

Balance Sheet

Unit : NT\$'000

ASSETS		Dec.31,2025		Dec.31,2024		LIABILITIES AND EQUITIES		Dec.31,2025		Dec.31,2024	
Code	Item	Amount	%	Amount	%	Code	Item	Amount	%	Amount	%
11000	Cash and cash equivalents	48,859	0	26,231	0	21000	Deposits from the Central Bank and banks	0	0	0	0
11500	Due from the Central Bank and call loans to banks	116,225	0	63,230	0	21500	Due to the Central Bank and other banks	2,500,000	1	2,500,000	1
12000	Financial asset at fair value through profit or loss	17,063,839	8	25,329,066	16	22000	Financial liability at fair value through profit	15,242,255	7	23,223,987	15
12100	Financial asset at fair value through other comprehensive income	318,940	0	309,751	0	22300	Hedging derivative financial liabilities	0	0	0	0
12200	Investment in debt instrument measured at amortized cost	2,129,521	1	13,524,990	9	22500	Securities sold under repurchase agreements	0	0	0	0
12300	Hedging derivative financial assets	0	0	0	0	23000	Payables	855,875	0	790,230	1
12500	Securities purchased under resell agreements	0	0	0	0	23200	Current income tax liabilities	86,493	0	76,086	0
13000	Receivables - net	41,628,795	19	17,539,154	11	23300	Liabilities Related to Assets Classified as Held for Sale	0	0	0	0
13200	Current income tax assets	51,942	0	(10,877)	0	23500	Deposits and remittances	126,629,193	58	51,626,974	33
13300	Assets Classified as Held for Sale	0	0	0	0	24000	Financial debenture payable	9,100,000	4	10,100,000	6
13500	Loans, discounted notes and bills - net	76,966,232	35	58,738,316	37	25500	Other financial liabilities	0	0	0	0
15100	Restricted assets	0	0	0	0	25600	Reserves for liability	689,309	0	633,395	0
15500	Other financial assets - net	0	0	0	0	26000	Lease debt	203,233	0	222,757	0
18500	Property and Equipment - net	56,047	0	64,973	0	29300	Deferred income tax liabilities	144,310	0	0	0
18600	Right of use - net	186,526	0	208,874	0	29500	Other liabilities	55,538,902	28	62,082,242	40
19000	Intangible assets - net	0	0	0	0	20000	TOTAL LIABILITIES	210,989,570	98	151,255,671	96
19300	Deferred income tax assets - net	0	0	1,394	0	31000	Capital	2,760,820	1	2,760,820	2
19500	Other assets - net	79,053,488	37	41,634,278	27	32000	Retained earnings	3,863,212	1	3,406,893	2
						32011	Unappropriated earnings	3,044,517	1	2,644,075	2
						32025	Current income	818,695	0	762,818	0
						32500	Other equity	6,812	0	5,996	0
						30000	TOTAL EQUITY	6,630,844	2	6,173,709	4
10000	TOTAL ASSETS	217,620,414	100	157,429,380	100		TOTAL LIAB. AND EQUITY	217,620,414	100	157,429,380	100

Commitments and Contingent Accounts		Dec.31,2025	Dec.31,2024	Allowance for uncollectible accounts		Dec.31,2025	Dec.31,2024
Code	Item	Amount	Amount	Code	Item	Amount	Amount
81004	Loan Commitment	8,538,514	11,581,518	13024	Acceptance	0	0
81005	Loan Uncommitment	285,763,802	264,508,013	13026	A/R Forfaiting - without recourse	418,491	173,689
81003	Guarantee	83,414,978	49,318,292	13590	Loans, discounted notes and bills	1,046,560	1,640,279
81011	Documentary L/C	0	0				

* Report not certified by CPA auditors.

