

Balance Sheet

Unit : NTS'000

ASSETS		Jun.30,2026		Dec.31,2025		Jun.30,2025		LIABILITIES AND EQUITIES		Jun.30,2026		Dec.31,2025		Jun.30,2025	
Code	Item	Amount	%	Amount	%	Amount	%	Code	Item	Amount	%	Amount	%	Amount	%
11000	Cash and cash equivalents	42,174	0	48,859	0	32,442	0	21000	Deposits from the Central Bank and banks	1,592,388	1	0	0	0	0
11500	Due from the Central Bank and call loans to banks	137,899	0	116,225	0	150,547	0	21500	Due to the Central Bank and other banks	8,000,000	3	2,500,000	1	1,500,000	1
12000	Financial asset at fair value through profit or loss	15,686,896	6	17,063,839	8	22,992,916	13	22000	Financial liability at fair value through profit	14,157,912	5	15,242,255	7	22,583,869	13
12100	Financial asset at fair value through other comprehensive income	309,646	0	318,940	0	307,799	0	22300	Hedging derivative financial liabilities	0	0	0	0	0	0
12200	Investment in debt instrument measured at amortized cost	1,039,580	0	2,129,521	1	12,035,394	7	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	2,428,223	1	855,875	0	1,302,120	1
12500	Securities purchased under resell agreements	0	0	0	0	0	0	23200	Current income tax liabilities	82,811	0	86,493	0	7,059	0
13000	Receivables - net	86,515,617	32	41,628,795	19	31,536,424	18	23300	Liabilities Related to Assets Classified as Held for Sale	0	0	0	0	0	0
13200	Current income tax assets	6,177	0	51,942	0	-53,365	0	23500	Deposits and remittances	77,604,981	29	126,629,193	58	72,433,993	41
13300	Assets Classified as Held for Sale	0	0	0	0	0	0	24000	Financial debenture payable	12,550,000	5	9,100,000	4	9,100,000	5
13500	Loans, discounted notes and bills - net	99,833,403	37	76,966,232	35	69,889,613	39	25500	Other financial liabilities	0	0	0	0	0	0
15100	Restricted assets	0	0	0	0	0	0	25600	Reserves for liability	694,998	0	689,309	0	856,227	0
15500	Other financial assets - net	0	0	0	0	0	0	26000	Lease debt	188,527	0	203,233	0	214,122	0
18500	Property and Equipment - net	55,198	0	56,047	0	62,390	0	29300	Deferred income tax liabilities	141,207	0	144,310	0	110,472	0
18600	Right of use - net	171,743	0	186,526	0	199,837	0	29500	Other liabilities	142,522,111	53	55,538,902	27	64,391,430	35
19000	Intangible assets - net	0	0	0	0	0	0	20000	TOTAL LIABILITIES	259,963,158	97	210,989,570	97	172,499,292	96
19300	Deferred income tax assets -	0	0	0	0	0	0								
19500	Other assets - net	63,009,223	24	79,053,488	37	41,692,386	23	31000	Capital	2,760,820	1	2,760,820	1	2,760,820	2
								32000	Retained earnings	4,071,640	1	3,863,212	2	3,579,224	2
								32011	Unappropriated earnings	3,863,212	1	3,044,517	1	3,060,593	2
								32025	Current income	208,428	0	818,695	0	518,631	0
								32500	Other equity	11,938	0	6,812	0	7,047	0
								30000	TOTAL EQUITY	6,844,398	2	6,630,844	3	6,347,091	4
10000	TOTAL ASSETS	266,807,556	99	217,620,414	100	178,846,383	100		TOTAL LIAB. AND EQUITY	266,807,556	99	217,620,414	100	178,846,383	100

Commitments and Contingent Accounts		Jun.30,2026	Dec.31,2025	Jun.30,2025	Allowance for uncollectible accounts		Jun.30,2026	Dec.31,2025	Jun.30,2025
Code	Item	Amount	Amount	Amount	Code	Item	Amount	Amount	Amount
81004	Loan Commitment	5,657,794	8,538,514	0	13024	Acceptance	0	0	0
81005	Loan Uncommitment	280,045,767	285,763,802	0	13026	A/R Forfeiting - without recourse	708,525	418,491	314,888
81003	Guarantee	51,744,978	83,414,978	0	13590	Loans, discounted notes and bills	1,148,366	1,046,560	1,081,357
81011	Documentary L/C	0	0	0					

* Report not certified by CPA auditors.

