BALANCE SHEET

Jun. 30, 2024

In Thousands of New Taiwan Dollars

Assets	Amount	Liabilities	Amount
Cash and cash equivalents	30,704,447	Due to the Central Bank and call loans from banks	401,125,591
Due from the Central Bank and call loans to banks	168,689,668	Borrowed from Central Bank and others	1,134,384
Financial assets at fair value through profit or loss	5,046,717	Financial liabilities at fair value through profit or loss	7,874,714
Financial assets at fair value through other comprehensive income	149,760,755	Securities sold under agreements to repurchase	2,782,686
Debt instruments at amortized cost	664,558,994	Payables	32,571,820
Securities purchased under agreements to resell	0	Current tax liabilitiess	1,507,182
Receivables, net	14,631,042	Deposits and remittances	2,618,707,535
Current tax assets	41,443	Financial debentures payable	56,736,829
Bills and loans-net	2,278,045,887	Other financial liabilities	55,830
Other financial assets, net	314,778	Provisions	22,798,679
Property and equipment, net	21,783,500	Lease liabilities	1,154,837
Right-of-use assets, net	1,134,805	Deferred income tax liabilities	6,911,573
Investment property, net	23,433,634	Other liabilities	1,239,232
Intangibles assets, net	851,985	**Total liabilities**	3,154,600,892
Deferred income tax assets, net	2,478,480	**Equity**	219,633,324
Other assets, net	12,758,081	Capital stock-Common stock	86,200,000
		Capital reserve	21,748,869
		Retained earnings	98,640,025
		Other equity interest	13,044,430
Total assets	3,374,234,216	**Total liabilities and equity**	3,374,234,216

COMPREHENSIVE INCOME STATEMENT

Jan. 1, 2024 - Jun. 30, 2024

In Thousands of New Taiwan Dollars

Items	Amount
INTEREST INCOME	39,645,517
LESS:INTEREST EXPENSES	(24,252,749)
NET INTEREST INCOME	15,392,768
NONINTEREST INCOME	3,293,970
Net fee income	2,089,689
Gain (Loss) on financial assets or liabilities at fair value through profit or loss	4,430,228
Realized gain from financial assets measured at fair value through other comprehensive income	509,045
Loss on disposal of investments in debt instruments measured at amortised cost	(123)
Foreign exchange gain (loss)	(3,055,199)
Provision of impairment loss on assets	3,195
Net gain on disposal of property	32,709
Others	(715,574)
NET OPERATING INCOME	18,686,738
TOTAL BAD DEBTS EXPENSE, COMMITMENT AND GUARANTEE LIABILITY PROVISION	(350,504)
OPERATING EXPENSES	(8,796,076)
Employee benefit	(5,016,035)
Depreciation and amortization	(794,995)
Other general and administrative expenses	(2,985,046)
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAX	9,540,158
INCOME TAX EXPENSES	(2,071,366)
INCOME FROM CONTINUING OPERATIONS, NET OF TAX	7,468,792
NET INCOME	7,468,792
OTHER COMPREHENSIVE INCOME	2,068,690
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 comprehens	3,184,214
Components of other comprehensive income that will be reclassified to profit or loss:	
Exchange differences on translation of financial statements of foreign operations	1,766,587
Revaluation loss on investments in debt instruments measured at fair value through other comprehensive	(2,882,111)
TOTAL COMPREHENSIVE INCOME	9,537,482

SELECTED FINANCIAL POSITION AND OPERATING PERFORMANCE

Capital Adequacy

In Percentage

	Jun.30, 2024	Jun.30, 2023
Capital adequacy ratio	14.46	13.96

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

	Jun.30, 2024	Jun.30, 2023
Return on assets	0.56	0.51
Return on net worth	8.88	8.75
Profit margin	39.97	38.63

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.