



高雄銀行

Financial Review of 2026 Q1

2026.05.20



高雄銀行
BANK OF KAOHSIUNG



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Performance Review of 2026 Q1

(in NTD 100mn)

Item	1Q26	1Q25	Growth (Decline)	
			Amount	Ratio(%)
Profit before tax (in NTD 100mn)	4.67	3.56	1.11	31.21
EPS (before-tax) (in NTD)	0.25	0.19	0.06	31.58
ROA (before-tax) (%)	0.13	0.10	-	0.03
ROE (before-tax) (%)	1.74	1.40	-	0.34



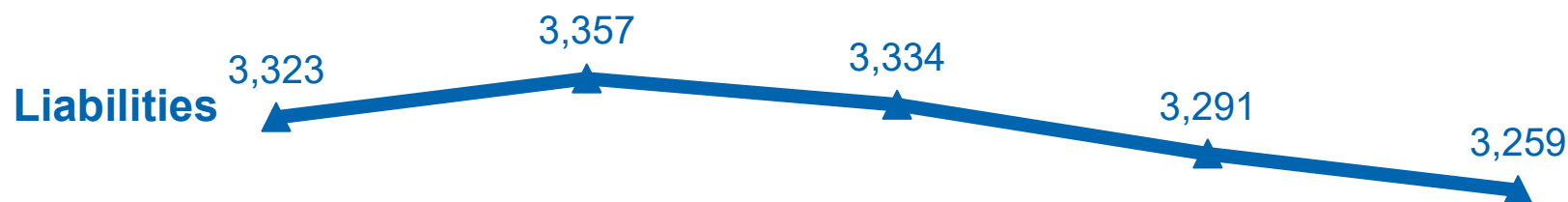
Assets and Liabilities

(in NTD 100mn)

YoY



Decreased by
NTD 5,100 mn.
-1.42%



Decreased by
NTD 6,400 mn.
-1.93%

2025/3/31

2025/6/30

2025/9/30

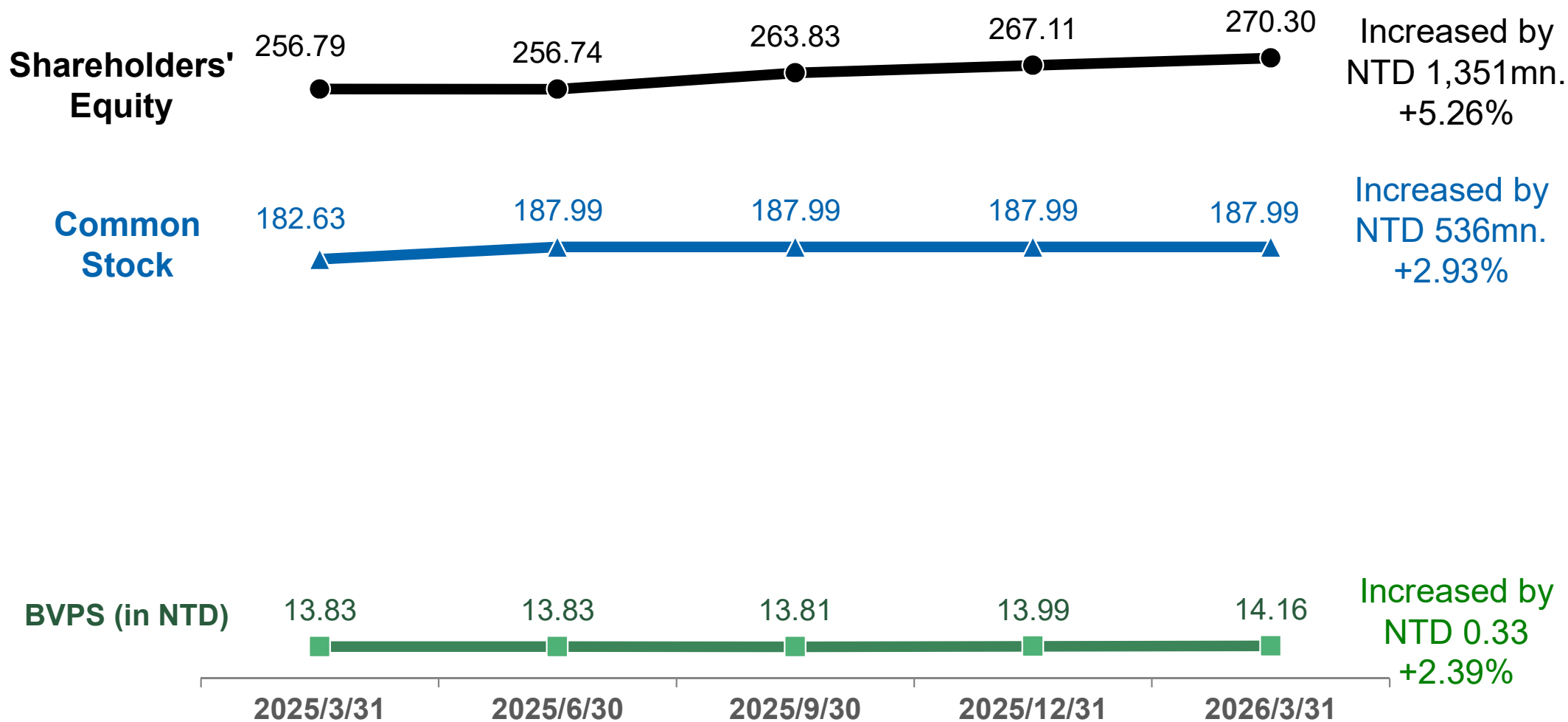
2025/12/31

2026/3/31



Shareholders' Equity

(in NTD 100mn)



