兆豐金控 Mega Holdings

2Q/2026 Analyst Meeting

2026/8/27

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1H/26 Mega FHC Operations Summary

FHC Profit Overview

NT$ 21.307 billion
1H/26 Net Profit

NT$ 1.44
1H/26 EPS

Bank Subsidiary Delivered Strong Performance

Loans and Deposits Maintained Steady Growth

As of 1H/26, total deposits reached approximately NT$3.3 trillion, representing an annual growth rate of 8%. Average outstanding loan balance reached approximately NT$2.5 trillion, up 9% YoY. 2026 loan volume target is expected to sustain a double-digit pace.

Strong Momentum in Wealth Management Business

Assets Under Management (AUM) for the affluent banking business reached a record high of NT$264 billion in 1H/26.WM net Fee income increased to NT$2.9 billion, representing 49% YoY growth. Growth was driven by professional investment advisory services and affluent customer acquisition, supported by dedicated Affluent Banking Relationship Manager teams, helping branch networks expand customer relationships and business opportunities.

Syndicated Loan Business Maintained Market Leadership

In 1H/26, Mega Bank ranked No. 3 Mandated Lead Arranger (MLA) in Taiwan's syndicated loan market. Successfully arranged financing for numerous large-scale projects across the electronics, petrochemical, and energy sectors, as well as several aircraft financing transactions for Taiwanese airlines.

Non-Bank Subsidiaries' Demonstrated Solid Performance

Securities Subsidiary

Net income reached NT$3.526 billion in 1H/26, surging 410% YoY. Performance was primarily driven by strong contributions from brokerage operations and capital market activities.

Bills Subsidiary

Net income reached NT$1.8 billion in 1H/26, increasing 46% YoY. Core businesses remained resilient, while maintaining a leading market position across key market-share indicators.

CKI Subsidiary

Net income amounted to NT$563 million in 1H/26, up 49% YoY. Strong performance was supported by growth in engineering insurance and health insurance business lines.

Site subsidiary

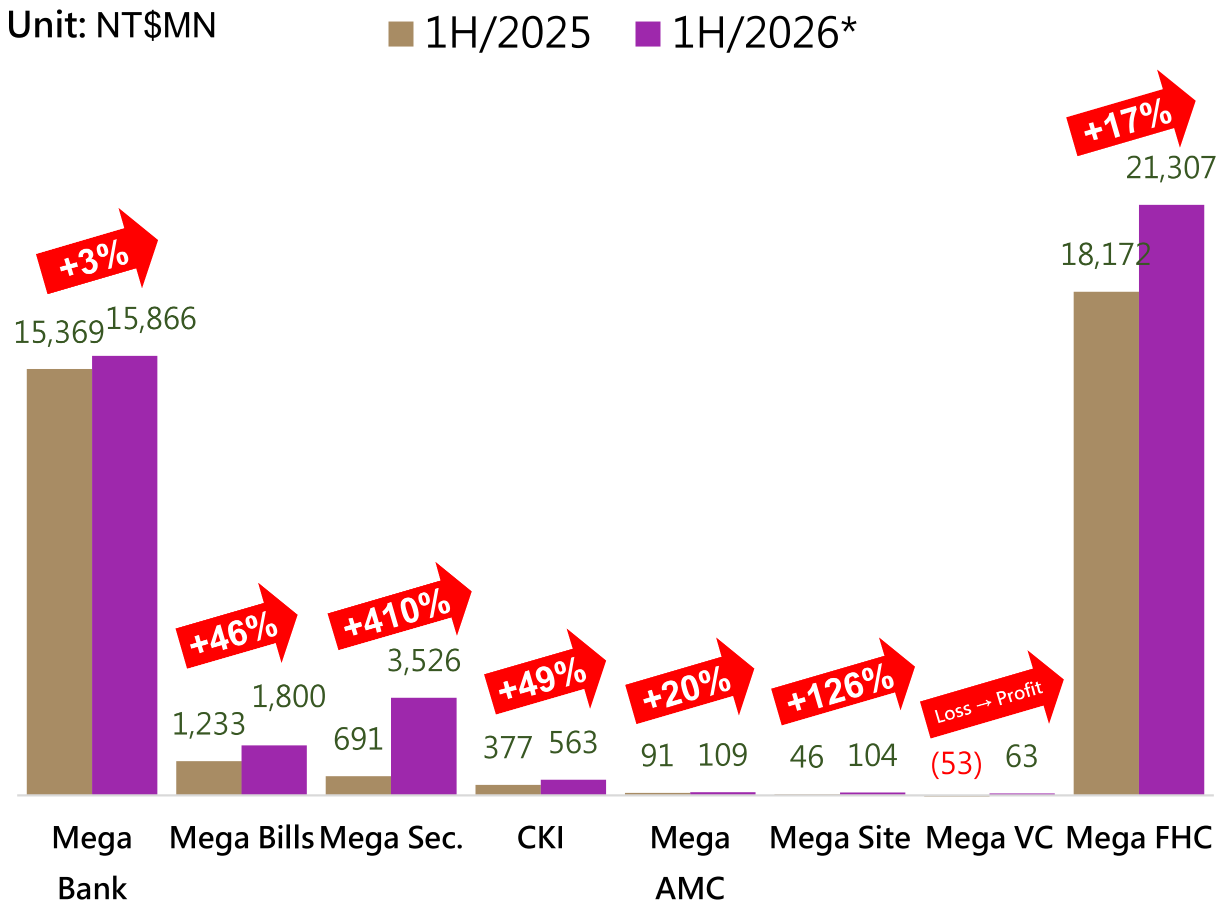
Net income reached NT$104 million in 1H/26, rising 126% YoY. Assets under management expanded to NT$149.3 billion, representing 30% growth, primarily driven by growth in both money market and non-money market funds.

Mega FHC remains committed to stable operations and sustainable growth through organizational optimization, financial service innovation, and digital transformation to enhance operational efficiency. The banking subsidiary is expected to maintain steady growth, while non-banking subsidiaries are anticipated to deliver double-digit to triple-digit earnings growth. Looking ahead to 2026, Mega FHC aims to achieve robust earnings growth, while continuing to execute its agile strategies and uphold the principles of professional leadership and execution excellence.

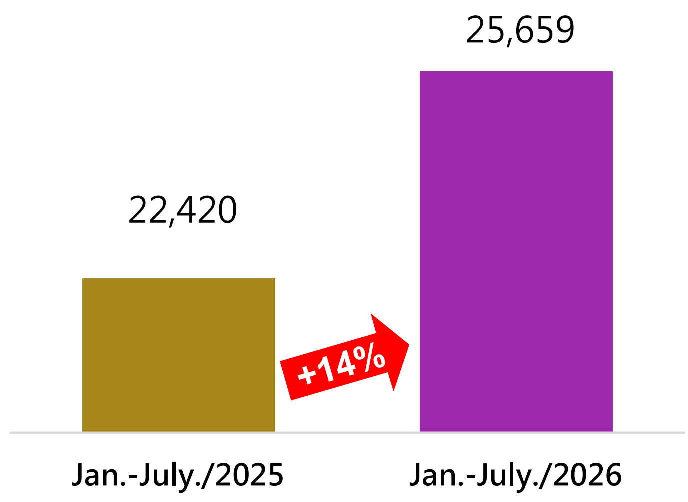
- 1H/26 are unaudited numbers.
- To ensure comparability following the adoption of IFRS 17 from 2026, 1H/25 after-tax net profit for the FHC and its CKI subsidiary has been restated on an IFRS 17 basis.

1H/26 FHC Net Profit Surpassed NT$20 Billion (+17% YoY); Strong Earnings Growth Across Subsidiaries

Mega FHC & Subs. 1H/26 earning trend



Mega FHC Jan.-July/26 earning trend

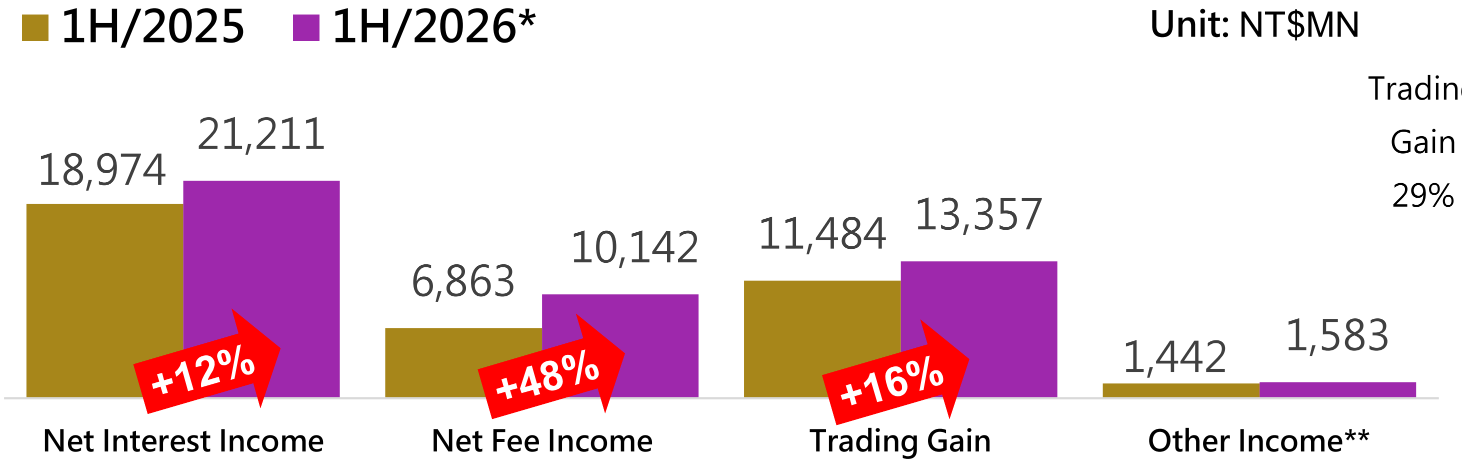


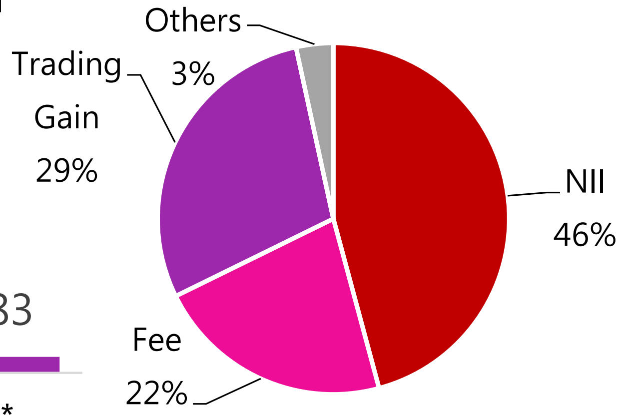
- 1H/26 & Jan.-July/26 are unaudited numbers.
- To ensure comparability following the adoption of IFRS 17 from 2026, 1H/25 after-tax net profit for the FHC and its CKI subsidiary has been restated on an IFRS 17 basis.

