聯邦銀行
UNION BANK OF TAIWAN

Union Bank of Taiwan

Financial Results of 3Q25



November 13th, 2025

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Financial Highlights of 3Q25

- Steady growth of business
  - Net income for the month ended September 30, 2025, was 4,376 million, compare with 4,312 million in 3Q24, increased 1.48% YoY,
    Operating revenue was 14,917 million, compare with 15,382 million in 3Q24 , decreased 3.02 % YoY.
  - EPS was 0.89 in 3Q25, compare with 0.94 in 3Q24 , decreased 5.32% YoY.
  - Net interest income was increased 17.11 % YoY.
  - Net fee income was increased 2.76 % YoY.
  - Total deposits (avg. balance) was increased 6.14% YoY .
  - Total loans (avg. balance) was increased 4.76% YoY.
  - Credit card
    Operating income was increased 11.44% YoY、 Card account credit balance was increased 23.24%YoY、 Value of acquiring was increased 13.95%YoY.

- Capital is adequate and robust
  - CAR was 14.46%, Tier 1 ratio was 13.07%, and CET1 ratio was 10.80% as of September 30, 2025.
- Assets quality and overdue loan coverage
  - NPL was 1485 million, NPL ratio was 0.23%, and NPL coverage ratio was 507.35% as of September 30, 2025.

- 3Q25 are un-audited numbers
- CAR, Tier 1 ratio and CET1 ratio of 3Q25 are un-audited, standalone numbers

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Solid Growth in Assets and Equiyt

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	Net worth
2021	841,589	65,135
2022	845,000	61,070
2023	939,147	68,434
2024	995,457	77,235
3Q25	1,022,981	82,338

- Net worth is the equity attributable to the owners of the parent company.
- 3Q25 are un-audited numbers

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Revenue and profit- Consolidated

NT$ mn, %

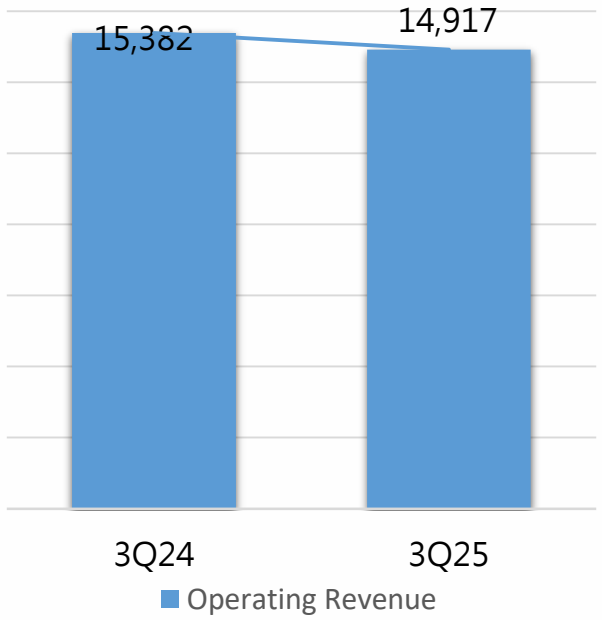
Items	3Q25	3Q24	Diff. %*
Net interest income	7,098	6,061	+17.11%
Net fee income	2,983	2,903	+2.76%
Net other income	4,836	6,418	-24.65%
Operating revenue	14,917	15,382	-3.02%
Pre-Tax Income	5,276	5,001	+5.50%
Net Income	4,376	4,312	+1.48%
EPS (in NT$dollar)	0.89	0.94	-5.32%

- 3Q25 are un-audited numbers

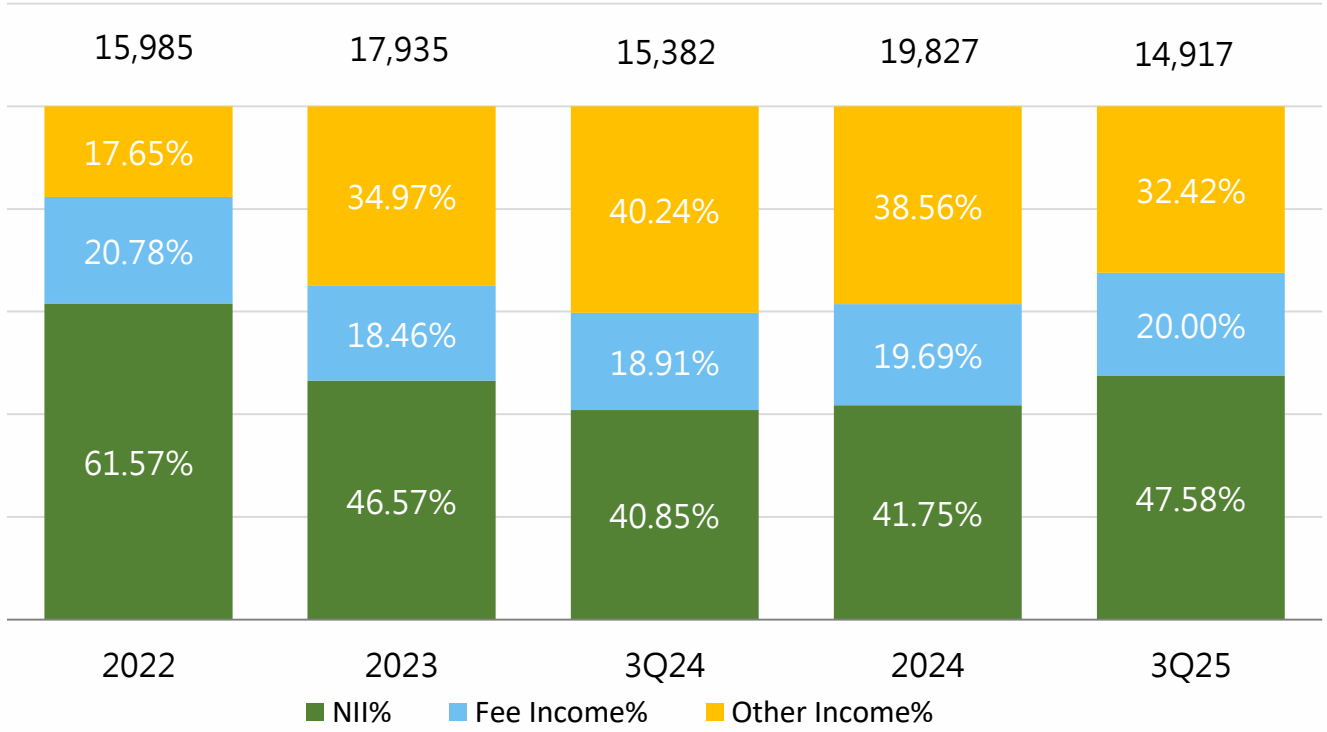
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Net Revenue Breakdown- Consolidated

