永豐金控
SinoPac Holdings

永豐金控

UBS APAC Financials, Fintech and Property Corporate Day

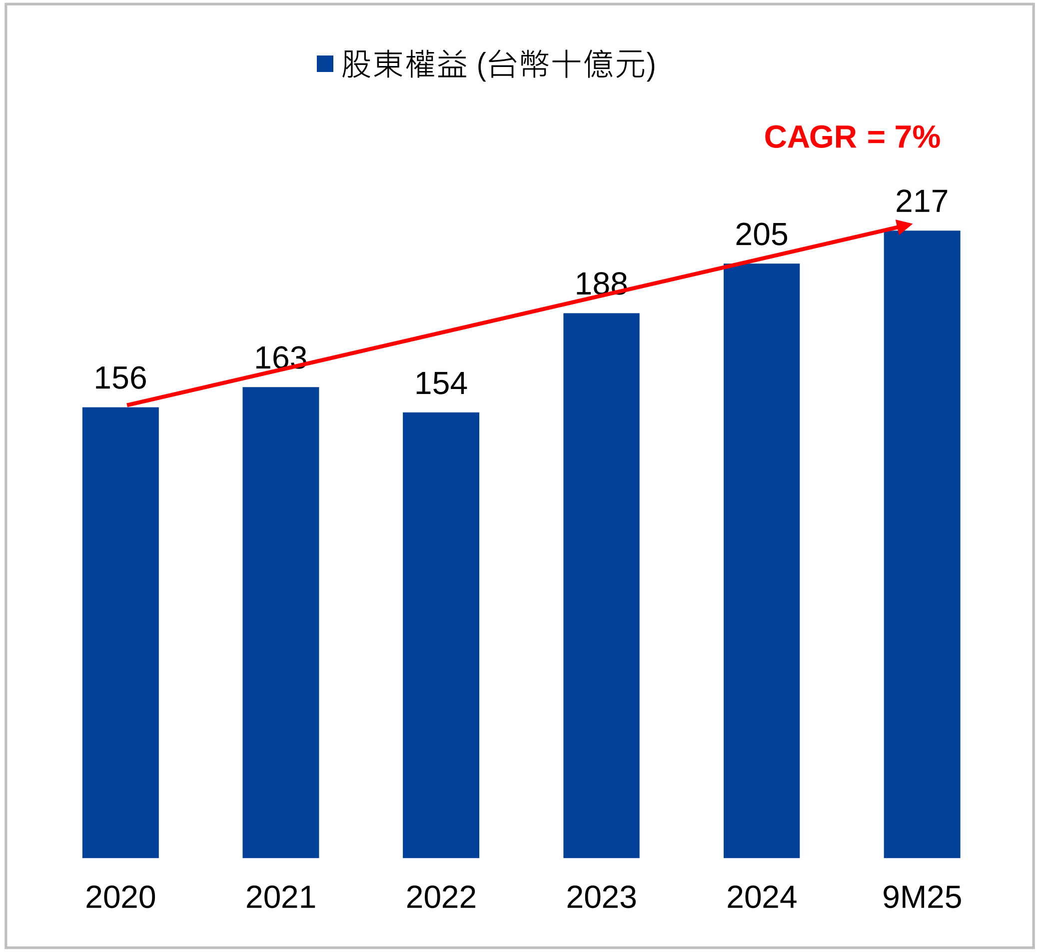
November 25, 2025

Disclaimer

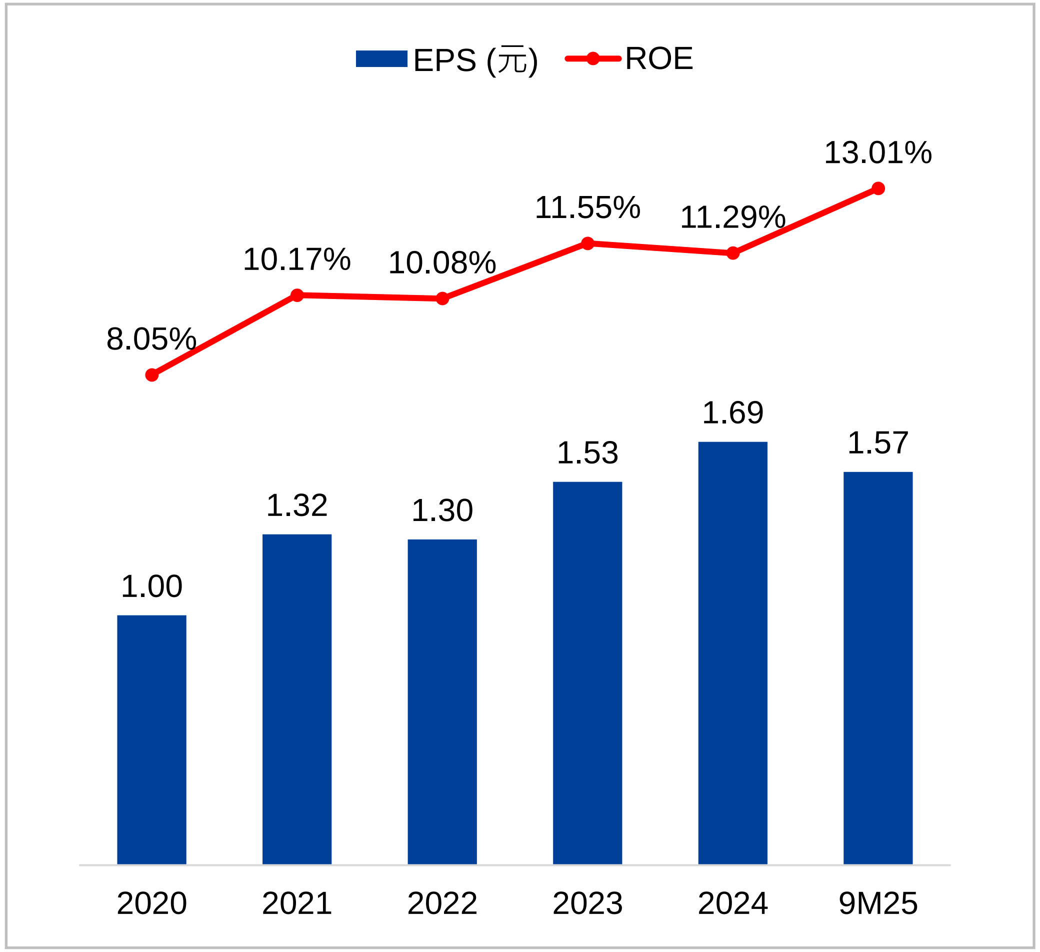
This presentation and the presentation materials distributed herewith may include forward-looking statements. The third quarter of 2025 financial data are preliminary. All statements, other than statements of historical facts, that address activities, events or developments that SinoPac Financial Holdings Company (SinoPac) expects or anticipates will or may occur in the future (including but not limited to projections, targets, estimates and business plans) are forward-looking statements. SinoPac's actual results or developments may differ materially from those indicated by these forward-looking statements as a result of various factors and uncertainties, including but not limited to price fluctuations, actual demand, exchange rate fluctuations, market shares, competition, changes in legal, financial and regulatory frameworks, international economic and financial market conditions, political risks, cost estimates and other risks and factors beyond its control. In addition, SinoPac makes the forward-looking statements referred to herein as of today and undertakes no obligation to update these statements.

永豐金控 SinoPac Holdings

股東權益持續成長



ROE、EPS 達到新高



重點摘要 Highlights

註: 1. 本份報告貨幣皆為新台幣計價；2. 9M25 ROE已經是年化基礎

永豐金控 SinoPac Holdings

重點摘要 Highlights

永續作為持續精進

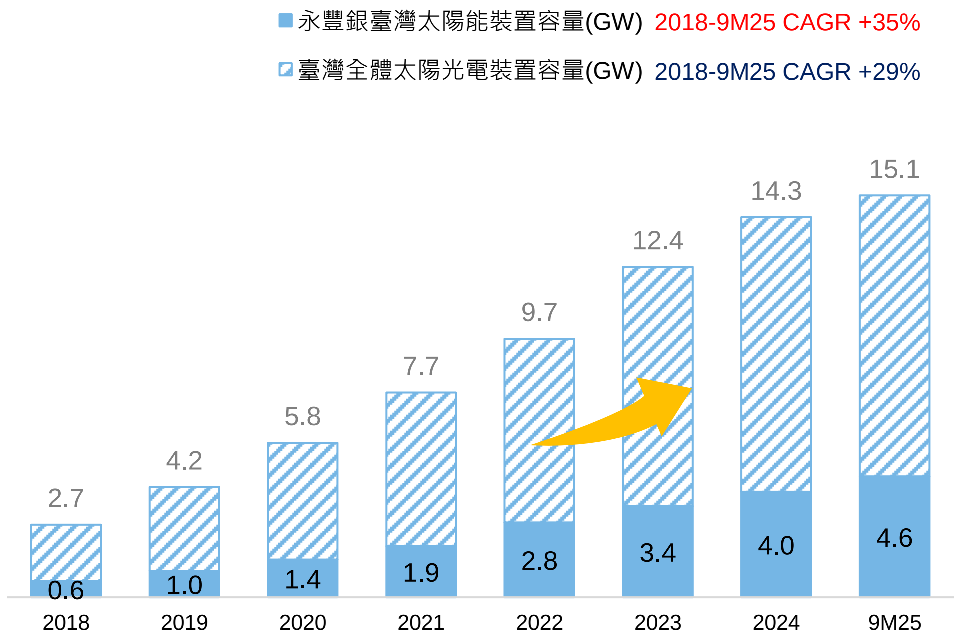
- **多元專業的董事會：**
  - 獨立董事與女性董事皆為三席(占比43%)
  - 專業領域涵蓋金融、法律、財務會計、資安科技、氣候變遷與環保等，與公司策略方向相符

- **淨零承諾：**
  - 宣示2030自身營運淨零、2050全資產組合淨零
  - 根據審查後之SBT目標，逐步精進去碳政策與協助客戶淨零轉型
- **臺灣太陽光電融資裝置容量市占30%，維持第一**

- **ESG績效獲國際肯定**：入選多項國際指數，包括：
  - 道瓊永續(DJSI)世界指數&新興市場指數
  - MSCI永續領導者指數
  - FTSE4Good 台灣永續指數
  - 彭博性別平等指數

太陽光電融資市占第一

累計融資電廠數	累計融資裝置容量	融資餘額
8,655座	4.64 GW	NT$1,413億元



翻轉金融 共創美好生活 Together, a better life.

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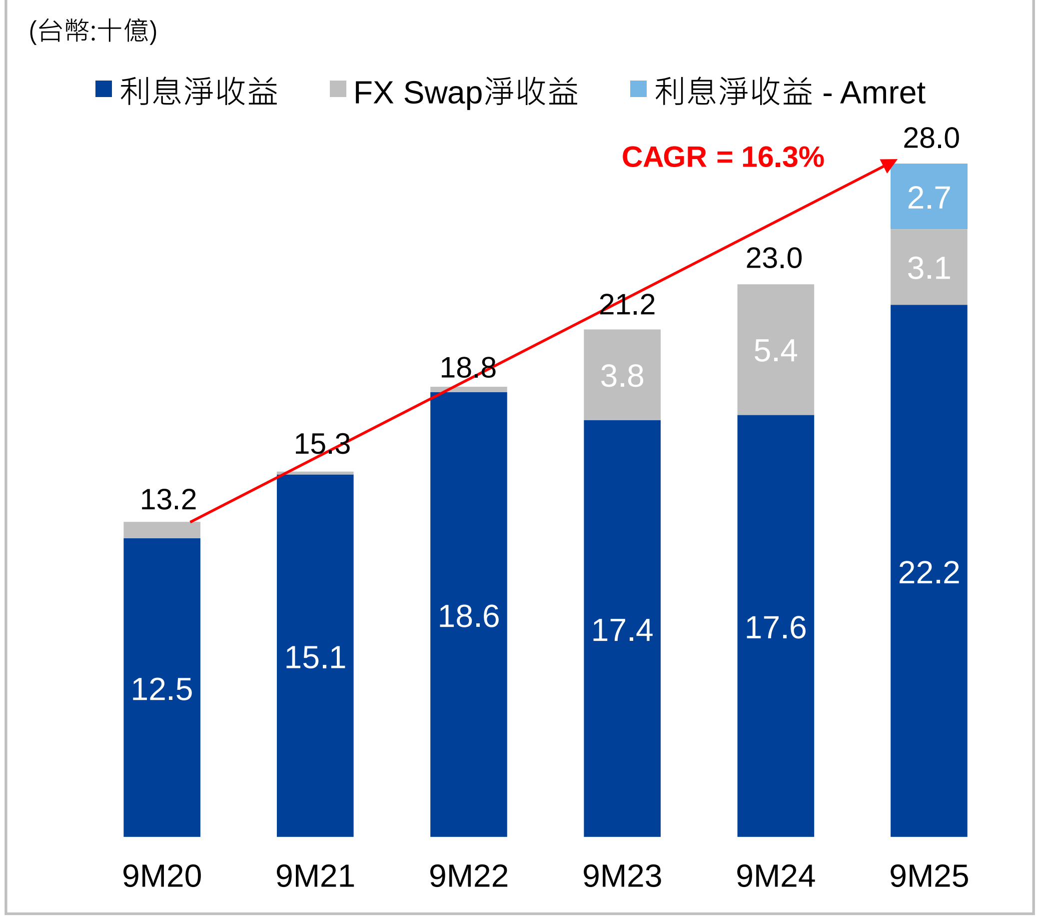
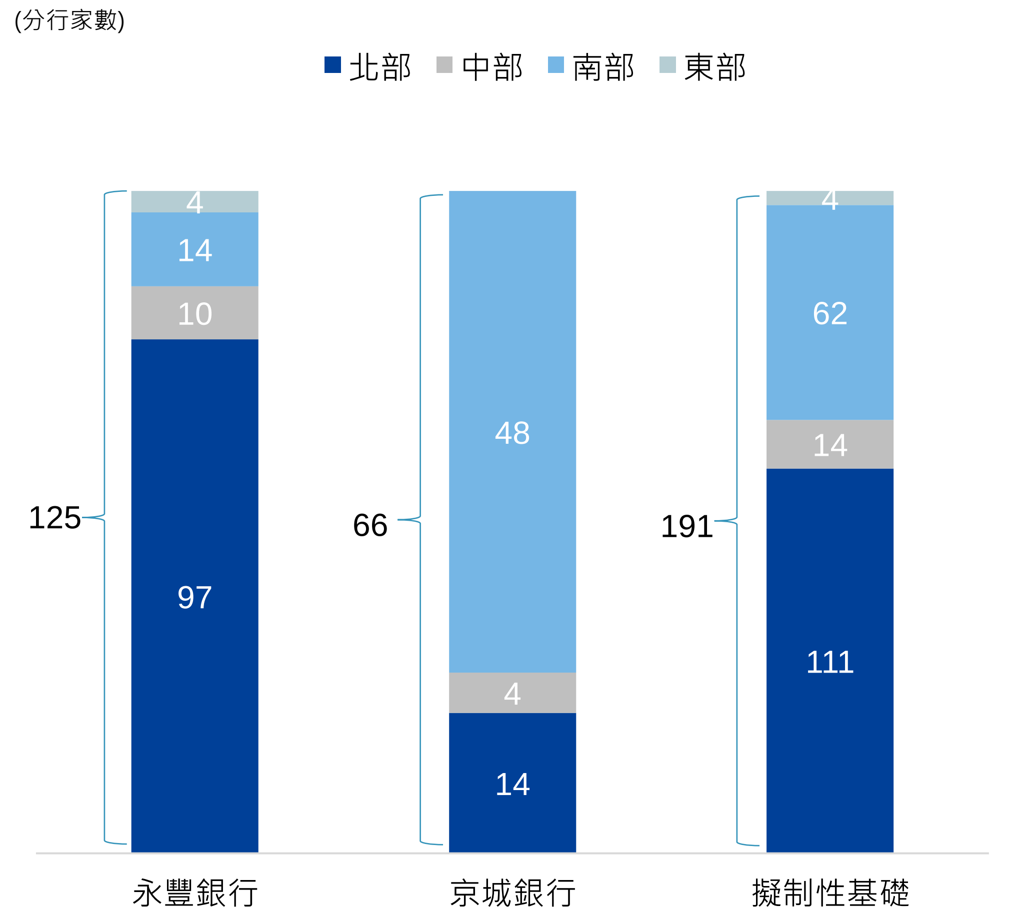
Amret 提升銀行利息淨收益



併購京城銀行增加台灣南部布局



重點摘要 Highlights

翻轉金融 共創美好生活 Together, a better life.

目錄

目錄

公司概覽

- TWSE：2890
- 金控設立於2002年，總部位於台北
- **2024年獲利貢獻：銀行子公司佔75%、證券子公司佔25%**
- 信用評等：S&P (BBB)與Fitch Ratings (BBB+)
- 入選多項ESG指數：道瓊永續世界指數、道瓊永續新興市場指數、MSCI永續領導者指數、FTSE4Good臺灣永續指數、臺灣公司治理100指數、彭博性平指數

永豐金控(SPH)

(資料日期截至 2025/10/31)

100% 永豐銀行 (BSP)
- 資本額新台幣1,107億元
- 在台灣共有125家分行，海外據點主要位於大中華、東南亞地區與美國洛杉磯等泛太平洋地區共11處
- 臺灣太陽光電融資裝置容量市占第一

100% 京城銀行 (KTB)
- 資本額新台幣111億元
- 1948年創立，前身為台南企銀
- 於2025/10/01併入永豐金控，在台灣共有66家分行，約七成三在南臺灣

100% 永豐金證券 (SPS)
- 資本額新台幣169億元
- 2025/10/20吸收合併匯立證券(CLST)，並於原址新設分公司
- 目前在台灣共有45個營業據點，海外據點主要設立於大中華地區
- 台股經紀市占第四、複委託市占前二名

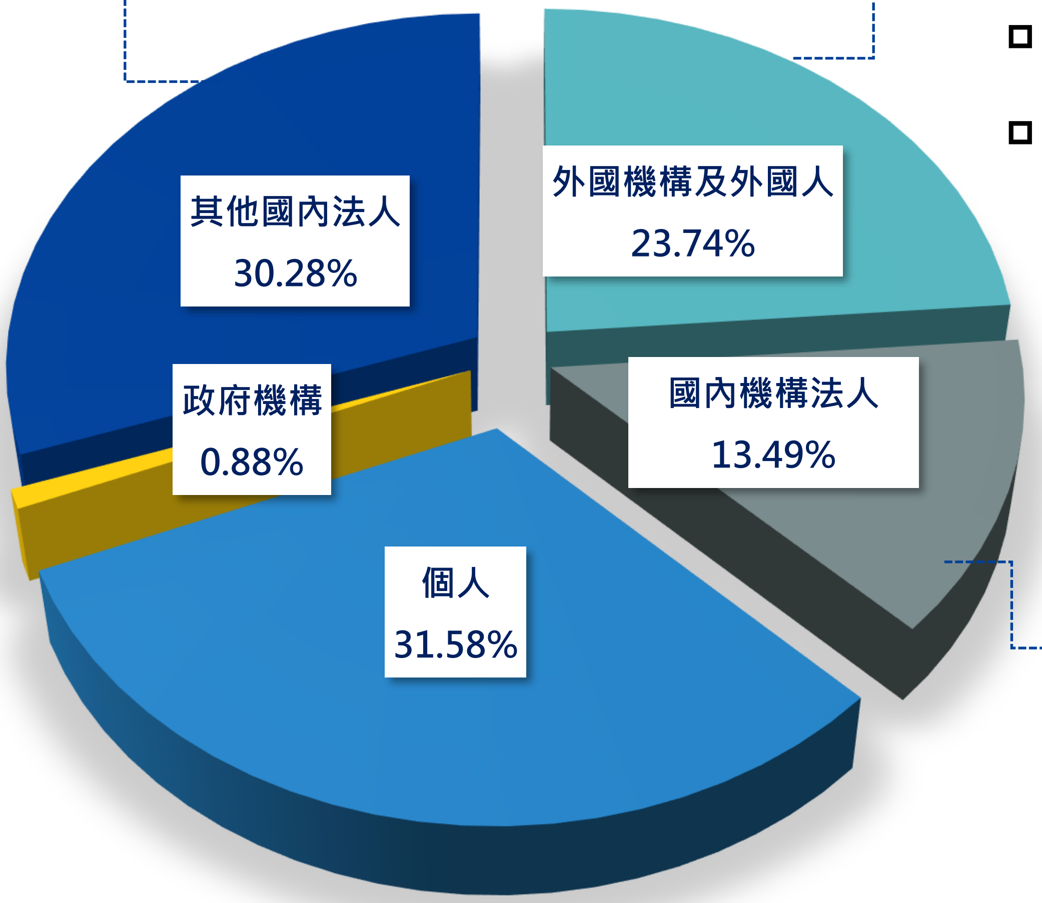
100% 永豐金租賃
- 資本額新台幣47億元
- 在台灣、大陸、香港、東南亞共設有12處據點
- 聚焦深耕中小租賃業務，並積極開拓綠能周邊客群及各區域利基市場

100% 永豐投信
- 資本額新台幣14億元
- 在基金、ETF、全委等領域提供多元商品服務，在台灣有3個據點
- 2014年與大陸地區廈門國際信託公司合資設立圓信永豐基金管理有限公司

100% 永豐創投
- 資本額新台幣25億元
- 以創業投資及提供被投資公司輔導諮詢為主要業務
- 聚焦生技醫療、循環經濟、綠能科技、半導體及金融科技(FinTech)五大產業

股權結構

永豐餘投資控股股份有限公司	4.12%
永豐銀行受託永豐金證券員工持股會信託專戶	2.14%
元瀚材料股份有限公司	1.88%
永豐餘建設開發股份有限公司	1.86%
上誼文化實業股份有限公司	1.59%
信誼企業股份有限公司	1.34%
永豐餘典範投資股份有限公司	1.31%
行遠投資股份有限公司	1.25%
元太科技工業股份有限公司	1.05%



花旗（台灣）商業銀行受託保管挪威中央銀行投資專戶	1.42%
大通託管先進星光先進總合國際股票指數	1.31%
美商摩根大通銀行台北分行受託保管梵加德集團公司經理之梵加德新興市場股票指數基金投資專戶	1.19%

台新國際商業銀行股份有限公司受託保管國泰台灣高股息傘型證券投資信託基金之台灣ESG永續高股息ETF證券投資信託基金專戶	3.77%
元大台灣高股息基金專戶	2.84%
富邦人壽保險股份有限公司	1.11%
中國信託商業銀行受託保管台灣卓越５０證券投資信託基金專戶	1.08%

資料日期：2025/3/31

董事會與功能性委員會

股東會

董事會

- **獨立董事至少三席、女性董事至少一席**
- 永豐金控董事會成員的遴選主要考量專業能力、產業經驗、道德操守及在社會上的聲譽進行，並設定性別、年齡等多元化條件

薪資報酬委員會

- 成立於2010
- **成員100% 由獨立董事組成**
- 訂定董事及經理人績效評估與薪資報酬之政策、制度、標準與結構
- 定期評估董事及經理人之薪資報酬

審計委員會

- 成立於2014
- **成員100% 由獨立董事組成**
- 監督內部控制之有效實施
- 監督公司遵循相關法令及規則、存在或潛在風險之管控

誠信經營委員會

- 成立於2018
- **成員100% 由獨立董事組成**
- 負責誠信經營政策與防範方案之審議及監督經理部門執行成效
- 將誠信與道德價值融入公司經營策略
- 建立檢舉制度並監督其執行之有效性

永續發展委員會

- **2024/7 提升為董事會功能性委員**
- **國內首家金控將永續長、永續辦公室設於董事會層級**
- 審議永續發展政策、制度及短中長期重點工作
- 督導永續資訊揭露事項並審定永續報告書

