高雄銀行

Financial Review of 2025 Q2

2025.9.10

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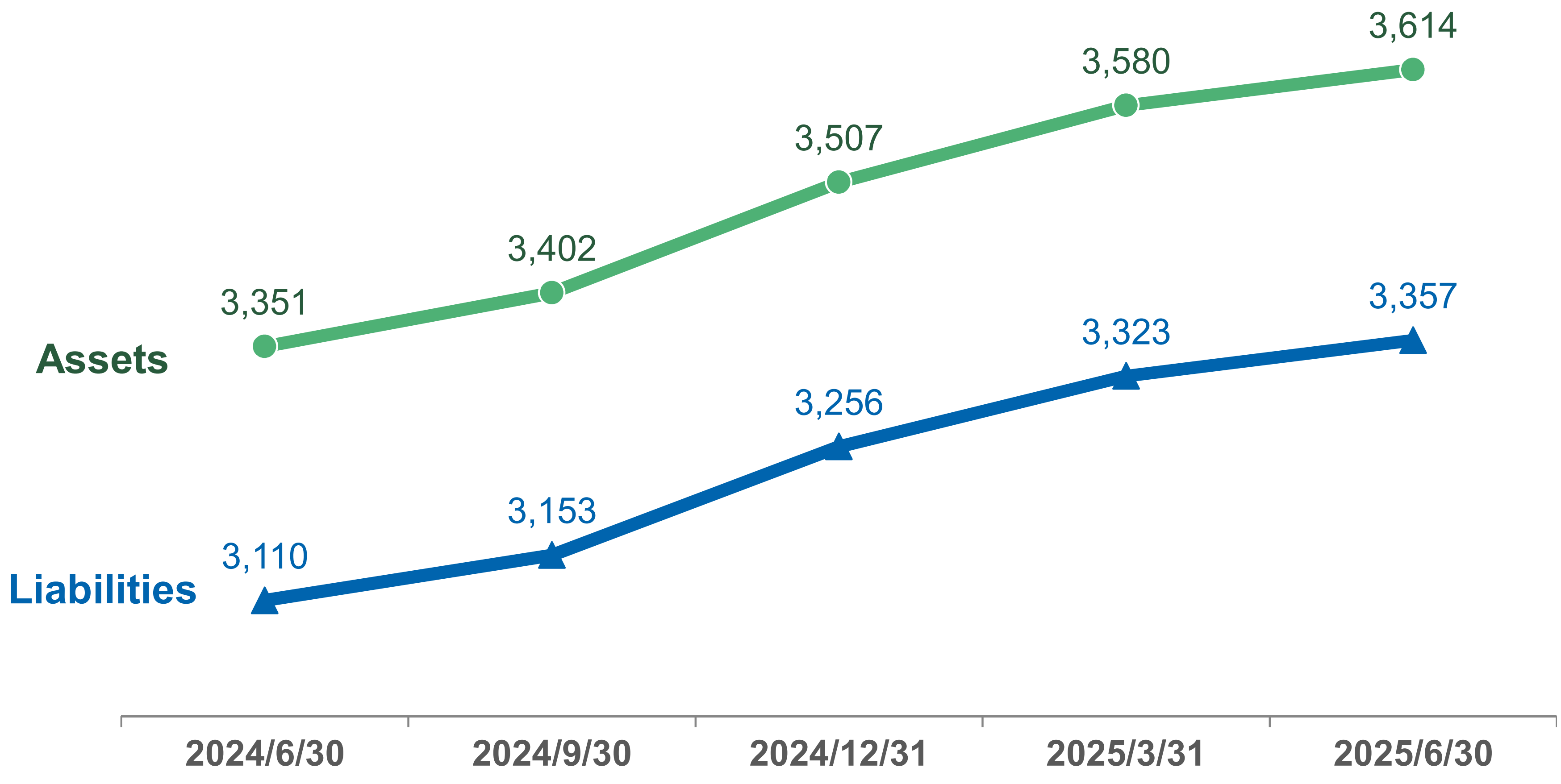
Performance Review of 2025 Q2

(in NTD 100mn)

Item	2Q25	2Q24	Growth (Decline)	
			Amount	Ratio(%)
Profit before tax (in NTD 100mn)	7.46	6.47	0.99	15.38
EPS (before-tax) (in NTD)	0.39	0.37	0.02	5.41
ROA (before-tax) (%)	0.21	0.20	-	0.01
ROE (before-tax) (%)	2.94	3.03	-	(0.09)

Assets and Liabilities

(in NTD 100mn)

