



主動、靈活、創新

Analyst Meeting
Financial Review of Q4 2025



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Operating Summary f o r 2 0 2 5





TCFHC's Profits Increased Steadily

- ✦ TCFHC's consolidated net profit after tax reached NT\$21.45bn, an increase of 8.27% YoY.
- ✦ TCFHC's annualized ROE and ROA were 7.87% (after tax) and 0.41% (after tax) respectively, Total Asset Value was 5,381bn and EPS after tax was NT\$1.36.
- ✦ The core subsidiary, Taiwan Cooperative Bank (TCB) , had its net profit after tax of NT\$20.80bn, an increase of 9.73% YoY, mainly due to:
 - Net interest Income increased by 12.98% YoY.
 - The asset quality continued to improve, and Bad-debt expenses and provision for losses on commitment and guarantees reduced by 21.67% YoY.
 - Operating expenses increased by 3.13% YoY, mainly due to bonus and compensation deposits, and business taxes increased compared to last year.

Business Volumes Continue to Grow

- ✦ TCB's loans amounted to NT\$3,146bn, up 2.11% YoY. The main driving force was the growth of Consumer loans · OBU and Overseas Branches loans. TCB's deposits amounted to NT\$4,202bn, up 2.85% YoY, mainly due to an increase of 3.23% in the balance of NTD deposit. TCB's LDR was 74.87%, down 0.54 percentage point from last year.

Capital Adequacy and Stable Asset Quality

- ✦ **TCFHC's** capital adequacy ratio was 131.62%, and the double leverage ratio was 117.79%.
- ✦ **TCB's** capital adequacy ratio was 16.04%, and the tier 1 capital ratio was 13.94%.
- ✦ **TCB's** overdue loan ratio was 0.15%, and the non-performing debt coverage ratio 796.24%.



Active Engagement in ESG and Awards

- ✦ **TCFHC** won the "Taiwan 's Top 100 Sustainable Companies Award" , "Sustainability Report Platinum and Workplace Wellbeing Leadership Award" ; **TCB** won the "Aging-friendly Leadership Award" ; **TCS** won the "Sustainability Report Platinum Award" , "Gender Equality Leadership Award" and "Workplace Wellbeing Leadership Award" ; **TCBF** won the Workplace Wellbeing Leadership Award" in the "Taiwan Corporate Sustainability Awards" .
- ✦ **TCFHC** was selected into the list of the highest A-level companies held by the International Carbon Disclosure Project (CDP) for 2 consecutive years.
- ✦ **TCFHC** has once again been honored with the highest accolade, the "ESG Sustainability Leadership Award (Group)," presented by the British Standards Institution (BSI).
- ✦ **TCB** won the " Outstanding Bank" for its 20-year performance under the " Program to Encourage Lending by Domestic Banks to Small and Medium Enterprises" held by Financial Supervisory Commission.
- ✦ **TCB** won the "Best Investment Award" in the "2025 Financial Education Contribution Award" held by the Financial Supervisory Commission.
- ✦ **TCB** was awarded Gold Award in " Best Trust Product Integration Innovation Award" , " Best Urban Renewal and Elderly Care Trust Innovation Award" ,and Excellence Award in "The Best Elderly Care Trust Innovation Award" , "The Best Employee Benefit Trust Innovation Award" , a total of four awards in the "2025 Trust Award" .
- ✦ **TCB** and **TCS** won a total of five awards in the "Best Product" category and one in the "Most Popular Brand" category at the 2025 National Brand Yushan Award.
- ✦ **TCB** won the "Gold Award" of the Financial Management Industry in the "2025 Happy Enterprise Voting" held by 1111 Job Bank.
- ✦ **TCB** won the "Excellence in Interbank Business Promotion Award " , the "Interbank Service Innovation Award " and the "Joint Fraud Prevention Contribution Award " at the 2025 Financial Information System Annual Meeting.
- ✦ **TCB** won the " Sports Activist Awards " by the Sports Administration of Ministry of Education for 17 consecutive years, including three golden awards of " Promotion " , " Sponsorship " and " Long-Term Sponsorship " .

Operating Overview for 2025





TCFHC's Business Performance

Unit: NT\$ mn

	2024	2025	YOY(%)
Consolidated Net Income(after tax)	19,809	21,448	8.27
Consolidated Total Assets	5,165,510	5,380,838	4.17
Consolidated Net Value	259,757	285,143	9.77
EPS(NT\$)	1.23	1.36	10.57
Net Asset Value Per Share(NT\$)	16.69	17.81	6.71
Capital	152,242	156,809	3.00
ROA(after tax, %)	0.40	0.41	0.01
ROE(after tax, %)	7.84	7.87	0.03
Group CAR(%)	122.29	131.62	9.33
Double Leverage ratio(individual, %)	118.67	117.79	-0.88
Debt Ratio(individual, %)	19.80	19.47	-0.33

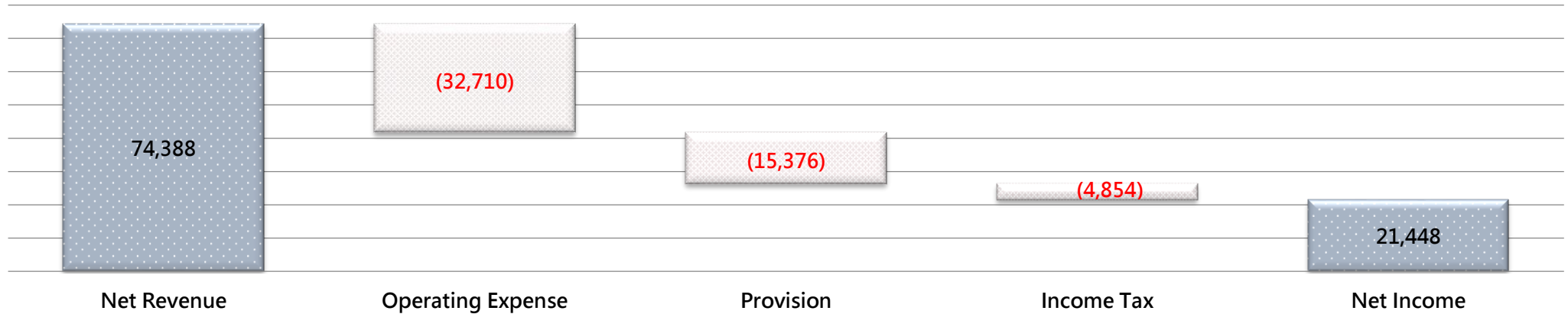
- Figures were audited based.
- The ROA and ROE are calculated on consolidated basis.
- Debt Ratio is liabilities divided by equity.
- The effect of issuance of bonus shares has been considered.



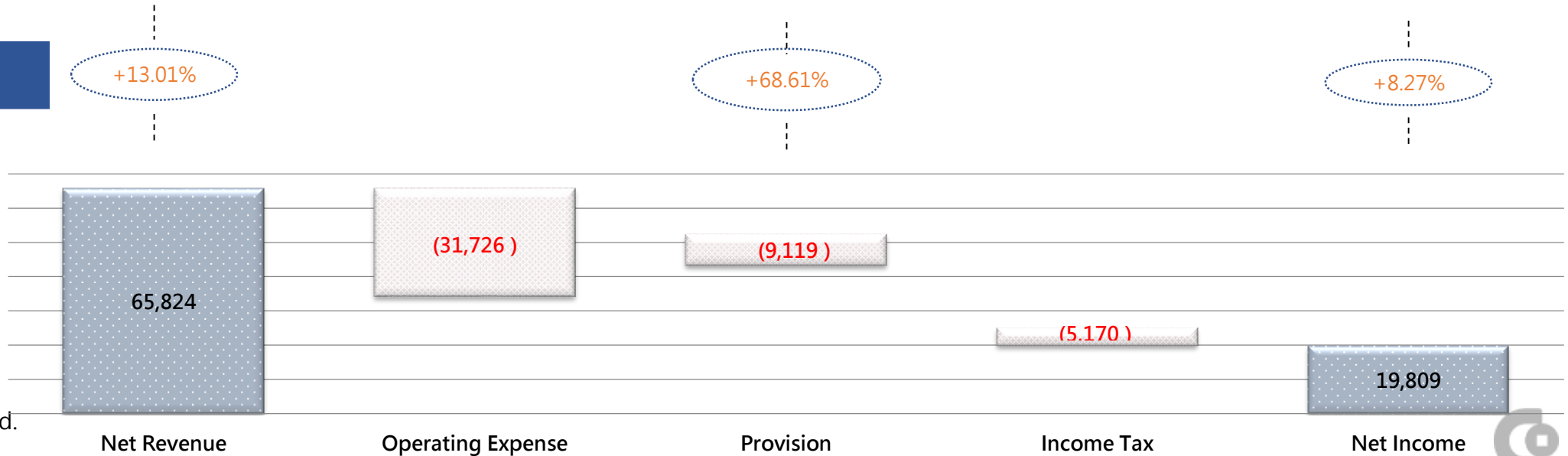
TCFHC's Consolidated Net Income After Tax

Unit: NT\$ mn

2025



2024



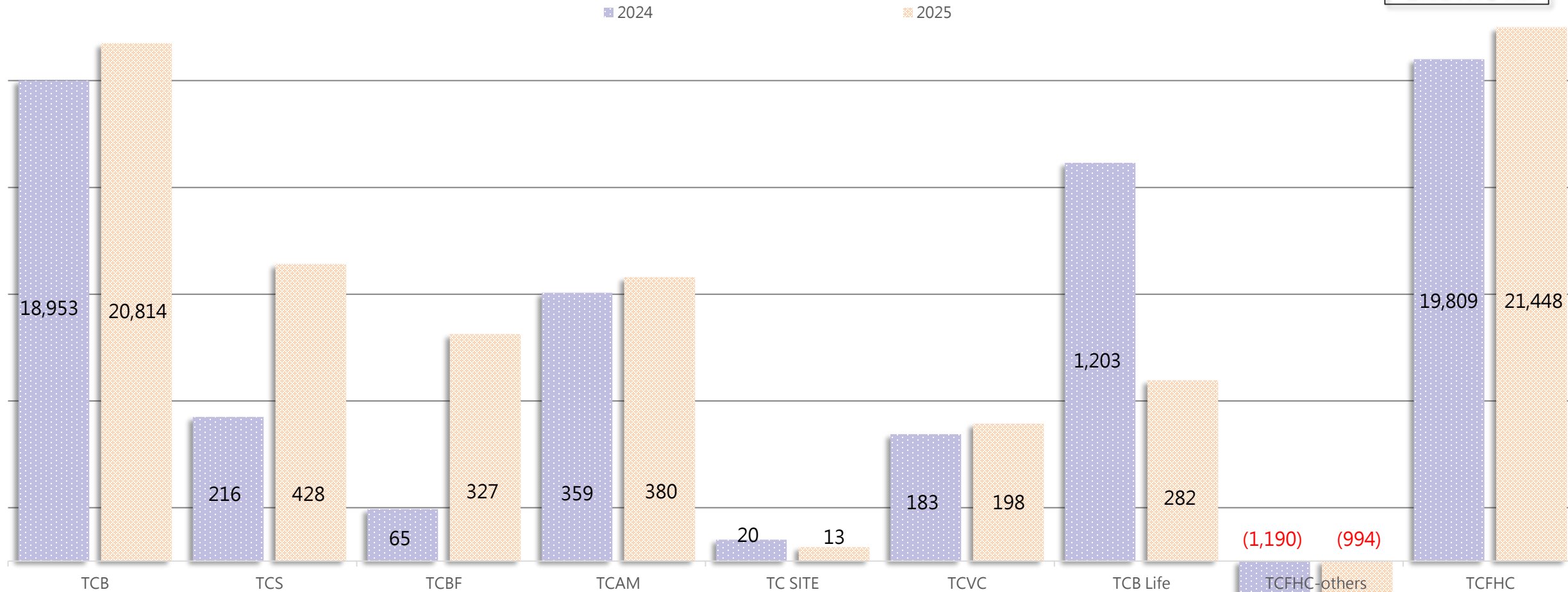
•Figures were audited based.



