



主動、靈活、創新

Analyst Meeting
Financial Review of Q2 2021



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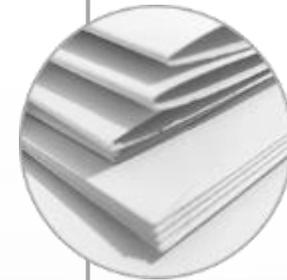
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Operating Summary for H1 2021





TCFHC's Operating Profit Record High

- ✚ In H1 2021, TCFHC's consolidated net profit after tax reached NT\$10.20bn, up 26.67% YoY.
- ✚ In H1 2021, TCFHC's ROE and ROA were 8.40% (annualized) and 0.48% (annualized) respectively, and EPS was NT\$0.73.
- ✚ The core subsidiary, Taiwan Cooperative Bank (TCB), had its net profit of NT\$8.63bn for H1 2021, up 23.77% YoY, mainly due to
 - The net revenue of TCB increased by 2.16% YoY. The main driving force comes from increase in the net interest.
 - The asset quality was sound, and bad debt expenses was reduced by 51.25% YoY.
- ✚ BNP Paribas Cardif TCB Life Insurance (TCB Life), had its net profit of NT\$0.92bn for H1 2021, UP 54.47% YoY, mainly due to increase in financial income.
- ✚ Taiwan Cooperative Securities (TCS), had its net profit of NT\$0.35bn for H1 2021, UP 38.58% YoY, mainly due to increase in operating volume of brokerage business.

Business Volume Continues to Grow

- ✚ In H1 2021, TCB's loans amounted to NT\$2,426.2bn, an increase of 7.20% YoY. The main driving force was SME and Gov. & SOE loans, which grew 12.17% and 33.66% YoY respectively.
- ✚ In H1 2021, TCB's deposits amounted to NT\$3,352.5bn, an increase of 8.95% YoY, mainly due to an increase of 10.29% in the total NTD deposit balance and an increase of 2.08% in the total foreign currency deposit balance.



Capital Adequacy Ratio and Asset Quality Remain Stable

- ✦ TCFHC's capital adequacy ratio was 126.94%, and the double leverage ratio was 111.06%.
- ✦ TCB's capital adequacy ratio was 14.68%, and the tier 1 capital ratio was 12.52%.
- ✦ TCB's overdue loan ratio was 0.26%, and the non-performing debt coverage ratio was 462.10%.

Active Engagement in ESG

- ✦ In June 2021, TCFHC established a "Sustainable Office" under the "Sustainable Management Committee" to coordinate the sustainable strategic planning of the company and its subsidiaries.
- ✦ TCFHC launched the campaign of "Turn off the lights and love the earth, energy saving and carbon reduction together" to reduce global warming with daily energy saving, and actively participated in the 2021 Carbon Disclosure Project (CDP) appraisal, striving for a credible international sustainable evaluation awards.
- ✦ TCB issued sustainability bond in May 2021, setting the first example among all state-owned banks.

Awards

- ✦ TCFHC won the "Public Welfare Promotion Group - Model Award" of CSR Corporate Social Responsibility Award.
- ✦ TCB and TCS won the top 20% awards of the "Implementation of Treating Customers Fairly Principles" by Financial Supervisory Commission.
- ✦ TCB won the Excellent Award for the Total Guaranteed Financing Amount of the COVID-19 Project from the Overseas Credit Guarantee Fund.
- ✦ TCB won the first prize for the Q1 bill promotion in the "2021 Annual Promotion of Taiwan Pay QR Code" by the Financial Information Service Co.

Operating Overview for H1 2021





TCFHC's Business Performance

Unit: NT\$ mn ; %

	6M 2020	6M 2021	YOY
Consolidated Net Income(after tax)	8,055	10,203	26.67%
Consolidated Total Assets	3,944,106	4,311,562	9.32%
Consolidated Net Value	227,230	248,168	9.21%
EPS(NT\$)	0.58	0.73	25.86%
Net Asset Value Per Share(NT\$)	17.11	18.11	5.84%
Capital	129,458	133,342	3.00%
Annualized ROA(after tax)	0.42%	0.48%	0.06%
Annualized ROE(after tax)	7.09%	8.40%	1.31%
Group CAR	114.83%	126.94%	12.11%
Double Leverage ratio(individual)	115.71%	111.06%	-4.65%
Debt Ratio(individual)	14.23%	11.24%	-2.99%

•The number of 6M in 2021 is preliminary.

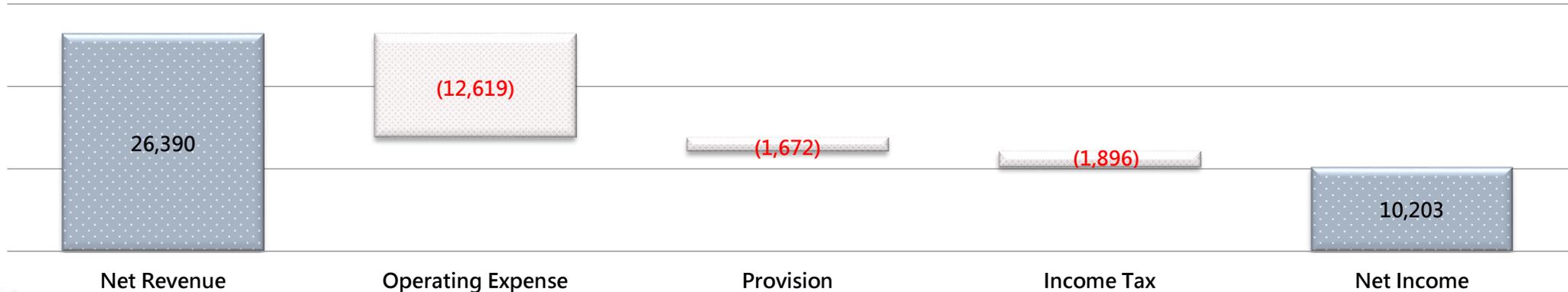
•The ROA and ROE are calculated on consolidated basis.



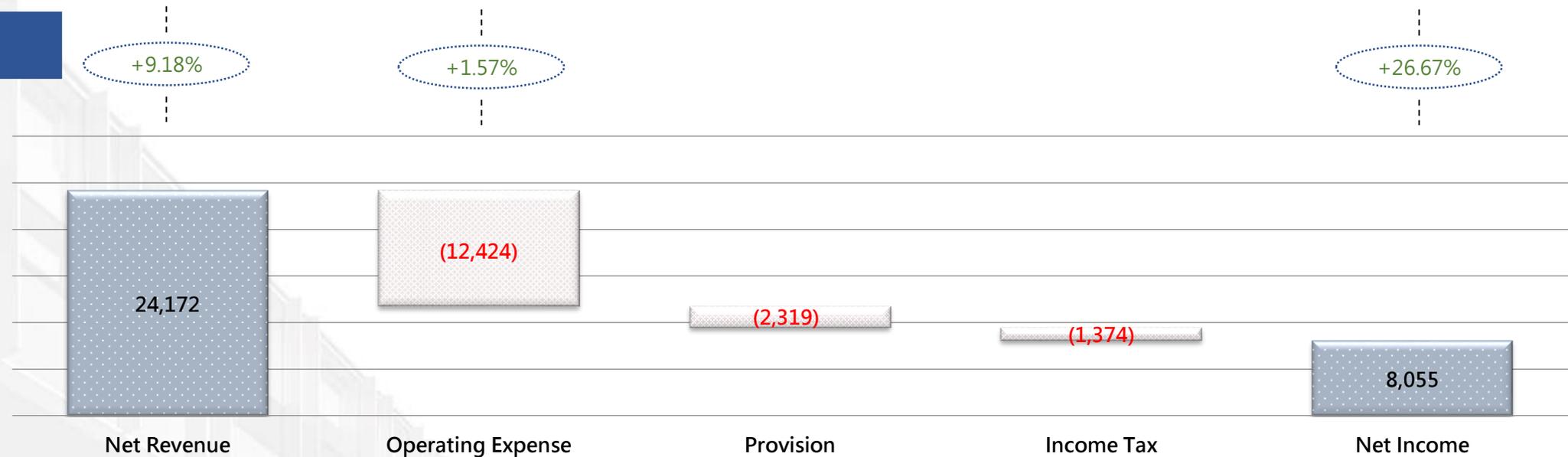
TCFHC's Consolidated Net Income After Tax

Unit: NT\$ mn

6M 2021



6M 2020



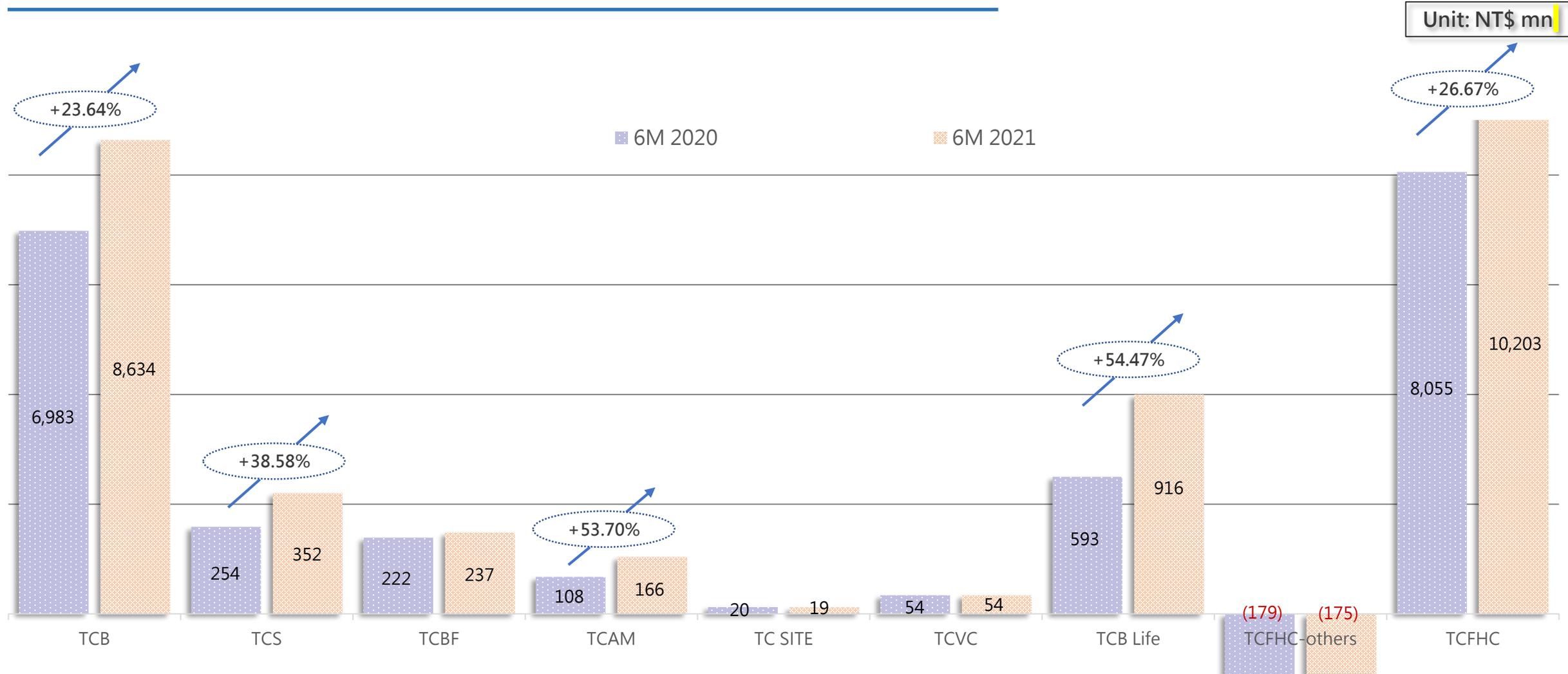
•The number of 6M in 2021 is preliminary.



Operating Overview

Unit: NT\$ mn

Subsidiaries' Profits Performance



- preliminary data for 6M 2021.
- TCB's net profit after tax is the sum of its individual net profit after tax and the non-controlling equity in the United Taiwan Bank.
- TCFHC-others is TCFHC's operating expenses and other net incomes and expenses.



