聯邦銀行
UNION BANK OF TAIWAN

Union Bank of Taiwan

Financial Results of 1Q26



May 7th, 2026

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Financial Highlights of 1Q26

- Steady growth of business
  - Net income after tax increased 24.94% YoY to NT$ 1,478 million in 1Q26, Net revenue was NT$5,254 million (YoY 12.19%).
  - EPS was 0.37 in 1Q26, compare with 0.30 in 1Q25 , increased 23.33 % YoY.
  - Net interest income was increased 19.25%. (YoY)
  - Net fee income was increased 18.2%. (YoY)
  - Total deposits (avg. balance) was increased 2.58%. (YoY)
  - Total loans (avg. balance) was increased 4.76%. (YoY)
  - Credit card
    Operating income was increased 7.82% (YoY)、 Issuing sales volume 1.29%(YoY).
- Capital is adequate and robust
  - CAR was 14.83% , Tier 1 ratio was 13.47% , and CET1 ratio was 11.26% as of Mar 30, 2026.
- Assets quality and overdue loan coverage
  - NPL was 1,783 million, NPL ratio was 0.27 %, and NPL coverage ratio was 431.98% in 1Q26.

- 1Q26 are un-audited numbers
- CAR, Tier 1 ratio and CET1 ratio of 1Q26 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	1,057,688	85,280
1Q26	1,042,977	83,878

- The equity attributable to the owners of the parent company.
- 1Q26 are un-audited numbers

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Revenue and profit- Consolidated

NT$ mn, %

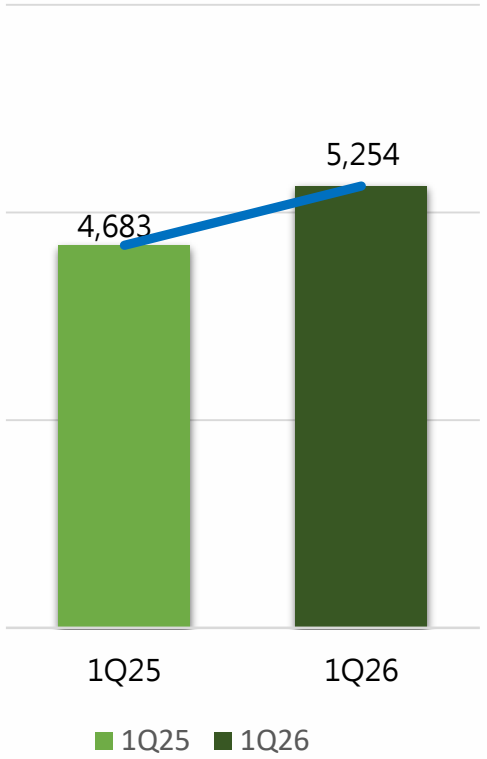
Items	1Q26	1Q25	Diff. %*
Net interest income	2,651	2,223	+19.25%
Net fee income	1,130	956	+18.20%
Net other income	1,473	1,504	-2.06%
Net revenue	5,254	4,683	+12.19%
Net Income Before Tax	1,790	1,485	+20.54%
Net Income After Tax	1,478	1,183	+24.94%
EPS (in NT$dollar)	0.37	0.30	+23.33%

- 1Q26 are un-audited numbers

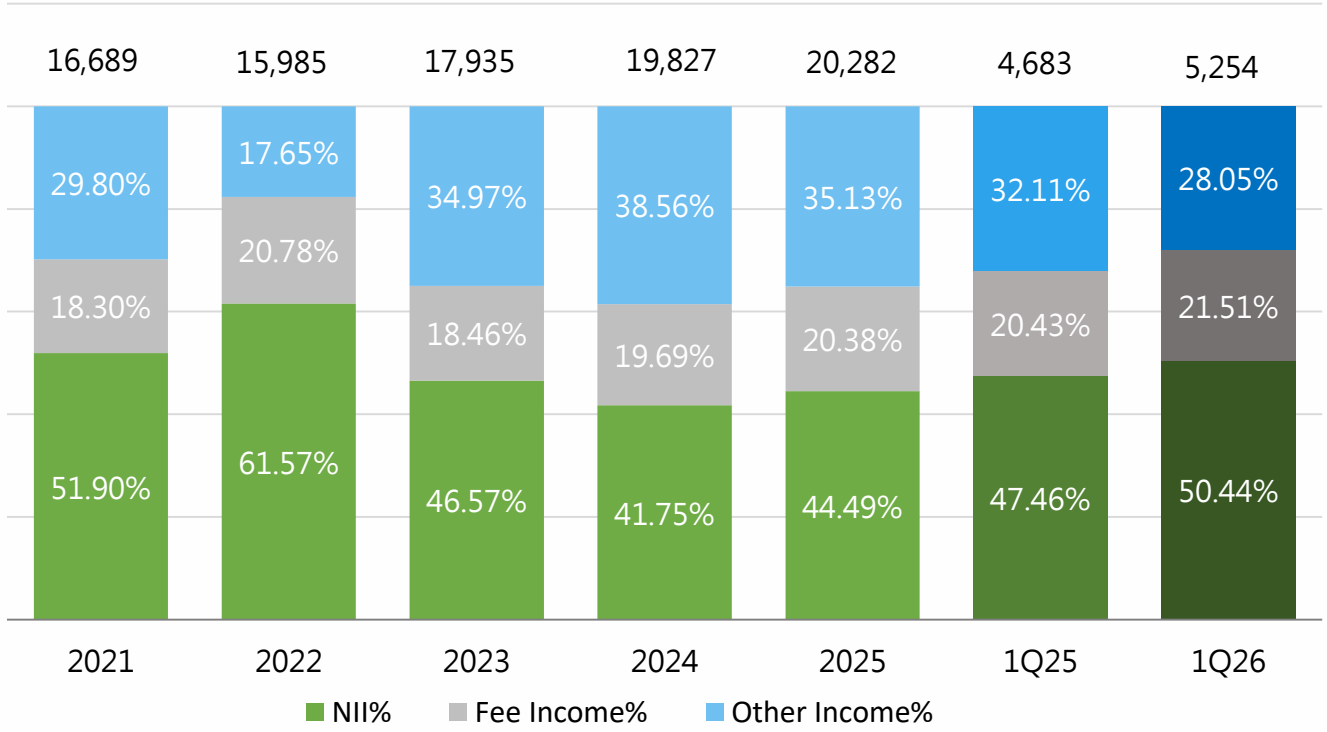
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Net Revenue Breakdown- Consolidated

