

The Shanghai Commercial & Savings Bank

Regulatory disclosures about the capital adequacy as requested by the competent authority

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【Table 1】

Scope of application
Jun-30-2025

(Unit: NT\$1,000)

Items	Contents				
	Subsidiary name	Amount of assets	Consolidated ratio	Reasons not included in the calculation	Amount deducted from own capital
1. Subsidiaries included in the calculation of the consolidated capital adequacy ratio	SCSB Asset Management Ltd.	2,035,437	100.00%		
	China Travel Service (Taiwan)	478,433	99.99%		
	SCSB Marketing Ltd.	13,354	100.00%		
	Shancom Reconstruction Inc.	854,867,539	100.00%		
	Wresqueue Limitada	381,245	100.00%		
	Pafoong Insurance Company Ltd.	1,546,071	40.00%		
	AMK Microfinance	22,152,536	99.99%		
2. Subsidiaries not included in the calculation of the consolidated capital adequacy ratio					
3. Any restrictions, or other major impediments, on transfer of funds or regulatory capital within the group.					

【Table 2】**Description of capital adequacy management
2025**

Items	Contents
A summary discussion of the bank's approach to assessing the adequacy of its capital to support current and future activities.	1.SCSB manages and monitors capital adequacy in accordance with its "Capital Adequacy Management Guidelines." 2. Specific business activities, including but not limited to business types, commitment amounts, and credit ratings, are subject to mandatory capital adequacy assessments by the Risk Management Department prior to execution. 3. Building upon the foundation of capital adequacy assessment, SCSB formulates medium- and long-term strategic business objectives. Annual capital adequacy assessment procedures and stress tests are conducted. 4. Capital adequacy ratio forecasts and capital utilization analyses for each business division are reported to the Asset and Liability Management Committee. 5. In compliance with SCSB's "Market Risk Management Policy," market risk-weighted assets are maintained at a maximum of 15% of SCSB's total risk-weighted assets and are reported to the Asset and Liability Management Committee for periodic review.

【Table 3】

**Capital adequacy ratio
Jun-30-2025**

(Unit: NT\$1,000 ; %)

Analysis items	Standalone		Consolidated	
	Jun-30-2025	Jun-30-2024	Jun-30-2025	Jun-30-2024
Eligible capital :				
Common Equity Tier 1 capital	112,852,639	110,205,030	201,771,172	198,484,569
Additional Tier 1 capital	8,070,000	8,070,000	11,391,700	11,738,889
Tier 2 capital	21,805,480	25,795,246	36,280,040	40,004,505
Eligible capital	142,728,119	144,070,276	249,442,912	250,227,963
risk weighted assets :				
Credit risk	840,512,236	879,283,542	1,295,991,426	1,375,303,903
Operational risk	30,591,438	49,469,728	65,393,890	77,354,590
Market risk	69,649,910	76,194,050	97,506,245	98,605,561
Total risk weighted assets	940,753,584	1,004,947,320	1,458,891,561	1,551,264,054
Ratio of common equity to risk-weighted assets	12.00%	10.97%	13.83%	12.80%
Ratio of Tier 1 capital to risk-weighted assets	12.85%	11.77%	14.61%	13.55%
Capital adequacy ratio	15.17%	14.34%	17.10%	16.13%
Leverage ratio :				
Tier 1 capital	120,922,639	118,275,030	213,162,872	210,223,458
Total exposures	1,588,320,060	1,622,647,782	2,465,634,199	2,596,471,335
Leverage ratio	7.61%	7.29%	8.65%	8.10%

【Table 4】

Capital Structure Jun-30-2025

(Unit: NT\$1,000)

Items	Standalone		Consolidated	
	Jun-30-2025	Jun-30-2024	Jun-30-2025	Jun-30-2024
Common Equity Tier 1 Capital (CET1) :				
Common share capital	48,616,031	48,616,031	48,616,031	48,616,031
Capital surplus—share premium	23,321,381	23,321,381	23,321,381	23,321,381
Capital collected in advance				
Capital surplus—other	4,384,546	4,227,064	4,384,546	4,227,064
Legal reserve	68,680,295	64,476,033	68,680,295	64,476,033
Special reserve	7,669,374	7,669,374	7,669,374	7,669,374
Retained earnings	30,569,969	31,921,988	30,569,969	31,921,988
Non-controlling interests	0	0	22,811,886	22,053,116
Other equity	4,152,940	7,079,762	4,152,940	7,079,762
Deduct : regulatory adjustments				
1、Gain and losses of hedging instruments (gain should be deducted, losses should be added)	0	0	0	0
2、Defined-benefit pension fund net assets	0	232,864	0	232,864
3、(Investments in own shares)Treasury shares	83,144	83,144	83,144	83,144
4、Goodwill and Other intangible assets	285,607	363,636	1,932,728	2,239,858
5、Deferred tax assets that rely on future profitability excluding those arising from temporary differences	0	0	0	0
6、Cumulative fair value gains or losses on liabilities of the institution that are fair-valued and result from changes in the own credit risk (gain should be deducted, losses should be added)	-1,060	-4,363	-1,060	-4,363
7、Unrealized gain of equity instruments and debt instruments measured at FVTOCI(Not investments in the common stock of banking, financial and insurance entities and other TLAC liabilities)	2,975,727	5,142,670	2,975,727	5,236,585
8、Shortfall of provisions to expected losses	0	0	0	0
9、When the immovable property is first applied to the IFRSs, retained earnings increase due to the fair value or revaluation value is used as the recognized cost	0	0	0	0
10、Securitization transactions should be deducted	0	0	0	0
11、Reciprocal cross-holdings in common equity and its unrealized gains	0	0	0	0
(1)Deduction amount from common equity Tier 1 capital				
(2)Deduction due to insufficient additional Tier 1 capital				
12、Prudential valuation adjustments(Market risk)	0	0	0	0
13、Investment properties follow-up measurement of value-added benefits recognized by the fair value model	0	0	0	0
14、Properties sale and leaseback benefits after January 1, 2012	0	0	0	0
15、Investments in the capital of banking, financial and insurance entities where the bank does not own more than 10% of the issued share capital	0	0	3,444,711	3,092,092
(1)Amount above the threshold	0	0	3,444,711	3,092,092
(2)Deduction due to insufficient additional Tier 1 capital	0	0	0	0
16、Significant investments in the common stock of banking, financial and insurance entities	68,381,628	67,711,328	0	0
(1)Deduction amount from common equity Tier 1 capital-before December 31, 2021				
(2)Deduction due to insufficient additional Tier 1 capital-before December 31, 2021				
(3)Significant investments in the common stock of banking, financial and insurance entities. (amount above 10% threshold)-applicable from January 1, 2022	68,381,628	67,711,328	0	0
(4)Deduction due to insufficient additional Tier 1 capital-applicable from January 1, 2022	0	0	0	0
17、Deferred income tax assets arising from temporary differences which above threshold	0	0	0	0

Items	Standalone		Consolidated	
	Jun-30-2025	Jun-30-2024	Jun-30-2025	Jun-30-2024
18、Significant investments in the common stock of banking, financial and insurance entities and deferred income tax assets arising from temporary differences, the total amount of which exceeds the 15% threshold should be deducted	2,816,851	3,577,324	0	0
19、Direct investment of industrial banks and deductions for investment in Investment properties	0	0	0	0
(1)Deduction amount from common equity Tier 1 capital				
(2)Deduction due to insufficient additional Tier 1 capital				
20、Other adjustments according to regulations or supervision requirements	0	0	0	0
(1)Deduction amount from common equity Tier 1 capital				
(2)Deduction due to insufficient additional Tier 1 capital				
Common Equity Tier 1 capital (CET1) (1)	112,852,639	110,205,030	201,771,172	198,484,569
Additional Tier 1 capital :				
Non-cumulative perpetual preferred stock and its capital stock premium	0	0	0	0
1、of which issued before December 31, 2012(the terms of the issue do not meet Additional Tier 1 capital requirements)				
2、of which issued after January 1, 2013				
Non-cumulative perpetual subordinated debts	8,070,000	8,070,000	8,070,000	8,070,000
1、of which issued before December 31, 2012(the terms of the issue do not meet Additional Tier 1 capital requirements)				
2、of which issued after January 1, 2013	8,070,000	8,070,000	8,070,000	8,070,000
Capital instruments are not directly or indirectly held by banks	0	0	3,321,700	3,668,889
Deduction : 1、Reciprocal cross-holdings in common equity	0	0	0	0
(1)Additional Tier 1 capital instrument				
(2)Deduction due to insufficient Tier 2 capital				
2、Investments in the capital of banking, financial and insurance entities where the bank does not own more than 10% of the issued share capital	0	0	0	0
(1)additional Tier 1 capital instrument			0	0
(2)Deduction due to insufficient Tier 2 capital				
3、Significant investments in the common stock of banking, financial and insurance entities	0	0	0	0
(1)Deduction amount from additional Tier 1 capital-before December 31, 2021				
(2)Deduction due to insufficient Tier 2 capital-before December 31, 2021				
(3)additional Tier 1 capital instrument-applicable from January 1, 2022	0	0	0	0
(4)Deduction due to insufficient Tier 2 capital-applicable from January 1, 2022	0	0		0
4、Direct investment of industrial banks and deductions for investment in Investment properties	0	0	0	0
(1)additional Tier 1 capital instrument				
(2)Deduction due to insufficient Tier 2 capital				
5、Other deduction	0	0	0	0
(1)additional Tier 1 capital instrument				
(2)Deduction due to insufficient Tier 2 capital				
Additional Tier 1 capital (2)	8,070,000	8,070,000	11,391,700	11,738,889
Tier 2 capital :				
Cumulative perpetual preferred stock and its capital stock	0	0	0	0
1、of which issued before December 31, 2012(the terms of the issue do not meet Tier 2 capital requirements)				
2、of which issued after January 1, 2013				
Cumulative perpetual subordinated debts	0	0	0	0
1、of which issued before December 31, 2012(the terms of the issue do not meet Tier 2 capital requirements)				
2、of which issued after January 1, 2013				
Convertible subordinated debts	0	0	0	0

Items	Standalone		Consolidated	
	Jun-30-2025	Jun-30-2024	Jun-30-2025	Jun-30-2024
1、 of which issued before December 31, 2012(the terms of the issue do not meet Tier 2 capital requirements)				
2、 of which issued after January 1, 2013				
Long-term subordinated debts	9,960,000	12,490,000	9,960,000	12,490,000
1、 of which issued before December 31, 2012(the terms of the issue do not meet Tier 2 capital requirements)	0	0	0	0
2、 of which issued after January 1, 2013	9,960,000	12,490,000	9,960,000	12,490,000
Non-perpetual preferred stock and its capital stock premium	0	0	0	0
1、 of which issued before December 31, 2012(the terms of the issue do not meet Tier 2 capital requirements)				
2、 of which issued after January 1, 2013				
when first time applying International Financial Reporting Standards in real estate and using the fair value or the re-estimated value method as the deemed cost, the difference in amount between the deemed cost and the book value recognized in retained earnings	0	0	0	0
The 45% of unrealized gain of equity instruments and debt instruments measured at FVTOCI(Not investments in the common stock of banking, financial and insurance entities and	1,339,077	2,314,202	1,339,077	2,356,463
The 45% of unrealized gains on changes in the fair value of investment properties using fair value method	0	0		
Operational reserves and loan-loss provisions	10,506,403	10,991,044	14,817,125	14,671,771
Capital instruments which are issued by banks subsidiaries, and are not directly or indirectly held by banks	0	0	10,163,838	11,247,708
Deduct :				
1、 Reciprocal cross-holdings in Tier 2 capital instrument and other TLAC liabilities	0	0	0	0
2、 Investments in the capital of banking, financial and insurance entities where the bank does not own more than 10%-Tier 2 capital instrument and other TLAC liabilities	0	0	0	761,437
3、 Commercial banks capital investment in financial-related businesses classified to the banking book	0	0	0	0
(1)Deduction amount from Tier 2 capital-before December 31, 2021				
(2)Tier 2 capital instrument and other TLAC liabilities-applicable from January 1, 2022	0	0	0	0
4、 Direct investment of industrial banks and deductions for investment in Investment properties-Tier 2 capital instrument				
5、 Other deduction-Tier 2 capital instrument				
Tier 2 capital (3)	21,805,480	25,795,246	36,280,040	40,004,505
Total eligible capital = (1) + (2) + (3)	142,728,119	144,070,276	249,442,912	250,227,963

【Table 4-1】

Balance sheet

Jun-30-2025

(Unit: NT\$1,000)

Items	Stanlaoe financial report	Standalone capital adequacy ratio	Consolidated financial report	Consolidated capital adequacy ratio
	Balance Sheets	Balance Sheets	Balance Sheets	Balance Sheets
ASSETS				
Cash and cash equivalents	21,937,774	21,937,774	38,705,938	38,705,938
Due from the Central Bank and call loans to banks	83,748,562	83,748,562	383,632,017	383,632,017
Financial assets measured at fair value through profit or loss	4,992,834	4,992,834	8,374,294	8,374,294
Financial assets measured at fair value through other comprehensive income	237,822,271	237,822,271	468,812,161	468,812,161
Debt instrument investments measured at amortized cost	200,916,485	200,916,485	212,375,654	212,375,654
Securities purchased under resale agreements	17,213,801	17,213,801	17,213,801	17,213,801
Receivables, net	11,733,733	11,733,733	31,140,572	31,140,572
Current income tax assets	0	0	468,523	468,523
Assets classified as held for sale, net	0	0	917,944	917,944
Discounts and loans, net	877,602,810	877,602,810	1,149,464,781	1,149,464,781
Investments under the equity method, net	94,300,228	94,300,228	1,493,350	1,493,350
Other financial assets, net	5,686	5,686	5,686	5,686
Properties, net	15,513,231	15,513,231	23,378,731	23,378,731
Right-of-use assets, net	764,963	764,963	1,664,319	1,664,319
Investment properties, net	0	0	5,277,506	5,277,506
Intangible assets, net	285,607	285,607	1,932,728	1,932,728
Deferred income tax assets	1,339,636	1,339,636	5,123,756	5,123,756
Other assets, net	11,994,188	11,994,188	13,120,330	13,120,330
Total assets	1,580,171,809	1,580,171,809	2,363,102,091	2,363,102,091

Items	Stanlaoe financial report	Standalone capital adequacy ratio	Consolidated financial report	Consolidated capital adequacy ratio
	Balance Sheets	Balance Sheets	Balance Sheets	Balance Sheets
LIABILITIES				
Deposits from the central Bank and other banks	19,194,513	19,194,513	44,051,680	44,051,680
Financial liabilities measured at fair value through profit or	4,012,344	4,012,344	6,924,579	6,924,579
Securities sold under repurchase agreements	3,955,500	3,955,500	3,955,500	3,955,500
Payables	36,831,664	36,831,664	44,913,832	44,913,832
Current income tax liabilities	999,669	999,669	1,892,351	1,892,351
Deposits and remittances	1,260,020,097	1,260,020,097	1,925,518,369	1,925,518,369
Bank debentures	47,320,000	47,320,000	57,483,838	57,483,838
Other financial liabilities	9,604,342	9,604,342	11,427,196	11,427,196
Provisions	1,686,987	1,686,987	3,042,189	3,042,189
Lease liabilities	775,903	775,903	1,676,268	1,676,268
Deferred income tax liabilities	7,087,405	7,087,405	7,155,162	7,155,162
Other liabilities	1,371,993	1,371,993	3,619,108	3,619,108
Total liabilities	1,392,860,417	1,392,860,417	2,111,660,072	2,111,660,072
Equity				
Equity attributable to owners of the Bank			187,311,392	187,311,392
Share capital	48,616,031	48,616,031	48,616,031	48,616,031
Ordinary shares	48,616,031	48,616,031	48,616,031	48,616,031
Capital surplus	27,705,927	27,705,927	27,705,927	27,705,927
Retained earnings	106,919,638	106,919,638	106,919,638	106,919,638
Legal reserve	68,680,295	68,680,295	68,680,295	68,680,295
Special reserve	7,669,374	7,669,374	7,669,374	7,669,374
Unappropriated earnings	30,569,969	30,569,969	30,569,969	30,569,969
Other equity	4,152,940	4,152,940	4,152,940	4,152,940
Treasury shares	83,144	83,144	83,144	83,144
Non-controlling interests	0	0	64,130,627	64,130,627
Total equity	187,311,392	187,311,392	251,442,019	251,442,019
Total liabilities and equity	1,580,171,809	1,580,171,809	2,363,102,091	2,363,102,091

