

E.SUN FHC

Financial Review of 3Q 2025

Nov 2025



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Agenda

- 2025 3Q Results of E.SUN FHC
- 2025 3Q Results of E.SUN Bank
- 2025 3Q Results of Other Subsidiaries
- Appendix – Financial Statements



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

		2025.09 ¹	2024.12 ³
Total Assets	FHC	4,298,356	4,068,238
	Bank	4,252,119	4,028,935
	Securities	38,573	34,450
	Venture Capital	5,935	5,739
	Asset Management	2,316	-
Key Financials	Book value per share (TWD)	16.08	15.83
	Double leverage ratio	115.57%	108.38%
	FHC CAR	132.90% ²	132.66%
Channels	Bank-domestic	140	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, Dallas 35 overseas sites in 11 countries and regions.	
	Securities-branches	17	17

Note: 1. Preliminary figures of Sep 2025
 2. Audit figures of Jun 2025
 3. Audit figures of Dec 2024
 4. Share owned by QFII: 34.0%, as of Sep 30, 2025



3Q25 Business and Financial Review

Financial Performance

- Net revenue of FHC was TWD \$67.8 Bn(+15.6%), net profit was 26.2 Bn(+25.4%). (yoy)
- FHC's EPS TWD \$1.62, ROE 13.60%, ROA 0.84% ◦
- E.SUN Bank reported a net profit of TWD \$25.2 Bn (+29.5%), E.SUN Securities was TWD \$1.8 Bn, E.SUN Venture Capital was TWD \$190 Mn, and E.SUN Asset Management was TWD \$50 Mn.(yoy)

Business Development

- Loan balance reached TWD \$2.6 Tn(+10.7%), in which corporate loan grew by 15.7%, SME loan grew by 8.9%, and retail loan grew by 6.8%. Deposit balance grew by 10%. (yoy)
- Net fee income was TWD \$22.6 Bn(+10.3%) and set record high for the same period. Wealth management fee was TWD \$10.9 Bn(+11.2%). Credit card fee was TWD \$6.4 Bn(+9.4%), credit card consumption was TWD \$499 Bn(+7.4%). (yoy)
- Asset quality was benign, NPL ratio at 0.15% and coverage ratio at 803%.

Expanding FHC's Landscape, Towards a Sustainable Future

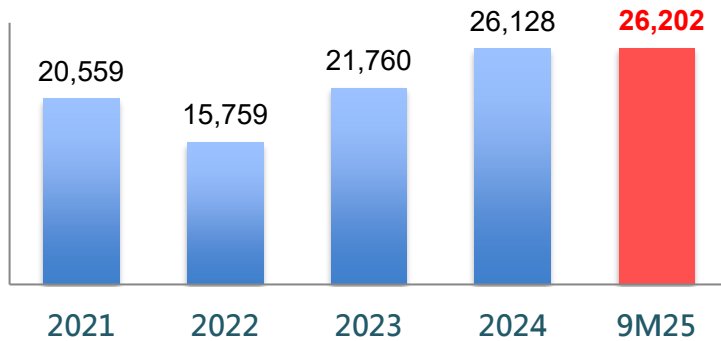
- Business Expansion: The Board of Directors announced resolution on Nov 5th to acquire Mercuries Life via a share swap. The transaction is contingent on final approval of the EGM and regulatory authorities.
- Honors and Recognitions: Chairman Joseph Huang was awarded as Best Leader by the Harvard Business Review. E.SUN FHC was honored with Jade Award, and CEO James Chen was recognized as "Best CEO" at The Asset Corporate Sustainability Leadership Awards. E.SUN Bank was named "Best Private Bank in Taiwan" by The Banker for the third consecutive year.
- ESG : E.SUN FHC held 5th ESG Initiative and secured the Sustainable Finance Gold Award for the 12th consecutive year, setting an industry record.



