永豐金控
SinoPac Holdings



Investor Conference

Q2 2026

Disclaimer and Forward-Looking Statements

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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$), unless otherwise stated.
As of June 30, 2026, the exchange rate of the US$ to the NT$ was 31.837.

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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.

永豐銀行 Bank SinoPac — 100%

Established in 1948. The bank runs 125 branches in Taiwan and five overseas branches in HK, Macau, Vietnam, and L.A.

- **永丰银行(中国) Bank SinoPac (China)** — 100%
  Established in 2014 with the headquarter in Nanking and branches in Nanking, Shanghai, Guangzhou, and Chengdu.
- **Amret** — 80%
  Established in 1991. Bank SinoPac acquired 80% of stake from IFC and FMO and planned to purchase the rest 20% in 2026 and 2027. As one of the only four microfinance deposit-taking institutions, it runs 150 branches in Cambodia.

京城銀行 King's Town Bank — 100%

Established in 1948, it was acquired by SinoPac Holdings on October 1, 2025. It has a total of 66 branches, of which 48 branches are in Southern Taiwan.

永豐金證券 SinoPac Securities — 100%

Established in 1988, it runs 45 branches in Taiwan with a strong presence in the Greater China region. Entering QFII business, it merged CL Securities Taiwan (CLST) on October 20, 2025.

- **永豐金證券(亞洲) SinoPac Securities (Asia)** — 100%
  Established in 1994, it has Type 1, Type 2, Type 4 , Type 5, and Type 9 licenses issued by the SFC (HK).

永豐投信 SinoPac SITC — 100%

Established in 1997, the company is actively engaging in issuing ETFs and ESG related funds.

- **圓信永丰基金 GTS FUND** — 49%
  Established in 2014. Xiamen International Trust holds a 51% of stake, while SinoPac SITC holds another 49% stake.

永豐金租賃 SinoPac Leasing — 100%

Established in 1997, it runs 12 branches in Taiwan, China, Hong Kong, and Southeast Asia.

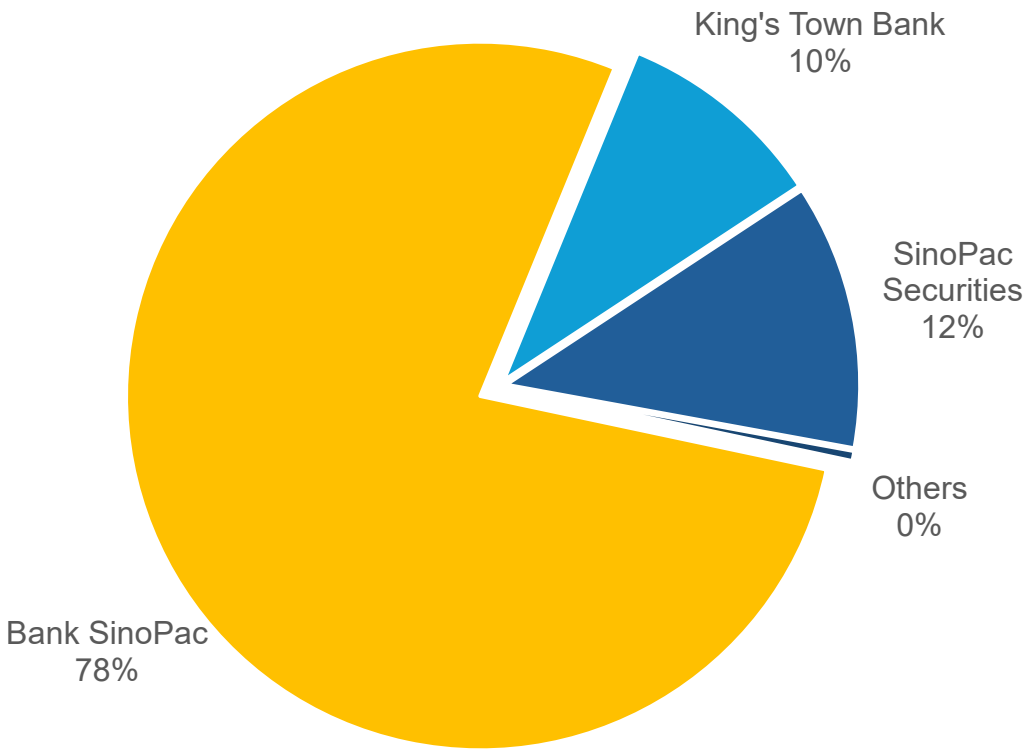
永豐創投 SinoPac Venture Capital — 100%

Established in 2003, the company actively invests in five key sectors like biotechnology, healthcare, circular economy, greentech, and fintech.

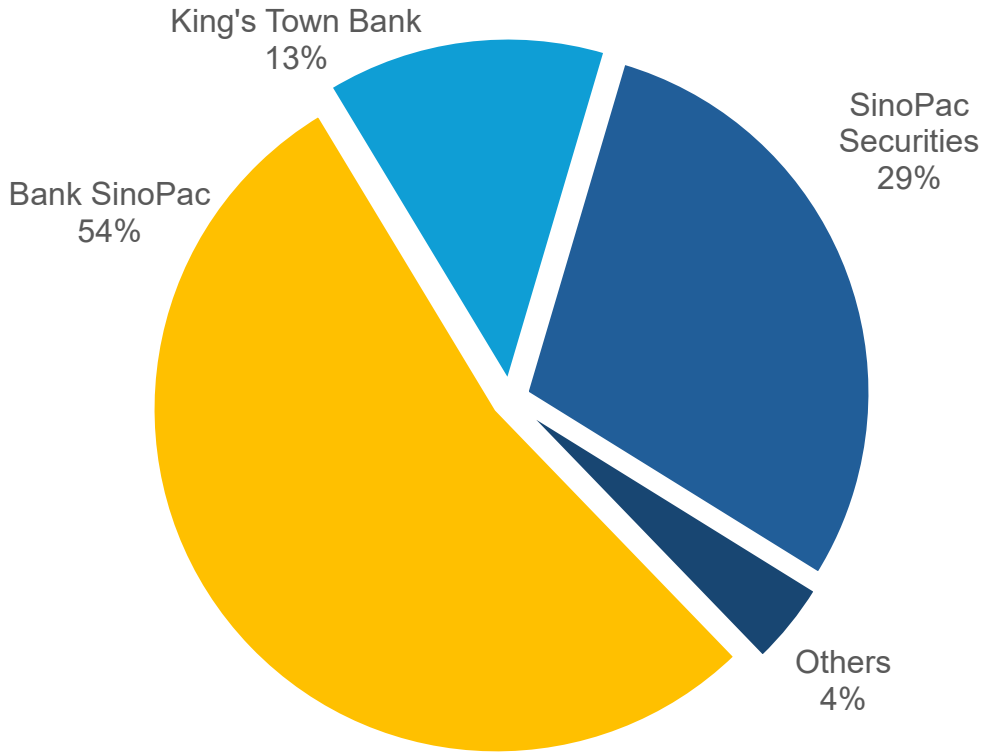
As of 30 June 2026

A Dual-Engine Model

Asset Mix by Subsidiaries[1]



Profit Mix by Subsidiaries[1]



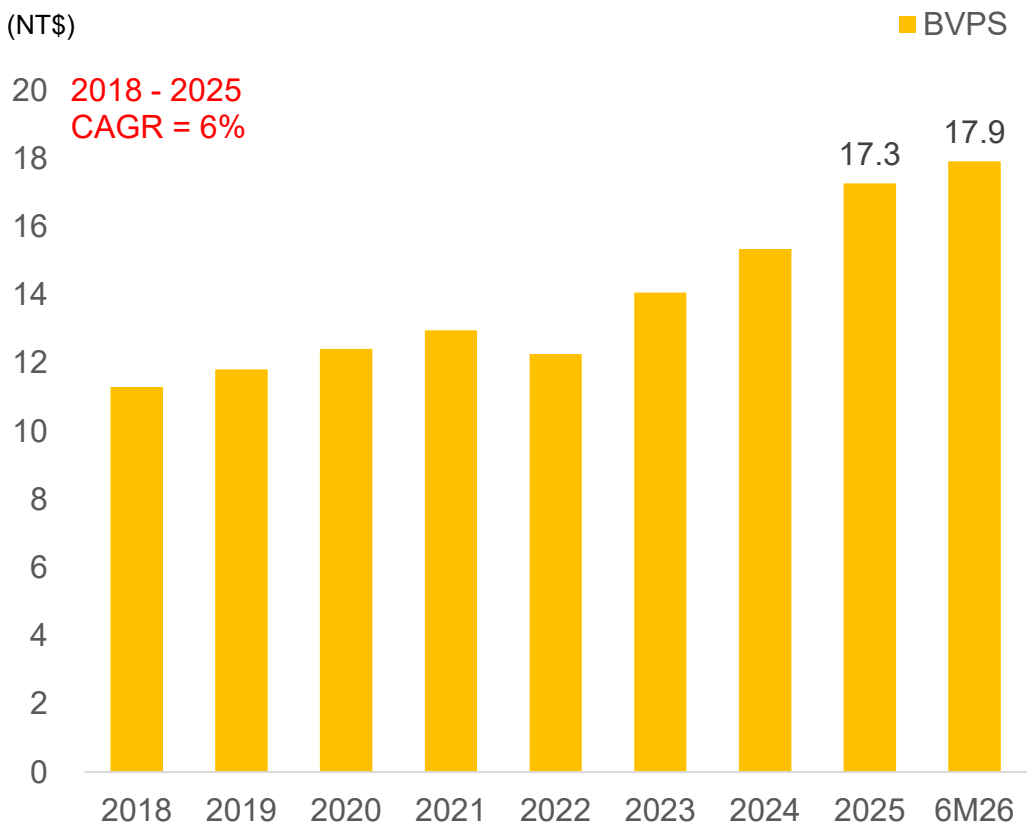
Note: 1. As of June 30, 2026

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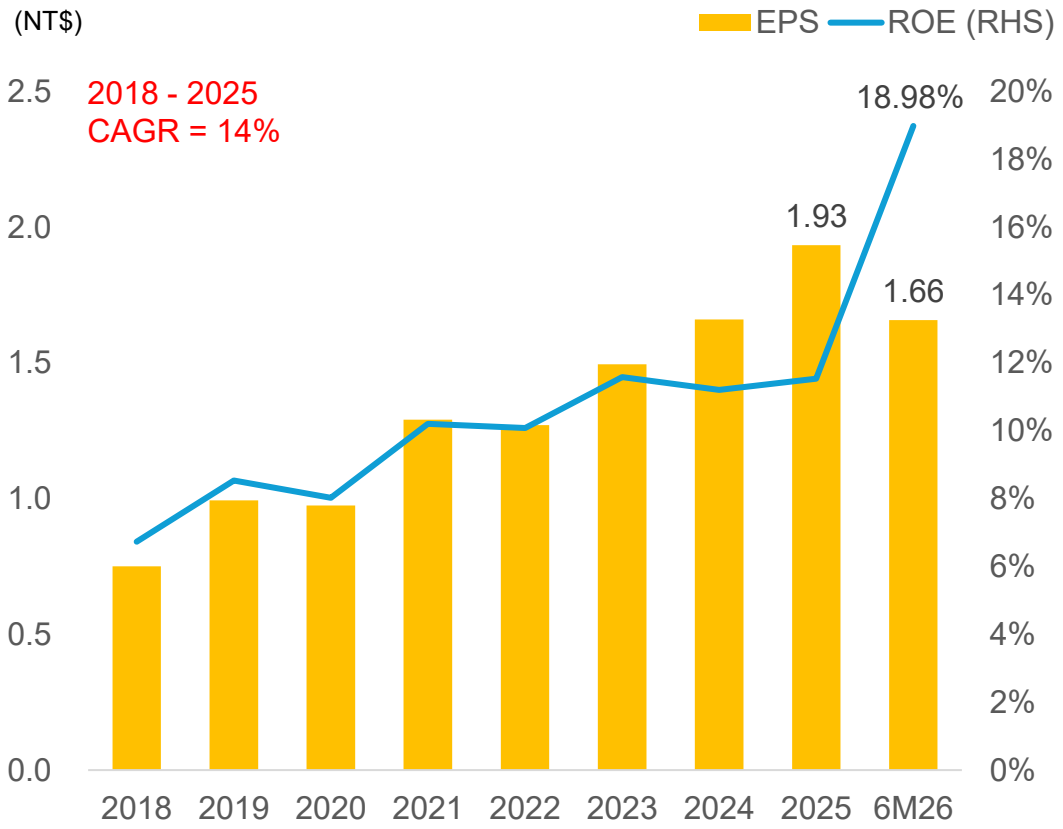
永豐金控 SinoPac Holdings

Building Enduring Shareholder Value

Book Value per Share[1]



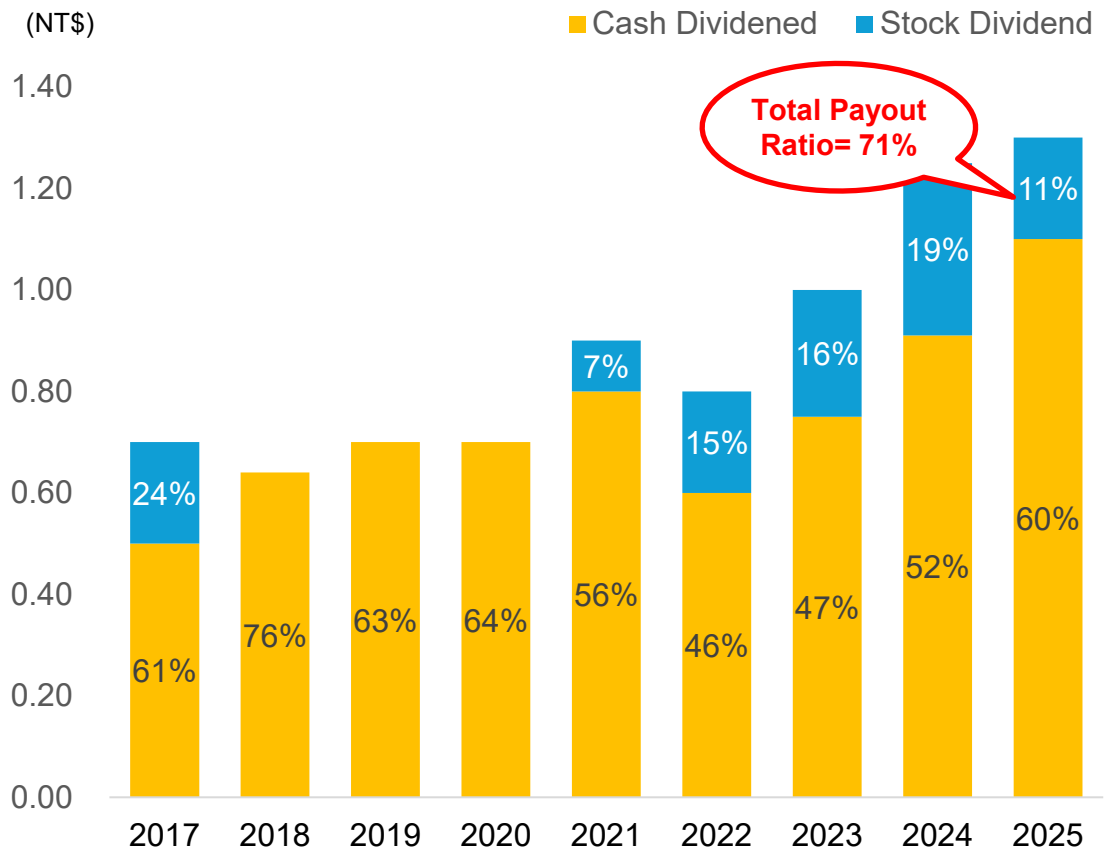
EPS& ROE[1,2]



