聯邦銀行
UNION BANK OF TAIWAN

Union Bank of Taiwan

Financial Results of 4Q25

February 26th, 2026



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聯邦銀行 UNION BANK OF TAIWAN

Financial Highlights of 2025

- Steady growth of business
  - Net income after tax increased 15.34% YoY to NT$6,024 million in 2025, Net revenue was NT$20,282 million (YoY 2.29%).
  - EPS was 1.27 in 2025, compare with 1.16 in 2024 , increased 9.48% YoY.
  - Net interest income was increased 16.84 %. (YoY)
  - Net fee income was increased 5.61 %. (YoY)
  - Total deposits (avg. balance) was increased 3.34%. (YoY)
  - Total loans (avg. balance) was increased 4.33%. (YoY)
  - Credit card

    Operating income was increased 11.10% (YoY)、Aacquiring sales volume was increased 11.70%(YoY).
- Capital is adequate and robust
  - CAR was 15.35%, Tier 1 ratio was 13.97%, and CET1 ratio was 11.66% in 2025.
- Assets quality and overdue loan coverage
  - NPL was 1,840 million, NPL ratio was 0.29%, and NPL coverage ratio was 410.41% in 2025.

- 2025 are un-audited numbers
- CAR, Tier 1 ratio and CET1 ratio of 2025 are un-audited, standalone numbers

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Solid Growth in Assets and Equity

The bank's total assets and shareholders' equity have both recorded steady growth for five consecutive years, primarily driven by the continued expansion of corporate banking, consumer banking, and wealth management.

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	1,034,859	85,528

- The equity attributable to the owners of the parent company.
- 2025 are un-audited numbers

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Revenue and profit- Consolidated

NT$ mn, %

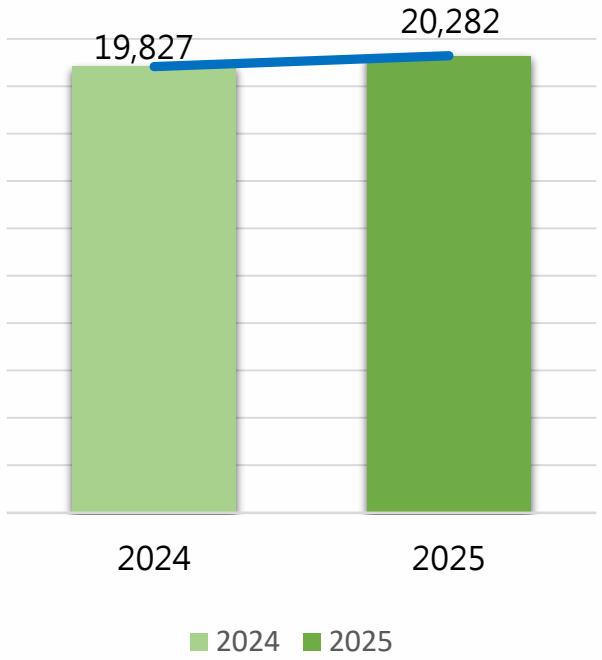
Items	2025	2024	Diff. %*
Net interest income	9,672	8,278	+16.84%
Net fee income	4,124	3,905	+5.61%
Net other income	6,486	7,644	- 15.15%
Net revenue	20,282	19,827	+2.29%
Net Income Before Tax	7,188	6,167	+16.56%
Net Income After Tax	6,024	5,223	+15.34%
EPS (in NT$dollar)	1.27	1.16	+9.48%

- 2025 are un-audited numbers

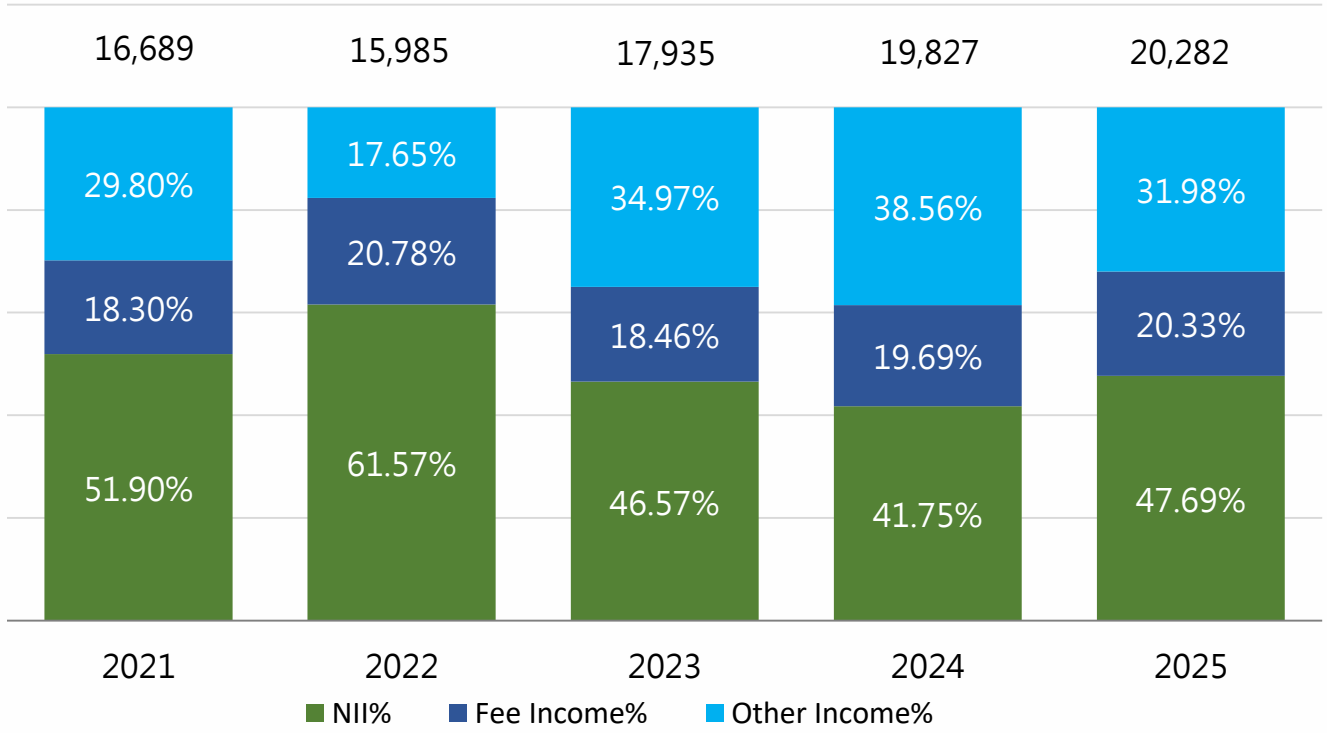
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Net Revenue Breakdown- Consolidated

