玉山金控 E.SUN FHC

Financial Review of 2Q 2026

Aug 2026

Disclaimer

This Presentation is provided by E.SUN Financial Holding Co., Ltd. ('E.SUN FHC'). E.SUN makes no guarantee or warranties as to the accuracy or correctness of all the material contained. After this presentation is released to the public, we undertake no obligation to update any relevant data to reflect any change hereafter.

This presentation may contain forward-looking statements. Statements that are not historical facts, including statements relating to the implementation of strategic initiatives, future business development and economic performance are forward-looking statements. Those statements involve uncertainties, risks, assumptions and other factors that could cause actual developments and results to differ materially from our statement in this presentation.

The contents, statements, or claims contained in this presentation do not constitute an offer, a solicitation of an offer, or a recommendation to buy or sell any securities or financial products. E.SUN FHC and its affiliates, including their representatives, shall not be held liable for any loss or damage arising from the use of, or reliance on, the information contained herein, whether due to negligence or any other cause.

Agenda

E.SUN FHC

微風吹拂下的玉山 Silent Winds under Mt. Jade

Thierry Feuz | 90x70cm | 複合媒材 Mixed Media | 2022

E.SUN FHC Summary

Unit : TWD million

		2026.06/1	2025.12/2
Total Assets	FHC	4,871,197	4,516,533
	Bank	4,788,353	4,466,652
	Securities	80,311	42,062
	Venture Capital	6,893	5,857
	Asset Management	2,508	2,435
Key Financials	Book Value per share(TWD)	17.40	16.86
	Double leverage ratio	114.62%	115.02%
	FHC CAR	118.09%	128.02%
Channels	Bank-domestic	140	140
	Overseas channels	35 overseas locations in 11 countries and regions. Branch: HK, LA, Singapore, Vietnam, Myanmar, Tokyo, Fukuoka, Sydney, Brisbane Sub-Branch in Kumamoto, Japan Subsidiary: China and Cambodia (UCB) Rep. office in Hanoi, HCM City, Bangkok, Kuala Lumpur, Dallas	
	Securities-branches	17	17

Note: 1. Preliminary figures of June 2026
2. Audit figures of 2025
3. Share owned by QFII : 30.5% as of Jun 30, 2026

2Q26 Business and Financial Review

Financial Performance

- Net Revenue was TWD 53.8bn(+24.8%), net profit was TWD 21.4bn(+27.8%), both set a new record high.(yoy)
- FHC's EPS was TWD 1.32, ROE 15.46%, ROA 0.91%.
- E.SUN Bank's net profit was TWD 18.8bn(+11.3%), E.SUN Securities' net profit was TWD 2.8bn(+205.5%), E.SUN VC's net profit was TWD 1bn, E.SUN AM's net profit was TWD 272mn.(yoy)

Business Development

- Loan balance reached TWD 2.84tn(+16.1%), in which foreign currency loan grew by 40.1%, corporate loan grew by 20.1%, SME loan grew by 14.1%, and retail loan grew by 11.4%. Deposit balance grew by 15%.(yoy)
- Net fee income was TWD 19.8bn(+39.9%), wealth management fee was TWD 9.3bn, both set a new record high. Credit card fee was TWD 4.5bn(+16.1%), consumption was TWD 414.9bn(+49.4%).(yoy)
- Asset quality was benign, NPL ratio remained stable at 0.15% and coverage ratio was 770.8%.

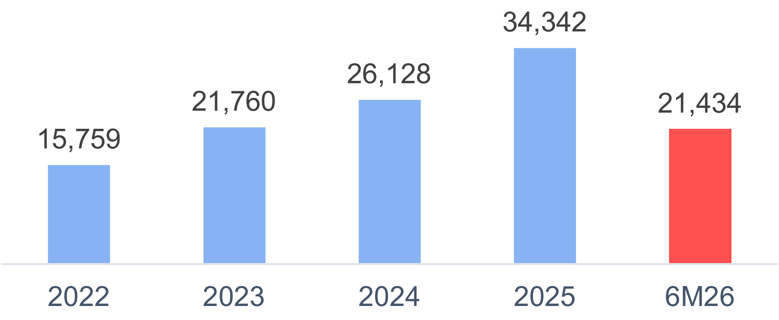
Towards a Sustainable Future

- The FSC has approved the acquisition of Mercuries Life via share swap. The effective date was set at Sep. 1st , the transaction elevates E.SUN to Taiwan's 5th largest listed FHC by total assets, completing its three core profit engines: Banking, Insurance, and Securities.
- E.SUN Bank was named Best Sustainable Treasury Solutions(APAC & North Asia) and Best Treasury Sustainability Initiative (APAC) by Corporate Treasurer. E.SUN Bank also won three major FCA Innovation Business Awards, including the Grand Jury Award, Best Experience Innovation, and Best Product Innovation.
- E.SUN FHC has been included in DJBIC for 12 consecutive years and ranked top 5% in TAIEX's Corporate Governance Assessment for the 11th time. Chairman Joseph Huang won Enterprise Asia's Responsible Business Leadership for 9 consecutive years—an Asian record. E.SUN FHC also received the TNFD Gold Award and swept 9 honors at the Taiwan Sustainable Investment Awards.

Financial Performance

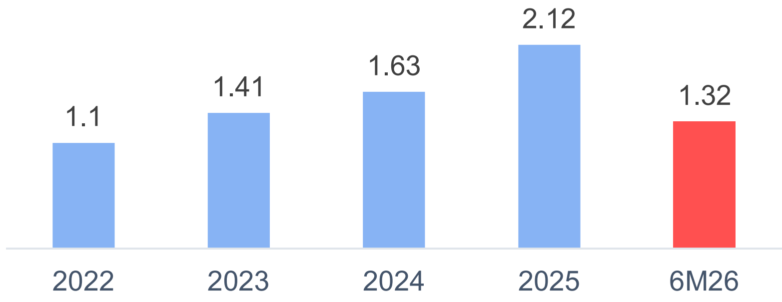
Net Profit

Unit: TWD million

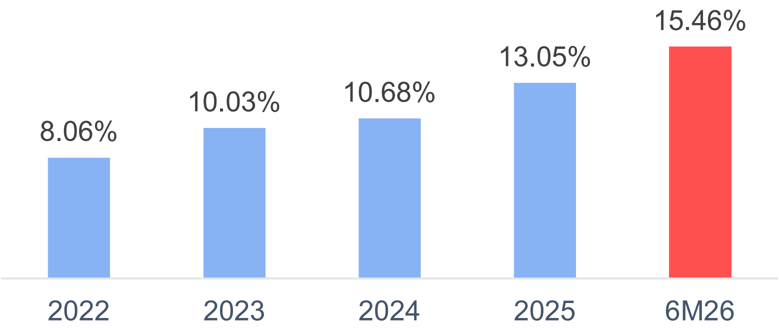


EPS

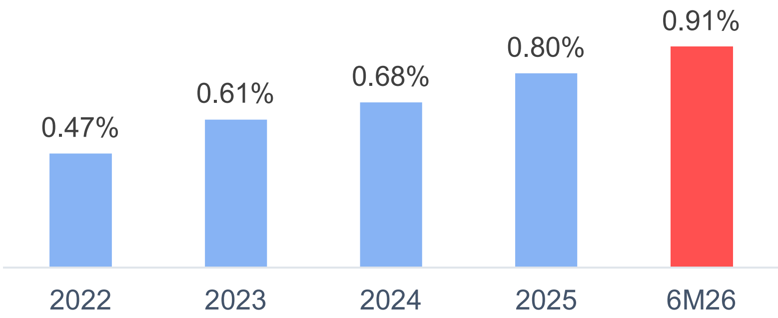
Unit: TWD



ROE



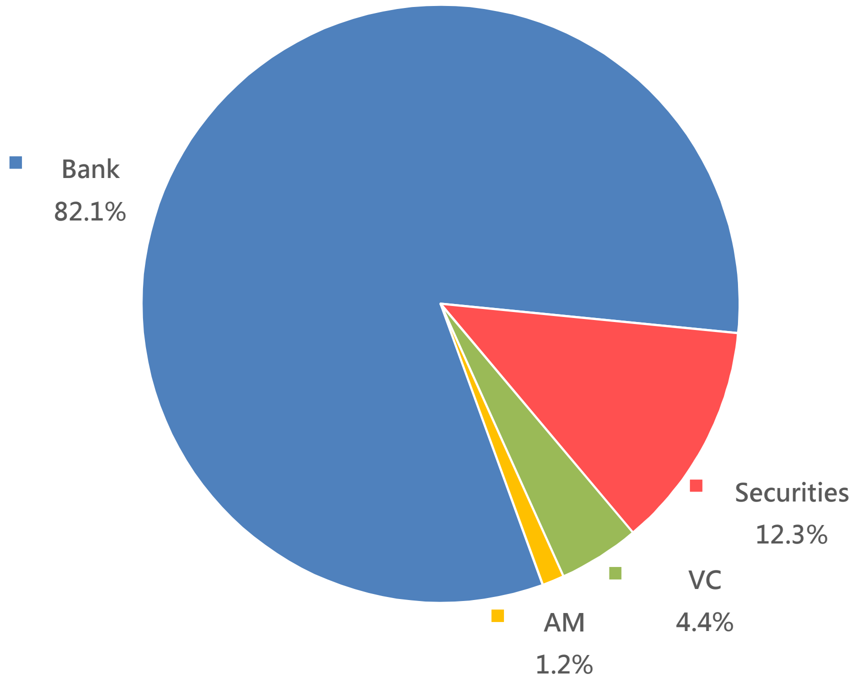
ROA



Note: Preliminary figures of 6M26.

