

Stock Code
5876



The Shanghai Commercial & Savings Bank Ltd.
Investor Conference 2026Q1

2026.5.18

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Agenda

Global Economic Preview

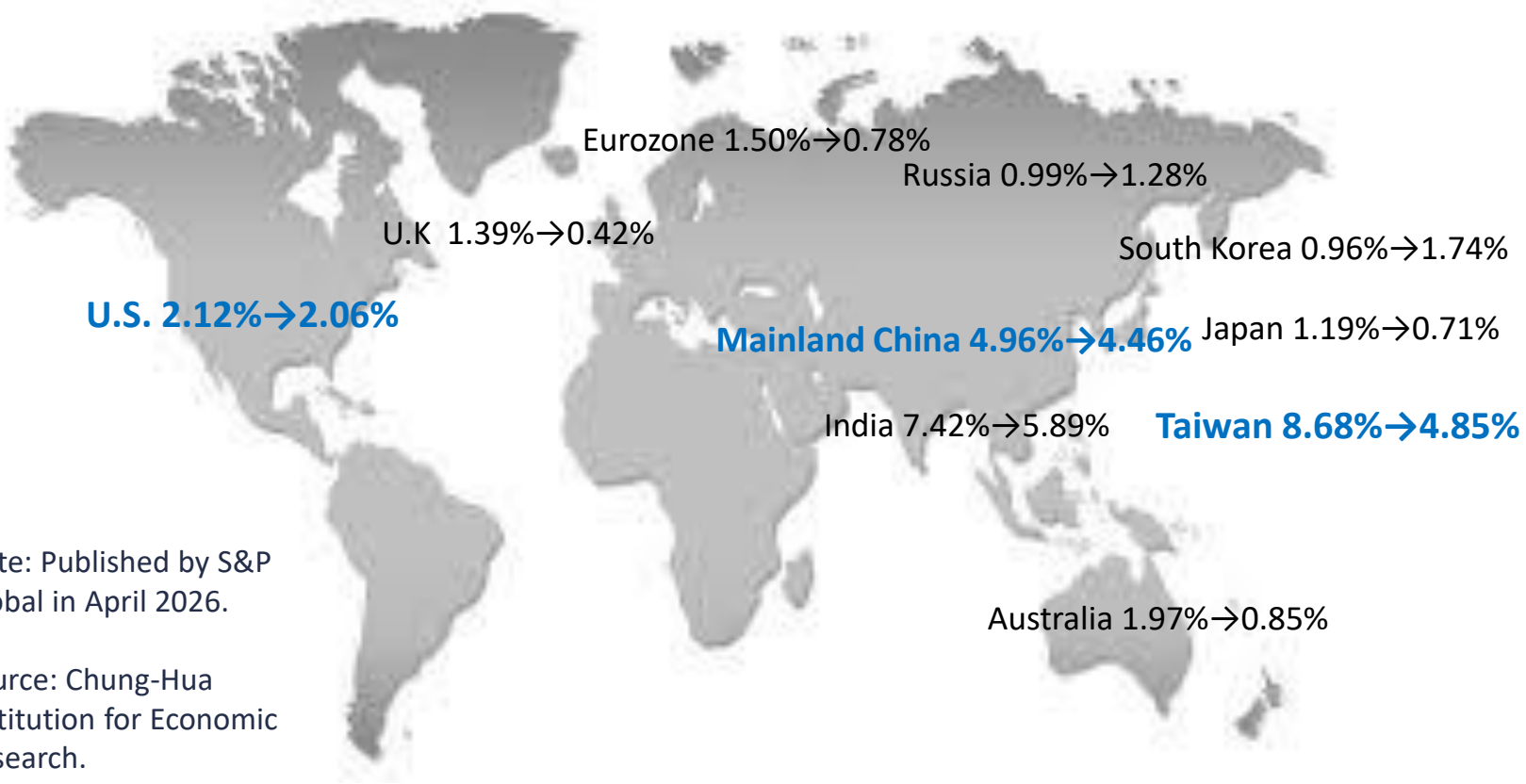
Operational Performance

Financial & Business Overview

Sustainable Development

Global Economic Preview

Estimated economic growth rates of major countries in 2025→2026



➤ Uncertainties regarding global trade development and geopolitical conflicts remain high, potentially disrupting the pace of global economic growth. According to April forecasts from the international agency S&P Global, this year's global economic growth rate is approximately 2.37%, with an inflation rate (annual CPI growth rate) of approximately 3.72%.

- Major Uncertainties for 2026:
1. Geopolitical conflicts in the Middle East driving up crude oil prices, leading to increased global inflationary pressure.
 2. Monetary and fiscal policies of major economies and the direction of financial markets.
 3. The economic growth trend of Mainland China.
 4. The progress of AI development.

Note: Published by S&P Global in April 2026.

Source: Chung-Hua Institution for Economic Research.



Operational Performance

THE SHANGHAI COMMERCIAL & SAVINGS BANK, LTD.

Performance Highlights

Won the TCSA Sustainability Report Platinum Award.

Recognized in the S&P Global Sustainability Yearbook as a top 5% company in the global banking industry.

Selected as a constituent of the "Taiwan Sustainability Index" .

Won the MSCI ESG AA RATINGS.

Received the "2025 STP Award " from Australia & New Zealand Banking Group Ltd.

Received the Taiwan Intellectual Property Management System (TIPS) Level A Verification Certificate.

Received the "2023-2024 Operational Excellence Award" from Wells Fargo Bank N.A.

Won the "Promoting Diversified Development of SMEs Award" from the SME Credit Guarantee Fund.

Received the "2025 USD & EUR Clearing Elite Quality Recognition Award" from J. P. Morgan.

Ranked 1st for the "Best Marketing Innovation Award" in the 19th Wealth Management Bank and Securities Awards by Business Today.

Ranked as a Level 2 "Pace-setter" in the Greater China Business Sustainability Index by The Chinese University of Hong Kong.

Awarded the "Best Inclusion Award" at the 2025 Financial Education Contribution Awards by the Financial Supervisory Commission.

Performance Overview

Unit: NTD

2026Q1

2025Q1

Rate of change

		2026Q1	2025Q1	Rate of change
Profitability	Net income	5,109mn	4,665mn	+9.52%
	EPS	1.05	0.96	+9.38%
	Annualized Pretax ROA	1.44%	1.32%	+0.12%
	Annualized Pretax ROE	11.23%	10.45%	+0.78%
Safety	NPL ratio	0.53%	0.32%	+0.21%
	Coverage ratio	247.32%	410.99%	-163.67%
Liquidity	Liquidity reserve ratio	25.89%	26.09%	-0.20%
	Loan to deposit ratio	72.72%	72.20%	+0.52%
Capital Adequacy	CET 1 capital ratio	13.18%	12.84%	+0.34%
	Tier 1 capital ratio	14.02%	13.68%	+0.34%
	BIS capital adequacy ratio	16.25%	16.03%	+0.22%

The Bank first applied IFRS 17 accounting policies on January 1, 2026. In accordance with the effective date and transitional provisions of IFRS 17, the comparative financial statements for the year 2025 were retrospectively restated to IFRS 17.

Standalone



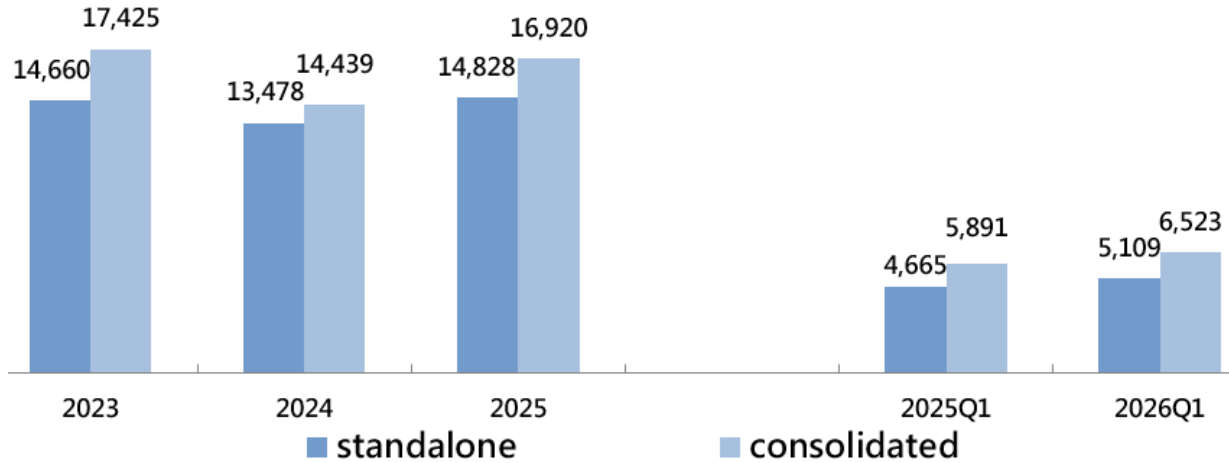
Financial & Business Overview

THE SHANGHAI COMMERCIAL & SAVINGS BANK, LTD.

