

BALANCE SHEET

Dec. 31, 2025

In Thousands of New Taiwan Dollars

Assets	Amount	Liabilities	Amount
Cash and cash equivalents	27,672,766	Due to the Central Bank and call loans from banks	602,201,368
Due from the Central Bank and call loans to banks	264,154,239	Borrowed from Central Bank and others	950,551
Financial assets at fair value through profit or loss	4,279,658	Financial liabilities at fair value through profit or loss	7,292,426
Financial assets at fair value through other comprehensive income	288,606,746	Securities sold under agreements to repurchase	2,375,372
Debt instruments at amortized cost	618,018,503	Payables	31,125,356
Securities purchased under agreements to resell	666,918	Current tax liabilities	760,377
Receivables, net	15,852,611	Deposits and remittances	2,786,260,552
Current tax assets	1,115,208	Financial debentures payable	71,377,969
Bills and loans-net	2,501,572,443	Other financial liabilities	50,295
Other financial assets, net	37,372	Provisions	25,272,561
Property and equipment, net	22,285,895	Lease liabilities	1,195,342
Right-of-use assets, net	1,115,029	Deferred income tax liabilities	7,176,991
Investment property, net	23,325,020	Other liabilities	1,281,810
Intangibles assets, net	977,445	Total liabilities	3,537,320,970
Deferred income tax assets, net	276,780	Equity	245,122,851
Other assets, net	12,487,188	Capital stock-Common stock	86,200,000
		Capital reserve	21,748,869
		Retained earnings	117,534,711
		Other equity interest	19,639,271
Total assets	3,782,443,821	Total liabilities and equity	3,782,443,821

COMPREHENSIVE INCOME STATEMENT

Jan. 1, 2025 - Dec. 31, 2025

In Thousands of New Taiwan Dollars

Items	Amount
INTEREST INCOME	84,187,770
LESS: INTEREST EXPENSES	(52,571,303)
NET INTEREST INCOME	31,616,467
NONINTEREST INCOME	6,658,539
Net fee income	3,222,008
Gain (Loss) on financial assets or liabilities at fair value through profit or loss	(2,360,609)
Realized gain from financial assets measured at fair value through other comprehensive income	1,884,413
Loss on disposal of investments in debt instruments measured at amortised cost	0
Foreign exchange gain (loss)	4,503,211
Reversal (provision) of impairment loss on assets	4,301
Net gain on disposal of property	672,759
Others	(1,267,544)
NET OPERATING INCOME	38,275,006
TOTAL BAD DEBTS EXPENSE, COMMITMENT AND GUARANTEE LIABILITY PROVISION	598,287
OPERATING EXPENSES	(18,839,157)
Employee benefit	(10,591,717)
Depreciation and amortization	(1,774,423)
Other general and administrative expenses	(6,473,017)
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAX	20,034,136
INCOME TAX EXPENSES	(3,677,842)
INCOME FROM CONTINUING OPERATIONS, NET OF TAX	16,356,294
NET INCOME	16,356,294
OTHER COMPREHENSIVE INCOME	3,469,189
Components of other comprehensive income that will not be reclassified to profit or loss:	
Gain (loss) on remeasurements of defined benefit plans	(854,108)
Revaluation gain on investments in equity instruments measured at fair value through other comprehensive income	2,805,315
Components of other comprehensive income that will be reclassified to profit or loss:	
Exchange differences on translation of financial statements of foreign operations	(1,242,269)
Revaluation gain (loss) on investments in debt instruments measured at fair value through other comprehensive income	2,760,251
TOTAL COMPREHENSIVE INCOME	19,825,483

SELECTED FINANCIAL POSITION AND OPERATING PERFORMANCE

Capital Adequacy

In Percentage

	Dec.31, 2025	Dec.31, 2024
Capital adequacy ratio	15.46	14.21

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, 2025	Dec.31, 2024
Return on assets	0.54	0.54
Return on net worth	8.50	8.57
Profit margin	42.73	39.82

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.