



Financial Review of 2025 Q1

2025.5.21



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Operations Review of 2025 Q1

(in NTD 100mn)

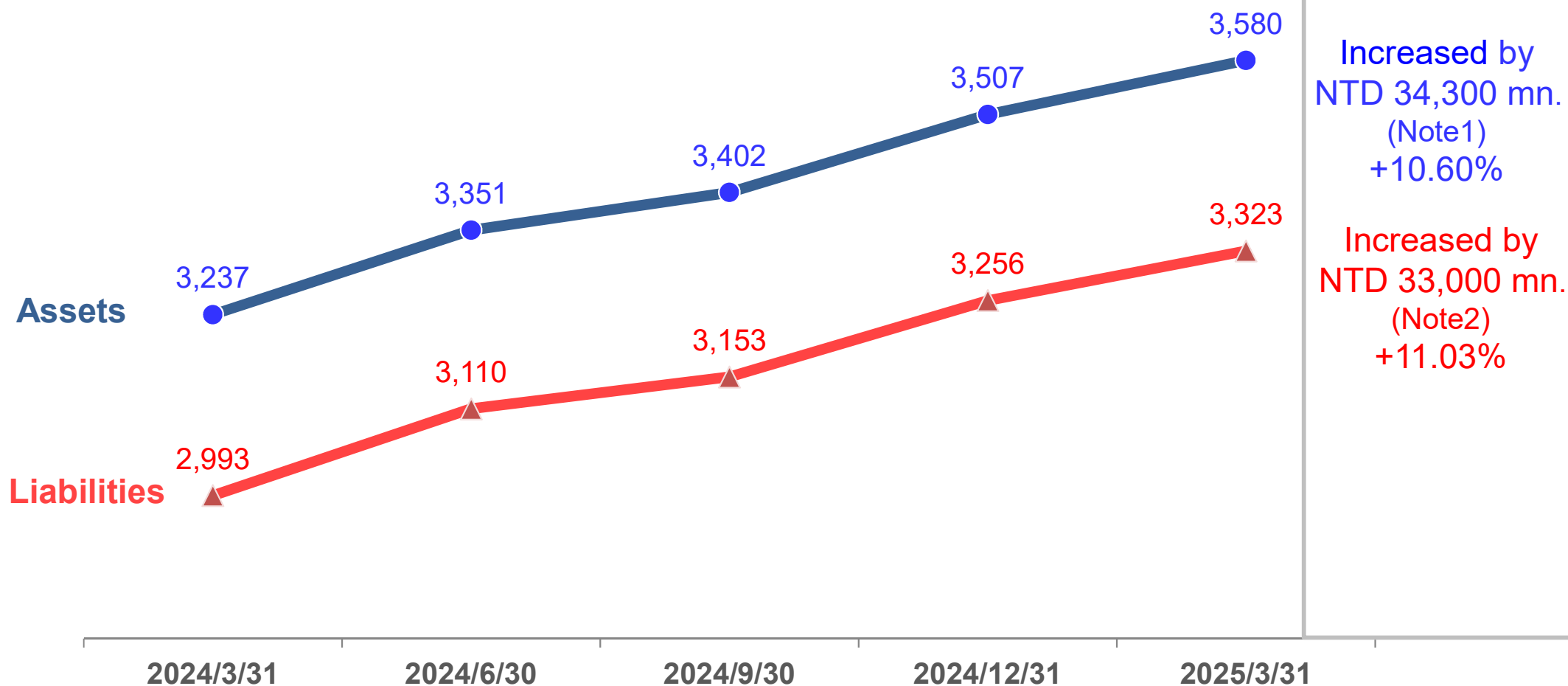
項目	1Q25	1Q24	Growth (Decline)	
			Amount	Ratio(%)
Profit before tax (in NTD 100mn)	3.56	2.72	0.84	30.88
Profit (in NTD 100mn)	2.66	1.71	0.95	55.56
EPS (after-tax)(Note) (in NTD)	0.15	0.12	0.03	25.00
ROA (after-tax) (%)	0.08	0.05	-	0.03
ROE (after-tax) (%)	1.05	0.80	-	0.25

Note : EPS after tax for 1Q24 has been adjusted to include the impact of Free-Gratis dividends.



Assets and Liabilities

(in NTD 100mn)



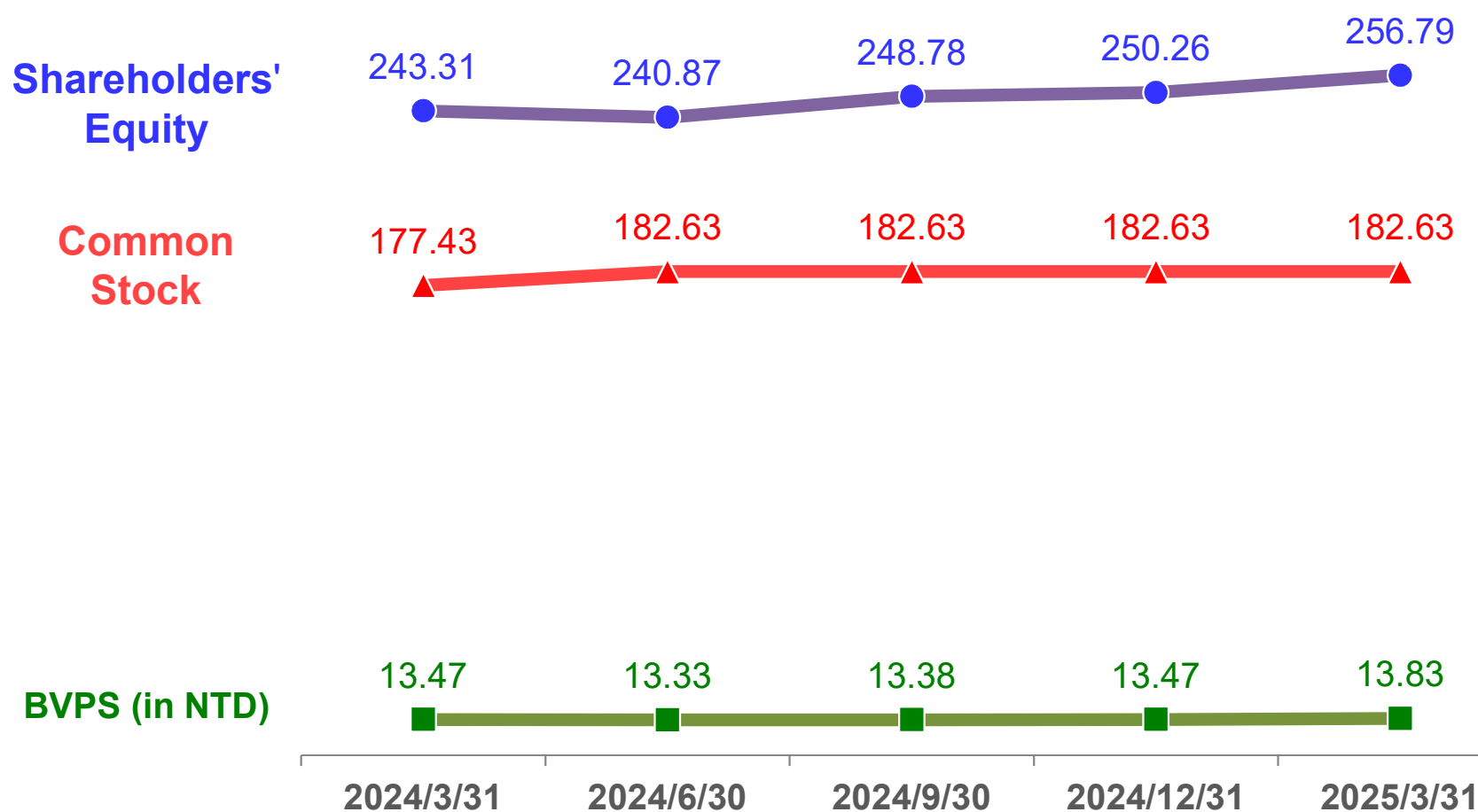
Note 1: Asset increased is primarily due to a rise in discounts and loans by NTD 32.6 bn.

