CTBC Holding

Analyst Meeting
Financial Review of 3Q25

Nov 17th, 2025
Investor Relations

CTBC
中國信託

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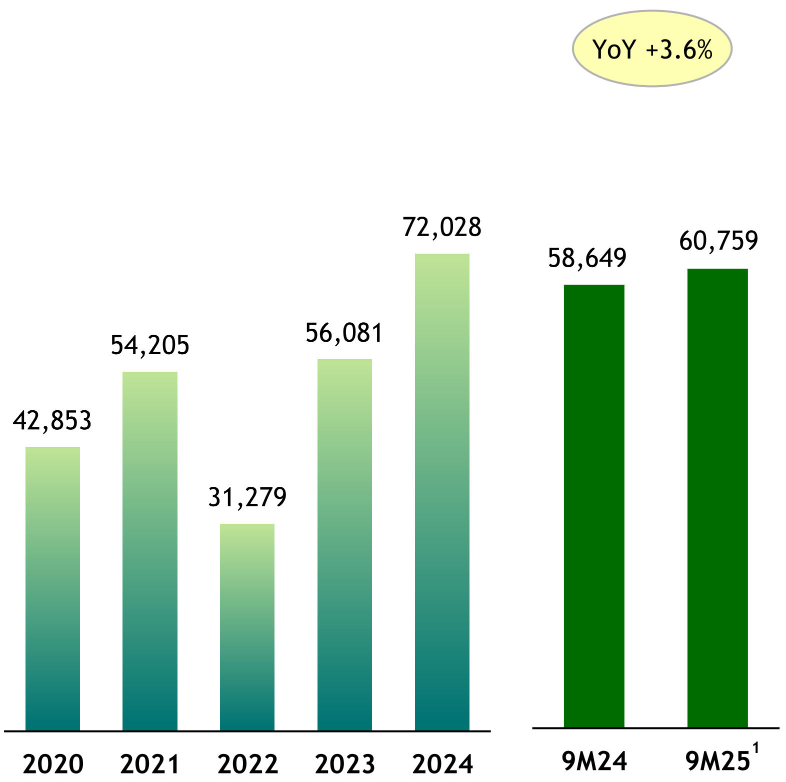
CTBC FHC

CTBC Holding's 9M25 performance summary

CTBC Holding	■ 3Q25 net profit grew 56% QoQ to NT$24.9bn, while 9M25 net profit reached NT$60.8bn, up 4% YoY, achieving a record high ■ Cumulative EPS was NT$3.06; ROE was 17.5%, leading Taiwan FHC peers
CTBC Bank	■ Reported net profit of NT$14.3bn for 3Q25 and NT$42.1bn for 9M25, marking a record high for the first nine months. Growth was flat QoQ and up 16% YoY, backed by strong net interest income and fee income ■ Sound capitalization and stable asset quality
Taiwan Life	■ 3Q25 net profit surged 550% QoQ to NT$10.5bn, driven by capital gains and dividend income; 9M25 profitability declined YoY, impacted by elevated hedging costs amid U.S. dollar depreciation ■ FYPs grew 37% YoY in 9M25, supported by sales of investment-linked and traditional policies ■ Solid capitalization with RBC at 369%
Other Subsidiaries	■ Total net profits from other subsidiaries, including CTBC Venture Capital, CTBC Securities, and etc. grew 346% QoQ, underpinned by robust capital markets performance in 3Q25, though YoY performance weakened due to market volatility

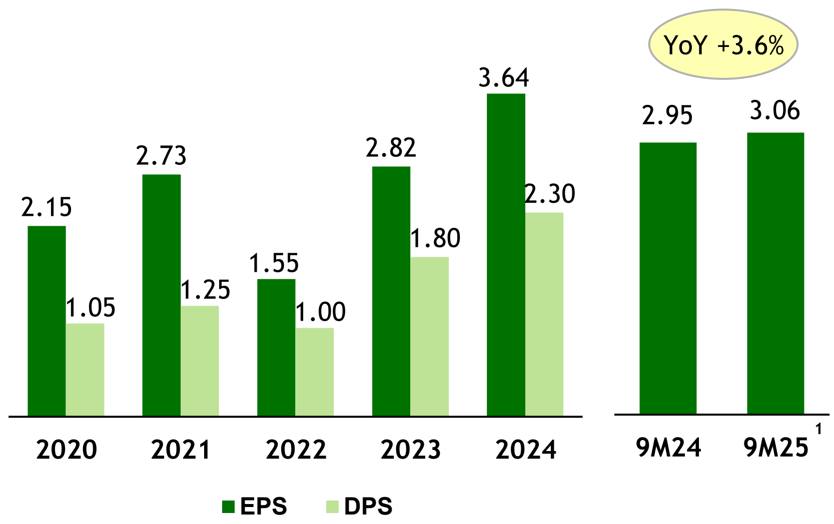
CTBC Holding's profit hits record high

Consolidated net profit
NT$ mn



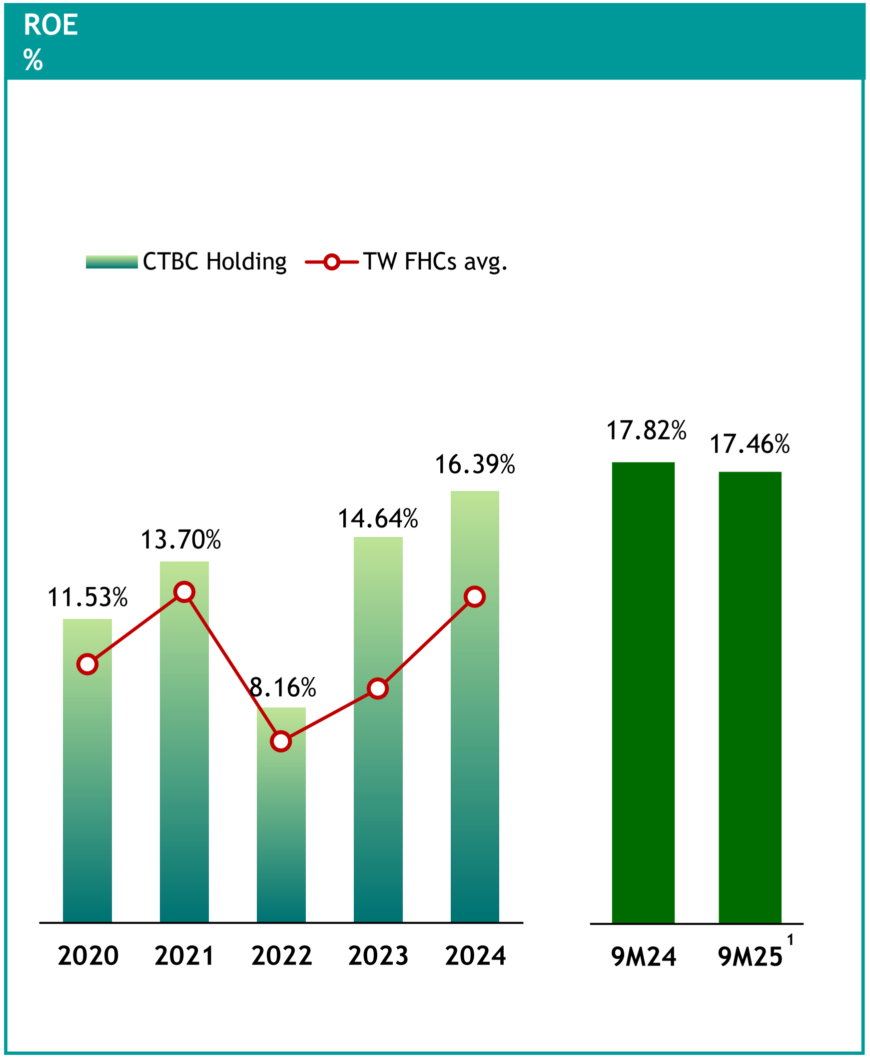
EPS/DPS
NT$

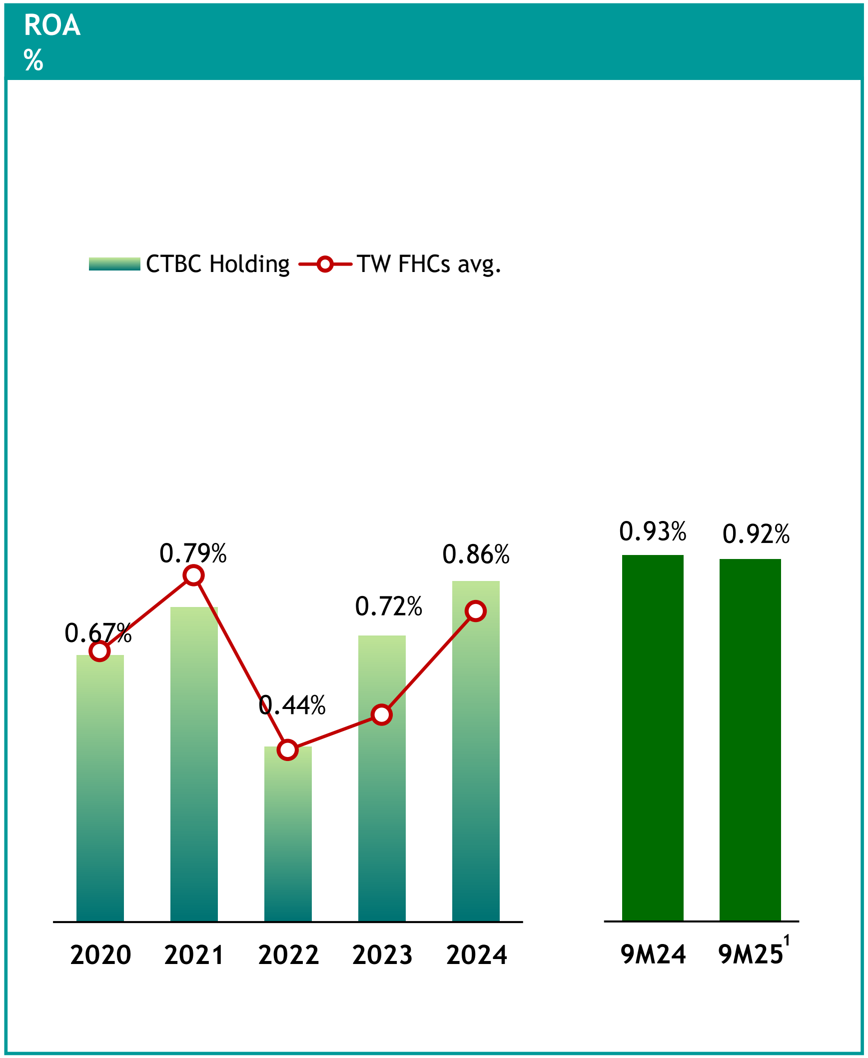
%	2020	2021	2022	2023	2024
Payout Ratio	48.8	45.8	64.5	63.8	63.2



CTBC Holding's numbers are presented on a consolidated basis.
1. 9M25 numbers are preliminary.

CTBC Holding's ROE outperformed major peers

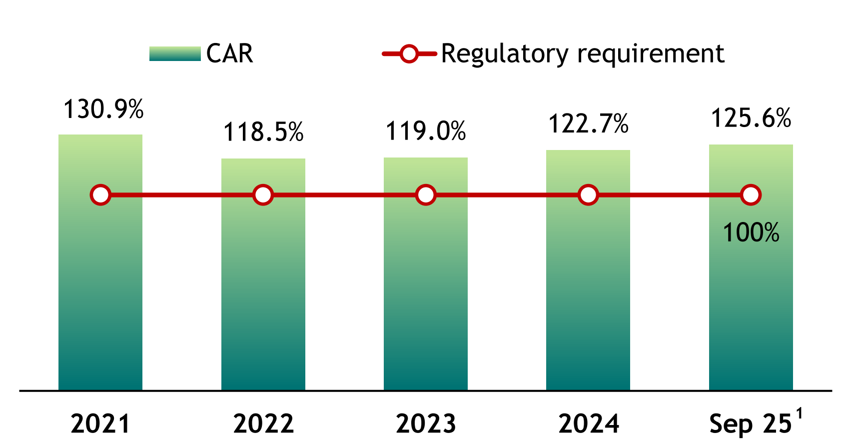




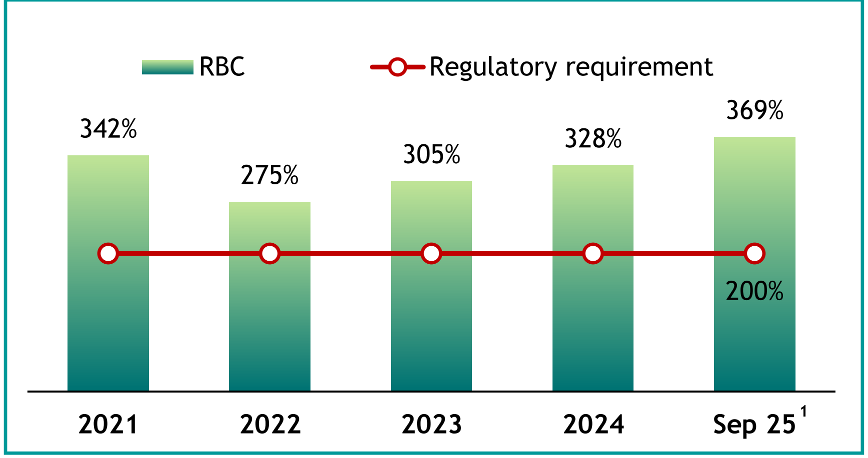
CTBC Holding's numbers are presented on a consolidated basis.
1. 9M25 numbers are preliminary.

CTBC Holding's solid capitalization

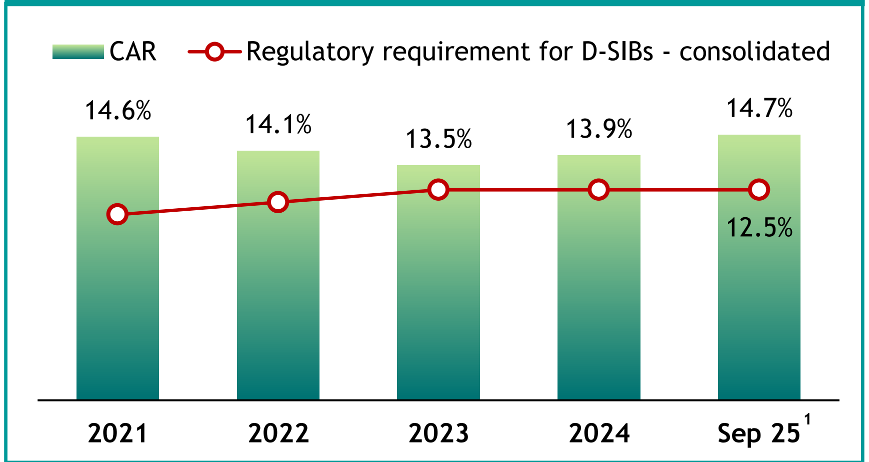
CTBC Holding's CAR
%



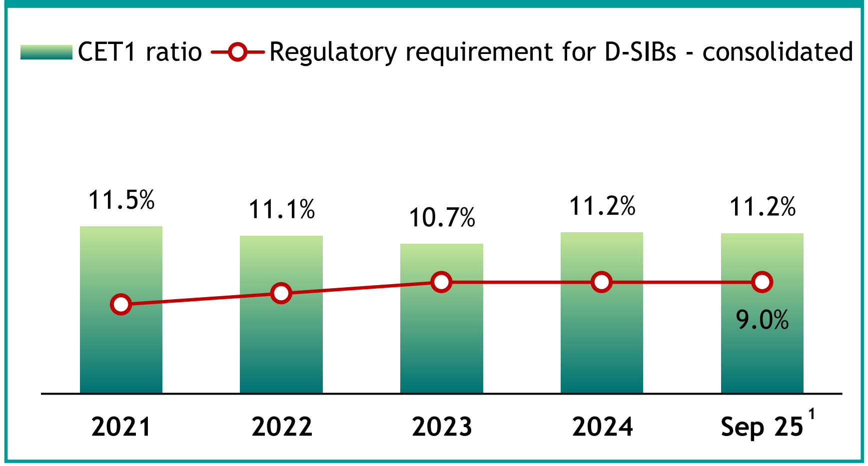
Taiwan Life's RBC ratio
%



CTBC Bank's consolidated CAR[2]
%



CTBC Bank's consolidated CET1 ratio[2]
%

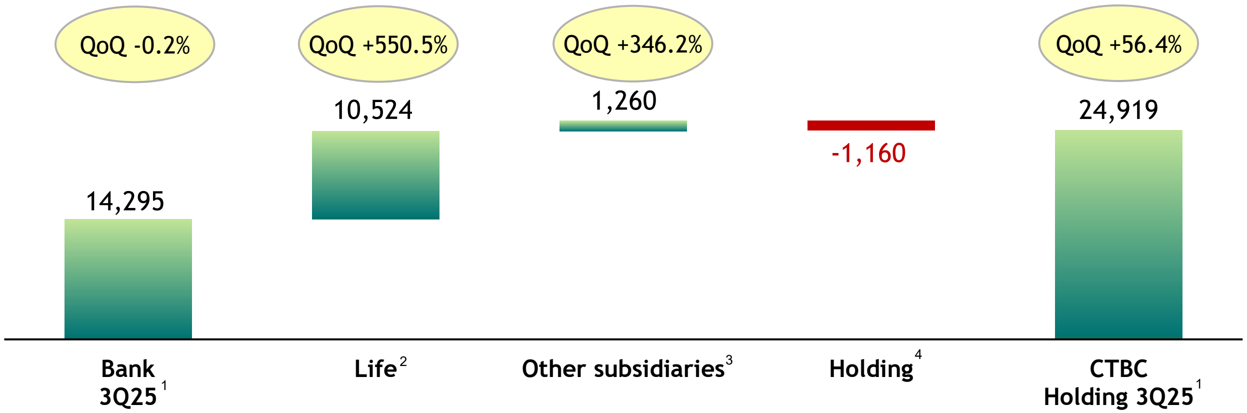


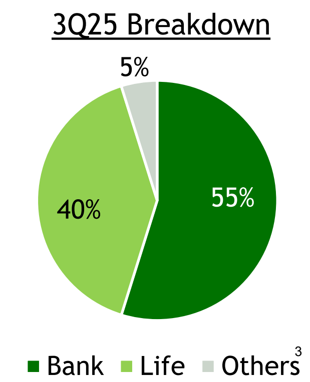
CTBC Holding's numbers are presented on a consolidated basis.

