



2026 First Quarter Briefing

May 2026

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Agenda

2026 1Q Results of E.SUN FHC

2026 1Q Results of E.SUN Bank

2026 1Q 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	
		2026.03 ^{/1}	2025.03 ^{/2}
Total Assets	FHC	4,669,373	4,115,480
	Bank	4,612,210	4,071,038
	Securities	48,591	41,339
	Venture Capital	6,585	5,812
	Asset Management	2,468	-
Key Financials	Book value per share (TWD)	17.60	16.47
	Double leverage ratio	114.48%	108.11%
	FHC CAR^{/3}	128.02%	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 3M26.

2. Audit figures of 3M25.

3. CAR ratio of 12M25 and 12M24.

*Share owned by QFII: 30.2%, as of Mar 31, 2026.



1Q26 Business and Financial Review

Financial Performance

- Net revenue of FHC was TWD\$ 25.2 Bn(+17.4%), net profit was TWD\$ 10.1 Bn(+14.2%). (yoy)
- FHC's EPS was TWD\$ 0.62, ROE 14.43%、ROA 0.88%.
- E.SUN Bank's net profit was TWD\$ 8.8 Bn, E.SUN Securities' net profit was TWD\$ 1.1 Bn(+137.2%), E.SUN Venture Capital's net profit was TWD\$ 710 Mn, E.SUN AM's net profit was TWD\$ 100 Mn.(yoy)

Business Development

- Loan balance reached TWD\$ 2.7 Tn(+15.6%), in which corporate loan grew by 22.6%, SME loan grew by 13.0%, and retail loan grew by 9.3%. Deposit balance grew by 12.5%.(yoy)
- Net fee income was TWD\$ 8.9 Bn(+27.1%), wealth management fee was TWD\$ 4.0 Bn, both set a new record high. Credit card fee was TWD\$ 2.2 Bn(+16.5%), consumption was TWD\$ 150.6 Bn(+10.4%).(yoy)
- Asset quality was benign, NPL ratio remained stable at 0.15% and coverage ratio was 795.9%.

Towards a Sustainable Future

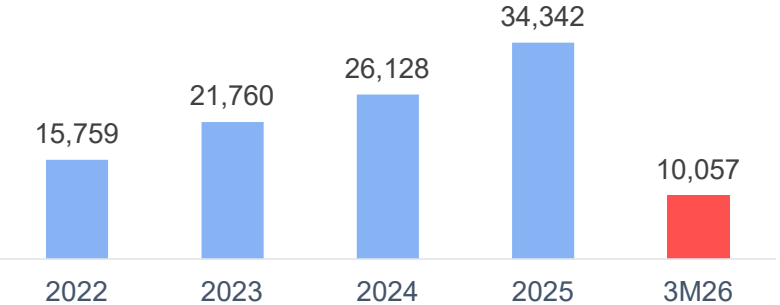
- Dividend : The Board of Directors has made a resolution to pay cash dividend TWD\$ 1.4 per share. The resolution is subject to approval by AGM.
- Honors and Recognitions : E.SUN Bank was awarded with 7 titles at Finance Asia Award 2026, including Best Retail Bank, Best Lender and Most DEI Progressive Bank.
- ESG : E.SUN FHC has been included in the S&P Global Sustainability Yearbook and DJBIC for 12 consecutive years, setting a new milestone for Taiwan's financial industry. E.SUN Bank and E.SUN Securities both ranked in the top 25% of the FSC's Financial Sustainability Assessment.