NT$ mn



NT$ mn, %

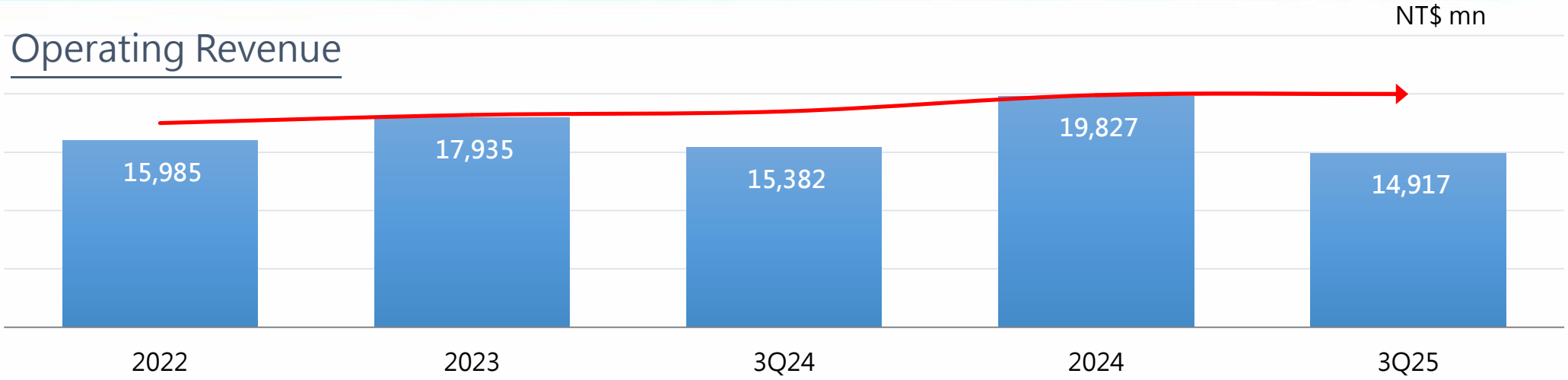


- 3Q25 are un-audited numbers

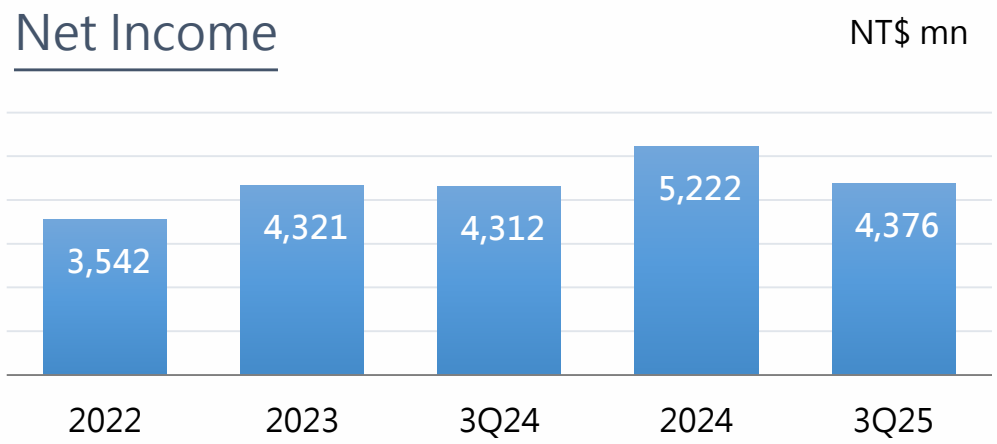
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Financial Performance- Consolidated

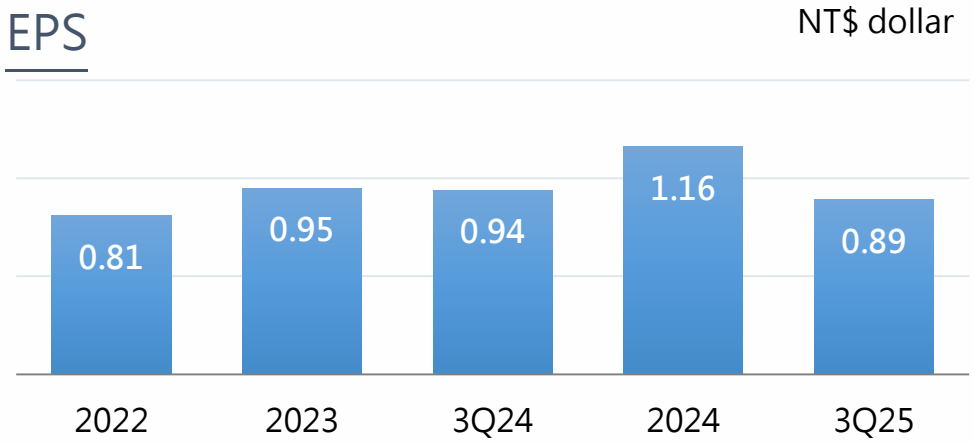
Operating Revenue



Net Income



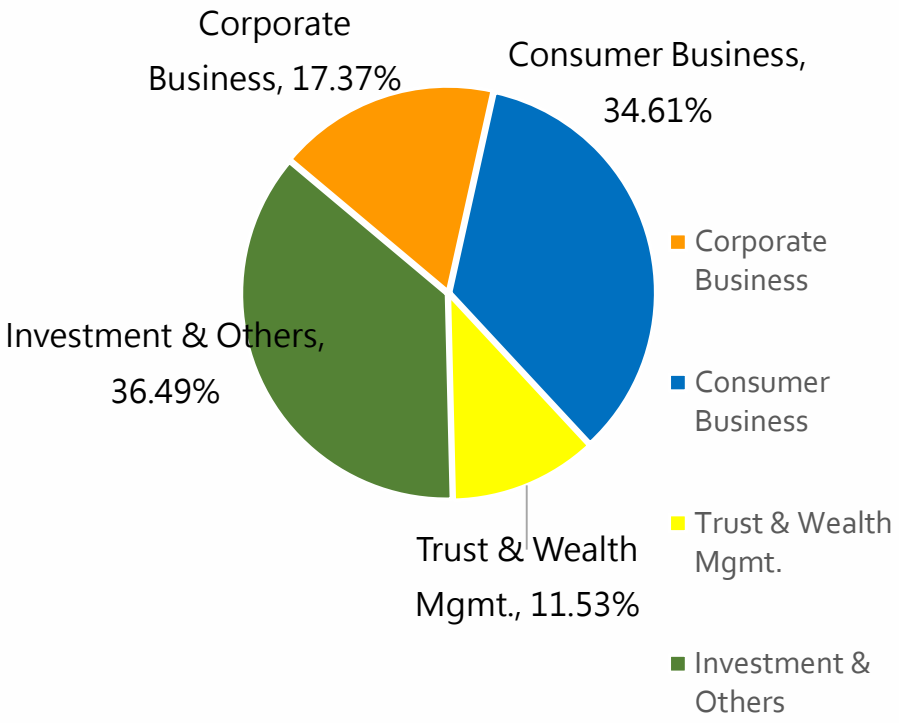
EPS

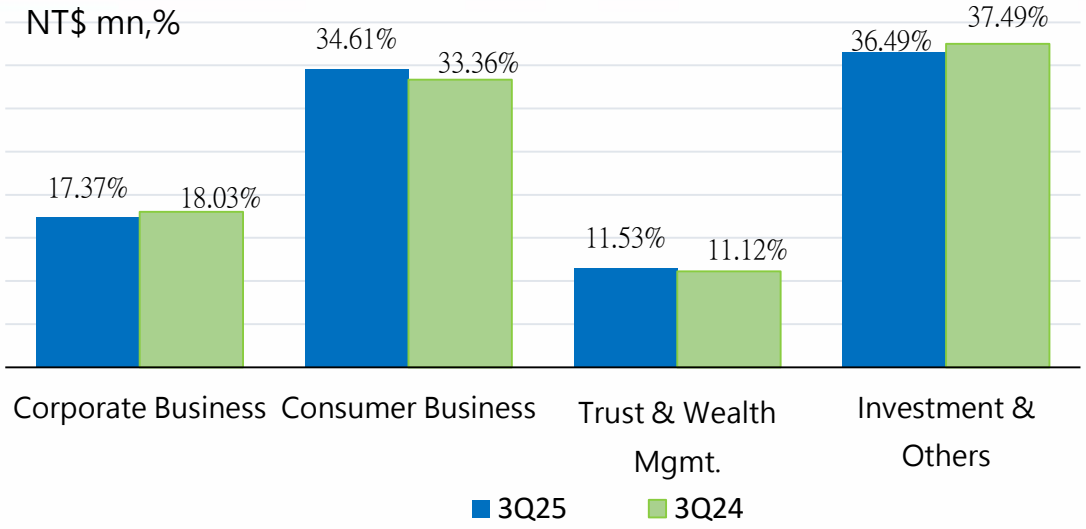


- 3Q25 are un-audited numbers

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Operating revenue analysis- Alone





