

Investor Conference

Q1 2026

Disclaimer and Forward-Looking Statements

Disclaimer

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Forward-Looking Statements

This document may contain forward-looking statements. Except for statements of historical fact, all statements addressing activities, events, or developments that the Company expects or anticipates will or may occur in the future (including but not limited to financial projections, operational targets, estimates, and business plans) are forward-looking statements. These forward-looking statements are subject to numerous risks and uncertainties that could cause the Company's actual operational results or developments to differ materially from those expressed or implied in such statements. These risks and uncertainties include, but are not limited to, asset price fluctuations, actual market demand, exchange rate volatility, market competition, changes in legal and regulatory frameworks, international macroeconomic and financial market conditions, political risks, cost estimates, and other risks and factors beyond the Company's control. All forward-looking statements in this document reflect the Company's position only as of the date hereof. Except as required by applicable laws, the Company expressly disclaims any obligation to update or revise these forward-looking statements.

Agenda

• About SinoPac Holdings

01

• Strategies to Drive ROE Expansion

02

• Sustainability Governance

03

• Appendix: Analyst Meeting

04

All figures in this presentation are in New Taiwan Dollars (NT\$), unless otherwise stated.
As of March 31, 2026, the exchange rate of the US\$ to the NT\$ was 31.980.

Agenda

About SinoPac Holdings

01

Strategies to Drive ROE Expansion

02

Sustainability Governance

03

Appendix: Analyst Meeting

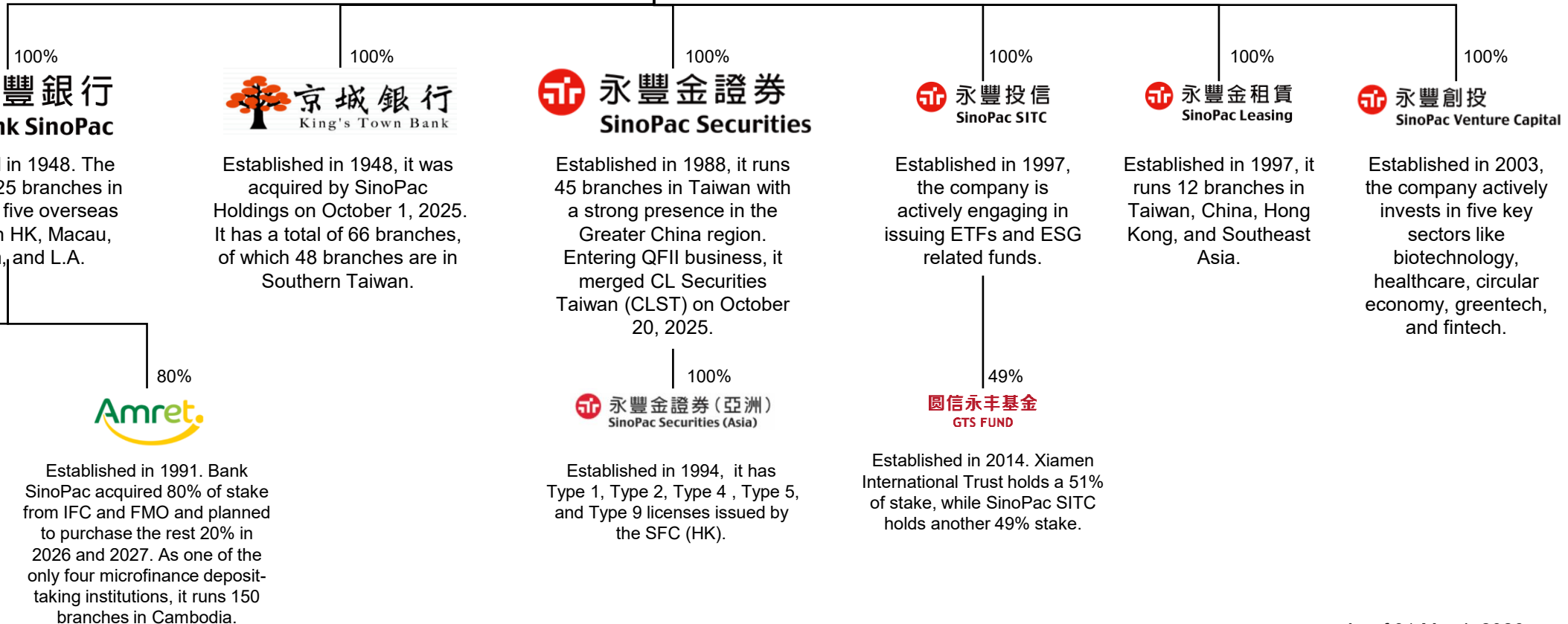
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Company Overview



永豐金控 SinoPac Holdings

SinoPac Holdings was established in 2002 and listed on the TWSE under the ticker 2890.

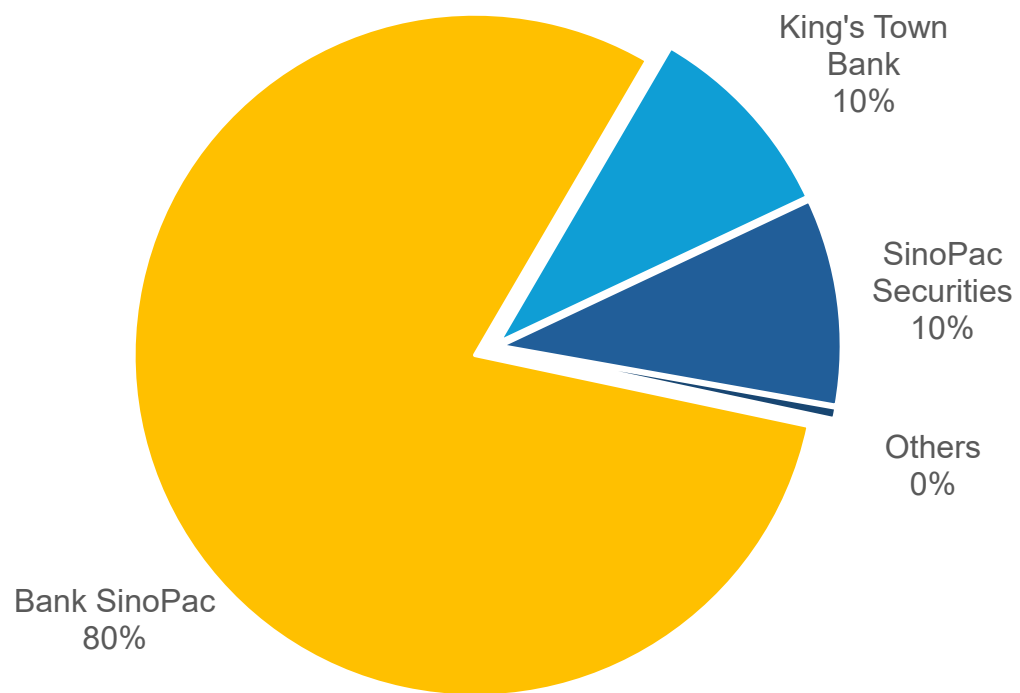


As of 31 March 2026

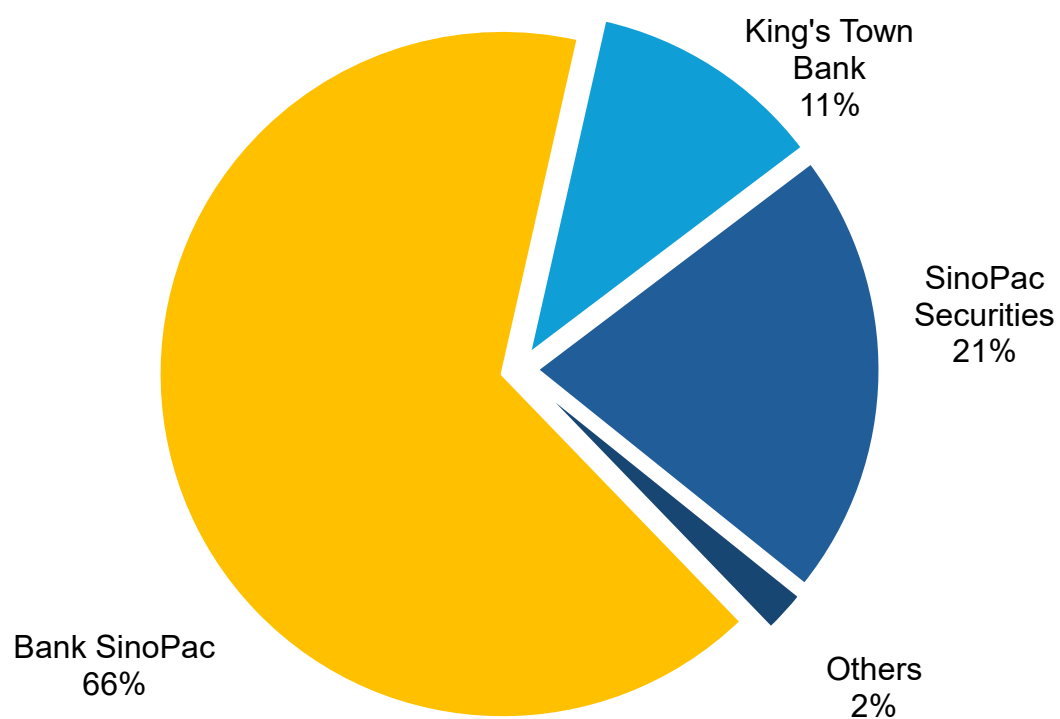


A Dual-Engine Model

Asset Mix by Subsidiaries¹



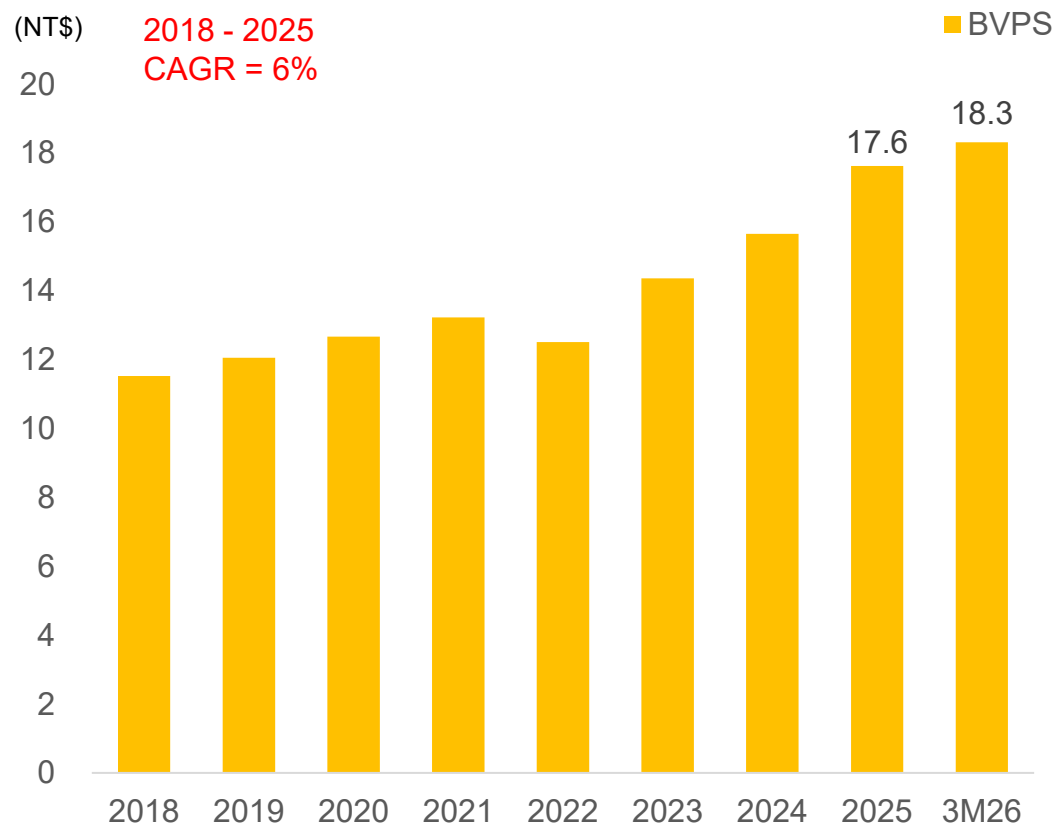
Profit Mix by Subsidiaries¹



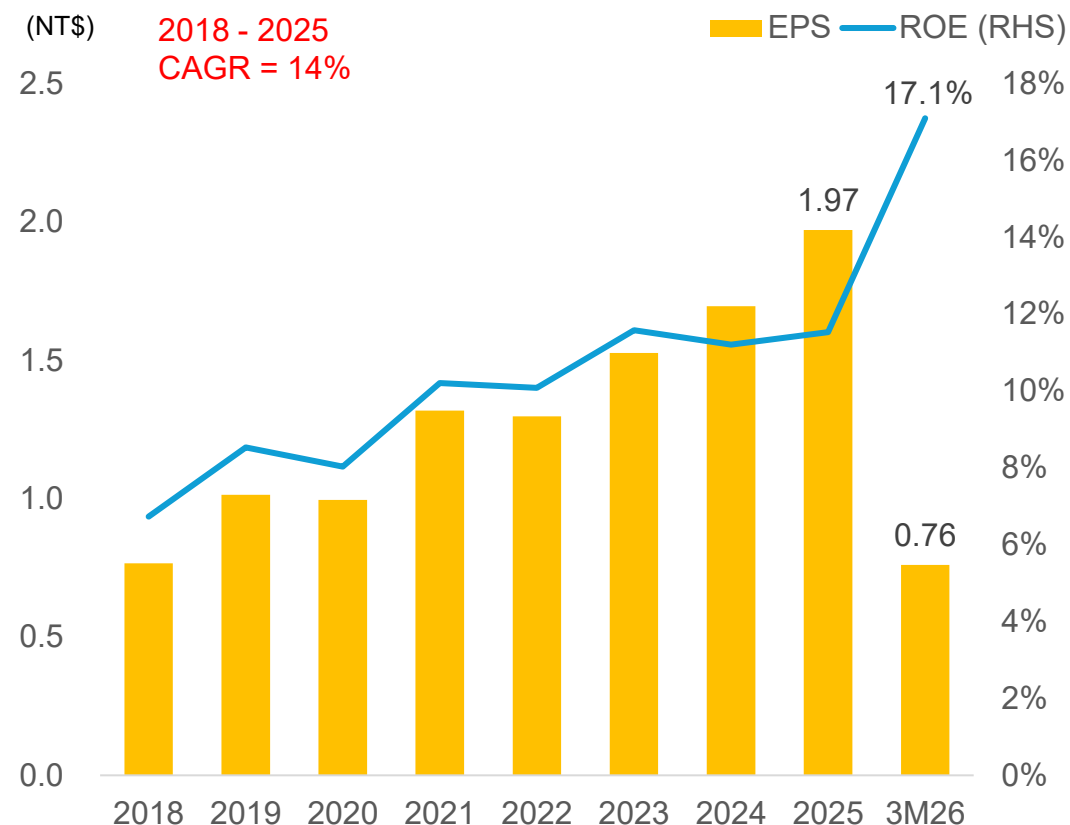
Note: 1. As of March 31, 2026

Building Enduring Shareholder Value

Book Value per Share¹



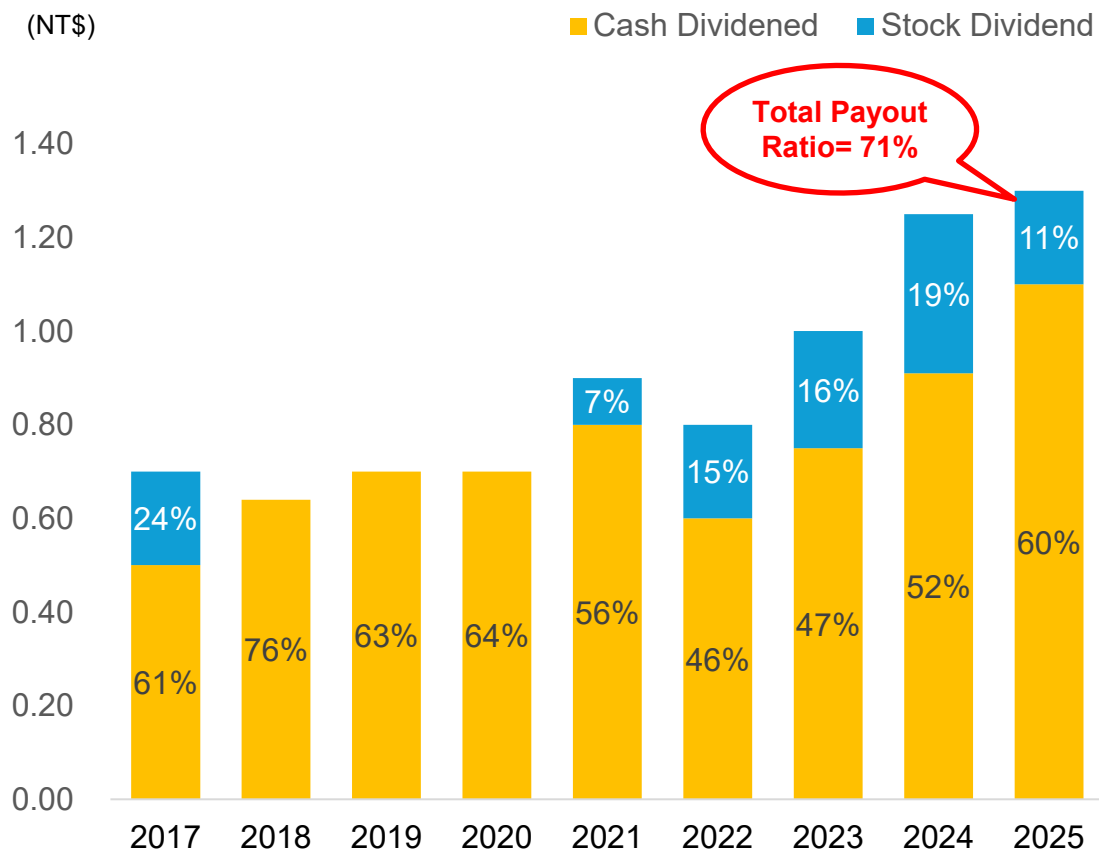
EPS & ROE^{1,2}



Noted: 1. Book value per share and EPS were retrospectively adjusted for stock dividends. 2. ROE for the first quarter was annualized based on the actual number of days.

Focusing on Total Shareholder Returns

Dividend Policy¹



Total Shareholder Return²

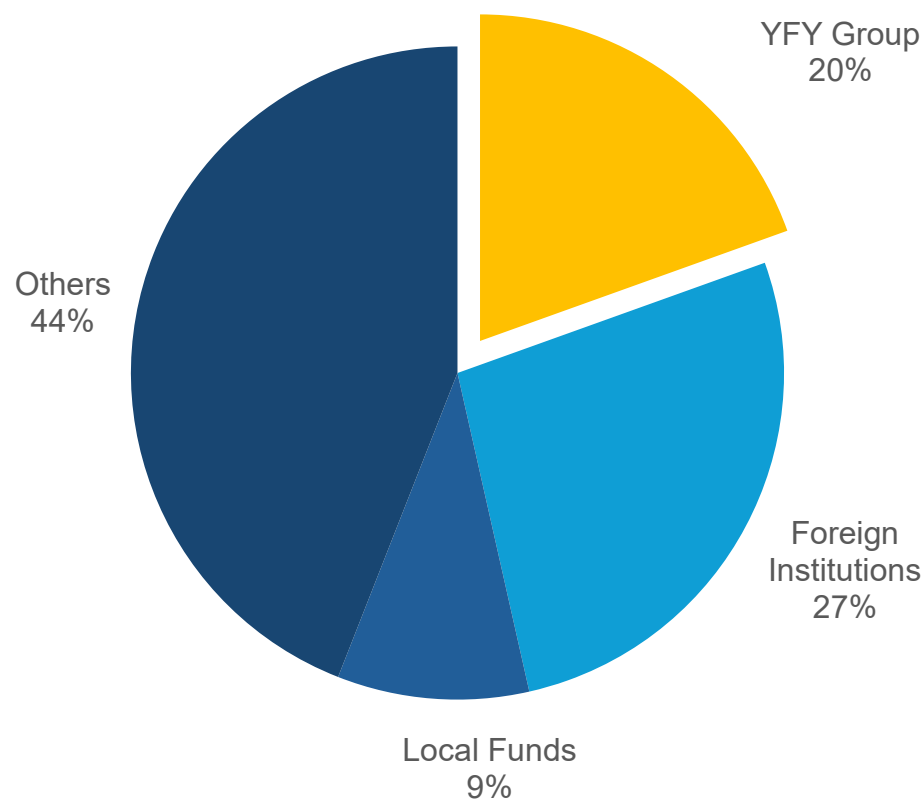


Note: 1. The dividend payout ratio is calculated as the total amount of cash and stock dividends divided by net profit.

