

# 永豐金控 2024年第二季法人說明會

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2024/8/21

# Disclaimer

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This presentation and the presentation materials distributed herewith may include forward-looking statements. The second quarter of 2024 financial data are preliminary. All statements, other than statements of historical facts, that address activities, events or developments that SinoPac Financial Holdings Company (“SinoPac”) expects or anticipates will or may occur in the future (including but not limited to projections, targets, estimates and business plans) are forward-looking statements. SinoPac’s actual results or developments may differ materially from those indicated by these forward-looking statements as a result of various factors and uncertainties, including but not limited to price fluctuations, actual demand, exchange rate fluctuations, market shares, competition, changes in legal, financial and regulatory frameworks, international economic and financial market conditions, political risks, cost estimates and other risks and factors beyond its control. In addition, SinoPac makes the forward-looking statements referred to herein as of today and undertakes no obligation to update these statements.

# Agenda

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# 金控整體營運摘要

上半年金控年化ROE12.84%，稅後淨利年成長21%，續創歷史同期新高

| NT\$Mn | 2Q24   | QoQ    | YoY   | 6M24   | YoY   |
|--------|--------|--------|-------|--------|-------|
| 淨收益    | 16,151 | -3.6%  | 17.5% | 32,902 | 23.8% |
| 稅後淨利   | 5,293  | -23.4% | -1.1% | 12,204 | 20.8% |

淨手收年成長亮眼主受惠證券、財管與法金動能強勁；其他淨收益主為金融交易貢獻

| NT\$Mn | 2Q24  | QoQ    | YoY   | 6M24   | YoY   |
|--------|-------|--------|-------|--------|-------|
| 利息淨收益  | 6,126 | 6.9%   | -0.6% | 11,856 | -5.0% |
| 手續費淨收益 | 4,955 | -14.0% | 29.2% | 10,715 | 44.3% |
| 其他淨收益  | 5,070 | -3.6%  | 35.2% | 10,331 | 55.0% |

本季金控總資產持續成長，資本水準維持穩健

- 金控2Q總資產規模NT\$2.98兆元，QoQ +3.4%；YoY +10.6%
- 銀行2Q合併放款規模NT\$1.55兆元，QoQ +0.2%；YoY +8.4%
- 金控2Q CAR 127%；銀行合併BIS ratio 14.63%，Tier 1 ratio 12.21%

## Awards and Achievements

金控暨子公司2Q24共榮獲57個獎項(2024上半年度獲頒87個獎)，其中包含：

- 金控榮獲《2024亞洲企業社會責任獎 (AREA)》「企業永續報告獎」、「綠色領導獎」、「人力投資獎」、「社會公益發展獎」、董事長陳思寬女士獲頒「負責任企業領袖獎」
- 金控榮獲《Finance Asia》Asia's Best Companies Poll 2024 「臺灣最佳ESG承諾 - 銅獎 (Most Committed to ESG in Taiwan - Bronze)」、「臺灣最佳中型企業 - 銅獎 (Best Mid-Cap Company in Taiwan - Bronze)」
- 銀行榮獲《Finance Asia》「台灣最佳永續銀行 (Best Sustainable Bank in Taiwan)」
- 銀行連續四年榮獲《富比士 (Forbes)》「2024全球最佳銀行 (World's Best Banks 2024)」
- 銀行、證券、期貨、投顧共榮獲《第二十一屆國家品牌玉山獎》14項大獎，銀行、證券、期貨皆獲頒「傑出企業」，投顧「最佳產品：永豐投顧PCAF財務碳排計算器」。
- 證券榮獲《財資雜誌 (The Asset)》The Asset Triple A Sustainable Investing Awards 2024 「臺灣最佳ETF造市券商 (Best ETF Market Maker in Taiwan)」

## 二、金控 Financial Highlights

| NT\$Mn ;<br>Mn Shares | 2021      | 2022      | 2023      | 6M24      | YoY   | 2Q24      | 1Q24      | QoQ    |
|-----------------------|-----------|-----------|-----------|-----------|-------|-----------|-----------|--------|
| 股本                    | 112,711   | 113,838   | 123,764   | 126,859   | 2.5%  | 126,859   | 123,764   | 2.5%   |
| 流通股數                  | 11,271    | 11,384    | 12,376    | 12,376    | 2.0%  | 12,376    | 12,376    | 0.0%   |
| 權益                    | 162,804   | 154,019   | 188,336   | 193,951   | 12.1% | 193,951   | 197,168   | -1.6%  |
| 總資產                   | 2,382,675 | 2,588,763 | 2,771,353 | 2,980,348 | 10.6% | 2,980,348 | 2,882,592 | 3.4%   |
| Leverage              | 14.64     | 16.81     | 14.71     | 15.37     | -0.20 | 15.37     | 14.62     | 0.75   |
| 淨收益                   | 45,703    | 47,246    | 53,901    | 32,902    | 23.8% | 16,151    | 16,751    | -3.6%  |
| 稅後淨利                  | 16,211    | 15,961    | 19,764    | 12,204    | 20.8% | 5,293     | 6,911     | -23.4% |
| EPS (元)               | 1.40      | 1.37      | 1.62      | 0.99      | 0.15  | 0.43      | 0.56      | -0.13  |
| 每股淨值 (元)              | 14.44     | 13.53     | 15.22     | 15.67     | 1.41  | 15.67     | 15.93     | -0.26  |
| ROA                   | 0.72%     | 0.64%     | 0.74%     | 0.85%     | 0.08% | 0.73%     | 0.98%     | -0.25% |
| ROE                   | 10.17%    | 10.08%    | 11.55%    | 12.84%    | 0.39% | 10.89%    | 14.42%    | -3.53% |
| CAR                   | 131%      | 122%      | 134%      | 127%      | 0%    | 127%      | 133%      | -6%    |
| DLR                   | 112%      | 113%      | 113%      | 113%      | -2%   | 113%      | 113%      | 0%     |

# 銀行Financial Highlights

| NT\$Mn       | 2021      | 2022      | 2023      | 6M24                            | YoY    | 2Q24      | 1Q24                              | QoQ    |
|--------------|-----------|-----------|-----------|---------------------------------|--------|-----------|-----------------------------------|--------|
| 股本           | 86,889    | 90,326    | 96,993    | 103,782                         | 7.0%   | 103,782   | 96,993                            | 7.0%   |
| 權益           | 143,129   | 137,861   | 172,832   | 175,926                         | 9.8%   | 175,926   | 179,379                           | -1.9%  |
| 總資產          | 2,169,496 | 2,403,440 | 2,531,382 | 2,666,995                       | 8.4%   | 2,666,995 | 2,597,253                         | 2.7%   |
| Leverage     | 15.16     | 17.43     | 14.65     | 15.16                           | -0.19  | 15.16     | 14.48                             | 0.68   |
| PPOP         | 15,472    | 19,799    | 21,315    | 13,283                          | 23.9%  | 6,326     | 6,957                             | -9.1%  |
| 稅後淨利         | 11,415    | 14,713    | 16,066    | 9,737                           | 17.6%  | 4,477     | 5,261                             | -14.9% |
| EPS (元)      | 1.26      | 1.63      | 1.68      | 1.00                            | 0.12   | 0.46      | 0.54                              | -0.08  |
| 每股淨值         | 16.47     | 15.26     | 17.82     | 18.14                           | 1.62   | 18.14     | 18.49                             | -0.35  |
| ROA          | 0.55%     | 0.64%     | 0.65%     | 0.75%                           | 0.06%  | 0.68%     | 0.83%                             | -0.15% |
| ROE          | 8.07%     | 10.47%    | 10.34%    | 11.23%                          | 0.03%  | 10.18%    | 12.01%                            | -1.83% |
| 總存款          | 1,847,864 | 2,014,543 | 2,032,597 | 2,164,646                       | 7.0%   | 2,164,646 | 2,074,545                         | 4.3%   |
| 總放款          | 1,213,645 | 1,353,466 | 1,450,468 | 1,548,549                       | 8.4%   | 1,548,549 | 1,545,363                         | 0.2%   |
| 放存比          | 65.7%     | 67.2%     | 71.4%     | 71.5%                           | 0.9%   | 71.5%     | 74.5%                             | -3.0%  |
| NPL Ratio    | 0.13%     | 0.11%     | 0.10%     | 0.12%                           | 0.03%  | 0.12%     | 0.15%                             | -0.03% |
| 備抵覆蓋率        | 1026%     | 1208%     | 1350%     | 1098%                           | -343%  | 1098%     | 872%                              | 226%   |
| 放款覆蓋率        | 1.31%     | 1.33%     | 1.36%     | 1.35%                           | 0.04%  | 1.35%     | 1.34%                             | 0.00%  |
| BIS Ratio    | 15.78%    | 13.80%    | 15.61%    | <small>個體</small> 15.16% 14.63% | -0.43% | 14.63%    | <small>1Q個體</small> 15.73% 15.25% | -0.62% |
| Tier 1 Ratio | 12.66%    | 11.16%    | 12.99%    | <small>12.69%</small> 12.21%    | -0.24% | 12.21%    | <small>13.21%</small> 12.78%      | -0.57% |
| 普通股權益比率      | 10.99%    | 9.35%     | 11.23%    | <small>11.00%</small> 10.58%    | -0.10% | 10.58%    | <small>11.48%</small> 11.11%      | -0.53% |

Note1: loans portfolio includes credit card revolving balance and FA, excluding non-accrual loans.

Note2: numbers are presented on consolidated basis.



# 證券 Financial Highlights

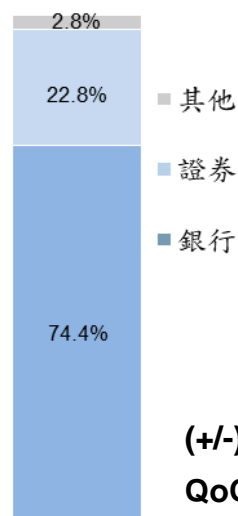
| NT\$Mn      | 2021    | 2022    | 2023    | 6M24    | YoY    | 2Q24    | 1Q24    | QoQ    |
|-------------|---------|---------|---------|---------|--------|---------|---------|--------|
| 股本          | 16,212  | 16,212  | 16,212  | 16,648  | 2.7%   | 16,648  | 16,212  | 2.7%   |
| 權益          | 32,719  | 29,608  | 34,237  | 35,556  | 13.5%  | 35,556  | 36,257  | -1.9%  |
| 總資產         | 197,393 | 170,272 | 223,692 | 295,243 | 34.9%  | 295,243 | 268,040 | 10.1%  |
| 資本利得        | 1,280   | 90      | 1,382   | 1,040   | 60.5%  | 402     | 638     | -37.0% |
| 穩定性收入       | 12,346  | 8,841   | 9,379   | 6,126   | 43.2%  | 3,239   | 2,887   | 12.2%  |
| 稅後淨利        | 4,815   | 1,582   | 3,836   | 2,906   | 68.5%  | 1,373   | 1,533   | -10.4% |
| EPS (元)     | 2.97    | 0.98    | 2.37    | 1.75    | 0.68   | 0.82    | 0.95    | -0.12  |
| 每股淨值 (元)    | 20.18   | 18.26   | 21.12   | 21.36   | 2.04   | 21.36   | 22.36   | -1.01  |
| 資本適足率       | 369%    | 388%    | 338%    | 300%    | -42%   | 300%    | 349%    | -49%   |
| ROA         | 2.89%   | 0.86%   | 1.95%   | 2.25%   | 0.47%  | 1.96%   | 2.51%   | -0.55% |
| ROE         | 15.57%  | 5.08%   | 12.02%  | 16.75%  | 5.33%  | 15.38%  | 17.49%  | -2.10% |
| Leverage    | 6.03    | 5.75    | 6.53    | 8.30    | 1.31   | 8.30    | 7.39    | 0.91   |
| 個體經紀業務市占率   | 4.85%   | 4.84%   | 4.80%   | 4.74%   | -0.05% | 4.75%   | 4.72%   | 0.03%  |
| 個體平均融資餘額    | 20,617  | 18,215  | 18,013  | 25,716  | 70.1%  | 27,633  | 23,629  | 16.9%  |
| 個體平均融資餘額市占率 | 6.43%   | 6.51%   | 6.58%   | 6.86%   | 0.48%  | 6.91%   | 6.80%   | 0.11%  |

Note: numbers are presented on consolidated basis.



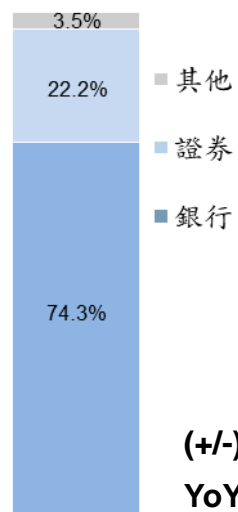
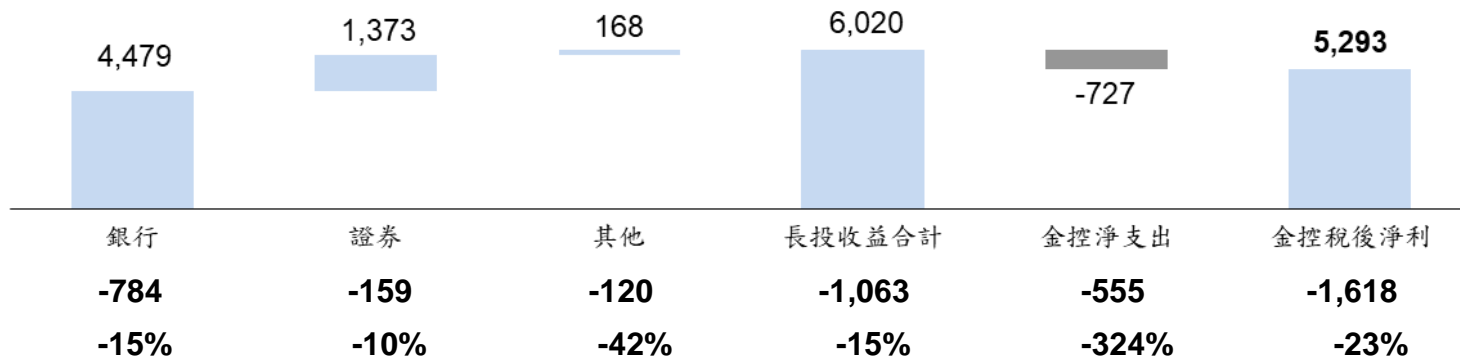
# 三、金控各子公司獲利貢獻

