聯邦銀行
UNION BANK OF TAIWAN

Union Bank of Taiwan

Financial Results of 3Q26

November 5th, 2026



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Financial Highlights of 3Q26

- Steady growth of business
  - Net income after tax for the month ended September 30, 2026, was 5,154 million, compare with 4,462 million in 3Q25, increased 15.51% YoY,
    Net revenue was 16,817 million, compare with 15,274 million in 3Q25 , increased 10.10 % YoY.
  - EPS was 1.0 in 3Q26, compare with 0.91 in 3Q25 , increased 9.89% YoY.
  - Net interest income was increased 18.18 % YoY.
  - Net fee income was increased 34.83 % YoY.
  - Total deposits (avg. balance) was increased 3.32% YoY .
  - Total loans (avg. balance) was increased 6.77% YoY.
  - Credit card
    Operating income was increased 6.50% YoY、 Revolving banlance was increased 1.98% YoY.

- Capital is adequate and robust
  - CAR was 14.64%, Tier 1 ratio was 13.20%, and CET1 ratio was 11.05% as of September 30, 2026.
- Assets quality and overdue loan coverage
  - NPL was 1,694 million, NPL ratio was 0.25%, and NPL coverage ratio was 501.99% as of September 30, 2026.

- 3Q26 are un-audited numbers
- CAR, Tier 1 ratio and CET1 ratio of 3Q26 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
3Q26	1,085,163	88,268

- The equity attributable to the owners of the parent company.
- 3Q26 are un-audited numbers

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Revenue and profit- Consolidated

NT$ mn, %

Items	3Q26	3Q25	Diff. %*
Net interest income	8,243	6,975	+18.18%
Net fee income	4,092	3,035	+34.83%
Net other income	4,482	5,264	-14.86%
Net revenue	16,817	15,274	+10.10%
Net Income Before Tax	6,054	5,322	+13.75%
Net Income After Tax	5,154	4,462	+15.51%
EPS (in NT$dollar)	1.00	0.91	+9.89%

- 3Q26 are un-audited numbers

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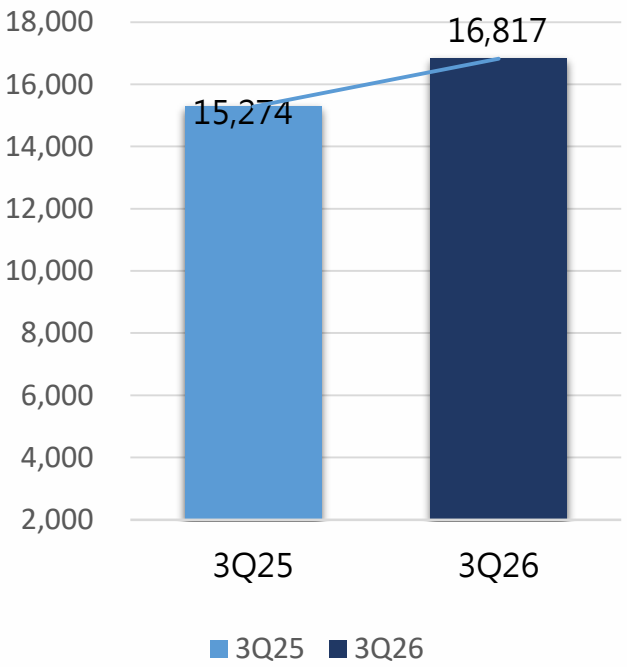
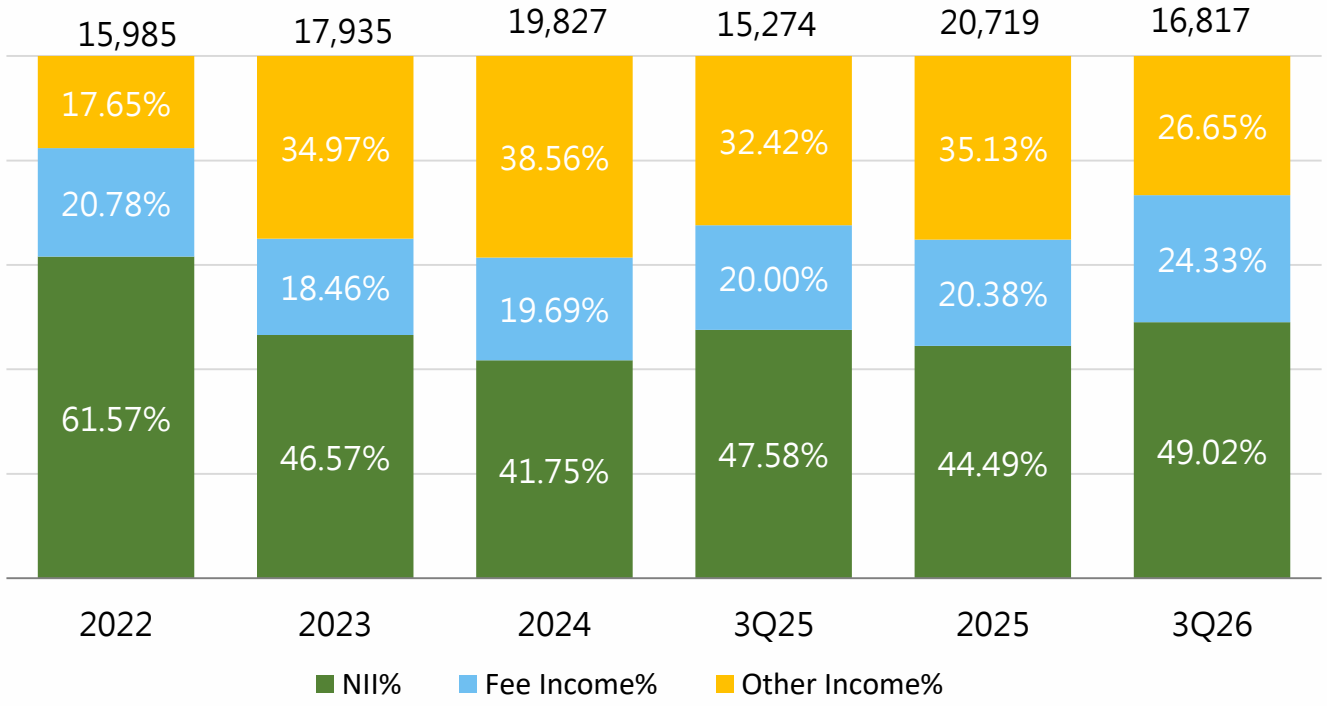
Net Revenue Breakdown- Consolidated