2. Including capital gains and cash dividends and the closing price date was 15 June 2026; Source: Bloomberg

Our Shareholders & Credit Rating

Major Shareholders^{1,2}



Credit Rating

SinoPac Holdings				
	Long-Term	Short-Term	Outlook	Rating Date
S&P	BBB	A-2	Stable	2025/10/02
Fitch	BBB+	F2	Positive	2026/05/11
Taiwan Ratings	twA+	twA-1	Stable	2025/08/25

Bank SinoPac				
	Long-Term	Short-Term	Outlook	Rating Date
S&P	BBB+	A-2	Stable	2025/10/02
Fitch	BBB+	F2	Positive	2026/05/11
Taiwan Ratings	twAA-	twA-1+	Stable	2025/08/25

SinoPac Securities				
	Long-Term	Short-Term	Outlook	Rating Date
S&P	BBB+	A-2	Stable	2025/08/25
Fitch	BBB+	F2	Positive	2026/05/11
Taiwan Ratings	twAA-	twA-1+	Stable	2025/08/25

Note: 1. As of March 31, 2026; 2. Others included domestic insurance companies, corporate entities, and individual investors; Source: MOPS, CMONEY

Agenda

• About SinoPac Holdings

01

• **Strategies to Drive ROE Expansion**

02

• Sustainability Governance

03

• Appendix: Analyst Meeting

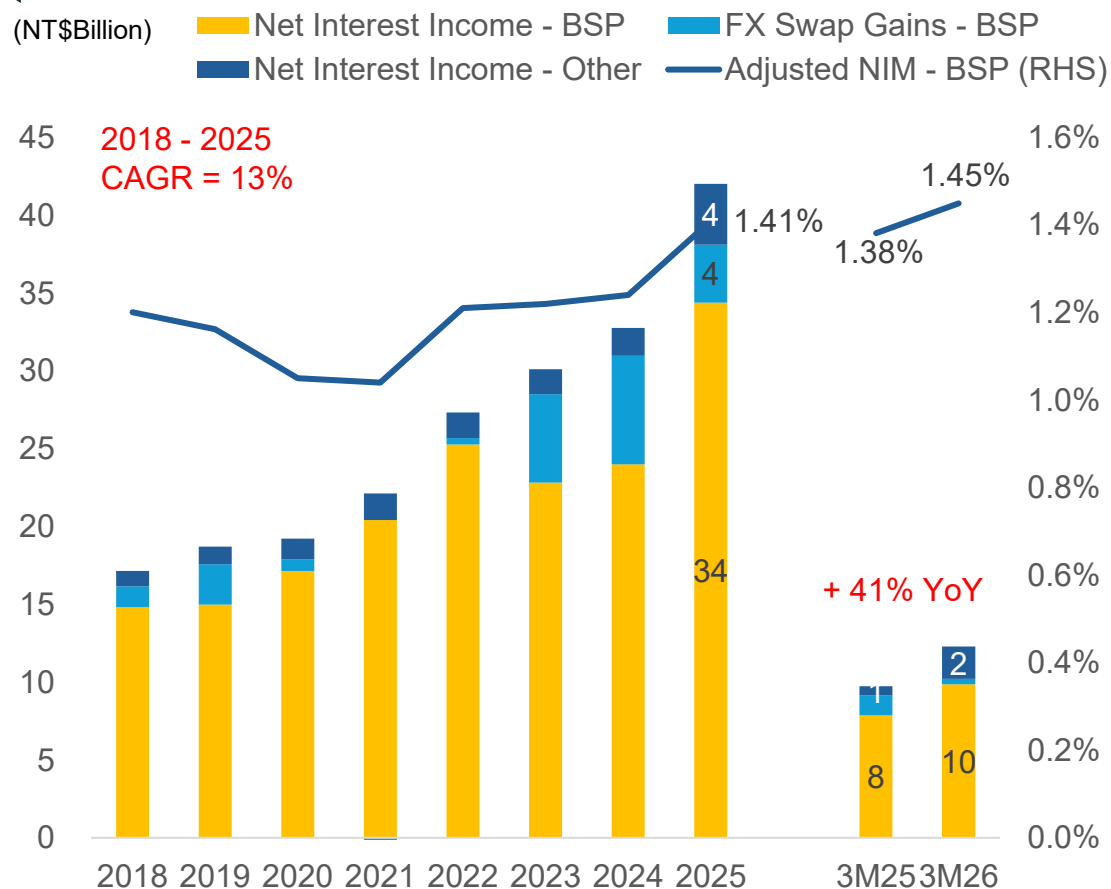
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Strategies to Drive ROE Expansion

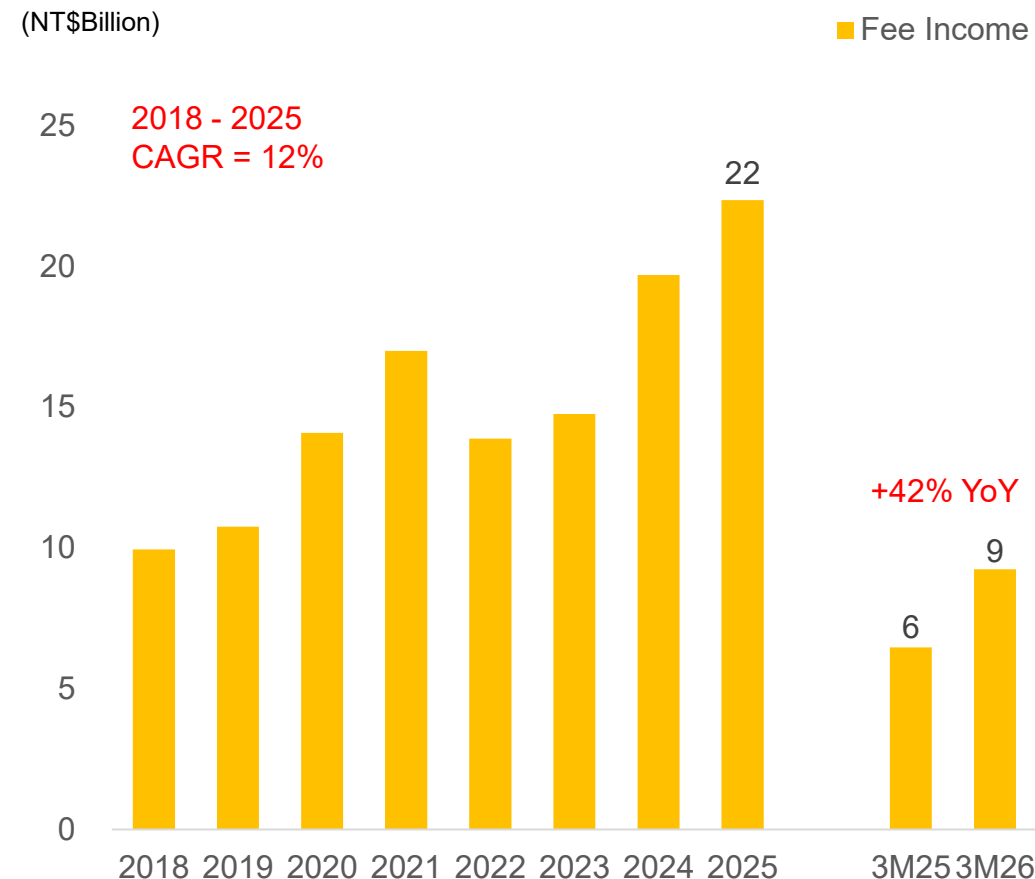


Driving Capital Efficiency with High RoRWA Revenues

NII¹ & NIM



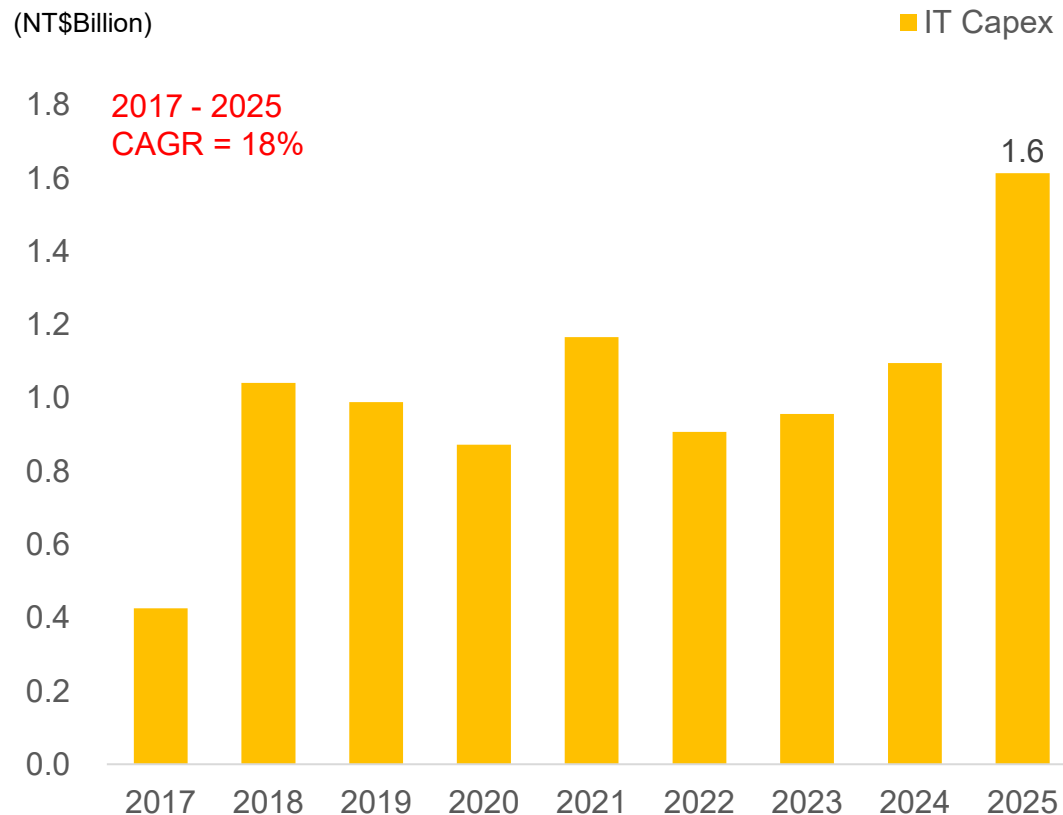
Fee Income



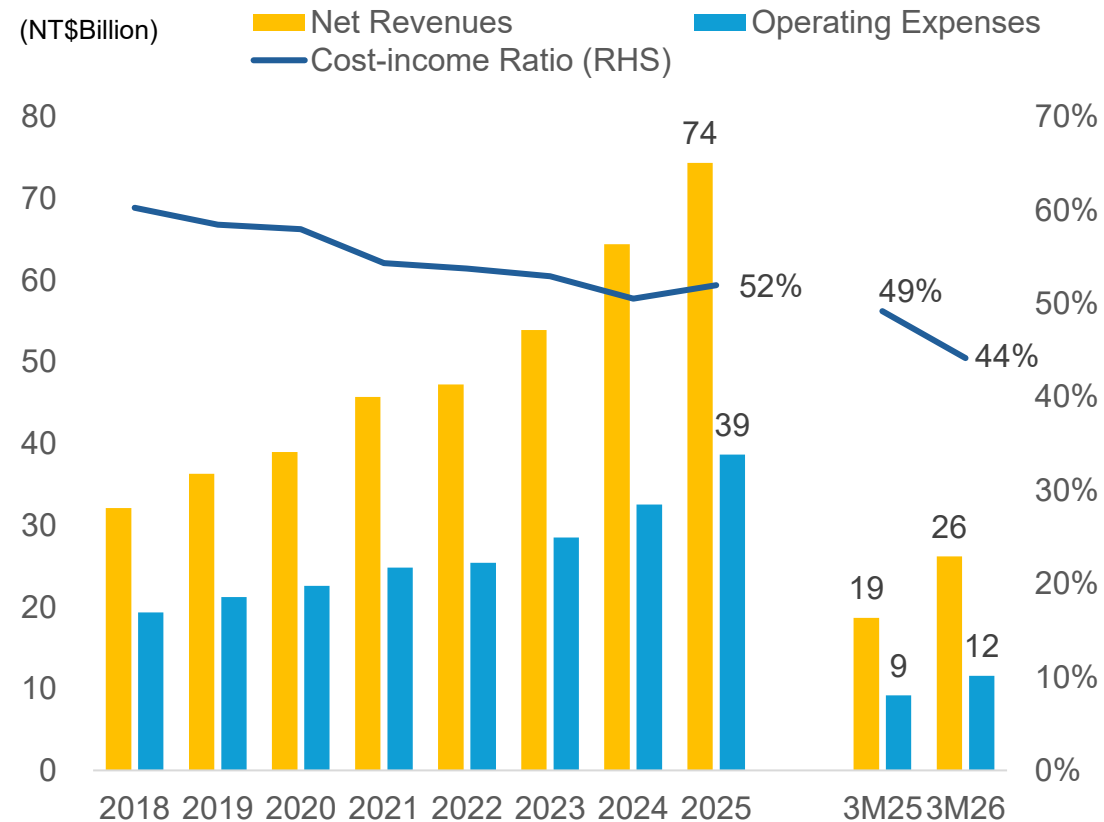
Note: 1. "Net interest income – Others" includes King's Town Bank's financial data starting October 1, 2025.

Growing Efficiently Through Technology

IT CAPEX

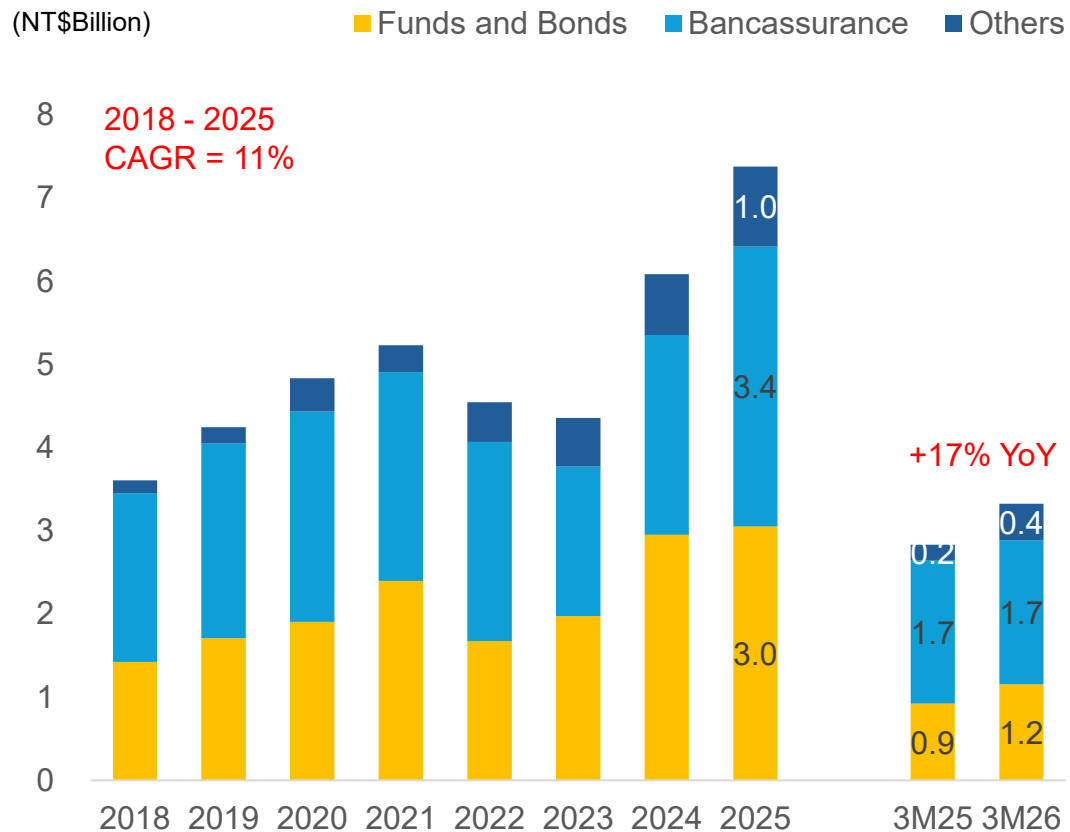


Cost-income Ratio

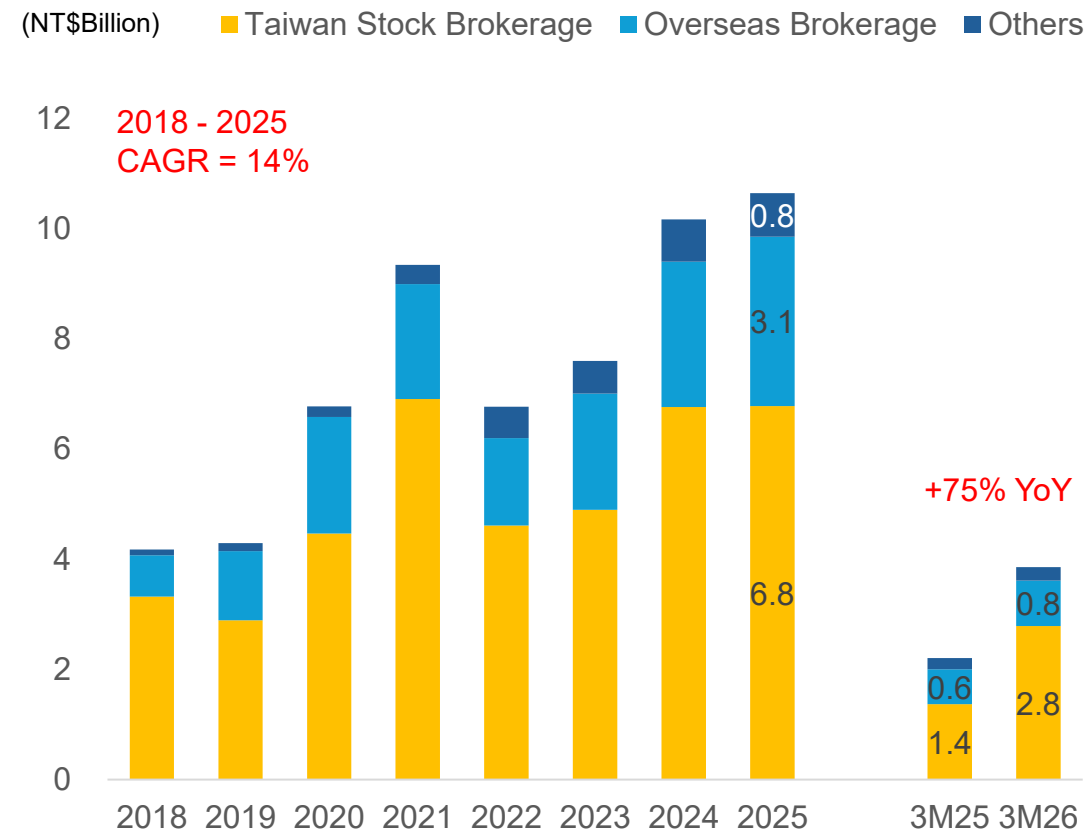


Capturing Value by Integrating Services

Wealth Management Fees



Brokerage Fees¹

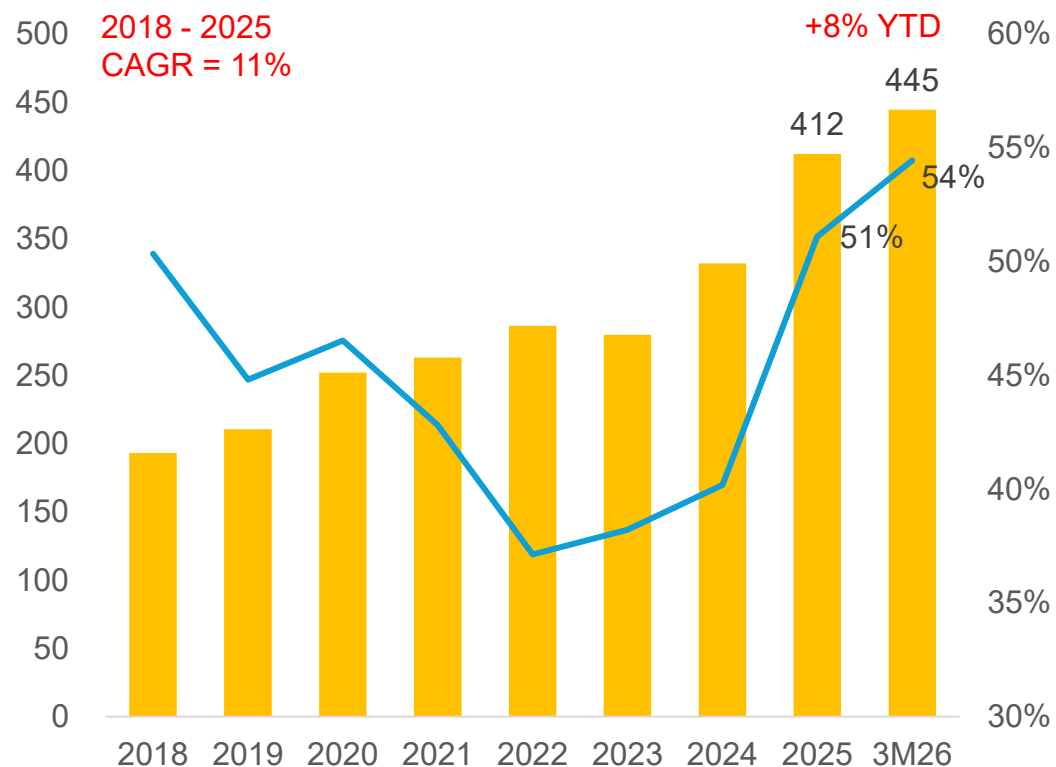


Note: 1. Overseas brokerage is referred to sub-brokerage service for overseas markets.

Expanding Global Footprint to Create Customer Value

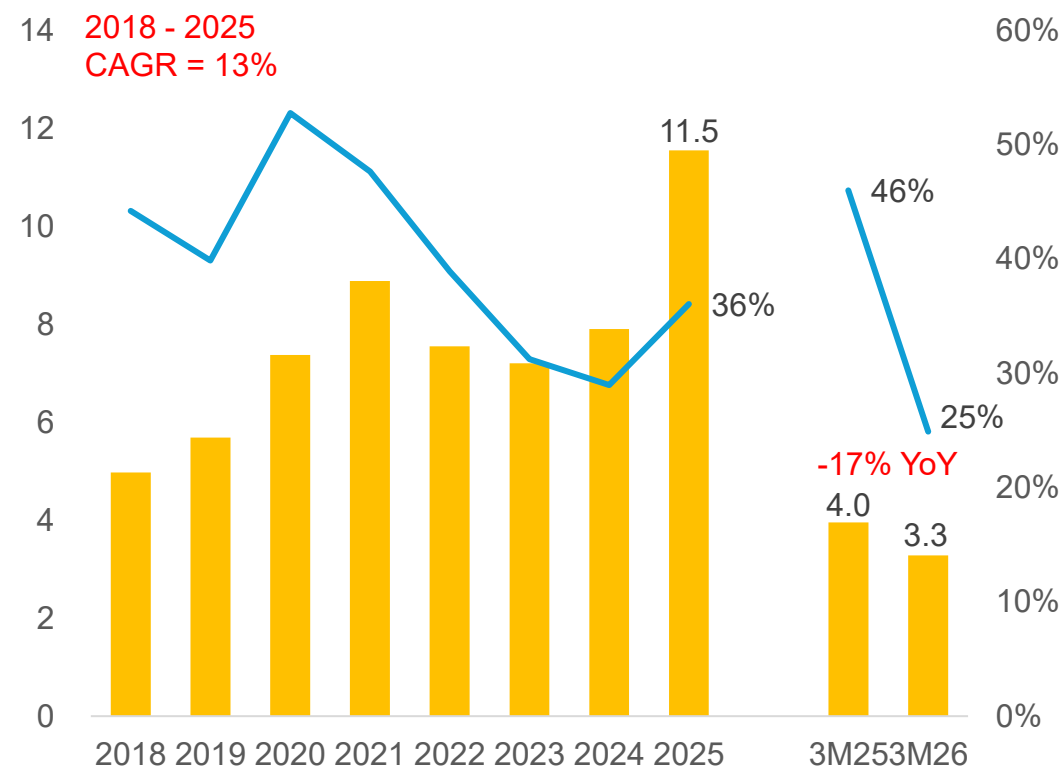
Foreign-currency Loans

(NT\$Billion) Foreign-currency Loans Foreign-currency LDR (RHS)



Profit Contribution from Overseas¹

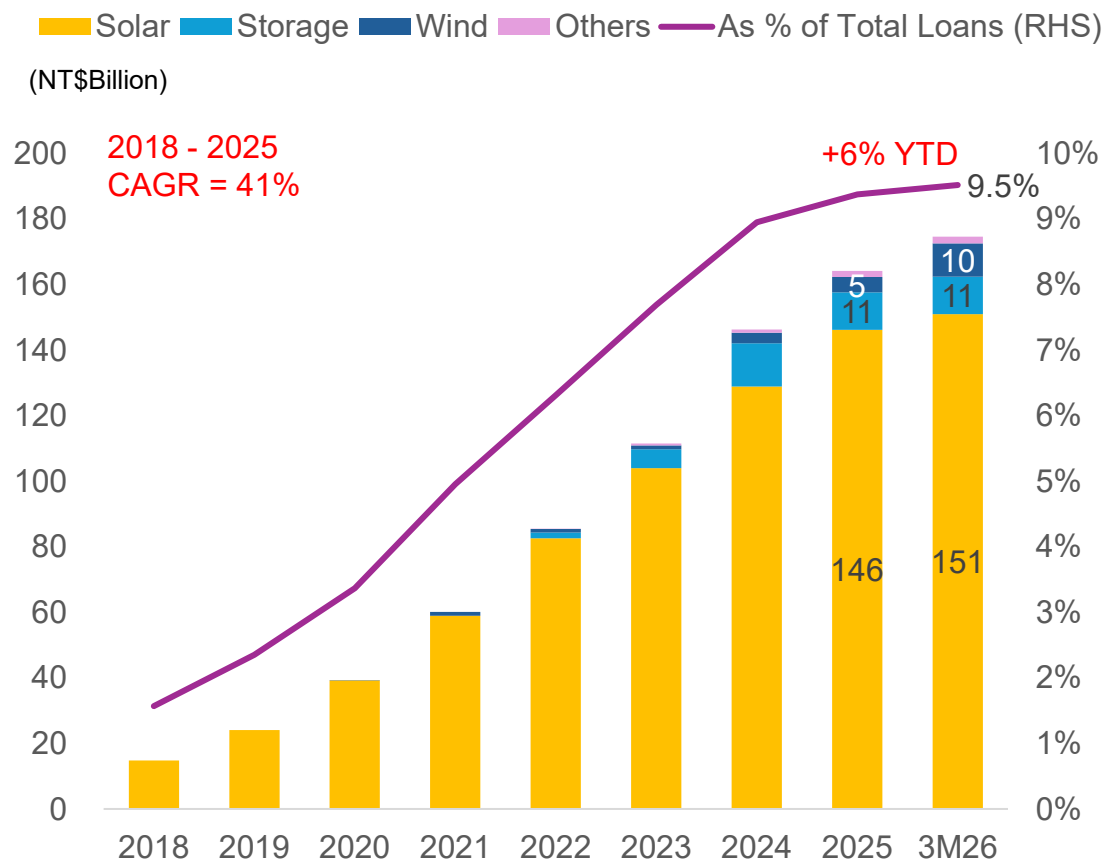
(NT\$Billion) Overseas Pretax Profit As % of Pretax Profit (RHS)



