臺灣企銀
Taiwan Business Bank

2026Q1 Financial Review

2026.05.27

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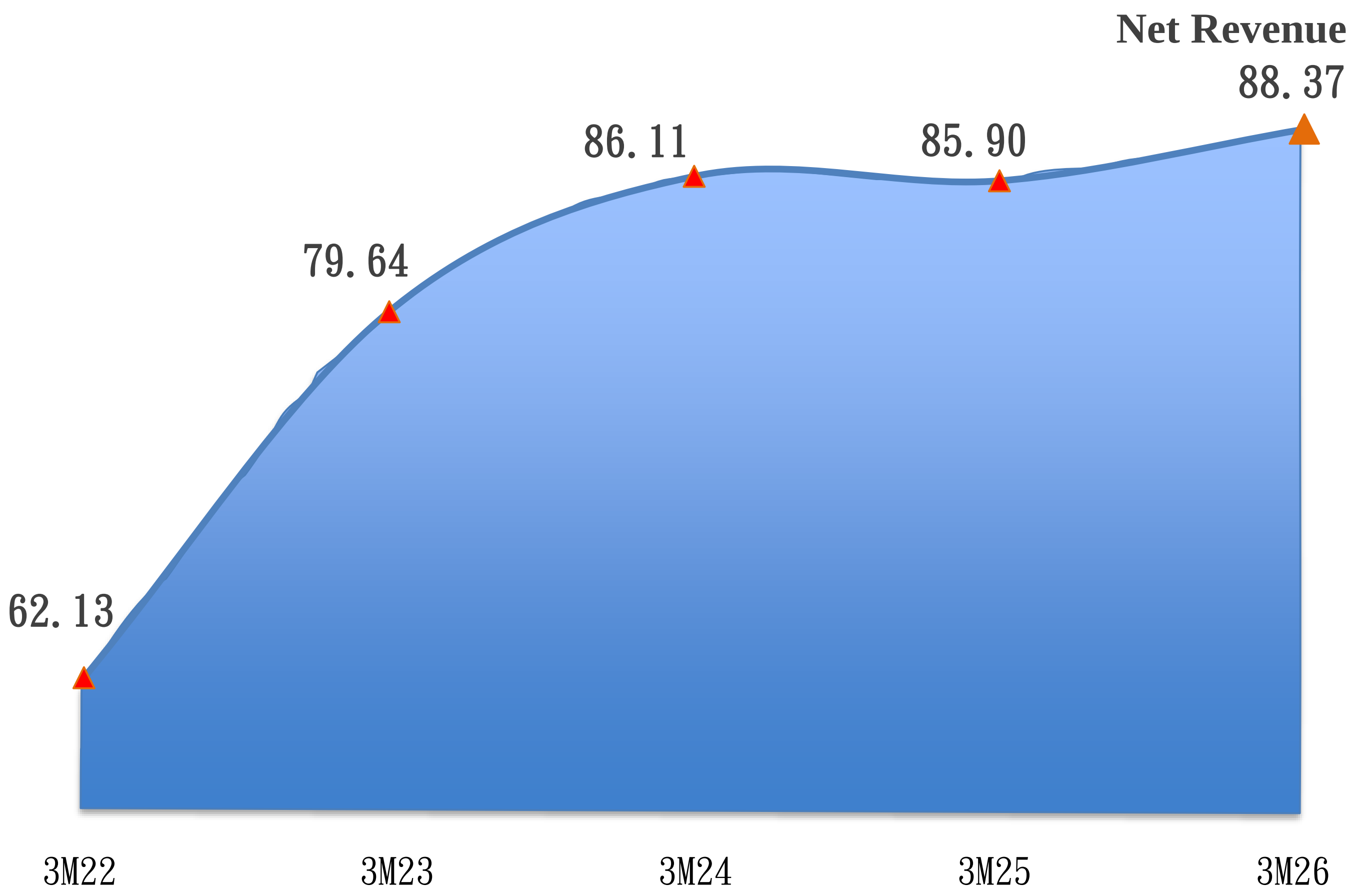
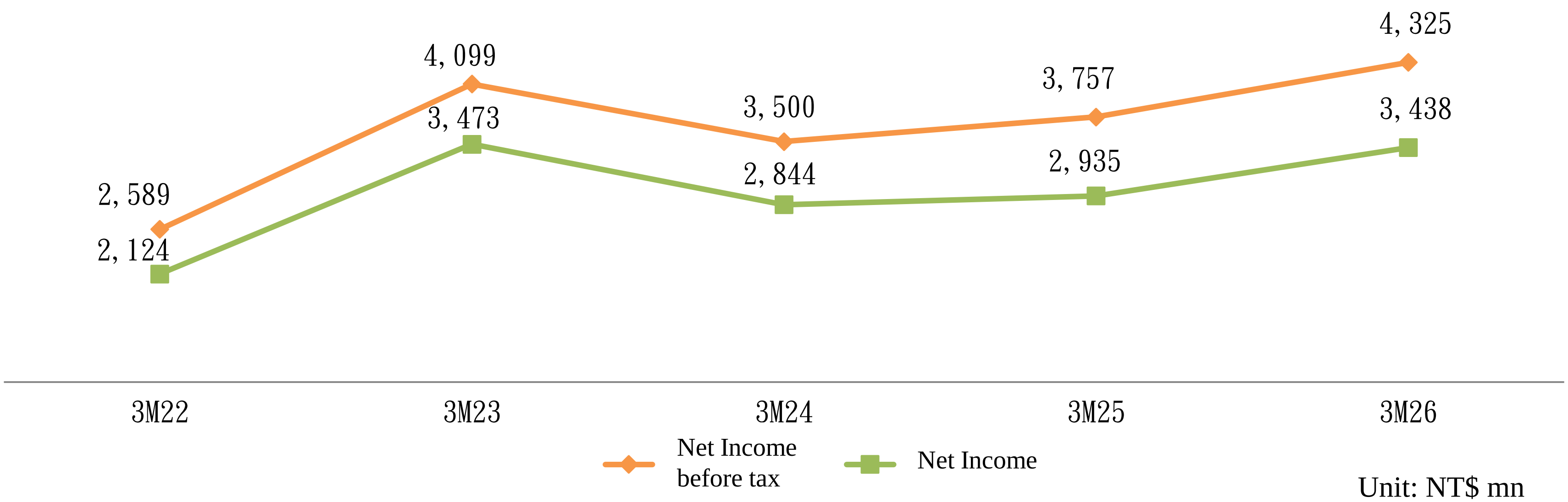
Net Revenue

