高雄銀行

Financial Review of 2025 Q3

2025.11.26

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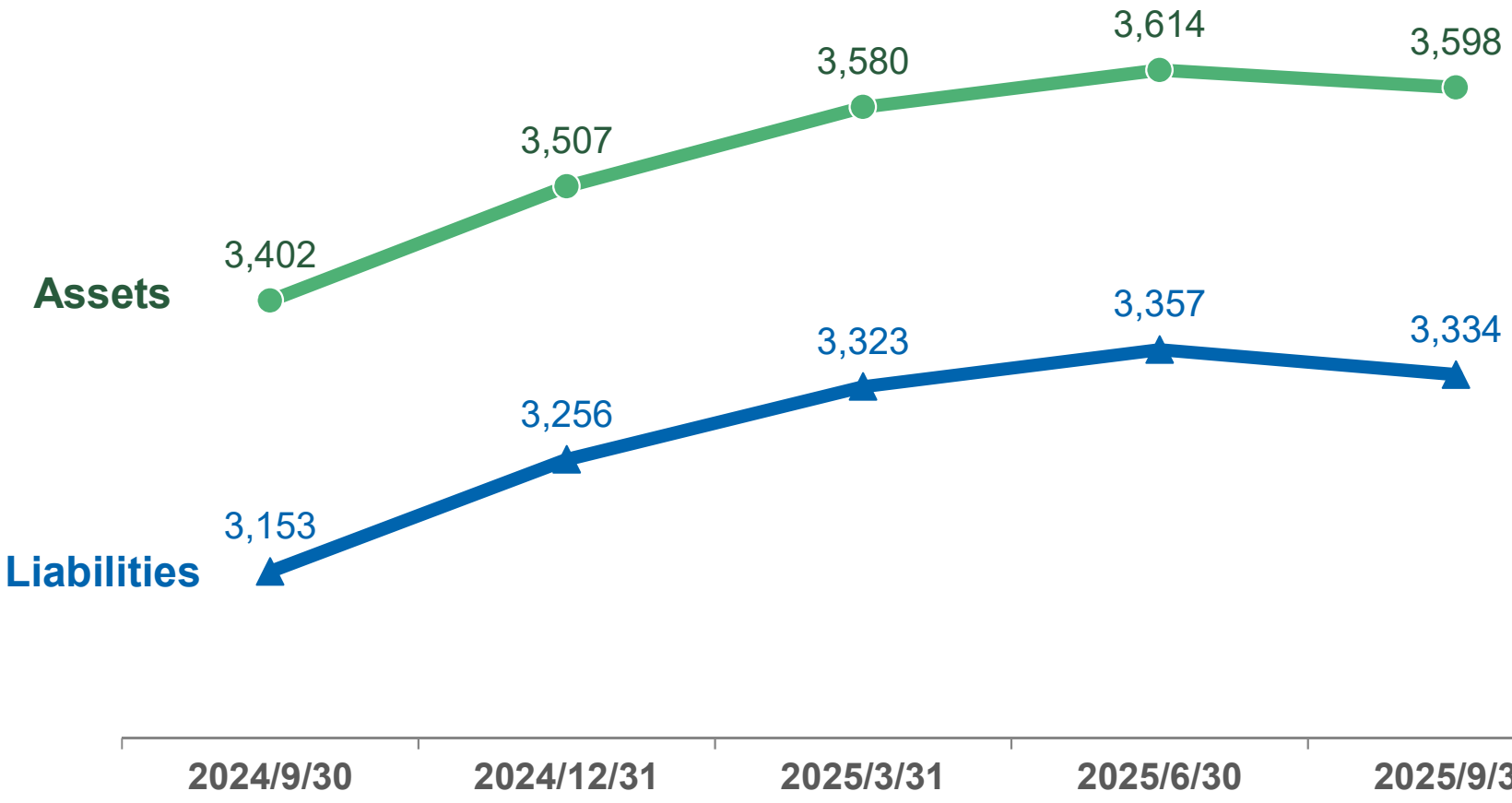
Performance Review of 2025 Q3

(in NTD 100mn)

Item	1-3Q25	1-3Q24	Growth (Decline)	
			Amount	Ratio(%)
Profit before tax (in NTD 100mn)	11.51	9.67	1.84	19.12
EPS (before-tax) (in NTD)	0.61	0.55	0.06	10.91
ROA (before-tax) (%)	0.32	0.30	-	0.02
ROE (before-tax) (%)	4.48	4.45	-	0.03

Assets and Liabilities

(in NTD 100mn)