Consolidate Income Statement

Unit : NT\$'000

Code	Item	2026Q2		2025Q2		As of Jun 30,2026		As of Jun 30,2025		Variable %
		Amount	%	Amount	%	Amount	%	Amount	%	
41000	Interest income	2,095,447	296	947,255	228	3,576,942	296	1,869,910	202	91
51000	Interest expense	-1,948,050	-296	-1,632,057	-394	-3,578,778	-296	-3,200,444	-346	12
	Net interest (expense) income	147,397	0	-684,802	-144	-1,836	0	-1,330,534	-144	-100
	Other operating income	0	0	0	0	0	0	0	0	0
	Commission income	72,188	15	69,735	17	176,977	15	184,059	20	-4
	Gain (loss) on financial assets or liabilities measured at fair value through profit and loss	-234,088	-19	-2,855,480	-689	-233,125	-19	-2,349,232	-254	-90
	Gain (loss) on debt instrument at fair value through other comprehensive income	521	0	549	0	1,040	0	997	0	4
	Gain (loss) on financial asset measured at amortized cost	0	0	0	0	0	0	0	0	0
	Foreign exchange gains (losses) - net	558,747	87	3,792,761	915	1,052,355	87	4,257,048	460	-75
	Impairment loss on assets (reversal of impairment loss on assets)	-30	0	-947	0	179	0	450	0	0
	Others	75,140	18	92,868	22	212,639	18	163,289	19	30
	Net income	619,875	101	414,684	121	1,208,229	101	926,077	101	30
58200	Bad debt expenses	49,701	-33	526,395	127	-396,810	-33	200,933	22	-297
	Operating expenses	0	0	0	0	0	0	0	0	0
58500	Employee benefits	-84,643	-16	-105,899	-26	-193,179	-16	-205,592	-22	-6
59000	Depreciation and amortization expense	-10,617	-2	-10,503	-3	-21,192	-2	-21,070	-2	1
59500	Other general and administrative expenses	-155,269	-28	-143,987	-35	-340,935	-28	-278,661	-30	22
	Consolidated income (loss) from continuing operations before income tax	419,047	21	680,690	0	256,113	21	621,687	67	-59
61003	Consolidated income (loss) from continuing operations - Income tax (expense) benefit	-81,631	-4	-26,125	-11	-47,686	-4	-103,056	-11	-54
	Consolidated income (loss) from continuing operations - after income tax	337,416	17	654,565	56	208,427	17	518,631	56	-60
62500	Income (loss) from discontinued operations	0	0	0	0	0	0	0	0	0
	Net income (loss)	337,416	17	654,565	56	208,427	17	518,631	56	-60
	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	-628	0	429	0	5,606	0	383	0	1,364
		-273	0	531	0	-479	0	668	0	-172
	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	-900	0	960	0	5,127	0	1,051	0	388
	Total other comprehensive income belong to:	336,515	17	655,525	56	213,554	17	519,682	56	-59
	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.30,2026				Jun.30,2025			
	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	-	-	-	-	-	-	-	-
Financial asset at fair value through other comprehensive income	309,646	309,646	-	-	307,799	307,799	-	-
Equity investment	-	-	-	-	-	-	-	-
Bond investment	309,646	309,646	-	-	307,799	307,799	-	-
Others	-	-	-	-	-	-	-	-
Investment in debt instrument measured at amortized cost	1,039,579	39,990	999,589	-	12,035,394	89,416	11,945,978	-
Equity investment	-	-	-	-	-	-	-	-
Bond investment	39,990	39,990	-	-	2,088,043	89,416	1,998,627	-
Others	999,589	-	999,589	-	9,947,351	-	9,947,351	-
<u>Liabilities</u>								
Financial liabilities designated at fair value through profit or loss	-	-	-	-	-	-	-	-
Held for trading financial liabilities	-	-	-	-	-	-	-	-
Financial liabilities designated at fair value	-	-	-	-	-	-	-	-
Derivatives financial instruments								
<u>Asset</u>								
Financial assets designated at fair value through profit or loss	15,686,896	-	15,686,896	-	22,992,916	-	22,992,916	-
Hedging derivative financial assets	-	-	-	-	-	-	-	-
<u>Liabilities</u>								
Financial liabilities designated at fair value	14,157,912	-	14,157,912	-	22,583,869	-	22,583,869	-
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	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-
Hedging derivative financial liabilities	-	-	-	-	-	-	-	-

