

BALANCE SHEET

Dec. 31, 2024

In Thousands of New Taiwan Dollars

Assets	Amount	Liabilities	Amount
Cash and cash equivalents	35,009,127	Due to the Central Bank and call loans from banks	520,260,003
Due from the Central Bank and call loans to banks	201,849,013	Borrowed from Central Bank and others	1,067,316
Financial assets at fair value through profit or loss	4,333,525	Financial liabilities at fair value through profit or loss	7,146,328
Financial assets at fair value through other comprehensive income	244,628,717	Securities sold under agreements to repurchase	1,549,486
Debt instruments at amortized cost	635,943,048	Payables	30,115,741
Securities purchased under agreements to resell	548,510	Current tax liabilities	117,192
Receivables, net	13,198,040	Deposits and remittances	2,730,728,928
Current tax assets	661,106	Financial debentures payable	48,688,495
Bills and loans-net	2,402,951,291	Other financial liabilities	54,206
Other financial assets, net	38,411	Provisions	24,111,986
Property and equipment, net	22,101,438	Lease liabilities	1,162,640
Right-of-use assets, net	1,142,994	Deferred income tax liabilities	7,274,718
Investment property, net	23,405,394	Other liabilities	1,455,453
Intangibles assets, net	1,158,558	Total liabilities	3,373,732,492
Deferred income tax assets, net	1,447,524	Equity	226,425,024
Other assets, net	11,740,820	Capital stock-Common stock	86,200,000
		Capital reserve	21,748,869
		Retained earnings	102,934,542
		Other equity interest	15,541,613
Total assets	3,600,157,516	Total liabilities and equity	3,600,157,516

COMPREHENSIVE INCOME STATEMENT

Jan. 1, 2024 - Dec. 31, 2024

In Thousands of New Taiwan Dollars

Items	Amount
INTEREST INCOME	80,910,169
LESS: INTEREST EXPENSES	(49,970,845)
NET INTEREST INCOME	30,939,324
NONINTEREST INCOME	5,979,753
Net fee income	3,491,313
Gain (Loss) on financial assets or liabilities at fair value through profit or loss	6,976,053
Realized gain from financial assets measured at fair value through other comprehensive income	1,322,538
Loss on disposal of investments in debt instruments measured at amortised cost	(123)
Foreign exchange gain (loss)	(4,627,197)
Reversal (provision) of impairment loss on assets	(1,876)
Net gain on disposal of property	168,710
Others	(1,349,665)
NET OPERATING INCOME	36,919,077
TOTAL BAD DEBTS EXPENSE, COMMITMENT AND GUARANTEE LIABILITY PROVISION	(206,255)
OPERATING EXPENSES	(17,983,571)
Employee benefit	(10,084,887)
Depreciation and amortization	(1,607,286)
Other general and administrative expenses	(6,291,398)
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAX	18,729,251
INCOME TAX EXPENSES	(4,087,403)
INCOME FROM CONTINUING OPERATIONS, NET OF TAX	14,641,848
NET INCOME	14,641,848
OTHER COMPREHENSIVE INCOME	2,737,334
Components of other comprehensive income that will not be reclassified to profit or loss:	
Gain (loss) on remeasurements of defined benefit plans	(1,001,632)
Revaluation gain on investments in equity instruments measured at fair value through other comprehensive income	4,192,690
Components of other comprehensive income that will be reclassified to profit or loss:	
Exchange differences on translation of financial statements of foreign operations	2,012,406
Revaluation loss on investments in debt instruments measured at fair value through other comprehensive income	(2,466,130)
TOTAL COMPREHENSIVE INCOME	17,379,182

SELECTED FINANCIAL POSITION AND OPERATING PERFORMANCE

Capital Adequacy

In Percentage

	Dec.31, 2024	Dec.31, 2023
Capital adequacy ratio	14.21	14.31

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, 2024	Dec.31, 2023
Return on assets	0.54	0.50
Return on net worth	8.58	8.42
Profit margin	39.66	37.50

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.