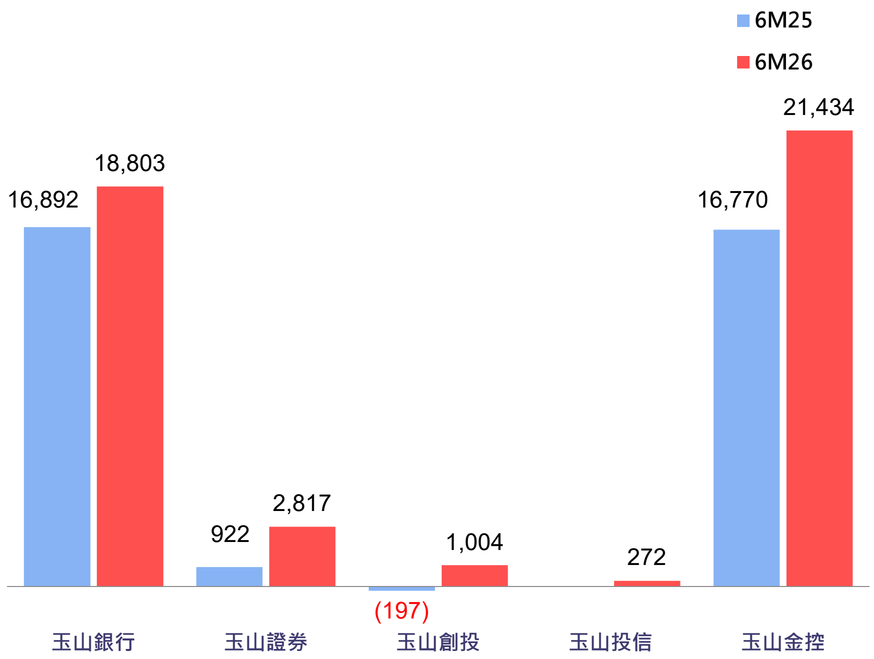
Net Income of FHC & its Subsidiaries

Contribution by Subsidiaries



Net Income of FHC and its Subsidiaries

Unit: TWD million



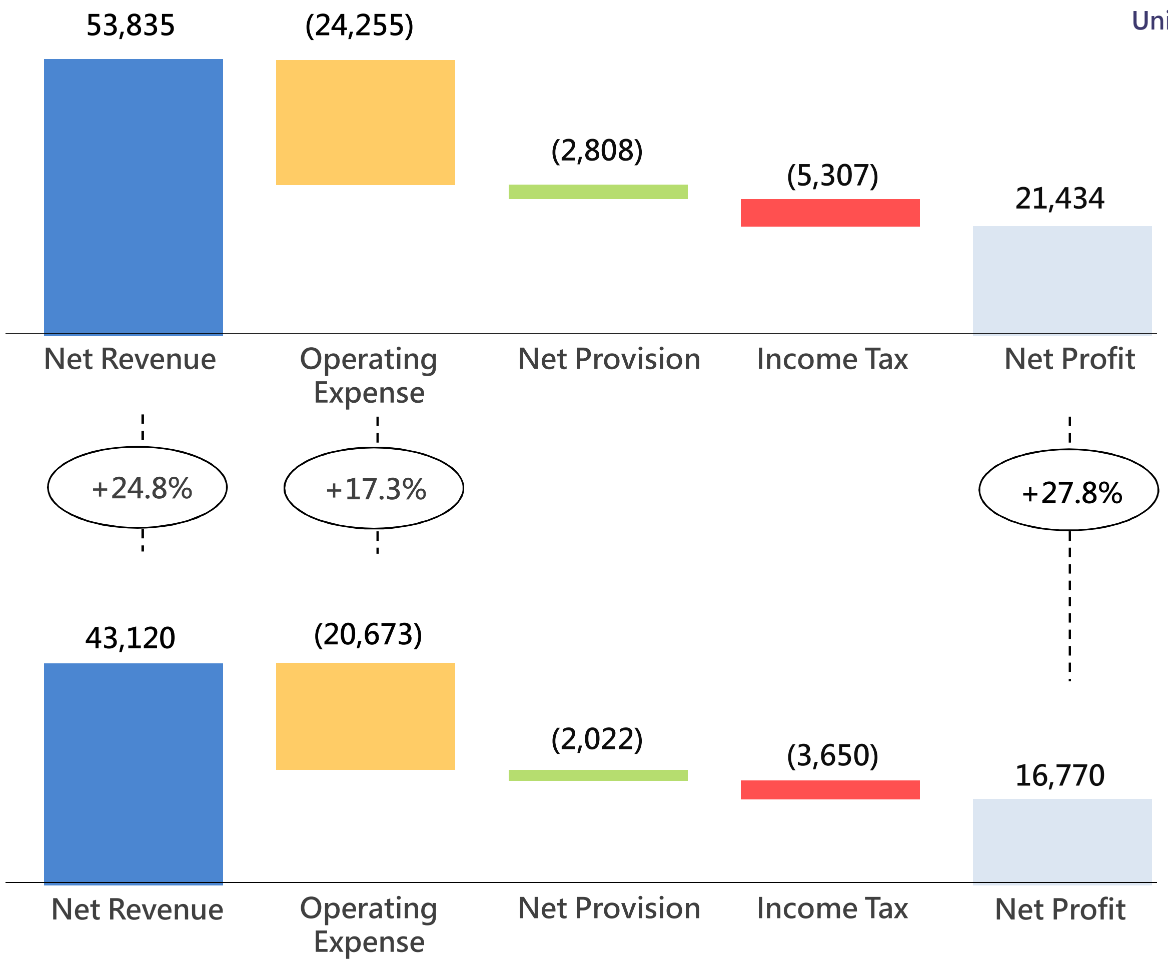
Note: 1. Preliminary figures of 6M26.
2. E.SUN Asset Management was consolidated into E.SUN FHC on July 1, 2025.

Net Income Breakdown

Unit：TWD million

6M26 P&L

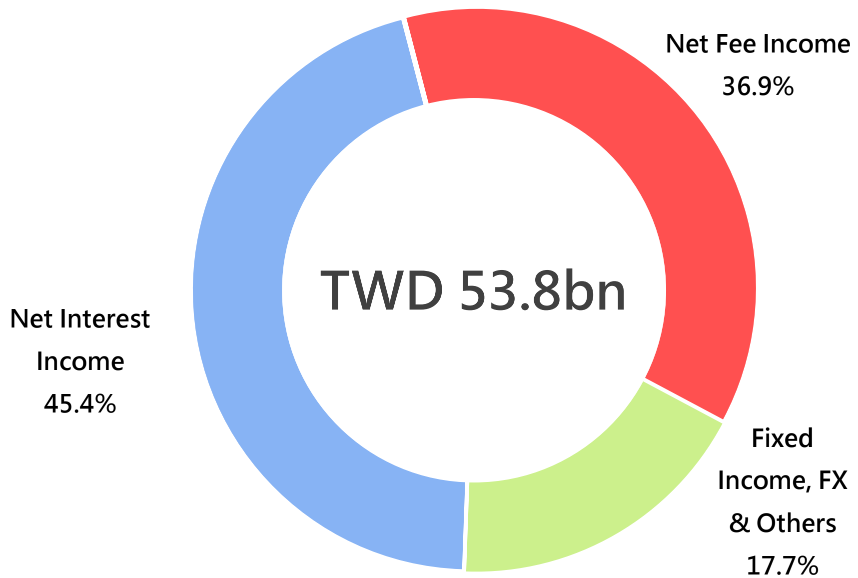
6M25 P&L



Note: Preliminary figures of 6M26.

FHC Revenue Breakdown

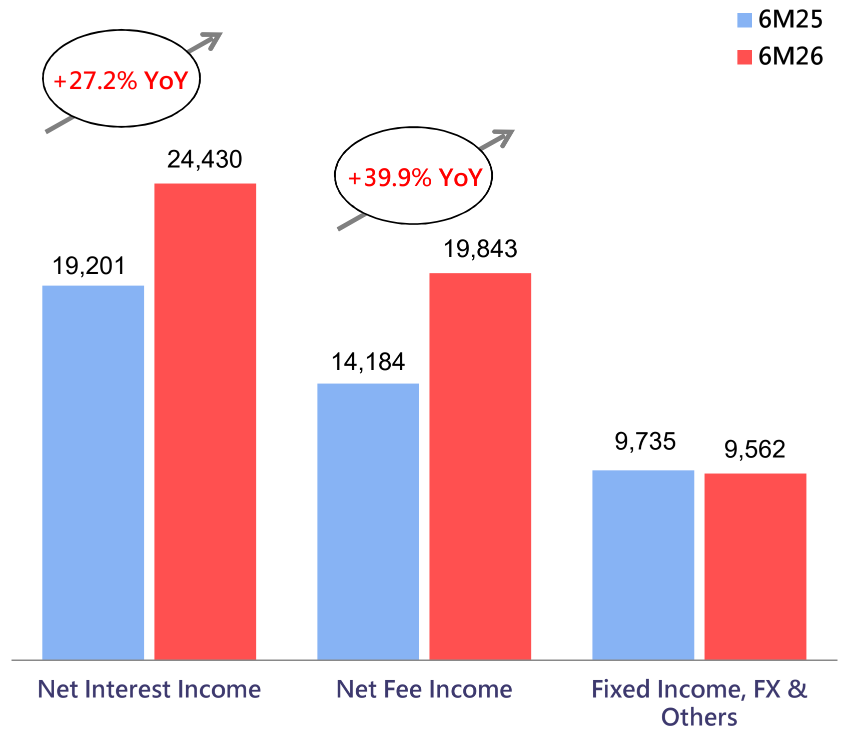
Net Revenue



Note: Preliminary figures of 6M26.

