Investor Conference

4Q'2025

遠東國際商業銀行
Far Eastern Int'l Bank

3/19'2026

Far Eastern Group

遠東國際商業銀行
Far Eastern Int'l Bank

遠東集團
FAR EASTERN GROUP

- Established in 1937
- Span over 10 major industries
- 9 public listed companies in Taiwan and HK
- Total Asset of NT$ 3,439Bn. (4Q'25)

Petrochemical & energy

- 11 companies in operation across Taiwan and China
- Oriental Petrochemical has manufacturing lines in Taiwan and mainland China with over 2.75 million tons annual PTA capacity

Polyester & synthetic fiber

- 38 companies in operation across Taiwan, China, Vietnam and USA
- and Group's polyester capacity over 2.72 million tons, one of the world's 3 largest manufacturers

Cement & building material

- 30subsidiaries integrating Taiwan and China markets
- Main operation unit Asia Cement to achieved 41 m tons of annual capacity, ranking up to Top 10 in China

Retail & department store

- Together owns 44 stores across both sides of Strait
- Total sales surpassed NT$ 131.7billion (YTdec.'25)

Financial services

- 14 companies in operation across multiple financial service fields, in Taiwan, China and ASEAN
- FEIB is the flagship operating entity

Sea/Land transportation

- 14 subsidiaries in operation
- Flagship U-Ming Marine Transport has 82 vessels and a shipping capacity of 9.96 million DWT

Communications and Internet

- The only one pure mobile operator in Taiwan
- FET obtained 3.5Ghz and 28Ghz 5G license
- Invested in FETC, more than 8.2 million vehicles have installed OBUs and over 2.0 billion tolls collected.

Construction

- 4 subsidiaries in operation
- Projects in development such as "Far Eastern Telecom Park" and Yilan Resort

Hotel services

- Shangri-La's Far Eastern Plaza Hotel Taipei
- Far Eastern Plaza Hotel Tainan
- Awarded "The 500 Best Hotels in the World"

Philanthropic organizations

- Established Yuan Ze University
- Asia Eastern University of Science and Technology
- Founded Far Eastern memorial Hospital
- Far Eastern Polyclinic
- Yu Chang Technical & Commercial Vocational Senior High School

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Highlights

遠東國際商業銀行
Far Eastern Int'l Bank

Scale expansion

- Assets +2.4% in 2025; Net worth +14% post capital increase

Profitability

- NII +15% in 2025; NI NT$4.17bn; EPS NT$0.93
- 1-2'2026: NII & Fee double-digit growth ; Revenue +10%; IBT +8%

Financial strength

- Improved asset quality; NPL ratio below industry average.
- CET1 ratios above industry average.

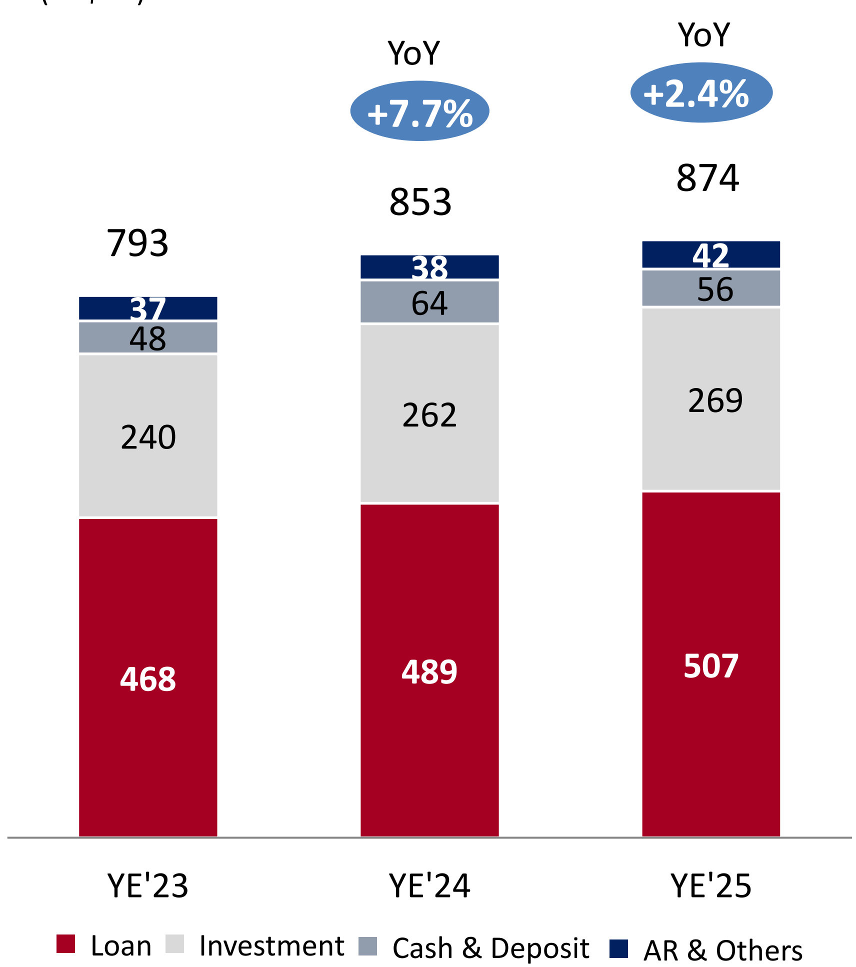
Digitalization

- 2025: AI transformation launch; AI governance framework established; Bank-wide AI applications

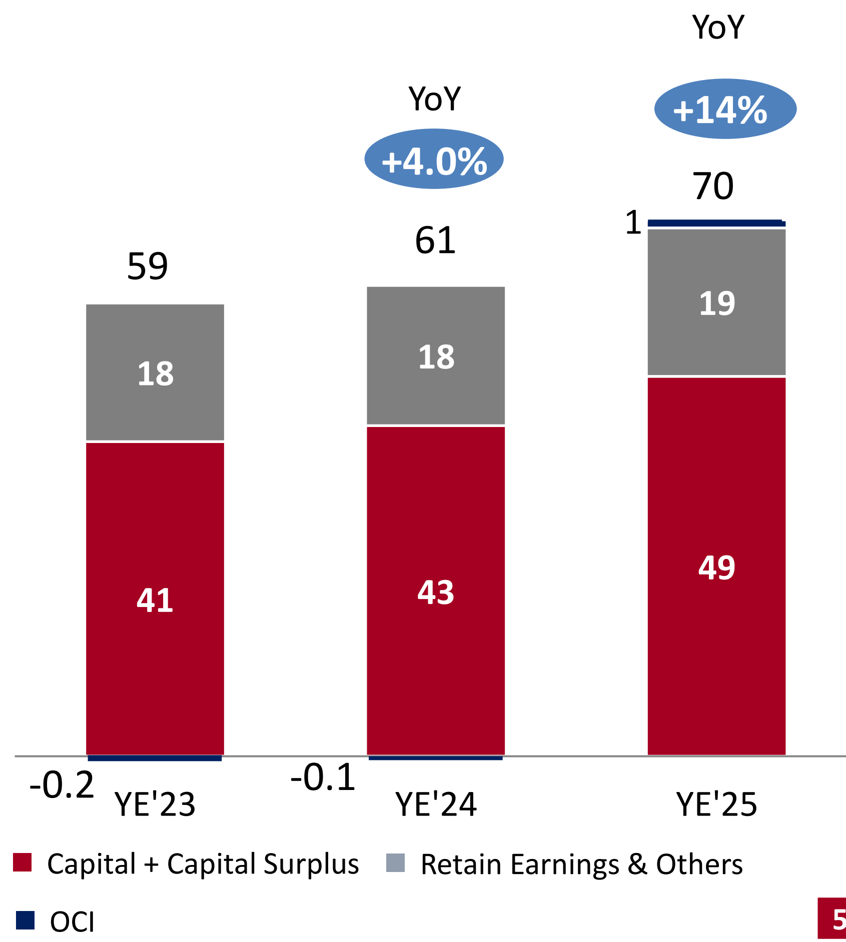
Assets & Net Worth

Far Eastern Int'l Bank 遠東國際商業銀行

Assets
(NT$Bn)



