



Financial Review of 4Q 2025

Feb 2026

Disclaimer



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Agenda

2025 4Q Results of E.SUN FHC

2025 4Q Results of E.SUN Bank

2025 4Q Results of Other Subsidiaries

Appendix – Financial Statements

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	
		2025.12 ¹	2024.12 ²
Total Assets	FHC	4,530,357	4,068,238
	Bank	4,466,694	4,028,935
	Securities	55,845	34,450
	Venture Capital	5,857	5,739
	Asset Management	2,435	-
Key Financials	Book value per share (TWD)	16.85	15.83
	Double leverage ratio	115.04%	108.38%
	FHC CAR	126.66%	132.66%
Channels	Bank-domestic	140	139
	Overseas channels	35 overseas sites 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 Dec 2025
 2. Audit figures of Dec 2024
 3. Share owned by QFI: 30.7%, as of Dec 31, 2025



4Q25 Business and Financial Review

Financial Performance

- Net revenue of FHC was TWD \$91.8 Bn(+20.5%), net profit was 34.3 Bn(+31.2%). (yoy)
- FHC's EPS TWD \$2.12, ROE 13.04%, ROA 0.80%.
- E.SUN Bank reported a net profit of TWD \$32.7 Bn (+33.3%), E.SUN Securities was TWD \$2.6 Bn(+19.9%), E.SUN Venture Capital was TWD \$120 Mn, and E.SUN Asset Management was TWD \$112 Mn.(yoy)

Business Development

- Loan balance reached TWD \$2.63 Tn(+12.6%), in which corporate loan grew by 18.1%, SME loan grew by 11.8%, and retail loan grew by 7.6%. Deposit balance grew by 12.9%. (yoy)
- Net fee income was TWD 31.6 Bn(+12.1%) and set record high for the same period. Wealth management fee was TWD \$15.4 Bn(+14.3%). Credit card fee was TWD \$8.5 Bn(+8.5%), credit card consumption was TWD \$666 Bn(+8.1%). (yoy)
- Asset quality was benign, NPL ratio at 0.15% and coverage ratio at 826%.

Expanding FHC's Landscape, Towards a Sustainable Future

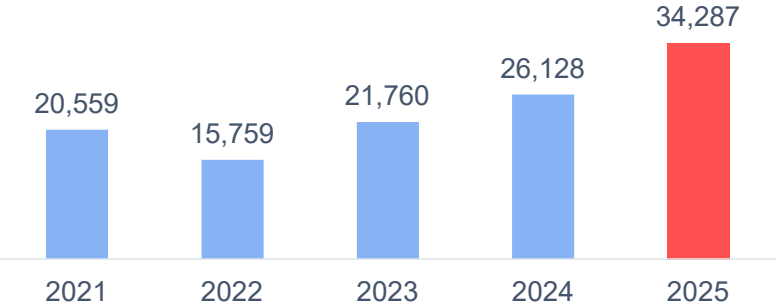
- **Financial Expansion** : E.SUN FHC EGM passed the acquisition of Mercuries Life Insurance on Jan 23, 2026. Pending regulatory approval, assets will surge from TWD\$4.5T to TWD\$6.1T, placing E.SUN among Taiwan's top 5 listed FHCs. This completes its "multi-engine platform" spanning banking, insurance, securities, venture capital, and investment trust.
- **Awards & Recognition** : E.SUN FHC ranked 1st in the CommonWealth Talent Sustainability Awards for 3 years and a 11-year "Top 10 Sustainability Model Enterprise." E.SUN Bank has been Forbes' "Best Bank in Taiwan" for 5 consecutive years, also winning top honors from Euromoney and Retail Banker International for digital banking and CX.
- **ESG Leadership** : In 2025, E.SUN attended its 4th consecutive COP and was appointed Asia Regional Chair of the Nature Investment Coalition (NIC), reinforcing its regional influence and commitment to sustainable finance.



