永豐金控
SinoPac Holdings

# SinoPac Holdings Analyst Meeting

## Q2 2026

2026/08/25

# Disclaimer

This presentation materials distributed herewith may include forward-looking statements. The second 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 |
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# Executive Summary

## 1H26 net revenue and net profit hit consecutive record high for the period, driving an annualized ROE of 18.98%

| NT$Mn | 2Q26 | QoQ | YoY | 6M26 | YoY |
|---|---|---|---|---|---|
| Net Revenue | 29,082 | 11.0% | 72.3% | 55,282 | 55.5% |
| Net Profit | 13,519 | 23.2% | 150.3% | 24,493 | 94.3% |

## NII rose on lower funding costs and loan growth; fee on strong WM and brokerage boosted by active market

| NT$Mn | 2Q26 | QoQ | YoY | 6M26 | YoY |
|---|---|---|---|---|---|
| Net Interest Income | 12,697 | 6.4% | 43.8% | 24,628 | 42.3% |
| Net Fee Income | 9,729 | 5.4% | 105.5% | 18,960 | 69.3% |
| Others | 6,657 | 32.2% | 100.7% | 11,693 | 66.2% |

## Through M&A and organic growth, total assets grew by 30% YoY, while capital level remained solid

- Total Assets: NT$4.00 trn, +4.6% QoQ, +30.0% YoY, +8.1% YTD
- Total Loans: NT$2.10 trn, +3.3% QoQ, +25.9% YoY , +8.0% YTD
- Capital Adequacy: Group CAR 127%; Bank SinoPac: CET1 ratio 10.8% and CAR: 14.3%

## Awards and Achievements

SinoPac Holdings and its subsidiaries won 51 awards in 2Q26 (84 awards in 6M26). Some are highlighted below:

- SinoPac Holdings was honored by Enterprise Asia at the 2026 Asia Responsible Enterprise Awards (AREA); Chairman Madam Shi-kuan CHEN was awarded Responsible Business Leadership, Corporate Sustainability Reporting Award, Green Leadership Award, Corporate Governance Award, Responsible Digital Practice Award, Sustainable Investment Award, Social Empowerment Award, Investment in People Award, and Health Promotion Award
- SinoPac Holdings was honored by *Global Views Monthly* at ESG Corporate Sustainability Award – Overall Performance – Financial and Insurance Industry
- Bank SinoPac was honored by *Forbes* as World's Best Banks 2026
- Bank SinoPac was honored by *FinanceAsia* at Best Sustainable Bank in Taiwan, Best Bank for Financial Inclusion in Taiwan, Most Innovative Use of Technology Bank in Taiwan; SinoPac Securities at Domestic Best Broker (Taiwan) - Highly Commended
- SinoPac Securities and SinoPac Investment Trust was honored by Taiwan Institute for Sustainable Energy at The 6th Taiwan Sustainable Investment Awards, with Institutional Influence Award - Securities Group - Role Model Award and Institutional Leadership Award - Investment Group - Role Model Award
- SinoPac Securities Investment Service was honored by National Enterprise Competitiveness Development Association at The 23rd National Brand Yushan Awards with Best Product – SinoPac AI Insight - A New Tool for the AI Financial Generation

# Financial Highlights: SinoPac Holdings[1]

| NT$Mn | 2023 | 2024 | 2025 | 6M26 | YoY | 2Q26 | 1Q26 | QoQ |
|---|---|---|---|---|---|---|---|---|
| Net Interest Income | 24,444 | 25,792 | 38,282 | 24,628 | 42.3% | 12,697 | 11,931 | 6.4% |
| Net Fee Income | 14,750 | 19,686 | 22,344 | 18,960 | 69.3% | 9,729 | 9,232 | 5.4% |
| Other Revenues | 14,707 | 18,946 | 13,764 | 11,693 | 66.2% | 6,657 | 5,036 | 32.2% |
| **Net Revenues** | **53,901** | **64,423** | **74,390** | **55,282** | **55.5%** | **29,082** | **26,199** | **11.0%** |
| **Operating Expenses** | **-28,526** | **-32,558** | **-38,657** | **-24,718** | **-33.2%** | **-13,147** | **-11,571** | **-13.6%** |
| Cost-income Ratio | 53% | 51% | 52% | 45% | -7% | 45% | 44% | 1% |
| **PPOP** | **25,375** | **31,865** | **35,733** | **30,564** | **79.9%** | **15,935** | **14,629** | **8.9%** |
| Provisions | -2,304 | -4,571 | -3,699 | -1,840 | -66.2% | -384 | -1,456 | 73.6% |
| **Net Income** | **19,764** | **22,229** | **26,569** | **24,493** | **94.3%** | **13,519** | **10,974** | **23.2%** |
| ROA | 0.74% | 0.76% | 0.79% | 1.28% | 0.45% | 1.39% | 1.18% | 0.21% |
| **ROE** | **11.55%** | **11.29%** | **11.53%** | **18.98%** | **6.63%** | **20.45%** | **17.09%** | **3.36%** |
| **EPS(NT$)[2]** | **1.51** | **1.66** | **1.93** | **1.66** | **0.72** | **0.91** | **0.74** | **0.17** |
| BVPS(NT$)[2] | 15.22 | 16.19 | 17.63 | 18.29 | 2.05 | 18.29 | 18.31 | -0.02 |
| 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 | 3,995,049 | 30.0% | 3,995,049 | 3,820,349 | 4.6% |
| Total Equity | 188,336 | 205,383 | 255,493 | 264,998 | 28.6% | 264,998 | 265,425 | -0.2% |
| Total Assets /Total Equity (x) | 14.72 | 14.94 | 14.46 | 15.08 | 0.17 | 15.08 | 14.39 | 0.68 |
| CAR | 134% | 130% | 134% | 127% | -7% | 127% | 132% | -4% |
| DLR | 113% | 112% | 120% | 119% | 7% | 119% | 119% | 0% |

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 SinoPac[1]

| NT$Mn | 2023 | 2024 | 2025 | 6M26 | YoY | 2Q26 | 1Q26 | QoQ |
|---|---|---|---|---|---|---|---|---|
| Net Interest Income | 22,830 | 23,995 | 34,391 | 20,290 | 26.0% | 10,436 | 9,854 | 5.9% |
| NIM | 0.98% | 0.96% | 1.27% | 1.42% | 0.21% | 1.44% | 1.40% | 0.04% |
| Fee Income | 6,960 | 9,193 | 10,638 | 7,461 | 11.9% | 2,998 | 4,463 | -32.8% |
| Other Revenues | 10,595 | 12,854 | 7,534 | 4,786 | 0.0% | 2,033 | 2,753 | -26.1% |
| **Net Revenues** | **40,384** | **46,042** | **52,563** | **32,537** | **18.1%** | **15,467** | **17,070** | **-9.4%** |
| **Operating Expenses** | **-19,069** | **-21,040** | **-25,819** | **-14,273** | **-8.4%** | **-7,054** | **-7,220** | **2.3%** |
| Cost-income Ratio | 47% | 46% | 49% | 44% | -4% | 46% | 42% | 3% |
| **PPOP** | **21,315** | **25,001** | **26,745** | **18,264** | **27.0%** | **8,413** | **9,850** | **-14.6%** |
| Provisions | -2,000 | -3,709 | -2,994 | -2,182 | -176.3% | -1,258 | -925 | -36.0% |
| **Net Income** | **16,066** | **17,417** | **19,526** | **13,463** | **20.9%** | **6,084** | **7,378** | **-17.5%** |
| ROA | 0.65% | 0.66% | 0.68% | 0.89% | 0.08% | 0.79% | 0.99% | -0.20% |
| **ROE** | **10.34%** | **9.73%** | **10.15%** | **13.43%** | **1.40%** | **11.89%** | **14.77%** | **-2.88%** |
| Total Assets | 2,531,382 | 2,771,059 | 2,972,676 | 3,110,500 | 11.0% | 3,110,500 | 3,059,295 | 1.7% |
| Total Equity | 172,832 | 185,083 | 199,570 | 204,822 | 8.8% | 204,822 | 205,563 | -0.4% |
| Total Assets /Total Equity (x) | 14.65 | 14.97 | 14.90 | 15.19 | 0.30 | 15.19 | 14.88 | 0.30 |
| Total Loans[2] | 1,450,468 | 1,634,939 | 1,751,476 | 1,893,391 | 11.7% | 1,893,391 | 1,834,787 | 3.2% |
| Total Deposits | 2,032,597 | 2,285,756 | 2,451,349 | 2,539,094 | 9.9% | 2,539,094 | 2,502,345 | 1.5% |
| Loan-to-deposit Ratio | 71.36% | 71.53% | 71.45% | 74.57% | 1.15% | 74.57% | 73.32% | 1.25% |
| NPL Ratio | 0.10% | 0.17% | 0.19% | 0.23% | -0.01% | 0.23% | 0.18% | 0.05% |
| Coverage Ratio | 1350% | 828% | 769% | 618% | 3% | 618% | 795% | -177% |
| Reserve-to-loan Ratio | 1.36% | 1.39% | 1.45% | 1.40% | -0.03% | 1.40% | 1.42% | -0.02% |
| CET1 Ratio | 11.23% | 10.71% | 11.39% | 10.78% | -0.48% | 10.78% | 11.22% | -0.44% |
| Tier 1 Ratio | 12.99% | 12.26% | 12.97% | 12.24% | -0.68% | 12.24% | 12.72% | -0.48% |
| CAR | 15.61% | 14.54% | 15.21% | 14.27% | -0.92% | 14.27% | 14.84% | -0.57% |

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

| NT$Mn | 2023 | 2024 | 2025 | 6M26 | YoY | 2Q26 | 1Q26 | QoQ |
|---|---|---|---|---|---|---|---|---|
| Net Interest Income | 5,211 | 5,399 | 6,082 | 3,194 | 0.4% | 1,648 | 1,546 | 6.6% |
| NIM | 1.62% | 1.72% | 1.98% | 1.92% | -0.15% | 1.93% | 1.92% | 0.01% |
| Fee Income | 2,169 | 2,740 | 1,982 | 1,206 | 18.6% | 555 | 651 | -14.8% |
| Other Revenues | 2,218 | 910 | 360 | 296 | 238.1% | 170 | 126 | 35.2% |
| **Net Revenues** | **9,598** | **9,049** | **8,424** | **4,696** | **17.8%** | **2,373** | **2,323** | **2.2%** |
| **Operating Expenses** | **-2,337** | **-2,323** | **-2,966** | **-1,214** | **30.3%** | **-617** | **-598** | **-3.2%** |
| Cost-income Ratio | 24% | 26% | 35% | 26% | -18% | 26% | 26% | 0% |
| **PPOP** | **7,261** | **6,727** | **5,458** | **3,482** | **55.2%** | **1,756** | **1,726** | **1.8%** |
| Provisions | -9 | -280 | 452 | 577 | -54.8% | 935 | -358 | 361.0% |
| **Net Income** | **6,207** | **5,024** | **3,791** | **3,756** | **138.6%** | **2,217** | **1,539** | **44.1%** |
| ROA | 1.67% | 1.33% | 1.02% | 2.02% | 1.17% | 2.38% | 1.69% | 0.69% |
| **ROE** | **13.42%** | **9.59%** | **6.94%** | **13.77%** | **8.15%** | **16.02%** | **11.10%** | **4.92%** |
| Total Assets | 372,712 | 380,215 | 362,927 | 379,819 | 6.6% | 379,819 | 365,110 | 4.0% |
| Total Equity | 50,115 | 54,626 | 54,641 | 54,466 | -5.1% | 54,466 | 56,229 | -3.1% |
| Total Assets / Total Equity (x) | 7.44 | 6.96 | 6.64 | 6.97 | 0.77 | 6.97 | 6.49 | 0.48 |
| Total Loans | 233,672 | 243,091 | 228,156 | 242,198 | 7.5% | 242,198 | 229,291 | 5.6% |
| Total Deposits | 297,829 | 297,492 | 291,490 | 298,744 | 6.0% | 298,744 | 292,324 | 2.2% |
| Loan-to-deposit Ratio | 78.46% | 81.71% | 78.27% | 81.07% | 1.13% | 81.07% | 78.44% | 2.63% |
| NPL Ratio | 0.02% | 0.02% | 0.02% | 0.05% | 0.04% | 0.05% | 0.06% | -0.01% |
| Coverage Ratio | 7571% | 6871% | 6144% | 2685% | -5050% | 2685% | 2408% | 277% |
| Reserve-to-loan Ratio | 1.55% | 1.30% | 1.37% | 1.47% | 0.13% | 1.47% | 1.51% | -0.04% |
| CET1 Ratio | 15.84% | 16.58% | 19.90% | 19.92% | -0.53% | 19.92% | 19.90% | 0.02% |
| Tier 1 Ratio | 15.84% | 16.58% | 19.90% | 19.92% | -0.53% | 19.92% | 19.90% | 0.02% |
| CAR | 17.00% | 17.67% | 21.07% | 21.16% | -0.43% | 21.16% | 21.03% | 0.13% |

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

# Financial Highlights: SinoPac Securities

| NT$Mn | 2023 | 2024 | 2025 | 6M26 | YoY | 2Q26 | 1Q26 | QoQ |
|---|---|---|---|---|---|---|---|---|
| Recurring Income | 9,379 | 13,027 | 13,783 | 11,189 | 100.9% | 6,729 | 4,460 | 50.9% |
| Net Interest Income | 395 | 886 | 1,204 | 558 | -0.3% | 301 | 258 | 16.7% |
| Net Fee Income | 8,238 | 11,056 | 11,701 | 10,636 | 122.6% | 6,378 | 4,257 | 49.8% |
| Others | 745 | 1,085 | 878 | -5 | -102.0% | 50 | -54 | 191.4% |
| Capital Gains | 1,384 | 2,056 | 2,453 | 4,047 | 538.6% | 2,609 | 1,438 | 81.4% |
| Other Revenues | 1,544 | 1,892 | 1,929 | 1,424 | 38.6% | 938 | 485 | 93.4% |
| **Net Revenues** | **12,306** | **16,974** | **18,165** | **16,659** | **130.4%** | **10,276** | **6,384** | **61.0%** |
| **Operating Expenses** | **-8,300** | **-10,201** | **-10,807** | **-8,166** | **-73.2%** | **-4,787** | **-3,379** | **-41.7%** |
| Cost-income Ratio | 67% | 60% | 59% | 49% | -16% | 47% | 53% | -6% |
| **Net Income** | **3,836** | **5,831** | **6,487** | **7,354** | **249.4%** | **4,991** | **2,363** | **111.2%** |
| ROA | 1.95% | 2.32% | 2.15% | 3.67% | 2.07% | 4.66% | 2.74% | 1.91% |
| **ROE** | **12.02%** | **16.08%** | **16.53%** | **34.86%** | **23.38%** | **45.65%** | **23.07%** | **22.58%** |
| Total Assets | 223,692 | 279,545 | 323,830 | 485,025 | 92.6% | 485,025 | 374,471 | 29.5% |
| Total Equity | 34,237 | 38,276 | 40,230 | 44,857 | 25.7% | 44,857 | 42,845 | 4.7% |
| Total Assets / Total Equity (x) | 6.53 | 7.30 | 8.05 | 10.81 | 3.75 | 10.81 | 8.74 | 2.07 |
| CAR | 338% | 372% | 363% | 322% | 1% | 322% | 319% | 3% |
| Brokerage market share | 4.80% | 4.78% | 4.91% | 5.02% | 0.22% | 5.00% | 5.06% | -0.06% |
| Avg. balance of margin trading | 18,013 | 28,253 | 26,396 | 47,125 | 82.3% | 55,081 | 38,300 | 43.8% |
| Margin trading market share | 6.58% | 6.99% | 7.11% | 7.79% | 0.66% | 7.98% | 7.50% | 0.48% |

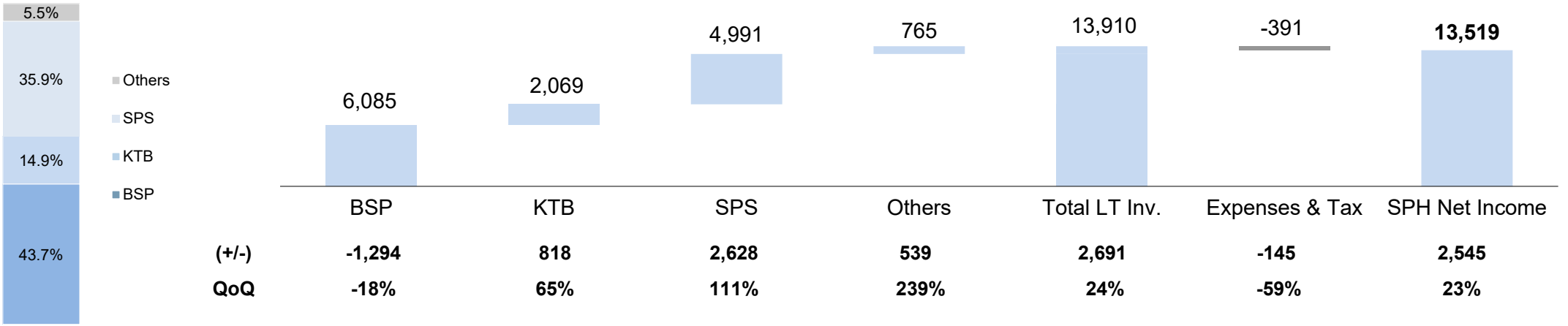
Note: All the numbers were based on consolidated financial statements.