Note 2: Liabilities increased is primarily due to a rise in deposits and remittances by NTD 32.1 bn.



Shareholders' Equity

(in NTD 100mn)



YoY

Increased by NTD
1,348 mn.
+5.54%

Increased by NTD
520 mn.
+2.93%

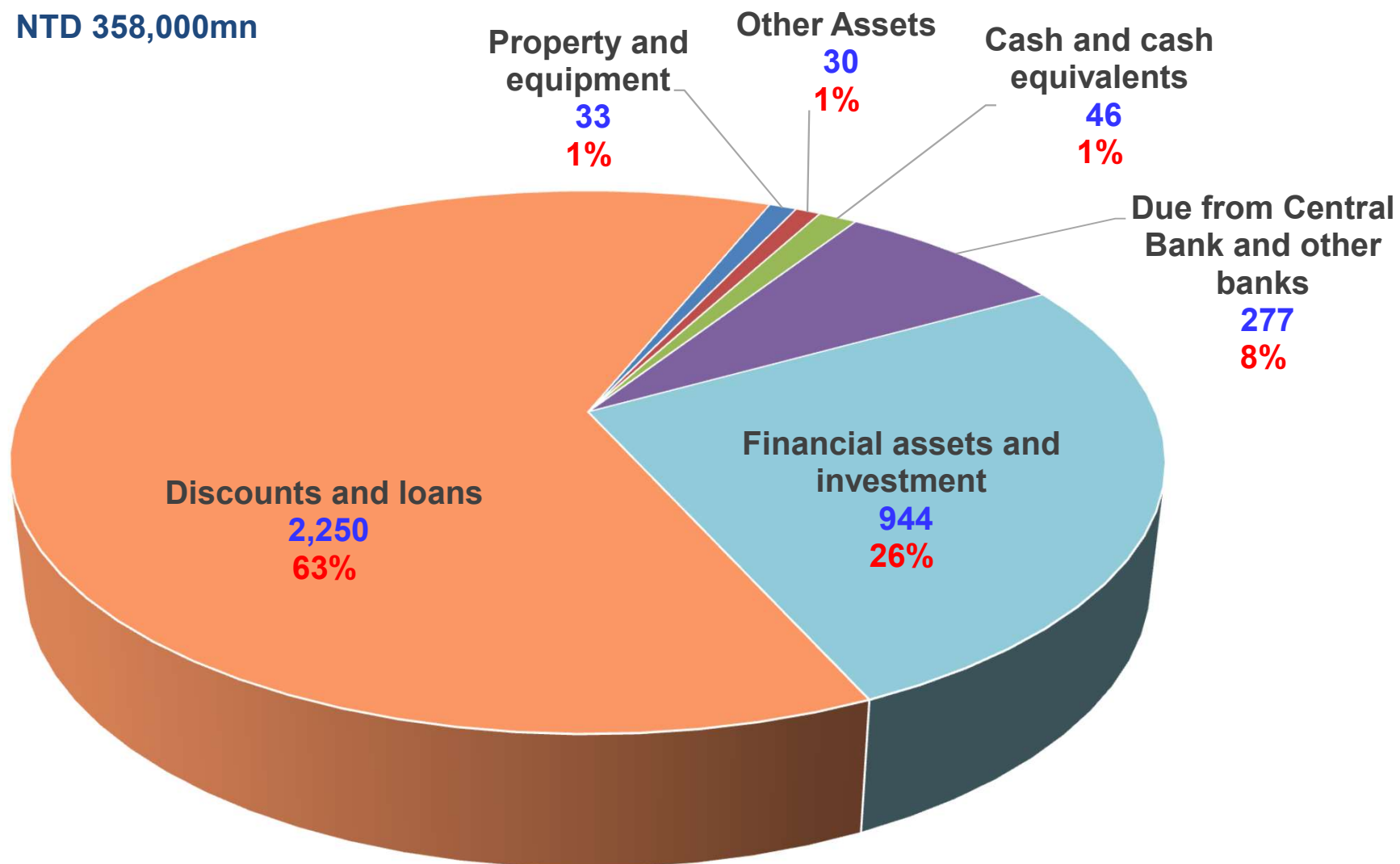
Increased by
NTD 0.36
+2.67%



Assets Breakdown(2025.3.31)

(in NTD 100mn)

