

E.SUN FHC Financial Review of 2Q 2025

Aug 2025



Disclaimer

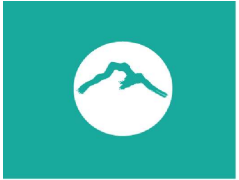
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微風吹拂下的玉山 Silent Winds under Mt. Jade

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

E.SUN FHC



E.SUN FHC Summary

Unit : TWD million

		2025.06 ¹	2024.12 ²
Total Assets	FHC	4,167,005	4,068,238
	Bank	4,128,939	4,028,935
	Securities	34,484	34,450
	Venture Capital	5,532	5,739
Key Financials	Book value per share	15.54	15.83
	Double leverage ratio	114.96%	108.38%
	FHC CAR	133.12%	132.66%
Channels	Bank-domestic	138	139
	Overseas channels	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 33 overseas sites	
	Securities-branches	17	17

Note: 1. Preliminary figures of Jun 2025
2. Audit figures of 2024
3. Share owned by QFI: 33.3%, as of Jun 30, 2025



2Q25 Business and Financial Review

Financial Performance

- Net revenue of FHC was TWD \$43.1 Bn(+19.3%), net profit was 16.8 Bn(+31.9%). (yoy)
- FHC's EPS TWD \$1.05, ROE 13.35%, ROA 0.81% ◦
- E.SUN Bank reported net profit of TWD \$16.9 Bn(+46%), E.SUN Securities' net profit was TWD \$0.9 Bn, and E.SUN Venture Capital recorded loss of TWD \$200 Mn. (yoy) ◦

Business Development

- Loan balance reached TWD \$2.4 Tn(+9.1%), in which corporate loan grew by 12.6%, SME loan grew by 8.4%, and retail loan grew by 6.9%. Deposit balance grew by 7.9%. (yoy)
- Net fee income was TWD \$14.2 Bn(+7.7%) and set record high for the same period. Wealth management fee was TWD \$7.1 Bn(+12.9%). Credit card fee was TWD \$3.9 Bn(+5.6%), credit card consumption was TWD \$277 Bn.
- Asset quality was benign, NPL ratio at 0.14% and coverage ratio at 835%.

Business Highlight

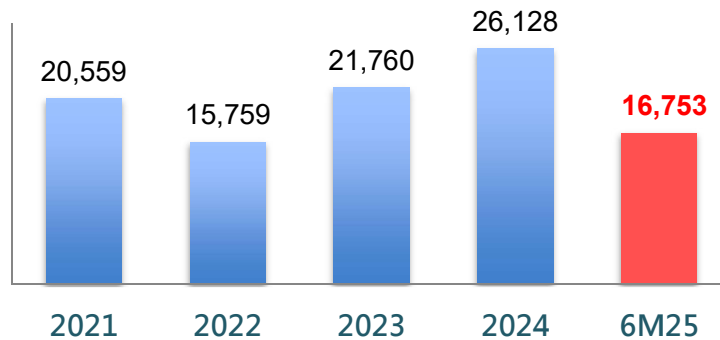
- PGIM SITE has become a subsidiary of E.SUN FHC in July 1st, further completing E.SUN's business landscape. E.SUN Bank, Securities, and PGIM SITE have all established offices in the Asia Asset Management Center.
- Honors and Recognitions : E.SUN Bank is awarded with "Best SME Bank in Taiwan" by Euromoney for 2 years in a row. CEO James Chen is awarded with "Best CEO in Taiwan" by Corporate Governance Asia for the 2nd consecutive year.
- ESG : E.SUN FHC is ranked top 5% in Corporate Governance Assessment by TAIEX for the 10th consecutive year; Chairman Joseph Huang is awarded with "Responsible Business Leadership" by Enterprises Asia for the 8th consecutive year.



