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Taiwan Business Bank

2025Q2 Financial Review

2025.9.4

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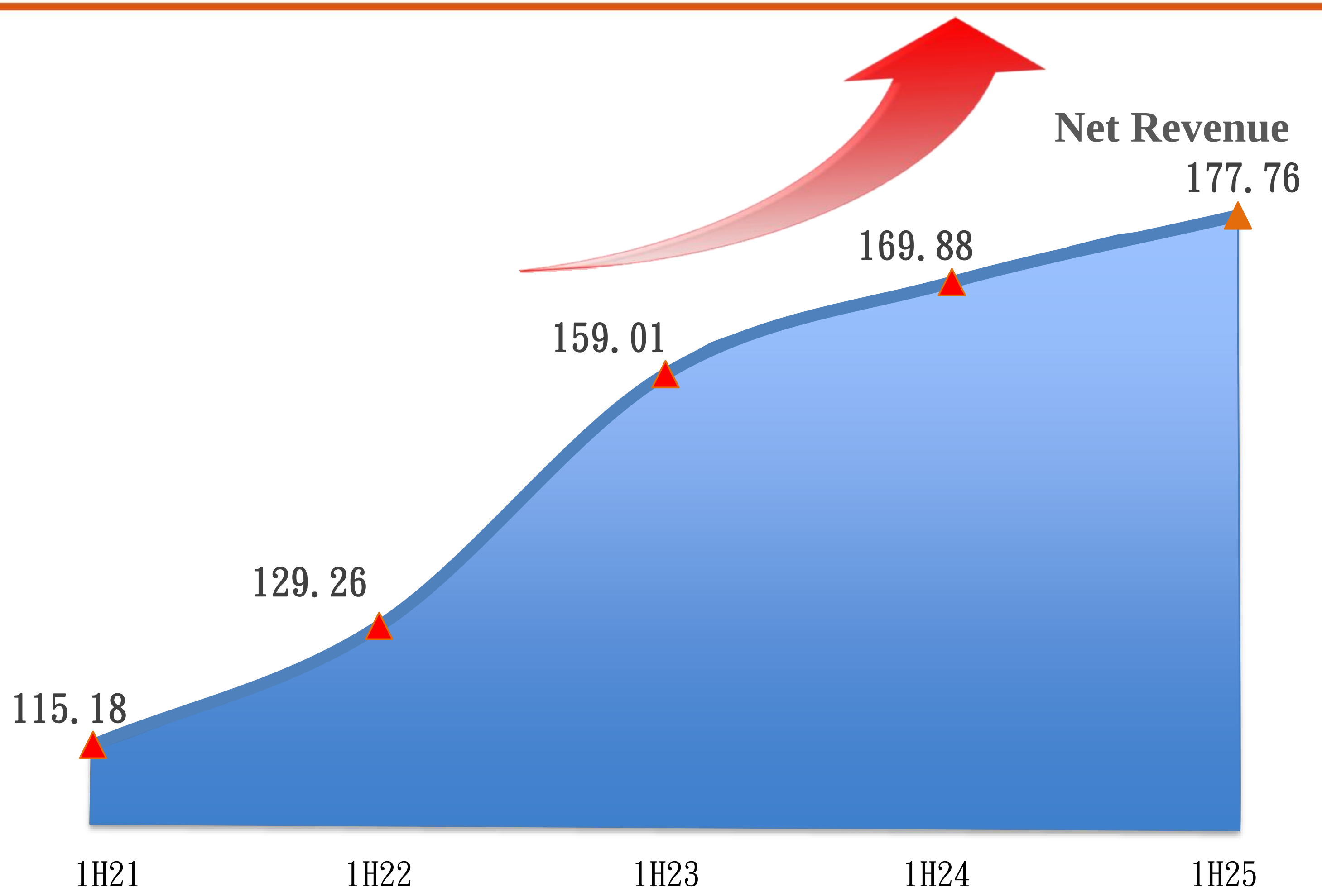
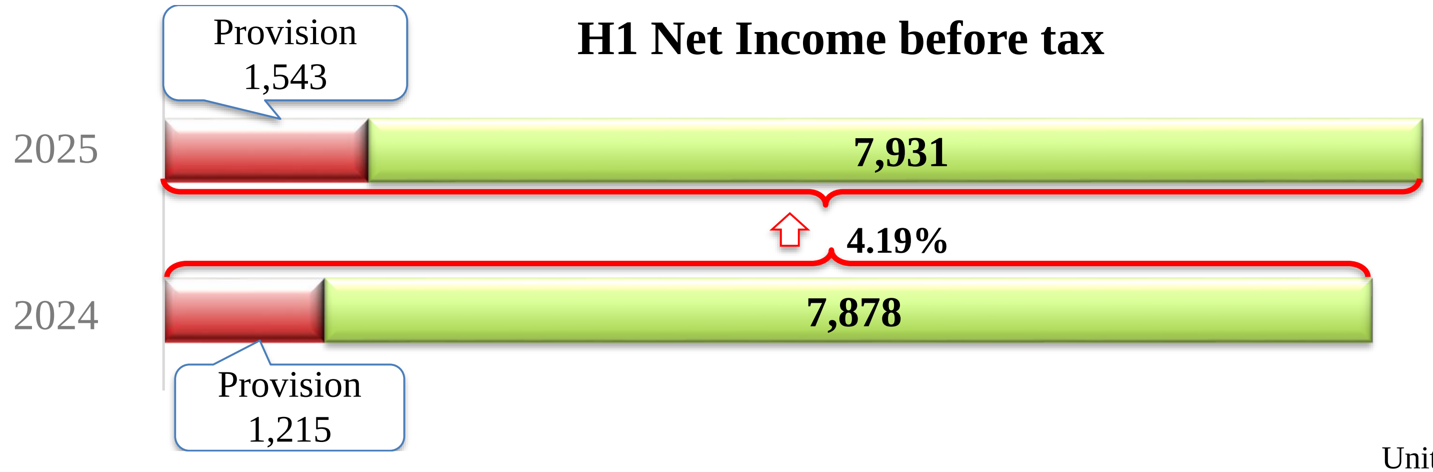
Net Revenue

