



高雄銀行

Financial Review of 2025 Q4

2026.03.18



高雄銀行
BANK OF KAOHSIUNG



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Performance Review of 2025

(in NTD 100mn)

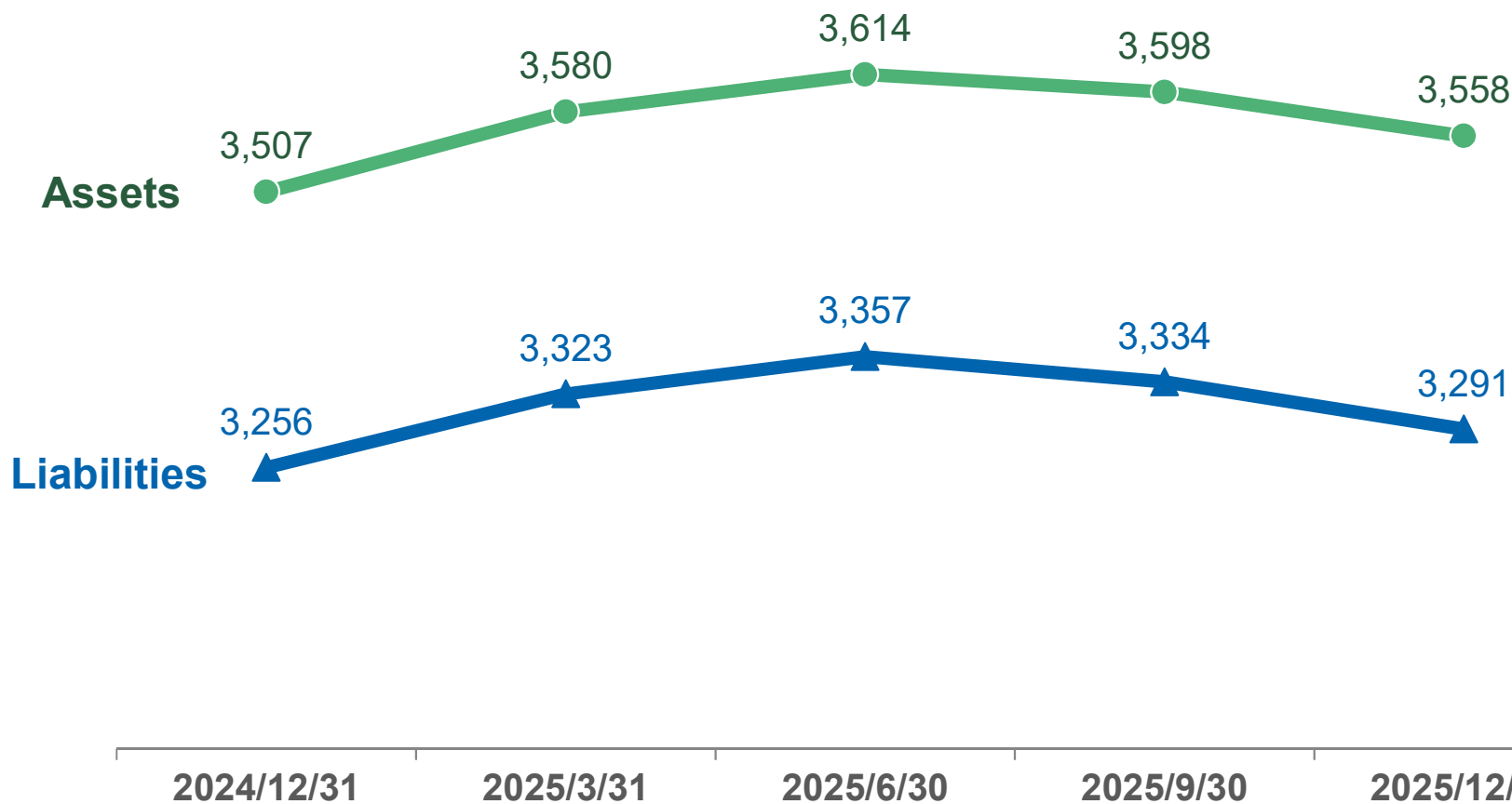
Item	1-4Q25	1-4Q24	Growth (Decline)	
			Amount	Ratio(%)
Profit before tax (in NTD 100mn)	15.67	13.15	2.52	19.20
EPS (before-tax) (in NTD)	0.83	0.73	0.10	13.70
ROA (before-tax) (%)	0.44	0.40	-	0.04
ROE (before-tax) (%)	6.06	6.03	-	0.03



Assets and Liabilities

(in NTD 100mn)