Financial Performance

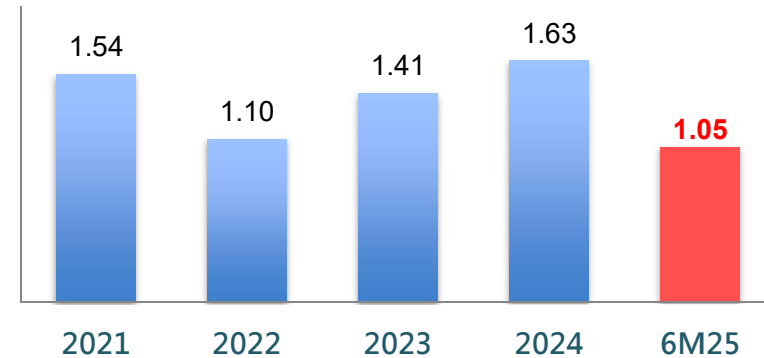
Net profit

Unit: TWD million

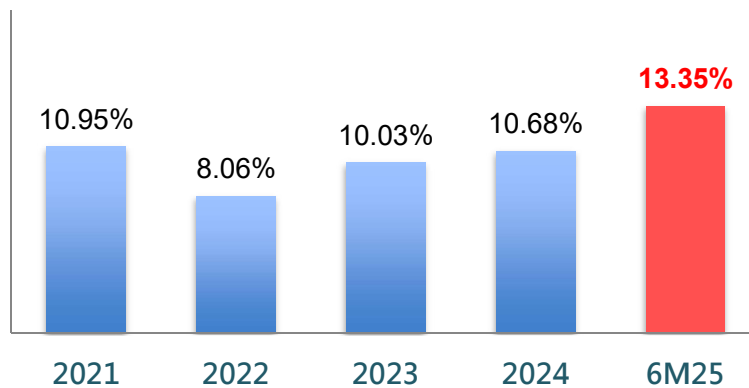


EPS

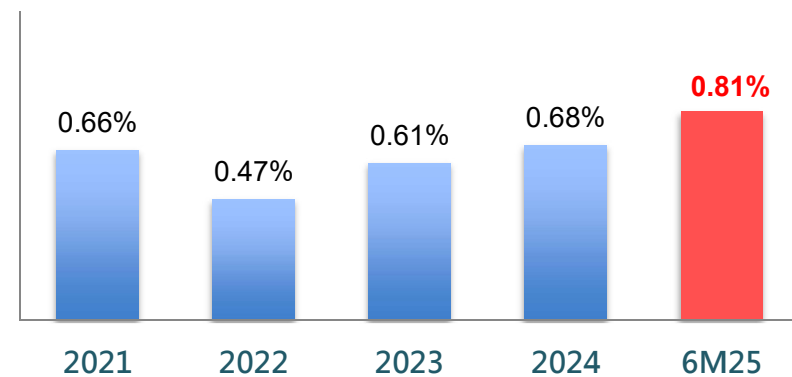
Unit: TWD元



ROE



ROA

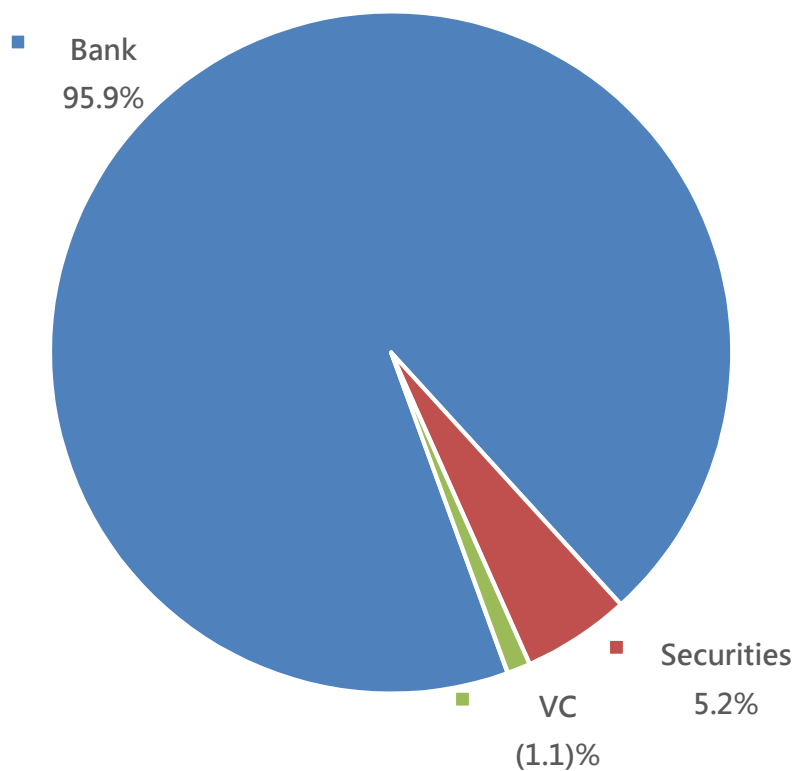


Note: Preliminary figures of Jun 2025



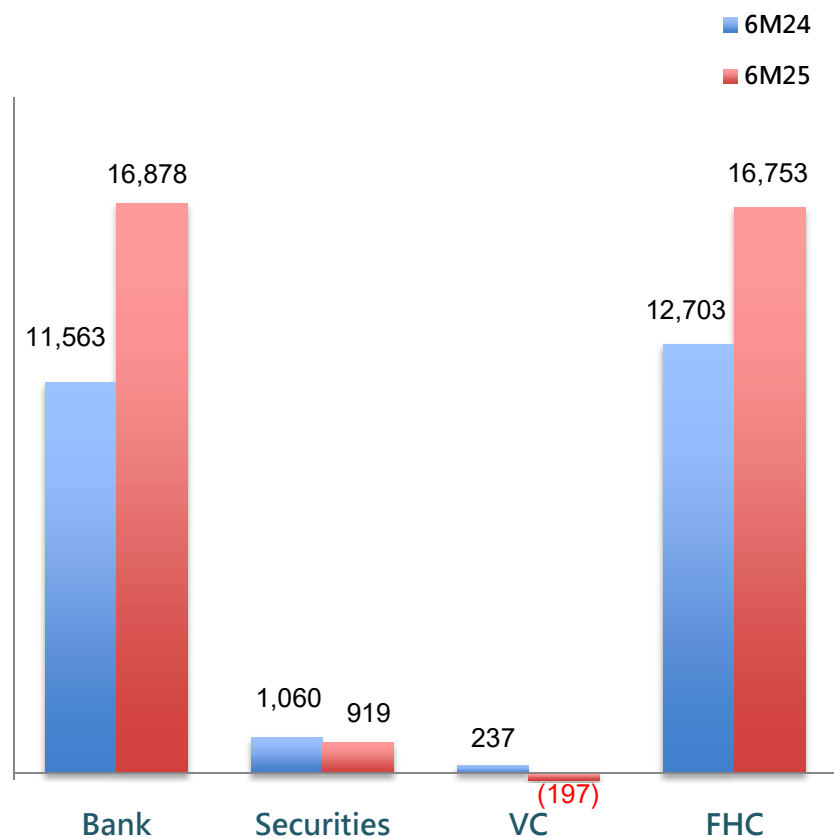
Net Income of FHC & its Subsidiaries

Contribution by Subsidiaries



Net Income of FHC and its Subsidiaries

Unit: TWD million



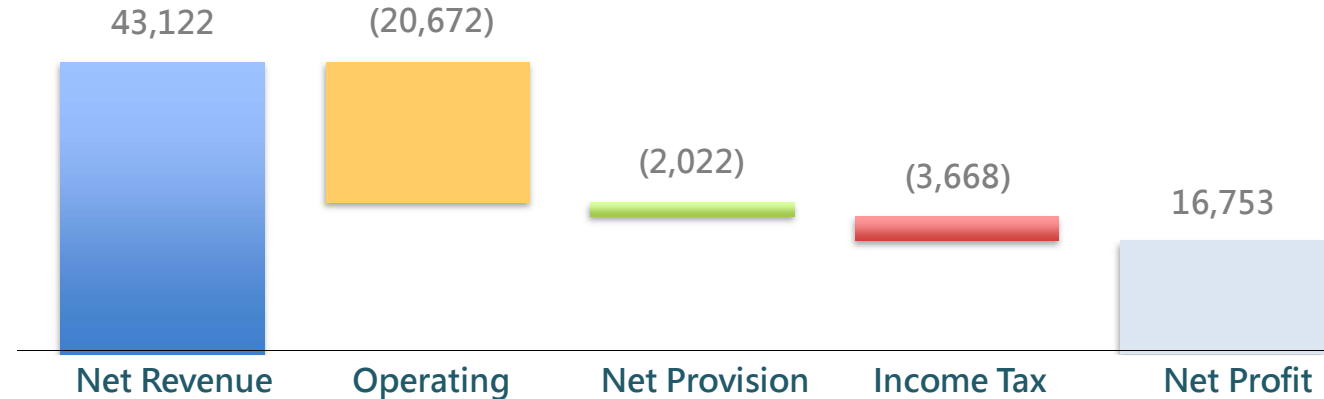
Note: Preliminary figures of Jun 2025



Net Income Breakdown

Unit : TWD million

6M25 P&L



Net Revenue

Operating Expense

Net Provision

Income Tax

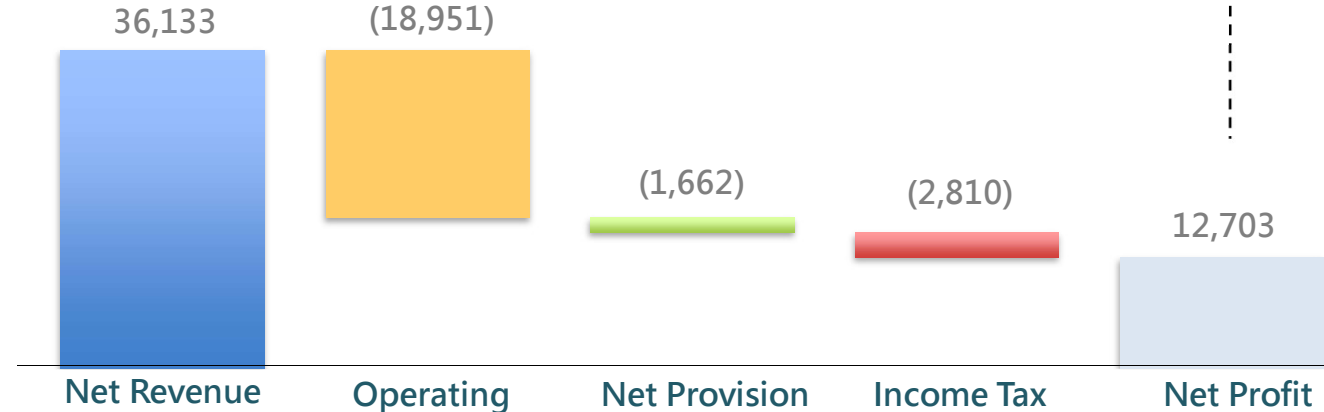
Net Profit

+19.3%

+9.1%

+31.9%

6M24 P&L



Net Revenue

Operating Expense

Net Provision

Income Tax

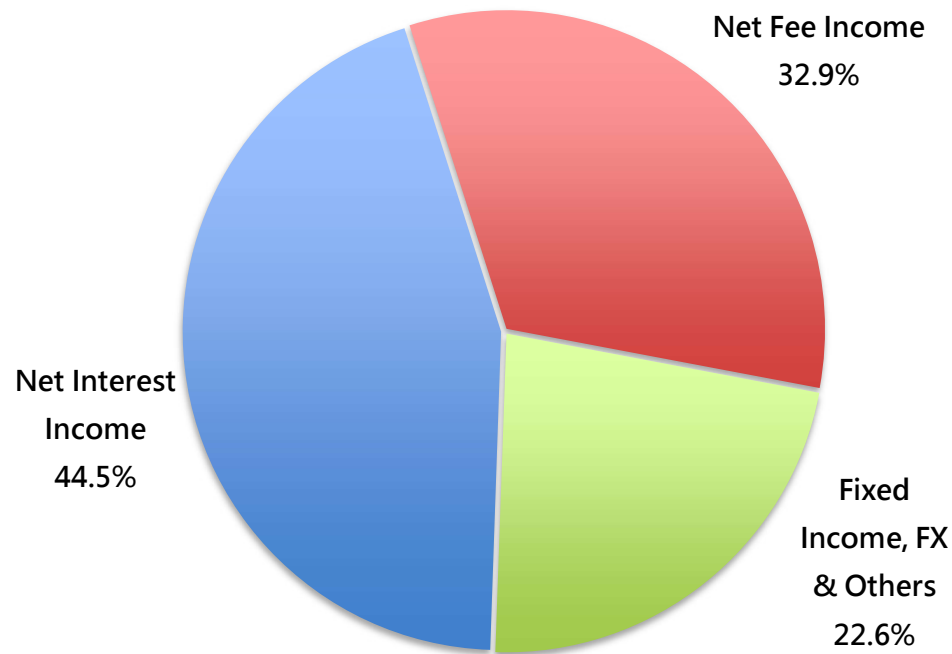
Net Profit

Note: Preliminary figures of Jun 2025



FHC Revenue Breakdown

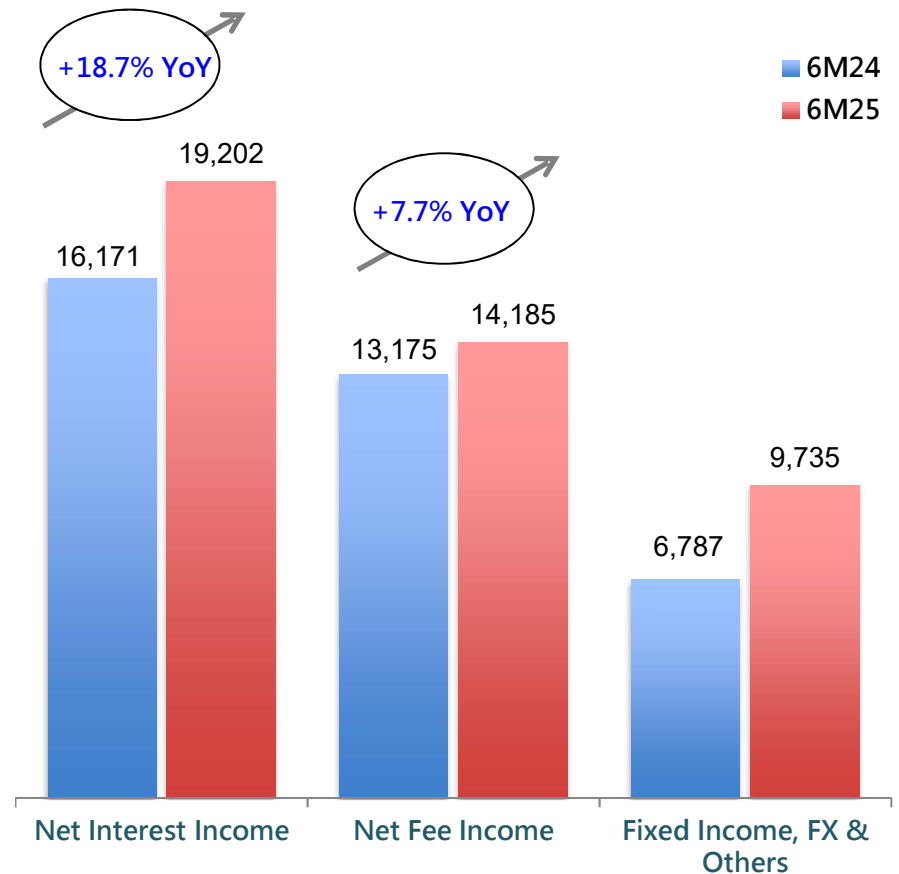
Net Revenue
TWD\$43,122 Million



Note: Preliminary figures of Jun 2025

YoY Comparison

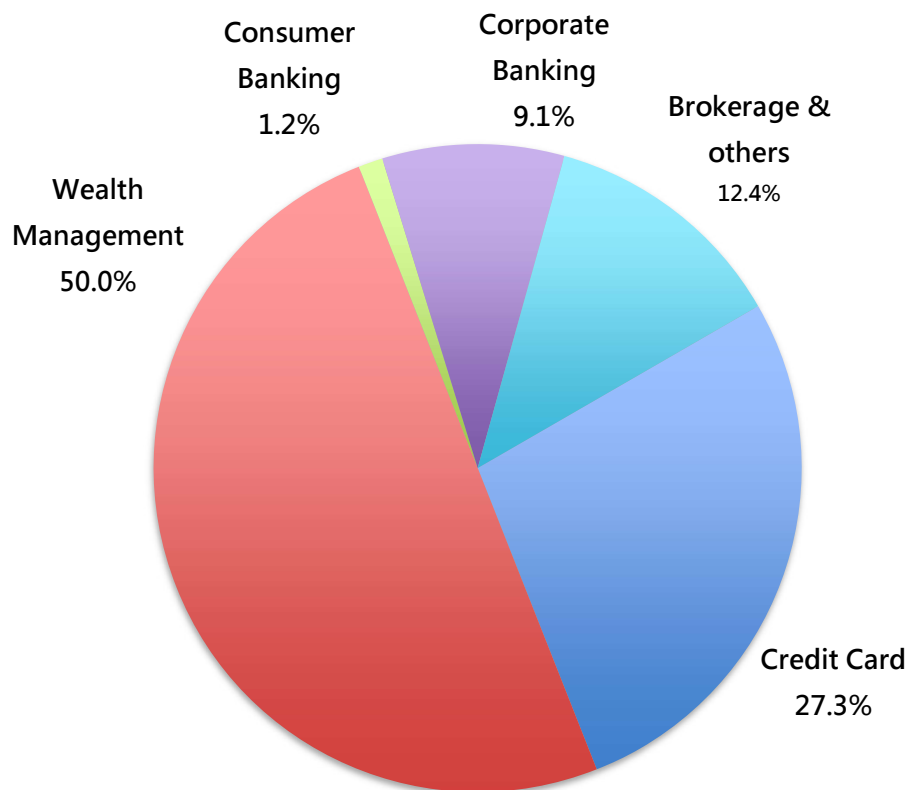
Unit : TWD million





FHC Net Fee Income Breakdown

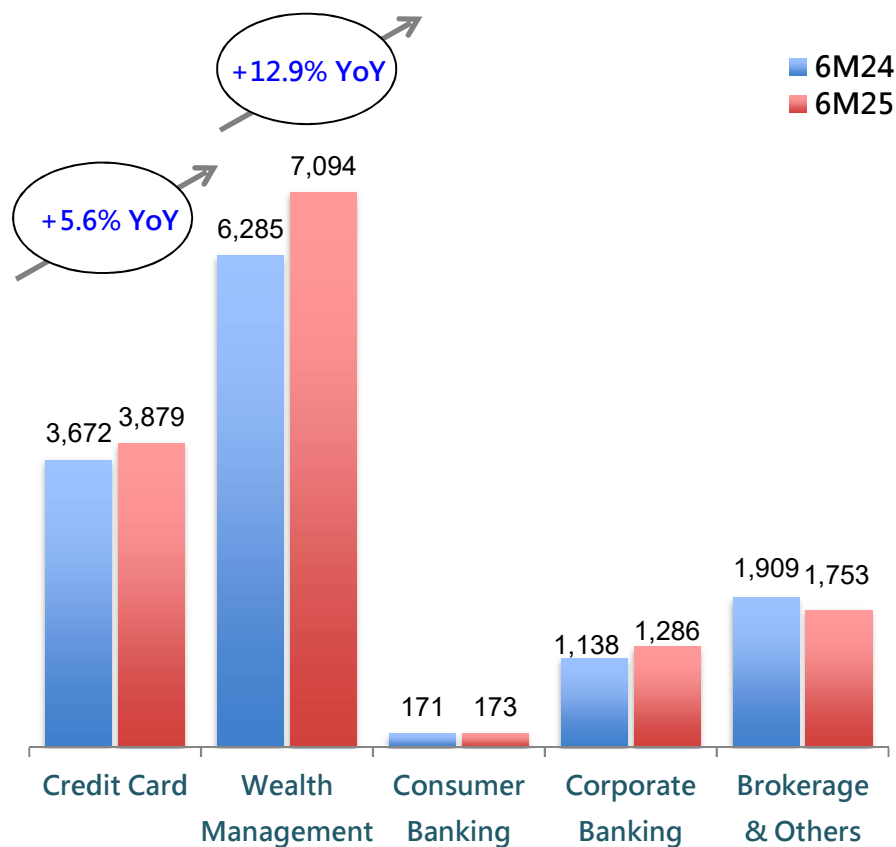
Net Fee Income
TWD\$14,185 Million



