

永豐金控法人說明會

2025年第四季

2026/03/10

免責聲明

本簡報可能包含前瞻性陳述。2025年之財務數據為初步核算數據。除歷史事實陳述外，任何涉及永豐金融控股股份有限公司（下稱「永豐金控」）預期或預估未來可能或將會發生之活動、事件或發展的陳述（包含但不限於預測、目標、估計和業務計畫），均屬前瞻性陳述。由於各種因素和不確定性，永豐金控的實際結果或發展可能與該等前瞻性陳述所明示者有重大差異，該等因素和不確定性包括但不限於：價格波動、實際需求、匯率波動、市場份額、競爭、法律、金融及監管框架的變動、國際經濟與金融市場狀況、政治風險、成本估算以及其他超出本公司可控制範圍的風險和因素。此外，永豐金控係就本日情況提出前瞻性陳述，且並無義務對該等陳述進行更新。

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營運摘要

2025 年淨收益與稅後淨利續創歷史同期新高，ROE 達 11.50%

新台幣百萬元	4Q25	QoQ	YoY	12M25	YoY
淨收益	18,938	-4.9%	31.2%	74,387	15.5%
稅後淨利	5,961	-24.9%	57.7%	26,502	19.2%

利息淨收益增長反映美元降息與併購的影響，而淨手收受惠於財管業務成長

新台幣百萬元	4Q25	QoQ	YoY	12M25	YoY
利息淨收益	11,522	21.6%	66.1%	38,299	48.5%
手續費淨收益	5,516	-1.9%	41.7%	22,338	13.5%
其他淨收益	1,900	-60.5%	-47.3%	13,750	-27.4%

透過併購與有機成長，總資產年成長高達 21%，而資本水準維持穩健

- 永豐金控 4Q 總資產規模 NT\$3.71 兆元，QoQ +14.8%；YoY +20.8%
- 永豐銀行 4Q 合併放款規模 NT\$1.75 兆元，QoQ +1.3%；YoY +7.1%
- 永豐金控 4Q 資本適足率134%；永豐銀行合併CET1 ratio 11.4%、資本適足率為15.2%

榮耀與肯定

永豐金控暨子公司4Q25共榮獲170個獎項（2025累計獲頒297個獎），其中包含：

- 金控榮獲《台灣併購與私募股權協會》2025台灣併購金鑫獎「年度最具代表性併購獎」
- 金控榮獲《天下雜誌》2025年天下永續公民獎「大型企業金融業組第六名」
- 金控榮獲《財資雜誌（The Asset）》The Asset Corporate Sustainability Leadership Awards「白金獎（Platinum Award）」
- 銀行連續10年榮獲《經濟部能源署》「光鐸獎 - 優良金融服務獎」
- 銀行榮獲《今周刊》第19屆財管銀行暨證券評鑑「最佳永續發展獎」、「最佳財富管理券商獎特優」、「最佳客戶滿意獎第二名」、「最佳客戶信任獎第三名」
- 證券榮獲《今周刊》第19屆財管銀行暨證券評鑑「最佳智能理財獎第一名」、「最佳財富管理券商獎特優」《金融監督管理委員會》「第二屆永續金融評鑑 - 證券業排名前25%名單」

財務摘要：永豐金控¹

新台幣百萬元	2022	2023	2024	2025	YoY	4Q25	3Q25	QoQ
利息淨收益	26,903	24,444	25,792	38,299	48.5%	11,522	9,473	21.6%
手續費淨收益	13,879	14,750	19,686	22,338	13.5%	5,516	5,620	-1.9%
其他淨收益	6,463	14,707	18,946	13,750	-27.4%	1,900	4,813	-60.5%
淨收益	47,246	53,901	64,423	74,387	15.5%	18,938	19,906	-4.9%
營業費用	-25,397	-28,526	-32,558	-38,709	-18.9%	-10,332	-9,819	-5.2%
成本收入比	54%	53%	51%	52%	1%	55%	49%	5%
提存前稅前淨利	21,849	25,375	31,865	35,678	12.0%	8,606	10,086	-14.7%
呆帳費用	-2,444	-2,304	-4,571	-3,719	18.6%	-1,646	-966	-70.4%
稅後淨利	15,961	19,764	22,229	26,502	19.2%	5,961	7,938	-24.9%
資產報酬率	0.64%	0.74%	0.76%	0.78%	0.02%	0.68%	1.00%	-0.32%
股東權益報酬率	10.08%	11.55%	11.29%	11.50%	0.21%	10.02%	14.90%	-4.88%
每股盈餘(元) ²	1.30	1.53	1.69	1.97	0.28	0.44	0.61	-0.17
每股淨值(元) ²	13.53	15.22	16.19	17.62	1.43	17.62	16.53	1.09
流通在外股數(百萬股)	11,384	12,376	12,686	14,492	14.2%	14,492	13,117	10.5%
總資產	2,588,763	2,771,492	3,068,775	3,707,765	20.8%	3,707,765	3,229,802	14.8%
總權益	154,019	188,336	205,383	255,424	24.4%	255,424	216,780	17.8%
總資產 / 總權益 (x)	16.81	14.72	14.94	14.52	-0.43	14.52	14.90	-0.38
資本適足率	122%	134%	130%	134%	5%	134%	136%	-2%
雙重槓桿比率	113%	113%	112%	120%	8%	120%	111%	9%

註：1. 財務數字是以合併財務報表為基礎；2. 每股盈餘已依股票股利追溯調整，但每股淨值則維持未調整。

財務摘要：永豐銀行¹

新台幣百萬元	2022	2023	2024	2025	YoY	4Q25	3Q25	QoQ
利息淨收益	25,267	22,830	23,995	34,406	43.4%	9,503	8,805	7.9%
淨利差	1.19%	0.98%	0.96%	1.27%	0.31%	1.36%	1.30%	0.06%
手續費淨收益	6,990	6,960	9,193	10,638	15.7%	1,503	2,467	-39.1%
其他淨收益	4,515	10,595	12,854	7,528	-41.4%	554	2,189	-74.7%
淨收益	36,773	40,384	46,042	52,572	14.2%	11,561	13,461	-14.1%
營業費用	-16,974	-19,069	-21,040	-25,892	-23.1%	-6,164	-6,564	6.1%
成本收入比	46%	47%	46%	49%	4%	53%	49%	5%
提存前稅前淨利	19,799	21,315	25,001	26,680	6.7%	5,397	6,897	-21.8%
呆帳費用	-2,426	-2,000	-3,709	-3,013	18.8%	-1,327	-897	-48.0%
稅後淨利	14,713	16,066	17,417	19,462	11.7%	3,334	4,992	-33.2%
資產報酬率	0.64%	0.65%	0.66%	0.68%	0.02%	0.45%	0.69%	-0.24%
股東權益報酬率	10.47%	10.34%	9.73%	10.12%	0.39%	6.69%	10.32%	-3.63%
總資產	2,403,440	2,531,382	2,771,059	2,986,417	7.8%	2,986,417	2,899,017	3.0%
總權益	137,861	172,832	185,083	199,505	7.8%	199,505	195,640	2.0%
總資產 / 總權益 (x)	17.43	14.65	14.97	14.97	0.00	14.97	14.82	0.15
總放款 ²	1,353,466	1,450,468	1,634,939	1,751,476	7.1%	1,751,476	1,729,061	1.3%
總存款	2,014,543	2,032,597	2,285,756	2,448,968	7.1%	2,448,968	2,420,821	1.2%
放存比	67.18%	71.36%	71.53%	71.52%	-0.01%	71.52%	71.42%	0.09%
逾放比率	0.11%	0.10%	0.17%	0.19%	0.02%	0.19%	0.23%	-0.04%
備抵呆帳覆蓋率	1208%	1350%	828%	769%	-59%	769%	600%	169%
放款覆蓋率	1.33%	1.36%	1.39%	1.47%	個體 0.08%	1.45%	3Q個體 1.39%	0.06%
普通股權益比率	9.35%	11.23%	10.71%	11.41%	12.16% 0.70%	11.41%	12.00% 11.33%	0.08%
第一類資本比率	11.16%	12.99%	12.26%	13.00%	13.82% 0.74%	13.00%	13.68% 12.93%	0.07%
資本適足率	13.80%	15.61%	14.54%	15.24%	16.12% 0.70%	15.24%	15.91% 15.11%	0.13%

註：1. 財務數字是以合併財務報表為基礎；2. 貸款餘額包含信用卡循環餘額與應收帳款承購，但不包含不計息貸款。

財務摘要：京城銀行

新台幣百萬元	2022	2023	2024	2025	YoY	4Q25	3Q25	QoQ
利息淨收益	5,557	5,211	5,399	6,082	12.6%	1,472	1,427	3.1%
淨利差	1.85%	1.62%	1.72%	1.98%	0.26%	1.90%	1.87%	0.03%
手續費淨收益	2,161	2,169	2,740	1,982	-27.7%	486	479	1.6%
其他淨收益	-2,718	2,218	910	360	-60.5%	113	460	-75.4%
淨收益	5,000	9,598	9,049	8,424	-6.9%	2,071	2,366	-12.5%
營業費用	-2,058	-2,337	-2,323	-2,966	-27.7%	-585	-640	8.6%
成本收入比	41%	24%	26%	35%	10%	28%	27%	1%
提存前稅前淨利	2,942	7,261	6,727	5,458	-18.9%	1,487	1,727	-13.9%
呆帳費用	-72	-9	-280	452	261.6%	-219	-605	63.8%
稅後淨利	2,210	6,207	5,024	3,791	-24.5%	1,218	999	21.9%
資產報酬率	0.63%	1.67%	1.33%	1.02%	-0.31%	1.35%	1.12%	0.23%
股東權益報酬率	4.84%	13.42%	9.59%	6.94%	-2.65%	8.50%	6.81%	1.69%
總資產	370,400	372,712	380,215	362,927	-4.5%	362,927	360,225	0.8%
總權益	42,417	50,115	54,626	54,641	0.0%	54,641	59,955	-8.9%
總資產 / 總權益 (x)	8.73	7.44	6.96	6.64	-0.32	6.64	6.01	0.63
總放款	245,875	233,672	243,091	228,156	-6.1%	228,156	225,971	1.0%
總存款	284,192	297,829	297,492	291,490	-2.0%	291,490	282,361	3.2%
放存比	86.52%	78.46%	81.71%	78.27%	-3.44%	78.27%	80.03%	-1.76%
逾放比率	0.02%	0.02%	0.02%	0.02%	0.00%	0.02%	0.02%	0.00%
備抵呆帳覆蓋率	8870%	7571%	6871%	6144%	-727%	6144%	8643%	-2498%
放款覆蓋率	1.45%	1.55%	1.30%	1.38%	0.07%	1.38%	1.62%	-0.24%
普通股權益比率	13.19%	15.84%	16.58%	19.90%	3.32%	19.90%	20.36%	-0.46%
第一類資本比率	13.19%	15.84%	16.58%	19.90%	3.32%	19.90%	20.36%	-0.46%
資本適足率	14.33%	17.00%	17.67%	21.07%	3.40%	21.07%	21.49%	-0.42%

註：財務數字是以個體財務報表為基礎。

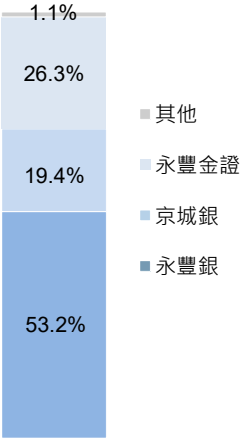
財務摘要：永豐金證券

新台幣百萬元	2022	2023	2024	2025	YoY	4Q25	3Q25	QoQ
經常性淨收益	8,841	9,379	13,027	13,783	5.8%	4,110	4,104	0.1%
利息淨收益	1,003	395	886	1,204	36.0%	304	340	-10.6%
手續費淨收益	7,285	8,238	11,056	11,701	5.8%	3,646	3,278	11.2%
其他經常性淨收益	553	745	1,085	878	-19.1%	160	486	-67.1%
資本利得	90	1,382	2,056	2,453	19.3%	581	1,238	-53.0%
其他淨收益	596	1,545	1,892	1,911	1.0%	391	493	-20.7%
淨收益	9,527	12,306	16,974	18,147	6.9%	5,082	5,835	-12.9%
營業費用	-7,417	-8,300	-10,201	-10,798	-5.8%	-3,170	-2,912	-8.8%
成本收入比	78%	67%	60%	60%	-1%	62%	50%	12%
稅後淨利	1,582	3,836	5,831	6,471	11.0%	1,649	2,717	-39.3%
資產報酬率	0.86%	1.95%	2.32%	2.15%	-0.17%	2.16%	4.03%	-1.87%
股東權益報酬率	5.08%	12.02%	16.08%	16.49%	0.41%	16.62%	29.04%	-12.42%
總資產	170,272	223,692	279,545	323,588	15.8%	323,588	282,835	14.4%
權益	29,608	34,237	38,276	40,214	5.1%	40,214	38,555	4.3%
總資產 / 總權益 (x)	5.75	6.53	7.30	8.05	0.74	8.05	7.34	0.71
資本適足率	388%	338%	372%	359%	-13%	359%	350%	9%
個體經紀業務市占率	4.84%	4.80%	4.78%	4.91%	0.14%	4.99%	5.04%	-0.04%
個體平均融資餘額	18,215	18,013	28,253	26,396	-6.6%	29,966	23,970	25.0%
個體平均融資餘額市占率	6.51%	6.58%	6.99%	7.11%	0.12%	7.15%	7.04%	0.11%

註：財務數字是以合併財務報表為基礎。

金控各子公司獲利貢獻

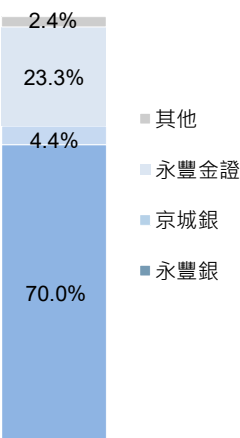
長投收益佔比



4Q25

新台幣百萬元

	永豐銀	京城銀	永豐金證	其他	長投收益合計	金控淨支出	金控稅後淨利
(+/-)	-1,658	1,218	-1,067	-285	-1,792	-185	-1,977
QoQ	-33%	-	-39%	-80%	-22%	-145%	-25%



2025

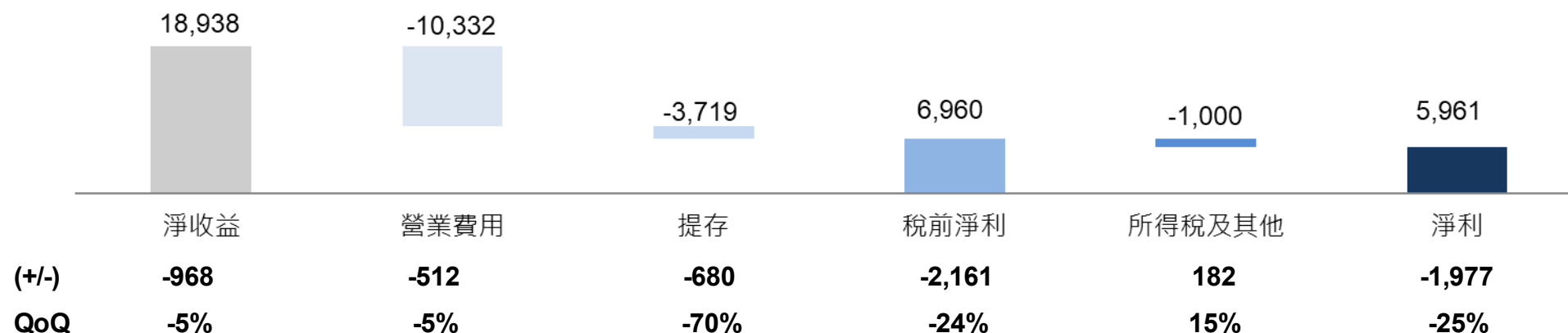
	永豐銀	京城銀	永豐金證	其他	長投收益合計	金控淨支出	金控稅後淨利
(+/-)	2,043	1,218	641	539	4,441	-168	4,273
YoY	12%	-	11%	408%	19%	-14%	19%

註：1. 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；2. (+/-)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

