兆豐金控 Mega Holdings

3Q/2026 Analyst Meeting

2026/11/24

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1-3Q/26 Mega FHC Operations Summary

FHC Profit Overview

NT$ 32.848 billion
1-3Q/26 Net Profit

NT$ 2.21
1-3Q/26 EPS

Bank Subsidiary Delivered Strong Performance

Steady Growth in Deposits and Loans

In 1-3Q/26, average deposits were about NT$3.4tn, up about 10% YoY. Average loans were about NT$2.6tn, up about 11% YoY.

Strong Wealth Management Momentum

As of 3Q/26, AUM from high-net-worth clients reached NT$284.5bn, up 16% from year-end 2025. Net wealth management fee income is NT$4.3bn, up 34% YoY. The bank is deepening relationships with professional investors and HNW clients. Its HNW service team provides specialist support and helps branches win new clients and grow their business.

Leading Position in Syndicated Loans

In 1-3Q/26, Mega ranked No. 1 in both Bookrunner and MLA. It led several large syndicated loans in renewable energy, semiconductor packaging & testing, and PC hardware & servers, and is pursuing M&A financing opportunities from Taiwanese businesses.

Non-Bank Subsidiaries' Demonstrated Solid Performance

Securities Subsidiary

In 1-3Q/26, net income after tax was NT$5.03bn, up 173% YoY, and annualized ROE was 25.65%. All core businesses grew by triple digits: brokerage profit rose 186% YoY, capital markets profit rose 187%, and proprietary trading profit rose 338%. Mega ranked No. 3 by number of IPO filings.

Bills Subsidiary

In 1-3Q/26, net income after tax reached NT$2.54bn, up 33% YoY. Core businesses remained solid, and the company continues to lead the market in share across its main business lines.

CKI Subsidiary

In 1-3Q/26, net income after tax was NT$860mn, up 29% YoY. Marine and health insurance both performed strongly, each with double-digit growth.

Site subsidiary

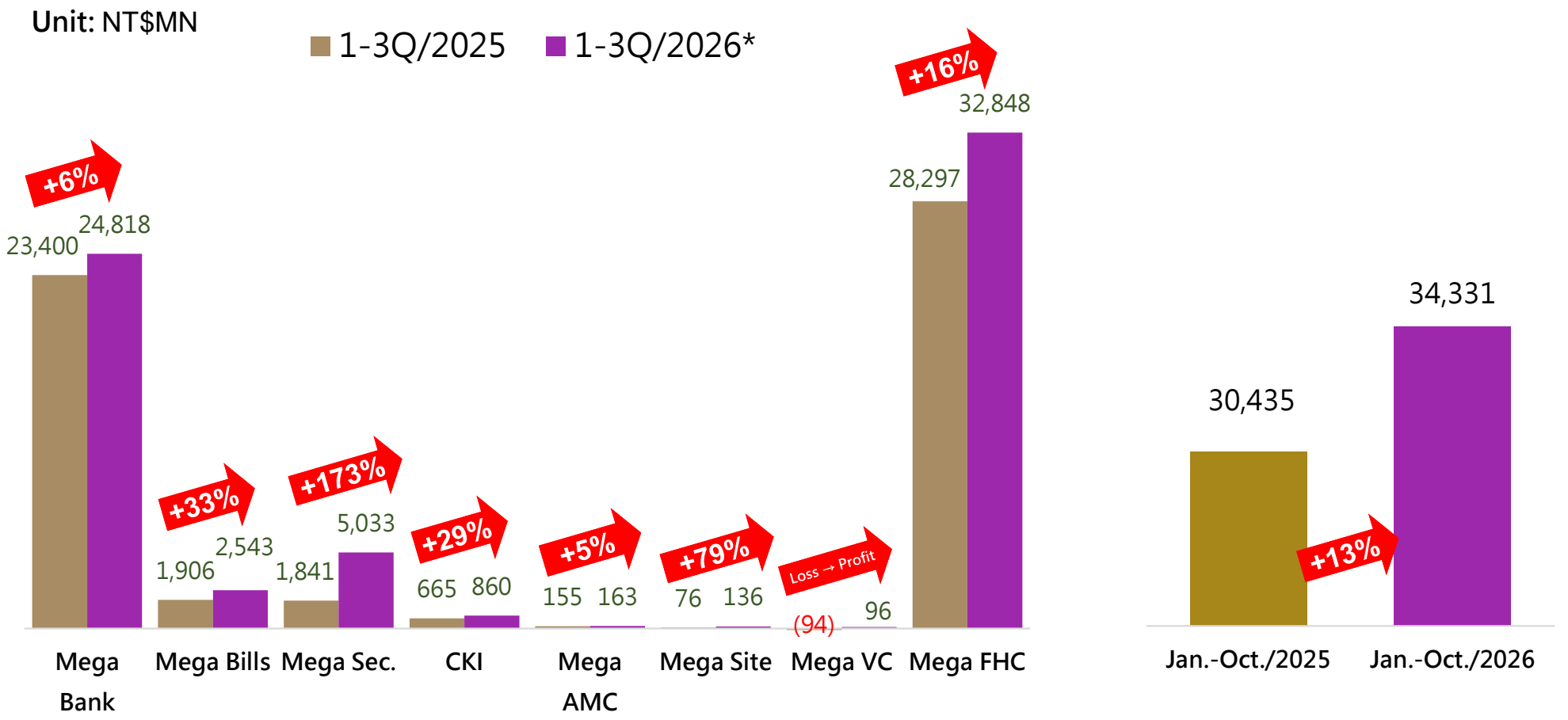
In 1-3Q/26, net income after tax was NT$136mn, up 79% YoY. AUM reached NT$146.4bn, up 23% YoY, driven mainly by growth in mutual funds and discretionary accounts. The company has also joined the consolidation of state-owned asset managers. After the merger, it is expected to hold 30.4% of the surviving company, and it will combine research, product, and distribution resources to create long-term value for shareholders.

- 1-3Q/26 are unaudited numbers.
- To ensure comparability following the adoption of IFRS 17 from 2026, 1-3Q/25 after-tax net profit for the FHC and its CKI subsidiary has been restated on an IFRS 17 basis.

1-3Q/26 FHC Net Income Reached NT$32.8bn (+16% YoY); All Subsidiaries Posted Higher Profits, Securities Up 173%

Mega FHC & Subs. 1-3Q/26 earning trend

Mega FHC Jan.-Oct./26 earning trend

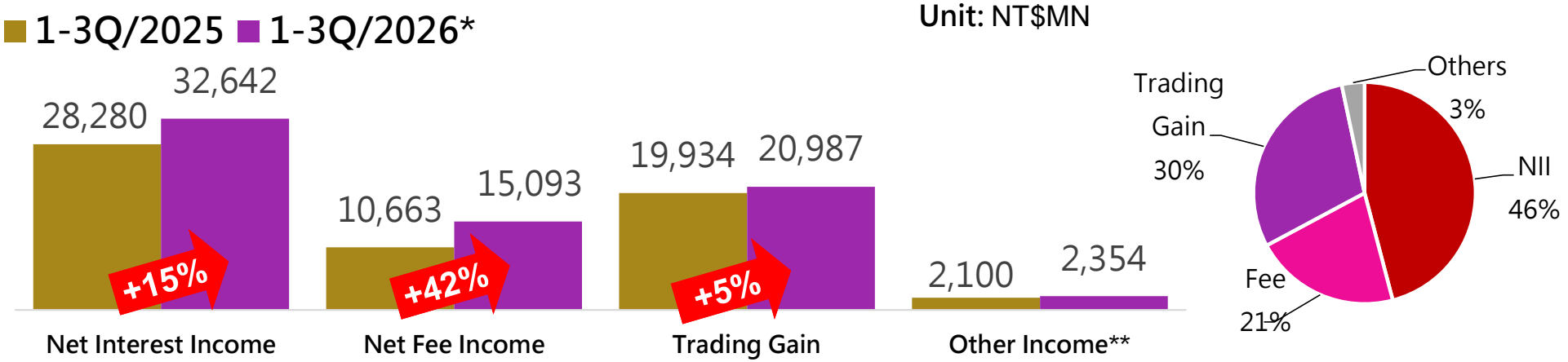


- 1-3Q/26 & Jan.-Oct./26 are unaudited numbers.
- To ensure comparability following the adoption of IFRS 17 from 2026, 1-3Q/25 after-tax net profit for the FHC and its CKI subsidiary has been restated on an IFRS 17 basis.

1-3Q/26 FHC Net Fee Income Up 42% and Net Interest Income Up 15% YoY; Bank Net Fee Income Also Up 25%

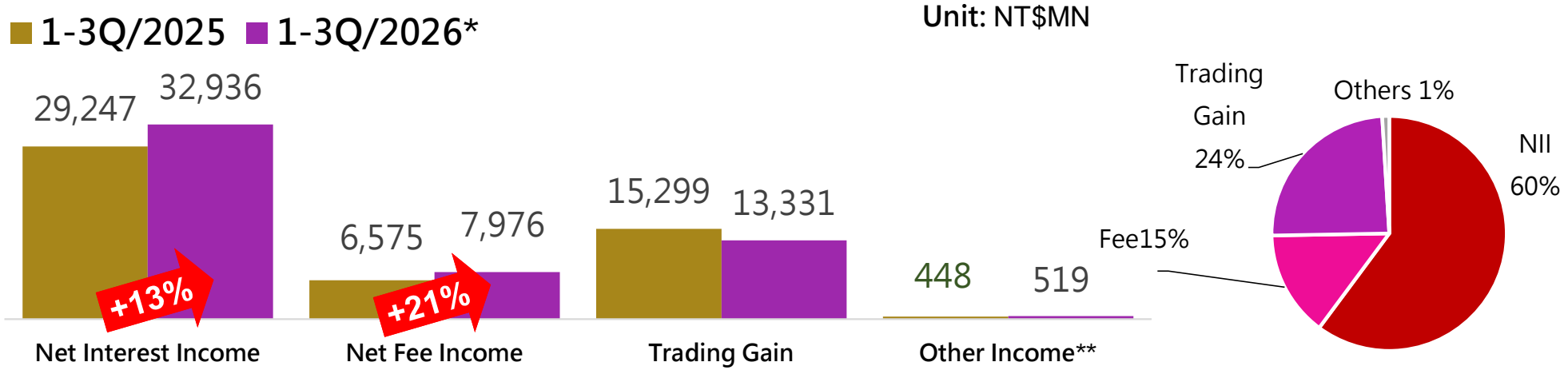
Mega FHC 1-3Q/26 net revenue breakdown*

Unit: NT$MN



Mega Bank 1-3Q/26 net revenue breakdown*

Unit: NT$MN



* 1-3Q/26 are unaudited numbers. **To ensure comparability following the adoption of IFRS 17 from 2026, 1-3Q/25 after-tax net profit for the FHC and its CKI subsidiary has been restated on an IFRS 17 basis.