YoY
Increased by
NTD 1,351mn.
+5.26%

Increased by
NTD 536mn.
+2.93%

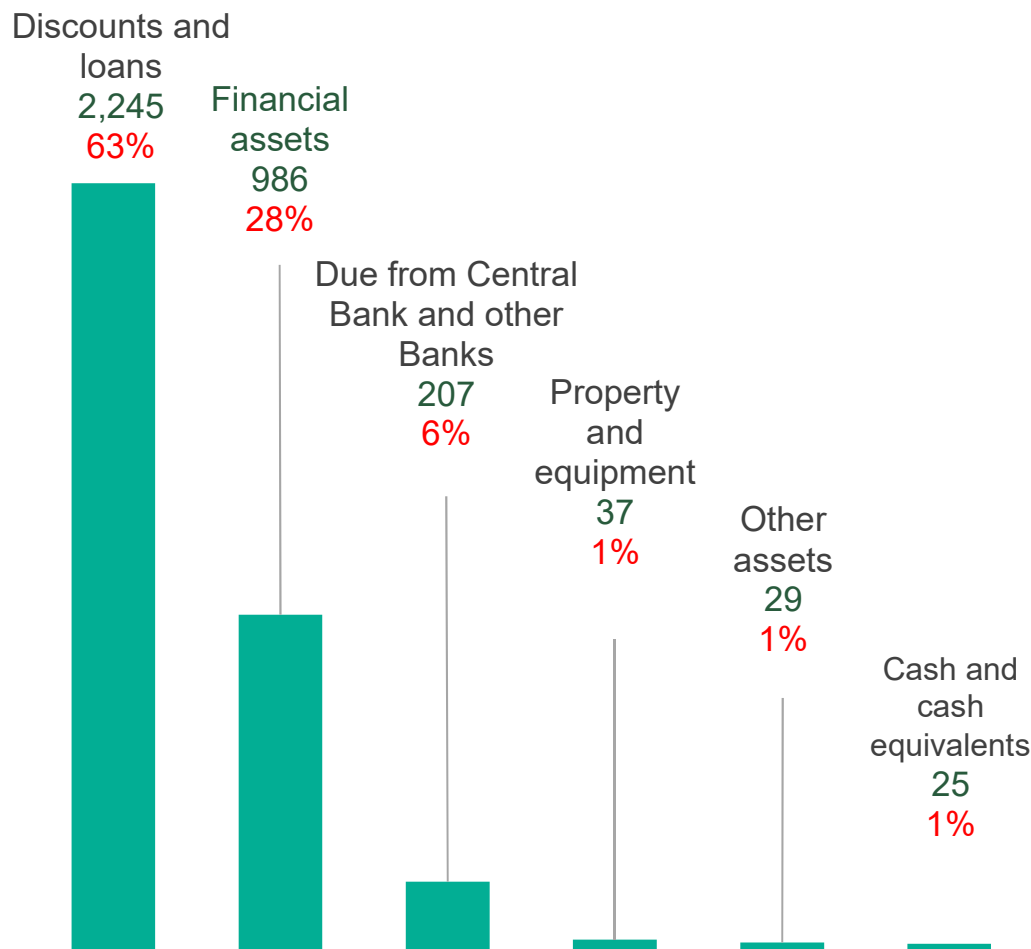
Increased by
NTD 0.33
+2.39%



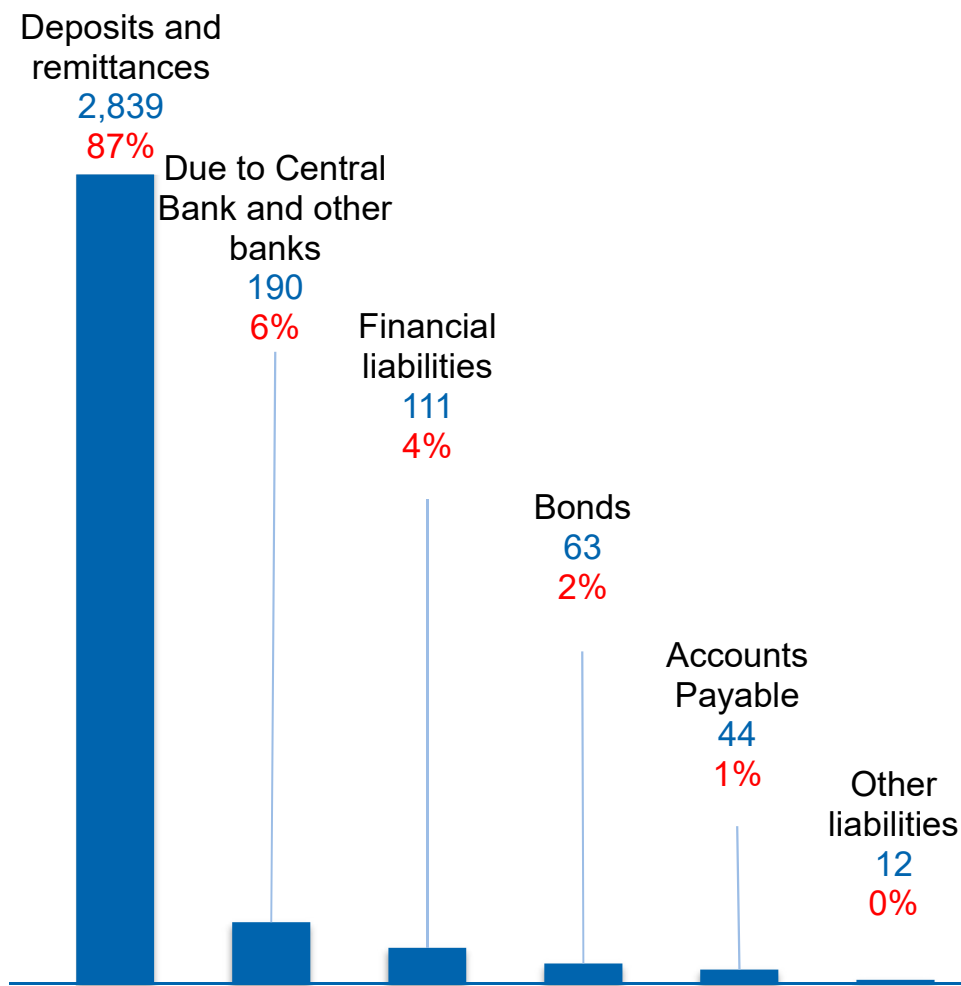
Asset and Liability Structure Analysis (2026.3.31)