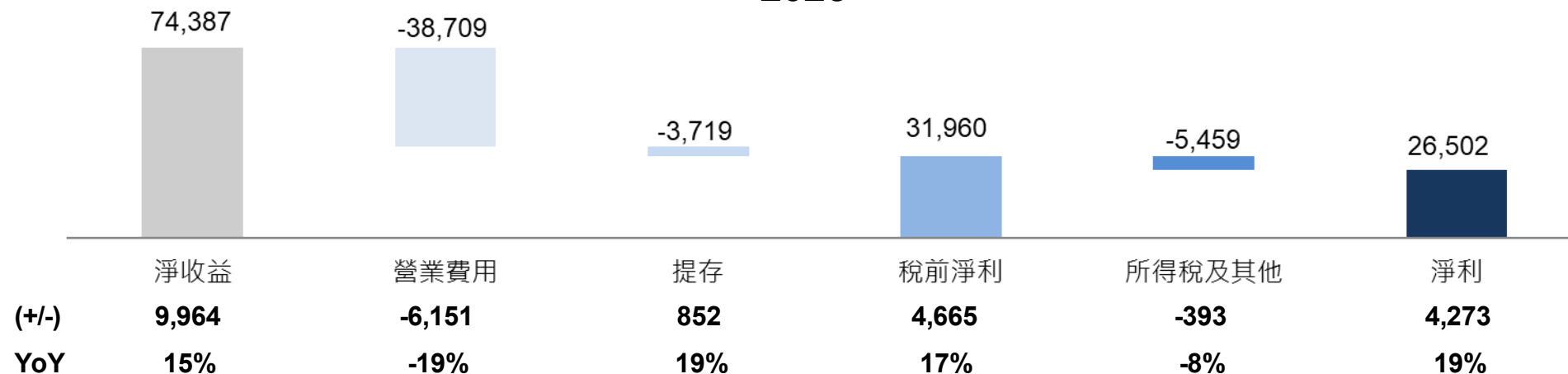
金控獲利變動分析

新台幣百萬元

4Q25



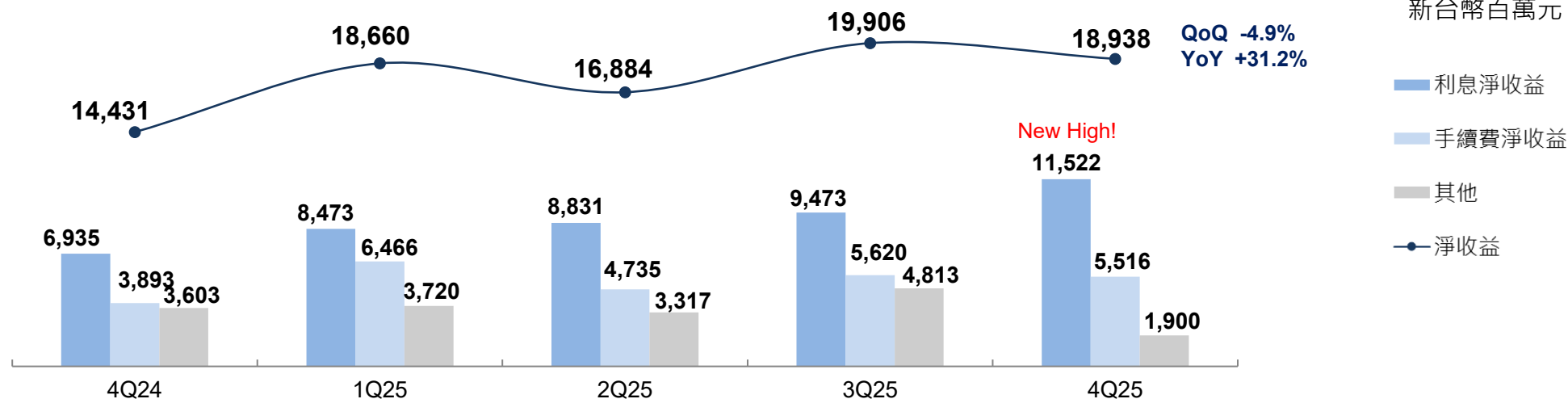
2025



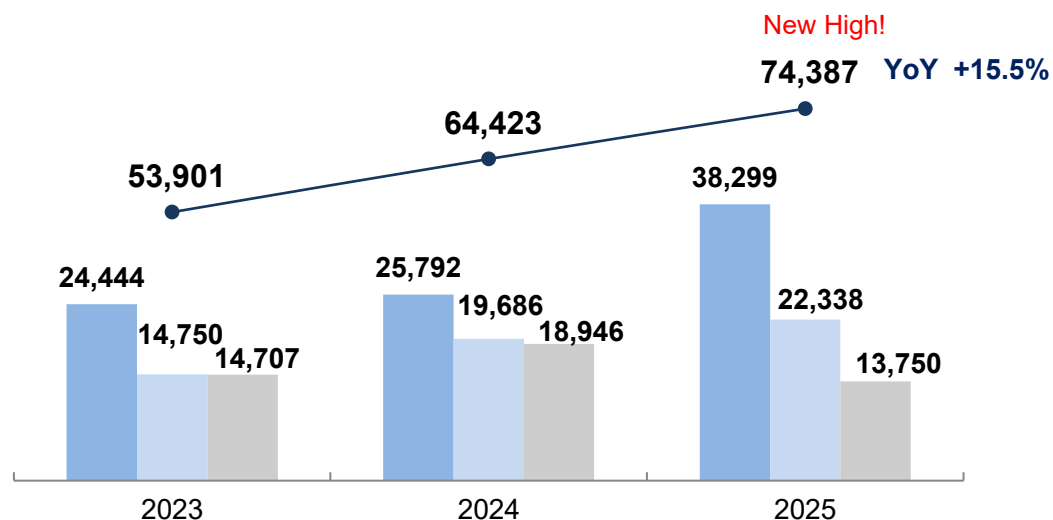
註：1. 所有財務數字是以合併財務報表為基礎；2. (+/-)均為本期減前期，正數與正變動率為對損益有正影響，反之亦然。

金控淨收益趨勢

季度趨勢



年度趨勢



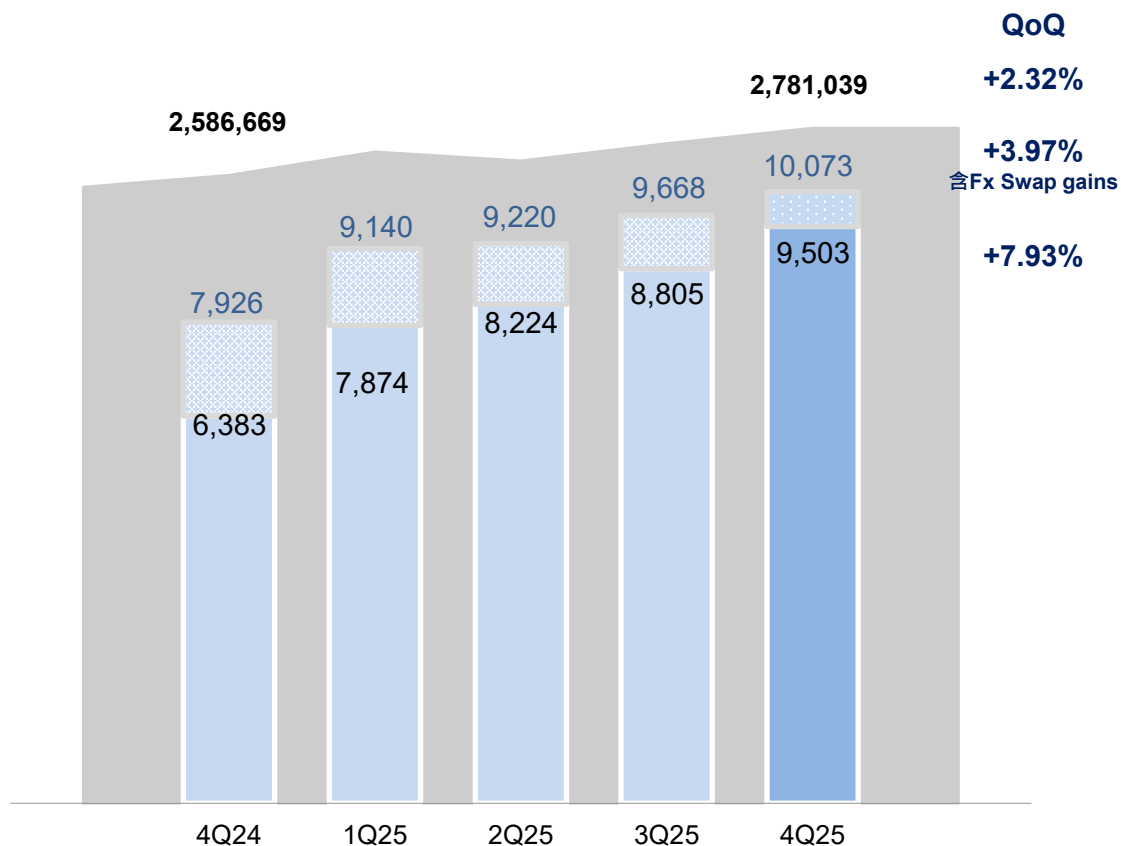
註：財務數字都是以合併財務報表為基礎。

銀行淨利差與存放利差

新台幣百萬元

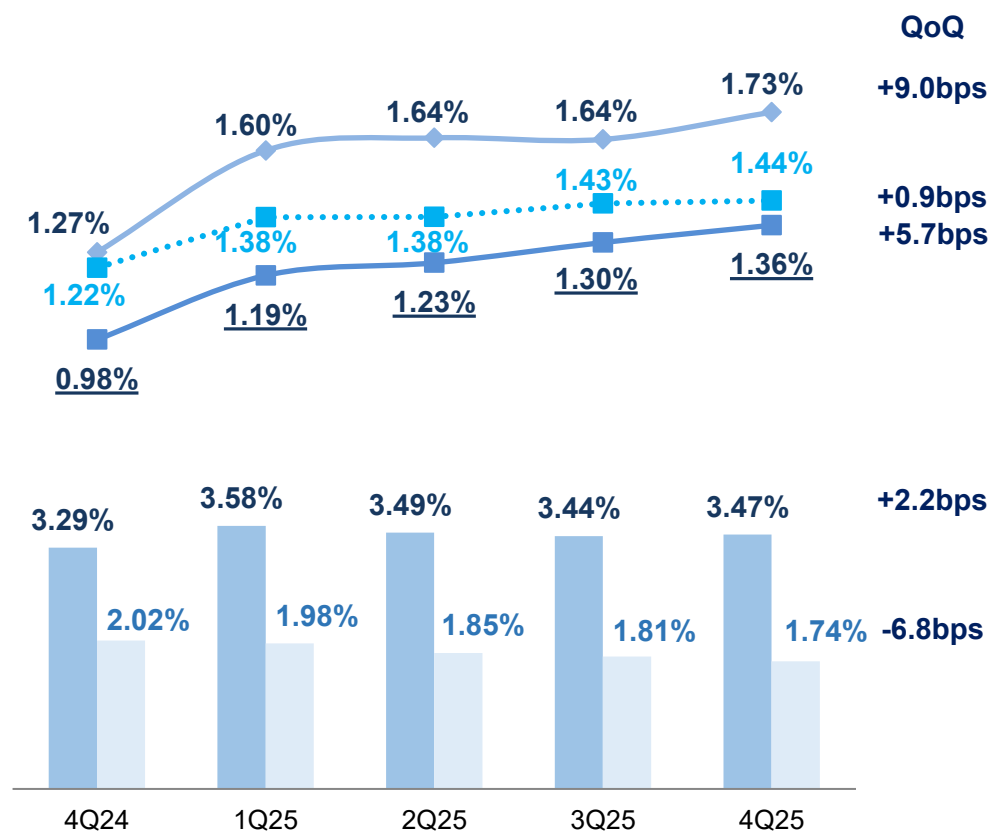
永豐銀行：孳息資產與利息淨收益

■ Interest earning assets ■ FX Swap gains ■ NII



永豐銀行：淨利差與存放利差

■ Loan ■ Deposit ◆ Spread ■ NIM ◆ NIM(含Fx Swap gains)

