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Taiwan Business Bank

Financial Review of 2022Q1

2022.05.30

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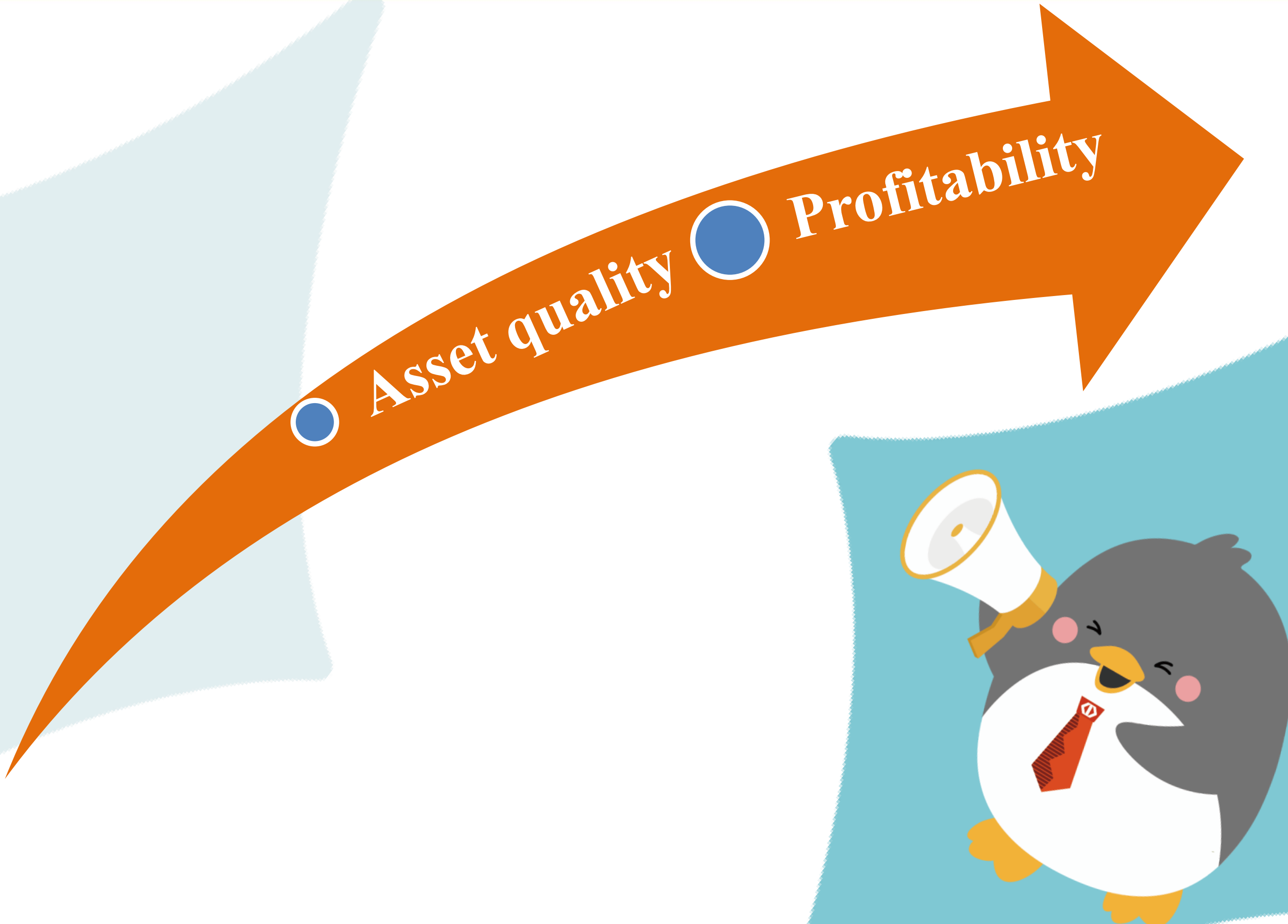
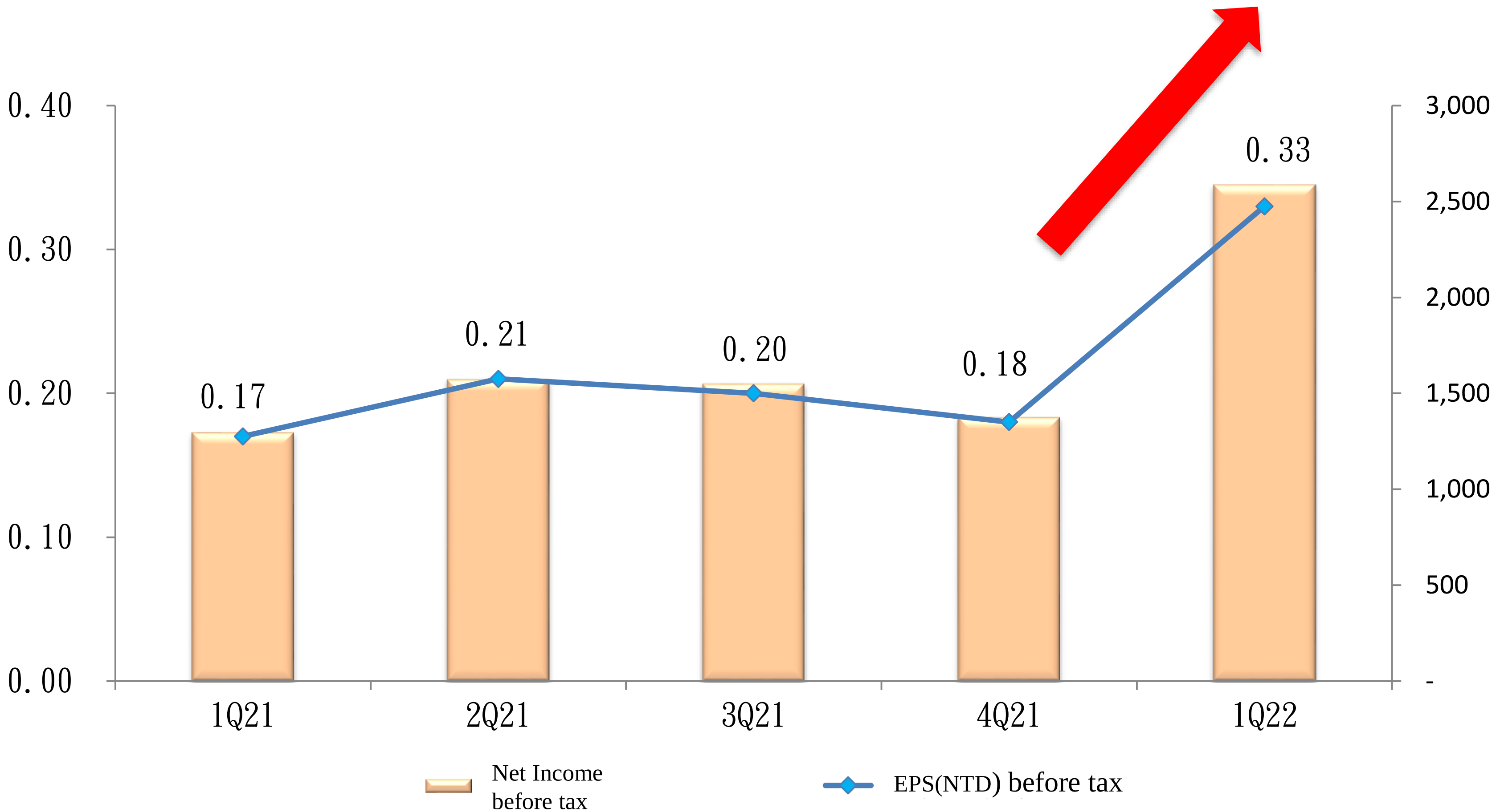
Improvement