董事成員多元化

職稱	姓名	基本條件						任期期間	產業背景						專業能力						
		國籍	性別	兼任經理人	年齡 56-60	年齡 61-65	年齡 66-70		金控	銀行	證券	保險	投信	其他產業	金融	商務	法律	財務/會計	資安/資訊科技	氣候變遷/環保	風險管理
董事長	陳思寬	中華民國	女		●			2020/5/13-	●	●			●	●	●	●		●	●		●
獨立董事	潘維大	中華民國	男				●	2020/5/13-	●			●		●	●	●	●				●
獨立董事	蘇慧貞	中華民國/美國	女			●		2023/5/24-	●					●	●	●				●	●
獨立董事	馬文玲	中華民國	女		●			2023/5/24-	●	●			●		●	●		●			●
董事	朱士廷	中華民國	男	●	●			2017/12/5-	●	●	●				●	●		●			●
董事	葉奇鑫	中華民國	男		●			2018/5/1-	●					●	●	●	●		●		●
董事	曹為賓	中華民國	男			●		2020/5/13-	●	●	●			●	●	●		●			●

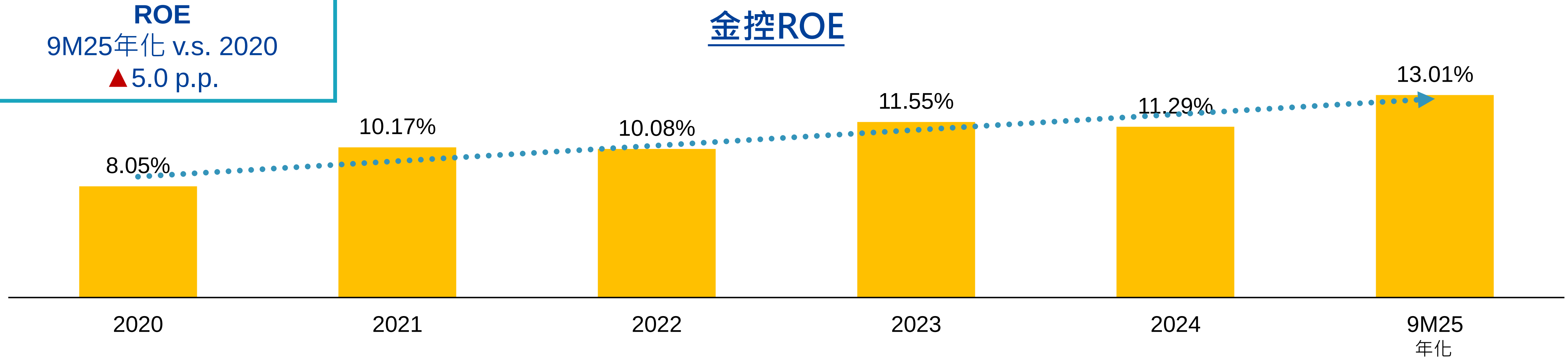
註：第八屆董事會任期為2023/5/24至2026/5/23

董事成員學經歷豐富

職稱	姓名	性別	主要經(學)歷	目前兼任金融控股公司及其他公司之職務
董事長	**陳思寬**	女	中華經濟研究院院長；國立臺灣大學管理學院副院長；國立臺灣大學國際企業學系教授兼系主任及所長；星展(臺灣)商業銀行獨立董事；兆豐金控董事；兆豐銀行監察人；美國耶魯大學經濟學博士	永豐銀行董事；永豐投信董事長；財團法人永豐基金會董事長；中央銀行理事；中華獨立董事協會副理事長
獨立董事	**潘維大**	男	中國人壽保險股份有限公司獨立董事；廣達電腦股份有限公司獨立董事；漢翔航空工業股份有限公司獨立董事；東吳大學校長；公平交易季刊編輯委員；中央選舉委員會委員；臺北市政府法規委員會委員；行政院大陸委員會諮詢委員；行政院公共工程委員會法規委員會、訴願審議委員會委員；美國內布拉斯加州立大學法學博士	日勝生活科技股份有限公司獨立董事；英屬開曼群島商賽博創新科技股份有限公司獨立董事
獨立董事	**蘇慧貞**	女	國立成功大學校長；國立成功大學醫學院工業衛生學科暨環境醫學研究所特聘教授；財團法人高等教育國際合作基金會董事長；臺灣與東南亞暨南亞大學校長論壇 (SATU Presidents' Forum)主席；日本東北大學創造力論壇國際諮詢委員會委員；中央研究院未來地球中華民國委員會委員 ；行政院第 25 - 26 屆國家品質獎評審會委員暨評審小組召集人；經濟部國家產業創新獎評審委員會決審委員；中華民國南部科學園區產學協會理事長；哈佛大學公衛學院環境衛生科學博士	聯詠科技股份有限公司獨立董事；元太科技工業股份有限公司獨立董事；總統府國家氣候變遷對策委員會委員
獨立董事	**馬文玲**	女	野村投信總經理；安本標準投信總經理、業務行銷長；渣打銀行財富管理負責人；瑞士銀行投資商品暨服務部主管；匯豐銀行財富管理部主管、投資與保險主管；花旗銀行消費金融投資事業處經理；交通大學管理科學研究所碩士	無
董事	**朱士廷**	男	臺灣證券交易所副總經理兼發言人、董事；國家表演藝術中心董事；國泰綜合證券董事長；臺灣大學國際企業研究所實務教師；臺灣期貨交易所副總經理、董事；凱基期貨董事長兼總經理；國立臺灣大學商學研究所碩士	永豐金控總經理；永豐金證券董事長 ；永豐銀行董事；財團法人永豐基金會董事；永豐金證券股份有限公司職工退休基金管理委員會主任委員
董事	**葉奇鑫**	男	中華優購總經理；露天拍賣營運長；法務部及新北地方檢察署檢察官；東吳大學法律研究所碩士；交通大學電子工程系工學士	零壹科技股份有限公司獨立董事；達文西個資暨高科技法律事務所所長；達文西管理顧問有限公司代表人
董事	**曹為實**	男	富邦銀行臺北總行資深顧問；巴克萊亞洲資本有限公司董事總經理/代理、臺灣區總經理/大中華區環球金融及風險策略主管；摩根史丹利 (Morgan Stanley Asia Limited)董事總經理；中華開發金控資深副總經理兼固定收益處部門主管；臺灣大學工商管理碩士；清華大學動力機械學士	永豐銀行董事長；Perfect Corp.獨立董事

獲利能力顯著提升

ROE
9M25年化 v.s. 2020
▲5.0 p.p.

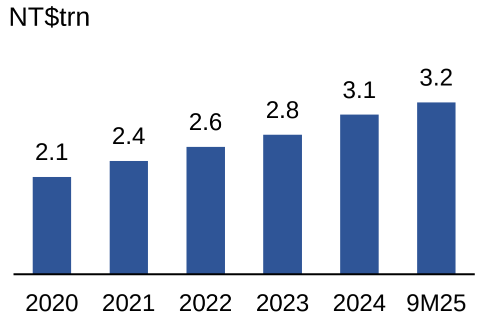


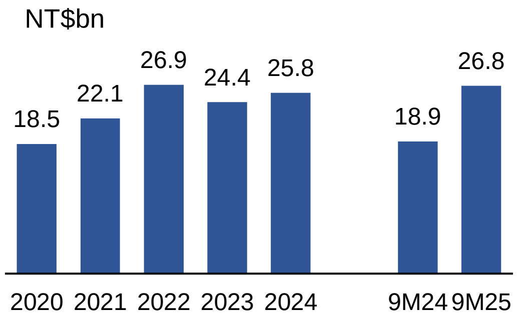
總資產
2020 – 9M25
CAGR +9%

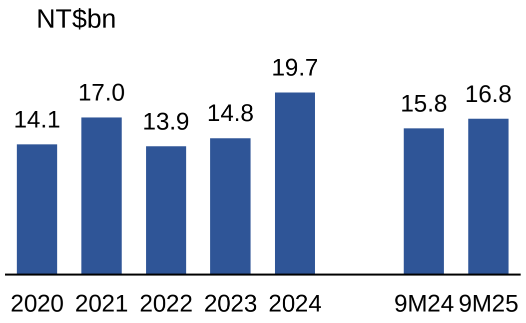
利息淨收益
2020 – 9M25年化
CAGR +14%

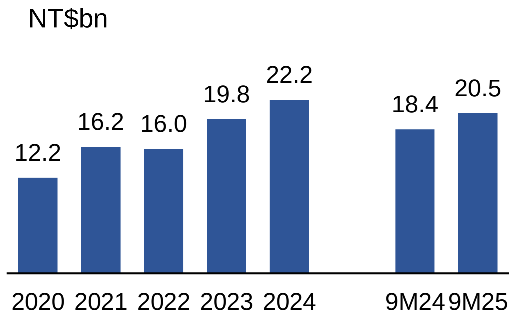
手續費淨收益
2020 – 9M25年化
CAGR +10%

稅後淨利
2020 – 9M25年化
CAGR +17%

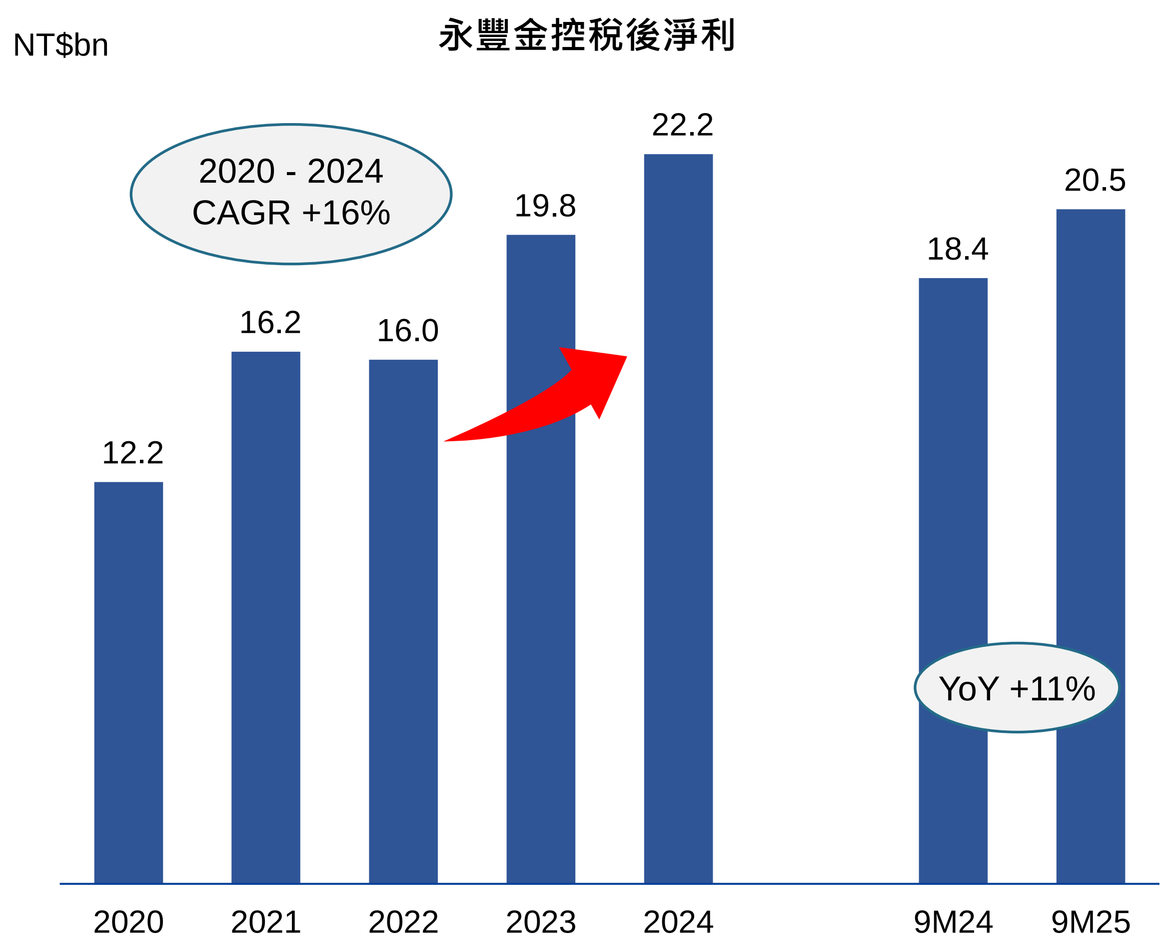




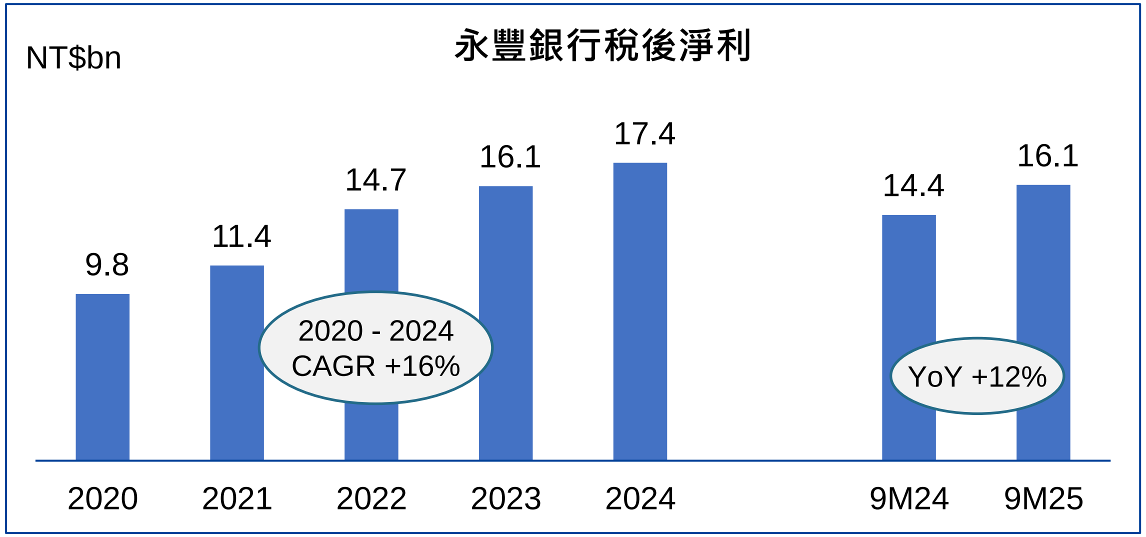




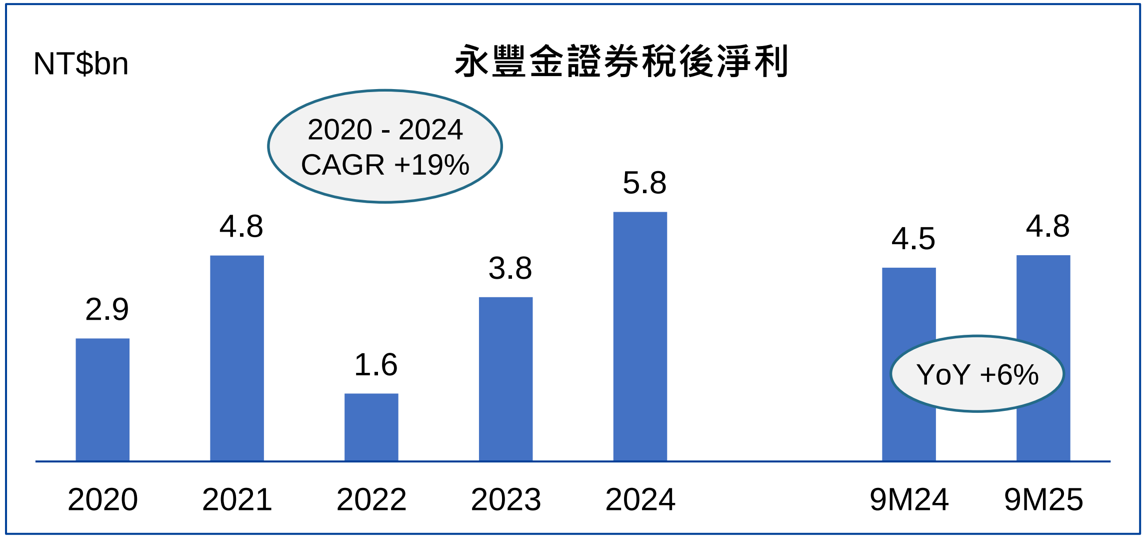
兩大獲利引擎



NT$bn
永豐金控稅後淨利
2020 - 2024
CAGR +16%
12.2
16.2
16.0
19.8
22.2
18.4
20.5
YoY +11%
2020
2021
2022
2023
2024
9M24
9M25

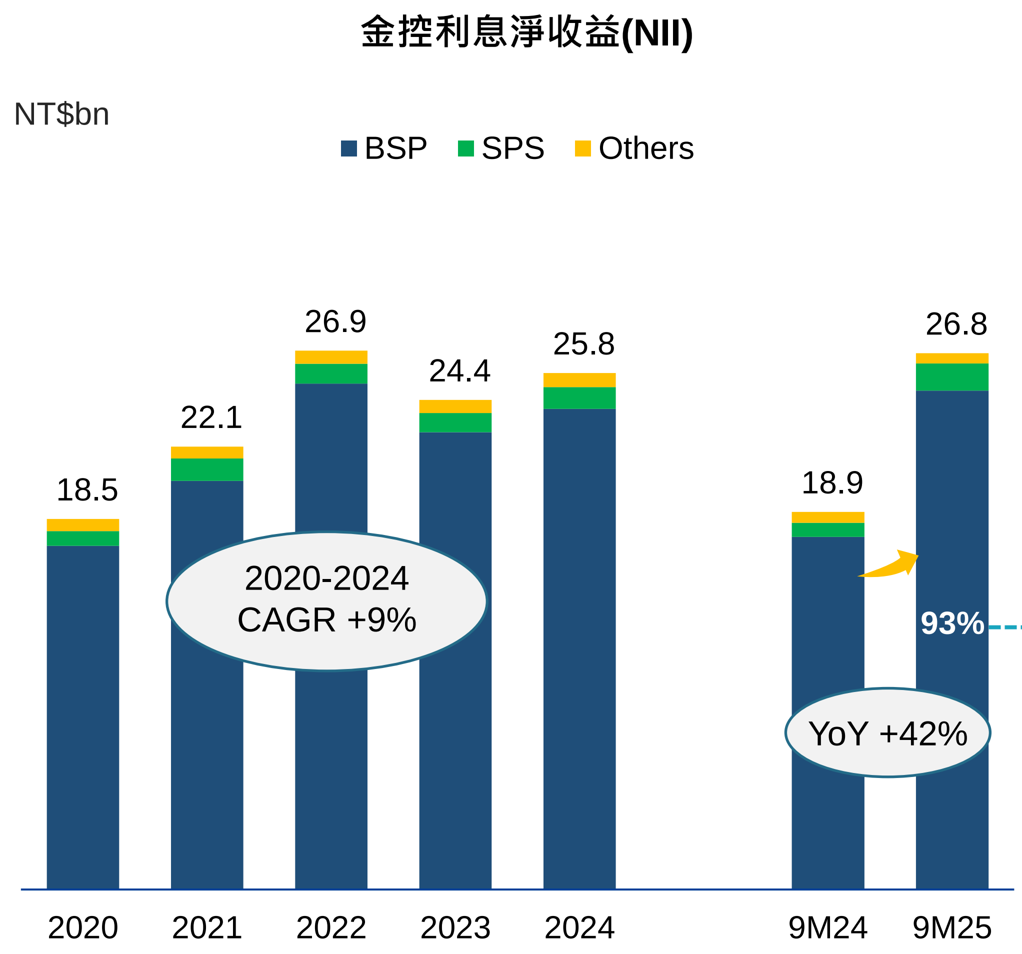


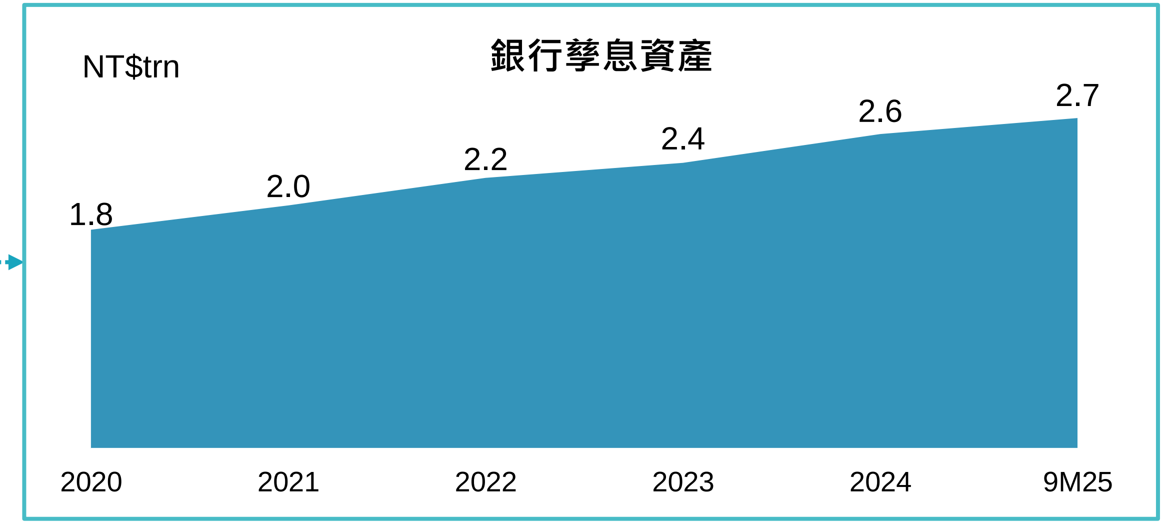
NT$bn
永豐銀行稅後淨利
9.8
11.4
14.7
16.1
17.4
14.4
16.1
2020 - 2024
CAGR +16%
YoY +12%
2020
2021
2022
2023
2024
9M24
9M25

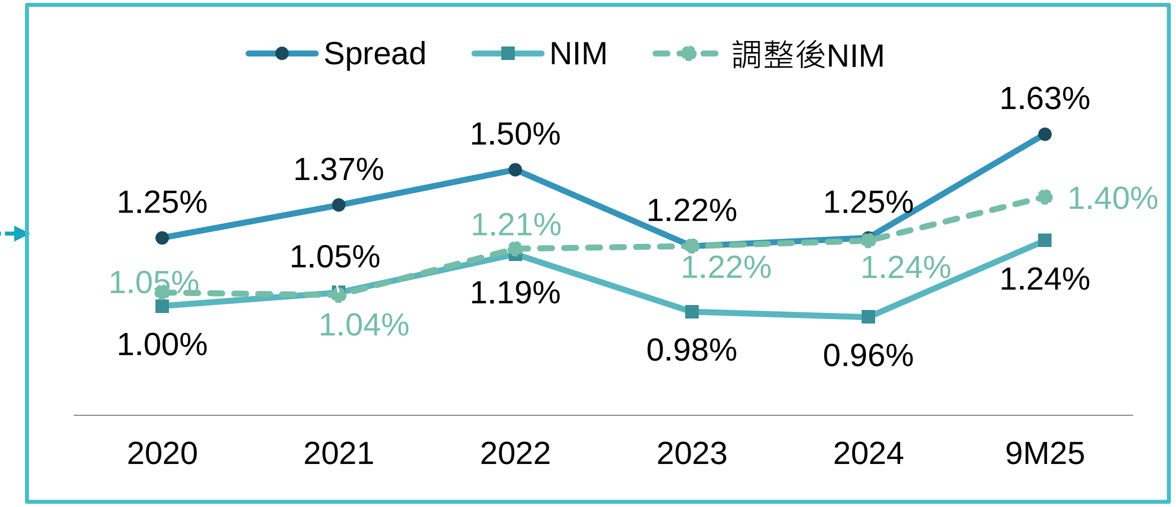


NT$bn
永豐金證券稅後淨利
2020 - 2024
CAGR +19%
2.9
4.8
1.6
3.8
5.8
4.5
4.8
YoY +6%
2020
2021
2022
2023
2024
9M24
9M25

