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TAIWAN COOPERATIVE HOLDINGS

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Analyst Meeting
Financial Review of Q4 2022



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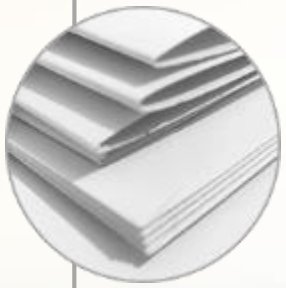
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Operating Summary for 2022





TCFHC's Profit Ranked First Among State-Owned Holdings

- TCFHC's consolidated net profit after tax reached NT$20.82bn, a decrease of 1.86% YoY.
- TCFHC's annualized ROE and ROA were 8.98% (after tax) and 0.47% (after tax) respectively, Total Asset Value was 4,476bn and EPS after tax was NT$1.45.
- The core subsidiary, Taiwan Cooperative Bank （TCB）, had its net profit after tax of NT$19.09bn, an increase of 1.14% YoY, mainly due to:
  - The net revenue of TCB decreased by 0.09% YoY, mainly due to an increase of 2.19bn in Net Interest Income, a decrease of 1.45bn in the Net Profit or Loss from Financial Instruments (including exchange), a decrease of 0.58bn in Income from Property Transactions and a decrease of 0.29bn in Net fee income.
  - Bad-debt expenses and provision for losses on commitment and guarantees reduced by 51.61 % YoY.

Business Volumes Continue to Grow and Accelerate Overseas Expansion

- TCB's loans amounted to NT$2,607bn, up 6.16% YoY. The main driving force was the growth of Large Business loans, Gov. and SOE loans, and OBU and Overseas Units loans. TCB's deposits amounted to NT$3,599bn, up 3.41% YoY, mainly due to an increase of 4.59% in the total NTD deposit balance and a decrease of 2.46% in the total foreign currency deposit balance. TCB's LDR was 72.45%, an increase of 1.88% YoY.
- The Czech Representative Office of TCB officially opened for operation on Nov. 14, 2022 in local time, and the establishment application of TCB Singapore branch was approved by FSC on Dec. 13, 2022. TCFHC will actively promote the application process, and committed to raising overseas earnings.

Capital Adequacy and Stable Asset Quality

- TCFHC's capital adequacy ratio was 120.86%, and the double leverage ratio was 118.44%.
- TCB's capital adequacy ratio was 14.59%, and the tier 1 capital ratio was 12.83%.
- TCB's overdue loan ratio was 0. 18%, and the non-performing debt coverage ratio 637.41%.



Active Engagement in ESG and Awards

- TCFHC won the "Corporate Sustainability Report Award- Gold Award" and "Innovation Growth Leader Award " in "2022 TCSA".
- TCFHC won the "2022 National Sustainable Development Awards" held by National Council for Sustainable Development.
- TCFHC' s "TCFD Maturity Model" was verified the highest level certification in "Level-5: Exellence" by BSI.
- TCFHC has been awarded the "Sustainable Resilience Excellence Award" by BSI for three consecutive years.
- TCFHC has been selected for the component of "FTSE4Good TIP Taiwan ESG Index" for eleven consecutive times.
- TCB was awarded "2021 Excellent Bank" by FSC in offering SME Loans, assisting in balanced regional development and improving the quality of different businesses, and awards include "Excellent Bank in Offering SME Loans", "Balanced Regional Development in the Central Region", "Balanced Regional Development in Hualien and Taitung Region", "Small Businesses and Strat-up Businesses Financing Award", "Promoting Financial Knowledge in School and Community" and "Excellent Bank in conducting Equitable and Fair Treatment of Consumers ".
- TCB was awarded "The Best SME Finance Award" and "Best Personal Trust Finance Award" in the "11th Taiwan Banking And Finance Best Practice Awards".
- TCB has won the " Sports Activist Awards " by the Sports Administration of Ministry of Education for 14 consecutive years, including three golden awards of " Promotion ", " Sponsorship " and " Long-Term Sponsorship ".
- TCB won five major awards in the 2nd " Diversified Trust Innovation Award " held by the Commercial Times.
- TCB won the 2022 Gold Award of "Happiest Employees" held by 1111 Job Bank.
- TCB was awarded the "Golden Security Award" by the Financial Joint Credit Information Center as an excellent institution for implementing "credit information security control".

Operating Overview for 2022



TCFHC's Business Performance

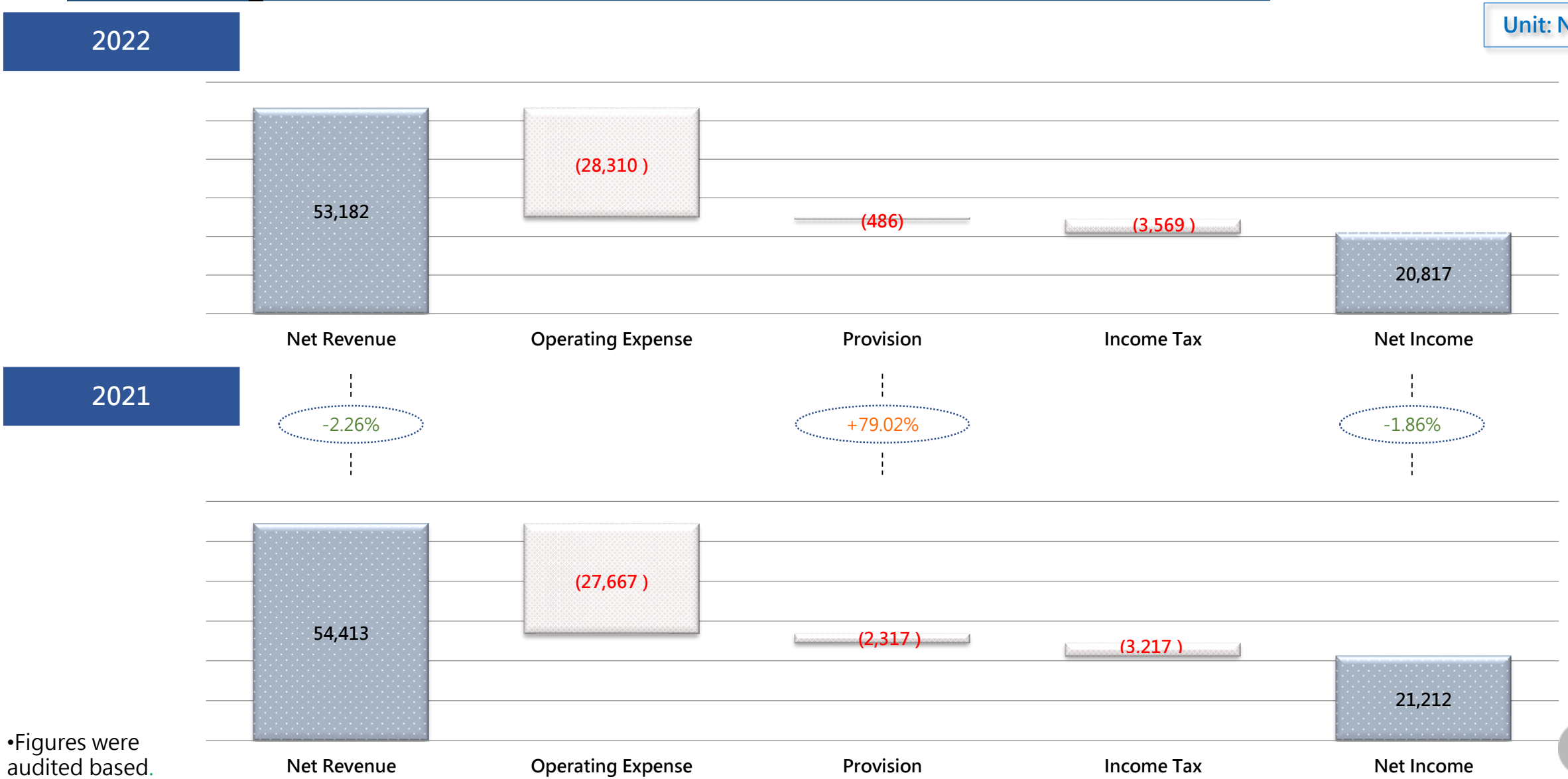
Unit: NT$ mn ; %

	2021	2022	YOY
Consolidated Net Income(after tax)	21,212	20,817	-1.86%
Consolidated Total Assets	4,433,837	4,476,168	0.95%
Consolidated Net Value	242,879	220,763	-9.11%
EPS(NT$)	1.47	1.45	-1.36%
Net Asset Value Per Share(NT$)	17.37	15.38	-11.46%
Capital	136,009	140,089	3.00%
ROA(after tax)	0.49%	0.47%	-0.02%
ROE(after tax)	8.83%	8.98%	0.15%
Group CAR	124.72%	120.86%	-3.86%
Double Leverage ratio(individual)	116.18%	118.44%	2.26%
Debt Ratio(individual)	17.39%	19.70%	2.31%

- Figures were audited based.
- The ROA and ROE are calculated on consolidated basis.
- Debt Ratio is liabilities divided by equity.
- The effect of issuance of bonus shares has been considered.

TCFHC's Consolidated Net Income After Tax

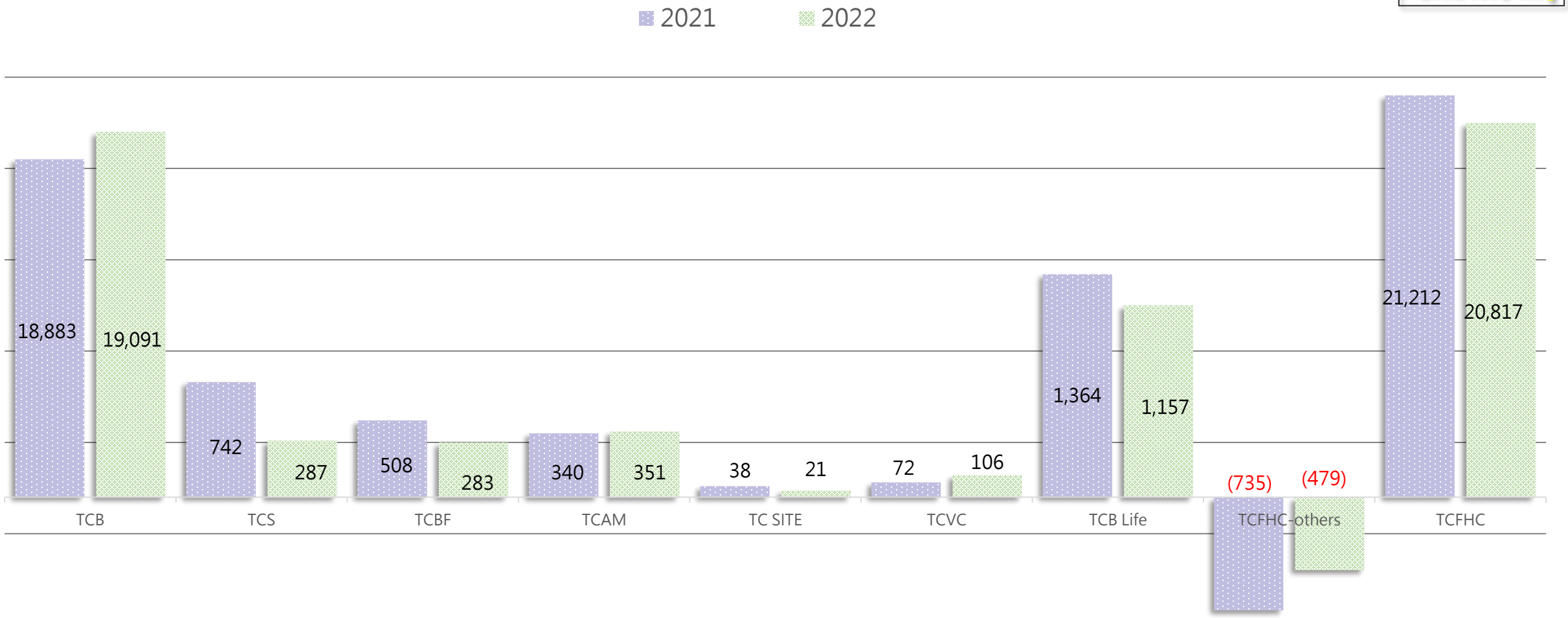
Unit: NT$ mn



•Figures were audited based.

Subsidiaries' Performance

Unit: NT$ mn



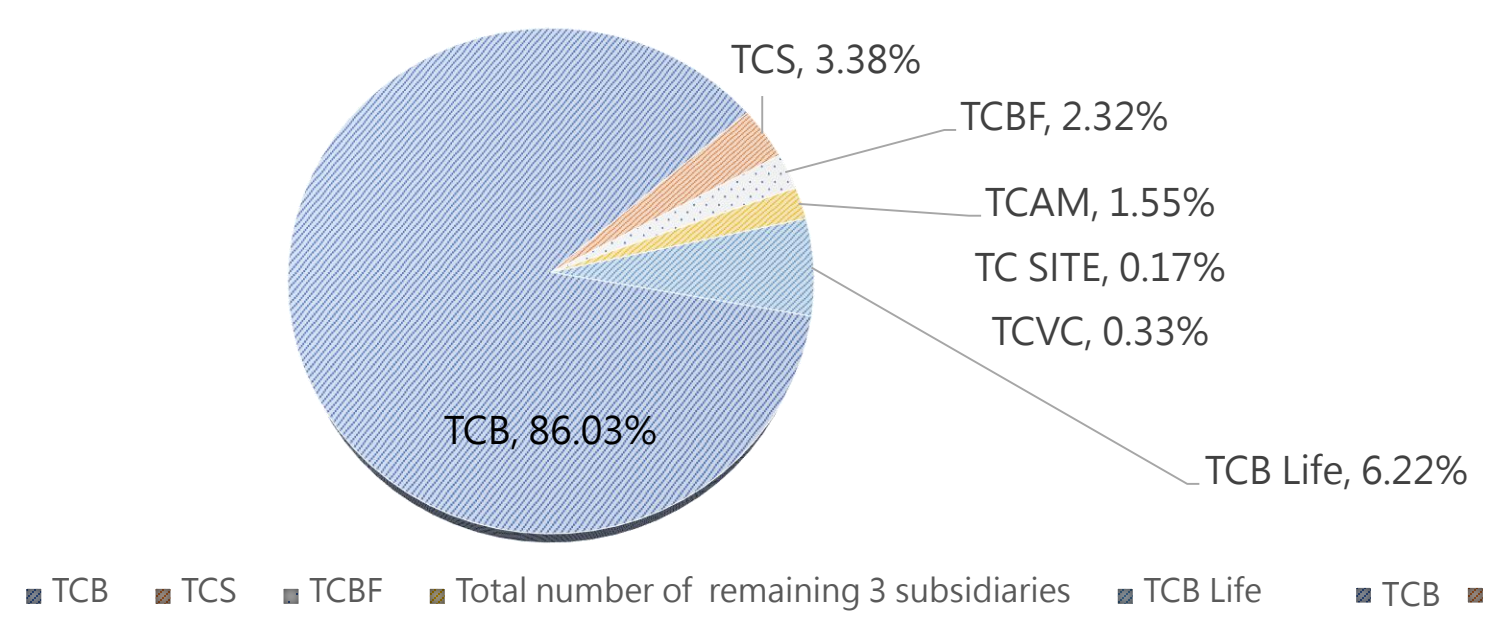
- Figures were audited based.
- TCB' s net profit after tax is the sum of its individual net profit after tax and the non-controlling equity in the United Taiwan Bank.
- TCB-Life is a 51%-owned subsidiary of TCFHC.
- TCFHC-others is TCFHC' s operating expenses and other net incomes and expenses.