# SinoPac Holdings: Profit Contribution by Subsidiaries

LT Inv. Ratio

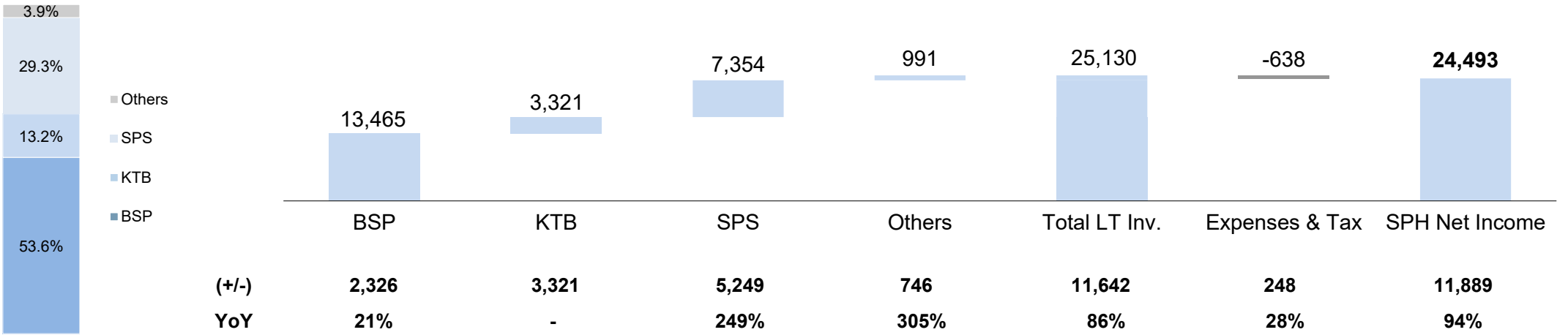
NT$Mn

## 2Q26




| | BSP | KTB | SPS | Others | Total LT Inv. | Expenses & Tax | SPH Net Income |
|---|---|---|---|---|---|---|---|
| (+/-) | -1,294 | 818 | 2,628 | 539 | 2,691 | -145 | 2,545 |
| QoQ | -18% | 65% | 111% | 239% | 24% | -59% | 23% |

## 6M26

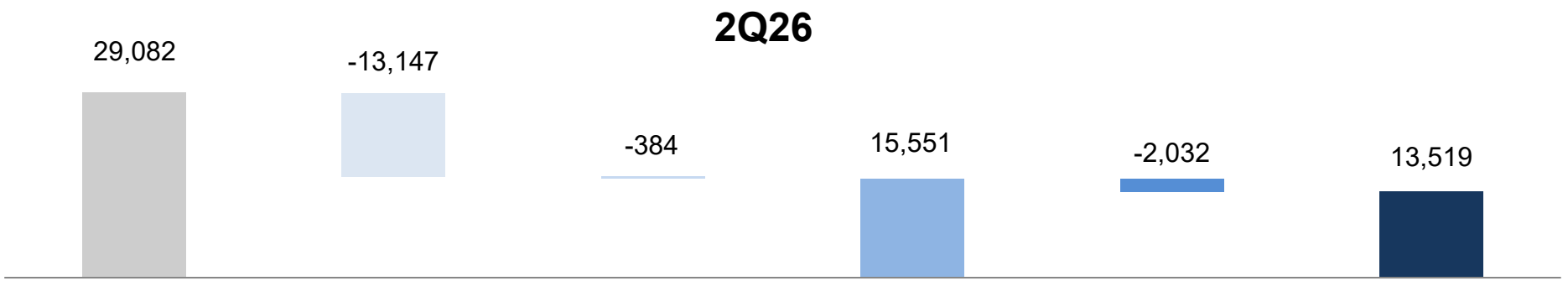



| | BSP | KTB | SPS | Others | Total LT Inv. | Expenses & Tax | SPH Net Income |
|---|---|---|---|---|---|---|---|
| (+/-) | 2,326 | 3,321 | 5,249 | 746 | 11,642 | 248 | 11,889 |
| YoY | 21% | - | 249% | 305% | 86% | 28% | 94% |

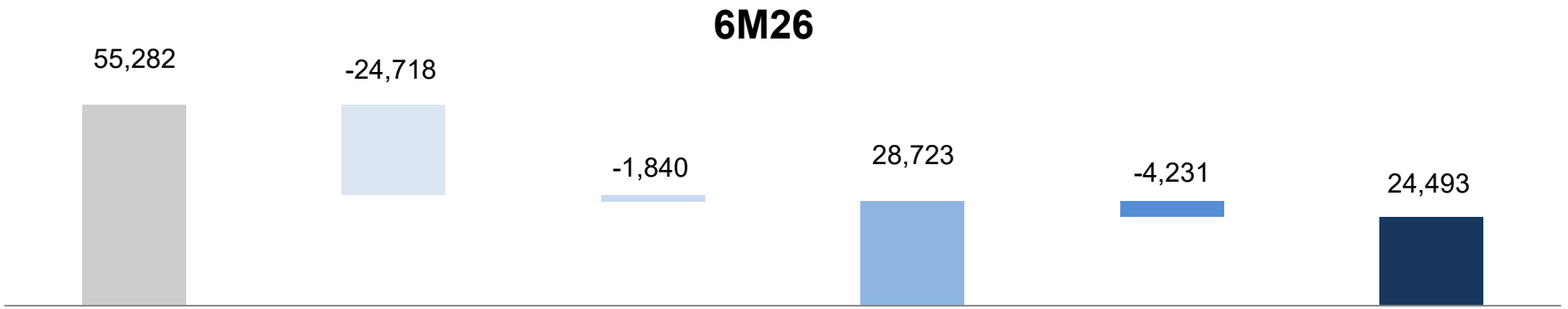
Note: 1. SinoPac Holdings' net income was its revenue deducted from interest expenses, operating expenses, and tax.
2. (+/-) was the current period deducted from the prior period, and a positive number/percentage change means a positive impact on profit and loss, and vice versa

# SinoPac Holdings: P&L Breakdown

NT$Mn




| | Net Revenues | Op exp. | Provision | Net profit before tax | Tax & Others | Net Income |
|---|---|---|---|---|---|---|
| (+/-) | **2,883** | **-1,577** | **1,072** | **2,378** | **167** | **2,545** |
| QoQ | **11%** | **-14%** | **74%** | **18%** | **8%** | **23%** |

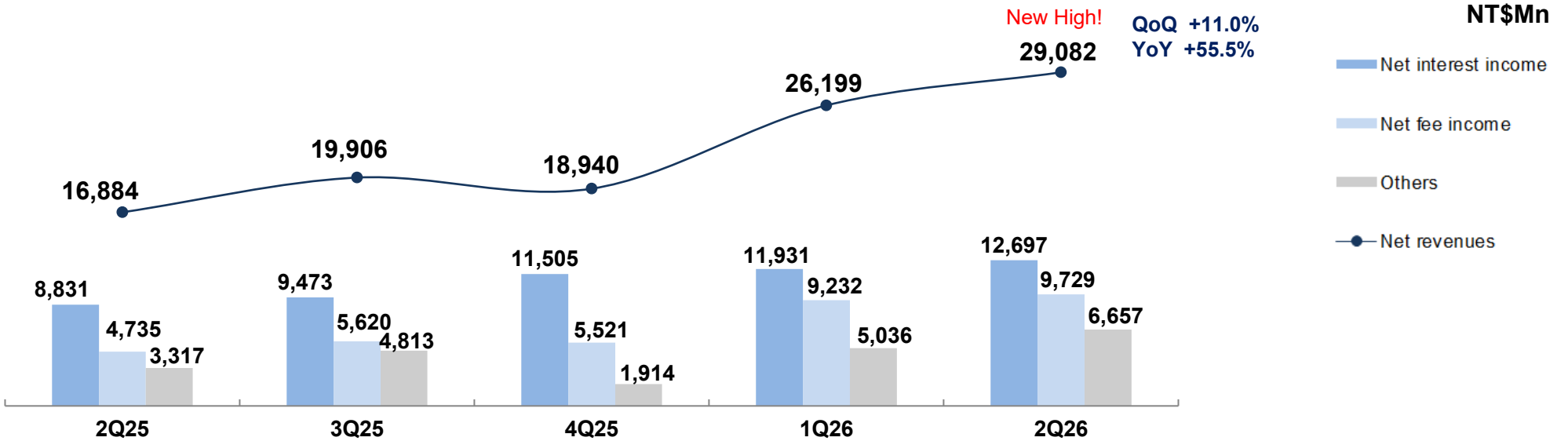



| | Net Revenues | Op exp. | Provision | Net profit before tax | Tax & Others | Net Income |
|---|---|---|---|---|---|---|
| (+/-) | **19,738** | **-6,161** | **-733** | **12,844** | **-955** | **11,889** |
| YoY | **56%** | **-33%** | **-66%** | **81%** | **-29%** | **94%** |

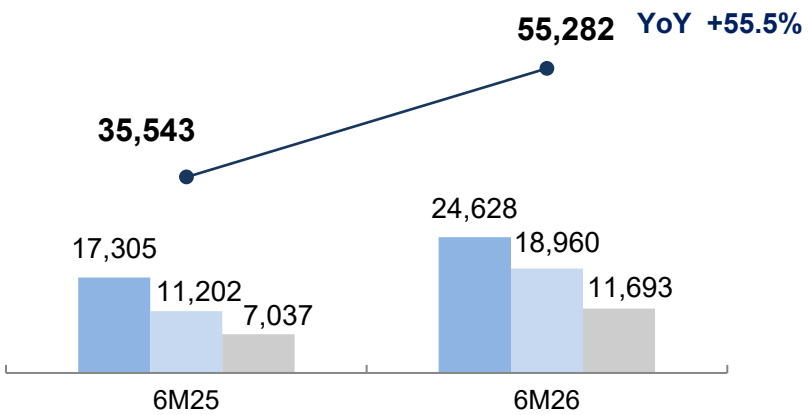
Note: 1. All the numbers are presented on consolidated basis.
2. (+/-) was the current period deducted from the prior period, and a positive number/percentage change means a positive impact on profit and loss, and vice versa

# SinoPac Holdings: Net Revenues Breakdown

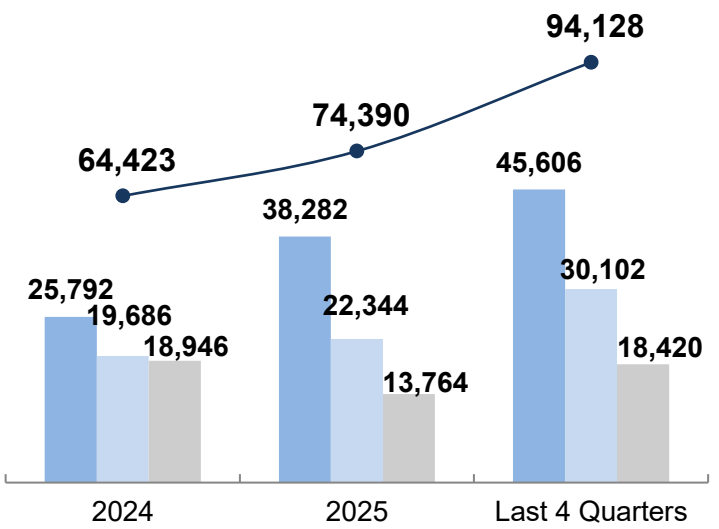
## Quarterly




## Yearly




## Year-to-date

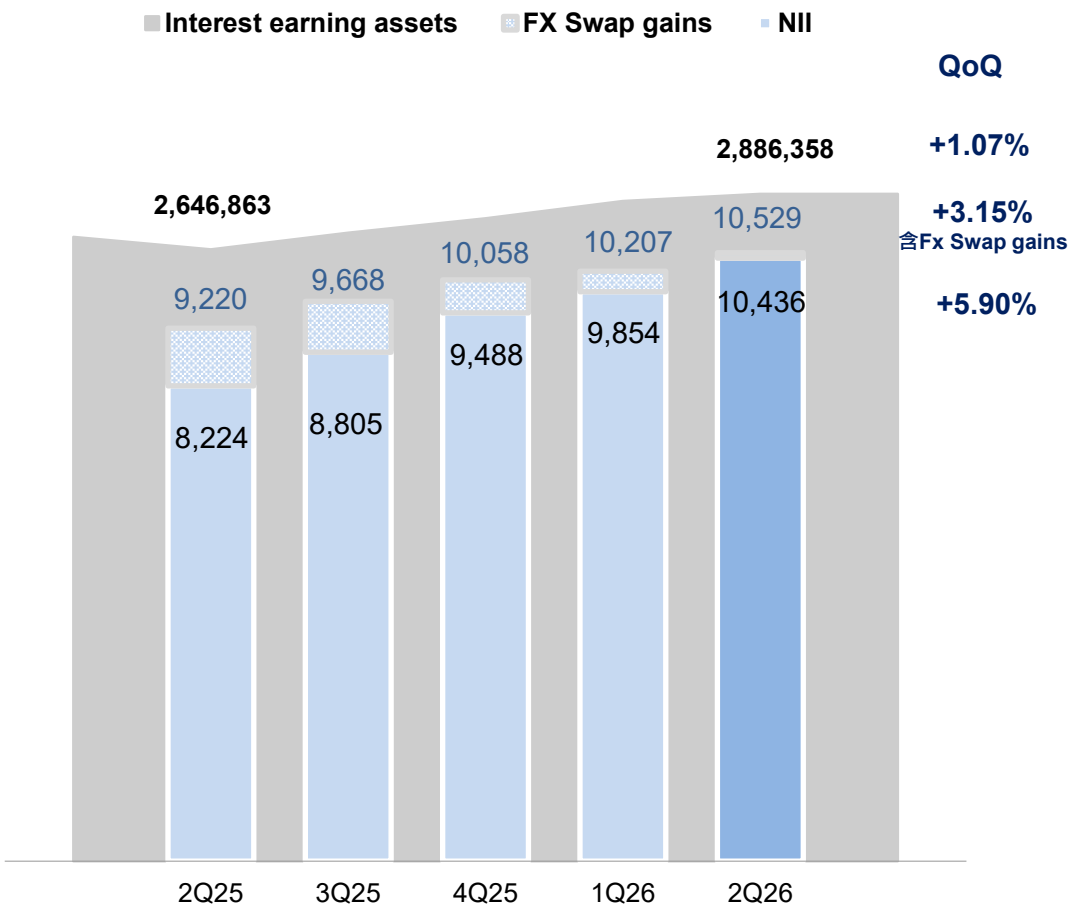



Note: All the numbers were based on consolidated financial statements.