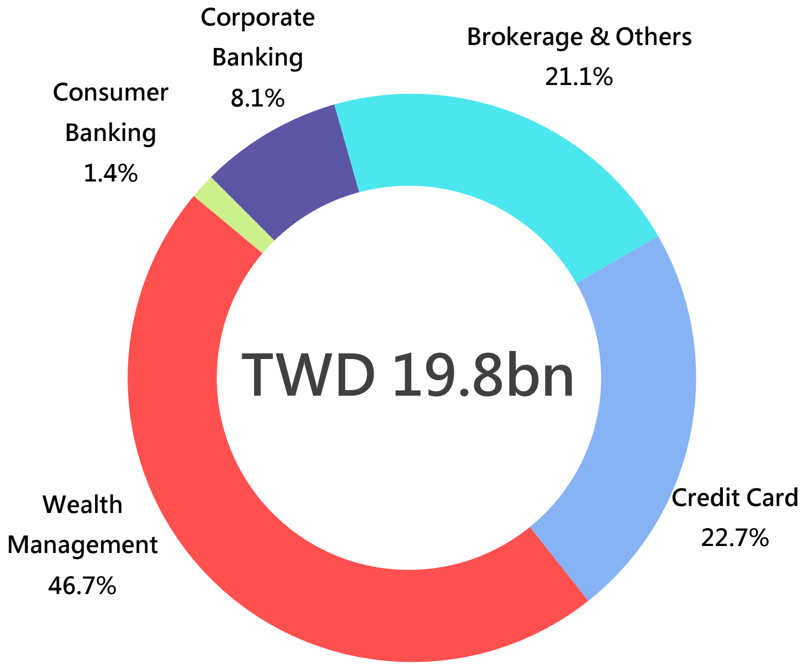
YoY Comparison

Unit：TWD million



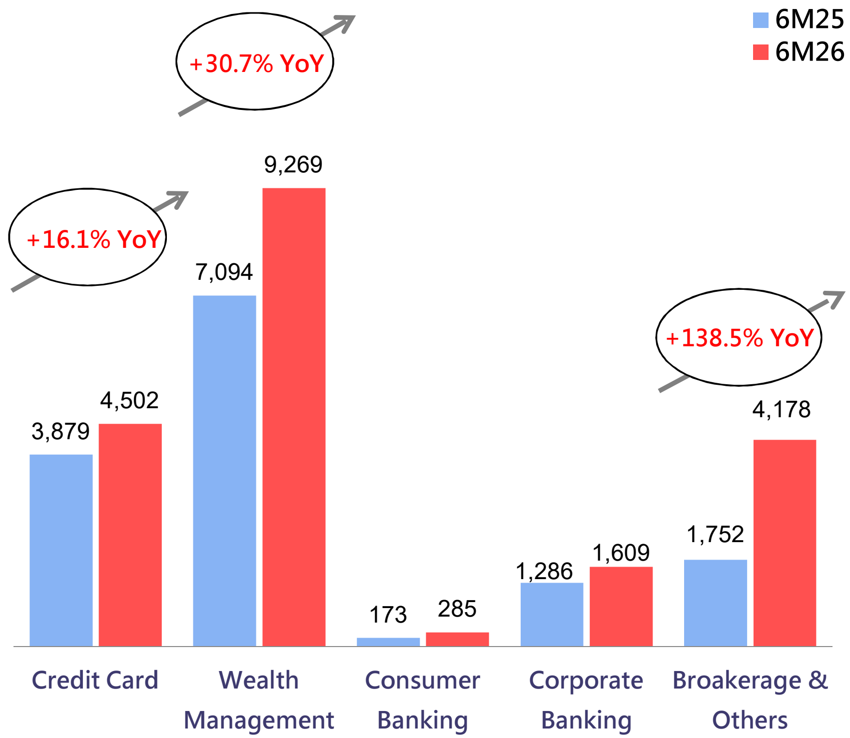
FHC Net Fee Income Breakdown

Net Fee Income



YoY Comparison

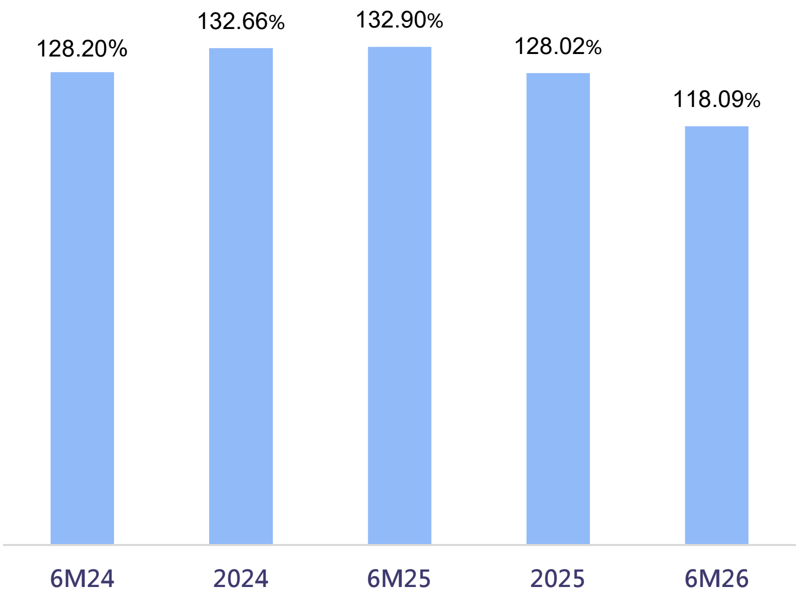
Unit：TWD million



Note: 1. Preliminary figures of 6M26.
2. Credit card net fee income including credit & debit cards.

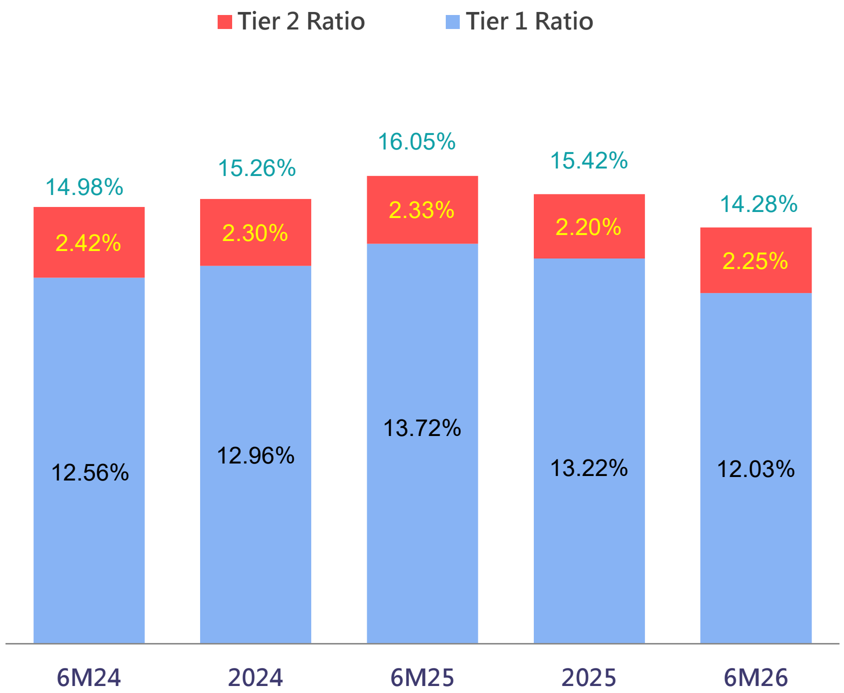
Capital Adequacy Ratio

FHC CAR Ratio



Note: Preliminary figures of Jun 2026.

Bank BIS Ratio



Note: 1. Bank's numbers are presented on a standalone basis.
2. CET1 ratio 10.91%.

E.SUN Bank

遠眺玉山 The Oversight of Mt. Jade | 陳輝東 Huei-Dung, Chen
91x72.5cm | 油彩 Oil Painting | 2022

Deposit and Loan Structure

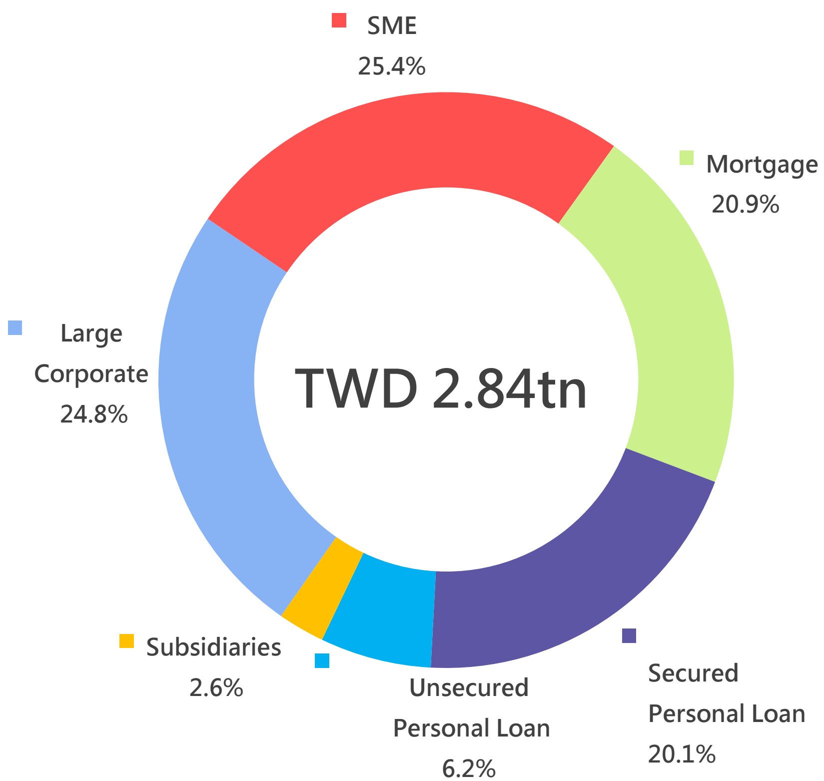
Unit：TWD billion

Category	2026.06	YTD Growth %	2025.12	YoY Growth %	2025.06
Total Deposit[1]	3,988.6	5.56%	3,778.4	15.00%	3,468.3
Demand Deposits(TWD)	1,400.7	5.68%	1,325.4	8.57%	1,290.1
Time Deposits(TWD)	1,211.1	4.84%	1,155.2	18.19%	1,024.7
FCY Deposits	1,376.8	6.09%	1,297.8	19.36%	1,153.5
Total Loan[1]	2,838.9	7.93%	2,630.2	16.12%	2,444.7
TWD Loans	2,220.0	5.07%	2,112.9	10.84%	2,002.8
FCY Loans	618.9	19.64%	517.3	40.09%	441.8
Corporate Loans[2]	1,425.1	9.61%	1,300.2	20.09%	1,186.7
SME Loans	722.4	6.94%	675.5	14.12%	633.0
Consumer Loans[2]	1,340.1	5.86%	1,265.9	11.37%	1,203.3
Mortgage Loans	592.3	3.13%	574.3	6.53%	556.0
Unsecured Personal Loans	177.3	16.64%	152.0	28.83%	137.6
Credit Card Revolving Balance	17.5	-2.78%	18.0	-3.31%	18.1

Note: 1. Bank's numbers are presented on a consolidated basis.
2. Bank's numbers are presented on a standalone basis.