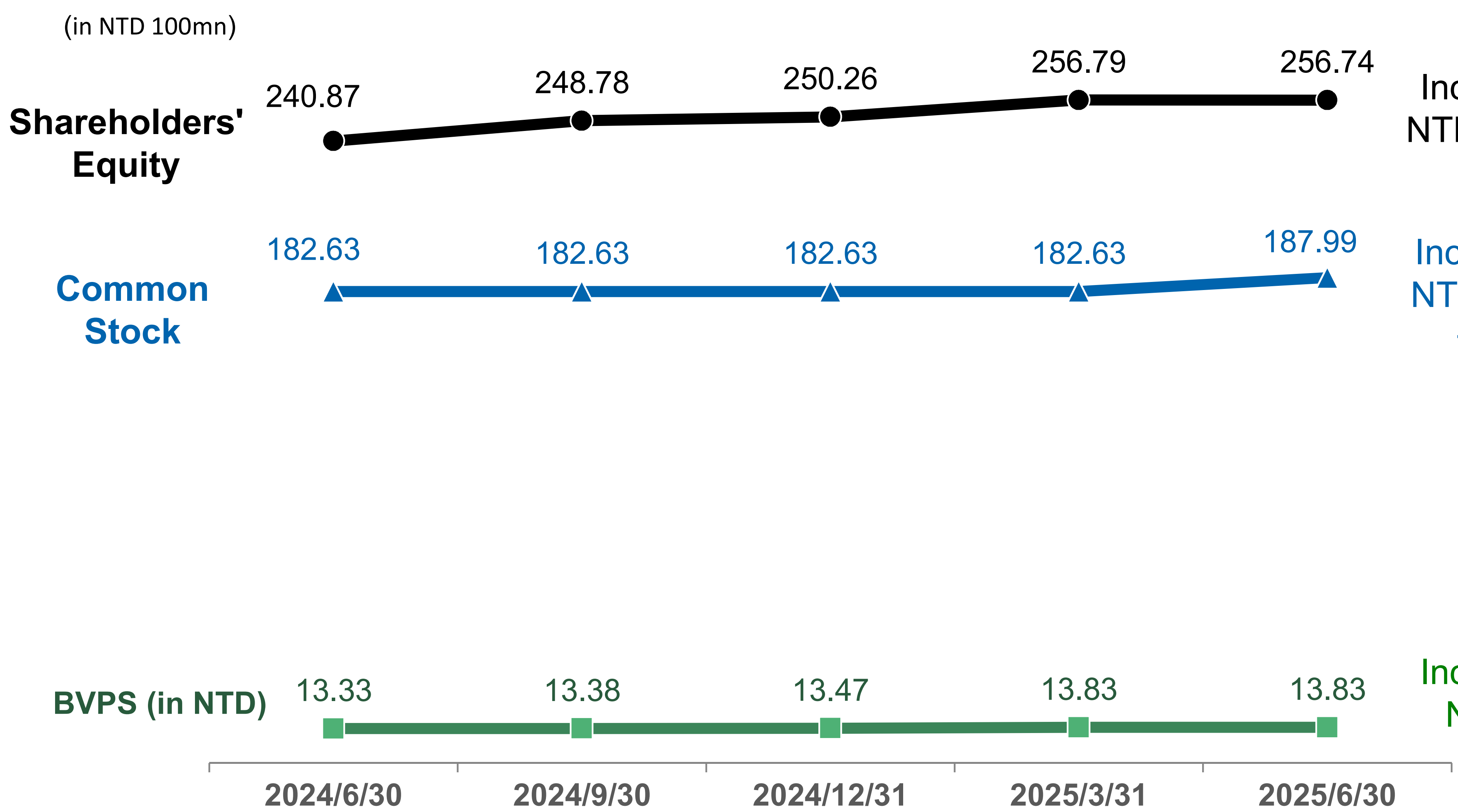


YoY

Increased by NTD 26,300 mn. +7.85%

Increased by NTD 24,700 mn. +7.94%

Shareholders’ Equity



YoY

Increased by NTD 1,587mn. +6.59%

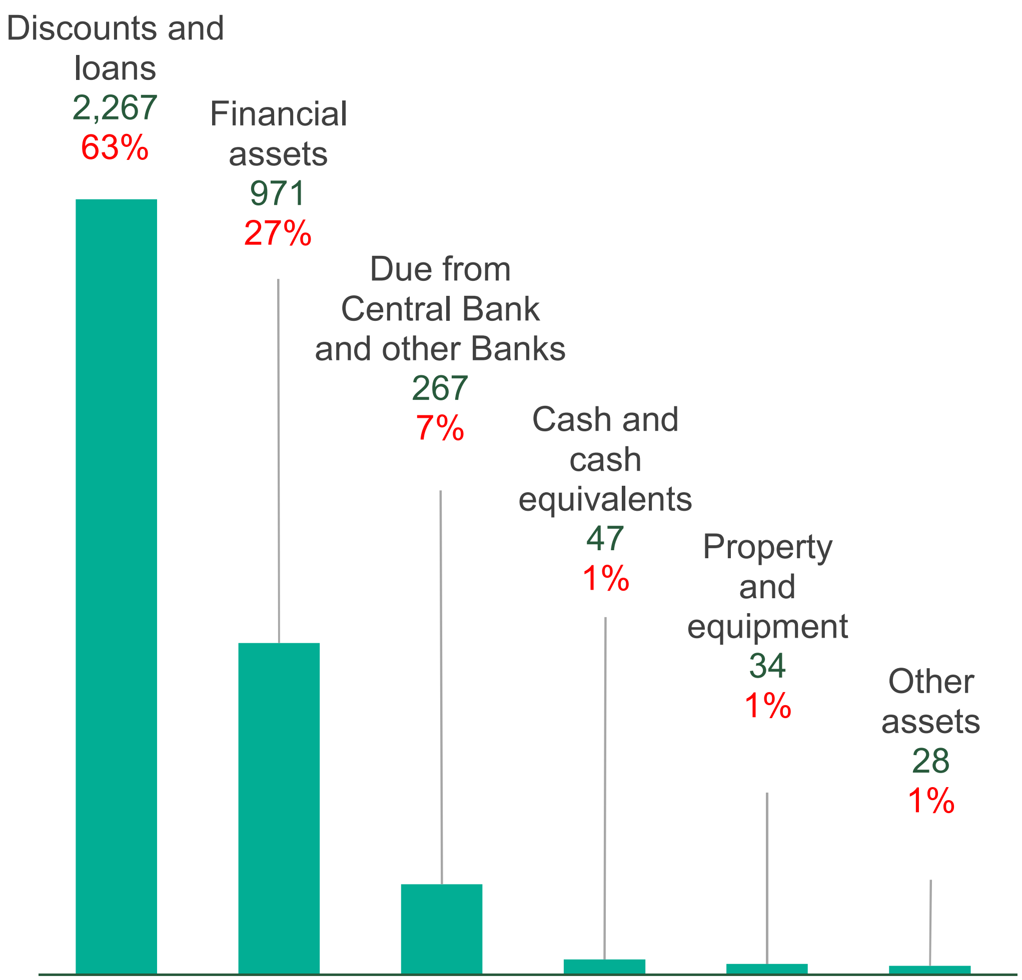
Increased by NTD 5.36mn. +2.93%

Increased by NTD 0.50 +3.75%

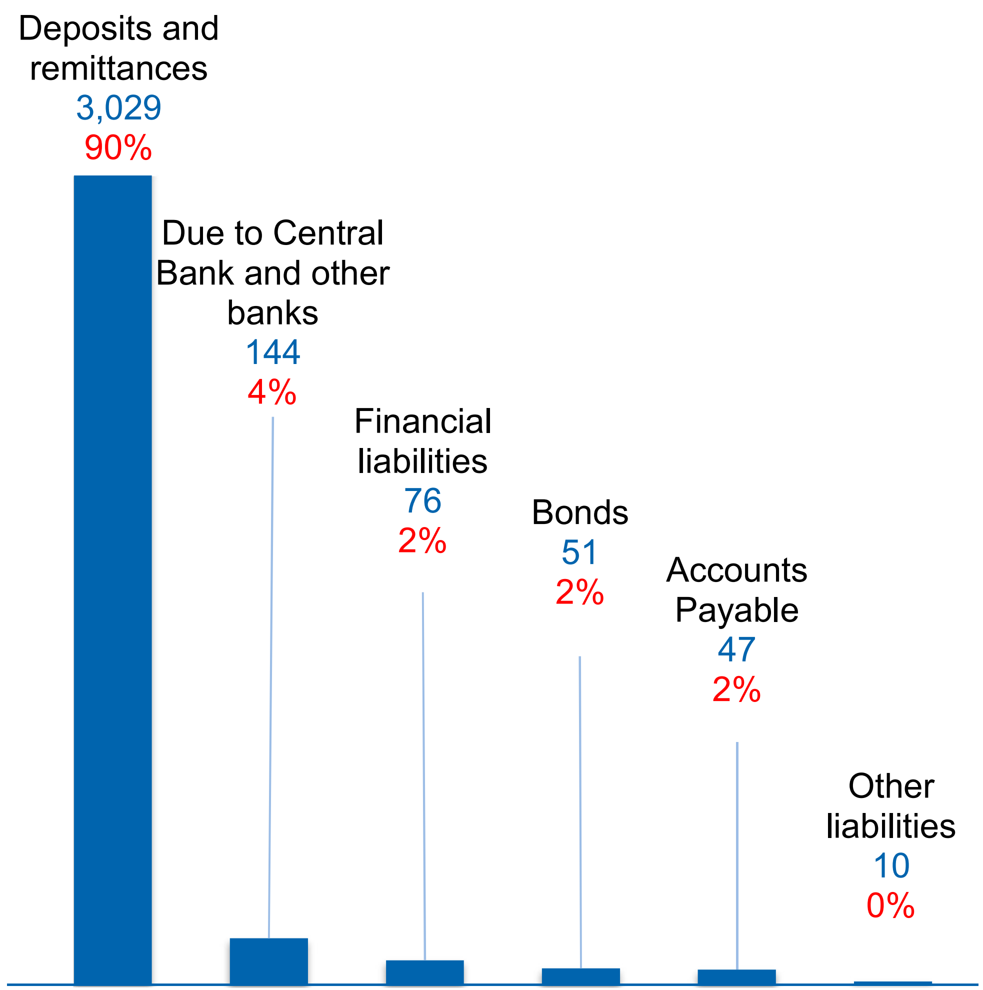
Asset and Liability Structure Analysis (2025.6.30)