Total assets NTD 358,000mn

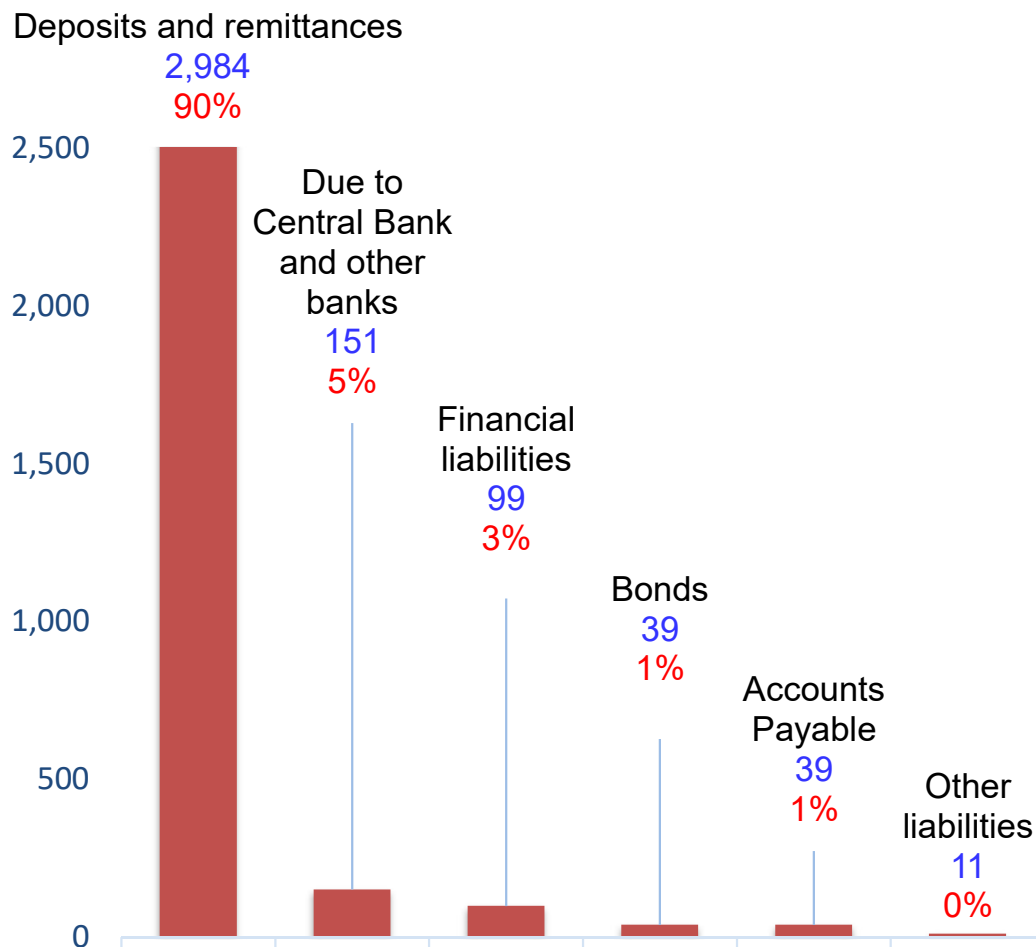




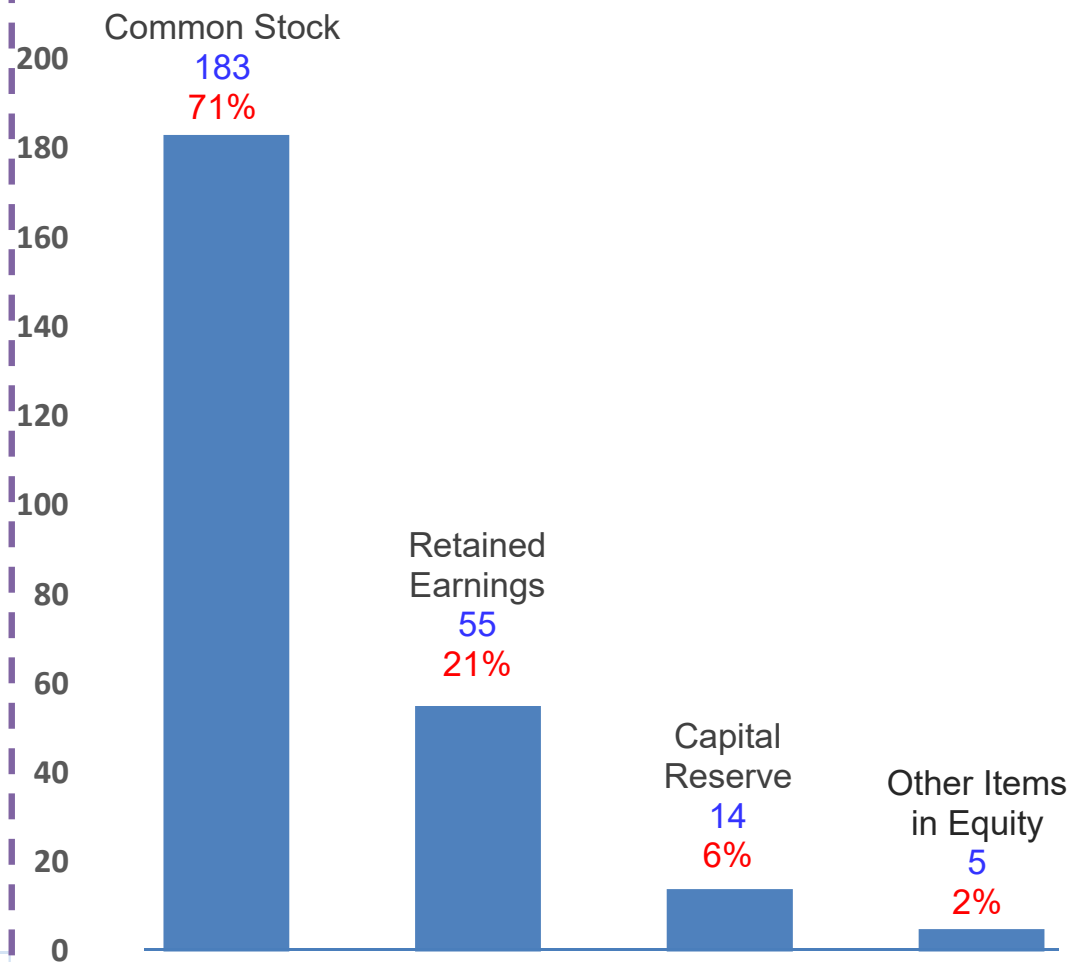
Liabilities and Shareholders' Equity Breakdown(2025.3.31)

(in NTD 100mn)

Liabilities NTD 332,300mn



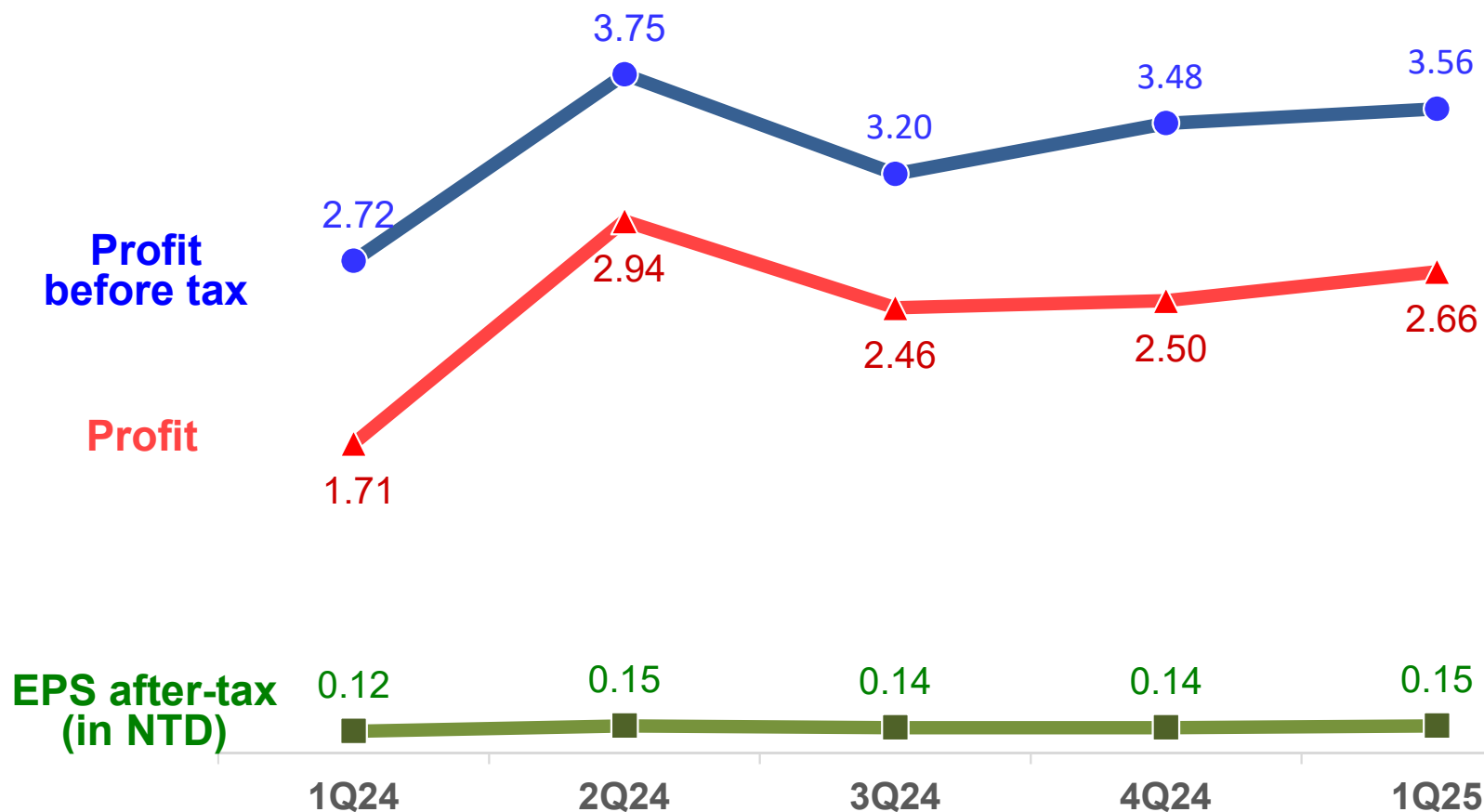
Shareholders' Equity NTD 25,700mn





Income Growth

(in NTD 100mn)