Net Worth
(NT$Bn)



Source: Management report / Consolidated report

Loans & Deposits

遠東國際商業銀行
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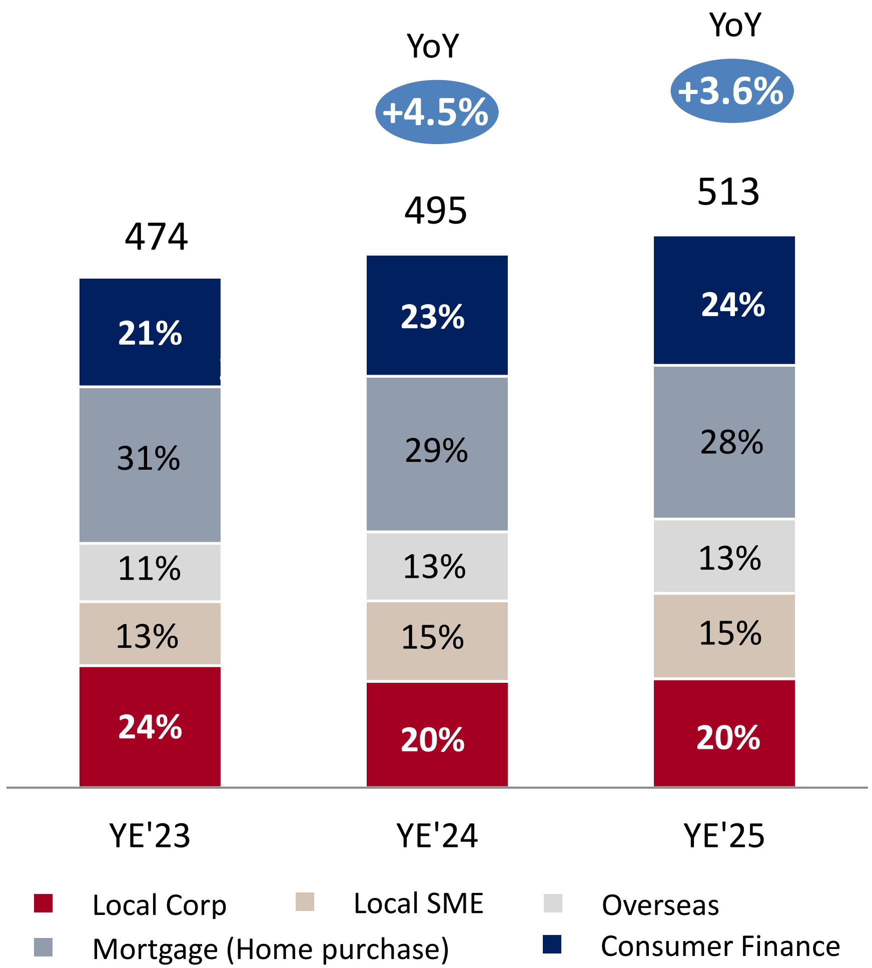
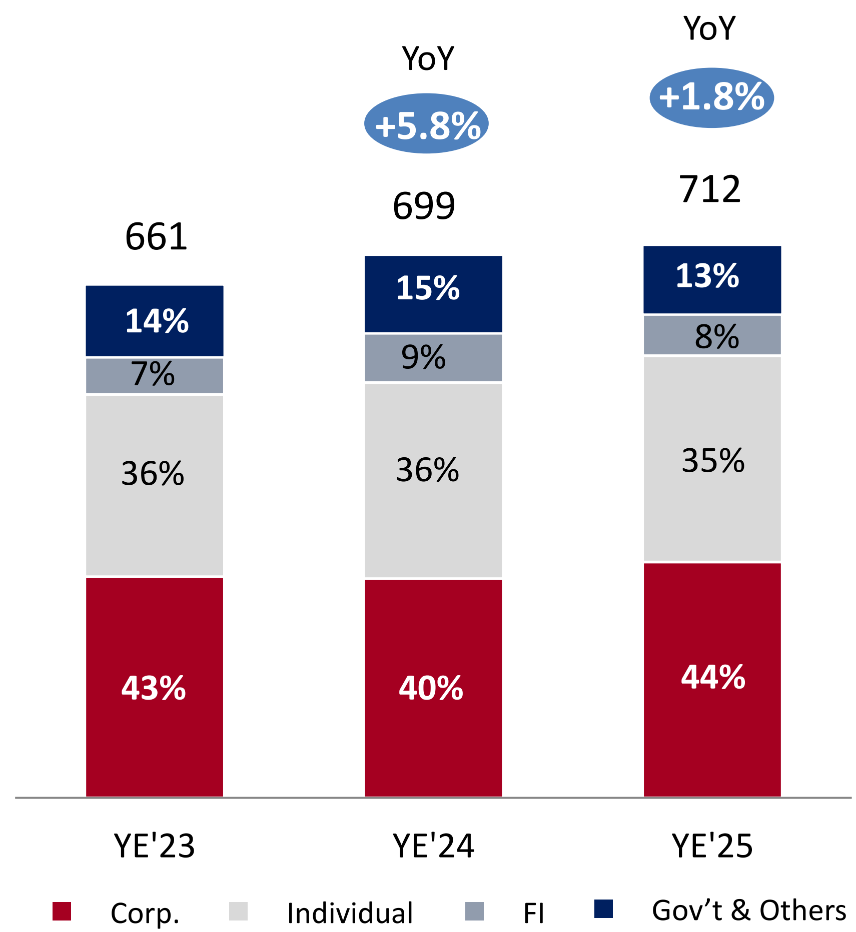
Gross Loan

(NT$Bn)



Deposit

(NT$Bn)



Source: Management report / Consolidated report

Asset Quality

遠東國際商業銀行
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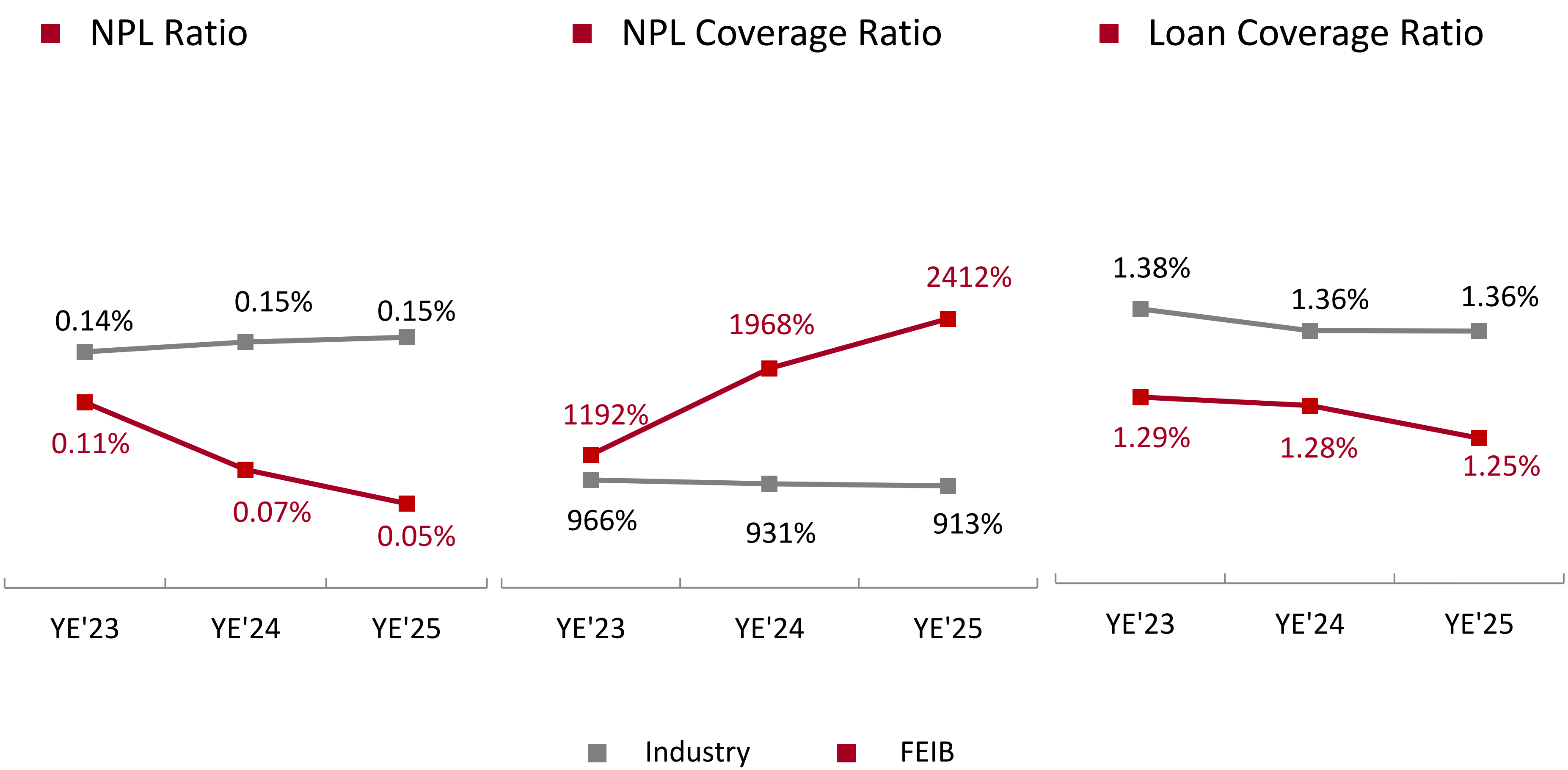