(in NTD 100mn)

Assets NTD 361,400mn



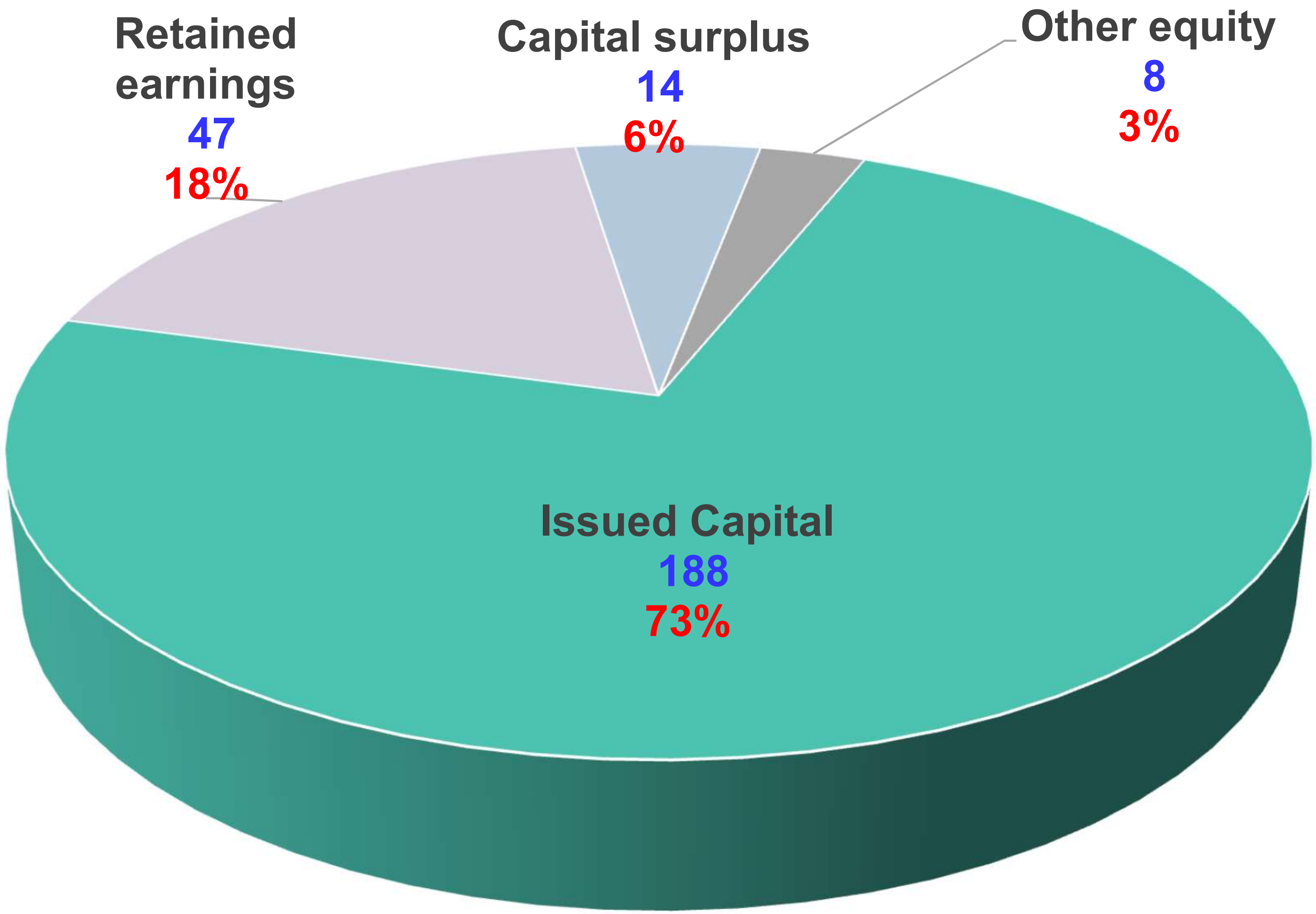
Liabilities NTD 335,700mn



Eqiuty Breakdown(2025.6.30)