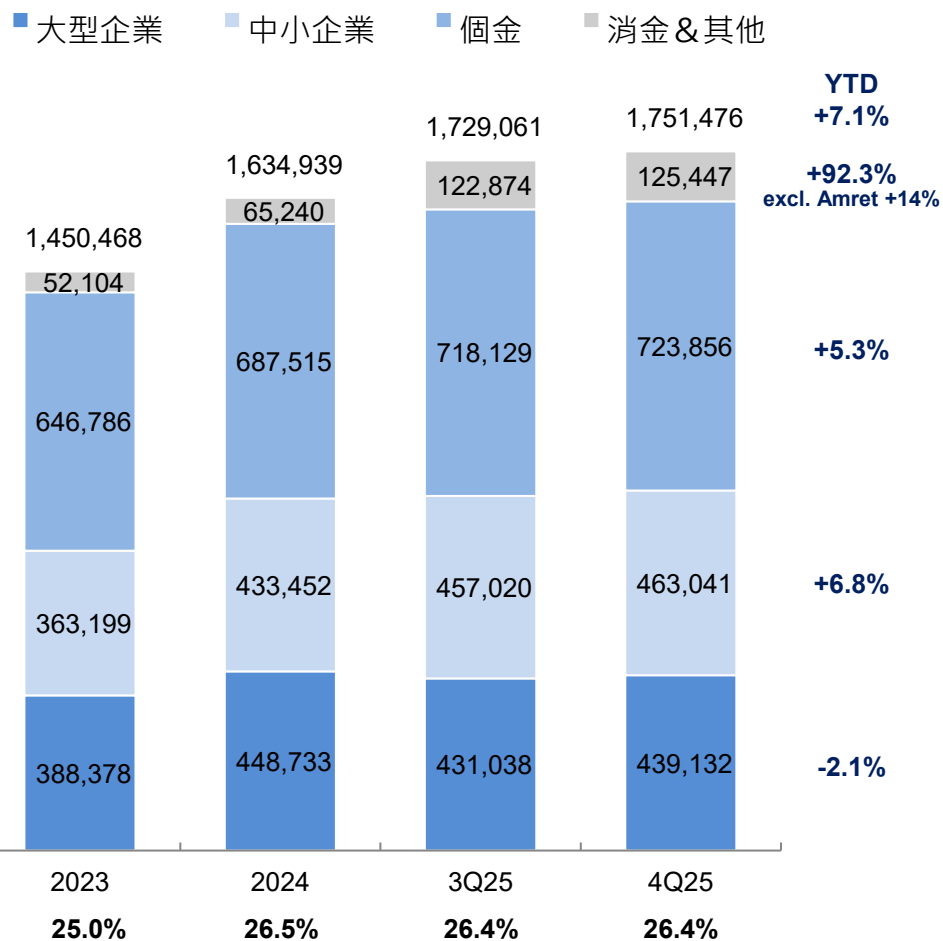


註：財務數字都是以合併財務報表為基礎。

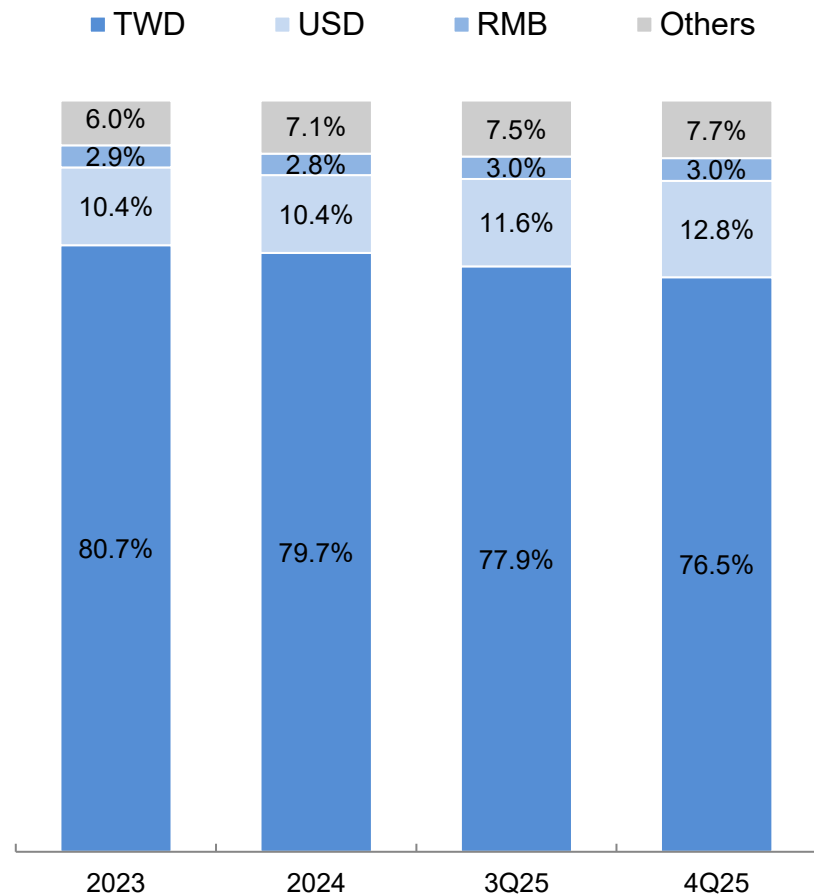
銀行放款結構¹

新台幣百萬元

永豐銀行：放款結構（客群別）



永豐銀行：放款結構（幣別）

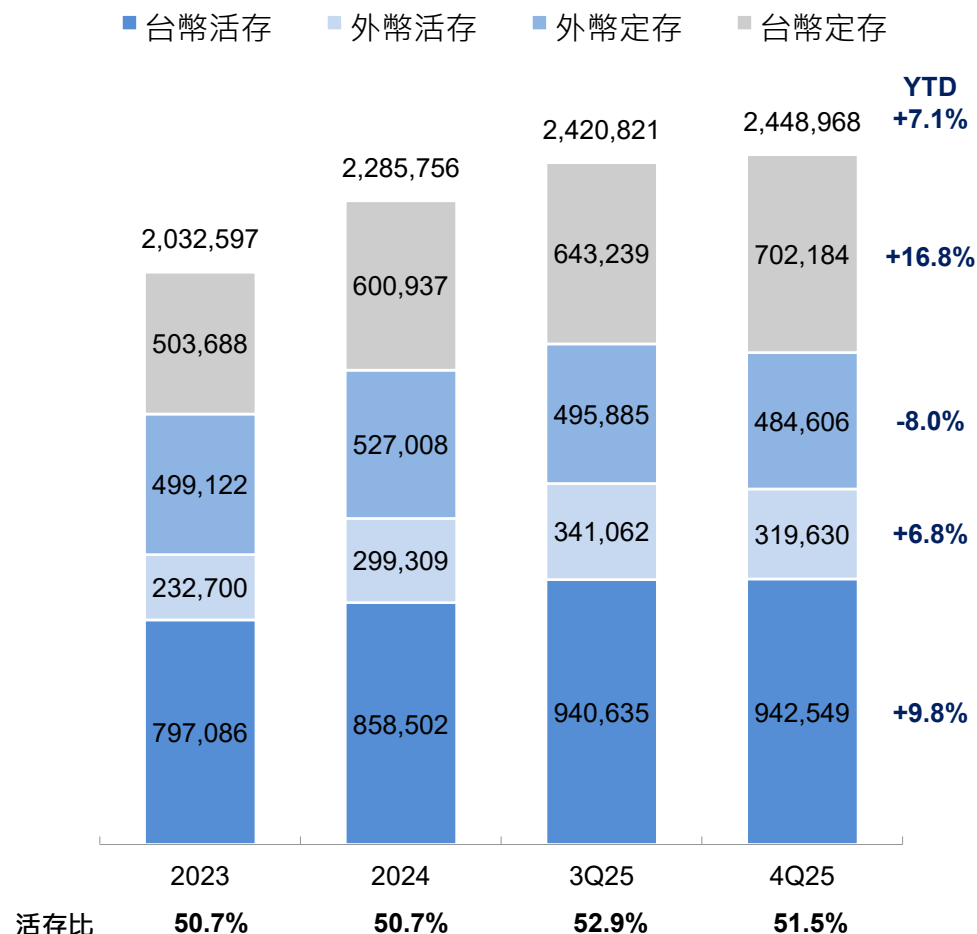


註：1. 財務數字是以合併財務報表為基礎；2. 放款餘額包含信用卡循環餘額與應收帳款承購，但不包含不計息放款。

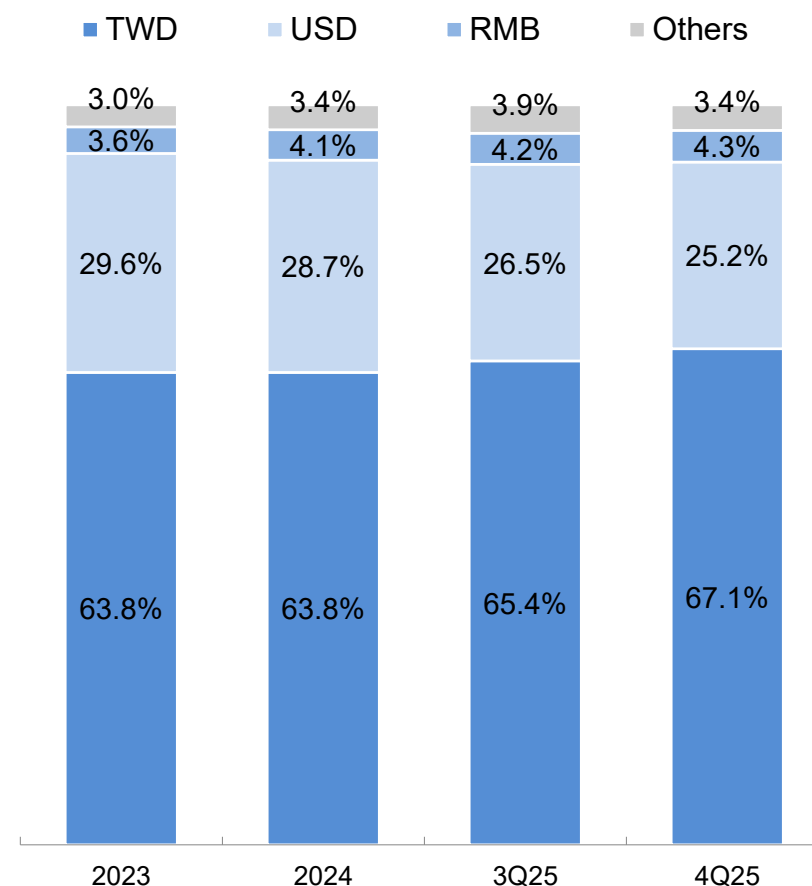
銀行存款結構

新台幣百萬元

永豐銀行：存款結構（產品別）



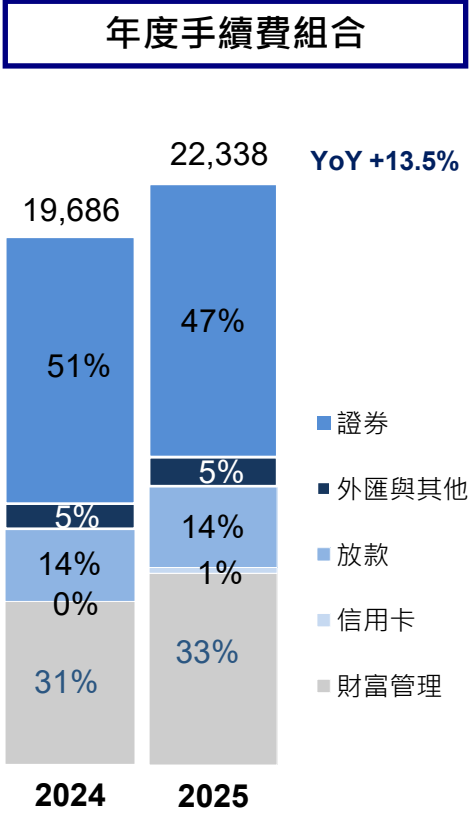
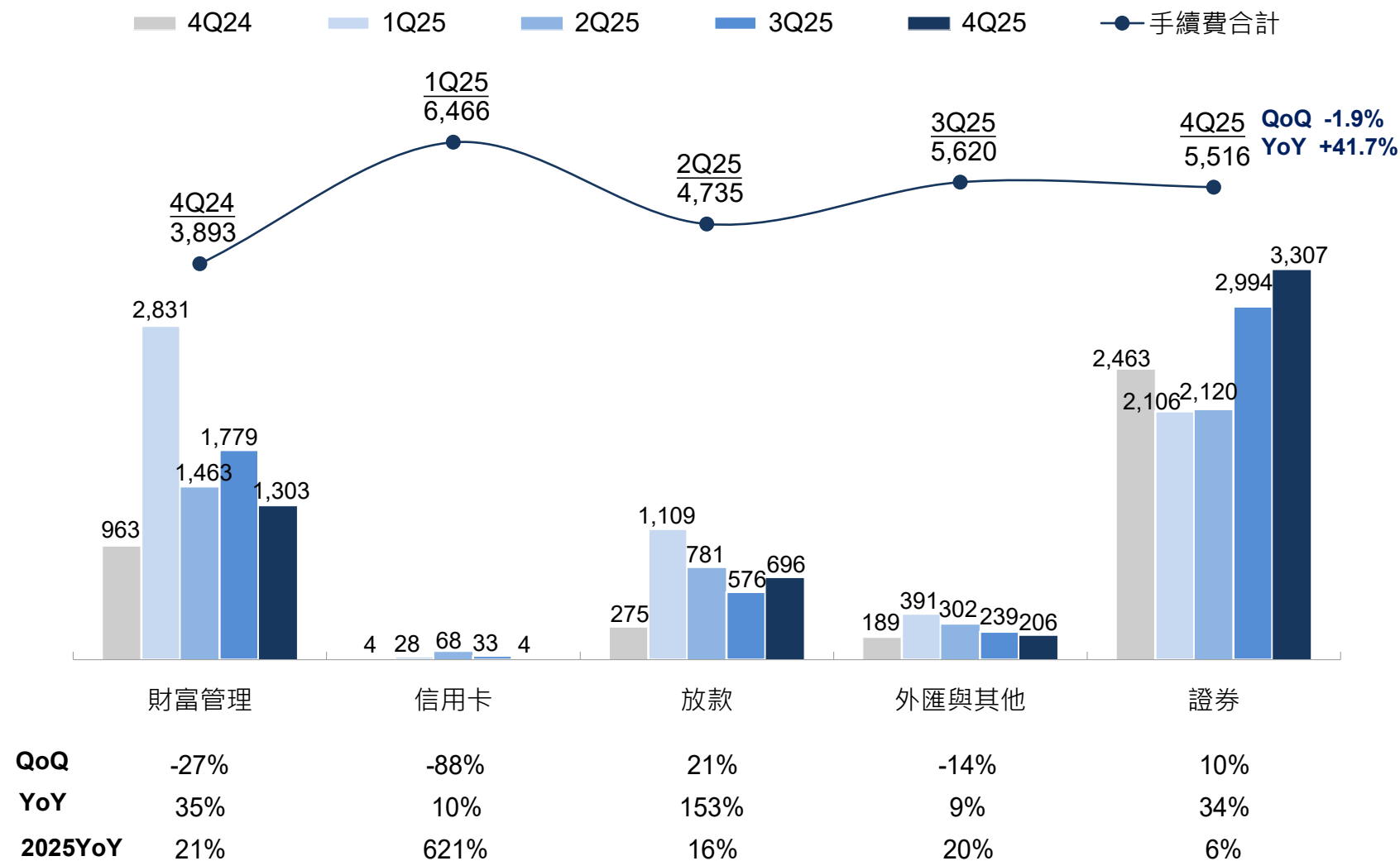
永豐銀行：存款結構（幣別）