Financial Performance

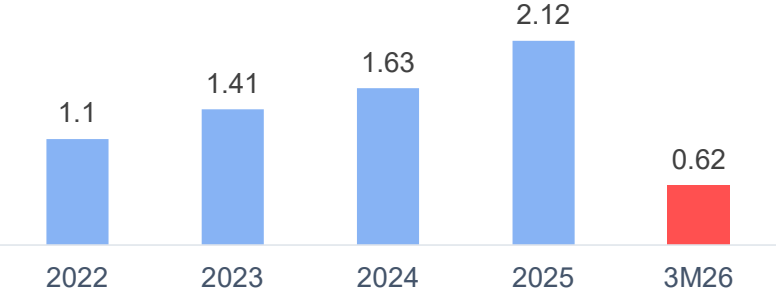
Net profit

Unit: TWD million

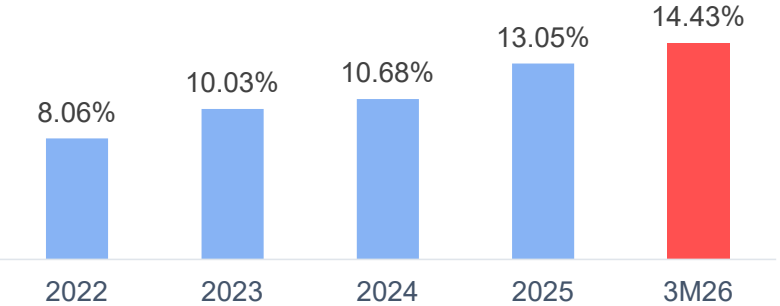


EPS

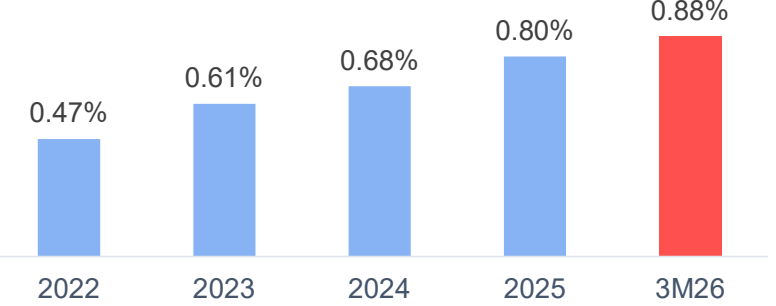
Unit: TWD



ROE



ROA

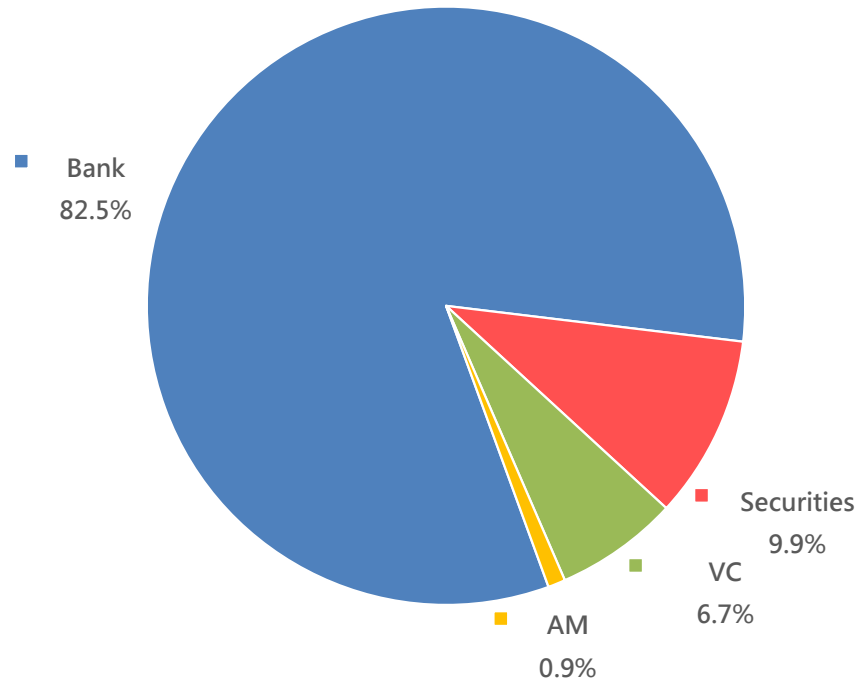


Note: Preliminary figures of 3M26.



