



臺灣企銀
Taiwan Business Bank

2025Q4 Financial Review

2026.03.19





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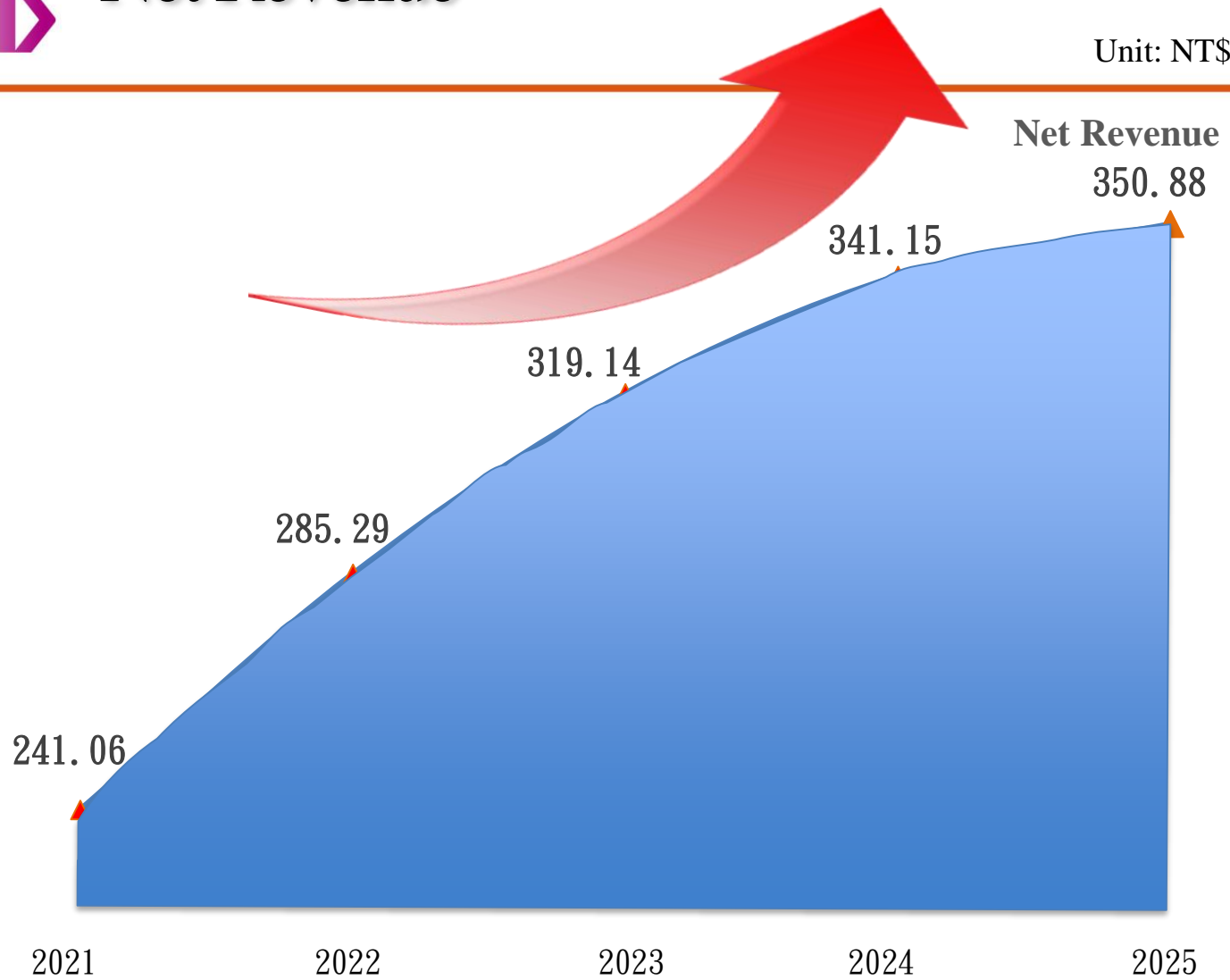
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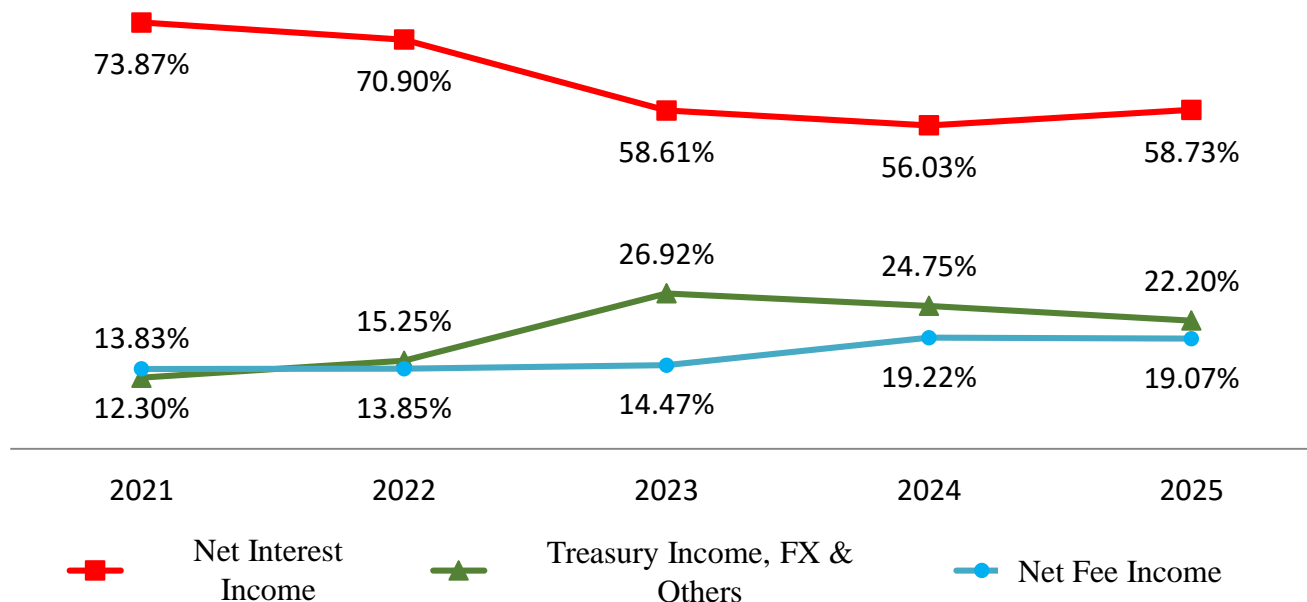
Net Revenue