Source: FSC report
Industry: 37 commercial banks (excluding EX-IM Bk)

Revenue & PPOP

遠東國際商業銀行
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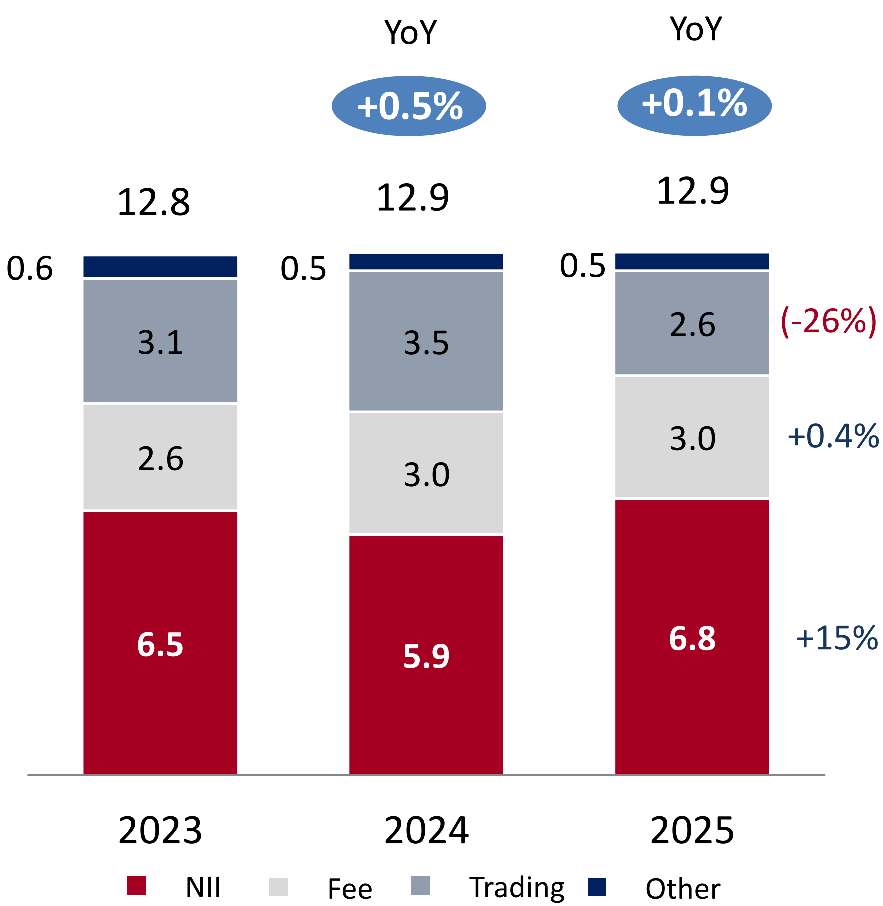
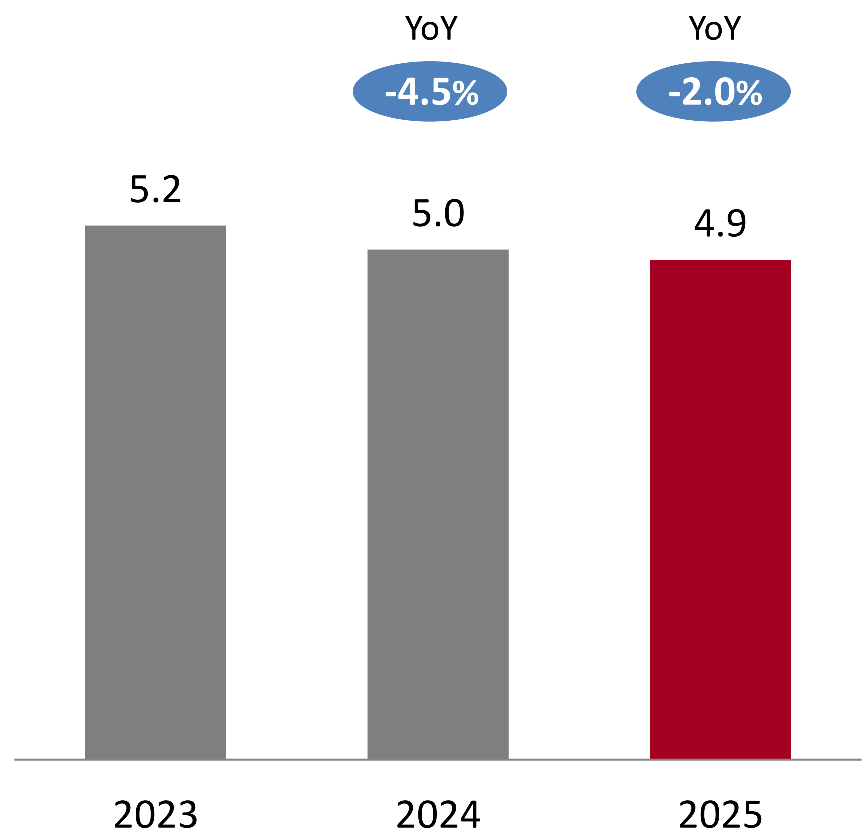
■ Revenue
(NT$Bn)



■ PPOP
(NT$Bn)