Subsidiaries' Profits Contribution

Unit: NT\$ mn ; %

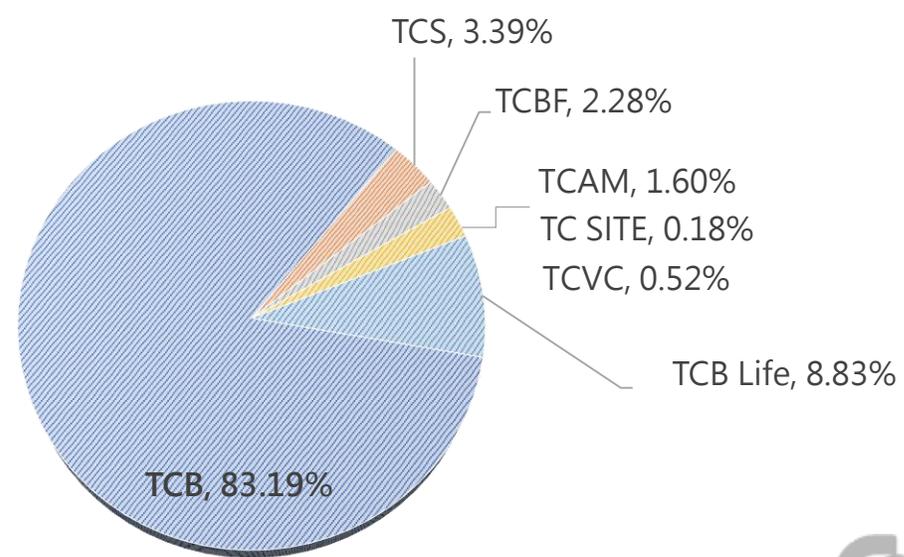
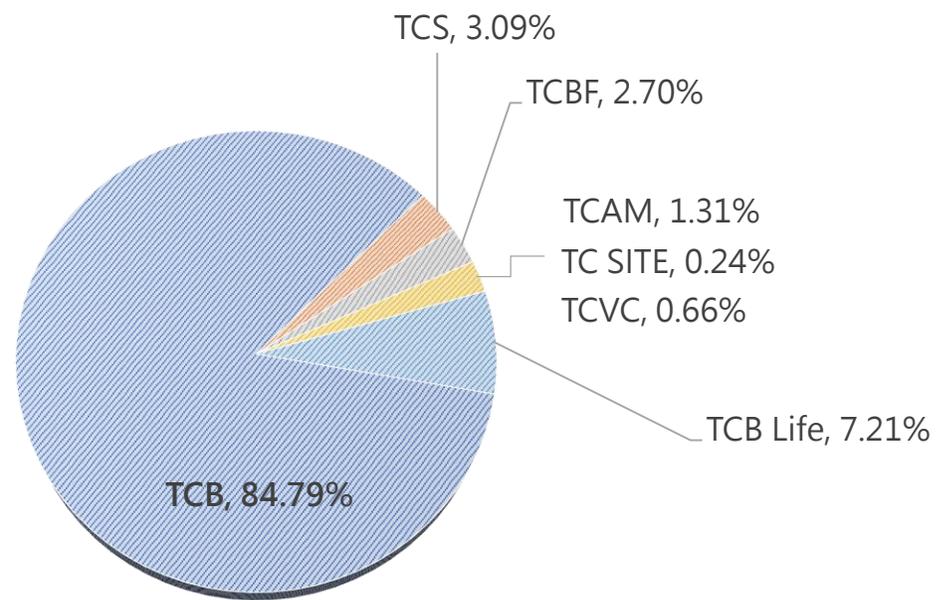
	TCB	TCS	TCBF	TCAM	TC SITE	TCVC	TCB Life
6M 2020	6,972	254	222	108	20	54	593
6M 2021	8,629	352	237	166	19	54	916

Each Subsidiary's Contribution to Profits in 6M 2020

Each Subsidiary's Contribution to Profits in 6M 2021

■ TCB ■ TCS ■ TCBF ■ Total number of remaining 3 subsidiaries ■ TCB Life

■ TCB ■ TCS ■ TCBF ■ Total number of remaining 3 subsidiaries ■ TCB Life



• preliminary data for 6M 2021.

Operating Results
for H1 2021
T C B





TCB's Net Revenue

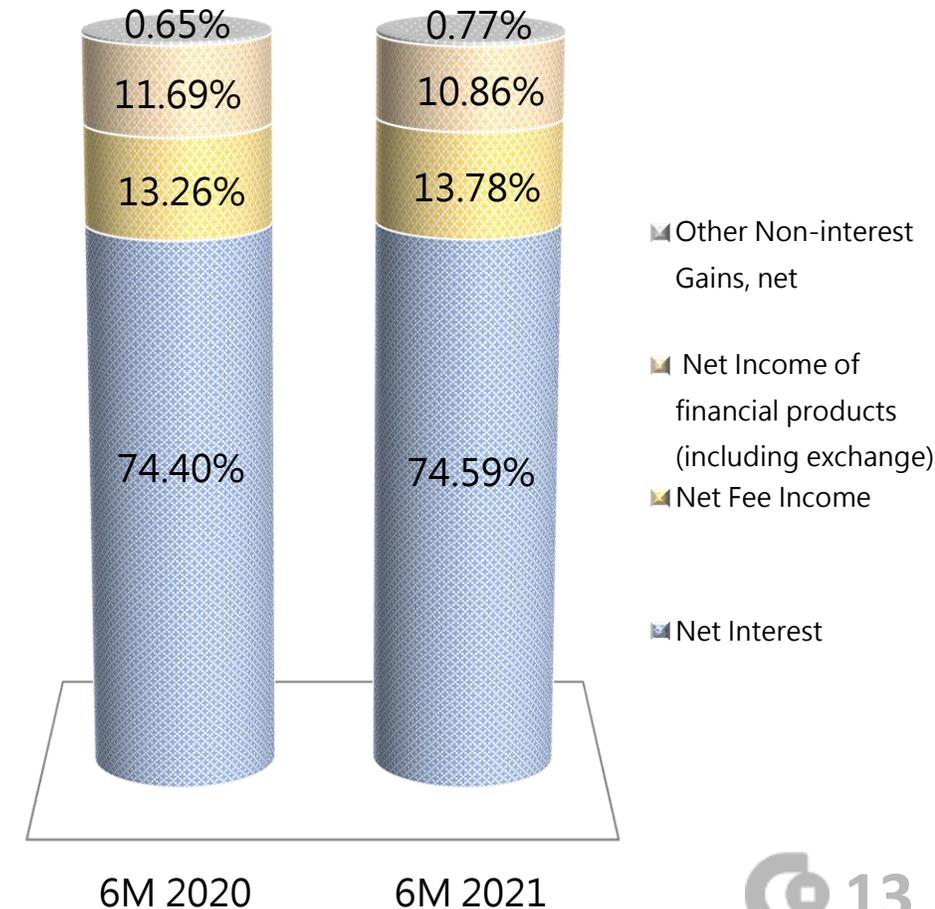
YoY Comparison

Unit: NT\$ mn ; %

	6M 2020	6M 2021	YOY
Net Revenue	22,666	23,155	2.16%
Net Interest	16,863	17,271	2.42%
Net Fee Income	3,005	3,190	6.16%
Net Income of financial products (including exchange)	2,649	2,515	-5.06%
Other net revenue excluding interest revenue	149	179	20.13%

• preliminary data for 6M 2021.

Breakdown





TCB's Net Fee Income

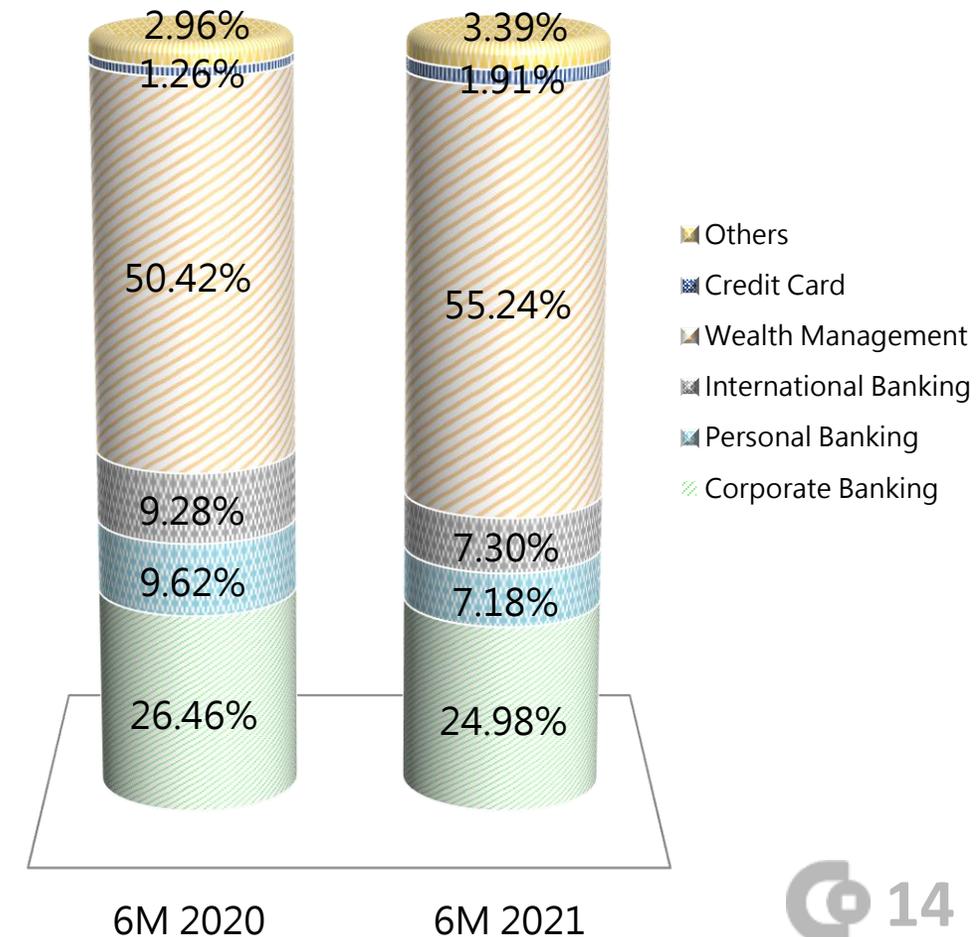
YoY Comparison

Unit: NT\$ mn ; %

	6M 2020	6M 2021	YOY
Net Fee Income	3,005	3,190	6.16%
Corporate Banking	795	797	0.25%
Personal Banking	289	229	-20.76%
International Banking	279	233	-16.49%
Wealth Management	1,515	1,762	16.30%
Credit Card	38	61	60.53%
Others	89	108	21.35%

• preliminary data for 6M 2021.

Breakdown





TCB's Wealth Management Income

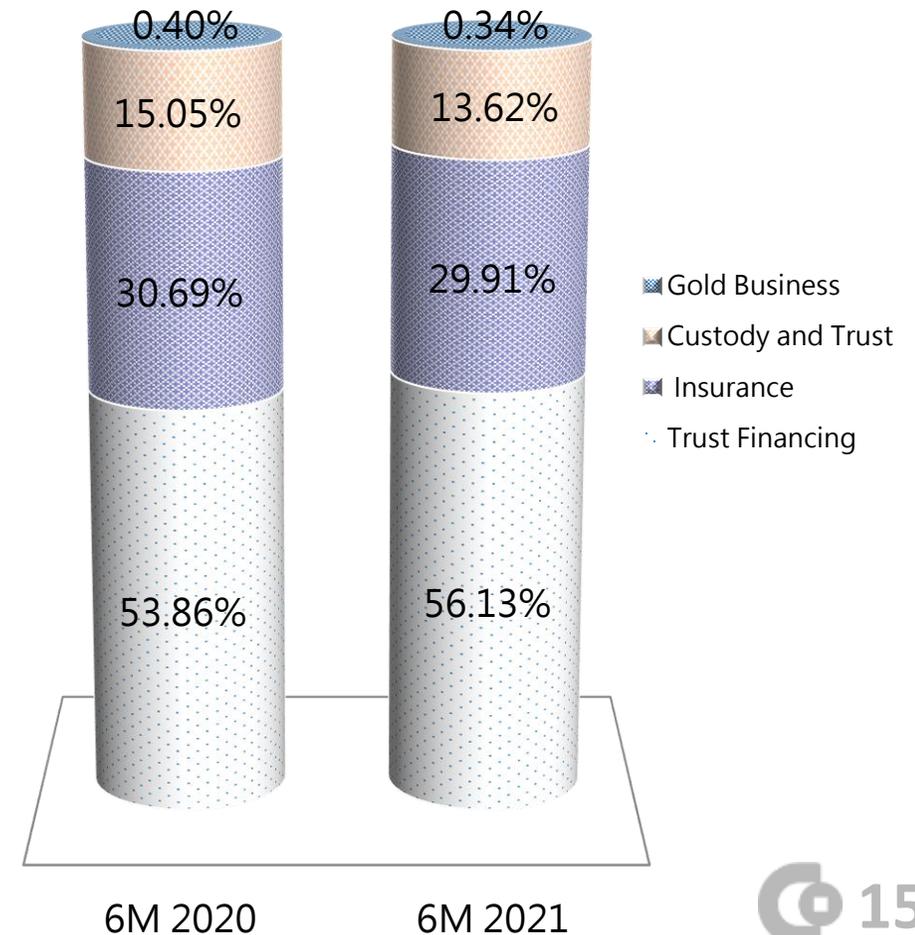
YoY Comparison

Unit: NT\$ mn ; %

	6M 2020	6M 2021	YOY
Wealth Management Income	1,515	1,762	16.30%
Trust Financing	816	989	21.20%
Insurance	465	527	13.33%
Custody and Trust	228	240	5.26%
Gold Business	6	6	0.00%

