CTBC HOLDING 中國信託金控

Press release

Earnings for September 2026

TAIPEI, Taiwan, October 14, 2026—CTBC Holding has announced its preliminary earnings for September 2026.

The Company reported pre-tax profit of NT$11.6 billion and after-tax profit of NT$9.4 billion for the month. On a cumulative basis, pre-tax profit totaled NT$79.0 billion, while after-tax profit reached NT$63.2 billion, with after-tax EPS of NT$3.18.

In addition to reported earnings, the Company continued to realize substantial gains from the disposal of equity instruments designated at FVOCI. As these gains are transferred directly to retained earnings rather than recognized in current-period profit, they represent an important source of distributable earnings. FVOCI disposal gains amounted to NT$17.6 billion in September and NT$68.2 billion year to date. Including these gains, cumulative additions attributable to retained earnings reached NT$131.5 billion as of the end of September, already surpassing the Company's previous full-year earnings record. Combined, reported net income and FVOCI disposal gains contributed approximately NT$6.68 per share to retained earnings.

CTBC Bank reported NT$6.9 billion of after-tax profit in September, bringing year-to-date earnings to NT$49.5 billion, up 18% year-on-year. Earnings growth continued to be supported by a widening net interest margin, double-digit growth in loans, deposits, and credit card spending, as well as solid wealth management momentum, with fee income increasing more than 30% year-on-year. Asset quality remained healthy, with net provision reversal of NT$23 million during the month.

Taiwan Life delivered NT$1.3 billion of after-tax profit in September, supported by mark-to-market gains on funds. Cumulative after-tax profit reached NT$14.9 billion for the first nine months of 2026, benefiting from stable CSM release, mark-to-market gains from funds, and the remeasurement impact of investment-linked policies following the adoption of IFRS 15. Business momentum remained robust, with first-year premiums reaching NT$89.7 billion, representing 81% year-on-year growth, driven primarily by participating and investment-linked products.

The earnings of our key subsidiaries were as follows:

Unit: NT$ million

Subsidiary	September 2026		September 2026 (YTD)	
	Pre-tax profit	After-tax profit	Pre-tax profit	After-tax profit
Bank	8,376	6,929	61,230	49,525
Insurance	1,603	1,292	18,001	14,928
Securities	325	312	3,623	3,009
CTBC Holding	11,631	9,358	79,014	63,237

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.