Unit: NT\$ 100mn





Net Revenue Breakdown (Consolidated)



Unit: NT\$ 100mn

Item	2021	2022	2023	2024	2025
Net Revenue	241.06	285.29	319.14	341.15	350.88
Net Interest Income	178.06	202.28	187.06	191.16	206.06
Net Fee Income	33.34	39.52	46.17	65.57	66.92
Treasury Income, FX & Others	29.66	43.49	85.91	84.42	77.90





2025 Full Year Performance

Unit: NT\$ 100mn

Item \ Year	2024 (1)	2025 (2)	Difference (3)=(2)-(1)	Growth Rate(%) (4)=(3)/(1)
Net Revenue	341.15	350.88	9.73	2.85
Operating Expense	166.10	175.19	9.09	5.47
Provision	34.42	23.24	(11.18)	(32.48)
Net Income before tax	140.63	152.45	11.82	8.41
Net Income	112.37	122.32	9.95	8.85
EPS after tax (NTD\$)	1.23	1.26	0.03	





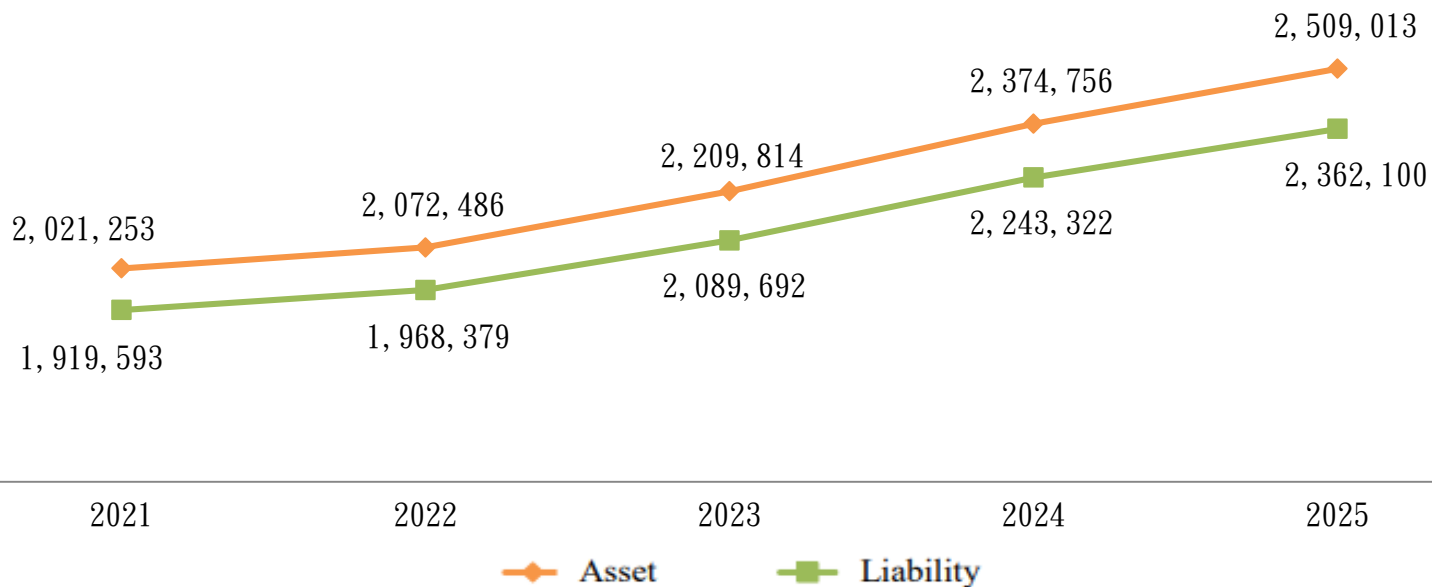
2025 Full Year Performance

Item \ Year	2024 (1)	2025 (2)	Difference (3)=(2)-(1)	Growth Rate(%) (4)=(3)/(1)
Loan Balance	1,552.3 bn	1,662.1 bn	109.8 bn	7.08
Deposit Balance	1,982.6 bn	2,110.1 bn	127.5 bn	6.43
Spread (Cumulative)	1.16%	1.18%	0.02%	
NIM (Cumulative)	0.78%	0.80%	0.02%	
NPL	2.766 bn	2.649 bn	(0.117 bn)	(4.23)
NPL Ratio	0.17%	0.16%	(0.01)	
Coverage Ratio	790.84%	830.51%	39.67%	