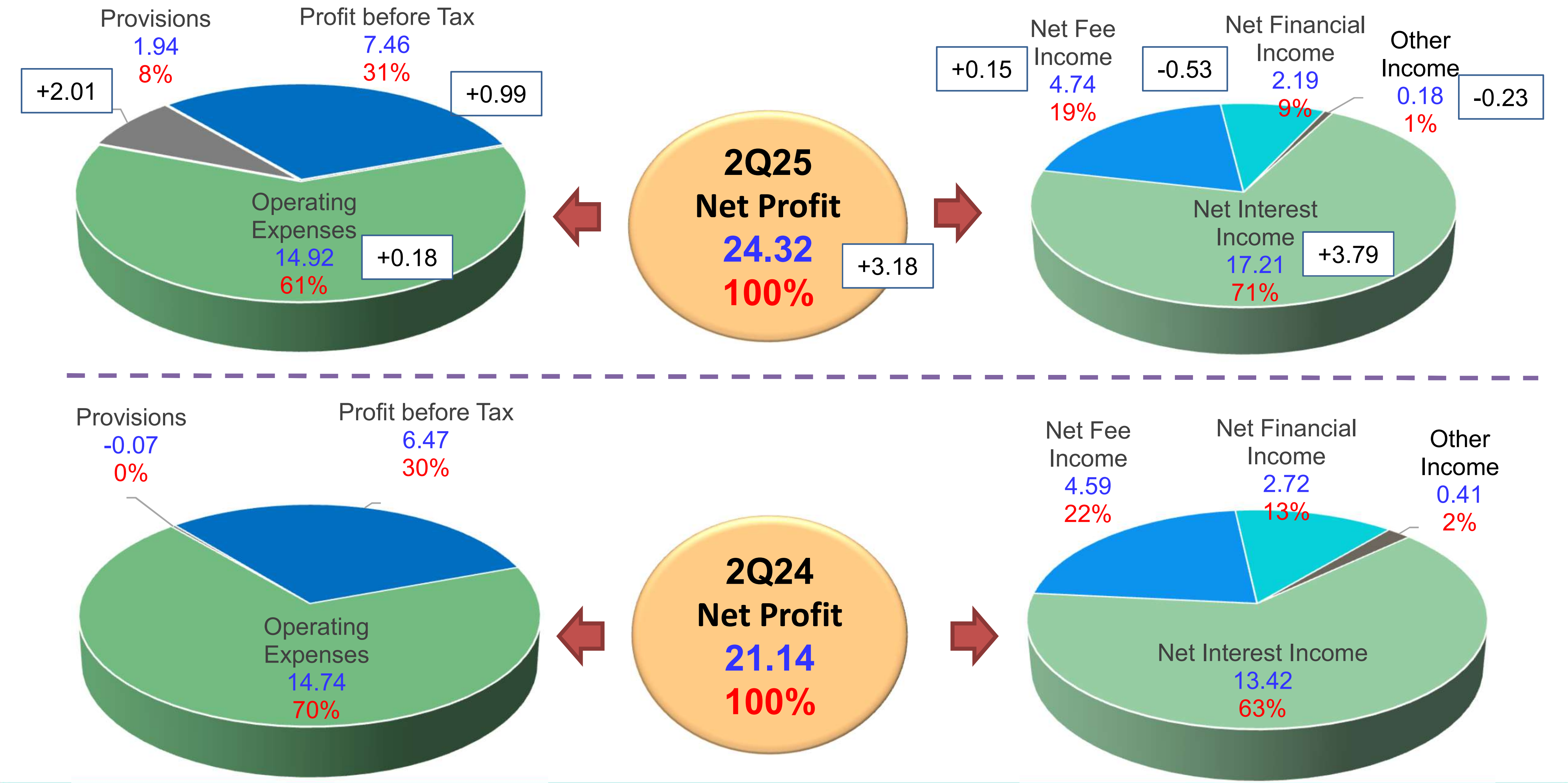
(in NTD 100mn)

Total equity NTD 25,700mn



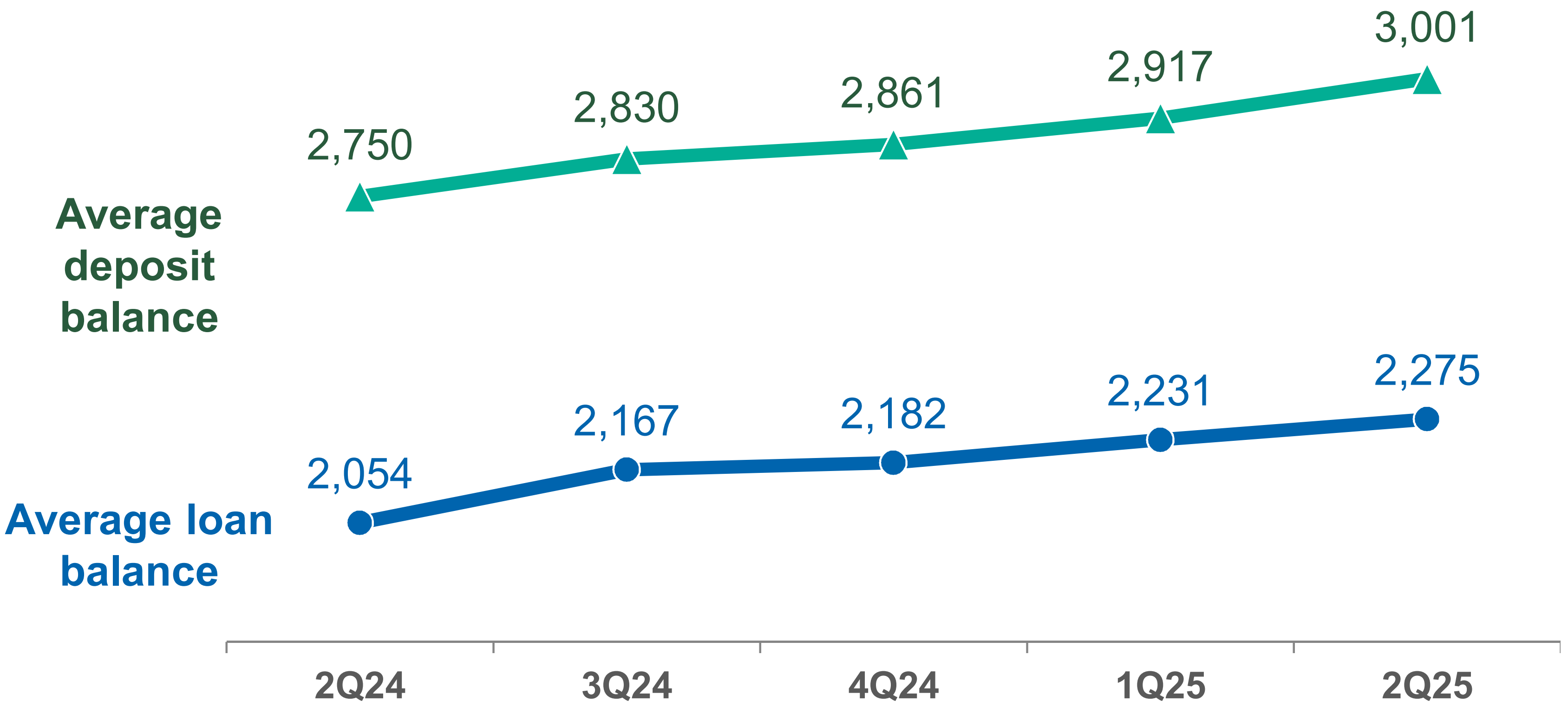
Profit Structure and Growth Analysis

(in NTD 100mn)



Deposits and Loans - Average balance

(in NTD 100mn)



