聯邦銀行
UNION BANK OF TAIWAN

Union Bank of Taiwan

Financial Results of 2Q26

Aug 6th, 2026

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Financial Highlights of 1H26

- Steady growth of business
  - Net income after tax increased 34.09% YoY to NT$3,540 million in 2Q26, Net revenue was NT$11,872 million (YoY 22.83%).
  - EPS was 0.65 in 2Q26, compare with 0.49 in 2Q25, increased 32.65% YoY.
  - Net interest income was increased 18.06%. (YoY)
  - Net fee income was increased 37.44%. (YoY)
  - Total deposits (avg. balance) was increased 3.47%. (YoY)
  - Total loans (avg. balance) was increased 6.61%. (YoY)
  - Credit card

    Issuing sales volume 9.64%(YoY)、Operating income was increased 7.29% (YoY).

- Capital is adequate and robust
  - CAR was 14.83% , Tier 1 ratio was 13.30% , and CET1 ratio was 11.11% as of June 30, 2026.

- Assets quality and overdue loan coverage
  - NPL was 1,659 million, NPL ratio was 0.25%, and NPL coverage ratio was 510.97% as of June 30, 2026.

- 2Q26 are un-audited numbers
- CAR, Tier 1 ratio and CET1 ratio of 2Q26 are un-audited, standalone numbers

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Business Development

The main growth drivers are the stable expansion of corporate banking, consumer banking lending, and wealth management businesses.

NT$ mn

	Total Assets	Equity
2021	841,589	65,135
2022	845,000	61,070
2023	939,147	68,434
2024	995,457	77,235
2025	1,057,688	85,280
2Q26	1,055,694	87,419

- The equity attributable to the owners of the parent company.
- 2Q26 are un-audited numbers

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Revenue and profit- Consolidated

NT$ mn, %

Items	2Q26	2Q25	Diff. %*
Net interest income	5,367	4,546	+18.06%
Net fee income	2,797	2,035	+37.44%
Net other income	3,708	3,084	+20.23%
Net revenue	11,872	9,665	+22.83%
Net Income Before Tax	4,267	3,237	+31.82%
Net Income After Tax	3,540	2,640	+34.09%
EPS (in NT$dollar)	0.65	0.49	+32.65%

- 2Q26 are un-audited numbers

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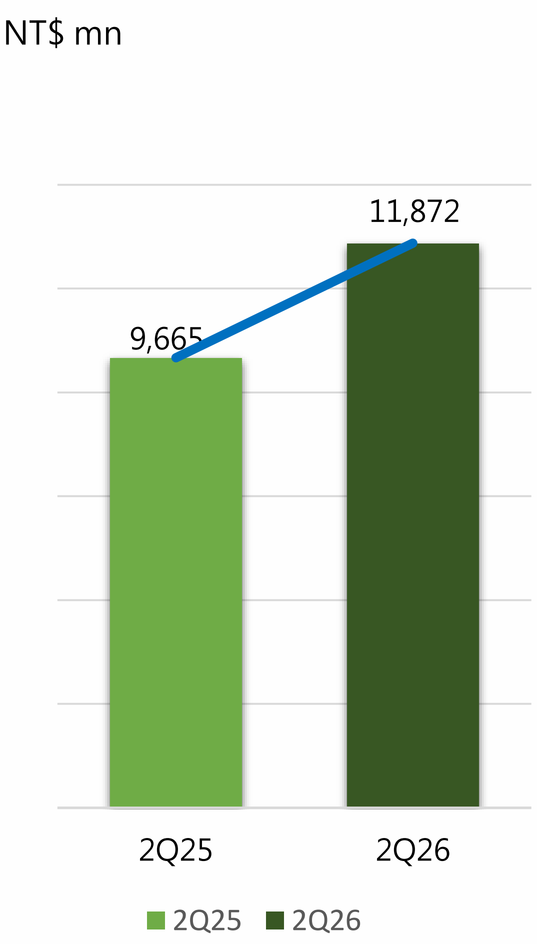
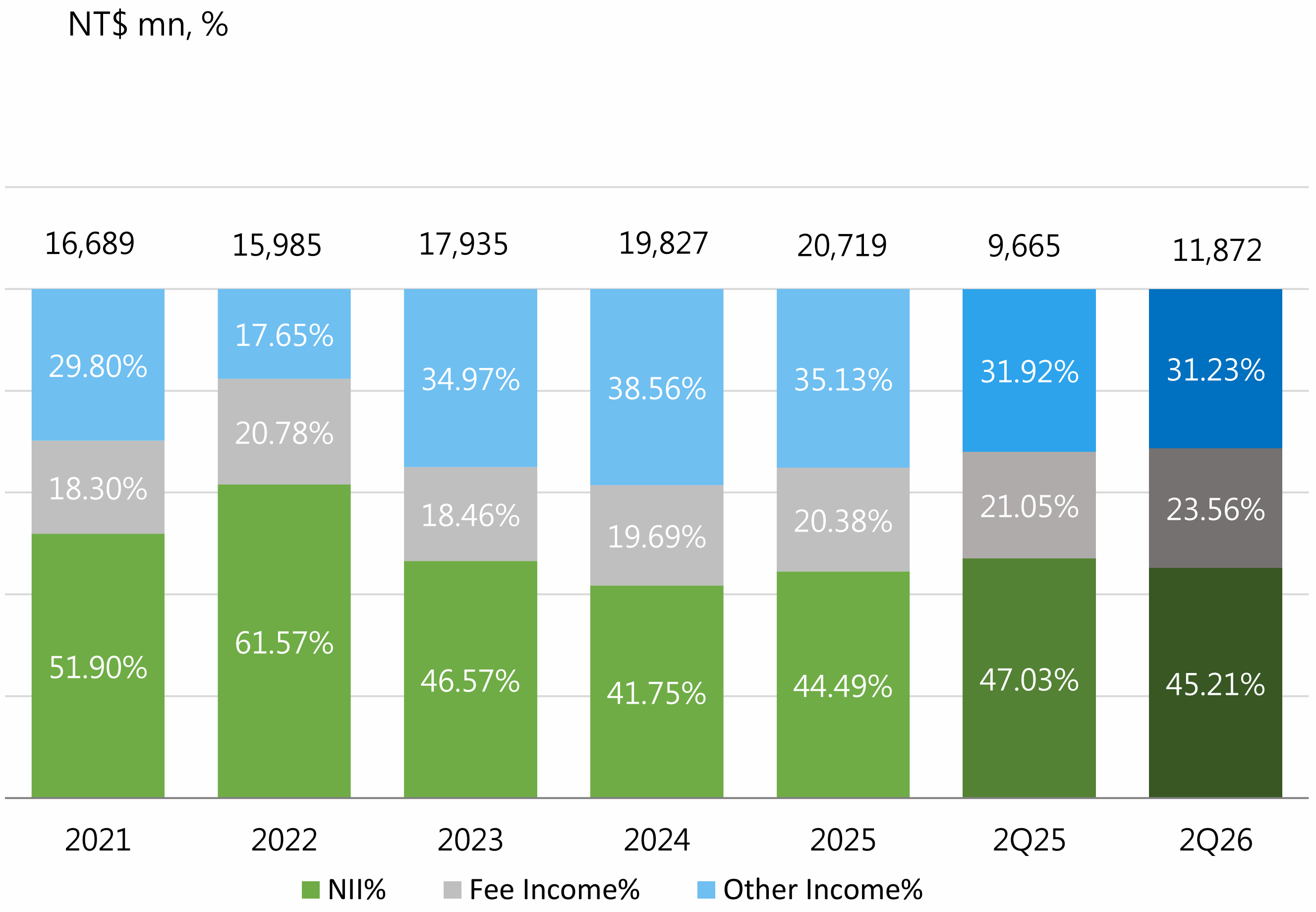
Net Revenue Breakdown- Consolidated





