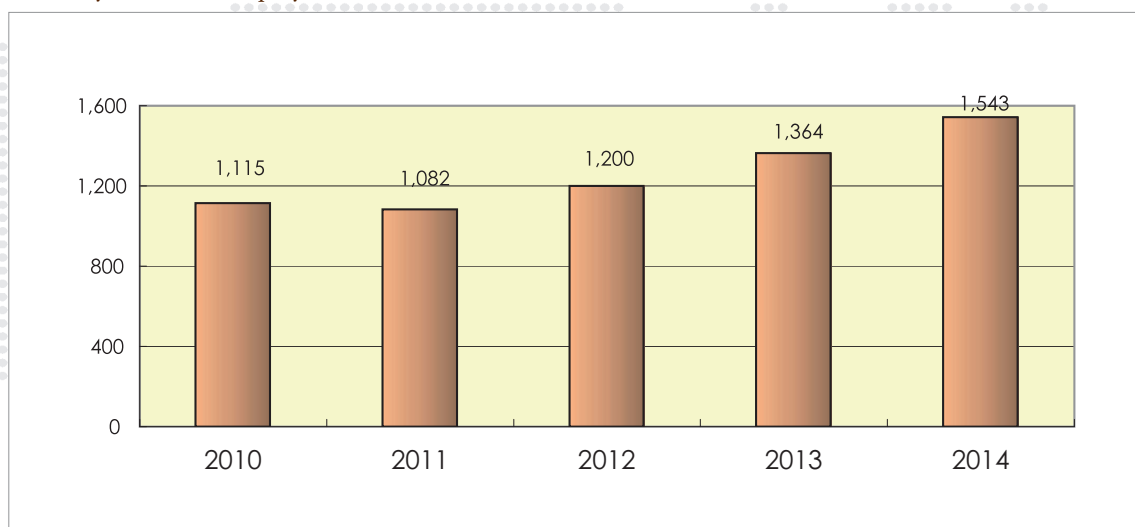




## Financial Overview

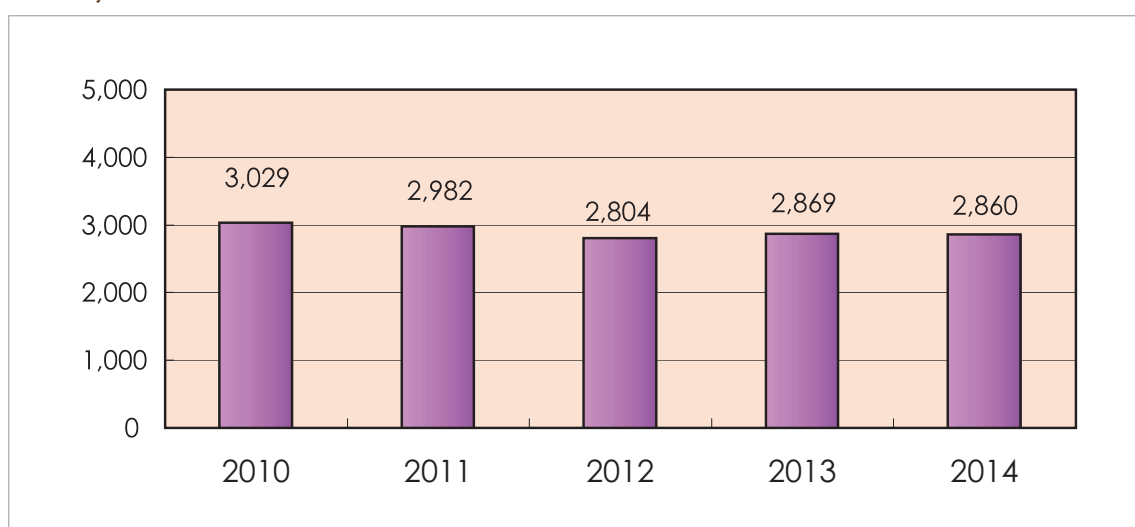
Tendency of Owner's Equity for the Past 5 Years