(in NTD 100mn)

Assets NTD 352,900mn



Liabilities NTD 325,900mn

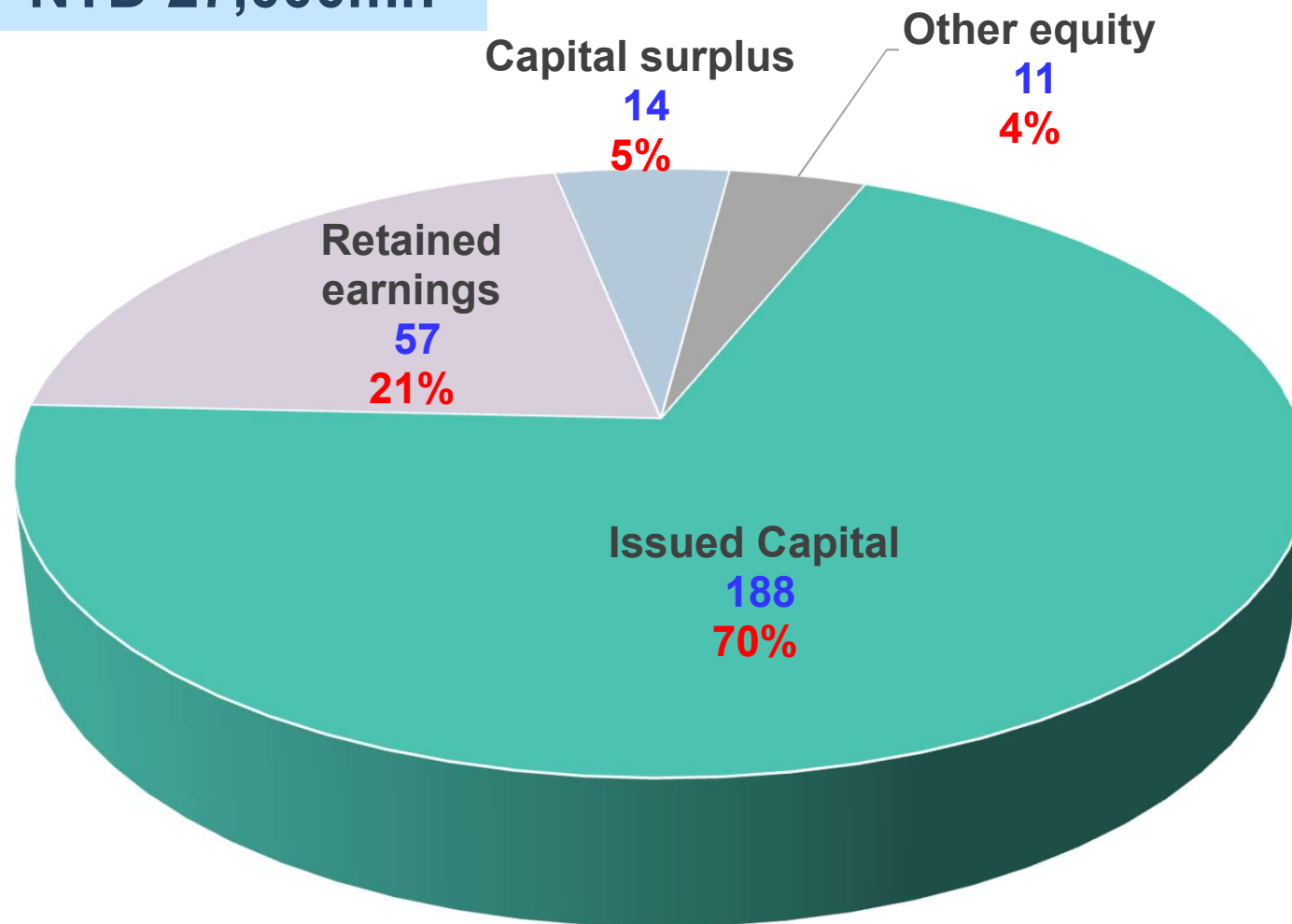




Equity Breakdown(2026.3.31)

(in NTD 100mn)