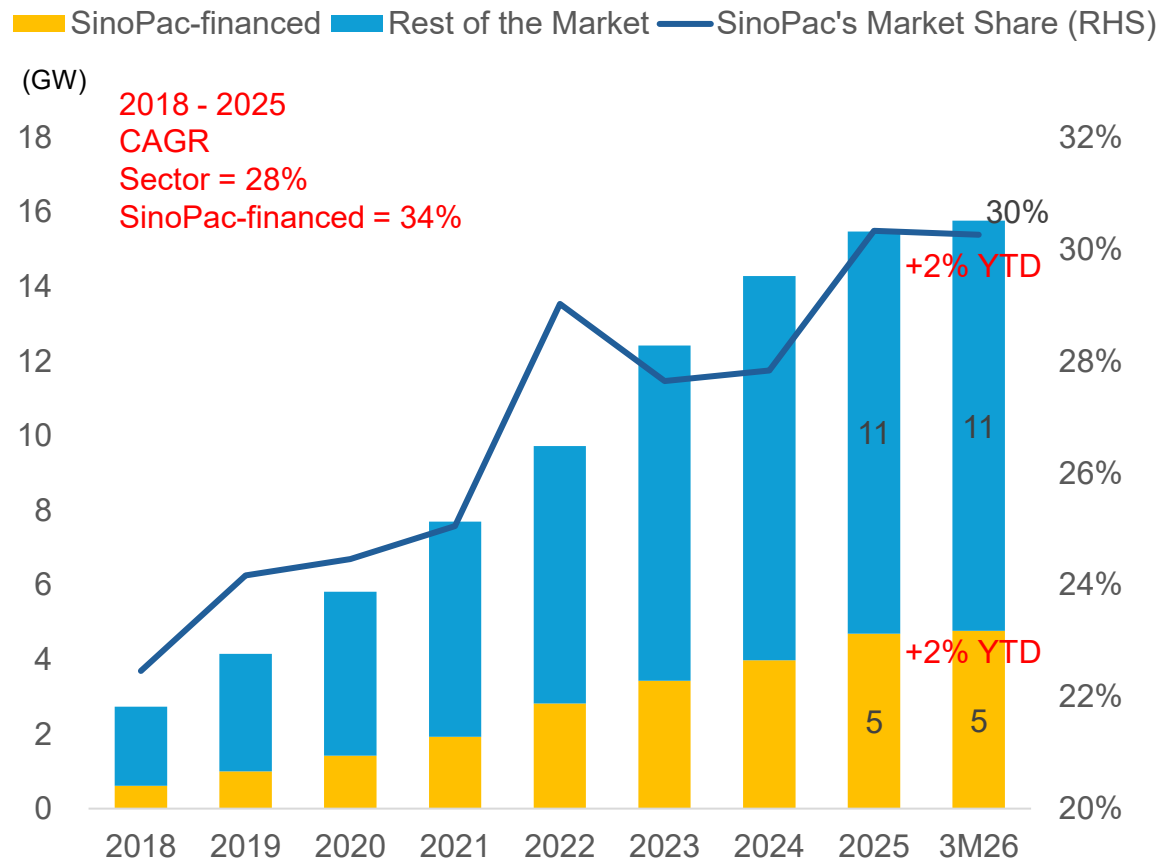
Note: 1. Including profits from the financial markets.

Aligning Environmental Responsibility with Superior Returns

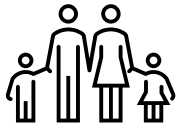
Green Financing Loans



Leader in Solar Power Financing



Capturing Offshore Capital Inflows to Taiwan



Overseas
Retail
Investors



- Facilitate Taiwan equity trading for offshore retail investors through Interactive Brokers under an omnibus account structure.



永豐金證券
SinoPac Securities



Overseas
Institutional
Investors

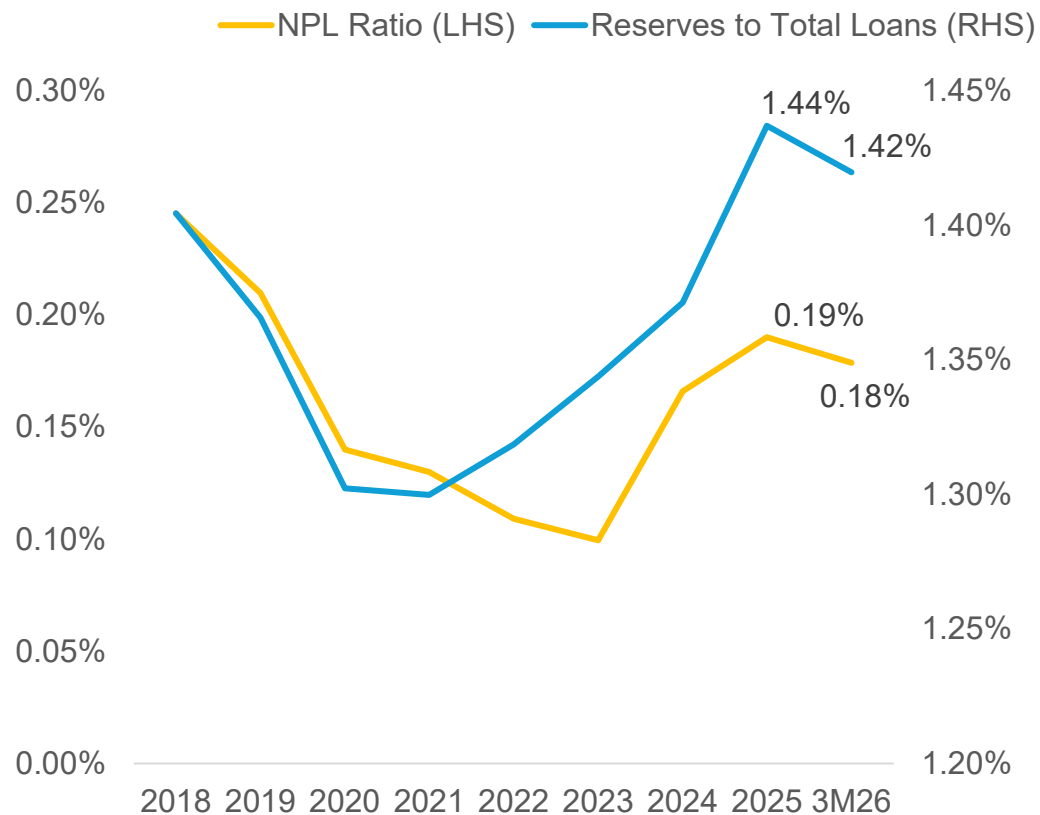


- Facilitate Taiwan equity trading for global institutional investors via CLSA, including block trades associated with MSCI index rebalancing.
- Co-publish joint Taiwan equity research reports with CLSA, and organize overseas roadshows and investor conferences for Taiwan-listed companies.
- Provide securities borrowing and lending (SBL), financing, and equity swap services

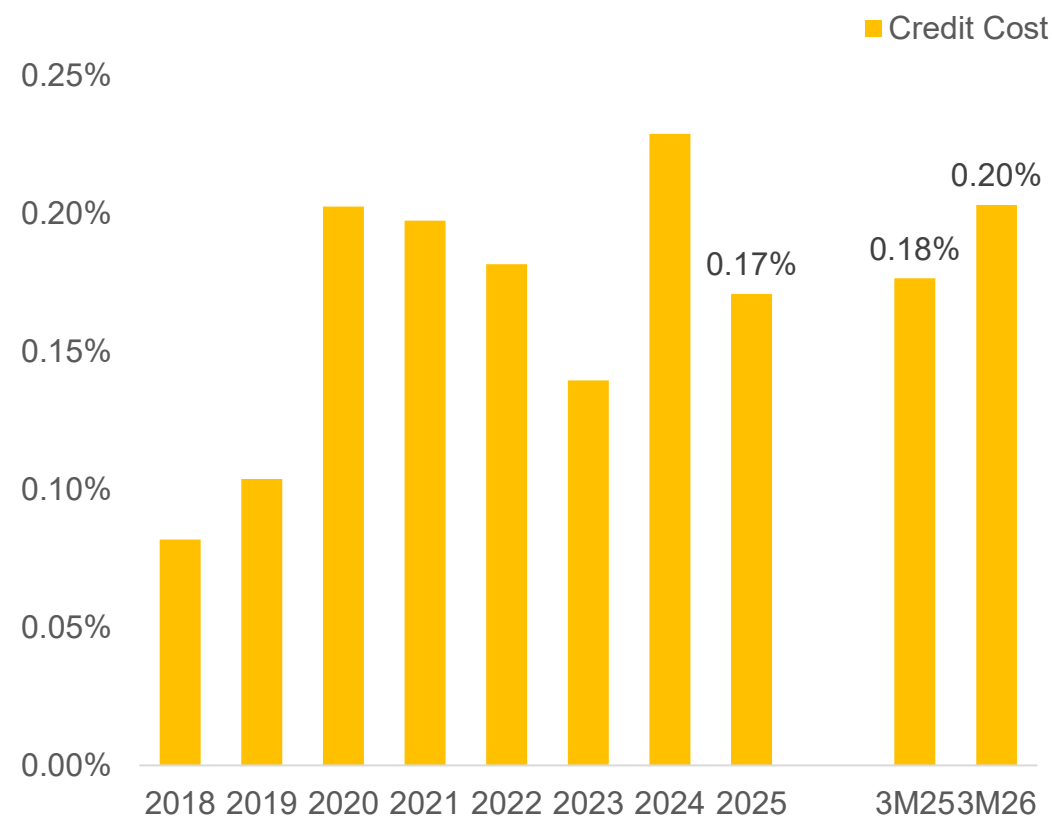


Strengthening Asset Quality through Prudent Provisioning

NPL Ratio vs. Reserve to Total Loans¹



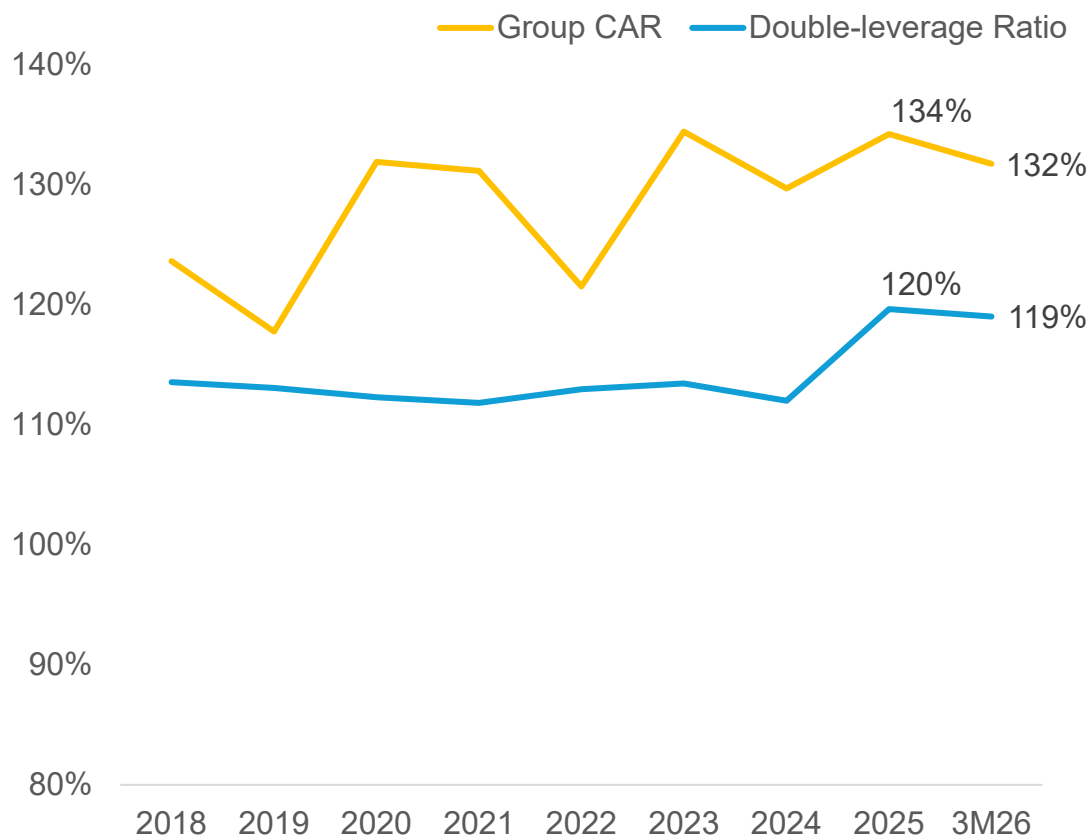
Credit Costs¹



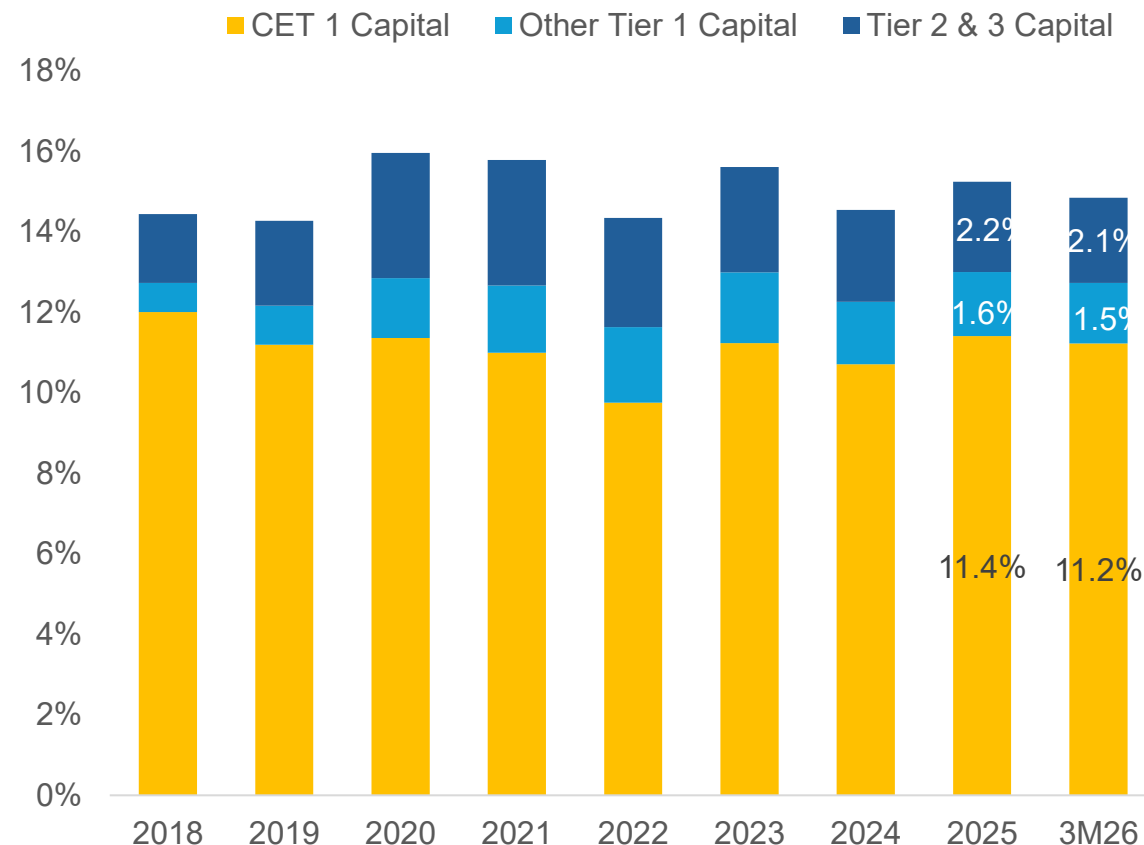
Note: 1. Figures were for Bank SinoPac only.

Building Financial Resilience

Group Capitalization



Capital Adequacy¹



Note: 1. Figures were for Bank SinoPac only.

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• About SinoPac Holdings

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• Strategies to Drive ROE Expansion

02

• **Sustainability Governance**

03

• Appendix: Analyst Meeting

04

Awards and Honors

**DJBIC World Index
DJBIC Emerging Markets
Index**

**MSCI
ACWI ESG Leaders Index
ESG Rating AAA**

FinanceAsia
Best Sustainable Bank, Best Commercial
Bank – SME, Best Strategic Initiative, Best Bank
for Financial Inclusion, Most Innovative Use of
Technology

**S&P Global
Sustainability Award
Silver Class**

**FTSE4Good TIP
Taiwan ESG Index**

**MOEA
Top Solar Award
Best Financial Service**

Euromoney
Taiwan's Best Bank for
Corporate Responsibility

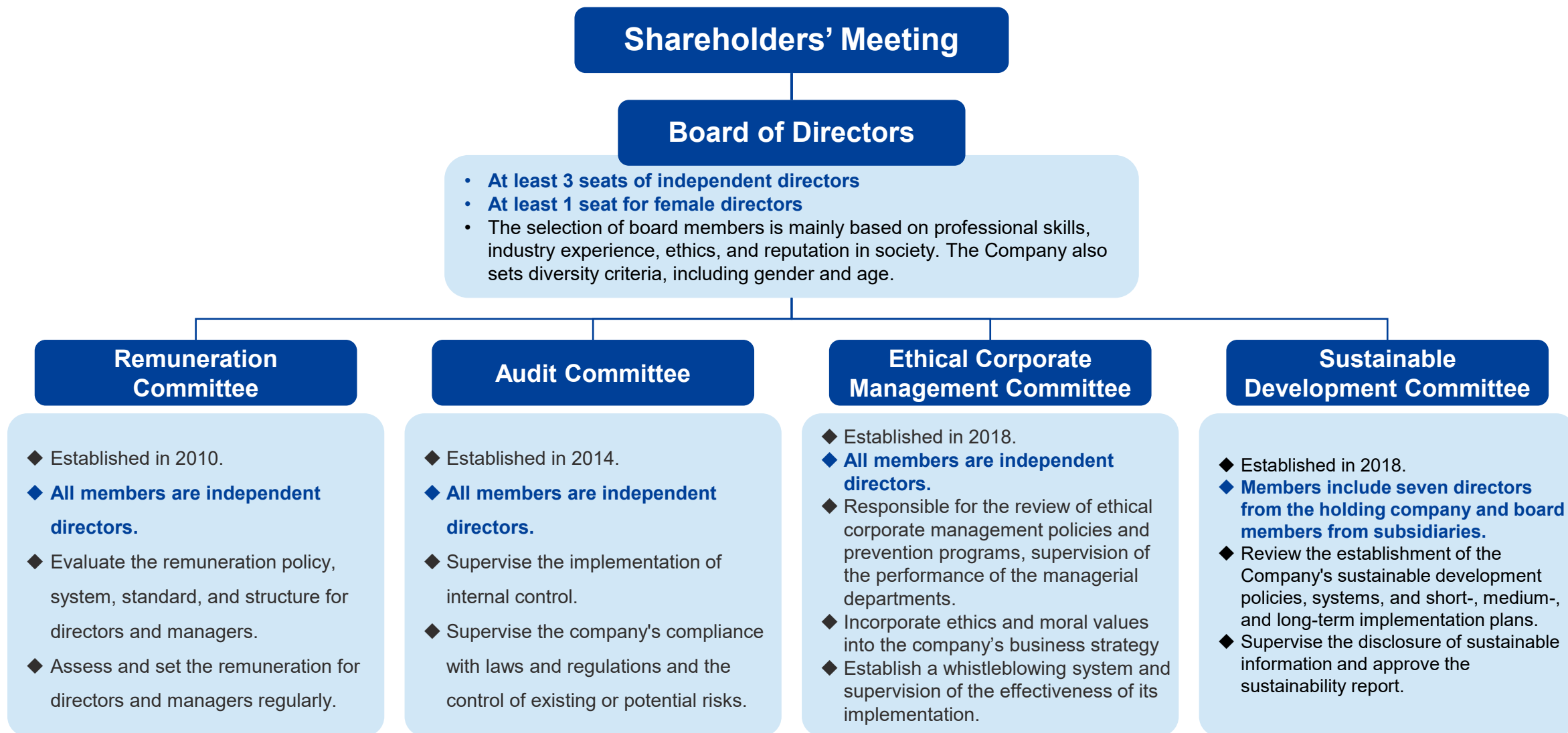
**Bloomberg Gender
Equality Index**

**HR Asia
Best Companies to
Work For in Asia**

CDP
(Carbon Disclosure Project)
A List

Forbes
World's Best Banks

The Board and Functional Committees



Diversified Board of Directors

Basic Information						Industry Experience						Professional Competencies								
	Title	Name	Gender	Age	Period in Office	Financial Holding	Bank	Securities	Insurance	Investment Trust	Other Industries	Banking	Commerce	Law	Finance/Accounting	Information Technology	Information Security/Protection	Environmental Change/Climate	Risk Management	
	NED	Shi-kuan CHEN	F	60-69	2020/05/13-	●	●			●	●	●	●		●	●			●	
	ED	Stanley CHU	M	60-69	2017/12/5-	●	●	●				●	●		●				●	
	NED	Chi-hsing YEH	M	50-59	2018/05/1-	●					●	●	●	●			●		●	
	NED	Wei-thyr TSAO	M	60-69	2020/05/13-	●	●	●			●	●	●		●				●	
	ID	Wei-ta PAN	M	70-79	2020/05/13-	●			●		●	●	●	●					●	
	ID	Huey-jen SU	F	60-69	2023/05/24-	●					●	●	●					●	●	
	ID	Wen-ling MA (Michelle Maa)	F	50-59	2023/05/24-	●	●			●		●	●		●				●	

Note: Duration of the Ninth Term of the Board of Directors will be from May 26, 2026, to May 25, 2029; The abbreviations ID, NED, and ED denote Independent Director, Non-executive Director, and Executive Director, respectively. The age of each director has been calculated based on the date of May 26, 2026.

Corporate Governance and Integrity Management

Board Performance Review

- **External:** At least once every 3 years by professional independent institutions or well-known scholars. **In 2025, the performance of our Board of Directors and its functional committees achieved benchmark status across all three dimensions: Structure, People, and Process & Information.**
- **Internal:** Mandatory self assessment every year. The results of 2018~2025 Internal Self-Evaluation of Board Performance were “Excellent”

Ethical Corporate Management

- The Ethical Corporate Management Committee is composed of 100% independent directors. 100% of directors and employees signed the compliance statements for the Ethical Corporate Management Policy.
- Established whistleblower reporting mechanisms and whistleblowing channels.

Executive Remuneration System

Long-Term Incentives and Remuneration

- To balance short-term and long-term remuneration, business performance and personal performance, cash and non-cash remuneration, SinoPac Holdings established the Long-Term Incentives and Remuneration.
- **The proportion of President and Vice President’s (top management) long-term compensation deferral is equivalent to more than 20% of the performance bonus, which is deferred by way of virtual shares and employee stock ownership. The performance evaluation period for the variable compensation is 3 years and the total lock-up period is 5 years, with a claw-back policy.**

Executive Performance Targets

Long-term performance targets

The long-term incentives for the President and Vice Presidents (senior executives) of SinoPac Holdings include **the financial performance, implementation of long-term strategies, TSR shareholder value of SinoPac Holdings and subsidiaries in the next 3 years, the risk management, corporate governance, and the sustainability indicators which additionally account for 15%** are considered as well.