NT$ mn



NT$ mn, %



■ 3Q26 are un-audited numbers

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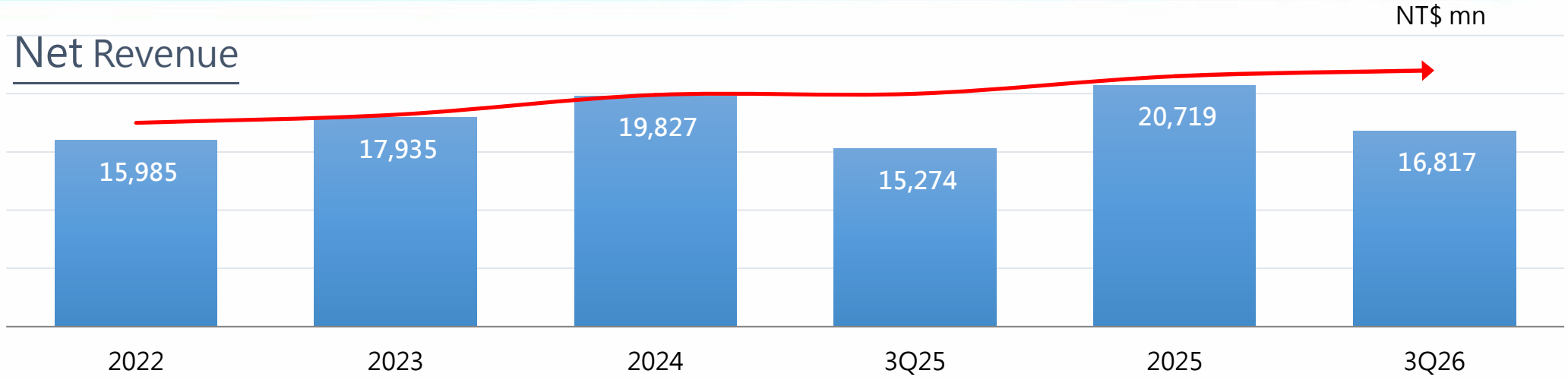
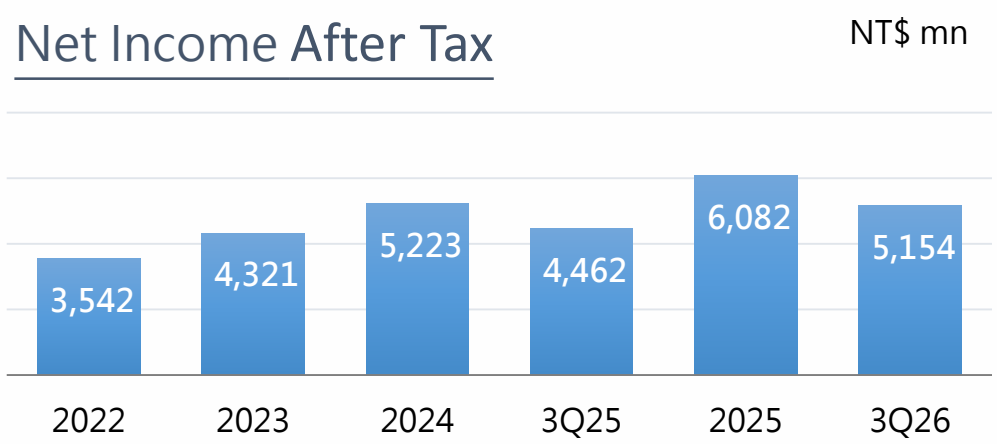
Financial Performance- Consolidated

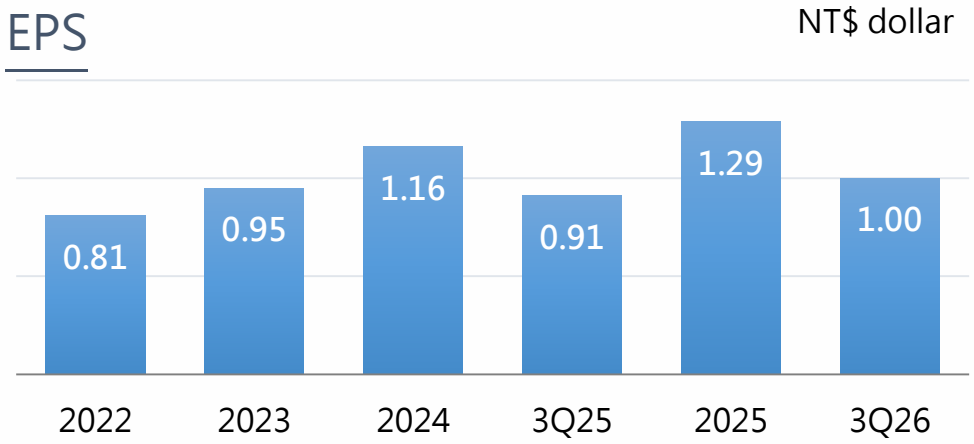
Net Revenue



Net Income After Tax



EPS



- 3Q26 are un-audited numbers

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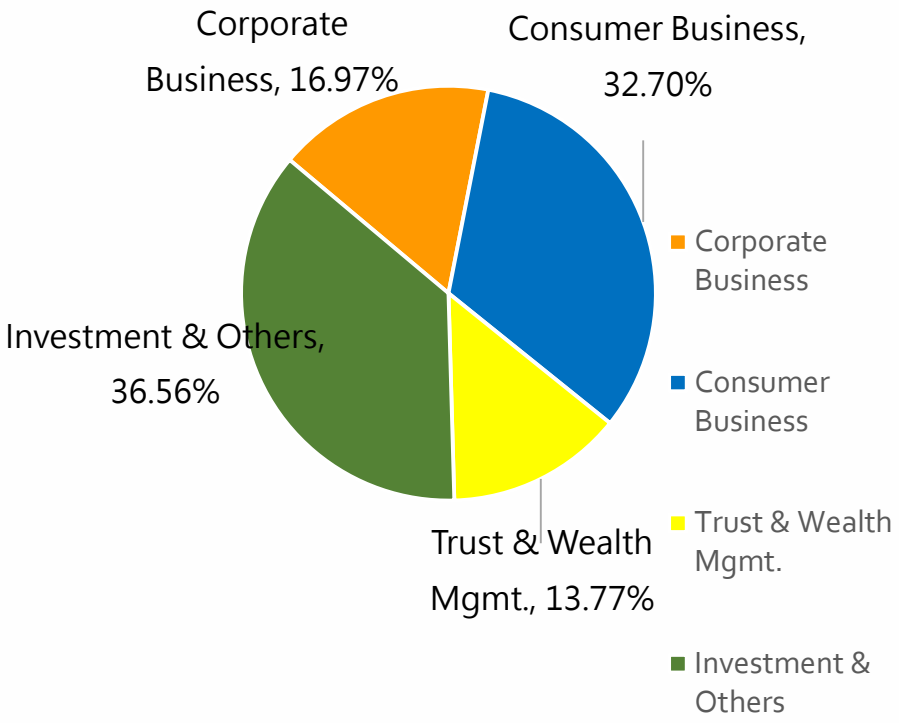
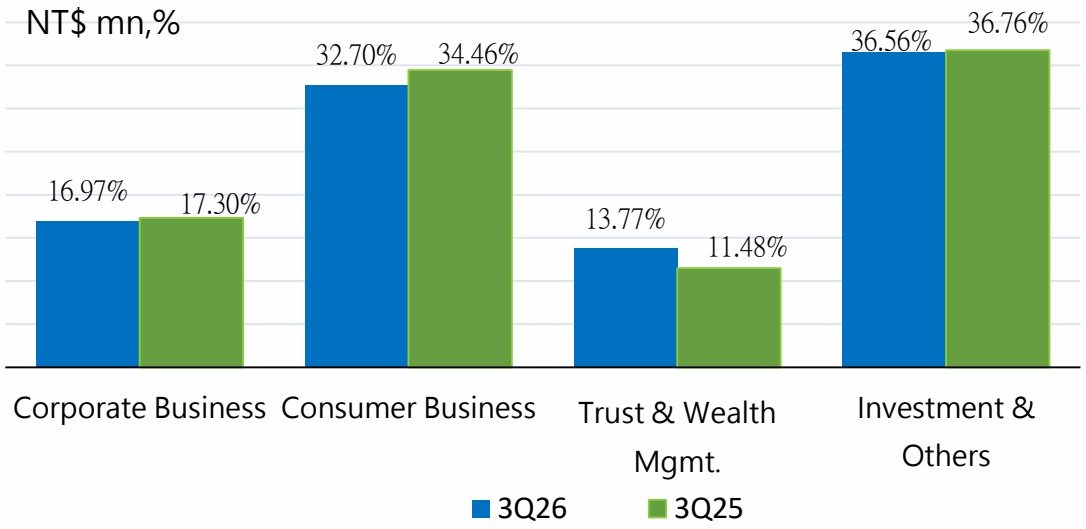
Operating revenue analysis- Standalone