Consolidate Income Statement

Unit : NT\$'000

Code	Item	As of Dec 31,2025		As of Dec 31,2024		Variable %
		Amount	%	Amount	%	
41000	Interest income	4,243,298	239	2,735,035	132	55
51000	Interest expense	(6,597,281)	(372)	(7,300,738)	(353)	(10)
	Net interest (expense) income	(2,353,983)	(133)	(4,565,703)	(221)	(48)
	Other operating income	0	0	0	0	0
	Commission income	382,062	22	314,316	15	22
	Gain (loss) on financial assets or liabilities measured at fair value through profit and loss	(88,967)	(5)	3,507,381	170	(103)
	Gain (loss) on debt instrument at fair value through other comprehensive income	2,038	0	67	0	2,942
	Gain (loss) on financial asset measured at amortized cost	0	0	0	0	0
	Foreign exchange gains (losses) - net	3,526,402	199	2,463,796	119	43
	Impairment loss on assets (reversal of impairment loss on assets)	3,374	0	(837)	0	0
	Others	304,463	19	349,373	17	(13)
	Net income	1,775,389	102	2,068,393	100	(14)
58200	Bad debt expenses	331,656	19	(137,076)	(7)	(342)
	Operating expenses	0	0	0	0	0
58500	Employee benefits	(408,235)	(23)	(403,595)	(20)	1
59000	Depreciation and amortization expense	(42,024)	(2)	(40,671)	(2)	3
59500	Other general and administrative expenses	(669,796)	(38)	(543,684)	(26)	23
	Consolidated income (loss) from continuing operations before income tax	986,990	56	943,367	46	5
61003	Consolidated income (loss) from continuing operations - Income tax (expense) benefit	(168,294)	(9)	(180,550)	(9)	(7)
	Consolidated income (loss) from continuing operations - after income tax	818,696	46	762,817	37	7
62500	Income (loss) from discontinued operations	0	0	0	0	0
	Net income (loss)	818,696	46	762,817	37	7
	Other comprehensive income	0	0	0	0	0
65201	Remeasurement of defined benefit plans	0	0	0	0	0
65301	Exchange differences on cumulative translation adjustments	(28,067)	(2)	19,296	1	0
65308	Unrealized gain (loss) on debt instrument at fair value through other comprehensive income	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
65320	Other comprehensive income after tax	0	0	0	0	0
65000	Total other comprehensive income	182	0	(800)	0	(123)
		634	0	(21)	0	(3,119)
	Net income belong to:	0	0	0	0	0
	Owners' equity	0	0	0	0	0
	Non-controlling Interests	(27,251)	(2)	18,475	1	(248)
	Total other comprehensive income belong to:	791,445	44	781,292	38	1
	Owners' equity	0	0	0	0	0
	Non-controlling Interests	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	Dec.31,2025				Dec.31,2024			
	Total	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3
Non-derivative financial instruments								
<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	318,940	318,940	-	-	309,751	309,751	-	-
Equity investment	-	-	-	-	-	-	-	-
Bond investment	318,940	318,940	-	-	309,751	309,751	-	-
Others	-	-	-	-	-	-	-	-
Investment in debt instrument measured at amortized cost	2,129,521	129,940	1,999,581	-	13,524,990	88,914	13,436,076	-
Equity investment	-	-	-	-	-	-	-	-
Bond investment	129,940	129,940	-	-	88,914	88,914	-	-
Others	1,999,581	-	1,999,581	-	13,436,076	-	13,436,076	-
<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	17,063,839	-	17,063,839	-	25,329,066	-	25,329,066	-
Hedging derivative financial assets	-	-	-	-	-	-	-	-
<u>Liabilities</u>								
Financial liabilities designated at fair value through profit or loss	15,242,255	-	15,242,255	-	23,223,987	-	23,223,987	-
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 : NTS'000, %

Year \ Month		Dec.31,2025					Dec.31,2024						
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	-	-	-	1,046,560	NA	-	-	-	1,640,279	NA		
	Unsecurity	-	78,012,792	-	-		-	60,378,594	-	-		-	
Consumer Finance	Housing Loan	-	-	-	-		-	-	-	-		-	
	Cash card	-	-	-	-		-	-	-	-		-	
	Small credit Loan	-	-	-	-		-	-	-	-		-	
	Others	Security	-	-	-		-	-	-	-		-	-
		Unsecurity	-	-	-		-	-	-	-		-	-
Total		-	78,012,792	-	1,046,560		-	60,378,594	-	1,640,279		-	
/		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		-	41,678,999	-	418,491	-		17,341,444	-	173,689	-		
Other non-performing loans		-	-	-	-	-		-	-	-	-		

Year \ Month	Dec.31,2025	Dec.31,2024
Loan classified as non-Pass-Due with normal payment after debt negotiation	-	-