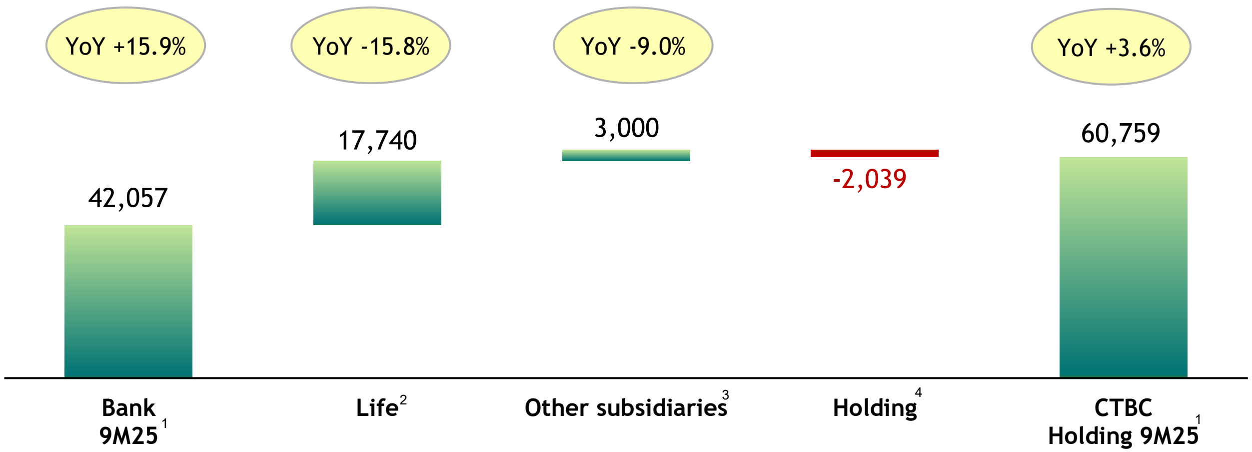
1. Sep 25 numbers are preliminary.
2. Regulatory requirement for D-SIBs for 2025 on CAR and CET1 is 14.5% and 11.0%, respectively, on a standalone basis.

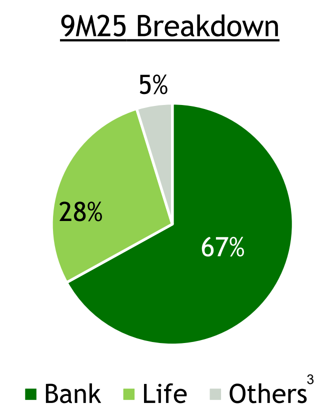
CTBC Holding’s net profit breakdown by entity

CTBC Holding’s net profit breakdown
NT$ mn, %









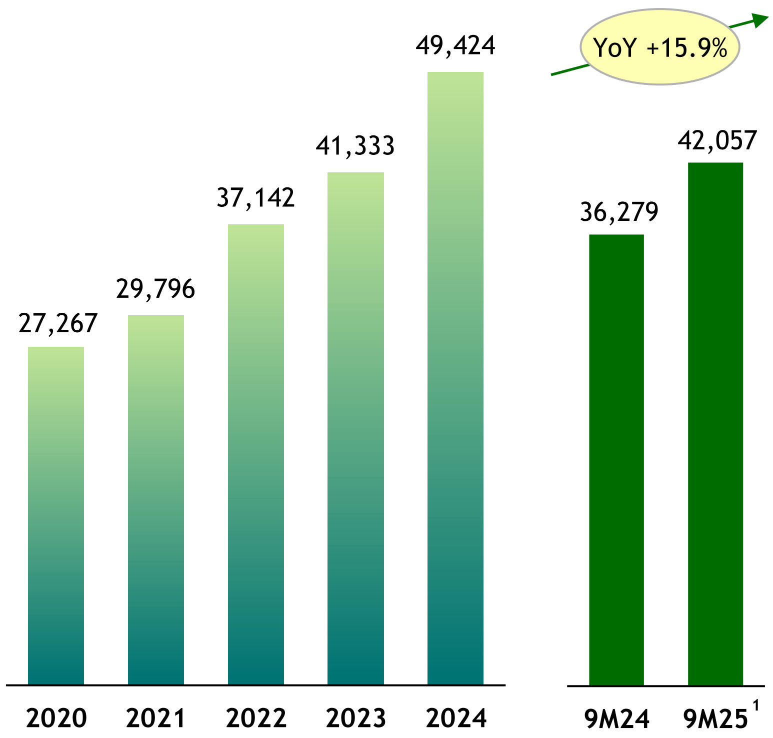
CTBC Holding’s numbers are presented on a consolidated basis.

1. 3Q25/9M25 numbers are preliminary.
2. Life’s numbers are presented on a consolidated basis.
3. Other subsidiaries include CTBC Securities, CTBC Venture Capital, CTBC Asset Management, Taiwan Lottery, CTBC Investments, and CTBC Finance.
4. Holding (on a non-consolidated basis) is an adjustment item for compiling consolidated statement.

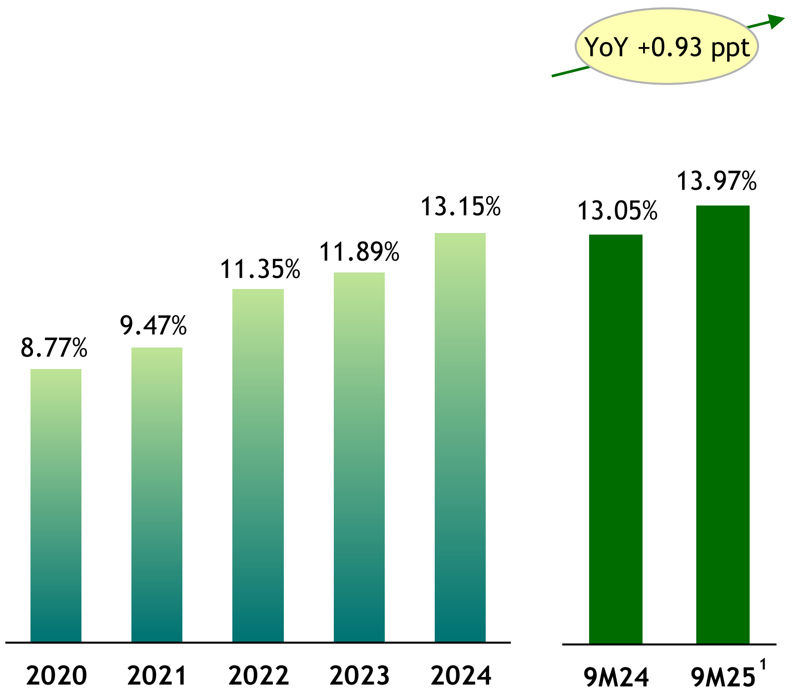
CTBC Bank

CTBC Bank's profit leading TW banks

CTBC Bank's net profit
NT$ mn



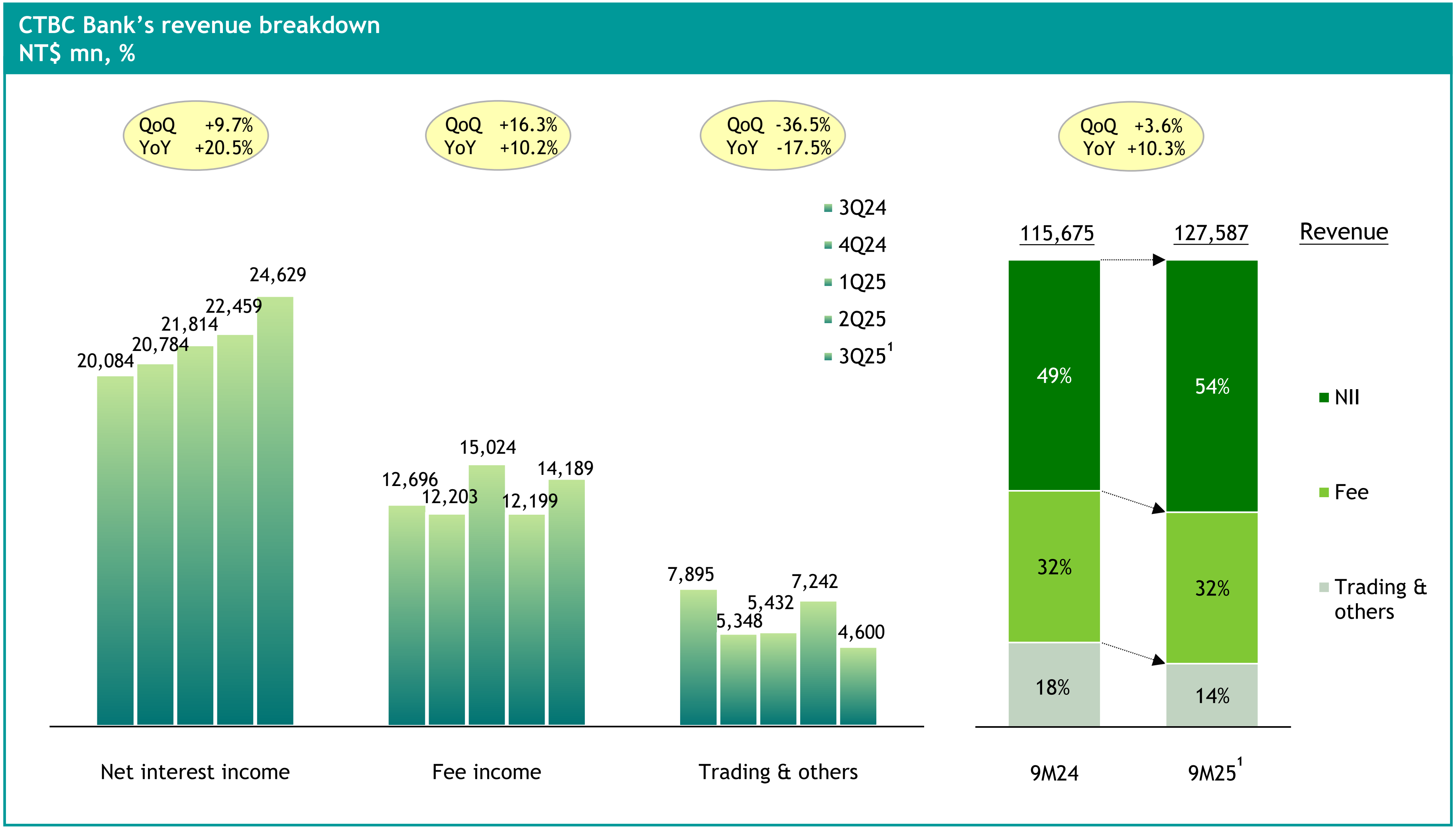
CTBC Bank's ROE
%



These numbers are presented on CTBC Bank consolidated basis.

1. 9M25 numbers are preliminary.

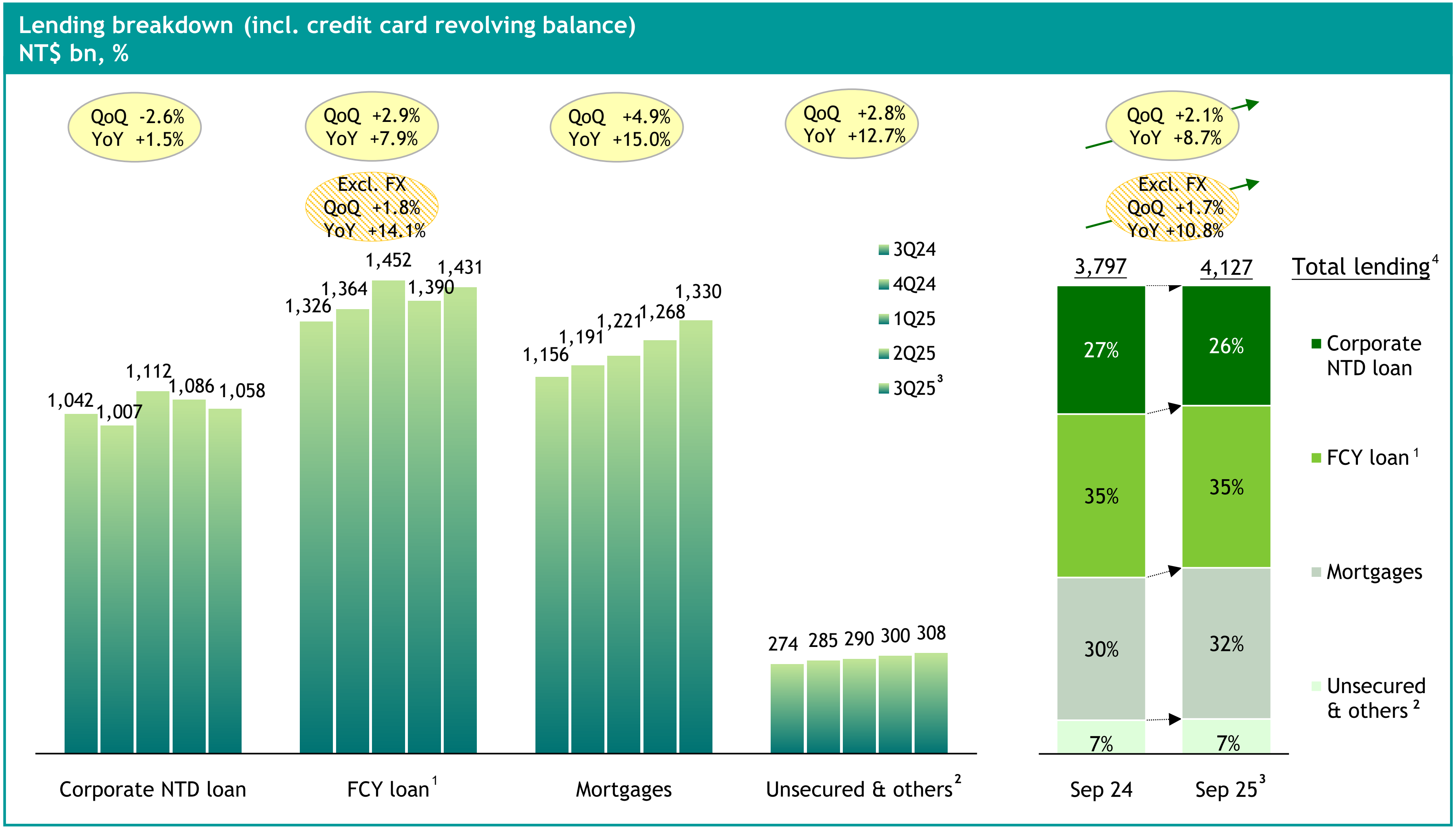
CTBC Bank's revenue breakdown



These numbers are presented on CTBC Bank consolidated basis.

1. 3Q25/9M25 numbers are preliminary.