Unit: NT$ 100mn



Comprehensive Income

Unit: NT$ mn



Unit: NT$ mn

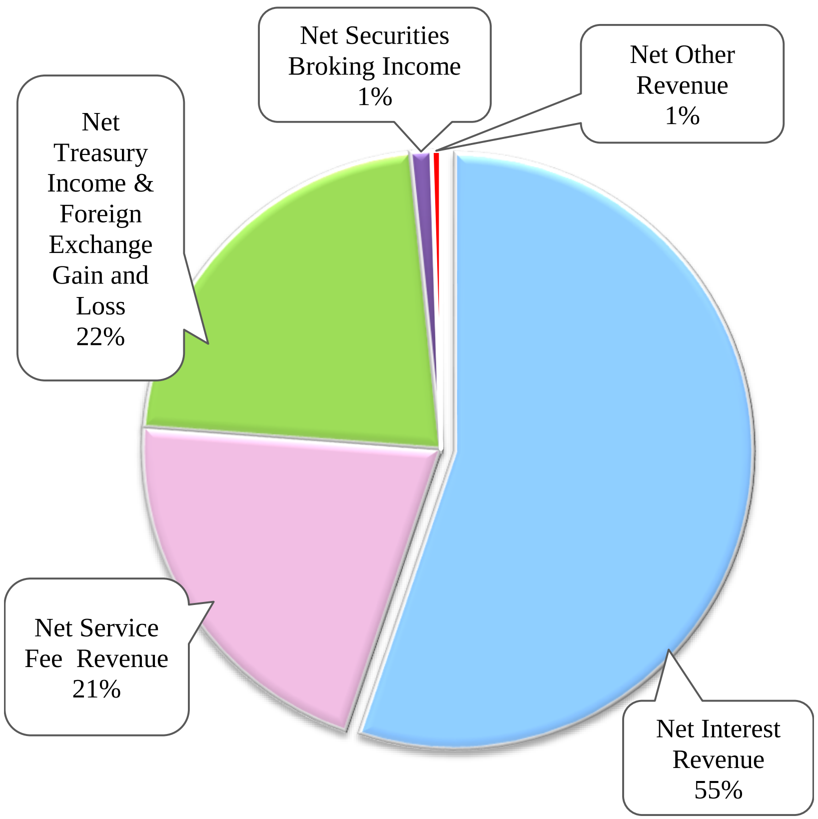
Item \ Year	1H24 (1)	1H25 (2)	Differenc (3)=(2)-(1)	Growth (4)=(3)/(1)
Net Income before tax and provision	9,093	9,474	381	4.19%
Provision	1,215	1,543	328	27.00%
Net Income before tax	7,878	7,931	53	0.67%
Net Income	6,244	6,423	179	2.87%
Employee Productivity before tax	1.39	1.35	(0.04)	(2.88%)
EPS after tax	0.76	0.66	(0.10)	