Unit: NT\$ 100 million



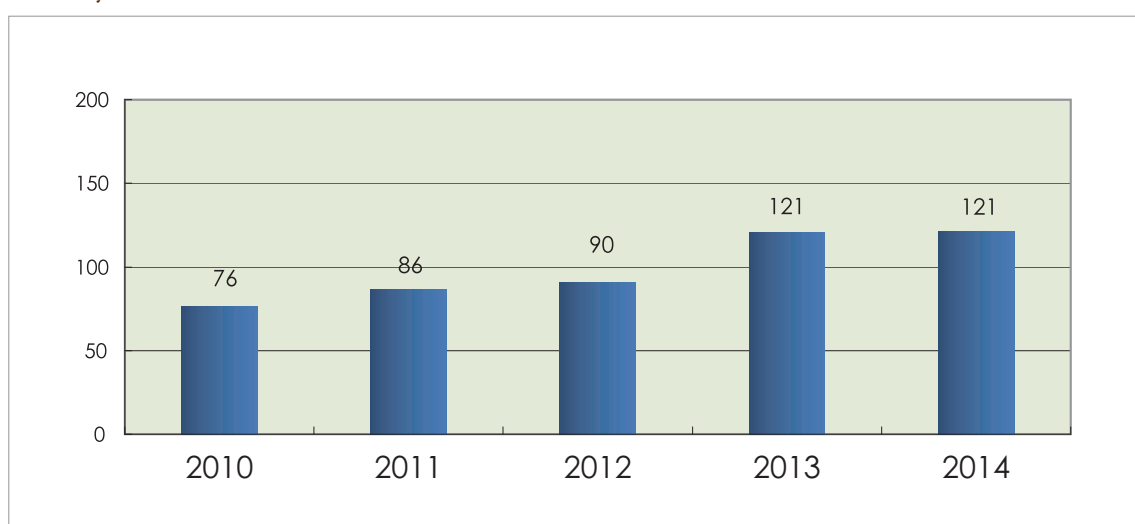
Tendency of Total Income for the Past 5 Years

