(English Translation of Consolidated Financial Statements Originally Issued in Chinese)

CTBC BANK CO., LTD. AND SUBSIDIARIES

Consolidated Balance Sheets

June 30, 2026, December 31, 2025, and June 30, 2025

(Expressed in Thousands of New Taiwan Dollars)

		June 30, 2026		December 31, 2025		June 30, 2025	
	ASSETS	**Amount**	**%**	**Amount**	**%**	**Amount**	**%**
11000	Cash and cash equivalents	$ 86,714,076	1	83,362,477	1	103,793,099	2
11500	Due from Central Bank and call loans to banks	515,168,389	7	506,625,535	7	474,793,858	7
12000	Financial assets measured at fair value through profit or loss	331,525,225	4	309,296,498	4	276,835,257	4
12100	Financial assets measured at fair value through other comprehensive income	436,974,471	6	453,076,684	7	380,967,840	6
12200	Investment in debt instruments at amortized cost	1,012,191,643	13	973,121,158	14	988,880,807	15
12300	Financial assets-hedging	303,820	-	209,928	-	50,903	-
12500	Securities purchased under resell agreements	38,897,936	1	32,247,252	-	20,576,718	-
13000	Receivables-net	295,677,240	4	197,644,856	3	186,115,101	3
13200	Current income tax assets	2,717,996	-	2,713,906	-	2,498,372	-
13500	Loans-net	4,660,865,471	62	4,161,603,582	62	3,963,488,122	61
15000	Investment under equity method-net	5,353,398	-	3,408,881	-	3,151,289	-
15500	Other financial assets-net	2,917,171	-	2,724,860	-	2,690,121	-
18500	Premises and equipment-net	41,283,652	1	41,147,693	1	40,404,118	1
18600	Right-of-use assets-net	16,623,395	-	16,190,624	-	16,523,947	-
18700	Investment property-net	4,388,819	-	4,695,097	-	4,705,917	-
19000	Intangible assets-net	31,376,082	-	31,293,588	-	30,897,639	-
19300	Deferred income tax assets	13,837,784	-	13,047,889	-	12,357,854	-
19500	Other assets-net	53,328,522	1	48,625,241	1	56,127,663	1
	TOTAL ASSETS	**$ 7,550,145,090**	**100**	**6,881,035,749**	**100**	**6,564,858,625**	**100**

		June 30, 2026		December 31, 2025		June 30, 2025	
	LIABILITIES AND EQUITY	**Amount**	**%**	**Amount**	**%**	**Amount**	**%**
	Liabilities:						
21000	Deposits from Central Bank and other banks	$ 132,664,306	2	124,993,046	2	140,928,523	2
21500	Due to Central Bank and other banks	30,621,740	1	12,576,144	-	11,944,367	-
22000	Financial liabilities measured at fair value through profit or loss	158,065,741	2	84,877,383	1	96,029,824	2
22300	Financial liabilities-hedging	6,022,713	-	4,252,994	-	435,269	-
22500	Securities sold under repurchase agreements	154,449,354	2	183,685,499	3	181,296,351	3
23000	Payables	111,147,996	2	99,864,180	1	98,054,960	2
23200	Current income tax liabilities	8,924,350	-	8,486,749	-	8,308,877	-
23500	Deposits and remittances	6,229,698,502	83	5,680,752,252	86	5,425,295,663	83
24000	Financial debentures	92,954,001	1	84,603,753	1	62,227,380	1
25513	Commercial paper issued-net	4,655,789	-	5,566,163	-	5,317,209	-
25597	Other financial liabilities	78,143,516	1	80,588,499	1	71,706,431	1
25600	Provisions	4,278,310	-	4,199,278	-	3,816,699	-
26000	Lease liabilities	15,464,649	-	15,193,163	-	15,226,742	-
29300	Deferred tax liabilities	6,611,176	-	6,080,372	-	5,555,093	-
29500	Other liabilities	24,332,291	-	24,786,460	-	24,322,087	-
	Total Liabilities	7,058,034,434	94	6,420,505,935	95	6,150,465,475	94
	Stockholders' Equity - Parent Company:						
	Capital stock:						
31101	Common stock	171,284,526	2	171,284,526	2	158,016,512	3
31121	Reserve for capital increase	15,559,316	-	-	-	13,268,014	-
31500	Capital surplus	31,600,120	1	31,167,230	-	30,859,886	-
	Retained earnings:						
32001	Legal reserve	172,179,808	2	154,500,435	2	154,500,435	2
32003	Special reserve	20,190,929	-	24,439,381	-	24,439,381	-
32005	Undistributed earnings	35,729,587	1	58,931,327	1	27,909,294	1
32500	Other equity interest	17,051,035	-	(9,351,539)	-	(21,007,757)	-
38000	**Non-controlling interests**	28,515,335	-	29,558,454	-	26,407,385	-
	Total Equity	492,110,656	6	460,529,814	5	414,393,150	6
	TOTAL LIABILITIES AND EQUITY	**$ 7,550,145,090**	**100**	**6,881,035,749**	**100**	**6,564,858,625**	**100**

