

## Balance Sheet

Unit : NTS'000

ASSETS		Jun.30,2025		Dec.31,2025		Jun.30,2024		LIABILITIES AND EQUITIES		Jun.30,2025		Dec.31,2025		Jun.30,2024	
Code	Item	Amount	%	Amount	%	Amount	%	Code	Item	Amount	%	Amount	%	Amount	%
11000	Cash and cash equivalents	32,442	0	26,231	0	41,003	0	21000	Deposits from the Central Bank and banks	0	0	0	0	0	0
11500	Due from the Central Bank and call loans to banks	150,547	0	63,230	0	416,161	0	21500	Due to the Central Bank and other banks	1,500,000	1	2,500,000	1	0	0
12000	Financial asset at fair value through profit or loss	22,992,916	13	25,329,066	16	26,340,870	16	22000	Financial liability at fair value through profit	22,583,869	13	23,223,987	15	24,074,259	14
12100	Financial asset at fair value through other comprehensive income	307,799	0	309,751	0	309,016	0	22300	Hedging derivative financial liabilities	0	0	0	0	0	0
12200	Investment in debt instrument measured at amortized cost	12,035,394	7	13,524,990	9	16,070,809	10	22500	Securities sold under repurchase agreements	0	0	0	0	0	0
12300	Hedging derivative financial assets	0	0	0	0	0	0	23000	Payables	1,302,120	1	790,230	1	1,039,780	1
12500	Securities purchased under resell agreements	0	0	0	0	0	0	23200	Current income tax liabilities	7,059	0	76,086	0	7,059	0
13000	Receivables - net	31,536,424	18	17,539,154	11	195,718	0	23300	Liabilities Related to Assets Classified as Held for Sale	0	0	0	0	0	0
13200	Current income tax assets	(53,365)	0	(10,877)	0	166,366	0	23500	Deposits and remittances	72,433,993	41	51,626,974	33	127,299,452	76
13300	Assets Classified as Held for Sale	0	0	0	0	0	0	24000	Financial debenture payable	9,100,000	5	10,100,000	6	8,100,000	5
13500	Loans, discounted notes and bills - net	69,889,613	39	58,738,315	37	48,271,415	29	25500	Other financial liabilities	0	0	0	0	0	0
15100	Restricted assets	0	0	0	0	0	0	25600	Reserves for liability	856,227	0	633,395	0	698,238	0
15500	Other financial assets - net	0	0	0	0	0	0	26000	Lease debt	214,122	0	222,757	0	230,169	0
18500	Property and Equipment - net	62,390	0	64,973	0	64,248	0	29300	Deferred income tax liabilities	110,472	0	0	0	0	0
18600	Right of use - net	199,837	0	208,874	0	219,299	0	29500	Other liabilities	64,391,431	35	62,082,242	40	48,938	0
19000	Intangible assets - net	0	0	0	0	0	0	20000	TOTAL LIABILITIES	172,499,293	96	151,255,671	96	161,497,895	96
19300	Deferred income tax assets - net	0	0	1,394	0	52,107	0								
19500	Other assets - net	41,692,387	23	41,634,279	27	75,316,689	45	31000	Capital	2,760,820	2	2,760,820	2	2,760,820	2
								32000	Retained earnings	3,579,224	2	3,406,893	2	3,199,510	2
								32011	Unappropriated earnings	3,060,593	2	2,644,075	2	2,628,638	2
								32025	Current income	518,631	0	762,818	0	570,872	0
								32500	Other equity	7,047	0	5,996	0	5,476	0
								30000	TOTAL EQUITY	6,347,091	4	6,173,709	4	5,965,806	4
10000	TOTAL ASSETS	178,846,384	100	157,429,380	100	167,463,701	100		TOTAL LIAB. AND EQUITY	178,846,384	100	157,429,380	100	167,463,701	100

Commitments and Contingent Accounts		Jun.30,2025	Dec.31,2025	Jun.30,2024	Allowance for uncollectible accounts		Jun.30,2025	Dec.31,2025	Jun.30,2024
Code	Item	Amount	Amount	Amount	Code	Item	Amount	Amount	Amount
81004	Loan Commitment	0	11,581,518	12,283,409	13024	Acceptance	0	0	0
81005	Loan Uncommitment	0	264,508,013	277,886,792	13026	A/R Forfaiting - without recourse	314,888	173,689	1
81003	Guarantee	0	49,318,292	46,842,998	13590	Loans, discounted notes and bills	1,081,357	1,640,279	1,488,389
81011	Documentary L/C	0	0	0					

\* Report not certified by CPA auditors.