Profitability

Net Profit After-Tax

Unit: NTD mn



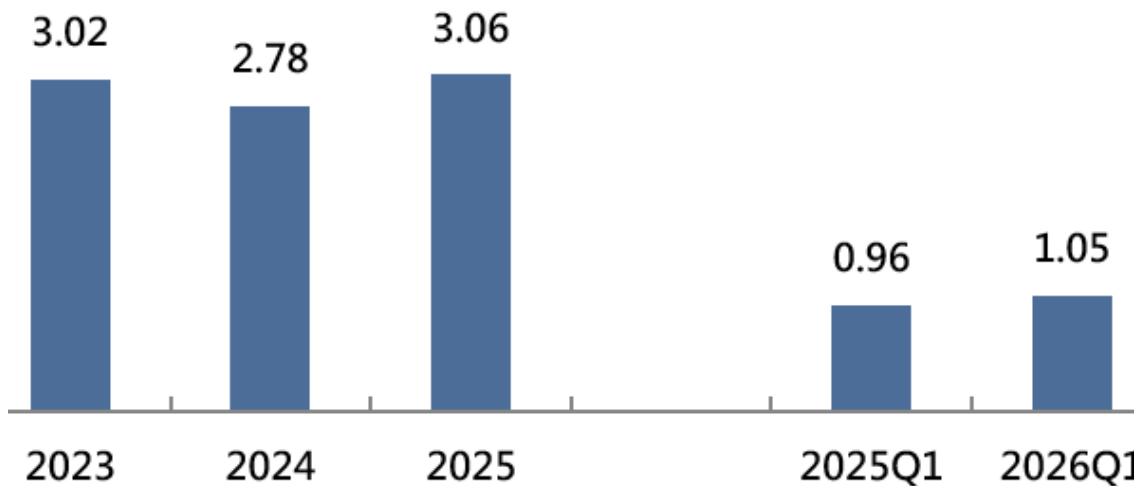
YoY comparison

	Amount	Growth rate
standalone	+444	+9.52%
consolidated	+632	+10.73%

Earning Per Share

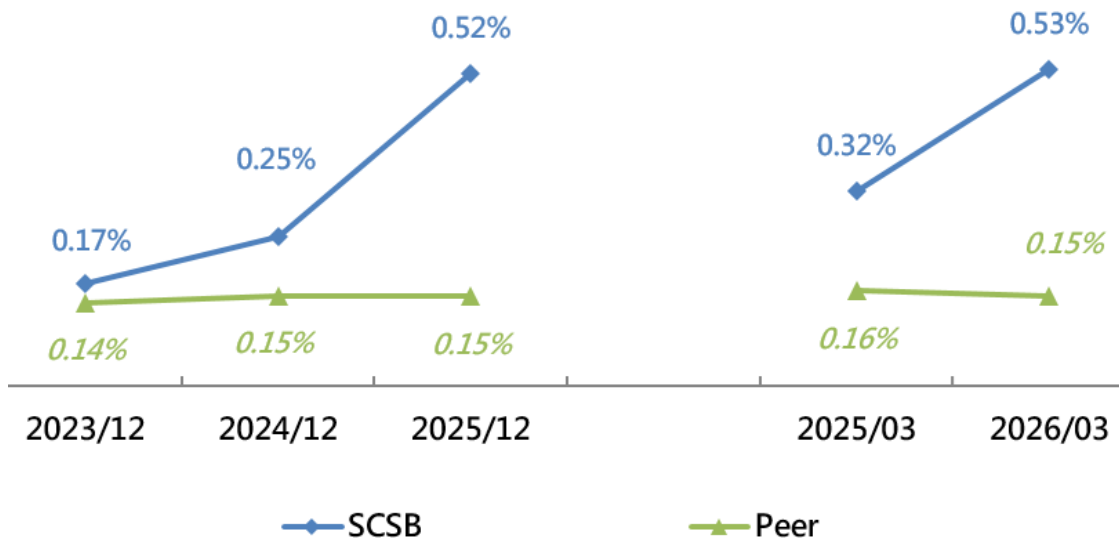
Unit: NTD

Consolidated

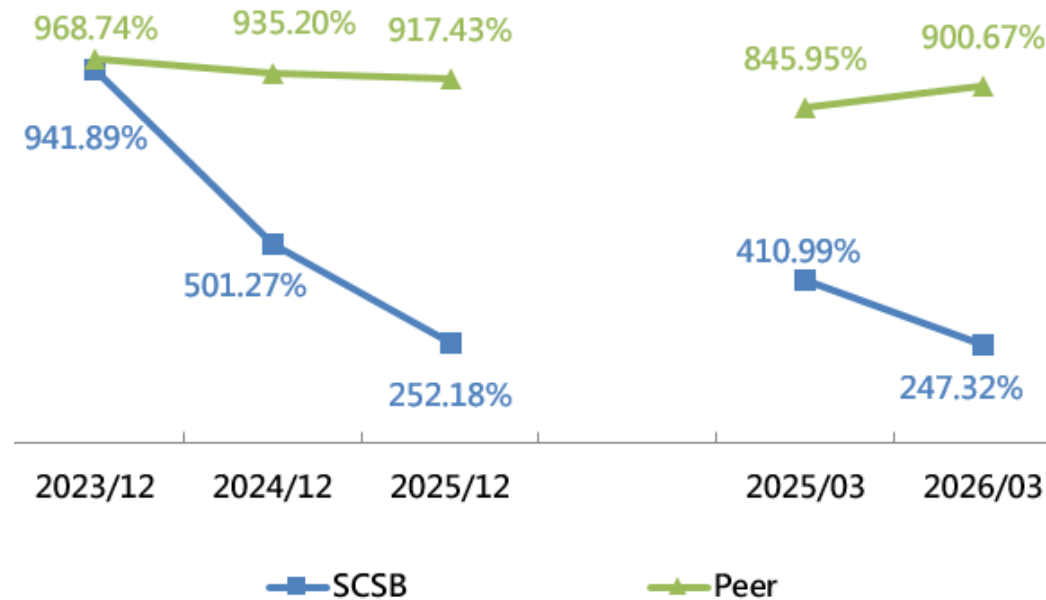


Asset Quality

Non-performing loan ratio



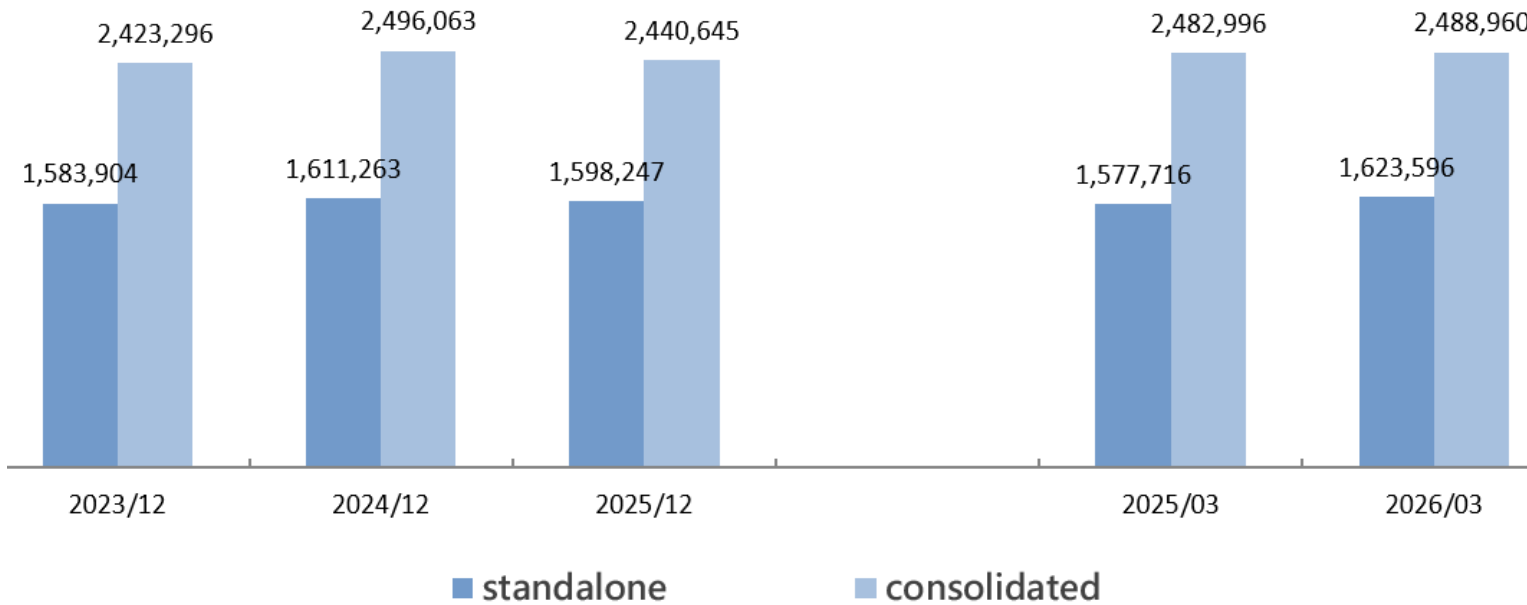
Coverage Ratio



Standalone

Asset

Unit: NTD mn

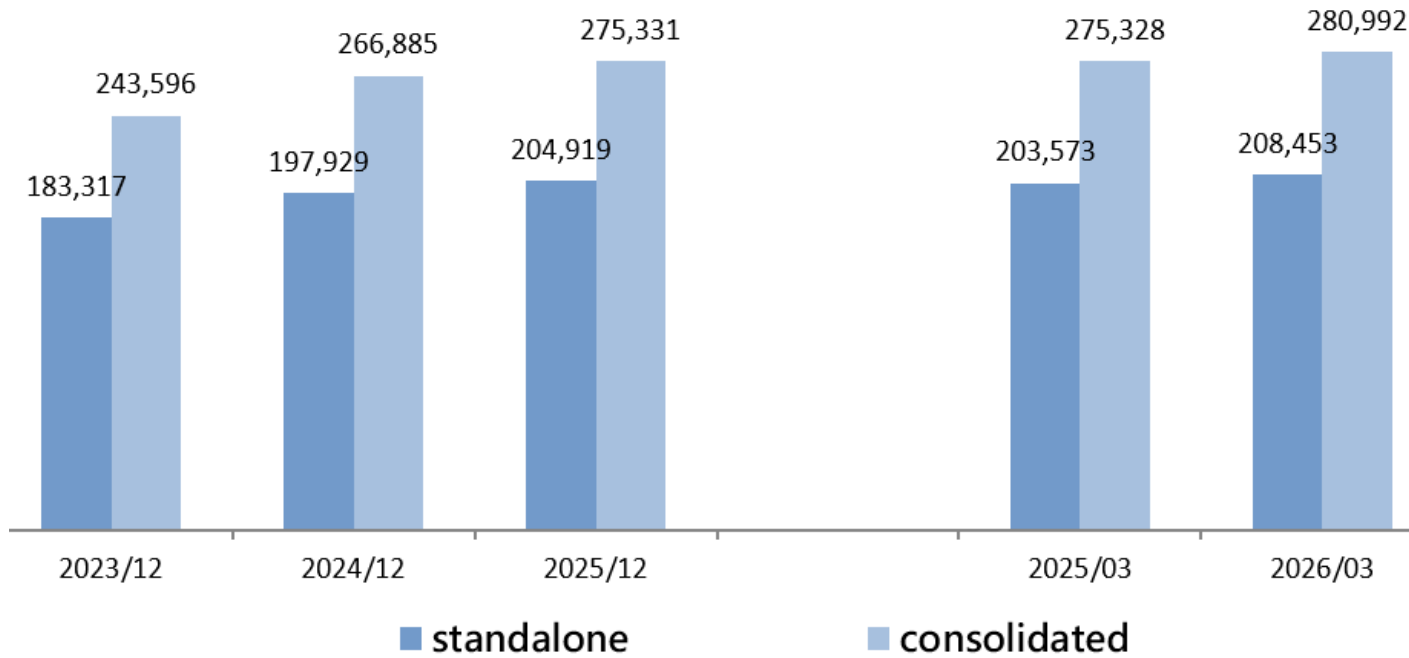


YoY comparison

	Amount	Growth rate
standalone	+45,880	+2.91%
consolidated	+5,964	+0.24%

Equity

Unit: NTD mn

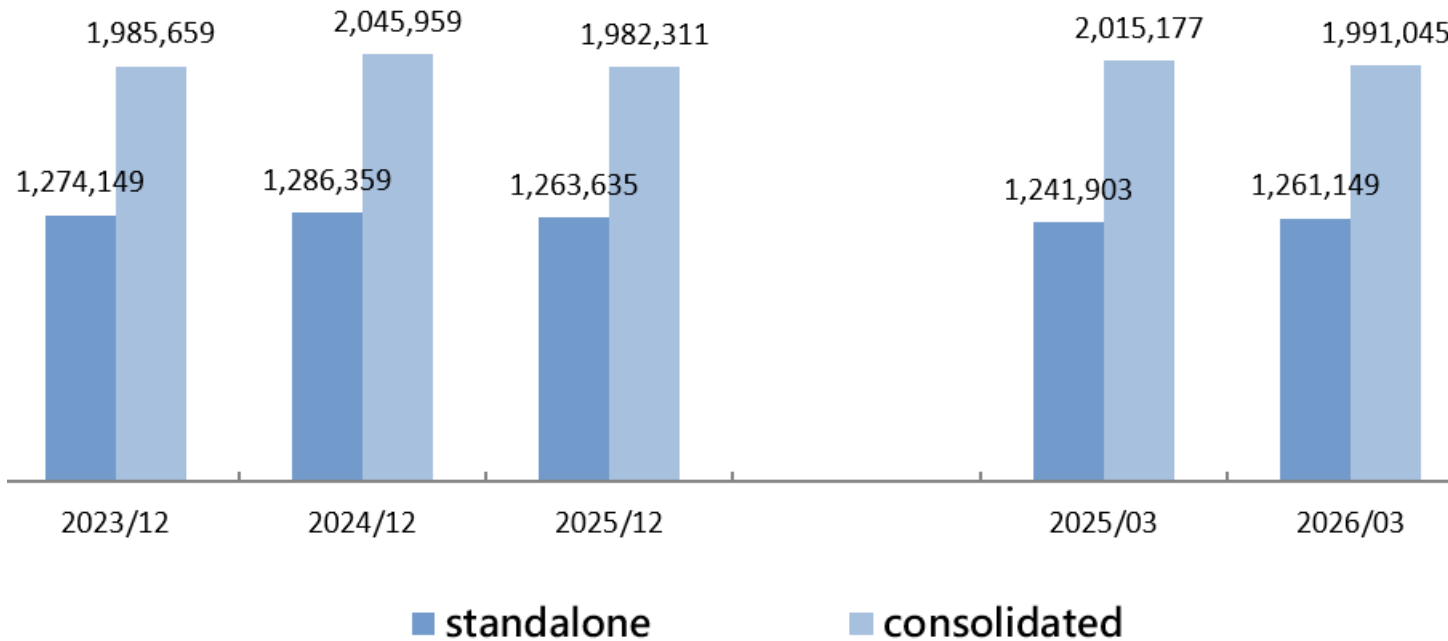


YoY comparison