Financial Performance

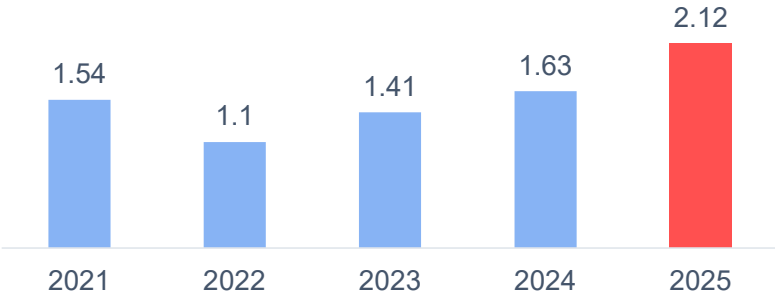
Net profit

Unit: TWD million

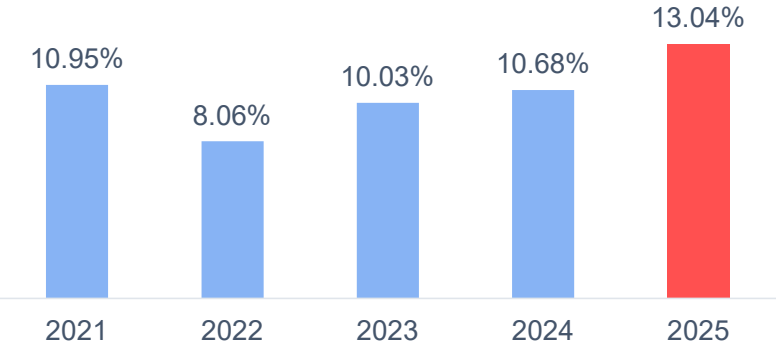


EPS

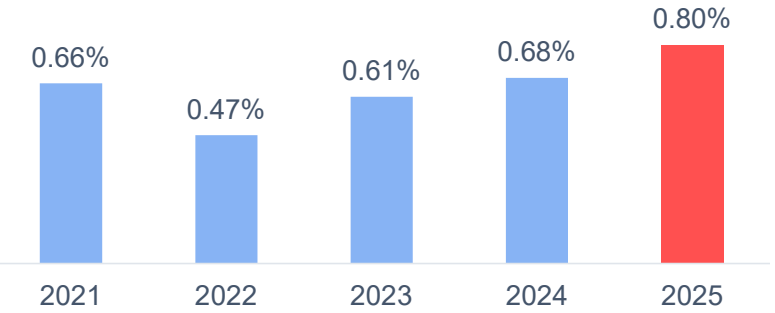
Unit: TWD



ROE



ROA

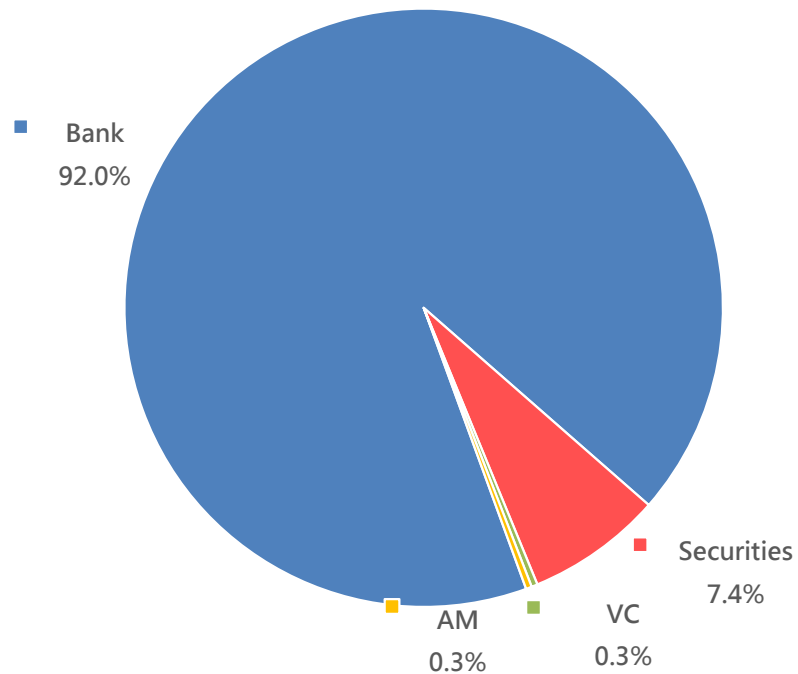


Note: Preliminary figures of 2025



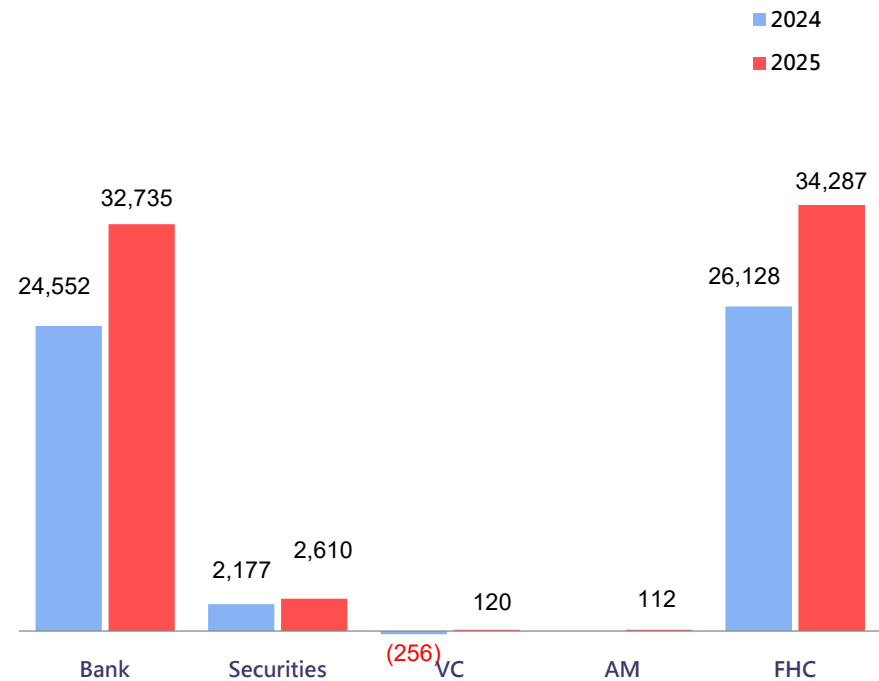
Net Income of FHC & its Subsidiaries

Contribution by Subsidiaries



Net Income of FHC and its Subsidiaries

Unit: TWD million

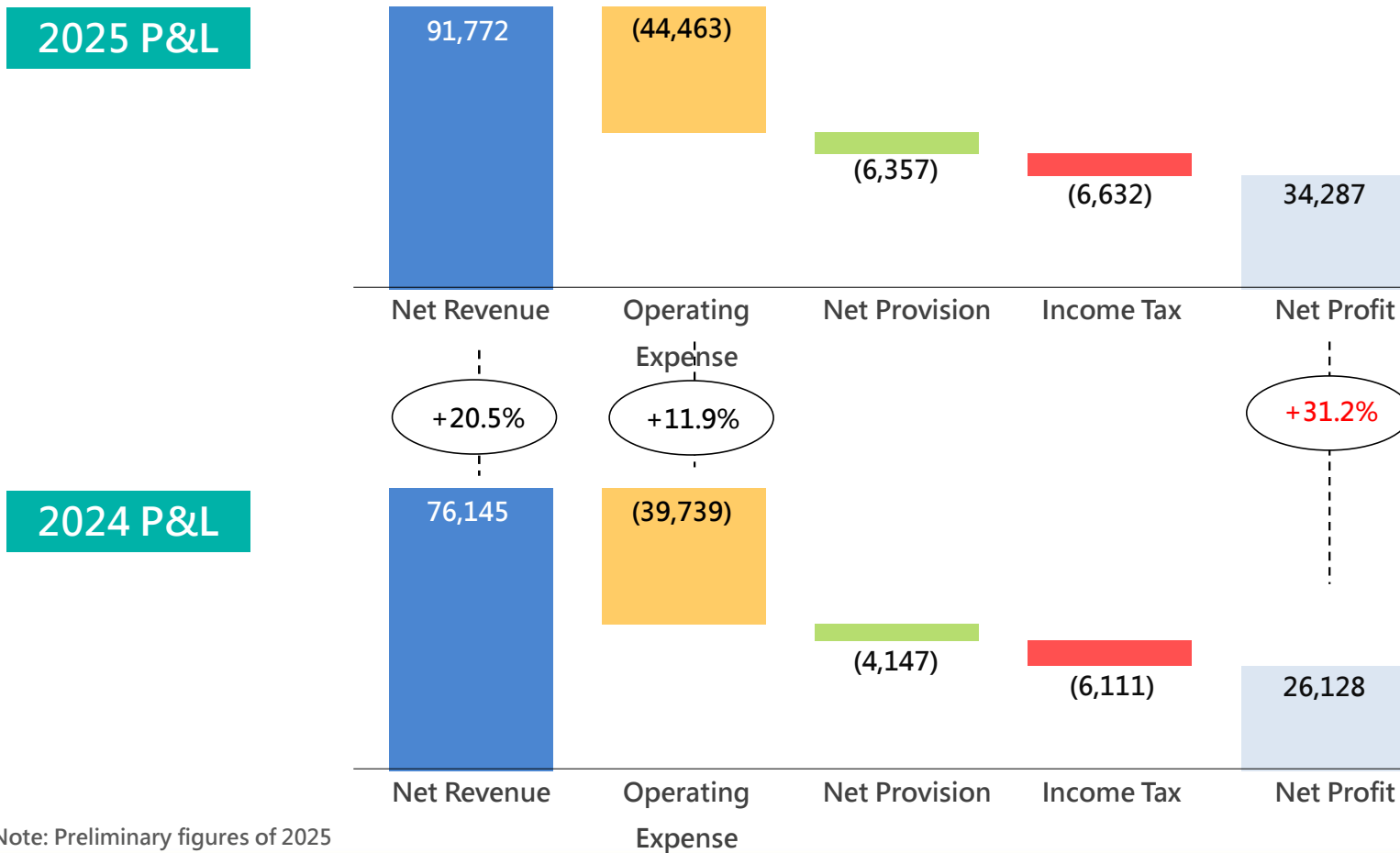


Note: 1. Preliminary figures of 2025
2. E.SUN Asset Management joined E.SUN FHC on 2025/7/1