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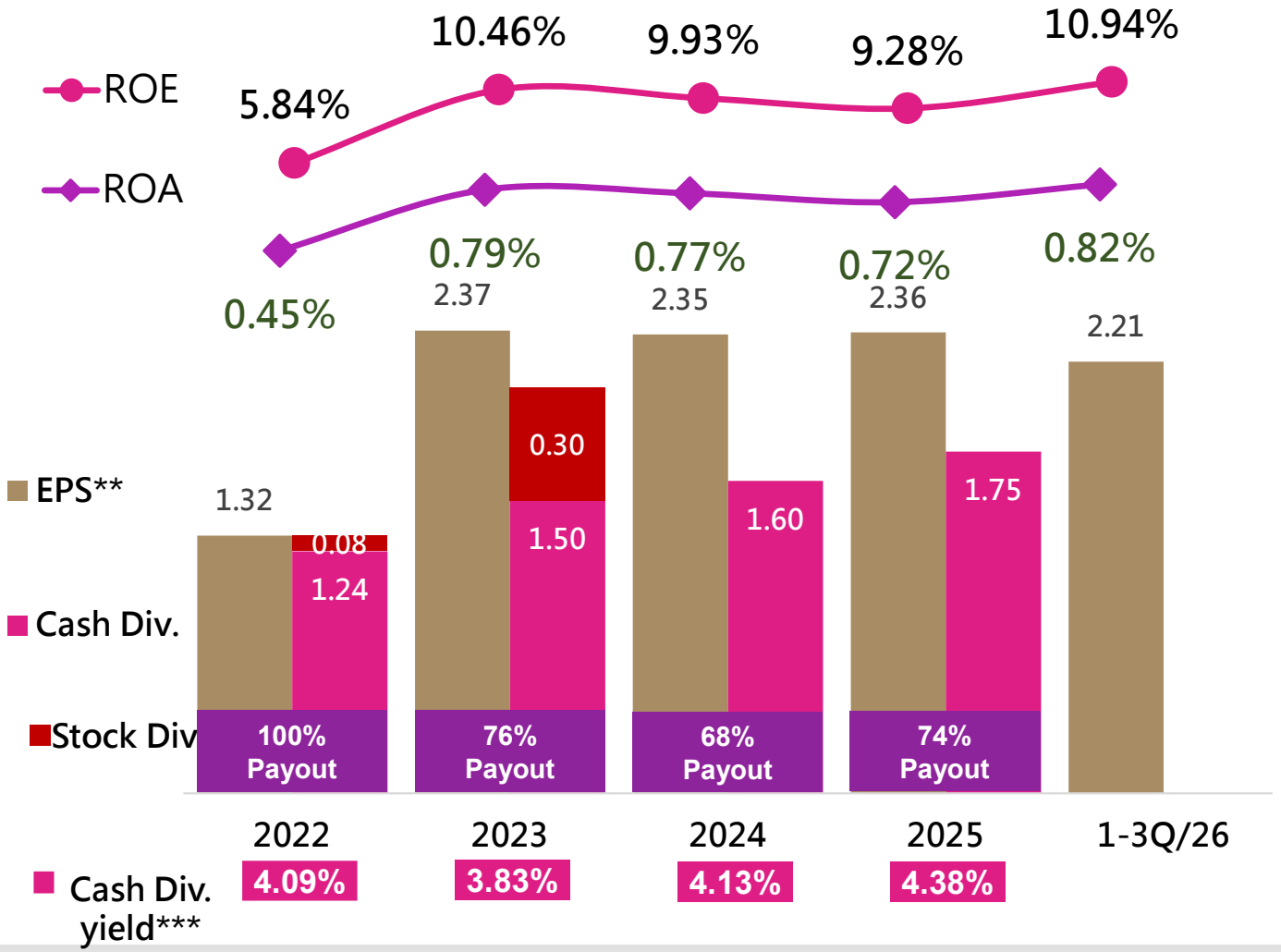
3 Operating Performance

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1-3Q/26 FHC ROE of 10.94% and ROA of 0.82%, Both at 5-Year Highs; 1-3Q EPS at NT$2.21

Major earning matrixes



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

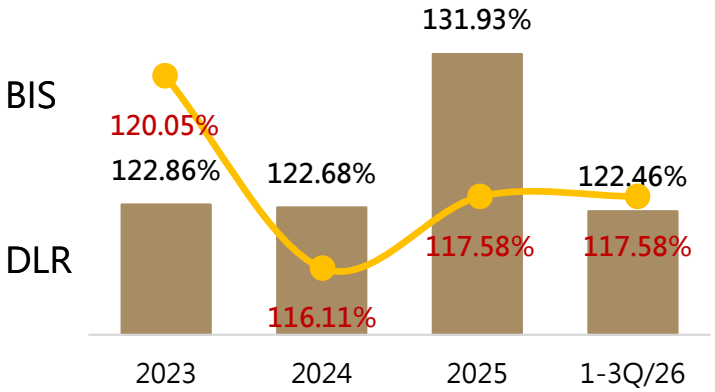
- Maintain high payout ratio
- At least 50% of dividend payout in cash form.

* 1-3Q/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

FHC CAR at 122.46% and Double Leverage Ratio at 117.58%; Sound Financial Structure, with All Subsidiaries Meeting Regulatory Capital Requirements

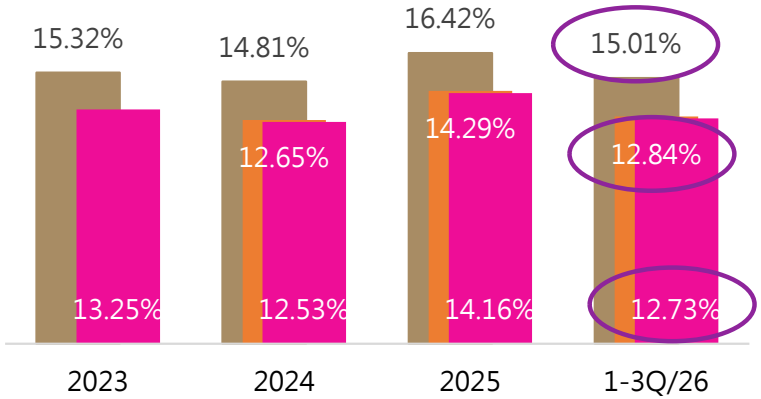
Mega FHC

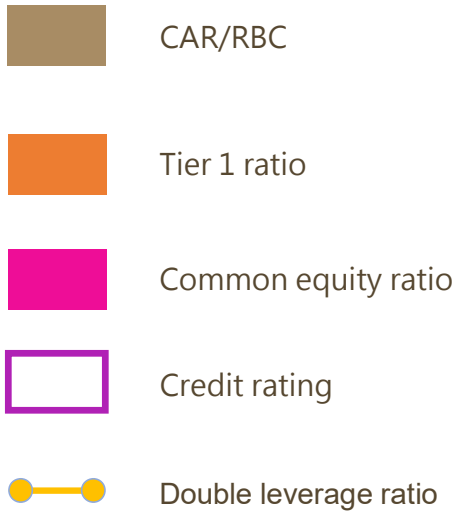
Moody's: A2 CAR Requirement : 100%



Mega Bank

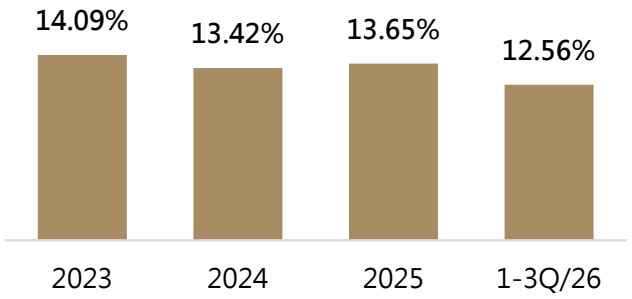
Moody's: A1 / S&P: A+ D-SIBs requires: CAR: 14.5% Tier1: 12.5% CET1: 11.0%





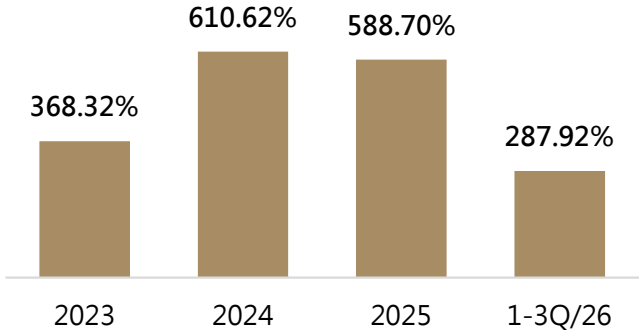
Mega Bills

Requirement : 8.0%



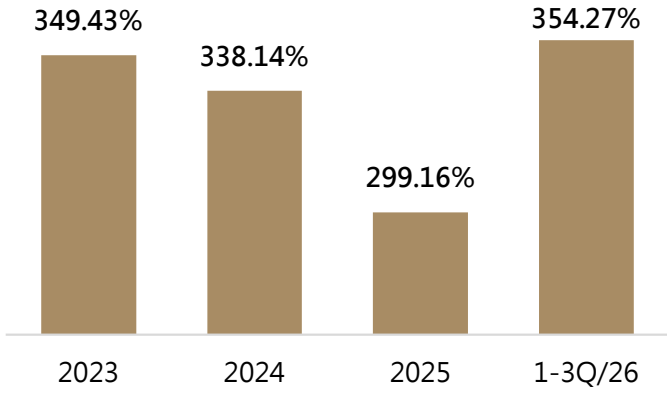
CKI P&C

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



Mega Securities

Requirement : 150%



* 1-3Q/26 are unaudited numbers

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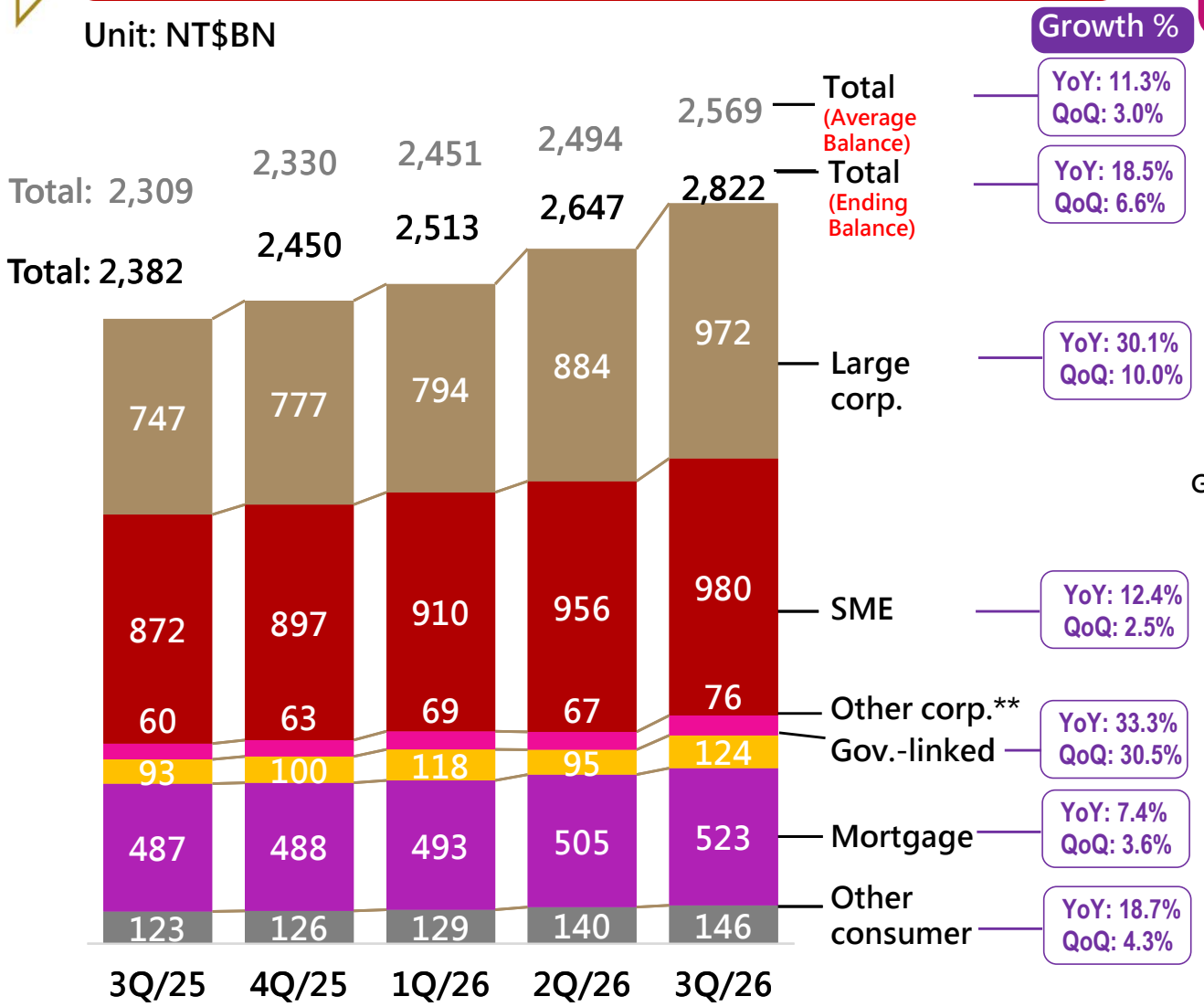
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3Q/26 Loan Momentum Remained Strong, with Ending Balance at a 5-Quarter High of NT$2.82tn (+19% YoY); Corporate Loans Led Growth, with Large Corporate Loans Up 10% QoQ and 30% YoY and SME Loans Up a Steady 12% YoY