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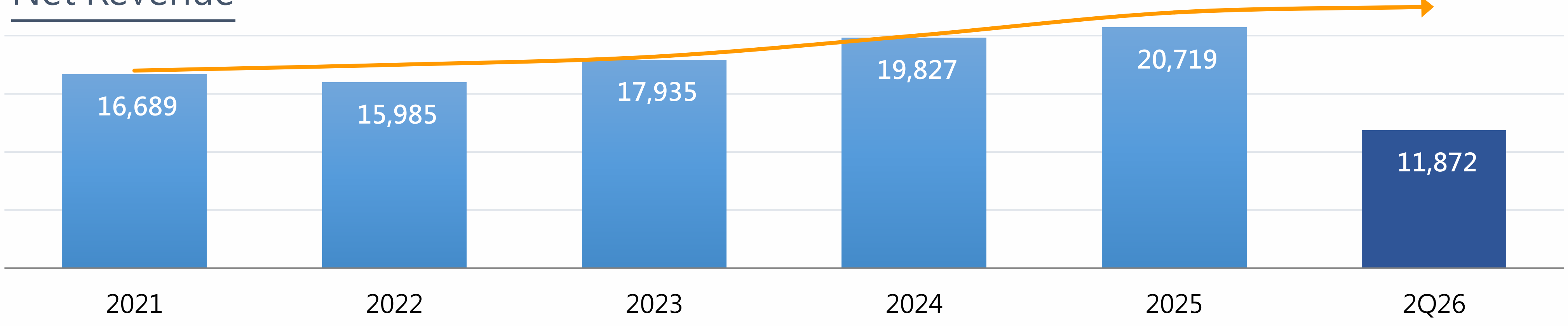
Financial Performance- Consolidated

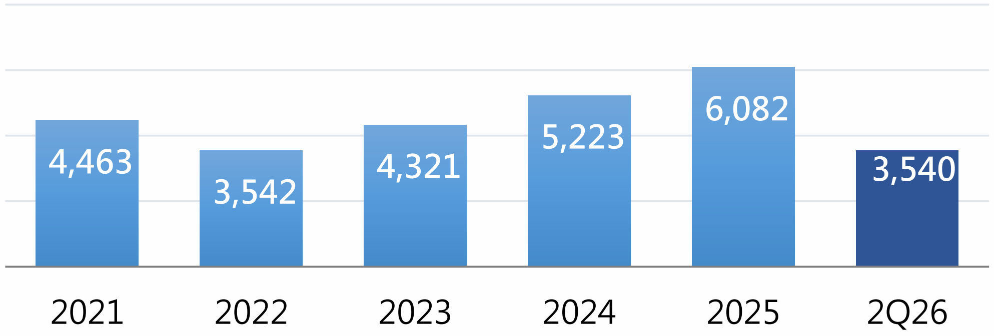
NT$ mn

Net Revenue



Net Income After Tax

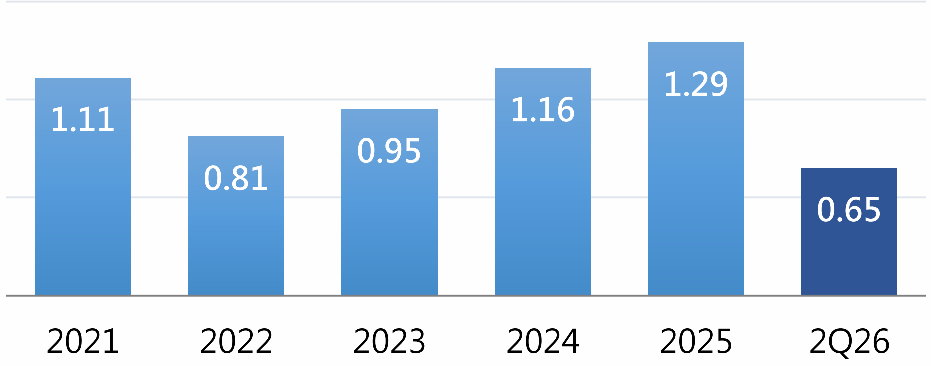
NT$ mn



- 2Q26 are un-audited numbers

EPS

NT$ dollar



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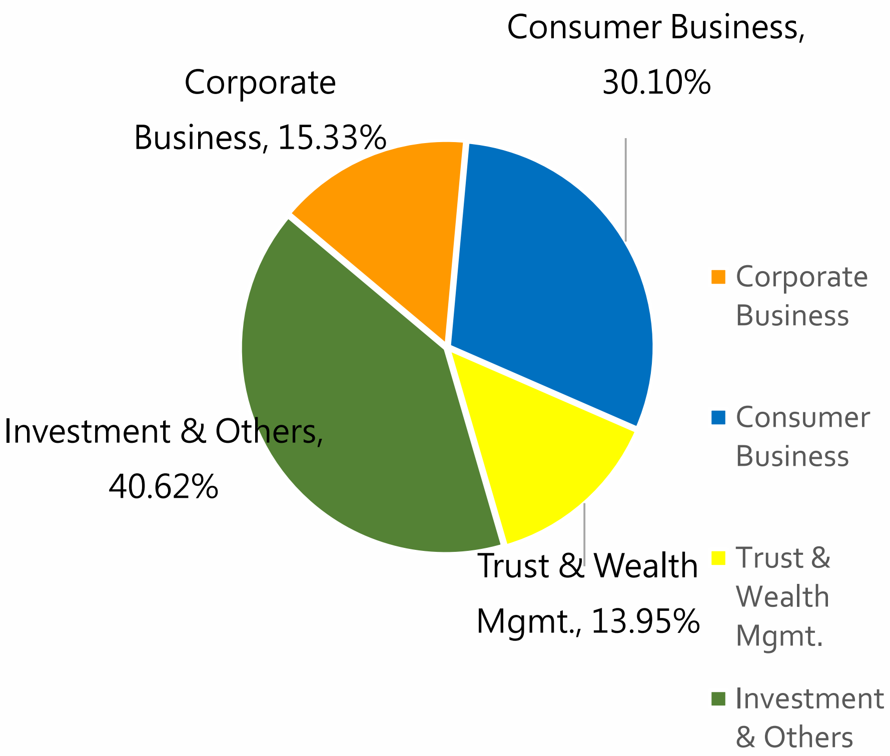
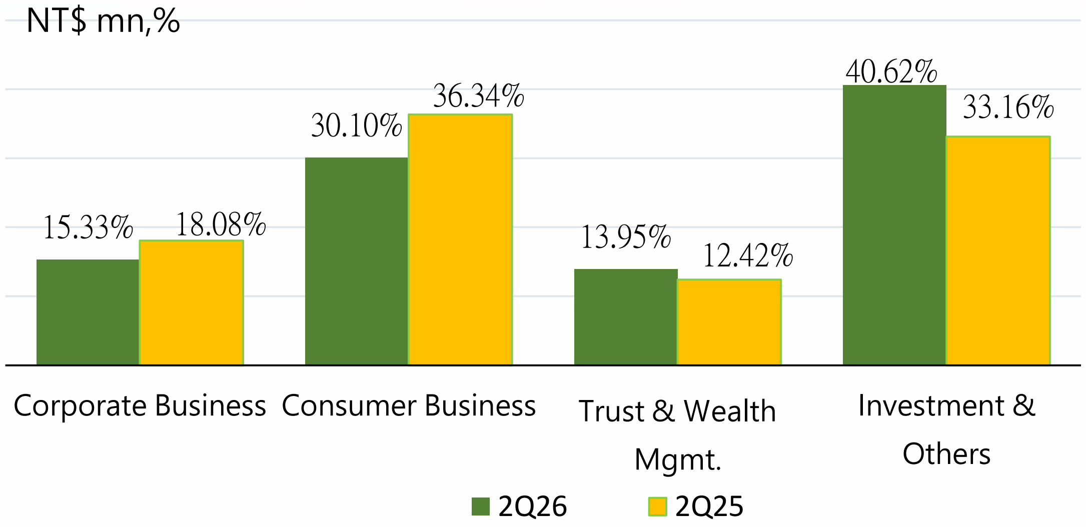
Operating revenue analysis- Standalone