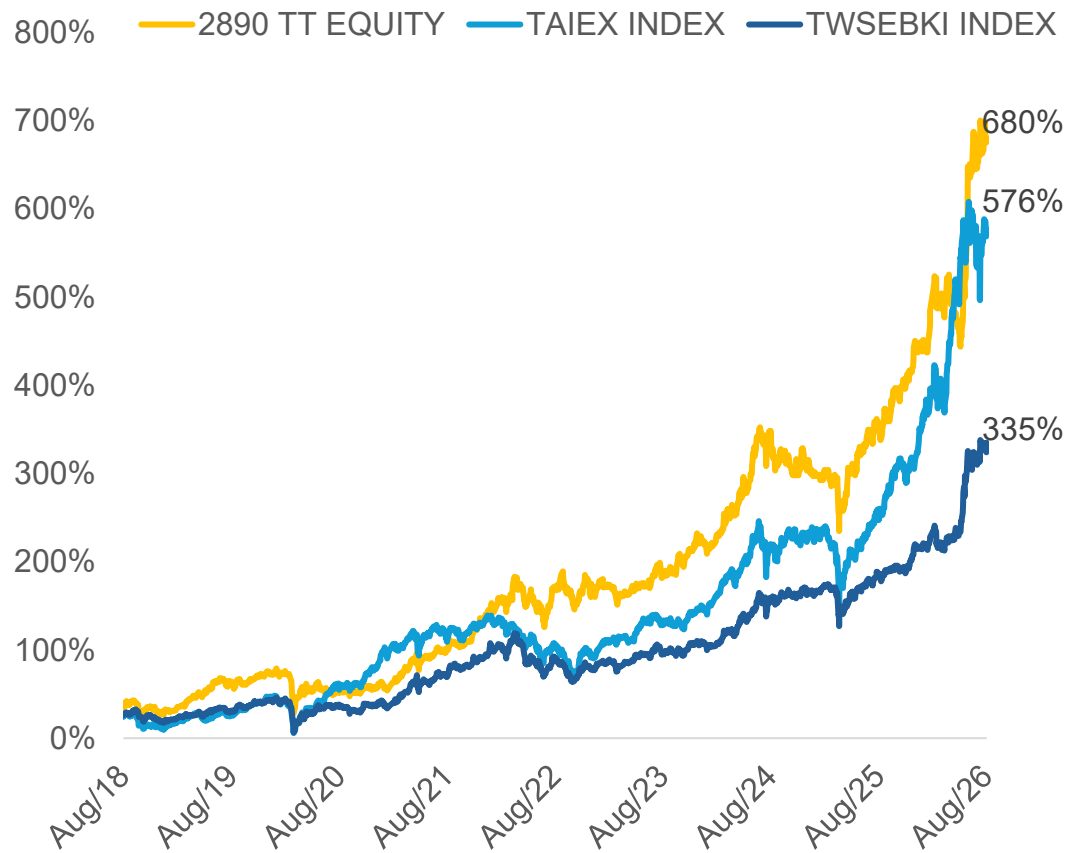
Noted: 1. Book value per share and EPS were retrospectively adjusted for stock dividends. 2. ROE for the second quarter was annualized based on the actual number of days.

Focusing on Total Shareholder Returns

Dividend Policy[1]



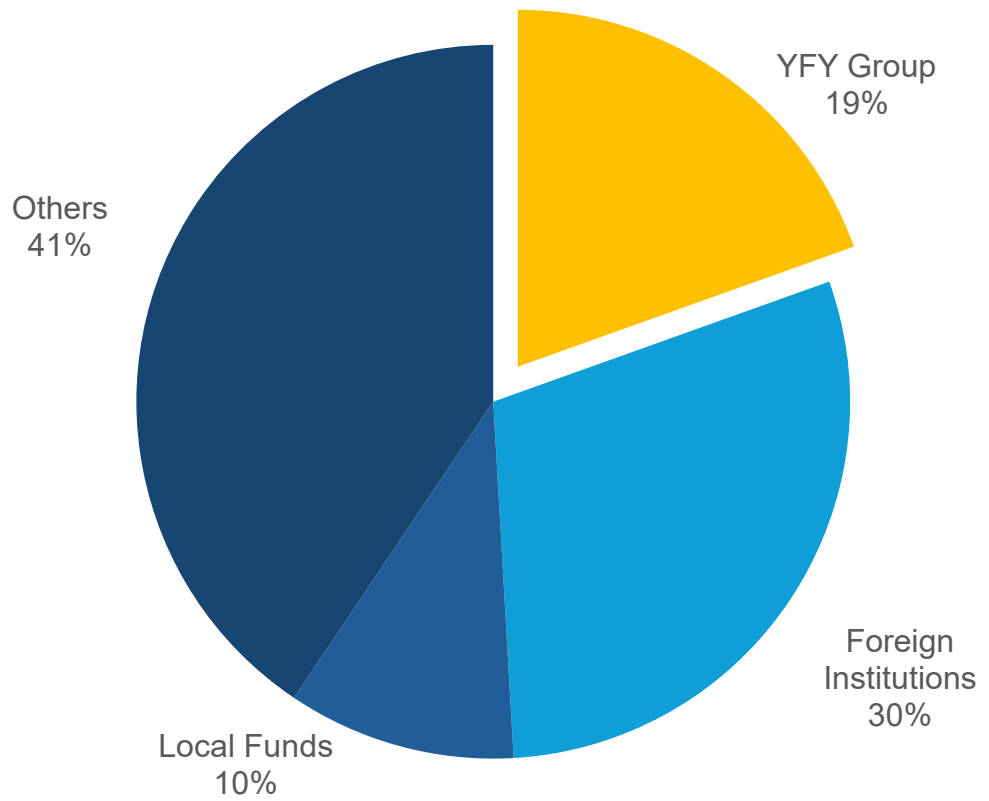
Total Shareholder Return[2]



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 21 August 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	2026/08/27

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	2026/08/27

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	2026/08/27

Note: 1. As of June 30, 2026; 2. Others included domestic insurance companies, corporate entities, and individual investors; Source: MOPS, CMONEY

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Strategies to Drive ROE Expansion



S1 Efficiency

Optimize Asset Allocation to Enhance Capital Value

S2 Technology

Deepen Technological Impact to Drive Efficiency and Innovation

S3 Integration

Enhance Integrated Experiences to Become Customers' First Choice

S4 Cross-border Development

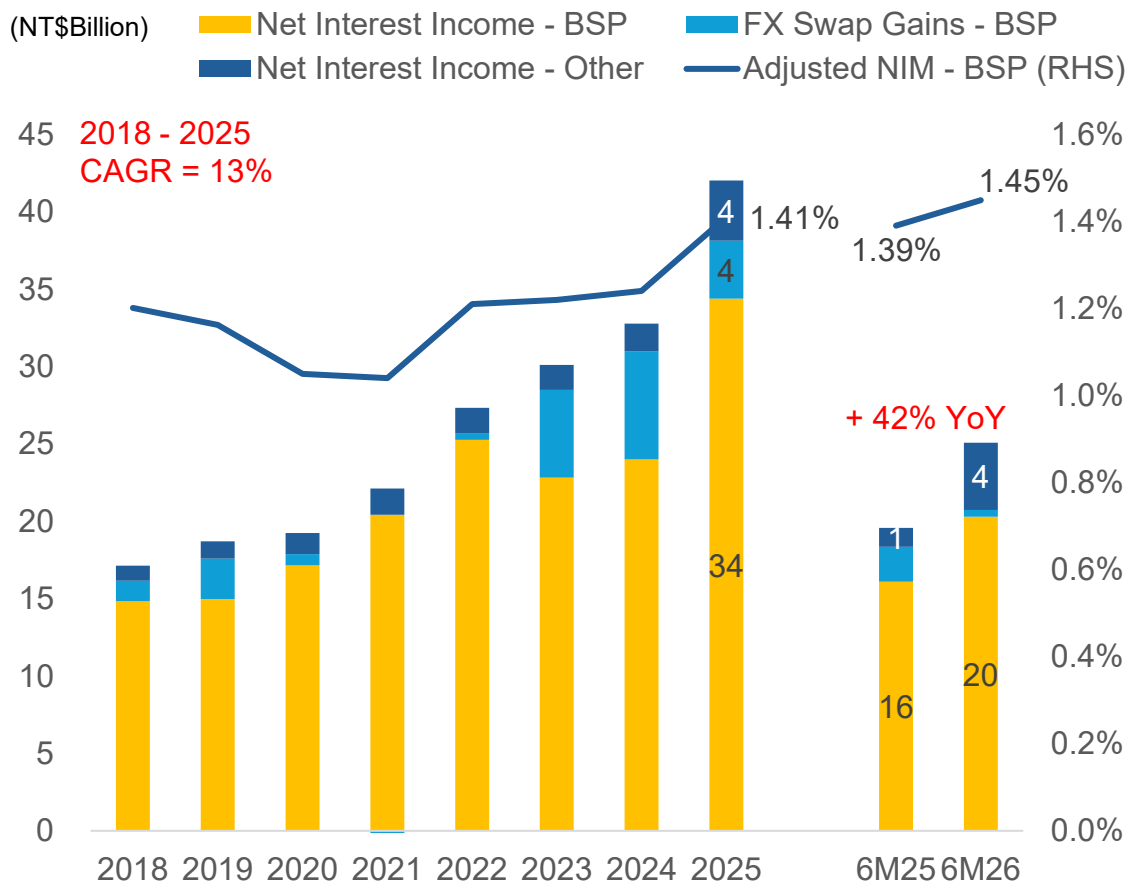
Explore Cross-border and Local Opportunities to Expand Overseas Revenue

S5 Sustainability

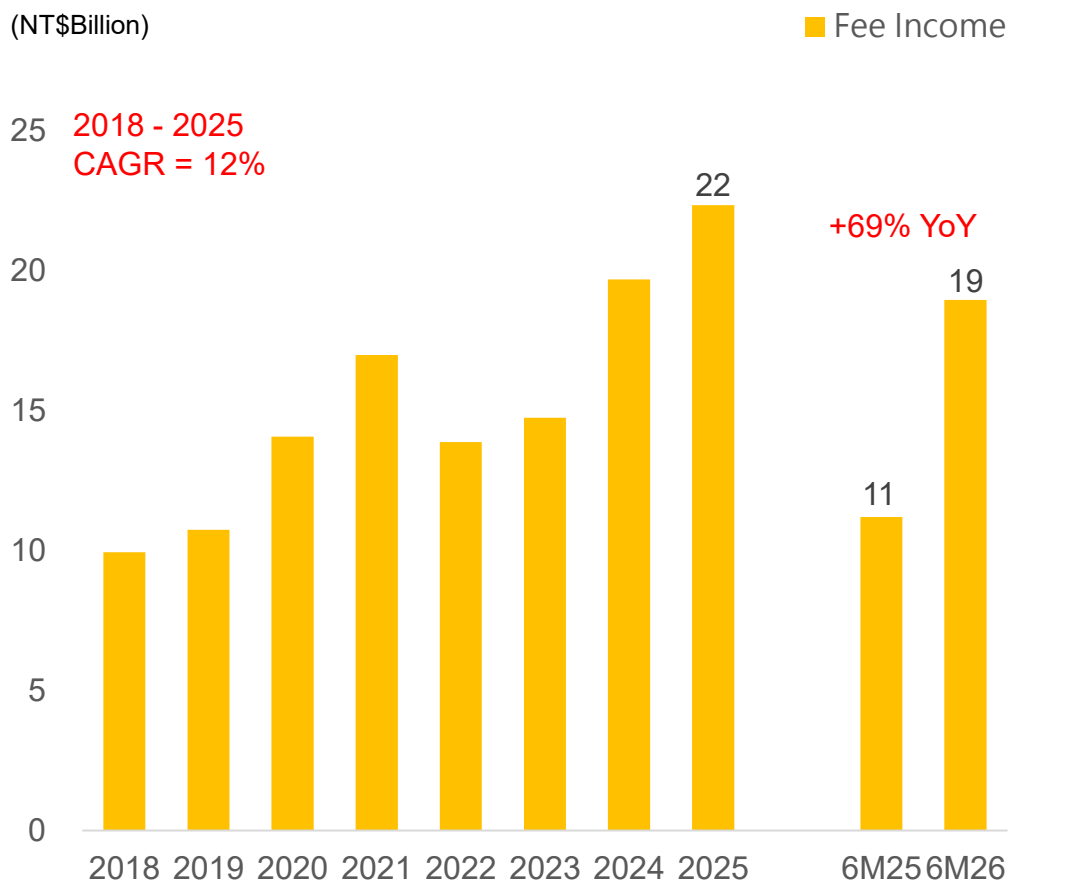
Cultivate Sustainable Finance and Discover New Opportunities