Items	3Q26 revenues	3Q25 revenues	Diff.Amt
Corporate Business	2,530	2,289	▲ 241
Consumer Business	4,874	4,560	▲ 314
Trust & Wealth Mgmt.	2,052	1,519	▲ 533
Investment & Others	5,449	4,863	▲ 586

■ 3Q26 are un-audited numbers

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Business Performance

NT$ mn, %

Items	2026.09	2025.09	Diff.Amt	Diff. %
Total deposits (avg. bal.)	863,072	835,332	▲ 27,740	▲ 3.32%
Demand deposits	374,028	371,749	▲ 2,279	▲ 0.61%
Time deposits	391,900	363,687	▲ 28,213	▲ 7.76%
Foreign exchange deposits	97,144	99,896	▼ (2,752)	▼ (2.75%)
Total Loans (avg. bal.)	674,730	631,955	▲ 42,775	▲ 6.77%
Corporate loans	281,897	246,844	▲ 35,053	▲ 14.20%
Consumer loans	392,833	385,111	▲ 7,722	▲ 2.01%
Indirect Finance (end bal.)	32,436	29,717	▲ 2,719	▲ 9.15%

- Preliminary figures of September 2026

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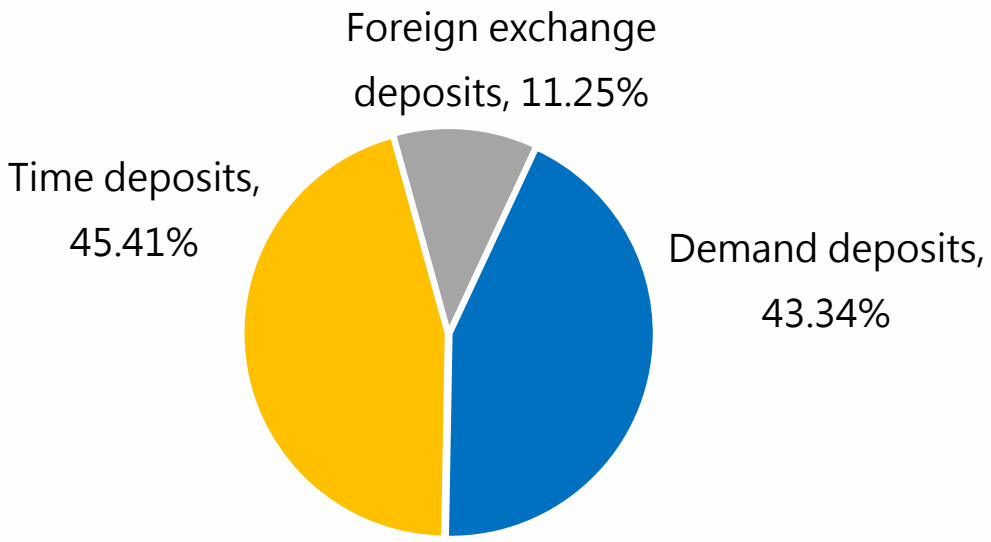
Deposits analysis

Total deposits (avg. bal.)

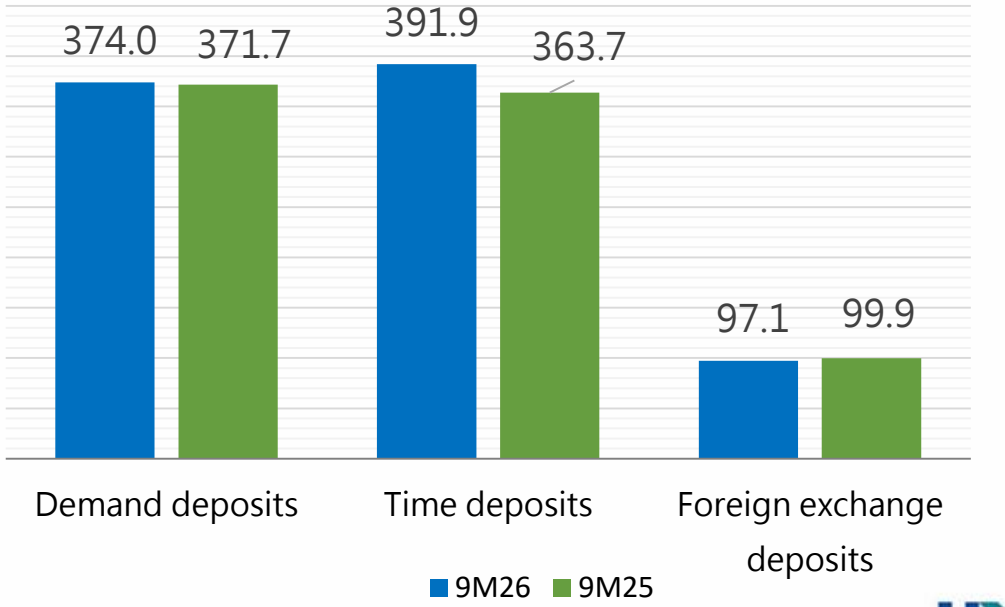
TWD$863 billion



■ Preliminary figures of September 2026

YoY Comparison

NT$ bn



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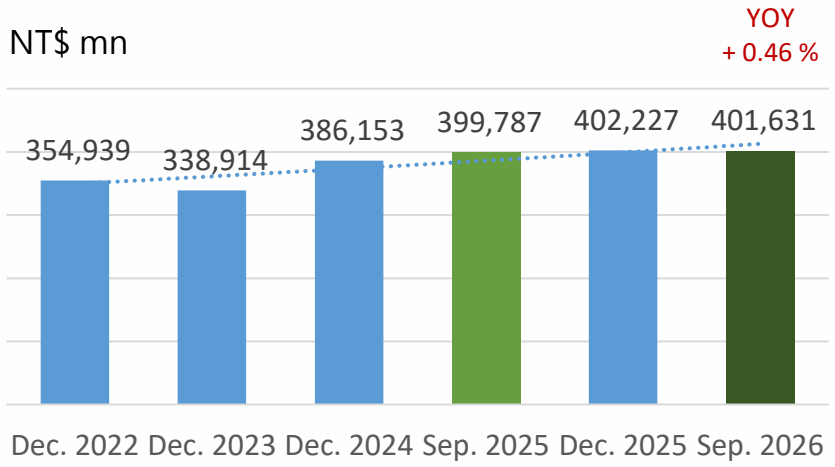
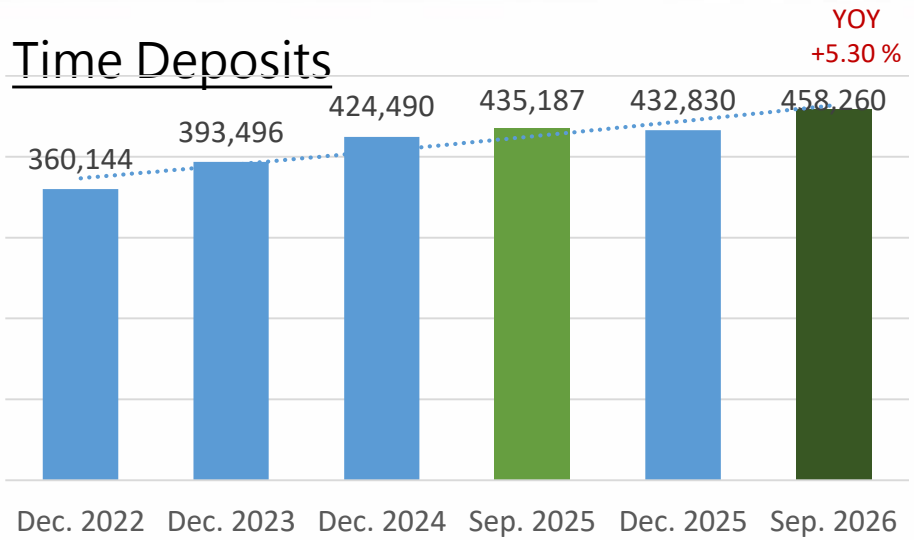
Deposits balance steady growth