【Table 4-2】

Statement of assets and liabilities
Jun-30-2025

(Unit: NT\$1,000)

Accounts		Detail item	Table4-3 item code	Stanlaoe financial report	Standalone capital adequacy ratio	Consolidated financial report	Consolidated capital adequacy ratio	retrieval code
				Balance Sheets	Balance Sheets	Balance Sheets	Balance Sheets	
ASSETS								
	Cash and cash equivalents			21,937,774	21,937,774	38,705,938	38,705,938	
	Due from the Central Bank and call loans to banks			83,748,562	83,748,562	383,632,017	383,632,017	
	Financial assets measured at fair value through profit or loss			4,992,834	4,992,834	8,374,294	8,374,294	
		Reciprocal cross-holdings in common equity and other TLAC liabilities			0		0	
		Deduction amount from common equity Tier 1 capital	17					A1
		Deduction amount from additional Tier 1 capital	38					A2
		Deduction amount from Tier 2 capital	53					A3
		Regulatory adjustments applied to common equity Tier 1 capital due to insufficient Additional Tier 1 capital to cover deductions	27					A4
		Regulatory adjustments applied to additional Tier 1 capital due to insufficient Tier 2 capital to cover deductions	42					A5
		Investments in the capital of banking, financial and insurance entities where the bank does not own more than 10% of the issued share capital and other TLAC liabilities			0		0	
		Deduction amount from common equity Tier 1 capital	18					A6
		Deduction amount from additional Tier 1 capital	39					A7
		Deduction amount from Tier 2 capital	54					A8
		Regulatory adjustments applied to common equity Tier 1 capital due to insufficient Additional Tier 1 capital to cover deductions	27					A9
		Regulatory adjustments applied to additional Tier 1 capital due to insufficient Tier 2 capital to cover deductions	42					A10
		Amounts below the thresholds for deduction	73					A11
		Significant investments in the common stock of banking, financial and insurance entities and other TLAC liabilities			0		0	
		Deduction amount from common equity Tier 1 capital-(above 10% threshold,from January 1, 2022)	19					A12
		Deduction amount from common equity Tier 1 capital-(above 15% threshold,from January 1, 2022)	23					A13
		Deduction amount from additional Tier 1 capital(from January 1, 2022)	40					A14
		Deduction amount from Tier 2 capital(from January 1, 2022)	55					A15
		Deduction amount from common equity Tier 1 capital(25%)-before December 31, 2121	19					A16
		Deduction amount from additional Tier 1 capital(25%)-before December 31, 2121	40					A17
		Deduction amount from Tier 2 capital(50%)-before December 31, 2121	55					A18

Accounts		Detail item	Table4-3 item code	Stanlaoe financial report	Standalone capital adequacy ratio	Consolidated financial report	Consolidated capital adequacy ratio	retrieval code
				Balance Sheets	Balance Sheets	Balance Sheets	Balance Sheets	
		Regulatory adjustments applied to common equity Tier 1 capital due to insufficient Additional Tier 1 capital to cover deductions	27					A19
		Regulatory adjustments applied to additional Tier 1 capital due to insufficient Tier 2 capital to cover deductions	42					A20
		Amounts below the thresholds for deduction-other significant investments	74					A21
		Investment securitization beneficiary securities or asset-based securities, the amount of which is included in the asset pool of the capital instruments issued by financial related businesses			0		0	
		Deduction amount from common stock equity	26d		0		0	A22
		Deduction amount from additional Tier 1 capital	41b		0		0	A23
		Deduction amount from Tier 2 capital	56d		0		0	A24
		Regulatory adjustments applied to common equity Tier 1 due to insufficient Additional Tier 1 to cover deductions	27		0		0	A25
		Regulatory adjustments applied to additional Tier 1 capital due to insufficient Tier 2 to cover deductions	42		0		0	A26
		Other financial assets measured at fair value through profit or loss			4,992,834		8,374,294	
	Financial assets measured at fair value through other comprehensive income			237,822,271	237,822,271	468,812,161	468,812,161	
		Reciprocal cross-holdings in common equity and other TLAC liabilities(fill in market value)			0		0	
		Deduction amount from common equity Tier 1 capital	17					A27
		Deduction amount from additional Tier 1 capital	38					A28
		Deduction amount from Tier 2 capital	53					A29
		Regulatory adjustments applied to common equity Tier 1 capital due to insufficient Additional Tier 1 capital to cover deductions	27					A30
		Regulatory adjustments applied to additional Tier 1 capital due to insufficient Tier 2 capital to cover deductions	42					A31
		Investments in the capital of banking, financial and insurance entities where the bank does not own more than 10% of the issued share capital and other TLAC liabilities			0		3,444,712	
		Deduction amount from common equity Tier 1 capital	18				3,444,712	A32
		Deduction amount from additional Tier 1 capital	39				0	A33
		Deduction amount from Tier 2 capital	54				0	A34
		Regulatory adjustments applied to common equity Tier 1 capital due to insufficient Additional Tier 1 capital to cover deductions	27					A35
		Regulatory adjustments applied to additional Tier 1 capital due to insufficient Tier 2 capital to cover deductions	42					A36
		Amounts below the thresholds for deduction	73					A37
		Significant investments in the common stock of banking, financial and insurance entities and other TLAC liabilities			543,910		0	
		Deduction amount from common equity Tier 1 capital-(above 10% threshold,from January 1, 2022)	19		523,797			A38

Accounts		Detail item	Table4-3 item code	Stanlaoe financial report	Standalone capital adequacy ratio	Consolidated financial report	Consolidated capital adequacy ratio	retrieval code
				Balance Sheets	Balance Sheets	Balance Sheets	Balance Sheets	
		Deduction amount from common equity Tier 1 capital-(above 15% threshold,from January 1, 2022)	23		20,113			A39
		Deduction amount from additional Tier 1 capital(from January 1, 2022)	40					A40
		Deduction amount from Tier 2 capital(from January 1, 2022)	55					A41
		Deduction amount from common equity Tier 1 capital(25%)-before December 31, 2121	19					A42
		Deduction amount from additional Tier 1 capital(25%)-before December 31, 2121	40					A43
		Deduction amount from Tier 2 capital(50%)-before December 31, 2121	55					A44
		Regulatory adjustments applied to common equity Tier 1 capital due to insufficient Additional Tier 1 capital to cover deductions	27					A45
		Regulatory adjustments applied to additional Tier 1 capital due to insufficient Tier 2 capital to cover deductions	42					A46
		Amounts below the thresholds for deduction-other significant investments	74					A47
		Investment securitization beneficiary securities or asset-based securities, the amount of which is included in the asset pool of the capital instruments issued by financial related businesses			0		0	
		Deduction amount from common equity Tier 1 capital	26d		0		0	A48
		Deduction amount from additional Tier 1 capital	41b		0		0	A49
		Deduction amount from Tier 2 capital	56d		0		0	A50
		Regulatory adjustments applied to common equity Tier 1 due to insufficient Additional Tier 1 to cover deductions	27		0		0	A51
		Regulatory adjustments applied to additional Tier 1 capital due to insufficient Tier 2 to cover deductions	42		0		0	A52
		Other financial assets measured at FVOCI			237,278,361		465,367,449	
	Debt instrument investments measured at amortized cost			200,916,485	200,916,485	212,375,654	212,375,654	
		Reciprocal cross-holdings in common equity and other TLAC liabilities(fill in market value)			0		0	
		Deduction amount from common equity Tier 1 capital	17					A53
		Deduction amount from additional Tier 1 capital	38					A54
		Deduction amount from Tier 2 capital	53					A55
		Regulatory adjustments applied to common equity Tier 1 capital due to insufficient Additional Tier 1 capital to cover deductions	27					A56
		Regulatory adjustments applied to additional Tier 1 capital due to insufficient Tier 2 capital to cover deductions	42					A57
		Investments in the capital of banking, financial and insurance entities where the bank does not own more than 10% of the issued share capital and other TLAC liabilities			0		0	
		Deduction amount from common equity Tier 1 capital	18					A58
		Deduction amount from additional Tier 1 capital	39					A59
		Deduction amount from Tier 2 capital	54					A60
		Regulatory adjustments applied to common equity Tier 1 capital due to insufficient Additional Tier 1 capital to cover deductions	27					A61
		Regulatory adjustments applied to additional Tier 1 capital due to insufficient Tier 2 capital to cover deductions	42					A62
		Amounts below the thresholds for deduction	73					A63
		Significant investments in the common stock of banking, financial and insurance entities and other TLAC liabilities			0		0	
		Deduction amount from common equity Tier 1 capital-(above 10% threshold,from January 1, 2022)	19					A64
		Deduction amount from common equity Tier 1 capital-(above 15% threshold,from January 1, 2022)	23					A65

Accounts		Detail item	Table4-3 item code	Stanlaoe financial report	Standalone capital adequacy ratio	Consolidated financial report	Consolidated capital adequacy ratio	retrieval code
				Balance Sheets	Balance Sheets	Balance Sheets	Balance Sheets	
		Deduction amount from additional Tier 1 capital(from January 1, 2022)	40					A66
		Deduction amount from Tier 2 capital(from January 1, 2022)	55					A67
		Deduction amount from common equity Tier 1 capital(25%)-before December 31, 2121	19					A68
		Deduction amount from additional Tier 1 capital(25%)-before December 31, 2121	40					A69
		Deduction amount from Tier 2 capital(50%)-before December 31, 2121	55					A70
		Regulatory adjustments applied to common equity Tier 1 capital due to insufficient Additional Tier 1 capital to cover deductions	27					A71
		Regulatory adjustments applied to additional Tier 1 capital due to insufficient Tier 2 capital to cover deductions	42					A72
		Amounts below the thresholds for deduction-other significant investments	74					A73
		Investment securitization beneficiary securities or asset-based securities, the amount of which is included in the asset pool of the capital instruments issued by financial related businesses			0		0	
		Deduction amount from common equity Tier 1 capital	26d		0		0	A74
		Deduction amount from additional Tier 1 capital	41b		0		0	A75
		Deduction amount from Tier 2 capital	56d		0		0	A76
		Regulatory adjustments applied to common equity Tier 1 due to insufficient Additional Tier 1 to cover deductions	27		0		0	A77
		Regulatory adjustments applied to additional Tier 1 capital due to insufficient Tier 2 to cover deductions	42		0		0	A78
		Other financial assets measured at fair value through profit or loss			200,916,485		212,375,654	
	Securities purchased under resale agreements			17,213,801	17,213,801	17,213,801	17,213,801	
	Receivables, net			11,733,733	11,733,733	31,140,572	31,140,572	
	Current income tax assets			0	0	468,523	468,523	
	Assets classified as			0	0	917,944	917,944	
	Discounts and loans, net			877,602,810	877,602,810	1,149,464,781	1,149,464,781	
		Discount and loan - gross amounts (including discount and premium adjustment)			889,752,580		1,168,809,911	
		Provision-discounts and loans			-12,149,770		-19,345,130	
		included in Tier 2 capital	50		-10,506,403		-14,817,125	A79
		others			-1,643,367		-4,528,005	
	Investments under the equity method, net			94,300,228	94,300,228	1,493,350	1,493,350	
		Reciprocal cross-holdings in common equity and other TLAC liabilities(fill in market value)			0		0	
		Deduction amount from common equity Tier 1 capital	17					A80
		Deduction amount from additional Tier 1 capital	38					A81
		Deduction amount from Tier 2 capital	53					A82
		Regulatory adjustments applied to common equity Tier 1 capital due to insufficient Additional Tier 1 capital to cover deductions	27					A83
		Regulatory adjustments applied to additional Tier 1 capital due to insufficient Tier 2 capital to cover deductions	42					A84
		Investments in the capital of banking, financial and insurance entities where the bank does not own more than 10% of the issued share capital and other TLAC liabilities			0		0	
		Deduction amount from common equity Tier 1 capital	18					A85

Accounts	Detail item	Table4-3 item code	Stanlaeoe financial report	Standalone capital adequacy ratio	Consolidated financial report	Consolidated capital adequacy ratio	retrieval code
			Balance Sheets	Balance Sheets	Balance Sheets	Balance Sheets	
	Deduction amount from additional Tier 1 capital	39					A86
	Deduction amount from Tier 2 capital	54					A87
	Regulatory adjustments applied to common equity Tier 1 capital due to insufficient Additional Tier 1 capital to cover deductions	27					A88
	Regulatory adjustments applied to additional Tier 1 capital due to insufficient Tier 2 capital to cover deductions	42					A89
	Amounts below the thresholds for deduction	73					A90
	Significant investments in the common stock of banking, financial and insurance entities and other TLAC liabilities			70,463,453		0	
	Deduction amount from common equity Tier 1 capital-(above 10% threshold,from January 1, 2022)	19		67,857,831			A91
	Deduction amount from common equity Tier 1 capital-(above 15% threshold,from January 1, 2022)	23		2,605,622			A92
	Deduction amount from additional Tier 1 capital(from January 1, 2022)	40					A93
	Deduction amount from Tier 2 capital(from January 1, 2022)	55					A94
	Deduction amount from common equity Tier 1 capital(25%)-before December 31, 2121	19					A95
	Deduction amount from additional Tier 1 capital(25%)-before December 31, 2121	40					A96
	Deduction amount from Tier 2 capital(50%)-before December 31, 2121	55					A97
	Regulatory adjustments applied to common equity Tier 1 capital due to insufficient Additional Tier 1 capital to cover deductions	27					A98
	Regulatory adjustments applied to additional Tier 1 capital due to insufficient Tier 2 capital to cover deductions	42					A99
	Amounts below the thresholds for deduction-other significant investments	74					A100
	Other investments under the equity method			23,836,775		1,493,350	
Pledged assets,			0	0	0	0	
	Reciprocal cross-holdings in common equity and other TLAC liabilities(fill in market value)			0		0	
	Deduction amount from common equity Tier 1 capital	17					A101
	Deduction amount from additional Tier 1 capital	38					A102
	Deduction amount from Tier 2 capital	53					A103
	Regulatory adjustments applied to common equity Tier 1 capital due to insufficient Additional Tier 1 capital to cover deductions	27					A104
	Regulatory adjustments applied to additional Tier 1 capital due to insufficient Tier 2 capital to cover deductions	42					A105
	Investments in the capital of banking, financial and insurance entities where the bank does not own more than 10% of the issued share capital and other TLAC liabilities			0		0	
	Deduction amount from common equity Tier 1 capital	18					A106
	Deduction amount from additional Tier 1 capital	39					A107
	Deduction amount from Tier 2 capital	54					A108
	Regulatory adjustments applied to common equity Tier 1 capital due to insufficient Additional Tier 1 capital to cover deductions	27					A109
	Regulatory adjustments applied to additional Tier 1 capital due to insufficient Tier 2 capital to cover deductions	42					A110
	Amounts below the thresholds for deduction	73					A111
	Significant investments in the common stock of banking, financial and insurance entities and other TLAC liabilities			0		0	
	Deduction amount from common equity Tier 1 capital-(above 10% threshold,from January 1, 2022)	19					A112
	Deduction amount from common equity Tier 1 capital-(above 15% threshold,from January 1, 2022)	23					A113
	Deduction amount from additional Tier 1 capital(from January 1, 2022)	40					A114
	Deduction amount from Tier 2 capital(from January 1, 2022)	55					A115
	Deduction amount from common equity Tier 1 capital(25%)-before December 31, 2121	19					A116