NT$ mn



NT$ mn, %

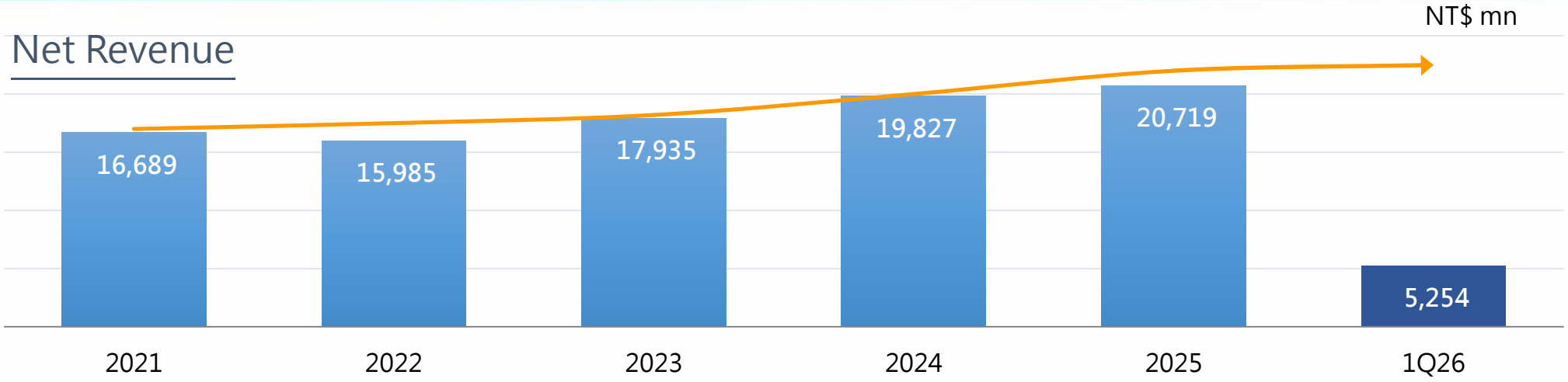


■ 1Q26 are un-audited numbers

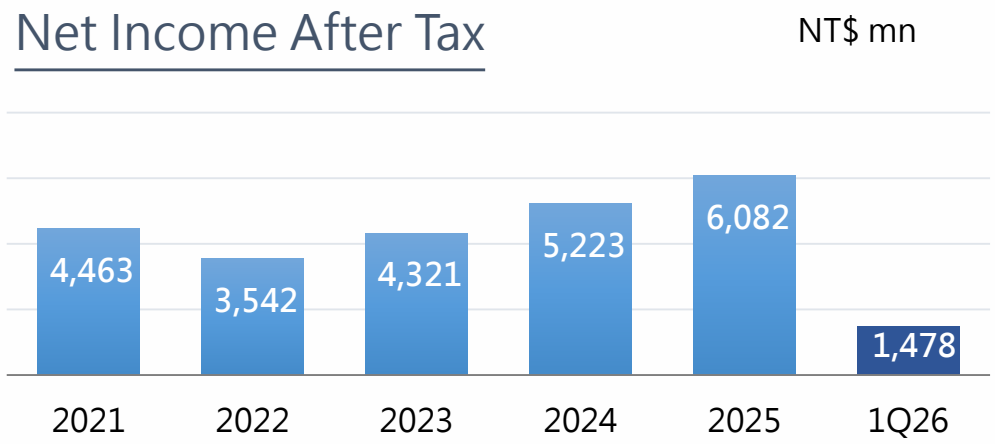
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Financial Performance- Consolidated

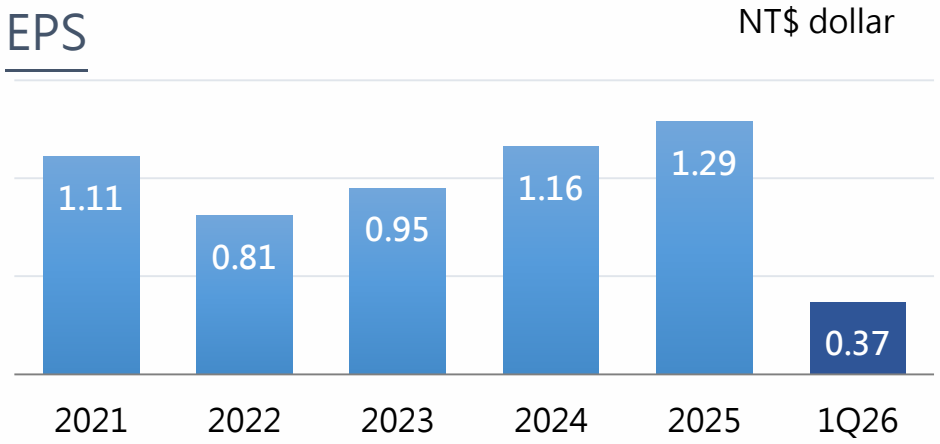
Net Revenue



Net Income After Tax



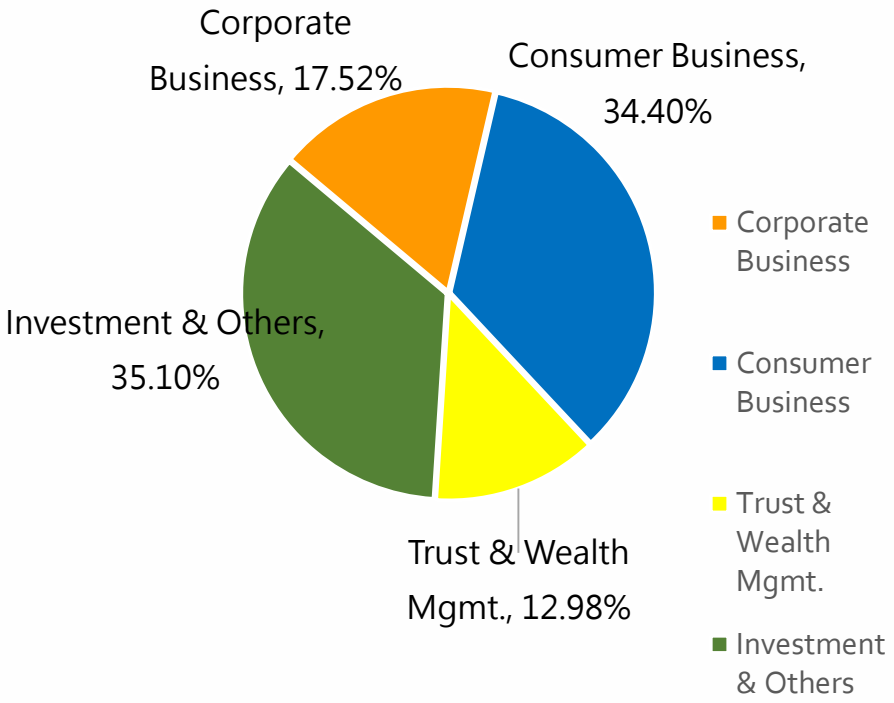
EPS

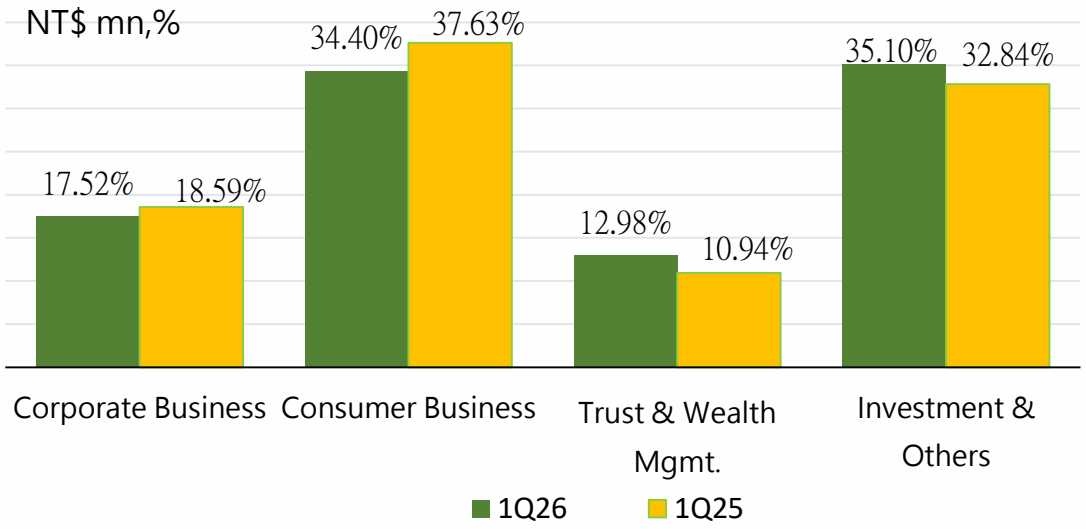


- 1Q26 are un-audited numbers

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Operating revenue analysis- Standalone