Subsidiaries' Performance

Operating Overview

Unit: NT\$ mn



- 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

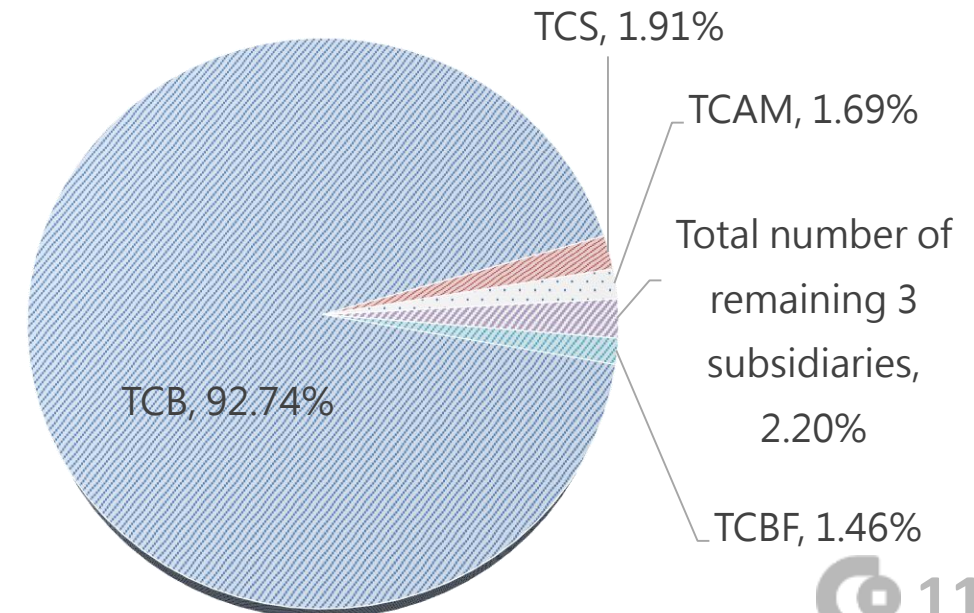
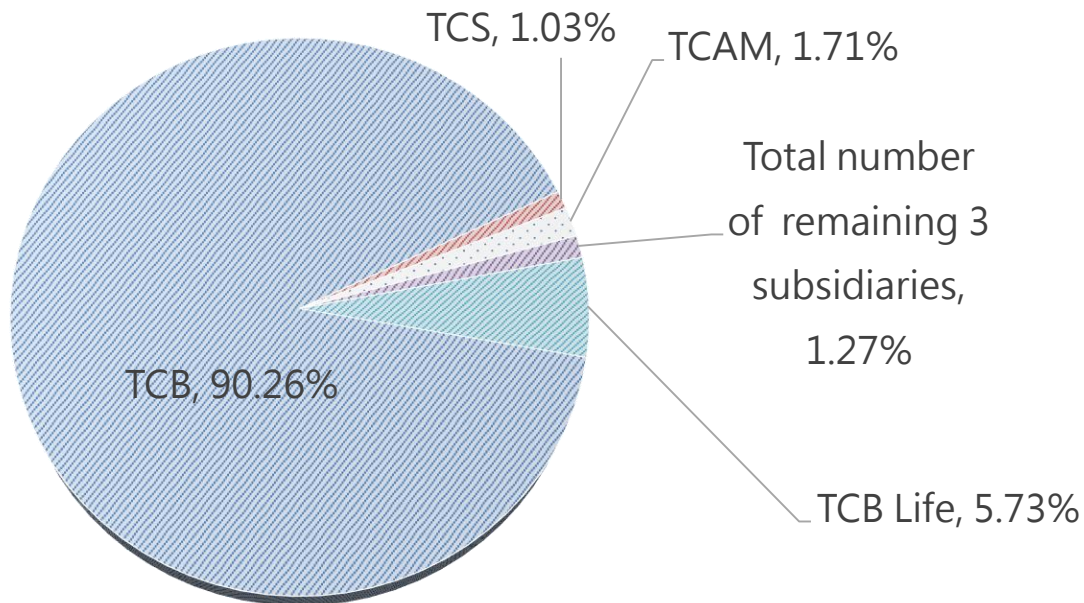
	TCB	TCS	TCBF	TCAM	TC SITE	TCVC	TCB Life
2024	18,953	216	65	359	20	183	1,203
2025	20,798	428	327	380	13	198	282

Each Subsidiary's Contribution to Profits in 2024

Each Subsidiary's Contribution to Profits in 2025

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

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



Operating Results
for 2025
TCB





TCB's Net Revenue

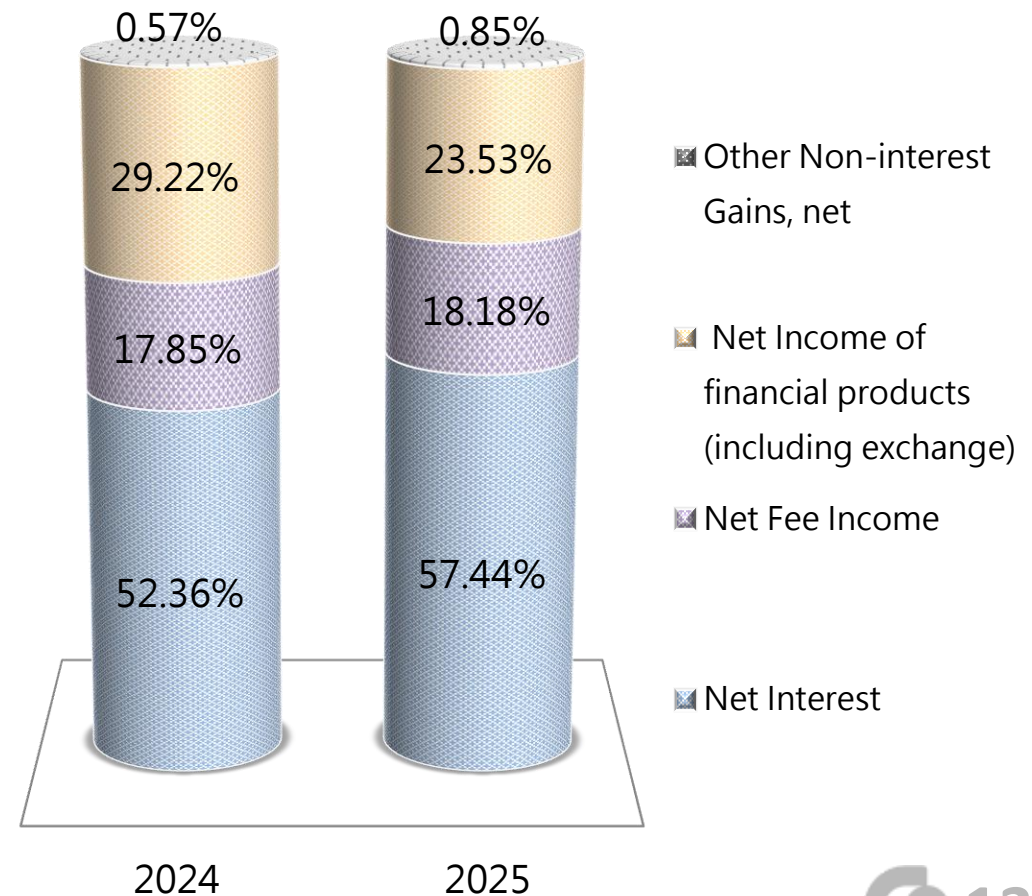
YoY Comparison

Unit: NT\$ mn

	2024	2025	YOY(%)
Net Revenue	57,434	59,142	2.97
Net Interest	30,071	33,974	12.98
Net Fee Income	10,250	10,750	4.88
Net profit or loss on financial instruments (including exchange)	16,782	13,915	-17.08
Other net revenue excluding interest revenue	331	503	51.96

•Figures were audited based.

Breakdown





TCB's Net Fee Income

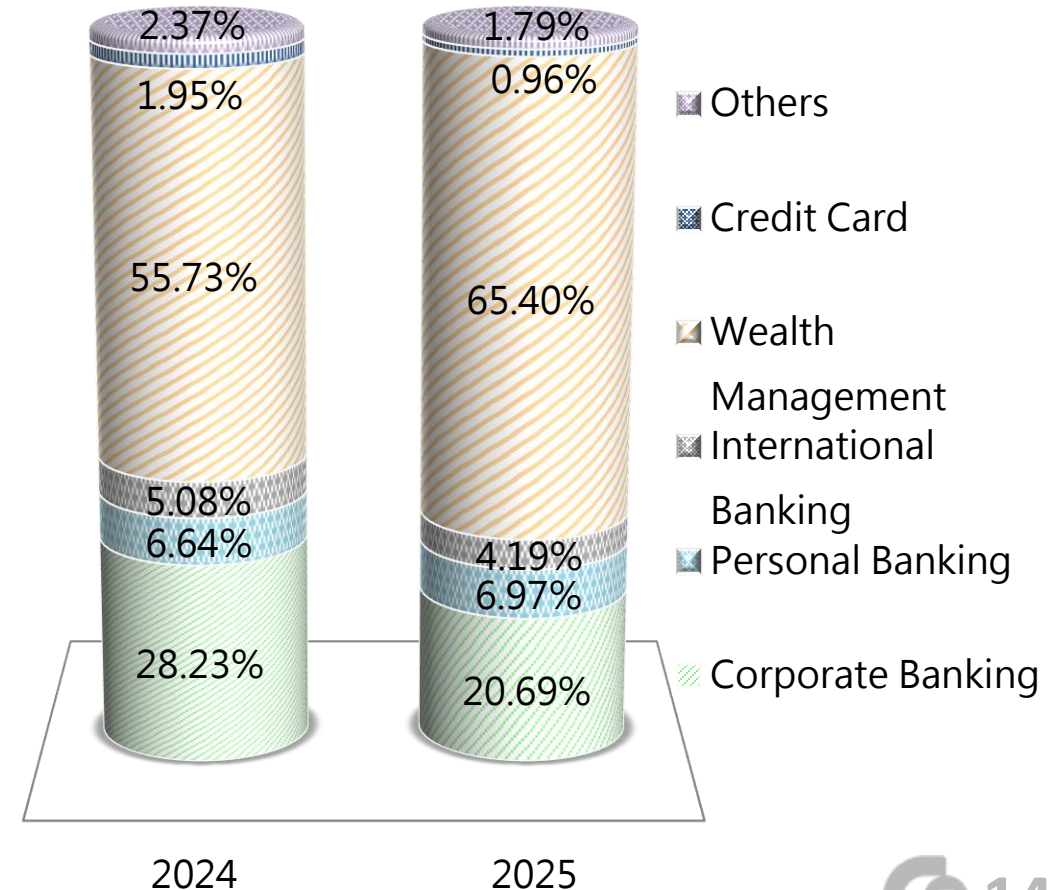
YoY Comparison

Unit: NT\$ mn

	2024	2025	YOY(%)
Net Fee Income	10,250	10,750	4.88
Corporate Banking	2,893	2,224	-23.12
Personal Banking	681	749	9.99
International Banking	521	451	-13.44
Wealth Management	5,712	7,031	23.09
Credit Card	200	103	-48.50
Others	243	192	-20.99

•Figures were audited based.