Accounts	Detail item	Table4-3 item code	Stanlaloe financial report	Standalone capital adequacy ratio	Consolidated financial report	Consolidated capital adequacy ratio	retrieval code
			Balance Sheets	Balance Sheets	Balance Sheets	Balance Sheets	
	Deduction amount from additional Tier 1 capital(25%)-before December 31, 2121	40					A117
	Deduction amount from Tier 2 capital(50%)-before December 31, 2121	55					A118
	Regulatory adjustments applied to common equity Tier 1 capital due to insufficient Additional Tier 1 capital to cover deductions	27					A119
	Regulatory adjustments applied to additional Tier 1 capital due to insufficient Tier 2 capital to cover deductions	42					A120
	Amounts below the thresholds for deduction-other significant investments	74					A121
	Investment securitization beneficiary securities or asset-based securities, the amount of which is included in the asset pool of the capital instruments issued by financial related businesses			0		0	
	Deduction amount from common equity Tier 1 capital	26d		0		0	A122
	Deduction amount from additional Tier 1 capital	41b		0		0	A123
	Deduction amount from Tier 2 capital	56d		0		0	A124
	Regulatory adjustments applied to common equity Tier 1 due to insufficient Additional Tier 1 to cover deductions	27		0		0	A125
	Regulatory adjustments applied to additional Tier 1 capital due to insufficient Tier 2 to cover deductions	42		0		0	A126
	Other pledged assets			0		0	
Other financial assets, net			5,686	5,686	5,686	5,686	
	Reciprocal cross-holdings in common equity and other TLAC liabilities(fill in market value)			0		0	
	Deduction amount from common equity Tier 1 capital	17					A127
	Deduction amount from additional Tier 1 capital	38					A128
	Deduction amount from Tier 2 capital	53					A129
	Regulatory adjustments applied to common equity Tier 1 capital due to insufficient Additional Tier 1 capital to cover deductions	27					A130
	Regulatory adjustments applied to additional Tier 1 capital due to insufficient Tier 2 capital to cover deductions	42					A131
	Investments in the capital of banking, financial and insurance entities where the bank does not own more than 10% of the issued share capital and other TLAC liabilities			0		0	
	Deduction amount from common equity Tier 1 capital	18					A132
	Deduction amount from additional Tier 1 capital	39					A133
	Deduction amount from Tier 2 capital	54					A134
	Regulatory adjustments applied to common equity Tier 1 capital due to insufficient Additional Tier 1 capital to cover deductions	27					A135
	Regulatory adjustments applied to additional Tier 1 capital due to insufficient Tier 2 capital to cover deductions	42					A136
	Amounts below the thresholds for deduction	73					A137
	Significant investments in the common stock of banking, financial and insurance entities and other TLAC liabilities			0		0	
	Deduction amount from common equity Tier 1 capital-(above 10% threshold,from January 1, 2022)	19					A138
	Deduction amount from common equity Tier 1 capital-(above 15% threshold,from January 1, 2022)	23					A139
	Deduction amount from additional Tier 1 capital(from January 1, 2022)	40					A140
	Deduction amount from Tier 2 capital(from January 1, 2022)	55					A141
	Deduction amount from common equity Tier 1 capital(25%)-before December 31, 2121	19					A142
	Deduction amount from additional Tier 1 capital(25%)-before December 31, 2121	40					A143
	Deduction amount from Tier 2 capital(50%)-before December 31, 2121	55					A144
	Regulatory adjustments applied to common equity Tier 1 capital due to insufficient Additional Tier 1 capital to cover deductions	27					A145
	Regulatory adjustments applied to additional Tier 1 capital due to insufficient Tier 2 capital to cover deductions	42					A146

Accounts	Detail item	Table4-3 item code	Stanlaoe financial report	Standalone capital adequacy ratio	Consolidated financial report	Consolidated capital adequacy ratio	retrieval code
			Balance Sheets	Balance Sheets	Balance Sheets	Balance Sheets	
	Amounts below the thresholds for deduction-other significant investments	74					A147
	Investment securitization beneficiary securities or asset-based securities, the amount of which is included in the asset pool of the capital instruments issued by financial related businesses			0		0	
	Deduction amount from common stock equity	26d		0		0	A148
	Deduction amount from additional Tier 1 capital	41b		0		0	A149
	Deduction amount from Tier 2 capital	56d		0		0	A150
	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover	27		0		0	A151
	Regulatory adjustments applied to Additional Tier 1 capital due to insufficient Tier 2 to cover deductions	42		0		0	A152
	Other financial assets (excluding capital investment in financial related businesses)			5,686		5,686	
	Properties, net		15,513,231	15,513,231	23,378,731	23,378,731	
	Right-of-use asset		764,963	764,963	1,664,319	1,664,319	
	Investment properties, net		0	0	5,277,506	5,277,506	
	Intangible assets, net		285,607	285,607	1,932,728	1,932,728	
	Goodwill	8		0		0	A153
	Intangible assets (excluding goodwill)	9		285,607		1,932,728	A154
	Deferred income tax assets		1,339,636	1,339,636	5,123,756	5,123,756	
	Depending on the future profitability	10					A155
	Temporary difference			1,339,636		5,123,756	
	Amount exceeding the 10% threshold-deduct from common equity Tier 1 capital	21		0		0	A156
	Amount exceeding the 15% threshold-deduct from common equity Tier 1 capital	25		191,117		0	A157
	Amount below the deduction threshold	76		1,148,519		5,123,756	A158
	Other assets, net		11,994,188	11,994,188	13,120,330	13,120,330	
	Prepaid pension	15		0		0	A159
	Other assets			11,994,188		13,120,330	
Total assets			1,580,171,809	1,580,171,809	2,363,102,091	2,363,102,091	
LIABILITIES							
	Due to the Central Bank and banks		19,194,513	19,194,513	44,051,680	44,051,680	
	Financial liabilities measured at fair value through profit or loss		4,012,344	4,012,344	6,924,579	6,924,579	
	Instruments issued by the parent company that can be included in the capital			0		0	
	Eligible additional Tier 1 capital instrument	30、32		0		0	D1
	Additional Tier 1 capital instrument-declining 10% per year from 2013	33		0		0	D2
	Eligible Tier 2 capital instrument	46		0		0	D3
	Tier 2 capital instrument-declining 10% per year from 2013	47		0		0	D4
	Instruments issued by subsidiaries and held by third parties that can be included in the capital					0	
	Eligible additional Tier 1 capital instrument	34				0	D5

Accounts		Detail item	Table4-3 item code	Stanlaloe financial report	Standalone capital adequacy ratio	Consolidated financial report	Consolidated capital adequacy ratio	retrieval code
				Balance Sheets	Balance Sheets	Balance Sheets	Balance Sheets	
		Additional Tier 1 capital instrument-declining 10% per year from 2013	34、35				0	D6
		Eligible Tier 2 capital instrument	48				0	D7
		Tier 2 capital instrument-declining 10% per year from 2013	48、49				0	D8
		Capital surplus of non-controlling interests					0	
		Gains and losses due to changes in own credit risk on fair valued liabilities	14		1,060		1,060	D9
		Other financial liabilities measured at fair value through profit or loss			4,011,284		6,923,519	
	Securities sold under repurchase agreements			3,955,500	3,955,500	3,955,500	3,955,500	
	Payables			36,831,664	36,831,664	44,913,832	44,913,832	
	Current income tax liabilities			999,669	999,669	1,892,351	1,892,351	
	Deposits and remittances			1,260,020,097	1,260,020,097	1,925,518,369	1,925,518,369	
	Bank debentures			47,320,000	47,320,000	57,483,838	57,483,838	
		Issued by the parent company			47,320,000		47,320,000	
		Eligible additional Tier 1 capital instrument	30、32		8,070,000		8,070,000	D11
		Additional Tier 1 capital instrument-declining 10% per year from 2013	33		0		0	D12
		Eligible Tier 2 capital instrument	46		9,960,000		9,960,000	D13
		Tier 2 capital instrument-declining 10% per year from 2013	47		0		0	D14
		Bank debentures(excluding those who can be included in the capital)			29,290,000		29,290,000	
		Issued by subsidiaries and held by third parties					10,163,838	
		Eligible additional Tier 1 capital instrument	34				0	D15
		Additional Tier 1 capital instrument-declining 10% per year from 2013	34、35				0	D16
		Eligible Tier 2 capital instrument	48				10,163,838	D17
		Tier 2 capital instrument-declining 10% per year from 2013	48、49				0	D18
		Capital surplus of non-controlling interests					0	
		Bank debentures (excluding the capital can be included in and the capital surplus of non-controlling interests)					0	
	Other financial liabilities			9,604,342	9,604,342	11,427,196	11,427,196	
	Provisions			1,686,987	1,686,987	3,042,189	3,042,189	
	Lease liabilities			775,903	775,903	1,676,268	1,676,268	
	Deferred income tax liabilities			7,087,405	7,087,405	7,155,162	7,155,162	
		Deductible			0		0	
		Intangible assets-Goodwill	8		0		0	D27
		Intangible assets (excluding goodwill)	9		0		0	D28
		Prepaid pension	15		0		0	D29
		Depending on the future profitability	10		0		0	D30

Accounts		Detail item	Table4-3 item code	Stanlaoe financial report	Standalone capital adequacy ratio	Consolidated financial report	Consolidated capital adequacy ratio	retrieval code
				Balance Sheets	Balance Sheets	Balance Sheets	Balance Sheets	
		Temporary difference			0		0	
		Amount exceeding the 10% threshold-deduct from common equity Tier 1 capital	21		0		0	D31
		Amount exceeding the 15% threshold-deduct from common equity Tier 1 capital	25		0		0	D32
		Amount below the deduction threshold	76		0		0	D33
		Non-deductible			7,087,405		7,155,162	
	Other liabilities			1,371,993	1,371,993	3,619,108	3,619,108	
Total liabilities				1,392,860,417	1,392,860,417	2,111,660,072	2,111,660,072	
Equity								
	Equity attributable to owners of the					187,311,392	187,311,392	
	Share capital			48,616,031	48,616,031	48,616,031	48,616,031	
		Common Equity Tier 1 capital	1		48,616,031		48,616,031	E1
		Additional Tier 1 capital			0		0	
		Eligible additional Tier 1 capital	30、31		0		0	E2
		Additional Tier 1 capital instrument-declining 10% per year from 2013	33		0		0	E3
		Tier 2 capital			0		0	
		Eligible Tier 2 capital	46		0		0	E4
		Tier 2 capital instrument-declining 10% per year from 2013	47		0		0	E5
		Share capital that cannot be included in own capital			0		0	
	Capital surplus			27,705,927	27,705,927	27,705,927	27,705,927	
		Capital surplus-Common Equity Tier 1 capital	1		23,321,381		23,321,381	E6
		Capital surplus-Additional Tier 1 capital			0		0	
		Eligible additional Tier 1 capital	30、31		0		0	E7
		Additional Tier 1 capital instrument-declining 10% per year from 2013	33		0		0	E8
		Capital surplus-Tier 2 capital			0		0	
		Eligible tier 2 capital	46		0		0	E9
		Tier 2 capital instrument-declining 10% per year from 2013	47		0		0	E10
		Share premium that cannot be included in own capital			0		0	
		Capital surplus(excluding share premium)	2		4,384,546		4,384,546	E11
	Retained arnings			106,919,638	106,919,638	106,919,638	106,919,638	
		Shortfall of provisions to expected losses	12		0		0	E12
		Prudential valuation adjustments	7		0		0	E13
		Shortfall of defined-benefit pension	15		0		0	E14
		Securitisation gain on sale	2、13		0		0	E15
		when first time applying International Financial Reporting Standards in real estate and using the fair value or the re-estimated value method as the deemed cost, the difference in amount between the deemed cost and the book value recognized in retained earningsretained earnings	2、26a、56a		0		0	E16

Accounts		Detail item	Table4-3 item code	Stanlaoe financial report	Standalone capital adequacy ratio	Consolidated financial report	Consolidated capital adequacy ratio	retrieval code
				Balance Sheets	Balance Sheets	Balance Sheets	Balance Sheets	
		the 45% of unrealized gains on changes in the fair value of investment properties using fair value method	2、 26e、 56e		0		0	E17
		Properties sale and leaseback benefits after January 1, 2012	2、 26f		0		0	E18
		Other retained earnings that may not be included in CET 1 as required by regulatory or supervisory requirements	2、 26g		0		0	E19
		Other retained arnings	2		106,919,638		106,919,638	E20
	Other equity	Total other equity	3	4,152,940	4,152,940	4,152,940	4,152,940	E21
		Unrealized gain of equity instruments and debt instruments measured at FVTOCI.(Not investments in the common stock of banking, financial and insurance entities and other TLAC liabilities)	26b、 56b		2,975,727		2,975,727	E22
		Gain of the hedging instrument (loss)	11		0		0	E23
		Value added of properties revaluation	26e、 56e		0		0	E24
		Other equity(excluding the above items)			1,177,213		1,177,213	
	Treasury shares		16	83,144	83,144	83,144	83,144	E25
	Non-controlling interests					64,130,627	64,130,627	
		Common Equity Tier 1 capital	5				22,811,886	E26
		Additional Tier 1 capital	34				3,321,700	E27
		Tier 2 capital	38				0	E28
		Capital surplus of non-controlling interests					37,997,041	
Total equity				187,311,392	187,311,392	251,442,019	251,442,019	
Total liabilities and equity				1,580,171,809	1,580,171,809	2,363,102,091	2,363,102,091	
Note		Expected loss			660,761		5,293,724	

【Table 4-3】

Composition of regulatory capital
Jun-30-2025

(Unit: NT\$1,000)

items		Standalone	Consolidated
Common Equity Tier 1 capital: instruments and reserves			
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	71,937,412	71,937,412
2	Retained earnings	111,304,184	111,304,184
3	Accumulated other comprehensive income and other reserves	4,152,940	4,152,940
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock		
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group		22,811,886
6	Common Equity Tier 1 capital before regulatory adjustments	187,394,536	210,206,422
Common Equity Tier 1 capital: regulatory adjustments			
7	Prudential valuation adjustments	0	0
8	Goodwill (net of related tax liability)	0	0
9	Other intangibles (net of related tax liability)	285,607	1,932,728
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	0	0
11	Gain and losses of hedging instruments (gain should be deducted, losses should be added)	0	0
12	Shortfall of provisions to expected losses	0	0
13	Securitisation gain on sale	0	0
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-1,060	-1,060
15	Defined-benefit pension fund net assets	0	0
16	Investments in own shares	83,144	83,144
17	Reciprocal cross-holdings in common equity and its unrealized gains	0	0
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	0	3,444,711
19	Significant investments in the common stock of banking, financial and insurance entities are deducted from common equity tier 1 capital. 【Before December 31, 2121】 Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation. (amount above 10% threshold) 【From January 1, 2022】	68,381,628	0
20	Mortgage servicing rights (amount above 10% threshold)		
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	0	0
22	Amount exceeding the 15% threshold	2,816,852	0
23	of which: significant investments in the common stock of financials	2,625,735	0
24	of which: mortgage servicing rights		
25	of which: deferred tax assets arising from temporary differences	191,117	0
26	National specific regulatory adjustments		
26a	When the immovable property is first applied to the IFRSs, retained earnings increase due to the fair value or revaluation value is used as the recognized cost.	0	0
26b	Unrealized gain of equity instruments and debt instruments measured at FVTOCI.(Not investments in the common stock of banking, financial and insurance entities and other TLAC	2,975,727	2,975,727
26c	Classification of investments in financial-related businesses to the banking books (or direct investment in industrial banks and deductions for investment in Investment properties)		
26d	Investment securitization beneficiary securities or asset-based securities, the amount of which is included in the asset pool of the capital instruments issued by financial related businesses	0	0
26e	Investment properties follow-up measurement of value-added benefits recognized by the fair	0	0
26f	Properties sale and leaseback benefits after January 1, 2012	0	0
26g	Other retained earnings that may not be included in CET 1 as required by regulatory or supervisory requirements	0	0
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	0	0
28	Total regulatory adjustments to Common equity Tier 1	74,541,898	8,435,250

