

BALANCE SHEET

Dec. 31, 2023

In Thousands of New Taiwan Dollars

Assets	Amount	Liabilities	Amount
Cash and cash equivalents	28,925,562	Due to the Central Bank and call loans from banks	422,832,516
Due from the Central Bank and call loans to banks	169,515,451	Borrowed from Central Bank and others	1,139,255
Financial assets at fair value through profit or loss	2,832,098	Financial liabilities at fair value through profit or loss	9,172,729
Financial assets at fair value through other comprehensive income	126,919,267	Securities sold under agreements to repurchase	3,098,726
Debt instruments at amortized cost	733,239,001	Payables	32,845,421
Securities purchased under agreements to resell	808,416	Current tax liabilities	1,501,747
Receivables, net	13,344,755	Deposits and remittances	2,618,369,369
Current tax assets	0	Financial debentures payable	60,236,240
Bills and Loans-net	2,254,354,740	Other financial liabilities	57,944
Other financial assets, net	34,750	Provisions	22,404,308
Property and equipment, net	22,106,678	Lease liabilities	1,193,409
Right-of-use assets, net	1,174,094	Deferred income tax liabilities	6,912,315
Investment Property, net	23,459,470	Other liabilities	1,342,924
Intangibles assets, net	869,805	Total liabilities	3,181,106,903
Deferred income tax assets, net	2,428,902	Equity	210,055,609
Other assets, net	11,149,523	Capital stock-Common stock	86,200,000
		Capital reserve	21,748,869
		Retained earnings	91,159,398
		Other equity interest	10,947,342
Total assets	3,391,162,512	Total liabilities and equity	3,391,162,512

COMPREHENSIVE INCOME STATEMENT

Jan. 1, 2023 - Dec. 31, 2023

In Thousands of New Taiwan Dollars

Items	Amount
INTEREST INCOME	77,173,383
LESS: INTEREST EXPENSES	(45,984,461)
NET INTEREST INCOME	31,188,922
NONINTEREST INCOME	4,030,721
Net fee income	2,365,580
Gain (Loss) on financial assets or liabilities at fair value through profit or loss	1,191,976
Realized gain from financial assets measured at fair value through other comprehensive income	823,815
Loss on disposal of investments in debt instruments measured at amortised cost	(286)
Foreign exchange gain (loss)	1,198,101
Reversal (provision) of impairment loss on assets	429
Net gain on disposal of property	0
Others	(1,548,894)
NET OPERATING INCOME	35,219,643
TOTAL BAD DEBTS EXPENSE, COMMITMENT AND GUARANTEE LIABILITY PROVISION	(803,083)
OPERATING EXPENSES	(17,373,281)
Employee benefit	(9,910,200)
Depreciation and amortization	(1,523,120)
Other general and administrative expenses	(5,939,961)
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAX	17,043,279
INCOME TAX EXPENSES	(3,872,259)
INCOME FROM CONTINUING OPERATIONS, NET OF TAX	13,171,020
NET INCOME	13,171,020
OTHER COMPREHENSIVE INCOME	3,297,580
Components of other comprehensive income that will not be reclassified to profit or loss:	
Gain (loss) on remeasurements of defined benefit plans	(438,973)
Revaluation gain on investments in equity instruments measured at fair value through other comprehensive income	2,775,013
Components of other comprehensive income that will be reclassified to profit or loss:	
Exchange differences on translation of financial statements of foreign operations	(33,746)
Revaluation loss on investments in debt instruments measured at fair value through other comprehensive income	995,286
TOTAL COMPREHENSIVE INCOME	16,468,600

SELECTED FINANCIAL POSITION AND OPERATING PERFORMANCE

Capital Adequacy

In Percentage

	Dec.31, 2023	Dec.31, 2022
Capital adequacy ratio	14.31	13.24

Note : The ratio is calculated twice a year. The first time is at the end of June and the second time is at the end of December. The ratio at the end of March adopts the one at the end of the last December and the ratio at the end of September adopts the one at the end of June in the same year.

SELECTED FINANCIAL POSITION AND OPERATING PERFORMANCE

Profitability

In Percentage

	Dec.31, 2023	Dec.31, 2022
Return on assets	0.50	0.44
Return on net worth	8.42	7.81
Profit margin	37.40	34.58

Note:

1. Return on assets = Income before taxes / Average total assets.
2. Return on net worth = Income before taxes / Average net worth.
3. Profit margin = Income after taxes / Net operating revenue.