

Balance Sheet

Unit : NTS'000

ASSETS		Mar.31,2026		Dec.31,2025		Mar.31,2025		LIABILITIES AND EQUITIES		Mar.31,2026		Dec.31,2025		Mar.31,2025	
Code	Item	Amount	%	Amount	%	Amount	%	Code	Item	Amount	%	Amount	%	Amount	%
11000	Cash and cash equivalents	39,211	0	48,859	0	37,268	0	21000	Deposits from the Central Bank and banks	9,632,376	4	0	0	0	0
11500	Due from the Central Bank and call loans to banks	46,914	0	116,225	0	894,816	0	21500	Due to the Central Bank and other banks	4,750,000	2	2,500,000	1	2,500,000	1
12000	Financial asset at fair value through profit or loss	19,480,397	8	17,063,839	8	20,998,187	11	22000	Financial liability at fair value through profit	17,887,408	7	15,242,255	7	18,945,463	10
12100	Financial asset at fair value through other comprehensive income	309,323	0	318,940	0	306,797	0	22300	Hedging derivative financial liabilities	0	0	0	0	0	0
12200	Investment in debt instrument measured at amortized cost	2,039,689	1	2,129,521	1	12,036,818	6	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	1,320,974	1	855,875	0	1,345,435	1
12500	Securities purchased under resell agreements	0	0	0	0	0	0	23200	Current income tax liabilities	86,493	0	86,493	0	76,086	0
13000	Receivables - net	64,908,690	26	41,628,795	19	14,412,550	10	23300	Liabilities Related to Assets Classified as Held for Sale	0	0	0	0	0	0
13200	Current income tax assets	54,144	0	51,942	0	(8,908)	0	23500	Deposits and remittances	76,519,623	31	126,629,193	58	92,169,770	50
13300	Assets Classified as Held for Sale	0	0	0	0	0	0	24000	Financial debenture payable	11,500,000	5	9,100,000	4	9,100,000	5
13500	Loans, discounted notes and bills - net	96,354,264	39	76,966,232	35	73,049,093	39	25500	Other financial liabilities	0	0	0	0	0	0
15100	Restricted assets	0	0	0	0	0	0	25600	Reserves for liability	713,842	0	689,309	0	860,656	0
15500	Other financial assets - net	0	0	0	0	0	0	26000	Lease debt	196,355	0	203,233	0	221,672	0
18500	Property and Equipment - net	55,676	0	56,047	0	65,018	0	29300	Deferred income tax liabilities	110,364	0	144,310	0	75,537	0
18600	Right of use - net	179,587	0	186,526	0	207,565	0	29500	Other liabilities	116,429,471	47	55,538,902	27	55,136,000	30
19000	Intangible assets - net	0	0	0	0	0	0	20000	TOTAL LIABILITIES	239,146,906	97	210,989,570	97	180,430,619	97
19300	Deferred income tax assets - net	0	0	0	0	0	0	31000	Capital	2,760,820	1	2,760,820	1	2,760,820	1
19500	Other assets - net	62,186,894	26	79,053,488	37	64,122,981	34	32000	Retained earnings	3,734,224	2	3,863,212	2	2,924,660	2
								32011	Unappropriated earnings	3,863,212	2	3,044,517	1	3,060,593	2
								32025	Current income	(128,988)	0	818,695	0	(135,933)	0
								32500	Other equity	12,839	0	6,812	0	6,086	0
								30000	TOTAL EQUITY	6,507,883	3	6,630,844	3	5,691,566	3
10000	TOTAL ASSETS	245,654,789	100	217,620,414	100	186,122,185	100		TOTAL LIAB. AND EQUITY	245,654,789	100	217,620,414	100	186,122,185	100

Commitments and Contingent Accounts		Mar.31,2026	Dec.31,2025	Mar.31,2025	Allowance for uncollectible accounts	Mar.31,2026	Dec.31,2025	Mar.31,2025
Code	Item	Amount	Amount	Amount	Code	Item	Amount	Amount
81004	Loan Commitment	8,996,153	8,538,514	14,138,348	13024	Acceptance	0	0
81005	Loan Uncommitment	256,810,556	285,763,802	288,385,083	13026	A/R Forfaiting - without recourse	651,714	418,491
81003	Guarantee	85,804,985	83,414,978	71,876,176	13590	Loans, discounted notes and bills	1,233,364	1,046,560
81011	Documentary L/C	0	0	0				

* Report not certified by CPA auditors.