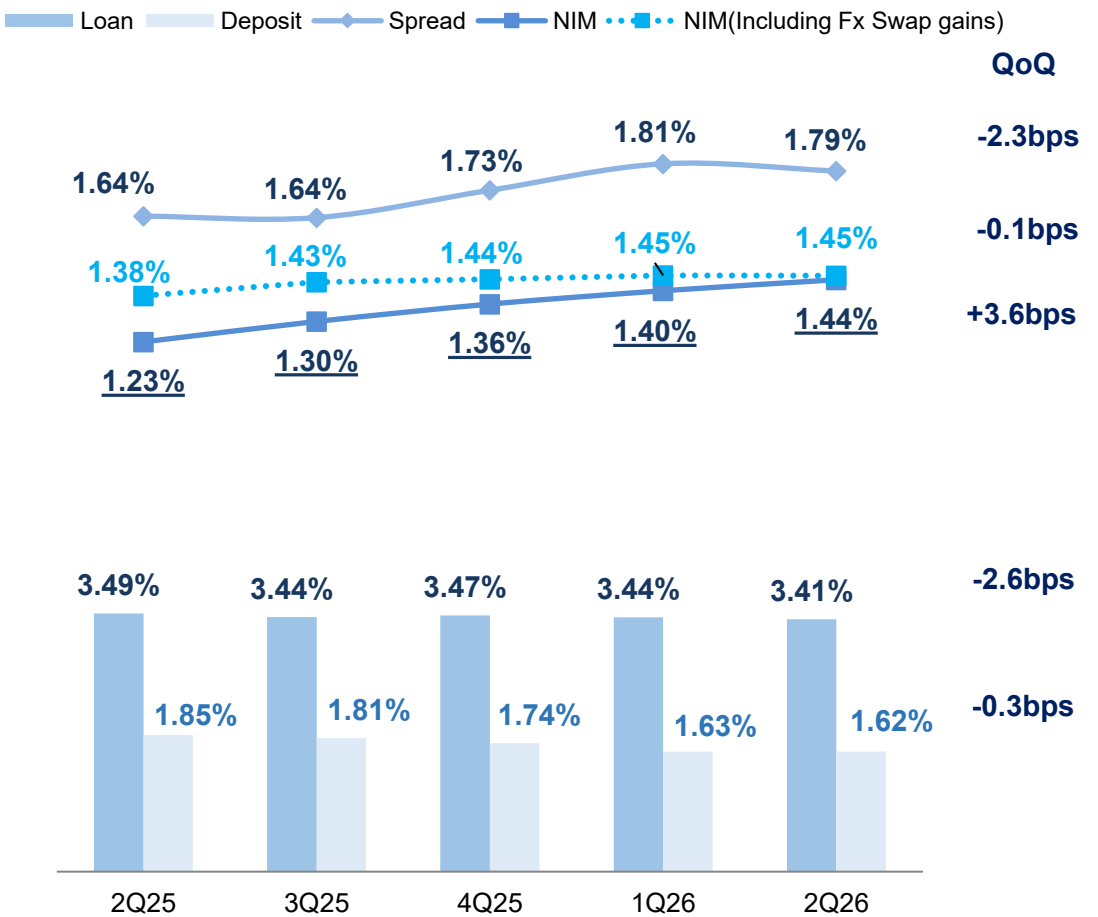
# Bank SinoPac: NIM & Spread

NT$Mn

## Bank SinoPac: Interest Earning Assets & NII




## Bank SinoPac: NIM & Spread

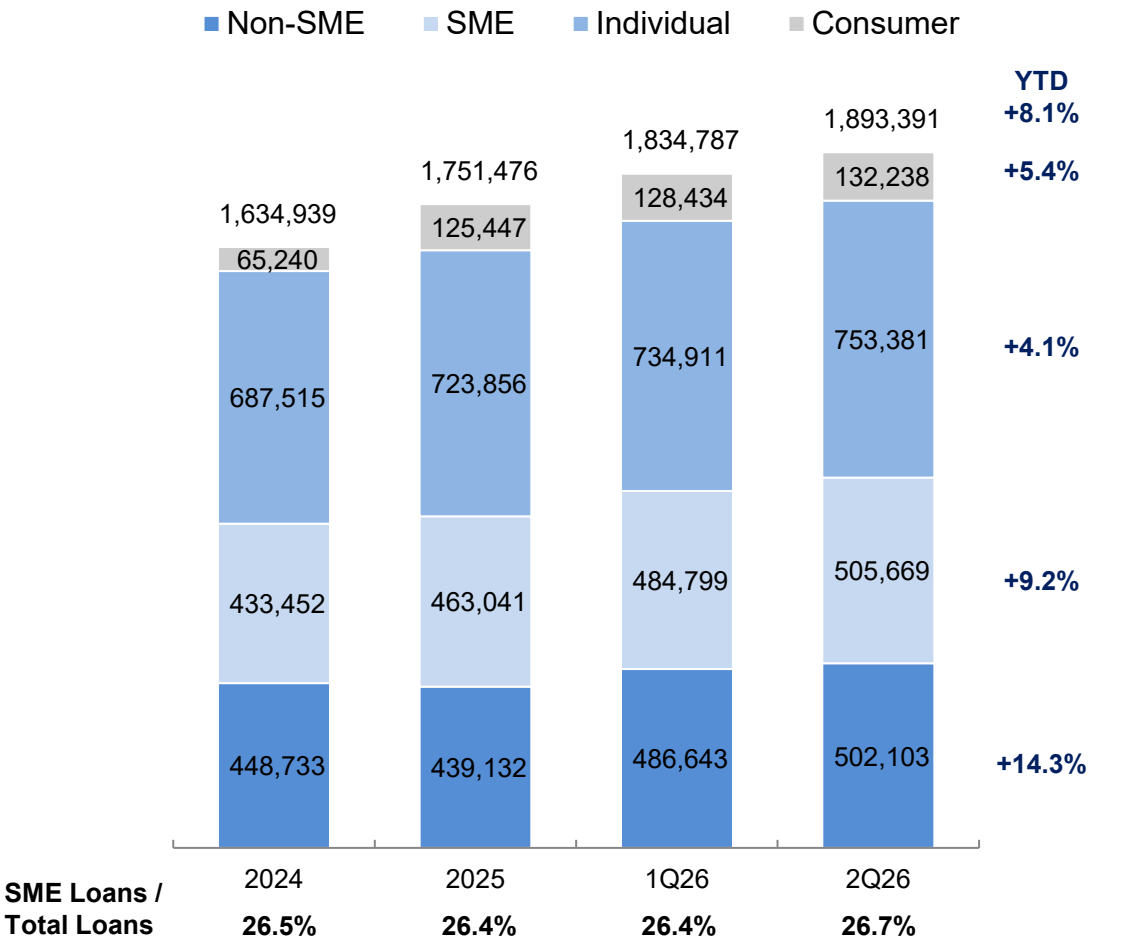



Note: All the numbers were based on consolidated financial statements.

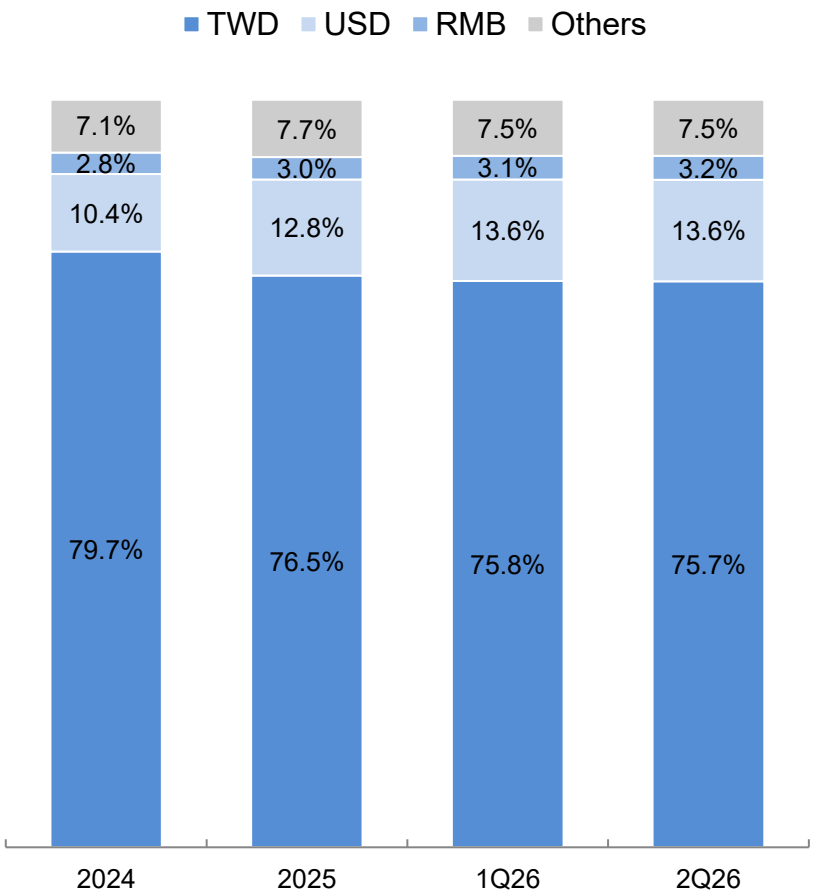
# Bank SinoPac: Loan Structure[1]

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## Bank SinoPac: Loan by Customer




## Bank SinoPac: Loan by Currency

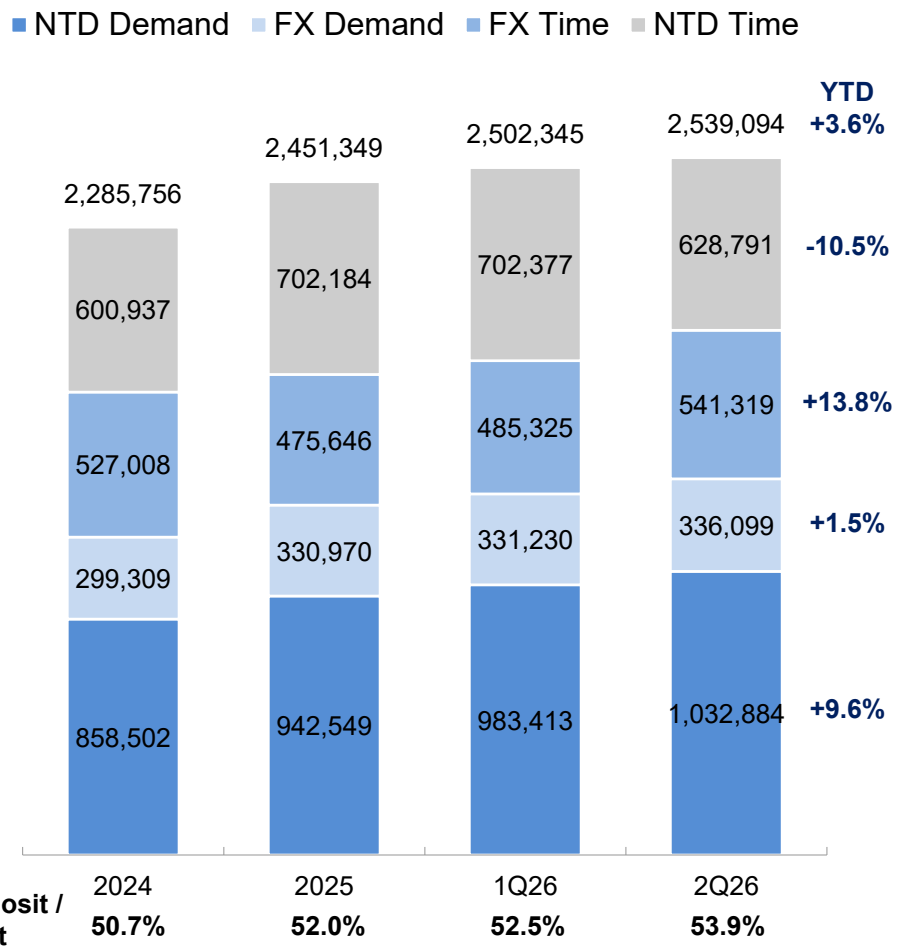



Note: 1. All the numbers were based on consolidated financial statements; 2. Total loans included credit card revolving balance and factoring account receivables but excluded non-accrual loans.

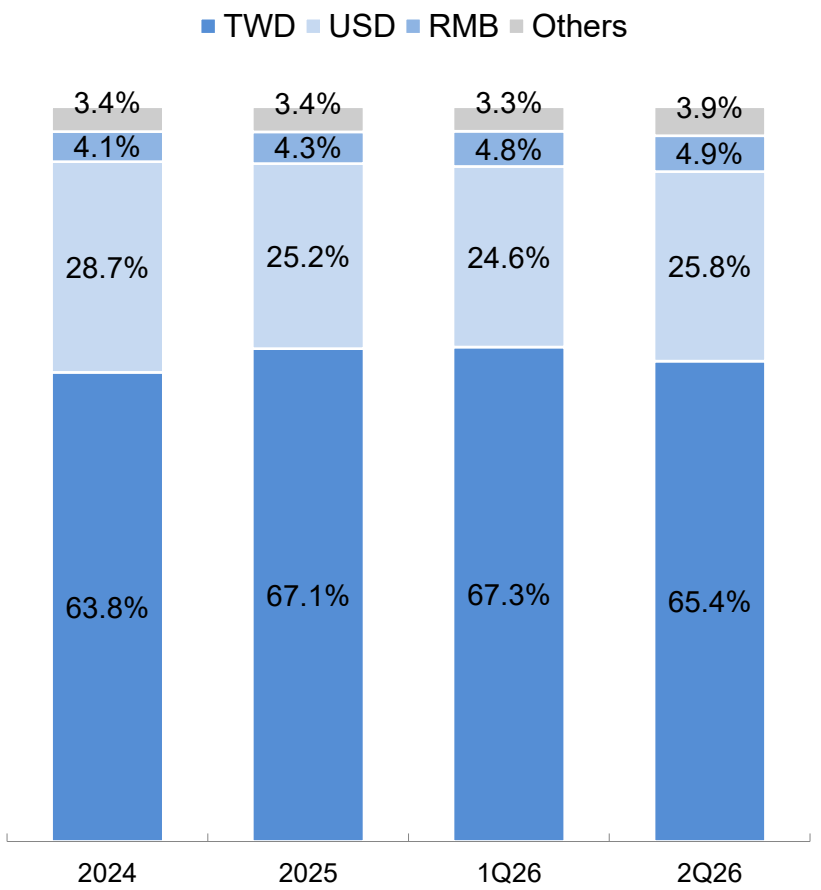
# Bank SinoPac: Deposit Portfolio

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## Bank SinoPac: Deposit by Products