Mega Bank quarterly loan balance*

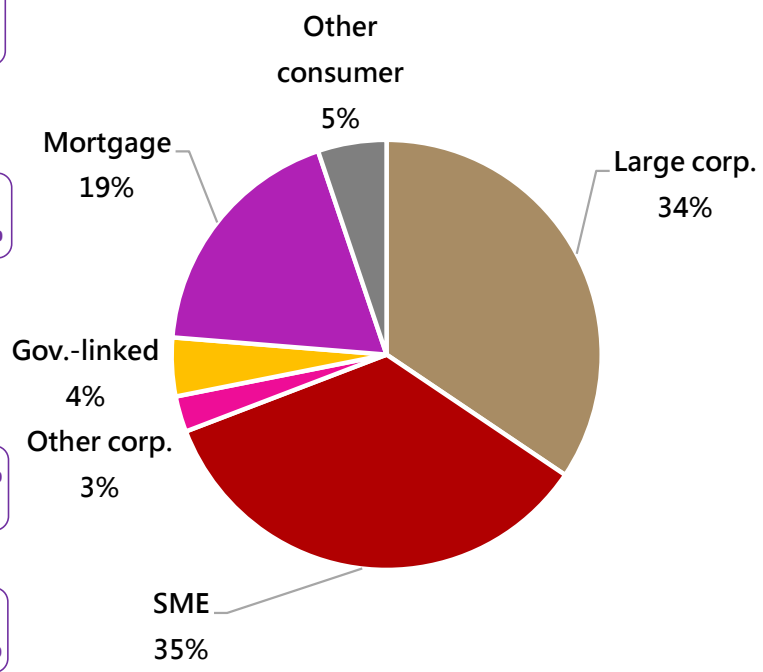
Unit: NT$BN



Growth %

Total (Average Balance)	YoY: 11.3% QoQ: 3.0%
Total (Ending Balance)	YoY: 18.5% QoQ: 6.6%
Large corp.	YoY: 30.1% QoQ: 10.0%
SME	YoY: 12.4% QoQ: 2.5%
Other corp.** / Gov.-linked	YoY: 33.3% QoQ: 30.5%
Mortgage	YoY: 7.4% QoQ: 3.6%
Other consumer	YoY: 18.7% QoQ: 4.3%

Mega Bank 3Q/26 loan breakdown by customers

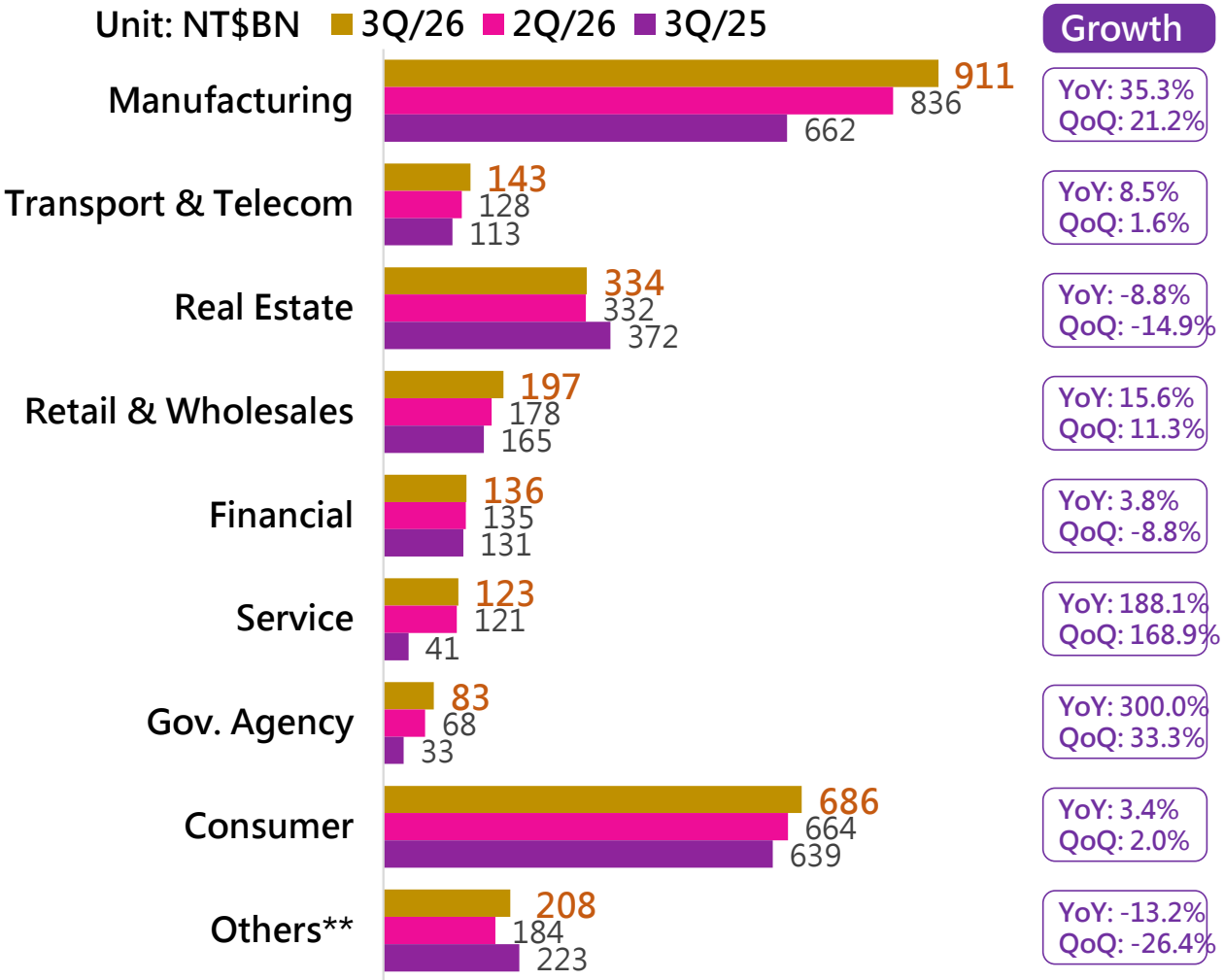


* Mega Bank quarterly end balance, internal numbers; includes loan, factoring, A/R financing, L/C, credit card revolving and non-accrual loan but excludes guarantee.

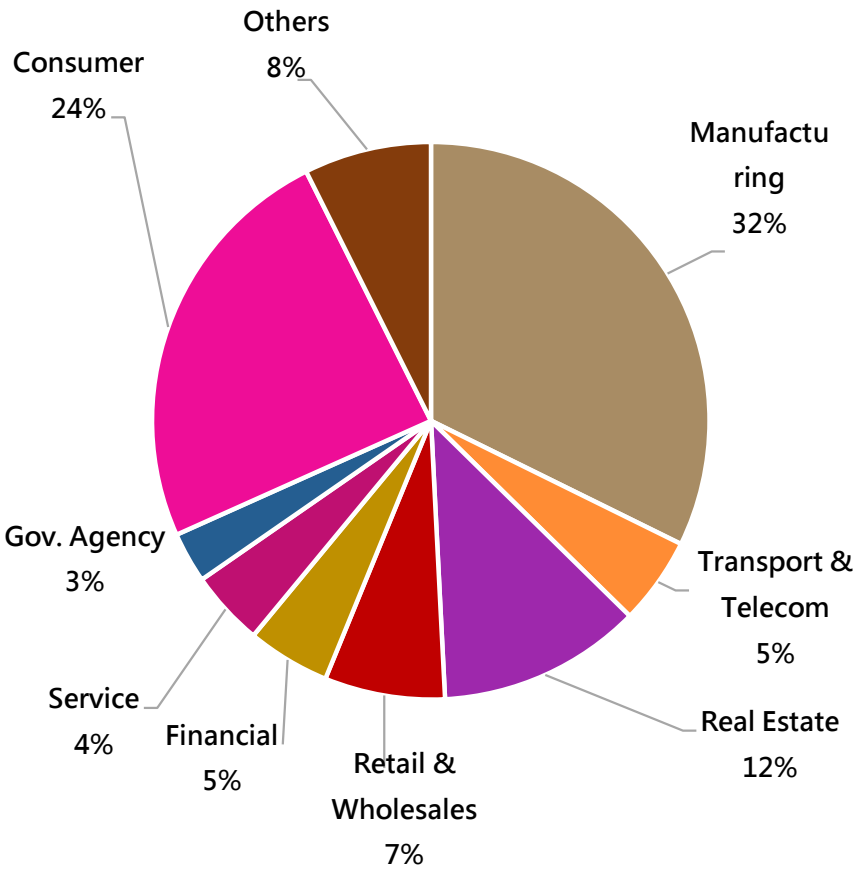
** Includes Gov-linked Non-Profit Organization and etc.