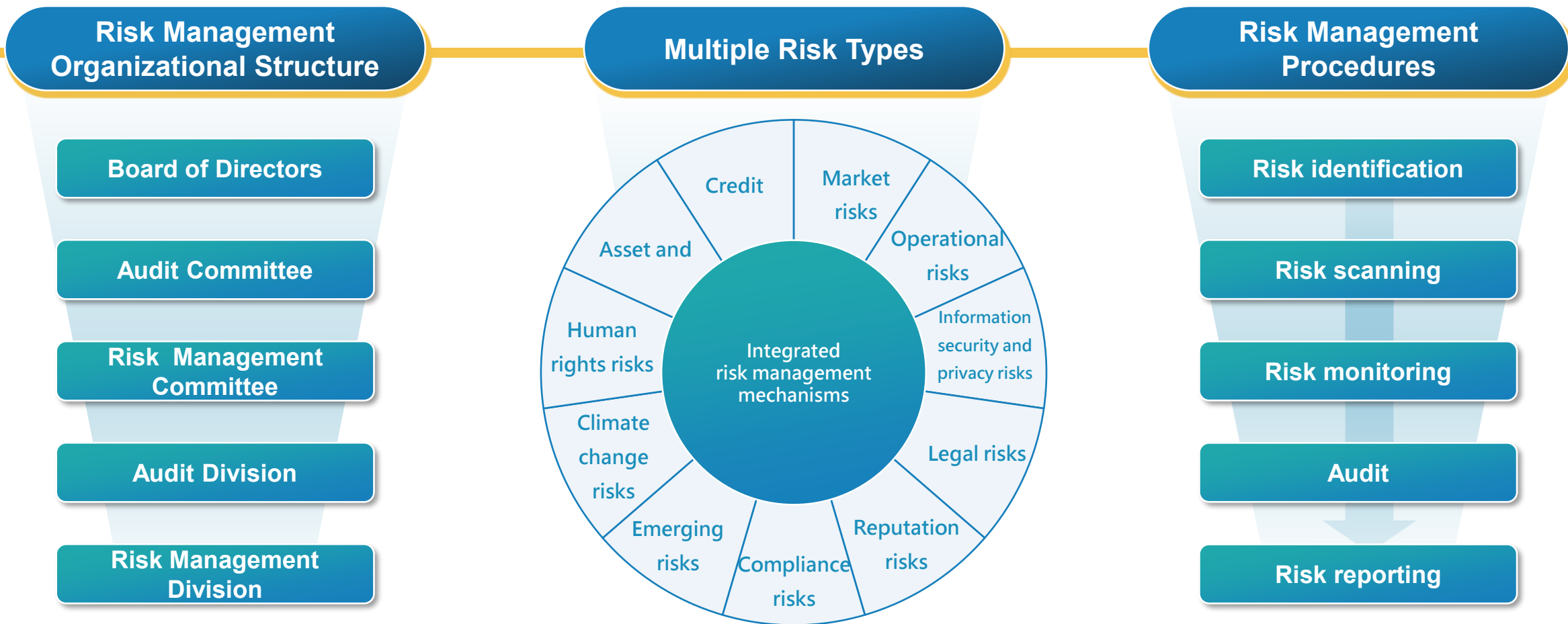
Metrics	Weight	Description
Financial Indicators	50-70%	Financial growth of company operations, such as ROA, ROE, total shareholder return (TSR), etc.
Strategic Indicators	25-50%	To ensure the realization of its medium-and long-term business objectives, the Company establishes and implements strategic business plans.
Management Indicators	-100%~+15%	To strengthen risk management and corporate governance, and to ensure sound organizational operations, the evaluation mechanism incorporates weighted deductions for the number of major penalties and bonus points for inclusion in sustainability-related indices.

Short-term performance targets of the President

Metrics	Weight	Description
Financial Indicators	20%	The Company's financial performance and comparison with competitors such as ROE, ROE ranking in the industry, budget attainment rate, total assets, and revenue.
Strategic Indicators	50%	Objectives of future medium and long-term strategies such as performance of digital transformation, driving overseas revenue growth, and mitigation and adaptation to material topics.
Sustainability and Internal Control Indicators	30%	Implementing three major commitments; attaching importance to ethical corporate management, legal compliance and risk management; executing key ESG tasks (including attention paid to climate risks and implementation of specific actions for net zero emissions which account for 10%).
Management Indicators	Additional items	Human resource indicators including talent retention and development, and occupational safety and health actions.

Comprehensive Risk Management System

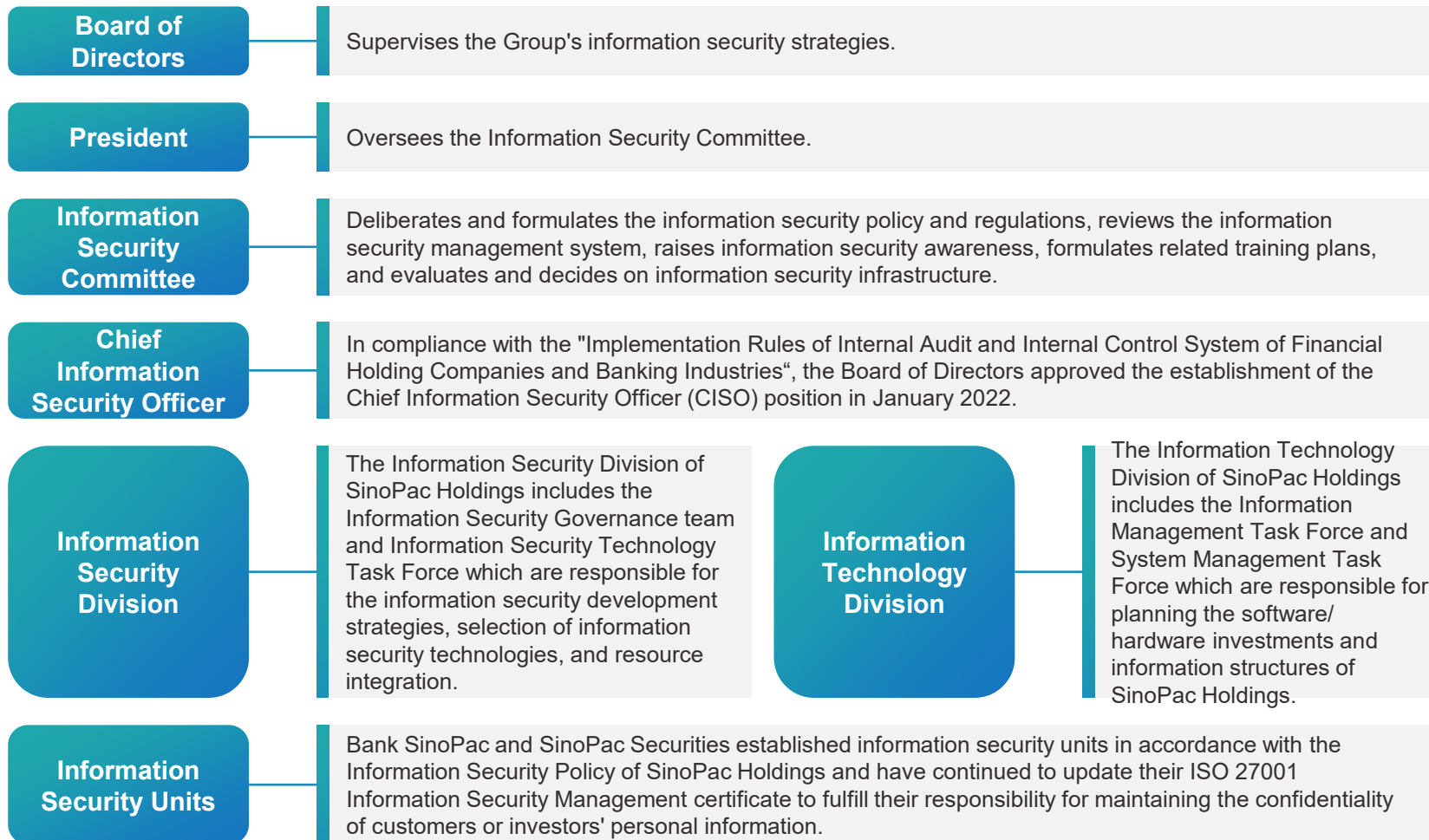
SinoPac Holdings' Risk Management Policy includes the identification, measurement, assessment, and management of risks. The risk management performance is periodically reported to the Board of Directors.



Enhance Information Security/ Cybersecurity Management

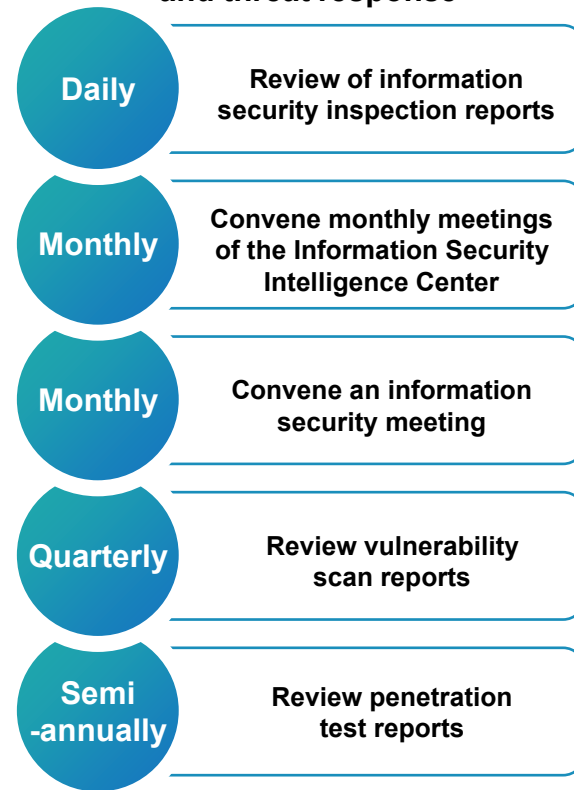


Governance Framework



Management Measures

Conduct periodic risk assessment and threat response



In recent two years, SinoPac Holdings and its subsidiaries had no fines and financial losses occurred by any accidents that cause damage to information systems or equipment.



Climate Change and Nature-related Risks Management



SinoPac Holdings and Bank SinoPac adopted TCFD and TNFD frameworks to publish the Climate and Nature-Related Financial Disclosures Reports respectively, both received the British Standards Institution (BSI) Level 5+: Excellence (the highest-grade verification) in TCFD climate-related financial disclosure conformity check and maturity model for three consecutive years

• The Board is the highest supervision unit for climate and nature governance.

- The Sustainable Development Committee and the Risk Management Committee take charge of critical issues such as the supervision of sustainable development, climate change and nature.
- The **climate change risks and the progress of related projects** are reported to the Risk Management Committee, the Audit Committee, and the Board **on a quarterly basis**. Starting in 2024, the **nature-related risks** are reported **every year**.
- Sustainability indicators weighted for 15% of the LTI program; climate-related KPIs of executives weighted for 3%~10%.**

• Use three lines of defense in internal control to manage climate and nature-related risks.

- Management of investment and lending risks:** With "Sustainable Finance Policy," ESG factors, climate change and biodiversity are incorporated into the decision-making process in responsible investment, responsible lending and the Equator Principles.
- Management of Operational Risks:** Establish "Business Continuity Plan (BCP)," "Emergency Incident Response Rules," and "Natural Disaster Emergency Response Guidelines" to enhance disaster response capabilities. Strengthen sustainable supply chain management and support low-carbon and sustainable suppliers.

• Identify climate and nature-related risks and opportunities every year and formulate mitigation or adaptation measures.

- Analyze **climate scenarios** of physical and transition risks **across value chain and evaluate the potential quantitative financial impacts** to assess climate resilience.
 - Utilize the **TNFD framework and LEAP approach** to analyze biodiversity impacts, evaluate nature-related sensitive industries, and **conduct exploratory scenario analyses on water resource** dependency and its impact on high-dependency, high-impact industries.
- Promote low-carbon transitions** by setting SBTs, increasing use of green energy and adjusting our business.

• Set climate-related metrics with short, medium, and long-term targets

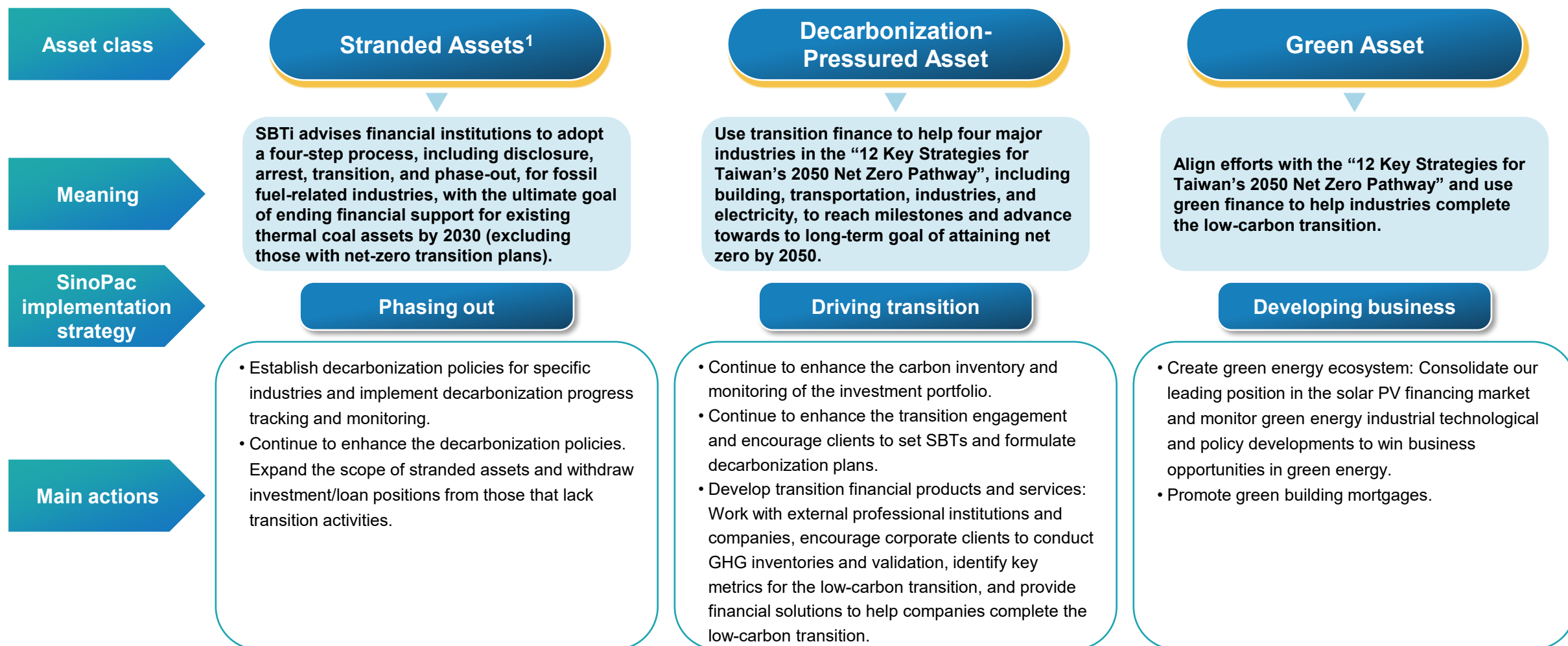
- Net-zero commitment: Achieve net-zero emissions across all financial portfolios by 2050.**

- SBTs were approved in January 2024 with regular monitoring of progress
- Conduct the **carbon inventory for Scope 3 financed emissions** with the **PCAF standards** and completed the **ISO 14064** verification.
- Decarbonization policy:** Since 2022, we have planned to gradually exit investments and financing in thermal coal and unconventional oil and gas. For clients in high-carbon industries that **lack transition measures**, we will consider including them in our decarbonization policy.



Decarbonization of the Investment and Financing Portfolios

SinoPac Holdings has developed a 5-year net-zero strategy with short, medium, and long-term goals. The progress and effectiveness of the strategy are reviewed on a rolling basis and reported regularly to the Sustainability Development Committee and the Board of Directors. The progress is also publicly disclosed in the annual sustainability report



Note: 1. Stranded assets refer to assets that are technologically outdated or do not comply with regulatory requirements, cannot be used, must be accounted for in depreciation, and invariably incur losses upon disposal. Stranded assets are prevalent in industries that are affected by policies adopted to address climate change risks such as energy, manufacturing, or transportation and those that are adversely affected by changes in the environment.

Social Finance



Micro, Small and Medium Enterprises (MSMEs)

- Bank SinoPac actively utilizes the guarantees provided by the "Small & Medium Enterprise Credit Guarantee Fund of Taiwan (TSMEG)" to provide diverse loan services for SMEs in Taiwan that meet their business models
- **DA BOSS Ecosystem:** Launching in 2024, DA BOSS aims to support companies with all the necessary processes from the establishment of the preparatory office and the setting up of the company. **Bank SinoPac created the "DA BOSS ecosystem platform" that provides entrepreneurs with integrated solutions** to help domestic medium and small enterprises and startups to **move towards digital transition.**



Elderly and People with Disabilities

- Bank SinoPac launched the "Eldercare Trust" in 2016 to safeguard assets and promote proactive planning. We also hosts seminars to share trust concepts and practical insights with the elderly, people with disabilities, and their families, thereby improving access to financial services
- Accessible Finance: **In 2023, Bank SinoPac became the first institution to launch the Braille combo card.** The Braille design of the card helps the visually impaired clearly identify and use the card. Furthermore, Bank SinoPac also provides SMS notifications for visually impaired individuals to track credit card status via mobile reader function.



Migrant Workers

- **Bank SinoPac observed the inconvenience faced by migrant workers** trying to access financial services in Taiwan and implemented the "Migrant Worker Lending Program" in 2013. **It offered the first credit card for migrant workers in Taiwan – "SEA Rewards Mastercard" in 2020,** providing a new payment option other than cash to meet the needs of migrant workers.
- **In 2024, Bank SinoPac launched the first multilingual ADMigrant Pay that support 5 languages.** It also provides a mobile phone app and automated equipment to provide migrant workers with cardless cash payment services to create more convenient payment channels.



Young and Aspiring Middle Class Customers

- SinoPac Holdings strives to lower the barrier to financial services. To comprehensively meet the needs of young entrepreneurs and young, aspiring middle class, and underprivileged customers for financial services, SinoPac Holdings offers a wide range of products from house purchase to investment to achieve inclusive finance.
- **SinoPac Securities' Stock Savings Plan / Bank SinoPac's ShareShares Regular Savings Plan in US Stocks: Designed as a one-stop platform to help investors diversify their stock purchases and engage in long-term investments to build up wealth.**



Our Vision

翻轉金融 共創美好生活

Together, a better life.

SinoPac Holdings is working to create a better future by connecting finance to life and empowering all people to keep pace with the times and practice happiness. SinoPac Holdings has an expansive vision and respects employees, customers, communities, and the environment.

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• About SinoPac Holdings

01

• Strategies to Drive ROE Expansion

02

• Sustainability Governance

03

• **Appendix: Analyst Meeting**

04



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SinoPac Holdings

SinoPac Holdings Analyst Meeting

Q1 2026

2026/06/17

Disclaimer

This presentation materials distributed herewith may include forward-looking statements. The first quarter of 2026 financial data have been audited. All statements, other than statements of historical facts, that address activities, events or developments that SinoPac Holdings (“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

Executive Summary	1
Financial Highlights	2 – 5
Operating Performance Analysis	6 – 14
Appendix	15 – 28

Executive Summary

1Q26 net revenue and net profit hit consecutive quarterly records, driving an annualized ROE of 17.09%

NT\$Mn	1Q26	QoQ	YoY
Net Revenue	26,199	38.3%	40.4%
Net Profit	10,974	82.0%	52.4%

NII rose on lower funding costs, M&A benefit, and loan growth; fees on robust WM and brokerage momentum

NT\$Mn	1Q26	QoQ	YoY
Net Interest Income	11,931	3.7%	40.8%
Net Fee Income	9,232	67.2%	42.8%
Others	5,036	163.2%	35.4%

Through M&A and organic growth, total assets grew by 20% YoY, while capital level remained solid

- Total Assets: NT\$3.82 trn, +3.4% QoQ, +20.0% YoY
- Total Loans: NT\$2.03 trn, +4.6% QoQ, +19.2% YoY
- Capital Adequacy: Group CAR 132%; Bank SinoPac: CET1 ratio 11.2% and CAR: 14.8%

Awards and Achievements

SinoPac Holdings and its subsidiaries won 32 awards in 1Q26. Some are highlighted below:

- Bank SinoPac was honored by Financial Supervisory Commission as Top 25% in the 3rd Sustainable Finance Evaluation
- Bank SinoPac was honored by *The Asset* at Triple A Digital Finance Awards 2026 with Digital Project Awards – Best API Project, Digital Project Awards – Best Digital Upgrade, Digital Project Awards – Best Digital Loyalty Project, Experience Awards – Best Digital Customer Support Experience, and Experience Awards – Best Digital Wealth Management Experience
- SinoPac Securities was honored by *Wealth Magazine* at 2026 Wealth Management Awards with Best Services in Securities, Best Wealth Appreciation in Securities, Innovative Trust Services in Securities: Innovative trust services for securities denominated in foreign currencies, Best Digitized Award, and Financial Services Innovation in Securities: Stock Gift Cards
- SinoPac Securities was honored by Taiwan Service Appraisal Association in 2026 Taiwan Financial Industry Fair Customer Treatment Survey as Excellent Experience Enterprise (Securities Category)
- SinoPac Investment Trust was honored by Taipei Foundation of Finance at the 29th TFF Bloomberg Best Fund Awards with Money Market Fund Domestic Type Shortlisted - SinoPac TWD Money Market Fund

Financial Highlights: SinoPac Holdings¹

NT\$Mn	2023	2024	2025	3M26	YoY	1Q26	4Q25	QoQ
Net Interest Income	24,444	25,792	38,282	11,931	40.8%	11,931	11,505	3.7%
Net Fee Income	14,750	19,686	22,344	9,232	42.8%	9,232	5,521	67.2%
Other Revenues	14,707	18,946	13,764	5,036	35.4%	5,036	1,914	163.2%
Net Revenues	53,901	64,423	74,390	26,199	40.4%	26,199	18,940	38.3%
Operating Expenses	-28,526	-32,558	-38,657	-11,571	-26.1%	-11,571	-10,280	-12.6%
Cost-income Ratio	53%	51%	52%	44%	-5%	44%	54%	-10%
PPOP	25,375	31,865	35,733	14,629	54.3%	14,629	8,660	68.9%
Provisions	-2,304	-4,571	-3,699	-1,456	-63.9%	-1,456	-1,626	10.5%
Net Income	19,764	22,229	26,569	10,974	52.4%	10,974	6,028	82.0%
ROA	0.74%	0.76%	0.79%	1.18%	0.25%	1.18%	0.69%	0.49%
ROE	11.55%	11.29%	11.53%	17.09%	3.14%	17.09%	10.13%	6.96%
EPS(NT\$)²	1.53	1.69	1.97	0.76	0.21	0.76	0.42	0.34
BVPS(NT\$) ²	15.22	16.19	17.63	18.31	1.48	18.31	17.63	0.68
Shares Outstanding (Mn Shares)	12,376	12,686	14,492	14,492	14.2%	14,492	14,492	0.0%
Total Assets	2,771,492	3,068,775	3,694,234	3,820,349	20.0%	3,820,349	3,694,234	3.4%
Total Equity	188,336	205,383	255,493	265,425	24.3%	265,425	255,493	3.9%
Total Assets /Total Equity (x)	14.72	14.94	14.46	14.39	-0.52	14.39	14.46	-0.07
CAR	134%	130%	134%	132%	-1%	132%	134%	-2%
DLR	113%	112%	120%	119%	7%	119%	120%	-1%

Note: 1. All the numbers were based on consolidated financial statements; 2. EPS figures were retrospectively adjusted for stock dividends, but BVPS figures were not adjusted.

