

Stock Code
5876



The Shanghai Commercial & Savings Bank Ltd.
Investor Conference 2025Q3

2025.11.21

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Agenda

Global Economic Preview

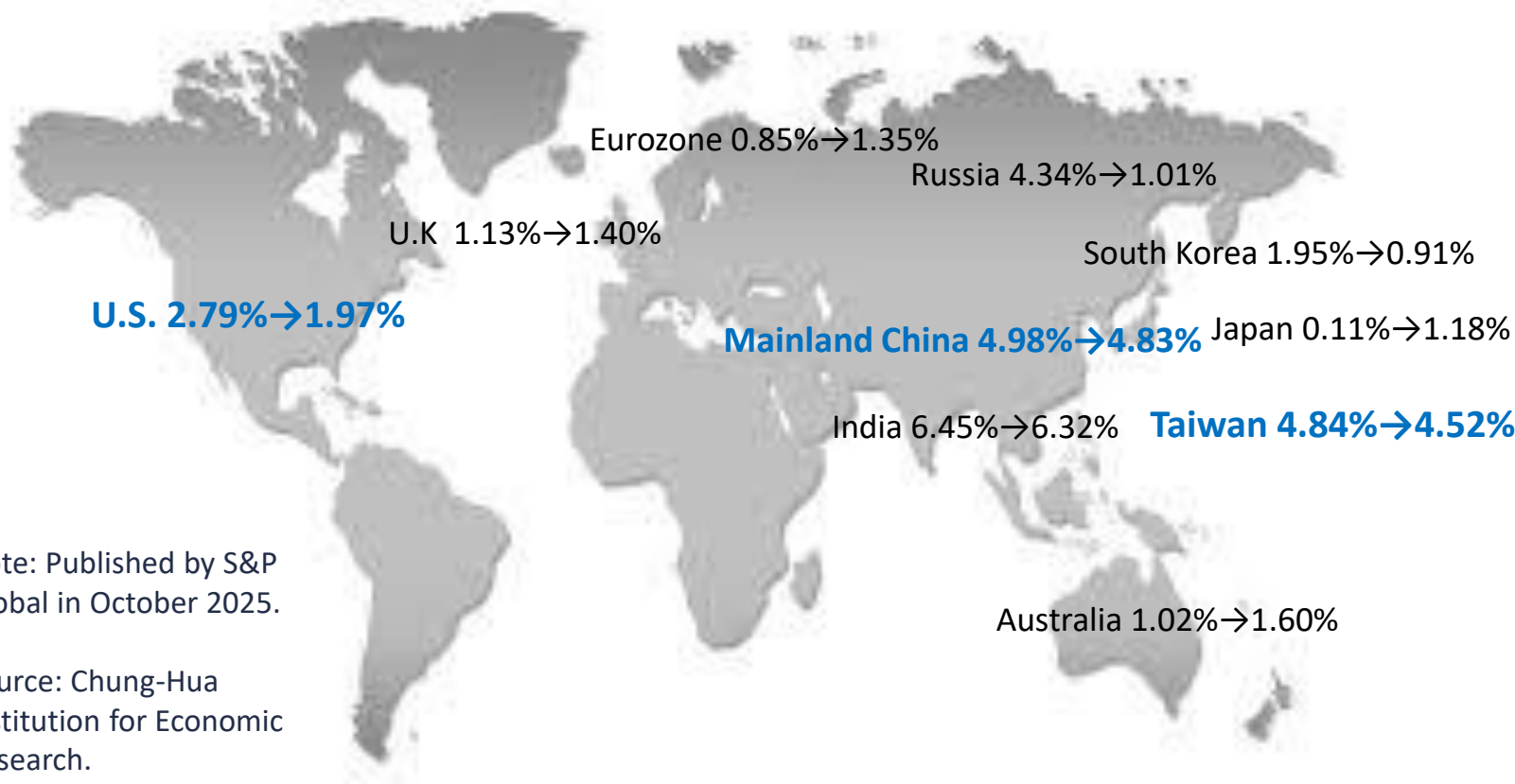
Operational Performance

Financial & Business Overview

Sustainable Development

Global Economic Preview

Estimated economic growth rates of
major countries in 2025→2026



- Global trade developments and geopolitical tensions remain highly uncertain and may disrupt the pace of global economic growth. According to a forecast released by S&P Global in October, the global economic growth rate for this year is projected to be around 2.69%, with the inflation rate(annual CPI growth) estimated at approximately 3.26%.
- In the first half of 2025, global trade volumes increased mainly due to U.S. companies accelerating imports to avoid the impact of new tariffs, as well as easing inflation, accommodative fiscal policies, and a resilient labor market in major economies. In addition, strong demand from emerging markets and rising exports of AI related products have become key drivers supporting global trade. Next year, the economy faces
- downside risks. Intensifying protectionism, labor supply shocks, and potential adjustments in financial markets may restrain economic growth.

Note: Published by S&P
Global in October 2025.

Source: Chung-Hua
Institution for Economic
Research.



Operational Performance

THE SHANGHAI COMMERCIAL & SAVINGS BANK, LTD.

Performance Highlights

Awarded the "Best Brand Trust Award" and "Most Elderly-Friendly Award" in the non-financial holding bank category of the "2025 Bank Excellence Awards".

Included as a constituent stock of "Taiwan High Compensation 100 Index " for 7 consecutive years.

Included as a constituent stock of "TWSE RA Taiwan Employment Creation 99 Index " for 6 consecutive years.

Included as a constituent stock of "FTSE4Good TIP Taiwan ESG Index " for 2 consecutive years.

Received an FTSE Russell ESG rating of 3.6 and a Sustainalytics ESG risk score of 16.57

Awarded the "Collectively Managed Account Performance Award" and "Trust Promotion Contribution Award" by the Trust Association.

In response to the government's "Asian Asset Management Center" policy, The SCSB became one of the first financial institutions to pilot operations in the "Local Asset Management Zone".

Awarded the "Best Engagement Award" for participating in the Financial Supervisory Commission's Banking Bureau initiative to promote financial literacy in schools and communities.

Awarded first place in the Sports Administration's 2025 National Sports Calendar Ecosystem Points Competition.

Recognized in the S&P Global Sustainability Yearbook as a top 10% performer in the industry.

Honored to be ranked in the top 5% of listed companies in the 2024 Corporate Governance Evaluation.

Recipient of the "STP Award 2023 " presented by BNY Mellon.

Honored with First Place in the "Best Marketing Innovation Award " in the 2025 Business Today Magazine Wealth Management Bank Awards."

Signed our first collective agreement with the labor union, fostering labor-management collaboration and enhancing employee well-being.

Performance Overview

Unit: NTD		2025Q3	2024Q3	Rate of change
Profitability	Net income	12,414mn	10,551mn	+17.66%
	EPS	2.56	2.18	+17.43%
	Annualized Pretax ROA	1.17%	1.04%	+0.13%
	Annualized Pretax ROE	9.44%	8.71%	+0.73%
Safety	NPL ratio	0.30%	0.34%	-0.04%
	Coverage ratio	439.88%	386.19%	+53.69%
Liquidity	Liquidity reserve ratio	28.50%	27.72%	+0.78%
	Loan to deposit ratio	70.82%	69.75%	+1.07%
Capital Adequacy	CET 1 capital ratio	13.14%	11.96%	+1.18%
	Tier 1 capital ratio	14.02%	12.77%	+1.25%
	BIS capital adequacy ratio	16.44%	15.23%	+1.21%

Standalone



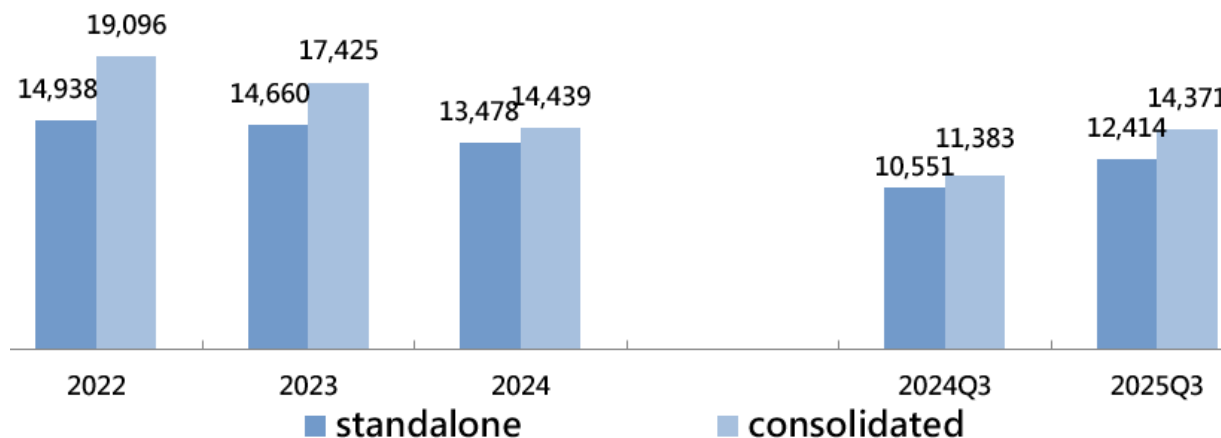
Financial & Business Overview

THE SHANGHAI COMMERCIAL & SAVINGS BANK, LTD.