Net Income Breakdown

Unit : TWD million

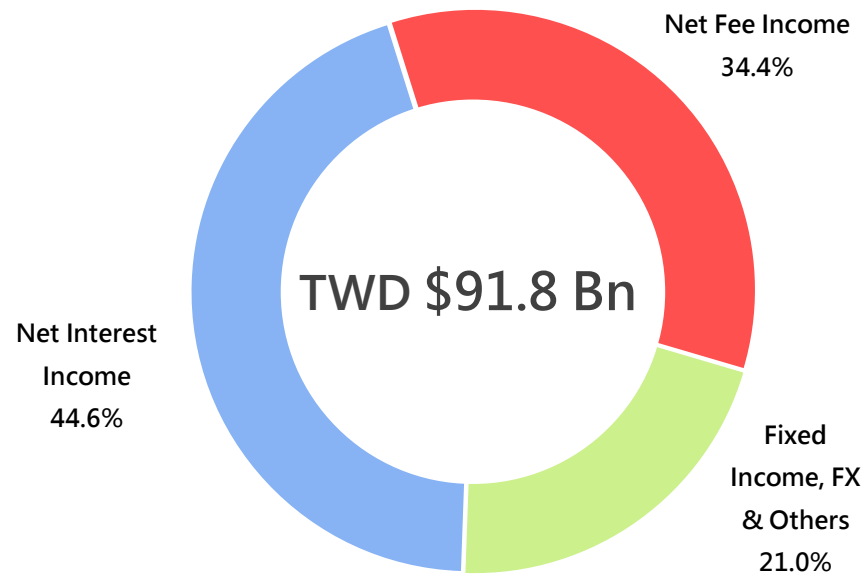


Note: Preliminary figures of 2025



FHC Revenue Breakdown

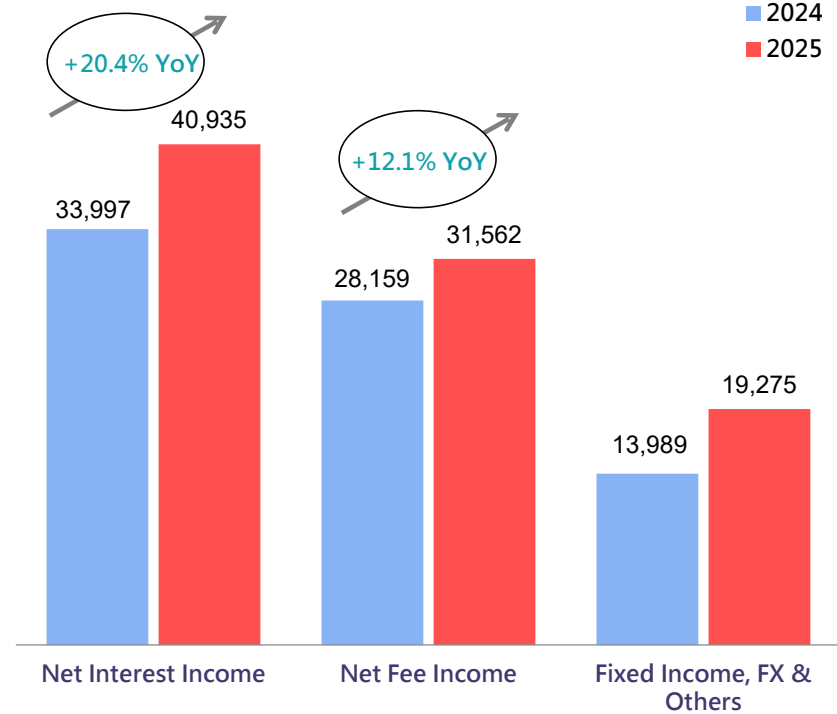
Net Revenue



Note: Preliminary figures of 2025

YoY Comparison

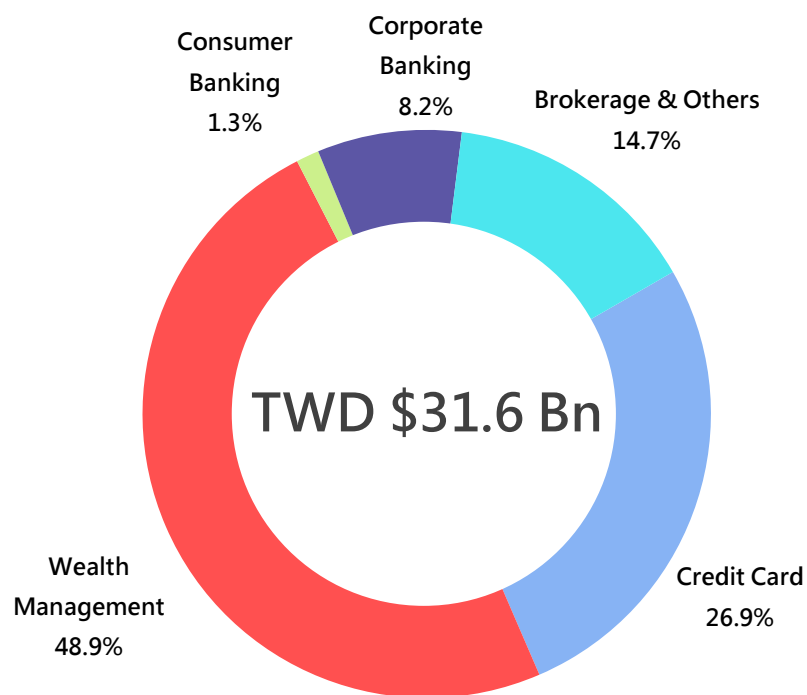
Unit : TWD million





FHC Net Fee Income Breakdown

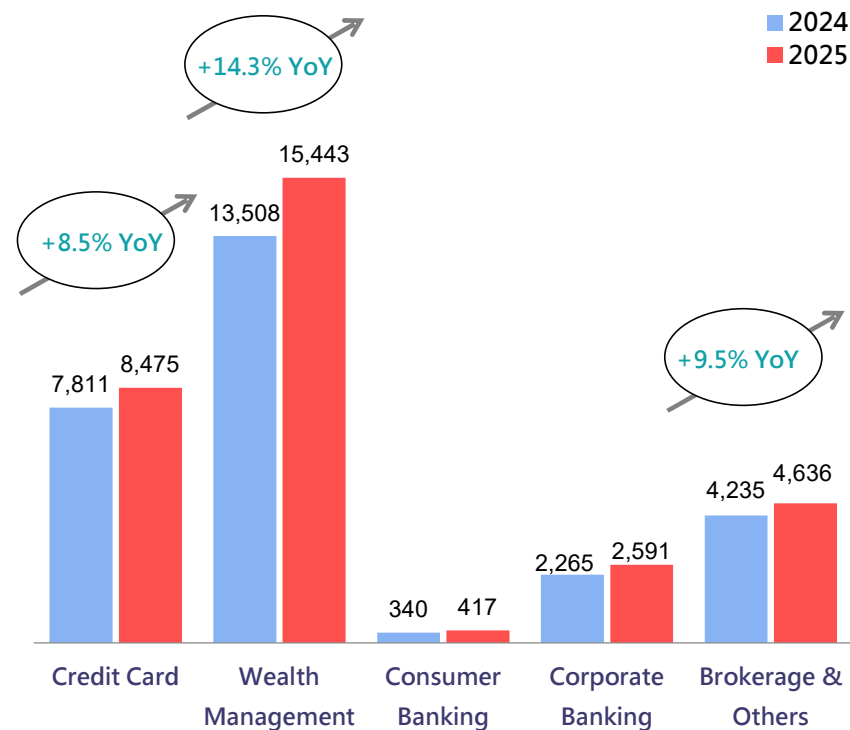
Net Fee Income



Note: Preliminary figures of 2025

YoY Comparison

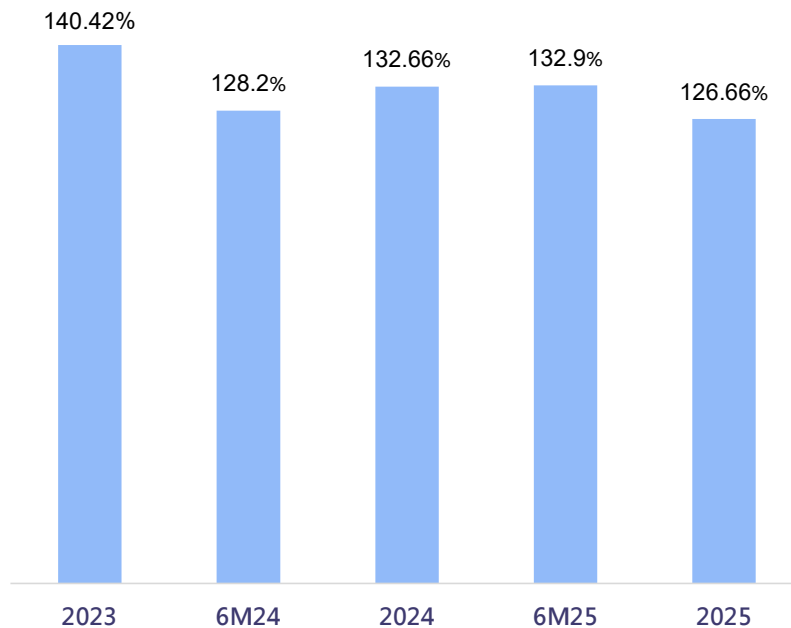
Unit : TWD million





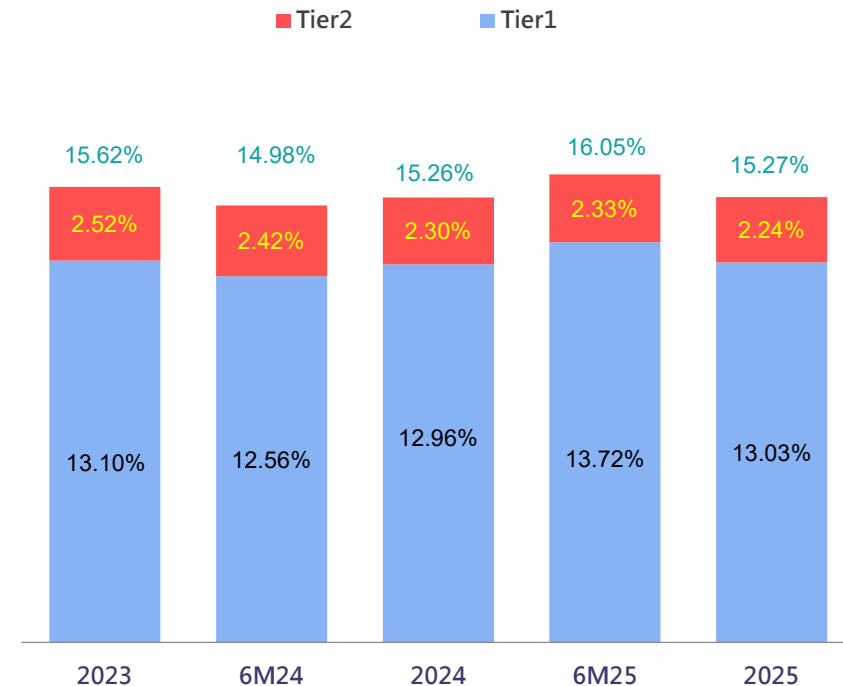
Capital Adequacy Ratio

FHC CAR Ratio



Note: Preliminary figures of 2025

Bank BIS Ratio



Note: 1. BIS of E.SUN Bank standalone
2. CET1 ratio 11.81%

E.SUN Bank



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



Deposit and Loan Structure

Unit : TWD billion

Category	2025.12	QoQ Growth %	2025.09	YoY Growth %	2024.12
Total Deposit ¹	3,778.2	6.05%	3,562.6	12.94%	3,345.2
Demand Deposits(TWD)	1,325.4	1.66%	1,303.7	7.55%	1,232.3
Time Deposits(TWD)	1,155.2	10.34%	1,046.9	20.26%	960.6
FCY Deposits ³	1,297.6	7.06%	1,212.0	12.61%	1,152.3
Total Loan ¹	2,630.2	3.18%	2,549.1	12.57%	2,336.5
TWD Loans	2,112.9	1.71%	2,077.4	11.08%	1,902.1
FCY Loans ³	517.3	9.67%	471.7	19.08%	434.4
Corporate Loans ²	1,300.2	3.65%	1,254.4	18.14%	1,100.6
SME Loans	675.5	3.83%	650.6	11.76%	604.4
Consumer Loans ²	1,265.9	2.37%	1,236.6	7.64%	1,176.1
Mortgage Loans	574.3	0.72%	570.2	4.34%	550.4
Unsecured Personal Loans	152.0	4.68%	145.2	15.15%	132.0
Credit Card Revolving Balance	18.0	-2.70%	18.5	-3.23%	18.6