1H/26 Mega FHC: Robust revenue growth across the board, including NII, NFI & Trading Gain

Mega FHC 1H/26 net revenue breakdown*

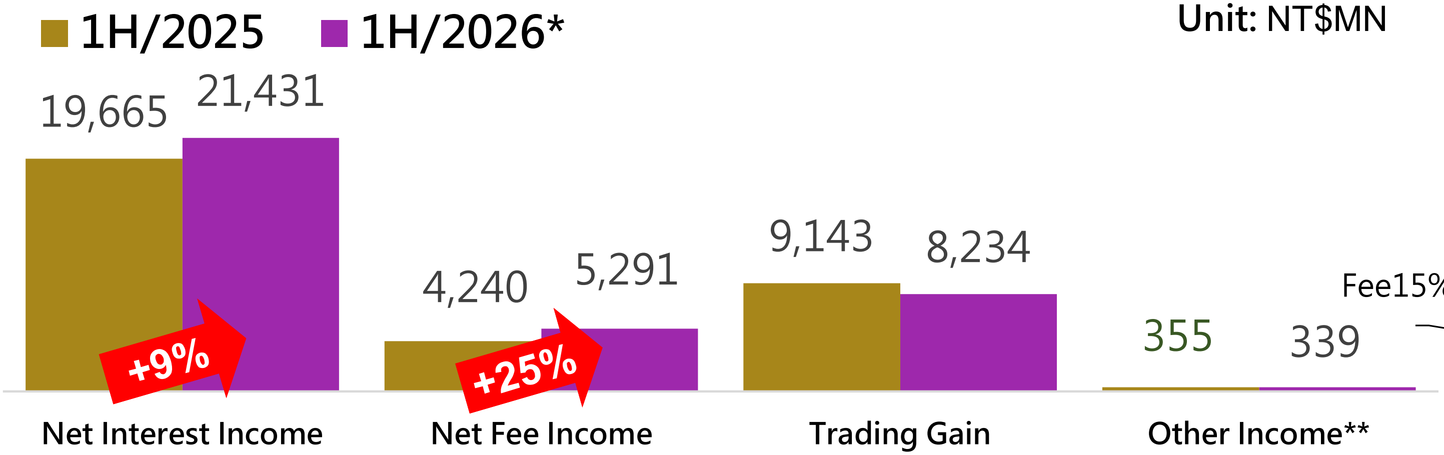
Unit: NT$MN

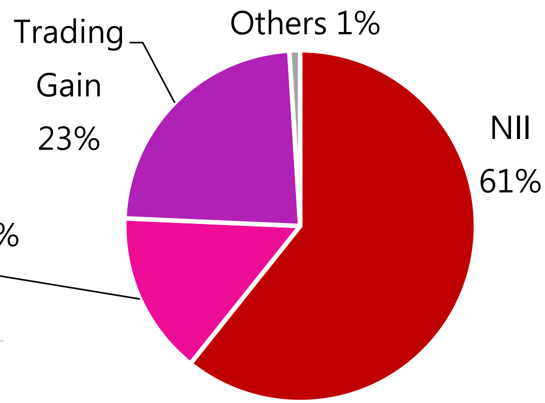




Mega Bank 1H/26 net revenue breakdown*

Unit: NT$MN





* 1H/26 are unaudited numbers. **To ensure comparability following the adoption of IFRS 17 from 2026, 1H/25 after-tax net profit for the FHC and its CKI subsidiary has been restated on an IFRS 17 basis.

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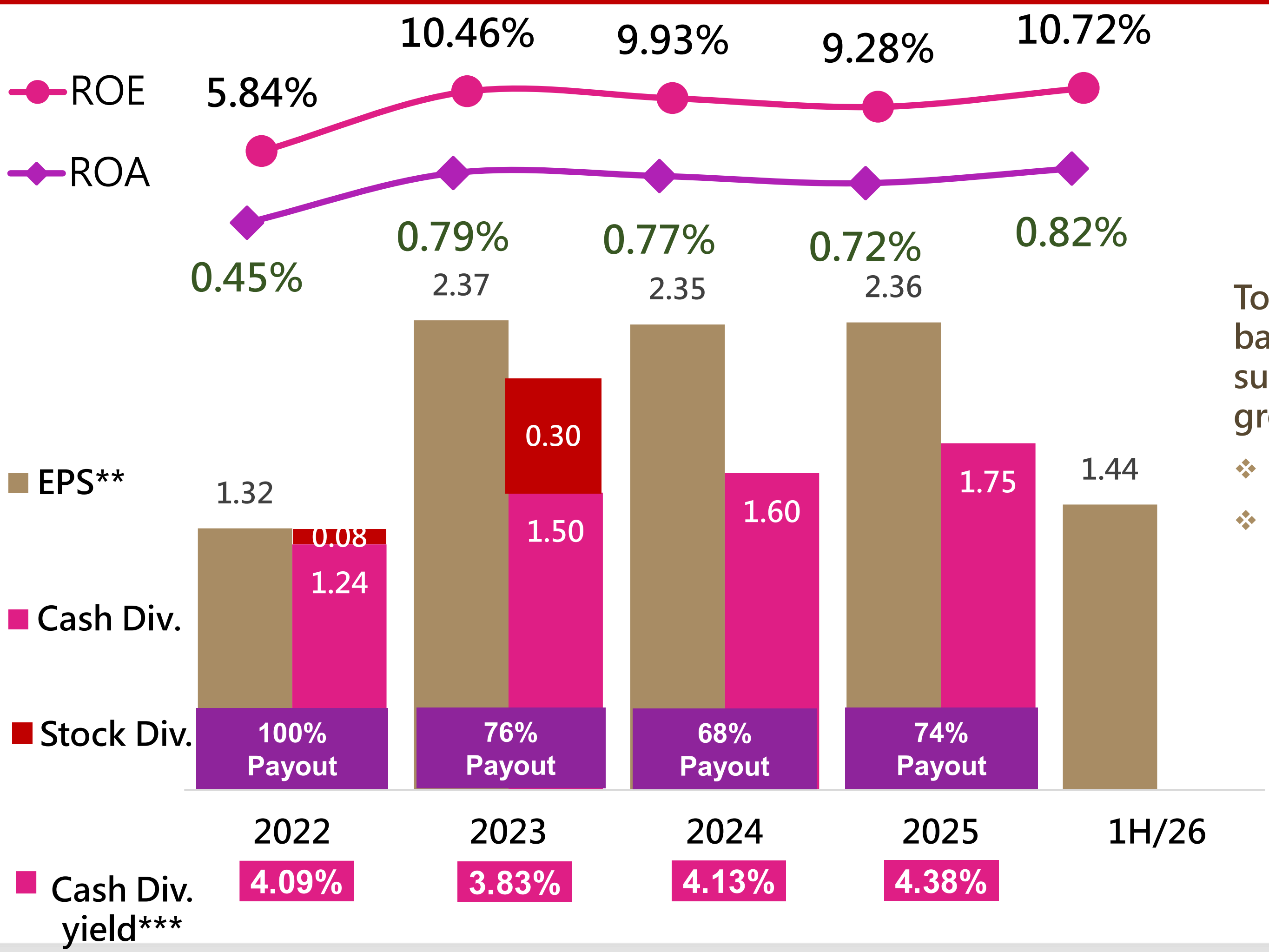
1H/26 Mega FHC delivered strong profitability, with ROE rising to 10.72% and ROA reaching 0.82%, hitting a five-year high

Major earning matrixes

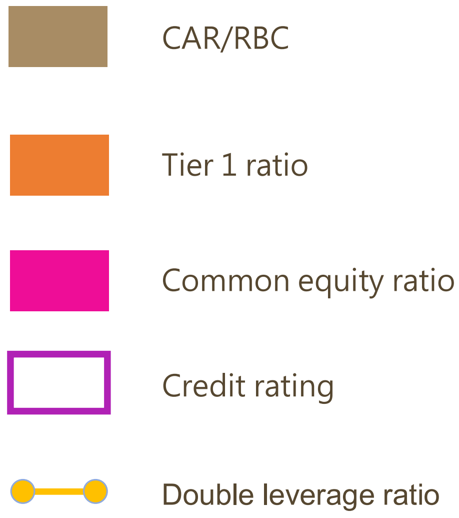


To prevent over-inflated capital base as well as to maintain sufficient capital for future growth, our dividend policy is:

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

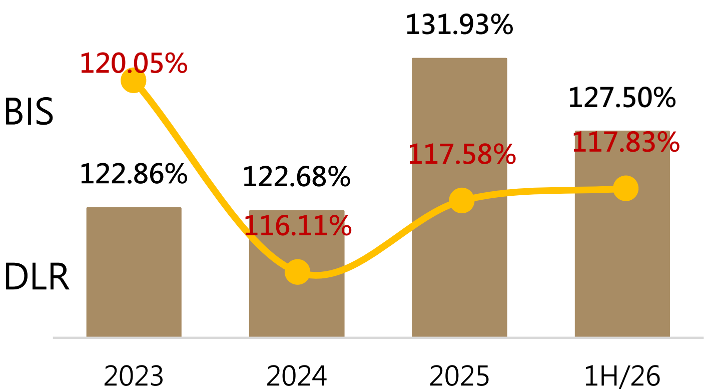
* 1H/26 are unaudited numbers; ROE and ROA are annualized numbers.
** Historical EPS were not adjusted for forward looking stock dividend distribution.
*** Cash dividend yield = cash dividend / last trading day share price of that year

Ample capital buffers, with the Bank's capital well above D-SIBs regulatory requirements