Driving Capital Efficiency with High RoRWA Revenues

NII [1] & NIM



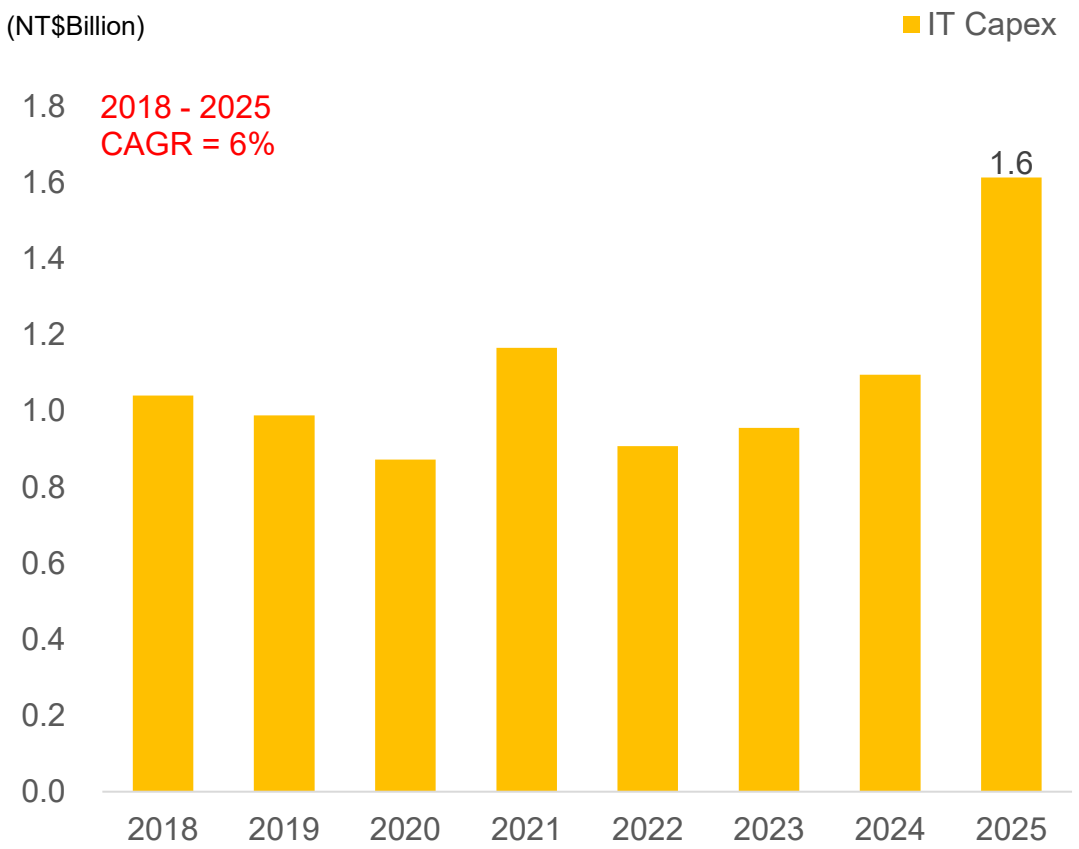
Fee Income



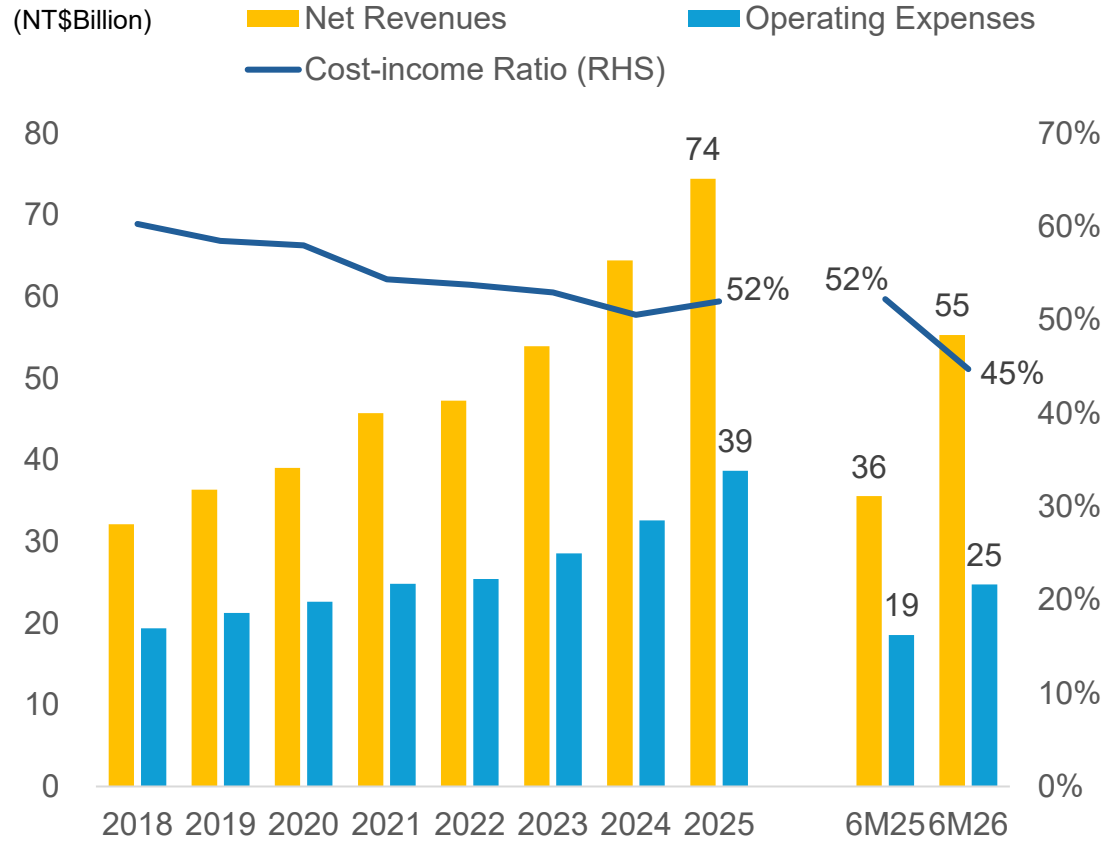
Note: 1. “Net interest income – Others” includes King's Town Bank's financial data starting October 1, 2025.

Growing Efficiently Through Technology

IT CAPEX



Cost-income Ratio

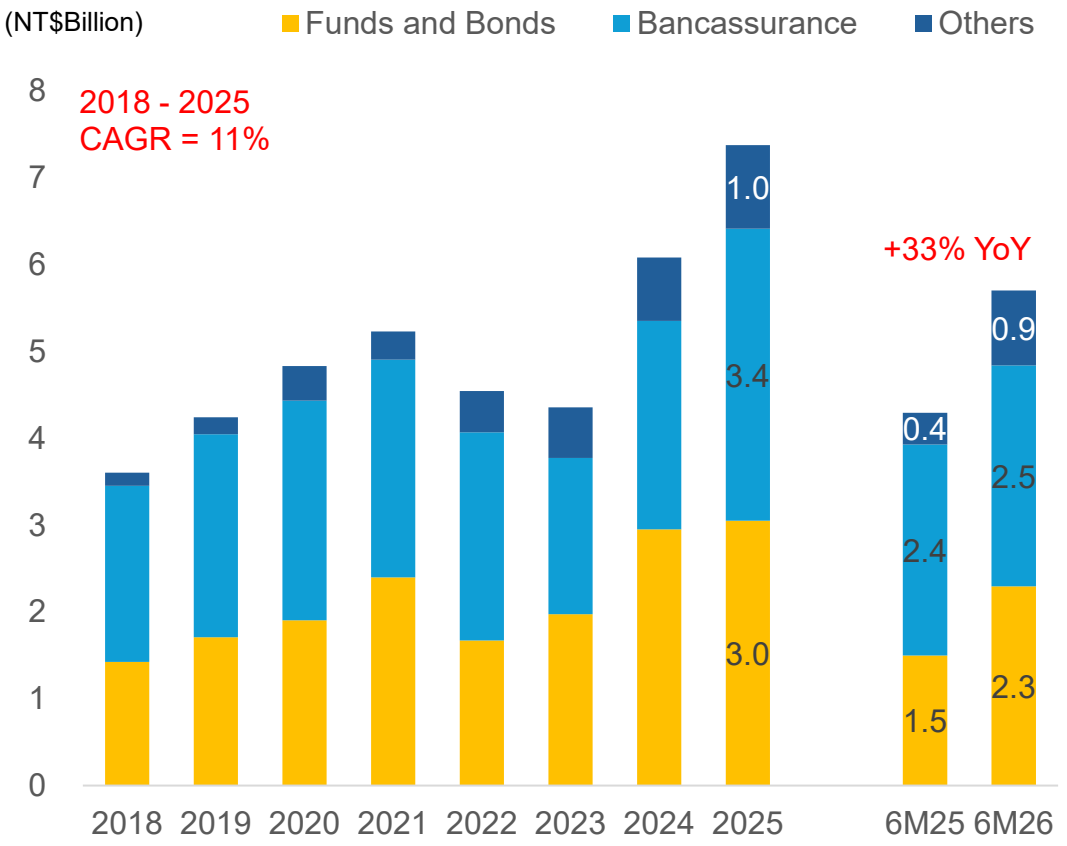


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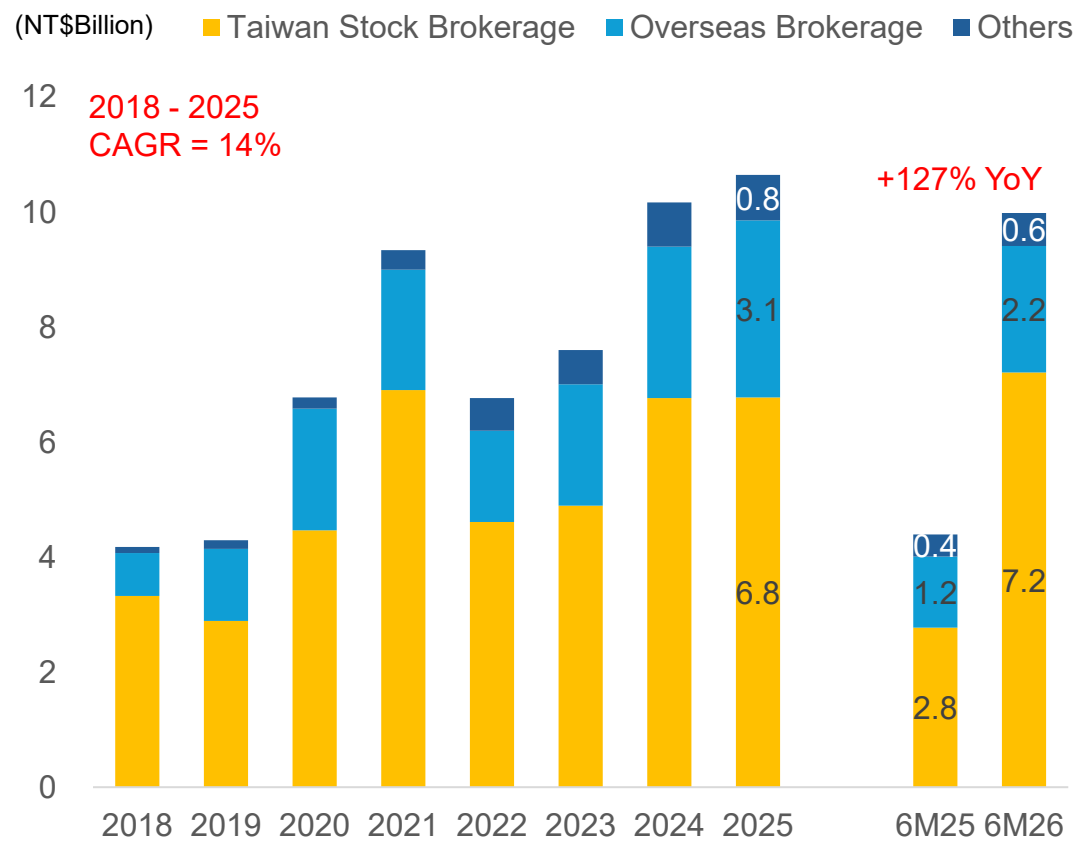
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Capturing Value by Integrating Services

Wealth Management Fees



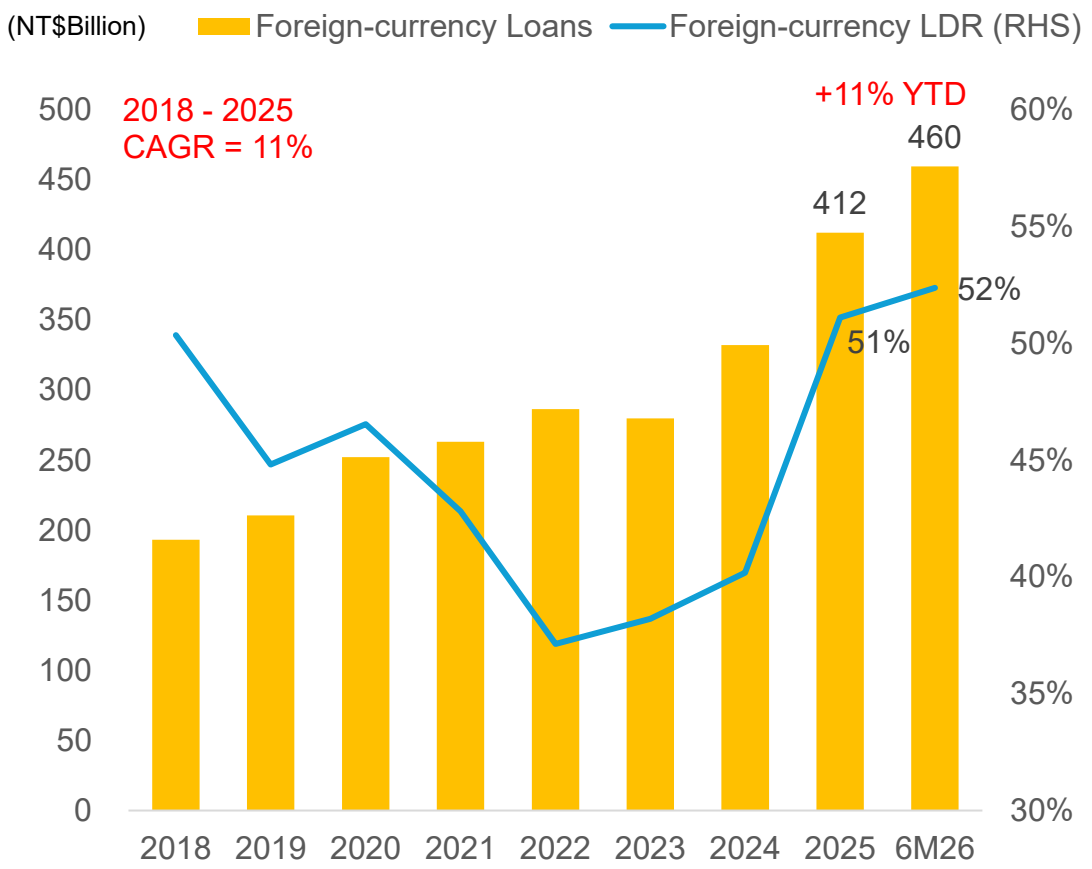
Brokerage Fees[1]