Unit: NT$ 100mn



Comprehensive Income

Unit: NT$ mn



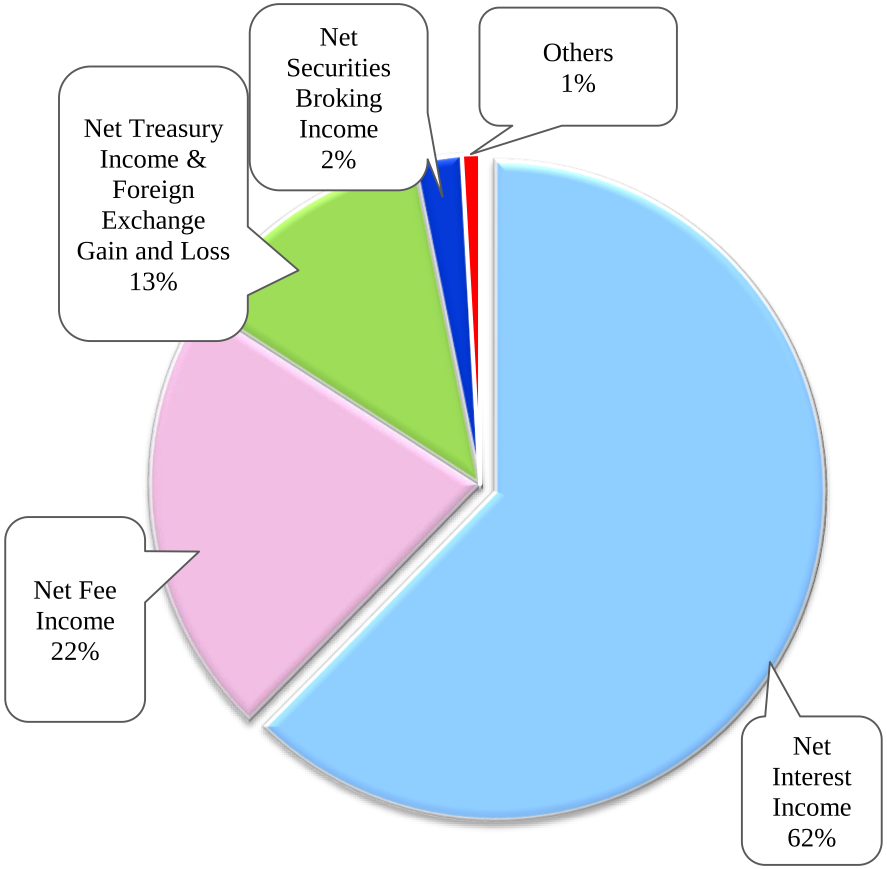
Unit: NT$ mn

Year / Item	3M25 (1)	3M26 (2)	Difference (3)=(2)-(1)	Growth (4)=(3)/(1)
Net Income before tax and provision	4,545	4,567	22	0.48%
Provision	788	242	(546)	-69.29%
Net Income before tax	3,757	4,325	568	15.12%
Net Income	2,935	3,438	503	17.14%
Employee Productivity before tax	0.65	0.74	0.09	13.85%
EPS after tax	0.32	0.35	0.03	9.38%