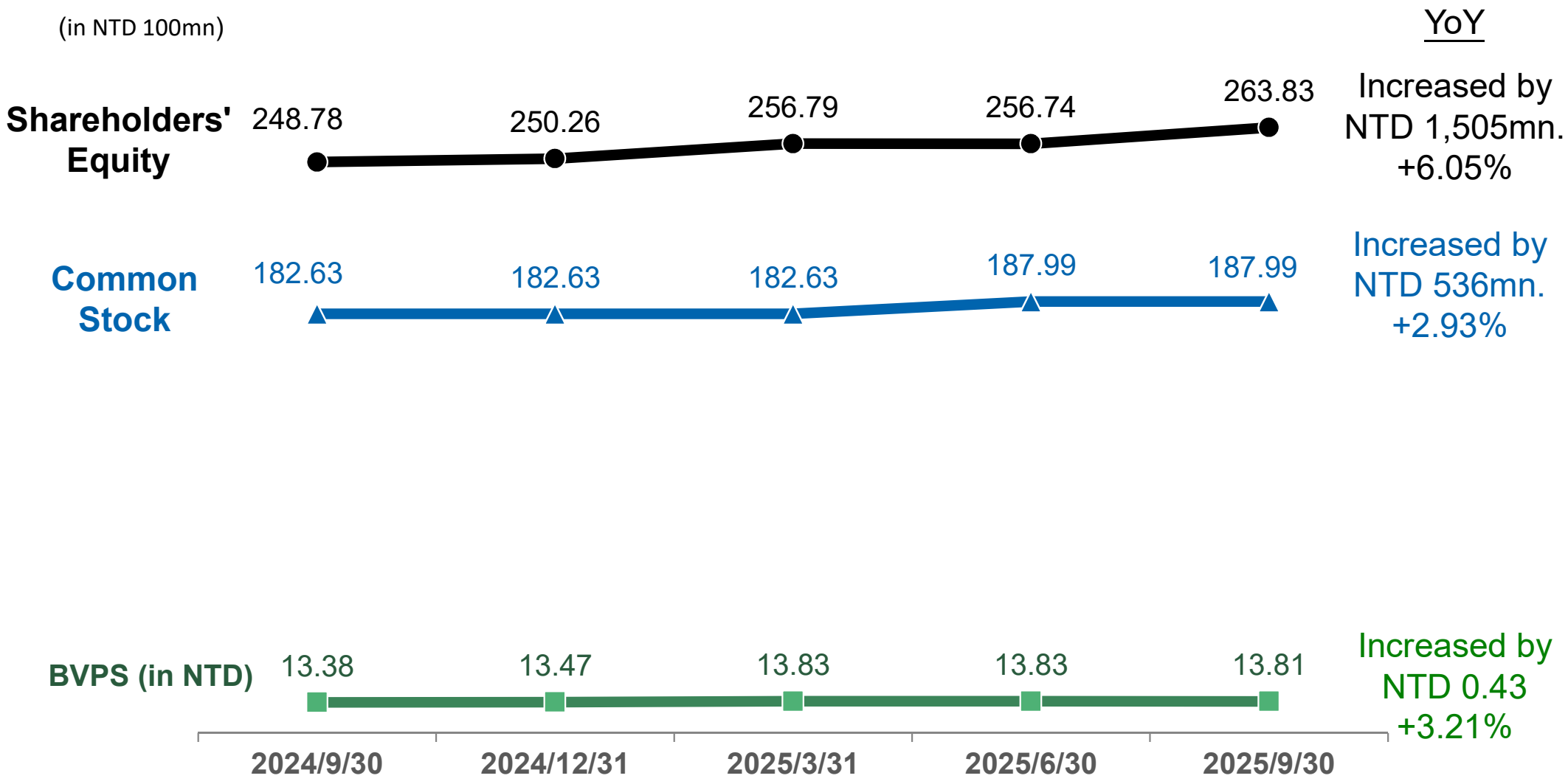
YoY

Increased by NTD 19,600 mn. +5.76%

Increased by NTD 18,100 mn. +5.74%

Shareholders' Equity

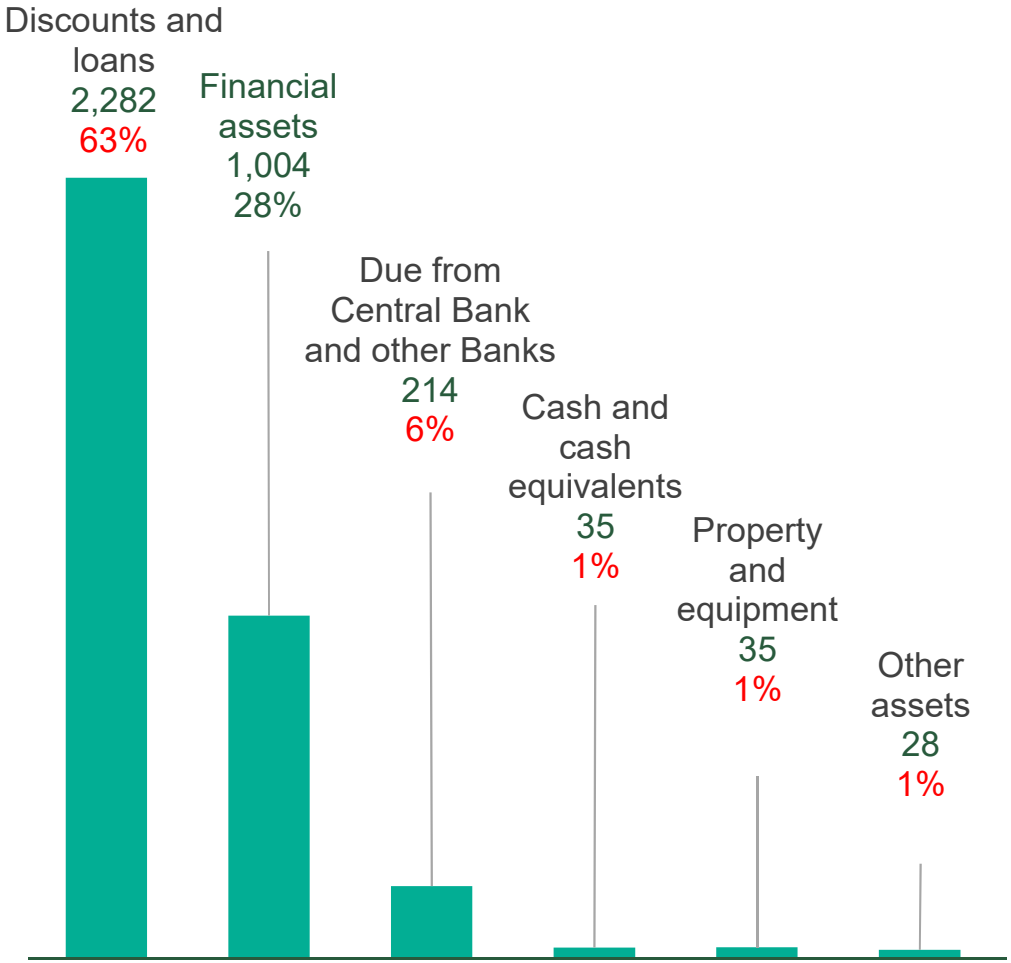
(in NTD 100mn)



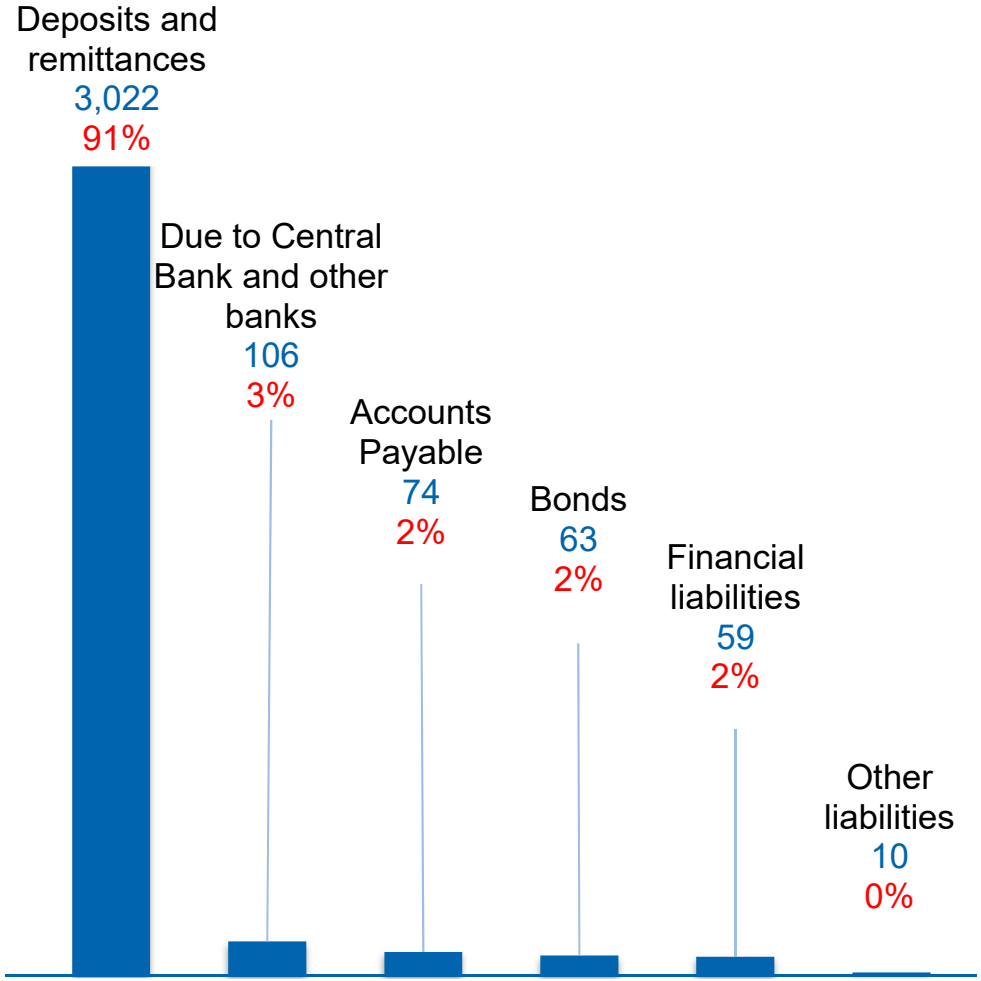
Asset and Liability Structure Analysis (2025.9.30)