Loan Portfolio Breakdown

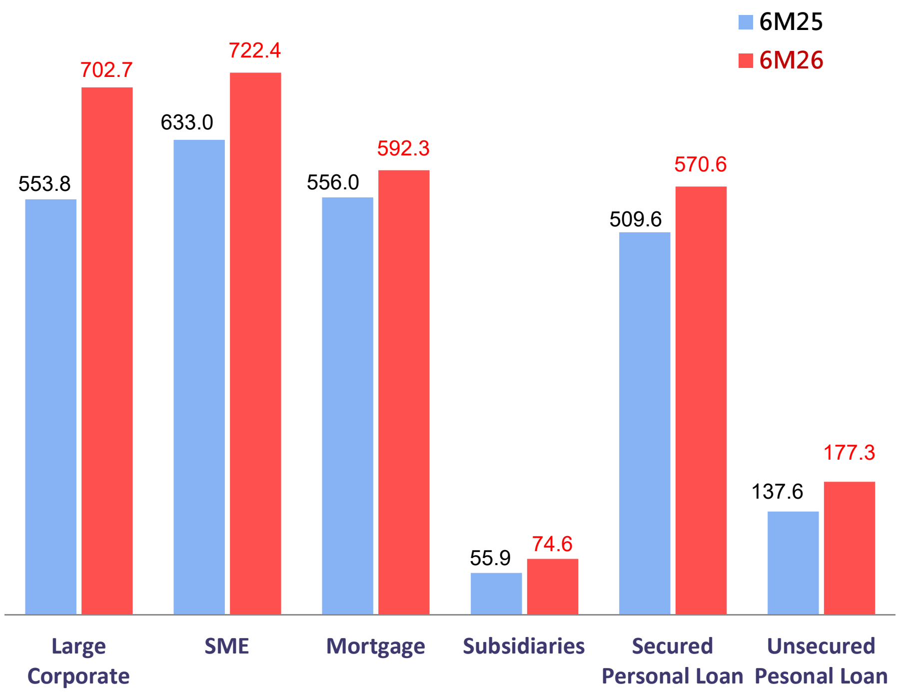
Total Loan



Note: Secured Personal Loan is fully collateralized by fixed asset.

YoY Comparison

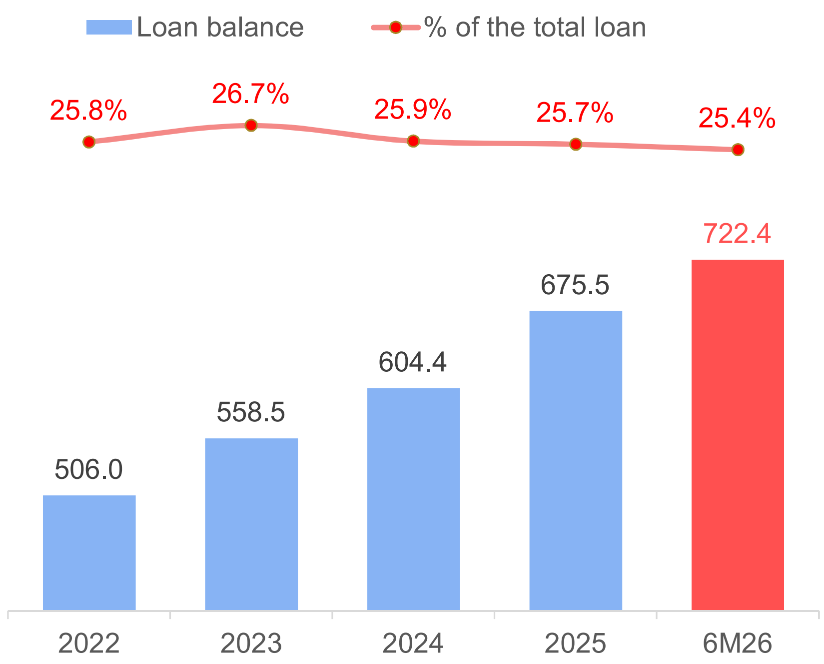
Unit : TWD billion



SME Loan and FCY Loan

SME Loan

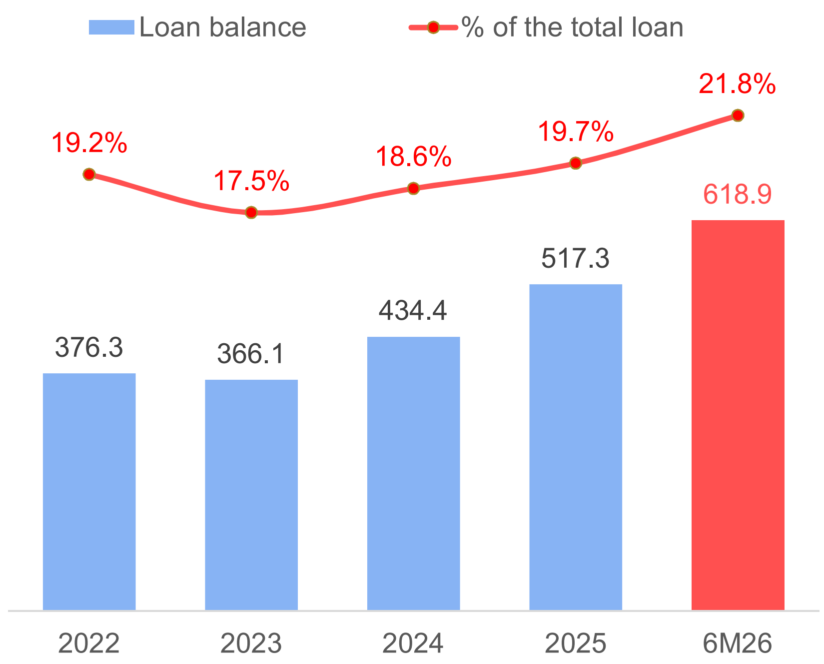
Unit：TWD billion, %



Note: Preliminary figures of 6M26.

FCY Loan

Unit：TWD billion, %



Overseas Development

Financial Performance

- Overseas branches and subsidiaries' net profit contributed 25.3% of the Bank's total net profit.
- Overseas loan balance grew by 20.5% (ytd).

Overseas Expansion

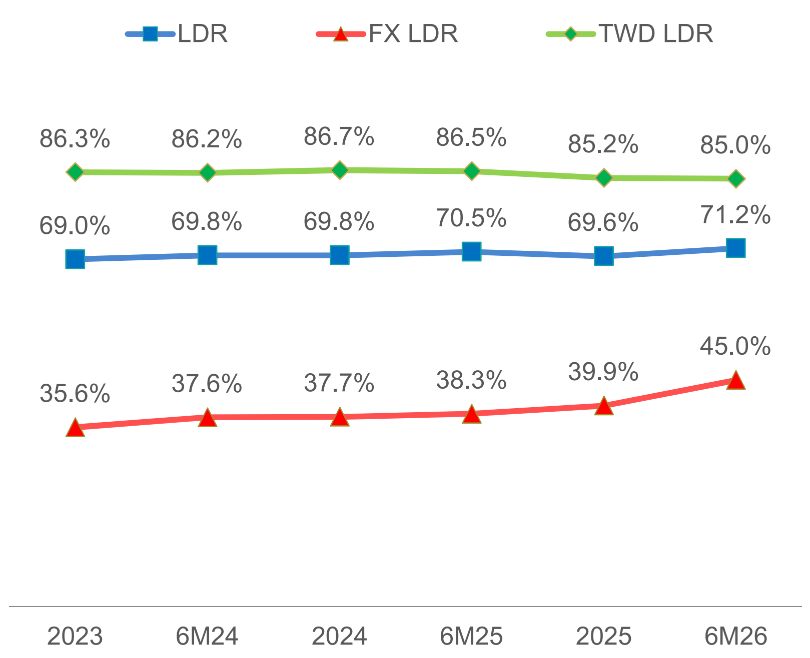
- 35 overseas locations across 11 countries and regions.
- Osaka Sub-Branch opening set for Sep 4; Mumbai Branch expected in 2027.
- E.SUN Bank joined NDC's $25M US Financing Guarantee Program to support Taiwanese businesses in US expansion.
- Upgrading Dallas Rep. Office to Branch & preparing Toronto Branch.

