Taichung Commercial Bank

2025 Investor Conference

台中銀行
TAICHUNG BANK

MAR. 16, 2026

Code：2812

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Agenda

台中銀行 TAICHUNG BANK

- Financial Highlights
- Financial Review
- Financial Information
- Appendix

2025 Financial Highlight

台中銀行 TAICHUNG BANK

Profitability

- Net Profit after tax NT$ 9.057 billions, 9.23% growth over the same period last year.
- EPS 1.53, 9.29% growth over the same period last year.

Asset quality

- NPL ratio 0.24%、NPL coverage ratio 516.39%.

Capital adequacy

- Consolidated：Capital Adequacy Ratio 14.49%、Tier I Capital Ratio 13.08%、Common Equity Ratio 11.75%.
- Individual：Capital Adequacy Ratio 14.80%、 Tier I Capital Ratio 13.41%、Common Equity Ratio 12.04%.

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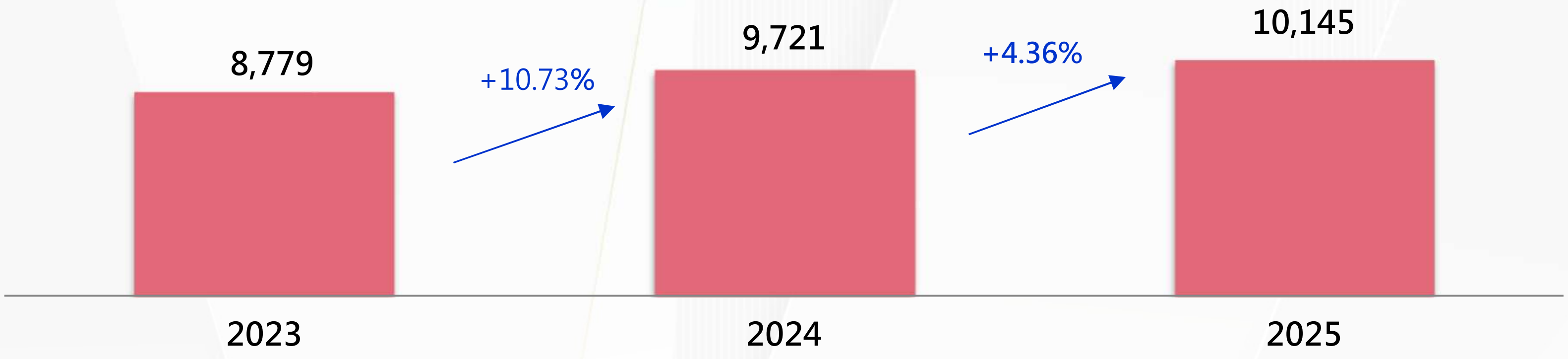
Asset Size and Net Worth

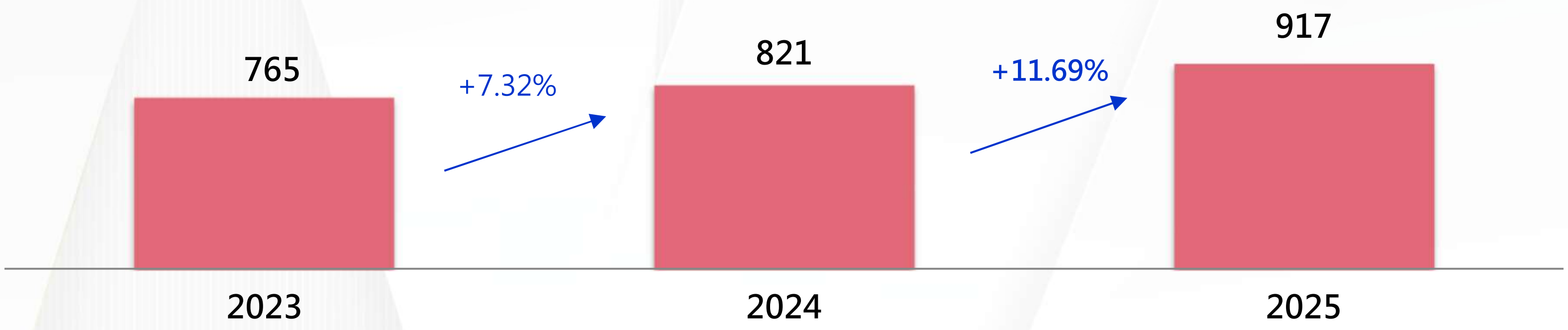
(NT$ Hundred Million)

台中銀行 TAICHUNG BANK

Asset size



Net Worth



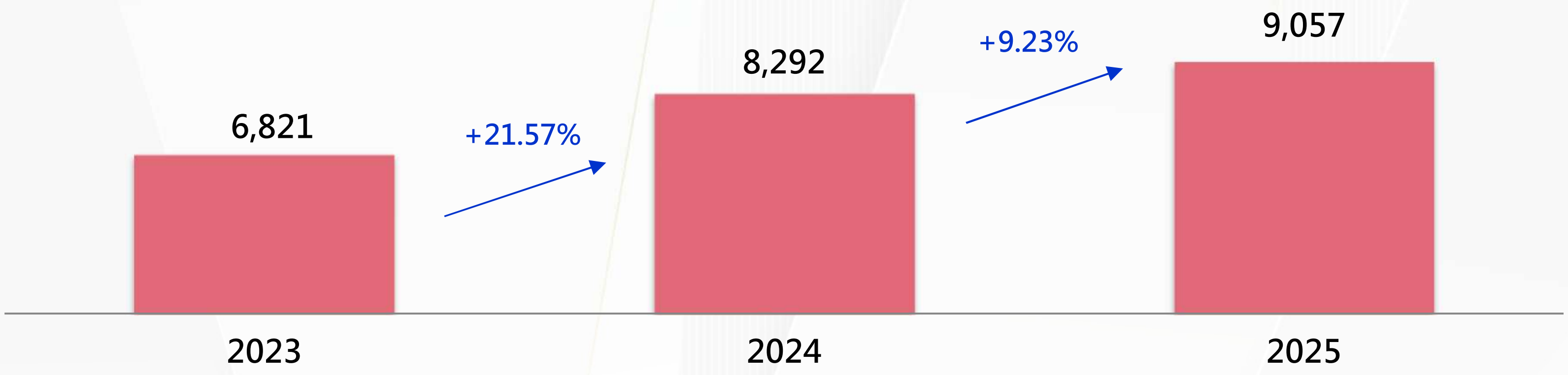
Note：Consolidated Financial Statements figures.

Profitability

台中銀行 TAICHUNG BANK

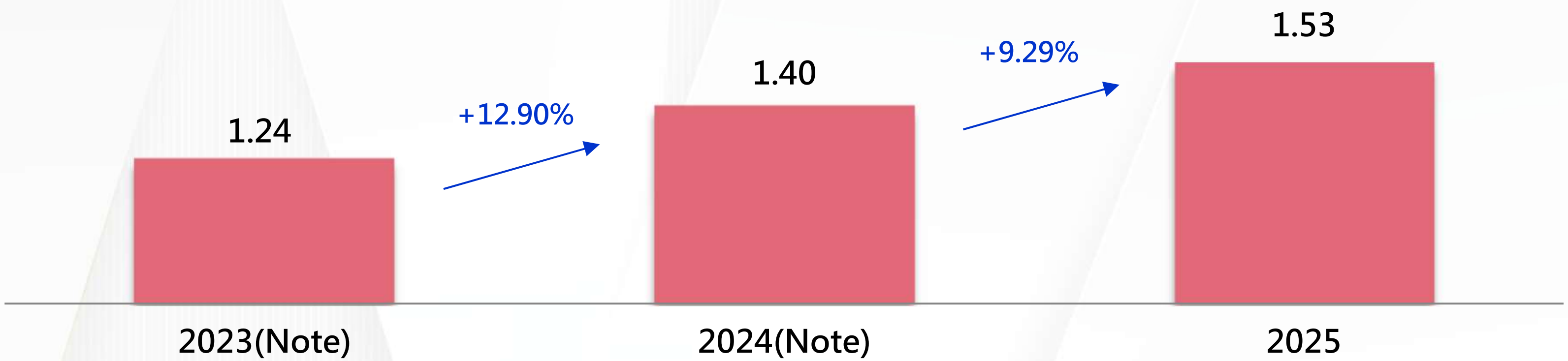
Net Profit

(NT$ Million)



EPS

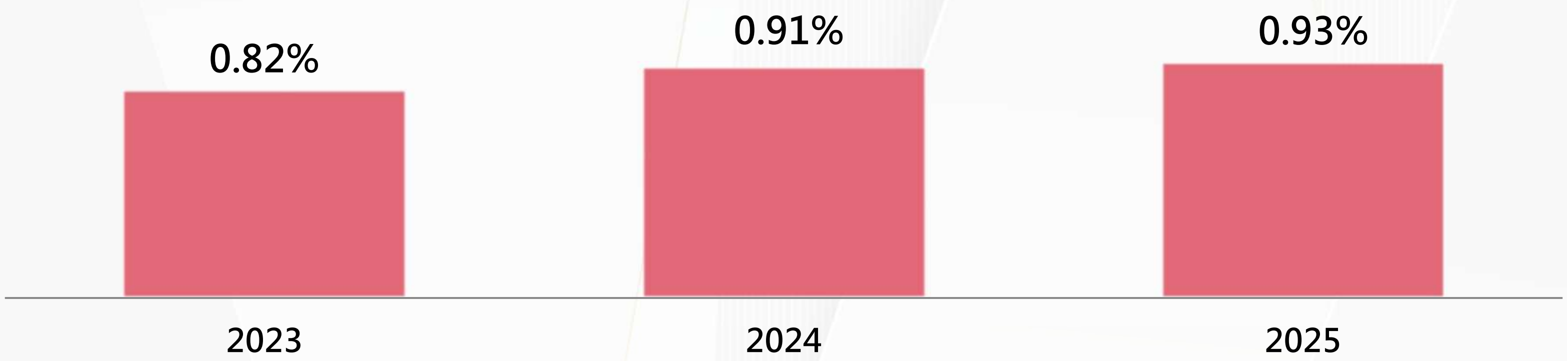
(NT$)



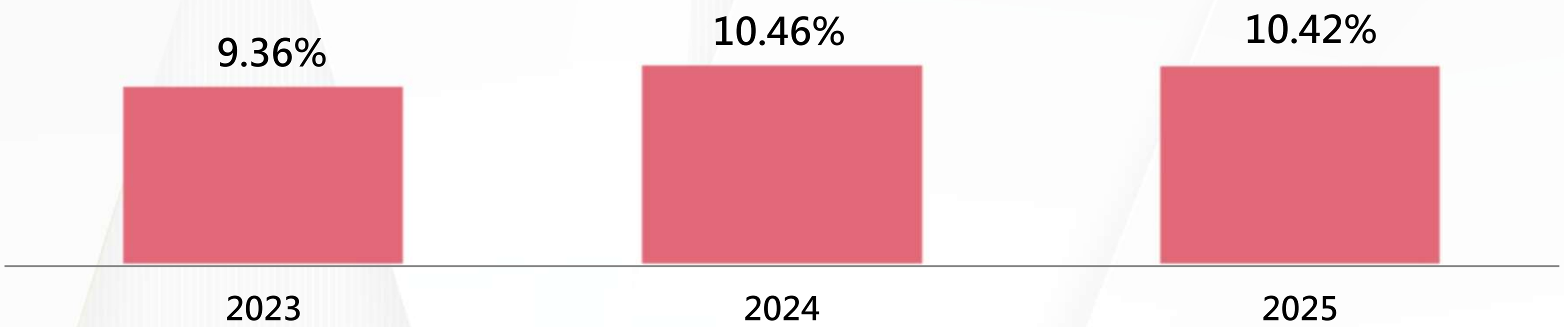
Note： After been retroactive adjusted.