Financial Highlights: Bank SinoPac¹

NT\$Mn	2023	2024	2025	3M26	YoY	1Q26	4Q25	QoQ
Net Interest Income	22,830	23,995	34,391	9,854	25.1%	9,854	9,488	3.9%
NIM	0.98%	0.96%	1.27%	1.40%	0.21%	1.40%	1.36%	0.04%
Fee Income	6,960	9,193	10,638	4,463	6.2%	4,463	1,503	196.9%
Other Revenues	10,595	12,854	7,534	2,753	3.2%	2,753	561	391.0%
Net Revenues	40,384	46,042	52,563	17,070	15.8%	17,070	11,552	47.8%
Operating Expenses	-19,069	-21,040	-25,819	-7,220	-10.6%	-7,220	-6,091	-18.5%
Cost-income Ratio	47%	46%	49%	42%	-2%	42%	53%	-10%
PPOP	21,315	25,001	26,745	9,850	19.9%	9,850	5,462	80.4%
Provisions	-2,000	-3,709	-2,994	-925	-21.5%	-925	-1,307	29.3%
Net Income	16,066	17,417	19,526	7,378	18.9%	7,378	3,399	117.1%
ROA	0.65%	0.66%	0.68%	0.99%	0.06%	0.99%	0.46%	0.53%
ROE	10.34%	9.73%	10.15%	14.77%	1.44%	14.77%	6.82%	7.95%
Total Assets	2,531,382	2,771,059	2,972,676	3,059,295	5.9%	3,059,295	2,972,676	2.9%
Total Equity	172,832	185,083	199,570	205,563	6.9%	205,563	199,570	3.0%
Total Assets /Total Equity (x)	14.65	14.97	14.90	14.88	-0.14	14.88	14.90	-0.01
Total Loans ²	1,450,468	1,634,939	1,751,476	1,834,787	5.7%	1,834,787	1,751,476	4.8%
Total Deposits	2,032,597	2,285,756	2,451,349	2,502,345	6.6%	2,502,345	2,451,349	2.1%
Loan-to-deposit Ratio	71.36%	71.53%	71.45%	73.32%	-0.59%	73.32%	71.45%	1.87%
NPL Ratio	0.10%	0.17%	0.19%	0.18%	-0.05%	0.18%	0.19%	-0.01%
Coverage Ratio	1350%	828%	769%	795%	161%	795%	769%	26%
Reserve-to-loan Ratio	1.36%	1.39%	1.45%	1.42%	-0.07%	1.42%	1.45%	-0.03%
CET1 Ratio	11.23%	10.71%	11.39%	11.22%	0.22%	11.22%	11.39%	-0.17%
Tier 1 Ratio	12.99%	12.26%	12.97%	12.72%	0.13%	12.72%	12.97%	-0.25%
CAR	15.61%	14.54%	15.21%	14.84%	0.00%	14.84%	15.21%	-0.37%

Note: 1. All the numbers were based on consolidated financial statements; 2. Total loans included credit card revolving balance and factoring account receivables but excluded non-accrual loans.

Financial Highlights: King's Town Bank^{1,2}

NT\$Mn	2023	2024	2025	3M26	YoY	1Q26	4Q25	QoQ
Net Interest Income	5,211	5,399	6,082	1,546	6.6%	1,546	1,472	5.1%
NIM	1.62%	1.72%	1.98%	1.92%	0.07%	1.92%	1.90%	0.03%
Fee Income	2,169	2,740	1,982	651	36.3%	651	486	33.9%
Other Revenues	2,218	910	360	126	101.6%	126	113	10.8%
Net Revenues	9,598	9,049	8,424	2,323	16.7%	2,323	2,071	12.2%
Operating Expenses	-2,337	-2,323	-2,966	-598	-2.9%	-598	-585	-2.2%
Cost-income Ratio	24%	26%	35%	26%	-3%	26%	28%	-2%
PPOP	7,261	6,727	5,458	1,726	22.4%	1,726	1,487	16.1%
Provisions	-9	-280	452	-358	13.0%	-358	-219	-63.6%
Net Income	6,207	5,024	3,791	1,539	144.1%	1,539	1,218	26.3%
ROA	1.67%	1.33%	1.02%	1.69%	1.01%	1.69%	1.35%	0.34%
ROE	13.42%	9.59%	6.94%	11.10%	6.53%	11.10%	8.50%	2.60%
Total Assets	372,712	380,215	362,927	365,110	0.7%	365,110	362,927	0.6%
Total Equity	50,115	54,626	54,641	56,229	0.8%	56,229	54,641	2.9%
Total Assets / Total Equity (x)	7.44	6.96	6.64	6.49	-0.01	6.49	6.64	-0.15
Total Loans	233,672	243,091	228,156	229,291	1.7%	229,291	228,156	0.5%
Total Deposits	297,829	297,492	291,490	292,324	-0.3%	292,324	291,490	0.3%
Loan-to-deposit Ratio	78.46%	81.71%	78.27%	78.44%	1.55%	78.44%	78.27%	0.16%
NPL Ratio	0.02%	0.02%	0.02%	0.06%	0.04%	0.06%	0.02%	0.04%
Coverage Ratio	7571%	6871%	6144%	2408%	-3374%	2408%	6144%	-3736%
Reserve-to-loan Ratio	1.55%	1.30%	1.37%	1.51%	0.17%	1.51%	1.37%	0.13%
CET1 Ratio	15.84%	16.58%	19.90%	19.90%	1.03%	19.90%	19.90%	0.00%
Tier 1 Ratio	15.84%	16.58%	19.90%	19.90%	1.03%	19.90%	19.90%	0.00%
CAR	17.00%	17.67%	21.07%	21.03%	1.01%	21.03%	21.07%	-0.05%

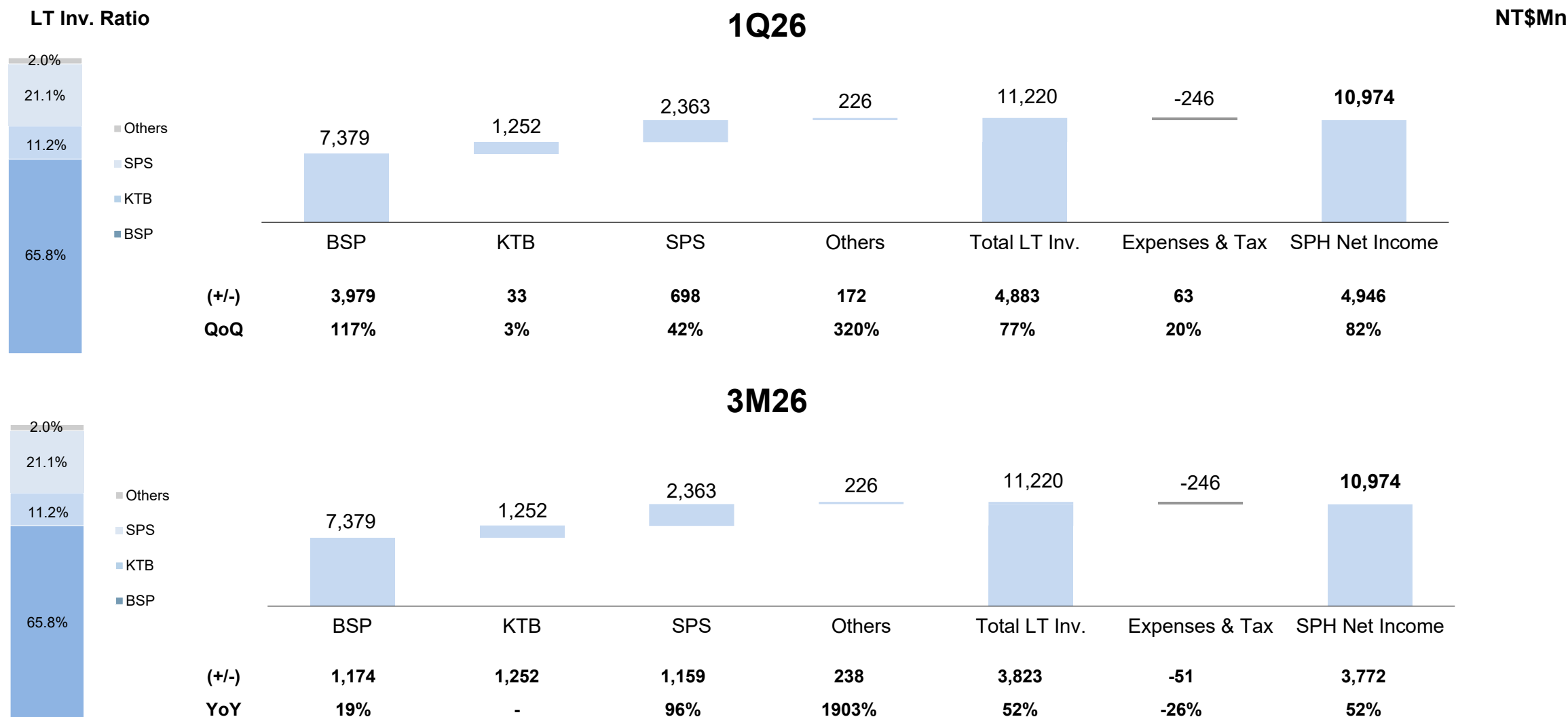
Note: 1. All the numbers were based on standalone financial statements. 2. Net income of 3M26 included a NT\$ 288 million gain from the disposal of King's Town Bank International Lease Co., which was applied to reduce goodwill at the holding company level.

Financial Highlights: SinoPac Securities

NT\$Mn	2023	2024	2025	3M26	YoY	1Q26	4Q25	QoQ
Recurring Income	9,379	13,027	13,783	4,460	55.6%	4,460	4,109	8.5%
Net Interest Income	395	886	1,204	258	-12.6%	258	304	-15.4%
Net Fee Income	8,238	11,056	11,701	4,257	78.2%	4,257	3,645	16.8%
Others	745	1,085	878	-54	-129.6%	-54	160	-133.9%
Capital Gains	1,384	2,056	2,453	1,438	372.0%	1,438	582	147.1%
Other Revenues	1,544	1,892	1,929	485	-9.3%	485	409	18.6%
Net Revenues	12,306	16,974	18,165	6,384	72.3%	6,384	5,100	25.2%
Operating Expenses	-8,300	-10,201	-10,807	-3,379	-46.4%	-3,379	-3,179	-6.3%
Cost-income Ratio	67%	60%	59%	53%	-9%	53%	62%	-9%
Net Income	3,836	5,831	6,487	2,363	96.3%	2,363	1,665	41.9%
ROA	1.95%	2.32%	2.15%	2.74%	0.99%	2.74%	2.18%	0.57%
ROE	12.02%	16.08%	16.53%	23.07%	10.48%	23.07%	16.77%	6.30%
Total Assets	223,692	279,545	323,830	374,471	35.5%	374,471	323,830	15.6%
Total Equity	34,237	38,276	40,230	42,845	9.1%	42,845	40,230	6.5%
Total Assets / Total Equity (x)	6.53	7.30	8.05	8.74	1.71	8.74	8.05	0.69
CAR	338%	372%	363%	319%	-34%	319%	363%	-44%
Brokerage market share	4.80%	4.78%	4.91%	5.06%	0.25%	5.06%	4.99%	0.07%
Avg. balance of margin trading	18,013	28,253	26,396	38,300	20.9%	38,300	29,966	27.8%
Margin trading market share	6.58%	6.99%	7.11%	7.50%	0.16%	7.50%	7.15%	0.35%

Note: All the numbers were based on consolidated financial statements.

SinoPac Holdings: Profit Contribution by Subsidiaries



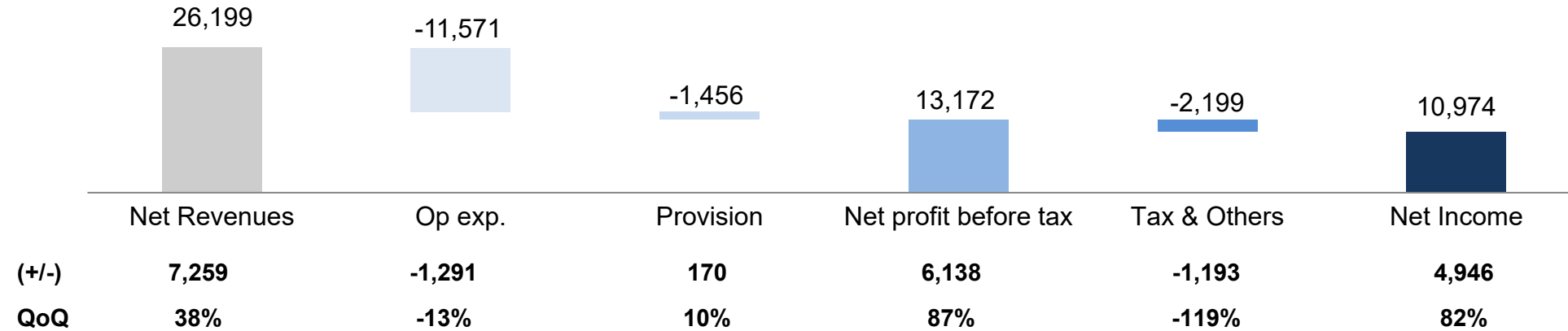
Note: 1. SinoPac Holdings' net income was its revenue deducted from interest expenses, operating expenses, and tax.

2. (+/-) was the current period deducted from the prior period, and a positive number/percentage change means a positive impact on profit and loss, and vice versa

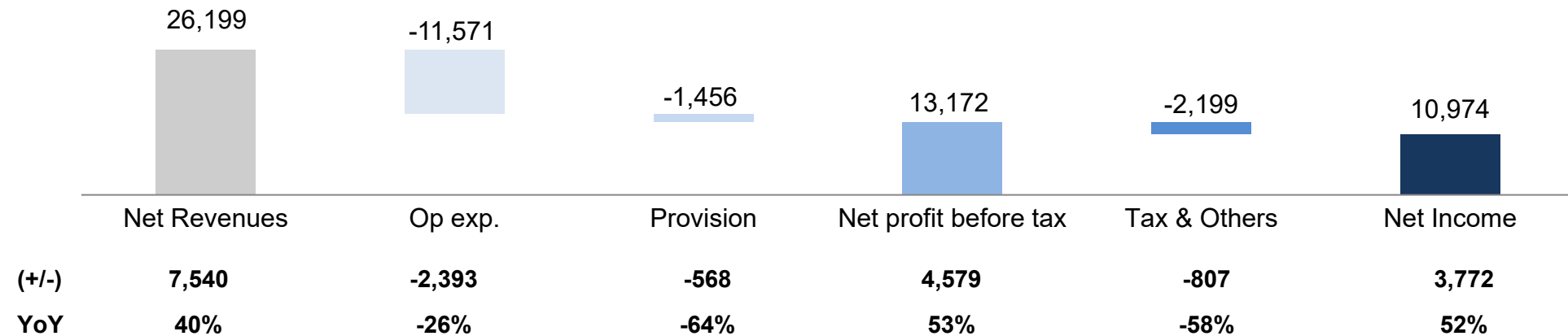
SinoPac Holdings: P&L Breakdown

1Q26

NT\$Mn



3M26

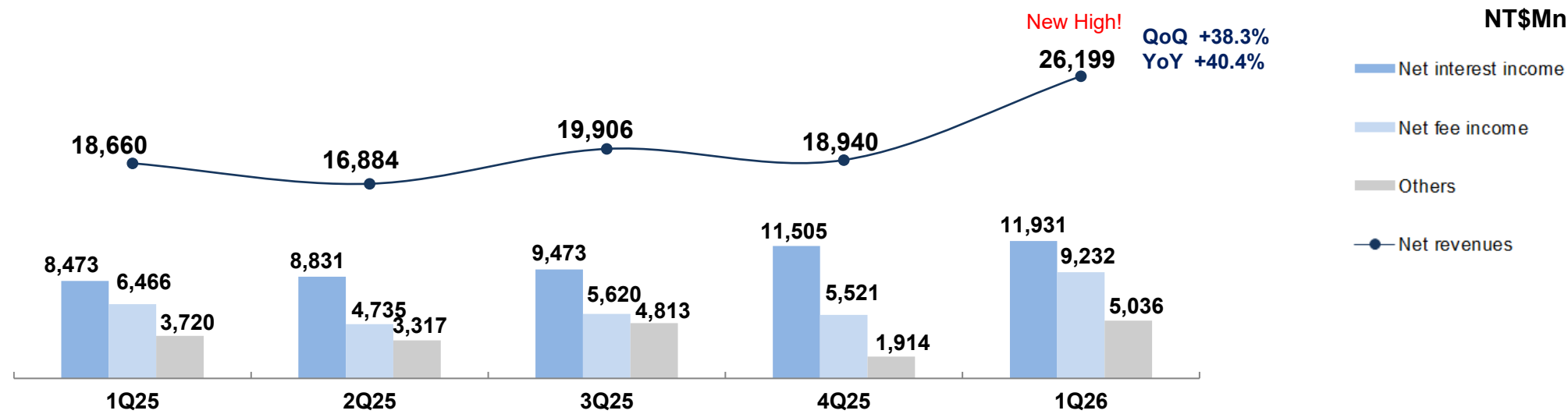


Note: 1. All the numbers are presented on consolidated basis.

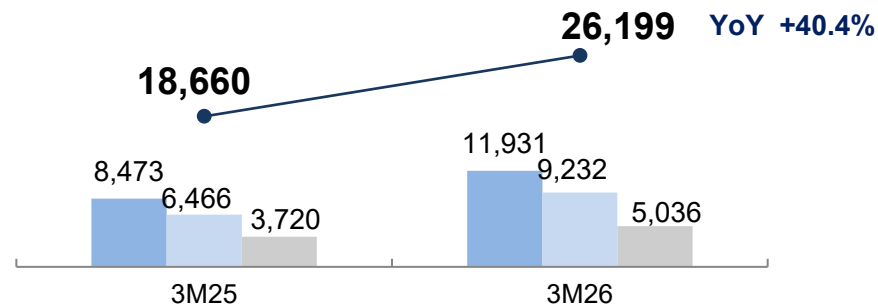
2. (+/-) was the current period deducted from the prior period, and a positive number/percentage change means a positive impact on profit and loss, and vice versa

SinoPac Holdings: Net Revenues Breakdown

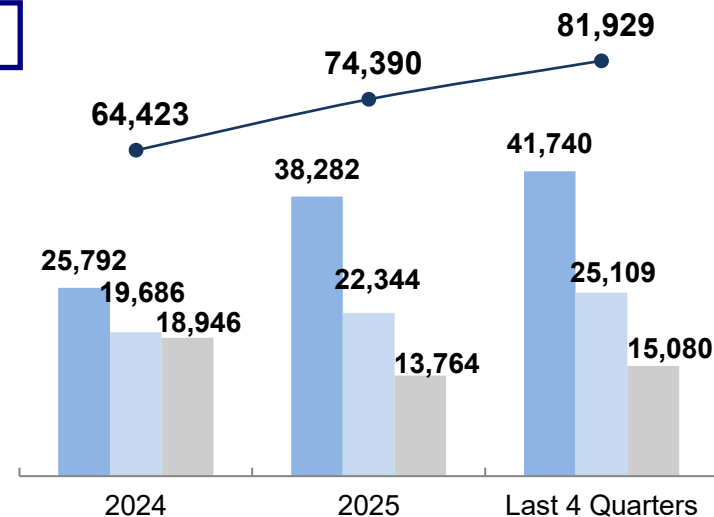
Quarterly



Yearly



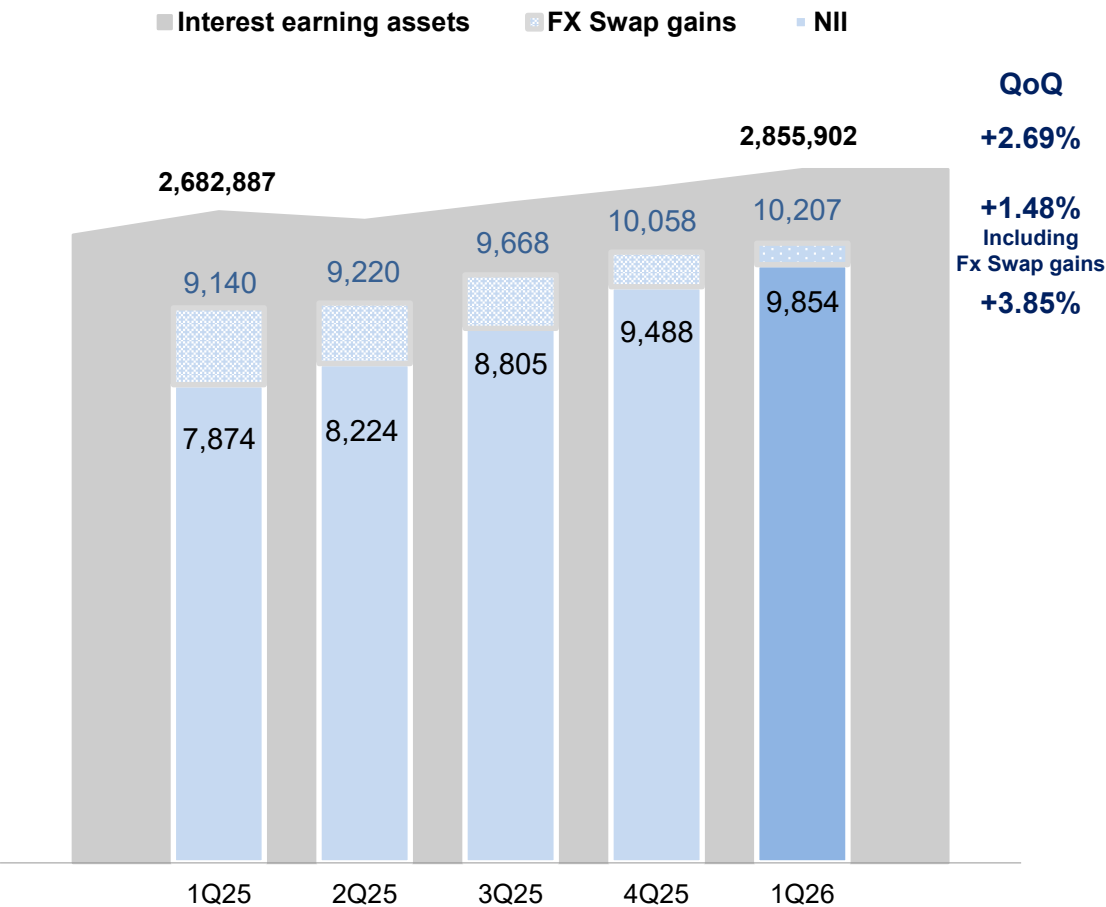
Year-to-date



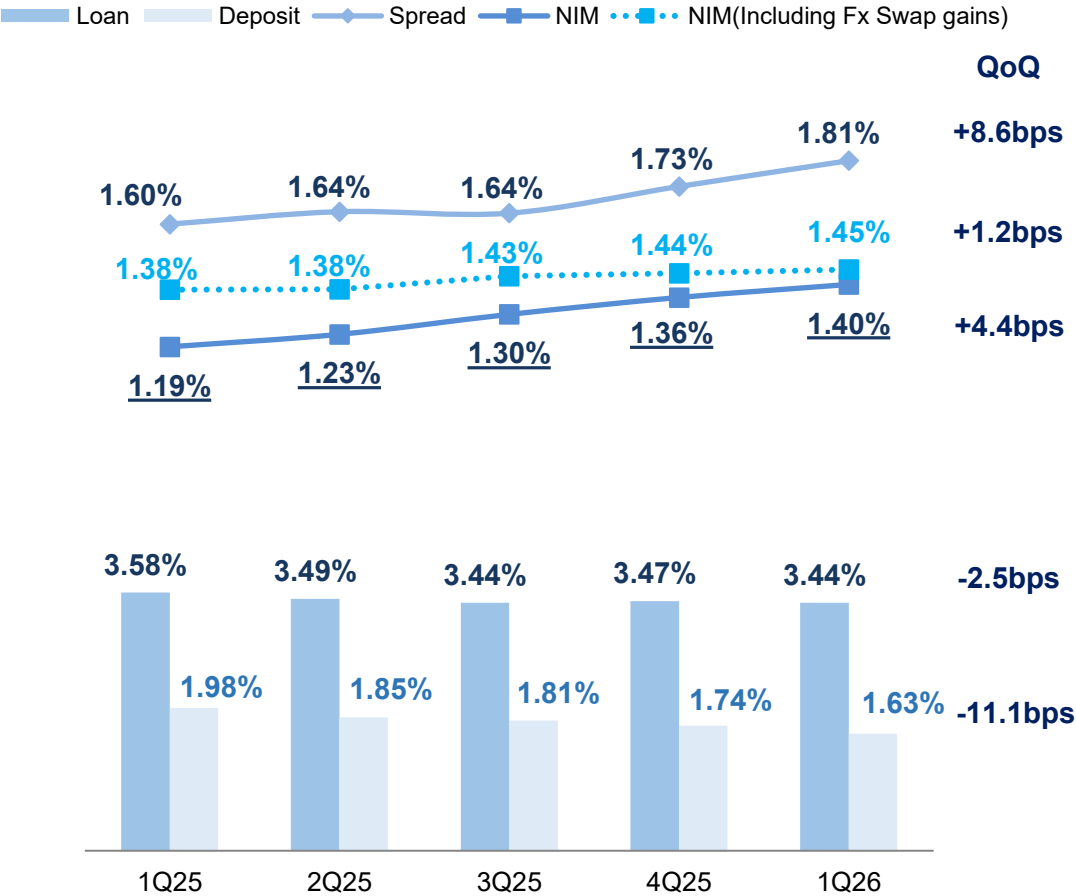
Note: All the numbers were based on consolidated financial statements.