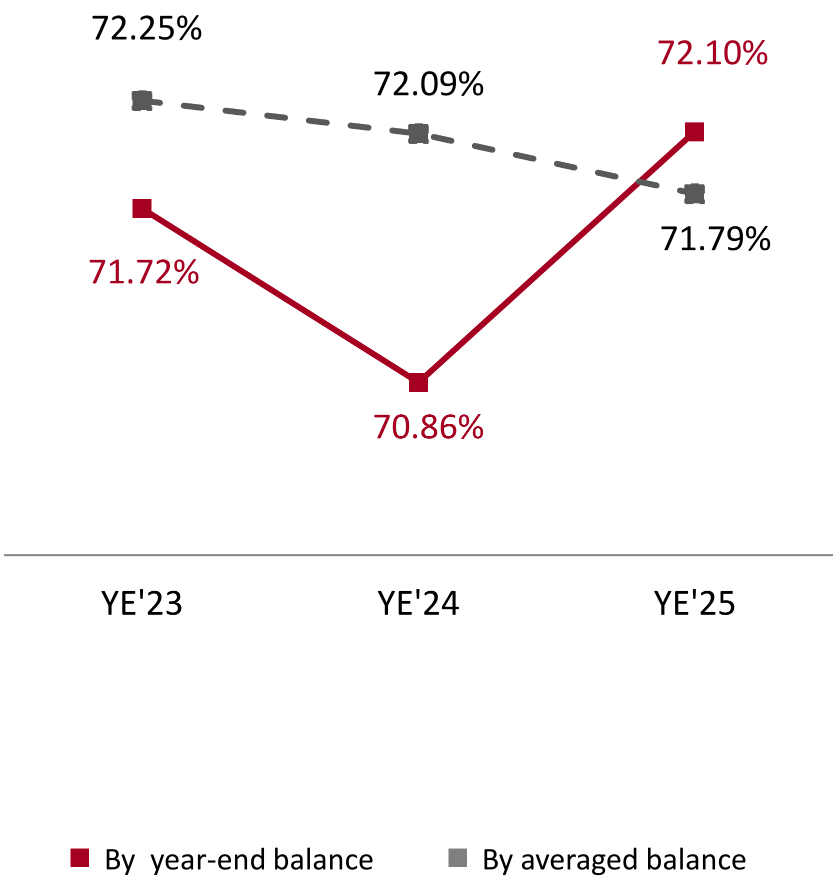


Source: Consolidated report

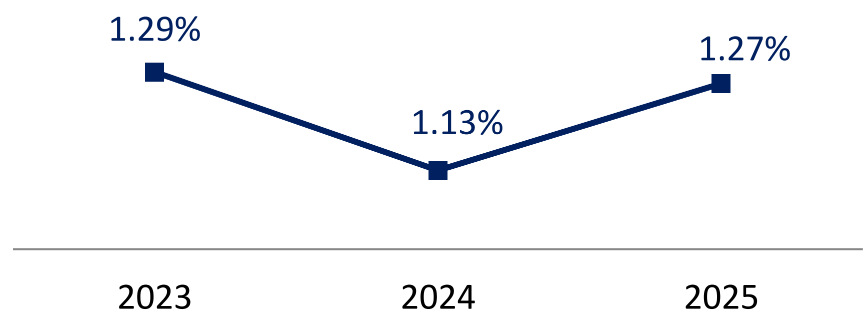
Lending Margin

遠東國際商業銀行 Far Eastern Int'l Bank

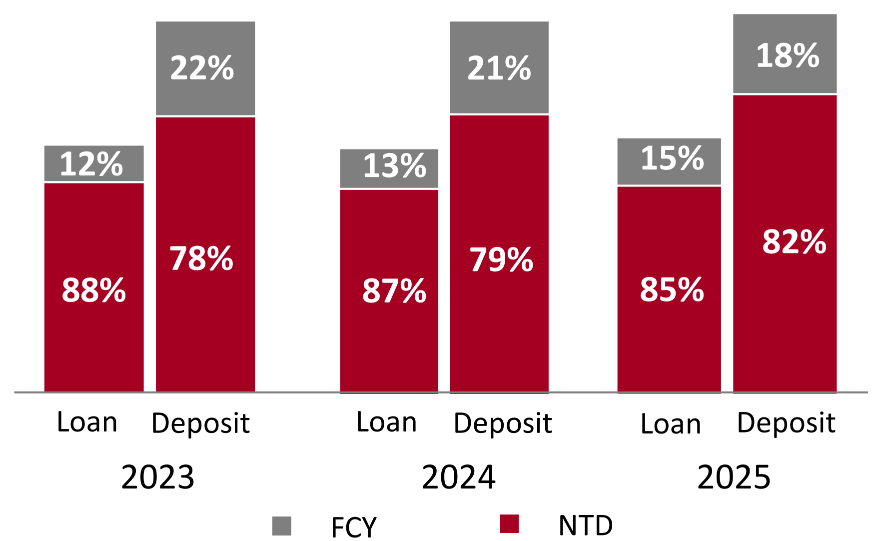
Gross L-D ratio



L-D Spread



Loan & Deposits composition



Source: Consolidated number / Management report

Fee Income & Trading Income

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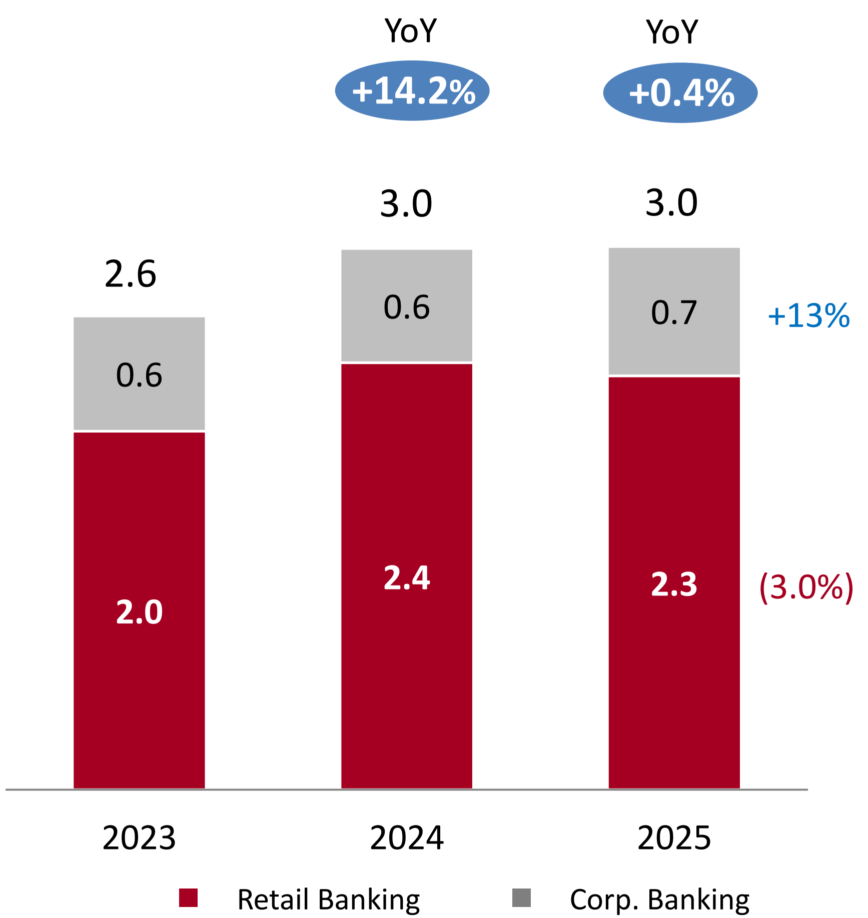
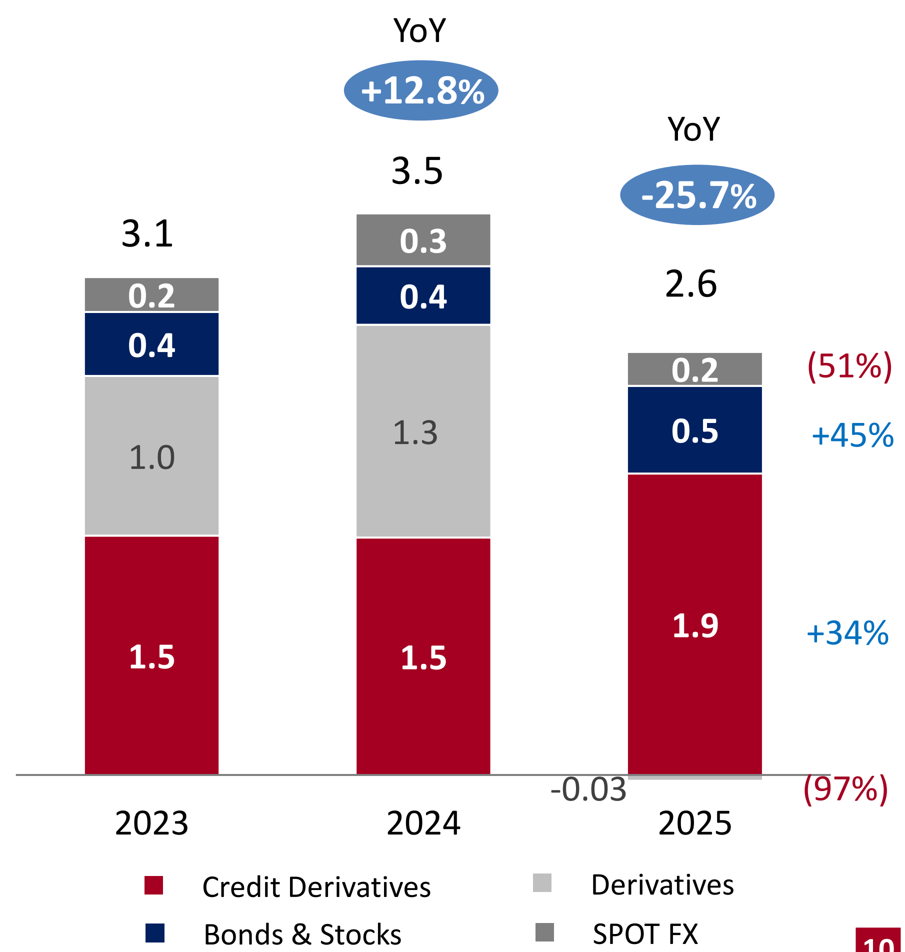
Fee Income
(NT$Bn)