YoY

Increased by
NTD 84 mn
+30.88%

Increased by
NTD 95 mn
+55.56%

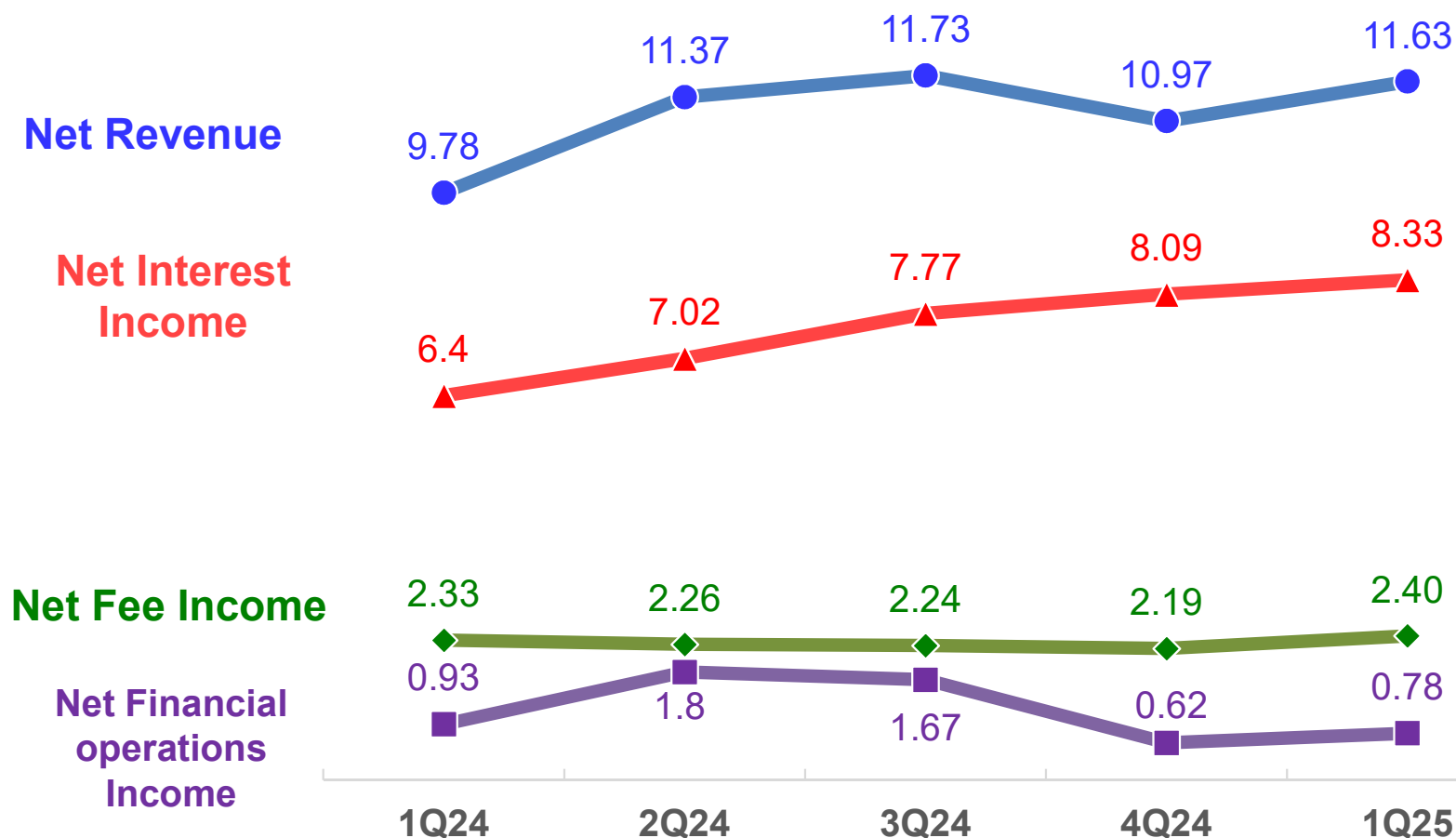
Increased by
NTD 0.03
+25.00%

Note : EPS after-tax for 1Q24 to 4Q24 has been adjusted to include the impact of Free-Gratis dividends.



Net Revenue Growth

(in NTD 100mn)



YoY

Increased by
NTD 185 mn
+18.92%

Increased by
NTD 193 mn
+30.16%

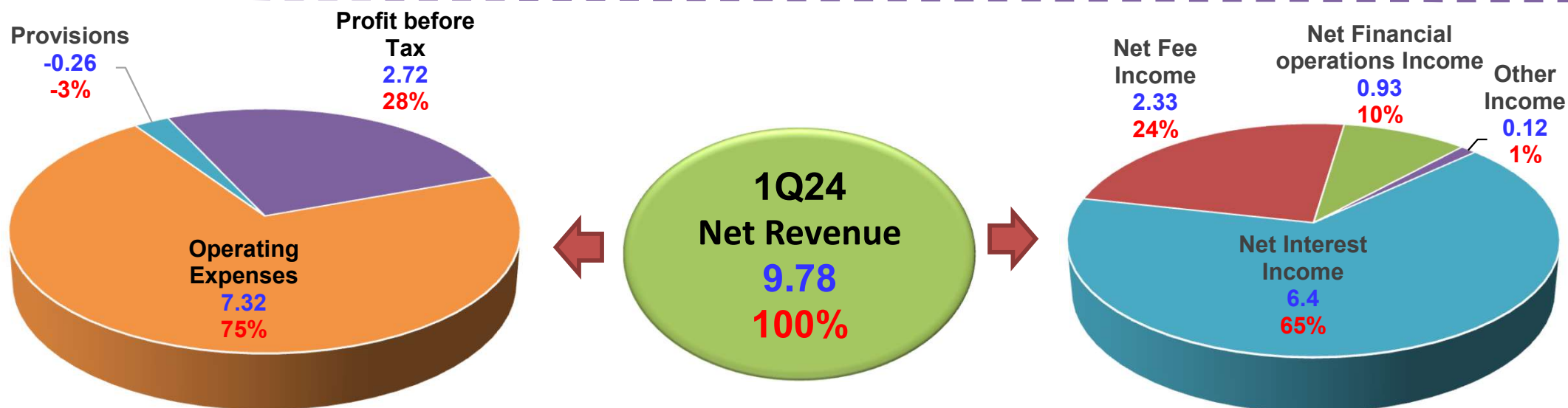
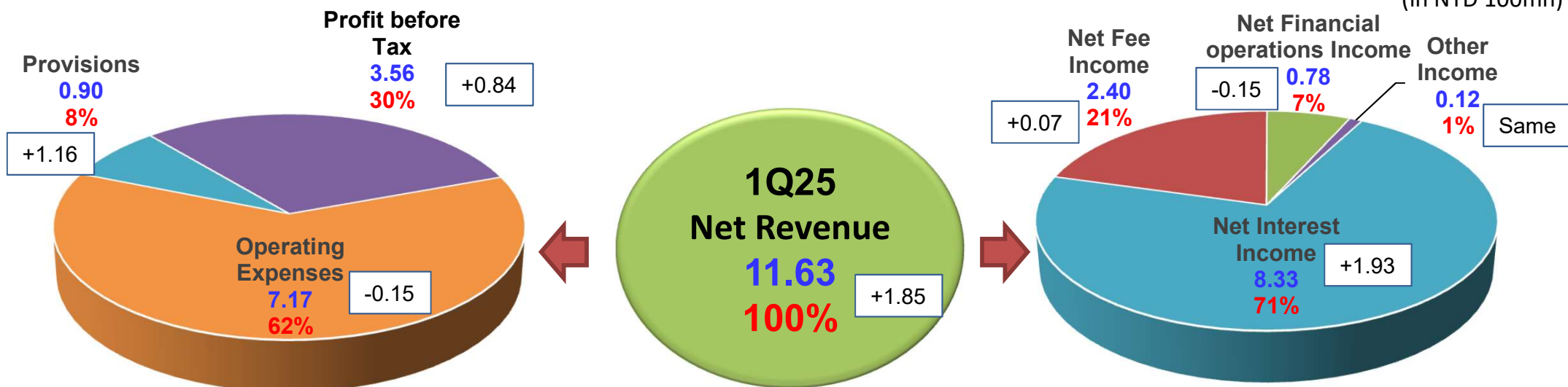
Increased by
NTD 7 mn
+3.00%