Subsidiaries' Profits Contribution

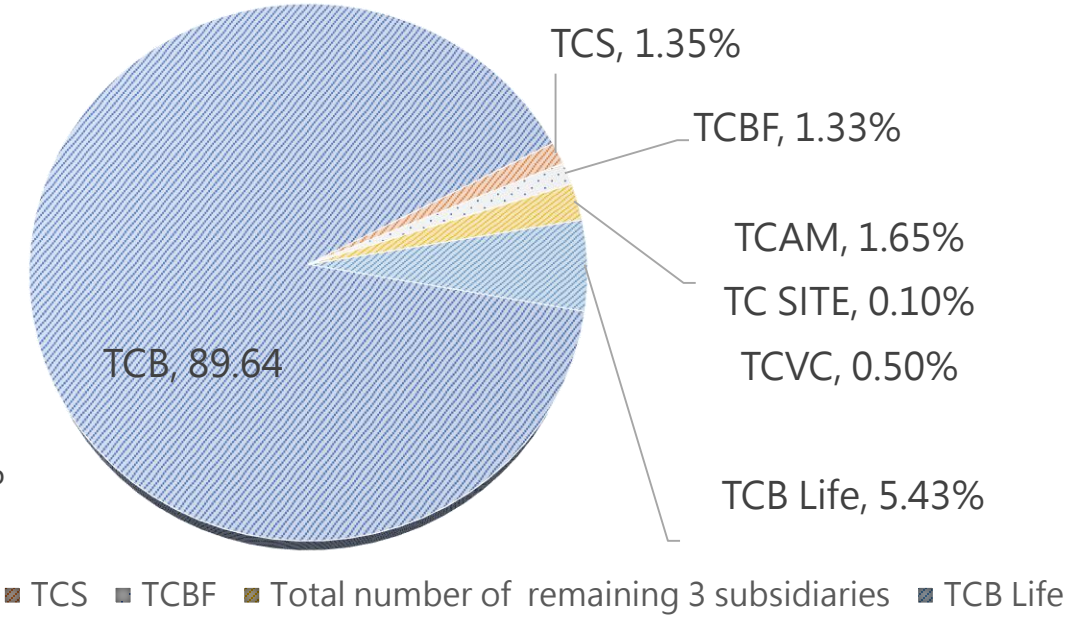
Unit: NT$ mn ; %

	TCB	TCS	TCBF	TCAM	TC SITE	TCVC	TCB Life
2021	18,873	742	508	340	38	72	1,364
2022	19,089	287	283	351	21	106	1,157

Each Subsidiary 's Contribution to Profits in 2021



Each Subsidiary 's Contribution to Profits in 2022



Figures were audited based.

Operating Results for 2022

T C B



TCB's Net Revenue

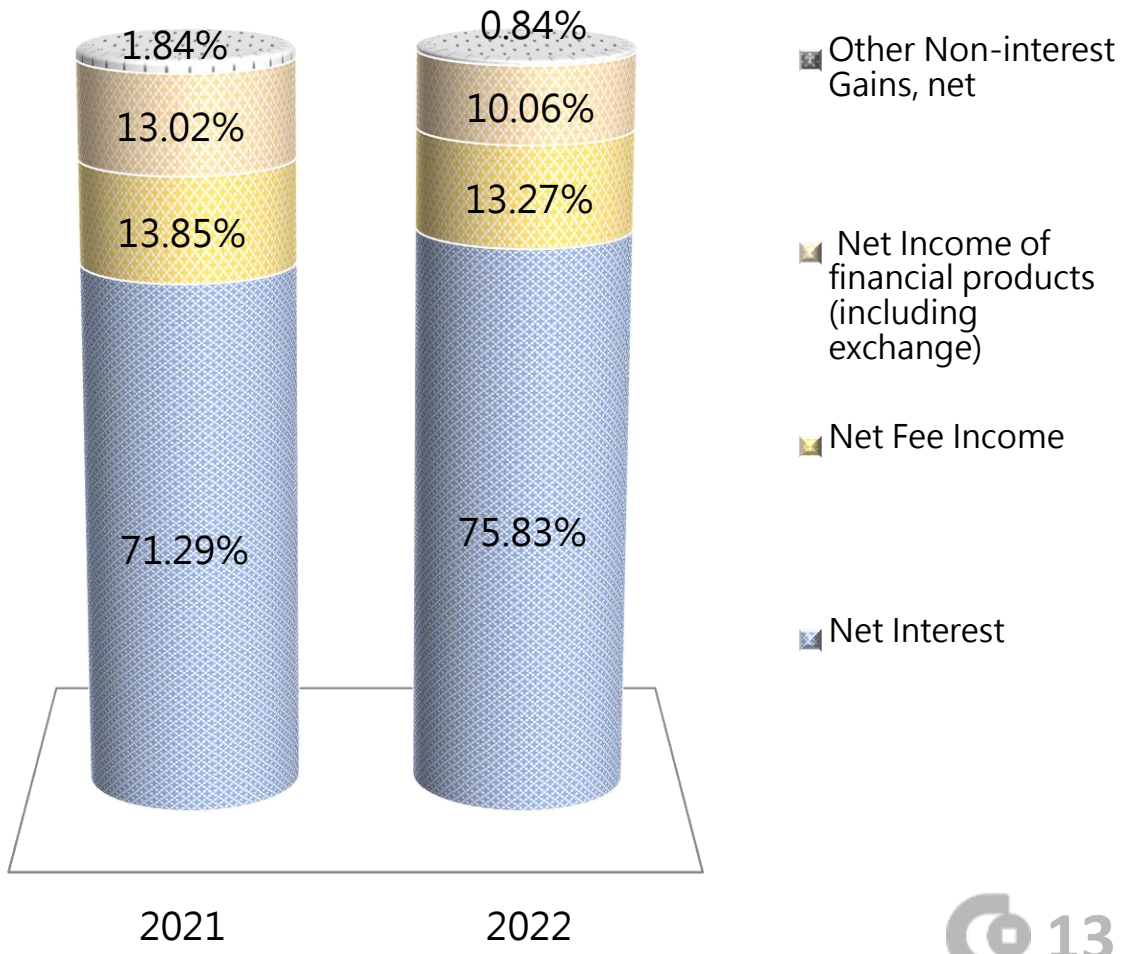
YoY Comparison

Unit: NT$ mn ; %

	2021	2022	YOY
Net Revenue	48,869	48,826	-0.09%
Net Interest	34,838	37,025	6.28%
Net Fee Income	6,767	6,477	-4.29%
Net Income of financial products (including exchange)	6,362	4,912	-22.79%
Other net revenue excluding interest revenue	902	412	-54.32%

•Figures were audited based.

Breakdown



TCB's Net Fee Income

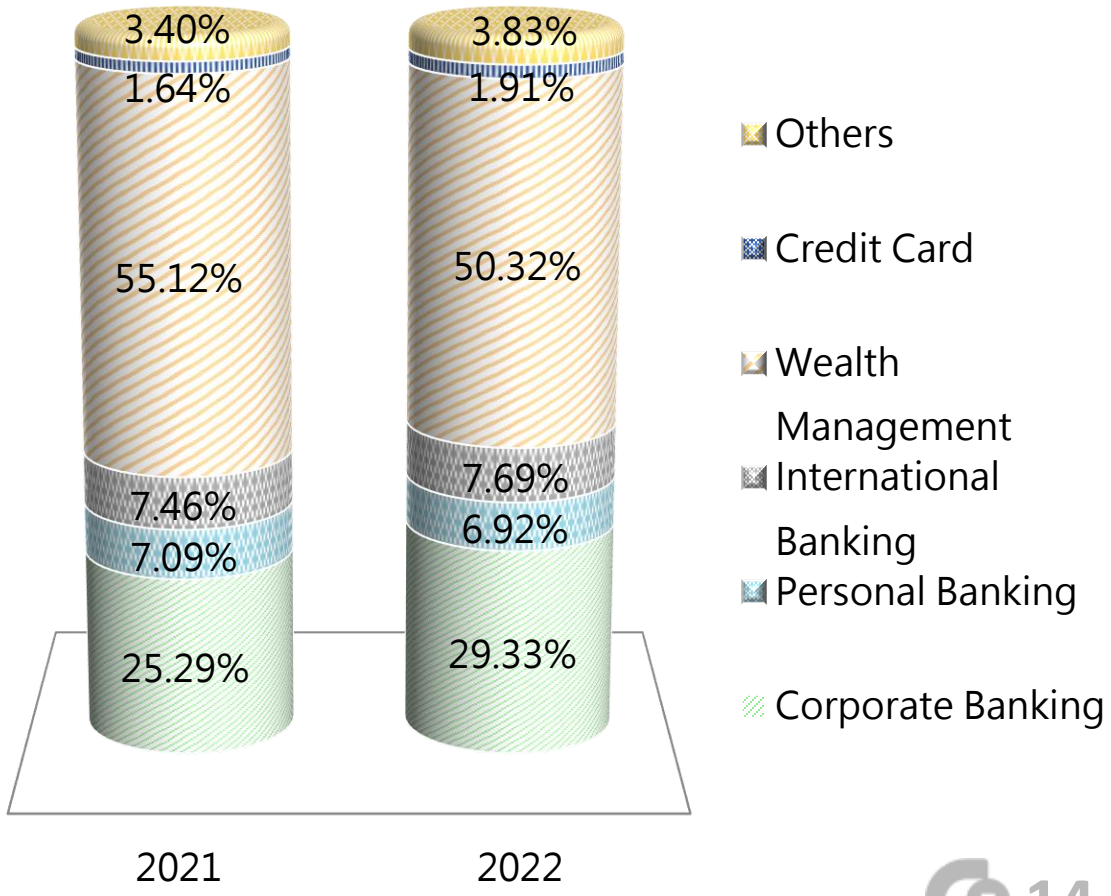
YoY Comparison

Unit: NT$ mn ; %

	2021	2022	YOY
Net Fee Income	6,767	6,477	-4.29%
Corporate Banking	1,711	1,900	11.05%
Personal Banking	480	448	-6.67%
International Banking	505	498	-1.39%
Wealth Management	3,730	3,259	-12.63%
Credit Card	111	124	11.71%
Others	230	248	7.83%

•Figures were audited based.

Breakdown



TCB's Wealth Management Income

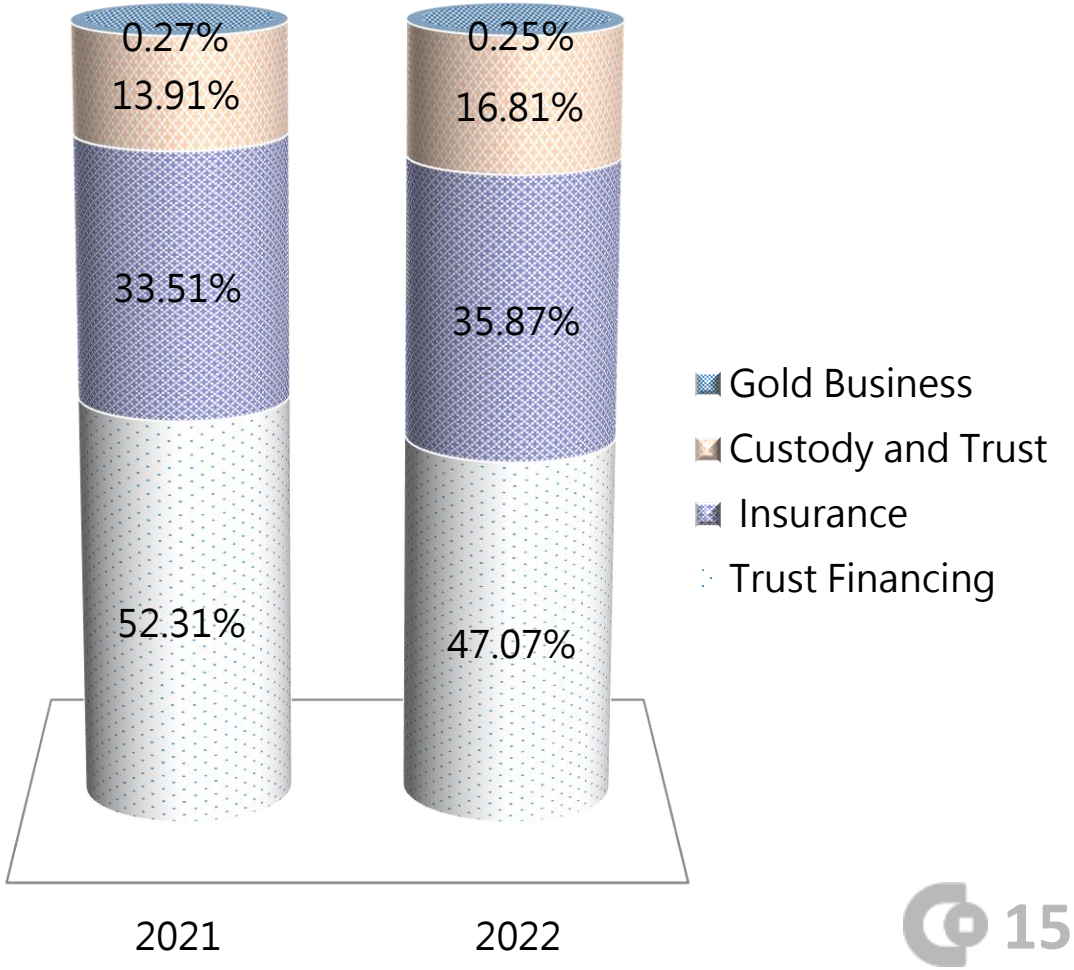
YoY Comparison

Unit: NT$ mn ; %

	2021	2022	YOY
Wealth Management Income	3,730	3,259	-12.63%
Trust Financing	1,951	1,534	-21.37%
Insurance	1,250	1,169	-6.48%
Custody and Trust	519	548	5.59%
Gold Business	10	8	-20.00%

•Figures were audited based.