Mega FHC

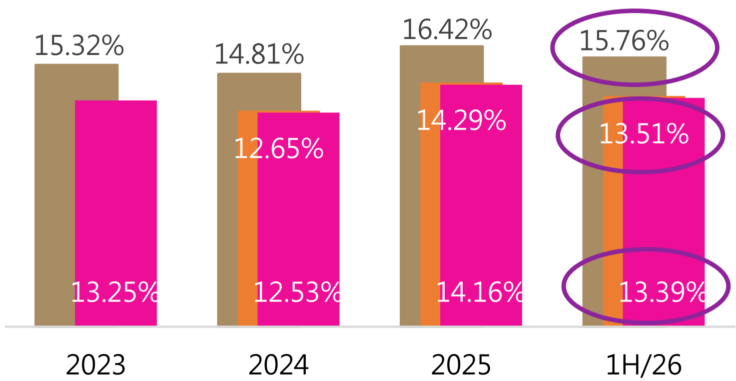
Moody's: A2 CAR Requirement : 100%



Mega Bank

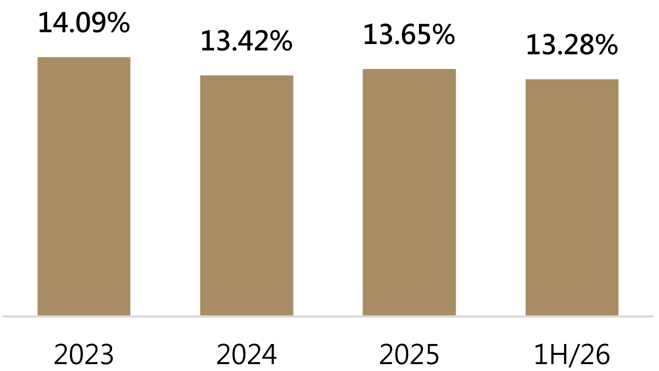
Moody's: A1 / S&P: A+

D-SIBs requires: CAR: 14.5%
Tier1: 12.5%
CET1: 11.0%



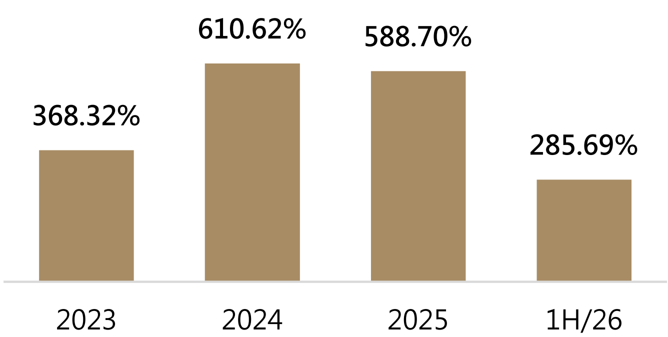
Mega Bills

Requirement : 8.0%



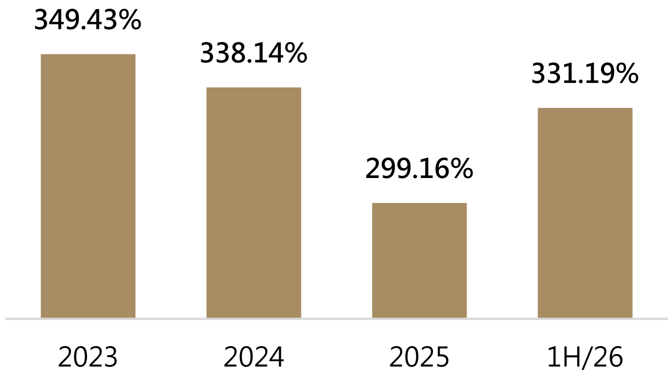
CKI P&C

Moody's: A3 / S&P: A- Requirement : 200%



Mega Securities

Requirement : 150%



* 1H/26 are unaudited numbers

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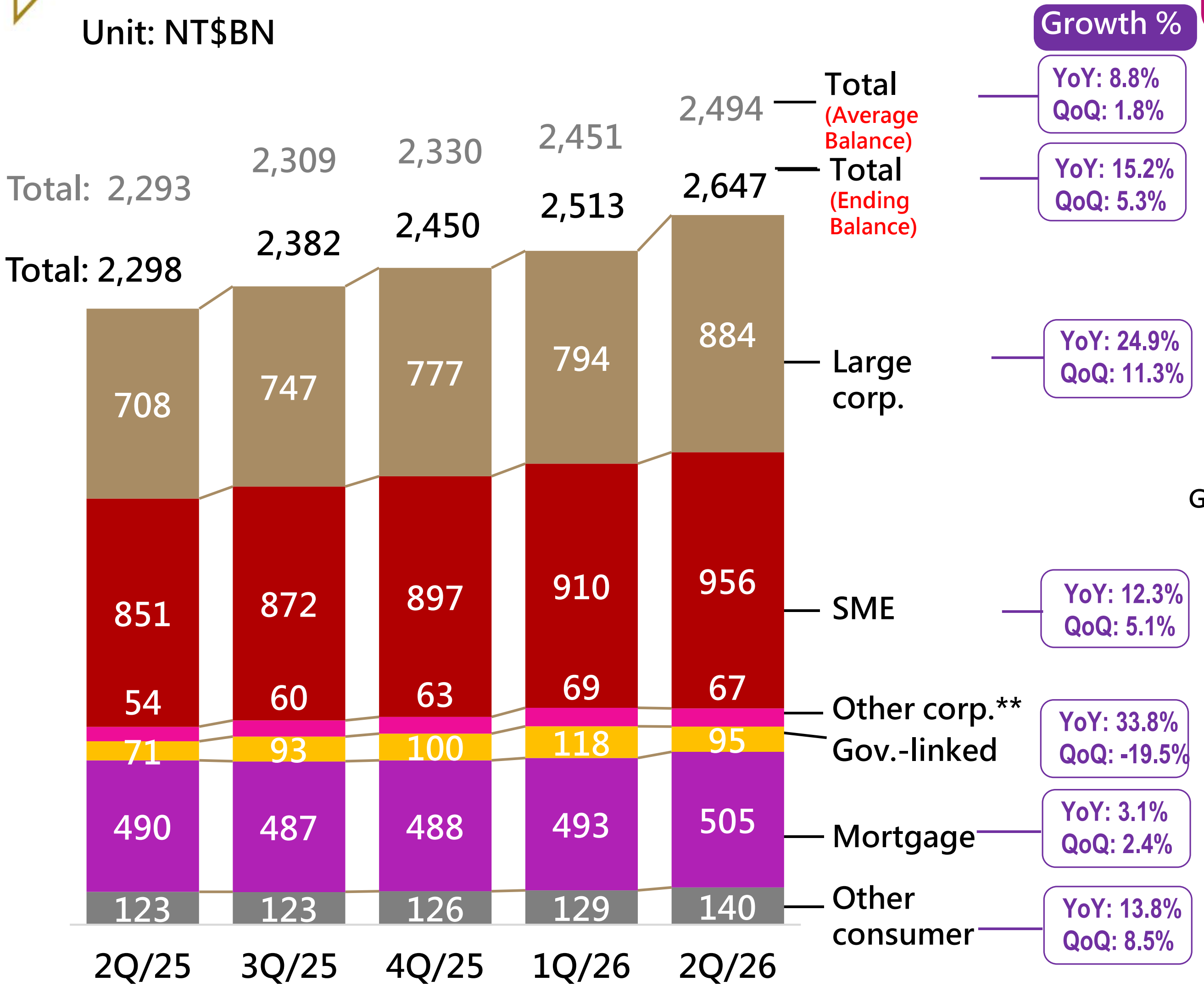
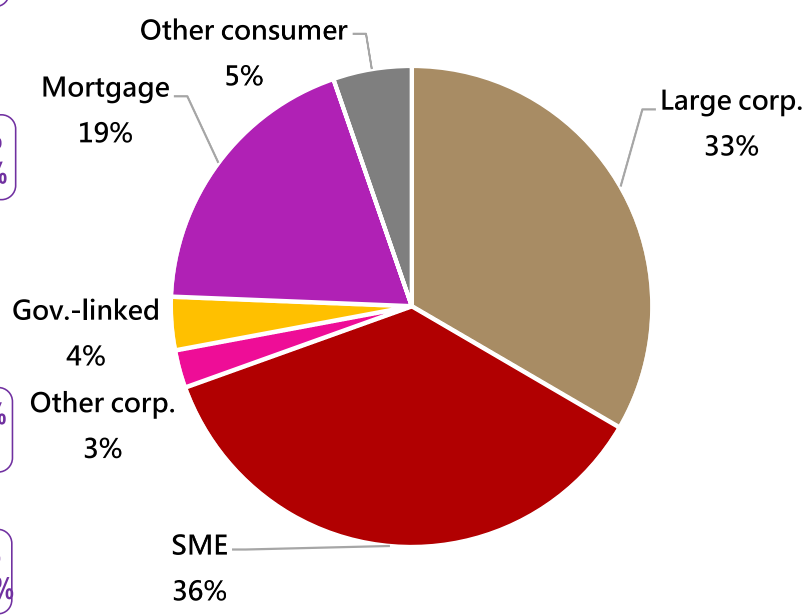
Twin-engine corporate loan growth in 2Q/26: large corporates +24.9% YoY, SMEs +12.3% YoY, boosting overall loans ending balance to +15.2% YoY

Mega Bank quarterly loan balance*



Mega Bank 2Q/26 loan breakdown by customers

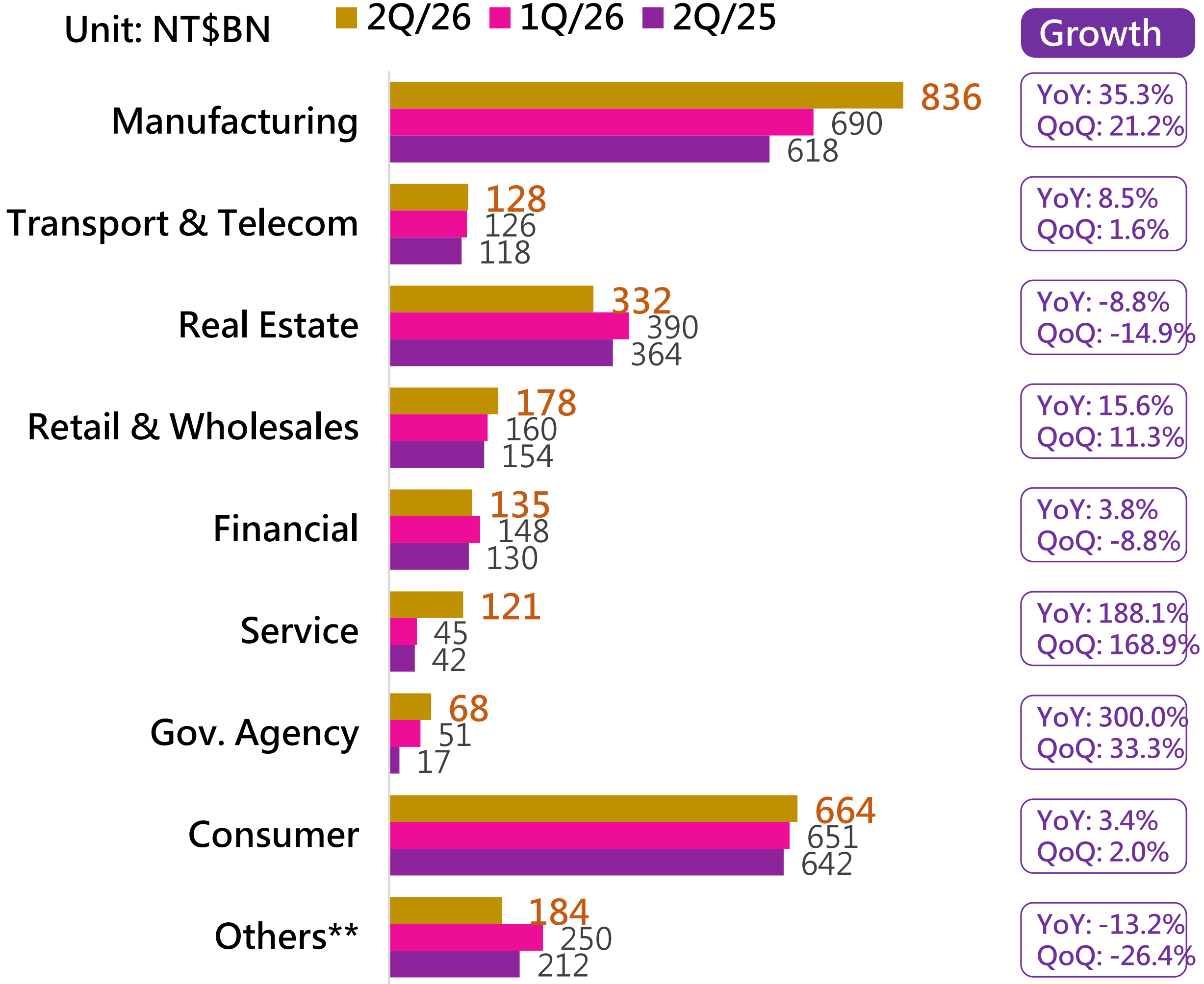


* Mega Bank quarterly end balance, internal numbers; includes loan, factoring, A/R financing, L/C, credit card revolving and non-accrual loan but excludes guarantee.

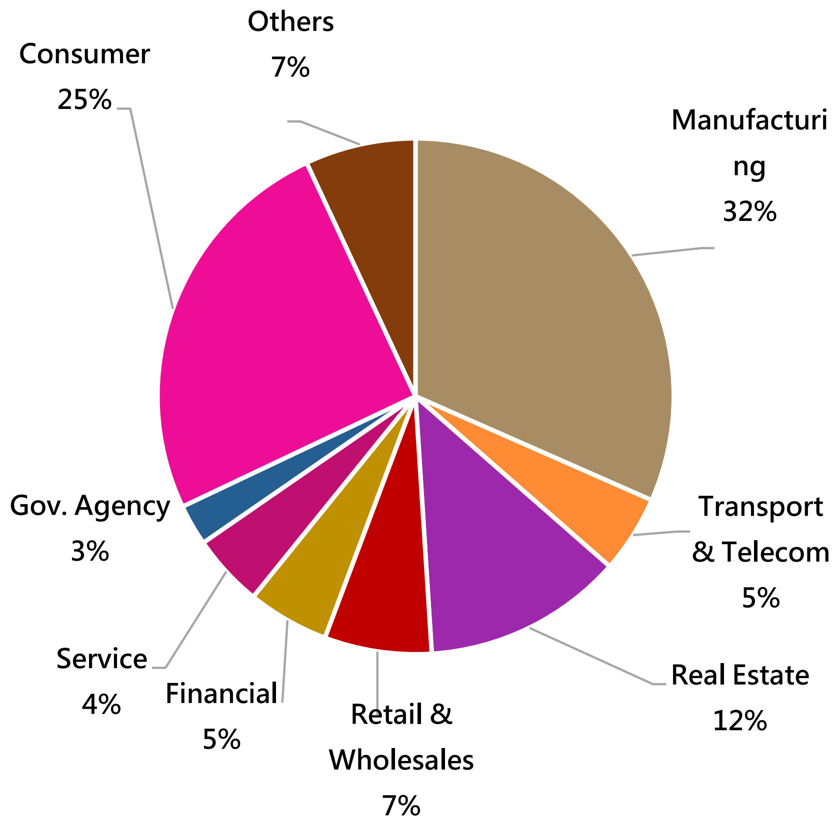
** Includes Gov-linked Non-Profit Organization and etc.