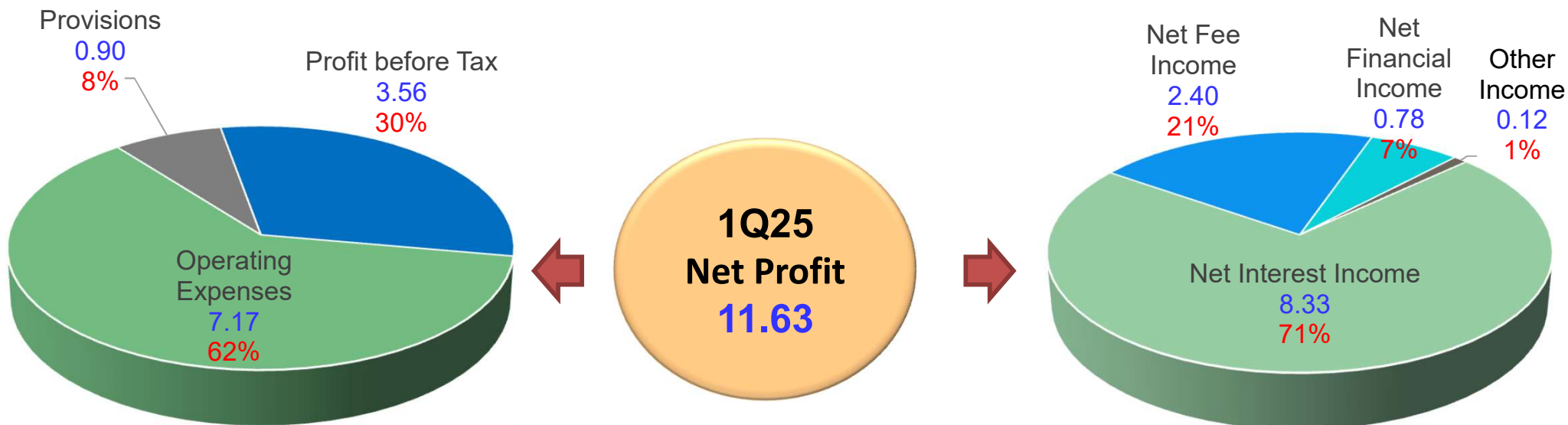
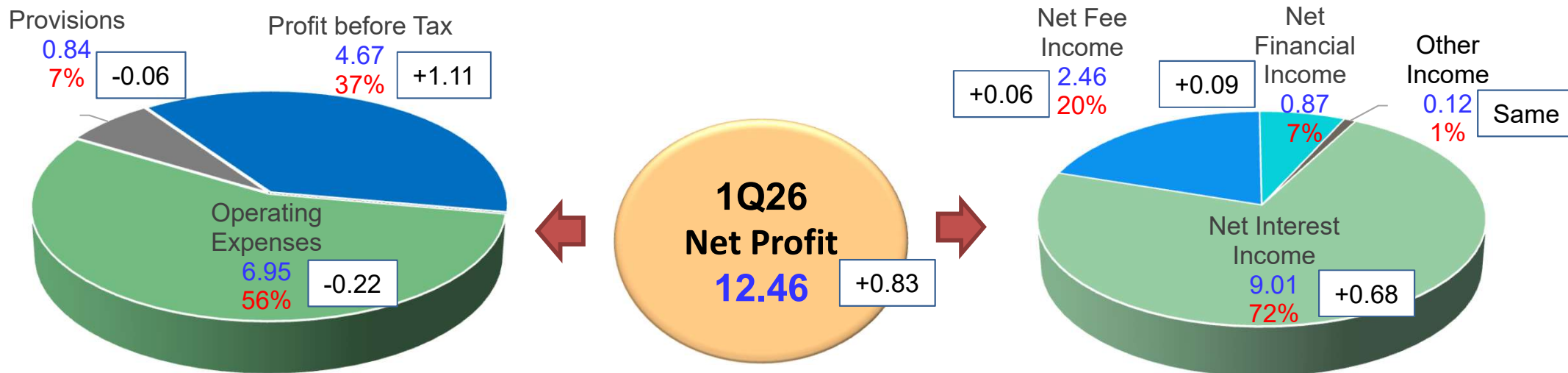
Total equity NTD 27,000mn





Profit Breakdown and Growth Analysis

(in NTD 100mn)



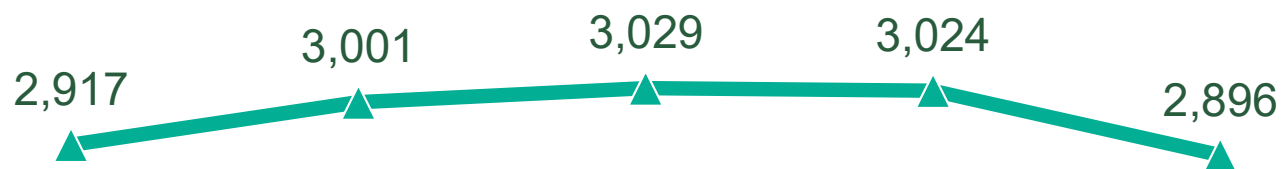


Deposits and Loans - Average balance

(in NTD 100mn)

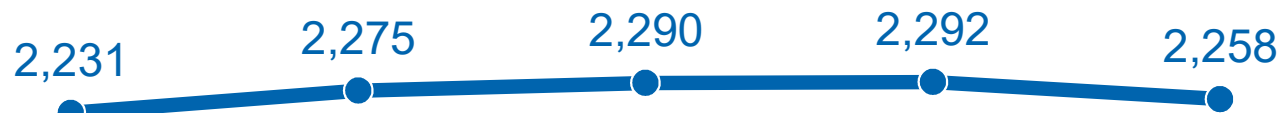
YoY

Average deposit balance



Decreased by
NTD 2,100 mn
-0.72%

Average loan balance



Increased by
NTD 2,700 mn
+1.21%

2025Q1

2025Q2

2025Q3

2025Q4

2026Q1

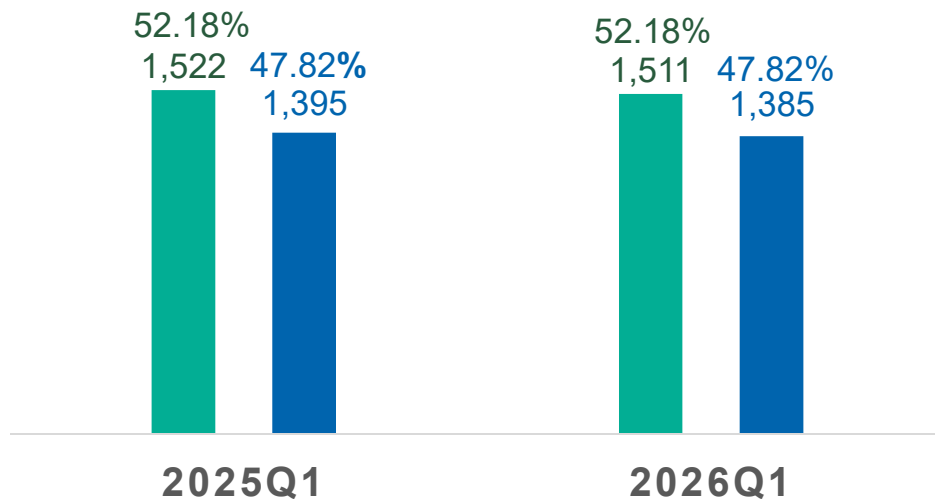


Deposit Breakdown - Average balance

(in NTD 100mn)