Breakdown





TCB's Wealth Management Income

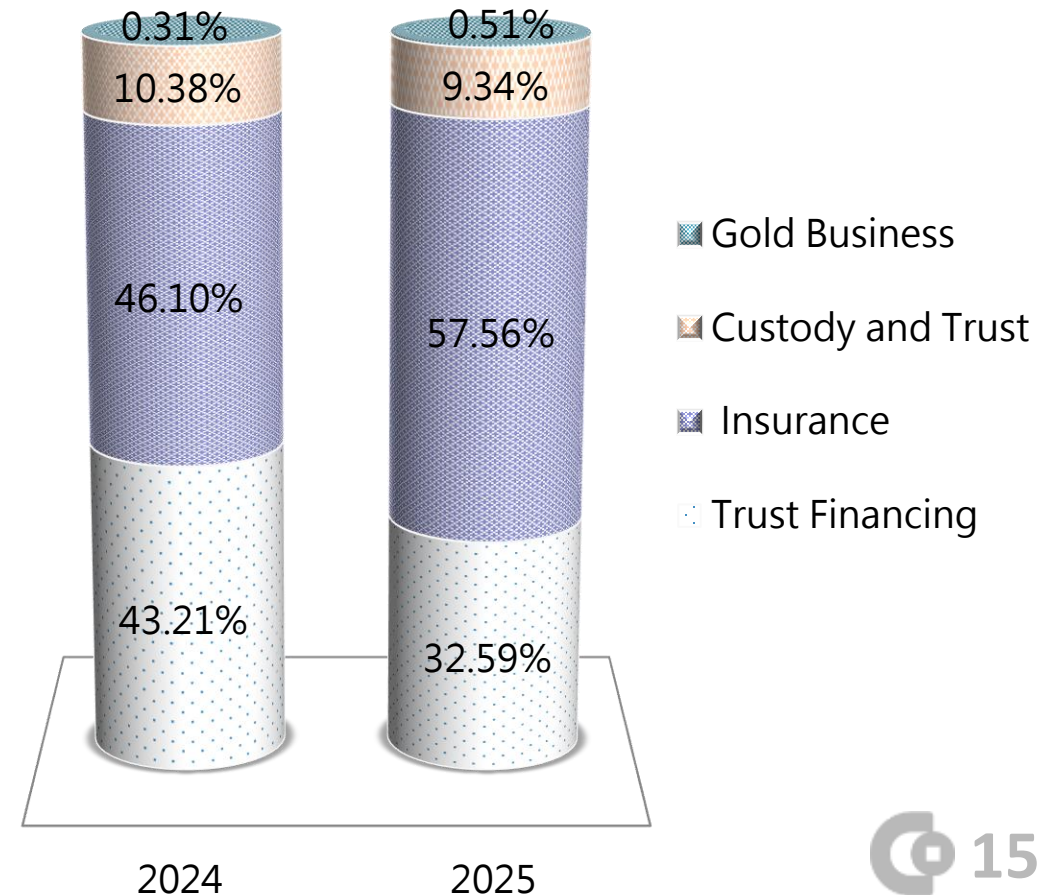
YoY Comparison

Unit: NT\$ mn

	2024	2025	YOY(%)
Wealth Management Income	5,712	7,031	23.09
Trust Financing	2,468	2,291	-7.17
Insurance	2,633	4,047	53.70
Custody and Trust	593	657	10.79
Gold Business	18	36	100.00

•Figures were audited based.

Breakdown





TCB's Operating Expenses

YoY Comparison

Unit: NT\$ mn

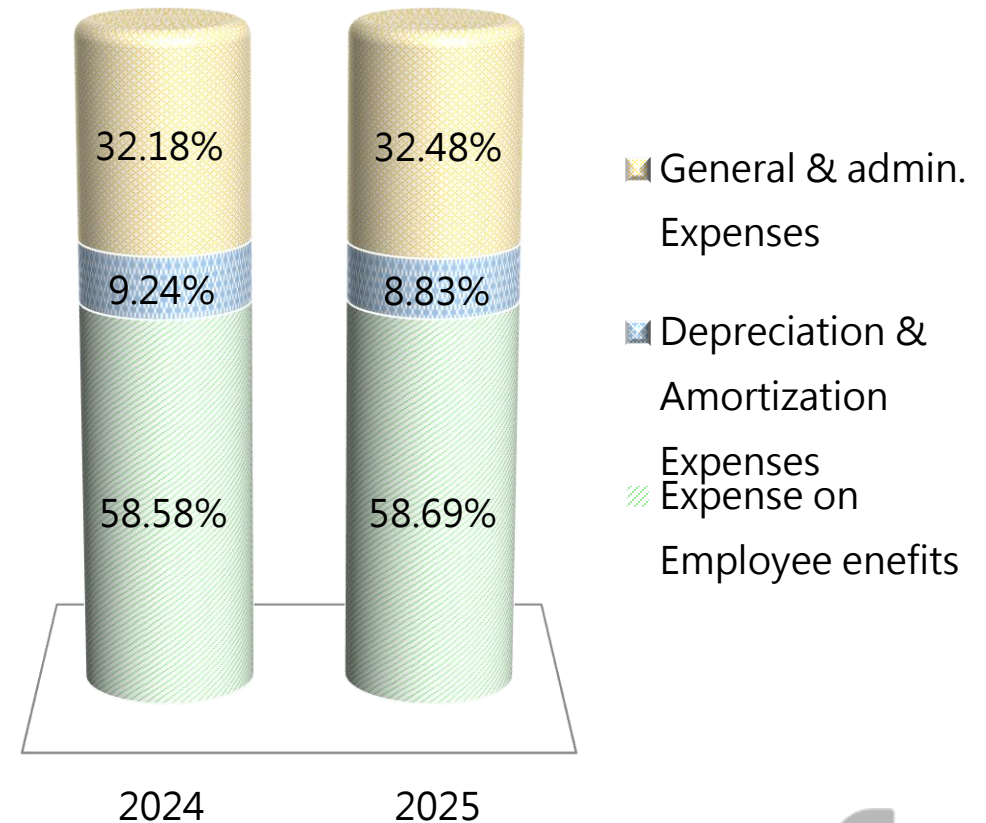
	2024	2025	YOY(%)
Net Revenue	57,434	59,142	2.97
Operating Expenses	28,733	29,632	3.13
Cost-to-Income Ratio(%)	50.03	50.10	0.07

Unit: NT\$ mn

	2024	2025	YOY(%)
Operating Expense	28,733	29,632	3.13
Expense on Employee Benefits	16,831	17,391	3.33
Depreciation & Amortization Expenses	2,655	2,617	-1.43
General & admin. Expenses	9,247	9,624	4.08

•Figures were audited based.

Breakdown





TCB's Loan Structure-Based on Client Categories

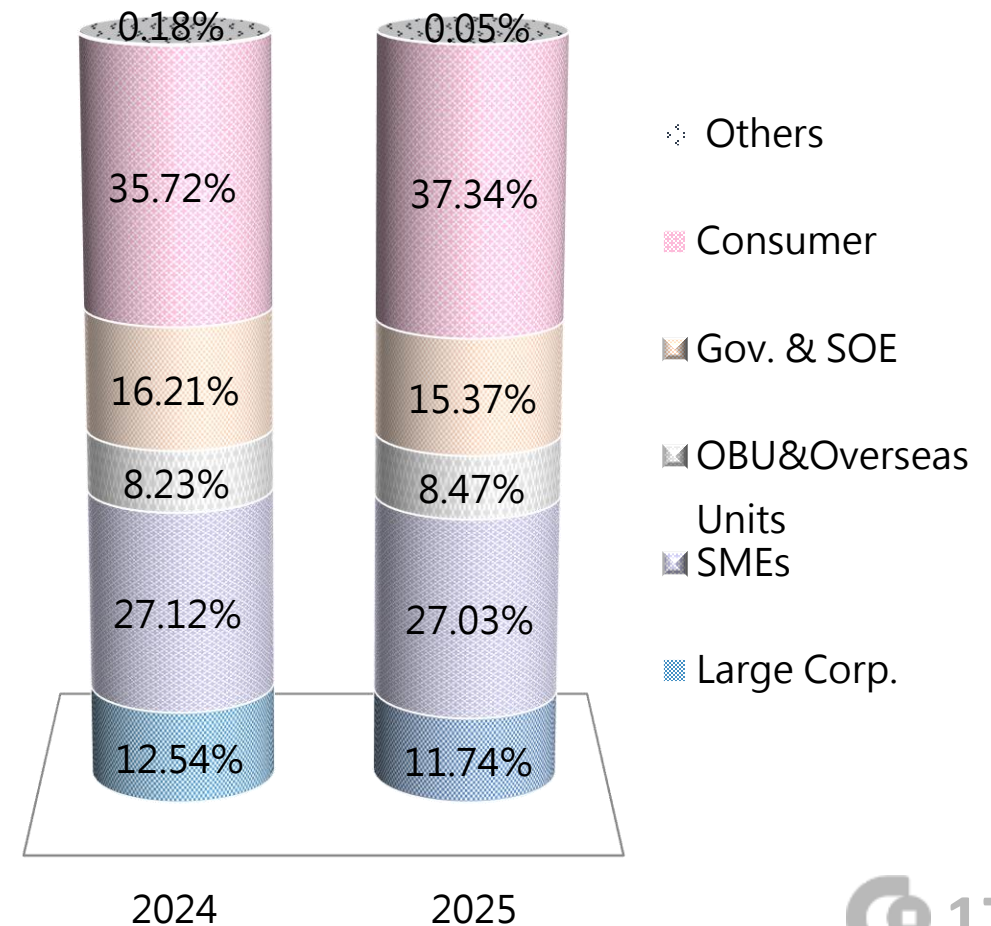
YoY Comparison

Unit: NT\$100 mn

	2024	2025	YOY(%)
Total Loan	30,812	31,463	2.11
Large Corp.	3,864	3,692	-4.45
SMEs	8,357	8,505	1.77
OBU & Overseas Units	2,536	2,665	5.09
Gov. & SOE	4,996	4,835	-3.22
Consumer	11,005	11,750	6.77
Others	54	16	-70.37

•Balance at the end of 2025

Breakdown





TCB's Deposit Structure

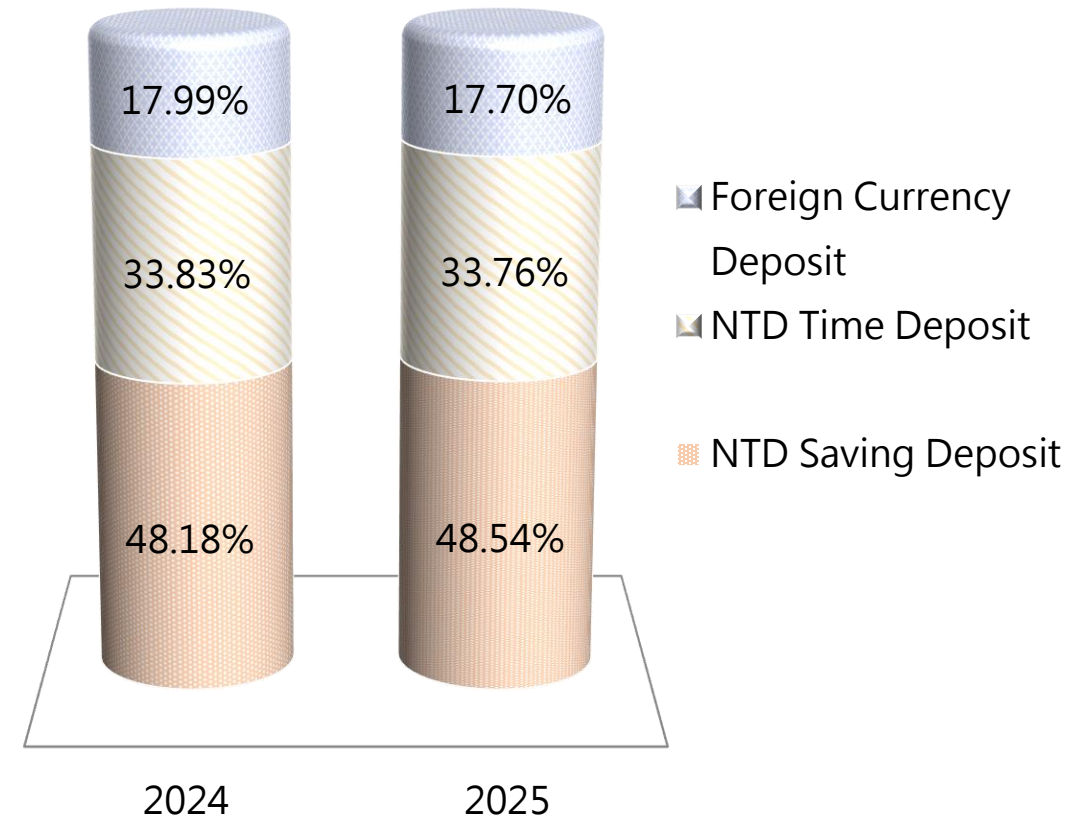
YoY Comparison

Unit: NT\$100 mn

	2024	2025	YOY(%)
Total Deposit	40,857	42,023	2.85
NTD Saving Deposit	19,686	20,399	3.62
NTD Time Deposit	13,819	14,188	2.67
Foreign Currency Deposit	7,352	7,436	1.14

※ Balance at the end of 2025; deposits include corporate deposits, excluding interbank deposits.