2Q/26 manufacturing loans up 21% QoQ and retail & wholesale up 11% QoQ, driving overall loan growth steadily

Mega Bank loan balance trend by industry*



2Q/26 loan breakdown by industry*



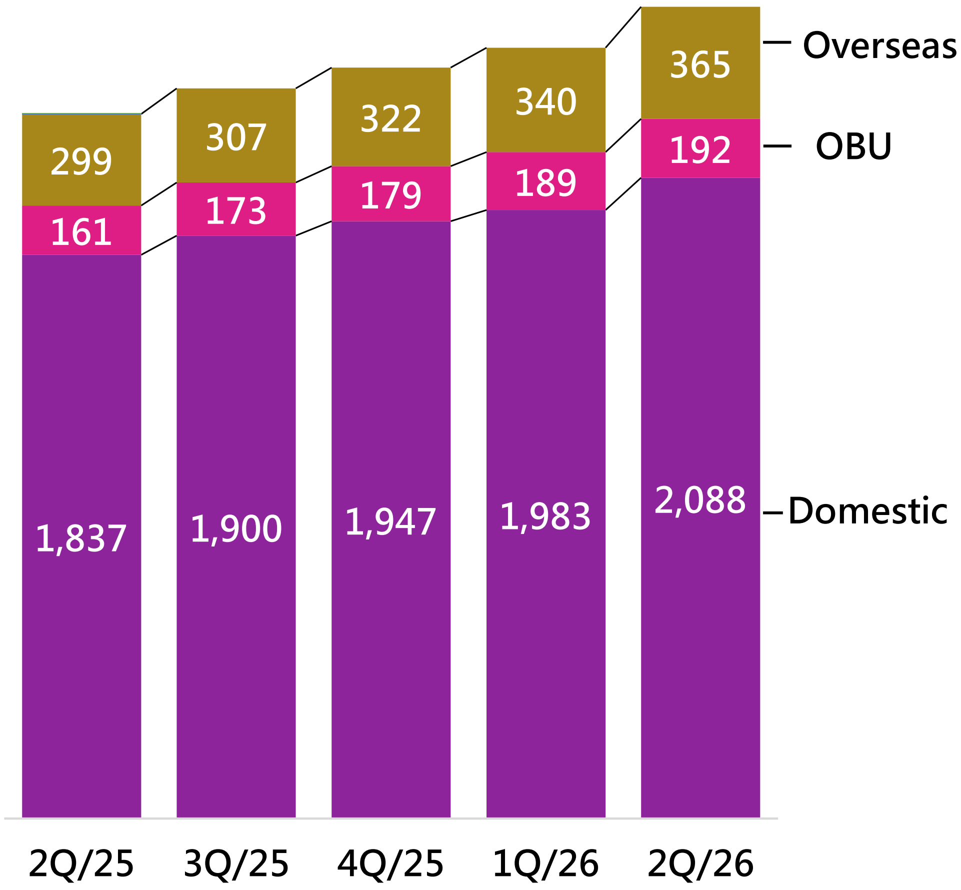
* Mega Bank internal numbers, includes loan, factoring, A/R financing, L/C, credit card revolving and non-accrual loan but excludes guarantee.

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

2Q/26 domestic and overseas loans grew in tandem, with overseas branches maintaining momentum as the top performer at +7.4% QoQ

Mega Bank 2Q/26 loan breakdown by regions *

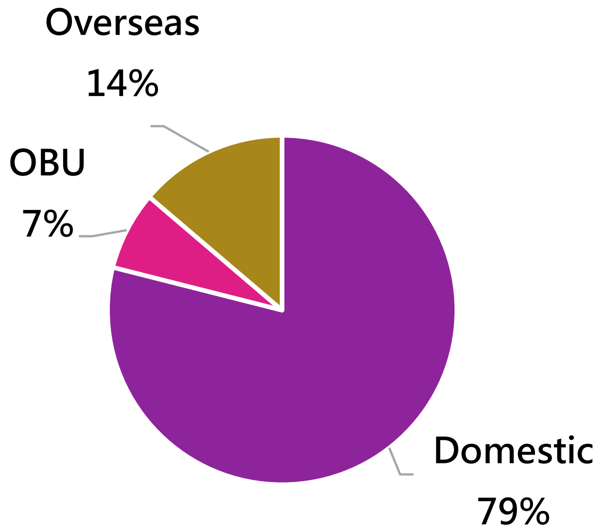
Unit: NT$BN



Growth
YoY: 22.1%
QoQ: 7.4%

Growth
YoY: 19.3%
QoQ: 1.6%

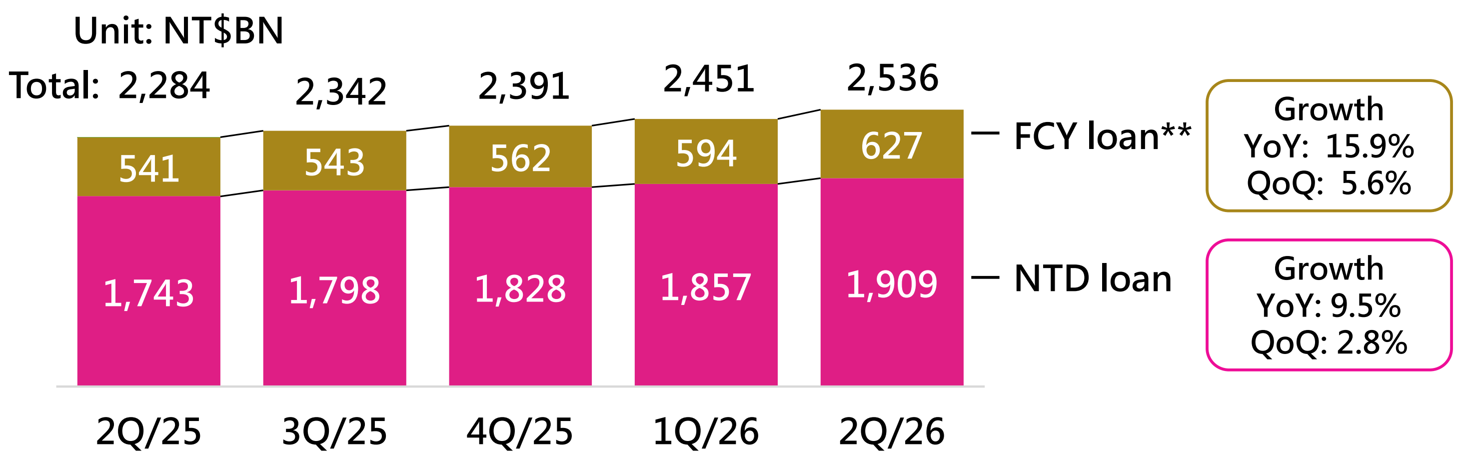
Growth
YoY: 13.7%
QoQ: 5.3%

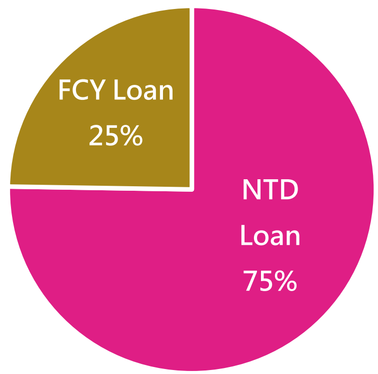


* Mega Bank quarterly end balance, internal numbers; includes loan, factoring, A/R financing, L/C, credit card revolving and non-accrual loan but excludes guarantee.
** OBU stands for Off-shore Banking Unit

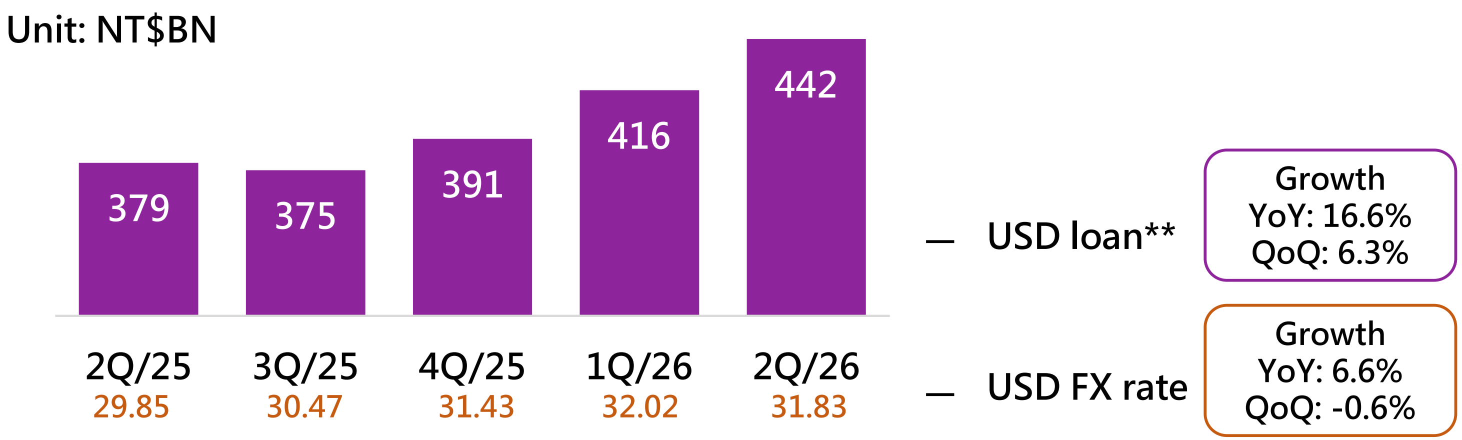
2Q/26 broad-based loan growth momentum: NTD loan +9.5% YoY, FCY loan +15.9% YoY, and USD loan +16.6% YoY

Mega Bank 2Q/26 loan breakdown by currency: NTD vs. foreign currency loan *





Mega Bank USD Loan balance*



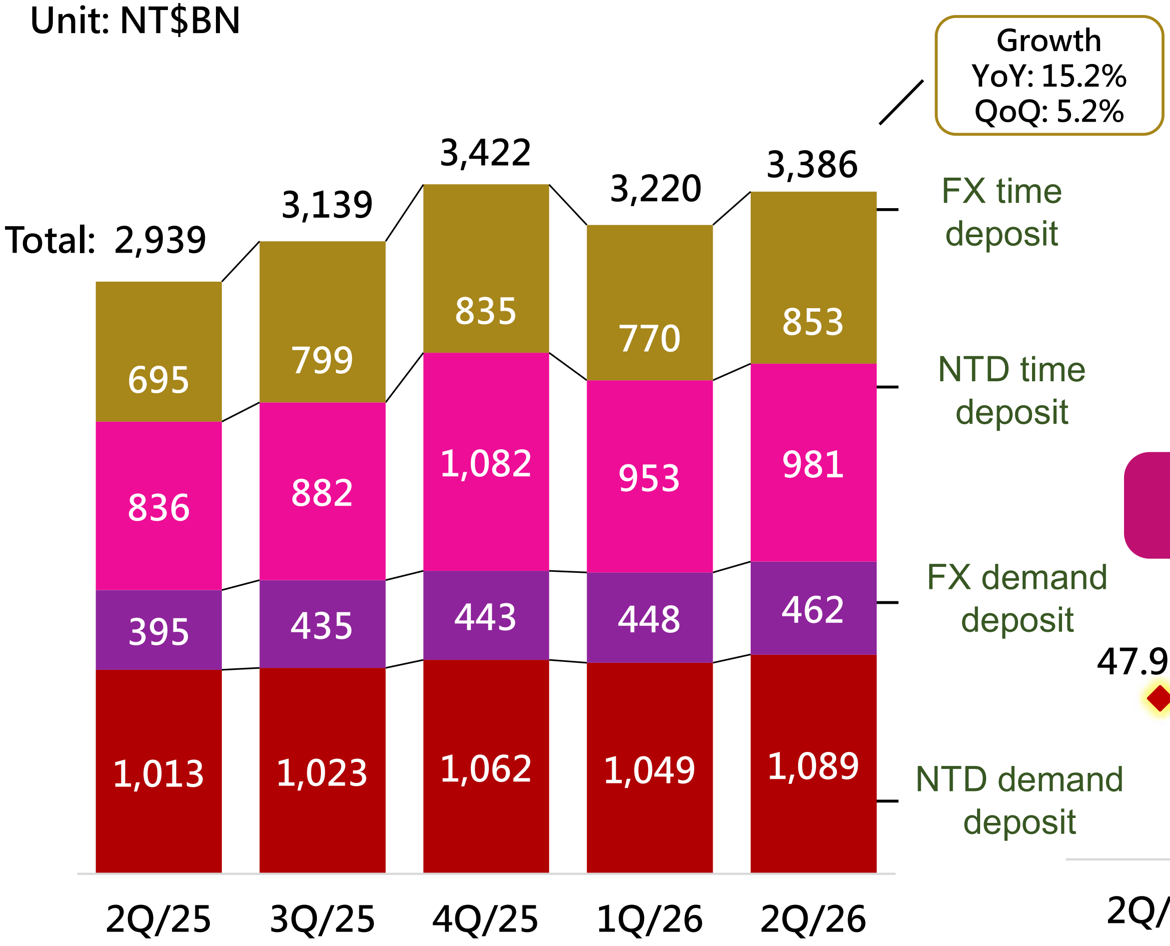
* Mega Bank quarterly average balance, internal numbers; includes loan, factoring, A/R financing, L/C, and non-accrual loan but excludes credit card & guarantee.