items		Standalone	Consolidated
29	Common Equity Tier 1 capital (CET1)	112,852,638	201,771,172
Additional Tier 1 capital: instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	8,070,000	8,070,000
31	of which: classified as equity under applicable accounting standards	0	0
32	of which: classified as liabilities under applicable accounting standards	8,070,000	8,070,000
33	Directly issued capital instruments subject to phase out from Additional Tier 1	0	0
34	Additional Tier 1 instruments issued by subsidiaries and held by third parties		3,321,700
35	of which: instruments issued by subsidiaries subject to phase out		0
36	Additional Tier 1 capital before regulatory adjustments	8,070,000	11,391,700
Additional Tier 1 capital: regulatory adjustments			
37	Investments in own Additional Tier 1 instruments		
38	Reciprocal cross-holdings in Additional Tier 1 instruments	0	0
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	0	0
40	Significant investments in the common stock of banking, financial and insurance entities are deducted from additional tier 1 capital. 【Before December 31, 2121】 Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation. (amount above 10% threshold) 【Applicable from	0	0
41	National specific regulatory adjustments		
41a	Classification of investments in financial-related businesses to the banking books (or direct investment in industrial banks and deductions for investment in Investment properties)		
41b	Investment securitization beneficiary securities or asset-based securities, the amount of which is included in the asset pool of the capital instruments issued by financial related businesses	0	0
42	Regulatory adjustments applied to additional Tier 1 capital due to insufficient Tier 2 to cover	0	0
43	Total regulatory adjustments to Additional Tier 1 capital	0	0
44	Additional Tier 1 capital (AT1)	8,070,000	11,391,700
45	Tier 1 capital (T1 = CET1 + AT1)	120,922,638	213,162,872
Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	9,960,000	9,960,000
47	Directly issued capital instruments subject to phase out from Tier 2	0	0
48	Tier 2 instruments issued by subsidiaries and held by third parties		10,163,838
49	of which: instruments issued by subsidiaries subject to phase out		0
50	Provisions	10,506,403	14,817,125
51	Tier 2 capital before regulatory adjustments	20,466,403	34,940,963
Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments		
53	Reciprocal cross-holdings in Tier 2 instruments	0	0
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	0	0
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	0	0
56	National specific regulatory adjustments	(1,339,077)	(1,339,077)
56a	when first time applying International Financial Reporting Standards in real estate and using the fair value or the re-estimated value method as the deemed cost, the difference in amount between the deemed cost and the book value recognized in retained earnings	0	0
56b	45% of Unrealized gain of equity instruments and debt instruments measured at FVTOCI	(1,339,077)	(1,339,077)
56c	Classification of investments in financial-related businesses to the banking books (or direct investment of industrial banks and deductions for investment in Investment properties)		
56d	Investment securitization beneficiary securities or asset-based securities, the amount of which is included in the asset pool of the capital instruments issued by financial related businesses	0	0
56e	The 45% of unrealized gains on changes in the fair value of investment properties using fair value method	0	0

items		Standalone	Consolidated
57	Total regulatory adjustments to Tier 2 capital	-1,339,077	-1,339,077
58	Tier 2 capital (T2)	21,805,480	36,280,040
59	Total capital (TC = T1 + T2)	142,728,118	249,442,912
60	Total risk weighted assets	940,753,584	1,458,891,561
Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	12.00%	13.83%
62	Tier 1 (as a percentage of risk weighted assets)	12.85%	14.61%
63	Total capital (as a percentage of risk weighted assets)	15.17%	17.10%
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus other buffer requirement plus Pillar 2 capital requirements, expressed as a percentage of risk weighted assets)	7.00%	7.00%
65	of which: capital conservation buffer requirement	2.50%	2.50%
66	of which: bank specific countercyclical buffer requirement	0.00%	0.00%
67	of which: other buffer requirement		
68	of which: Pillar 2 capital requirements		
69	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	6.85%	8.61%
National minima (if different from Basel 3)			
70	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)		
71	National Tier 1 minimum ratio (if different from Basel 3 minimum)		
72	National total capital minimum ratio (if different from Basel 3 minimum)		
Amounts below the thresholds for deduction (before risk weighting)			
73	Non-significant investments in the capital and other TLAC liabilities of other financial entities	0	0
74	Significant investments in the common stock of financials	0	0
75	Mortgage servicing rights (net of related tax liability)		
76	Deferred tax assets arising from temporary differences (net of related tax liability)	1,148,519	5,123,756
Applicable caps on the inclusion of provisions in Tier 2			
77	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	12,684,917	14,817,125
78	Cap on inclusion of provisions in Tier 2 under standardised approach	10,506,403	16,199,893
79	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	NA	NA
80	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	NA	NA

【Table 5】

#	Items	106-1B	106-2B	107-1B
1	Abbreviation of preferred stock or bond (such as the issue year and period)	P06SCSB1B	P06SCSB2B	P07SCSB1B
2	Issuer	The Shanghai Commercial & Savings Bank	The Shanghai Commercial & Savings Bank	The Shanghai Commercial & Savings Bank
3	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	TW000G101562	TW000G101588	TW000G101604
4	Governing law(s) of the instrument	According to Regulations Governing the Capital Adequacy and Capital Category of Banks Art.11.3, which are enacted according to Art.44.4 of The Banking Act of The Republic of China.	According to Regulations Governing the Capital Adequacy and Capital Category of Banks Art.11.3, which are enacted according to Art.44.4 of The Banking Act of The Republic of China.	According to Regulations Governing the Capital Adequacy and Capital Category of Banks Art.11.3, which are enacted according to Art.44.4 of The Banking Act of The Republic of China.
Regulatory treatment				
5	Capital category	Tier 2 capital	Tier 2 capital	Tier 2 capital
6	Capital calculation	The last five years are declining by 20% year after year.	The last five years are declining by 20% year after year.	The last five years are declining by 20% year after year.
7	standalone/consolidated/standalone and consolidated eligible capital instruments	standalone and consolidated	standalone and consolidated	standalone and consolidated
8	Capital instrument category	Long-term subordinated bond	Long-term subordinated bond	Long-term subordinated bond
9	Amount recognised in regulatory capital	NT\$960M	NT\$1,520M	NT\$800M
10	Par value of instrument	NT\$4,800M	NT\$3,800M	NT\$2,000M
11	Accounting classification	Liabilities-Bank debentures	Liabilities-Bank debentures	Liabilities-Bank debentures
12	Original date of issuance	13-Jun-17	15-Dec-17	21-Jun-18
13	Perpetual or dated	Dated	Dated	Dated
14	Original maturity date	13-Jun-27	15-Dec-27	21-Jun-28
15	Issuer call subject to prior supervisory approval	No	No	No
16	Redemption clause	No	No	No
17	Conversion terms for convertible subordinated bonds or convertible preferred shares	No	No	No
Coupons / dividends				
18	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
19	Coupon rate and any related index	1.85%	1.55%	1.45%
20	Is there a condition for stopping the payment of common stock dividends (ie, when the capital instruments have no payment of interests or dividends, is there any restriction on the payment of common stock dividends)?	No	No	No
21	For interest/dividend payment, the issuer has fully discretionary, partially discretionary or mandatory, and please state the relevant terms and conditions.	Mandatory, there are no provisions regarding deferred or non-payment of interest in the issuance regulations.	Mandatory, there are no provisions regarding deferred or non-payment of interest in the issuance regulations.	Mandatory, there are no provisions regarding deferred or non-payment of interest in the issuance regulations.
22	Is there an interest rate plus agreement or other redemption incentives?	No	No	No
23	Interest/dividend is cumulative or non-cumulative	Non accumulation	Non accumulation	Non accumulation
24	Whether or not the conditions for the issuance of the holders of such capital instruments are the same as those of ordinary shareholders in the event of the competent authority assigned officials to take receivership over the bank, order such a bank to suspend and wind up the business, or liquidate the bank.	Yes	Yes	Yes
25	Issued before December 31, 2012, the transition period for Art.13 is applied because it does not meet the conditions of the capital instruments as stipulated in Art. 10.2 and Art.11.3 of Regulations Governing the Capital Adequacy and Capital Category of Banks	No	No	No
26	If yes, please indicate the characteristics of Art.10.2 and Art.11.3 that do not meet the "Regulations Governing the Capital Adequacy and Capital Category of Banks"	No	No	No

【Table 5】

#	Items	107-3	110-1A	110-1B
1	Abbreviation of preferred stock or bond (such as the issue year and period)	P07SCSB2	P10SCSB1A	P10SCSB1B
2	Issuer	The Shanghai Commercial & Savings Bank	The Shanghai Commercial & Savings Bank	The Shanghai Commercial & Savings Bank
3	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	TW000G101612	TW000G101661	TW000G101679
4	Governing law(s) of the instrument	According to Regulations Governing the Capital Adequacy and Capital Category of Banks Art.10.2, which are enacted according to Art.44.4 of The Banking Act of The Republic of China.	According to Regulations Governing the Capital Adequacy and Capital Category of Banks Art.11.3, which are enacted according to Art.44.4 of The Banking Act of The Republic of China.	According to Regulations Governing the Capital Adequacy and Capital Category of Banks Art.11.3, which are enacted according to Art.44.4 of The Banking Act of The Republic of China.
Regulatory treatment				
5	Capital category	Additional Tier 1 capital	Tier 2 capital	Tier 2 capital
6	Capital calculation	All	The last five years are declining by 20% year after year.	The last five years are declining by 20% year after year.
7	standalone/consolidated/standalone and consolidated eligible capital instruments	standalone and consolidated	standalone and consolidated	standalone and consolidated
8	Capital instrument category	Perpetual non-cumulative subordinated bond	Long-term subordinated bond	Long-term subordinated bond
9	Amount recognised in regulatory capital	NT\$7,000M	NT\$1,230M	NT\$2,950M
10	Par value of instrument	NT\$7,000M	NT\$2,050M	NT\$2,950M
11	Accounting classification	Liabilities-Bank debentures	Liabilities-Bank debentures	Liabilities-Bank debentures
12	Original date of issuance	12-Dec-18	25-Oct-21	25-Oct-21
13	Perpetual or dated	Perpetual	Dated	Dated
14	Original maturity date	No maturity	25-Oct-28	25-Oct-31
15	Issuer call subject to prior supervisory approval	Yes	No	No
16	Redemption clause	After the term of the bond has expired for five years from the date of issue, the ratio of eligible capital to the risk-weighted assets after the redemption is still in line with the minimum ratio of Art. 5.1 of Regulations Governing the Capital Adequacy and Capital Category of Banks. With the consent of the competent authority, the Bank may redeem in advance; and announce it 30 days before the scheduled redemption date, pay interest at the denomination, and redeem it in full.	No	No
17	Conversion terms for convertible subordinated bonds or convertible preferred shares	No	No	No
Coupons / dividends				
18	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
19	Coupon rate and any related index	2.15%	0.6%	0.72%
20	Is there a condition for stopping the payment of common stock dividends (ie, when the capital instruments have no payment of interests or dividends, is there any restriction on the payment of common stock dividends)?	No	No	No
21	For interest/dividend payment, the issuer has fully discretionary, partially discretionary or mandatory, and please state the relevant terms and conditions.	Partially discretionary, when the bank did not have earnings in the previous fiscal year and did not distribute common stock dividends (including cash and stock dividends), it cannot pay interest. For more details, please refer to the issuance regulations.	Mandatory, there are no provisions regarding deferred or non-payment of interest in the issuance regulations.	Mandatory, there are no provisions regarding deferred or non-payment of interest in the issuance regulations.
22	Is there an interest rate plus agreement or other redemption incentives?	No	No	No
23	Interest/dividend is cumulative or non-cumulative	Non accumulation	Non accumulation	Non accumulation
24	Whether or not the conditions for the issuance of the holders of such capital instruments are the same as those of ordinary shareholders in the event of the competent authority assigned officials to take receivership over the bank, order such a bank to suspend and wind up the business, or liquidate the bank.	Yes	Yes	Yes
25	Issued before December 31, 2012, the transition period for Art.13 is applied because it does not meet the conditions of the capital instruments as stipulated in Art. 10.2 and Art.11.3 of Regulations Governing the Capital Adequacy and Capital Category of Banks	No	No	No
26	If yes, please indicate the characteristics of Art.10.2 and Art.11.3 that do not meet the "Regulations Governing the Capital Adequacy and Capital Category of Banks"	No	No	No

【Table 5】

#	Items	110-1B	2023-1	113-2
1	Abbreviation of preferred stock or bond (such as the issue year and period)	P11SCSB3	N/A	P13SCSB1
2	Issuer	The Shanghai Commercial & Savings Bank	Shanghai Commercial Bank	The Shanghai Commercial & Savings Bank
3	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	TW000G101612	XS2531672892	TW000G101737
4	Governing law(s) of the instrument	According to Regulations Governing the Capital Adequacy and Capital Category of Banks Art.10.2, which are enacted according to Art.44.4 of The Banking Act of The Republic of China.	English Law, except that the subordination provisions shall be governed by the laws of Hong Kong.	According to Regulations Governing the Capital Adequacy and Capital Category of Banks Art.11.3, which are enacted according to Art.44.4 of The Banking Act of The Republic of China.
Regulatory treatment				
5	Capital category	Additional Tier 1 capital	Tier 2 capital	Tier 2 capital
6	Capital calculation	All	The last five years are declining by 20% year after year.	The last five years are declining by 20% year after year.
7	standalone/consolidated/standalone and consolidated eligible capital instruments	standalone and consolidated	consolidated	standalone and consolidated
8	Capital instrument category	Perpetual non-cumulative subordinated bond	Long-term subordinated bond	Long-term subordinated bond
9	Amount recognised in regulatory capital	NT\$1,070M	HK\$2,724M	NT\$2,500M
10	Par value of instrument	NT\$1,070M	US\$350M	NT\$2,500M
11	Accounting classification	Liabilities-Bank debentures	Liabilities-Bank debentures	Liabilities-Bank debentures
12	Original date of issuance	26-Oct-22	28-Feb-23	29-Mar-24
13	Perpetual or dated	Perpetual	Dated	Dated
14	Original maturity date	No maturity	28-Feb-33	29-Jun-34
15	Issuer call subject to prior supervisory approval	No	Yes	No
16	Redemption clause	After the term of the bond has expired for five years from the date of issue, the ratio of eligible capital to the risk-weighted assets after the redemption is still in line with the minimum ratio of Art. 5.1 of Regulations Governing the Capital Adequacy and Capital Category of Banks. With the consent of the competent authority, the Bank may redeem in advance; and announce it 30 days before the scheduled redemption date, pay interest at the denomination, and redeem it in full.	One-off call date: 28 February 2028. Additional optional redemption in whole at 100% of principal amount with accrued interest for taxation reasons, tax deductions reasons and regulatory reasons. Redemption amount subject to adjustment following occurrence of a Non-Viability Event. Redemption subject to prior written consent of the HKMA.	No
17	Conversion terms for convertible subordinated bonds or convertible preferred shares	No	No	No
Coupons / dividends				
18	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
19	Coupon rate and any related index	3.25%	6.375%	1.95%
20	Is there a condition for stopping the payment of common stock dividends (ie, when the capital instruments have no payment of interests or dividends, is there any restriction on the payment of common stock dividends)?	No	No	No
21	For interest/dividend payment, the issuer has fully discretionary, partially discretionary or mandatory, and please state the relevant terms and conditions.	Partially discretionary, when the bank did not have earnings in the previous fiscal year and did not distribute common stock dividends (including cash and stock dividends), it cannot pay interest. For more details, please refer to the issuance regulations.	Mandatory, fixed until 28 February 2028 and thereafter reset to a new fixed rate equal to the sum of the then prevailing U.S. Treasury Rate and the Spread at Pricing.	Mandatory, there are no provisions regarding deferred or non-payment of interest in the issuance regulations.
22	Is there an interest rate plus agreement or other redemption incentives?	No	No	No
23	Interest/dividend is cumulative or non-cumulative	Non accumulation	Cumulative	Non accumulation
24	Whether or not the conditions for the issuance of the holders of such capital instruments are the same as those of ordinary shareholders in the event of the competent authority assigned officials to take receivership over the bank, order such a bank to suspend and wind up the business, or liquidate the bank.	Yes	Yes	Yes
25	Issued before December 31, 2012, the transition period for Art.13 is applied because it does not meet the conditions of the capital instruments as stipulated in Art. 10.2 and Art.11.3 of Regulations Governing the Capital Adequacy and Capital Category of Banks	No	No	No
26	If yes, please indicate the characteristics of Art.10.2 and Art.11.3 that do not meet the "Regulations Governing the Capital Adequacy and Capital Category of Banks"	No	No	No

【Table 6】

Summary comparison of accounting assets vs leverage ratio exposure measure
Jun-30-2025

