



Press release

Earnings for July 2025

TAIPEI, Taiwan, August 7, 2025—CTBC Holding has announced its preliminary earnings for July 2025.

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The Company posted a pre-tax profit of NT\$7.4 billion and an after-tax profit of NT\$5.8 billion for the month. On a cumulative basis, the Company's pre-tax profit was NT\$48.8 billion, after-tax profit was NT\$41.7 billion, and after-tax EPS was NT\$2.08.

In July, CTBC Bank reported an after-tax profit of NT\$4.4 billion, supported by solid growth momentum in loans and deposits as well as wealth management business. On a cumulative basis, CTBC Bank's after-tax profit was NT\$32.2 billion, rising 19% YoY and marking the Bank's highest net profit for the first seven months on record. This came on the back of resilient loan growth and a widened net interest margin, resulting in double-digit growth in net interest income, and continued strength in wealth management and credit card businesses, driving double-digit growth in total fee income. Meanwhile, Taiwan Life posted an after-tax profit of NT\$1.7 billion in July and NT\$9.0 billion year to date. Its profitability declined YoY, partly due to elevated hedging costs, with the U.S. dollar having depreciated 8.7% so far this year. In terms of business momentum, Taiwan Life's FYPs grew 17% YoY.

The asset quality of CTBC Bank remained stable and the provision charge was NT\$1.7 billion in the month, mostly due to general provisions taken against new loans.

The earnings of our key subsidiaries were as follows:

Unit: NT\$ million

| Subsidiary | July 2025 | | July 2025 (YTD) | |
|--------------------------------------|----------------|------------------|-----------------|------------------|
| | Pre-tax profit | After-tax profit | Pre-tax profit | After-tax profit |
| Bank | 5,396 | 4,417 | 39,920 | 32,180 |
| Insurance | 1,769 | 1,742 | 8,152 | 8,958 |
| Securities | 228 | 213 | 942 | 808 |
| CTBC Holding (consolidated basis) | 7,371 | 5,839 | 48,814 | 41,680 |

About CTBC Holding

CTBC Holding (TPE: 2891) was established in 2002, growing out of CTBC Bank, which has been building customers' wealth and Taiwan's economy for nearly 60 years.

Headquartered in Taipei, CTBC Holding has over 410 outlets worldwide, including domestic and



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overseas branches and subsidiaries in banking, life insurance, securities, venture capital, asset management, investment trust services, security, and Taiwan's public welfare lottery.

With a global team of more than 31,000 people, CTBC Holding operates in 14 overseas markets, namely the U.S., Canada, Japan, China, Hong Kong, Singapore, India, Indonesia, Malaysia, Vietnam, Thailand, Myanmar, the Philippines, and Australia. It is also a local leader in operational performance, corporate governance, corporate social responsibility, and environmental sustainability, consistently being an early adopter of emerging international standards and best practices.