(in NTD 100mn)

Assets NTD 359,800mn



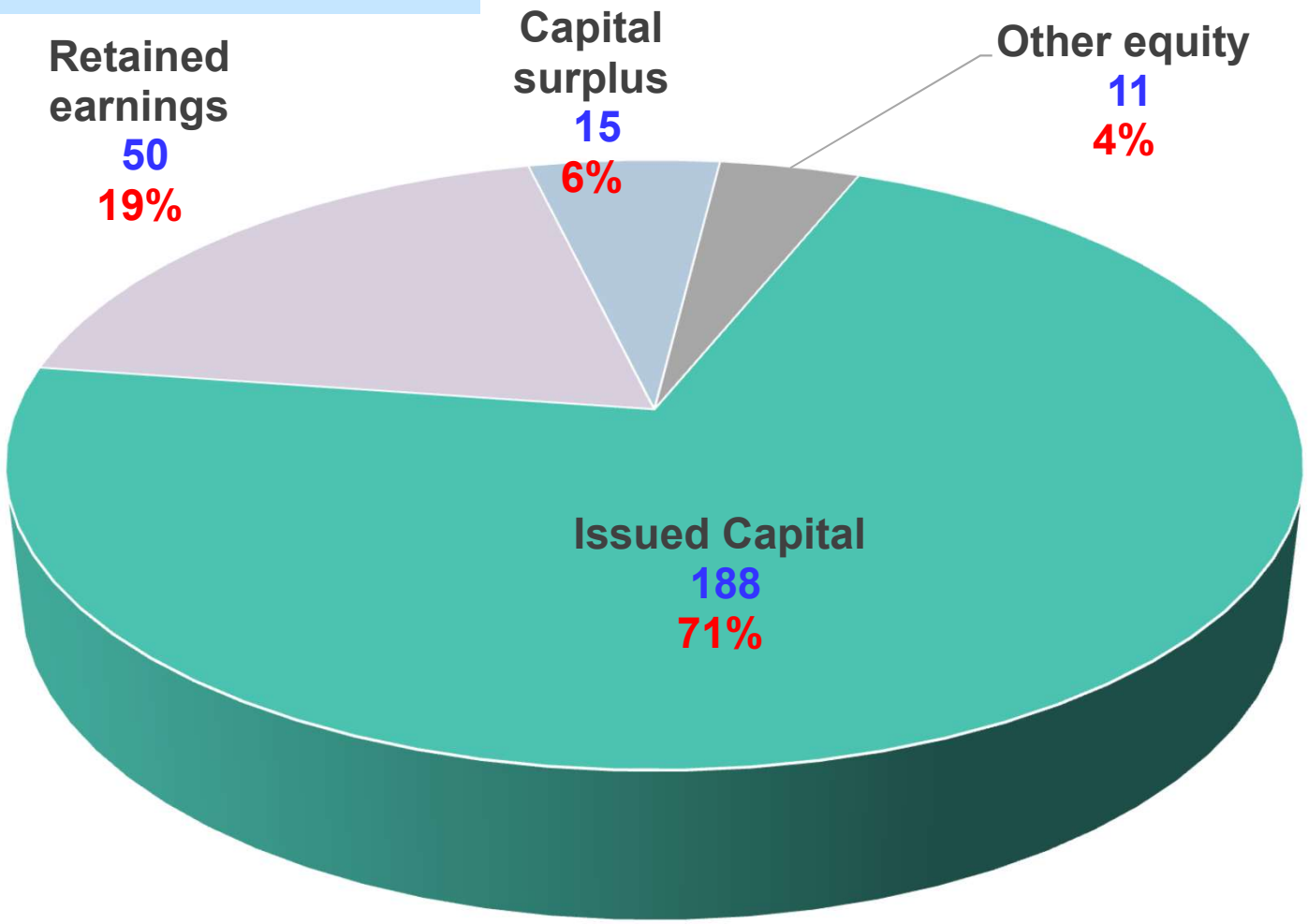
Liabilities NTD 333,400mn



Equity Breakdown(2025.9.30)