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

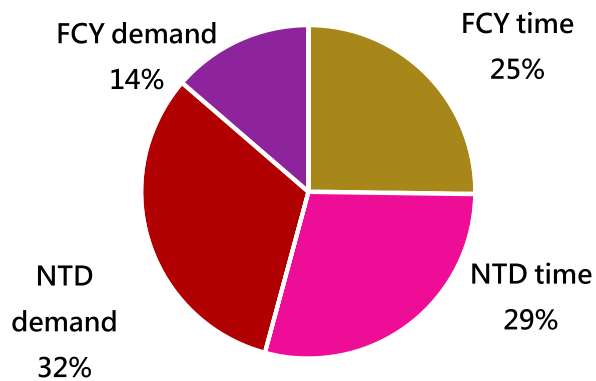
2Q/26 deposits grew 4.5% YoY, driven mainly by growth in NTD demand and time deposits

Mega Bank deposit balance *

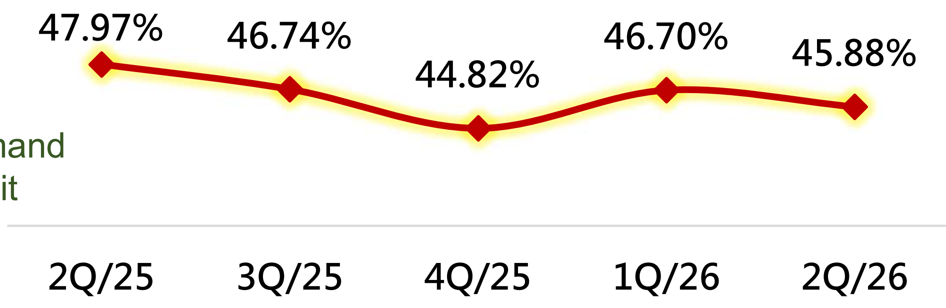
Unit: NT$BN



Mega Bank 2Q/26 deposit breakdown



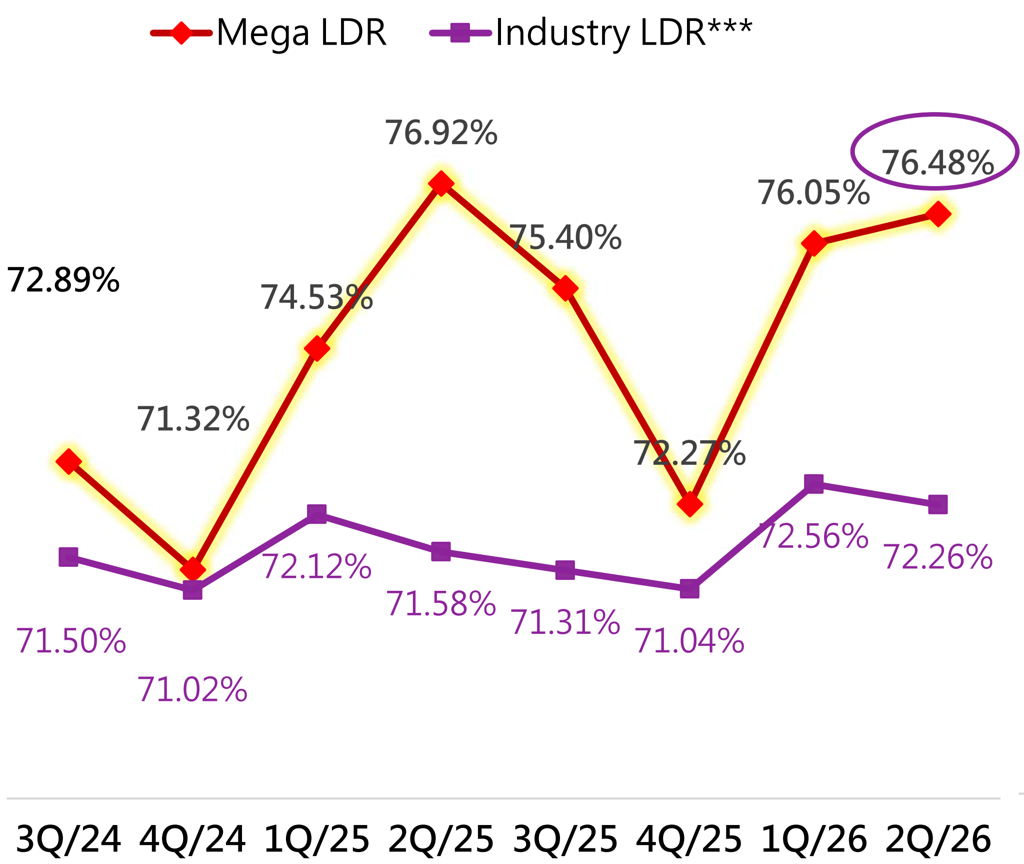
Mega Bank demand deposit % trend



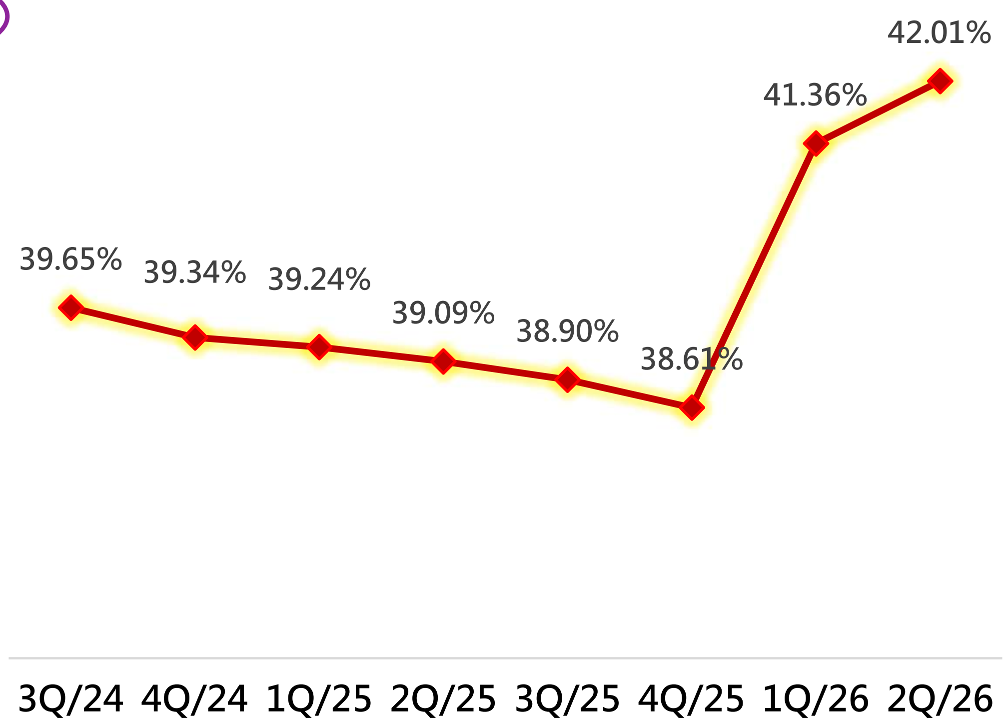
* Excludes interbank deposit, Central Bank deposit & Chunghwa Post re-deposit ; internal numbers.
** Includes retail and corporate deposit but excludes due from central banks and banks

2Q/26 LDR kept climbing: Overall LDR +3.78 ppt QoQ and USD LDR +2.75 ppt QoQ

Mega Bank's total LDR*



Mega Bank's USD LDR**



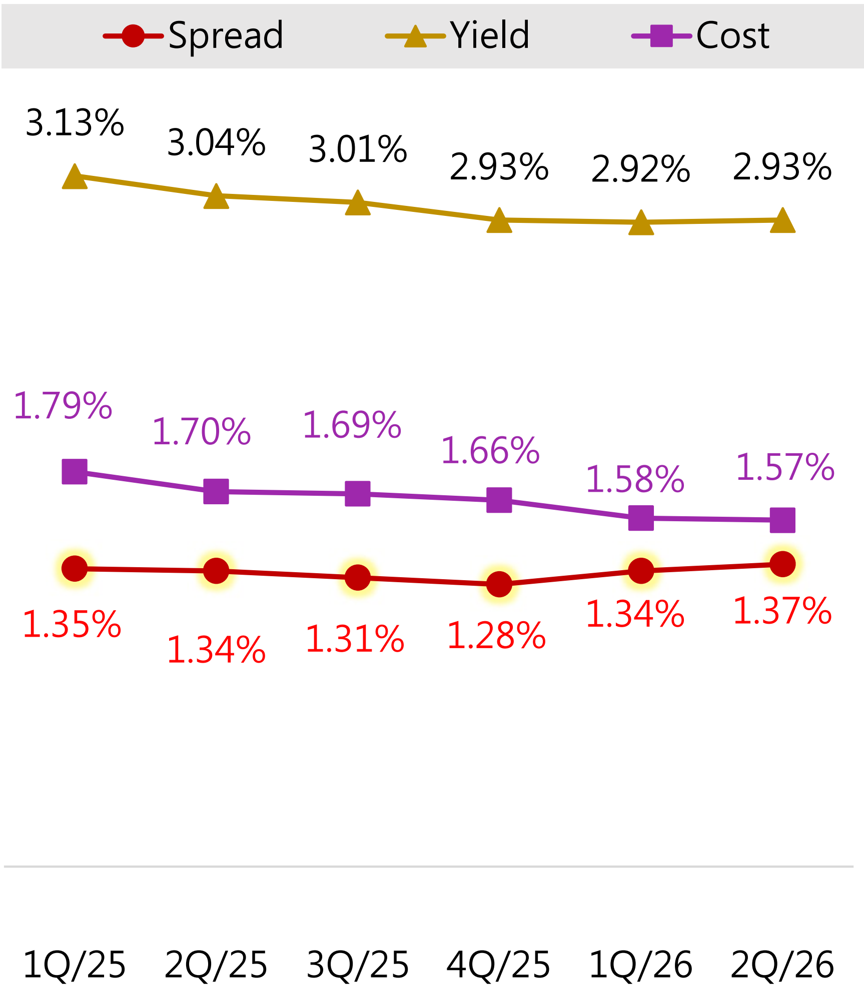
* Total LDR calculation is based on avg. loan/ avg. deposit end balance