Note: 1. Data of E.SUN Bank consolidated

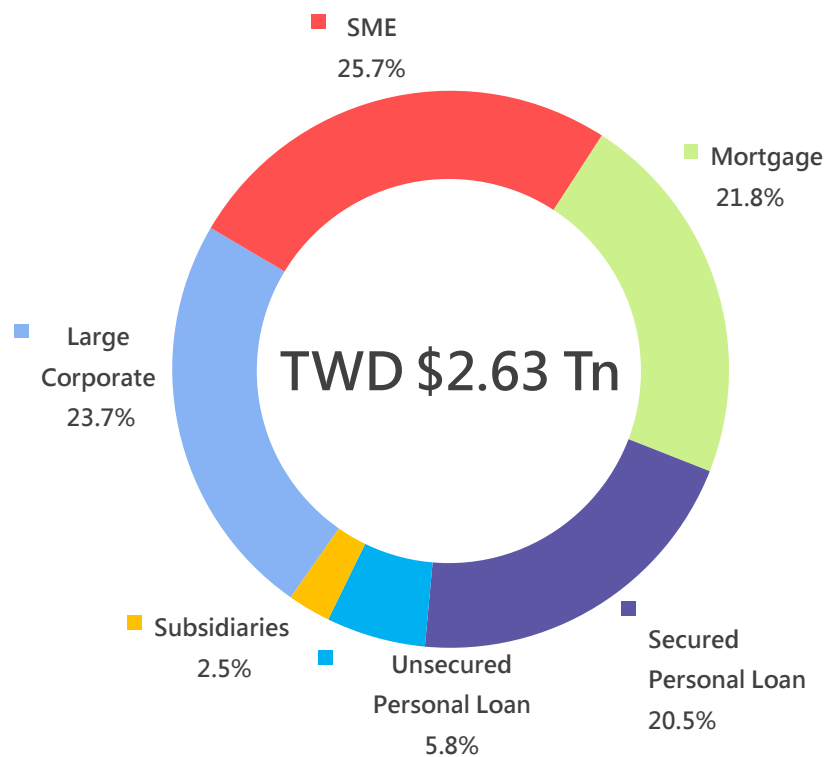
2. Data of E.SUN Bank standalone

3. Denominated in USD, FCY deposit YoY 16.9%, FCY loan YoY 23.9%



Loan Portfolio Breakdown

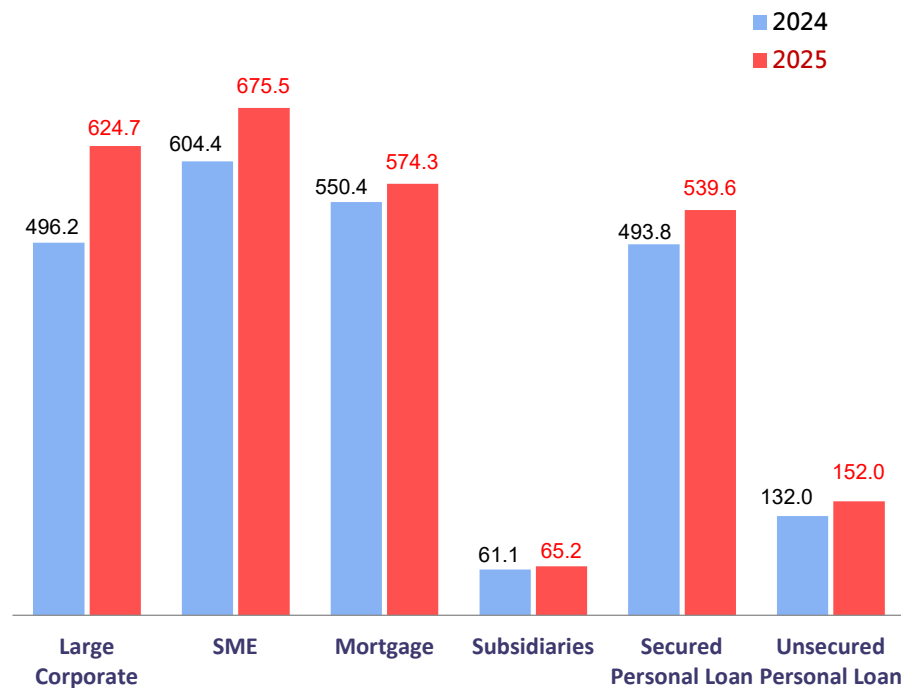
Total Loan



Note: Secured Personal Loan is fully collateralized by fixed asset

YoY Comparison

Unit : TWD billion

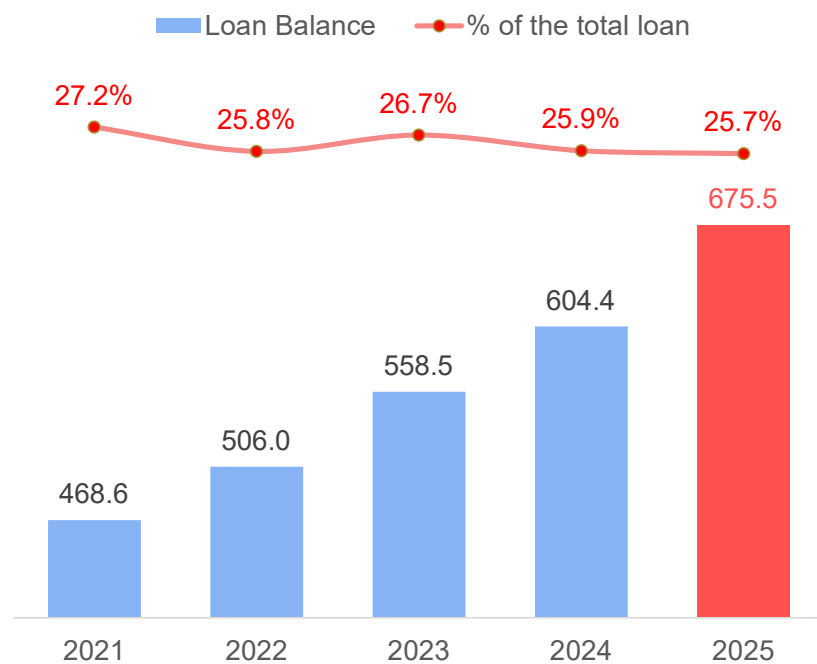




SME Loan and FCY Loan

SME Loan

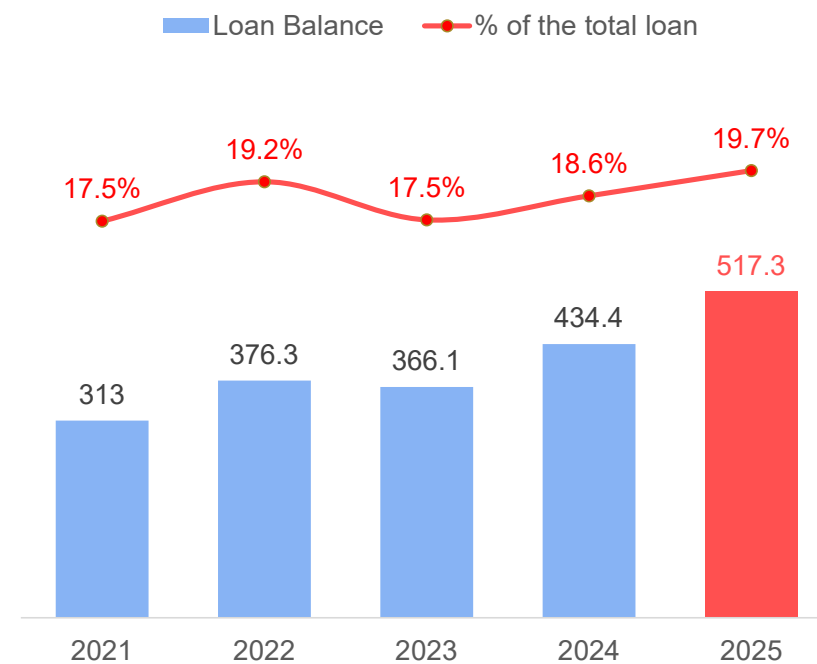
Unit : TWD billion, %



Note: Preliminary figures of 2025

FCY Loan

Unit : TWD billion, %



Note: Denominated in USD, FCY Loan YoY 23.9%



Overseas Development



Financial Performance

- Overseas branches and subsidiaries net profit grew by 9.5%, and contributed 26.4% of total net profit.
- Overseas loan balance grew by 20.5%.

Overseas Network

- **Overseas Network:** Operating 35 locations across 11 countries as of 2025. New branches in Mumbai and Osaka Rep. Office are scheduled to open in 2026. Following the Dallas Rep. Office opening and ongoing Toronto expansion, E.SUN will integrate LA, Dallas, and Toronto hubs to capture the North American market.
- **Wealth Management:** Launched the Singapore Private Banking system in 2025 Q4, enhancing our cross-border platform to provide comprehensive offshore financial services.

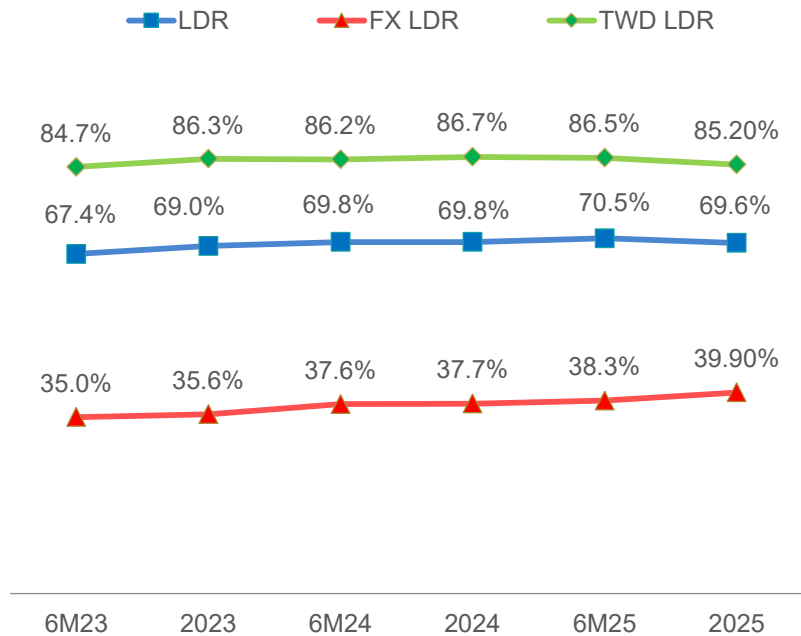
Business Highlight

- E.SUN China: Recognized by FinanceAsia as the Best Bank for DEI and by HR Asia as one of the Best Companies to Work for in Asia.
- E.SUN Cambodia: Honored by Enterprise Asia with the Investment in People Award and the Corporate Governance Award, affirming excellence in talent development and ESG standards.



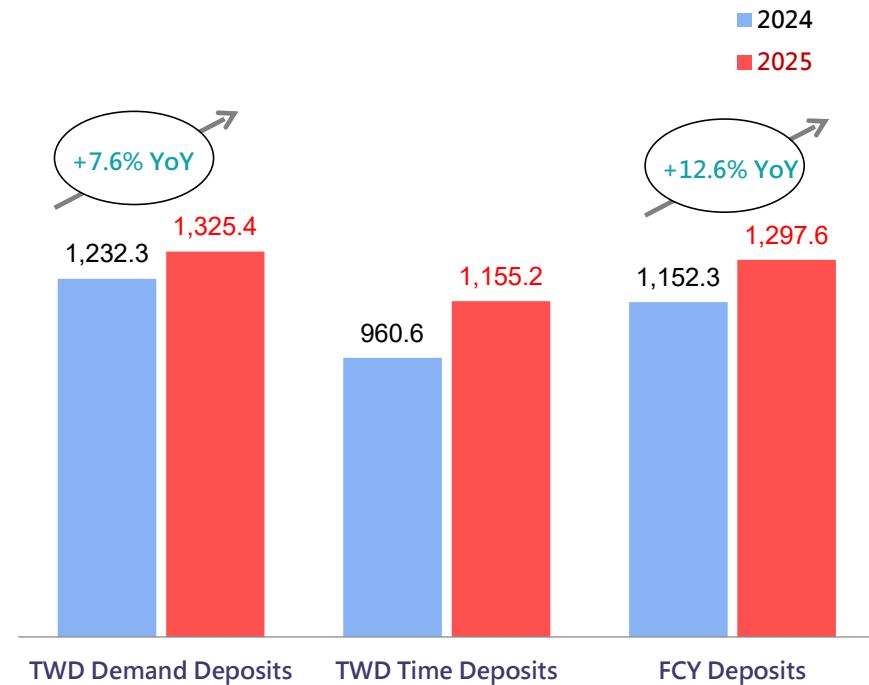
Deposit Structure

Loan to Deposit Ratio



Deposit Structure

Unit : TWD billion

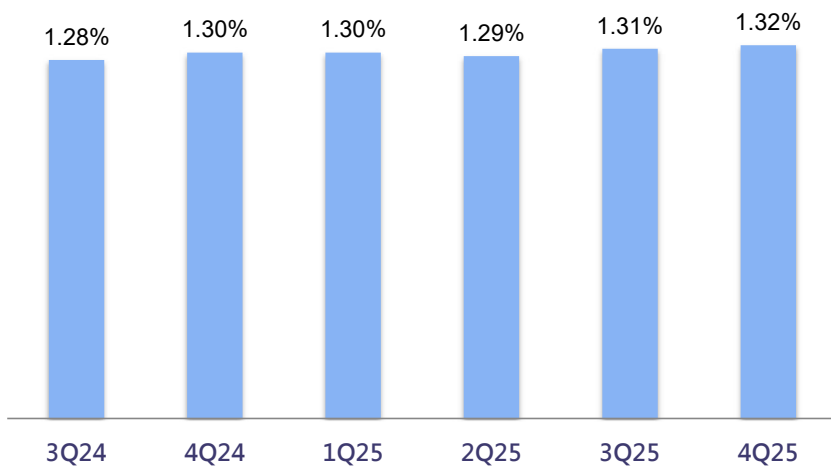




NIM and Spread

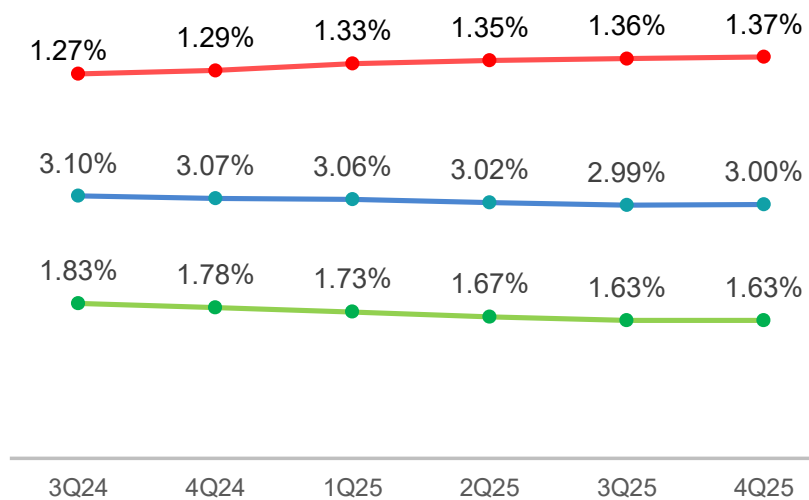
NIM

■ NIM



Spread

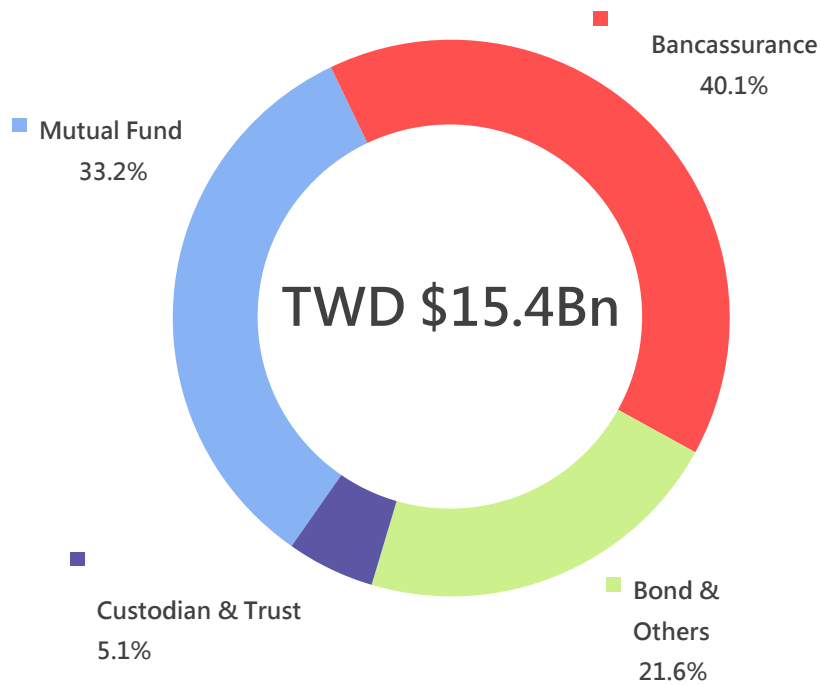
● Overall Lending Rate
● Overall Deposit Rate
● Interest Spreads