ASSETS QUALITY

Unit : NT\$'000, %

Year \ Month			Jun.30,2026					Jun.30,2025					
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		-	-	-	1,148,366	NA	-	-	-	1,081,357	NA	
	Unsecurity		-	100,981,769	-	-		70,970,970	-	-	-		
Consumer Finace	Housing Loan		-	-	-	-		-	-	-	-		-
	Cash card		-	-	-	-		-	-	-	-		-
	Small credit Loan		-	-	-	-		-	-	-	-		-
	Others	Security	-	-	-	-		-	-	-	-		-
		Unsecurity											
Total			-	100,981,769	-	1,148,366		-	70,970,970	-	1,081,357		
			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			-	86,348,984	-	708,525		-	31,358,179	-	314,888		
Other non-performing loans			-	-	-	-		-	-	-	-		

Year \ Month	Jun.30,2026	Jun.30,2025
Loan classified as non-Pass-Due with normal payment after debt negotiation	-	-

Credit Exposure Concentration

Unit : NT\$'000, %

Year \ Month	Jun.30,2026				Jun.30,2025			
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	Hxx Lxxxxxx	Power Supplier	6,600,000	96%	Fxxxxxx Pxxxxxx	Manufacturing	8,719,004	137%
2	Cxxxxxx Txxxx	E-Commerce	6,200,000	91%	Fxx Exxxxxx Gxxxx	Manufacturing	8,140,000	128%
3	Axx Lxxxxxx	Power Supplier	5,818,182	85%	Mxxxxxx Bxxxx Gxxxx	Manufacturing	7,050,000	111%
4	Mxxxxxx Bxxxx Gxxxx	Manufacturing	5,750,000	84%	Axx Lxxxxxx	Power Supplier	6,804,545	107%
5	Fxx Eaxxxx	Manufacturing	5,630,000	82%	Hxx Lxxxxxx	Power Supplier	6,600,000	104%
6	Yxxxxxx Wxxx Pxxxx	Power Supplier	5,397,702	79%	Yxxxxxx Wxxx Pxxxx	Power Supplier	6,428,134	101%
7	Cxxx	Construction and engineering technology services	4,516,759	66%	Cxxxxxx Fxxxxxx	Financial	5,903,652	93%
8	Yxxxxxx Cxxxxxxxxxx	Manufacturing	4,500,000	66%	Vxxxxxx Gxxxxxx	Manufacturing	4,100,000	65%
9	Pxx Cxxx	Manufacturing	4,060,000	59%	Cxxxxxxxxxx Axx Xxxxx	Power Supplier	3,966,407	62%
10	Vxxxxxx Gxxxxxx	Manufacturing	3,800,000	56%	Pxx Cxxx	Manufacturing	3,190,000	50%

Interest-Rate Sensitivity - TWD Currency

Jun.30,2026

Unit : NT\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	8,945,957	2,950,000	6,687,000	46,168,138	64,751,095
Sensitive liabilities	65,196	-	-	20,594,463	20,659,659
Sensitive Gap	8,880,761	2,950,000	6,687,000	25,573,675	44,091,436
Equity	6,648,892				
Ratio of interest-rate sensitive assets to liabilities	313.42 %				
Ratio of interest-rate sensitive gap to equity	663.14 %				