淨利收穩健成長

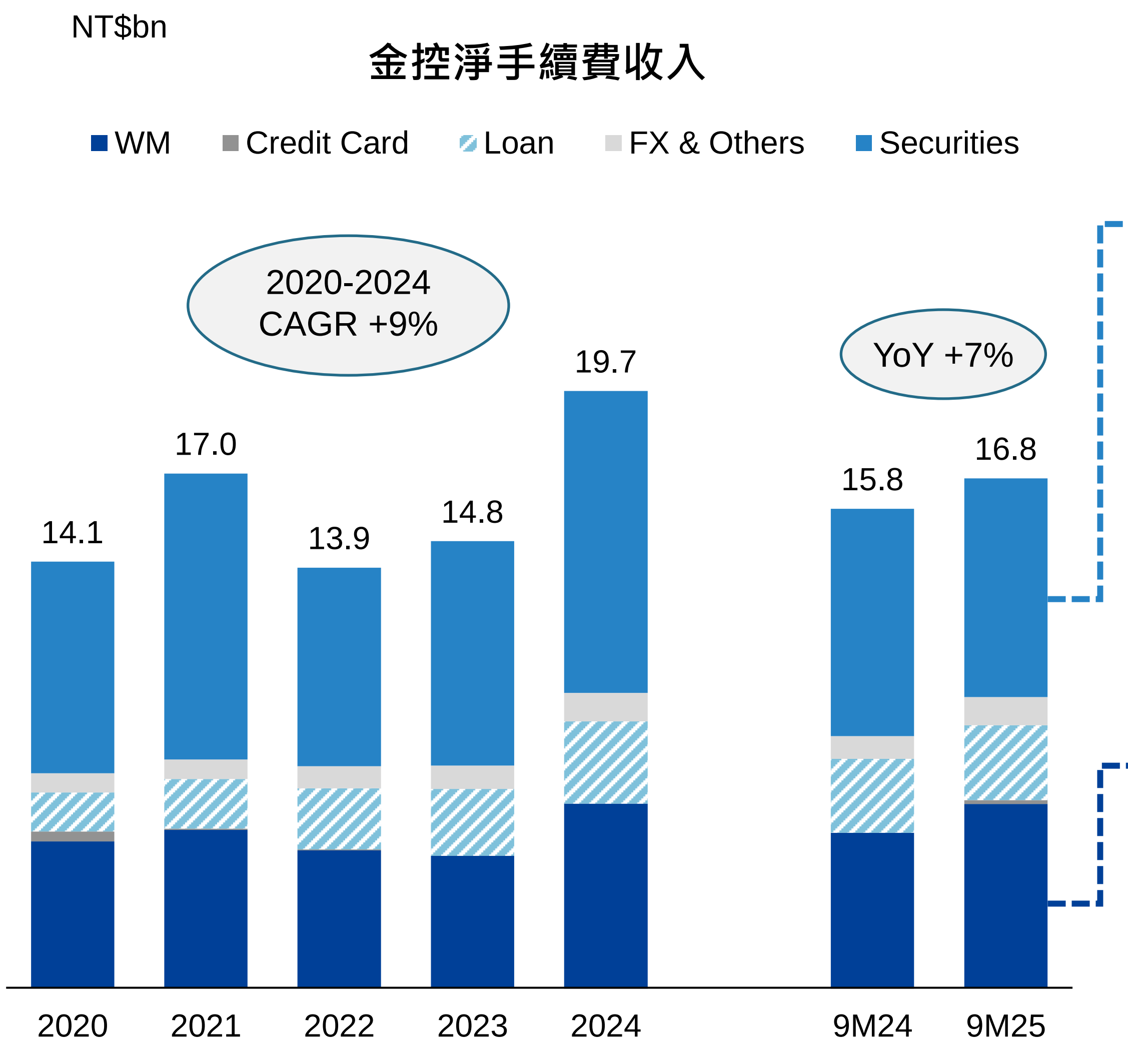


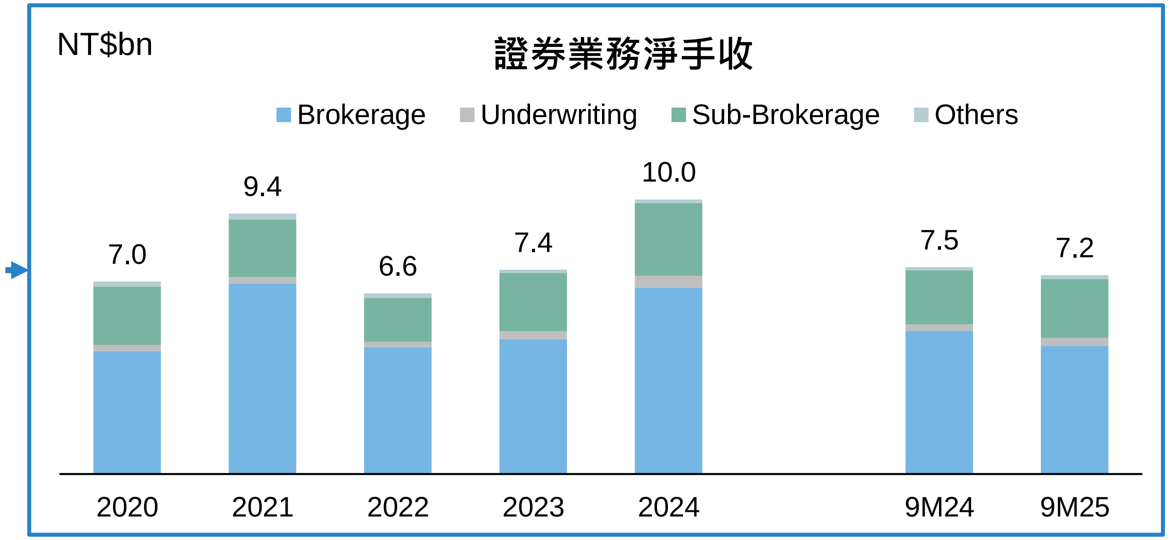


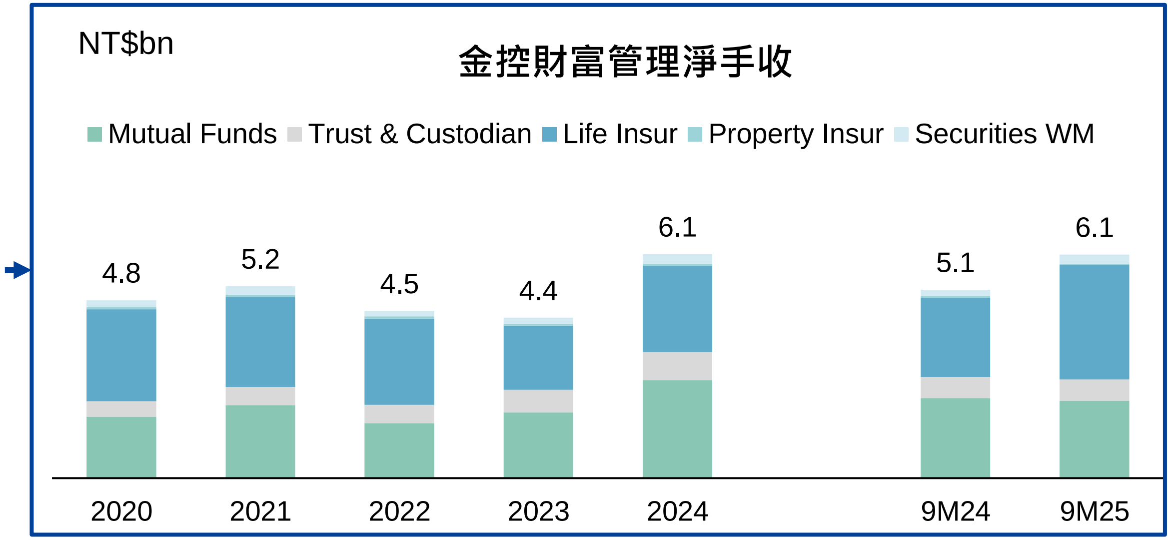


Note:調整後NIM包含來自 FX swap的淨收益

多元化淨手收

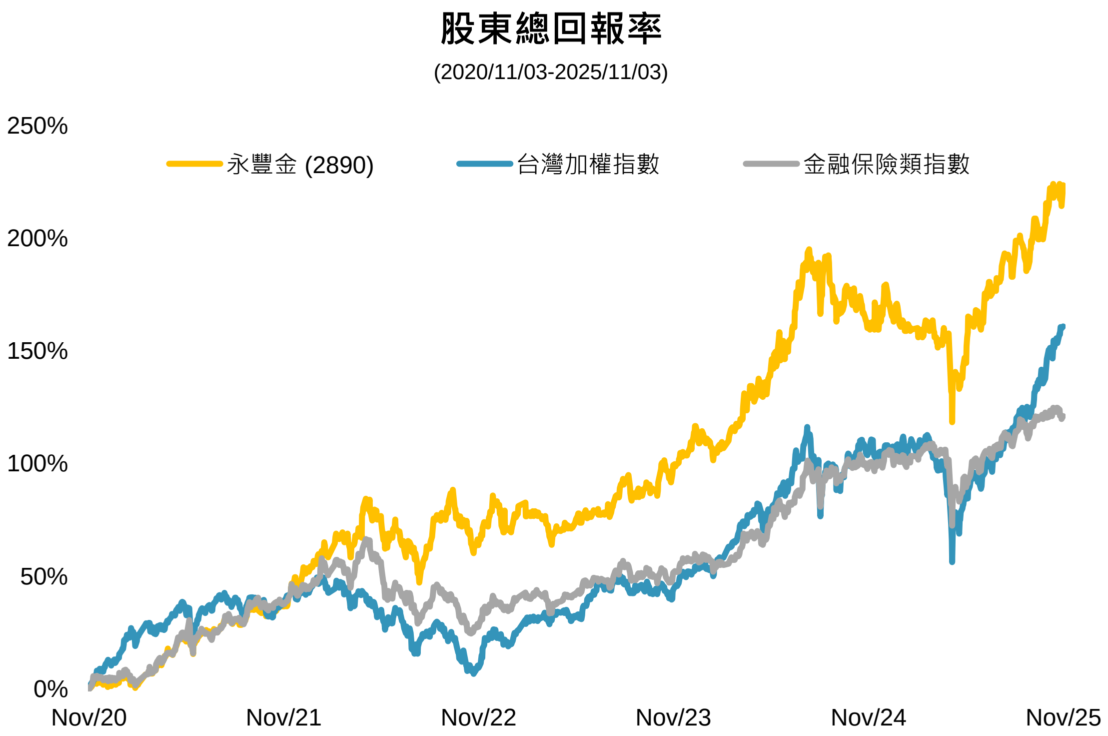

NT$bn
金控淨手續費收入
WM
Credit Card
Loan
FX & Others
Securities
2020-2024
CAGR +9%
YoY +7%
14.1
17.0
13.9
14.8
19.7
15.8
16.8
2020
2021
2022
2023
2024
9M24
9M25


NT$bn
證券業務淨手收
Brokerage
Underwriting
Sub-Brokerage
Others
7.0
9.4
6.6
7.4
10.0
7.5
7.2
2020
2021
2022
2023
2024
9M24
9M25


NT$bn
金控財富管理淨手收
Mutual Funds
Trust & Custodian
Life Insur
Property Insur
Securities WM
4.8
5.2
4.5
4.4
6.1
5.1
6.1
2020
2021
2022
2023
2024
9M24
9M25

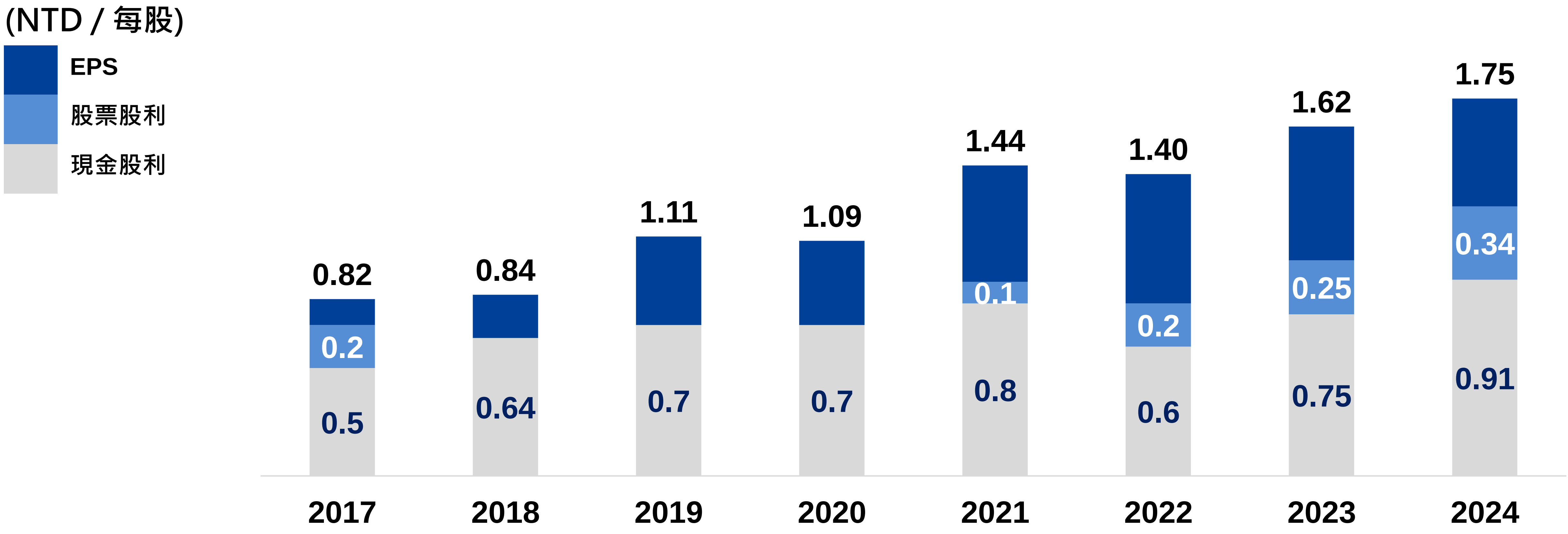
股東總回報率超越產業指數

	價格變動	總報酬率
永豐金	166%	224%
台灣加權指數	122%	161%
金融保險類指數	84%	121%



資料來源：Bloomberg

穩健的股利配發原則



股利配發率	85%	76%	63%	64%	63%	61%	63%	71%
現金股利 / 總股利	71%	100%	100%	100%	89%	75%	75%	73%

註1：股利配發率為股票股利金額(股數*面額NT$10)+現金股利金額，再除以稅後淨利

歷年財務簡表

單位：新台幣百萬元

項目	指標	2021	2022	2023	2024	9M25(自結)
資產負債	股本	112,711	113,838	123,764	126,859	131,172
	合併資產	2,382,675	2,588,763	2,771,492	3,068,775	3,248,782
	權益	162,804	154,019	188,336	205,383	216,783
評價	每股淨值(元)	14.44	13.53	15.22	16.19	16.53
	股價淨值比(x)	1.12	1.24	1.29	1.41	1.51
	外資持股比率	29.71%	28.25%	26.56%	25.98%	25.90%
資本結構	Leverage (x)	14.64	16.81	14.72	14.94	14.99
	資本適足率	131%	122%	134%	130%	136%
	雙重槓桿比率	112%	113%	113%	112%	111%
獲利	稅後淨利	16,211	15,961	19,764	22,229	20,544
	每股盈餘 (元)	1.36	1.34	1.58	1.75	1.57
	年化股東權益報酬率	10.17%	10.08%	11.55%	11.29%	13.01%
信用評等	S&P/ 中華信評	BBB/ twA+	BBB/ twA+	BBB/ twA+	BBB/ twA+	BBB/ twA+
	Fitch	BBB+/AA-(twn)	BBB+/AA-(twn)	BBB+/AA-(twn)	BBB+/AA-(twn)	BBB+/AA-(twn)

註：股價(NT$25.0元)與外資持股比率為2025/09/30資料；每股盈餘經回溯調整

獲獎殊榮

DJSI World Index
DJSI Emerging Markets Index

Forbes
World's Best Banks

Finance Asia
Most Committed to ESG in Taiwan – Bronze;
Best Sustainable Bank in Taiwan

S&P Global
Sustainability Award-
Silver Class

FTSE4Good TIP
Taiwan ESG
Index

Ministry of Economic Affairs
Top Solar System

Asiamoney
Taiwan's Best Bank
for CSR

Bloomberg Gender
Equality Index

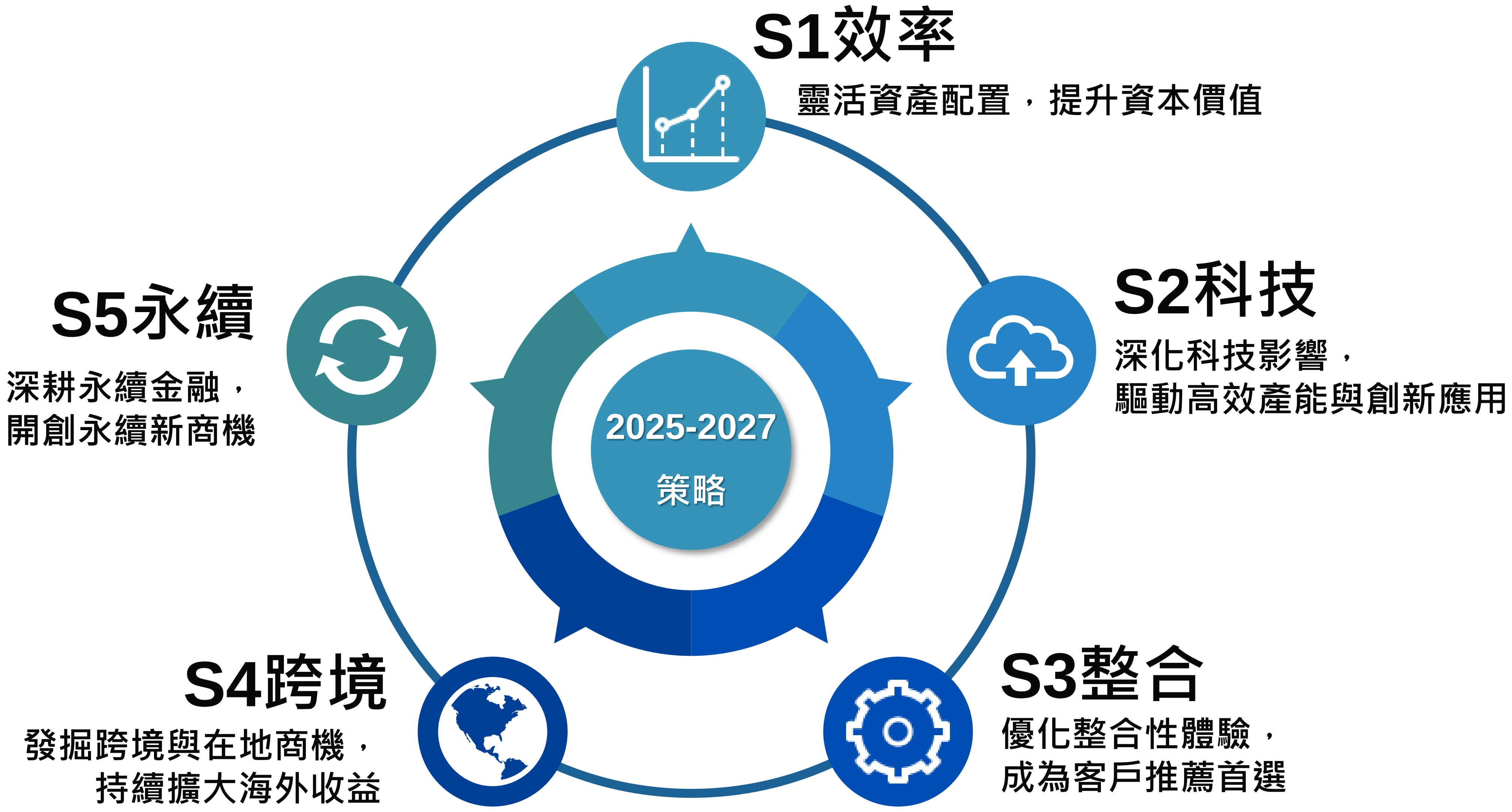
HR Asia
Best Companies to
Work For in Asia

CDP
A List
(Carbon Disclosure Project)

MSCI
ACWI ESG Leaders Index
ESG Rating AAA

目錄

2025-2027 五大策略主軸



S1 靈活資產配置 提升資本價值

提高風險性資產收益率RORWA

強化資本配置效率

建置與優化計算 **RORWA / EP** 之數據資料庫及管理平台，建立動態管理機制並導入業務與績效管理

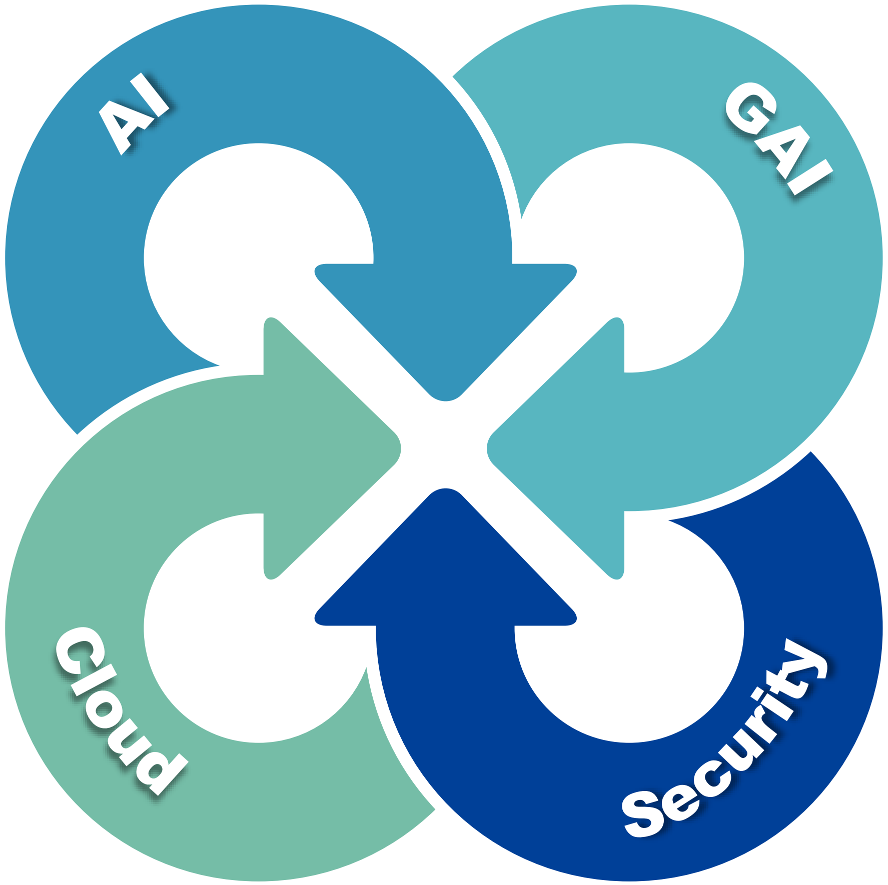
增加輕資本收益來源

對標子公司重點業務發展規劃，銀行著重發展高端財管業務、證券積極擴大泛財管多元收益來源

S2 深化科技影響 驅動高效產能與創新應用

AI Bloomed
發展有感應用創造長期價值

GAI Powered
提升人均產能打造極致體驗



Cloud Scaled
縮短落地週期 提升服務彈性

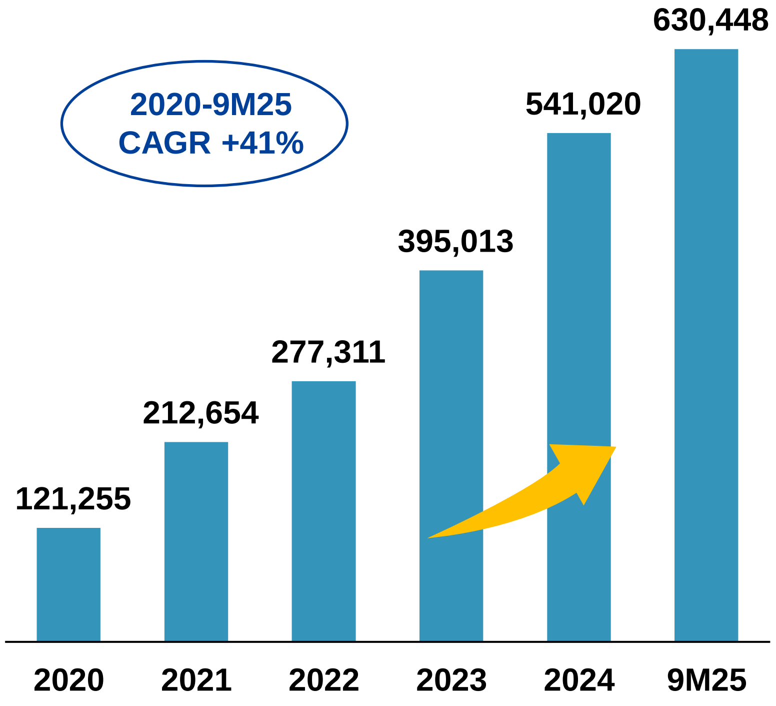
Security-must
穩固基礎建設 強化金融韌性

S3 優化整合性體驗 成為客戶推薦首選

永豐金控
SinoPac Holdings

- 擴大金控內外共享發展
- 提升客群跨售量能綜效
- 優化虛實金融數位體驗
- 提供個人化商品與服務

DAWHO客戶資產規模(銀+證) (NT$mn)