## Consolidate Income Statement

Unit : NT\$'000

Code	Item	2025Q2		2024Q2		As of Jun 30,2025		As of Jun 30,2024		Variable %
		Amount	%	Amount	%	Amount	%	Amount	%	
41000	Interest income	947,255	202	541,305	126	1,869,910	202	1,189,111	126	57
51000	Interest expense	(1,632,057)	(346)	(1,951,294)	(453)	(3,200,444)	(346)	(3,955,774)	(418)	(19)
	Net interest (expense) income	(684,802)	(144)	(1,409,989)	(292)	(1,330,534)	(144)	(2,766,663)	(292)	(52)
	Other operating income	0	0	0	0	0	0	0	0	0
	Commission income	69,735	20	54,805	13	184,059	20	123,516	13	49
	Gain (loss) on financial assets or liabilities measured at fair value through profit and loss	(2,855,480)	(254)	(754,342)	(175)	(2,349,232)	(254)	3,669,460	388	(164)
	Gain (loss) on debt instrument at fair value through other comprehensive income	549	0	47	0	997	0	(38)	0	(2,724)
	Gain (loss) on financial asset measured at amortized cost	0	0	0	0	0	0	0	0	0
	Foreign exchange gains (losses) - net	3,792,761	460	2,466,401	572	4,257,048	460	(321,473)	(34)	(1,424)
	Impairment loss on assets (reversal of impairment loss on assets)	(947)	0	4,943	1	450	0	(4,445)	0	0
	Others	92,868	20	69,025	16	163,289	20	245,972	26	(34)
	Net income	414,684	102	430,890	135	926,077	102	946,329	101	(2)
58200	Bad debt expenses	526,395	22	(41,523)	(10)	200,933	22	138,686	15	45
	Operating expenses	0	0	0	0	0	0	0	0	0
58500	Employee benefits	(105,899)	(22)	(94,012)	(22)	(205,592)	(22)	(186,117)	(20)	10
59000	Depreciation and amortization expense	(10,503)	(2)	(10,144)	(2)	(21,070)	(2)	(20,382)	(2)	3
59500	Other general and administrative expenses	(143,987)	(30)	(123,464)	(29)	(278,661)	(30)	(242,975)	(26)	15
	Consolidated income (loss) from continuing operations before income tax	680,690	67	161,747	0	621,687	67	635,541	67	(2)
61003	Consolidated income (loss) from continuing operations - Income tax (expense) benefit	(26,125)	(11)	13,911	(7)	(103,056)	(11)	(64,669)	(7)	59
	Consolidated income (loss) from continuing operations - after income tax	654,565	56	175,658	60	518,631	56	570,872	60	(9)
62500	Income ( loss) from discontinued operations	0	0	0	0	0	0	0	0	0
	Net income (loss)	654,565	56	175,658	60	518,631	56	570,872	60	(9)
		0	0	0	0	0	0	0	0	0
	Other comprehensive income	0	0	0	0	0	0	0	0	0
65201	Remeasurement of defined benefit plans	0	0	0	0	0	0	0	0	0
65301	Exchange differences on cumulative translation adjustments	0	0	0	0	0	0	0	0	0
65308	Unrealized gain (loss) on debt instrument at fair value through other comprehensive income	0	0	0	0	0	0	0	0	0
65310	Gain on reversal of impairment loss on debt instrument at fair value through other comprehensive income	0	0	0	0	0	0	0	0	0
65320	Other comprehensive income after tax	0	0	0	0	0	0	0	0	0
65000	Total other comprehensive income	429	0	(16)	0	383	0	(790)	0	(148)
		531	0	(555)	0	668	0	(551)	0	(221)
	Net income belong to:	0	0	0	0	0	0	0	0	0
	Owners' equity	0	0	0	0	0	0	0	0	0
	Non-controlling Interests	960	0	(570)	0	1,051	0	(1,340)	0	(178)
	Total other comprehensive income belong to:	655,525	56	175,087	60	519,682	56	569,531	60	(9)
	Owners' equity	0	0	0	0	0	0	0	0	0
	Non-controlling Interests	0	0	0	0	0	0	0	0	0

\* Report not certified by CPA auditors.

