高雄銀行

Financial Review of 2026 Q2

2026.09.16

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Performance Review of 2026 Q2

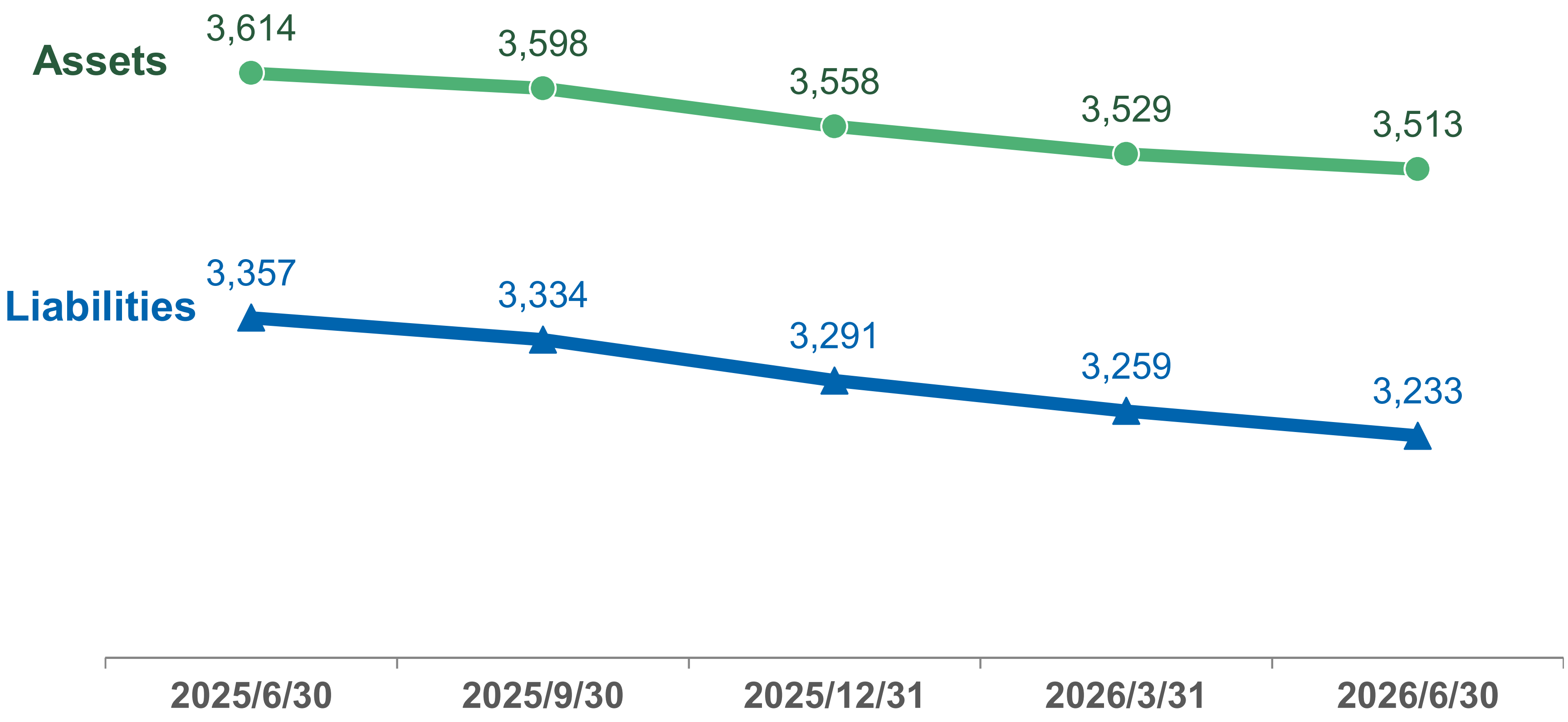
(in NTD 100mn)

Item	1-2Q26	1-2Q25	Growth (Decline)	
			Amount	Ratio(%)
Profit before tax (in NTD 100mn)	9.09	7.46	1.63	21.77
EPS (before-tax) (in NTD)	0.47	0.38	0.09	23.68
ROA (before-tax) (%)	0.26	0.21	-	0.05
ROE (before-tax) (%)	3.32	2.94	-	0.38

Assets and Liabilities

(in NTD 100mn)