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

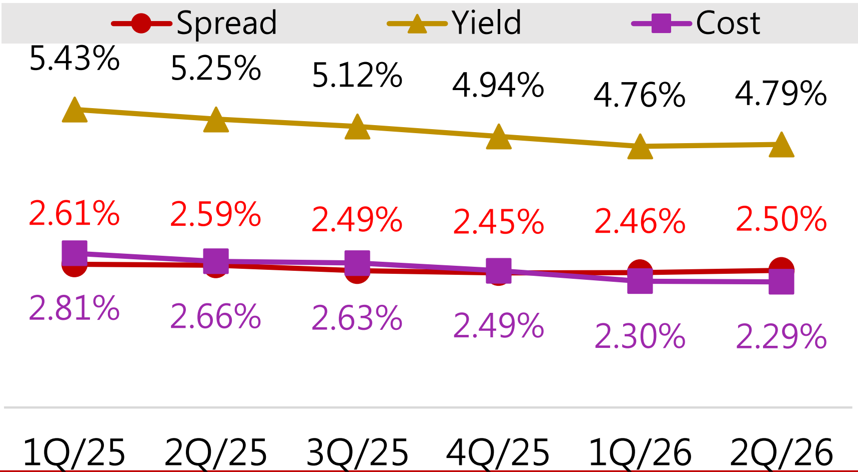
*** Source: Central Bank of Taiwan

2Q/26 total loan interest spread widened 3 bps QoQ to 1.37%; overseas loan spread rose 4 bps QoQ to 2.5%, while the domestic loan spread held steady

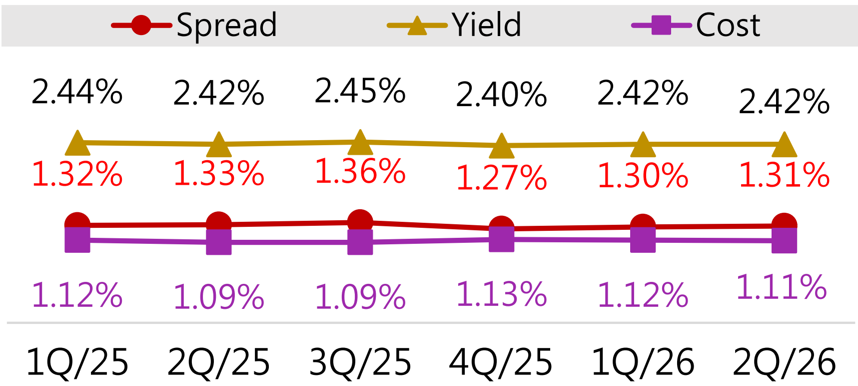
Mega Bank total loan interest spread



Mega Bank overseas loan interest spread*



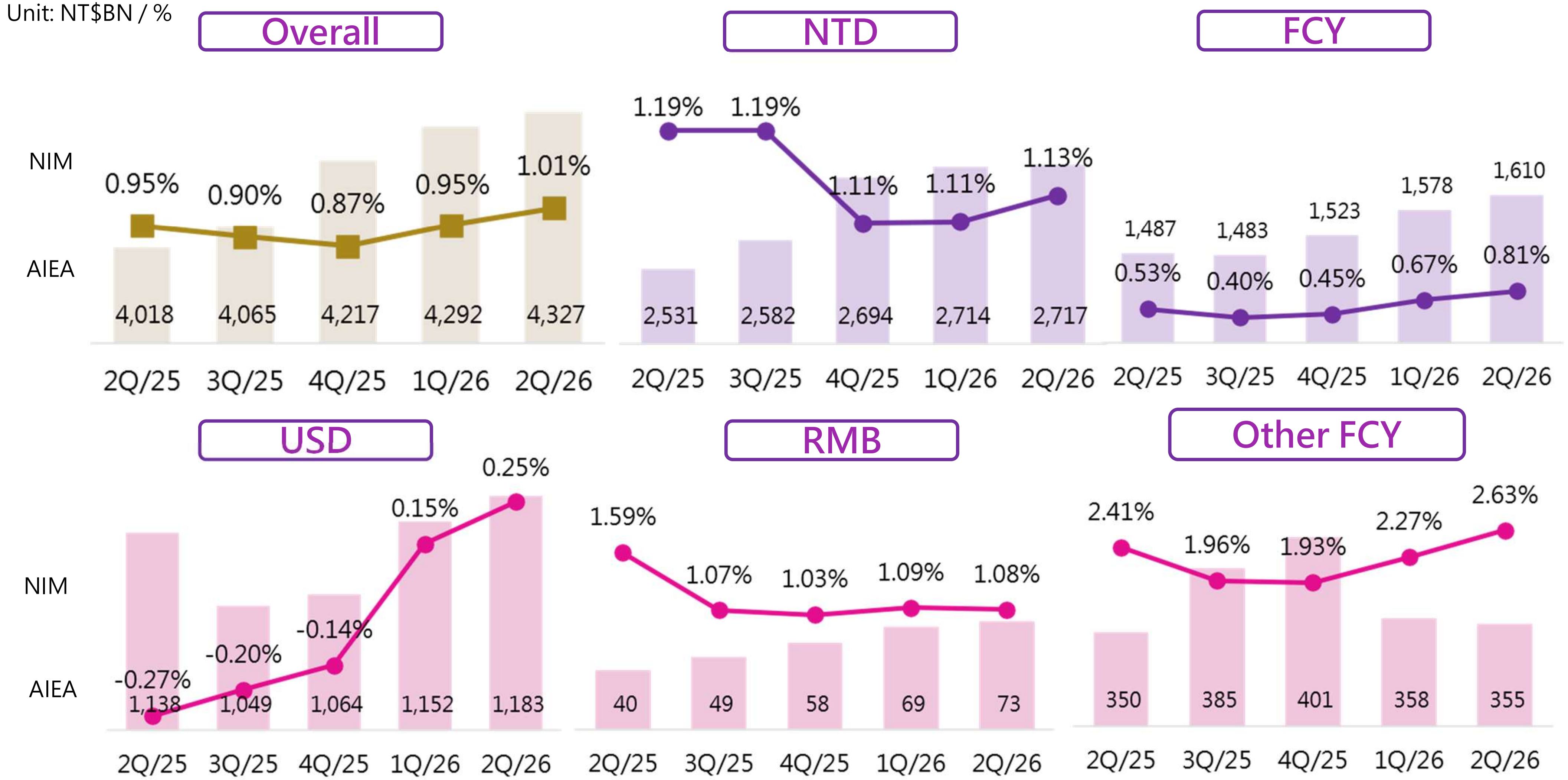
Mega Bank domestic loan interest spread*



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

2Q/26 strong NIM performance: Overall NIM broke above 1% (+6 bps QoQ), FCY NIM +14 bps QoQ, and USD NIM +10 bps QoQ

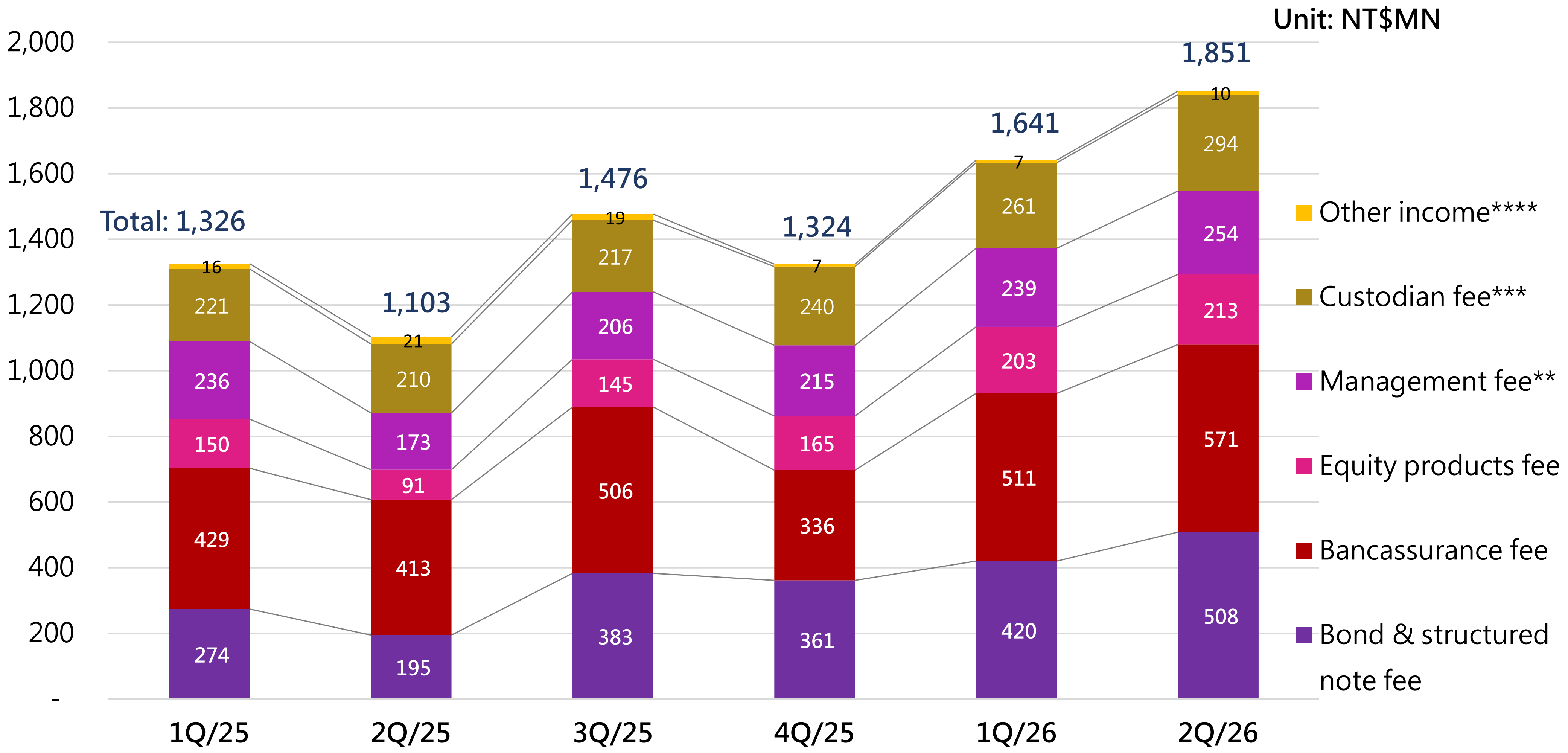
Mega Bank quarter NIM and average interest earning assets*



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

2Q/26 wealth management fee income hit a fresh six-quarter high at NT$1,851mn, up 13% QoQ and 68% YoY

Mega Bank wealth management gross fee breakdown*

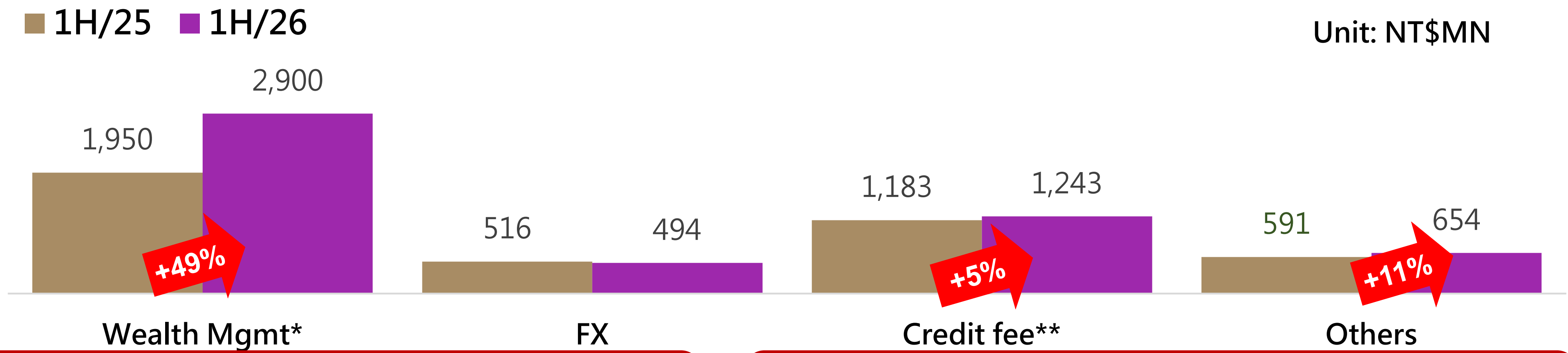


* Mega Bank internal data; gross wealth mgmt. fee, NOT net wealth mgmt. fee.
** Profit sharing scheme of fund mgmt. fee and trust account mgmt. fee.
*** Custodian acc. fee associated with WM biz
**** Includes FX spread gain and etc.