Profitability

Net Profit After-Tax

Unit: NTD mn

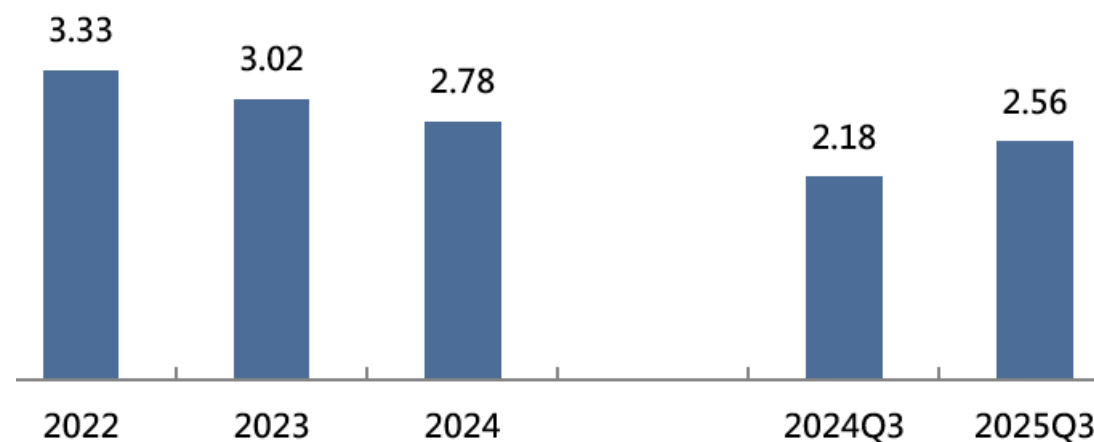


YoY comparison

	Amount	Growth rate
standalone	+1,863	+17.66%
consolidated	+2,988	+26.25%

Earning Per Share

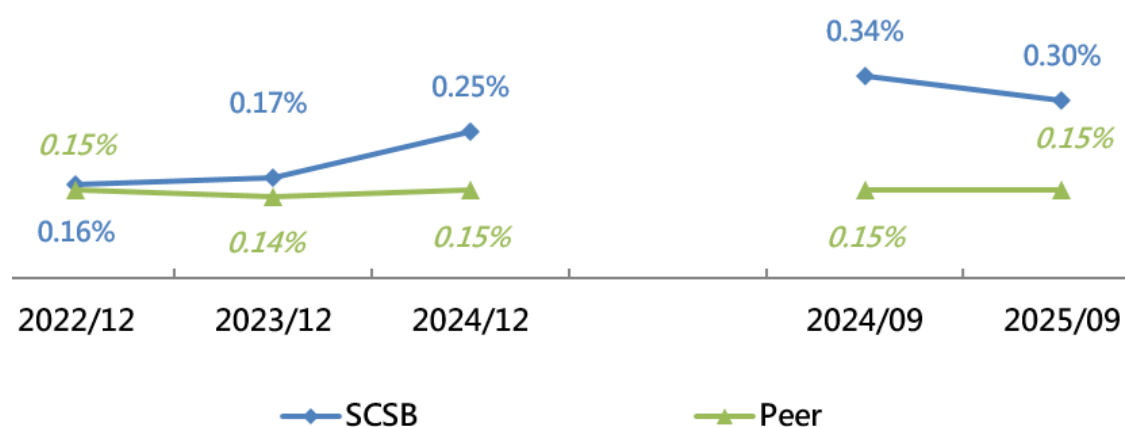
Unit: NTD



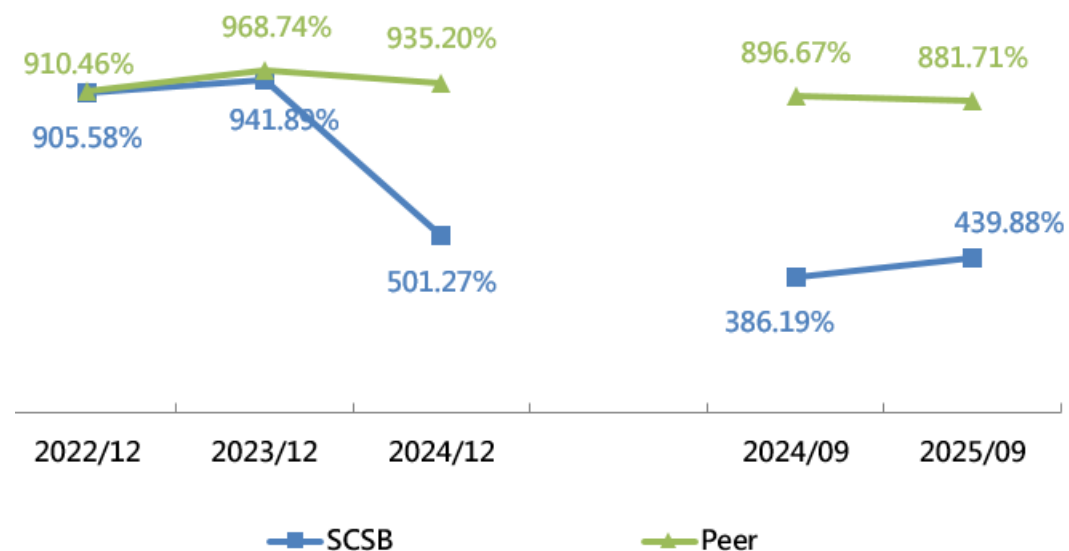
Consolidated

Asset Quality

Non-performing loan ratio



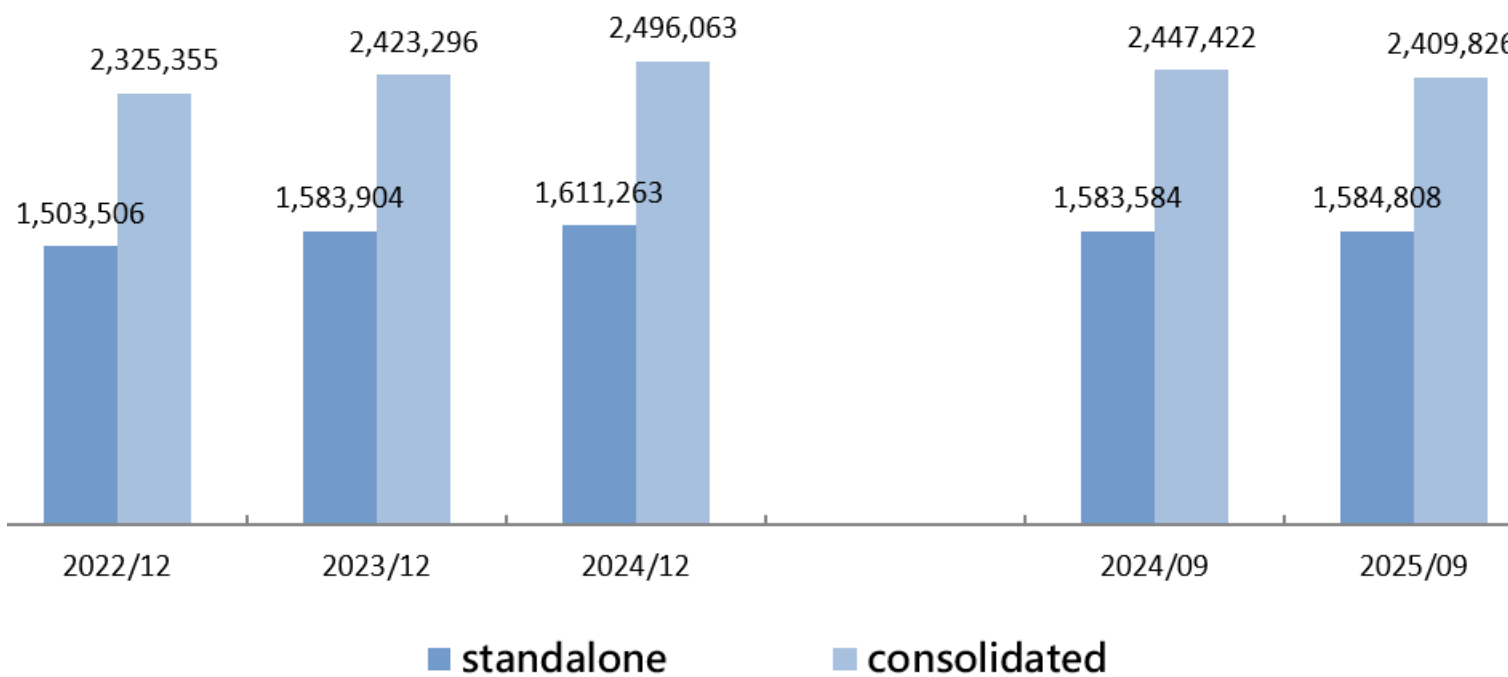
Coverage Ratio



Standalone

Asset

Unit: NTD mn

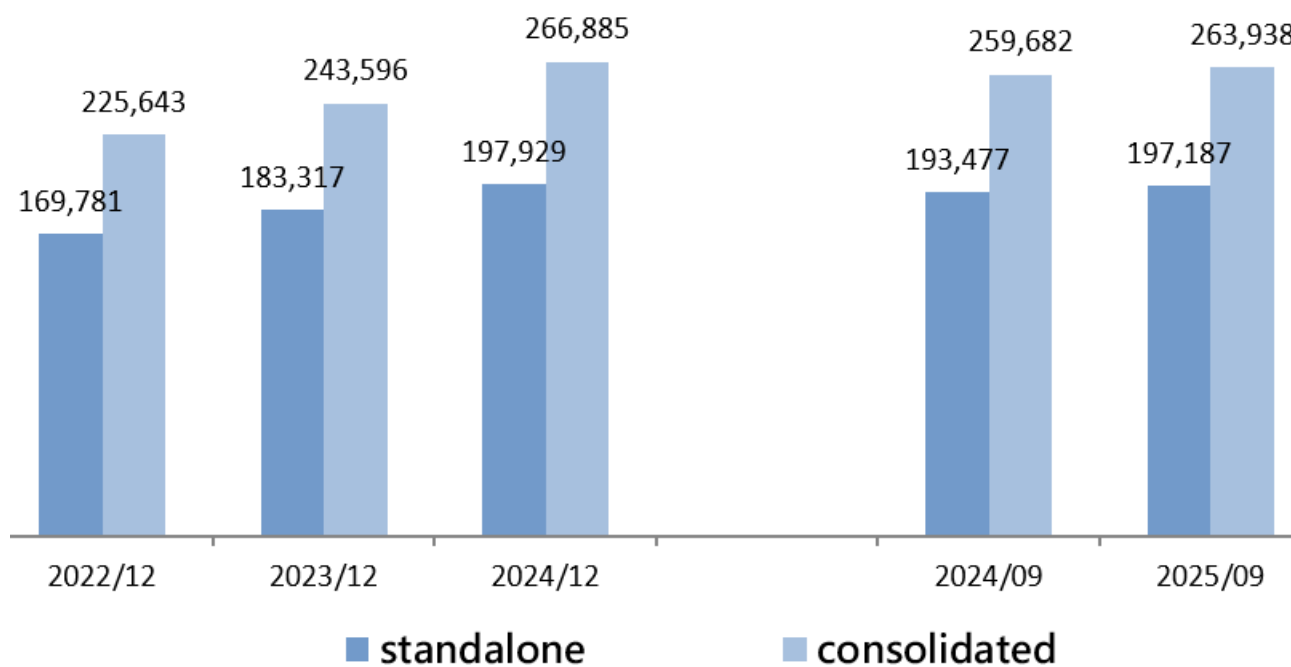


YoY comparison

	Amount	Growth rate
standalone	+1,224	+0.08%
consolidated	-37,596	-1.54%

Equity

Unit: NTD mn

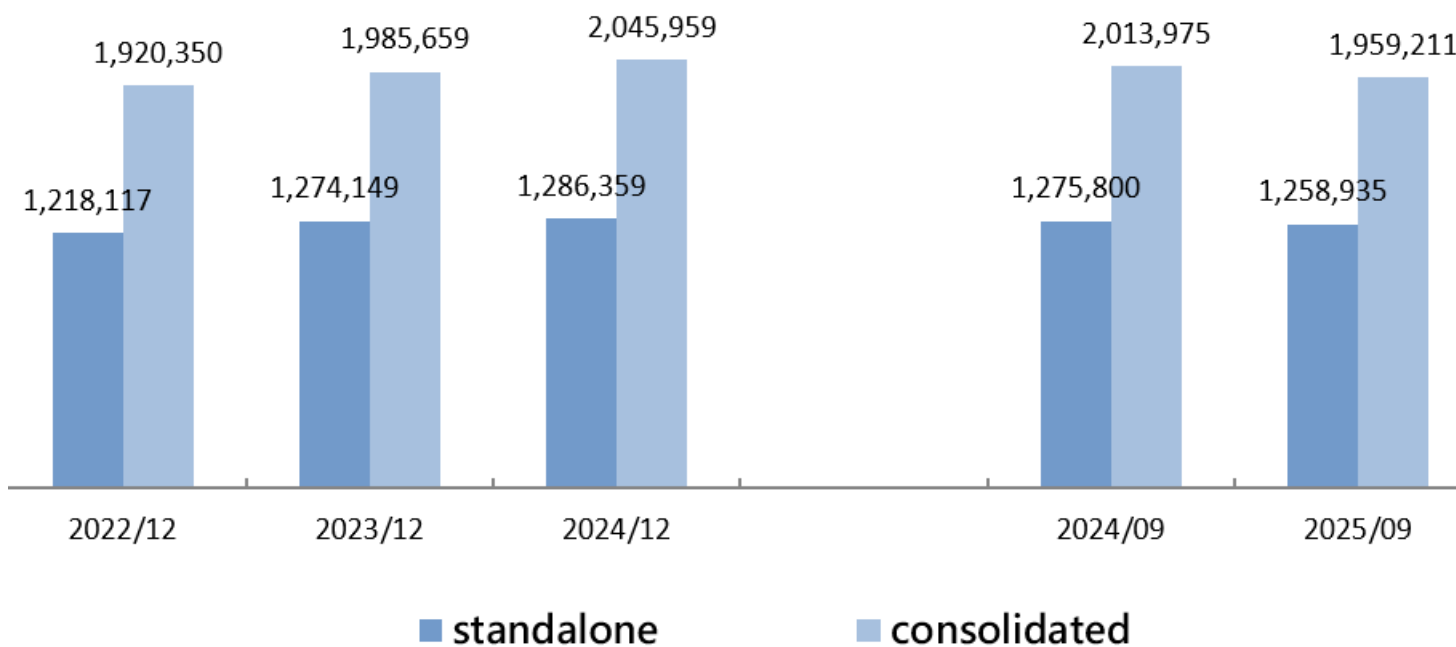


YoY comparison

	Amount	Growth rate
standalone	+3,710	+1.92%