	Amount	Growth rate
standalone	+4,880	+2.40%
consolidated	+5,664	+2.06%

Deposit

Unit: NTD mn



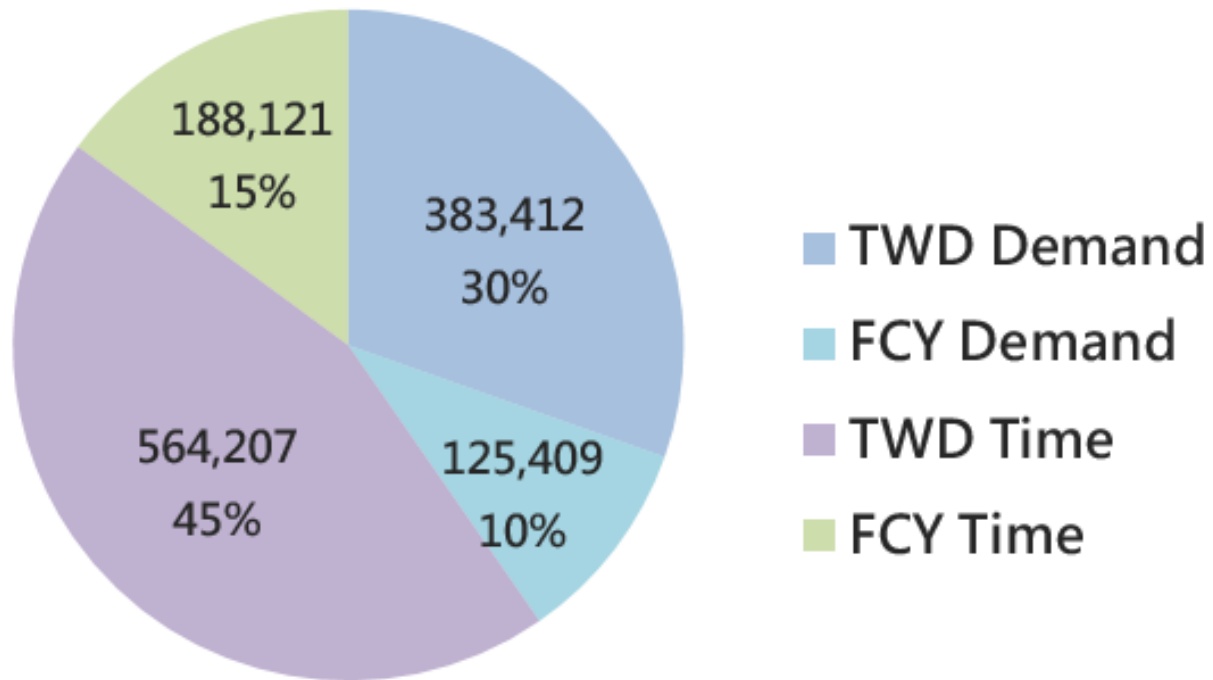
YoY comparison

	Amount	Growth rate
standalone	+19,246	+1.55%
consolidated	-24,132	-1.20%

Deposit breakdown

Unit: NTD mn

2026Q1



Total : 1,261,149mn

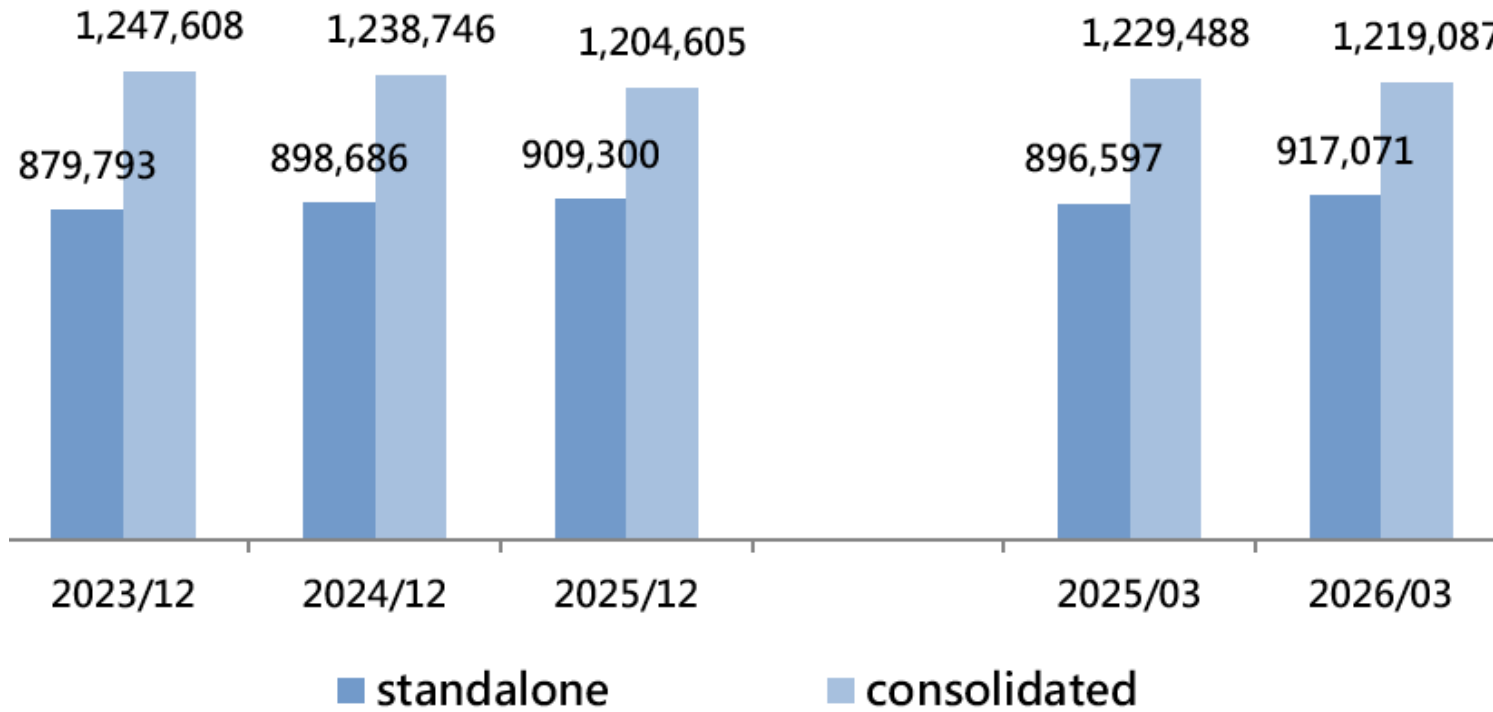
Standalone

YoY comparison

	Amount	Growth rate
TWD Demand	+19,017	+5.22%
FCY Demand	+3,590	+2.95%
TWD Time	+3,374	+0.60%
FCY Time	-6,735	-3.46%
Total	+19,246	+1.55%

Loan

Unit: NTD mn



YoY comparison

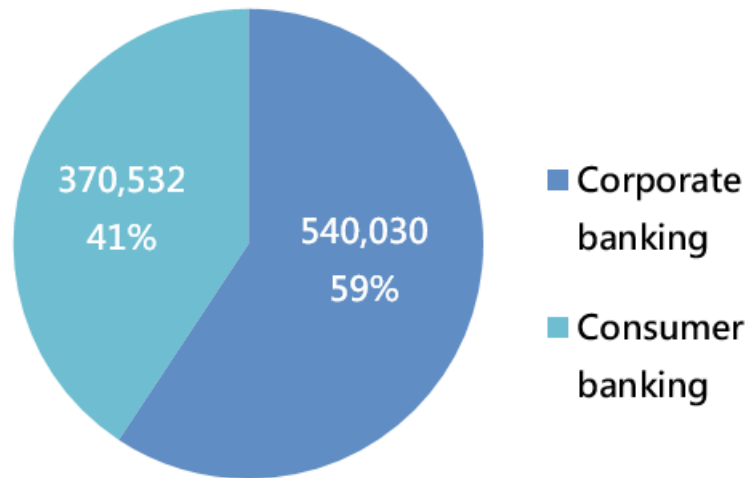
	Amount	Growth rate
standalone	+20,474	+2.28%
consolidated	-10,401	-0.85%