Breakdown



TCB's Operating Expenses

YoY Comparison

Unit: NT$ mn ; %

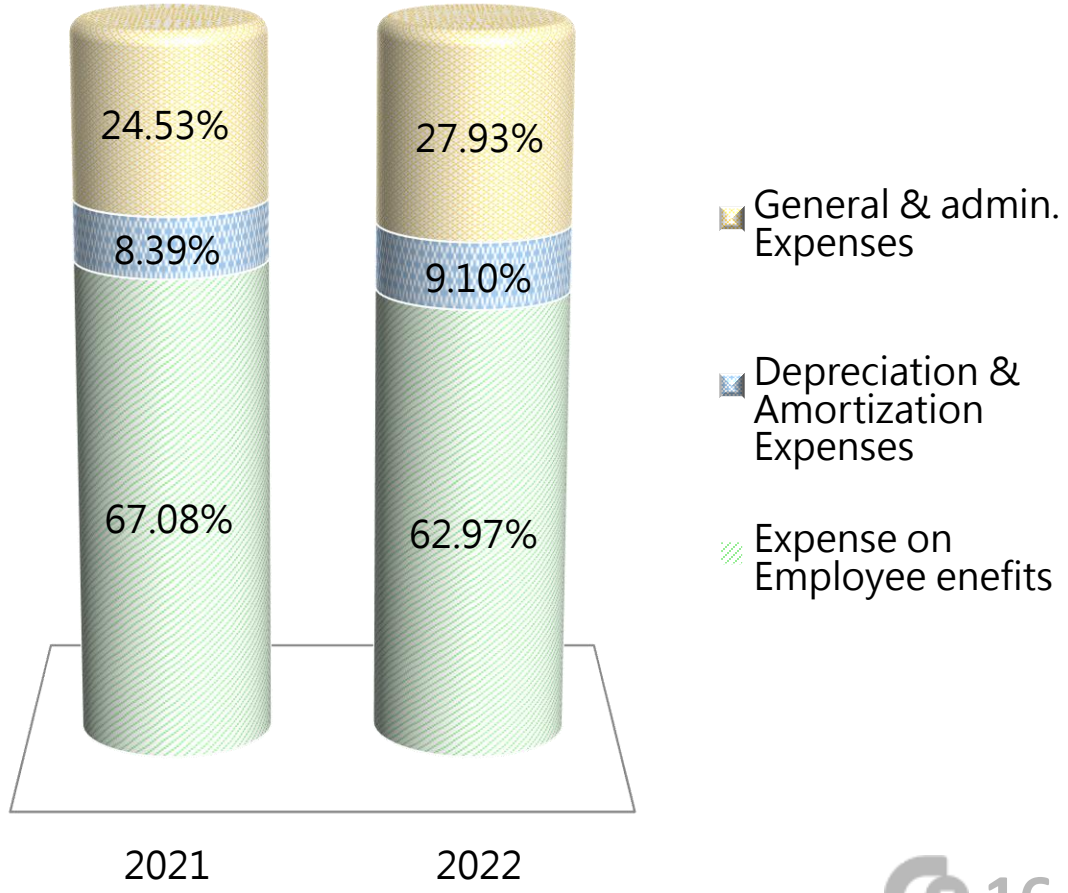
	2021	2022	YOY
Net Revenue	48,869	48,826	-0.09%
Operating Expenses	24,924	25,570	2.59%
Cost-to-Income Ratio	51.00%	52.37%	1.37%

Unit: NT$ mn ; %

	2021	2022	YOY
Operating Expense	24,924	25,570	2.59%
Expense on Employee Benefits	16,719	16,101	-3.70%
Depreciation & Amortization Expenses	2,091	2,328	11.33%
General & admin. Expenses	6,114	7,141	16.80%

•Figures were audited based.

Breakdown



TCB's Loan Structure-Based on Client Categories

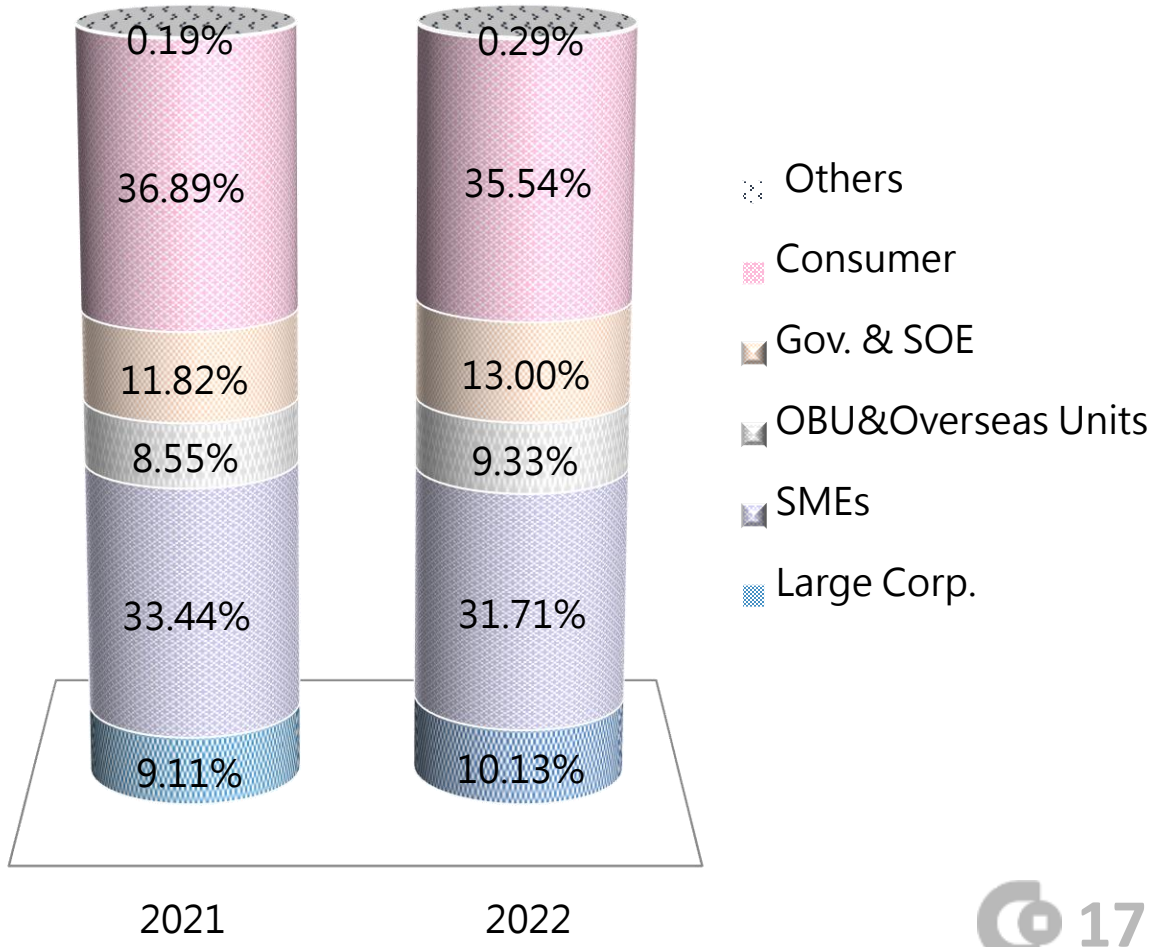
YoY Comparison

Unit: NT$100 mn;%

	2021	2022	YOY
Total Loan	24,559	26,072	6.16%
Large Corp.	2,238	2,642	18.05%
SMEs	8,213	8,267	0.66%
OBU & Overseas Units	2,100	2,433	15.86%
Gov. & SOE	2,903	3,390	16.78%
Consumer	9,059	9,265	2.27%
Others	46	75	63.04%

•Balance at the end of 12M 2022

Breakdown



TCB's Deposit Structure

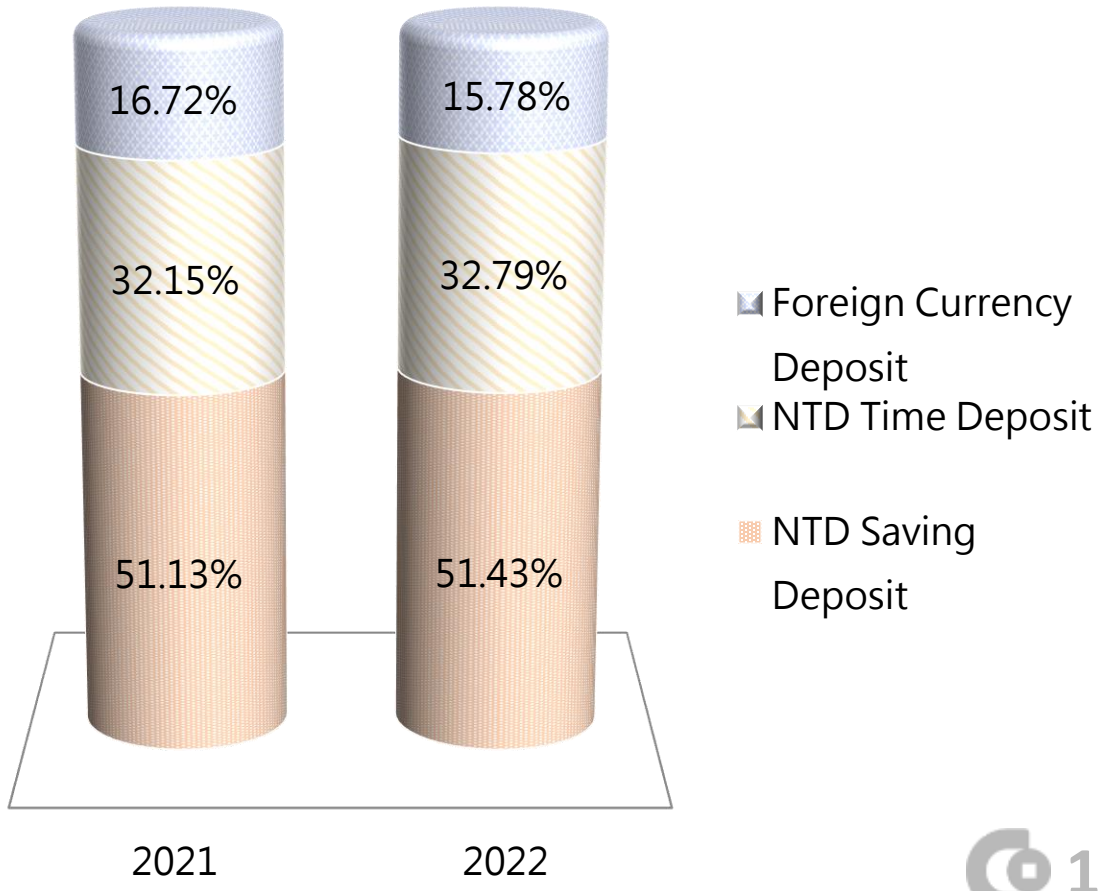
YoY Comparison

Unit: NT$100 mn;%

	2021	2022	YOY
Total Deposit	34,799	35,985	3.41%
NTD Saving Deposit	17,791	18,509	4.04%
NTD Time Deposit	11,188	11,799	5.46%
Foreign Currency Deposit	5,820	5,677	-2.46%

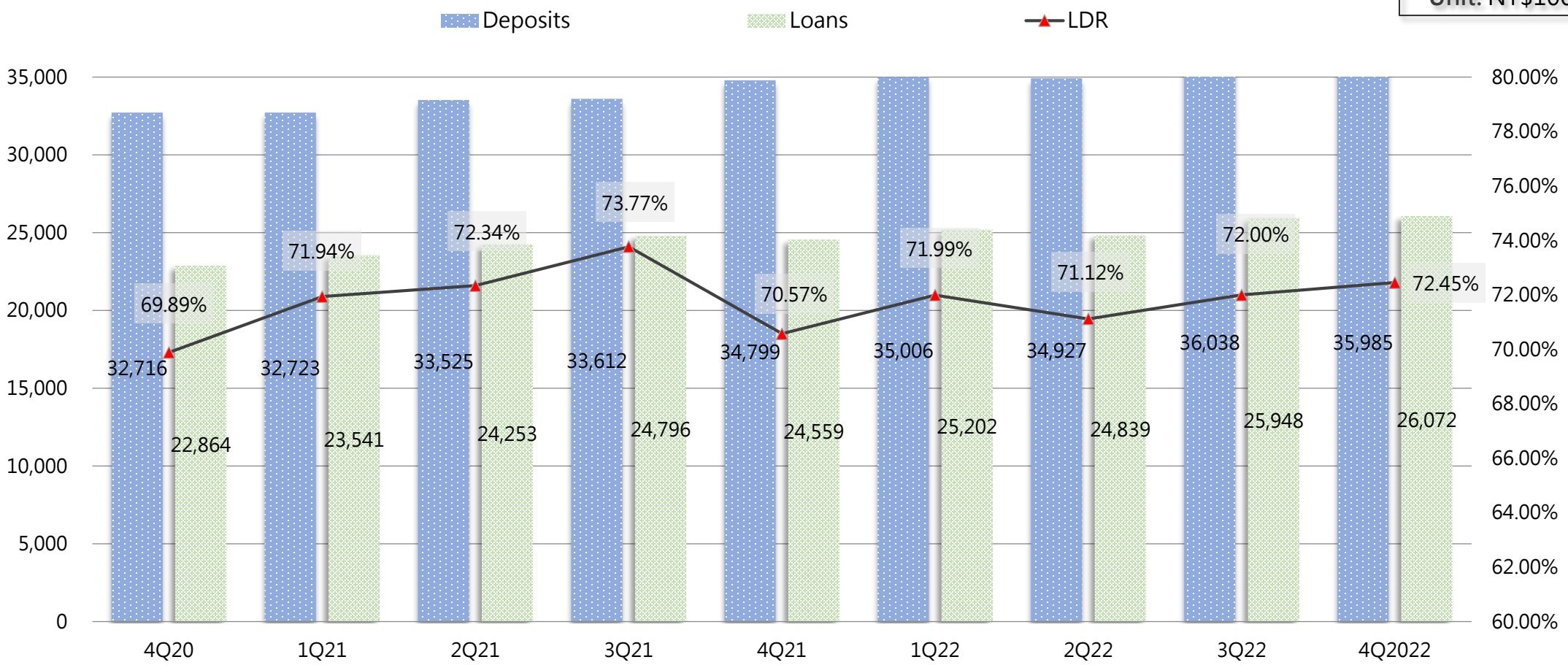
※ Balance at the end of 12M 2022; deposits include corporate deposits, excluding interbank deposits.