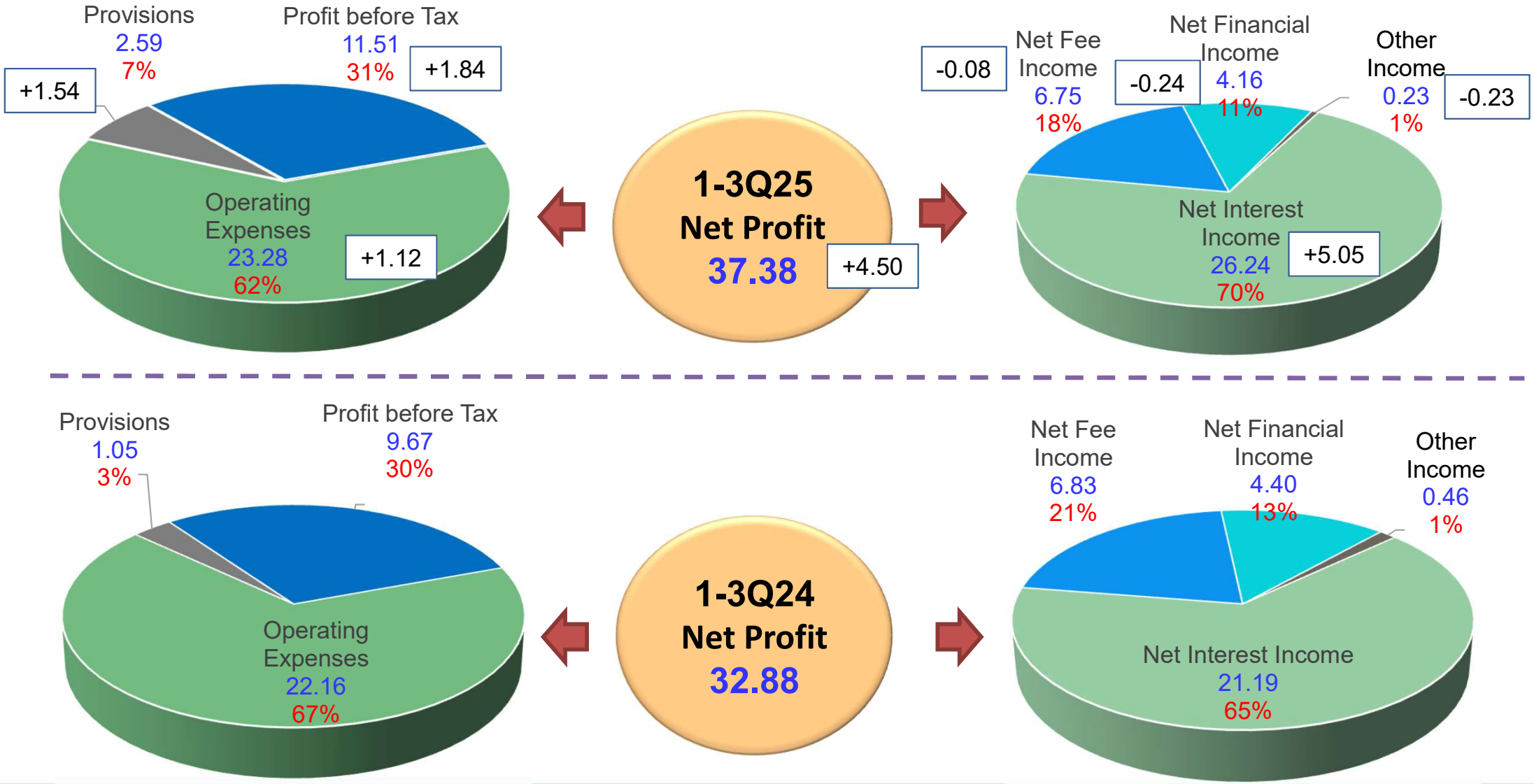
(in NTD 100mn)

Total equity NTD 26,400mn



Profit Breakdown and Growth Analysis

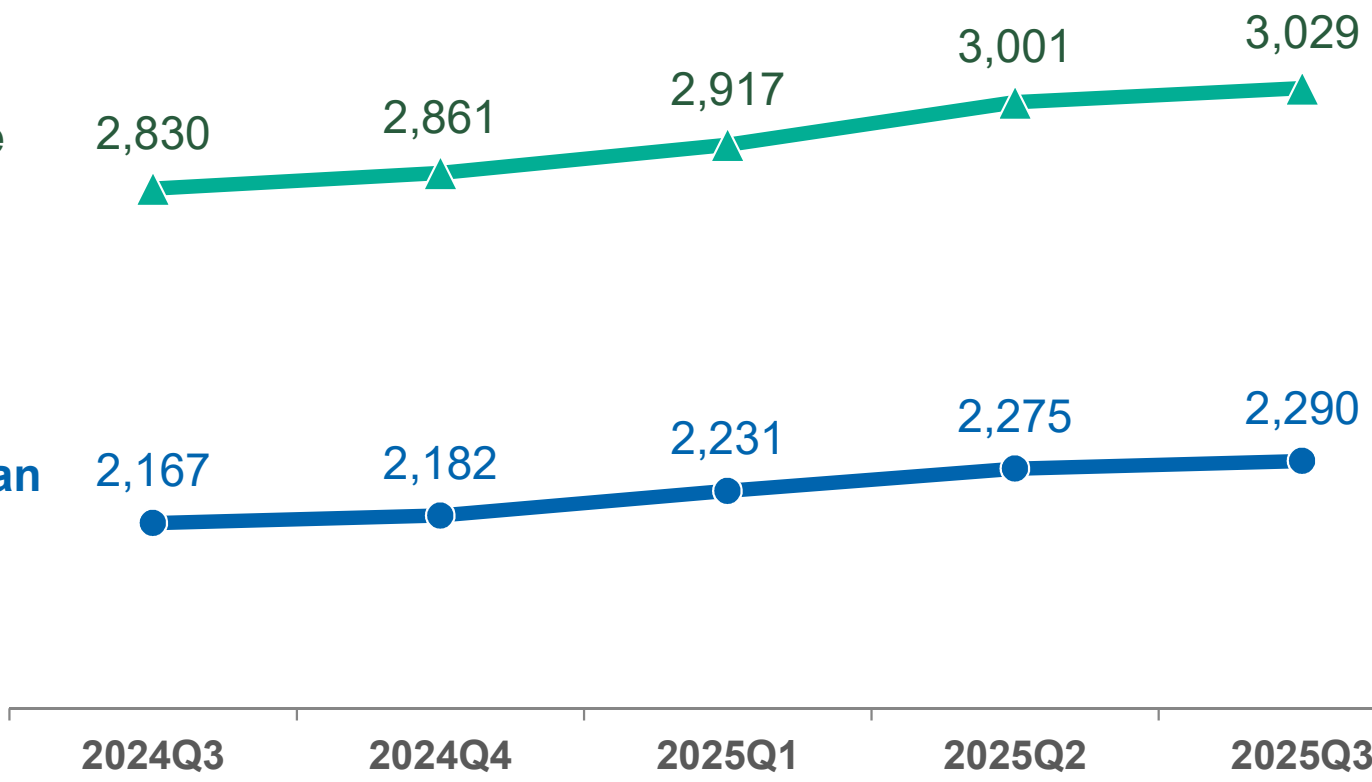
(in NTD 100mn)



Deposits and Loans - Average balance

(in NTD 100mn)