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

Loan breakdown

Unit: NTD mn

• By business 2026Q1

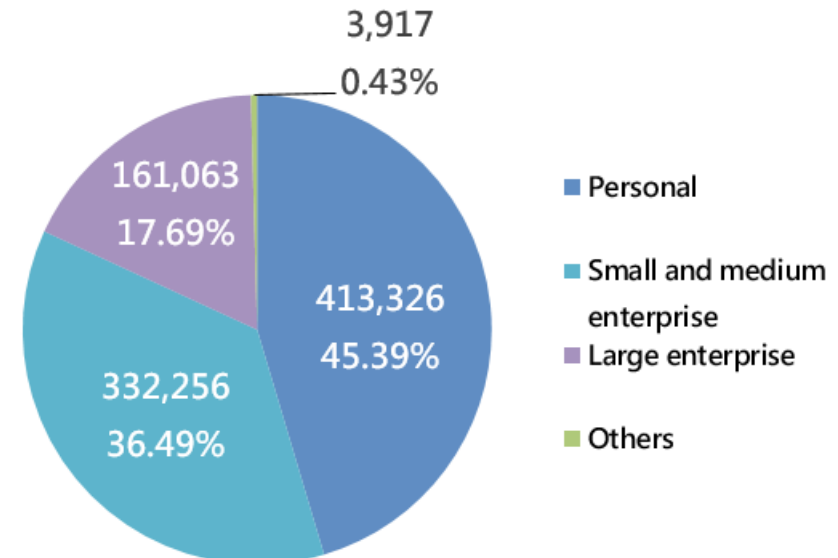


Total : 910,562mn

YoY comparison

	Amount	Growth rate
Corporate banking	+382	+0.07%
Consumer banking	+18,146	+5.15%
Total	+18,528	+2.08%

• By customer profile 2026Q1



Total : 910,562mn

YoY comparison

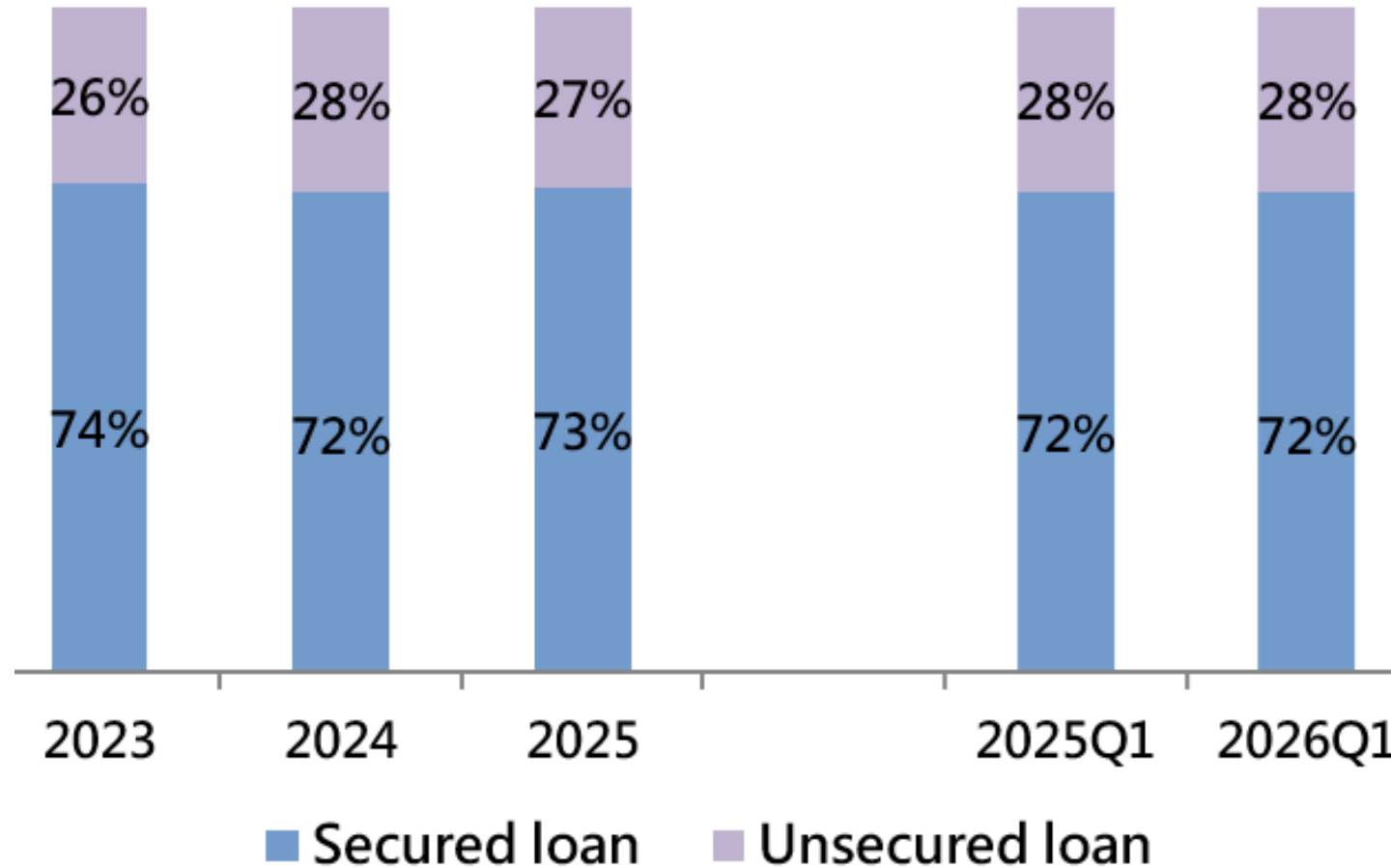
	Amount	Growth rate
Personal	+21,629	+5.52%
Small and medium enterprise	-1,052	-0.32%
Large enterprise	-3,056	-1.86%
Others	+1,007	+34.60%
Total	+18,528	+2.08%