NT$ mn



NT$ mn, %

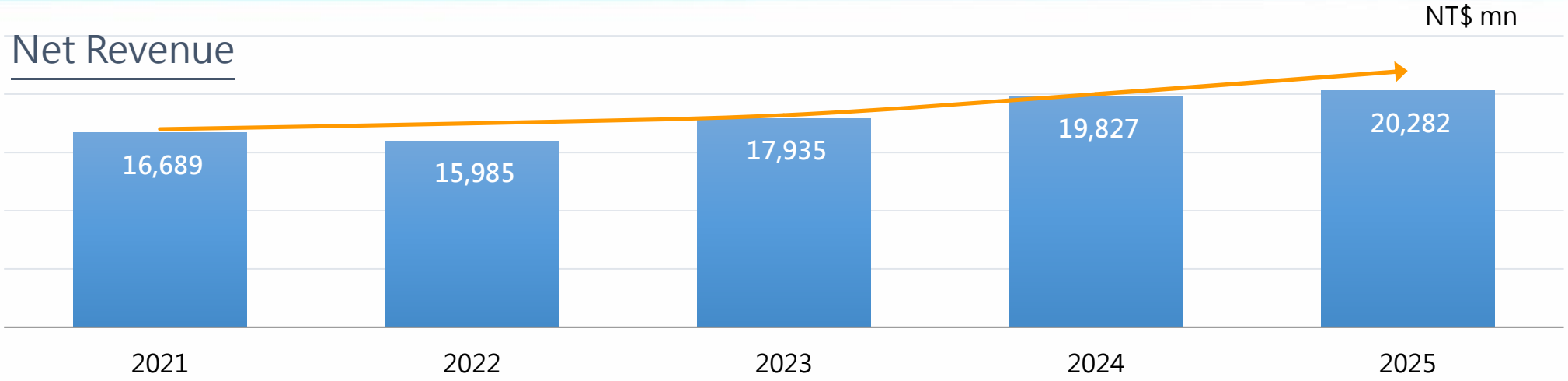


■ 2025 are un-audited numbers

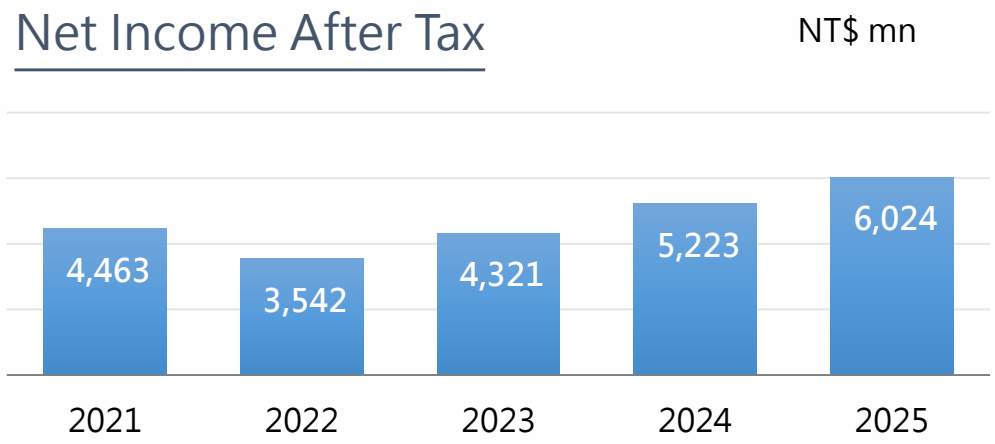
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Financial Performance- Consolidated

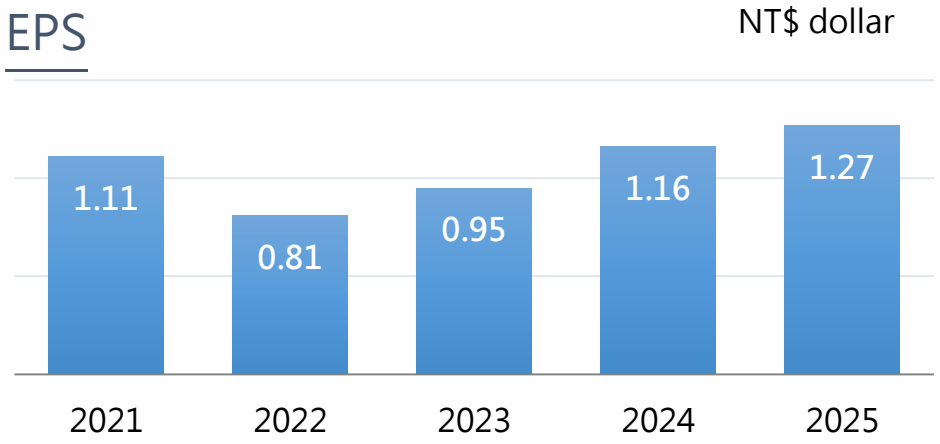
Net Revenue



Net Income After Tax



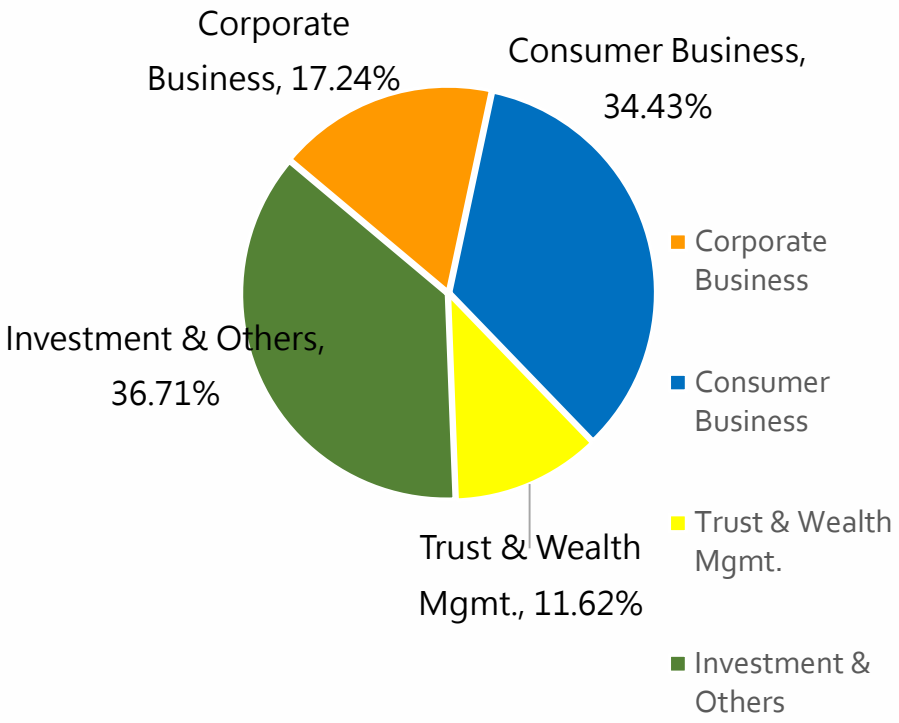
EPS

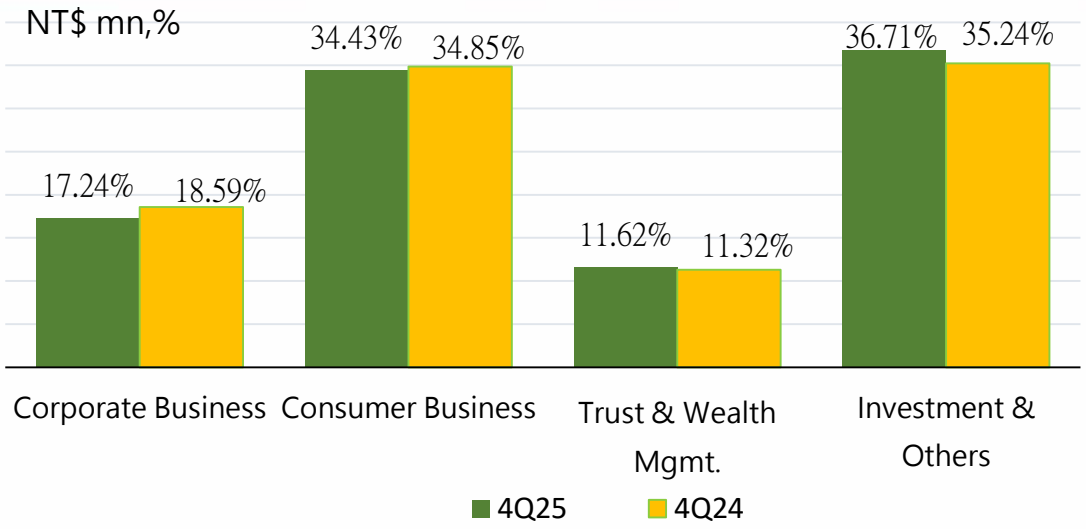


- 2025 are un-audited numbers

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Operating revenue analysis- Standalone





