

2Q/2025 Analyst Meeting

2025/8/29



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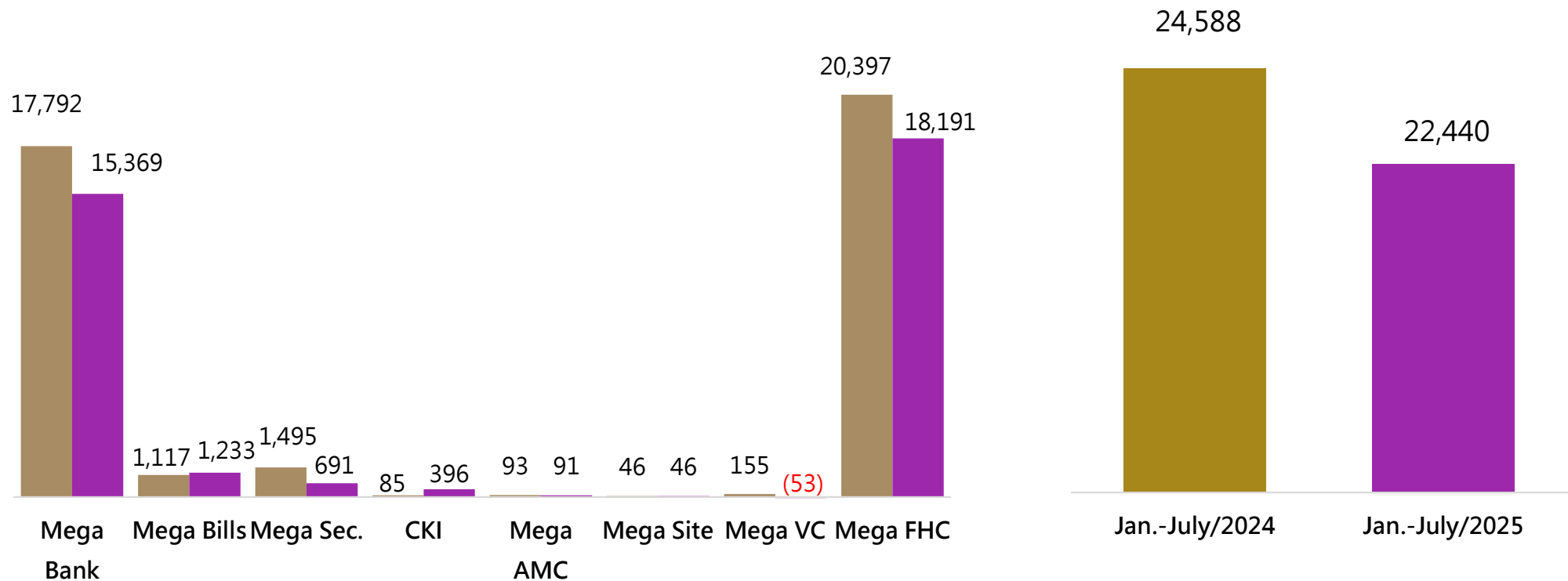
Mega FHC 1H/25 Reports NT\$18.19 Billion Net Profit, Bills & CKI Subsidiaries Are the Growth Drivers

Mega FHC & Subs. 1H/25 earning trend

Mega FHC Jan.-July/25 earning trend

Unit: NT\$MN

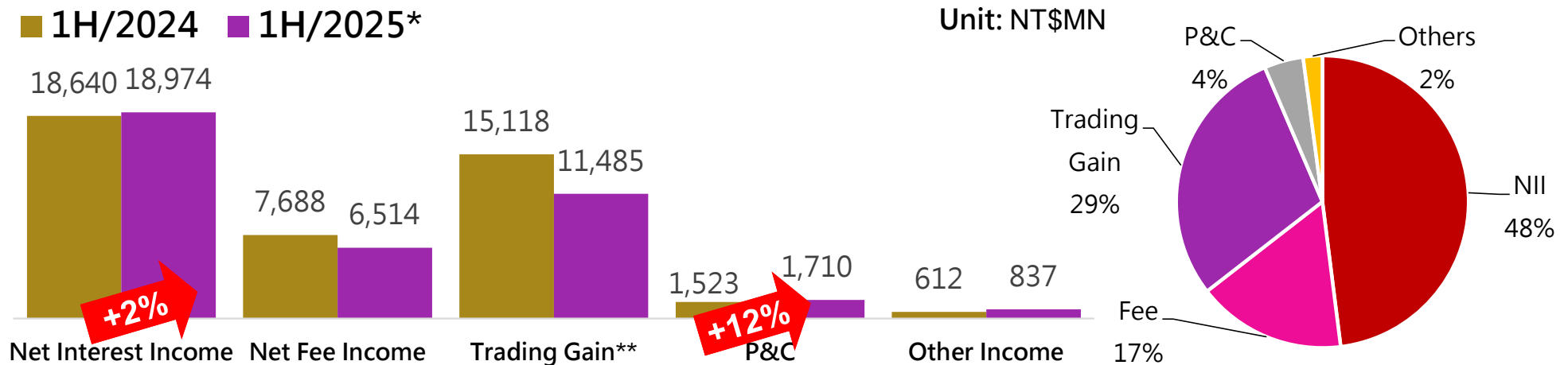
■ 1H/2024 ■ 1H/2025*



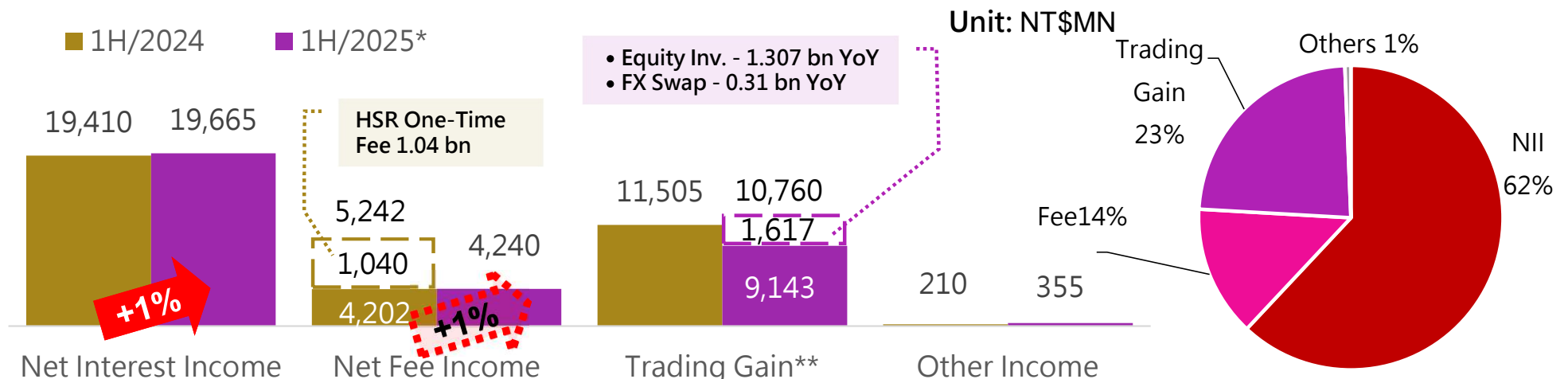
* 1H / 25 & Jan.-July / 25 are unaudited numbers

Mega Bank 1H/25 NII Up 1% YoY, Net Fee Grows 1% YoY (Excluding 2024 one-time HSR fee)

Mega FHC 1H/25 net revenue breakdown*



Mega Bank 1H/25 net revenue breakdown*



* 1H / 25 are unaudited numbers

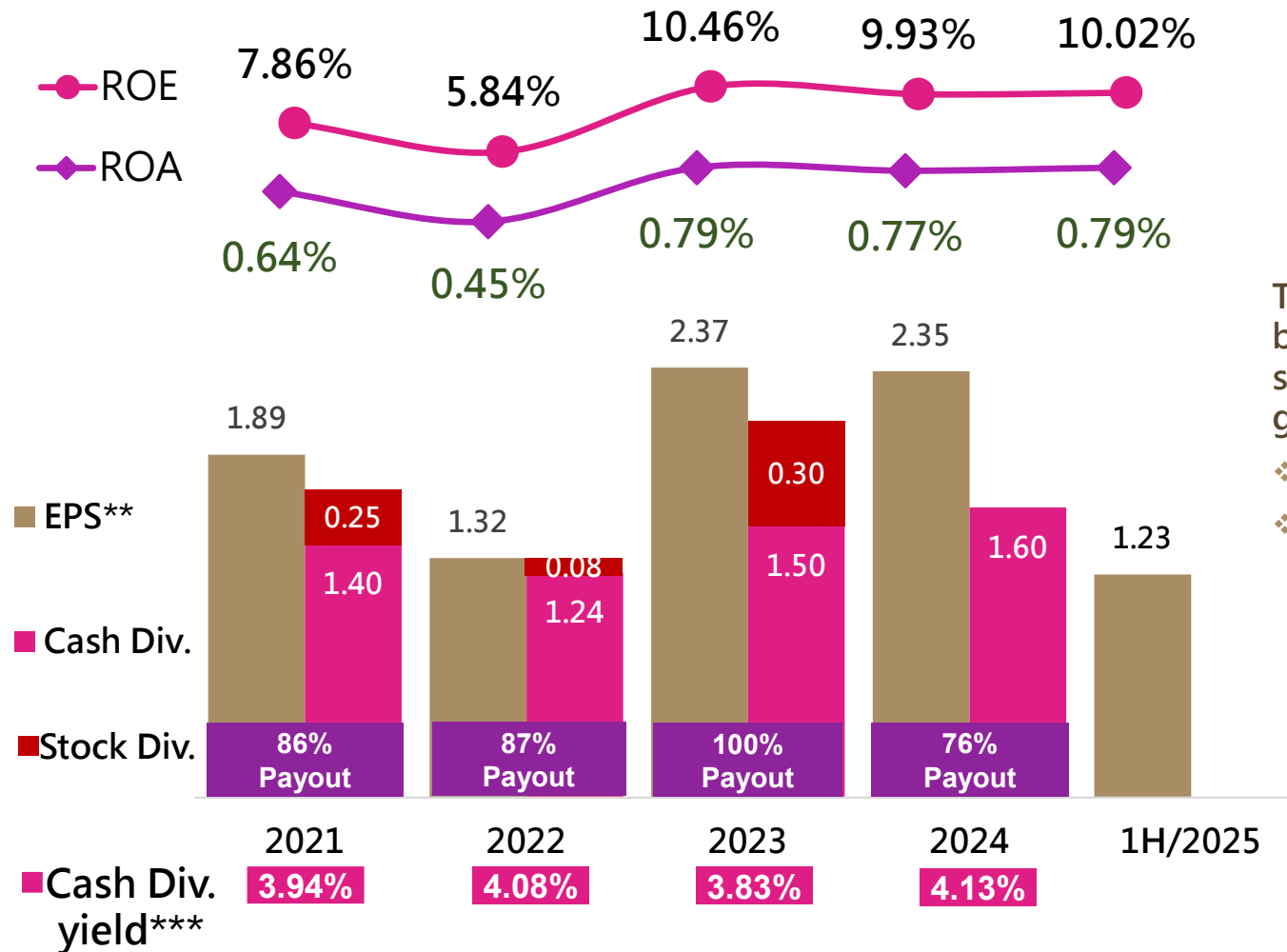
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1H/25 ROE Recovers Above 10%; EPS Reaches NT\$1.23