(1)Standalone

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

Loan breakdown

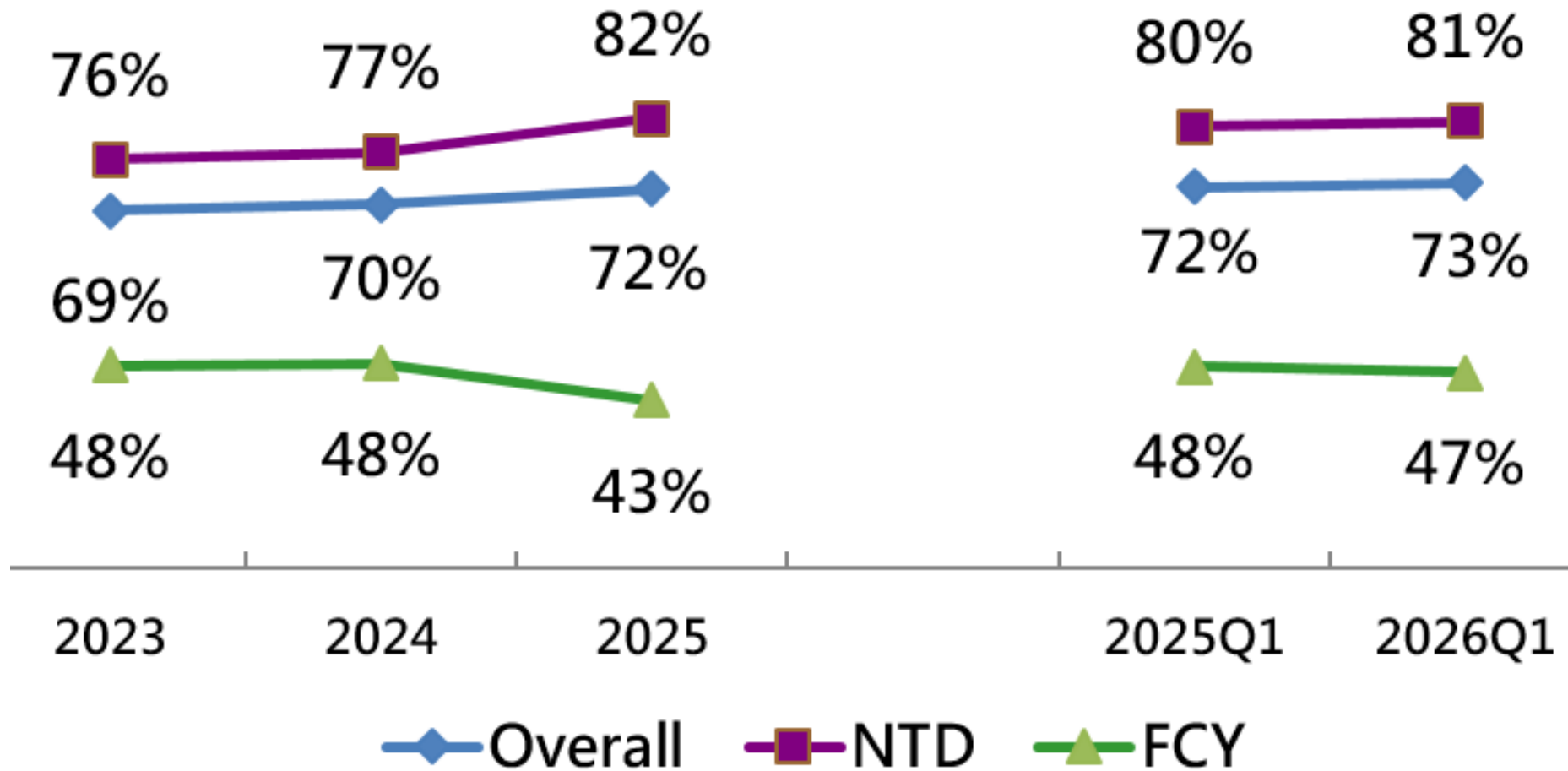
- Loan breakdown by type



(1)Standalone

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

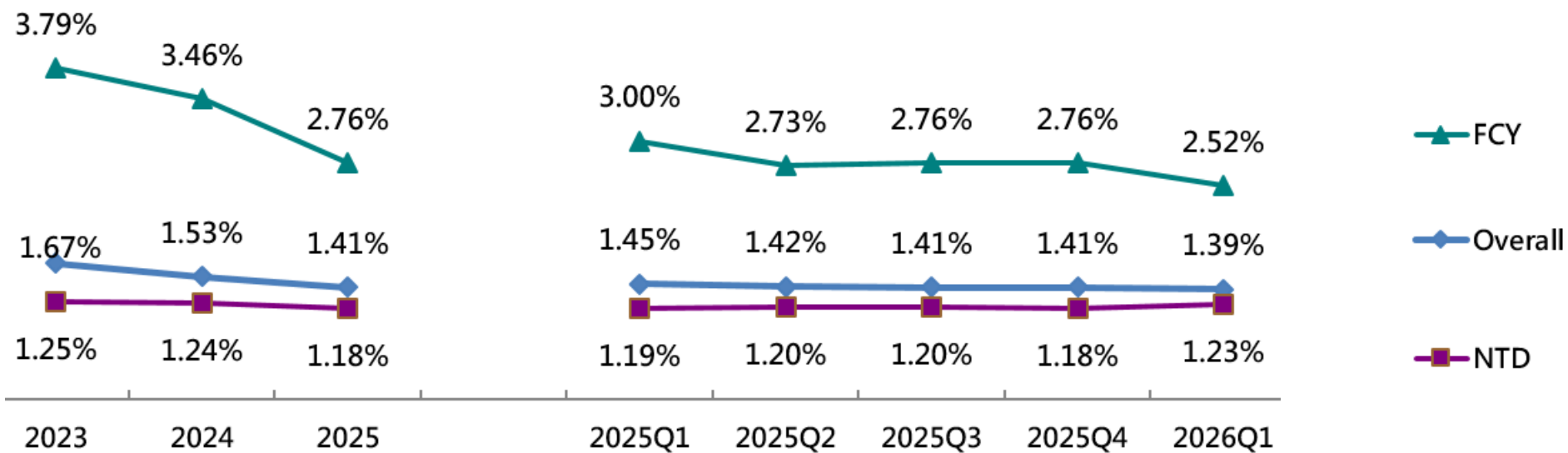
Loan to deposit ratio



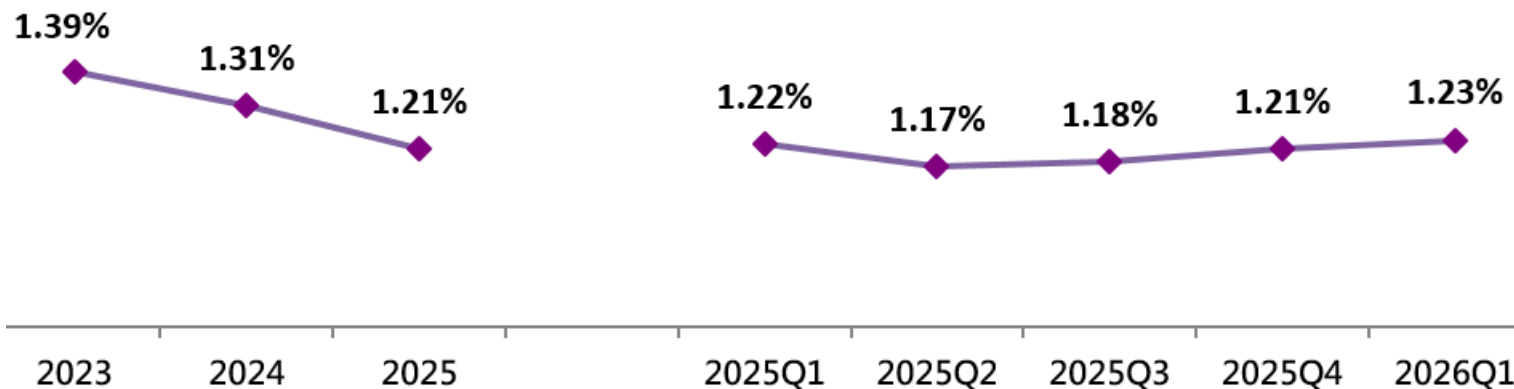
Standalone

Interest spread & Net interest margin

Interest spread



Net interest margin

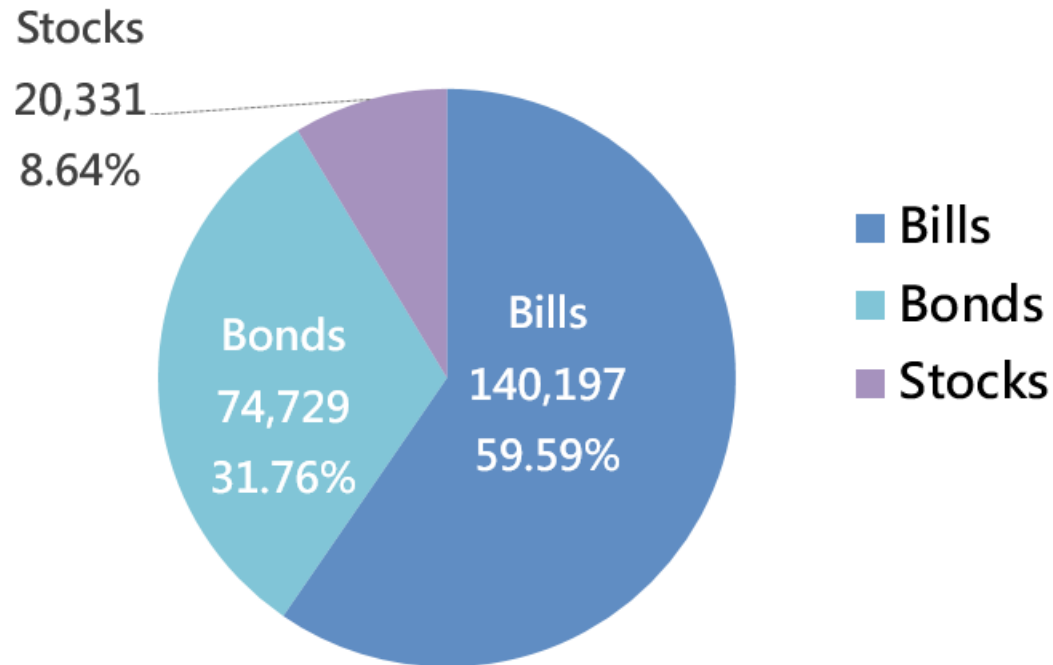


Standalone

Investment portfolio

Unit: NTD mn

• **NTD investment** 2026Q1



YoY comparison

	Amount	Growth rate
Bills	-15,478	-9.94%
Bonds	-8,652	-10.38%
Stocks	-4,205	-17.14%
Total	-28,335	-10.75%

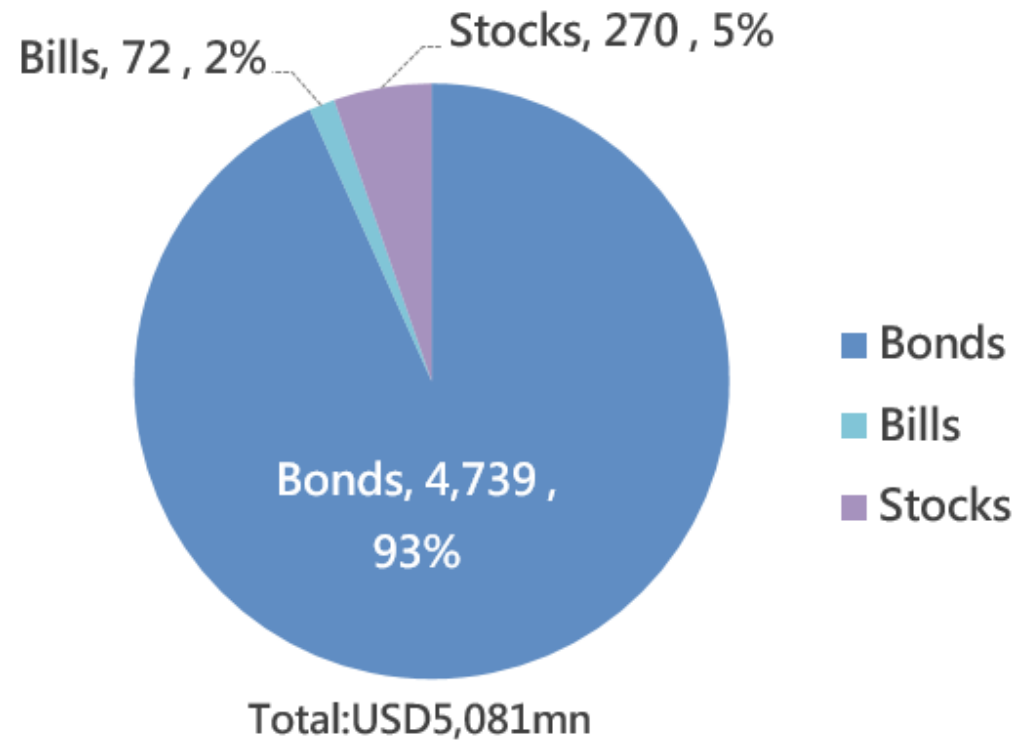
Note: Long-term equity investment NTD107,236mn excluded.
Total: NTD235,257mn