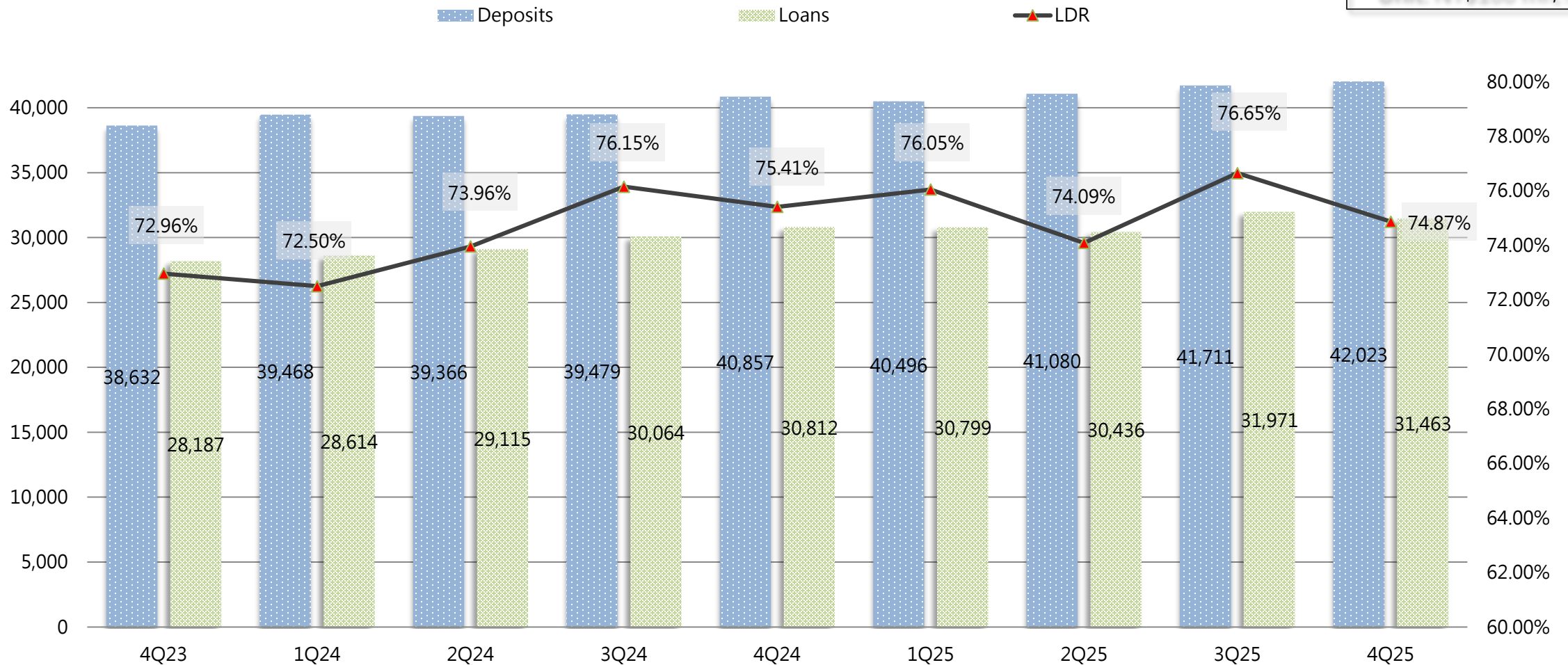
Breakdown





TCB's Loan-to-Deposit Ratio

Unit: NT\$100 mn, %



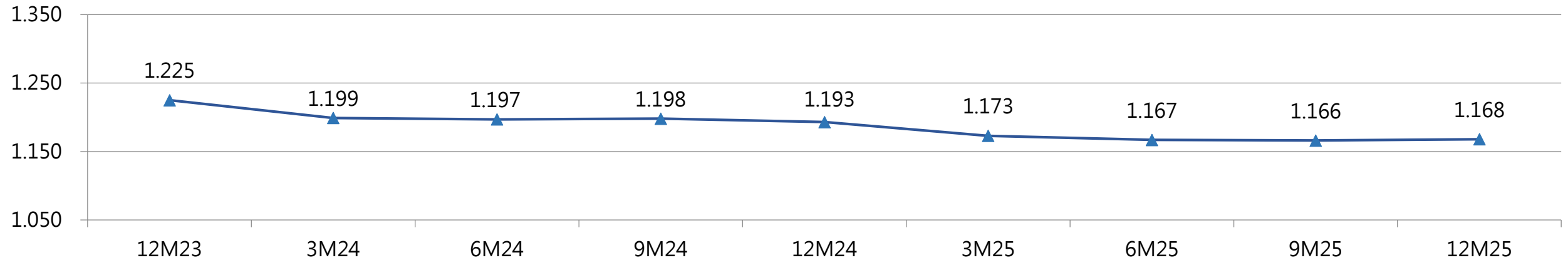
※ Balance at the end of 2025; deposits include corporate deposits, excluding Interbank Deposits.
 ※ Non-accrual Loans and the balance of Export bills Negotiations were excluded from Total Loans.



TCB's NTD & Foreign Currency Spreads Overview

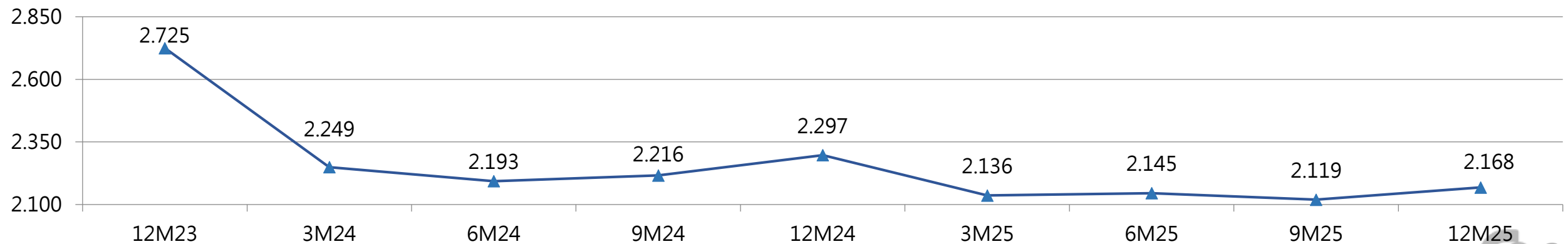
NTD Interest Rate Spread

Unit : %



FX Interest Rate Spread

Unit : %



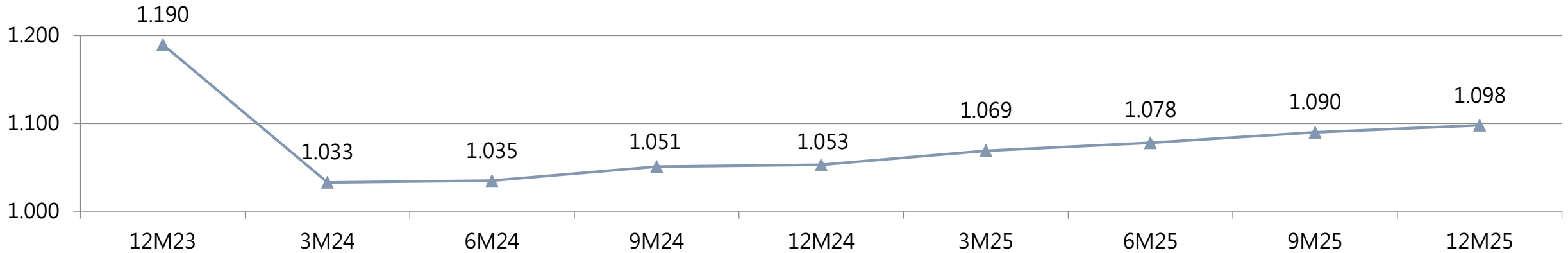
Note: The above data are cumulative averages.



TCB's Interest Rate Spread & NIM Overview

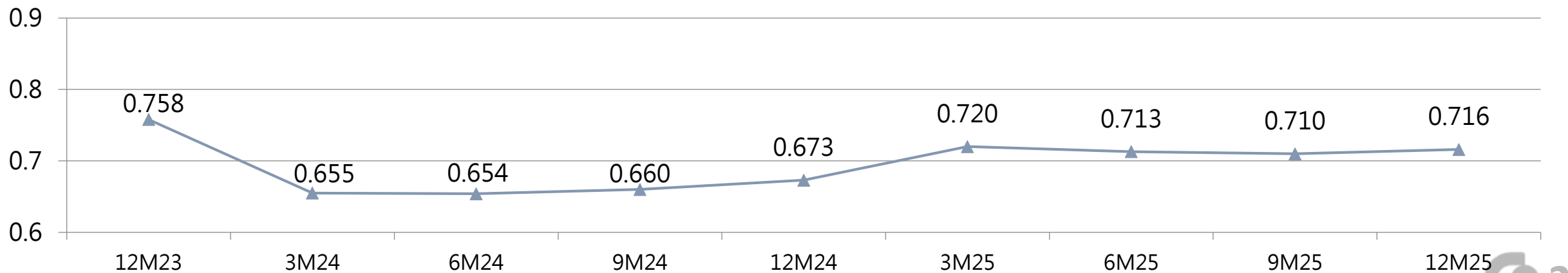
Unit : %

Interest Rate Spread



NIM

Unit : %

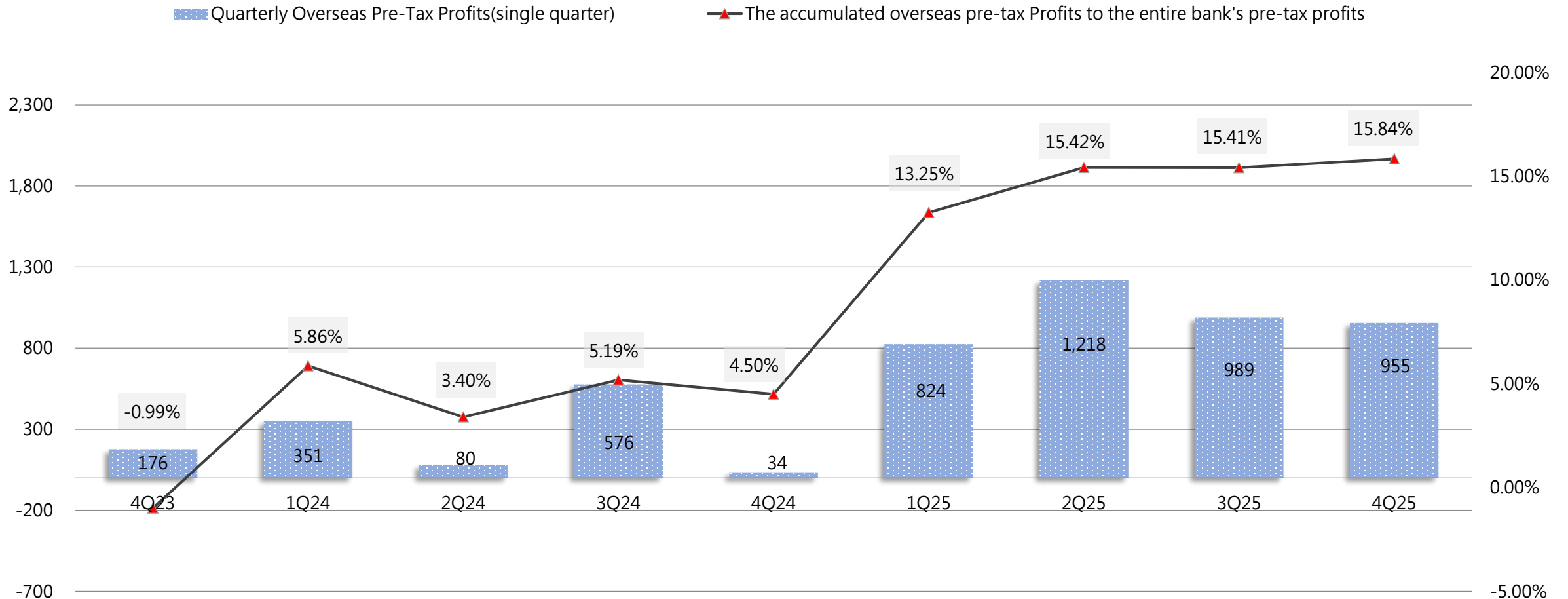


Note: All rates are annual cumulative means.