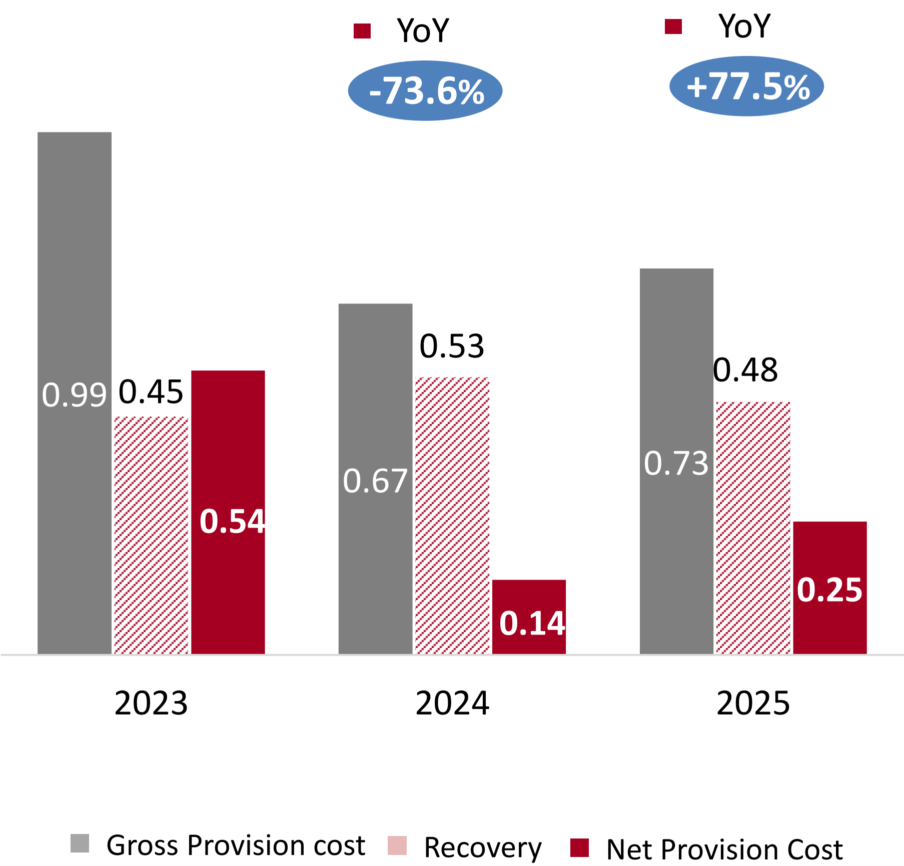
Trading Income
(NT$Bn)



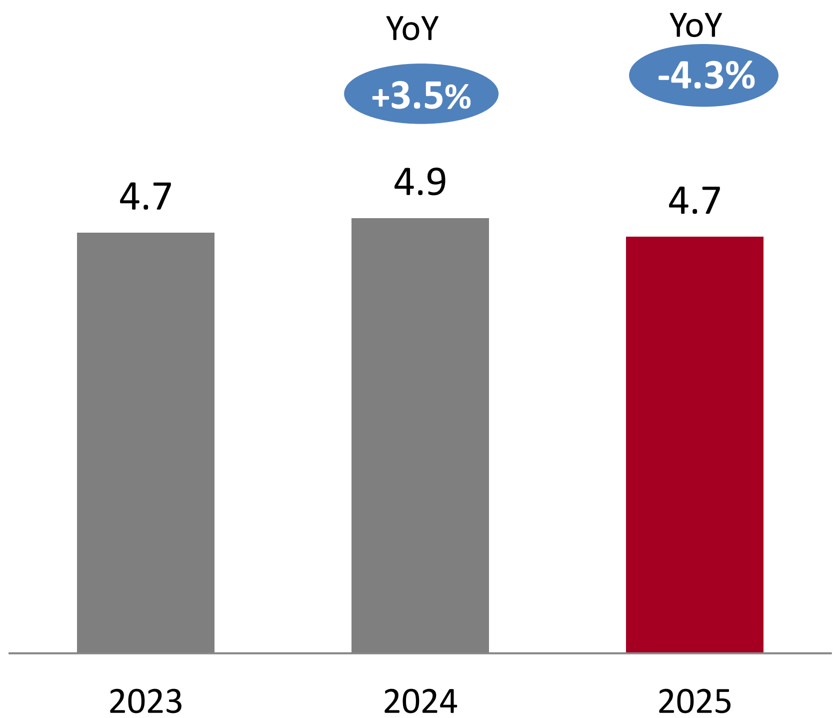
Source: Management report / Consolidated report

Provisions & Income Before Tax

Provision Cost
(NT$Bn)



IBT
(NT$Bn)



Source: Consolidated report

Profitability & Valuation

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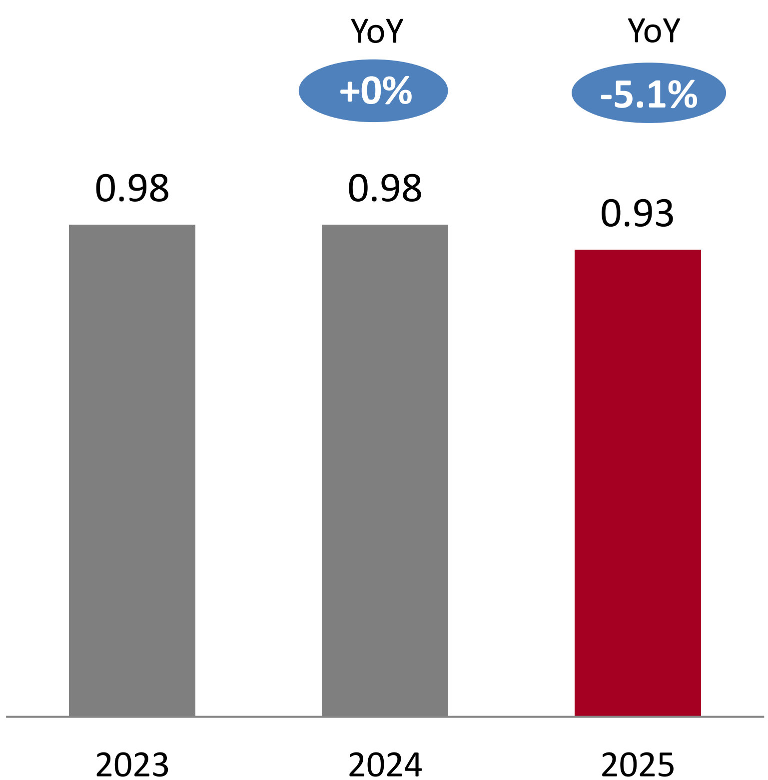
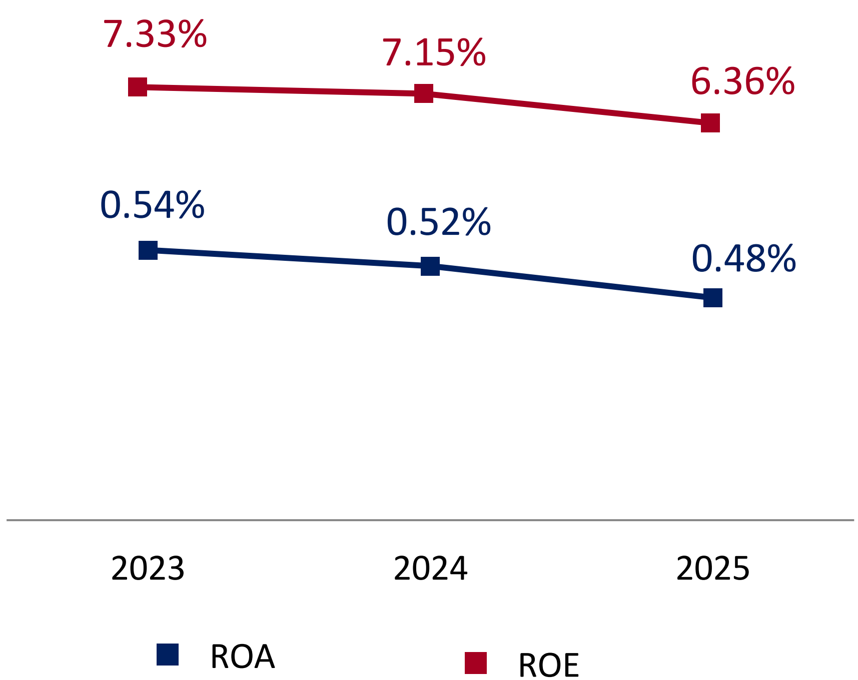
EPS
(NT$/Share)