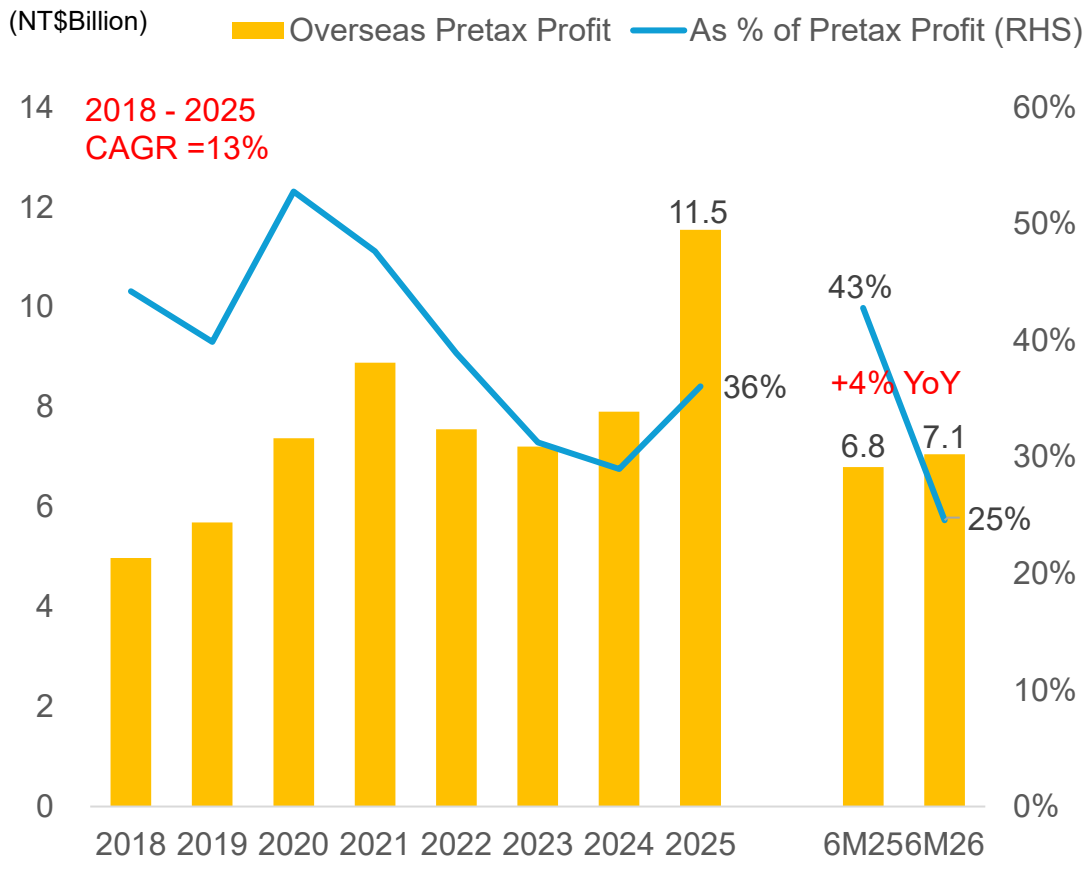
Note: 1. Overseas brokerage is referred to sub-brokerage service for overseas markets.

Expanding Global Footprint to Create Customer Value

Foreign-currency Loans



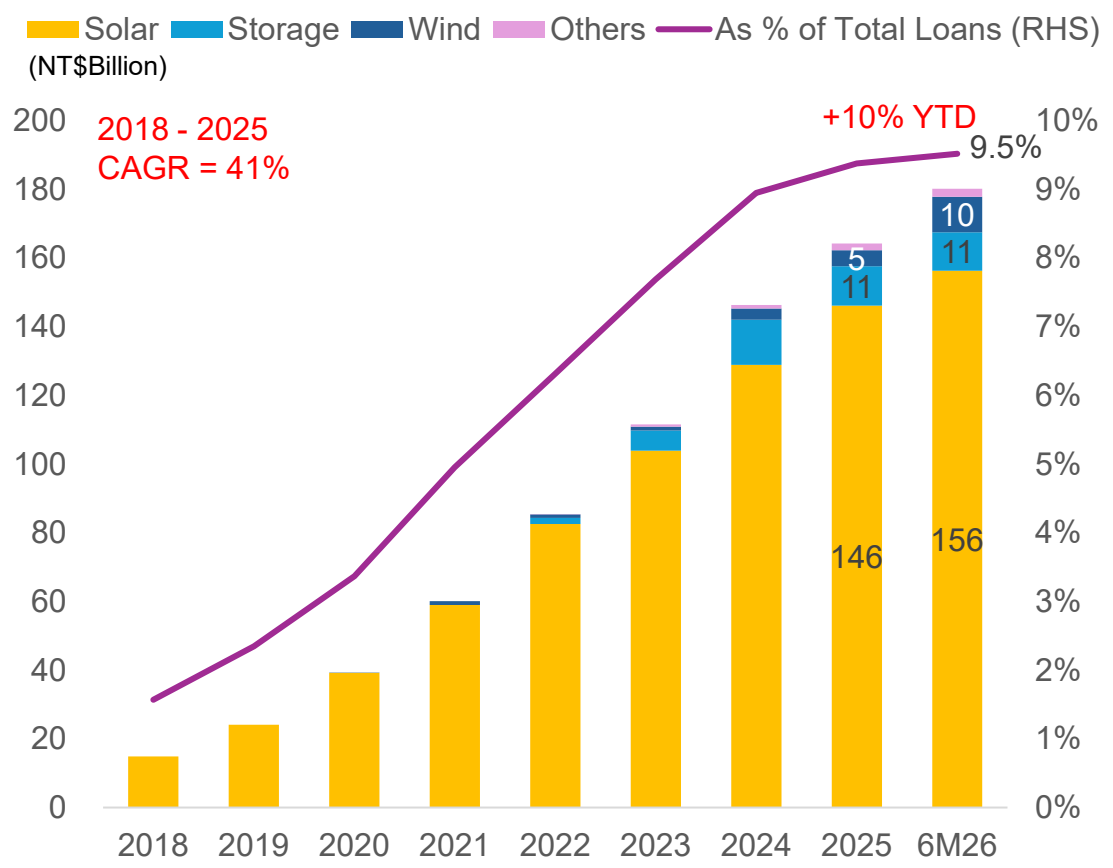
Profit Contribution from Overseas[1]



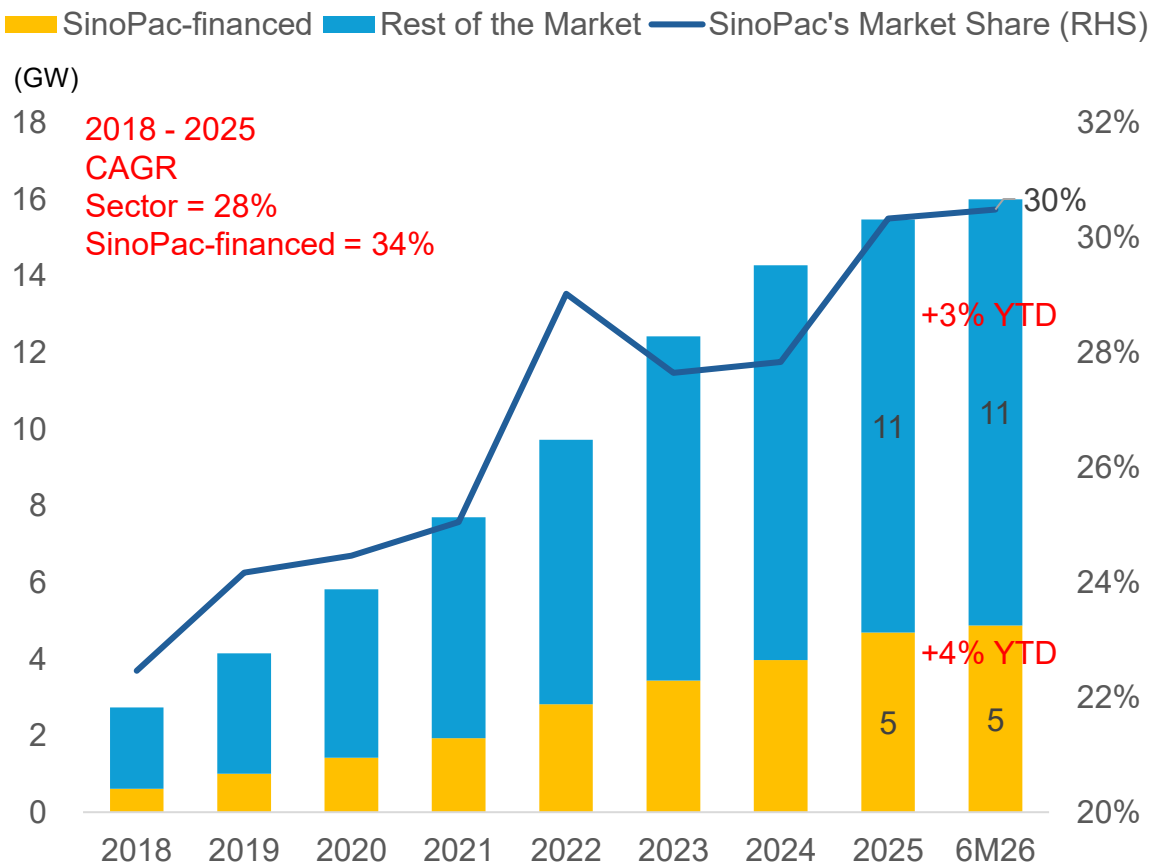
Note: 1. Including profits from the financial markets.

Aligning Environmental Responsibility with Superior Returns

Green Financing Loans



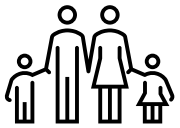
Leader in Solar Power Financing



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Capturing Offshore Capital Inflows to Taiwan



Overseas Retail Investors

Interactive Brokers

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



Overseas Institutional Investors

CLSA

永豐金證券 SinoPac Securities

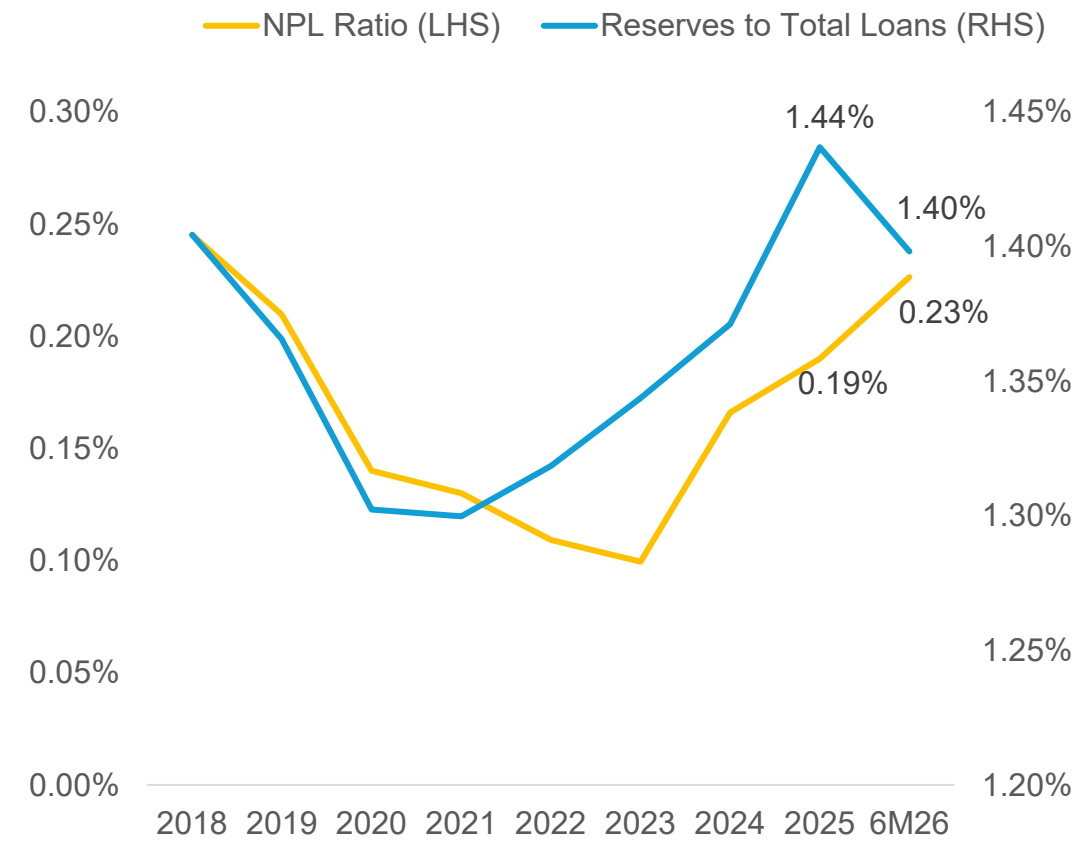
- Facilitate Taiwan equity trading for global institutional investors via CLSA, including block trades associated with MSCI index rebalancing.
- Co-publish joint Taiwan equity research reports with CLSA, and organize overseas roadshows and investor conferences for Taiwan-listed companies.
- Provide securities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