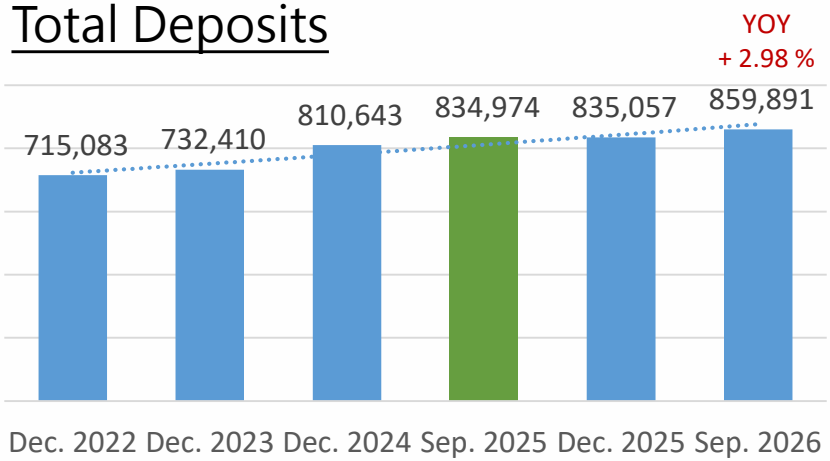
Demand Deposits



Time Deposits



Total Deposits



Items \ Date	End of 2022	End of 2023	End of 2024	End of Sep. 2025	End of 2025	End of Sep. 2026
Demand deposits	354,939	338,914	386,153	399,787	402,227	401,631
Time deposits	360,144	393,496	424,490	435,187	432,830	458,260
Total deposits	715,083	732,410	810,643	834,974	835,057	859,891
Portion of demand deposits	50%	46%	48%	48%	48%	47%

■ Preliminary figures of September 2026

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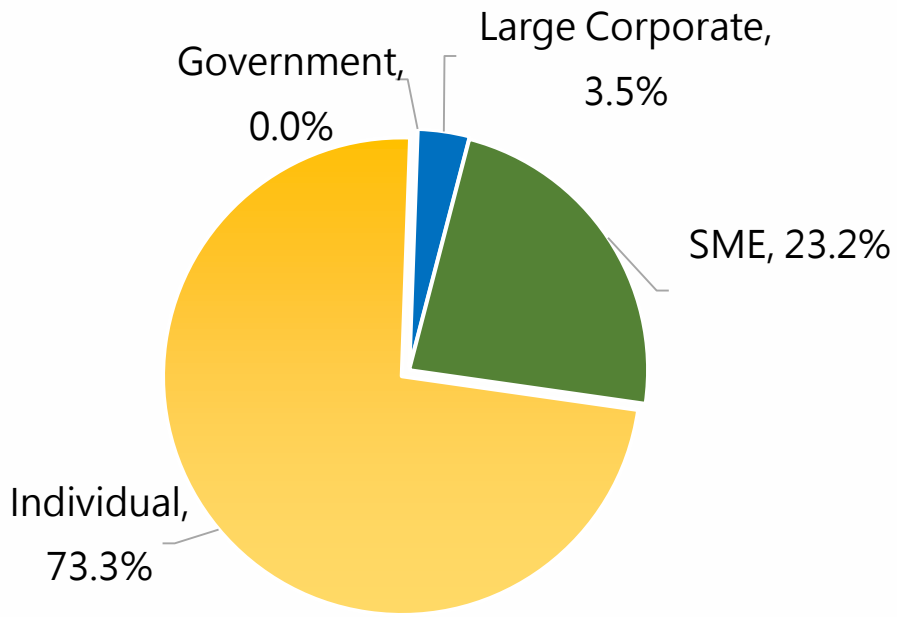
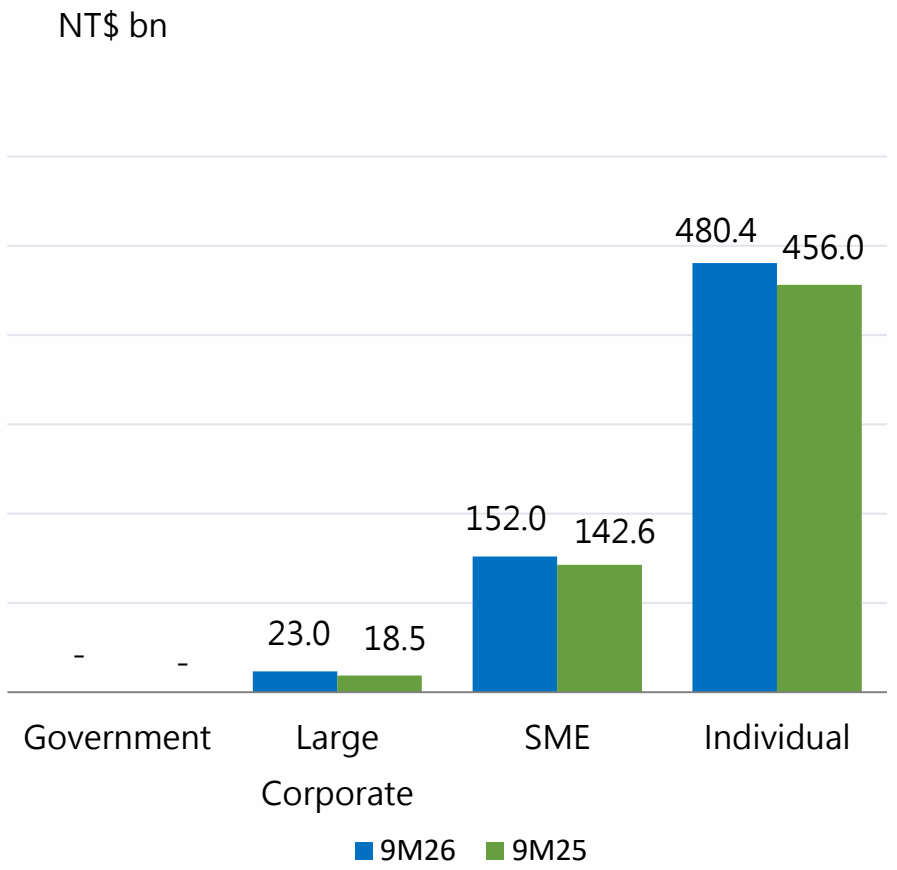
Loans analysis