Financial Performance

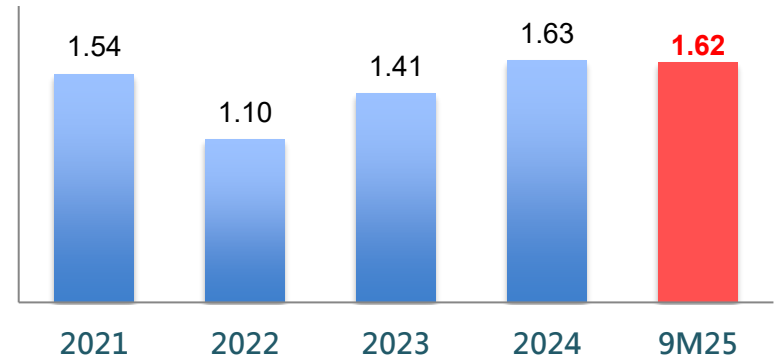
Net profit

Unit: TWD million

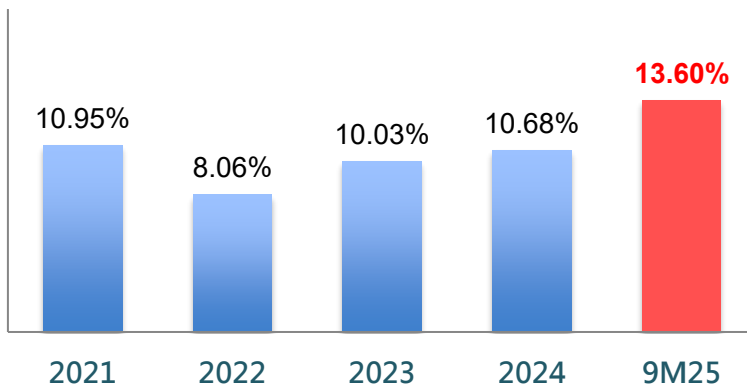


EPS

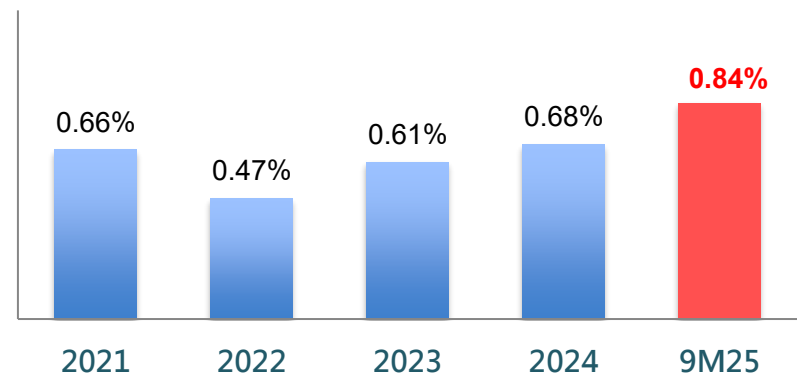
Unit: TWD



ROE



ROA

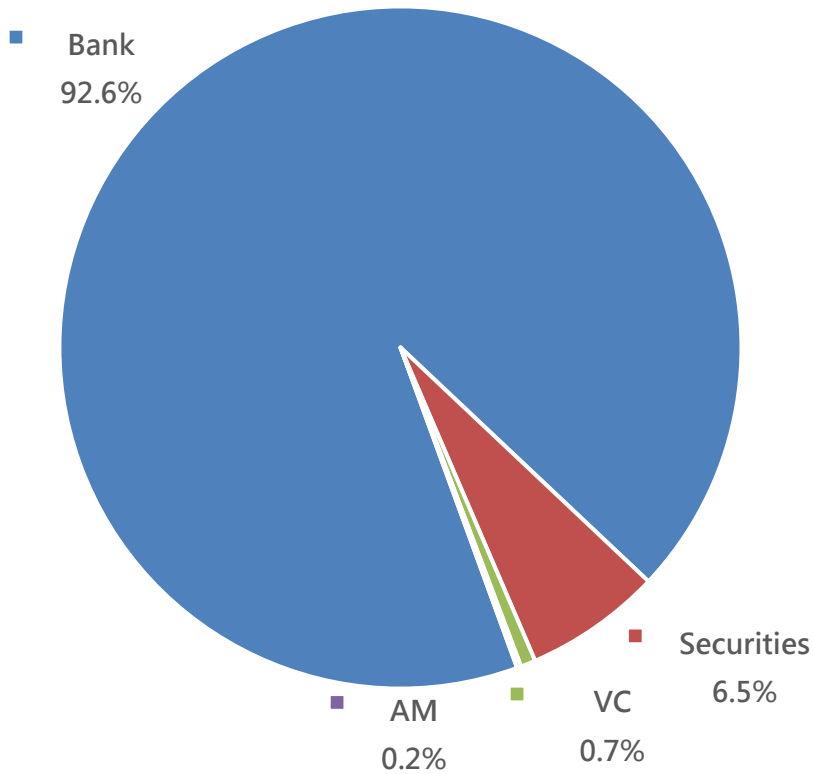


Note: Preliminary figures of Jun 2025



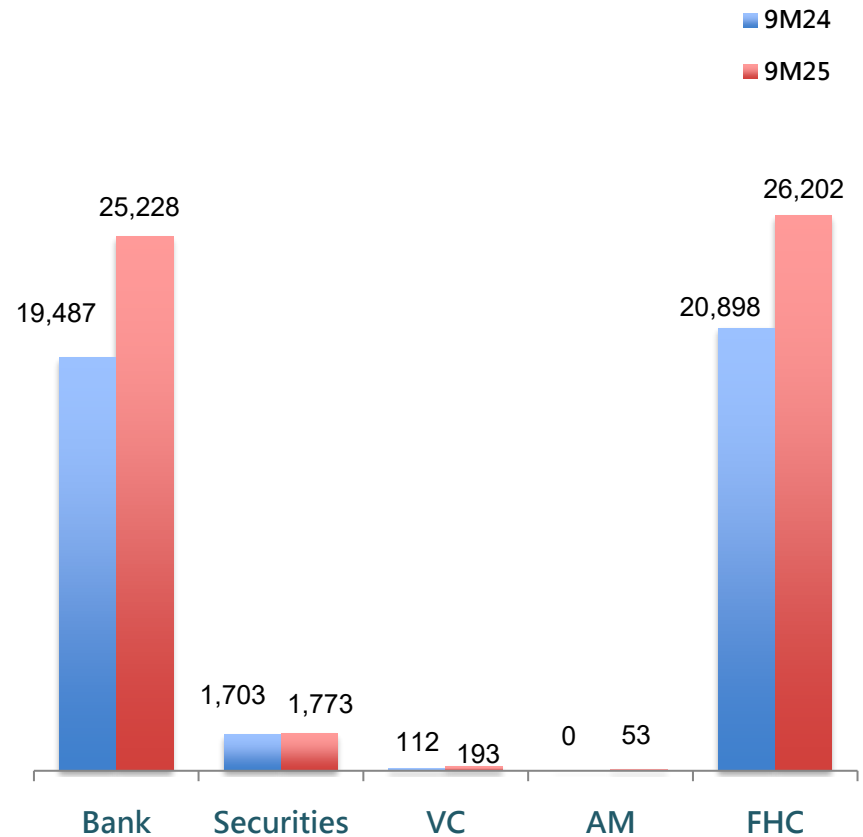
Net Income of FHC & its Subsidiaries

Contribution by Subsidiaries



Net Income of FHC and its Subsidiaries

Unit: TWD million



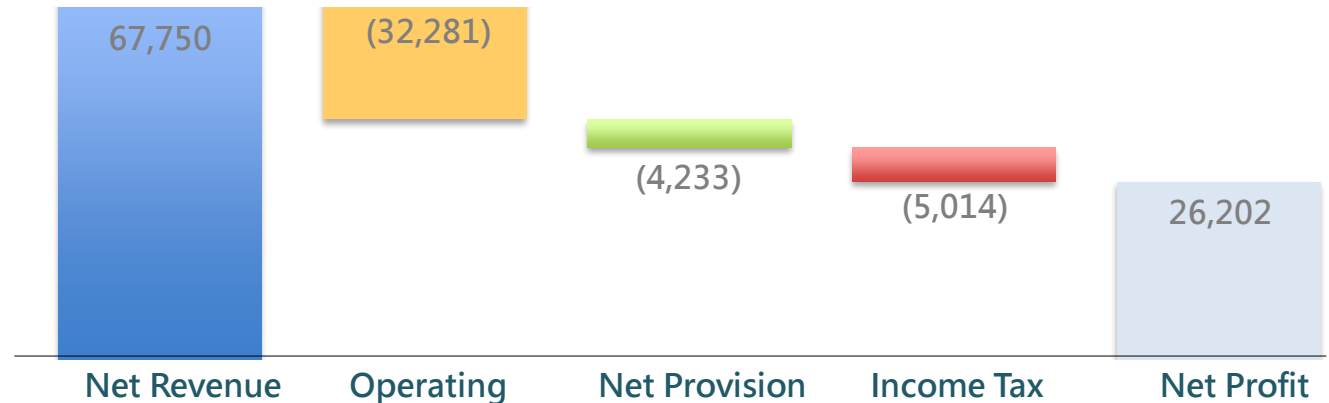
Note: Preliminary figures of Sep 2025



Net Income Breakdown

Unit : TWD million

9M25 P&L



Net Revenue

Operating Expense

Net Provision

Income Tax

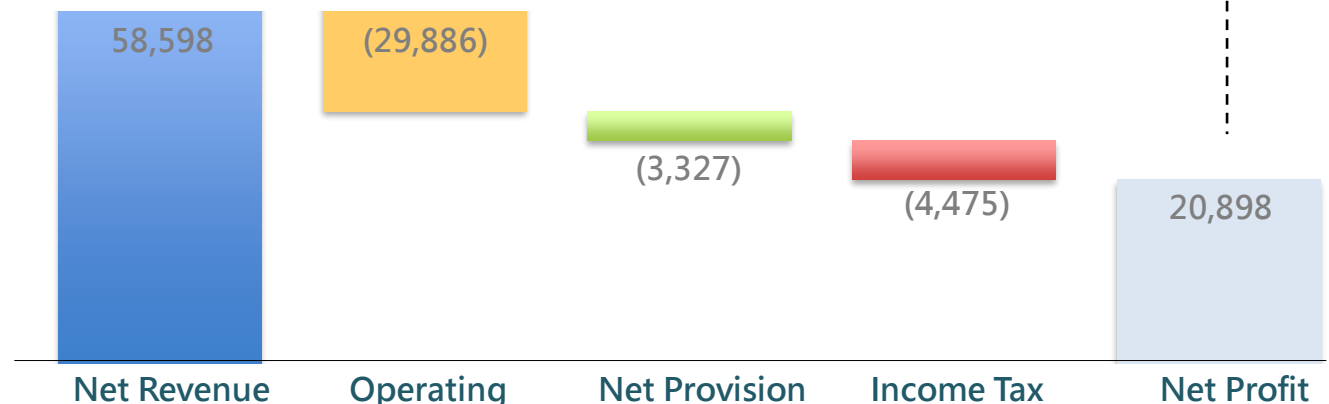
Net Profit

+15.6%

+8.0%

+25.4%

9M24 P&L



Net Revenue

Operating Expense

Net Provision

Income Tax

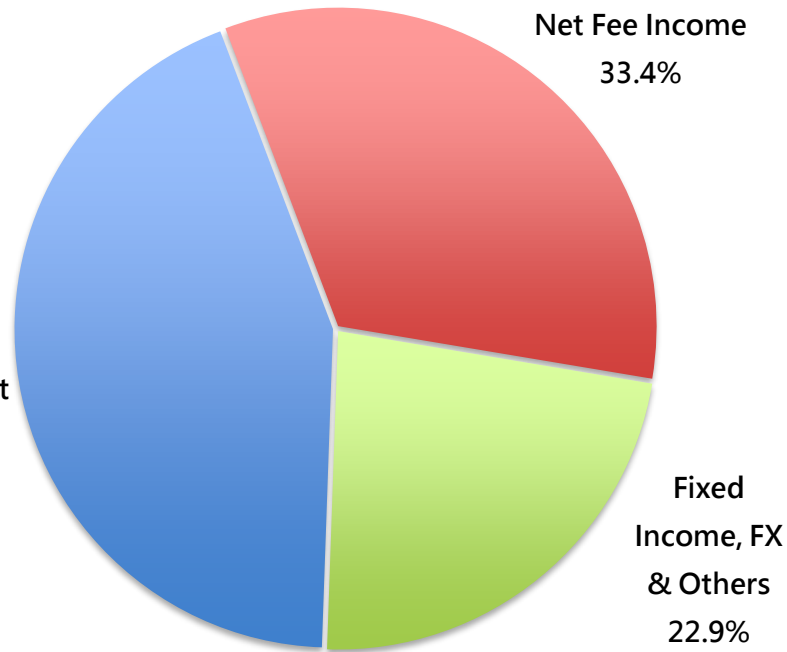
Net Profit

Note: Preliminary figures of Sep 2025



FHC Revenue Breakdown

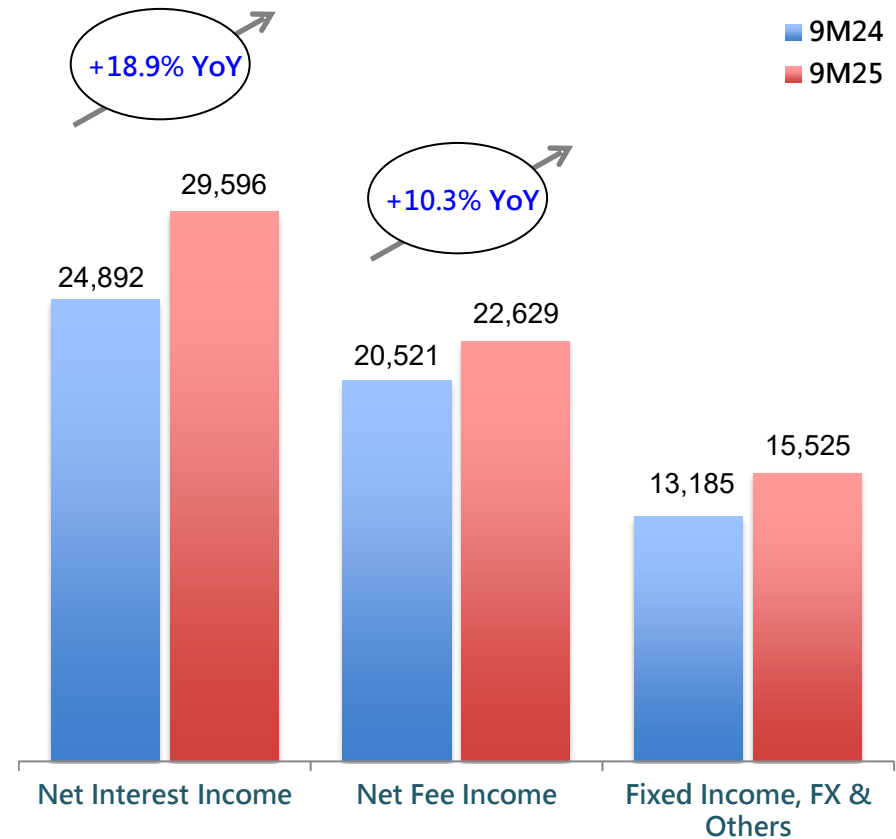
Net Revenue
TWD\$67,750 Million



Note: Preliminary figures of Sep 2025

YoY Comparison

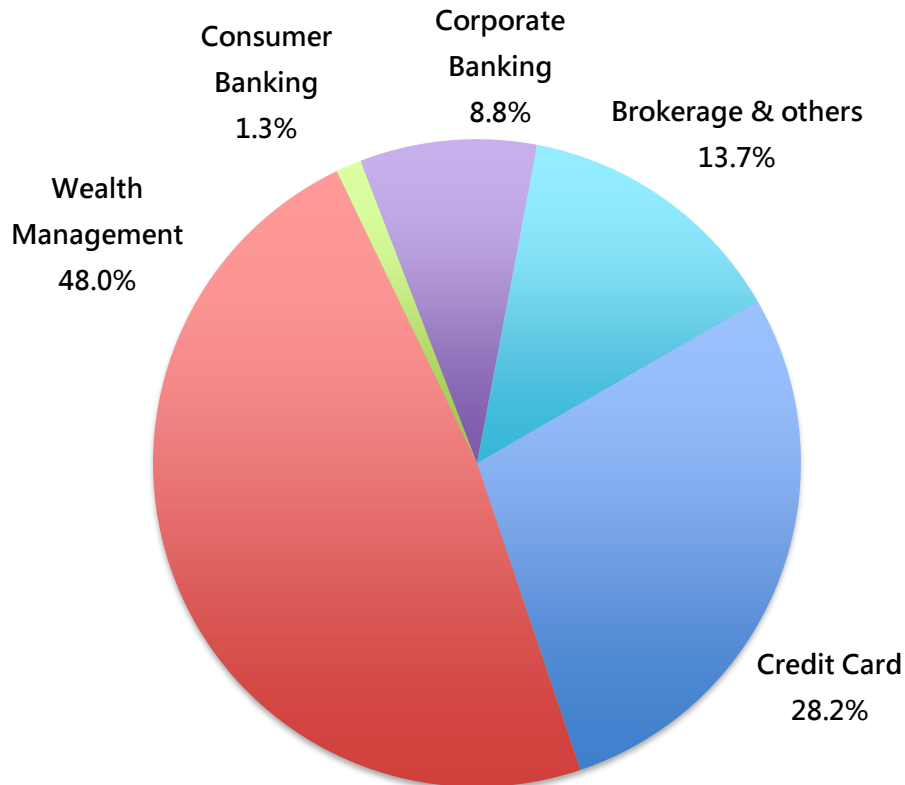
Unit : TWD million





FHC Net Fee Income Breakdown