Items	3Q25 revenues	3Q24 revenues	Diff.Amt
Corporate Business	2,289	2,392	▼ (103)
Consumer Business	4,560	4,426	▲ 134
Trust & Wealth Mgmt.	1,519	1,475	▲ 44
Investment & Others	4,809	4,976	▼ (167)

- 3Q25 are un-audited numbers

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Business Performance

NT$ mn, %

Items	2025.9.30	2024.9.30	Diff.Amt	Diff. %
Total deposits (avg. bal.)	835,332	787,001	▲ 48,331	▲ 6.14%
Demand deposits	371,749	349,641	▲ 22,108	▲ 6.32%
Time deposits	363,687	333,195	▲ 30,492	▲ 9.15%
Foreign exchange deposits	99,896	104,165	▼ (4,269)	▼ (4.10%)
Total Loans (avg. bal.)	631,955	603,261	▲ 28,694	▲ 4.76%
Corporate loans	246,844	229,264	▲ 17,580	▲ 7.67%
Consumer loans	385,111	373,997	▲ 11,114	▲ 2.97%
Indirect Finance (end bal.)	29,717	28,026	▲ 1,691	▲ 6.03%

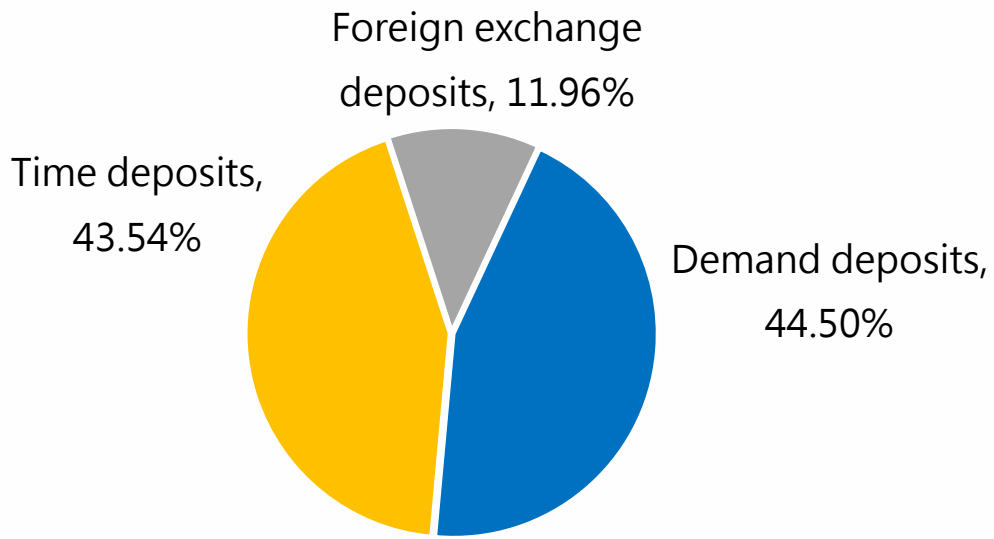
- Preliminary figures of September 2025

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Deposits analysis

Total deposits (avg. bal.)

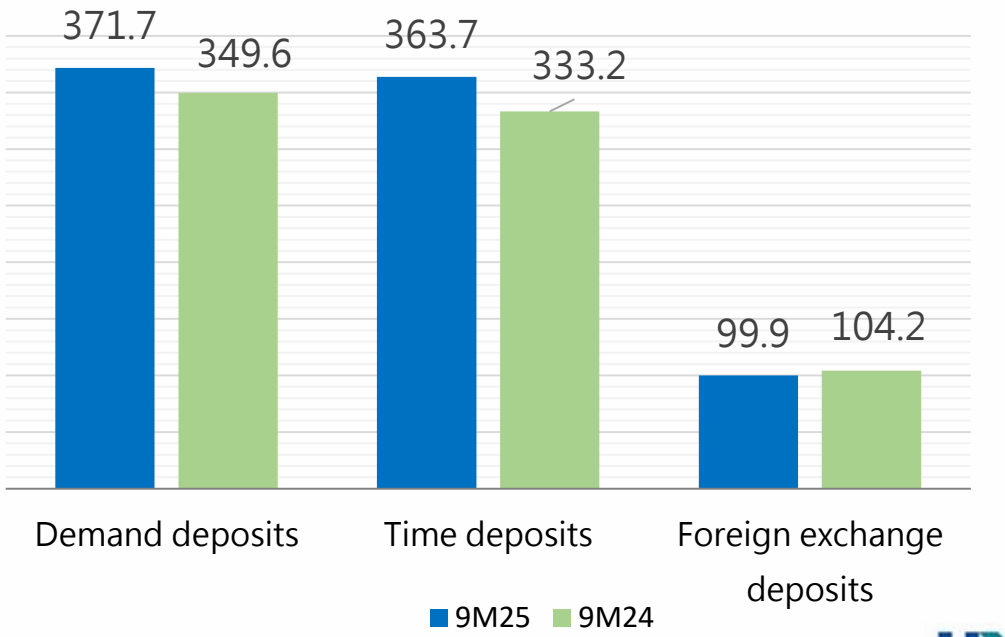
TWD$ 835.3 billion



■ Preliminary figures of September 2025

YoY Comparison

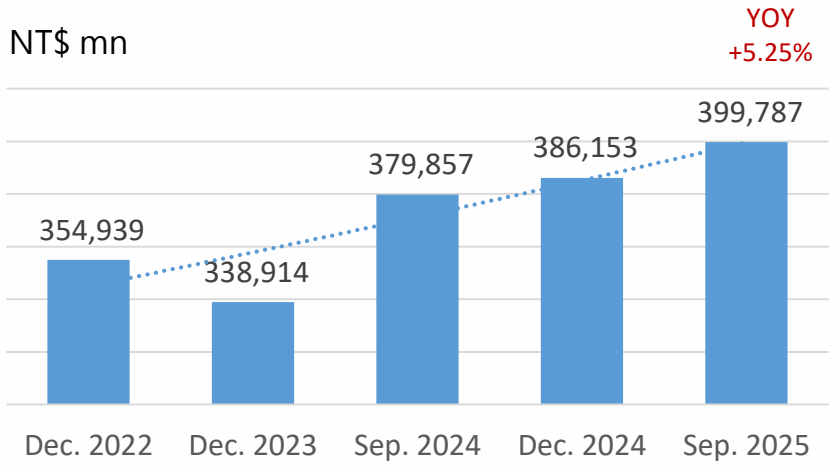
NT$ bn



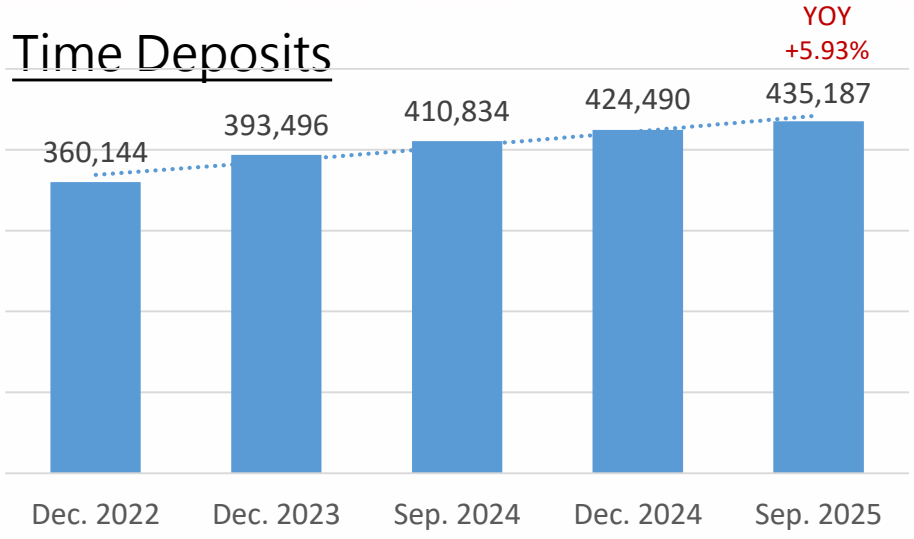
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Deposits balance steady growth