Asset and Liability



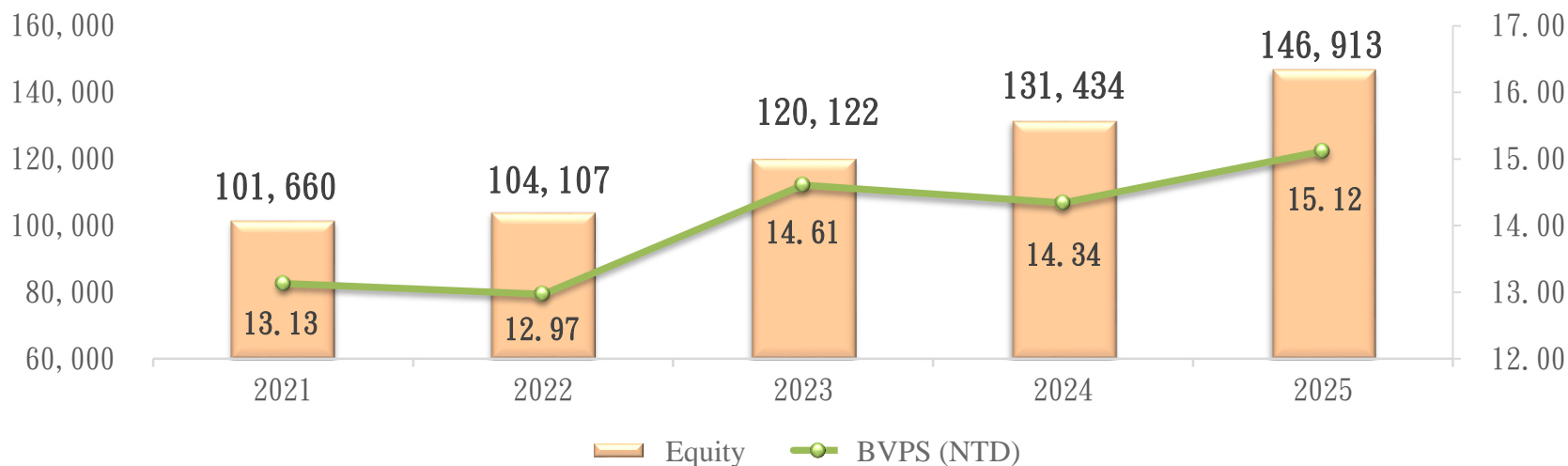
Unit: NT\$ mn

Year \ Item	2021	2022	2023	2024	2025
Asset	2,021,253	2,072,486	2,209,814	2,374,756	2,509,013
Liability	1,919,593	1,968,379	2,089,692	2,243,322	2,362,100





Equity



Unit: NT\$ mn

Item \ Year	2021	2022	2023	2024	2025
Equity	101,660	104,107	120,122	131,434	146,913
Share Capital	77,432	80,297	82,224	91,680	97,181
BVPS (NTD)	13.13	12.97	14.61	14.34	15.12



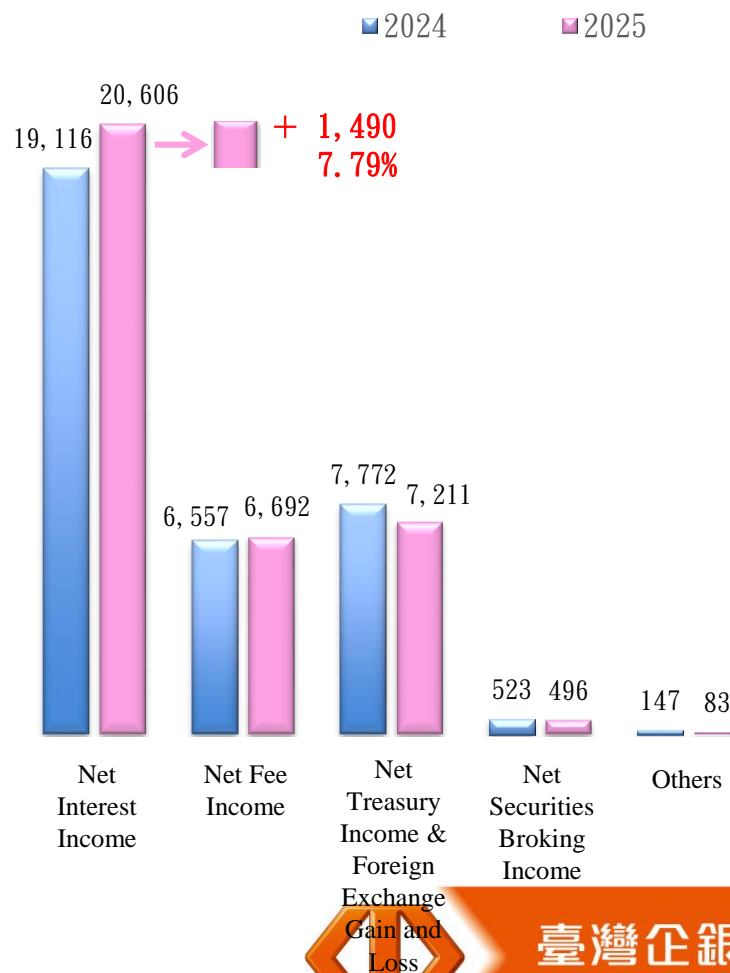
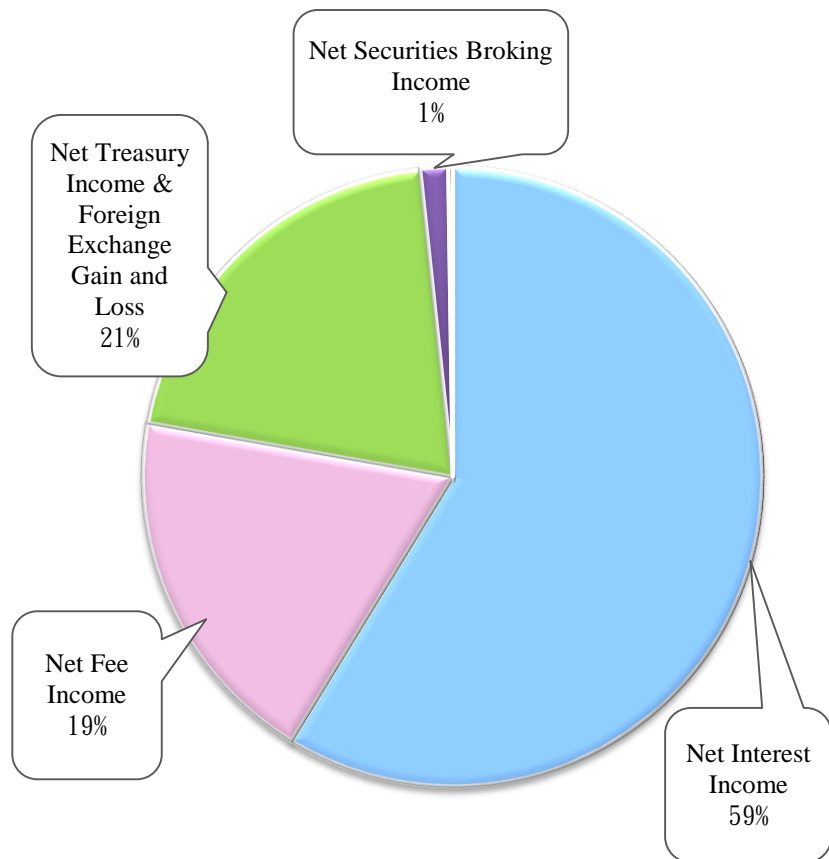