ROA & ROE (after tax)



Source: Consolidated report

Revenue & IBT – 1~2'2026

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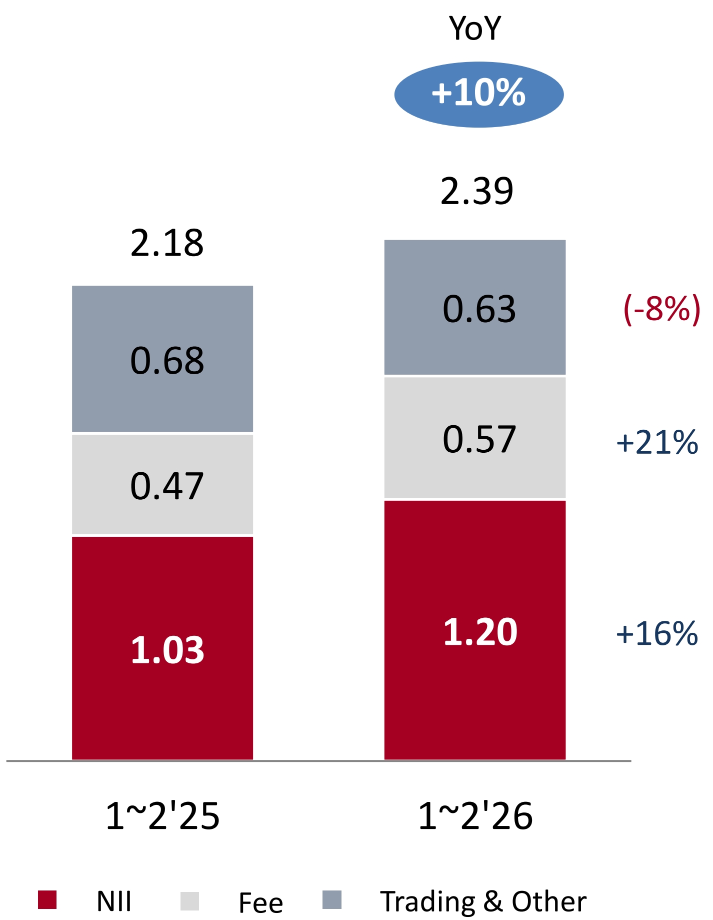
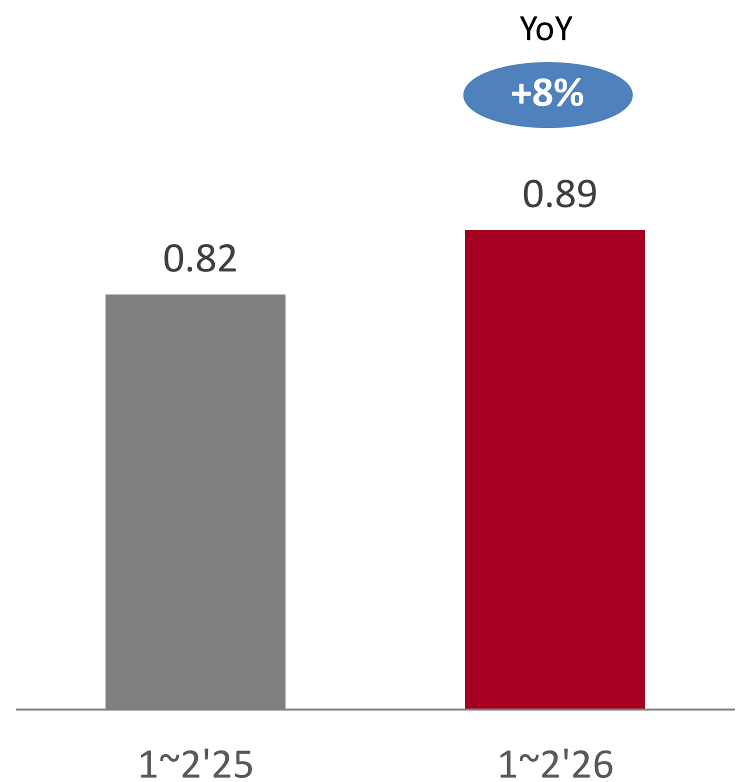
Revenue
(NT$Bn)



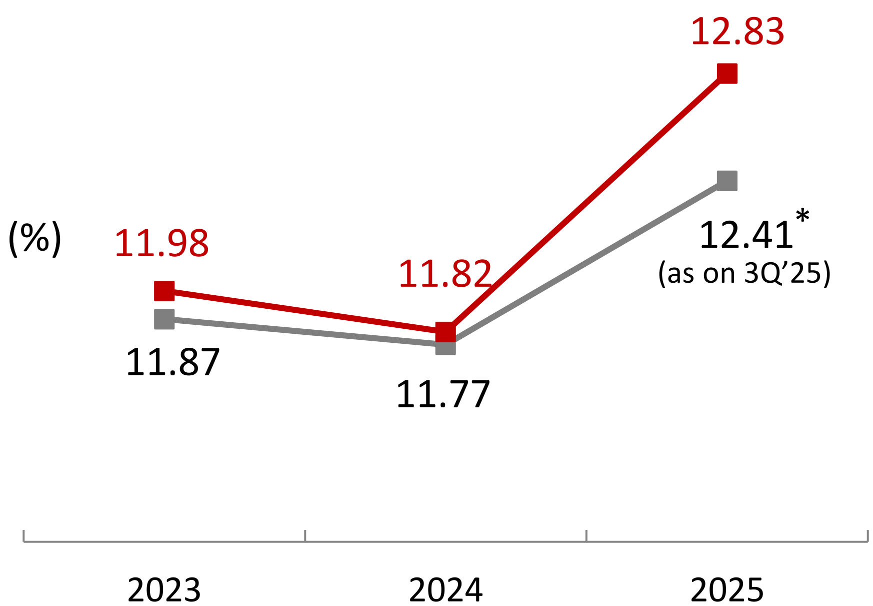
IBT
(NT$Bn)