Unit: NT\$ 100 million



Tendency of Net Profit of Current Term for the Past 5 Years

Unit: NT\$ 100 million





## II. Condensed Balance Sheets and Income Statements for the Past 5 Years

### Condensed Balance Sheets

Unit: NT\$1,000

Title	2014	2013	2012	2011	2010
Cash and Due from Other Banks	354,231,823	404,684,466	411,992,788	467,364,855	507,757,484
Due from the Central BankD	1,764,864,633	1,788,840,169	1,768,825,973	1,753,654,182	1,755,756,167
Financial Assets at Fair Value through Income Statement	6,348,105	2,120,108	3,425,838	-	-
Financial Assets at Fair Value through Profit or Loss	-	-	-	1,404,470	12,101,491
Investment under REPO	2,442,947	1,732,741	1,155,909	4,927,739	3,580,315
Receivable accounts - net	48,232,208	45,727,126	45,139,359	54,542,330	43,880,454
Income tax assets	12,536,726	12,928,803	9,607,097	-	-
Loan - net	45,923,932	44,802,128	41,452,762	41,297,280	41,300,091
Financial assets in available-for-sale, net	303,778,585	376,416,235	395,034,115	396,331,666	412,780,787
Held-to-Maturity Financial Assets, net	3,403,310,764	3,004,267,976	2,819,744,981	2,668,345,805	2,454,796,371
Investment under the Equity Method, net	67,673	62,657	58,510	55,075	52,127
Investment in bonds without active market	423,413,366	374,757,769	295,764,283	135,410,081	166,013,076
Other financial assets, net	3,455,899	3,679,466	5,099,080	5,114,080	4,605,863
Real estate investments, net	-	-	-	1,041,273	1,052,943
Investment based real estate, net	2,682,329	2,697,624	2,420,214	-	-
Fixed assets, net	-	-	-	83,835,582	76,155,451
Real estate and equipment, net	86,415,744	86,453,554	86,654,074	-	-
Intangible assets, net	360,011	379,728	305,731	-	-
Deferred income tax assets, net	4,363,255	795,133	270,022	-	-
Other assets, net	7,696,116	832,428	1,661,026	1,690,282	1,346,763
<b>Total Assets</b>	<b>6,470,124,116</b>	<b>6,151,178,111</b>	<b>5,888,611,762</b>	<b>5,615,014,700</b>	<b>5,481,179,383</b>
Due from other banks	11,515,000	15,015,000	12,215,000	10,715,000	39,755,000
Financial Assets at Fair Value through Income Statement	24,969,663	3,494,253	422,233	-	-
Financial Assets at Fair Value through Profit or Loss	-	-	-	4,629,370	139,838
Liabilities under REPO	-	-	-	7,811,374	27,920,950
Payables	76,329,915	72,787,562	76,218,404	76,932,505	70,045,783
Deposits and Remittances	5,542,897,815	5,203,531,534	4,986,008,243	4,710,328,907	4,582,454,865
Insurance Liabilities	631,670,477	698,778,180	677,017,503	-	-
Operation reserve	-	-	-	689,327,100	646,555,490
Accrued pension liabilities	-	-	-	3,300,000	720,813
Provisions for Employee Benefits	15,202,255	13,619,417	10,158,770	-	-
Deferred income tax liabilities	7,242,387	2,732,038	2,703,476	-	-
Other liabilities	6,025,011	4,775,774	3,853,801	3,767,952	2,056,336
<b>Total liabilities</b>	<b>6,315,852,523</b>	<b>6,008,030,049</b>	<b>5,761,016,740</b>	<b>5,500,740,568</b>	<b>5,363,921,287</b>
Before Distribution	6,315,852,523	6,008,030,049	5,761,016,740	5,500,740,568	5,363,921,287
After Distribution	-	6,014,733,758	5,768,597,430	5,506,812,208	5,369,649,075
<b>Capital stock</b>	<b>40,000,000</b>	<b>40,000,000</b>	<b>40,000,000</b>	<b>40,000,000</b>	<b>40,000,000</b>
Before Distribution	40,000,000	40,000,000	40,000,000	40,000,000	40,000,000
After Distribution	-	40,000,000	40,000,000	40,000,000	40,000,000
<b>Capital surplus</b>	<b>27,107,576</b>	<b>27,107,576</b>	<b>27,107,576</b>	<b>27,107,576</b>	<b>27,107,576</b>



## Financial Overview

Title		2014	2013	2012	2011	2010
Retained Earnings	Before Distribution	53,519,294	48,110,978	43,631,008	36,946,628	33,718,496
	After Distribution	-	41,407,269	36,050,318	30,874,988	27,990,708
Other Owners' Equities		33,644,723	27,929,508	16,856,438	10,219,928	16,432,024
Owners' Equities	Before Distribution	154,271,593	143,148,062	127,595,022	114,274,132	117,258,096
	After Distribution	-	136,444,353	120,014,332	108,202,492	111,530,308

- Remarks: 1. The 2010-2011 Financial Statement was prepared in accordance with the Statement of Financial Accounting Standards of Taiwan and the settlement of explanation base. The 2012 Financial Statement was prepared in accordance with the settlement of explanation base in addition to compliance with IFRS with adjustment of accounting changes. The 2013 Financial Statement was prepared in accordance with the settlement of explanation base in addition to compliance with IFRS. The 2014 Financial Statement was prepared in accordance with the number of accountant attestation in IFRS.
2. The 2014 retained earnings were referred to as the retained earnings before distribution.