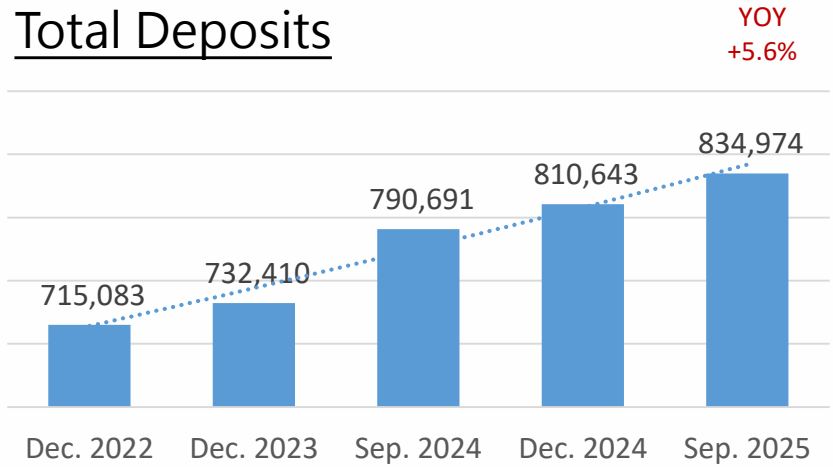
Demand Deposits



Time Deposits



Total Deposits



Items \ Date	End of 2022	End of 2023	End of Sep. 2024	End of 2024	End of Sep. 2025
Demand deposits	354,939	338,914	379,857	386,153	399,787
Time deposits	360,144	393,496	410,834	424,490	435,187
Total deposits	715,083	732,410	790,691	810,643	834,974
Portion of demand deposits	50%	46%	48%	48%	48%