YoY



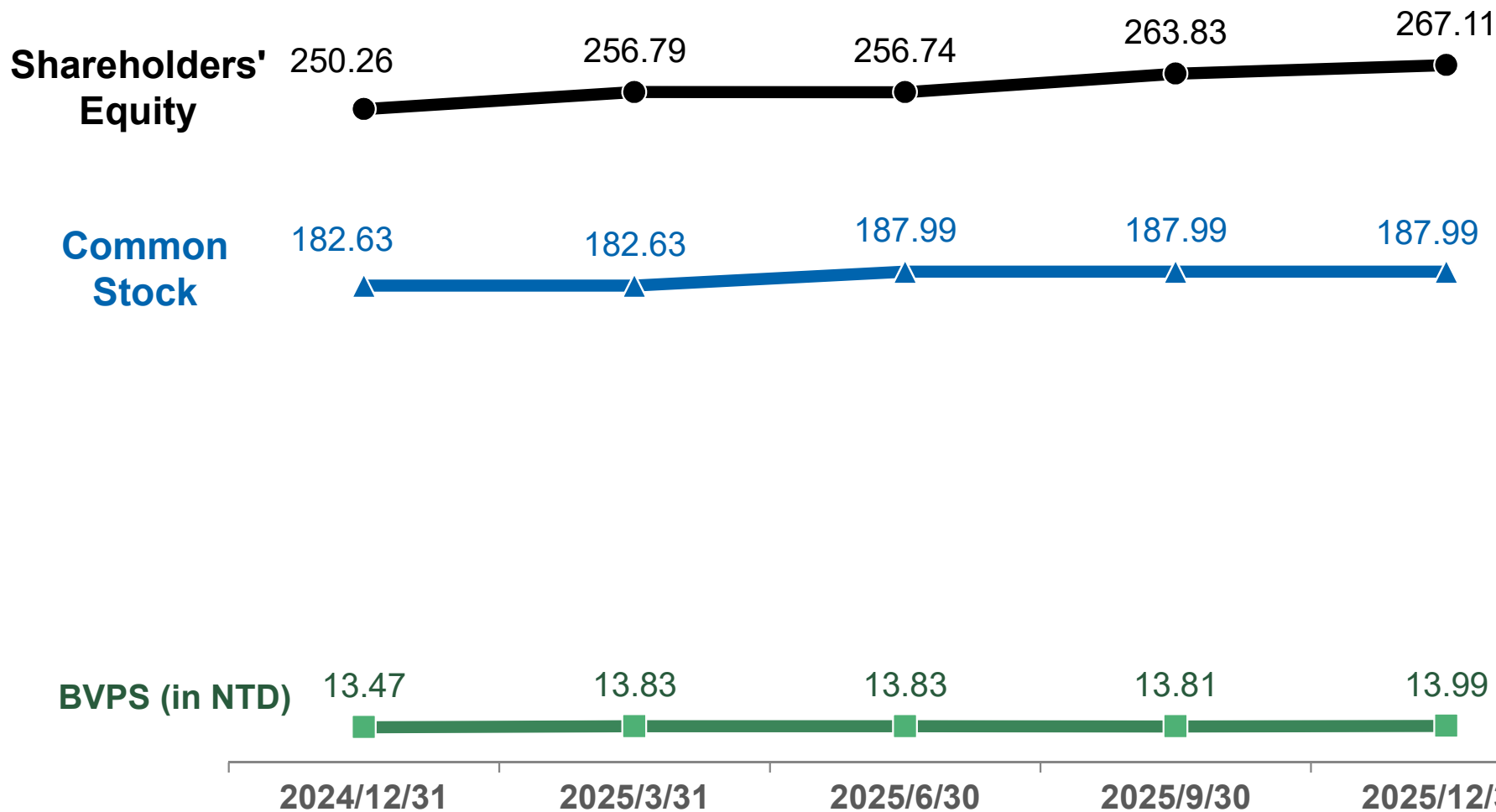
Increased by
NTD 5,100 mn.
+1.45%

Increased by
NTD 3,500 mn.
+1.07%



Shareholders' Equity

(in NTD 100mn)