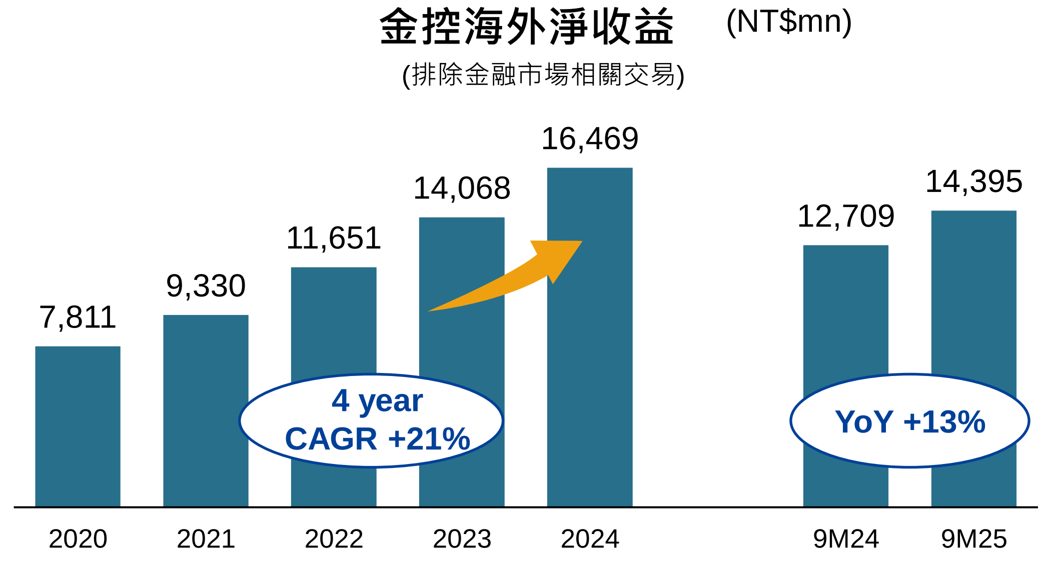


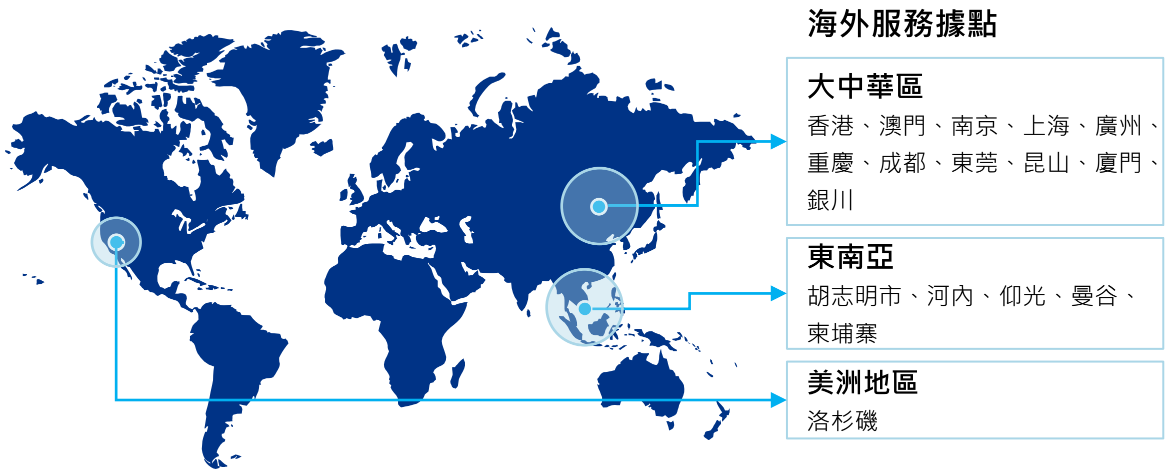
S4 發掘跨境與在地商機 持續擴大海外收益

01
發掘利基市場布建資產與網絡
發揮OBU 平台功能，逐步擴大資產規模。聚焦印太地區拓展金控布局

02
驅動跨境合作掌握財管商機
順應境內外資產移轉與投資趨勢，深化跨境、跨通路合作，擴展高端財管業務

03
細化客群經營拓展在地市場
由大型客戶與在地龍頭企業延伸至當地中小客群，並透過與第三方合作接觸零售客群





翻轉金融 共創美好生活 Together, a better life.

永豐金控 SinoPac Holdings

S5 深耕永續金融 開創永續新商機

穩固綠能市場龍頭地位
永續與數位雙軸 開發企業轉型商機

融資
- 打造綠能金融產業鏈
- 拓展新興再生能源&循環經濟商機

投資
- 布局永續策略性投資部位
- 落實減碳及責任投資管理

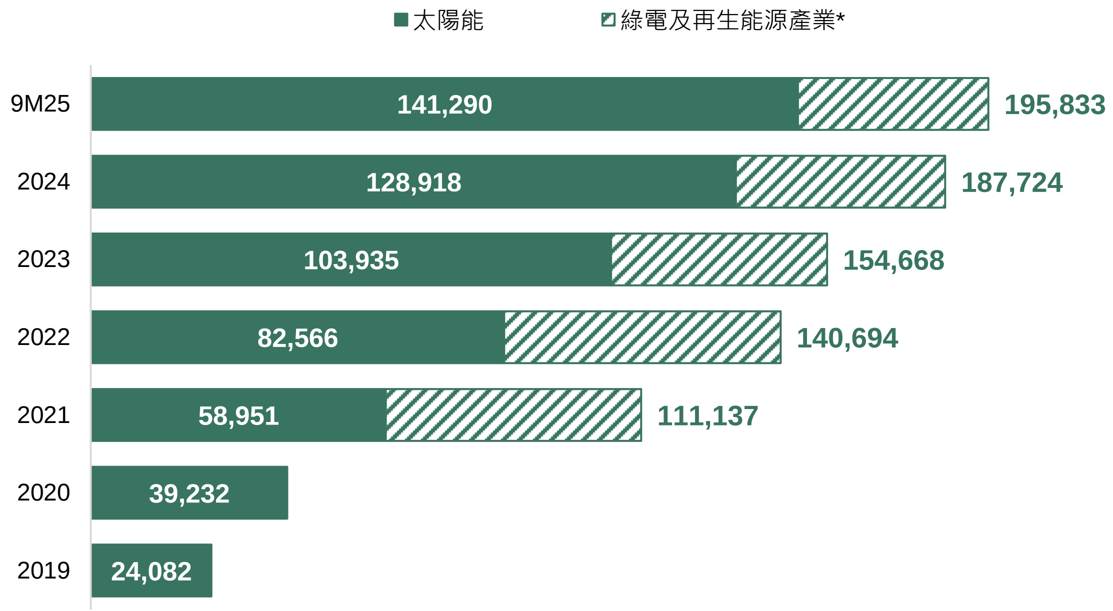
承銷
- 維持綠能環保承銷領先地位

其他
- 擴大永續評鑑覆蓋率

發展減碳、低碳零售金融商品服務

擴大經營普惠客群 運用數位提升效率

綠電及再生能源產業融資餘額 (NT$ mn)



註：「綠電及再生能源產業」係行政院六大核心戰略產業之一，統計範圍係依行政院選定41項主計處行業別代號之授信餘額，資料期間自2021年起。太陽能發電設備融資餘額係僅統計永豐銀行企業戶太陽能發電設備融資餘額

綠電及再生能源產業放款/總放款	綠電及再生能源產業放款/法金放款
11.3%	22.1%

目錄

永續報告書

氣候暨自然相關
財務揭露報告書

公司治理與誠信經營

董事會績效評估

- 外部評量：由獨立專業機構或學者審核，至少每3年1次，**2022年度整體表現外評為標竿(Benchmarks)**
- 內部評量：董事會及功能性委員會需每年自行評量，2018~2024年度辦理內部自評，皆為優等

誠信經營

- 誠信經營委員會100%由獨立董事組成，金控及子公司全體董監事及同仁100%簽署誠信經營政策聲明
- 明定內外部之吹哨者舉報機制及檢舉管道

高階薪酬與策略連結

長期激勵獎酬計畫

- 為平衡短期與長期獎酬、組織經營與個人績效、現金與非現金等考量，永豐金控訂定「長期激勵獎酬計畫」
- **總經理及副總經理（高階主管），年度績效獎金保留並遞延20%以上作為長期獎酬基礎，並設計變動薪酬之績效期間為3年，閉鎖期總計5年，遞延獎金給付形式採取虛擬股數及持股信託方式執行，透過永豐金控股票價值連結，使經理人之薪資報酬得與金控經營績效與長期發展方向密切相關，並有索回機制**

高階主管績效目標

長期績效目標

金控總經理及副總經理（高階主管）**長期激勵績效目標含未來3年金控及子公司財務績效表現、長期策略執行成效、TSR股東價值，同時需考量風險管理、公司治理及「永續指標」加權占比15%**

指標項目	權重佔比	說明
財務指標	50~70%	公司營運之財務成長，如ROA、ROE、股東總回報率(TSR)等
策略指標	25~50%	確保中長期經營目標，所訂定之業務經營策略
管理指標	加權-100%~+15%	為考量風險管理、公司治理，並確保體質健全，包含重大裁罰案件數加權扣分及入選永續相關指標加分

總經理短期績效目標

指標項目	權重佔比	說明
財務指標	20%	公司財務績效及相較同業表現水準，如ROE、ROE同業排名、預算達成率、總資產、營收表現等
策略指標	50%	依據未來中長期策略展開之目標，如數位轉型、驅動海外收益成長、重大主題因應調適作為等
永續及內控指標	30%	致力實踐三大永續承諾，重視誠信經營、法令遵循及風險控管，實踐ESG各項重點工作（含關注氣候風險並推動淨零具體作為指標占比10%)
管理指標	額外考量項目	納入人力資源指標、人才發展及職業安全衛生推動作為

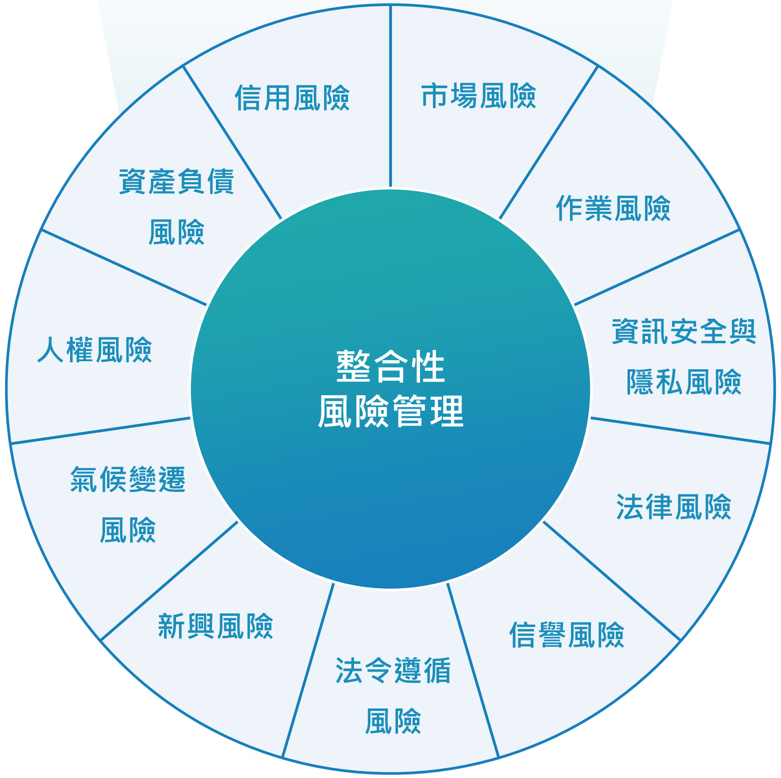
完善的風險管理架構

永豐金控完整訂定各類風險的整合性管理規範及風險管理程序，用以辨識、衡量、評估及管理各類型風險，並定期向董事會報告風險管理執行情形

風險管理架構

- 董事會
- 審計委員會
- 風險管理委員會
- 稽核總處
- 風險管理處

風險多元樣態



風險管理程序

- 風險辨識
- 風險掃描
- 風險監控
- 稽核
- 風險報告

打造安心的資訊安全防線

完整監理架構

董事會	監督集團之資安相關策略
總經理	其下設置資訊安全委員會
資訊安全委員會	審議資訊安全政策及辦法、檢視資訊安全管理制度、提升資訊安全意識及研議相關教育訓練計劃、以及評估及議定資訊安全之相關基礎設施
資訊安全長	為因應《金融控股公司及銀行業內部控制及稽核制度實施辦法》，於2022年1月由董事會通過增設資訊安全長，由李相臣副總經理擔任
資訊安全處	隸屬於金控，下設資安治理組以及資安技術組，負責資安發展策略及政策及資安技術之選用及資源整合
資訊處	隸屬於金控，下設資訊管理組及系統管理組，負責整體金控之軟硬體投資與資訊架構規劃
資訊安全專責單位	子公司銀行、證券子公司依循金控「資訊安全政策」成立資訊安全專責單位，並持續更新ISO 27001 資訊安全管理系統證照，以善盡對客戶或投資人的個人資料保密職責

深化資安治理作為

定期評估風險持續演練增進韌性

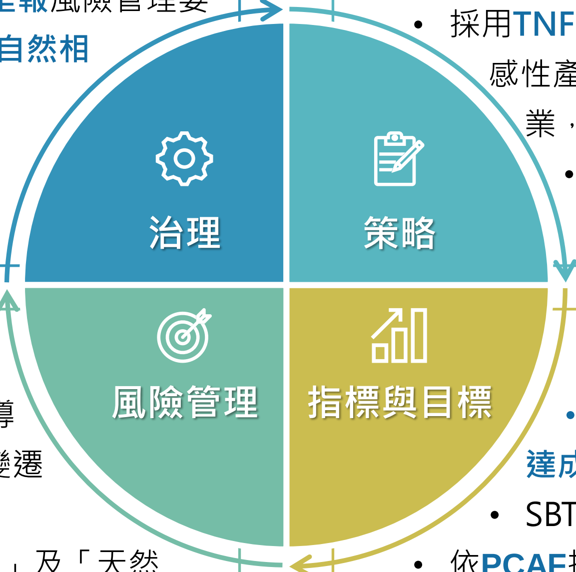
日	資安檢核報表檢核
月	資安戰情中心月會
月	資訊安全交流會議
季	弱掃報告審查
半年	滲透測試報告審查

近兩年無發生因意外事件對資訊系統或設備造成損害及財務損失

氣候變遷及自然相關風險管理(TCFD/TNFD)

金控及銀行依循TCFD與TNFD揭露框架，發行「2024年氣候暨自然相關財務揭露報告書」
連續三年取得BSI「TCFD氣候相關財務揭露報告符合性及其成熟度」Level 5+：Excellence 最高等級認證

- **董事會為氣候暨自然治理最高監管單位**，永續發展委員會及風險管理委員會(董事長轄下偕同負責監督永續經營、**氣候變遷及自然相關重要議題**
- 風險管理報告內揭示**氣候變遷概況**及相關專案執行進度，**每季呈報**風險管理委員會、審計委員會、董事會；2024年起，風險管理報告內揭示**自然相關風險概況**，**每年呈報**風險管理委員會、審計委員會及董事會
- **高階主管長期激勵獎酬計畫中，永續指標權重占比達15%；高階主管績效指標氣候相關KPI權重占比3%~10%)**



- 為掌握氣候變遷及自然風險相關之具體影響，每年執行**氣候暨自然相關風險與機會鑑別**，並提出**減緩或調適措施**
- 針對整體價值鏈進行**氣候實體風險及轉型風險**情境分析及財務衝擊量化
  - 採用**TNFD框架及LEAP分析步驟**，進行生物多樣性衝擊分析、自然相關敏感性產業暴險概況、產業依賴與影響之評估，並對高依賴與高影響產業，進行**水資源依賴情境及影響情境評估**及**水資源探索型情境分析**
  - 設定科學基礎減量目標(SBT)、提高綠電使用率及調整投融資業務策略，**推動整體價值鏈低碳轉型**

- **以三道防線架構管理氣候暨自然風險**
- **投融資風險管理**：以永續金融政策作為永續金融業務之最高指導方針，於責任投資、責任授信與赤道原則等將ESG要素、氣候變遷及生物多樣性納入投融資業務之決策流程
- **營運風險管理**：訂有持續營運計畫(BCP)、「緊急事件因應要點」及「天然災害緊急應變作業要點」強化面對天災之緊急應變處理能力。持續強化永續供應鏈管理，透過綠色採購與供應商永續管理機制，以具體行動支持提供低碳、永續產品的供應商

- 訂有相關氣候及自然指標，並設定短中長期目標
  - **淨零目標「2030年以前達成自身營運淨零排放、2050年以前達成全資產組合淨零排放」**
  - SBT於2024年1月通過驗證，持續定期監控達成情形
  - 依**PCAF**指引進行**範疇三投融資碳盤查**，並通過**ISO14064**查證
- 自2022年起發布**去碳聲明**，已規劃逐步退出燃料煤和非常規油氣的投資與融資業務，並定期追蹤檢視執行情況。對於屬於高碳排產業且**無轉型作為**之投融資客戶，將考量納入去碳範圍

投融資組合減碳

永豐金控已擬定5年的淨零策略短期、中期、長期目標，並滾動式檢討工作進度與成效，定期向永續發展委員會及董事會報告，亦於每年永續報告書中進行公開揭露

資產類別	擱淺資產*	具減碳壓力之資產	綠色資產
意涵	SBTi建議金融機構針對化石燃料相關產業採行揭露、中止、轉型、退出四步驟，最終於2030年前終止對於現有燃煤資產的財務協助（不包含已有淨零轉型規劃的投融資標的）	以轉型金融支持「臺灣2050淨零排放路徑及策略總說明」中建築、運輸、工業、電力四大部門 達成階段里程碑，朝2050年前淨零排放長期目標前進。	對標臺灣2050淨零轉型「十二項關鍵戰略」，以綠色金融攜手產業低碳轉型
永豐執行策略	逐步退出	協助轉型	擴大布局
主要行動	• 建立特定產業去碳承諾，並進行去碳進度追蹤與控管 • 持續精進去碳政策，擴大屬擱淺資產且無轉型作為之投融資部位撤資範圍	• 持續精進投融資組合碳盤查及監控 • 持續深化轉型議合，鼓勵投融資客戶設立SBT目標與制定減碳計畫 • 發展轉型金融商品及服務：結合外部專業機構及廠商，鼓勵企業客戶進行溫室氣體排放盤查與查證，辨識低碳轉型的關鍵指標，並提供金融解決方案，推動企業低碳轉型	• 打造綠能金融生態圈：穩固太陽光電融資市場龍頭地位，關注綠能產業技術發展及政策動向，以掌握綠能商機 • 推動綠建築房貸

*擱淺資產係指在技術上落後不符法令規範，不能用又必須提折舊，如果處分必然出現虧損的資產。擱淺資產多存在於因應氣候變遷風險所採行政策而受衝擊的產業，如能源、製造或運輸，以及可能因環境變化而受到不利影響的行業。

社會金融

中小微企業

- 中小微企業貸款服務：結合政府資源，積極善用「中小企業信用保證基金」保證融資業務，協助擔保品不足之小型企業取得資金
- **DA BOSS 生態平台**：2024年推出「DA BOSS」協助企業自成立籌備處起及設立公司所需的各項流程，**建立「DA BOSS 生態平台」，提供創業者整合式解決方案，協助國內中、小或新創企業邁向數位轉型**

高齡者及身心障礙者

- 2016年推出安養信託，運用信託商品守護客戶財產，鼓勵民眾預先規劃。其次，持續舉辦信託講座，對高齡者及身心障礙者或家屬宣導信託觀念，促進信託服務之普及性
- 無障礙金融設施：**2023年領先金融同業推出全臺首張點字金融信用卡**，透過點字設計的卡面協助視障者清楚辨識與取卡，同時提供刷卡消費簡訊通知服務，方便視障者利用手機報讀功能掌握刷卡狀態

外籍移工

- **永豐銀行長期關注外籍移工在臺金融服務不便**，2013起即開辦「外籍移工信用貸款專案」，**2020年推出全臺首張外籍移工信用卡「SEA鈦金商務悠遊卡」**，提供移工現金消費以外的支付選擇
- **2024年領先業界首創支援5國語言的移工繳費機**，結合手機App與自動化設備，提供移工無卡現金繳費服務，創造更便利的繳費管道

年輕與小資族群

- 永豐努力降低金融服務門檻，提供青創產業負責人、甫入社會之年輕人、小資及弱勢民眾基本的金融服務，全方位滿足其從購屋到投資理財等各式需求，響應普惠金融精神
- **(證)豐存股 / (銀)ShareShares定時定額存美股：以一站式購物平台概念，提供臺股及美股雙存股市場服務，協助小資族以分散買點與長期存股的方式累積財富**

永豐金控
SinoPac Holdings

我 們 的 願 景

翻轉金融
共創美好生活

Together, a better life.

共創美好　永豐生活

讓金融連結生活，賦予人人與時俱進、與實踐幸福的能力。擁有寬闊的視野和胸襟，尊重員工、客戶、社群與環境。

IR信箱

投資人訊息

目錄

永豐金控

SinoPac Holdings

永豐金控 2025年第三季法人說明會

2025/11/6

Disclaimer

This presentation and the presentation materials distributed herewith may include forward-looking statements. The third quarter of 2025 financial data are preliminary. All statements, other than statements of historical facts, that address activities, events or developments that SinoPac Financial Holdings Company (“SinoPac”) expects or anticipates will or may occur in the future (including but not limited to projections, targets, estimates and business plans) are forward-looking statements. SinoPac’s actual results or developments may differ materially from those indicated by these forward-looking statements as a result of various factors and uncertainties, including but not limited to price fluctuations, actual demand, exchange rate fluctuations, market shares, competition, changes in legal, financial and regulatory frameworks, international economic and financial market conditions, political risks, cost estimates and other risks and factors beyond its control. In addition, SinoPac makes the forward-looking statements referred to herein as of today and undertakes no obligation to update these statements.