Note: Preliminary figures of Jun 2025

YoY Comparison

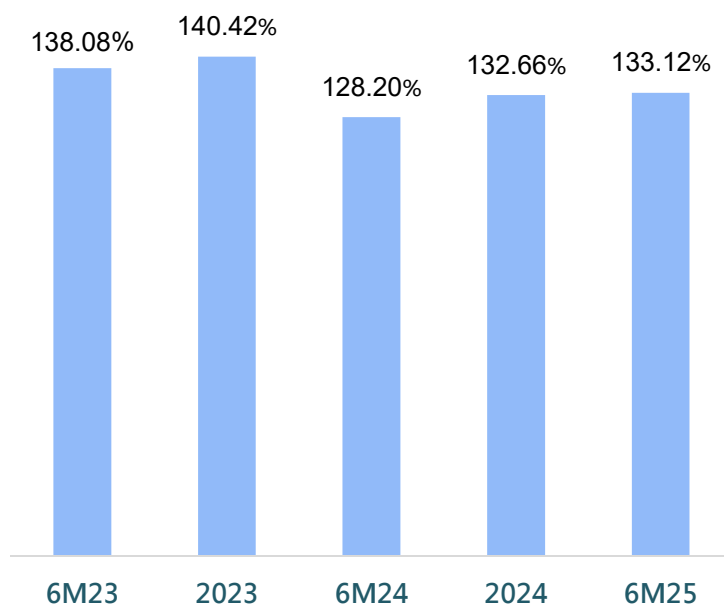
Unit : TWD million





Capital Adequacy Ratio

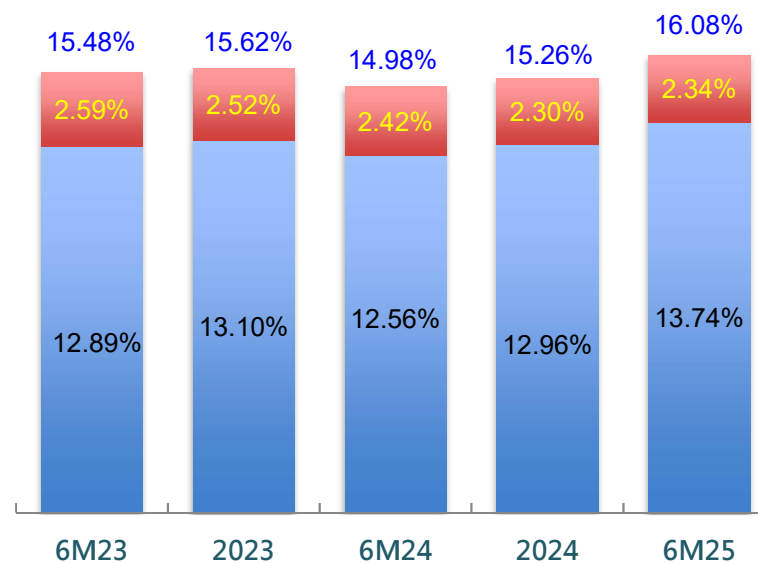
FHC CAR Ratio



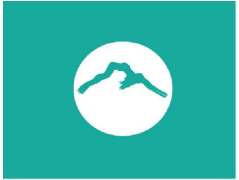
Note: Preliminary figures of Jun 2025

Bank BIS Ratio

Tier 2 Ratio Tier 1 Ratio



Note: 1. BIS of E.SUN Bank standalone
2. CET1 ratio 12.37%



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

E.SUN Bank



Deposit and Loan Structure

Unit : TWD Billion

Category	2025.06	YTD Growth %	2024.12	YoY Growth %	2024.06
Total Deposit ¹	3,468.2	3.68%	3,345.1	7.94%	3,213.2
Demand Deposits(TWD)	1,290.1	4.69%	1,232.3	5.73%	1,220.2
Time Deposits(TWD)	1,024.7	6.67%	960.6	12.68%	909.4
FCY Deposits ³	1,153.4	0.10%	1,152.2	6.43%	1,083.7
Total Loan ¹	2,444.6	4.63%	2,336.5	9.14%	2,239.8
TWD Loans	2,002.8	5.29%	1,902.1	9.14%	1,835.0
FCY Loans ³	441.8	1.70%	434.4	9.14%	404.8
Corporate Loans ²	1,186.8	7.82%	1,100.6	12.60%	1,053.9
SME Loans	633.0	4.73%	604.4	8.39%	584.0
Consumer Loans ²	1,203.2	2.31%	1,176.1	6.87%	1,126.0
Mortgage Loans	556.0	1.02%	550.4	0.23%	554.7
Unsecured Personal Loans	137.6	4.24%	132.0	11.60%	123.3
Credit Card Revolving Balance	18.1	-2.69%	18.6	6.47%	17.0