註：財務數字都是以合併財務報表為基礎。

金控手續費收入

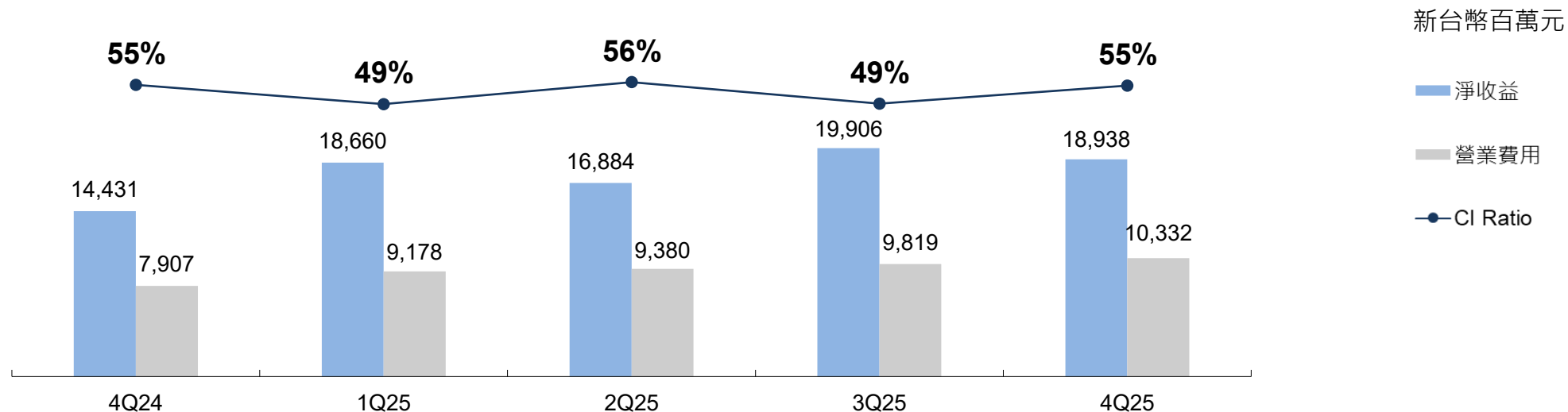
新台幣百萬元



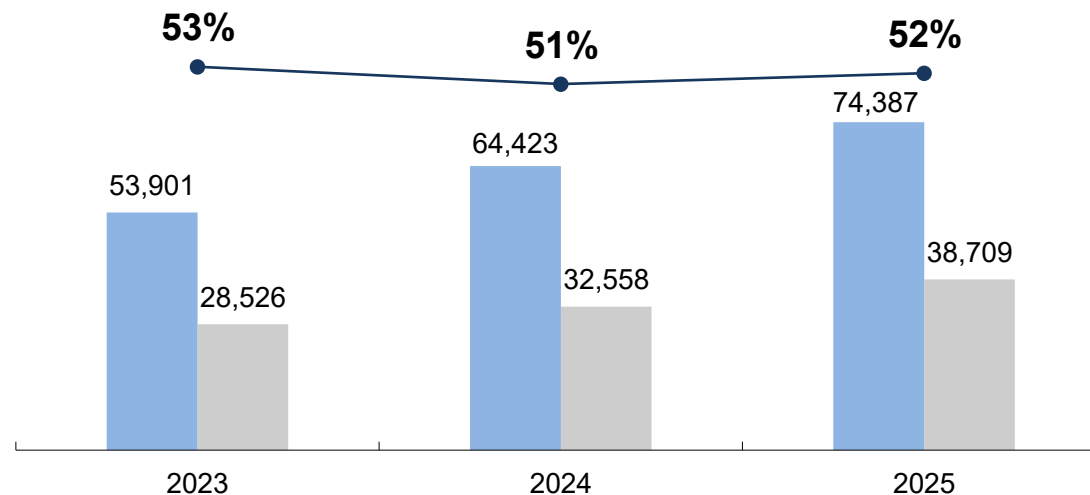
註：財務數字都是以合併財務報表為基礎。

金控營業費用

季度趨勢



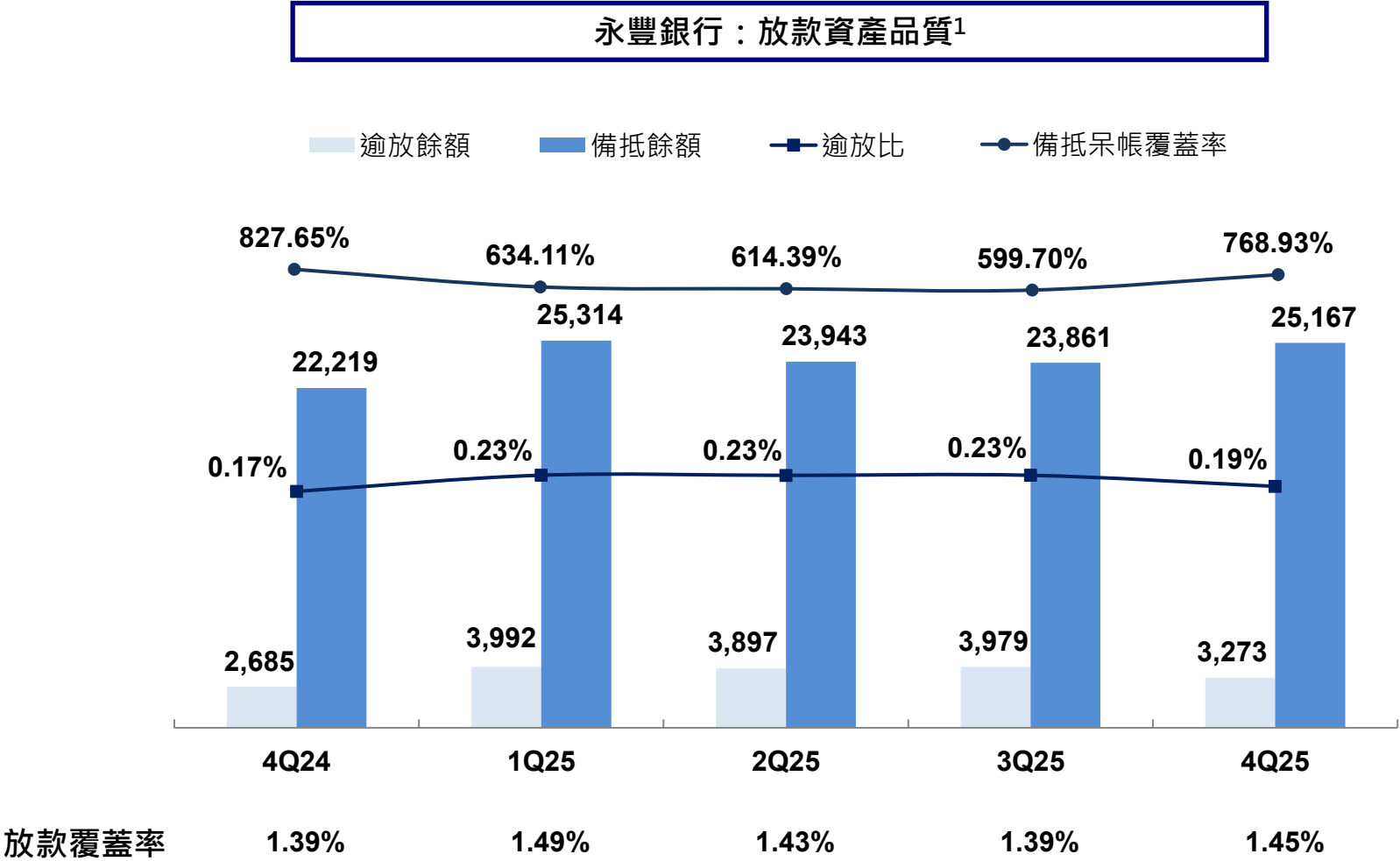
年度趨勢



註：財務數字是以合併財務報表為基礎。

銀行放款資產品質

新台幣百萬元



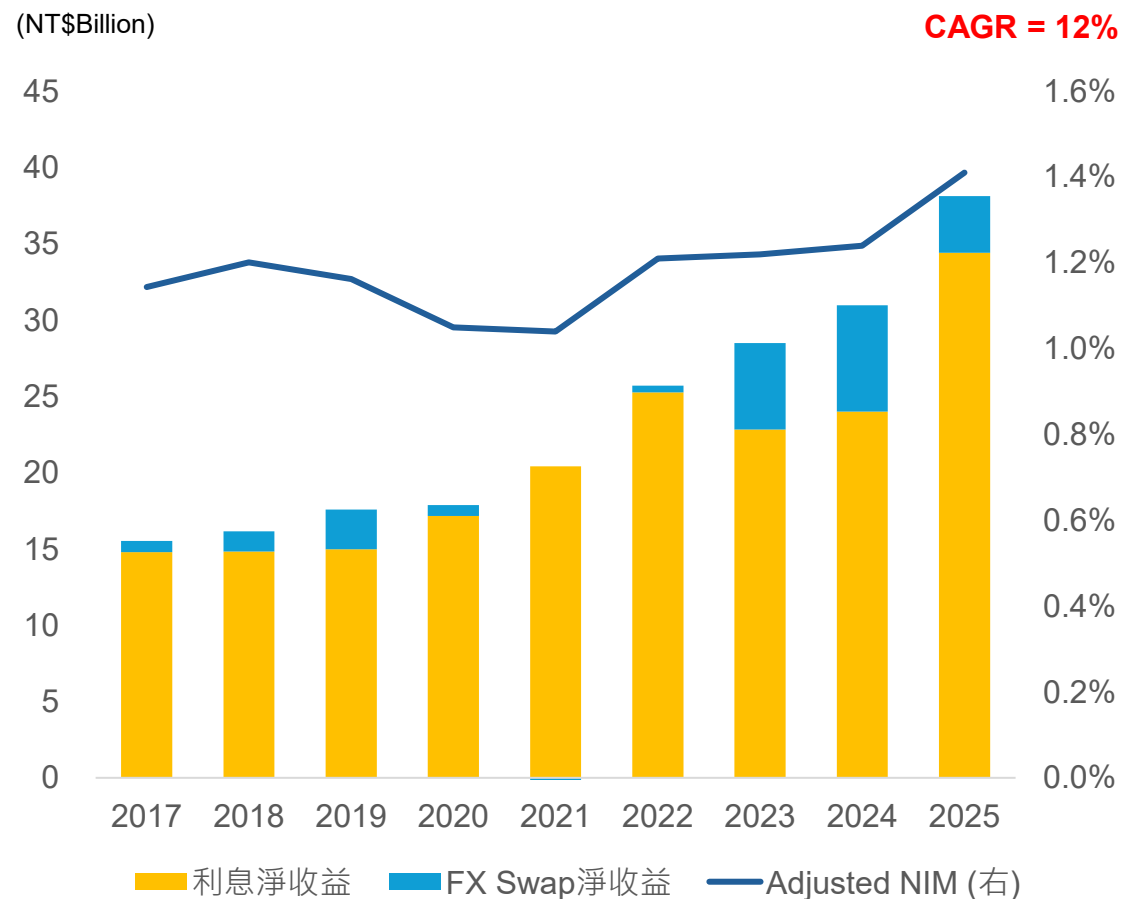
註：1. 財務數字是以金管會定義與合併財務報表為基礎；2. 不包含信用卡循環餘額與應收帳款承購。

提升ROE的五大策略

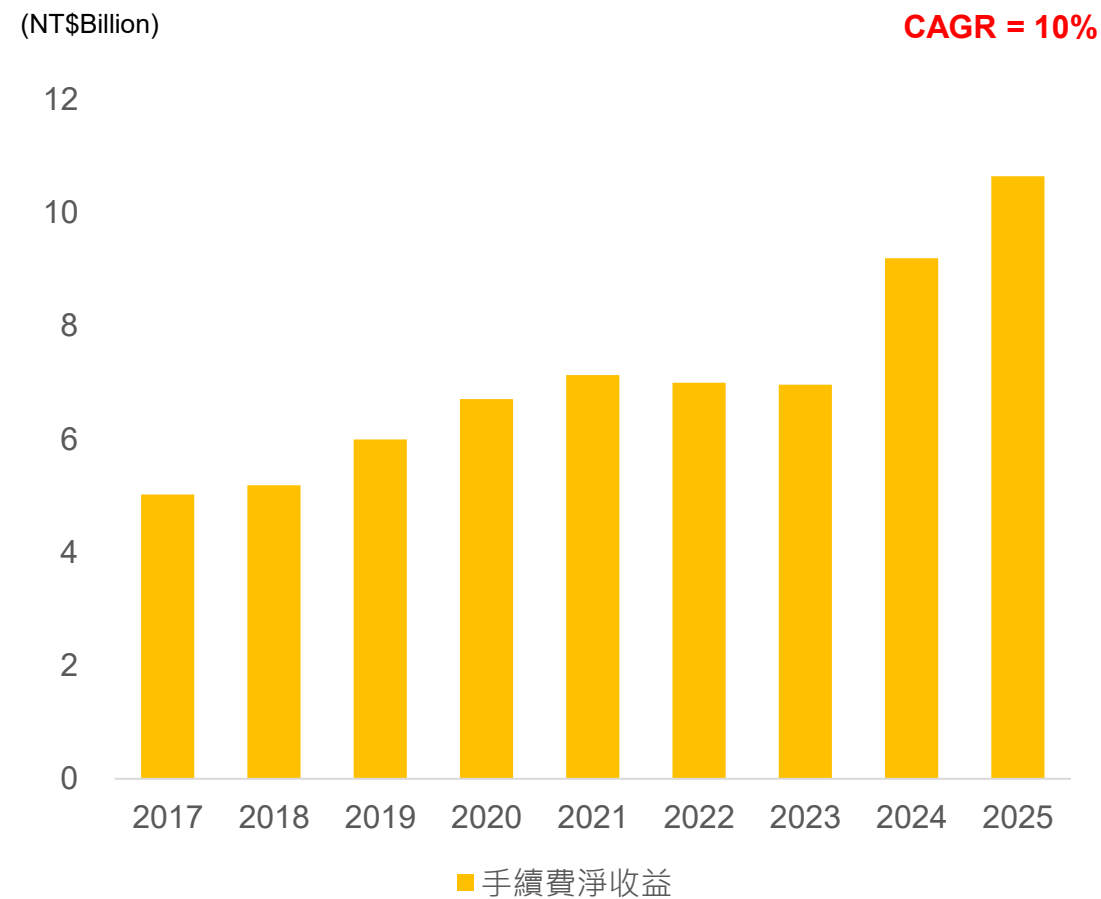


S1：以RoRWA準則 追求資本效率

利息淨收益 & NIM¹



手續費淨收益

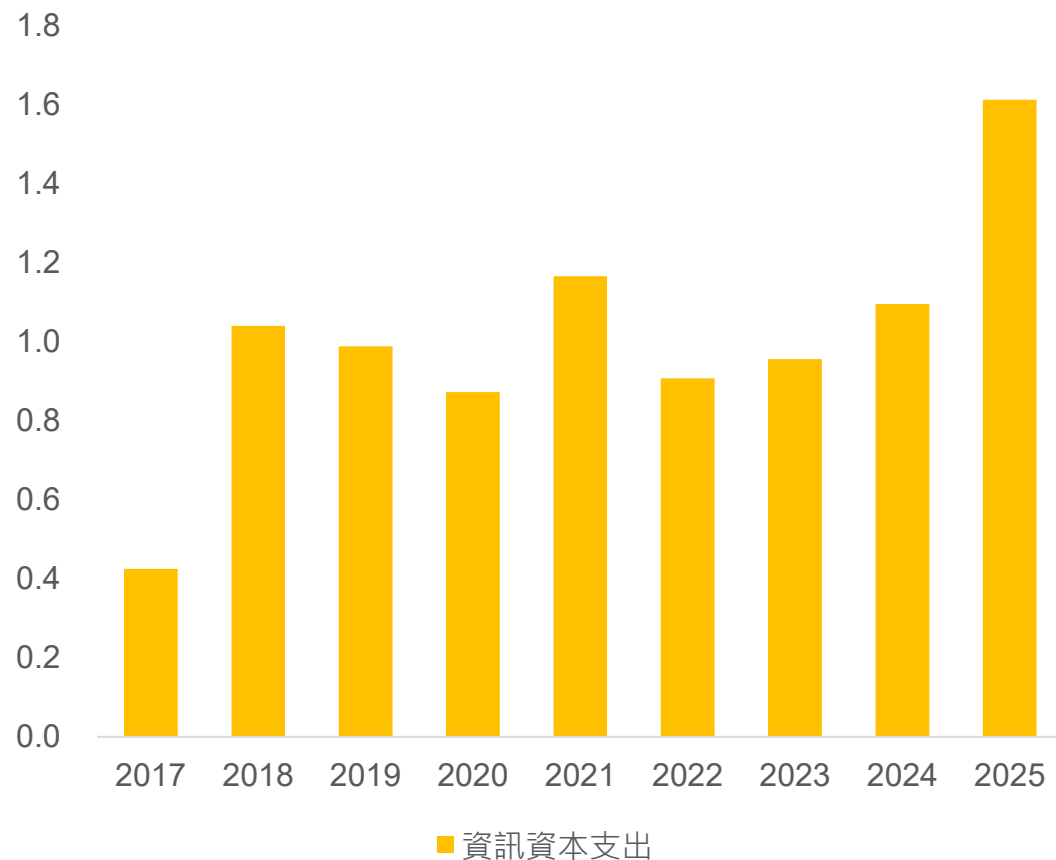


註：1. 此處數據僅為永豐銀行合併財報數。

S2：投資科技賦能 提升組織效能

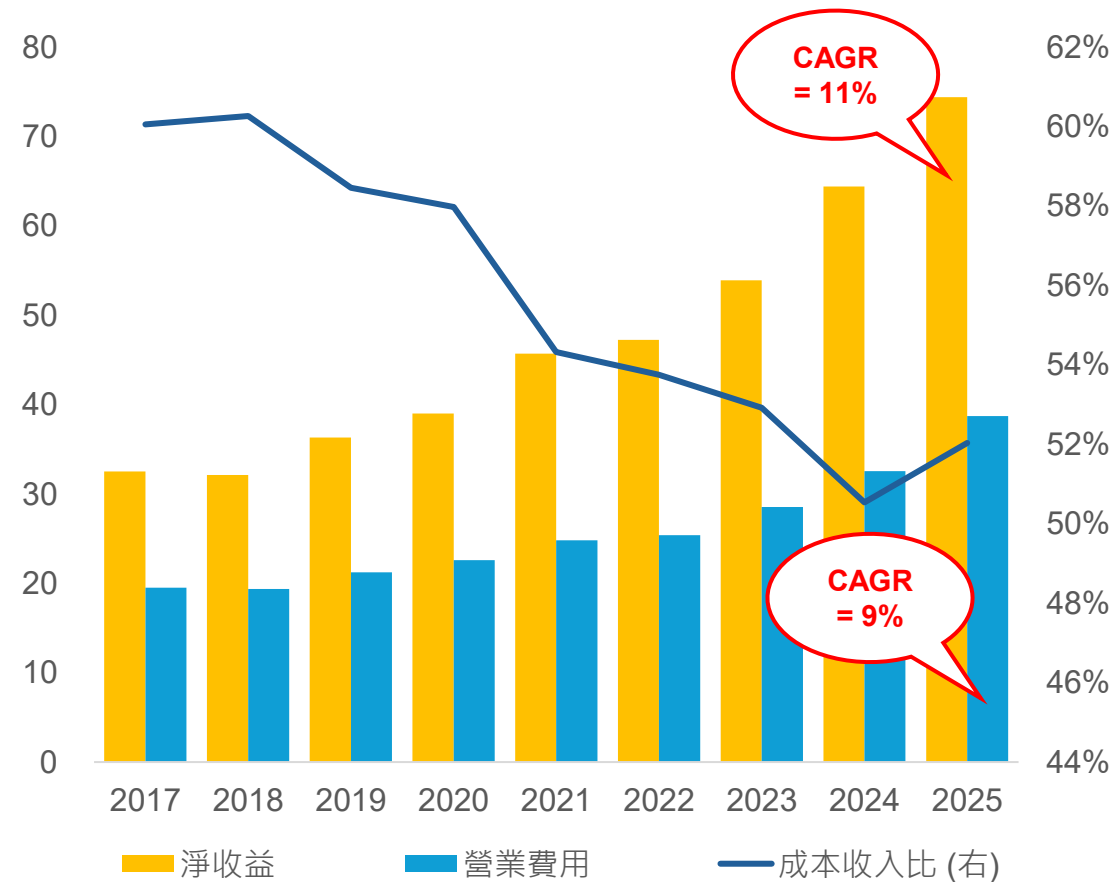
資訊資本支出

(NT\$Billion)



成本收入比

(NT\$Billion)