Net Revenue Breakdown

Unit: NT\$ mn

2025 Net Revenue: 35,088

YoY Comparison



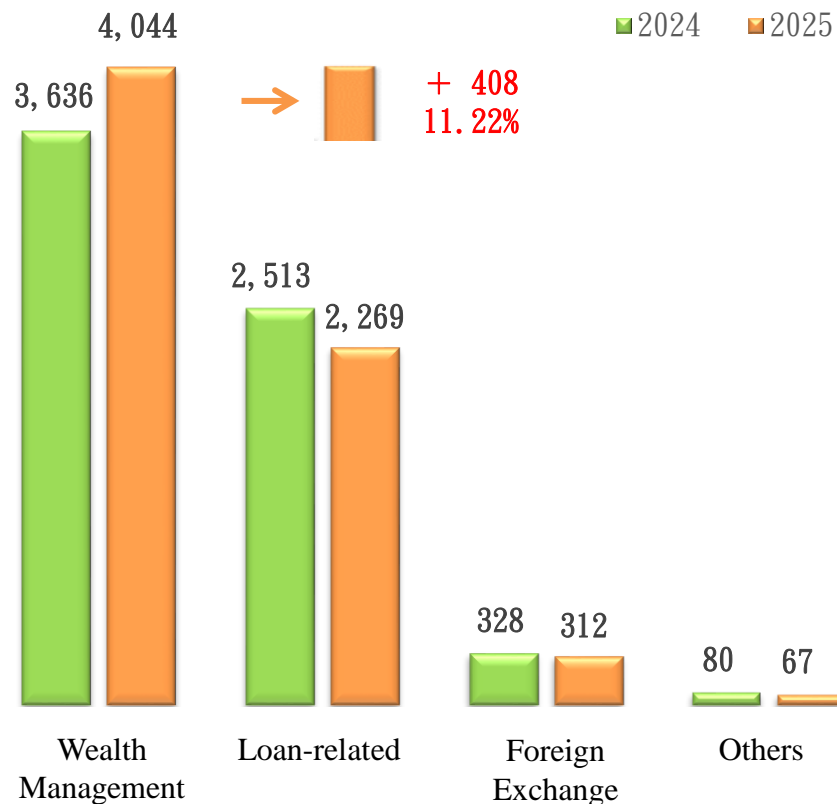
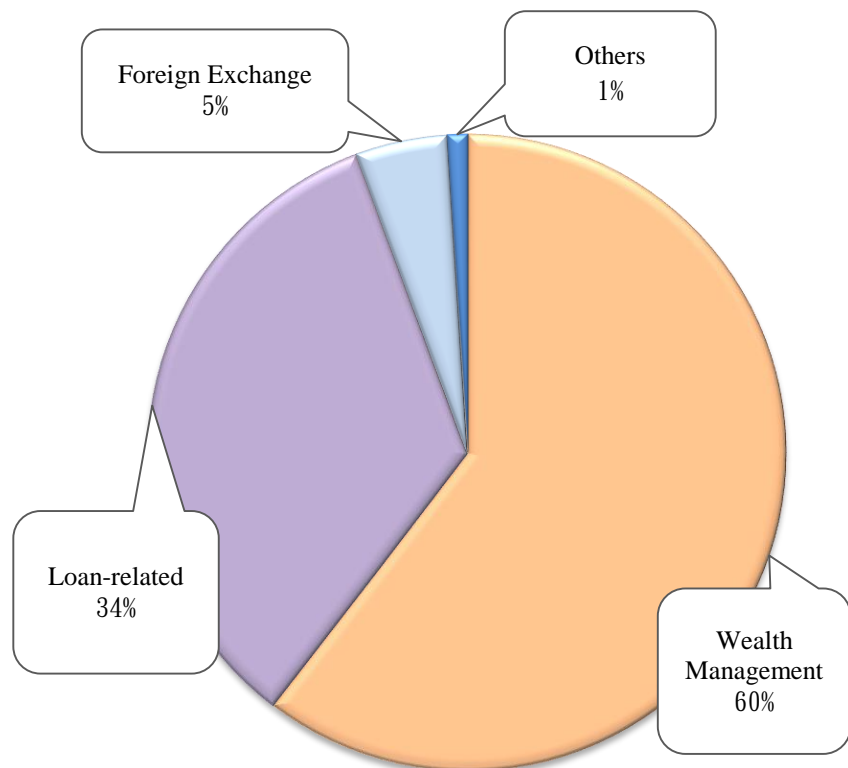