QoQ

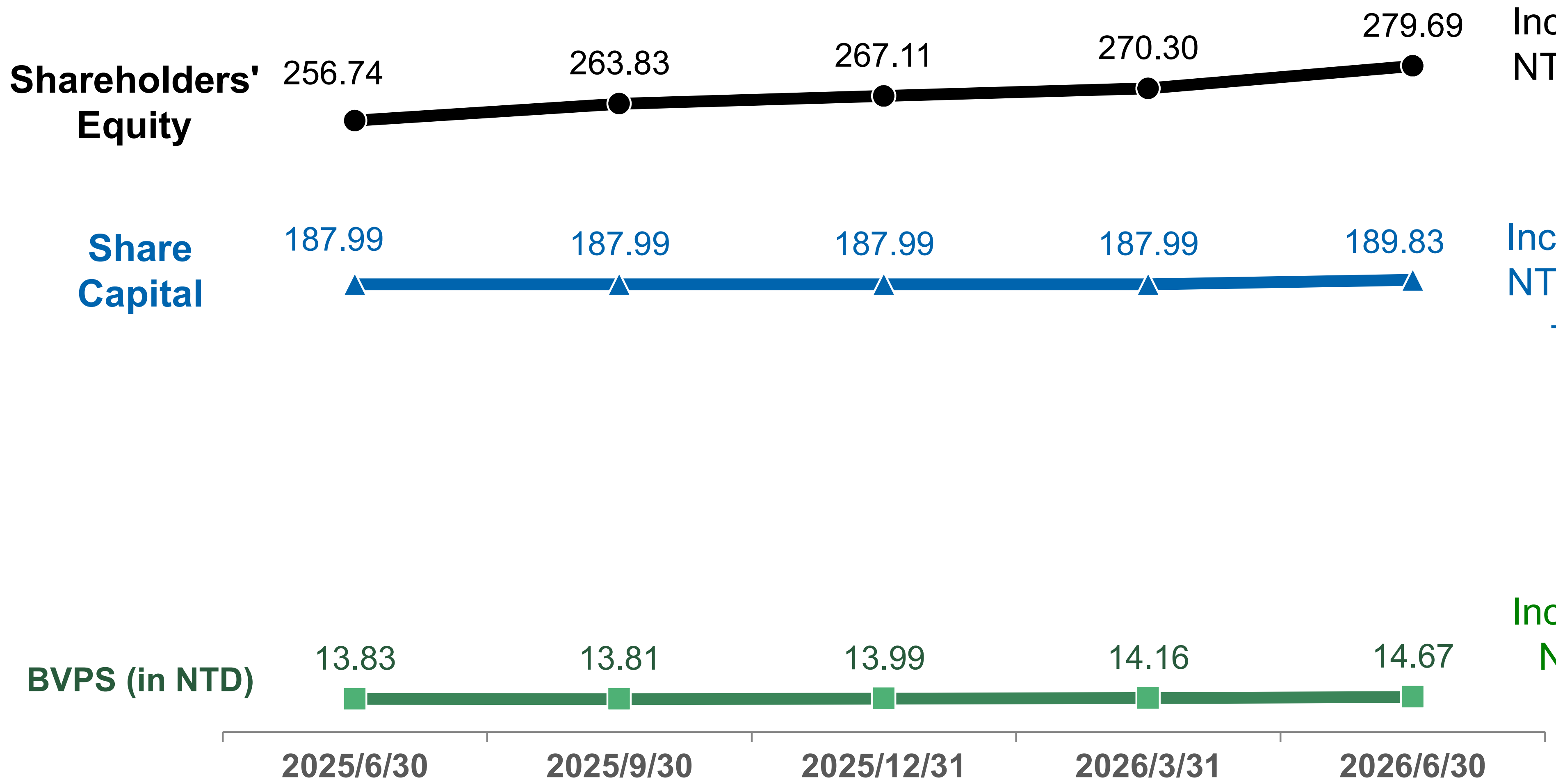


Decreased by NTD 1,600 mn. -0.45%

Decreased by NTD 2,600 mn. -0.80%

Shareholders' Equity

(in NTD 100mn)



QoQ

Increased by NTD 939mn. +3.47%

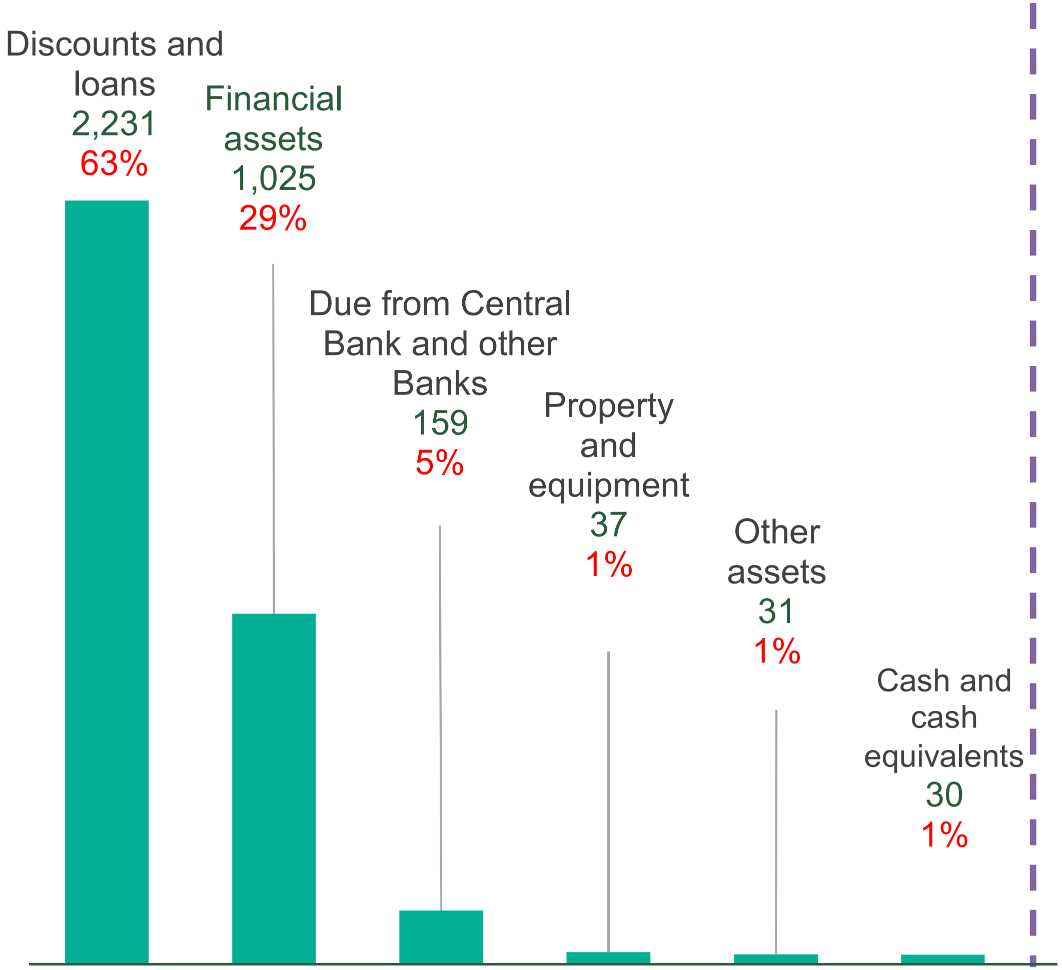
Increased by NTD 184mn. +0.98%

Increased by NTD 0.51 +3.60%

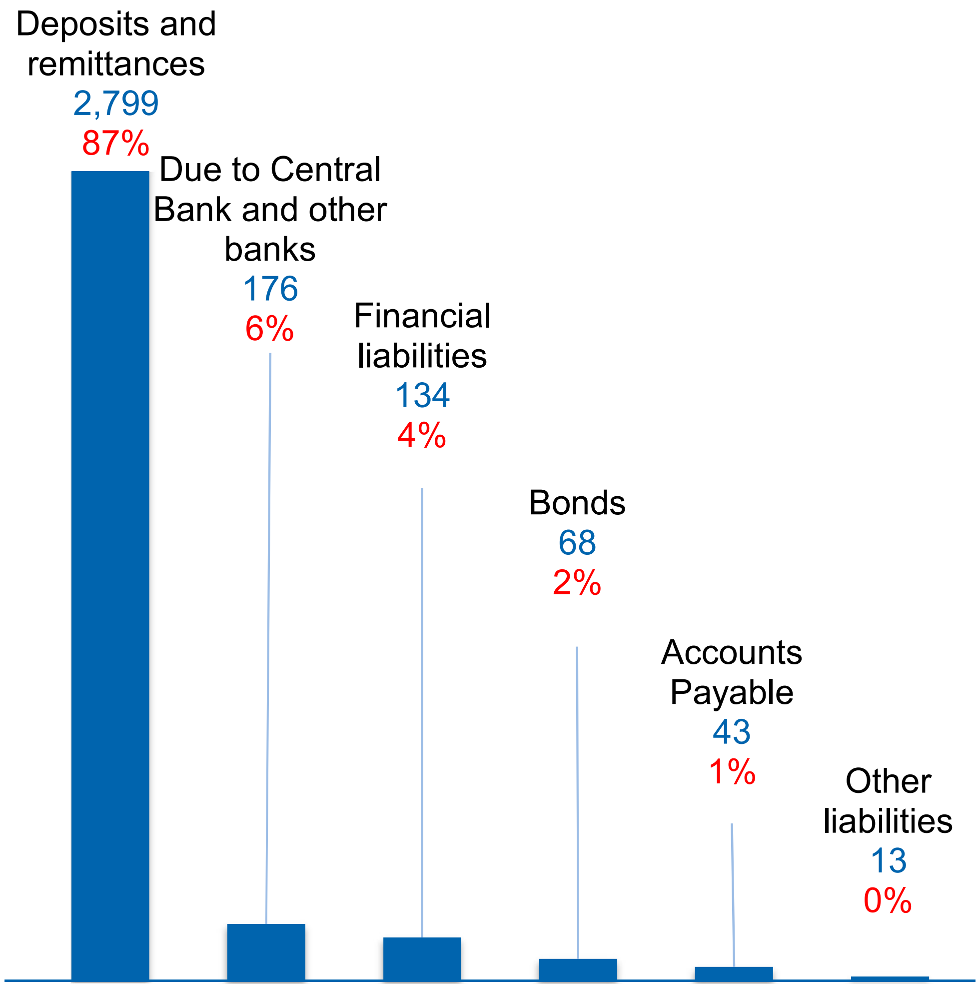
Asset and Liability Structure (2026.6.30)