Income Growth

In NT mn



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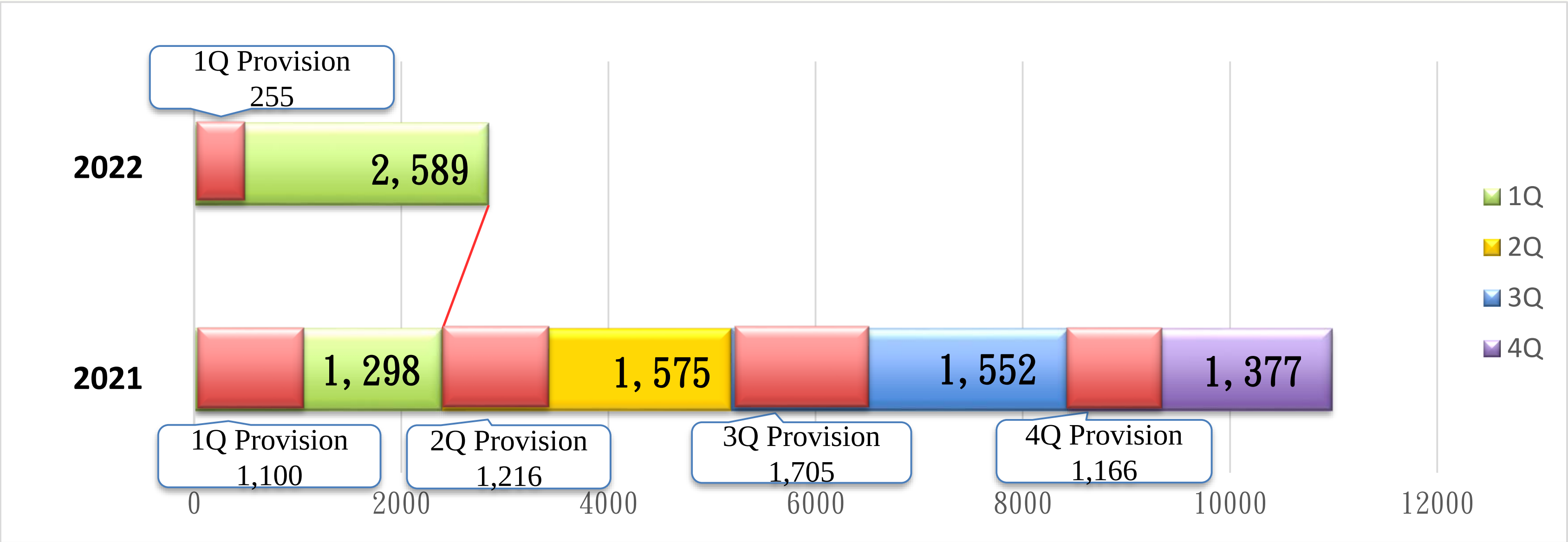
Income Growth

In NT mn



In NT mn

	1Q21	2Q21	3Q21	4Q21	1Q22
Net Income before tax	1, 298	1, 575	1, 552	1, 377	2, 589
Net Income	1, 102	1, 397	1, 398	1, 203	2, 124
EPS(NTD) before tax	0. 17	0. 21	0. 20	0. 18	0. 33
EPS(NTD)	0. 15	0. 19	0. 18	0. 16	0. 27
ROE before tax	1. 31%	2. 88%	4. 43%	5. 79%	2. 54%
ROA before tax	0. 07%	0. 16%	0. 23%	0. 30%	0. 13%
Employee productivity	0. 24	0. 29	0. 28	0. 25	0. 48