YoY

Increased by
NTD 1,685mn.
+6.73%

Increased by
NTD 536mn.
+2.93%

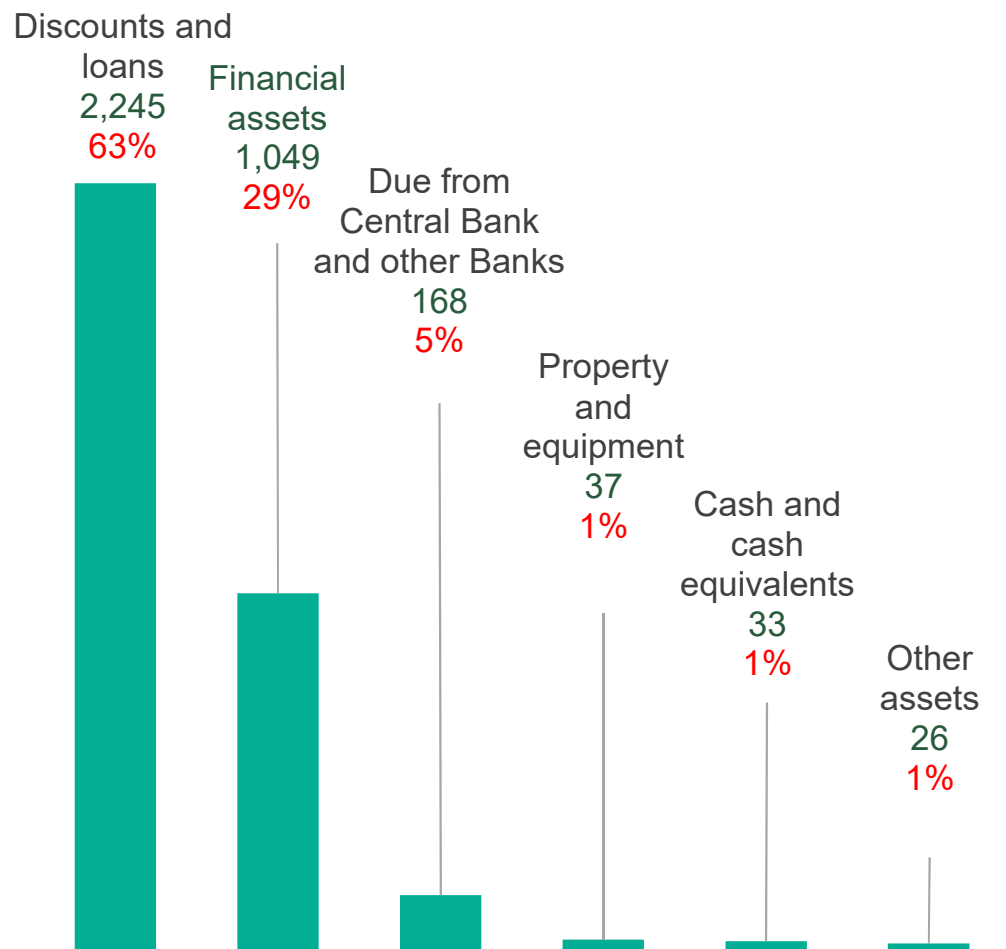
Increased by
NTD 0.52
+3.86%



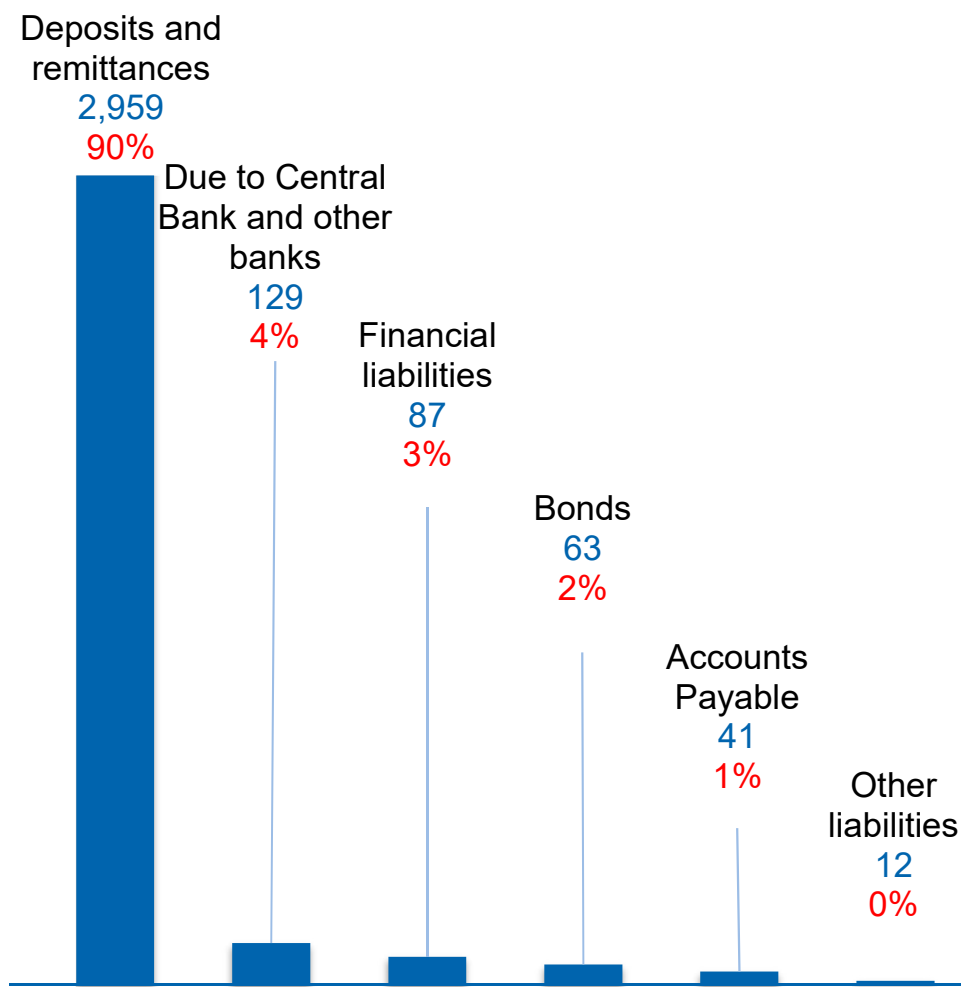
Asset and Liability Structure Analysis (2025.12.31)

(in NTD 100mn)

Assets NTD 355,800mn



Liabilities NTD 329,100mn

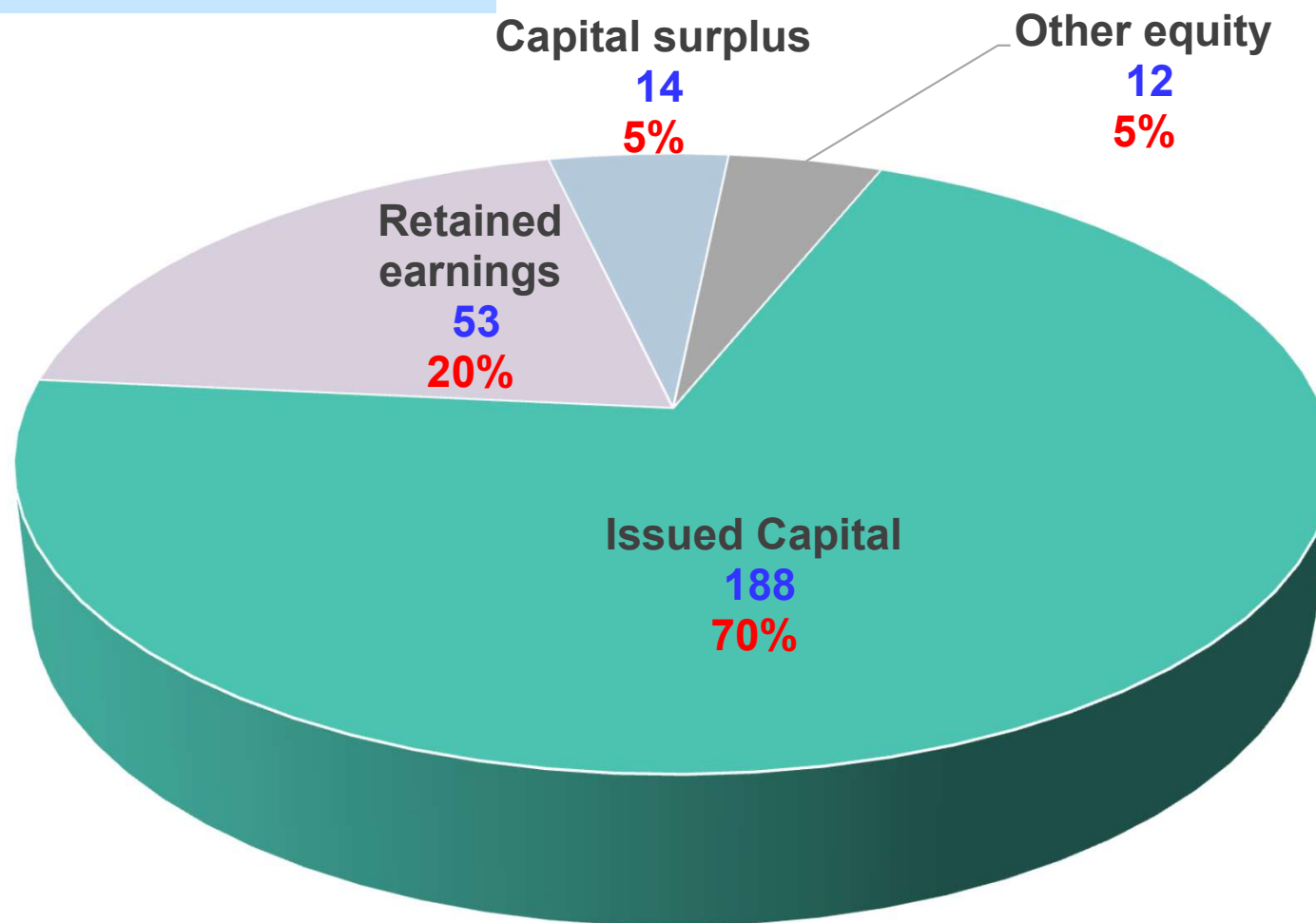




Equity Breakdown(2025.12.31)