1H/26 robust wealth management momentum: net fee income +25% YoY, with wealth management net fees up ~50% YoY and their share rising to 55%

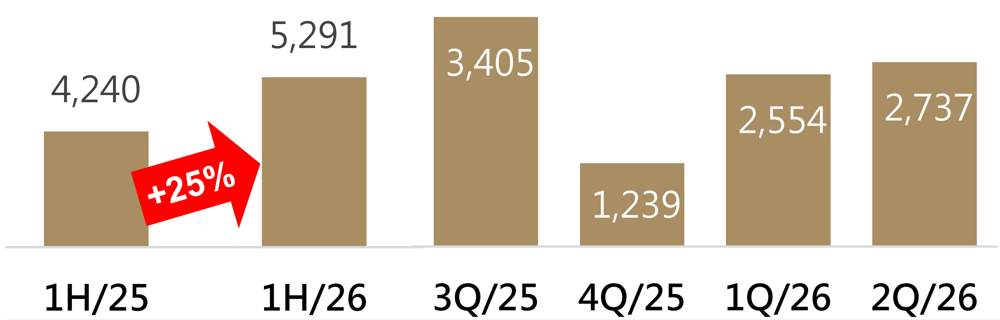
Mega Bank net fee breakdown

Unit: NT$MN

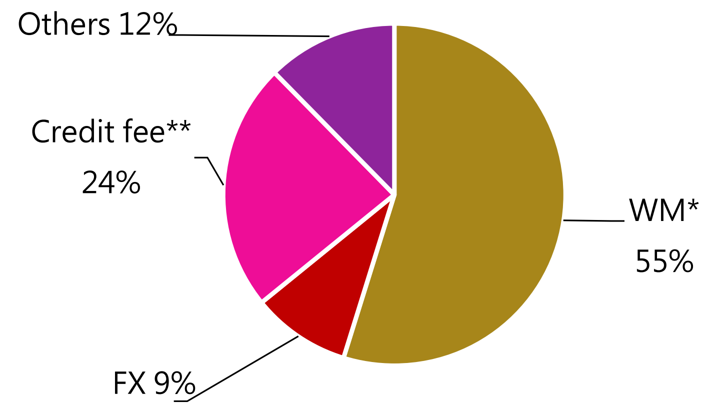


Mega Bank net fee trend***

Unit: NT$MN



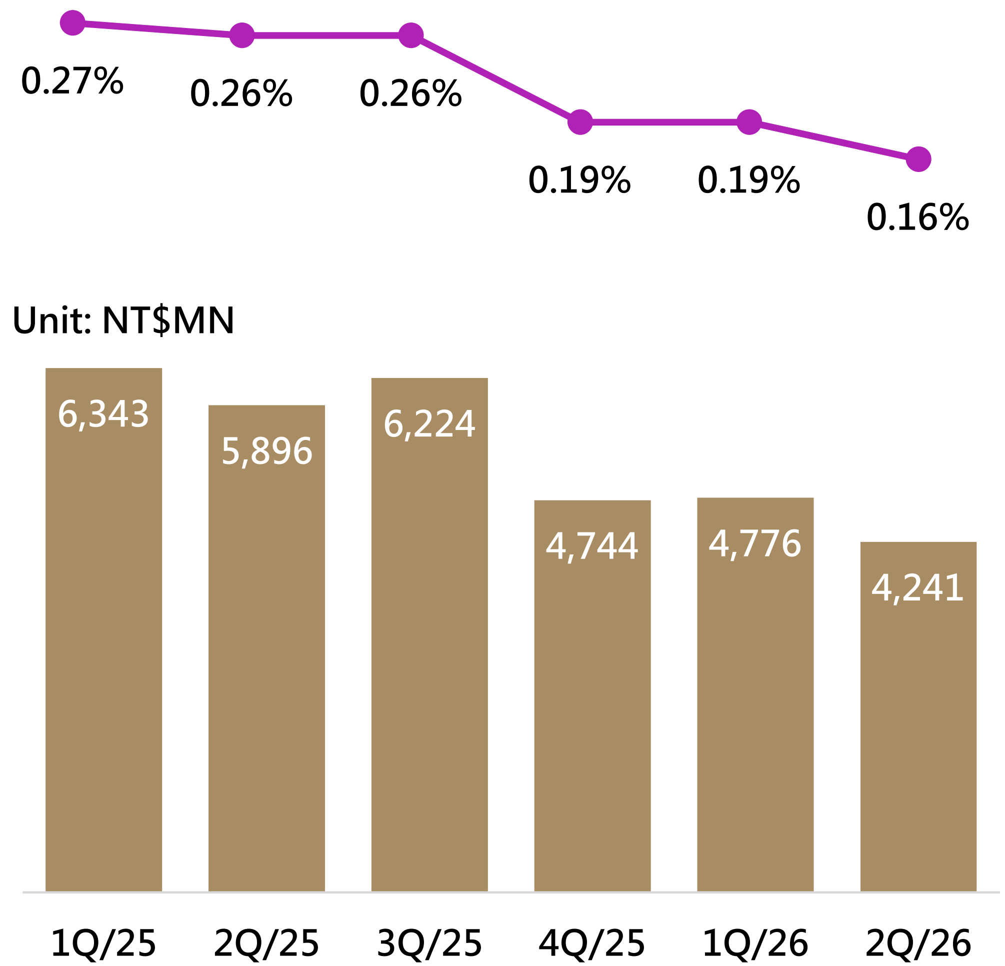
Mega Bank 1H/26 net fee breakdown



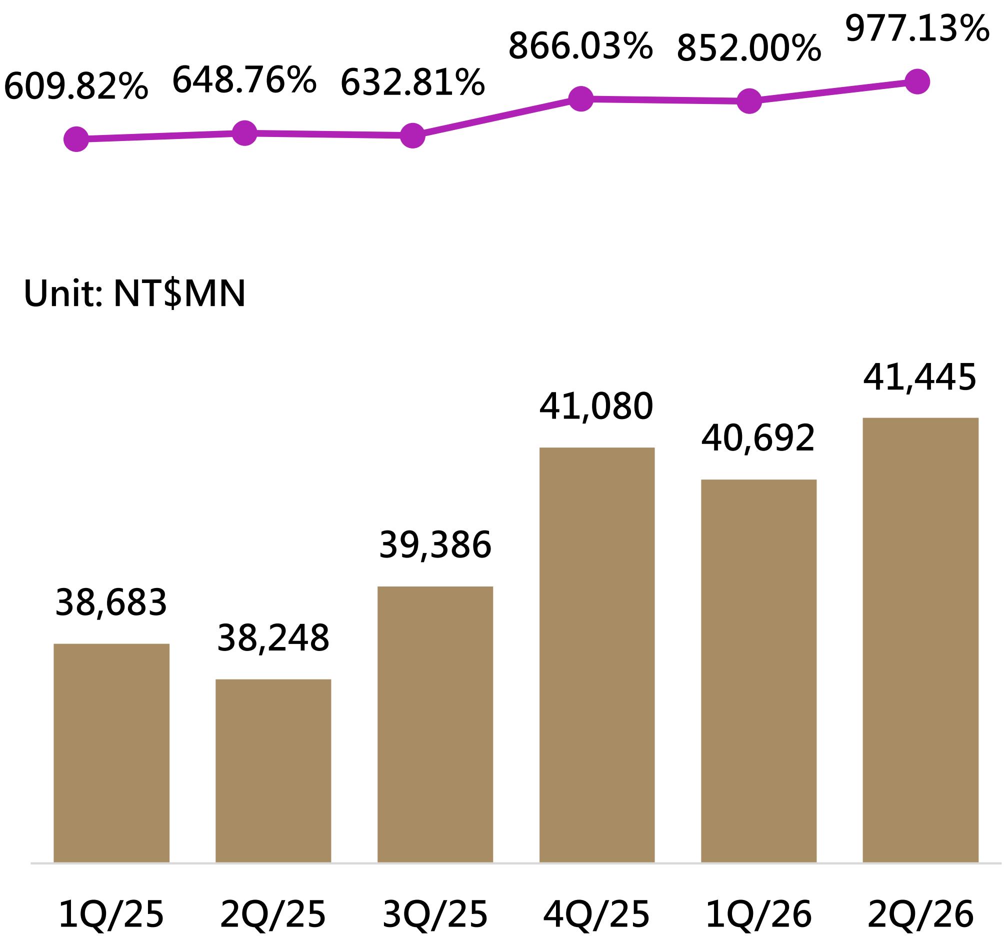
*   Net wealth mgmt. fee, plus/deduct adjustment for marketing cost, rebate, and profit sharing with partners.
** Includes corporate loan fee, consumer loan fee, guarantee fee and factoring fee
***Total net fees are unaudited numbers.

2Q/26 asset quality remained solid, with the NPL ratio down to 0.16% and coverage ratio up to 977%

Mega Bank NPL balance & NPL ratio

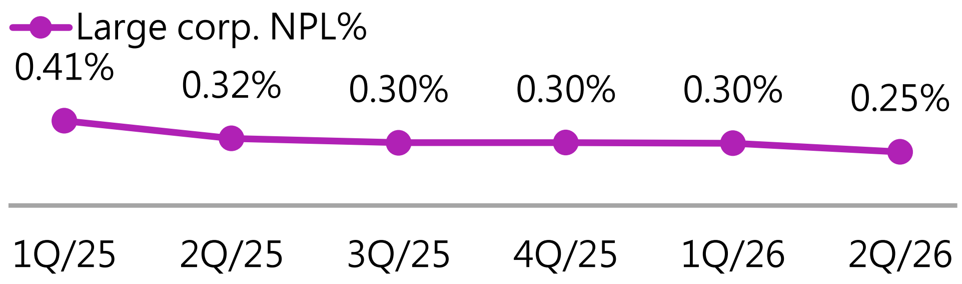


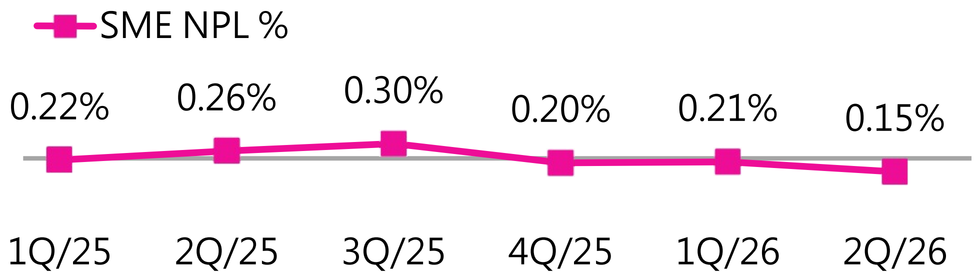
Mega Bank loan loss reserved and coverage ratio