TCB's Overseas Profits

Unit: NT\$ mn ; %



Note: The overseas operating units include OBU, overseas branches and sub-branches, and United Taiwan Bank



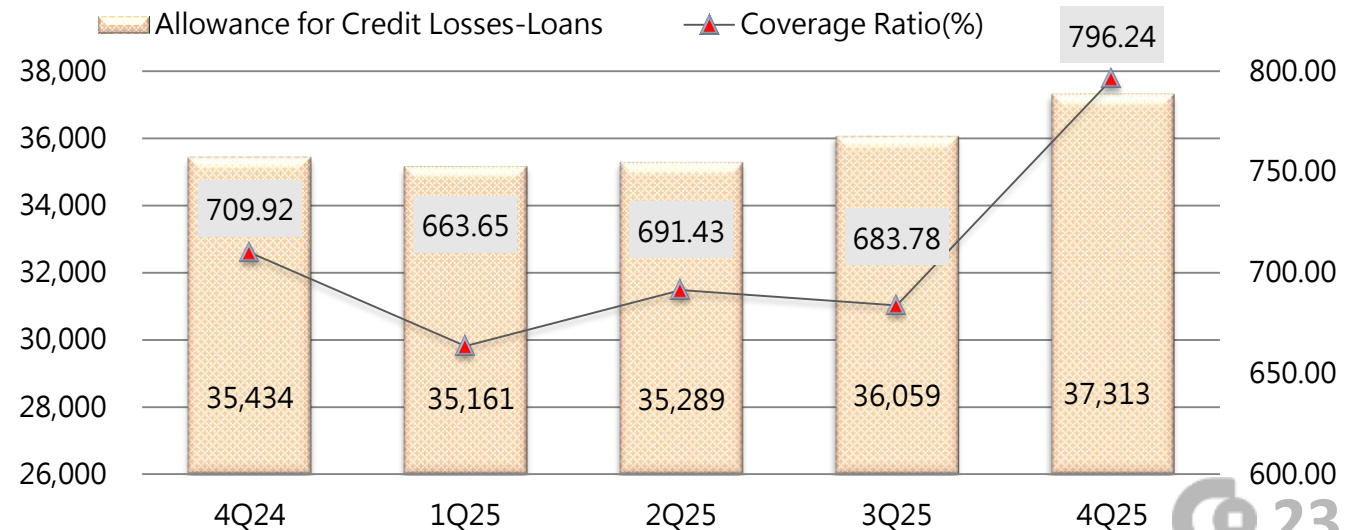
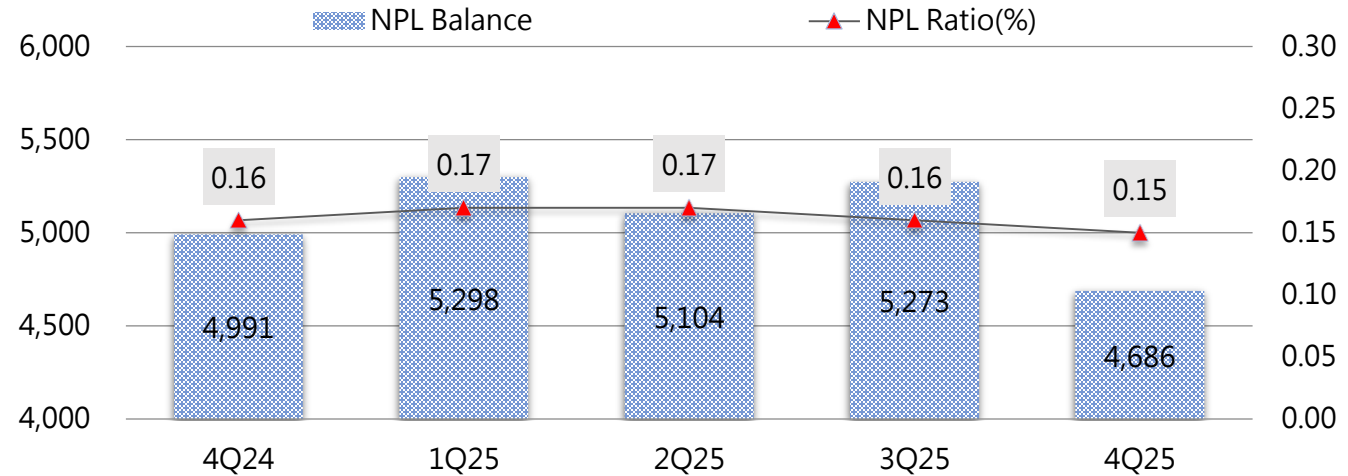
Unit: NT\$ mn ; %

TCB's Asset Quality

Unit: NT\$ mn

	2024	2025	YOY(%)
Total Provision	7,237	5,216	-27.93
Write-off	4,534	2,495	-44.97
Recovery	1,651	836	-49.36
Non-performing Loans	4,991	4,686	-6.11
Ratio of Non-performing Loans(%)	0.16	0.15	-0.01
Allowance for Credit Losses	35,434	37,313	5.30
Coverage Ratio for Non-performing Loans(%)	709.92	796.24	86.32
Coverage Ratio for Loans (exclude gov't loans) (%)	1.28	1.33	0.05
Provision of tier one credit assets(%)	1.24	1.31	0.07

•Figures were audited based

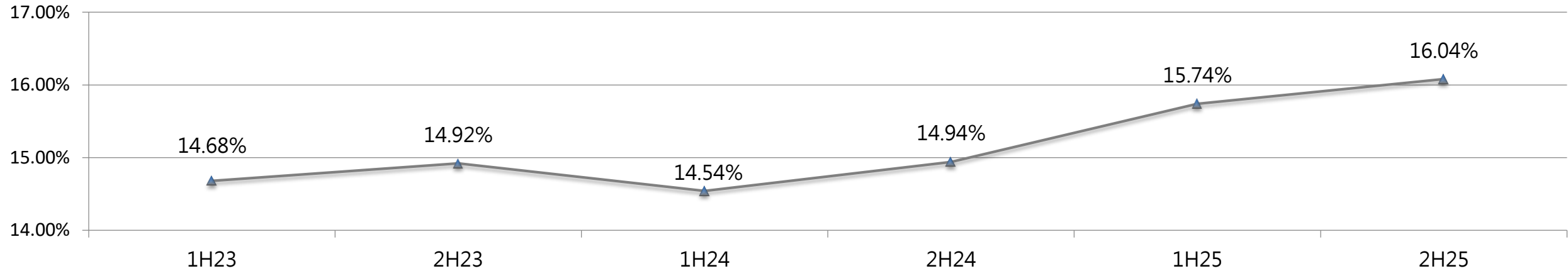




TCB's CAR & Tier 1 Capital Ratio

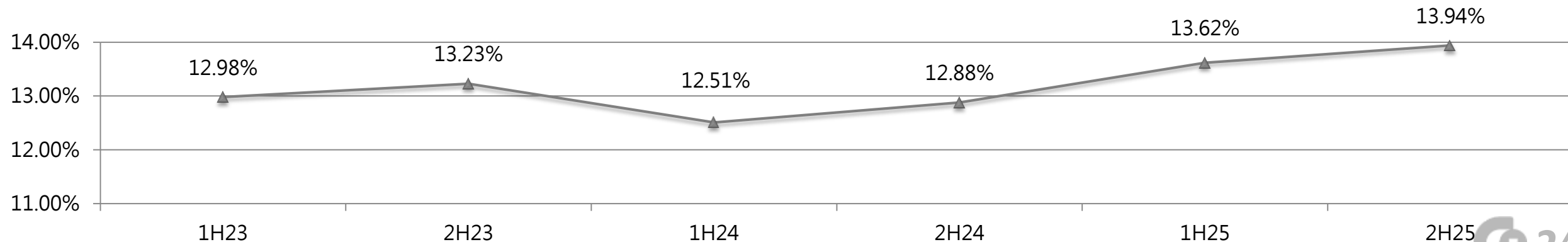
CAR

TCB's capital adequacy ratio in 2025 was 16.04%, which had reached the standard of 14.5% set by the competent authority for the additional internal capital requirement of D-SIBs at the end of 2025.



Tier 1 Capital Ratio

TCB's tier 1 capital ratio in 2025 was 13.94%, which had reached the standard of 12.5% set by the competent authority for the additional internal capital requirement of D-SIBs at the end of 2025.