3Q/26 Loan Growth Focused on the Real Economy, Led by Manufacturing: Manufacturing Loans Topped NT$900bn, Up 37.6% YoY, Raising Their Share to 32%; Transportation & Telecom Loans Grew More Than 20% YoY and Retail & Wholesales Loans Nearly 20%

Mega Bank loan balance trend by industry*



3Q/26 loan breakdown by industry*



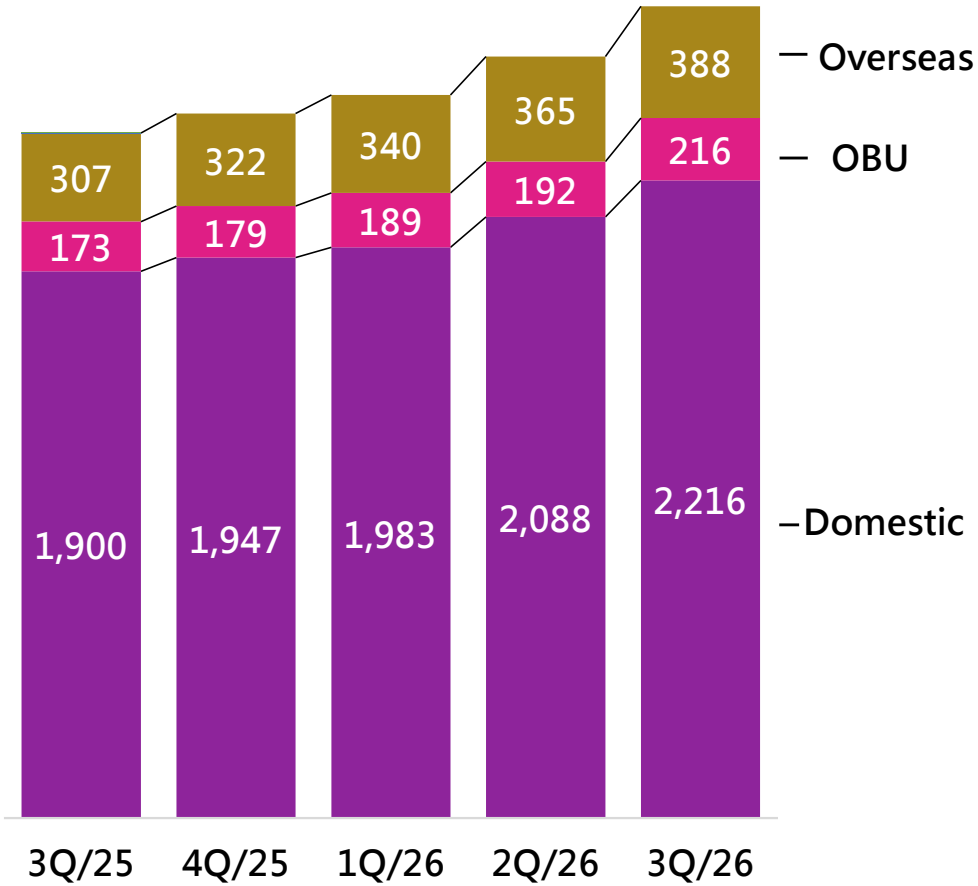
* Mega Bank internal numbers, includes loan, factoring, A/R financing, L/C, credit card revolving and non-accrual loan but excludes guarantee.

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

3Q/26 International Loans (Overseas + OBU) Topped NT$600bn for the 1st Time in 5 Quarters, with Double-Digit YoY Growth and a 22% Share; Capturing Opportunities from Taiwanese Businesses Expanding Capacity in the U.S. and ASEAN

Mega Bank 3Q/26 loan breakdown by regions *

Unit: NT$BN



— Overseas

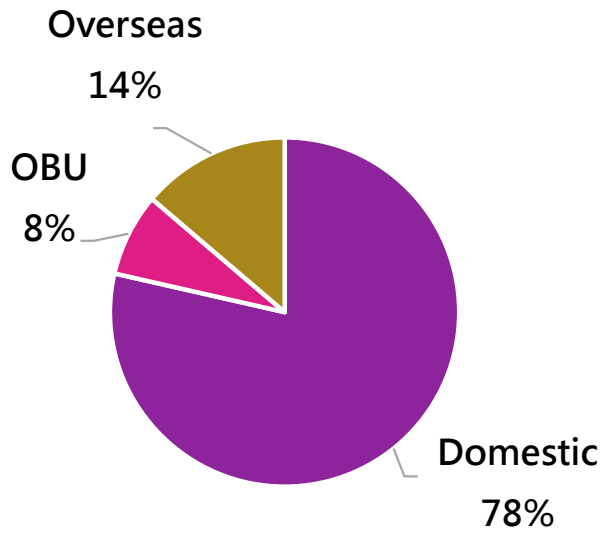
— OBU

—Domestic

Growth
YoY: 26.4%
QoQ: 6.3%

Growth
YoY: 24.9%
QoQ: 12.5%

Growth
YoY: 16.6%
QoQ: 6.1%



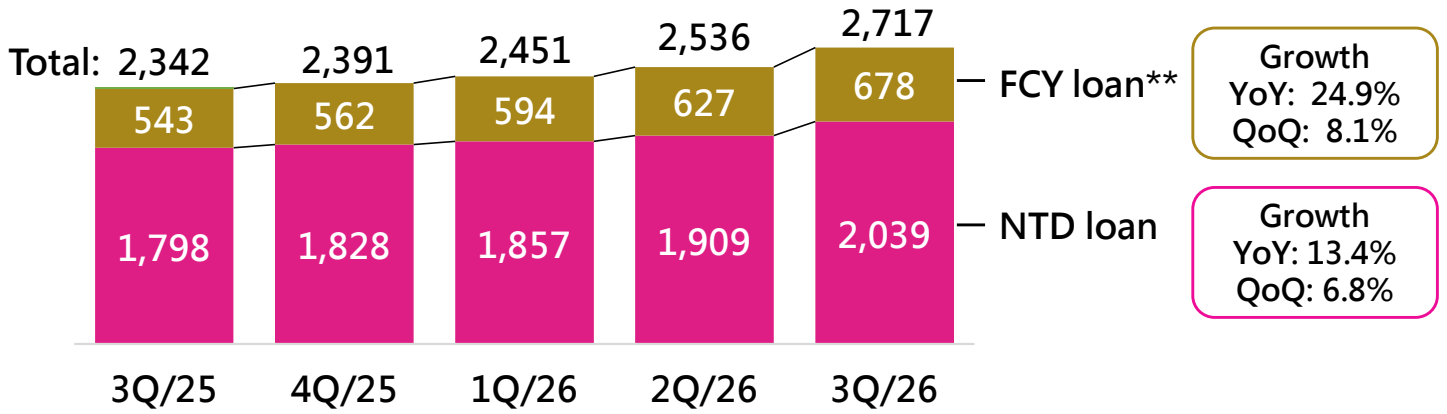
* Mega Bank quarterly end balance, internal numbers; includes loan, factoring, A/R financing, L/C, credit card revolving and non-accrual loan but excludes guarantee.

** OBU stands for Off-shore Banking Unit

3Q/26 NTD & FCY Loan Momentum Strengthened across All Currencies: NTD Loans +13.4% YoY, FCY Loans +24.9% YoY, USD Loans +30.4% YoY

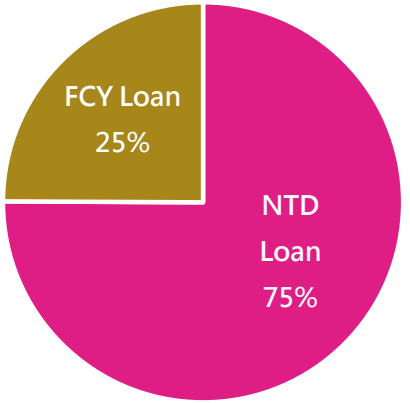
Mega Bank 3Q/26 loan breakdown by currency: NTD vs. foreign currency loan *

Unit: NT$BN



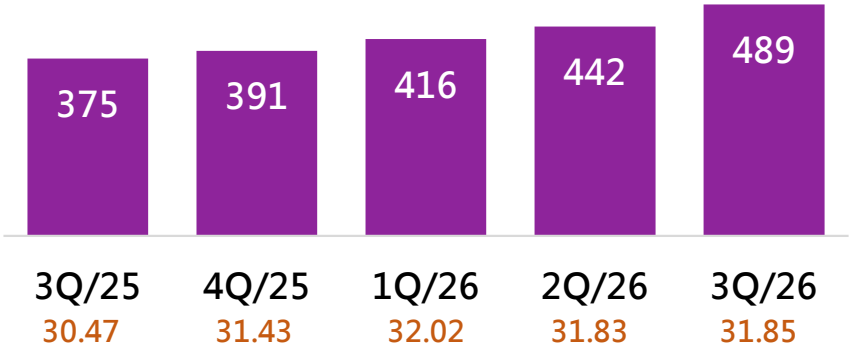
FCY loan** — Growth YoY: 24.9% QoQ: 8.1%

NTD loan — Growth YoY: 13.4% QoQ: 6.8%



Mega Bank USD Loan balance*

Unit: NT$BN



USD loan** — Growth YoY: 30.4% QoQ: 10.6%

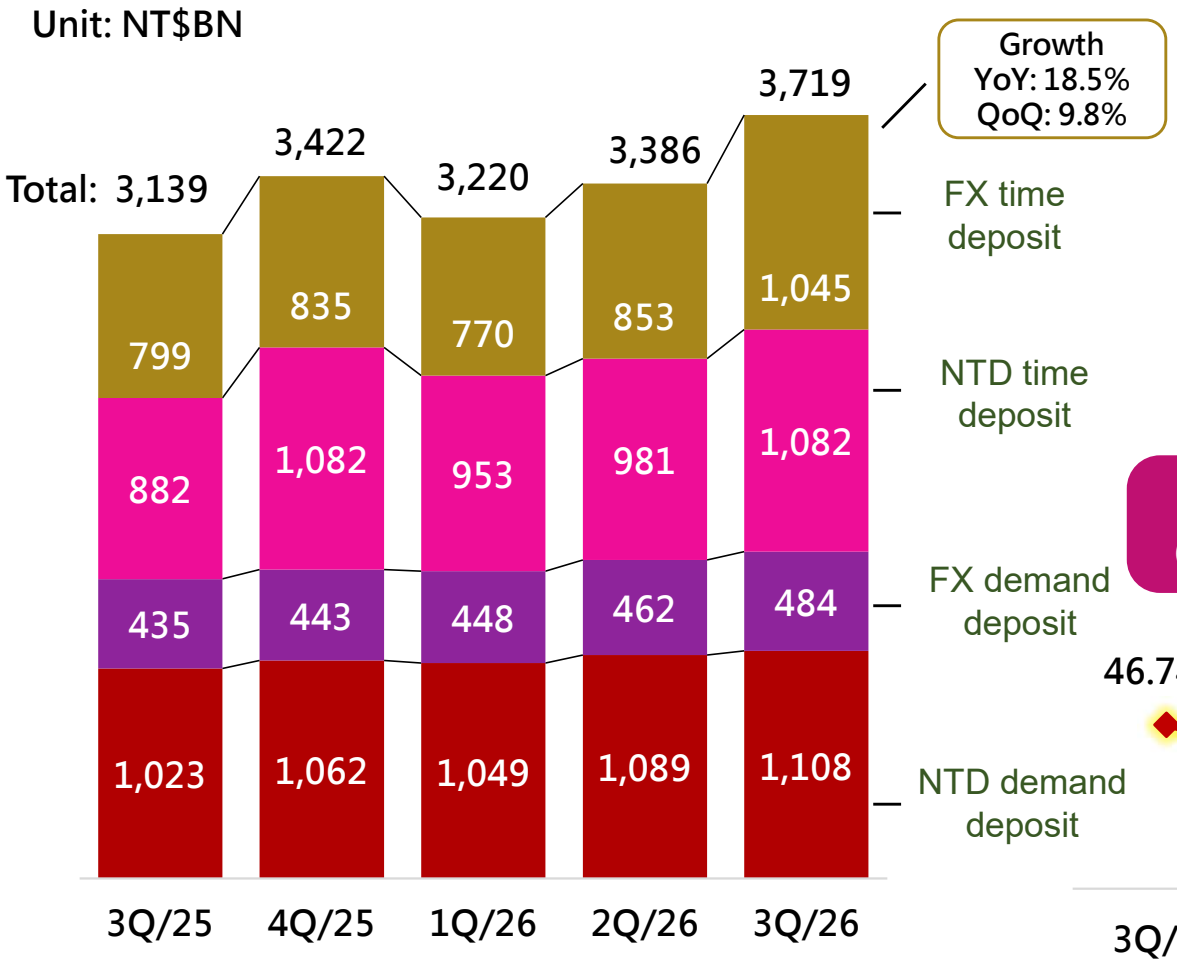
USD FX rate — Growth YoY: 4.5% QoQ: 0.1%

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

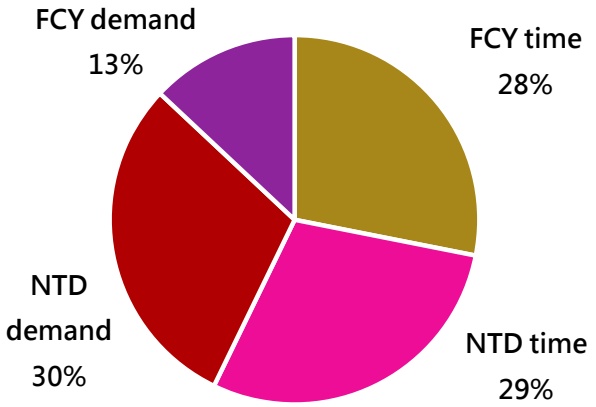
** Foreign currency and USD loans include OBU, overseas branched and some domestic branched loans.