Agenda

金控整體營運摘要

9M25金控年化ROE13.01%，淨收益與稅後淨利續創歷史同期新高

NT$Mn	3Q25	QoQ	YoY	9M25	YoY
淨收益	19,907	17.9%	16.3%	55,451	10.9%
稅後淨利	7,941	47.0%	26.8%	20,544	11.4%

淨利收增反映美元降息資金成本減與併入Amret；淨手收成長係受惠於財管動能增

NT$Mn	3Q25	QoQ	YoY	9M25	YoY
利息淨收益	9,473	7.3%	35.3%	26,777	42.0%
手續費淨收益	5,627	18.8%	10.7%	16,828	6.6%
其他淨收益	4,808	44.9%	-4.5%	11,845	-22.8%

金控總資產年增6%，資本水準維持穩健

- 金控3Q總資產規模NT$3.25兆元，QoQ +5.8%；YoY +5.5%；YTD +5.9%
- 銀行3Q合併放款規模NT$1.73兆元，QoQ +2.0%；YoY +6.6%；YTD +5.8%
- 金控3Q CAR 136%；銀行合併BIS ratio 15.11%，Tier 1 ratio 12.93%

Awards and Achievements

金控暨子公司3Q25共榮獲36個獎項（9M25累計獲頒127個獎），其中包含：

- 金控與銀行分別榮獲亞太永續行動獎「SDG08銀獎： SinoPac Store Power Up Project」、「SDG08銀獎：DA BOSS」
- 銀行榮獲《Euromoney 》 Awards for Excellence 2025「Taiwan's Best Bank for Corporate Responsibility」
- 銀行榮獲《The Digital Banker》Global Transaction Banking Innovation Awards 2025「Winner：Best Digital Payments Initiative - Taiwan」、「Winner：Best AI Initiative」、「Winner：Best Digital Transformation Program」、「Winner：Outstanding Use of Technology in Payments and Collections - Taiwan」
- 銀行榮獲《The Asian Banker》Transaction Finance Awards 「Best Payments Initiative in Taiwan」、「Retail Financial Service Awards」、「Best Personalisation Initiative in Taiwan」；Financial Technology Awards「Best AI for Operational Process Automation Implementation in Taiwan」

二、金控Financial Highlights

NT$Mn； Mn Shares	2022	2023	2024	9M25	YoY	3Q25	2Q25	QoQ
股本	113,838	123,764	126,859	131,172	3.4%	131,172	131,172	0.0%
流通股數	11,384	12,376	12,686	13,117	3.4%	13,117	12,686	3.4%
權益	154,019	188,336	205,383	216,783	6.4%	216,783	206,031	5.2%
總資產	2,588,763	2,771,492	3,068,775	3,248,782	5.5%	3,248,782	3,071,972	5.8%
Leverage	16.81	14.72	14.94	14.99	-0.13	14.99	14.91	0.08
淨收益	47,246	53,901	64,423	55,451	10.9%	19,907	16,884	17.9%
稅後淨利	15,961	19,764	22,229	20,544	11.4%	7,941	5,401	47.0%
EPS（元）	1.30	1.53	1.69	1.57	0.16	0.61	0.41	0.20
每股淨值（元）	13.53	15.22	16.19	16.53	0.47	16.53	16.24	0.29
ROA	0.64%	0.74%	0.76%	0.87%	0.03%	1.00%	0.69%	0.31%
ROE	10.08%	11.55%	11.29%	13.01%	0.44%	14.90%	10.33%	4.57%
CAR	122%	134%	130%	136%	6%	136%	134%	2%
DLR	113%	113%	112%	111%	-1%	111%	112%	-1%

銀行Financial Highlights

NT$Mn	2022	2023	2024	9M25	YoY	3Q25	2Q25	QoQ
股本	90,326	96,993	103,782	110,735	6.7%	110,735	110,735	0.0%
權益	137,861	172,832	185,083	195,643	6.1%	195,643	188,226	3.9%
總資產	2,403,440	2,531,382	2,771,059	2,917,700	5.3%	2,917,700	2,801,693	4.1%
Leverage	17.43	14.65	14.97	14.91	-0.12	14.91	14.88	0.03
PPOP	19,799	21,315	25,001	21,286	7.1%	6,900	6,171	11.8%
稅後淨利	14,713	16,066	17,417	16,130	12.2%	4,994	4,932	1.3%
EPS（元）	1.43	1.47	1.57	1.46	0.16	0.45	0.45	0.00
每股淨值	15.26	17.82	17.83	17.67	-0.09	17.67	18.14	-0.47
ROA	0.64%	0.65%	0.66%	0.76%	0.04%	0.69%	0.70%	-0.01%
ROE	10.47%	10.34%	9.73%	11.33%	0.57%	10.32%	10.40%	-0.08%
總存款	2,014,543	2,032,597	2,285,756	2,422,030	7.4%	2,422,030	2,309,856	4.9%
總放款	1,353,466	1,450,468	1,634,939	1,729,061	6.6%	1,729,061	1,695,813	2.0%
放存比	67.2%	71.4%	71.5%	71.4%	-0.5%	71.4%	73.4%	-2.0%
NPL Ratio	0.11%	0.10%	0.17%	0.23%	0.10%	0.23%	0.23%	0.00%
備抵覆蓋率	1208%	1350%	828%	600%	-442%	600%	614%	-15%
放款覆蓋率	1.33%	1.36%	1.39%	1.39%	0.04%	1.39%	1.43%	-0.04%
BIS Ratio	13.80%	15.61%	14.54%	個體 15.88% 15.11%	0.37%	15.11%	2Q個體 15.86% 15.19%	-0.08%
Tier 1 Ratio	11.16%	12.99%	12.26%	13.66% 12.93%	0.51%	12.93%	13.55% 12.92%	0.01%
普通股權益比率	9.35%	11.23%	10.71%	11.99% 11.33%	0.49%	11.33%	11.84% 11.26%	0.07%

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

Note2: numbers are presented on consolidated basis.

證券Financial Highlights

NT$Mn	2022	2023	2024	9M25	YoY	3Q25	2Q25	QoQ
股本	16,212	16,212	16,648	16,892	1.5%	16,892	16,648	1.5%
權益	29,608	34,237	38,276	38,555	4.5%	38,555	35,686	8.0%
總資產	170,272	223,692	279,545	283,200	-2.9%	283,200	251,880	12.4%
資本利得	90	1,382	2,054	1,892	16.5%	1,236	351	251.7%
穩定性收入	8,841	9,379	13,027	9,674	0.0%	4,105	2,703	51.9%
稅後淨利	1,582	3,836	5,831	4,822	6.5%	2,717	901	201.5%
EPS（元）	0.98	2.37	3.50	2.85	0.13	1.61	0.53	1.07
每股淨值（元）	17.78	20.57	22.99	22.82	0.67	22.82	21.44	1.39
資本適足率	388%	338%	372%	348%	19%	348%	321%	27%
ROA	0.86%	1.95%	2.32%	2.29%	-0.06%	4.03%	1.37%	2.66%
ROE	5.08%	12.02%	16.08%	16.78%	-0.23%	29.04%	9.64%	19.39%
Leverage	5.75	6.53	7.30	7.35	-0.57	7.35	7.06	0.29
個體經紀業務市占率	4.84%	4.80%	4.78%	4.89%	0.14%	5.04%	4.79%	0.24%
個體平均融資餘額	18,215	18,013	28,253	25,173	-6.7%	23,970	20,588	16.4%
個體平均融資餘額市占率	6.51%	6.58%	6.99%	7.10%	0.22%	7.04%	6.87%	0.17%

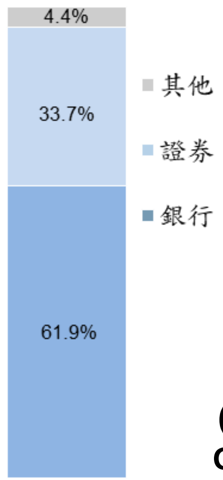
Note: numbers are presented on consolidated basis.

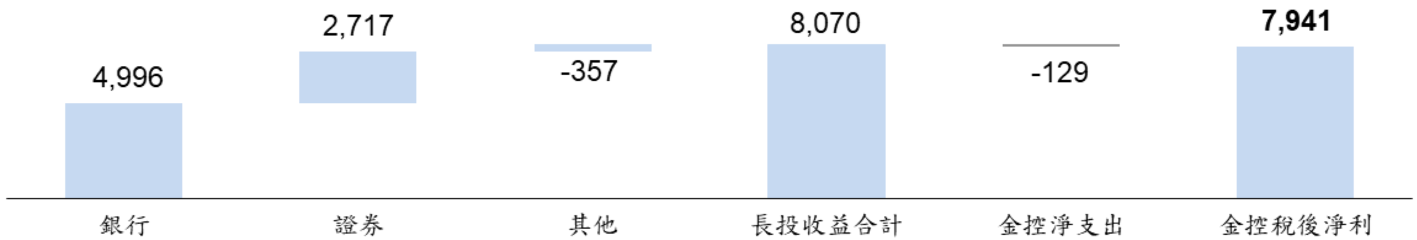
三、金控各子公司獲利貢獻

NT$Mn

3Q25

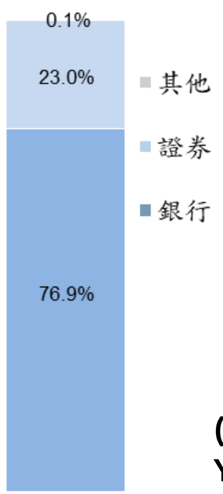
長投收益佔比

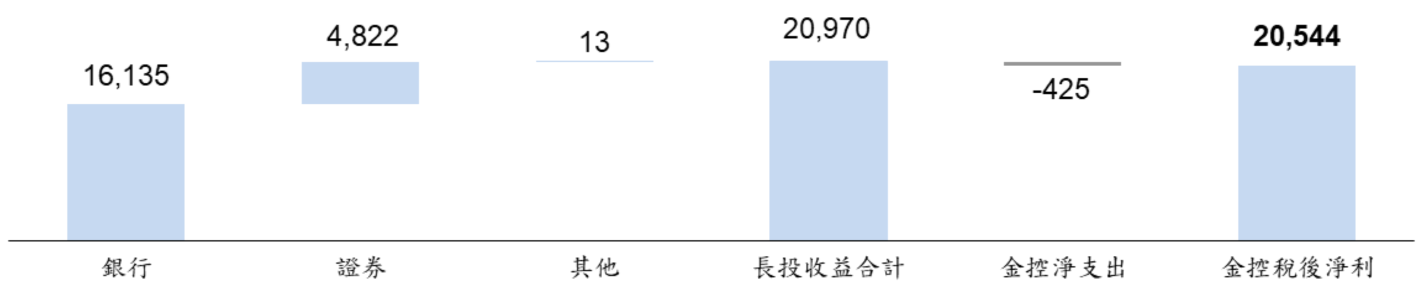




	銀行	證券	其他	長投收益合計	金控淨支出	金控稅後淨利
(+/-)	62	1,816	100	1,978	562	2,540
QoQ	1%	201%	-39%	32%	81%	47%

9M25





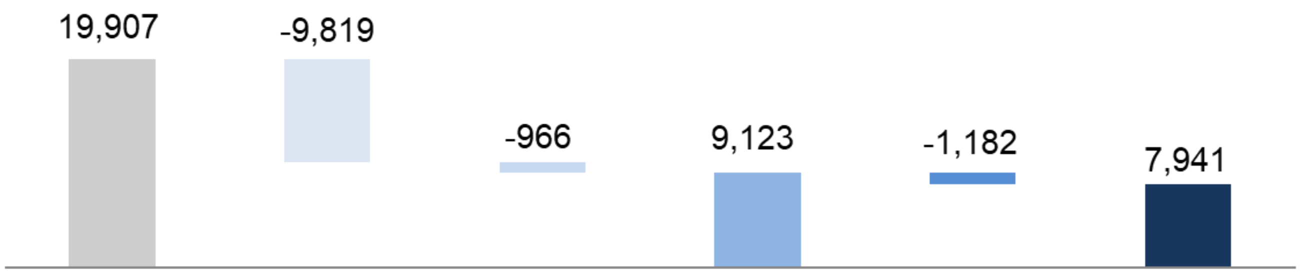
	銀行	證券	其他	長投收益合計	金控淨支出	金控稅後淨利
(+/-)	1,747	294	-490	1,551	544	2,095
YoY	12%	6%	-97%	8%	56%	11%

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

金控獲利比較

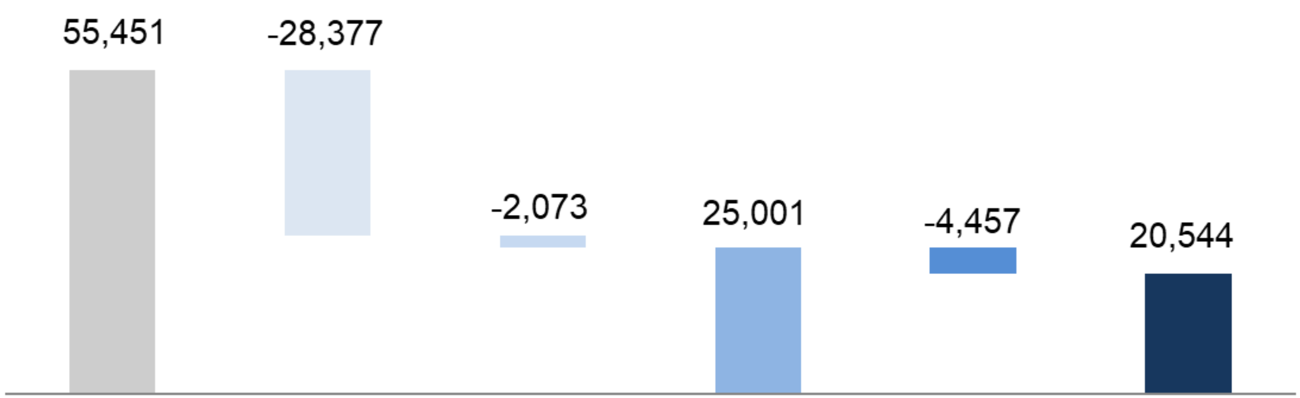
NT$Mn

3Q25



	淨收益	營業費用	提存	稅前淨利	所得稅及其他	淨利
(+/-)	**3,024**	**-439**	**-747**	**1,837**	**702**	**2,540**
QoQ	**18%**	**-5%**	**-342%**	**25%**	**37%**	**47%**

9M25

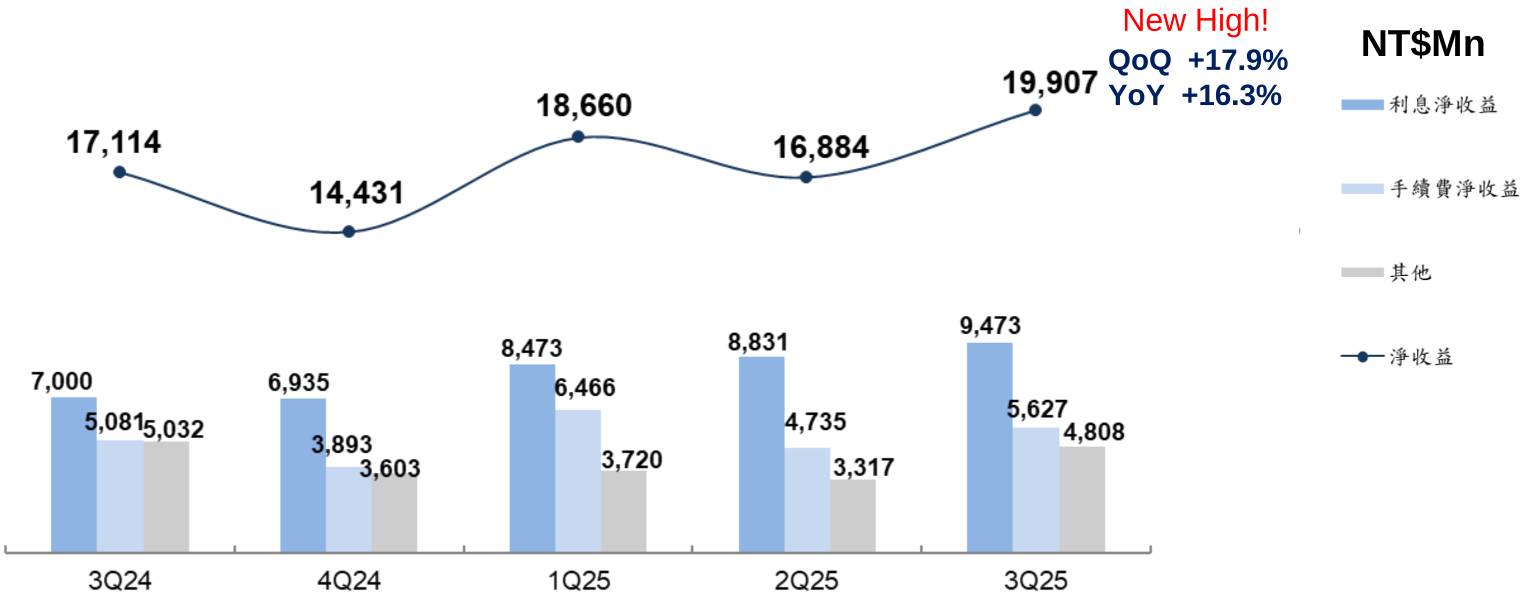


	淨收益	營業費用	提存	稅前淨利	所得稅及其他	淨利
(+/-)	**5,458**	**-3,726**	**677**	**2,410**	**-314**	**2,095**
YoY	**11%**	**-15%**	**25%**	**11%**	**-8%**	**11%**

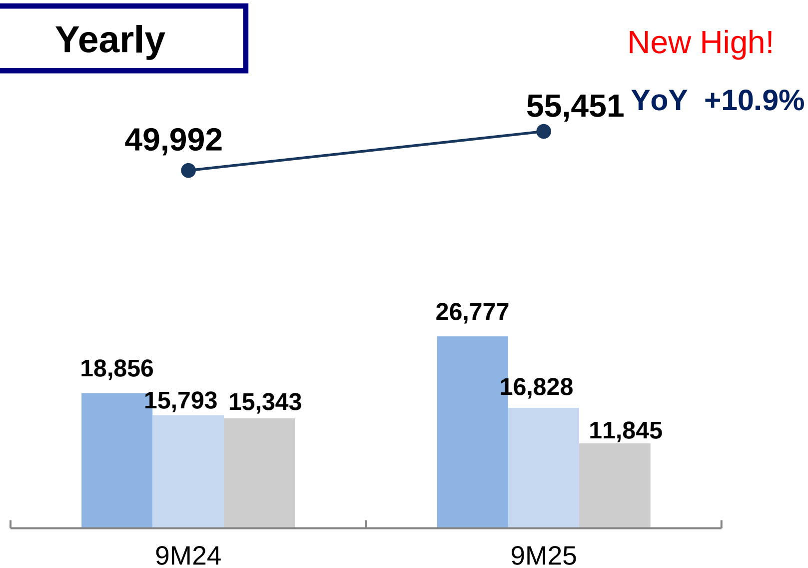
Note： numbers are presented on consolidated basis. (+/-)均為本期減前期，正數與正變動率為對損益有正影響，反之亦然

金控淨收益趨勢

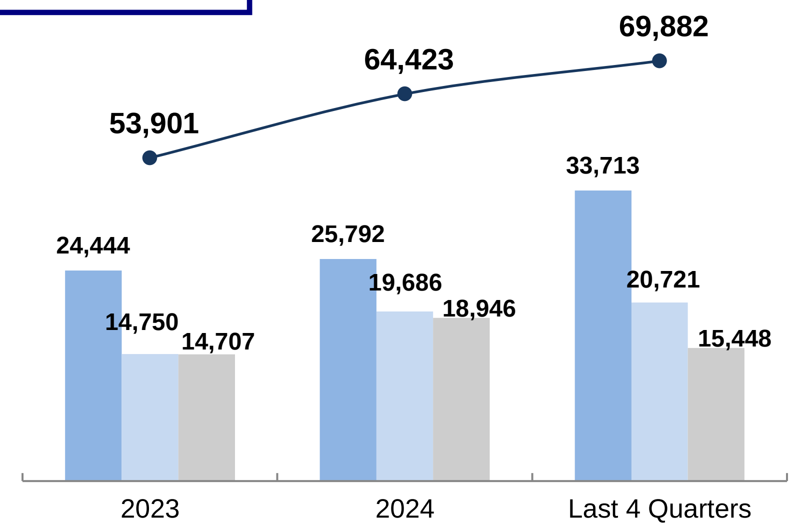
Quarterly



Yearly



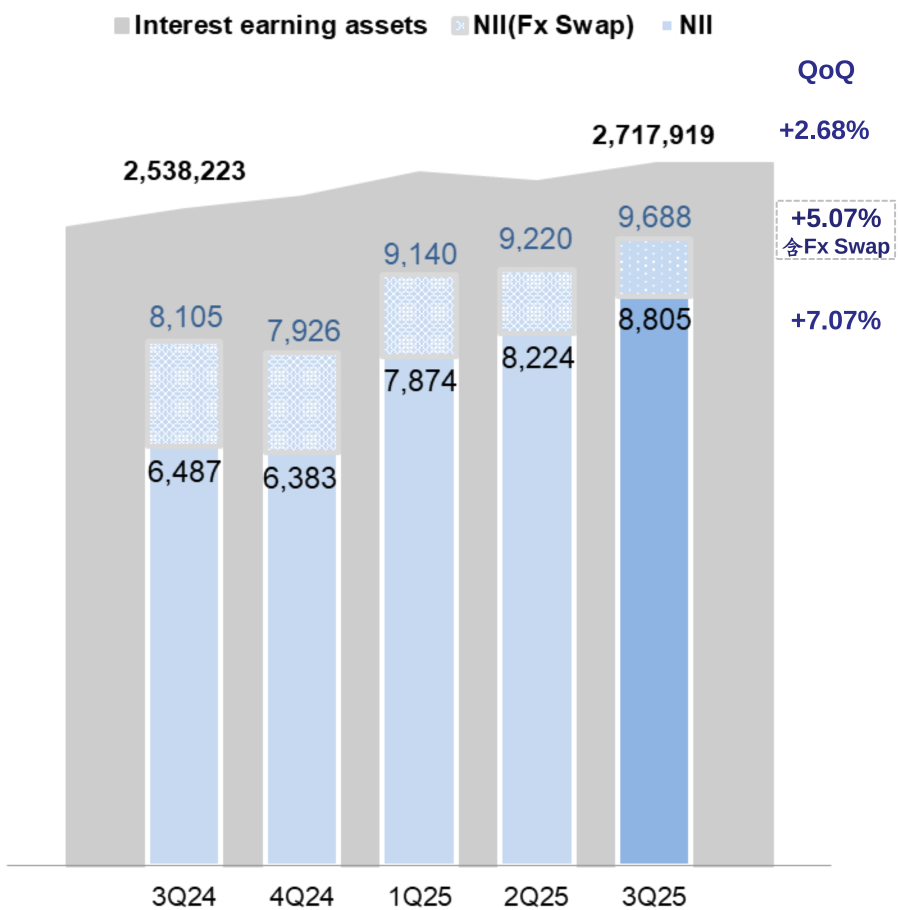
Year-to-date



銀行NIM & Spread

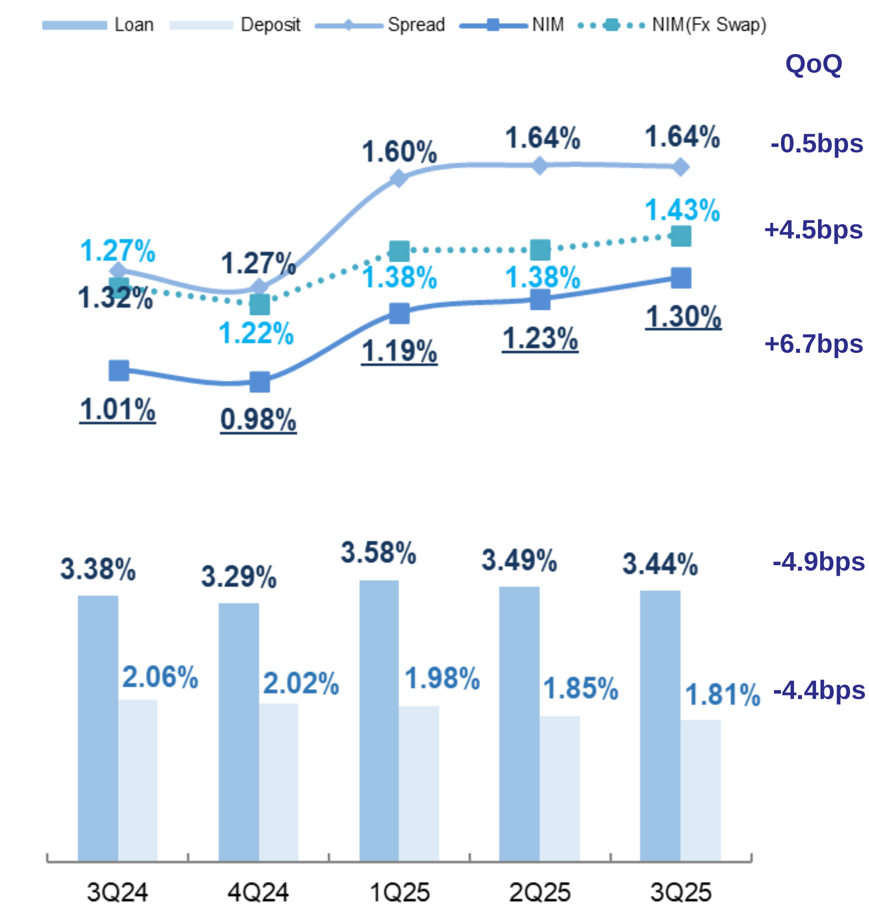
Interest earning assets & Net interest income

NT$Mn



Note: numbers are presented on consolidated basis.