Profitability

ROA



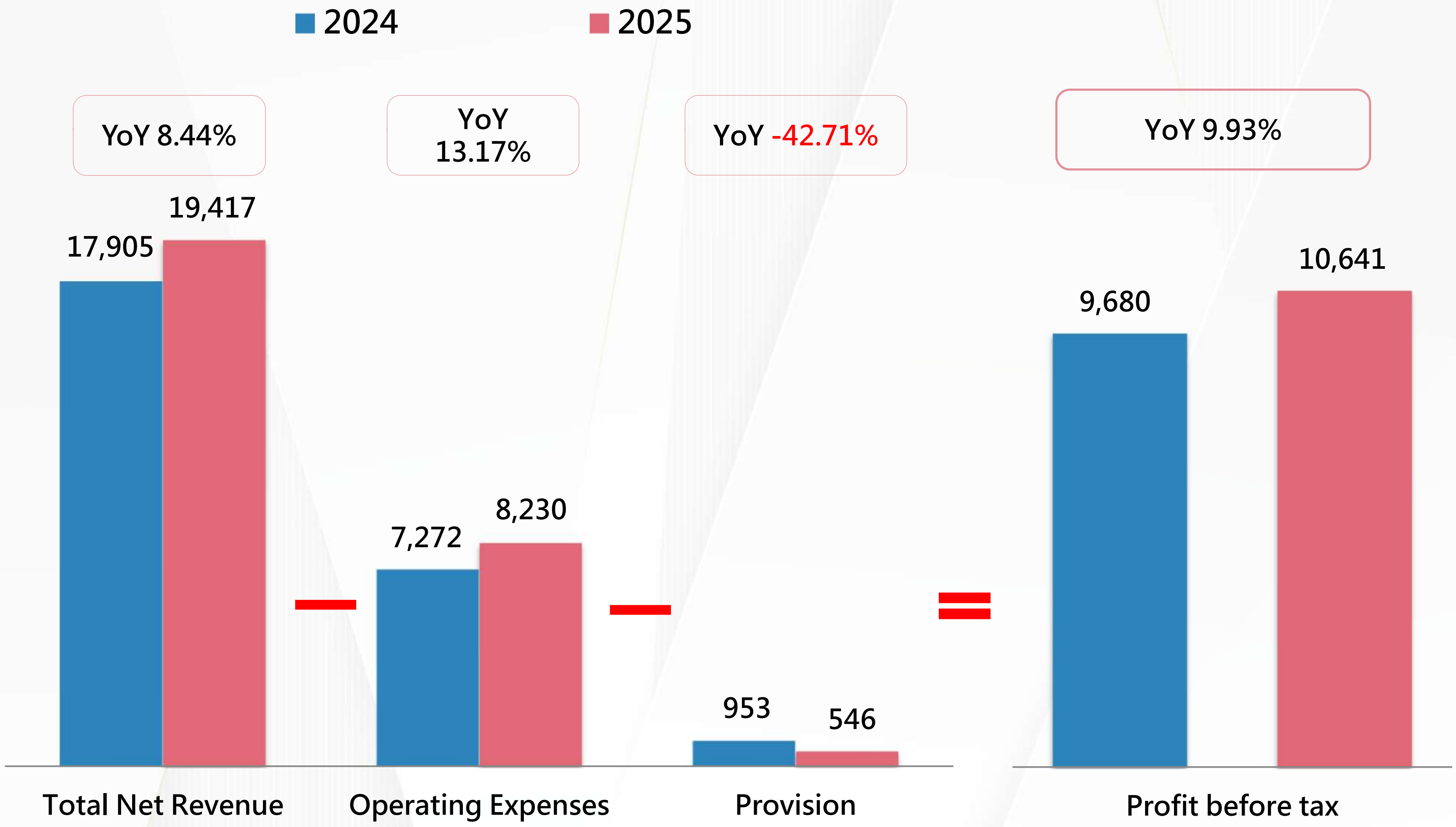
ROE



Note： Consolidated Financial Statements figures.

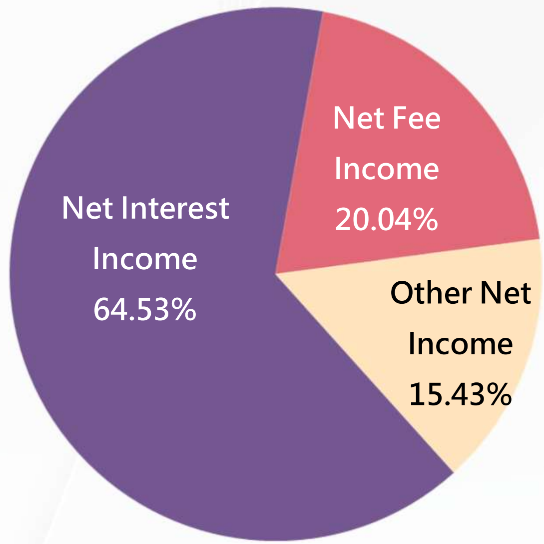
TCB's Change in Net Profit (NT$ Million)

台中銀行 TAICHUNG BANK



TCB's Net Revenue (NT$ Million)

台中銀行 TAICHUNG BANK

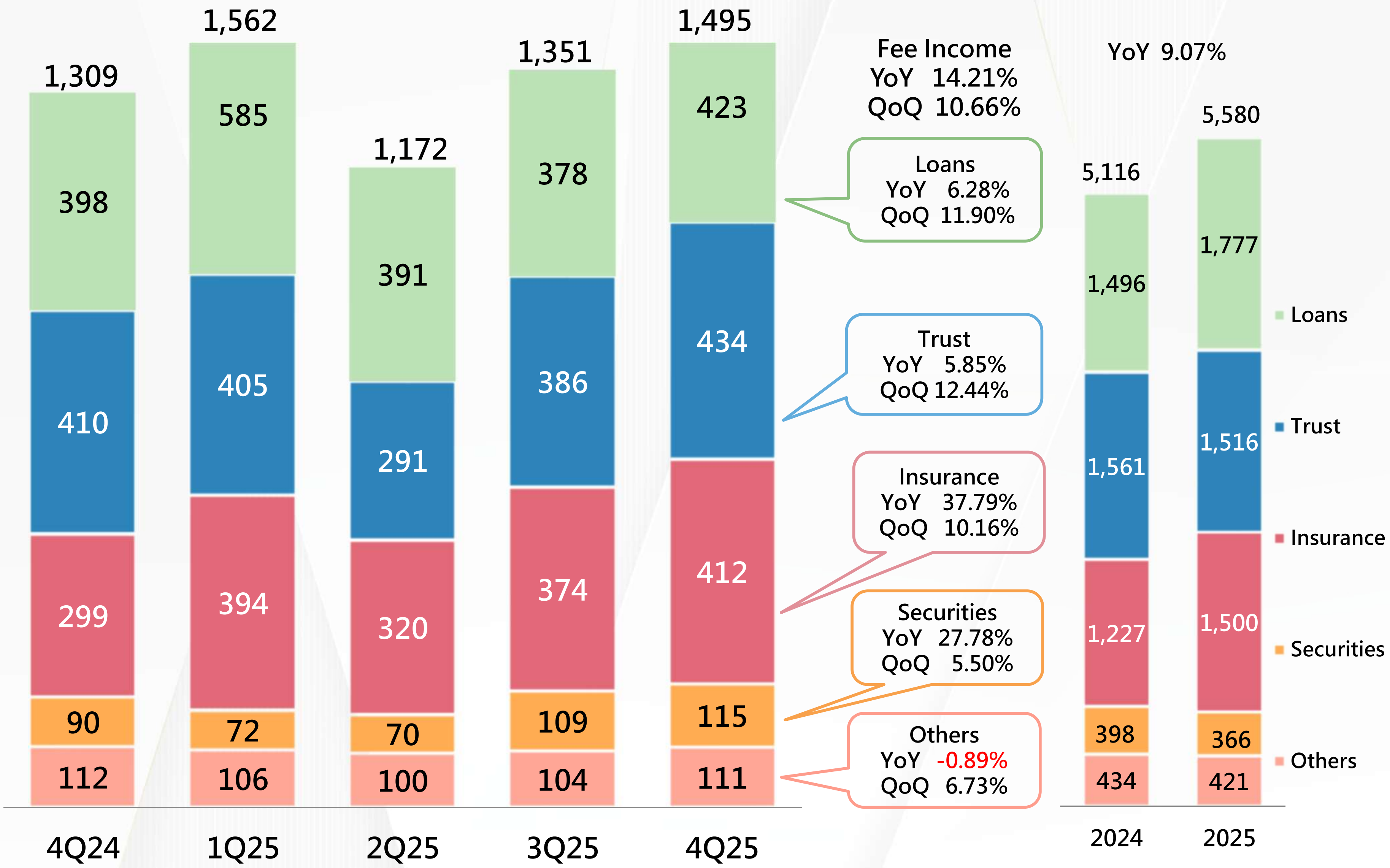


Net Revenue Structure 2025

Fee Income Breakdown

(NT$ Million)

台中銀行 TAICHUNG BANK

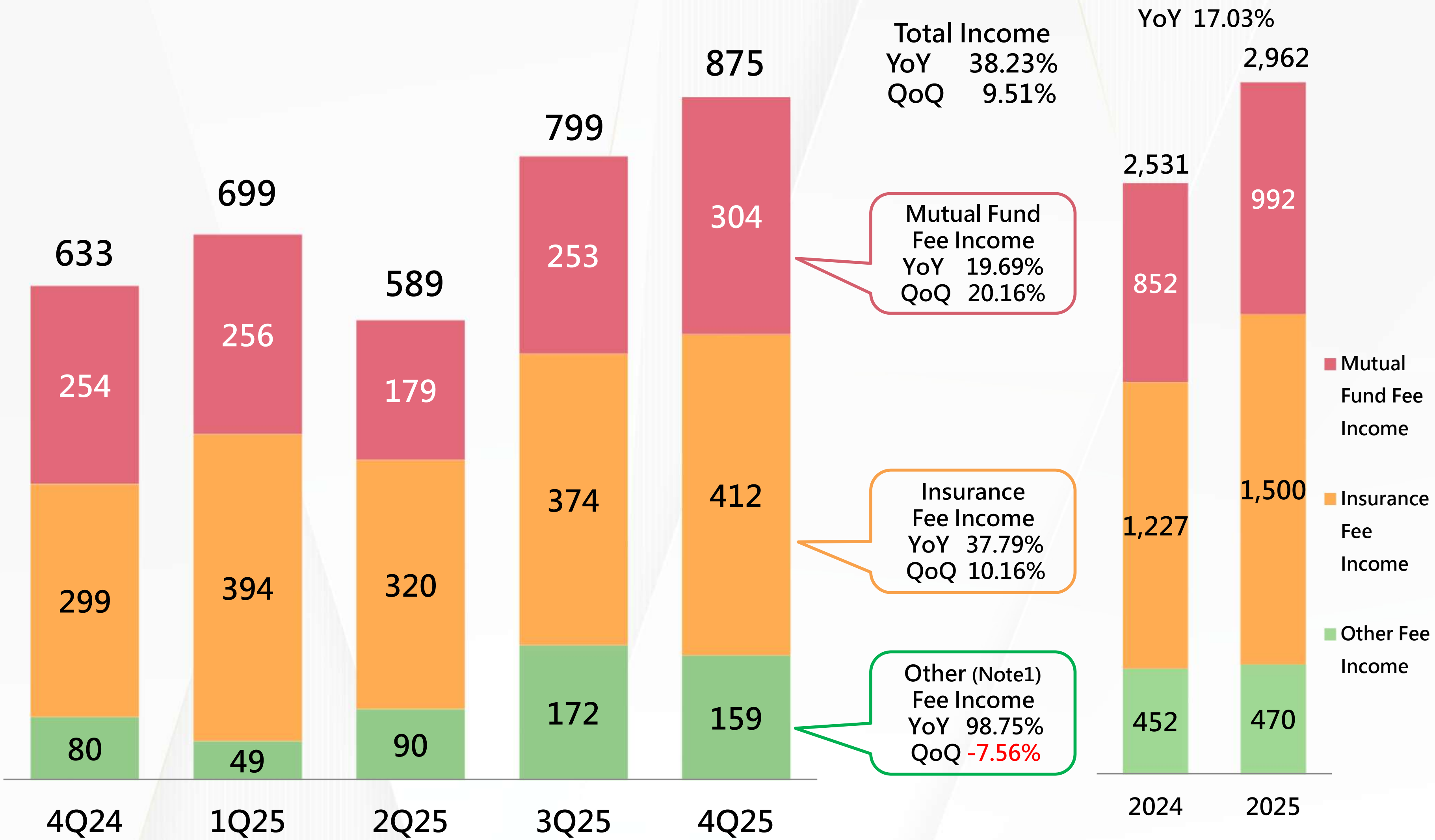


Note：Consolidated Financial Statements figures.

