

BALANCE SHEET

Sep. 30, 2024

In Thousands of New Taiwan Dollars

Assets	Amount	Liabilities	Amount
Cash and cash equivalents	30,512,818	Due to the Central Bank and call loans from banks	405,743,920
Due from the Central Bank and call loans to banks	197,470,171	Borrowed from Central Bank and others	1,100,600
Financial assets at fair value through profit or loss	5,005,593	Financial liabilities at fair value through profit or loss	8,185,056
Financial assets at fair value through other comprehensive income	150,846,804	Hedging derivative financial liabilities, net	20
Debt instruments at amortized cost	662,549,315	Securities sold under agreements to repurchase	3,858,514
Securities purchased under agreements to resell	945,822	Payables	39,508,800
Receivables, net	14,249,582	Current tax liabilities	2,919,720
Current tax assets	2,475,278	Deposits and remittances	2,681,073,738
Bills and loans-net	2,314,352,677	Financial debentures payable	56,737,685
Other financial assets, net	173,856	Other financial liabilities	54,905
Property and equipment, net	21,645,284	Provisions	23,044,003
Right-of-use assets, net	1,114,597	Lease liabilities	1,128,266
Investment property, net	23,424,252	Deferred income tax liabilities	6,911,573
Intangibles assets, net	799,592	Other liabilities	1,286,843
Deferred income tax assets, net	2,387,952	Total liabilities	3,231,553,643
Other assets, net	29,506,376	Equity	225,906,326
		Capital stock-Common stock	86,200,000
		Capital reserve	21,748,869
		Retained earnings	102,071,756
		Other equity interest	15,885,701
Total assets	3,457,459,969	Total liabilities and equity	3,457,459,969

COMPREHENSIVE INCOME STATEMENT

Jan. 1, 2024 - Sep. 30, 2024

In Thousands of New Taiwan Dollars

Items	Amount
INTEREST INCOME	60,160,418
LESS: INTEREST EXPENSES	(37,006,539)
NET INTEREST INCOME	23,153,879
NONINTEREST INCOME	5,115,257
Net fee income	2,799,068
Gain (Loss) on financial assets or liabilities at fair value through profit or loss	3,281,397
Realized gain from financial assets measured at fair value through other comprehensive income	1,216,589
Loss on disposal of investments in debt instruments measured at amortised cost	(123)
Foreign exchange gain (loss)	(1,082,786)
Provision of impairment loss on assets	3,264
Net gain on disposal of property	32,709
Others	(1,134,861)
NET OPERATING INCOME	28,269,136
TOTAL BAD DEBTS EXPENSE, COMMITMENT AND GUARANTEE LIABILITY PROVISION	(237,550)
OPERATING EXPENSES	(13,284,629)
Employee benefit	(7,528,039)
Depreciation and amortization	(1,199,246)
Other general and administrative expenses	(4,557,344)
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAX	14,746,957
INCOME TAX EXPENSES	(3,273,047)
INCOME FROM CONTINUING OPERATIONS, NET OF TAX	11,473,910
NET INCOME	11,473,910
OTHER COMPREHENSIVE INCOME	2,267,884
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	704,906
Components of other comprehensive income that will be reclassified to profit or loss:	
Exchange differences on translation of financial statements of foreign operations	(931,243)
Revaluation loss on investments in debt instruments measured at fair value through other comprehensive income	2,494,221
TOTAL COMPREHENSIVE INCOME	13,741,794

SELECTED FINANCIAL POSITION AND OPERATING PERFORMANCE

Profitability

In Percentage

	Sep.30, 2024	Sep.30, 2023
Return on assets	0.57	0.51
Return on net worth	9.02	8.74
Profit margin	40.59	39.26

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.