consolidated	+4,256	+1.64%

Deposit

Unit: NTD mn



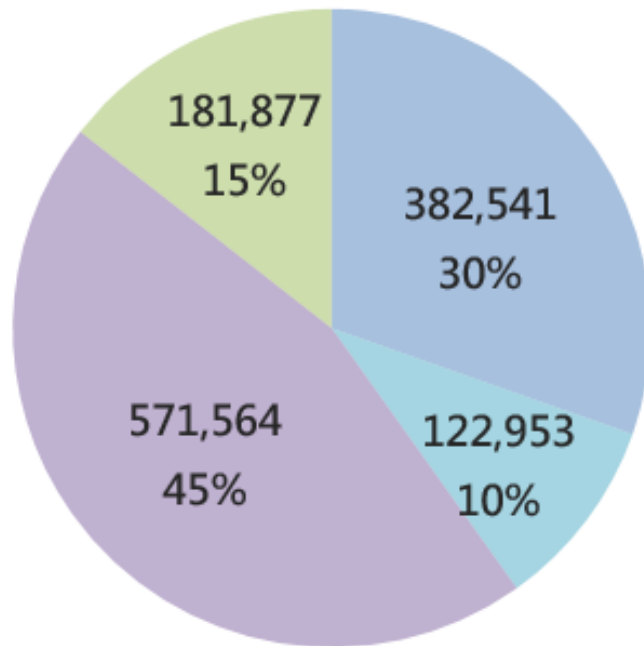
YoY comparison

	Amount	Growth rate
standalone	-16,865	-1.32%
consolidated	-54,764	-2.72%

Deposit breakdown

Unit: NTD mn

2025Q3



Total : 1,258,935mn

- TWD Demand
- FCY Demand
- TWD Time
- FCY Time

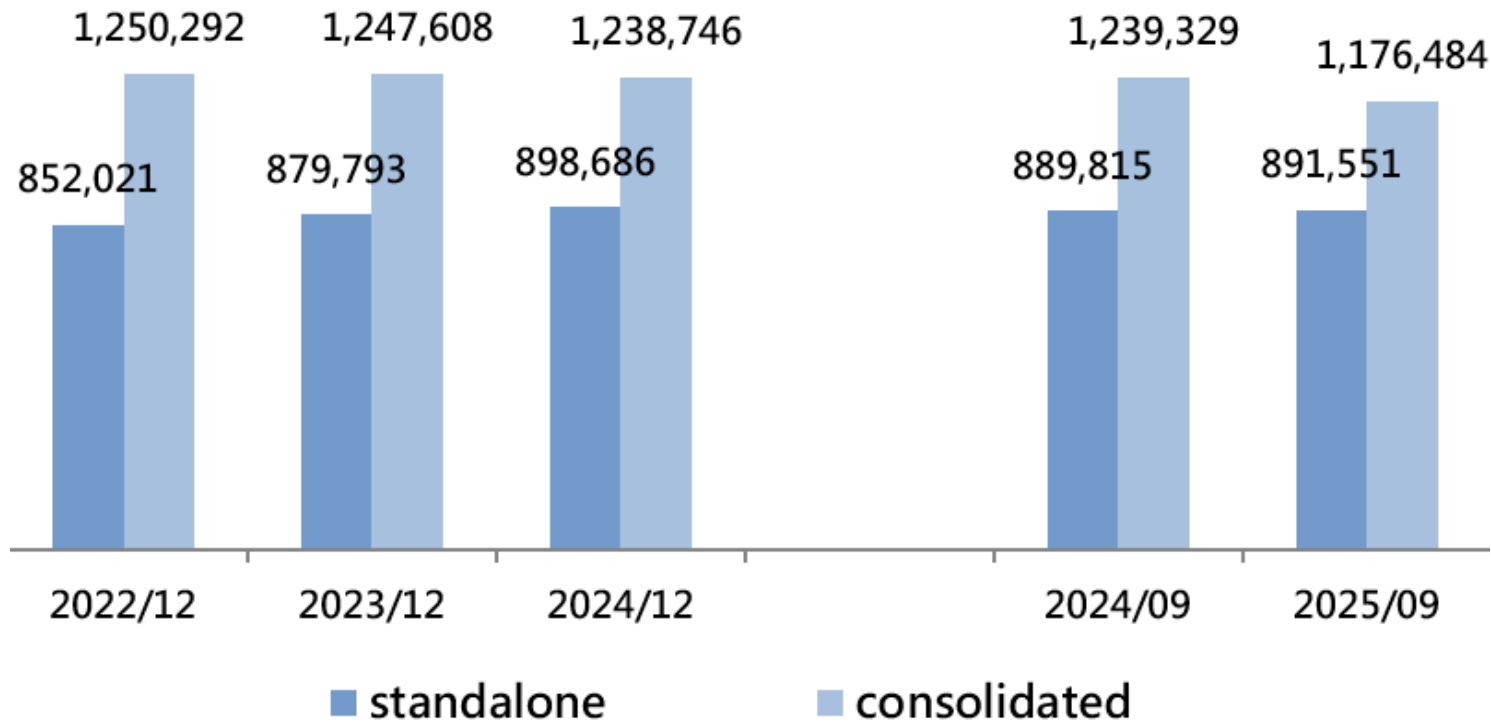
YoY comparison

	Amount	Growth rate
TWD Demand	+11,271	+3.04%
FCY Demand	-3,409	-2.70%
TWD Time	-6,917	-1.20%
FCY Time	-17,810	-8.92%
Total	-16,865	-1.32%

Standalone

Loan

Unit: NTD mn



YoY comparison

	Amount	Growth rate
standalone	+1,736	+0.20%
consolidated	-62,845	-5.07%

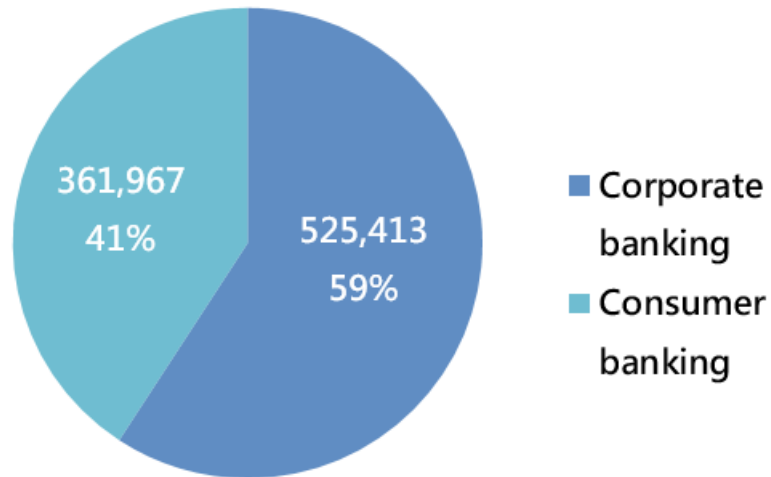
Inward/outward documentary bills and Non-performing loans are included.