Wealth Management Income

台中銀行 TAICHUNG BANK

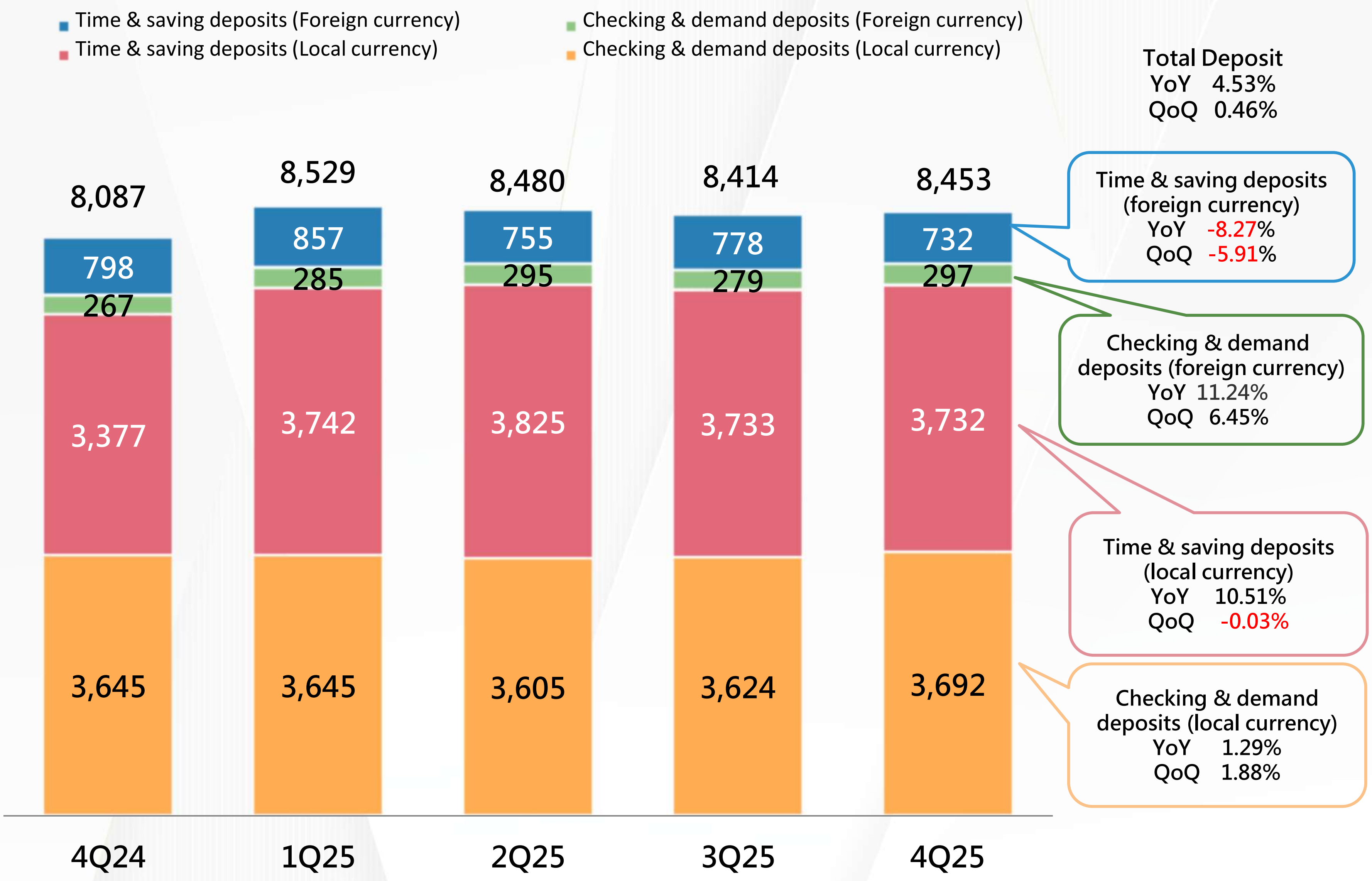
(NT$ Million)



Note1：Others are comprised of foreign bond, structured note, structured investment income, exchange traded fund , preferred stock, and etc.
Note2：Consolidated Financial Statements figures.

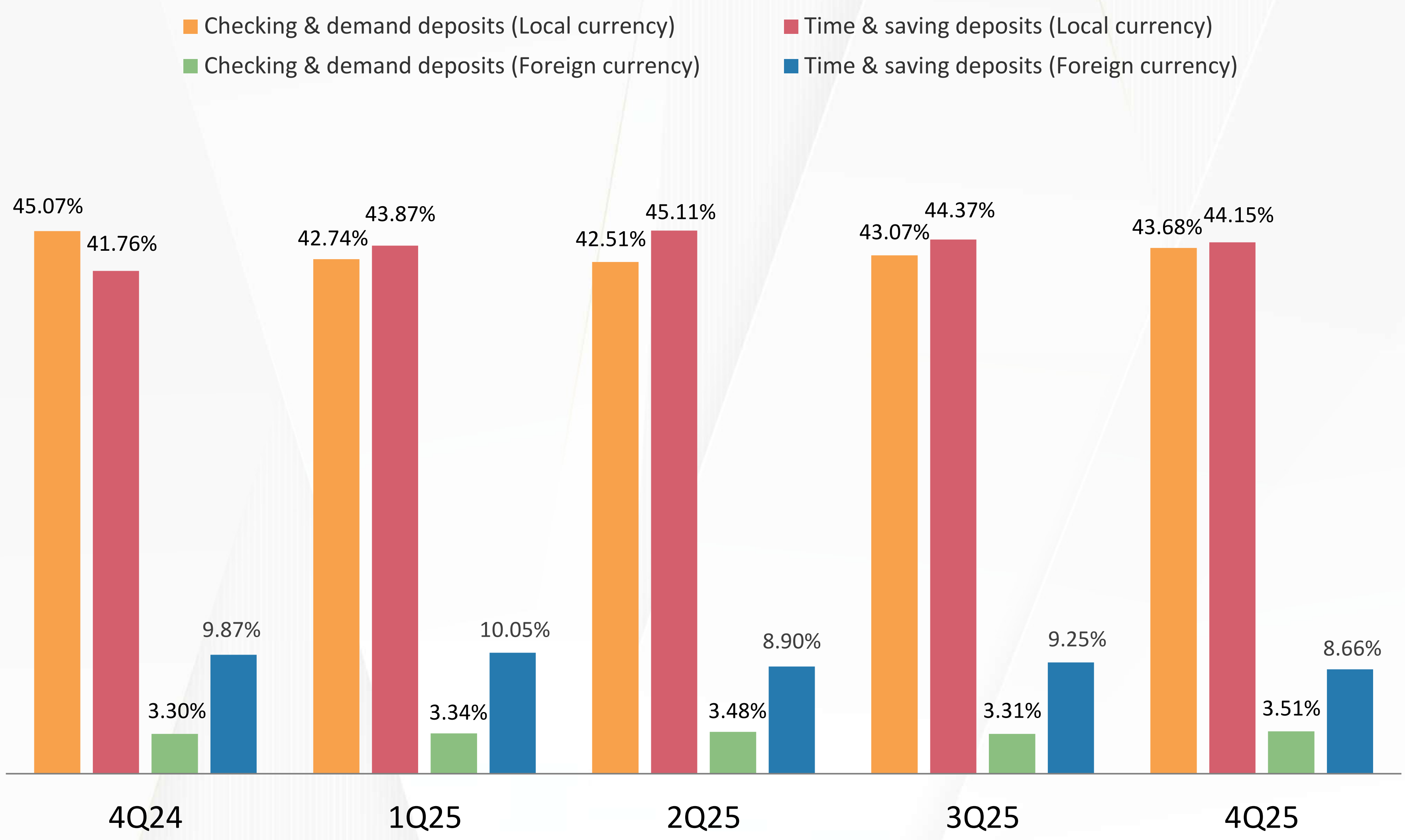
TCB′s Deposit Breakdown

(NT$ Hundred Million)



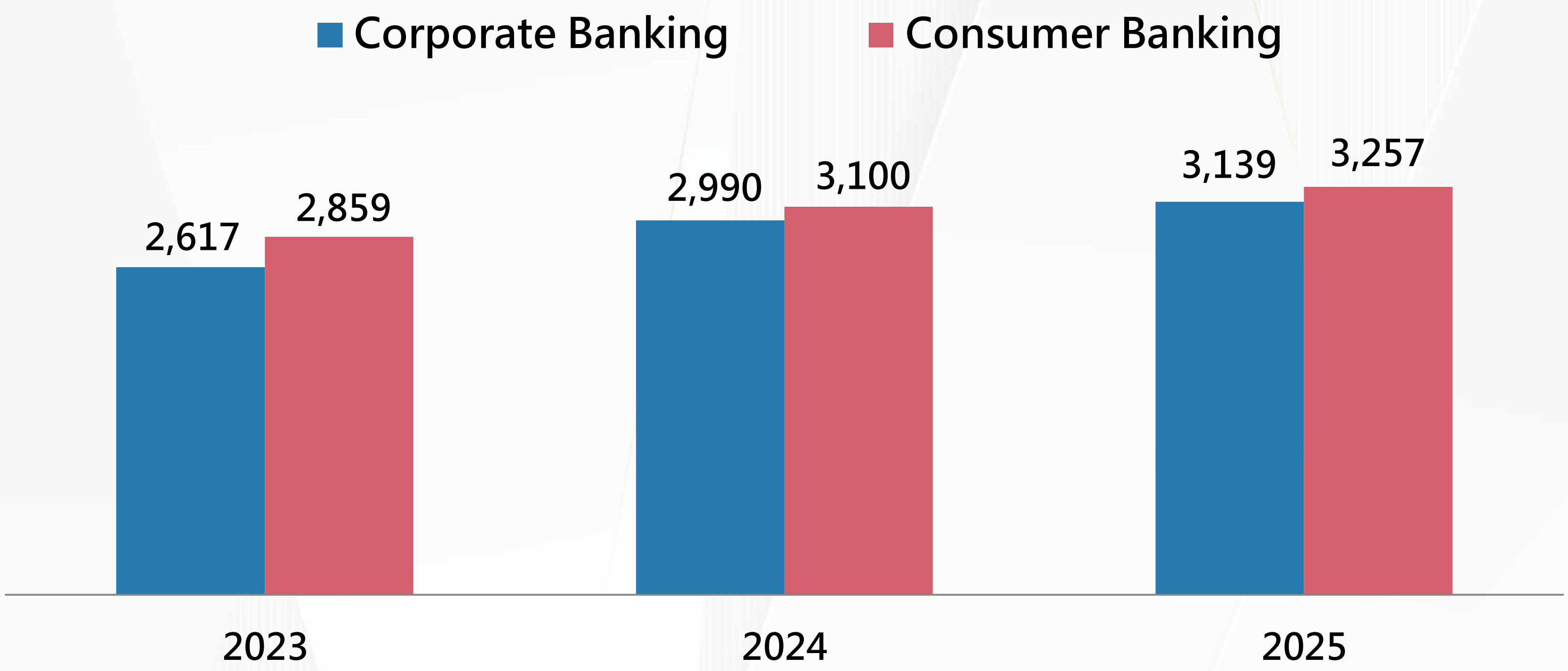
TCB's Deposit Structure

台中銀行 TAICHUNG BANK



TCB’s Loan Structure (NT$ Hundred Million)

台中銀行 TAICHUNG BANK



	2023	2024	2025	YOY
Corporate Banking	2,617	2,990	3,139	4.98%
Consumer Banking	2,859	3,100	3,257	5.06%
Total	5,476	6,090	6,396	5.02%

Note：The classification of Corporate Banking and Consumer Banking is based on the asset quality classification from the Article 16 in "Regulations Governing the Preparation of Financial Reports by Public Banks”.