Items	2Q26 revenues	2Q25 revenues	Diff.Amt
Corporate Business	1,629	1,504	▲ 125
Consumer Business	3,197	3,023	▲ 174
Trust & Wealth Mgmt.	1,482	1,033	▲ 449
Investment & Others	4,315	2,758	▲ 1,557

- 2Q26 are un-audited numbers

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Business Performance

NT$ mn, %

Items	2026.06	2025.06	Diff.Amt	Diff. %
Total deposits (avg. bal.)	848,926	820,424	▲ 28,502	▲ 3.47%
Demand deposits	370,540	363,313	▲ 7,227	▲ 1.99%
Time deposits	377,269	360,414	▲ 16,855	▲ 4.68%
Foreign exchange deposits	101,117	96,697	▲ 4,420	▲ 4.57%
Total Loans (avg. bal.)	662,432	621,349	▲ 41,083	▲ 6.61%
Corporate loans	273,363	238,966	▲ 34,397	▲ 14.39%
Consumer loans	389,069	382,383	▲ 6,686	▲ 1.75%
Indirect Finance (end bal.)	33,581	30,448	▲ 3,133	▲ 10.29%

- Preliminary figures of June 2026

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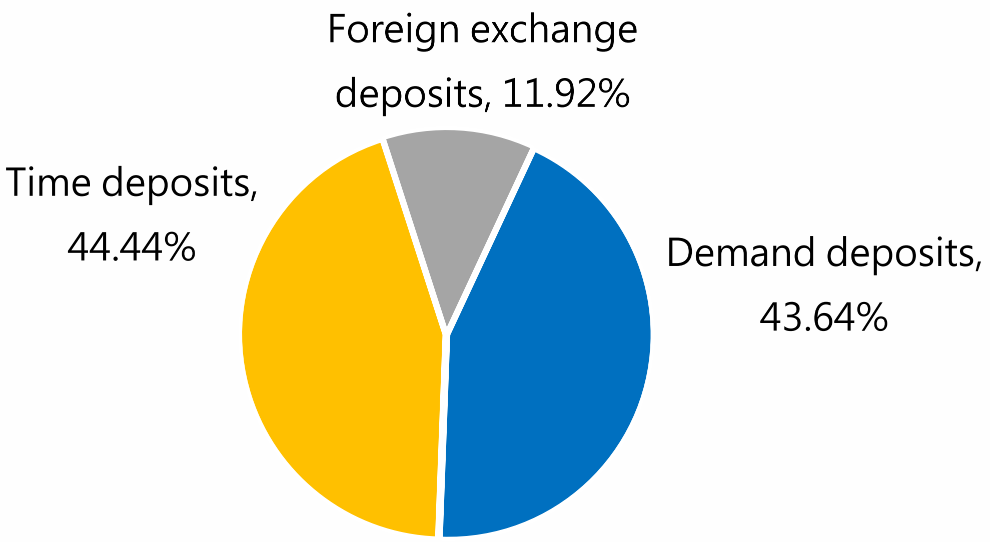
Deposits analysis

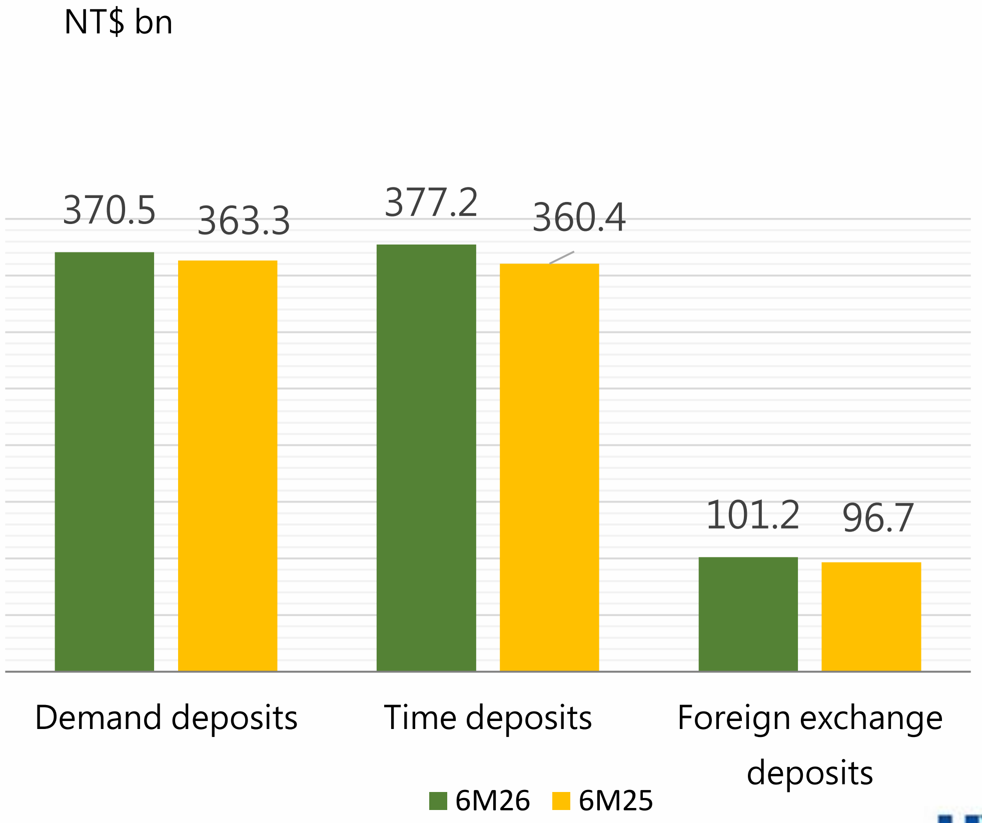
Total deposits (avg. bal.)