NIM & Spread

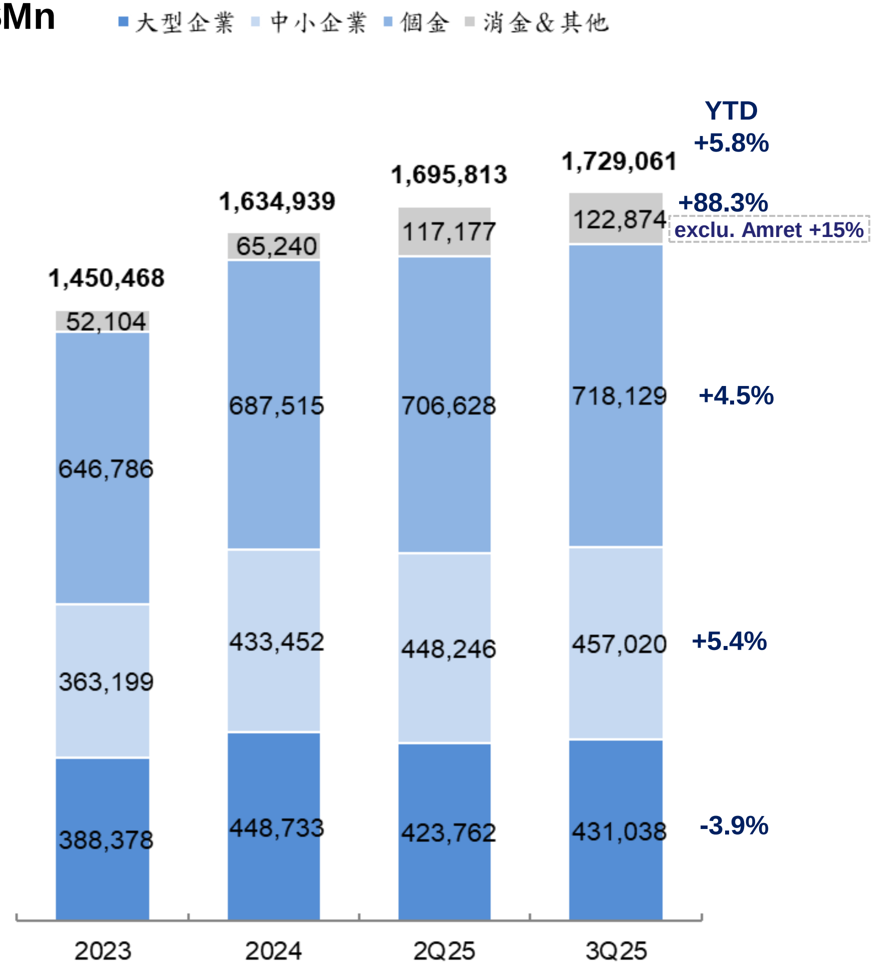


Note: In 1Q25, 2Q25, 3Q25, the inclusion of Amret resulted in an additional 26, 23, 21 bps in spread and an additional 8, 10, 12 bps in NIM

銀行放款結構分析

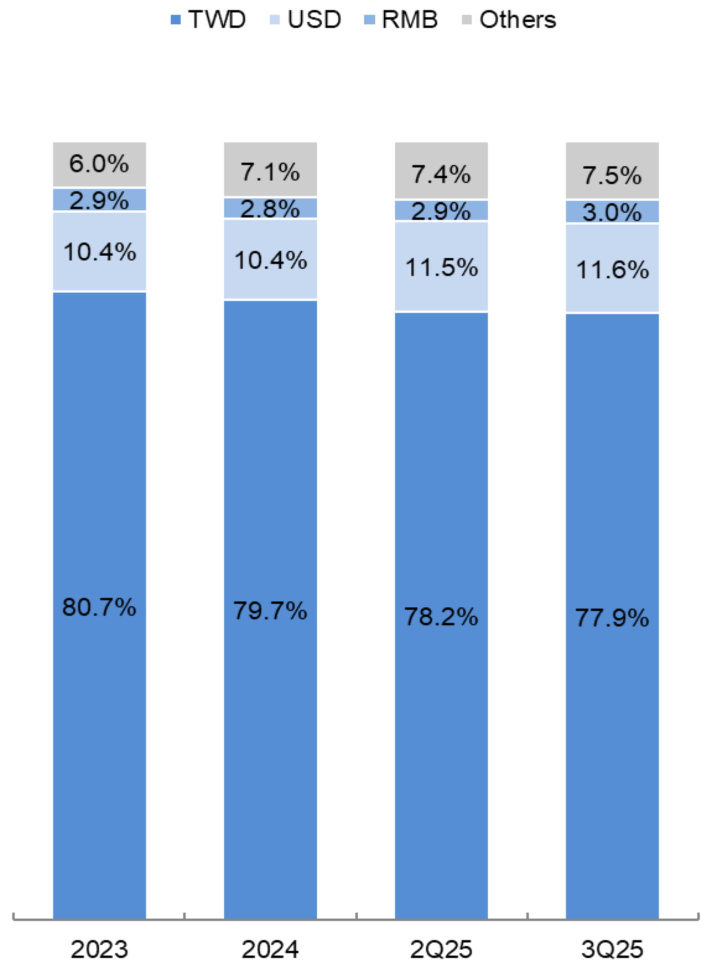
BSP's Loan

NT$Mn



SME Loans / Total Loans	2023	2024	2Q25	3Q25
	25.0%	**26.5%**	**26.4%**	**26.4%**

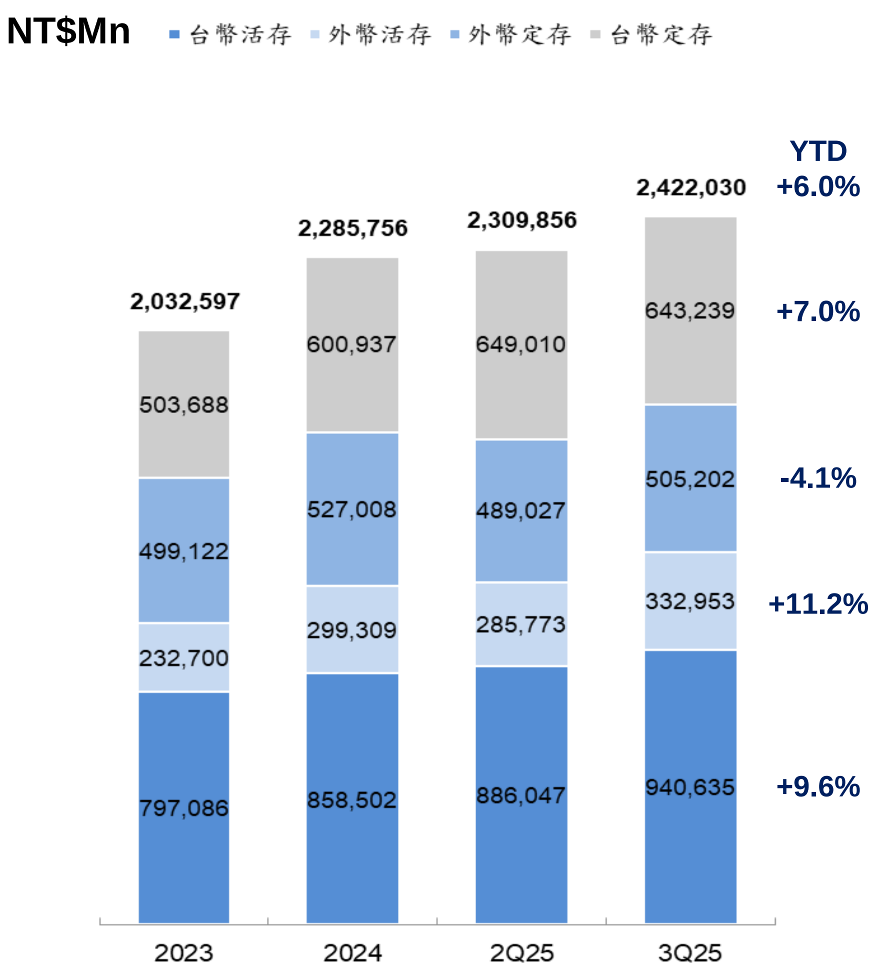
Loan by Currency



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

銀行存款結構分析

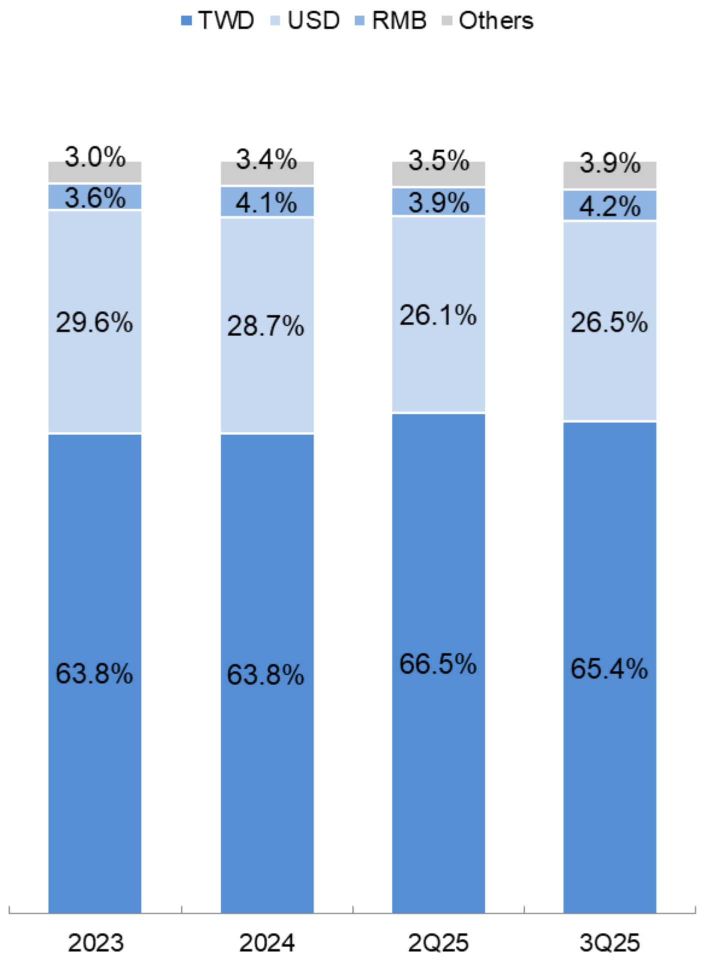
BSP's Deposit



活存比	50.7%	50.7%	50.7%	52.6%

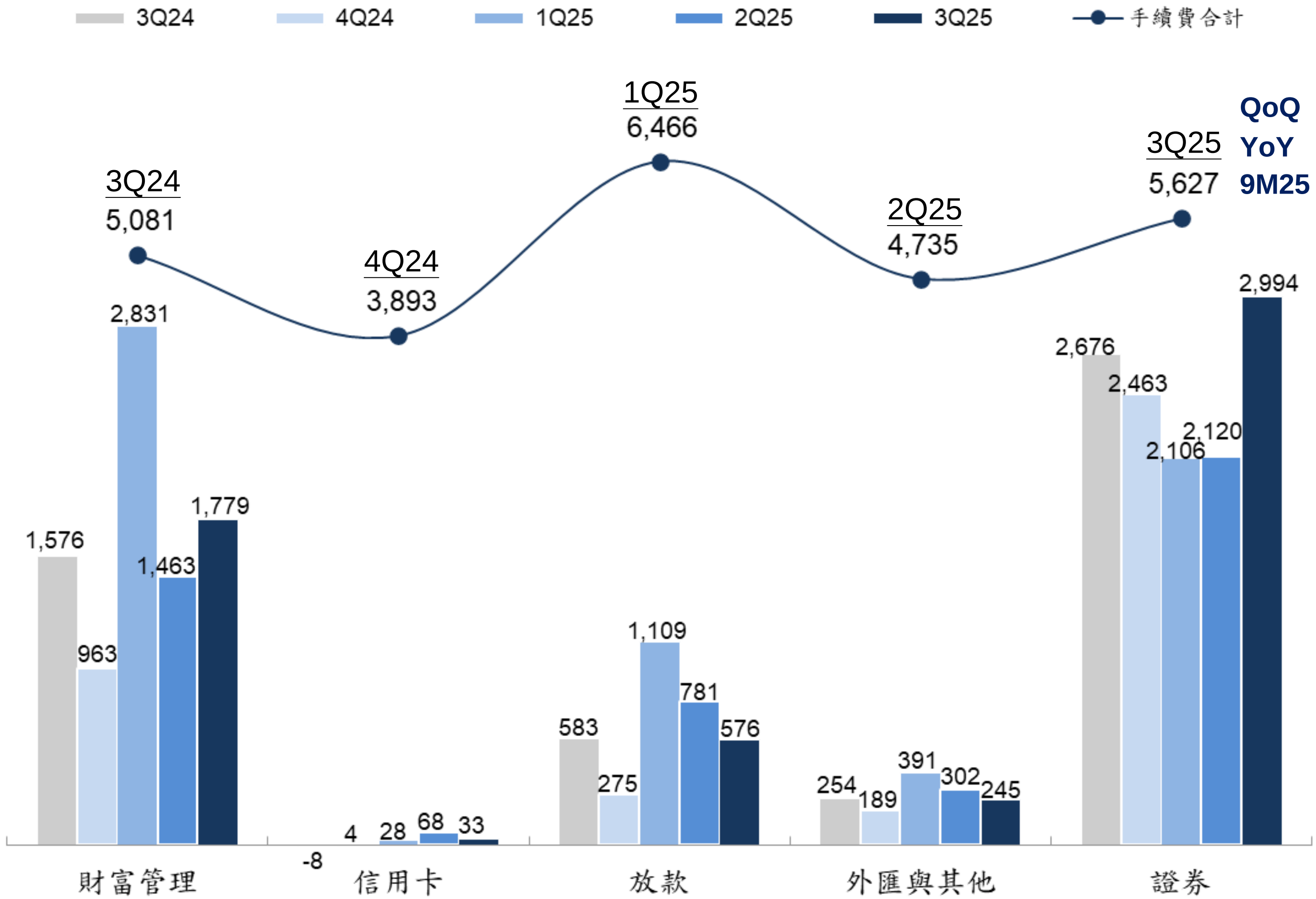
Note: numbers are presented on consolidated basis.

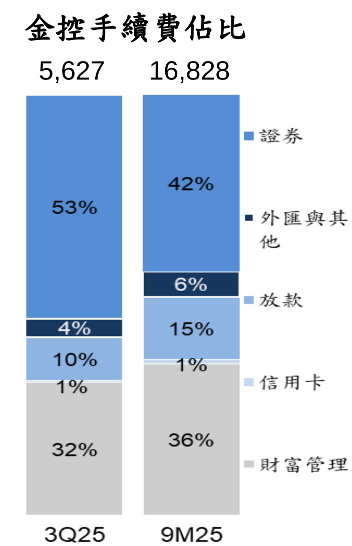
Deposit by Currency



金控手續費收入組合

NT$Mn



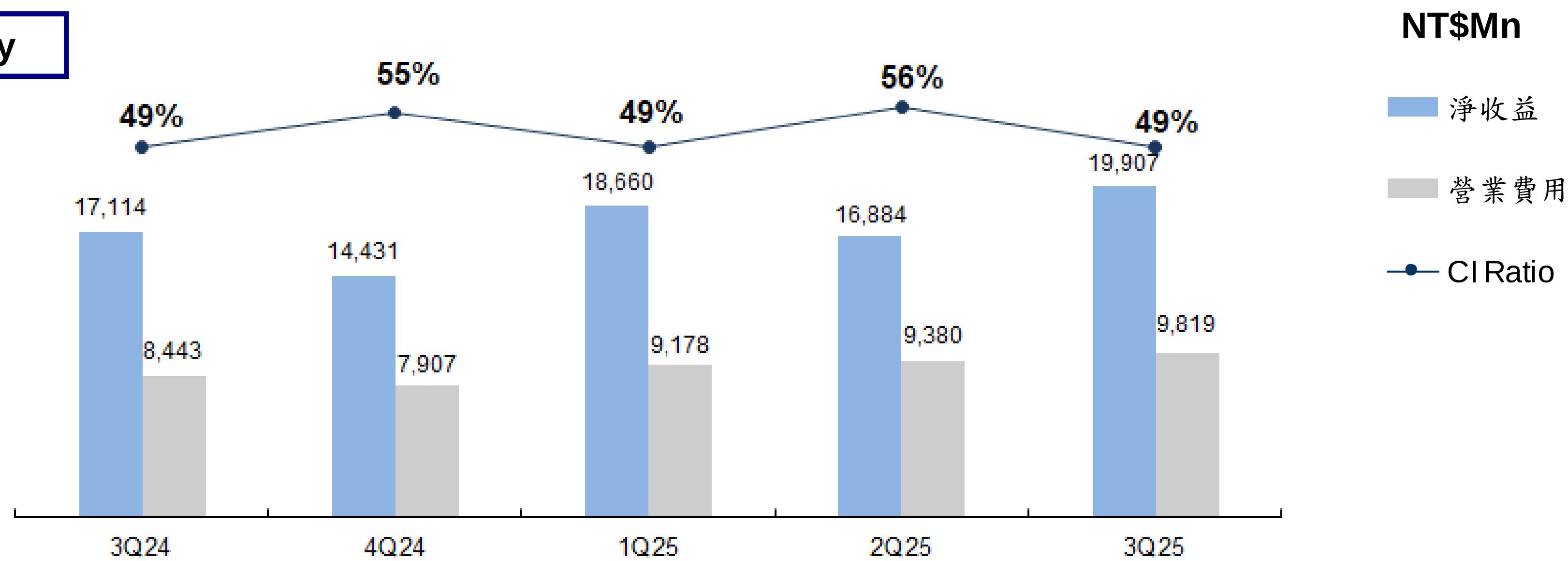


	財富管理	信用卡	放款	外匯與其他	證券
QoQ	22%	-51%	-26%	-19%	41%
YoY	13%	501%	-1%	-4%	12%
9M25YoY	19%	542%	1%	24%	-4%

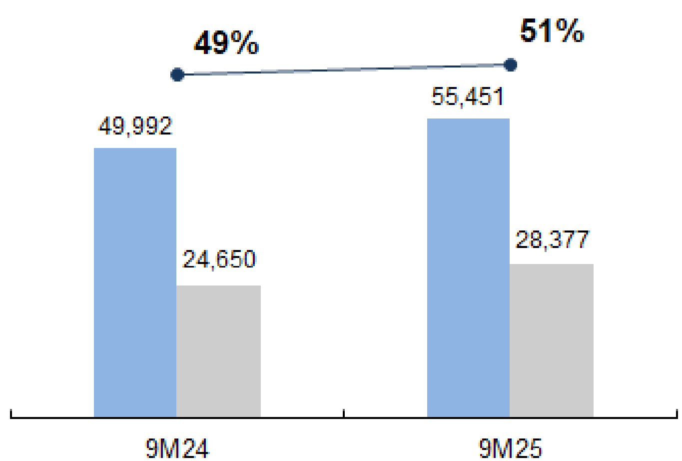
Note: numbers are presented on consolidated basis.

金控營業費用分析

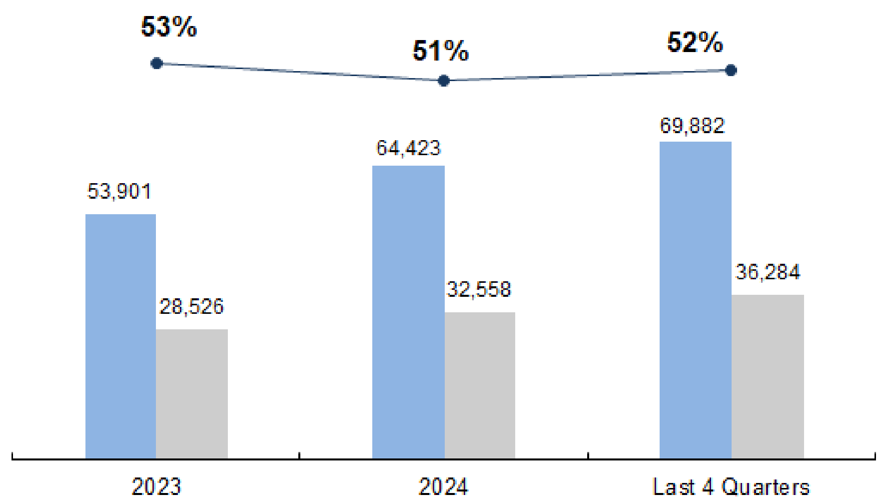
Quarterly



Yearly

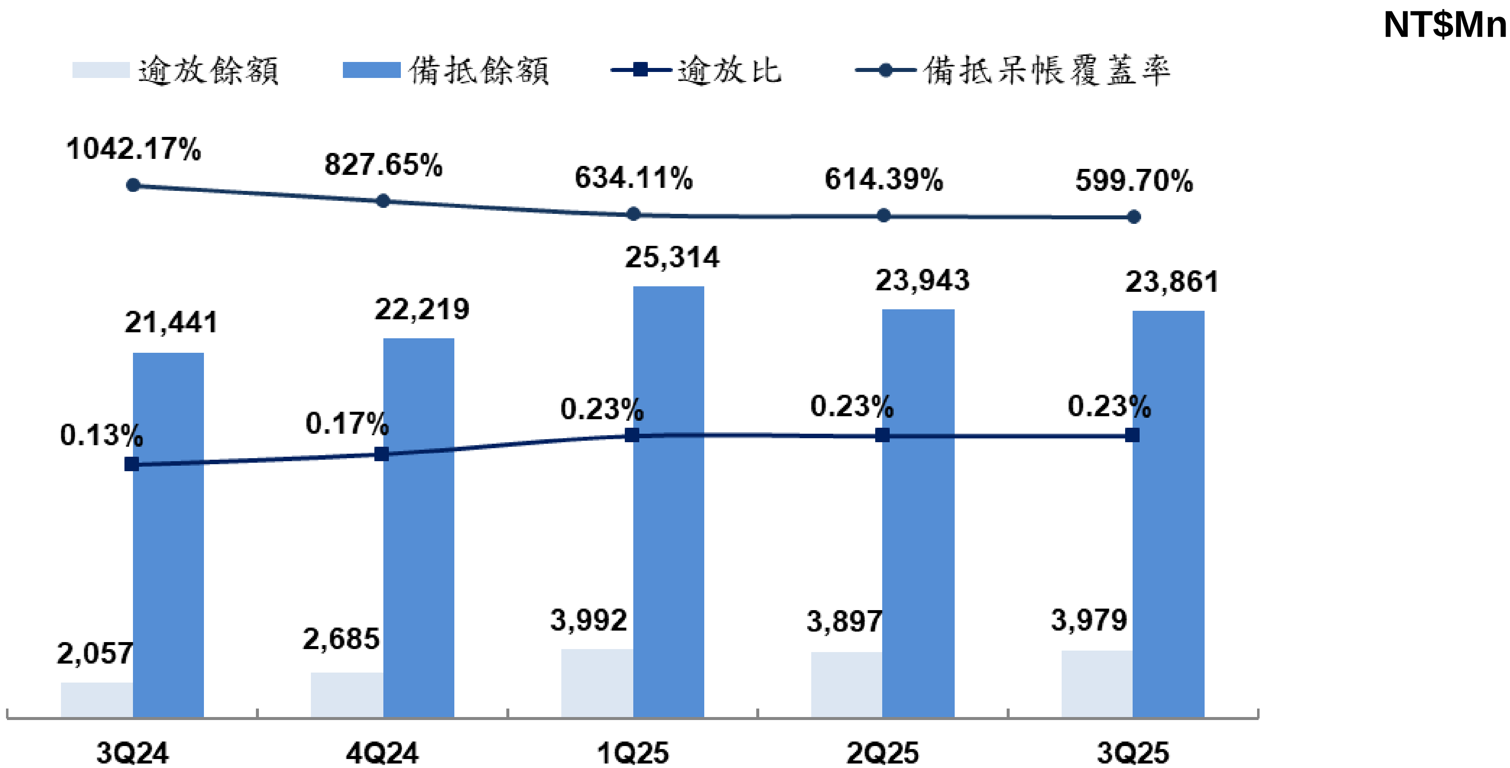


Year-to-date



Note: numbers are presented on consolidated basis.