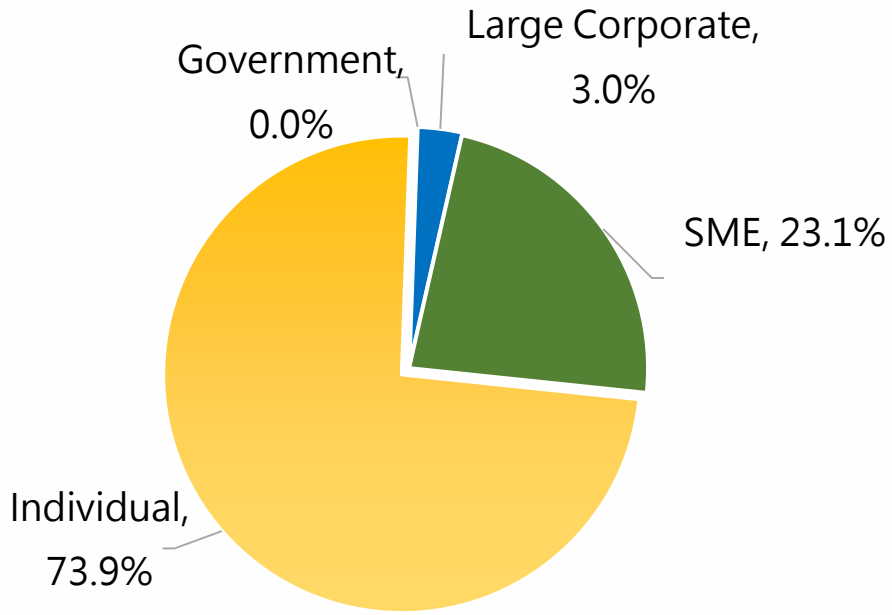
■ Preliminary figures of September 2025

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Loans analysis

Total Loans

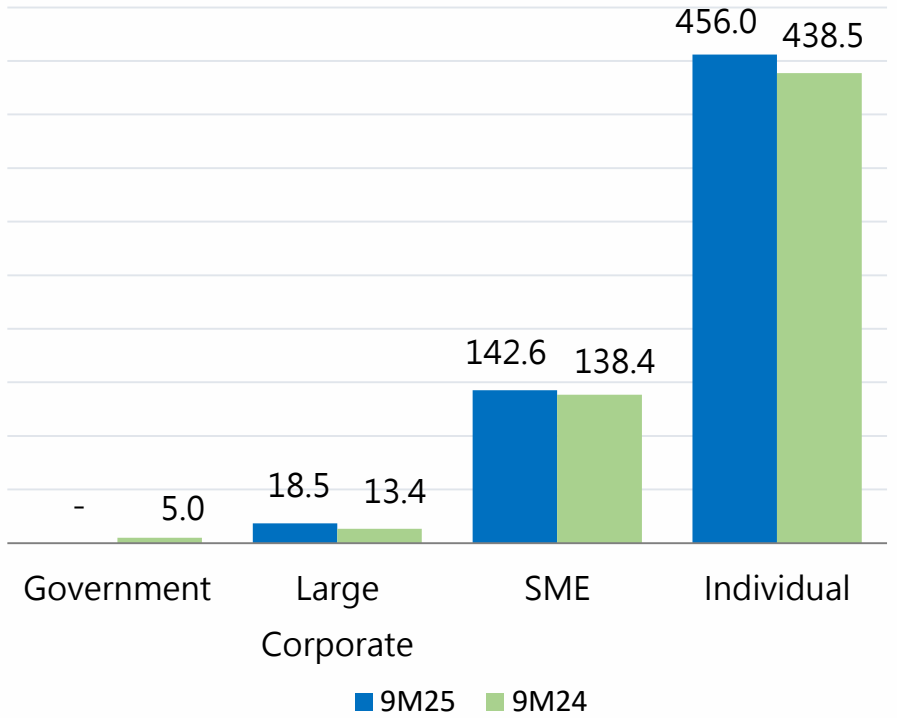
TWD$ 617.1 billion



■ Preliminary figures of September 2025

YoY Comparison

NT$ bn

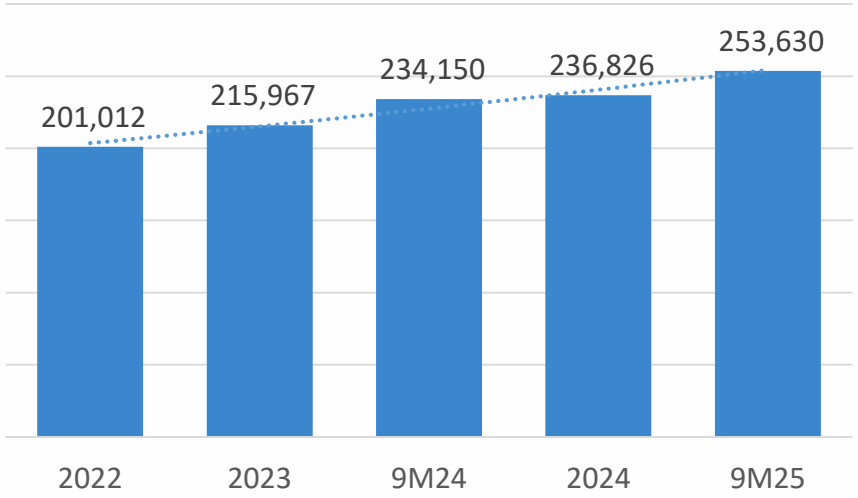


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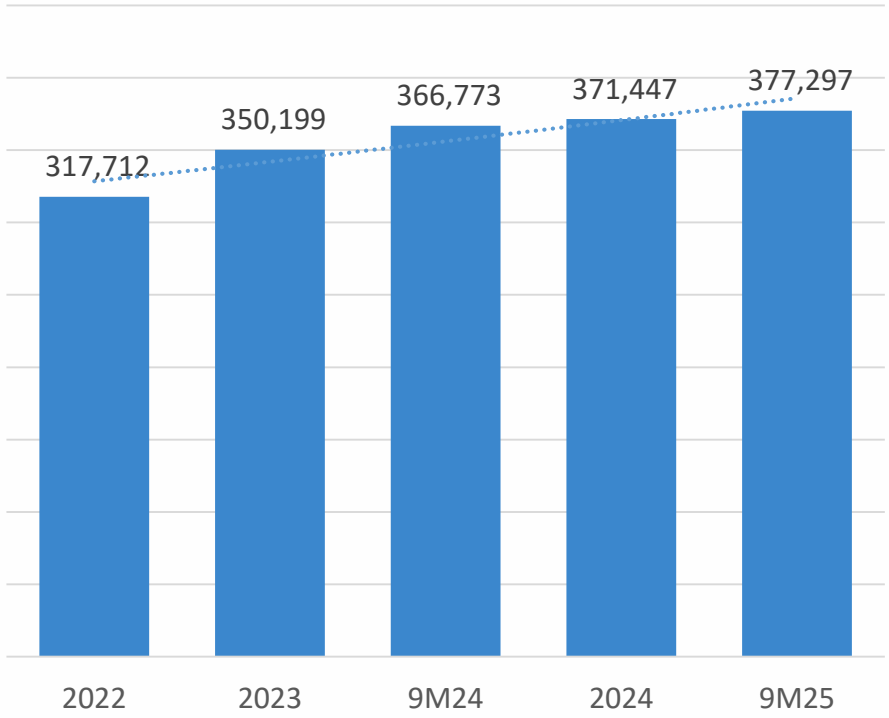
Loans balance steady growth

Corporate Loans

NT$ mn



Consumer Loans



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

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Business Performance

Cards, NT$ Mn,%

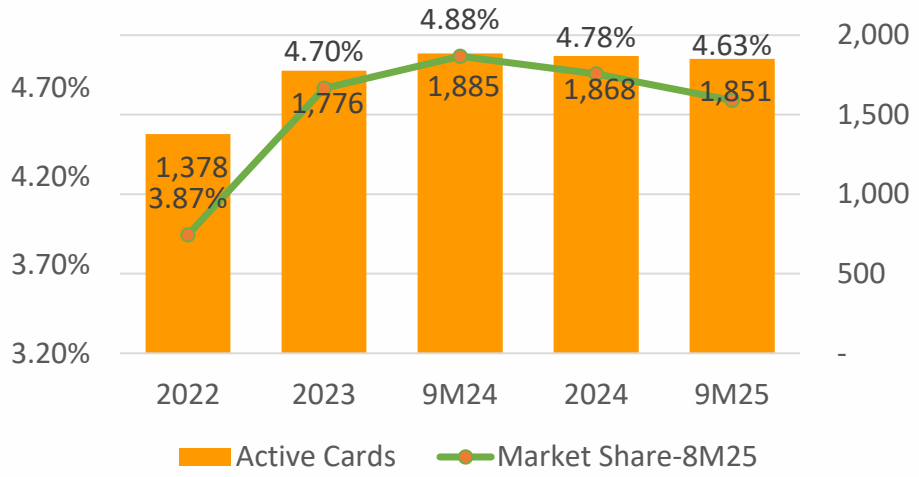
Items	Jan. to Sep. 2025	Jan. to Sep. 2024	Diff. Amt	Diff. %
Operating income	4,509	4,046	463	11.44%
Card account credit balance	15,678	12,722	2,956	23.24%
Undue installment balance	10,386	5,592	4,794	85.73%
Value of acquiring	116,787	102,486	14,301	13.95%
Value of transactions	135,569	146,757	(11,188)	(7.62%)
Valid cards in 6 months	1,850,898	1,884,640	(33,742)	(1.79%)
Cards outstanding	2,756,495	2,843,748	(87,253)	(3.07%)
NPL Ratio over 90 days	0.18%	0.27%	(0.09%)	(33.33%)

- Preliminary figures of September 2025

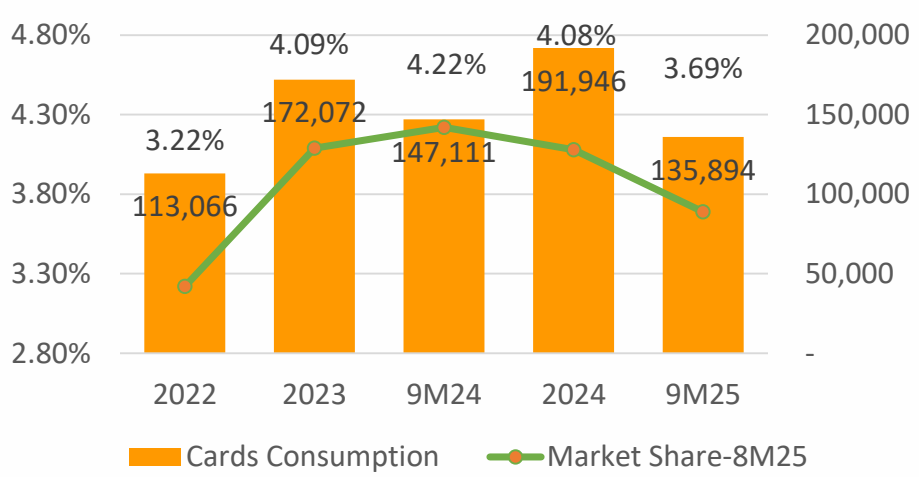
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Credit Card Business Breakdown