YoY

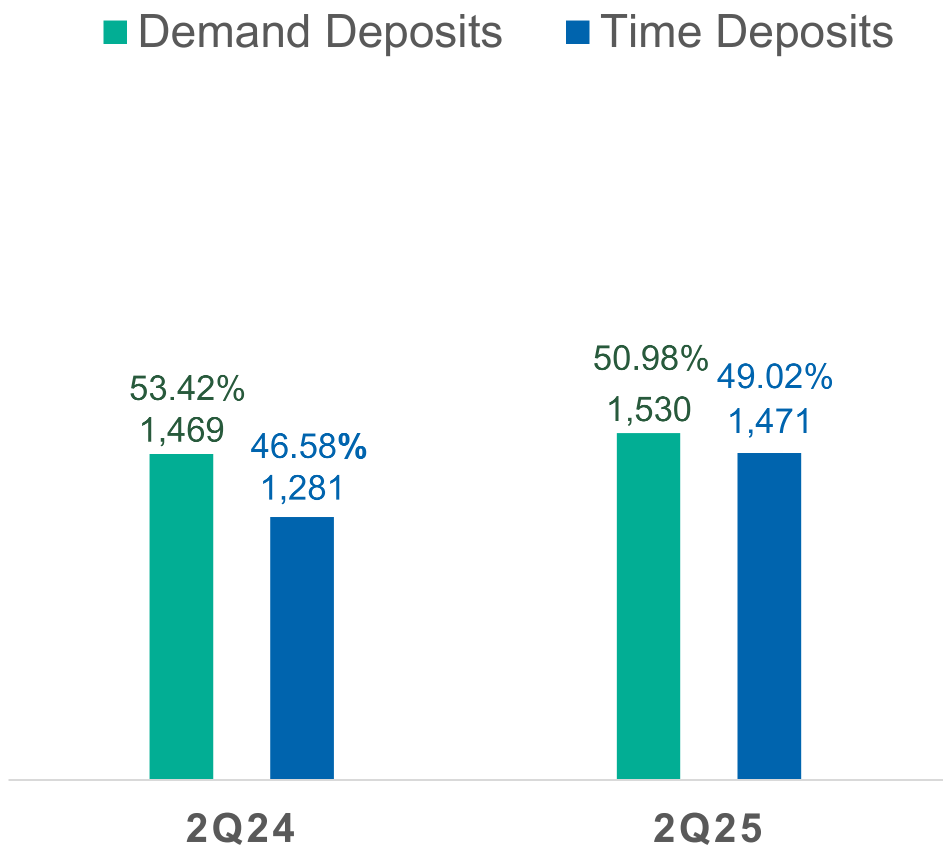
Increased by
NTD 25,100 mn
+9.13%

Increased by
NTD 22,100 mn
+10.76%

Deposit Breakdown - Average balance

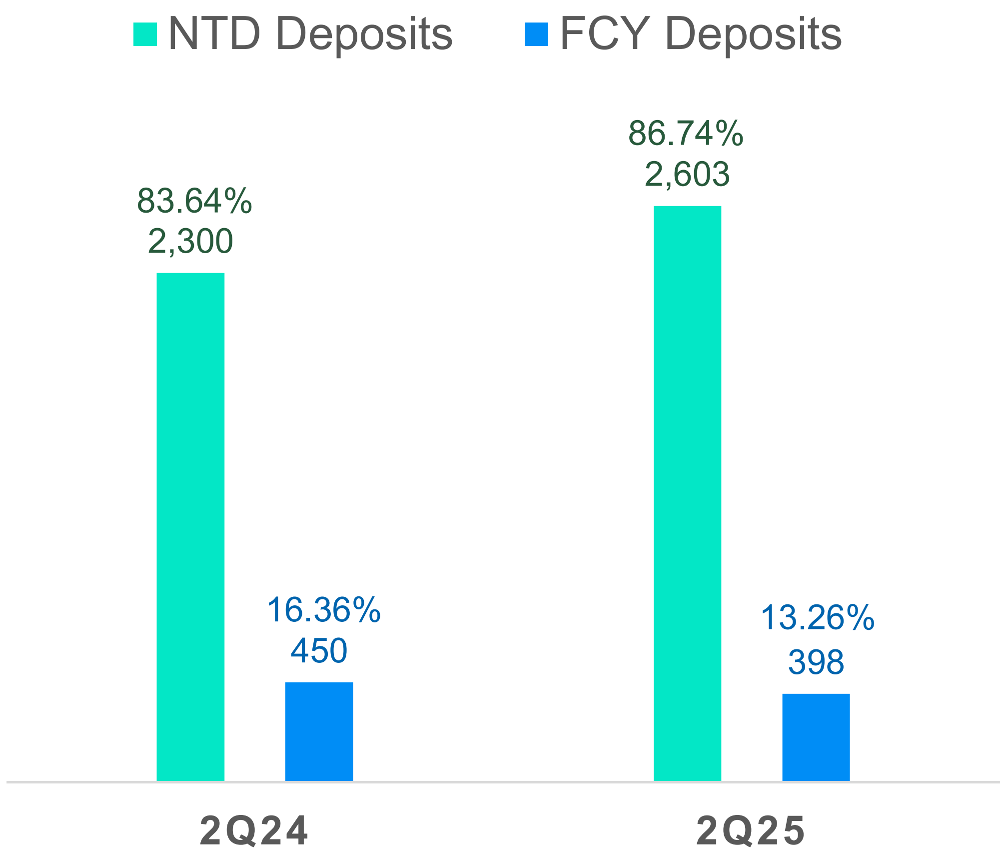
(in NTD 100mn)

BY CATEGORY



Demand Deposits Increased by NTD 6,100 mn.(+4.15%)
Time Deposits Increased by NTD 19,000 mn.(+14.83%)