TWD$ 848.9 billion



■ Preliminary figures of June 2026

YoY Comparison



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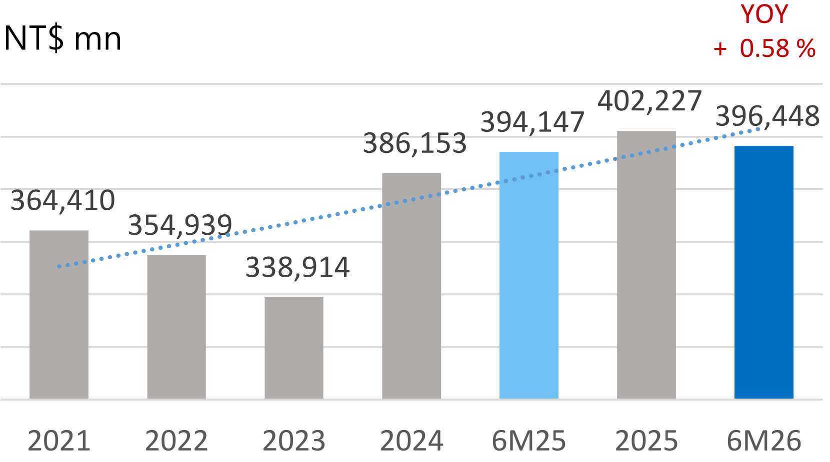
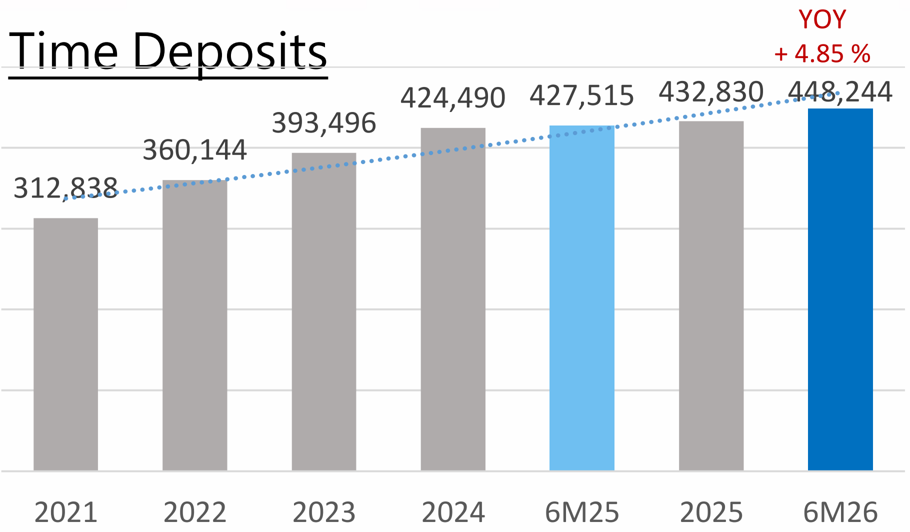
Deposits balance steady growth

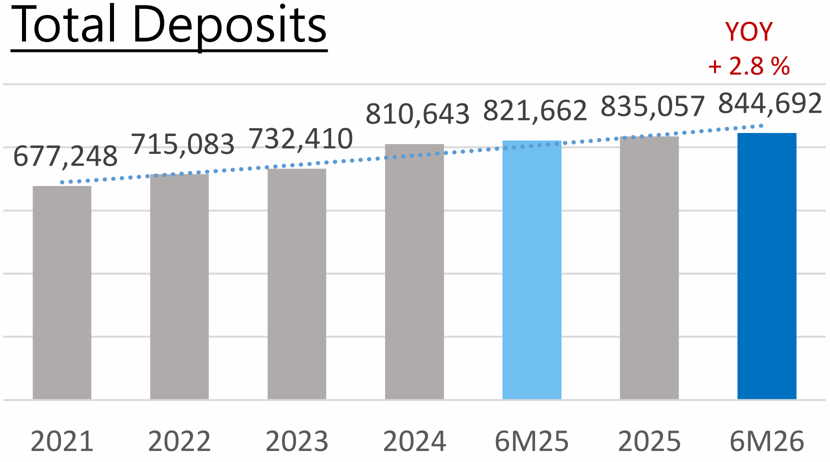
Demand Deposits



Time Deposits



Total Deposits



Items \ Date	End of 2021	End of 2022	End of 2023	End of 2024	End of June 2025	End of 2025	End of June 2026
Demand deposits	364,410	354,939	338,914	386,153	394,147	402,277	396,448
Time deposits	312,838	360,144	393,496	424,490	427,515	432,830	448,244
Total deposits	677,248	715,083	732,410	810,643	821,662	835,057	844,692
Portion of demand deposits	54%	50%	46%	48%	48%	48%	47%

■ Preliminary figures of June 2026

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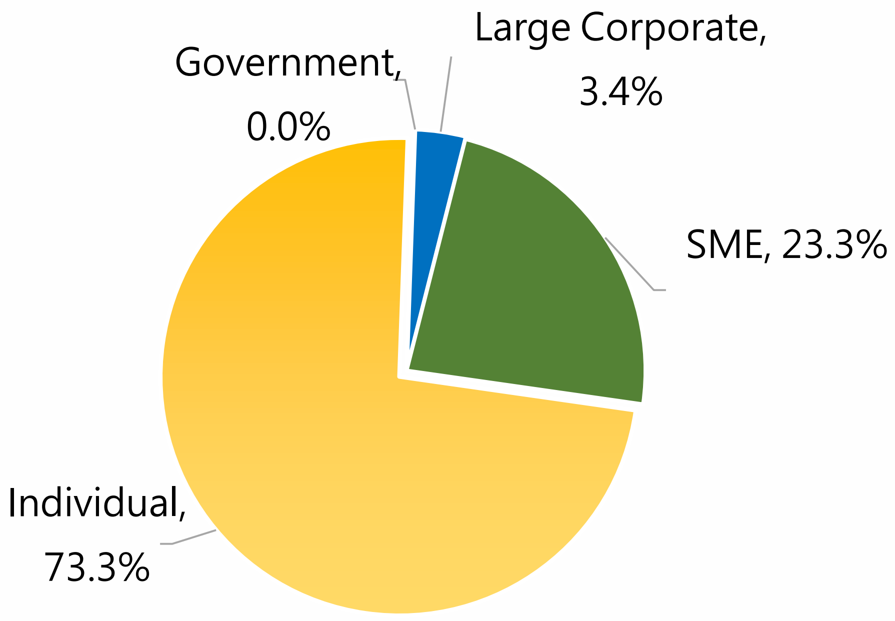
Loans analysis