TWSE

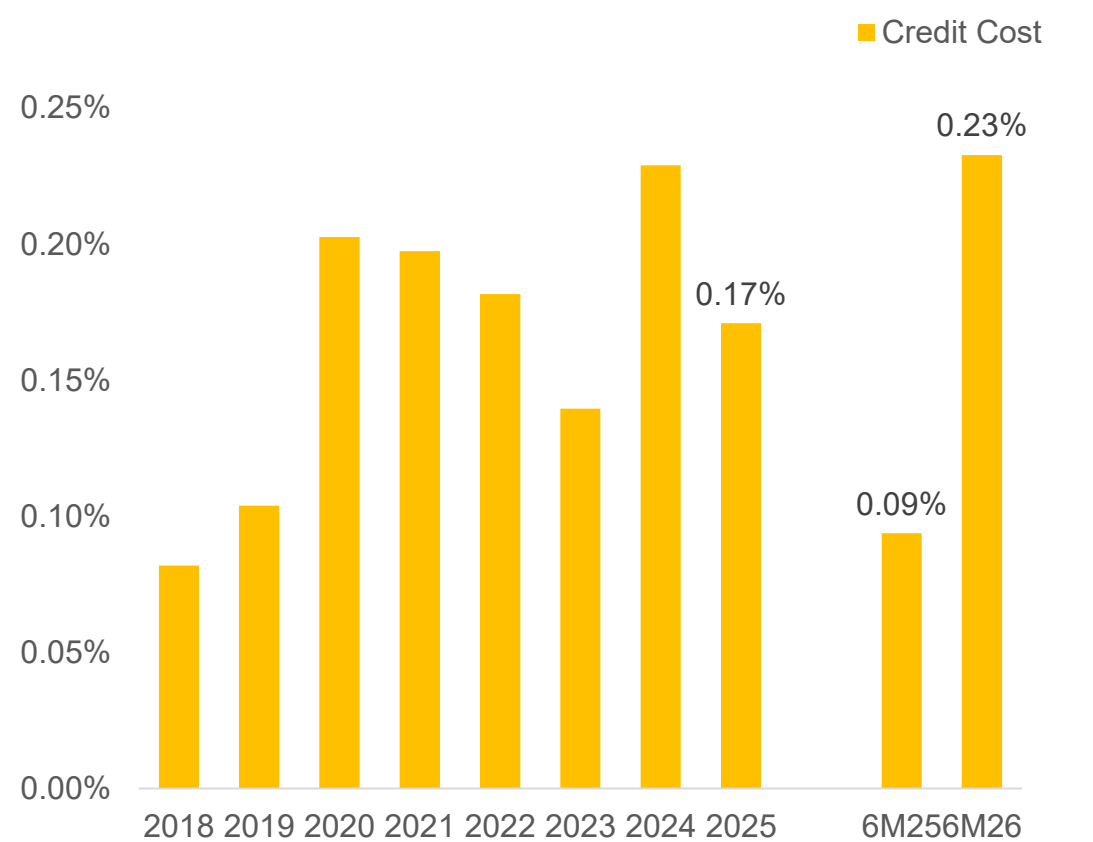
證券櫃檯買賣中心 Taipei Exchange

Strengthening Asset Quality through Prudent Provisioning

NPL Ratio vs. Reserve to Total Loans[1]



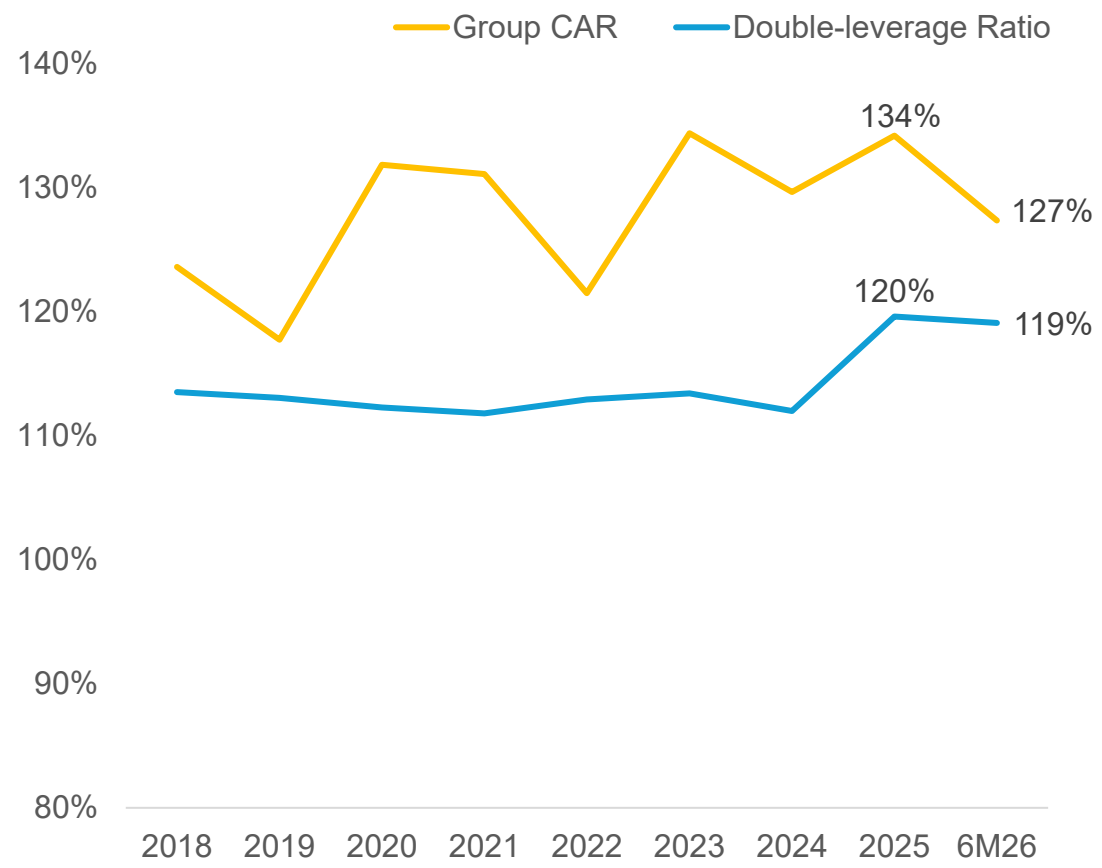
Credit Costs[1]



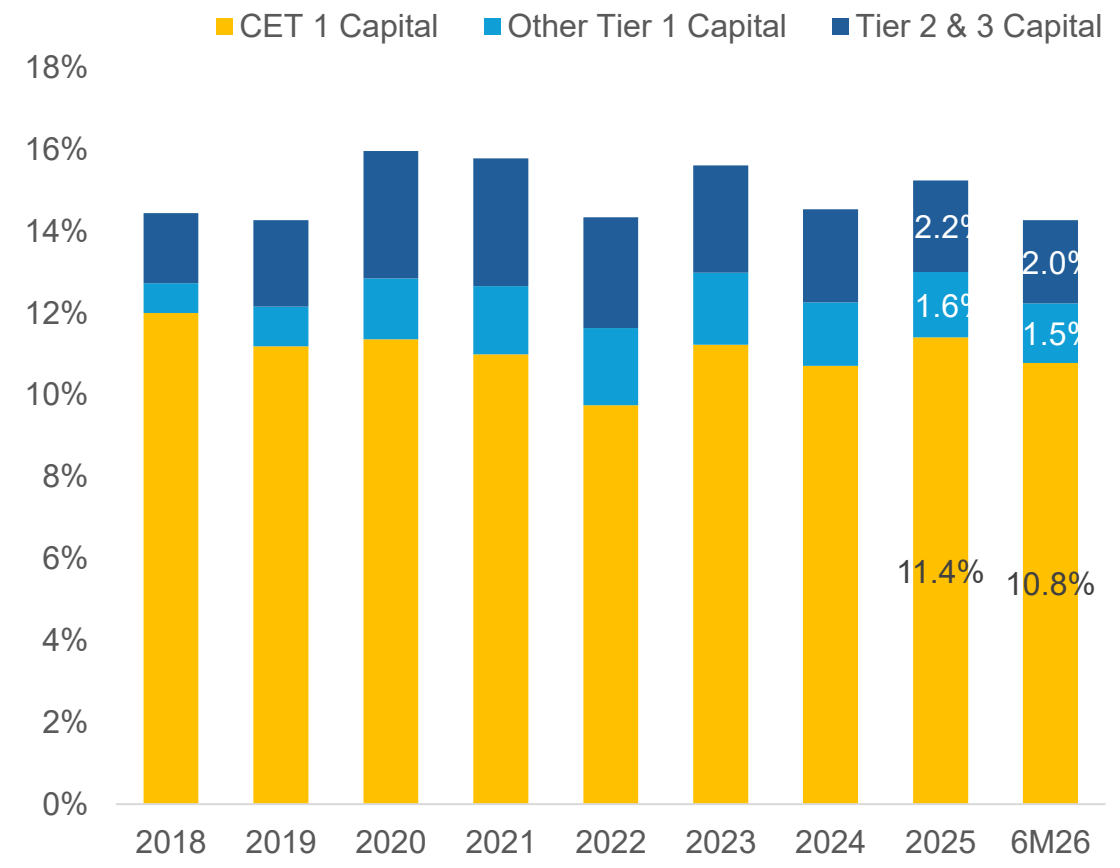
Note: 1. Figures were for Bank SinoPac only.

Building Financial Resilience

Group Capitalization



Capital Adequacy[1]



Note: 1. Figures were for Bank SinoPac only.

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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
Corporate Sustainability Assessment
Top 5%

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

	Title	Name	Basic Information			Industry Experience						Professional Competencies								
			Gender	Age	Period in Office	Financial Holding	Bank	Securities	Insurance	Investment Trust	Other Industries	Banking	Commerce	Law	Finance/ Accounting	Technology Information Security/ Information Protection	Envirnmental Climate Change/	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 green power value chain financial services and promoting green power trading services, which account for 10%).
Management Indicators	Additional items	Enhance the Holdings’ sustainable finance impact indicators, talent retention and development, and occupational safety and health initiatives.

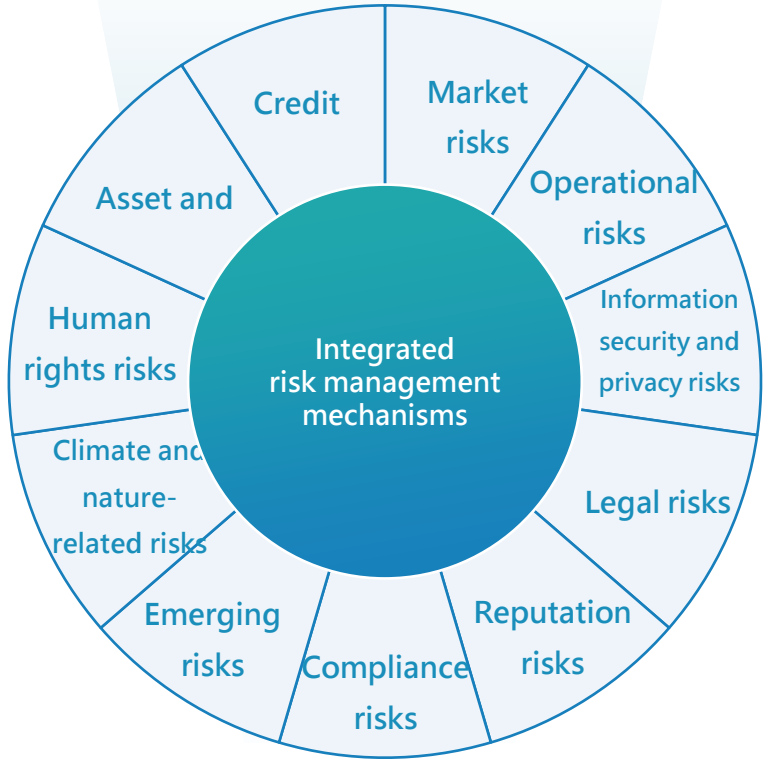
Comprehensive Risk Management System

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.

Risk Management Organizational Structure

- Board of Directors
- Audit Committee
- Risk Management Committee
- Audit Division
- Risk Management Division

Multiple Risk Types



Risk Management Procedures

- Risk identification
- Risk scanning
- Risk monitoring
- Audit
- Risk reporting

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Enhance Information Security/ Cybersecurity Management

Governance Framework

Board of Directors	The Board of Directors supervises information security strategies.
Audit Committee	The Company's Audit Committee is composed of three independent directors to assist in overseeing the effective implementation of the internal controls, compliance with relevant laws and regulations, and the management of potential risks. Through its professional division of responsibilities and independent stance, the Audit Committee assists the Board of Directors in decision-making.
President	An Information Security Committee is established under President.
Information Security Committee	Deliberates and formulates the information security policy and regulations, reviews the information security management system, raises information security awareness, formulates related training plans, and evaluates and decides on information security infrastructure.
Chief Information Security Officer	The Board of Directors approved the appointment of a vice president-level executive as the Chief Information Security Officer in January 2022 to comply with the "Implementation Rules of Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries".
Information Security Division	The Information Security Division of Sinopac Holdings includes Governance Team and Technology Team which are responsible for developing security strategies and policies, selecting security technologies, and integrating related resources
Information Technology Division	The information Technology Division of SinoPac Holdings includes Information Management and System Management Task Force which are responsible for planning the software/hardware investments and information structures of SinoPac Holdings.
Information Security Units	Bank SinoPac, King's Town Bank, SinoPac Securities, and SinoPac Leasing follow the "Information Security Policy" of SinoPac Holdings, and continue to maintain the validity of their ISO 27001 Information Security Management System certification to fulfill their responsibility for maintaining the confidentiality of personal data of customers or investors.

Management Measures

Conduct periodic risk assessment and threat response

Daily	Review of information security inspection reports
Monthly	Convene monthly meetings of the Information Security Intelligence Center
Monthly	Convene an information security meeting
Quarterly	Review vulnerability scan reports
Semi-annually	Review penetration test reports

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

Governance

- **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%.**

Strategy

- **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.

Risk Management

- **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.