CTBC Bank's lending portfolio breakdown



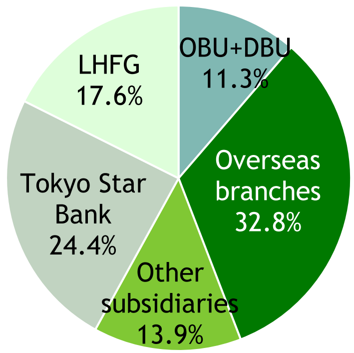
These numbers are presented on CTBC Bank consolidated basis.

1. FC Loan includes non-accrual loans.
2. Unsecured & other loans include unsecured consumer, credit card revolving, and NTD non-accrual loans.
3. 3Q25/Sep 25 numbers are preliminary.
4. Total lending portfolio includes performing loans, credit card revolving balance, and non-accrual loans.

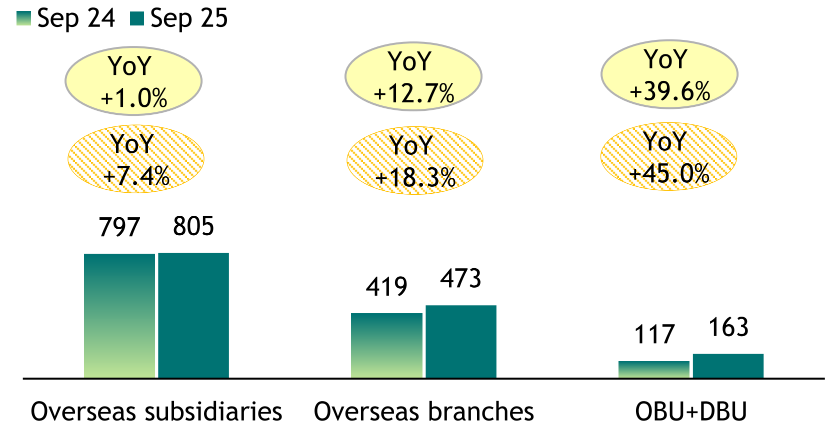
CTBC Bank's FCY loan breakdown

Excl. FX

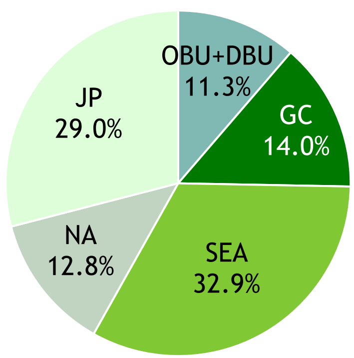
FCY loan breakdown by entity [1, 2]
%



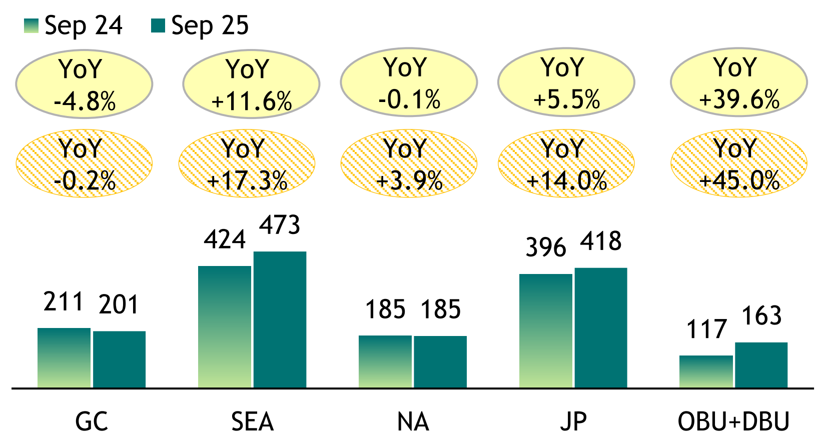
FCY loan growth by entity [1, 2]
NT$ bn, %



FCY loan breakdown by region [1, 2]
%



FCY loan growth by region [1, 2]
NT$ bn, %

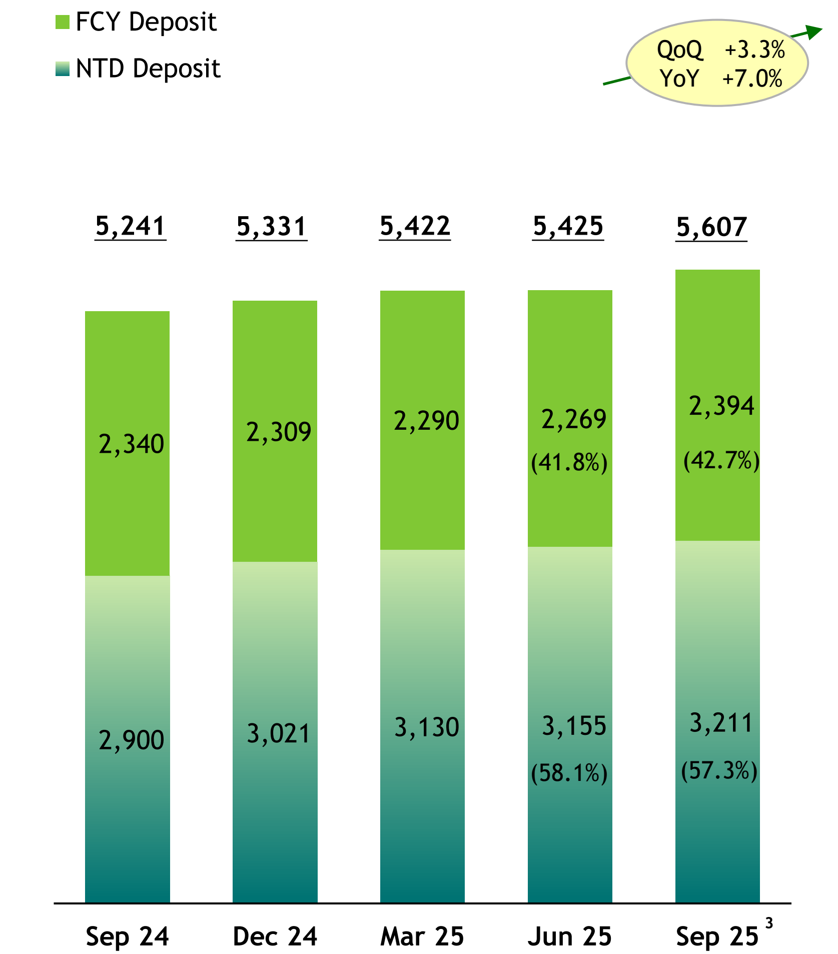


These numbers are presented on CTBC Bank's consolidated basis. Percentages may not total 100% due to rounding.

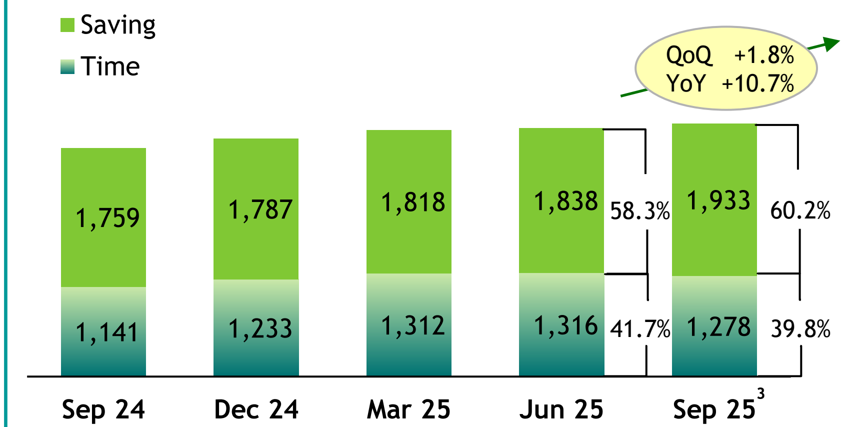
1. FC Loan breakdown includes non-accrual loans and excludes an elimination item. GC: Greater China (China, HK); SEA: Southeast Asia (Singapore, Indonesia, Philippines, Thailand, Vietnam, India); NA: North America (US, Canada); JP: Japan
2. Sep 25 numbers are preliminary.

CTBC Bank's deposit mix

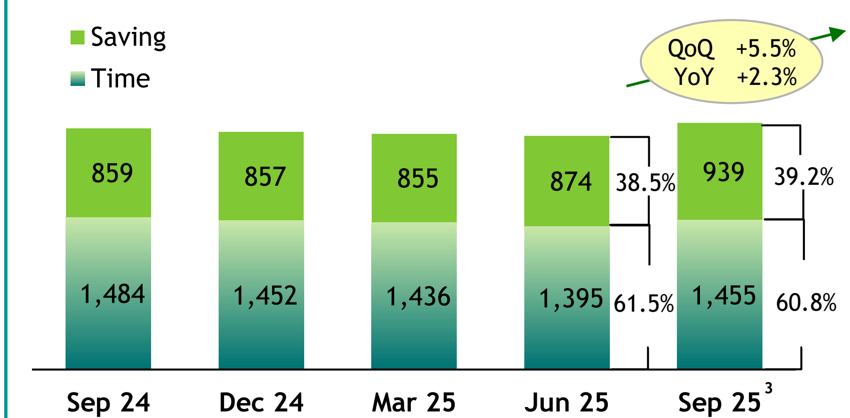
Total deposits[1], NTD, and FCY deposits
NT$ bn, %



NTD deposits
NT$ bn, %



FCY deposits[2]
NT$ bn, %

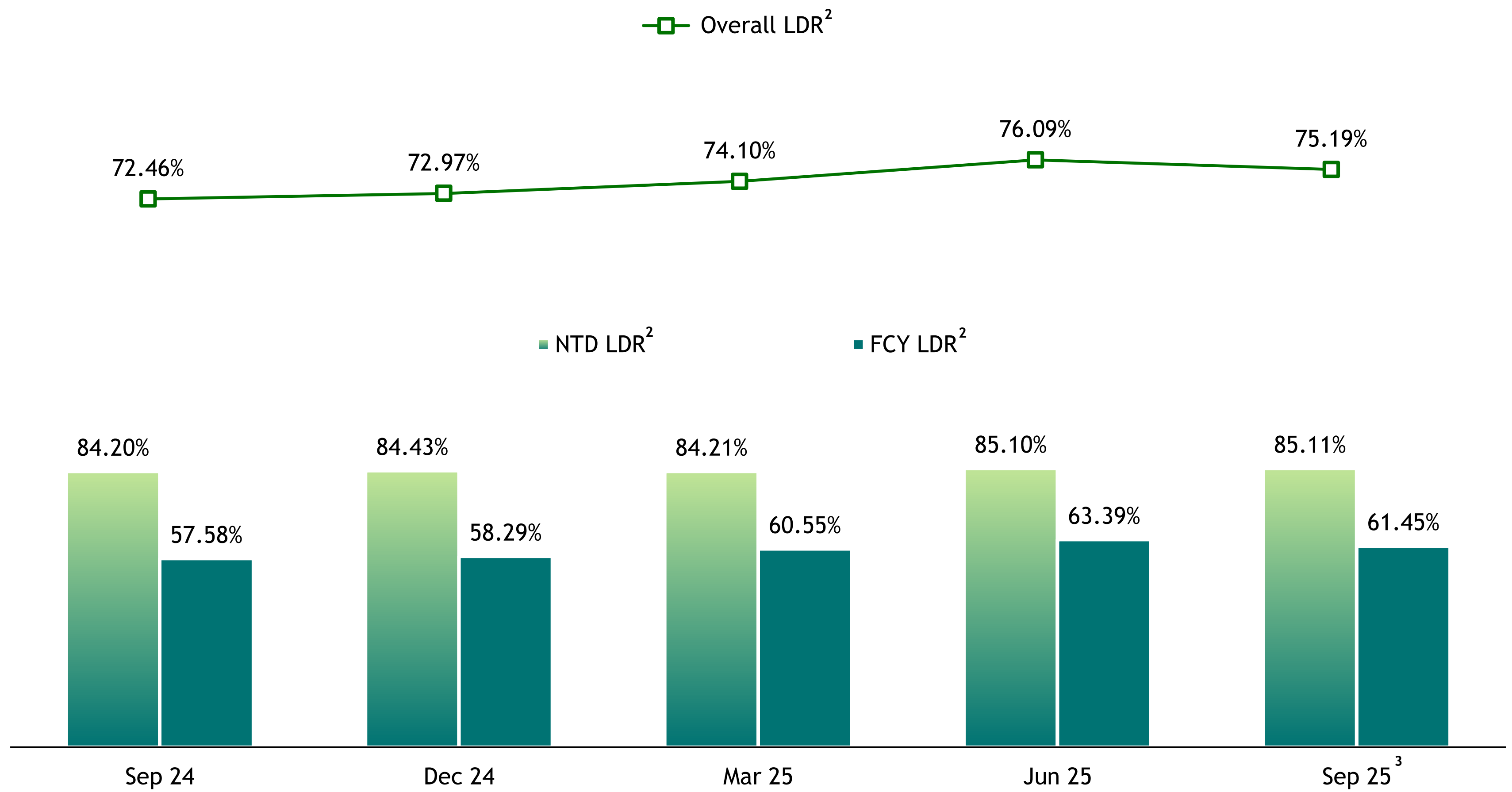


These numbers are presented on CTBC Bank's consolidated basis.

1. Total deposits include remittances.
2. FCY saving & time deposits exclude elimination items.
3. Sep 25 numbers are preliminary.