長投收益佔比

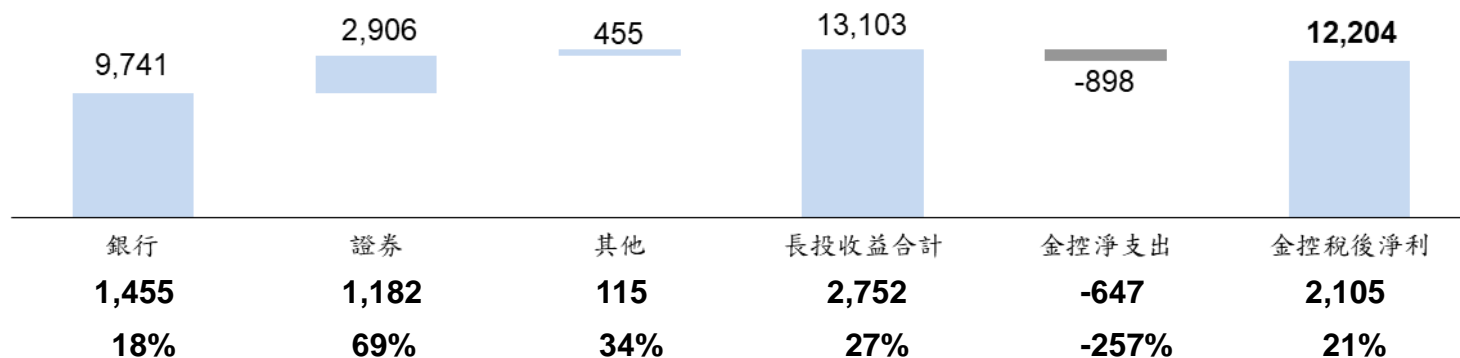


2Q24

NT\$Mn



6M24

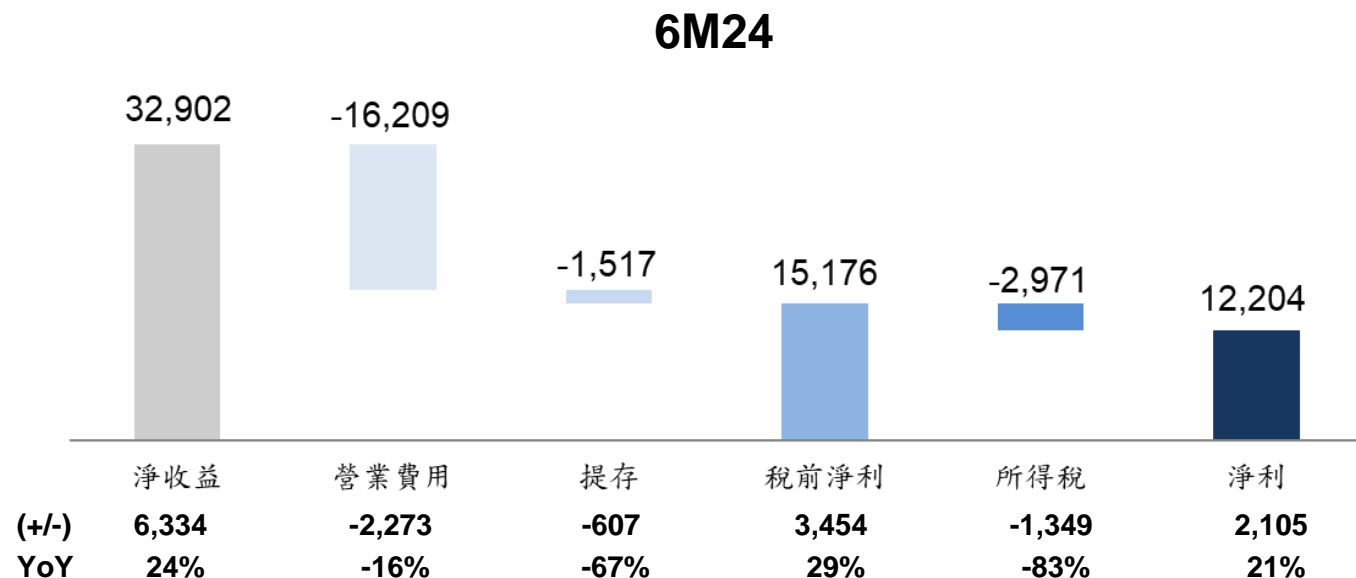
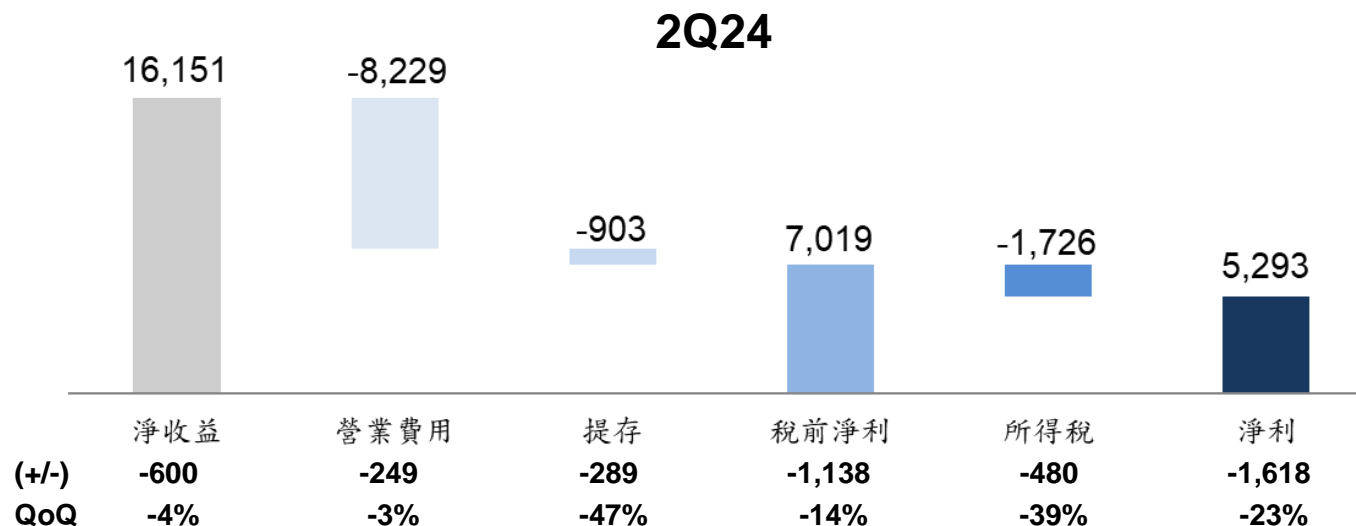


註：金控公司淨支出為金控本身收入扣除利息支出、營業費用及稅，(+/-)均為本期減前期，正數與正變動率為對損益有正影響，反之亦然



# 金控獲利比較

NT\$Mn

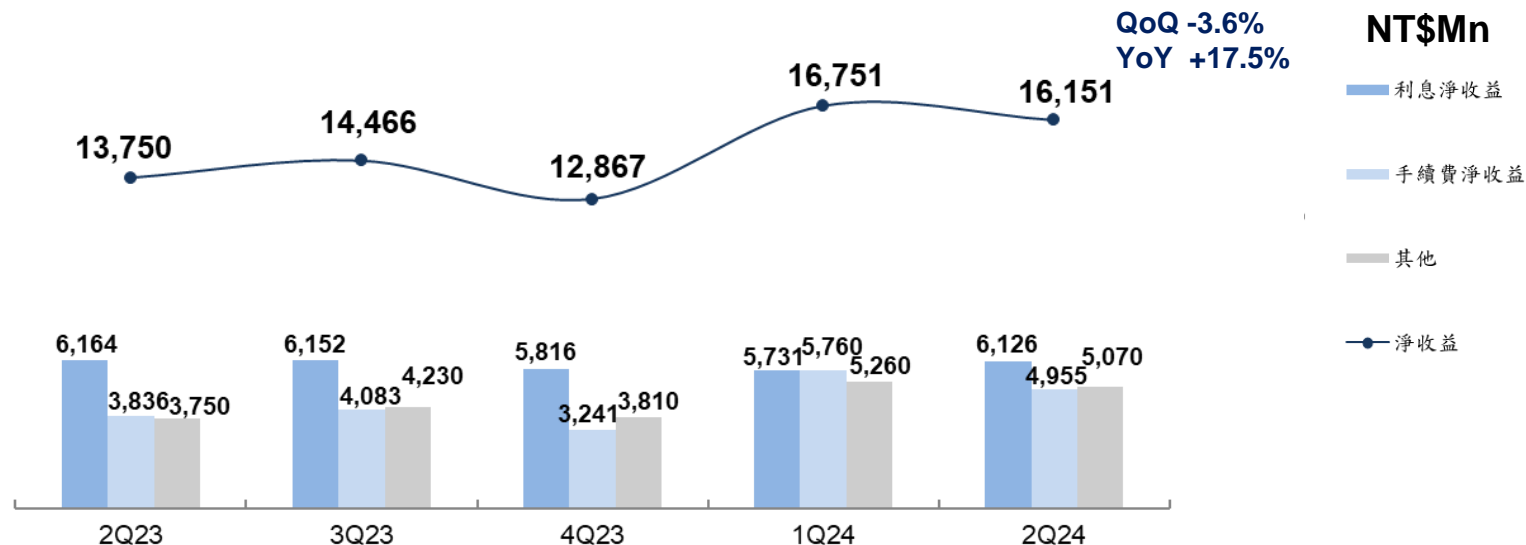


Note : numbers are presented on consolidated basis. (+/-)均為本期減前期，正數與正變動率為對損益有正影響，反之亦然

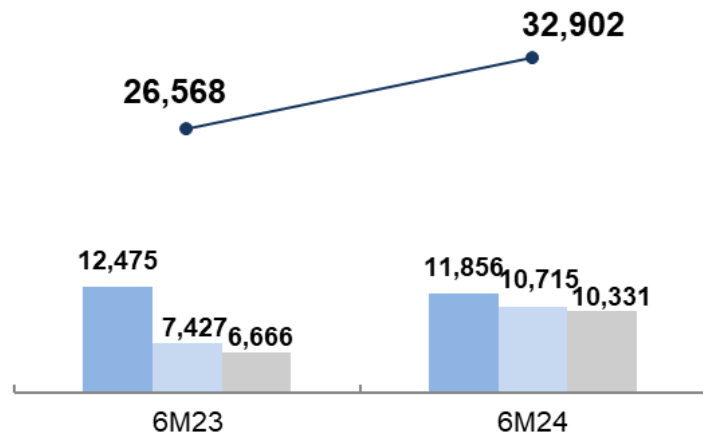


# 金控淨收益趨勢

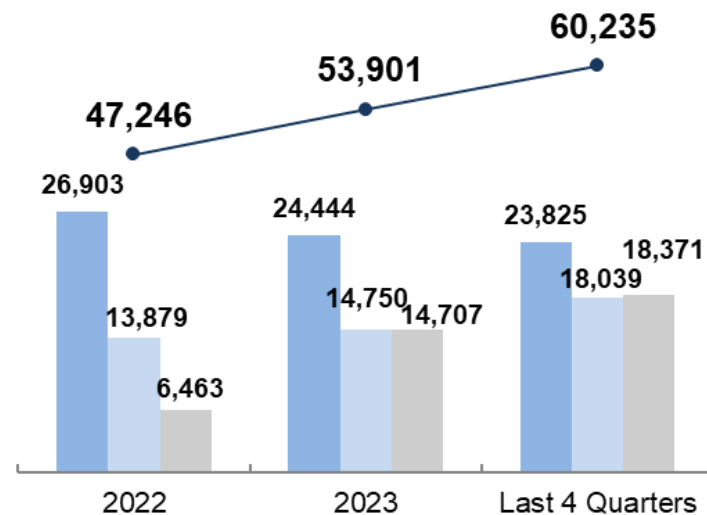
## Quarterly



## Yearly



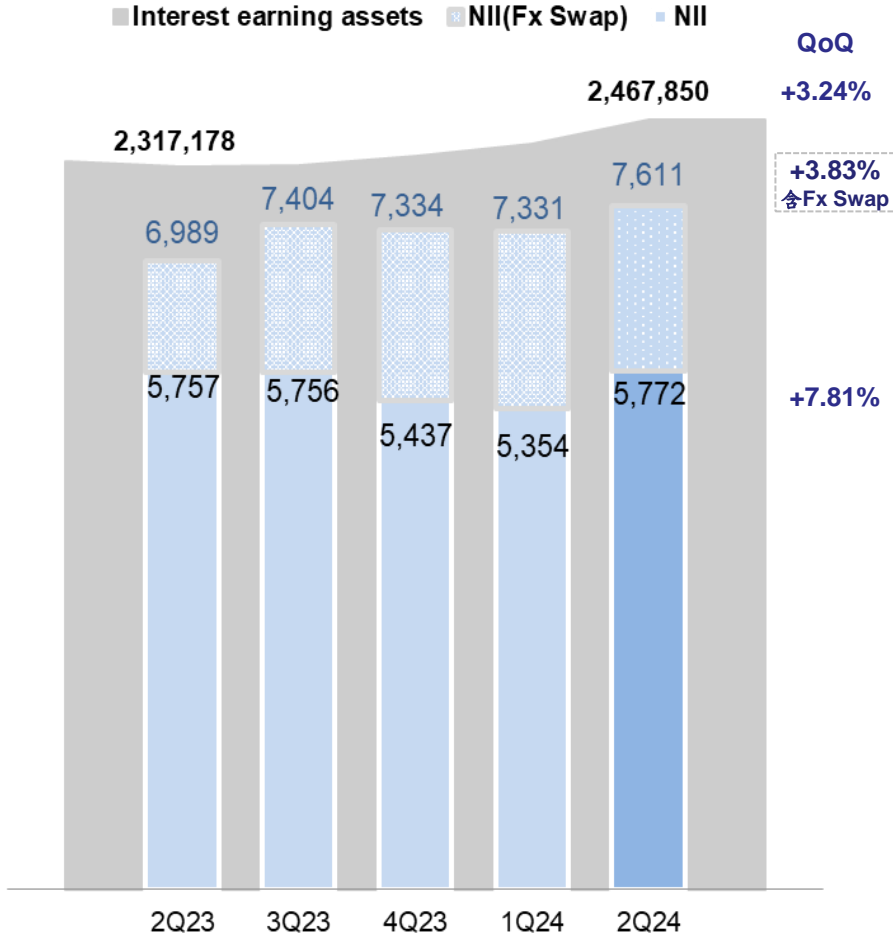
## Year-to-date



# 銀行NIM & Spread

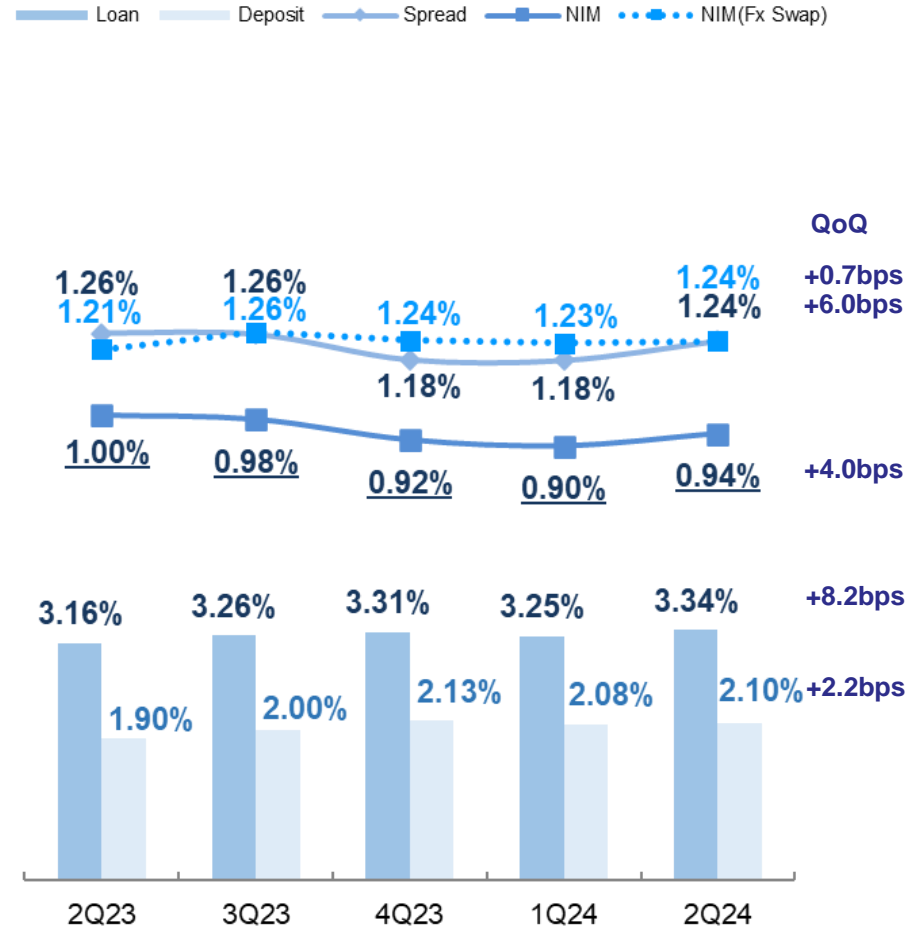
## Interest earning assets & Net interest income

NT\$Mn



Note: numbers are presented on consolidated basis.