BY CATEGORY

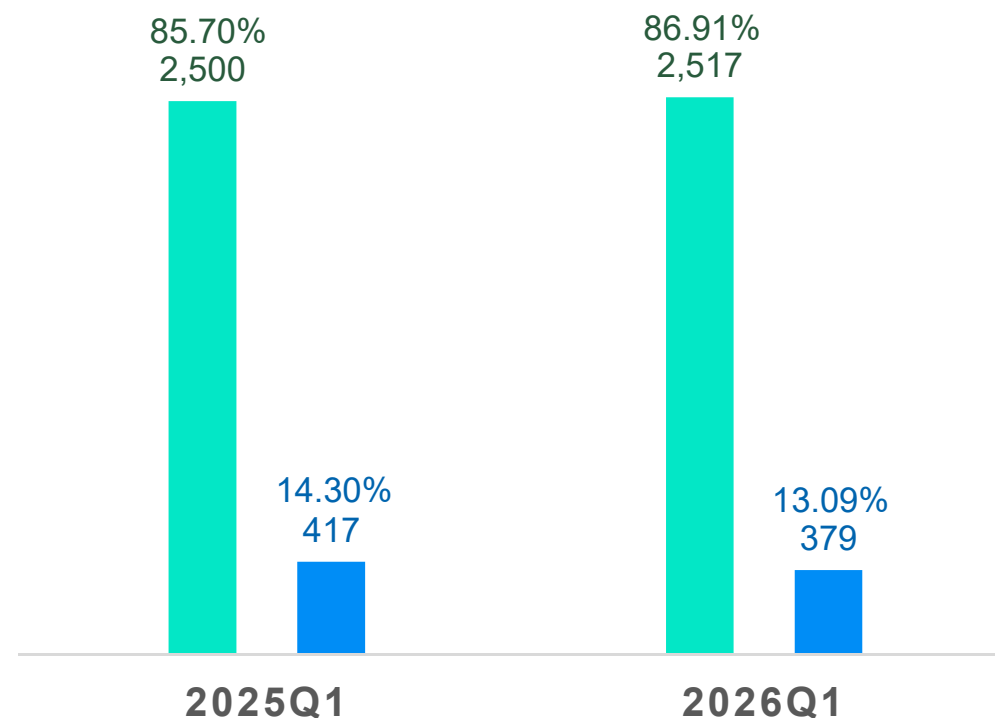
■ Demand Deposits ■ Time Deposits



Demand Deposits Decreased by NTD 1,100 mn.(-0.72%)
Time Deposits Decreased by NTD 1,000 mn.(-0.72%)

BY CURRENCY

■ NTD Deposits ■ FCY Deposits



NTD Deposits Increased by NTD 1,700 mn.(+0.68%)
FCY Deposits Decreased by NTD 3,800 mn.(-9.11%)

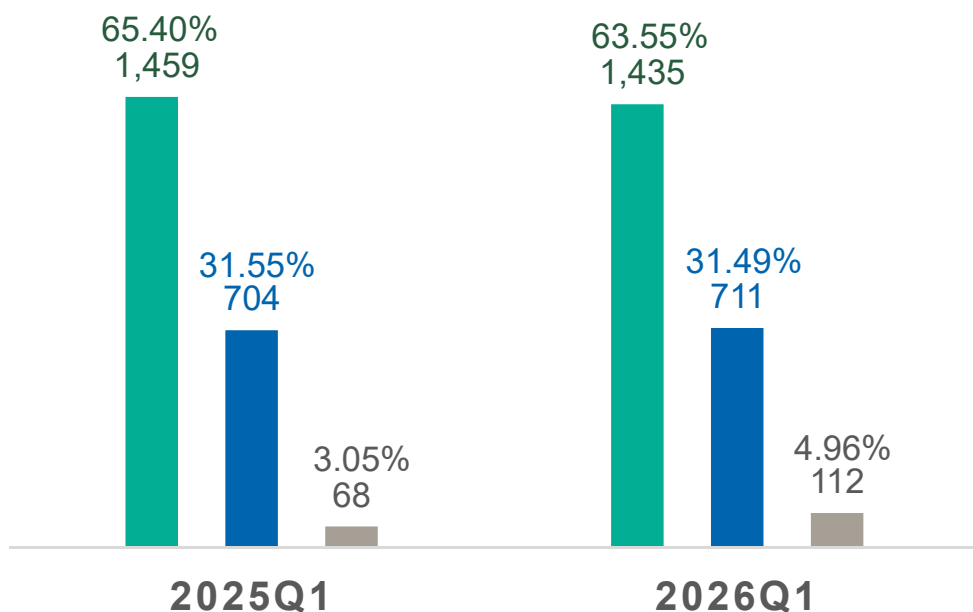


Loan Breakdown - Average balance

(in NTD 100mn)