Loan breakdown

Unit: NTD mn

• By business

2025Q3



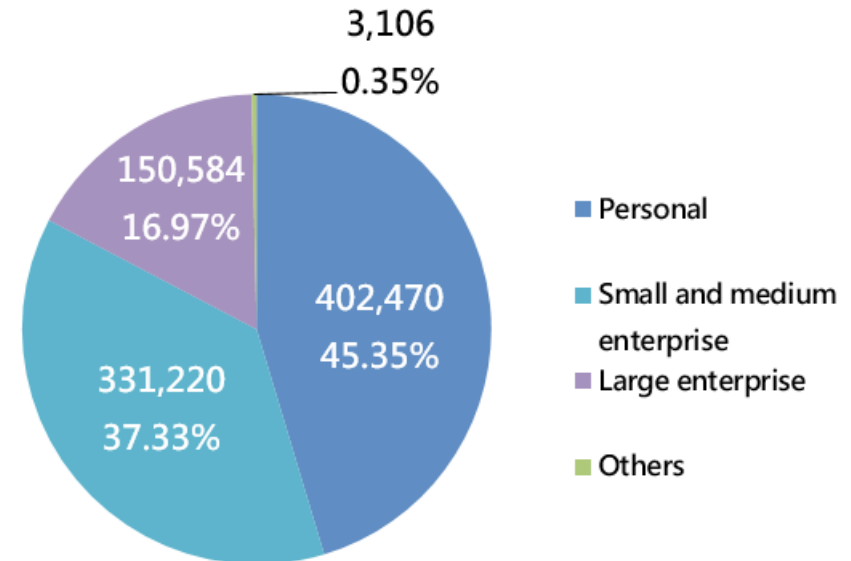
Total : 887,380mn

YoY comparison

	Amount	Growth rate
Corporate banking	-6,734	-1.27%
Consumer banking	+9,128	+2.59%
Total	+2,394	+0.27%

• By customer profile

2025Q3



Total : 887,380mn

YoY comparison

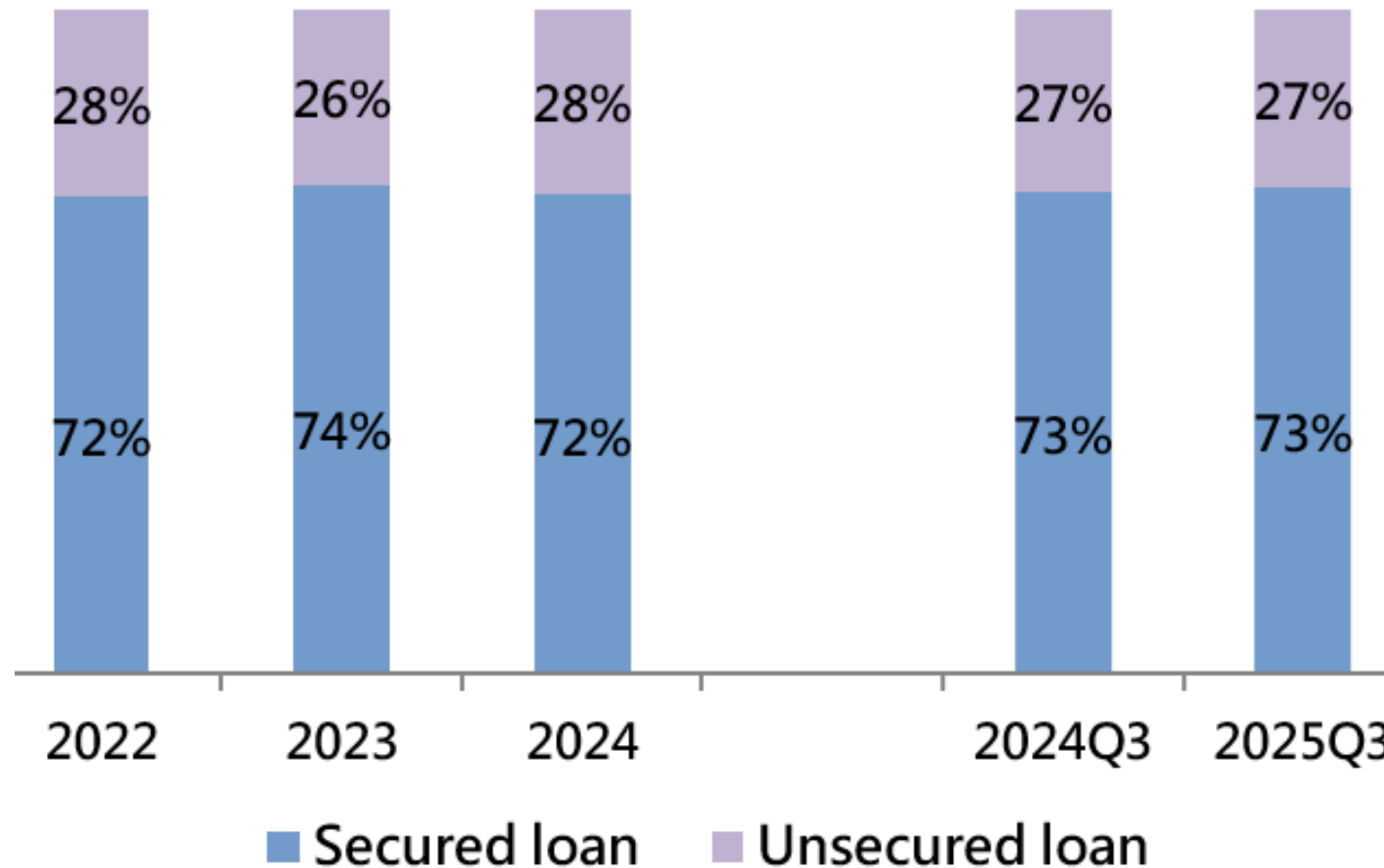
	Amount	Growth rate
Personal	+11,927	+3.05%
Small and medium enterprise	+485	+0.15%
Large enterprise	-10,551	-6.55%
Others	+533	+20.72%
Total	+2,394	+0.27%

(1)Standalone

(2)Inward/outward documentary bills and Non-performing loans are excluded.

Loan breakdown

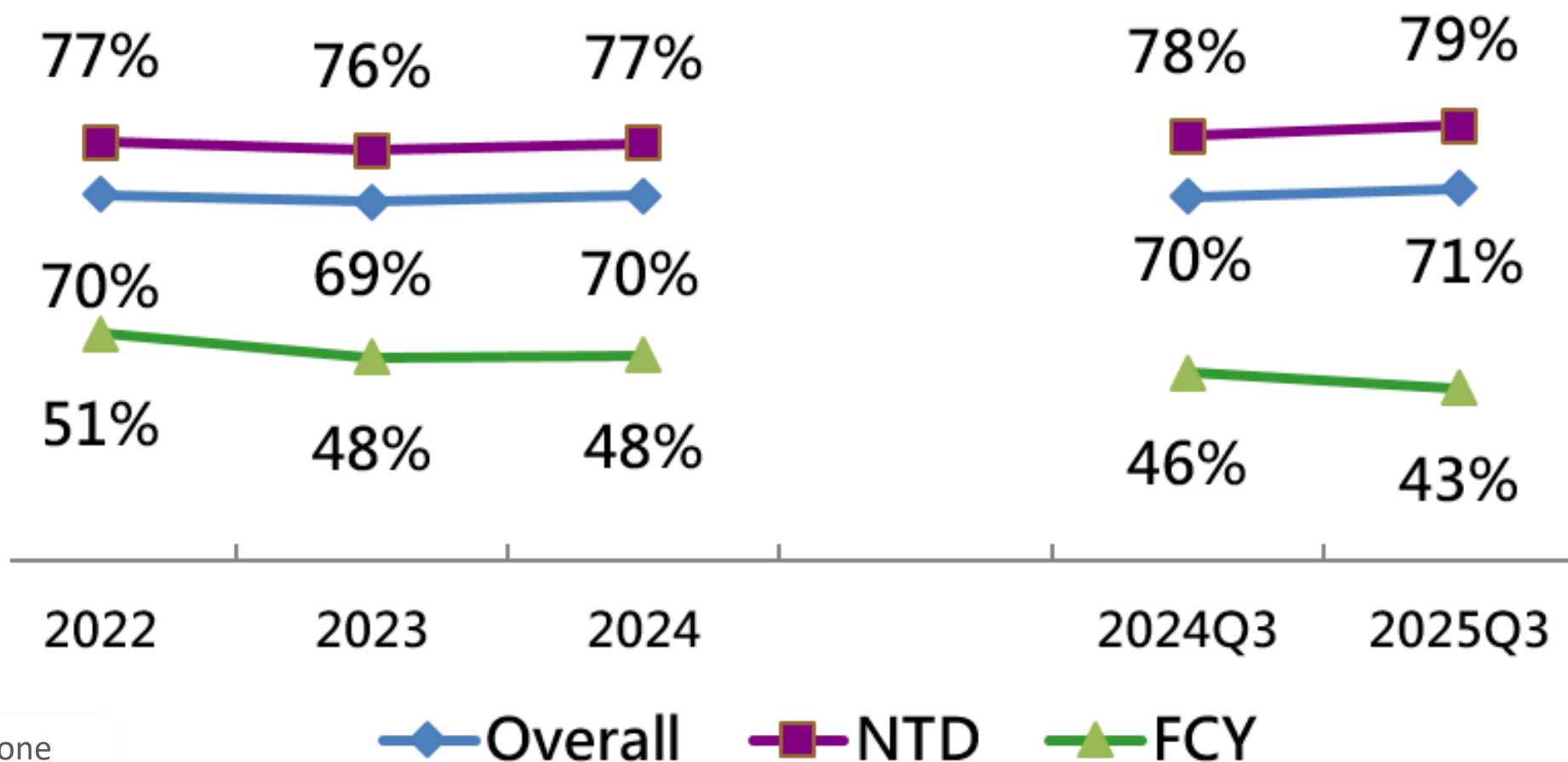
- Loan breakdown by type



(1)Standalone

(2)Inward/outward documentary bills and Non-performing loans are included.