## NIM & Spread

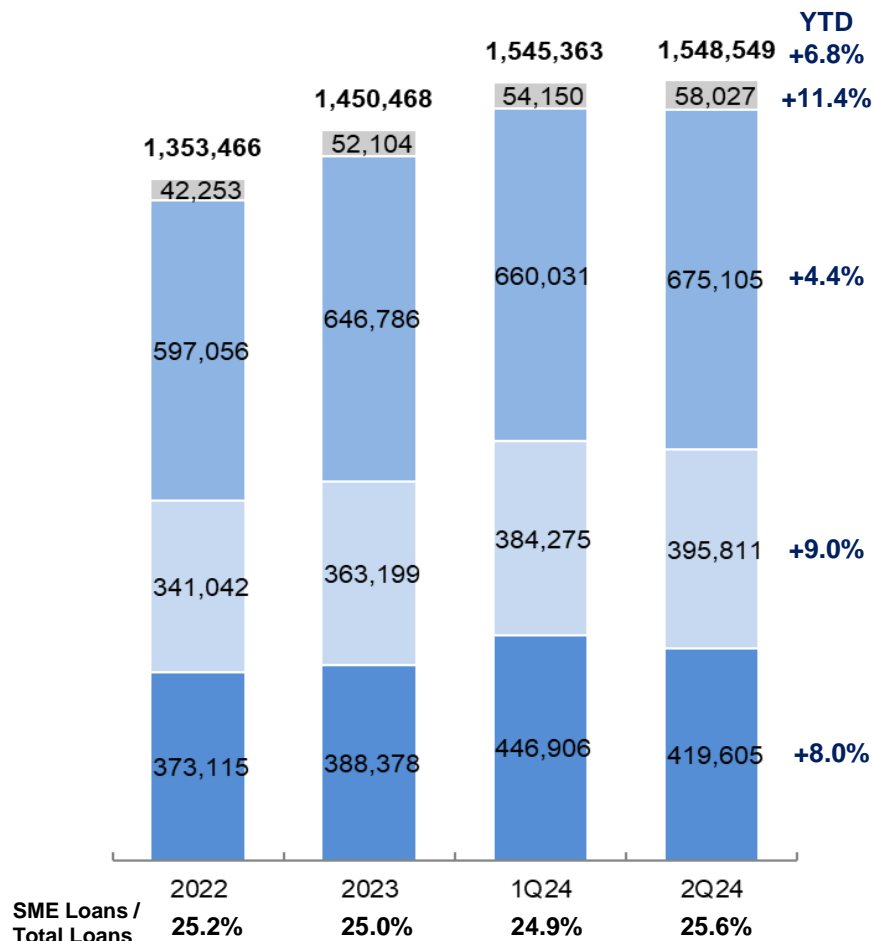


# 銀行放款結構分析

## BSP's Loan

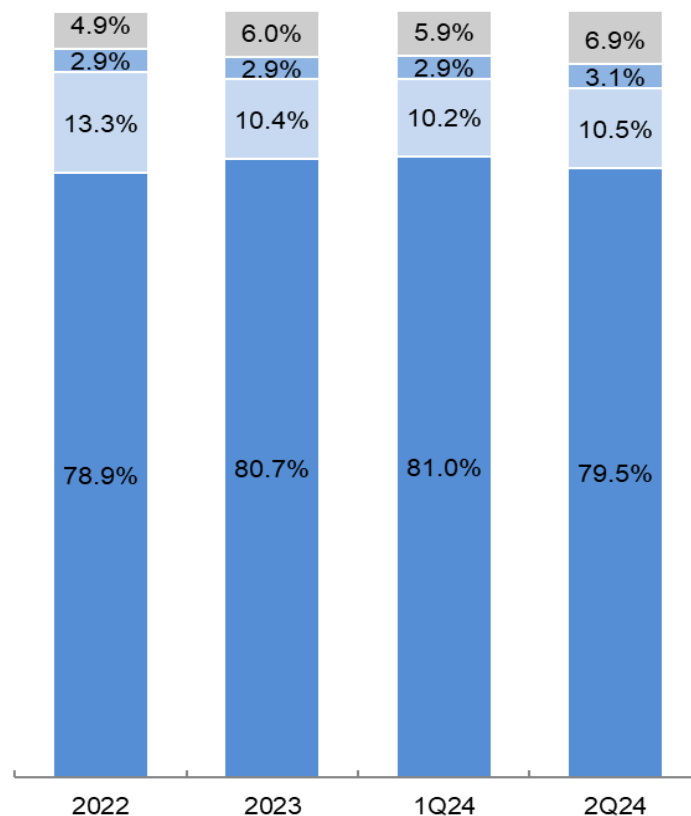
NT\$Mn

■ 大型企業 ■ 中小企業 ■ 個金 ■ 消金&其他



## Loan by Currency

■ TWD ■ USD ■ RMB ■ Others

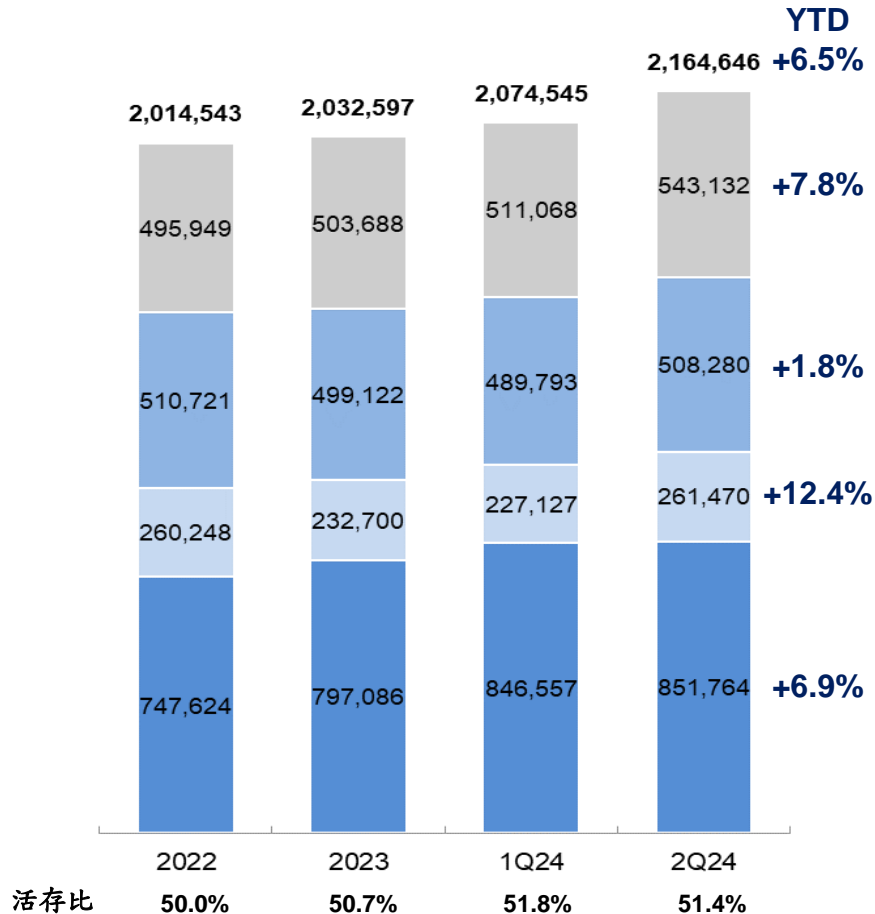


Note1: loans portfolio includes credit card revolving balance and FA, excluding non-accrual loans. Note2: numbers are presented on consolidated basis.

# 銀行存款結構分析

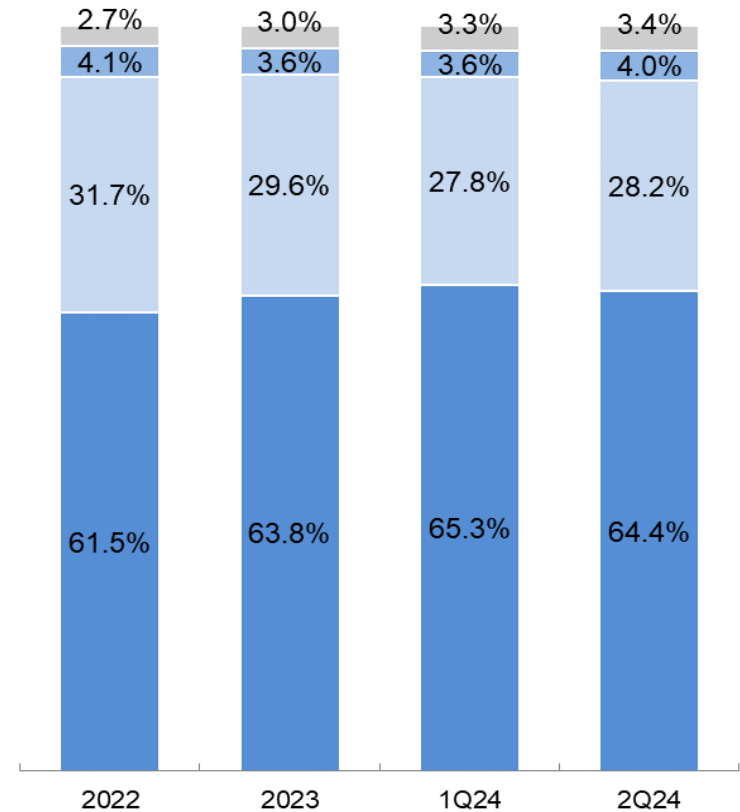
## BSP's Deposit

NT\$Mn ■ 台幣活存 ■ 外幣活存 ■ 外幣定存 ■ 台幣定存



## Deposit by Currency

■ TWD ■ USD ■ RMB ■ Others

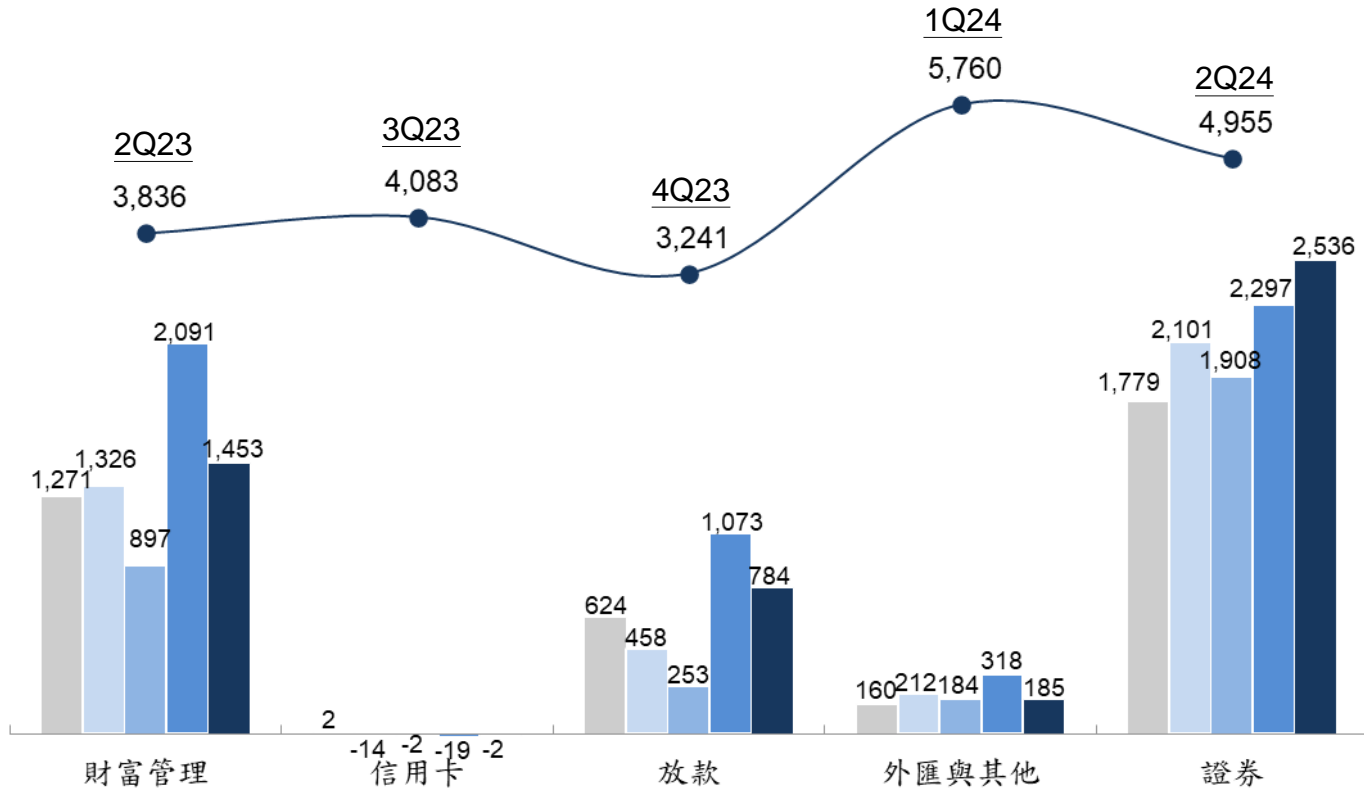


Note: numbers are presented on consolidated basis.

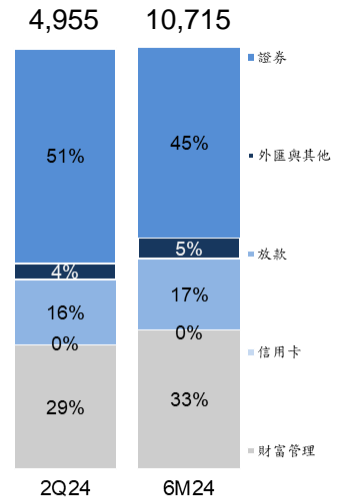
# 金控手續費收入組合

NT\$Mn

2Q23 3Q23 4Q23 1Q24 2Q24 手續費合計



## 金控手續費佔比

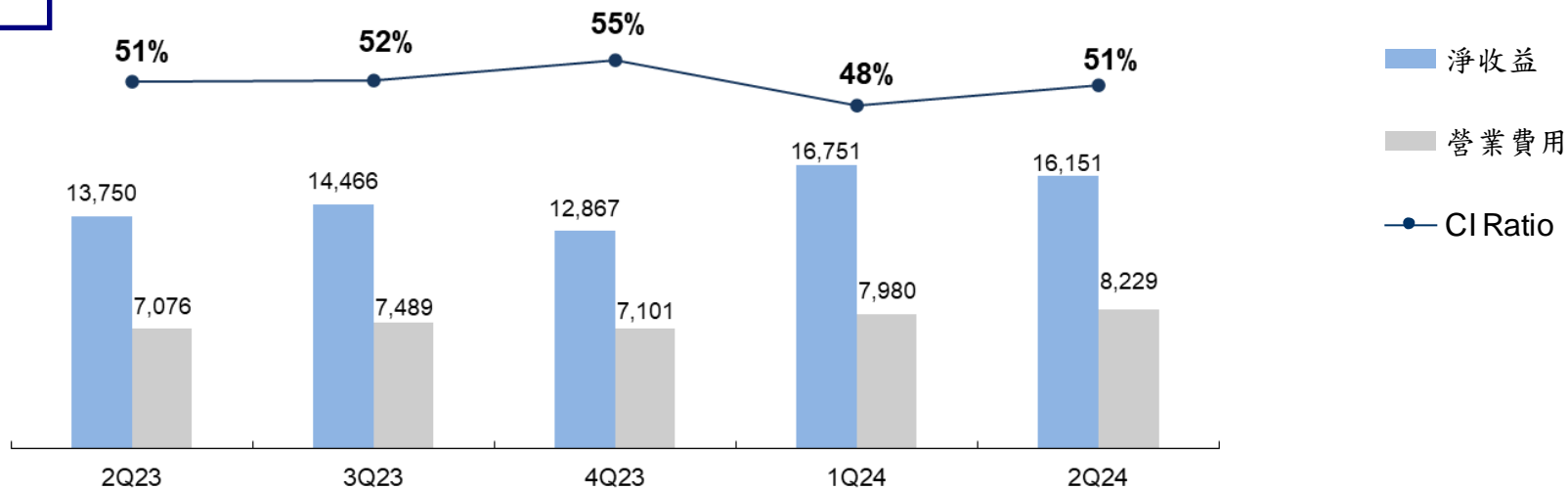


|         |      |       |      |      |     |
|---------|------|-------|------|------|-----|
| QoQ     | -31% | 91%   | -27% | -42% | 10% |
| YoY     | 14%  | -180% | 26%  | 15%  | 43% |
| 6M24YoY | 66%  | -219% | 23%  | 37%  | 42% |

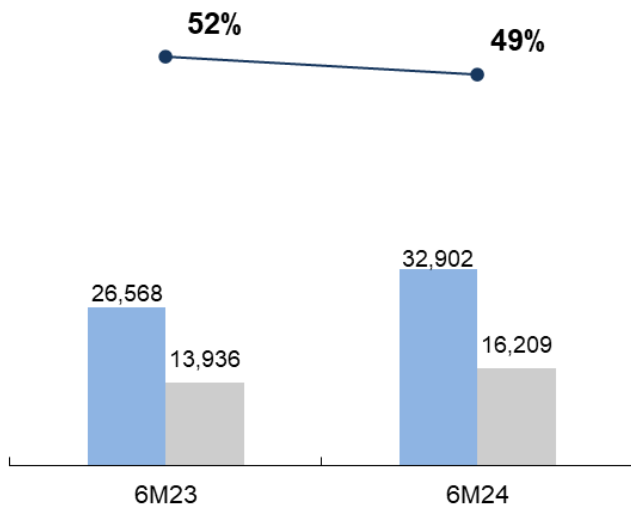
Note: numbers are presented on consolidated basis.