The accompanying notes are an integral part of the consolidated financial reports.

(English Translation of Consolidated Financial Statements Originally Issued in Chinese)

CTBC BANK CO., LTD. AND SUBSIDIARIES

Consolidated Statements of Comprehensive Income

For the three and six months ended June 30, 2026 and 2025

(Expressed in Thousands of New Taiwan Dollars, Except for Earnings Per Share)

		For the three months ended June 30				For the six months ended June 30			
		2026		2025		2026		2025	
		Amount	%	Amount	%	Amount	%	Amount	%
41000	Interest income	$ 53,480,038	112	47,682,667	114	104,369,933	108	95,709,723	114
51000	Interest expenses	(25,602,433)	(54)	(25,223,978)	(60)	(49,538,325)	(52)	(51,436,567)	(61)
	Net interest income	27,877,605	58	22,458,689	54	54,831,608	56	44,273,156	53
	Net non-interest income								
49100	Net service fee and commission income	16,287,096	34	12,199,006	29	34,264,532	36	27,222,510	32
49200	Gains (losses) on financial assets or liabilities measured at fair value through profit or loss	3,507,512	7	3,575,546	9	5,585,505	6	10,307,658	12
49310	Realized gains (losses) on financial assets measured at fair value through other comprehensive income	325,661	1	1,273,805	3	1,349,221	1	2,201,551	3
49450	Gains (losses) on derecognition of financial assets measured at amortized cost	531	-	11,669	-	9,451	-	12,053	-
49600	Foreign exchange gains (losses)	(115,562)	-	1,814,642	4	509,010	1	335,687	-
49700	(Provision for) reversal of impairment losses on assets	(30,283)	-	426,075	1	(29,175)	-	419,363	-
49750	Proportionate share of gains (losses) from associates or joint ventures under equity method	37,481	-	26,924	-	(80,179)	-	131,057	-
49800	Other net non-interest income	506,374	1	554,187	1	1,674,322	2	1,292,864	2
49815	Gains (losses) on investment property	(4,949)	-	42,968	-	(10,441)	-	37,261	-
49899	Public-welfare lottery payment	(546,000)	(1)	(484,000)	(1)	(2,254,000)	(2)	(2,064,000)	(2)
	Net revenue	47,845,466	100	41,899,511	100	95,849,854	100	84,169,160	100
58200	**(Provision for) reversal of bad debt expenses, commitment and guarantee liability provision**	(5,599,654)	(12)	(2,657,726)	(6)	(8,702,597)	(9)	(5,924,472)	(7)
	Operating expenses:								
58500	Employee benefits expenses	(13,700,399)	(29)	(12,031,397)	(29)	(26,753,977)	(28)	(23,547,400)	(28)
59000	Depreciation and amortization expenses	(1,960,561)	(4)	(1,834,272)	(4)	(3,894,611)	(4)	(3,690,861)	(4)
59500	Other general and administrative expenses	(8,623,733)	(18)	(7,822,622)	(19)	(17,984,597)	(19)	(16,482,514)	(20)
	Total operating expenses	(24,284,693)	(51)	(21,688,291)	(52)	(48,633,185)	(51)	(43,720,775)	(52)
	Net income (loss) before tax from continuing operations	17,961,119	37	17,553,494	42	38,514,072	40	34,523,913	41
61003	**Less: Income tax expenses (benefits)**	2,955,509	6	2,968,065	7	6,420,281	7	6,079,526	7
	Net income (loss)	15,005,610	31	14,585,429	35	32,093,791	33	28,444,387	34
65000	**Other comprehensive income (loss):**								