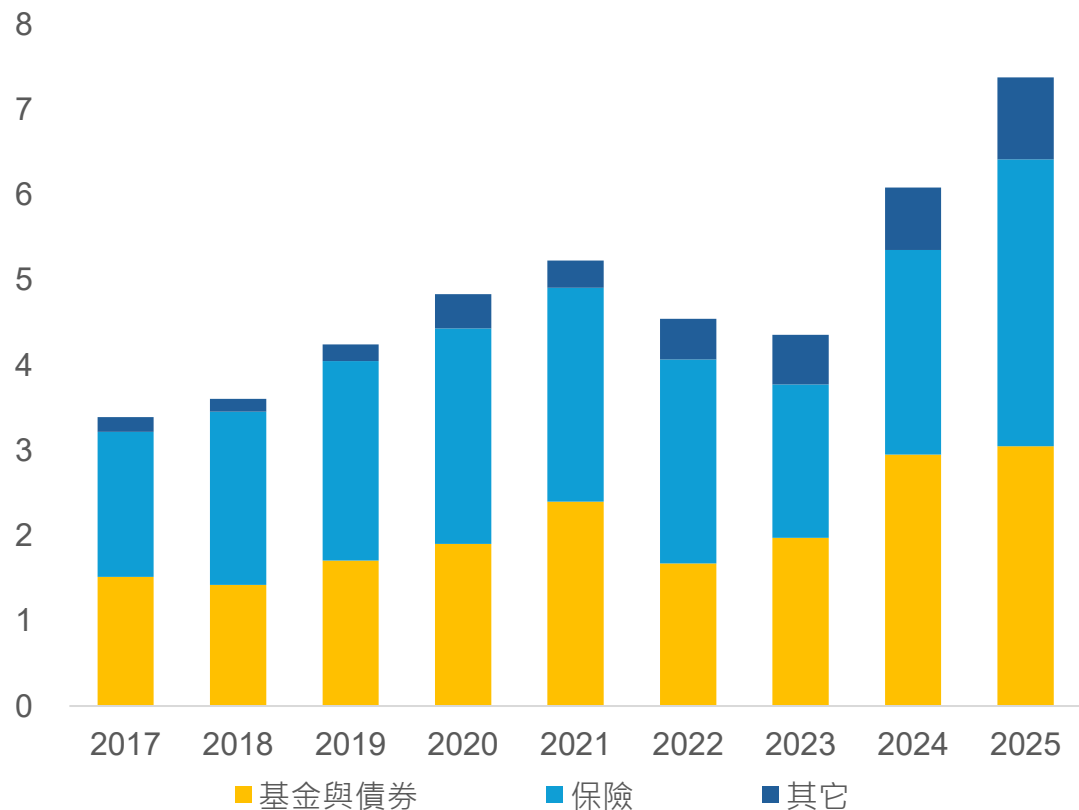


S3：銀證服務整合 提供加值服務

財富管理淨手續費收入

(NT\$Billion)

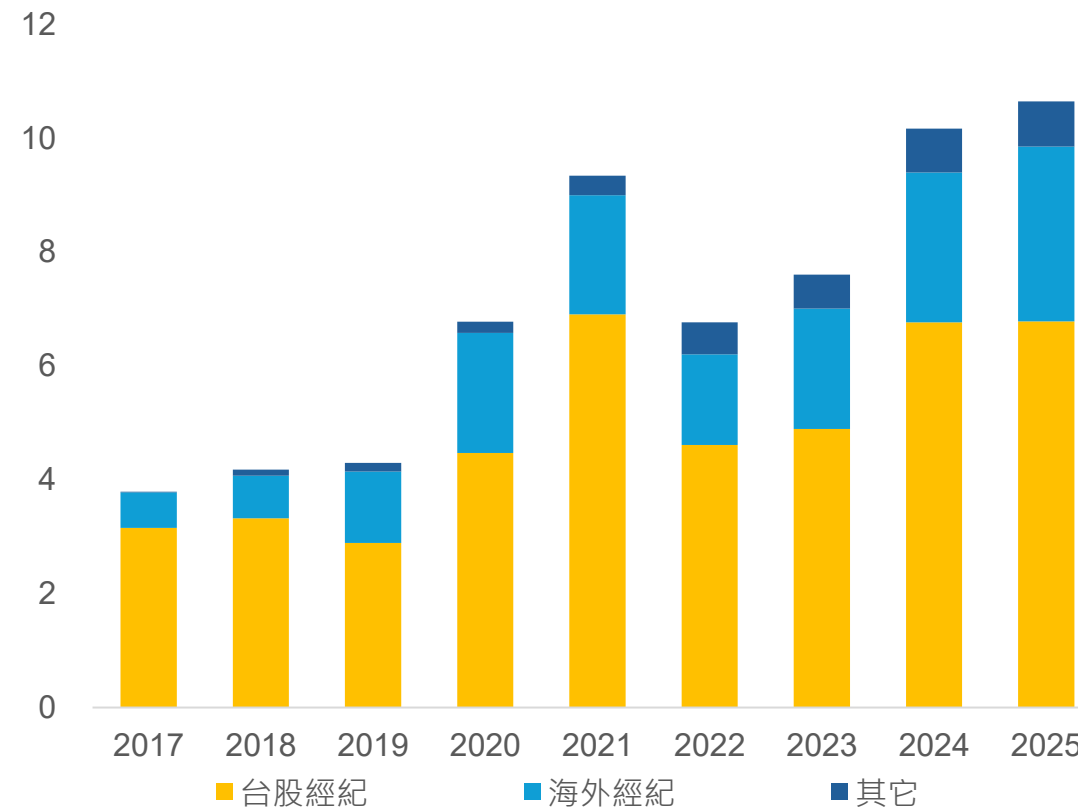
CAGR = 10%



經紀業務淨手續費收入¹

(NT\$Billion)

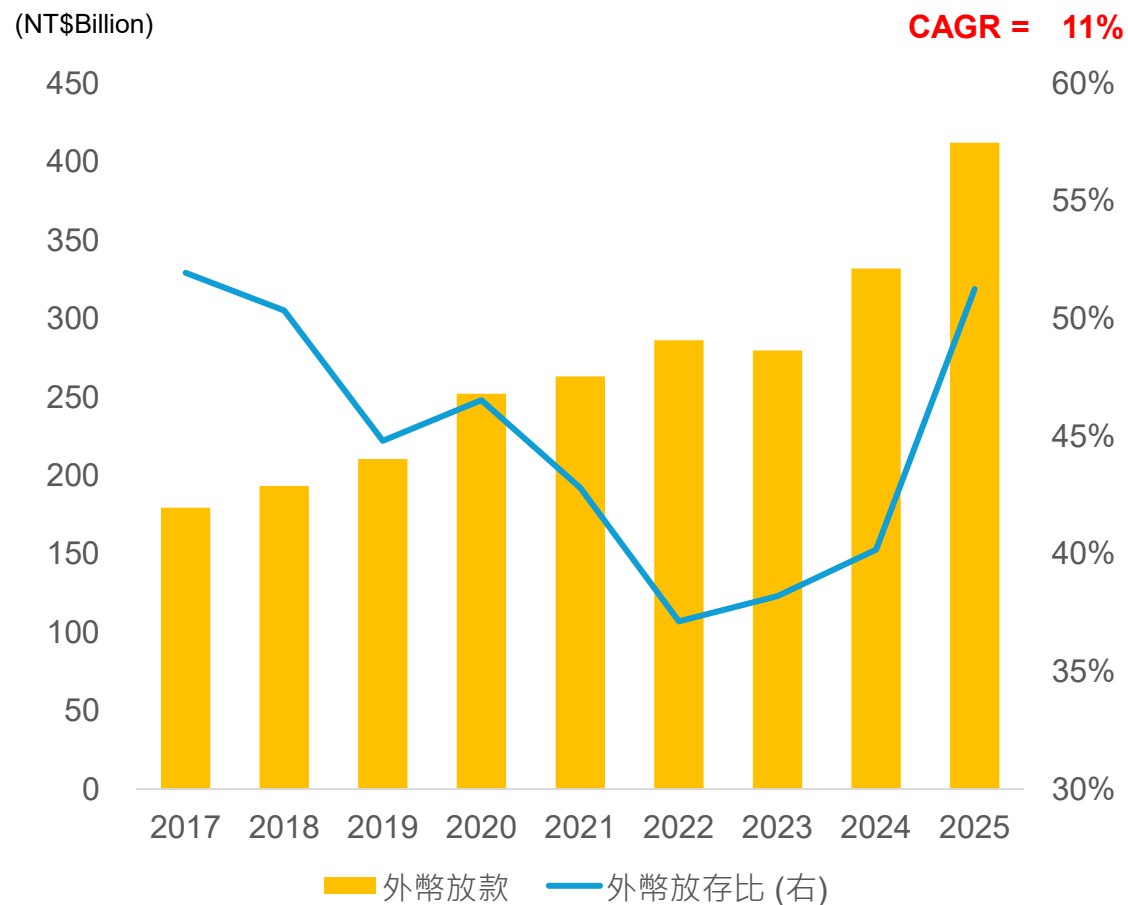
CAGR = 14%



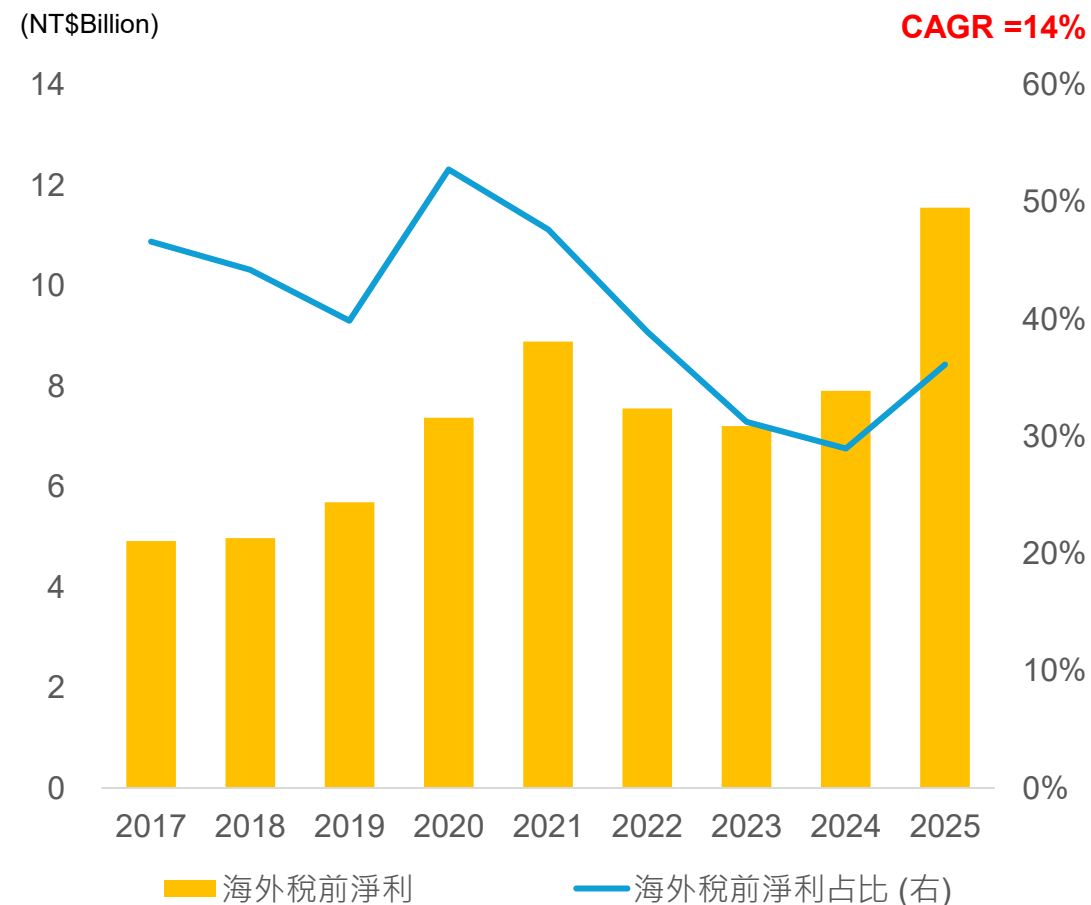
註：1. 海外經紀係指透過複委託方式，為客戶提供海外市場的交易服務。

S4：擴展全球佈局 把握市場契機

外幣放款



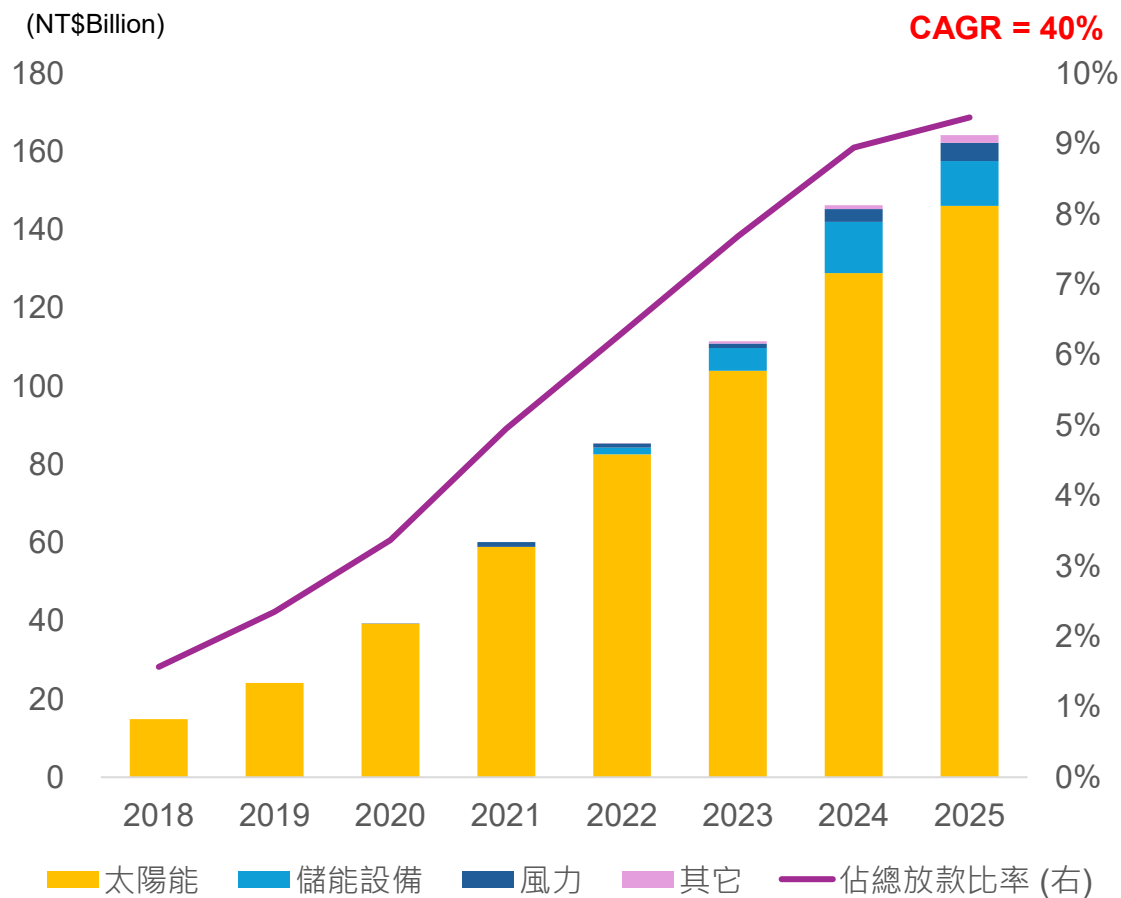
海外獲利貢獻¹



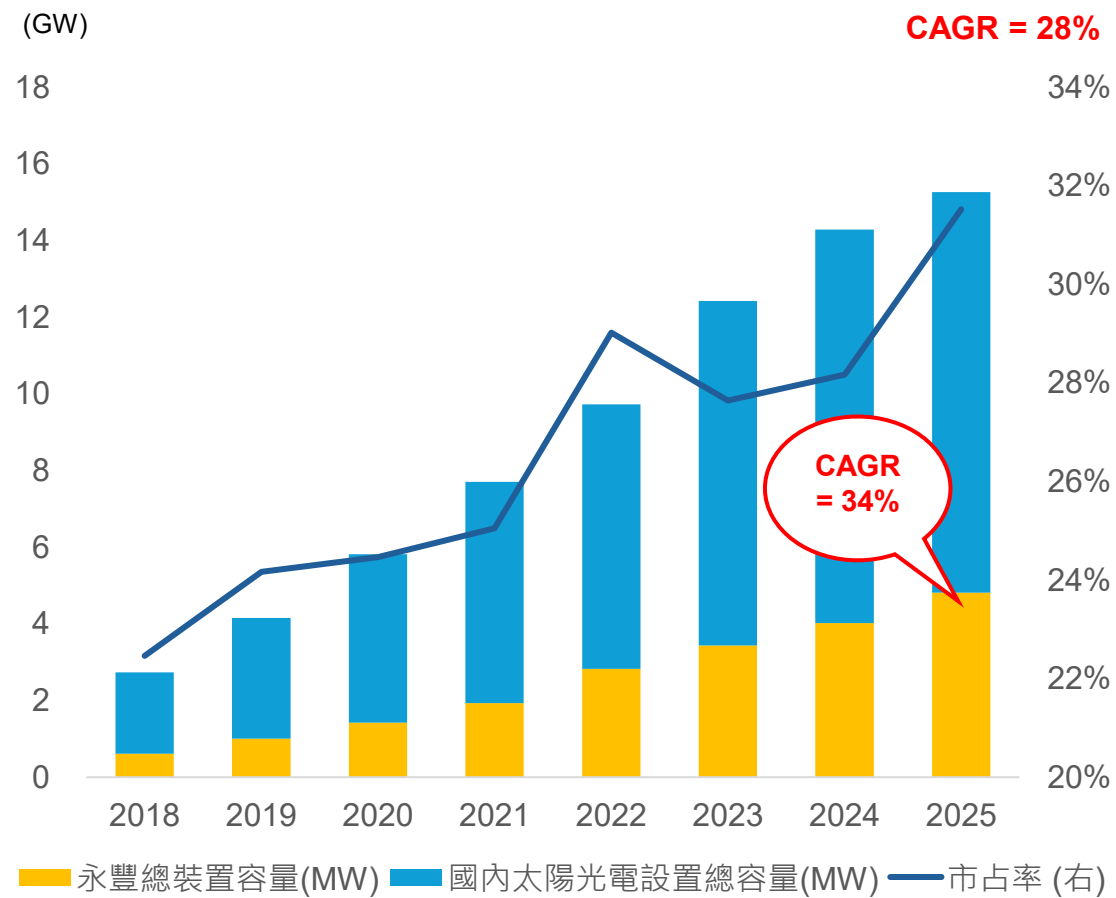
註：1. 包含金融市場相關交易。

S5：兼顧永續責任 提供卓越回報

綠能融資餘額



太陽光電融資居市場領先地位



Appendix 1/14

SPH's Balance Sheet (Consolidated)