Business Highlight

- E.SUN Bank (China): The Asian Banker's – Best Digital Onboarding Service (China) & Best Corporate Mobile Service Innovation Project (China)
- UCB: Asian Banking & Finance – Consumer Finance Product of the Year (Cambodia)
- Hong Kong Branch: The Asset – Green Project of the Year
- Singapore Branch: The Asset – Project Finance Deal of the Year

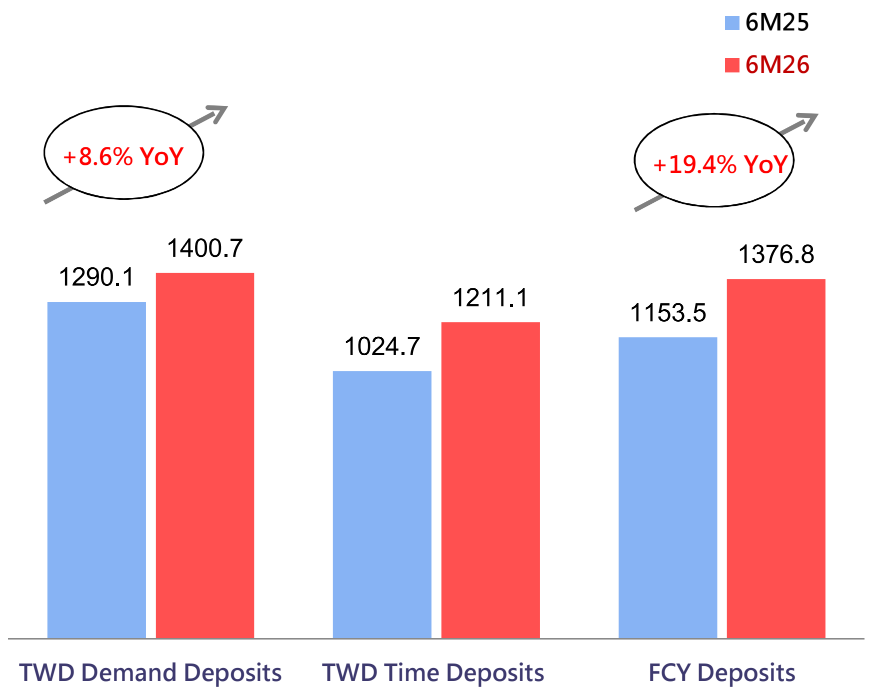
Deposit Structure

Loan to Deposit Ratio



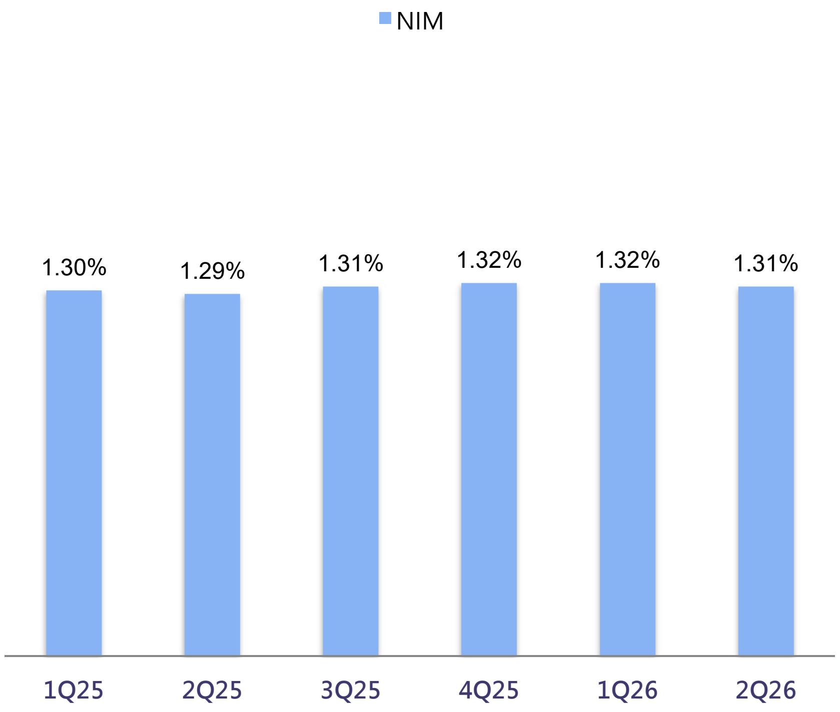
Deposit Structure

Unit：TWD billion

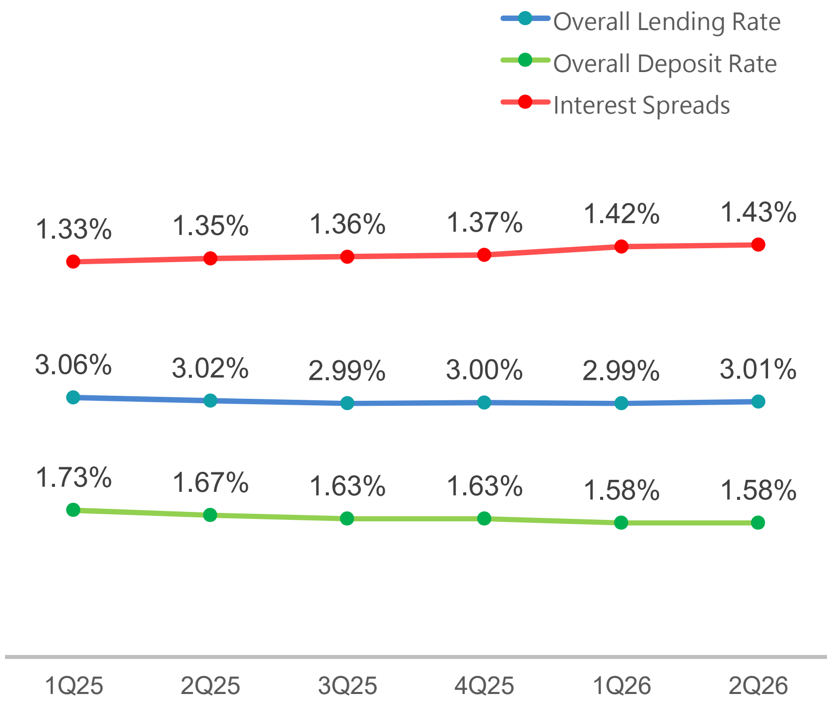


NIM and Spread

NIM

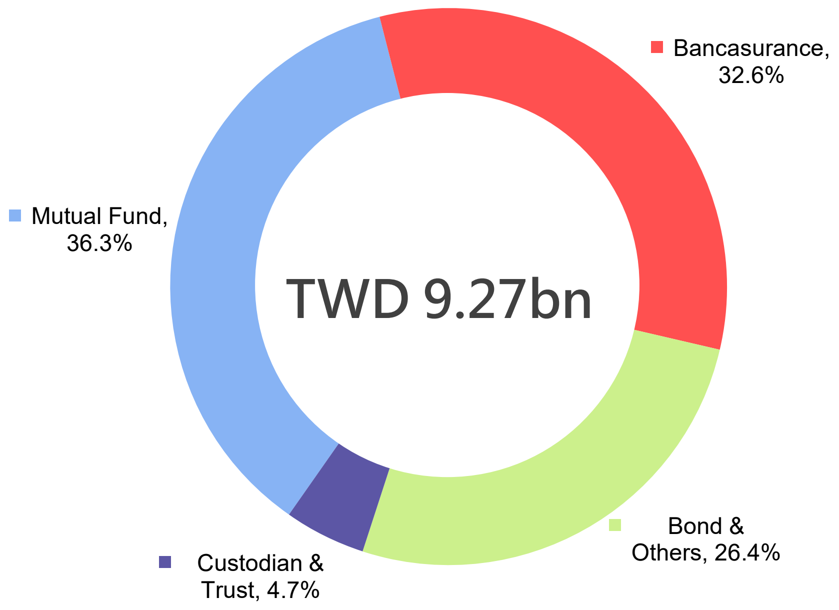


Spread



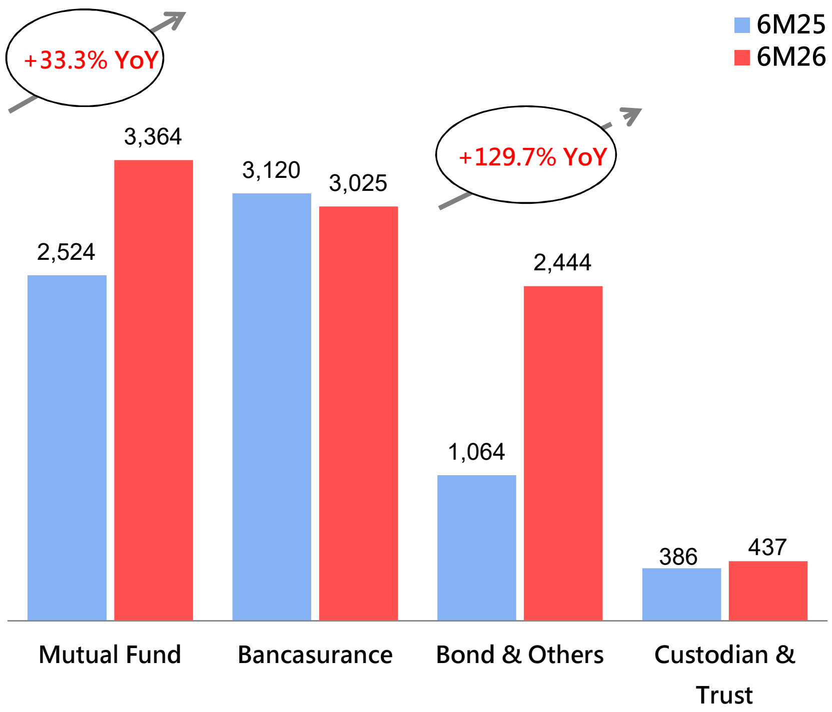
Wealth Management Fee Breakdown

Wealth Management Fee Breakdown



YoY Comparison

Unit：TWD million

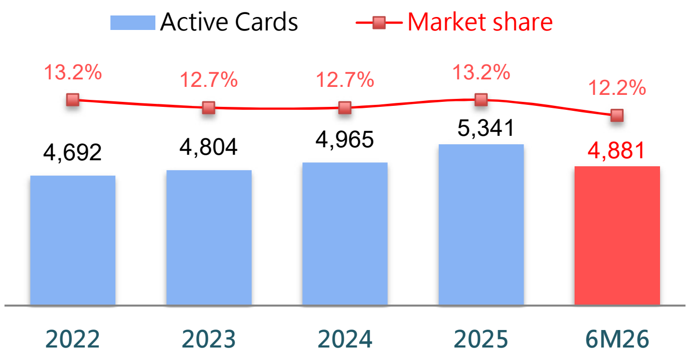


Note: Preliminary figures of 6M26.