### Information on fair value hierarchy of financial instruments

Unit : NT\$'000

Instrument item measured at fair value	Jun.30,2025				Jun.30,2024			
	Total	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3
<b>Non-derivative financial instruments</b>								
<u>Asset</u>								
Financial assets designated at fair value through profit or loss	-	-	-	-	-	-	-	-
Held for trading financial asset	-	-	-	-	-	-	-	-
Equity investment	-	-	-	-	-	-	-	-
Bond investment	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
Financial assets designated at fair value through profit or loss on initial recognition	-	-	-	-	-	-	-	-
Financial asset at fair value through other comprehensive income	307,799	307,799	-	-	309,020	309,020	-	-
Equity investment	-	-	-	-	-	-	-	-
Bond investment	307,799	307,799	-	-	309,020	309,020	-	-
Others	-	-	-	-	-	-	-	-
Investment in debt instrument measured at amortized cost	12,035,394	89,416	11,945,978	-	16,070,809	88,425	15,982,384	-
Equity investment	-	-	-	-	-	-	-	-
Bond investment	2,088,043	89,416	1,998,627	-	2,383,438	88,425	2,295,013	-
Others	9,947,351	-	9,947,351	-	13,687,371	-	13,687,371	-
<u>Liabilities</u>								
Financial liabilities designated at fair value through profit or loss	-	-	-	-	-	-	-	-
Held for trading financial liabilities	-	-	-	-	-	-	-	-
Financial liabilities designated at fair value through profit or loss on initial recognition	-	-	-	-	-	-	-	-
Derivatives financial instruments	-	-	-	-	-	-	-	-
<u>Asset</u>								
Financial assets designated at fair value through profit or loss	22,992,916	-	22,992,916	-	26,340,870	-	26,340,870	-
Hedging derivative financial assets	-	-	-	-	-	-	-	-
<u>Liabilities</u>								
Financial liabilities designated at fair value through profit or loss	22,583,869	-	22,583,869	-	24,074,259	-	24,074,259	-
Hedging derivative financial liabilities	-	-	-	-	-	-	-	-

### Financial asset changes in fair value measurement level 3

Unit : NT\$'000

Item	Beginning retained earning	Profit/Loss valuation		Increase during period		Decrease during period		Ending retained earning
		Income statement	Other comprehensive income	Buy in or issue	Transfers to Level 3	Sale, disposal or settlement	Converted out from Level 3	
Financial assets designated at fair value through profit or loss	-	-	-	-	-	-	-	-
Held for trading financial assets	-	-	-	-	-	-	-	-
Financial assets designated at fair value through profit or loss on initial recognition	-	-	-	-	-	-	-	-
Financial asset at fair value through other comprehensive income	-	-	-	-	-	-	-	-
Investment in debt instrument measured at amortized cost	-	-	-	-	-	-	-	-
Hedging derivative financial assets	-	-	-	-	-	-	-	-

### Financial liabilities changes in fair value measurement level 3

Unit : NT\$'000

Item	Beginning retained earning	Valuation of profit/loss during the period		Increase during period		Decrease during period		Ending retained earning
				Buy in or issue	Transfers to Level 3	Sale, disposal or settlement	Converted out from Level 3	
Financial liabilities designated at fair value through profit or loss	-	-	-	-	-	-	-	-
Held for trading financial liabilities	-	-	-	-	-	-	-	-
Financial liabilities designated at fair value through profit or loss on initial recognition	-	-	-	-	-	-	-	-
Hedging derivative financial liabilities	-	-	-	-	-	-	-	-

## ASSETS QUALITY

Unit : NT\$'000, %

Year \ Month			Jun.30,2025					Jun.30,2024				
ITEM			Overdue Amount	Loan Amount	% of Overdue loans to Total loans	Loan loss reserve	% of Loan loss reserve to Overdue Loan	Overdue Amount	Loan Amount	% of Overdue loans to Total loans	Loan loss reserve	% of Loan loss reserve to Overdue Loan
Corporate Finance	Security		-	-	-	1,081,357	NA	-	-	-	1,488,389	NA
	Unsecurity		-	70,970,970				-	49,759,804			
Consumer Finace	Housing Loan		-	-	-	-		-	-			
	Cash card		-	-	-	-		-	-			
	Small credit Loan		-	-	-	-		-	-			
	Others	Security	-	-	-	-		-	-			
		Unsecurity								-	-	
Total			-	70,970,970	-	1,081,357		-	49,759,804	-	1,488,389	
<div></div>			Overdue Amount	A/R Amount	% of Overdue A/R to Total A/R	Provision Amount	% of Provision to Overdue Loan	Overdue Amount	A/R Amount	% of Overdue A/R to Total A/R	Provision Amount	% of Provision to Overdue Loan
Credit card			-	-	-	-	NA	-	-	-	-	NA
Factoring-without recourse			-	31,358,179	-	314,888		-	-	-	1	
Other non-performing loans			-	-	-	-		-	-	-	-	