(Unit: NT\$1,000)

	項 目	Standalone		Consolidated	
		Jun-30-2025	Mar-31-2025	Jun-30-2025	
1	Total assets as per published financial statements	1,580,171,809	1,577,213,861	2,363,102,091	
2	Less : Adjustments related to assest under Tier 1 capital deductions	(71,484,087)	(78,936,575)	(5,377,440)	
3	including : Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital				
4	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference				
5	Adjustments for temporary exemption of central bank reserves (if applicable)				
6	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure				
7	Adjustments for regular way purchases and sales of financial assets subject to trade date				
8	Adjustments for eligible cash pooling transactions				
9	Adjustments for derivative financial instruments	738,862	1,092,098	1,996,786	
10	Adjustment for securities financing transactions (ie repos and similar secured lending)	14,300	1,805	14,300	
11	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	80,848,998	80,635,340	108,300,707	
12	Other adjustments	(1,059,916)	(1,433,512)	(1,394,515)	
13	Leverage ratio exposure measure	1,589,229,966	1,578,573,017	2,466,641,929	

【Table 6-1】

Leverage ratio common disclosure template
Jun-30-2025

(Unit: NT\$1,000 , %)

	Items	Standalone		Consolidated	
		this quarter	last quarter	this quarter	
		Jun-30-2025	Mar-31-2025	Jun-30-2025	
	On-balance sheet exposures				
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including	1,558,375,028	1,560,973,314	2,337,852,480	
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework				
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)				
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)				
5	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory	(71,484,087)	(78,936,575)	(5,377,440)	
6	including : (Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital)				
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 5)	1,486,890,941	1,482,036,739	2,332,475,040	
	Derivative exposures				
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	2,113,342	1,535,282	2,620,169	
9	Add-on amounts for PFE associated with all derivatives transactions	1,238,678	1,359,058	5,010,182	
10	(Exempted CCP leg of client-cleared trade exposures)				
11	Adjusted effective notional amount of written credit derivatives				
12	(Adjusted effective notional offsets and add-on deductions for written credit				
13	Total derivative exposures (sum of rows 8 to 12)	3,352,020	2,894,340	7,630,351	
	Securities financing transaction exposures				
14	Gross SFT assets (with no recognition of netting)	17,213,801	12,106,860	17,213,801	
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)				
16	CCR exposure for SFT assets	14,300	1,805	14,300	
18	Total securities financing transaction exposures (sum of rows 14 to 17)	17,228,101	12,108,665	17,228,101	
	Other off-balance sheet exposures				
19	Off-balance sheet exposure at gross notional amount	453,494,557	483,534,273	587,246,274	
20	(Adjustments for conversion to credit equivalent amounts)	(371,735,653)	(402,001,000)	(477,937,837)	
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	(909,906)	(897,933)	(1,007,730)	
22	Off-balance sheet items (sum of rows 19 to 21)	80,848,998	80,635,340	108,300,707	
	Capital and total exposures				
23	Tier 1 capital	120,922,639	131,017,914	213,162,872	
24	Total exposures (sum of rows 7, 13, 18 and 22)	1,588,320,060	1,577,675,084	2,465,634,199	
	Leverage ratio				
25a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	7.61%	8.30%	8.65%	
26	National minimum leverage ratio requirement	3.00%	3.00%	3.00%	
	Disclosures of mean values				
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	15,350,985	11,809,609	15,350,985	
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash	17,213,801	12,106,860	17,213,801	
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	1,586,457,244	1,577,377,833	2,463,771,383	
31a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	7.62%	8.31%	8.65%	

【Table 7】

**Bank risk management approach
2025**

Items	Content
1.How the business model determines and interacts with the overall risk profile and how the risk profile of the bank interacts with the risk tolerance approved by the board.	SCSB identifies its main risks as credit risk, market risk, operational risk, liquidity risk, interest rate risk, and sovereign risk. The Board approves the maximum risk tolerance levels for each risk category, and each responsible business management unit establishes risk management guidelines accordingly. Business divisions operate within these guidelines, while the Risk Management Department is responsible for regularly preparing and submitting relevant risk management reports to the President of SCSB for review and the (Executive) Board for approval.
2.The risk governance structure	SCSB's risk management organizational structure places the Board of Directors at the apex, holding ultimate responsibility for establishing and maintaining a sound and effective risk control framework. To bolster the Board's efficacy and fortify risk management mechanisms, the Risk Management Committee has been established. Operating under the Board's mandate, the Committee provides recommendations to the Board, exercising the diligence of a prudent person. Reporting directly to the Board, the Audit Department conducts independent internal audits with objectivity and impartiality. The President oversees both the Asset and Liability Management Committee, which manages the bank's asset and liability portfolio, and the Risk Management Department, which establishes and implements the enterprise-wide risk management framework, wielding independent authority over risk management. Each business unit, commensurate with its scale, significance, and complexity, designates risk management personnel to execute its specific risk management duties. Furthermore, the President directs the Credit Review Committee and the Investment Review Committee, which are responsible for credit risk and investment risk management, respectively. To enhance operational efficiency and control, SCSB has established operations centers that centralize credit investigations, valuations, credit reviews, loan disbursements, settlements, and check clearing. Foreign exchange operations are handled by the foreign exchange units within the branch offices where the operations centers are located.
3.Channels to communicate, decline and enforce the risk culture within the bank	The Board of Directors is responsible for approving the overall risk management policy. The President is responsible for executing the business strategies and policies approved by the Board, establishing appropriate internal control policies, and supervising their effectiveness and adequacy. The President also cultivates a risk-aware organizational culture, ensuring that all employees recognize potential risks and integrate risk management into their daily operations. The Risk Management Department is responsible for establishing and managing the enterprise-wide risk management framework to facilitate the implementation of risk management practices. It also regularly prepares and submits comprehensive risk management reports to the President for review, the Risk Management Committee for assessment, and the (Executive) Board for approval.
4.The scope and main features of risk measurement systems.	SCSB's risk management framework incorporates several mainframe-based systems, including the Credit Origination and Approval Automation System, Calypso System, MGR System, the Ulsteck Ticket/Bond Trading System and the FRTB Market Risk Capital Requirement Calculation System. Each system is managed by its the respective responsible department. Within the Credit Origination and Approval Automation System, business units delegate credit investigations and valuations to the operations centers. Upon completion of credit reports, branches submit them to the operations centers for review and approval through an online workflow system. This system streamlines operational efficiency and facilitates the development of a comprehensive credit database. Calypso System, MGR System and the Ulsteck Ticket/Bond Trading System are procured software solutions that provide real-time monitoring and daily mark-to-market valuation capabilities. These systems also transmit pertinent data to SCSB's Enterprise Data Warehouse (EDW) and the FRTB Market Risk Capital Requirement Calculation System, empowering risk management units with the necessary management information for daily risk assessment and control.
5.Description of the process of risk information reporting provided to the board and senior management, in particular the scope and main content of reporting on risk exposure.	SCSB's risk reporting framework adheres to a clearly defined reporting procedure. The Risk Management Department provides quarterly reports to the Board of Directors, detailing risk management objective performance, exposure and profit/loss control, sensitivity analysis, and stress testing outcomes. This ensures the Board maintains a comprehensive understanding of the bank's overall risk management posture. To facilitate timely risk oversight, the department also submits monthly risk management reports to senior management and relevant committees.
6.Qualitative information on stress testing (eg portfolios subject to stress testing, scenarios adopted and methodologies used, and use of stress testing in risk management).	SCSB's stress testing framework encompasses credit risk, market risk, operational risk, interest rate risk in the banking book, liquidity risk, large exposure and concentration risk, and other pertinent risks. Stress testing scenarios are formulated based on internal evaluations of current financial and business conditions, exposure profiles, and evolving macroeconomic landscapes. The methodology adheres to the regulatory guidelines stipulated in the "Banking Stress Testing Framework" published by the supervisory authority.
7.The strategies and processes to manage, hedge and mitigate risks that arise from the bank's business model and the processes for monitoring the continuing effectiveness of hedges and mitigants.	To mitigate credit risk, SCSB strengthens its pre-lending due diligence, emphasizing the scrutiny of clients' loan purposes and repayment capabilities. The use of collateral and credit guarantee funds as risk mitigation instruments is rigorously regulated. Furthermore, periodic document reviews and on-site inspections are conducted to monitor clients' fund utilization, operational performance, financial health, and debt servicing capacity, safeguarding the bank's claims. SCSB has implemented a credit rating system to inform lending decisions and facilitate loan pricing adjustments, thereby enhancing credit quality and ensuring a more objective and rational pricing framework. Risk exposure limits are established for individual clients, corporate groups, industries, and countries/regions to prevent undue concentration risk. To mitigate operational risk, SCSB reinforces internal controls, bolsters operational risk monitoring, provides comprehensive employee training, and employs risk transfer mechanisms, including insurance and outsourcing, to minimize potential losses. To mitigate market risk, limits are set for trading book risk-weighted assets as a proportion of total bank assets. Daily risk exposure limits and stop-loss thresholds are enforced, with the Risk Management Department conducting daily valuations and rigorously monitoring stop-loss measures. Investment activities are governed by internal policies and limits based on the nature and credit rating of financial instruments, with major or complex investments requiring approval from relevant senior management to ensure prudent investment strategies. In response to major or extraordinary market events, the Risk Management Department vigilantly monitors SCSB's market risk exposure and promptly reports to senior management for timely decision-making. Additionally, regular sensitivity analysis and stress testing are performed to enable senior management to assess and determine the bank's overall market risk tolerance.

【Table 8】

Key metrics

Jun-30-2025

(Unit: NT\$1,000 ; %)

		Jun-30-2025	Mar-31-2025	Dec-31-2024	Sep-30-2024	Jun-30-2024
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	112,852,639	122,947,914	119,172,112	119,584,773	110,205,030
1a	Fully loaded ECL accounting mode	112,852,639	122,947,914	119,172,112	119,584,773	110,205,030
2	Tier 1	120,922,639	131,017,914	127,242,112	127,654,773	118,275,030
2a	Fully loaded ECL accounting model Tier 1	120,922,639	131,017,914	127,242,112	127,654,773	118,275,030
3	Total capital	142,728,119	153,523,995	150,926,470	152,287,885	144,070,276
3a	Fully loaded ECL accounting model total capital	142,728,119	153,523,995	150,926,470	152,287,885	144,070,276
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	940,753,584	957,819,462	1,005,387,568	999,669,795	1,004,947,320
4a	Total risk-weighted assets (pre-	940,753,584	957,819,462	1,005,387,568	999,669,795	1,004,947,320
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)	12.00%	12.84%	11.85%	11.96%	10.97%
5a	Fully loaded ECL accounting model CET1 (%)	12.00%	12.84%	11.85%	11.96%	10.97%
5b	CET1 ratio (%) (pre-floor ratio)	12.00%	12.84%	11.85%	11.96%	10.97%
6	Tier 1 ratio (%)	12.85%	13.68%	12.66%	12.77%	11.77%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	12.85%	13.68%	12.66%	12.77%	11.77%
6b	Tier 1 ratio (%) (pre-floor ratio)	12.85%	13.68%	12.66%	12.77%	11.77%
7	Total capital ratio (%)	15.17%	16.03%	15.01%	15.23%	14.34%
7a	Fully loaded ECL accounting model total capital ratio (%)	15.17%	16.03%	15.01%	15.23%	14.34%
7b	Total capital ratio (%) (pre-floor	15.17%	16.03%	15.01%	15.23%	14.34%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement	0.00%	0.00%	0.00%	0.00%	0.00%
10	Bank G-SIB and/or D-SIB additional requirements (%)					
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	6.85%	7.68%	6.66%	6.77%	5.77%
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	1,589,229,966	1,577,675,084	1,642,096,168	1,628,742,591	1,622,647,782
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	7.61%	8.30%	7.75%	7.84%	7.29%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SET	7.62%	8.31%	7.73%	7.85%	7.29%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets	346,007,410	313,410,117	356,085,747	336,843,291	327,814,238
16	Total net cash outflow	257,543,884	224,815,874	240,312,092	285,169,535	264,497,597
17	LCR ratio (%)	134.35%	139.41%	148.18%	118.12%	123.94%
	Net Stable Funding Ratio (NSFR)					
18	Total available stable funding	1,077,056,872	1,121,832,768	1,141,361,944	1,104,847,486	1,080,149,176
19	Total required stable funding	877,532,655	907,596,974	898,122,471	914,017,977	916,825,504
20	NSFR ratio(%)	122.74%	123.60%	127.08%	120.88%	117.81%

【Table 9】

Overview of RWA (standalone)

Jun-30-2025

(Unit: NT\$1,000)

items		RWA		Minimum capital requirements
		30-Jun-25	31-Dec-24	30-Jun-25
1	Credit risk (excluding counterparty credit risk) (CCR)	793,720,686	835,378,755	63,497,655
2	Of which standardised approach (SA)	793,720,686	835,378,755	63,497,655
3	Of which: foundation internal ratings-based (F-IRB) approach			0
4	Of which: supervisory slotting approach			0
5	Of which: advanced internal ratings-based (A-IRB) approach			0
6	Counterparty credit risk	1,679,564	1,601,045	134,365
7	Of which standardised approach for counterparty credit risk (SA-CCR)	1,679,564	1,601,045	134,365
8	Of which internal model method (IMM)			0
9	Of which: other CCR			0
10	Credit valuation adjustment (CVA)	2,064,092	2,578,976	165,127
11	Equity investments in funds – look-through approach			0
12	Equity investments in funds – mandate-based approach			0
13	Equity investments in funds – fall-back		86,069	0
14	Equity investments in funds – combination of the three approaches			0
15	Settlement risk			0
16	Securitisation exposures in banking book	728,155	585,188	58,252
17	Of which IRB ratings-based approach (RBA)			0
18	Of which IRB Supervisory Formula Approach (SFA)			0
19	Of which: securitisation standardised approach (SEC-SA)	728,155	585,188	58,252
20	Market risk	69,649,910	68,428,041	5,571,993
21	Of which standardised approach (SA)	69,649,910	68,428,041	5,571,993
22	Of which internal model approaches (IMM)			0
23	Capital charge for switch between trading book and banking book			0
24	Operational risk	30,591,438	52,039,952	2,447,315
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	42,319,739	44,689,542	3,385,579
26	Aggregate capital floor applied(%)			0
27	Floor adjustment (after application of transitional cap)			0
28	Total	940,753,584	1,005,387,568	75,260,287

【Table 9-1】

Overview of RWA (consolidated)

Jun-30-2025

(Unit: NT\$1,000)

	items	RWA		Minimum capital requirements
		30-Jun-25	31-Dec-24	30-Jun-25
1	Credit risk (excluding counterparty credit risk) (CCR)	1,274,284,155	1,367,557,830	101,942,732
2	Of which standardised approach (SA)	1,274,284,155	1,367,557,830	101,942,732
3	Of which: foundation internal ratings-based (F-IRB) approach			0
4	Of which: supervisory slotting approach			0
5	Of which: advanced internal ratings-based (A-IRB) approach			0
6	Counterparty credit risk	3,642,375	4,857,700	291,390
7	Of which standardised approach for counterparty credit risk (SA-CCR)	3,642,375	4,857,700	291,390
8	Of which internal model method (IMM)			0
9	Of which: other CCR			0
10	Credit valuation adjustment (CVA)	3,255,554	3,257,486	260,444
11	Equity investments in funds – look-through approach			0
12	Equity investments in funds – mandate-based approach			0
13	Equity investments in funds – fall-back		86,069	0
14	Equity investments in funds – combination of the three approaches			
15	Settlement risk			0
16	Securitisation exposures in banking book	728,155	585,188	58,252
17	Of which IRB ratings-based approach (RBA)			0
18	Of which IRB Supervisory Formula Approach (SFA)			0
19	Of which SA/simplified supervisory formula approach (SSFA)	728,155	585,188	58,252
20	Market risk	97,506,245	89,552,971	7,800,500
21	Of which standardised approach (SA)	97,506,245	89,552,971	7,800,500
22	Of which internal model approaches (IMM)			0
23	Capital charge for switch between trading book and banking book			0
24	Operational risk	65,393,890	84,669,937	5,231,511
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	14,081,187	11,445,451	1,126,495
26	Aggregate capital floor applied(%)			0
27	Floor adjustment (after application of transitional cap)			0
28	Total	1,458,891,561	1,562,012,632	116,711,325