TCB's Loan Structure by Currency

(NT$ Hundred Million)

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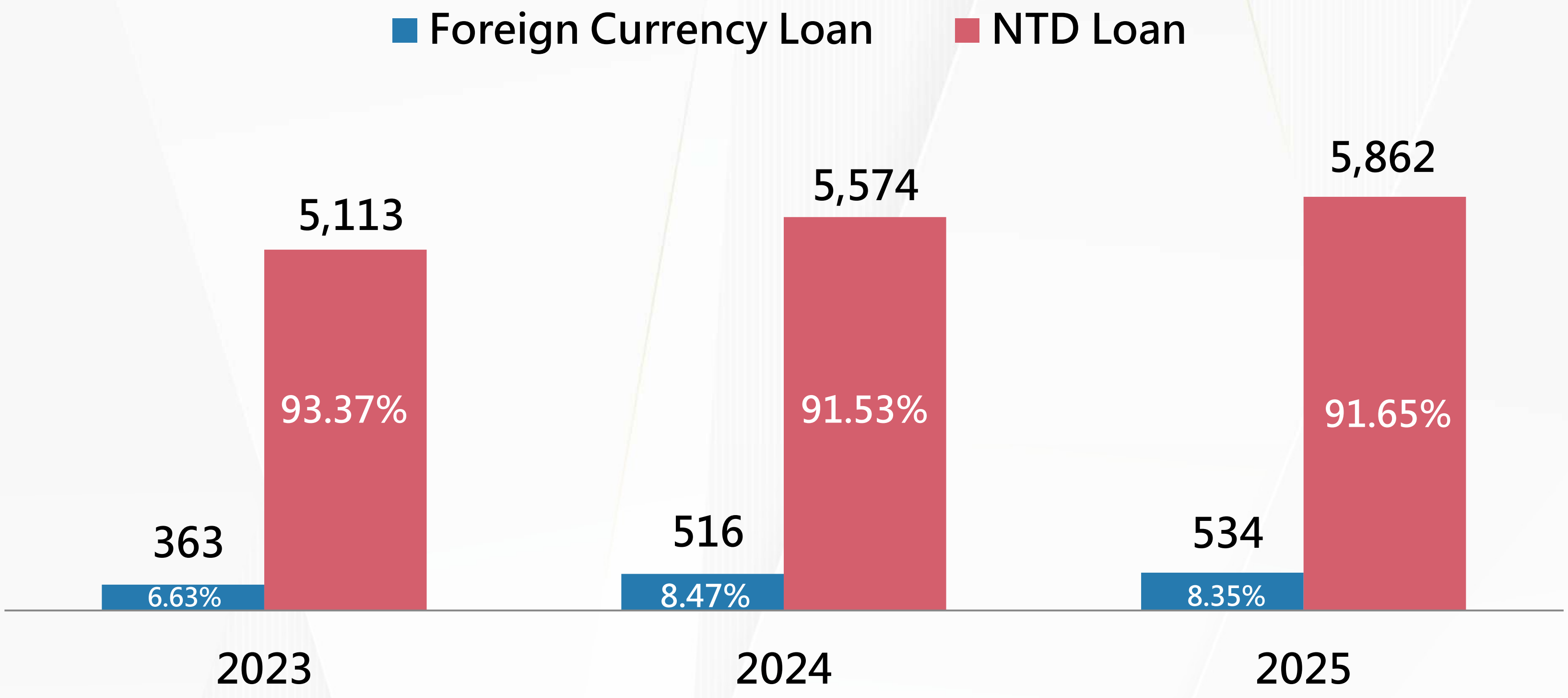
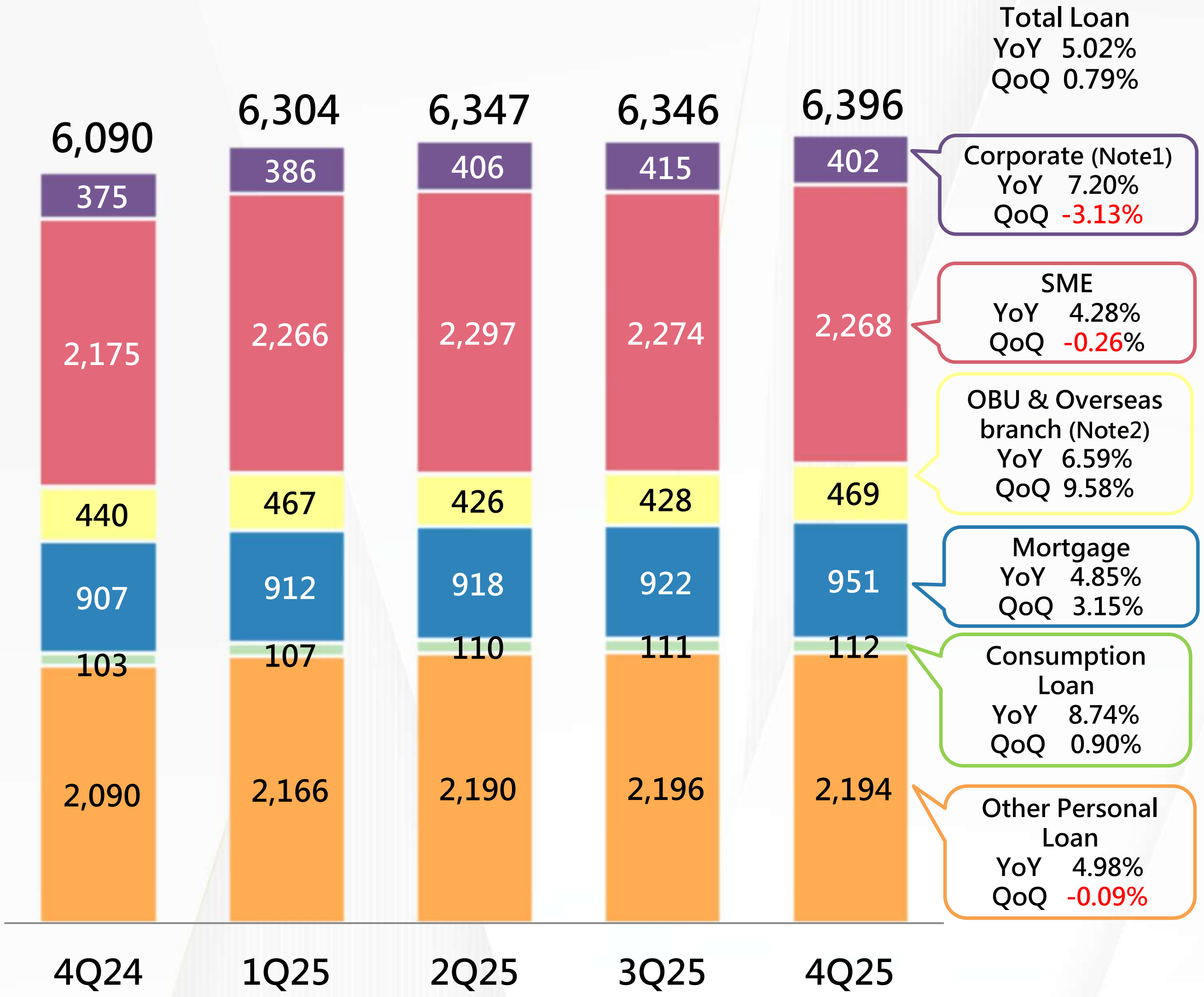
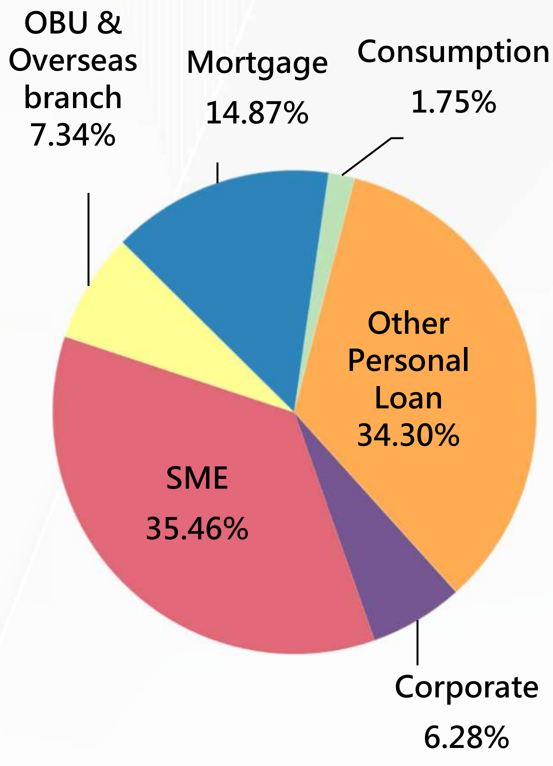


	2023	2024	2025	YOY
NTD Loan	5,113	5,574	5,862	5.17%
Foreign Currency Loan	363	516	534	3.49%
Total	5,476	6,090	6,396	5.02%

TCB's Loan Breakdown (NT$ Hundred Million)

台中銀行 TAICHUNG BANK





Loan Structure 2025

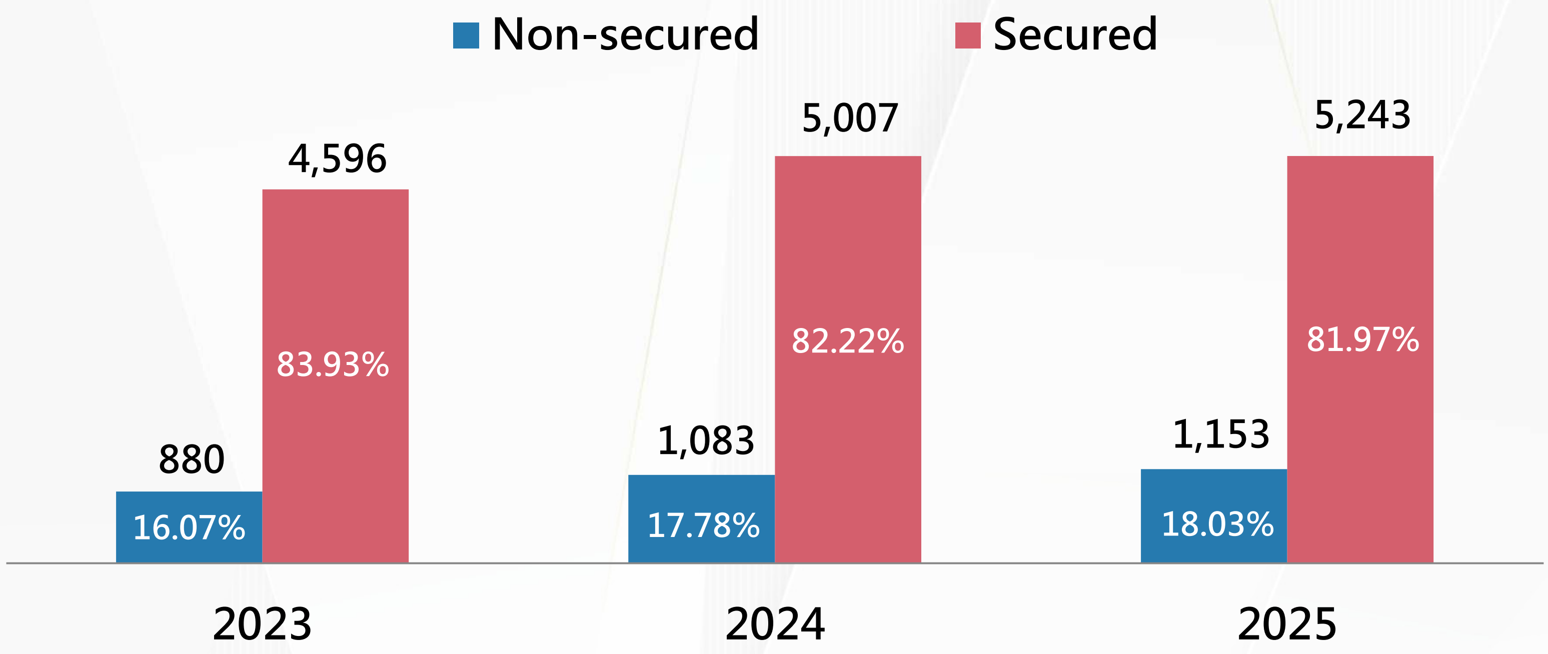
Note 1：The balance of Corporate loan included government loans. (The balance in 2025Q4 was 0 billions in NT$)

Note 2：The loan balance of OBU & overseas branch in 2025Q4 were 36.8 billions and 10.1 billions in NT$,respectively.