Standalone

Investment portfolio

Unit: USD mn

- FCY investment 2026Q1



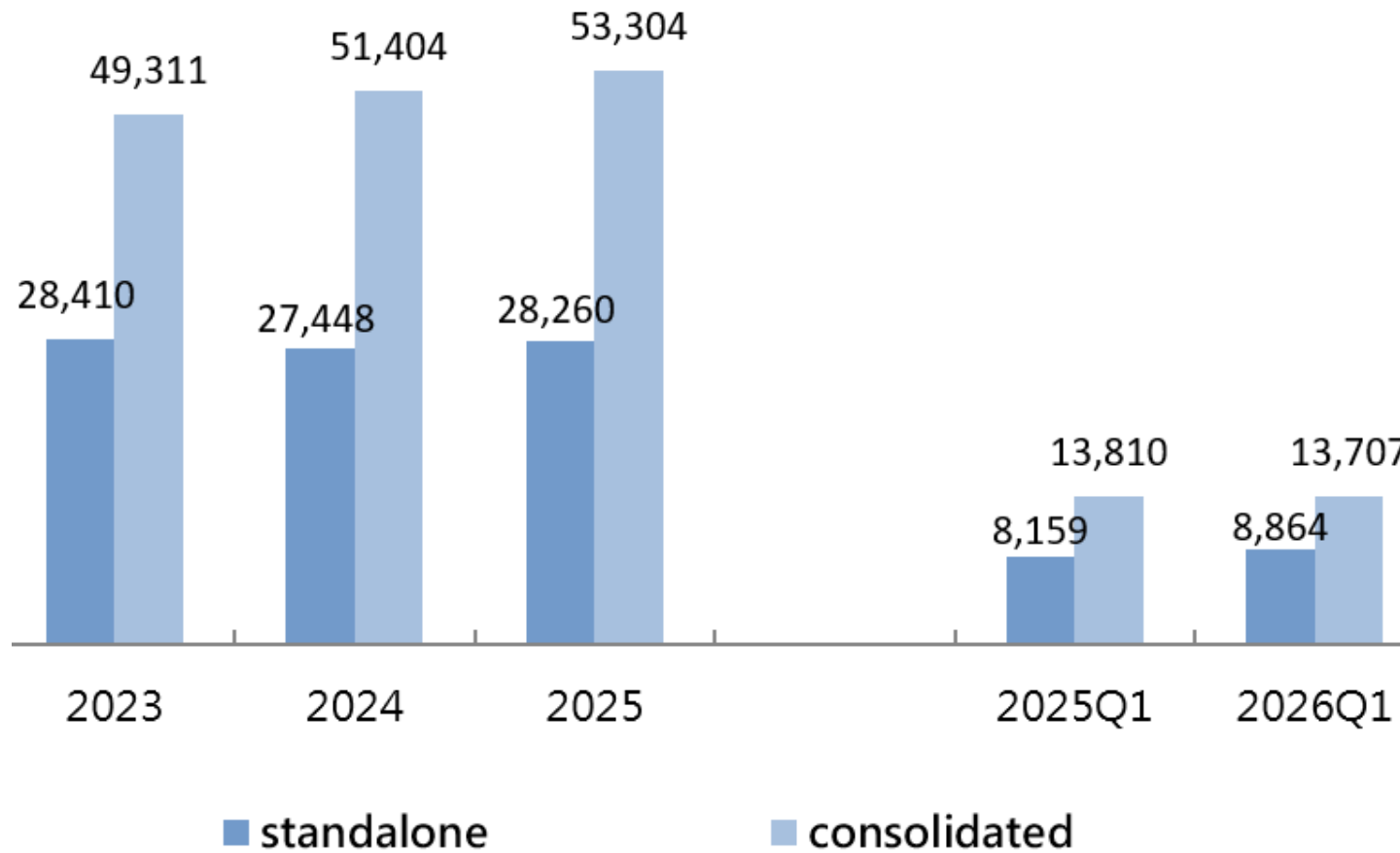
YoY comparison

	Amount	Growth rate
Bonds	+36	+0.77%
Bills	+52	+260.68%
Stocks	+132	+95.74%
Total	+220	+4.53%

Standalone

Net revenue

Unit: NTD mn



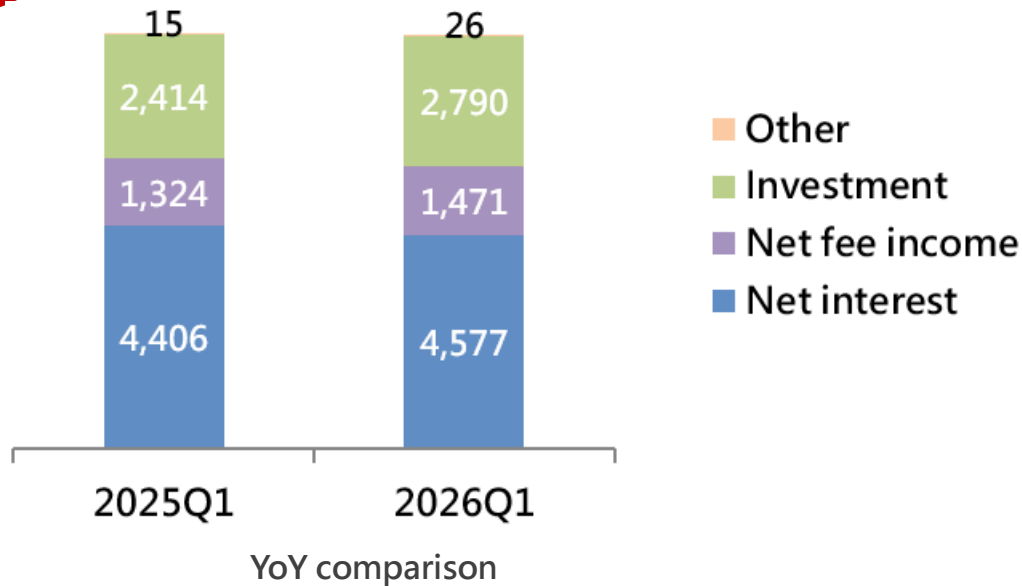
YoY comparison

	Amount	Growth rate
standalone	+705	+8.64%
consolidated	-103	-0.75%

Net revenue breakdown

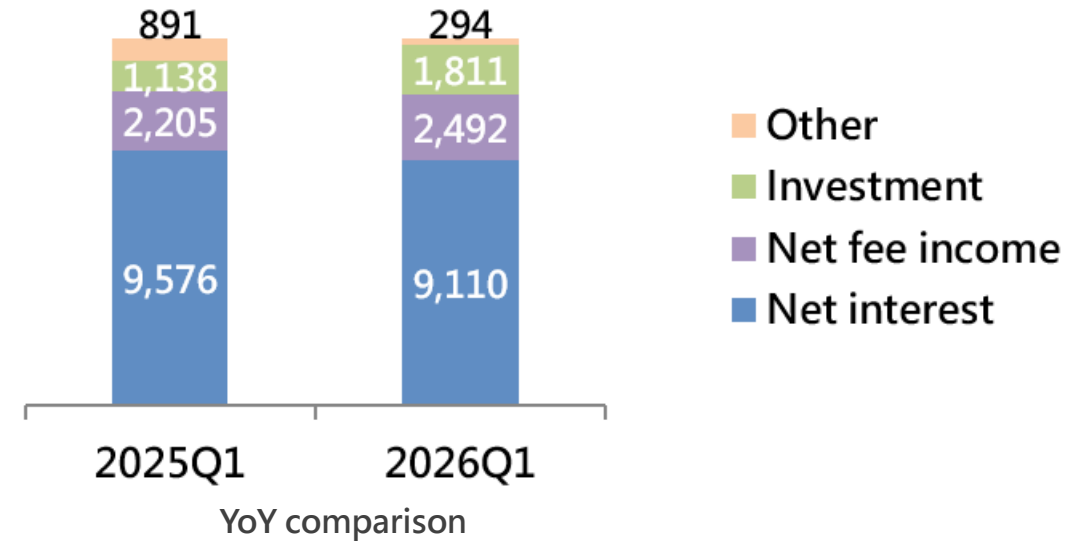
Unit: NTD mn

• Standalone



	Amount	Growth rate
Net interest	+171	+3.88%
Net fee income	+147	+11.10%
Investment	+376	+15.58%
Other	+11	+73.33%
Total	+705	+8.64%

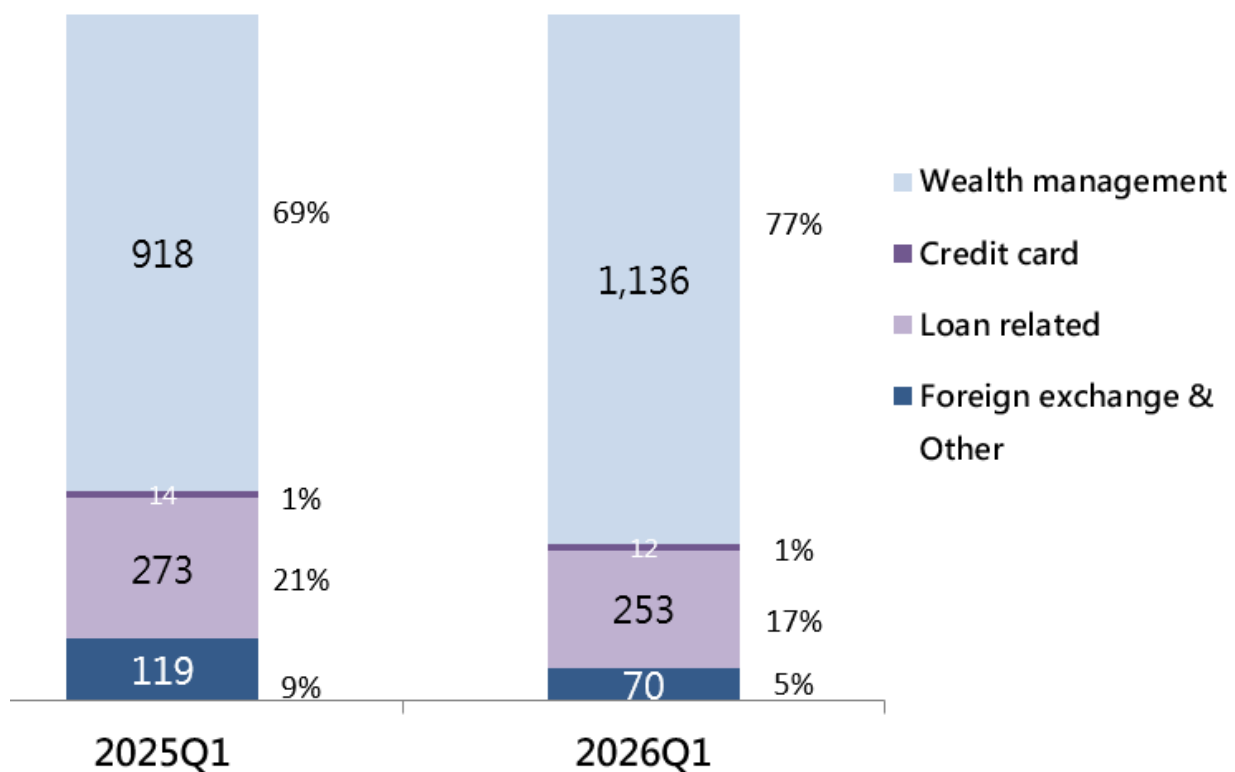
• Consolidated



	Amount	Growth rate
Net interest	-466	-4.87%
Net fee income	+287	+13.02%
Investment	+673	+59.14%
Other	-597	-67.00%
Total	-103	-0.74%