CTBC Bank's LDR

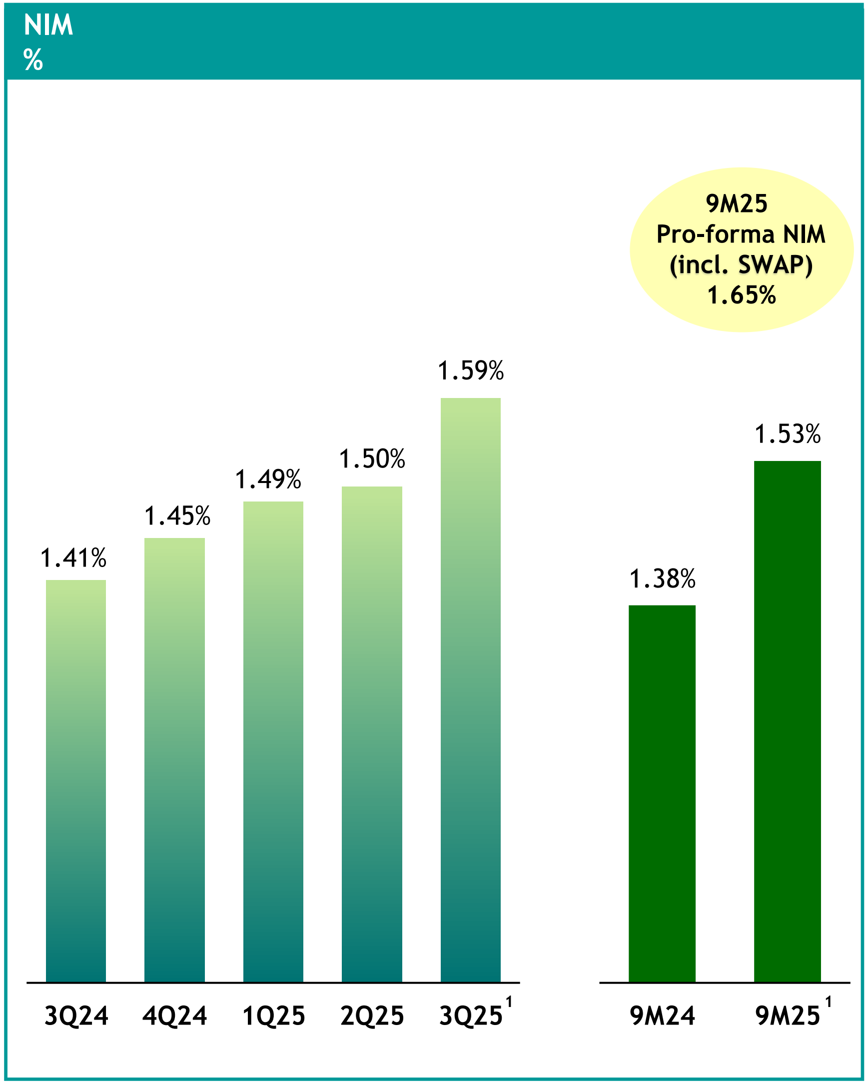
Overall LDR[1]
%

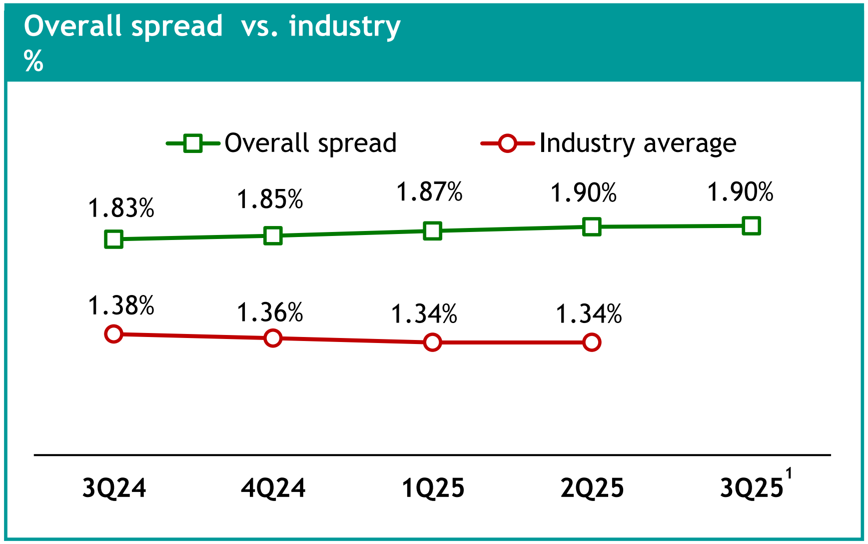


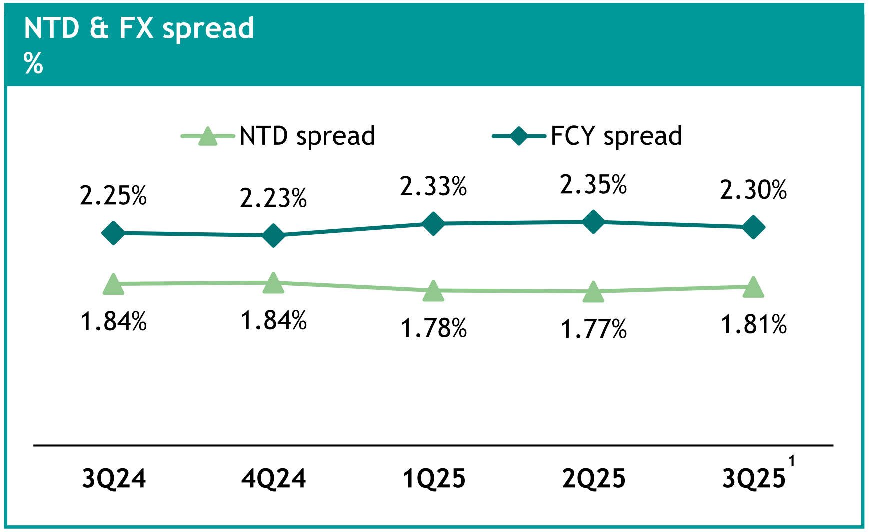
These numbers are presented on CTBC Bank consolidated basis.

1. Use average balance to calculate LDR; credit card account receivables are included in the calculation of CTBC Bank's LDR.
2. Loans include both performing and non-accrual loans; deposits are adjusted to exclude structured deposits and remittances.
3. Sep 25 numbers are preliminary.

CTBC Bank's NIM and spreads





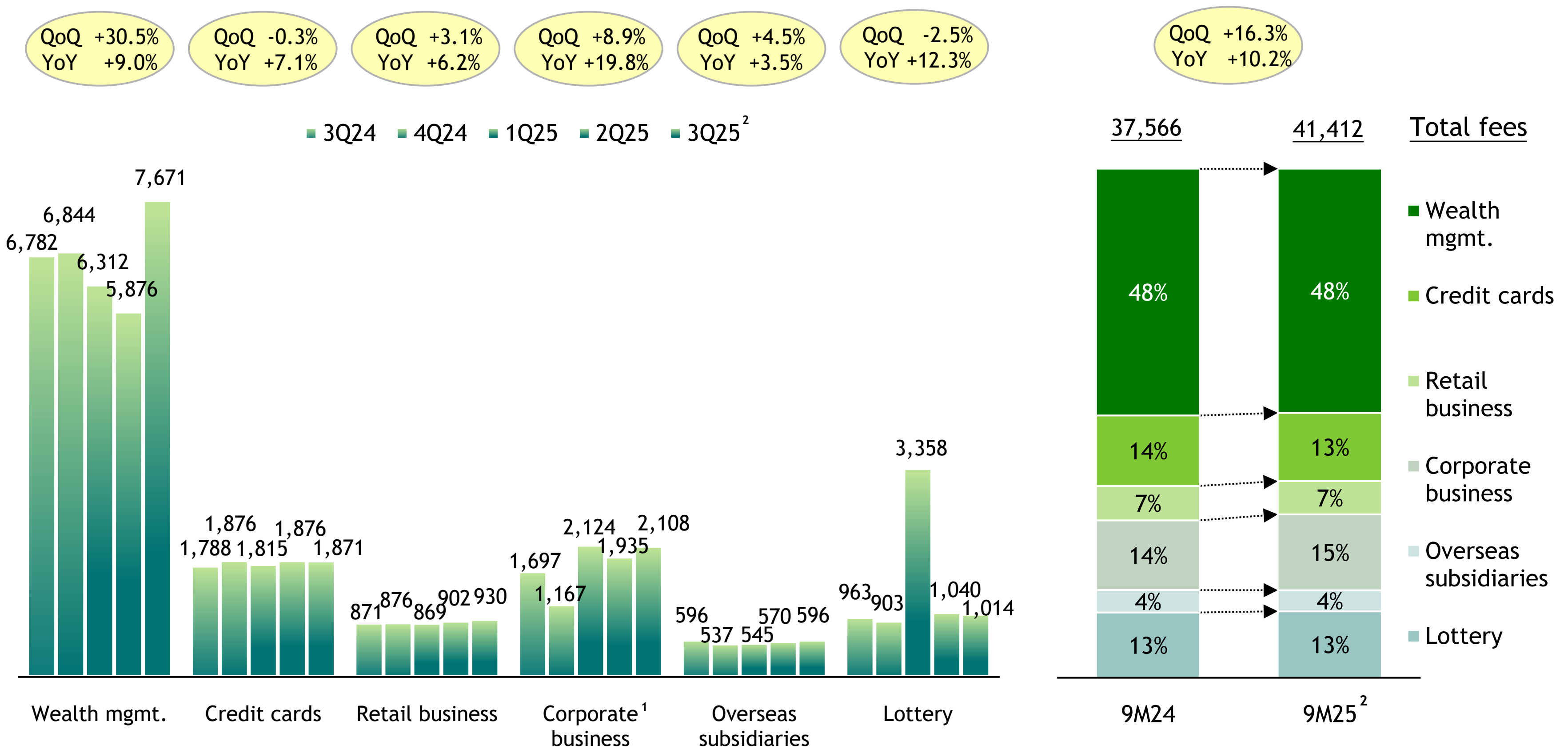


These numbers are presented on CTBC Bank consolidated basis.

1. 3Q25/9M25 numbers are ppreliminary.

CTBC Bank's fee breakdown

CTBC Bank's fee income breakdown
NT$ mn, %

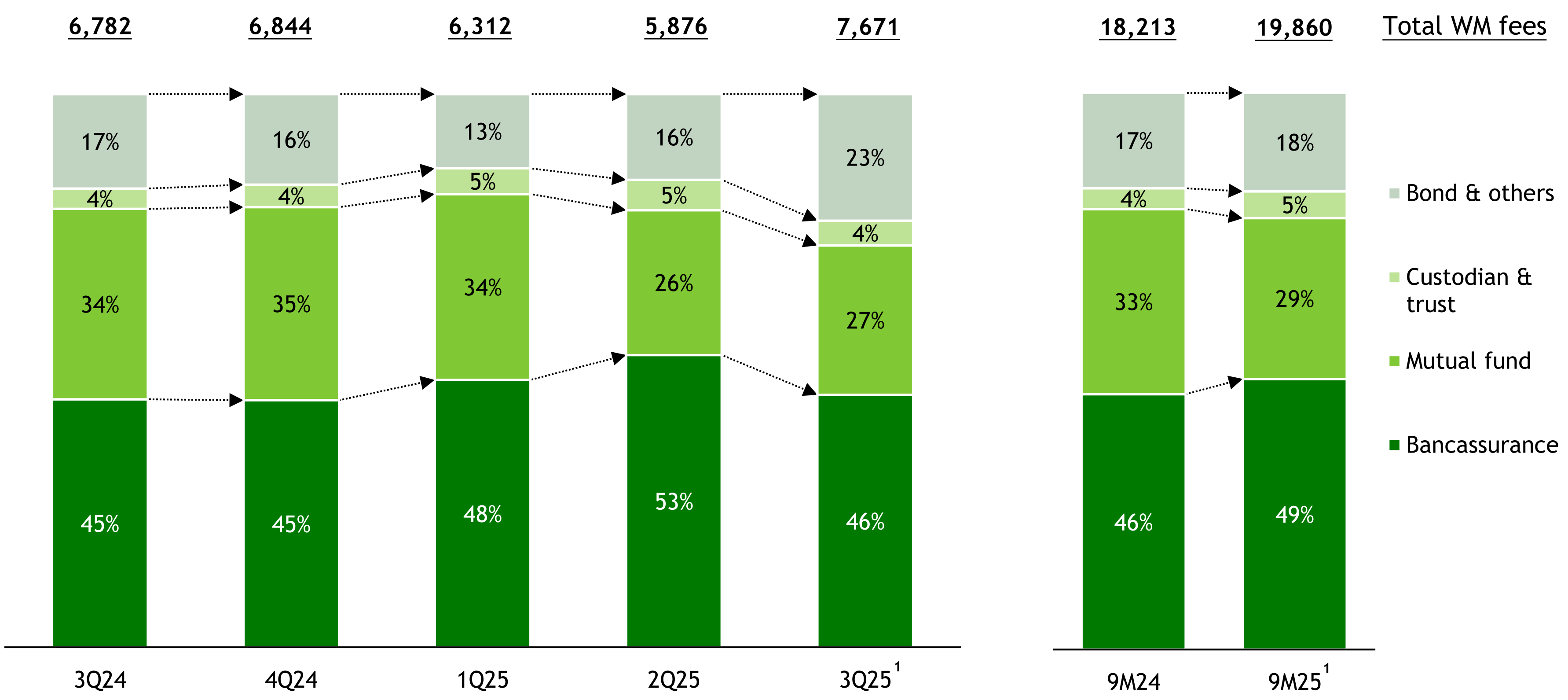


CTBC Bank's numbers are presented on a consolidated basis.

1. Corporate business excludes overseas subsidiaries.
2. 3Q25/9M25 numbers are preliminary.

CTBC Bank's wealth management fee

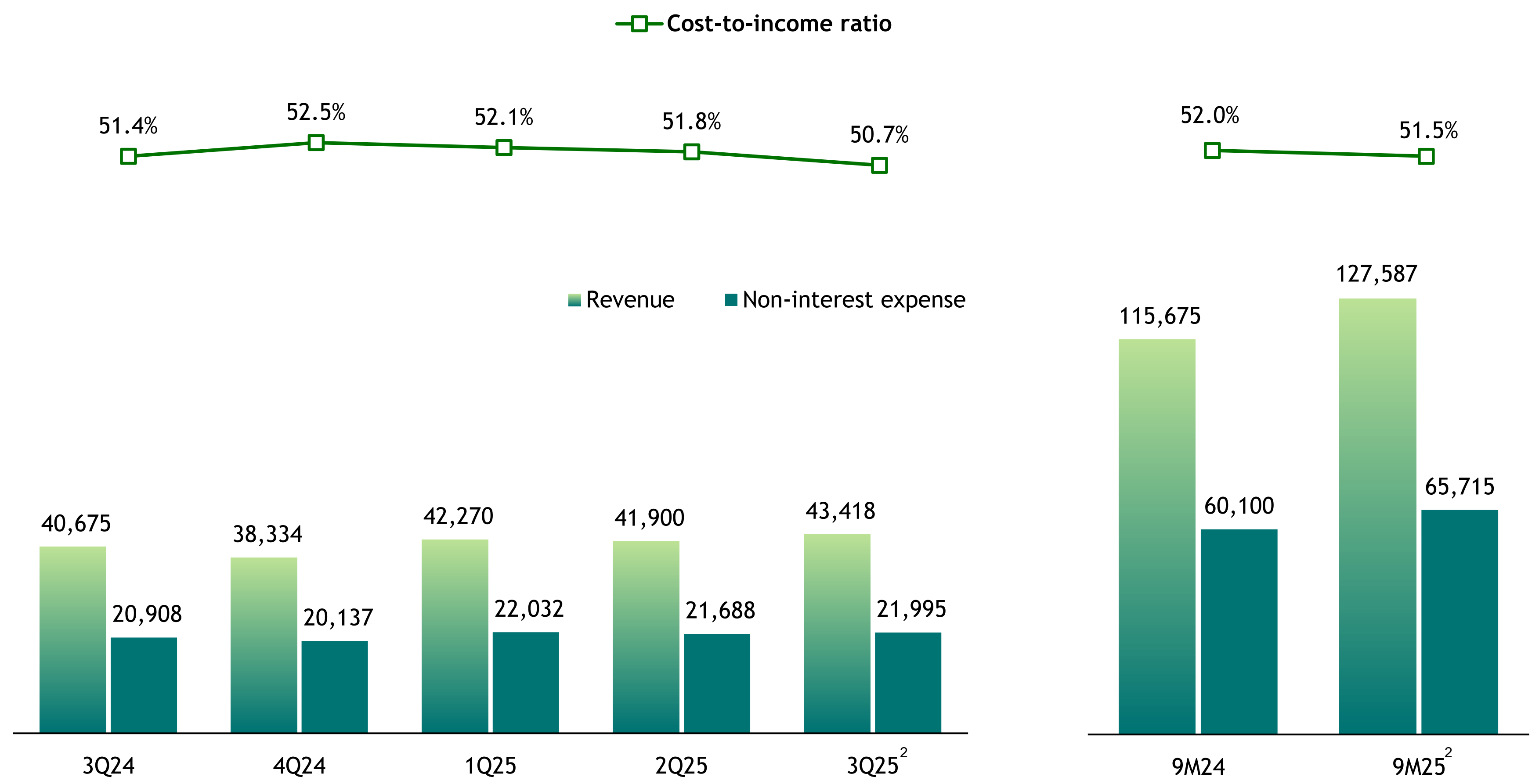
Wealth mgmt. fee breakdown
NT$ mn, %



1. 3Q25/9M25 numbers are preliminary.