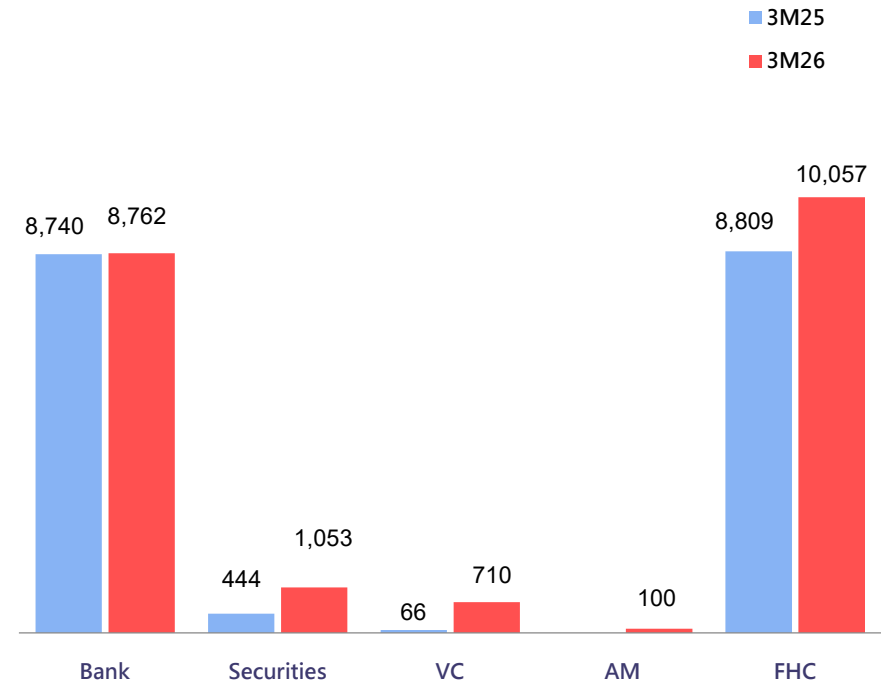
Net Income of FHC & its Subsidiaries

Contribution by Subsidiaries



Net Income of FHC and its Subsidiaries

Unit: TWD million



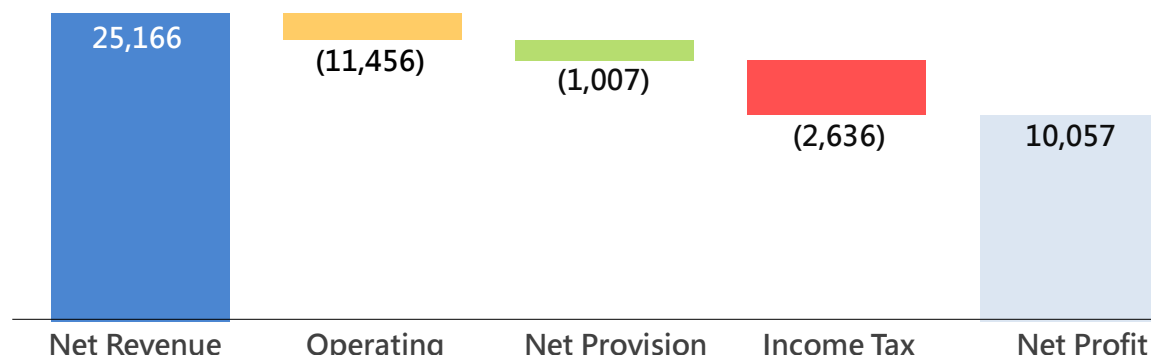
Note: 1. Preliminary figures of 3M26.
2. E.SUN Asset Management joined E.SUN FHC on 2025/7/1.