Note: 1. Data of E.SUN Bank consolidated

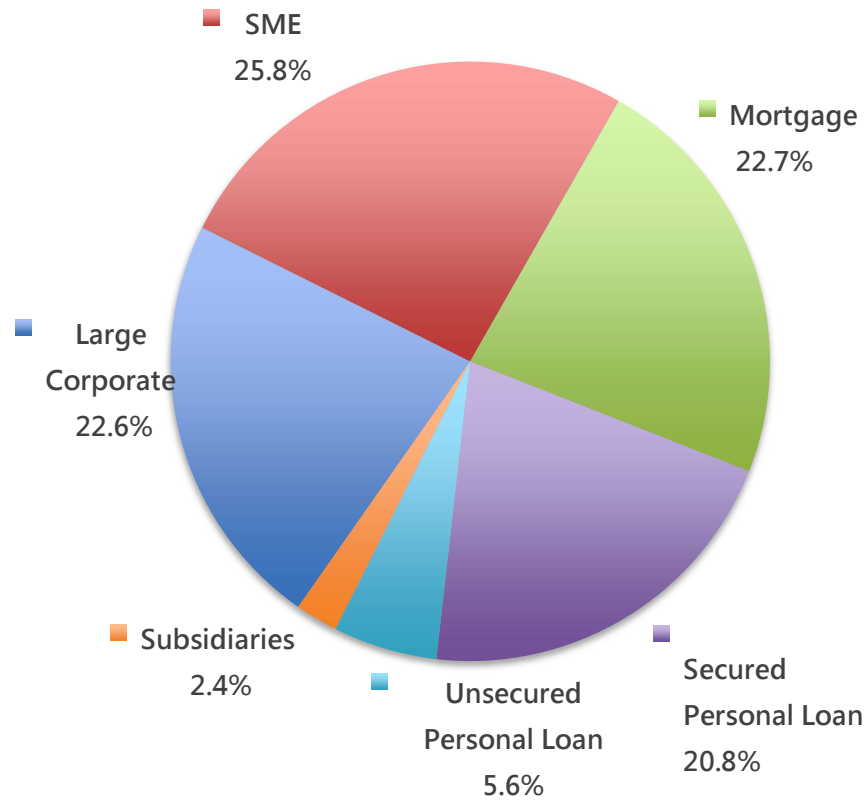
2. Data of E.SUN Bank standalone

3. Denominated in USD, FCY deposit YoY 15.5%, FCY loan YoY 18.4%



Loan Portfolio Breakdown

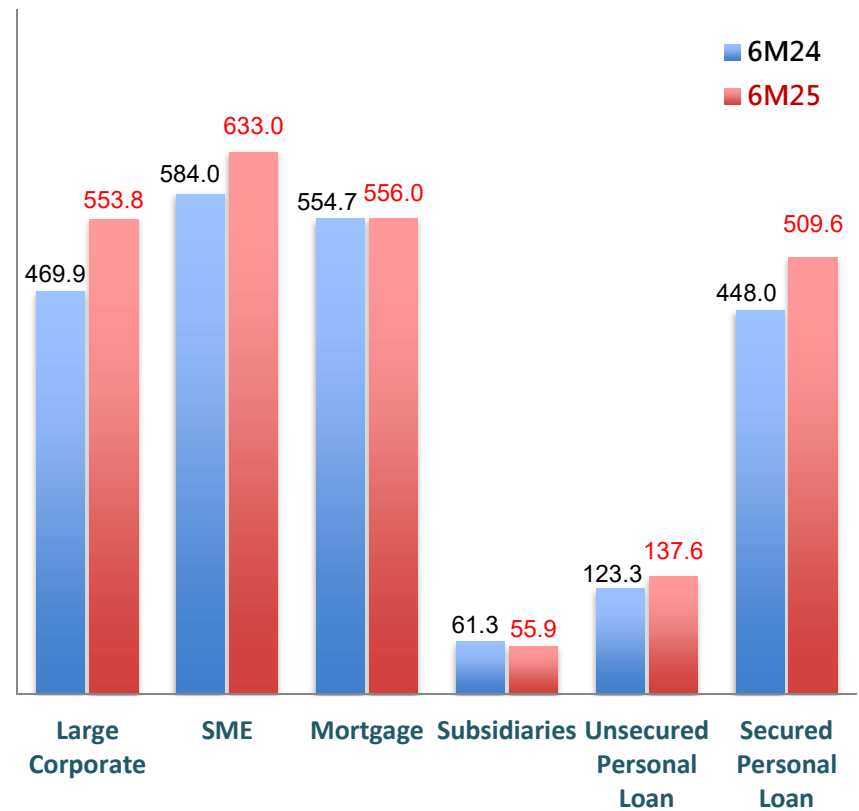
**Total Loan
TWD\$ 2,444.6 Billion**



Note: Secured Personal Loan is fully collateralized by fixed asset

YoY Comparison

Unit : TWD Billion



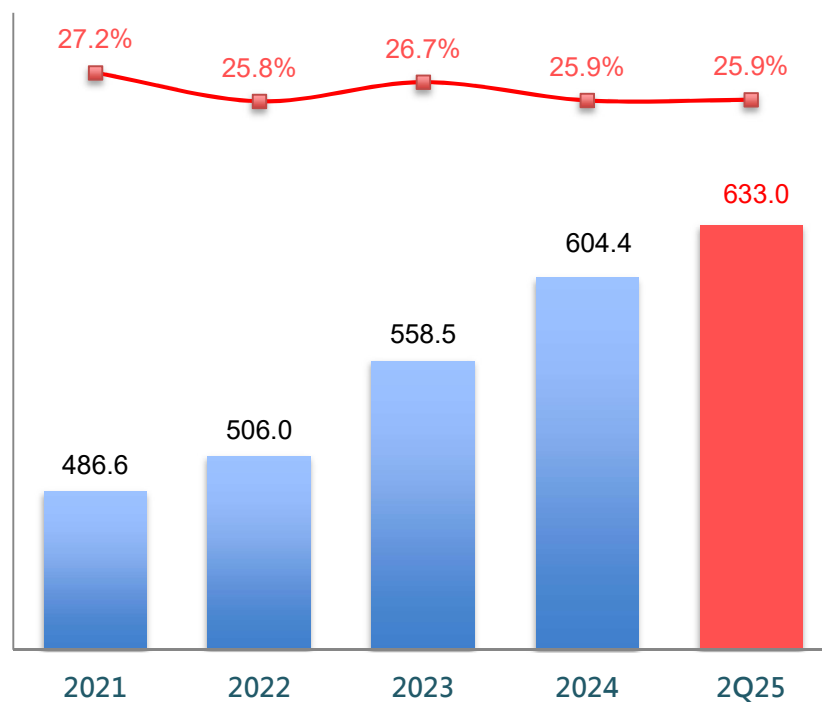


SME Loan and FCY Loan

SME Loan

Unit : TWD Billion · %

■ Loan Balance ■ % of total loan

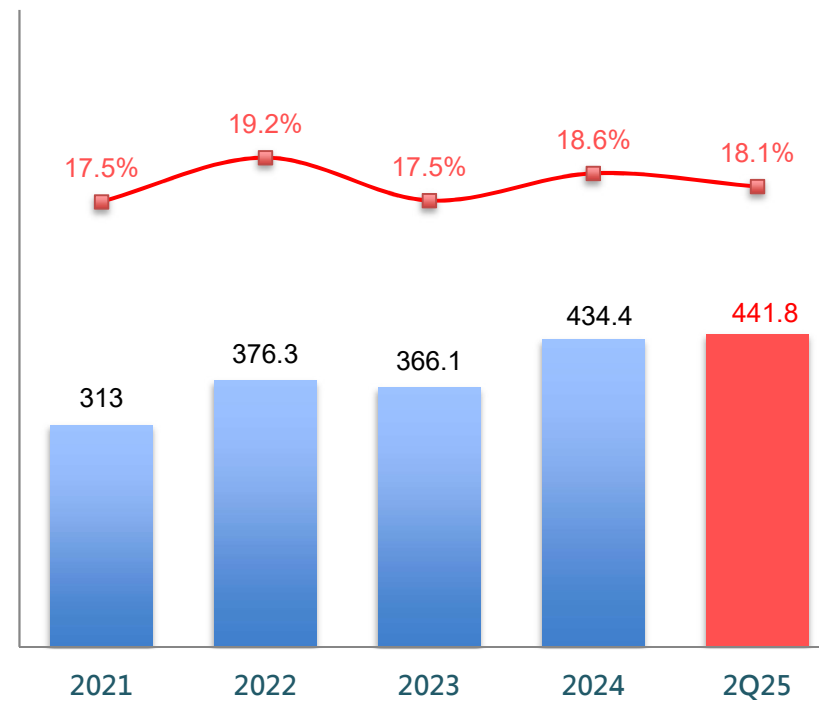


Note: Preliminary figures of 2Q 2025

FCY Loan

Unit : TWD Billion · %

■ Loan Balance ■ % of total loan



Note: Denominated in USD, FCY Loan YoY 18.4%



Overseas Development



Financial Performance

- Overseas branches and subsidiaries net profit grew by 9.8%, and contributed 25.2% of total net profit.
- Overseas loan balance grew by 6%.

Overseas Network

- FSC has approved the application for Dallas Rep. Office(USA), Toronto Branch(Canada) and Mumbai Branch(India).
- E.SUN Bank continues to expand overseas operation, further completing its international presence.

Business Highlight

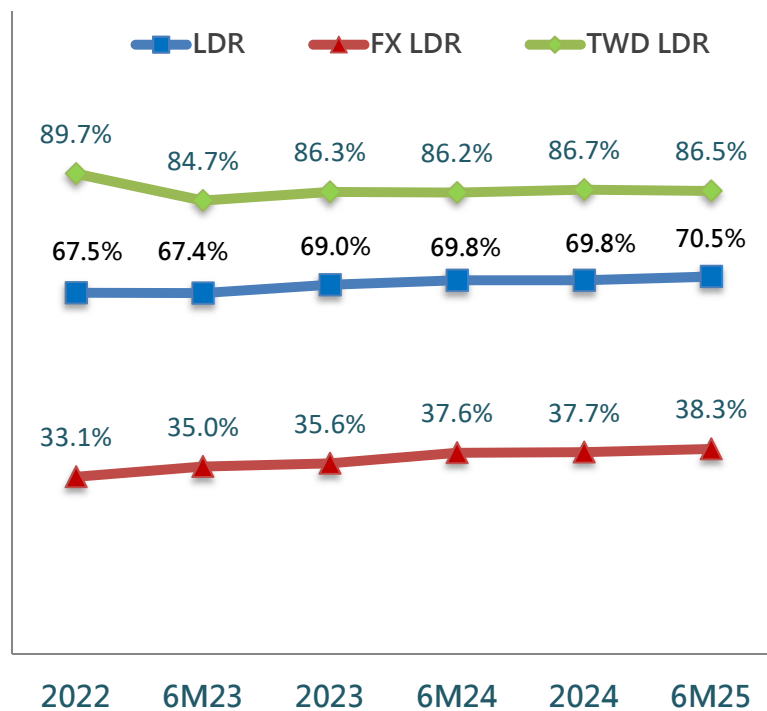
- E.SUN (China) was named the Best DEI Bank in China 2025 by Finance Asia.
- UCB (Cambodia) won the Invest In People Award by Enterprises Asia.
- Singapore and Hong Kong Branch continue to grow its private banking business.