Items	1Q26 revenues	1Q25 revenues	Diff.Amt
Corporate Business	814	748	▲ 66
Consumer Business	1,598	1,514	▲ 84
Trust & Wealth Mgmt.	603	440	▲ 163
Investment & Others	1,631	1,321	▲ 310

- 1Q26 are un-audited numbers

聯邦銀行 UNION BANK OF TAIWAN

Business Performance

NT$ mn, %

Items	2026.03	2025.03	Diff.Amt	Diff. %
Total deposits (avg. bal.)	846,687	825,426	▲ 21,261	▲ 2.58%
Demand deposits	370,976	357,175	▲ 13,801	▲ 3.86%
Time deposits	375,185	359,553	▲ 15,632	▲ 4.35%
Foreign exchange deposits	100,526	108,698	▼ (8,172)	▼ (7.52%)
Total Loans (avg. bal.)	650,050	620,510	▲ 29,540	▲ 4.76%
Corporate loans	263,346	239,681	▲ 23,665	▲ 9.87%
Consumer loans	386,704	380,829	▲ 5,875	▲ 1.54%
Indirect Finance (end bal.)	29,143	31,588	▼ (2,445)	▼ (7.74%)

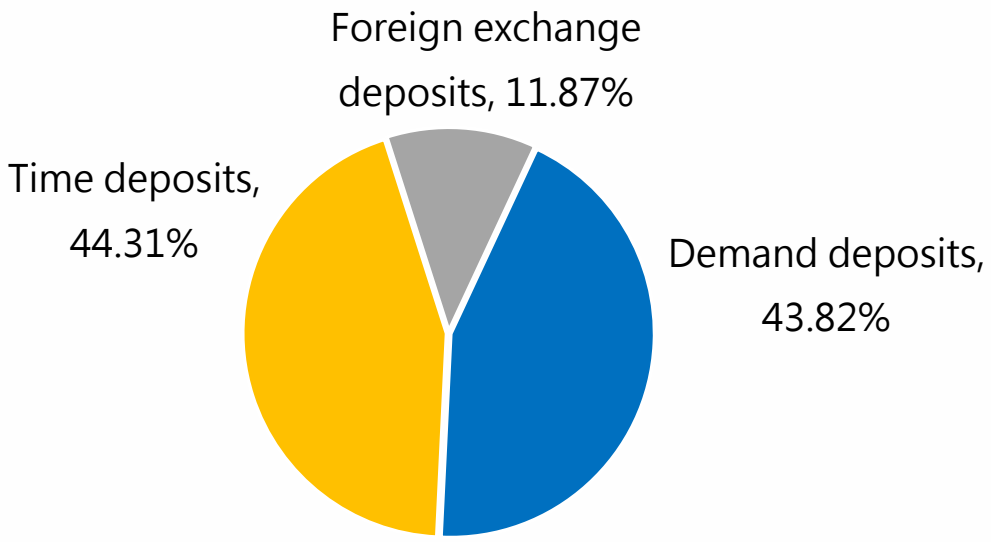
- Preliminary figures of Mar 2026

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Deposits analysis

Total deposits (avg. bal.)

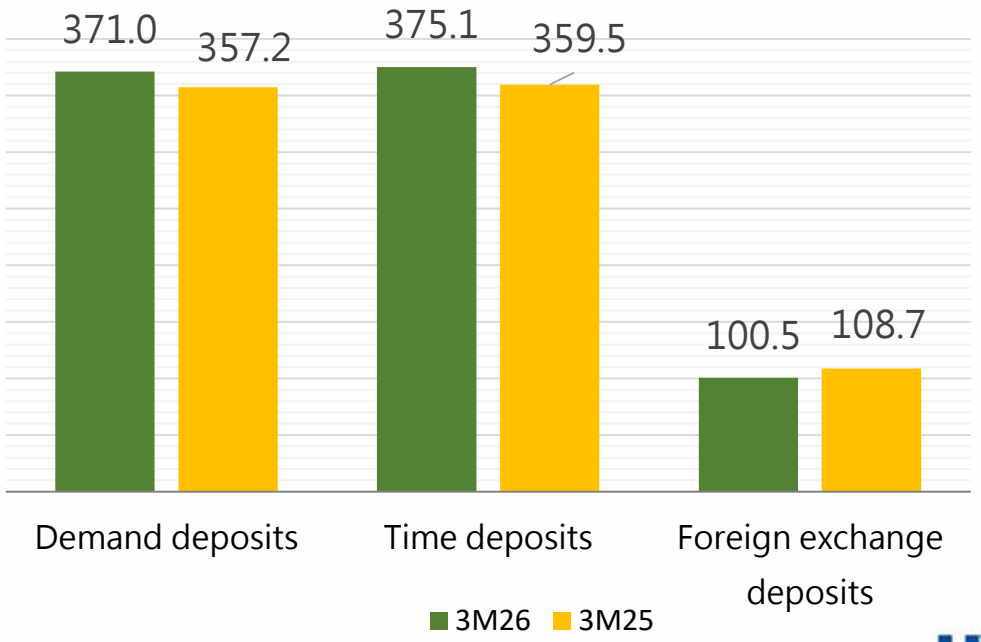
TWD$ 846.6 billion



■ Preliminary figures of Mar 2026

YoY Comparison

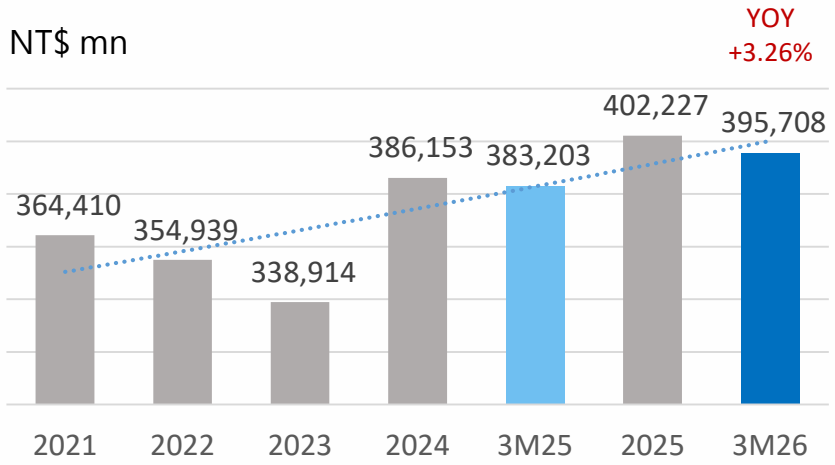
NT$ bn



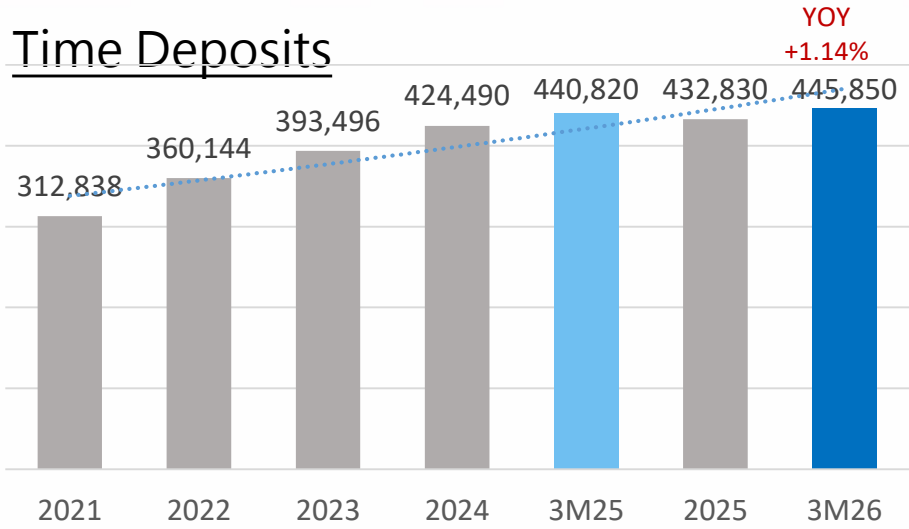
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Deposits balance steady growth