Items	4Q25 revenues	4Q24 revenues	Diff.Amt
Corporate Business	3,092	3,165	▼ (73)
Consumer Business	6,175	5,934	▲ 241
Trust & Wealth Mgmt.	2,084	1,927	▲ 157
Investment & Others	6,583	6,001	▲ 582

■ 2025 are un-audited numbers

聯邦銀行 UNION BANK OF TAIWAN

Business Performance

NT$ mn, %

Items	2025.12	2024.12	Diff.Amt	Diff. %
Total deposits (avg. bal.)	832,482	805,560	▲ 26,922	▲ 3.34%
Demand deposits	369,379	351,553	▲ 17,826	▲ 5.07%
Time deposits	363,060	347,128	▲ 15,932	▲ 4.59%
Foreign exchange deposits	100,043	106,879	▼ (6,836)	▼ (6.40%)
Total Loans (avg. bal.)	639,046	612,505	▲ 26,541	▲ 4.33%
Corporate loans	252,395	234,371	▲ 18,024	▲ 7.69%
Consumer loans	386,651	378,134	▲ 8,517	▲ 2.25%
Indirect Finance (end bal.)	23,103	25,702	▼ (2,599)	▼ (10.11%)

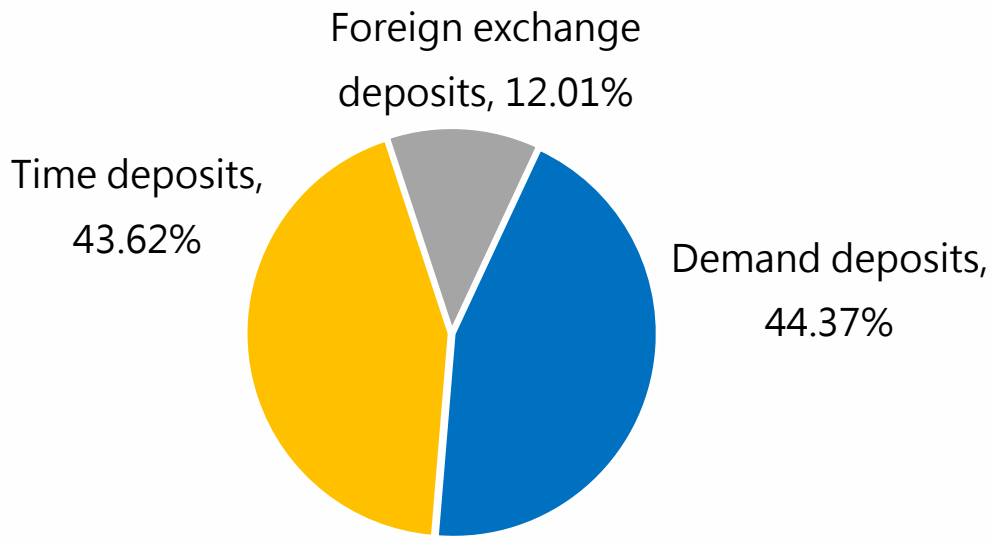
- Preliminary figures of 2025

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Deposits analysis

Total deposits (avg. bal.)