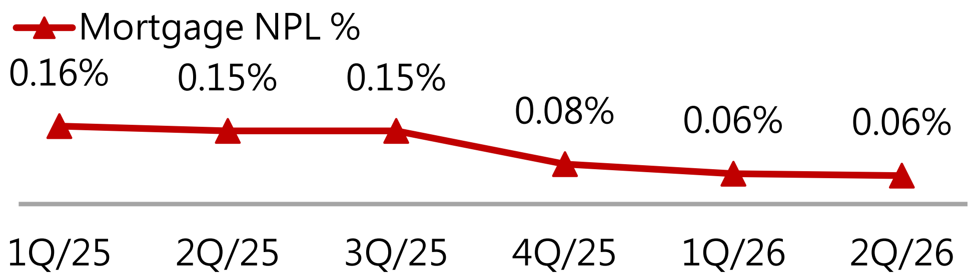


2Q/26 asset quality continued to improve, with the new NPL ratio falling to a six-quarter low of 0.02% and NPL ratios for large corporates, SMEs, and mortgages setting new lows

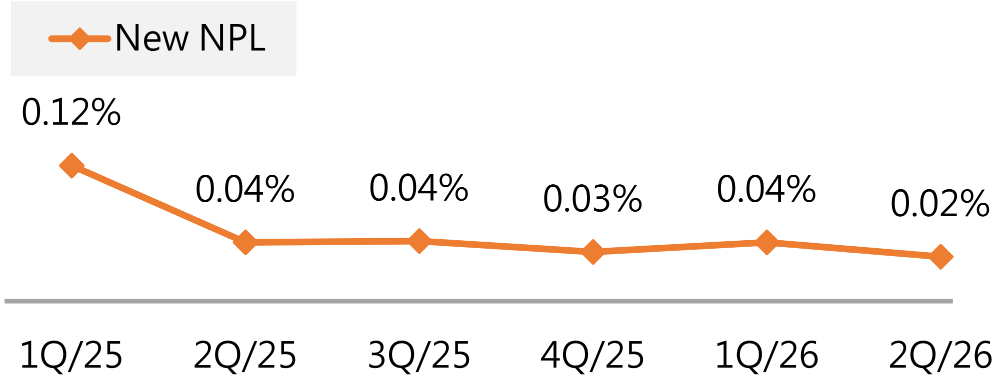
Mega Bank NPL ratio by customer *





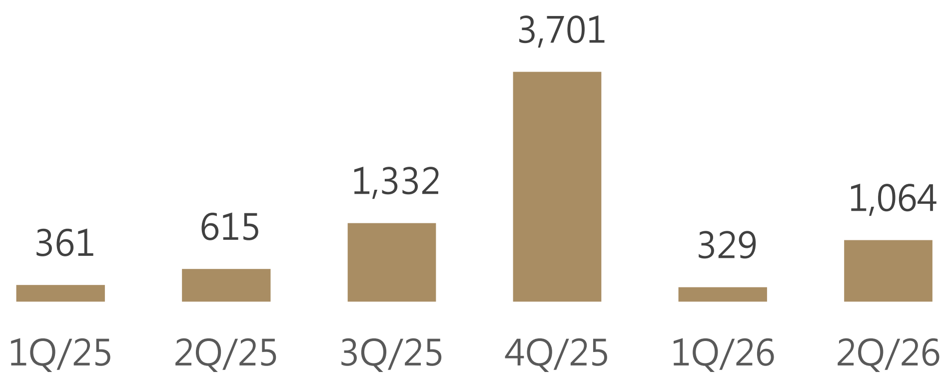


Mega Bank new NPL as % of total loan *



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/26 Mega FHC consolidated P&L statement

	1H/26*	1H/25	YoY
Interest income	62,527,660,708	62,396,856,126	0%
Less: interest expense	41,316,412,265	43,422,900,236	-5%
Net interest revenue	**21,211,248,443**	**18,973,955,890**	12%
Net revenue other than interest	**25,081,306,168**	**19,789,485,109**	27%
Net fee and commissions	10,141,937,434	6,862,998,729	48%
Insurance Service Result	750,501,444	526,025,557	43%
Gain on financial assets and liabilities at fair value thru P&L	10,971,609,397	8,652,286,484	27%
Gain on investment property	11,978,726	12,222,699	-2%
Realized gain on financial assets at fair value thru OCI	858,694,656	1,724,301,645	-50%
Gain/loss arising from derecognition of fin. assets measured at AC	74,920,642	(164,717,260)	-
Equity method profit/loss	(23,087,379)	(44,314,113)	-
Foreign exchange gains	1,437,890,709	1,283,185,221	12%
Reversal of loss on assets	24,502,879	21,137,159	16%
Insurance Finance Income or Expenses, IFIE	(25,881,217)	(48,985,764)	-
Finance income or expenses from reinsurance contracts held	(49,740,729)	128,413,749	-
Net other revenue other than interest income	907,979,606	836,931,003	8%
Net revenue	**46,292,554,611**	**38,763,440,999**	19%
Bad debts expense, guarantee provision	1,477,625,987	1,047,436,697	41%
Other Operating Expenses (Insurance)	25,853,743	16,143,847	60%
Operating expenses	18,982,219,175	17,004,648,389	12%
Profit from continuing operations before tax	25,806,855,706	20,695,212,066	25%
Income tax expense	(4,499,635,710)	(2,522,889,401)	-
Profit	**21,307,219,996**	**18,172,322,665**	17%
EPS	1.44	1.23	17%

- 1H/26 are unaudited numbers
- With IFRS 17 taking effect in 2026, the FHC's 1H/25 consolidated P&L statement has been restated on an IFRS 17 basis for consistent comparison.

1H/26 Mega FHC consolidated balance sheet

	1H/26*	1H/25	YoY
Cash and cash equivalents, net	125,405,952,151	101,650,102,865	23%
Due from central bank and interbank assets	705,386,091,676	624,350,477,204	13%
Financial assets at fair value thru P&L	260,623,563,720	261,696,223,010	0%
Financial assets at fair value thru OCI	827,095,911,998	535,177,416,324	55%
Investments in debts at amortized cost	398,950,452,092	573,302,665,688	-30%
REPO securities	-	1,388,876,806	-
Receivables	189,484,972,857	103,480,708,366	83%
Current tax assets	73,024,785	3,365,297	2070%
Loans	2,635,607,757,218	2,280,453,418,954	16%
Other assets	89,919,048,873	87,227,607,220	3%
Total Assets	**5,232,546,775,370**	**4,568,730,861,734**	15%
Deposits from central bank and banks	689,413,631,800	595,808,760,856	16%
Due to central bank and banks	2,035,177,479	2,174,493,044	-6%
Financial liabilities at fair value thru P&L	32,817,741,100	26,642,020,733	23%
Securities sold under repurchase agreements	360,242,471,441	303,799,998,559	19%
Commercial paper issued	64,435,712,222	27,172,756,549	137%
Payable	151,052,321,285	160,809,624,308	-6%
Current tax liabilities	6,769,488,900	6,379,056,478	6%
Deposits and remittances	3,374,122,304,939	2,965,322,035,506	14%
Bond payable	50,200,000,000	45,200,000,000	11%
Other liabilities	99,101,901,312	68,736,287,761	44%
Total Liabilities	**4,830,190,750,478**	**4,207,031,265,794**	15%
Common stock	148,333,782,820	148,333,782,820	0%
Capital surplus	76,850,025,557	76,835,798,884	0%
Retain earnings	145,822,583,171	132,272,145,823	10%
Other equity interest	31,349,633,344	4,257,868,413	636%
Total Equity	**402,356,024,892**	**361,699,595,940**	11%

- 1H/26 are unaudited numbers
- With IFRS 17 taking effect in 2026, the FHC's 1H/25 consolidated balance sheet has been restated on an IFRS 17 basis for consistent comparison.

1H/26 Mega Bank consolidated P&L statement

	1H/26*	1H/25	YoY
Interest income	59,142,106,697	59,661,209,149	-1%
Less: interest expense	37,710,827,002	39,995,782,447	-6%
Net interest revenue	**21,431,279,695**	**19,665,426,702**	9%
Net revenue other than interest	**13,864,194,534**	**13,737,920,856**	1%
Net fee and commissions	5,291,283,261	4,240,316,263	25%
Gain on financial assets and liabilities at fair value thru P&L	6,458,672,502	6,621,302,990	-2%
Realized gain on financial assets at fair value thru OCI	326,002,385	1,182,482,935	-72%
Gain/loss arising from derecognition of fin. assets measured at AC	74,920,642	(164,717,260)	-
Equity method profit/loss	(23,445,176)	(42,844,841)	-
Foreign exchange gains	1,370,420,058	1,541,576,607	-11%
Reversal of loss on assets	27,789,095	5,140,265	441%
Net other revenue other than interest income	338,551,767	354,663,897	-5%
Net revenue	**35,295,474,229**	**33,403,347,558**	6%
Bad debts expense, guarantee provision	1,392,588,795	976,248,790	43%
Operating expenses	14,805,627,657	14,212,938,597	4%
Profit from continuing operations before tax	19,097,257,777	18,214,160,171	5%
Income tax expense	(3,231,174,477)	(2,844,805,943)	-
Profit	**15,866,083,300**	**15,369,354,228**	3%
EPS	1.59	1.6	-1%

- 1H/26 are unaudited numbers
- With IFRS 17 taking effect in 2026, the Bank's 1H/25 consolidated P&L statement has been restated on an IFRS 17 basis for consistent comparison.

1H/26 Mega Bank consolidated balance sheet

	1H/26*	1H/25	YoY
Cash and cash equivalents, net	117,786,643,027	96,277,715,242	22%
Due from central bank and interbank assets	705,386,091,676	628,350,477,204	12%
Financial assets at fair value thru P&L	72,029,636,782	59,953,168,886	20%
Financial assets at fair value thru OCI	617,599,623,933	361,835,858,530	71%
Investments in debts at amortized cost	395,110,124,396	569,420,062,716	-31%
REPO securities	-	2,500,249,678	-
Receivables	57,705,143,671	41,642,469,275	39%
Current tax assets	6,907	67,208	-90%
Loans	2,635,607,757,218	2,280,453,418,954	16%
Other assets	41,769,225,745	56,148,916,786	-26%
Total Assets	**4,642,994,253,355**	**4,096,582,404,479**	13%
Deposits from central bank and banks	660,894,403,402	575,406,830,856	15%
Due to central bank and banks	2,035,177,479	2,174,493,044	-6%
Financial liabilities at fair value thru P&L	29,663,644,525	26,159,074,533	13%
Securities sold under repurchase agreements	63,264,589,212	11,426,011,353	454%
Payable	36,270,493,888	81,131,196,131	-55%
Current tax liabilities	5,507,661,929	5,114,335,302	8%
Deposits and remittances	3,383,633,797,864	2,970,681,578,741	14%
Bond payable	30,200,000,000	30,200,000,000	0%
Other liabilities	48,475,335,502	44,177,334,170	10%
Total Liabilities	**4,259,945,103,801**	**3,746,470,854,130**	14%
Common stock	100,000,000,000	100,000,000,000	0%
Capital surplus	72,804,675,321	72,804,287,700	0%
Retain earnings	185,855,840,384	176,735,644,073	5%
Other equity interest	24,388,633,849	571,618,576	4167%
Total Equity	**383,049,149,554**	**350,111,550,349**	9%

- 1H/26 are unaudited numbers
- With IFRS 17 taking effect in 2026, the Bank's 1H/25 consolidated balance sheet has been restated on an IFRS 17 basis for consistent comparison.

38 offices in 18 countries/areas; 22 offices in "New South Bond Area"

Mega Bank' s Extensive Overseas Franchise

38 offices includes:

- 23 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.
- GIFT City branch*** in India, TBA.

*Hai Phong and Mumbai are rep. offices; Kuala Lumpur is a marketing office. **On August 12, 2025, Mega Financial Holding announced a plan to close seven overseas branches/ sub-branches (Australia, Netherlands, China, Cambodia), with operations to be consolidated into existing local business units. The Melbourne Branch was officially closed on June 1, 2026. The Amsterdam Branch has received regulatory approval and is in the process of being closed. The remaining cases are pending approval from the relevant authorities. *** Mega Bank plans to establish a branch in GIFT City, India, and obtained FSC approval on April 14, 2026 to file the application with the local authorities.

Thank you~

Q & A