Bank SinoPac: NIM & Spread

Bank SinoPac: Interest Earning Assets & NII



Bank SinoPac: NIM & Spread



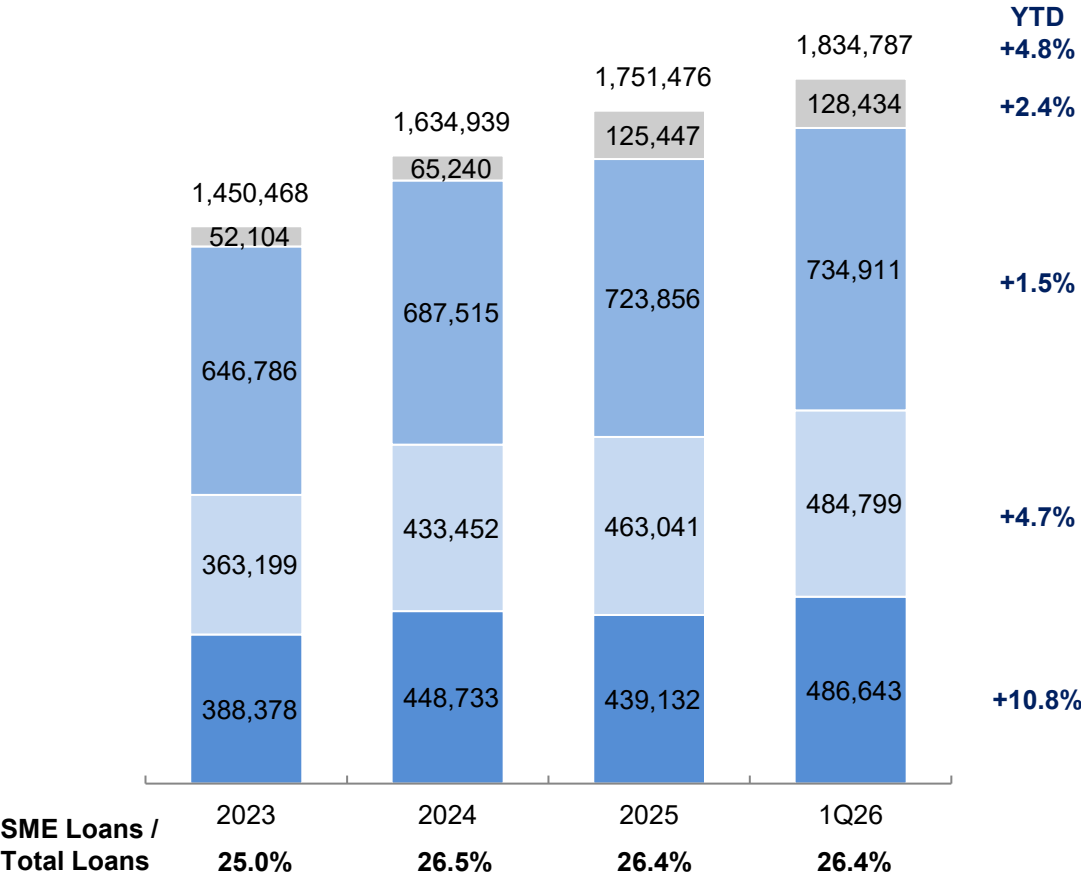
Note: All the numbers were based on consolidated financial statements.

Bank SinoPac: Loan Structure¹

NT\$Mn

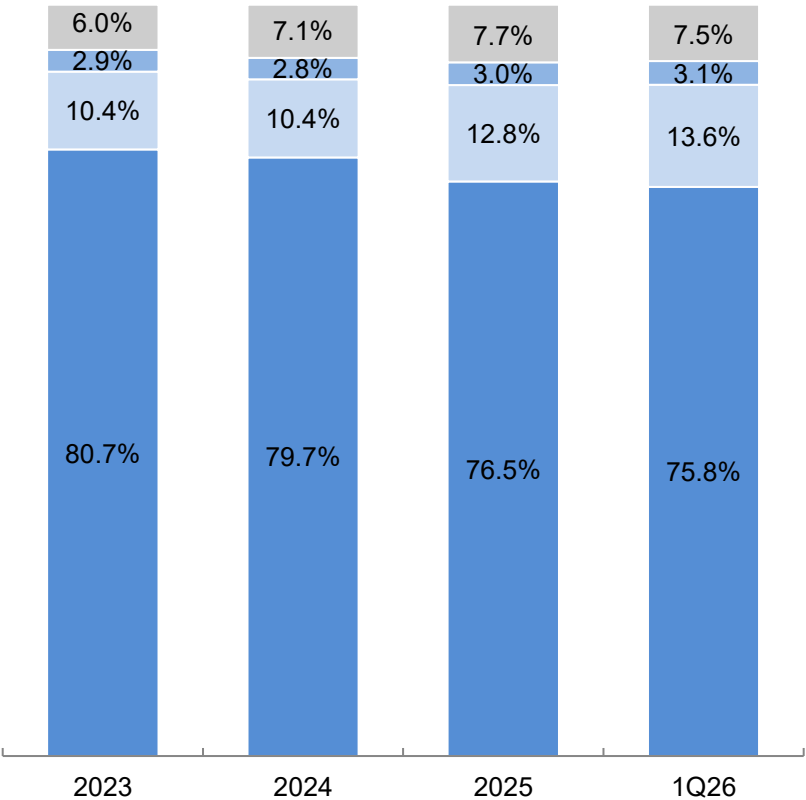
Bank SinoPac: Loan by Customer

■ Non-SME ■ SME ■ Individual ■ Consumer



Bank SinoPac: Loan by Currency

■ TWD ■ USD ■ RMB ■ Others



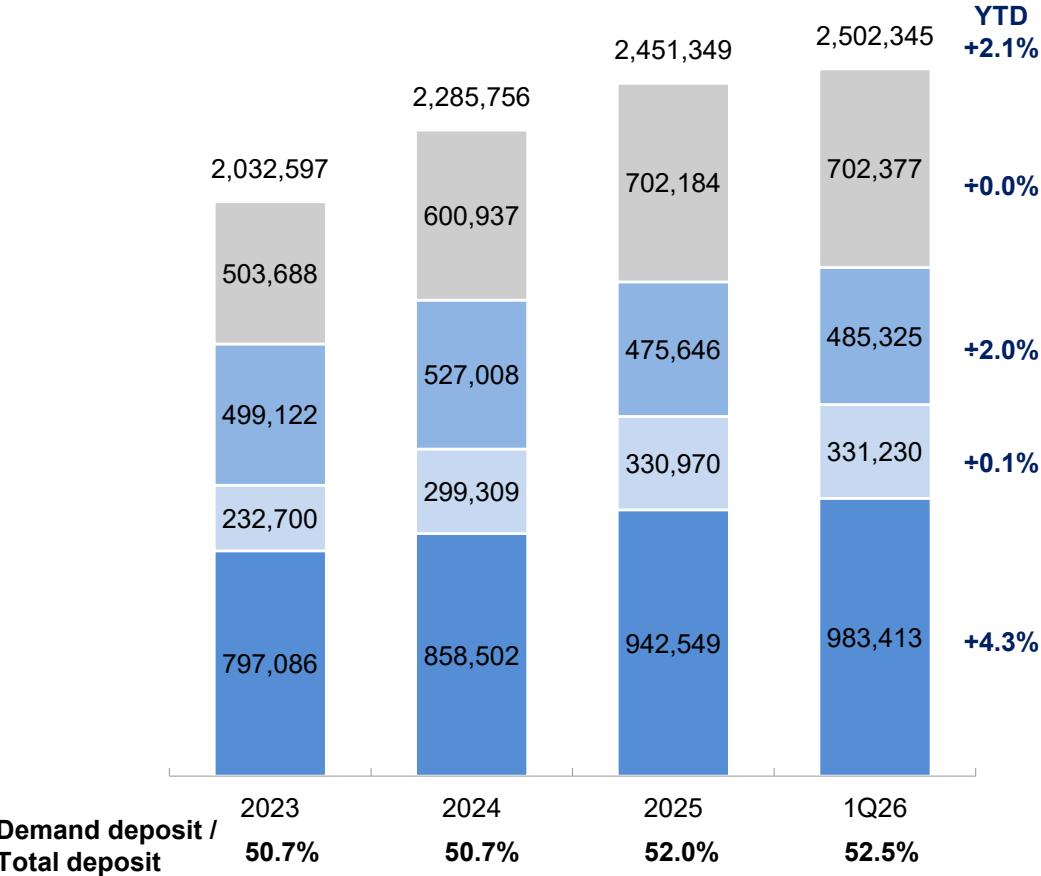
Note: 1. All the numbers were based on consolidated financial statements; 2. Total loans included credit card revolving balance and factoring account receivables but excluded non-accrual loans.

Bank SinoPac: Deposit Portfolio

NT\$Mn

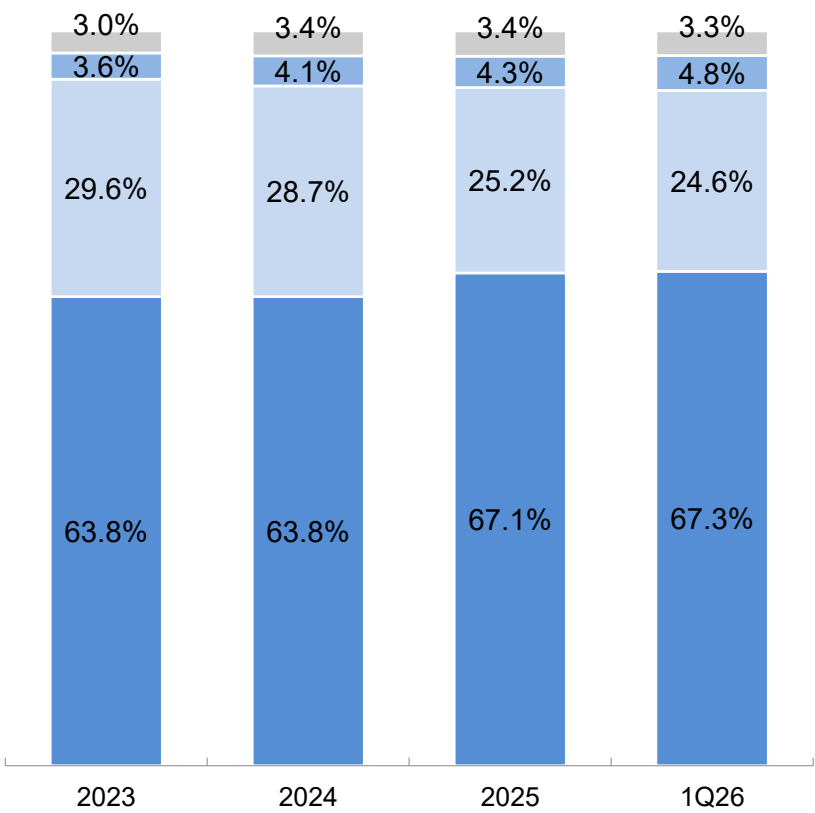
Bank SinoPac: Deposit by Products

■ NTD Demand ■ FX Demand ■ FX Time ■ NTD Time



Bank SinoPac: Deposit by Currency

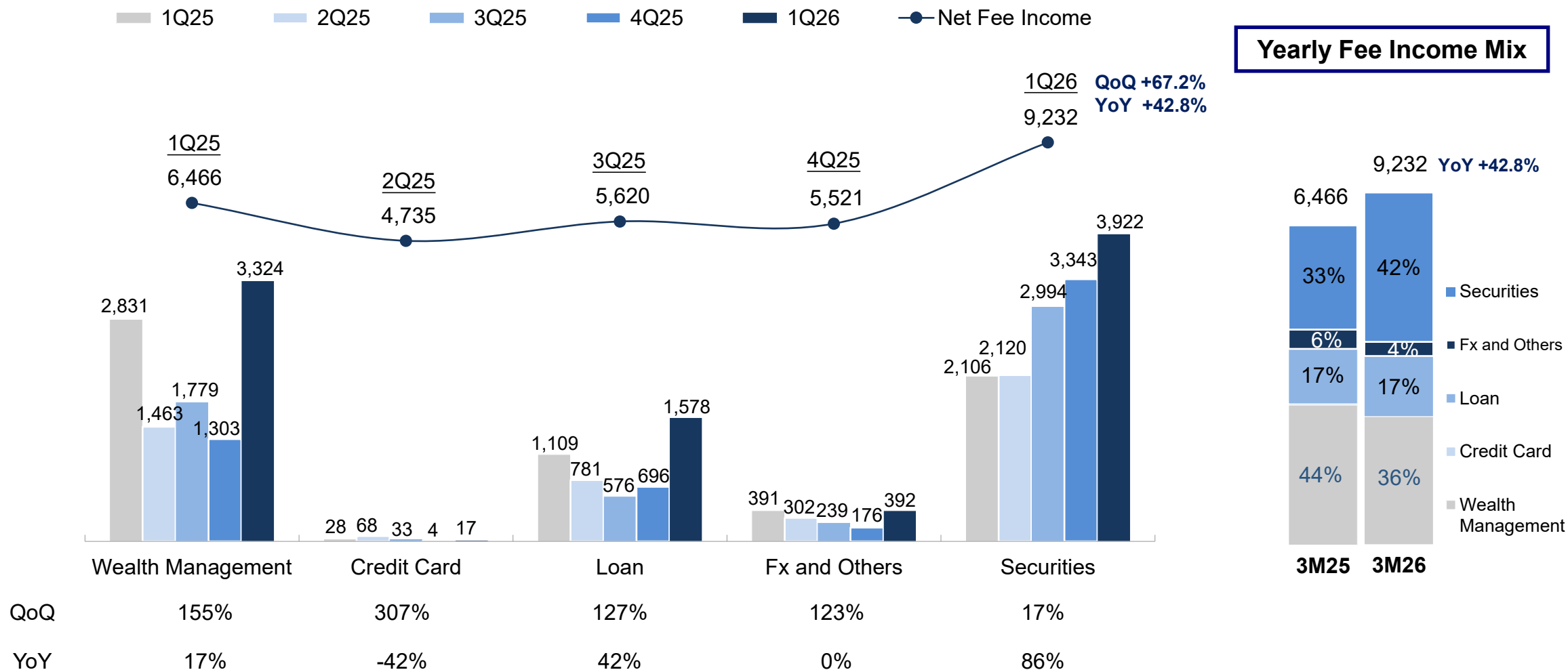
■ TWD ■ USD ■ RMB ■ Others



Note: All the numbers were based on consolidated financial statements.

SinoPac Holdings: Fee Income

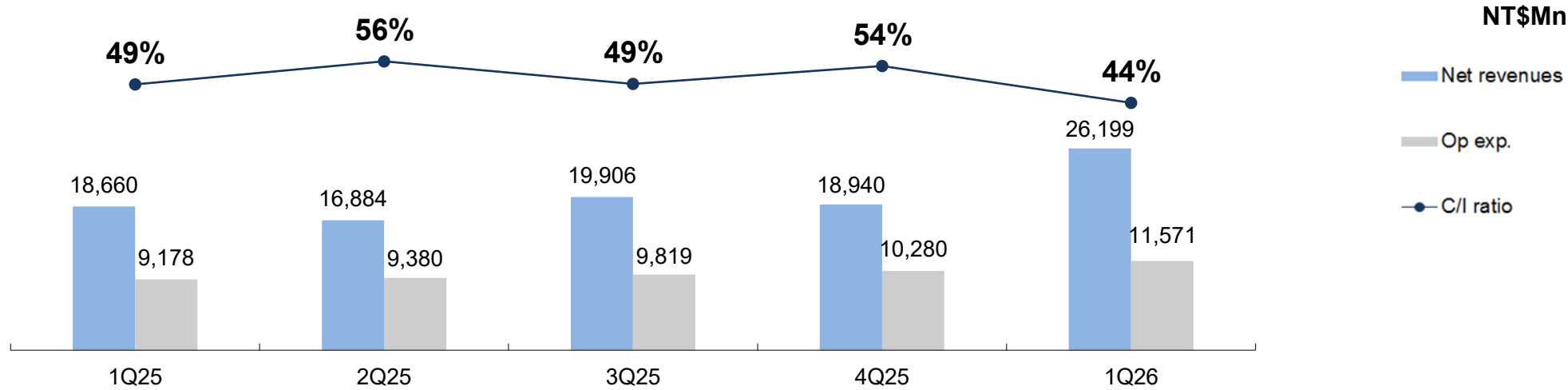
NT\$Mn



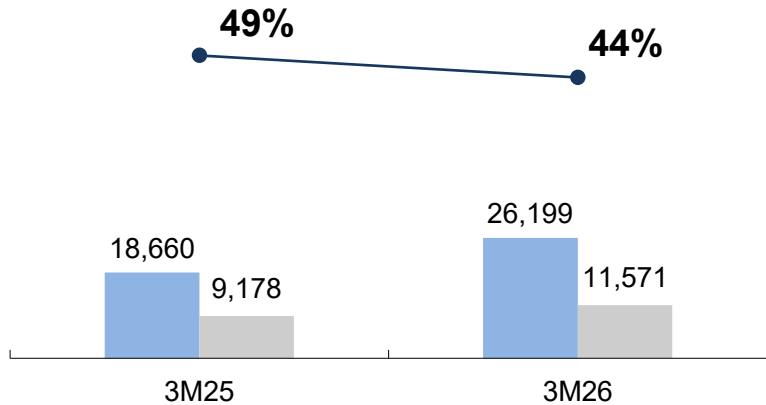
Note: All the numbers were based on consolidated financial statements.

SinoPac Holdings: Operating Expense

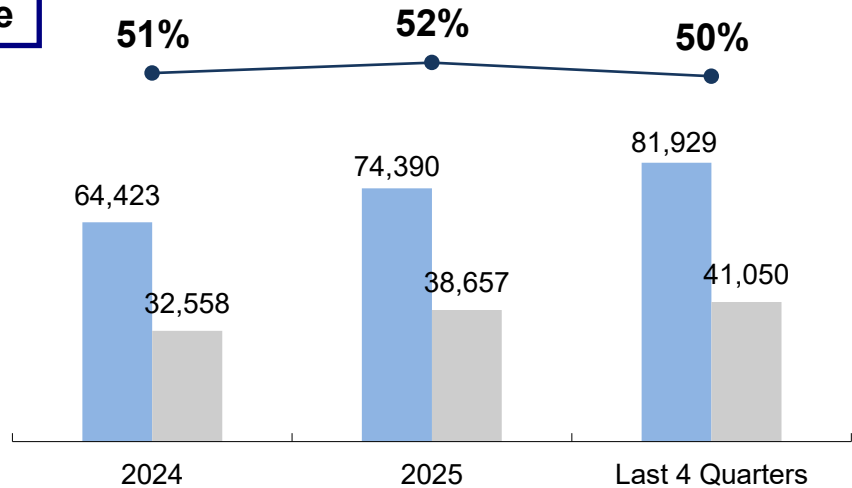
Quarterly



Yearly



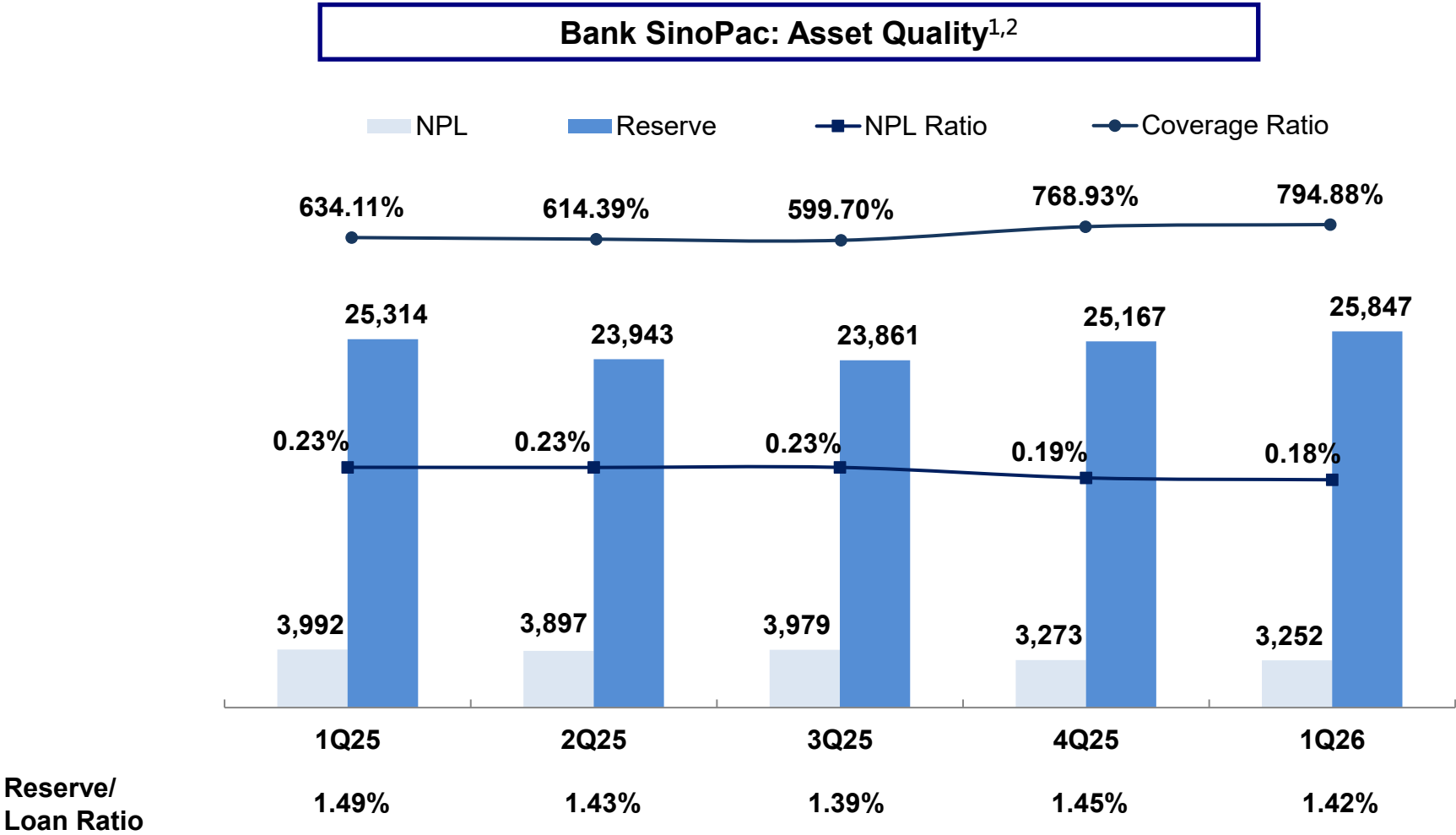
Year-to-date



Note: All the numbers were based on consolidated financial statements.