Breakdown



TCB's Loan-to-Deposit Ratio

Unit: NT$100 mn;%

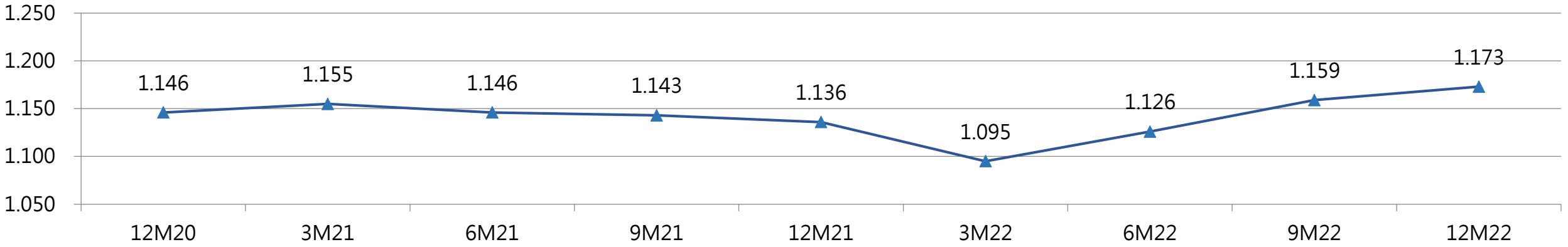


※ Balance at the end of 12M 2022; deposits include corporate deposits, excluding Interbank Deposits.
※ The balance of Export bills Negotiations were excluded from Total Loans since the first quarter of 2022.

TCB's NTD & Foreign Currency Spreads Overview

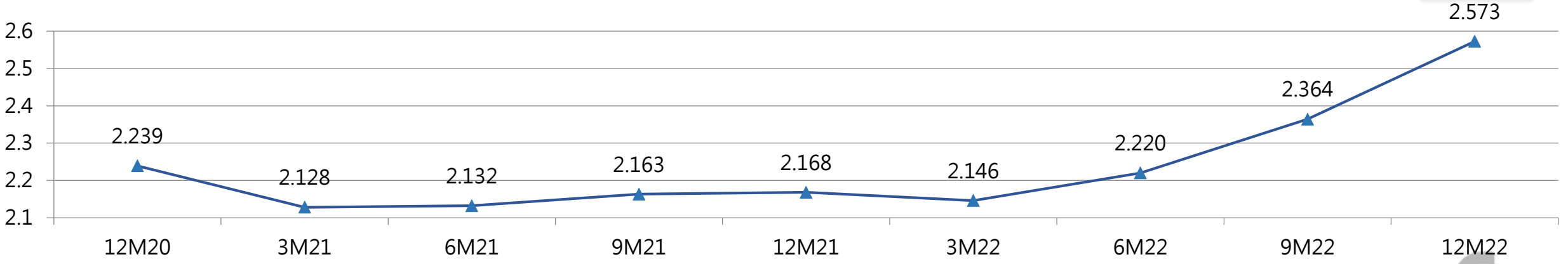
NTD Interest Rate Spread

Unit : %



FX Interest Rate Spread

Unit : %

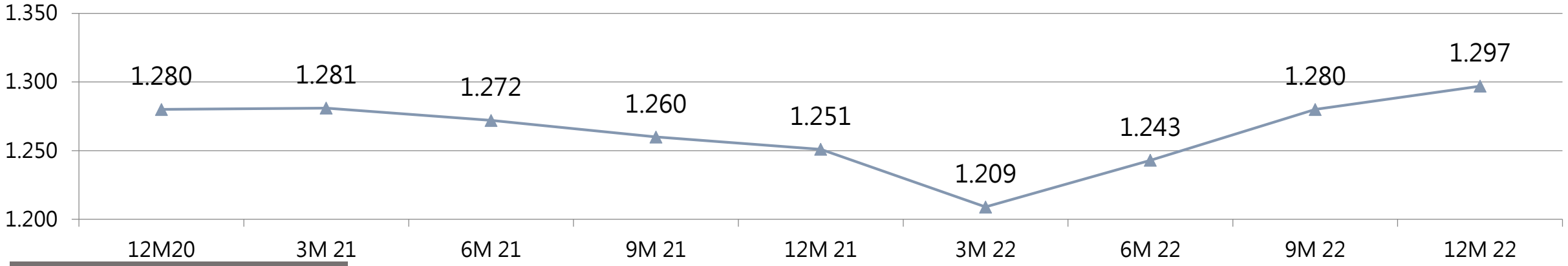


Note: The above data are cumulative averages.

TCB's Interest Rate Spread & NIM Overview

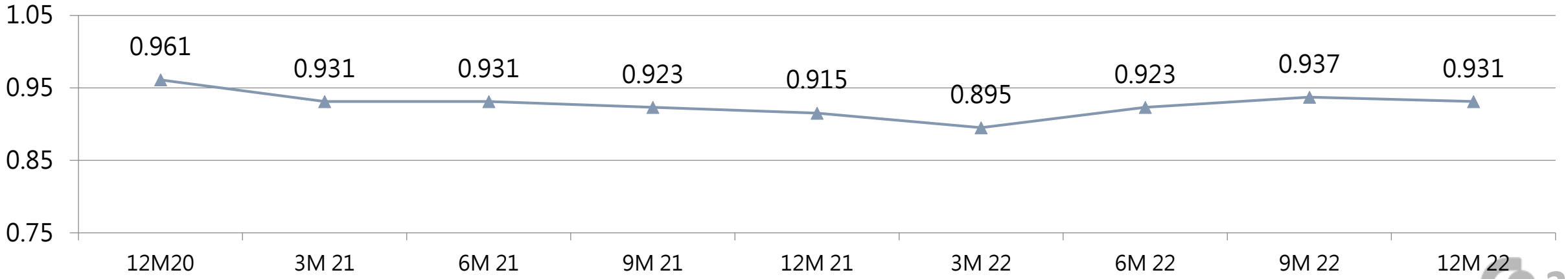
Interest Rate Spread

Unit : %



NIM

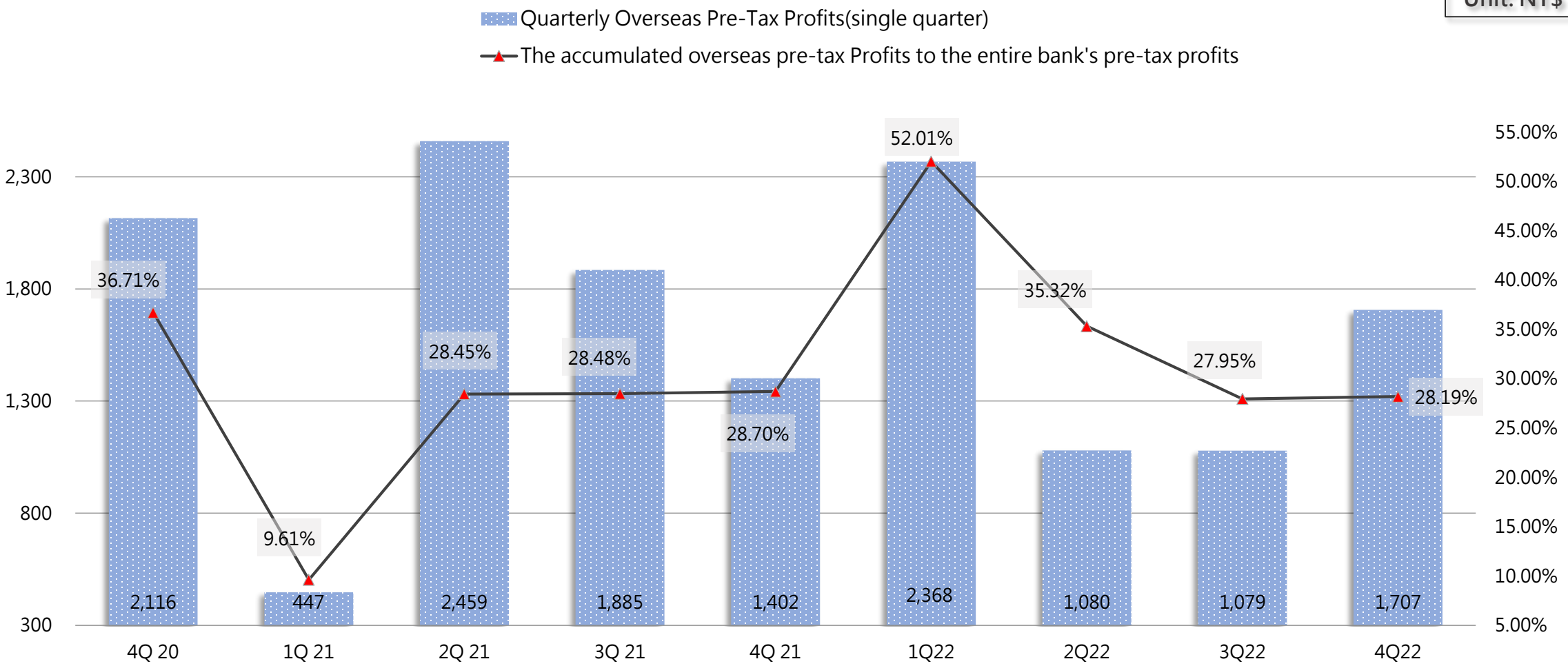
Unit : %



Note: All rates are annual cumulative means.

TCB's Overseas Profits

Unit: NT$ mn ; %



Note: The overseas operating units include OBU, overseas branches and sub-branches, and United Taiwan Bank
Note: In response to the implementation of the new accounting standard in the United States by the end of 2022, TCB has adjusted the bad debt expenses at the first quarter of 2022