• preliminary data for 6M 2021

Breakdown





TCB's Operating Expenses

YoY Comparison

Unit: NT\$ mn ; %

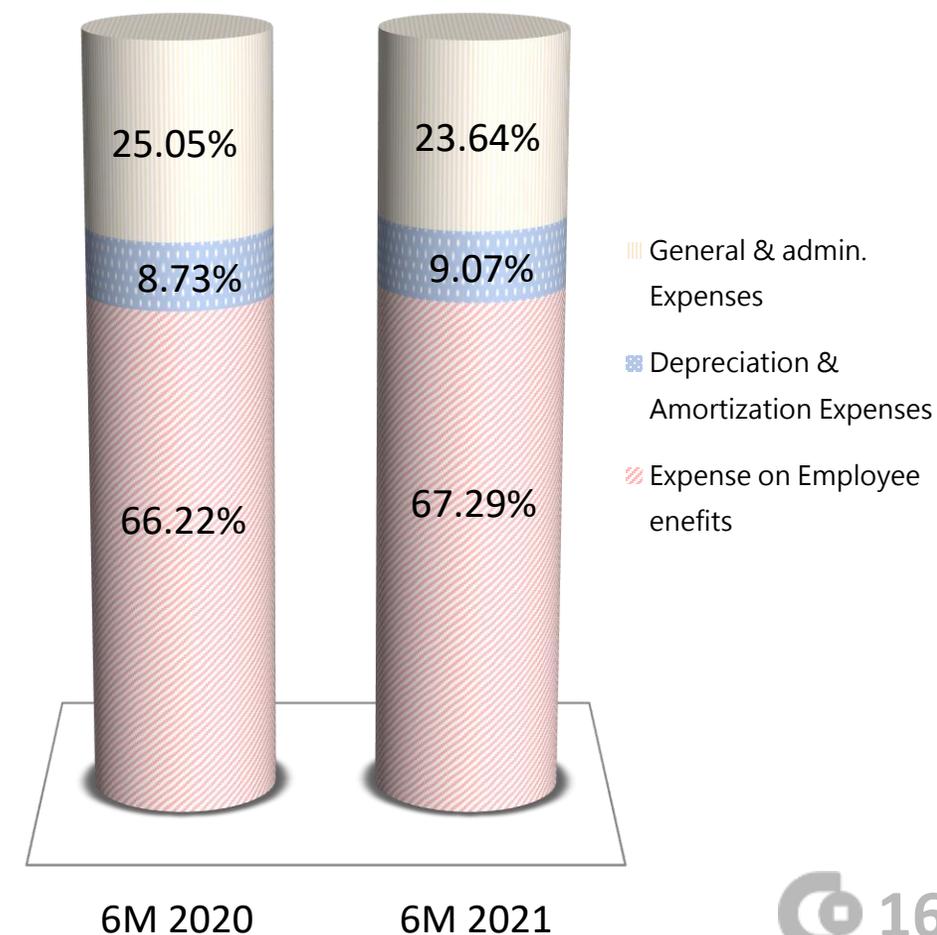
	6M 2020	6M 2021	YOY
Net Revenue	22,666	23,155	2.16%
Operating Expenses	11,251	11,345	0.84%
Cost-to-Income Ratio	49.64%	49.00%	-0.64%

Unit: NT\$ mn ; %

	6M 2020	6M 2021	YOY
Operating Expense	11,251	11,345	0.84%
Expense on Employee Benefits	7,450	7,634	2.47%
Depreciation & Amortization Expenses	982	1,029	4.79%
General & admin. Expenses	2,819	2,682	-4.86%

• preliminary data 6M 2021.

Breakdown





TCB's Loan Structure

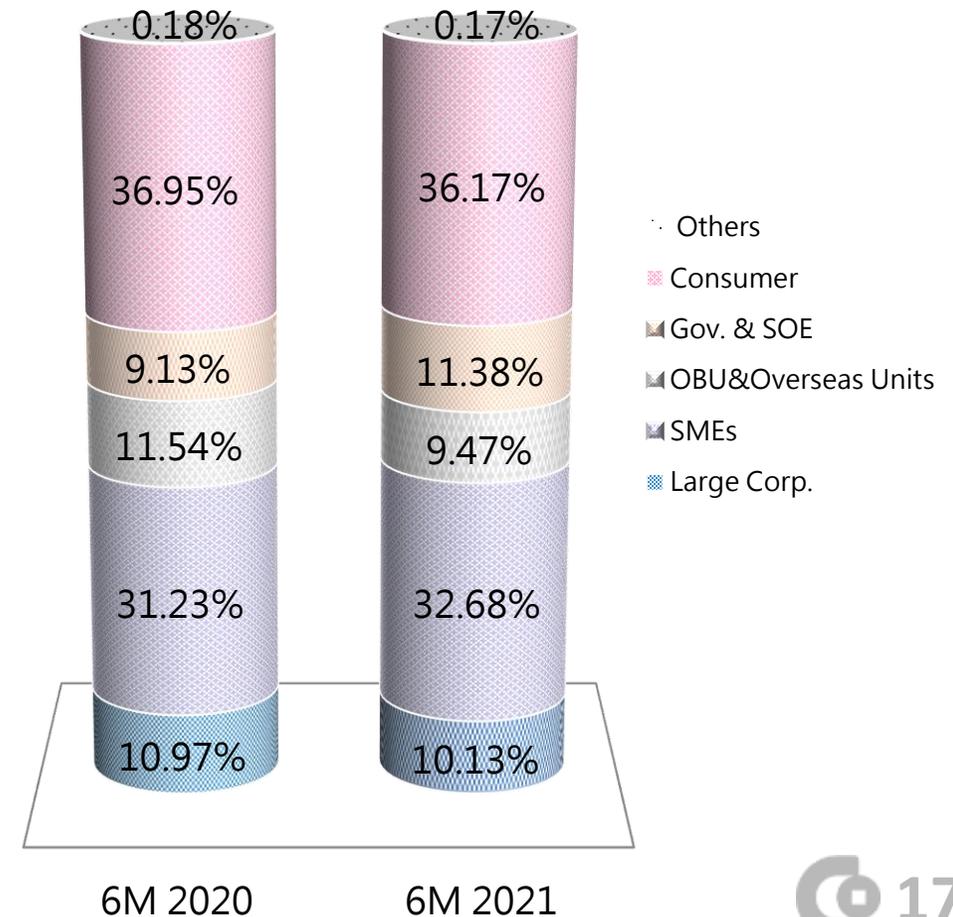
YoY Comparison

Unit: NT\$100 mn; %

	6M 2020	6M 2021	YOY
Total Loan	22,633	24,262	7.20%
Large Corp.	2,483	2,459	-0.97%
SMEs	7,069	7,929	12.17%
OBU & Overseas Units	2,612	2,297	-12.06%
Gov. & SOE	2,065	2,760	33.66%
Consumer	8,363	8,775	4.93%
Others	41	42	2.44%

※ Balance at the end of 6M 2021.

Breakdown





TCB's Deposit Structure

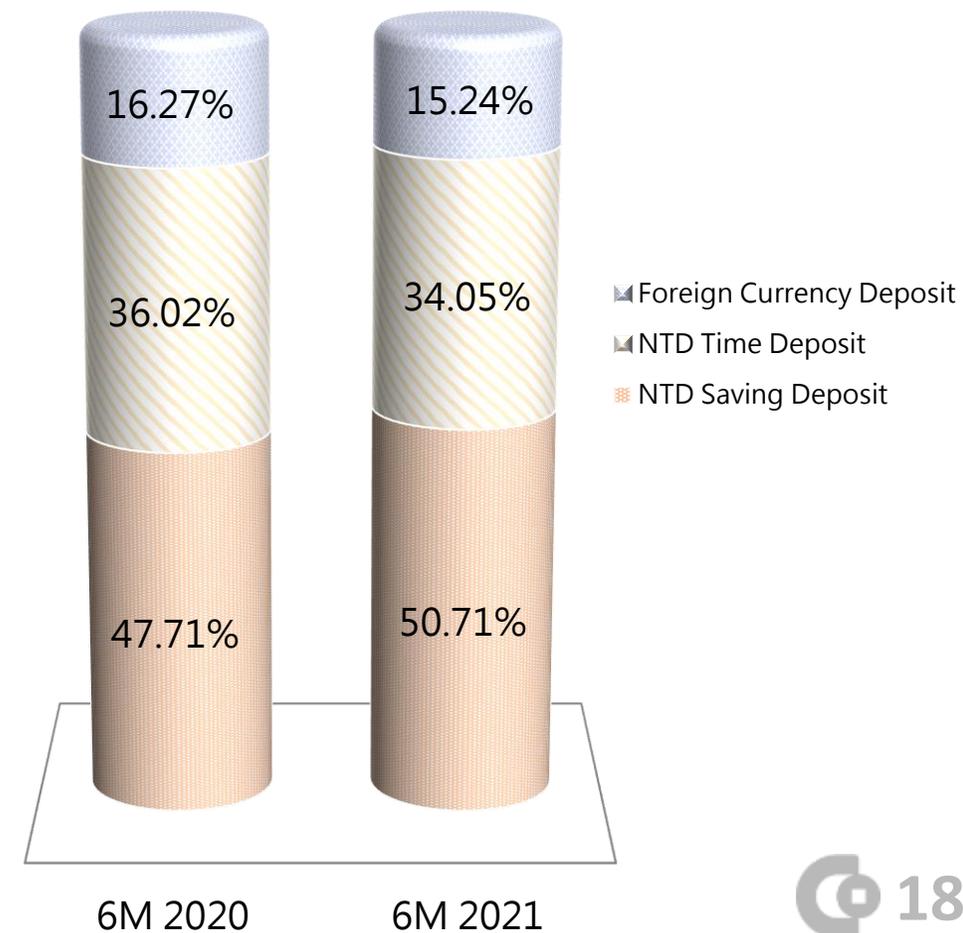
YoY Comparison

Unit: NT\$100 mn; %

	6M 2020	6M 2021	YOY
Total Deposit	30,770	33,525	8.95%
NTD Saving Deposit	14,681	17,001	15.80%
NTD Time Deposit	11,084	11,415	2.99%
Foreign Currency Deposit	5,005	5,109	2.08%

※ Balance at the end of 6M 2021; deposits include corporate deposits, excluding interbank deposits.