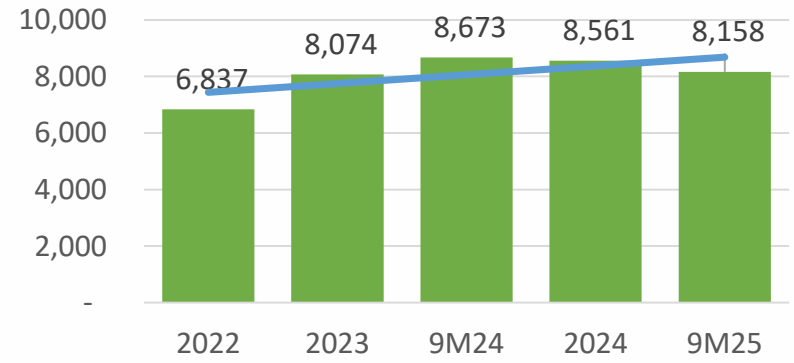
Active Cards



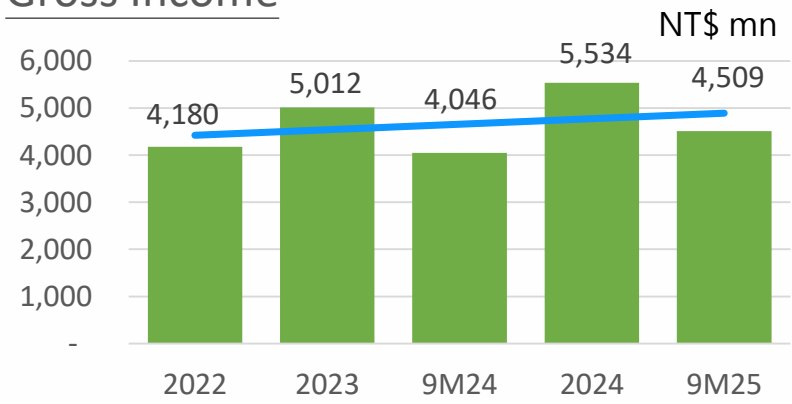
Cards Consumption



Per Card Spending (Monthly)



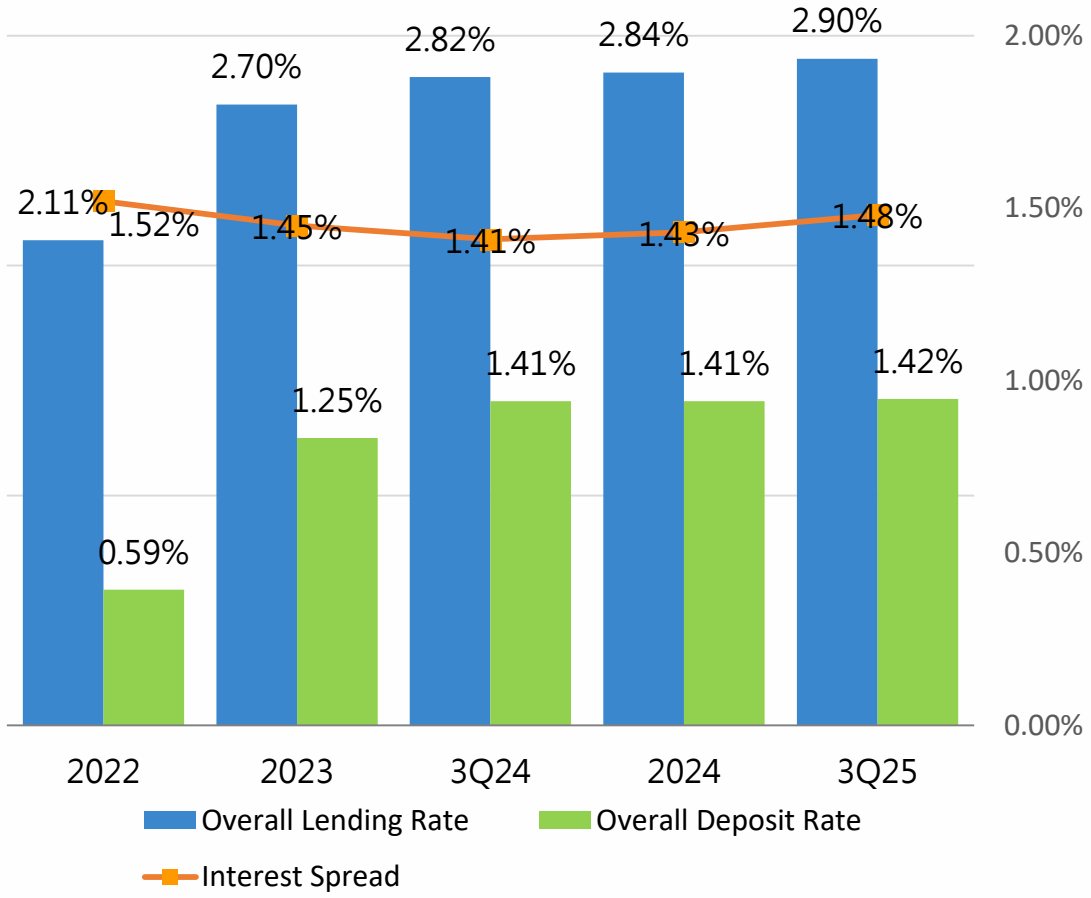
Gross Income

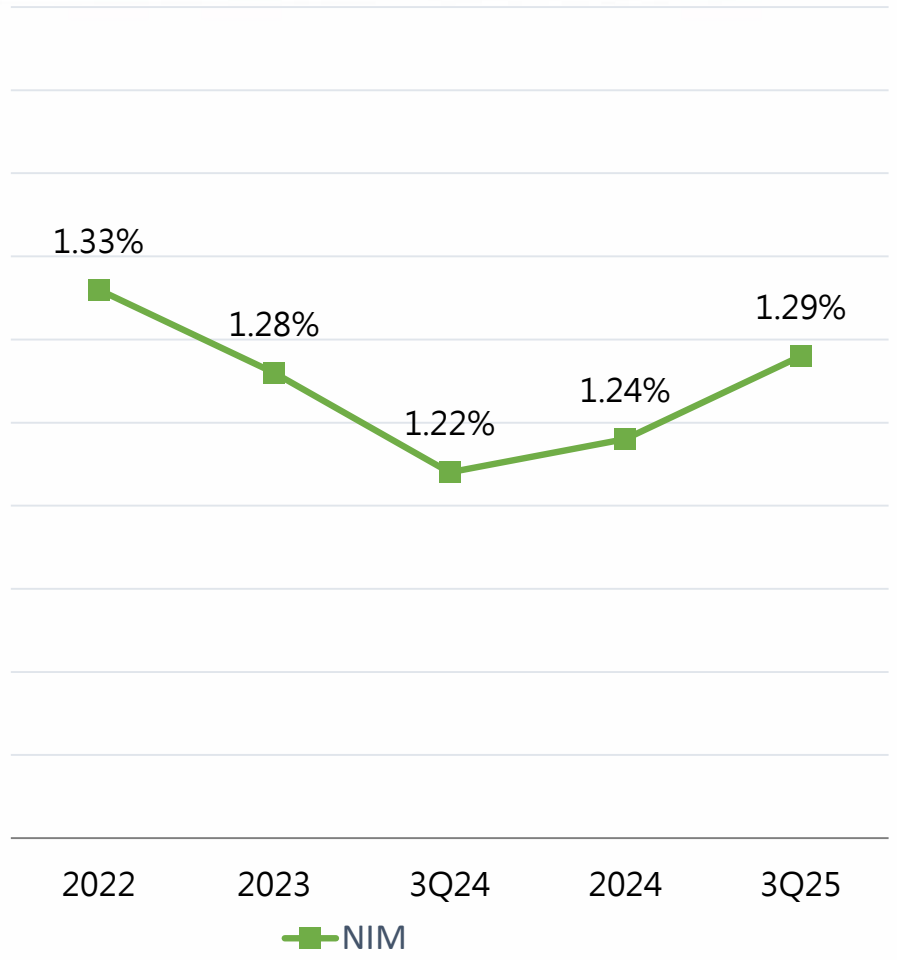


- 9M25 is self-settled, and the other proportion refers to the disclosure of important credit card information of the Banking Bureau