Note : Denominated in USD, Overseas loan balance YoY 15%



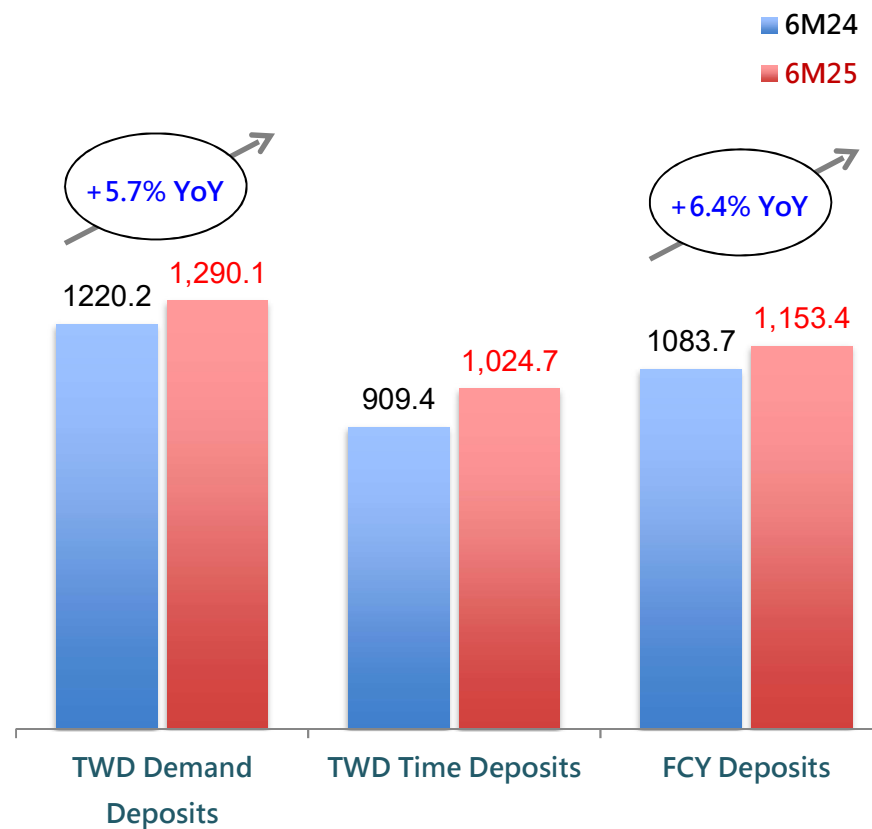
Deposit Structure

Loan to Deposit Ratio



Deposit Structure

Unit : TWD Billion

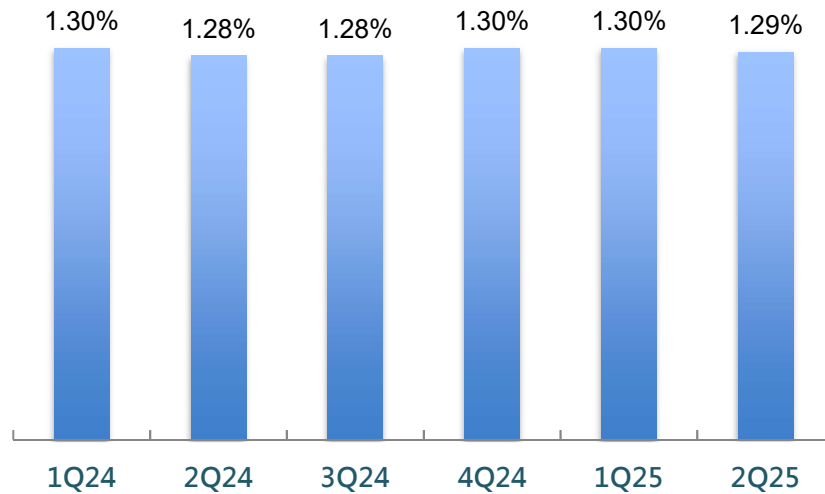




NIM and Spread

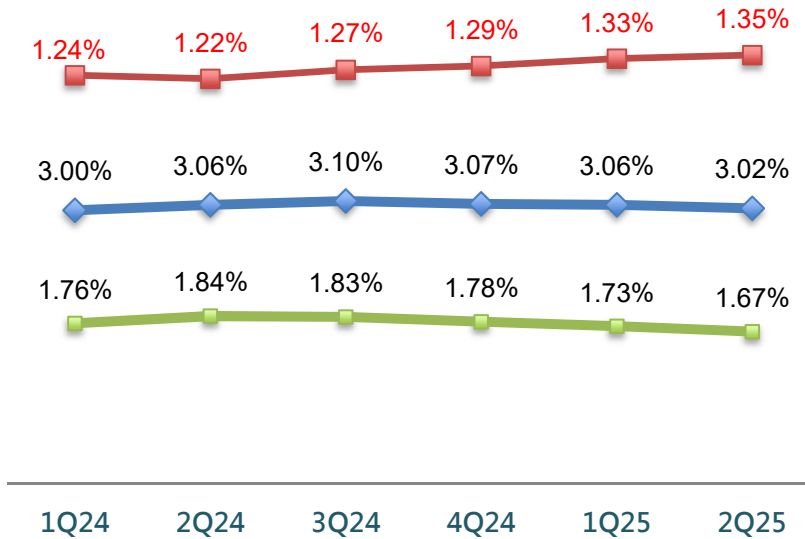
NIM

■ NIM



Spread

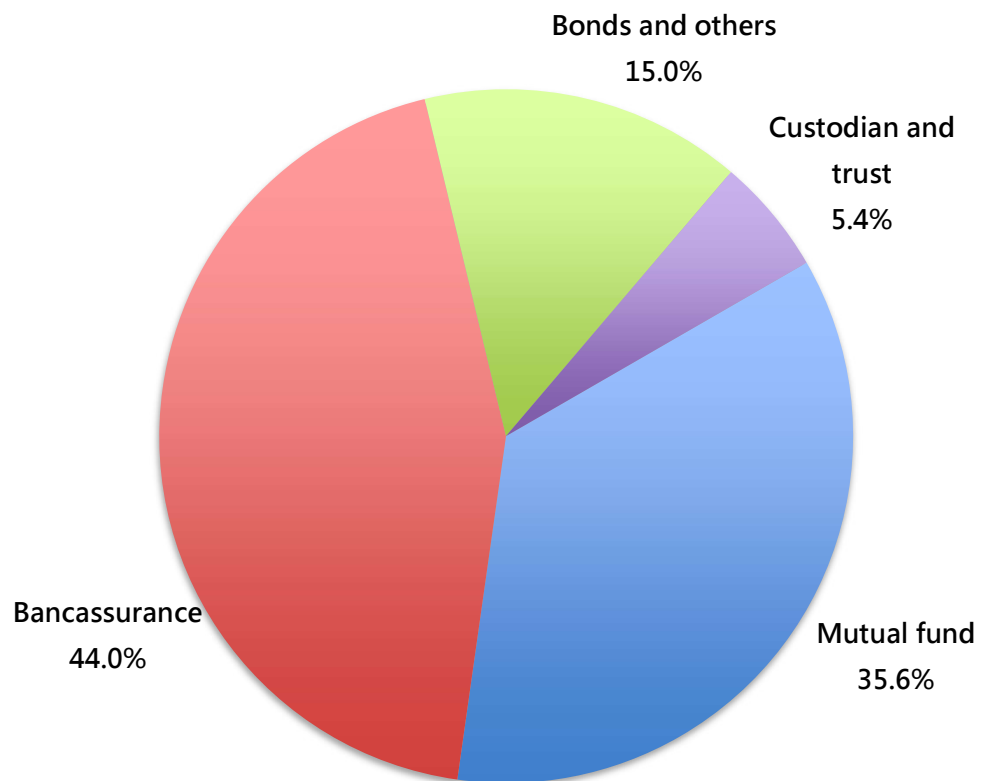
◆ Overall Lending Rate
■ Overall Deposit Rate
■ Interest Spread