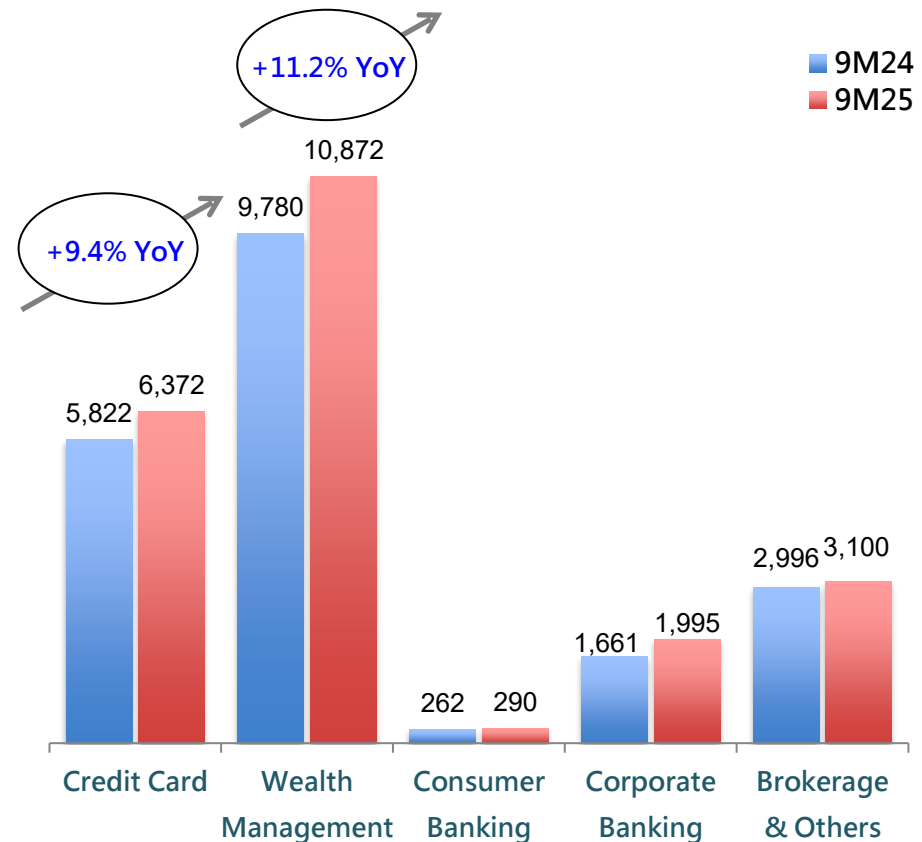
Net Fee Income
TWD\$22,629 Million



Note: Preliminary figures of Sep 2025

YoY Comparison

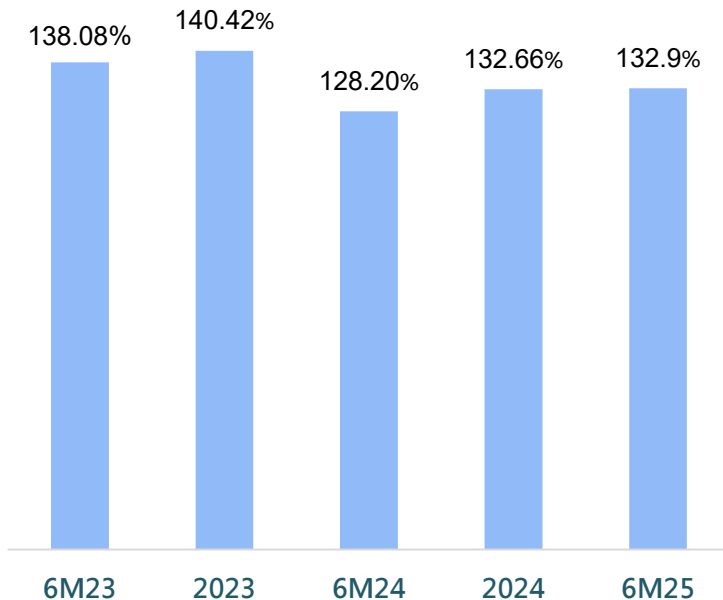
Unit : TWD million





Capital Adequacy Ratio

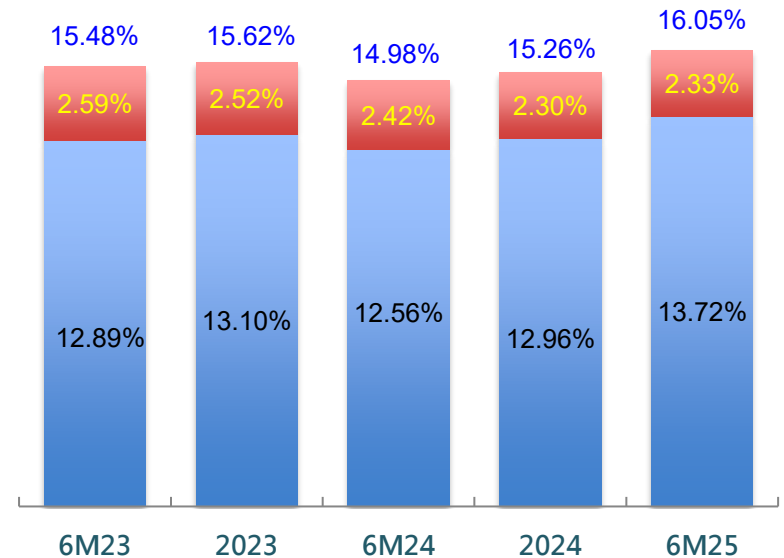
FHC CAR Ratio



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 12.36%



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	2025.09	YTD Growth %	2024.12	YoY Growth %	2024.09
Total Deposit ^{/1}	3,562.6	6.50%	3,345.2	10.03%	3,237.9
Demand Deposits(TWD)	1,303.7	5.79%	1,232.3	7.79%	1,209.5
Time Deposits(TWD)	1,046.9	8.98%	960.6	12.81%	928.0
FCY Deposits ^{/3}	1,212.0	5.19%	1,152.3	10.13%	1,100.5
Total Loan ^{/1}	2,549.1	9.10%	2,336.5	10.71%	2,302.4
TWD Loans	2,077.4	9.22%	1,902.1	9.71%	1,893.5
FCY Loans ^{/3}	471.7	8.59%	434.4	15.39%	408.8
Corporate Loans ^{/2}	1,254.4	13.97%	1,100.6	15.67%	1,084.5
SME Loans	650.6	7.64%	604.4	8.91%	597.4
Consumer Loans ^{/2}	1,236.6	5.14%	1,176.1	6.79%	1,158.0
Mortgage Loans	570.2	3.60%	550.4	2.74%	555.0
Unsecured Personal Loans	145.2	10.00%	132.0	14.96%	126.3
Credit Card Revolving Balance	18.5	-0.54%	18.6	2.21%	18.1