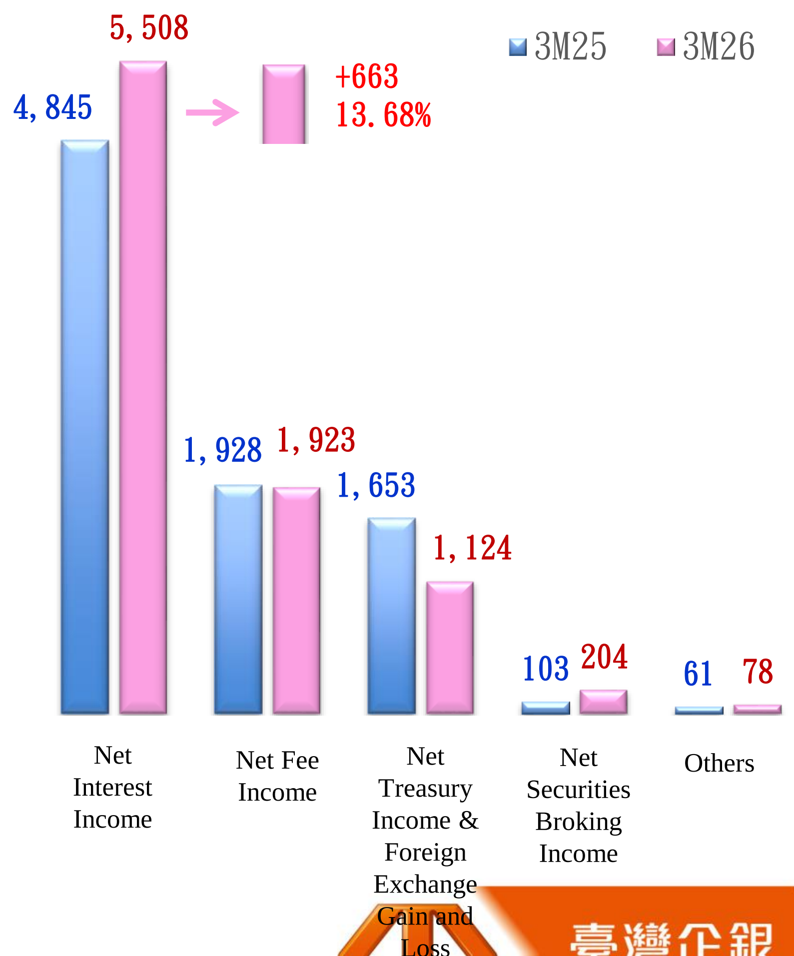
Net Revenue Breakdown

Unit: NT$ mn

3M26 Net Revenue: 8,837



YoY Comparison: +247



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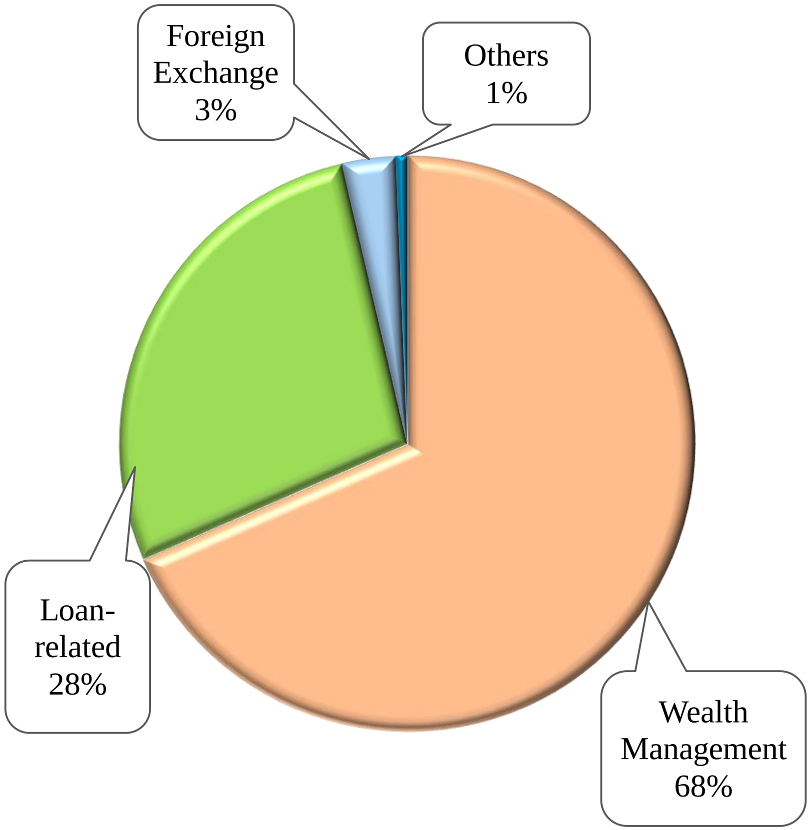
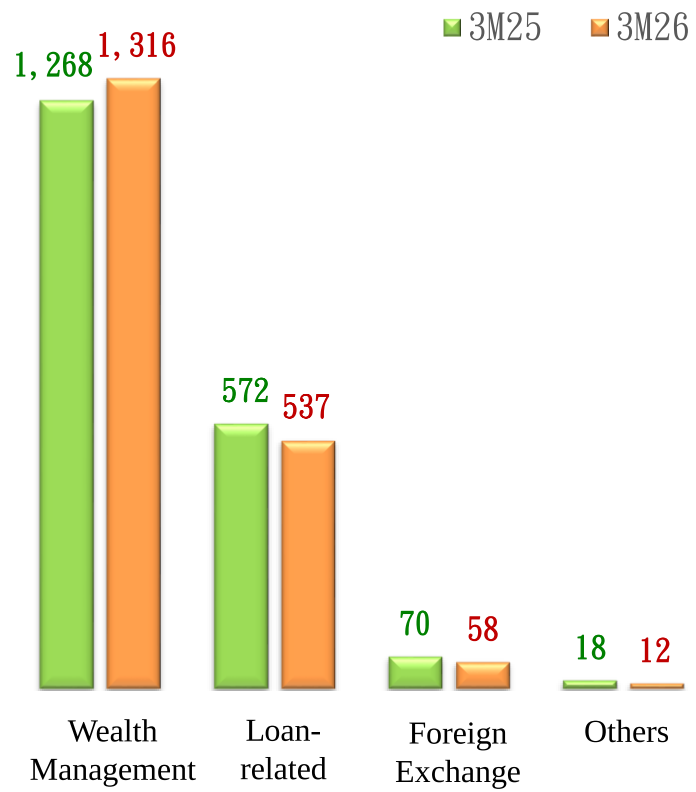
Net Service Fee Breakdown