Total Loans

TWD$655.4 billion



YoY Comparison



■ Preliminary figures of September 2026

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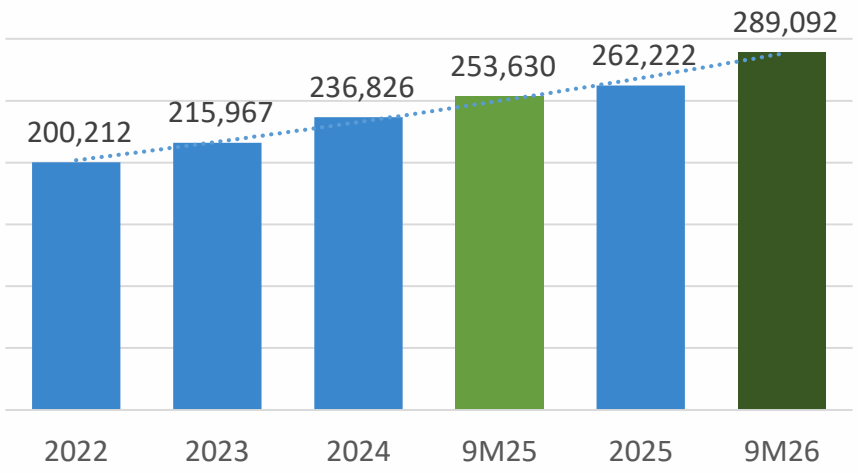
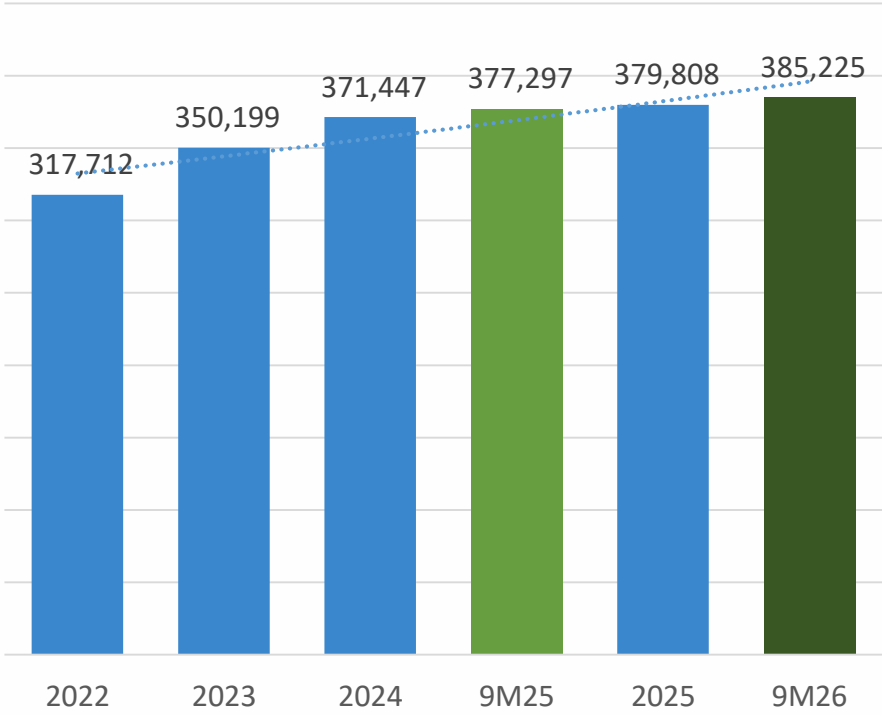
Loans balance steady growth

Corporate Loans

NT$ mn



Consumer Loans



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

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Credit Card Business Performance

Cards, NT$ Mn,%

Items	Jan. to Sep. 2026	Jan. to Sep. 2025	Diff. Amt	Diff. %
Operating income	4,802	4,509	293	6.50%
Revolving banlance	6,659	6,530	129	1.98%
Issuing sales volume	135,344	135,569	(225)	(0.17%)
Active cards in 6 months	1,852,005	1,850,898	1,107	0.06%
Cards outstanding	2,770,856	2,756,495	14,361	0.52%
NPL Ratio over 90 days	0.16%	0.18%	(0.02%)	(11.11%)

- Preliminary figures of September 2026

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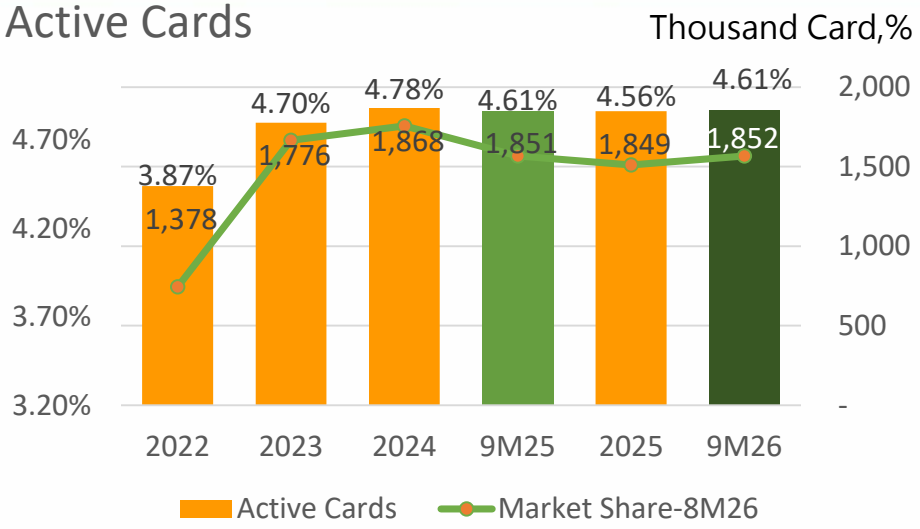
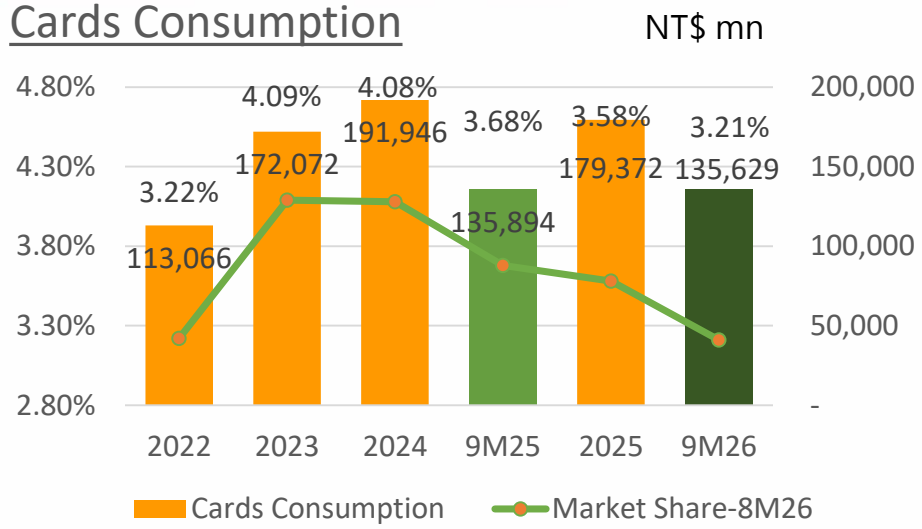
Credit Card Business Breakdown