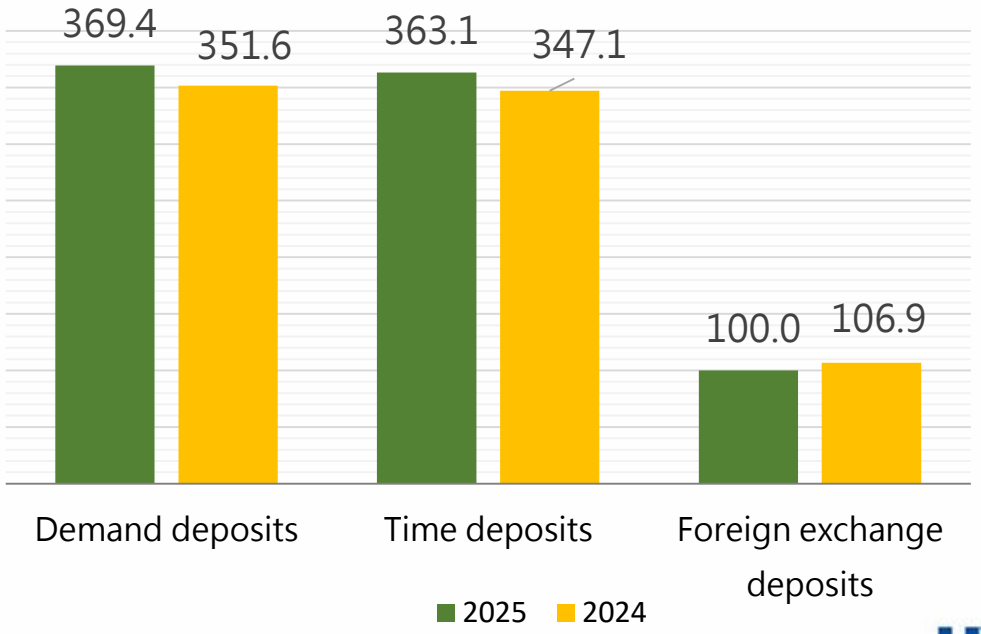
TWD$832.5billion



■ Preliminary figures of 2025

YoY Comparison

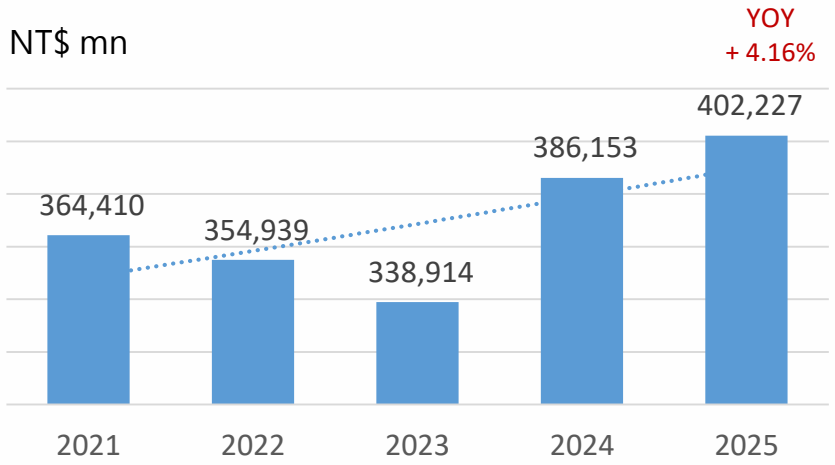
NT$ bn



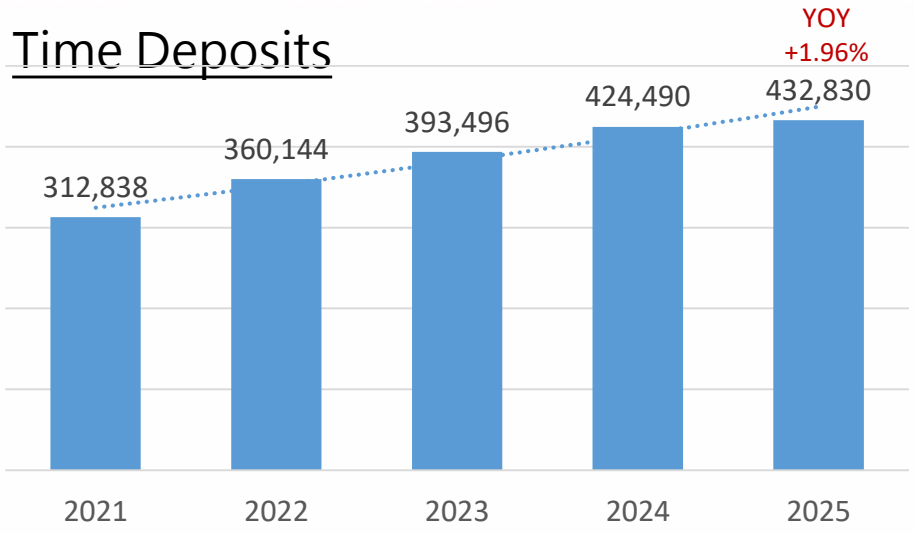
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Deposits balance steady growth

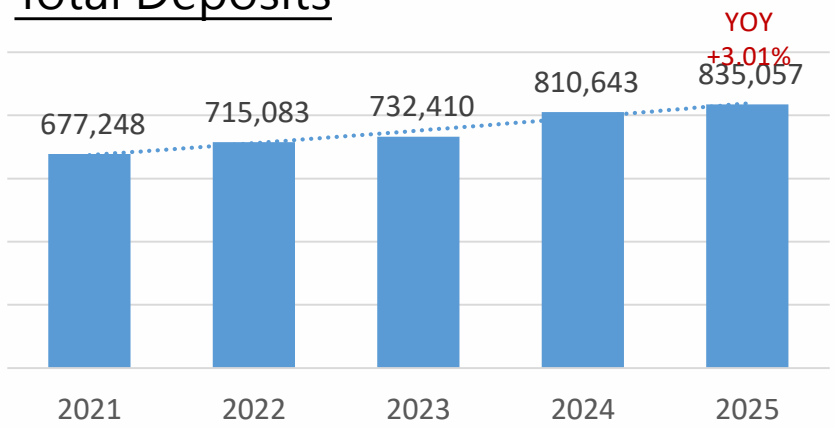
Demand Deposits



Time Deposits



Total Deposits



■ Preliminary figures of 2025

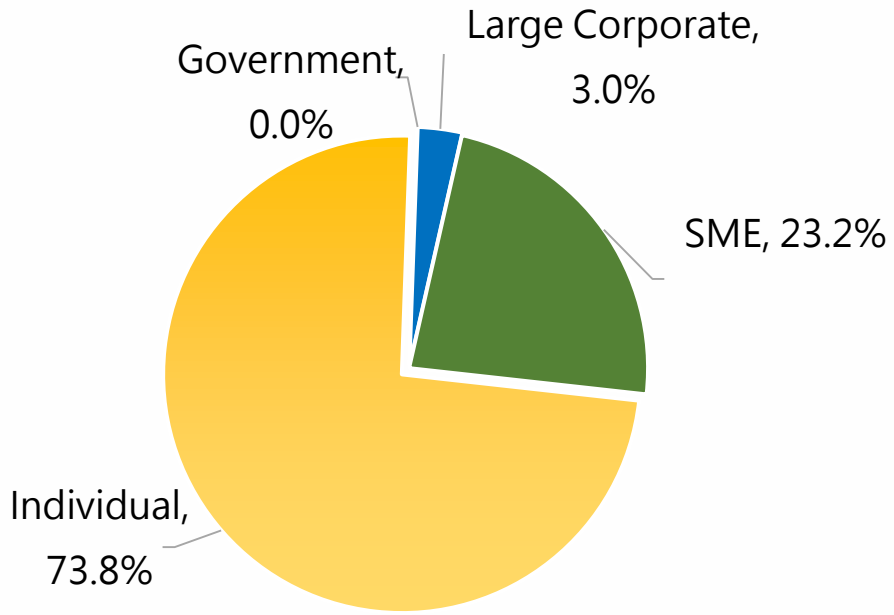
Items \ Date	End of 2021	End of 2022	End of 2023	End of 2024	End of 2025
Demand deposits	364,410	354,939	338,914	386,153	402,277
Time deposits	312,838	360,144	393,496	424,490	432,830
Total deposits	677,248	715,083	732,410	810,643	835,057
Portion of demand deposits	54%	50%	46%	48%	48%