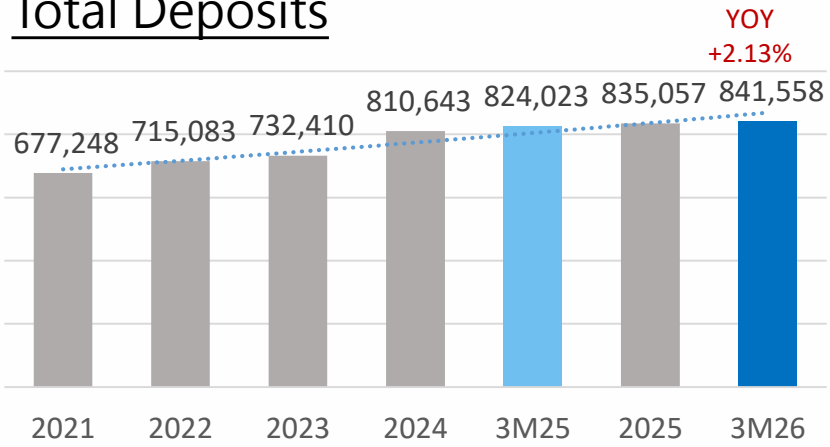
Demand Deposits



Time Deposits



Total Deposits



■ Preliminary figures of Mar 2026

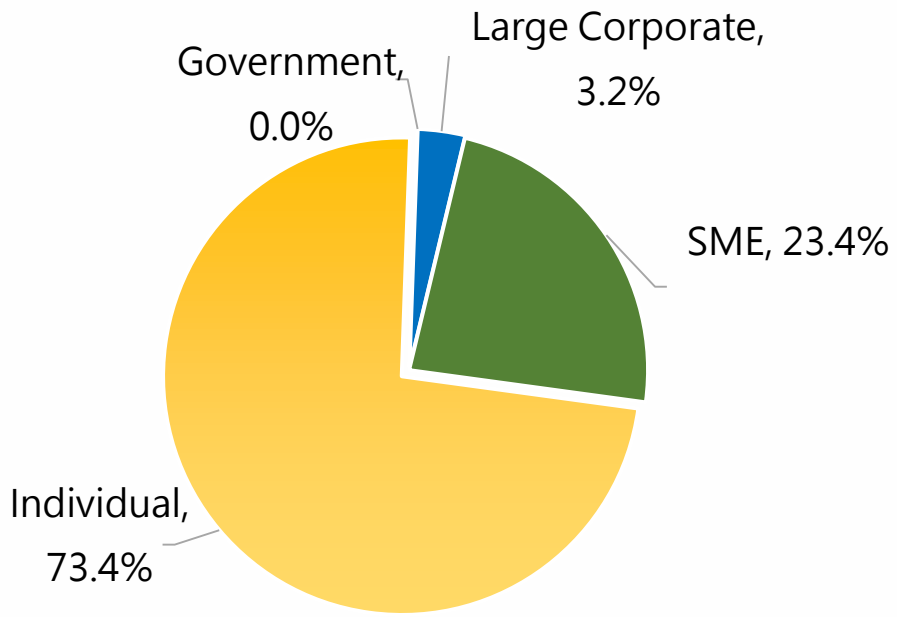
Date / Items	End of 2021	End of 2022	End of 2023	End of 2024	End of Mar 2025	End of 2025	End of Mar 2026
Demand deposits	364,410	354,939	338,914	386,153	383,203	402,277	395,708
Time deposits	312,838	360,144	393,496	424,490	440,820	432,830	445,850
Total deposits	677,248	715,083	732,410	810,643	824,023	835,057	841,558
Portion of demand deposits	54%	50%	46%	48%	47%	48%	47%