BY CURRENCY

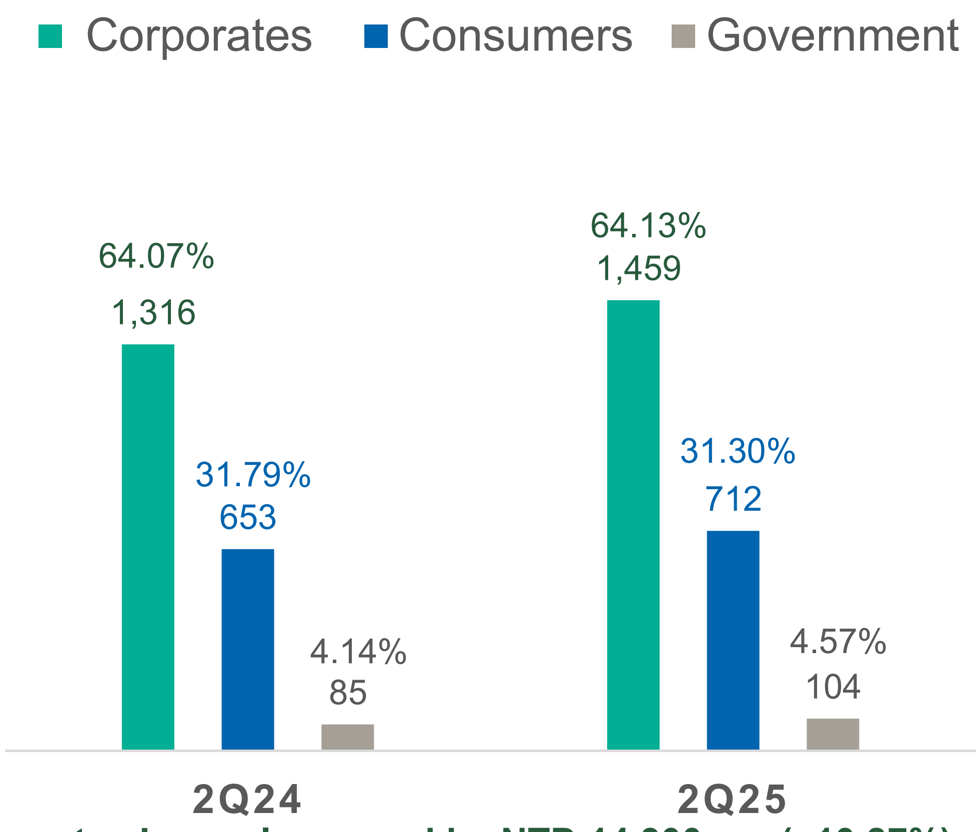


NTD Deposits Increased by NTD 30,300 mn.(+13.17%)
FCY Deposits Decreased by NTD 5,200 mn.(-11.56%)

Loan Breakdown - Average balance

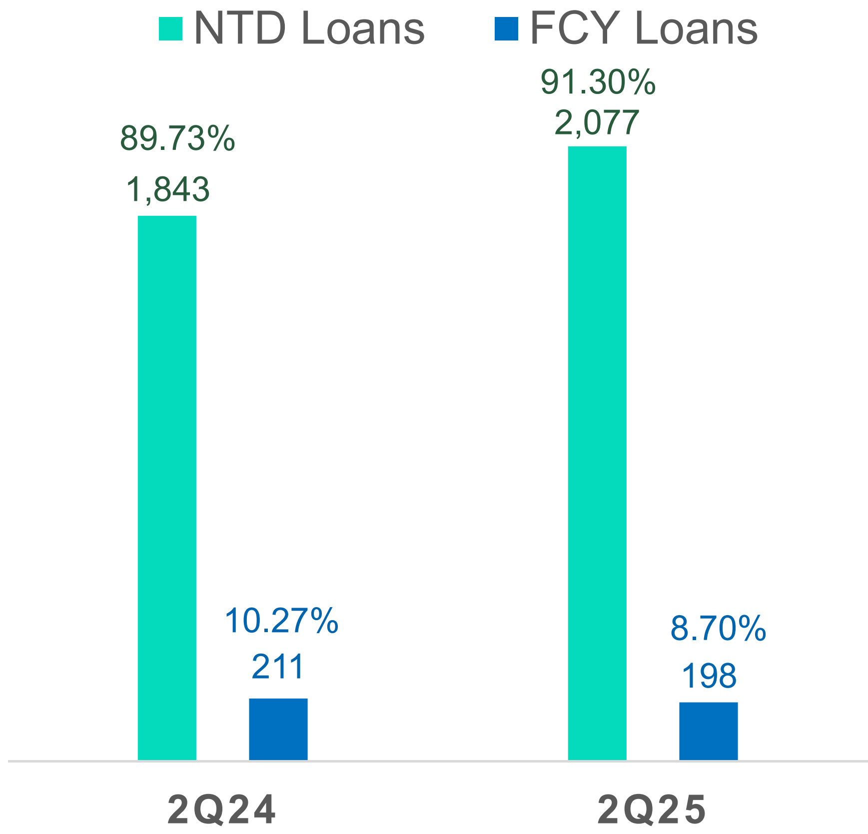
(in NTD 100mn)

BY CUSTOMER



Corporates Loans Increased by NTD 14,300 mn.(+10.87%)
Consumers Loans Increased by NTD 5,900 mn.(+9.04%)
Government Loans Increased by NTD 1,900 mn.(+22.35%)

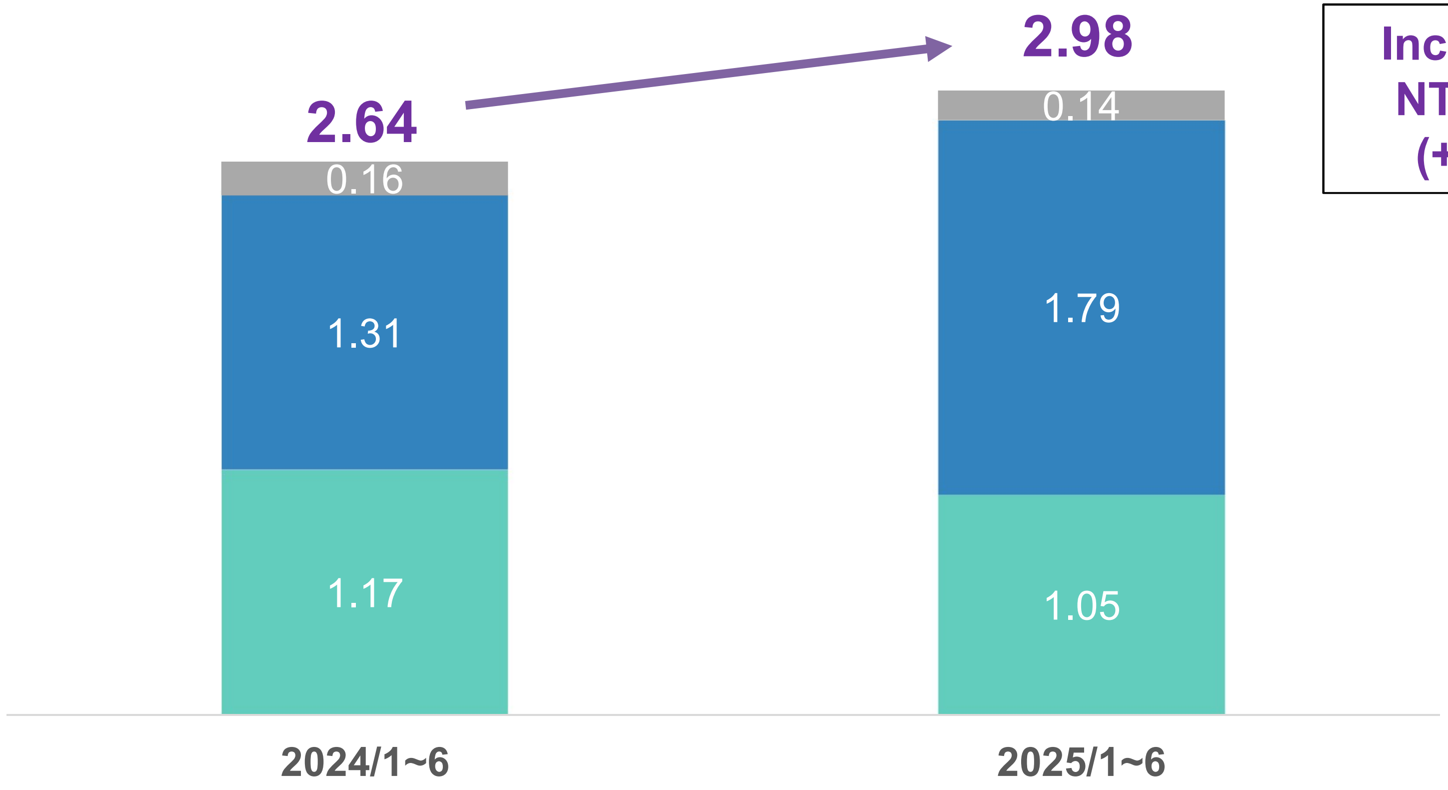
BY CURRENCY



NTD Loans Increased by NTD 23,400 mn.(+12.70%)
FCY Loans Decreased by NTD 1,300 mn.(-6.16%)