【Table 13】

**General qualitative information about credit risk
2025**

Items		Contents
1	How the business model translates into the components of the bank's credit risk profile	Corporate banking remained the core business. SCSB also made continued effort to upgrade the rest of business units, they are: foreign exchange business, Cross-Strait Banking, SME finance, Personal Banking and Wealth Management. Based on the risk strategy, risk appetite and business profit targets approved by the Board of Directors, the Bank established appropriate credit risk management policies, formulated various business credit risk management regulations, such as risk pricing and limits, and strengthened risk dispersion principles to effectively reduce concentration risks. , and pre-transaction risk management and measurement, regular review after the transaction and asset quality monitoring, etc., to determine the management basis of each product business or asset portfolio.
2	Criteria and approach used for defining credit risk management policy and for setting credit risk limits	SCSB has developed a credit risk management policy in accordance with the Banking Law and applicable regulations, and the SCSB Risk Management Policy. SCSB conducts businesses in credit, investment and financial derivatives in strict compliance with the Banking Act and applicable laws and regulations, and in alignment with government policies for economic and financial development, while balancing security, liquidity, profitability, growth and public benefits. Strategy for credit risk management seeks risk diversification, prudent evaluation based on the 5P principles, and a right balance between risk and return. The risk management process grants credit authorization to heads of business units and regional centers. Pursuant to the Banking Act and SCSB credit risk management policies, individual customers, groups, industries, and countries (regions) are subject to credit limits in order for the Bank to avoid excessive risk concentration.
3	Structure and organisation of the credit risk management and control function	SCSB's risk management is led by the Board of Directors, with the Risk Management Committee overseeing risk management across SCSB. The Assets and Liabilities Management Committee reports to the President and is responsible for managing SCSB's assets and liabilities, while an independent Risk Management Department is responsible for establishing and implementing a Bank-wide risk management mechanism. Each unit has set up dedicated risk management teams, according to its size, importance and complexity, for implementing risk management. In addition, there are the Credit Review Committee and the Investment Review Committee under the President responsible for credit risk management and investment risk management respectively; and the operation centers that handle credit checks, estimates, credit reviews, drawdowns, settlements, and check clearings. Foreign exchange is handled by the foreign exchange division of branches where each operation center is located.
4	Relationships between the credit risk management, risk control, compliance and internal audit functions	A comprehensive system of internal auditing and self-checking has been established, and compliance officers are appointed. Work guidelines are in place for routine operations, and all transactions are monitored by computer systems. The compliance department and the compliance officer of all departments and operating units should be responsible for enhancing awareness of compliance. The internal audit checks the compliance and implementation of the nuclear credit risk specification and is directly responsible to the board of directors. Regularly check and evaluate the integrity and actual implementation of various risk management mechanisms, and provide improvement suggestions in a timely manner to ensure the sustainable and effective implementation of various risk management mechanisms.
5	Scope and main content of the reporting on credit risk exposure and on the credit risk management function to the executive management and to the board of directors	SCSB has set up a Risk Management Department to monitor reports and integrate Bank-wide risk management .A Board - level Risk Management Committee is set up to oversee risk controls and the Risk Management Department reports Bank-wide risk status regularly to the Board of Directors. The report contains information on national, industry, group, single customer, liquidity and other business risks. Establish a clear notification procedure, each transaction has a limit and stop loss provisions, if the transaction reaches the stop loss limit should be executed immediately; if the stop loss is not implemented, the transaction unit should indicate the non-stop reason and response plan, report to the higher management level Approved and reported to the Committee on Accountability on a regular basis.
6	Core features of policies and processes for, and an indication of the extent to which the bank makes use of, on-and off-balance sheet	When the following requirements are met, the Bank can reduce the credit risk by offsetting the in-table liabilities to the table: 1. Have a sound legal basis: ensure that the net settlement or write-off agreement is in the jurisdiction, and whether there is no counterparty The solvency is both mandatory; 2. It can determine that all assets and liabilities of the same counterparty have been included in the bank's net settlement contract; 3. There are appropriate control measures for significant risks on a net basis.
7	Core features of policies and processes for collateral evaluation and management.	The Bank has adopted a number of policies and measures to reduce credit risk for credit business. One of the main methods is to require borrowers to provide collateral. The collateral provided by the borrower shall be subject to compliance, independence, reliability, and realizable value to ensure the creditor's rights of the Bank. The Bank shall determine the conditions of the collateral and the procedures for the valuation, management and disposal of the collateral to ensure the creditor's rights of the Bank. The collateral of other non-credit business is determined by the nature of the financial instrument. Only asset-based securities and other similar financial instruments are secured by a group of asset instruments. SCSB requires the borrower to provide collateral to reduce credit risk
8	Information about market or credit risk concentrations under the credit risk mitigation instruments used (ie by guarantor type, collateral and credit derivative providers).	1.In order to mitigate credit risks, checks on the client's credit, use of funds and ability for loan repayment are required before every credit transaction. Additionally, the use of collaterals or credit guarantee funds as risk reduction tools is set forth in the credit policies of Corporate and Personal Banking Departments. Document reviews or on-site inspections are conducted on a regular basis regarding clients' use of funds, operations, finances, and repayment ability to ensure the claims. 2.In order to strengthen SCSB's credit risk control, the Corporate and Personal Banking Departments use a credit rating system to aid their credit decision-making and loan interest rate setting. This helps increase credit quality and makes credit pricing more objective and reasonable. 3.Pursuant to the Banking Act and SCSB credit risk management policies, individual customers, groups, industries, and countries (regions) are subject to credit limits in order for the Bank to avoid excessive risk concentration.

【Table 14】**Credit quality of assets****Jun-30-2025**

(Unit: NT\$1,000)

Items		Gross carrying values of		Allowances/ impairments C	Net values D
		Defaulted exposures A	Non-defaulted exposures B		
1	Loans	3, 224, 606	886, 380, 360	659, 193	888, 945, 773
2	Debt Securities	0	406, 320, 055	0	406, 320, 055
3	Off-balance sheet	76, 412	449, 551, 539	1, 568	449, 626, 383
4	Total	3, 301, 018	1, 742, 251, 954	660, 761	1, 744, 892, 211

【Table 15】**Changes in stock of defaulted loans and debt securities****Jun-30-2025**

(Unit: NT\$1,000)

Items		Amounts A
1	Defaulted loans and debt securities at end of the previous reporting period	2,255,765
2	Loans and debt securities that have defaulted since the last reporting period	1,526,763
3	Returned to non-defaulted status	123,643
4	Amounts written off	0
5	Other changes	(434,279)
6	Defaulted loans and debt securities at end of the reporting period	3,224,606

the drivers of any significant changes in the amounts of defaulted exposures from the previous reporting period : The increase in defaulted exposures was mainly due to the inclusion of certain corporate borrowers newly classified as past due, including individual cases of approximately NT\$430 million, NT\$280 million, and NT\$150 million, respectively. These borrowers have overdue principal or interest for more than three months. The relevant exposures are secured by real estate and are currently under legal proceedings.

【Table 16】

Additional disclosure related to the credit quality of assets
(including non-performing assets)

2025

Items		Contents
1	The scope and definitions of "past due" and "impaired" exposures used for accounting purposes and the differences, if any, between the definition of past due and default for accounting and regulatory purposes.	The impaired and default definitions for accounting and regulatory purposes refer to those loans for which the principal or interest has been in arrears for three months or more, and those loans which the principal or interest has not yet been in arrears for more than three months, but with regard to which the bank has sought payment from primary/subordinate debtors or has disposed of collateral. The so-called "payment period" in the first paragraph shall be the agreed-upon date for restructured loans and other extensions of credit. However, if the bank requests earlier repayment in accordance with contract, the repayment period of which the bank notifies the debtor shall be the payment period. The impaired exposures include the aforementioned default definition and objective evidence of impairment held by the Bank. The impaired and default definitions for regulations of capital adequacy: the loan has been in arrears for three months or more. The "impaired" and default definitions for accounting purposes could include objective evidence of impairment, which might have wider scope than the definitions used for regulations of capital adequacy.
2	The extent of past-due exposures (more than 90 days) that are not considered to be impaired and the reasons for this.	The exposures that overdue more than 90 days are impaired.
3	Description of methods used for determining impairments.	Objective evidence of impairment for a portfolio of loans and receivables could include the Group's past experience with collecting payments, an increase in the number of delayed payments in the credit portfolio, as well as observable changes in national or local economic conditions that correlate with defaults on such financial assets.
4	The bank's own definition of a restructured exposure.	
5	1. Definition and Scope of Non-Performing Exposures. 2. Criteria for Reclassifying Non-Performing Exposures as Performing (If grace period information is available, it should be provided) 3. Differences or unique processes for the categorisation of corporate and retail loans.	1. A bank shall classify credit assets on and off balance sheet. Normal credit assets shall be classified as "Category One." The remaining unsound credit assets shall be evaluated based on the status of the loan collaterals and the length of time overdue. Assets that require special mention shall be classified as "Category Two," assets that are substandard shall be classified as "Category Three," assets that are doubtful shall be classified as "Category Four," and assets for which there is loss shall be classified as "Category Five." The various types of unsound credit assets defined as follows: (1) Those require "Special Mention" shall refer to those credit assets that have been evaluated as having sufficient collateral and on which the borrower's principal or interest payments have been in arrears for one month to twelve months; or those credit assets evaluated as unsecured and on which the borrower's principal or interest payments have been in arrears for one month to three months; or those credit assets that have not yet come due or reached their maturity date, but the borrower of which has other instances of poor creditworthiness. (2) Those are "Substandard" shall refer to those credit assets that have been evaluated as having sufficient collateral and on which the borrower's principal or interest payments have been in arrears for twelve months or more; or those credit assets evaluated as unsecured and on which the borrower's principal or interest payments have been in arrears for three months to six months. (3) Those are "Doubtful" shall refer to those credit assets evaluated as unsecured and on which the borrower's principal or interest payments have been in arrears for six months to twelve months. (4) Those are "Losses" shall refer to those credit assets evaluated as unsecured and on which the borrower's principal or interest payments have been in arrears for twelve months or more; or those credit assets evaluated as impossible to obtain repayment. With regard to those credit assets to be repaid in installments by agreement the bank may evaluate the assets in accordance with the borrower's solvency and the status of the collateral within six months after the establishment of a separate contract; these assets may not be classified as Category One, however, and relevant corroborating evidence must be provided. 2. The conversion of non-performing assets into normal assets is when the debtor pays off the outstanding principal and interest in accordance with the original contract. 3. The identification and process of non-performing credit assets for corporate and retail loans shall be handled in accordance with the "Regulations Governing the Procedures for Banking Institutions to Evaluate Assets and Deal with Non-performing/Non-accrual Loans"

【Table 17】

Credit risk mitigation
Jun-30-2025

(Unit: NT\$1,000)

Items		Exposures unsecured: carrying amount A	Exposures secured by collateral B	Exposures secured by collateral, of which: secured amount C	Exposures secured by financial guarantees D	Exposures secured by financial guarantees, of which: secured amount E	Exposures secured by credit derivatives F	Exposures secured by credit derivatives, of which: secured amount G
1	Loans	824,104,907	24,868,361	21,773,791	39,972,505	39,972,505	0	0
2	Debt securities	406,320,055	0	0	0	0	0	0
3	Total	1,230,424,962	24,868,361	21,773,791	39,972,505	39,972,505	0	0
4	Of which defaulted	2,442,033	0	0	371,745	371,745	0	0

【Table 18】

**Qualitative disclosures on banks' use of external credit ratings
under the standardised approach for credit risk**

2025

Items		Contents
	Names of the external credit assessment institutions (ECAIs) and export credit agencies (ECAs) used by the bank, and the reasons for any changes over the reporting period	The should be followed the rule of "the Methods for calculating Bank's regulatory capital and Risk Weighted Assets" that is issued by the competent authority.
2	The asset classes for which each ECAI or ECA is used	
3	A description of the process used to transfer the issuer to issue credit ratings onto comparable assets in the banking book	
4	The alignment of the alphanumerical scale of each agency used with risk buckets (except where the relevant supervisor publishes a standard mapping with which the bank has to comply).	

【Table 19】

Standardised approach – credit risk exposure and Credit Risk Mitigation (CRM) effects

Jun-30-2025

(Unit: NT\$1,000 , %)

Items		Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density	
Asset classes		On-balance sheet amount A	Off-balance sheet amount B	On-balance sheet amount C	Off-balance sheet amount D	RWA E	RWA density F
1	Sovereigns and their central banks	280,322,786	0	280,322,786	0	3,397,518	1.21%
2	Non-central government public sector entities	9,770,301	0	9,770,301	0	4,338,128	44.40%
3	Banks(including Multilateral development banks and central counterparties)	147,173,704	130,661	147,173,704	130,661	43,567,370	29.58%
4	Covered bonds	0	0	0	0	0	0.00%
5	Corporates(including Securities firms and Insurance company)	214,332,795	32,979,712	209,786,164	27,310,996	202,065,607	85.22%
6	Retail	140,702,436	20,263,262	123,494,976	18,737,154	97,912,735	68.84%
7	Real estate	581,593,581	27,473,796	581,573,881	27,472,620	402,376,028	66.07%
8	Equity	21,232,148	0	21,232,148	0	46,951,414	221.13%
9	Equity investments in funds、venture capital	0	0	0	0	0	0.00%
10	Other assets	42,005,892	0	42,005,892	0	35,431,625	84.35%
11	Total	1,437,133,643	80,847,431	1,415,359,852	73,651,431	836,040,425	56.15%

[illegible]

【Table 27】

Qualitative disclosure related to counterparty credit risk

2025

Items		Contents
Risk management objectives and policies related to counterparty credit risk, including:		
1	The method used to assign the operating limits defined in terms of internal capital for counterparty credit exposures and for CCP exposures;	The bank sets the counterparty limit based on the credit risk policy. The credit risk limit is based on the credit quality of the counterparty and the risk appetite of the Bank for the potential future risk of the transaction. (ex: 95% confidence interval)
2	Policies relating to guarantees and other risk mitigants and assessments concerning counterparty risk, including exposures towards CCPs	Policies of credit risk hedging or mitigation a. Collateral The Bank applies series of policies to decrease credit risks in its lending business. Among those policies is to request collateral from borrowers. To secure the creditor's rights, the Bank has established procedures for pledges, valuations, management, and disposals of collateral. The contracts between the Bank and the borrowers clearly state the protocols, including but not limited to the security of credit, procedures for collateral and for offsets. To further decrease credit risks, the contracts also proclaim that the Bank may decrease the credit facilities at its discretion, accelerate the maturity of the borrowings, demand immediate payback, or offset borrowers' assets in the Bank against the borrowings. b. Limitation of credit risk and credit concentration management The credit policies of the Bank regulate the credit limitations, as applied to a single counterparty or group, to avoid excessive credit concentration. The Bank further implements concentration policies, which monitor and manage the credit limitation and concentration in one single counterparty, different enterprises, related parties, industries, and countries. The policies are based on individual criteria in different categories including but not limited to industries, enterprises, and share-pledge related loans. c. Other mechanisms for credit risk management The contracts between the Bank and the borrowers clearly state the protocols, including but not limited to the security of the credit, procedures for collateral and setoff. To further decrease credit risks, the contracts also proclaim that the Bank may decrease the balances, shorten the maturity period, demand immediate payback, or use borrowers' assets in the Bank to offset their liabilities. In most circumstances, the Bank applies gross settlement with counterparties. However, to further decrease credit risks, the Bank applies net settlement or even terminates transactions with certain counterparties when default may occur.
3	Policies with respect to wrong-way risk exposures	The Bank doesn't formulate the policy of Wrong Way Risk.
4	The impact in terms of the amount of collateral that the bank would be required to provide given a credit rating downgrade.	The Bank is based on a contract with a counterparty. When the Bank's credit rating is lowered, the amount of the collateral is required.