Major earning matrixes



To prevent over-inflated capital base as well as to maintain sufficient capital for future growth, our dividend policy is:

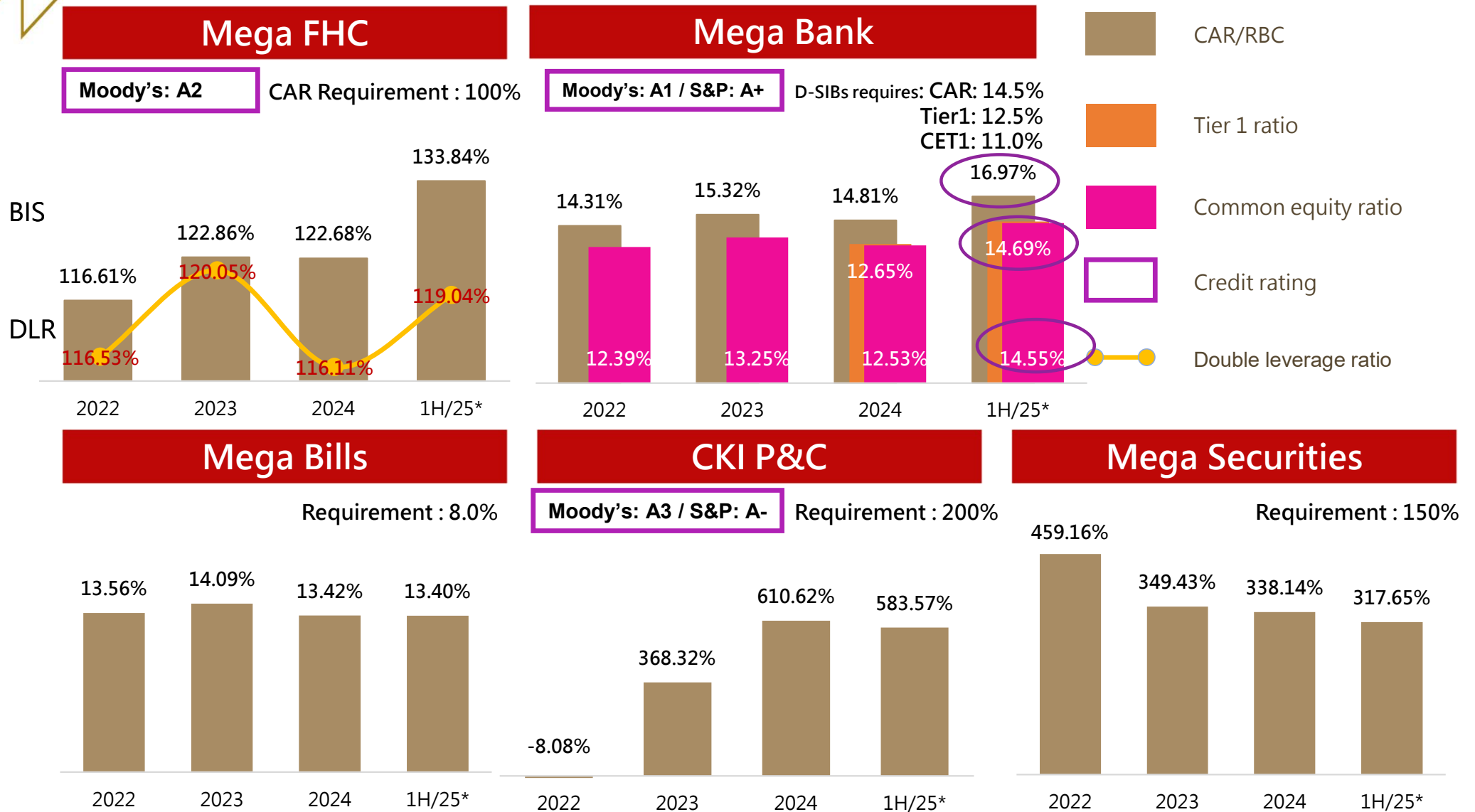
- ❖ Maintain high payout ratio
- ❖ At least 50% of dividend payout in cash form.

* 1H/25 are unaudited numbers; ROE and ROA are annualized numbers.

** Historical EPS were not adjusted for forward looking stock dividend distribution.

*** Cash dividend yield = cash dividend / last trading day share price of that year

Strong Capital Position



*1H/25 are unaudited numbers

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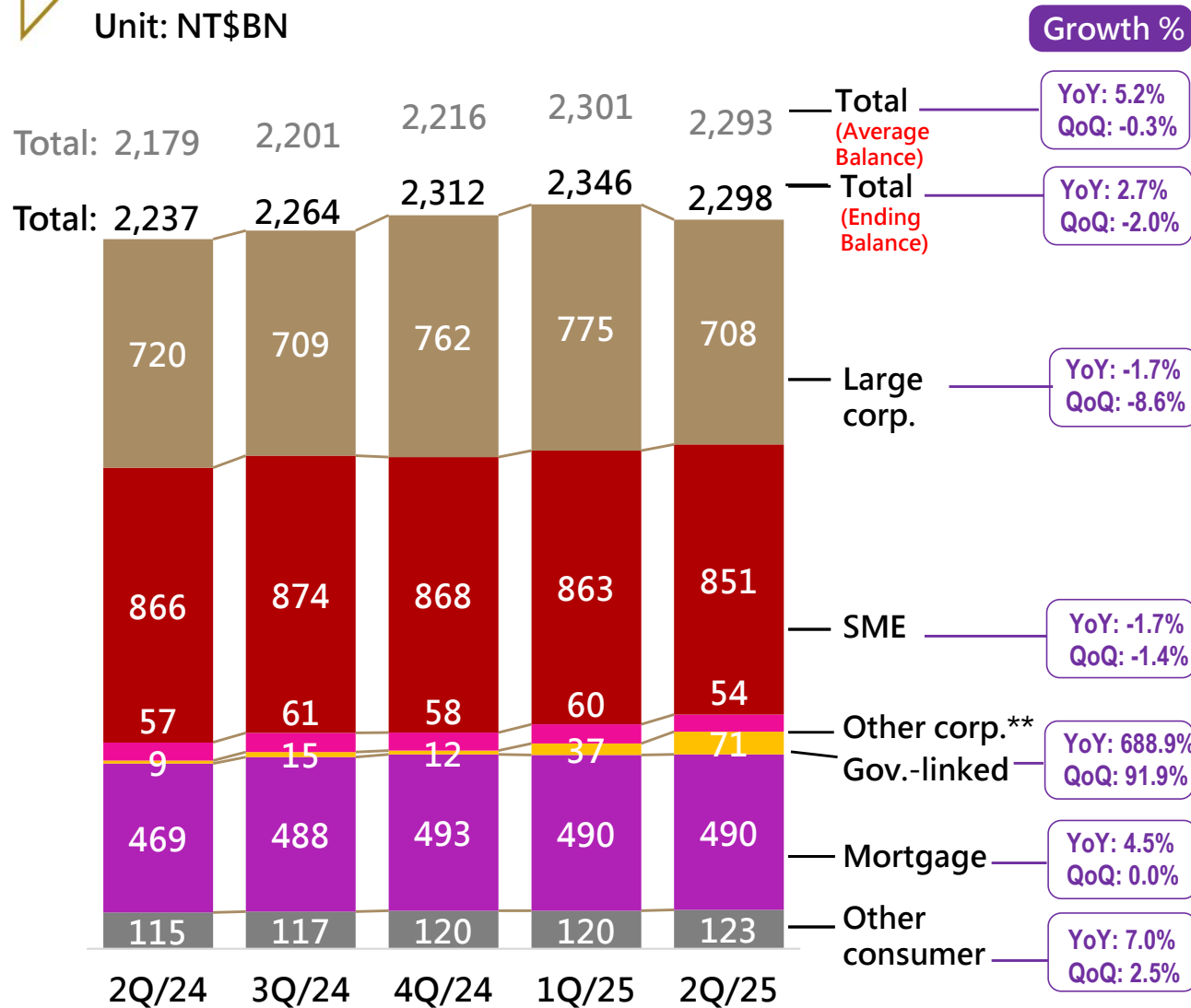
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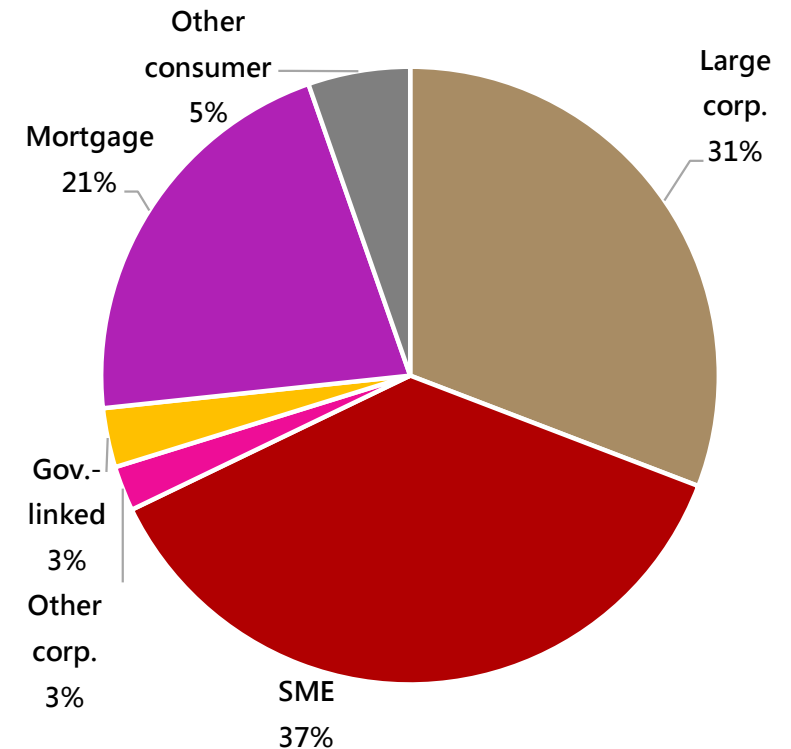
2Q/25 Overall Loan Growth Momentum Remains Robust