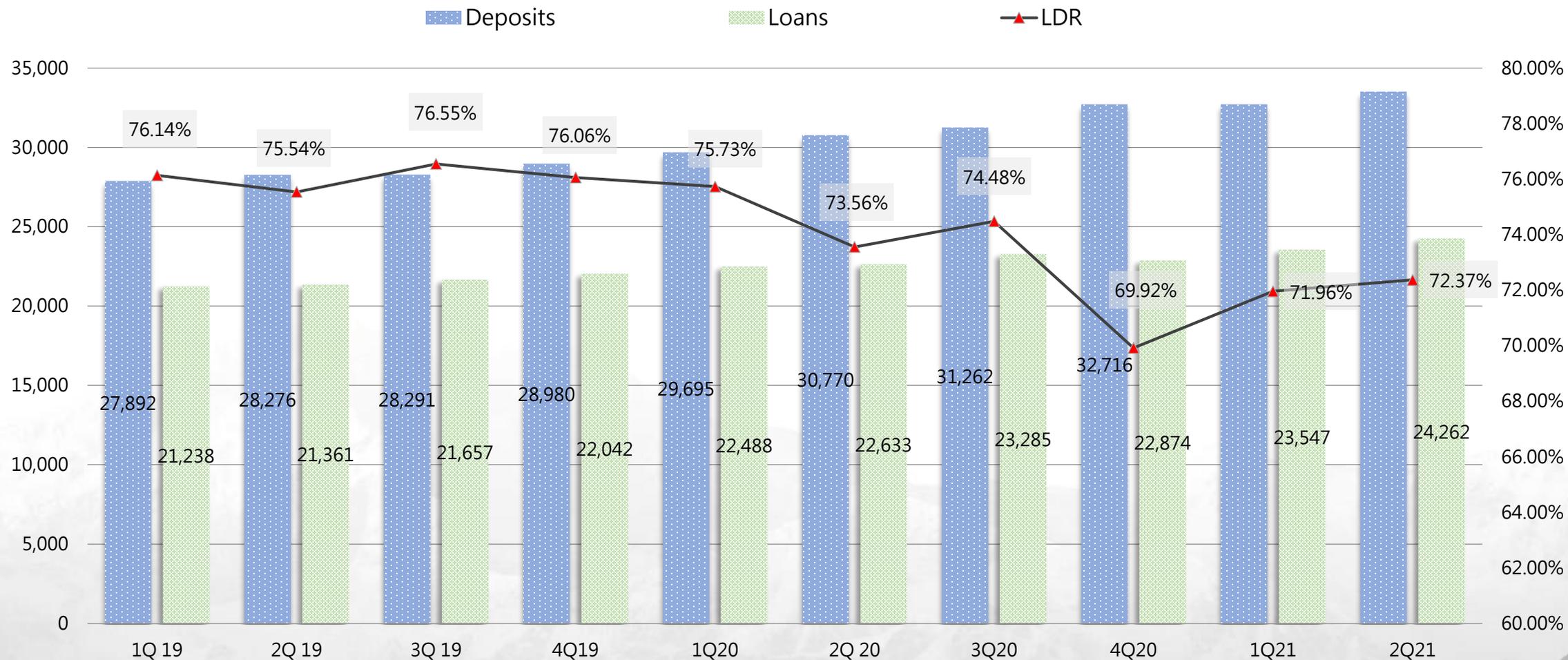
Breakdown





TCB's Loan-to-Deposit Ratio

Unit: NT\$100 mn, %

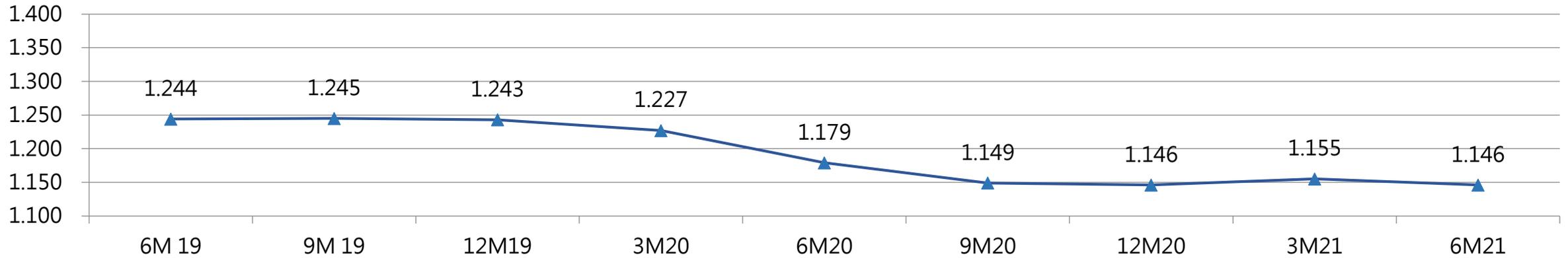




TCB's NTD & Foreign Currency Spreads Overview

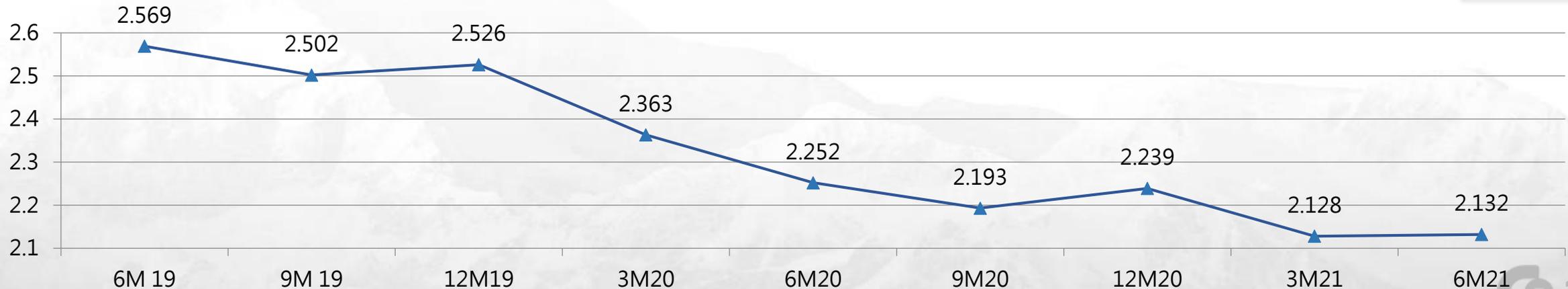
NTD Interest Rate Spread

Unit : %



FX Interest Rate Spread

Unit : %



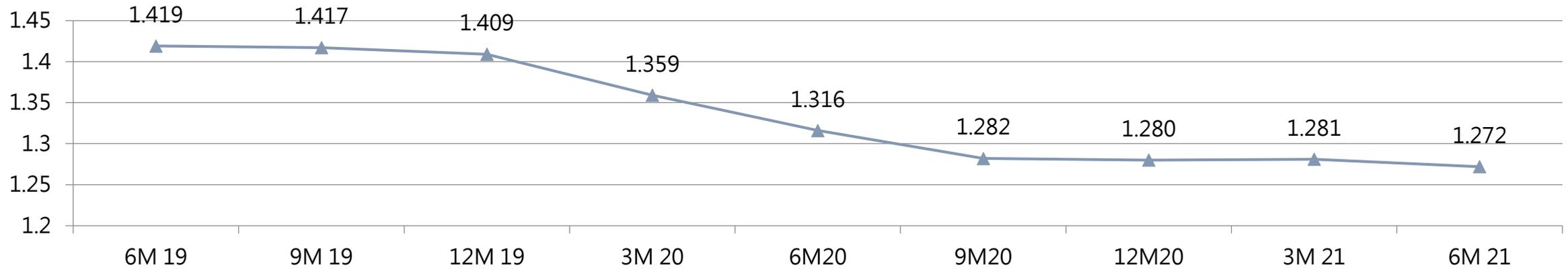
Note: All rates are annual cumulative means.



TCB's Interest Rate Spread & NIM Overview

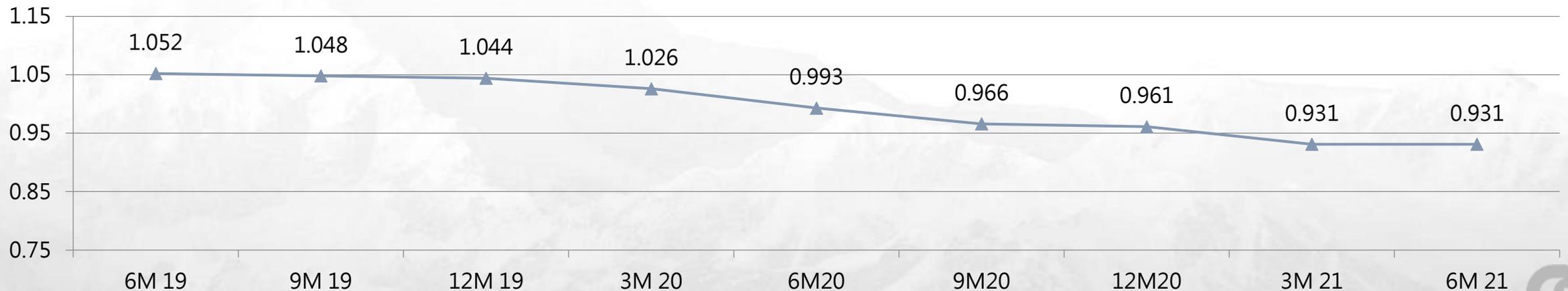
Unit : %

Interest Rate Spread



NIM

Unit : %



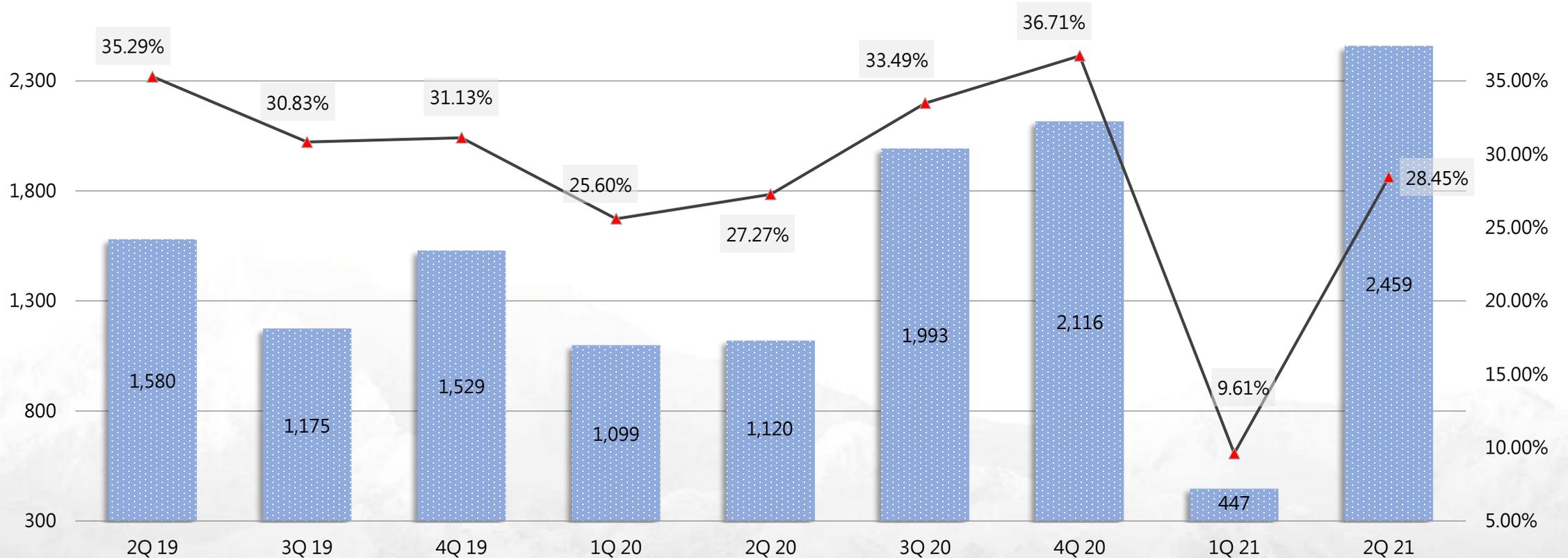
Note: All rates are annual cumulative means.



TCB's Overseas Profits

Unit: NT\$ mn ; %

■ Quarterly Overseas Pre-Tax Profits(single quarter) ▲ The accumulated overseas pre-tax Profits to the entire bank's pre-tax profits



※The overseas operating units include OBU, overseas branches and sub-branches, and United Taiwan Bank.



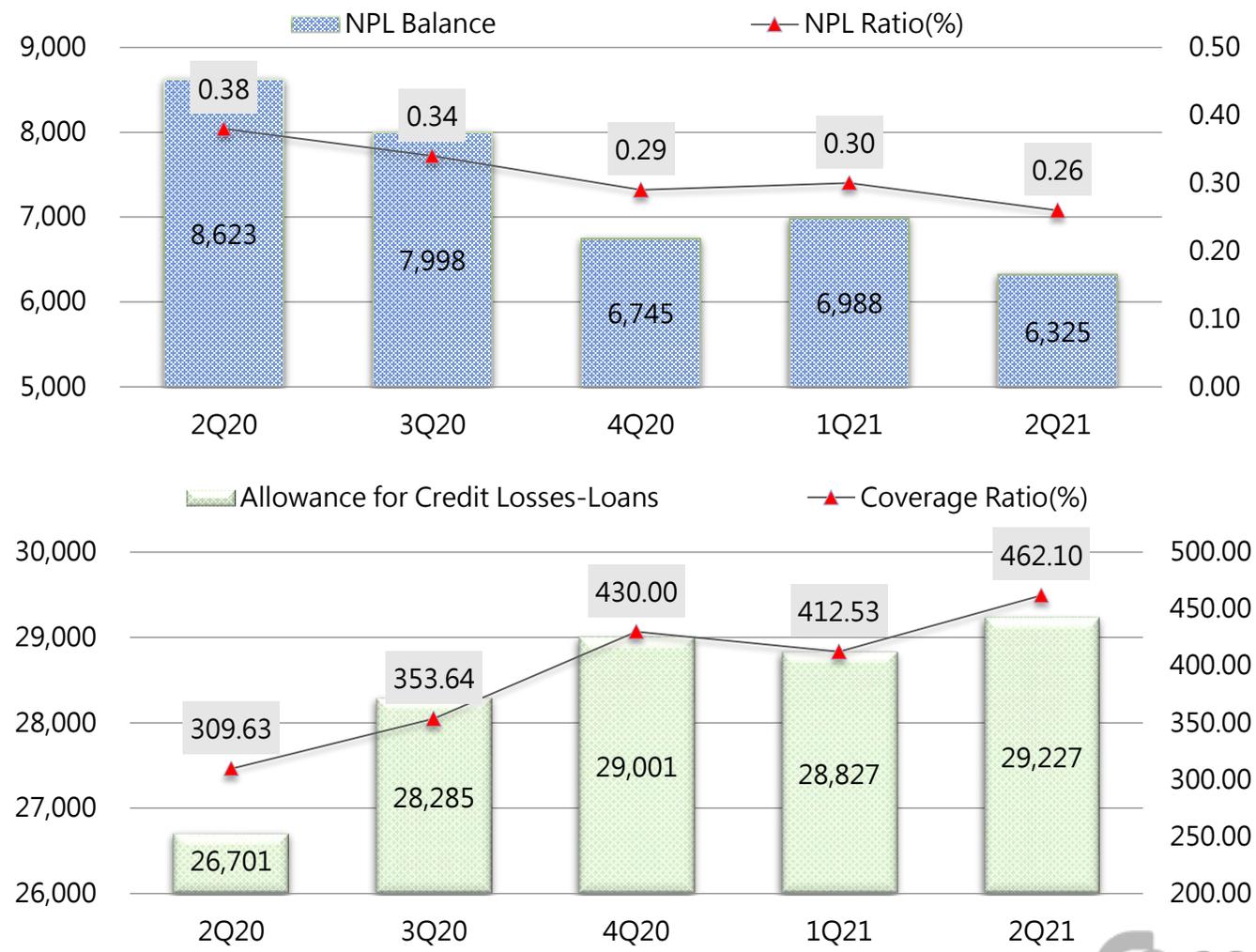
TCB's Asset Quality

Unit: NT\$ mn ; %

	6M 2020	6M 2021	YOY
Total Provision	3,718	2,534	-31.85%
Write-off	4,201	2,595	-38.23%
Recovery	442	937	111.99%
Non-performing Loans	8,623	6,325	-26.65%
Ratio of Non-performing Loans	0.38%	0.26%	-0.12%
Allowance for Credit Losses	26,701	29,227	9.46%
Coverage Ratio for Non-performing Loans	309.63%	462.10%	152.47%
Coverage Ratio for Loans (exclude gov't loans)	1.26%	1.33%	0.07%
Provision of tier one credit assets	1.22%	1.28%	0.06%

• preliminary data for 6M 2021.