Net Fee Income Breakdown

Unit: NT\$ mn

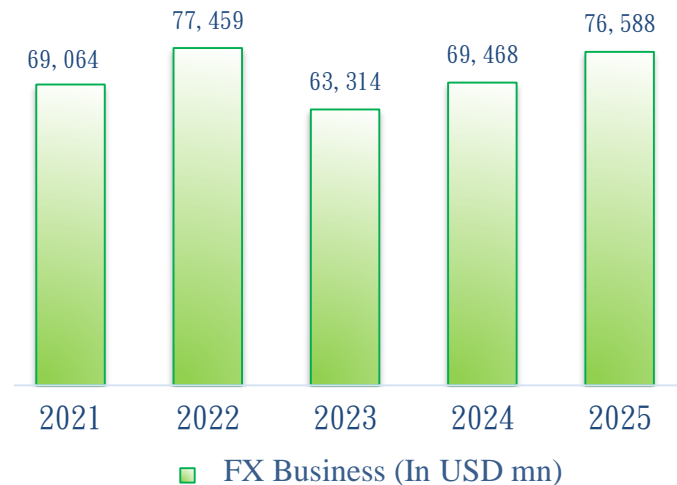
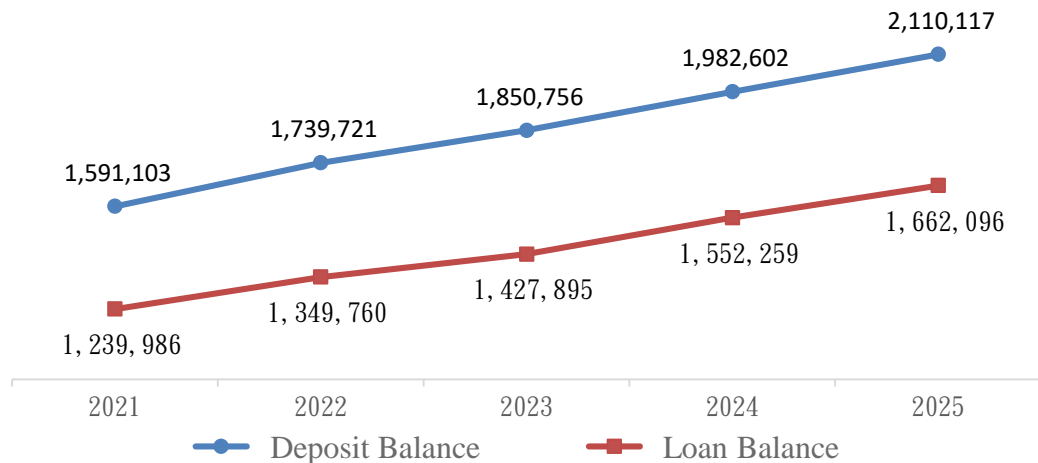
2025 Net Fee Income: 6,692

YoY Comparison





Deposit, Loan and FX Business



Unit: NT\$ mn

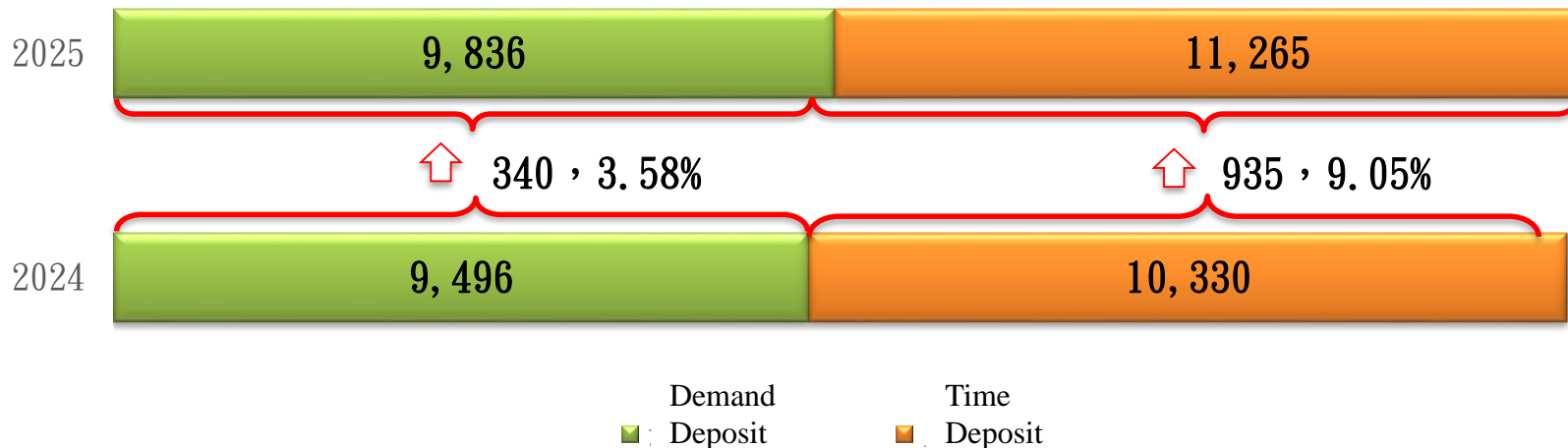
Item \ Year	2021	2022	2023	2024	2025
Deposit Balance	1,591,103	1,739,721	1,850,756	1,982,602	2,110,117
Loan Balance	1,239,986	1,349,760	1,427,895	1,552,259	1,662,096
FX Business(In USD mn)	69,064	77,459	63,314	69,468	76,588