Consolidate Income Statement

Unit : NT\$'000

Code	Item	2026Q1		2025Q1		As of Mar 31,2026		As of Mar 31,2025		Variable %
		Amount	%	Amount	%	Amount	%	Amount	%	
41000	Interest income	1,481,495	252	922,655	180	1,481,495	252	922,655	180	61
51000	Interest expense	(1,630,728)	(277)	(1,568,387)	(307)	(1,630,728)	(277)	(1,568,387)	(307)	4
	Net interest (expense) income	(149,233)	(25)	(645,732)	(127)	(149,233)	(25)	(645,732)	(127)	(77)
	Other operating income	0	0	0	0	0	0	0	0	0
	Commission income	104,789	18	114,324	22	104,789	18	114,324	22	(8)
	Gain (loss) on financial assets or liabilities measured at fair value through profit and loss	963	0	506,248	99	963	0	506,248	99	(100)
	Gain (loss) on debt instrument at fair value through other comprehensive income	519	0	448	0	519	0	448	0	16
	Gain (loss) on financial asset measured at amortized cost	0	0	0	0	0	0	0	0	0
	Foreign exchange gains (losses) - net	493,608	84	464,287	91	493,608	84	464,287	91	6
	Impairment loss on assets (reversal of impairment loss on assets)	209	0	1,397	0	209	0	1,397	0	0
	Others	137,499	23	70,421	15	137,499	23	70,421	15	95
	Net income	588,354	100	511,393	100	588,354	100	511,393	100	15
58200	Bad debt expenses	(446,511)	(76)	(325,462)	(64)	(446,511)	(76)	(325,462)	(64)	37
	Operating expenses	0	0	0	0	0	0	0	0	0
58500	Employee benefits	(108,536)	(18)	(99,693)	(19)	(108,536)	(18)	(99,693)	(19)	9
59000	Depreciation and amortization expense	(10,575)	(2)	(10,567)	(2)	(10,575)	(2)	(10,567)	(2)	0
59500	Other general and administrative expenses	(185,666)	(32)	(134,674)	(26)	(185,666)	(32)	(134,674)	(26)	38
	Consolidated income (loss) from continuing operations before income tax	(162,934)	(28)	(59,003)	0	(162,934)	(28)	(59,003)	(12)	176
61003	Consolidated income (loss) from continuing operations - Income tax (expense) benefit	33,945	6	(76,931)	(15)	33,945	6	(76,931)	(15)	(144)
	Consolidated income (loss) from continuing operations - after income tax	(128,989)	(22)	(135,934)	(27)	(128,989)	(22)	(135,934)	(27)	(5)
62500	Income (loss) from discontinued operations	0	0	0	0	0	0	0	0	0
	Net income (loss)	(128,989)	(22)	(135,934)	(27)	(128,989)	(22)	(135,934)	(27)	(5)
	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	6,234	1	(46)	0	6,234	1	(46)	0	(13,652)
	Net income belong to:	(206)	0	137	0	(206)	0	137	0	(250)
	Owners' equity	0	0	0	0	0	0	0	0	0
	Non-controlling Interests	6,027	1	91	0	6,027	1	91	0	6,523
	Total other comprehensive income belong to:	(122,961)	(21)	(135,843)	(27)	(122,961)	(21)	(135,843)	(27)	(9)
	Owners' equity	0	0	0	0	0	0	0	0	0
	Non-controlling Interests	0	0	0	0	0	0	0	0	0

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Information on fair value hierarchy of financial instruments

Unit : NT\$'000

Instrument item measured at fair value	Mar.31,2026				Mar.31,2025			
	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	309,323	309,323	-	-	306,797	306,797	-	-
Equity investment	-	-	-	-	-	-	-	-
Bond investment	309,323	309,323	-	-	306,797	306,797	-	-
Others	-	-	-	-	-	-	-	-
Investment in debt instrument measured at amortized cost	2,039,689	39,989	1,999,700	-	12,036,818	89,165	11,947,653	-
Equity investment	-	-	-	-	-	-	-	-
Bond investment	39,989	39,989	-	-	89,165	89,165	-	-
Others	1,999,700	-	1,999,700	-	11,947,653	-	11,947,653	-
<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	19,480,397	-	19,480,397	-	20,998,187	-	20,998,187	-
Hedging derivative financial assets	-	-	-	-	-	-	-	-
<u>Liabilities</u>								
Financial liabilities designated at fair value through profit or loss	17,887,408	-	17,887,408	-	18,945,463	-	18,945,463	-
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		Mar.31,2026					Mar.31,2025								
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	-	-	-	1,233,364	NA	-	-	-	1,769,274	NA				
	Unsecurity	-	97,587,629	-			-	-	74,818,367			-			
Consumer Finance	Housing Loan	-	-	-	-	NA	-	-	-	-	NA				
	Cash card	-	-	-			-	-	-			-			
	Small credit Loan	-	-	-			-	-	-			-	-		
	Others	Security	-	-			-	-	-			-	-	-	-
		Unsecurity	-	-			-	-	-			-	-	-	-
Total		-	97,587,629	-	1,233,364	-	74,818,367	-	1,769,274	-	NA				
/		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		-	64,948,618	-	651,714		-	14,174,496	-	141,916					
Other non-performing loans		-	-	-	-		-	-	-	-					

Year \ Month	Mar.31,2026	Mar.31,2025
Loan classified as non-Pass-Due with normal payment after debt negotiation	-	-

