## BALANCE SHEET

Sep. 30, 2024

#### In Thousands of New Taiwan Dollars

Bills and loans-net  2,314,352,677 Financial debentures payable  Other financial assets, net  173,856 Other financial liabilities  Property and equipment, net  21,645,284 Provisions  Right-of-use assets, net  1,114,597 Lease liabilities  Investment property, net  23,424,252 Deferred income tax liabilities  Intangibles assets, net  799,592 Other liabilities	Amount	Liabilities	Amount	Assets
to banks Financial assets at fair value through profit or loss Financial assets at fair value through other comprehensive income  Debt instruments at amortized cost  Securities purchased under agreements to resell  Receivables, net  14,249,582  Current tax assets  2,475,278  Deposits and remittances  Bills and loans-net  Other financial assets, net  11,114,597  Lease liabilities  194,70,171  Borrowed from Central Bank and others  Financial liabilities at fair value through profit or loss  Financial assets at fair value through other comprehensive income  150,846,804  Hedging derivative financial liabilities, net  Securities sold under agreements to repurchase  Payables  Payables  Current tax liabilitiess  Current tax assets  2,475,278  Deposits and remittances  Deferred income tax liabilities  Property and equipment, net  21,645,284  Provisions  Right-of-use assets, net  1,114,597  Lease liabilities  Intengibles assets, net  23,424,252  Deferred income tax liabilities  Deferred income tax assets, net  2,387,952  Total liabilities  Other assets, net  Other assets, net  29,506,376  Equity	405,743,920		30,512,818	<u>*</u>
or loss     5,003,393 profit or loss       Financial assets at fair value through other comprehensive income     150,846,804 Hedging derivative financial liabilities,net       Debt instruments at amortized cost     662,549,315 Securities sold under agreements to repurchase       Securities purchased under agreements to resell     945,822 Payables       Receivables, net     14,249,582 Current tax liabilitiess       Current tax assets     2,475,278 Deposits and remittances       Bills and loans-net     2,314,352,677 Financial debentures payable       Other financial assets, net     173,856 Other financial liabilities       Property and equipment, net     21,645,284 Provisions       Right-of-use assets, net     1,114,597 Lease liabilities       Investment property, net     23,424,252 Deferred income tax liabilities       Intangibles assets, net     799,592 Other liabilities       Deferred income tax assets, net     2,387,952 Total liabilities       Other assets, net     29,506,376 Equity	1,100,600		197,470,171	to banks
comprehensive income  Debt instruments at amortized cost  Securities purchased under agreements to resell  Receivables, net  14,249,582  Current tax assets  2,475,278  Deposits and remittances  Bills and loans-net  Other financial assets, net  173,856  Current tax assets  Property and equipment, net  Right-of-use assets, net  Investment property, net  Deferred income tax assets, net  Other assets, net  Deferred income tax assets, net  12,387,952  Total liabilities  Equity	8,185,056		5,005,593	or loss
Securities purchased under agreements to resell  Receivables, net  14,249,582  Receivables, net  14,249,582  Current tax liabilitiess  Current tax assets  2,475,278  Deposits and remittances  Bills and loans-net  2,314,352,677  Financial debentures payable  Other financial assets, net  173,856  Other financial liabilities  Property and equipment, net  21,645,284  Provisions  Right-of-use assets, net  1,114,597  Lease liabilities  Investment property, net  23,424,252  Deferred income tax liabilities  Deferred income tax assets, net  2,387,952  Total liabilities  Other assets, net  Current tax liabilities  From the property and remittances  Deferred income tax assets, net  1,114,597  Deferred income tax liabilities  Deferred income tax assets, net  2,387,952  Total liabilities  Other assets, net	20		150,846,804	
