

BALANCE SHEET

Mar. 31, 2025

In Thousands of New Taiwan Dollars

Assets	Amount	Liabilities	Amount
Cash and cash equivalents	28,502,250	Due to the Central Bank and call loans from banks	565,369,678
Due from the Central Bank and call loans to banks	194,719,690	Borrowed from Central Bank and others	1,080,989
Financial assets at fair value through profit or loss	9,996,491	Financial liabilities at fair value through profit or loss	7,124,633
Financial assets at fair value through other comprehensive income	261,973,643	Securities sold under agreements to repurchase	1,565,778
Debt instruments at amortized cost	650,960,969	Payables	34,613,446
Securities purchased under agreements to resell	1,531,281	Current tax liabilities	1,157,404
Receivables, net	15,110,377	Deposits and remittances	2,710,146,629
Current tax assets	882,786	Financial debentures payable	67,279,413
Bills and loans-net	2,426,397,420	Other financial liabilities	53,299
Other financial assets, net	456,855	Provisions	23,796,099
Property and equipment, net	21,932,267	Lease liabilities	1,064,895
Right-of-use assets, net	1,047,342	Deferred income tax liabilities	7,269,849
Investment property, net	23,386,884	Other liabilities	1,310,758
Intangibles assets, net	1,081,631	Total liabilities	3,421,832,870
Deferred income tax assets, net	1,383,663	Equity	230,521,110
Other assets, net	12,990,431	Capital stock-Common stock	86,200,000
		Capital reserve	21,748,869
		Retained earnings	106,214,508
		Other equity interest	16,357,733
Total assets	3,652,353,980	Total liabilities and equity	3,652,353,980

COMPREHENSIVE INCOME STATEMENT

Jan. 1, 2025 - Mar. 31, 2025

In Thousands of New Taiwan Dollars

Items	Amount
INTEREST INCOME	20,755,135
LESS:INTEREST EXPENSES	(13,202,920)
NET INTEREST INCOME	7,552,215
NONINTEREST INCOME	850,935
Net fee income	887,765
Gain (Loss) on financial assets or liabilities at fair value through profit or loss	1,043,901
Realized gain from financial assets measured at fair value through other comprehensive income	114,216
Loss on disposal of investments in debt instruments measured at amortised cost	0
Foreign exchange gain (loss)	(1,005,937)
Provision of impairment loss on assets	(347)
Net gain on disposal of property	139,677
Others	(328,340)
NET OPERATING INCOME	8,403,150
TOTAL BAD DEBTS EXPENSE, COMMITMENT AND GUARANTEE LIABILITY PROVISION	509,734
OPERATING EXPENSES	(4,532,780)
Employee benefit	(2,629,195)
Depreciation and amortization	(443,705)
Other general and administrative expenses	(1,459,880)
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAX	4,380,104
INCOME TAX EXPENSES	(1,114,460)
INCOME FROM CONTINUING OPERATIONS, NET OF TAX	3,265,644
NET INCOME	3,265,644
OTHER COMPREHENSIVE INCOME	816,119
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	(287,653)
Components of other comprehensive income that will be reclassified to profit or loss:	
Exchange differences on translation of financial statements of foreign operations	392,083
Revaluation loss on investments in debt instruments measured at fair value through other comprehensive income	711,689
TOTAL COMPREHENSIVE INCOME	4,081,763

SELECTED FINANCIAL POSITION AND OPERATING PERFORMANCE

Profitability

In Percentage

	Mar.31, 2025	Mar.31, 2024
Return on assets	0.48	0.56
Return on net worth	7.67	8.95
Profit margin	38.86	40.08

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.