Wealth Management Fee Breakdown

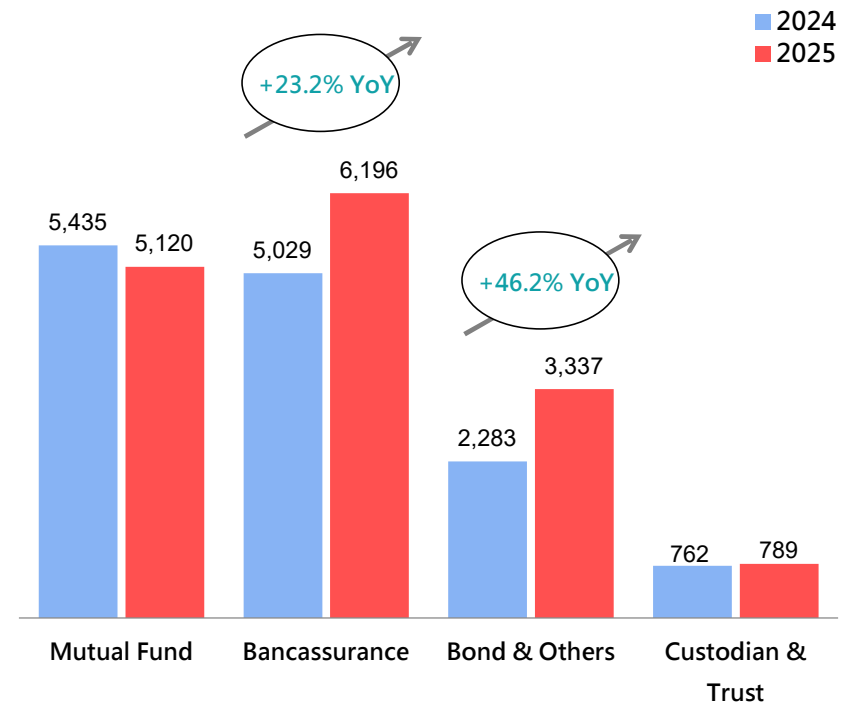
Wealth Management Fee Breakdown



Note: Preliminary figures of 2025

YoY Comparison

Unit : TWD million

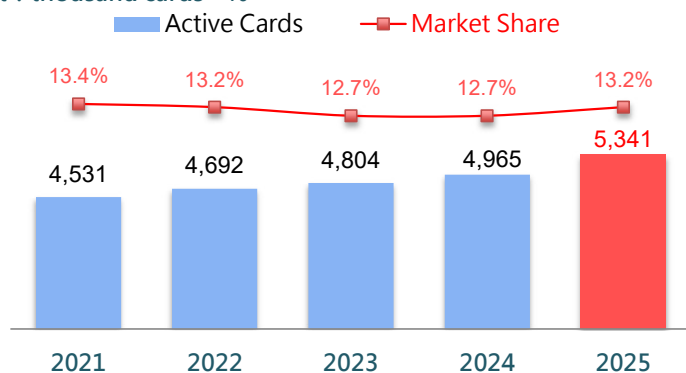




Credit Card Business Breakdown

Active Cards

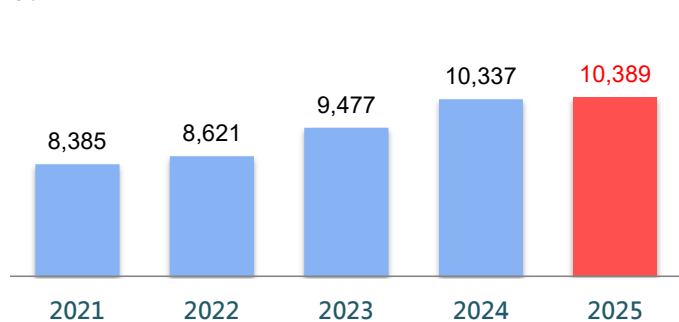
Unit : thousand cards · %



Note: Market data of Dec 2025

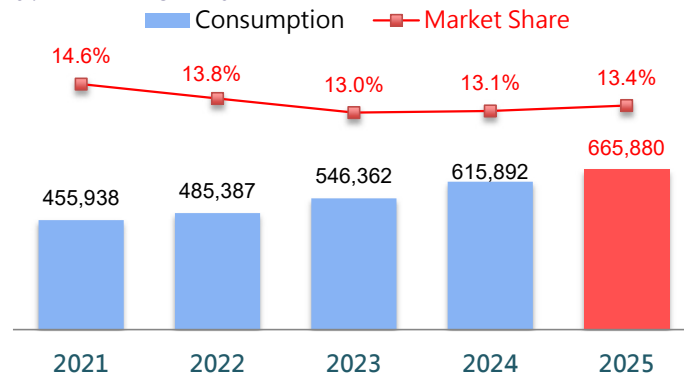
Per Card Spending(Monthly)