Net Income Breakdown

Unit : TWD million

3M26 P&L



Net Revenue

Operating Expense

Net Provision

Income Tax

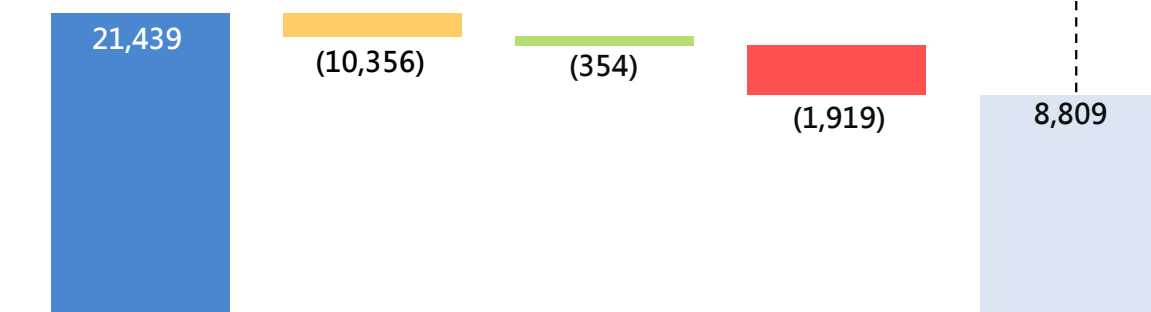
Net Profit

+17.4%

+10.6%

+14.2%

3M25 P&L



Net Revenue

Operating Expense

Net Provision

Income Tax

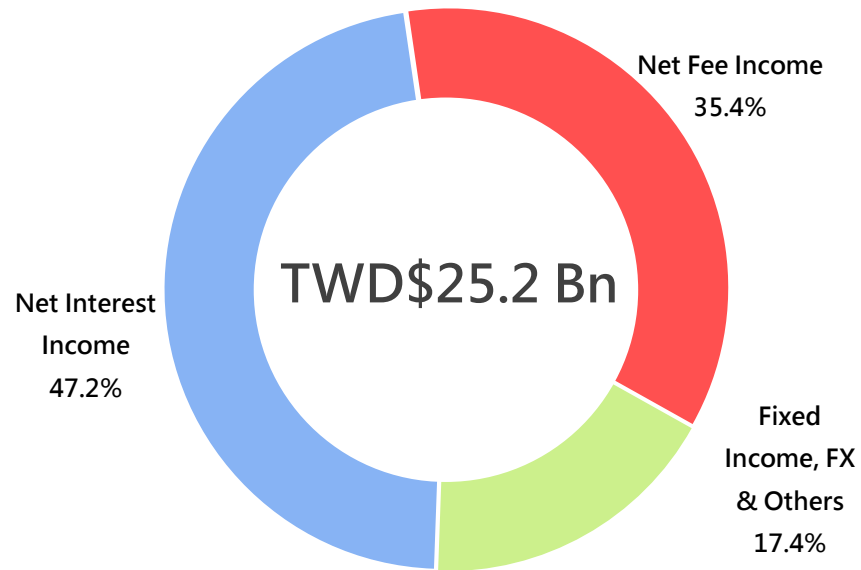
Net Profit

Note: Preliminary figures of 3M26.



FHC Revenue Breakdown

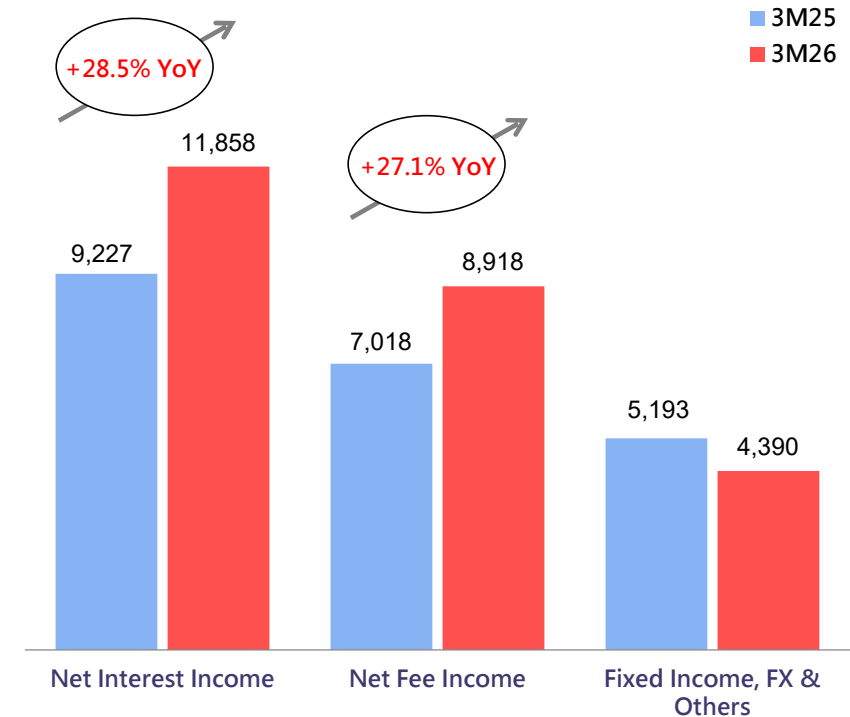
Net Revenue



Note: Preliminary figures of 3M26.