Deposit Structure

Unit: NT\$ 100mn



Unit: NT\$ 100mn

Item \ Year	2024 (1)	2025 (2)	Difference (3)=(2)-(1)	YoY (4)=(3)/(1)
Deposit Balance	19,826	21,101	1,275	6.43%
NTD Deposit	16,030	17,355	1,325	8.27%
FCY Deposit	3,796	3,746	(50)	(1.32%)



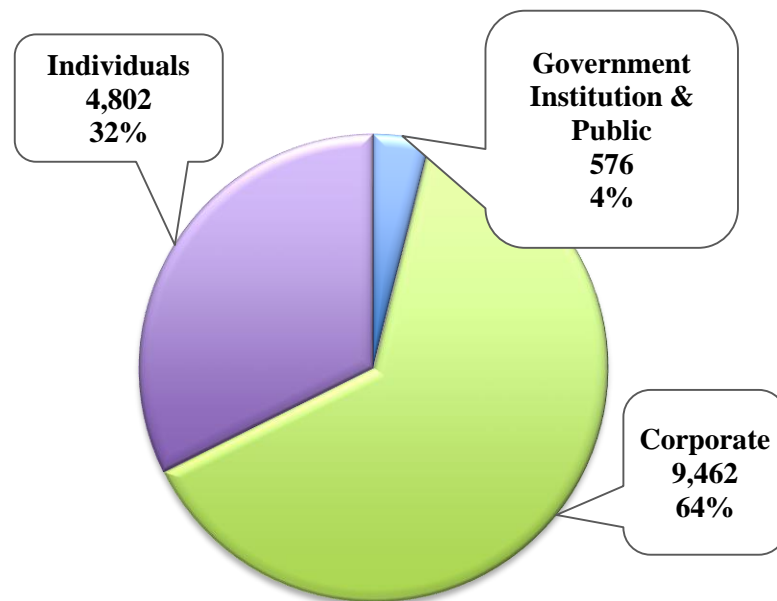
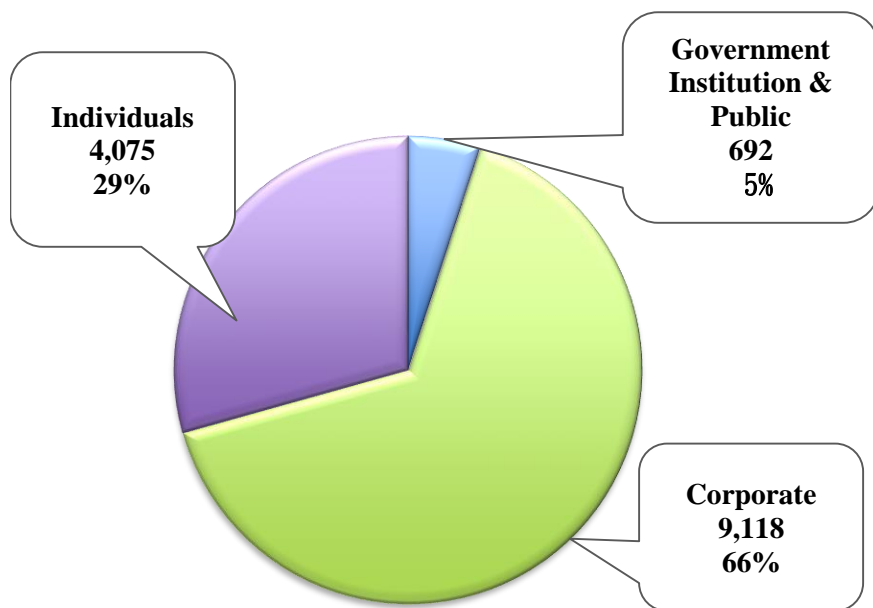