銀行放款資產品質



	3Q24	4Q24	1Q25	2Q25	3Q25
Reserve/ Loan Ratio	**1.35%**	**1.39%**	**1.49%**	**1.43%**	**1.39%**

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

Note 2: numbers are presented on consolidated basis.

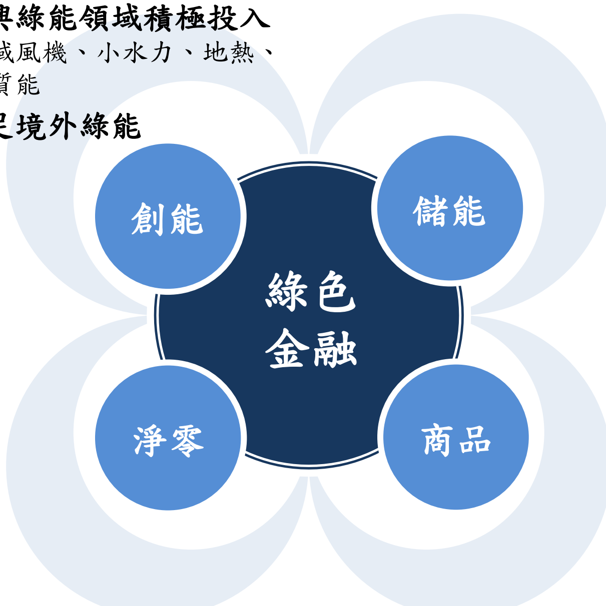
Note 3: In 1Q25, the merger with Amret led to an approximate 0.05% increase in NPL ratio and 135% decrease in NPL coverage ratio

綠能金融生態圈

太陽光電廠融資裝置容量市占率約30%，融資餘額NT$1,413億元

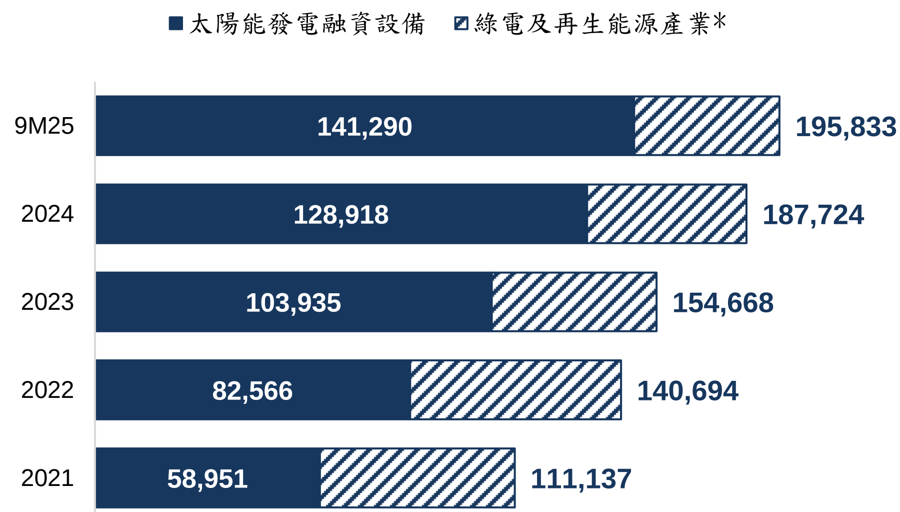
首創綠能電廠資訊管理系統、打造綠電交易平台，提供永續金融四部曲一站式減碳服務

- **太陽能融資龍頭**
- **新興綠能領域積極投入**
  陸域風機、小水力、地熱、生質能
- **跨足境外綠能**
- **儲能融資先鋒**



- **首創永續金融四部曲**
  查證、能管、減碳、永續
- **異業合作淨零服務**
- **首創綠電交易信託平台**
- **ESG商品服務**
  ESG永續連結貸款、淨零轉型融資業務專案、ESG基金、環保綠能產業承銷、綠色債券

綠電及再生能源產業融資餘額 (NT$mn)



註：「綠電及再生能源產業」係行政院六大核心戰略產業之一，統計範圍係依行政院選定41項主計處行業別代號之授信餘額，資料期間自2021年起。太陽能發電設備融資餘額係僅統計永豐銀行企業戶太陽能發電設備融資餘額

綠電及再生能源產業放款/總放款 11.3%

綠電及再生能源產業放款/法金放款 22.1%

Appendix 1/12

SPH's Balance Sheet (Consolidated)

NT$ Mn	Yearly Results		Quarterly Results							
	2023	2024	3Q24	4Q24	1Q25	2Q25	3Q25	QoQ(%)	YoY(%)	YTD(%)
Assets:										
Cash and cash equivalents, net	30,644	41,541	45,063	41,541	31,049	37,431	35,000	-6.50	-22.33	-15.75
Due from the central bank and call loans to banks, net	184,050	154,822	188,248	154,822	201,501	195,560	245,498	25.54	30.41	58.57
Financial assets at fair value through profit or loss	149,884	163,695	152,390	163,695	131,463	120,500	140,150	16.31	-8.03	-14.38
Financial assets at fair value through other comprehensive income	374,875	385,260	368,598	385,260	404,577	360,880	402,074	11.41	9.08	4.36
Debt instrument investments measured at amortized cost	303,547	309,768	319,054	309,768	317,743	323,292	309,843	-4.16	-2.89	0.02
Securities purchased under agreements to resell	77,919	106,566	109,052	106,566	84,727	93,399	95,550	2.30	-12.38	-10.34
Receivables, net	128,712	163,301	175,621	163,301	183,249	150,859	164,502	9.04	-6.33	0.74
Current tax assets	269	436	387	436	532	332	340	2.48	-12.22	-21.97
Discounts and loans, net	1,423,468	1,608,209	1,598,389	1,608,209	1,706,765	1,668,685	1,702,488	2.03	6.51	5.86
Investments accounted for using the equity method, net	1,016	1,044	1,120	1,044	1,071	984	1,044	6.08	-6.79	0.00
Other financial assets, net	44,464	75,612	62,878	75,612	59,412	55,569	87,165	56.86	38.63	15.28
Investment property, net	2,267	2,146	2,138	2,146	2,142	2,138	2,108	-1.41	-1.43	-1.78
Property, plant and equipment, net	13,249	13,595	13,519	13,595	13,678	13,614	13,708	0.69	1.40	0.84
Right-of-use assets	3,720	3,935	4,007	3,935	4,454	4,468	4,418	-1.11	10.26	12.27
Intangible assets, net	2,443	2,279	2,405	2,279	8,721	7,876	8,171	3.75	239.73	258.52
Deferred tax assets	2,405	2,433	2,432	2,433	3,229	3,668	3,613	-1.50	48.55	48.50
Other assets, net	28,558	34,134	35,022	34,134	29,694	32,717	33,112	1.21	-5.45	-3.00
Total Assets	**2,771,492**	**3,068,775**	**3,080,325**	**3,068,775**	**3,184,009**	**3,071,972**	**3,248,782**	**5.76**	**5.47**	**5.87**
Liabilities and equity										
Liabilities										
Deposits from the central bank and banks	115,708	86,467	85,716	86,467	124,305	92,424	82,207	-11.05	-4.09	-4.93
Funds borrowed from the Central Bank and other banks	2,761	0	0	0	0	0	0	-	-	-
Commercial paper payable, net	54,048	70,671	61,702	70,671	70,528	32,583	92,225	183.05	49.47	30.50
Financial liabilities at fair value through profit or loss	76,270	78,251	78,390	78,251	59,274	86,633	79,699	-8.00	1.67	1.85
Securities sold under agreement to repurchase	68,719	77,125	114,537	77,125	98,277	69,493	70,175	0.98	-38.73	-9.01
Payables	60,180	64,562	81,845	64,562	68,189	87,040	90,933	4.47	11.10	40.85
Current tax liabilities	1,973	2,821	2,644	2,821	4,259	3,540	2,855	-19.34	8.00	1.21
Deposit and remittances	2,018,978	2,271,907	2,237,259	2,271,907	2,333,793	2,297,444	2,407,348	4.78	7.60	5.96
Bonds payable	71,827	68,782	68,781	68,782	62,783	62,134	62,842	1.14	-8.63	-8.64
Short-term borrowings	7,887	6,643	7,643	6,643	11,386	5,598	4,224	-24.54	-44.73	-36.41
Long-term borrowings	122	9,389	8,298	9,389	9,232	5,904	5,412	-8.33	-34.78	-42.35
Liabilities component of preferred stocks	18	18	18	18	18	18	18	0.00	0.00	0.00
Provisions	3,409	2,945	3,068	2,945	2,816	2,751	2,739	-0.45	-10.74	-7.01
Other financial liabilities	79,419	98,611	101,186	98,611	101,480	94,485	106,447	12.66	5.20	7.95
Lease liabilities	3,244	3,495	3,561	3,495	4,008	4,038	4,010	-0.70	12.59	14.72
Deferred tax liabilities	1,627	1,789	1,685	1,789	1,848	1,739	1,765	1.49	4.79	-1.30
Other liabilities	16,965	19,914	20,316	19,914	16,296	18,244	17,126	-6.12	-15.70	-14.00
Total liabilities	**2,583,156**	**2,863,392**	**2,876,651**	**2,863,392**	**2,968,494**	**2,864,070**	**3,030,028**	**5.79**	**5.33**	**5.82**
Capital stock	123,764	126,859	126,859	126,859	126,859	131,172	131,172	0.00	3.40	3.40
Capital surplus	6,129	6,129	6,129	6,129	6,129	6,131	6,131	0.00	0.03	0.03
Retained earnings	63,600	78,086	74,260	78,086	86,855	75,965	83,741	10.24	12.77	7.24
Other equity	(5,158)	(5,691)	-3,575	-5,691	-6,375	-7,236	-4,261	NA	19.19	NA
Total equity attributable to owners of the parent	**188,336**	**205,383**	**203,673**	**205,383**	**213,468**	**206,031**	**216,783**	**5.22**	**6.44**	**5.55**
Non-controlling interests	0	0	0	0	2,048	1,871	1,972	5.40	-	-
TOTAL	**2,771,492**	**3,068,775**	**3,080,325**	**3,068,775**	**3,184,009**	**3,071,972**	**3,248,782**	**5.76**	**5.47**	**5.87**

Appendix 2/12

Balance Sheet of SPH and its subsidiaries for the 9 months ended Sep. 30, 2025

NT$Mn	BSP (Consoliated)	SPS (Consolidated)	Trust	Leasing (Consolidated)	Others	Sum	Adj. Items	SPH (Consolidated)
Assets:								
Cash and cash equivalents, net	27,870	8,907	530	544	472	38,323	-3,323	35,000
Due from the central bank and call loans to banks, net	245,498	0	0	0	0	245,498	0	245,498
Financial assets at fair value through profit or loss	63,094	74,575	9	0	2,471	140,150	0	140,150
Financial assets at fair value through other comprehensive inco	383,536	18,036	0	0	502	402,074	0	402,074
Debt instrument investments measured at amortized cost	309,843	0	0	0	0	309,843	0	309,843
Securities purchased under agreements to resell	81,843	13,707	0	0	0	95,550	0	95,550
Receivables, net	70,596	86,797	38	7,098	1,439	165,968	-1,466	164,502
Current tax assets	1,322	331	35	316	1,515	3,519	-3,179	340
Discounts and loans, net	1,697,898	0	0	5,251	0	1,703,148	-660	1,702,488
Investments accounted for using the equity method, net	0	0	974	0	240,959	241,933	-240,890	1,044
Other financial assets, net	1,913	53,589	100	3,350	29,726	88,677	-1,512	87,165
Investment property, net	553	147	0	5,568	0	6,268	-4,161	2,108
Property, plant and equipment, net	10,557	2,222	3	291	19	13,092	616	13,708
Right-of-use assets	3,180	692	32	157	521	4,582	-164	4,418
Intangible assets, net	7,659	492	1	4	15	8,171	0	8,171
Deferred tax assets	2,630	552	16	353	123	3,674	-61	3,613
Other assets, net	9,708	23,152	119	118	45	33,144	-32	33,112
Total Assets	**2,917,700**	**283,200**	**1,856**	**23,051**	**277,808**	**3,503,615**	**-254,833**	**3,248,782**
Liabilities and equity								
Liabilities								
Deposits from the central bank and banks	82,207	0	0	0	0	82,207	0	82,207
Funds borrowed from the Central Bank and other banks	0	0	0	0	0	0	0	0
Commercial paper payable, net	0	36,415	0	8,271	47,539	92,225	0	92,225
Financial liabilities at fair value through profit or loss	27,730	51,968	0	0	0	79,699	0	79,699
Securities sold under agreement to repurchase	28,744	41,430	0	0	0	70,175	0	70,175
Payables	40,073	51,632	51	309	334	92,399	-1,466	90,933
Current tax liabilities	1,308	618	11	73	4,085	6,095	-3,240	2,855
Deposit and remittances	2,411,931	0	0	0	0	2,411,931	-4,583	2,407,348
Bonds payable	53,844	4,000	0	0	4,999	62,842	0	62,842
Short-term borrowings	0	26	0	4,198	0	4,224	0	4,224
Long-term borrowings	1,192	914	0	3,966	0	6,072	-660	5,412
Liabilities component of preferred stocks	0	0	0	0	18	18	0	18
Provisions	2,254	383	21	24	57	2,739	0	2,739
Other financial liabilities	59,696	47,003	0	0	0	106,700	-252	106,447
Lease liabilities	3,313	703	33	518	590	5,157	-1,147	4,010
Deferred tax liabilities	1,288	252	116	104	5	1,765	0	1,765
Other liabilities	6,504	9,298	0	1,343	14	17,160	-33	17,126
Total liabilities	**2,720,086**	**244,645**	**232**	**18,806**	**57,641**	**3,041,409**	**-11,382**	**3,030,028**
Share capital	110,735	16,892	1,420	4,681	133,672	267,401	-136,229	131,172
Capital surplus	15,581	523	2	0	6,133	22,240	-16,108	6,131
Retained earnings	75,121	19,434	250	-100	84,606	179,309	-95,568	83,741
Other equity	-5,795	1,706	-47	-336	-4,243	-8,716	4,455	-4,261
Total equity attributable to owners parent	**195,643**	**38,555**	**1,624**	**4,245**	**220,167**	**460,234**	**-243,451**	**216,783**
Non-controlling interests	1,972	0	0	0	0	1,972	0	1,972
TOTAL	**2,917,700**	**283,200**	**1,856**	**23,051**	**277,808**	**3,503,615**	**-254,833**	**3,248,782**

Appendix 3/12

SPH's P&L (Consolidated)

NT$ Mn	Yearly Results		Quarterly Results							YTD Results		
	2023	2024	3Q24	4Q24	1Q25	2Q25	3Q25	QoQ(%)	YoY(%)	9M24	9M25	YoY(%)
Interest revenue	75,531	83,959	21,890	21,678	23,100	22,421	23,286	3.86	6.38	62,281	68,808	10.48
Interest expense	-51,087	-58,167	-14,890	-14,743	-14,627	-13,590	-13,814	-1.64	7.23	-43,425	-42,031	3.21
Net interest Income	**24,444**	**25,792**	**7,000**	**6,935**	**8,473**	**8,831**	**9,473**	**7.26**	**35.33**	**18,856**	**26,777**	**42.01**
Net revenues other than interest												
Commissions and fee revenues, net	14,750	19,686	5,081	3,893	6,466	4,735	5,627	18.82	10.73	15,793	16,828	6.56
Gains on financial assets and liabilities at fair value through profit or loss	10,280	15,767	2,754	3,442	2,969	1,609	3,997	148.47	45.12	12,325	8,575	-30.42
Gain (loss) on investment property	50	14	0	14	0	0	0	-	-	0	0	-
Realized gain (loss) on financial assets at fair value through other comprehensive income	1,528	1,656	716	160	284	321	800	149.28	11.75	1,496	1,405	-6.09
Net gain arising from derecognition of financial assets measured at amortised cost	52	39	15	-9	-178	13	13	-0.98	-12.25	48	-152	-417.72
Share of profit (loss) of associates and joint ventures accounted for using equity method	131	73	13	11	7	23	17	-27.88	23.22	61	47	-24.21
Foreign exchange gains, net	1,718	623	1,323	-60	422	1,269	-251	-119.80	-118.99	683	1,439	110.88
(Impairment losses) reversal gains on assets	46	-256	-59	-179	-35	-100	-8	91.83	86.04	-77	-144	-85.55
Rental revenue	243	218	54	55	55	55	55	0.53	1.72	163	164	0.36
Other revenues, net	660	812	215	168	197	128	185	44.45	-13.90	644	510	-20.79
Total net revenues	**53,901**	**64,423**	**17,114**	**14,431**	**18,660**	**16,884**	**19,907**	**17.91**	**16.32**	**49,992**	**55,451**	**10.92**
Bad debt expenses and guarantee liability provisions	**-2,304**	**-4,571**	**-1,233**	**-1,821**	**-888**	**-219**	**-966**	**-341.71**	**21.67**	**-2,750**	**-2,073**	**24.63**
Operating expenses	**-28,526**	**-32,558**	**-8,443**	**-7,907**	**-9,178**	**-9,380**	**-9,819**	**-4.68**	**-16.30**	**-24,650**	**-28,377**	**-15.12**
Employee benefits expense	-18,013	-20,648	-5,494	-4,384	-6,063	-5,852	-6,373	-8.91	-16.00	-16,263	-18,288	-12.45
Depreciation and amortization	-2,386	-2,501	-628	-630	-686	-687	-692	-0.67	-10.13	-1,871	-2,064	-10.35
Others	-8,126	-9,409	-2,321	-2,893	-2,428	-2,841	-2,754	3.06	-18.68	-6,517	-8,024	-23.14
Bad debts and guarantee liability provisions & Operating expenses	**-30,830**	**-37,129**	**-9,676**	**-9,728**	**-10,066**	**-9,598**	**-10,785**	**-12.36**	**-11.46**	**-27,401**	**-30,449**	**-11.13**
Income (loss) before income tax	23,071	27,295	7,438	4,703	8,594	7,285	9,123	25.22	22.65	22,592	25,001	10.67
Income tax (benefit) expense	-3,307	-5,066	-1,175	-922	-1,331	-1,779	-1,162	34.68	1.04	-4,143	-4,273	-3.14
Profit (loss)	**19,764**	**22,229**	**6,263**	**3,780**	**7,262**	**5,506**	**7,960**	**44.58**	**27.09**	**18,449**	**20,728**	**12.36**
Attributable to												
Profit(loss), attributable to owners of parent	19,764	22,229	6,263	3,780	7,202	5,401	7,941	**47.02**	**26.79**	18,449	20,544	**11.36**
Profit(loss), attributable to non-controlling interests	-	-	-	-	61	104	19	**-81.64**	**-**	-	184	**-**

Appendix 4/12

P&L of SPH and its subsidiaries for the 9 months ended Sep. 30, 2025

NT$Mn	BSP (Consoliated)	SPS (Consolidated)	Trust	Leasing (Consolidated)	Others	Sum	Adj. Items	SPH (Consolidated)
Interest revenue	64,439	3,395	9	1,026	4	68,873	-65	68,808
Interest expense	-39,537	-2,023	-1	-345	-230	-42,135	104	-42,031
Net interest Income	**24,903**	**1,372**	**9**	**681**	**-226**	**26,738**	**39**	**26,777**
Net revenues other than interest								
Commissions and fee revenues, net	9,134	7,461	242	-3	0	16,835	-7	16,828
Gains on financial assets and liabilities at fair value through profit or loss	4,901	3,161	0	0	513	8,575	0	8,575
Gain (loss) on investment property	0	0	0	0	0	0	0	0
Realized gain (loss) on financial assets at fair value through other comprehensive income	736	656	0	0	13	1,405	0	1,405
Net gain arising from derecognition of financial assets measured at amortised cost	-152	0	0	0	0	-152	0	-152
Share of profit (loss) of associates and joint ventures accounted for using equity method	0	0	54	0	21,549	21,603	-21,556	47
Foreign exchange gains, net	1,677	-237	0	0	0	1,439	0	1,439
(Impairment losses) reversal gains on assets	-143	0	0	0	0	-144	0	-144
Rental revenue	63	16	0	215	0	293	-129	164
Other revenues, net	-106	637	-1	13	7	551	-41	510
Total net revenues	**41,014**	**13,066**	**304**	**906**	**21,856**	**77,145**	**-21,694**	**55,451**
Bad debt expenses and guarantee liability provisions	**-1,687**	**6**	**0**	**-393**	**0**	**-2,073**	**0**	**-2,073**
Operating expenses	**-19,728**	**-7,629**	**-189**	**-507**	**-472**	**-28,524**	**147**	**-28,377**
Employee benefits expense	-12,239	-5,424	-120	-243	-262	-18,288	0	-18,288
Depreciation and amortization	-1,540	-412	-8	-154	-55	-2,169	105	-2,064
Others	-5,949	-1,793	-61	-109	-155	-8,067	42	-8,024
Bad debts and guarantee liability provisions & Operating expenses	**-21,415**	**-7,622**	**-189**	**-899**	**-472**	**-30,597**	**147**	**-30,449**
Income (loss) before income tax	19,599	5,444	115	6	21,384	46,548	-21,547	25,001
Income tax (benefit) expense	-3,285	-622	-23	2	-345	-4,273	0	-4,273
Profit (loss)	**16,314**	**4,822**	**92**	**9**	**21,039**	**42,275**	**-21,547**	**20,728**
Attributable to								
Profit(loss), attributable to owners of parent	16,130	4,822	92	9	21,039	42,091	-21,547	20,544
Profit(loss), attributable to non-controlling interests	184	0	0	0	0	184	0	184

Appendix 5/12

BSP's Balance Sheet (Consolidated)