# 金控營業費用分析

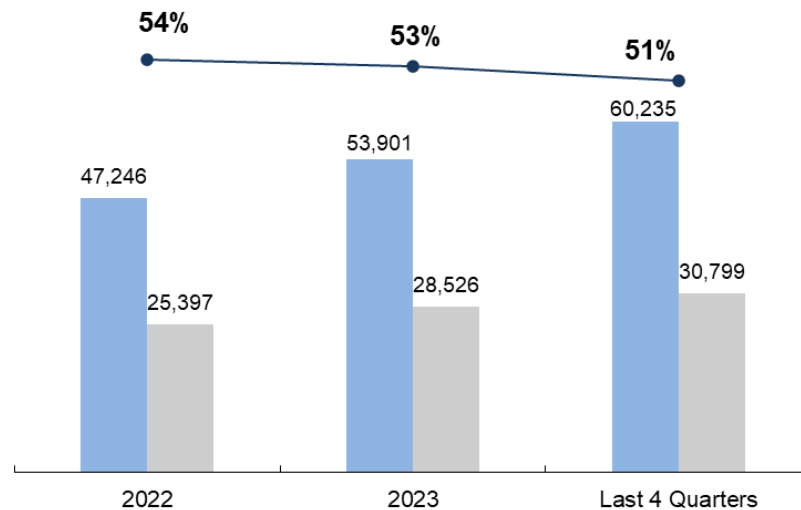
## Quarterly



## Yearly



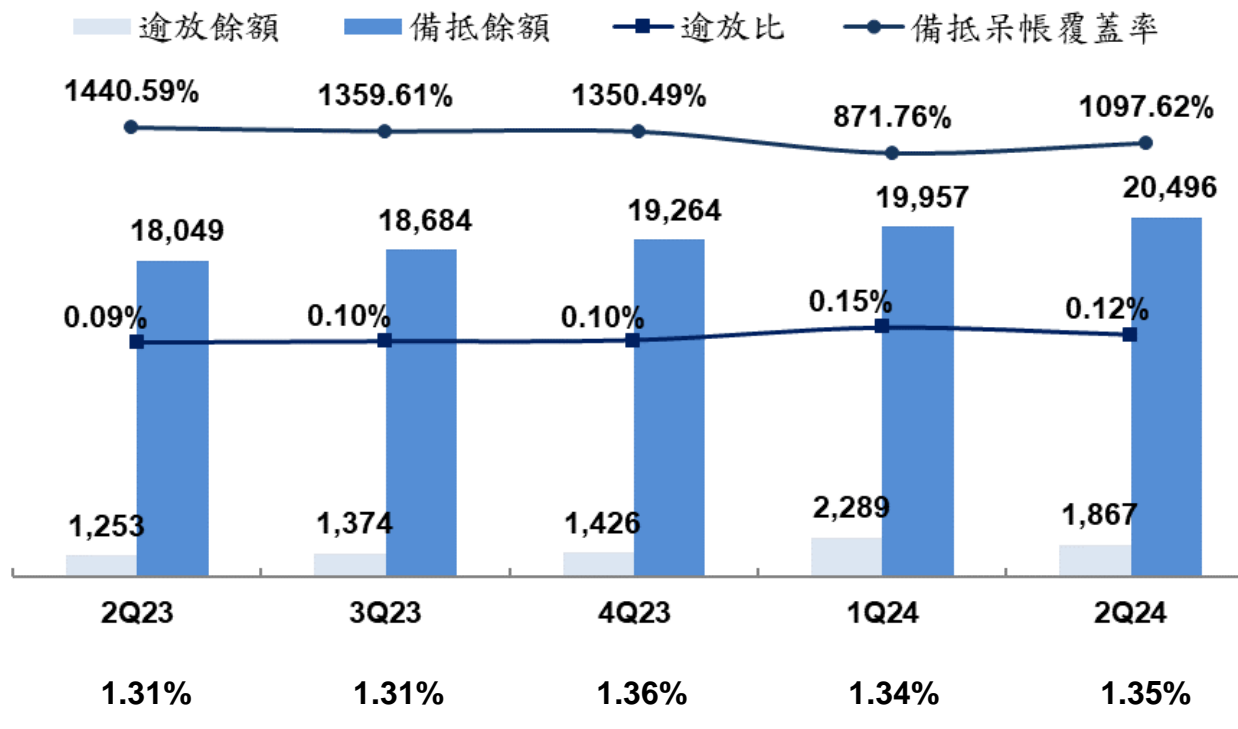
## Year-to-date



Note: numbers are presented on consolidated basis.

# 銀行放款資產品質

NT\$Mn



Note 1: numbers are based on regulator's definition, excluding FA and credit card revolving balance.

Note 2: numbers are presented on consolidated basis.



# 綠能金融生態圈

太陽光電廠裝置容量市占率約28%，融資餘額NT\$1,182億元

首創綠能電廠資訊管理系統、打造綠電交易平台，提供永續金融四部曲一站式減碳服務

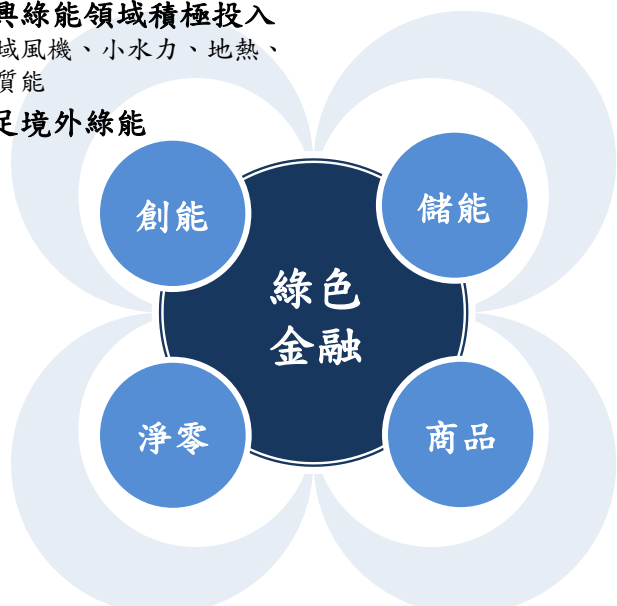
■ 太陽能融資龍頭

■ 儲能融資先鋒

■ 新興綠能領域積極投入

陸域風機、小水力、地熱、生質能

■ 跨足境外綠能



■ 首創永續金融四部曲  
查證、能管、減碳、永續

■ 首創綠電交易信託平台

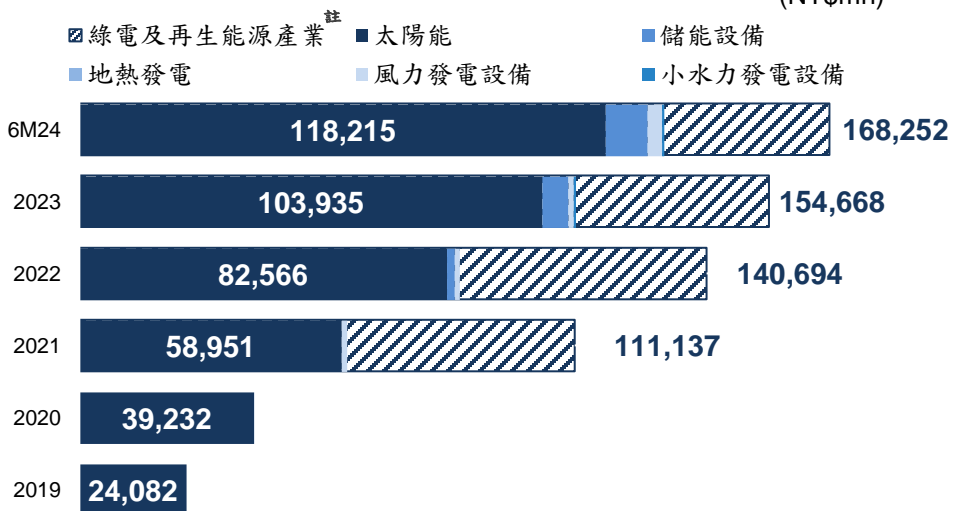
■ 異業合作淨零服務

■ ESG商品服務

ESG永續連結貸款、淨零轉型融資業務專案、ESG基金、環保綠能產業承銷、綠色債券

## 綠電及再生能源產業融資餘額

(NT\$m)