Decreased by
NTD 15 mn
-16.13%



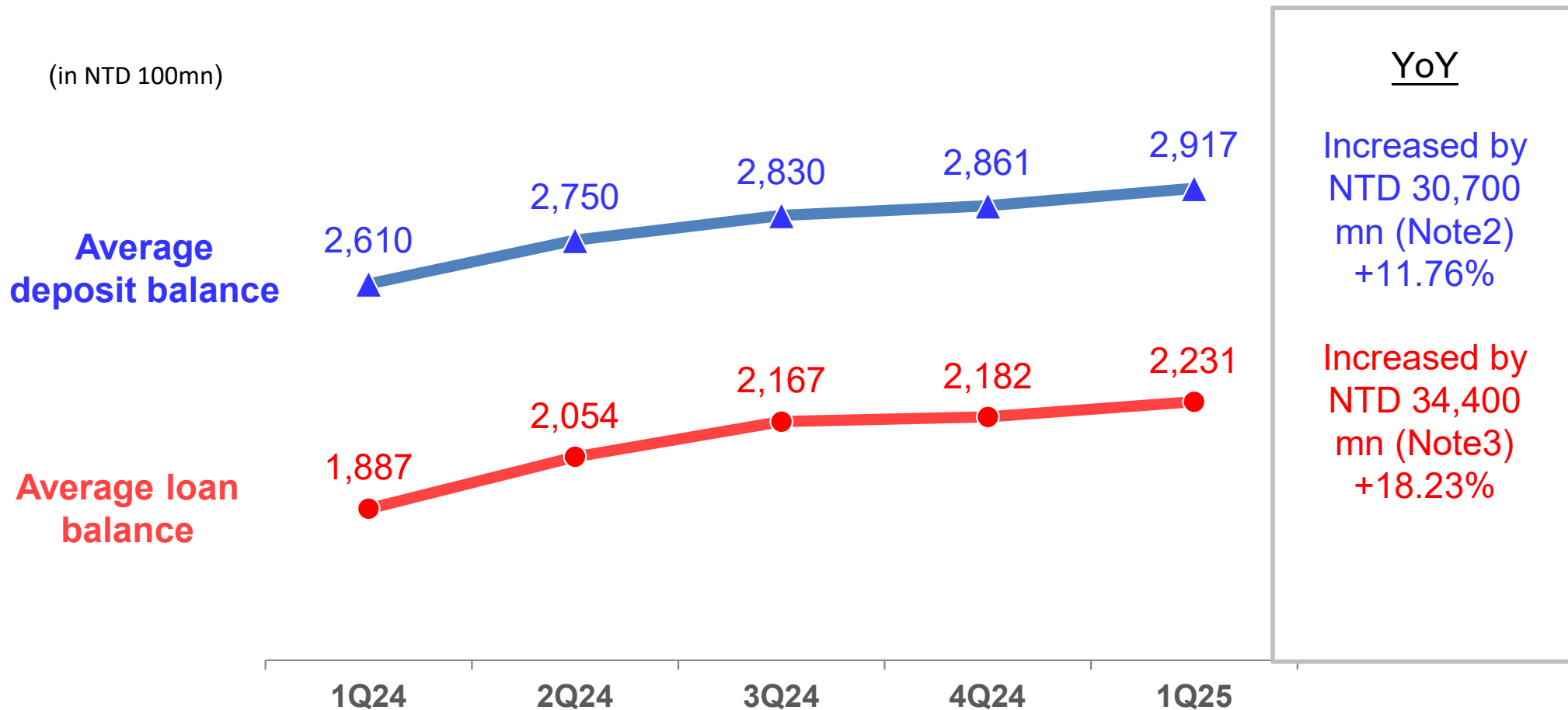
Net Revenue Breakdown

(in NTD 100mn)





Deposits and Loans - Average balance



Note 1: The average balance of deposits includes transfer deposits from China Post, and the average balance of loans does not include export bills negotiated and collections.

Note 2: For details, please refer to Deposit Breakdown.

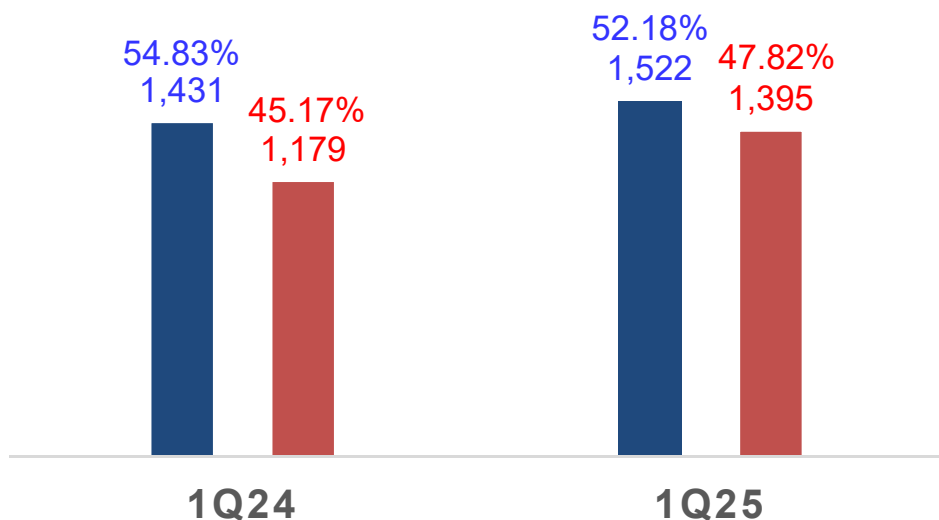
Note 3: For details, please refer to Loan Breakdown.