Year \ Month	Jun.30,2025	Jun.30,2024
Loan classified as non-Pass-Due with normal payment after debt negotiation	-	-

## Credit Exposure Concentration

Unit : NT\$'000, %

Year \ Month	Jun.30,2025				Jun.30,2024			
Ranking	Group Name	INDUSTRIAL CLASSIFICATION	Credit Amount	% of Credit amount to net worth (%)	Group Name	INDUSTRIAL CLASSIFICATION	Credit Amount	% of Credit amount to net worth (%)
1	Fxxxxxx Pxxxxxxx	Manufacturing	8,719,004	137%	Axx Lxxxxxx	Power Supplier	7,300,000	122%
2	Fxx Exxxxxx Gxxxx	Manufacturing	8,140,000	128%	Hxx Lxxxxxx	Power Supplier	6,600,000	111%
3	Mxxxxxx Bxxxx Gxxxx	Manufacturing	7,050,000	111%	Yxxxxxx Wxxx Pxxxx	Power Supplier	6,496,228	109%
4	Axx Lxxxxxx	Power Supplier	6,804,545	107%	Mxxxxxx Bxxxx Gxxxx	Manufacturing	5,950,000	100%
5	Hxx Lxxxxxx	Power Supplier	6,600,000	104%	Fxx Eaxxxx	Manufacturing	5,000,000	84%
6	Yxxxxxx Wxxx Pxxxx	Power Supplier	6,428,134	101%	Vxxxxxx Gxxxxxx	Manufacturing	4,500,000	75%
7	Cxxxxx Fxxxxxxxxx	Financial	5,903,652	93%	Cxxxxxxxxx Wxxx Pxxxx	Power Supplier	4,316,998	72%
8	Vxxxxxx Gxxxxxx	Manufacturing	4,100,000	65%	Fxxxxxx Plxxxxxx	Manufacturing	3,206,164	54%
9	Cxxxxxxxxx Axx Xxxxx	Power Supplier	3,966,407	62%	Txxxxx Cxxxx	Manufacturing	3,200,000	54%
10	Pxx Cxxx	Manufacturing	3,190,000	50%	Mxxxxxxxxx	Power Supplier	3,095,109	52%

### Interest-Rate Sensitivity - TWD Currency

Jun.30,2025

Unit : NT\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	8,936,600	6,500,000	15,351,916	45,083,468	75,871,984
Sensitive liabilities	1,537,616	-	-	9,644,463	11,182,079
Sensitive Gap	7,398,984	6,500,000	15,351,916	35,439,005	64,689,905
Equity	6,275,545				
Ratio of interest-rate sensitive assets to liabilities	678.51 %				
Ratio of interest-rate sensitive gap to equity	1,030.83 %				

### Interest-Rate Sensitivity - USD Currency

Jun.30,2025

Unit : US\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	1,847,416	1,285,826	-	-	3,133,242
Sensitive liabilities	1,933,546	1,285,826	-	-	3,219,372
Sensitive Gap	(86,130)	-	-	-	(86,130)
Equity	(343)				
Ratio of interest-rate sensitive assets to liabilities	97.32 %				
Ratio of interest-rate sensitive gap to equity	25,110.79 %				

Note:

1. Interest-rate sensitive assets or liabilities represent interest bearing assets or interest paying liabilities influenced by the fluctuation of interest rates.
2. Ratio of interest-rate sensitive assets to liabilities = Interest-rate sensitive assets ÷ Interest-rate sensitive liabilities (i.e. New Taiwan Dollar interest-rate sensitive assets and New Taiwan Dollar interest-rate sensitive liabilities with tenors of less than one year)
3. Interest-rate sensitive gap = Interest-rate sensitive assets — Interest-rate sensitive liabilities

## Ratio of Profitability

Unit : %

ITEM		Jun.30,2025	Jun.30,2024
Ratio of return on assets	before income tax	0.32 %	0.37 %
	after incometax	0.27 %	0.33 %
Ratio of return on equity	before income tax	10.41 %	0.00 %
	after incometax	8.68 %	9.62 %
Ratio of net income		56.00 %	60.32 %

Note:

1. Ratio of return on assets = Income before income tax ÷ Average assets
2. Ratio of return on equity = Income before income tax ÷ Average equity
3. Ratio of net income = Income before income tax ÷ Total revenue
4. Income before income tax is the year-to-date accumulated income.