YoY Comparison

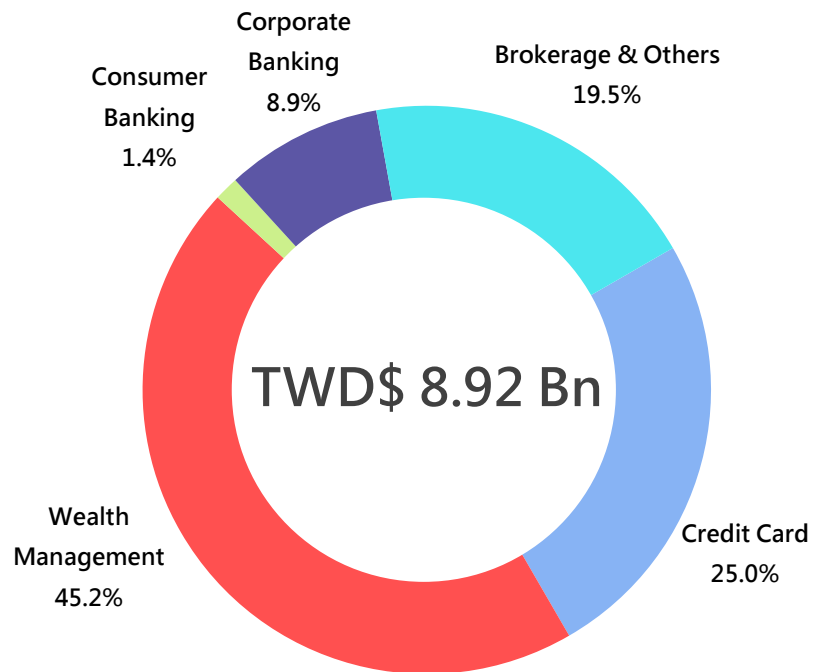
Unit : TWD million





FHC Net Fee Income Breakdown

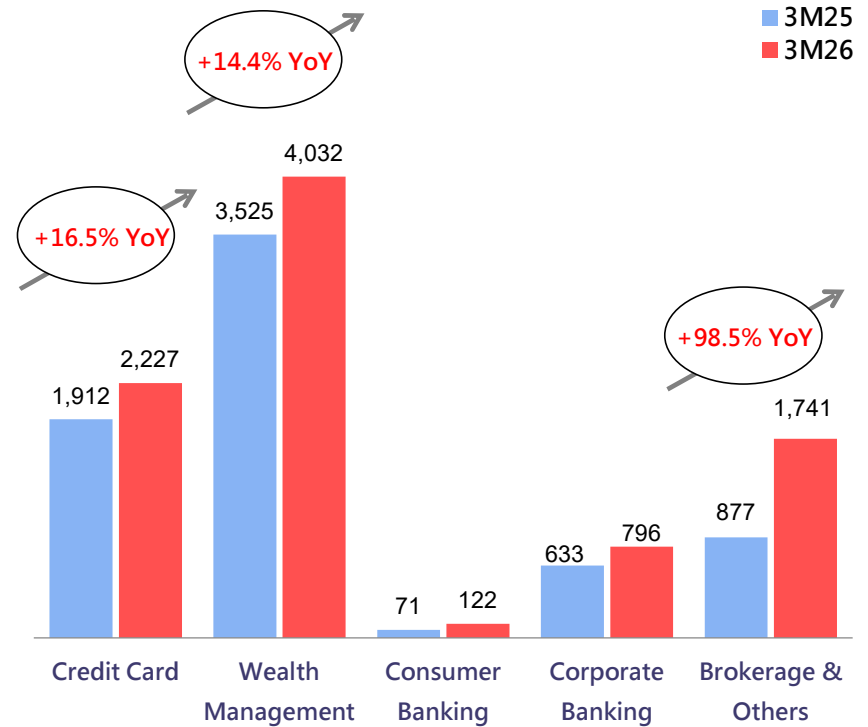
Net Fee Income



Note: Preliminary figures of 3M26.