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NIM and Spread- Alone





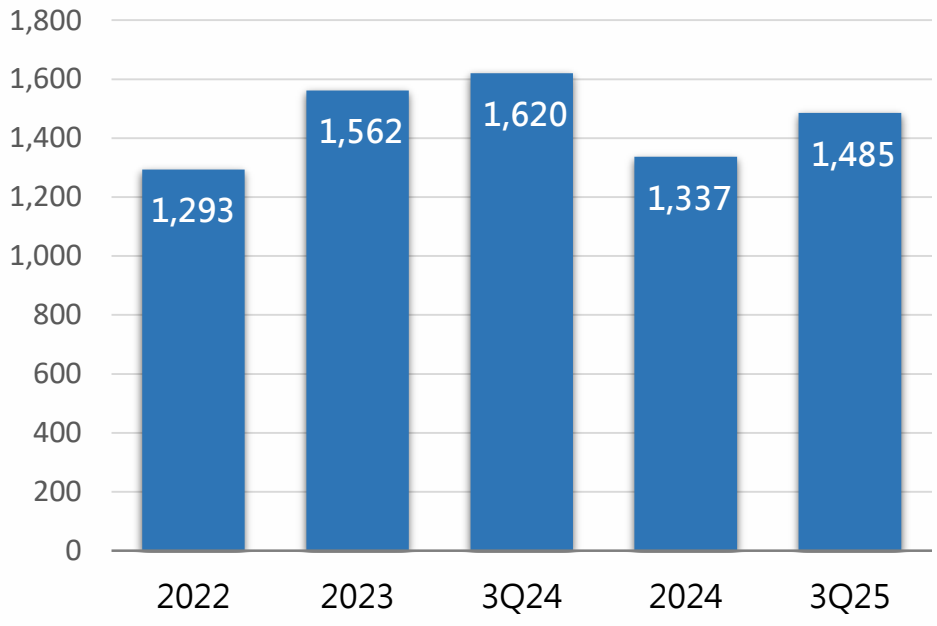
- 3Q25 are un-audited numbers

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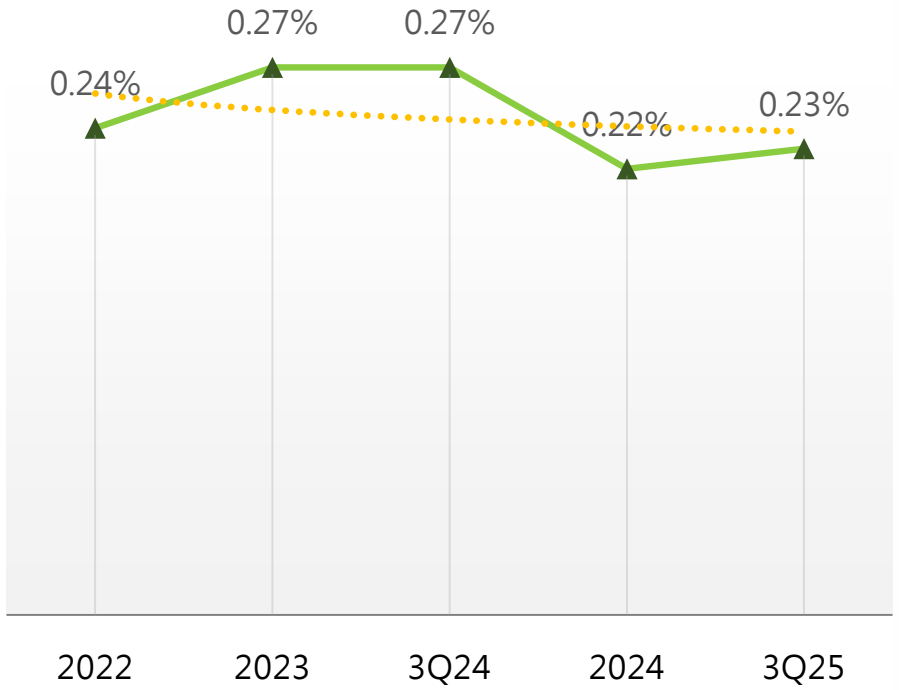
Assets Quality

NPL

NT$ mn,%



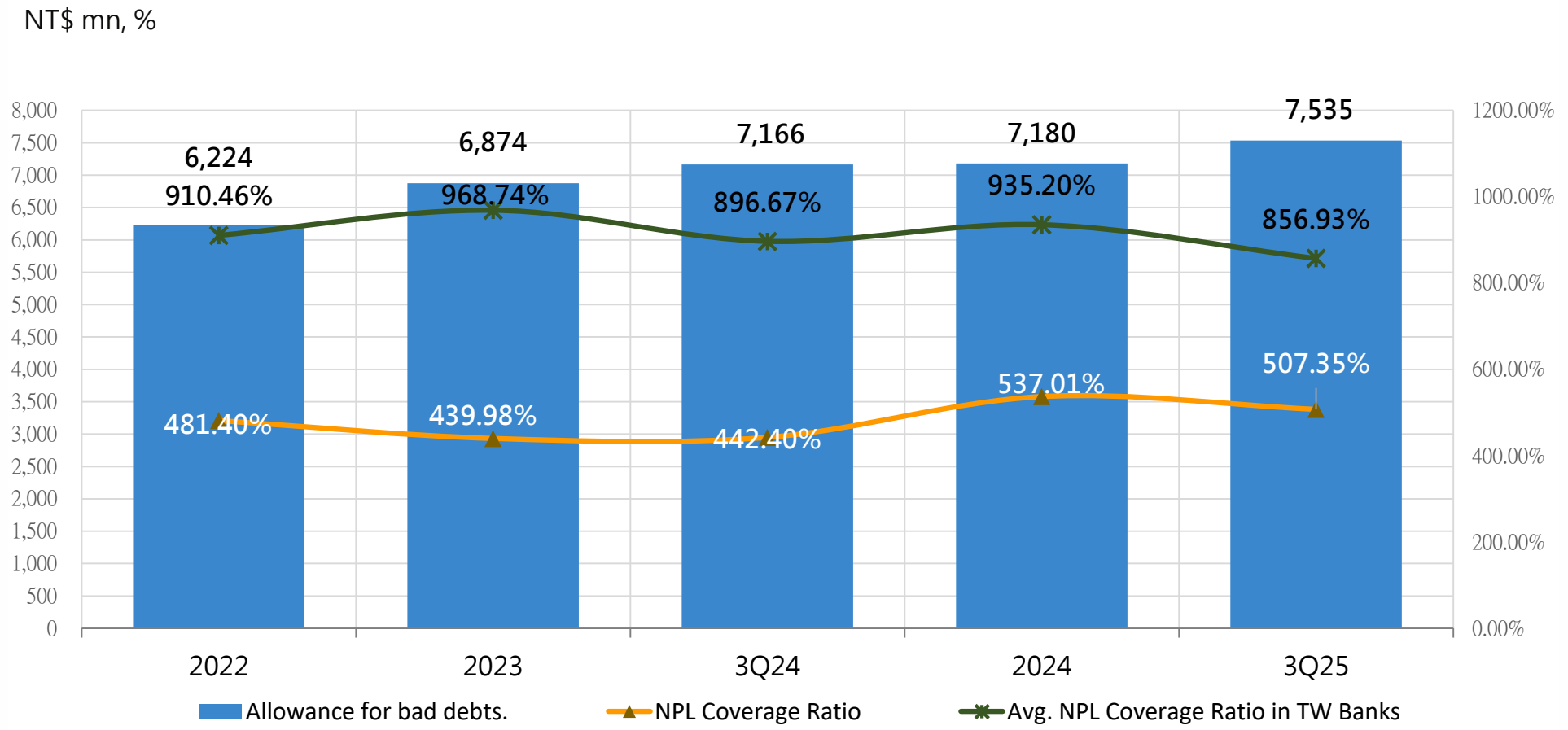
NPL Ratio



- 3Q25 are un-audited numbers

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Assets Quality (Conti.)