TCB's Loan Breakdown by Secured

台中銀行 TAICHUNG BANK

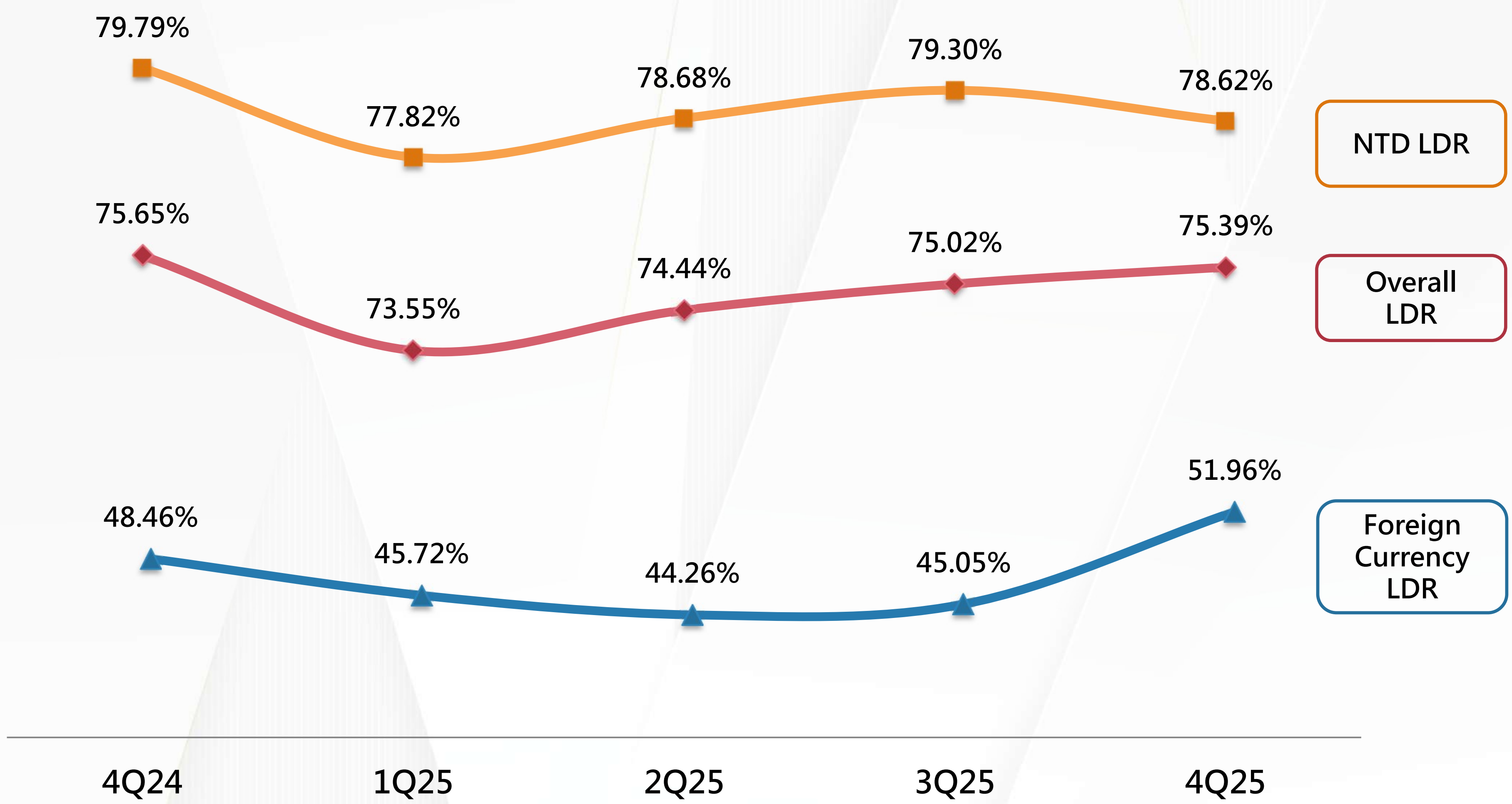
(NT$ Hundred Million)



	2023	2024	2025	YOY
Non-secured	880	1,083	1,153	6.46%
Secured	4,596	5,007	5,243	4.71%
Secured by property	4,192	4,579	4,803	4.89%
Secured by Letter of Guarantee	164	166	168	1.20%
Others	240	262	272	3.82%
Total	5,476	6,090	6,396	5.02%

TCB's Loan to Deposit Ratio(LDR)

台中銀行 TAICHUNG BANK



TCB's Spreads

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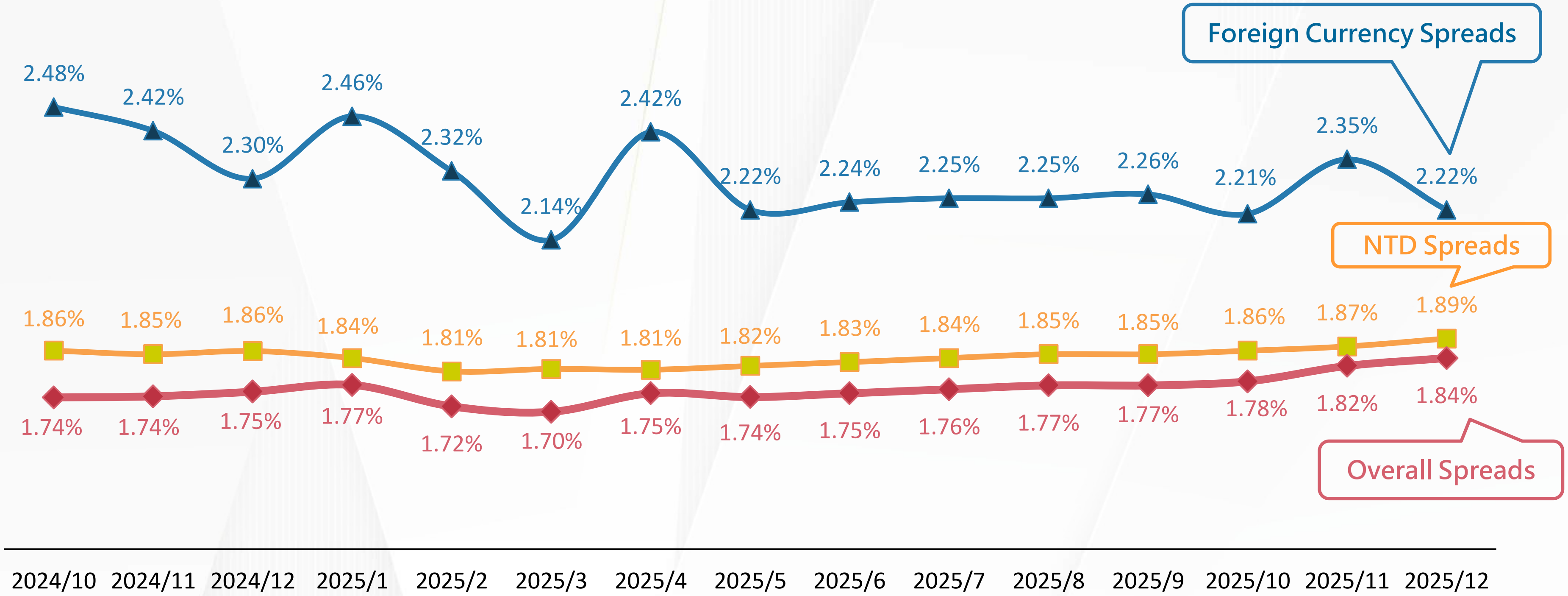
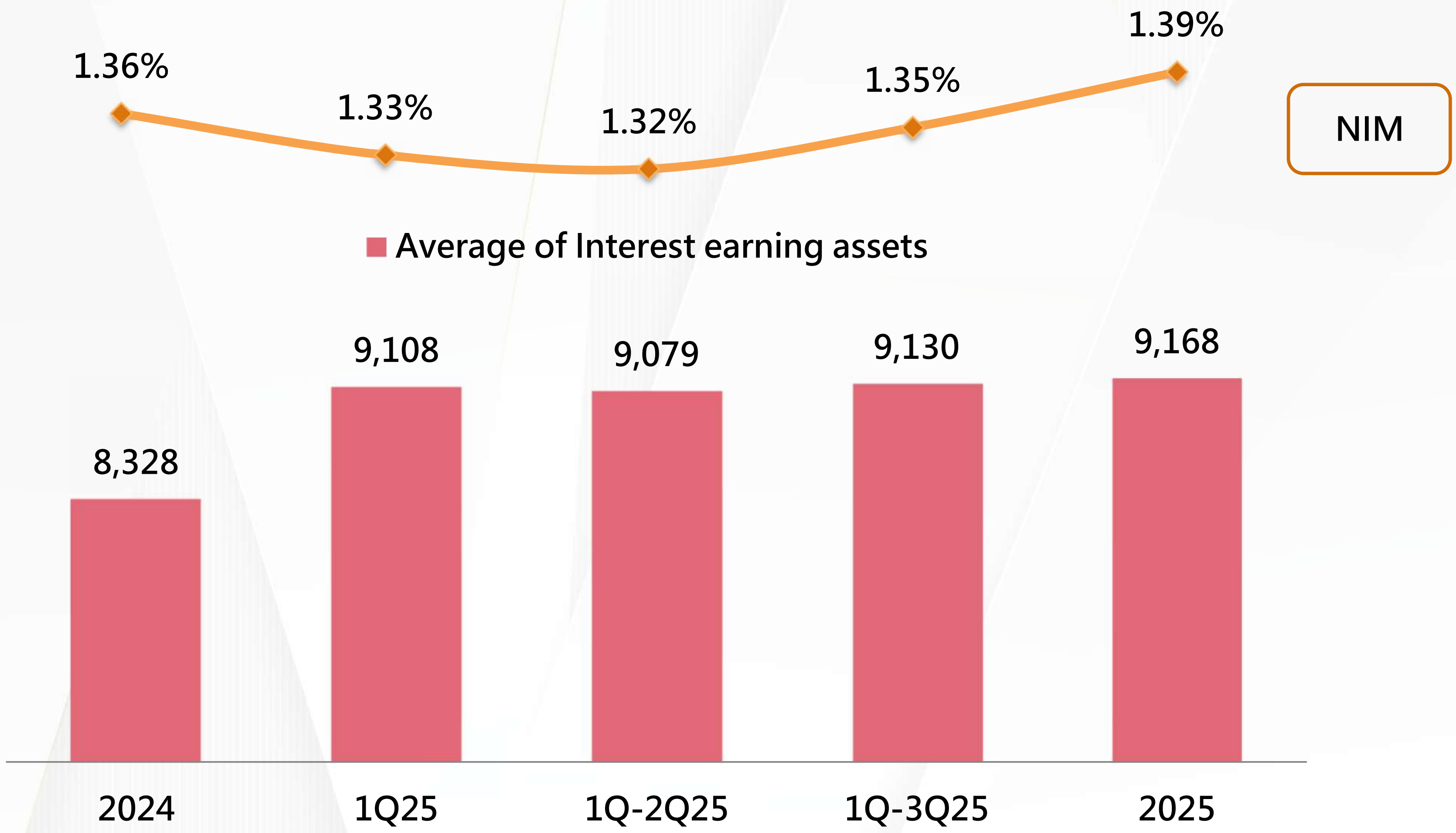


Note1：Monthly Information.
Note2：The schedule of the Federal Reserve System adjusted target federal fund rates：
2024/9/19 cut 0.50%. 2024/11/8 cut 0.25%. 2024/12/19 cut 0.25%.
2025/9/18 cut 0.25%. 2025/10/30 cut 0.25%. 2025/12/11 cut 0.25%.
Note3：The schedule of Central Bank of the Republic of China (Taiwan) adjusted CBC rates：
2024/3/21 raised 0.125%.