Unit: NT$ mn

3M26 Net Service Fee Revenue: 1,923

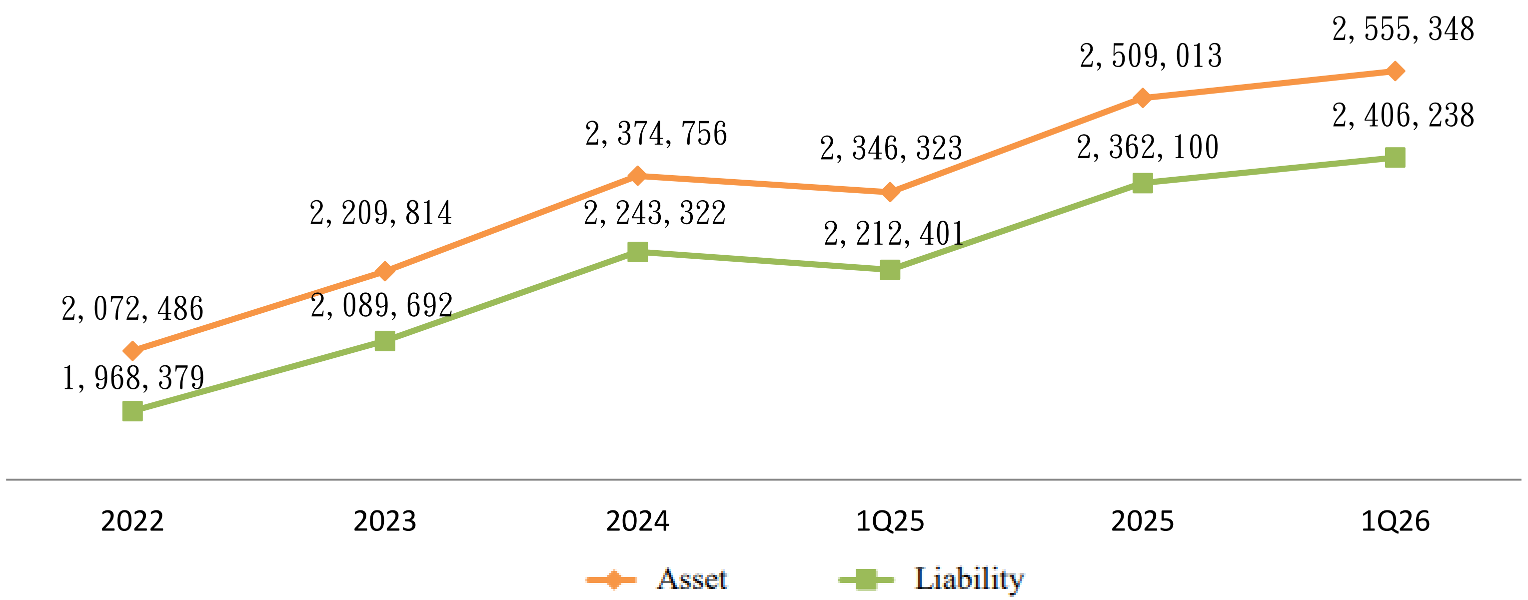


YoY Comparison: -5



Asset and Liability

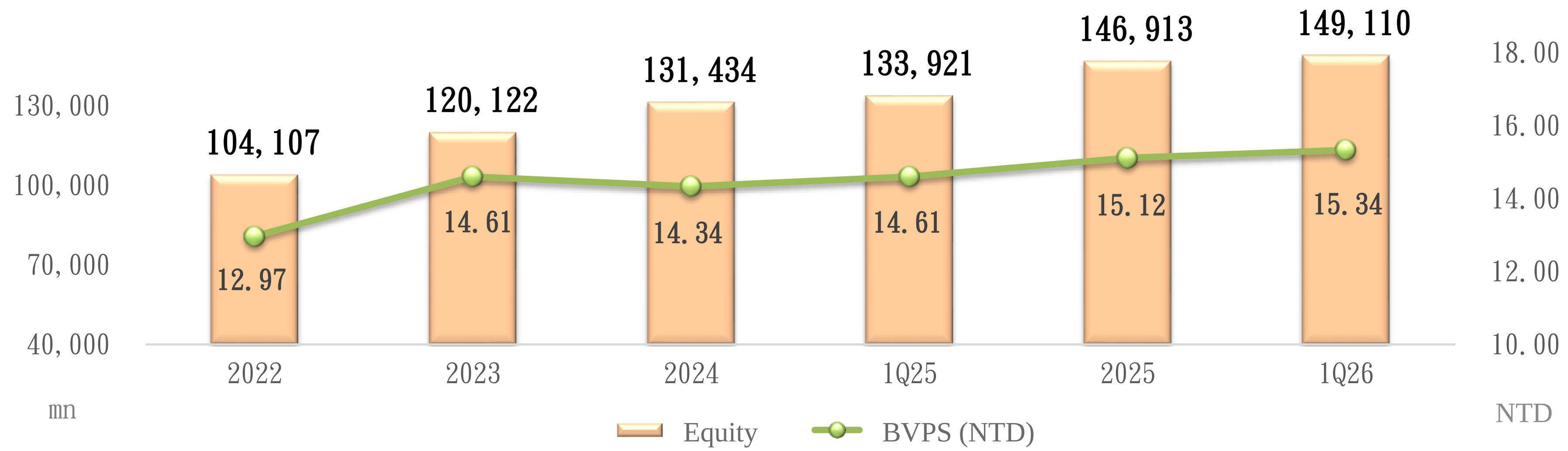
Unit: NT$ mn



Unit: NT$ mn

Item \ Year	2022	2023	2024	1Q25	2025	1Q26
Asset	2, 072, 486	2, 209, 814	2, 374, 756	2, 346, 323	2, 509, 013	2, 555, 348
Liability	1, 968, 379	2, 089, 692	2, 243, 322	2, 212, 401	2, 362, 100	2, 406, 238

Equity



Unit: NT$ mn

Item \ Year	2022	2023	2024	1Q25	2025	1Q26
Equity	104,107	120,122	131,434	133,921	146,913	149,110
Share Capital	80,297	82,224	91,680	91,680	97,181	97,181
BVPS (NTD)	12.97	14.61	14.34	14.61	15.12	15.34