Metrics and Targets

- 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

Asset class	Stranded Assets[1]	Decarbonization-Pressured Asset	Green Asset
Meaning	SBTi advises financial institutions to adopt a four-step process, including disclosure, arrest, transition, and phase-out, for fossil fuel-related industries, with the ultimate goal of ending financial support for existing thermal coal assets by 2030 (excluding those with net-zero transition plans).	Use transition finance to help four major industries in the "12 Key Strategies for Taiwan's 2050 Net Zero Pathway", including building, transportation, industries, and electricity, to reach milestones and advance towards to long-term goal of attaining net zero by 2050.	Align efforts with the "12 Key Strategies for Taiwan's 2050 Net Zero Pathway" and use green finance to help industries complete the low-carbon transition.
SinoPac implementation strategy	Phasing out	Driving transition	Developing business
Main actions	• Establish decarbonization policies for specific industries and implement decarbonization progress tracking and monitoring. • Continue to enhance the decarbonization policies. Expand the scope of stranded assets and withdraw investment/loan positions from those that lack transition activities.	• Continue to enhance the carbon inventory and monitoring of the investment portfolio. • Continue to enhance the transition engagement and encourage clients to set SBTs and formulate decarbonization plans. • Develop transition financial products and services: Work with external professional institutions and companies, encourage corporate clients to conduct GHG inventories and validation, identify key metrics for the low-carbon transition, and provide financial solutions to help companies complete the low-carbon transition.	• Create green energy ecosystem: Consolidate our leading position in the solar PV financing market and monitor green energy industrial technological and policy developments to win business opportunities in green energy. • Promote green building mortgages.

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 provides a mobile phone app and automated equipment to provide migrant workers with cardless cash payment services to create more convenient payment channels.
- **King's Town Bank is currently the only bank in Taiwan that processes Western Union remittances. Through its digital international remittance platform "King's Global Pass"** via Apps, customers can quickly make online remittances overseas 24 hours a day.

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.**

永豐金控
SinoPac Holdings



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.

Agenda

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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

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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%

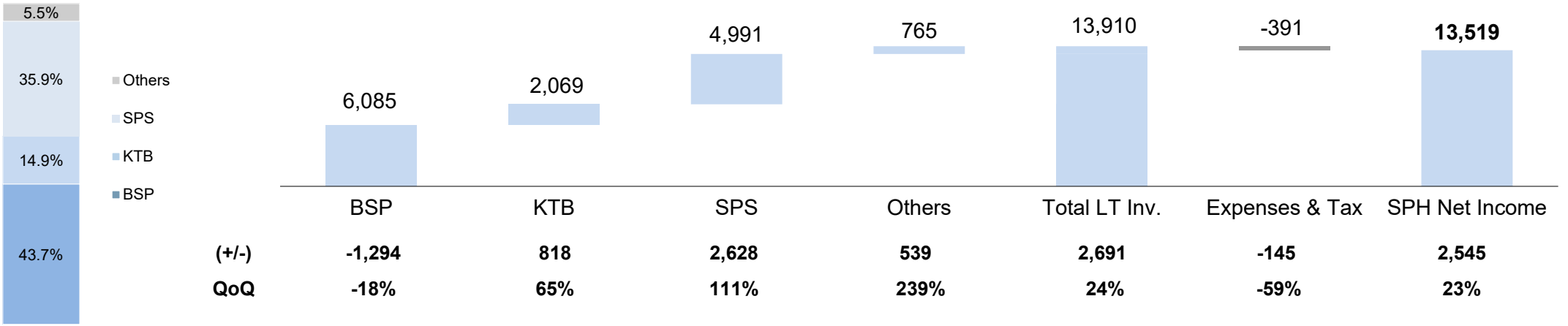
Note: All the numbers were based on consolidated financial statements.

SinoPac Holdings: Profit Contribution by Subsidiaries

LT Inv. Ratio

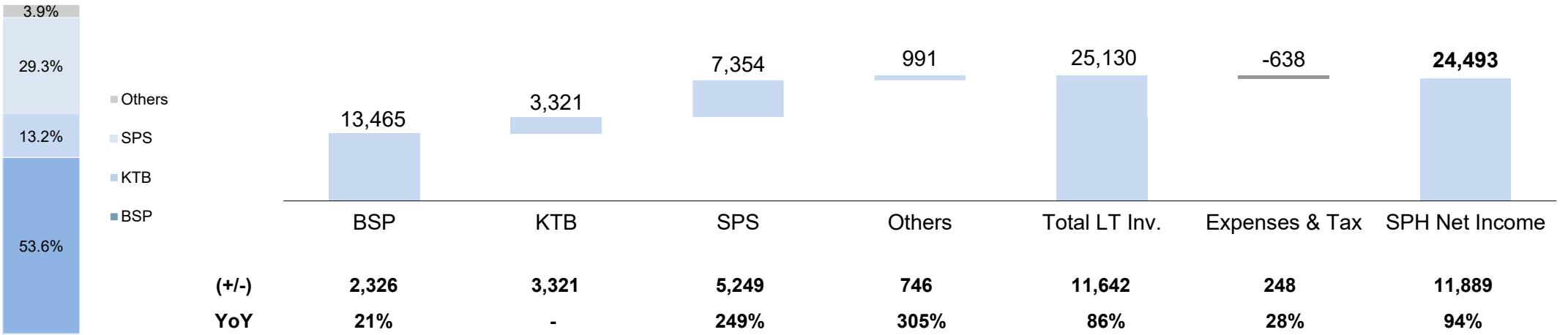
NT$Mn

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

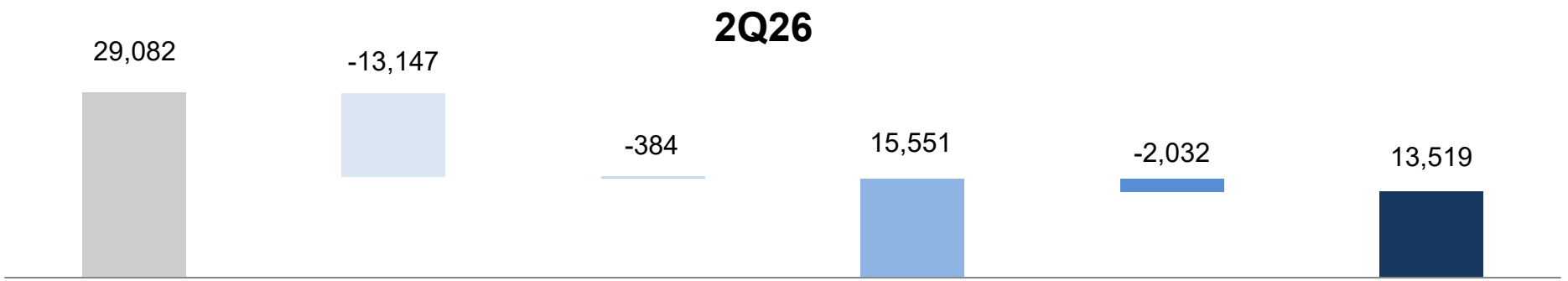


	BSP	KTB	SPS	Others	Total LT Inv.	Expenses & Tax	SPH Net Income
(+/-)	2,326	3,321	5,249	746	11,642	248	11,889
YoY	21%	-	249%	305%	86%	28%	94%

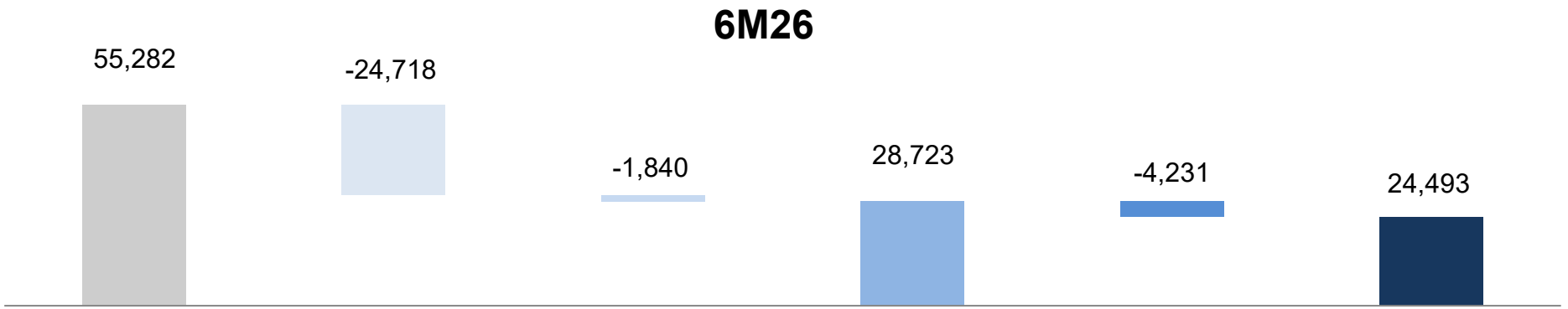
Note: 1. SinoPac Holdings' net income was its revenue deducted from interest expenses, operating expenses, and tax.
2. (+/-) was the current period deducted from the prior period, and a positive number/percentage change means a positive impact on profit and loss, and vice versa

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%**

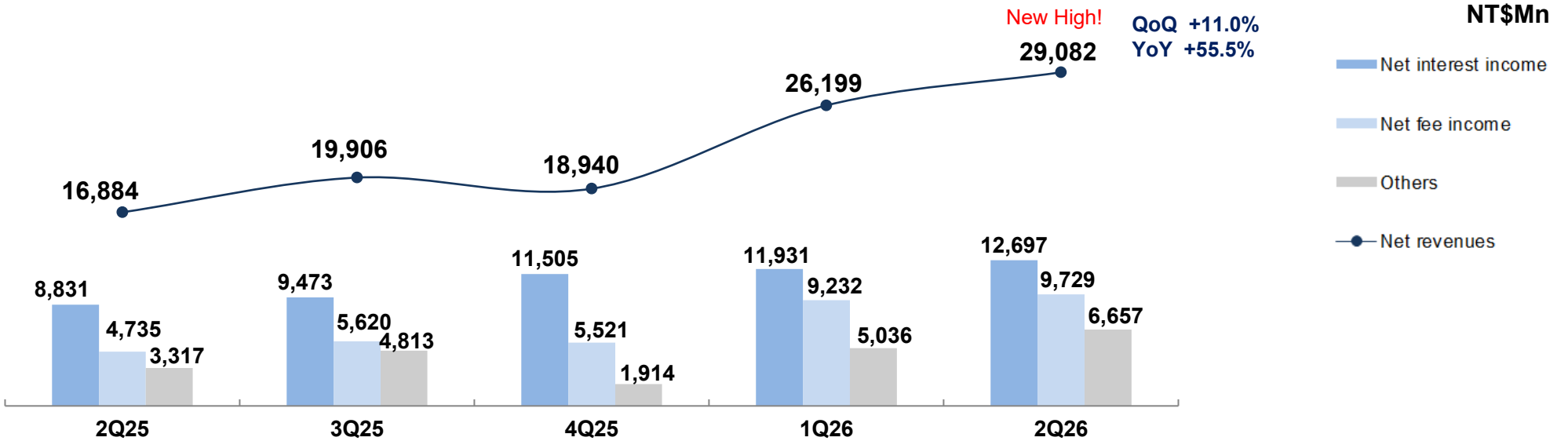


	Net Revenues	Op exp.	Provision	Net profit before tax	Tax & Others	Net Income
(+/-)	**19,738**	**-6,161**	**-733**	**12,844**	**-955**	**11,889**
YoY	**56%**	**-33%**	**-66%**	**81%**	**-29%**	**94%**

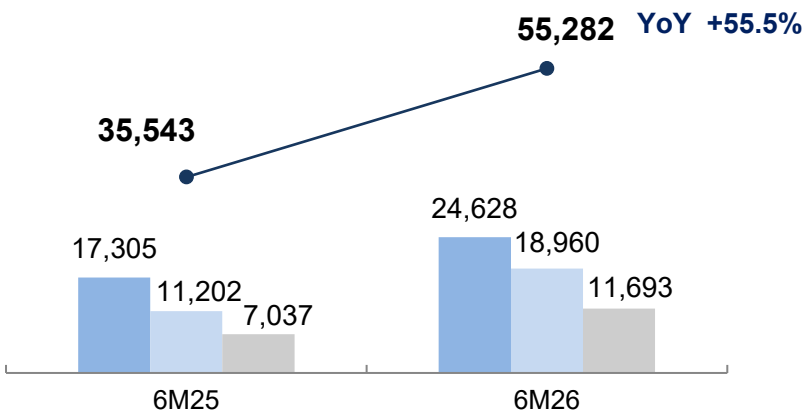
Note: 1. All the numbers are presented on consolidated basis.
2. (+/-) was the current period deducted from the prior period, and a positive number/percentage change means a positive impact on profit and loss, and vice versa