TCB's Net Interest Margin(NIM)

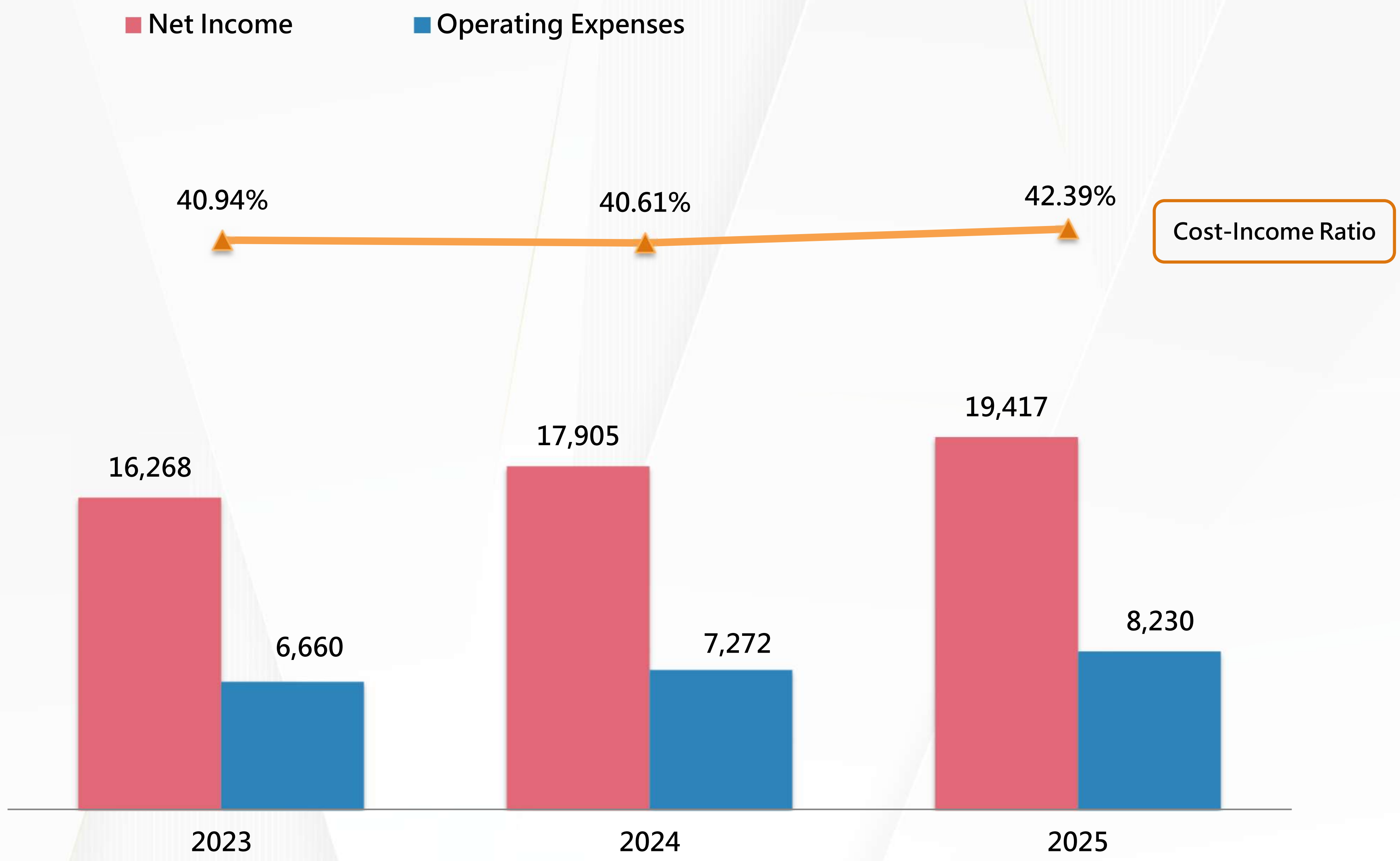
(NT$ Hundred Million)

NIM & Average of Interest earning assets



TCB's Operating Expenses to Net Income

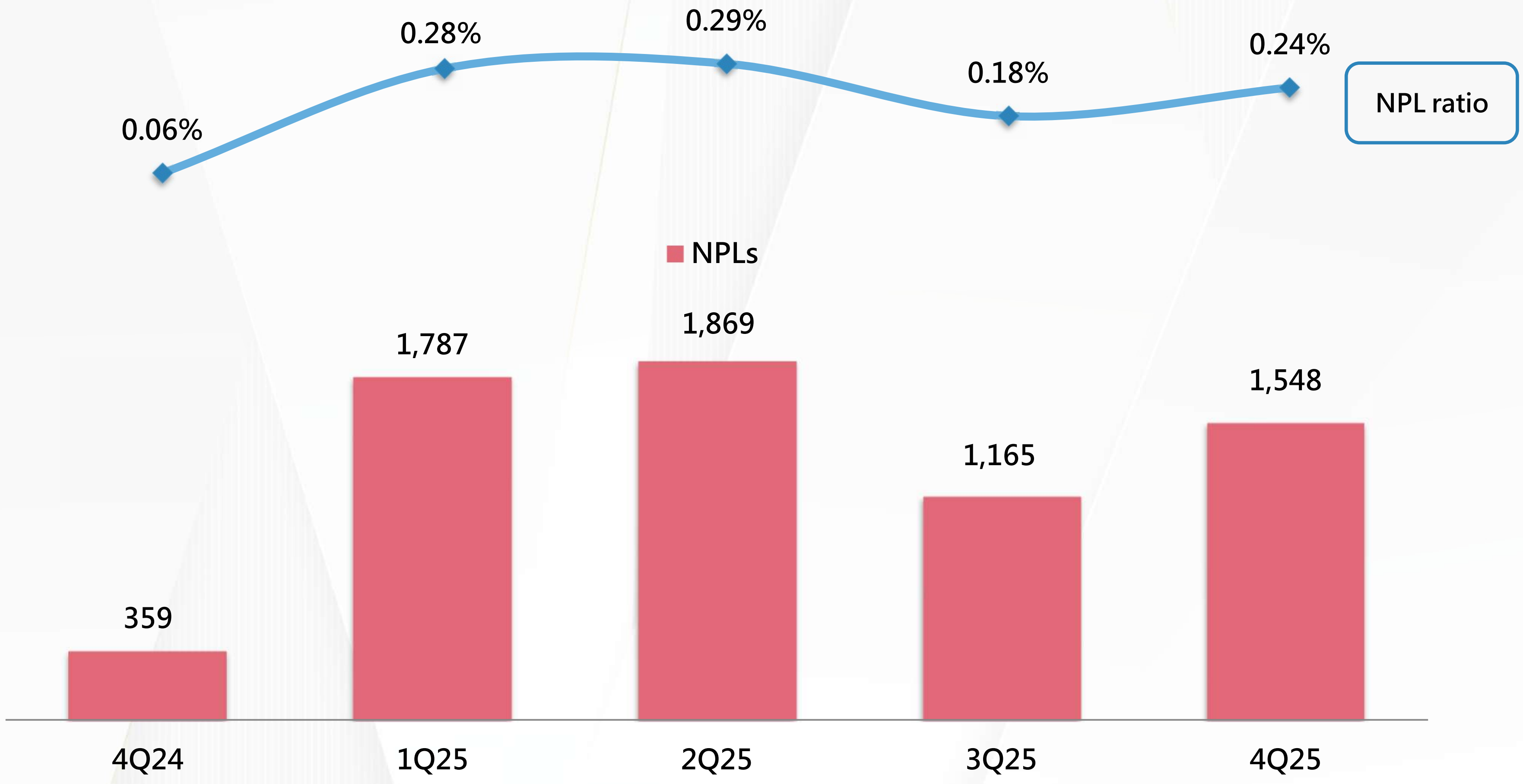
(NT$ Million)



TCB's Asset quality (NT$ Million)

台中銀行 TAICHUNG BANK

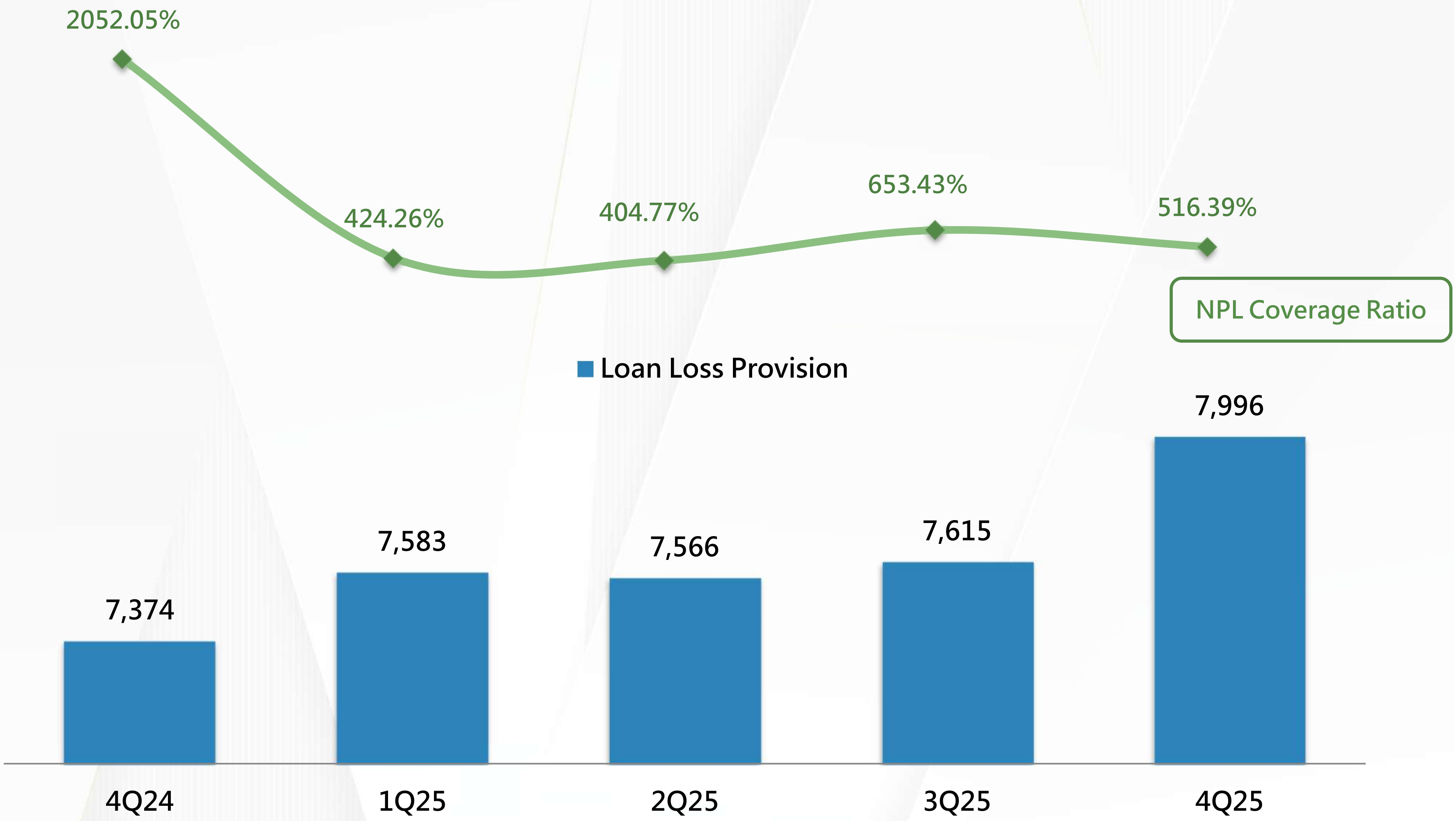
NPL ratio & NPLs



TCB ' s Asset quality (NT$ Million)