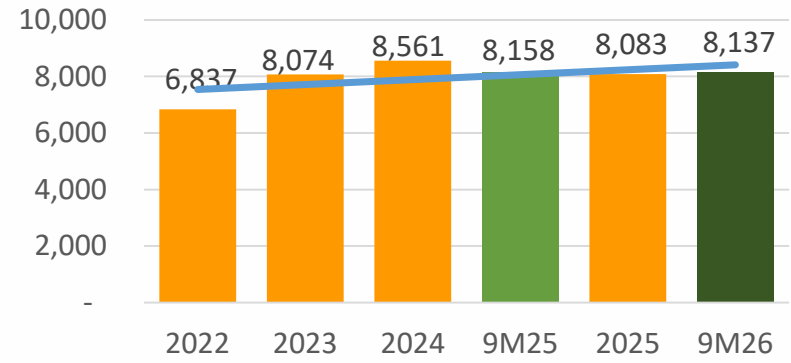
Active Cards



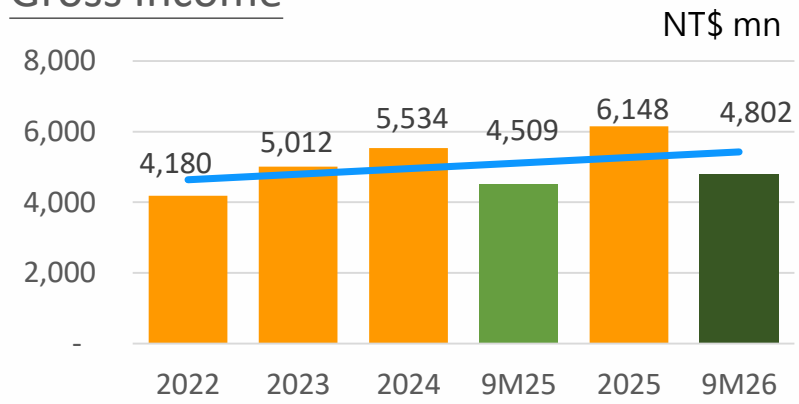
Cards Consumption



Per Card Spending (Monthly)



Gross Income



- 9M26 is self-settled, and the other proportion refers to the disclosure of important credit card information of the Banking Bureau

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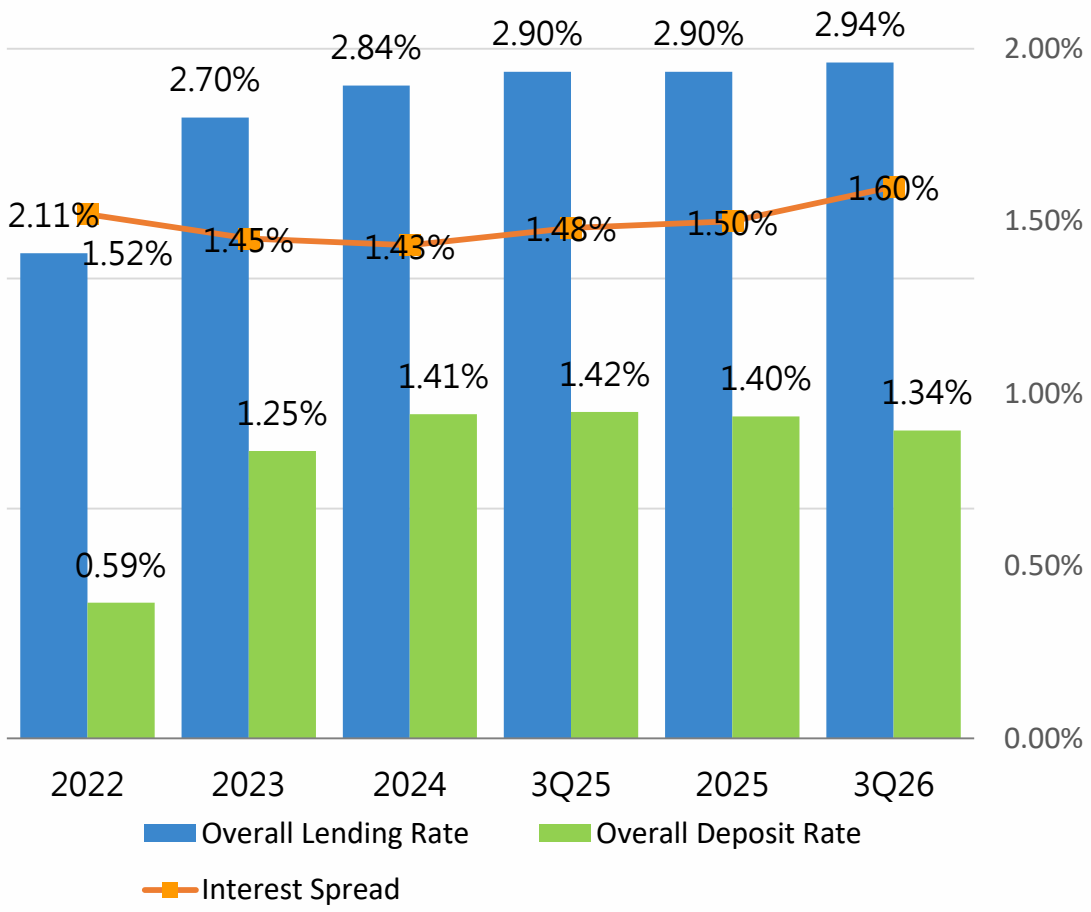
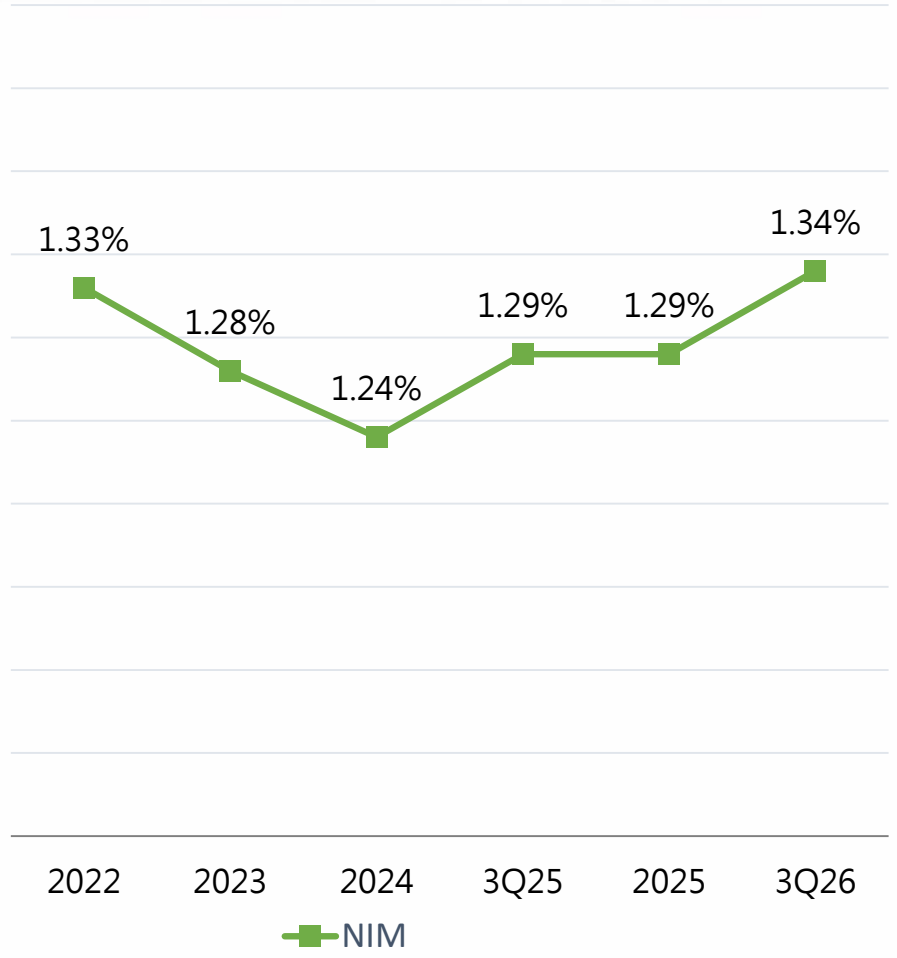
NIM and Spread- Standalone