Net fee income breakdown

Unit: NTD mn



YoY comparison

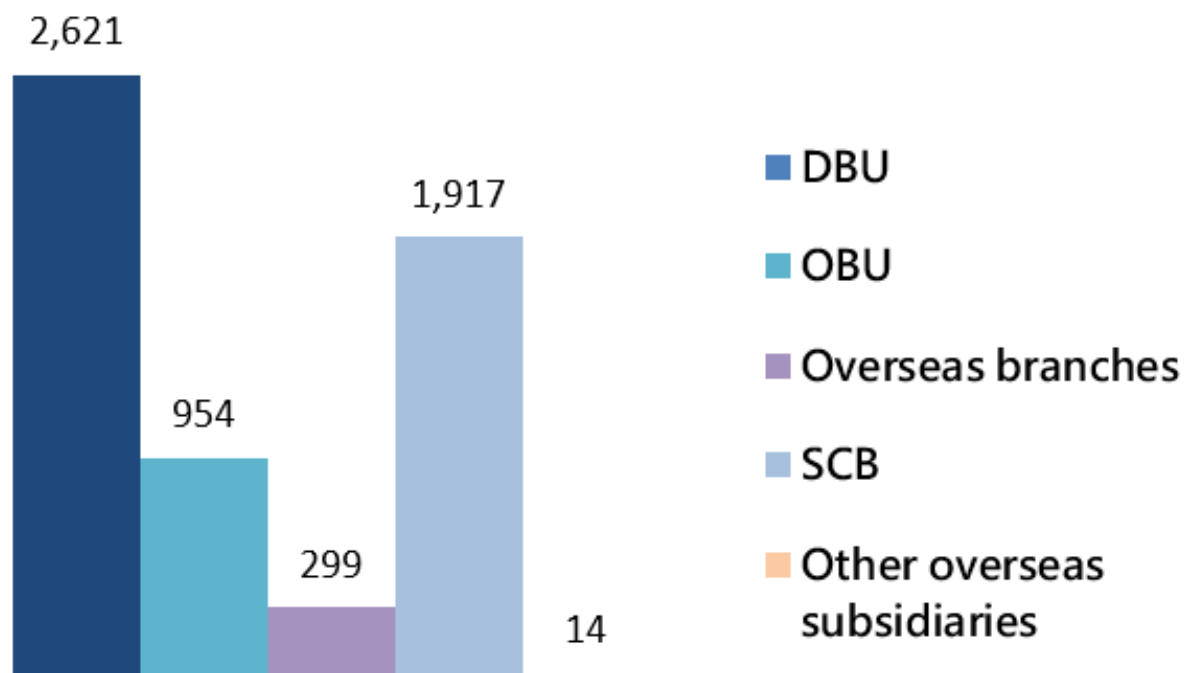
Business type	Amount	Growth rate
Loan related	-20	-7.33%
Foreign exchange & Other	-49	-41.18%
Wealth management	+218	+23.75%
Credit card	-2	-14.29%
Total	+147	+11.10%

Standalone

Pretax profit breakdown by area

Unit: NTD mn

2026Q1



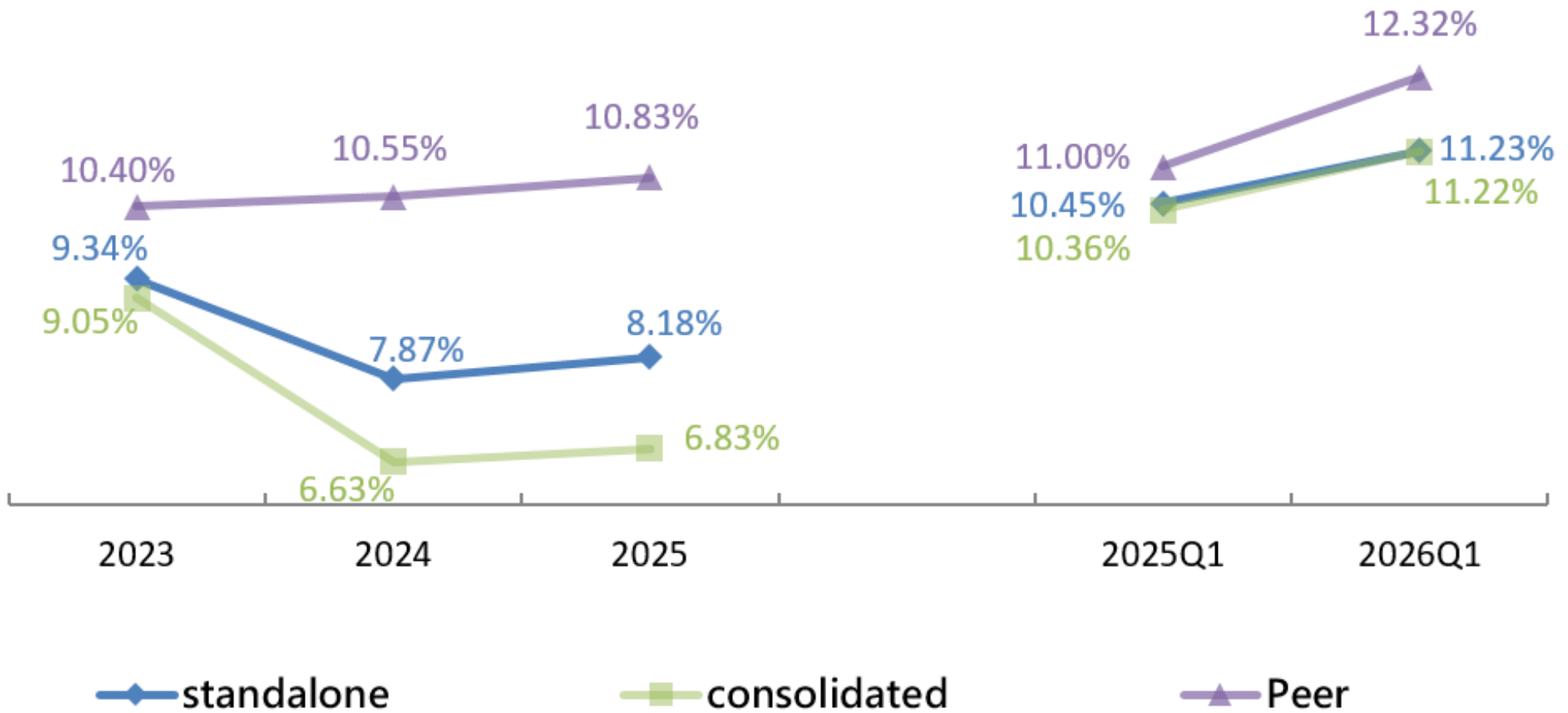
Total: 5,805mn

YoY comparison

	Amount	Growth rate
DBU	+378	+16.8%
OBU	+42	+4.6%
Overseas branches	-97	-24.5%
SCB	+242	+14.4%
Other overseas subsidiaries	-2	-9.6%
Total	+563	+10.7%