Note: 1. Data of E.SUN Bank consolidated

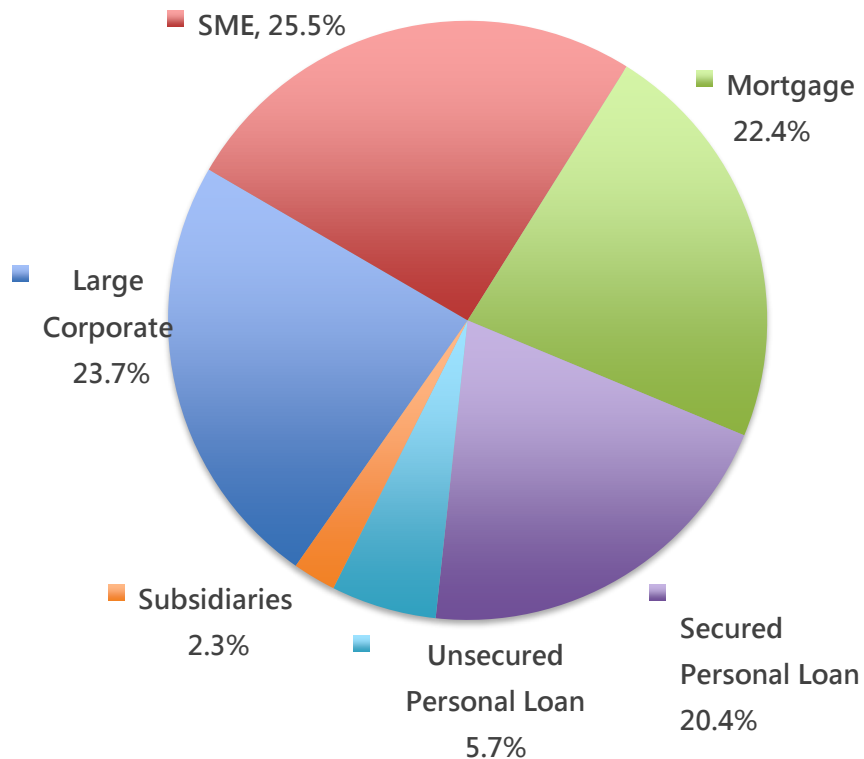
2. Data of E.SUN Bank standalone

3. Denominated in USD, FCY deposit YoY 13.6%, FCY loan YoY 19.8%



Loan Portfolio Breakdown

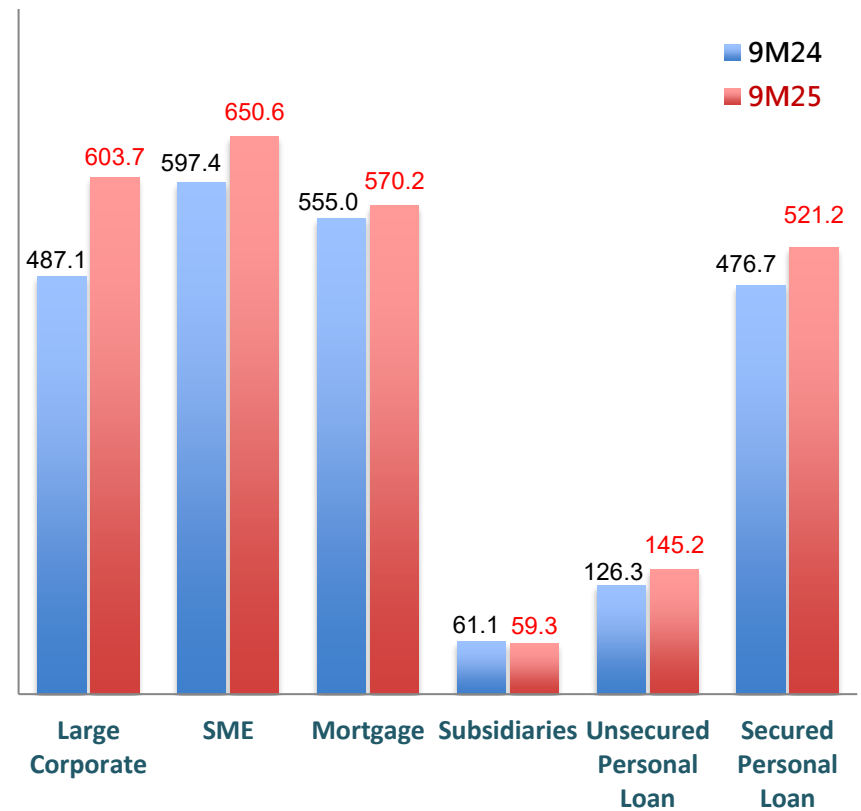
Total Loan
TWD\$ 2,549.1 Billion



Note: Secured Personal Loan is fully collateralized by fixed asset

YoY Comparison

Unit : TWD billion



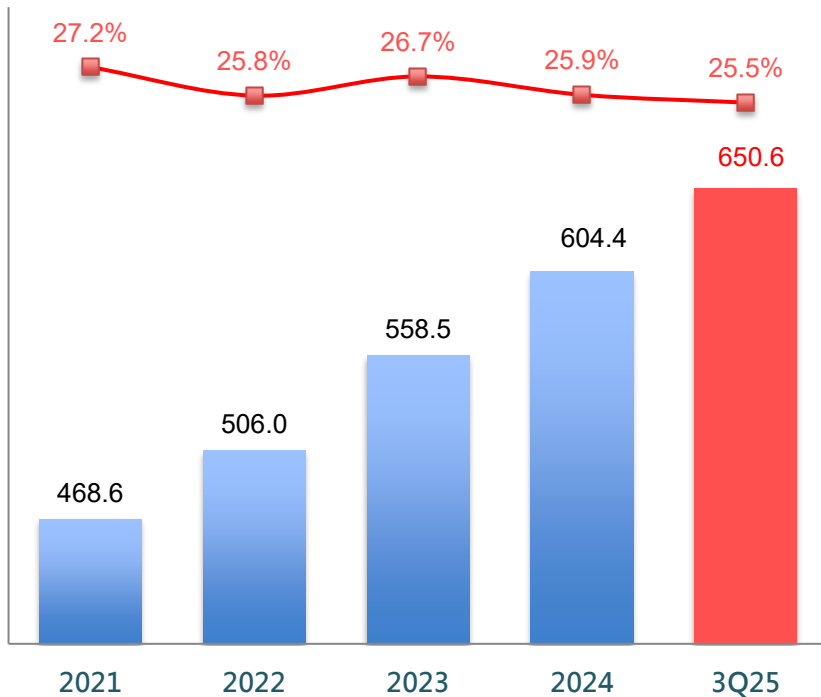


SME Loan and FCY Loan

SME Loan

Unit : TWD billion · %

Loan Balance % of total loan

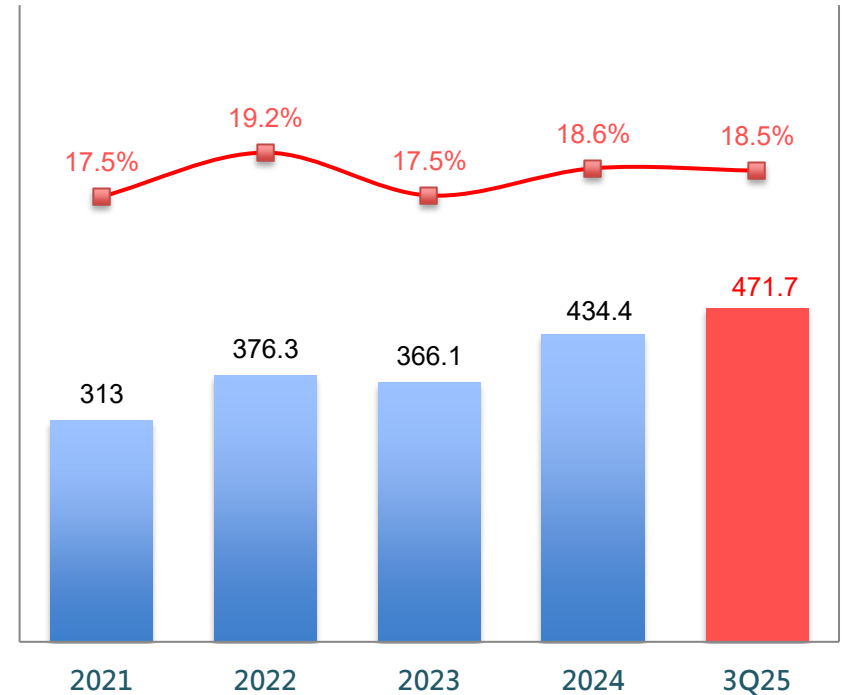


Note: Preliminary figures of 3Q 2025

FCY Loan

Unit : TWD billion · %

Loan Balance % of total loan



Note: Denominated in USD, FCY Loan YoY 19.8%



Overseas Development



Financial Performance

- Overseas branches and subsidiaries net profit grew by 4.9%, and contributed 25.5% of total net profit.
- Overseas loan balance grew by 10.9%.

Overseas Network

- The Dallas Representative Office opened in October, further expanding our North American financial services network and creating a convenient cross-border financial platform
- The establishment of the Dallas Representative Office will help us grasp local business intelligence and, in conjunction with our Los Angeles Branch, provide more timely and comprehensive financial services to local customers
- Furthermore, it will connect our service platforms across 35 locations in 11 countries/regions to meet the diverse financial needs of cross-border customers..

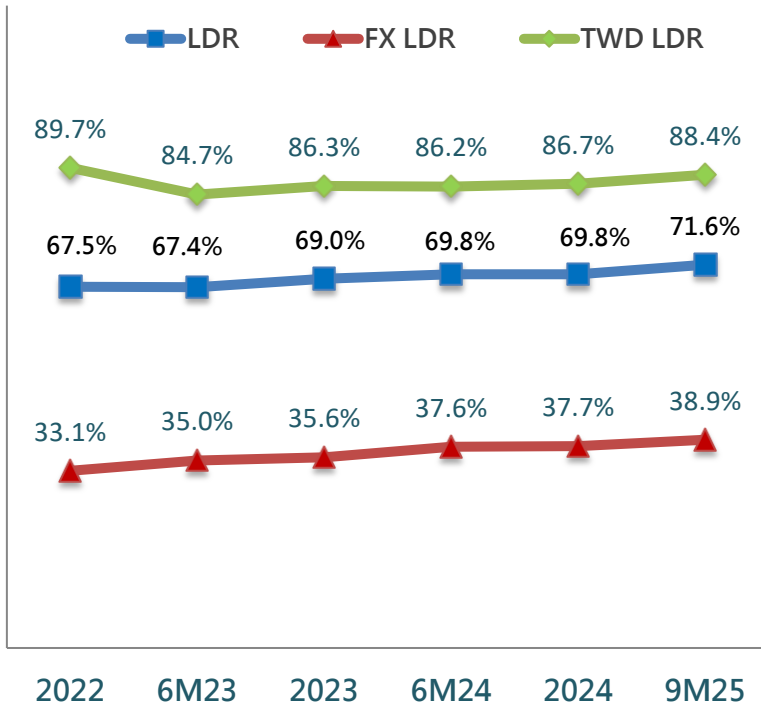
Business Highlight

- China subsidiary was honored with the 'HR Asia Best Companies to Work for in Asia 2025' award.
- E.SUN Bank has pioneered an overseas cardless ATM withdrawal service in collaboration with Siam Commercial Bank of Thailand