(in NTD 100mn)

Assets NTD 351,300mn



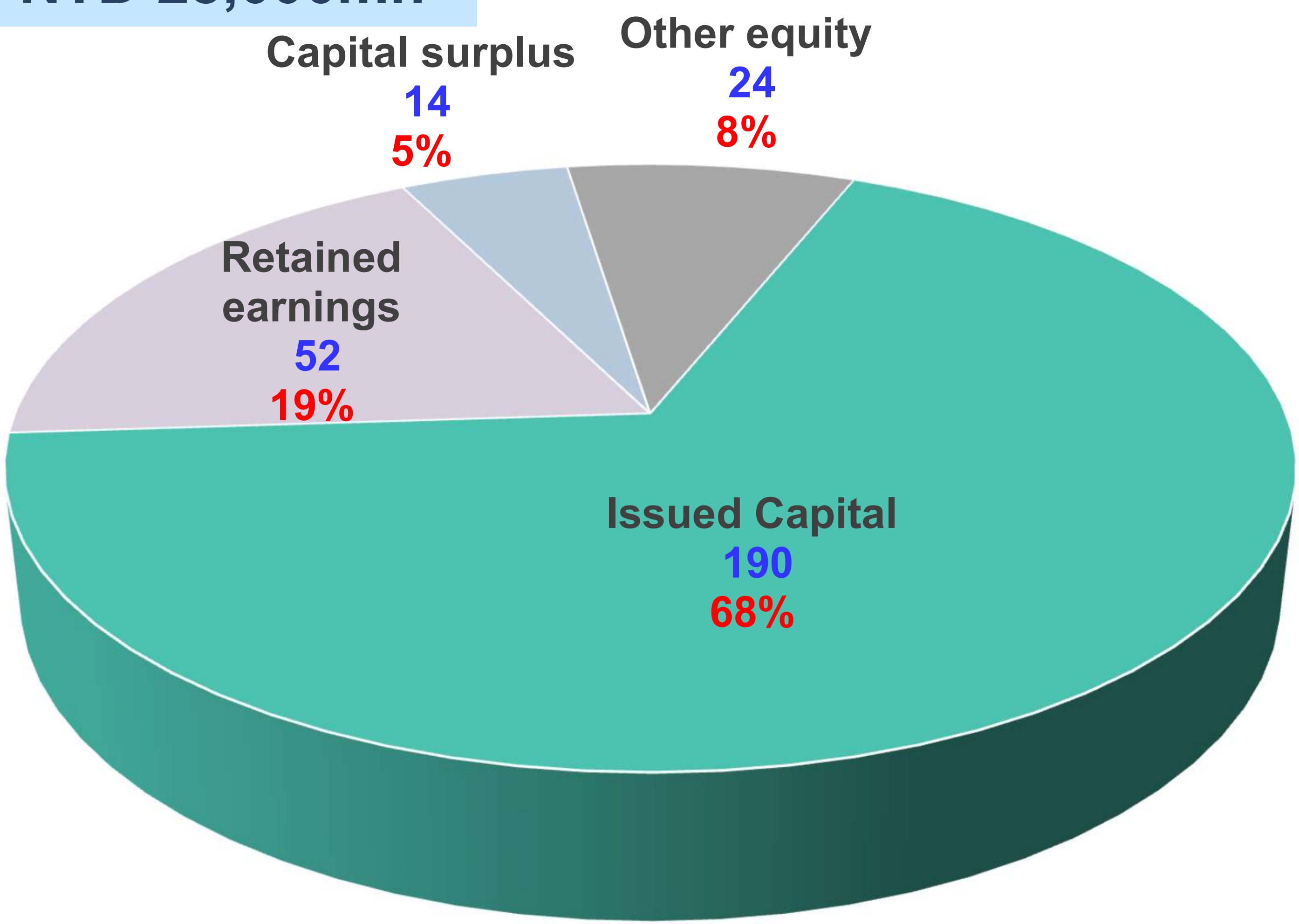
Liabilities NTD 323,300mn



Equity Breakdown(2026.6.30)

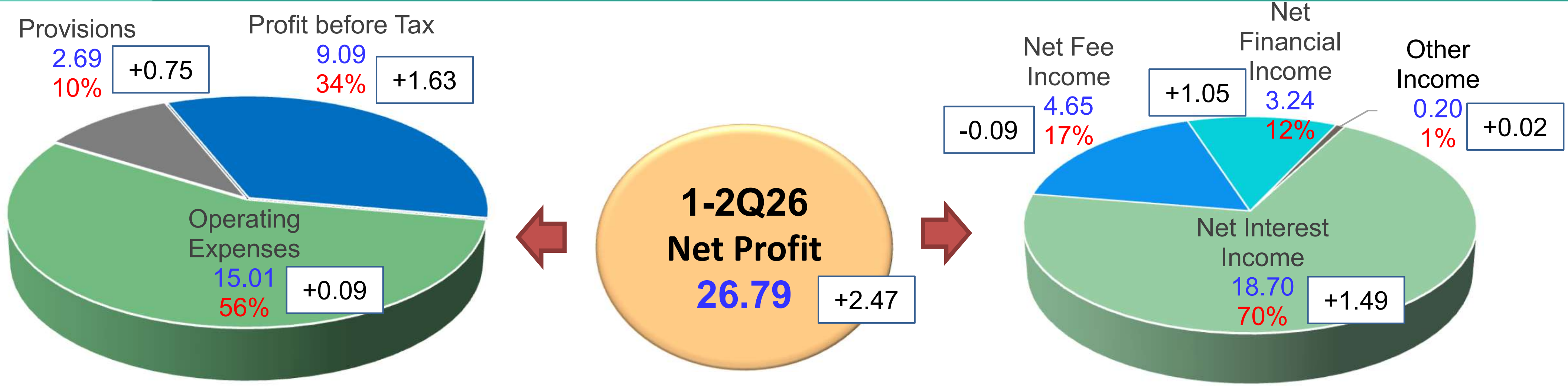
(in NTD 100mn)