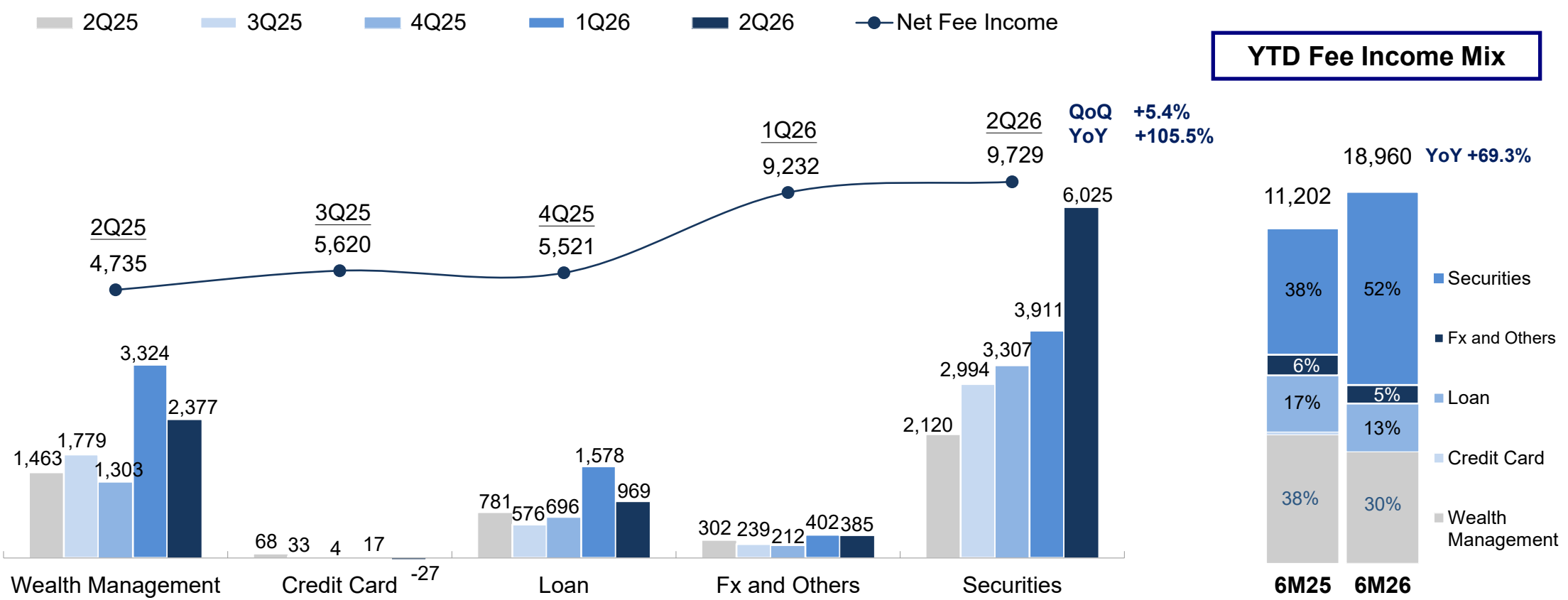

## Bank SinoPac: Deposit by Currency




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

# SinoPac Holdings: Fee Income

NT$Mn




**YTD Fee Income Mix**

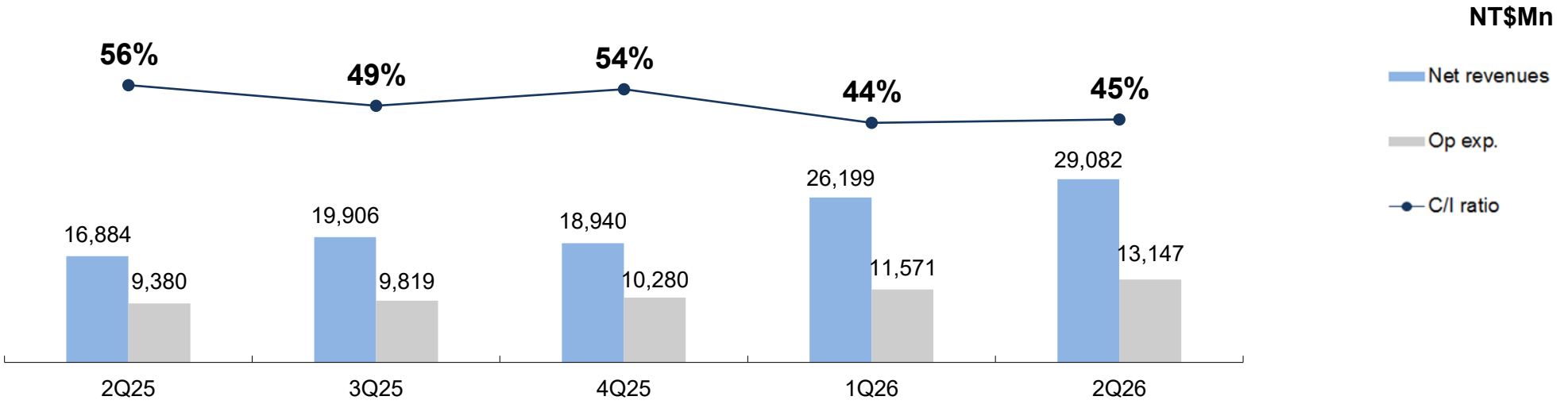



| | Wealth Management | Credit Card | Loan | Fx and Others | Securities |
|---|---|---|---|---|---|
| QoQ | -28% | -264% | -39% | -4% | 54% |
| YoY | 62% | -140% | 24% | 27% | 184% |
| 6M26YoY | 33% | -111% | 35% | 13% | 135% |

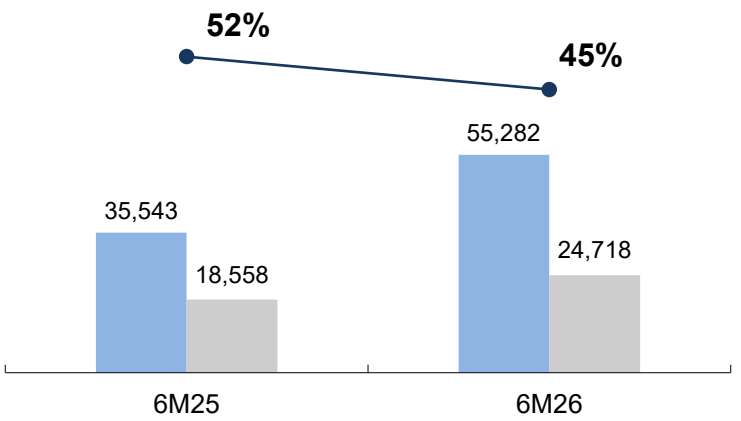
Note: All the numbers were based on consolidated financial statements.

# SinoPac Holdings: Operating Expense

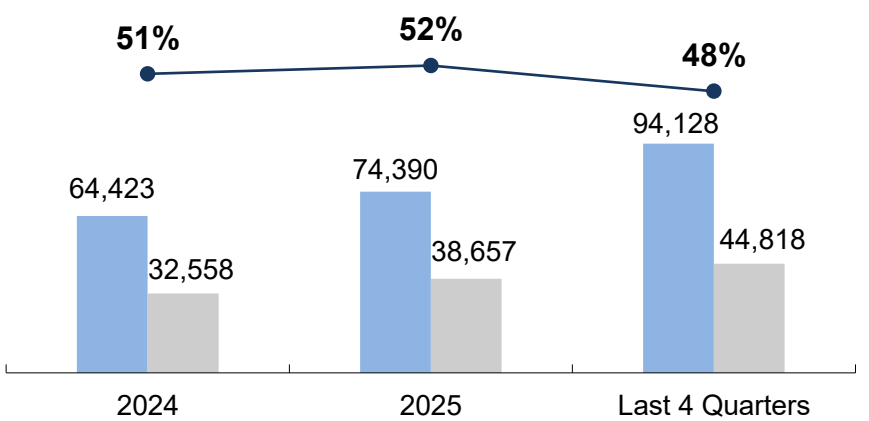
**Quarterly**




**Yearly**



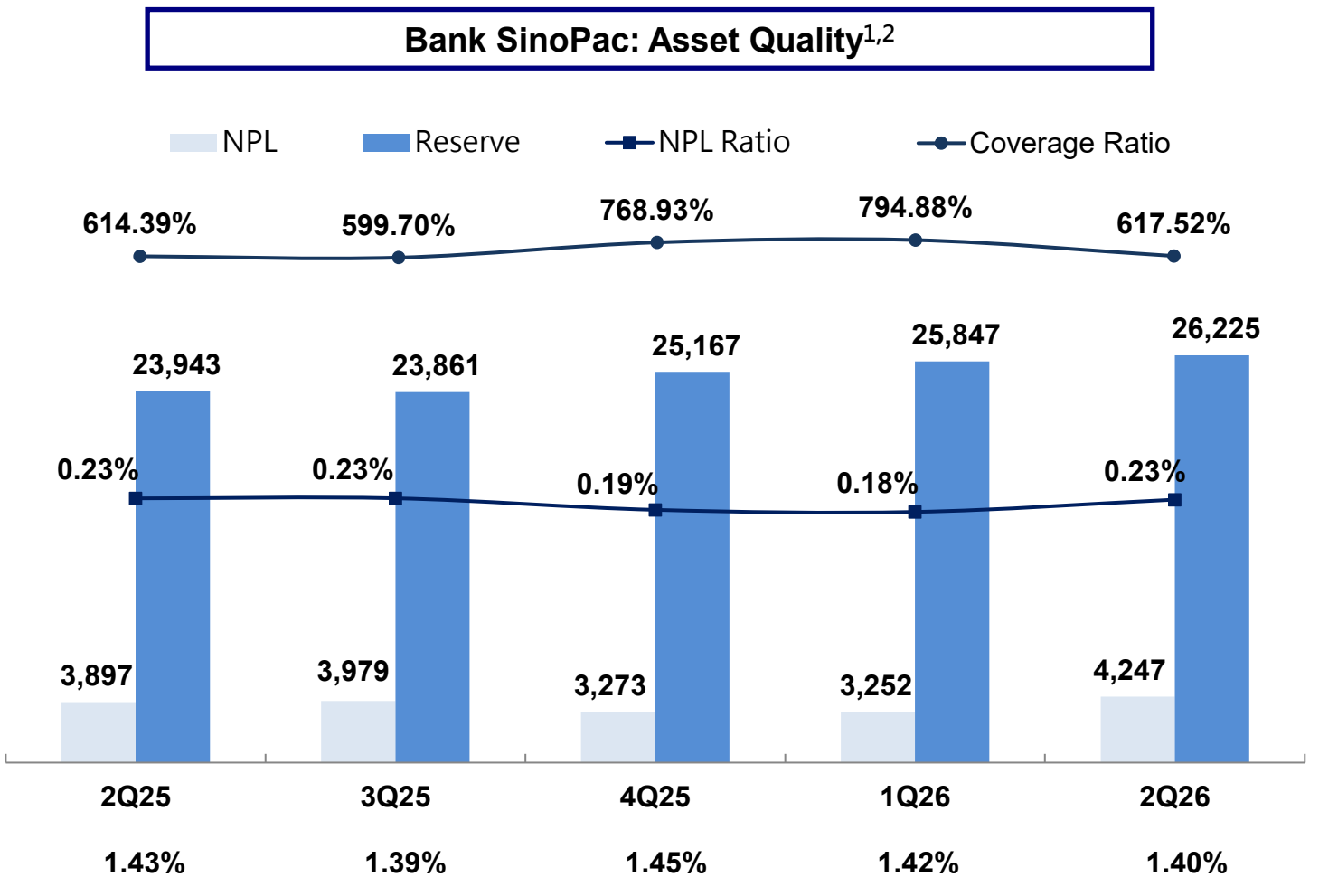

**Year-to-date**




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 | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 2024 | 2025 | 2Q25 | 3Q25 | 4Q25 | 1Q26 | 2Q26 | QoQ(%) | YoY(%) | YTD(%) |
| **Assets:** | | | | | | | | | | |
| Cash and cash equivalents, net | 41,541 | 31,877 | 37,431 | 34,669 | 31,877 | 41,779 | 58,388 | 39.75 | 55.99 | 83.16 |
| Due from the central bank and call loans to banks, net | 154,822 | 271,089 | 195,560 | 245,498 | 271,089 | 283,061 | 283,989 | 0.33 | 45.22 | 4.76 |
| Financial assets at fair value through profit or loss | 163,695 | 188,873 | 120,500 | 135,988 | 188,873 | 193,958 | 207,034 | 6.74 | 71.81 | 9.62 |
| Financial assets at fair value through other comprehensive income | 385,260 | 460,376 | 360,880 | 402,074 | 460,376 | 467,434 | 421,234 | -9.88 | 16.72 | -8.50 |
| Debt instrument investments measured at amortized cost | 309,768 | 348,958 | 323,292 | 310,254 | 348,958 | 358,647 | 353,278 | -1.50 | 9.28 | 1.24 |
| Securities purchased under agreements to resell | 106,566 | 102,717 | 93,399 | 83,540 | 102,717 | 61,263 | 88,153 | 43.89 | -5.62 | -14.18 |
| Receivables, net | 163,301 | 179,363 | 150,859 | 161,762 | 179,363 | 218,183 | 283,476 | 29.93 | 87.91 | 58.05 |
| Current tax assets | 436 | 291 | 332 | 386 | 291 | 452 | 388 | -14.19 | 16.91 | 33.37 |
| Assets classified as held for sale, net | 0 | 12,259 | 0 | 0 | 12,259 | 0 | 0 | - | - | -100.00 |
| Discounts and loans, net | 1,608,209 | 1,944,988 | 1,668,685 | 1,702,488 | 1,944,988 | 2,033,972 | 2,101,289 | 3.31 | 25.92 | 8.04 |
| Investments accounted for using the equity method, net | 1,044 | 1,084 | 984 | 1,045 | 1,084 | 1,124 | 1,166 | 3.74 | 18.51 | 7.58 |
| Other financial assets, net | 75,612 | 74,791 | 55,569 | 86,960 | 74,791 | 76,437 | 112,928 | 47.74 | 103.22 | 50.99 |
| Investment property, net | 2,146 | 2,345 | 2,138 | 2,108 | 2,345 | 2,320 | 2,317 | -0.14 | 8.36 | -1.22 |
| Property, plant and equipment, net | 13,595 | 18,831 | 13,614 | 13,708 | 18,831 | 18,813 | 18,795 | -0.10 | 38.05 | -0.20 |
| Right-of-use assets | 3,935 | 4,501 | 4,468 | 4,418 | 4,501 | 4,482 | 4,614 | 2.94 | 3.28 | 2.51 |
| Intangible assets, net | 2,279 | 12,988 | 7,876 | 8,236 | 12,988 | 12,729 | 12,615 | -0.89 | 60.17 | -2.87 |
| Deferred tax assets | 2,433 | 3,835 | 3,668 | 3,497 | 3,835 | 3,466 | 3,809 | 9.91 | 3.85 | -0.67 |
| Other assets, net | 34,134 | 35,066 | 32,717 | 33,170 | 35,066 | 42,228 | 41,578 | -1.54 | 27.08 | 18.57 |
| **Total Assets** | **3,068,775** | **3,694,234** | **3,071,972** | **3,229,802** | **3,694,234** | **3,820,349** | **3,995,049** | **4.57** | **30.05** | **8.14** |
| **Liabilities and equity** | | | | | | | | | | |
| **Liabilities** | | | | | | | | | | |
| Deposits from the central bank and banks | 86,467 | 136,951 | 92,424 | 82,207 | 136,951 | 123,115 | 116,620 | -5.28 | 26.18 | -14.85 |
| Commercial paper payable, net | 70,671 | 124,589 | 32,583 | 92,225 | 124,589 | 138,736 | 155,434 | 12.04 | 377.05 | 24.76 |
| Financial liabilities at fair value through profit or loss | 78,251 | 65,538 | 86,633 | 75,451 | 65,538 | 72,037 | 77,169 | 7.12 | -10.92 | 17.75 |
| Securities sold under agreement to repurchase | 77,125 | 54,862 | 69,493 | 58,165 | 54,862 | 81,768 | 93,727 | 14.63 | 34.87 | 70.84 |
| Payables | 64,562 | 88,735 | 87,040 | 88,272 | 88,735 | 104,486 | 168,562 | 61.32 | 93.66 | 89.96 |
| Current tax liabilities | 2,821 | 3,224 | 3,540 | 2,766 | 3,224 | 4,555 | 3,954 | -13.19 | 11.70 | 22.65 |
| Liabilities related to assets classified as held for sale | 0 | 10,417 | 0 | 0 | 10,417 | 0 | 0 | - | - | -100.00 |
| Deposit and remittances | 2,271,907 | 2,730,044 | 2,297,444 | 2,407,348 | 2,730,044 | 2,779,617 | 2,815,449 | 1.29 | 22.55 | 3.13 |
| Bonds payable | 68,782 | 63,932 | 62,134 | 62,842 | 63,932 | 62,784 | 64,809 | 3.23 | 4.31 | 1.37 |
| Short-term borrowings | 6,643 | 7,998 | 5,598 | 5,120 | 7,998 | 11,258 | 21,559 | 91.51 | 285.09 | 169.54 |
| Long-term borrowings | 9,389 | 4,111 | 5,904 | 4,517 | 4,111 | 3,735 | 43 | -98.84 | -99.26 | -98.94 |
| Liabilities component of preferred stocks | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 0.00 | 0.00 | 0.00 |
| Provisions | 2,945 | 2,883 | 2,751 | 2,743 | 2,883 | 2,935 | 2,851 | -2.89 | 3.61 | -1.11 |
| Other financial liabilities | 98,611 | 121,842 | 94,485 | 106,573 | 121,842 | 138,491 | 179,846 | 29.86 | 90.34 | 47.61 |
| Lease liabilities | 3,495 | 4,097 | 4,038 | 4,010 | 4,097 | 4,066 | 4,211 | 3.58 | 4.29 | 2.80 |
| Deferred tax liabilities | 1,789 | 2,015 | 1,739 | 1,666 | 2,015 | 2,439 | 2,812 | 15.30 | 61.67 | 39.57 |
| Other liabilities | 19,914 | 14,878 | 18,244 | 17,126 | 14,878 | 22,191 | 20,290 | -8.57 | 11.22 | 36.37 |
| **Total liabilities** | **2,863,392** | **3,436,135** | **2,864,070** | **3,011,050** | **3,436,135** | **3,552,231** | **3,727,357** | **4.93** | **30.14** | **8.48** |
| Capital stock | 126,859 | 144,923 | 131,172 | 131,172 | 144,923 | 144,923 | 147,822 | 2.00 | 12.69 | 2.00 |
| Capital surplus | 6,129 | 26,827 | 6,131 | 6,131 | 26,827 | 26,827 | 26,827 | 0.00 | 337.56 | 0.00 |
| Retained earnings | 78,086 | 89,927 | 75,965 | 83,738 | 89,927 | 101,559 | 96,761 | -4.72 | 27.38 | 7.60 |
| Other equity | -5,691 | -6,184 | -7,236 | -4,261 | -6,184 | -7,885 | -6,412 | NA | -11.39 | NA |
| **Total equity attributable to owners of the parent** | **205,383** | **255,493** | **206,031** | **216,780** | **255,493** | **265,425** | **264,998** | **-0.16** | **28.62** | **3.72** |
| Non-controlling interests | 0 | 2,606 | 1,871 | 1,972 | 2,606 | 2,693 | 2,694 | 0.01 | 43.97 | 3.37 |
| **TOTAL** | **3,068,775** | **3,694,234** | **3,071,972** | **3,229,802** | **3,694,234** | **3,820,349** | **3,995,049** | **4.57** | **30.05** | **8.14** |