Bank SinoPac: Asset Quality

NT\$Mn



Note: 1. All the numbers were reported on regulator's definition and based on consolidated basis. 2. All the numbers excluded credit card revolving balance and factoring account receivables.

Appendix 1/14

SPH's Balance Sheet (Consolidated)

NT\$ Mn	Yearly Results		Quarterly Results					QoQ(%)	YoY(%)	YTD(%)
	2024	2025	1Q25	2Q25	3Q25	4Q25	1Q26			
Assets:										
Cash and cash equivalents, net	41,541	31,877	31,049	37,431	34,669	31,877	41,779	31.06	34.56	31.06
Due from the central bank and call loans to banks, net	154,822	271,089	201,501	195,560	245,498	271,089	283,061	4.42	40.48	4.42
Financial assets at fair value through profit or loss	163,695	188,873	131,463	120,500	135,988	188,873	193,958	2.69	47.54	2.69
Financial assets at fair value through other comprehensive income	385,260	460,376	404,577	360,880	402,074	460,376	467,434	1.53	15.54	1.53
Debt instrument investments measured at amortized cost	309,768	348,958	317,743	323,292	310,254	348,958	358,647	2.78	12.87	2.78
Securities purchased under agreements to resell	106,566	102,717	84,727	93,399	83,540	102,717	61,263	-40.36	-27.69	-40.36
Receivables, net	163,301	179,363	183,249	150,859	161,762	179,363	218,183	21.64	19.06	21.64
Current tax assets	436	291	532	332	386	291	452	55.42	-15.05	55.42
Non-current assets held for sale	0	12,259	0	0	0	12,259	0	-100.00	-	-100.00
Discounts and loans, net	1,608,209	1,944,988	1,706,765	1,668,685	1,702,488	1,944,988	2,033,972	4.58	19.17	4.58
Investments accounted for using the equity method, net	1,044	1,084	1,071	984	1,045	1,084	1,124	3.70	4.96	3.70
Other financial assets, net	75,612	74,791	59,412	55,569	86,960	74,791	76,437	2.20	28.66	2.20
Investment property, net	2,146	2,345	2,142	2,138	2,108	2,345	2,320	-1.08	8.32	-1.08
Property, plant and equipment, net	13,595	18,831	13,678	13,614	13,708	18,831	18,813	-0.10	37.54	-0.10
Right-of-use assets	3,935	4,501	4,454	4,468	4,418	4,501	4,482	-0.42	0.63	-0.42
Intangible assets, net	2,279	12,988	8,721	7,876	8,236	12,988	12,729	-2.00	45.95	-2.00
Deferred tax assets	2,433	3,835	3,229	3,668	3,497	3,835	3,466	-9.62	7.33	-9.62
Other assets, net	34,134	35,066	29,694	32,717	33,170	35,066	42,228	20.42	42.21	20.42
Total Assets	3,068,775	3,694,234	3,184,009	3,071,972	3,229,802	3,694,234	3,820,349	3.41	19.99	3.41
Liabilities and equity										
Liabilities										
Deposits from the central bank and banks	86,467	136,951	124,305	92,424	82,207	136,951	123,115	-10.10	-0.96	-10.10
Commercial paper payable, net	70,671	124,589	70,528	32,583	92,225	124,589	138,736	11.35	96.71	11.35
Financial liabilities at fair value through profit or loss	78,251	65,538	59,274	86,633	75,451	65,538	72,037	9.92	21.53	9.92
Securities sold under agreement to repurchase	77,125	54,862	98,277	69,493	58,165	54,862	81,768	49.04	-16.80	49.04
Payables	64,562	88,735	68,189	87,040	88,272	88,735	104,486	17.75	53.23	17.75
Current tax liabilities	2,821	3,224	4,259	3,540	2,766	3,224	4,555	41.28	6.95	41.28
Liabilities directly associated with non-current assets held for sale	0	10,417	0	0	0	10,417	0	-100.00	-	-100.00
Deposit and remittances	2,271,907	2,730,044	2,333,793	2,297,444	2,407,348	2,730,044	2,779,617	1.82	19.10	1.82
Bonds payable	68,782	63,932	62,783	62,134	62,842	63,932	62,784	-1.80	0.00	-1.80
Short-term borrowings	6,643	7,998	11,386	5,598	5,120	7,998	11,258	40.75	-1.13	40.75
Long-term borrowings	9,389	4,111	9,232	5,904	4,517	4,111	3,735	-9.13	-59.54	-9.13
Liabilities component of preferred stocks	18	18	18	18	18	18	18	0.00	0.00	0.00
Provisions	2,945	2,883	2,816	2,751	2,743	2,883	2,935	1.83	4.24	1.83
Other financial liabilities	98,611	121,842	101,480	94,485	106,573	121,842	138,491	13.66	36.47	13.66
Lease liabilities	3,495	4,097	4,008	4,038	4,010	4,097	4,066	-0.75	1.44	-0.75
Deferred tax liabilities	1,789	2,015	1,848	1,739	1,666	2,015	2,439	21.05	31.94	21.05
Other liabilities	19,914	14,878	16,296	18,244	17,126	14,878	22,191	49.15	36.18	49.15
Total liabilities	2,863,392	3,436,135	2,968,494	2,864,070	3,011,050	3,436,135	3,552,231	3.38	19.66	3.38
Capital stock	126,859	144,923	126,859	131,172	131,172	144,923	144,923	0.00	14.24	0.00
Capital surplus	6,129	26,827	6,129	6,131	6,131	26,827	26,827	0.00	337.68	0.00
Retained earnings	78,086	89,927	86,855	75,965	83,738	89,927	101,559	12.94	16.93	12.94
Other equity	(5,691)	(6,184)	-6,375	-7,236	-4,261	-6,184	-7,885	NA	23.69	NA
Total equity attributable to owners of the parent	205,383	255,493	213,468	206,031	216,780	255,493	265,425	3.89	24.34	3.89
Non-controlling interests	0	2,606	2,048	1,871	1,972	2,606	2,693	3.37	31.55	3.37
TOTAL	3,068,775	3,694,234	3,184,009	3,071,972	3,229,802	3,694,234	3,820,349	3.41	19.99	3.41

Appendix 2/14

Balance Sheet of SPH and its subsidiaries for the 3 months ended Mar. 31, 2026

NT\$Mn	BSP (consolidated)	KTB (consolidated)	SPS (Consolidated)	Trust	Leasing (Consolidated)	Others	Sum	Adj. Items	SPH (Consolidated)
Assets:									
Cash and cash equivalents, net	31,241	2,666	11,292	567	459	410	46,635	-4,856	41,779
Due from the central bank and call loans to banks, net	246,484	36,578	0	0	0	0	283,061	0	283,061
Financial assets at fair value through profit or loss	84,976	15,201	91,115	10	0	2,655	193,958	0	193,958
Financial assets at fair value through other comprehensive income	402,807	48,781	15,338	0	0	508	467,434	0	467,434
Debt instrument investments measured at amortized cost	332,311	26,336	0	0	0	0	358,647	0	358,647
Securities purchased under agreements to resell	50,684	0	10,579	0	0	0	61,263	0	61,263
Receivables, net	69,762	3,436	137,644	35	7,346	1,436	219,659	-1,476	218,183
Current tax assets	1,374	0	351	22	317	2,795	4,860	-4,408	452
Discounts and loans, net	1,802,770	225,871	0	0	5,641	0	2,034,282	-310	2,033,972
Investments accounted for using the equity method, net	0	0	0	1,057	0	315,870	316,927	-315,803	1,124
Other financial assets, net	1,590	82	74,181	100	3,604	0	79,558	-3,120	76,437
Investment property, net	533	230	147	0	5,551	0	6,461	-4,141	2,320
Property, plant and equipment, net	10,798	4,894	2,222	5	272	19	18,210	603	18,813
Right-of-use assets	3,054	188	709	29	148	472	4,600	-117	4,482
Intangible assets, net	7,884	20	938	4	7	15	8,868	3,861	12,729
Deferred tax assets	2,194	375	466	4	388	71	3,498	-32	3,466
Other assets, net	10,832	1,625	29,489	121	134	58	42,260	-32	42,228
Total Assets	3,059,295	366,285	374,471	1,955	23,866	324,308	4,150,180	-329,831	3,820,349
Liabilities and equity									
Liabilities									
Deposits from the central bank and banks	116,272	6,843	0	0	0	0	123,115	0	123,115
Commercial paper payable, net	0	0	85,549	0	9,050	44,137	138,736	0	138,736
Financial liabilities at fair value through profit or loss	28,822	174	43,040	0	0	0	72,037	0	72,037
Securities sold under agreement to repurchase	39,009	5,592	37,167	0	0	0	81,768	0	81,768
Payables	30,632	3,802	70,953	36	229	310	105,962	-1,476	104,486
Current tax liabilities	2,068	588	1,100	7	73	5,159	8,995	-4,440	4,555
Deposit and remittances	2,493,445	292,298	0	0	0	0	2,785,743	-6,127	2,779,617
Bonds payable	53,785	0	4,000	0	0	4,999	62,784	0	62,784
Short-term borrowings	886	0	5,383	0	4,989	0	11,258	0	11,258
Long-term borrowings	0	0	960	0	3,086	0	4,045	-310	3,735
Liabilities component of preferred stocks	0	0	0	0	0	18	18	0	18
Provisions	2,307	161	347	22	27	72	2,935	0	2,935
Other financial liabilities	71,658	0	68,683	0	0	0	140,341	-1,850	138,491
Lease liabilities	3,173	196	720	30	500	541	5,161	-1,095	4,066
Deferred tax liabilities	1,662	60	434	121	157	4	2,439	0	2,439
Other liabilities	7,320	341	13,289	0	1,259	15	22,225	-33	22,191
Total liabilities	2,851,039	310,056	331,626	216	19,370	55,255	3,567,561	-15,330	3,552,231
Equity									
Share capital	110,735	11,112	16,892	1,420	4,681	147,423	292,264	-147,341	144,923
Capital surplus	15,581	55	523	2	0	26,829	42,991	-16,164	26,827
Retained earnings	86,784	40,722	23,383	300	-115	102,672	253,746	-152,187	101,559
Other equity	-7,538	4,339	2,046	18	-70	-7,871	-9,076	1,191	-7,885
Total equity attributable to owners parent	205,563	56,229	42,845	1,739	4,496	269,054	579,926	-314,501	265,425
Non-controlling interests	2,693	0	0	0	0	0	2,693	0	2,693
TOTAL	3,059,295	366,285	374,471	1,955	23,866	324,308	4,150,180	-329,831	3,820,349

Appendix 3/14

SPH's P&L (Consolidated)

NT\$ Mn	Yearly Results		Quarterly Results							YTD Results		
	2024	2025	1Q25	2Q25	3Q25	4Q25	1Q26	QoQ(%)	YoY(%)	3M25	3M26	YoY(%)
Interest revenue	83,959	94,373	23,100	22,421	22,951	25,901	25,970	0.27	12.42	23,100	25,970	12.42
Interest expense	-58,167	-56,091	-14,627	-13,590	-13,478	-14,395	-14,039	2.48	4.02	-14,627	-14,039	4.02
Net interest Income	25,792	38,282	8,473	8,831	9,473	11,505	11,931	3.71	40.81	8,473	11,931	40.81
Net revenues other than interest												
Commissions and fee revenues, net	19,686	22,344	6,466	4,735	5,620	5,521	9,232	67.20	42.76	6,466	9,232	42.76
Gains on financial assets and liabilities at fair value through profit or loss	15,767	11,087	2,969	1,609	3,997	2,512	4,047	61.09	36.31	2,969	4,047	36.31
Realized gain (loss) on financial assets at fair value through other comprehensive income	1,656	1,269	284	321	800	-136	254	286.14	-10.63	284	254	-10.63
Net gain arising from derecognition of financial assets measured at amortised cost	39	-141	-178	13	13	11	8	-29.98	104.37	-178	8	104.37
Share of profit (loss) of associates and joint ventures accounted for using equity method	73	60	7	23	17	13	12	-11.83	67.76	7	12	67.76
Foreign exchange gains, net	623	1,494	422	1,269	-251	55	335	512.38	-20.67	422	335	-20.67
(Impairment losses) reversal gains on assets	-256	-928	-35	-100	-11	-781	32	104.14	191.62	-35	32	191.62
Rental revenue	218	225	55	55	55	61	59	-3.47	7.82	55	59	7.82
Other revenues, net	812	697	197	128	193	179	290	62.34	47.65	197	290	47.65
Total net revenues	64,423	74,390	18,660	16,884	19,906	18,940	26,199	38.33	40.41	18,660	26,199	40.41
Bad debt expenses and guarantee liability provisions	-4,571	-3,699	-888	-219	-966	-1,626	-1,456	10.45	-63.91	-888	-1,456	-63.91
Operating expenses	-32,558	-38,657	-9,178	-9,380	-9,819	-10,280	-11,571	-12.55	-26.07	-9,178	-11,571	-26.07
Employee benefits expense	-20,648	-24,160	-6,063	-5,852	-6,374	-5,872	-7,946	-35.33	-31.05	-6,063	-7,946	-31.05
Depreciation and amortization	-2,501	-2,879	-686	-687	-692	-814	-784	3.72	-14.29	-686	-784	-14.29
Others	-9,409	-11,618	-2,428	-2,841	-2,754	-3,594	-2,841	20.97	-16.97	-2,428	-2,841	-16.97
Bad debts and guarantee liability provisions & Operating expenses	-37,129	-42,356	-10,066	-9,598	-10,785	-11,906	-13,027	-9.41	-29.41	-10,066	-13,027	-29.41
Income (loss) before income tax	27,295	32,034	8,594	7,285	9,121	7,034	13,172	87.27	53.28	8,594	13,172	53.28
Income tax (benefit) expense	-5,066	-5,273	-1,331	-1,779	-1,163	-999	-2,157	-116.01	-62.02	-1,331	-2,157	-62.02
Profit (loss) for the period	22,229	26,761	7,262	5,506	7,958	6,035	11,015	82.51	51.68	7,262	11,015	51.68
Profit or loss from discontinued operations	0	4	0	0	0	4	1	-67.95	-	0	1	-
Profit (loss)	22,229	26,765	7,262	5,506	7,958	6,039	11,017	82.42	51.70	7,262	11,017	51.70
Attributable to												
Profit(loss), attributable to owners of parent	22,229	26,569	7,202	5,401	7,938	6,028	10,974	82.05	52.37	7,202	10,974	52.37
Profit(loss), attributable to non-controlling interest	-	195	61	104	19	11	43	285.38	-28.85	61	43	-28.85

Appendix 4/14

P&L of SPH and its subsidiaries for the 3 months ended Mar. 31, 2026

NT\$Mn	BSP (consolidated)	KTB (consolidated)	SPS (Consolidated)	Trust	Leasing (Consolidated)	Others	Sum	Adj. Items	SPH (Consolidated)
Interest revenue	21,937	2,464	1,276	3	325	1	26,005	-35	25,970
Interest expense	-12,083	-917	-783	0	-105	-198	-14,085	47	-14,039
Net interest income	9,854	1,547	493	3	220	-197	11,920	12	11,931
Net revenues other than interest									
Commissions and fee revenues, net	4,463	698	3,995	81	-1	0	9,236	-4	9,232
Gains on financial assets and liabilities at fair value through profit or loss	2,332	-13	1,490	0	0	237	4,047	0	4,047
Realized gain (loss) on financial assets at fair value through other comprehensive income	99	98	56	0	0	0	254	0	254
Net gain arising from derecognition of financial assets measured at amortised cost	8	0	0	0	0	0	8	0	8
Share of profit (loss) of associates and joint ventures accounted for using equity method	0	0	0	12	0	11,220	11,231	-11,220	12
Foreign exchange gains, net	220	23	92	0	-1	0	335	0	335
(Impairment losses) reversal gains on assets	36	-3	-1	0	0	0	32	0	32
Rental revenue	21	4	5	0	73	0	103	-44	59
Other revenues, net	36	5	253	0	8	0	302	-12	290
Total net revenues	17,070	2,360	6,383	95	299	11,260	37,467	-11,268	26,199
Bad debt expenses and guarantee liability provisions	-925	-358	-13	0	-161	0	-1,456	0	-1,456
Operating expenses	-7,220	-632	-3,379	-67	-162	-161	-11,620	50	-11,571
Employee benefits expense	-4,811	-356	-2,542	-44	-80	-114	-7,946	0	-7,946
Depreciation and amortization	-558	-37	-153	-3	-49	-18	-819	35	-784
Others	-1,850	-238	-685	-20	-33	-29	-2,855	14	-2,841
Bad debts and guarantee liability provisions & Operating expenses	-8,144	-990	-3,392	-67	-323	-161	-13,077	50	-13,027
Income (loss) before income tax	8,926	1,370	2,991	29	(25)	11,099	24,391	-11,218	13,172
Income tax (benefit) expense	-1,504	-120	-628	-6	3	97	-2,157	0	-2,157
Profit (loss) for the period	7,421	1,251	2,363	23	-21	11,197	22,234	-11,218	11,015
Profit or loss from discontinued operations	0	288	0	0	0	0	288	-287	1
Profit (loss)	7,421	1,539	2,363	23	(21)	11,197	22,522	-11,505	11,017
Attributable to									
Profit(loss), attributable to owners of parent	7,378	1,539	2,363	23	(21)	11,197	22,478	-11,505	10,974
Profit(loss), attributable to non-controlling interests	43	0	0	0	0	0	43	0	43

Appendix 5/14

BSP's Balance Sheet (Consolidated)

NT\$Mn	Yearly Results		Quarterly Results					QoQ(%)	YoY(%)	YTD(%)
	2024	2025	1Q25	2Q25	3Q25	4Q25	1Q26			
Assets										
Cash and cash equivalents	35,045	22,093	24,342	26,390	27,937	22,093	31,241	41.41	28.34	41.41
Due from the central bank and call loans to banks	154,822	236,835	201,501	195,560	245,498	236,835	246,484	4.07	22.32	4.07
Financial assets at fair value through profit or loss	81,596	64,531	72,005	66,456	59,179	64,531	84,976	31.68	18.01	31.68
Financial assets at fair value through other comprehensive income	367,563	409,312	386,292	341,688	383,536	409,312	402,807	-1.59	4.28	-1.59
Debt instrument investments measured at amortized cost	309,768	329,315	317,743	323,292	309,843	329,315	332,311	0.91	4.59	0.91
Securities purchased under agreements to resell	91,615	88,776	66,562	78,773	69,834	88,776	50,684	-42.91	-23.85	-42.91
Receivables, net	72,507	67,772	76,596	62,379	67,862	67,772	69,762	2.94	-8.92	2.94
Current tax assets	1,347	1,213	1,445	1,274	1,322	1,213	1,374	13.29	-4.91	13.29
Discounts and loans, net	1,603,410	1,715,324	1,701,822	1,664,111	1,697,898	1,715,324	1,802,770	5.10	5.93	5.10
Other financial assets, net	24,354	1,528	6,460	5,186	1,580	1,528	1,590	4.09	-75.38	4.09
Investment property, net	583	546	581	580	553	546	533	-2.40	-8.19	-2.40
Property, plant and equipment, net	10,430	10,779	10,552	10,460	10,557	10,779	10,798	0.18	2.34	0.18
Right-of-use assets	2,909	3,090	3,284	3,262	3,180	3,090	3,054	-1.19	-7.01	-1.19
Intangible assets, net	1,777	7,768	8,223	7,376	7,724	7,768	7,884	1.49	-4.12	1.49
Deferred tax assets	1,702	2,600	2,358	2,716	2,630	2,600	2,194	-15.62	-6.97	-15.62
Other assets, net	11,628	11,192	8,388	12,188	9,885	11,192	10,832	-3.22	29.14	-3.22
Total	2,771,059	2,972,676	2,888,154	2,801,693	2,899,017	2,972,676	3,059,295	2.91	5.93	2.91
Liabilities and Equity										
Liabilities										
Deposits from the central bank and banks	86,467	128,992	124,305	92,424	82,207	128,992	116,272	-9.86	-6.46	-9.86
Financial liabilities at fair value through profit or loss	37,311	25,509	23,330	37,004	23,729	25,509	28,822	12.99	23.54	12.99
Securities sold under agreement to repurchase	32,914	17,226	54,317	25,359	16,735	17,226	39,009	126.45	-28.18	126.45
Payables	27,853	31,026	27,059	30,834	37,404	31,026	30,632	-1.27	13.20	-1.27
Current tax liabilities	1,352	1,392	2,600	2,160	1,308	1,392	2,068	48.55	-20.48	48.55
Deposit and remittance	2,276,482	2,442,303	2,337,305	2,301,108	2,411,931	2,442,303	2,493,445	2.09	6.68	2.09
Bank debentures	53,785	54,933	53,785	53,136	53,844	54,933	53,785	-2.09	0.00	-2.09
Short-term borrowings	0	1,012	2,460	1,142	882	1,012	886	-12.48	-63.99	-12.48
Long-term borrowings	0	14	0	58	310	14	0	-100.00	-	-100.00
Provisions	2,374	2,286	2,251	2,236	2,254	2,286	2,307	0.90	2.46	0.90
Other financial liabilities	55,084	57,396	56,928	52,589	59,696	57,396	71,658	24.85	25.87	24.85
Lease liabilities	3,022	3,214	3,399	3,384	3,313	3,214	3,173	-1.27	-6.64	-1.27
Deferred tax liabilities	1,252	1,268	1,220	1,292	1,288	1,268	1,662	31.09	36.29	31.09
Other liabilities	8,080	3,928	4,832	8,870	6,504	3,928	7,320	86.37	51.48	86.37
Total liabilities	2,585,976	2,770,500	2,693,792	2,611,597	2,701,406	2,770,500	2,851,039	2.91	5.84	2.91
Stockholders' equity of parent company										
Capital stock	103,782	110,735	103,782	110,735	110,735	110,735	110,735	0.00	6.70	0.00
Capital surplus	15,581	15,581	15,581	15,581	15,581	15,581	15,581	0.00	0.00	0.00
Retained earnings	73,136	78,849	80,876	70,119	75,118	78,849	86,784	10.06	7.31	10.06
Other equity	-7,416	-5,596	-7,924	-8,211	-5,795	-5,596	-7,538	NA	NA	NA
Total equity	185,083	199,570	192,315	188,226	195,640	199,570	205,563	3.00	6.89	3.00
Non-controlling interests	0	2,606	2,048	1,871	1,972	2,606	2,693	3.37	31.55	3.37
TOTAL	2,771,059	2,972,676	2,888,154	2,801,693	2,899,017	2,972,676	3,059,295	2.91	5.93	2.91

Appendix 6/14

BSP's P&L (Consolidated)