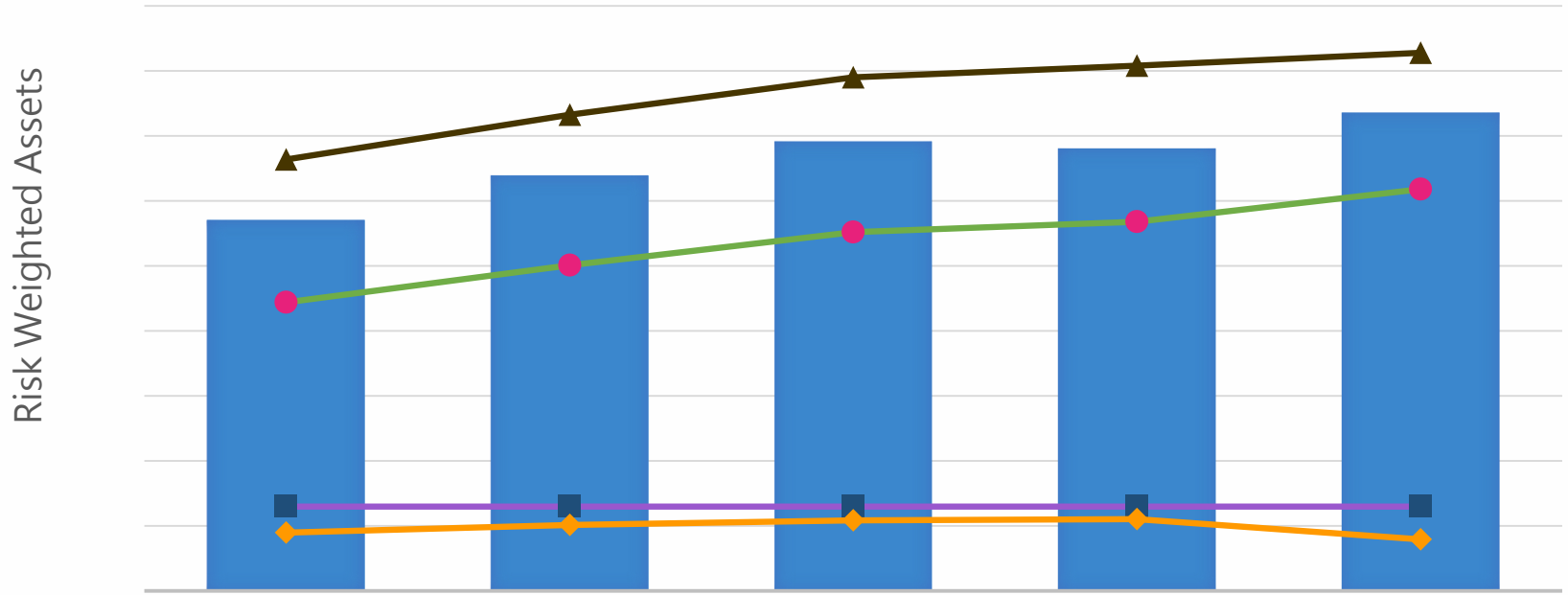


- Avg. NPL Coverage Ratio in TW Banks of 3Q25 was from FSC Statistic of August 2025.

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Capital Adequacy

NT$ thousand

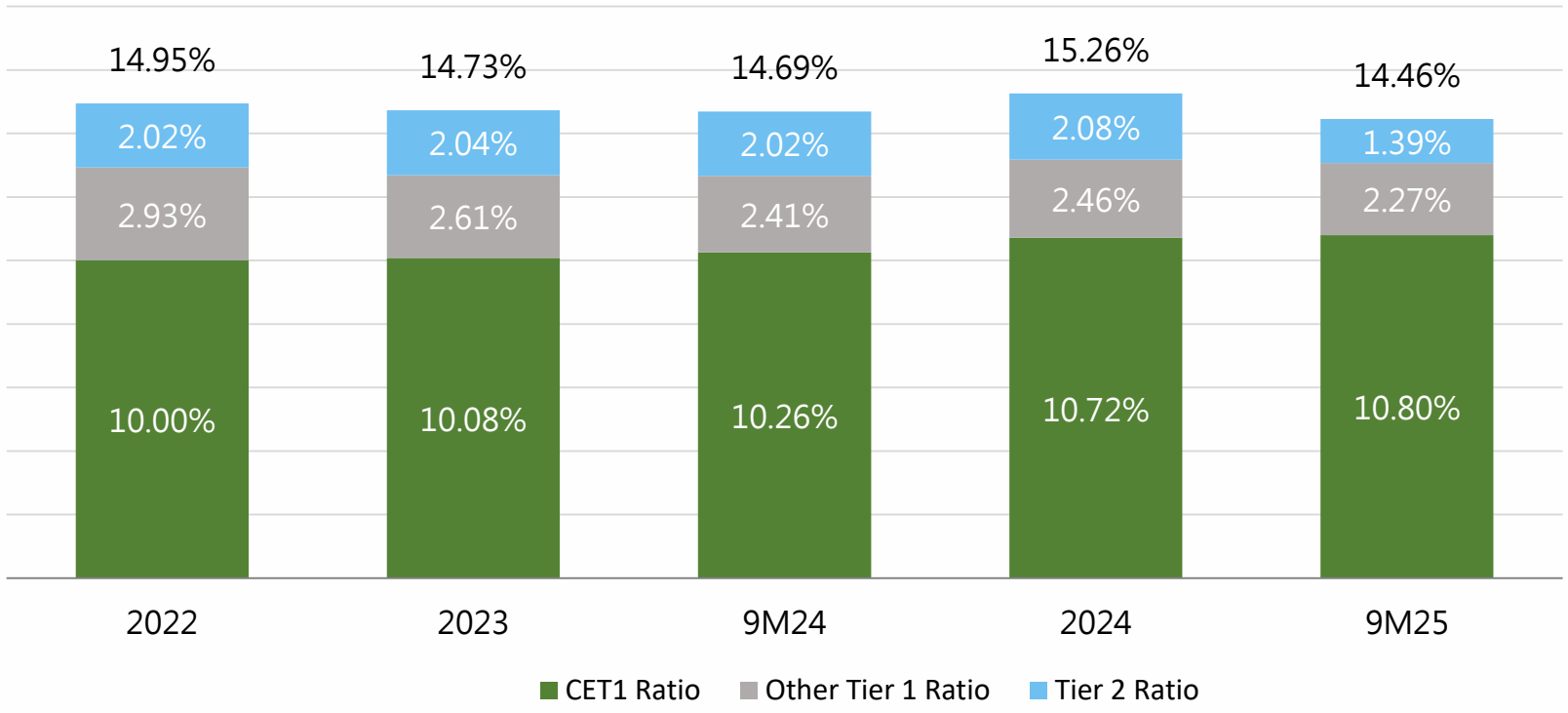


	2022	2023	9M24	2024	9M25
Risk Weighted Assets	444,044,885	497,090,004	537,873,291	529,430,480	572,116,909
Common share	44,397,652	50,089,913	55,173,406	56,775,204	61,798,114
Other tier 1 capital	13,000,000	13,000,000	13,000,000	13,000,000	13,000,000
Tier 2 capital	8,973,856	10,138,005	10,835,080	11,026,372	7,955,450
Regulatory capital	66,371,508	73,227,918	79,008,486	80,801,576	82,753,564

- Preliminary figures of September 2025 and Sepember 2024
- BIS of Union Bank standalone.

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Capital Adequacy Ratio



- Preliminary figures of Sepember 2025 and Sepember 2024
- BIS of Union Bank standalone.

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