3Q/26 Deposits Hit 5-Quarter High, Topping NT$3.7tn for 1st Time (+18.5% YoY); Record Exports Drove FCY Inflows, Lifting FX Time Deposits by over 30% YoY

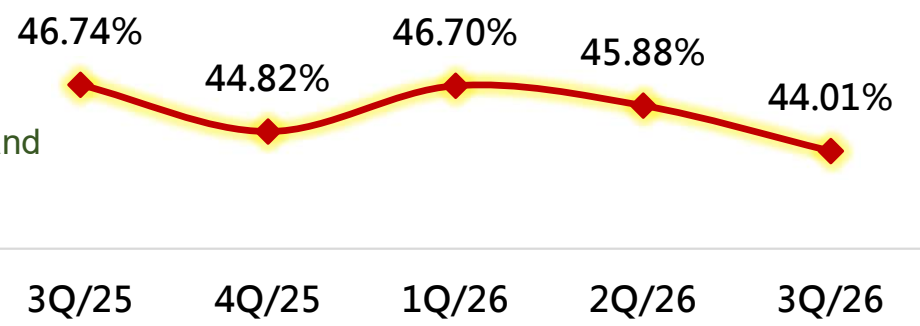
Mega Bank deposit balance *



Mega Bank 3Q/26 deposit breakdown



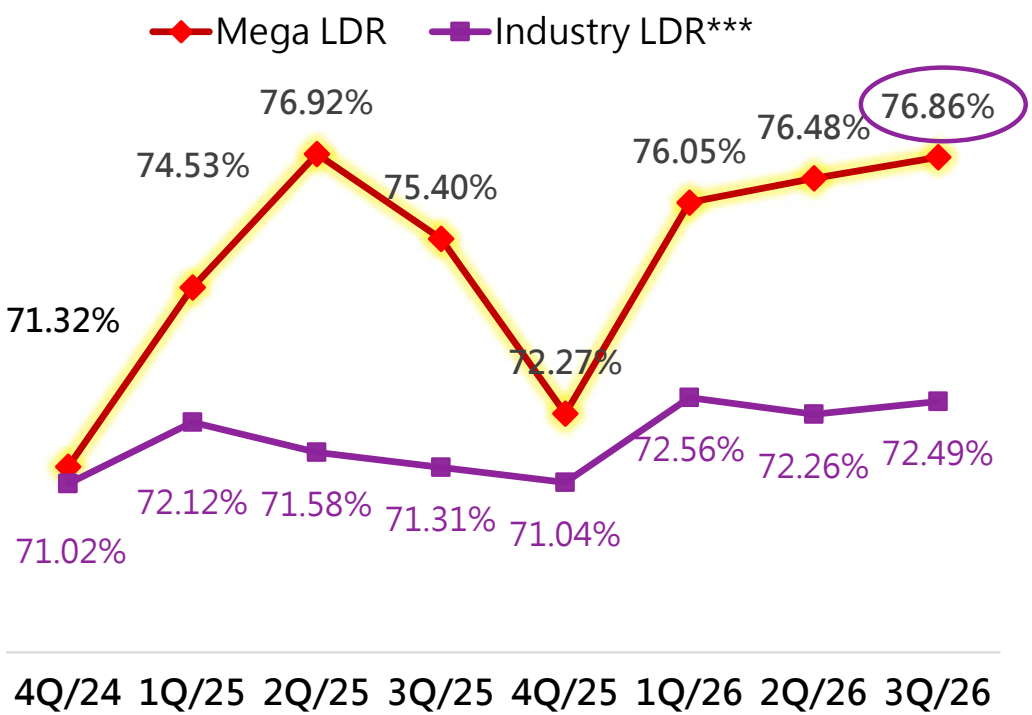
Mega Bank demand deposit % trend
(period-end)



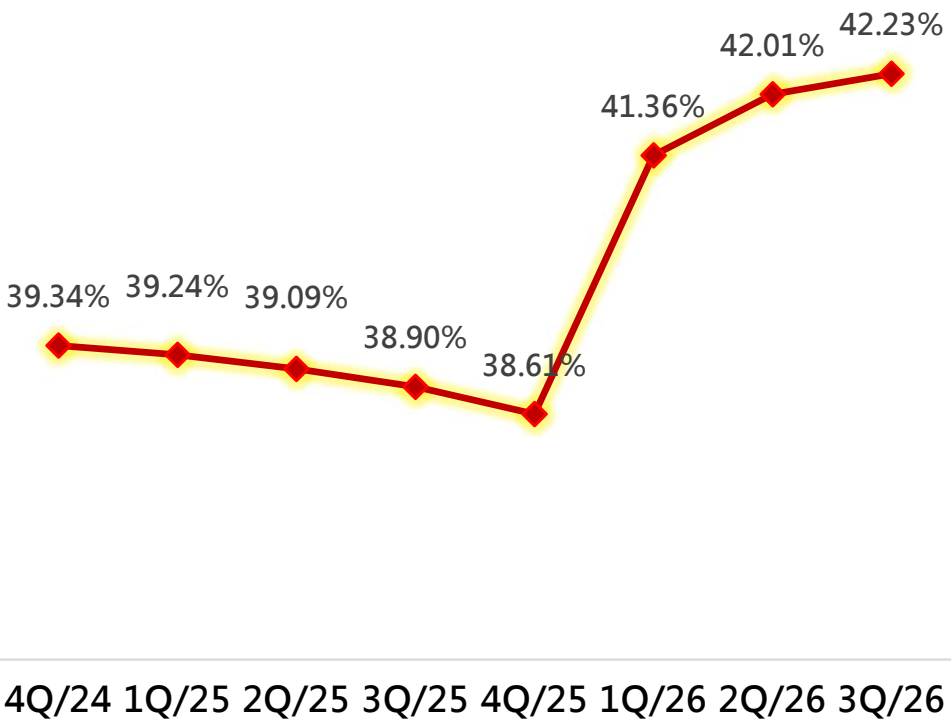
* Excludes interbank deposit, Central Bank deposit & Chunghwa Post re-deposit ; internal numbers.
** Includes retail and corporate deposit but excludes due from central banks and banks

3Q/26 Overall LDR Rose to 76.86% and USD LDR Reached 42.23%, Both Up for Three Consecutive Quarters, Reflecting Improved Funding Efficiency

Mega Bank's total LDR*



Mega Bank's USD LDR**



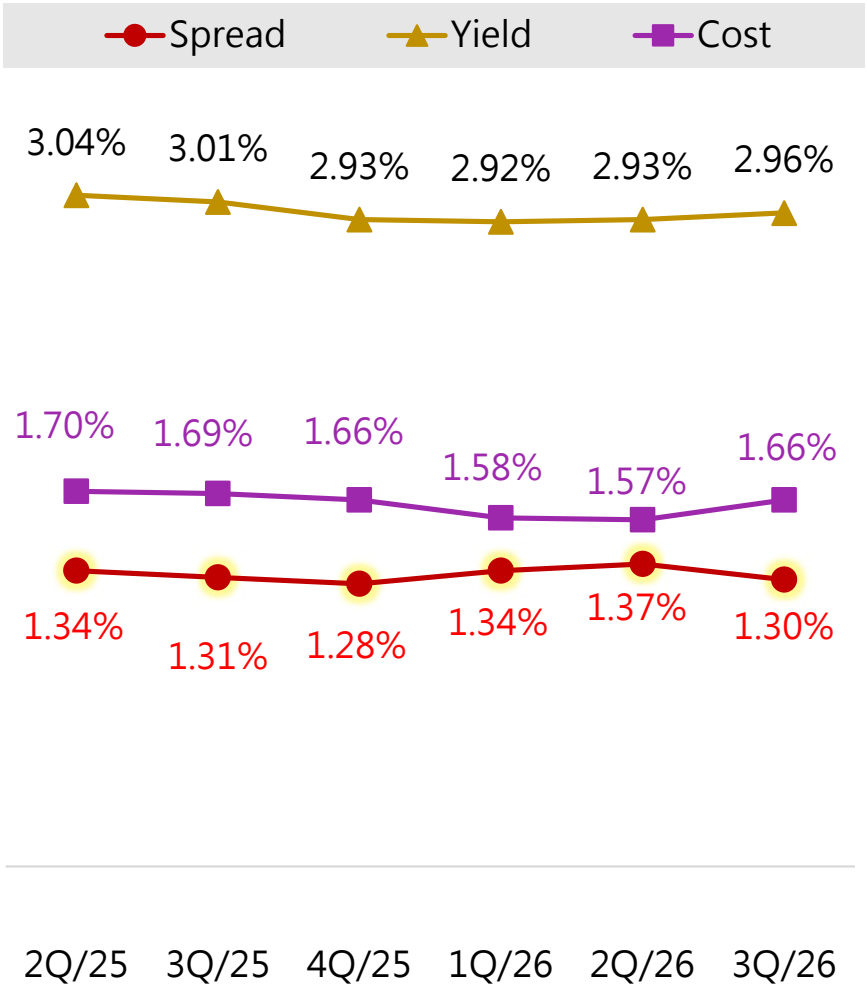
* Total LDR calculation is based on avg. loan/ avg. deposit end balance

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

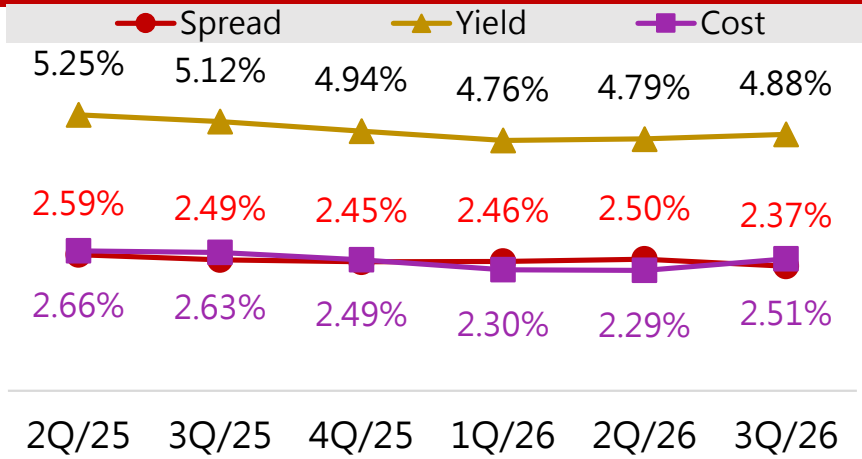
*** Source: Central Bank of Taiwan

3Q/26 Total Loan Yield Rose for 2 Consecutive Quarters to 2.96%; Domestic Spread Held Steady at 1.30%; Overseas Spread at 2.37%, Still about 1.8x Domestic Level