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Loans analysis

Total Loans

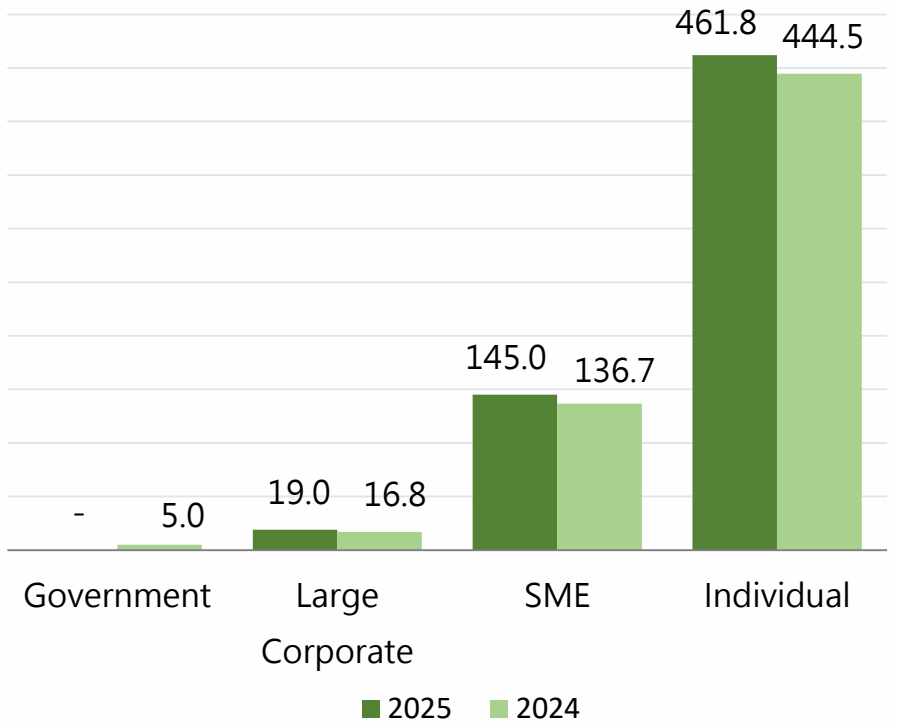
TWD$625.8 billion



■ Preliminary figures of 2025

YoY Comparison

NT$ bn

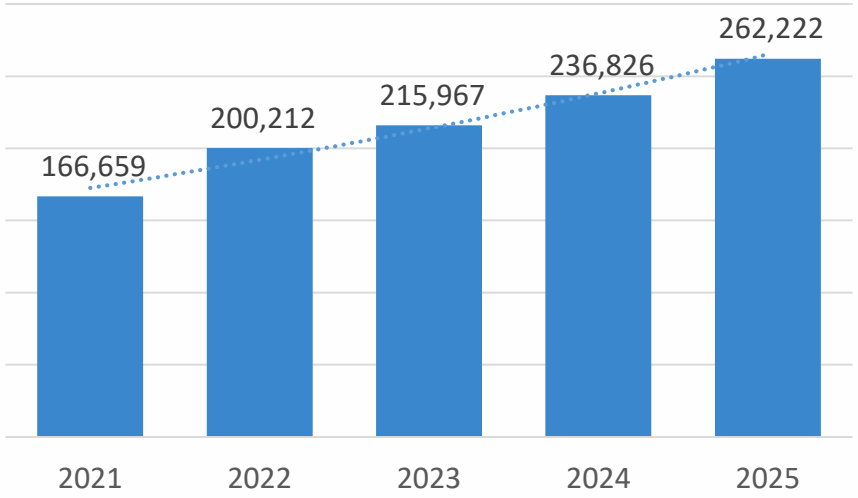


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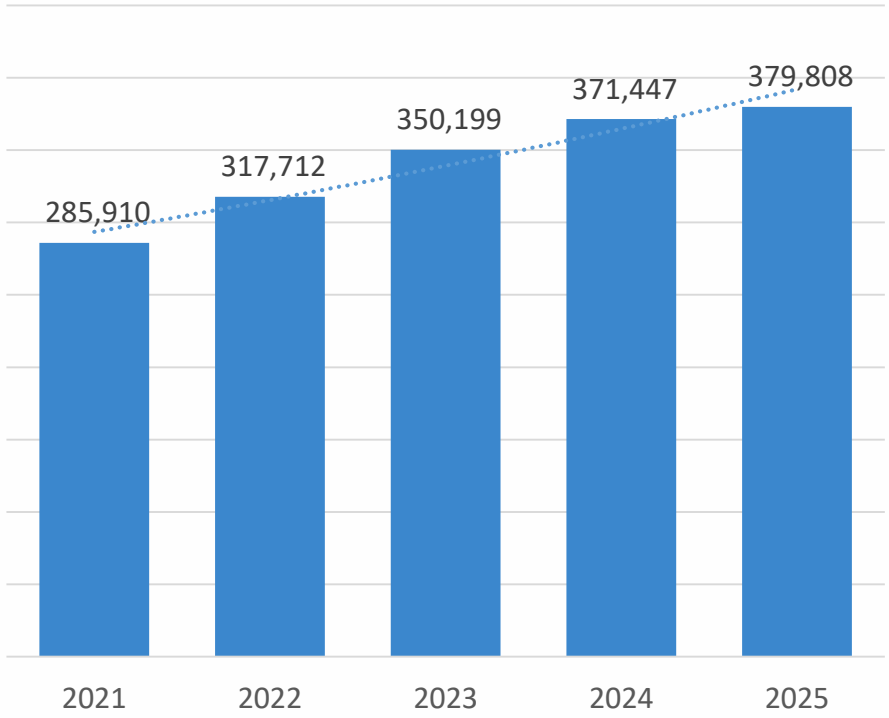
Loans balance steady growth

Corporate Loans

NT$ mn



Consumer Loans



- Government Loans is excluded from Corporate Loans.
- Preliminary figures of 2025

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Business Performance

Cards, NT$ Mn,%

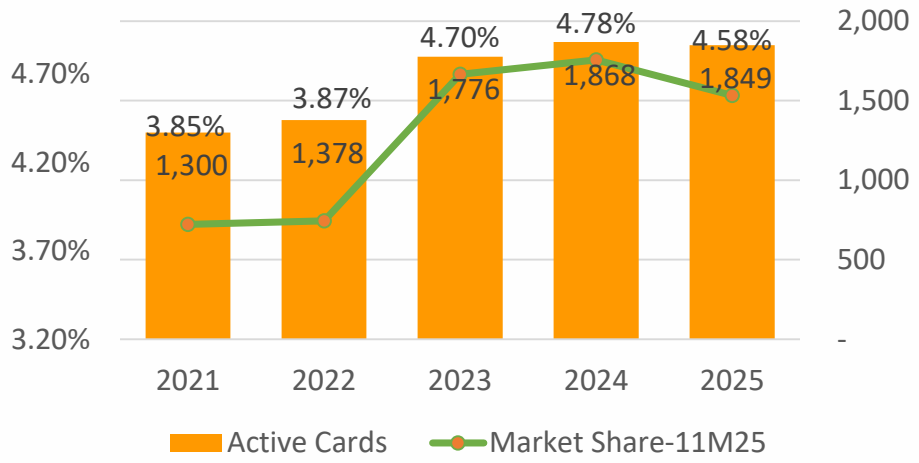
Items	2025	2024	Diff. Amt	Diff. %
Operating income	6,148	5,534	614	11.10%
Undue installment balance	8,601	5,330	3,271	61.37%
Revolving banlance	6,592	6,403	189	2.95%
Acquiring sales volume	158,409	141,811	16,598	11.70%
Issuing sales volume	178,950	191,471	(12,521)	(6.54%)
Active cards in 6 months	1,849,324	1,868,354	(19,030)	(1.02%)
Cards outstanding	2,731,780	2,764,467	(32,687)	(1.18%)
NPL Ratio over 90 days	0.18%	0.25%	(0.07%)	(28.00%)

- Preliminary figures of 2025

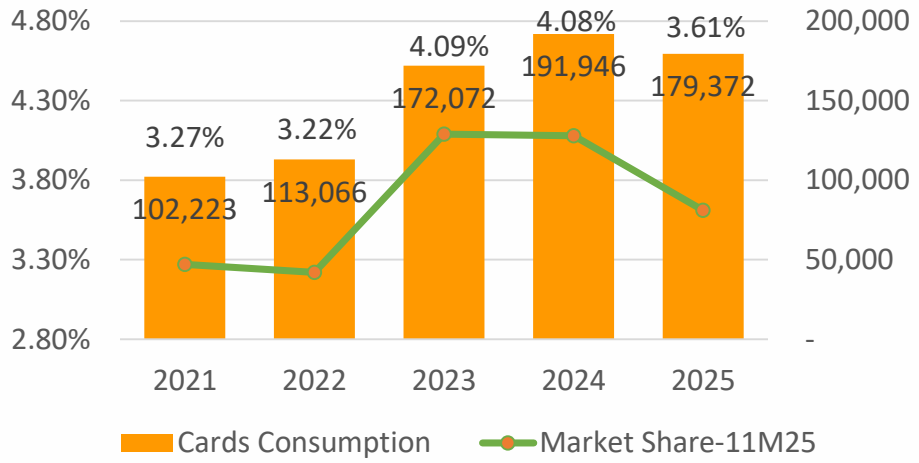
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Credit Card Business Breakdown