Credit Exposure Concentration

Unit : NTS'000, %

Year \ Month	Dec.31,2025				Dec.31,2024			
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	9,125,004	138%	Mxxxxxx Bxxxx Gxxxx	Manufacturing	7,200,000	117%
2	Mxxxxxx Bxxxx Gxxxx	Manufacturing	6,700,000	101%	Axx Lxxxxxx	Power Supplier	6,727,273	109%
3	Hxx Lxxxxxx	Power Supplier	6,600,000	100%	Hxx Lxxx Oxxxxxxx Wxxx Pxxxx	Power Supplier	6,600,000	107%
4	Axx Lxxxxxx	Power Supplier	6,181,818	93%	Yxxxxxx Wxxx Pxxxx	Power Supplier	6,496,228	105%
5	Yxxxxxx Wxxx Pxxxx	Power Supplier	5,728,147	86%	Cxxxx Fxxxxxxx	Financial	5,903,652	96%
6	Fxx Eaxxxx	Manufacturing	5,700,000	86%	Vxxxxxx Gxxxx	Manufacturing	4,500,000	73%
7	Pxx Cxxx	Manufacturing	4,950,000	75%	Cxxxxxxx Axx Xxxxx	Power Supplier	4,143,369	67%
8	Cxxxxxx Txxxx	E-Commerce	4,650,000	70%	Pxx Cxxx	Manufacturing	4,000,000	65%
9	Cxxx	Construction and engineering technology services	4,516,759	68%	Cxxxx Sxxxx	Manufacturing	3,322,026	54%
10	Vxxxxxx Gxxxx	Manufacturing	4,200,000	63%	Txxxx Cxxxx	Manufacturing	3,200,000	52%

Interest-Rate Sensitivity - TWD Currency

Dec.31,2025

Unit : NT\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	10,063,964	3,950,000	6,450,000	47,115,699	67,579,663
Sensitive liabilities	609,702	-	-	11,644,463	12,254,165
Sensitive Gap	9,454,262	3,950,000	6,450,000	35,471,236	55,325,498
Equity					6,506,247
Ratio of interest-rate sensitive assets to liabilities					551.48 %
Ratio of interest-rate sensitive gap to equity					850.34 %

Interest-Rate Sensitivity - USD Currency

Dec.31,2025

Unit : US\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	2,312,833	287,156	426,000	140,200	3,166,189
Sensitive liabilities	3,253,547	287,156	426,000	-	3,966,703
Sensitive Gap	(940,714)	-	-	140,200	(800,514)
Equity					(326)
Ratio of interest-rate sensitive assets to liabilities					79.82 %
Ratio of interest-rate sensitive gap to equity					245,556.44 %

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		Dec.31,2025	Dec.31,2024
Ratio of return on assets	before income tax	0.51 %	0.57 %
	after incometax	0.42 %	0.46 %
Ratio of return on equity	before income tax	15.75 %	0.00 %
	after incometax	13.06 %	12.67 %
Ratio of net income		46.11 %	36.88 %

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
Dec.31,2025

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	218,104,336	75,360,893	32,682,763	26,154,239	23,406,273	60,500,168
Liabilities	224,328,125	58,134,216	64,089,349	32,895,680	26,140,351	43,068,529
Gap	-6,223,789	17,226,677	-31,406,586	-6,741,441	-2,734,078	17,431,639

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
Dec.31,2025

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	15,537,911	5,364,126	4,537,471	1,962,562	2,199,255	1,474,497
Liabilities	14,780,678	7,186,159	2,756,270	1,605,831	1,860,228	1,372,190
Gap	757,233	-1,822,033	1,781,201	356,731	339,027	102,307

Note:

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

Sale of Distressed Debt Information

Dec.31,2025

1. Transaction 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
-	-	-	-	-	-	-	-

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

Unit : NT\$'000, %

	Dec.31,2025	Dec.31,2024
Demand deposits	52,645,138	3,020,495
% of Demand deposits	41.57 %	5.85 %
Time deposits	73,983,700	48,606,123
% of Time deposits	58.43 %	94.15 %
Foreign currency deposits	125,975,029	51,515,359
% of Foreign currency deposits	99.48 %	99.78 %

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 : NTS'000, %

	Dec.31,2025	Dec.31,2024
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	Dec.31,2025		Dec.31,2024	
	Average balance	Average interest rate	Average balance	Average interest rate
Interest bearing assets	224,050,668	2.55 %	175,999,429	2.66 %
Due from Central Bank, other branches and other banks	110,243,551	2.32 %	92,100,905	2.73 %
Securities purchased	3,081,616	4.34 %	16,372,100	1.38 %
A/R Forfaiting - without recourse	33,458,356	4.55 %	9,733,363	5.24 %
Loans, discounted notes and bills	77,267,145	2.81 %	57,793,062	2.91 %
Interest paying liabilities	146,007,747	3.56 %	110,255,456	4.42 %
Due to banks and other branches	91,301,222	3.15 %	71,422,813	4.08 %
Deposits (demand deposits, time deposits and NCD)	54,706,525	4.24 %	38,832,643	5.04 %

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

	Dec.31,2025		Dec.31,2024	
	Foreign currency	Equivalent to NTD	Foreign currency	Equivalent to NTD
Major foreign currencies net position (market risk)	USD	624,436	USD	913,166
	EUR	35,804	EUR	7,912
	DKK	30,406	JPY	4,248
	JPY	8,339	CNY	2,234
	HKD	4,738	AUD	2,164

Note:

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