Deposit Breakdown - Average balance

By Type

■ Demand Deposits ■ Time Deposits

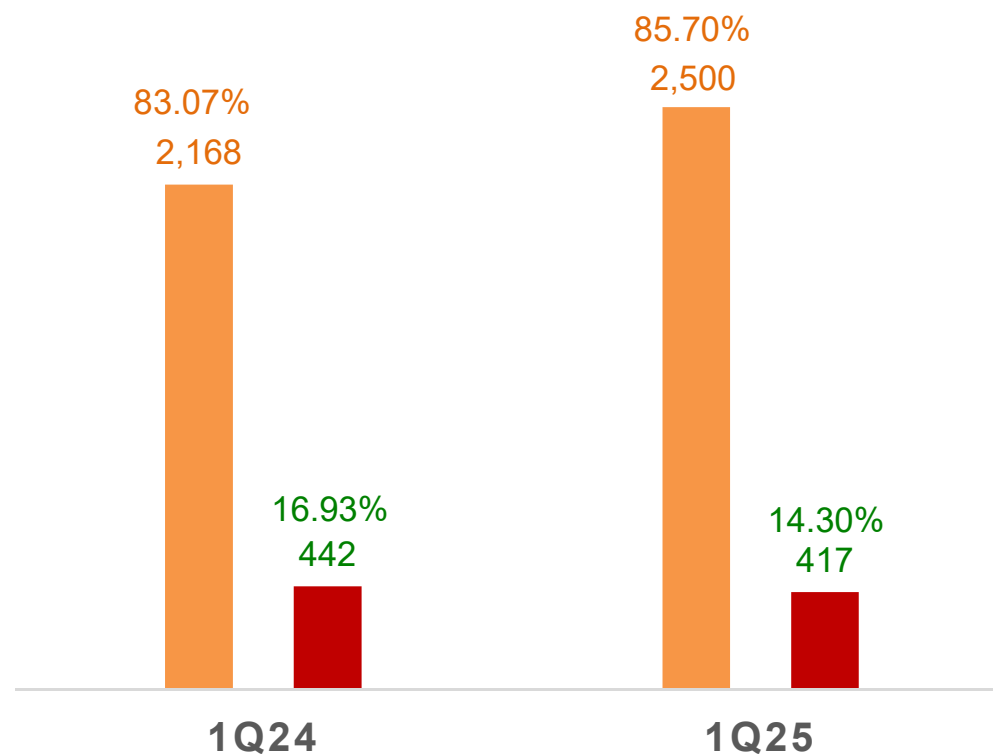


Demand Deposits Increased by NTD 9,100 mn.(+6.36%)
Time Deposits Increased by NTD 21,600 mn.(+18.32%)

By currency

(in NTD 100mn)

■ NTD Deposits ■ FCY Deposits



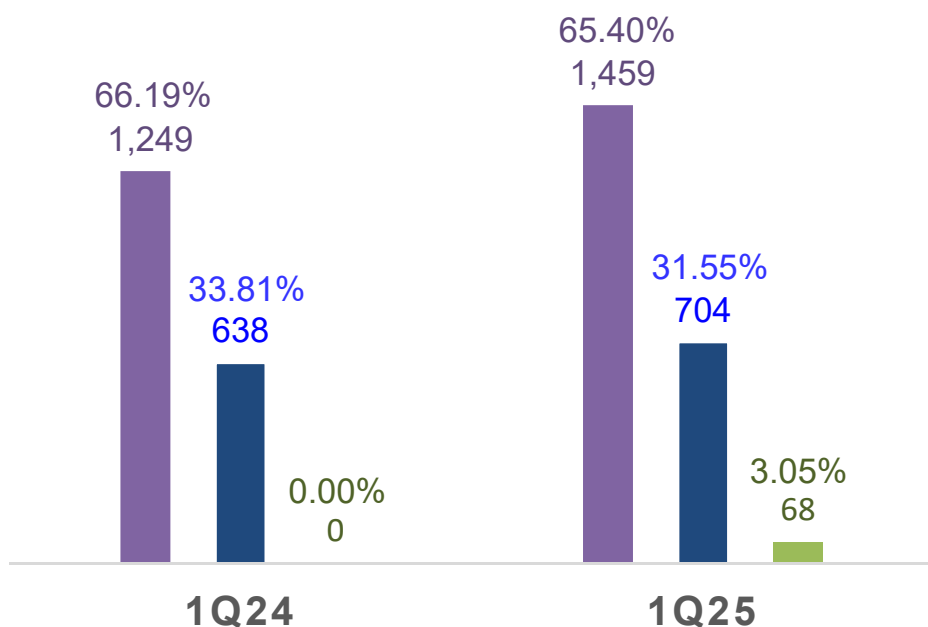
NTD Deposits Increased by NTD 33,200 mn.(+15.31%)
FCY Deposits Decreased by NTD 2,500 mn.(-5.66%)



Loan Breakdown - Average balance

By customer

■ Corporates ■ Consumers ■ Government

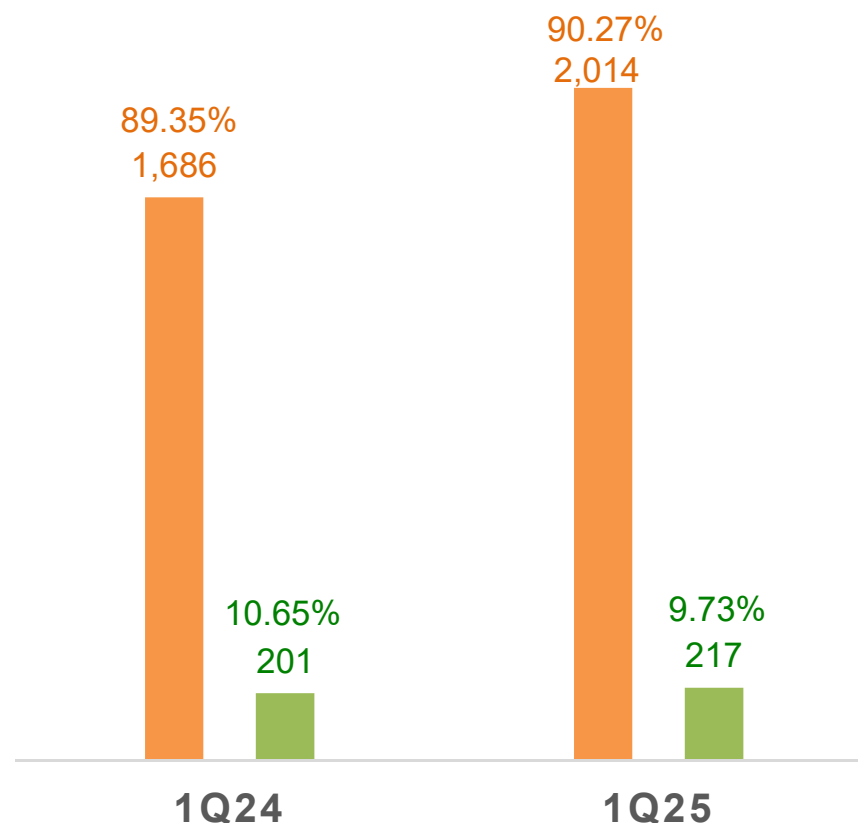


Corporates Loans Increased by NTD 21,000 mn.(+16.81%)
Consumers Loans Increased by NTD 6,600 mn.(+10.34%)
Government Loans Increased by NTD 6,800 mn.