CTBC Bank's cost-to-income ratio

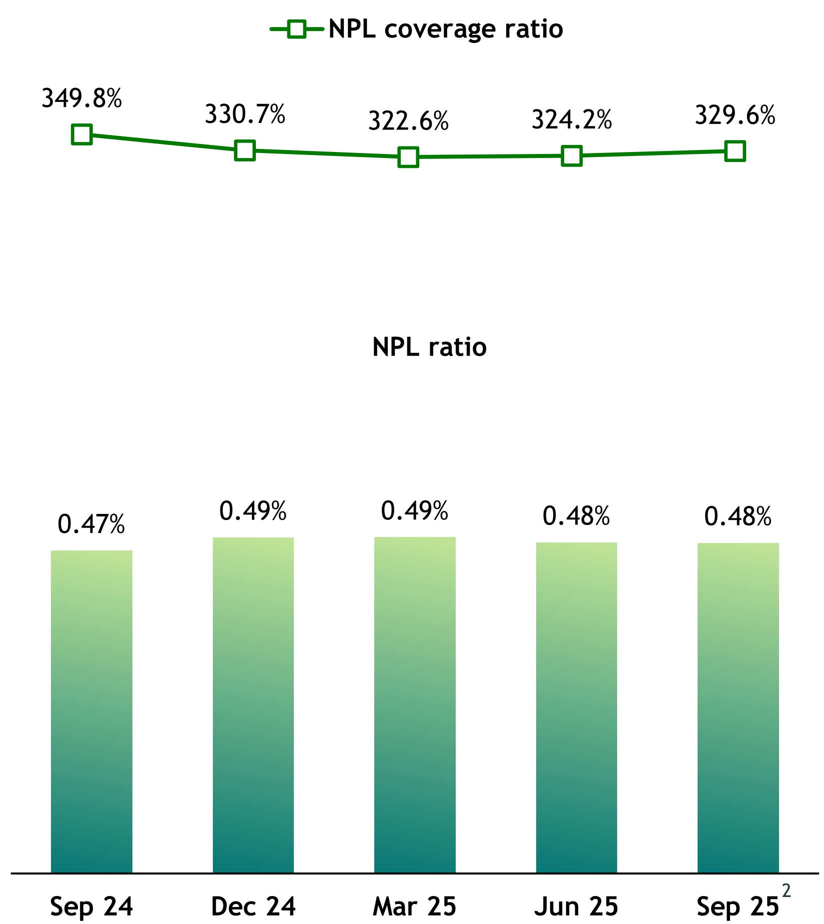
CTBC Bank's cost-to-income ratio[1] and revenue & non-interest expense
NT$ mn, %



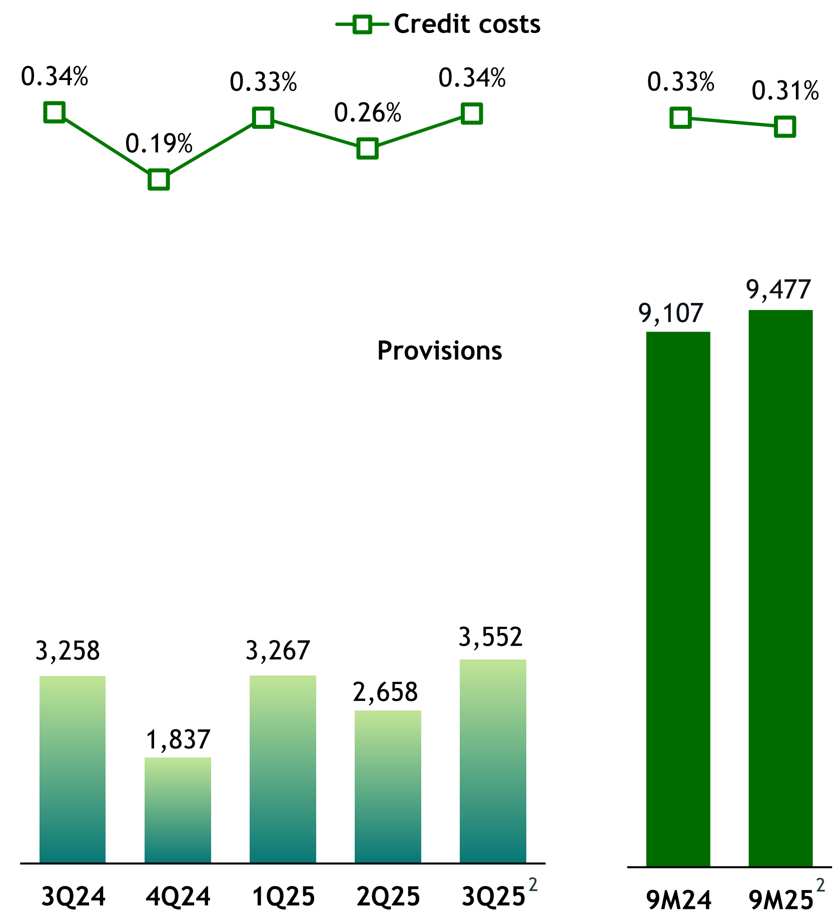
1. Cost-to-income ratio = (total non-interest expense)/(pre-provision operating revenue)
2. 3Q25/9M25 numbers are preliminary.

CTBC Bank's asset quality

NPL ratio[1] & NPL coverage ratio
%



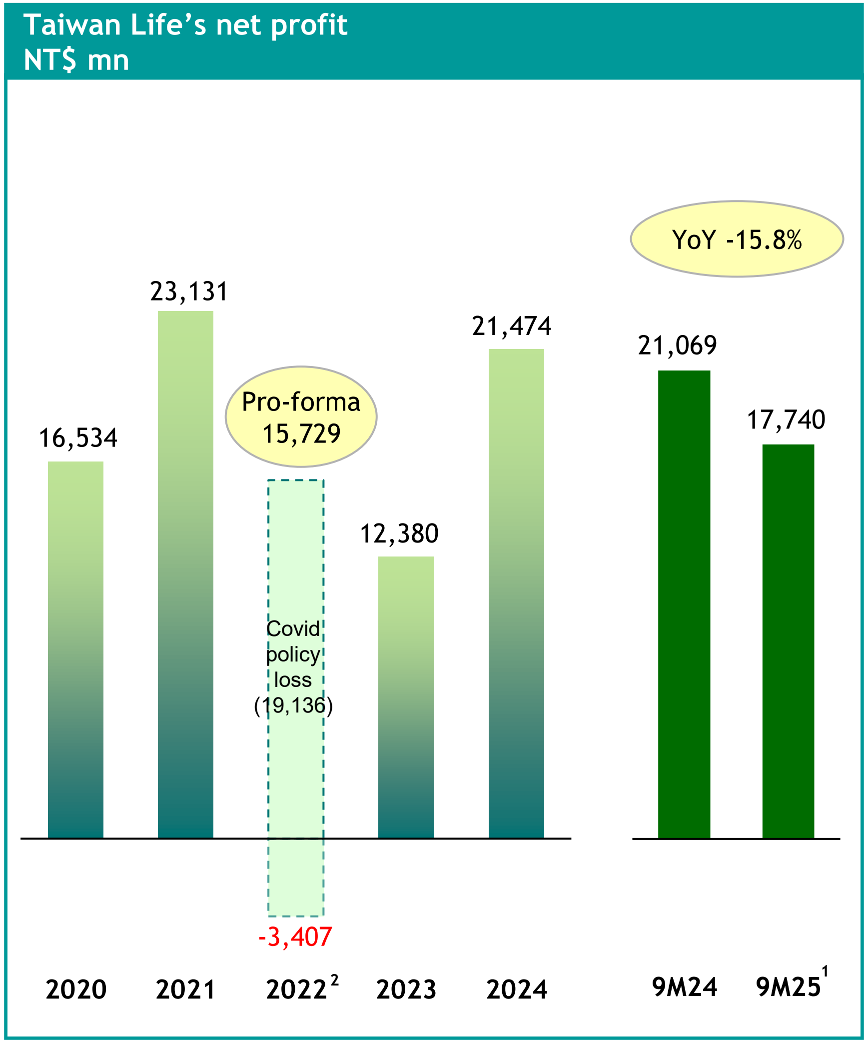
Provisions & credit costs
NT$ mn, %

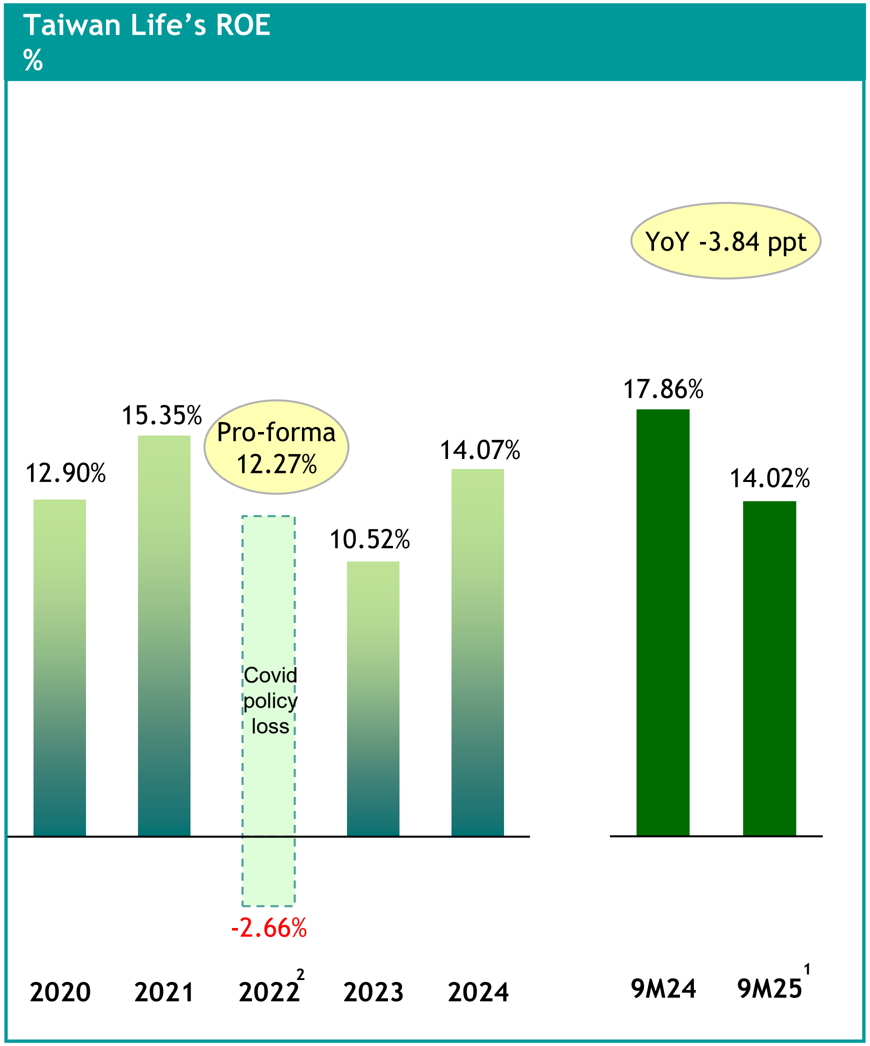


These numbers are presented on CTBC Bank consolidated basis.
1. NPL refers to loans over 90 days overdue.
2. Sep 25/3Q25/9M25 numbers are preliminary.

Taiwan Life

Taiwan Life's net profit and ROE

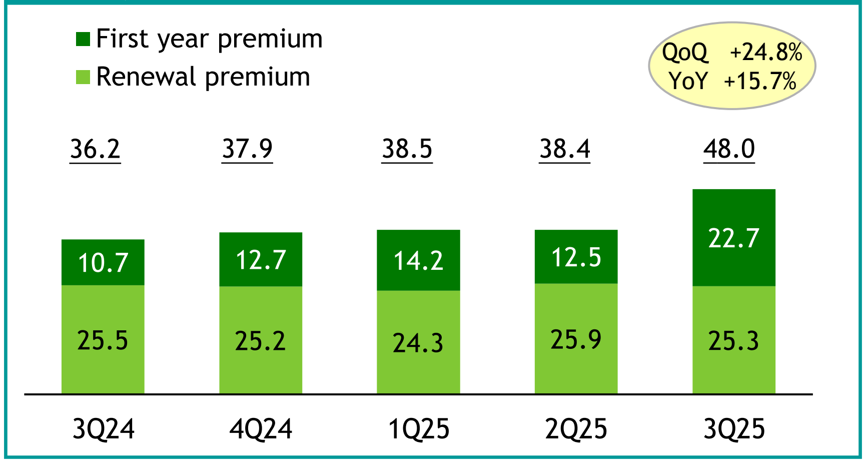




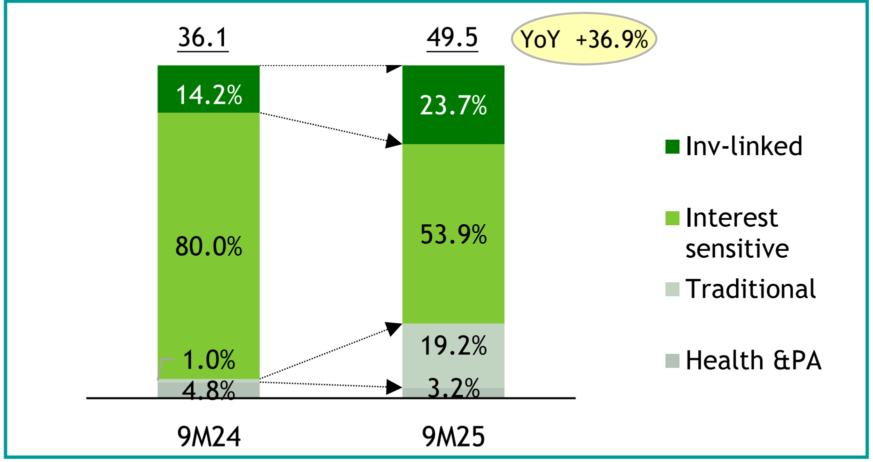
1. 9M25 numbers are preliminary.
2. 2022 net loss is NT$3.4bn and reported ROE is -2.66%; 2022 pro-forma net income is NT$15.7bn and ROE is 12.27% excluding Covid policy loss.

Taiwan Life's premium breakdown

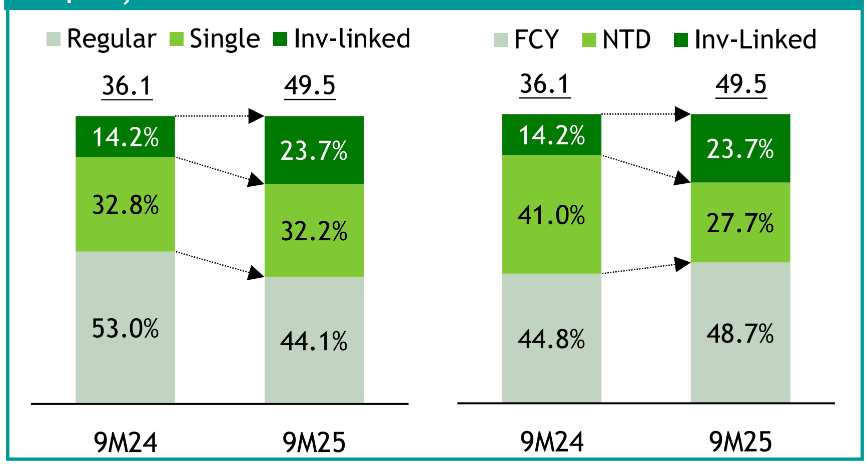
Total premium breakdown
NT$ bn, %



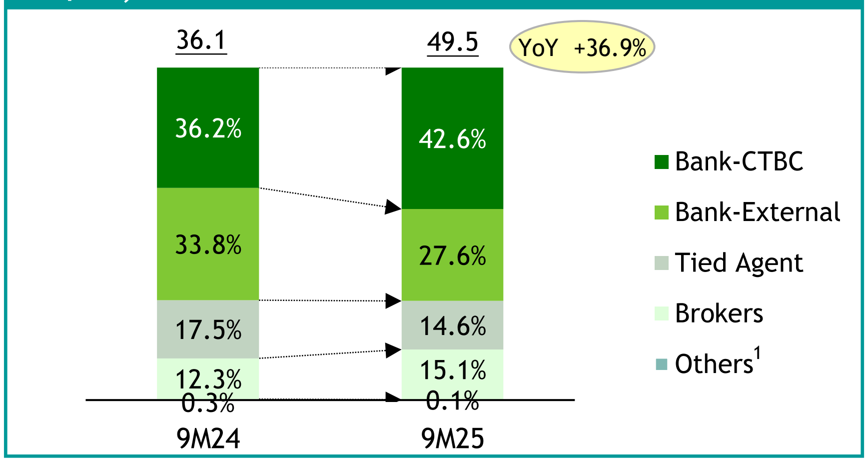
FYP breakdown - by products
NT$ bn, %



FYP breakdown - by payment/currency
NT$ bn, %



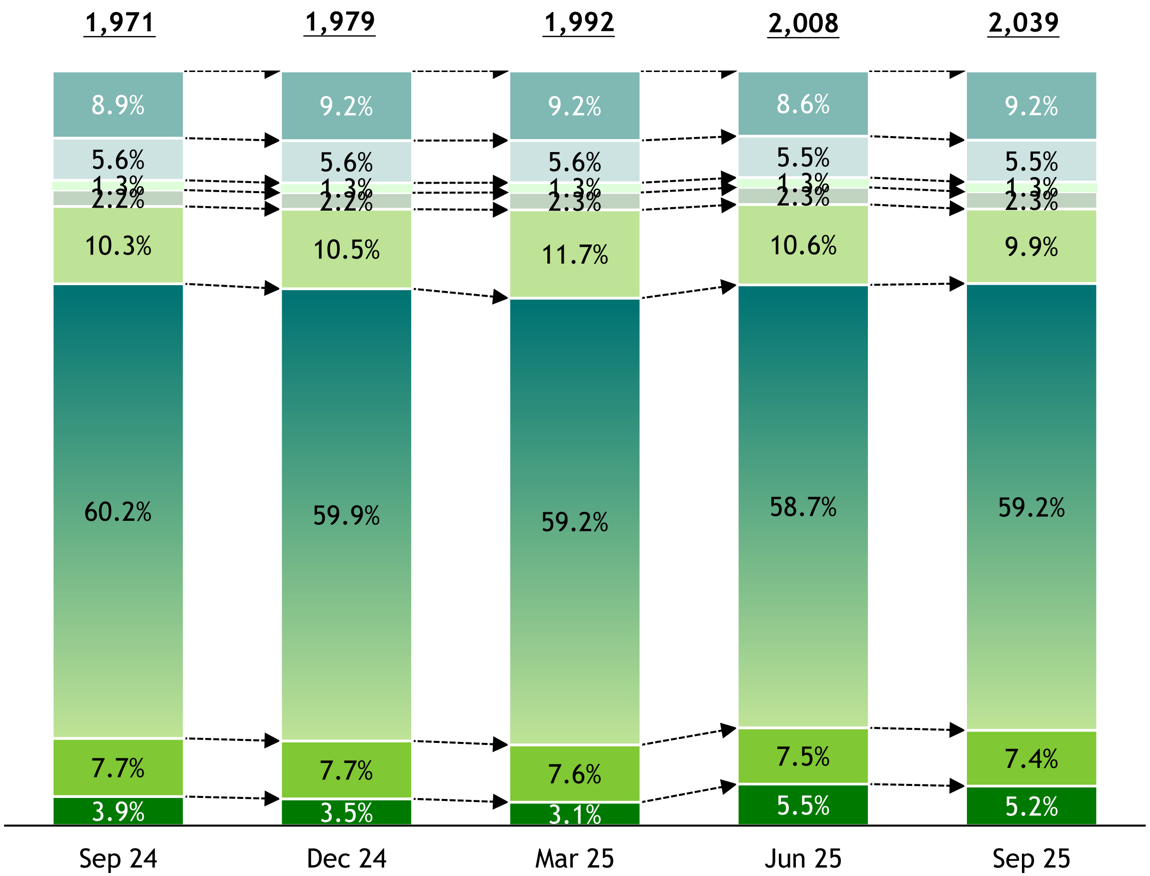
FYP breakdown - by channels
NT$ bn, %



1. Others include tel-marketing and inter-group channels
2. Source: Life Insurance Association and Taiwan Insurance Institution