Interest-Rate Sensitivity - USD Currency

Jun.30,2026

Unit : US\$'000, %

ITEM	0 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	TOTAL
Sensitive assets	4,319,098	190,023	555,000	290,700	5,354,821
Sensitive liabilities	4,501,445	190,023	358,819	50,000	5,100,287
Sensitive Gap	(182,347)	-	196,181	240,700	254,534
Equity	3,717				
Ratio of interest-rate sensitive assets to liabilities	104.99 %				
Ratio of interest-rate sensitive gap to equity	6,847.83 %				

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.30,2026	Jun.30,2025
Ratio of return on assets	before income tax	0.10 %	0.32 %
	after incometax	0.08 %	0.27 %
Ratio of return on equity	before income tax	3.84 %	0.00 %
	after incometax	3.12 %	8.68 %
Ratio of net income		17.25 %	56.00 %

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.30,2026

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	293,025,081	105,359,320	59,698,120	27,791,856	40,618,770	59,557,015
Liabilities	297,272,307	91,550,038	81,739,836	44,114,473	32,210,231	47,657,729
Gap	-4,247,226	13,809,282	-22,041,716	-16,322,617	8,408,539	11,899,286

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.30,2026

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	18,375,488	7,291,020	5,481,515	1,998,811	2,152,570	1,451,572
Liabilities	16,596,014	7,958,093	4,267,475	1,370,130	1,732,739	1,267,577
Gap	1,779,474	-667,073	1,214,040	628,681	419,831	183,995

Note:

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

Sale of Distressed Debt Information

Jun.30,2026

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
-	-	-	-	-	-	-	-

Information of reinvestment business
Jun.30,2026

Unit : NT\$'000

Investee company	Location	Main Operating Item	Stockholding ratio in Closing Period	Investment Book Value	Realized Gain/Loss in Current Period	Conditions of share consolidation between the company and its affiliated companies				Remarks
						Current number of stock holding	Pro Forma number of stock	Total		
								Number of stock	Stockholding ratio	
-	-	-	-	-	-	-	-	-	-	-

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

Unit : NT\$'000, %

	Jun.30,2026	Jun.30,2025
Demand deposits	11,076,742	8,762,836
% of Demand deposits	14.27 %	12.18 %
Time deposits	66,527,883	63,170,800
% of Time deposits	85.73 %	87.82 %
Foreign currency deposits	77,495,322	71,851,913
% of Foreign currency deposits	99.86 %	99.89 %

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.30,2026	Jun.30,2025
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	Jun.30,2026		Jun.30,2025	
	Average balance	Average interest rate	Average balance	Average interest rate
Interest bearing assets	291,764,470	2.65 %	241,425,423	2.49 %
Due from Central Bank, other branches and other banks	122,235,440	2.15 %	132,704,347	2.52 %
Securities purchased	2,348,955	1.34 %	15,725,751	1.25 %
A/R Forfaiting - without recourse	75,371,707	4.59 %	20,860,715	4.54 %
Loans, discounted notes and bills	91,808,368	3.34 %	72,134,610	2.71 %
Interest paying liabilities	237,485,537	2.90 %	151,660,165	4.23 %
Due to banks and other branches	196,492,239	2.67 %	94,313,420	4.02 %
Deposits (demand deposits, time deposits and NCD)	40,993,298	4.03 %	57,346,745	4.57 %

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.30,2026		Jun.30,2025	
	Foreign currency	Equivalent to NTD	Foreign currency	Equivalent to NTD
Major foreign currencies net position (market risk)	USD	664,441	USD	146,530
	JPY	88,266	EUR	68,817
	EUR	41,756	CNY	2,108
	CNY	37,291	CAD	1,413
	CAD	7,757	JPY	608

Note:

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