Wealth Management Business

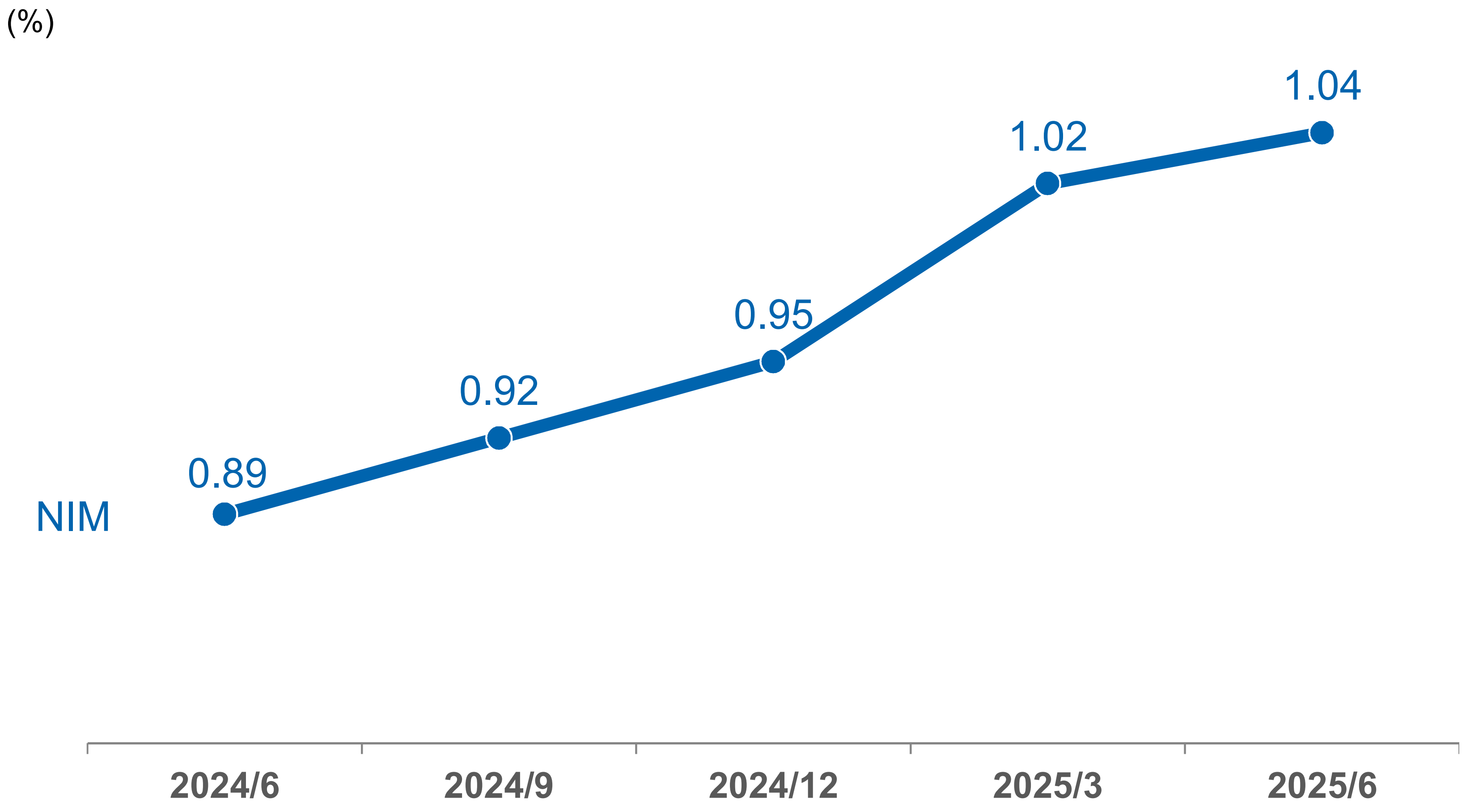
(in NTD 100mn)



Increased by NTD 34 mn. (+12.88%)

- Designated trust investment in domestic and foreign securities: Decreased by NTD 12 mn. (-10.26%)
- Insurance commission income: Increased by NTD 48 mn. (+36.64%)
- Other trust and related services: Decreased by NTD 2 mn. (-12.50%)

Net Interest Margin(NIM)