Unit: NT\$ mn ; %

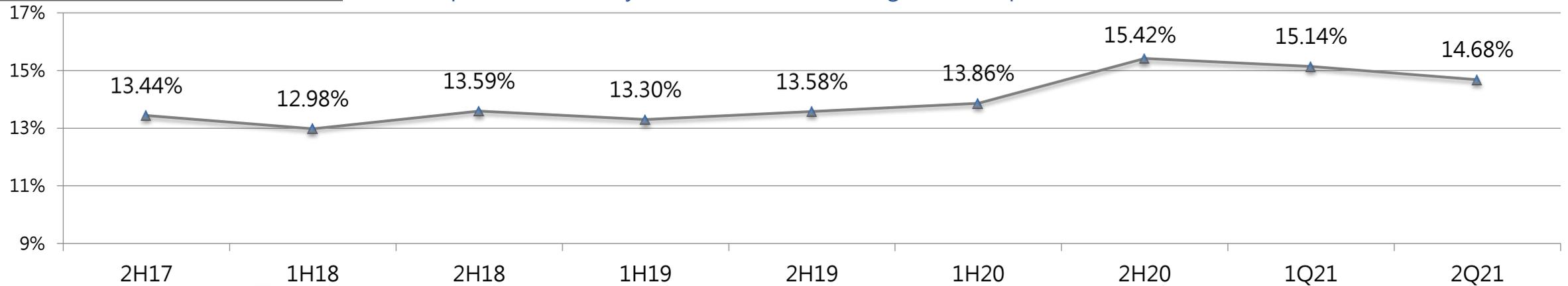




TCB's CAR & Tier 1 Capital Ratio

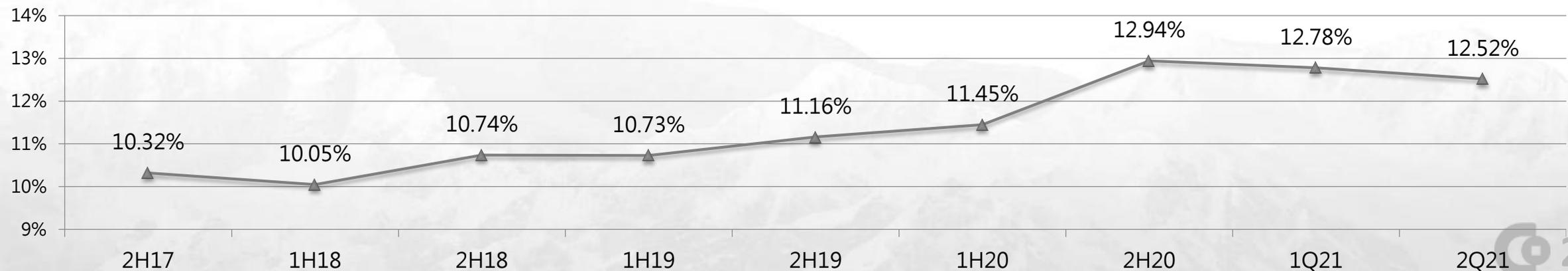
CAR

TCB's capital adequacy ratio in Q2 2021 was 14.68%, which had reached the standard of 11.5% set by the competent authority for the internal management capital of D-SIBs at the end of 2021.



Tier 1 Capital Ratio

TCB's tier 1 capital ratio in Q2 2021 was 12.52%, which had reached the standard of 9.5% set by the competent authority for the internal management capital of D-SIBs at the end of 2021.



Operating Results
for H1 2021
TCB Life and TCS

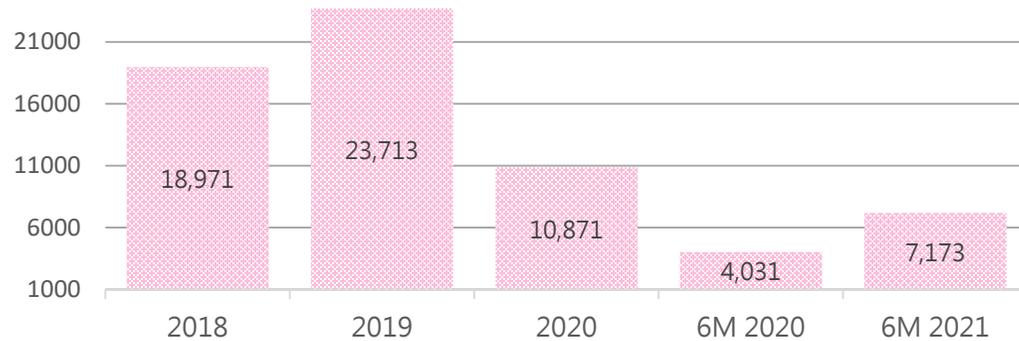




TCB Life-Operating Results

First year premium

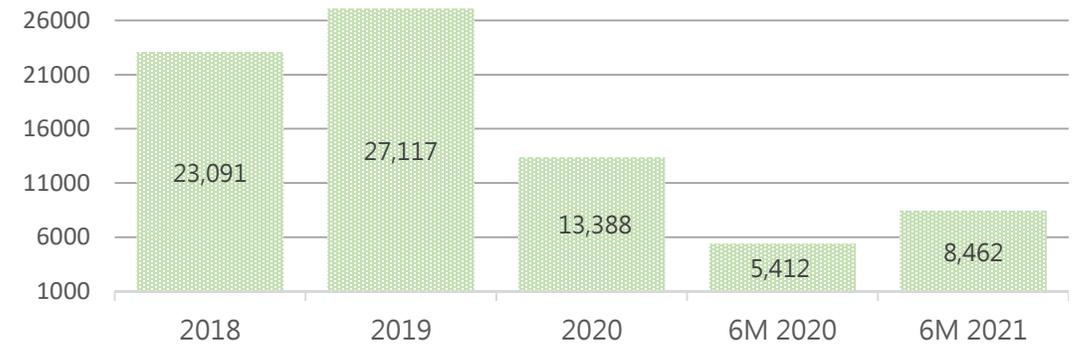
Unit: NT\$ mn



• preliminary data for 6M 2021.

Gross premium

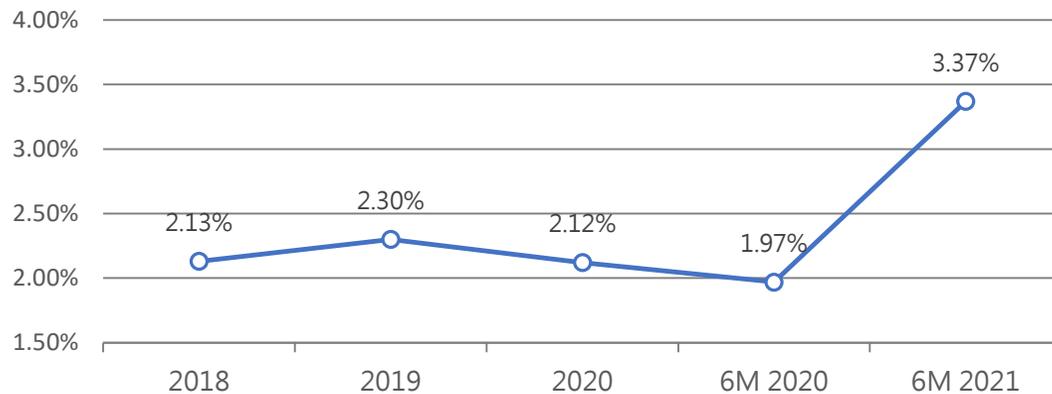
Unit: NT\$ mn



• preliminary data for 6M 2021.

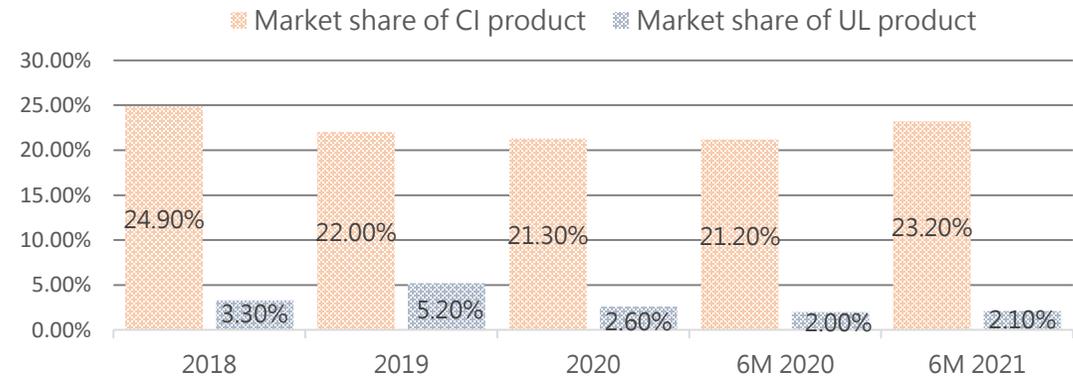
Total return on investment (after hedging)

Unit : %



Market Share

Unit : %

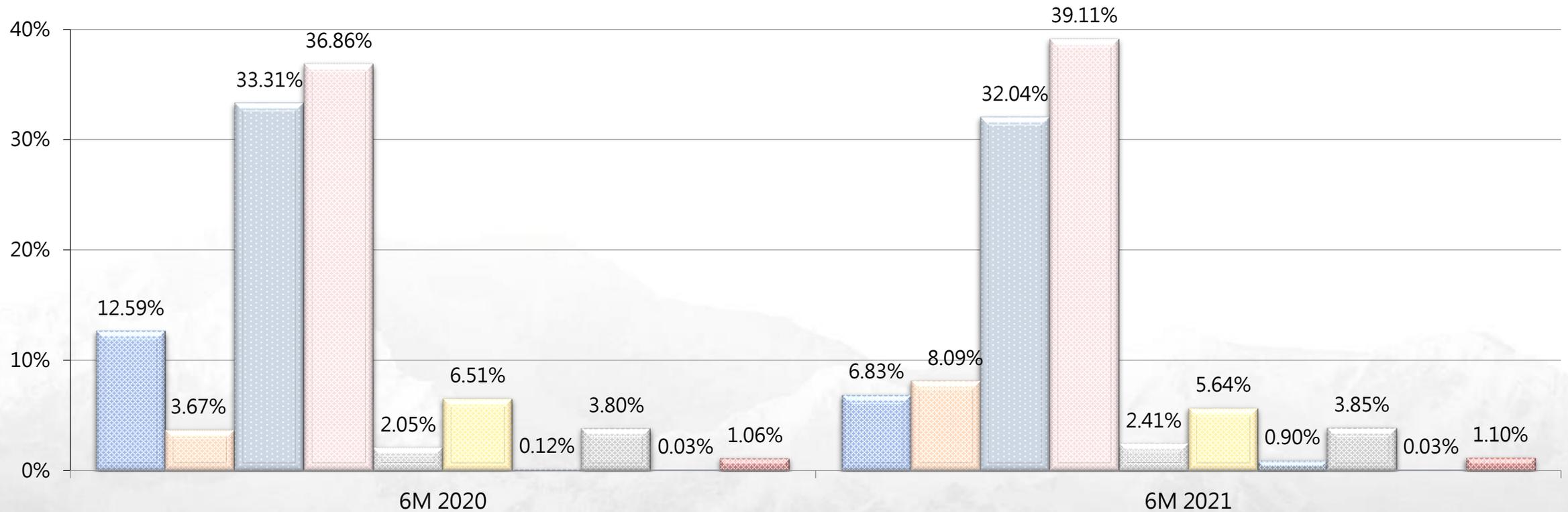


• The source is from Informal channel and for reference only.
 • The source is from the life insurance association.



TCB Life-Portfolio

■ cash
 ■ commercial paper
 ■ Local bond
 ■ Foreign bond
 ■ Formosa bond
 ■ stock
 ■ Mutual fund
 ■ REITS
 ■ margin call
 ■ policy loan



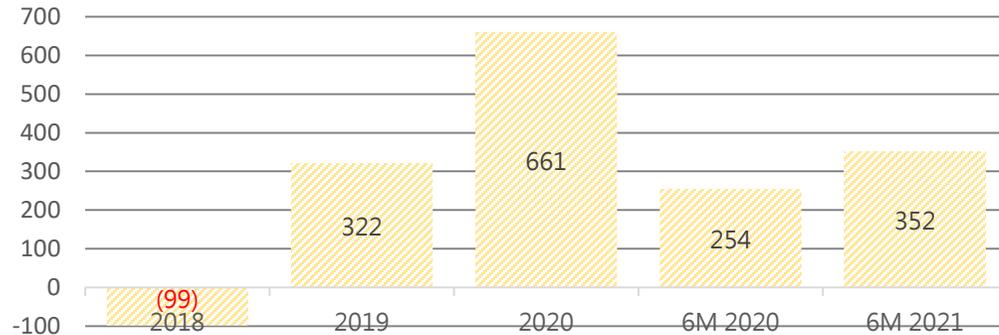
※ Balance at the end of 6M 2021.



TCS-Operating Overview

Net Income after Tax

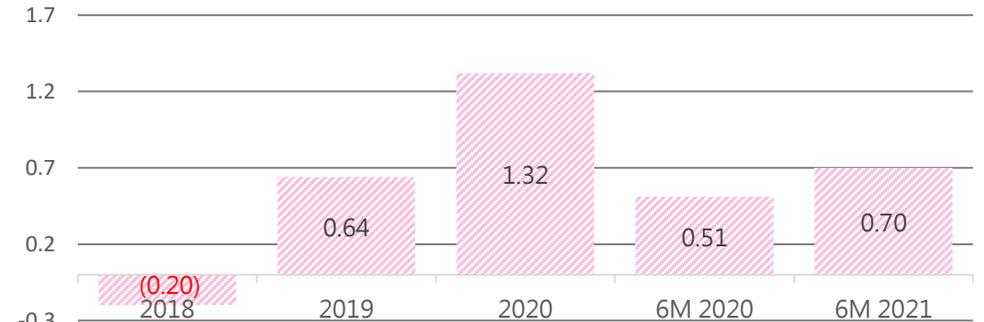
Unit: NT\$ mn



• preliminary data for 6M 2021.