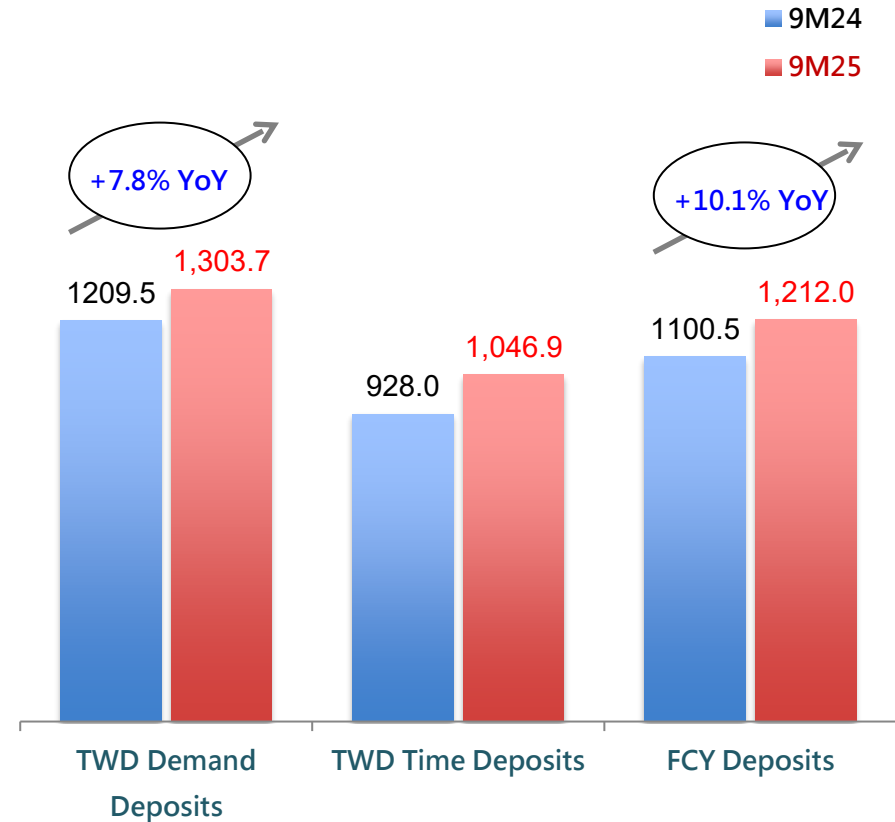
Deposit Structure

Loan to Deposit Ratio



Deposit Structure

Unit : TWD billion

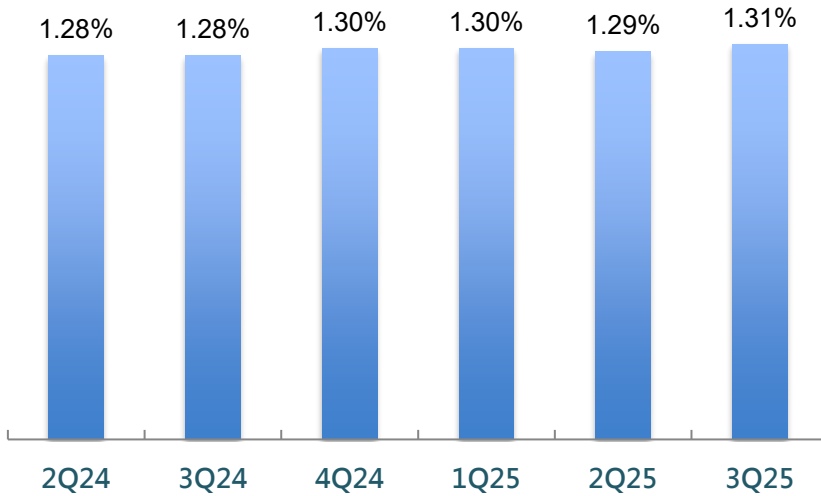




NIM and Spread

NIM

■ NIM

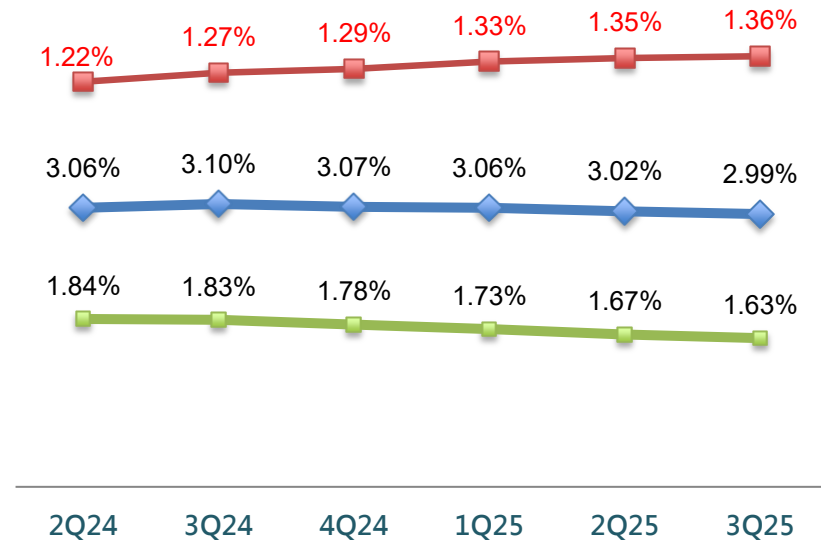


Spread

◆ Overall Lending Rate

■ Overall Deposit Rate

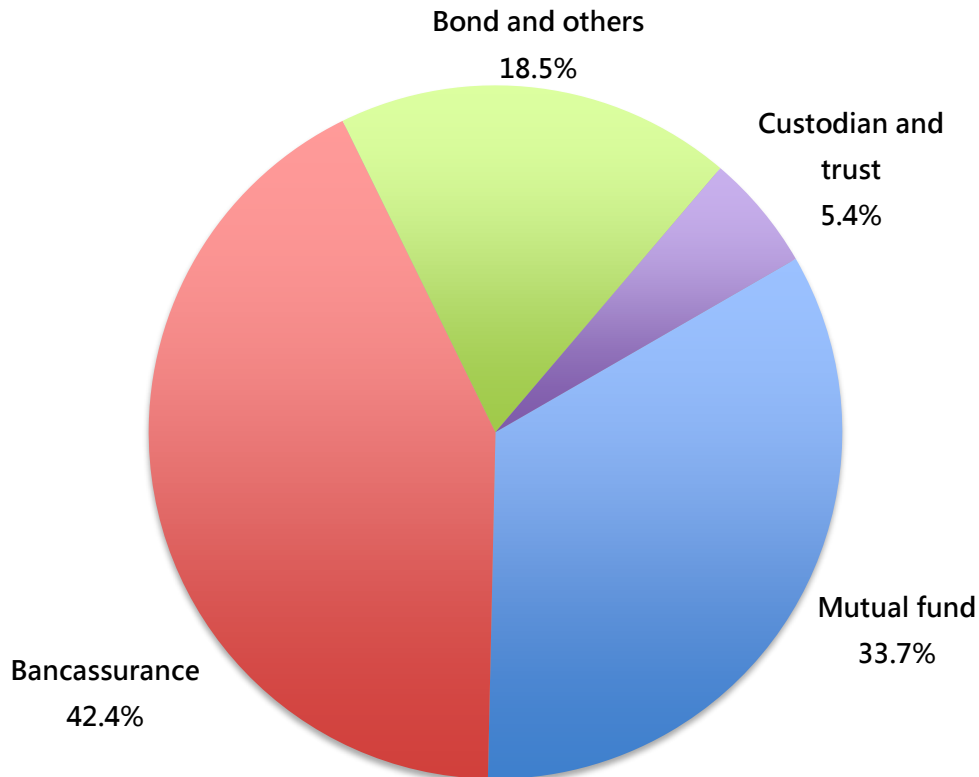
■ Interest Spread





Wealth Management Fee Breakdown

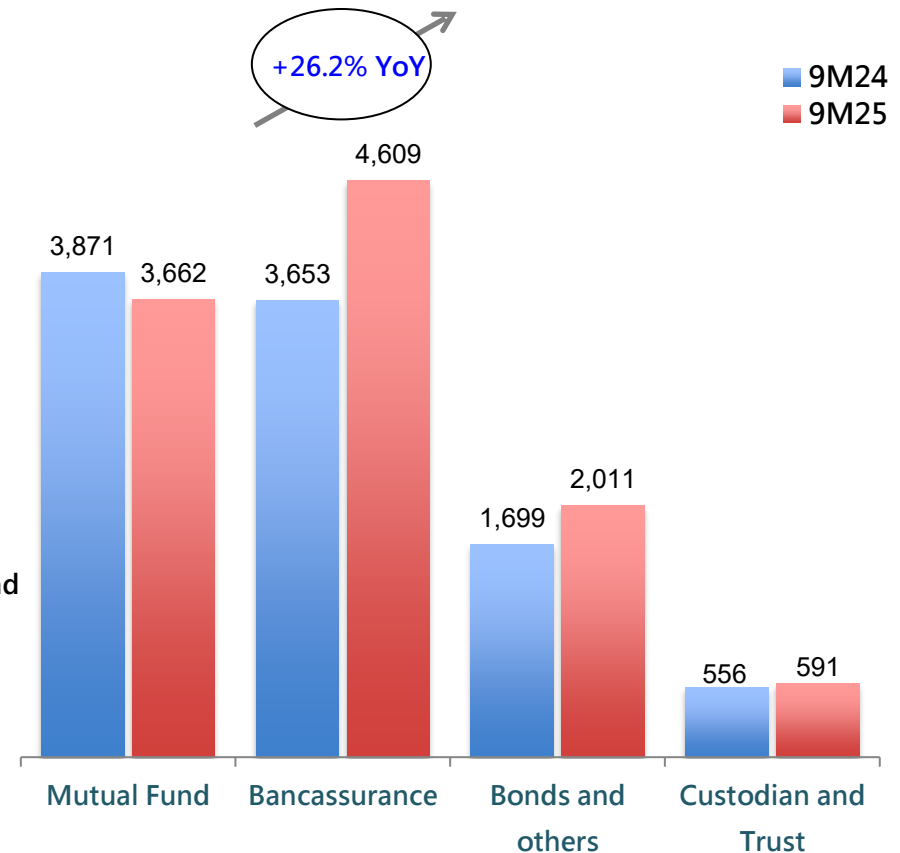
Wealth Management Fee Breakdown



Note: Preliminary figures of Sep 2025

YoY Comparison

Unit : TWD million

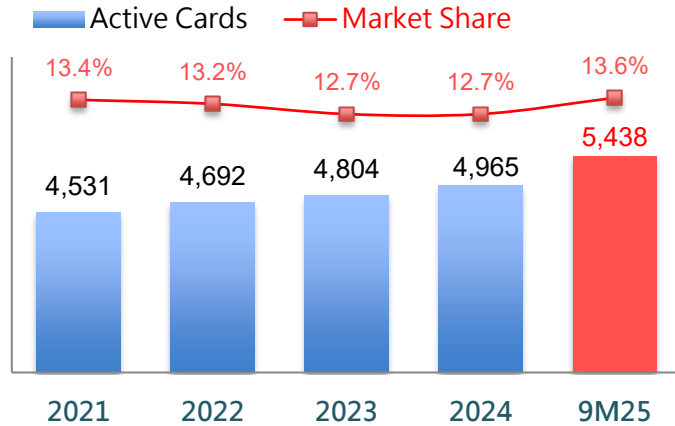




Credit Card Business Breakdown

Active Cards

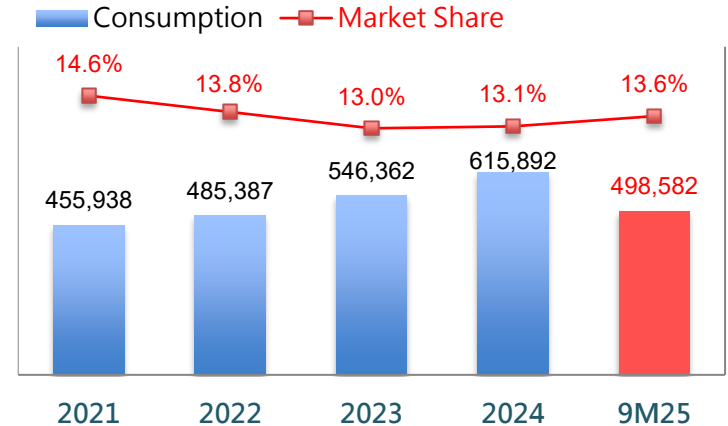
Unit : thousand cards · %



Note: Market data of Aug 2025

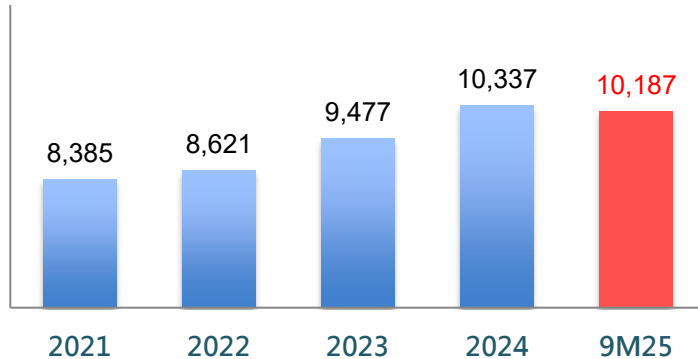
Card Consumption

Unit : TWD million · %



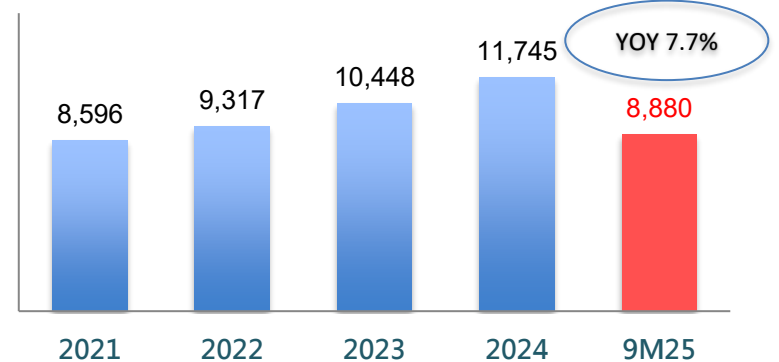
Per Card Spending (Monthly)