(in NTD 100mn)

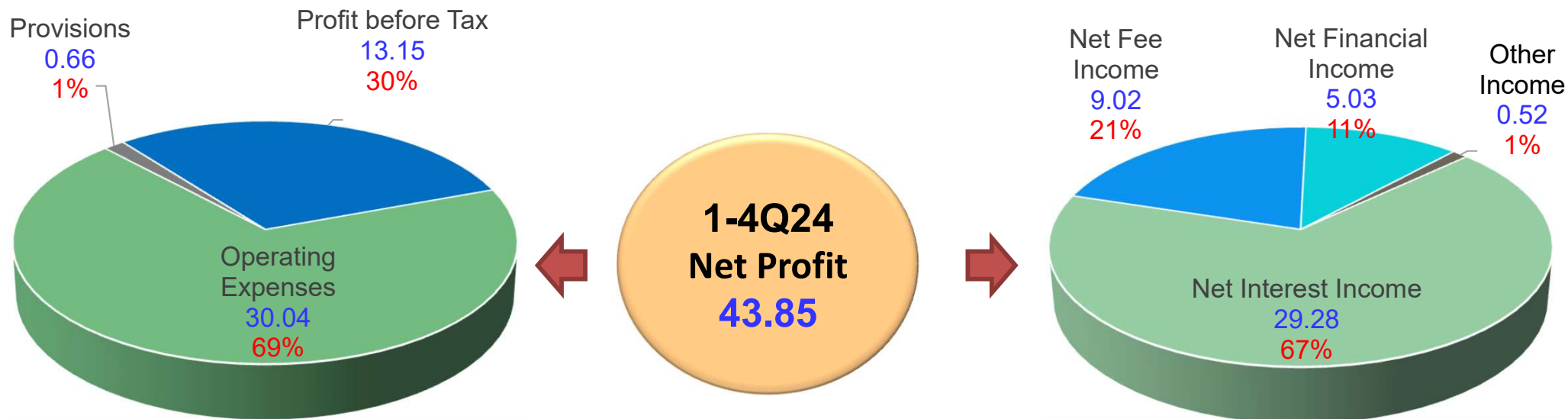
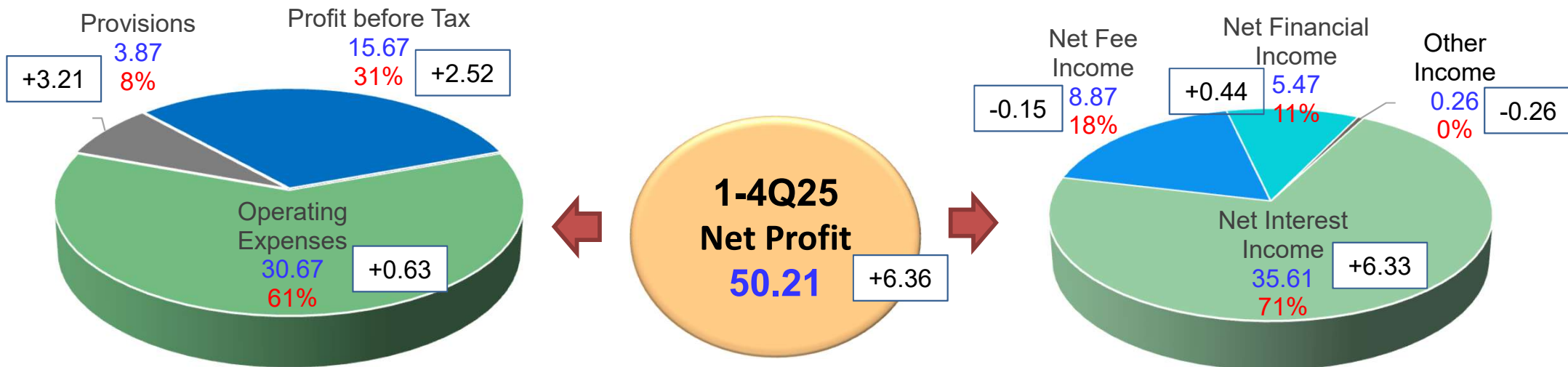
Total equity NTD 26,700mn





Profit Breakdown and Growth Analysis

(in NTD 100mn)





Deposits and Loans - Average balance

(in NTD 100mn)

YoY

Average deposit balance



Increased by
NTD 16,300 mn
+5.70%

Average loan balance



Increased by
NTD 11,000 mn
+5.04%

2024Q4

2025Q1

2025Q2

2025Q3

2025Q4

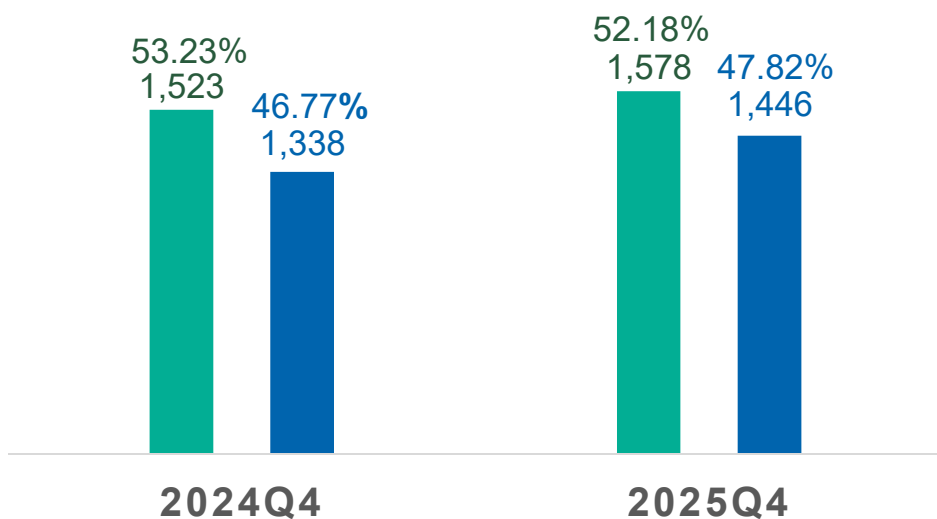


Deposit Breakdown - Average balance

(in NTD 100mn)