【Table 28】

Analysis of counterparty credit risk (CCR) exposure by approach

Jun-30-2025

(Unit: NT\$1,000)

項目		Replacement cost A	Potential future exposure B	EEPE C	Alpha used for computing regulatory EAD D	EAD post-CRM E	RWA F
1	SA-CCR (for derivatives)	1,507,724	694,867		1.4	3,121,918	1,202,935
2	Internal Model Method (for derivatives and SFTs)						
3	Simple Approach for credit risk (for SFTs)						
4	Comprehensive Approach for credit risk mitigation (for SFTs)					638,952	456,610
5	Internal Model Method (VaR for SFTs)						
6	Total						1,659,545

【Table 29】**Credit valuation adjustment (CVA) capital charge****Jun-30-2025**

(Unit: NT\$1,000)

Items		EAD post-CRM A	RWA B
Total portfolios subject to the Advanced CVA capital charge			
1	(1)VaR component (including the 3×multiplier)		
2	(2)Stressed VaR component (including the 3×multiplier)		
3	All portfolios subject to the Standardised CVA capital charge	5,663	2,064,092
4	Total subject to the CVA capital charge		

【Table 30】

Standardised approach – CCR exposures by regulatory portfolio and risk weights

Jun-30-2025

(Unit: NT\$1,000)

Risk weight* Regulatory portfolio*		0%	2%	4%	10%	20%	30%	40%	45%	50%	75%	80%	85%	100%	130%	150%	1250%	Total credit exposure
1	Sovereigns	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Non-central government public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Banks(including Multilateral development banks and central counterparties)	0	0	0	0	438,154	2,248,506	0	0	237,023	0	0	0	17,887	0	0	0	2,941,570
4	Corporates(including Securities firms and Insurance company)	0	0	0	0	0	0	0	0	0	233,347	0	0	387,426	0	0	0	620,773
5	Retail portfolios	0	0	0	0	0	0	0	0	0	0	0	0	198,527	0	0	0	198,527
6	Other assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	Total	0	0	0	0	438,154	2,248,506	0	0	237,023	233,347	0	0	603,840	0	0	0	3,760,870

【Table 32】

Composition of collateral for CCR exposure

Jun-30-2025

(Unit: NT\$1,000)

Items	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
Cash – domestic currency		761,806				
Cash – other currencies		27,265,947		1,140,204		
Domestic sovereign debt					3,441,263	2,889,362
Other sovereign debt						
Government agency debt						
Corporate bonds					13,886,189	409,471
Financial bonds					0	153,193
Equity securities						
Other collateral					0	333,970
Total	0	28,027,753	0	1,140,204	17,327,452	3,785,996

【Table 33】**Credit derivatives exposures****Jun-30-2025**

(Unit: NT\$1,000)

Items	Protection bought	Protection sold
Notionals		
Single-name credit default swaps		
Index credit default swaps		
Total return swaps		
Credit options		
Other credit derivatives		
Total notionals		
Fair values		
Positive fair value (asset)		
Negative fair value (liability)		

【Table 35】

Exposures to central counterparties

Jun-30-2025

(Unit: NT\$1,000)

項目		EAD (post-CRM) A	RWA B
1	Exposures to QCCPs (total)		20,019
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which		
	(1) OTC derivatives	2,941	59
	(2) Exchange-traded derivatives	40,498	810
	(3) Securities financing		
	(4) Netting sets where cross-product netting has been approved		
3	Segregated initial margin		
4	Non-segregated initial margin	957,518	19,150
5	Pre-funded default fund contributions		
6	Unfunded default fund contributions		
7	Exposures to non-QCCPs (total)		
8	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which		
	(1) OTC derivatives		
	(2) Exchange-traded derivatives		
	(3) Securities financing		
	(4) Netting sets where cross-product netting has been approved		
9	Segregated initial margin		
10	Non-segregated initial margin		
11	Pre-funded default fund contributions		
12	Unfunded default fund contributions		

【Table 36】

**Operational risk
2025**

Items	Contents
1.Policies, frameworks and guidelines for the management of operational risk.	For the management of operational risks, SCSB makes a division of duties to strengthen internal control and carry out training programs for business and regulatory awareness. A comprehensive system of internal auditing and self-checking has been established, and compliance officers are appointed. Work guidelines are in place for routine operations, and all transactions are monitored by computer systems. The Risk Management Department is also developing tools for operational risk management to enable more efficient and effective identification, assessment, monitoring and reporting of major risks.
2.The structure and organisation of operational risk management and control function.	Operational risk management applies to all units of SCSB, including the business units, operational management units, and supporting logistical units. Board of Directors: the highest managing and supervisory body. Risk Management Committee: reviewing issues and activities related to risk management. President: establishing risk management procedures approved by the Board of Directors. Auditing Department: responsible for regular inspections of the effectiveness of operational risk management. Compliance Department and Compliance Officers of all departments and operating units: responsible for strengthening awareness of regulatory compliance. Risk Management Department: increasing awareness of the framework of operational risk management. All units and personnel of SCSB: following and implementing the Bank's policies for operational risk management.
3.Operational risk measurement system	Any major risk exposures identified that can jeopardize SCSB's finances or normal operation, or the financial market in general must be reported to the audit units promptly, and to the regulators if deemed necessary, so that actions may be taken in response. Violations of the law have to be reported by the Compliance Officer to Compliance Department. The Risk Management Department makes regular disclosures on SCSB's operational risks, risk information and other major issues, and reports to the senior management, the Assets and Liabilities Management Committee, the Strategic Planning Committee, the Risk Management Committee, and the Board of Directors. SCSB has currently established an operational risk and control self-assessment system, in conjunction with the regulatory compliance supervision system, internal audit system, and self-inspection system, to effectively manage and mitigate operational risks.
4.The scope and main context of reporting framework on operational risk to executive management and to the board of directors.	If any unit identifies a significant risk that may endanger the Bank's financial stability, normal business operations, or the financial order, it must immediately notify the Audit Department. In accordance with relevant business regulations, each responsible unit shall also report to its supervising authority and take appropriate remedial measures. In cases involving violations of laws or regulations, the Compliance Officer shall further report the matter to the Compliance Department. The Risk Management Department shall periodically disclose bank-wide operational risk matters, consolidate operational risk information, and highlight other significant related issues. Such reports shall be submitted to senior management, the Asset and Liability Committee, the Strategy Committee, the Risk Management Committee, and the Board of Directors. The Bank has established an operational risk and control self-assessment framework, which is aligned with the compliance management system, the internal audit system, and the self-inspection mechanism. These measures collectively serve to strengthen effective risk management and to reduce operational risks.
5.The risk mitigation and risk transfer used in the management of operational risk.	Based on the severity and frequency of operational risk events, countermeasures such as risk avoidance, risk transfer, risk control and absorption are taken. SCSB reduces level of risk exposure or forgo the business altogether for risks with extremely high frequency and severity. For risks with very low frequency but high severity (significant contingencies), such risks can be transferred with insurance. For risks with very high frequency and low severity, regular internal self-checks, knowing the client, and staff training can facilitate real-time detection of potential risks, so that proper measures can be taken in response. For risk of very low frequency and low severity, losses from such risk can be absorbed by operational costs. For operational risks arising from business activities, potential losses are reduced by strengthening internal controls, risk monitoring and employee training, and transferring risks through insurance or outsourcing.

Jun-30-2025

Ten-year

Using NT\$800,000 threshold		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	Ten-year average
1	Total amount of operational losses net of recoveries (no exclusions)	3,476	2,733	65,623	16,872	353	5,841	5,342	-	17,408	399,317	48,322
2	Total number of operational risk losses	-	3	3	3	1	2	2	-	3	2	2
3	Total amount of excluded operational risk losses	-	-	-	-	-	-	-	-	-	-	-
4	Total number of exclusions	-	-	-	-	-	-	-	-	-	-	-
5	Total amount of operational losses net of recoveries and net of excluded losses	3,476.00	2,733.00	65,623.00	16,872.00	353.00	5,841.00	5,342.00	-	17,408.00	399,317.00	48,322.10
Details of operational risk capital calculation												
6	Are losses used to calculate the ILM (yes/no)?	Yes										
7	If "no" in row 6, is the exclusion of internal loss data due to non-compliance with the minimum loss data standards (yes/no)?											

【Table 38】

Business Indicator and Subcomponents

Jun-30-2025

(Unit: NT\$1,000)

BI and its subcomponents		2022	2023	2024
1	Interest, lease and dividend component(ILDC)			19,989,938
1a	Interest and lease income	24,088,038	38,463,764	40,505,408
1b	Interest and lease expense	8,073,673	18,958,407	21,412,817
1c	Interest earning assets	1,391,794,764	1,423,343,903	1,455,226,814
1d	Dividend income	1,366,011	1,577,001	2,414,488
2	Services component(SC)			4,461,229
2a	Fee and commission income	3,833,300	3,847,330	5,148,485
2b	Fee and commission expense	773,699	843,950	785,835
2c	Other operating income	254,685	48,066	175,589
2d	Other operating expense	32,375	369,385	152,811
3	Financial component(FC)			4,970,192
3a	Net P&L on the trading book	- 2,305,447	2,981,789	463,324
3b	Net P&L on the banking book	- 1,507,825	6,516,900	1,135,292
4	Business Indicator[BI=ILDC+SC+FC]]			29,421,358
5	Business indicator component (BIC)(BIC)			3,530,563
Disclosure on BI should be reported by banks that have received supervisory approval to excluded divested activities from the calculation of the BI.				
6a	BI gross of excluded divested activities			
6b	Reduction in BI due to excluded divested activities			

【Table 39】

Minimum required operational risk capital

Jun-30-2025

(Unit: NT\$1,000)

項目		金額
1	Business indicator component (BIC)	3,530,563
2	Internal loss multiplier (ILM)	0.69
3	Minimum required operational risk capital (ORC)	2,447,315
4	Operational risk RWA	30,591,438
Internal Loss Multiplier (ILM) Additional Notes:		

【Table 40】

**Qualitative disclosure requirements related to market risk - standardised approach
2025**

Items		Contents
1	Strategies and processes for market risk of the bank	Strategy for market risk management seeks risk diversification and prudent evaluation, with a focus on balancing risk versus return. SCSB has put in place market risk management policies, guidelines for authorization, guidelines for risk management of financial derivatives and investments, and operational procedures for various financial products, which set forth allowed investments, internal controls and risk management measures. Management of market risks is monitored by the responsible units of defense of first-line and second-line based on the approved transactions or investment limits and loss tolerance for financial instruments and trading units set by the Board of Directors. Underlying exposures and profits/losses are reported by the nature of the products on a regular basis. Any overrun, exception or major event has to be reported immediately to the heads of responsible units, who will decide on a response if needed.
2	Structure and organisation of the market risk management function	SCSB's risk management is led by the Board of Directors, under which the Audit Committee is responsible for reviewing major events and procedures for derivative transactions. The purpose of the Risk Management Committee is to oversee risk management policies and strategies, risk management assessment, and risk management mechanisms for novel businesses. The Assets and Liabilities Management Committee reports to the President and is responsible for reviewing Bank-wide market risk limits and procedures, while the Investment Review Committee reviews and approves SCSB's investment in securities. The independent Risk Management Department is responsible for establishing and implementing a Bank-wide risk management mechanism.
3	Scope and nature of risk reporting and/or measurement systems	Market-related risks are managed with the Securities System, EDW System, Calypso System, BLOOMBERG System, MGR System, the Ulsteck Ticket/Bond Trading System and the FRTB Market Risk Capital Requirement Calculation System deployed on the mainframes. This analysis provides the necessary information to the Risk Management Department for timely control of trading and investment positions, daily evaluations, and other necessary management.

【Table 42】

Market risk-weighted assets under standardised approach

Jun-30-2025

(Unit: NT\$1,000)

Items		RWA A
Outright products		
1	Interest rate risk (general and specific)	7,306,370
2	Equity risk (general and specific)	58,996,640
3	Foreign exchange risk	2,672,098
4	Commodity risk	0
Options		
5	Simplified approach	674,802
6	Delta-plus method	
7	Scenario approach	
8	Securitisation	0
9	Total	69,649,910

【Table 47】

Securitisation exposures in the banking book

Jun-30-2025

(Unit: NT\$1,000)

Asset classes	Bank acts as originator			Banks acts as investor		
	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
Retail (total)						
– of which	0	0	0	0	1,820,388	1,820,388
residential mortgage						0
credit card						0
other retail exposures						0
re-securitisation					1,820,388	1,820,388
Wholesale (total)						
– of which	0	0	0	0	0	0
loans to corporates						0
commercial mortgage						0
lease and receivables						0
other wholesale						0
re-securitisation					0	0
Total	0	0	0	0	1,820,388	1,820,388

【Table 48】

Securitisation exposures in the trading book

Jun-30-2025

(Unit: NT\$1,000)

Asset classes	Bank acts as originator			Banks acts as investor		
	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
Retail (total)						
– of which						
residential mortgage						
credit card						
other retail exposures						
re-securitisation						
Wholesale (total)						
– of which						
loans to corporates						
commercial mortgage						
lease and receivables						
other wholesale						
re-securitisation						
Toal						

【Table 50】

Securitisation exposures in the banking book and associated capital requirements – bank acting as investor

Jun-30-2025

(Unit: NT\$1,000)

Items			Exposure values (by RW bands)					Exposure values				RWA				Capital charge after cap			
			≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250%E	IRB RBA (including IAA)	IRB SFA	SA/SSFA	1250% I	IRB RBA (including IAA)	IRB SFA	SA/SSFA	1250% M	IRB RBA (including IAA)	IRB SFA	SA/SSFA	1250% Q
			A	B	C	D		F	G	H	I	J	K	L	M	N	O	P	Q
1	Traditional securitisation	Of which securitisation																	
		Of which retail underlying																	
		Of which wholesale																	
		Of which re-securitisation																	
		Of which senior																	
		Of which non-senior																	
		Sub-total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Synthetic securitisation	Of which securitisation																	
		Of which retail underlying																	
		Of which wholesale																	
		Of which re-securitisation		1,820,388						1,820,388				728,155				58,252	
		Of which senior		1,820,388						1,820,388				728,155				58,252	
		Of which non-senior																	
		Sub-total	0	1,820,388	0	0	0	0	0	1,820,388	0	0	0	728,155	0	0	0	58,252	0
3	Total exposures		0	1,820,388	0	0	0	0	0	1,820,388	0	0	0	728,155	0	0	0	58,252	0

【Table 51】**Interest Rate Risk in the Banking Book Management System
2025**

Items	Content
1. Interest Rate Risk in the Banking Book Management Strategies and Procedures.	SCSB has established "Interest Rate Risk Management Standards" which include in setting interest rate risk management indicators, defining the responsibilities of related units, and establishing a mechanism for identifying , measuring , monitoring and reporting interest rate risk. The standard's establishment and amendment have been approved by the board of directors.
2. Organization and Framework of Interest Rate Risk in the Banking Book Management.	The Board of Directors is the highest decision-making unit for SCSB's interest rate risk management in the banking book. The supervision unit of SCSB's interest rate risk is the Asset and Liability Management Committee, the management unit is the Risk Management Department, and the execution unit is each business department and each business unit. The Asset and Liability Management Committee will hold regular monthly review meetings to enable the responsible units to understand the implementation of the interest rate risk in the banking book management, and promoted to the heads of various departments through the ALCO members.
3. Scope and Characteristics of Interest Rate Risk in the Banking Book Reporting and Measurement	To manage the bank's IRRBB, SCSB uses risk measurement methods such as gap analysis, earnings-based and economic value measures to evaluate the impact on SCSB's future earnings and current capital from adverse movements in interest rates on its banking book. In order to allow senior management and the Board of Directors understand the interest rate risk of the banking book as a reference for decision-making, the Risk Management Department regularly monitors various interest rate risk-related indicators, and reports the results to the Asset and Liability Committee monthly, to the Risk Management Committee and the Board of Directors quarterly.
4. Interest Rate Risk in the Banking Book Hedging or Mitigation Policy, and Strategies and Procedures for Monitoring the Continuing Effectiveness of Hedging and Mitigation Instruments.	Interest rate risk in the banking book management is based on gap analysis. If there are special products and/or activities those significantly affect SCSB's banking book interest rate risk such as issuing fixed-rate financial bonds and undertaking large-scale fixed-rate loans, it will be assessed on a case-by-case basis. SCSB considers all on-balance sheet items in the gap analysis, sets interest rate risk limits and regularly monitors them; if the limit is exceeded, the relevant units will report to the Asset and Liability Management Committee for review and the appropriate measures should be taken in a manner.