- 3Q26 are un-audited numbers

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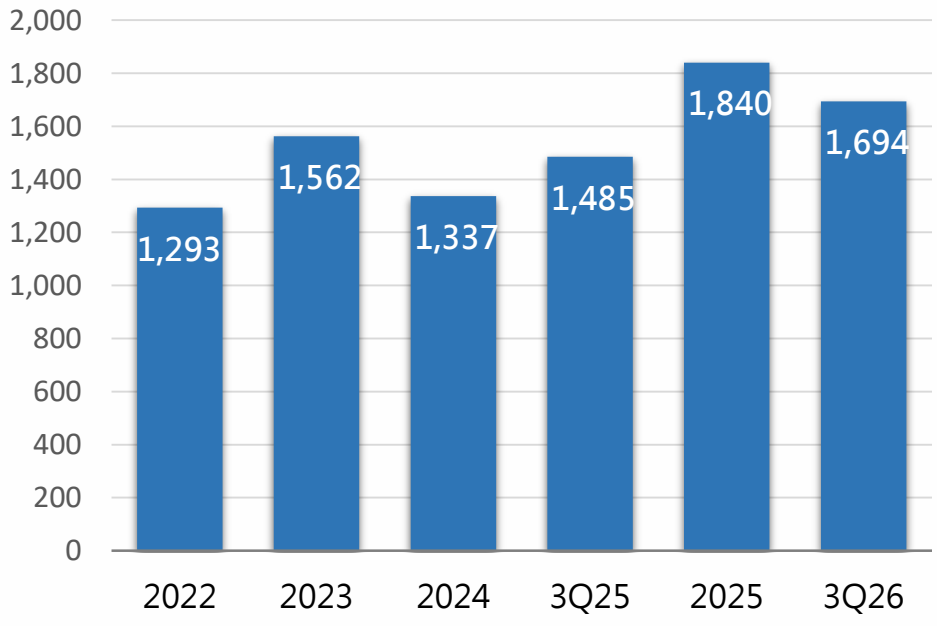
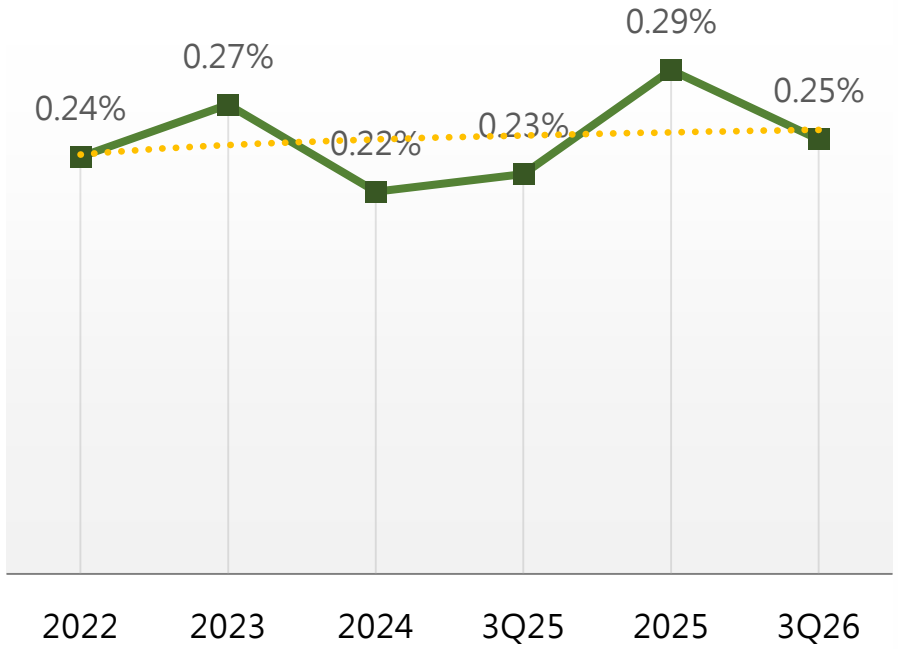
Assets Quality

NPL

NT$ mn,%



NPL Ratio



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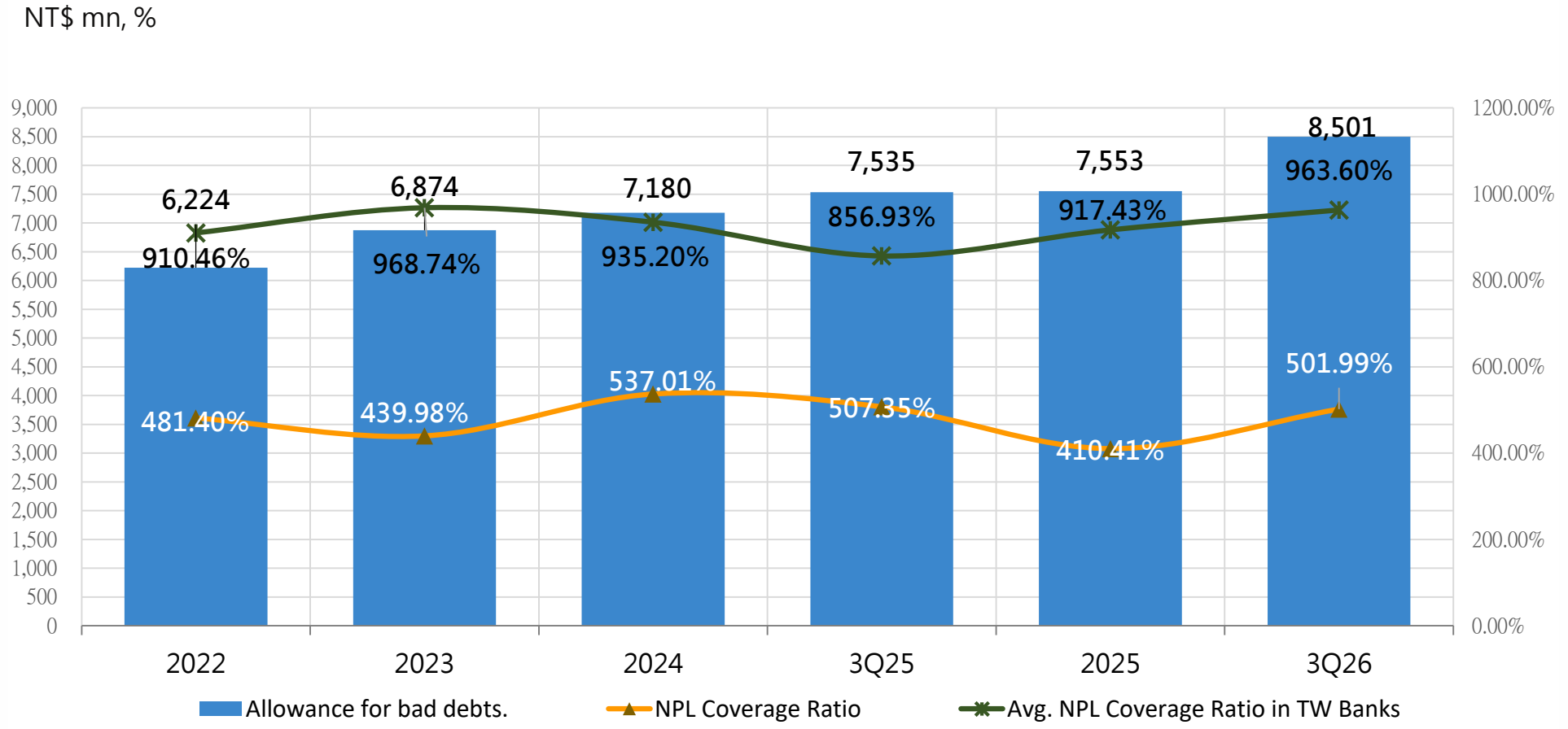
Assets Quality (Conti.)



