

# BALANCE SHEET

Jun. 30, 2025

In Thousands of New Taiwan Dollars

Assets	Amount	Liabilities	Amount
Cash and cash equivalents	26,930,650	Due to the Central Bank and call loans from banks	530,216,034
Due from the Central Bank and call loans to banks	197,435,163	Borrowed from Central Bank and others	914,135
Financial assets at fair value through profit or loss	2,482,023	Financial liabilities at fair value through profit or loss	13,109,430
Financial assets at fair value through other comprehensive income	264,021,496	Securities sold under agreements to repurchase	1,790,484
Debt instruments at amortized cost	565,388,705	Payables	42,163,511
Securities purchased under agreements to resell	0	Current tax liabilities	1,776,333
Receivables, net	15,207,173	Deposits and remittances	2,643,615,042
Current tax assets	705,208	Financial debentures payable	67,280,396
Bills and loans-net	2,433,688,072	Other financial liabilities	53,792
Other financial assets, net	317,890	Provisions	23,985,957
Property and equipment, net	21,817,750	Lease liabilities	1,103,057
Right-of-use assets, net	1,082,409	Deferred income tax liabilities	7,264,055
Investment property, net	23,365,456	Other liabilities	1,205,390
Intangibles assets, net	1,014,756	<b>Total liabilities</b>	3,334,477,616
Deferred income tax assets, net	1,390,001	<b>Equity</b>	233,820,958
Other assets, net	13,451,822	Capital stock-Common stock	86,200,000
		Capital reserve	21,748,869
		Retained earnings	110,831,759
		Other equity interest	15,040,330
<b>Total assets</b>	3,568,298,574	<b>Total liabilities and equity</b>	3,568,298,574

# COMPREHENSIVE INCOME STATEMENT

Jan. 1, 2025 - Jun. 30, 2025

In Thousands of New Taiwan Dollars

Items	Amount
INTEREST INCOME	41,687,779
LESS:INTEREST EXPENSES	(26,118,043)
NET INTEREST INCOME	15,569,736
NONINTEREST INCOME	2,370,544
Net fee income	1,675,017
Gain (Loss) on financial assets or liabilities at fair value through profit or loss	(10,947,595)
Realized gain from financial assets measured at fair value through other comprehensive income	529,598
Loss on disposal of investments in debt instruments measured at amortised cost	0
Foreign exchange gain (loss)	11,529,620
Reversal (provision) of impairment loss on assets	4,780
Net gain on disposal of property	280,021
Others	(700,897)
NET OPERATING INCOME	17,940,280
TOTAL BAD DEBTS EXPENSE, COMMITMENT AND GUARANTEE LIABILITY PROVISION	1,198,567
OPERATING EXPENSES	(9,128,190)
Employee benefit	(5,250,794)
Depreciation and amortization	(884,132)
Other general and administrative expenses	(2,993,264)
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAX	10,010,657
INCOME TAX EXPENSES	(2,271,666)
INCOME FROM CONTINUING OPERATIONS, NET OF TAX	7,738,991
NET INCOME	7,738,991
OTHER COMPREHENSIVE INCOME	(385,401)
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	1,125,001
Components of other comprehensive income that will be reclassified to profit or loss:	
Exchange differences on translation of financial statements of foreign operations	(3,639,497)
Revaluation gain (loss) on investments in debt instruments measured at fair value through other comprehensive income	2,129,095
TOTAL COMPREHENSIVE INCOME	7,353,590

## SELECTED FINANCIAL POSITION AND OPERATING PERFORMANCE

### Capital Adequacy

In Percentage

	Jun.30, 2025	Jun.30, 2024
Capital adequacy ratio	15.19	14.46

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

	Jun.30, 2025	Jun.30, 2024
Return on assets	0.56	0.56
Return on net worth	8.70	8.88
Profit margin	43.14	39.97

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.