YoY



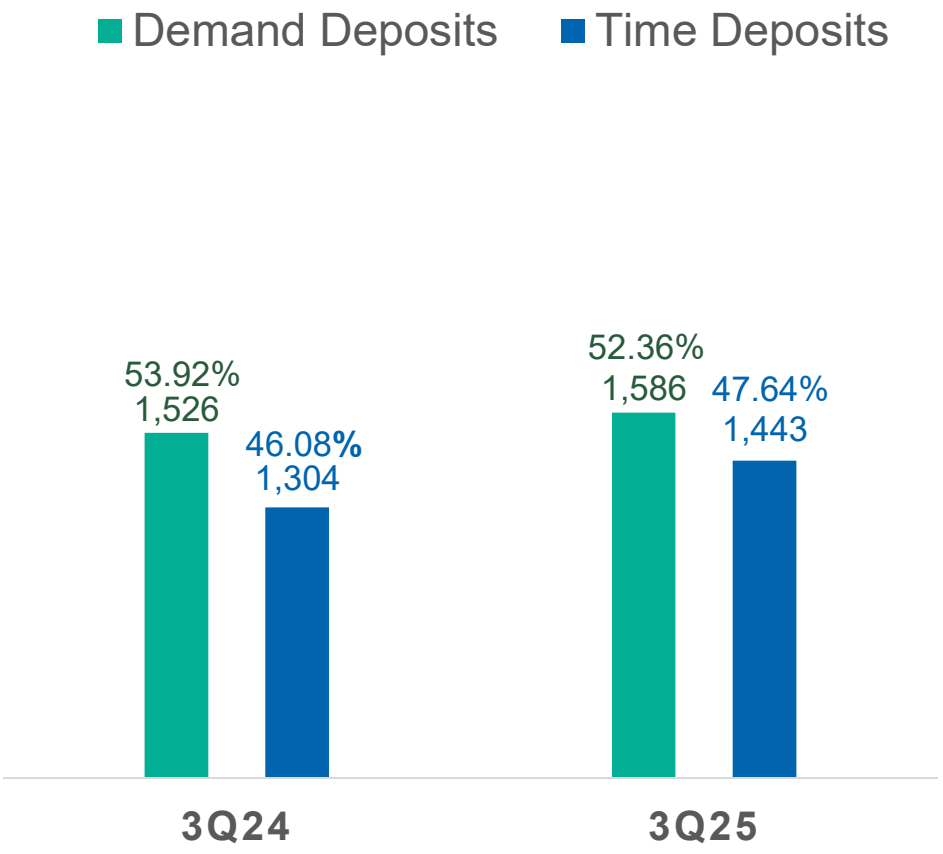
Increased by NTD 19,900 mn +7.03%

Increased by NTD 12,300 mn +5.68%

Deposit Breakdown - Average balance

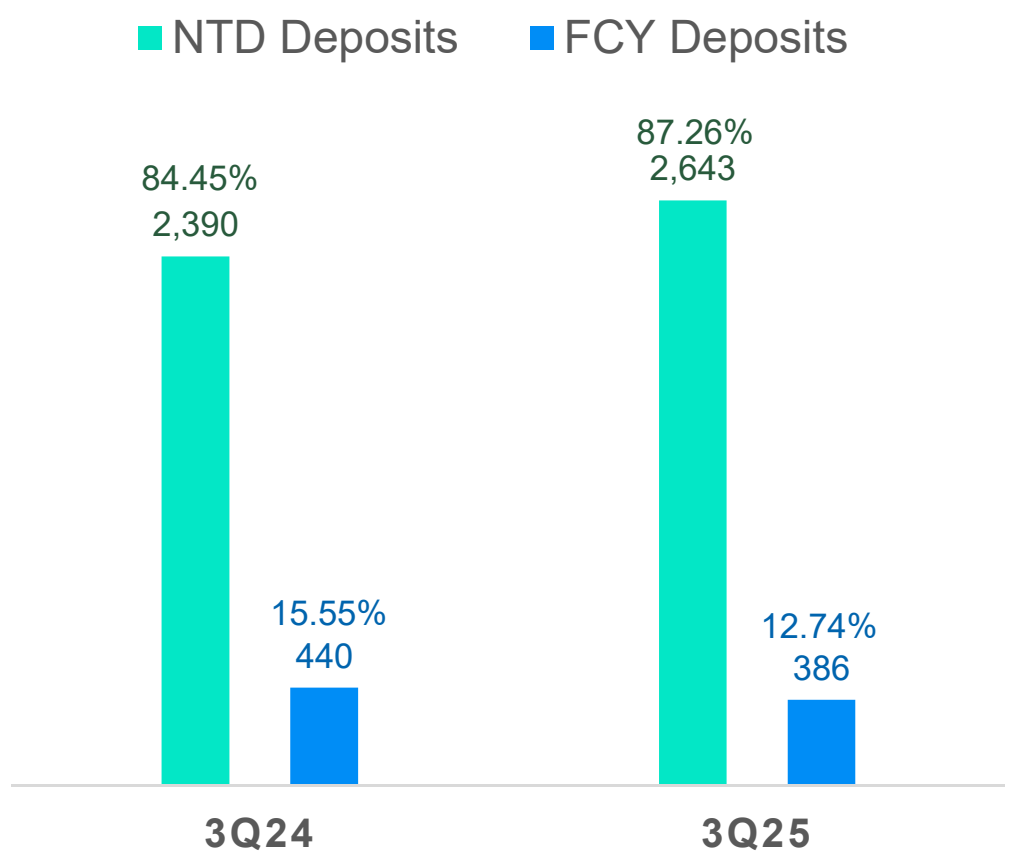
(in NTD 100mn)

BY CATEGORY



Demand Deposits Increased by NTD 6,000 mn.(+3.93%)
Time Deposits Increased by NTD 13,900 mn.(+10.66%)

BY CURRENCY

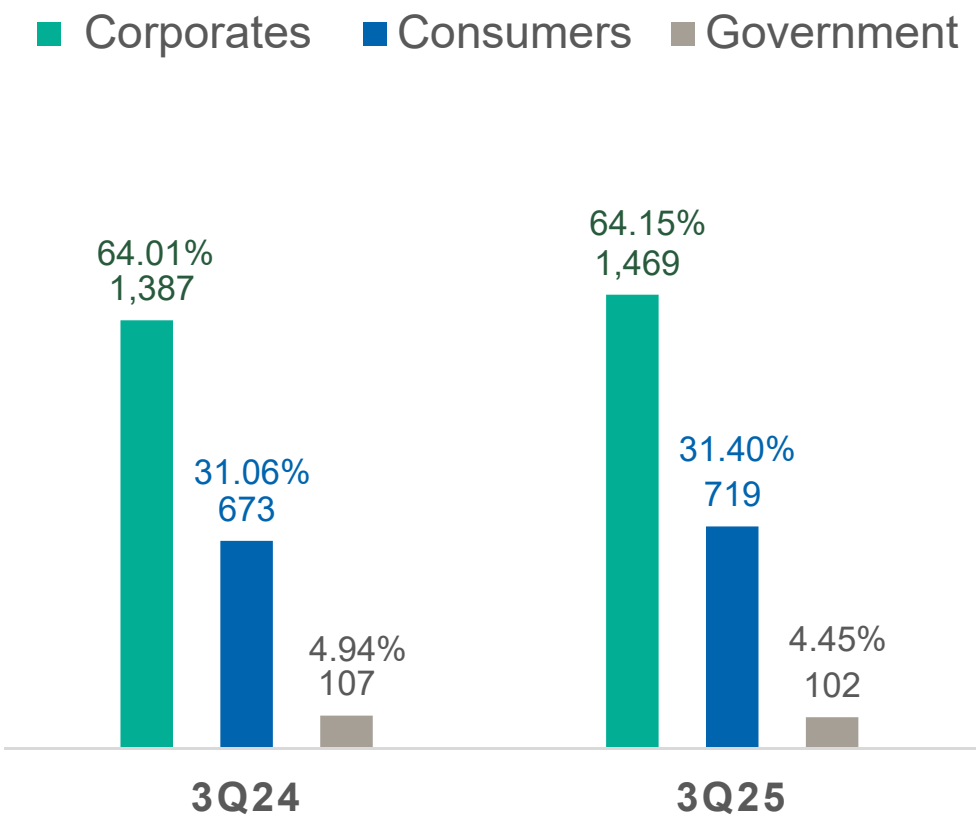


NTD Deposits Increased by NTD 25,300 mn.(+10.59%)
FCY Deposits Decreased by NTD 5,400 mn.(-12.27%)