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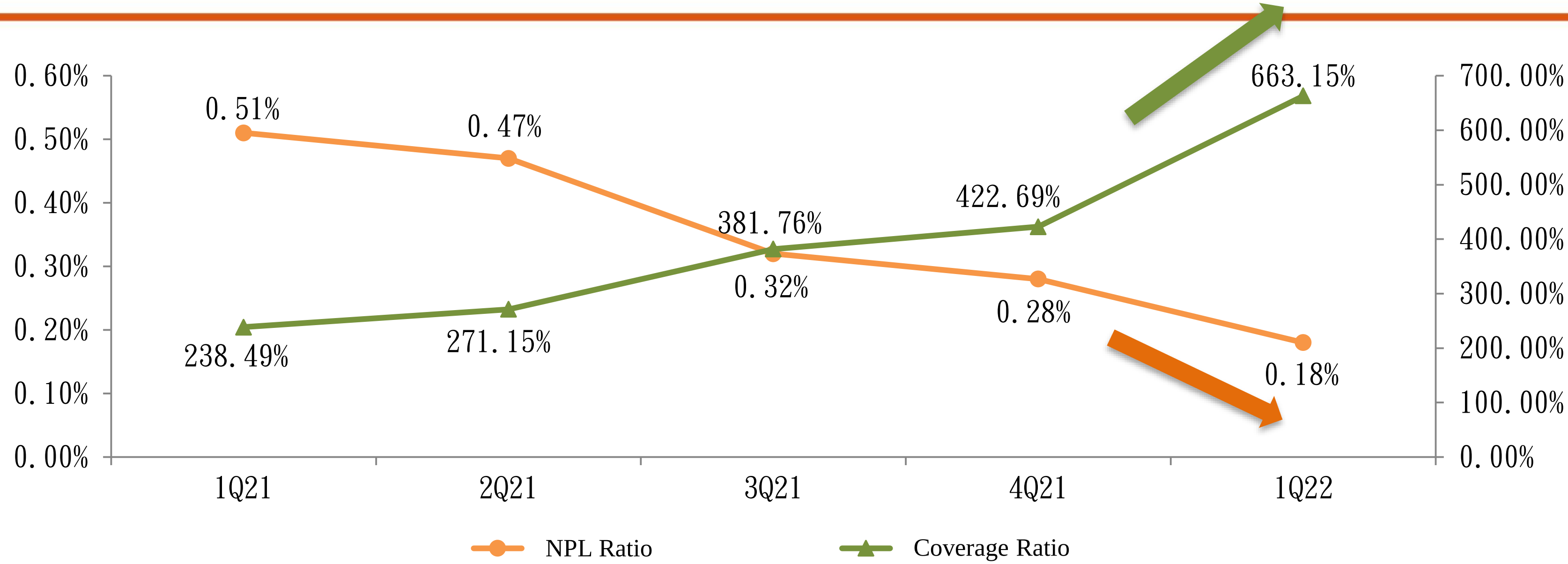
Asset Quality



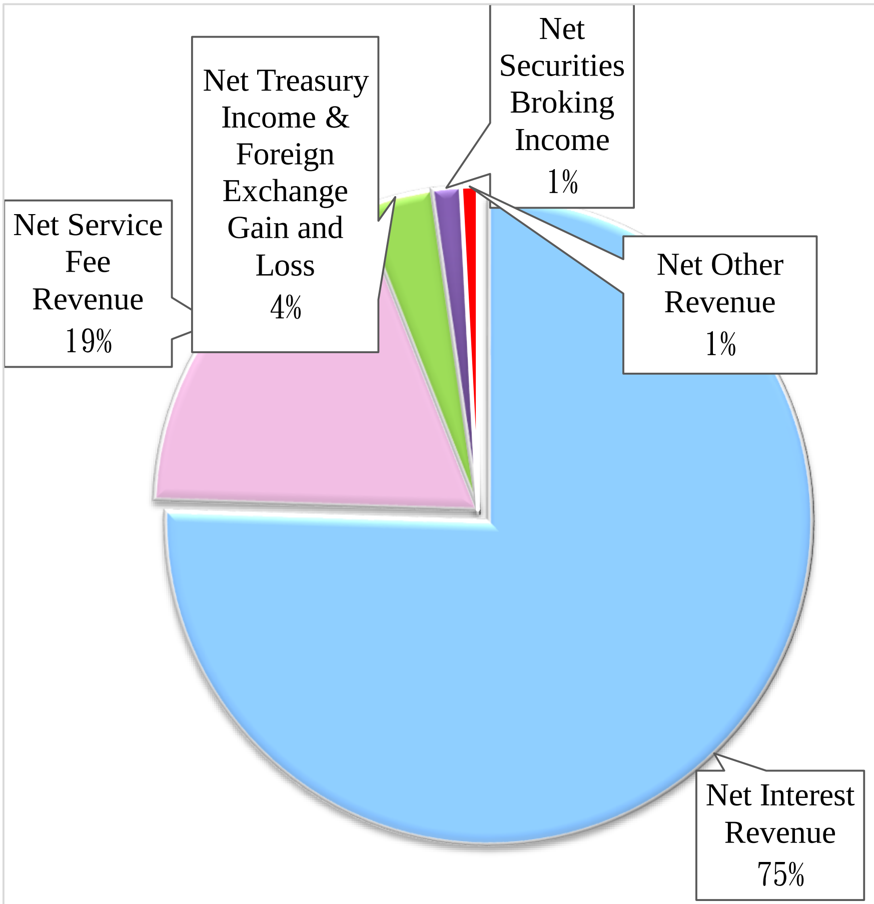
In NT mn

	1Q21	2Q21	3Q21	4Q21	1Q22
NPL	6,240	5,795	4,018	3,685	2,422
NPL Ratio	0.51%	0.47%	0.32%	0.28%	0.18%
Coverage Ratio	238.49%	271.15%	381.76%	422.69%	663.15%