Wealth Management Fee Breakdown

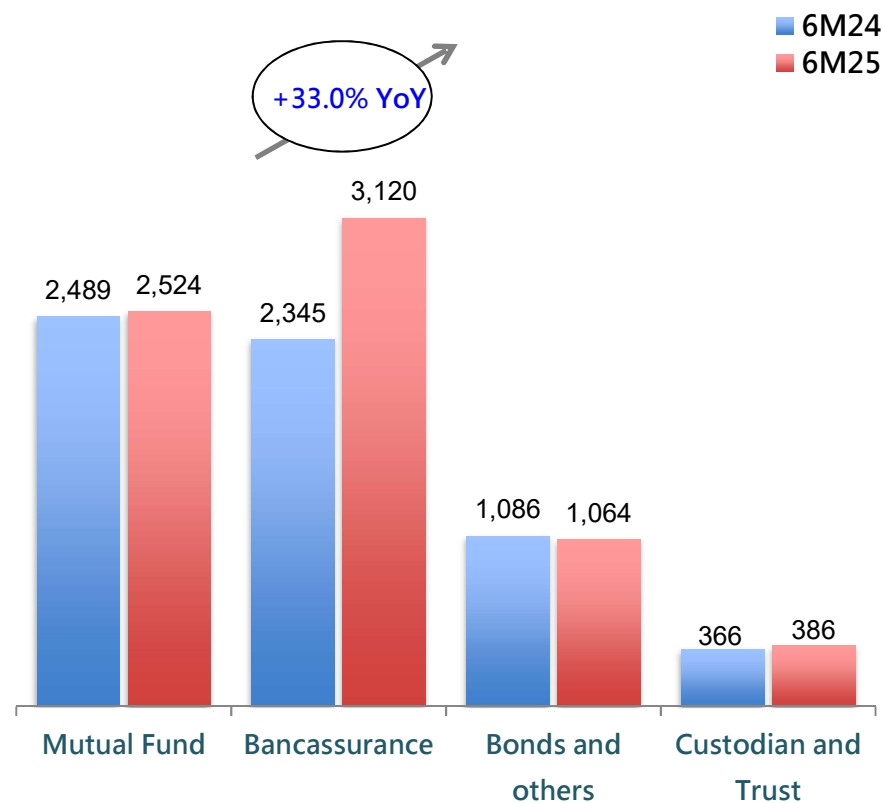
Wealth Management Fee Breakdown



Note: Preliminary figures of Jun 2025

YoY Comparison

Unit : TWD million

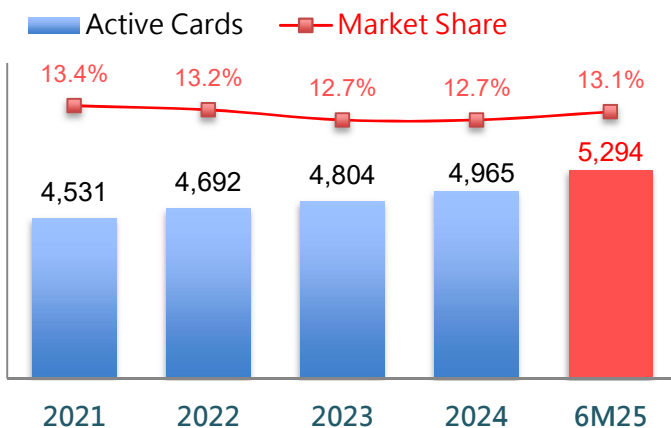




Credit Card Business Breakdown

Active Cards

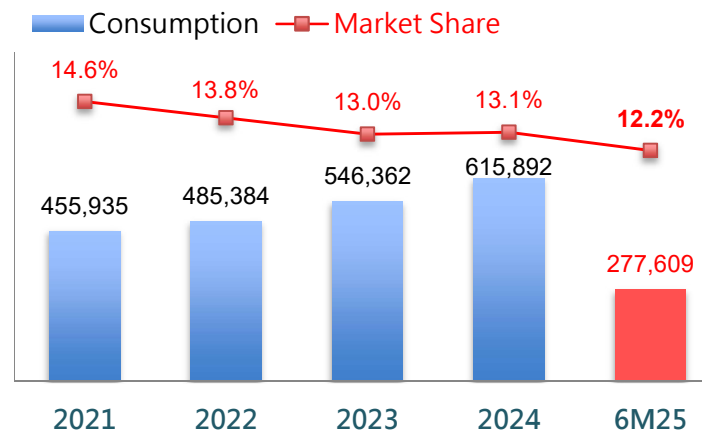
Unit : 仟卡 · %



Note: Market data of May 2025

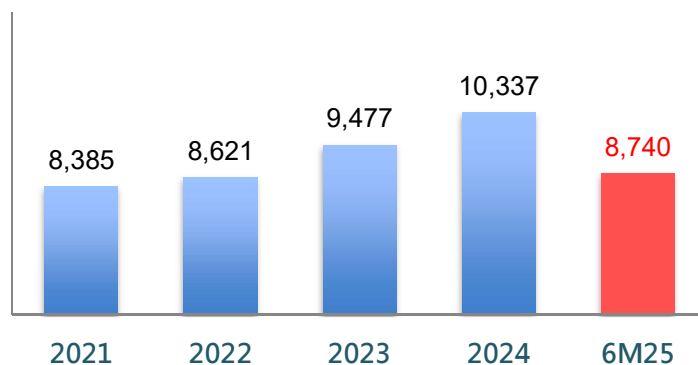
Card Consumption

Unit : TWD million · %



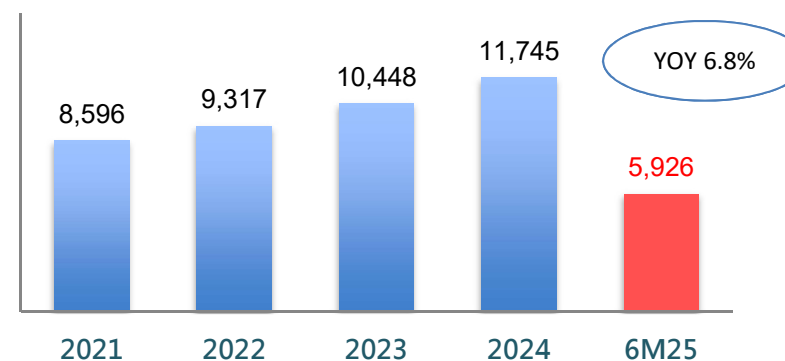
Per Card Spending(Monthly)