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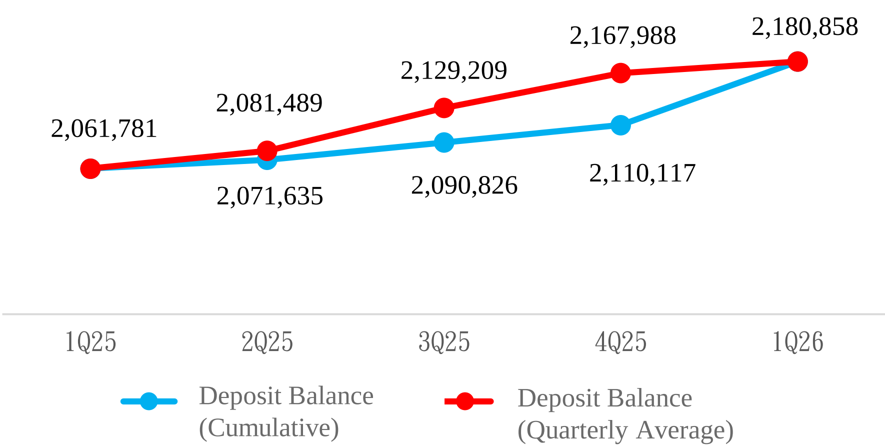
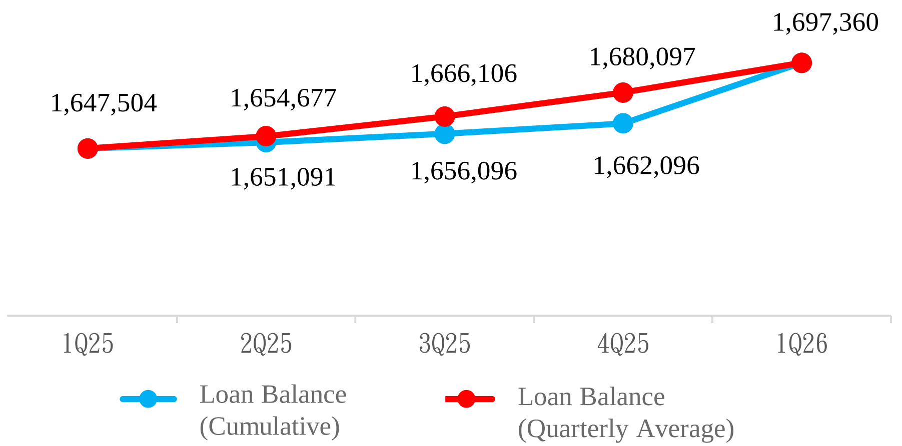
Deposit and Loan





Unit: NT$ mn

Year / Item	1Q25	2Q25	3Q25	4Q25	1Q26
Deposit Balance (Cumulative)	2,061,781	2,071,635	2,090,826	2,110,117	2,180,858
Deposit Balance (Quarterly Average)	2,061,781	2,081,489	2,129,209	2,167,988	2,180,858
Loan Balance (Cumulative)	1,647,504	1,651,091	1,656,096	1,662,096	1,697,360
Loan Balance (Quarterly Average)	1,647,504	1,654,677	1,666,106	1,680,097	1,697,360

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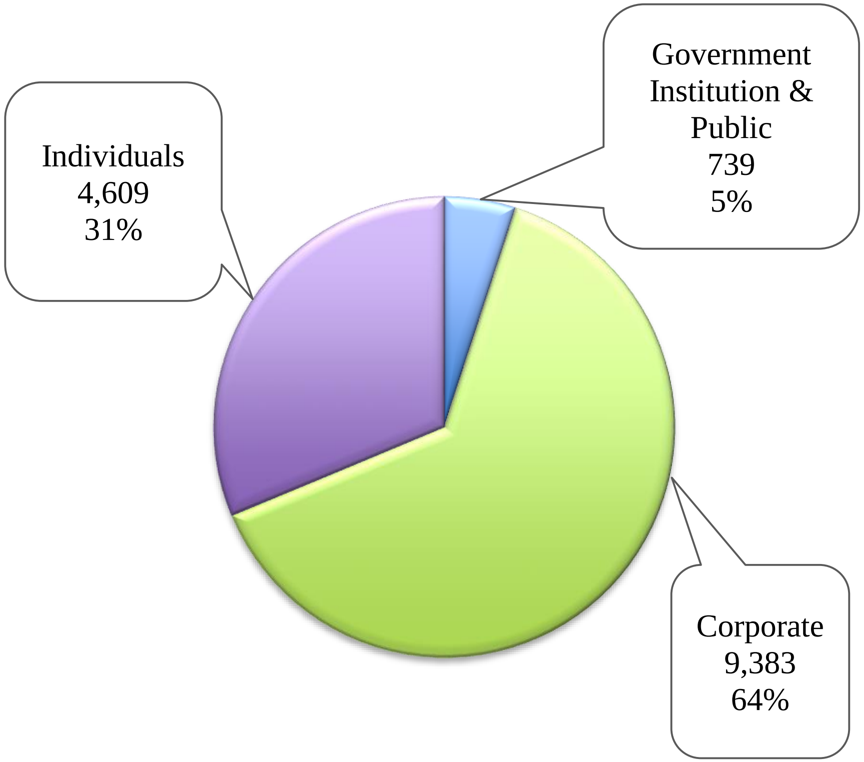
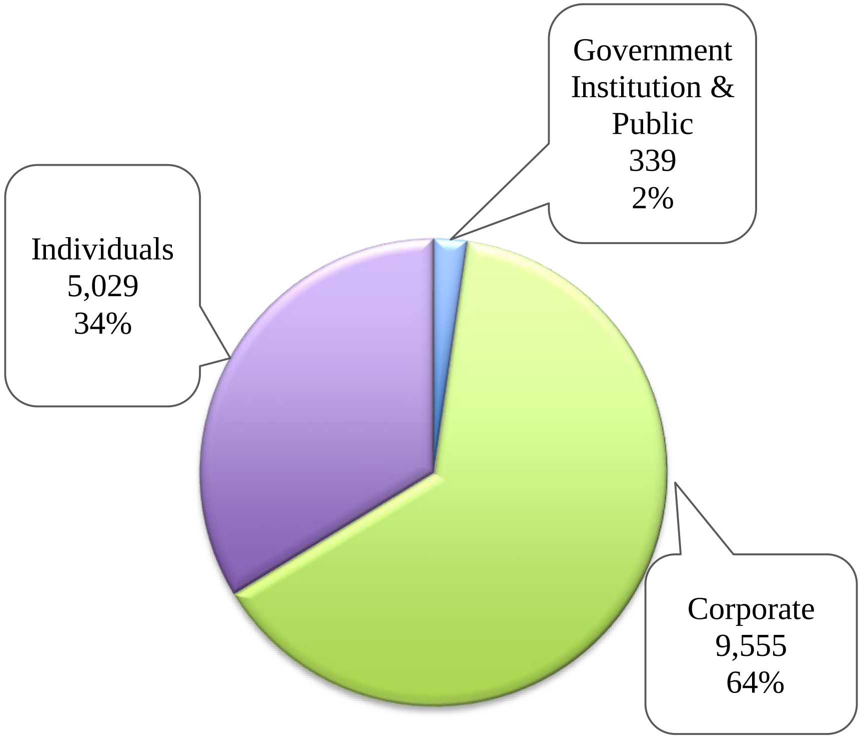
NTD Loan Breakdown