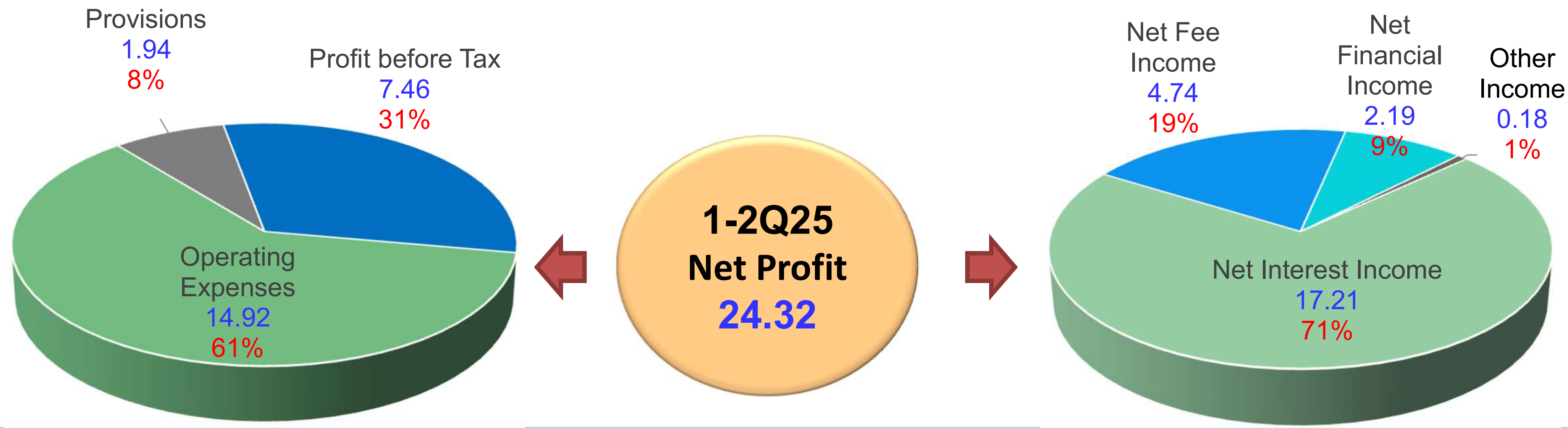
Total equity NTD 28,000mn



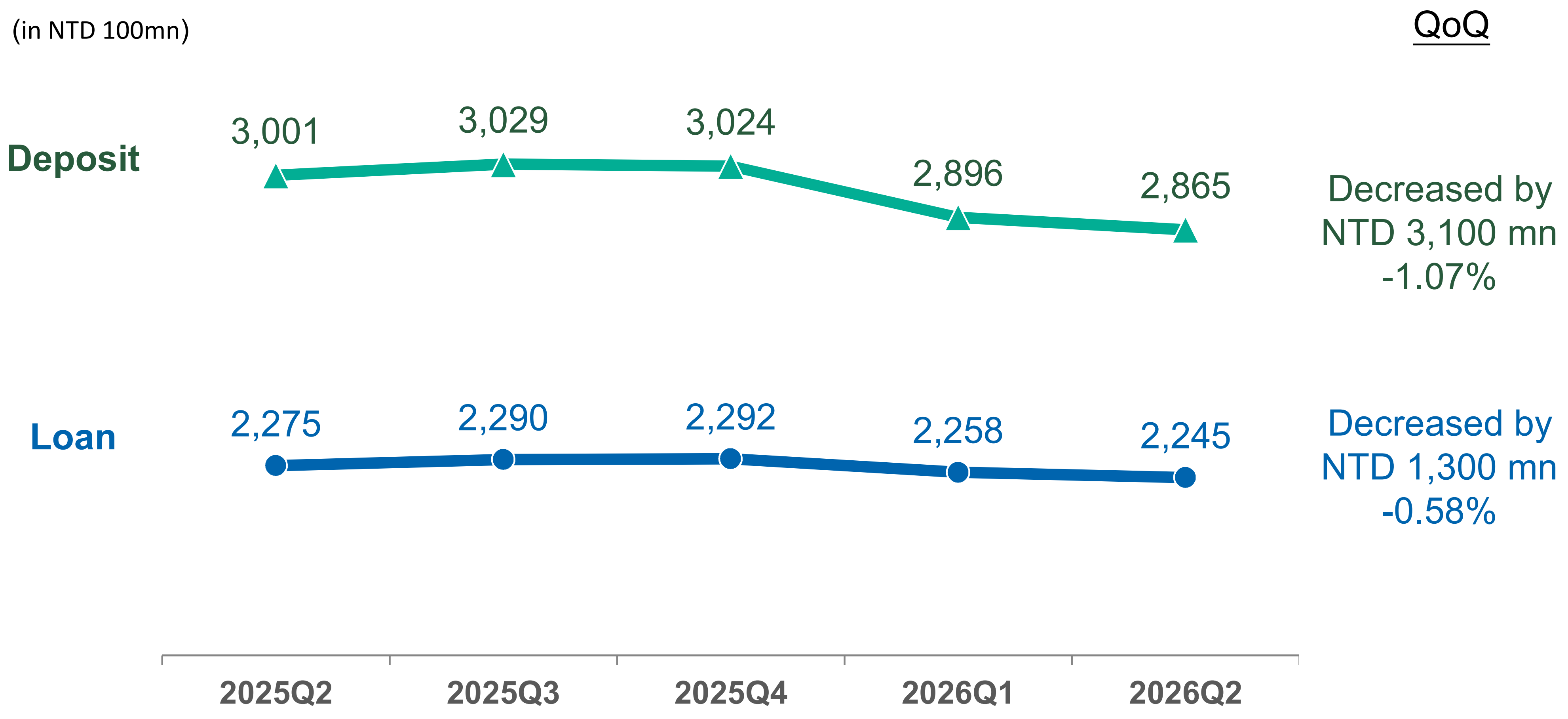
Profit Breakdown and Growth Analysis

(in NTD 100mn)