Unit : TWD元



Gross Fee Income

Unit : TWD million

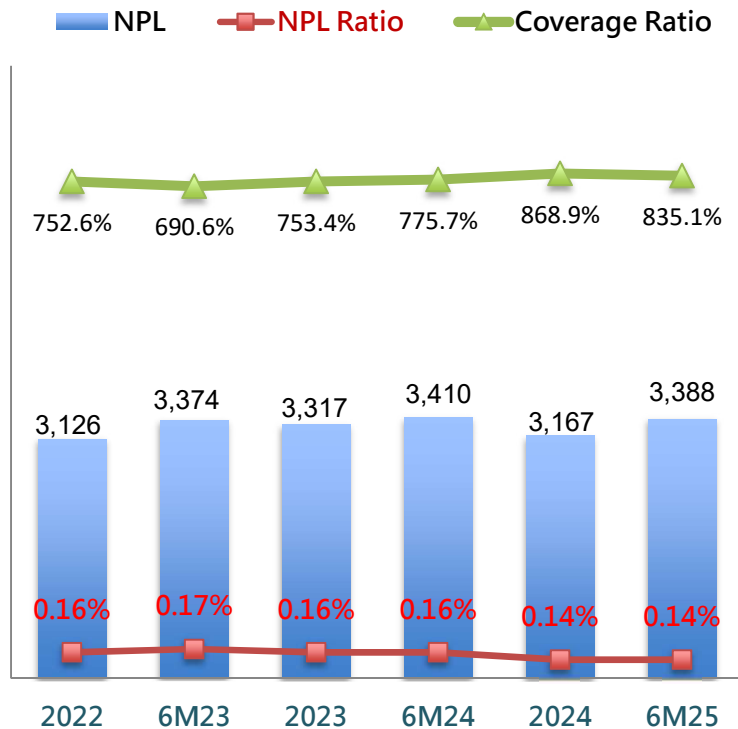




Superior Asset Quality ^{1/2}

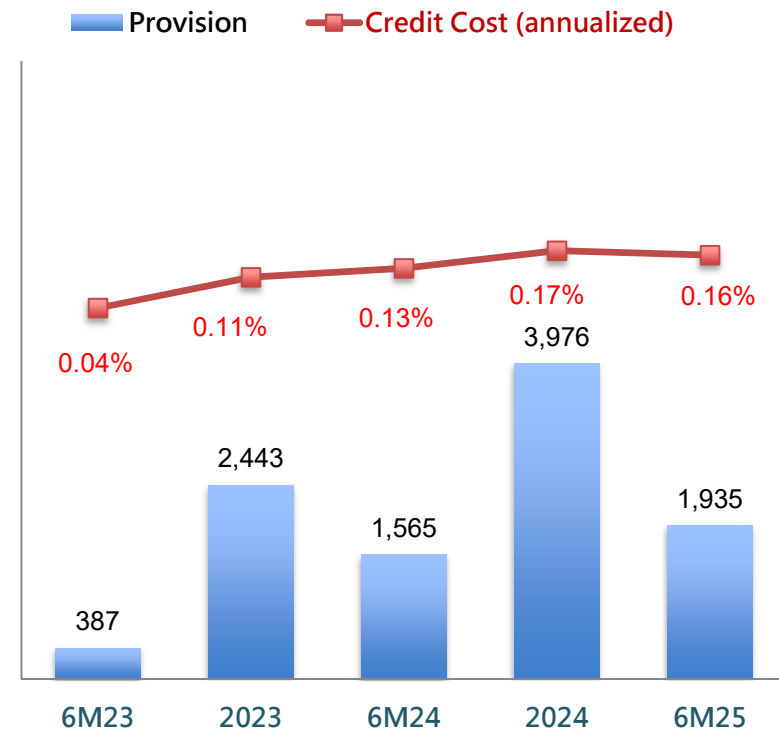
NPL and Coverage Ratio

Unit : TWD million



Provision and Credit Cost

Unit : TWD million



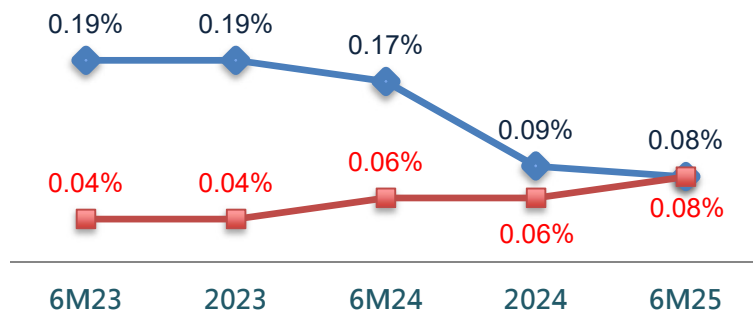
Note: Data of E.SUN Bank standalone



Superior Asset Quality ^{2/2}

NPL Ratio for Main Business

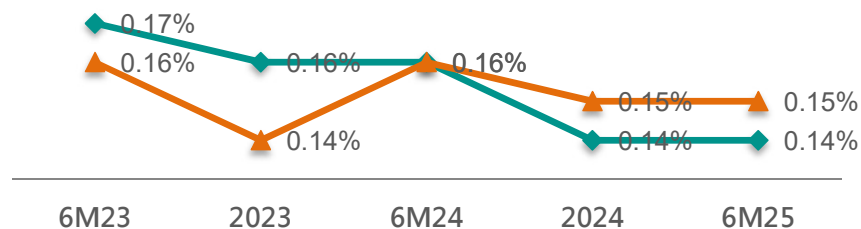
◆ Corporate ■ Mortgage & SPL



Note: Data of E.SUN Bank standalone

NPL Comparison with Market

◆ E.SUN ▲ Market



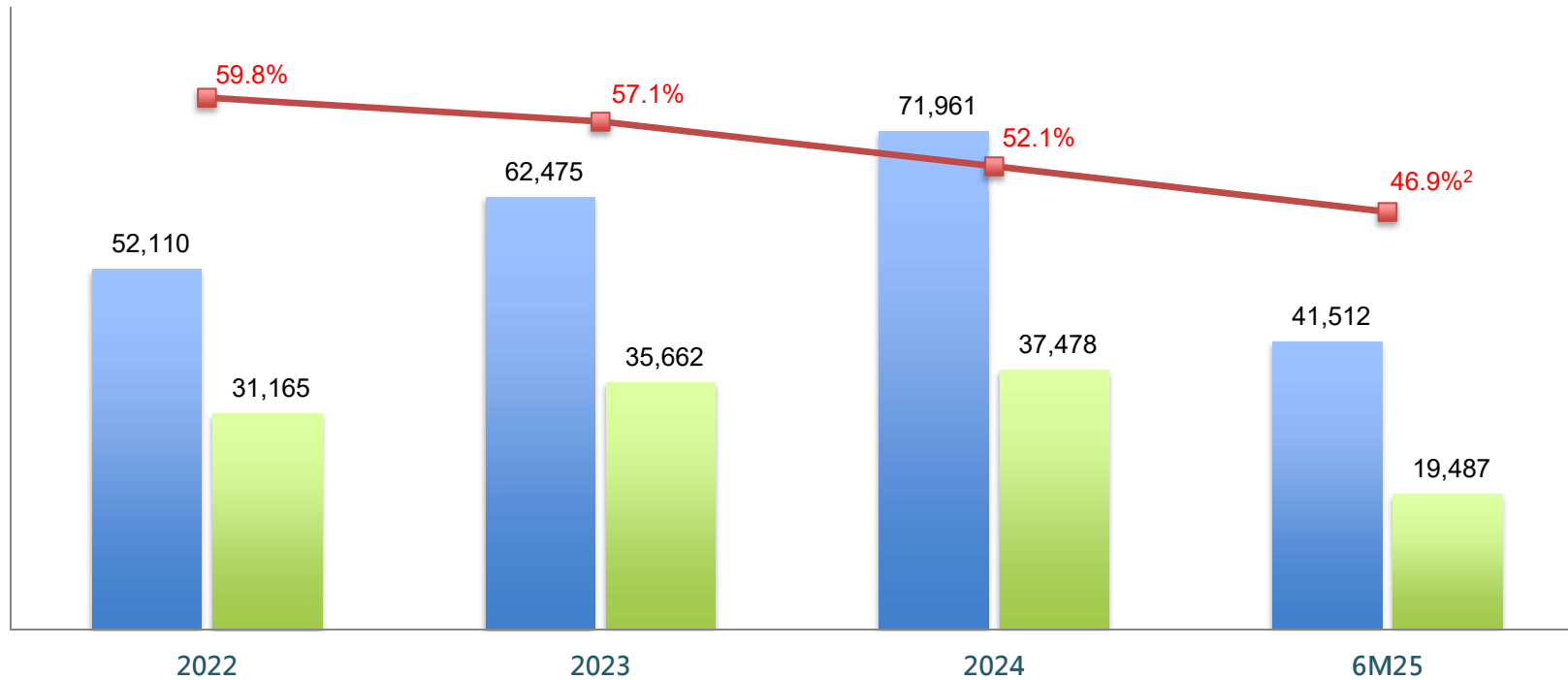
Source: Financial Statistics Abstract by Banking Bureau



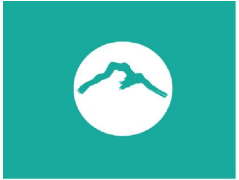
Cost-Income Ratio

Unit : TWD million

Net Revenue Operating Expense (exclu. Provision) Cost-Income Ratio



Note: 1. Data of E.SUN Bank standalone
2. Preliminary figures of Jun 2025



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

E.SUN FHC's Other Subsidiaries



E.SUN Securities

Business Highlights

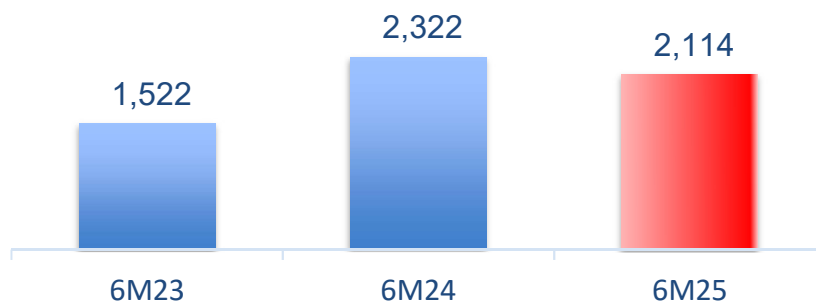
- Net profit of 2Q 2025 declined due to the lower trading volume of the market.
- ROE 19.3% ranked top 3 among securities under FHC.
- Strategic Focus: VIP customer engagement and improvement on user experience of digital channel.

Market Share

	2024	2025H1	YTD Growth %
Brokerage	1.79%	1.76%	(1.8)%
Margin Loans	2.71%	2.90%	7.1%

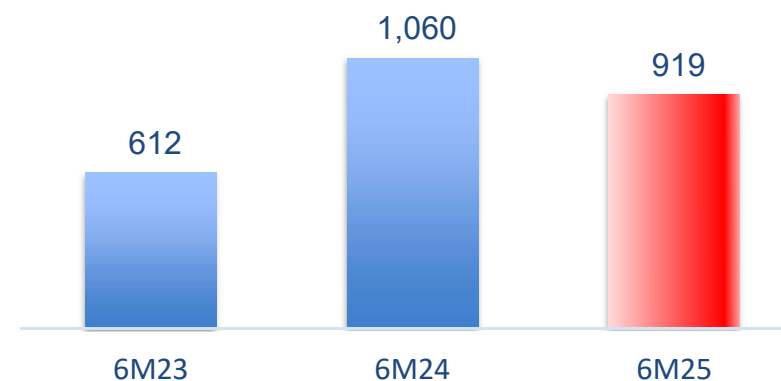
Net Revenue

Unit : TWD million



Net Profit

Unit : TWD million





PGIM SITE

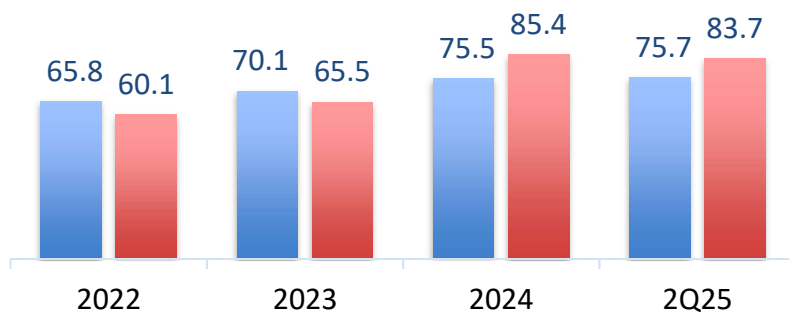
Business Highlights

- ◆ H1 2025 Financial Performance
 - Domestic fund AUM TWD\$ 75.7 Bn, discretionary mandate AUM TWD\$ 83.7 Bn.
 - Ranked No.8 in total AUM among SITEs under FHC.
 - Net profit of TWD\$ 77 Mn, EPS TWD\$ 2.57.
- ◆ Business Highlights
 - Issued two ETFs in 2025, one of the first foreign SITEs to issue such product.
 - One of the first SITEs to enroll in Taiwan Individual Savings Account-class fund program.
 - Established the business operation in Asia Asset Management Center in Kaohsiung.
 - Became a subsidiary of E.SUN FHC since July 1st, and will be renamed “E.SUN Asset Management” in the fourth quarter.