Loan Breakdown - Average balance

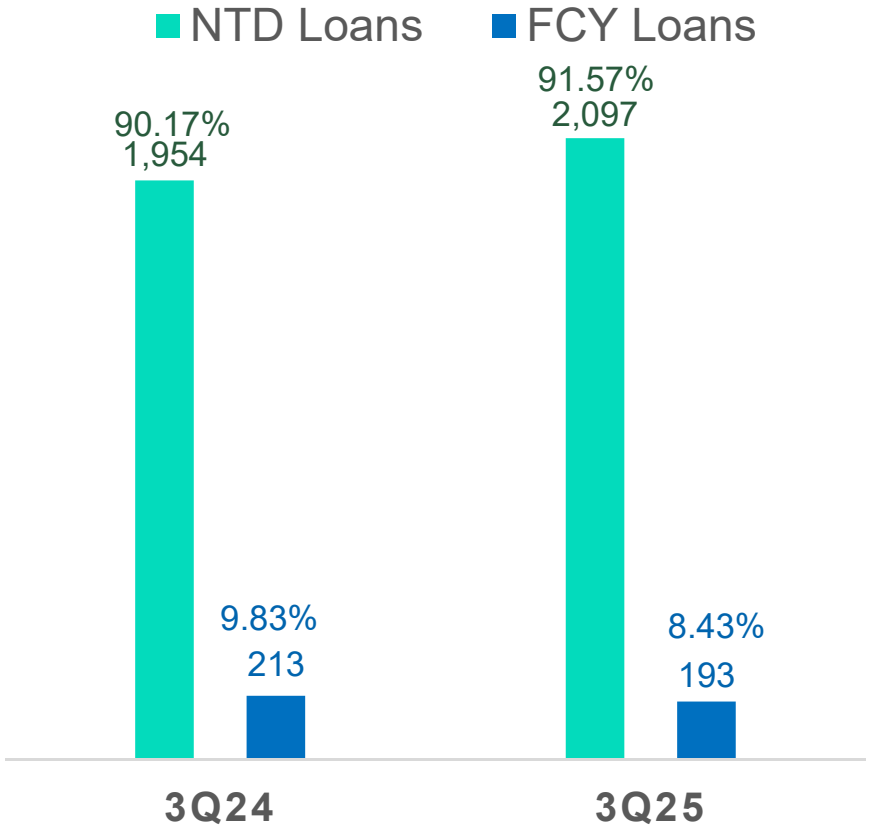
(in NTD 100mn)

BY CUSTOMER



Corporates Loans Increased by NTD 8,200 mn.(+5.91%)
Consumers Loans Increased by NTD 4,600 mn.(+6.84%)
Government Loans Decreased by NTD 500 mn.(-4.67%)

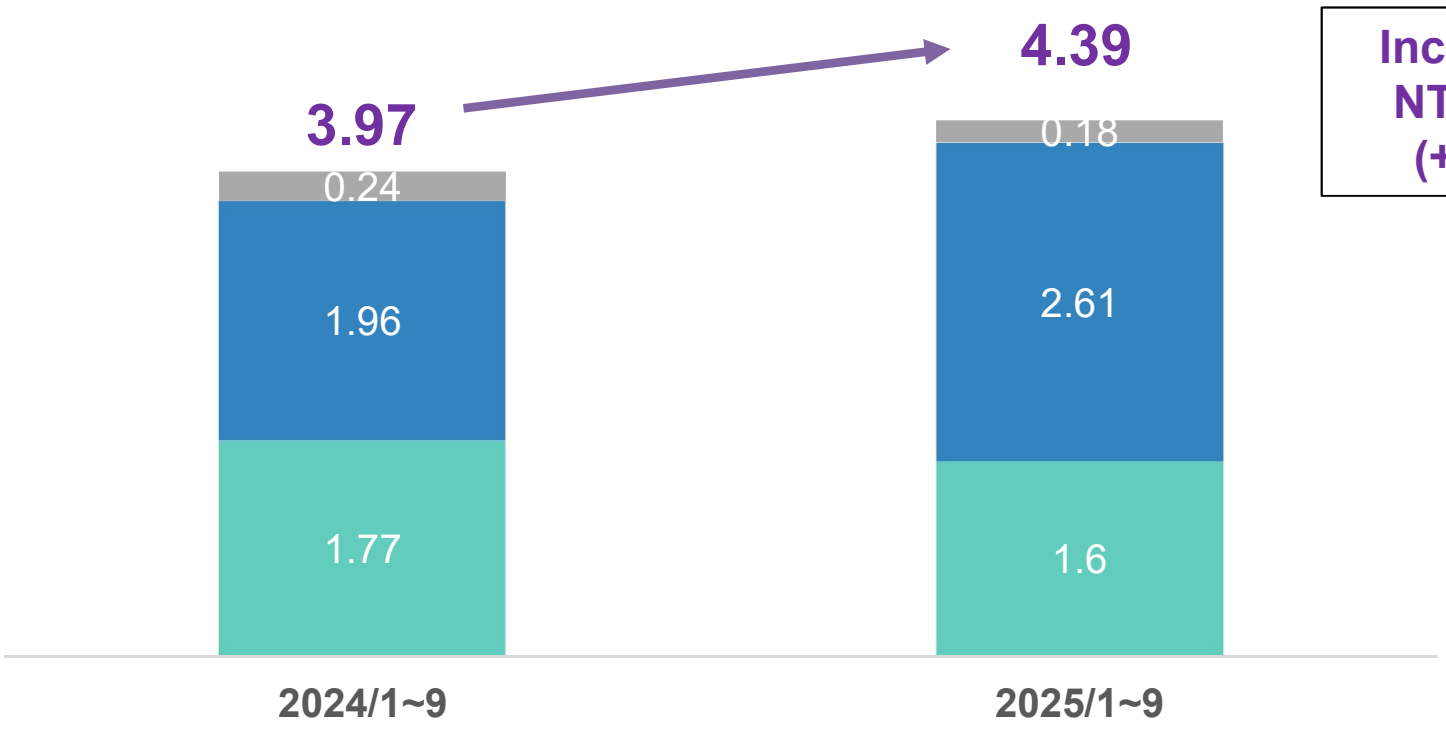
BY CURRENCY



NTD Loans Increased by NTD 14,300 mn.(+7.32%)
FCY Loans Decreased by NTD 2,000 mn.(-9.39%)