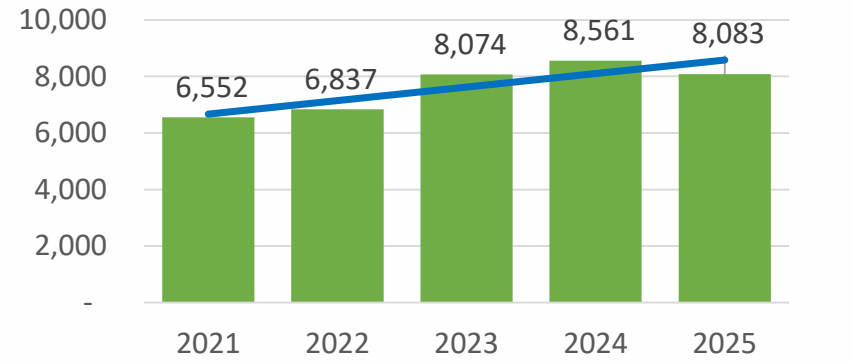
Active Cards



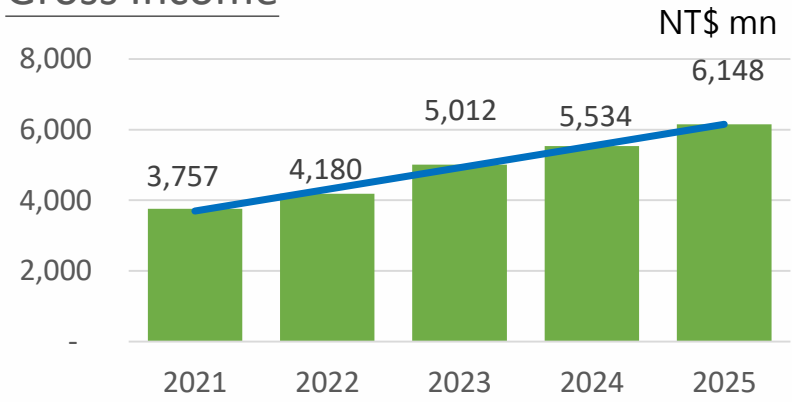
Cards Consumption



Per Card Spending (Monthly)



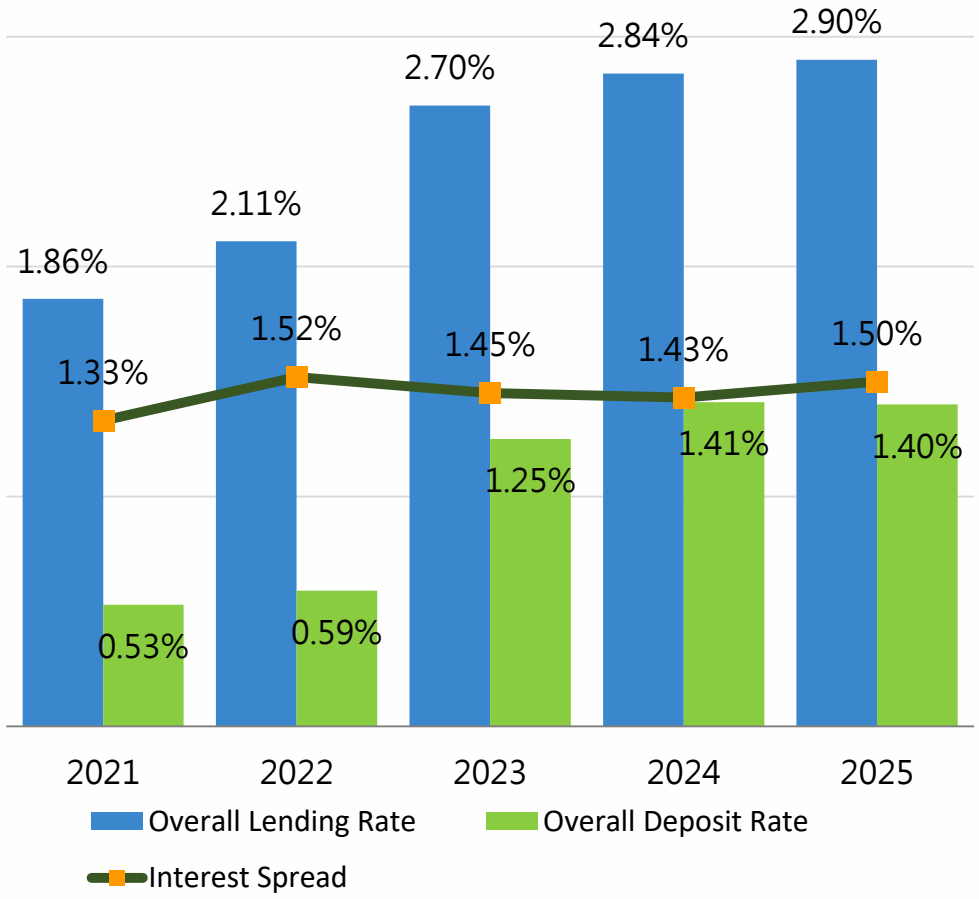
Gross Income

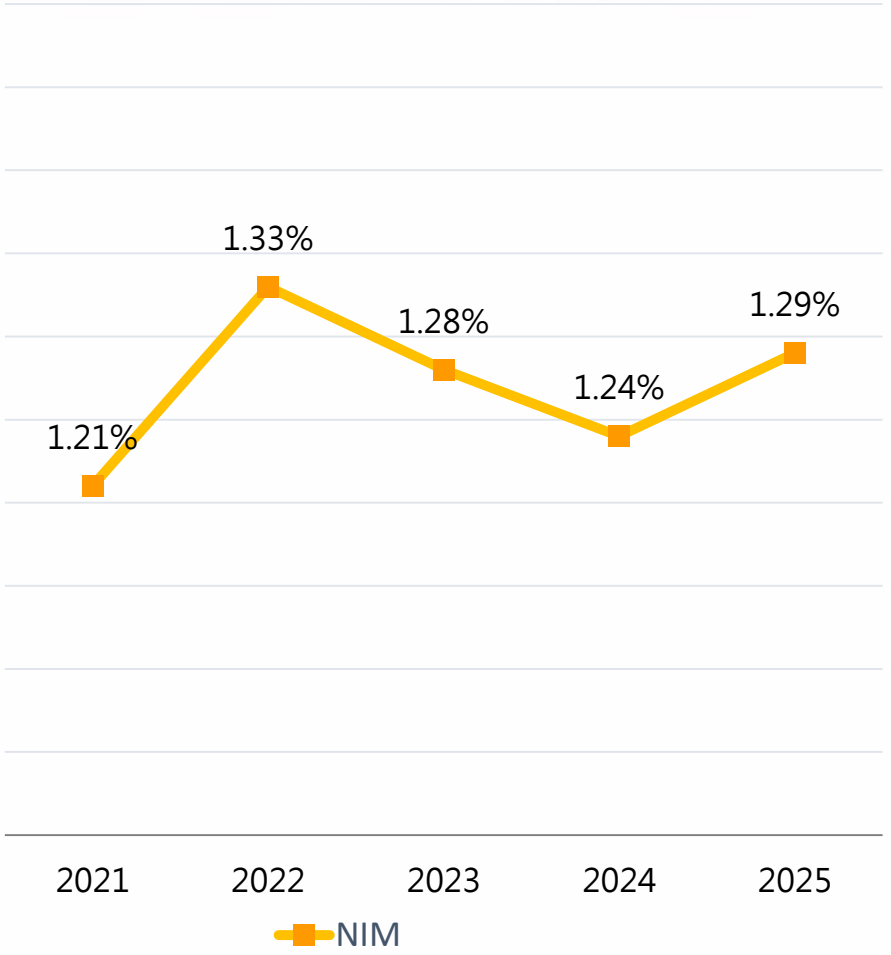


- 2025 is self-settled, and the other proportion refers to the disclosure of important credit card information of the Banking Bureau