SinoPac Holdings: Net Revenues Breakdown

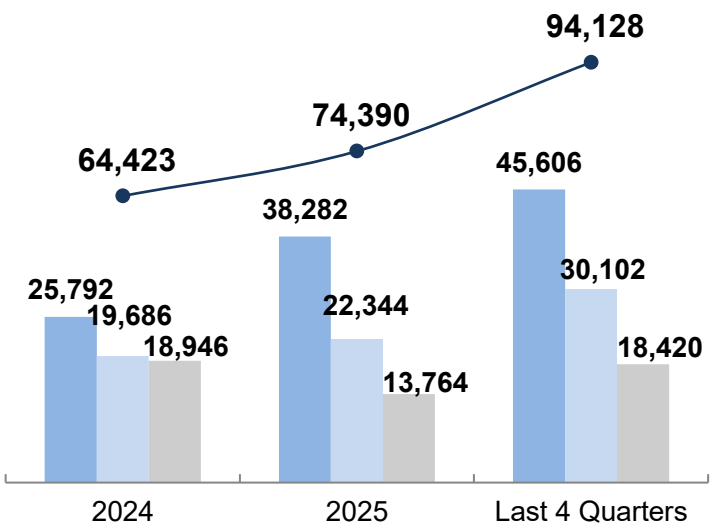
Quarterly



Yearly



Year-to-date

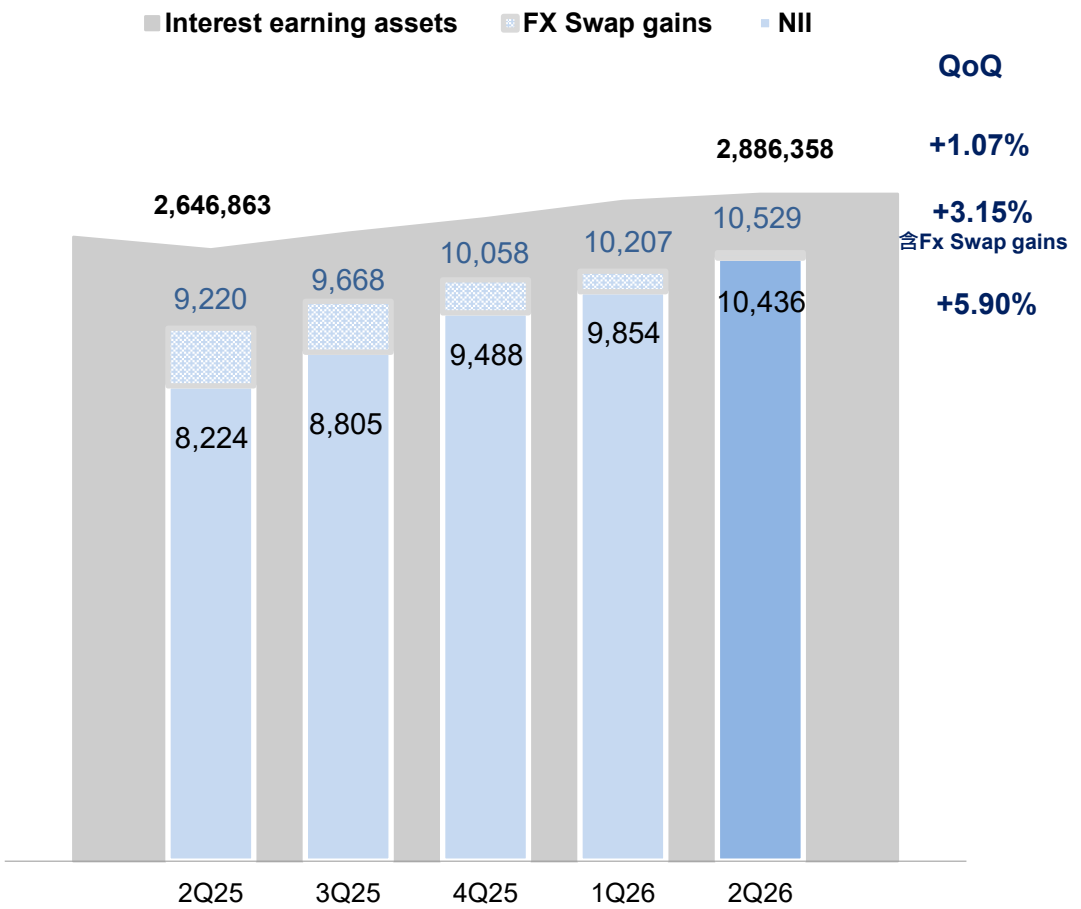


Note: All the numbers were based on consolidated financial statements.

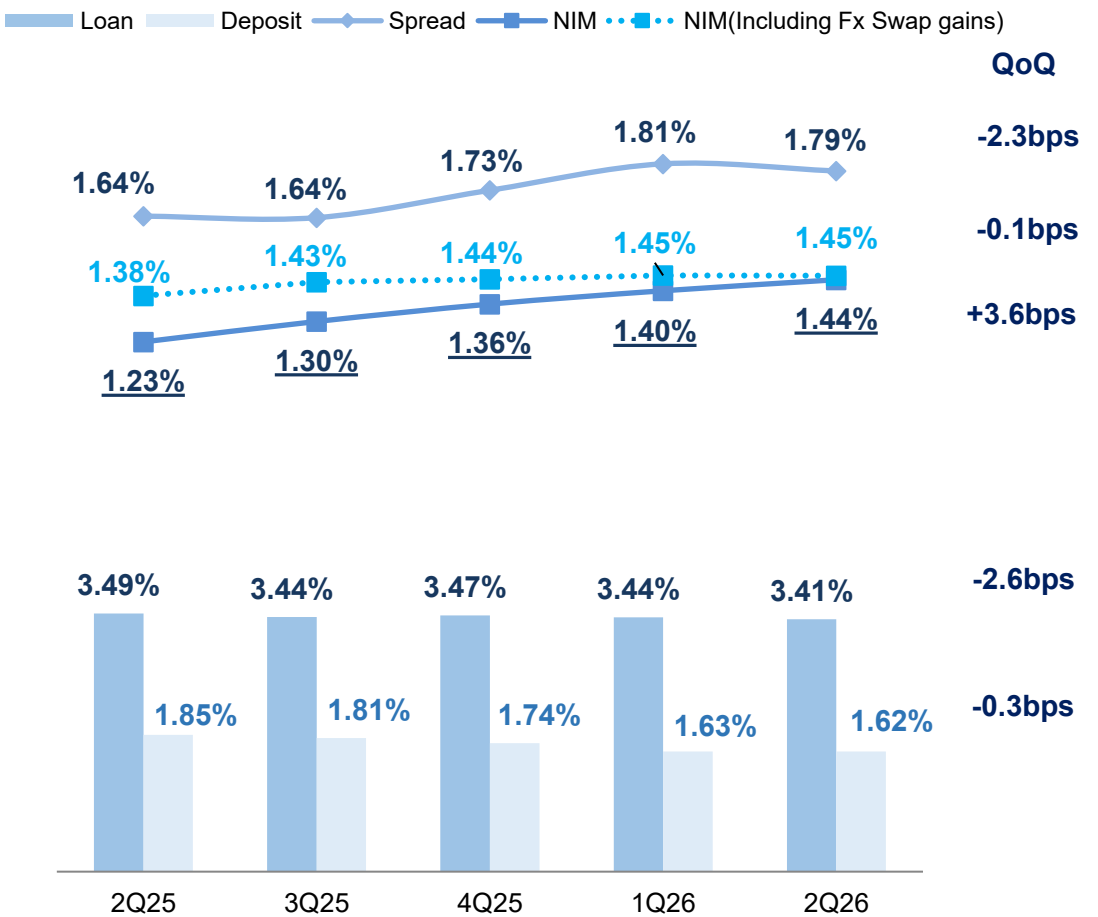
Bank SinoPac: NIM & Spread

NT$Mn

Bank SinoPac: Interest Earning Assets & NII



Bank SinoPac: NIM & Spread

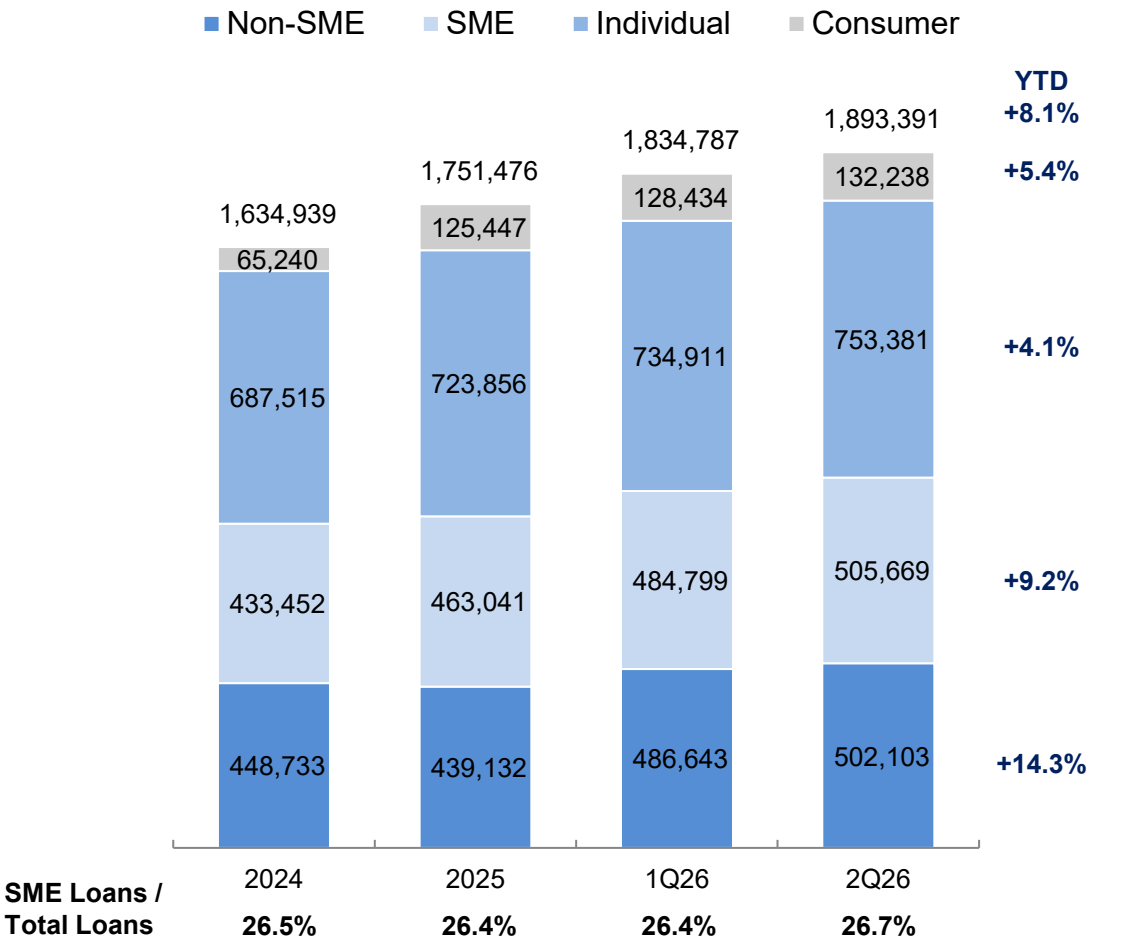


Note: All the numbers were based on consolidated financial statements.

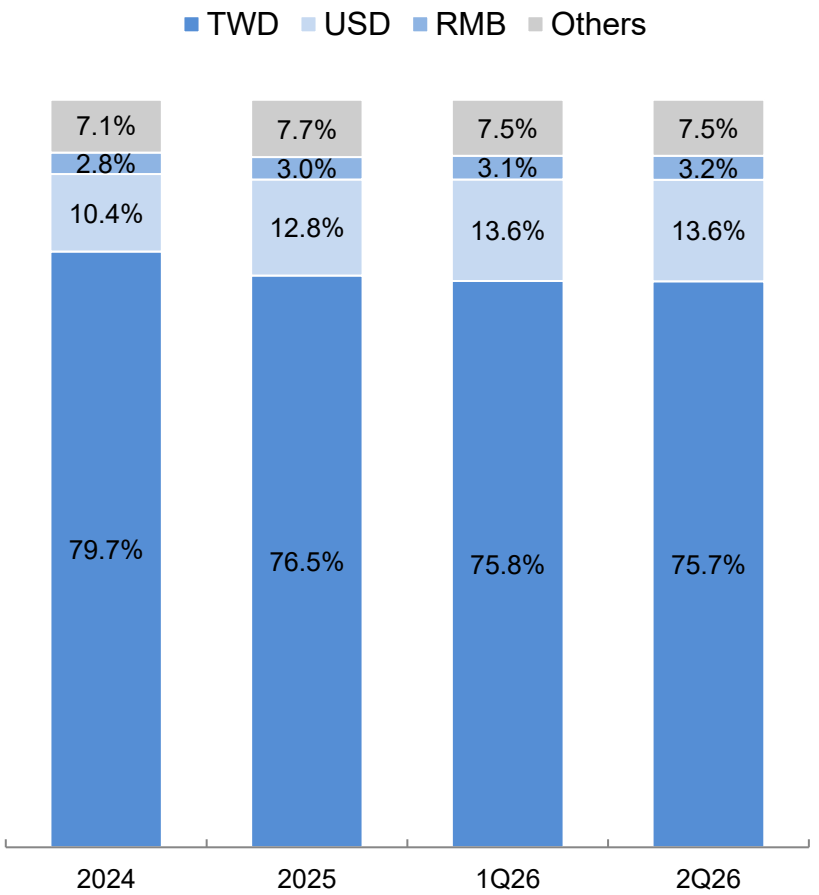
Bank SinoPac: Loan Structure[1]

NT$Mn

Bank SinoPac: Loan by Customer



Bank SinoPac: Loan by Currency

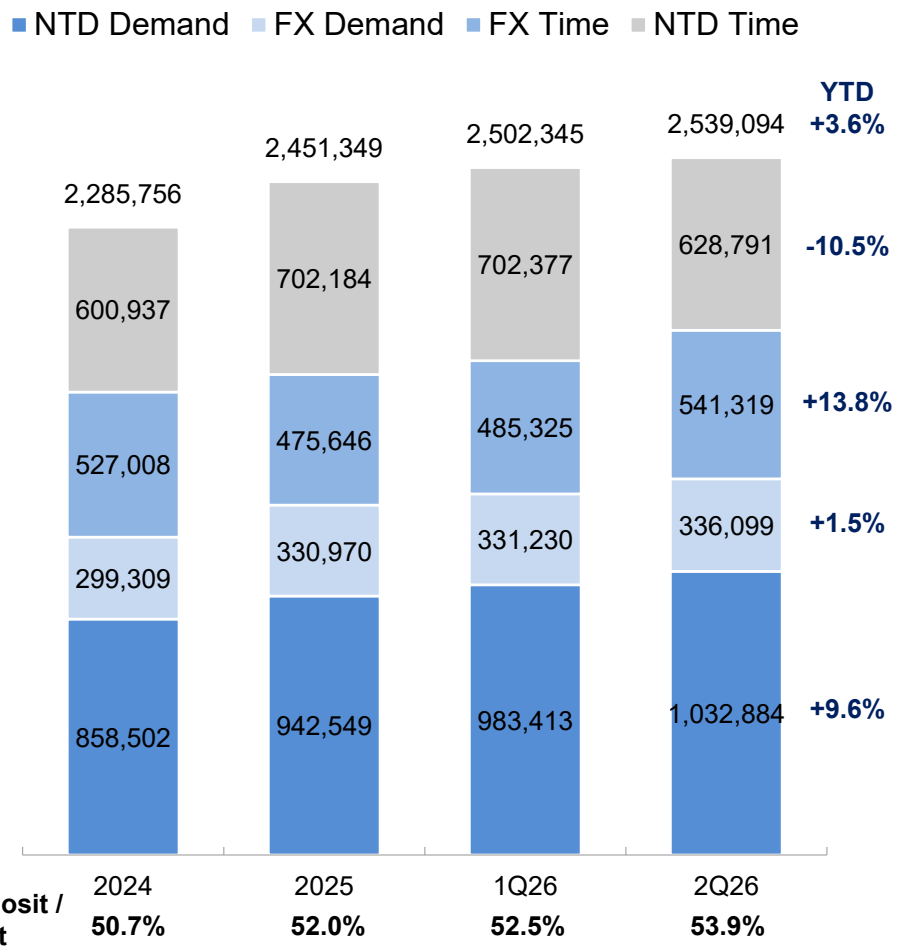


Note: 1. All the numbers were based on consolidated financial statements; 2. Total loans included credit card revolving balance and factoring account receivables but excluded non-accrual loans.