Total Loans

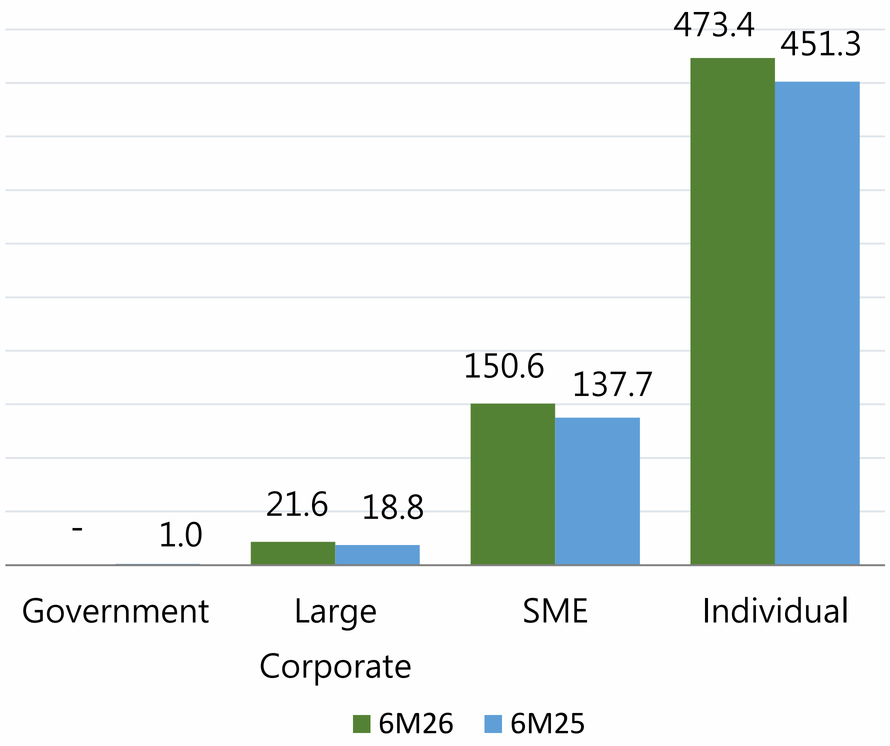
TWD$ 645.6 billion



■ Preliminary figures of June 2026

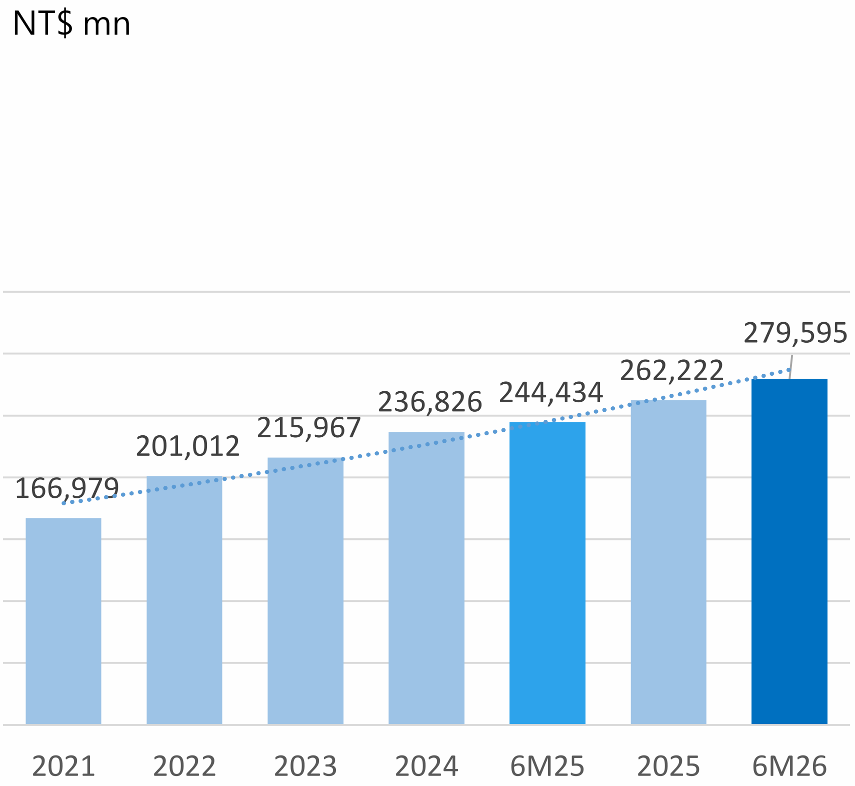
YoY Comparison

NT$ bn

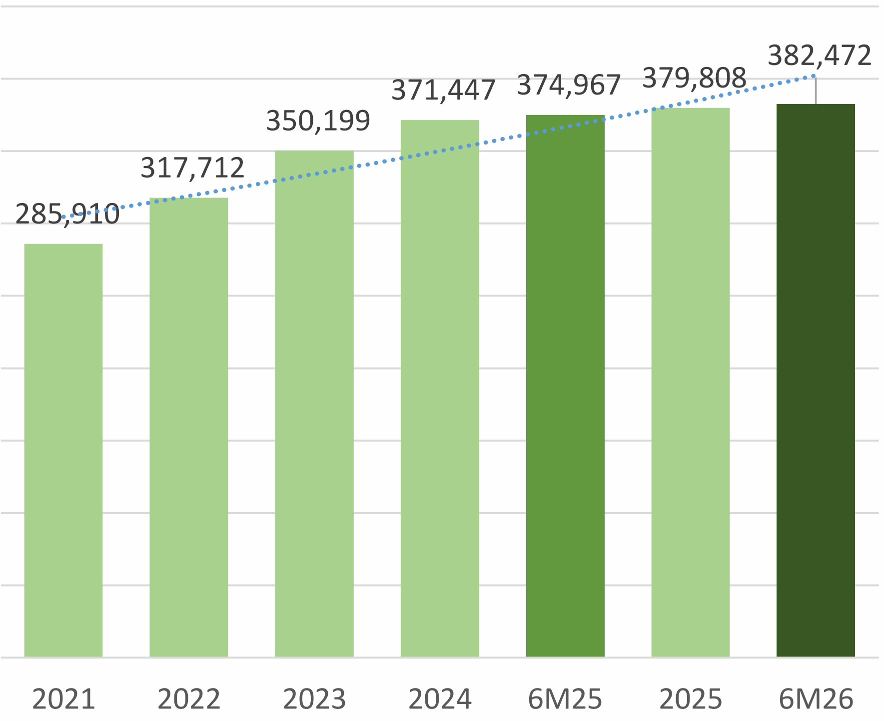


Loans balance steady growth

Corporate Loans



Consumer Loans



- Government Loans is excluded from Corporate Loans.
- Preliminary figures of June 2026

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Business Performance

Cards, NT$ Mn,%

Items	Jan. to Jun. 2026	Jan. to Jun. 2025	Diff. Amt	Diff. %
Operating income	3,178	2,962	216	7.29%
Undue installment balance	9,930	5,153	4,777	92.70%
Revolving banlance	6,590	6,396	194	3.03%
Issuing sales volume	91,558	83,511	8,047	9.64%
Active cards in 6 months	1,841,618	1,846,699	(5,081)	(0.28%)
Cards outstanding	2,744,386	2,752,496	(8,110)	(0.29%)
NPL Ratio over 90 days	0.15%	0.20%	(0.05%)	(25.00%)

- Preliminary figures of June 2026

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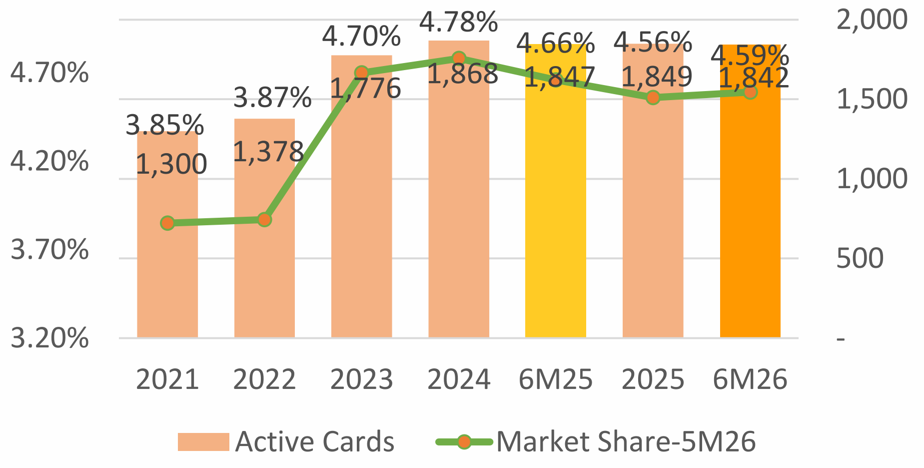
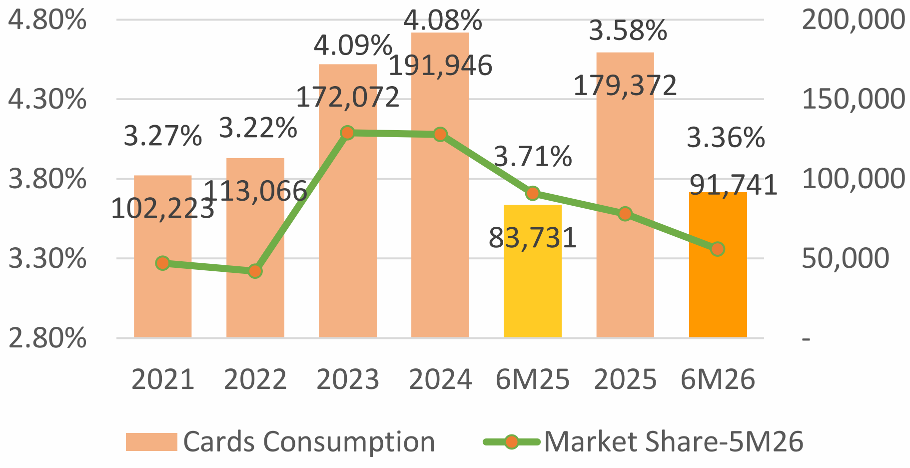
Credit Card Business Breakdown