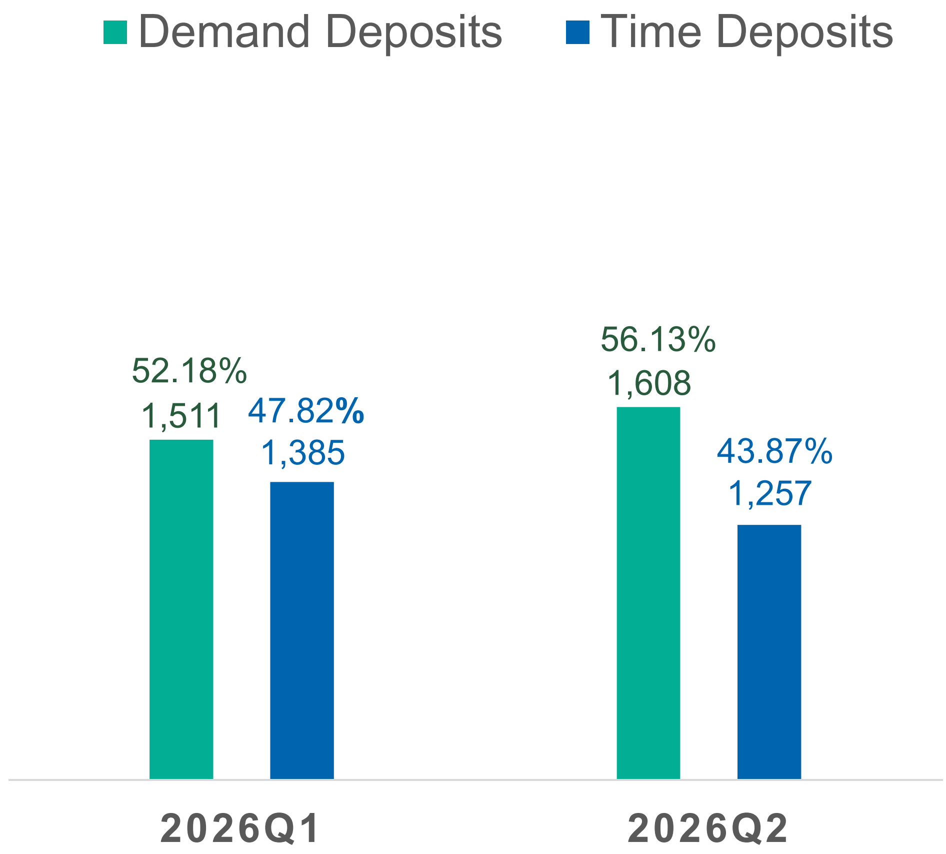
Deposits and Loans - Average balance



Deposit Breakdown - Average balance

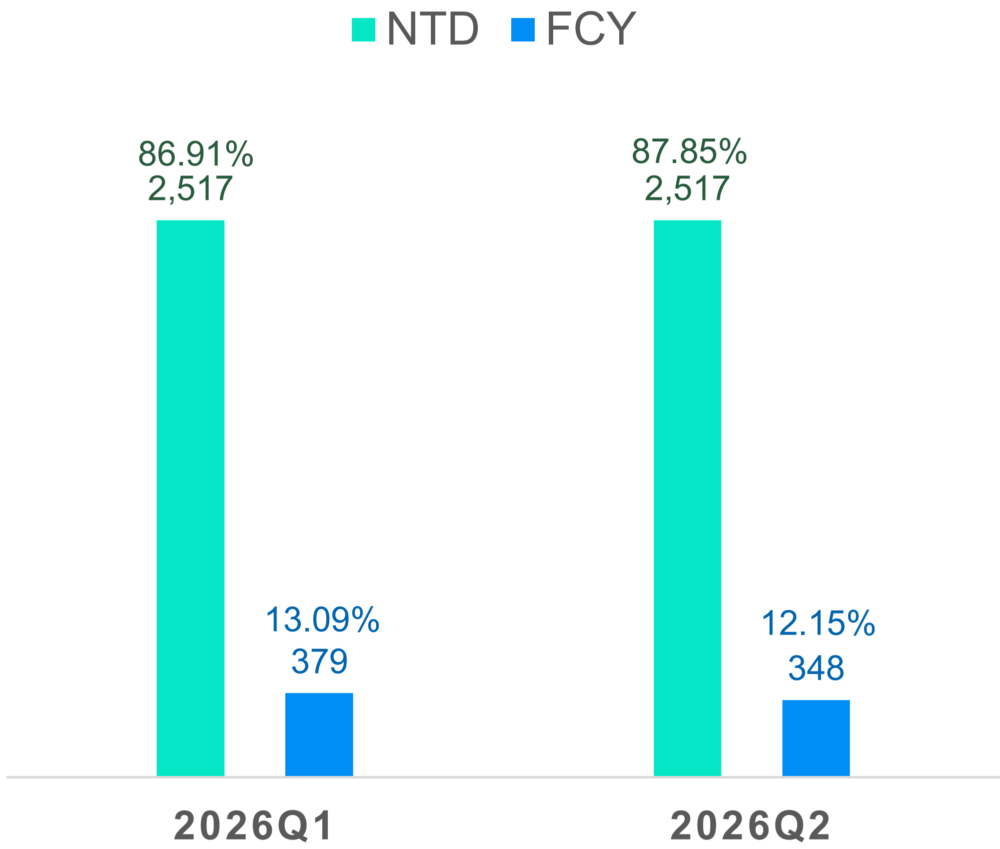
(in NTD 100mn)

BY CATEGORY



Demand Deposits Increased by NTD 9,700 mn.(+6.42%)
Time Deposits Decreased by NTD 12,800 mn.(-9.24%)