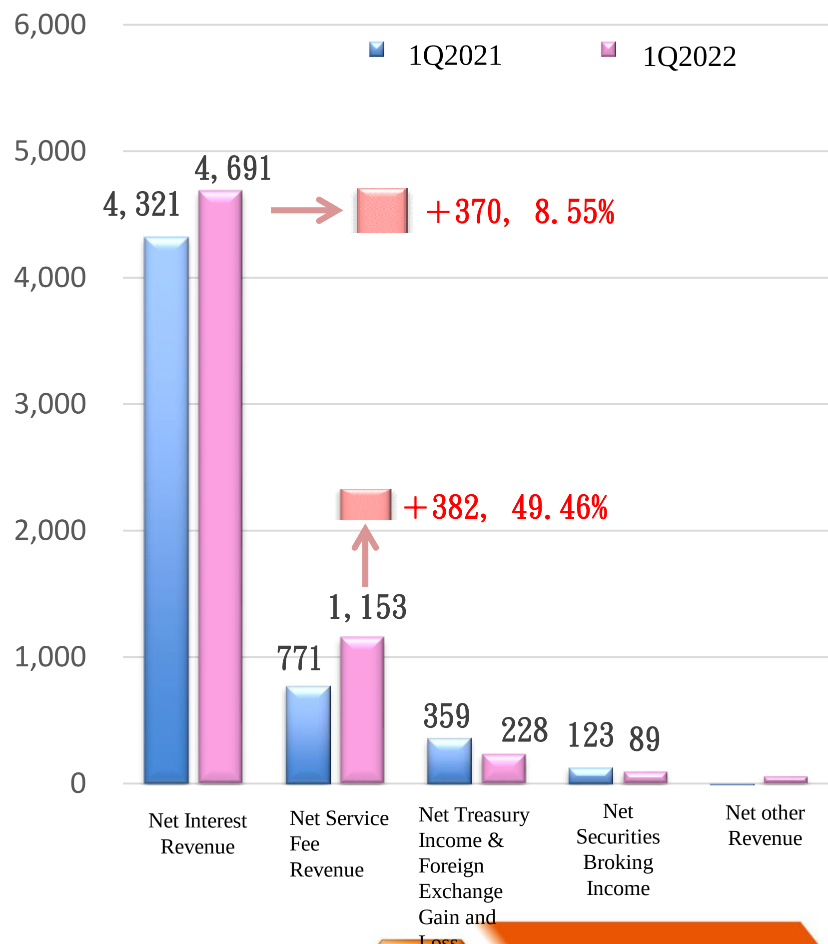
Net Revenue Breakdown

In NT mn

1Q 2022 Net Revenue：6,213



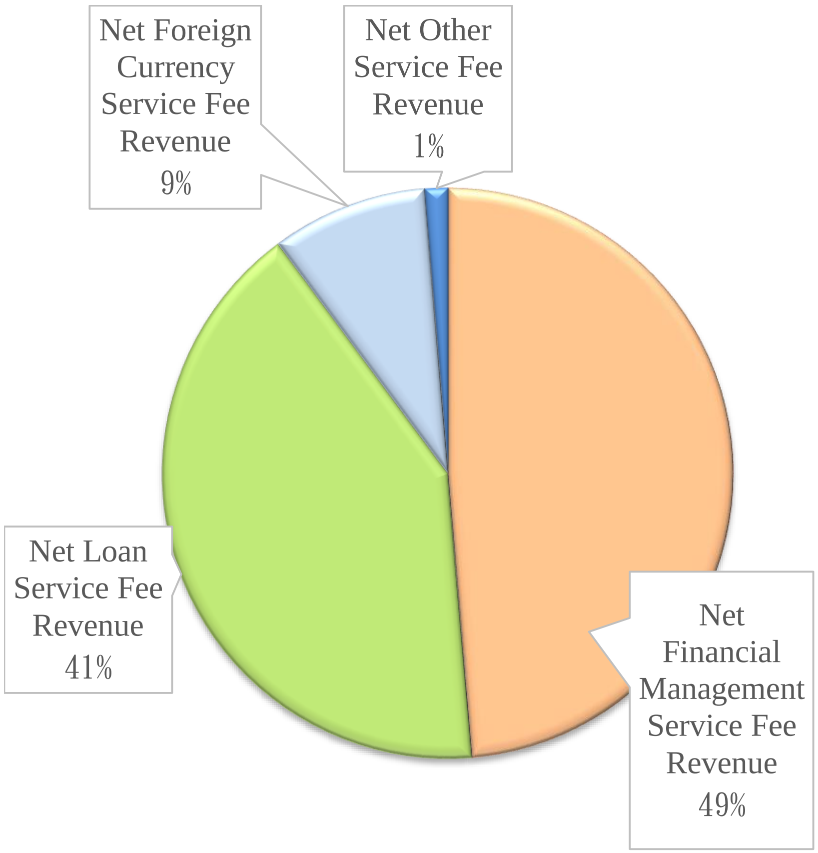
Difference



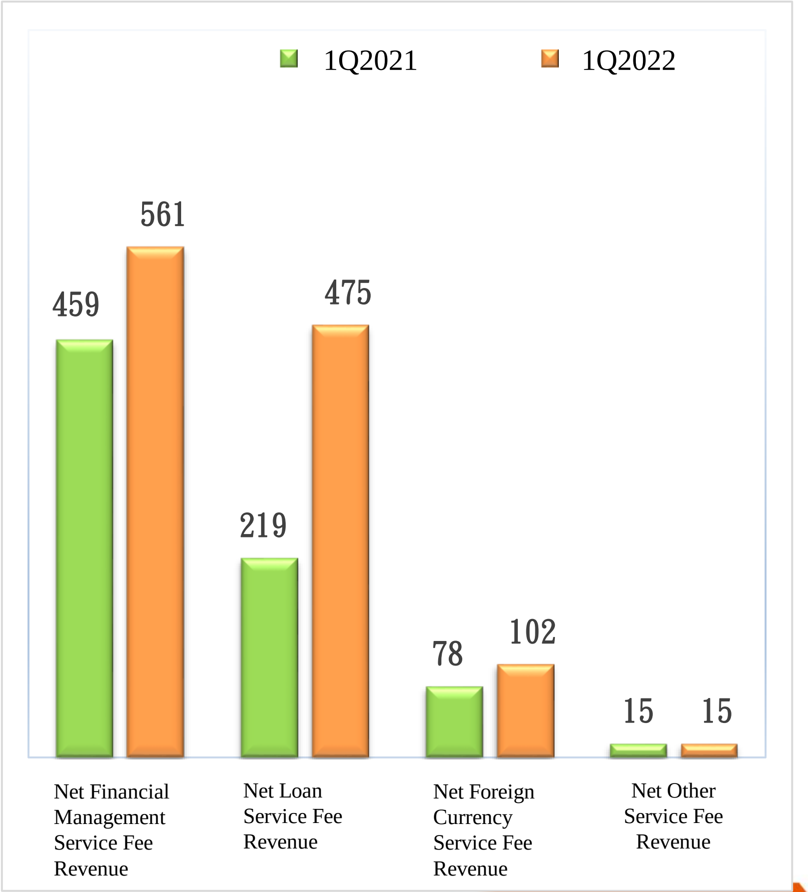
Net Service Fee Revenue Breakdown