Wealth Management Revenue

(in NTD 100mn)



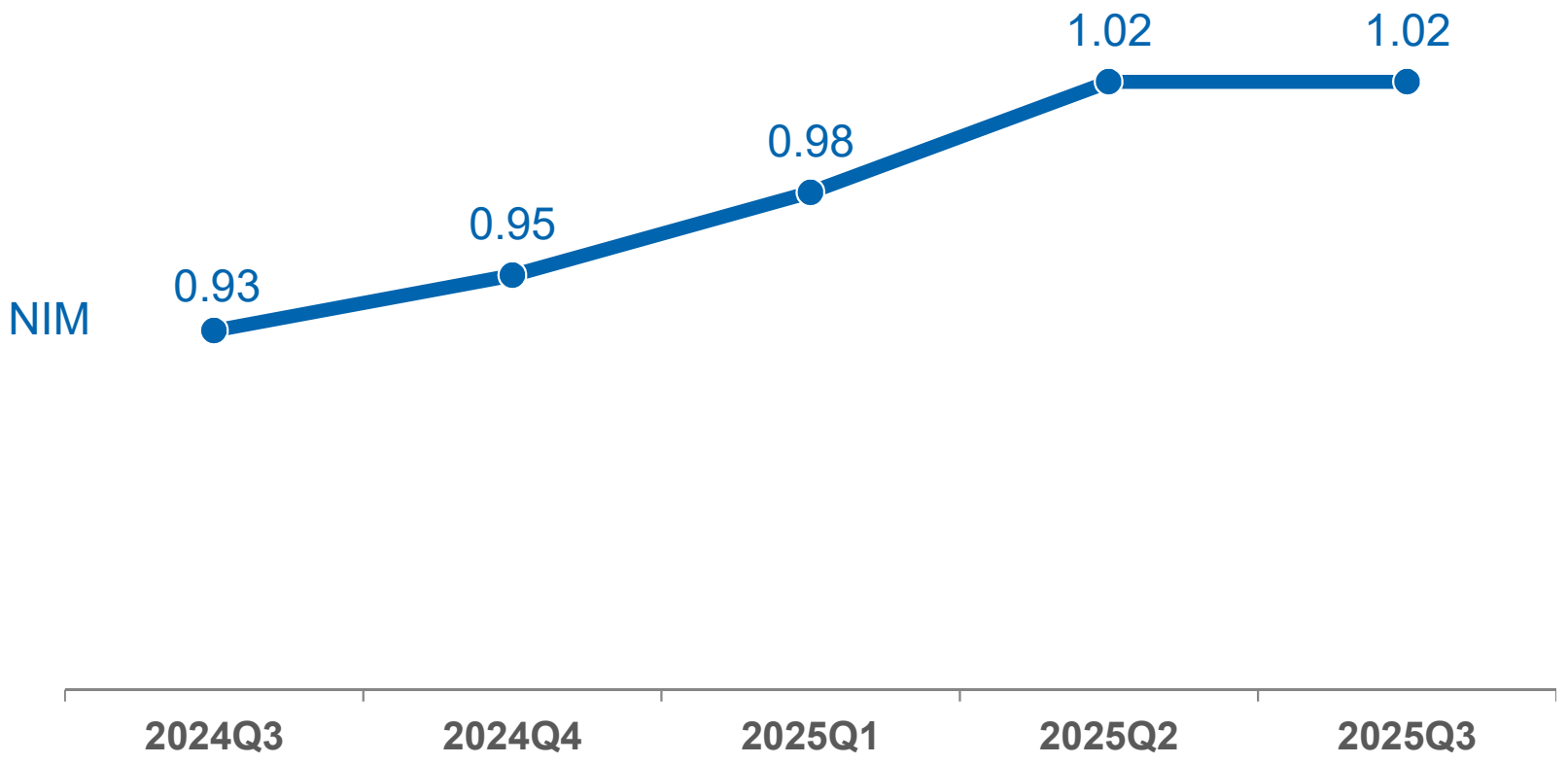
Increased by NTD 42 mn. (+10.58%)

- Insurance commission income: Increased by NTD 65 mn. (+33.16%)
- Designated trust investment in domestic and foreign securities: Decreased by NTD 17 mn. (-9.60%)
- Other trust and related services: Decreased by NTD 6 mn. (-25.00%)

Net Interest Margin(NIM)

(%)