Unit : TWD



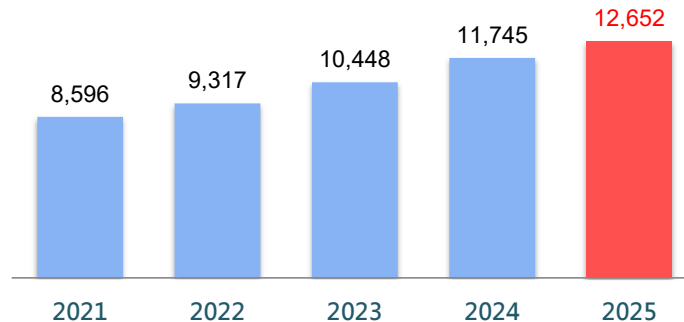
Card Consumption

Unit : TWD million · %



Gross Fee Income

Unit : TWD million

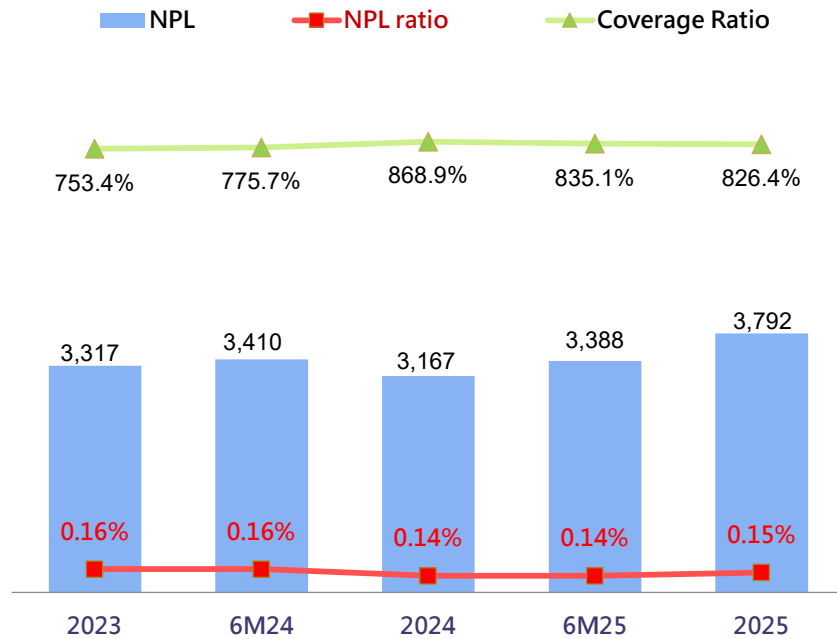




Superior Asset Quality ^{1/2}

NPL and Coverage Ratio

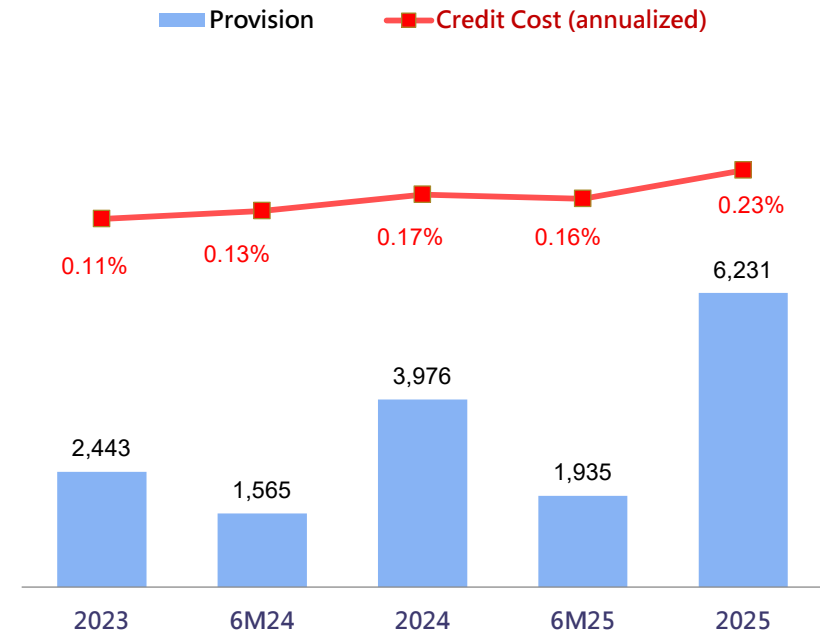
Unit : TWD million



Note: Data of E.SUN Bank standalone

Provision and Credit Cost

Unit : TWD million

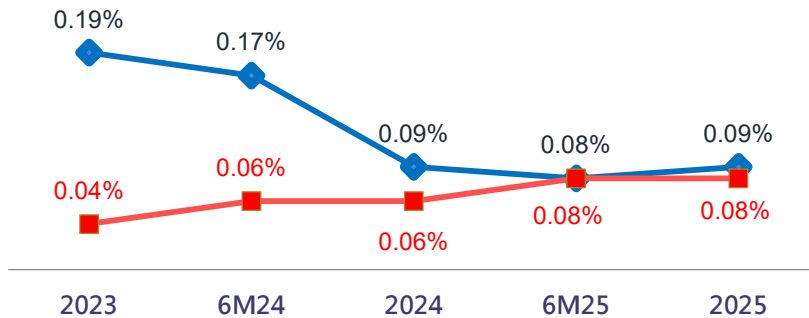


Superior Asset Quality ^{2/2}



NPL Ratio for Main Business

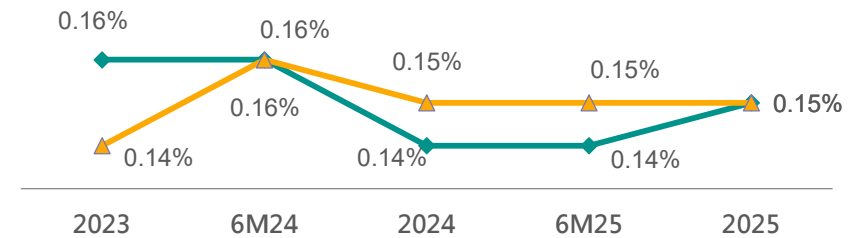
◆ Corporate ■ Mortgage & SPL



Note: Data of E.SUN Bank standalone

NPL Comparison with Market

◆ E.SUN ▲ Market

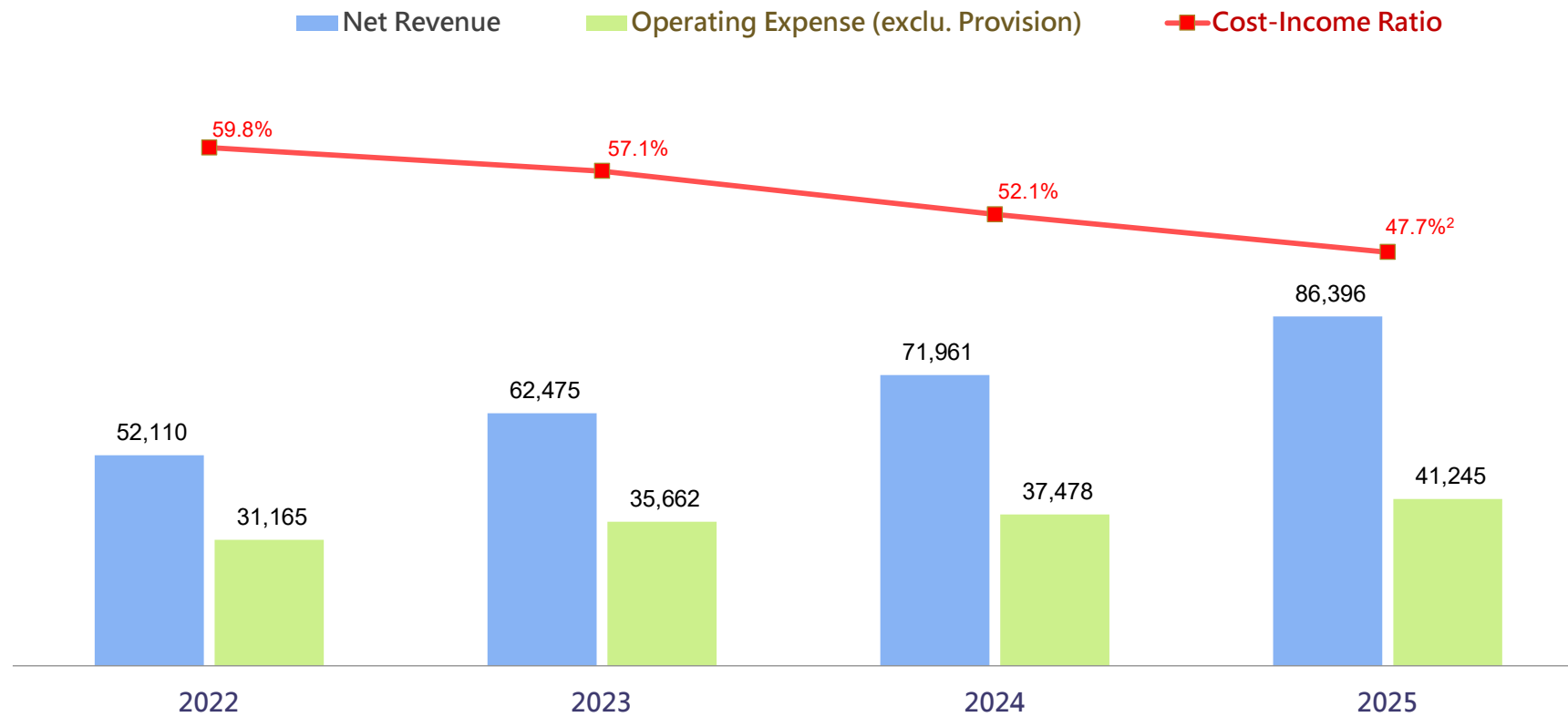


Source: Financial Statistics Abstract by Banking Bureau



Cost-Income Ratio

Unit : TWD million



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

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



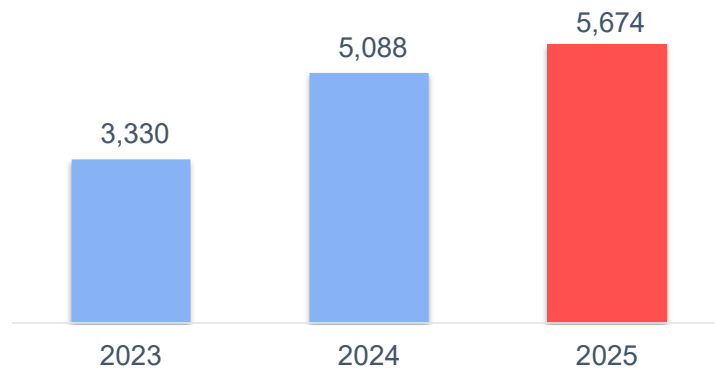
E.SUN Securities

Business Highlights

- 2025 Q4 saw higher TAIEX levels and trading volume, while diversified revenue supported improved YOY earnings growth.
- ROE 25% ranked top 1 among all securities under FHC.
- Strategic Focus: Focus on high-value clients, channel collaboration, and efficiency gains through digital initiatives to enhance cross-selling.

Net Revenue

Unit : TWD million

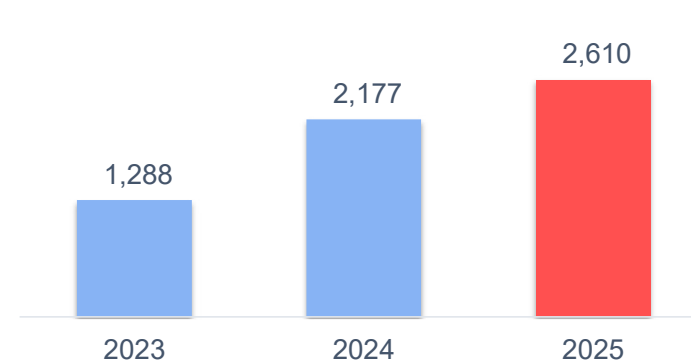


Market Share

	2024	2025	YTD Growth %
Brokerage	1.81%	1.78%	(1.5)%
Margin Loans	2.71%	2.84%	4.8%

Net Profit

Unit : TWD million





E.SUN Asset Management

Business Highlights

◆ Financial Performance

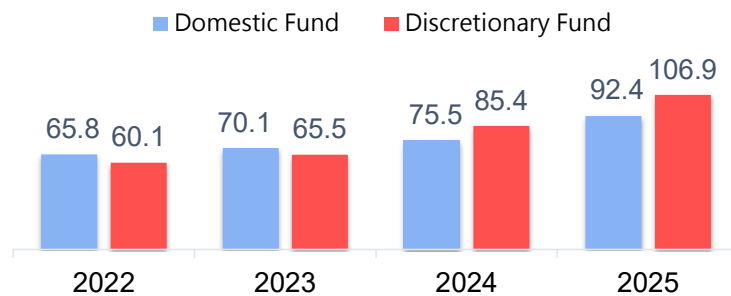
- Domestic fund AUM TWD\$ 92.36 Bn, discretionary mandate AUM TWD\$ 106.9 Bn, representing a combined growth of 24% compared with year-end last year.
- Net profit of TWD\$ 190 Mn, EPS TWD\$ 6.13.

◆ Business Highlights

- International offshore funds (non-SIT) were launched at the Asia Asset Management Center – Kaohsiung Zone, ranking No.1 among peers by AUM.
- Two ETFs are listed, with total AUM of TWD\$ 2.18 Bn as of end-December; beneficiaries of ETF 009803 exceeded 10,000 on December 19. Two TISA-class SIT funds were launched in July.
- Five funds received recognition at the 9th Benchmark Fund of the Year Awards.

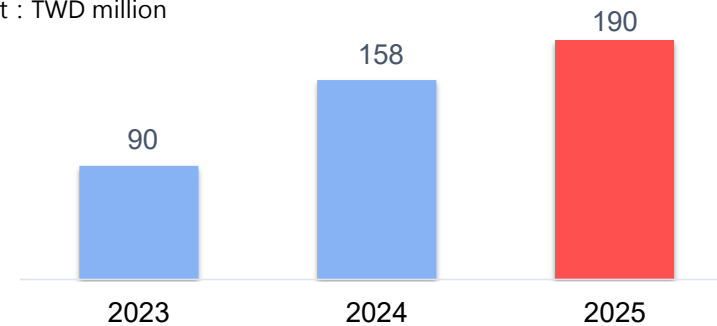
AUM

Unit : TWD billion



Net Profit

Unit : TWD million



Note: E.SUN Asset Management joined E.SUN FHC on 2025/7/1

Strategic Development of E.SUN FHC



玉山冬雪 | 林俊慧

91x72.5cm | 油畫 Oil painting | 2022 | 台灣

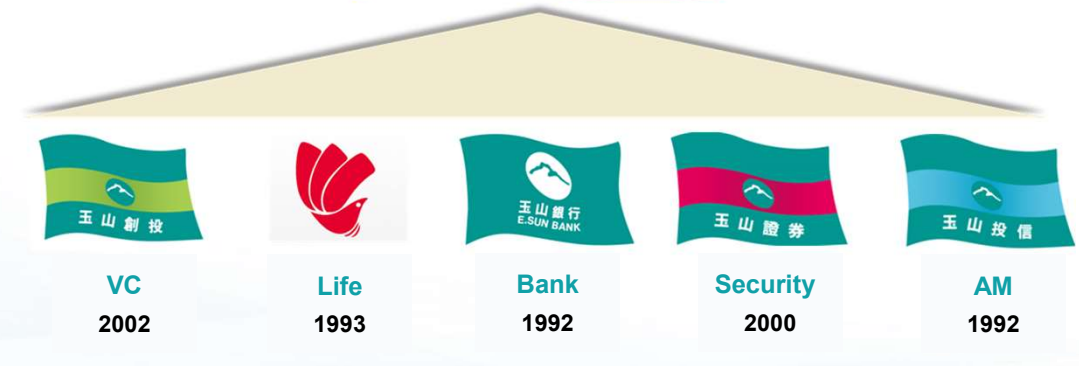
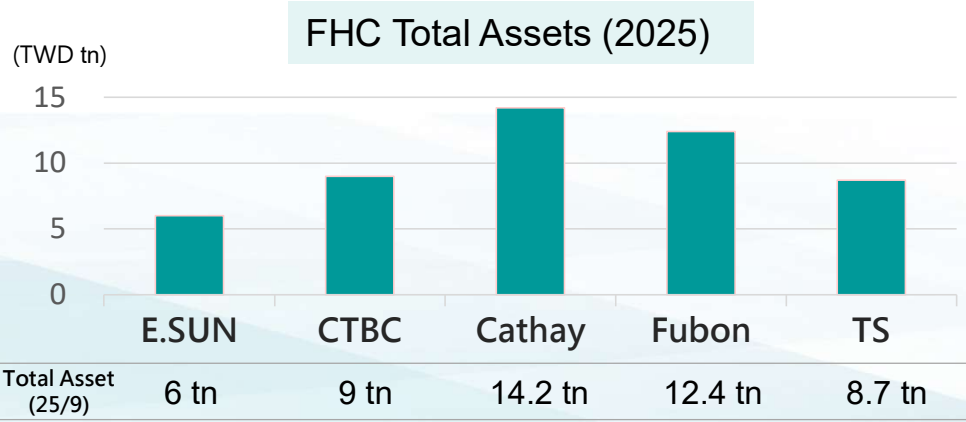
Best Overall Performance and Most Respected Company