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Loans analysis

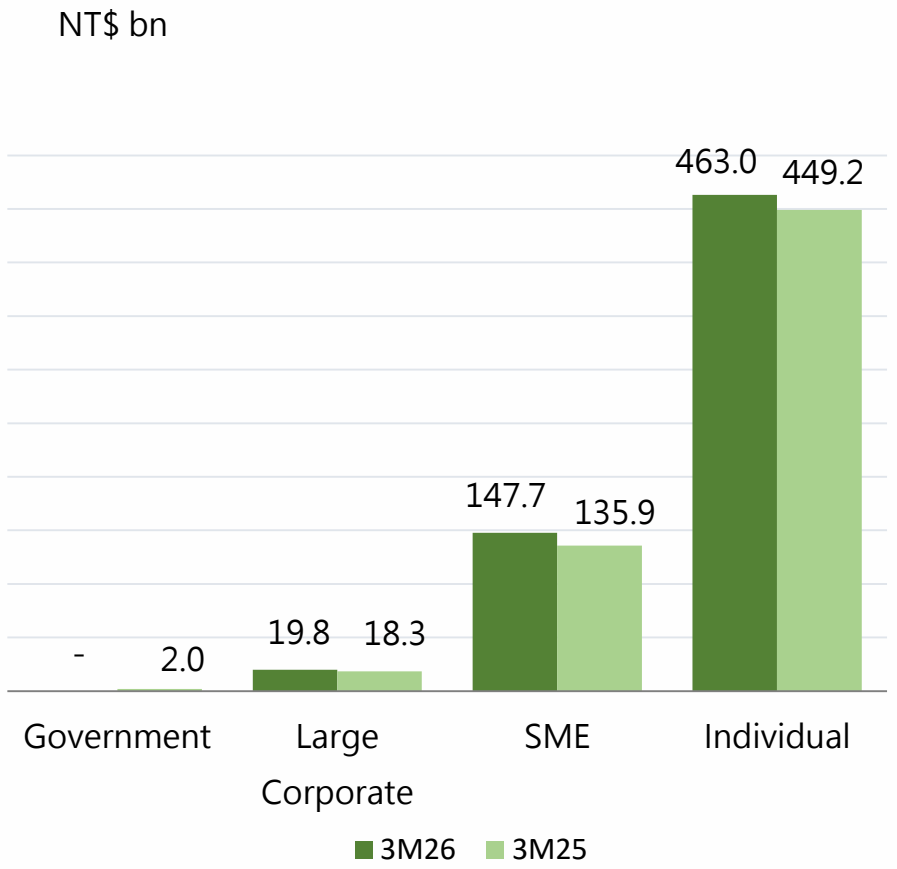
Total Loans

TWD$ 630.5 billion



■ Preliminary figures of Mar 2026

YoY Comparison

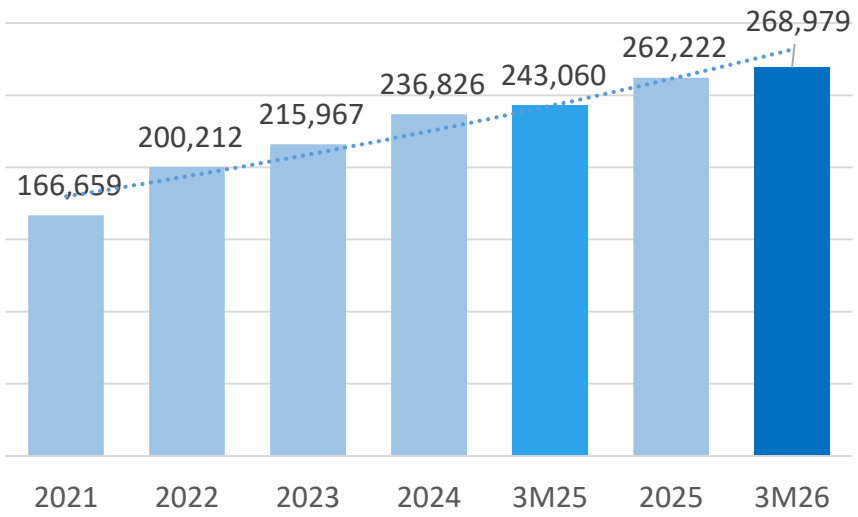


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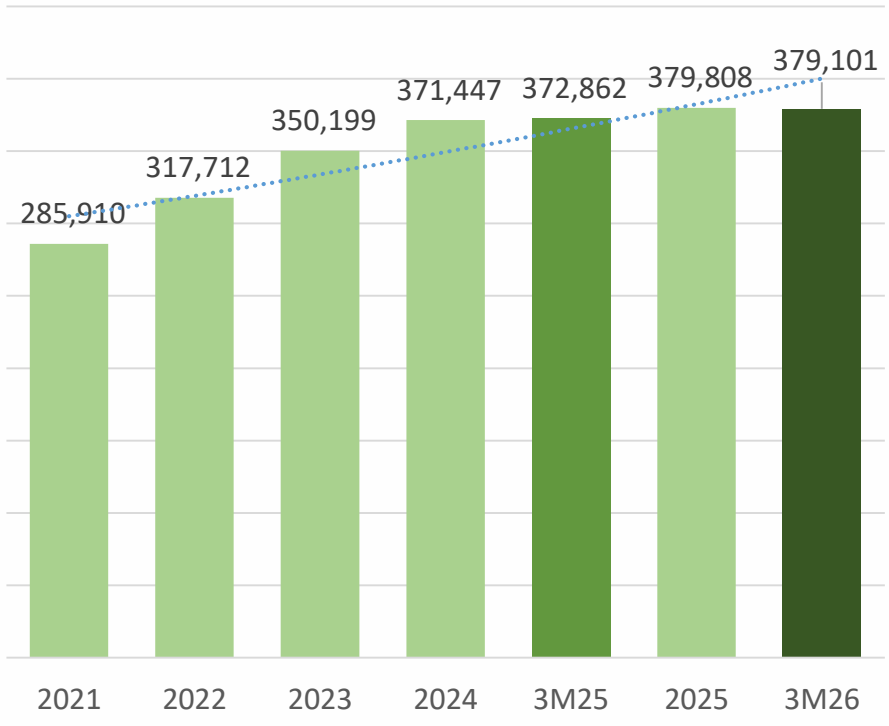
Loans balance steady growth

Corporate Loans

NT$ mn



Consumer Loans



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

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Business Performance

Cards, NT$ Mn,%

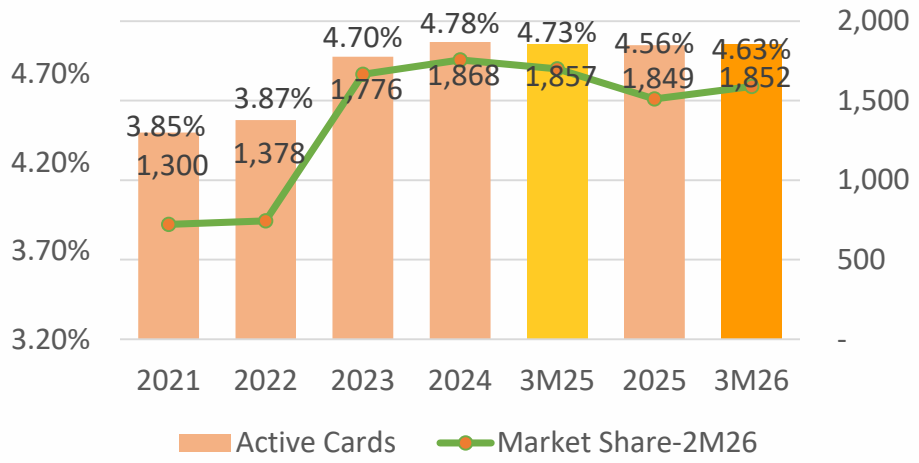
Items	Jan. to Mar. 2026	Jan. to Mar. 2025	Diff. Amt	Diff. %
Operating income	1,599	1,483	116	7.82%
Undue installment balance	6,915	5,061	1,854	36.63%
Revolving banlance	6,458	6,277	181	2.88%
Issuing sales volume	42,600	42,057	543	1.29%
Active cards in 6 months	1,852,157	1,857,339	(5,182)	(0.28%)
Cards outstanding	2,746,362	2,758,499	(12,137)	(0.44%)
NPL Ratio over 90 days	0.19%	0.24%	(0.05%)	(20.83%)

■ Preliminary figures of Mar 2026

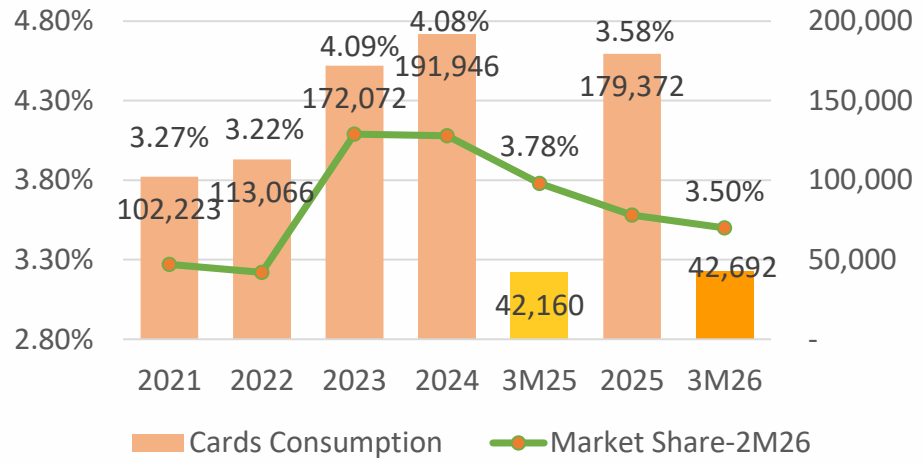
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Credit Card Business Breakdown