BY CUSTOMER

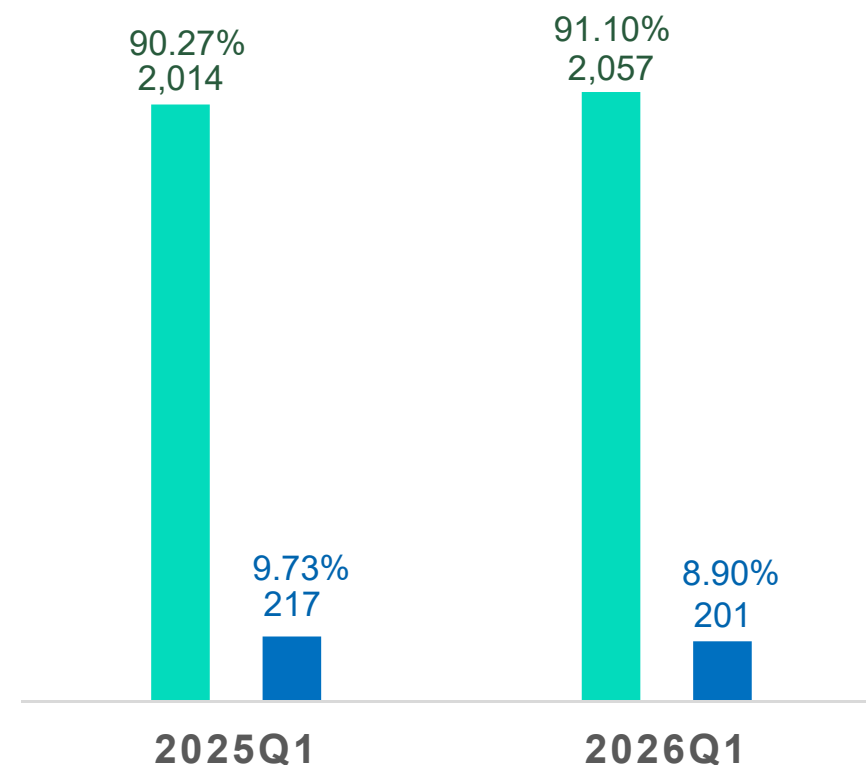
■ Corporates ■ Consumers ■ Government



Corporates Loans Decreased by NTD 2,400 mn.(-1.64%)
Consumers Loans Increased by NTD 700 mn.(+0.99%)
Government Loans Increased by NTD 4,400 mn.(+64.71%)

BY CURRENCY

■ NTD Loans ■ FCY Loans

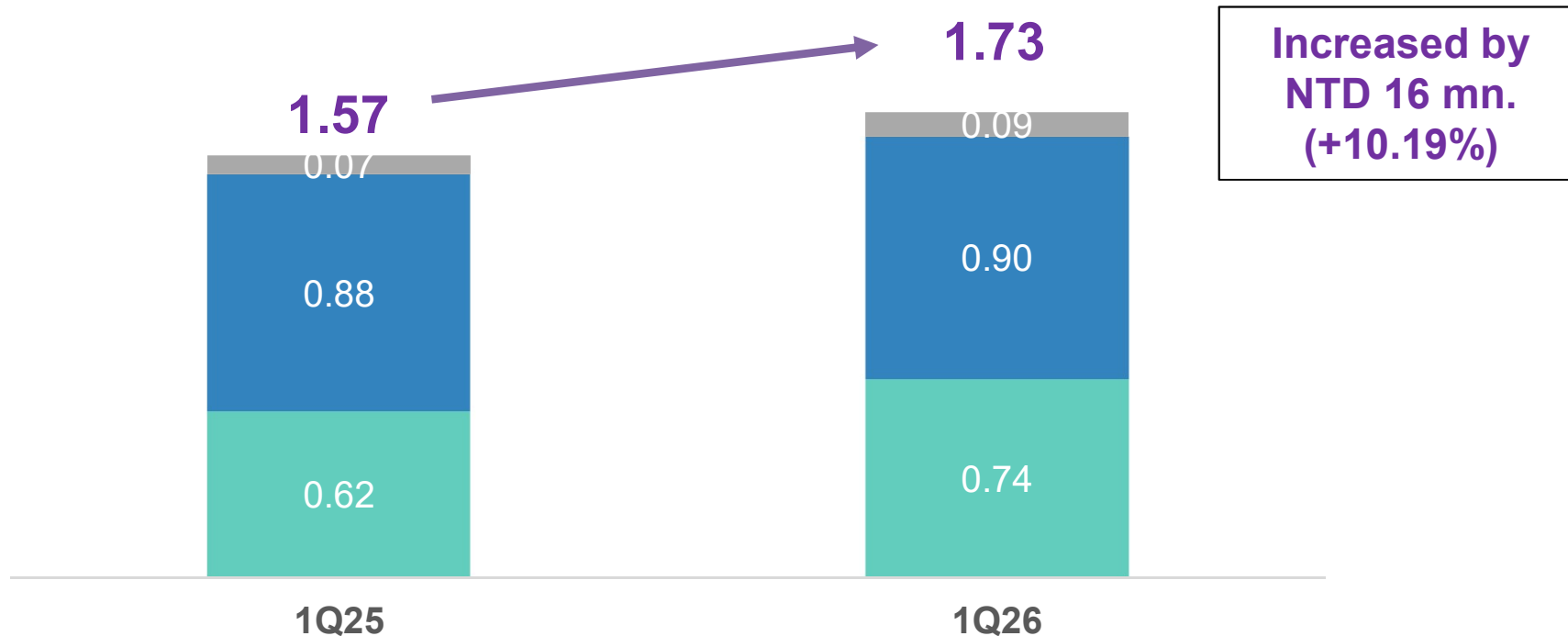


NTD Loans Increased by NTD 4,300 mn.(+2.14%)
FCY Loans Decreased by NTD 1,600 mn.(-7.37%)