BY CATEGORY

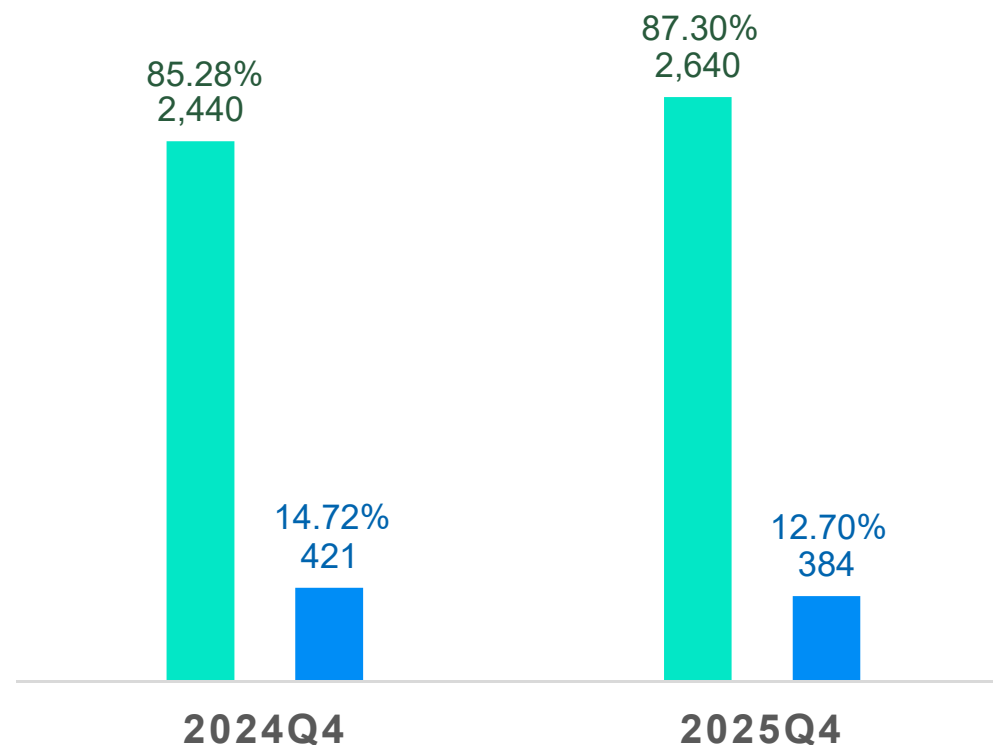
■ Demand Deposits ■ Time Deposits



Demand Deposits Increased by NTD 5,500 mn.(+3.61%)
Time Deposits Increased by NTD 10,800 mn.(+8.07%)

BY CURRENCY

■ NTD Deposits ■ FCY Deposits



NTD Deposits Increased by NTD 20,000 mn.(+8.20%)
FCY Deposits Decreased by NTD 3,700 mn.(-8.79%)

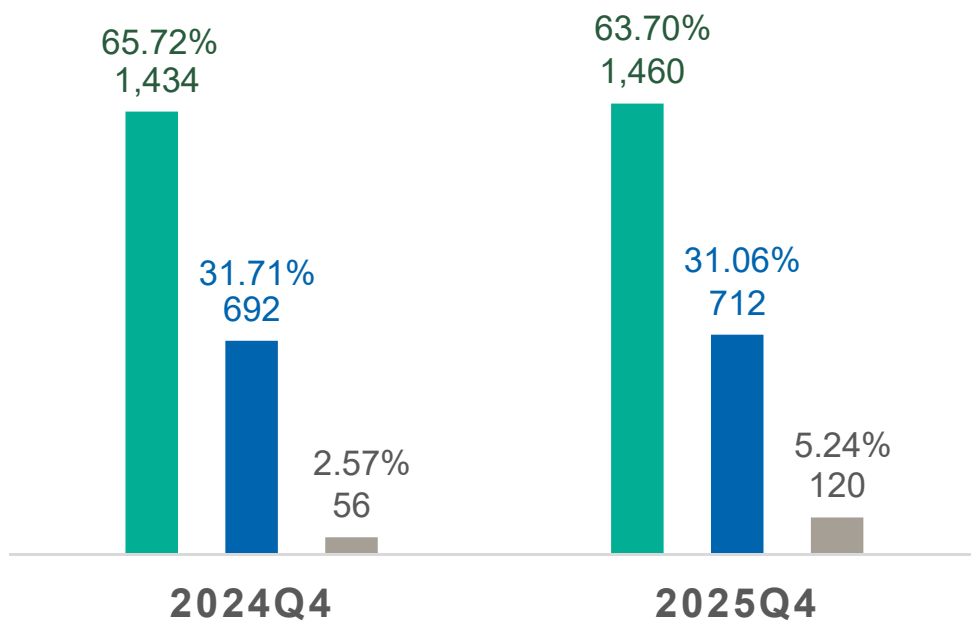


Loan Breakdown - Average balance

(in NTD 100mn)