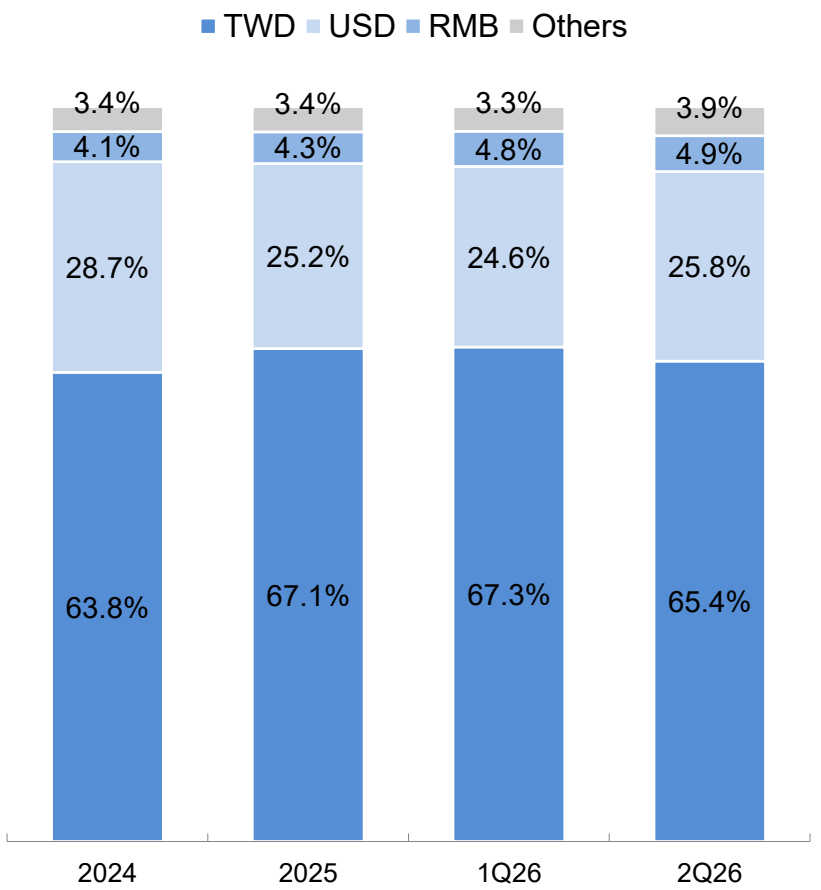
Bank SinoPac: Deposit Portfolio

NT$Mn

Bank SinoPac: Deposit by Products



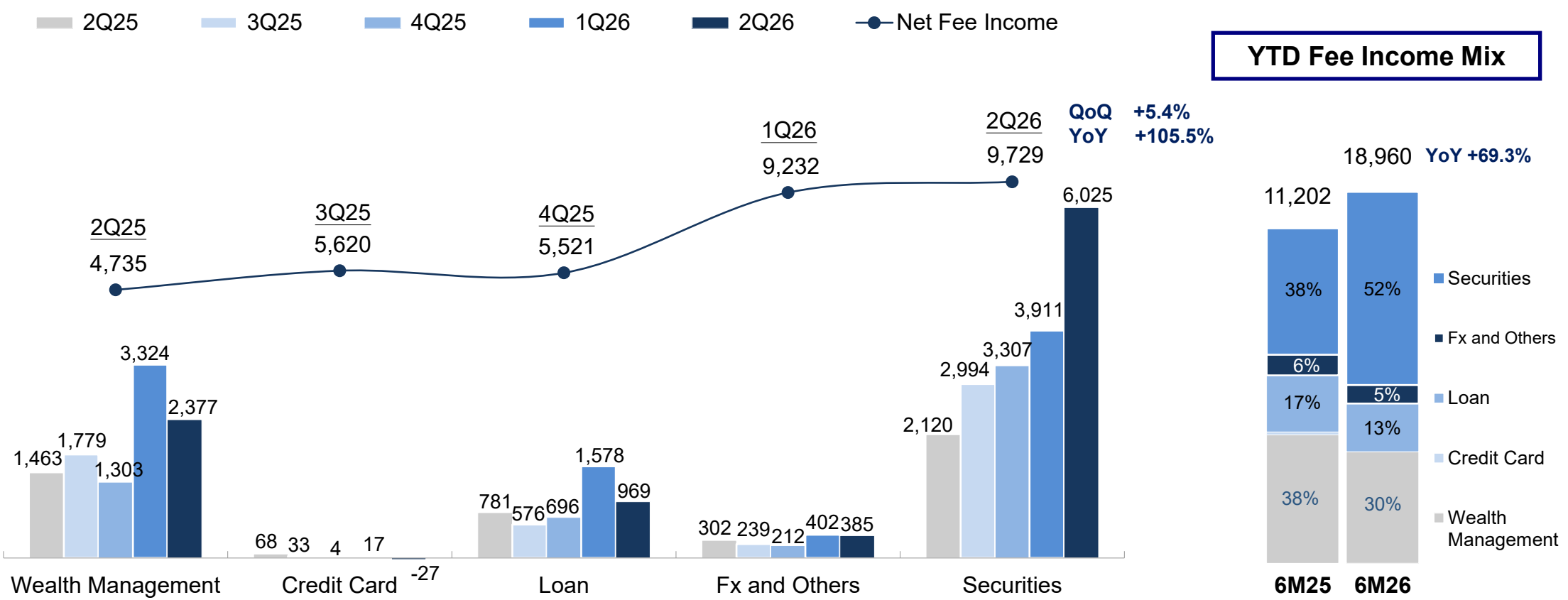
Bank SinoPac: Deposit by Currency



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

SinoPac Holdings: Fee Income

NT$Mn



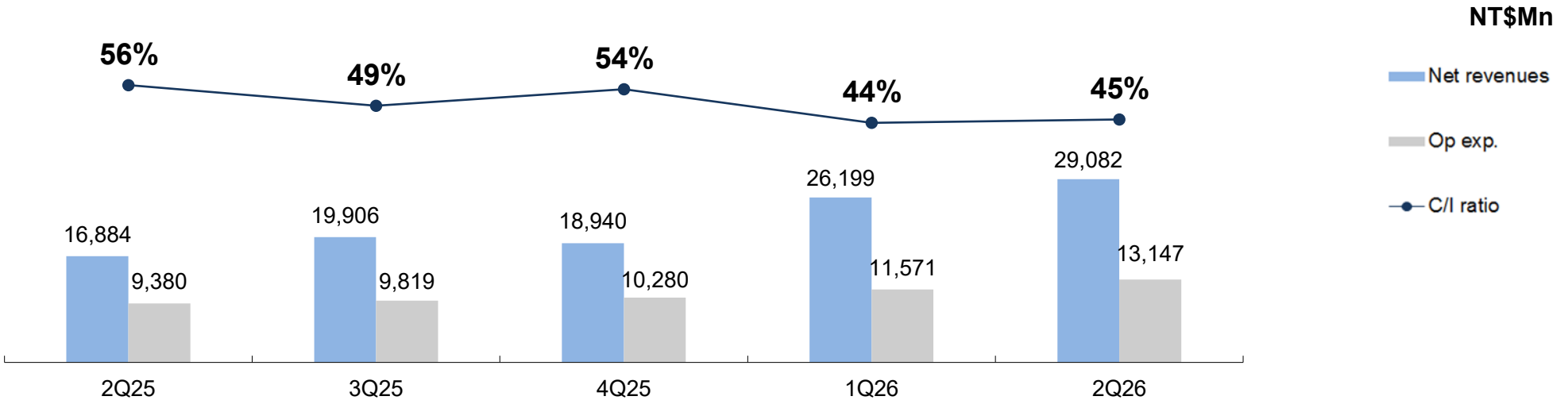
YTD Fee Income Mix

	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%

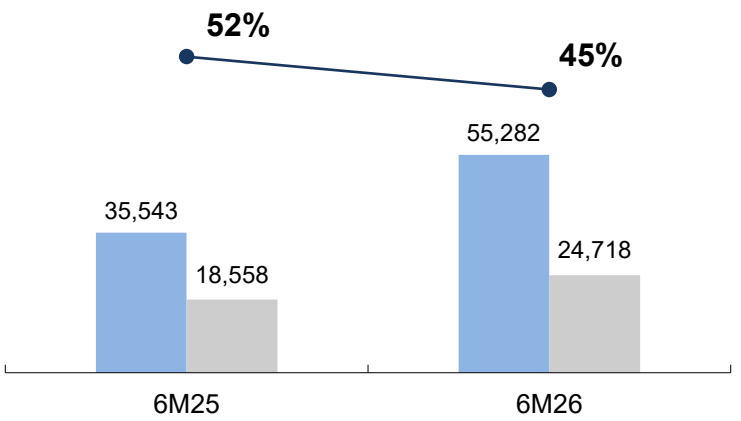
Note: All the numbers were based on consolidated financial statements.

SinoPac Holdings: Operating Expense

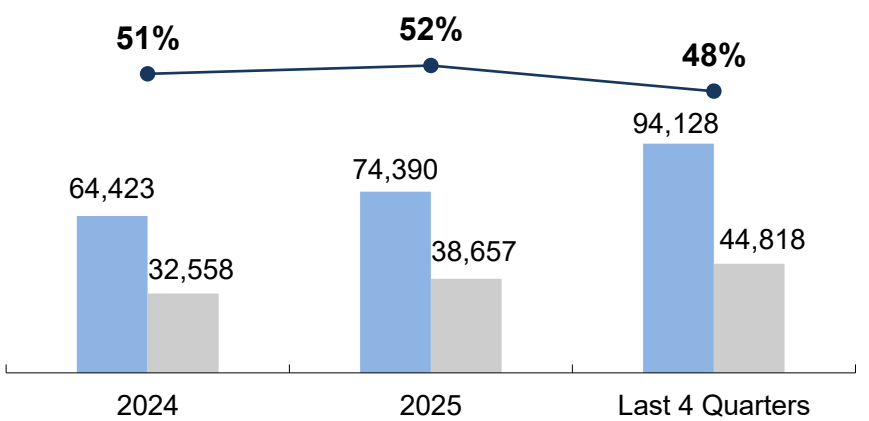
Quarterly



Yearly



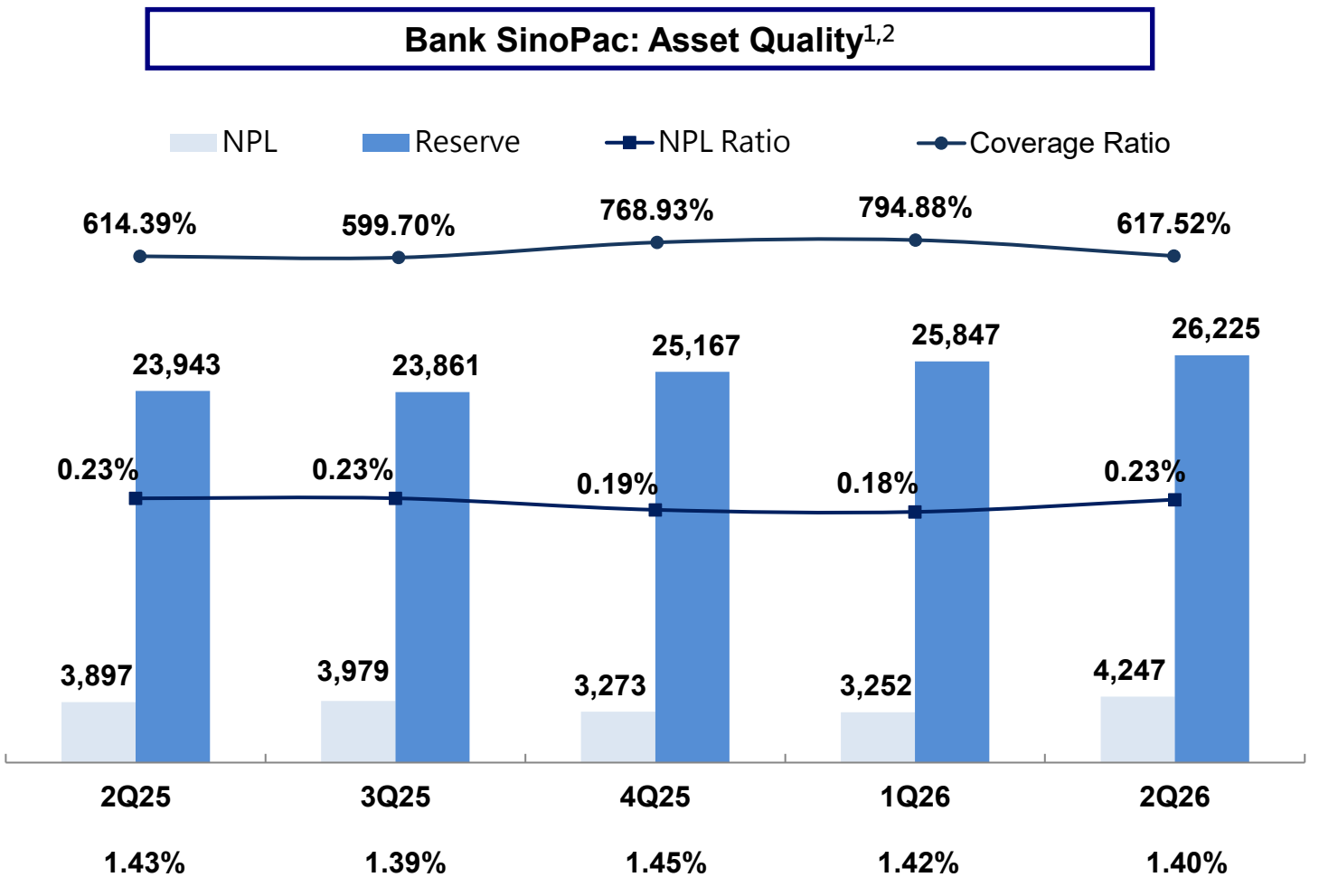
Year-to-date



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

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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**

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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**

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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.

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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%