### Condensed Comprehensive Income Statement

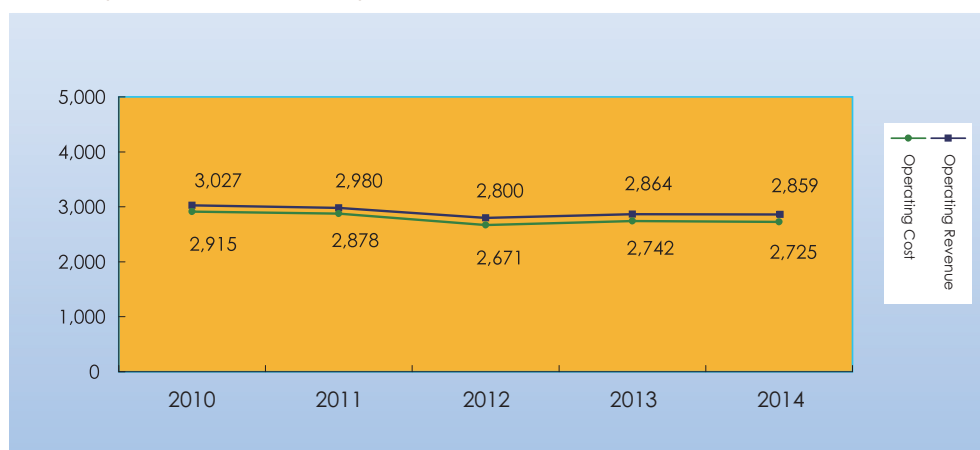
Unit: NT\$1,000

Title	2014	2013	2012	2011	2010
Operating Revenues	285,859,895	286,370,963	279,957,630	298,024,032	302,684,132
Operating Cost	272,509,290	274,187,229	267,122,713	287,760,305	291,502,423
Operating Profit	13,350,605	12,183,734	12,834,917	10,263,727	11,181,709
Non-operating Profit (Loss)	58,716	424,503	367,010	43,949	(21,630)
Income before Taxes	13,409,321	12,608,237	13,201,927	10,307,676	11,160,079
Income Tax Expenses	1,297,296	547,577	4,154,535	1,669,423	3,523,028
Net income	12,112,025	12,060,660	9,047,392	8,638,253	7,637,051
Other comprehensive losses/gains	5,715,215	11,073,070	16,289,838	-	-
Total comprehensive income	17,827,240	23,133,730	25,337,230	-	-
Earnings per Share (NT\$)	3.03	3.02	2.26	2.16	1.91

- Remarks: 1. The 2010-2012 Financial Statement was prepared in accordance with the Statement of Financial Accounting Standards of Taiwan and the settlement of explanation base. The 2012 Financial Statement was prepared in accordance with the settlement of explanation base in addition to compliance with IFRS with adjustment of accounting changes. The 2013 Financial Statement was prepared in accordance with the settlement of explanation base in addition to compliance with IFRS. The 2014 Financial Statement was prepared in accordance with the number of accountant attestation in IFRS.
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### Operating Revenue and Operating Cost

Unit: NTS 100 Million





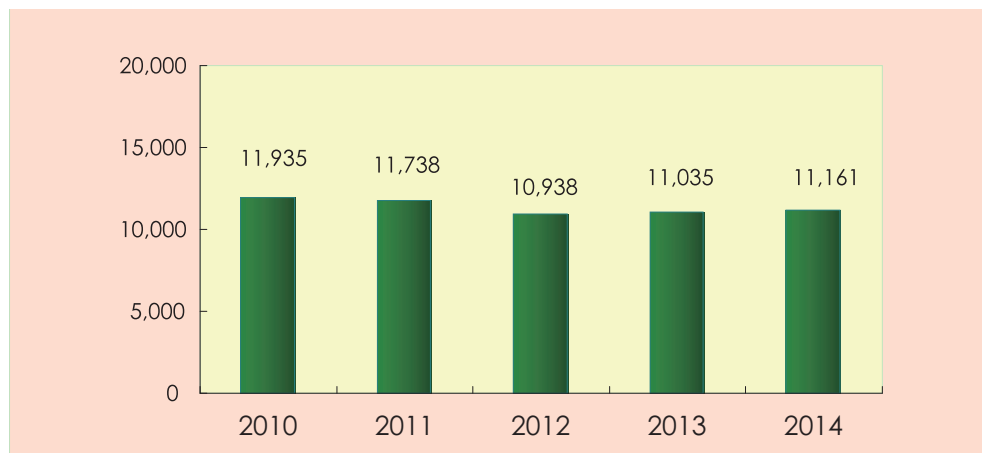
### III. Financial Analysis for the Past 5 Years