# Appendix 2/14

**Balance Sheet of SPH and its subsidiaries for the 6 months ended Jun. 30, 2026**

| NT$Mn | BSP (consolidated) | KTB (consolidated) | SPS (Consolidated) | Trust | Leasing (Consolidated) | Others | Sum | Adj. Items | SPH (Consolidated) |
|---|---|---|---|---|---|---|---|---|---|
| **Assets:** | | | | | | | | | |
| Cash and cash equivalents, net | 44,041 | 2,606 | 17,431 | 487 | 647 | 5,333 | 70,545 | -12,157 | 58,388 |
| Due from the central bank and call loans to banks, net | 240,316 | 43,673 | 0 | 0 | 0 | 0 | 283,989 | 0 | 283,989 |
| Financial assets at fair value through profit or loss | 87,770 | 6,279 | 109,647 | 11 | 0 | 3,328 | 207,034 | 0 | 207,034 |
| Financial assets at fair value through other comprehensive income | 356,946 | 49,884 | 13,904 | 0 | 0 | 499 | 421,234 | 0 | 421,234 |
| Debt instrument investments measured at amortized cost | 324,171 | 29,107 | 0 | 0 | 0 | 0 | 353,278 | 0 | 353,278 |
| Securities purchased under agreements to resell | 79,543 | 0 | 8,609 | 0 | 0 | 0 | 88,153 | 0 | 88,153 |
| Receivables, net | 78,070 | 3,382 | 194,636 | 40 | 7,373 | 5,028 | 288,530 | -5,054 | 283,476 |
| Current tax assets | 1,328 | 0 | 351 | 22 | 318 | 2,544 | 4,563 | -4,175 | 388 |
| Discounts and loans, net | 1,857,932 | 238,710 | 0 | 0 | 5,056 | 0 | 2,101,699 | -410 | 2,101,289 |
| Investments accounted for using the equity method, net | 0 | 0 | 0 | 1,099 | 0 | 315,635 | 316,735 | -315,569 | 1,166 |
| Other financial assets, net | 4,807 | 82 | 107,139 | 100 | 3,772 | 0 | 115,899 | -2,971 | 112,928 |
| Investment property, net | 532 | 230 | 146 | 0 | 5,535 | 0 | 6,444 | -4,128 | 2,317 |
| Property, plant and equipment, net | 10,816 | 4,894 | 2,202 | 7 | 255 | 21 | 18,196 | 599 | 18,795 |
| Right-of-use assets | 3,161 | 167 | 752 | 27 | 141 | 459 | 4,706 | -92 | 4,614 |
| Intangible assets, net | 7,946 | 19 | 911 | 4 | 6 | 13 | 8,901 | 3,714 | 12,615 |
| Deferred tax assets | 2,138 | 368 | 884 | 4 | 361 | 71 | 3,827 | -18 | 3,809 |
| Other assets, net | 10,980 | 1,898 | 28,412 | 121 | 148 | 51 | 41,610 | -32 | 41,578 |
| **Total Assets** | **3,110,500** | **381,299** | **485,025** | **1,923** | **23,613** | **332,983** | **4,335,341** | **-340,292** | **3,995,049** |
| **Liabilities and equity** | | | | | | | | | |
| **Liabilities** | | | | | | | | | |
| Deposits from the central bank and banks | 97,349 | 19,271 | 0 | 0 | 0 | 0 | 116,620 | 0 | 116,620 |
| Commercial paper payable, net | 0 | 0 | 110,261 | 0 | 7,823 | 37,351 | 155,434 | 0 | 155,434 |
| Financial liabilities at fair value through profit or loss | 27,303 | 108 | 49,758 | 0 | 0 | 0 | 77,169 | 0 | 77,169 |
| Securities sold under agreement to repurchase | 59,737 | 3,814 | 30,177 | 0 | 0 | 0 | 93,727 | 0 | 93,727 |
| Payables | 38,572 | 3,357 | 115,021 | 47 | 258 | 16,362 | 173,617 | -5,054 | 168,562 |
| Current tax liabilities | 1,763 | 602 | 1,140 | 9 | 43 | 4,589 | 8,147 | -4,192 | 3,954 |
| Deposit and remittances | 2,530,122 | 298,754 | 0 | 0 | 0 | 0 | 2,828,877 | -13,427 | 2,815,449 |
| Bonds payable | 52,810 | 0 | 7,000 | 0 | 0 | 5,000 | 64,809 | 0 | 64,809 |
| Short-term borrowings | 678 | 0 | 12,330 | 0 | 8,550 | 0 | 21,559 | 0 | 21,559 |
| Long-term borrowings | 0 | 0 | 0 | 0 | 453 | 0 | 453 | -410 | 43 |
| Liabilities component of preferred stocks | 0 | 0 | 0 | 0 | 0 | 18 | 18 | 0 | 18 |
| Provisions | 2,245 | 161 | 322 | 22 | 27 | 73 | 2,851 | 0 | 2,851 |
| Other financial liabilities | 79,694 | 0 | 101,852 | 0 | 0 | 0 | 181,546 | -1,700 | 179,846 |
| Lease liabilities | 3,289 | 174 | 761 | 27 | 495 | 526 | 5,273 | -1,062 | 4,211 |
| Deferred tax liabilities | 1,595 | 83 | 836 | 130 | 165 | 4 | 2,812 | 0 | 2,812 |
| Other liabilities | 7,828 | 509 | 10,708 | 0 | 1,264 | 14 | 20,324 | -33 | 20,290 |
| **Total liabilities** | **2,902,984** | **326,833** | **440,168** | **236** | **19,078** | **63,938** | **3,753,237** | **-25,880** | **3,727,357** |
| Share capital | 119,145 | 11,112 | 17,322 | 1,420 | 4,681 | 150,522 | 304,201 | -156,380 | 147,822 |
| Capital surplus | 15,581 | 55 | 523 | 2 | 0 | 26,829 | 42,991 | -16,164 | 26,827 |
| Retained earnings | 76,132 | 39,349 | 24,615 | 236 | -84 | 98,089 | 238,338 | -141,577 | 96,761 |
| Other equity | -6,036 | 3,949 | 2,397 | 29 | -63 | -6,395 | -6,119 | -293 | -6,412 |
| **Total equity attributable to owners parent** | **204,822** | **54,466** | **44,857** | **1,687** | **4,535** | **269,045** | **579,411** | **-314,413** | **264,998** |
| Non-controlling interests | 2,694 | 0 | 0 | 0 | 0 | 0 | 2,694 | 0 | 2,694 |
| **TOTAL** | **3,110,500** | **381,299** | **485,025** | **1,923** | **23,613** | **332,983** | **4,335,341** | **-340,292** | **3,995,049** |

# Appendix 3/14

## SPH's P&L (Consolidated)

| NT$ Mn | Yearly Results | | Quarterly Results | | | | | | | YTD Results | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2024 | 2025 | 2Q25 | 3Q25 | 4Q25 | 1Q26 | 2Q26 | QoQ(%) | YoY(%) | 6M25 | 6M26 | YoY(%) |
| Interest revenue | 83,959 | 94,373 | 22,421 | 22,951 | 25,901 | 25,970 | 27,281 | 5.05 | 21.67 | 45,522 | 53,251 | 16.98 |
| Interest expense | -58,167 | -56,091 | -13,590 | -13,478 | -14,395 | -14,039 | -14,584 | -3.88 | -7.31 | -28,217 | -28,623 | -1.44 |
| **Net interest Income** | **25,792** | **38,282** | **8,831** | **9,473** | **11,505** | **11,931** | **12,697** | **6.41** | **43.77** | **17,305** | **24,628** | **42.32** |
| **Net revenues other than interest** | | | | | | | | | | | | |
| Commissions and fee revenues, net | 19,686 | 22,344 | 4,735 | 5,620 | 5,521 | 9,232 | 9,729 | 5.38 | 105.45 | 11,202 | 18,960 | 69.26 |
| Gains on financial assets and liabilities at fair value through profit or loss | 15,767 | 11,087 | 1,609 | 3,997 | 2,512 | 4,047 | 6,120 | 51.21 | 280.39 | 4,578 | 10,167 | 122.08 |
| Realized gain (loss) on financial assets at fair value through other comprehensive income | 1,656 | 1,269 | 321 | 800 | -136 | 254 | 473 | 86.38 | 47.28 | 605 | 727 | 20.10 |
| Net gain arising from derecognition of financial assets measured at amortised cost | 39 | -141 | 13 | 13 | 11 | 8 | -132 | -1,796.61 | -1,106.89 | -165 | -124 | 24.60 |
| Share of profit (loss) of associates and joint ventures accounted for using equity method | 73 | 60 | 23 | 17 | 13 | 12 | 29 | 152.38 | 26.65 | 30 | 41 | 36.11 |
| Foreign exchange gains, net | 623 | 1,494 | 1,269 | -251 | 55 | 335 | -208 | -162.05 | -116.37 | 1,691 | 127 | -92.49 |
| (Impairment losses) reversal gains on assets | -256 | -928 | -100 | -11 | -781 | 32 | -57 | -275.92 | 43.36 | -136 | -25 | 81.91 |
| Rental revenue | 218 | 225 | 55 | 55 | 61 | 59 | 59 | 0.16 | 8.00 | 109 | 118 | 7.91 |
| Other revenues, net | 812 | 697 | 128 | 193 | 179 | 290 | 373 | 28.50 | 190.65 | 325 | 663 | 104.13 |
| **Total net revenues** | **64,423** | **74,390** | **16,884** | **19,906** | **18,940** | **26,199** | **29,082** | **11.00** | **72.25** | **35,543** | **55,282** | **55.53** |
| **Bad debt expenses and guarantee liability provisions** | **-4,571** | **-3,699** | **-219** | **-966** | **-1,626** | **-1,456** | **-384** | **73.63** | **-75.66** | **-1,107** | **-1,840** | **-66.23** |
| **Operating expenses** | **-32,558** | **-38,657** | **-9,380** | **-9,819** | **-10,280** | **-11,571** | **-13,147** | **-13.63** | **-40.17** | **-18,558** | **-24,718** | **-33.20** |
| Employee benefits expense | -20,648 | -24,160 | -5,852 | -6,374 | -5,872 | -7,946 | -8,773 | -10.40 | -49.92 | -11,915 | -16,719 | -40.32 |
| Depreciation and amortization | -2,501 | -2,879 | -687 | -692 | -814 | -784 | -962 | -22.75 | -40.07 | -1,373 | -1,746 | -27.19 |
| Others | -9,409 | -11,618 | -2,841 | -2,754 | -3,594 | -2,841 | -3,413 | -20.13 | -20.11 | -5,270 | -6,253 | -18.66 |
| **Bad debts and guarantee liability provisions & Operating expenses** | **-37,129** | **-42,356** | **-9,598** | **-10,785** | **-11,906** | **-13,027** | **-13,532** | **-3.87** | **-40.98** | **-19,665** | **-26,558** | **-35.06** |
| Income (loss) before income tax | 27,295 | 32,034 | 7,285 | 9,121 | 7,034 | 13,172 | 15,551 | 18.06 | 113.46 | 15,879 | 28,723 | 80.89 |
| Income tax (benefit) expense | -5,066 | -5,273 | -1,779 | -1,163 | -999 | -2,157 | -2,040 | 5.41 | -14.66 | -3,111 | -4,197 | -34.93 |
| Profit (loss) for the period | 22,229 | 26,761 | 5,506 | 7,958 | 6,035 | 11,015 | 13,510 | 22.65 | 145.39 | 12,768 | 24,526 | 92.09 |
| Profit or loss from discontinued operations | 0 | 4 | 0 | 0 | 4 | 1 | 21 | 1,712.07 | - | 0 | 22 | - |
| **Profit (loss)** | **22,229** | **26,765** | **5,506** | **7,958** | **6,039** | **11,017** | **13,531** | **22.83** | **145.77** | **12,768** | **24,548** | **92.26** |
| Attributable to | | | | | | | | | | | | |
| Profit(loss), attributable to owners of parent | 22,229 | 26,569 | 5,401 | 7,938 | 6,028 | 10,974 | 13,519 | **23.20** | **150.29** | 12,603 | 24,493 | **94.34** |
| Profit(loss), attributable to non-controlling interests | - | 195 | 104 | 19 | 11 | 43 | 12 | **-71.37** | **-88.20** | 165 | 55 | **-66.43** |