Wealth Management Revenue

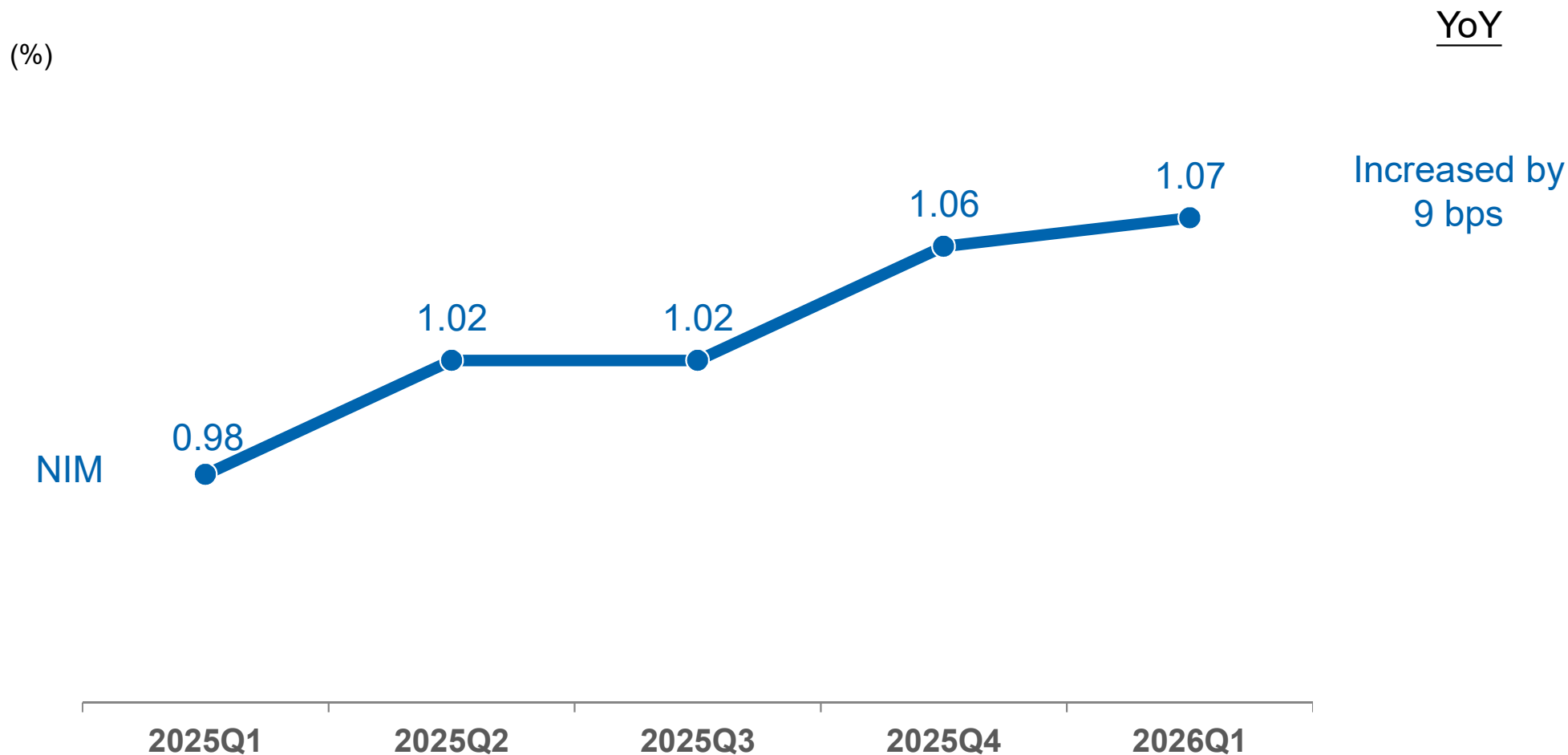
(in NTD 100mn)



- Designated trust investment in domestic and foreign securities: Increased by NTD 12 mn. (+19.35%)
- Other trust and related services: Increased by NTD 2 mn. (+28.57%)
- Insurance commission income: Increased by NTD 2 mn. (+2.27%)



Net Interest Margin(NIM)



NIM

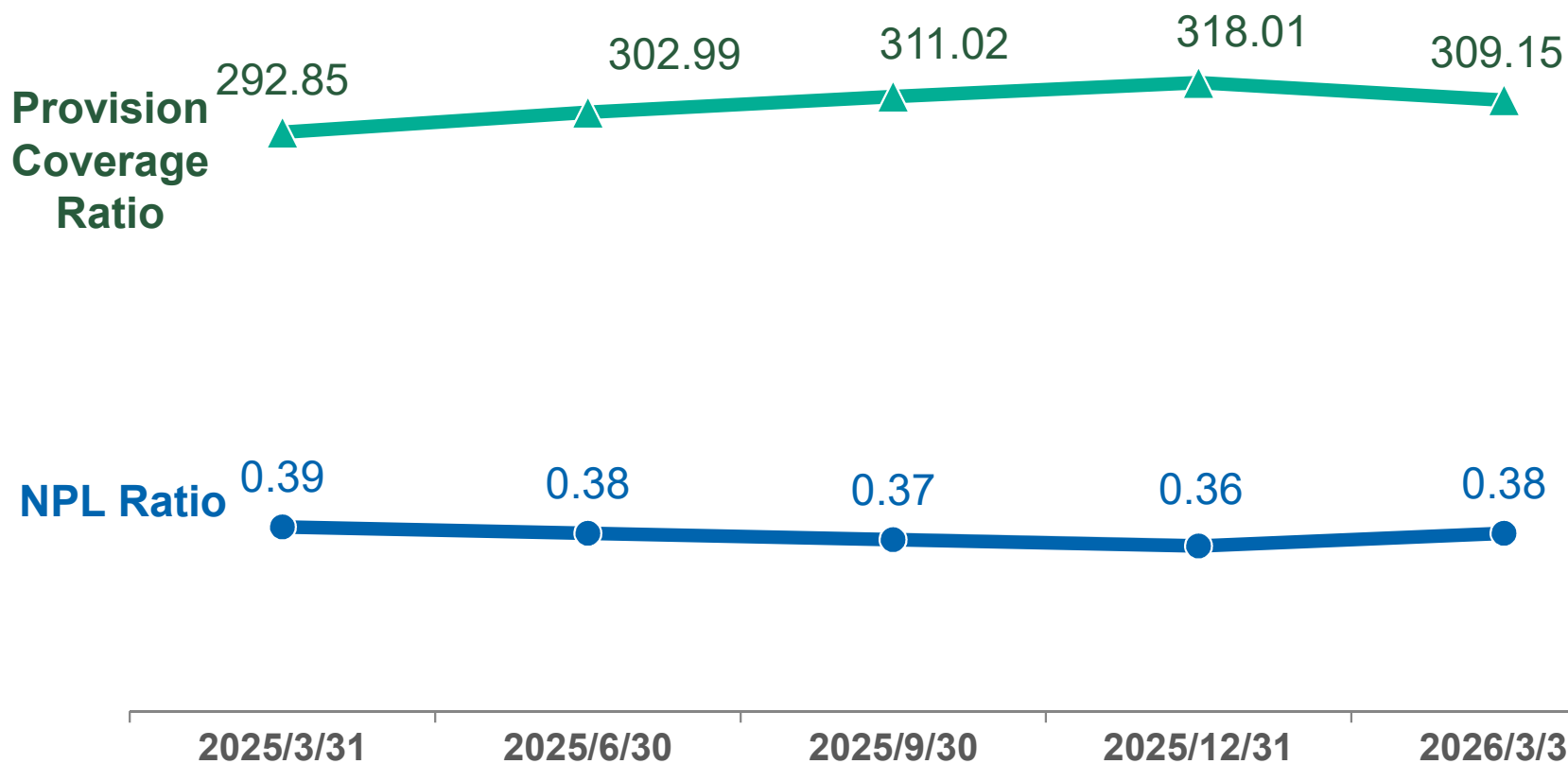
$$\text{NIM} = (\text{Interest Income} - \text{Interest Expense}) \div \text{Interest-Earning Asset}$$