In NT mn

1Q 2022 Net Service Fee Revenue：1,153



Difference



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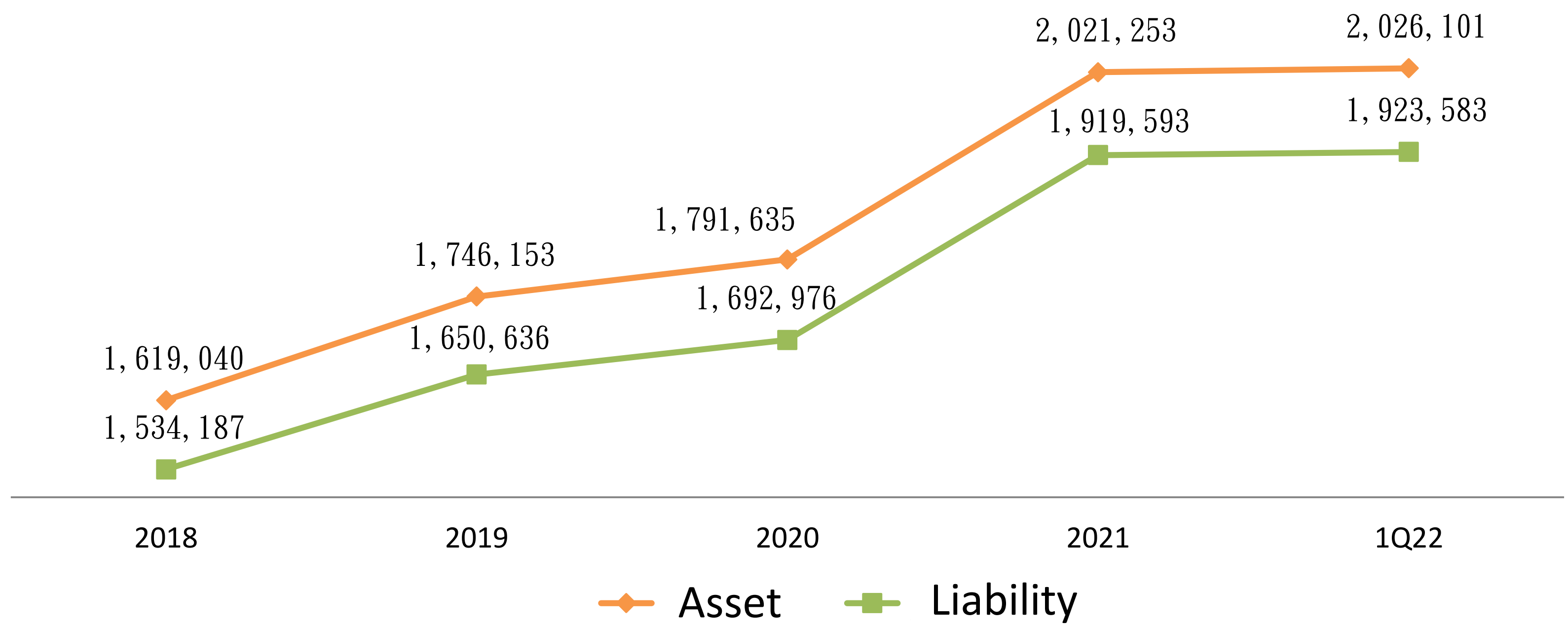
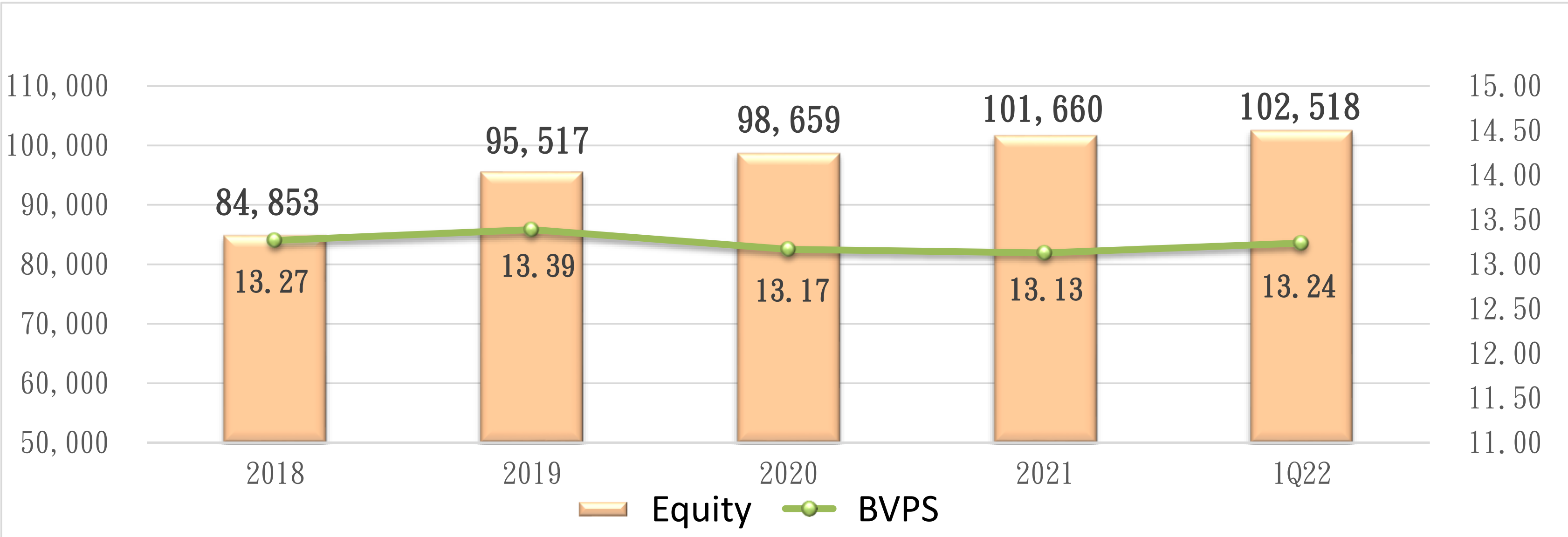
Asset and Liability