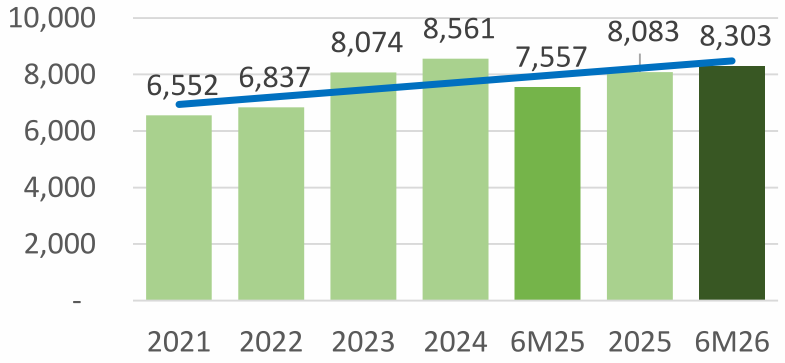
Active Cards



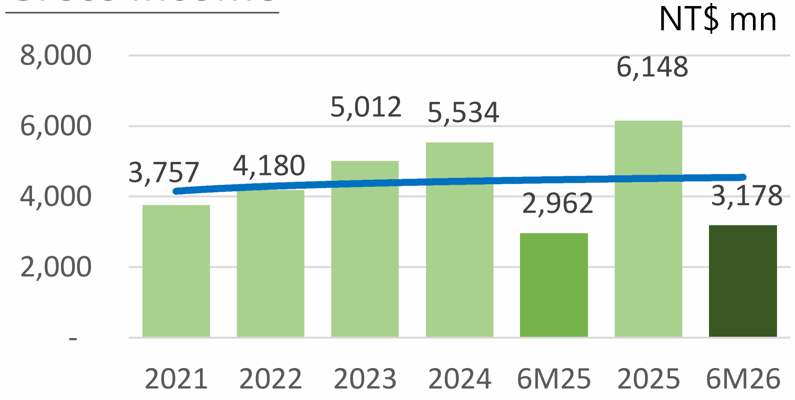
Cards Consumption



Per Card Spending (Monthly)



Gross Income



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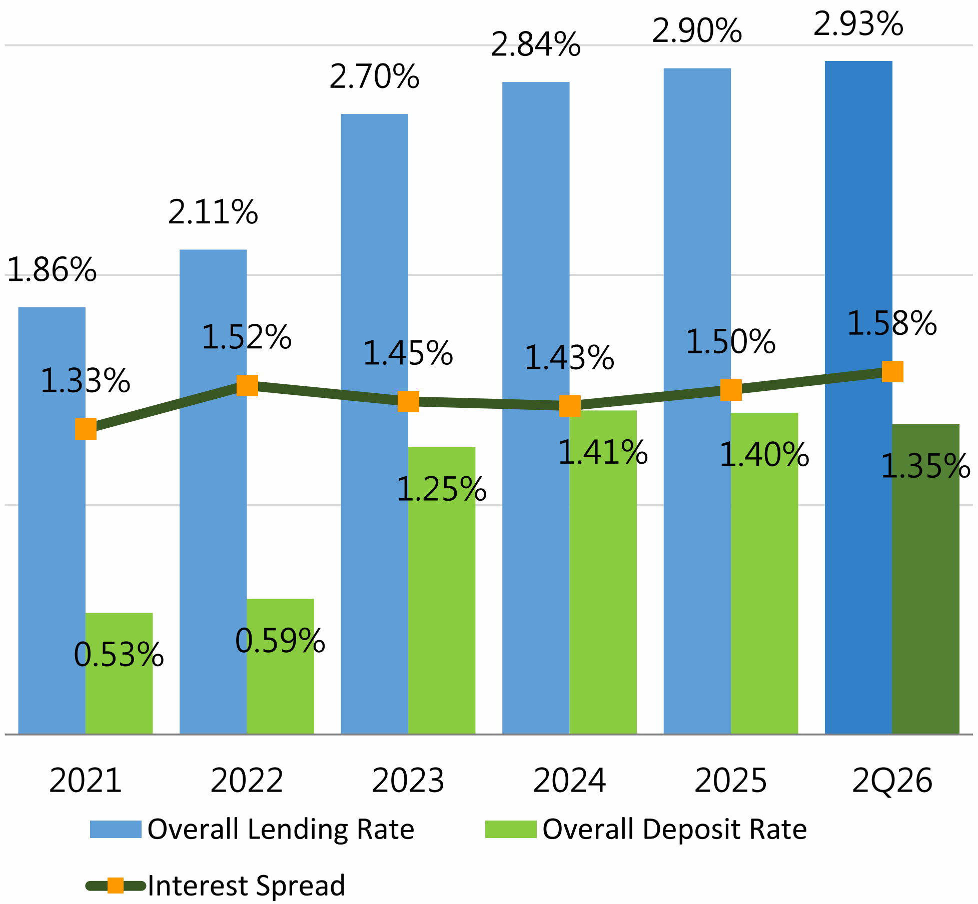
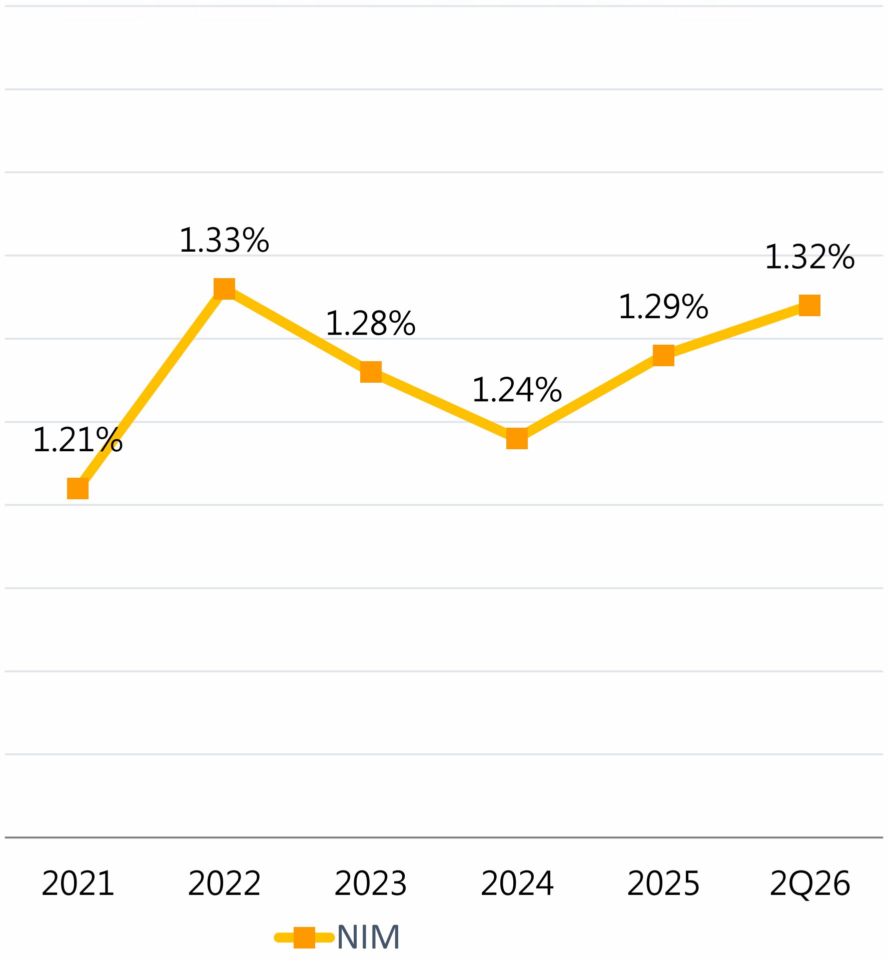
- 6M26 is self-settled, and the other proportion refers to the disclosure of important credit card information of the Banking Bureau