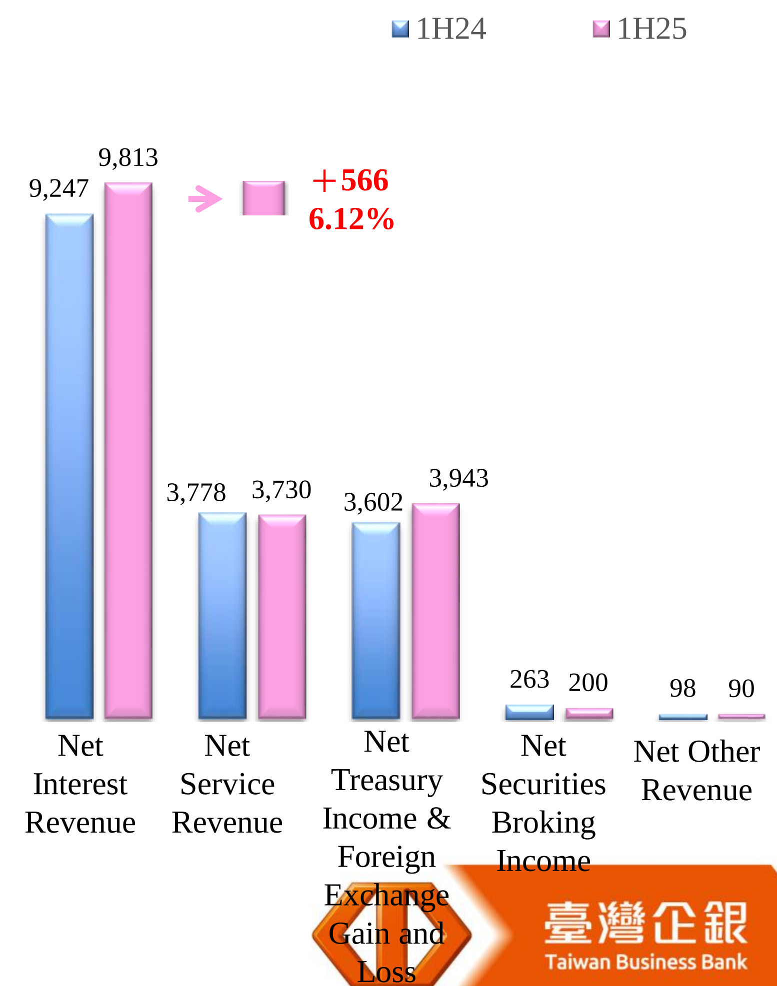
Net Revenue Breakdown

Unit: NT$ mn

1H25 Net Revenue: 17,776

YoY Comparison: 788



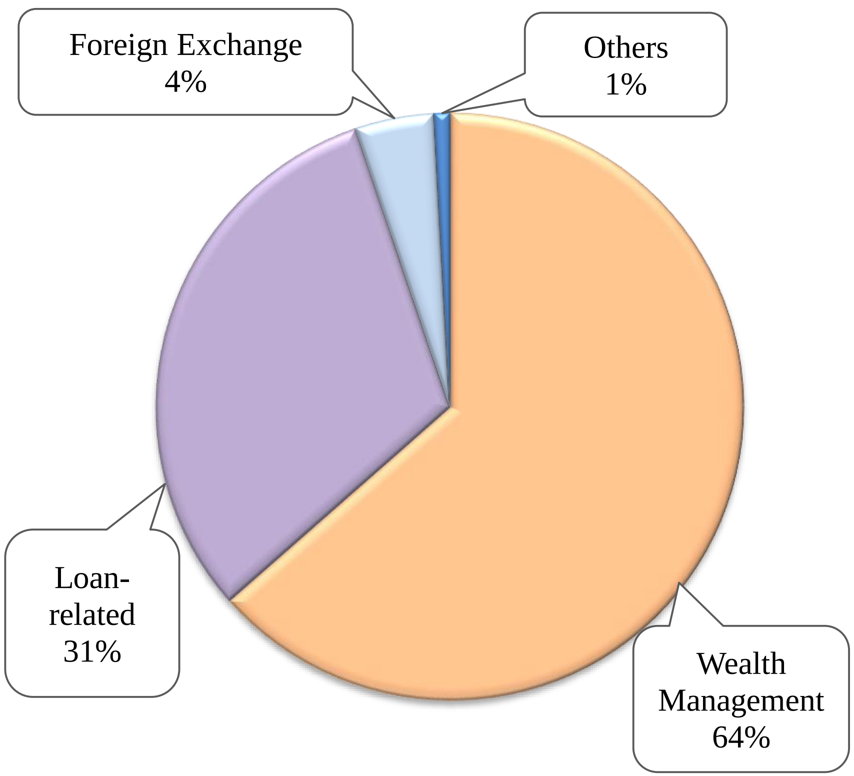


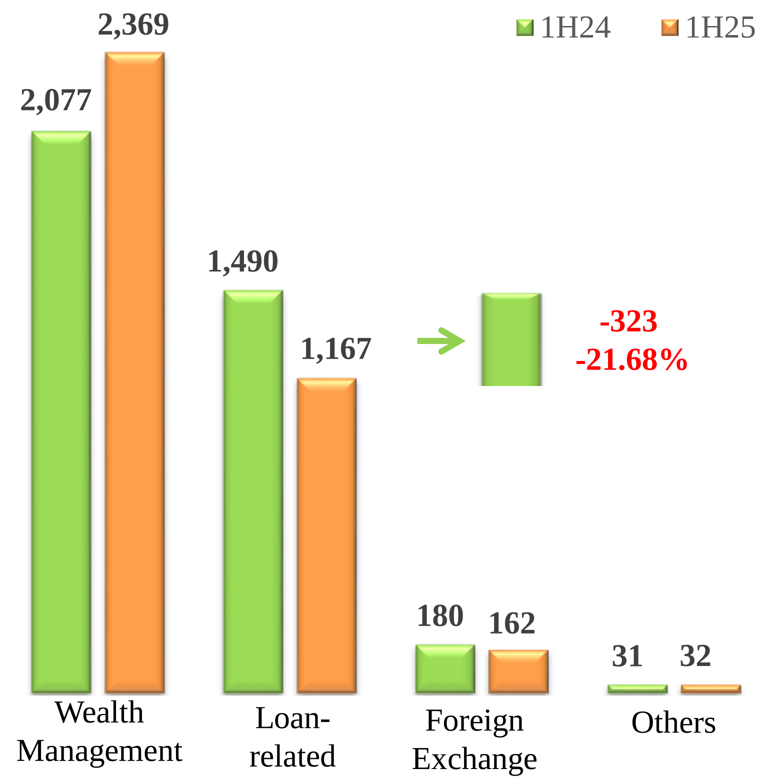
Net Service Fee Breakdown

Unit: NT$ mn

1H25 Net Service Fee Revenue: 3,730

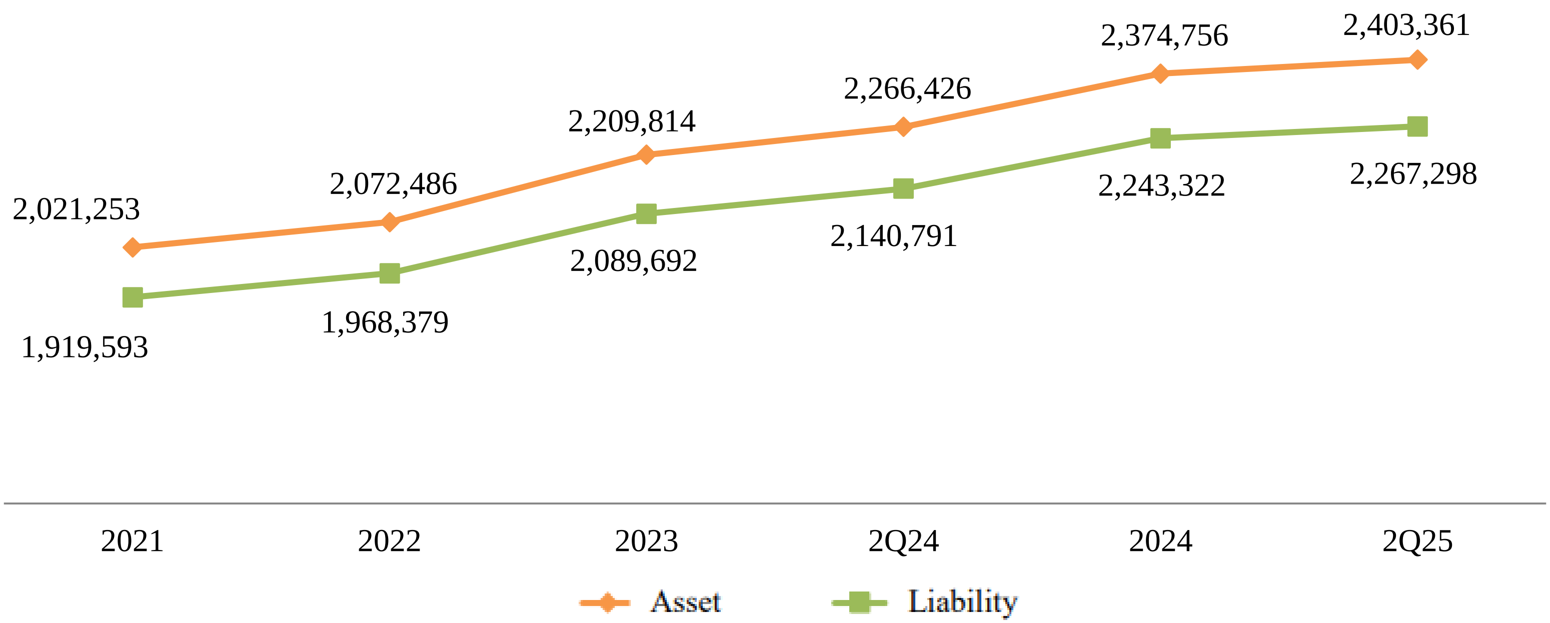
YoY Comparison: -48





Note: Net loan-related service fee income decreased by NT$323 million, primarily due