NTD Loan Breakdown

Unit: NT\$ 100mn

2024 NTD Loan: 13,885

2025 NTD Loan: 14,840



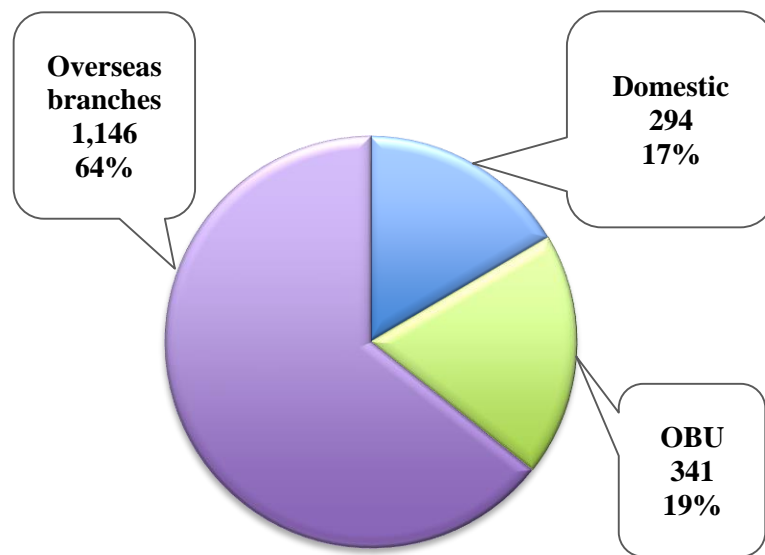
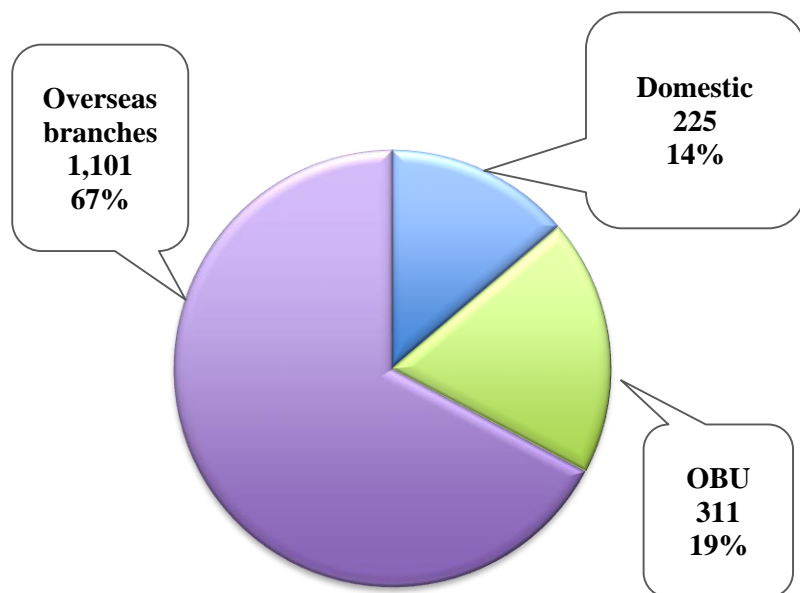