E.SUN FHC 2.0

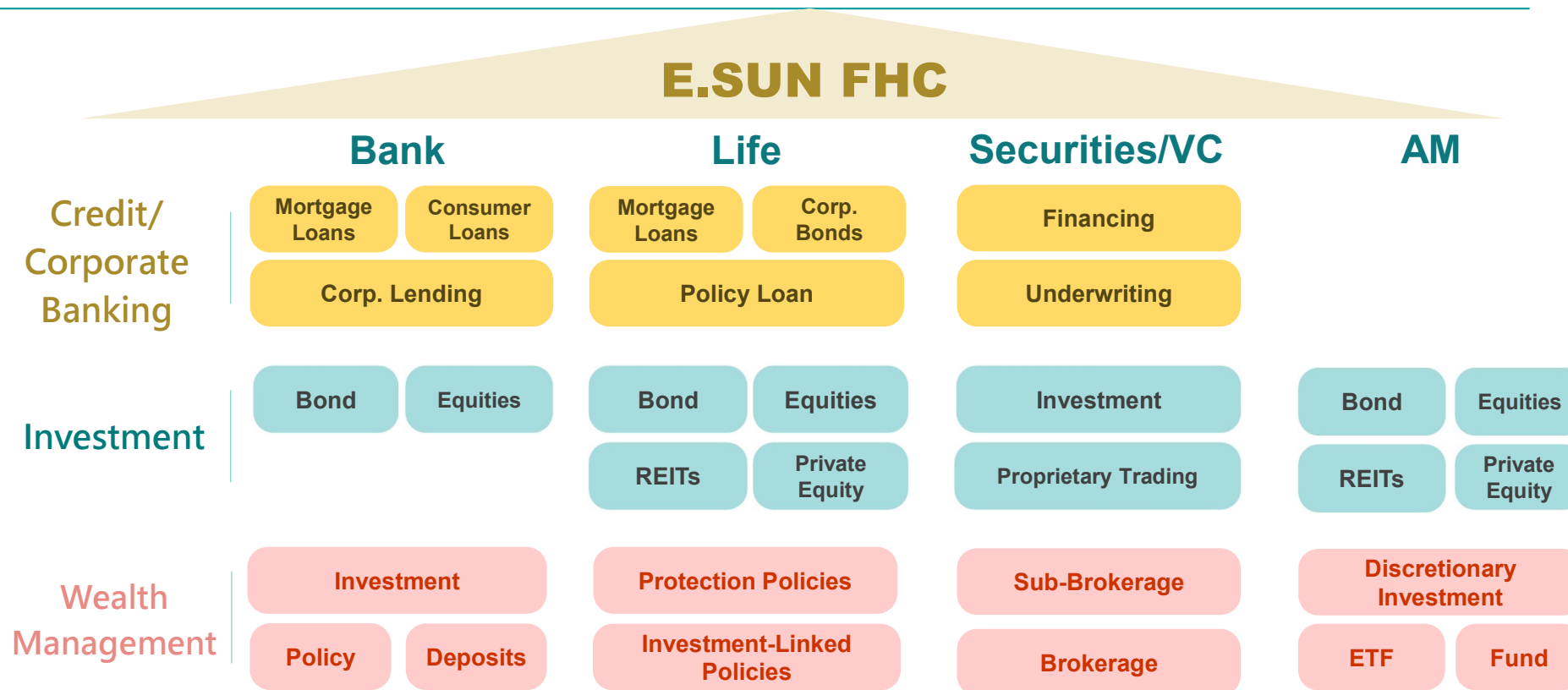


Established in 2002





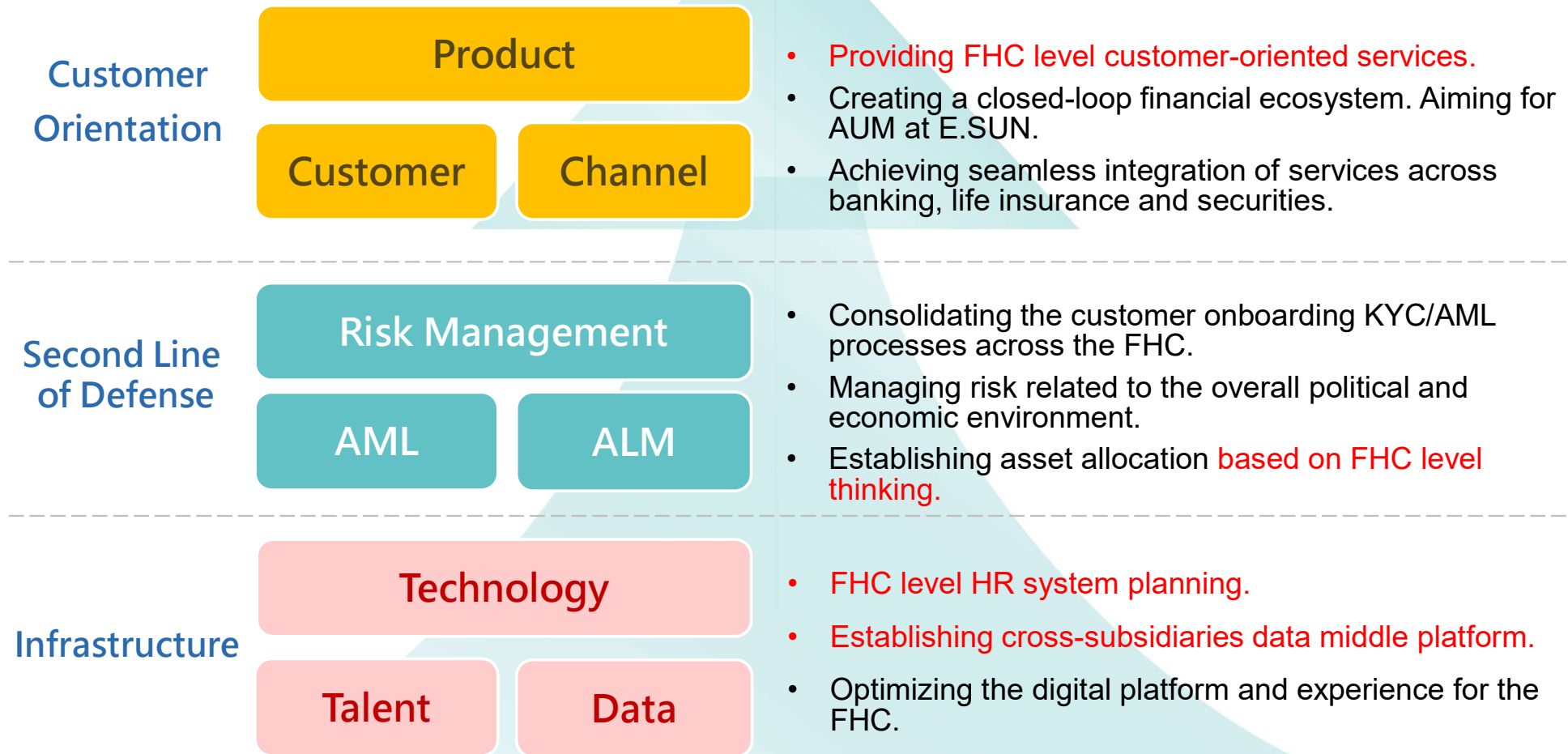
Cross-Functional Horizontal Integration within the FHC



- Three Core Businesses: Credit / Corporate Banking, Investment, and Wealth Management.
- Customer-Centric, FHC-Level Retail Financial Integration.
- Asset-Intensive Credit and Investment Require Strong Risk Management.
- Asset Management: Light-Asset but Strategically Critical.



Cross-Functional Vertical Integration within the FHC



Seamless cross-subsidiary collaboration



Bank X Asset Management

- **Asia Asset management center** : Specialized services for high-net-worth customers.
- **Discretionary Funds** : Tailored for corporate and family office customers.
- **Equity investment** : Treasury division discretionary equity mandate.

Bank X Insurance

- **Bancassurance** : Banking and life insurance synergy.
- **Customer Referrals** : Satisfying diverse financial needs of customers.
- **Consumer banking cross-selling** : Retail insurance channel expansion.



**Talent
Information
Culture**

Securities X Asset Management

- **ETF ecosystem** : Expand presence via IPOs and market making.
- **Research Synergy** : Synergize Securities, SICE, and SITE resources to elevate E.SUN's asset management brand value.

Insurance X Asset Management

- **Discretionary Mandate** : Enhance investment performance for Life Insurance.
- **Investment-linked policy** : Issue ILPs with underlying assets managed by E.SUN AM.
- **Private Equity** : AM and Life jointly participate in the domestic infrastructure market.