to a one-off income of NT$562 million recognized in the same period last year from changes in syndicated loan conditions.

Asset and Liability



Unit: NT$ mn

Year / Item	2021	2022	2023	2Q24	2024	2Q25
Asset	2,021,253	2,072,486	2,209,814	2,266,426	2,374,756	2,403,361
Liability	1,919,593	1,968,379	2,089,692	2,140,791	2,243,322	2,267,298

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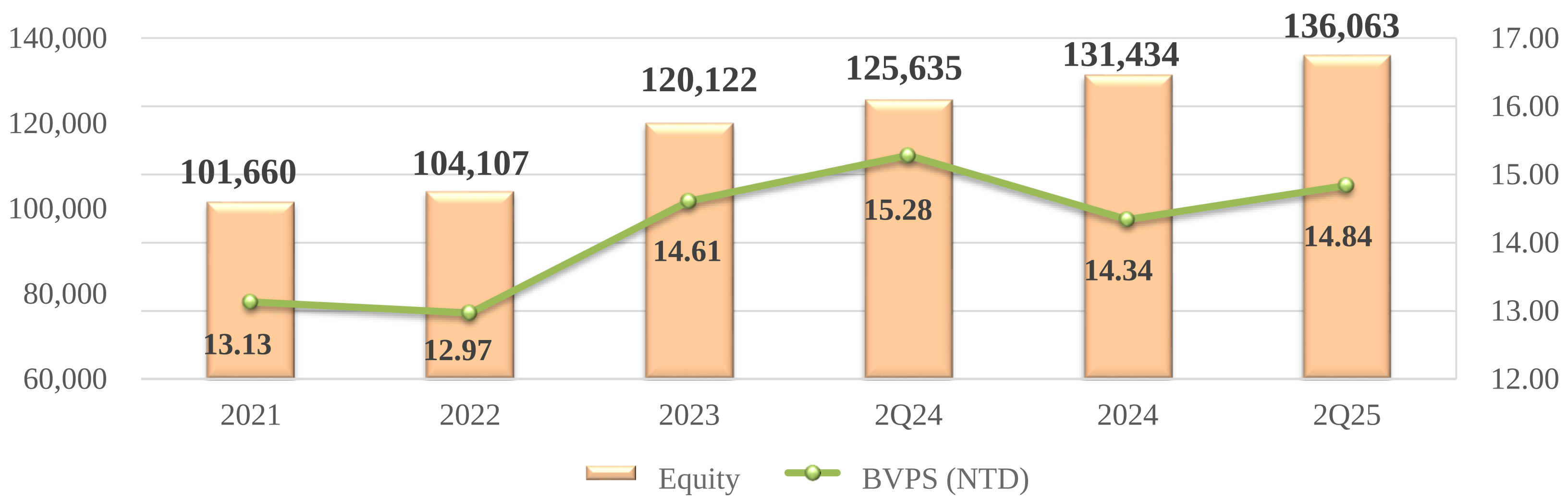
Equity