65200	**Items that will not be reclassified subsequently to profit or loss**								
65201	Remeasurement gains (losses) related to defined benefit plans	21,706	-	415	-	25,587	-	415	-
65205	Changes in designated as financial liabilities measured at fair value through profit or loss attributable to credit risk	630,701	1	79,016	-	1,500,650	2	553,291	-
65204	Unrealized gains (losses) from investments in equity instruments measured at fair value through other comprehensive income	25,055,811	52	388,995	1	32,163,125	33	(215,825)	-
65206	Proportionate share of other comprehensive income (loss) from associates or joint ventures under the equity method - Items that will not be reclassified subsequently to profit or loss	8,400	-	1,733	-	20,573	-	1,518	-
65220	Less: Income tax related to items that will not be reclassified to profit or loss	187,889	-	16,975	-	336,523	-	103,443	-
	Subtotal	25,528,729	53	453,184	1	33,373,412	35	235,956	-
65300	**Items that are or may be reclassified subsequently to profit or loss**								
65301	Exchange differences of overseas subsidiaries'financial reports translation	(1,812,718)	(4)	(16,365,696)	(39)	(1,340,331)	(1)	(12,315,294)	(14)
65308	Unrealized gains (losses) from investments in debt instruments measured at fair value through other comprehensive income	2,426,775	5	2,356,467	6	(3,247,325)	(3)	4,074,666	5
65306	Proportionate share of other comprehensive income (loss) from associates or joint ventures under the equity method - Items that are or may be reclassified subsequently to profit or loss	(7,889)	-	51,808	-	(54,059)	-	75,091	-
65320	Less: Income tax related to items that are or may be reclassified to profit or loss	(121,963)	(1)	(898,836)	(2)	(811,627)	-	(374,781)	-
	Subtotal	728,131	2	(13,058,585)	(31)	(3,830,088)	(4)	(7,790,756)	(9)
65000	**Other comprehensive income (loss)**	26,256,860	55	(12,605,401)	(30)	29,543,324	31	(7,554,800)	(9)
66000	**Total comprehensive income (loss)**	**$ 41,262,470**	**86**	**1,980,028**	**5**	**61,637,115**	**64**	**20,889,587**	**25**
	Net Income (loss) attributable to:								
67101	Parent company	$ 14,592,373	30	14,319,216	34	31,178,031	32	27,762,537	33
67111	Non-controlling interest	413,237	1	266,213	1	915,760	1	681,850	1
		$ 15,005,610	**31**	**14,585,429**	**35**	**32,093,791**	**33**	**28,444,387**	**34**
	Comprehensive income (loss) attributable to:								
67301	Parent company	$ 40,901,882	85	2,775,703	7	62,132,120	65	20,501,445	25
67311	Non-controlling interest	360,588	1	(795,675)	(2)	(495,005)	(1)	388,142	-
		$ 41,262,470	**86**	**1,980,028**	**5**	**61,637,115**	**64**	**20,889,587**	**25**
	Earnings per share (unit: NT dollars)	**$ 0.78**		**0.77**		**1.67**		**1.49**	

The accompanying notes are an integral part of the consolidated financial reports.

(English Translation of Consolidated Financial Statements Originally Issued in Chinese)

CTBC BANK CO., LTD. AND SUBSIDIARIES

Consolidated Statements of Changes in Equity

For the six months ended June 30, 2026 and 2025

(Expressed in Thousands of New Taiwan Dollars)