註：「綠電及再生能源產業」係行政院六大核心戰略產業之一，統計範圍係依行政院選定41項主計處行業別代號之授信餘額，資料期間自2021年起。

綠電及再生能源產業放款/總放款 綠電及再生能源產業放款/法金放款



10.9 %



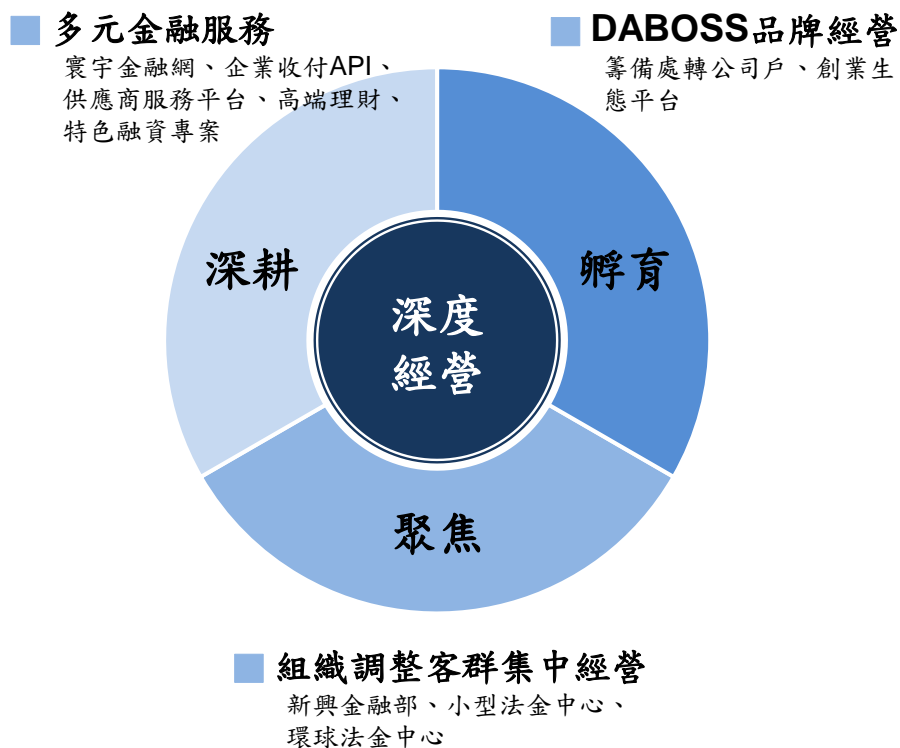
20.6%

# 扶植中小企業 深化服務黏著

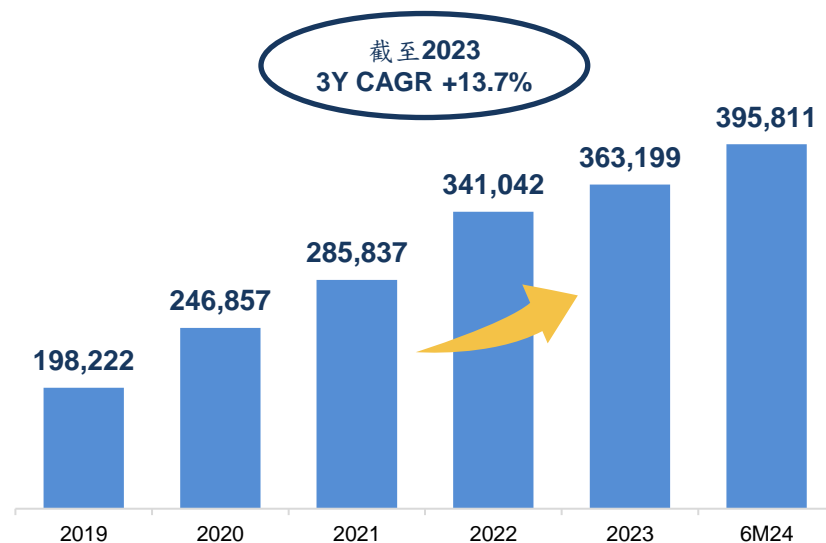
2023年中小企業融資餘額之三年複合成長率(CAGR) 13.7%

首創DABOSS創業品牌，成立專責部門聚焦經營，打造便捷金融服務網絡

## 中小企業沃土耕耘



## 中小企業放款融資餘額(合併) (NT\$m)



中小企業放款/總放款



中小企業放款/法金放款



# 永豐金控 2024年第二季法人說明會

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## Q & A



IR E-mail



IR Materials

# Appendix 1/12

## SPH's Balance Sheet (Consolidated)

| NT\$ Mn   | Yearly Results   |                  | Quarterly Results |                  |                  |                  |                  |              |              |             |
|---|------------------|------------------|-------------------|------------------|------------------|------------------|------------------|--------------|--------------|-------------|
|   | 2022             | 2023             | 2Q23              | 3Q23             | 4Q23             | 1Q24             | 2Q24             | QoQ(%)       | YoY(%)       | YTD(%)      |
| <b>Assets:</b>  |                  |                  |                   |                  |                  |                  |                  |              |              |             |
| Cash and cash equivalents, net                                    | 66,232           | 30,644           | 33,996            | 31,804           | 30,644           | 35,353           | 37,808           | 6.94         | 11.21        | 23.38       |
| Due from the central bank and call loans to banks, net            | 281,921          | 184,050          | 225,089           | 174,154          | 184,050          | 140,751          | 147,357          | 4.69         | -34.53       | -19.94      |
| Financial assets at fair value through profit or loss             | 91,644           | 149,884          | 138,926           | 154,122          | 149,884          | 169,767          | 174,866          | 3.00         | 25.87        | 16.67       |
| Financial assets at fair value through other comprehensive income | 336,139          | 374,875          | 332,854           | 345,622          | 374,875          | 398,072          | 398,745          | 0.17         | 19.80        | 6.37        |
| Debt instrument investments measured at amortized cost            | 225,460          | 303,547          | 273,843           | 302,059          | 303,547          | 301,101          | 310,058          | 2.97         | 13.22        | 2.15        |
| Securities purchased under agreements to resell                   | 67,874           | 77,919           | 69,443            | 68,656           | 77,919           | 64,953           | 100,119          | 54.14        | 44.18        | 28.49       |
| Receivables, net  | 90,210           | 128,573          | 115,768           | 124,550          | 128,573          | 147,118          | 174,483          | 18.60        | 50.72        | 35.71       |
| Current tax assets  | 126              | 269              | 445               | 581              | 269              | 276              | 528              | 91.08        | 18.56        | 96.02       |
| Discounts and loans, net  | 1,328,703        | 1,423,468        | 1,406,461         | 1,436,103        | 1,423,468        | 1,518,762        | 1,524,334        | 0.37         | 8.38         | 7.09        |
| Investments accounted for using the equity method, net            | 1,012            | 1,016            | 1,070             | 1,131            | 1,016            | 1,065            | 1,090            | 2.37         | 1.90         | 7.25        |
| Other financial assets, net                                       | 45,018           | 44,464           | 48,423            | 46,182           | 44,464           | 51,173           | 55,643           | 8.73         | 14.91        | 25.14       |
| Investment property, net  | 2,391            | 2,267            | 2,384             | 2,272            | 2,267            | 2,247            | 2,157            | -4.00        | -9.52        | -4.85       |
| Property, plant and equipment, net                                | 13,288           | 13,249           | 13,127            | 13,180           | 13,249           | 13,301           | 13,389           | 0.66         | 1.99         | 1.06        |
| Right-of-use assets   | 3,647            | 3,720            | 3,722             | 3,839            | 3,720            | 3,617            | 3,986            | 10.21        | 7.09         | 7.15        |
| Intangible assets, net  | 2,310            | 2,443            | 2,401             | 2,391            | 2,443            | 2,426            | 2,394            | -1.33        | -0.30        | -2.01       |
| Deferred tax assets   | 2,014            | 2,405            | 2,057             | 2,050            | 2,405            | 2,317            | 2,426            | 4.69         | 17.95        | 0.88        |
| Other assets, net   | 30,775           | 28,558           | 24,266            | 26,995           | 28,558           | 30,290           | 30,965           | 2.23         | 27.61        | 8.43        |
| <b>Total Assets</b>   | <b>2,588,763</b> | <b>2,771,353</b> | <b>2,694,275</b>  | <b>2,735,692</b> | <b>2,771,353</b> | <b>2,882,592</b> | <b>2,980,348</b> | <b>3.39</b>  | <b>10.62</b> | <b>7.54</b> |
| <b>Liabilities and equity</b>                                     |                  |                  |                   |                  |                  |                  |                  |              |              |             |
| <b>Liabilities</b>  |                  |                  |                   |                  |                  |                  |                  |              |              |             |
| Deposits from the central bank and banks                          | 72,477           | 115,708          | 81,971            | 88,617           | 115,708          | 123,837          | 76,416           | -38.29       | -6.78        | -33.96      |
| Funds borrowed from the Central Bank and other banks              | 0                | 2,761            | 0                 | 0                | 2,761            | 2,817            | 2,851            | 1.20         | -            | 3.27        |
| Commercial paper payable, net                                     | 19,103           | 54,048           | 41,573            | 47,760           | 54,048           | 70,242           | 71,380           | 1.62         | 71.70        | 32.07       |
| Financial liabilities at fair value through profit or loss        | 59,765           | 76,270           | 67,499            | 80,082           | 76,270           | 75,356           | 78,085           | 3.62         | 15.68        | 2.38        |
| Securities sold under agreement to repurchase                     | 59,923           | 68,719           | 68,603            | 81,350           | 68,719           | 80,452           | 112,683          | 40.06        | 64.25        | 63.98       |
| Payables  | 50,522           | 60,042           | 64,884            | 65,061           | 60,042           | 71,345           | 96,879           | 35.79        | 49.31        | 61.35       |
| Current tax liabilities   | 1,479            | 1,973            | 2,173             | 1,825            | 1,973            | 2,892            | 3,442            | 19.01        | 58.44        | 74.46       |
| Deposit and remittances   | 2,000,529        | 2,018,978        | 2,008,436         | 2,004,086        | 2,018,978        | 2,060,463        | 2,143,397        | 4.03         | 6.72         | 6.16        |
| Bonds payable   | 71,242           | 71,827           | 71,245            | 73,246           | 71,827           | 71,679           | 68,480           | -4.46        | -3.88        | -4.66       |
| Short-term borrowings   | 3,865            | 7,887            | 6,776             | 5,587            | 7,887            | 11,285           | 10,962           | -2.86        | 61.78        | 39.00       |
| Long-term borrowings  | 2,481            | 122              | 978               | 1,141            | 122              | 928              | 3,105            | 234.66       | 217.43       | 2,444.91    |
| Liabilities component of preferred stocks                         | 18               | 18               | 18                | 18               | 18               | 18               | 18               | 0.00         | 0.00         | 0.00        |
| Provisions  | 3,100            | 3,409            | 3,020             | 2,955            | 3,409            | 3,275            | 3,112            | -4.99        | 3.03         | -8.72       |
| Other financial liabilities                                       | 69,764           | 79,419           | 85,284            | 84,290           | 79,419           | 87,850           | 95,753           | 9.00         | 12.28        | 20.57       |
| Lease liabilities   | 3,133            | 3,244            | 3,218             | 3,358            | 3,244            | 3,134            | 3,523            | 12.44        | 9.48         | 8.63        |
| Deferred tax liabilities  | 1,669            | 1,627            | 1,538             | 1,750            | 1,627            | 1,683            | 1,705            | 1.30         | 10.86        | 4.74        |
| Other liabilities   | 15,674           | 16,965           | 14,024            | 16,340           | 16,965           | 18,167           | 14,605           | -19.61       | 4.14         | -13.91      |
| <b>Total liabilities</b>  | <b>2,434,745</b> | <b>2,583,017</b> | <b>2,521,241</b>  | <b>2,557,469</b> | <b>2,583,017</b> | <b>2,685,424</b> | <b>2,786,397</b> | <b>3.76</b>  | <b>10.52</b> | <b>7.87</b> |
| Capital stock   | 113,838          | 123,764          | 123,764           | 123,764          | 123,764          | 123,764          | 126,859          | 2.50         | 2.50         | 2.50        |
| Capital surplus   | 2,229            | 6,129            | 6,129             | 6,129            | 6,129            | 6,129            | 6,129            | 0.00         | 0.00         | 0.00        |
| Retained earnings   | 52,153           | 63,600           | 52,565            | 59,492           | 63,600           | 72,917           | 67,081           | -8.00        | 27.62        | 5.47        |
| Other equity  | (14,200)         | (5,158)          | -9,424            | -11,163          | -5,158           | -5,643           | -6,118           | NA           | -35.09       | NA          |
| <b>Total equity attributable to owners of the parent</b>          | <b>154,019</b>   | <b>188,336</b>   | <b>173,034</b>    | <b>178,223</b>   | <b>188,336</b>   | <b>197,168</b>   | <b>193,951</b>   | <b>-1.63</b> | <b>12.09</b> | <b>2.98</b> |
| <b>TOTAL</b>  | <b>2,588,763</b> | <b>2,771,353</b> | <b>2,694,275</b>  | <b>2,735,692</b> | <b>2,771,353</b> | <b>2,882,592</b> | <b>2,980,348</b> | <b>3.39</b>  | <b>10.62</b> | <b>7.54</b> |

# Appendix 2/12

## Balance Sheet of SPH and its subsidiaries for the 6 months ended June 30, 2024

| NT\$m   | BSP<br>(Consolidated) | SPS<br>(Consolidated) | Trust        | Leasing<br>(Consolidated) | Others         | Sum              | Adj. Items      | SPH<br>(Consolidated) |
|---|-----------------------|-----------------------|--------------|---------------------------|----------------|------------------|-----------------|-----------------------|
| <b>Assets:</b>  |                       |                       |              |                           |                |                  |                 |                       |
| Cash and cash equivalents, net                                    | 32,991                | 6,788                 | 487          | 593                       | 203            | 41,062           | -3,254          | 37,808                |
| Due from the central bank and call loans to banks, net            | 147,357               | 0                     | 0            | 0                         | 0              | 147,357          | 0               | 147,357               |
| Financial assets at fair value through profit or loss             | 79,452                | 93,151                | 10           | 0                         | 2,254          | 174,867          | -1              | 174,866               |
| Financial assets at fair value through other comprehensive income | 376,737               | 21,492                | 0            | 0                         | 516            | 398,745          | 0               | 398,745               |
| Debt instrument investments measured at amortized cost            | 310,058               | 0                     | 0            | 0                         | 0              | 310,058          | 0               | 310,058               |
| Securities purchased under agreements to resell                   | 86,549                | 13,570                | 0            | 0                         | 0              | 100,119          | 0               | 100,119               |
| Receivables, net  | 75,549                | 91,569                | 33           | 7,352                     | 1,446          | 175,949          | -1,466          | 174,483               |
| Current tax assets  | 1,441                 | 330                   | 23           | 307                       | 2,292          | 4,393            | -3,864          | 528                   |
| Discounts and loans, net  | 1,519,863             | 0                     | 0            | 4,870                     | 0              | 1,524,734        | -400            | 1,524,334             |
| Investments accounted for using the equity method, net            | 0                     | 0                     | 1,010        | 0                         | 218,439        | 219,449          | -218,359        | 1,090                 |
| Other financial assets, net                                       | 8,589                 | 44,805                | 100          | 3,554                     | 0              | 57,047           | -1,404          | 55,643                |
| Investment property, net  | 587                   | 149                   | 0            | 5,647                     | 0              | 6,384            | -4,226          | 2,157                 |
| Property, plant and equipment, net                                | 10,246                | 2,215                 | 1            | 267                       | 24             | 12,753           | 636             | 13,389                |
| Right-of-use assets   | 2,880                 | 564                   | 43           | 196                       | 542            | 4,224            | -237            | 3,986                 |
| Intangible assets, net  | 1,882                 | 497                   | 0            | 6                         | 9              | 2,394            | 0               | 2,394                 |
| Deferred tax assets   | 1,720                 | 447                   | 5            | 173                       | 115            | 2,462            | -36             | 2,426                 |
| Other assets, net   | 11,094                | 19,665                | 124          | 77                        | 38             | 30,999           | -34             | 30,965                |
| <b>Total Assets</b>   | <b>2,666,995</b>      | <b>295,243</b>        | <b>1,834</b> | <b>23,043</b>             | <b>225,879</b> | <b>3,212,994</b> | <b>-232,646</b> | <b>2,980,348</b>      |
| <b>Liabilities and equity</b>                                     |                       |                       |              |                           |                |                  |                 |                       |
| <b>Liabilities</b>  |                       |                       |              |                           |                |                  |                 |                       |
| Deposits from the central bank and banks                          | 76,416                | 0                     | 0            | 0                         | 0              | 76,416           | 0               | 76,416                |
| Funds borrowed from the Central Bank and other banks              | 2,851                 | 0                     | 0            | 0                         | 0              | 2,851            | 0               | 2,851                 |
| Commercial paper payable, net                                     | 0                     | 61,089                | 0            | 6,457                     | 3,834          | 71,380           | 0               | 71,380                |
| Financial liabilities at fair value through profit or loss        | 35,911                | 42,175                | 0            | 0                         | 0              | 78,086           | -1              | 78,085                |
| Securities sold under agreement to repurchase                     | 61,911                | 50,772                | 0            | 0                         | 0              | 112,683          | 0               | 112,683               |
| Payables  | 40,040                | 48,604                | 40           | 112                       | 9,547          | 98,345           | -1,466          | 96,879                |
| Current tax liabilities   | 2,134                 | 393                   | 3            | 68                        | 4,745          | 7,343            | -3,900          | 3,442                 |
| Deposit and remittances   | 2,147,941             | 0                     | 0            | 0                         | 0              | 2,147,941        | -4,544          | 2,143,397             |
| Bonds payable   | 53,484                | 5,000                 | 0            | 0                         | 9,996          | 68,480           | 0               | 68,480                |
| Short-term borrowings   | 0                     | 4,991                 | 0            | 5,971                     | 0              | 10,962           | 0               | 10,962                |
| Long-term borrowings  | 0                     | 0                     | 0            | 3,505                     | 0              | 3,505            | -400            | 3,105                 |
| Liabilities component of preferred stocks                         | 0                     | 0                     | 0            | 0                         | 18             | 18               | 0               | 18                    |
| Provisions  | 2,618                 | 404                   | 6            | 21                        | 62             | 3,112            | 0               | 3,112                 |
| Other financial liabilities                                       | 57,902                | 37,965                | 0            | 0                         | 0              | 95,867           | -114            | 95,753                |
| Lease liabilities   | 2,977                 | 579                   | 43           | 570                       | 603            | 4,772            | -1,248          | 3,523                 |
| Deferred tax liabilities  | 1,261                 | 121                   | 115          | 201                       | 7              | 1,705            | 0               | 1,705                 |
| Other liabilities   | 5,623                 | 7,594                 | 0            | 1,396                     | 27             | 14,640           | -35             | 14,605                |
| <b>Total liabilities</b>  | <b>2,491,069</b>      | <b>259,687</b>        | <b>207</b>   | <b>18,301</b>             | <b>28,841</b>  | <b>2,798,105</b> | <b>-11,709</b>  | <b>2,786,397</b>      |
| <b>Equity</b>   |                       |                       |              |                           |                |                  |                 |                       |
| Share capital   | 103,782               | 16,648                | 1,420        | 4,681                     | 129,359        | 255,890          | -129,031        | 126,859               |
| Capital surplus   | 15,581                | 523                   | 2            | 4                         | 6,131          | 22,242           | -16,112         | 6,129                 |
| Retained earnings   | 64,296                | 16,729                | 222          | 147                       | 67,769         | 149,164          | -82,083         | 67,081                |
| Other equity  | -7,734                | 1,656                 | -17          | -90                       | -6,221         | -12,406          | 6,289           | -6,118                |
| <b>Total equity attributable to owners parent</b>                 | <b>175,926</b>        | <b>35,556</b>         | <b>1,627</b> | <b>4,741</b>              | <b>197,038</b> | <b>414,889</b>   | <b>-220,938</b> | <b>193,951</b>        |
| <b>TOTAL</b>  | <b>2,666,995</b>      | <b>295,243</b>        | <b>1,834</b> | <b>23,043</b>             | <b>225,879</b> | <b>3,212,994</b> | <b>-232,646</b> | <b>2,980,348</b>      |

# Appendix 3/12

## SPH's P&L (Consolidated)

| NT\$ Mn   | Yearly Results |                | Quarterly Results |               |               |               |               |               |               | YTD Results    |                |               |
|---|----------------|----------------|-------------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|----------------|---------------|
|   | 2022           | 2023           | 2Q23              | 3Q23          | 4Q23          | 1Q24          | 2Q24          | QoQ(%)        | YoY(%)        | 6M23           | 6M24           | YoY(%)        |
| Interest revenue  | 47,359         | 75,531         | 18,486            | 19,326        | 19,818        | 19,578        | 21,175        | 8.16          | 14.55         | 36,386         | 40,754         | 12.00         |
| Interest expense  | -20,455        | -51,087        | -12,322           | -13,174       | -14,003       | -13,848       | -15,050       | -8.68         | -22.13        | -23,911        | -28,897        | -20.86        |
| <b>Net interest Income</b>  | <b>26,903</b>  | <b>24,444</b>  | <b>6,164</b>      | <b>6,152</b>  | <b>5,816</b>  | <b>5,731</b>  | <b>6,126</b>  | <b>6.89</b>   | <b>-0.62</b>  | <b>12,475</b>  | <b>11,856</b>  | <b>-4.96</b>  |
| <b>Net revenues other than interest</b>   |                |                |                   |               |               |               |               |               |               |                |                |               |
| Commissions and fee revenues, net   | 13,879         | 14,750         | 3,836             | 4,083         | 3,241         | 5,760         | 4,955         | -13.98        | 29.18         | 7,427          | 10,715         | 44.28         |
| Gains on financial assets and liabilities at fair value through profit or loss            | 1,482          | 10,280         | 2,833             | 3,165         | 1,956         | 5,257         | 4,314         | -17.93        | 52.29         | 5,158          | 9,571          | 85.54         |
| Gain (loss) on investment property  | 0              | 50             | 0                 | 50            | 0             | 0             | 0             | -             | -             | 0              | 0              | -             |
| Realized gain (loss) on financial assets at fair value through other comprehensive income | 1,268          | 1,528          | 734               | 809           | -119          | 336           | 444           | 32.01         | -39.55        | 837            | 780            | -6.83         |
| Net gain arising from derecognition of financial assets measured at amortised cost        | -84            | 52             | 10                | 15            | 14            | 15            | 18            | 21.76         | 76.39         | 23             | 33             | 42.44         |
| Share of profit (loss) of associates and joint ventures accounted for using equity method | 215            | 131            | 41                | 33            | 11            | 31            | 18            | -42.31        | -56.38        | 88             | 48             | -45.02        |
| Foreign exchange gains, net   | 2,636          | 1,718          | -186              | -23           | 1,743         | -675          | 35            | 105.14        | 118.66        | -2             | -640           | -31,986.76    |
| (Impairment losses) reversal gains on assets  | -16            | 46             | 61                | -43           | 7             | 32            | -26           | -183.39       | -143.36       | 82             | 5              | -93.56        |
| Rental revenue  | 269            | 243            | 61                | 60            | 58            | 55            | 54            | -1.43         | -11.60        | 124            | 109            | -11.86        |
| Other revenues, net   | 694            | 660            | 196               | 165           | 139           | 210           | 214           | 1.91          | 9.27          | 356            | 424            | 19.23         |
| <b>Total net revenues</b>   | <b>47,246</b>  | <b>53,901</b>  | <b>13,750</b>     | <b>14,466</b> | <b>12,867</b> | <b>16,751</b> | <b>16,151</b> | <b>-3.58</b>  | <b>17.46</b>  | <b>26,568</b>  | <b>32,902</b>  | <b>23.84</b>  |
| <b>Bad debt expenses and guarantee liability provisions</b>                               | <b>-2,444</b>  | <b>-2,304</b>  | <b>-479</b>       | <b>-456</b>   | <b>-938</b>   | <b>-614</b>   | <b>-903</b>   | <b>-47.11</b> | <b>-88.68</b> | <b>-910</b>    | <b>-1,517</b>  | <b>-66.63</b> |
| <b>Operating expenses</b>   | <b>-25,397</b> | <b>-28,526</b> | <b>-7,076</b>     | <b>-7,489</b> | <b>-7,101</b> | <b>-7,980</b> | <b>-8,229</b> | <b>-3.12</b>  | <b>-16.30</b> | <b>-13,936</b> | <b>-16,209</b> | <b>-16.31</b> |
| Employee benefits expense   | -15,820        | -18,013        | -4,542            | -4,932        | -4,031        | -5,398        | -5,373        | 0.46          | -18.30        | -9,050         | -10,771        | -19.01        |
| Depreciation and amortization   | -2,307         | -2,386         | -586              | -609          | -616          | -615          | -628          | -2.13         | -7.26         | -1,162         | -1,243         | -6.96         |
| Others  | -7,270         | -8,126         | -1,949            | -1,948        | -2,454        | -1,967        | -2,228        | -13.25        | -14.35        | -3,724         | -4,196         | -12.66        |
| <b>Bad debts and guarantee liability provisions &amp; Operating expenses</b>              | <b>-27,841</b> | <b>-30,830</b> | <b>-7,554</b>     | <b>-7,945</b> | <b>-8,038</b> | <b>-8,594</b> | <b>-9,132</b> | <b>-6.26</b>  | <b>-20.89</b> | <b>-14,847</b> | <b>-17,726</b> | <b>-19.40</b> |
| Income (loss) before income tax   | 19,405         | 23,071         | 6,196             | 6,521         | 4,829         | 8,157         | 7,019         | -13.95        | 13.29         | 11,721         | 15,176         | 29.47         |
| Income tax (benefit) expense  | -3,444         | -3,307         | -845              | -909          | -776          | -1,246        | -1,726        | -38.54        | -104.25       | -1,622         | -2,971         | -83.20        |
| <b>Profit (loss)</b>  | <b>15,961</b>  | <b>19,764</b>  | <b>5,351</b>      | <b>5,612</b>  | <b>4,053</b>  | <b>6,911</b>  | <b>5,293</b>  | <b>-23.41</b> | <b>-1.08</b>  | <b>10,100</b>  | <b>12,204</b>  | <b>20.84</b>  |