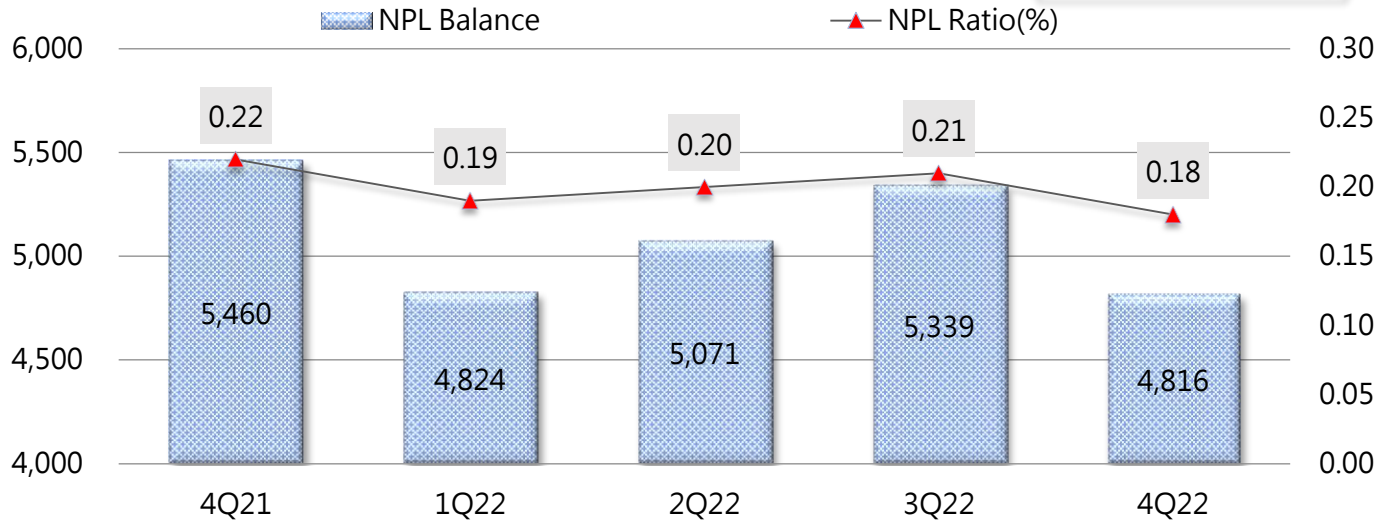
TCB's Asset Quality

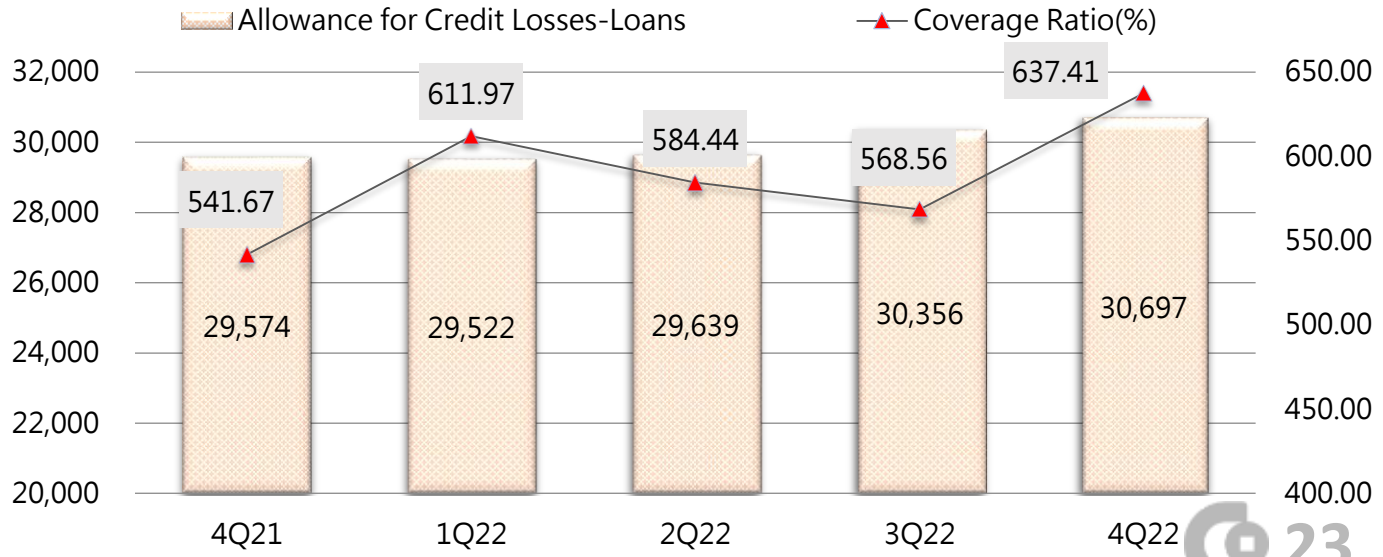
Unit: NT$ mn ; %

	2021	2022	YOY
Total Provision	3,944	1,844	-53.25%
Write-off	3,367	891	-73.54%
Recovery	1,582	701	-55.69%
Non-performing Loans	5,460	4,816	-11.79%
Ratio of Non-performing Loans	0.22%	0.18%	-0.04%
Allowance for Credit Losses	29,574	30,697	3.80%
Coverage Ratio for Non-performing Loans	541.67%	637.41%	95.74%
Coverage Ratio for Loans (exclude gov't loans)	1.32%	1.30%	-0.02%
Provision of tier one credit assets	1.29%	1.25%	-0.04%

•Figures were audited based.

Unit: NT$ mn ; %

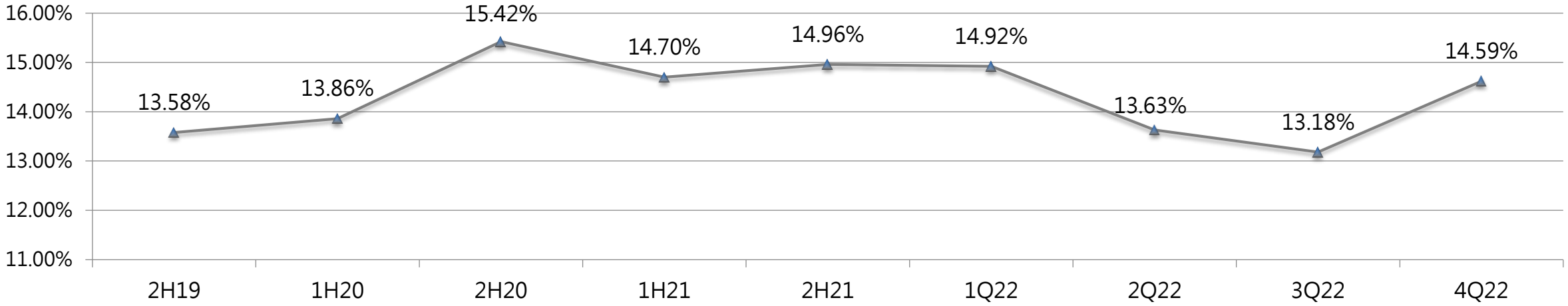




TCB's CAR & Tier 1 Capital Ratio

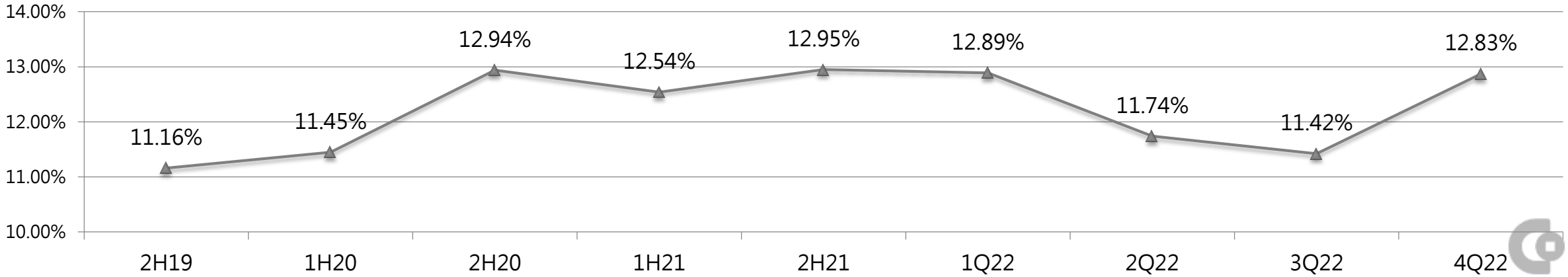
CAR

TCB 's capital adequacy ratio in 2022 was 14.59%, which had reached the standard of 12% set by the competent authority for the additional statutory capital of D-SIBs at the end of 2022.



Tier 1 Capital Ratio

TCB 's tier 1 capital ratio in 2022 was 12.83%, which had reached the standard of 10% set by the competent authority for the additional statutory capital of D-SIBs at the end of 2022.



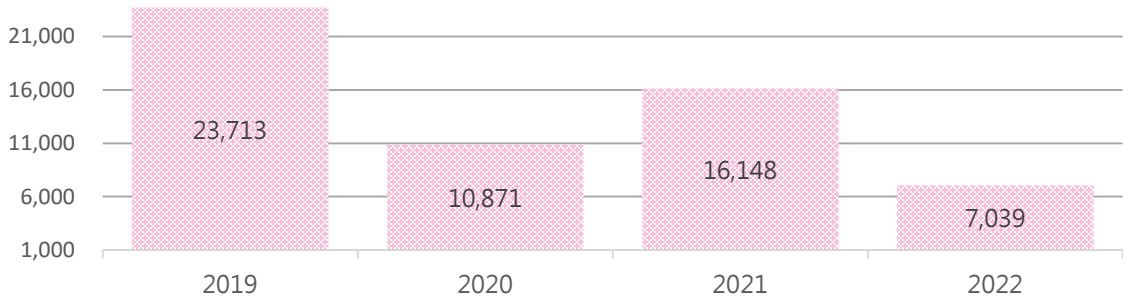
Operating Results for 2022 TCB Life and TCS



TCB Life-Operating Results

First year premium

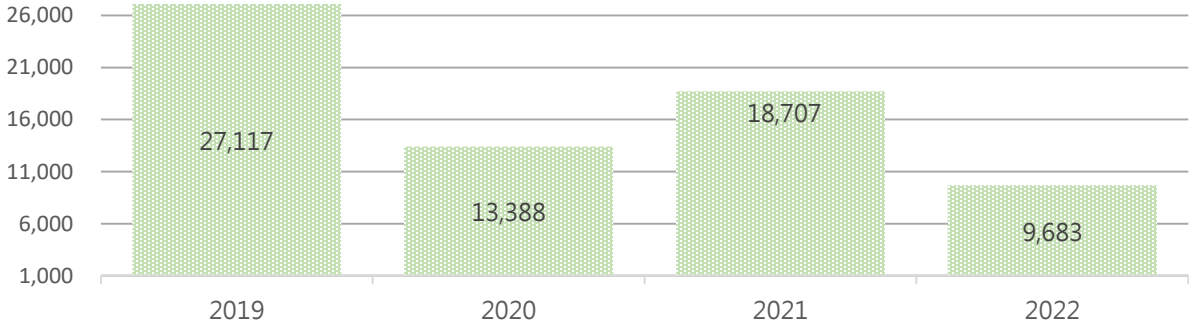
Unit: NT$ mn



•Figures were audited based.

Gross premium

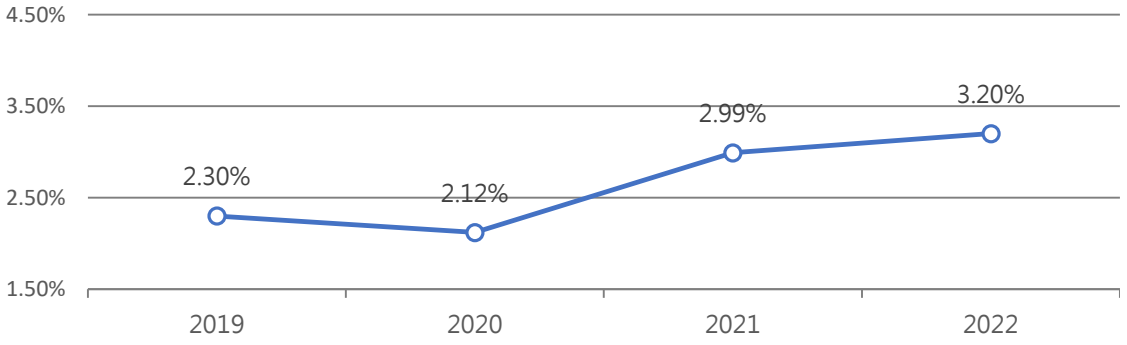
Unit: NT$ mn



•Figures were audited based.

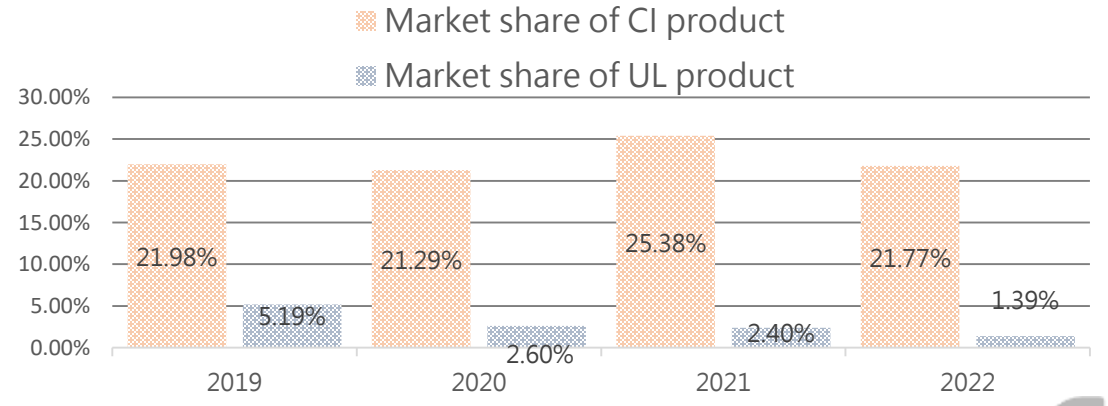
Total return on investment (after hedging)

Unit : %



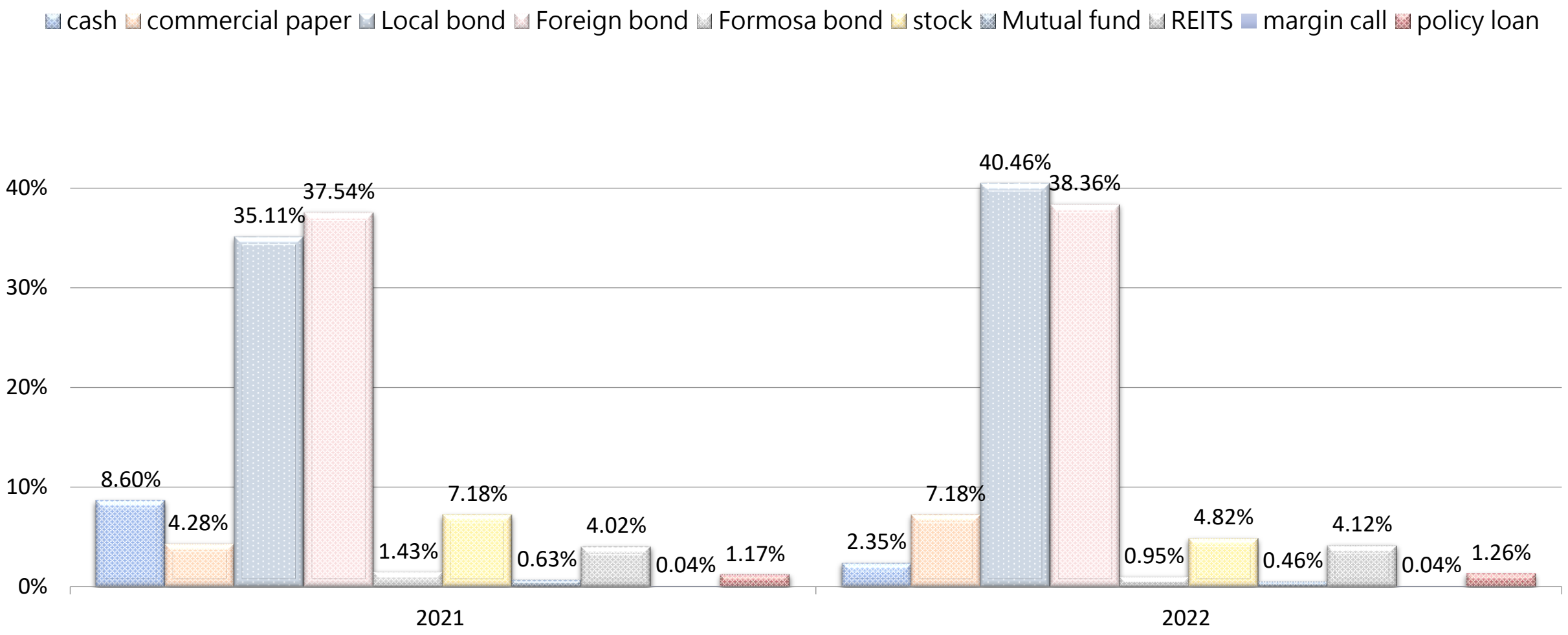
Market Share

Unit : %



• The source for CI is from Informal channels and for reference only.
• The source for UL is from the life insurance association.