NIM and Spread- Standalone





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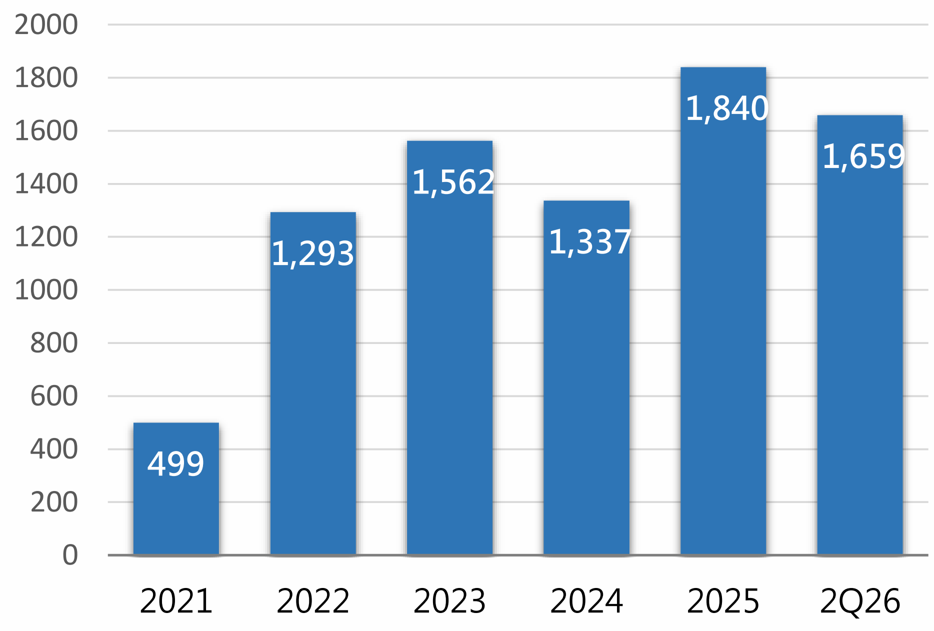
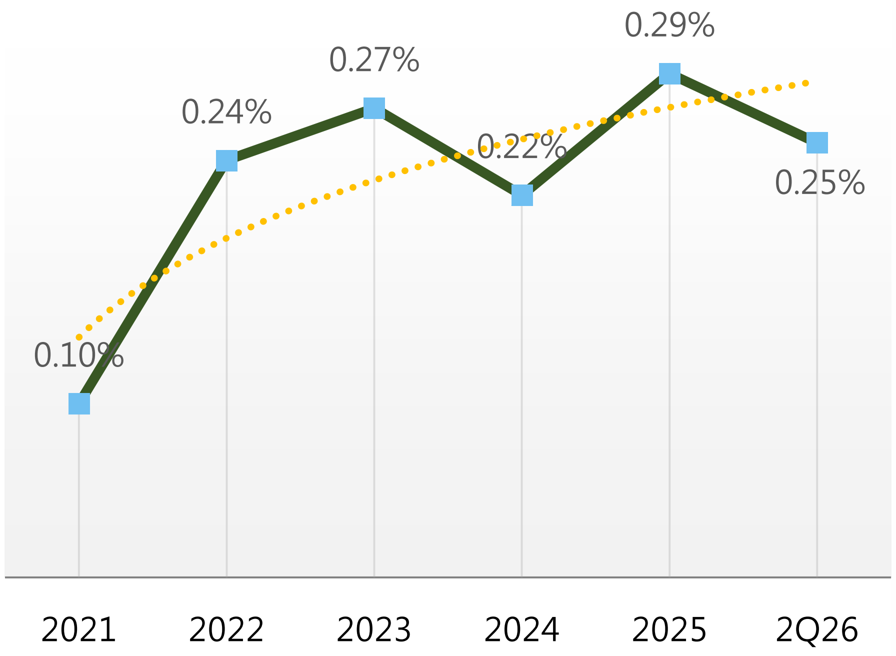
Assets Quality

NPL

NT$ mn,%



NPL Ratio



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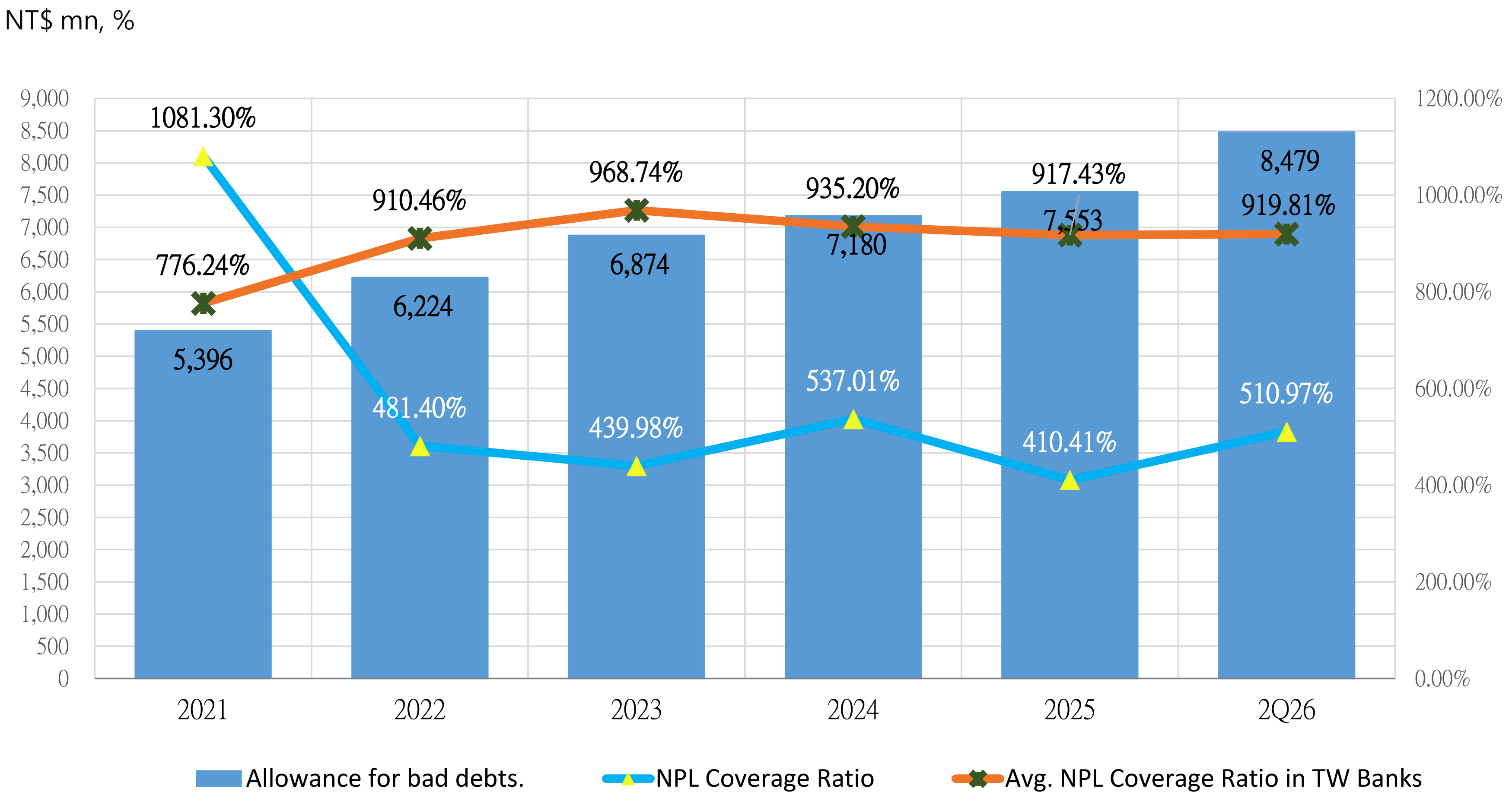
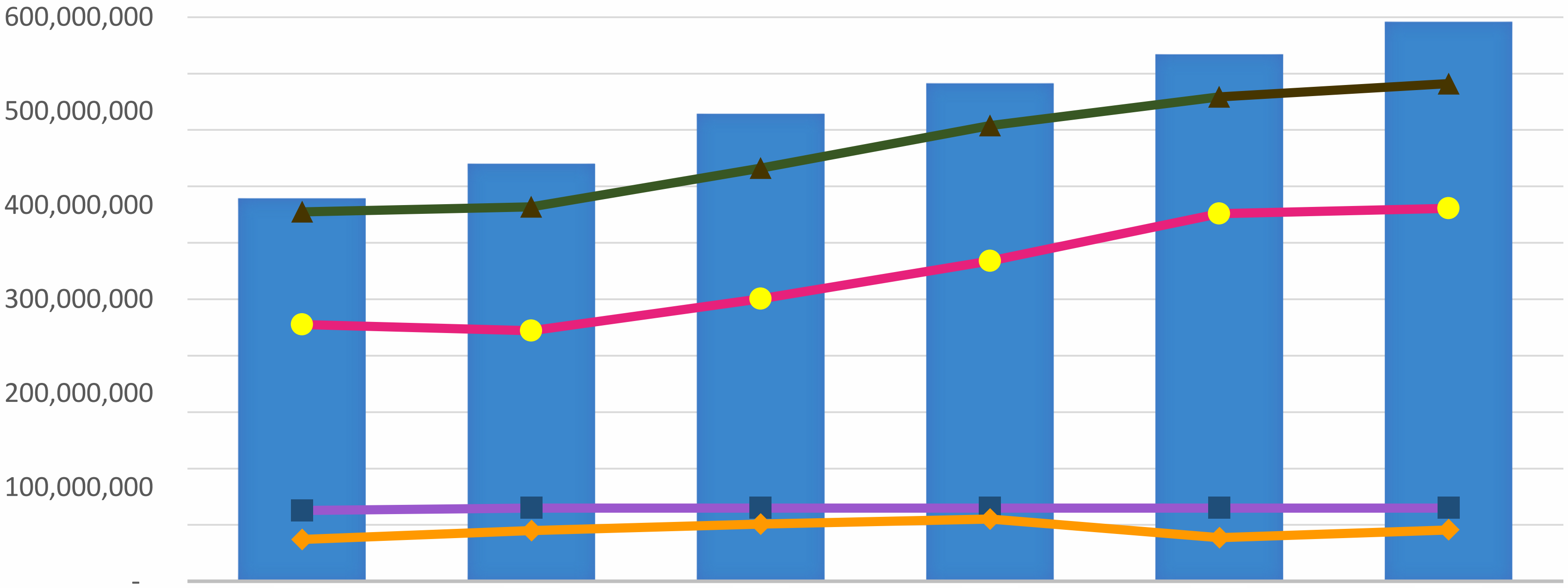
Assets Quality (Conti.)