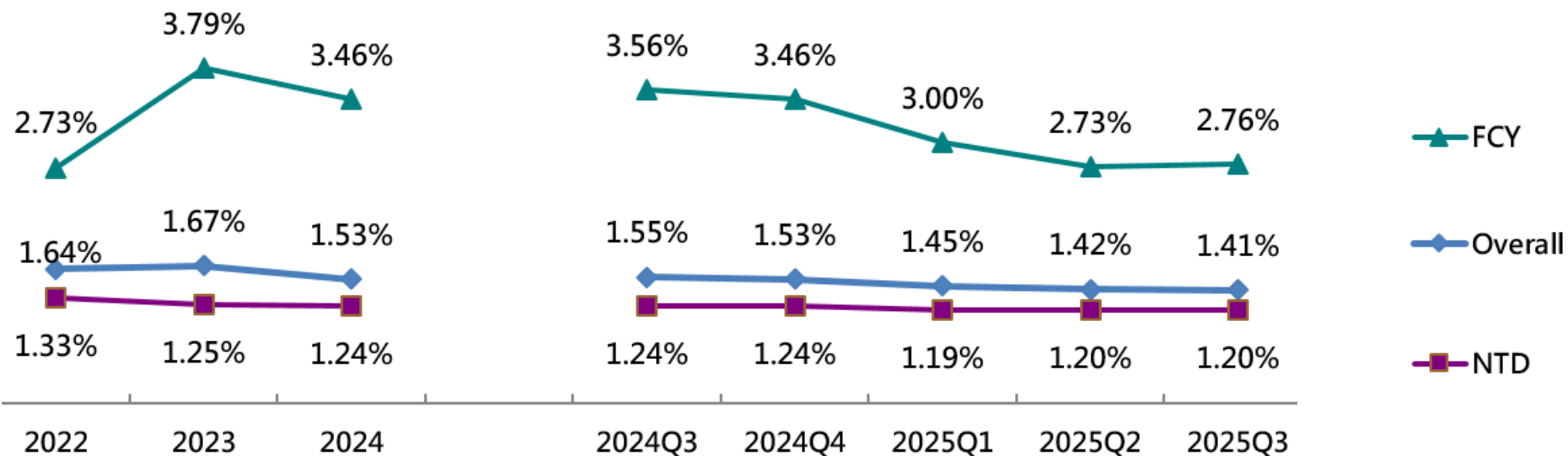
Loan to deposit ratio



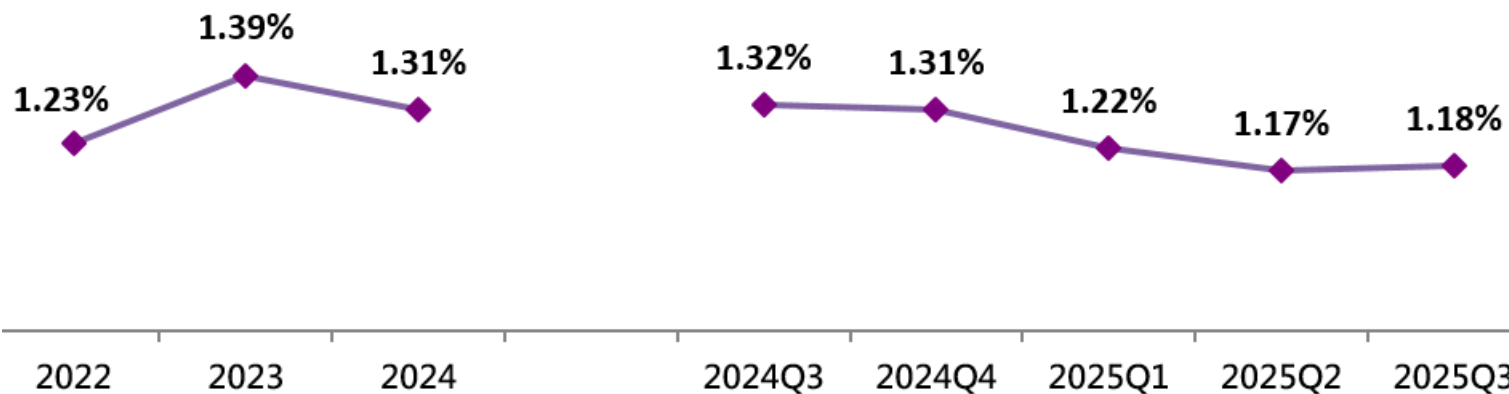
Standalone

Interest spread & Net interest margin

Interest spread



Net interest margin



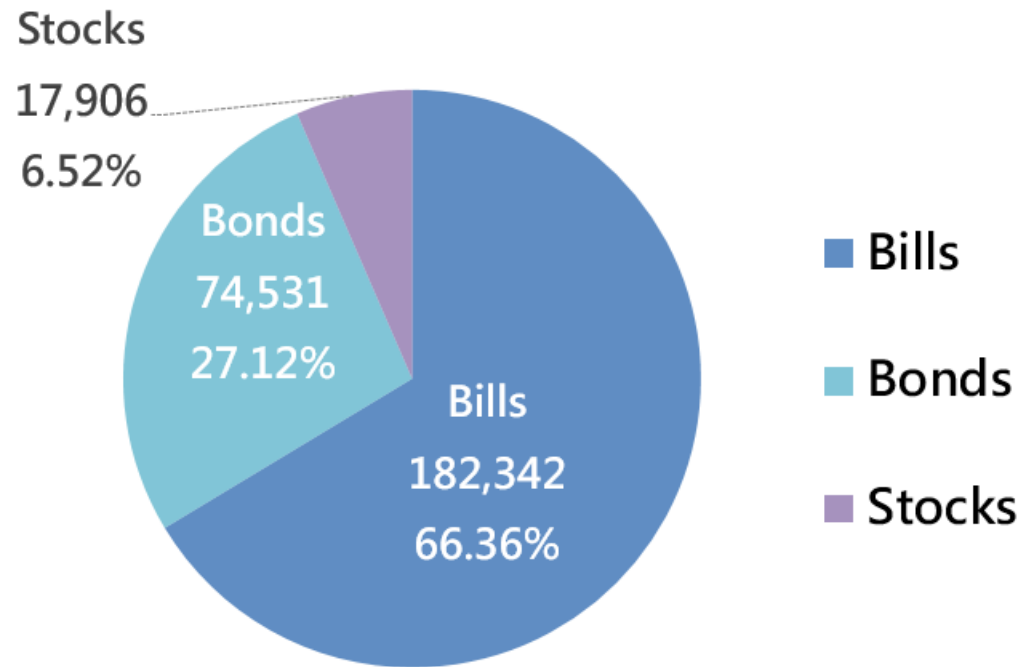
Standalone

Investment portfolio

Unit: NTD mn

- NTD investment

2025Q3



Note: Long-term equity investment NTD99,563mn excluded.
Total: NTD274,779mn

YoY comparison

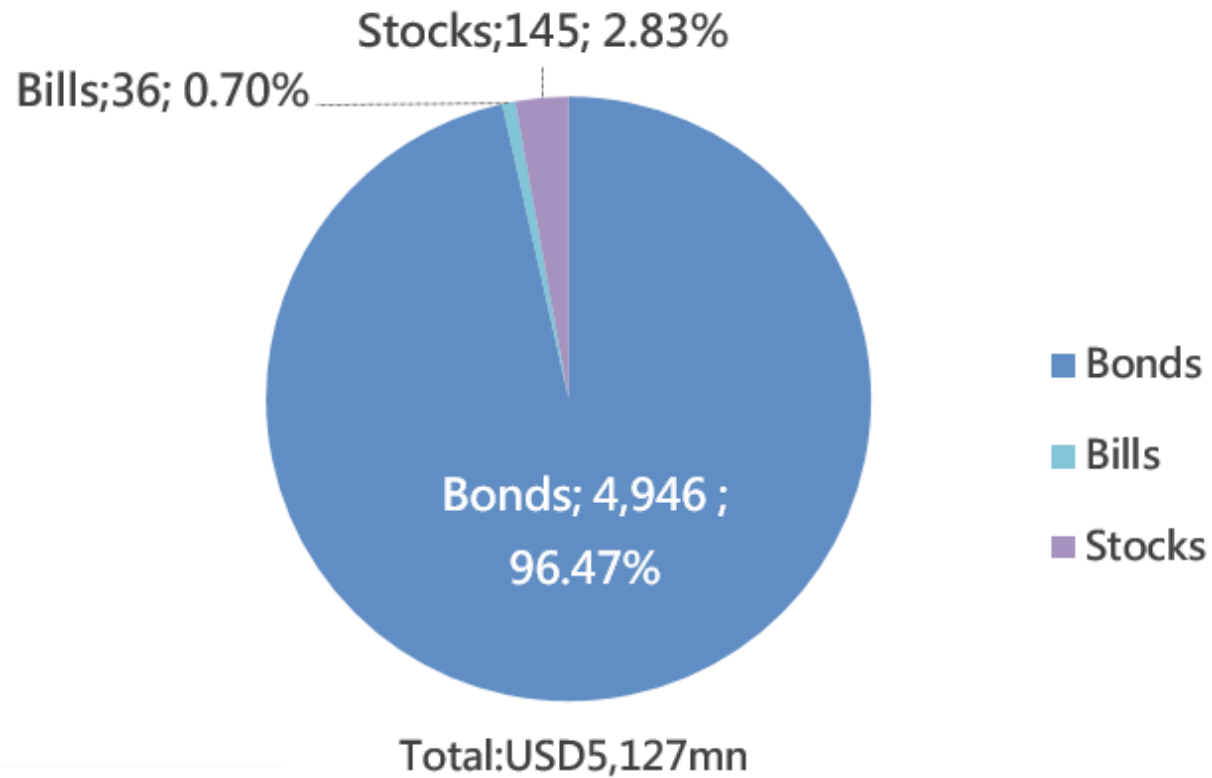
	Amount	Growth rate
Bills	+4,561	+2.57%
Bonds	-10,621	-12.47%
Stocks	-2,526	-12.36%
Total	-8,586	-3.03%

Standalone

Investment portfolio

Unit: USD mn

- FCY investment 2025Q3



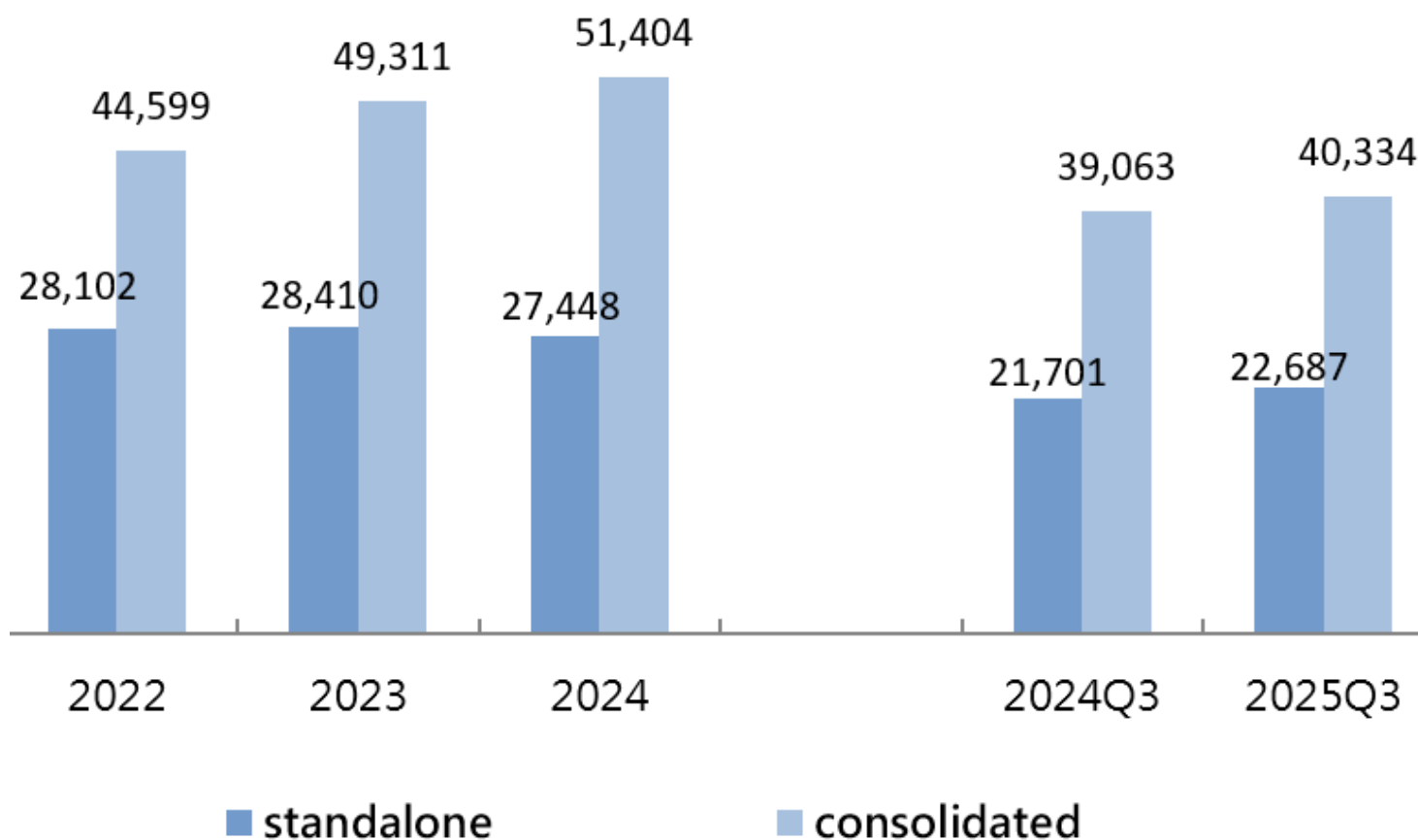
YoY comparison

	Amount	Growth rate
Bonds	+253	+5.39%
Bills	+28	+365.34%
Stocks	+6	+4.14%
Total	+287	+5.93%