TCB Life-Portfolio

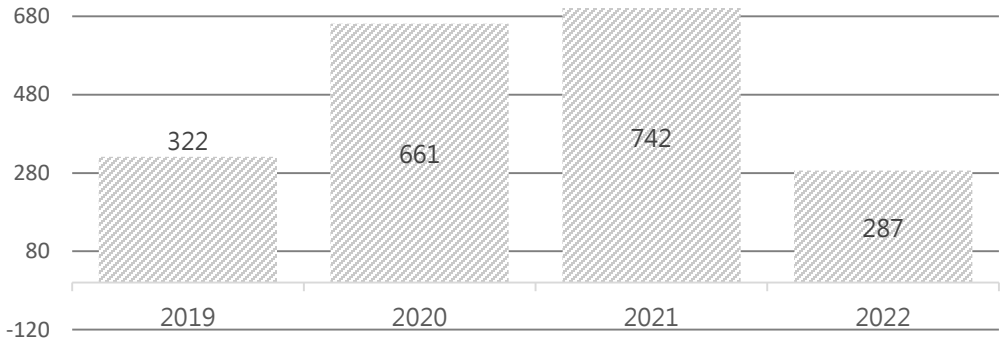


Note: Balance at the end of each quarter.

TCS-Operating Overview

Net Income after Tax

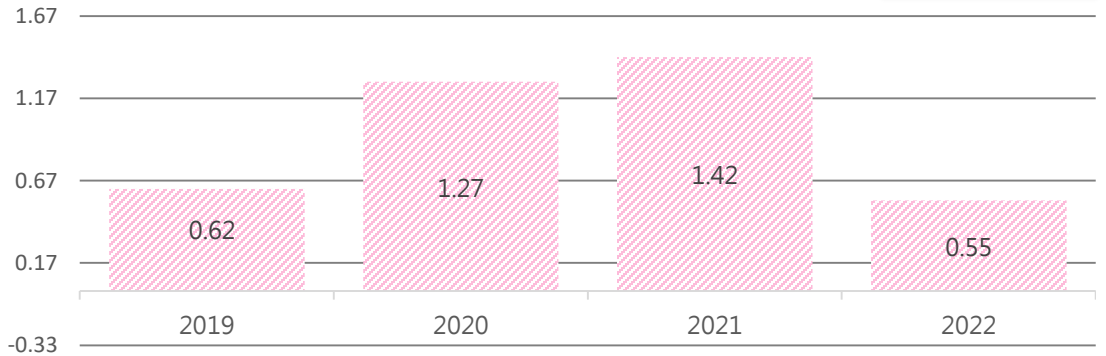
Unit: NT$ mn



•Figures were audited based.

EPS

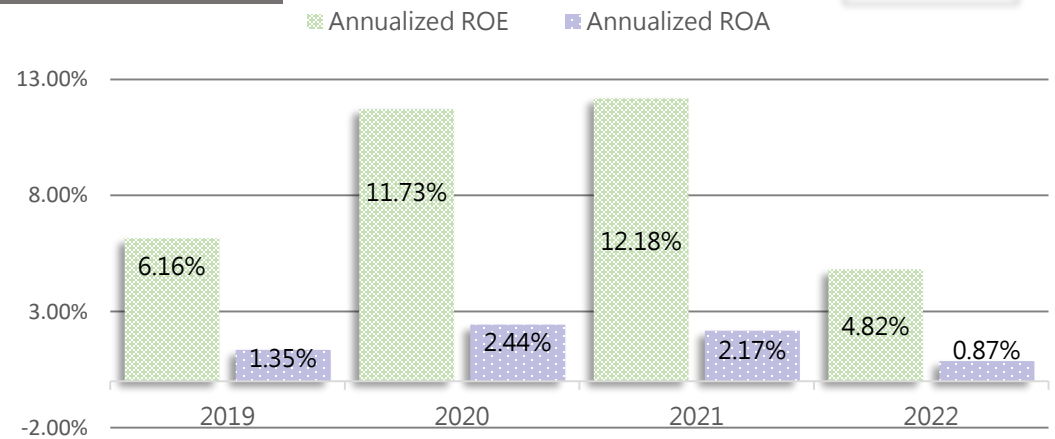
Unit: NT$



•Figures were audited based.

ROA & ROE

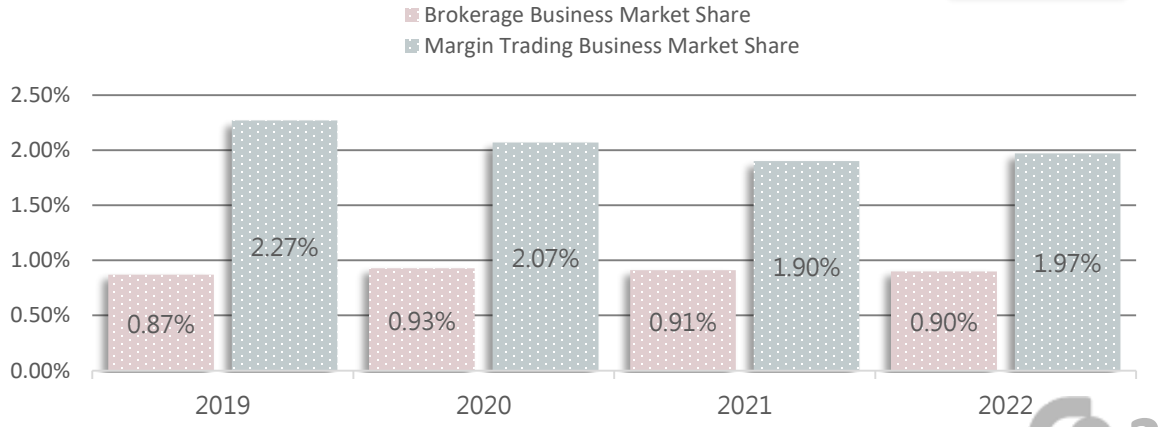
Unit : %



•Figures were audited based.

Market Share

Unit : %



Q & A



Appendix



TCFHC Consolidated Statements of Comprehensive Income

in NT$ million, NT$, or %

	單季比較 Quarterly Comparison									同期比較 Year-over-Year Comparison			
	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3	2022Q4	Change	2021	2022	Change
Interest revenue	12,585	12,274	12,332	12,401	12,324	12,467	14,533	17,108	19,624	14.71%	49,331	63,732	29.19%
Interest expense	(3,629)	(3,435)	(3,306)	(3,306)	(3,281)	(3,427)	(4,915)	(7,353)	(10,273)	-39.71%	(13,328)	(25,968)	-94.84%
Net Interest	8,956	8,839	9,026	9,095	9,043	9,040	9,618	9,755	9,351	-4.14%	36,003	37,764	4.89%
Net revenues and gains other than interest	4,686	4,170	4,425	6,001	3,814	2,516	2,613	5,669	4,620	-18.50%	18,410	15,418	-16.25%
Service fee and commission income, net	1,992	2,157	2,041	2,097	2,144	2,008	1,840	1,933	1,963	1.55%	8,439	7,744	-8.24%
Premium income, net	274	327	358	300	162	(72)	(262)	268	252	-5.97%	1,147	186	-83.78%
Gains (losses) on financial assets and liabilities at	(3,214)	3,253	(2,400)	621	99	3,996	5,323	11,556	(3,703)	-132.04%	1,573	17,172	991.67%
Gains on disposal of investment properties	77	18	70	10	27	33	40	24	55	129.17%	125	152	21.60%
Realized gains on financial assets at fair value through other comprehensive income	902	869	793	2,843	97	108	933	2,656	8	-99.70%	4,602	3,705	-19.49%
Foreign exchange gains (losses), net	4,995	(2,252)	3,319	(67)	1,124	(3,617)	(5,797)	(11,007)	5,721	151.98%	2,124	(14,700)	-792.09%
Reversal of impairment losses on assets	(8)	1	(2)	0	68	(108)	(101)	(1)	0	100.00%	67	(210)	-413.43%
Share of gains of associates and joint ventures	0	6	0	2	3	3	1	4	1	-75.00%	11	9	-18.18%
Loss on reclassification of overlay approach	(459)	(242)	202	97	(77)	145	613	205	60	-70.73%	(20)	1,023	5215.00%
Other noninterest gains, net	127	33	44	98	167	20	23	31	263	748.39%	342	337	-1.46%
Total net revenues and gains other than interest	13,642	13,009	13,451	15,096	12,857	11,556	12,231	15,424	13,971	-9.42%	54,413	53,182	-2.26%
Bad-debt expenses and provision for losses on	(1,448)	(1,158)	(464)	(638)	(117)	63	(186)	(873)	(219)	74.91%	(2,377)	(1,215)	48.89%
Net change in reserves for insurance liabilities	(70)	(83)	(11)	32	122	176	537	(99)	115	216.16%	60	729	1115.00%
Operating expenses	(6,887)	(6,166)	(6,482)	(7,077)	(7,942)	(6,514)	(6,745)	(7,333)	(7,718)	-5.25%	(27,667)	(28,310)	-2.32%
Employee benefits	(4,218)	(4,088)	(4,298)	(4,692)	(5,158)	(4,215)	(4,296)	(4,648)	(4,382)	5.72%	(18,236)	(17,541)	3.81%
Depreciation and amortization	(556)	(558)	(565)	(571)	(583)	(604)	(622)	(635)	(645)	-1.57%	(2,277)	(2,506)	-10.06%
General and administrative	(2,113)	(1,520)	(1,619)	(1,814)	(2,201)	(1,695)	(1,827)	(2,050)	(2,691)	-31.27%	(7,154)	(8,263)	-15.50%
Income before income tax	5,237	5,602	6,494	7,413	4,920	5,281	5,837	7,119	6,149	-13.63%	24,429	24,386	-0.18%
Income tax expense	(489)	(824)	(1,072)	(1,149)	(172)	(804)	(966)	(1,168)	(631)	45.98%	(3,217)	(3,569)	-10.94%
Net income	4,748	4,778	5,422	6,264	4,748	4,477	4,871	5,951	5,518	-7.28%	21,212	20,817	-1.86%
Other comprehensive income	940	(1,339)	1,990	(2,517)	(2,628)	(6,820)	(19,899)	(10,823)	8,564	179.13%	(4,494)	(28,978)	-544.82%
Total comprehensive income	5,688	3,439	7,412	3,747	2,120	(2,343)	(15,028)	(4,872)	14,082	389.04%	16,718	(8,161)	-148.82%
Net income attributable to:													
Owners of TCFHC	4,624	4,531	5,215	6,137	4,651	4,298	4,727	5,790	5,434	-6.15%	20,534	20,249	-1.39%
Non-controlling interests	124	247	207	127	97	179	144	161	84	-47.83%	678	568	-16.22%
Total comprehensive income attributable to:													
Owners of TCFHC	5,250	3,307	7,257	3,740	2,206	(1,999)	(14,404)	(4,533)	13,755	403.44%	16,510	(7,181)	-143.49%
Non-controlling interests	438	132	155	7	(86)	(344)	(624)	(339)	327	196.46%	208	(980)	-571.15%
EPS (after tax, NT$)	0.33	0.32	0.38	0.43	0.34	0.31	0.33	0.42	0.39	-7.14%	1.47	1.45	-1.36%

TCFHC Condensed Balance Sheets Summary

in NT$ million or %

	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3	2022Q4	同期比較 Year-over-Year Comparison Change	2021	2022	Change
Total consolidated assets	4,147,041	4,203,325	4,310,891	4,314,457	4,433,837	4,417,720	4,314,227	4,480,885	4,476,168	-0.11%	4,433,837	4,476,168	0.95%
Total consolidated liabilities	3,909,359	3,962,204	4,062,547	4,073,698	4,190,958	4,177,185	4,102,673	4,274,204	4,255,405	-0.44%	4,190,958	4,255,405	1.54%
Total equity	237,682	241,121	248,344	240,759	242,879	240,535	211,554	206,681	220,763	6.81%	242,879	220,763	-9.11%
Attributable to owners of TCFHC	231,050	234,357	241,614	234,022	236,227	234,229	206,224	201,692	215,447	6.82%	236,227	215,447	-8.80%
Non-controlling interests	6,632	6,764	6,730	6,737	6,652	6,306	5,330	4,989	5,316	6.55%	6,652	5,316	-20.08%
Capital Stock	133,342	133,342	133,342	136,009	136,009	136,009	136,009	140,089	140,089	0.00%	136,009	140,089	3.00%

TCFHC Key Ratios

	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3	2022Q4	同期比較 Year-over-Year Comparison Change	2021	2022	Change
After - tax ROA (Annualized ratio)	0.43%	0.46%	0.48%	0.52%	0.49%	0.40%	0.43%	0.46%	0.47%	0.01%	0.49%	0.47%	-0.02%
After - tax ROE (Annualized ratio)	7.38%	7.98%	8.39%	9.18%	8.83%	7.41%	8.23%	9.07%	8.98%	-0.09%	8.83%	8.98%	0.15%
Book Per Share(NT$)	17.33	17.58	18.12	17.21	17.37	17.22	14.72	14.40	15.38	6.81%	17.37	15.38	-11.46%
Double leverage[1]	115.13%	114.95%	111.05%	116.30%	116.18%	116.35%	119.14%	119.63%	118.44%	-1.19%	116.18%	118.44%	2.26%
Debt Ratio[2]	16.07%	15.99%	12.30%	17.54%	17.39%	17.48%	20.63%	21.50%	19.70%	-1.80%	17.39%	19.70%	2.31%