BY CURRENCY

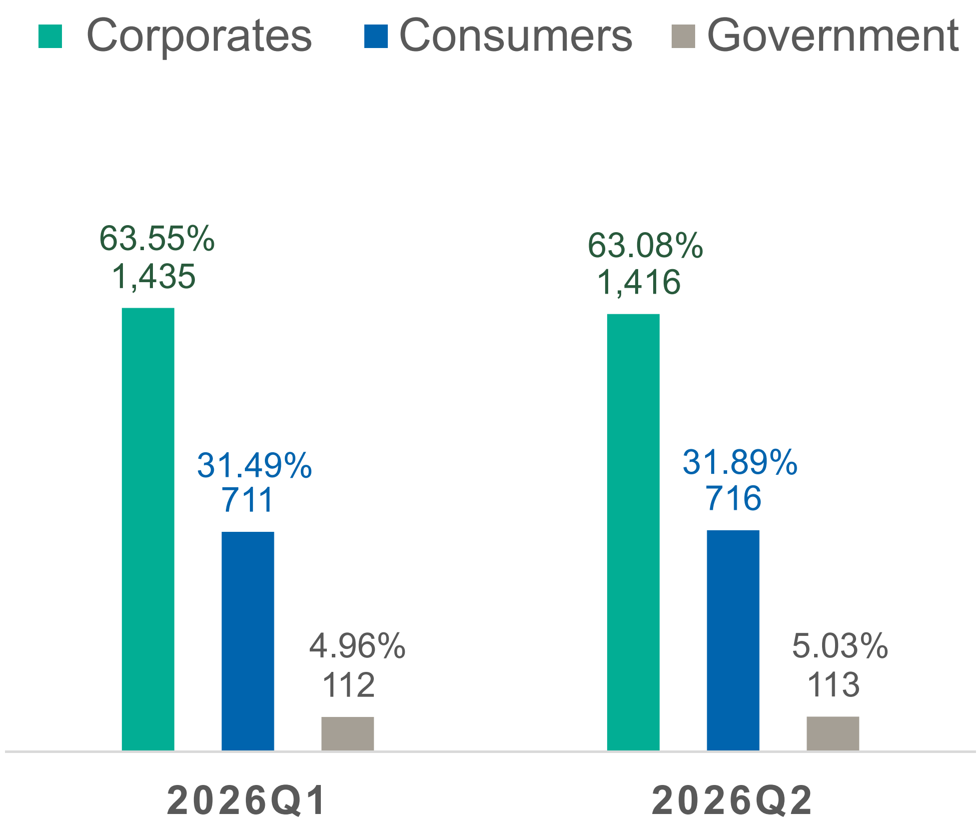


NTD Deposits Remain Constant.
FCY Deposits Decreased by NTD 3,100 mn.(-8.18%)

Loan Breakdown - Average balance

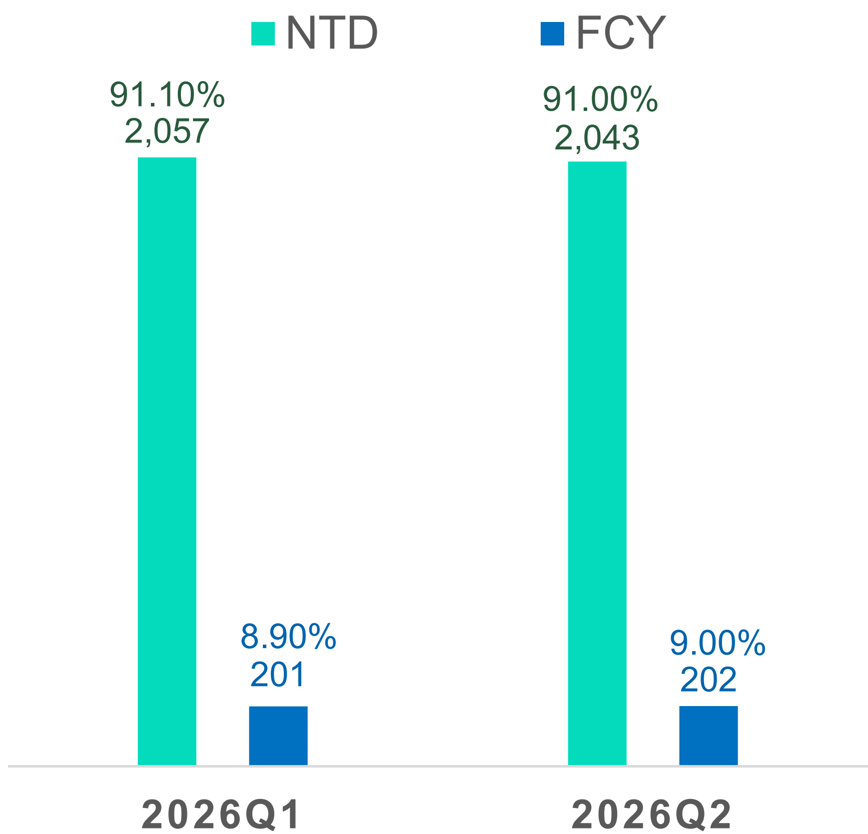
(in NTD 100mn)

BY CUSTOMER



Corporates Loans Decreased by NTD 1,900 mn.(-1.32%)
Consumers Loans Increased by NTD 500 mn.(+0.70%)
Government Loans Increased by NTD 100 mn.(+0.89%)

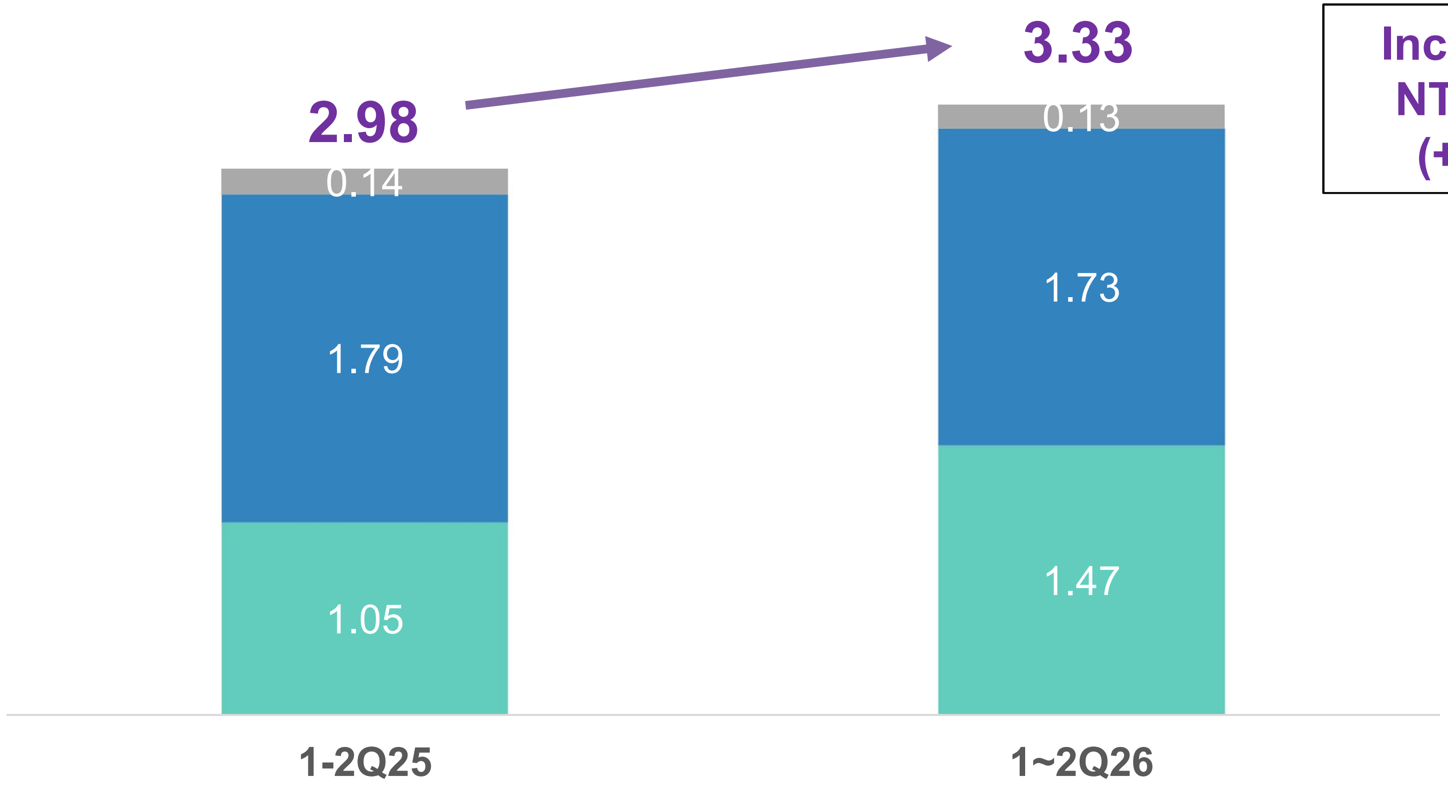
BY CURRENCY



NTD Loans Decreased by NTD 1,400 mn.(-0.68%)
FCY Loans Increased by NTD 100 mn.(+0.50%)