Standalone

Net revenue

Unit: NTD mn



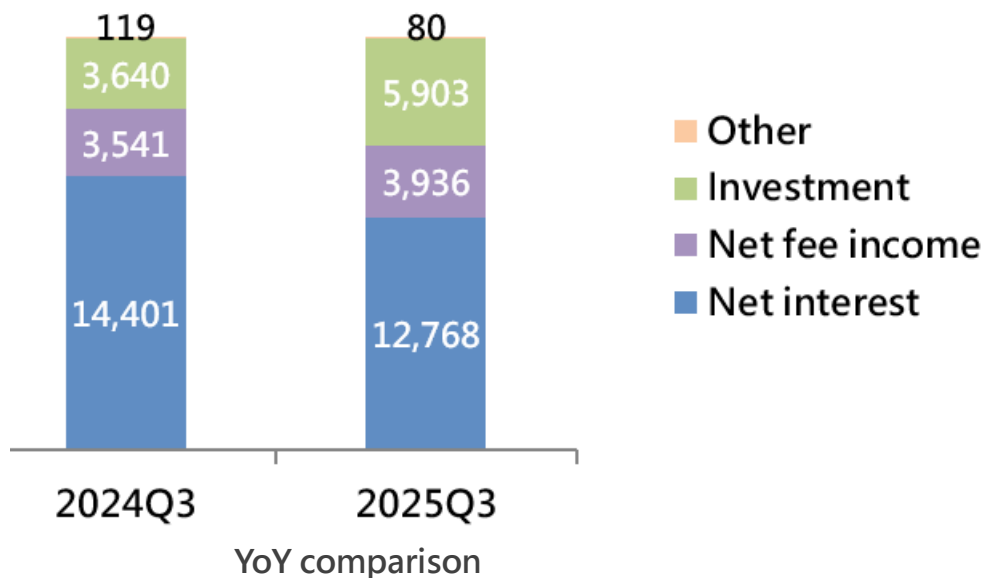
YoY comparison

	Amount	Growth rate
standalone	+986	+4.54%
consolidated	+1,271	+3.25%

Net revenue breakdown

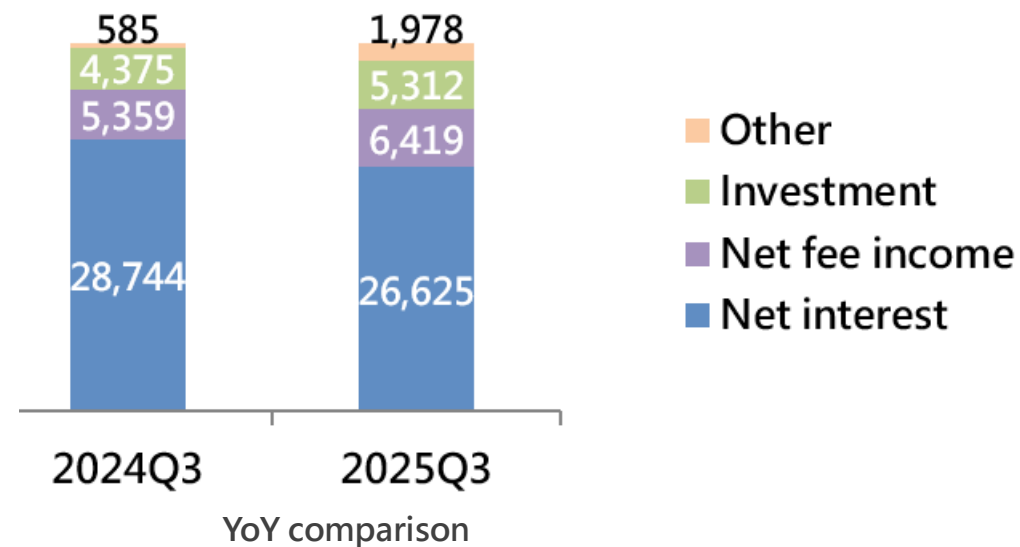
Unit: NTD mn

• Standalone



	Amount	Growth rate
Net interest	-1,633	-11.34%
Net fee income	+395	+11.16%
Investment	+2,263	+62.17%
Other	-39	-32.77%
Total	+986	+4.54%

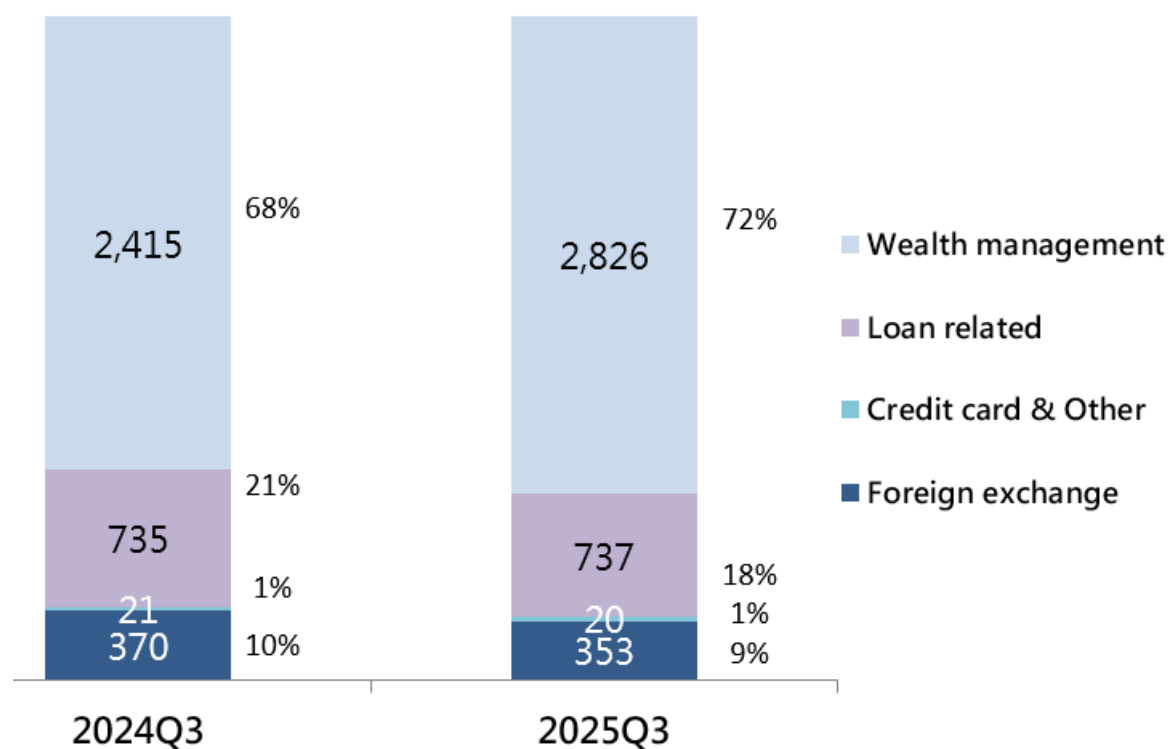
• Consolidated



	Amount	Growth rate
Net interest	-2,119	-7.37%
Net fee income	+1,060	+19.78%
Investment	+937	+21.42%
Other	+1,393	+238.12%
Total	+1,271	+3.25%

Net fee income breakdown

Unit: NTD mn



Standalone

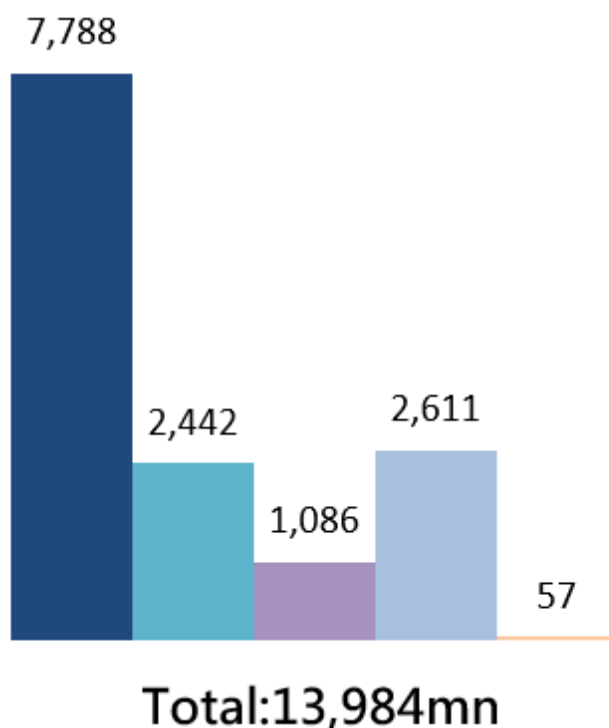
YoY comparison

Business type	Amount	Growth rate
Loan related	+2	+0.27%
Foreign exchange	-17	-4.59%
Wealth management	+411	+17.02%
Credit card & Other	-1	-4.76%
Total	+395	+11.16%