NT\$ Mn	Yearly Results		Quarterly Results					QoQ(%)	YoY(%)	YTD(%)
	2023	2024	4Q24	1Q25	2Q25	3Q25	4Q25			
Assets:										
Cash and cash equivalents, net	30,644	41,541	41,541	31,049	37,431	34,669	31,753	-8.41	-23.56	-23.56
Due from the central bank and call loans to banks, net	184,050	154,822	154,822	201,501	195,560	245,498	271,089	10.42	75.10	75.10
Financial assets at fair value through profit or loss	149,884	163,695	163,695	131,463	120,500	135,988	194,206	42.81	18.64	18.64
Financial assets at fair value through other comprehensive income	374,875	385,260	385,260	404,577	360,880	402,074	460,376	14.50	19.50	19.50
Debt instrument investments measured at amortized cost	303,547	309,768	309,768	317,743	323,292	310,254	348,958	12.48	12.65	12.65
Securities purchased under agreements to resell	77,919	106,566	106,566	84,727	93,399	83,540	110,617	32.41	3.80	3.80
Receivables, net	128,712	163,301	163,301	183,249	150,859	161,762	178,849	10.56	9.52	9.52
Current tax assets	269	436	436	532	332	386	680	75.97	56.08	56.08
Non-current assets held for sale	0	0	0	0	0	0	12,270	-	-	-
Discounts and loans, net	1,423,468	1,608,209	1,608,209	1,706,765	1,668,685	1,702,488	1,944,971	14.24	20.94	20.94
Investments accounted for using the equity method, net	1,016	1,044	1,044	1,071	984	1,045	1,089	4.21	4.31	4.31
Other financial assets, net	44,464	75,612	75,612	59,412	55,569	86,960	75,275	-13.44	-0.44	-0.44
Investment property, net	2,267	2,146	2,146	2,142	2,138	2,108	2,345	11.26	9.27	9.27
Property, plant and equipment, net	13,249	13,595	13,595	13,678	13,614	13,708	18,833	37.39	38.54	38.54
Right-of-use assets	3,720	3,935	3,935	4,454	4,468	4,418	4,501	1.89	14.39	14.39
Intangible assets, net	2,443	2,279	2,279	8,721	7,876	8,236	12,987	57.68	469.81	469.81
Deferred tax assets	2,405	2,433	2,433	3,229	3,668	3,497	3,871	10.68	59.09	59.09
Other assets, net	28,558	34,134	34,134	29,694	32,717	33,170	35,095	5.80	2.82	2.82
Total Assets	2,771,492	3,068,775	3,068,775	3,184,009	3,071,972	3,229,802	3,707,765	14.80	20.82	20.82
Liabilities and equity										
Liabilities										
Deposits from the central bank and banks	115,708	86,467	86,467	124,305	92,424	82,207	136,951	66.59	58.38	58.38
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	70,671	70,528	32,583	92,225	124,589	35.09	76.29	76.29
Financial liabilities at fair value through profit or loss	76,270	78,251	78,251	59,274	86,633	75,451	71,165	-5.68	-9.06	-9.06
Securities sold under agreement to repurchase	68,719	77,125	77,125	98,277	69,493	58,165	62,761	7.90	-18.62	-18.62
Payables	60,180	64,562	64,562	68,189	87,040	88,272	88,318	0.05	36.80	36.80
Current tax liabilities	1,973	2,821	2,821	4,259	3,540	2,766	3,799	37.36	34.65	34.65
Liabilities directly associated with non-current assets held for sale	0	0	0	0	0	0	10,818	-	-	-
Deposit and remittances	2,018,978	2,271,907	2,271,907	2,333,793	2,297,444	2,407,348	2,730,044	13.40	20.17	20.17
Bonds payable	71,827	68,782	68,782	62,783	62,134	62,842	63,932	1.73	-7.05	-7.05
Short-term borrowings	7,887	6,643	6,643	11,386	5,598	5,120	6,586	28.64	-0.86	-0.86
Long-term borrowings	122	9,389	9,389	9,232	5,904	4,517	5,123	13.41	-45.44	-45.44
Liabilities component of preferred stocks	18	18	18	18	18	18	18	0.00	0.00	0.00
Provisions	3,409	2,945	2,945	2,816	2,751	2,743	2,821	2.85	-4.23	-4.23
Other financial liabilities	79,419	98,611	98,611	101,480	94,485	106,573	121,832	14.32	23.55	23.55
Lease liabilities	3,244	3,495	3,495	4,008	4,038	4,010	4,097	2.16	17.20	17.20
Deferred tax liabilities	1,627	1,789	1,789	1,848	1,739	1,666	2,006	20.40	12.13	12.13
Other liabilities	16,965	19,914	19,914	16,296	18,244	17,126	14,878	-13.13	-25.29	-25.29
Total liabilities	2,583,156	2,863,392	2,863,392	2,968,494	2,864,070	3,011,050	3,449,738	14.57	20.48	20.48
Capital stock	123,764	126,859	126,859	126,859	131,172	131,172	144,923	10.48	14.24	14.24
Capital surplus	6,129	6,129	6,129	6,129	6,131	6,131	26,827	337.56	337.68	337.68
Retained earnings	63,600	78,086	78,086	86,855	75,965	83,738	89,858	7.31	15.08	15.08
Other equity	(5,158)	(5,691)	(5,691)	(6,375)	(7,236)	(4,261)	(6,184)	NA	8.66	NA
Total equity attributable to owners of the parent	188,336	205,383	205,383	213,468	206,031	216,780	255,424	17.83	24.36	24.36
Non-controlling interests	0	0	0	2,048	1,871	1,972	2,603	31.98	-	-
TOTAL	2,771,492	3,068,775	3,068,775	3,184,009	3,071,972	3,229,802	3,707,765	14.80	20.82	20.82

Appendix 2/14

Balance Sheet of SPH and its subsidiaries for the 12 months ended Dec. 31, 2025

NT\$Mn	BSP (consolidated)	KTB (consolidated)	SPS (Consolidated)	Trust	Leasing (Consolidated)	Others	Sum	Adj. Items	SPH (Consolidated)
Assets:									
Cash and cash equivalents, net	21,997	2,851	8,016	400	422	376	34,062	-2,310	31,753
Due from the central bank and call loans to banks, net	236,835	34,254	0	0	0	0	271,089	0	271,089
Financial assets at fair value through profit or loss	69,623	29,517	92,557	10	0	2,499	194,206	0	194,206
Financial assets at fair value through other comprehensive income	409,312	41,418	9,131	0	0	515	460,376	0	460,376
Debt instrument investments measured at amortized cost	329,315	19,470	0	173	0	0	348,958	0	348,958
Securities purchased under agreements to resell	96,676	0	13,941	0	0	0	110,617	0	110,617
Receivables, net	67,815	2,360	101,611	34	7,044	1,436	180,301	-1,452	178,849
Current tax assets	1,649	4	351	22	317	2,191	4,535	-3,855	680
Non-current assets held for sale	0	12,270	0	0	0	0	12,270	0	12,270
Discounts and loans, net	1,715,307	225,061	0	0	5,313	0	1,945,681	-710	1,944,971
Investments accounted for using the equity method, net	0	0	0	1,022	0	305,640	306,662	-305,573	1,089
Other financial assets, net	2,022	83	71,150	100	3,426	0	76,781	-1,506	75,275
Investment property, net	546	242	147	0	5,552	0	6,487	-4,142	2,345
Property, plant and equipment, net	10,779	4,878	2,256	6	290	19	18,227	606	18,833
Right-of-use assets	3,090	210	683	32	151	488	4,654	-152	4,501
Intangible assets, net	7,768	21	953	5	7	15	8,768	4,218	12,987
Deferred tax assets	2,593	315	514	5	373	120	3,921	-50	3,871
Other assets, net	11,088	1,428	22,278	120	148	66	35,127	-32	35,095
Total Assets	2,986,417	374,382	323,588	1,928	23,042	313,366	4,022,723	-314,958	3,707,765
Liabilities and equity									
Liabilities									
Deposits from the central bank and banks	128,992	7,959	0	0	0	0	136,951	0	136,951
Funds borrowed from the Central Bank and other banks	0	0	0	0	0	0	0	0	0
Commercial paper payable, net	0	0	72,071	0	8,730	43,788	124,589	0	124,589
Financial liabilities at fair value through profit or loss	30,894	26	40,244	0	0	0	71,165	0	71,165
Securities sold under agreement to repurchase	25,126	5,844	31,791	0	0	0	62,761	0	62,761
Payables	31,131	2,770	55,106	58	330	376	89,771	-1,452	88,318
Current tax liabilities	1,826	427	681	4	61	4,704	7,704	-3,905	3,799
Liabilities directly associated with non-current assets held for sale	0	10,818	0	0	0	0	10,818	0	10,818
Deposit and remittances	2,442,303	291,310	0	0	0	0	2,733,613	-3,569	2,730,044
Bonds payable	54,933	0	4,000	0	0	4,999	63,932	0	63,932
Short-term borrowings	0	0	2,925	0	4,062	0	6,986	-400	6,586
Long-term borrowings	1,026	0	944	0	3,463	0	5,433	-310	5,123
Liabilities component of preferred stocks	0	0	0	0	0	18	18	0	18
Provisions	2,282	133	313	20	26	47	2,821	0	2,821
Other financial liabilities	57,396	0	64,682	0	0	0	122,078	-246	121,832
Lease liabilities	3,214	218	694	32	507	556	5,222	-1,125	4,097
Deferred tax liabilities	1,258	58	430	115	140	4	2,006	0	2,006
Other liabilities	3,928	177	9,494	0	1,299	14	14,912	-33	14,878
Total liabilities	2,784,310	319,742	283,374	230	18,618	54,506	3,460,779	-11,041	3,449,738
Equity									
Share capital	110,735	11,112	16,892	1,420	4,681	147,423	292,264	-147,341	144,923
Capital surplus	15,581	55	523	2	0	26,829	42,991	-16,164	26,827
Retained earnings	78,784	39,184	20,901	282	-92	90,757	229,815	-139,958	89,858
Other equity	-5,596	4,289	1,897	-6	-165	-6,150	-5,730	-454	-6,184
Total equity attributable to owners parent	199,505	54,641	40,214	1,699	4,424	258,859	559,341	-303,916	255,424
Non-controlling interests	2,603	0	0	0	0	0	2,603	0	2,603
TOTAL	2,986,417	374,382	323,588	1,928	23,042	313,366	4,022,723	-314,958	3,707,765

Appendix 3/14

SPH's P&L (Consolidated)

NT\$ Mn	Yearly Results		Quarterly Results							YTD Results		
	2023	2024	4Q24	1Q25	2Q25	3Q25	4Q25	QoQ(%)	YoY(%)	12M24	12M25	YoY(%)
Interest revenue	75,531	83,959	21,678	23,100	22,421	22,951	26,329	14.72	21.46	83,959	94,802	12.91
Interest expense	-51,087	-58,167	-14,743	-14,627	-13,590	-13,478	-14,807	-9.86	-0.44	-58,167	-56,503	2.86
Net interest income	24,444	25,792	6,935	8,473	8,831	9,473	11,522	21.64	66.13	25,792	38,299	48.49
Net revenues other than interest												
Commissions and fee revenues, net	14,750	19,686	3,893	6,466	4,735	5,620	5,516	-1.86	41.69	19,686	22,338	13.47
Gains on financial assets and liabilities at fair value through profit or loss	10,280	15,767	3,442	2,969	1,609	3,997	2,512	-37.14	-27.02	15,767	11,087	-29.69
Gain (loss) on investment property	50	14	14	0	0	0	0	-	-100.00	14	0	-100.00
Realized gain (loss) on financial assets at fair value through other comprehensive income	1,528	1,656	160	284	321	800	-136	-117.03	-185.25	1,656	1,269	-23.39
Net gain arising from derecognition of financial assets measured at amortised cost	52	39	-9	-178	13	13	11	-14.41	227.70	39	-141	-460.05
Share of profit (loss) of associates and joint ventures accounted for using equity method	131	73	11	7	23	17	18	3.53	55.47	73	65	-10.78
Foreign exchange gains, net	1,718	623	-60	422	1,269	-251	55	121.76	191.16	623	1,494	139.97
(Impairment losses) reversal gains on assets	46	-256	-179	-35	-100	-11	-781	-6,890.45	-337.32	-256	-928	-262.31
Rental revenue	243	218	55	55	55	55	61	11.11	11.29	218	225	3.11
Other revenues, net	660	812	168	197	128	193	160	-17.02	-4.31	812	679	-16.39
Total net revenues	53,901	64,423	14,431	18,660	16,884	19,906	18,938	-4.86	31.23	64,423	74,387	15.47
Bad debt expenses and guarantee liability provisions	-2,304	-4,571	-1,821	-888	-219	-966	-1,646	-70.44	9.59	-4,571	-3,719	18.64
Operating expenses	-28,526	-32,558	-7,907	-9,178	-9,380	-9,819	-10,332	-5.22	-30.66	-32,558	-38,709	-18.89
Employee benefits expense	-18,013	-20,648	-4,384	-6,063	-5,852	-6,374	-5,911	7.26	-34.81	-20,648	-24,199	-17.20
Depreciation and amortization	-2,386	-2,501	-630	-686	-687	-692	-814	-17.72	-29.17	-2,501	-2,878	-15.09
Others	-8,126	-9,409	-2,893	-2,428	-2,841	-2,754	-3,607	-30.95	-24.68	-9,409	-11,631	-23.61
Bad debts and guarantee liability provisions & Operating expenses	-30,830	-37,129	-9,728	-10,066	-9,598	-10,785	-11,978	-11.06	-23.12	-37,129	-42,428	-14.27
Income (loss) before income tax	23,071	27,295	4,703	8,594	7,285	9,121	6,960	-23.69	48.00	27,295	31,960	17.09
Income tax (benefit) expense	-3,307	-5,066	-922	-1,331	-1,779	-1,163	-992	14.69	-7.57	-5,066	-5,266	-3.96
Profit (loss) for the period	19,764	22,229	3,780	7,262	5,506	7,958	5,968	-25.01	57.86	22,229	26,693	20.08
Profit or loss from discontinued operations	0	0	0	0	0	0	1	-	-	0	1	-
Profit (loss)	19,764	22,229	3,780	7,262	5,506	7,958	5,969	-24.99	57.90	22,229	26,695	20.09
Attributable to												
Profit(loss), attributable to owners of parent	19,764	22,229	3,780	7,202	5,401	7,938	5,961	-24.91	57.69	22,229	26,502	19.22
Profit(loss), attributable to non-controlling interests	-	-	0	61	104	19	8	-57.58	-	-	192	-