resell  Receivables, net  14,249,582 Current tax liabilitiess  Current tax assets  2,475,278 Deposits and remittances  Bills and loans-net  2,314,352,677 Financial debentures payable  Other financial assets, net  173,856 Other financial liabilities  Property and equipment, net  21,645,284 Provisions  Right-of-use assets, net  1,114,597 Lease liabilities  Investment property, net  23,424,252 Deferred income tax liabilities  Intangibles assets, net  799,592 Other liabilities  Deferred income tax assets, net  2,387,952 Total liabilities  Other assets, net  29,506,376 Equity	3,858,514		662,549,315	
Current tax assets  2,475,278 Deposits and remittances  Bills and loans-net  2,314,352,677 Financial debentures payable  Other financial assets, net  173,856 Other financial liabilities  Property and equipment, net  21,645,284 Provisions  Right-of-use assets, net  1,114,597 Lease liabilities  Investment property, net  23,424,252 Deferred income tax liabilities  Intangibles assets, net  799,592 Other liabilities  Deferred income tax assets, net  2,387,952 Total liabilities  Other assets, net  29,506,376 Equity	39,508,800	Payables	945,822	-
Bills and loans-net  2,314,352,677 Financial debentures payable  Other financial assets, net  173,856 Other financial liabilities  Property and equipment, net  21,645,284 Provisions  Right-of-use assets, net  1,114,597 Lease liabilities  Investment property, net  23,424,252 Deferred income tax liabilities  Intangibles assets, net  799,592 Other liabilities  Deferred income tax assets, net  2,387,952 Total liabilities  Other assets, net  29,506,376 Equity	2,919,720	Current tax liabilitiess	14,249,582	Receivables, net
Other financial assets, net  173,856 Other financial liabilities  Property and equipment, net  21,645,284 Provisions  Right-of-use assets, net  1,114,597 Lease liabilities  Investment property, net  23,424,252 Deferred income tax liabilities  Intangibles assets, net  799,592 Other liabilities  Deferred income tax assets, net  2,387,952 Total liabilities  Other assets, net  29,506,376 Equity	2,681,073,738	Deposits and remittances	2,475,278	Current tax assets
Property and equipment, net  21,645,284 Provisions  Right-of-use assets, net  1,114,597 Lease liabilities  Investment property, net  23,424,252 Deferred income tax liabilities  Intangibles assets, net  799,592 Other liabilities  Deferred income tax assets, net  2,387,952 Total liabilities  Other assets, net  29,506,376 Equity	56,737,685	Financial debentures payable	2,314,352,677	Bills and loans-net
Right-of-use assets, net  1,114,597 Lease liabilities  Investment property, net  23,424,252 Deferred income tax liabilities  Intangibles assets, net  799,592 Other liabilities  Deferred income tax assets, net  2,387,952 Total liabilities  Other assets, net  29,506,376 Equity	54,905	Other financial liabilities	173,856	Other financial assets, net
Investment property, net  23,424,252 Deferred income tax liabilities  Intangibles assets, net  799,592 Other liabilities  Deferred income tax assets, net  2,387,952 Total liabilities  Other assets, net  29,506,376 Equity	23,044,003	Provisions	21,645,284	Property and equipment, net
Intangibles assets, net  799,592 Other liabilities  Deferred income tax assets, net  2,387,952 Total liabilities  Other assets, net  29,506,376 Equity	1,128,266	Lease liabilities	1,114,597	Right-of-use assets, net
Deferred income tax assets, net  2,387,952 Total liabilities  Other assets, net  29,506,376 Equity	6,911,573	Deferred income tax liabilities	23,424,252	Investment property, net
Other assets, net 29,506,376 Equity	1,286,843	Other liabilities	799,592	Intangibles assets, net
	3,231,553,643	Total liabilities	2,387,952	Deferred income tax assets, net
Capital stock-Common stock	225,906,326	Equity	29,506,376	Other assets, net
	86,200,000	Capital stock-Common stock		
Capital reserve	21,748,869	Capital reserve		
Retained earnings	102,071,756	Retained earnings		
Other equity interest	15,885,701	Other equity interest		
Total assets 3,457,459,969 Total liabilities and equity	3,457,459,969	Total liabilities and equity	3,457,459,969	Total assets

### 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.