Mega Bank quarterly loan balance*

Unit: NT\$BN



Mega Bank 2Q/25 loan breakdown by customers



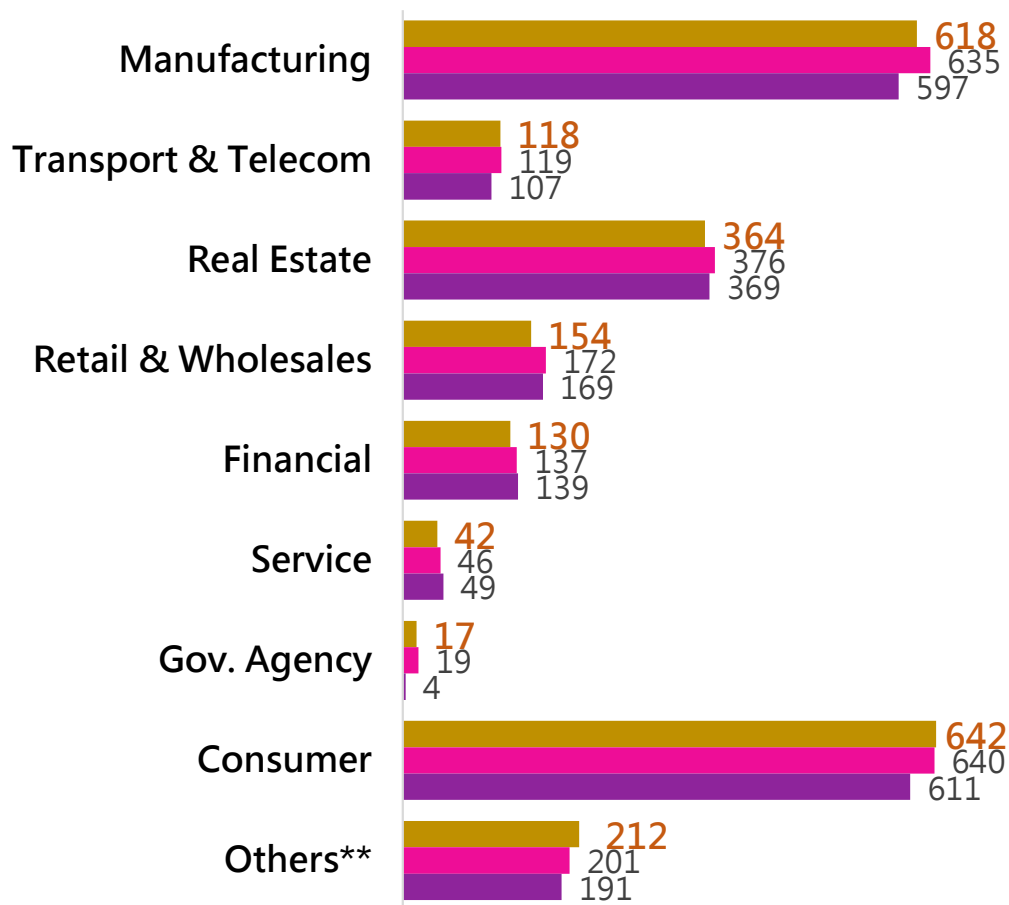
* Mega Bank quarterly end balance, internal numbers; includes loan, factoring, A/R financing, L/C, credit card revolving and non-accrual loan but excludes guarantee.

** Includes Gov-linked Non-Profit Organization and etc.

2Q/25 Funding Needs Evenly Distributed Across Sectors

Mega Bank loan balance trend by industry*

Unit: NT\$BN ■ 2Q/25 ■ 1Q/25 ■ 2Q/24



Growth

YoY: 3.5%
QoQ: -2.7%

YoY: 10.3%
QoQ: -0.8%

YoY: -1.4%
QoQ: -3.2%

YoY: -8.9%
QoQ: -10.5%

YoY: -6.5%
QoQ: -5.1%

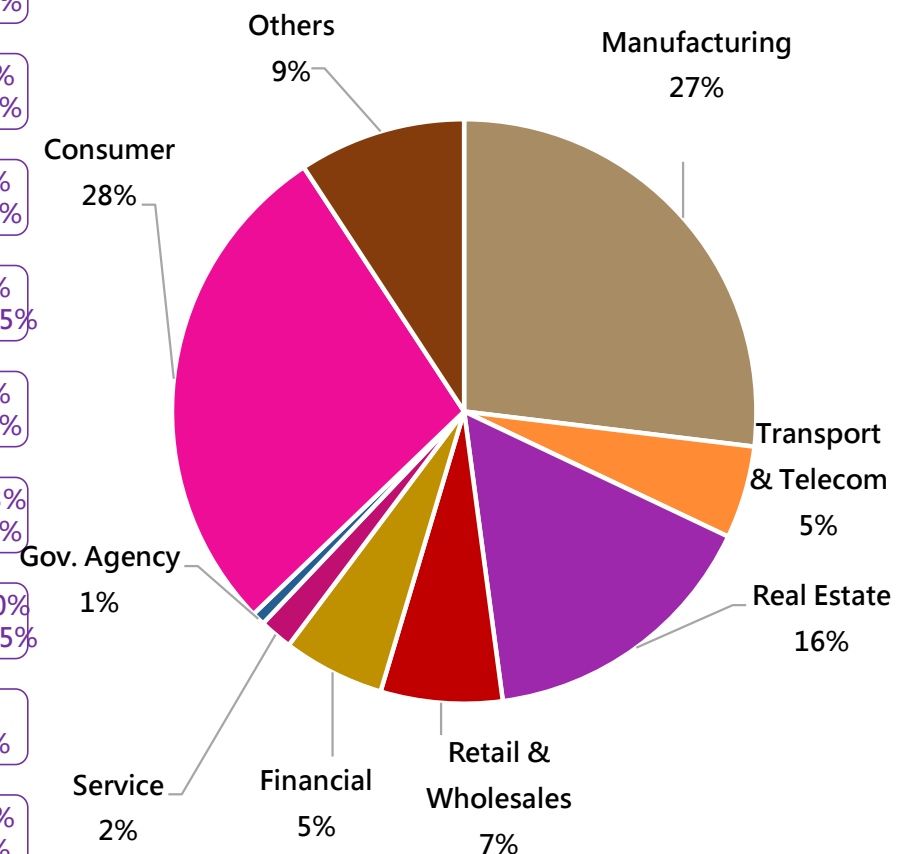
YoY: -14.3%
QoQ: -8.7%

YoY: 325.0%
QoQ: -10.5%

YoY: 5.1%
QoQ: 0.3%

YoY: 11.0%
QoQ: 5.5%

2Q/25 loan breakdown by industry*



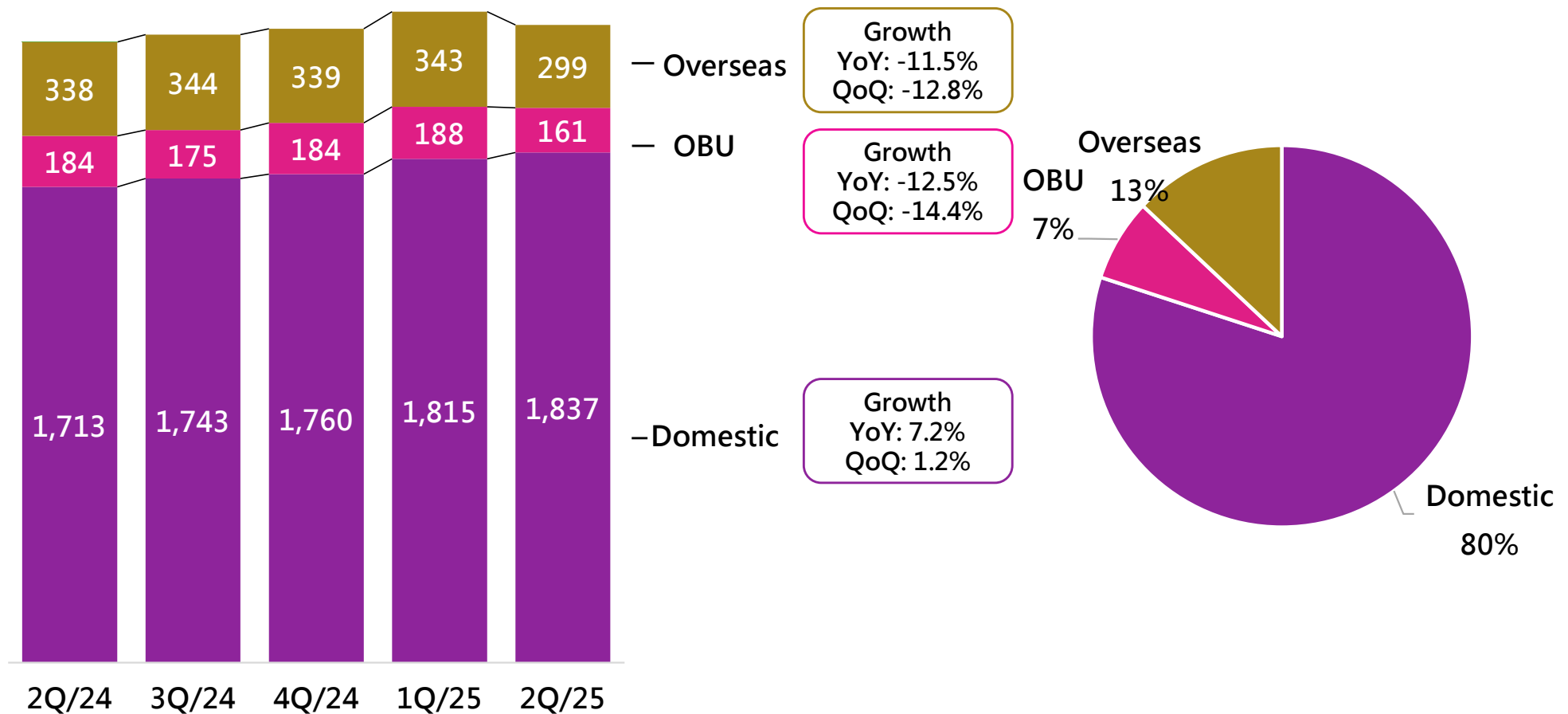
* Mega Bank internal numbers, includes loan, factoring, A/R financing, L/C, credit card revolving and non-accrual loan but excludes guarantee.