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NIM and Spread- Standalone





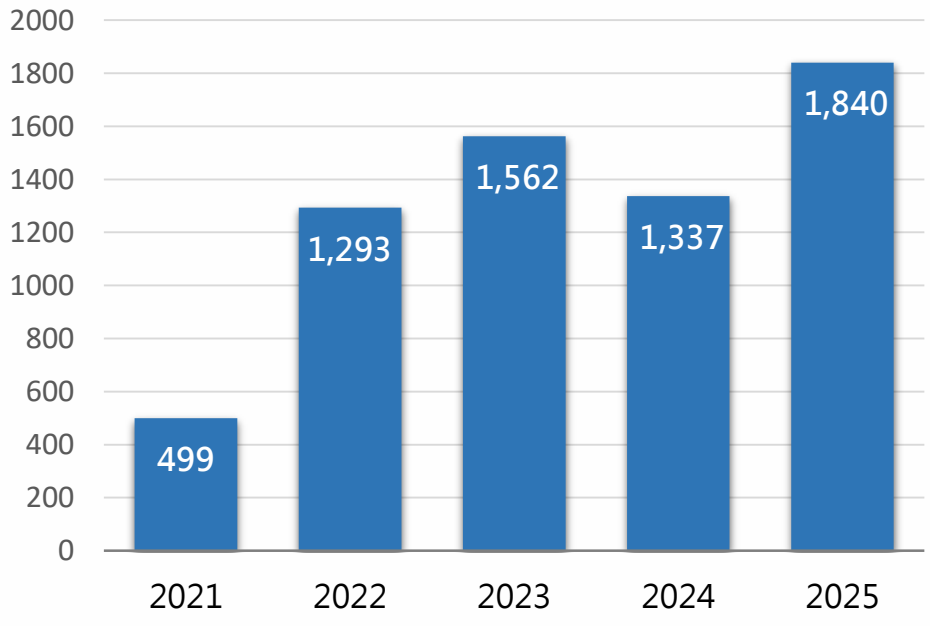
- 2025 are un-audited numbers

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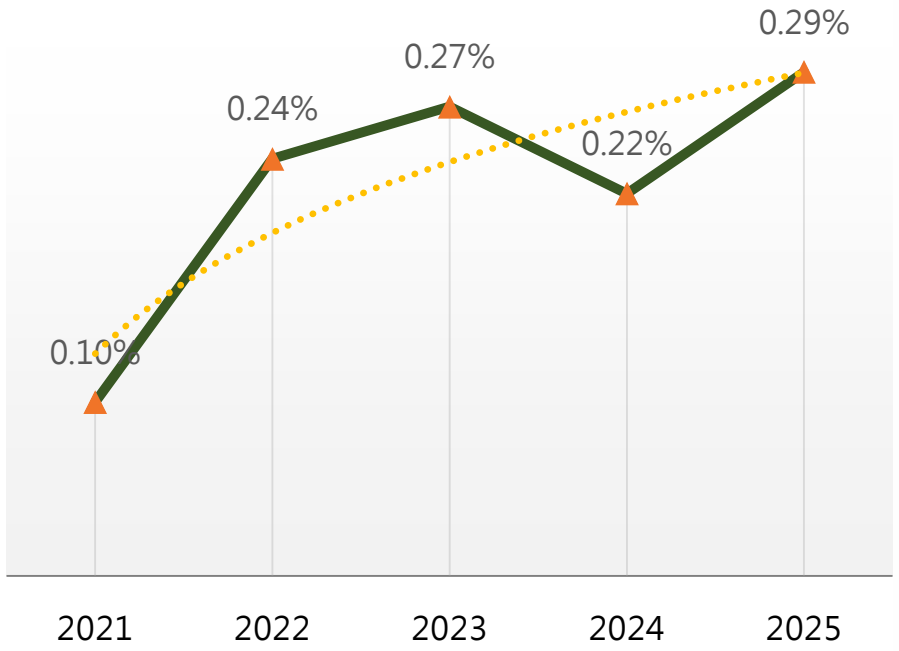
Assets Quality

NPL

NT$ mn,%



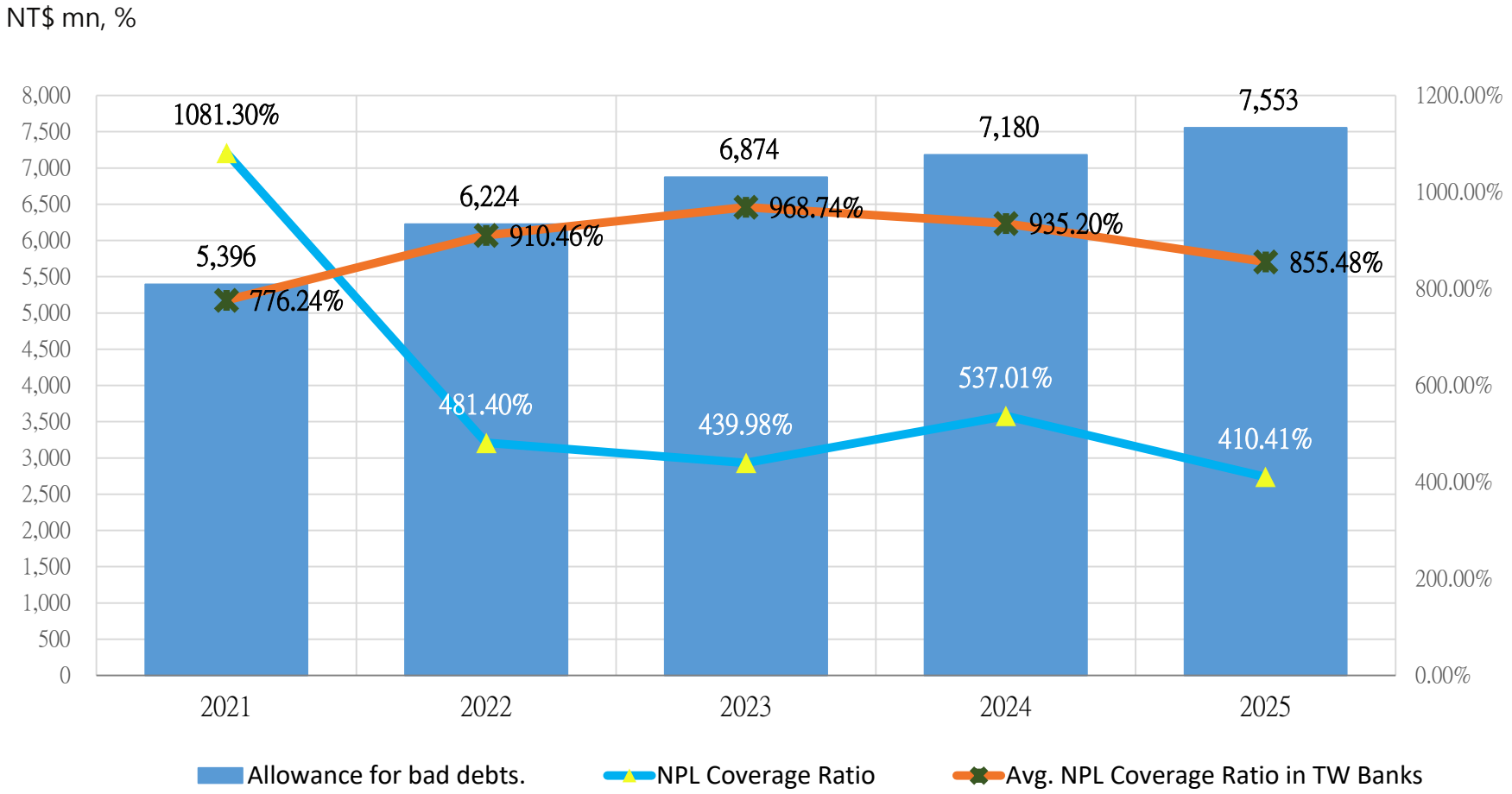
NPL Ratio



- 2025 are un-audited numbers

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Assets Quality (Conti.)