台中銀行 TAICHUNG BANK

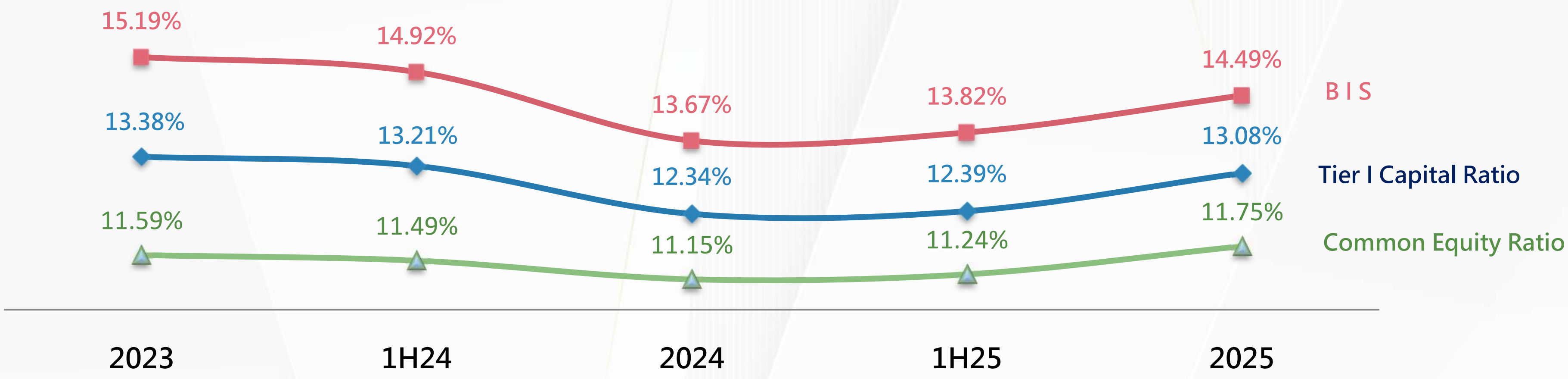
NPL Coverage Ratio & Loan Loss Provision



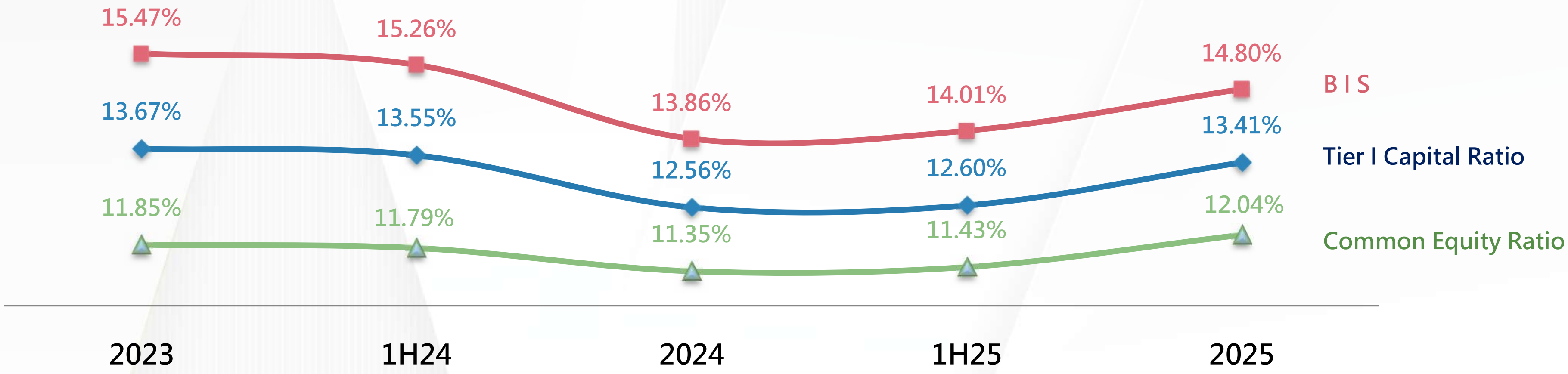
Capital Adequacy

台中銀行 TAICHUNG BANK

Consolidated



Individual



Overseas & OBU Performance

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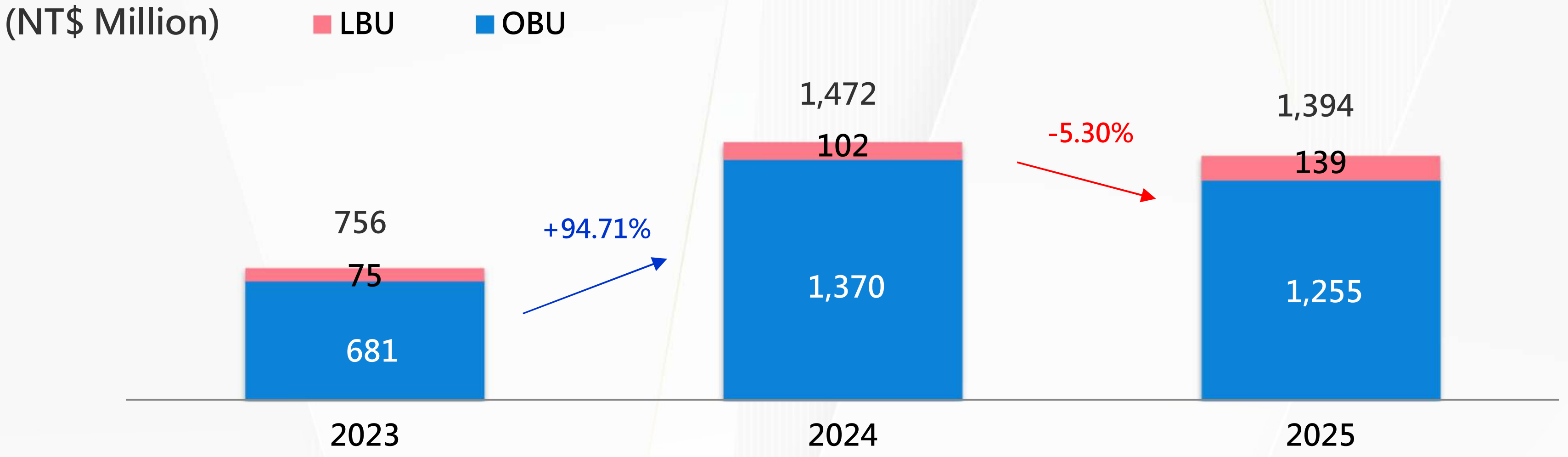
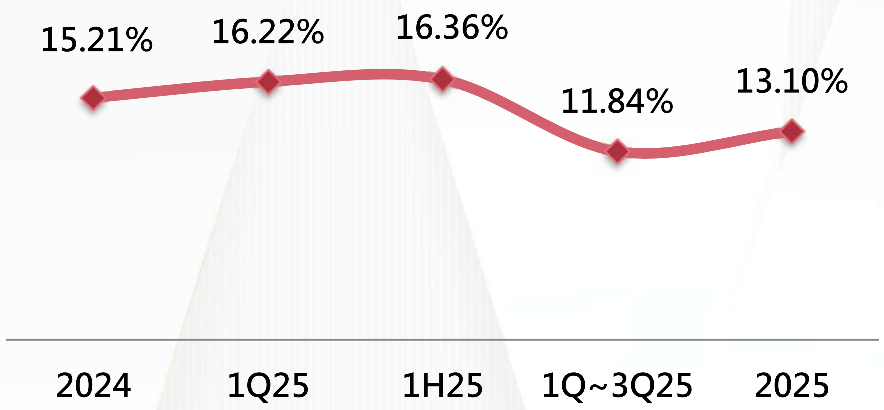
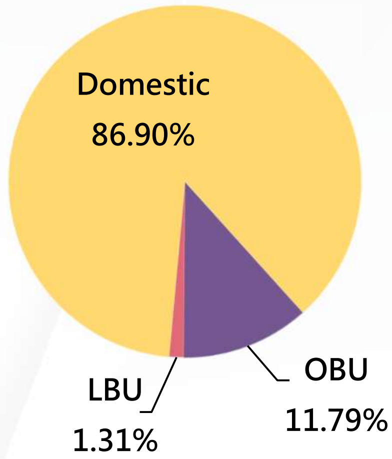
LBU & OBU EBIT



LBU & OBU EBIT proportion



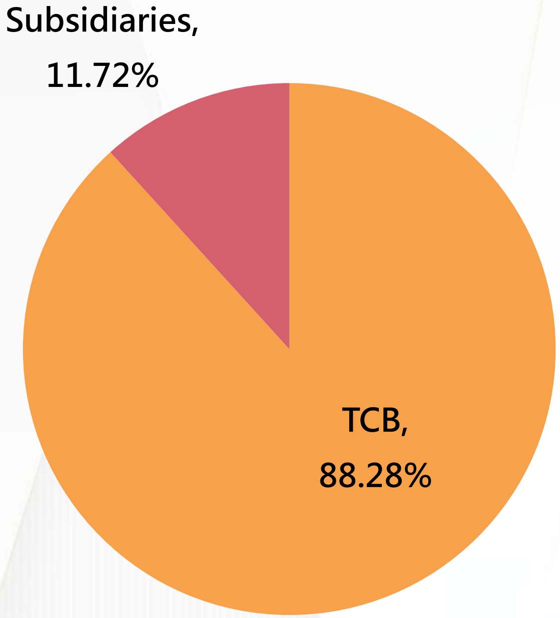
2025 EBIT Breakdown



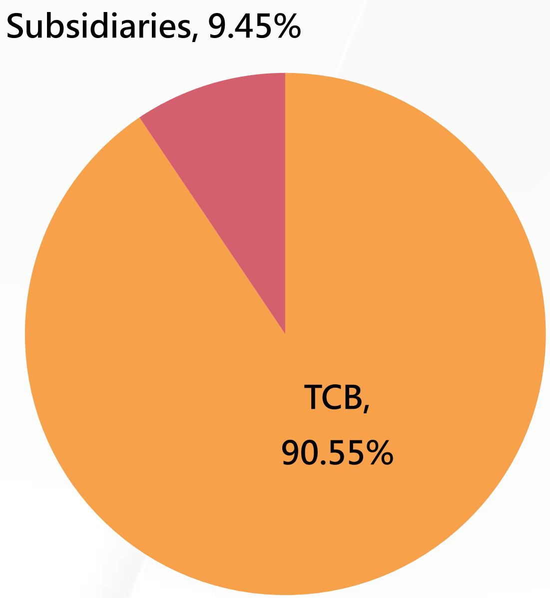
Profit of Subsidiaries

(NT$ Million)

Net Profit after Tax	2024	2025	YoY
TCB	7,320	8,201	12.04%
Subsidiaries	972	856	-11.93%
Total	8,292	9,057	9.23%