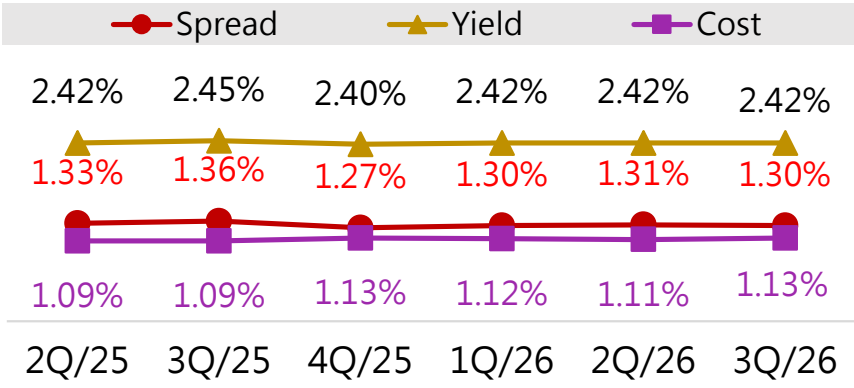
Mega Bank total loan interest spread



Mega Bank overseas loan interest spread*



Mega Bank domestic loan interest spread*

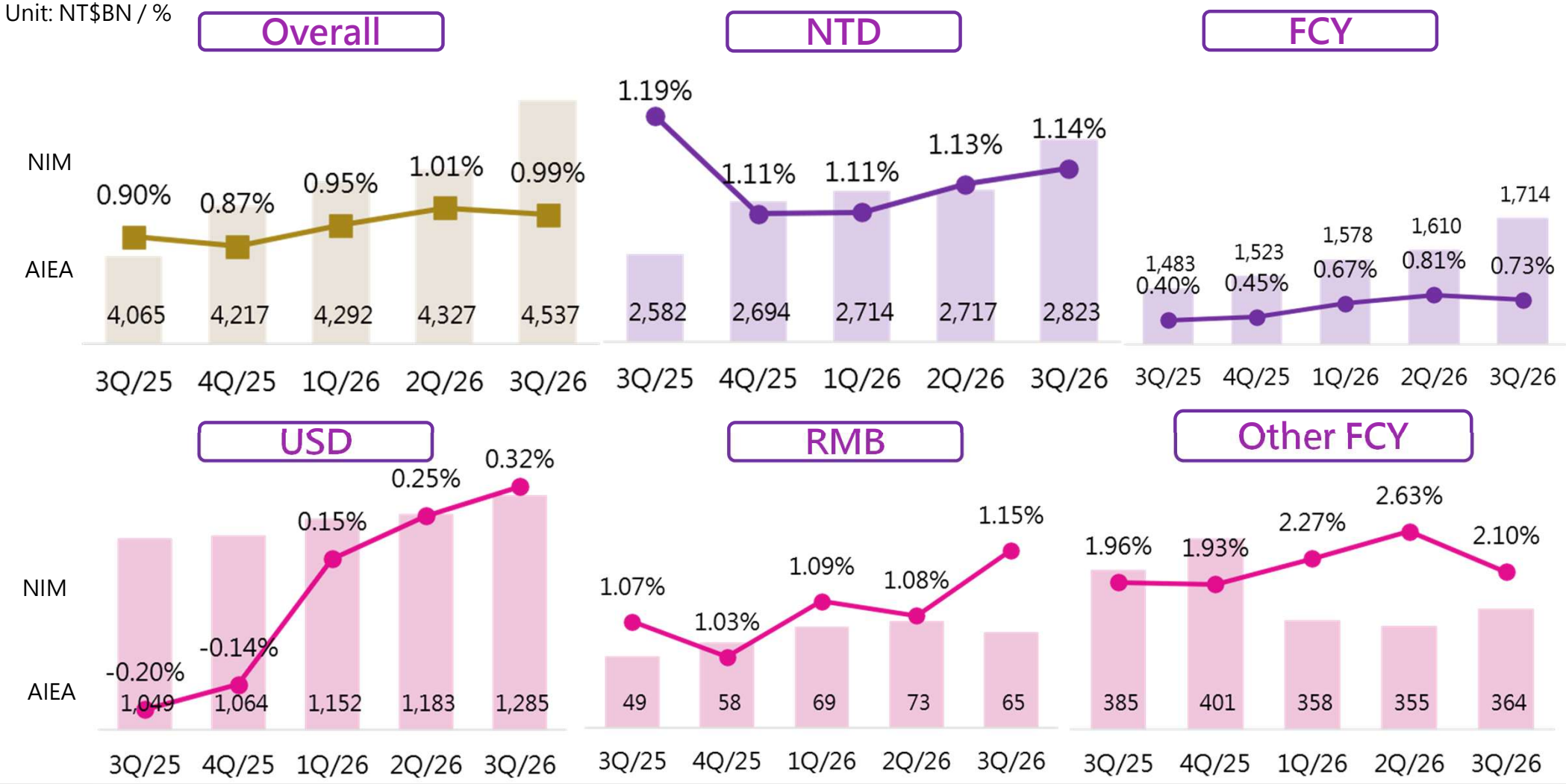


* Overseas loan includes overseas branches and OBU loan; internal numbers.

3Q/26 USD NIM Rose for 3 Consecutive Quarters to 0.32%, Turning Positive from a Year Ago (+52bp YoY); Overall NIM at 0.99% (+9bp YoY)

Mega Bank quarter NIM and average interest earning assets*

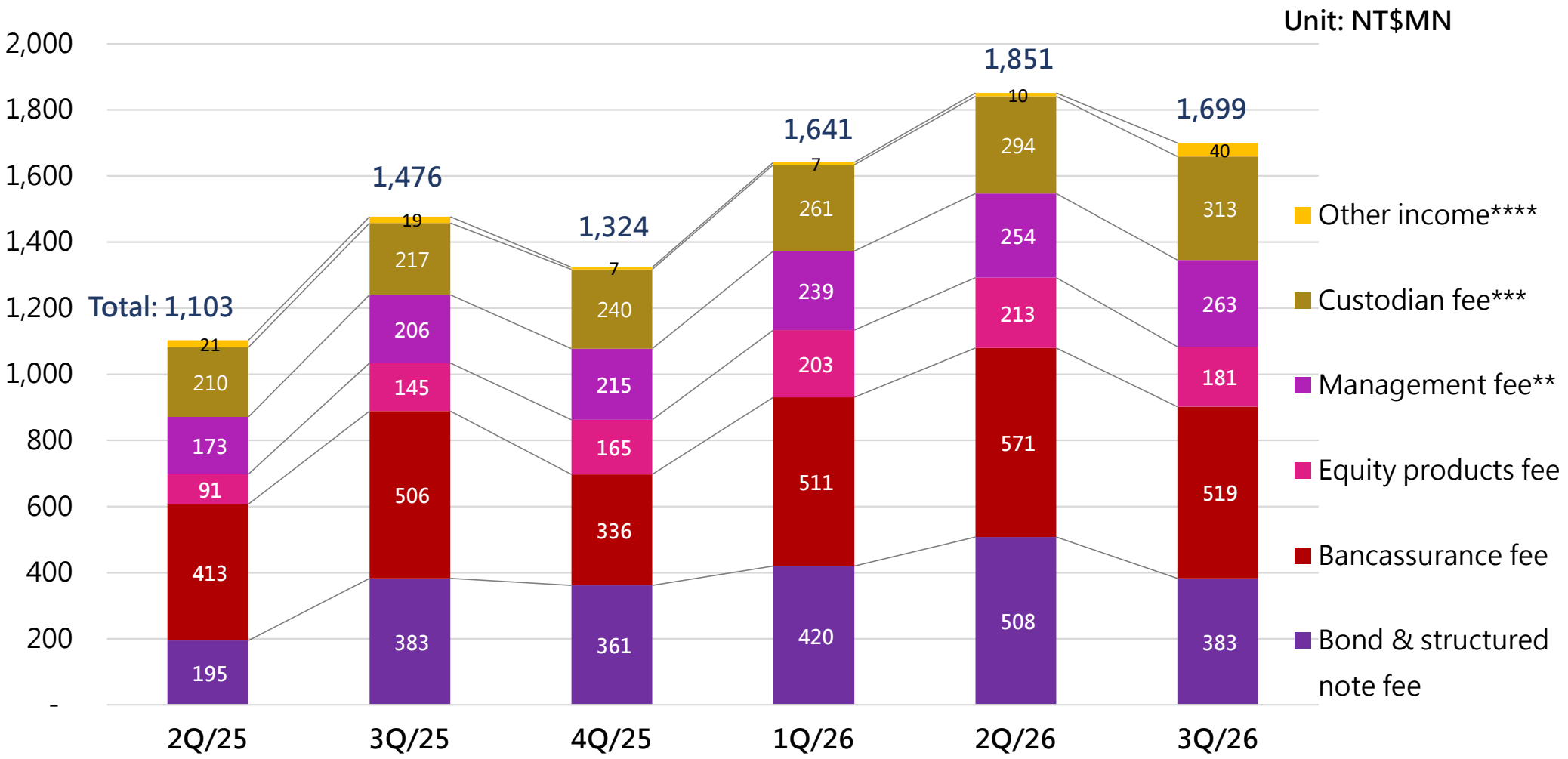
Unit: NT$BN / %



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

3Q/26 Wealth Management Fee Income Reached NT$1.699bn; Management & Custodian Fees Up 36% YoY, Hitting a 6-Quarter High

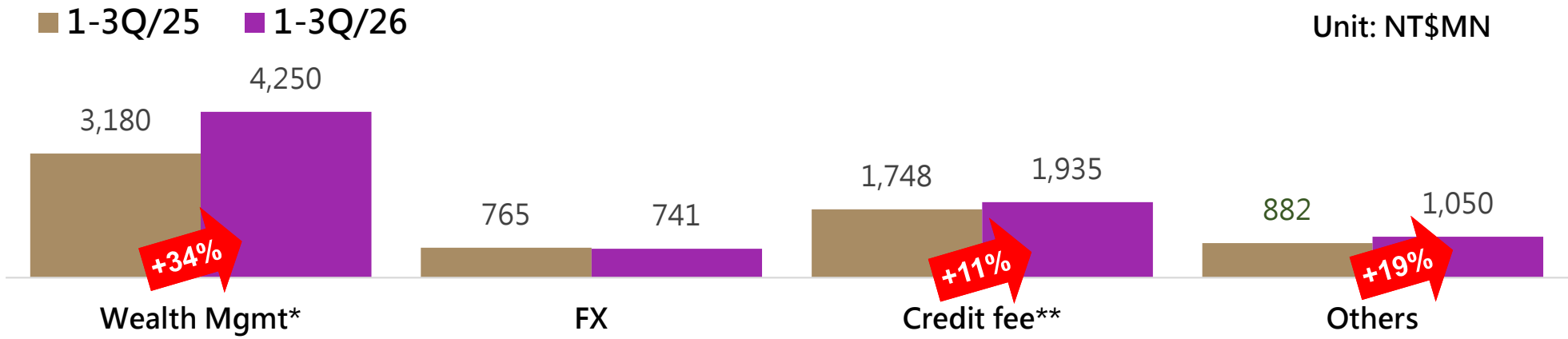
Mega Bank wealth management gross fee breakdown*