# Appendix 4/14

## P&L of SPH and its subsidiaries for the 6 months ended Jun. 30, 2026

| NT$Mn | BSP (consolidated) | KTB (consolidated) | SPS (Consolidated) | Trust | Leasing (Consolidated) | Others | Sum | Adj. Items | SPH (Consolidated) |
|---|---|---|---|---|---|---|---|---|---|
| Interest revenue | 44,796 | 5,054 | 2,820 | 6 | 657 | 8 | 53,342 | -91 | 53,251 |
| Interest expense | -24,506 | -1,858 | -1,761 | 0 | -216 | -396 | -28,737 | 115 | -28,623 |
| **Net interest Income** | **20,290** | **3,197** | **1,059** | **6** | **442** | **-388** | **24,605** | **23** | **24,628** |
| **Net revenues other than interest** | | | | | | | | | |
| Commissions and fee revenues, net | 7,461 | 1,328 | 10,008 | 177 | -2 | 0 | 18,972 | -12 | 18,960 |
| Gains on financial assets and liabilities at fair value through profit or loss | 4,190 | 254 | 4,754 | 1 | 0 | 969 | 10,167 | 0 | 10,167 |
| Realized gain (loss) on financial assets at fair value through other comprehensive income | 399 | 149 | 178 | 0 | 0 | 0 | 727 | 0 | 727 |
| Net gain arising from derecognition of financial assets measured at amortised cost | -124 | 0 | 0 | 0 | 0 | 0 | -124 | 0 | -124 |
| Share of profit (loss) of associates and joint ventures accounted for using equity method | 0 | 0 | 0 | 40 | 0 | 25,131 | 25,171 | -25,130 | 41 |
| Foreign exchange gains, net | 263 | -175 | 39 | 0 | -1 | 0 | 127 | 0 | 127 |
| (Impairment losses) reversal gains on assets | -20 | -5 | 0 | 0 | 0 | 0 | -25 | 0 | -25 |
| Rental revenue | 41 | 9 | 11 | 0 | 144 | 0 | 205 | -87 | 118 |
| Other revenues, net | 37 | 30 | 610 | 0 | 11 | 1 | 688 | -25 | 663 |
| **Total net revenues** | **32,537** | **4,786** | **16,660** | **223** | **594** | **25,713** | **80,513** | **-25,231** | **55,282** |
| **Bad debt expenses and guarantee liability provisions** | **-2,182** | **577** | **-14** | **0** | **-221** | **0** | **-1,840** | **0** | **-1,840** |
| **Operating expenses** | **-14,273** | **-1,294** | **-8,167** | **-133** | **-337** | **-450** | **-24,654** | **-64** | **-24,718** |
| Employee benefits expense | -9,251 | -745 | -6,164 | -86 | -166 | -307 | -16,719 | 0 | -16,719 |
| Depreciation and amortization | -1,120 | -76 | -310 | -7 | -99 | -37 | -1,648 | -98 | -1,746 |
| Others | -3,902 | -474 | -1,693 | -40 | -72 | -107 | -6,287 | 34 | -6,253 |
| **Bad debts and guarantee liability provisions & Operating expenses** | **-16,456** | **-718** | **-8,180** | **-133** | **-557** | **-450** | **-26,494** | **-64** | **-26,558** |
| Income (loss) before income tax | 16,081 | 4,068 | 8,480 | 90 | 36 | 25,263 | 54,019 | -25,295 | 28,723 |
| Income tax (benefit) expense | -2,563 | -600 | -1,126 | -18 | -26 | 135 | -4,197 | 0 | -4,197 |
| Profit (loss) for the period | 13,518 | 3,468 | 7,354 | 73 | 10 | 25,398 | 49,821 | -25,295 | 24,526 |
| Profit or loss from discontinued operations | 0 | 288 | 0 | 0 | 0 | 0 | 288 | -266 | 22 |
| **Profit (loss)** | **13,518** | **3,756** | **7,354** | **73** | **10** | **25,398** | **50,109** | **-25,561** | **24,548** |
| Attributable to | | | | | | | | | |
| Profit(loss), attributable to owners of parent | 13,463 | 3,756 | 7,354 | 73 | 10 | 25,398 | 50,054 | -25,561 | 24,493 |
| Profit(loss), attributable to non-controlling interests | 55 | 0 | 0 | 0 | 0 | 0 | 55 | 0 | 55 |

# Appendix 5/14

## BSP's Balance Sheet (Consolidated)

| NT$Mn | Yearly Results | | Quarterly Results | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 2024 | 2025 | 2Q25 | 3Q25 | 4Q25 | 1Q26 | 2Q26 | QoQ(%) | YoY(%) | YTD(%) |
| **Assets** | | | | | | | | | | |
| Cash and cash equivalents | 35,045 | 22,093 | 26,390 | 27,937 | 22,093 | 31,241 | 44,041 | 40.97 | 66.89 | 99.34 |
| Due from the central bank and call loans to banks | 154,822 | 236,835 | 195,560 | 245,498 | 236,835 | 246,484 | 240,316 | -2.50 | 22.89 | 1.47 |
| Financial assets at fair value through profit or loss | 81,596 | 64,531 | 66,456 | 59,179 | 64,531 | 84,976 | 87,770 | 3.29 | 32.07 | 36.01 |
| Financial assets at fair value through other comprehensive income | 367,563 | 409,312 | 341,688 | 383,536 | 409,312 | 402,807 | 356,946 | -11.39 | 4.47 | -12.79 |
| Debt instrument investments measured at amortized cost | 309,768 | 329,315 | 323,292 | 309,843 | 329,315 | 332,311 | 324,171 | -2.45 | 0.27 | -1.56 |
| Securities purchased under agreements to resell | 91,615 | 88,776 | 78,773 | 69,834 | 88,776 | 50,684 | 79,543 | 56.94 | 0.98 | -10.40 |
| Receivables, net | 72,507 | 67,772 | 62,379 | 67,862 | 67,772 | 69,762 | 78,070 | 11.91 | 25.15 | 15.20 |
| Current tax assets | 1,347 | 1,213 | 1,274 | 1,322 | 1,213 | 1,374 | 1,328 | -3.40 | 4.17 | 9.43 |
| Discounts and loans, net | 1,603,410 | 1,715,324 | 1,664,111 | 1,697,898 | 1,715,324 | 1,802,770 | 1,857,932 | 3.06 | 11.65 | 8.31 |
| Other financial assets, net | 24,354 | 1,528 | 5,186 | 1,580 | 1,528 | 1,590 | 4,807 | 202.30 | -7.30 | 214.67 |
| Investment property, net | 583 | 546 | 580 | 553 | 546 | 533 | 532 | -0.18 | -8.28 | -2.58 |
| Property, plant and equipment, net | 10,430 | 10,779 | 10,460 | 10,557 | 10,779 | 10,798 | 10,816 | 0.17 | 3.41 | 0.34 |
| Right-of-use assets | 2,909 | 3,090 | 3,262 | 3,180 | 3,090 | 3,054 | 3,161 | 3.51 | -3.10 | 2.28 |
| Intangible assets, net | 1,777 | 7,768 | 7,376 | 7,724 | 7,768 | 7,884 | 7,946 | 0.80 | 7.73 | 2.29 |
| Deferred tax assets | 1,702 | 2,600 | 2,716 | 2,630 | 2,600 | 2,194 | 2,138 | -2.55 | -21.30 | -17.77 |
| Other assets, net | 11,628 | 11,192 | 12,188 | 9,885 | 11,192 | 10,832 | 10,980 | 1.37 | -9.91 | -1.89 |
| **Total** | **2,771,059** | **2,972,676** | **2,801,693** | **2,899,017** | **2,972,676** | **3,059,295** | **3,110,500** | **1.67** | **11.02** | **4.64** |
| **Liabilities and Equity** | | | | | | | | | | |
| **Liabilities** | | | | | | | | | | |
| Deposits from the central bank and banks | 86,467 | 128,992 | 92,424 | 82,207 | 128,992 | 116,272 | 97,349 | -16.28 | 5.33 | -24.53 |
| Financial liabilities at fair value through profit or loss | 37,311 | 25,509 | 37,004 | 23,729 | 25,509 | 28,822 | 27,303 | -5.27 | -26.22 | 7.03 |
| Securities sold under agreement to repurchase | 32,914 | 17,226 | 25,359 | 16,735 | 17,226 | 39,009 | 59,737 | 53.14 | 135.57 | 246.78 |
| Payables | 27,853 | 31,026 | 30,834 | 37,404 | 31,026 | 30,632 | 38,572 | 25.92 | 25.09 | 24.32 |
| Current tax liabilities | 1,352 | 1,392 | 2,160 | 1,308 | 1,392 | 2,068 | 1,763 | -14.72 | -18.36 | 26.69 |
| Deposit and remittance | 2,276,482 | 2,442,303 | 2,301,108 | 2,411,931 | 2,442,303 | 2,493,445 | 2,530,122 | 1.47 | 9.95 | 3.60 |
| Bank debentures | 53,785 | 54,933 | 53,136 | 53,844 | 54,933 | 53,785 | 52,810 | -1.81 | -0.61 | -3.87 |
| Short-term borrowings | 0 | 1,012 | 1,142 | 882 | 1,012 | 886 | 678 | -23.43 | -40.62 | -32.99 |
| Long-term borrowings | 0 | 14 | 58 | 310 | 14 | 0 | 0 | - | -100.00 | -100.00 |
| Provisions | 2,374 | 2,286 | 2,236 | 2,254 | 2,286 | 2,307 | 2,245 | -2.70 | 0.40 | -1.82 |
| Other financial liabilities | 55,084 | 57,396 | 52,589 | 59,696 | 57,396 | 71,658 | 79,694 | 11.21 | 51.54 | 38.85 |
| Lease liabilities | 3,022 | 3,214 | 3,384 | 3,313 | 3,214 | 3,173 | 3,289 | 3.65 | -2.82 | 2.33 |
| Deferred tax liabilities | 1,252 | 1,268 | 1,292 | 1,288 | 1,268 | 1,662 | 1,595 | -4.07 | 23.44 | 25.76 |
| Other liabilities | 8,080 | 3,928 | 8,870 | 6,504 | 3,928 | 7,320 | 7,828 | 6.94 | -11.74 | 99.32 |
| **Total liabilities** | **2,585,976** | **2,770,500** | **2,611,597** | **2,701,406** | **2,770,500** | **2,851,039** | **2,902,984** | **1.82** | **11.16** | **4.78** |
| Stockholders' equity of parent company | | | | | | | | | | |
| Capital stock | 103,782 | 110,735 | 110,735 | 110,735 | 110,735 | 110,735 | 119,145 | 7.59 | 7.59 | 7.59 |
| 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 | 70,119 | 75,118 | 78,849 | 86,784 | 76,132 | -12.27 | 8.58 | -3.45 |
| Other equity | -7,416 | -5,596 | -8,211 | -5,795 | -5,596 | -7,538 | -6,036 | NA | NA | NA |
| **Total equity** | **185,083** | **199,570** | **188,226** | **195,640** | **199,570** | **205,563** | **204,822** | **-0.36** | **8.82** | **2.63** |
| Non-controlling interests | **0** | **2,606** | **1,871** | **1,972** | **2,606** | **2,693** | **2,694** | **0.01** | **43.97** | **3.37** |
| **TOTAL** | **2,771,059** | **2,972,676** | **2,801,693** | **2,899,017** | **2,972,676** | **3,059,295** | **3,110,500** | **1.67** | **11.02** | **4.64** |

# Appendix 6/14

## BSP's P&L (Consolidated)

| NT$ Mn | Yearly Results | | Quarterly Results | | | | | | | YTD Results | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2024 | 2025 | 2Q25 | 3Q25 | 4Q25 | 1Q26 | 2Q26 | QoQ(%) | YoY(%) | 6M25 | 6M26 | YoY(%) |
| Interest revenue | 78,058 | 86,189 | 21,034 | 21,558 | 22,085 | 21,937 | 22,859 | 4.21 | 8.68 | 42,545 | 44,796 | 5.29 |
| Interest expense | -54,062 | -51,798 | -12,811 | -12,753 | -12,597 | -12,083 | -12,424 | -2.82 | 3.02 | -26,448 | -24,506 | 7.34 |
| **Net interest Income** | **23,995** | **34,391** | **8,224** | **8,805** | **9,488** | **9,854** | **10,436** | **5.90** | **26.90** | **16,097** | **20,290** | **26.04** |
| **Net revenues other than interest** | | | | | | | | | | | | |
| Commissions and fee revenues, net | 9,193 | 10,638 | 2,463 | 2,467 | 1,503 | 4,463 | 2,998 | -32.82 | 21.72 | 6,668 | 7,461 | 11.90 |
| Gains on financial assets and liabilities at fair value through profit or loss | 11,767 | 6,423 | 365 | 2,267 | 1,521 | 2,332 | 1,857 | -20.37 | 408.54 | 2,635 | 4,190 | 59.03 |
| 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 | 240 | 254 | -79 | 99 | 300 | 201.76 | 24.75 | 482 | 399 | -17.17 |
| Net gain arising from derecognition of financial assets measured at amortised cost | 39 | -141 | 13 | 13 | 11 | 8 | -132 | -1,796.61 | -1,106.89 | -165 | -124 | 24.60 |
| Foreign exchange gains, net | -63 | 1,612 | 1,668 | -347 | -65 | 220 | 43 | -80.32 | -97.40 | 2,025 | 263 | -87.00 |
| (Impairment losses) reversal gains on assets | -254 | -933 | -101 | -10 | -787 | 36 | -56 | -254.00 | 44.83 | -136 | -20 | 85.63 |
| Rental revenue | 86 | 84 | 21 | 21 | 21 | 21 | 20 | -0.49 | -2.49 | 42 | 41 | -2.37 |
| Other revenues, net | 39 | -167 | -88 | -8 | -61 | 36 | 0 | -99.75 | 100.10 | -98 | 37 | 137.41 |
| **Total net revenues** | **46,042** | **52,563** | **12,805** | **13,461** | **11,552** | **17,070** | **15,467** | **-9.39** | **20.79** | **27,550** | **32,537** | **18.10** |
| **(Reversal of)Allowance for doubtful accounts and guarantees** | **-3,709** | **-2,994** | **-29** | **-897** | **-1,307** | **-925** | **-1,258** | **-36.05** | **-4,244.19** | **-790** | **-2,182** | **-176.29** |
| **Operating expenses** | **-21,040** | **-25,819** | **-6,634** | **-6,564** | **-6,091** | **-7,220** | **-7,054** | **2.30** | **-6.32** | **-13,164** | **-14,273** | **-8.43** |
| Employee benefits expense | -12,661 | -15,404 | -4,026 | -4,000 | -3,165 | -4,811 | -4,440 | 7.71 | -10.28 | -8,239 | -9,251 | -12.28 |
| Depreciation and amortization | -1,785 | -2,126 | -514 | -514 | -587 | -558 | -562 | -0.66 | -9.38 | -1,026 | -1,120 | -9.24 |
| Others | -6,594 | -8,288 | -2,094 | -2,049 | -2,339 | -1,850 | -2,051 | -10.87 | 2.02 | -3,899 | -3,902 | -0.07 |
| **(Reversal of)Allowance for doubtful accounts and guarantees & Operating expenses** | **-24,750** | **-28,812** | **-6,663** | **-7,461** | **-7,398** | **-8,144** | **-8,311** | **-2.05** | **-24.74** | **-13,954** | **-16,456** | **-17.93** |
| Income (loss) before income tax | 21,292 | 23,751 | 6,142 | 6,001 | 4,155 | 8,926 | 7,156 | -19.83 | 16.50 | 13,596 | 16,081 | 18.28 |
| Income tax (benefit) expense | -3,876 | -4,030 | -1,106 | -990 | -745 | -1,504 | -1,059 | 29.61 | 4.23 | -2,295 | -2,563 | -11.68 |
| **Profit (loss)** | **17,417** | **19,721** | **5,036** | **5,011** | **3,410** | **7,421** | **6,097** | **-17.85** | **21.06** | **11,301** | **13,518** | **19.62** |
| **Attributable to** | | | | | | | | | | | | |
| Profit(loss), attributable to owners of parent | **17,417** | **19,526** | **4,932** | **4,992** | **3,399** | **7,378** | **6,084** | **-17.53** | **23.37** | **11,136** | **13,463** | **20.90** |
| Profit(loss), attributable to non-controlling interests | 0 | 195 | 104 | 19 | 11 | 43 | 12 | -71 | -88 | 165 | 55 | -66 |