Items		2010	2011	2012	2013	2014
Operating Capability	Turnover of Total Assets (time)	0.06	0.05	0.05	0.05	0.04
	Average Operating Revenue per Employee (NT\$1,000)	11,935	11,738	10,938	11,035	11,161
	Average Earnings per Employee (NT\$1,000)	301	340	353	465	473
Profitability	Return on Assets (%)	0.14	0.16	0.16	0.20	0.19
	Return on Stockholders' Equity (%)	7.21	7.86	8.14	9.41	8.33
	Net Income Ratio (%)	2.52	2.90	3.23	4.21	4.24
	Earnings per Share (NT\$)	1.91	2.16	2.26	3.02	3.03
Growth rate (%)	Asset Growth Rate	3.05	2.44	4.79	4.46	5.19
	Profit Growth Rate	(19.59)	(7.64)	28.08	(4.50)	6.35

Note: The 2010-2012 Financial Statement was prepared in accordance with the Statement of Financial Accounting Standards of Taiwan and the settlement of explanation base. The 2012 Financial Statement was prepared in accordance with the settlement of explanation base in addition to compliance with IFRS with adjustment of accounting changes. The 2013 Financial Statement was prepared in accordance with the settlement of explanation base in addition to compliance with IFRS. The 2014 Financial Statement was prepared in accordance with the number of accountant attestation in IFRS.