Appendix 4/14

P&L of SPH and its subsidiaries for the 12 months ended Dec. 31, 2025

NT\$Mn	BSP (consolidated)	KTB (consolidated)	SPS (Consolidated)	Trust	Leasing (Consolidated)	Others	Sum	Adj. Items	SPH (Consolidated)
Interest revenue	86,618	2,384	4,522	12	1,354	5	94,896	-94	94,802
Interest expense	-52,212	-911	-2,630	-1	-452	-443	-56,648	146	-56,503
Net interest income	34,406	1,474	1,892	12	902	-437	38,248	51	38,299
Net revenues other than interest									
Commissions and fee revenues, net	10,638	522	10,867	324	-4	0	22,348	-10	22,338
Gains on financial assets and liabilities at fair value through profit or loss	6,423	166	3,937	0	0	561	11,087	0	11,087
Gain (loss) on investment property	0	0	0	0	0	0	0	0	0
Realized gain (loss) on financial assets at fair value through other comprehensive income	658	-136	735	0	0	13	1,269	0	1,269
Net gain arising from derecognition of financial assets measured at amortised cost	-141	0	0	0	0	0	-141	0	-141
Share of profit (loss) of associates and joint ventures accounted for using equity method	0	0	0	76	0	27,818	27,894	-27,829	65
Foreign exchange gains, net	1,612	65	-182	0	0	0	1,494	0	1,494
(Impairment losses) reversal gains on assets	-933	2	3	0	0	0	-928	0	-928
Rental revenue	84	4	21	0	289	0	398	-173	225
Other revenues, net	-173	6	876	-1	20	10	738	-59	679
Total net revenues	52,572	2,104	18,150	411	1,207	27,963	102,406	-28,019	74,387
Bad debt expenses and guarantee liability provisions	-3,013	-219	2	0	-488	0	-3,719	0	-3,719
Operating expenses	-25,892	-615	-10,799	-258	-705	-640	-38,909	200	-38,709
Employee benefits expense	-15,464	-329	-7,551	-166	-343	-346	-24,199	0	-24,199
Depreciation and amortization	-2,126	-38	-560	-11	-209	-73	-3,019	140	-2,878
Others	-8,301	-247	-2,688	-81	-153	-221	-11,691	60	-11,631
Bad debts and guarantee liability provisions & Operating expenses	-28,905	-834	-10,797	-258	-1,194	-640	-42,628	200	-42,428
Income (loss) before income tax	23,667	1,270	7,352	154	13	27,323	59,779	-27,819	31,960
Income tax (benefit) expense	-4,013	-53	-881	-31	3	-291	-5,266	0	-5,266
Profit (loss) for the period	19,654	1,217	6,471	123	16	27,032	54,513	-27,819	26,693
Profit or loss from discontinued operations	0	1	0	0	0	0	1	0	1
Profit (loss)	19,654	1,218	6,471	123	16	27,032	54,514	-27,819	26,695
Attributable to									
Profit(loss), attributable to owners of parent	19,462	1,218	6,471	123	16	27,032	54,322	-27,819	26,502
Profit(loss), attributable to non-controlling interests	192	0	0	0	0	0	192	0	192

Appendix 5/14

BSP's Balance Sheet (Consolidated)

NT\$Mn	Yearly Results		Quarterly Results					QoQ(%)	YoY(%)	YTD(%)
	2023	2024	4Q24	1Q25	2Q25	3Q25	4Q25			
Assets										
Cash and cash equivalents	25,400	35,045	35,045	24,342	26,390	27,937	21,997	-21.26	-37.23	-37.23
Due from the central bank and call loans to banks	184,050	154,822	154,822	201,501	195,560	245,498	236,835	-3.53	52.97	52.97
Financial assets at fair value through profit or loss	80,542	81,596	81,596	72,005	66,456	59,179	69,623	17.65	-14.67	-14.67
Financial assets at fair value through other comprehensive income	358,340	367,563	367,563	386,292	341,688	383,536	409,312	6.72	11.36	11.36
Debt instrument investments measured at amortized cost	303,547	309,768	309,768	317,743	323,292	309,843	329,315	6.28	6.31	6.31
Securities purchased under agreements to resell	66,805	91,615	91,615	66,562	78,773	69,834	96,676	38.44	5.52	5.52
Receivables, net	60,925	72,507	72,507	76,596	62,379	67,862	67,815	-0.07	-6.47	-6.47
Current tax assets	1,302	1,347	1,347	1,445	1,274	1,322	1,649	24.73	22.40	22.40
Discounts and loans, net	1,419,039	1,603,410	1,603,410	1,701,822	1,664,111	1,697,898	1,715,307	1.03	6.98	6.98
Other financial assets, net	4,657	24,354	24,354	6,460	5,186	1,580	2,022	27.96	-91.70	-91.70
Investment property, net	851	583	583	581	580	553	546	-1.22	-6.24	-6.24
Property, plant and equipment, net	9,930	10,430	10,430	10,552	10,460	10,557	10,779	2.10	3.35	3.35
Right-of-use assets	2,518	2,909	2,909	3,284	3,262	3,180	3,090	-2.81	6.22	6.22
Intangible assets, net	1,910	1,777	1,777	8,223	7,376	7,724	7,768	0.57	337.17	337.17
Deferred tax assets	1,709	1,702	1,702	2,358	2,716	2,630	2,593	-1.39	52.33	52.33
Other assets, net	9,857	11,628	11,628	8,388	12,188	9,885	11,088	12.17	-4.65	-4.65
Total	2,531,382	2,771,059	2,771,059	2,888,154	2,801,693	2,899,017	2,986,417	3.01	7.77	7.77
Liabilities and Equity										
Liabilities										
Deposits from the central bank and banks	115,708	86,467	86,467	124,305	92,424	82,207	128,992	56.91	49.18	49.18
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	37,311	23,330	37,004	23,729	30,894	30.19	-17.20	-17.20
Securities sold under agreement to repurchase	26,174	32,914	32,914	54,317	25,359	16,735	25,126	50.14	-23.66	-23.66
Payables	28,082	27,853	27,853	27,059	30,834	37,404	31,131	-16.77	11.77	11.77
Current tax liabilities	1,519	1,352	1,352	2,600	2,160	1,308	1,826	39.65	35.09	35.09
Deposit and remittance	2,023,385	2,276,482	2,276,482	2,337,305	2,301,108	2,411,931	2,442,303	1.26	7.28	7.28
Bank debentures	56,832	53,785	53,785	53,785	53,136	53,844	54,933	2.02	2.14	2.14
Short-term borrowings	0	0	0	2,460	1,142	882	0	-100.00	-	-
Long-term borrowings	0	0	0	0	58	310	1,026	230.81	-	-
Provisions	2,827	2,374	2,374	2,251	2,236	2,254	2,282	1.24	-3.90	-3.90
Other financial liabilities	47,854	55,084	55,084	56,928	52,589	59,696	57,396	-3.85	4.20	4.20
Lease liabilities	2,601	3,022	3,022	3,399	3,384	3,313	3,214	-2.98	6.35	6.35
Deferred tax liabilities	1,179	1,252	1,252	1,220	1,292	1,288	1,258	-2.34	0.46	0.46
Other liabilities	7,507	8,080	8,080	4,832	8,870	6,504	3,928	-39.62	-51.39	-51.39
Total liabilities	2,358,551	2,585,976	2,585,976	2,693,792	2,611,597	2,701,406	2,784,310	3.07	7.67	7.67
Equity										
Stockholders' equity of parent company										
Capital stock	96,993	103,782	103,782	103,782	110,735	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	73,136	80,876	70,119	75,118	78,784	4.88	7.72	7.72
Other equity	-5,954	-7,416	-7,416	-7,924	-8,211	-5,795	-5,596	NA	NA	NA
Total equity	172,832	185,083	185,083	192,315	188,226	195,640	199,505	1.98	7.79	7.79
Non-controlling interests	0	0	0	2,048	1,871	1,972	2,603	31.98	-	-
TOTAL	2,531,382	2,771,059	2,771,059	2,888,154	2,801,693	2,899,017	2,986,417	3.01	7.77	7.77

Appendix 6/14

BSP's P&L (Consolidated)

NT\$ Mn	Yearly Results		Quarterly Results							YTD Results		
	2023	2024	4Q24	1Q25	2Q25	3Q25	4Q25	QoQ(%)	YoY(%)	12M24	12M25	YoY(%)
Interest revenue	70,851	78,058	20,089	21,511	21,034	21,558	22,514	4.43	12.07	78,058	86,618	10.97
Interest expense	-48,022	-54,062	-13,707	-13,637	-12,811	-12,753	-13,011	-2.02	5.08	-54,062	-52,212	3.42
Net interest income	22,830	23,995	6,383	7,874	8,224	8,805	9,503	7.93	48.89	23,995	34,406	43.39
Net revenues other than interest												
Commissions and fee revenues, net	6,960	9,193	1,267	4,205	2,463	2,467	1,503	-39.05	18.61	9,193	10,638	15.72
Gains on financial assets and liabilities at fair value through profit or loss	7,418	11,767	2,812	2,269	365	2,267	1,521	-32.89	-45.91	11,767	6,423	-45.42
Gain (loss) on investment property	50	14	14	0	0	0	0	-	-100.00	14	0	-100.00
Realized gain (loss) on financial assets at fair value through other comprehensive income	1,156	1,226	161	242	240	254	-79	-130.96	-148.99	1,226	658	-46.36
Net gain arising from derecognition of financial assets measured at amortised cost	52	39	-9	-178	13	13	11	-14.41	227.70	39	-141	-460.05
Foreign exchange gains, net	1,759	-63	-486	357	1,668	-347	-65	81.15	86.52	-63	1,612	2,639.50
(Impairment losses) reversal gains on assets	43	-254	-177	-35	-101	-10	-787	-7,702.81	-343.45	-254	-933	-268.00
Rental revenue	111	86	21	21	21	21	21	-0.93	-1.41	86	84	-2.50
Other revenues, net	5	39	-6	-9	-88	-8	-68	-729.97	-952.78	39	-173	-541.67
Total net revenues	40,384	46,042	9,980	14,745	12,805	13,461	11,561	-14.12	15.84	46,042	52,572	14.18
(Reversal of) Allowance for doubtful accounts and guarantees	-2,000	-3,709	-1,303	-761	-29	-897	-1,327	-47.96	-1.79	-3,709	-3,013	18.76
Operating expenses	-19,069	-21,040	-4,856	-6,530	-6,634	-6,564	-6,164	6.09	-26.94	-21,040	-25,892	-23.06
Employee benefits expense	-11,589	-12,661	-2,402	-4,213	-4,026	-4,000	-3,225	19.38	-34.23	-12,661	-15,464	-22.14
Depreciation and amortization	-1,697	-1,785	-454	-512	-514	-514	-587	-14.04	-29.25	-1,785	-2,126	-19.12
Others	-5,783	-6,594	-2,000	-1,805	-2,094	-2,049	-2,353	-14.79	-17.65	-6,594	-8,301	-25.89
(Reversal of) Allowance for doubtful accounts and guarantees & Operating expenses	-21,069	-24,750	-6,159	-7,291	-6,663	-7,461	-7,491	-0.40	-21.62	-24,750	-28,905	-16.79
Income (loss) before income tax	19,315	21,292	3,820	7,454	6,142	6,001	4,070	-32.17	6.54	21,292	23,667	11.15
Income tax (benefit) expense	-3,250	-3,876	-785	-1,189	-1,106	-990	-728	26.43	7.23	-3,876	-4,013	-3.54
Profit (loss) for the period	16,066	17,417	3,036	6,264	5,036	5,011	3,342	-33.30	10.10	17,417	19,654	12.85
Profit (loss)	16,066	17,417	3,036	6,264	5,036	5,011	3,342	-33.30	10.10	17,417	19,654	12.85
Attributable to												
Profit(loss), attributable to owners of parent	16,066	17,417	3,036	6,204	4,932	4,992	3,334	-33.21	9.83	17,417	19,462	11.74
Profit(loss), attributable to non-controlling interests	0	0	0	61	104	19	8	-57.58	-	0	192	-

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KTB's Balance Sheet (Standalone)

NT\$m	Yearly Results		Quarterly Results					QoQ(%)	YoY(%)	YTD(%)
	2023	2024	4Q24	1Q25	2Q25	3Q25	4Q25			
Assets										
Cash and cash equivalents	3,724	3,753	3,753	2,534	2,514	2,728	2,654	-2.70	-29.28	-29.28
Due from the central bank and call loans to banks	25,615	23,509	23,509	31,490	29,918	31,339	33,227	6.02	41.34	41.34
Financial assets at fair value through profit or loss	42,512	41,430	41,430	39,593	39,816	35,521	29,517	-16.90	-28.76	-28.76
Financial assets at fair value through other comprehensive income	39,378	45,874	45,874	41,893	35,123	40,903	41,377	1.16	-9.80	-9.80
Debt instrument investments measured at amortized cost	19,398	13,378	13,378	12,299	13,898	16,691	19,470	16.65	45.53	45.53
Receivables, net	1,133	1,306	1,306	1,651	3,361	1,396	1,572	12.64	20.41	20.41
Assets classified as held for sale	0	0	0	0	0	0	1,643	-	-	-
Discounts and loans, net	230,086	239,967	239,967	222,419	222,436	222,343	225,061	1.22	-6.21	-6.21
Investments accounted for using equity method, net	3,223	3,830	3,830	3,601	2,071	2,101	430	-79.54	-88.77	-88.77
Other financial assets, net	0	0	0	0	1	0	2	439.87	281.52	281.52
Investment property, net	0	18	18	18	18	18	242	1269.07	1263.20	1263.20
Property, plant and equipment, net	4,951	4,994	4,994	5,031	5,049	5,054	4,857	-3.90	-2.74	-2.74
Right-of-use assets	281	231	231	227	236	214	200	-6.81	-13.65	-13.65
Intangible assets, net	0	0	0	0	0	0	0	-	-	-
Deferred tax assets	399	291	291	301	291	426	315	-25.90	8.36	8.36
Other assets, net	2,013	1,632	1,632	1,514	1,457	1,490	2,361	58.44	44.69	44.69
Total	372,712	380,215	380,215	362,570	356,188	360,225	362,927	0.75	-4.55	-4.55
Liabilities and Equity										
Liabilities										
Deposits from the central bank and banks	13,308	16,365	16,365	5,314	9,022	9,741	7,959	-18.29	-51.37	-51.37
Funds borrowed from the Central Bank and other banks	0	0	0	0	0	0	0	-	-	-
Financial liabilities at fair value through profit or loss	36	16	16	17	19	23	26	15.79	62.54	62.54
Securities sold under agreement to repurchase	7,099	8,770	8,770	5,538	3,782	2,686	5,844	117.61	-33.36	-33.36
Payables	3,013	1,576	1,576	1,307	2,500	4,338	1,952	-55.02	23.82	23.82
Current tax liabilities	531	741	741	901	861	498	424	-14.85	-42.77	-42.77
Deposit and remittance	297,826	297,504	297,504	293,136	281,956	282,376	291,504	3.23	-2.02	-2.02
Bank debentures	0	0	0	0	0	0	0	-	-	-
Short-term borrowings	0	0	0	0	0	0	0	-	-	-
Long-term borrowings	0	0	0	0	0	0	0	-	-	-
Provisions	269	156	156	155	147	146	133	-8.70	-14.81	-14.81
Other financial liabilities	0	0	0	0	0	0	0	-	-	-
Lease liabilities	287	238	238	234	244	222	207	-6.59	-12.99	-12.99
Deferred tax liabilities	55	51	51	51	65	61	58	-4.45	13.90	13.90
Other liabilities	174	170	170	153	175	179	178	-0.62	5.04	5.04
Total liabilities	322,597	325,589	325,589	306,808	298,772	300,270	308,287	2.67	-5.31	-5.31
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	37,677	39,385	39,385	39,949	40,893	41,892	39,184	-6.46	-0.51	-0.51
Other equity	1,270	4,074	4,074	4,645	5,356	6,895	4,289	-37.79	5.29	5.29
Total equity	50,115	54,626	54,626	55,762	57,416	59,955	54,641	-8.86	0.03	0.03

Appendix 8/14

KTB's P&L (Standalone)