Credit Exposure Concentration

Unit : NTS'000, %

Year \ Month	Mar.31,2026				Mar.31,2025			
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	Fxx Eaxxxx	Manufacturing	7,650,000	118%	Fxxxxxx Pxxxxxxx	Manufacturing	9,326,437	164%
2	Hxx Lxxxxxx	Power Supplier	6,600,000	101%	Axx Lxxxxxx	Power Supplier	7,536,364	132%
3	Axx Lxxxxxx	Power Supplier	6,090,909	94%	Mxxxxxx Bxxxx Gxxxx	Manufacturing	7,050,000	124%
4	Yxxxxxx Wxxx Pxxxx	Power Supplier	5,454,380	84%	Hxx Lxxxxxx	Power Supplier	6,600,000	116%
5	Mxxxxxx Bxxxx Gxxxx	Manufacturing	5,350,000	82%	Yxxxxxx Wxxx Pxxxx	Power Supplier	6,496,228	114%
6	Pxx Cxxx	Manufacturing	4,950,000	76%	Cxxxxx Fxxxxxxxx	Financial	5,903,652	104%
7	Cxxxxxx Txxxx	E-Commerce	4,650,000	71%	Fxx Exxxxxx Gxxxx	Manufacturing	4,700,000	83%
8	Cxxx	Construction and engineering technology services	4,516,759	69%	Vxxxxxx Gxxxx	Manufacturing	4,200,000	74%
9	Vxxxxxx Gxxxx	Manufacturing	3,950,000	61%	Cxxxxxxxx Axx Xxxxx	Power Supplier	4,143,369	73%
10	Hx Txx Gxxxx	Manufacturing	3,500,000	54%	Pxx Cxxx	Manufacturing	3,500,000	61%

Interest-Rate Sensitivity - TWD Currency

Mar.31,2026

Unit : NT\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	5,045,993	3,500,000	4,140,000	46,103,870	58,789,863
Sensitive liabilities	416,704	-	-	16,294,463	16,711,167
Sensitive Gap	4,629,289	3,500,000	4,140,000	29,809,407	42,078,696
Equity					6,363,532
Ratio of interest-rate sensitive assets to liabilities					351.80 %
Ratio of interest-rate sensitive gap to equity					661.25 %

Interest-Rate Sensitivity - USD Currency

Mar.31,2026

Unit : US\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	3,270,662	550,450	200,000	268,200	4,289,312
Sensitive liabilities	2,089,045	552,740	-	50,000	2,691,785
Sensitive Gap	1,181,617	(2,290)	200,000	218,200	1,597,527
Equity					3,699
Ratio of interest-rate sensitive assets to liabilities					159.35 %
Ratio of interest-rate sensitive gap to equity					43,188.08 %

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		Mar.31,2026	Mar.31,2025
Ratio of return on assets	before income tax	-0.08 %	-0.03 %
	after incometax	-0.06 %	-0.07 %
Ratio of return on equity	before income tax	-2.47 %	0.00 %
	after incometax	-1.95 %	-2.26 %
Ratio of net income		-21.92 %	-26.58 %

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
Mar.31,2026

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	298,160,762	112,350,119	51,323,340	36,517,595	36,544,330	61,425,378
Liabilities	306,174,662	94,061,995	91,844,496	39,251,123	31,036,724	49,980,324
Gap	-8,013,900	18,288,124	-40,521,156	-2,733,528	5,507,606	11,445,054

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
Mar.31,2026

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	16,692,310	5,689,374	5,160,295	2,840,888	1,468,336	1,533,417
Liabilities	16,209,671	7,597,226	3,233,332	2,592,468	1,416,905	1,369,740
Gap	482,639	-1,907,852	1,926,963	248,420	51,431	163,677

Note:

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

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

Unit : NT\$'000, %

	Mar.31,2026	Mar.31,2025
Demand deposits	33,917,693	22,191,370
% of Demand deposits	44.53 %	24.29 %
Time deposits	42,251,573	69,178,043
% of Time deposits	55.47 %	75.71 %
Foreign currency deposits	76,058,456	91,252,796
% of Foreign currency deposits	99.85 %	99.87 %

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, %

	Mar.31,2026	Mar.31,2025
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	Mar.31,2026		Mar.31,2025	
	Average balance	Average interest rate	Average balance	Average interest rate
Interest bearing assets	248,534,983	2.80 %	200,638,998	2.52 %
Due from Central Bank, other branches and other banks	104,733,002	2.49 %	117,080,594	2.40 %
Securities purchased	2,348,955	1.34 %	2,348,955	1.34 %
A/R Forfaiting - without recourse	49,574,636	4.57 %	13,255,660	4.89 %
Loans, discounted notes and bills	91,878,390	3.18 %	67,953,789	2.78 %
Interest paying liabilities	165,362,945	3.32 %	150,937,166	3.69 %
Due to banks and other branches	114,784,440	3.01 %	105,415,622	3.52 %
Deposits (demand deposits, time deposits and NCD)	50,578,505	4.02 %	45,521,544	4.08 %

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

	Mar.31,2026		Mar.31,2025	
	Foreign currency	Equivalent to NTD	Foreign currency	Equivalent to NTD
Major foreign currencies net position (market risk)	USD	868,608	EUR	133,729
	DKK	28,370	USD	66,439
	GBP	9,279	JPY	10,650
	EUR	8,487	CAD	1,632
	CAD	8,051	CHF	578

Note:

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