Pretax profit breakdown by area

Unit: NTD mn

2025Q3



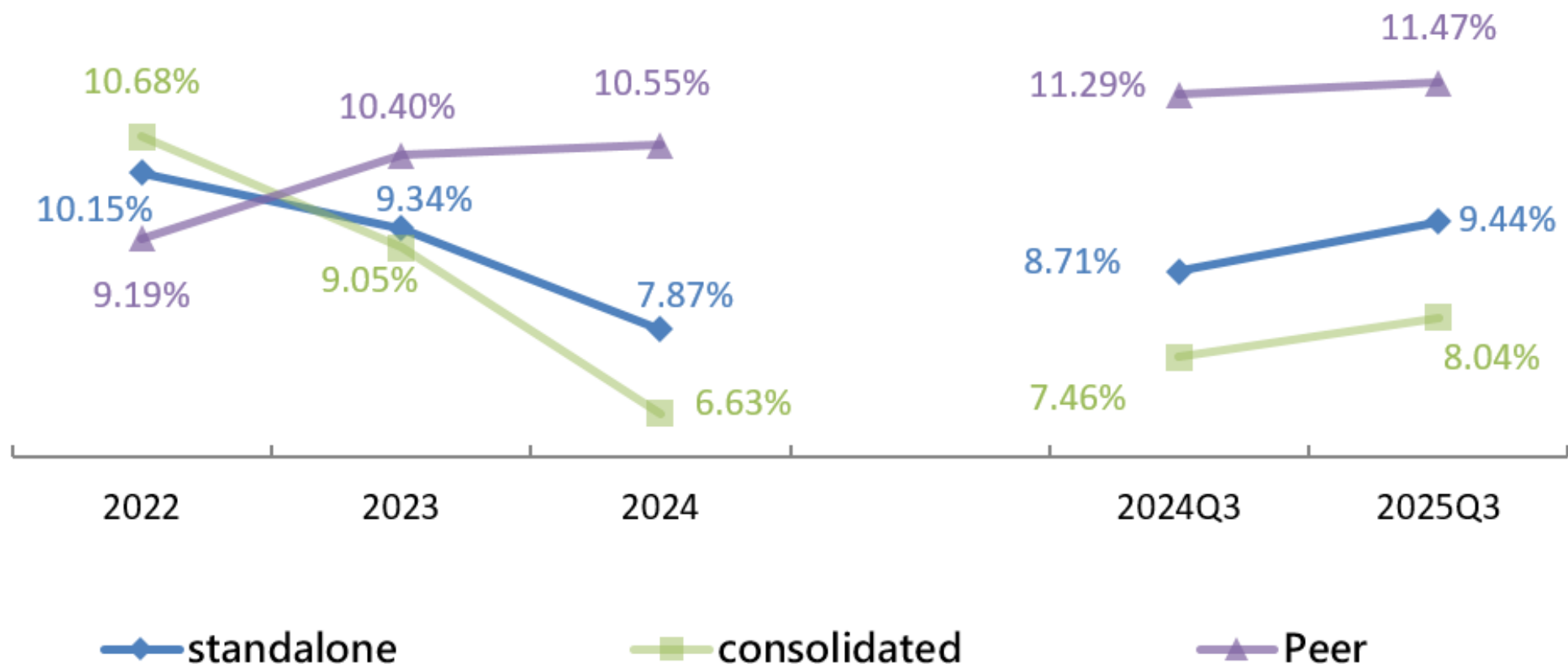
- DBU
- OBU
- Overseas branches
- SCB
- Other overseas subsidiaries

YoY comparison

	Amount	Growth rate
DBU	-3,135	-28.70%
OBU	+3,328	+375.62%
Overseas branches	+38	+3.63%
SCB	+1,456	+126.03%
Other overseas subsidiaries	-13	-18.95%
合計	+1,674	+13.60%

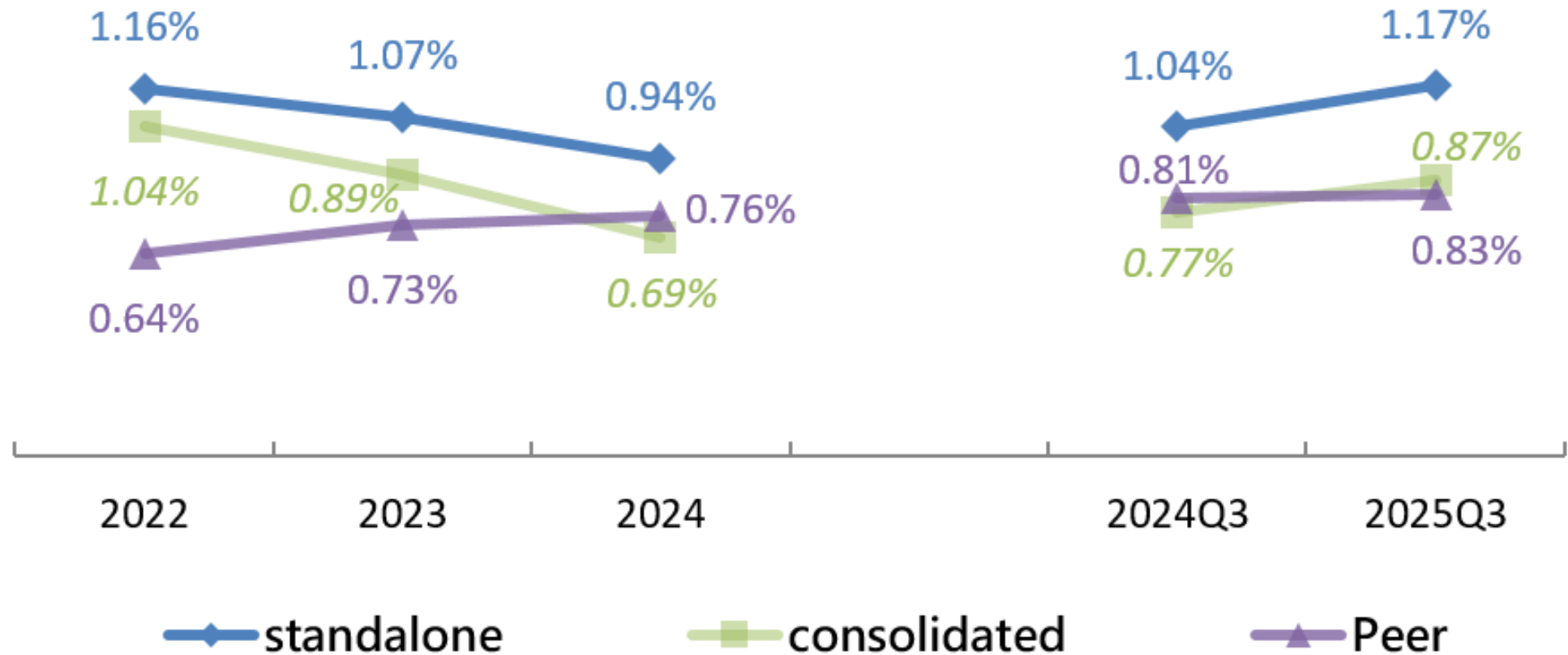
Standalone

Pretax ROE



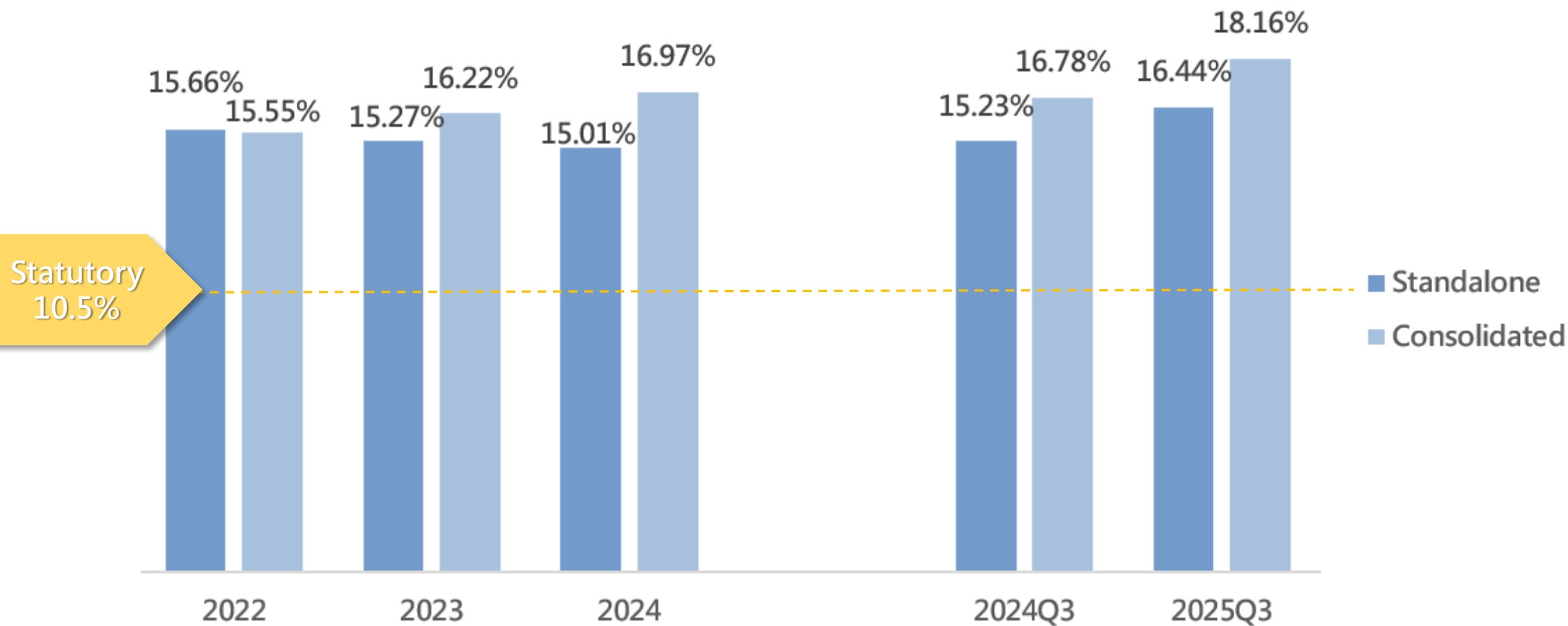
*2025Q3 vs. 2024Q3 has been annualized.

Pretax ROA



*2025Q3 vs. 2024Q3 has been annualized.