BY CUSTOMER

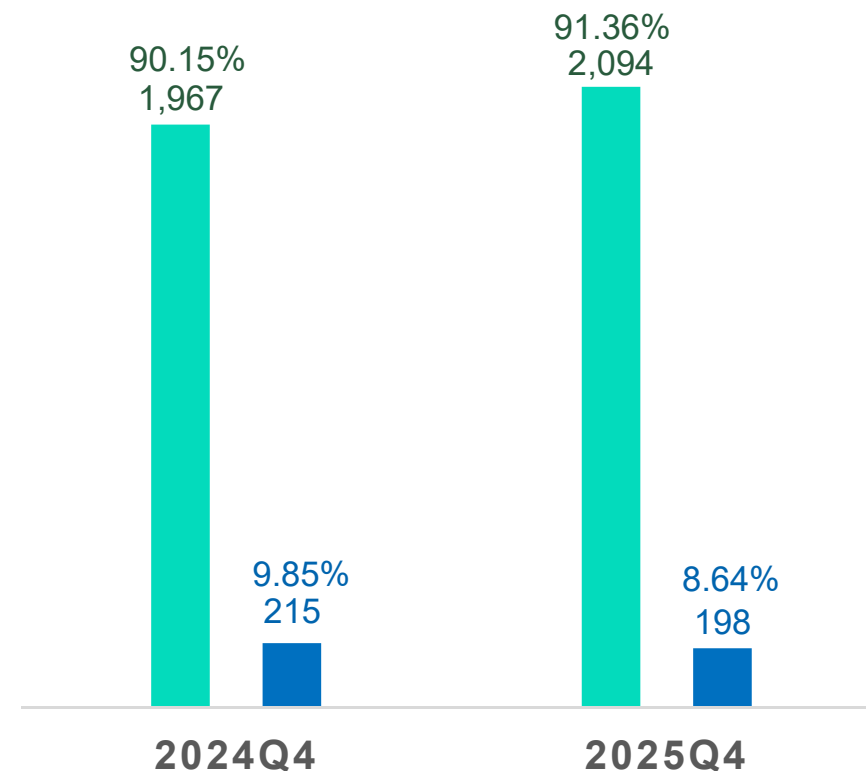
■ Corporates ■ Consumers ■ Government



Corporates Loans Increased by NTD 2,600 mn.(+1.81%)
 Consumers Loans Increased by NTD 2,000 mn.(+2.89%)
 Government Loans Increased by NTD 6,400 mn.(+114.29%)

BY CURRENCY

■ NTD Loans ■ FCY Loans

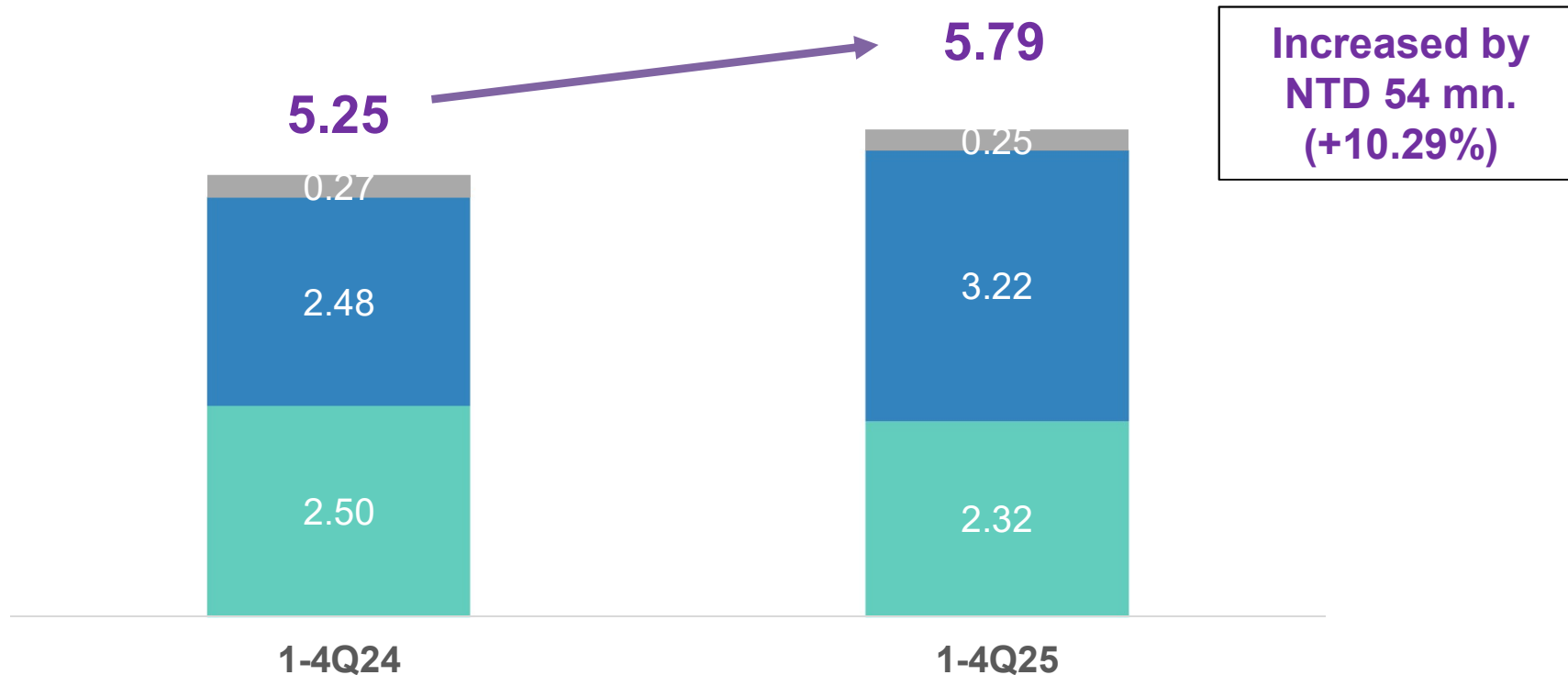


NTD Loans Increased by NTD 12,700 mn.(+6.46%)
 FCY Loans Decreased by NTD 1,700 mn.(-7.91%)