Unit : TWD



Gross Fee Income

Unit : TWD million

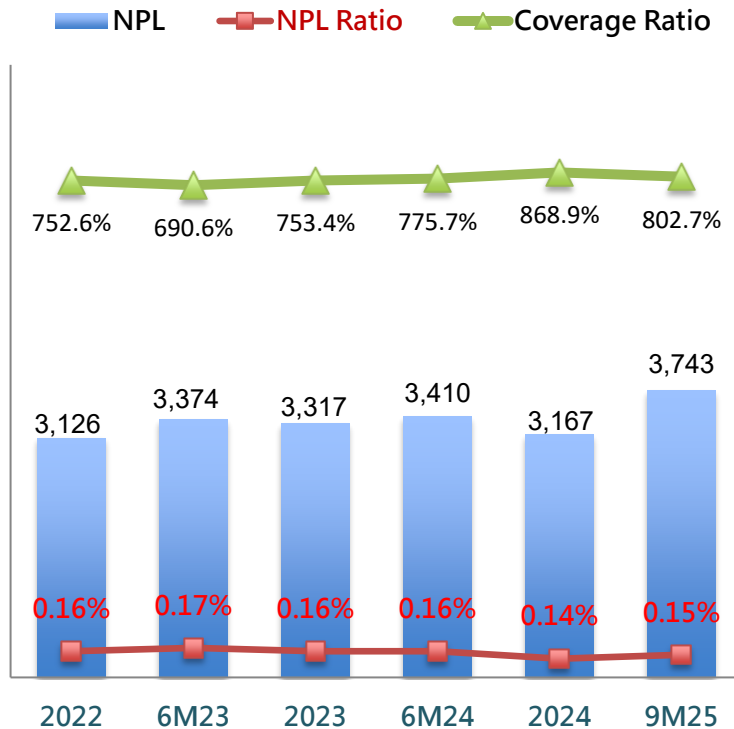




Superior Asset Quality ^{1/2}

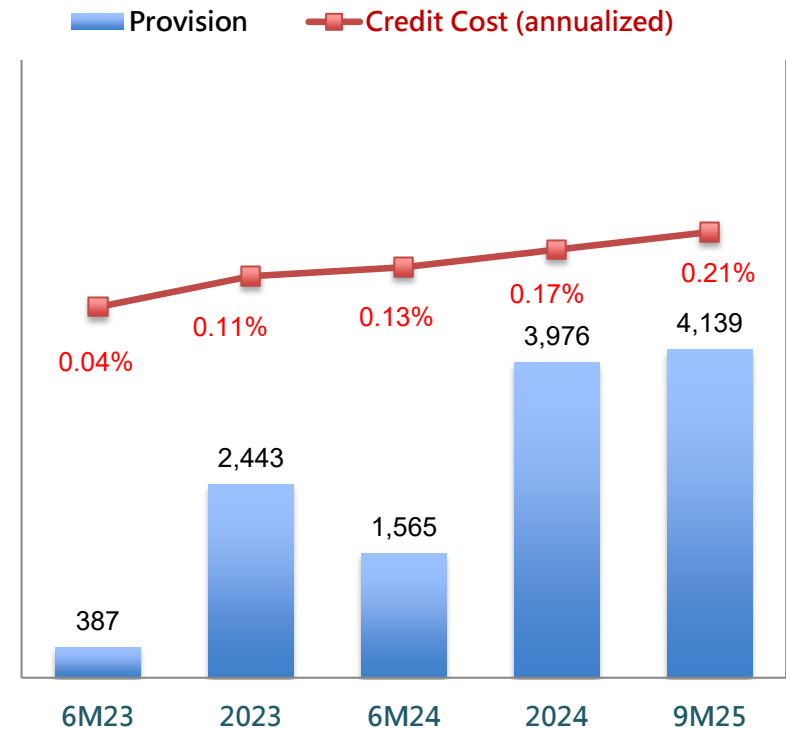
NPL and Coverage Ratio

Unit : TWD million



Provision and Credit Cost

Unit : TWD million



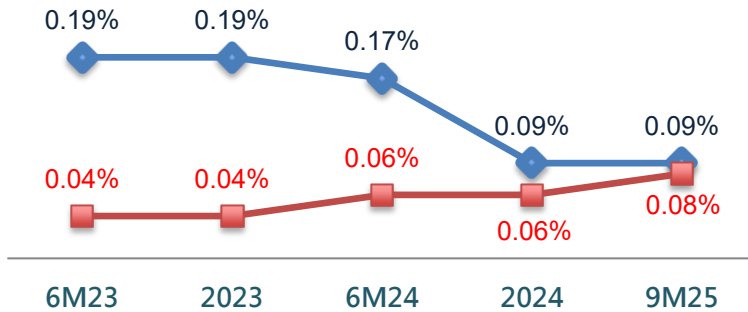
Note: Data of E.SUN Bank standalone



Superior Asset Quality ^{2/2}

NPL Ratio for Main Business

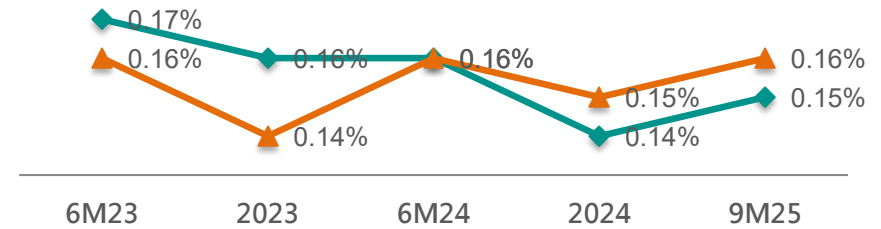
◆ Corporate ■ Mortgage & SPL



Note: Data of E.SUN Bank standalone

NPL Comparison with Market

◆ E.SUN ▲ Market



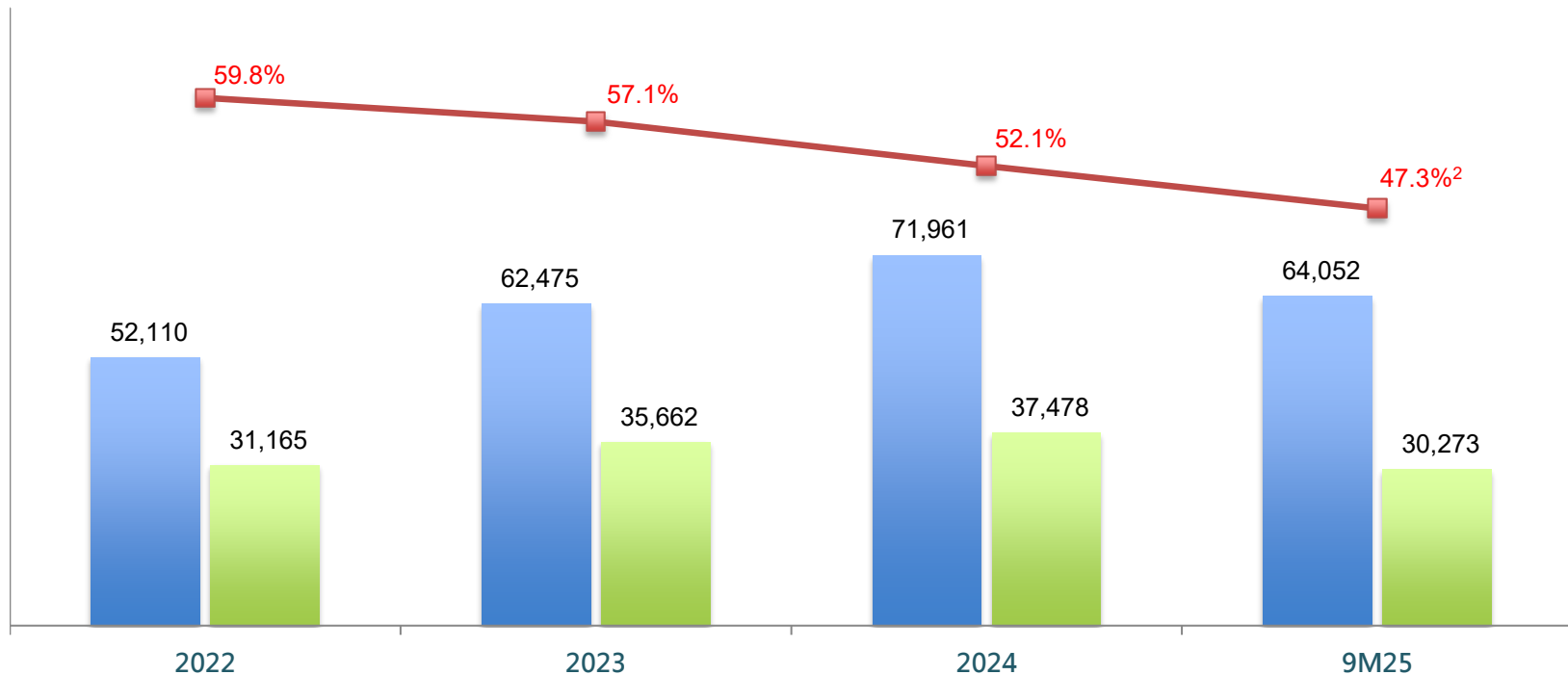
Source: Financial Statistics Abstract by Banking Bureau



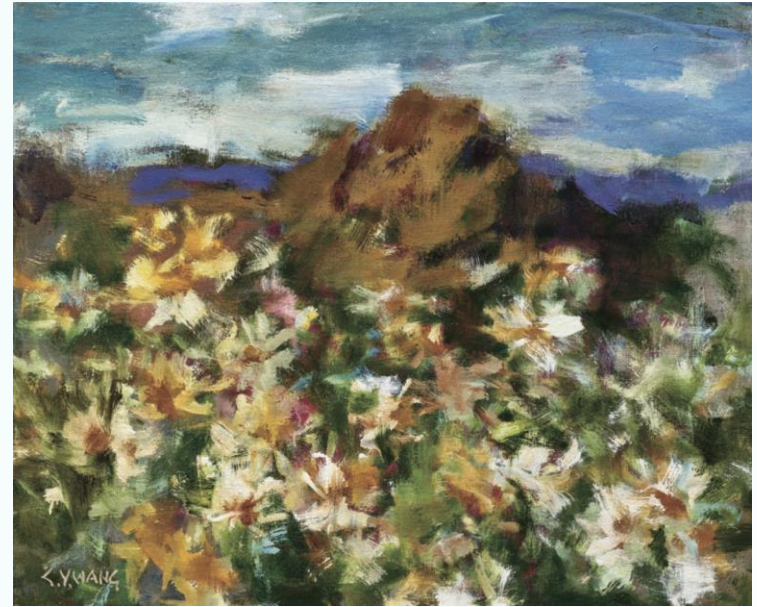
Cost-Income Ratio

Unit : TWD million

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



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



Business Highlights

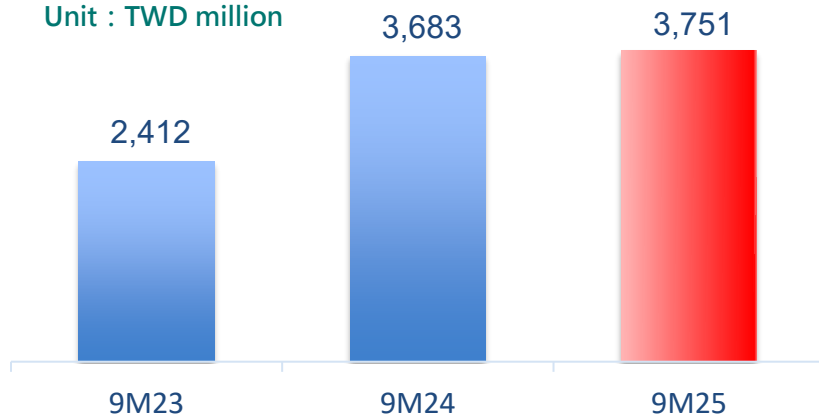
- 2025 Q3 saw a TAIEX rebound, driving positive YOY earnings growth.
- ROE 23.6% ranked top 1 among all securities under FHC.
- Strategic Focus: VIP customer engagement and improvement on user experience of digital channel.

Market Share

	2024	2025Q3	YTD Growth %
Brokerage	1.79%	1.77%	(1.06)%
Margin Loans	2.71%	2.86%	5.61%

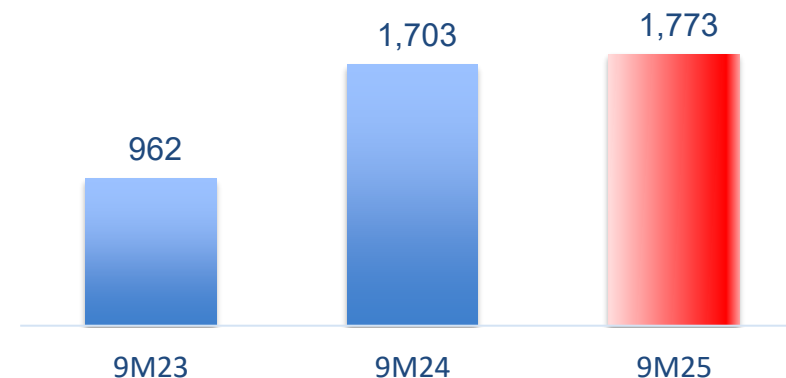
Net Revenue

Unit : TWD million



Net Profit

Unit : TWD million





E.SUN Asset Management

Business Highlights

◆ H1 2025 Financial Performance

- Domestic fund AUM TWD\$ 84.3 Bn, discretionary mandate AUM TWD\$ 95.9 Bn. Year to date growth rates were both 12%.
- Net profit of TWD\$ 130 Mn, EPS TWD\$ 4.34.