Credit Card Business Breakdown

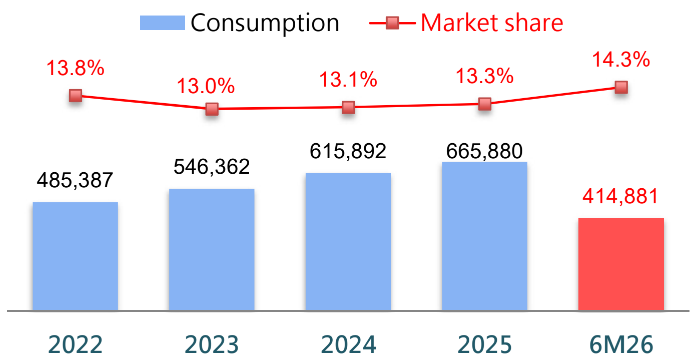
Active Cards

Unit：thousand cards · %



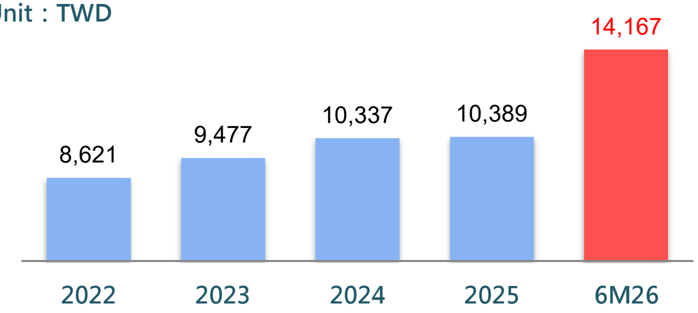
Card Consumption

Unit：TWD million · %



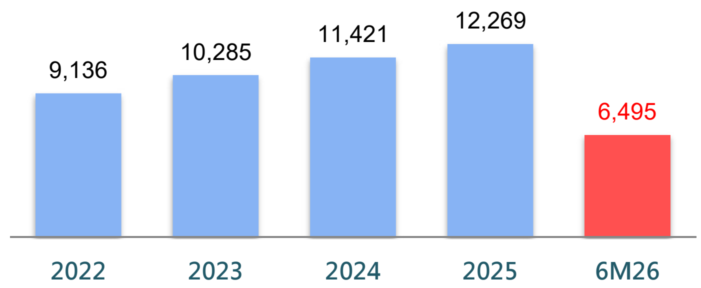
Per Card Spending (Monthly)

Unit：TWD



Gross Fee Income

Unit：TWD million

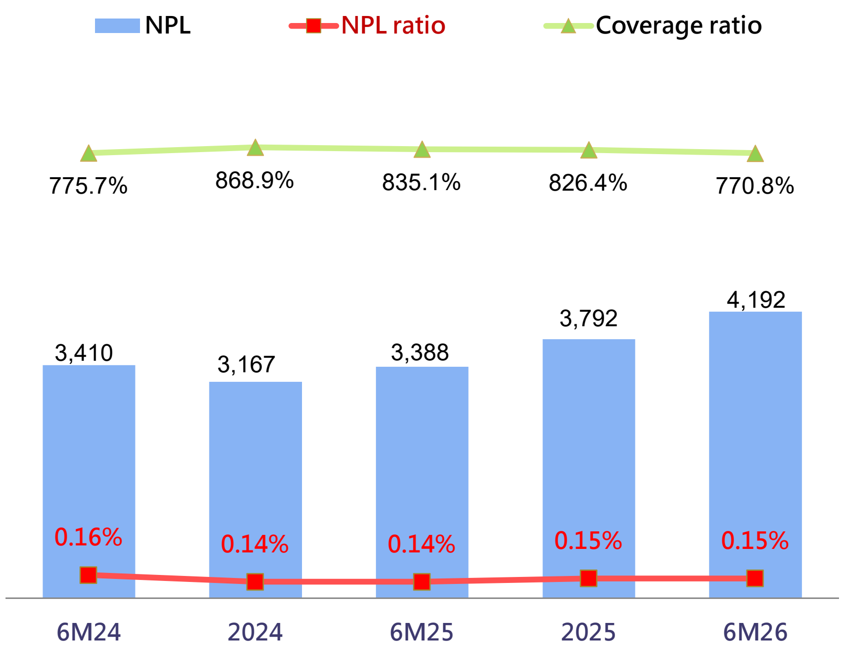


Note：Gross fee income including credit & debit cards.

Superior Asset Quality 1/2

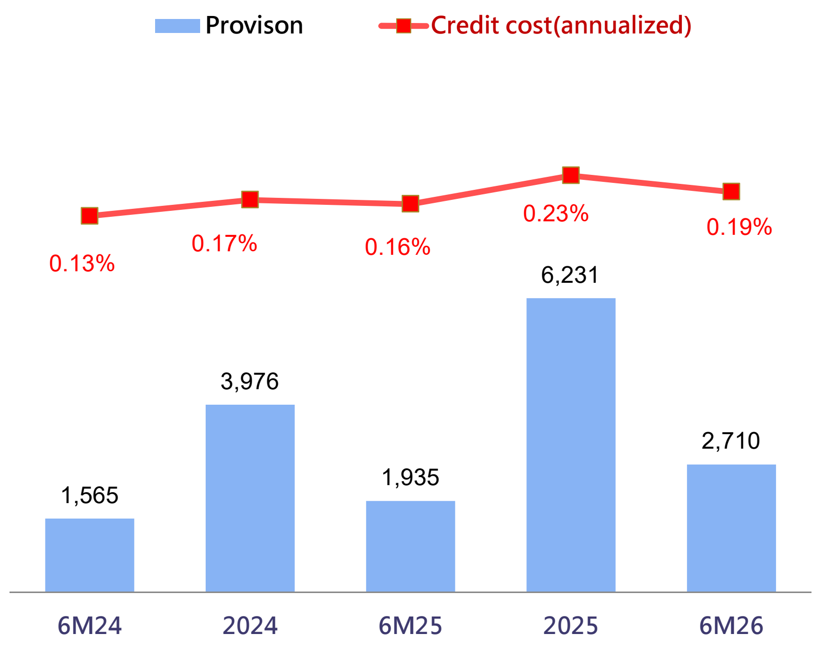
NPL and Coverage Ratio

Unit：TWD million



Provision and Credit Cost

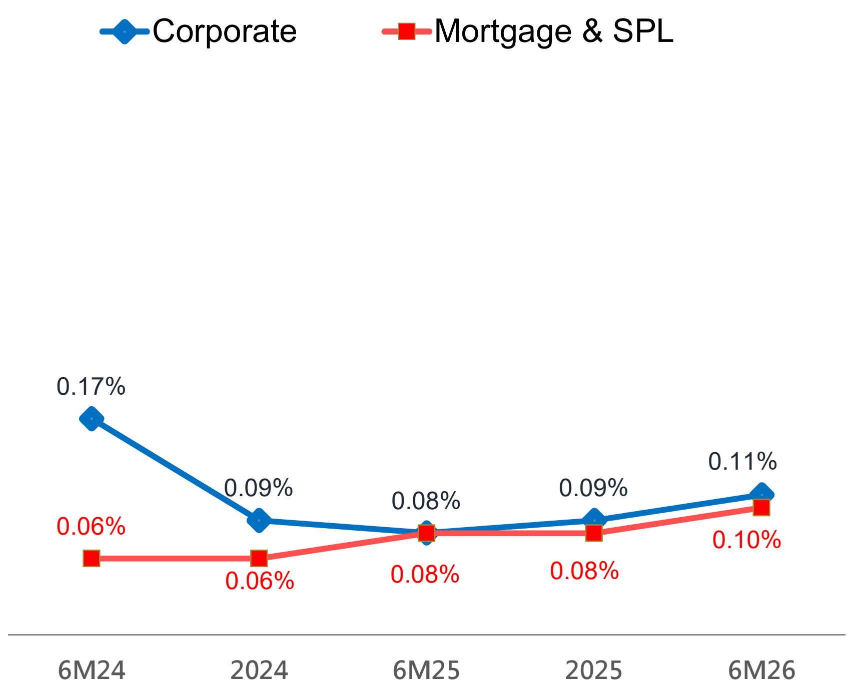
Unit：TWD million



Note: Bank's numbers are presented on a standalone basis.

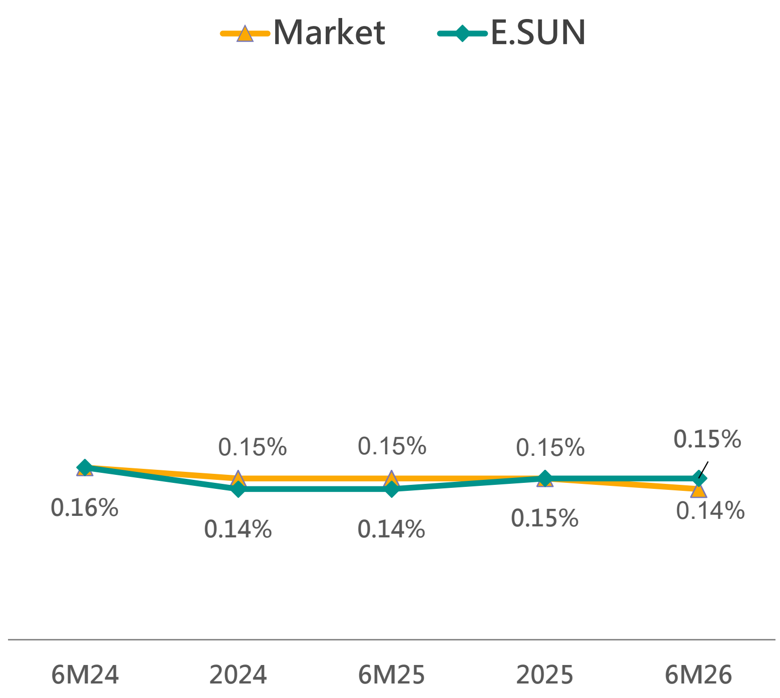
Superior Asset Quality 2/2

NPL Ratio for Main Business



Note: Bank’s numbers are presented on a standalone basis.