Wealth Management Revenue

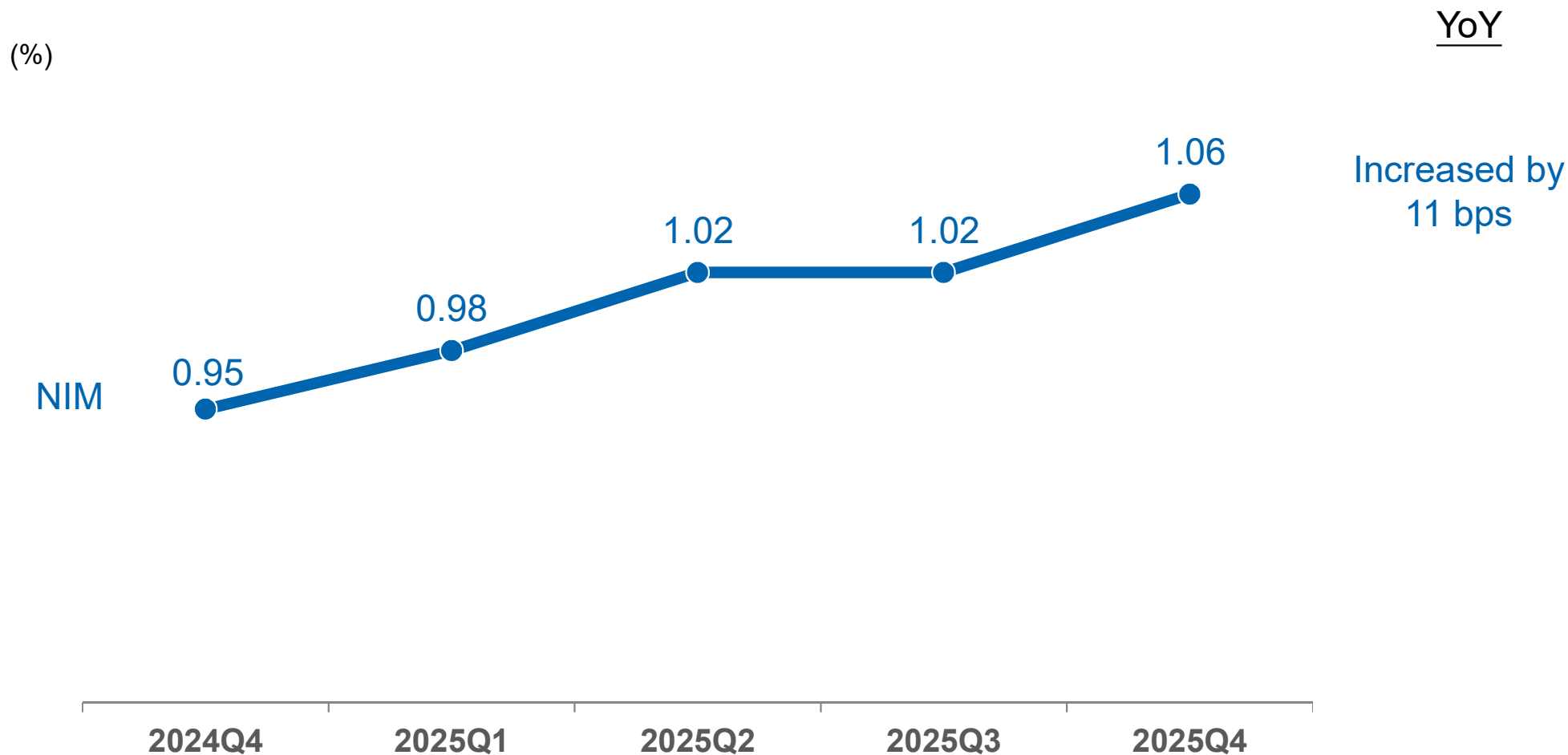
(in NTD 100mn)



- Insurance commission income: Increased by NTD 74 mn. (+29.84%)
- Designated trust investment in domestic and foreign securities: Decreased by NTD 18 mn. (-7.20%)
- Other trust and related services: Decreased by NTD 2 mn. (-7.41%)



Net Interest Margin(NIM)



NIM

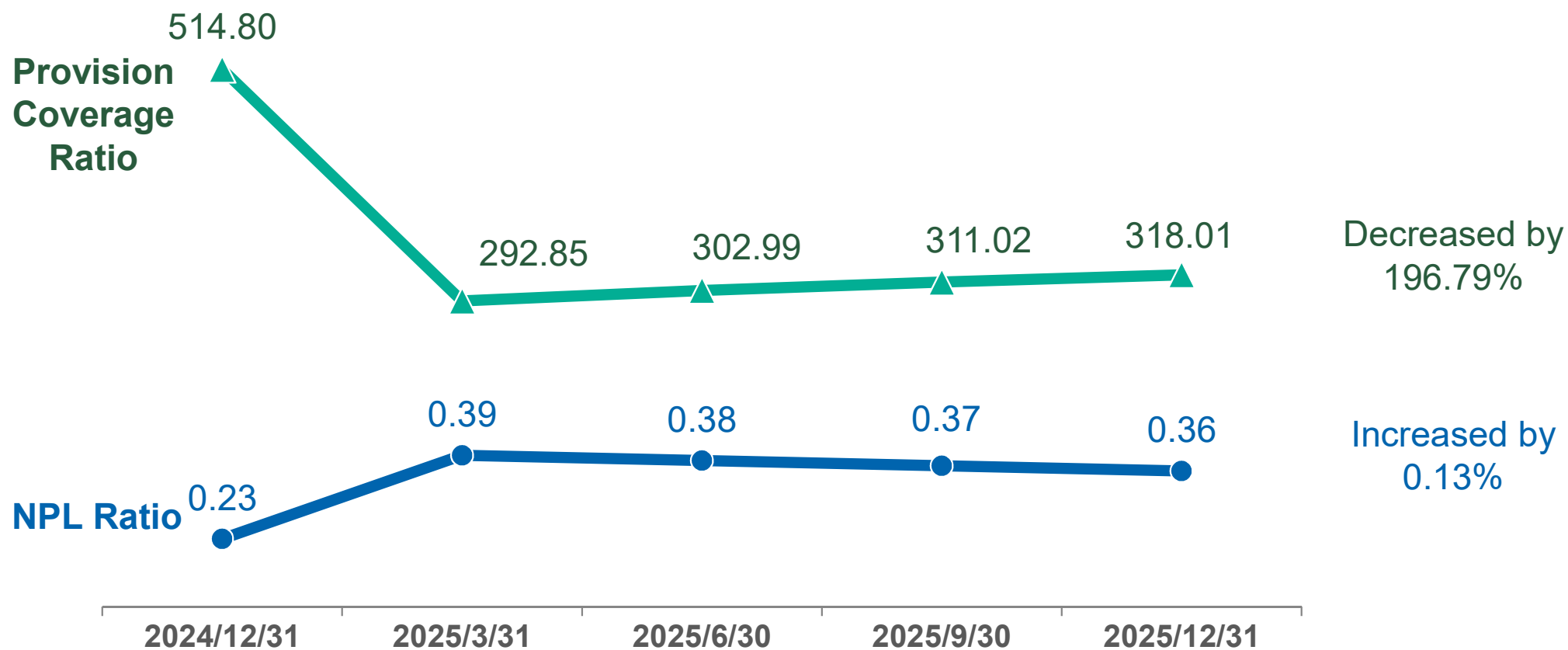
$$\text{NIM} = (\text{Interest Income} - \text{Interest Expense}) \div \text{Interest-Earning Asset}$$