EPS

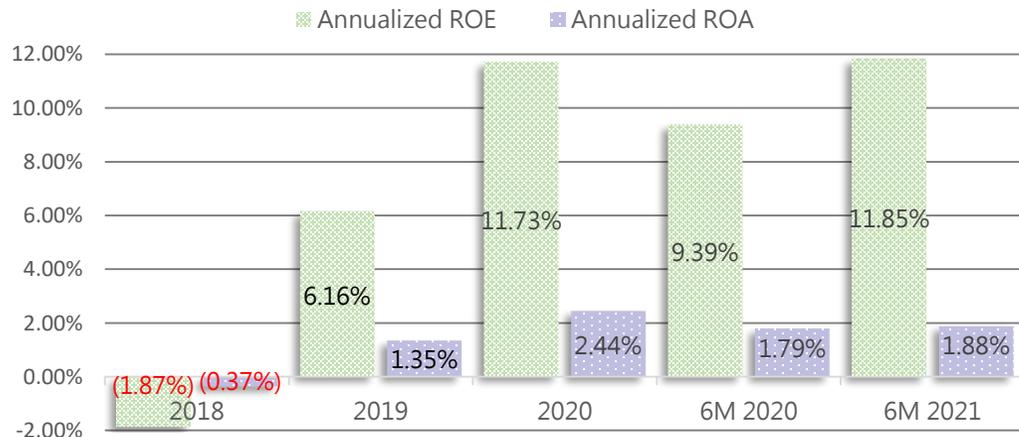
Unit: NT\$



• preliminary data for 6M 2021.

ROA & ROE

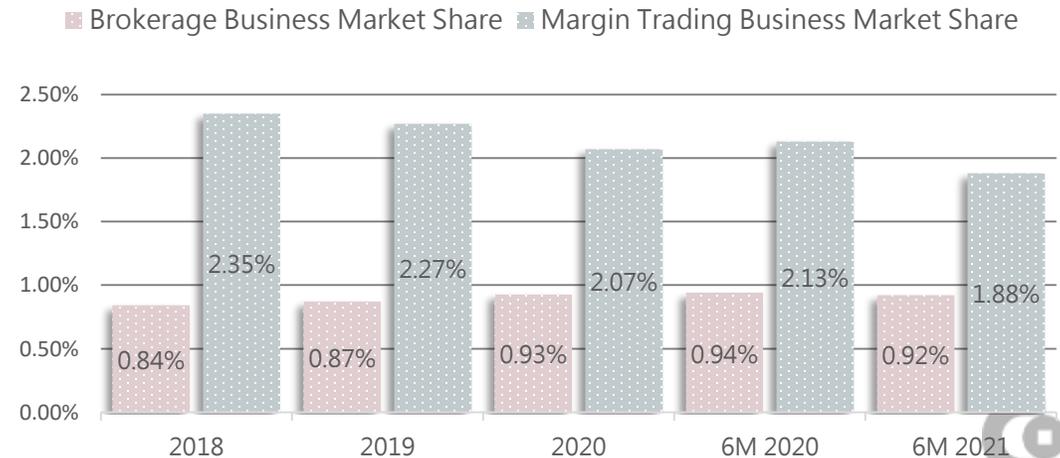
Unit : %



• preliminary data for 6M 2021.

Market Share

Unit : %



Q & A



Appendix



TCFHC Consolidated Statements of Comprehensive Income

in NT\$ million, NT\$, or %

	Yearly Comparison			Quarterly Comparison								Year-over-Year Comparison					
	2019	2020	Change	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2(p)	Change	6M 2020	6M 2021(p)	Change
Interest revenue	60,460	52,869	-12.56%	14,914	15,365	15,186	14,995	14,793	13,031	12,460	12,585	12,274	12,531	2.09%	27,824	24,805	-10.85%
Interest expense	(25,114)	(17,973)	28.43%	(6,238)	(6,423)	(6,372)	(6,081)	(5,893)	(4,522)	(3,929)	(3,629)	(3,435)	(3,303)	3.84%	(10,415)	(6,738)	35.30%
Net interest	35,346	34,896	-1.27%	8,676	8,942	8,814	8,914	8,900	8,509	8,531	8,956	8,839	9,228	4.40%	17,409	18,067	3.78%
Net revenues and gains other than interest	13,750	16,870	22.69%	3,534	2,944	3,360	3,912	2,414	4,349	5,421	4,686	4,170	4,153	-0.41%	6,763	8,323	23.07%
Service fee and commission income, net	6,949	7,723	11.14%	1,608	1,764	1,676	1,901	1,839	1,876	2,016	1,992	2,157	2,020	-6.35%	3,715	4,177	12.44%
Premium income, net	(354)	38	110.73%	24	(345)	(152)	119	(422)	109	77	274	327	282	-13.76%	(313)	609	294.57%
Gains (losses) on financial assets and liabilities at	3,319	(6,191)	-286.53%	2,164	1,043	865	(753)	(392)	(1,276)	(1,309)	(3,214)	3,253	(2,616)	-180.42%	(1,668)	637	138.19%
Gains on derecognition of financial assets at	19	0	-100.00%	1	0	18	0	0	0	0	0	0	0	-	0	0	-
Gains on disposal of investment properties	2	95	4650.00%	0	0	2	0	0	18	0	77	18	70	288.89%	18	88	388.89%
Realized gains on financial assets at fair value through other comprehensive income	2,484	4,676	88.24%	323	572	1,245	344	673	907	2,194	902	869	785	-9.67%	1,580	1,654	4.68%
Foreign exchange gains (losses), net	1,739	11,065	536.29%	(286)	(307)	(242)	2,574	(23)	3,163	2,930	4,995	(2,252)	3,319	247.38%	3,140	1,067	-66.02%
Reversal of impairment losses on assets	(19)	(48)	-152.63%	4	(7)	(15)	(1)	(16)	(14)	(10)	(8)	1	(1)	-200.00%	(30)	0	100.00%
Share of gains of associates and joint ventures	10	8	-20.00%	3	6	1	0	(1)	5	4	0	6	(1)	-116.67%	4	5	25.00%
Loss on reclassification of overlay approach	(719)	(638)	11.27%	(351)	51	(89)	(330)	699	(439)	(439)	(459)	(242)	202	183.47%	260	(40)	-115.38%
Other noninterest gains, net	320	142	-55.63%	44	167	51	58	57	0	(42)	127	33	93	181.82%	57	126	121.05%
Total net revenues and gains other than interest	49,096	51,766	5.44%	12,210	11,886	12,174	12,826	11,314	12,858	13,952	13,642	13,009	13,381	2.86%	24,172	26,390	9.18%
Bad-debt expenses and provision for losses on	(4,118)	(7,101)	-72.44%	(1,575)	(893)	(698)	(952)	(910)	(2,326)	(2,417)	(1,448)	(1,158)	(446)	61.49%	(3,236)	(1,604)	50.43%
Net change in reserves for insurance liabilities	1,532	1,019	-33.49%	203	623	529	177	675	242	172	(70)	(83)	15	118.07%	917	(68)	-107.42%
Operating expenses	(25,786)	(25,861)	-0.29%	(6,022)	(6,361)	(6,455)	(6,948)	(6,181)	(6,243)	(6,550)	(6,887)	(6,166)	(6,453)	-4.65%	(12,424)	(12,619)	-1.57%
Employee benefits	(16,788)	(16,574)	1.27%	(3,983)	(4,198)	(4,210)	(4,397)	(4,022)	(4,083)	(4,251)	(4,218)	(4,088)	(4,299)	-5.16%	(8,105)	(8,387)	-3.48%
Depreciation and amortization	(1,904)	(2,169)	-13.92%	(449)	(465)	(473)	(517)	(530)	(539)	(544)	(556)	(558)	(558)	-	(1,069)	(1,116)	-4.40%
General and administrative	(7,094)	(7,118)	-0.34%	(1,590)	(1,698)	(1,772)	(2,034)	(1,629)	(1,621)	(1,755)	(2,113)	(1,520)	(1,596)	-5.00%	(3,250)	(3,116)	4.12%
Income before income tax	20,724	19,823	-4.35%	4,816	5,255	5,550	5,103	4,898	4,531	5,157	5,237	5,602	6,497	15.98%	9,429	12,099	28.32%
Income tax expense	(3,112)	(2,688)	13.62%	(750)	(826)	(827)	(709)	(794)	(580)	(825)	(489)	(824)	(1,072)	-30.10%	(1,374)	(1,896)	-37.99%
Net income	17,612	17,135	-2.71%	4,066	4,429	4,723	4,394	4,104	3,951	4,332	4,748	4,778	5,425	13.54%	8,055	10,203	26.67%
Other comprehensive income	6,341	4,797	-24.35%	4,211	2,766	(770)	134	(3,830)	7,256	431	940	(1,339)	1,811	235.25%	3,426	472	-86.22%
Total comprehensive income	23,953	21,932	-8.44%	8,277	7,195	3,953	4,528	274	11,207	4,763	5,688	3,439	7,236	110.41%	11,481	10,675	-7.02%
Net income attributable to:																	
Owners of TCFHC	17,236	16,584	-3.78%	3,934	4,325	4,647	4,330	3,937	3,816	4,207	4,624	4,531	5,218	15.16%	7,753	9,749	25.74%
Non-controlling interests	376	551	46.54%	132	104	76	64	167	135	125	124	247	207	-16.19%	302	454	50.33%
Total comprehensive income attributable to:																	
Owners of TCFHC	22,564	20,633	-8.56%	7,637	6,873	3,739	4,315	576	10,463	4,344	5,250	3,307	7,081	114.12%	11,039	10,388	-5.90%
Non-controlling interests	1,389	1,299	-6.48%	640	322	214	213	(302)	744	419	438	132	155	17.42%	442	287	-35.07%
EPS (after tax, NT\$)	1.29	1.24	-3.88%	0.30	0.32	0.35	0.32	0.29	0.29	0.32	0.34	0.34	0.39	14.71%	0.58	0.73	25.86%

TCFHC Condensed Balance Sheets Summary

in NT\$ million or %

	Yearly Comparison			Quarterly Comparison								Year-over-Year Comparison					
	2019	2020	Change	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2(p)	Change	6M 2020	6M 2021(p)	Change
Total consolidated assets	3,739,489	4,147,041	10.90%	3,613,693	3,649,488	3,680,903	3,739,489	3,779,140	3,944,106	4,002,012	4,147,041	4,203,325	4,311,562	2.58%	3,944,106	4,311,562	9.32%
Total consolidated liabilities	3,512,582	3,909,359	11.30%	3,392,933	3,431,062	3,458,524	3,512,582	3,551,958	3,716,876	3,770,019	3,909,359	3,962,204	4,063,394	2.55%	3,716,876	4,063,394	9.32%
Total equity	226,907	237,682	4.75%	220,760	218,426	222,379	226,907	227,182	227,230	231,993	237,682	241,121	248,168	2.92%	227,230	248,168	9.21%
Attributable to owners of TCFHC	221,420	231,050	4.35%	215,920	213,366	217,105	221,420	221,996	221,456	225,800	231,050	234,357	241,438	3.02%	221,456	241,438	9.02%
Non-controlling interests	5,487	6,632	20.87%	4,840	5,060	5,274	5,487	5,186	5,774	6,193	6,632	6,764	6,730	-0.50%	5,774	6,730	16.56%
Capital Stock	129,458	133,342	3.00%	125,688	125,688	129,458	129,458	129,458	129,458	133,342	133,342	133,342	133,342	0.00%	129,458	133,342	3.00%

TCFHC Key Ratios

	Yearly Comparison			Quarterly Comparison								Year-over-Year Comparison					
	2019	2020	Change	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2(p)	Change	6M 2020	6M 2021(p)	Change
After - tax ROA (Annualized ratio)	0.49%	0.43%	-0.06%	0.46%	0.47%	0.49%	0.49%	0.44%	0.42%	0.43%	0.43%	0.46%	0.48%	0.02%	0.42%	0.48%	0.06%
After - tax ROE (Annualized ratio)	8.02%	7.38%	-0.64%	7.51%	7.89%	8.11%	8.02%	7.23%	7.09%	7.20%	7.38%	7.98%	8.40%	0.42%	7.09%	8.40%	1.31%
Book Per Share(NT\$)	17.10	17.33	1.35%	17.18	16.98	16.77	17.10	17.15	17.11	16.93	17.33	17.58	18.11	3.01%	17.11	18.11	5.84%
Double leverage ¹	112.39%	115.13%	2.74%	109.79%	112.80%	112.60%	112.39%	112.39%	115.71%	115.45%	115.13%	114.95%	111.06%	-3.89%	115.71%	111.06%	-4.65%
Debt Ratio ²	12.04%	13.85%	1.81%	9.74%	13.37%	11.90%	12.04%	12.13%	14.23%	14.14%	13.85%	13.78%	11.24%	-2.54%	14.23%	11.24%	-2.99%