•Figures were audited based

Q & A



Appendix



TCFHC Consolidated Statements of Comprehensive Income

in NT\$ million

	2023Q4	2024Q1	2024Q2	2024Q3	2024Q4	2025Q1	2025Q2	2025Q3	2025Q4	Change	年度比較 Yearly Comparison		
											2024	2025	Change
Interest revenue	24,593	25,157	26,415	27,223	27,509	26,982	26,931	27,544	27,621	0.28%	106,304	109,078	2.61%
Interest expense	(17,014)	(17,998)	(19,261)	(19,579)	(19,292)	(18,694)	(18,539)	(18,805)	(18,509)	-1.57%	(76,130)	(74,547)	-2.08%
Net Interest	7,579	7,159	7,154	7,644	8,217	8,288	8,392	8,739	9,112	4.27%	30,174	34,531	14.44%
Net revenues and gains other than interest	7,758	8,641	9,106	11,138	6,765	9,120	9,776	10,888	10,073	-7.49%	35,650	39,857	11.80%
Service fee and commission income, net	2,345	3,697	2,506	2,524	2,353	2,492	2,280	2,819	3,061	8.58%	11,080	10,652	-3.86%
Premium income, net	850	897	1,225	1,353	1,806	3,130	3,139	2,937	3,026	3.03%	5,281	12,232	131.62%
Gains (losses) on financial assets and liabilities at	(9,418)	15,384	8,904	(4,107)	13,042	5,754	(30,592)	15,396	10,492	-31.85%	33,223	1,050	-96.84%
Gains on disposal of investment properties	5	7	33	23	21	4	32	5	38	660.00%	84	79	-5.95%
Realized gains on financial assets at fair value through other comprehensive income	6	310	661	2,202	(189)	149	1,231	1,310	55	-95.80%	2,984	2,745	-8.01%
	0	0	0	0	(1)	0	0	0	0	-	(1)	0	-
Foreign exchange gains (losses), net	13,750	(11,472)	(4,394)	8,784	(10,345)	(3,041)	33,702	(11,495)	(6,851)	40.40%	(17,427)	12,315	-
Reversal of impairment losses on assets	1	4	2	16	14	9	5	0	3	-	36	17	-52.78%
Share of gains of associates and joint ventures	2	3	4	5	0	3	0	4	1	-75.00%	12	8	-33.33%
Loss on reclassification of overlay approach	192	(243)	(37)	227	134	372	(150)	(164)	208	-	81	266	228.40%
Other noninterest gains, net	25	54	202	111	(70)	248	129	76	40	-47.37%	297	493	65.99%
Total net revenues and gains other than interest	15,337	15,800	16,260	18,782	14,982	17,408	18,168	19,627	19,185	-2.25%	65,824	74,388	13.01%
Bad-debt expenses and provision for losses on	(3,958)	(1,177)	(305)	(2,461)	(1,807)	(668)	(947)	(919)	(2,104)	128.94%	(5,750)	(4,638)	-19.34%
Net change in reserves for insurance liabilities	(236)	(544)	(691)	(797)	(1,337)	(2,623)	(2,428)	(2,750)	(2,937)	6.80%	(3,369)	(10,738)	218.73%
Operating expenses	(7,582)	(7,533)	(7,875)	(8,442)	(7,876)	(7,748)	(8,205)	(8,663)	(8,094)	-6.57%	(31,726)	(32,710)	3.10%
Employee benefits	(3,946)	(4,594)	(4,737)	(5,170)	(4,027)	(4,655)	(5,003)	(5,320)	(4,164)	-21.73%	(18,528)	(19,142)	3.31%
Depreciation and amortization	(678)	(706)	(716)	(722)	(718)	(712)	(707)	(702)	(717)	2.14%	(2,862)	(2,838)	-0.84%
General and administrative	(2,958)	(2,233)	(2,422)	(2,550)	(3,131)	(2,381)	(2,495)	(2,641)	(3,213)	21.66%	(10,336)	(10,730)	3.81%
Income before income tax	3,561	6,546	7,389	7,082	3,962	6,369	6,588	7,295	6,050	-17.07%	24,979	26,302	5.30%
Income tax expense	(673)	(1,163)	(2,381)	(1,246)	(380)	(1,378)	(1,565)	(1,068)	(843)	-21.07%	(5,170)	(4,854)	-6.11%
Net income	2,888	5,383	5,008	5,836	3,582	4,991	5,023	6,227	5,207	-16.38%	19,809	21,448	8.27%
Other comprehensive income	8,266	1,687	2,221	3,905	(3,148)	(28)	(629)	9,659	5,876	-39.17%	4,665	14,878	218.93%
Total comprehensive income	11,154	7,070	7,229	9,741	434	4,963	4,394	15,886	11,083	-30.23%	24,474	36,326	48.43%
Net income attributable to:													
Owners of TCFHC	2,749	5,237	4,859	5,728	3,396	4,935	5,196	6,063	5,101	-15.87%	19,220	21,295	10.80%
Non-controlling interests	139	146	149	108	186	56	(173)	164	106	-35.37%	589	153	-74.02%
Total comprehensive income attributable to:													
Owners of TCFHC	10,768	6,949	7,225	9,400	609	4,960	4,341	15,457	11,102	-28.17%	24,183	35,860	48.29%
Non-controlling interests	386	121	4	341	(175)	3	53	429	(19)	-	291	466	60.14%
EPS (after tax, NT\$)	0.17	0.34	0.30	0.37	0.22	0.32	0.33	0.38	0.33	-13.16%	1.23	1.36	10.57%

TCFHC Condensed Balance Sheets Summary

in NT\$ million

	2023Q4	2024Q1	2024Q2	2024Q3	2024Q4	2025Q1	2025Q2	2025Q3	2025Q4	Change	年度比較 Yearly Comparison		
											2024	2025	Change
Total consolidated assets	4,797,206	4,918,897	4,913,214	5,051,163	5,165,510	5,169,079	5,273,047	5,407,701	5,380,838	-0.50%	5,165,510	5,380,838	4.17%
Total consolidated liabilities	4,551,427	4,666,049	4,663,170	4,791,378	4,905,753	4,904,359	5,014,873	5,133,641	5,095,695	-0.74%	4,905,753	5,095,695	3.87%
Total equity	245,779	252,848	250,044	259,785	259,757	264,720	258,174	274,060	285,143	4.04%	259,757	285,143	9.77%
Attributable to owners of TCFHC	239,890	246,839	244,503	253,903	254,049	259,009	252,694	268,150	279,253	4.14%	254,049	279,253	9.92%
Non-controlling interests	5,889	6,009	5,541	5,882	5,708	5,711	5,480	5,910	5,890	-0.34%	5,708	5,890	3.19%
Capital Stock	147,094	147,094	152,242	152,242	152,242	152,242	156,809	156,809	156,809	0.00%	152,242	156,809	3.00%

TCFHC Key Ratios

	2023Q4	2024Q1	2024Q2	2024Q3	2024Q4	2025Q1	2025Q2	2025Q3	2025Q4	Change	年度比較 Yearly Comparison		
											2024	2025	Change
After - tax ROA (Annualized ratio)	0.39%	0.44%	0.43%	0.44%	0.40%	0.39%	0.38%	0.41%	0.41%	0.00%	0.40%	0.41%	0.01%
After - tax ROE (Annualized ratio)	7.66%	8.64%	8.38%	8.56%	7.84%	7.61%	7.73%	8.11%	7.87%	-0.24%	7.84%	7.87%	0.03%
Book Per Share(NT\$)	16.31	16.78	16.06	16.68	16.69	17.01	16.11	17.10	17.81	4.15%	16.69	17.81	6.71%
Double leverage ¹	118.87%	118.40%	119.35%	118.64%	118.67%	118.39%	119.52%	118.46%	117.79%	-0.67%	118.67%	117.79%	-0.88%
Debt Ratio ²	20.97%	20.58%	20.55%	19.59%	19.80%	19.91%	23.19%	20.64%	19.47%	-1.17%	19.80%	19.47%	-0.33%

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

2. Debt Ratio is liabilities divided by equity, non - consolidated basis

TCB Statements of Comprehensive Income (Standalone)
in NT\$ million

	2023Q4	2024Q1	2024Q2	2024Q3	2024Q4	2025Q1	2025Q2	2025Q3	2025Q4	Change	年度比較 Yearly Comparison		
											2024	2025	Change
Interest revenue	23,972	24,539	25,751	26,541	26,830	26,326	26,258	26,839	26,838	0.00%	103,661	106,261	2.51%
Interest expense	(16,438)	(17,403)	(18,621)	(18,928)	(18,638)	(18,083)	(17,986)	(18,275)	(17,943)	-1.82%	(73,590)	(72,287)	-1.77%
Net Interest	7,534	7,136	7,130	7,613	8,192	8,243	8,272	8,564	8,895	3.87%	30,071	33,974	12.98%
Net revenue and gain other than interest										-			
Service fee income, net	2,149	3,424	2,333	2,360	2,133	2,627	2,474	2,759	2,890	4.75%	10,250	10,750	4.88%
Gains (losses) on financial assets and liabilities at fair value through profit or loss	(10,327)	15,234	8,375	(4,545)	12,952	5,964	(32,609)	14,898	10,215	-31.43%	32,016	(1,532)	-
Realized gains on financial assets at fair value through other comprehensive income	11	304	655	2,141	133	141	1,204	1,195	68	-94.31%	3,233	2,608	-19.33%
Net (loss) gain on derecognition of financial assets at amortized cost	0	0	0	0	(1)	0	0	0	0	-	(1)	0	-
Foreign exchange gains (losses), net	14,636	(12,202)	(4,623)	9,132	(10,806)	(3,383)	35,820	(12,348)	(7,417)	39.93%	(18,499)	12,672	-
Reversal of impairment losses (impairment losses) on	1	5	2	16	14	9	5	3	6	100.00%	37	23	-37.84%
Share of gains of subsidiaries, associates and joint ventures accounted for using the equity method	40	4	49	0	(44)	37	31	54	22	-59.26%	9	144	1500.00%
Gains on disposal of properties and equipment, net	0	0	0	0	0	0	0	0	0	-	0	0	-
Other noninterest gains (losses), net	48	63	197	123	(65)	258	144	51	50	-1.96%	318	503	58.18%
Total net revenues and gains other than interest	6,558	6,832	6,988	9,227	4,316	5,653	7,069	6,612	5,834	-11.77%	27,363	25,168	-8.02%
Total net revenues	14,092	13,968	14,118	16,840	12,508	13,896	15,341	15,176	14,729	-2.95%	57,434	59,142	2.97%
Bad-debt expenses and provision for losses on	(3,943)	(1,142)	(300)	(2,446)	(1,663)	(606)	(883)	(877)	(1,982)	126.00%	(5,551)	(4,348)	-21.67%
Operating expenses										0			
Employee benefits	(3,571)	(4,184)	(4,309)	(4,737)	(3,601)	(4,264)	(4,587)	(4,861)	(3,679)	-24.32%	(16,831)	(17,391)	3.33%
Depreciation and amortization	(629)	(657)	(665)	(669)	(664)	(657)	(651)	(648)	(661)	2.01%	(2,655)	(2,617)	-1.43%
General and administrative	(2,647)	(1,996)	(2,147)	(2,277)	(2,827)	(2,149)	(2,194)	(2,361)	(2,920)	23.68%	(9,247)	(9,624)	4.08%
Total operating expenses	(6,847)	(6,837)	(7,121)	(7,683)	(7,092)	(7,070)	(7,432)	(7,870)	(7,260)	-7.75%	(28,733)	(29,632)	3.13%
Income before income tax	3,302	5,989	6,697	6,711	3,753	6,220	7,026	6,429	5,487	-14.65%	23,150	25,162	8.69%
Income tax expense	(651)	(1,041)	(1,531)	(1,268)	(357)	(1,268)	(1,406)	(966)	(724)	-25.05%	(4,197)	(4,364)	3.98%
Net income	2,651	4,948	5,166	5,443	3,396	4,952	5,620	5,463	4,763	-12.81%	18,953	20,798	9.73%
Other comprehensive income	7,284	1,783	2,574	3,109	(2,559)	40	(1,235)	8,981	5,965	-33.58%	4,907	13,751	180.23%
Total comprehensive income	9,935	6,731	7,740	8,552	837	4,992	4,385	14,444	10,728	-25.73%	23,860	34,549	44.80%
EPS (after tax, NT\$)	0.21	0.38	0.39	0.42	0.26	0.38	0.43	0.42	0.36	-14.29%	1.45	1.59	9.66%