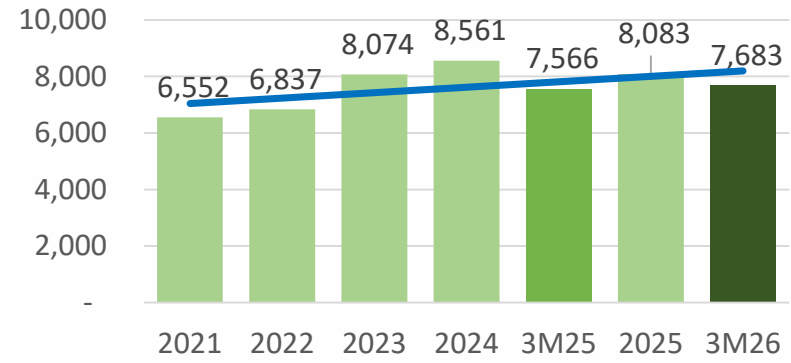
Active Cards



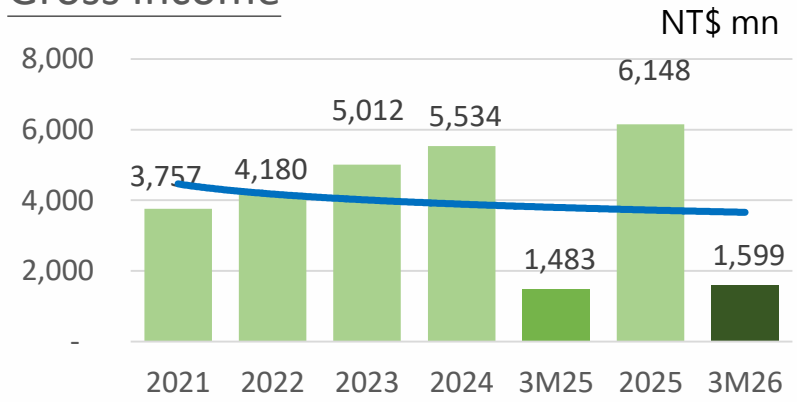
Cards Consumption



Per Card Spending (Monthly)



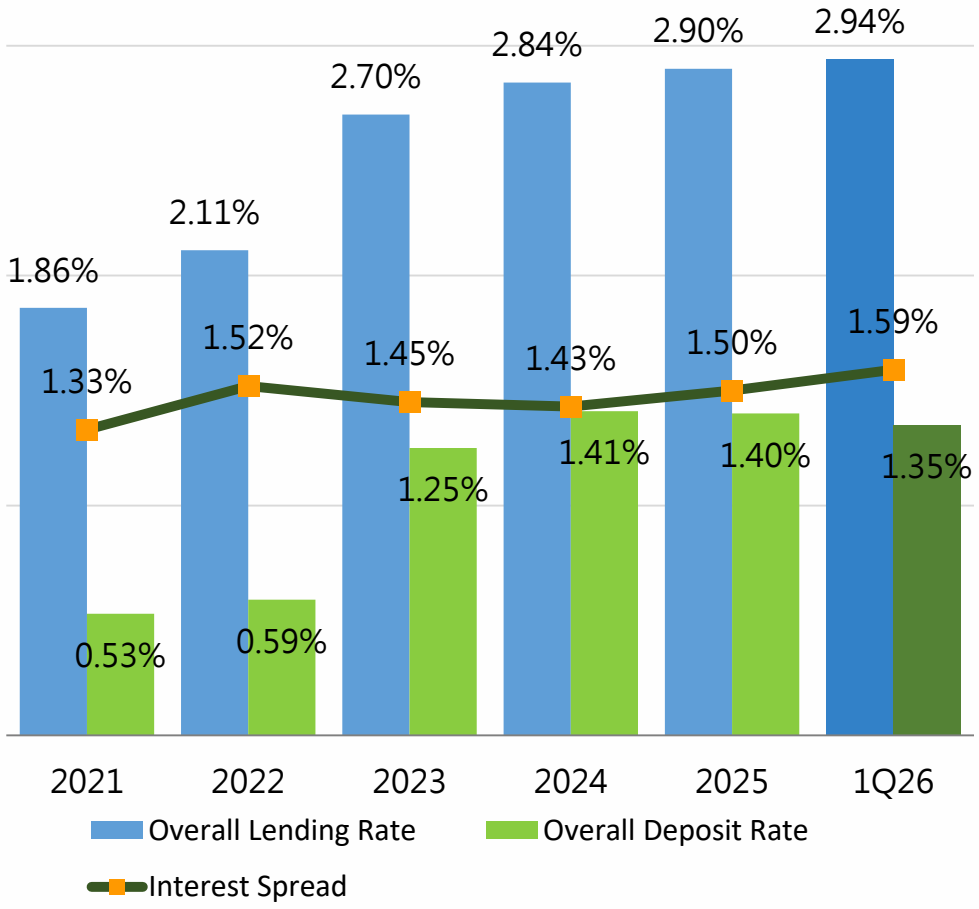
Gross Income

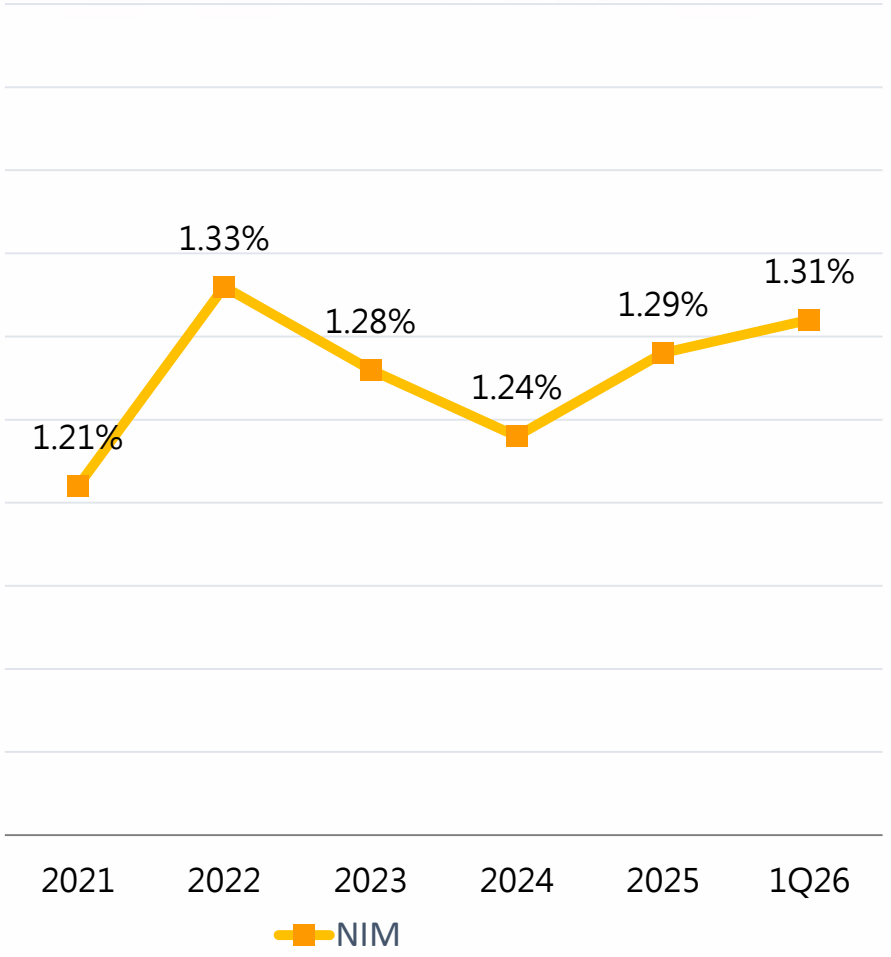


- Mar 2026 is self-settled, and the other proportion refers to the disclosure of important credit card information of the Banking Bureau