Unit: NT$ mn

Year / Item	2021	2022	2023	2Q24	2024	2Q25
Equity	101,660	104,107	120,122	125,635	131,434	136,063
Share Capital	77,432	80,297	82,224	82,224	91,680	91,680
BVPS (NTD)	13.13	12.97	14.61	15.28	14.34	14.84

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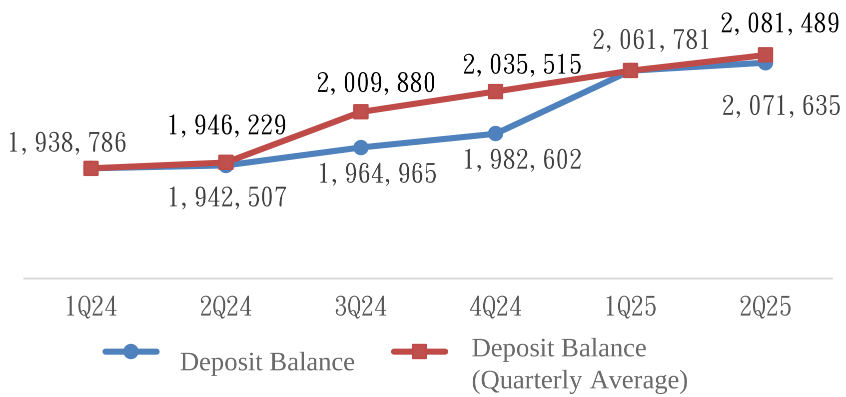
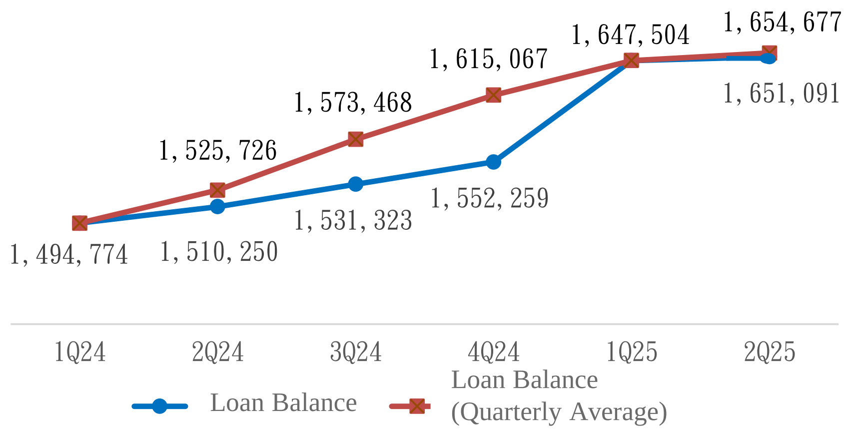
Deposit and Loan





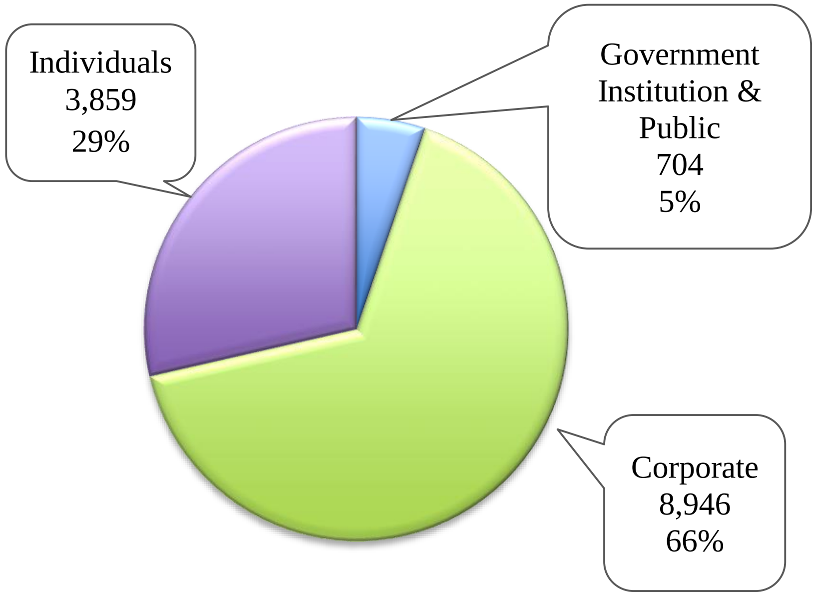
Unit: NT$ mn

Year / Item	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25
Deposit Balance (Cumulative)	1,938,786	1,942,507	1,964,965	1,982,602	2,061,781	2,071,635
Deposit Balance (Quarterly Average)	1,938,786	1,946,229	2,009,880	2,035,515	2,061,781	2,081,489
Loan Balance (Cumulative)	1,494,774	1,510,250	1,531,323	1,552,259	1,647,504	1,651,091
Loan Balance (Quarterly Average)	1,494,774	1,525,726	1,573,468	1,615,067	1,647,504	1,654,677