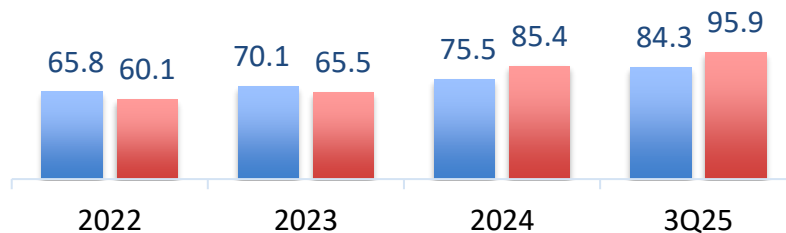
◆ Business Highlights

- The second ETF, the "Global Multinational Blue Chip 100 ETF," was officially listed on July 16th.
- Renamed from "PGIM SITE" to "E.SUN Asset Management" on October 1st; the renaming of existing funds is expected to be completed by 2026 Q2.
- International non-SIT offshore funds were launched in mid-October at Asia Asset Management Center in Kaohsiung.
- Five of E.SUN AM funds received recognition at the 9th Benchmark Fund of the Year Awards.

AUM

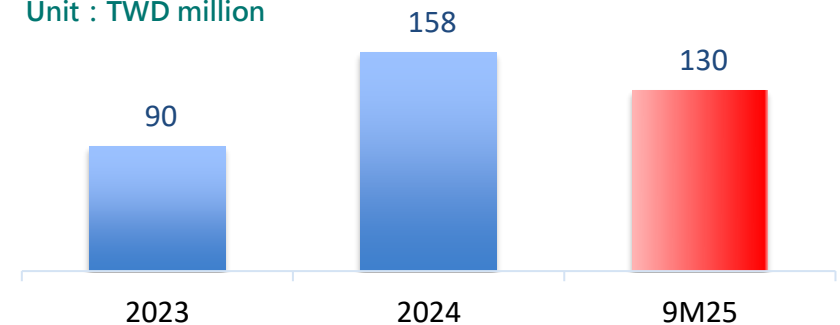
Unit : TWD billion

■ Domestic Fund ■ Discretionary Fund



Net Profit

Unit : TWD million





Sustainable Development

Golden Award

Taiwan Biodiversity Awards



10 years in a row

Corporate Sustainability Awards



Rated top 25%

Sustainable finance Assessment



Best performance in
Region & industry



Since 2014

Member of DJSI



Top 5% (10th time)

CG Assessment



Highest rating

MSCI ESG Rating AAA



Highest rating

Corporate Sustainability Leadership - Jade Award



Certified excellence

CG6012 CG Assessment





微風吹拂下的玉山 Silent Winds under Mt. Jade

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

Merger Between E.SUN FHC and Mercuries Life



Transaction Overview

Parties	<ul style="list-style-type: none">• E.SUN FHC and Mercuries Life• Executed pursuant to the FHC Act (Art. 26), M&A Act (Art. 29), and Regulations Governing Asset Disposal (Art. 8).
Terms	<ul style="list-style-type: none">• The entire transaction will be conducted via a share swap. E.SUN FHC plans to acquire 100% of Mercuries Life's equity by issuing new shares.• 0.2486 E. Sun shares for every one Mercuries Life share
Structure	<ul style="list-style-type: none">• E.SUN shareholders will hold approximately 91.69% of the merged entity.• Mercuries Life shareholders will hold approximately 8.31% of the merged entity.
Pro Forma Shareholding Breakdown	<ul style="list-style-type: none">• Mercuries & Associates Holdings is Mercuries Life's largest shareholder, estimated to hold a 2.59% stake in E.SUN post-share swap.• No shareholder will hold a stake of 5% or more.
Timeline	<ul style="list-style-type: none">• Board Approval Date: November 5, 2025 (both parties)• Extraordinary General Meeting (EGM): January 23, 2026 (both parties)



Principle of M&A Evaluation

Affordable

- Financial and future capital needs are within the FHC's capacity, ensuring stable dividend distribution.
- Pro forma post-merger ratios remain adequate: CAR at 117.5%, Net Worth Ratio at 16.8%, and Double Leverage Ratio at 112.5%.

Reasonable

- Both price and non-price transaction terms are determined to be reasonable and fair.
- The 100% share swap structure ensures that both E.SUN and Mercuries Life shareholders will share future growth.

Manageable

- Mercuries Life's holds TWD \$1.5Tn assets, creating an optimal scale and being highly complementary to the Bank.
- E.SUN has completed due diligence and planned an operating strategy to ensure the Life Insurance unit's enhanced development.

Note : Based on Jun.2025 Financial Statement.

1 Integrity and High Standards of Corporate Governance

2 Management by Professional Executives

3 Bank Centric Financial Holding Company



E.SUN's Strategic Thinking

Why Insurance ?

- **FHC 2.0 & Strategic Expansion:** Aligning E.SUN's fourth decade strategy to expand the FHC landscape. M&A is the most efficient path to achieve immediate synergies and accelerate growth.
- **Building a Complete Financial Ecosystem:** Integrating life insurance with banking, securities, and asset management completes our comprehensive retail financial ecosystem.

Why now ?

- **Enhanced Valuation of Lifers:** The adoption of IFRS 17 and a new solvency regime will increase financial transparency and boost the investment value of the insurance industry.
- **Regulatory Support:** Government policies, including localization and new reserve rules, promote stable and healthy growth for life insurer.
- **Asia Wealth Management Hub:** Policies supporting wealth management within the life insurance sector will enhance high-net-worth customer acquisition and competitiveness.

Why Mercuries?

- **Solid Foundation:** With 32 years of operation, Mercuries Life brings over 8,600 agents, 2.5 million customers, and 257 branches.
- **Optimal Scale:** As of Jun 2025, Mercuries Life's NT\$1.5Tn assets and \$30.9Bn net worth ensure the pro-forma FHC's capital and leverage ratios remain within safe limits and a bank-centric FHC.
- **Future Operations:** Recruiting top talent, leveraging complementary bancassurance channels, product diversification, and technology (AI/cybersecurity), E.SUN will expand customer engagement and attract excellent employees to unleash Mercuries Life's potential.



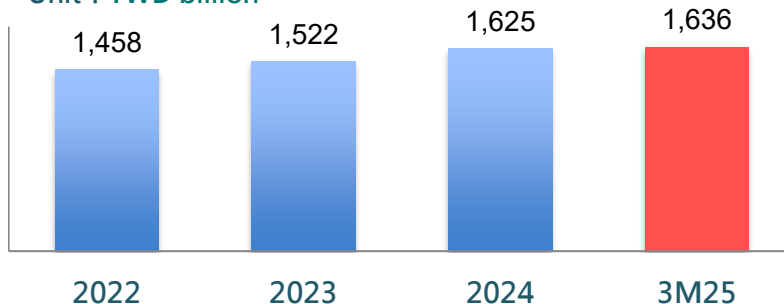
Business Overview of Mercuries Life

Operational Summary

- Established in 1993, Mercuries Life was renamed following a 2001 strategic alliance with MassMutual, concluding the partnership in 2010 before officially listing in 2012.
- Mercuries & Associates Holdings (parent group) has a 60-year history, with diverse investments (e.g., retail/dining), noted for its integrity and sound ethics.
- Total premiums in 2024 reached approximately NT\$110 Bn, ranking 7th domestically with a 4.5% market share, serving 2.5 Mn customers across 4.3 Mn policies.
- Products are primarily Investment-Linked Policies (86.1%), supplemented by diverse offerings such as health insurance and traditional policies.
- The company operates with 5 branches, 2 service centers, 6 business regions, 257 agency offices, and over 8,600 insurance agents.

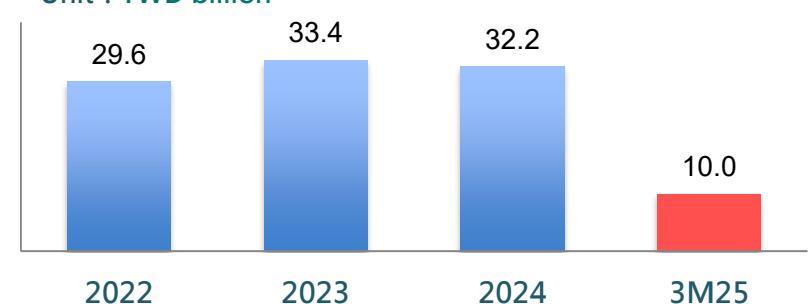
Total Asset

Unit : TWD billion



FYP

Unit : TWD billion



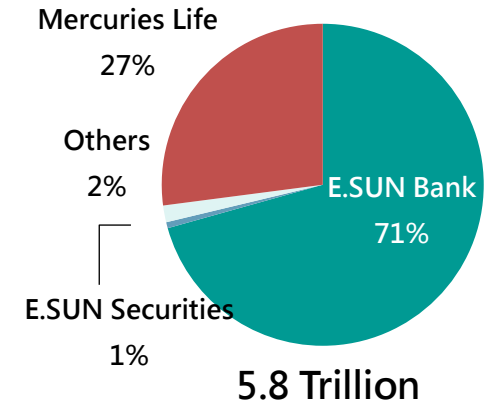
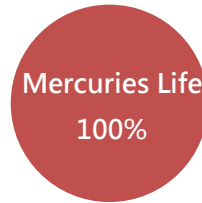
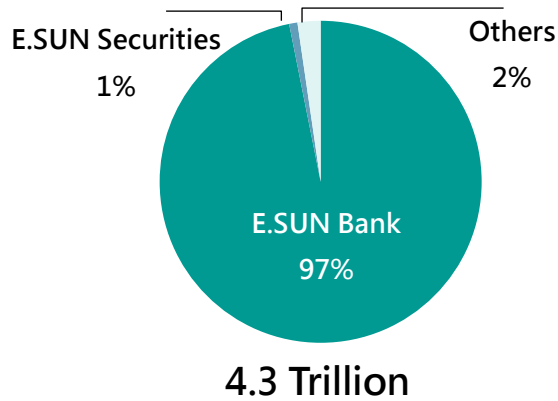
Source: Q1 2025 Investor Conference Materials and Financial Statements



