

BALANCE SHEET

Jun. 30, 2023

In Thousands of New Taiwan Dollars

Assets	Amount	Liabilities	Amount
Cash and cash equivalents	21,787,523	Due to the Central Bank and call loans from banks	487,818,638
Due from the Central Bank and call loans to banks	218,628,012	Borrowed from Central Bank and others	1,226,210
Financial assets at fair value through profit or loss	3,235,139	Financial liabilities at fair value through profit or loss	6,839,964
Financial assets at fair value through other comprehensive income	118,294,762	Securities sold under agreements to repurchase	5,576,476
Debt instruments at amortized cost	798,086,359	Payables	28,867,191
Securities purchased under agreements to resell	2,042,342	Current tax liabilities	1,441,844
Receivables, net	12,449,414	Deposits and remittances	2,636,606,218
Current tax assets	22,750	Financial debentures payable	60,234,637
Bills and Loans-net	2,226,851,717	Other financial liabilities	69,363
Other financial assets, net	321,268	Provisions	21,561,334
Property and equipment, net	22,000,995	Lease liabilities	1,185,011
Right-of-use assets, net	1,166,187	Deferred income tax liabilities	6,909,710
Investment Property, net	23,364,032	Other liabilities	1,240,216
Intangibles assets, net	806,836	Total liabilities	3,259,576,812
Deferred income tax assets, net	2,130,931	Equity	203,653,753
Other assets, net	12,042,298	Capital stock-Common stock	86,200,000
		Capital reserve	21,748,869
		Retained earnings	85,497,894
		Other equity interest	10,206,990
Total assets	3,463,230,565	Total liabilities and equity	3,463,230,565

COMPREHENSIVE INCOME STATEMENT

Jan. 1, 2023 - Jun. 30, 2023

In Thousands of New Taiwan Dollars

Items	Amount
INTEREST INCOME	37,381,096
LESS: INTEREST EXPENSES	(21,351,990)
NET INTEREST INCOME	16,029,106
NONINTEREST INCOME	1,353,219
Net fee income	1,104,983
Gain (Loss) on financial assets or liabilities at fair value through profit or loss	1,254,947
Realized gain from financial assets measured at fair value through other comprehensive income	295,196
Foreign exchange gain (loss)	(590,553)
Provision of impairment loss on assets	458
Net gain on disposal of property	-
Others	(711,812)
NET OPERATING INCOME	17,382,325
TOTAL BAD DEBTS EXPENSE, COMMITMENT AND GUARANTEE LIABILITY PROVISION	(166,536)
OPERATING EXPENSES	(8,505,143)
Employee benefit	(4,960,057)
Depreciation and amortization	(751,955)
Other general and administrative expenses	(2,793,131)
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAX	8,710,646
INCOME TAX EXPENSES	(1,996,461)
INCOME FROM CONTINUING OPERATIONS, NET OF TAX	6,714,185
NET INCOME	6,714,185
OTHER COMPREHENSIVE INCOME	2,302,559
Components of other comprehensive income that will not be reclassified to profit or loss:	
Revaluation gain on investments in equity instruments measured at fair value through other comprehensive income	1,566,936
Components of other comprehensive income that will be reclassified to profit or loss:	
Exchange differences on translation of financial statements of foreign operations	384,866
Revaluation loss on investments in debt instruments measured at fair value through other comprehensive income	350,757
TOTAL COMPREHENSIVE INCOME	9,016,744

SELECTED FINANCIAL POSITION AND OPERATING PERFORMANCE

Profitability

In Percentage

	Jun.30, 2023	Jun.30, 2022
Return on assets	0.51	0.43
Return on net worth	8.75	7.76
Profit margin	38.63	34.70

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.

SELECTED FINANCIAL POSITION AND OPERATING PERFORMANCE

Capital Adequacy

In Percentage

	Jun.30, 2023	Jun.30, 2022
Capital adequacy ratio	13.96	13.02

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.