NT$Mn	Yearly Results		Quarterly Results							
	2023	2024	3Q24	4Q24	1Q25	2Q25	3Q25	QoQ(%)	YoY(%)	YTD(%)
Assets										
Cash and cash equivalents	25,400	35,045	39,357	35,045	24,342	26,390	27,870	5.61	-29.19	-20.47
Due from the central bank and call loans to banks	184,050	154,822	188,248	154,822	201,501	195,560	245,498	25.54	30.41	58.57
Financial assets at fair value through profit or loss	80,542	81,596	69,515	81,596	72,005	66,456	63,094	-5.06	-9.24	-22.67
Financial assets at fair value through other comprehensive income	358,340	367,563	353,105	367,563	386,292	341,688	383,536	12.25	8.62	4.35
Debt instrument investments measured at amortized cost	303,547	309,768	319,054	309,768	317,743	323,292	309,843	-4.16	-2.89	0.02
Securities purchased under agreements to resell	66,805	91,615	93,416	91,615	66,562	78,773	81,843	3.90	-12.39	-10.67
Receivables, net	60,925	72,507	75,662	72,507	76,596	62,379	70,596	13.17	-6.70	-2.64
Current tax assets	1,302	1,347	1,301	1,347	1,445	1,274	1,322	3.76	1.66	-1.87
Discounts and loans, net	1,419,039	1,603,410	1,593,378	1,603,410	1,701,822	1,664,111	1,697,898	2.03	6.56	5.89
Other financial assets, net	4,657	24,354	10,339	24,354	6,460	5,186	1,913	-63.12	-81.50	-92.15
Investment property, net	851	583	571	583	581	580	553	-4.69	-3.07	-5.09
Property, plant and equipment, net	9,930	10,430	10,368	10,430	10,552	10,460	10,557	0.93	1.83	1.22
Right-of-use assets	2,518	2,909	2,956	2,909	3,284	3,262	3,180	-2.53	7.58	9.29
Intangible assets, net	1,910	1,777	1,902	1,777	8,223	7,376	7,659	3.83	302.71	331.03
Deferred tax assets	1,709	1,702	1,734	1,702	2,358	2,716	2,630	-3.18	51.68	54.48
Other assets, net	9,857	11,628	9,129	11,628	8,388	12,188	9,708	-20.35	6.35	-16.51
Total	**2,531,382**	**2,771,059**	**2,770,035**	**2,771,059**	**2,888,154**	**2,801,693**	**2,917,700**	**4.14**	**5.33**	**5.29**
Liabilities and Equity										
Liabilities										
Deposits from the central bank and banks	115,708	86,467	85,716	86,467	124,305	92,424	82,207	-11.05	-4.09	-4.93
Funds borrowed from the Central Bank and other banks	2,761	0	0	0	0	0	0	-	-	-
Financial liabilities at fair value through profit or loss	42,123	37,311	32,645	37,311	23,330	37,004	27,730	-25.06	-15.05	-25.68
Securities sold under agreement to repurchase	26,174	32,914	65,114	32,914	54,317	25,359	28,744	13.35	-55.86	-12.67
Payables	28,082	27,853	35,255	27,853	27,059	30,834	40,073	29.96	13.66	43.87
Current tax liabilities	1,519	1,352	1,263	1,352	2,600	2,160	1,308	-39.42	3.64	-3.22
Deposit and remittance	2,023,385	2,276,482	2,242,172	2,276,482	2,337,305	2,301,108	2,411,931	4.82	7.57	5.95
Bank debentures	56,832	53,785	53,784	53,785	53,785	53,136	53,844	1.33	0.11	0.11
Short-term borrowings	0	0	0	0	2,460	1,142	0	-100.00	-	-
Long-term borrowings	0	0	0	0	0	58	1,192	1946.81	-	-
Provisions	2,827	2,374	2,605	2,374	2,251	2,236	2,254	0.81	-13.49	-5.07
Other financial liabilities	47,854	55,084	57,345	55,084	56,928	52,589	59,696	13.51	4.10	8.37
Lease liabilities	2,601	3,022	3,064	3,022	3,399	3,384	3,313	-2.11	8.14	9.62
Deferred tax liabilities	1,179	1,252	1,207	1,252	1,220	1,292	1,288	-0.28	6.72	2.87
Other liabilities	7,507	8,080	5,545	8,080	4,832	8,870	6,504	-26.67	17.30	-19.50
Total liabilities	**2,358,551**	**2,585,976**	**2,585,715**	**2,585,976**	**2,693,792**	**2,611,597**	**2,720,086**	**4.15**	**5.20**	**5.19**
Stockholders' equity of parent company										
Capital stock	96,993	103,782	103,782	103,782	103,782	110,735	110,735	0.00	6.70	6.70
Capital surplus	15,581	15,581	15,581	15,581	15,581	15,581	15,581	0.00	0.00	0.00
Retained earnings	66,212	73,136	70,138	73,136	80,876	70,119	75,121	7.13	7.10	2.71
Other equity	-5,954	-7,416	-5,181	-7,416	-7,924	-8,211	-5,795	NA	NA	NA
Total equity	**172,832**	**185,083**	**184,320**	**185,083**	**192,315**	**188,226**	**195,643**	**3.94**	**6.14**	**5.71**
Non-controlling interests	**0**	**0**	**0**	**0**	**2,048**	**1,871**	**1,972**	**5.40**	**-**	**-**
TOTAL	**2,531,382**	**2,771,059**	**2,770,035**	**2,771,059**	**2,888,154**	**2,801,693**	**2,917,700**	**4.14**	**5.33**	**5.29**

Appendix 6/12

BSP's P&L (Consolidated)

NT$ Mn	Yearly Results		Quarterly Results							YTD Results		
	2023	2024	3Q24	4Q24	1Q25	2Q25	3Q25	QoQ(%)	YoY(%)	9M24	9M25	YoY(%)
Interest revenue	70,851	78,058	20,330	20,089	21,511	21,034	21,894	4.09	7.69	57,968	64,439	11.16
Interest expense	-48,022	-54,062	-13,844	-13,707	-13,637	-12,811	-13,089	-2.17	5.45	-40,356	-39,537	2.03
Net interest Income	**22,830**	**23,995**	**6,487**	**6,383**	**7,874**	**8,224**	**8,805**	**7.07**	**35.75**	**17,613**	**24,903**	**41.39**
Net revenues other than interest												
Commissions and fee revenues, net	6,960	9,193	2,276	1,267	4,205	2,463	2,467	0.14	8.38	7,925	9,134	15.26
Gains on financial assets and liabilities at fair value through profit or loss	7,418	11,767	1,519	2,812	2,269	365	2,267	520.64	49.20	8,955	4,901	-45.26
Gain (loss) on investment property	50	14	0	14	0	0	0	-	-	0	0	-
Realized gain (loss) on financial assets at fair value through other comprehensive income	1,156	1,226	414	161	242	240	254	5.79	-38.56	1,065	736	-30.88
Net gain arising from derecognition of financial assets measured at amortised cost	52	39	15	-9	-178	13	13	-0.98	-12.25	48	-152	-417.72
Foreign exchange gains, net	1,759	-63	1,481	-486	357	1,668	-347	-120.83	-123.46	422	1,677	297.16
(Impairment losses) reversal gains on assets	43	-254	-60	-177	-35	-101	-7	92.98	88.12	-76	-143	-88.32
Rental revenue	111	86	21	21	21	21	21	-0.84	-0.96	65	63	-2.86
Other revenues, net	5	39	5	-6	-9	-88	-8	90.77	-260.45	46	-106	-331.67
Total net revenues	**40,384**	**46,042**	**12,158**	**9,980**	**14,745**	**12,805**	**13,464**	**5.15**	**10.75**	**36,062**	**41,014**	**13.73**
(Reversal of)Allowance for doubtful accounts and guarantees	**-2,000**	**-3,709**	**-1,067**	**-1,303**	**-761**	**-29**	**-897**	**-2,997.05**	**15.96**	**-2,406**	**-1,687**	**29.89**
Operating expenses	**-19,069**	**-21,040**	**-5,537**	**-4,856**	**-6,530**	**-6,634**	**-6,564**	**1.06**	**-18.53**	**-16,185**	**-19,728**	**-21.89**
Employee benefits expense	-11,589	-12,661	-3,407	-2,402	-4,213	-4,026	-4,000	0.65	-17.42	-10,259	-12,239	-19.31
Depreciation and amortization	-1,697	-1,785	-446	-454	-512	-514	-514	-0.10	-15.26	-1,331	-1,540	-15.66
Others	-5,783	-6,594	-1,685	-2,000	-1,805	-2,094	-2,049	2.12	-21.66	-4,595	-5,949	-29.47
(Reversal of)Allowance for doubtful accounts and guarantees & Operating expenses	**-21,069**	**-24,750**	**-6,605**	**-6,159**	**-7,291**	**-6,663**	**-7,461**	**-11.97**	**-12.96**	**-18,590**	**-21,415**	**-15.19**
Income (loss) before income tax	19,315	21,292	5,553	3,820	7,454	6,142	6,004	-2.25	8.11	17,472	19,599	12.18
Income tax (benefit) expense	-3,250	-3,876	-889	-785	-1,189	-1,106	-990	10.43	-11.45	-3,091	-3,285	-6.30
Profit (loss)	**16,066**	**17,417**	**4,665**	**3,036**	**6,264**	**5,036**	**5,013**	**-0.46**	**7.48**	**14,381**	**16,314**	**13.44**
Attributable to												
Profit(loss), attributable to owners of parent	**16,066**	**17,417**	**4,665**	**3,036**	**6,204**	**4,932**	**4,994**	**1.26**	**7.07**	**14,381**	**16,130**	**12.16**
Profit(loss), attributable to non-controlling interests	0	0	0	0	61	104	19	-81.64	-	0	184	-

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SPS's Balance Sheet (Consolidated)

NT$Mn	Yearly Results		Quarterly Results					YTD Results		
	2023	2024	3Q24	4Q24	1Q25	2Q25	3Q25	QoQ(%)	YoY(%)	YTD(%)
Assets:										
Current assets	210,976	269,877	281,878	269,877	265,766	239,178	271,445	13.49	-3.70	0.58
Cash and cash equivalents	7,199	8,366	7,750	8,366	7,581	12,157	8,907	-26.73	14.93	6.47
Financial assets at fair value through profit or loss	67,240	79,884	80,548	79,884	57,295	51,655	74,446	44.12	-7.58	-6.81
Securities purchased under agreements to resell	11,115	14,951	15,712	14,951	18,166	14,626	13,707	-6.29	-12.76	-8.32
Margin loans receivable	38,645	59,191	56,983	59,191	57,477	47,128	53,635	13.81	-5.88	-9.39
Other current assets	86,778	107,485	120,885	107,485	125,247	113,611	120,750	6.28	-0.11	12.34
Non-current assets	12,716	9,668	9,921	9,668	10,527	12,702	11,754	-7.46	18.49	21.59
Financial assets at cost	1,315	2,061	1,905	2,061	1,956	2,116	2,495	17.91	30.96	21.08
Properties and equipments, net	2,954	2,882	2,855	2,882	3,010	2,993	3,023	1.03	5.91	4.90
Intangible & other assets	8,447	4,725	5,161	4,725	5,561	7,594	6,236	-17.88	20.84	31.98
Total assets	**223,692**	**279,545**	**291,799**	**279,545**	**276,293**	**251,880**	**283,200**	**12.43**	**-2.95**	**1.31**
Liabilities and stockholders' equity										
Liabilities										
Current liabilities	183,423	231,293	246,100	231,293	225,825	208,220	238,653	14.62	-3.03	3.18
Liabilities for bonds with attached repurchase agreements	42,545	44,211	49,498	44,211	43,960	44,134	41,430	-6.13	-16.30	-6.29
Futures traders' equity	30,870	42,277	42,915	42,277	43,525	40,492	45,443	12.23	5.89	7.49
Notes payable and accounts payable	24,127	27,088	38,781	27,088	36,609	35,398	40,532	14.50	4.51	49.63
Other current liabilities	85,881	117,717	114,905	117,717	101,730	88,196	111,247	26.14	-3.18	-5.50
Non-current liabilities	6,032	9,975	8,814	9,975	11,179	7,974	5,992	-24.85	-32.02	-39.93
Total liabilities	**189,455**	**241,269**	**254,914**	**241,269**	**237,003**	**216,194**	**244,645**	**13.16**	**-4.03**	**1.40**
Capital stock	16,212	16,648	16,648	16,648	16,648	16,892	16,892	0.00	1.47	1.47
Capital surplus	523	523	523	523	523	523	523	0.00	0.00	0.00
Retained earnings	16,453	19,513	18,076	19,513	20,748	16,889	19,434	15.07	7.51	-0.41
Other items of equity	1,049	1,592	1,638	1,592	1,371	1,382	1,706	23.44	4.16	7.11
Total equity	**34,237**	**38,276**	**36,884**	**38,276**	**39,289**	**35,686**	**38,555**	**8.04**	**4.53**	**0.73**
TOTAL	**223,692**	**279,545**	**291,799**	**279,545**	**276,293**	**251,880**	**283,200**	**12.43**	**-2.95**	**1.31**

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

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SPS's P&L (Consolidated)

NT$Mn	Yearly Results		Quarterly Results							YTD Results		
	2023	2024	3Q24	4Q24	1Q25	2Q25	3Q25	QoQ(%)	YoY(%)	9M24	9M25	YoY(%)
Net interest income	395	886	263	297	295	265	340	28.33	29.15	589	900	52.81
Net fee income	8,238	11,056	2,930	2,766	2,388	2,388	3,279	37.28	11.91	8,290	8,056	-2.83
Gains (Losses) on sales of securities, net	4,776	7,659	842	523	-141	-1,127	3,849	441.63	357.32	7,136	2,581	-63.83
Dividend income	1,795	1,238	689	113	159	211	801	280.04	16.22	1,125	1,171	4.06
Gains (Losses) on warrant issued, net	9	331	-32	218	81	-65	48	173.66	247.63	112	64	-43.32
Gains (Losses) from futures transactions	-3,138	-2,603	1,402	18	521	2,315	472	-79.63	-66.36	-2,622	3,308	226.17
Gains (Losses) from options transactions	21	123	-3	18	-10	4	0	-97.17	103.80	105	-6	-105.60
Gains (Losses) from derivative instruments transactions	-1,382	-1,759	154	161	36	146	-999	-782.78	-748.27	-1,920	-817	57.43
Gains (Losses) from SBL transactions	-2,713	-1,896	-211	-38	1,387	-2,168	-4,592	-111.83	-2075.05	-1,858	-5,372	-189.14
Gains (Losses) from valuation of operating securities	2,466	-699	-1,917	-519	-1,731	1,435	1,963	36.84	202.38	-180	1,667	1028.00
Other operating income	293	744	16	225	187	-351	180	151.24	1003.78	520	15	-97.05
Non-operating income-net	1,545	1,894	464	505	535	470	493	5.08	6.28	1,389	1,498	7.88
Total net revenues	**12,306**	**16,974**	**4,597**	**4,287**	**3,706**	**3,524**	**5,834**	**65.57**	**26.91**	**12,687**	**13,064**	**2.97**
Operating expenses	-8,300	-10,201	-2,585	-2,687	-2,309	-2,407	-2,912	-20.95	-12.63	-7,514	-7,628	-1.51
loss on uncollectible accounts	1	-7	-6	-1	1	2	4	131.74	170.41	-6	7	211.64
Pre-tax income (loss)	**4,007**	**6,766**	**2,006**	**1,599**	**1,398**	**1,118**	**2,927**	**161.72**	**45.92**	**5,167**	**5,444**	**5.36**
Income tax benefit (expense)	-171	-935	-385	-296	-194	-217	-210	3.17	45.41	-638	-622	2.57
Net income (Loss)	**3,836**	**5,831**	**1,621**	**1,303**	**1,204**	**901**	**2,717**	**201.49**	**67.64**	**4,528**	**4,822**	**6.48**

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

Appendix 9/12

BSP's Loan Breakdown (Consolidated)

NT$Mn	Yearly Results		Quarterly Results							
Items	2023	2024	3Q24	4Q24	1Q25	2Q25	3Q25	QoQ(%)	YoY(%)	YTD(%)
Corporate loans										
Manufacturing	188,902	178,788	192,623	178,788	183,290	178,387	185,647	4.07	-3.62	3.84
Electronics Indusrty	49,733	38,937	49,102	38,937	38,633	38,943	39,419	1.22	-19.72	1.24
Raw Materials	56,053	56,337	59,801	56,337	60,166	57,098	62,700	9.81	4.85	11.29
Conventional industry	83,116	83,514	83,720	83,514	84,492	82,345	83,528	1.44	-0.23	0.02
FI & security house & insurance	78,401	111,064	108,070	111,064	111,909	97,688	99,355	1.71	-8.06	-10.54
Installment & leasing	23,002	22,579	23,485	22,579	25,470	23,728	26,439	11.42	12.58	17.10
Construction & real estate	150,448	198,589	187,906	198,589	202,320	197,546	193,515	-2.04	2.98	-2.56
Wholesales/retail	66,548	68,493	70,621	68,493	70,310	72,437	73,267	1.15	3.75	6.97
Service industry	79,163	96,835	94,197	96,835	112,508	111,837	122,321	9.37	29.86	26.32
Logistics and warehousiing	25,527	27,932	26,475	27,932	34,550	32,580	34,969	7.33	32.08	25.19
Hospitality	4,987	6,046	5,948	6,046	6,447	6,001	6,480	7.99	8.95	7.19
Other services	48,649	62,857	61,774	62,857	71,511	73,256	80,872	10.40	30.92	28.66
Energy and Water	109,123	135,644	130,056	135,644	143,758	141,053	146,559	3.90	12.69	8.05
State-owned company	22,493	36,717	36,558	36,717	35,940	17,017	9,561	-43.82	-73.85	-73.96
Others	23,347	25,494	26,769	25,494	27,130	26,610	26,644	0.13	-0.47	4.51
Factoring	10,708	9,375	6,639	9,375	7,183	5,771	6,158	6.70	-7.25	-34.31
Sub total	752,134	883,578	876,924	883,578	919,819	872,073	889,465	1.99	1.43	0.67
Individual loans										
Mortgage loans	643,077	686,185	683,728	686,185	694,939	706,196	718,008	1.67	5.01	4.64
Car loans	3,981	1,865	2,300	1,865	1,500	1,174	903	-23.12	-60.74	-51.60
Sub total	647,058	688,051	686,028	688,051	696,439	707,371	718,911	1.63	4.79	4.49
Consumer loans										
Unsecured loans and others	45,113	58,196	53,482	58,196	114,518	110,174	114,754	4.16	114.56	97.19
Credit card	7,106	7,217	7,375	7,217	7,100	7,173	8,267	15.24	12.10	14.55
Sub total	52,219	65,413	60,857	65,413	121,618	117,347	123,021	4.84	102.15	88.07
Total	1,451,411	1,637,041	1,623,809	1,637,041	1,737,876	1,696,791	1,731,397	2.04	6.63	5.76

Note: Loans portfolio includes non-accrual loans.

Appendix 10/12

BSP's Loan Asset Quality

NT$Mn	Yearly Results		Quarterly Results							YTD Results		
	2023	2024	3Q24	4Q24	1Q25	2Q25	3Q25	QoQ(%)	YoY(%)	9M24	9M25	YoY(%)
NPL												
90-days NPLs - beginning	1,457	1,426	1,867	2,057	3,839	3,992	3,897	-2.38	108.70	1,426	3,839	169.11
New NPL influx	1,282	3,900	703	1,651	1,002	2,076	1,794	-13.59	155.15	2,249	4,872	116.60
NPL recovery	664	1,486	310	688	349	1,373	409	-70.23	31.87	798	2,130	166.91
Write-offs	650	1,156	203	336	500	798	1,303	63.27	541.80	820	2,602	217.17
90-days NPLs - ending	**1,426**	**2,685**	**2,057**	**2,685**	**3,992**	**3,897**	**3,979**	**2.10**	**93.40**	**2,057**	**3,979**	**93.40**
Total reserves for loans	**19,264**	**22,219**	**21,441**	**22,219**	**25,314**	**23,943**	**23,861**	**-0.34**	**11.29**	**21,441**	**23,861**	**11.29**
Provisions for loan loss	**2,270**	**3,757**	**1,197**	**1,031**	**1,253**	**238**	**982**	**312.63**	**-17.96**	**2,726**	**2,473**	**-9.28**
Recovery - Loan	**385**	**444**	**94**	**89**	**168**	**184**	**153**	**-16.75**	**63.98**	**355**	**505**	**42.27**
NPL ratio	**0.10%**	**0.17%**	**0.13%**	**0.17%**	**0.23%**	**0.23%**	**0.23%**	**0.00%**	**0.10%**	**0.13%**	**0.23%**	**0.10%**
Coverage ratio	**1350.49%**	**827.65%**	**1042.17%**	**827.65%**	**634.11%**	**614.39%**	**599.69%**	**-14.70%**	**-442.48%**	**1042.17%**	**599.69%**	**-442.48%**

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

Appendix 11/12

BSP's Fee Breakdown (Consolidated)

NT$Mn	Yearly Results		Quarterly Results							YTD Results		
	2023	2024	3Q24	4Q24	1Q25	2Q25	3Q25	QoQ(%)	YoY(%)	9M24	9M25	YoY(%)
Wealth management	**4,201**	**5,832**	**1,515**	**885**	**2,758**	**1,385**	**1,689**	**21.97**	**11.49**	**4,947**	**5,832**	**17.90**
Mutual funds*	1,785	2,661	755	486	840	488	780	59.95	3.41	2,176	2,109	-3.07
Trust & custodian bank	618	770	195	199	194	190	190	-0.32	-2.72	572	574	0.43
Life insurance	1,743	2,339	550	184	1,713	691	705	2.04	28.24	2,155	3,109	44.25
Property insurance	55	61	15	16	11	16	14	-11.00	-10.57	45	41	-8.75
Loan fees	**2,214**	**2,714**	**583**	**275**	**1,109**	**781**	**576**	**-26.33**	**-1.23**	**2,439**	**2,466**	**1.10**
Corporate loans	1,893	2,380	495	197	1,036	702	491	-30.03	-0.75	2,183	2,229	2.08
Individual & consumer loans	229	248	66	57	51	60	63	4.89	-4.28	191	174	-8.86
Factoring & A/R financing	92	86	22	21	23	19	21	11.15	-2.78	65	63	-2.50
Credit card	**2**	**-26**	**-8**	**4**	**28**	**68**	**33**	**-51.22**	**501.17**	**-29**	**130**	**542.22**
Others	**542**	**672**	**186**	**104**	**309**	**228**	**168**	**-26.29**	**-9.64**	**568**	**706**	**24.15**
Import & export service	341	295	71	69	76	77	75	-1.98	5.74	226	228	0.90
Guarantees & acceptances	184	181	46	49	50	48	49	3.45	7.24	132	148	11.98
Others	18	196	69	-14	182	104	44	-57.87	-37	210	330	56.77
Total fee income	**6,960**	**9,193**	**2,276**	**1,267**	**4,205**	**2,463**	**2,467**	**0.14**	**8.38**	**7,925**	**9,134**	**15.26**

* : including overseas bonds

Appendix 12/12

BSP's Credit Card Business

NT$Mn	Yearly Results		Quarterly Results							YTD Results		
	2023	2024	3Q24	4Q24	1Q25	2Q25	3Q25	QoQ(%)	YoY(%)	9M24	9M25	YoY(%)
Credit card business												
Cards in force(thousand)	2,208	2,239	2,153	2,239	2,354	2,398	2,446	2.00%	13.64%	2,153	2,446	13.64%
Active cards(thousand)	1,259	1,346	1,267	1,346	1,484	1,504	1,529	1.67%	20.71%	1,267	1,529	20.71%
Account receivables	20,219	21,501	20,509	21,501	22,061	22,720	25,212	10.97%	22.93%	20,509	25,212	22.93%
Revolving balance	3,794	3,712	3,651	3,712	3,681	3,672	3,750	2.12%	2.72%	3,651	3,750	2.72%
Total consumption	136,220	148,685	36,486	39,643	42,038	42,481	49,079	15.53%	34.51%	109,043	133,599	22.52%
Avg spending per card(NT$)	109,360	116,822	28,834	30,375	28,971	28,314	32,170	13.62%	11.57%	86,408	88,300	2.19%
Asset quality												
NPL ratio(90-day past due)	0.12%	0.16%	0.14%	0.16%	0.15%	0.14%	0.14%	0.00%	0.00%	0.14%	0.14%	0.00%
Coverage ratio	572.61%	424.28%	506.64%	424.28%	423.32%	439.48%	421.00%	-18.48%	-85.64%	506.64%	421.00%	-85.64%
Write-offs	184	240	69	57	58	57	57	0.47%	-18.06%	183	171	-6.33%
Net charge off ratio	-0.10%	-0.01%	-0.06%	-0.01%	-0.14%	-0.30%	-0.21%	0.09%	-0.15%	-0.06%	-0.21%	-0.15%