AUM

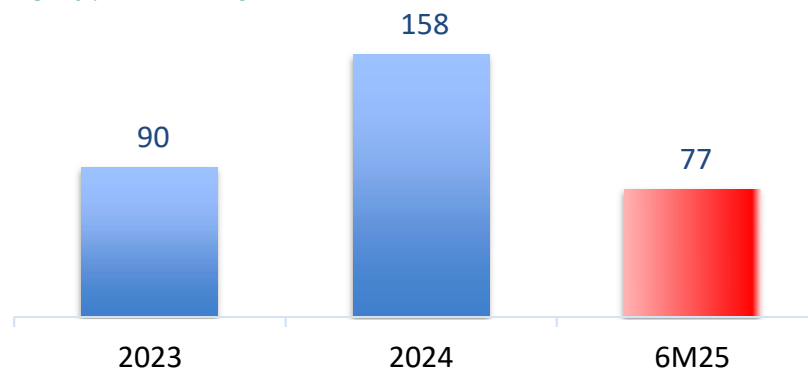
Unit : TWD Billion

■ Domestic Fund ■ Discretionary Fund



Net Profit

Unit : TWD million





Sustainable Development

Golden Award

**Taiwan Biodiversity
Awards**

TCSA



Leadership in

A- Rating

CDP



Rated top 25%

**Sustainable finance
Assessment**

TABF



Best performance in
Region & industry

Sustainalytics



Since 2014

Member of DJSI

S&P Global



Top 5% (10th time)

CG Assessment

TAIEX



Highest rating

MSCI ESG Rating AAA

MSCI



10 years in a row

**Corporate Sustainability
Awards**

TCSA



Certified excellence

CG6012 CG Assessment

CGA





Thank You



❖ Contact Investor Relations



Appendix 1/6

Balance Sheet of E.SUN FHC and its subsidiaries as of Jun. 30, 2025

TWD\$ million	E.SUN Bank (Consolidated)	E.SUN Securities (Consolidated)	E.SUN Venture Capital	E.SUN FHC (Standalone)	E.SUN FHC (Consolidated)
Assets :					
Cash and due from banks	372,336	2,192	176	9,300	373,519
Securities, net	1,085,757	2,900	5,253	199	1,094,099
Loans, net	2,419,844	-	-	-	2,419,774
A/R, net	125,743	24,067	8	178	148,889
Land, premises and equipments, net	33,292	524	1	1	34,213
Others	91,967	4,801	94	288,397	96,511
Total assets	4,128,939	34,484	5,532	298,075	4,167,005
Liabilities:					
Deposits	3,468,111	-	-	-	3,457,561
Other liabilities	390,641	24,502	29	49,550	460,749
Total liabilities	3,858,752	24,502	29	49,550	3,918,310
Total stockholders' equity	270,187	9,982	5,503	248,525	248,695
Total equity attributable to owners of the company	270,004	9,982	5,503	248,525	248,525
Non-Controlling interests	183	-	-	-	170
Total liabilities and stockholders' equity	4,128,939	34,484	5,532	298,075	4,167,005

Note: Preliminary figures of Jun. 30, 2025



Appendix 2/6

P&L of E.SUN FHC and its subsidiaries for 6M2025

TWD\$ million	E.SUN Bank (Consolidated)	E.SUN Securities (Consolidated)	E.SUN Venture Capital	E.SUN FHC (Standalone)	E.SUN FHC (consolidated)
Operating income					
Net interest income	19,062	307	1	(171)	19,202
Net fee income	12,541	1,656	0	0	14,185
Net trading income/(loss) & Derivatives & FX	9,714	43	(208)	0	9,549
Others	195	108	1	17,665	186
Total Net Revenues	41,512	2,114	(206)	17,494	43,122
Allowance for bad-debt expenses	(2,022)	0	0	0	(2,022)
Operating expenses	(19,487)	(1,006)	(19)	(352)	(20,673)
Income before income tax	20,003	1,108	(225)	17,142	20,427
Income tax expenses	(3,119)	(189)	28	(389)	(3,668)
Net Income	16,884	919	(197)	16,753	16,759
Attributable to owners of the company	16,878	919	(197)	16,753	16,753
Non-controlling interests	6	0	0	0	6

Note: Preliminary figures of 6M 2025



Appendix 3/6

E.SUN FHC's Balance Sheet (Consolidated)

TWD\$ million	Yearly Results			Quarterly Results					
	2022	Dec 23	Dec 24	Mar 24	Jun 24	Sep 24	Dec 24	Mar 25	Jun 25
Assets :									
Cash and due from banks	229,134	262,166	328,450	280,777	281,034	307,098	328,450	343,558	373,519
Securities, net	1,055,846	1,054,315	1,125,737	1,063,238	1,082,022	1,053,349	1,125,737	1,145,526	1,094,099
Loans, net	1,934,792	2,063,181	2,311,873	2,112,899	2,216,636	2,277,811	2,311,873	2,339,636	2,419,774
A/R, net	125,989	141,356	157,731	142,913	192,111	169,817	157,731	158,127	148,889
Land, premises and equipments, net	34,709	34,666	34,420	34,509	34,320	33,874	34,420	34,501	34,213
Others	99,090	82,814	110,027	100,416	105,295	90,195	110,027	94,132	96,511
Total assets	3,479,560	3,638,498	4,068,238	3,734,752	3,911,418	3,932,144	4,068,238	4,115,480	4,167,005
Liabilities:									
Deposits	2,900,914	3,019,071	3,342,875	3,094,767	3,205,301	3,235,469	3,342,875	3,404,428	3,457,561
Other liabilities	381,555	383,003	471,889	394,362	469,383	449,137	471,889	447,477	460,749
Total liabilities	3,282,469	3,402,074	3,814,764	3,489,129	3,674,684	3,684,606	3,814,764	3,851,905	3,918,310
Total stockholders' equity	197,091	236,424	253,474	245,623	236,734	247,538	253,474	263,575	248,695
Total equity attributable to owners of the company	196,926	236,248	253,292	245,444	236,567	247,365	253,292	263,392	248,525
Non-Controlling interests	165	176	182	179	167	173	182	183	170
Total liabilities and stockholders' equity	3,479,560	3,638,498	4,068,238	3,734,752	3,911,418	3,932,144	4,068,238	4,115,480	4,167,005

Note: Preliminary figures of Jun. 30, 2025



E.SUN FHC's P&L account (Consolidated)

TWD\$ million	Yearly Results			Quarterly Results					
	2022	2023	2024	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25
Operating income									
Net interest income	29,618	29,100	33,997	7,821	8,350	8,721	9,105	9,227	9,975
Fee income	19,280	21,518	28,159	6,239	6,936	7,346	7,638	7,018	7,167
Net trading income/(loss) & Derivatives & FX	5,743	15,868	13,118	3,387	3,275	6,365	91	5,127	4,422
Others	165	210	871	40	85	33	713	67	119
Total Net Revenues	54,806	66,696	76,145	17,487	18,646	22,465	17,547	21,439	21,683
Allowance for bad-debt expenses	(2,077)	(2,682)	(4,147)	(371)	(1,291)	(1,665)	(820)	(354)	(1,668)
Operating expenses	(32,826)	(37,502)	(39,739)	(9,381)	(9,569)	(10,936)	(9,853)	(10,356)	(10,317)
Income before income tax	19,903	26,512	32,259	7,735	7,786	9,864	6,874	10,729	9,698
Income tax expenses	(4,122)	(4,764)	(6,110)	(1,481)	(1,329)	(1,664)	(1,636)	(1,919)	(1,749)
Net Income	15,781	21,748	26,149	6,254	6,457	8,200	5,238	8,810	7,949
Income Attributable to owners of the company	15,759	21,726	26,128	6,251	6,452	8,195	5,230	8,809	7,944
Non-Controlling interests	22	22	21	3	5	5	8	1	5

Note: Preliminary figures of 6M 2025



E.SUN Bank's Balance Sheet (Consolidated)

TWD\$ million	Yearly Results			Quarterly Results					
	2022	2023	2024	Mar 24	Jun 24	Sep 24	Dec 24	Mar 25	Jun 25
Assets :									
Cash and due from banks	228,865	261,706	328,102	280,302	280,683	306,783	328,102	343,312	372,336
Securities, net	1,049,340	1,046,146	1,117,164	1,054,362	1,072,940	1,043,757	1,117,164	1,136,912	1,085,757
Loans, net	1,934,792	2,063,181	2,311,873	2,112,899	2,216,636	2,277,811	2,311,873	2,339,636	2,419,844
A/R, net	115,768	124,621	133,135	121,025	167,202	142,237	133,135	125,746	125,743
Land, premises and equipments, net	34,067	33,886	33,558	33,725	33,514	33,060	33,558	33,593	33,292
Others	95,192	79,099	105,103	95,642	101,215	84,093	105,103	91,839	91,967
Total assets	3,458,024	3,608,639	4,028,935	3,697,955	3,872,190	3,887,741	4,028,935	4,071,038	4,128,939
Liabilities:									
Deposits	2,902,696	3,026,038	3,345,193	3,099,459	3,213,220	3,237,862	3,345,193	3,408,184	3,468,111
Other liabilities	363,783	353,215	424,042	360,988	415,939	396,055	424,042	393,392	390,641
Total liabilities	3,266,479	3,379,253	3,769,235	3,460,447	3,629,159	3,633,917	3,769,235	3,801,576	3,858,752
Total stockholders' equity	191,545	229,386	259,700	237,508	243,031	253,824	259,700	269,462	270,187
Total equity attributable to owners of the company	191,370	229,198	259,505	237,316	242,852	253,639	259,505	269,267	270,004
Non-Controlling interests	175	188	195	192	179	185	195	195	183
Total liabilities and stockholders' equity	3,458,024	3,608,639	4,028,935	3,697,955	3,872,190	3,887,741	4,028,935	4,071,038	4,128,939

Note: Preliminary figures of Jun. 30, 2025



Appendix 6/6

E.SUN Bank's P&L account (Consolidated)

TWD\$ million	Yearly Results			Quarterly Results					
	2022	2023	2024	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25
Operating income									
Net interest income	29,239	28,735	33,601	7,727	8,227	8,631	9,016	9,152	9,910
Fee income	17,135	19,076	24,456	5,447	5,979	6,291	6,739	6,223	6,318
Net trading income/(loss) & Derivatives & FX	5,564	14,441	13,025	3,053	3,165	6,382	425	5,058	4,656
Others	172	223	879	46	84	37	712	74	121
Total Net Revenues	52,110	62,475	71,961	16,273	17,455	21,341	16,892	20,507	21,005
Allowance for bad-debt expenses	(2,081)	(2,682)	(4,147)	(371)	(1,291)	(1,665)	(820)	(353)	(1,669)
Operating expenses	(31,164)	(35,662)	(37,478)	(8,895)	(9,014)	(10,286)	(9,283)	(9,727)	(9,760)
Income before income tax	18,865	24,131	30,336	7,007	7,150	9,390	6,789	10,427	9,576
Income tax expenses	(4,032)	(4,545)	(5,761)	(1,359)	(1,227)	(1,460)	(1,715)	(1,686)	(1,433)
Net Income	14,833	19,586	24,575	5,648	5,923	7,930	5,074	8,741	8,143
Attributable to owners of the company	14,809	19,563	24,552	5,644	5,919	7,924	5,065	8,740	8,138
Non-controlling interests	24	23	23	4	4	6	9	1	5

Note: Preliminary figures of 6M 2025