# Appendix 4/12

## P&L of SPH and its subsidiaries for the 6 months ended June 30, 2024

| NT\$Mn  | BSP<br>(Consolidated) | SPS<br>(Consolidated) | Trust       | Leasing<br>(Consolidated) | Others        | Sum            | Adj. Items     | SPH<br>(Consolidated) |
|---|-----------------------|-----------------------|-------------|---------------------------|---------------|----------------|----------------|-----------------------|
| Interest revenue  | 38,001                | 2,117                 | 6           | 671                       | 2             | 40,796         | -43            | 40,754                |
| Interest expense  | -26,875               | -1,709                | 0           | -227                      | -157          | -28,968        | 70             | -28,897               |
| <b>Net interest income</b>  | <b>11,126</b>         | <b>408</b>            | <b>5</b>    | <b>444</b>                | <b>-155</b>   | <b>11,829</b>  | <b>28</b>      | <b>11,856</b>         |
| <b>Net revenues other than interest</b>   |                       |                       |             |                           |               |                |                |                       |
| Commissions and fee revenues, net   | 5,649                 | 4,945                 | 125         | 1                         | 0             | 10,719         | -4             | 10,715                |
| Gains on financial assets and liabilities at fair value through profit or loss            | 7,435                 | 1,808                 | 1           | 0                         | 326           | 9,571          | 0              | 9,571                 |
| Gain (loss) on investment property  | 0                     | 0                     | 0           | 0                         | 0             | 0              | 0              | 0                     |
| Realized gain (loss) on financial assets at fair value through other comprehensive income | 651                   | 121                   | 0           | 0                         | 8             | 780            | 0              | 780                   |
| Net gain arising from derecognition of financial assets measured at amortised cost        | 33                    | 0                     | 0           | 0                         | 0             | 33             | 0              | 33                    |
| Share of profit (loss) of associates and joint ventures accounted for using equity method | 0                     | 0                     | 47          | 0                         | 13,104        | 13,151         | -13,103        | 48                    |
| Foreign exchange gains, net   | -1,059                | 418                   | 0           | 0                         | 0             | -640           | 0              | -640                  |
| (Impairment losses) reversal gains on assets  | 8                     | -2                    | 0           | 0                         | 0             | 5              | 0              | 5                     |
| Rental revenue  | 44                    | 10                    | 0           | 144                       | 0             | 198            | -89            | 109                   |
| Other revenues, net   | 41                    | 380                   | 0           | 24                        | 1             | 446            | -22            | 424                   |
| <b>Total net revenues</b>   | <b>23,928</b>         | <b>8,089</b>          | <b>178</b>  | <b>613</b>                | <b>13,285</b> | <b>46,092</b>  | <b>-13,190</b> | <b>32,902</b>         |
| <b>Bad debt expenses and guarantee liability provisions</b>                               | <b>-1,339</b>         | <b>1</b>              | <b>0</b>    | <b>-179</b>               | <b>0</b>      | <b>-1,517</b>  | <b>0</b>       | <b>-1,517</b>         |
| <b>Operating expenses</b>   | <b>-10,645</b>        | <b>-4,935</b>         | <b>-116</b> | <b>-322</b>               | <b>-287</b>   | <b>-16,305</b> | <b>95</b>      | <b>-16,209</b>        |
| Employee benefits expense   | -6,850                | -3,530                | -73         | -149                      | -169          | -10,771        | 0              | -10,771               |
| Depreciation and amortization   | -885                  | -290                  | -5          | -100                      | -35           | -1,315         | 72             | -1,243                |
| Others  | -2,910                | -1,115                | -38         | -74                       | -83           | -4,219         | 23             | -4,196                |
| <b>Bad debts and guarantee liability provisions &amp; Operating expenses</b>              | <b>-11,983</b>        | <b>-4,934</b>         | <b>-116</b> | <b>-502</b>               | <b>-287</b>   | <b>-17,822</b> | <b>95</b>      | <b>-17,726</b>        |
| Income (loss) before income tax   | 11,945                | 3,155                 | 62          | 111                       | 12,998        | 28,270         | -13,095        | 15,176                |
| Income tax (benefit) expense  | -2,207                | -249                  | -14         | -30                       | -472          | -2,971         | 0              | -2,971                |
| <b>Profit (loss)</b>  | <b>9,737</b>          | <b>2,906</b>          | <b>48</b>   | <b>81</b>                 | <b>12,526</b> | <b>25,299</b>  | <b>-13,095</b> | <b>12,204</b>         |

# Appendix 5/12

## BSP's Balance Sheet (Consolidated)

| NT\$Mn  | Yearly Results   |                  | Quarterly Results |                  |                  |                  |                  |              | QoQ(%)      | YoY(%)      | YTD(%) |
|---|------------------|------------------|-------------------|------------------|------------------|------------------|------------------|--------------|-------------|-------------|--------|
|   | 2022             | 2023             | 2Q23              | 3Q23             | 4Q23             | 1Q24             | 2Q24             |              |             |             |        |
| <b>Assets</b>   |                  |                  |                   |                  |                  |                  |                  |              |             |             |        |
| Cash and cash equivalents   | 53,490           | 25,400           | 28,039            | 24,459           | 25,400           | 27,148           | 32,991           | 21.52        | 17.66       | 29.89       |        |
| Due from the central bank and call loans to banks                 | 281,921          | 184,050          | 225,089           | 174,154          | 184,050          | 140,751          | 147,357          | 4.69         | -34.53      | -19.94      |        |
| Financial assets at fair value through profit or loss             | 53,287           | 80,542           | 73,874            | 92,246           | 80,542           | 81,547           | 79,452           | -2.57        | 7.55        | -1.35       |        |
| Financial assets at fair value through other comprehensive income | 319,107          | 358,340          | 312,761           | 326,568          | 358,340          | 378,801          | 376,737          | -0.54        | 20.46       | 5.13        |        |
| Debt instrument investments measured at amortized cost            | 225,460          | 303,547          | 273,843           | 302,059          | 303,547          | 301,101          | 310,058          | 2.97         | 13.22       | 2.15        |        |
| Securities purchased under agreements to resell                   | 60,264           | 66,805           | 52,459            | 55,253           | 66,805           | 52,640           | 86,549           | 64.42        | 64.98       | 29.55       |        |
| Receivables, net  | 56,510           | 60,925           | 64,504            | 66,022           | 60,925           | 64,012           | 75,549           | 18.02        | 17.12       | 24.00       |        |
| Current tax assets  | 1,138            | 1,302            | 1,439             | 1,587            | 1,302            | 1,309            | 1,441            | 10.08        | 0.15        | 10.65       |        |
| Discounts and loans, net  | 1,322,023        | 1,419,039        | 1,400,988         | 1,431,263        | 1,419,039        | 1,514,456        | 1,519,863        | 0.36         | 8.49        | 7.11        |        |
| Other financial assets, net                                       | 4,355            | 4,657            | 5,044             | 5,159            | 4,657            | 8,197            | 8,589            | 4.77         | 70.27       | 84.41       |        |
| Investment property, net  | 1,026            | 851              | 1,029             | 919              | 851              | 673              | 587              | -12.71       | -42.91      | -31.02      |        |
| Property, plant and equipment, net                                | 9,887            | 9,930            | 9,775             | 9,847            | 9,930            | 10,143           | 10,246           | 1.01         | 4.82        | 3.18        |        |
| Intangible assets, net  | 2,660            | 2,518            | 2,602             | 2,588            | 2,518            | 2,481            | 2,880            | 16.07        | 10.66       | 14.38       |        |
| Right-of-use assets   | 1,755            | 1,910            | 1,860             | 1,838            | 1,910            | 1,908            | 1,882            | -1.32        | 1.21        | -1.45       |        |
| Deferred tax assets   | 1,385            | 1,709            | 1,421             | 1,460            | 1,709            | 1,616            | 1,720            | 6.47         | 21.03       | 0.68        |        |
| Other assets, net   | 9,172            | 9,857            | 5,532             | 7,999            | 9,857            | 10,471           | 11,094           | 5.95         | 100.56      | 12.55       |        |
| <b>Total</b>  | <b>2,403,440</b> | <b>2,531,382</b> | <b>2,460,259</b>  | <b>2,503,421</b> | <b>2,531,382</b> | <b>2,597,253</b> | <b>2,666,995</b> | <b>2.69</b>  | <b>8.40</b> | <b>5.36</b> |        |
| <b>Liabilities and Equity</b>                                     |                  |                  |                   |                  |                  |                  |                  |              |             |             |        |
| <b>Liabilities</b>  |                  |                  |                   |                  |                  |                  |                  |              |             |             |        |
| Deposits from the central bank and banks                          | 72,477           | 115,708          | 81,971            | 88,617           | 115,708          | 123,837          | 76,416           | -38.29       | -6.78       | -33.96      |        |
| Funds borrowed from the Central Bank and other banks              | 0                | 2,761            | 0                 | 0                | 2,761            | 2,817            | 2,851            | 1.20         | -           | 3.27        |        |
| Financial liabilities at fair value through profit or loss        | 30,876           | 42,123           | 35,806            | 47,259           | 42,123           | 37,708           | 35,911           | -4.77        | 0.29        | -14.75      |        |
| Securities sold under agreement to repurchase                     | 28,311           | 26,174           | 24,091            | 35,067           | 26,174           | 31,189           | 61,911           | 98.51        | 156.99      | 136.54      |        |
| Payables  | 26,096           | 28,082           | 26,981            | 36,638           | 28,082           | 30,026           | 40,040           | 33.35        | 48.40       | 42.58       |        |
| Current tax liabilities   | 1,222            | 1,519            | 1,778             | 1,439            | 1,519            | 2,288            | 2,134            | -6.72        | 20.07       | 40.50       |        |
| Deposit and remittance  | 2,005,226        | 2,023,385        | 2,013,707         | 2,008,098        | 2,023,385        | 2,065,277        | 2,147,941        | 4.00         | 6.67        | 6.16        |        |
| Bank debentures   | 56,250           | 56,832           | 56,251            | 58,252           | 56,832           | 56,683           | 53,484           | -5.64        | -4.92       | -5.89       |        |
| Provisions  | 2,511            | 2,827            | 2,463             | 2,396            | 2,827            | 2,740            | 2,618            | -4.48        | 6.29        | -7.40       |        |
| Other financial liabilities                                       | 36,273           | 47,854           | 49,178            | 51,530           | 47,854           | 53,128           | 57,902           | 8.99         | 17.74       | 21.00       |        |
| Lease liabilities   | 2,720            | 2,601            | 2,674             | 2,670            | 2,601            | 2,565            | 2,977            | 16.05        | 11.32       | 14.46       |        |
| Deferred tax liabilities  | 1,132            | 1,179            | 1,080             | 1,261            | 1,179            | 1,264            | 1,261            | -0.19        | 16.81       | 7.01        |        |
| Other liabilities   | 2,486            | 7,507            | 4,009             | 6,435            | 7,507            | 8,351            | 5,623            | -32.67       | 40.27       | -25.09      |        |
| <b>Total liabilities</b>  | <b>2,265,579</b> | <b>2,358,551</b> | <b>2,299,988</b>  | <b>2,339,663</b> | <b>2,358,551</b> | <b>2,417,874</b> | <b>2,491,069</b> | <b>3.03</b>  | <b>8.31</b> | <b>5.62</b> |        |
| Stockholders' equity of parent company                            |                  |                  |                   |                  |                  |                  |                  |              |             |             |        |
| Capital stock   | 90,326           | 96,993           | 96,993            | 96,993           | 96,993           | 96,993           | 103,782          | 7.00         | 7.00        | 7.00        |        |
| Capital surplus   | 12,148           | 15,581           | 15,581            | 15,581           | 15,581           | 15,581           | 15,581           | 0.00         | 0.00        | 0.00        |        |
| Retained earnings   | 49,074           | 66,212           | 57,246            | 62,860           | 66,212           | 73,722           | 64,296           | -12.79       | 12.31       | -2.89       |        |
| Other equity  | -13,687          | -5,954           | -9,550            | -11,676          | -5,954           | -6,916           | -7,734           | NA           | NA          | NA          |        |
| <b>Total equity</b>   | <b>137,861</b>   | <b>172,832</b>   | <b>160,270</b>    | <b>163,758</b>   | <b>172,832</b>   | <b>179,379</b>   | <b>175,926</b>   | <b>-1.93</b> | <b>9.77</b> | <b>1.79</b> |        |
| <b>TOTAL</b>  | <b>2,403,440</b> | <b>2,531,382</b> | <b>2,460,259</b>  | <b>2,503,421</b> | <b>2,531,382</b> | <b>2,597,253</b> | <b>2,666,995</b> | <b>2.69</b>  | <b>8.40</b> | <b>5.36</b> |        |