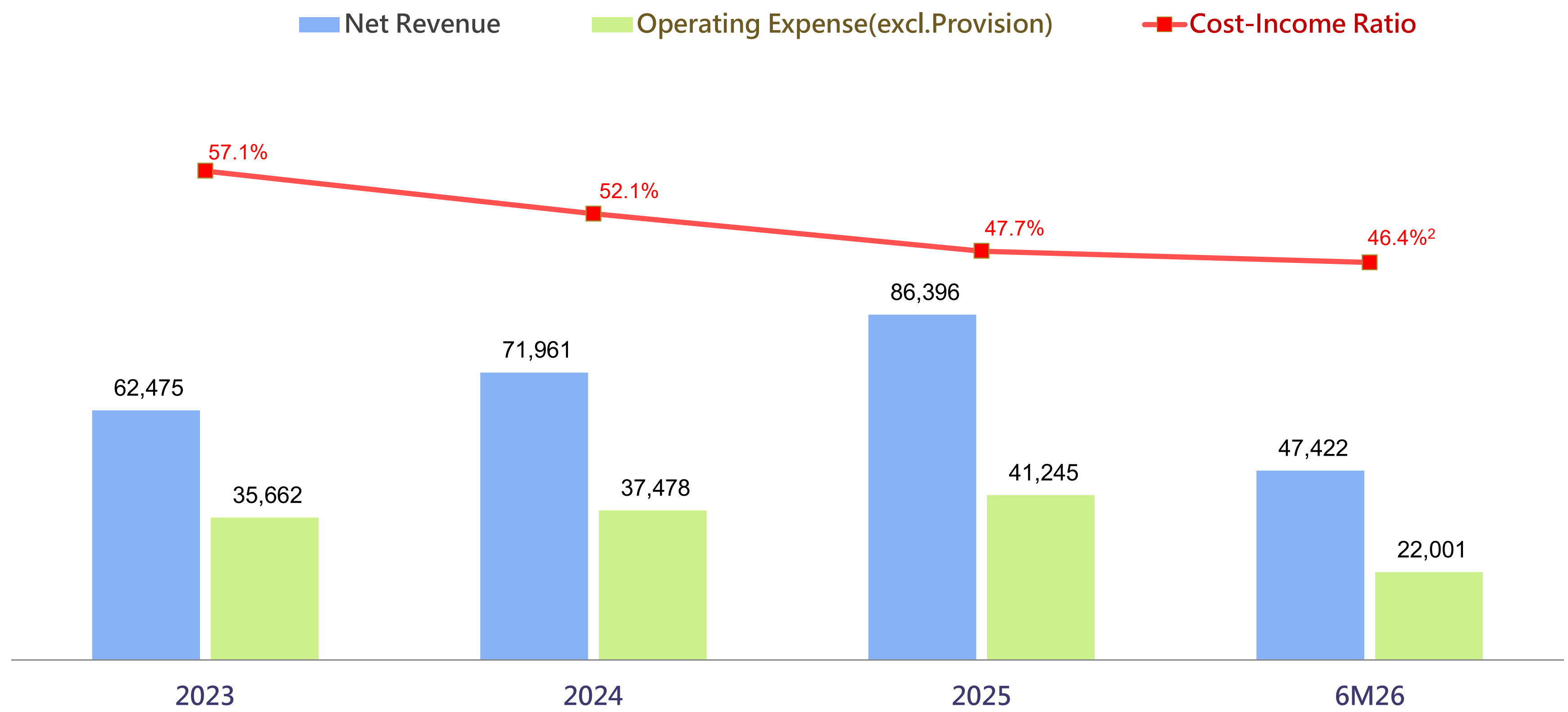
NPL Comparison with Market



Note: Financial Statistics Abstract by Banking Bureau.

Cost-Income Ratio

Unit：TWD million



Note: 1. Bank's numbers are presented on a standalone basis.
2. Preliminary figures of 6M26.

E.SUN FHC's Other Subsidiaries

燦爛玉山 The Splendid Mt. Jade | 王守英 Shou-Ying, Wang
80x65cm | 油彩 Oil Painting | 2022

E.SUN Securities

Business Highlights

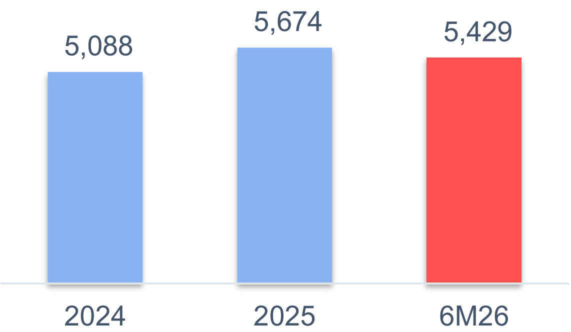
- Q2 2026 market rally & active trading, led by AI sector, drove YoY profit growth across securities industry.
- 1H2026 annualized ROE reached 44.9%, ranking among top-tier bank-affiliated securities peers.
- Leveraging securities-banking synergies to focus on high-net-worth clients and enhance digital platforms, capturing growth momentum from surging new accounts and fund inflows.
- Sub-brokerage business delivered stellar growth, with 1H2026 fee income up 112% YoY.

Market Share

	2025	2026 H1	YTD
Brokerage	1.78%	1.85%	3.9%
Margin Loans	2.84%	2.65%	(6.8)%

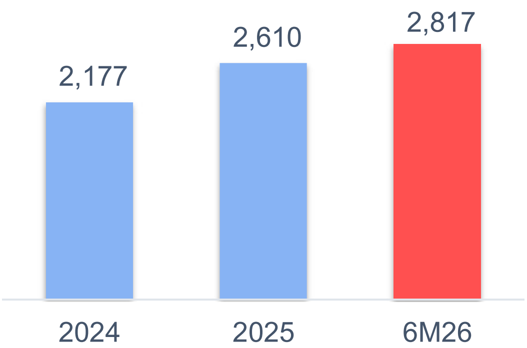
Net Revenue

Unit：TWD million



Net Profit

Unit：TWD million



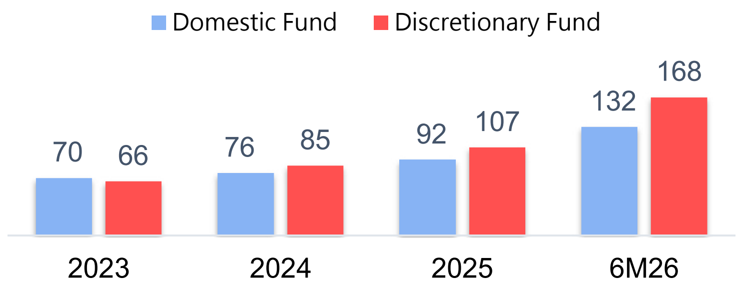
E.SUN Asset Management

Business Highlights

- Financial Performance
  - As of Jun.2026, domestic fund AUM reached TWD 131.8bn and discretionary fund AUM hit TWD 168.4bn, up 51% YTD combined.
  - 1H26 net profit reached TWD 272Mn with an EPS of TWD 9.1, surging 252% YoY.
- Business Highlights
  - Total AUM surpassed TWD 300bn, driven by rapid growth in domestic funds and discretionary funds.
  - ETF investors expanded significantly with an 87% YTD growth, while the 4th ETF (009827) IPO is set for Aug 10–14.
  - Added 3 multi-channel non-securities products in Q2 under Asia Asset Management Center policy, reaching 7 in total with over 50% market share to lead the market.
  - Promoted TISA share-class funds for financial inclusion, driving 801% YTD AUM growth with further lineup expansion.

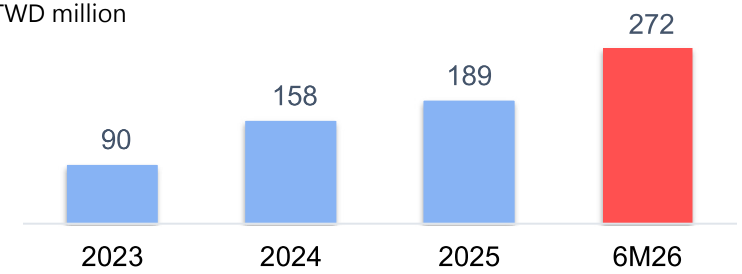
AUM

Unit：TWD billion



Net Profit

Unit：TWD million



Note: E.SUN Asset Management was consolidated into E.SUN FHC on July 1, 2025.

Milestones toward the Acquisition of Mercuries Life

2025.11

Board of Directors of both companies approved the acquisition in agreed deal.

2026.01

The acquisition was approved by the EGMs of E.SUN (86% approval rate) and Mercuries(90%).

2026.03

E.SUN Bank started offering Mercuries Life's products in March.

2026.04

- The FTC approved the acquisition on April 4.
- The Employee Placement Plan was signed on April 17.

2026.07

- The FSC approved the acquisition on July 7.
- The effective date for the share swap was set for September 1, 2026.

2025.11 | **2026**

Post-acquisition, E.SUN FHC is expected to rank 5th in asset size among listed FHCs.