- Avg. NPL Coverage Ratio in TW Banks of 2Q26 was from FSC Statistic of May 2026.

Capital Adequacy

NT$ thousand



	2021	2022	2023	2024	2025	6M26
Risk Weighted Assets	407,195,710	444,044,885	497,090,004	529,430,480	560,245,935	594,959,529
Common share	45,523,219	44,397,652	50,089,913	56,775,204	65,146,711	66,103,832
Other tier 1 capital	12,552,479	13,000,000	13,000,000	13,000,000	13,000,000	13,000,000
Tier 2 capital	7,412,960	8,973,856	10,138,005	11,026,372	7,726,518	9,116,499
Regulatory capital	65,488,658	66,371,508	73,227,918	80,801,576	85,873,229	88,220,331

- Preliminary figures of June 2026
- BIS of Union Bank standalone.

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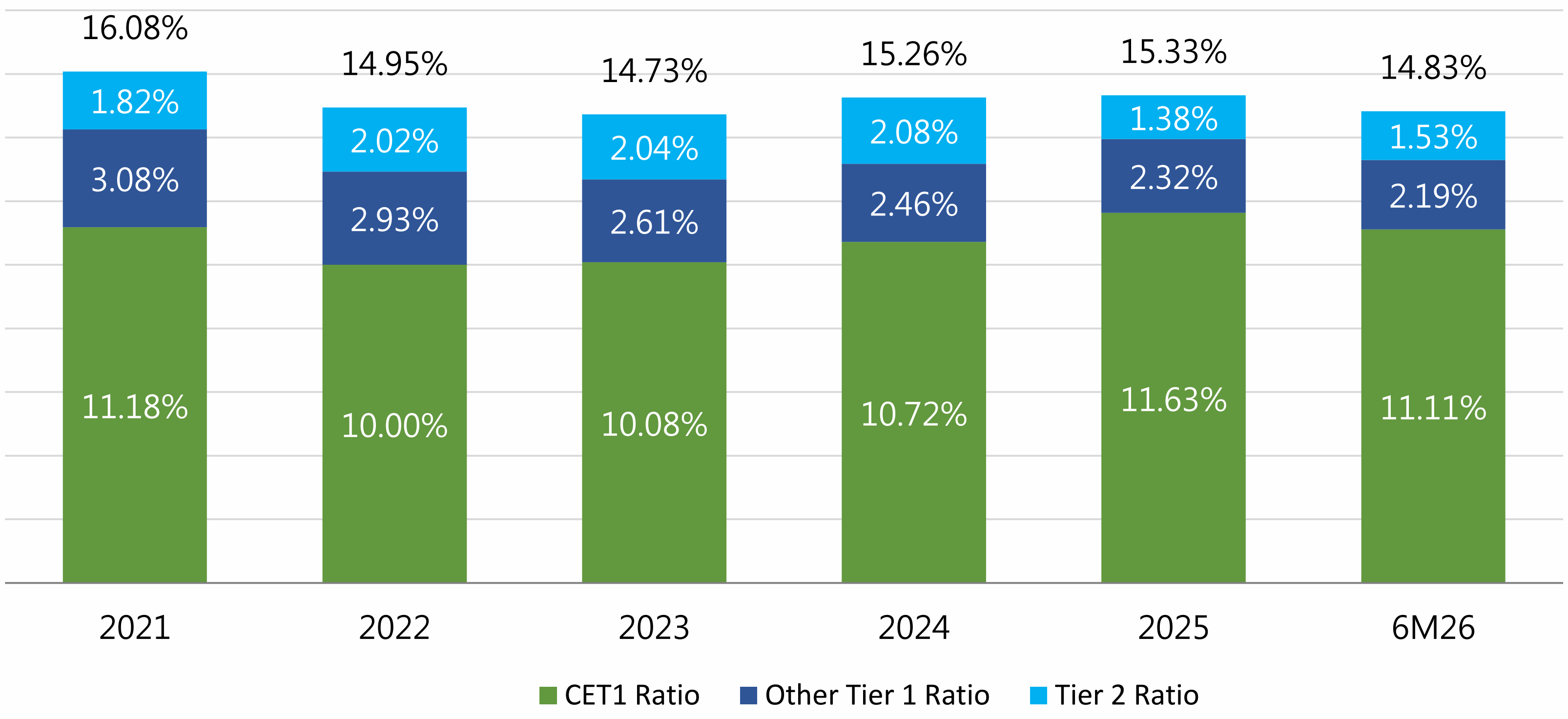
Capital Adequacy Ratio



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