Wealth Management Revenue

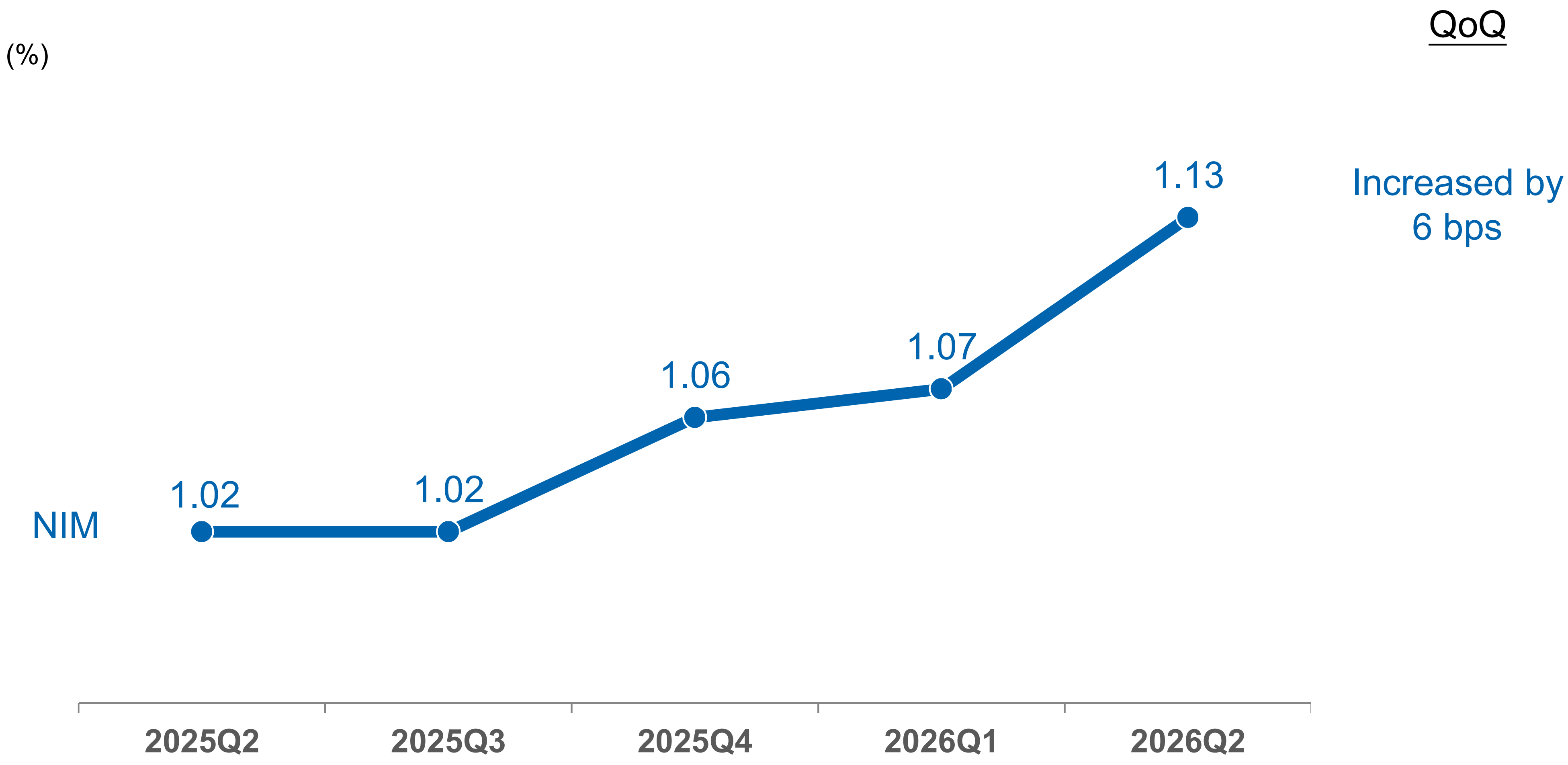
(in NTD 100mn)



Increased by NTD 35 mn. (+11.74%)

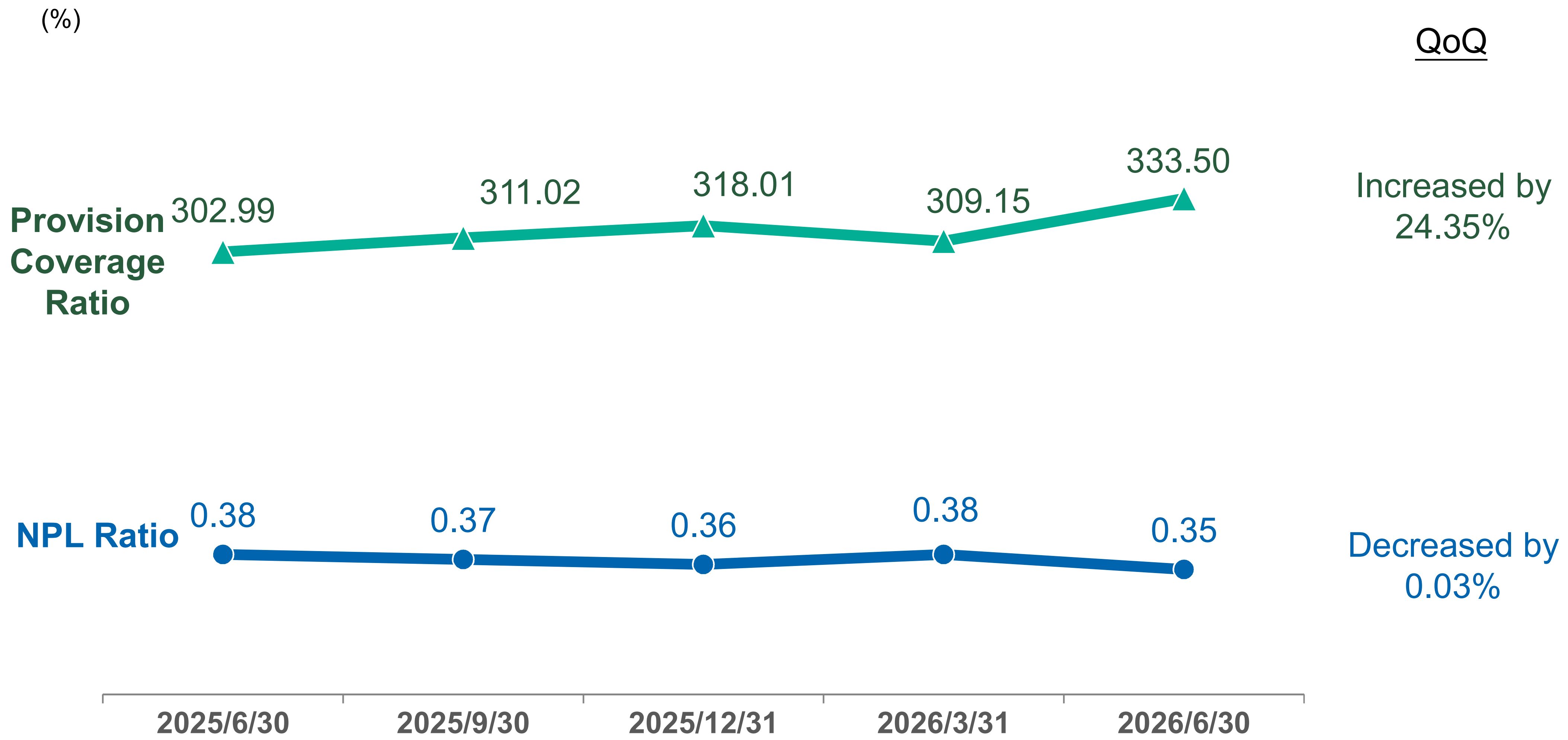
- Designated trust investment in domestic and foreign securities: Increased by NTD 42 mn. (+40.00%)
- Insurance commission income: Decreased by NTD 6 mn. (-3.35%)
- Other trust and related services: Decreased by NTD 1 mn. (-7.14%)