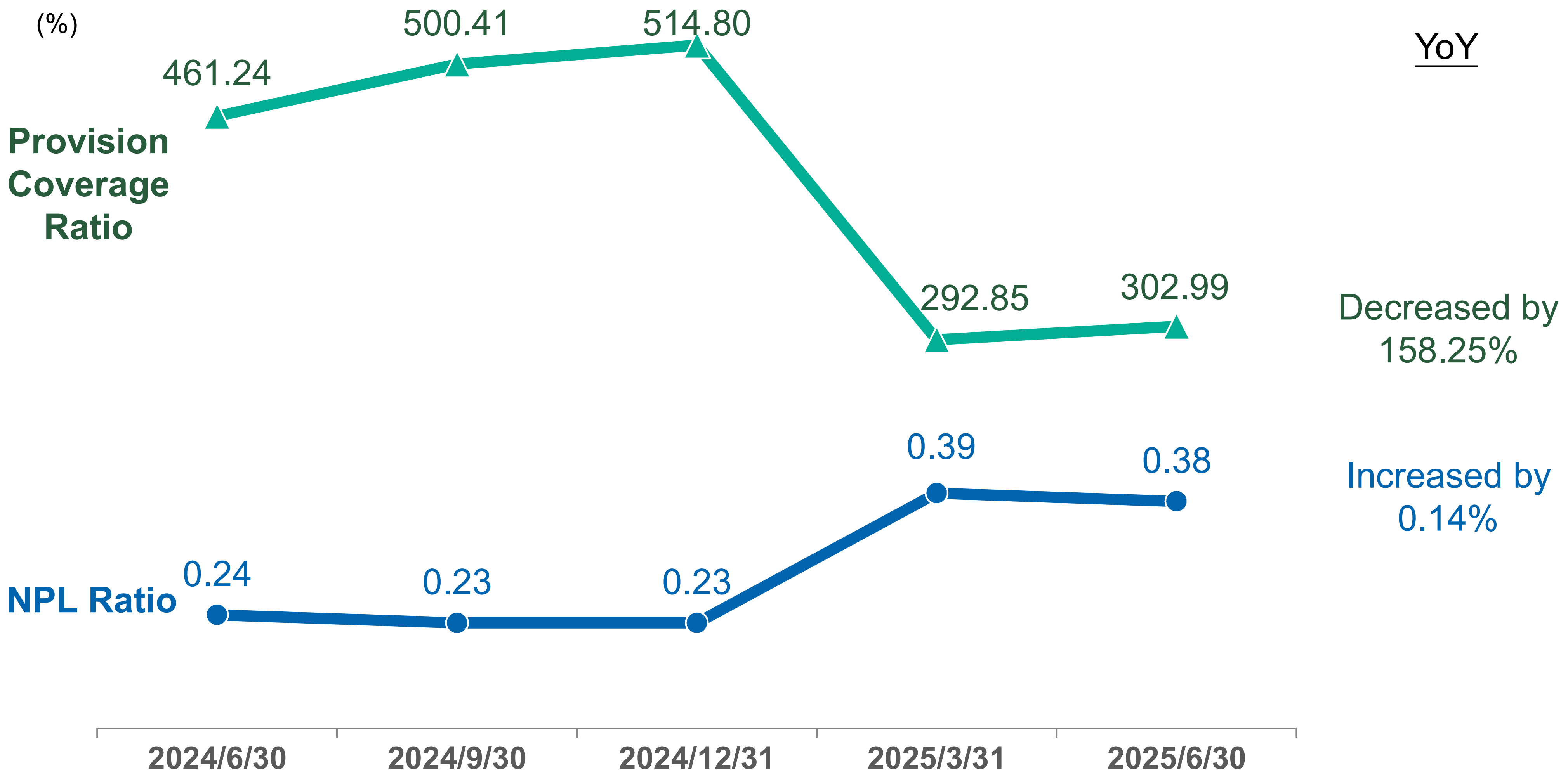


YoY

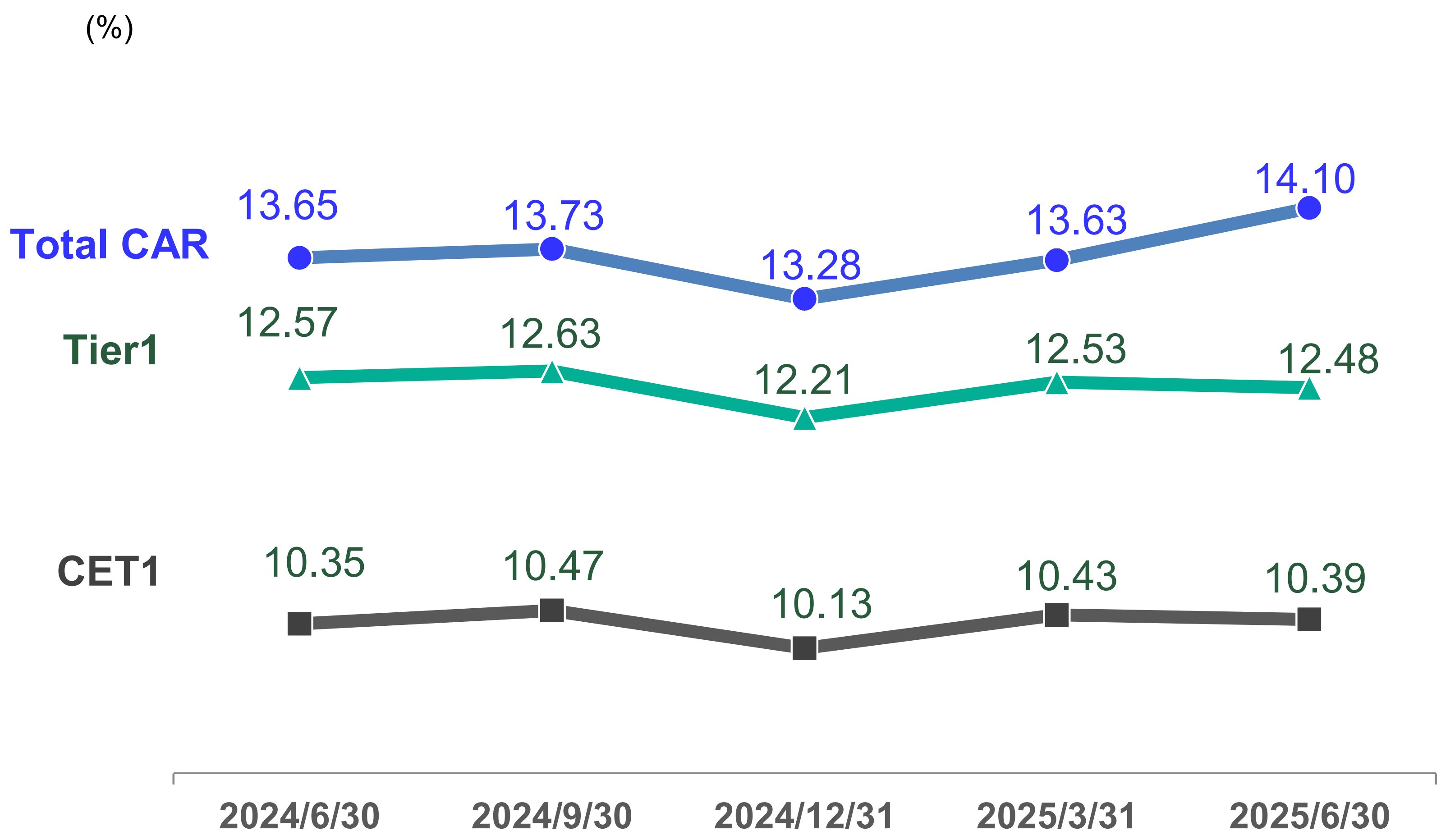
Increased by 15 bps

NIM = (Interest Income - Interest Expense) ÷ Interest-Earning Asset

Asset Quality



Capital Adequacy Ratio



YoY

Decreased by 0.45%

Decreased by 0.09%

Increased by 0.04%

Note：Unaudited data in March and September.

Recap of Recent Major Events

◆Secured regulatory approval to offer financial products and services tailored for high-net-worth clients, the only licensed local bank in South Taiwan.

◆Aligned with government initiatives by actively promoting the “Bank of Taiwan SME Financing Enhancement Program,” and was recognized by the Financial Supervisory Commission as a top-performing bank in SME lending.

◆Advanced the energy transition by purchasing green electricity and further increasing the proportion of renewable energy usage, progressing toward net-zero carbon emissions.

◆Supported higher education in finance, partnering with the School of Banking and Finance, National Sun Yat-sen University to cultivate international asset management professionals.

◆Selected as a component stock of "Taiwan High Salary 100 Index" for 4 consecutive years.

Thanks for Listening