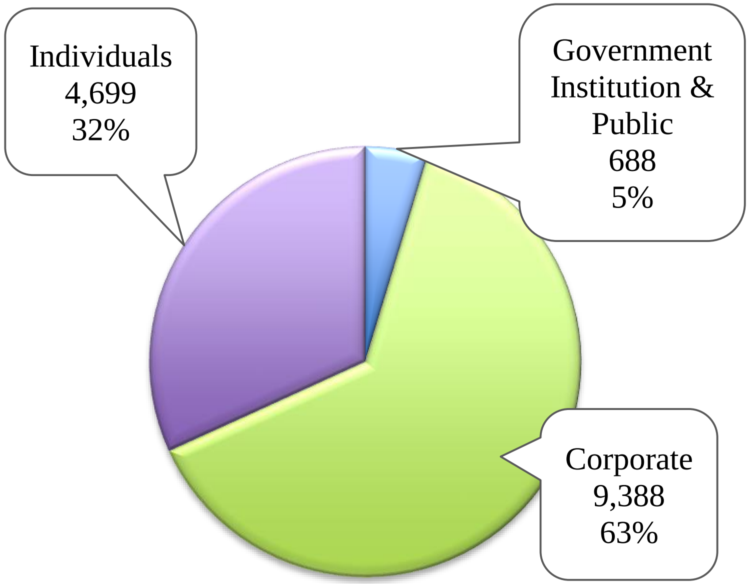
NTD Loan Breakdown

Unit: NT$ 100mn

2Q24 NTD Loan: 13,509



2Q25 NTD Loan: 14,775



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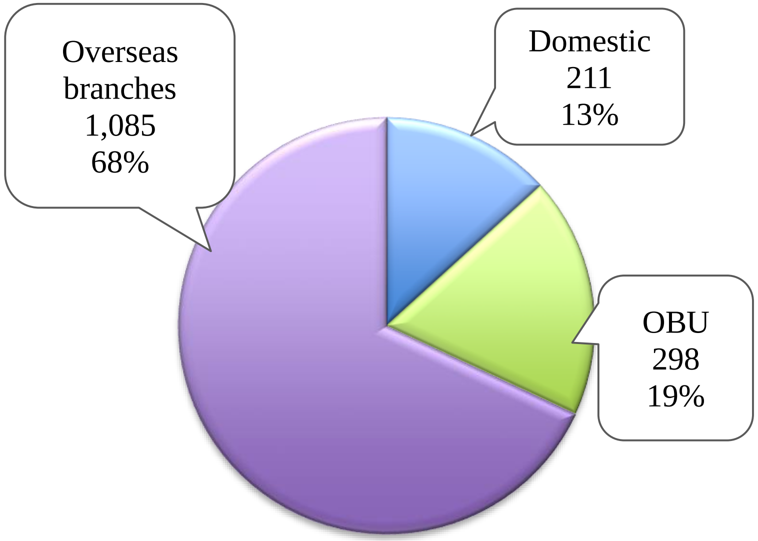
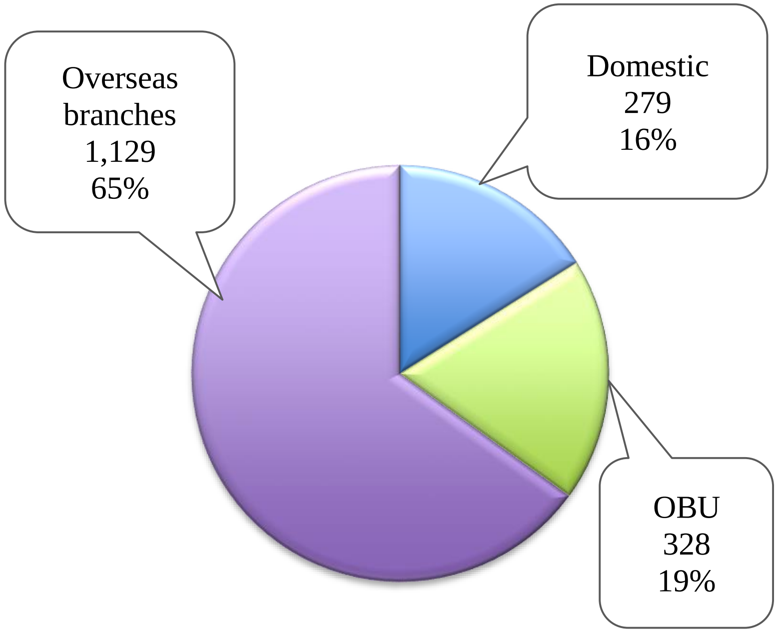
FCY Loan Breakdown