Unit: NT$ 100mn

1Q25 NTD Loan: 14,731



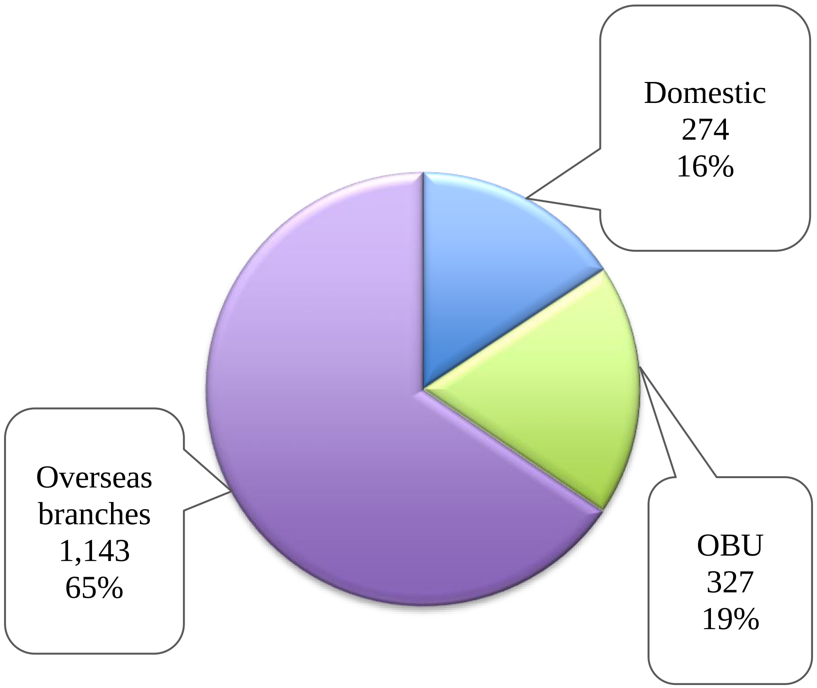
1Q26 NTD Loan: 14,923



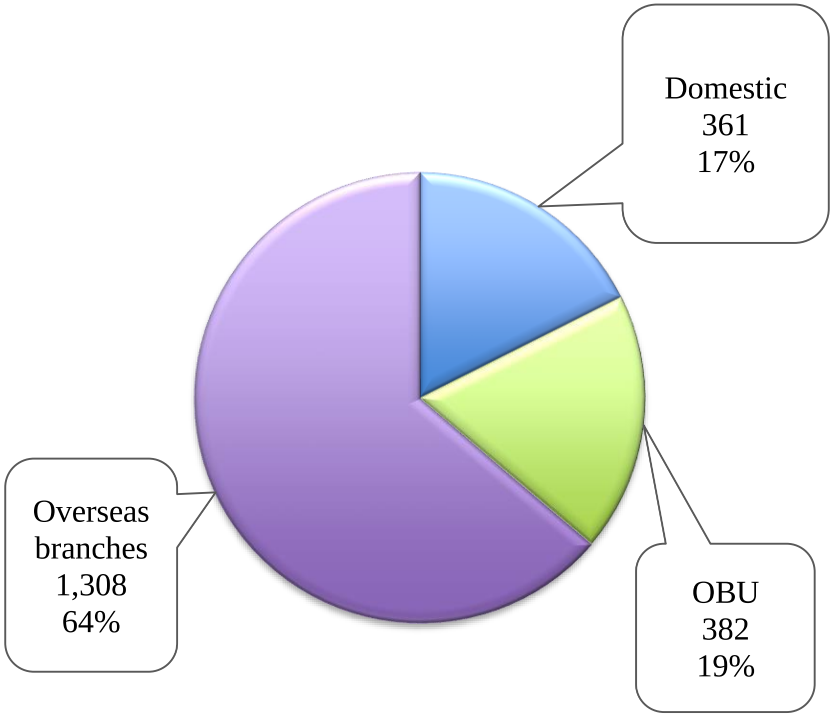
FCY Loan Breakdown

Unit: NT$ 100mn

1Q25 FCY loan: 1,744

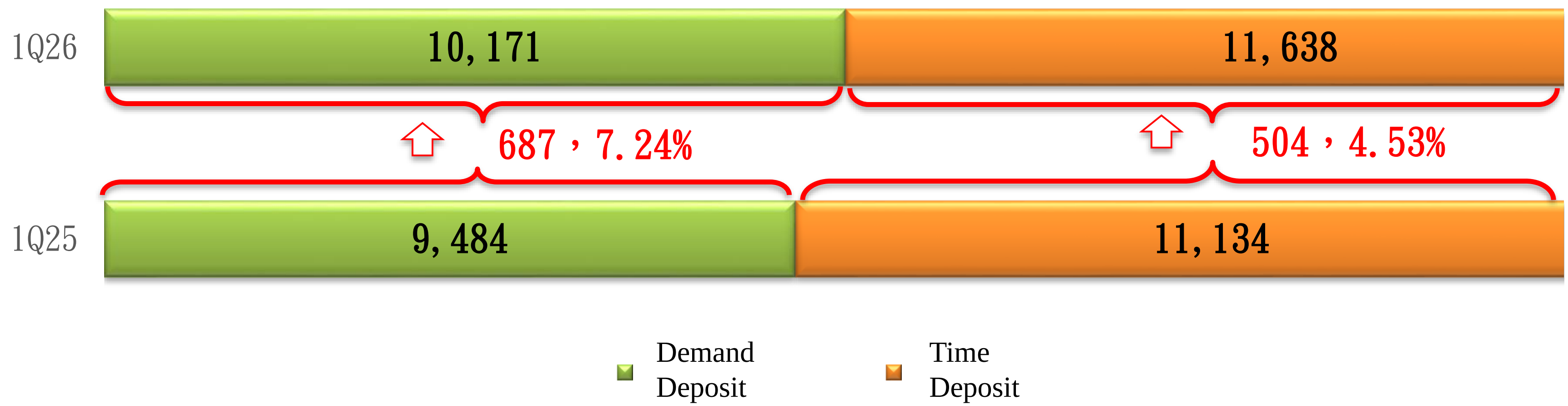


1Q26 FCY loan: 2,051



Deposit Breakdown

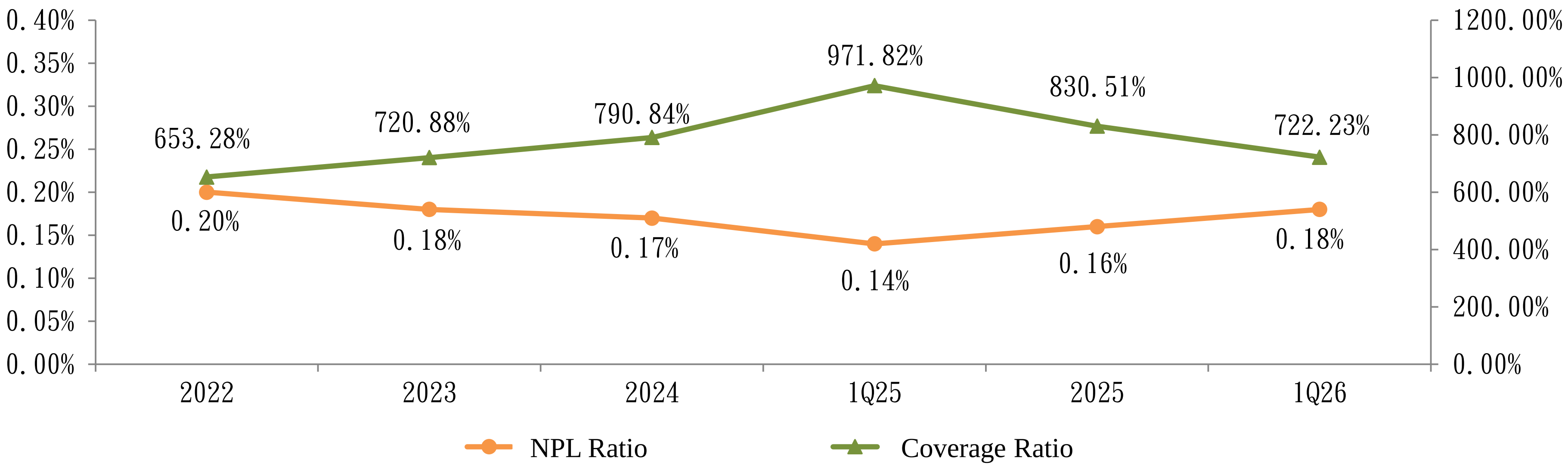
Unit: NT$ 100mn



Unit: NT$ 100mn

Year / Item	1Q25 (1)	1Q26 (2)	Difference (3)=(2)-(1)	YoY (4)=(3)/(1)
Deposit Balance	20,618	21,809	1,191	5.78%
NTD Deposit	16,719	17,954	1,235	7.39%
FCY Deposit	3,899	3,855	(44)	-1.13%

Asset Quality



Unit: NT$ mn

Year / Item	2022	2023	2024	1Q25	2025	1Q26
NPL	2,767	2,719	2,766	2,257	2,649	3,045
NPL Ratio	0.20%	0.18%	0.17%	0.14%	0.16%	0.18%
Coverage Ratio	653.28%	720.88%	790.84%	971.82%	830.51%	722.23%