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NIM and Spread- Standalone





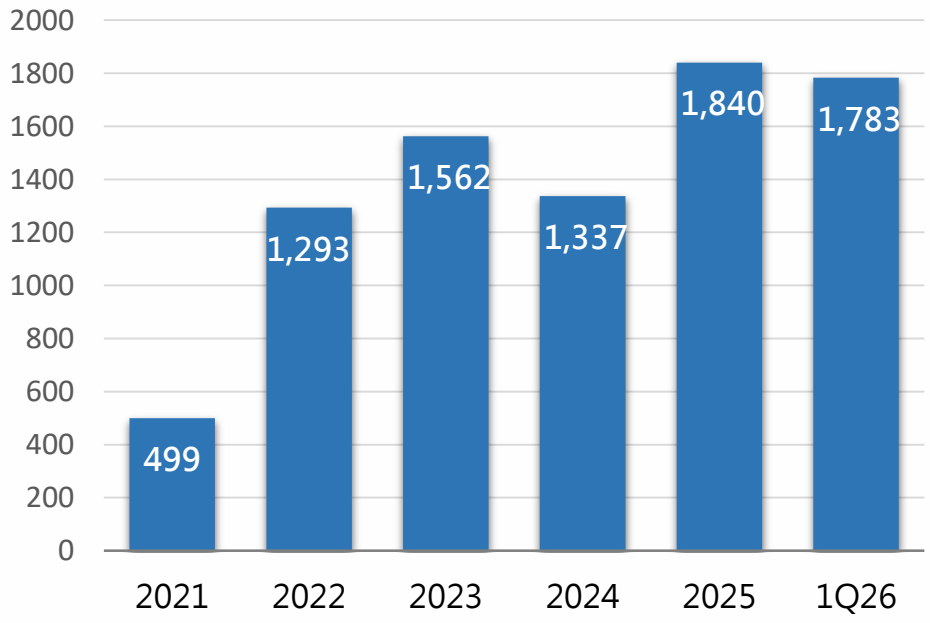
- 1Q26 are un-audited numbers

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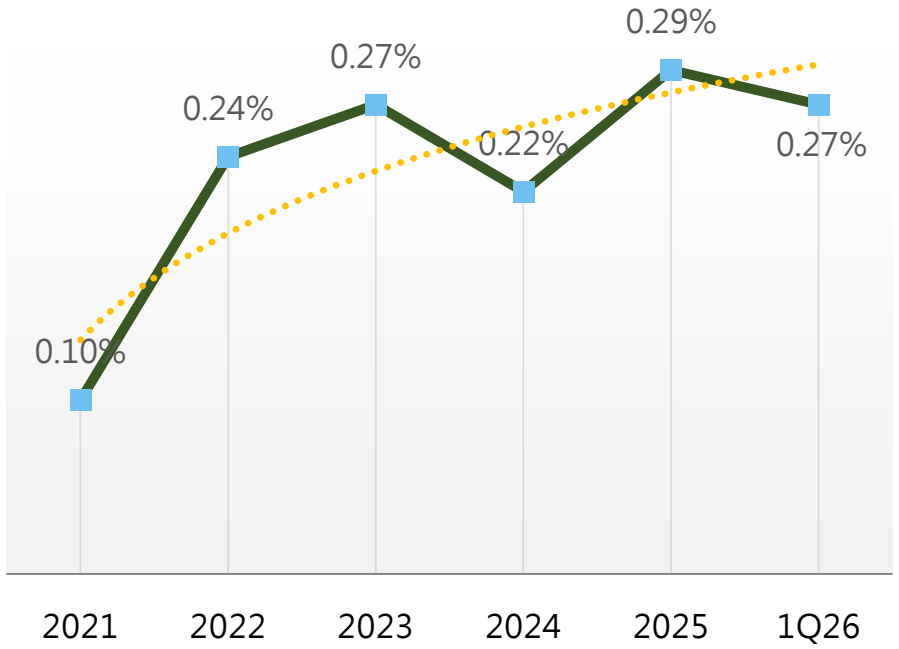
Assets Quality

NPL

NT$ mn,%



NPL Ratio

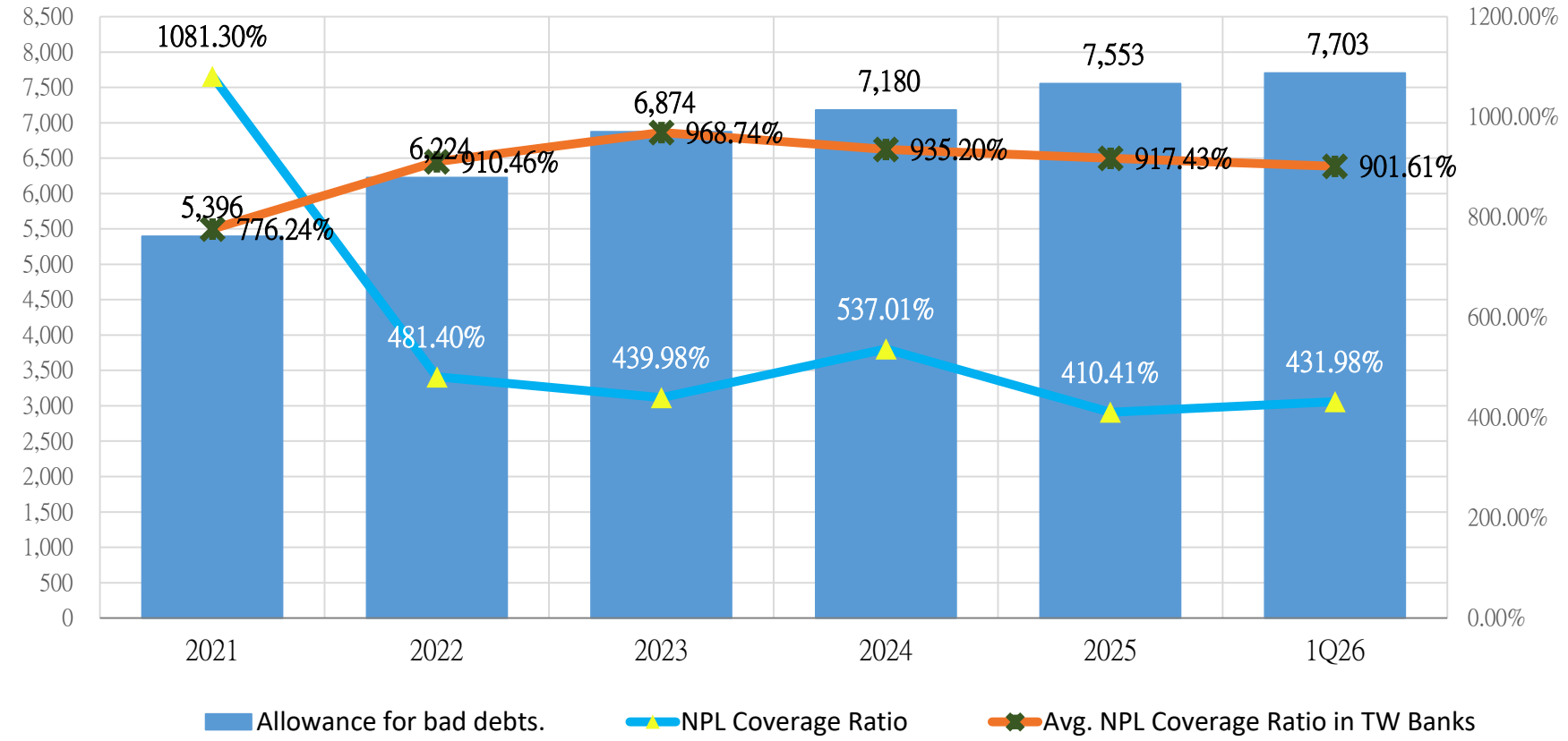


- 1Q26 are un-audited numbers

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Assets Quality (Conti.)