Asset Quality

(%)

YoY

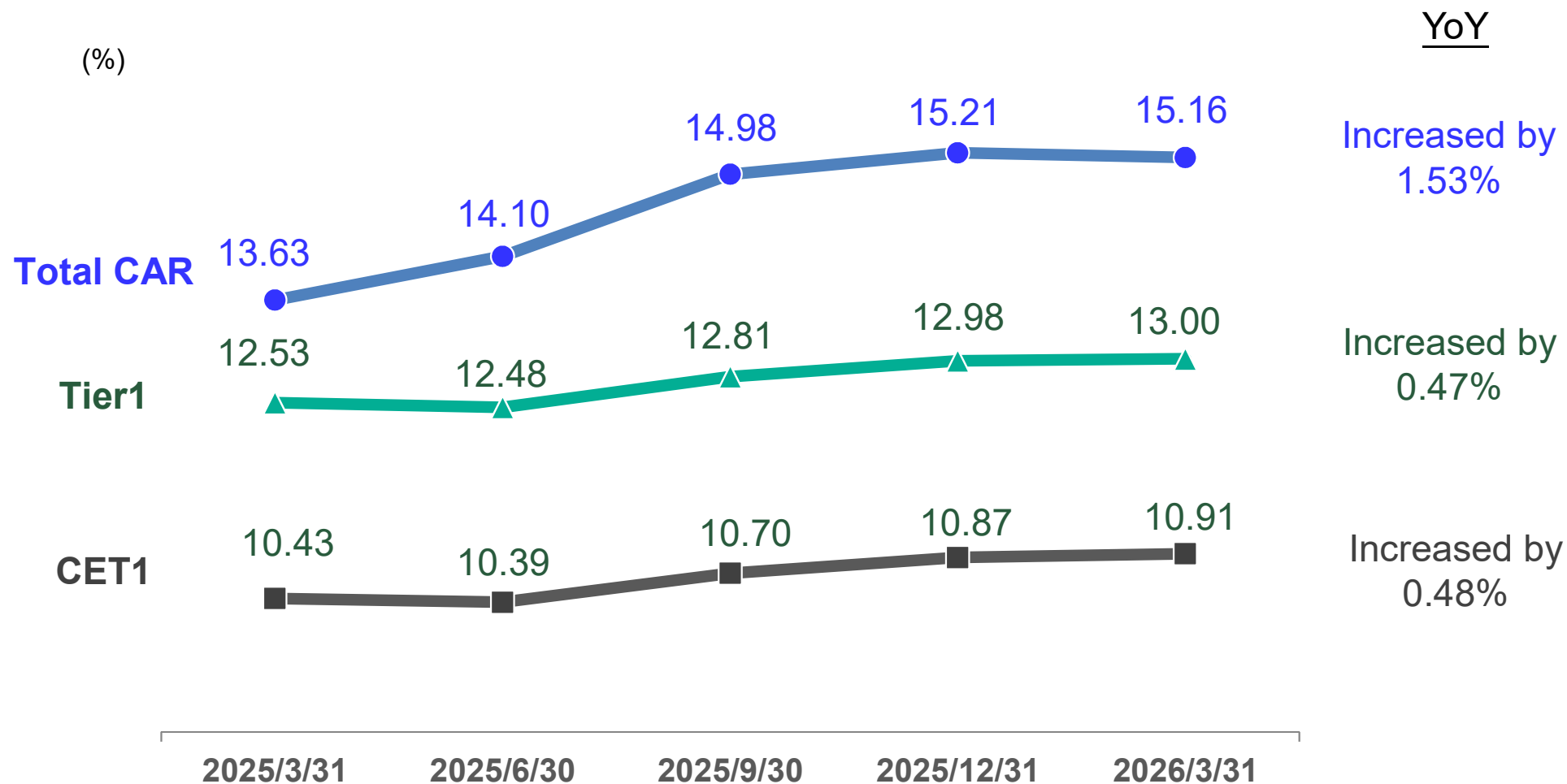


Increased by
16.30%

Decreased by
0.01%



Capital Adequacy Ratio



Note : Unaudited data in March and September.



Recap of Recent Major Events

- ◆ Officially established presence in Kaohsiung Asset Management Zone, with the foundation of local operations to enhance the competitiveness of our wealth management business.
- ◆ Passed SBTi target validation, the Bank not only reducing operational emissions, but also actively optimizing investment/lending portfolios and engaging corporate clients for low-carbon transition.
- ◆ Obtained dual certifications for ISO 22301 and ISO/IEC 27001, strengthening operational resilience and information security.
- ◆ Issued our first Sustainability Bond of NT\$500 million, with all proceeds dedicated to green and social investment projects to demonstrate our commitment to ESG action.
- ◆ 2025 Common Stock Dividend : Cash dividend of NT\$0.40 and stock dividend of NT\$0.10 per share.



Thanks for Listening