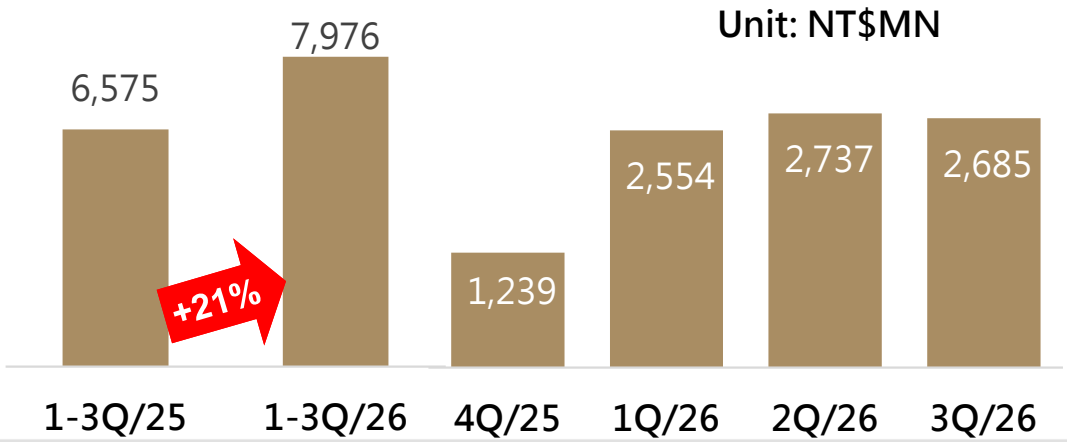
* Mega Bank internal data; gross wealth mgmt. fee, NOT net wealth mgmt. fee.
** Profit sharing scheme of fund mgmt. fee and trust account mgmt. fee.
*** Custodian acc. fee associated with WM biz
**** Includes FX spread gain and etc.

1-3Q/26 Revenue Mix Shifted toward Capital-Light Businesses: Net Fee Income Up 21% YoY to Nearly NT$8bn; Wealth Management Net Fee Income Reached NT$4.25bn (+34% YoY), with Share Rising to 53%

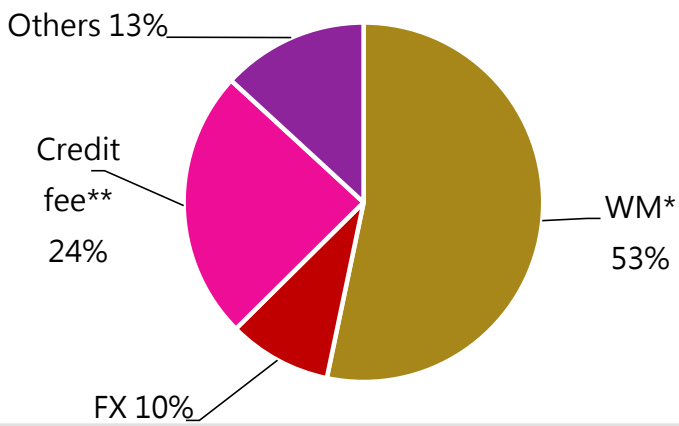
Mega Bank net fee breakdown



Mega Bank net fee trend***



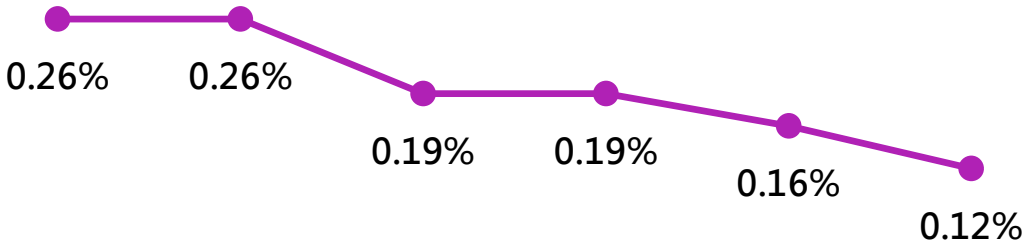
Mega Bank 1-3Q/26 net fee breakdown



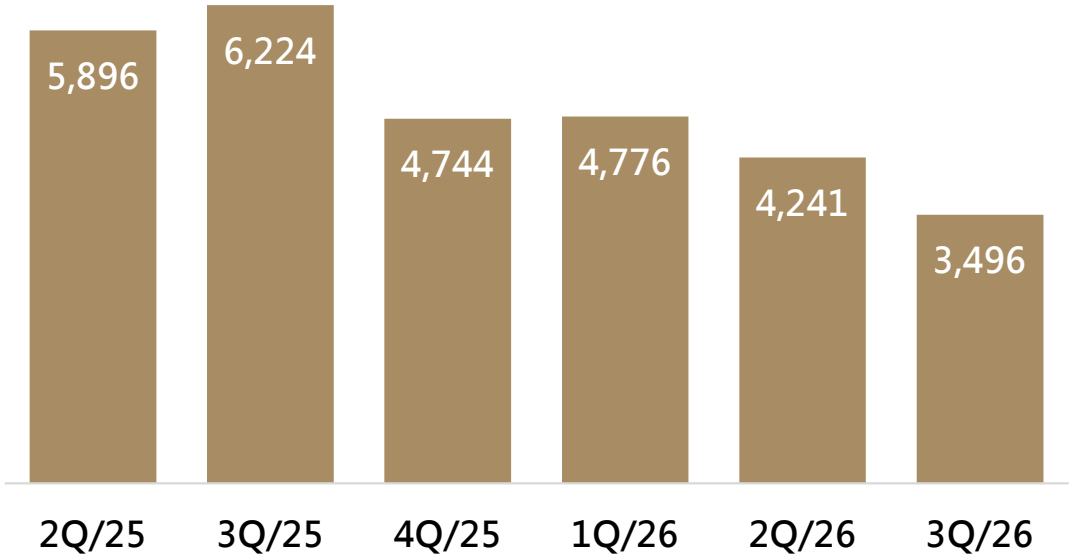
* Net wealth mgmt. fee, plus/deduct adjustment for marketing cost, rebate, and profit sharing with partners.
** Includes corporate loan fee, consumer loan fee, guarantee fee and factoring fee
***Total net fees are unaudited numbers.

3Q/26 Asset Quality at Its Best in 6 Quarters: NPL Ratio Down 4bp QoQ and 14bp YoY; Coverage Ratio Up about 247 Percentage Points QoQ