TCB Balance Sheets (Standalone)
 in NT\$ million

	2023Q4	2024Q1	2024Q2	2024Q3	2024Q4	2025Q1	2025Q2	2025Q3	2025Q4	Change	年度比較 Yearly Comparison			
											2024	2025	Change	
Assets														
Cash and cash equivalents	88,992	78,722	75,213	66,339	78,909	71,514	62,891	88,209	69,943	-20.71%	78,909	69,943	-11.36%	
Due from the Central Bank and call loans to	365,130	378,351	354,037	401,137	400,221	376,588	441,087	443,244	429,818	-3.03%	400,221	429,818	7.40%	
Financial assets at fair value through profit or loss	75,649	99,776	107,212	94,563	98,831	113,672	112,493	112,941	137,187	21.47%	98,831	137,187	38.81%	
Financial assets at fair value through other	444,193	472,403	477,568	455,403	455,733	462,166	449,576	451,115	474,995	5.29%	455,733	474,995	4.23%	
Investment in debt instruments at amortized cost	702,602	711,865	670,400	712,900	749,674	760,794	871,263	817,435	826,672	1.13%	749,674	826,672	10.27%	
Securities purchased under resell agreements	0	0	0	0	0	0	0	0	0	-	0	0	-	
Receivables, net	24,583	23,490	32,016	26,100	24,632	23,516	25,502	26,154	22,883	-12.51%	24,632	22,883	-7.10%	
Current tax assets	2,312	2,637	3,052	2,106	3,548	3,579	2,760	2,636	2,514	-4.63%	3,548	2,514	-29.14%	
Discounts and loans, net	2,790,306	2,833,400	2,884,118	2,977,014	3,050,451	3,049,426	3,011,813	3,165,912	3,113,218	-1.66%	3,050,451	3,113,218	2.06%	
Investments accounted for using equity method	2,354	2,388	2,452	2,482	2,363	2,520	2,423	2,587	2,689	3.94%	2,363	2,689	13.80%	
Other financial assets, net	8,350	10,172	8,724	9,330	8,586	11,050	7,018	8,986	7,748	-13.78%	8,586	7,748	-9.76%	
Properties and equipment, net	31,763	31,783	31,597	31,388	31,328	31,243	31,105	31,054	30,836	-0.70%	31,328	30,836	-1.57%	
Right-of-use assets, net	1,552	1,669	1,614	1,698	1,730	1,647	1,703	1,564	1,594	1.92%	1,730	1,594	-7.86%	
Investment properties, net	7,883	7,678	7,664	7,650	7,635	7,625	7,610	7,596	7,851	3.36%	7,635	7,851	2.83%	
Intangible assets	4,335	4,428	4,551	4,545	4,728	4,753	4,665	4,642	4,715	1.57%	4,728	4,715	-0.27%	
Deferred tax assets	1,921	2,556	1,579	1,386	1,080	1,061	4,454	1,086	942	-13.26%	1,080	942	-12.78%	
Other assets, net	943	1,472	931	1,163	1,692	2,432	3,843	2,763	2,375	-14.04%	1,692	2,375	40.37%	
Total	4,552,868	4,662,790	4,662,728	4,795,204	4,921,141	4,923,586	5,040,206	5,167,924	5,135,980	-0.62%	4,921,141	5,135,980	4.37%	
Liabilities														
Due to the Central Bank and other banks	292,447	310,634	327,142	422,197	430,212	457,999	483,073	519,414	498,812	-3.97%	430,212	498,812	15.95%	
Due to the central bank and banks	0	0	0	0	0	0	0	0	0	-	0	0	-	
Financial liabilities at fair value through profit or loss	8,672	3,567	5,183	7,788	5,198	4,311	19,273	8,503	4,759	-44.03%	5,198	4,759	-8.45%	
Securities sold under repurchase agreements	9,513	8,918	9,159	9,445	8,606	9,045	8,170	8,142	7,707	-5.34%	8,606	7,707	-10.45%	
Payables	44,076	49,103	44,073	57,241	38,759	43,911	64,042	90,923	39,408	-56.66%	38,759	39,408	1.67%	
Current tax liabilities	3,117	3,248	442	767	418	1,518	6,660	3,548	2,255	-36.44%	418	2,255	439.47%	
Deposits and remittances	3,863,506	3,946,956	3,936,734	3,948,019	4,085,969	4,049,777	4,107,677	4,171,216	4,202,656	0.75%	4,085,969	4,202,656	2.86%	
Bank debentures	57,240	57,240	56,240	59,140	59,140	59,140	60,240	60,240	60,240	-	59,140	60,240	1.86%	
Other financial liabilities	1,742	1,943	1,964	2,284	2,396	2,597	1,660	1,709	2,861	67.41%	2,396	2,861	19.41%	
Provisions	5,405	5,375	5,368	5,340	5,252	5,245	5,216	5,325	5,907	10.93%	5,252	5,907	12.47%	
Lease liabilities	1,513	1,648	1,575	1,677	1,686	1,618	1,653	1,540	1,558	1.17%	1,686	1,558	-7.59%	
Deferred tax liabilities	3,472	5,311	5,783	3,663	5,484	5,475	3,455	3,866	5,383	39.24%	5,484	5,383	-1.84%	
Other liabilities	911	862	840	866	872	809	972	939	1,147	22.15%	872	1,147	31.54%	
Total liabilities	4,291,614	4,394,805	4,394,503	4,518,427	4,643,992	4,641,445	4,762,091	4,875,365	4,832,693	-0.88%	4,643,992	4,832,693	4.06%	
Equity	261,254	267,985	268,225	276,777	277,149	282,141	278,115	292,559	303,287	3.67%	277,149	303,287	9.43%	
Total liabilities and equity	4,552,868	4,662,790	4,662,728	4,795,204	4,921,141	4,923,586	5,040,206	5,167,924	5,135,980	-0.62%	4,921,141	5,135,980	4.37%	

	2023Q4	2024Q1	2024Q2	2024Q3	2024Q4	2025Q1	2025Q2	2025Q3	2025Q4	Change	年度比較 Yearly Comparison		
											2024	2025	Change
After-tax ROA (Annualized ratio)	0.37%	0.43%	0.44%	0.44%	0.40%	0.40%	0.42%	0.42%	0.41%	-0.01%	0.40%	0.41%	0.01%
After-tax ROE (Annualized ratio)	6.59%	7.48%	7.64%	7.71%	7.04%	7.08%	7.62%	7.51%	7.17%	-0.34%	7.04%	7.17%	0.13%
CAR	14.92%	14.71%	14.54%	14.99%	14.94%	15.62%	15.74%	15.43%	16.04%	0.61%	14.94%	16.04%	1.10%
Tier-1 ratio	13.23%	13.05%	12.51%	12.93%	12.88%	13.55%	13.62%	13.38%	13.94%	0.56%	12.88%	13.94%	1.06%

Taiwan Cooperative Securities Co., Ltd. Non-consolidated Financial Results Summary
in NT\$ million

	2023Q4	2024Q1	2024Q2	2024Q3	2024Q4	2025Q1	2025Q2	2025Q3	2025Q4	Change	年度比較 Yearly Comparison		
											2024	2025	Change
Revenues	399	620	575	630	368	359	349	726	733	0.96%	2,193	2,167	-1.19%
Service charge	(24)	(28)	(34)	(34)	(26)	(21)	(23)	(33)	(36)	9.09%	(122)	(113)	-7.38%
Other operating costs	(134)	(154)	(156)	(178)	(131)	(97)	(90)	(83)	(81)	-2.41%	(619)	(351)	-43.30%
Employee benefits	(129)	(157)	(170)	(165)	(145)	(145)	(143)	(177)	(206)	16.38%	(637)	(671)	5.34%
Other operating expenses	(116)	(122)	(141)	(132)	(112)	(109)	(114)	(129)	(142)	10.08%	(507)	(494)	-2.56%
Share of (loss) profit of subsidiaries, associates and joint ventures accounted for using the equity	2	2	3	0	(3)	1	3	1	2	100.00%	2	7	250.00%
Other gains and losses	8	13	26	(16)	17	(31)	(10)	13	13	-	40	(15)	-
Income before income tax	6	174	103	105	(32)	(43)	(28)	318	283	-11.01%	350	530	51.43%
Income tax benefit (expense)	(38)	(25)	(25)	(52)	(32)	(25)	0	(42)	(35)	-16.67%	(134)	(102)	-23.88%
Net income	(32)	149	78	53	(64)	(68)	(28)	276	248	-10.14%	216	428	98.15%
Other comprehensive income (loss)	239	(43)	(15)	182	(8)	34	160	(17)	32	-	116	209	80.17%
Total comprehensive income	207	106	63	235	(72)	(34)	132	259	280	8.11%	332	637	91.87%
EPS (after tax, NT\$)	(0.06)	0.29	0.15	0.10	(0.13)	(0.13)	(0.05)	0.53	0.47	-11.32%	0.41	0.82	100.00%
										-			
Total assets	29,530	39,974	37,256	36,142	28,498	32,556	27,746	31,361	34,054	8.59%	28,498	34,054	19.50%
Total liabilities	23,459	33,797	31,136	29,787	22,215	26,307	21,480	24,836	27,249	9.72%	22,215	27,249	22.66%
Total stockholders' equity	6,071	6,177	6,120	6,355	6,283	6,249	6,266	6,525	6,805	4.29%	6,283	6,805	8.31%
Capital Stock	5,206	5,206	5,206	5,206	5,206	5,206	5,206	5,206	5,206	-	5,206	5,206	-

	2023Q4	2024Q1	2024Q2	2024Q3	2024Q4	2025Q1	2025Q2	2025Q3	2025Q4	Change	年度比較 Yearly Comparison		
											2024	2025	Change
After-tax ROAA (Annualized ratio)	0.74%	1.71%	1.36%	1.14%	0.74%	-0.89%	-0.68%	0.80%	1.37%	0.57%	0.74%	1.37%	0.63%
After-tax ROAE (Annualized ratio)	3.46%	9.73%	7.44%	6.00%	3.49%	-4.35%	-3.07%	3.75%	6.54%	2.79%	3.49%	6.54%	3.05%
Brokerage market share	0.86%	0.86%	0.84%	0.85%	0.83%	0.76%	0.77%	0.78%	0.78%	-0.01%	0.83%	0.78%	-0.05%
Margin loan market share	1.81%	1.71%	1.71%	1.75%	1.77%	1.90%	1.98%	1.95%	1.88%	-0.07%	1.77%	1.88%	0.10%
CAR	364.00%	275.00%	331.00%	383.00%	455.00%	409.00%	434.00%	447.00%	418.00%	-29.00%	455.00%	418.00%	-37.00%

*The market share of brokerage business and margin purchases trading in each quarter was calculated based on the business volume from the beginning of the year to the end of the quarter.

Taiwan Cooperative Bills Finance Corporation Financial Results Summary

in NT\$ million

											年度比較 Yearly Comparison		
	2023Q4	2024Q1	2024Q2	2024Q3	2024Q4	2025Q1	2025Q2	2025Q3	2025Q4	Change	2024	2025	Change
Net interest	47	34	31	41	49	64	93	91	98	7.69%	155	346	123.23%
Net revenue and gains other than interest	26	64	78	71	(111)	98	77	114	56	-50.88%	102	345	238.24%
Total net revenues	73	98	109	112	(62)	162	170	205	154	-24.88%	257	691	168.87%
Reversal of allowance for credit losses and provision	9	6	6	8	18	(9)	(19)	(22)	(22)	-	38	(72)	-
Operating expenses	(39)	(42)	(43)	(46)	(40)	(48)	(45)	(51)	(53)	3.92%	(171)	(197)	15.20%
Income before income tax	43	62	72	74	(84)	105	106	132	79	-40.15%	124	422	240.32%
Income tax expense	(1)	(12)	(10)	(16)	(21)	(22)	(19)	(30)	(24)	-20.00%	(59)	(95)	61.02%
Net income	42	50	62	58	(105)	83	87	102	55	-46.08%	65	327	403.08%
Other comprehensive income (loss)	258	(19)	(65)	133	167	3	92	119	95	-20.17%	216	309	43.06%
Total comprehensive income	300	31	(3)	191	62	86	179	221	150	-32.13%	281	636	126.33%
EPS (after tax, NT\$)	0.09	0.10	0.13	0.12	(0.22)	0.17	0.18	0.21	0.11	-47.62%	0.13	0.67	415.38%
Total assets	67,482	65,776	65,260	73,275	72,494	73,514	71,216	70,434	70,127	-0.44%	72,494	70,127	-3.27%
Total liabilities	60,257	58,520	58,154	65,979	65,135	66,070	63,819	62,816	62,358	-0.73%	65,135	62,358	-4.26%
Total stockholders' equity	7,225	7,256	7,106	7,296	7,359	7,444	7,397	7,618	7,769	1.98%	7,359	7,769	5.57%
Capital Stock	4,878	4,878	4,878	4,878	4,878	4,878	4,878	4,878	4,878	-	4,878	4,878	-