NT$ mn, %

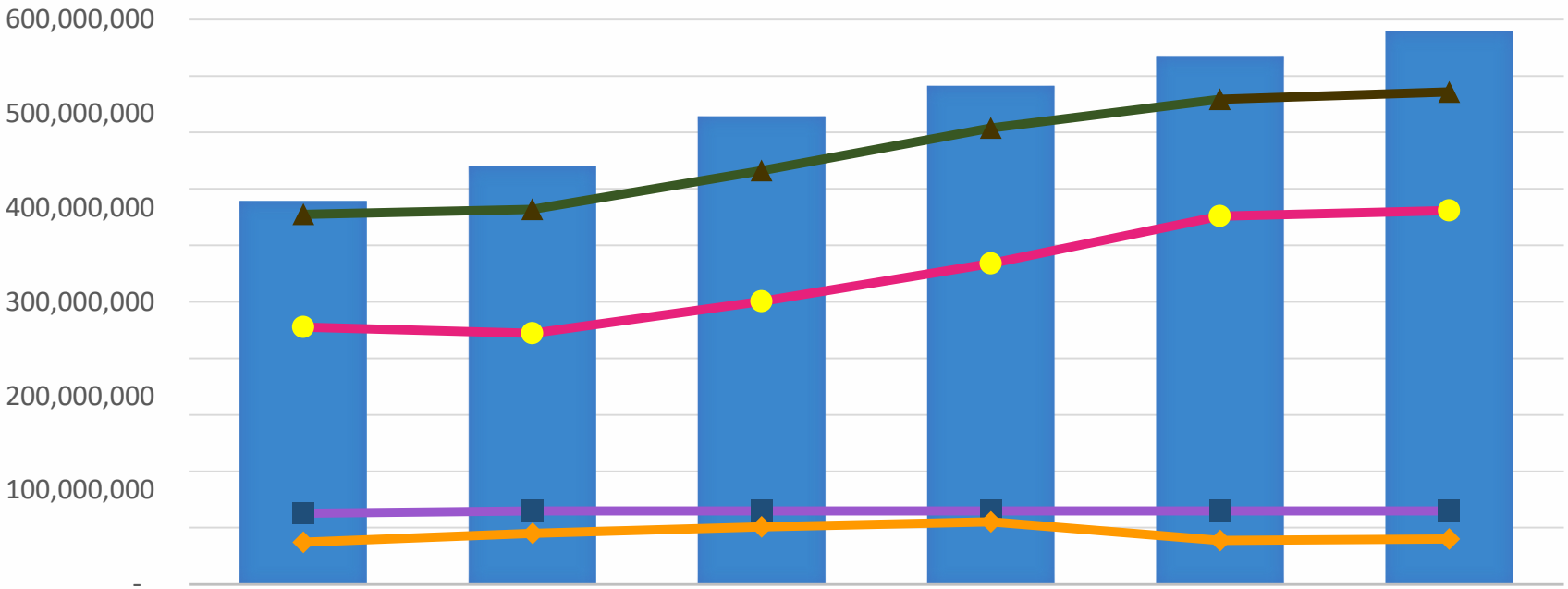


- Avg. NPL Coverage Ratio in TW Banks of Mar 2026 was from FSC Statistic of Feb 2026.

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Capital Adequacy

NT$ thousand

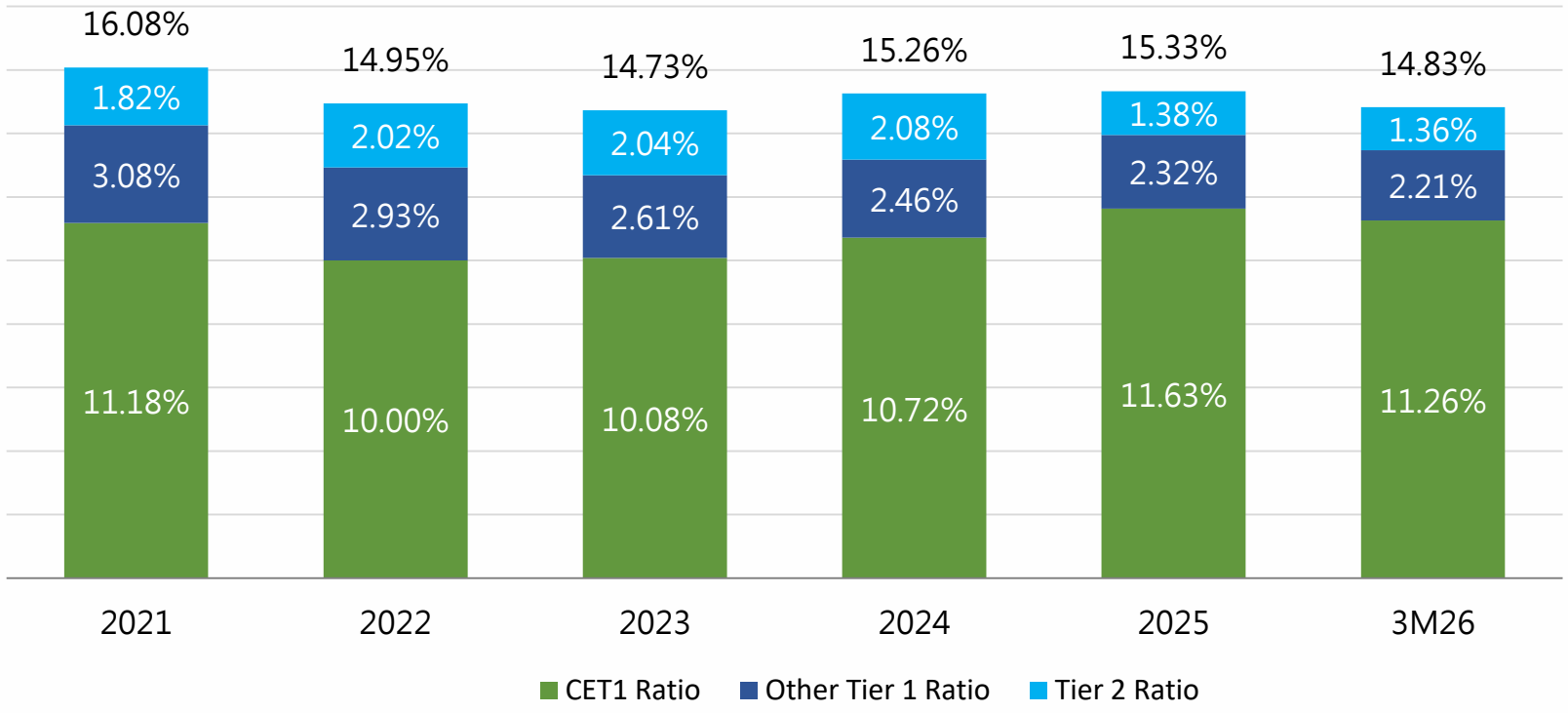


	2021	2022	2023	2024	2025	3M26
Risk Weighted Assets	407,195,710	444,044,885	497,090,004	529,430,480	560,245,935	587,620,174
Common share	45,523,219	44,397,652	50,089,913	56,775,204	65,146,711	66,173,836
Other tier 1 capital	12,552,479	13,000,000	13,000,000	13,000,000	13,000,000	13,000,000
Tier 2 capital	7,412,960	8,973,856	10,138,005	11,026,372	7,726,518	7,995,584
Regulatory capital	65,488,658	66,371,508	73,227,918	80,801,576	85,873,229	87,169,420

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

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Capital Adequacy Ratio



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

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