In NT mn

	2018	2019	2020	2021 (1)	1Q22 (2)	Difference (2)-(1)
Asset	1,619,040	1,746,153	1,791,635	2,021,253	2,026,101	4,848
Liability	1,534,187	1,650,636	1,692,976	1,919,593	1,923,583	3,990

Equity



In NT mn .

	2018	2019	2020	2021	1Q22
Equity	84,853	95,517	98,659	101,660	102,518
Common stock	63,939	71,320	74,886	77,432	77,432
BVPS(NTD)	13.27	13.39	13.17	13.13	13.24

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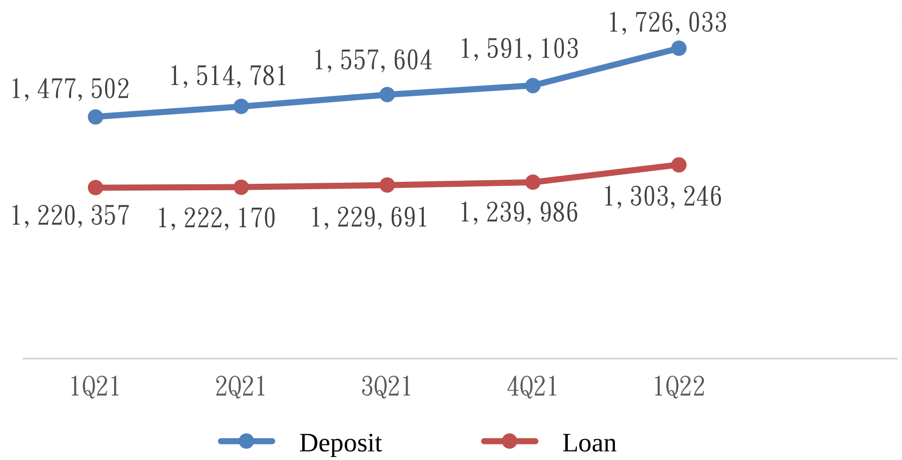
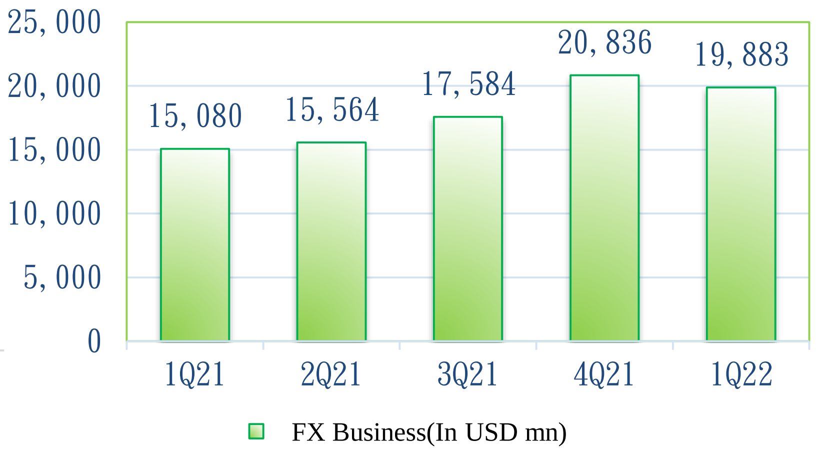
Deposit , Loan and FX Business





In NT mn

	1Q21	2Q21	3Q21	4Q21	1Q22
Deposit	1,477,502	1,514,781	1,557,604	1,591,103	1,726,033
Loan	1,220,357	1,222,170	1,229,691	1,239,986	1,303,246
FX Business (In USD mn)	15,080	15,564	17,584	20,836	19,883