# Appendix 6/12

## BSP's P&L (Consolidated)

| NT\$ Mn  | Yearly Results |                | Quarterly Results |               |               |               |               |               | YTD Results    |                |                |               |
|--|----------------|----------------|-------------------|---------------|---------------|---------------|---------------|---------------|----------------|----------------|----------------|---------------|
|  | 2022           | 2023           | 2Q23              | 3Q23          | 4Q23          | 1Q24          | 2Q24          | QoQ(%)        | YoY(%)         | 6M23           | 6M24           | YoY(%)        |
| Interest revenue   | 44,528         | 70,851         | 17,356            | 18,050        | 18,541        | 18,250        | 19,751        | 8.22          | 13.80          | 34,260         | 38,001         | 10.92         |
| Interest expense   | -19,261        | -48,022        | -11,599           | -12,294       | -13,105       | -12,896       | -13,978       | -8.39         | -20.51         | -22,623        | -26,875        | -18.79        |
| <b>Net interest income</b>   | <b>25,267</b>  | <b>22,830</b>  | <b>5,757</b>      | <b>5,756</b>  | <b>5,437</b>  | <b>5,354</b>  | <b>5,772</b>  | <b>7.81</b>   | <b>0.27</b>    | <b>11,637</b>  | <b>11,126</b>  | <b>-4.39</b>  |
| <b>Net revenues other than interest</b>  |                |                |                   |               |               |               |               |               |                |                |                |               |
| Commissions and fee revenues, net  | 6,990          | 6,960          | 1,967             | 1,879         | 1,231         | 3,350         | 2,299         | -31.38        | 16.87          | 3,850          | 5,649          | 46.74         |
| Gains on financial assets and liabilities at fair value through profit or loss               | 1,592          | 7,418          | 2,294             | 2,700         | 808           | 4,182         | 3,253         | -22.22        | 41.79          | 3,911          | 7,435          | 90.13         |
| Gain (loss) on investment property   | 0              | 50             | 0                 | 50            | 0             | 0             | 0             | -             | -              | 0              | 0              | -             |
| Realized gain (loss) on financial assets at fair value through other comprehensive income    | 918            | 1,156          | 590               | 553           | -75           | 278           | 373           | 34.02         | -36.79         | 679            | 651            | -4.01         |
| Net gain arising from derecognition of financial assets measured at amortised cost           | -84            | 52             | 10                | 15            | 14            | 15            | 18            | 21.76         | 76.39          | 23             | 33             | 42.44         |
| Foreign exchange gains, net  | 1,967          | 1,759          | -286              | -226          | 2,044         | -976          | -82           | 91.58         | 71.27          | -59            | -1,059         | -1,686.75     |
| (Impairment losses) reversal gains on assets   | -16            | 43             | 60                | -43           | 6             | 32            | -24           | -175.95       | -140.43        | 81             | 8              | -90.50        |
| Rental revenue   | 114            | 111            | 29                | 27            | 26            | 23            | 21            | -6.83         | -27.10         | 58             | 44             | -25.13        |
| Other revenues, net  | 24             | 5              | 3                 | -3            | -1            | 38            | 3             | -92.15        | 9.66           | 8              | 41             | 379.41        |
| <b>Total net revenues</b>  | <b>36,773</b>  | <b>40,384</b>  | <b>10,424</b>     | <b>10,707</b> | <b>9,489</b>  | <b>12,295</b> | <b>11,633</b> | <b>-5.38</b>  | <b>11.60</b>   | <b>20,187</b>  | <b>23,928</b>  | <b>18.53</b>  |
| <b>(Reversal of) Allowance for doubtful accounts and guarantees</b>                          | <b>-2,426</b>  | <b>-2,000</b>  | <b>-368</b>       | <b>-428</b>   | <b>-812</b>   | <b>-541</b>   | <b>-797</b>   | <b>-47.32</b> | <b>-116.47</b> | <b>-760</b>    | <b>-1,339</b>  | <b>-76.15</b> |
| <b>Operating expenses</b>  | <b>-16,974</b> | <b>-19,069</b> | <b>-4,789</b>     | <b>-4,982</b> | <b>-4,624</b> | <b>-5,338</b> | <b>-5,307</b> | <b>0.59</b>   | <b>-10.81</b>  | <b>-9,463</b>  | <b>-10,645</b> | <b>-12.49</b> |
| Employee benefits expense  | -10,251        | -11,589        | -3,010            | -3,171        | -2,453        | -3,491        | -3,358        | 3.81          | -11.56         | -5,965         | -6,850         | -14.83        |
| Depreciation and amortization  | -1,614         | -1,697         | -419              | -430          | -435          | -438          | -447          | -2.09         | -6.83          | -832           | -885           | -6.34         |
| Others   | -5,109         | -5,783         | -1,360            | -1,381        | -1,736        | -1,409        | -1,501        | -6.57         | -10.36         | -2,666         | -2,910         | -9.17         |
| <b>(Reversal of) Allowance for doubtful accounts and guarantees &amp; Operating expenses</b> | <b>-19,400</b> | <b>-21,069</b> | <b>-5,157</b>     | <b>-5,410</b> | <b>-5,436</b> | <b>-5,879</b> | <b>-6,104</b> | <b>-3.82</b>  | <b>-18.35</b>  | <b>-10,223</b> | <b>-11,983</b> | <b>-17.22</b> |
| Income (loss) before income tax  | 17,373         | 19,315         | 5,266             | 5,297         | 4,054         | 6,416         | 5,529         | -13.82        | 4.99           | 9,965          | 11,945         | 19.87         |
| Income tax (benefit) expense   | -2,660         | -3,250         | -908              | -885          | -682          | -1,155        | -1,053        | 8.86          | -15.86         | -1,683         | -2,207         | -31.16        |
| <b>Profit (loss)</b>   | <b>14,713</b>  | <b>16,066</b>  | <b>4,358</b>      | <b>4,412</b>  | <b>3,372</b>  | <b>5,261</b>  | <b>4,477</b>  | <b>-14.91</b> | <b>2.73</b>    | <b>8,281</b>   | <b>9,737</b>   | <b>17.58</b>  |

# Appendix 7/12

## SPS's Balance Sheet (Consolidated)

| NT\$Mn  | Yearly Results |                | Quarterly Results |                |                |                |                | YTD Results  |              |              |
|---|----------------|----------------|-------------------|----------------|----------------|----------------|----------------|--------------|--------------|--------------|
|   | 2022           | 2023           | 2Q23              | 3Q23           | 4Q23           | 1Q24           | 2Q24           | QoQ(%)       | YoY(%)       | YTD(%)       |
| <b>Assets:</b>  |                |                |                   |                |                |                |                |              |              |              |
| Current assets  | 160,563        | 210,976        | 205,776           | 203,173        | 210,976        | 254,709        | 280,483        | 10.12        | 36.31        | 32.95        |
| Cash and cash equivalents                                 | 14,520         | 7,199          | 8,143             | 8,379          | 7,199          | 9,802          | 6,788          | -30.75       | -16.65       | -5.71        |
| Financial assets at fair value through profit or loss     | 36,310         | 67,240         | 62,937            | 59,911         | 67,240         | 85,829         | 93,018         | 8.38         | 47.80        | 38.34        |
| Securities purchased under agreements to resell           | 7,610          | 11,115         | 16,984            | 13,403         | 11,115         | 12,313         | 13,570         | 10.21        | -20.10       | 22.09        |
| Margin loans receivable                                   | 18,289         | 38,645         | 25,072            | 33,852         | 38,645         | 43,281         | 52,744         | 21.86        | 110.37       | 36.48        |
| Other current assets                                      | 83,834         | 86,778         | 92,640            | 87,628         | 86,778         | 103,483        | 114,363        | 10.51        | 23.45        | 31.79        |
| Non-current assets  | 9,709          | 12,716         | 13,108            | 12,055         | 12,716         | 13,332         | 14,760         | 10.71        | 12.60        | 16.07        |
| Financial assets at cost                                  | 1,228          | 1,315          | 1,143             | 1,196          | 1,315          | 1,229          | 1,607          | 30.74        | 40.60        | 22.19        |
| Properties and equipments, net                            | 2,947          | 2,954          | 3,045             | 3,019          | 2,954          | 2,968          | 2,913          | -1.83        | -4.34        | -1.37        |
| Intangible & other assets                                 | 5,534          | 8,447          | 8,920             | 7,840          | 8,447          | 9,135          | 10,239         | 12.09        | 14.80        | 21.22        |
| <b>Total assets</b>                                       | <b>170,272</b> | <b>223,692</b> | <b>218,884</b>    | <b>215,228</b> | <b>223,692</b> | <b>268,040</b> | <b>295,243</b> | <b>10.15</b> | <b>34.89</b> | <b>31.99</b> |
| <b>Liabilities and stockholders' equity</b>               |                |                |                   |                |                |                |                |              |              |              |
| <b>Liabilities</b>  |                |                |                   |                |                |                |                |              |              |              |
| Current liabilities                                       | 133,568        | 183,423        | 180,526           | 175,287        | 183,423        | 225,902        | 253,856        | 12.37        | 40.62        | 38.40        |
| Liabilities for bonds with attached repurchase agreements | 31,612         | 42,545         | 44,512            | 46,282         | 42,545         | 49,264         | 50,772         | 3.06         | 14.06        | 19.34        |
| Futures traders' equity                                   | 33,036         | 30,870         | 35,376            | 32,278         | 30,870         | 34,139         | 37,413         | 9.59         | 5.76         | 21.20        |
| Notes payable and accounts payable                        | 15,622         | 24,127         | 24,575            | 21,974         | 24,127         | 35,956         | 41,580         | 15.64        | 69.20        | 72.34        |
| Other current liabilities                                 | 53,298         | 85,881         | 76,064            | 74,752         | 85,881         | 106,544        | 124,090        | 16.47        | 63.14        | 44.49        |
| Non-current liabilities                                   | 7,096          | 6,032          | 7,041             | 7,015          | 6,032          | 5,881          | 5,831          | -0.85        | -17.19       | -3.33        |
| <b>Total liabilities</b>                                  | <b>140,664</b> | <b>189,455</b> | <b>187,568</b>    | <b>182,301</b> | <b>189,455</b> | <b>231,783</b> | <b>259,687</b> | <b>12.04</b> | <b>38.45</b> | <b>37.07</b> |
| Capital stock   | 16,212         | 16,212         | 16,212            | 16,212         | 16,212         | 16,212         | 16,648         | 2.69         | 2.69         | 2.69         |
| Capital surplus   | 477            | 523            | 523               | 523            | 523            | 523            | 523            | 0.00         | 0.00         | 0.00         |
| Retained earnings   | 13,131         | 16,453         | 14,151            | 15,596         | 16,453         | 18,143         | 16,729         | -7.79        | 18.22        | 1.68         |
| Other items of equity                                     | -212           | 1,049          | 431               | 595            | 1,049          | 1,379          | 1,656          | 20.11        | 284.58       | 57.94        |
| <b>Total equity</b>                                       | <b>29,608</b>  | <b>34,237</b>  | <b>31,316</b>     | <b>32,927</b>  | <b>34,237</b>  | <b>36,257</b>  | <b>35,556</b>  | <b>-1.93</b> | <b>13.54</b> | <b>3.85</b>  |
| <b>TOTAL</b>  | <b>170,272</b> | <b>223,692</b> | <b>218,884</b>    | <b>215,228</b> | <b>223,692</b> | <b>268,040</b> | <b>295,243</b> | <b>10.15</b> | <b>34.89</b> | <b>31.99</b> |

Note: SPS's numbers are based on accounting rules of securities firms.

# Appendix 8/12

## SPS's P&L (Consolidated)

| NT\$Mn  | Yearly Results |               | Quarterly Results |              |              |              |              |               | YTD Results  |              |              |              |
|---|----------------|---------------|-------------------|--------------|--------------|--------------|--------------|---------------|--------------|--------------|--------------|--------------|
|   | 2022           | 2023          | 2Q23              | 3Q23         | 4Q23         | 1Q24         | 2Q24         | QoQ(%)        | YoY(%)       | 6M23         | 6M24         | YoY(%)       |
| Net interest income                                     | 1,003          | 395           | 63                | 64           | 154          | 167          | 158          | -5.65         | 150.67       | 178          | 326          | 82.60        |
| Net fee income  | 7,285          | 8,238         | 1,992             | 2,309        | 2,118        | 2,534        | 2,824        | 11.48         | 41.77        | 3,811        | 5,358        | 40.59        |
| Gains (Losses) on sales of securities, net              | -2,357         | 4,776         | 1,364             | 1,859        | 1,151        | 3,238        | 3,055        | -5.64         | 124.03       | 1,766        | 6,294        | 256.47       |
| Dividend income   | 1,692          | 1,795         | 724               | 947          | 62           | 155          | 280          | 80.81         | -61.24       | 787          | 436          | -44.62       |
| Gains (Losses) on warrant issued, net                   | -11            | 9             | -35               | -58          | 79           | 67           | 77           | 15.64         | 319.02       | -12          | 144          | 1272.12      |
| Gains (Losses) from futures transactions                | -318           | -3,138        | -1,661            | -1,157       | -719         | -1,935       | -2,088       | -7.87         | -25.72       | -1,263       | -4,023       | -218.64      |
| Gains (Losses) from options transactions                | 2              | 21            | -5                | -1           | 32           | 55           | 53           | -2.63         | 1081.72      | -9           | 108          | 1242.84      |
| Gains (Losses) from derivative instruments transactions | 198            | -1,382        | -363              | -507         | 3            | -1,155       | -918         | 20.53         | -152.77      | -878         | -2,074       | -136.11      |
| Gains (Losses) from SBL transactions                    | 2,988          | -2,713        | -549              | 105          | -975         | -766         | -881         | -14.97        | -60.43       | -1,843       | -1,647       | 10.63        |
| Gains (Losses) from valuation of operating securities   | -2,534         | 2,466         | 834               | -745         | 1,019        | 856          | 882          | 3.12          | 5.81         | 2,192        | 1,738        | -20.71       |
| Other operating income                                  | 982            | 293           | 148               | 304          | -211         | 310          | 196          | -36.80        | 32.76        | 199          | 506          | 154.02       |
| Non-operating income-net                                | 596            | 1,545         | 399               | 469          | 351          | 451          | 473          | 4.93          | 18.38        | 725          | 923          | 27.40        |
| <b>Total net revenues</b>                               | <b>9,527</b>   | <b>12,306</b> | <b>2,910</b>      | <b>3,589</b> | <b>3,065</b> | <b>3,975</b> | <b>4,113</b> | <b>3.47</b>   | <b>41.35</b> | <b>5,652</b> | <b>8,089</b> | <b>43.12</b> |
| Operating expenses                                      | -7,417         | -8,300        | -1,983            | -2,222       | -2,162       | -2,350       | -2,583       | -9.91         | -30.27       | -3,916       | -4,934       | -25.99       |
| loss on uncollectible accounts                          | -1             | 1             | 0                 | -3           | 6            | -1           | 1            | 180.04        | 372.62       | -3           | 0            | 94.11        |
| <b>Pre-tax income (loss)</b>                            | <b>2,109</b>   | <b>4,007</b>  | <b>927</b>        | <b>1,364</b> | <b>910</b>   | <b>1,624</b> | <b>1,531</b> | <b>-5.75</b>  | <b>65.19</b> | <b>1,733</b> | <b>3,155</b> | <b>82.05</b> |
| Income tax benefit (expense)                            | -526           | -171          | -7                | -32          | -131         | -92          | -157         | -72.00        | -2056.40     | -8           | -249         | -2828.62     |
| <b>Net income (Loss)</b>                                | <b>1,582</b>   | <b>3,836</b>  | <b>919</b>        | <b>1,332</b> | <b>779</b>   | <b>1,533</b> | <b>1,373</b> | <b>-10.39</b> | <b>49.38</b> | <b>1,725</b> | <b>2,906</b> | <b>68.51</b> |

Note: SPS's numbers are based on accounting rules of securities firms.