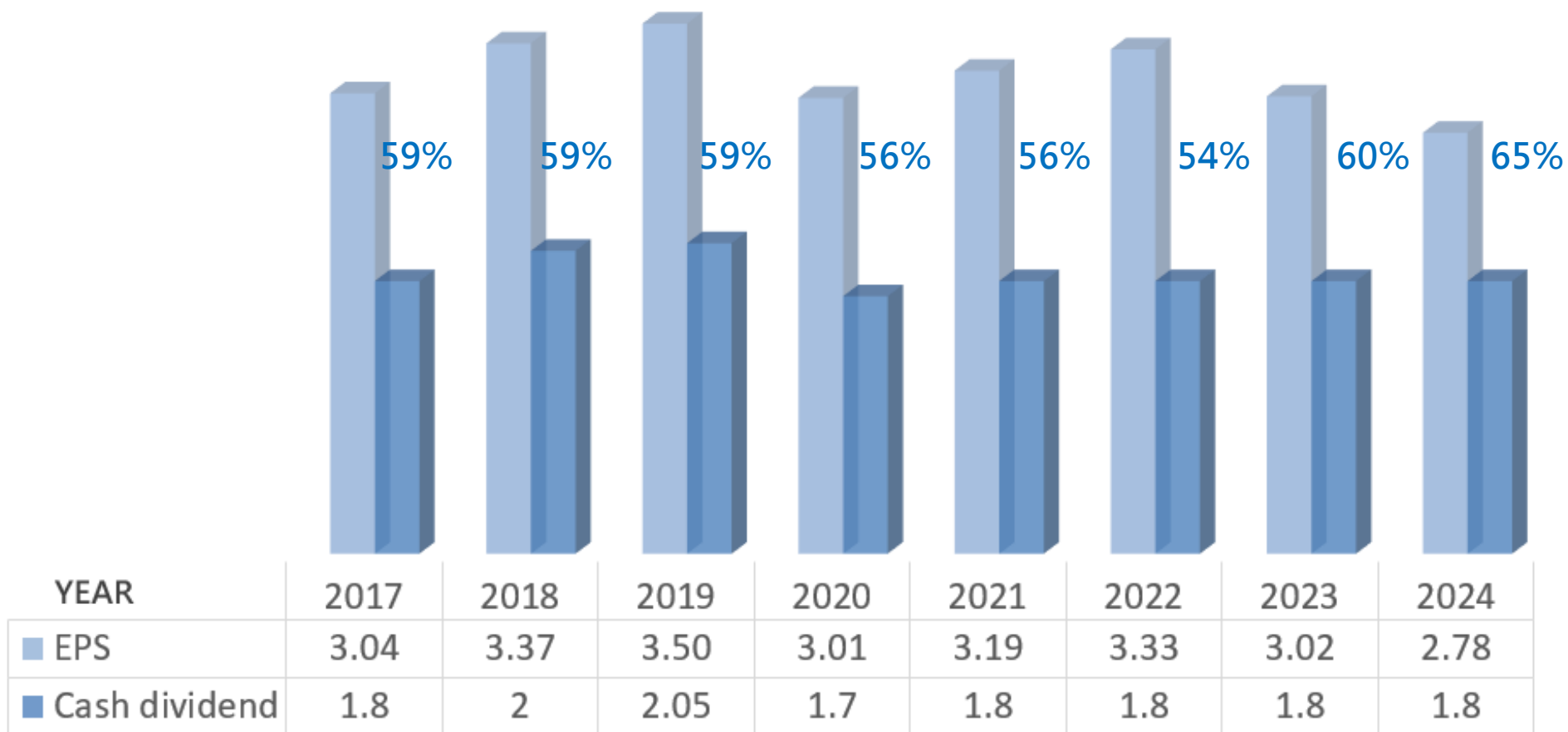
Capital Adequacy ratio



Dividend payout ratio

Unit: NTD

The dividend distribution rate is about 60%





Sustainable Development

THE SHANGHAI COMMERCIAL & SAVINGS BANK, LTD.

Continuous Promotion of Sustainable Development

Environ-
mental
Aspect

2025 Targets	2025Q3 Execution Progress
Increase green investment volume by 15% compared to 2024	The investment amount increased by 10.11%, compared with the end of last year (NTD9.267 billion).
Achieve a 15% growth in the number of retirement and pension-related products.	✓ The promotion of retirement and annuity products increased by 67% compared with last year(637 cases).
Expand lending to green energy and ESG-related industries by 10% compared to 2024	The outstanding loan balance grew by 2% compared with the end of last year(NTD160.4 billion)
In compliance with sustainable finance policies, launch at least 5 new ESG-compliant products.	✓ Listed 4 offshore bond products and 2 funds, achieving a completion rate of 120%.

✓ indicates that the 2025 target has already been achieved as of the end of September.

Continuous Promotion of Sustainable Development

Environmental Aspect

2025 Targets	2025Q3 Execution Progress
Increase green loan volume by 15% compared to 2024	✓ The outstanding loan balance increased by 15% compared with the end last year(NTD10.1 billion).
Achieve an 8% growth in online digital transaction volume compared to 2024.	Online digital transactions reached 9,286,563 , achieving a completion rate of 71.61%.
Conduct carbon footprint assessments for investment and financing assets in accordance with the PCAF methodology.	✓ The assessment has been completed and disclosed in the Bank' s Sustainability Report and Climate & Nature-related Risk Management Report.
Complete greenhouse gas inventory, verification, and disclosure as scheduled by the regulatory authorities.	✓ ISO 14064 2024 Greenhouse Gas Verification Statement has been obtained and disclosed on the Bank' s website, Annual Report, and Sustainability Report.

✓ indicates that the 2025 target has already been achieved as of the end of September.

Continuous Promotion of Sustainable Development

Social
Aspect

2025 Targets	2025Q3 Execution Progress
Maintain Platinum Award recognition in the TCSA Sustainability Report Awards	Registration has been completed; awaiting the announcement of results.
Sustain inclusion as a constituent stock in the DJSI	The Bank scored 90 points and is awaiting the announcement of whether it has been selected.
Reduce customer complaint cases by 12%	Decreased by 11% compared with the same period last year (88cases).
Strengthen the Bank' s green finance influence by hosting 10 ESG-related forums	4 sessions have been held.
Continue organizing 20 public benefit initiatives aligned with (a)The Bank' s core sustainable finance business (b)The UN Sustainable Development Goals (SDGs)(c)Net-zero transition initiatives	✓ A total of 24 sessions have been held.

✓ indicates that the 2025 target has already been achieved as of the end of September. 33

Continuous Promotion of Sustainable Development

Governance Aspect

2025 Targets	2025Q3 Execution Progress
Assist directors in participating in functional training courses.	<p>✓ In 2025, all board members jointly participated in the following course : " Sustainable Corporate Governance Forum" - Exploring new 'E' SG trends amid the introduction of carbon ricing, and how the banking industry can seize opportunities and strengthen corporate governance in the era of artificial intelligence.</p>
No operational risk-related penalties from regulatory authorities or reputational damage incidents occurred throughout the year.	No operational-risk-related incidents have led to regulatory penalties or reputational damage, achieving a completion rate of 90%
Maintain ISO27001 information security certification, strengthen network and system environment security, and ensure the confidentiality, integrity, and availability of information operations.	<p>✓ The Bank has passed the BSI audit with no non-conformities. The certificate remains valid, and a follow-up BSI audit for the second half of 2025 is scheduled for November.</p>
Obtain ISO22301 business continuity certification to enhance operational resilience, enabling rapid response and recovery to minimize harm to the company, customers, and society.	<p>✓ The Bank has passed the BSI surveillance audit with no non-conformities, and the certificate remains valid.</p>
Establish RCSA processes for departments and update at least 120 existing procedures to strengthen operational risk controls.	Review of existing processes is underway, with a completion rate of 85%.

✓ indicates that the 2025 target has already been achieved as of the end of September.



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Appendix

THE SHANGHAI COMMERCIAL & SAVINGS BANK, LTD.

Standalone balance sheet

Unit: NTD mn

	2025Q3	2024Q3	YoY comparison	
Cash, CD, interbank deposits and RS	131,188	128,047	3,141	+2.45%
Financial assets	533,144	536,911	-3,767	-0.70%
Discounts and loans, net	879,792	878,136	1,656	+0.19%
Properties, net	15,465	15,075	390	+2.59%
Other assets	25,219	25,415	-196	-0.77%
Total assets	1,584,808	1,583,584	1,224	+0.08%
Due to the central bank and banks	12,944	10,438	2,506	+24.01%
Deposits and remittances	1,259,120	1,276,008	-16,888	-1.32%
Bank debentures and financial liabilities	71,624	63,029	8,595	+13.64%
Other liabilities	43,933	40,632	3,301	+8.12%
Total liabilities	1,387,621	1,390,107	-2,486	-0.18%
Shareholder' s equity	197,187	193,477	3,710	+1.92%

Standalone income statement

Unit: NTD mn

	2025Q1-Q3	2024Q1-Q3	YoY comparison	
Net interest	12,768	14,401	-1,633	-11.34%
Net fee income	3,936	3,541	395	+11.16%
Other income	5,983	3,759	2,224	+59.16%
Net revenue	22,687	21,701	986	+4.54%
Operating expense	7,353	7,391	-38	-0.51%
Profit before bad debt expense	15,334	14,310	1,024	+7.16%
Bad debt expense	1,350	2,000	-650	-32.50%
Pretax profit	13,984	12,310	1,674	+13.60%
Income tax	1,570	1,759	-189	-10.74%
Net income	12,414	10,551	1,863	+17.66%
Earning per share (NTD)	2.56	2.18	0.38	+17.43%

Consolidated balance sheet

Unit: NTD mn

	2025Q3	2024Q3	YoY comparison	
Cash, CD, interbank deposits and RS	458,278	474,546	-16,268	-3.43%
Financial assets	716,132	670,974	45,158	+6.73%
Discounts and loans, net	1,158,080	1,222,118	-64,038	-5.24%
Properties, net	28,889	31,386	-2,497	-7.96%
Other assets	48,447	48,398	49	+0.10%
Total assets	2,409,826	2,447,422	-37,596	-1.54%
Due to the central bank and banks	36,690	33,857	2,833	+8.37%
Deposits and remittances	1,959,419	2,014,206	-54,787	-2.72%
Bank debentures and financial liabilities	88,849	76,711	12,138	+15.82%
Other liabilities	60,930	62,966	-2,036	-3.23%
Total liabilities	2,145,888	2,187,740	-41,852	-1.91%
Shareholder' s equity	263,938	259,682	4,256	+1.64%

Consolidated income statement

Unit: NTD mn

	2025Q1-Q3	2024Q1-Q3	YoY comparison	
Net interest	26,625	28,744	-2,119	-7.37%
Net fee income	6,419	5,359	1,060	+19.78%
Other income	7,290	4,960	2,330	+46.98%
Net revenue	40,334	39,063	1,271	+3.25%
Operating expense	15,023	14,796	227	+1.53%
Profit before bad debt expense	25,311	24,267	1,044	+4.30%
Bad debt expense	9,309	10,196	-887	-8.70%
Pretax profit	16,002	14,071	1,931	+13.72%
Income tax	1,631	2,688	-1,057	-39.32%
Net income	14,371	11,383	2,988	+26.25%