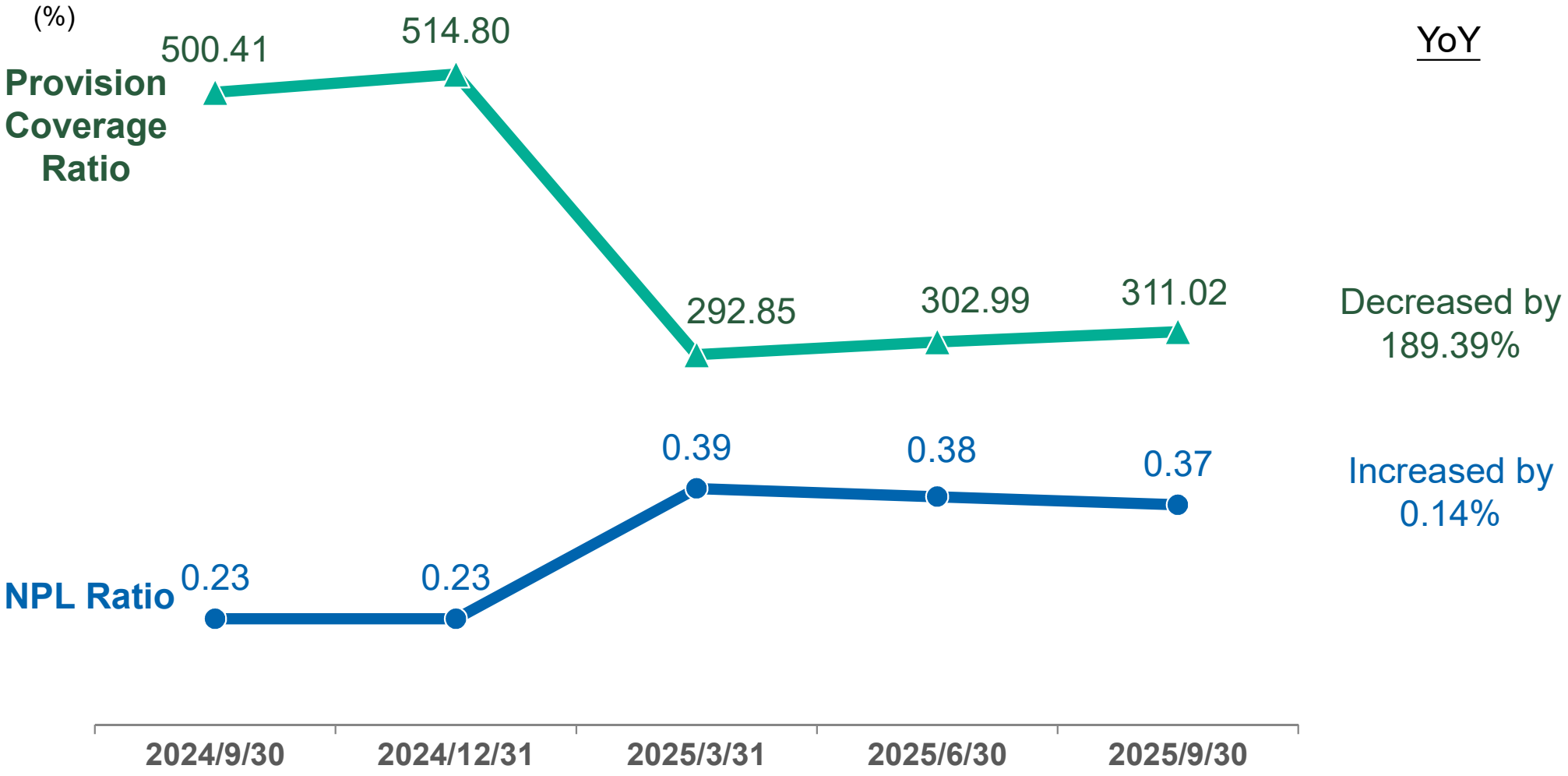
YoY



Increased by 9 bps

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

Asset Quality

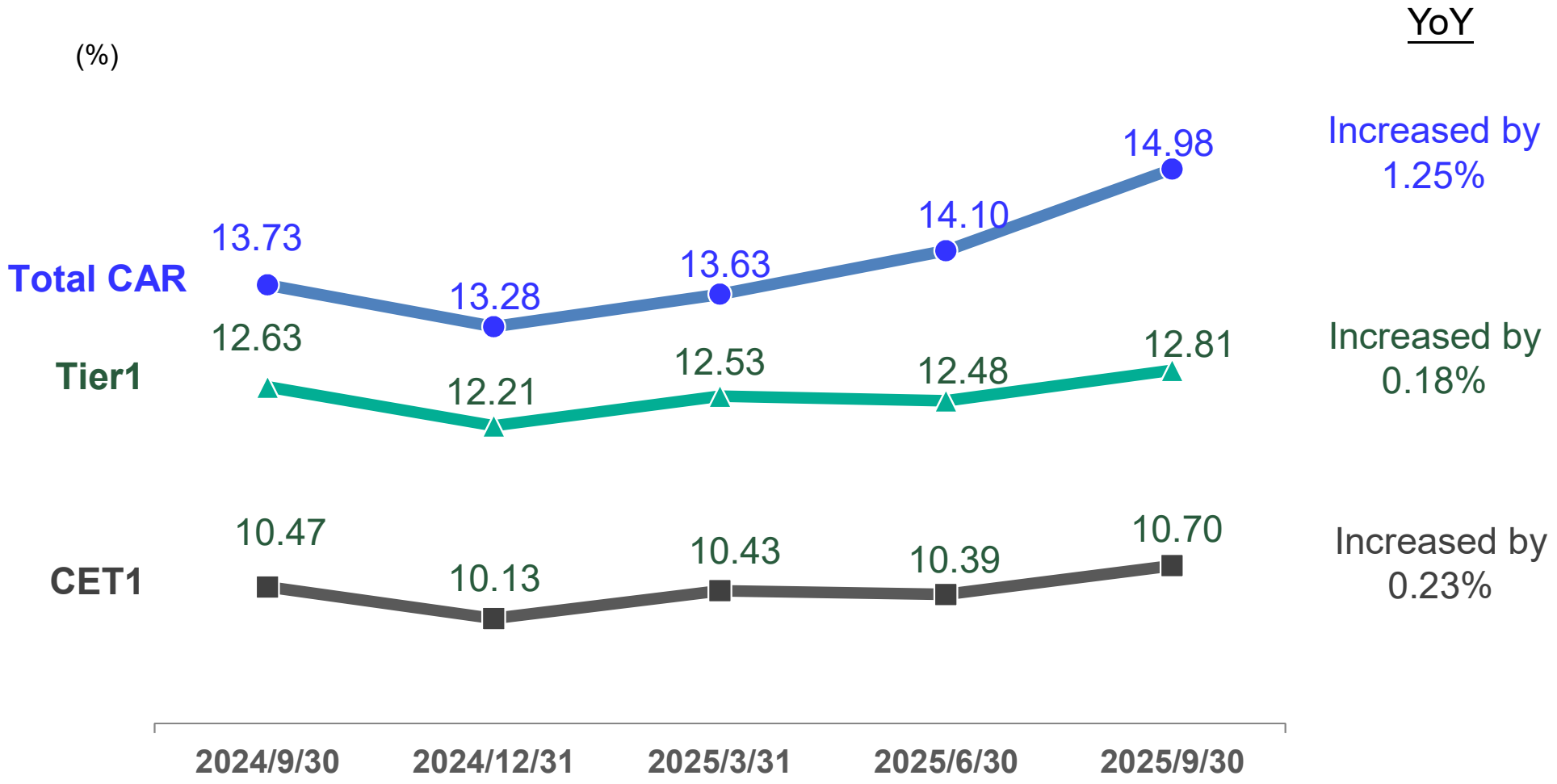


YoY

Decreased by 189.39%

Increased by 0.14%

Capital Adequacy Ratio



Note：Unaudited data in March and September.

Recap of Recent Major Events

◆Awarded First Place in “Best Trust Innovation Award” at the 19th “Best Wealth Management Banks and Securities” Evaluation by Business Today Magazine.

◆Proactively engages with enterprises, communities, and universities to conduct anti-fraud awareness programs. As of Q3 2025, BOK has hosted 120 events with more than 4,000 participants.

◆In collaboration with the Kaohsiung City Government’s Finance Bureau, co-hosted the Net-Zero Sustainability Finance Seminar, guiding enterprises in advancing net-zero transition and sustainable development.

◆Actively promotes energy transition, more than 80% power at headquarter building sources green energy, progressing toward net-zero carbon emissions.

◆Fitch Ratings affirmed Bank of Kaohsiung at “AA-(twn)" National Long Term Rating and F1+(twn) (the best quality grade) National Short Term Rating. Outlook stable.

Thanks for Listening