** Main component for "Other Industry": leisure (hotel & restaurant) industry

2Q/25 Strong Domestic Loan Growth: +7.2% YoY, +1.2% QoQ

Mega Bank 2Q/25 loan breakdown by regions *

Unit: NT\$BN



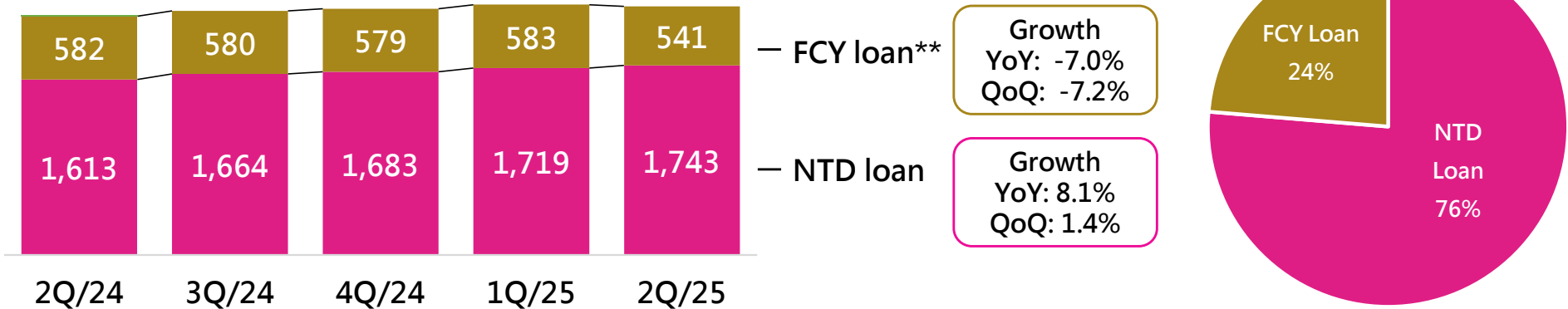
* Mega Bank quarterly end balance, internal numbers; includes loan, factoring, A/R financing, L/C, credit card revolving and non-accrual loan but excludes guarantee.

** OBU stands for Off-shore Banking Unit

2Q/25 NTD Loan Growth Momentum Continues: 8.1% YoY, 1.4% QoQ

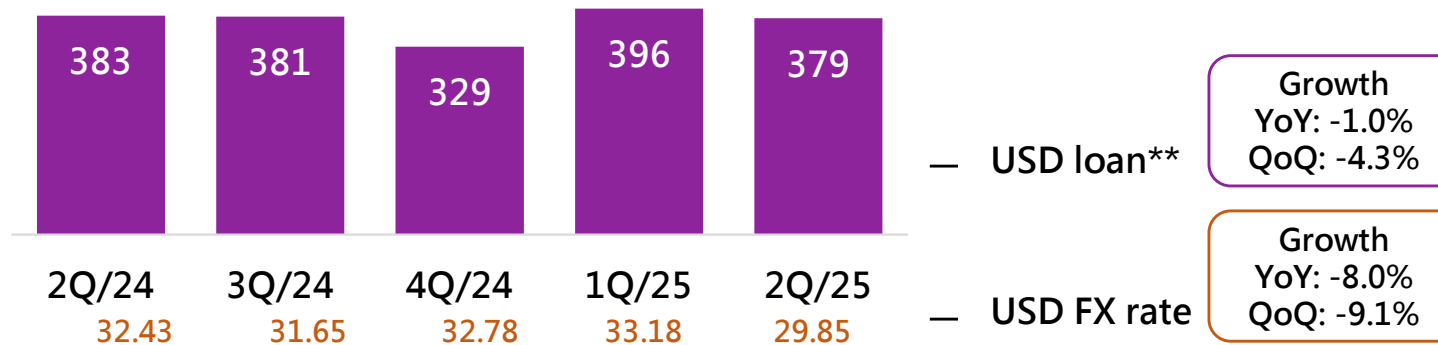
Mega Bank 2Q/25 loan breakdown by currency: NTD vs. foreign currency loan *

Unit: NT\$BN



Mega Bank USD Loan balance*

Unit: NT\$BN

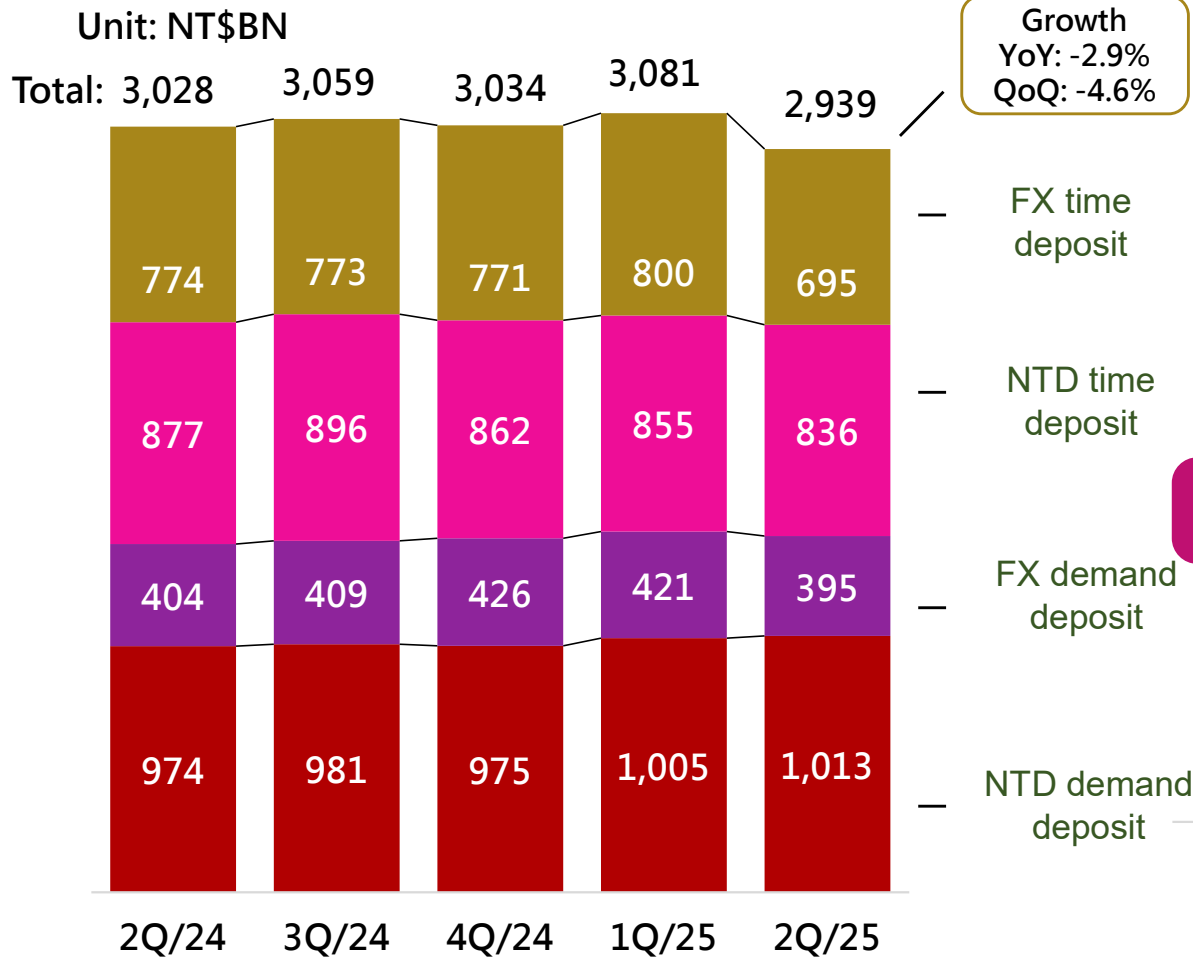


* Mega Bank quarterly average balance, internal numbers; includes loan, factoring, A/R financing, L/C, and non-accrual loan but excludes credit card & guarantee.

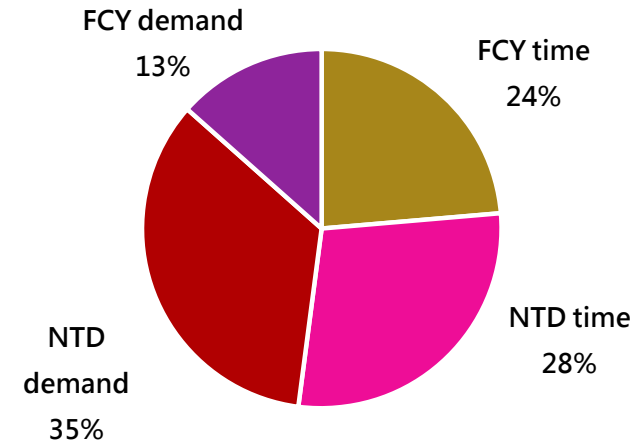
** Foreign currency and USD loans include OBU, overseas branched and some domestic branched loans.