Sustainable Development

Highest rating
MSCI ESG Rating AAA
MSCI
★★★★★

Since 2014
Member of DJBIC
S&P Global
★★★★★

Highest rating
Jade Award
The Asset ESG
★★★★★

Rated top 25%
Sustainable finance Assessment
FSC
★★★★★

Top 5% (11th time)
CG Assessment
TAIEX
★★★★★

Certified excellence
CG6014 CG Assessment
CGA
★★★★★

Highest rating
Excellence in CSR Awards
CommonWealth Magazine
★★★★★

11 years in a row
Corporate Sustainability Awards
TCSA
★★★★★

Golden Award
Taiwan Biodiversity Awards
TCSA
★★★★★


Thank you
聯絡投資人關係部門
Contact Investor Relations

Appendix 1/6

Balance Sheet of E.SUN FHC and its subsidiaries as of Jun. 30, 2026

TWD$ million	E.SUN Bank (Consolidated)	E.SUN Securities (Consolidated)	E.SUN Venture Capital	E.SUN Site	E.SUN FHC (Standalone)	E.SUN FHC (Consolidated)
Assets：						
Cash and due from banks	429,897	8,174	339	611	34,666	431,733
Securities, net	1,229,764	6,803	6,428	751	278	1,244,012
Loans, net	2,810,166	-	-	-	-	2,810,066
A/R, net	185,558	53,987	13	166	1,968	239,037
Land, premises and equipments, net	32,954	530	1	48	1	33,967
Others	100,014	10,817	112	932	326,615	112,382
Total assets	4,788,353	80,311	6,893	2,508	363,528	4,871,197
Liabilities:						
Deposits	3,988,575	-	-	-	-	3,946,581
Other liabilities	500,003	67,025	76	284	81,738	642,431
Total liabilities	4,488,578	67,025	76	284	81,738	4,589,012
Total stockholders' equity	299,775	13,286	6,817	2,224	281,790	282,185
Total equity attributable to owners of the company	299,583	13,286	6,817	2,224	281,790	281,790
Non-Controlling interests	192	-	-	-	-	395
Total liabilities and stockholders' equity	4,788,353	80,311	6,893	2,508	363,528	4,871,197

Note: Preliminary figures of Jun. 30, 2026

Appendix 2/6

Income Statement of E.SUN FHC and its subsidiaries for 6M 2026

TWD$ million	E.SUN Bank (Consolidated)	E.SUN Securities (Consolidated)	E.SUN Venture Capital	E.SUN Site	E.SUN FHC (Standalone)	E.SUN FHC (consolidated)
Operating income						
Net interest income	24,324	407	1	13	(316)	24,430
Net fee income	15,047	4,054	0	750	0	19,843
Net trading income/(loss) & Derivatives & FX	7,857	479	1,036	1	0	9,372
Others	194	143	0	3	22,914	190
Total Net Revenues	47,422	5,083	1,037	767	22,598	53,835
Allowance for bad-debt expenses	(2,806)	(2)	0	0	0	(2,808)
Operating expenses	(22,002)	(1,715)	(30)	(429)	(277)	(24,255)
Income before income tax	22,614	3,366	1,007	338	22,321	26,772
Income tax expenses	(3,802)	(549)	(3)	(66)	(887)	(5,307)
Net Income	18,812	2,817	1,004	272	21,434	21,465
Attributable to owners of the company	18,803	2,817	1,004	272	21,434	21,434
Non-controlling interests	9	0	0	0	0	31

Note: Preliminary figures of 6M 2026

Appendix 3/6

E.SUN FHC's Balance Sheet (Consolidated)

TWD$ million	Yearly Results			Quarterly Results					
	Dec 23	Dec 24	Dec 25	Mar 25	Jun 25	Sep 25	Dec 25	Mar 26	Jun 26
Assets :									
Cash and due from banks	262,166	328,450	406,219	343,558	372,639	364,005	406,219	362,677	431,733
Securities, net	1,054,315	1,125,737	1,204,827	1,145,526	1,094,811	1,117,781	1,204,827	1,286,846	1,244,012
Loans, net	2,063,181	2,311,873	2,602,659	2,339,636	2,419,773	2,522,688	2,602,659	2,704,226	2,810,066
A/R, net	141,356	157,731	172,189	158,127	148,759	177,201	172,189	178,788	239,037
Land, premises and equipments, net	34,666	34,420	34,301	34,501	34,218	34,140	34,301	34,132	33,967
Others	82,814	110,027	96,338	94,132	96,559	84,870	96,338	112,767	112,382
Total assets	3,638,498	4,068,238	4,516,533	4,115,480	4,166,759	4,300,685	4,516,533	4,679,436	4,871,197
Liabilities:									
Deposits	3,019,071	3,342,875	3,776,435	3,404,428	3,457,774	3,560,686	3,776,435	3,832,398	3,946,581
Other liabilities	383,003	471,889	466,954	447,477	460,548	479,416	466,954	561,891	642,431
Total liabilities	3,402,074	3,814,764	4,243,389	3,851,905	3,918,322	4,040,102	4,243,389	4,394,289	4,589,012
Total stockholders' equity	236,424	253,474	273,144	263,575	248,437	260,583	273,144	285,147	282,185
Total equity attributable to owners of the company	236,248	253,292	272,744	263,392	248,265	260,196	272,744	284,736	281,790
Non-Controlling interests	176	182	400	183	172	387	400	411	395
Total liabilities and stockholders' equity	3,638,498	4,068,238	4,516,533	4,115,480	4,166,759	4,300,685	4,516,533	4,679,436	4,871,197

Note: Preliminary figures of Jun. 30, 2026

Appendix 4/6

E.SUN FHC's Income Statement (Consolidated)

TWD$ million	Yearly Results			Quarterly Results					
	2023	2024	2025	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26
Operating income									
Net interest income	29,100	33,997	40,939	9,227	9,974	10,392	11,346	11,865	12,565
Fee income	21,518	28,159	31,538	7,018	7,166	8,444	8,910	8,914	10,929
Net trading income/(loss) & Derivatives & FX	15,868	13,118	18,879	5,127	4,422	5,678	3,652	4,299	5,073
Others	210	871	354	67	119	112	56	91	99
Total Net Revenues	66,696	76,145	91,710	21,439	21,681	24,626	23,964	25,169	28,666
Allowance for bad-debt expenses	(2,682)	(4,147)	(6,357)	(354)	(1,668)	(2,211)	(2,124)	(1,007)	(1,801)
Operating expenses	(37,502)	(39,739)	(44,422)	(10,356)	(10,317)	(11,609)	(12,140)	(11,455)	(12,800)
Income before income tax	26,512	32,259	40,931	10,729	9,696	10,806	9,700	12,707	14,065
Income tax expenses	(4,764)	(6,110)	(6,557)	(1,919)	(1,730)	(1,359)	(1,549)	(2,639)	(2,668)
Net Income	21,748	26,149	34,374	8,810	7,966	9,447	8,151	10,068	11,397
Income Attributable to owners of the company	21,726	26,128	34,342	8,809	7,961	9,433	8,139	10,057	11,377
Non-Controlling interests	22	21	32	1	5	14	12	11	20

Note: Preliminary figures of 6M26

Appendix 5/6

E.SUN Bank's Balance Sheet (Consolidated)

TWD$ million	Yearly Results			Quarterly Results					
	2023	2024	2025	Mar 25	Jun 25	Sep 25	Dec 25	Mar 26	Jun 26
Assets：									
Cash and due from banks	261,706	328,102	405,371	343,312	371,918	362,575	405,371	361,220	429,897
Securities, net	1,046,146	1,117,164	1,195,009	1,136,912	1,086,470	1,108,141	1,195,009	1,275,340	1,229,764
Loans, net	2,063,181	2,311,873	2,602,659	2,339,636	2,419,843	2,522,688	2,602,659	2,704,226	2,810,166
A/R, net	124,621	133,135	141,862	125,746	125,464	148,333	141,862	135,148	185,558
Land, premises and equipments, net	33,886	33,558	33,200	33,593	33,296	33,086	33,200	33,117	32,954
Others	79,099	105,103	88,551	91,839	91,559	77,212	88,551	102,897	100,014
Total assets	3,608,639	4,028,935	4,466,652	4,071,038	4,128,550	4,252,035	4,466,652	4,611,948	4,788,353
Liabilities:									
Deposits	3,026,038	3,345,193	3,778,382	3,408,184	3,468,289	3,562,699	3,778,382	3,835,956	3,988,575
Other liabilities	353,215	424,042	395,119	393,392	390,337	408,376	395,119	472,478	500,003
Total liabilities	3,379,253	3,769,235	4,173,501	3,801,576	3,858,626	3,971,075	4,173,501	4,308,434	4,488,578
Total stockholders' equity	229,386	259,700	293,151	269,462	269,924	280,960	293,151	303,514	299,775
Total equity attributable to owners of the company	229,198	259,505	292,949	269,267	269,742	280,767	292,949	303,310	299,583
Non-Controlling interests	188	195	202	195	182	193	202	204	192
Total liabilities and stockholders' equity	3,608,639	4,028,935	4,466,652	4,071,038	4,128,550	4,252,035	4,466,652	4,611,948	4,788,353

Note: Preliminary figures of Jun. 30, 2026

Appendix 6/6

E.SUN Bank's Income Statement (Consolidated)

TWD$ million	Yearly Results			Quarterly Results					
	2023	2024	2025	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26
Operating income									
Net interest income	28,735	33,601	40,735	9,152	9,910	10,364	11,309	11,837	12,487
Fee income	19,076	24,456	26,768	6,223	6,316	6,937	7,292	7,035	8,012
Net trading income/(loss) & Derivatives & FX	14,441	13,025	18,467	5,058	4,656	5,125	3,628	3,446	4,411
Others	223	879	406	74	122	111	99	98	96
Total Net Revenues	62,475	71,961	86,376	20,507	21,004	22,537	22,328	22,416	25,006
Allowance for bad-debt expenses	(2,682)	(4,147)	(6,357)	(353)	(1,669)	(2,211)	(2,124)	(1,007)	(1,799)
Operating expenses	(35,662)	(37,478)	(41,246)	(9,727)	(9,761)	(10,785)	(10,973)	(10,505)	(11,497)
Income before income tax	24,131	30,336	38,773	10,427	9,574	9,541	9,231	10,904	11,710
Income tax expenses	(4,545)	(5,761)	(5,963)	(1,686)	(1,417)	(1,194)	(1,666)	(2,140)	(1,662)
Net Income	19,586	24,575	32,810	8,741	8,157	8,347	7,565	8,764	10,048
Attributable to owners of the company	19,563	24,552	32,786	8,740	8,152	8,337	7,557	8,762	10,041
Non-controlling interests	23	23	24	1	5	10	8	2	7

Note: Preliminary figures of 6M26