											年度比較 Yearly Comparison		
	2023Q4	2024Q1	2024Q2	2024Q3	2024Q4	2025Q1	2025Q2	2025Q3	2025Q4	Change	2024	2025	Change
After-tax ROA (Annualized ratio)	0.32%	0.30%	0.34%	0.32%	0.09%	0.45%	0.47%	0.51%	0.46%	-0.05%	0.09%	0.46%	0.37%
After-tax ROE (Annualized ratio)	3.00%	2.74%	3.12%	3.12%	0.89%	4.46%	4.62%	4.84%	4.32%	-0.52%	0.89%	4.32%	3.43%

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

in NT\$ million

	2023Q4	2024Q1	2024Q2	2024Q3	2024Q4	2025Q1	2025Q2	2025Q3	2025Q4	Change	年度比較 Yearly Comparison		
											2024	2025	Change
Operating revenues	202	231	254	263	252	259	307	268	306	14.18%	1,000	1,140	14.00%
Operating expenses	(51)	(92)	(78)	(81)	(84)	(106)	(132)	(96)	(156)	62.50%	(335)	(490)	46.27%
Operating benefits	151	139	176	182	168	153	175	172	150	-12.79%	665	650	-2.26%
Non-operating revenue and expenses	(64)	(38)	(44)	(46)	(71)	(41)	(40)	(38)	(38)	-	(199)	(157)	21.11%
Income before income tax	87	101	132	136	97	112	135	134	112	-16.42%	466	493	5.79%
Income tax expense	(16)	(22)	(30)	(30)	(25)	(23)	(33)	(36)	(21)	-41.67%	(107)	(113)	5.61%
Net income	71	79	102	106	72	89	102	98	91	-7.14%	359	380	5.85%
Other comprehensive income	(19)	19	18	11	(13)	18	(117)	48	48	-	35	(3)	-
Total comprehensive income	52	98	120	117	59	107	(15)	146	139	-4.79%	394	377	-4.31%
EPS (after tax, NT\$)	0.22	0.25	0.33	0.33	0.23	0.28	0.33	0.31	0.29	-6.45%	1.14	1.21	6.14%
										-			
Total assets	14,950	16,897	15,571	15,791	14,657	13,226	13,480	13,516	13,862	2.56%	14,657	13,862	-5.42%
Total liabilities	11,100	12,949	11,811	11,914	10,721	9,184	9,776	9,666	9,873	2.14%	10,721	9,873	-7.91%
Total stockholders' equity	3,850	3,948	3,760	3,877	3,936	4,042	3,704	3,850	3,989	3.61%	3,936	3,989	1.35%
Capital Stock	3,141	3,141	3,141	3,141	3,141	3,141	3,141	3,141	3,141	-	3,141	3,141	-

	2023Q4	2024Q1	2024Q2	2024Q3	2024Q4	2025Q1	2025Q2	2025Q3	2025Q4	Change	年度比較 Yearly Comparison		
											2024	2025	Change
After-tax ROA (Annualized ratio)	2.35%	1.98%	2.37%	2.49%	2.42%	2.54%	2.71%	2.70%	2.66%	-0.04%	2.42%	2.66%	0.24%
After-tax ROE (Annualized ratio)	9.30%	8.09%	9.52%	9.90%	9.22%	8.89%	9.98%	9.89%	9.58%	-0.31%	9.22%	9.58%	0.36%

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

in NT\$ million

	2023Q4	2024Q1	2024Q2	2024Q3	2024Q4	2025Q1	2025Q2	2025Q3	2025Q4	Change	年度比較 Yearly Comparison		
											2024	2025	Change
Operating revenue	79.0	74.5	71.9	76.8	71.3	69.9	79.1	68.8	66.4	-3.49%	294.5	284.2	-3.50%
Operating expenses	(76.3)	(70.9)	(69.5)	(72.7)	(67.1)	(67.2)	(77.0)	(68.3)	(62.4)	-8.64%	(280.2)	(274.9)	-1.89%
Operating Income (Loss)	2.7	3.6	2.4	4.1	4.2	2.7	2.1	0.5	4.0	700.00%	14.3	9.3	-34.97%
Non-Operating Income & Expenses	1.1	1.2	1.5	1.5	1.2	1.0	2.1	2.0	1.3	-35.00%	5.4	6.4	18.52%
Income before income tax	3.8	4.8	3.9	5.6	5.4	3.7	4.2	2.5	5.3	112.00%	19.7	15.7	-20.30%
Income tax expense	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	(3.2)	-	0.0	(3.2)	-
Net Income (Loss)	3.8	4.8	3.9	5.6	5.4	3.7	4.2	2.5	2.1	-16.00%	19.7	12.5	-36.55%
Other comprehensive income	0.1	0.1	0.1	0.0	0.1	0.2	0.2	(0.4)	0.5	-	0.3	0.5	66.67%
Total comprehensive Income	3.9	4.9	4.0	5.6	5.5	3.9	4.4	2.1	2.6	23.81%	20.0	13.0	-35.00%
EPS (after tax, NT\$)	0.12	0.15	0.12	0.18	0.17	0.12	0.13	0.08	0.06	-25.00%	0.62	0.39	-37.10%
										-			
Total assets	478	487	485	491	494	488	470	469	499	6.40%	494	499	1.01%
Total liabilities	68	72	66	67	64	54	49	46	74	60.87%	64	74	15.63%
Total stockholders' equity	410	415	419	424	430	434	421	423	425	0.47%	430	425	-1.16%
Capital Stock	303	303	319	319	319	319	319	319	319	-	319	319	-

	2023Q4	2024Q1	2024Q2	2024Q3	2024Q4	2025Q1	2025Q2	2025Q3	2025Q4	Change	年度比較 Yearly Comparison		
											2024	2025	Change
After-tax ROA (Annualized ratio)	3.74%	3.99%	3.59%	3.92%	4.04%	3.02%	3.29%	2.88%	2.52%	-0.36%	4.04%	2.52%	-1.52%
After-tax ROE (Annualized ratio)	4.47%	4.67%	4.17%	4.56%	4.68%	3.44%	3.73%	3.25%	2.92%	-0.33%	4.68%	2.92%	-1.76%
AUM	39,925	41,302	44,251	44,845	42,270	48,314	51,401	44,234	42,926	-2.96%	42,270	42,926	1.55%

Taiwan Cooperative Venture Capital Financial Results Summary

in NT\$ million

	2023Q4	2024Q1	2024Q2	2024Q3	2024Q4	2025Q1	2025Q2	2025Q3	2025Q4	Change	年度比較 Yearly Comparison		
											2024	2025	Change
Operating revenues	29.9	35.8	204.3	(19.1)	19.9	17.5	55.6	139.8	63.0	-54.94%	240.9	275.9	14.53%
Operating expenses	(14.8)	(12.8)	(13.5)	(13.3)	(16.2)	(11.2)	(12.0)	(17.2)	(19.0)	10.47%	(55.8)	(59.4)	6.45%
Operating loss	15.1	23.0	190.8	(32.4)	3.7	6.3	43.6	122.6	44.0	-64.11%	185.1	216.5	16.96%
Non-operating gains	0.8	0.2	0.5	(0.5)	(0.6)	(1.4)	(1.0)	(2.4)	(1.5)	37.50%	(0.4)	(6.3)	-1475.00%
Loss before income tax	15.9	23.2	191.3	(32.9)	3.1	4.9	42.6	120.2	42.5	-64.64%	184.7	210.2	13.81%
Income tax expense	3.3	(4.3)	(2.3)	2.3	2.6	(1.6)	(0.3)	1.1	(11.4)	-	(1.7)	(12.2)	617.65%
Net loss	19.2	18.9	189.0	(30.6)	5.7	3.3	42.3	121.3	31.1	-74.36%	183.0	198.0	8.20%
Other comprehensive income	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	0.0	0.0	-
Total comprehensive loss	19.2	18.9	189.0	(30.6)	5.7	3.3	42.3	121.3	31.1	-74.36%	183.0	198.0	8.20%
EPS (after tax, NT\$)	0.13	0.12	1.25	(0.20)	0.04	0.02	0.28	0.80	0.21	-73.75%	1.21	1.31	8.26%
										-			
Total assets	1,425	1,452	1,635	1,759	1,824	1,880	2,075	2,197	2,114	-3.78%	1,824	2,114	15.90%
Total liabilities	32	40	34	188	248	300	453	454	340	-25.11%	248	340	37.10%
Total stockholders' equity	1,393	1,412	1,601	1,571	1,576	1,580	1,622	1,743	1,774	1.78%	1,576	1,774	12.56%
Capital Stock	1,235	1,235	1,349	1,349	1,349	1,349	1,514	1,514	1,514	-	1,349	1,514	12.23%

	2023Q4	2024Q1	2024Q2	2024Q3	2024Q4	2025Q1	2025Q2	2025Q3	2025Q4	Change	年度比較 Yearly Comparison		
											2024	2025	Change
After-tax ROA (Annualized ratio)	9.37%	5.26%	27.17%	14.84%	11.26%	0.70%	4.67%	11.06%	10.05%	-1.01%	11.26%	10.05%	-1.21%
After-tax ROE (Annualized ratio)	9.54%	5.39%	27.77%	15.95%	12.32%	0.83%	5.70%	13.40%	11.82%	-1.580%	12.32%	11.82%	-0.50%

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

in NT\$ million

	2023Q4	2024Q1	2024Q2	2024Q3	2024Q4	2025Q1	2025Q2	2025Q3	2025Q4	Change	年度比較 Yearly Comparison		
											2024	2025	Change
Operating Revenues	5,600	5,279	3,940	4,242	2,730	4,585	1,030	8,186	6,652	-18.74%	16,191	20,453	26.32%
Operating Costs	(5,071)	(4,726)	(3,381)	(3,793)	(2,003)	(4,252)	(1,313)	(7,642)	(6,174)	-19.21%	(13,903)	(19,381)	39.40%
Operating expenses	(244)	(186)	(205)	(193)	(272)	(175)	(228)	(207)	(216)	4.35%	(856)	(826)	-3.50%
Income before income tax	285	367	354	256	455	158	(511)	337	262	-22.26%	1,432	246	-82.82%
Income tax expense	(10)	(69)	(62)	(33)	(65)	(50)	149	(13)	(50)	284.62%	(229)	36	-
Net income	275	298	292	223	390	108	(362)	324	212	-34.57%	1,203	282	-76.56%
Other comprehensive income (loss)	503	(59)	(298)	466	(719)	(136)	490	516	(274)	-	(610)	596	-
Total comprehensive income (loss)	778	239	(6)	689	(329)	(28)	128	840	(62)	-	593	878	48.06%
EPS (after tax, NT\$)	0.40	0.43	0.43	0.32	0.57	0.16	(0.53)	0.47	0.31	-34.04%	1.75	0.41	-76.57%
										-			
Total assets	127,654	130,536	129,947	128,741	125,441	122,742	116,192	118,171	120,822	2.24%	125,441	120,822	-3.68%
Total liabilities	116,137	118,780	119,160	117,265	114,295	111,624	105,524	106,663	109,376	2.54%	114,295	109,376	-4.30%
Total stockholders' equity	11,517	11,756	10,787	11,476	11,146	11,118	10,668	11,508	11,446	-0.54%	11,146	11,446	2.69%
Common stock	6,881	6,881	6,881	6,881	6,881	6,881	6,881	6,881	6,881	-	6,881	6,881	-

	2023Q4	2024Q1	2024Q2	2024Q3	2024Q4	2025Q1	2025Q2	2025Q3	2025Q4	Change	年度比較 Yearly Comparison		
											2024	2025	Change
After-tax ROA (Annualized ratio)	0.98%	0.92%	0.92%	0.85%	0.95%	0.35%	-0.42%	0.08%	0.23%	0.15%	0.95%	0.23%	-0.72%
After-tax ROE (Annualized ratio)	11.46%	10.24%	10.59%	9.43%	10.62%	3.87%	-4.65%	0.82%	2.49%	1.67%	10.62%	2.49%	-8.13%