2Q25 NTD Demand Deposits Grow +4% YoY; Demand Deposit Ratio Reaches 47.97% at 5Q High

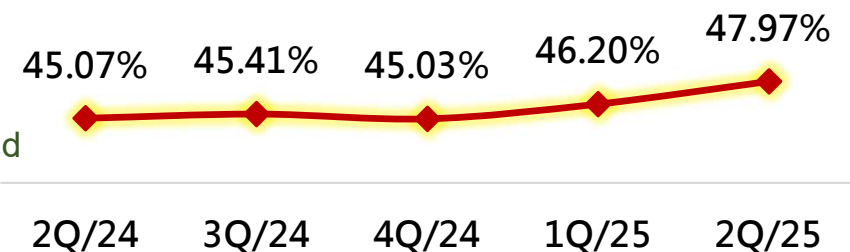
Mega Bank deposit balance *



Mega Bank 2Q/25 deposit breakdown



Mega Bank demand deposit % trend

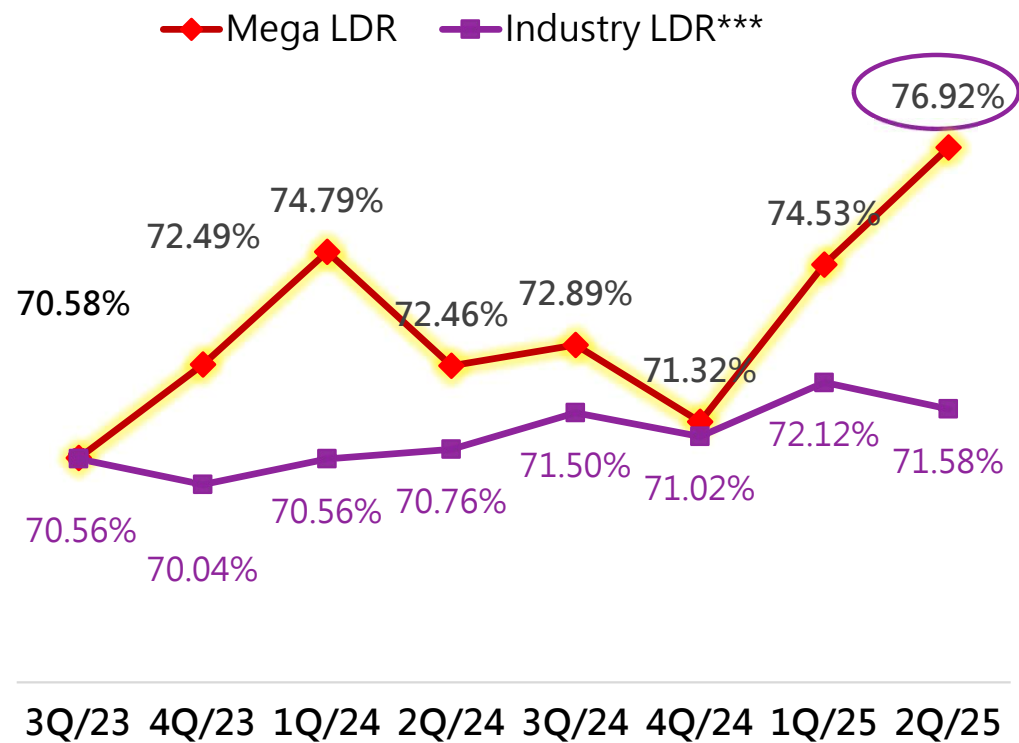


* Excludes interbank deposit, Central Bank deposit & Chunghwa Post re-deposit ; internal numbers.

** Includes retail and corporate deposit but excludes due from central banks and banks

2Q/25 Total LDR Climbs to 8-Quarter High of 76.92%

Mega Bank's total LDR*



Mega Bank's USD LDR**



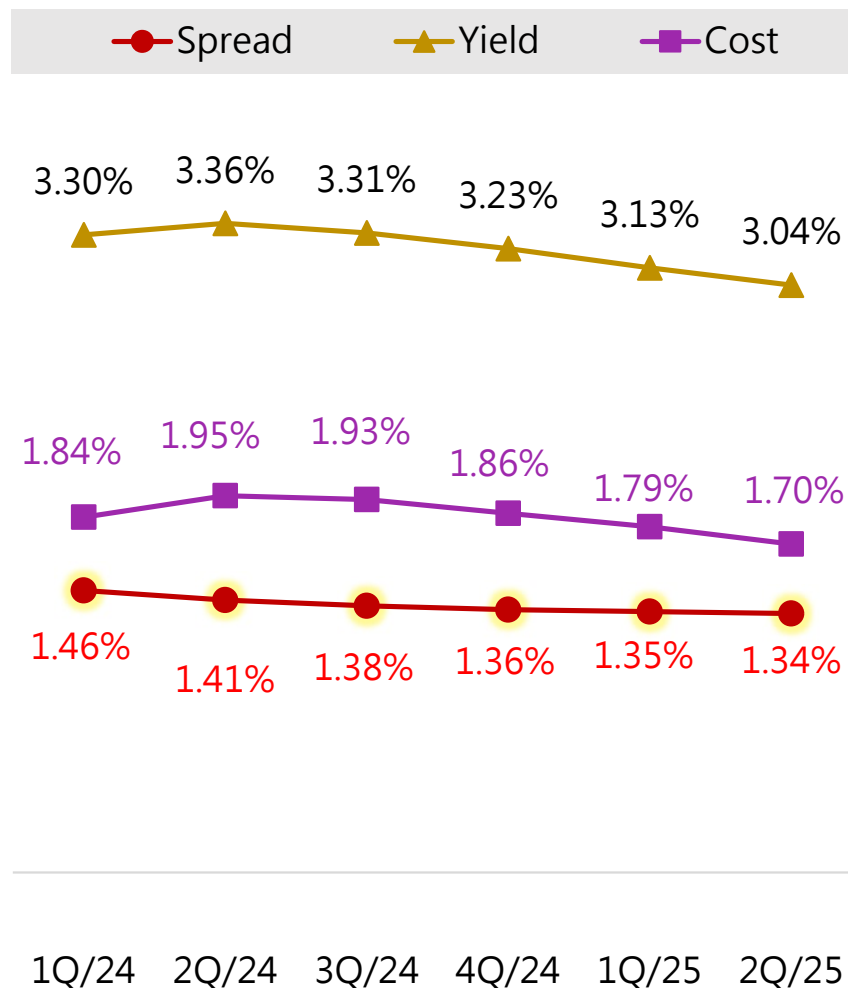
* Total LDR calculation is based on avg. loan/ avg. deposit end balance