- Avg. NPL Coverage Ratio in TW Banks of 3Q26 was from FSC Statistic of August 2026.

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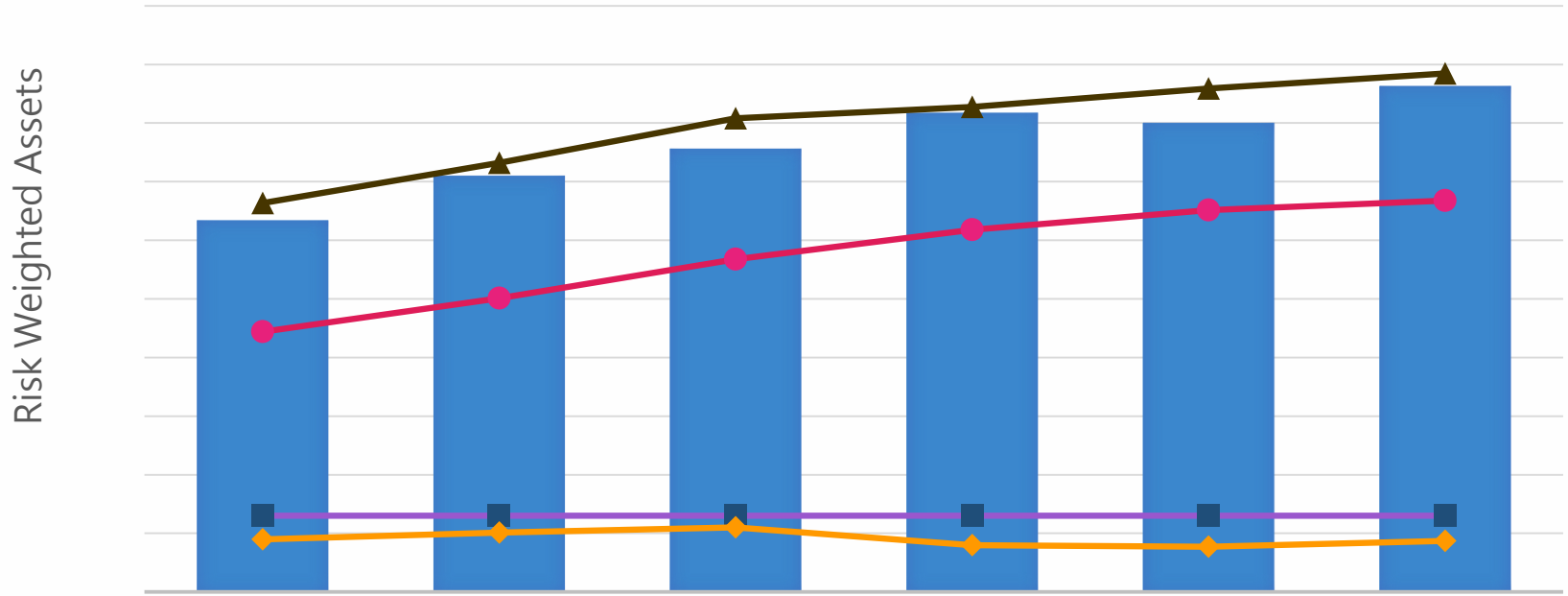
Capital Adequacy

NT$ thousand



	2022	2023	2024	9M25	2025	9M26
Risk Weighted Assets	444,044,885	497,090,004	529,430,480	572,116,909	560,245,935	604,320,450
Common share	44,397,652	50,089,913	56,775,204	61,798,114	65,146,711	66,754,918
Other tier 1 capital	13,000,000	13,000,000	13,000,000	13,000,000	13,000,000	13,000,000
Tier 2 capital	8,973,856	10,138,005	11,026,372	7,955,450	7,726,518	8,713,549
Regulatory capital	66,371,508	73,227,918	80,801,576	82,753,564	85,873,229	88,468,467

- Preliminary figures of September 2026 and September 2025
- BIS of Union Bank standalone.

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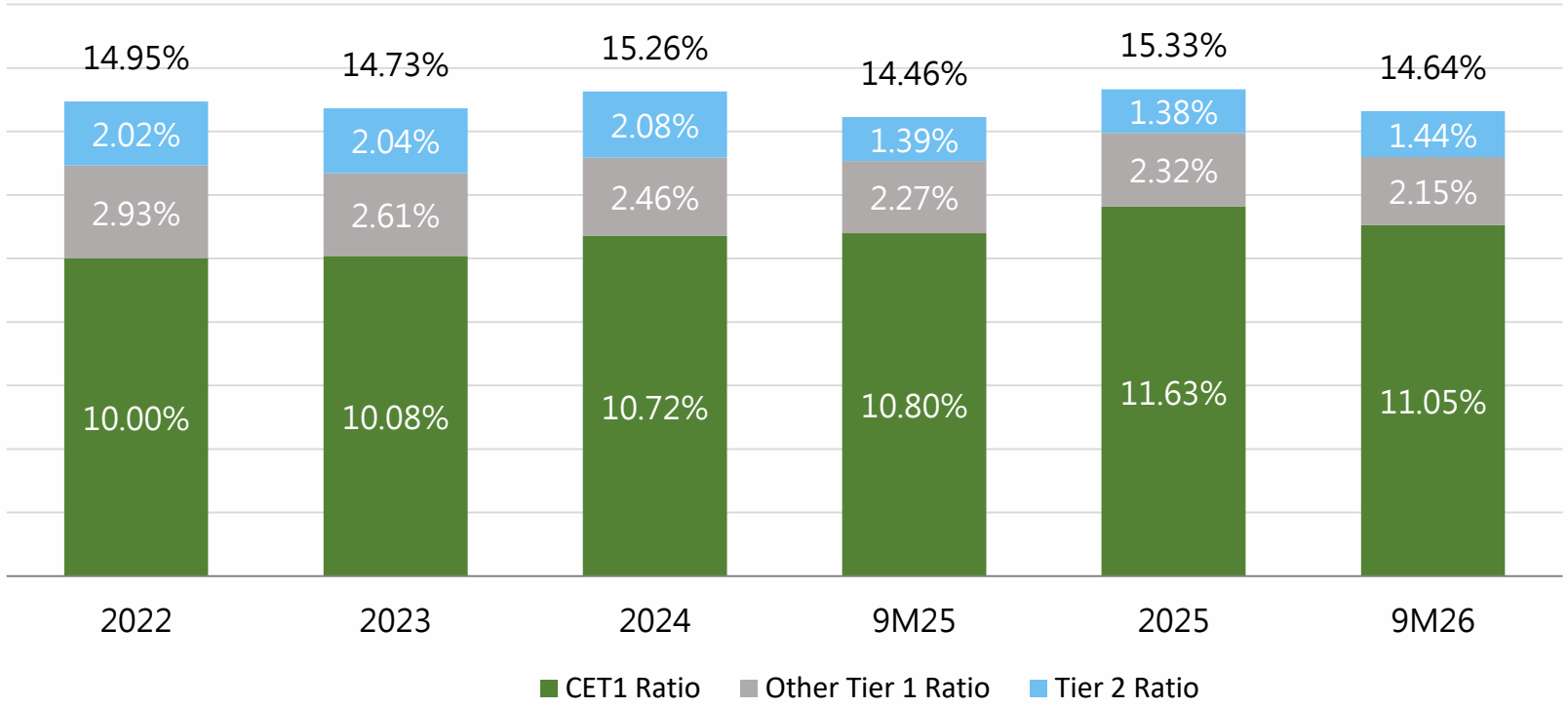
Capital Adequacy Ratio



- Preliminary figures of Sepember 2026 and September 2025
- BIS of Union Bank standalone.

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