2024 Profit Breakdown



2025 Profit Breakdown

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Balance Sheets (Parent Company Only)

台中銀行 TAICHUNG BANK

(NT$ Million)

	2023	2024	2025	YOY
Assets：				
Cash and due from banks	70,249	65,669	65,248	-0.64%
Financial investment, net	217,657	251,073	261,611	4.20%
Loans, net	540,324	601,678	631,639	4.98%
A/R, net	4,286	4,816	4,699	-2.43%
LT investments, net	6,541	6,942	7,374	6.22%
Properties and equipment, net	17,891	18,732	20,450	9.17%
Others	4,494	4,858	5,142	5.85%
Total Assets	861,442	953,768	996,163	4.45%
Liabilities：				
Deposits	731,665	808,728	845,289	4.52%
Other liabilities	53,262	62,949	59,125	-6.07%
Total Liabilities	784,927	871,677	904,414	3.76%
Total Equity	76,515	82,091	91,749	11.76%
Total Liabilities and Equity	861,442	953,768	996,163	4.45%

Statements of Comprehensive Income
(Parent Company Only)

台中銀行 TAICHUNG BANK

(NT$ Million)

	2023	2024	2025	YoY
Net Interest	10,648	11,466	12,530	9.28%
Service Fee Income, net	2,969	3,559	3,891	9.33%
Other Net Revenue	2,651	2,880	2,996	4.03%
Total Net Revenue	16,268	17,905	19,417	8.44%
Operating Expenses	(6,660)	(7,272)	(8,230)	13.17%
Pre-provision Profit	9,608	10,633	11,187	5.21%
Provision for Bad Debts	(1,547)	(953)	(546)	-42.71%
Profit Before Income Tax	8,061	9,680	10,641	9.93%
Income Tax Expense	(1,240)	(1,388)	(1,584)	14.12%
Net Profit After Income Tax	6,821	8,292	9,057	9.23%
Other Comprehensive Income [Note]	1,969	(625)	814	230.24%
Total Comprehensive Income for the Year	8,790	7,667	9,871	28.75%

Note：2025 Other Comprehensive Income NT$ 814million is mainly comprised of Unrealized (losses) gains on investments in equity instruments at fair value through other comprehensive income NT$ 424 million and Unrealized (losses) gains on investments in debt instruments designated as at fair value through other comprehensive income NT$ 558 million.

Balance Sheets (Consolidated)

台中銀行 TAICHUNG BANK

(NT$ Million)

	2023	2024	2025	YOY
Assets：				
Cash and due from banks	70,929	66,076	65,710	-0.55%
Financial investment, net	218,533	252,499	263,138	4.21%
Loans, net	541,844	603,477	633,982	5.05%
A/R, net	22,156	24,363	23,985	-1.55%
LT investments, net	172	193	193	0.00%
Properties and equipment, net	17,924	19,411	21,130	8.86%
Others	6,390	6,060	6,374	5.18%
Total Assets	877,948	972,079	1,014,512	4.37%
Liabilities：				
Deposits	728,916	806,665	842,858	4.49%
Other liabilities	72,517	83,323	79,905	-4.10%
Total Liabilities	801,433	889,988	922,763	3.68%
Total Equity	76,515	82,091	91,749	11.76%
Total Liabilities and Equity	877,948	972,079	1,014,512	4.37%

Statements of Comprehensive Income (Consolidated)

台中銀行 TAICHUNG BANK

(NT$ Million)

	2023	2024	2025	YoY
Net Interest	11,325	12,251	13,288	8.46%
Service Fee Income, net	3,937	4,729	5,139	8.67%
Other Net Revenue	2,235	2,319	2,215	-4.48%
Total Net Revenue	17,497	19,299	20,642	6.96%
Operating Expenses	(7,596)	(8,295)	(9,129)	10.05%
Pre-provision Profit	9,901	11,004	11,513	4.63%
Provision for Bad Debts	(1,668)	(1,101)	(649)	-41.05%
Profit Before Income Tax	8,233	9,903	10,864	9.70%
Income Tax Expense	(1,412)	(1,611)	(1,807)	12.17%
Net Profit After Income Tax	6,821	8,292	9,057	9.23%
Other Comprehensive Income [Note]	1,969	(625)	814	230.24%
Total Comprehensive Income for the Year	8,790	7,667	9,871	28.75%

Note：The note is the same as P.30 .

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2025 Glory and Affirmation

台中銀行
TAICHUNG BANK

- ★ Won a Finance and Insurance Class 1 Platinum Award in the Taiwan Institute for Sustainable Energy's Corporate Sustainability Report Category at the 18th Taiwan Corporate Sustainability Awards (TCSA).
- ★ Honored with a 2025 Outstanding Organization Golden Excellence Award from the Joint Credit Information Center.
- ★ Won a Green Credit Implementation Award from the Small & Medium Enterprise Credit Guarantee Fund of Taiwan.
- ★ Honored with a Sponsorship Gold Award and a Long-Term Sponsorship Award in the Ministry of Sports' Sports Activist Awards.
- ★ Won 1st Place in the Senior Citizen Theme at the 1st Financial Supervisory Commission Innovative Digital Financial Service Proposal Competition.
- ★ Won a Local Village and Town Office Trust Promotion Stride Award from the Trust Association of ROC.
- ★ Honored in the Taiwan/Taipei International Public Relations Association (TIPRA) Asia Pacific Chinese PR Awards with an Outstanding Environmental Sustainability PR Award (Bronze) and a Financial PR Award (Bronze).

2025 Glory and Affirmation

- ★ Listed by the China Credit Information Service, Ltd. in the Top 5000 - The Largest Corporations in Taiwan.
- ★ Listed by UK magazine *The Banker* as #486 in the Top 1000 World Banks list.
- ★ Honored with a BNY Straight-through Processing (STP) Award.
- ★ Passed MOEA Industrial Development Administration TIPS (Level A) verification.
- ★ Passed an ISO 22301: Business Continuity Management Systems standards certification administered by the British Standards Institution (BSI), an internationally-certified third-party verification organization.
- ★ Won a BSI Digital Trust - Excellence Award from the British Standards Institution.
- ★ Honored as a Taiwan FINI FIG 10 Company by the Taiwan Institute of Directors.
- ★ Awarded an SDG 15 Life on Land Category - Silver Award in the Asia-Pacific Sustainability Action Awards.
- ★ Won a Most Popular Brand Award and a Best Product Award in the ROC National Enterprise Competitiveness Development Association's National Brand Yushan Awards.

2025 Glory and Affirmation

台中銀行
TAICHUNG BANK

- ★ Awarded in the *Commercial Times* Digital Financial Awards: Digital Fair Customer Treatment Award (Gold); Digital Data Security Awards, Security Division (Gold); Digital Data Security Awards, Anti-Scam Division (Superior); and a Digital Innovation Award (Superior).
- ★ Won a Digital Innovation Award and a Sustainable Management Award in the *Excellence* Magazine Excellent Bank Evaluations.
- ★ Honored with a Highest Customer Recommendation Award and a Most Innovative Marketing Award in the *Wealth Magazine* Wealth Management Awards.
- ★ Won a Gold Service Award in the *China Times* Financial Services Awards.
- ★ Received a Gold Award in the 1111 job bank Happy Enterprise Selections.
- ★ Won a 5-Star Blissful Workplace Award from Taichung Government's Labor Affairs Bureau.
- ★ Received a Shared Prosperity Award in the Taichung City Corporate Employee Welfare Committee Shared Prosperity & Innovation Commendation Ceremony.
- ★ Honored in Overseas Chinese University's 6th Excellent Industry Academy Cooperative Internship Institution awards.

Social responsibility

台中銀行
TAICHUNG BANK

Won a 5-Star Blissful Workplace Award from Taichung Government

In the more than 70 years since the Bank was established, we have always held to the brand spirit of "We Do Our Best for You". In 2025, we were honored to receive a 5-Star Blissful Workplace Award from Taichung Government's Labor Affairs Bureau. This highlights our outstanding results in striving for a workplace culture that is "people-centric, happy, and shares prosperity".

The Bank cares deeply about salary structures. In recent years, we have implemented two restructurings: New employee salaries were raised to NT$40,000 starting in March 2025, reaching NT$43,000 after the addition of meal allowances; and in December 2014, the initiation of employee stock ownership trusts helped promote retirement security.

In addition to competitive salaries, the Bank lays out career paths for different professions and robust training programs. The Bank also provides vacation days and paid sick leave that exceed legal requirements, which supports work/life balance. Under our family friendliness policy, the Bank provides subsidies for marriage, funerals, child education, and more. Beginning in 2024, birth subsidies were also greatly expanded, to NT$36,000. This provides a real burden reduction for employees who are raising children, and demonstrates the Bank's commitment to employees and their families.

In the future, the Bank will continue to optimize salary and benefit structures; make good use of Employee Welfare Committee resources to implement sustainability practices; and work together hand-in-hand with employees to build an even happier environment for living well and working joyfully.

Taichung Bank was honored to be selected as a 5-Star Blissful Workplace. Here, Taichung Government Labor Affairs Bureau Director Lin Shu-yuan (left) presents the award, with Taichung Bank Executive Vice President Wang Chun-Yin accepting on behalf of the Bank.

Sustainable management

台中銀行
TAICHUNG BANK

Won a Corporate Sustainability Report Platinum Award at the Taiwan Corporate Sustainability Awards

Taichung Bank has long paid attention to sustainable development, with ongoing efforts to enhance the comprehensiveness of our sustainability reporting and expertise. At 2025’s Taiwan Corporate Sustainability Awards (TCSAs), presented by the Taiwan Institute for Sustainable Energy (TAISE), the Bank was honored to receive a Corporate Sustainability Report Platinum Award. This affirmed Taichung Bank’s outstanding results in sustainable governance and information disclosure. Since 2015, the Bank has now published sustainability reports for 11 years in a row, and has won praise in the TCSAs for ten of those years.

In terms of internal sustainability practices, the Bank has implemented paperless work, green purchasing, and photovoltaic construction. The Bank has also obtained an ISO 14064-1 greenhouse gas examination declaration and is introducing ISO 14001 environmental management systems. For external sustainability practices, the Bank has implemented digital services and green finance, using the Small & Medium Enterprise Credit Guarantee Fund of Taiwan to enhance green credit extension and thus doing our part for industrial transformation and preventing pollution. In addition, the Bank continues to raise the level of green and sustainable debt investment, to realize responsible investment and financing.

Looking to the future, Taichung Bank will continue to strengthen our ESG operations. We will make specific progress toward the 2050 Net-Zero Emissions targets; deepen our low-carbon competitiveness and green resilience; and join hands with our stakeholders as we build a beautiful, sustainable future, together.

TAISE Chairman Eugene Chien (left) presents the award, with Taichung Bank Executive Vice President Cheng Jung-Kuo accepting on behalf of the Bank.

2026 Strategy & Outlook

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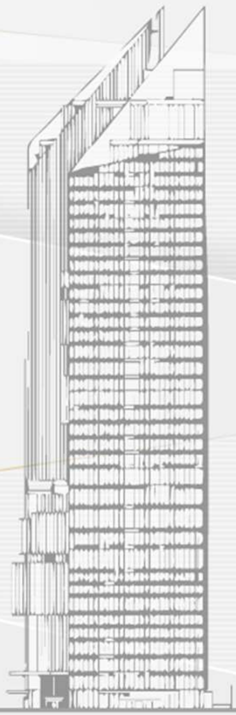
- ◎ Precision capital allocations; reinforcing resilient growth momentum.
- ◎ Connecting global industries; expanding overseas and cross-border deployment.
- ◎ Digital-driven service; forming full-spectrum smart financial management.
- ◎ Robust governance systems; strict legal compliance for infosec protections.
- ◎ Implementing green finance; making equal rights to sustainable finance a reality.
- ◎ Deepening technology applications; driving the financial services transformation.
- ◎ New horizons and new momentum; strategically pioneering and building the future, together.

Thanks for your listening!



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