** USD LDR calculation is based on average loan/deposit balance of that quarter

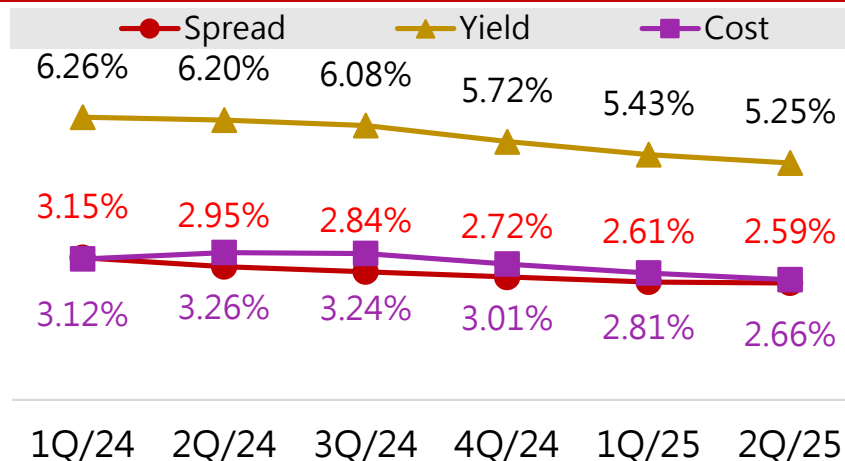
*** Source: Central Bank of Taiwan

Spread Continues to Consolidate

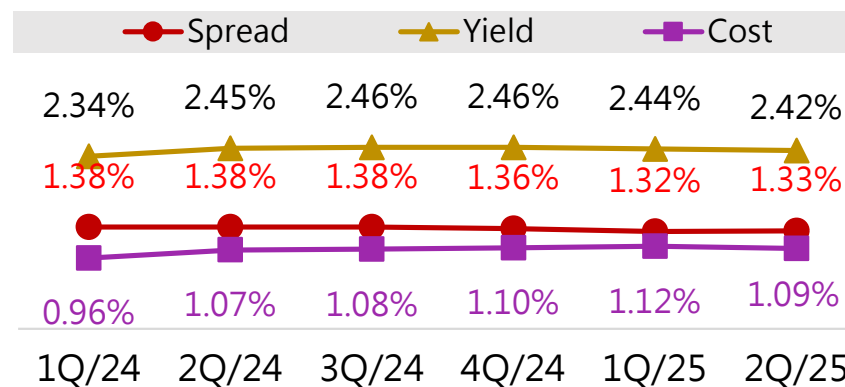
Mega Bank total loan interest spread



Mega Bank overseas loan interest spread*



Mega Bank domestic loan interest spread*

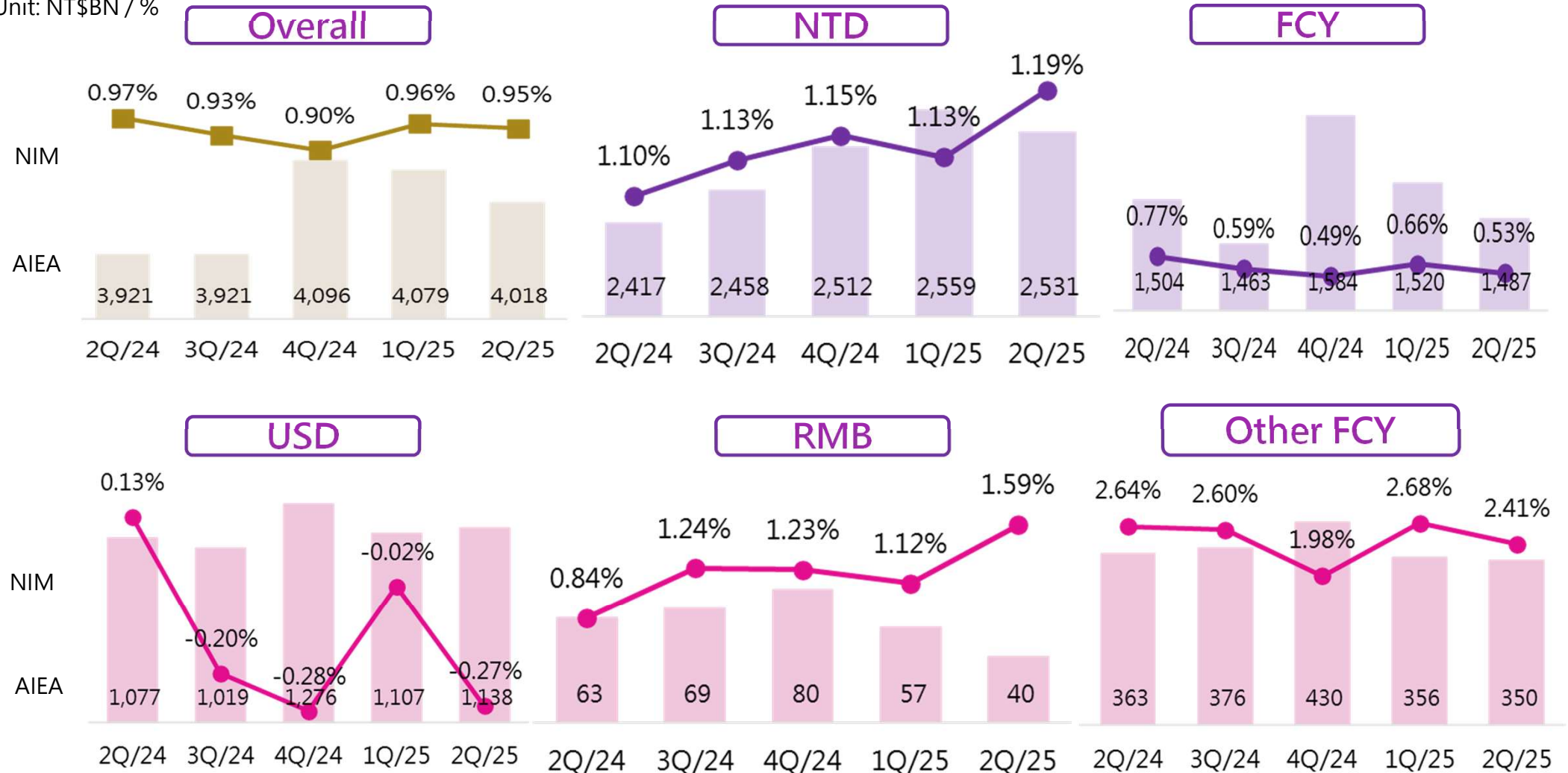


* Overseas loan includes overseas branches and OBU loan; internal numbers.

Overall NIM Steady at 0.95%; NTD NIM Up 6bp QoQ to 1.19%

Mega Bank quarter NIM and average interest earning assets*

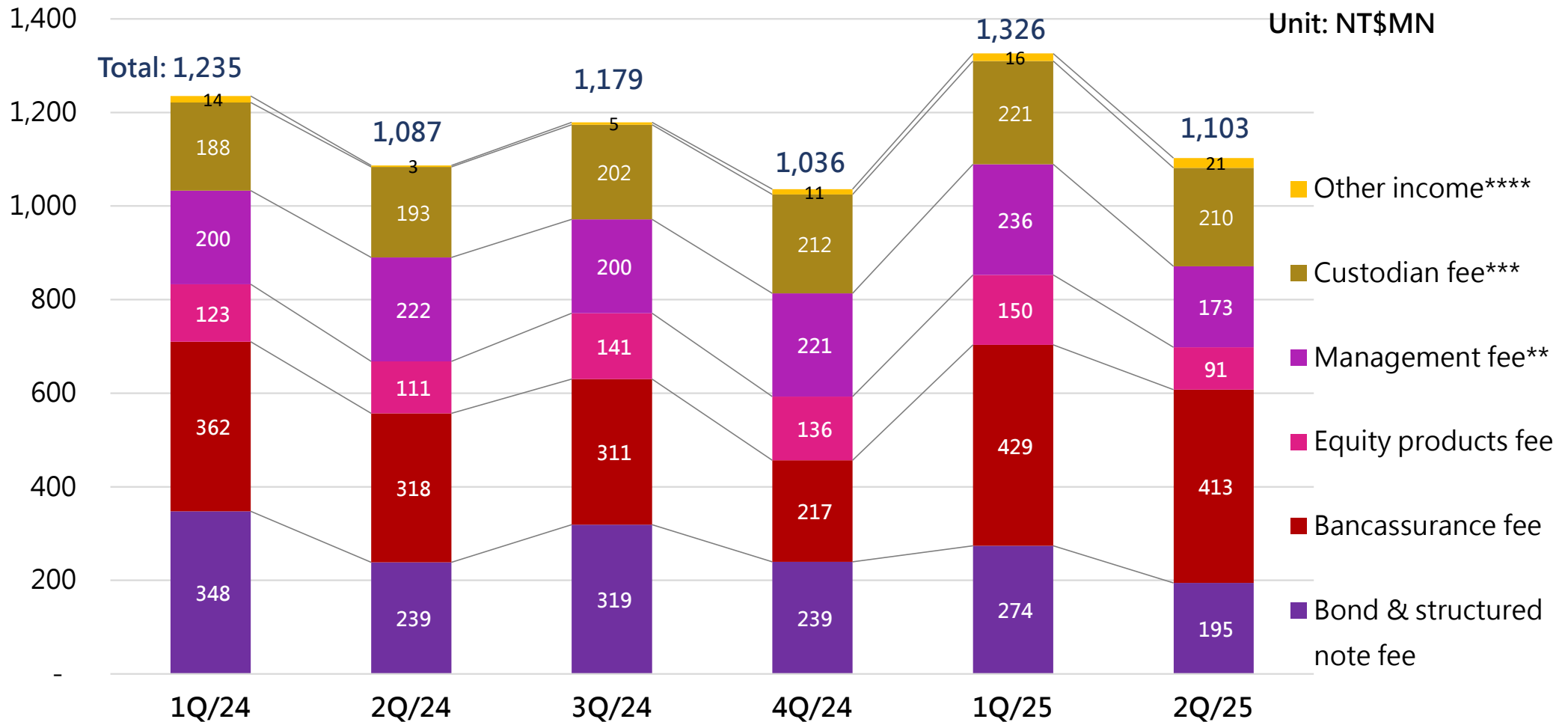
Unit: NT\$BN / %



* NIM = annualized net interest income / average interest earning assets (AIEA) of that quarter; internal numbers; Unit: NT\$BN / %

2Q/25 Wealth Management Gross Fee Income Reaches NT\$1.103B

Mega Bank wealth management gross fee breakdown*

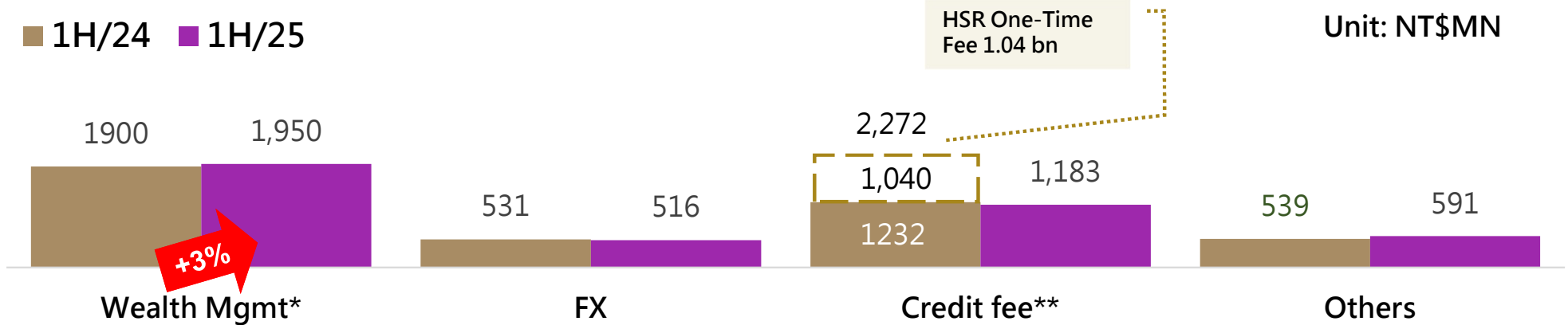


* Mega Bank internal data; gross wealth mgmt. fee, NOT net wealth mgmt. fee.
 ** Profit sharing scheme of fund mgmt. fee and trust account mgmt. fee.

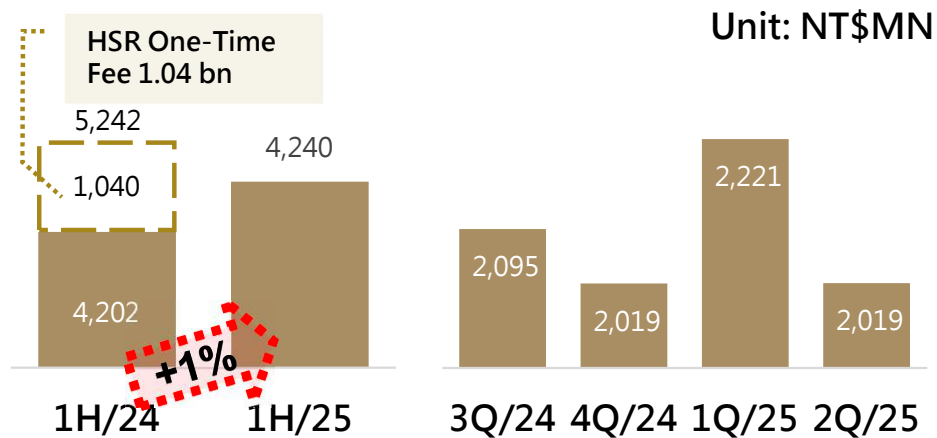
*** Custodian acc. fee associated with WM biz
 **** Includes FX spread gain and etc.