Taiwan Life - Investment portfolio breakdown

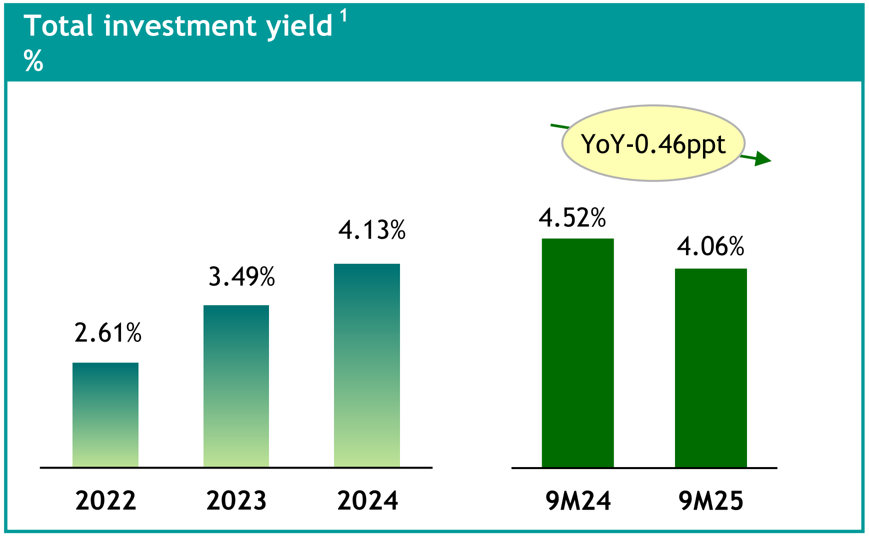
Total investment portfolio breakdown
NT$bn, %

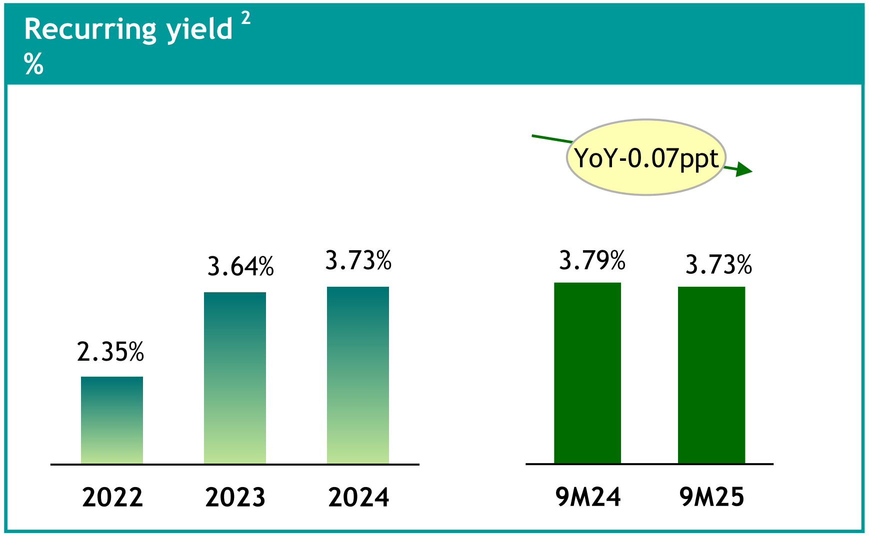


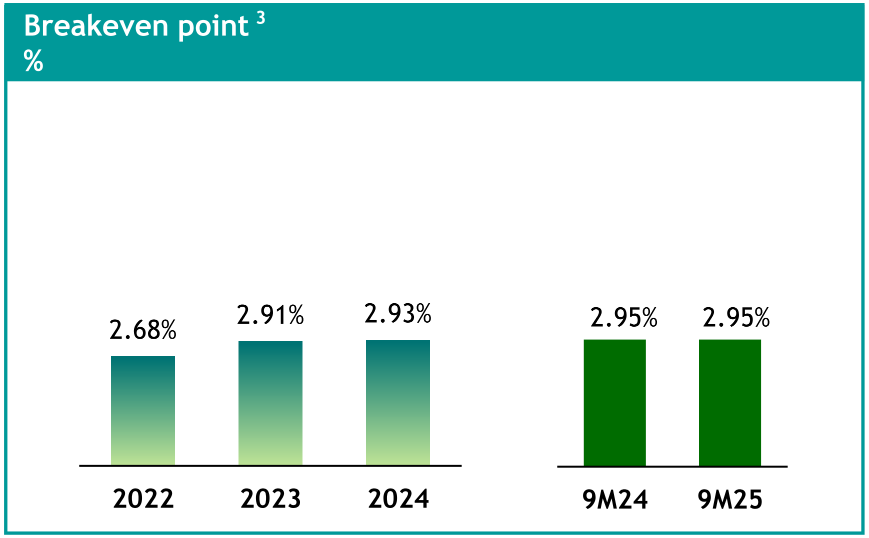
Total investment assets	Return[1]
Mutual fund	9.14%
Real estate[2]	0.44%
Policy loan	4.70%
Secured loan	2.82%
Equities[3]	14.17%
Overseas fixed income	4.21%
Domestic fixed income	1.60%
Deposit and cash equivalents	1.14%

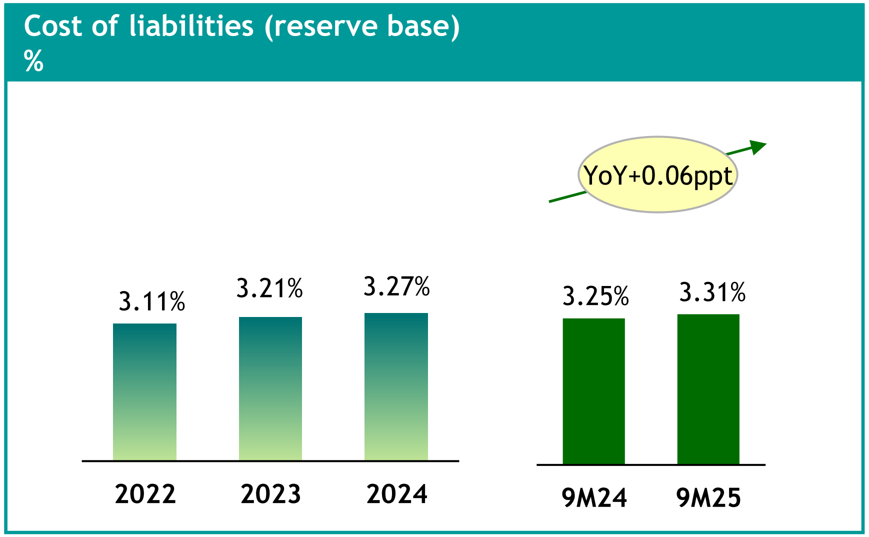
1. Annualized return for each type of investment assets is pre-hedge
2. Part of the real estate project construction work is underway
3. Include CTBC Insurance and other investments under equity method

Taiwan Life – Decent investment yields support positive interest spreads





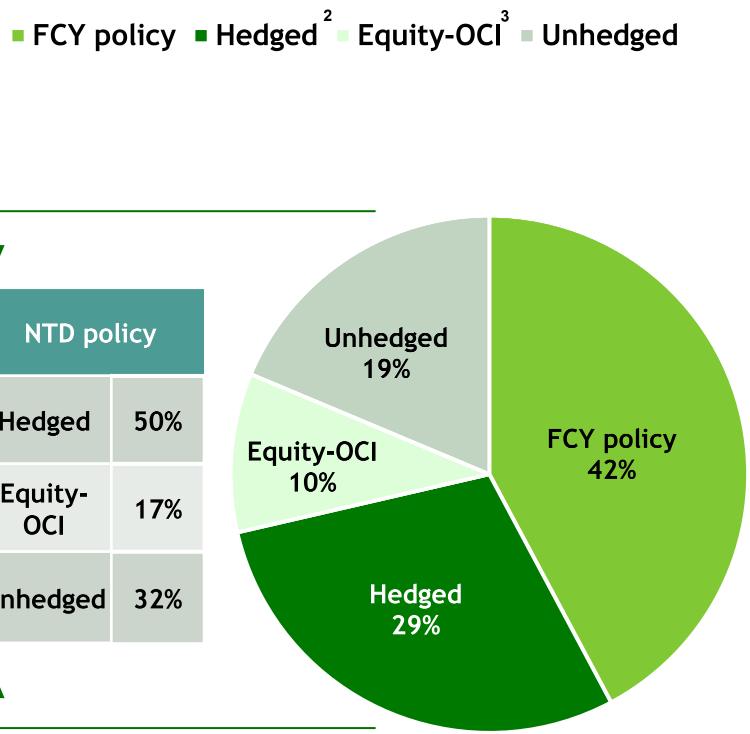




1. Investment yield is after hedge
2. Recurring yield is before hedge
3. Breakeven point = (net investment income – profit before tax)/average of investment assets

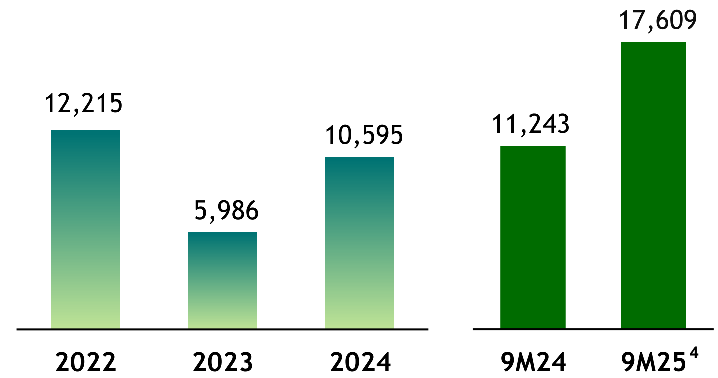
Taiwan Life - Hedging & FX reserve

9M25 FCY investment hedging structure

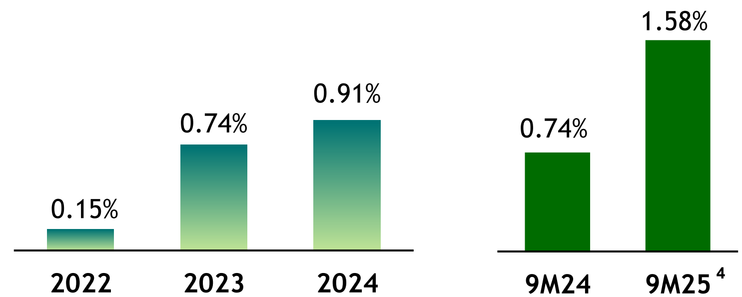


NTD policy	
Hedged	50%
Equity-OCI	17%
Unhedged	32%

FX reserve balance
NT$ mn



Hedging cost (overseas asset-based)
%



1. Percentages may not total 100% due to rounding
2. Hedged position Includes currency swap and NDF
3. Equity-OCI includes equity and mutual fund
4. Taiwan Life adopted the new FX reserve scheme in June and allocated NT$15.1bn from excess liability reserves to FX reserves in July.

ESG Highlights

CTBC's 2050 Net Zero Blueprint

2012

- Among the first group of CDP signatories

2019

Signed on or voluntarily adopted:

- Equator Principles (EPs)
- Principles for Responsible Investment (PRI)
- Principles for Sustainable Insurance (PSI)
- Principles for Responsible Banking (PRB)

2020

Joined:

- the Task Force on Climate-related Financial Disclosures (TCFD)
- the Partnership for Carbon Accounting Financials (PCAF)
- the Global Impact Investing Network (GIIN)

2022

- Included net-zero by 2050 in the Company's long-term corporate sustainability roadmap

Joined:

- the Coalition of Movers and Shakers on Sustainable Finance
- the Partnership for Biodiversity Accounting Financials (PBAF)
- the Taskforce on Nature-related Financial Disclosures (TNFD)
- the Business for Nature coalition

2023

- Released Sustainable Finance Statement, committing to exit investments and financing in the coal and unconventional oil and gas industries
- Received approval for Science Based Targets (SBTs)
- Published Taiwan's first report based on the TNFD framework

2024

- Launched the first-of-its-kind Green GPT chatbot to help consumers calculate their carbon footprints
- Launched the CTBC 30×30 Biodiversity Action Initiative, comprising 30 projects to protect Taiwan's natural environment by 2030
- Was the only bank in Taiwan acting as the local financial adviser for six offshore wind farm project developers

2025

- Introduced PATHMATCH— an AI-powered solution that integrates the PCAF methodology to make financed emissions calculation and management faster and more accurate. It enables dynamic tracking of Scope 3 emissions, ensures compliance with international standards, and drives transition financing to help enterprise clients achieve net-zero goals.

2027

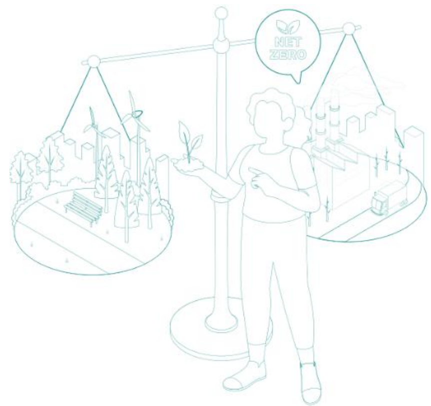
- Achieve SBT Scope 3 carbon reduction targets for corporate lending and investments in listed stocks, bonds, ETFs, and mutual funds

2035

- Attain SBT carbon reduction targets for commercial real estate lending, power generation project financing, corporate lending, and operational carbon emissions
- Divest from coal and unconventional oil and gas extraction

2050

- Achieve net-zero emissions



ESG recognitions and index highlights

Domestic and international sustainability ratings

S&P Global ESG (0–100, with 100 indicating the best performance)	FTSE Russell (0–5, with 5 indicating the best performance)	MSCI ESG (AAA–CCC, with AAA indicating the best performance)	Sustainalytics (100–0, with 0 indicating the best performance)	ISS ESG (A–D, with A indicating the best performance)	CDP (A–D-, with A indicating the best performance)
87	4.1	AA	17.28	C	A

Sustainable governance and CSR

S&P Dow Jones Indices (DJSI)
World Index and Emerging Markets Index

MSCI ESG Rating
MSCI Selection Index

FTSE4Good Index
Emerging Markets Index

HR Asia Magazine
Taiwan's Best Companies to Work for in Asia

Taiwan Academy of Banking and Finance
Best Green Finance Project

Branding, banking, and insurance

The Banker
Top 1000 World Banks - No. 1 in Taiwan

Brand Finance
Top 500 Banking Brands - No. 1 in Taiwan

Euromoney
Best Bank in Taiwan

FinanceAsia
Best Bank in Taiwan

Celent
Model Insurer of the Year, Global

Interbrand
2024 Best Taiwan Global Brands Ranked No.1 in Taiwan's Financial Industry

Business performance, products, and services

The Asian Banker
Best Merchant Service Initiative, Global
Best Retail Bank in Taiwan

Euromoney
Best Bank for Corporates in Taiwan

Global Finance
Best Investment Bank in Taiwan

Asia Risk
Derivatives House of the Year, Taiwan

The Asset
Renewable Energy Deal of the Year, Global
Best Investor Relations Team in Asia Pacific
Best ETF Provider Offshore, Taiwan