1. Double leverage ratio = Investment / Owners of parent company

2. Non - consolidated basis

TCB Statements of Comprehensive Income (Standalone)

in NT\$ million, NT\$, or %

	Yearly Comparison			Quarterly Comparison								Year-over-Year Comparison					
	2019	2020	Change	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2(p)	Change	6M 2020	6M 2021(p)	Change
Interest revenue	58,629	51,258	-12.57%	14,440	14,905	14,724	14,560	14,366	12,639	12,061	12,192	11,896	11,968	0.61%	27,005	23,864	-11.63%
Interest expense	(24,471)	(17,518)	28.41%	(6,074)	(6,275)	(6,202)	(5,920)	(5,734)	(4,408)	(3,837)	(3,539)	(3,359)	(3,234)	3.72%	(10,142)	(6,593)	34.99%
Net Interest	34,158	33,740	-1.22%	8,366	8,630	8,522	8,640	8,632	8,231	8,224	8,653	8,537	8,734	2.31%	16,863	17,271	2.42%
Net revenue and gain other than interest																	
Service fee income, net	6,547	6,239	-4.70%	1,522	1,629	1,555	1,841	1,505	1,500	1,634	1,600	1,639	1,551	-5.37%	3,005	3,190	6.16%
Gains (losses) on financial assets and liabilities at fair value through profit or loss	1,124	(8,781)	-881.23%	1,497	983	496	(1,852)	94	(2,357)	(2,206)	(4,312)	2,540	(3,000)	-218.11%	(2,263)	(460)	79.67%
Realized gains on financial assets at fair value through other comprehensive income	2,001	4,062	103.00%	223	462	1,054	262	536	781	1,943	802	867	799	-7.84%	1,317	1,666	26.50%
Gains on derecognition of financial assets at amortized	18	0	-100.00%	0	0	18	0	0	0	0	0	0	0	-	0	0	-
Foreign exchange gains (losses), net	2,148	11,872	452.70%	(385)	(479)	(78)	3,090	(51)	3,565	3,052	5,306	(2,370)	3,632	253.25%	3,514	1,262	-64.09%
Reversal of impairment losses (impairment losses) on	(20)	(44)	-120.00%	3	(5)	(15)	(3)	(14)	(12)	(9)	(9)	0	(6)	-	(26)	(6)	76.92%
Share of gains of subsidiaries, associates and joint ventures accounted for using the equity method	94	112	19.15%	18	25	23	28	23	84	(20)	25	36	17	-52.78%	107	53	-50.47%
Gains on disposal of properties and equipment, net	0	0	-	0	0	0	0	0	0	0	0	0	0	-	0	0	-
Other noninterest gains (losses), net	482	355	-26.35%	91	207	94	90	85	64	17	189	84	95	13.10%	149	179	20.13%
Total net revenues and gains other than interest	12,394	13,815	11.47%	2,969	2,822	3,147	3,456	2,178	3,625	4,411	3,601	2,796	3,088	10.44%	5,803	5,884	1.40%
Total net revenues	46,552	47,555	2.15%	11,335	11,452	11,669	12,096	10,810	11,856	12,635	12,254	11,333	11,822	4.31%	22,666	23,155	2.16%
Bad-debt expenses and provision for losses on	(4,121)	(6,991)	-69.64%	(1,574)	(879)	(703)	(965)	(899)	(2,377)	(2,324)	(1,391)	(1,143)	(454)	60.28%	(3,276)	(1,597)	51.25%
Operating expenses																	
Employee benefits	(15,543)	(15,218)	2.09%	(3,680)	(3,896)	(3,885)	(4,082)	(3,705)	(3,745)	(3,897)	(3,871)	(3,732)	(3,902)	-4.56%	(7,450)	(7,634)	-2.47%
Depreciation and amortization	(1,756)	(1,989)	-13.27%	(415)	(428)	(436)	(477)	(486)	(496)	(499)	(508)	(510)	(519)	-1.76%	(982)	(1,029)	-4.79%
General and administrative	(6,229)	(6,119)	1.77%	(1,401)	(1,495)	(1,535)	(1,798)	(1,428)	(1,391)	(1,476)	(1,824)	(1,295)	(1,387)	-7.10%	(2,819)	(2,682)	4.86%
Total operating expenses	(23,528)	(23,326)	0.86%	(5,496)	(5,819)	(5,856)	(6,357)	(5,619)	(5,632)	(5,872)	(6,203)	(5,537)	(5,808)	-4.89%	(11,251)	(11,345)	-0.84%
Income before income tax	18,903	17,238	-8.81%	4,265	4,754	5,110	4,774	4,292	3,847	4,439	4,660	4,653	5,560	19.49%	8,139	10,213	25.48%
Income tax expense	(2,907)	(2,346)	19.30%	(682)	(743)	(808)	(674)	(683)	(484)	(714)	(465)	(678)	(906)	-33.63%	(1,167)	(1,584)	-35.73%
Net income	15,996	14,892	-6.90%	3,583	4,011	4,302	4,100	3,609	3,363	3,725	4,195	3,975	4,654	17.08%	6,972	8,629	23.77%
Other comprehensive income	4,253	3,069	-27.84%	3,040	2,320	(925)	(182)	(2,593)	5,632	(157)	187	(945)	1,836	294.29%	3,039	891	-70.68%
Total comprehensive income	20,249	17,961	-11.30%	6,623	6,331	3,377	3,918	1,016	8,995	3,568	4,382	3,030	6,490	114.19%	10,011	9,520	-4.90%
EPS (after tax, NT\$)	1.49	1.39	-6.71%	0.33	0.38	0.40	0.38	0.34	0.31	0.35	0.39	0.37	0.43	16.22%	0.65	0.80	23.08%

TCB Balance Sheets (Standalone)

in NT\$ million or %

	Yearly Comparison			Quarterly Comparison								Year-over-Year Comparison					
	2019	2020	Change	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2(p)	Change	6M 2020	6M 2021(p)	Change
Assets																	
Cash and cash equivalents	57,940	48,773	-15.82%	54,533	53,337	46,090	57,940	39,356	36,432	53,325	48,773	43,121	65,638	52.22%	36,432	65,638	80.17%
Due from the Central Bank and call loans to	275,152	384,321	39.68%	280,506	276,220	275,415	275,152	276,903	317,442	327,534	384,321	328,152	337,828	2.95%	317,442	337,828	6.42%
Financial assets at fair value through profit or loss	13,105	22,293	70.11%	19,215	44,342	27,961	13,105	26,468	25,420	32,440	22,293	39,170	51,804	32.25%	25,420	51,804	103.79%
Financial assets at fair value through other	329,129	375,773	14.17%	272,145	285,727	307,472	329,129	368,785	389,493	379,499	375,773	412,103	412,281	0.04%	389,493	412,281	5.85%
Investment in debt instruments at amortized cost	554,149	723,210	30.51%	549,919	551,769	551,168	554,149	541,158	610,046	574,891	723,210	713,599	710,032	-0.50%	610,046	710,032	16.39%
Securities purchased under resell agreements	0	0	-	1,407	3,203	0	0	0	0	0	0	0	0	-	0	0	-
Receivables, net	18,796	16,182	-13.91%	18,532	19,336	17,994	18,796	17,975	17,168	18,598	16,182	16,955	16,099	-5.05%	17,168	16,099	-6.23%
Current tax assets	1,183	2,191	85.21%	1,508	1,827	1,299	1,183	1,465	1,807	2,326	2,191	2,378	2,506	5.38%	1,807	2,506	38.68%
Discounts and loans, net	2,182,265	2,264,447	3.77%	2,102,326	2,114,478	2,144,589	2,182,265	2,228,156	2,244,846	2,308,083	2,264,447	2,331,688	2,402,278	3.03%	2,244,846	2,402,278	7.01%
Investments accounted for using equity method	2,115	2,279	7.75%	2,103	2,161	2,100	2,115	2,117	2,185	2,221	2,279	2,240	2,246	0.27%	2,185	2,246	2.79%
Other financial assets, net	18,844	8,376	-55.55%	25,472	19,640	19,354	18,844	16,221	13,311	13,145	8,376	11,179	336	-96.99%	13,311	336	-97.48%
Properties and equipment, net	33,521	33,179	-1.02%	33,487	33,474	33,652	33,521	33,418	33,358	33,410	33,179	33,051	32,994	-0.17%	33,358	32,994	-1.09%
Right-of-use assets, net	1,687	1,668	-1.13%	1,577	1,605	1,695	1,687	1,645	1,671	1,547	1,668	1,577	1,555	-1.40%	1,671	1,555	-6.94%
Investment properties, net	7,444	7,571	1.71%	7,140	7,133	7,157	7,444	7,433	7,421	7,424	7,571	7,566	7,553	-0.17%	7,421	7,553	1.78%
Intangible assets	3,636	3,799	4.48%	3,542	3,593	3,604	3,636	3,706	3,726	3,785	3,799	3,793	3,781	-0.32%	3,726	3,781	1.48%
Deferred tax assets	2,222	2,377	6.98%	1,419	1,433	1,492	2,222	1,739	1,797	1,994	2,377	2,613	2,376	-9.07%	1,797	2,376	32.22%
Other assets, net	1,661	825	-50.33%	1,113	655	966	1,661	2,057	665	1,734	825	898	848	-5.57%	665	848	27.52%
Total	3,502,849	3,897,264	11.26%	3,375,944	3,419,933	3,442,008	3,502,849	3,568,602	3,706,788	3,761,956	3,897,264	3,950,083	4,050,155	2.53%	3,706,788	4,050,155	9.26%
Liabilities																	
Due to the Central Bank and other banks	230,034	223,658	-2.77%	231,096	228,118	242,721	230,034	248,562	230,194	241,091	223,658	252,797	245,720	-2.80%	230,194	245,720	6.74%
Due to the central bank and banks	0	37,119	-	0	0	0	0	0	5,958	18,530	37,119	53,891	70,618	31.04%	5,958	70,618	1085.26%
Financial liabilities at fair value through profit or loss	16,021	4,347	-72.87%	13,334	13,966	13,840	16,021	941	3,115	3,178	4,347	1,558	1,616	3.72%	3,115	1,616	-48.12%
Securities sold under repurchase agreements	7,977	6,332	-20.62%	7,741	6,858	6,997	7,977	11,215	8,009	7,179	6,332	6,876	6,797	-1.15%	8,009	6,797	-15.13%
Payables	37,870	30,558	-19.31%	42,426	44,747	46,547	37,870	33,859	68,180	47,240	30,558	34,218	48,142	40.69%	68,180	48,142	-29.39%
Current tax liabilities	2,132	769	-63.93%	1,320	1,124	1,421	2,132	2,274	585	654	769	611	1,797	194.11%	585	1,797	207.18%
Deposits and remittances	2,898,403	3,271,784	12.88%	2,789,416	2,828,001	2,830,295	2,898,403	2,969,578	3,077,156	3,126,418	3,271,784	3,272,435	3,352,608	2.45%	3,077,156	3,352,608	8.95%
Bank debentures	65,000	61,600	-5.23%	55,000	60,000	60,000	65,000	57,500	62,500	62,500	61,600	61,600	61,100	-0.81%	62,500	61,100	-2.24%
Other financial liabilities	4,137	5,031	21.61%	5,397	3,277	3,105	4,137	2,750	3,295	3,846	5,031	6,702	2,728	-59.30%	3,295	2,728	-17.21%
Provisions	8,222	8,165	-0.69%	7,885	7,812	7,815	8,222	7,992	7,907	7,913	8,165	7,956	7,693	-3.31%	7,907	7,693	-2.71%
Lease liabilities	1,615	1,613	-0.12%	1,512	1,521	1,632	1,615	1,594	1,605	1,510	1,613	1,540	1,499	-2.66%	1,605	1,499	-6.60%
Deferred tax liabilities	3,217	3,430	6.62%	3,364	3,640	3,238	3,217	3,202	3,324	3,369	3,430	4,160	3,428	-17.60%	3,324	3,428	3.13%
Other liabilities	1,191	1,067	-10.41%	1,096	1,134	1,284	1,191	1,089	1,119	1,119	1,067	918	2,544	177.12%	1,119	2,544	127.35%
Total liabilities	3,275,819	3,655,473	11.59%	3,159,587	3,200,198	3,218,895	3,275,819	3,340,556	3,472,947	3,524,547	3,655,473	3,705,262	3,806,290	2.73%	3,472,947	3,806,290	9.60%
Equity	227,030	241,791	6.50%	216,357	219,735	223,113	227,030	228,046	233,841	237,409	241,791	244,821	243,865	-0.39%	233,841	243,865	4.29%
Total liabilities and equity	3,502,849	3,897,264	11.26%	3,375,944	3,419,933	3,442,008	3,502,849	3,568,602	3,706,788	3,761,956	3,897,264	3,950,083	4,050,155	2.53%	3,706,788	4,050,155	9.26%

	Yearly Comparison			Quarterly Comparison								Year-over-Year Comparison					
	2019	2020	Change	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1(p)	2021Q2(p)	Change	6M 2020	6M 2021(p)	Change
After-tax ROA (Annualized ratio)	0.47%	0.40%	-0.07%	0.43%	0.45%	0.47%	0.47%	0.41%	0.39%	0.39%	0.40%	0.41%	0.43%	0.02%	0.39%	0.43%	0.04%
After-tax ROE (Annualized ratio)	7.32%	6.35%	-0.97%	6.73%	7.07%	7.33%	7.32%	6.34%	6.05%	6.14%	6.35%	6.53%	7.11%	0.58%	6.05%	7.11%	1.06%
CAR	13.58%	15.42%	1.84%	13.32%	13.30%	13.43%	13.58%	13.55%	13.86%	13.73%	15.42%	15.14%	14.68%	-0.46%	13.86%	14.68%	0.82%
Tier-1 ratio	11.16%	12.94%	1.78%	10.59%	10.73%	10.88%	11.16%	11.06%	11.45%	11.34%	12.94%	12.78%	12.52%	-0.26%	11.45%	12.52%	1.07%