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

2.Debt Ratio is liabilities divided by equity

3.Non - consolidated basis

TCB Statements of Comprehensive Income (Standalone)
in NT$ million, NT$, or %

	單季比較 Quarterly Comparison									同期比較 Year-over-Year Comparison			
	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3	2022Q4	Change	2021	2022	Change
Interest revenue	12,192	11,896	11,968	12,025	11,949	12,078	14,119	16,691	19,178	14.90%	47,838	62,066	29.74%
Interest expense	(3,539)	(3,359)	(3,237)	(3,223)	(3,181)	(3,317)	(4,742)	(7,089)	(9,893)	-39.55%	(13,000)	(25,041)	-92.62%
Net Interest	8,653	8,537	8,731	8,802	8,768	8,761	9,377	9,602	9,285	-3.30%	34,838	37,025	6.28%
Net revenue and gain other than interest													
Service fee income, net	1,600	1,639	1,551	1,664	1,913	1,629	1,604	1,615	1,629	0.87%	6,767	6,477	-4.29%
Gains (losses) on financial assets and liabilities at fair value through profit or loss	(4,312)	2,540	(3,000)	289	(605)	4,100	5,953	12,207	(4,322)	-135.41%	(776)	17,938	2411.60%
Realized gains on financial assets at fair value through other comprehensive income	802	867	799	2,663	85	90	912	2,630	6	-99.77%	4,414	3,638	-17.58%
Foreign exchange gains (losses), net	5,306	(2,370)	3,632	26	1,278	(4,208)	(6,362)	(12,163)	6,257	151.44%	2,566	(16,476)	-742.09%
Reversal of impairment losses (impairment losses) on	(9)	0	(6)	1	65	(108)	(102)	0	0	-	60	(210)	-450.00%
Share of gains of subsidiaries, associates and joint ventures accounted for using the equity method	25	36	18	22	22	10	(17)	16	13	-18.75%	98	22	-77.55%
Gains on disposal of properties and equipment, net	0	0	0	0	577	0	0	0	0	-	577	0	-100.00%
Other noninterest gains (losses), net	189	84	95	149	(3)	69	60	46	237	415.22%	325	412	26.77%
Total net revenues and gains other than interest	3,601	2,796	3,089	4,814	3,332	1,582	2,048	4,351	3,820	-12.20%	14,031	11,801	-15.89%
Total net revenues	12,254	11,333	11,820	13,616	12,100	10,343	11,425	13,953	13,105	-6.08%	48,869	48,826	-0.09%
Bad-debt expenses and provision for losses on	(1,391)	(1,143)	(454)	(622)	(143)	60	(149)	(868)	(186)	78.57%	(2,362)	(1,143)	51.61%
Operating expenses													
Employee benefits	(3,871)	(3,732)	(3,902)	(4,307)	(4,778)	(3,857)	(3,937)	(4,281)	(4,026)	5.96%	(16,719)	(16,101)	3.70%
Depreciation and amortization	(508)	(510)	(519)	(525)	(537)	(559)	(578)	(591)	(600)	-1.52%	(2,091)	(2,328)	-11.33%
General and administrative	(1,824)	(1,295)	(1,386)	(1,548)	(1,885)	(1,426)	(1,559)	(1,777)	(2,379)	-33.88%	(6,114)	(7,141)	-16.80%
Total operating expenses	(6,203)	(5,537)	(5,807)	(6,380)	(7,200)	(5,842)	(6,074)	(6,649)	(7,005)	-5.35%	(24,924)	(25,570)	-2.59%
Income before income tax	4,660	4,653	5,559	6,614	4,757	4,561	5,202	6,436	5,914	-8.11%	21,583	22,113	2.46%
Income tax expense	(465)	(678)	(906)	(988)	(138)	(672)	(771)	(998)	(583)	41.58%	(2,710)	(3,024)	-11.59%
Net income	4,195	3,975	4,653	5,626	4,619	3,889	4,431	5,438	5,331	-1.97%	18,873	19,089	1.14%
Other comprehensive income	187	(945)	2,015	(2,028)	(2,245)	(5,340)	(17,533)	(9,235)	7,859	185.10%	(3,203)	(24,249)	-657.07%
Total comprehensive income	4,382	3,030	6,668	3,598	2,374	(1,451)	(13,102)	(3,797)	13,190	447.38%	15,670	(5,160)	-132.93%
EPS (after tax, NT$)	0.38	0.36	0.42	0.51	0.42	0.35	0.41	0.49	0.48	-2.04%	1.71	1.73	1.17%

TCB Balance Sheets (Standalone)
in NT$ million or %

	單季比較 Quarterly Comparison										同期比較 Year-over-Year Comparison		
	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3	2022Q4	Change	2021	2022	Change
Assets													
Cash and cash equivalents	48,773	43,121	55,790	63,735	97,956	78,042	79,250	78,130	92,985	19.01%	97,956	92,985	-5.07%
Due from the Central Bank and call loans to	384,321	328,152	338,107	288,401	400,699	329,778	317,160	368,623	322,591	-12.49%	400,699	322,591	-19.49%
Financial assets at fair value through profit or loss	22,293	39,170	51,804	49,278	34,390	35,307	46,330	72,878	29,870	-59.01%	34,390	29,870	-13.14%
Financial assets at fair value through other	375,773	412,103	412,281	404,289	425,498	459,927	449,808	427,965	418,054	-2.32%	425,498	418,054	-1.75%
Investment in debt instruments at amortized cost	723,210	713,599	710,032	721,389	711,437	685,654	645,339	641,076	716,822	11.82%	711,437	716,822	0.76%
Securities purchased under resell agreements	0	0	0	0	0	0	0	0	149	-	0	149	-
Receivables, net	16,182	16,955	15,028	16,181	17,412	17,213	17,182	19,047	19,047	-	17,412	19,047	9.39%
Current tax assets	2,191	2,378	2,208	2,198	2,098	1,828	2,551	3,465	2,249	-35.09%	2,098	2,249	7.20%
Discounts and loans, net	2,264,447	2,331,688	2,402,278	2,455,772	2,431,988	2,495,990	2,458,890	2,569,591	2,581,728	0.47%	2,431,988	2,581,728	6.16%
Investments accounted for using equity method	2,279	2,240	2,247	2,205	2,166	2,213	2,127	2,155	2,267	5.20%	2,166	2,267	4.66%
Other financial assets, net	8,376	11,179	10,194	11,495	8,400	6,922	7,396	9,222	8,228	-10.78%	8,400	8,228	-2.05%
Properties and equipment, net	33,179	33,051	32,994	32,925	33,013	32,909	32,849	32,754	32,789	0.11%	33,013	32,789	-0.68%
Right-of-use assets, net	1,668	1,577	1,555	1,538	1,486	1,564	1,558	1,586	1,542	-2.77%	1,486	1,542	3.77%
Investment properties, net	7,571	7,566	7,553	7,539	7,515	7,502	7,489	7,476	7,463	-0.17%	7,515	7,463	-0.69%
Intangible assets	3,799	3,793	3,781	3,770	3,784	3,944	4,006	4,066	4,061	-0.12%	3,784	4,061	7.32%
Deferred tax assets	2,377	2,613	2,051	2,003	2,239	2,335	2,470	2,955	1,279	-56.72%	2,239	1,279	-42.88%
Other assets, net	825	898	558	880	730	1,013	565	806	513	-36.35%	730	513	-29.73%
Total	3,897,264	3,950,083	4,048,461	4,063,598	4,180,811	4,162,141	4,074,970	4,241,795	4,241,637	0.00%	4,180,811	4,241,637	1.45%
Liabilities													
Due to the Central Bank and other banks	223,658	252,797	245,720	241,544	232,148	241,240	227,808	275,643	280,748	1.85%	232,148	280,748	20.93%
Due to the central bank and banks	37,119	53,891	70,618	80,607	88,889	46,170	0	0	0	-	88,889	0	-100.00%
Financial liabilities at fair value through profit or loss	4,347	1,558	1,617	1,025	1,733	1,742	1,989	3,492	2,621	-24.94%	1,733	2,621	51.24%
Securities sold under repurchase agreements	6,332	6,876	6,797	6,835	7,096	7,795	7,647	9,069	9,778	7.82%	7,096	9,778	37.80%
Payables	30,558	34,218	47,165	44,905	41,294	36,533	51,005	45,769	40,959	-10.51%	41,294	40,959	-0.81%
Current tax liabilities	769	611	946	1,175	1,367	1,228	468	512	781	52.54%	1,367	781	-42.87%
Deposits and remittances	3,271,784	3,272,435	3,352,608	3,361,379	3,480,144	3,500,719	3,492,930	3,603,907	3,598,839	-0.14%	3,480,144	3,598,839	3.41%
Bank debentures	61,600	61,600	61,100	61,100	62,100	62,100	51,800	62,950	60,290	-4.23%	62,100	60,290	-2.91%
Other financial liabilities	5,031	6,702	4,270	3,850	2,507	2,034	2,523	3,463	2,159	-37.66%	2,507	2,159	-13.88%
Provisions	8,165	7,956	7,693	7,579	7,698	7,524	7,264	7,232	5,504	-23.89%	7,698	5,504	-28.50%
Lease liabilities	1,613	1,540	1,499	1,509	1,439	1,534	1,513	1,569	1,517	-3.31%	1,439	1,517	5.42%
Deferred tax liabilities	3,430	4,160	3,416	3,418	3,375	4,033	5,056	6,985	3,884	-44.40%	3,375	3,884	15.08%
Other liabilities	1,067	918	969	1,031	1,006	925	829	864	1,026	18.75%	1,006	1,026	1.99%
Total liabilities	3,655,473	3,705,262	3,804,418	3,815,957	3,930,796	3,913,577	3,850,832	4,021,455	4,008,106	-0.33%	3,930,796	4,008,106	1.97%
Equity	241,791	244,821	244,043	247,641	250,015	248,564	224,138	220,340	233,531	5.99%	250,015	233,531	-6.59%
Total liabilities and equity	3,897,264	3,950,083	4,048,461	4,063,598	4,180,811	4,162,141	4,074,970	4,241,795	4,241,637	0.00%	4,180,811	4,241,637	1.45%

											同期比較 Year-over-Year Comparison		
	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3	2022Q4	Change	2021	2022	Change
After-tax ROA (Annualized ratio)	0.40%	0.41%	0.43%	0.48%	0.47%	0.37%	0.40%	0.44%	0.45%	0.01%	0.47%	0.45%	-0.02%
After-tax ROE (Annualized ratio)	6.35%	6.53%	7.10%	7.77%	7.68%	6.24%	7.02%	7.80%	7.90%	0.10%	7.68%	7.90%	0.22%
CAR	15.42%	15.14%	14.70%	14.71%	14.96%	14.92%	13.63%	13.18%	14.59%	1.41%	14.96%	14.59%	-0.37%
Tier-1 ratio	12.94%	12.78%	12.54%	12.63%	12.95%	12.89%	11.74%	11.42%	12.83%	1.41%	12.95%	12.83%	-0.12%

Taiwan Cooperative Securities Co., Ltd. Financial Results Summary

in NT$ million, NT$, or %

	單季比較 Quarterly Comparison									同期比較 Year-over-Year Comparison			
	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3	2022Q4	Change	2021	2022	Change
Revenues	432	507	556	716	472	428	442	526	343	-34.79%	2,251	1,739	-22.75%
Service charge	(19)	(25)	(36)	(34)	(27)	(22)	(21)	(19)	(18)	5.26%	(122)	(80)	34.43%
Other operating costs	(18)	(21)	(33)	(105)	(21)	(38)	(83)	(118)	(82)	30.51%	(180)	(321)	-78.33%
Employee benefits	(135)	(143)	(179)	(172)	(149)	(138)	(134)	(129)	(113)	12.40%	(643)	(514)	20.06%
Other operating expenses	(105)	(108)	(118)	(124)	(129)	(105)	(113)	(108)	(107)	0.93%	(479)	(433)	9.60%
Other gains and losses	6	2	8	(1)	15	(7)	(10)	3	5	66.67%	24	(9)	-137.50%
Income before income tax	161	212	198	280	161	118	81	155	28	-81.94%	851	382	-55.11%
Income tax benefit (expense)	(4)	(29)	(30)	(27)	(23)	(19)	(32)	(30)	(14)	53.33%	(109)	(95)	12.84%
Net income	157	183	168	253	138	99	49	125	14	-88.80%	742	287	-61.32%
Other comprehensive income (loss)	60	(43)	24	(124)	16	(154)	(386)	(300)	66	122.00%	(127)	(774)	-509.45%
Total comprehensive income	217	140	192	129	154	(55)	(337)	(175)	80	145.71%	615	(487)	-179.19%
EPS (after tax, NT$)	0.30	0.35	0.32	0.49	0.26	0.19	0.09	0.24	0.03	-87.50%	1.42	0.55	-61.27%
Total assets	31,431	37,138	43,450	32,964	37,045	42,651	38,722	35,574	28,583	-19.65%	37,045	28,583	-22.84%
Total liabilities	25,546	31,113	37,439	26,825	30,751	36,412	33,026	30,053	22,982	-23.53%	30,751	22,982	-25.26%
Total stockholders' equity	5,885	6,025	6,011	6,139	6,294	6,239	5,696	5,521	5,601	1.45%	6,294	5,601	-11.01%
Capital Stock	4,724	4,724	5,000	5,000	5,000	5,000	5,206	5,206	5,206	-	5,000	5,206	4.12%

										同期比較 Year-over-Year Comparison			
	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3	2022Q4	Change	2021	2022	Change
After-tax ROAA (Annualized ratio)	2.44%	2.14%	1.87%	2.50%	2.17%	0.99%	0.78%	1.00%	0.87%	-0.13%	2.17%	0.87%	-1.30%
After-tax ROAE (Annualized ratio)	11.73%	12.32%	11.80%	13.38%	12.18%	6.30%	4.95%	6.17%	4.82%	-1.35%	12.18%	4.82%	-7.36%
Brokerage market share	0.93%	0.93%	0.92%	0.92%	0.91%	0.89%	0.89%	0.91%	0.90%	-0.01%	0.91%	0.90%	-0.01%
Margin loan market share	2.07%	1.90%	1.88%	1.88%	1.90%	1.93%	1.95%	1.97%	1.97%	0.00%	1.90%	1.97%	0.07%
CAR	373.00%	355.00%	308.00%	386.00%	425.00%	369.00%	334.00%	380.00%	425.00%	45.00%	425.00%	425.00%	0.00%