Asset Quality

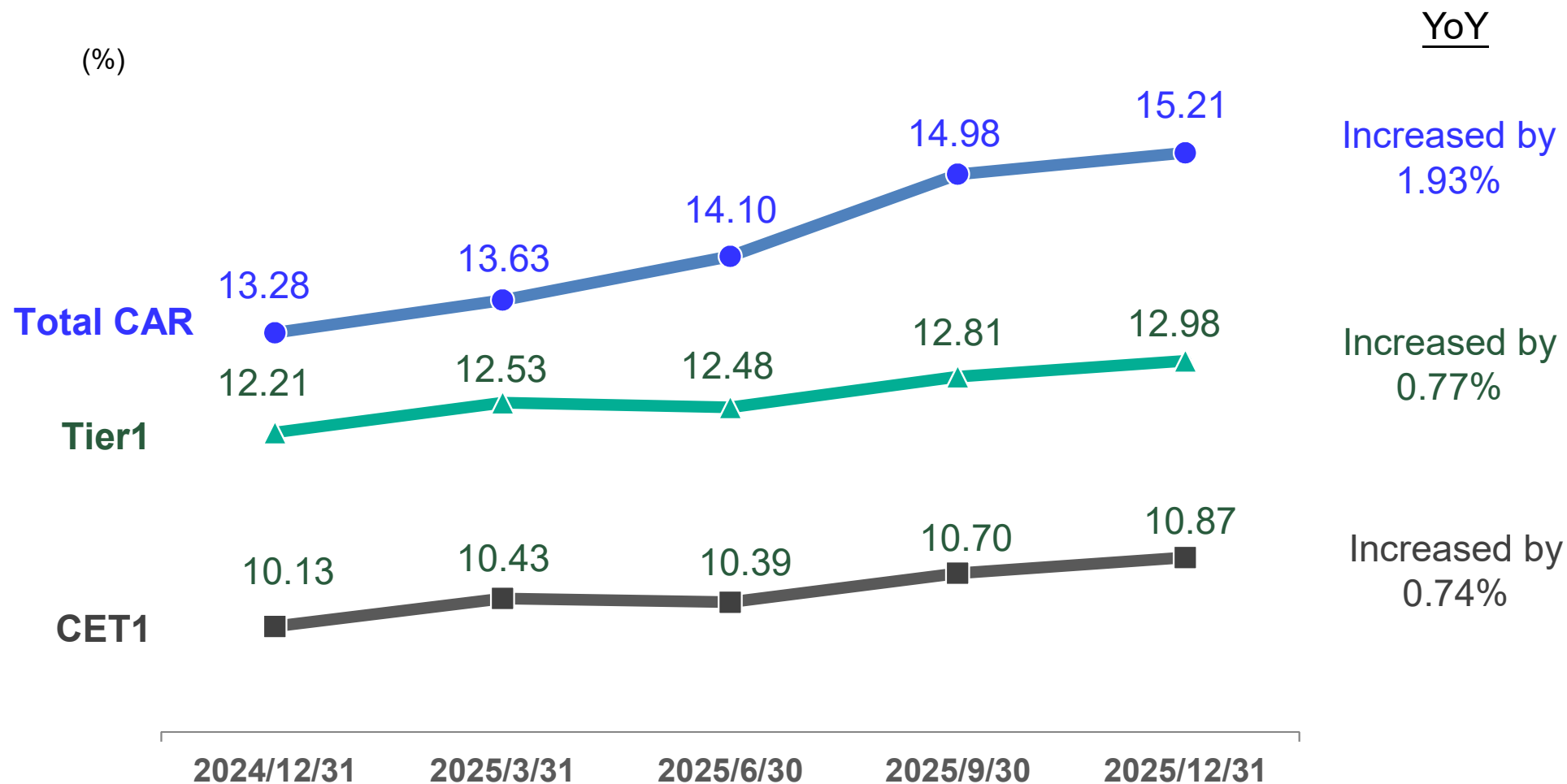
(%)

YoY





Capital Adequacy Ratio



Note : Unaudited data in March and September.



Recap of Recent Major Events

- ◆ Chi Chin Branch upgraded as a full-service branch and provides a more comprehensive range of financial products and services, practicing financial inclusion and supporting local tourism and business development.
- ◆ Strengthened wealth management services, providing Financial Products and Services for High-Asset Customers and introducing Overseas Stocks & ETF investment platform to meet growing cross-border investment demand.
- ◆ Winning Three Major Accolades at the "2025 Trust Award" by Commercial Times, including one Gold and two Excellence Awards, honored with the Gold Award for "Innovation In Securities Trust", the Excellence Award for "Trust Product Integration", and the Excellence Award for "Real Estate Management Trust".
- ◆ Awarded "Golden Quality Award" by JCIC.
- ◆ Delivered 224 financial education workshops in 2025 by partnering with schools, rural communities, and corporations to strengthen fraud prevention and financial literacy.



Thanks for Listening