Net Interest Margin(NIM)

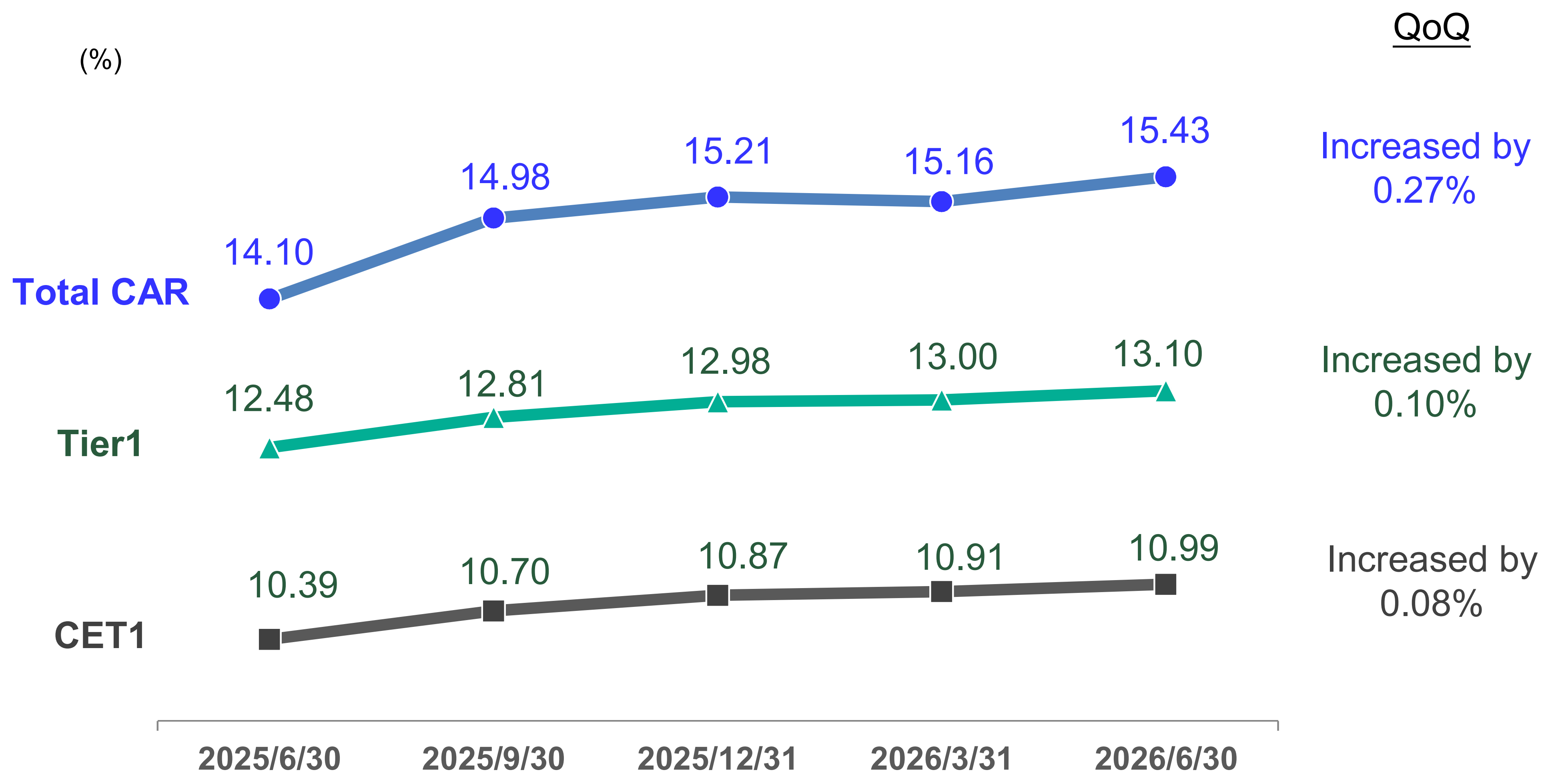


NIM = (Interest Income - Interest Expense) ÷ Interest-Earning Asset

Asset Quality



Capital Adequacy Ratio



Note：Unaudited data in March and September.

Recap of Recent Major Events

◆Recognized with the "Elderly Care Trust Award" by the Financial Supervisory Commission (FSC) in Trust Business Development Evaluation.

◆Relocated and upgraded the Neihu Branch on June 15, expanding operational space to deepen local market presence and scale up service capacity.

◆Co-hosted the "Net-Zero Sustainable Finance Seminar" with the Finance Bureau of Kaohsiung City Government, supporting clients and local industries in transitioning toward a low-carbon economy.

◆Launched the brand-new Mobile Banking App featuring an innovative, user-friendly UI and optimized banking functionalities to elevate customer experience and accelerate digital banking transformation.

◆Selected as a component stock of "Taiwan High Salary 100 Index" for 5 consecutive years.

Thanks for Listening