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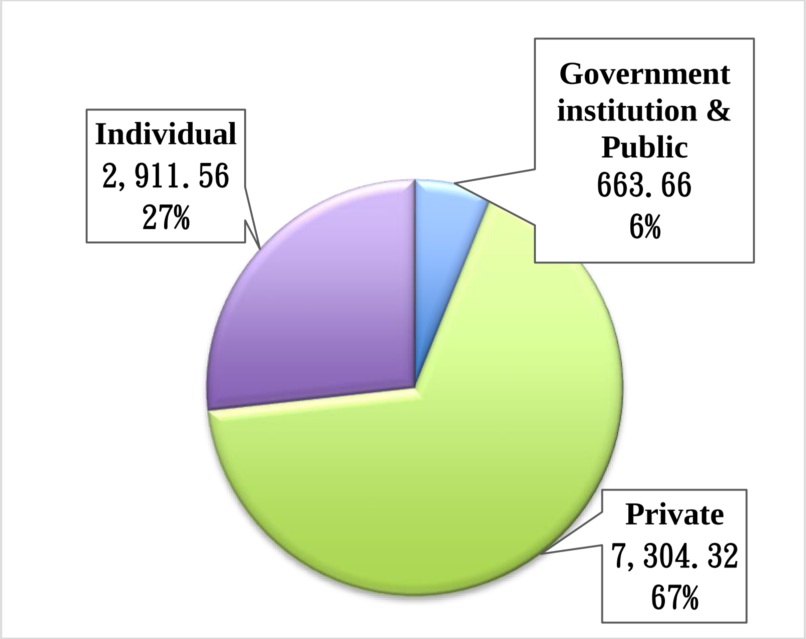
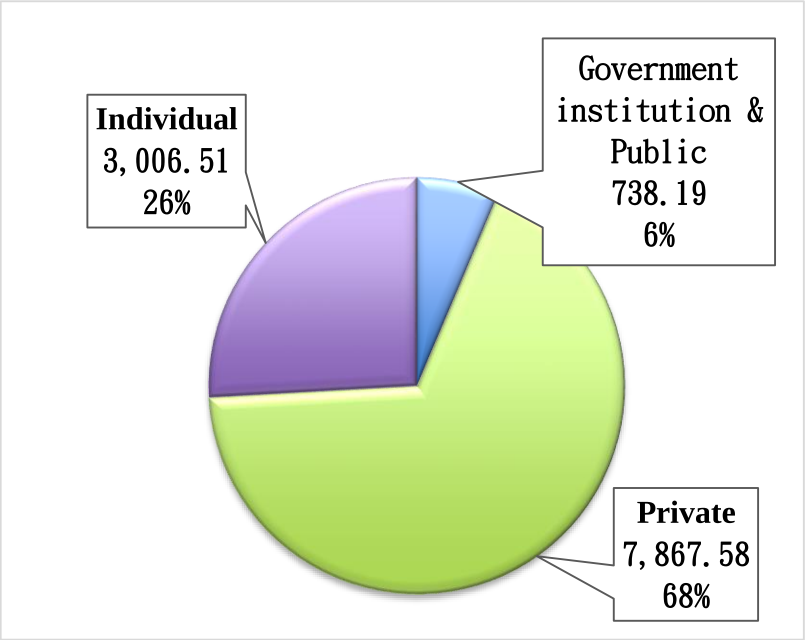
Loan Breakdown

In NT 100mn

1Q 2021 NTD Loan by business：
10,879.54



1Q 2022 NTD Loan by business：
11,612.28



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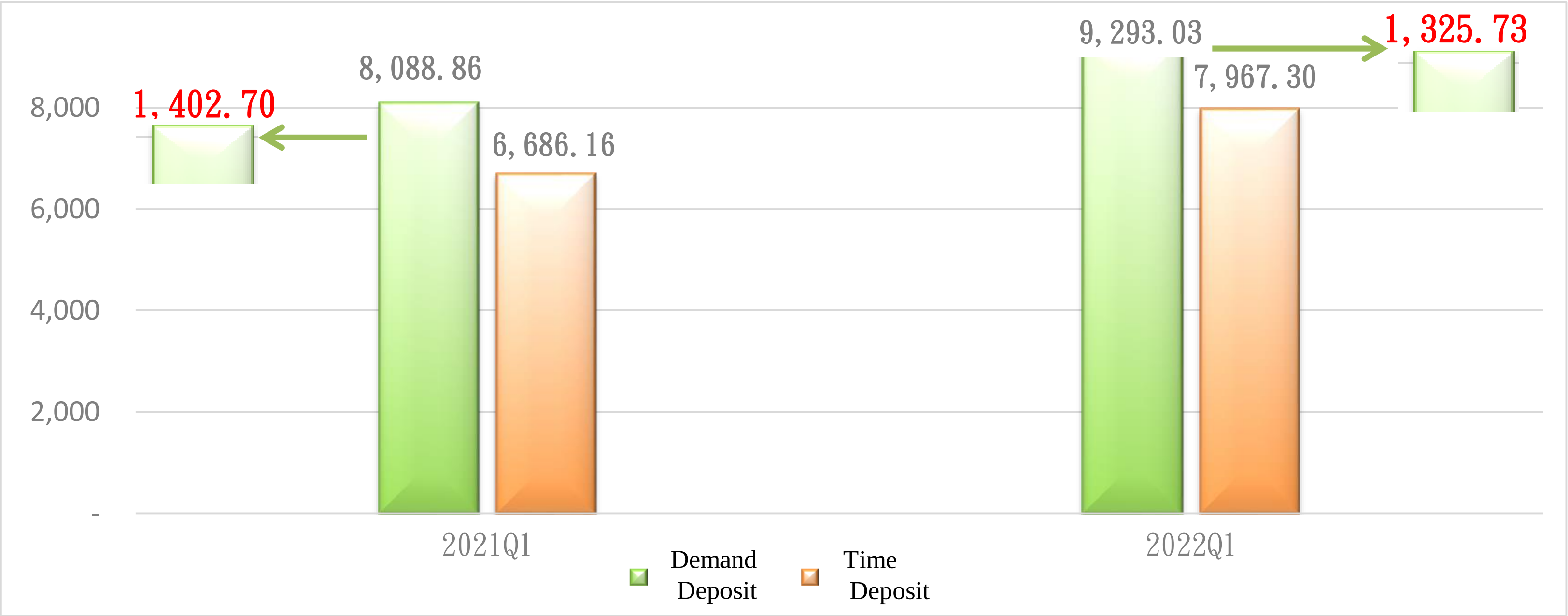
Deposit Breakdown

In NT 100mn



	2018	2019	2020	1Q21	2Q21	3Q21	4Q21	1Q22
Demand Deposits Ratio	50. 83%	49. 91%	51. 60%	54. 75%	54. 32%	53. 88%	53. 84%	53. 84%