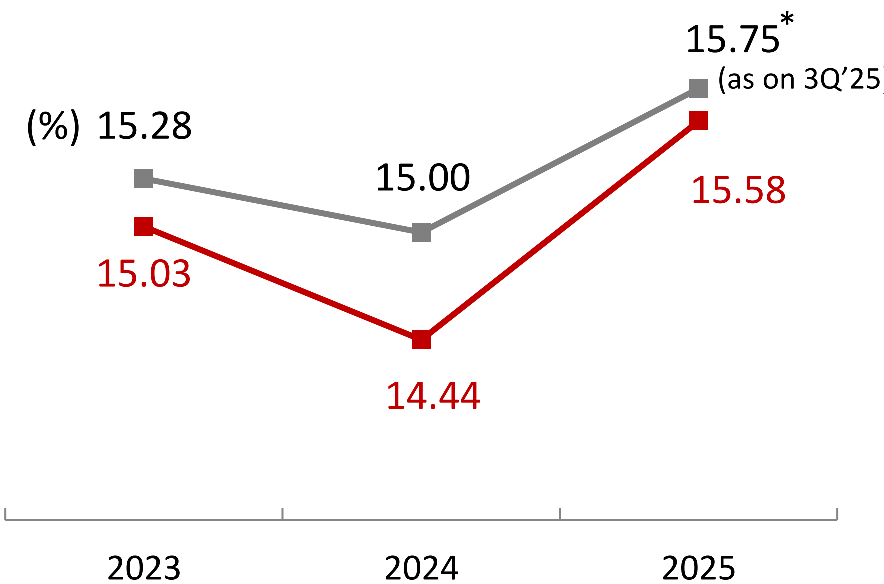
Source: MOPS

Capital Adequacy

■ CET1 (unconsolidated)



■ BIS (unconsolidated)



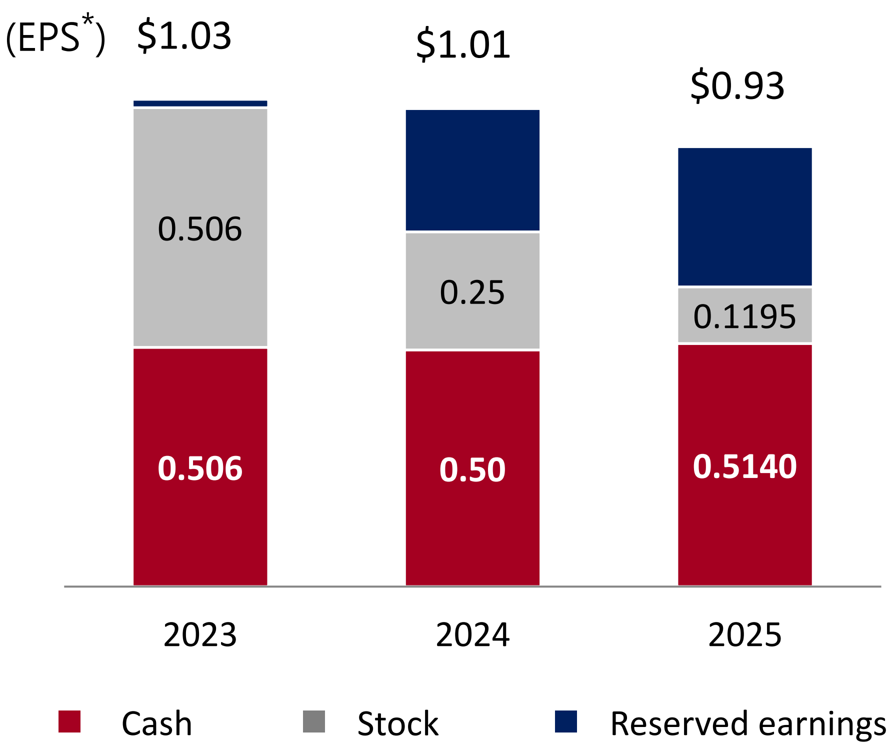
■ Industry ■ FEIB

Source: FSC report
*Industry: 34 commercial banks (excluding EX-IM Bk, 3 internet-only banks)

Dividends

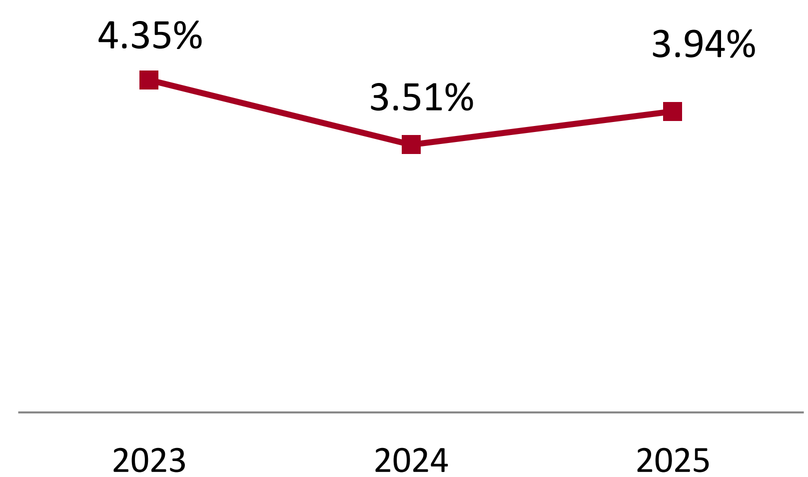
EPS & Dividend

(NT$/Share)



Cash dividend yield

= Cash dividend / Avg. stock price of the year of earnings



Source: Management report / Consolidated report / MOPS
Note: The 2025 dividend is yet to be approved by the shareholders' meeting
EPS*: Before stock dividends

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Steady Growth

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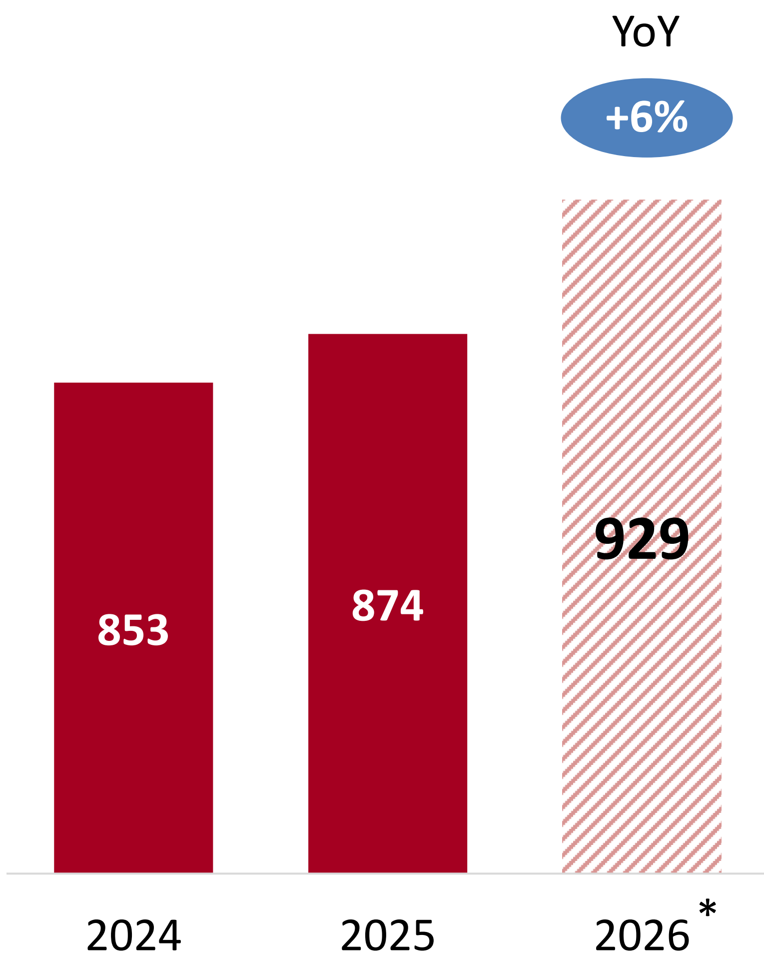
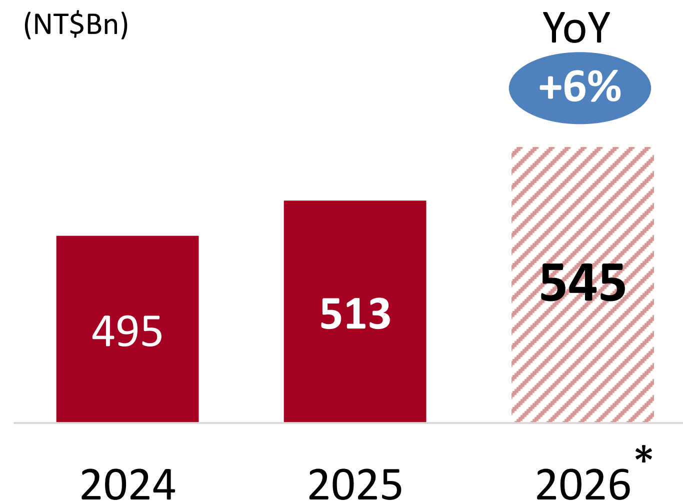
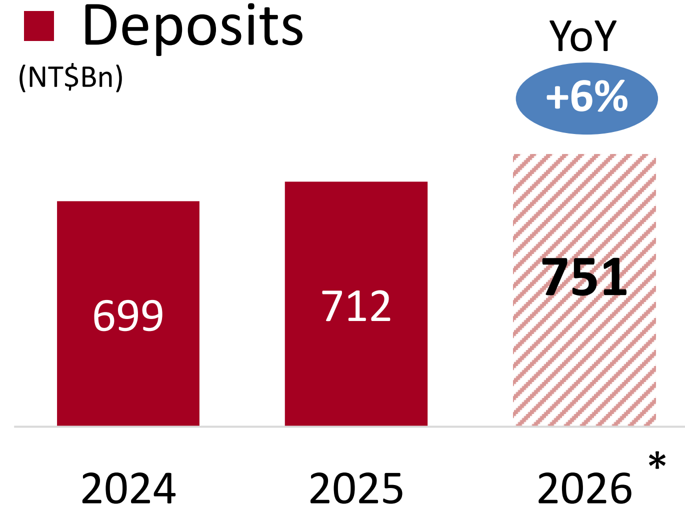
Assets
(NT$Bn)