【Table 52】**Liquidity risk management
2025**

Items	Contents
1.Strategies and Procedures for Liquidity Risk Management	According to the SCSB's liquidity risk management guidelines, the liquidity risk measurement indicators and the assessment of liquidity risk support capabilities, the establishment of monitoring, periodic assessment and immediate reporting mechanisms, and the establishment of the liquidity crisis, SCSB's contingency plan With the relevant units, the appropriate measures should be taken in a timely manner.
2.Organization and Structure of Liquidity Risk Management	The Board of Directors is the highest decision-making unit for liquidity risk management of SCSB, and the Asset and Liability Management Committee reviews and evaluates issues related to liquidity risk management. It usually meets once a month and reports management situation and related recommendations to Risk Management Committee and the Board of Directors on a quarterly basis; Department of Risk Management is the monitoring and reporting unit of various liquidity risk indicators, and the Financial Department is the executive unit that controls the liquidity of the day and the fund scheduling.
3.Scope and Features of Liquidity Risk Report and Evaluation System	To manage liquidity risk,SCSB establishes a management mechanism for various liquidity risk indicator limits. The risk management unit regularly monitors whether indicators such as deposit reserve, current ratio, deposit ratio, and liquidity limit comply with regulations and implementation stress tests. And report the results to Risk Management Committee and the Board of Directors for reference.
4.Funding strategy, including policies on diversification in the sources and tenor of funding, and whether the funding strategy is centralised or decentralised.	SCSB's funding strategy is to adopt centralized management, planned by the Treasury Department, and reported to the Assets and Liabilities Management Committee for decision-making; in addition to maintaining diversified and stable funding sources, SCSB strives to diversify funding sources and time periods, and has established various liquidity management indicators in terms of asset-liability structure and concentration, which are controlled by the Treasury Department.

Items	Contents
5.Hedging or Mitigation Policies for Liquidity Risk; Strategies and Procedures for Assessing the Effectiveness of Hedging or Mitigation	To properly control the rapid management of the risk, SCSB has established a liquidity risk limit management mechanism, set limits on various management indicators and regularly monitor them; If the limit is exceeded, the relevant units will report to the Asset and Liability Management Committee for review and implementation after responding to the countermeasures. In the event of a major liquidity crisis caused by an emergency,SCSB will adopt appropriate measures following SCSB's emergency response plan to ensure the normal operation of SCSB.
6.An explanation of how stress testing is used.	SCSB conducts a liquidity risk stress test every quarter. The execution procedures are as follows: . At the beginning of each year, based on the results of identifying potential sources of liquidity risks, and determining the scope of the stress test and designing the stress scenario, submitted to the Asset and Liability Management Committee for approval. . For each stress situation, regularly estimate the cash flow and accumulated funding gap of each balance sheet and off-balance sheet items. . If there is a gap, SCSB will evaluate the capital scheduling tools that can be used to make up the negative capital gap, such as the realization of financial assets. . After the stress test result report is produced, it is provided to the Asset and Liability Committee and the Risk Management Committee to take necessary measures to control the risk profile within the risk appetite.
7.An outline of the bank's contingency funding plans.	When the liquidity of funds is in crisis, the Treasury Department should immediately report to the level of Executive Vice President or above, and the Asset and Liability Management Committee should urgently discuss the principles and measures for crisis management, as well as the need to adjust the asset and liability structure, and formulate a comprehensive communication plan to stabilize the confidence of depositors, interbanks, and counterparties. SCSB's emergency response plan is as follows: 1. Borrow from interbanks. 2. Sell short-term bills, government bonds, financial bonds, and (convertible) corporate bonds. 3. Adjust the advertised interest rate and issuing negotiable certificates of deposit. 4. Issue subordinated financial bonds. 5. Sale listed and OTC stocks、 beneficiary certificates. 6. Stop loan business and/or sell syndicated loans assets. 7. Rediscount or refinancing with the central bank. 8. Other feasible contingency measures.

【Table 53】

Liquidity Coverage Ratio (LCR)

(Unit: NT\$1,000)

Items		Jun-30-2025		Mar-31-2025	
		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
HIGH-QUALITY LIQUID ASSETS					
1	Total high-quality liquid assets (HQLA)	384,117,695	346,007,410	354,649,340	313,410,117
CASH OUTFLOWS					
2	Retail deposits and deposits from small business customers, of which:	638,396,588	46,084,734	636,687,170	46,088,949
3	Stable deposits	265,148,756	8,759,951	262,770,610	8,697,293
4	Less stable deposits	373,247,832	37,324,783	373,916,560	37,391,656
5	Unsecured wholesale funding, of which:	473,358,802	236,037,036	463,589,761	210,462,169
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks				
7	Non-operational deposits (all counterparties)	395,536,277	158,214,511	421,879,320	168,751,728
8	Unsecured debt	77,822,525	77,822,525	41,710,440	41,710,440
9	Secured wholesale funding	2,818,944	8,950	6,990,826	8,945
10	Additional requirements, of which:	445,951,978	67,398,577	475,132,821	69,289,906
11	Outflows related to derivative exposures and other collateral requirements	24,899,530	24,899,530	33,519,904	33,519,904
12	Outflows related to loss of funding on secured debt products include loss of funding on: assetbacked securities, covered bonds and other structured financing instruments				
13	Credit and liquidity facilities	288,916,747	27,548,450	308,530,586	29,585,686
14	Other contractual funding obligations	12,775,108	12,775,108	3,684,380	3,684,380
15	Other contingent funding obligations	119,360,592	2,175,489	129,397,951	2,499,936
16	TOTAL CASH OUTFLOWS	1,560,526,311	349,529,298	1,582,400,579	325,849,969
CASH INFLOWS					
17	Secured lending	16,821,801	2,015,867	12,106,860	972,093
18	Inflows from fully performing exposures	75,946,080	55,733,689	75,879,534	57,402,290
19	Other cash inflows	34,235,857	34,235,857	42,659,712	42,659,712
20	TOTAL CASH INFLOWS	127,003,739	91,985,413	130,646,105	101,034,095
LIQUIDITY COVERAGE RATIO					
21	TOTAL HQLA		346,007,410		313,410,117
22	TOTAL NET CASH OUTFLOWS		257,543,884		224,815,874
23	LIQUIDITY COVERAGE RATIO (%)		134.35		139.41

【Table 54】

NSFR common disclosure template

(Unit: NT\$1,000)

Items	this quarter					last quarter				
	Jun-30-2025					Mar-31-2025				
	Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
	a	b	c	d	e	a	b	c	d	e
ASF Item										
1 Capital:	188,509,127	-	-	92,256,244	280,765,371	202,962,255	-	-	91,349,478	294,311,734
2 Regulatory capital	188,509,127	-	-	60,558,145	249,067,272	202,962,255	-	-	58,522,303	261,484,558
3 Other capital instruments	-	-	-	31,698,099	31,698,099	-	-	-	32,827,175	32,827,175
4 Retail deposits and deposits from small business customers:	403,919,616	133,976,061	87,377,031	7,861,978	583,420,967	339,262,965	178,452,747	109,615,374	7,861,978	585,265,592
5 Stable deposits	144,809,315	58,915,148	52,546,564	6,397,900	249,855,376	185,575,113	31,632,426	38,905,204	6,397,900	249,705,006
6 Less stable deposits	259,110,301	75,060,914	34,830,467	1,464,077	333,565,591	153,687,852	146,820,320	70,710,171	1,464,077	335,560,586
7 Wholesale funding:	26,866,535	274,345,959	119,134,650	2,462,743	212,636,316	86,104,788	274,345,959	119,134,650	2,462,743	242,255,442
8 Operational deposits: including deposits in institutional networks of cooperative banks	-	-	-	-	-	-	-	-	-	-
9 Other wholesale funding	26,866,535	274,345,959	119,134,650	2,462,743	212,636,316	86,104,788	274,345,959	119,134,650	2,462,743	242,255,442
10 Liabilities with matching interdependent assets	-	1,797,772	1,198,515	-	-	-	1,820,774	910,387	-	-
11 Other liabilities and equity :	194,341,109	81,232,778	-	-	-	135,102,856	58,038,671	-	-	-
12 Net NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-
13 All other liabilities and equity not included in the above categories	194,341,109	81,232,778	-	-	-	135,102,856	58,038,671	-	-	-
14 Total ASF	814,104,825	491,352,571	207,710,196	102,580,965	1,077,056,872	763,432,864	512,658,151	229,660,412	101,674,200	1,121,832,768
RSF Item										
15 Total NSFR high-quality liquid assets					47,993,590					51,981,792
16 Deposits held at other financial institutions for operational purposes	-	-	-	-	-	-	-	-	-	-
17 Performing loans and securities:	6,485,284	256,634,648	187,583,452	356,766,179	604,933,087	33,081,140	256,127,414	186,571,881	361,565,627	693,953,401
18 Performing loans to financial institutions secured by Level 1	-	-	-	-	-	-	-	-	-	-
19 Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	8,346,440	12,171,517	20,492,309	27,830,033	-	8,346,440	12,171,517	20,492,309	27,830,033
20 Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	-	169,214,887	108,975,565	145,737,137	338,790,487	-	169,214,887	108,975,565	145,737,137	401,854,960

Items		this quarter					last quarter				
		Jun-30-2025					Mar-31-2025				
		Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
		a	b	c	d		a	b	c	d	
21	With a risk weight of less than or equal to 35% under Standardised Approach for credit risk	-	-	-	-	-	-	-	-	-	-
22	Performing residential mortgages, of which:	-	76,439,745	63,699,788	114,659,618	165,619,448	-	75,270,342	62,725,285	112,905,514	163,085,742
23	With a risk weight of less than or equal to 45% under Standardised Approach for credit risk	-	307,195	262,409	62,083,118	40,638,828	-	307,195	262,409	62,083,118	40,638,828
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	6,485,284	2,633,577	2,736,582	75,877,116	72,693,119	33,081,140	3,295,745	2,699,513	82,430,668	101,182,666
25	Assets with matching interdependent liabilities	-	1,797,772	1,198,515	-	-	-	1,820,774	910,387	-	-
26	Other assets:	726,396	2,235,348	-	105,124,130	207,984,572	571,494	1,179,434	-	135,208,906	143,735,021
27	Physical traded commodities	-	-	-	-	-	-	-	-	-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-				-	-				-
29	Net NSFR derivative assets	53,464				53,464	411,887				411,887
30	20% of derivatives liabilities unweighted value	672,932				672,932	159,607				159,607
31	All other assets not included in the above categories		2,235,348		105,124,130	207,258,176		1,179,434		135,208,906	143,163,527
32	Off-balance sheet items	408,285,299				16,621,406	437,958,006				17,926,760
33	Total RSF	461,269,534	730,315,260	245,787,640	571,182,888	877,532,655	518,489,788	684,091,597	235,551,238	606,067,111	907,596,974
34	Net Stable Funding Ratio (%)					122.74					123.60

【Table 55】

**Remuneration policy
2025**

(A)Information relating to the bodies that oversee remuneration.		
1	Name, composition and mandate of the main body overseeing remuneration	The remuneration committee Duties : 1. Prescribe and periodically review the performance review and remuneration policy, system, standards, and structure for directors and managerial officers. 2. Periodically evaluate and prescribe the remuneration of directors and managerial officers. 3. Other matters to be discussed by the board of directors.
2	External consultants whose advice has been sought, the body by which they were commissioned	None
	and in what areas of the remuneration process.	None
3	A description of the scope of the bank's remuneration policy (eg by regions, business lines), including the extent to which it is applicable to foreign branches.	Taiwan
A description of the types of employees		
4	Senior management	President,(First) Executive Vice President
	Other material risk-takers	(First) Deputy Executive Vice President
(B)Information relating to the design and structure of remuneration processes		
1	An overview of the key features and objectives of remuneration policy.	Establish a remuneration policy that combines external market competitiveness and internal fairness to attract, motivate and retain outstanding talents. Cultivate a performance-oriented corporate culture, and implement the bank's business strategy objectives.
2	Whether the remuneration committee reviewed the firm's remuneration policy during the past year, and if so, an overview of any changes that were made, the reasons for those changes and their impact on remuneration.	Meetings of the remuneration committee shall be held at least 2 times a year. There are no changes of remuneration policy have been proposed in the past year
3	A discussion of how the bank ensures that risk and compliance employees are remunerated independently of the businesses they oversee	None
(C)Description of the ways in which current and future risks are taken into account in the remuneration processes.		
Description of the ways in which current and future risks are taken into account in the remuneration processes. Disclosures should include an overview of the key risks, their measurement and how these measures affect remuneration.		1.The metrics of sales performance appraisal includes non-financial indicators, and its incentive bonus needs to be withheld 20~30% as deferred bonus. 2.The appointed managers with grades above twelve consider their non-financial indicators and 30% of performance bonus needs to be retained as deferred bonus.

(D)Description of the ways in which the bank seeks to link performance during a performance measurement period with levels of remuneration.		
1	An overview of main performance metrics for bank, top-level business lines and individuals.	The performance metrics of the bank and individuals are finance, business process, customer service, internal control and learning/growth. As to sales, the metrics are finance, customer service, internal control and learning/growth.
2	A discussion of how amounts of individual remuneration are linked to bank-wide and individual performance.	Performance pay is based on compensating the employee per individual contribution as well as achieving target. The units with higher earnings target, individuals with higher responsibilities and excellent performance appraisal results can obtain higher incentive bonuses.
3	A discussion of the measures the bank will in general implement to adjust remuneration in the event that performance metrics are weak, including the bank's criteria for determining "weak" performance metrics.	The incentive bonus is linked to the individuals' performance. When the performance metrics are weak, their incentive bonus will reflect accordingly.

(E)Description of the ways in which the bank seeks to adjust remuneration to take account of longer-term performance.		
1	A discussion of the bank's policy on deferral and vesting of variable remuneration and, if the fraction of variable remuneration that is deferred differs across employees or groups of employees, a description of the factors that determine the fraction and their relative importance.	The incentive bonus are withheld 20~30% and the performance bonus of the appointed managers with grades above twelve are withheld 30% as deferred bonus, and the proportion of deferred bonus is based on the results of non-financial indicators.
2	A discussion of the bank's policy and criteria for adjusting deferred remuneration before vesting and (if permitted by national law) after vesting through clawback arrangements.	The assessment metrics of the deferred bonus is not part of the vested condition.

(F)Description of the different forms of variable remuneration that the bank utilises and the rationale for using these different forms.		
1	An overview of the forms of variable remuneration offered (ie cash, shares and share-linked instruments and other forms).	There are no different forms of variable remuneration.
2	A discussion of the use of the different forms of variable remuneration and, if the mix of different forms of variable remuneration differs across employees or groups of employees, a description the factors that determine the mix and their relative importance.	There are no different forms of variable remuneration.

(G)Additional information

【Table 59】

Geographical distribution of credit exposures used in the countercyclical capital buffer

Jun-30-2025(Not applicable)

(Unit: NT\$1,000)

Geographical breakdown	Countercyclical capital buffer rate A	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer		Bank-specific countercyclical capital buffer rate D	Countercyclical buffer amount E
		Exposure values B	Risk-weighted assets C		
(Home) Country					
Country 2					
Country 3					
...					
...					
Country N					
Sum(in jurisdictions with a non-zero countercyclical buffer rate)					
Total					

【Table 60】**Asset encumbrance
Jun-30-2025**

(Unit: NT\$1,000)

Item		Encumbered assets (A)	[Optional]	Unencumbered assets (C)	Total (D)
			Central bank facilities(B)		
1	Investments in debt instruments measured at amortized cost	16,564,034	-	195,811,620	212,375,654
2	Financial assets measured at fair value through other comprehensive income	9,836,605	-	458,975,556	468,812,161
3	Due from the Central Bank and call loans to banks	1,577,519	-	382,054,498	383,632,017
4	Other assets, net	521,401	-	12,598,929	13,120,330