Fintech and digital innovation

Global Finance
World's Best Financial Innovation Labs - Financial Services Company Labs (Internal)
Best Fraud Risk Management Innovation, Global

The Asian Banker
Best KYC & Customer Onboarding Technology Implementation in Asia Pacific
Best Anti-Fraud Customer Initiative in Taiwan

International Data Corporation
Future Enterprise of the Year, Taiwan
Best in Future of Trust, Taiwan

The Asset
Digital Bank of the Year, Taiwan
Digital Brokerage of the Year in Taiwan

CTBC's recent ESG achievements & reports

The Asset

Corporate Sustainability Leadership Awards 2025—Platinum

Best Investor Relations Team

Best Initiatives—Social Responsibility

Ocean Affairs Council

First Corporate Ocean Sustainability Contribution Award

Common Wealth Magazine

Talent Sustainability Award

Corporate Sustainability Award

Family-Friendly Workplace Award

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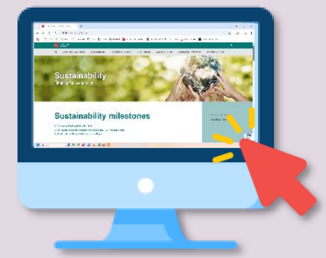

https://ir.ctbcholding.com/html/esg_reports

CTBC Holding

Analyst Meeting
Financial Review of 3Q25
Appendix

November 17, 2025
Investor Relations

CTBC
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CTBC Holding's Summary Ratios

	Yearly Results			Quarterly results					YTD Results
	2022	2023	2024	3Q24	4Q24	1Q25	2Q25	3Q25[1]	09M25[1]
Per Share Data (Reported)									
EPS (after-tax) (NT$)	1.55	2.82	3.64	1.04	0.63	1.02	0.76	1.22	3.06
DPS (NT$)	1.00	1.80	2.30	-	-	-	-	-	-
BVPS (NT$)	17.34	20.98	23.14	23.13	23.14	23.74	21.00	23.50	23.50
Common shares outstanding (million share)	19,584	19,623	19,620	19,621	19,620	19,653	19,650	19,650	19,650
DuPont Analysis									
ROAA (after-tax)(%)[2]	0.44%	0.72%	0.86%	1.01%	0.63%	0.91%	0.73%	1.14%	0.92%
ROAE (after-tax)(%)[2]	8.16%	14.64%	16.39%	19.28%	11.55%	17.30%	14.25%	22.55%	17.46%
Leverage & Solvency Ratios									
Double Leverage Ratio (%)	121.5%	118.4%	120.4%	120.2%	120.4%	120.0%	125.9%	123.5%	123.5%
Avg. Equity / Avg. Assets (%)	5.40%	5.06%	5.40%	5.46%	5.52%	5.50%	5.27%	5.23%	5.50%
CAR - FHC (%)	118.5%	119.0%	122.7%	123.1%	122.7%	125.9%	115.8%	125.6%	125.6%
CAR - Bank[3] (%)	14.06%	13.48%	13.89%	13.88%	13.89%	14.33%	13.79%	14.72%	14.72%
Tier 1 Ratio - Bank[3] (%)	12.28%	11.80%	12.27%	12.24%	12.27%	12.68%	11.99%	12.50%	12.50%
CET1 Ratio - Bank[3] (%)	11.08%	10.71%	11.23%	11.17%	11.23%	11.65%	10.94%	11.20%	11.20%

1. 3Q25/09M25 numbers are preliminary.
2. ROAA/ROAE are calculated on an annualized basis.
3. CTBC are calculated on a consolidated basis.

CTBC Bank's Summary Ratios (Consolidated)

%	Yearly Results			Quarterly Results					YTD Results
	2022	2023	2024	3Q24	4Q24	1Q25	2Q25	3Q25[1]	09M25[1]
Bank Growth Ratios									
NII growth	27.33%	3.59%	0.24%	7.11%	3.49%	4.96%	2.95%	9.66%	20.50%
Fee growth	-7.64%	12.73%	27.06%	11.15%	-3.88%	23.11%	-18.80%	16.32%	10.24%
Net profit growth	24.66%	11.28%	19.58%	18.50%	0.30%	2.27%	6.52%	-0.17%	15.93%
Bank Performance Ratios									
Loan growth	17.24%	7.64%	9.03%	5.68%	1.30%	5.96%	-0.79%	2.08%	8.70%
Deposit growth	12.23%	8.35%	6.62%	2.52%	1.72%	1.70%	0.07%	3.35%	6.98%
Avg. Loan-to-Deposit Ratio	71.43%	72.23%	72.35%	72.46%	72.97%	74.10%	76.09%	75.19%	75.13%
NIM	1.57%	1.49%	1.40%	1.41%	1.45%	1.49%	1.50%	1.59%	1.53%
NII / Operating income	63.2%	56.4%	50.6%	49.4%	54.2%	51.6%	53.6%	56.7%	54.0%
Fee / Operating income	29.3%	28.4%	32.3%	31.2%	31.8%	35.5%	29.1%	32.7%	32.5%
Cost-to-income ratio	53.2%	55.2%	52.1%	51.4%	52.5%	52.1%	51.8%	50.7%	51.5%
Asset Quality Ratios									
NPLs / Total Loans	0.49%	0.52%	0.49%	0.47%	0.49%	0.49%	0.48%	0.48%	0.48%
Reserve / Total Loans[2]	1.70%	1.72%	1.73%	1.77%	1.73%	1.70%	1.66%	1.67%	1.67%
Reserve / NPLs	332.15%	309.64%	330.74%	349.82%	330.74%	322.60%	324.16%	329.63%	329.63%
Provision/Avg. Loans & Revolv. Bal.[3]	0.26%	0.25%	0.29%	0.34%	0.19%	0.33%	0.26%	0.34%	0.31%

1. 3Q25/09M25 numbers are preliminary.
2. Effective 4Q11, calculation excluding government loan by regulatory definition.
3. Numbers are calculated on an annualized basis.

Balance Sheet of CTBC Holding and its major subsidiaries as of Sep 30, 2025[1]

NT$mm	CTBC Bank (consolidated)	Taiwan Life (consolidated)	CTBC Securities	CTBC Capital	CTBC Finance	CTBC AMC	Taiwan Lottery	CTBC Investment	CTBC FHC[3] (consolidated)
Assets:									
Cash and due from banks	598,872	95,832	1,381	2,096	271	42	258	548	666,116
Securities, net	1,630,229	1,741,857	26,159	9,594	282	20	0	993	3,409,930
Loans, net	4,044,888	72,358	0	0	316	0	0	0	4,117,087
A/R, net	216,037	35,623	22,494	12,853	12,755	18	859	203	298,905
LT investments, net	3,251	19,122	0	43	0	0	0	0	22,478
Land, premises and equipments, net	40,482	9,796	188	37	1,112	1	198	35	53,166
Others	167,677	276,062	17,266	4,328	263	4,979	274	162	468,556
Total Assets	6,701,435	2,250,649	67,489	28,952	15,000	5,059	1,590	1,940	9,036,238
Liabilities:									
Deposits	5,607,043	0	0	0	0	0	0	0	5,560,888
Other liabilities	656,951	2,075,610	55,832	21,373	13,085	2,577	409	641	2,954,856
Total liabilities	6,263,994	2,075,610	55,832	21,373	13,085	2,577	409	641	8,515,744
Minority interests[2]	28,683	40	0	31	0	0	0	0	28,754
Total stockholders' equity	408,758	174,999	11,657	7,547	1,915	2,482	1,181	1,299	491,739
Total liabilities and stockholders' equity	6,701,435	2,250,649	67,489	28,952	15,000	5,059	1,590	1,940	9,036,238

1. These numbers are preliminary.
2. The increase is due to the consolidation of LHFG into Bank’s consolidated balance sheet in 4Q21.
3. FHC consolidated assets include accounting eliminations

P&L of CTBC Holding and its subsidiaries for the year ended Sep 30, 2025[1]

NT$mm	CTBC Bank (consolidated)	Taiwan Life (consolidated)	CTBC Securities	CTBC Capital	CTBC Finance	CTBC AMC	Taiwan Lottery	CTBC Investment	CTBC FHC[6] (consolidated)
Operating income									
Net interest income	68,902	39,440	219	763	251	(33)	2	13	108,680
Fee income	41,412	(11,252)	1,823	118	44	0	1,600	1,552	33,515
Insurance business income[2]	0	(11,881)	0	0	0	0	0	0	(12,074)
Trading,Derivatives & FX	17,394	10,880	1,497	469	17	(0)	0	1	30,327
LT investment income	139	1,229	0	1	0	0	0	0	1,375
Other income (loss)[3]	(260)	(6,828)	(246)	1,139	(10)	69	21	(3)	(6,792)
Operating revenue	127,587	21,587	3,293	2,489	301	36	1,624	1,563	155,030
Operating expenses[4]	(65,715)	(4,805)	(1,874)	(1,410)	(226)	(43)	(1,028)	(743)	(74,826)
Credit loss provisions, net	(9,477)	(263)	(1)	(487)	(14)	0	0	0	(10,241)
Profit before income tax	52,395	16,519	1,419	592	62	(7)	596	820	69,964
Profit after income tax[5]	42,057	17,740	1,252	570	48	(8)	481	657	60,759

1. These numbers are preliminary.
2. Includes premium income, insurance claims & payment, insurance reserve, reinsurance expense, underwriting expense and other expense.
3. Includes Life's foreign exchange reserve.
4. Operating expenses include business tax.
5. Net profit after Income Tax is excluding Minority Interest Income.
6. FHC consolidated assets include accounting eliminations

CTBC Holding's Balance Sheet (Consolidated)

NT$mm, %	Yearly Results			Quarterly Results						
	2022	2023	2024	Sep 24	Dec 24	Mar 25	Jun 25	Sep 25[1]	QoQ(%)	YoY(%)
Assets:										
Cash and due from banks	630,445	683,063	576,691	723,982	576,691	515,533	648,439	666,116	2.7%	-8.0%
Securities, net	3,074,839	3,305,126	3,564,179	3,353,131	3,564,179	3,548,252	3,297,051	3,409,930	3.4%	1.7%
Loans, net	3,280,389	3,524,919	3,835,335	3,784,937	3,835,335	4,063,656	4,034,035	4,117,087	2.1%	8.8%
A/R, net	225,069	257,744	282,520	282,845	282,520	291,051	283,777	298,905	5.3%	5.7%
LT investments, net	15,748	18,667	20,951	20,550	20,951	21,315	20,560	22,478	9.3%	9.4%
Land, premises and equipments, net	49,233	50,104	50,394	50,535	50,394	50,327	51,408	53,166	3.4%	5.2%
Others	444,771	464,513	509,541	475,023	509,541	490,986	494,961	468,556	-5.3%	-1.4%
Total assets	7,720,493	8,304,135	8,839,610	8,691,004	8,839,610	8,981,120	8,830,232	9,036,238	2.3%	4.0%
Liabilities:										
Deposits	4,582,271	4,976,248	5,312,280	5,215,710	5,312,280	5,401,104	5,400,065	5,560,888	3.0%	6.6%
Other liabilities	2,745,400	2,862,542	3,016,978	2,964,824	3,016,978	3,055,813	2,961,084	2,954,856	-0.2%	-0.3%
Total liabilities	7,327,671	7,838,789	8,329,258	8,180,535	8,329,258	8,456,917	8,361,150	8,515,744	1.8%	4.1%
Minority interests[2]	23,326	23,596	26,404	26,693	26,404	27,593	26,461	28,754	8.7%	7.7%
Total stockholders' equity	369,496	441,750	483,948	483,776	483,948	496,610	442,621	491,739	11.1%	1.6%
Total liabilities and stockholders' equity	7,720,493	8,304,135	8,839,610	8,691,004	8,839,610	8,981,120	8,830,232	9,036,238	2.3%	4.0%

1. Sep 25 numbers are preliminary.
2. The increase is due to the consolidation of LHFG into Bank's consolidated balance sheet in 4Q21.

CTBC Holding's P&L (Consolidated)

NT$mm, %	Yearly Results			Quarterly Results						YTD Results		
	2022	2023	2024	3Q24	4Q24	1Q25	2Q25	3Q25[1]	QoQ %	09M24	09M25[1]	YoY %
Operating Income												
Net interest income	127,117	132,066	133,370	33,948	34,767	35,517	35,768	37,395	4.6%	98,602	108,680	10.2%
Fee income	27,468	28,600	41,736	11,155	10,377	12,909	10,000	10,606	6.1%	31,359	33,515	6.9%
Insurance business income[2]	(59,302)	(35,439)	(37,599)	(9,385)	(9,672)	(9,133)	(8,683)	5,742	166.1%	(27,927)	(12,074)	56.8%
Trading, Derivative & FX	42,859	31,033	59,389	16,971	5,488	17,327	(4,241)	17,240	506.5%	53,901	30,327	-43.7%
LT investment income	(38)	582	241	245	(5)	277	206	892	334.2%	246	1,375	459.0%
Other income (loss)[3]	(10,668)	6,423	(4,241)	379	1,074	(4,369)	11,596	(14,019)	-220.9%	(5,314)	(6,792)	-27.8%
Operating Revenue	127,436	163,266	192,897	53,313	42,030	52,528	44,645	57,858	29.6%	150,867	155,030	2.8%
Operating expenses[4]	(71,401)	(86,658)	(92,692)	(24,416)	(22,951)	(24,394)	(24,993)	(25,439)	1.8%	(69,741)	(74,826)	7.3%
Credit loss provisions, net	(8,986)	(9,674)	(12,115)	(3,589)	(2,294)	(3,563)	(2,780)	(3,898)	40.2%	(9,821)	(10,241)	4.3%
Net profit before income tax	47,049	66,934	88,090	25,308	16,784	24,571	16,871	28,521	69.1%	71,305	69,964	-1.9%
Net profit after income tax[5]	31,279	56,081	72,028	21,442	13,379	19,908	15,932	24,919	56.4%	58,649	60,759	3.6%

1. 3Q25/09M25 numbers are preliminary.
2. Includes premium income, insurance claims & payment, insurance reserve, reinsurance expense, underwriting expense and other expense.
3. Includes Life's foreign exchange reserve.
4. Operating expenses include business tax.
5. Net profit after Income Tax is excluding Minority Interest Income.

CTBC Bank's Balance Sheet (Consolidated)

NT$mm, %	Yearly Results			Quarterly Results						
	2022	2023	2024	Sep 24	Dec 24	Mar 25	Jun 25	Sep 25[1]	QoQ(%)	YoY(%)
Assets:										
Cash and due from banks	579,748	634,097	538,107	677,043	538,107	487,417	578,587	598,872	3.5%	-11.5%
Securities, net	1,374,717	1,553,415	1,728,351	1,517,903	1,728,351	1,681,415	1,601,835	1,630,229	1.8%	7.4%
Loans, net	3,210,623	3,456,021	3,768,167	3,718,894	3,768,167	3,994,246	3,963,488	4,044,888	2.1%	8.8%
A/R, net	169,518	190,617	194,382	197,286	194,382	201,465	188,613	216,037	14.5%	9.5%
LT investments, net	3,112	3,588	3,504	3,622	3,504	3,686	3,151	3,251	3.2%	-10.3%
Land, premises and equipments, net	41,042	40,909	40,902	41,048	40,902	40,746	40,404	40,482	0.2%	-1.4%
Others	158,413	167,650	199,679	172,383	199,679	181,646	188,780	167,677	-11.2%	-2.7%
Total assets	5,537,173	6,046,297	6,473,093	6,328,179	6,473,093	6,590,620	6,564,859	6,701,435	2.1%	5.9%
Liabilities:										
Deposits	4,614,616	5,000,082	5,331,303	5,241,353	5,331,303	5,421,721	5,425,296	5,607,043	3.3%	7.0%
Other liabilities	561,549	664,902	721,581	676,386	721,581	729,617	725,170	656,951	-9.4%	-2.9%
Total liabilities	5,176,165	5,664,984	6,052,884	5,917,738	6,052,884	6,151,338	6,150,465	6,263,994	1.8%	5.9%
Minority interests[2]	23,317	23,521	26,345	26,637	26,345	27,529	26,407	28,683	8.6%	7.7%
Total stockholders' equity	337,691	357,791	393,863	383,804	393,863	411,752	387,986	408,758	5.4%	6.5%
Total liabilities and stockholders' equity	5,537,173	6,046,297	6,473,093	6,328,179	6,473,093	6,590,620	6,564,859	6,701,435	2.1%	5.9%

1. Sep 25 numbers are preliminary.
2. The increase is due to the consolidation of LHFG into Bank's consolidated balance sheet in 4Q21.