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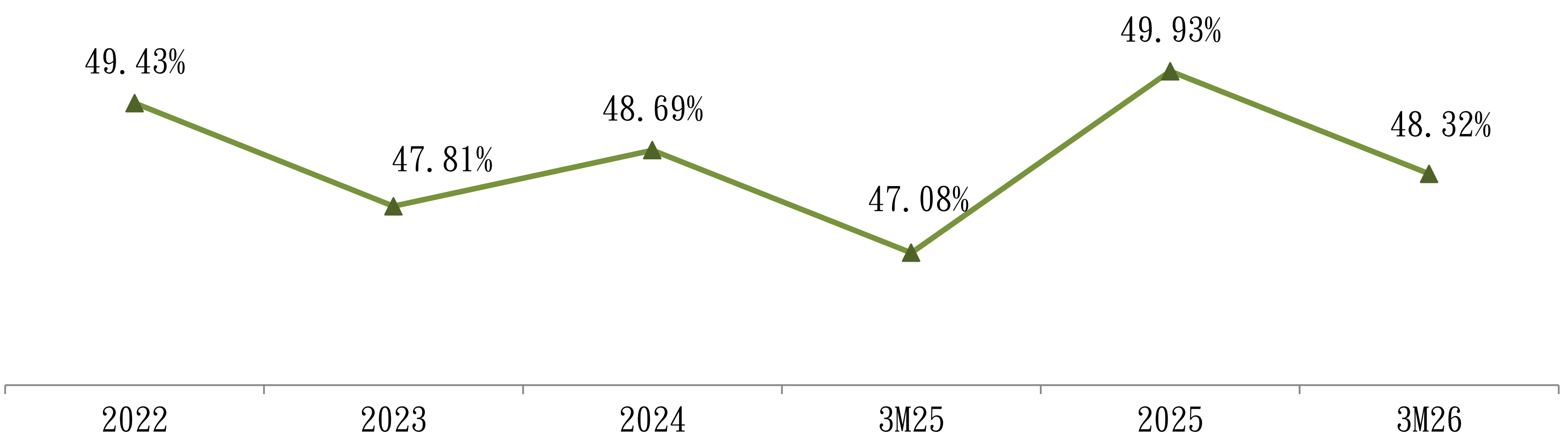
Operating Expense Ratio

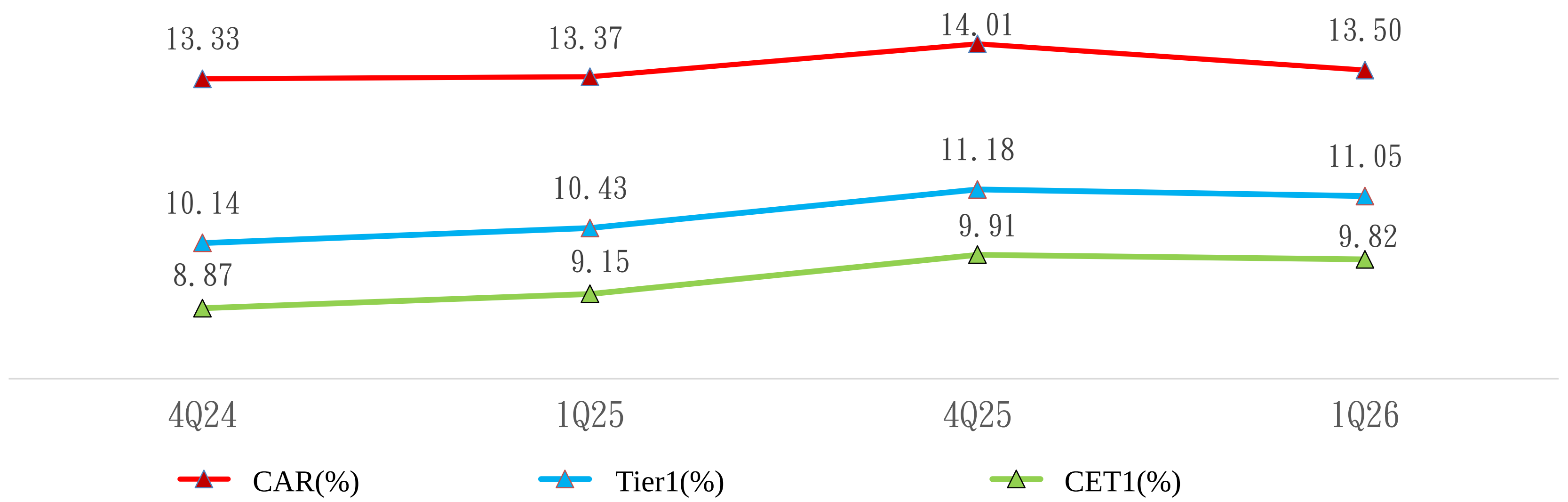


Unit: NT$ mn

Items \ Year	2022	2023	2024	3M25	2025	3M26
Net Revenue	28,529	31,914	34,115	8,590	35,088	8,837
Operating Expense	14,103	15,259	16,610	4,044	17,519	4,270
Percentage	49.43%	47.81%	48.69%	47.08%	49.93%	48.32%

Revenue Mix by Region

Capital Adequacy Ratio



	4Q24	1Q25	4Q25	1Q26	Minimum Requirement
CAR(%)	13.33	13.37	14.01	13.50	10.50
Tier1(%)	10.14	10.43	11.18	11.05	8.50
CET1(%)	8.87	9.15	9.91	9.82	7.00

Awards and Glory

Small and Medium Enterprise Credit Guarantee Fund of Taiwan

- Batch Credit Guarantee Gold Award
- Award for Assistance in SME and Micro-Enterprise Diversified Development
- Youth Entrepreneurship, Start-up and Micro Businesses Support Award
- Excellent Award for Collections for Guarantee Cases
- Collaboration with Corporates Award
- Credit Guarantee Gold Award

Overseas Credit Guarantee Fund

Outstanding Collection Performance Award

Industrial Development Administration, MOEA

TIPS A-Level Certification

Wealth Magazine

- Financial Service Innovation Award
- Innovative Trust Service Award

S&P Global

Ranked top 10% in banking sector by S&P Global Sustainability Yearbook 2026

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