# Appendix 7/14

## KTB's Balance Sheet (Standalone)

| NT$Mn | Yearly Results | | Quarterly Results | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 2024 | 2025 | 2Q25 | 3Q25 | 4Q25 | 1Q26 | 2Q26 | QoQ(%) | YoY(%) | YTD(%) |
| **Assets** | | | | | | | | | | |
| Cash and cash equivalents | 3,753 | 2,654 | 2,514 | 2,728 | 2,654 | 2,444 | 2,374 | -2.90 | -5.57 | -10.58 |
| Due from the central bank and call loans to banks | 23,509 | 33,227 | 29,918 | 31,339 | 33,227 | 35,571 | 42,664 | 19.94 | 42.61 | 28.40 |
| Financial assets at fair value through profit or loss | 41,430 | 29,517 | 39,816 | 35,521 | 29,517 | 15,201 | 6,279 | -58.69 | -84.23 | -78.73 |
| Financial assets at fair value through other comprehensive income | 45,874 | 41,377 | 35,123 | 40,903 | 41,377 | 48,734 | 49,843 | 2.28 | 41.91 | 20.46 |
| Debt instrument investments measured at amortized cost | 13,378 | 19,470 | 13,898 | 16,691 | 19,470 | 26,336 | 29,107 | 10.52 | 109.43 | 49.50 |
| Receivables, net | 1,306 | 1,572 | 3,361 | 1,396 | 1,572 | 2,309 | 1,945 | -15.76 | -42.11 | 23.74 |
| Assets classified as held for sale | 0 | 1,643 | 0 | 0 | 1,643 | 0 | 0 | - | - | -100.00 |
| Discounts and loans, net | 239,967 | 225,061 | 222,436 | 222,343 | 225,061 | 225,871 | 238,710 | 5.68 | 7.32 | 6.06 |
| Investments accounted for using equity method,net | 3,830 | 430 | 2,071 | 2,101 | 430 | 449 | 452 | 0.70 | -78.18 | 5.10 |
| Other financial assets, net | 0 | 2 | 1 | 0 | 2 | 0 | 3 | 606.50 | 269.84 | 90.74 |
| Investment property, net | 18 | 242 | 18 | 18 | 242 | 230 | 230 | -0.12 | 1202.14 | -4.79 |
| Property, plant and equipment, net | 4,994 | 4,857 | 5,049 | 5,054 | 4,857 | 4,875 | 4,878 | 0.04 | -3.40 | 0.42 |
| Right-of-use assets | 231 | 200 | 236 | 214 | 200 | 179 | 159 | -11.10 | -32.63 | -20.15 |
| Deferred tax assets | 291 | 315 | 291 | 426 | 315 | 375 | 368 | -1.78 | 26.47 | 16.80 |
| Other assets, net | 1,632 | 2,361 | 1,457 | 1,490 | 2,361 | 2,532 | 2,806 | 10.84 | 92.67 | 18.85 |
| **Total** | **380,215** | **362,927** | **356,188** | **360,225** | **362,927** | **365,110** | **379,819** | **4.03** | **6.63** | **4.65** |
| **Liabilities and Equity** | | | | | | | | | | |
| **Liabilities** | | | | | | | | | | |
| Deposits from the central bank and banks | 16,365 | 7,959 | 9,022 | 9,741 | 7,959 | 6,843 | 19,271 | 181.63 | 113.61 | 142.15 |
| Financial liabilities at fair value through profit or loss | 16 | 26 | 19 | 23 | 26 | 174 | 108 | -37.96 | 461.98 | 308.81 |
| Securities sold under agreement to repurchase | 8,770 | 5,844 | 3,782 | 2,686 | 5,844 | 5,592 | 3,814 | -31.81 | 0.83 | -34.75 |
| Payables | 1,576 | 1,952 | 2,500 | 4,338 | 1,952 | 2,615 | 1,871 | -28.46 | -25.18 | -4.15 |
| Current tax liabilities | 741 | 424 | 861 | 498 | 424 | 580 | 593 | 2.14 | -31.18 | 39.65 |
| Deposit and remittance | 297,504 | 291,504 | 281,956 | 282,376 | 291,504 | 292,324 | 298,770 | 2.21 | 5.96 | 2.49 |
| Provisions | 156 | 133 | 147 | 146 | 133 | 161 | 161 | 0.43 | 9.72 | 21.15 |
| Lease liabilities | 238 | 207 | 244 | 222 | 207 | 187 | 167 | -10.83 | -31.71 | -19.61 |
| Deferred tax liabilities | 51 | 58 | 65 | 61 | 58 | 60 | 83 | 37.74 | 26.80 | 42.23 |
| Other liabilities | 170 | 178 | 175 | 179 | 178 | 345 | 516 | 49.67 | 194.39 | 189.85 |
| **Total liabilities** | **325,589** | **308,287** | **298,772** | **300,270** | **308,287** | **308,881** | **325,354** | **5.33** | **8.90** | **5.54** |
| 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 | 40,893 | 41,892 | 39,184 | 40,722 | 39,349 | -3.37 | -3.78 | 0.42 |
| Other equity | 4,074 | 4,289 | 5,356 | 6,895 | 4,289 | 4,339 | 3,949 | -8.98 | -26.27 | -7.93 |
| **Total equity** | **54,626** | **54,641** | **57,416** | **59,955** | **54,641** | **56,229** | **54,466** | **-3.14** | **-5.14** | **-0.32** |

# Appendix 8/14

## KTB's P&L (Standalone)

| NT$ Mn | Yearly Results | | Quarterly Results | | | | | | | YTD Results | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2024 | 2025 | 2Q25 | 3Q25 | 4Q25 | 1Q26 | 2Q26 | QoQ(%) | YoY(%) | 6M25 | 6M26 | YoY(%) |
| Interest revenue | 10,178 | 10,006 | 2,690 | 2,343 | 2,384 | 2,463 | 2,589 | 5.14 | -3.72 | 5,279 | 5,052 | -4.29 |
| Interest expense | -4,779 | -3,924 | -957 | -916 | -912 | -917 | -941 | -2.69 | 1.67 | -2,096 | -1,858 | 11.35 |
| **Net interest Income** | **5,399** | **6,082** | **1,732** | **1,427** | **1,472** | **1,546** | **1,648** | **6.59** | **-4.85** | **3,183** | **3,194** | **0.36** |
| **Net revenues other than interest** | | | | | | | | | | | | |
| Commissions and fee revenues, net | 2,740 | 1,982 | 539 | 479 | 486 | 651 | 555 | -14.75 | 2.96 | 1,017 | 1,206 | 18.61 |
| Gains on financial assets and liabilities at fair value through profit or loss | -4 | 822 | 256 | 238 | 166 | -13 | 266 | 2,185.12 | 3.84 | 418 | 254 | -39.36 |
| Realized gain (loss) on financial assets at fair value through other comprehensive income | 137 | -1,054 | -799 | 154 | -136 | 98 | 50 | -48.86 | 106.30 | -1,071 | 149 | 113.89 |
| Share of profit (loss) of associates and joint ventures accounted for using equity method | 621 | 26 | 4 | 7 | 8 | 13 | 27 | 108.80 | 522.19 | 11 | 40 | 254.67 |
| Foreign exchange gains, net | 195 | -9 | -116 | 57 | 65 | 23 | -198 | -953.72 | -70.29 | -132 | -175 | -32.77 |
| (Impairment losses) reversal gains on assets | -70 | 550 | 371 | 1 | 2 | -3 | -2 | 30.04 | -100.56 | 547 | -5 | -100.92 |
| Other revenues, net | 31 | 25 | 8 | 4 | 8 | 7 | 26 | 290.08 | 239.11 | 13 | 33 | 153.61 |
| **Total net revenues** | **9,049** | **8,424** | **1,995** | **2,366** | **2,071** | **2,323** | **2,373** | **2.16** | **18.96** | **3,986** | **4,696** | **17.82** |
| **(Reversal of)Allowance for doubtful accounts and guarantees** | **-280** | **452** | **1,687** | **-605** | **-219** | **-358** | **935** | **361.04** | **-44.60** | **1,275** | **577** | **-54.78** |
| **Operating expenses** | **-2,323** | **-2,966** | **-1,161** | **-640** | **-585** | **-598** | **-617** | **-3.22** | **46.88** | **-1,742** | **-1,214** | **30.27** |
| Employee benefits expense | -1,205 | -1,835 | -865 | -335 | -311 | -332 | -354 | -6.47 | 59.11 | -1,189 | -686 | **42.33** |
| Depreciation and amortization | -127 | -129 | -32 | -33 | -34 | -33 | -34 | -3.31 | -7.00 | -62 | -67 | **-8.06** |
| Others | -990 | -1,002 | -264 | -271 | -240 | -233 | -229 | 1.44 | 13.30 | -491 | -462 | **5.87** |
| **(Reversal of)Allowance for doubtful accounts and guarantees & Operating expenses** | **-2,602** | **-2,514** | **526** | **-1,244** | **-803** | **-956** | **318** | **133.26** | **-39.57** | **-466** | **-638** | **-36.73** |
| Income (loss) before income tax | 6,447 | 5,910 | 2,521 | 1,122 | 1,268 | 1,368 | 2,691 | 96.78 | 6.75 | 3,519 | 4,059 | 15.32 |
| Income tax (benefit) expense | -1,423 | -1,067 | -719 | -125 | -52 | -116 | -474 | -307.46 | 34.05 | -891 | -591 | 33.69 |
| Profit (loss) for the period | 5,024 | 4,843 | 1,802 | 997 | 1,216 | 1,251 | 2,217 | 77.18 | 23.03 | 2,629 | 3,468 | 31.93 |
| Profit or loss from discontinued operations | 0 | -1,051 | -858 | 2 | 2 | 288 | 0 | -100.00 | 100.00 | -1,055 | 288 | 127.26 |
| **Profit (loss)** | **5,024** | **3,791** | **943** | **999** | **1,218** | **1,539** | **2,217** | **44.07** | **135.00** | **1,574** | **3,756** | **138.63** |

# Appendix 9/14

## SPS's Balance Sheet (Consolidated)

| NT$Mn | Yearly Results | | Quarterly Results | | | | | YTD Results | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 2024 | 2025 | 2Q25 | 3Q25 | 4Q25 | 1Q26 | 2Q26 | QoQ(%) | YoY(%) | YTD(%) |
| **Assets:** | | | | | | | | | | |
| Current assets | 269,877 | 312,715 | 239,178 | 271,140 | 312,715 | 360,491 | 468,694 | 30.02 | 95.96 | 49.88 |
| Cash and cash equivalents | 8,366 | 8,033 | 12,157 | 8,922 | 8,033 | 11,292 | 17,431 | 54.36 | 43.38 | 117.00 |
| Financial assets at fair value through profit or loss | 79,884 | 92,191 | 51,655 | 74,199 | 92,191 | 90,993 | 109,529 | 20.37 | 112.04 | 18.81 |
| Securities purchased under agreements to resell | 14,951 | 13,941 | 14,626 | 13,707 | 13,941 | 10,579 | 8,609 | -18.62 | -41.14 | -38.25 |
| Margin loans receivable | 59,191 | 64,717 | 47,128 | 53,635 | 64,717 | 79,653 | 109,918 | 38.00 | 133.23 | 69.84 |
| Other current assets | 107,485 | 133,833 | 113,611 | 120,677 | 133,833 | 167,973 | 223,207 | 32.88 | 96.47 | 66.78 |
| Non-current assets | 9,668 | 11,115 | 12,702 | 11,695 | 11,115 | 13,980 | 16,331 | 16.81 | 28.57 | 46.93 |
| Financial assets at cost | 2,061 | 2,500 | 2,116 | 2,495 | 2,500 | 2,930 | 2,503 | -14.58 | 18.28 | 0.10 |
| Properties and equipments, net | 2,882 | 3,060 | 2,993 | 3,023 | 3,060 | 3,047 | 3,085 | 1.24 | 3.09 | 0.82 |
| Intangible & other assets | 4,725 | 5,555 | 7,594 | 6,177 | 5,555 | 8,003 | 10,743 | 34.23 | 41.47 | 93.40 |
| **Total assets** | **279,545** | **323,830** | **251,880** | **282,835** | **323,830** | **374,471** | **485,025** | **29.52** | **92.56** | **49.78** |
| **Liabilities and stockholders' equity** | | | | | | | | | | |
| **Liabilities** | | | | | | | | | | |
| Current liabilities | 231,293 | 277,463 | 208,220 | 238,384 | 277,463 | 325,447 | 431,553 | 32.60 | 107.26 | 55.54 |
| Liabilities for bonds with attached repurchase agreements | 44,211 | 31,791 | 44,134 | 41,430 | 31,791 | 37,167 | 30,177 | -18.81 | -31.62 | -5.08 |
| Futures traders' equity | 42,277 | 59,047 | 40,492 | 45,443 | 59,047 | 61,487 | 90,163 | 46.64 | 122.67 | 52.70 |
| Notes payable and accounts payable | 27,088 | 45,885 | 35,398 | 40,591 | 45,885 | 63,484 | 100,240 | 57.90 | 183.18 | 118.46 |
| Other current liabilities | 117,717 | 140,741 | 88,196 | 110,920 | 140,741 | 163,309 | 210,972 | 29.19 | 139.21 | 49.90 |
| Non-current liabilities | 9,975 | 6,137 | 7,974 | 5,896 | 6,137 | 6,179 | 8,615 | 39.44 | 8.04 | 40.39 |
| **Total liabilities** | **241,269** | **283,599** | **216,194** | **244,280** | **283,599** | **331,626** | **440,168** | **32.73** | **103.60** | **55.21** |
| Capital stock | 16,648 | 16,892 | 16,892 | 16,892 | 16,892 | 16,892 | 17,322 | 2.54 | 2.54 | 2.54 |
| Capital surplus | 523 | 523 | 523 | 523 | 523 | 523 | 523 | 0.00 | 0.00 | 0.00 |
| Retained earnings | 19,513 | 20,918 | 16,889 | 19,434 | 20,918 | 23,383 | 24,615 | 5.27 | 45.75 | 17.67 |
| Other items of equity | 1,592 | 1,897 | 1,382 | 1,706 | 1,897 | 2,046 | 2,397 | 17.13 | 73.49 | 26.35 |
| **Total equity** | **38,276** | **40,230** | **35,686** | **38,555** | **40,230** | **42,845** | **44,857** | **4.69** | **25.70** | **11.50** |
| **TOTAL** | **279,545** | **323,830** | **251,880** | **282,835** | **323,830** | **374,471** | **485,025** | **29.52** | **92.56** | **49.78** |

