CTBC HOLDING 中國信託金控

Press release

Earnings for October 2026

TAIPEI, Taiwan, November 11, 2026—CTBC Holding has announced its preliminary earnings for October 2026.

The Company posted a pre-tax profit of NT$6.8 billion and an after-tax profit of NT$5.3 billion for the month. On a cumulative basis, the Company's pre-tax profit reached NT$85.8 billion, after-tax profit totaled NT$68.6 billion, and after-tax EPS was NT$3.45.

In addition to reported earnings, the Company continued to realize substantial gains from the disposal of equity instruments designated at FVOCI. These gains are recognized directly in retained earnings rather than through the income statement and therefore constitute an important component of distributable earnings. After-tax FVOCI disposal gains amounted to NT$12.1 billion in October and NT$80.3 billion year-to-date. Including these gains, cumulative additions to retained earnings reached NT$148.8 billion as of the end of October, surpassing the Company's previous full-year earnings record. On a per-share basis, reported net income together with FVOCI disposal gains contributed NT$7.57 to retained earnings.

CTBC Bank reported NT$5.5 billion of after-tax profit in October, bringing year-to-date earnings to NT$55.0 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 wealth management fee income growth of more than 30% year-on-year. Asset quality remained stable and the provision charge was NT$2.0 billion in the month.

Taiwan Life reported a net loss of NT$499 million in October, reflecting lower investment income amid volatility in the capital markets. Year-to-date after-tax profit reached NT$14.4 billion, supported by stable CSM release, mark-to-market gains from funds, and the remeasurement impact of investment-linked policies following the adoption of IFRS 15. In addition to reported earnings, after-tax FVOCI disposal gains amounted to NT$58.8 billion year-to-date. Including these gains, cumulative additions to retained earnings reached NT$73.2 billion as of the end of October. Business momentum remained strong, with first-year premiums reaching NT$94.4 billion, representing 64% year-on-year growth, driven mainly by participating and investment-linked products.

The earnings of our key subsidiaries were as follows:

Unit: NT$ million

Subsidiary	October 2026		October 2026 (YTD)	
	Pre-tax profit	After-tax profit	Pre-tax profit	After-tax profit
Bank	6,739	5,509	67,970	55,034
Insurance	-341	-499	17,660	14,429
Securities	415	360	4,037	3,369
CTBC Holding	6,782	5,313	85,796	68,550

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.