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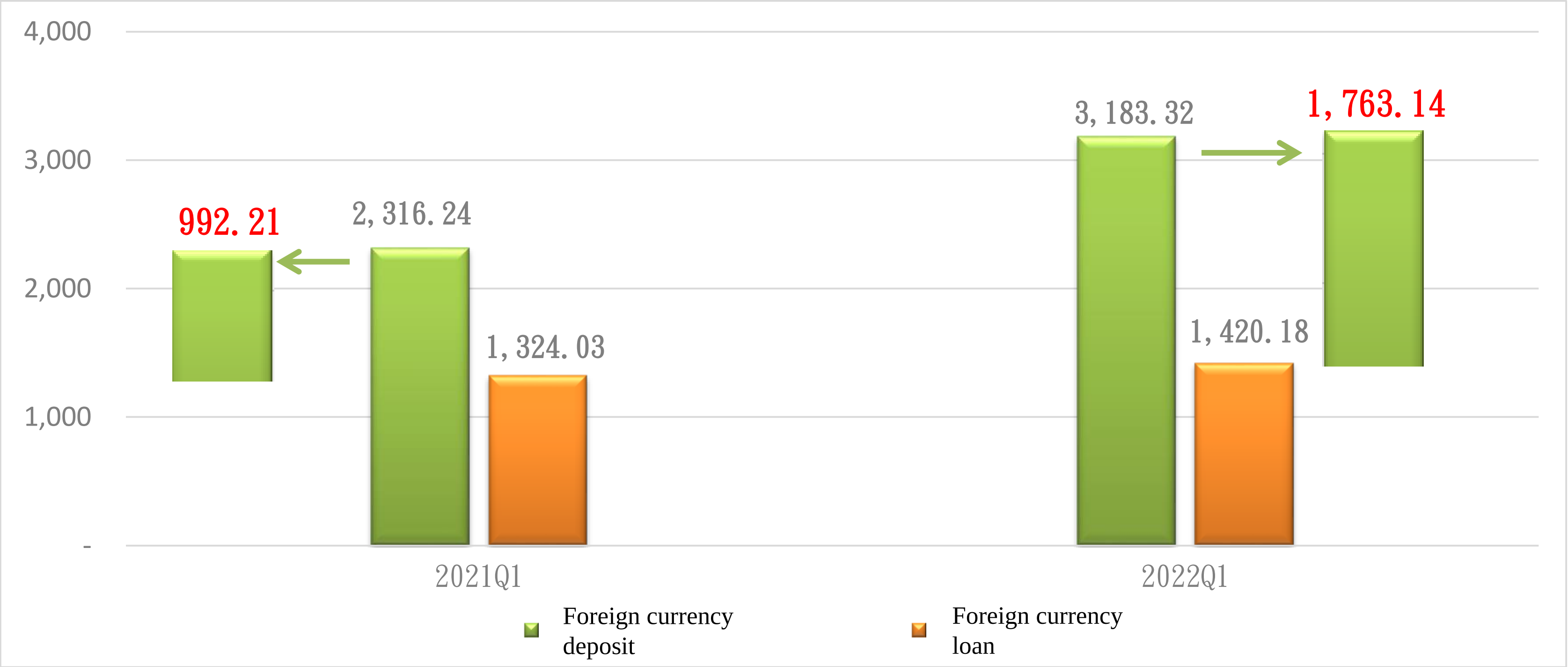
Foreign Currency Deposit and Loan

In NT 100mn



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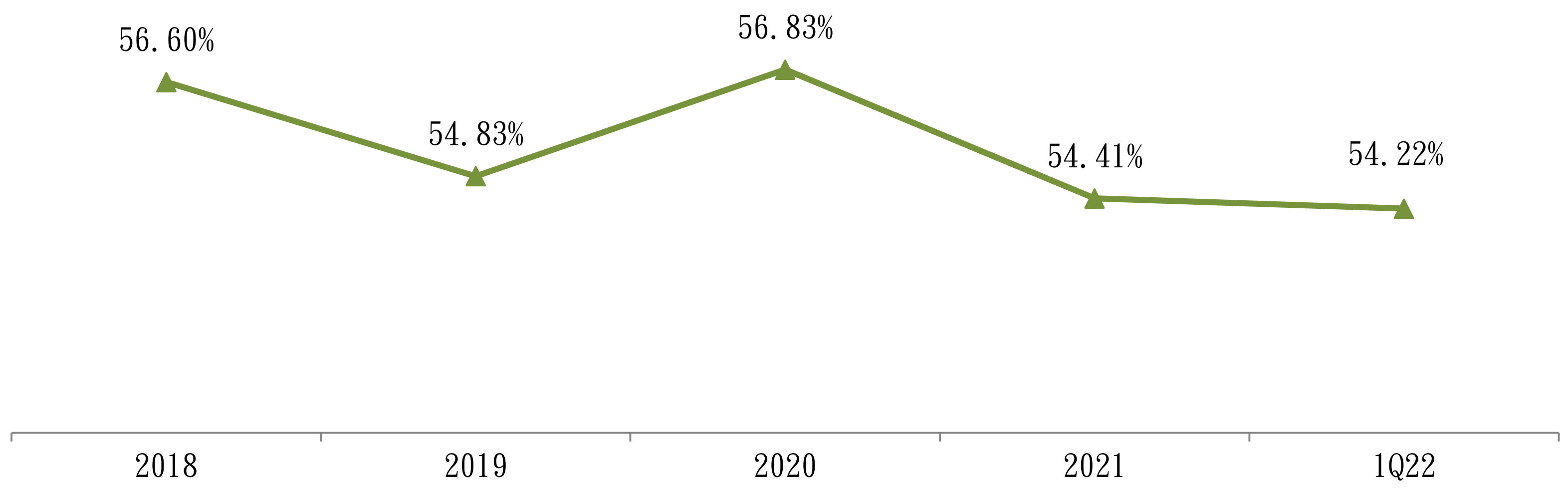
NIM & Interest Rate Spread

%

	1Q21	2Q21	3Q21	4Q21	1Q22
NIM	0.96	0.95	0.93	0.93	0.90
Interest rate spread	1.28	1.29	1.29	1.29	1.29

Operating Expense Ratio



In NT mn

	2018	2019	2020	2021	1Q22
Net Revenue	23,027	23,210	21,869	24,106	6,213
Operating Expense	13,034	12,727	12,429	13,116	3,368
Percentage	56.60%	54.83%	56.83%	54.41%	54.22%

Future

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Thank You

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