NT\$ Mn	Yearly Results		Quarterly Results						YTD Results			
	2024	2025	1Q25	2Q25	3Q25	4Q25	1Q26	QoQ(%)	YoY(%)	3M25	3M26	YoY(%)
Interest revenue	78,058	86,189	21,511	21,034	21,558	22,085	21,937	-0.67	1.98	21,511	21,937	1.98
Interest expense	-54,062	-51,798	-13,637	-12,811	-12,753	-12,597	-12,083	4.08	11.40	-13,637	-12,083	11.40
Net interest Income	23,995	34,391	7,874	8,224	8,805	9,488	9,854	3.85	25.15	7,874	9,854	25.15
Net revenues other than interest												
Commissions and fee revenues, net	9,193	10,638	4,205	2,463	2,467	1,503	4,463	196.88	6.15	4,205	4,463	6.15
Gains on financial assets and liabilities at fair value through profit or loss	11,767	6,423	2,269	365	2,267	1,521	2,332	53.31	2.78	2,269	2,332	2.78
Gain (loss) on investment property	14	0	0	0	0	0	0	-	-	0	0	-
Realized gain (loss) on financial assets at fair value through other comprehensive income	1,226	658	242	240	254	-79	99	226.23	-58.87	242	99	-58.87
Net gain arising from derecognition of financial assets measured at amortised cost	39	-141	-178	13	13	11	8	-29.98	104.37	-178	8	104.37
Foreign exchange gains, net	-63	1,612	357	1,668	-347	-65	220	435.83	-38.38	357	220	-38.38
(Impairment losses) reversal gains on assets	-254	-933	-35	-101	-10	-787	36	104.61	203.56	-35	36	203.56
Rental revenue	86	84	21	21	21	21	21	-0.26	-2.26	21	21	-2.26
Other revenues, net	39	-167	-9	-88	-8	-61	36	159.40	485.96	-9	36	485.96
Total net revenues	46,042	52,563	14,745	12,805	13,461	11,552	17,070	47.76	15.77	14,745	17,070	15.77
(Reversal of)Allowance for doubtful accounts and guarantees	-3,709	-2,994	-761	-29	-897	-1,307	-925	29.26	-21.50	-761	-925	-21.50
Operating expenses	-21,040	-25,819	-6,530	-6,634	-6,564	-6,091	-7,220	-18.54	-10.56	-6,530	-7,220	-10.56
Employee benefits expense	-12,661	-15,404	-4,213	-4,026	-4,000	-3,165	-4,811	-52.02	-14.20	-4,213	-4,811	-14.20
Depreciation and amortization	-1,785	-2,126	-512	-514	-514	-587	-558	4.81	-9.10	-512	-558	-9.10
Others	-6,594	-8,288	-1,805	-2,094	-2,049	-2,339	-1,850	20.90	-2.49	-1,805	-1,850	-2.49
(Reversal of)Allowance for doubtful accounts and guarantees & Operating expenses	-24,750	-28,812	-7,291	-6,663	-7,461	-7,398	-8,144	-10.09	-11.70	-7,291	-8,144	-11.70
Income (loss) before income tax	21,292	23,751	7,454	6,142	6,001	4,155	8,926	114.83	19.74	7,454	8,926	19.74
Income tax (benefit) expense	-3,876	-4,030	-1,189	-1,106	-990	-745	-1,504	-101.99	-26.47	-1,189	-1,504	-26.47
Profit (loss)	17,417	19,721	6,264	5,036	5,011	3,410	7,421	117.64	18.47	6,264	7,421	18.47
Attributable to												
Profit(loss), attributable to owners of parent	17,417	19,526	6,204	4,932	4,992	3,399	7,378	117.09	18.93	6,204	7,378	18.93
Profit(loss), attributable to non-controlling interests	0	195	61	104	19	11	43	285	-29	61	43	-29

Appendix 7/14

KTB's Balance Sheet (Standalone)

NT\$Mn	Yearly Results		Quarterly Results					QoQ(%)	YoY(%)	YTD(%)
	2024	2025	1Q25	2Q25	3Q25	4Q25	1Q26			
Assets										
Cash and cash equivalents	3,753	2,654	2,534	2,514	2,728	2,654	2,444	-7.91	-3.52	-7.91
Due from the central bank and call loans to banks	23,509	33,227	31,490	29,918	31,339	33,227	35,571	7.06	12.96	7.06
Financial assets at fair value through profit or loss	41,430	29,517	39,593	39,816	35,521	29,517	15,201	-48.50	-61.61	-48.50
Financial assets at fair value through other comprehensive income	45,874	41,377	41,893	35,123	40,903	41,377	48,734	17.78	16.33	17.78
Debt instrument investments measured at amortized cost	13,378	19,470	12,299	13,898	16,691	19,470	26,336	35.27	114.14	35.27
Receivables, net	1,306	1,572	1,651	3,361	1,396	1,572	2,309	46.89	39.88	46.89
Assets classified as held for sale	0	1,643	0	0	0	1,643	0	-100.00	-	-100.00
Discounts and loans, net	239,967	225,061	222,419	222,436	222,343	225,061	225,871	0.36	1.55	0.36
Investments accounted for using equity method, net	3,830	430	3,601	2,071	2,101	430	449	4.37	-87.54	4.37
Other financial assets, net	0	2	0	1	0	2	0	-73.00	42.04	-73.00
Investment property, net	18	242	18	18	18	242	230	-4.68	1200.84	-4.68
Property, plant and equipment, net	4,994	4,857	5,031	5,049	5,054	4,857	4,875	0.37	-3.09	0.37
Right-of-use assets	231	200	227	236	214	200	179	-10.18	-20.97	-10.18
Deferred tax assets	291	315	301	291	426	315	375	18.92	24.51	18.92
Other assets, net	1,632	2,361	1,514	1,457	1,490	2,361	2,532	7.23	67.20	7.23
Total	380,215	362,927	362,570	356,188	360,225	362,927	365,110	0.60	0.70	0.60
Liabilities and Equity										
Liabilities										
Deposits from the central bank and banks	16,365	7,959	5,314	9,022	9,741	7,959	6,843	-14.02	28.77	-14.02
Financial liabilities at fair value through profit or loss	16	26	17	19	23	26	174	558.98	917.87	558.98
Securities sold under agreement to repurchase	8,770	5,844	5,538	3,782	2,686	5,844	5,592	-4.31	0.98	-4.31
Payables	1,576	1,952	1,307	2,500	4,338	1,952	2,615	33.98	99.99	33.98
Current tax liabilities	741	424	901	861	498	424	580	36.72	-35.62	36.72
Deposit and remittance	297,504	291,504	293,136	281,956	282,376	291,504	292,324	0.28	-0.28	0.28
Provisions	156	133	155	147	146	133	161	20.63	3.52	20.63
Lease liabilities	238	207	234	244	222	207	187	-9.84	-20.15	-9.84
Deferred tax liabilities	51	58	51	65	61	58	60	3.26	17.62	3.26
Other liabilities	170	178	153	175	179	178	345	93.66	124.73	93.66
Total liabilities	325,589	308,287	306,808	298,772	300,270	308,287	308,881	0.19	0.68	0.19
Stockholders' equity of parent company										
Capital stock	11,112	11,112	11,112	11,112	11,112	11,112	11,112	0.00	0.00	0.00
Capital surplus	55	55	55	55	55	55	55	0.00	0.00	0.00
Retained earnings	39,385	39,184	39,949	40,893	41,892	39,184	40,722	3.93	1.93	3.93
Other equity	4,074	4,289	4,645	5,356	6,895	4,289	4,339	1.16	-6.60	1.16
Total equity	54,626	54,641	55,762	57,416	59,955	54,641	56,229	2.91	0.84	2.91

Appendix 8/14

KTB's P&L (Standalone)

NT\$ Mn	Yearly Results		Quarterly Results						YTD Results			
	2024	2025	1Q25	2Q25	3Q25	4Q25	1Q26	QoQ(%)	YoY(%)	3M25	3M26	YoY(%)
Interest revenue	10,178	10,006	2,589	2,690	2,343	2,384	2,463	3.33	-4.88	2,589	2,463	-4.88
Interest expense	-4,779	-3,924	-1,138	-957	-916	-912	-917	-0.52	19.48	-1,138	-917	19.48
Net interest Income	5,399	6,082	1,451	1,732	1,427	1,472	1,546	5.06	6.58	1,451	1,546	6.58
Net revenues other than interest												
Commissions and fee revenues, net	2,740	1,982	478	539	479	486	651	33.93	36.27	478	651	36.27
Gains on financial assets and liabilities at fair value through profit or loss	-4	822	162	256	238	166	-13	-107.68	-107.90	162	-13	-107.90
Realized gain (loss) on financial assets at fair value through other comprehensive income	137	-1,054	-272	-799	154	-136	98	172.23	136.16	-272	98	136.16
Share of profit (loss) of associates and joint ventures accounted for using equity method	621	26	7	4	7	8	13	69.57	86.88	7	13	86.88
Foreign exchange gains, net	195	-9	-15	-116	57	65	23	-64.39	250.68	-15	23	250.68
(Impairment losses) reversal gains on assets	-70	550	176	371	1	2	-3	-238.70	-101.68	176	-3	-101.68
Rental revenue	0	0	0	0	0	0	0	-	-	0	0	-
Other revenues, net	31	25	5	8	4	8	7	-18.80	27.86	5	7	27.86
Total net revenues	9,049	8,424	1,991	1,995	2,366	2,071	2,323	12.15	16.69	1,991	2,323	16.69
(Reversal of)Allowance for doubtful accounts and guarantees	-280	452	-412	1,687	-605	-219	-358	-63.61	13.05	-412	-358	13.05
Operating expenses	-2,323	-2,966	-581	-1,161	-640	-585	-598	-2.23	-2.92	-581	-598	-2.92
Employee benefits expense	-1,205	-1,835	-324	-865	-335	-311	-332	-6.90	-2.42	-324	-332	-2.42
Depreciation and amortization	-127	-129	-30	-32	-33	-34	-33	2.86	-9.18	-30	-33	-9.18
Others	-990	-1,002	-226	-264	-271	-240	-233	3.09	-2.80	-226	-233	-2.80
(Reversal of)Allowance for doubtful accounts and guarantees & Operating expenses	-2,602	-2,514	-992	526	-1,244	-803	-956	-18.95	3.70	-992	-956	3.70
Income (loss) before income tax	6,447	5,910	999	2,521	1,122	1,268	1,368	7.85	36.95	999	1,368	36.95
Income tax (benefit) expense	-1,423	-1,067	-172	-719	-125	-52	-116	-125.62	32.19	-172	-116	32.19
Profit (loss) for the period	5,024	4,843	827	1,802	997	1,216	1,251	2.85	51.30	827	1,251	51.30
Profit or loss from discontinued operations	0	-1,051	-197	-858	2	2	288	15,838.19	246.34	-197	288	246.34
Profit (loss)	5,024	3,791	630	943	999	1,218	1,539	26.31	144.08	630	1,539	144.08

Appendix 9/14

SPS's Balance Sheet (Consolidated)

NT\$Mn	Yearly Results		Quarterly Results					YTD Results		
	2024	2025	1Q25	2Q25	3Q25	4Q25	1Q26	QoQ(%)	YoY(%)	YTD(%)
Assets:										
Current assets	269,877	312,715	265,766	239,178	271,140	312,715	360,491	15.28	35.64	15.28
Cash and cash equivalents	8,366	8,033	7,581	12,157	8,922	8,033	11,292	40.58	48.95	40.58
Financial assets at fair value through profit or loss	79,884	92,191	57,295	51,655	74,199	92,191	90,993	-1.30	58.82	-1.30
Securities purchased under agreements to resell	14,951	13,941	18,166	14,626	13,707	13,941	10,579	-24.12	-41.76	-24.12
Margin loans receivable	59,191	64,717	57,477	47,128	53,635	64,717	79,653	23.08	38.58	23.08
Other current assets	107,485	133,833	125,247	113,611	120,677	133,833	167,973	25.51	34.11	25.51
Non-current assets	9,668	11,115	10,527	12,702	11,695	11,115	13,980	25.78	32.80	25.78
Financial assets at cost	2,061	2,500	1,956	2,116	2,495	2,500	2,930	17.19	49.79	17.19
Properties and equipments, net	2,882	3,060	3,010	2,993	3,023	3,060	3,047	-0.42	1.23	-0.42
Intangible & other assets	4,725	5,555	5,561	7,594	6,177	5,555	8,003	44.08	43.92	44.08
Total assets	279,545	323,830	276,293	251,880	282,835	323,830	374,471	15.64	35.53	15.64
Liabilities and stockholders' equity										
Liabilities										
Current liabilities	231,293	277,463	225,825	208,220	238,384	277,463	325,447	17.29	44.11	17.29
Liabilities for bonds with attached repurchase agreements	44,211	31,791	43,960	44,134	41,430	31,791	37,167	16.91	-15.45	16.91
Futures traders' equity	42,277	59,047	43,525	40,492	45,443	59,047	61,487	4.13	41.27	4.13
Notes payable and accounts payable	27,088	45,885	36,609	35,398	40,591	45,885	63,484	38.36	73.41	38.36
Other current liabilities	117,717	140,741	101,730	88,196	110,920	140,741	163,309	16.04	60.53	16.04
Non-current liabilities	9,975	6,137	11,179	7,974	5,896	6,137	6,179	0.69	-44.73	0.69
Total liabilities	241,269	283,599	237,003	216,194	244,280	283,599	331,626	16.93	39.92	16.93
Capital stock	16,648	16,892	16,648	16,892	16,892	16,892	16,892	0.00	1.47	0.00
Capital surplus	523	523	523	523	523	523	523	0.00	0.00	0.00
Retained earnings	19,513	20,918	20,748	16,889	19,434	20,918	23,383	11.79	12.70	11.79
Other items of equity	1,592	1,897	1,371	1,382	1,706	1,897	2,046	7.87	49.27	7.87
Total equity	38,276	40,230	39,289	35,686	38,555	40,230	42,845	6.50	9.05	6.50
TOTAL	279,545	323,830	276,293	251,880	282,835	323,830	374,471	15.64	35.53	15.64

Appendix 10/14

SPS's P&L (Consolidated)

NT\$Mn	Yearly Results		Quarterly Results						YTD Results			
	2024	2025	1Q25	2Q25	3Q25	4Q25	1Q26	QoQ(%)	YoY(%)	3M25	3M26	YoY(%)
Net interest income	886	1,204	295	265	340	304	258	-15.37	-12.59	295	258	-12.59
Net fee income	11,056	11,701	2,388	2,388	3,278	3,645	4,257	16.78	78.24	2,388	4,257	78.24
Gains (Losses) on sales of securities, net	7,659	8,458	-141	-1,127	3,849	5,877	12,118	106.19	8668.33	-141	12,118	8668.33
Dividend income	1,238	1,367	159	211	801	196	224	14.41	41.42	159	224	41.42
Gains (Losses) on warrant issued, net	331	141	81	-65	48	77	-163	-311.42	-301.98	81	-163	-301.98
Gains (Losses) from futures transactions	-2,603	-758	521	2,315	472	-4,065	-5,795	-42.54	-1212.70	521	-5,795	-1212.70
Gains (Losses) from options transactions	123	15	-10	4	0	20	-2	-110.72	77.64	-10	-2	77.64
Gains (Losses) from derivative instruments transactions	-1,759	-1,778	36	146	-999	-961	-880	8.39	-2569.32	36	-880	-2569.32
Gains (Losses) from SBL transactions	-1,896	-7,133	1,387	-2,168	-4,592	-1,760	-992	43.64	-171.52	1,387	-992	-171.52
Gains (Losses) from valuation of operating securities	-699	2,815	-1,731	1,435	1,963	1,148	-3,299	-387.34	-90.61	-1,731	-3,299	-90.61
Other operating income	747	204	187	-374	181	210	173	-17.54	-7.35	187	173	-7.35
Non-operating income-net	1,892	1,929	535	492	493	409	485	18.62	-9.30	535	485	-9.30
Total net revenues	16,974	18,165	3,706	3,524	5,835	5,100	6,384	25.16	72.27	3,706	6,384	72.27
Operating expenses	-10,201	-10,807	-2,309	-2,407	-2,912	-3,179	-3,379	-6.28	-46.37	-2,309	-3,379	-46.37
loss on uncollectible accounts	-7	3	1	2	4	-4	-13	-211.48	-1646.50	1	-13	-1646.50
Pre-tax income (loss)	6,766	7,361	1,398	1,118	2,928	1,917	2,991	56.05	113.97	1,398	2,991	113.97
Income tax benefit (expense)	-935	-874	-194	-217	-211	-252	-628	-149.40	-223.63	-194	-628	-223.63
Net income (Loss)	5,831	6,487	1,204	901	2,717	1,665	2,363	41.93	96.29	1,204	2,363	96.29

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

Appendix 11/14

BSP's Loan Breakdown (Consolidated)

NT\$Mn	Yearly Results		Quarterly Results							
Items	2024	2025	1Q25	2Q25	3Q25	4Q25	1Q26	QoQ(%)	YoY(%)	YTD(%)
Corporate loans										
Manufacturing	178,788	190,407	183,290	178,387	185,647	190,407	214,259	12.53	16.90	12.53
Electronics Industry	38,937	43,443	38,633	38,943	39,419	43,443	47,876	10.20	23.92	10.20
Raw Materials	56,337	66,513	60,166	57,098	62,700	66,513	73,560	10.60	22.26	10.60
Conventional industry	83,514	80,451	84,492	82,345	83,528	80,451	92,823	15.38	9.86	15.38
FI & security house & insurance	111,064	101,005	111,909	97,688	99,355	101,005	113,201	12.07	1.15	12.07
Installment & leasing	22,579	22,761	25,470	23,728	26,439	22,761	26,547	16.64	4.23	16.64
Construction & real estate	198,589	195,910	202,320	197,546	193,515	195,910	196,772	0.44	-2.74	0.44
Wholesales/retail	68,493	73,438	70,310	72,437	73,267	73,438	84,850	15.54	20.68	15.54
Service industry	96,835	126,871	112,508	111,837	122,321	126,871	132,817	4.69	18.05	4.69
Logistics and warehousiing	27,932	32,898	34,550	32,580	34,969	32,898	36,121	9.79	4.55	9.79
Hospitality	6,046	6,255	6,447	6,001	6,480	6,255	6,821	9.05	5.80	9.05
Other services	62,857	87,718	71,511	73,256	80,872	87,718	89,875	2.46	25.68	2.46
Energy and Water	135,644	146,761	143,758	141,053	146,559	146,761	156,516	6.65	8.87	6.65
State-owned company	36,717	8,634	35,940	17,017	9,561	8,634	10,922	26.49	-69.61	26.49
Others	25,494	27,210	27,130	26,610	26,644	27,210	28,903	6.22	6.53	6.22
Factoring	9,375	9,940	7,183	5,771	6,158	9,940	7,396	-25.60	2.96	-25.60
Sub total	883,578	902,938	919,819	872,073	889,465	902,938	972,183	7.67	5.69	7.67
Individual loans										
Mortgage loans	686,185	723,905	694,939	706,196	718,008	723,905	735,054	1.54	5.77	1.54
Car loans	1,865	683	1,500	1,174	903	683	517	-24.36	-65.56	-24.36
Others	0	36				36	110	205.12	NA	205.12
Sub total	688,051	724,624	696,439	707,371	718,911	724,624	735,681	1.53	5.63	1.53
Consumer loans										
Unsecured loans and others	58,196	118,131	114,518	110,174	114,754	118,131	120,233	1.78	4.99	1.78
Credit card	7,217	7,462	7,100	7,173	8,267	7,462	7,306	-2.09	2.91	-2.09
Sub total	65,413	125,593	121,618	117,347	123,021	125,593	127,540	1.55	4.87	1.55
Total	1,637,041	1,753,155	1,737,876	1,696,791	1,731,397	1,753,155	1,835,403	4.69	5.61	4.69

Note: Loans portfolio includes non-accrual loans.

Appendix 12/14

BSP's Loan Asset Quality

NT\$Mn	Yearly Results		Quarterly Results							YTD Results		
	2024	2025	1Q25	2Q25	3Q25	4Q25	1Q26	QoQ(%)	YoY(%)	3M25	3M26	YoY(%)
NPL												
90-days NPLs - beginning	1,426	3,839	3,839	3,992	3,897	3,979	3,273	-17.74	-14.74	3,839	3,273	-14.74
New NPL influx	3,900	5,794	1,002	2,076	1,794	922	864	-6.25	-13.77	1,002	864	-13.77
NPL recovery	1,486	3,388	349	1,373	409	1,258	429	-65.92	22.88	349	429	22.88
Write-offs	1,156	2,972	500	798	1,303	370	457	23.46	-8.63	500	457	-8.63
90-days NPLs - ending	2,685	3,273	3,992	3,897	3,979	3,273	3,252	-0.65	-18.55	3,992	3,252	-18.55
Total reserves for loans	22,219	25,167	25,314	23,943	23,861	25,167	25,847	2.70	2.11	25,314	25,847	2.11
Provisions for loan loss	3,757	3,970	1,253	238	982	1,497	1,107	-26.01	-11.60	1,253	1,107	-11.60
Recovery - Loan	444	759	168	184	153	254	210	-17.49	24.97	168	210	24.97
NPL ratio	0.17%	0.19%	0.23%	0.23%	0.23%	0.19%	0.18%	-0.01%	-0.05%	0.23%	0.18%	-0.05%
Coverage ratio	827.65%	768.93%	634.11%	614.39%	599.69%	768.93%	794.88%	25.95%	160.77%	634.11%	794.88%	160.77%

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

Appendix 13/14

BSP's Fee Breakdown (Consolidated)

NT\$Mn	Yearly Results		Quarterly Results							YTD Results		
	2024	2025	1Q25	2Q25	3Q25	4Q25	1Q26	QoQ(%)	YoY(%)	3M25	3M26	YoY(%)
Wealth management	5,832	6,825	2,758	1,385	1,689	992	2,973	199.58	7.78	2,758	2,973	7.78
Mutual funds*	2,661	2,675	840	488	780	566	1,028	81.50	22.32	840	1,028	22.32
Trust & custodian bank	770	784	194	190	190	210	213	1.74	10.12	194	213	10.12
Life insurance	2,339	3,311	1,713	691	705	201	1,719	753.21	0.38	1,713	1,719	0.38
Property insurance	61	55	11	16	14	15	12	-17.20	6.89	11	12	6.89
Loan fees	2,714	2,901	1,109	781	576	435	1,171	169.47	5.61	1,109	1,171	5.61
Corporate loans	2,380	2,578	1,036	702	491	349	1,093	213.39	5.52	1,036	1,093	5.52
Individual & consumer loans	248	239	51	60	63	65	58	-11.08	13.83	51	58	13.83
Factoring & A/R financing	86	84	23	19	21	21	21	-1.08	-8.72	23	21	-8.72
Credit card	-26	134	28	68	33	4	17	307.33	-41.65	28	17	-41.65
Others	672	778	309	228	168	72	303	318.40	-2.02	309	303	-2.02
Import & export service	295	305	76	77	75	77	82	6.10	6.83	76	82	6.83
Guarantees & acceptances	181	202	50	48	49	54	65	20.02	27.85	50	65	27.85
Others	196	271	182	104	44	-58	156	367.49	-14	182	156	-14.03
Total fee income	9,193	10,638	4,205	2,463	2,467	1,503	4,463	196.88	6.15	4,205	4,463	6.15

* : including overseas bonds

Appendix 14/14

BSP's Credit Card Business

NT\$Mn	Yearly Results		Quarterly Results							YTD Results		
	2024	2025	1Q25	2Q25	3Q25	4Q25	1Q26	QoQ(%)	YoY(%)	3M25	3M26	YoY(%)
Credit card business												
Cards in force(thousand)	2,239	2,479	2,354	2,398	2,446	2,479	2,523	1.79%	7.18%	2,354	2,523	7.18%
Active cards(thousand)	1,346	1,546	1,484	1,504	1,529	1,546	1,539	-0.43%	3.69%	1,484	1,539	3.69%
Account receivables	21,501	23,409	22,061	22,720	25,212	23,409	22,836	-2.45%	3.51%	22,061	22,836	3.51%
Revolving balance	3,712	3,815	3,681	3,672	3,750	3,815	3,785	-0.79%	2.82%	3,681	3,785	2.82%
Total consumption	148,685	179,318	42,038	42,481	49,079	45,719	43,965	-3.84%	4.58%	42,038	43,965	4.58%
Avg spending per card(NT\$)	116,822	119,166	28,971	28,314	32,170	29,648	28,615	-3.48%	-1.23%	28,971	28,615	-1.23%
Asset quality												
NPL ratio(90-day past due)	0.16%	0.14%	0.15%	0.14%	0.14%	0.14%	0.14%	0.00%	-0.01%	0.15%	0.14%	-0.01%
Coverage ratio	424.28%	472.50%	423.32%	439.48%	421.00%	472.50%	483.28%	10.78%	59.96%	423.32%	483.28%	59.96%
Write-offs	240	235	58	57	57	63	52	-18.56%	-10.81%	58	52	-10.81%
Net charge off ratio	-0.01%	-0.10%	-0.14%	-0.30%	-0.21%	-0.10%	-0.12%	-0.02%	0.02%	-0.14%	-0.12%	0.02%