Press release

Earnings for October 2025

TAIPEI, Taiwan, November 7, 2025—CTBC Holding has announced its preliminary earnings for October 2025.

The Company posted a pre-tax profit of NT$7.7 billion and an after-tax profit of NT$6.6 billion for the month. Year to date, the Company's pre-tax profit was NT$77.7 billion, after-tax profit was NT$67.3 billion, and after-tax EPS was NT$3.40, marking a record performance for the first 10 months.

In October, CTBC Bank reported an after-tax profit of NT$4.7 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$46.8 billion, rising 15% YoY and marking the Bank's highest net profit for the first 10 months on record. This came on the back of loan expansion and a widened net interest margin as well as resilient growth in wealth management, driving net interest income and fee income to deliver double-digit growth. Meanwhile, Taiwan Life posted an after-tax profit of NT$1.9 billion in October, driven by realized gains on equities. Year to date, Taiwan Life's after-tax profit was NT$19.7 billion, declined YoY, partly due to elevated hedging costs, with the U.S. dollar having depreciated 6.2% so far this year. In terms of business momentum, Taiwan Life's FYPs grew 39% YoY.

The asset quality of CTBC Bank remained stable and the provision charge was NT$906 million in the month.

The earnings of our key subsidiaries were as follows:

Unit: NT$ million

Subsidiary	October 2025		October 2025 (YTD)	
	Pre-tax profit	After-tax profit	Pre-tax profit	After-tax profit
Bank	5,785	4,735	58,179	46,792
Insurance	2,014	1,918	18,534	19,658
Securities	229	201	1,647	1,453
CTBC Holding (consolidated basis)	7,715	6,584	77,679	67,343

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 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.