Asset Growth Strengthens Resilience and Brand

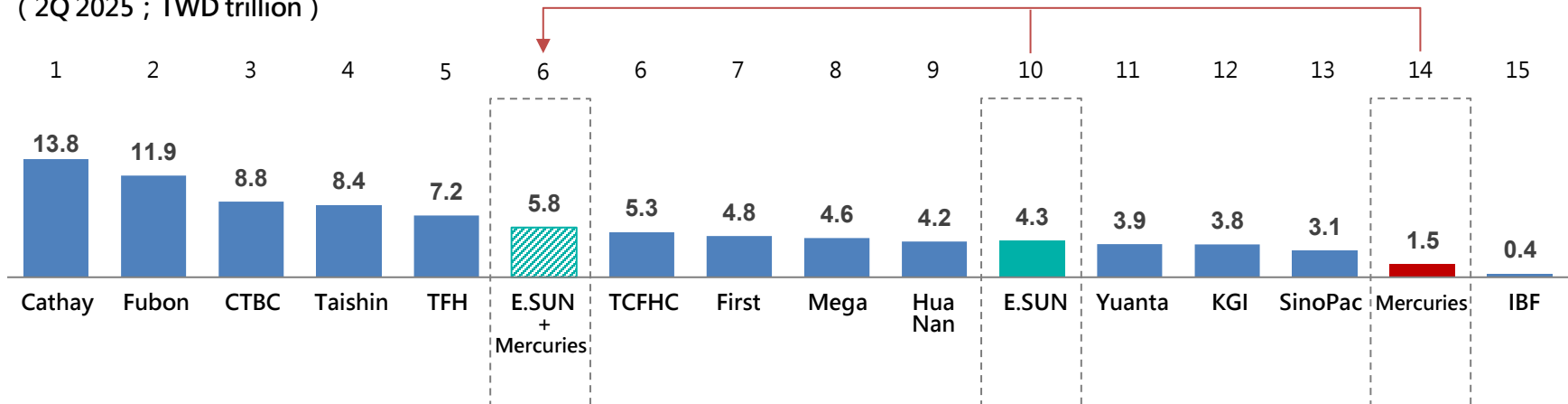
Total Asset

(2Q 2025)



Total assets of the Financial Holding Company (ranked sixth post-merger)

(2Q 2025 ; TWD trillion)



Source: Q2 2025 Investor Conference Materials and Financial Statements



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

TWD\$ million	E.SUN Bank (Consolidated)	E.SUN Securities (Consolidated)	E.SUN Venture Capital	E.SUN Site	E.SUN FHC (Standalone)
Assets :					
Cash and due from banks	362,492	2,612	192	1,156	402
Securities, net	1,108,143	3,162	5,635	650	202
Loans, net	2,522,690	-	-	-	-
A/R, net	148,535	26,421	5	106	134
Land, premises and equipments, net	33,087	541	1	51	1
Others	77,172	5,837	102	353	301,783
Total assets	4,252,119	38,573	5,935	2,316	302,522
Liabilities:					
Deposits	3,562,618	-	-	-	-
Other liabilities	408,581	27,617	37	243	42,365
Total liabilities	3,971,199	27,617	37	243	42,365
Total stockholders' equity	280,920	10,956	5,898	2,073	260,157
Total equity attributable to owners of the company	280,727	10,956	5,898	2,073	260,157
Non-Controlling interests	193	-	-	-	-
Total liabilities and stockholders' equity	4,252,119	38,573	5,935	2,316	302,522

Note: Preliminary figures of Sep. 30, 2025



P&L of E.SUN FHC and its subsidiaries for 9M2025

TWD\$ million	E.SUN Bank (Consolidated)	E.SUN Securities (Consolidated)	E.SUN Venture Capital	E.SUN Site	E.SUN FHC (Standalone)
Operating income					
Net interest income	29,429	458	1	6	(302)
Net fee income	19,476	2,913	0	253	0
Net trading income/(loss) & Derivatives & FX	14,839	210	175	1	4
Others	308	170	1	3	27,349
Total Net Revenues	64,052	3,751	177	263	27,051
Allowance for bad-debt expenses	(4,233)	0	0	0	0
Operating expenses	(30,273)	(1,641)	(23)	(195)	(451)
Income before income tax	29,546	2,110	154	68	26,600
Income tax expenses	(4,302)	(337)	39	(15)	(398)
Net Income	25,244	1,773	193	53	26,202
Attributable to owners of the company	25,228	1,773	193	53	26,202
Non-controlling interests	16	0	0	0	0

Note: Preliminary figures of 9M 2025



E.SUN FHC's Balance Sheet (Consolidated)

TWD\$ million	Yearly Results			Quarterly Results					
	2022	Dec 23	Dec 24	Jun 24	Sep 24	Dec 24	Mar 25	Jun 25	Sep 25
Assets :									
Cash and due from banks	229,134	262,166	328,450	281,034	307,098	328,450	343,558	372,639	364,868
Securities, net	1,055,846	1,054,315	1,125,737	1,082,022	1,053,349	1,125,737	1,145,526	1,094,811	1,117,783
Loans, net	1,934,792	2,063,181	2,311,873	2,216,636	2,277,811	2,311,873	2,339,636	2,419,773	2,522,690
A/R, net	125,989	141,356	157,731	192,111	169,817	157,731	158,127	148,759	175,011
Land, premises and equipments, net	34,709	34,666	34,420	34,320	33,874	34,420	34,501	34,218	34,142
Others	99,090	82,814	110,027	105,295	90,195	110,027	94,132	96,559	83,862
Total assets	3,479,560	3,638,498	4,068,238	3,911,418	3,932,144	4,068,238	4,115,480	4,166,759	4,298,356
Liabilities:									
Deposits	2,900,914	3,019,071	3,342,875	3,205,301	3,235,469	3,342,875	3,404,428	3,457,774	3,560,559
Other liabilities	381,555	383,003	471,889	469,383	449,137	471,889	447,477	460,548	477,277
Total liabilities	3,282,469	3,402,074	3,814,764	3,674,684	3,684,606	3,814,764	3,851,905	3,918,322	4,037,836
Total stockholders' equity	197,091	236,424	253,474	236,734	247,538	253,474	263,575	248,437	260,520
Total equity attributable to owners of the company	196,926	236,248	253,292	236,567	247,365	253,292	263,392	248,265	260,157
Non-Controlling interests	165	176	182	167	173	182	183	172	363
Total liabilities and stockholders' equity	3,479,560	3,638,498	4,068,238	3,911,418	3,932,144	4,068,238	4,115,480	4,166,759	4,298,356

Note: Preliminary figures of Sep. 30, 2025



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

TWD\$ million	Yearly Results			Quarterly Results					
	2022	2023	2024	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25
Operating income									
Net interest income	29,618	29,100	33,997	8,350	8,721	9,105	9,227	9,974	10,395
Fee income	19,280	21,518	28,159	6,936	7,346	7,638	7,018	7,166	8,445
Net trading income/(loss) & Derivatives & FX	5,743	15,868	13,118	3,275	6,365	91	5,127	4,422	5,678
Others	165	210	871	85	33	713	67	119	112
Total Net Revenues	54,806	66,696	76,145	18,646	22,465	17,547	21,439	21,681	24,630
Allowance for bad-debt expenses	(2,077)	(2,682)	(4,147)	(1,291)	(1,665)	(820)	(354)	(1,668)	(2,211)
Operating expenses	(32,826)	(37,502)	(39,739)	(9,569)	(10,936)	(9,853)	(10,356)	(10,317)	(11,609)
Income before income tax	19,903	26,512	32,259	7,786	9,864	6,874	10,729	9,696	10,810
Income tax expenses	(4,122)	(4,764)	(6,110)	(1,329)	(1,664)	(1,636)	(1,919)	(1,730)	(1,364)
Net Income	15,781	21,748	26,149	6,457	8,200	5,238	8,810	7,966	9,446
Income Attributable to owners of the company	15,759	21,726	26,128	6,452	8,195	5,230	8,809	7,961	9,432
Non-Controlling interests	22	22	21	5	5	8	1	5	14

Note: Preliminary figures of 9M 2025



E.SUN Bank's Balance Sheet (Consolidated)

TWD\$ million	Yearly Results			Quarterly Results					
	2022	2023	2024	Jun 24	Sep 24	Dec 24	Mar 25	Jun 25	Sep 25
Assets :									
Cash and due from banks	228,865	261,706	328,102	280,683	306,783	328,102	343,312	371,918	362,492
Securities, net	1,049,340	1,046,146	1,117,164	1,072,940	1,043,757	1,117,164	1,136,912	1,086,470	1,108,143
Loans, net	1,934,792	2,063,181	2,311,873	2,216,636	2,277,811	2,311,873	2,339,636	2,419,843	2,522,690
A/R, net	115,768	124,621	133,135	167,202	142,237	133,135	125,746	125,464	148,535
Land, premises and equipments, net	34,067	33,886	33,558	33,514	33,060	33,558	33,593	33,296	33,087
Others	95,192	79,099	105,103	101,215	84,093	105,103	91,839	91,559	77,172
Total assets	3,458,024	3,608,639	4,028,935	3,872,190	3,887,741	4,028,935	4,071,038	4,128,550	4,252,119
Liabilities:									
Deposits	2,902,696	3,026,038	3,345,193	3,213,220	3,237,862	3,345,193	3,408,184	3,468,289	3,562,618
Other liabilities	363,783	353,215	424,042	415,939	396,055	424,042	393,392	390,337	408,581
Total liabilities	3,266,479	3,379,253	3,769,235	3,629,159	3,633,917	3,769,235	3,801,576	3,858,626	3,971,199
Total stockholders' equity	191,545	229,386	259,700	243,031	253,824	259,700	269,462	269,924	280,920
Total equity attributable to owners of the company	191,370	229,198	259,505	242,852	253,639	259,505	269,267	269,742	280,727
Non-Controlling interests	175	188	195	179	185	195	195	182	193
Total liabilities and stockholders' equity	3,458,024	3,608,639	4,028,935	3,872,190	3,887,741	4,028,935	4,071,038	4,128,550	4,252,119

Note: Preliminary figures of Sep. 30, 2025



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

TWD\$ million	Yearly Results			Quarterly Results					
	2022	2023	2024	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25
Operating income									
Net interest income	29,239	28,735	33,601	8,227	8,631	9,016	9,152	9,910	10,367
Fee income	17,135	19,076	24,456	5,979	6,291	6,739	6,223	6,316	6,937
Net trading income/(loss) & Derivatives & FX	5,564	14,441	13,025	3,165	6,382	425	5,058	4,656	5,125
Others	172	223	879	84	37	712	74	122	112
Total Net Revenues	52,110	62,475	71,961	17,455	21,341	16,892	20,507	21,004	22,541
Allowance for bad-debt expenses	(2,081)	(2,682)	(4,147)	(1,291)	(1,665)	(820)	(353)	(1,669)	(2,211)
Operating expenses	(31,164)	(35,662)	(37,478)	(9,014)	(10,286)	(9,283)	(9,727)	(9,761)	(10,785)
Income before income tax	18,865	24,131	30,336	7,150	9,390	6,789	10,427	9,574	9,545
Income tax expenses	(4,032)	(4,545)	(5,761)	(1,227)	(1,460)	(1,715)	(1,686)	(1,417)	(1,199)
Net Income	14,833	19,586	24,575	5,923	7,930	5,074	8,741	8,157	8,346
Attributable to owners of the company	14,809	19,563	24,552	5,919	7,924	5,065	8,740	8,152	8,336
Non-controlling interests	24	23	23	4	6	9	1	5	10

Note: Preliminary figures of 9M 2025