**Analysis of Assets and Liabilities by Maturity Date - TWD Currency**  
Jun.30,2025

Unit : NT\$'000

ITEM	TOTAL	Amount for the remaining period to the maturity date				
		0 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	over 1 year
Assets	318,538,424	101,978,593	42,132,564	61,346,975	57,660,857	55,419,435
Liabilities	326,569,201	97,750,959	83,774,146	59,459,598	45,431,960	40,152,538
Gap	-8,030,777	4,227,634	-41,641,582	1,887,377	12,228,897	15,266,897

Note:

1. The table includes only New Taiwan Dollar amounts (i.e. excludes assets and liabilities denominated in foreign currency).

**Analysis of Assets and Liabilities by Maturity Date - USD Currency**  
Jun.30,2025

Unit : US\$'000

ITEM	TOTAL	Amount for the remaining period to the maturity date				
		0 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	over 1 year
Assets	31,377,270	5,886,667	5,180,123	5,039,894	3,145,342	12,125,244
Liabilities	27,315,248	5,813,019	2,981,915	3,742,526	3,187,328	11,590,460
Gap	4,062,022	73,648	2,198,208	1,297,368	-41,986	534,784

Note:

1. The table includes only U.S. Dollar amounts.



## Sale of Distressed Debt Information

Jun.30,2025

### 1. Transcation information of distressed debt sale

Unit : NT\$'000

Transaction Date	Counterparty	Debt Component	Book Value	Selling Price	Gain/loss from disposal	Condition of Agreement	Relationship with counterparty
-	-	-	-	-	-	-	-

## Jun.30,2025

Unit : NT\$'000

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## Ratio of Deposits, Time Deposits and Foreign Currency Deposits to Total Deposits

Unit : NT\$'000, %

	Jun.30,2025	Jun.30,2024
Demand deposits	8,762,836	49,466,468
% of Demand deposits	12.18 %	38.86 %
Time deposits	63,170,800	77,832,620
% of Time deposits	87.82 %	61.14 %
Foreign currency deposits	71,851,913	127,042,127
% of Foreign currency deposits	99.89 %	99.80 %

Note:

1. % of Demand deposits = demand deposits ÷ total deposits ;  
     % of Time deposits = time deposits ÷ total deposits ;  
     % of Foreign currency deposits = foreign currency deposits ÷ total deposits
2. Demand deposits and Time deposits include Foreign currency deposits and Treasury deposits.
3. Postal office deposits are excluded.

## Ratio of Small and Medium-Size Enterprise (SME) Loans

Unit : NT\$'000, %

	Jun.30,2025	Jun.30,2024
SME Loans	-	-
% of SME Loans	0.00 %	0.00 %
Consumer Loans	-	-
% of Consumer Loans	0.00 %	0.00 %

Note:

1. % of SME Loans = SME Loans ÷ Total Loans;  
% of Consumer Loans = Consumer Loans ÷ Total Loans
2. Small and Medium-Size Enterprises (SME) are identified according to the definition promulgated by the Banking Bureau.
3. Consumer Loans include Housing Loans, Housing Improvement Loans, Car Loans, Employee Loans under Welfare Committee and other individual Consumer Loans.

## Interest Bearing Assets and Interest Paying Liabilities

Unit : NT\$'000, %

ITEM	Jun.30,2025		Jun.30,2024	
	Average balance	Average interest rate	Average balance	Average interest rate
Interest bearing assets	241,425,423	2.49 %	203,320,792	2.40 %
Due from Central Bank, other branches and other banks	132,704,347	2.52 %	137,143,333	2.33 %
Securities purchased	15,725,751	1.25 %	17,580,859	1.04 %
A/R Forfaiting - without recourse	20,860,715	4.54 %	132,268	6.09 %
Loans, discounted notes and bills	72,134,610	2.71 %	48,464,332	3.09 %
Interest paying liabilities	151,660,165	4.23 %	124,505,983	5.44 %
Due to banks and other branches	94,313,420	4.02 %	70,714,253	5.34 %
Deposits (demand deposits, time deposits and NCD)	57,346,745	4.57 %	53,791,730	5.56 %

Note:

1. Average balance is based on daily average balance of interest bearing assets or interest liabilities.
2. Interest bearing assets or interest paying liabilities are disclosed in accordance with the chart of accounts or their nature.

## Major Foreign Currencies Net Position

Unit : NT\$'000

	Jun.30,2025		Jun.30,2024	
	Foreign currency	Equivalent to NTD	Foreign currency	Equivalent to NTD
Major foreign currencies net position (market risk)	USD	146,530	USD	659,517
	EUR	68,817	EUR	167,051
	CNY	2,108	CNY	27,164
	CAD	1,413	JPY	5,614
	JPY	608	AUD	1,741

Note:

1. Major foreign currencies shall mean the top five currencies with largest positions.