Taiwan Cooperative Securities Co., Ltd. Financial Results Summary

in NT\$ million, NT\$, or %

	Yearly Comparison			Quarterly Comparison								Year-over-Year Comparison					
	2019	2020	Change	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2(p)	Change	6M 2020	6M 2021(p)	Change
Revenues	1,291	1,797	39.19%	324	317	365	285	340	432	593	432	507	558	10.06%	772	1,065	37.95%
Service charge	(40)	(68)	-70.00%	(8)	(10)	(11)	(11)	(13)	(16)	(20)	(19)	(25)	(36)	-44.00%	(29)	(61)	-110.34%
Other operating costs	(173)	(117)	32.37%	(49)	(46)	(42)	(36)	(38)	(24)	(37)	(18)	(21)	(33)	-57.14%	(62)	(54)	12.90%
Employee benefits	(420)	(529)	-25.95%	(103)	(107)	(110)	(100)	(112)	(128)	(154)	(135)	(143)	(179)	-25.17%	(240)	(322)	-34.17%
Other operating expenses	(321)	(383)	-19.31%	(73)	(79)	(84)	(85)	(81)	(85)	(112)	(105)	(108)	(118)	-9.26%	(166)	(226)	-36.14%
Other gains and losses	28	8	-71.43%	6	9	8	5	(6)	5	3	6	2	8	300.00%	(1)	10	1100.00%
Income before income tax	365	708	93.97%	97	84	126	58	90	184	273	161	212	200	-5.66%	274	412	50.36%
Income tax benefit (expense)	(43)	(47)	-9.30%	(11)	(1)	(16)	(15)	(14)	(6)	(23)	(4)	(29)	(31)	-6.90%	(20)	(60)	-200.00%
Net income	322	661	105.28%	86	83	110	43	76	178	250	157	183	169	-7.65%	254	352	38.58%
Other comprehensive income (loss)	5	39	680.00%	32	(1)	(23)	(3)	(269)	265	(17)	60	(43)	25	158.14%	(4)	(18)	-350.00%
Total comprehensive income	327	700	114.07%	118	82	87	40	(193)	443	233	217	140	194	38.57%	250	334	33.60%
EPS (after tax, NT\$)	0.64	1.32	106.25%	0.17	0.17	0.22	0.08	0.15	0.36	0.50	0.31	0.37	0.33	-10.81%	0.51	0.70	37.25%
Total assets	22,709	31,431	38.41%	27,650	25,298	28,718	22,709	21,665	34,186	31,362	31,431	37,138	43,453	17.00%	34,186	43,453	27.11%
Total liabilities	17,325	25,546	47.45%	22,475	20,041	23,374	17,325	16,475	28,751	25,694	25,546	31,113	37,440	20.34%	28,751	37,440	30.22%
Total stockholders' equity	5,384	5,885	9.31%	5,175	5,257	5,344	5,384	5,190	5,435	5,668	5,885	6,025	6,013	-0.20%	5,435	6,013	10.63%
Capital Stock	4,724	4,724	-	4,724	4,724	4,724	4,724	4,724	4,724	4,724	4,724	4,724	5,000	5.84%	4,724	5,000	5.84%
	Yearly Comparison			Quarterly Comparison								Year-over-Year Comparison					
	2019	2020	Change	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2(p)	Change	6M 2020	6M 2021(p)	Change
After-tax ROAA (Annualized ratio)	1.35%	2.44%	1.09%	1.31%	1.34%	1.38%	1.35%	1.37%	1.79%	2.48%	2.44%	2.14%	1.88%	-0.26%	1.79%	1.88%	0.09%
After-tax ROAE (Annualized ratio)	6.16%	11.73%	5.57%	6.75%	6.57%	7.16%	6.16%	5.76%	9.39%	12.16%	11.73%	12.32%	11.85%	-0.47%	9.39%	11.85%	2.46%
Brokerage market share	0.87%	0.93%	0.06%	0.83%	0.84%	0.86%	0.87%	0.93%	0.94%	0.94%	0.93%	0.93%	0.92%	-0.01%	0.94%	0.92%	-0.02%
Margin loan market share	2.27%	2.07%	-0.20%	2.34%	2.32%	2.29%	2.27%	2.18%	2.13%	2.11%	2.07%	1.90%	1.88%	-0.02%	2.13%	1.88%	-0.25%
CAR	511.00%	373.00%	-138.00%	337.00%	388.00%	353.00%	511.00%	414.00%	337.00%	383.00%	373.00%	355.00%	308.00%	-47.00%	337.00%	308.00%	-29.00%

Taiwan Cooperative Bills Finance Corporation Financial Resu

in NT\$ million, NT\$, or %

	Yearly Comparison			Quarterly Comparison								Year-over-Year Comparison					
	2019	2020	Change	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2(p)	Change	6M 2020	6M 2021(p)	Change
Net interest	249	349	40.16%	60	64	61	64	66	87	94	102	99	101	2.02%	153	200	30.72%
Net revenue and gains other than interest	366	409	11.75%	71	85	127	83	85	121	112	91	77	99	28.57%	206	176	-14.56%
Total net revenues	615	758	23.25%	131	149	188	147	151	208	206	193	176	200	13.64%	359	376	4.74%
Reversal of allowance for credit losses	29	(49)	-268.97%	1	9	6	13	(7)	(13)	(14)	(15)	(7)	(9)	-28.57%	(20)	(16)	20.00%
Operating expenses	(148)	(155)	-4.73%	(33)	(38)	(38)	(39)	(36)	(38)	(40)	(41)	(39)	(35)	10.26%	(74)	(74)	-
Income before income tax	496	554	11.69%	99	120	156	121	108	157	152	137	130	156	20.00%	265	286	7.92%
Income tax expense	(22)	(71)	-222.73%	(5)	(6)	(9)	(2)	(18)	(25)	(17)	(11)	(20)	(29)	-45.00%	(43)	(49)	-13.95%
Net income	474	483	1.90%	94	114	147	119	90	132	135	126	110	127	15.45%	222	237	6.76%
Other comprehensive income (loss)	31	163	425.81%	71	15	(63)	8	41	73	10	39	(136)	(27)	80.15%	114	(163)	-242.98%
Total comprehensive income	505	646	27.92%	165	129	84	127	131	205	145	165	(26)	100	484.62%	336	74	-77.98%
EPS (after tax, NT\$)	0.97	0.99	2.06%	0.19	0.24	0.30	0.24	0.18	0.28	0.27	0.26	0.23	0.26	13.04%	0.46	0.49	6.52%
Total assets	53,004	64,072	20.88%	58,944	50,241	52,822	53,004	56,581	64,015	64,114	64,072	64,153	62,689	-2.28%	64,015	62,689	-2.07%
Total liabilities	46,244	56,666	22.54%	52,524	43,691	46,188	46,244	49,690	56,919	56,873	56,666	56,773	55,551	-2.15%	56,919	55,551	-2.40%
Total stockholders' equity	6,760	7,406	9.56%	6,420	6,550	6,634	6,760	6,891	7,096	7,241	7,406	7,380	7,138	-3.28%	7,096	7,138	0.59%
Capital Stock	4,561	4,878	6.95%	4,238	4,238	4,561	4,561	4,561	4,561	4,878	4,878	4,878	4,878	-	4,561	4,878	6.95%
	Yearly Comparison			Quarterly Comparison								Year-over-Year Comparison					
	2019	2020	Change	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2(p)	Change	6M 2020	6M 2021(p)	Change
After-tax ROA (Annualized ratio)	0.93%	0.83%	-0.10%	0.70%	0.84%	0.93%	0.93%	0.65%	0.76%	0.81%	0.83%	0.69%	0.75%	0.06%	0.76%	0.75%	-0.01%
After-tax ROE (Annualized ratio)	7.28%	6.82%	-0.46%	5.96%	6.50%	7.35%	7.28%	5.25%	6.42%	6.81%	6.82%	5.96%	6.52%	0.56%	6.42%	6.52%	0.10%

Taiwan Co-operative Asset Management Co., Ltd. Non-consolidated Financial Results Summary
in NT\$ million, NT\$, or %

	Yearly Comparison			Quarterly Comparison								Year-over-Year Comparison					
	2019	2020	Change	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2(p)	Change	6M 2020	6M 2021(p)	Change
Operating revenues	501	545	8.78%	103	143	100	155	122	127	108	188	142	185	30.28%	249	327	31.33%
Operating expenses	(226)	(288)	-27.43%	(50)	(55)	(50)	(71)	(51)	(77)	(58)	(102)	(65)	(74)	-13.85%	(128)	(139)	-8.59%
Operating benefits	275	257	-6.55%	53	88	50	84	71	50	50	86	77	111	44.16%	121	188	55.37%
Non-operating revenue and expenses	27	14	-48.15%	10	6	6	5	8	10	4	(8)	6	14	133.33%	18	20	11.11%
Income before income tax	302	271	-10.26%	63	94	56	89	79	60	54	78	83	125	50.60%	139	208	49.64%
Income tax expense	(60)	(34)	43.33%	(13)	(19)	(11)	(17)	(18)	(13)	(11)	8	(17)	(25)	-47.06%	(31)	(42)	-35.48%
Net income	242	237	-2.07%	50	75	45	72	61	47	43	86	66	100	51.52%	108	166	53.70%
Other comprehensive income	(33)	4	112.12%	18	(13)	(28)	(10)	(14)	(11)	19	10	3	(9)	-400.00%	(25)	(6)	76.00%
Total comprehensive income	209	241	15.31%	68	62	17	62	47	36	62	96	69	91	31.88%	83	160	92.77%
EPS (after tax, NT\$)	0.86	0.84	-2.33%	0.18	0.26	0.16	0.26	0.22	0.16	0.16	0.30	0.23	0.36	56.52%	0.38	0.59	55.26%
Total assets	7,522	7,717	2.59%	6,644	7,041	7,172	7,522	7,625	7,751	7,810	7,717	7,956	7,585	-4.66%	7,751	7,585	-2.14%
Total liabilities	4,204	4,375	4.07%	3,194	3,802	3,916	4,204	4,260	4,568	4,565	4,375	4,545	4,296	-5.48%	4,568	4,296	-5.95%
Total stockholders' equity	3,318	3,342	0.72%	3,450	3,239	3,256	3,318	3,365	3,183	3,245	3,342	3,411	3,289	-3.58%	3,183	3,289	3.33%
Capital Stock	2,825	2,825	-	2,825	2,825	2,825	2,825	2,825	2,825	2,825	2,825	2,825	2,825	-	2,825	2,825	-
	Yearly Comparison			Quarterly Comparison								Year-over-Year Comparison					
	2019	2020	Change	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2(p)	Change	6M 2020	6M 2021(p)	Change
After-tax ROA (Annualized ratio)	3.40%	3.10%	-0.30%	3.00%	3.64%	3.28%	3.40%	3.21%	2.83%	2.63%	3.10%	3.38%	4.33%	0.95%	2.83%	4.33%	1.50%
After-tax ROE (Annualized ratio)	7.21%	7.10%	-0.11%	5.87%	7.54%	6.83%	7.21%	7.27%	6.64%	6.15%	7.10%	7.85%	10.00%	2.15%	6.64%	10.00%	3.36%

BNP Paribas Cardif TCB Life Insurance Co., Ltd. Financial Results Summary

in NT\$ million, NT\$, or %

	Yearly Comparison			Quarterly Comparison										Yearly Comparison			
	2019	2020	Change	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2(p)	Change	6M 2020	6M 2021(p)	Change
Operating Revenues	18,979	7,099	-62.60%	8,262	5,194	781	4,742	(18,710)	11,138	5,086	9,585	1,834	4,231	130.70%	(7,572)	6,065	180.10%
Operating Costs	(17,445)	(5,087)	70.84%	(7,804)	(4,762)	(453)	(4,426)	19,254	(10,657)	(4,583)	(9,101)	(1,094)	(3,569)	-226.23%	8,597	(4,663)	-154.24%
Operating expenses	(654)	(694)	-6.12%	(158)	(154)	(164)	(178)	(155)	(162)	(182)	(195)	(165)	(175)	-6.06%	(317)	(340)	-7.26%
Income before income tax	880	1,318	49.77%	300	278	164	138	389	319	321	289	575	487	-15.30%	708	1,062	50.00%
Income tax expense	(131)	(217)	-65.65%	(33)	(71)	(13)	(14)	(53)	(62)	(59)	(43)	(78)	(68)	12.82%	(115)	(146)	-26.96%
Net income	749	1,101	47.00%	267	207	151	124	336	257	262	246	497	419	-15.69%	593	916	54.47%
Other comprehensive income (loss)	2,088	1,514	-27.49%	1,042	438	300	308	(952)	1,244	586	636	(218)	(103)	52.75%	292	(321)	-209.93%
Total comprehensive income (loss)	2,837	2,615	-7.83%	1,309	645	451	432	(616)	1,501	848	882	279	316	13.26%	885	595	-32.77%
EPS (after tax, NT\$)	1.09	1.60	46.79%	0.39	0.30	0.22	0.18	0.49	0.37	0.38	0.36	0.72	0.61	-15.58%	0.86	1.33	54.65%
Total assets	160,736	151,428	-5.79%	148,114	155,401	152,421	160,736	130,037	139,351	142,566	151,428	148,576	153,017	2.99%	139,351	153,017	9.81%
Total liabilities	149,986	138,379	-7.74%	138,684	145,535	142,103	149,986	119,903	128,032	130,399	138,379	135,247	139,758	3.34%	128,032	139,758	9.16%
Total stockholders' equity	10,750	13,049	21.39%	9,430	9,866	10,318	10,750	10,134	11,319	12,167	13,049	13,329	13,259	-0.53%	11,319	13,259	17.14%
Common stock	6,719	6,881	2.41%	6,719	6,719	6,719	6,719	6,719	6,881	6,881	6,881	6,881	6,881	-	6,881	6,881	-
	Yearly Comparison			Quarterly Comparison										Yearly Comparison			
	2019	2020	Change	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2(p)	Change	6M 2020	6M 2021(p)	Change
After-tax ROA (Annualized ratio)	0.49%	0.71%	0.22%	0.73%	0.64%	0.57%	0.49%	0.92%	0.79%	0.75%	0.71%	1.33%	1.20%	-0.13%	0.79%	1.20%	0.41%
After-tax ROE (Annualized ratio)	7.94%	9.25%	1.31%	12.16%	10.55%	9.04%	7.94%	12.86%	10.75%	9.95%	9.25%	15.08%	13.93%	-1.15%	10.75%	13.93%	3.18%