1H/25 WM Net Fee Revenue Grows +3% YoY

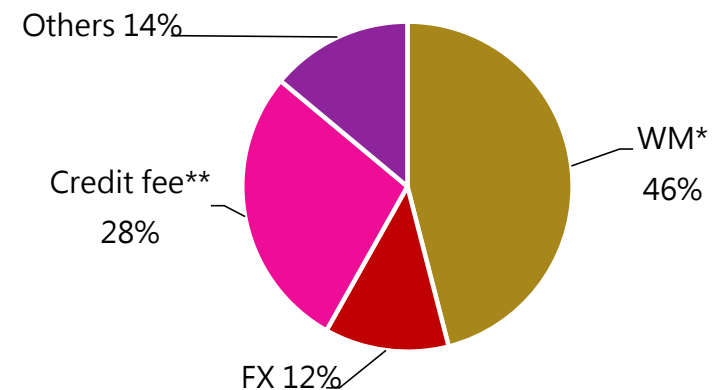
Mega Bank net fee breakdown



Mega Bank net fee trend***



Mega Bank 1H/25 net fee breakdown



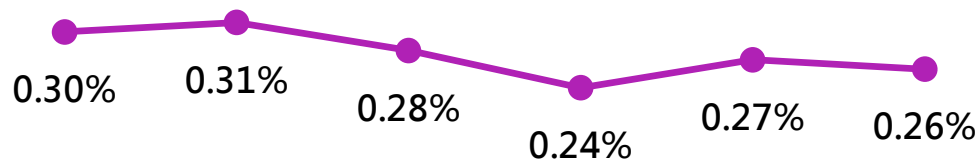
* Net wealth mgmt. fee, plus/deduct adjustment for marketing cost, rebate, and profit sharing with partners.

** Includes corporate loan fee, consumer loan fee, guarantee fee and factoring fee

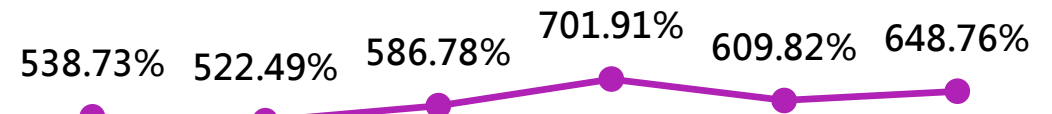
***Total net fees are unaudited numbers.

Asset Quality Uplift: NPL Down NT\$447M QoQ, Coverage Ratio Soars 39% to 648.76% QoQ

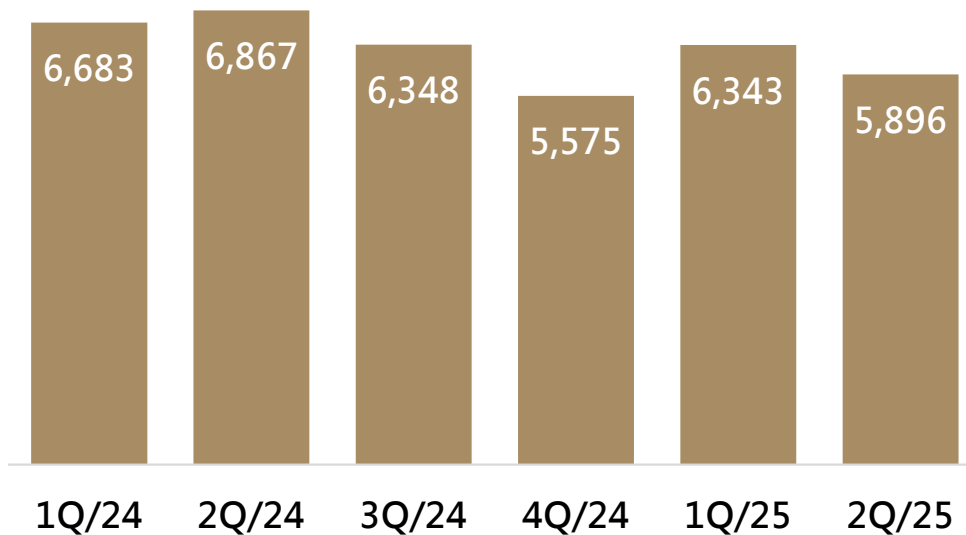
Mega Bank NPL balance & NPL ratio



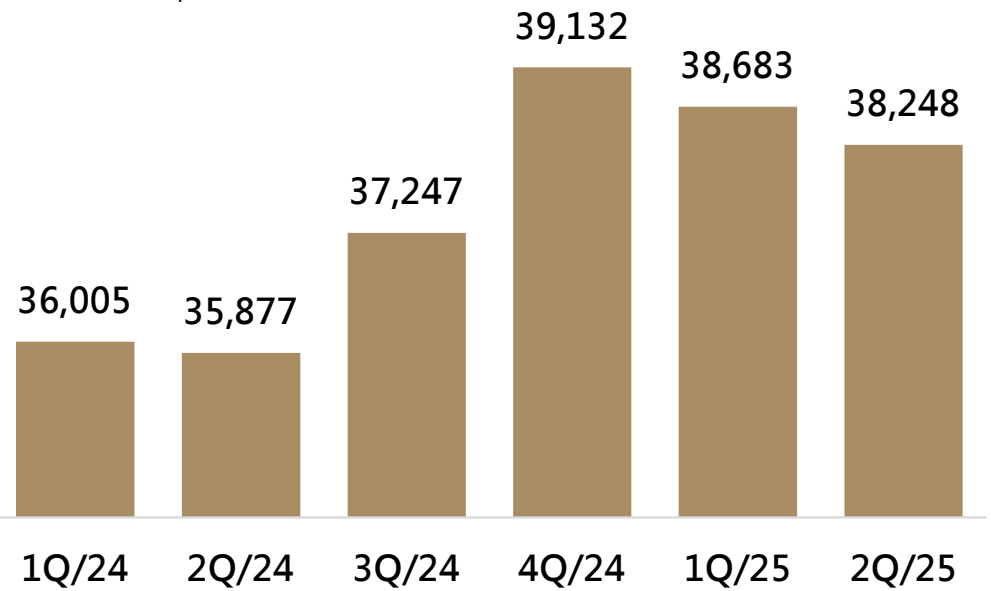
Mega Bank loan loss reserved and coverage ratio



