

Press release

Earnings for December 2025

TAIPEI, Taiwan, January 9, 2026—CTBC Holding has announced its preliminary earnings for December 2025.

The Company posted a pre-tax profit of NT\$6.2 billion and an after-tax profit of NT\$6.3 billion for the month. On a cumulative basis, the Company's pre-tax profit was NT\$92.2 billion, after-tax profit was NT\$80.6 billion, and after-tax EPS was NT\$4.08, marking a record high.

In December, CTBC Bank reported an after-tax profit of NT\$5.3 billion, supported by sustained growth momentum in loans and deposits as well as wealth management. Asset quality remained stable, with a monthly provision of NT\$495 million. For 2025, CTBC Bank achieved a record after-tax profit of NT\$57.3 billion, up 16% YoY, driven by loan expansion, a widening net interest margin, robust wealth management growth, and credit card spending surpassing NT\$1 trillion. These factors contributed to double-digit growth in both net interest income and fee income. Meanwhile, Taiwan Life posted an after-tax loss of NT\$336 million in December, mainly due to allocating 30% of pre-tax profits to further strengthen FX reserves. For the year, Taiwan Life posted an after-tax profit of NT\$20.8 billion, down 3% YoY, impacted by this one-off FX reserve allocation. Excluding this effect, Taiwan Life's earnings would have increased 29% YoY, supported by realized gains on equities and private equity funds amid buoyant capital markets. In terms of business momentum, Taiwan Life's FYPs grew 55% YoY, driven by stronger sales of participating and investment-linked policies.

Looking ahead in 2026, CTBC Holding remains committed to its dual-core strategy of banking and insurance, driving sustainable growth, creating value, and delivering exceptional performance.

The earnings of our key subsidiaries were as follows:

Unit: NT\$ million

Subsidiary	December 2025		December 2025 (YTD)	
	Pre-tax profit	After-tax profit	Pre-tax profit	After-tax profit
Bank	6,277	5,254	70,788	57,298
Insurance	-379	-336	19,885	20,850
Securities	162	101	2,103	1,826
CTBC Holding (consolidated basis)	6,173	6,268	92,220	80,619

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 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.