CTBC Bank's P&L (Consolidated)

NT$ mm, %	Yearly Results			Quarterly Results						YTD Results		
	2022	2023	2024	3Q24	4Q24	1Q25	2Q25	3Q25[1]	QoQ %	09M24	09M25[1]	YoY %
Operating Income												
Net interest income	75,086	77,779	77,966	20,084	20,784	21,814	22,459	24,629	9.7%	57,182	68,902	20.5%
Fee income	34,748	39,171	49,769	12,696	12,203	15,024	12,199	14,189	16.3%	37,566	41,412	10.2%
Trading, Derivatives & FX	9,726	21,705	26,483	7,859	5,000	6,182	6,676	4,536	-32.0%	21,483	17,394	-19.0%
LT investment income	180	367	35	17	9	104	27	8	-71.4%	25	139	449.6%
Other income (loss)	(973)	(1,226)	(244)	20	338	(854)	539	56	-89.7%	(582)	(260)	55.4%
Operating Revenue	118,767	137,795	154,009	40,675	38,334	42,270	41,900	43,418	3.6%	115,675	127,587	10.3%
Operating expenses[2]	(63,151)	(76,007)	(80,237)	(20,908)	(20,137)	(22,032)	(21,688)	(21,995)	1.4%	(60,100)	(65,715)	9.3%
Pre-provision profit	55,615	61,788	73,772	19,767	18,198	20,237	20,211	21,423	6.0%	55,575	61,872	11.3%
Credit loss provisions, net	(8,178)	(8,764)	(10,945)	(3,258)	(1,837)	(3,267)	(2,658)	(3,552)	33.7%	(9,107)	(9,477)	4.1%
Net profit before income tax	47,438	53,025	62,827	16,509	16,360	16,970	17,553	17,871	1.8%	46,467	52,395	12.8%
Net profit after income tax[3]	37,142	41,333	49,424	13,106	13,145	13,443	14,319	14,295	-0.2%	36,279	42,057	15.9%

1. 3Q25/09M25 numbers are preliminary.
2. Operating expenses include business tax.
3. Net profit after Income Tax is excluding Minority Interest Income.

CTBC Bank's Loan Breakdown (Consolidated)

NT$mm, %	Yearly Results			Quarterly Results						
	2022	2023	2024	Sep 24	Dec 24	Mar 25	Jun 25	Sep 25[1]	QoQ(%)	YoY(%)
Corporate loans	892,845	952,551	1,007,035	1,041,831	1,007,035	1,112,273	1,085,680	1,057,883	-2.6%	1.5%
Manufacturing	208,757	207,374	200,371	227,715	200,371	233,494	233,307	222,758	-4.5%	-2.2%
Commerce & services	121,857	115,439	97,696	95,531	97,696	112,705	115,089	122,770	6.7%	28.5%
Govt & non-profit org.	172,017	229,464	266,343	288,046	266,343	309,313	267,157	232,701	-12.9%	-19.2%
Construction & real estate	103,433	105,564	121,096	119,764	121,096	119,478	125,751	125,058	-0.6%	4.4%
Finance & insurance	95,010	93,459	100,461	91,579	100,461	115,232	114,059	118,152	3.6%	29.0%
Others[2]	191,771	201,250	221,068	219,196	221,068	222,052	230,318	236,445	2.7%	7.9%
Mortgages	963,661	1,104,839	1,191,128	1,156,211	1,191,128	1,220,656	1,267,862	1,330,191	4.9%	15.0%
Unsecured & others[3]	211,420	239,868	267,488	256,983	267,488	272,777	282,827	291,012	2.9%	13.2%
Total NTD Loans	2,067,925	2,297,258	2,465,651	2,455,025	2,465,651	2,605,706	2,636,369	2,679,087	1.6%	9.1%
Total Foreign currency loans	1,195,318	1,215,283	1,364,173	1,325,729	1,364,173	1,452,308	1,389,718	1,430,678	2.9%	7.9%
Total Loan	3,263,243	3,512,541	3,829,824	3,780,754	3,829,824	4,058,014	4,026,087	4,109,765	2.1%	8.7%

1. Sep 25 numbers are preliminary.
2. Others include micro business loan.
3. Unsecured & other loans include NTD non-accrual loans.

CTBC Bank's Deposit Breakdown (Consolidated)

NT$mm, %	Yearly Results			Quarterly Results						
	2022	2023	2024	Sep 24	Dec 24	Mar 25	Jun 25	Sep 25[1]	QoQ(%)	YoY (%)
Demand & savings										
Checking & demand deposits	384,798	398,774	463,636	444,913	463,636	485,520	484,442	493,961	2.0%	11.0%
Saving deposits	1,200,657	1,282,124	1,323,756	1,313,607	1,323,756	1,332,735	1,353,922	1,438,745	6.3%	9.5%
Sub-total-Demand & savings	1,585,455	1,680,898	1,787,392	1,758,519	1,787,392	1,818,256	1,838,364	1,932,706	5.1%	9.9%
Time & time savings										
Time deposits (incl. CD)	418,196	485,131	509,408	429,401	509,408	567,054	557,175	503,087	-9.7%	17.2%
Time saving deposits	575,393	667,633	723,900	711,919	723,900	744,878	759,232	775,123	2.1%	8.9%
Sub-total-Time & time savings	993,589	1,152,764	1,233,308	1,141,320	1,233,308	1,311,933	1,316,407	1,278,210	-2.9%	12.0%
Remittances	2,145	1,701	1,567	1,369	1,567	1,217	1,314	2,060	56.7%	50.5%
Foreign currency deposits	2,033,427	2,164,719	2,309,036	2,340,145	2,309,036	2,290,315	2,269,210	2,394,067	5.5%	2.3%
Total deposits	4,614,616	5,000,082	5,331,303	5,241,353	5,331,303	5,421,721	5,425,296	5,607,043	3.3%	7.0%

1. Sep 25 numbers are preliminary.

CTBC Bank's Spread (Consolidated)

%	Yearly Results			Quarterly Results						YTD Results		
	2022	2023	2024	3Q24	4Q24	1Q25	2Q25	3Q25[1]	QoQ (Chg)	09M24	09M25[1]	YoY (Chg)
NTD												
Lending rate	2.13	2.66	2.77	2.80	2.83	2.80	2.80	2.81	0.01	2.74	2.80	0.06
Deposit rate	0.43	0.82	0.95	0.96	0.98	1.02	1.03	1.00	(0.03)	0.93	1.02	0.08
NTD spread[2]	1.70	1.85	1.82	1.84	1.84	1.78	1.77	1.81	0.04	1.81	1.79	(0.02)
Foreign currency												
Lending rate	3.32	4.80	4.90	4.93	4.74	4.66	4.51	4.42	(0.09)	4.96	4.53	(0.43)
Deposit rate	0.72	2.24	2.63	2.68	2.51	2.33	2.17	2.11	(0.05)	2.67	2.20	(0.47)
Foreign currency spread[2]	2.60	2.56	2.27	2.25	2.23	2.33	2.35	2.30	(0.04)	2.29	2.33	0.04
NTD & foreign currency												
Lending rate	2.58	3.41	3.51	3.55	3.50	3.45	3.40	3.37	(0.03)	3.52	3.40	(0.11)
Deposit rate	0.56	1.43	1.68	1.72	1.65	1.58	1.50	1.47	(0.03)	1.69	1.52	(0.18)
Overall spread[2]	2.02	1.98	1.83	1.83	1.85	1.87	1.90	1.90	0.00	1.82	1.89	0.07
NIM	1.57	1.49	1.40	1.41	1.45	1.49	1.50	1.59	0.09	1.38	1.53	0.15

1. 3Q25/ 09M25 numbers are preliminary.
2. Credit card receivables are excluded in the calculation of NTD, foreign currency, and overall loan spread, and is included in the calculation of NIM.
3. QoQ, YoY change and spread number may not add up due to the rounding.

CTBC Bank's Asset Quality (Consolidated)

NT$mm, %	Yearly Results			Quarterly Results						YTD Results		
	2022	2023	2024	3Q24	4Q24	1Q25	2Q25	3Q25[1]	QoQ (%)	09M24	09M25[1]	YoY (%)
90-days NPLs - beginning	15,792	15,842	18,254	19,056	17,683	18,642	19,767	19,311	-2.3%	18,254	18,642	2.1%
New NPL influx, net of recovery & others	3,317	7,291	7,621	(905)	3,196	2,363	2,689	2,588	-3.8%	4,425	7,641	72.7%
Write-offs & other deductions	(3,267)	(4,880)	(7,232)	(468)	(2,237)	(1,239)	(3,145)	(2,217)	-29.5%	(4,995)	(6,602)	32.2%
90-days NPLs - ending	15,842	18,254	18,642	17,683	18,642	19,767	19,311	19,682	1.9%	17,683	19,682	11.3%
Provisions and reserves												
Total provisions	8,178	8,764	10,945	3,258	1,837	3,267	2,658	3,552	33.7%	9,107	9,477	4.1%
Total reserves	52,620	56,520	61,657	61,859	61,657	63,768	62,598	64,877	3.6%	61,859	64,877	4.9%

%	Yearly Results			Quarterly Results						YTD Results		
	2022	2023	2024	Sep 24	Dec 24	Mar 25	Jun 25	Sep 25[1]	QoQ (Chg)	Sep 24	Sep 25[1]	YoY (Chg)
NPL ratio												
Corporate NPL ratio[2]	0.12%	0.14%	0.17%	0.15%	0.17%	0.20%	0.18%	0.16%	-0.02%	0.15%	0.16%	0.01%
Retail NPL ratio	0.14%	0.18%	0.14%	0.16%	0.14%	0.13%	0.13%	0.12%	-0.00%	0.16%	0.12%	-0.03%
Overseas Subsidiaries NPL ratio	1.79%	1.90%	1.76%	1.66%	1.76%	1.75%	1.83%	1.88%	0.05%	1.66%	1.88%	0.22%
Total NPL ratio	0.49%	0.52%	0.49%	0.47%	0.49%	0.49%	0.48%	0.48%	-0.00%	0.47%	0.48%	0.01%

1. 3Q25/ 09M25/Sep 25 numbers preliminary.
2. Corporate NPL ratio excludes overseas subsidiaries NPL.
3. QoQ, YoY change may not add up due to the rounding.

Taiwan Life's P&L & Balance Sheet (Standalone)

P&L	Yearly Results			Quarterly Results						YTD Results		
NT$mm, %	2022	2023	2024	3Q24	4Q24	1Q25	2Q25	3Q25[1]	QoQ(%)	09M24	09M25[1]	YoY(%)
Retained earned premium	124,725	125,982	133,436	33,496	33,546	33,615	34,998	41,625	18.9%	99,890	110,238	10.4%
Retained claims and policyholders' benefit	(160,065)	(181,546)	(175,234)	(46,064)	(37,215)	(34,079)	(40,550)	(29,542)	-27.1%	(138,019)	(104,171)	-24.5%
Changes in liabilities reserves	(3,251)	19,207	3,640	3,006	(6,222)	(8,804)	(3,358)	(6,518)	94.1%	9,861	(18,680)	289.4%
Commission expense	(11,415)	(15,425)	(14,285)	(3,171)	(3,318)	(3,589)	(3,548)	(5,167)	45.6%	(10,967)	(12,304)	12.2%
Total investment	52,001	68,052	81,178	23,193	14,701	21,134	13,646	11,219	-17.8%	66,477	45,998	-30.8%
Others	1,066	699	350	66	8	(320)	(8)	(124)	-1366.7%	342	(452)	-232.3%
Operating expenses[2]	(4,426)	(5,664)	(5,482)	(1,494)	(998)	(1,354)	(1,396)	(1,357)	-2.8%	(4,484)	(4,107)	-8.4%
Net profit before Tax	(1,365)	11,305	23,603	9,031	503	6,602	(216)	10,137	4785.5%	23,100	16,523	-28.5%
Net profit after Tax	(3,407)	12,383	21,474	8,002	405	5,599	1,618	10,524	550.5%	21,069	17,740	-15.8%

Balance Sheet	Yearly Results			Quarterly Results						
NT$mm, %	2022	2023	2024	Sep 24	Dec 24	Mar 25	Jun 25	Sep 25[1]	QoQ(%)	YoY(%)
General account	1,983,026	2,046,578	2,142,551	2,101,084	2,142,551	2,158,138	2,052,580	2,110,507	2.8%	0.4%
Separated account	153,500	154,241	139,561	142,881	139,561	136,383	126,159	135,482	7.4%	-5.2%
Total Assets	2,136,526	2,200,819	2,282,112	2,243,965	2,282,112	2,294,521	2,178,739	2,245,989	3.1%	0.1%
Reserves for life insurance liabilities	1,846,577	1,823,022	1,860,485	1,836,881	1,860,485	1,880,546	1,812,077	1,844,167	1.8%	0.4%
Other liabilities	196,383	235,981	258,289	233,828	258,289	256,605	219,615	226,823	3.3%	-3.0%
Total liabilities	2,042,960	2,059,003	2,118,774	2,070,709	2,118,774	2,137,150	2,031,691	2,070,990	1.9%	0.0%
Total stockholders' equity	93,566	141,816	163,338	173,255	163,338	157,371	147,047	174,999	19.0%	1.0%
Total liabilities and stockholders' equity	2,136,526	2,200,819	2,282,112	2,243,965	2,282,112	2,294,521	2,178,739	2,245,989	3.1%	0.1%
E/A ratio	4.72%	6.93%	7.62%	8.25%	7.62%	7.29%	7.16%	8.29%	-	-

1. 3Q25/09M25/Sep 25 numbers are preliminary.
2. Operating expenses include business tax

Taiwan Life's Premium Performance

NT$mm, %	Yearly Results			Quarterly Results						YTD Results		
Total Premium Breakdown by Products	**2022**	**2023**	**2024**	**3Q24**	**4Q24**	**1Q25**	**2Q25**	**3Q25**	**QoQ(%)**	**09M24**	**09M25**	**YoY(%)**
Traditional	22,137	18,693	17,862	4,503	4,385	4,216	4,764	12,713	166.9%	13,477	21,693	61.0%
Interest Sensitive & UL	80,669	83,597	91,186	22,902	22,571	23,488	24,467	22,930	-6.3%	68,615	70,886	3.3%
Investment Linked	11,328	7,659	10,371	2,361	3,846	4,494	2,731	5,901	116.1%	6,525	13,125	101.2%
Others[1]	23,820	25,817	26,414	6,466	7,079	6,270	6,481	6,433	-0.7%	19,336	19,183	-0.8%
Total premium	137,955	135,766	145,833	36,233	37,881	38,468	38,442	47,977	24.8%	107,952	124,887	15.7%
FYP Breakdown by Products	**2022**	**2023**	**2024**	**3Q24**	**4Q24**	**1Q25**	**2Q25**	**3Q25**	**QoQ(%)**	**09M24**	**09M25**	**YoY(%)**
Traditional	628	652	459	103	114	149	660	8,687	1216.2%	345	9,496	2652.9%
Interest Sensitive & UL	44,393	39,388	37,585	8,164	8,678	9,504	9,117	8,061	-11.6%	28,907	26,681	-7.7%
Investment Linked	9,267	5,681	8,506	1,902	3,373	4,039	2,238	5,431	142.7%	5,133	11,708	128.1%
Others[1]	3,196	3,664	2,245	549	498	522	522	540	3.4%	1,746	1,584	-9.3%
Total first year premium	57,485	49,385	48,794	10,718	12,663	14,214	12,536	22,718	81.2%	36,131	49,468	36.9%
FYP Breakdown by Channels	**2022**	**2023**	**2024**	**3Q24**	**4Q24**	**1Q25**	**2Q25**	**3Q25**	**QoQ(%)**	**09M24**	**09M25**	**YoY(%)**
Bank_CTBC	28,412	19,807	19,111	3,782	6,039	6,612	3,987	10,458	162.3%	13,073	21,058	61.1%
Bank_External	18,572	14,661	14,548	3,177	2,343	3,832	3,548	6,289	77.2%	12,205	13,669	12.0%
Brokers	4,443	8,076	5,870	1,236	1,435	1,539	2,641	3,276	24.0%	4,434	7,456	68.1%
Tied Agent	5,906	6,746	9,139	2,496	2,822	2,207	2,341	2,675	14.2%	6,317	7,223	14.3%
Others	151	96	126	26	23	23	20	21	7.5%	102	63	-38.2%
Total First Year Premium	57,485	49,385	48,794	10,718	12,663	14,214	12,536	22,718	81.2%	36,131	49,468	36.9%
First Year Premium Equivalent (FYPE)	17,641	22,297	21,344	4,602	4,488	4,694	4,520	6,702	48.3%	16,856	15,916	-5.6%

1. Others include Health, PA and Others