Gross Loans
(NT$Bn)



Deposits
(NT$Bn)



*2026 Budget

Optimize profit structure

Improve Interest Spread

- Expand high-yield lending，ex. WM mortgages, revolving personal loans. offshore lending
- Increase retail deposits, ex. individual /3M deposits, Bankee

Increase Fee Income

- Promote WM 2.0, expand HNW client base
- Grow syndicated loan & CF business

Enhance Investment & Trading

- Expand risk appetite and grow financial asset positions
- Capitalize on market trends through timely execution

Strict Cost Control

- Tighten control op. expenses and provisioning costs
- Leverage AI to enhance productivity and reduce costs

AI Transformation

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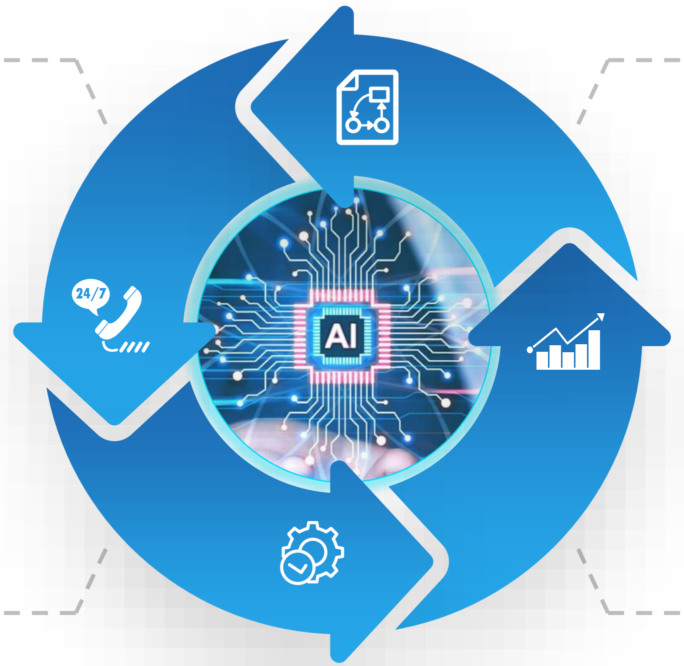
Front Office

- AI Assistant for Frontline Staff
- Customer Service

Core Capabilities

- Data & Modeling
- Process Reengineering



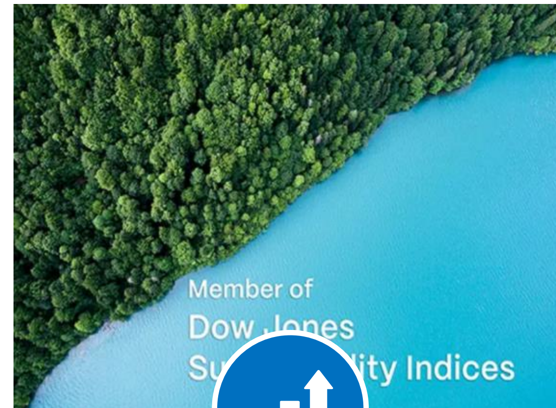
Back Office

- Fraud Detection & AML
- Operations Assistant

Product/Service

- AI Financial Advisor

Sustainable Governance



Sustainable Finance

- ESG lending & investments
- TCFD & TNFD
- IFRS S1 & S2

Risk Management

- Risk-based internal audit
- Compliance Risk Assessment

ESG Ratings

- Top 5% - ESG evaluations
- CSA - DJSI

Strategic Framework

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Create long-term value

Value Proposition
- EPS
- ROE/ROA
- NPL/Coverage Ratio
- LCR
- CET1/BIS
- CI Ratio

Value Creation
- Transaction Banking
- VASP
- Financial × Healthcare Ecosystem
- Bankee
- Offshore Lending
- Corporate Finance
- SME Deposits and Loans
- WM 2.0
- Revolving Personal Loans
- Personal/3M Deposits
- Expanded Risk Appetite
- AI Assistant/Agent
- Group Synergy

Strategy Core

Revenue Growth
Drive long-term growth through innovation, niche strategies, and new business opportunities

Risk Management
Prioritize compliance, risk control, and liquidity management, aligned with ESG trends

Productivity Enhancement
Improve profitability through asset-liability optimization and process efficiency

Business Cornerstone

Human Capital
- Attract & develop top talent
- Succession planning
- Professional training programs
- Competitive & collaborative team culture
- performance-based compensation and promotion systems

Information Capital
- Cyber-security
- System
- Data
- AI

Financial Capital
- Capital adequacy
- Utilization efficiency

Organizational Capital
- Culture
- Leader-ship
- Integra-tion
- Team-work

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(NT$ m, except percentages and per share data)

(Consolidated)

	As of or for 12 months ended December 31			
	2023	2024	2025	YoY
Key balance sheet items				
Total assets	792,504	853,463	873,711	2.4%
Gross loans	473,824	495,151	512,993	3.6%
Deposits and remittances	660,748	698,869	711,753	1.8%
Total shareholders' equity	58,875	61,250	69,849	14.0%
BVPS	14.47	14.33	14.36	0.2%
Key income statement items				
Net interest income	6,505	5,921	6,804	14.9%
Net fee income	2,639	3,015	3,026	0.4%
Earnings before Provision	5,247	5,012	4,913	-2.0%
Net income	4,174	4,297	4,171	-2.9%
EPS	0.98	0.98	0.93	-5.1%
Key ratios				
NIM (unconsolidated)	0.88%	0.74%	0.83%	+9 bp
Cost to income ratio	58.99%	61.02%	61.83%	+0.8 PctP
ROE (annualized)	7.33%	7.15%	6.36%	-0.79 PctP
ROA (annualized)	0.54%	0.52%	0.48%	-4 bp
LDR (excluded remittance)	71.72%	70.86%	72.10%	+1.24 PctP
NPL ratio	0.11%	0.07%	0.05%	-2 bp
Coverage ratio	1192%	1968%	2412%	+444.44 PctP
CET 1 ratio (unconsolidated)	11.98%	11.82%	12.83%	+101 bp
Tier 1 ratio (unconsolidated)	12.60%	12.40%	13.38%	+98 bp
Total CAR (unconsolidated)	15.03%	14.44%	15.58%	+114 bp

THANK YOU

Disclaimer

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