# Appendix 9/12

## BSP's Loan Breakdown (Consolidated)

| NT\$Mn   | Yearly Results   |                  | Quarterly Results |                  |                  |                  |                  |               |               |               |
|--|------------------|------------------|-------------------|------------------|------------------|------------------|------------------|---------------|---------------|---------------|
|  | 2022             | 2023             | 2Q23              | 3Q23             | 4Q23             | 1Q24             | 2Q24             | QoQ(%)        | YoY(%)        | YTD(%)        |
| <b>Corporate loans</b>                         |                  |                  |                   |                  |                  |                  |                  |               |               |               |
| <b>Manufacturing</b>                           | <b>194,085</b>   | <b>188,902</b>   | <b>199,299</b>    | <b>201,390</b>   | <b>188,902</b>   | <b>204,610</b>   | <b>183,643</b>   | <b>-10.25</b> | <b>-7.86</b>  | <b>-2.78</b>  |
| Electronics Industry                           | 57,332           | 49,733           | 58,293            | 57,217           | 49,733           | 57,444           | 46,419           | -19.19        | -20.37        | -6.66         |
| Raw Materials                                  | 57,185           | 56,053           | 54,779            | 56,622           | 56,053           | 59,328           | 54,562           | -8.03         | -0.40         | -2.66         |
| Conventional industry                          | 79,568           | 83,116           | 86,227            | 87,552           | 83,116           | 87,838           | 82,662           | -5.89         | -4.13         | -0.55         |
| <b>FI &amp; security house &amp; insurance</b> | <b>63,175</b>    | <b>78,401</b>    | <b>74,957</b>     | <b>83,317</b>    | <b>78,401</b>    | <b>83,233</b>    | <b>99,540</b>    | <b>19.59</b>  | <b>32.80</b>  | <b>26.96</b>  |
| <b>Installment &amp; leasing</b>               | <b>24,310</b>    | <b>23,002</b>    | <b>25,657</b>     | <b>25,139</b>    | <b>23,002</b>    | <b>25,465</b>    | <b>23,379</b>    | <b>-8.19</b>  | <b>-8.88</b>  | <b>1.64</b>   |
| <b>Construction &amp; real estate</b>          | <b>143,724</b>   | <b>150,448</b>   | <b>147,281</b>    | <b>150,939</b>   | <b>150,448</b>   | <b>161,478</b>   | <b>174,920</b>   | <b>8.32</b>   | <b>18.77</b>  | <b>16.27</b>  |
| <b>Wholesales/retail</b>                       | <b>69,747</b>    | <b>66,548</b>    | <b>70,537</b>     | <b>66,341</b>    | <b>66,548</b>    | <b>72,283</b>    | <b>66,333</b>    | <b>-8.23</b>  | <b>-5.96</b>  | <b>-0.32</b>  |
| <b>Service industry</b>                        | <b>75,925</b>    | <b>79,163</b>    | <b>79,219</b>     | <b>83,357</b>    | <b>79,163</b>    | <b>85,697</b>    | <b>92,738</b>    | <b>8.22</b>   | <b>17.07</b>  | <b>17.15</b>  |
| Logistics and warehousing                      | 22,262           | 25,527           | 23,408            | 27,258           | 25,527           | 26,267           | 28,044           | 6.77          | 19.81         | 9.86          |
| Hospitality                                    | 6,262            | 4,987            | 6,335             | 5,085            | 4,987            | 5,690            | 5,890            | 3.52          | -7.02         | 18.10         |
| Other services                                 | 47,401           | 48,649           | 49,477            | 51,014           | 48,649           | 53,741           | 58,804           | 9.42          | 18.85         | 20.87         |
| <b>Energy and Water</b>                        | <b>80,257</b>    | <b>109,123</b>   | <b>92,721</b>     | <b>102,877</b>   | <b>109,123</b>   | <b>115,875</b>   | <b>124,029</b>   | <b>7.04</b>   | <b>33.77</b>  | <b>13.66</b>  |
| <b>State-owned company</b>                     | <b>29,042</b>    | <b>22,493</b>    | <b>42,690</b>     | <b>32,782</b>    | <b>22,493</b>    | <b>50,221</b>    | <b>20,581</b>    | <b>-59.02</b> | <b>-51.79</b> | <b>-8.50</b>  |
| <b>Others</b>                                  | <b>22,683</b>    | <b>23,347</b>    | <b>23,292</b>     | <b>22,855</b>    | <b>23,347</b>    | <b>23,280</b>    | <b>24,270</b>    | <b>4.25</b>   | <b>4.20</b>   | <b>3.95</b>   |
| Business Owner                                 | 22,595           | 23,263           | 23,205            | 22,770           | 23,263           | 23,197           | 24,187           | 4.27          | 4.23          | 3.97          |
| Non-profit organization                        | 89               | 84               | 86                | 85               | 84               | 83               | 83               | 0.14          | -4.03         | -1.27         |
| <b>Factoring</b>                               | <b>12,007</b>    | <b>10,708</b>    | <b>7,837</b>      | <b>10,407</b>    | <b>10,708</b>    | <b>9,679</b>     | <b>6,851</b>     | <b>-29.22</b> | <b>-12.58</b> | <b>-36.02</b> |
| <b>Sub total</b>                               | <b>714,957</b>   | <b>752,134</b>   | <b>763,491</b>    | <b>779,404</b>   | <b>752,134</b>   | <b>831,823</b>   | <b>816,284</b>   | <b>-1.87</b>  | <b>6.91</b>   | <b>8.53</b>   |
| <b>Individual loans</b>                        |                  |                  |                   |                  |                  |                  |                  |               |               |               |
| <b>Mortgage loans</b>                          | <b>590,420</b>   | <b>643,077</b>   | <b>613,647</b>    | <b>629,847</b>   | <b>643,077</b>   | <b>656,992</b>   | <b>672,720</b>   | <b>2.39</b>   | <b>9.63</b>   | <b>4.61</b>   |
| <b>Car loans</b>                               | <b>7,025</b>     | <b>3,981</b>     | <b>5,355</b>      | <b>4,651</b>     | <b>3,981</b>     | <b>3,364</b>     | <b>2,814</b>     | <b>-16.35</b> | <b>-47.45</b> | <b>-29.31</b> |
| <b>Sub total</b>                               | <b>597,445</b>   | <b>647,058</b>   | <b>619,002</b>    | <b>634,498</b>   | <b>647,058</b>   | <b>660,356</b>   | <b>675,534</b>   | <b>2.30</b>   | <b>9.13</b>   | <b>4.40</b>   |
| <b>Consumer loans</b>                          |                  |                  |                   |                  |                  |                  |                  |               |               |               |
| <b>Unsecured loans and others</b>              | <b>34,903</b>    | <b>45,113</b>    | <b>40,353</b>     | <b>42,308</b>    | <b>45,113</b>    | <b>47,325</b>    | <b>50,608</b>    | <b>6.94</b>   | <b>25.41</b>  | <b>12.18</b>  |
| <b>Credit card</b>                             | <b>7,421</b>     | <b>7,106</b>     | <b>7,249</b>      | <b>7,220</b>     | <b>7,106</b>     | <b>6,953</b>     | <b>7,551</b>     | <b>8.60</b>   | <b>4.16</b>   | <b>6.27</b>   |
| <b>Sub total</b>                               | <b>42,324</b>    | <b>52,219</b>    | <b>47,602</b>     | <b>49,528</b>    | <b>52,219</b>    | <b>54,278</b>    | <b>58,159</b>    | <b>7.15</b>   | <b>22.18</b>  | <b>11.38</b>  |
| <b>Total</b>                                   | <b>1,354,726</b> | <b>1,451,411</b> | <b>1,430,095</b>  | <b>1,463,429</b> | <b>1,451,411</b> | <b>1,546,458</b> | <b>1,549,977</b> | <b>0.23</b>   | <b>8.38</b>   | <b>6.79</b>   |

Note: Loans portfolio includes non-accrual loans.

# Appendix 10/12

## BSP's Loan Asset Quality

| NT\$Mn                          | Yearly Results  |                 | Quarterly Results |                 |                 |                |                 |                | YTD Results     |                 |                 |                 |
|---------------------------------|-----------------|-----------------|-------------------|-----------------|-----------------|----------------|-----------------|----------------|-----------------|-----------------|-----------------|-----------------|
|                                 | 2022            | 2023            | 2Q23              | 3Q23            | 4Q23            | 1Q24           | 2Q24            | QoQ(%)         | YoY(%)          | 6M23            | 6M24            | YoY(%)          |
| <b>NPL</b>                      |                 |                 |                   |                 |                 |                |                 |                |                 |                 |                 |                 |
| 90-days NPLs - beginning        | 1,516           | 1,457           | 1,550             | 1,253           | 1,374           | 1,426          | 2,289           | 60.49          | 47.72           | 1,457           | 1,426           | -2.12           |
| New NPL influx                  | 1,887           | 1,282           | 198               | 340             | 417             | 1,066          | 481             | -54.89         | 142.32          | 525             | 1,546           | 194.55          |
| NPL recovery                    | 723             | 664             | 207               | 139             | 144             | 113            | 376             | 233.87         | 81.14           | 381             | 488             | 27.98           |
| Write-offs                      | 1,223           | 650             | 288               | 80              | 221             | 90             | 527             | 484.12         | 83.05           | 348             | 617             | 77.37           |
| <b>90-days NPLs - ending</b>    | <b>1,457</b>    | <b>1,426</b>    | <b>1,253</b>      | <b>1,374</b>    | <b>1,426</b>    | <b>2,289</b>   | <b>1,867</b>    | <b>-18.43</b>  | <b>49.04</b>    | <b>1,253</b>    | <b>1,867</b>    | <b>49.04</b>    |
| <b>Total reserves for loans</b> | <b>17,606</b>   | <b>19,264</b>   | <b>18,049</b>     | <b>18,684</b>   | <b>19,264</b>   | <b>19,957</b>  | <b>20,496</b>   | <b>2.70</b>    | <b>13.56</b>    | <b>18,049</b>   | <b>20,496</b>   | <b>13.56</b>    |
| <b>Provisions for loan loss</b> | <b>2,878</b>    | <b>2,270</b>    | <b>269</b>        | <b>672</b>      | <b>967</b>      | <b>507</b>     | <b>1,022</b>    | <b>101.54</b>  | <b>280.12</b>   | <b>632</b>      | <b>1,529</b>    | <b>141.81</b>   |
| <b>Recovery - Loan</b>          | <b>310</b>      | <b>385</b>      | <b>71</b>         | <b>175</b>      | <b>67</b>       | <b>150</b>     | <b>111</b>      | <b>-25.86</b>  | <b>56.12</b>    | <b>143</b>      | <b>262</b>      | <b>82.85</b>    |
| <b>NPL ratio</b>                | <b>0.11%</b>    | <b>0.10%</b>    | <b>0.09%</b>      | <b>0.10%</b>    | <b>0.10%</b>    | <b>0.15%</b>   | <b>0.12%</b>    | <b>-0.03%</b>  | <b>0.03%</b>    | <b>0.09%</b>    | <b>0.12%</b>    | <b>0.03%</b>    |
| <b>Coverage ratio</b>           | <b>1208.09%</b> | <b>1350.49%</b> | <b>1440.59%</b>   | <b>1359.61%</b> | <b>1350.49%</b> | <b>871.76%</b> | <b>1097.62%</b> | <b>225.86%</b> | <b>-342.96%</b> | <b>1440.59%</b> | <b>1097.62%</b> | <b>-342.96%</b> |

Note: Loans portfolio includes non-accrual loans and is on a consolidated basis.

# Appendix 11/12

## BSP's Fee Breakdown (Consolidated)

| NT\$m                       | Yearly Results |              | Quarterly Results |              |              |              |              |               | YTD Results   |              |              |                |
|-----------------------------|----------------|--------------|-------------------|--------------|--------------|--------------|--------------|---------------|---------------|--------------|--------------|----------------|
|                             | 2022           | 2023         | 2Q23              | 3Q23         | 4Q23         | 1Q24         | 2Q24         | QoQ(%)        | YoY(%)        | 6M23         | 6M24         | YoY(%)         |
| <b>Wealth management</b>    | <b>4,393</b>   | <b>4,201</b> | <b>1,237</b>      | <b>1,281</b> | <b>856</b>   | <b>2,037</b> | <b>1,395</b> | <b>-31.49</b> | <b>12.81</b>  | <b>2,063</b> | <b>3,432</b> | <b>66.32</b>   |
| Mutual funds*               | 1,487          | 1,785        | 440               | 549          | 375          | 791          | 630          | -20.31        | 43.13         | 860          | 1,421        | 65.13          |
| Trust & custodian bank      | 510            | 618          | 145               | 166          | 175          | 185          | 191          | 3.22          | 31.67         | 276          | 376          | 36.23          |
| Life insurance              | 2,340          | 1,743        | 637               | 550          | 291          | 1,050        | 556          | -47.08        | -12.86        | 902          | 1,605        | 78.03          |
| Property insurance          | 56             | 55           | 14                | 15           | 15           | 11           | 18           | 70.59         | 32.67         | 25           | 29           | 17.09          |
| <b>Loan fees</b>            | <b>2,014</b>   | <b>2,214</b> | <b>624</b>        | <b>458</b>   | <b>253</b>   | <b>1,073</b> | <b>784</b>   | <b>-26.97</b> | <b>25.60</b>  | <b>1,504</b> | <b>1,856</b> | <b>23.45</b>   |
| Corporate loans             | 1,716          | 1,893        | 545               | 371          | 171          | 993          | 695          | -30.02        | 27.63         | 1,351        | 1,688        | 24.98          |
| Individual & consumer loans | 189            | 229          | 58                | 60           | 58           | 58           | 67           | 16.02         | 16.46         | 111          | 125          | 12.71          |
| Factoring & A/R financing   | 109            | 92           | 22                | 27           | 24           | 22           | 21           | -2.11         | -1.37         | 42           | 43           | 2.54           |
| <b>Credit card</b>          | <b>33</b>      | <b>2</b>     | <b>2</b>          | <b>-14</b>   | <b>-2</b>    | <b>-19</b>   | <b>-2</b>    | <b>90.97</b>  | <b>-179.7</b> | <b>18</b>    | <b>-21</b>   | <b>-219.08</b> |
| <b>Others</b>               | <b>551</b>     | <b>542</b>   | <b>104</b>        | <b>154</b>   | <b>124</b>   | <b>260</b>   | <b>122</b>   | <b>-53.08</b> | <b>16.87</b>  | <b>265</b>   | <b>382</b>   | <b>44.29</b>   |
| Import & export service     | 336            | 341          | 83                | 93           | 93           | 76           | 79           | 2.72          | -5.14         | 155          | 155          | 0.28           |
| Guarantees & acceptances    | 177            | 184          | 47                | 48           | 47           | 42           | 44           | 2.82          | -6.66         | 88           | 86           | -2.49          |
| Others                      | 38             | 18           | -25               | 13           | -17          | 141          | 0            | -100.07       | 99.62         | 22           | 141          | 538.72         |
| <b>Total fee income</b>     | <b>6,990</b>   | <b>6,960</b> | <b>1,967</b>      | <b>1,879</b> | <b>1,231</b> | <b>3,350</b> | <b>2,299</b> | <b>-31.38</b> | <b>16.87</b>  | <b>3,850</b> | <b>5,649</b> | <b>46.74</b>   |

\* : including overseas bonds

# Appendix 12/12

## BSP's Credit Card Business

| NT\$Mn                      | Yearly Results |         | Quarterly Results |         |         |         |         | YTD Results |          |         |         |          |
|-----------------------------|----------------|---------|-------------------|---------|---------|---------|---------|-------------|----------|---------|---------|----------|
|                             | 2022           | 2023    | 2Q23              | 3Q23    | 4Q23    | 1Q24    | 2Q24    | QoQ(%)      | YoY(%)   | 6M23    | 6M24    | YoY(%)   |
| <b>Credit card business</b> |                |         |                   |         |         |         |         |             |          |         |         |          |
| Cards in force(thousand)    | 2,271          | 2,208   | 2,299             | 2,269   | 2,208   | 2,231   | 2,259   | 1.22%       | -1.76%   | 2,299   | 2,259   | -1.76%   |
| Active cards(thousand)      | 1,231          | 1,259   | 1,243             | 1,246   | 1,259   | 1,269   | 1,254   | -1.15%      | 0.87%    | 1,243   | 1,254   | 0.87%    |
| Account receivables         | 20,448         | 20,219  | 21,320            | 19,915  | 20,219  | 19,243  | 23,734  | 23.34%      | 11.32%   | 21,320  | 23,734  | 11.32%   |
| Revolving balance           | 3,915          | 3,794   | 3,742             | 3,767   | 3,794   | 3,708   | 3,647   | -1.63%      | -2.53%   | 3,742   | 3,647   | -2.53%   |
| Total consumption           | 129,501        | 136,220 | 34,978            | 33,250  | 35,048  | 33,599  | 38,957  | 15.95%      | 11.38%   | 67,922  | 72,556  | 6.82%    |
| Avg spending per card(NT\$) | 107,518        | 109,360 | 28,175            | 26,709  | 27,905  | 26,553  | 31,039  | 16.89%      | 10.16%   | 54,741  | 57,573  | 5.17%    |
| <b>Asset quality</b>        |                |         |                   |         |         |         |         |             |          |         |         |          |
| NPL ratio(90-day past due)  | 0.12%          | 0.12%   | 0.11%             | 0.12%   | 0.12%   | 0.14%   | 0.13%   | -0.01%      | 0.02%    | 0.11%   | 0.13%   | 0.02%    |
| Coverage ratio              | 685.21%        | 572.61% | 652.44%           | 599.70% | 572.61% | 547.15% | 499.46% | -47.69%     | -152.98% | 652.44% | 499.46% | -152.98% |
| Write-offs                  | 130            | 184     | 46                | 46      | 52      | 50      | 63      | 25.76%      | 37.66%   | 86      | 114     | 31.53%   |
| Net charge off ratio        | -0.36%         | -0.10%  | -0.18%            | -0.17%  | -0.10%  | -0.72%  | -0.28%  | 0.44%       | -0.10%   | -0.18%  | -0.28%  | -0.10%   |