FCY Loan Breakdown

Unit: NT\$ 100mn

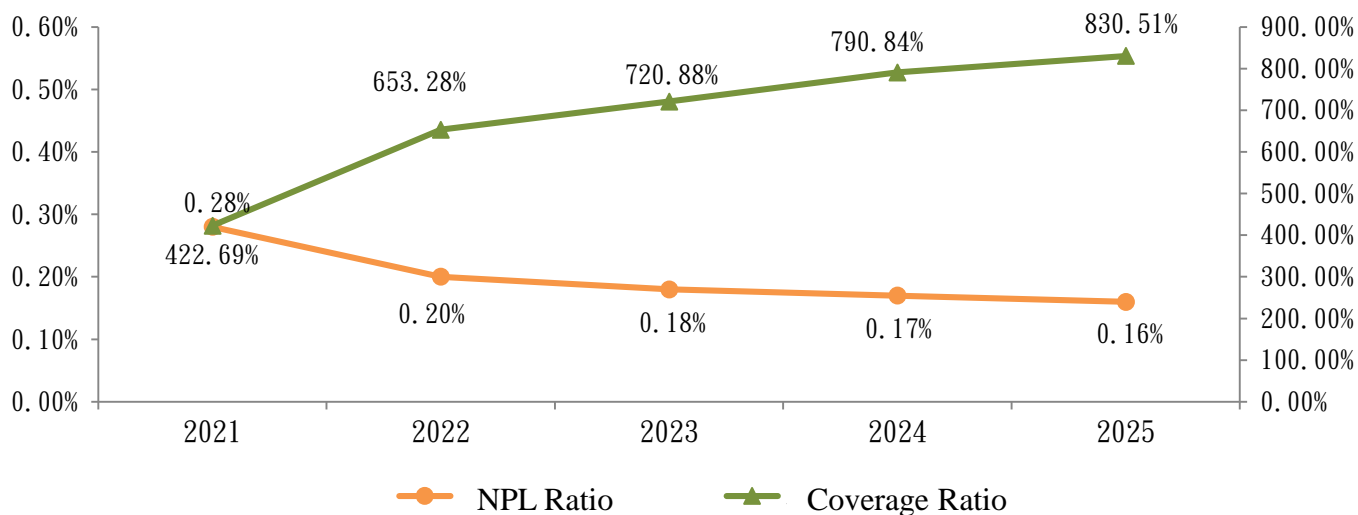
2024FCY Loan: 1,637

2025 FCY Loan: 1,781





Asset Quality



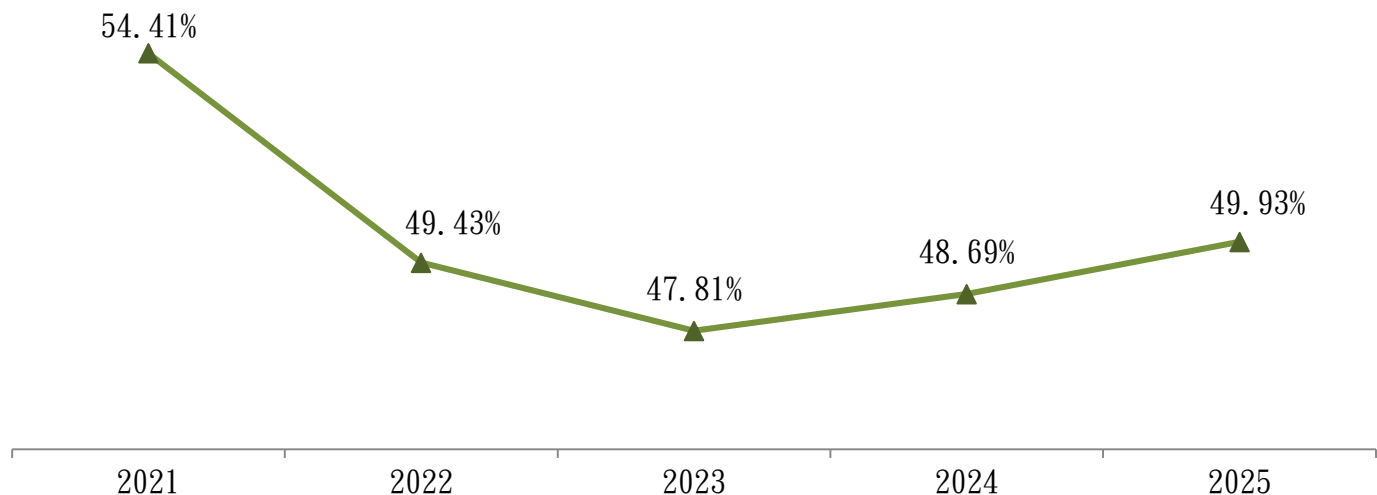
Unit: NT\$ mn

Item \ Year	2021	2022	2023	2024	2025
NPL	3,685	2,767	2,719	2,766	2,649
NPL Ratio	0.28%	0.20%	0.18%	0.17%	0.16%
Coverage Ratio	422.69%	653.28%	720.88%	790.84%	830.51%





Operating Expense Ratio



Unit: NT\$ mn

Year	2021	2022	2023	2024	2025
Net Revenue	24,106	28,529	31,914	34,115	35,088
Operating Expense	13,116	14,103	15,259	16,610	17,519
Percentage	54.41%	49.43%	47.81%	48.69%	49.93%



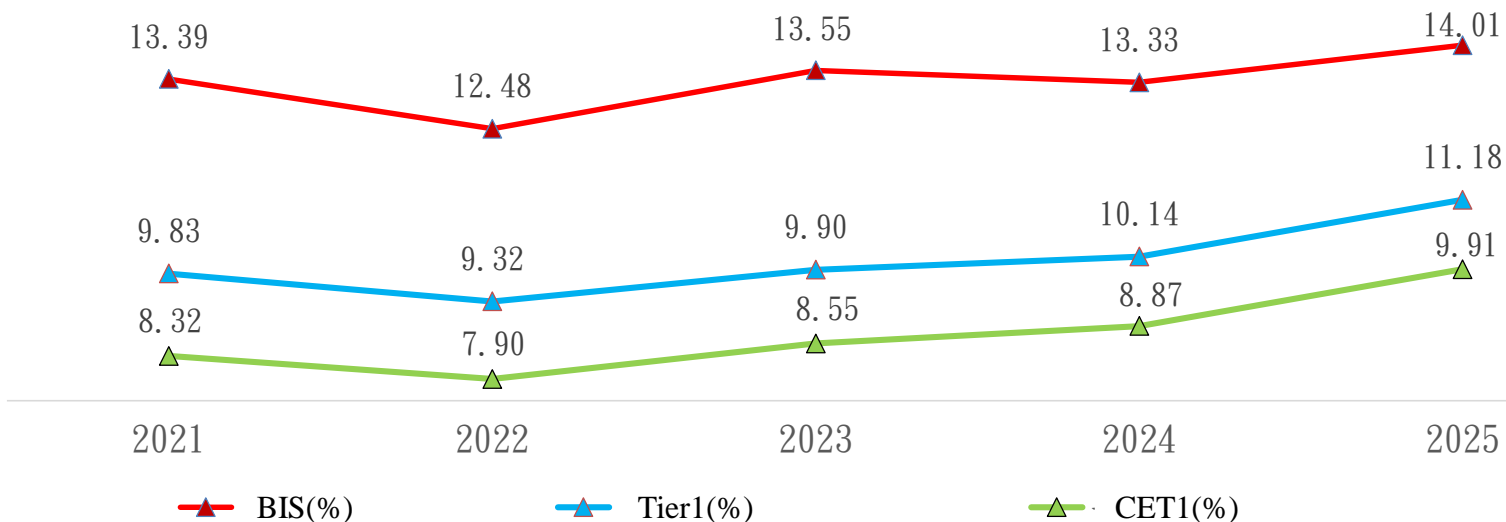


Revenue Mix by Region





Capital Adequacy Ratio



	2021	2022	2023	2024	2025	Minimum Requirement
BIS(%)	13.39	12.48	13.55	13.33	14.01	10.50
Tier1(%)	9.83	9.32	9.90	10.14	11.18	8.50
CET1(%)	8.32	7.90	8.55	8.87	9.91	7.00





Credit Ratings

Year	Rating Institution	Results		Outlook
		Long-term Credit	Short-term Credit	
2025	Taiwan Ratings	twAA-	twA-1+	Positive
	Standard & Poor's	BBB+	A-2	Positive





Awards and Glory



National Brand Yushan Award

21 awards in total, including two National First Prize awards, Outstanding Corporate Leader, Best Product, and Best Popular Brand awards.



FSC & MOEA

Program to Encourage Loan Projects by Domestic Banks to SMEs-Outstanding Bank



Commercial Times

Trust Innovation Awards, including Best Trust Marketing and Best Sustainable Trust Innovation.



Global Finance

Best Information Security & Fraud Management
Best Consumer Digital Bank in Asia-Pacific



IDC-Future Enterprise Awards

Best in Security and Trust



Industrial Development Administration, MOEA

TIPS A-Level Certification



TAISE & TAICCA

TCSA Climate Leadership Award and ESG for Culture Impact Award



Thank You

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