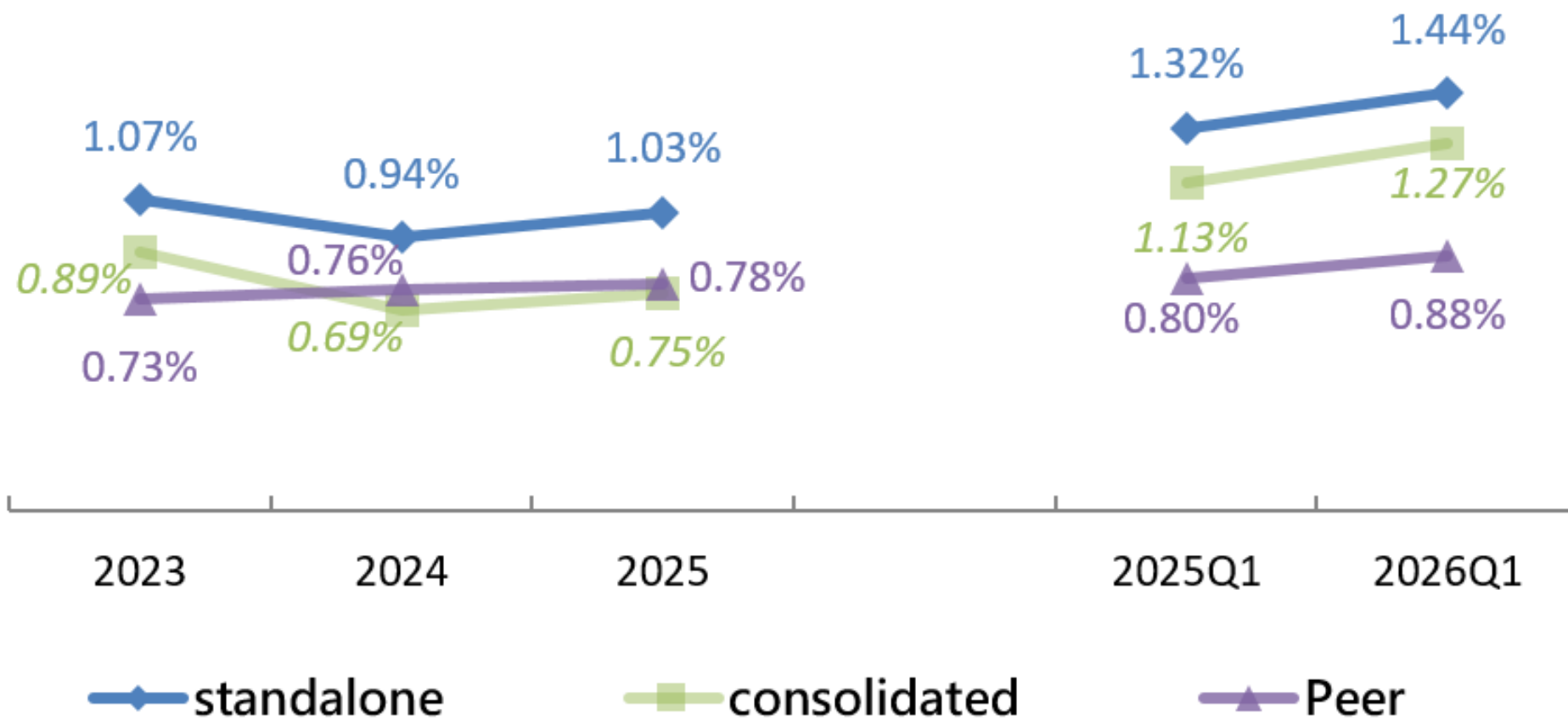
Standalone

Pretax ROE



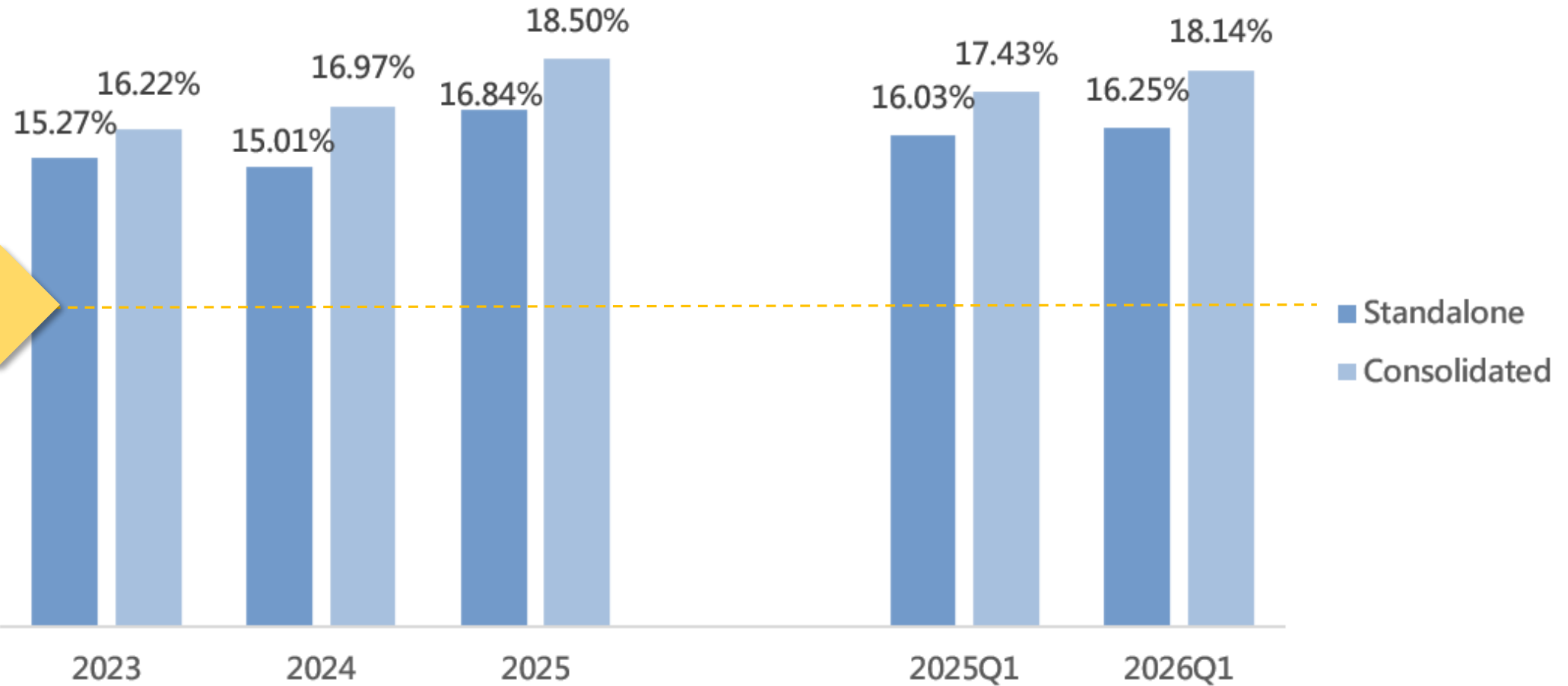
*2026Q1 vs. 2025Q1 has been annualized.

Pretax ROA



*2026Q1 vs. 2025Q1 has been annualized.

Capital Adequacy ratio



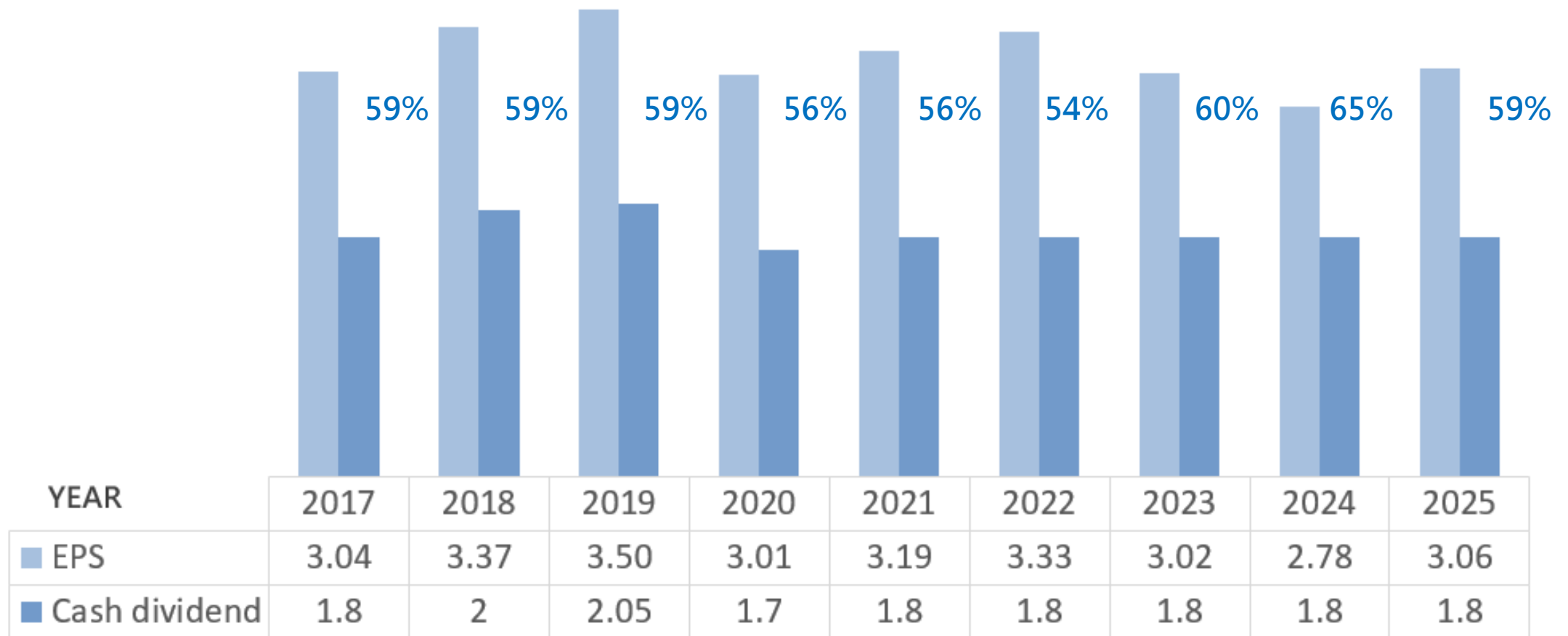
Statutory
10.5%

■ Standalone
■ Consolidated

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

Environmental Aspect

2026 Targets

Increase green investment volume by 15% compared to 2025

Increase green loan volume by 15% compared to 2025

Achieve a 15% growth in the number of retirement and pension-related products.

Achieve a 5% growth in online digital transaction volume compared to 2025.

Expand lending to green energy and ESG-related industries by 10% compared to 2025.

Conduct carbon footprint assessments for investment and financing assets in accordance with the PCAF methodology.

In compliance with sustainable finance policies, launch at least 6 new ESG-compliant products.

Complete greenhouse gas inventory, verification, and disclosure as scheduled by the regulatory authorities.

Continuous Promotion of Sustainable Development

Social Aspect

2026 Targets

Maintain Platinum Award recognition in the TCSA Sustainability Report Awards.

Maintain status as a constituent stock in the DJBIC.

Conduct 20 charitable activities in coordination with regulatory authorities.

Cultivate talents in digital finance and sustainability.

Ranked in the Top 25% in the FSC's Fair Customer Treatment Assessment.

Reduce customer complaints by 12%.

Organize a total of 20 ESG-related seminars/forums for the general public.

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.

Continuous Promotion of Sustainable Development

Governance Aspect

2026 Targets

Assist Directors in participating in functional training courses.

Strengthen the execution and implementation of AML operations across all units.

Strengthen the culture of regulatory compliance within the Group.

Enhance employee adherence to the rule of law and personal data protection.

Achieve zero incidents of regulatory fines or reputational damage due to operational risks throughout the year.

Urge business management units to optimize personal data protection management mechanisms.

Obtain ISO 22301 Business Continuity Management Certification to build operational resilience and ensure rapid response and recovery, minimizing impact on the company, customers, and society.

Maintain ISO 27001 Information Security certification and strengthen network and system security to ensure the confidentiality, integrity, and availability of information services.



THANK
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Appendix

THE SHANGHAI COMMERCIAL & SAVINGS BANK, LTD.

Standalone balance sheet

Unit: NTD mn

	2026Q1	2025Q1	YoY comparison	
Cash, CD, interbank deposits and RS	170,667	124,256	46,411	+37.35%
Financial assets	505,359	529,763	-24,404	-4.61%
Discounts and loans, net	905,233	884,767	20,466	+2.31%
Properties, net	15,333	15,319	14	+0.09%
Other assets	27,004	23,611	3,393	+14.37%
Total assets	1,623,596	1,577,716	45,880	+2.91%
Due to the central bank and banks	23,137	19,486	3,651	+18.74%
Deposits and remittances	1,261,462	1,242,054	19,408	+1.56%
Bank debentures and financial liabilities	83,563	69,855	13,708	+19.62%
Other liabilities	46,981	42,748	4,233	+9.90%
Total liabilities	1,415,143	1,374,143	41,000	+2.98%
Shareholder' s equity	208,453	203,573	4,880	+2.40%

Standalone income statement

Unit: NTD mn

	2026Q1	2025Q1	YoY comparison	
Net interest	4,577	4,406	171	+3.88%
Net fee income	1,471	1,324	147	+11.10%
Other income	2,816	2,429	387	+15.93%
Net revenue	8,864	8,159	705	+8.64%
Operating expense	2,534	2,466	68	+2.76%
Profit before bad debt expense	6,330	5,693	637	+11.19%
Bad debt expense	525	451	74	+16.41%
Pretax profit	5,805	5,242	563	+10.74%
Income tax	696	577	119	+20.62%
Net income	5,109	4,665	444	+9.52%
Earning per share (NTD)	1.05	0.96	0.09	+9.38%

Consolidated balance sheet

Unit: NTD mn

	2026Q1	2025Q1	YoY comparison	
Cash, CD, interbank deposits and RS	487,125	490,990	-3,865	-0.79%
Financial assets	723,708	702,398	21,310	+3.03%
Discounts and loans, net	1,199,081	1,211,074	-11,993	-0.99%
Properties, net	28,868	31,383	-2,515	-8.01%
Other assets	50,178	47,151	3,027	+6.42%
Total assets	2,488,960	2,482,996	5,964	+0.24%
Due to the central bank and banks	49,757	44,964	4,793	+10.66%
Deposits and remittances	1,991,385	2,015,350	-23,965	-1.19%
Bank debentures and financial liabilities	101,789	85,039	16,750	+19.70%
Other liabilities	65,037	62,315	2,722	+4.37%
Total liabilities	2,207,968	2,207,668	300	+0.01%
Shareholder' s equity	280,992	275,328	5,664	+2.06%

Consolidated income statement

Unit: NTD mn

	2026Q1	2025Q1	YoY comparison	
Net interest	9,110	9,576	-466	-4.87%
Net fee income	2,492	2,205	287	+13.02%
Other income	2,105	2,029	76	+3.75%
Net revenue	13,707	13,810	-103	-0.75%
Operating expense	5,186	5,287	-101	-1.91%
Profit before bad debt expense	8,521	8,523	-2	-0.02%
Bad debt expense	721	1,508	-787	-52.19%
Pretax profit	7,800	7,015	785	+11.19%
Income tax	1,277	1,124	153	+13.61%
Net income	6,523	5,891	632	+10.73%