Unit: NT\$MN



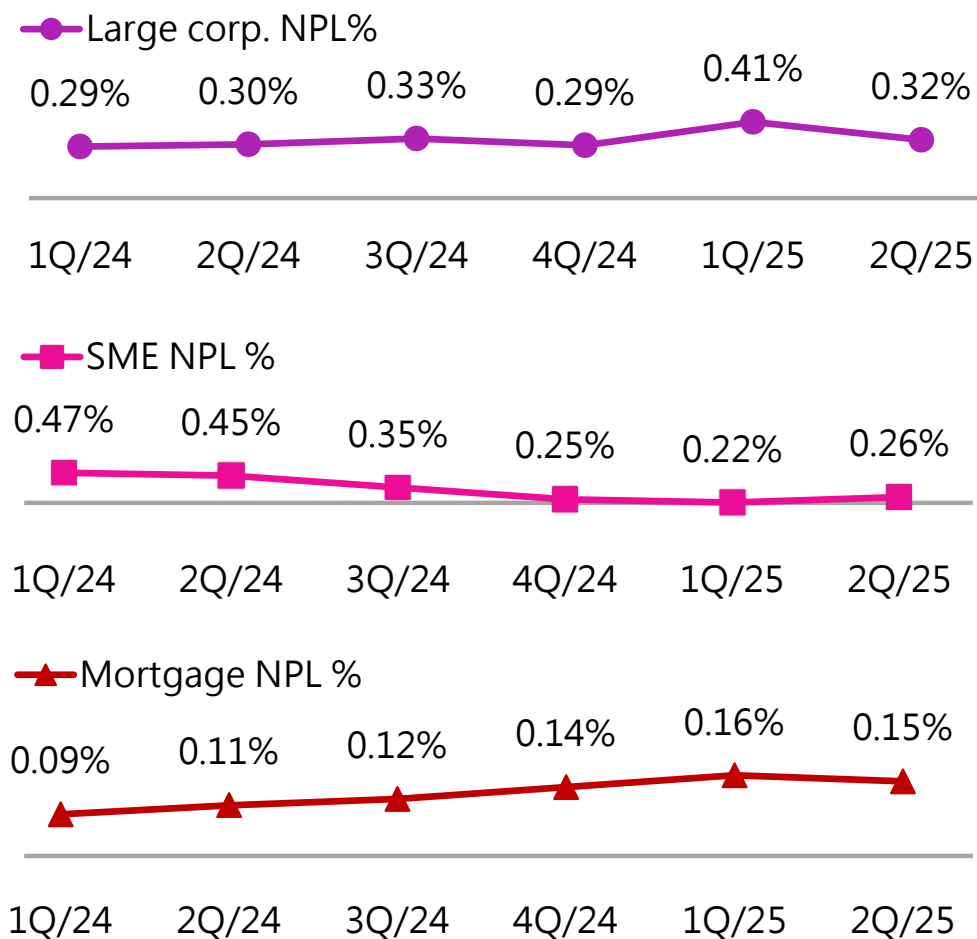
Unit: NT\$MN



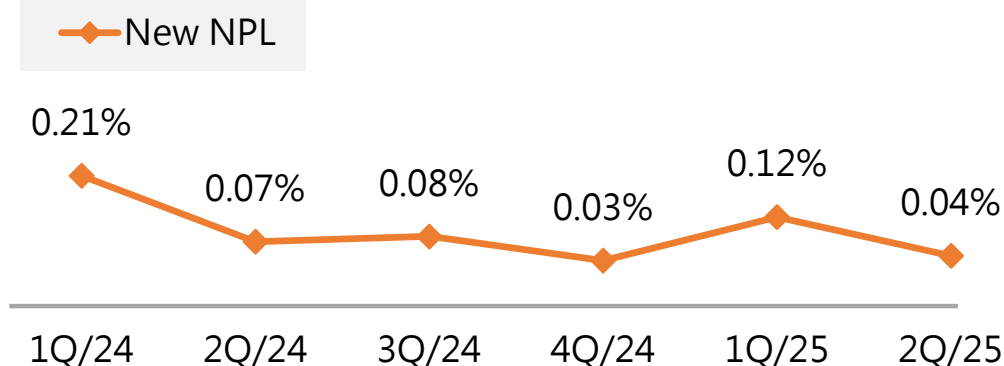
New NPL Formation Down Significantly

Bad Debts Expenses Stay Low

Mega Bank NPL ratio by customer *

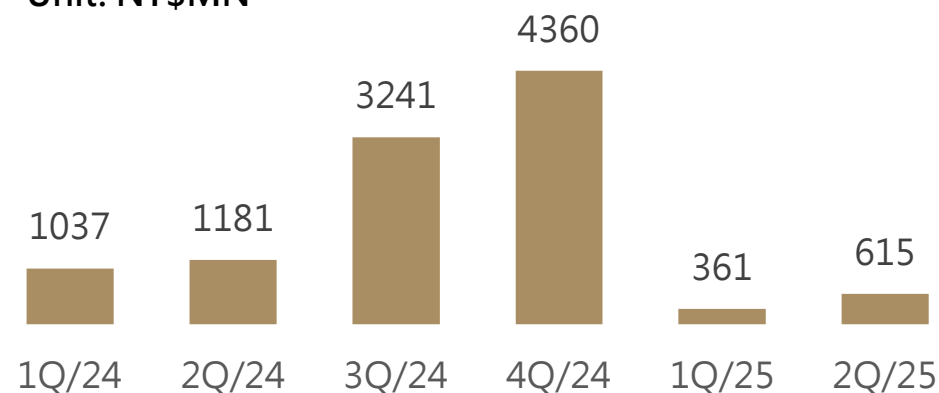


Mega Bank new NPL as % of total loan *



Mega Bank Bad debts expense, commitment and guarantee liability provision

Unit: NT\$MN



* Excludes gov. loan, gov-linked corp. loan and other corp. loan, which all have 0% NPL.

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1H/25 Mega FHC consolidated P&L statement

Unit: NT\$MN; EPS: NT\$	1H/2025*	1H/2024	YoY
Interest income	62,396,856,126	64,605,866,067	-3%
Less: interest expense	43,422,900,236	45,965,920,688	-6%
Net interest revenue	18,973,955,890	18,639,945,379	2%
Net revenue other than interest	20,546,308,086	24,940,419,750	-18%
Net fee and commissions	6,514,156,983	7,688,170,674	-15%
Net insurance revenue	1,710,291,496	1,522,706,190	12%
Gain on financial assets and liabilities at fair value thru P&L	8,652,286,484	12,263,891,679	-29%
Gain on investment property	12,222,699	11,443,427	7%
Realized gain on financial assets at fair value thru OCI	1,724,301,645	862,598,153	100%
Gain/loss arising from derecognition of fin. assets measured at AC	(164,717,260)	175,435,407	-
Equity method profit/loss	(44,314,113)	(11,648,985)	-
Foreign exchange gains	1,283,185,221	1,773,053,405	-28%
Reversal of loss on assets	21,137,159	43,037,343	-51%
Gain on reclassification under the overlay approach	826,758	194,739	325%
Net other revenue other than interest income	836,931,014	611,537,718	37%
Net revenue	39,520,263,976	43,580,365,129	-9%
Bad debts expense, guarantee provision	1,041,115,007	2,309,709,766	-55%
Net change in provisions for insurance liabilities	52,523,672	366,456,926	-86%
Operating expenses	17,708,623,072	17,880,617,754	-1%
Profit from continuing operations before tax	20,718,002,225	23,023,580,683	-10%
Income tax expense	(2,527,447,431)	(2,626,906,359)	-4%
Profit	18,190,554,794	20,396,674,324	-11%
EPS	1.23	1.42	-13%

* 1H / 25 are unaudited numbers

1H/25 Mega FHC consolidated balance sheet

Unit: NT\$MN	1H/2025*	1H/2024	YoY
Cash and cash equivalents, net	101,650,102,865	89,722,188,956	13%
Due from central bank and interbank assets	624,350,477,204	611,503,799,058	2%
Financial assets at fair value thru P&L	261,696,223,010	228,377,716,317	15%
Financial assets at fair value thru OCI	535,177,416,324	592,565,846,543	-10%
Investments in debts at amortized cost	573,302,665,688	625,039,401,722	-8%
REPO securities	1,388,876,806	1,100,641,551	26%
Receivables	105,024,320,501	123,417,432,808	-15%
Current tax assets	3,365,297	2,939,317	14%
Loans	2,280,453,418,954	2,220,872,551,516	3%
Other assets	89,820,161,355	70,330,687,704	28%
Total Assets	4,572,867,028,004	4,562,933,205,492	0%
Deposits from central bank and banks	595,808,760,856	582,846,578,642	2%
Due to central bank and banks	2,174,493,044	2,838,894,810	-23%
Financial liabilities at fair value thru P&L	26,642,020,733	26,552,570,961	0%
Securities sold under repurchase agreements	303,799,998,559	314,891,243,485	-4%
Commercial paper issued	27,172,756,549	26,006,962,437	4%
Payable	162,671,682,623	118,297,575,236	38%
Current tax liabilities	6,379,056,478	8,027,008,977	-21%
Deposits and remittances	2,965,322,035,506	3,014,426,835,507	-2%
Bond payable	45,200,000,000	33,000,000,000	37%
Other liabilities	75,680,688,330	86,228,569,270	-12%
Total Liabilities	4,210,851,492,678	4,213,116,239,325	0%
Common stock	148,333,782,820	148,333,782,820	0%
Capital surplus	76,835,798,884	76,552,383,662	0%
Retain earnings	132,656,801,708	121,172,673,628	9%
Other equity interest	4,189,151,914	3,758,126,057	11%
Total Equity	362,015,535,326	349,816,966,167	3%

1H/25 Mega Bank consolidated P&L statement

Unit: NT\$MN; EPS: NT\$

	1H/2025*	1H/2024	YoY
Interest income	59,661,209,149	62,096,041,815	-4%
Less: interest expense	39,995,782,447	42,686,005,319	-6%
Net interest revenue	19,665,426,702	19,410,036,496	1%
Net revenue other than interest	13,737,920,856	16,957,084,172	-19%
Net fee and commissions	4,240,316,263	5,242,312,078	-19%
Gain on financial assets and liabilities at fair value thru P&L	6,621,302,990	9,148,386,048	-28%
Realized gain on financial assets at fair value thru OCI	1,182,482,935	533,358,822	122%
Gain/loss arising from derecognition of fin. assets measured at AC	(164,717,260)	175,435,407	-
Equity method profit/loss	(42,844,841)	(13,678,878)	-
Foreign exchange gains	1,541,576,607	1,619,692,068	-5%
Reversal of loss on assets	5,140,265	41,755,100	-88%
Net other revenue other than interest income	354,663,897	209,823,527	69%
Net revenue	33,403,347,558	36,367,120,668	-8%
Bad debts expense, guarantee provision	976,248,790	2,218,172,488	-56%
Operating expenses	14,212,938,597	14,201,514,612	0%
Profit from continuing operations before tax	18,214,160,171	19,947,433,568	-9%
Income tax expense	(2,844,805,943)	(2,155,092,242)	-
Profit	15,369,354,228	17,792,341,326	-14%
EPS	1.6	2.08	-23%

* 1H / 25 are unaudited numbers

1H/25 Mega Bank consolidated balance sheet

Unit: NT\$MN	1H/2025*	1H/2024	YoY
Cash and cash equivalents, net	96,277,715,242	81,881,184,082	18%
Due from central bank and interbank assets	628,350,477,204	611,503,799,058	3%
Financial assets at fair value thru P&L	59,953,168,886	51,128,849,476	17%
Financial assets at fair value thru OCI	361,835,858,530	414,679,492,039	-13%
Investments in debts at amortized cost	569,420,062,716	620,245,456,923	-8%
REPO securities	2,500,249,678	1,198,664,751	109%
Receivables	41,642,469,275	53,270,921,297	-22%
Current tax assets	67,208	26,149	157%
Loans	2,280,453,418,954	2,220,872,551,516	3%
Other assets	56,148,916,787	37,714,611,686	49%
Total Assets	4,096,582,404,480	4,092,495,556,977	0%
Deposits from central bank and banks	575,406,830,856	564,217,051,342	2%
Due to central bank and banks	2,174,493,044	2,838,894,810	-23%
Financial liabilities at fair value thru P&L	26,159,074,533	24,934,429,050	5%
Securities sold under repurchase agreements	11,426,011,353	38,362,905,373	-70%
Payable	81,131,196,132	34,319,299,444	136%
Current tax liabilities	5,114,335,302	5,699,583,074	-10%
Deposits and remittances	2,970,681,578,741	3,019,787,644,488	-2%
Bond payable	30,200,000,000	18,000,000,000	68%
Other liabilities	44,177,334,170	52,659,963,752	-16%
Total Liabilities	3,746,470,854,131	3,760,819,771,333	0%
Common stock	100,000,000,000	96,118,000,000	4%
Capital surplus	72,804,287,700	62,437,396,348	17%
Retain earnings	176,735,644,073	171,689,592,599	3%
Other equity interest	571,618,576	1,430,796,697	-60%
Total Equity	350,111,550,349	331,675,785,644	6%

39 offices in 18 countries/areas; 22 offices in “New South Bond Area”

Mega Bank's Extensive Overseas Franchise



39 offices includes:

- 24 branches
- 7 sub-branches
- 3 rep. offices
- 1 Thai bank sub. + 4 branches

In Progress:

- Hai Duong branch in Vietnam, TBA.
- Indonesia Jakarta Rep. office, TBA.

*Hai Fong, Kuala Lumpur and Mumbai are rep. offices. **On August 12, 2025, Mega Financial Holding announced that Mega Bank will close seven overseas branches across Australia, Netherlands, China, and Cambodia, consolidating operations into remaining local branches pending regulatory approval.



兆豐金控 Mega Holdings

Thank you~

Q & A