By currency

(in NTD 100mn)

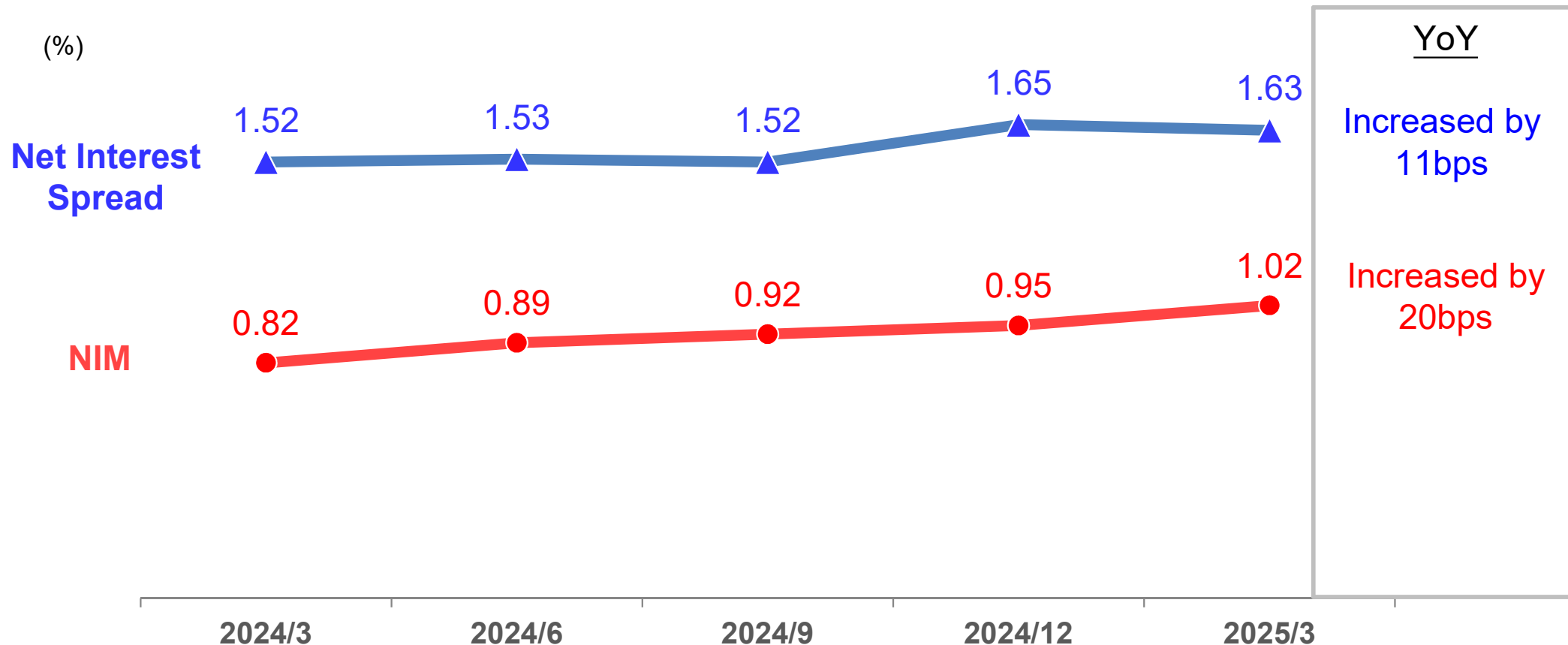
■ NTD Loans ■ FCY Loans



NTD Loans Increased by NTD 32,800 mn.(+19.45%)
FCY Loans Increased by NTD 1,600 mn.(+7.96%)



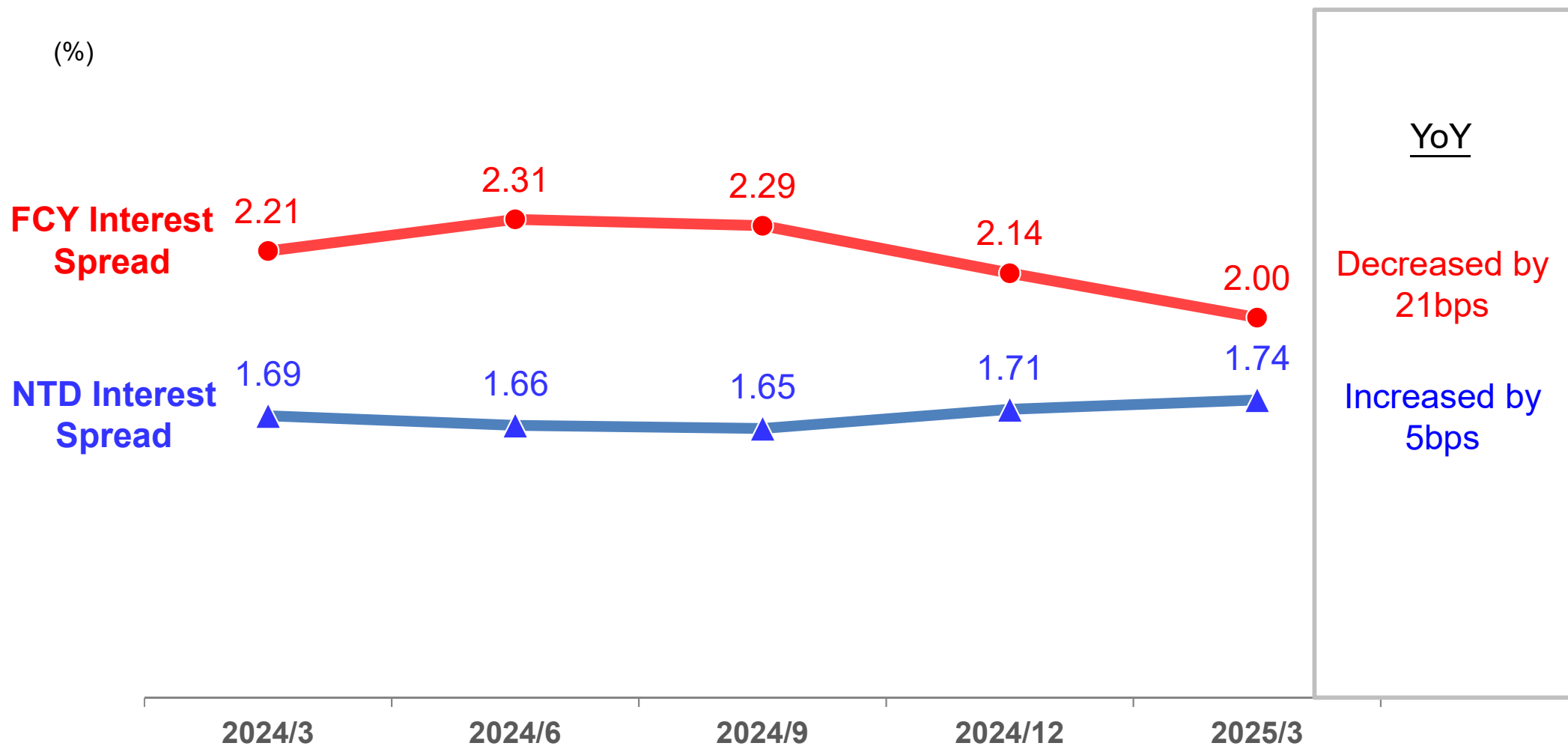
Net Interest Spread and NIM



Note: The overall net interest spread is lower than the interest spread on NTD and FCY. The reason is that high-interest foreign currency deposit grew more than foreign currency loan did.