Taiwan Cooperative Bills Finance Corporation Financial Results Summary

in NT$ million, NT$, or %

	單季比較 Quarterly Comparison										同期比較 Year-over-Year Comparison		
	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3	2022Q4	Change	2021	2022	Change
Net interest	102	99	101	101	86	77	61	48	34	-29.17%	387	220	-43.15%
Net revenue and gains other than interest	91	77	99	113	79	50	55	85	46	-45.88%	368	236	-35.87%
Total net revenues	193	176	200	214	165	127	116	133	80	-39.85%	755	456	-39.60%
Reversal of allowance for credit losses and provision	(15)	(7)	(9)	(2)	31	5	14	8	22	175.00%	13	49	276.92%
Operating expenses	(41)	(39)	(35)	(40)	(48)	(39)	(42)	(41)	(35)	14.63%	(162)	(157)	3.09%
Income before income tax	137	130	156	172	148	93	88	100	67	-33.00%	606	348	-42.57%
Income tax expense	(11)	(20)	(29)	(27)	(22)	(20)	(19)	(24)	(2)	91.67%	(98)	(65)	33.67%
Net income	126	110	127	145	126	73	69	76	65	-14.47%	508	283	-44.29%
Other comprehensive income (loss)	39	(136)	(27)	(77)	(50)	(282)	(378)	(254)	166	165.35%	(290)	(748)	-157.93%
Total comprehensive income	165	(26)	100	68	76	(209)	(309)	(178)	231	229.78%	218	(465)	-313.30%
EPS (after tax, NT$)	0.26	0.23	0.26	0.29	0.26	0.15	0.14	0.16	0.13	-18.75%	1.04	0.58	-44.23%
Total assets	64,072	64,139	62,689	66,007	60,484	58,514	56,304	61,458	60,744	-1.16%	60,484	60,744	0.43%
Total liabilities	56,666	56,759	55,551	58,802	53,203	51,442	49,869	55,201	54,256	-1.71%	53,203	54,256	1.98%
Total stockholders' equity	7,406	7,380	7,138	7,205	7,281	7,072	6,435	6,257	6,488	3.69%	7,281	6,488	-10.89%
Capital Stock	4,878	4,878	4,878	4,878	4,878	4,878	4,878	4,878	4,878	-	4,878	4,878	-

											同期比較 Year-over-Year Comparison		
	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3	2022Q4	Change	2021	2022	Change
After-tax ROA (Annualized ratio)	0.83%	0.69%	0.75%	0.78%	0.82%	0.49%	0.49%	0.48%	0.47%	-0.01%	0.82%	0.47%	-0.35%
After-tax ROE (Annualized ratio)	6.82%	5.96%	6.52%	6.97%	6.92%	4.09%	4.14%	4.30%	4.11%	-0.19%	6.92%	4.11%	-2.81%

Taiwan Co-operative Asset Management Co., Ltd. Non-consolidated Financial Results Summary

in NT$ million, NT$, or %

	單季比較 Quarterly Comparison									同期比較 Year-over-Year Comparison		
	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3	2022Q4	Change	2021	2022	Change
Operating revenues	188	142	185	152	171	172	213	201	205	1.99%	650	791	21.69%
Operating expenses	(102)	(65)	(74)	(66)	(86)	(65)	(78)	(70)	(94)	-34.29%	(291)	(307)	-5.50%
Operating benefits	86	77	111	86	85	107	135	131	111	-15.27%	359	484	34.82%
Non-operating revenue and expens	(8)	6	14	15	21	8	(2)	(17)	(18)	-5.88%	56	(29)	-151.79%
Income before income tax	78	83	125	101	106	115	133	114	93	-18.42%	415	455	9.64%
Income tax expense	8	(17)	(25)	(22)	(11)	(23)	(38)	(28)	(15)	46.43%	(75)	(104)	-38.67%
Net income	86	66	100	79	95	92	95	86	78	-9.30%	340	351	3.24%
Other comprehensive income	10	3	(9)	(2)	7	34	(15)	4	(12)	-400.00%	(1)	11	1200.00%
Total comprehensive income	96	69	91	77	102	126	80	90	66	-26.67%	339	362	6.78%
EPS (after tax, NT$)	0.30	0.23	0.36	0.28	0.33	0.33	0.33	0.31	0.27	-12.90%	1.20	1.24	3.33%
Total assets	7,717	7,956	7,585	9,048	10,438	11,100	13,235	14,024	14,247	1.59%	10,438	14,247	36.49%
Total liabilities	4,375	4,545	4,296	5,682	6,970	7,506	9,867	10,567	10,723	1.48%	6,970	10,723	53.85%
Total stockholders' equity	3,342	3,411	3,289	3,366	3,468	3,594	3,368	3,457	3,524	1.94%	3,468	3,524	1.61%
Capital Stock	2,825	2,825	2,825	2,825	2,825	2,825	2,825	2,825	2,825	-	2,825	2,825	-

										同期比較 Year-over-Year Comparison			
	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3	2022Q4	Change	2021	2022	Change
After-tax ROA (Annualized ratio)	3.10%	3.38%	4.33%	3.90%	3.75%	3.41%	3.16%	2.97%	2.84%	-0.13%	3.75%	2.84%	-0.91%
After-tax ROE (Annualized ratio)	7.10%	7.85%	10.00%	9.76%	9.99%	10.41%	10.94%	10.52%	10.03%	-0.49%	9.99%	10.03%	0.04%

Taiwan Cooperative Securities Investment Trust Co., Ltd. Financial Results Summary

in NT$ million, NT$, or %

	單季比較 Quarterly Comparison									同期比較 Year-over-Year Comparison		
	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3	2022Q4	Change	2021	2022	Change
Operating revenue	91.9	84.7	76.4	90.9	96.2	91.0	91.0	98.8	88.4	-10.53%	348.2	369.2	6.03%
Operating expenses	(83.7)	(76.4)	(66.8)	(80.7)	(88.2)	(85.2)	(85.6)	(93.0)	(85.0)	8.60%	(312.1)	(348.8)	-11.76%
Operating Income (Loss)	8.2	8.3	9.6	10.2	8.0	5.8	5.4	5.8	3.4	-41.38%	36.1	20.4	-43.49%
Non-Operating Income & Expenses	0.6	0.5	0.7	0.5	0.6	1.5	(0.1)	(0.1)	(0.3)	-200.00%	2.3	1.0	-56.52%
Income before income tax	8.8	8.8	10.3	10.7	8.6	7.3	5.3	5.7	3.1	-45.61%	38.4	21.4	-44.27%
Income tax expense	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	0.0	0.0	-
Net Income (Loss)	8.8	8.8	10.3	10.7	8.6	7.3	5.3	5.7	3.1	-45.61%	38.4	21.4	-44.27%
Other comprehensive income	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	-	0.4	0.4	-
Total comprehensive Income	8.9	8.9	10.4	10.8	8.7	7.4	5.4	5.8	3.2	-44.83%	38.8	21.8	-43.81%
EPS (after tax, NT$)	0.29	0.29	0.34	0.35	0.29	0.24	0.18	0.18	0.11	-38.89%	1.27	0.71	-44.09%
Total assets	522	532	491	514	529	539	496	492	502	2.03%	529	502	-5.10%
Total liabilities	103	104	87	99	105	108	94	84	91	8.33%	105	91	-13.33%
Total stockholders' equity	419	428	404	415	424	431	402	408	411	0.74%	424	411	-3.07%
Capital Stock	303	303	303	303	303	303	303	303	303	-	303	303	-

										同期比較 Year-over-Year Comparison		
	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3	2022Q4	Change	2021	2022	Change
After-tax ROA (Annualized ratio)	7.45%	6.67%	7.53%	7.68%	7.31%	5.48%	4.93%	4.77%	4.16%	-0.61%	7.31%	4.16%	-3.15%
After-tax ROE (Annualized ratio)	9.03%	8.29%	9.27%	9.53%	9.11%	6.84%	6.12%	5.86%	5.14%	-0.72%	9.11%	5.14%	-3.97%
AUM	69,045	85,393	59,285	58,913	56,153	52,569	51,736	45,320	46,117	1.76%	56,153	46,117	-17.87%

Taiwan Cooperative Venture Capital Financial Results Summary

in NT$ million, NT$, or %

	單季比較 Quarterly Comparison									同期比較 Year-over-Year Comparison			
	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3	2022Q4	Change	2021	2022	Change
Operating revenues	9.6	29.6	43.7	18.6	18.2	51.1	74.1	12.9	13.9	7.75%	110.1	152.0	38.06%
Operating expenses	(10.5)	(9.4)	(9.6)	(9.1)	(10.2)	(9.8)	(9.8)	(10.7)	(12.5)	-16.82%	(38.3)	(42.8)	-11.75%
Operating loss	(0.9)	20.2	34.1	9.5	8.0	41.3	64.3	2.2	1.4	-36.36%	71.8	109.2	52.09%
Non-operating gains	0.1	0.0	0.0	0.0	0.1	0.0	0.0	(0.1)	0.0	100.00%	0.1	(0.1)	-200.00%
Loss before income tax	(0.8)	20.2	34.1	9.5	8.1	41.3	64.3	2.1	1.4	-33.33%	71.9	109.1	51.74%
Income tax expense	0.2	0.0	(0.1)	0.0	0.1	(0.1)	0.0	0.0	(2.5)	-	0.0	(2.6)	-
Net loss	(0.6)	20.2	34.0	9.5	8.2	41.2	64.3	2.1	(1.1)	-152.38%	71.9	106.5	48.12%
Other comprehensive income	4.5	9.4	93.2	(46.0)	10.6	(7.4)	(26.7)	(10.7)	(1.9)	82.24%	67.2	(46.7)	-169.49%
Total comprehensive loss	3.9	29.6	127.2	(36.5)	18.8	33.8	37.6	(8.6)	(3.0)	65.12%	139.1	59.8	-57.01%
EPS (after tax, NT$)	0.00	0.18	0.29	0.09	0.07	0.36	0.56	0.02	(0.01)	-150.00%	0.63	0.93	47.62%
Total assets	1,086	1,115	1,239	1,203	1,223	1,257	1,289	1,283	1,284	0.08%	1,223	1,284	4.99%
Total liabilities	18	18	15	14	16	16	10	13	17	30.77%	16	17	6.25%
Total stockholders' equity	1,068	1,097	1,224	1,189	1,207	1,241	1,279	1,270	1,267	-0.24%	1,207	1,267	4.97%
Capital Stock	1,025	1,025	1,060	1,060	1,060	1,060	1,060	1,144	1,144	-	1,060	1,144	7.92%

										同期比較 Year-over-Year Comparison			
	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3	2022Q4	Change	2021	2022	Change
After-tax ROA (Annualized ratio)	5.86%	7.33%	9.33%	7.42%	6.23%	13.31%	16.80%	11.46%	8.50%	-2.96%	6.23%	8.50%	2.27%
After-tax ROE (Annualized ratio)	5.97%	7.46%	9.46%	7.53%	6.32%	13.47%	16.97%	11.58%	8.60%	-2.98%	6.32%	8.60%	2.28%

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

in NT$ million, NT$, or %

	單季比較 Quarterly Comparison									同期比較 Year-over-Year Comparison			
	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3	2022Q4	Change	2021	2022	Change
Operating Revenues	9,585	1,834	4,231	(527)	2,274	(2,481)	(9,877)	545	3,151	478.17%	7,812	(8,662)	-210.88%
Operating Costs	(9,101)	(1,094)	(3,569)	1,039	(1,853)	3,125	10,432	69	(2,718)	-4039.13%	(5,477)	10,908	299.16%
Operating expenses	(195)	(165)	(175)	(178)	(218)	(213)	(192)	(196)	(239)	-21.94%	(736)	(840)	-14.13%
Income before income tax	289	575	487	334	203	431	363	418	194	-53.59%	1,599	1,406	-12.07%
Income tax expense	(43)	(78)	(68)	(79)	(10)	(67)	(65)	(93)	(24)	74.19%	(235)	(249)	-5.96%
Net income	246	497	419	255	193	364	298	325	170	-47.69%	1,364	1,157	-15.18%
Other comprehensive income (loss)	636	(218)	(103)	(231)	(361)	(1,077)	(1,552)	(1,025)	472	146.05%	(913)	(3,182)	-248.52%
Total comprehensive income (loss)	882	279	316	24	(168)	(713)	(1,254)	(700)	642	191.71%	451	(2,025)	-549.00%
EPS (after tax, NT$)	0.36	0.72	0.61	0.37	0.28	0.53	0.43	0.47	0.25	-46.81%	1.98	1.68	-15.15%
Total assets	151,428	148,576	153,021	147,073	147,306	142,313	129,006	127,893	127,650	-0.19%	147,306	127,650	-13.34%
Total liabilities	138,379	135,247	139,762	133,791	134,191	129,911	118,580	118,167	117,282	-0.75%	134,191	117,282	-12.60%
Total stockholders' equity	13,049	13,329	13,259	13,282	13,115	12,402	10,426	9,726	10,368	6.60%	13,115	10,368	-20.95%
Common stock	6,881	6,881	6,881	6,881	6,881	6,881	6,881	6,881	6,881	-	6,881	6,881	-

										同期比較 Year-over-Year Comparison			
	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3	2022Q4	Change	2021	2022	Change
After-tax ROA (Annualized ratio)	0.71%	1.33%	1.20%	1.05%	0.91%	1.01%	0.96%	0.96%	0.84%	-0.12%	0.91%	0.84%	-0.07%
After-tax ROE (Annualized ratio)	9.25%	15.08%	13.93%	11.86%	10.43%	11.41%	11.24%	11.52%	9.85%	-1.67%	10.43%	9.85%	-0.58%