Unit: NT$ 100mn

2Q24 FCY loan: 1,594

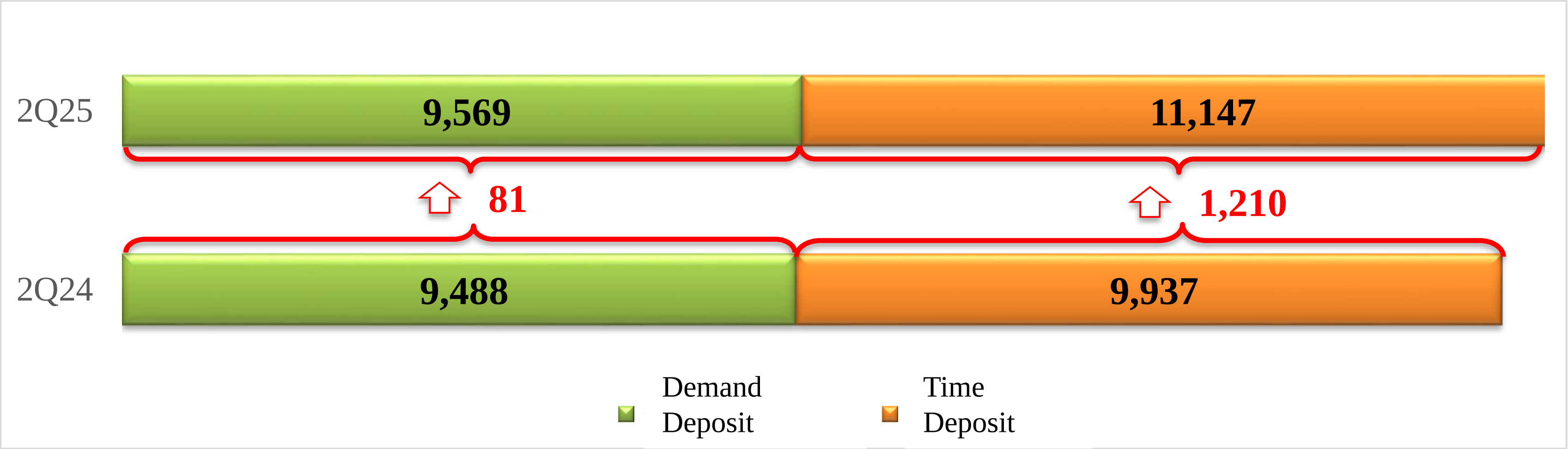


2Q25 FCY loan: 1,736



Deposit Breakdown

Unit: NT$ 100mn



Unit: NT$ 100mn

Year / Item	2Q24 (1)	2Q25 (2)	Difference (3)=(2)-(1)	YoY (4)=(3)/(1)
Deposit Balance	19,425	20,716	1,291	6.65%
NTD Deposit	15,670	16,967	1,297	8.28%
FCY Deposit	3,755	3,749	(6)	-0.16%

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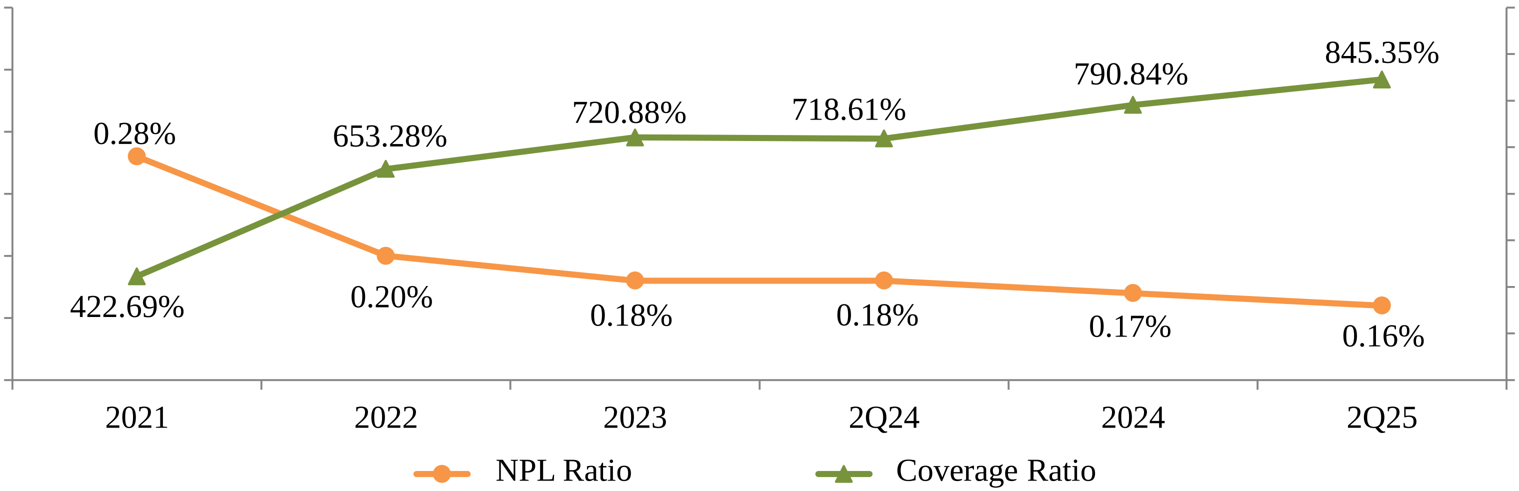
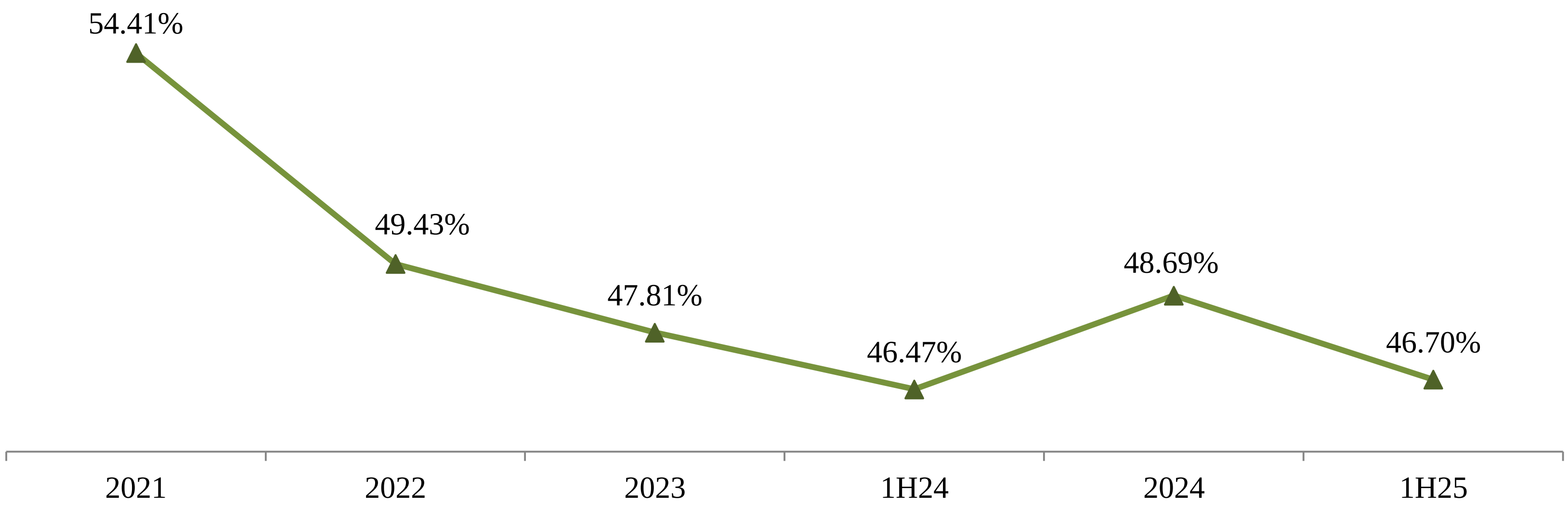
Asset Quality