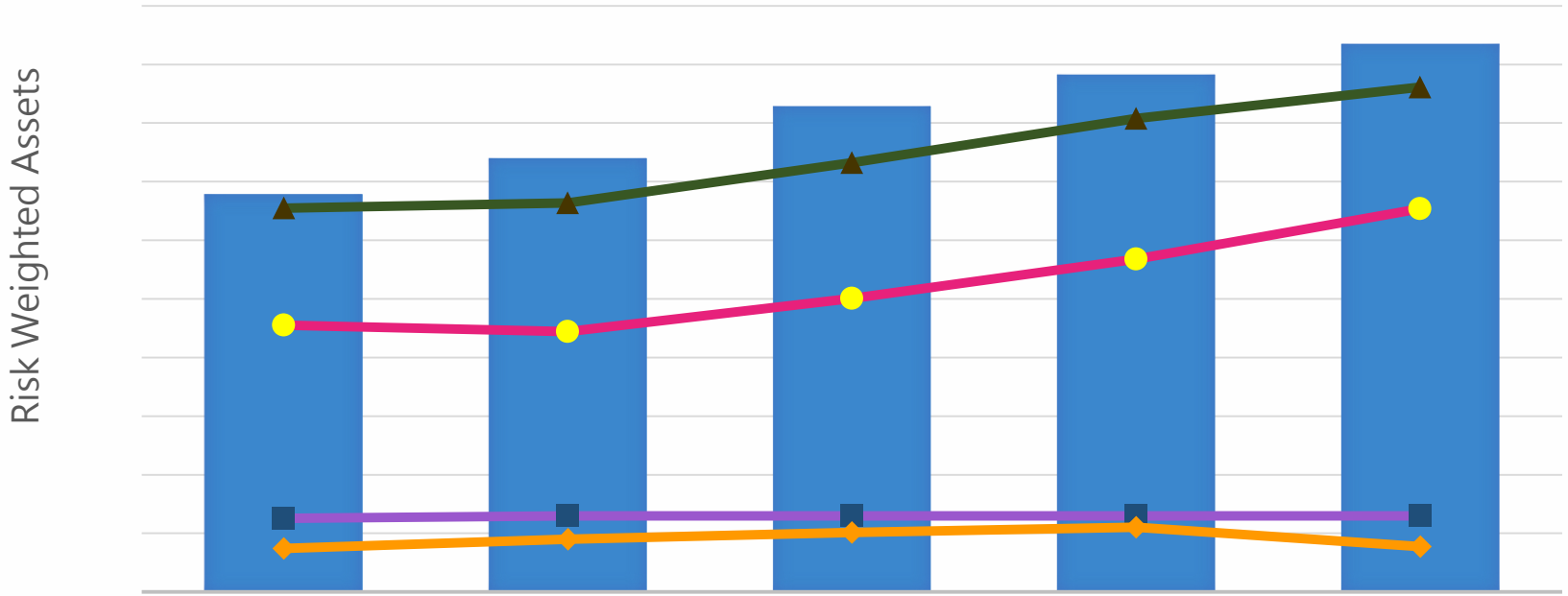


- Avg. NPL Coverage Ratio in TW Banks of 2025 was from FSC Statistic of November 2025.

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Capital Adequacy

NT$ thousand

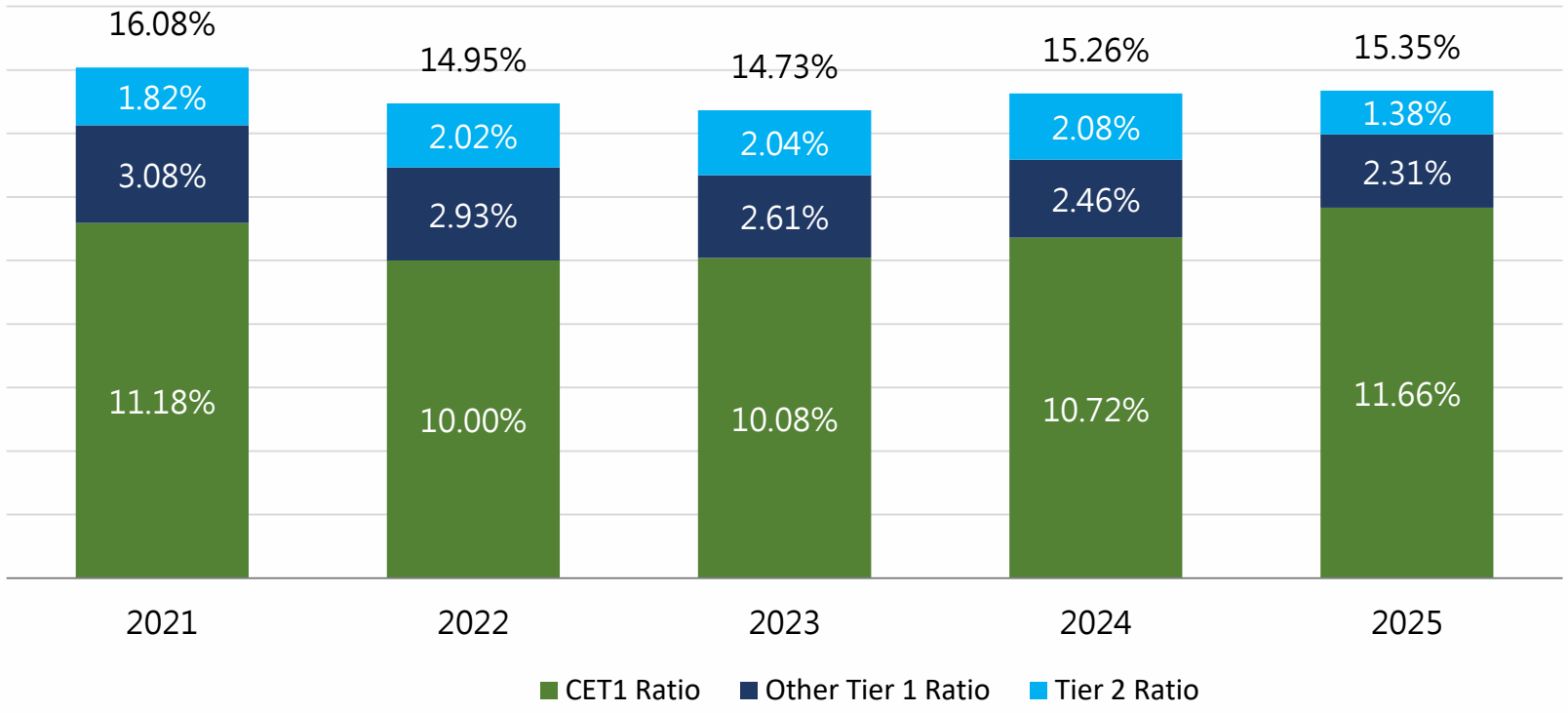


	2021	2022	2023	2024	2025
Risk Weighted Assets	407,195,710	444,044,885	497,090,004	529,430,480	561,047,860
Common share	45,523,219	44,397,652	50,089,913	56,775,204	65,392,536
Other tier 1 capital	12,552,479	13,000,000	13,000,000	13,000,000	13,000,000
Tier 2 capital	7,412,960	8,973,856	10,138,005	11,026,372	7,735,034
Regulatory capital	65,488,658	66,371,508	73,227,918	80,801,576	86,127,570

- Preliminary figures of 2025
- BIS of Union Bank standalone.

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Capital Adequacy Ratio



- Preliminary figures of 2025
- BIS of Union Bank standalone.

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