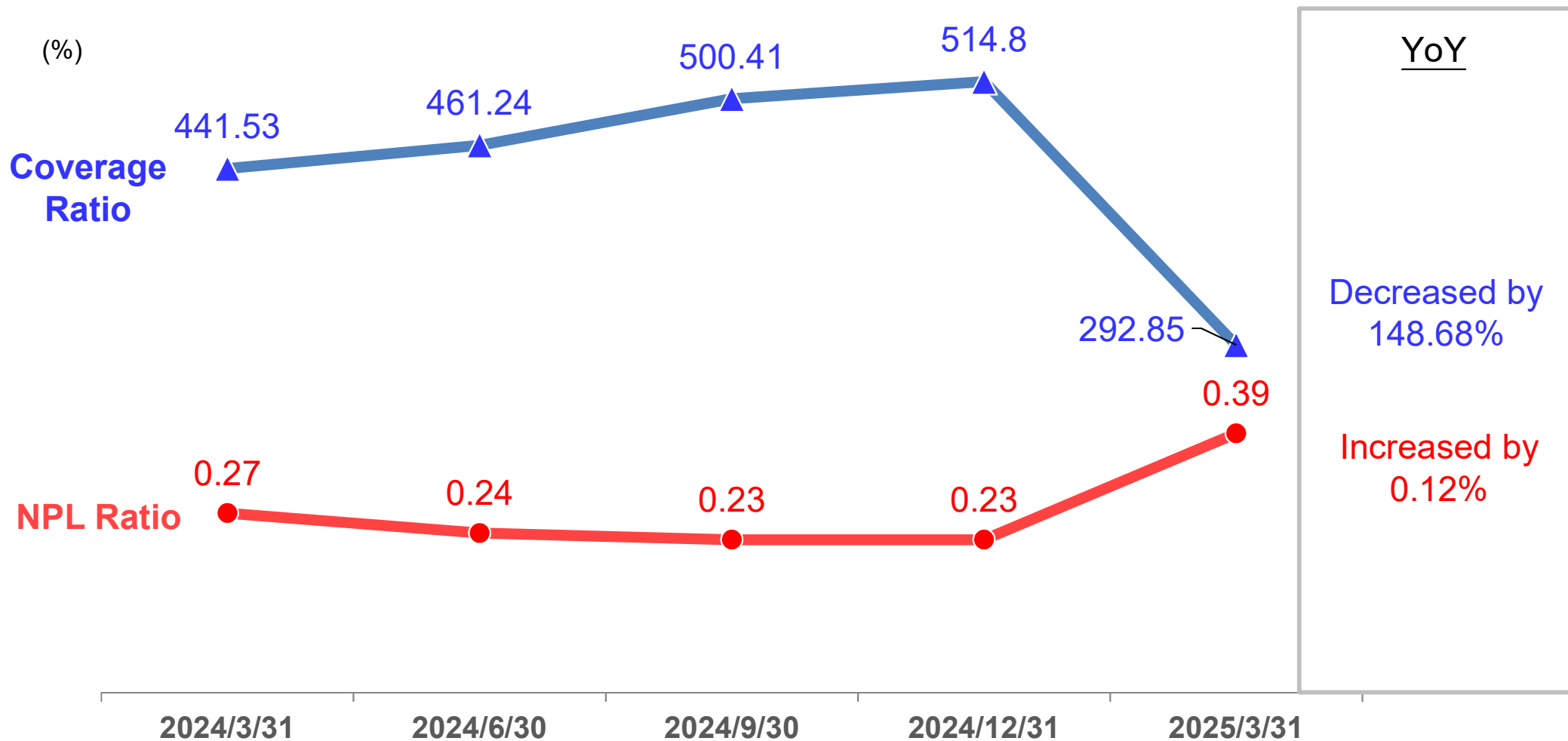


Net Interest Spread



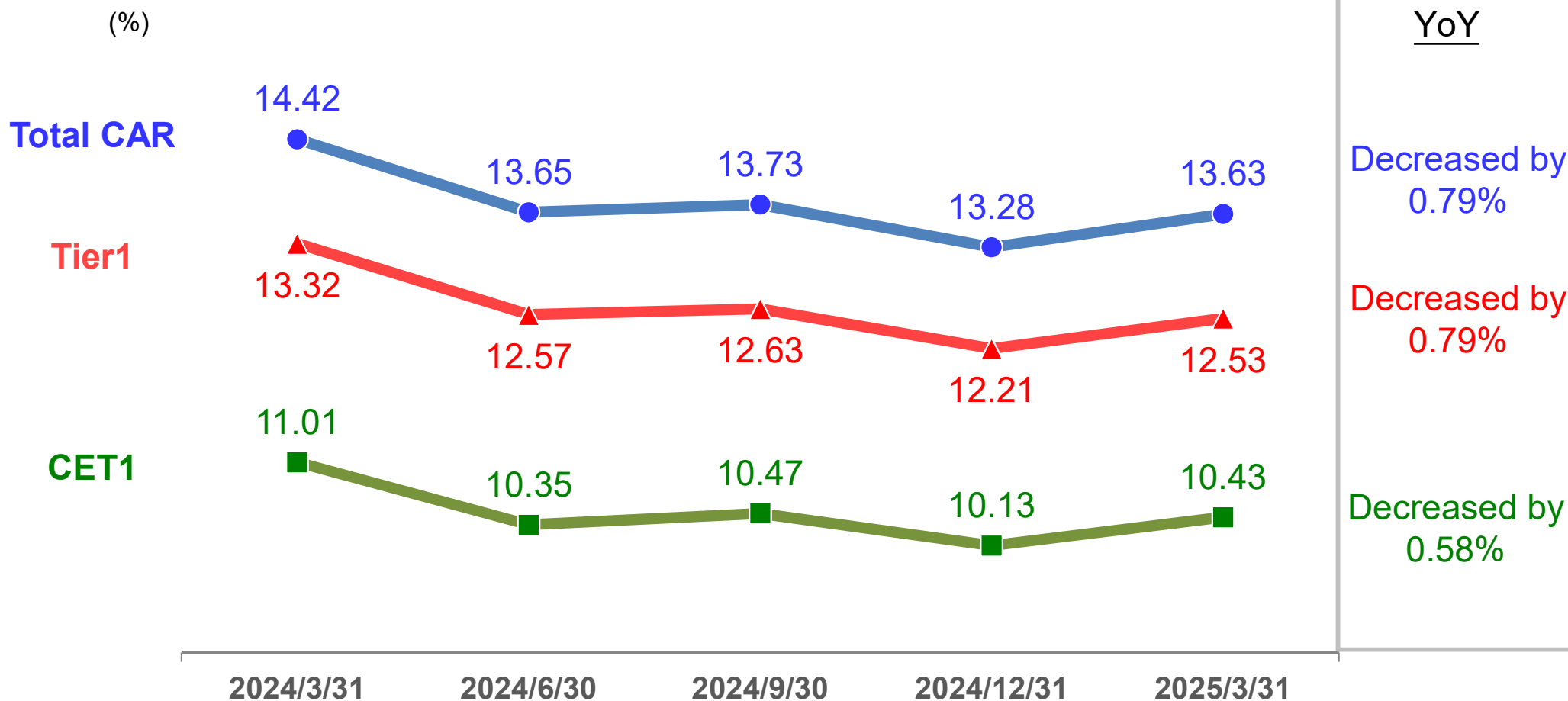


Asset Quality





Capital Adequacy Ratio



Note1 : Unaudited ratio in March and September.

Note2 : Due to NTD 5bn FPO, the Total CAR, Tier 1 and CET1 ratio are relatively high in March 2024.



Recap of Recent Major Events

- ◆ Xinzhuang Branch opened on April 7, 2025, enhancing service capacity in the northern region.
- ◆ Officially signed the Equator Principles on March 25, 2025, to strengthen the impact of sustainable finance.
- ◆ Continued promoting the green electricity transaction price trust business, and have signed contracts with 15 green electricity platform operators. 30 green electricity power generation operators have joined the platform to jointly assist enterprises in net-zero transition..
- ◆ Ranked among the top 6%–20% of listed companies in the 11th Corporate Governance Evaluation by the Taiwan Stock Exchange.
- ◆ 2024 Common Stock Dividend : Cash dividend of NT\$0.30 and stock dividend of NT\$0.30 per share.



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Thanks for Listening