# Appendix 10/14

**SPS's P&L (Consolidated)**

| NT$Mn | Yearly Results | | Quarterly Results | | | | | | | YTD Results | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2024 | 2025 | 2Q25 | 3Q25 | 4Q25 | 1Q26 | 2Q26 | QoQ(%) | YoY(%) | 6M25 | 6M26 | YoY(%) |
| Net interest income | 886 | 1,204 | 265 | 340 | 304 | 258 | 301 | 16.72 | 13.36 | 560 | 558 | -0.30 |
| Net fee income | 11,056 | 11,701 | 2,388 | 3,278 | 3,645 | 4,257 | 6,378 | 49.83 | 167.06 | 4,777 | 10,636 | 122.65 |
| Gains (Losses) on sales of securities, net | 7,659 | 8,458 | -1,127 | 3,849 | 5,877 | 12,118 | 19,738 | 62.89 | 1851.87 | -1,268 | 31,856 | 2612.06 |
| Dividend income | 1,238 | 1,367 | 211 | 801 | 196 | 224 | 355 | 58.41 | 68.46 | 369 | 579 | 56.85 |
| Gains (Losses) on warrant issued, net | 331 | 141 | -65 | 48 | 77 | -163 | -110 | 32.23 | -70.92 | 16 | -273 | -1801.94 |
| Gains (Losses) from futures transactions | -2,603 | -758 | 2,315 | 472 | -4,065 | -5,795 | -12,742 | -119.89 | -650.35 | 2,836 | -18,537 | -753.61 |
| Gains (Losses) from options transactions | 123 | 15 | 4 | 0 | 20 | -2 | 11 | 618.57 | 199.93 | -6 | 9 | 252.56 |
| Gains (Losses) from derivative instruments transactions | -1,759 | -1,778 | 146 | -999 | -961 | -880 | -2,674 | -203.81 | -1927.62 | 182 | -3,554 | -2053.33 |
| Gains (Losses) from SBL transactions | -1,896 | -7,133 | -2,168 | -4,592 | -1,760 | -992 | -6,546 | -559.81 | -201.97 | -781 | -7,538 | -865.79 |
| Gains (Losses) from valuation of operating securities | -699 | 2,815 | 1,435 | 1,963 | 1,148 | -3,299 | 4,542 | 237.68 | 216.58 | -296 | 1,243 | 519.84 |
| Other operating income | 747 | 204 | -374 | 181 | 210 | 173 | 85 | -51.16 | 122.63 | -187 | 258 | 237.97 |
| Non-operating income-net | 1,892 | 1,929 | 492 | 493 | 409 | 485 | 938 | 93.41 | 90.71 | 1,027 | 1,424 | 38.62 |
| **Total net revenues** | **16,974** | **18,165** | **3,524** | **5,835** | **5,100** | **6,384** | **10,276** | **60.97** | **191.60** | **7,230** | **16,659** | **130.43** |
| Operating expenses | -10,201 | -10,807 | -2,407 | -2,912 | -3,179 | -3,379 | -4,787 | -41.66 | -98.85 | -4,716 | -8,166 | -73.16 |
| loss on uncollectible accounts | -7 | 3 | 2 | 4 | -4 | -13 | 0 | 97.84 | -115.38 | 3 | -14 | -598.02 |
| **Pre-tax income (loss)** | **6,766** | **7,361** | **1,118** | **2,928** | **1,917** | **2,991** | **5,488** | **83.48** | **390.73** | **2,516** | **8,480** | **236.98** |
| Income tax benefit (expense) | -935 | -874 | -217 | -211 | -252 | -628 | -498 | 20.80 | -128.96 | -411 | -1,126 | -173.63 |
| **Net income (Loss)** | **5,831** | **6,487** | **901** | **2,717** | **1,665** | **2,363** | **4,991** | **111.21** | **453.86** | **2,105** | **7,354** | **249.36** |

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 | 2Q25 | 3Q25 | 4Q25 | 1Q26 | 2Q26 | QoQ(%) | YoY(%) | YTD(%) |
| **Corporate loans** | | | | | | | | | | |
| **Manufacturing** | **178,788** | **190,407** | **178,387** | **185,647** | **190,407** | **214,259** | **212,084** | **-1.02** | **18.89** | **11.38** |
| Electronics Indusrty | 38,937 | 43,443 | 38,943 | 39,419 | 43,443 | 47,876 | 56,078 | 17.13 | 44.00 | 29.08 |
| Raw Materials | 56,337 | 66,513 | 57,098 | 62,700 | 66,513 | 73,560 | 73,225 | -0.46 | 28.24 | 10.09 |
| Conventional industry | 83,514 | 80,451 | 82,345 | 83,528 | 80,451 | 92,823 | 82,782 | -10.82 | 0.53 | 2.90 |
| **FI & security house & insurance** | **111,064** | **101,005** | **97,688** | **99,355** | **101,005** | **113,201** | **120,599** | **6.54** | **23.45** | **19.40** |
| **Installment & leasing** | **22,579** | **22,761** | **23,728** | **26,439** | **22,761** | **26,547** | **31,228** | **17.63** | **31.61** | **37.20** |
| **Construction & real estate** | **198,589** | **195,910** | **197,546** | **193,515** | **195,910** | **196,772** | **204,650** | **4.00** | **3.60** | **4.46** |
| **Wholesales/retail** | **68,493** | **73,438** | **72,437** | **73,267** | **73,438** | **84,850** | **88,454** | **4.25** | **22.11** | **20.45** |
| **Service industry** | **96,835** | **126,871** | **111,837** | **122,321** | **126,871** | **132,817** | **138,437** | **4.23** | **23.78** | **9.12** |
| Logistics and warehousiing | 27,932 | 32,898 | 32,580 | 34,969 | 32,898 | 36,121 | 39,555 | 9.51 | 21.41 | 20.23 |
| Hospitality | 6,046 | 6,255 | 6,001 | 6,480 | 6,255 | 6,821 | 7,487 | 9.75 | 24.75 | 19.69 |
| Other services | 62,857 | 87,718 | 73,256 | 80,872 | 87,718 | 89,875 | 91,395 | 1.69 | 24.76 | 4.19 |
| **Energy and Water** | **135,644** | **146,761** | **141,053** | **146,559** | **146,761** | **156,516** | **163,054** | **4.18** | **15.60** | **11.10** |
| **State-owned company** | **36,717** | **8,634** | **17,017** | **9,561** | **8,634** | **10,922** | **7,564** | **-30.74** | **-55.55** | **-12.40** |
| **Others** | **25,494** | **27,210** | **26,610** | **26,644** | **27,210** | **28,903** | **32,319** | **11.82** | **21.45** | **18.78** |
| **Factoring** | **9,375** | **9,940** | **5,771** | **6,158** | **9,940** | **7,396** | **10,251** | **38.61** | **77.62** | **3.13** |
| **Sub total** | **883,578** | **902,938** | **872,073** | **889,465** | **902,938** | **972,183** | **1,008,639** | **3.75** | **15.66** | **11.71** |
| **Individual loans** | | | | | | | | | | |
| **Mortgage loans** | **686,185** | **723,905** | **706,196** | **718,008** | **723,905** | **735,054** | **753,109** | **2.46** | **6.64** | **4.03** |
| **Car loans** | **1,865** | **683** | **1,174** | **903** | **683** | **517** | **384** | **-25.72** | **-67.32** | **-43.82** |
| **Others** | **0** | **36** | **0** | **0** | **36** | **110** | **672** | **511.79** | **NA** | **1,766.68** |
| **Sub total** | **688,051** | **724,624** | **707,371** | **718,911** | **724,624** | **735,681** | **754,165** | **2.51** | **6.62** | **4.08** |
| **Consumer loans** | | | | | | | | | | |
| **Unsecured loans and others** | **58,196** | **118,131** | **110,174** | **114,754** | **118,131** | **120,233** | **123,080** | **2.37** | **11.71** | **4.19** |
| **Credit card** | **7,217** | **7,462** | **7,173** | **8,267** | **7,462** | **7,306** | **9,315** | **27.49** | **29.85** | **24.83** |
| **Sub total** | **65,413** | **125,593** | **117,347** | **123,021** | **125,593** | **127,540** | **132,394** | **3.81** | **12.82** | **5.42** |
| **Total** | **1,637,041** | **1,753,155** | **1,696,791** | **1,731,397** | **1,753,155** | **1,835,403** | **1,895,198** | **3.26** | **11.69** | **8.10** |

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 | 2Q25 | 3Q25 | 4Q25 | 1Q26 | 2Q26 | QoQ(%) | YoY(%) | 6M25 | 6M26 | YoY(%) |
| **NPL** | | | | | | | | | | | | |
| 90-days NPLs - beginning | 1,426 | 3,839 | 3,992 | 3,897 | 3,979 | 3,273 | 3,252 | -0.65 | -18.55 | 3,839 | 3,273 | -14.74 |
| New NPL influx | 3,900 | 5,794 | 2,076 | 1,794 | 922 | 864 | 2,369 | 174.03 | 14.11 | 3,078 | 3,233 | 5.03 |
| NPL recovery | 1,486 | 3,388 | 1,373 | 409 | 1,258 | 429 | 373 | -12.93 | -72.81 | 1,721 | 802 | -53.43 |
| Write-offs | 1,156 | 2,972 | 798 | 1,303 | 370 | 457 | 1,000 | 118.85 | 25.33 | 1,298 | 1,457 | 12.24 |
| **90-days NPLs - ending** | **2,685** | **3,273** | **3,897** | **3,979** | **3,273** | **3,252** | **4,247** | **30.60** | **8.97** | **3,897** | **4,247** | **8.97** |
| **Total reserves for loans** | **22,219** | **25,167** | **23,943** | **23,861** | **25,167** | **25,847** | **26,225** | **1.46** | **9.53** | **23,943** | **26,225** | **9.53** |
| **Provisions for loan loss** | **3,757** | **3,970** | **238** | **982** | **1,497** | **1,107** | **1,416** | **27.86** | **494.79** | **1,491** | **2,523** | **69.27** |
| **Recovery - Loan** | **444** | **759** | **184** | **153** | **254** | **210** | **194** | **-7.41** | **5.31** | **352** | **403** | **14.68** |
| **NPL ratio** | **0.17%** | **0.19%** | **0.23%** | **0.23%** | **0.19%** | **0.18%** | **0.23%** | **0.05%** | **-0.01%** | **0.23%** | **0.23%** | **-0.01%** |
| **Coverage ratio** | **827.65%** | **768.93%** | **614.39%** | **599.69%** | **768.93%** | **794.88%** | **617.52%** | **-177.36%** | **3.13%** | **614.39%** | **617.52%** | **3.13%** |

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 | 2Q25 | 3Q25 | 4Q25 | 1Q26 | 2Q26 | QoQ(%) | YoY(%) | 6M25 | 6M26 | YoY(%) |
| **Wealth management** | **5,832** | **6,825** | **1,385** | **1,689** | **992** | **2,973** | **2,076** | **-30.16** | **49.90** | **4,143** | **5,049** | **21.86** |
| Mutual funds* | 2,661 | 2,675 | 488 | 780 | 566 | 1,028 | 998 | -2.91 | 104.53 | 1,328 | 2,026 | 52.52 |
| Trust & custodian bank | 770 | 784 | 190 | 190 | 210 | 213 | 262 | 22.93 | 37.78 | 384 | 476 | 23.86 |
| Life insurance | 2,339 | 3,311 | 691 | 705 | 201 | 1,719 | 800 | -53.46 | 15.77 | 2,404 | 2,519 | 4.81 |
| Property insurance | 61 | 55 | 16 | 14 | 15 | 12 | 16 | 28.79 | 1.25 | 27 | 28 | 3.64 |
| **Loan fees** | **2,714** | **2,901** | **781** | **576** | **435** | **1,171** | **601** | **-48.65** | **-23.03** | **1,891** | **1,773** | **-6.23** |
| Corporate loans | 2,380 | 2,578 | 702 | 491 | 349 | 1,093 | 505 | -53.75 | -28.00 | 1,738 | 1,598 | -8.02 |
| Individual & consumer loans | 248 | 239 | 60 | 63 | 65 | 58 | 70 | 20.86 | 15.39 | 111 | 127 | 14.68 |
| Factoring & A/R financing | 86 | 84 | 19 | 21 | 21 | 21 | 26 | 25.82 | 38.59 | 42 | 47 | 12.72 |
| **Credit card** | **-26** | **134** | **68** | **33** | **4** | **17** | **-27** | **-264.10** | **-139.65** | **97** | **-11** | **-110.95** |
| **Others** | **672** | **778** | **228** | **168** | **72** | **303** | **348** | **14.93** | **52.25** | **537** | **650** | **21.03** |
| Import & export service | 295 | 305 | 77 | 75 | 77 | 82 | 86 | 5.56 | 12.67 | 153 | 168 | 9.75 |
| Guarantees & acceptances | 181 | 202 | 48 | 49 | 54 | 65 | 63 | -1.81 | 32.50 | 98 | 128 | 30.11 |
| Others | 196 | 271 | 104 | 44 | -58 | 156 | 198 | 26.73 | 90 | 286 | 354 | 23.94 |
| **Total fee income** | **9,193** | **10,638** | **2,463** | **2,467** | **1,503** | **4,463** | **2,998** | **-32.82** | **21.72** | **6,668** | **7,461** | **11.90** |

* : including overseas bonds

# Appendix 14/14

## BSP's Credit Card Business

| NT$Mn | Yearly Results | | Quarterly Results | | | | | | | YTD Results | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2024 | 2025 | 2Q25 | 3Q25 | 4Q25 | 1Q26 | 2Q26 | QoQ(%) | YoY(%) | 6M25 | 6M26 | YoY(%) |
| **Credit card business** | | | | | | | | | | | | |
| Cards in force(thousand) | 2,239 | 2,479 | 2,398 | 2,446 | 2,479 | 2,523 | 2,553 | 1.21% | 6.47% | 2,398 | 2,553 | 6.47% |
| Active cards(thousand) | 1,346 | 1,546 | 1,504 | 1,529 | 1,546 | 1,539 | 1,521 | -1.17% | 1.15% | 1,504 | 1,521 | 1.15% |
| Account receivables | 21,501 | 23,409 | 22,720 | 25,212 | 23,409 | 22,836 | 28,762 | 25.95% | 26.60% | 22,720 | 28,762 | 26.60% |
| Revolving balance | 3,712 | 3,815 | 3,672 | 3,750 | 3,815 | 3,785 | 3,722 | -1.68% | 1.36% | 3,672 | 3,722 | 1.36% |
| Total consumption | 148,685 | 179,318 | 42,481 | 49,079 | 45,719 | 43,965 | 50,702 | 15.33% | 19.35% | 84,519 | 94,667 | 12.01% |
| Avg spending per card(NT$) | 116,822 | 119,166 | 28,314 | 32,170 | 29,648 | 28,615 | 33,164 | 15.90% | 17.13% | 57,274 | 61,768 | 7.85% |
| **Asset quality** | | | | | | | | | | | | |
| NPL ratio(90-day past due) | 0.16% | 0.14% | 0.14% | 0.14% | 0.14% | 0.14% | 0.13% | -0.01% | -0.01% | 0.14% | 0.13% | -0.01% |
| Coverage ratio | 424.28% | 472.50% | 439.48% | 421.00% | 472.50% | 483.28% | 466.72% | -16.56% | 27.24% | 439.48% | 466.72% | 27.24% |
| Write-offs | 240 | 235 | 57 | 57 | 63 | 52 | 54 | 3.89% | -5.10% | 115 | 105 | -7.99% |
| Net charge off ratio | -0.01% | -0.10% | -0.30% | -0.21% | -0.10% | -0.12% | -0.10% | 0.02% | 0.20% | -0.30% | -0.10% | 0.20% |