Unit: NT$ mn

Item \ Year	2021	2022	2023	2Q24	2024	2Q25
NPL	3,685	2,767	2,719	2,737	2,766	2,655
NPL Ratio	0.28%	0.20%	0.18%	0.18%	0.17%	0.16%
Coverage Ratio	422.69%	653.28%	720.88%	718.61%	790.84%	845.35%

Operating Expense Ratio

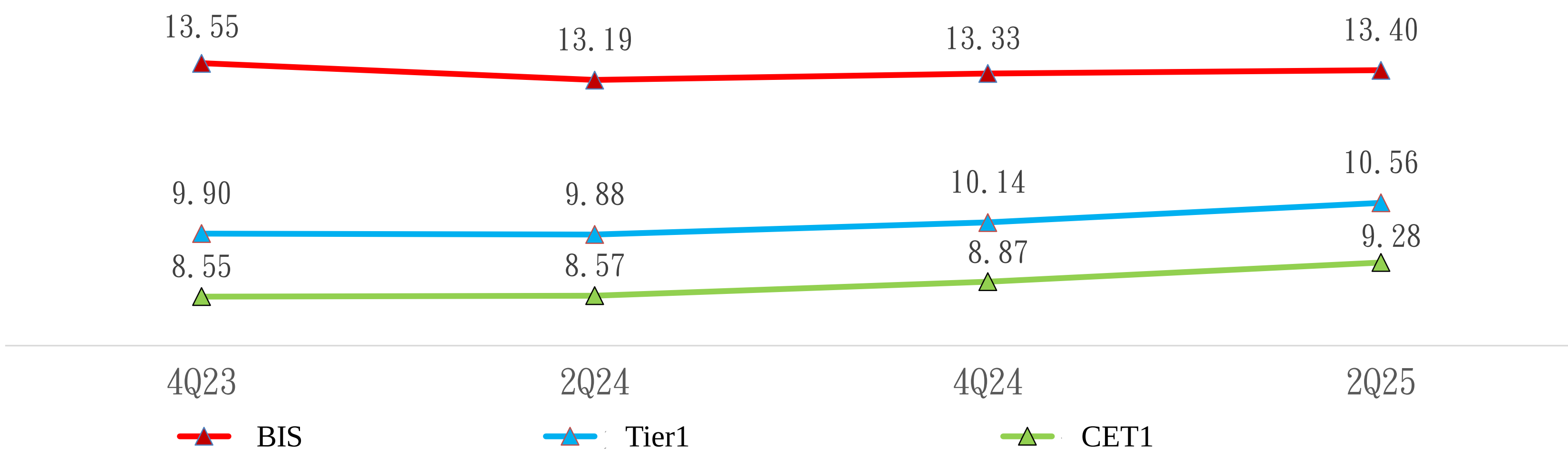


Unit: NT$ mn

Items \ Year	2021	2022	2023	1H24	2024	1H25
Net Revenue	24,106	28,529	31,914	16,988	34,115	17,776
Operating Expense	13,116	14,103	15,259	7,895	16,610	8,302
Percentage	54.41%	49.43%	47.81%	46.47%	48.69%	46.70%

Revenue Breakdown

Capital Adequacy Ratio



	4Q23	2Q24	4Q24	2Q25	Minimum Requirement
BIS(%)	13.55	13.19	13.33	13.40	10.50
Tier1(%)	9.90	9.88	10.14	10.56	8.50
CET1(%)	8.55	8.57	8.87	9.28	7.00

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Awards and Glory

Financial Supervisory Commission
Recognized as an Outstanding Bank under the "The Program to Encourage Loan Projects by Domestic Banks to SMEs (Group A)" for seven consecutive years.

Overseas Credit Guarantee Fund
Outstanding Bank for Growth in Guarantee Financing to New Southbound Countries.

Enterprise Asia
Honored with the "Social Empowerment Award" for six consecutive years.

Asian Banking & Finance (ABF)
Received "Digital Transformation of the Year" and "Financial Inclusion Initiative of the Year"

Trust Association
Awarded the "Consultant Team – Rapid Advancement," "Trust Contribution – Collaborative Platform Honor," and "Trust Contribution – Excellence in Trust Promotion."

BSI
TCFD Report received the top level certification for four consecutive years.
TBB issued the TNFD Report for the first time.

Thank You

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