NT\$ Mn	Yearly Results		Quarterly Results						YTD Results			
	2023	2024	4Q24	1Q25	2Q25	3Q25	4Q25	QoQ(%)	YoY(%)	12M24	12M25	YoY(%)
Interest revenue	9,874	10,178	2,623	2,589	2,690	2,343	2,384	1.72	-9.12	10,178	10,006	-1.69
Interest expense	-4,663	-4,779	-1,202	-1,138	-957	-916	-912	0.45	24.15	-4,779	-3,924	17.90
Net interest Income	5,211	5,399	1,421	1,451	1,732	1,427	1,472	3.11	3.60	5,399	6,082	12.65
Net revenues other than interest												
Commissions and fee revenues, net	2,169	2,740	956	478	539	479	486	1.55	-49.16	2,740	1,982	-27.66
Gains on financial assets and liabilities at fair value through profit or loss	2,778	-4	-354	162	256	238	166	-30.08	146.96	-4	822	23472.24
Realized gain (loss) on financial assets at fair value through other comprehensive income	-186	137	0	-272	-799	154	-136	-188.57	-65104.31	137	-1,054	-869.81
Share of profit (loss) of associates and joint ventures accounted for using equity method	568	621	-17	7	4	7	8	17.03	144.57	621	26	-95.89
Foreign exchange gains, net	-15	195	192	-15	-116	57	65	13.43	-66.06	195	-9	-104.67
(Impairment losses) reversal gains on assets	-966	-70	10	176	371	1	2	117.47	-79.29	-70	550	885.46
Rental revenue	0	0	0	0	0	0	0	-	-	0	0	-
Other revenues, net	39	31	11	5	8	4	8	130.86	-26.83	31	25	-18.40
Total net revenues	9,598	9,049	2,219	1,991	1,995	2,366	2,071	-12.47	-6.65	9,049	8,424	-6.91
(Reversal of)Allowance for doubtful accounts and guarantees	-9	-280	-119	-412	1,687	-605	-219	63.80	-83.63	-280	452	261.56
Operating expenses	-2,337	-2,323	-611	-581	-1,161	-640	-585	8.62	4.38	-2,323	-2,966	-27.69
Employee benefits expense	-1,261	-1,205	-304	-324	-865	-335	-311	7.28	-2.13	-1,205	-1,835	-52.26
Depreciation and amortization	-135	-127	-33	-30	-32	-33	-34	-1.02	-2.27	-127	-129	-1.30
Others	-941	-990	-274	-226	-264	-271	-240	11.47	12.41	-990	-1,002	-1.18
(Reversal of)Allowance for doubtful accounts and guarantees & Operating expenses	-2,345	-2,602	-730	-992	526	-1,244	-803	35.43	-9.98	-2,602	-2,514	3.39
Income (loss) before income tax	7,252	6,447	1,489	999	2,521	1,122	1,268	12.99	-14.81	6,447	5,910	-8.33
Income tax (benefit) expense	-1,045	-1,423	-332	-172	-719	-125	-52	58.69	84.46	-1,423	-1,067	25.02
Profit (loss) for the period	6,207	5,024	1,157	827	1,802	997	1,216	21.96	5.17	5,024	4,843	-3.60
Profit or loss from discontinued operations	0	0	0	-197	-858	2	2	7.13	-	0	-1,051	-
Profit (loss)	6,207	5,024	1,157	630	943	999	1,218	21.94	5.33	5,024	3,791	-24.53

Appendix 9/14

SPS's Balance Sheet (Consolidated)

NT\$Mn	Yearly Results		Quarterly Results					YTD Results		
	2023	2024	4Q24	1Q25	2Q25	3Q25	4Q25	QoQ(%)	YoY(%)	YTD(%)
Assets:										
Current assets	210,976	269,877	269,877	265,766	239,178	271,140	312,483	15.25	15.79	15.79
Cash and cash equivalents	7,199	8,366	8,366	7,581	12,157	8,922	8,016	-10.15	-4.19	-4.19
Financial assets at fair value through profit or loss	67,240	79,884	79,884	57,295	51,655	74,199	92,432	24.57	15.71	15.71
Securities purchased under agreements to resell	11,115	14,951	14,951	18,166	14,626	13,707	13,941	1.71	-6.76	-6.76
Margin loans receivable	38,645	59,191	59,191	57,477	47,128	53,635	64,717	20.66	9.34	9.34
Other current assets	86,778	107,485	107,485	125,247	113,611	120,677	133,377	10.52	24.09	24.09
Non-current assets	12,716	9,668	9,668	10,527	12,702	11,695	11,105	-5.05	14.87	14.87
Financial assets at cost	1,315	2,061	2,061	1,956	2,116	2,495	2,500	0.21	21.34	21.34
Properties and equipments, net	2,954	2,882	2,882	3,010	2,993	3,023	3,060	1.21	6.17	6.17
Intangible & other assets	8,447	4,725	4,725	5,561	7,594	6,177	5,545	-10.23	17.35	17.35
Total assets	223,692	279,545	279,545	276,293	251,880	282,835	323,588	14.41	15.76	15.76
Liabilities and stockholders' equity										
Liabilities										
Current liabilities	183,423	231,293	231,293	225,825	208,220	238,384	277,268	16.31	19.88	19.88
Liabilities for bonds with attached repurchase agreements	42,545	44,211	44,211	43,960	44,134	41,430	31,791	-23.27	-28.09	-28.09
Futures traders' equity	30,870	42,277	42,277	43,525	40,492	45,443	59,036	29.91	39.64	39.64
Notes payable and accounts payable	24,127	27,088	27,088	36,609	35,398	40,591	45,311	11.63	67.27	67.27
Other current liabilities	85,881	117,717	117,717	101,730	88,196	110,920	141,130	27.24	19.89	19.89
Non-current liabilities	6,032	9,975	9,975	11,179	7,974	5,896	6,106	3.56	-38.79	-38.79
Total liabilities	189,455	241,269	241,269	237,003	216,194	244,280	283,374	16.00	17.45	17.45
Capital stock	16,212	16,648	16,648	16,648	16,892	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	19,513	20,748	16,889	19,434	20,901	7.55	7.11	7.11
Other items of equity	1,049	1,592	1,592	1,371	1,382	1,706	1,897	11.23	19.14	19.14
Total equity	34,237	38,276	38,276	39,289	35,686	38,555	40,214	4.30	5.06	5.06
TOTAL	223,692	279,545	279,545	276,293	251,880	282,835	323,588	14.41	15.76	15.76

Appendix 10/14

SPS's P&L (Consolidated)

NT\$Mn	Yearly Results		Quarterly Results					YTD Results				
	2023	2024	4Q24	1Q25	2Q25	3Q25	4Q25	QoQ(%)	YoY(%)	12M24	12M25	YoY(%)
Net interest income	395	886	297	295	265	340	304	-10.58	2.54	886	1,204	35.97
Net fee income	8,238	11,056	2,766	2,388	2,388	3,278	3,646	11.20	31.80	11,056	11,701	5.83
Gains (Losses) on sales of securities, net	4,776	7,659	523	-141	-1,127	3,849	5,877	52.66	1023.20	7,659	8,458	10.43
Dividend income	1,795	1,238	113	159	211	801	196	-75.54	72.87	1,238	1,367	10.36
Gains (Losses) on warrant issued, net	9	331	218	81	-65	48	77	61.93	-64.75	331	141	-57.48
Gains (Losses) from futures transactions	-3,138	-2,603	18	521	2,315	472	-4,065	-962.17	-22171.14	-2,603	-758	70.89
Gains (Losses) from options transactions	21	123	18	-10	4	0	20	18970.70	14.81	123	15	-88.20
Gains (Losses) from derivative instruments transactions	-1,382	-1,759	161	36	146	-999	-961	3.83	-698.38	-1,759	-1,778	-1.07
Gains (Losses) from SBL transactions	-2,713	-1,896	-38	1,387	-2,168	-4,592	-1,760	61.66	-4543.68	-1,896	-7,133	-276.20
Gains (Losses) from valuation of operating securities	2,466	-699	-519	-1,731	1,435	1,963	1,148	-41.53	321.08	-699	2,815	502.81
Other operating income	293	747	226	187	-374	181	210	16.01	-7.14	747	204	-72.66
Non-operating income-net	1,545	1,892	504	535	492	493	391	-20.73	-22.36	1,892	1,911	1.04
Total net revenues	12,306	16,974	4,287	3,706	3,524	5,835	5,082	-12.91	18.54	16,974	18,147	6.91
Operating expenses	-8,300	-10,201	-2,687	-2,309	-2,407	-2,912	-3,170	-8.85	-17.95	-10,201	-10,798	-5.84
loss on uncollectible accounts	1	-7	-1	1	2	4	-4	-198.62	-433.41	-7	3	139.14
Pre-tax income (loss)	4,007	6,766	1,599	1,398	1,118	2,928	1,908	-34.82	19.34	6,766	7,352	8.67
Income tax benefit (expense)	-171	-935	-296	-194	-217	-211	-259	-22.90	12.66	-935	-881	5.75
Net income (Loss)	3,836	5,831	1,303	1,204	901	2,717	1,649	-39.29	26.62	5,831	6,471	10.98

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	2023	2024	4Q24	1Q25	2Q25	3Q25	4Q25	QoQ(%)	YoY(%)	YTD(%)
Corporate loans										
Manufacturing	188,902	178,788	178,788	183,290	178,387	185,647	190,407	2.56	6.50	6.50
Electronics Industrty	49,733	38,937	38,937	38,633	38,943	39,419	43,443	10.21	11.57	11.57
Raw Materials	56,053	56,337	56,337	60,166	57,098	62,700	66,513	6.08	18.06	18.06
Conventional industry	83,116	83,514	83,514	84,492	82,345	83,528	80,451	-3.68	-3.67	-3.67
FI & security house & insurance	78,401	111,064	111,064	111,909	97,688	99,355	101,005	1.66	-9.06	-9.06
Installment & leasing	23,002	22,579	22,579	25,470	23,728	26,439	22,761	-13.91	0.81	0.81
Construction & real estate	150,448	198,589	198,589	202,320	197,546	193,515	195,910	1.24	-1.35	-1.35
Wholesales/retail	66,548	68,493	68,493	70,310	72,437	73,267	73,438	0.23	7.22	7.22
Service industry	79,163	96,835	96,835	112,508	111,837	122,321	126,871	3.72	31.02	31.02
Logistics and warehousiing	25,527	27,932	27,932	34,550	32,580	34,969	32,898	-5.92	17.78	17.78
Hospitality	4,987	6,046	6,046	6,447	6,001	6,480	6,255	-3.48	3.46	3.46
Other services	48,649	62,857	62,857	71,511	73,256	80,872	87,718	8.47	39.55	39.55
Energy and Water	109,123	135,644	135,644	143,758	141,053	146,559	146,761	0.14	8.20	8.20
State-owned company	22,493	36,717	36,717	35,940	17,017	9,561	8,634	-9.69	-76.48	-76.48
Others	23,347	25,494	25,494	27,130	26,610	26,644	27,210	2.12	6.73	6.73
Factoring	10,708	9,375	9,375	7,183	5,771	6,158	9,940	61.42	6.03	6.03
Sub total	752,134	883,578	883,578	919,819	872,073	889,465	902,938	1.51	2.19	2.19
Individual loans										
Mortgage loans	643,077	686,185	686,185	694,939	706,196	718,008	723,905	0.82	5.50	5.50
Car loans	3,981	1,865	1,865	1,500	1,174	903	683	-24.35	-63.38	-63.38
Others	0	0	0	0	0	0	36	N/A	N/A	N/A
Sub total	647,058	688,051	688,051	696,439	707,371	718,911	724,624	0.79	5.32	5.32
Consumer loans										
Unsecured loans and others	45,113	58,196	58,196	114,518	110,174	114,754	118,131	2.94	102.99	102.99
Credit card	7,106	7,217	7,217	7,100	7,173	8,267	7,462	-9.74	3.40	3.40
Sub total	52,219	65,413	65,413	121,618	117,347	123,021	125,593	2.09	92.00	92.00
Total	1,451,411	1,637,041	1,637,041	1,737,876	1,696,791	1,731,397	1,753,155	1.26	7.09	7.09

Note: Loans portfolio includes non-accrual loans.

Appendix 12/14

BSP's Loan Asset Quality

NT\$Mn	Yearly Results		Quarterly Results							YTD Results		
	2023	2024	4Q24	1Q25	2Q25	3Q25	4Q25	QoQ(%)	YoY(%)	12M24	12M25	YoY(%)
NPL												
90-days NPLs - beginning	1,457	1,426	2,057	3,839	3,992	3,897	3,979	2.10	93.40	1,426	3,839	169.11
New NPL influx	1,282	3,900	1,651	1,002	2,076	1,794	922	-48.60	-44.16	3,900	5,794	48.55
NPL recovery	664	1,486	688	349	1,373	409	1,258	207.74	82.86	1,486	3,388	128.01
Write-offs	650	1,156	336	500	798	1,303	370	-71.59	10.13	1,156	2,972	156.98
90-days NPLs - ending	1,426	2,685	2,685	3,992	3,897	3,979	3,273	-17.74	21.92	2,685	3,273	21.92
Total reserves for loans	19,264	22,219	22,219	25,314	23,943	23,861	25,167	5.47	13.27	22,219	25,167	13.27
Provisions for loan loss	2,270	3,757	1,031	1,253	238	982	1,497	52.37	45.18	3,757	3,970	5.67
Recovery - Loan	385	444	89	168	184	153	254	65.60	186.90	444	759	71.12
NPL ratio	0.10%	0.17%	0.17%	0.23%	0.23%	0.23%	0.19%	-0.04%	0.02%	0.17%	0.19%	0.02%
Coverage ratio	1350.49%	827.65%	827.65%	634.11%	614.39%	599.69%	768.93%	169.24%	-58.72%	827.65%	768.93%	-58.72%

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

Appendix 13/14

BSP's Fee Breakdown (Consolidated)

NT\$Mn	Yearly Results		Quarterly Results							YTD Results		
	2023	2024	4Q24	1Q25	2Q25	3Q25	4Q25	QoQ(%)	YoY(%)	12M24	12M25	YoY(%)
Wealth management	4,201	5,832	885	2,758	1,385	1,689	992	-41.26	12.17	5,832	6,825	17.03
Mutual funds*	1,785	2,661	486	840	488	780	566	-27.43	16.57	2,661	2,675	0.52
Trust & custodian bank	618	770	199	194	190	190	210	10.45	5.39	770	784	1.71
Life insurance	1,743	2,339	184	1,713	691	705	201	-71.43	9.53	2,339	3,311	41.52
Property insurance	55	61	16	11	16	14	15	6.67	-7.27	61	55	-8.36
Loan fees	2,214	2,714	275	1,109	781	576	435	-24.49	58.08	2,714	2,901	6.88
Corporate loans	1,893	2,380	197	1,036	702	491	349	-29.01	77.20	2,380	2,578	8.29
Individual & consumer loans	229	248	57	51	60	63	65	2.36	13.53	248	239	-3.71
Factoring & A/R financing	92	86	21	23	19	21	21	0.18	0.34	86	84	-1.80
Credit card	2	-26	4	28	68	33	4	-87.84	10.02	-26	134	621.38
Others	542	672	104	309	228	168	72	-57.02	-30.56	672	778	15.67
Import & export service	341	295	69	76	77	75	77	2.63	11.16	295	305	3.31
Guarantees & acceptances	184	181	49	50	48	49	54	8.68	9.52	181	202	11.31
Others	18	196	-14	182	104	44	-58	-233.52	-311	196	271	38.31
Total fee income	6,960	9,193	1,267	4,205	2,463	2,467	1,503	-39.05	18.61	9,193	10,638	15.72

* : including overseas bonds

Appendix 14/14

BSP's Credit Card Business

NT\$Mn	Yearly Results		Quarterly Results							YTD Results		
	2023	2024	4Q24	1Q25	2Q25	3Q25	4Q25	QoQ(%)	YoY(%)	12M24	12M25	YoY(%)
Credit card business												
Cards in force(thousand)	2,208	2,239	2,239	2,354	2,398	2,446	2,479	1.33%	10.72%	2,239	2,479	10.72%
Active cards(thousand)	1,259	1,346	1,346	1,484	1,504	1,529	1,546	1.10%	14.86%	1,346	1,546	14.86%
Account receivables	20,219	21,501	21,501	22,061	22,720	25,212	23,409	-7.15%	8.88%	21,501	23,409	8.88%
Revolving balance	3,794	3,712	3,712	3,681	3,672	3,750	3,815	1.75%	2.79%	3,712	3,815	2.79%
Total consumption	136,220	148,685	39,643	42,038	42,481	49,079	45,719	-6.85%	15.33%	148,685	179,318	20.60%
Avg spending per card(NT\$)	109,360	116,822	30,375	28,971	28,314	32,170	29,648	-7.84%	-2.39%	116,822	119,166	2.01%
Asset quality												
NPL ratio(90-day past due)	0.12%	0.16%	0.16%	0.15%	0.14%	0.14%	0.14%	0.00%	-0.02%	0.16%	0.14%	-0.02%
Coverage ratio	572.61%	424.28%	424.28%	423.32%	439.48%	421.00%	472.50%	51.50%	48.22%	424.28%	472.50%	48.22%
Write-offs	184	240	57	58	57	57	63	11.65%	10.82%	240	235	-2.24%
Net charge off ratio	-0.10%	-0.01%	-0.01%	-0.14%	-0.30%	-0.21%	-0.10%	0.11%	-0.09%	-0.01%	-0.10%	-0.09%