	Stockholders' Equity - Parent Company											
	Capital stock			Retained earnings			Other equity interest					
	Common stock	Stock dividend to be distributed	Capital surplus	Legal reserve	Special reserve	Undistributed earnings	Exchange differences of overseas subsidiaries' financial reports translation	Unrealized gains (losses) on financial assets measured at fair value through other comprehensive income	Change in designated as financial liabilities measured at fair value through profit or loss attributable to credit risk	Stockholders' equity -parent company	Non-controlling interests	Total equity
Balance at January 1, 2025	$ 158,016,512	-	30,533,914	139,560,606	29,552,616	49,799,479	(8,250,272)	(6,540,051)	1,190,335	393,863,139	26,345,322	420,208,461
Net income (loss)	-	-	-	-	-	27,762,537	-	-	-	27,762,537	681,850	28,444,387
Other comprehensive income (loss)	-	-	-	-	-	323	(10,912,767)	3,208,725	442,627	(7,261,092)	(293,708)	(7,554,800)
Total comprehensive income (loss)	-	-	-	-	-	27,762,860	(10,912,767)	3,208,725	442,627	20,501,445	388,142	20,889,587
Appropriation and distribution of retained earnings:												
Legal reserve appropriated	-	-	-	14,939,829	-	(14,939,829)	-	-	-	-	-	-
Cash dividends of common share	-	-	-	-	-	(26,704,791)	-	-	-	(26,704,791)	(326,079)	(27,030,870)
Stock dividends of common share	-	13,268,014	-	-	-	(13,268,014)	-	-	-	-	-	-
Reversal of special reserve	-	-	-	-	(5,113,235)	5,113,235	-	-	-	-	-	-
Share-based payment transactions	-	-	325,972	-	-	-	-	-	-	325,972	-	325,972
Disposal of investments in equity instruments designated at fair value through other comprehensive income	-	-	-	-	-	146,354	-	(146,354)	-	-	-	-
Balance at June 30, 2025	**$ 158,016,512**	**13,268,014**	**30,859,886**	**154,500,435**	**24,439,381**	**27,909,294**	**(19,163,039)**	**(3,477,680)**	**1,632,962**	**387,985,765**	**26,407,385**	**414,393,150**
Balance at January 1, 2026	$ 171,284,526	-	31,167,230	154,500,435	24,439,381	58,931,327	(12,588,642)	2,682,778	554,325	430,971,360	29,558,454	460,529,814
Net income (loss)	-	-	-	-	-	31,178,031	-	-	-	31,178,031	915,760	32,093,791
Other comprehensive income (loss)	-	-	-	-	-	19,664	(111,792)	29,846,101	1,200,116	30,954,089	(1,410,765)	29,543,324
Total comprehensive income (loss)	-	-	-	-	-	31,197,695	(111,792)	29,846,101	1,200,116	62,132,120	(495,005)	61,637,115
Appropriation and distribution of retained earnings:												
Legal reserve appropriated	-	-	-	17,679,373	-	(17,679,373)	-	-	-	-	-	-
Cash dividends of common share	-	-	-	-	-	(29,941,049)	-	-	-	(29,941,049)	(547,997)	(30,489,046)
Stock dividends of common share	-	15,559,316	-	-	-	(15,559,316)	-	-	-	-	-	-
Reversal of special reserve	-	-	-	-	(4,248,452)	4,248,452	-	-	-	-	-	-
Changes in ownership interests in subsidiaries	-	-	(950)	-	-	-	-	-	-	(950)	(117)	(1,067)
Share-based payment transactions	-	-	433,840	-	-	-	-	-	-	433,840	-	433,840
Disposal of investments in equity instruments designated at fair value through other comprehensive income	-	-	-	-	-	4,531,851	-	(4,531,851)	-	-	-	-
Balance at June 30, 2026	**$ 171,284,526**	**15,559,316**	**31,600,120**	**172,179,808**	**20,190,929**	**35,729,587**	**(12,700,434)**	**27,997,028**	**1,754,441**	**463,595,321**	**28,515,335**	**492,110,656**

The accompanying notes are an integral part of the consolidated financial reports.

(9) Commitments and contingencies:

(a) Major commitments and contingencies

	June 30, 2026	December 31, 2025	June 30, 2025
Contingent liabilities from guarantee and letter of credit business	$ 147,830,134	121,299,290	107,386,752
Promissory note to Central Bank for Bank's clearance	248,968	248,968	248,968
Client notes in custody	96,405,934	90,722,349	92,612,296
Marketable securities and debts in custody	3,494,464,083	3,098,186,116	2,809,550,577
Designated purpose trust accounts	4,710,277,021	3,732,189,211	3,323,361,046
Other items in custody	31,219,956	29,605,037	24,680,011
Total	**$ 8,480,446,096**	**7,072,250,971**	**6,357,839,650**