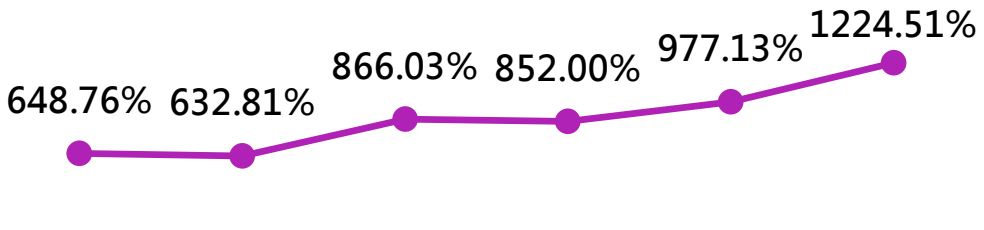
Mega Bank NPL balance & NPL ratio



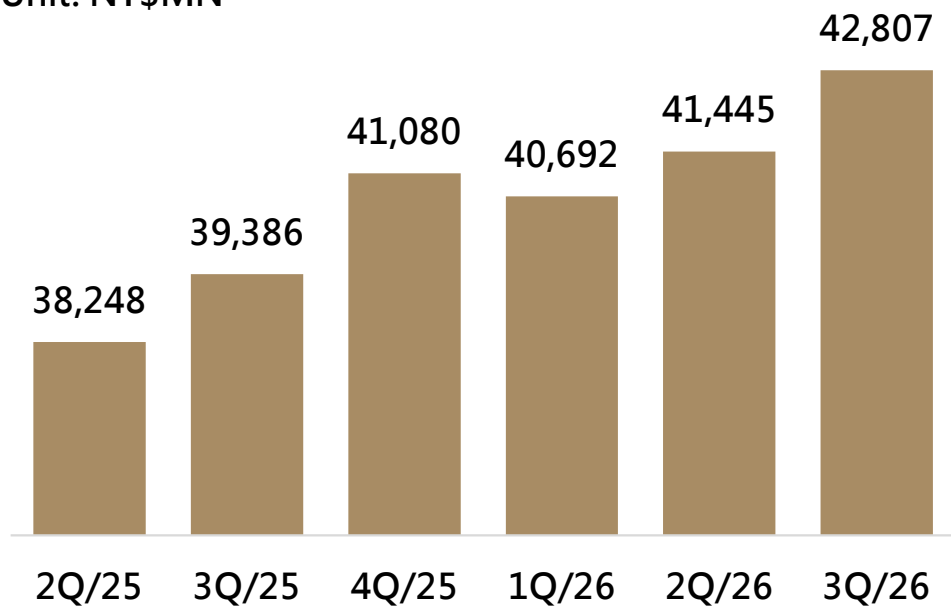
Unit: NT$MN



Mega Bank loan loss reserved and coverage ratio

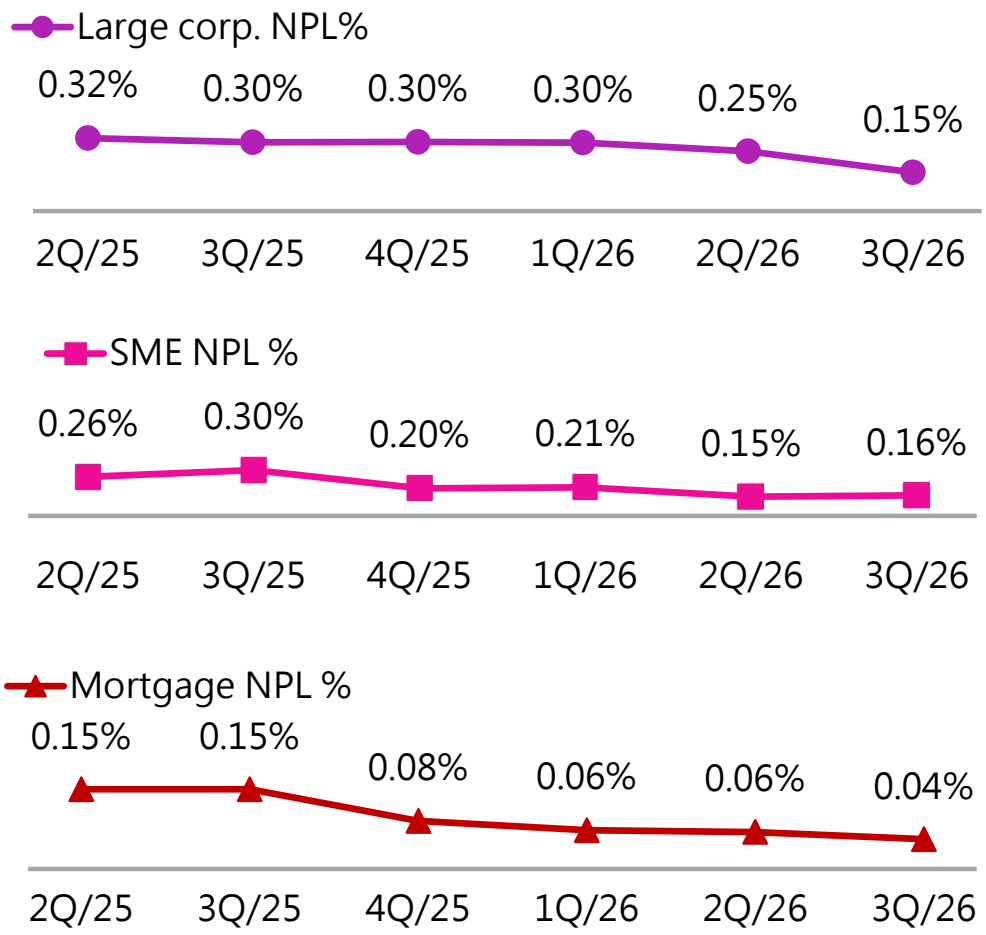


Unit: NT$MN

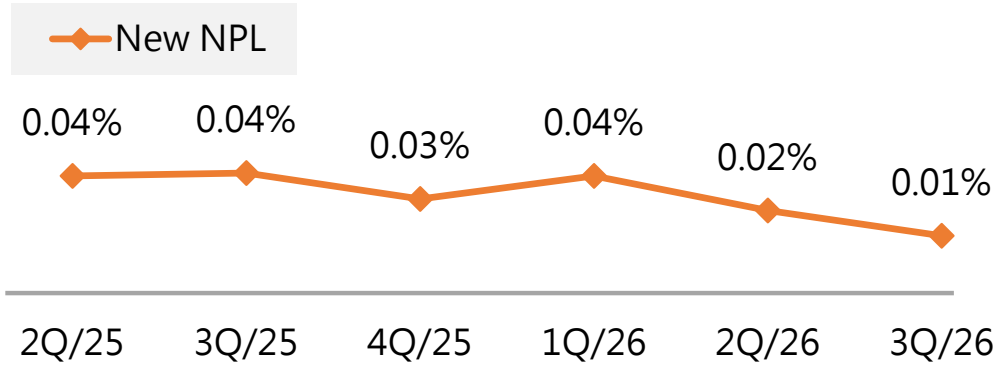


3Q/26 New NPL Ratio Fell to 0.01%, Lowest in 6 Quarters; Large Corporate NPL Ratio Halved YoY to 0.15%

Mega Bank NPL ratio by customer *

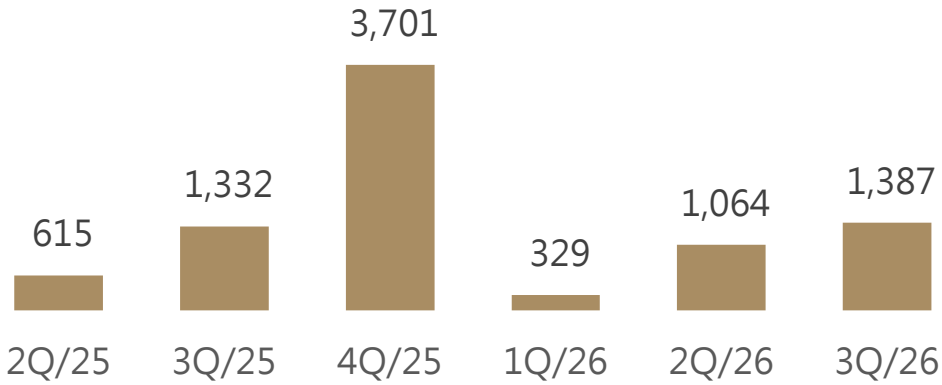


Mega Bank new NPL as % of total loan *



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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1-3Q/26 Mega FHC consolidated P&L statement

	1-3Q/26*	1-3Q/25	YoY
Interest income	97,169,705,070	93,056,480,130	4%
Less: interest expense	64,527,651,556	64,776,047,241	0%
Net interest revenue	**32,642,053,514**	**28,280,432,889**	15%
Net revenue other than interest	**38,434,479,289**	**32,697,750,656**	18%
Net fee and commissions	15,093,340,165	10,663,493,074	42%
Insurance Service Result	1,069,772,499	756,392,166	41%
Gain on financial assets and liabilities at fair value thru P&L	15,493,581,520	14,557,738,935	6%
Gain on investment property	18,178,049	59,827,778	-70%
Realized gain on financial assets at fair value thru OCI	3,340,426,723	3,464,113,790	-4%
Gain/loss arising from derecognition of fin. assets measured at AC	30,884,025	(172,306,784)	-
Equity method profit/loss	(24,066,712)	(44,811,594)	-
Foreign exchange gains	2,109,786,788	2,039,956,542	3%
Reversal of loss on assets	18,046,657	29,593,652	-39%
Insurance Finance Income or Expenses, IFIE	(41,113,591)	(70,140,451)	-
Finance income or expenses from reinsurance contracts held	(54,960,725)	211,880,999	-
Net other revenue other than interest income	1,380,603,891	1,202,012,549	15%
Net revenue	**71,076,532,803**	**60,978,183,545**	17%
Bad debts expense, guarantee provision	3,081,184,227	2,130,492,803	45%
Other Operating Expenses (Insurance)	22,071,533	14,711,202	50%
Operating expenses	28,584,866,472	25,947,448,260	10%
Profit from continuing operations before tax	39,388,410,571	32,885,531,280	20%
Income tax expense	(6,540,124,153)	(4,588,812,946)	-
Profit	**32,848,286,418**	**28,296,718,334**	16%
EPS	2.21	1.91	16%

- 1-3Q/26 are unaudited numbers
- With IFRS 17 taking effect in 2026, the FHC' s 1-3Q/25 consolidated P&L statement has been restated on an IFRS 17 basis for consistent comparison.

1-3Q/26 Mega FHC consolidated balance sheet

	1-3Q/26*	1-3Q/25	YoY
Cash and cash equivalents, net	232,871,108,448	121,732,867,880	91%
Due from central bank and interbank assets	791,544,833,991	684,618,884,879	16%
Financial assets at fair value thru P&L	269,820,621,399	261,816,979,911	3%
Financial assets at fair value thru OCI	878,909,008,733	567,804,783,632	55%
Investments in debts at amortized cost	356,132,397,339	613,036,479,114	-42%
REPO securities	851,536,844	3,784,373,430	-77%
Receivables	178,017,623,574	109,916,327,655	62%
Current tax assets	2,626,350,087	1,276,203,644	106%
Loans	2,809,783,203,346	2,363,847,837,264	19%
Other assets	90,729,868,852	73,675,507,639	23%
Total Assets	**5,611,286,552,613**	**4,801,510,245,048**	17%
Deposits from central bank and banks	722,174,820,065	632,581,203,369	14%
Due to central bank and banks	17,764,649,859	2,224,899,262	698%
Financial liabilities at fair value thru P&L	29,825,333,848	27,331,403,425	9%
Securities sold under repurchase agreements	372,712,168,657	320,106,396,984	16%
Commercial paper issued	78,904,638,044	48,875,885,017	61%
Payable	134,198,018,018	116,507,212,431	15%
Current tax liabilities	8,476,727,375	7,078,400,083	20%
Deposits and remittances	3,688,065,181,895	3,142,439,169,092	17%
Bond payable	50,500,000,000	45,200,000,000	12%
Other liabilities	100,351,196,859	76,767,082,861	31%
Total Liabilities	**5,202,972,734,620**	**4,419,111,652,524**	18%
Common stock	148,333,782,820	148,333,782,820	0%
Capital surplus	76,850,025,557	76,835,989,868	0%
Retain earnings	157,511,581,761	142,605,207,954	10%
Other equity interest	25,618,427,855	14,623,611,882	75%
Total Equity	**408,313,817,993**	**382,398,592,524**	7%

- 1-3Q/26 are unaudited numbers
- With IFRS 17 taking effect in 2026, the FHC’ s 1-3Q/25 consolidated balance sheet has been restated on an IFRS 17 basis for consistent comparison.

1-3Q/26 Mega Bank consolidated P&L statement

	1-3Q/26*	1-3Q/25	YoY
Interest income	91,837,246,382	88,926,957,947	3%
Less: interest expense	58,900,861,939	59,680,163,887	-1%
Net interest revenue	**32,936,384,443**	**29,246,794,060**	13%
Net revenue other than interest	**21,826,194,981**	**22,321,862,917**	-2%
Net fee and commissions	7,976,105,733	6,575,260,949	21%
Gain on financial assets and liabilities at fair value thru P&L	9,068,915,275	11,116,817,660	-18%
Realized gain on financial assets at fair value thru OCI	2,072,498,713	2,222,099,122	-7%
Gain/loss arising from derecognition of fin. assets measured at AC	30,884,025	(172,306,784)	-
Equity method profit/loss	(24,023,172)	(44,648,499)	-
Foreign exchange gains	2,165,195,322	2,152,753,350	1%
Reversal of loss on assets	17,233,933	24,252,767	-29%
Net other revenue other than interest income	519,385,152	447,634,352	16%
Net revenue	**54,762,579,424**	**51,568,656,977**	6%
Bad debts expense, guarantee provision	2,779,122,790	1,946,888,389	43%
Operating expenses	22,272,470,694	21,548,381,950	3%
Profit from continuing operations before tax	29,710,985,940	28,073,386,638	6%
Income tax expense	(4,893,174,139)	(4,673,137,542)	-
Profit	**24,817,811,801**	**23,400,249,096**	6%
EPS	2.48	2.4	3%

- 1-3Q/26 are unaudited numbers
- With IFRS 17 taking effect in 2026, the Bank’ s 1-3Q/25 consolidated P&L statement has been restated on an IFRS 17 basis for consistent comparison.

1-3Q/26 Mega Bank consolidated balance sheet

	1-3Q/26*	1-3Q/25	YoY
Cash and cash equivalents, net	224,732,283,783	115,418,052,406	95%
Due from central bank and interbank assets	792,544,833,991	685,518,884,879	16%
Financial assets at fair value thru P&L	69,509,380,332	63,164,629,004	10%
Financial assets at fair value thru OCI	679,648,062,593	374,767,267,316	81%
Investments in debts at amortized cost	351,681,233,083	609,336,064,814	-42%
REPO securities	-	3,804,158,910	-
Receivables	54,661,235,232	40,309,177,754	36%
Current tax assets	99,994	253,743	-61%
Loans	2,809,783,203,346	2,363,847,837,264	19%
Other assets	44,193,081,822	42,276,381,750	5%
Total Assets	**5,026,753,414,176**	**4,298,442,707,840**	17%
Deposits from central bank and banks	687,241,401,659	611,513,754,369	12%
Due to central bank and banks	17,764,649,859	2,224,899,262	698%
Financial liabilities at fair value thru P&L	28,386,424,049	26,629,889,437	7%
Securities sold under repurchase agreements	72,540,400,599	12,086,952,217	500%
Payable	51,993,330,234	53,383,256,422	-3%
Current tax liabilities	4,660,456,288	3,799,948,237	23%
Deposits and remittances	3,693,123,022,263	3,145,646,666,930	17%
Bond payable	31,700,000,000	30,200,000,000	5%
Other liabilities	49,991,247,036	46,758,201,933	7%
Total Liabilities	**4,637,400,931,987**	**3,932,243,568,807**	18%
Common stock	100,000,000,000	100,000,000,000	0%
Capital surplus	72,804,675,321	72,804,478,683	0%
Retain earnings	195,249,559,893	184,941,802,491	6%
Other equity interest	21,298,246,975	8,452,857,859	152%
Total Equity	**389,352,482,189**	**366,199,139,033**	6%

- 1-3Q/26 are unaudited numbers
- With IFRS 17 taking effect in 2026, the Bank' s 1-3Q/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