Sustainable Development



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

Rated top 25%
**Sustainable finance
Assessment**
TABF
★ ★ ★ ★ ★

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

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

Top 5% (10th time)
CG Assessment
TAIEX
★ ★ ★ ★ ★

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

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

Certified excellence
CG6012 CG Assessment
CGA
★ ★ ★ ★ ★

Golden Award
**Taiwan Biodiversity
Awards**
TCSA
★ ★ ★ ★ ★



Thank You



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Contact Investor Relations

Appendix 1/7



Balance Sheet of E.SUN FHC and its subsidiaries as of Dec. 31, 2025

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	405,221	2,126	124	599	385	406,530
Securities, net	1,195,011	3,273	5,627	714	215	1,204,829
Loans, net	2,602,659	-	-	-	-	2,602,659
A/R, net	142,170	43,802	-	119	86	186,071
Land, premises and equipments, net	33,184	541	1	58	1	34,285
Others	88,449	6,103	105	945	315,665	95,983
Total assets	4,466,694	55,845	5,857	2,435	316,352	4,530,357
Liabilities:						
Deposits	3,778,234	-	-	-	-	3,776,245
Other liabilities	395,577	44,050	37	305	43,881	481,241
Total liabilities	4,173,811	44,050	37	305	43,881	4,257,486
Total stockholders' equity	292,883	11,795	5,820	2,130	272,471	272,871
Total equity attributable to owners of the company	292,681	11,795	5,820	2,130	272,471	272,471
Non-Controlling interests	202	-	-	-	-	400
Total liabilities and stockholders' equity	4,466,694	55,845	5,857	2,435	316,352	4,530,357

Note: Preliminary figures of Dec. 31, 2025

Appendix 2/7



Income Statement of E.SUN FHC and its subsidiaries for 2025

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	40,731	646	2	13	(462)	40,935
Net fee income	26,792	4,254	0	536	0	31,562
Net trading income/(loss) & Derivatives & FX	18,467	304	104	1	4	18,879
Others	406	238	1	6	35,621	396
Total Net Revenues	86,396	5,442	107	556	35,163	91,772
Allowance for bad-debt expenses	(6,357)	0	0	0	0	(6,357)
Operating expenses	(41,245)	(2,328)	(29)	(412)	(771)	(44,463)
Income before income tax	38,794	3,114	78	144	34,392	40,952
Income tax expenses	(6,033)	(504)	42	(32)	(105)	(6,632)
Net Income	32,761	2,610	120	112	34,287	34,320
Attributable to owners of the company	32,735	2,610	120	112	34,287	34,287
Non-controlling interests	26	0	0	0	0	33

Note: Preliminary figures of 2025

Appendix 3/7



E.SUN FHC's Balance Sheet (Consolidated)

TWD\$ million	Yearly Results			Quarterly Results					
	2023	2024	2025	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25
Assets :									
Cash and due from banks	262,166	328,450	406,530	307,098	328,450	343,558	372,639	364,005	406,530
Securities, net	1,054,315	1,125,737	1,204,829	1,053,349	1,125,737	1,145,526	1,094,811	1,117,781	1,204,829
Loans, net	2,063,181	2,311,873	2,602,659	2,277,811	2,311,873	2,339,636	2,419,773	2,522,688	2,602,659
A/R, net	141,356	157,731	186,071	169,817	157,731	158,127	148,759	177,201	186,071
Land, premises and equipments, net	34,666	34,420	34,285	33,874	34,420	34,501	34,218	34,140	34,285
Others	82,814	110,027	95,983	90,195	110,027	94,132	96,559	84,870	95,983
Total assets	3,638,498	4,068,238	4,530,357	3,932,144	4,068,238	4,115,480	4,166,759	4,300,685	4,530,357
Liabilities:									
Deposits	3,019,071	3,342,875	3,776,245	3,235,469	3,342,875	3,404,428	3,457,774	3,560,686	3,776,245
Other liabilities	383,003	471,889	481,241	449,137	471,889	447,477	460,548	479,416	481,241
Total liabilities	3,402,074	3,814,764	4,257,486	3,684,606	3,814,764	3,851,905	3,918,322	4,040,102	4,257,486
Total stockholders' equity	236,424	253,474	272,871	247,538	253,474	263,575	248,437	260,583	272,871
Total equity attributable to owners of the company	236,248	253,292	272,471	247,365	253,292	263,392	248,265	260,196	272,471
Non-Controlling interests	176	182	400	173	182	183	172	387	400
Total liabilities and stockholders' equity	3,638,498	4,068,238	4,530,357	3,932,144	4,068,238	4,115,480	4,166,759	4,300,685	4,530,357

Note: Preliminary figures of Dec. 31, 2025

Appendix 4/7



E.SUN FHC's Income Statement (Consolidated)

TWD\$ million	Yearly Results			Quarterly Results					
	2023	2024	2025	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25
Operating income									
Net interest income	29,100	33,997	40,935	8,721	9,105	9,227	9,974	10,392	11,342
Fee income	21,518	28,159	31,562	7,346	7,638	7,018	7,166	8,444	8,934
Net trading income/(loss) & Derivatives & FX	15,868	13,118	18,879	6,365	91	5,127	4,422	5,678	3,652
Others	210	871	396	33	713	67	119	112	98
Total Net Revenues	66,696	76,145	91,772	22,465	17,547	21,439	21,681	24,626	24,026
Allowance for bad-debt expenses	(2,682)	(4,147)	(6,357)	(1,665)	(820)	(354)	(1,668)	(2,211)	(2,124)
Operating expenses	(37,502)	(39,739)	(44,463)	(10,936)	(9,853)	(10,356)	(10,317)	(11,609)	(12,181)
Income before income tax	26,512	32,259	40,952	9,864	6,874	10,729	9,696	10,806	9,721
Income tax expenses	(4,764)	(6,110)	(6,632)	(1,664)	(1,636)	(1,919)	(1,730)	(1,359)	(1,624)
Net Income	21,748	26,149	34,320	8,200	5,238	8,810	7,966	9,447	8,097
Income Attributable to owners of the company	21,726	26,128	34,287	8,195	5,230	8,809	7,961	9,433	8,084
Non-Controlling interests	22	21	33	5	8	1	5	14	13

Note: Preliminary figures of 2025

Appendix 5/7



E.SUN Bank's Balance Sheet (Consolidated)

TWD\$ million	Yearly Results			Quarterly Results					
	2023	2024	2025	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25
Assets :									
Cash and due from banks	261,706	328,102	405,221	306,783	328,102	343,312	371,918	362,575	405,221
Securities, net	1,046,146	1,117,164	1,195,011	1,043,757	1,117,164	1,136,912	1,086,470	1,108,141	1,195,011
Loans, net	2,063,181	2,311,873	2,602,659	2,277,811	2,311,873	2,339,636	2,419,843	2,522,688	2,602,659
A/R, net	124,621	133,135	142,170	142,237	133,135	125,746	125,464	148,333	142,170
Land, premises and equipments, net	33,886	33,558	33,184	33,060	33,558	33,593	33,296	33,086	33,184
Others	79,099	105,103	88,449	84,093	105,103	91,839	91,559	77,212	88,449
Total assets	3,608,639	4,028,935	4,466,694	3,887,741	4,028,935	4,071,038	4,128,550	4,252,035	4,466,694
Liabilities:									
Deposits	3,026,038	3,345,193	3,778,234	3,237,862	3,345,193	3,408,184	3,468,289	3,562,699	3,778,234
Other liabilities	353,215	424,042	395,577	396,055	424,042	393,392	390,337	408,376	395,577
Total liabilities	3,379,253	3,769,235	4,173,811	3,633,917	3,769,235	3,801,576	3,858,626	3,971,075	4,173,811
Total stockholders' equity	229,386	259,700	292,883	253,824	259,700	269,462	269,924	280,960	292,883
Total equity attributable to owners of the company	229,198	259,505	292,681	253,639	259,505	269,267	269,742	280,767	292,681
Non-Controlling interests	188	195	202	185	195	195	182	193	202
Total liabilities and stockholders' equity	3,608,639	4,028,935	4,466,694	3,887,741	4,028,935	4,071,038	4,128,550	4,252,035	4,466,694

Note: Preliminary figures of Dec. 31, 2025

Appendix 6/7



E.SUN Bank's Income Statement (Consolidated)

TWD\$ million	Yearly Results			Quarterly Results					
	2023	2024	2025	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25
Operating income									
Net interest income	28,735	33,601	40,731	8,631	9,016	9,152	9,910	10,364	11,305
Fee income	19,076	24,456	26,792	6,291	6,739	6,223	6,316	6,937	7,316
Net trading income/(loss) & Derivatives & FX	14,441	13,025	18,467	6,382	425	5,058	4,656	5,125	3,628
Others	223	879	406	37	712	74	122	111	99
Total Net Revenues	62,475	71,961	86,396	21,341	16,892	20,507	21,004	22,537	22,348
Allowance for bad-debt expenses	(2,682)	(4,147)	(6,357)	(1,665)	(820)	(353)	(1,669)	(2,211)	(2,124)
Operating expenses	(35,662)	(37,478)	(41,245)	(10,286)	(9,283)	(9,727)	(9,761)	(10,785)	(10,972)
Income before income tax	24,131	30,336	38,794	9,390	6,789	10,427	9,574	9,541	9,252
Income tax expenses	(4,545)	(5,761)	(6,033)	(1,460)	(1,715)	(1,686)	(1,417)	(1,194)	(1,736)
Net Income	19,586	24,575	32,761	7,930	5,074	8,741	8,157	8,347	7,516
Attributable to owners of the company	19,563	24,552	32,735	7,924	5,065	8,740	8,152	8,337	7,506
Non-controlling interests	23	23	26	6	9	1	5	10	10

Note: Preliminary figures of 2025



Appendix 7/7

Business Highlight of Mercuries Life Insurance

Financial Performance

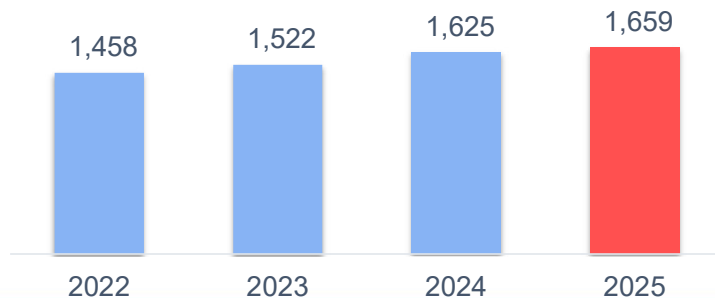
- Total Assets: Reached TWD\$1.66 trillion, representing 2.1% growth from year-end 2024.
- Profitability: Net income of TWD\$1.18 billion with an EPS of TWD\$0.2.

Operational Highlights

- FX Reserve reached TWD\$36.96 billion by end-2025 (up TWD\$24.68 billion YoY). Board approved the adoption of the Amortized Cost Method for FX starting Jan 1, 2026, to strengthen resilience against exchange rate volatility and stabilize earnings and equity.
- First Year Premium : TWD\$35.67 billion (+11% YoY). Investment-linked products accounted for 86%; Interest-sensitive life insurance surged 73% YoY, driving overall growth.
- On Jan 23, 2026, the Extraordinary General Meeting approved the share swap agreement with E.SUN Financial Holding Company. Pending regulatory approval, the company will be renamed "E.SUN Life" to leverage group synergies and achieve the vision of becoming the "most value-creating professional life insurance company."

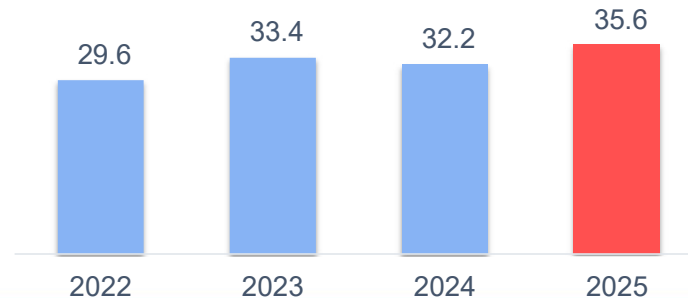
Total Asset

Unit : TWD billion



FYP

Unit : TWD billion





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