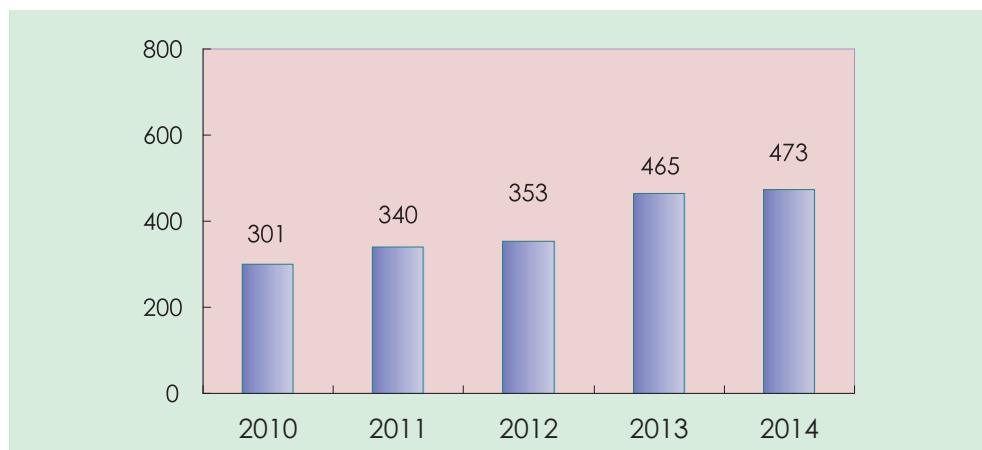
Average Operating Revenue per Employee

Unit: NTS 1000



Average Earning per Employee

Unit: NTS 1000





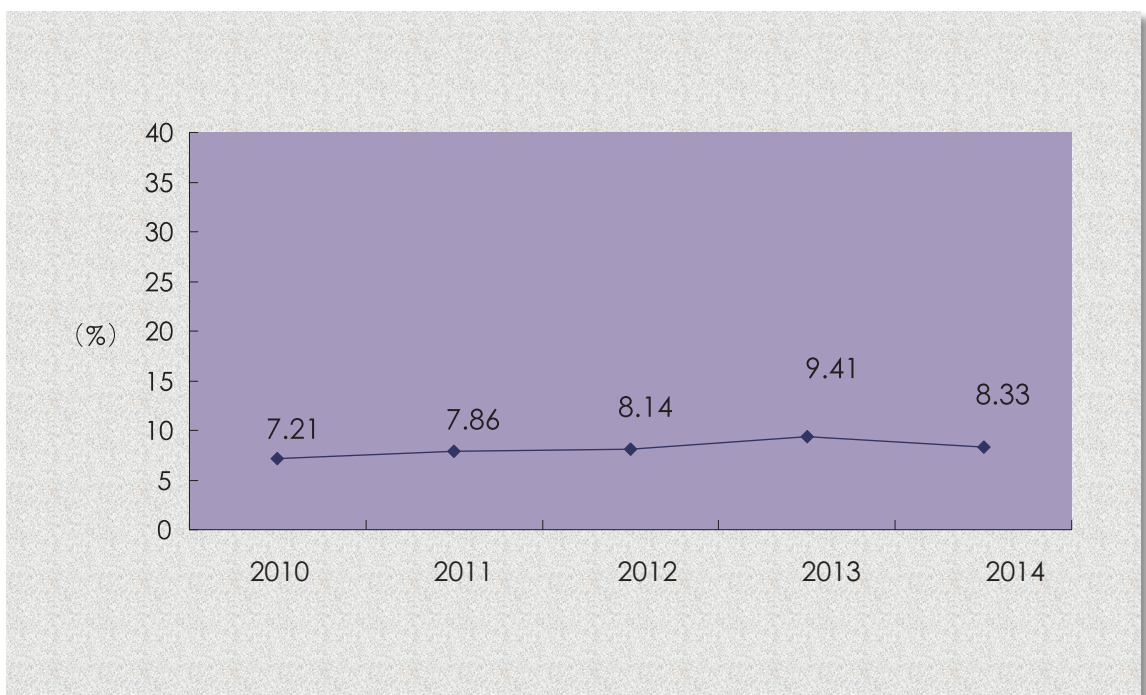


# Financial Overview

Return on Assets

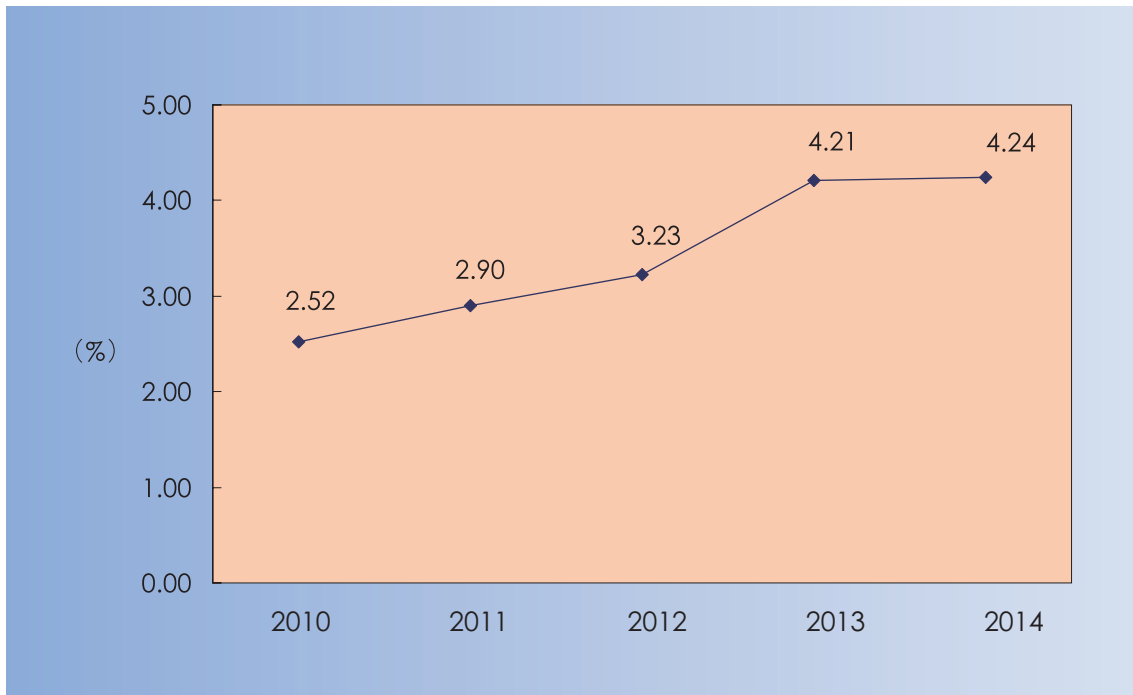


Return on Stockholders' Equity





### Net Income Ratio



### Earnings per share

Unit: NTD