YoY Comparison

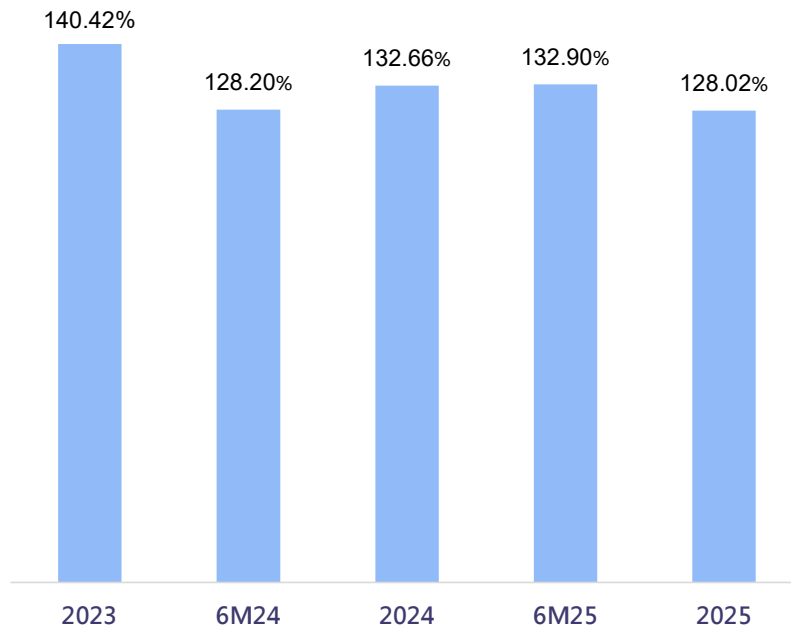
Unit : TWD million





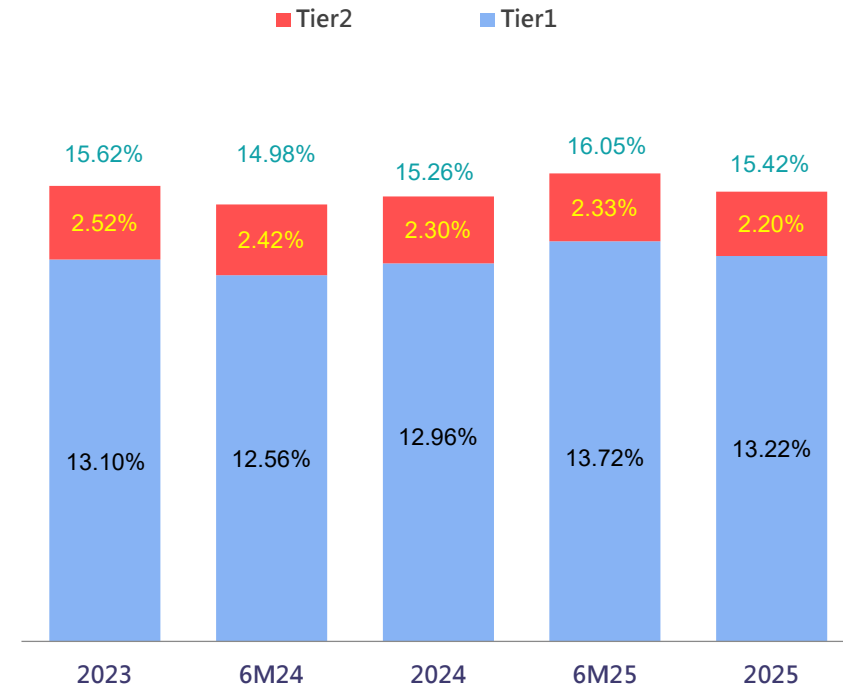
Capital Adequacy Ratio

FHC CAR Ratio



Note: Audit figures of 2025.

Bank BIS Ratio



Note: 1. Bank's numbers are presented on a standalone basis.
2. CET1 ratio 11.99%.

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	2026.03	YTD Growth %	2025.12	YoY Growth %	2025.03
Total Deposit ¹	3,835.8	1.52%	3,778.4	12.55%	3,408.1
Demand Deposits(TWD)	1,340.1	1.11%	1,325.4	9.44%	1,224.5
Time Deposits(TWD)	1,184.1	2.50%	1,155.2	17.79%	1,005.3
FCY Deposits	1,311.6	1.08%	1,297.8	11.30%	1,178.4
Total Loan ¹	2,732.7	3.90%	2,630.2	15.61%	2,363.7
TWD Loans	2,150.8	1.79%	2,112.9	12.44%	1,912.8
FCY Loans	581.9	12.49%	517.3	29.05%	450.9
Corporate Loans ²	1,379.8	6.12%	1,300.2	22.56%	1,125.8
SME Loans	689.9	2.13%	675.5	13.04%	610.3
Consumer Loans ²	1,285.7	1.56%	1,265.9	9.30%	1,176.3
Mortgage Loans	580.7	1.11%	574.3	6.12%	547.2
Unsecured Personal Loans	154.5	1.64%	152.0	17.31%	131.7
Credit Card Revolving Balance	16.2	-10.00%	18.0	-5.26%	17.1

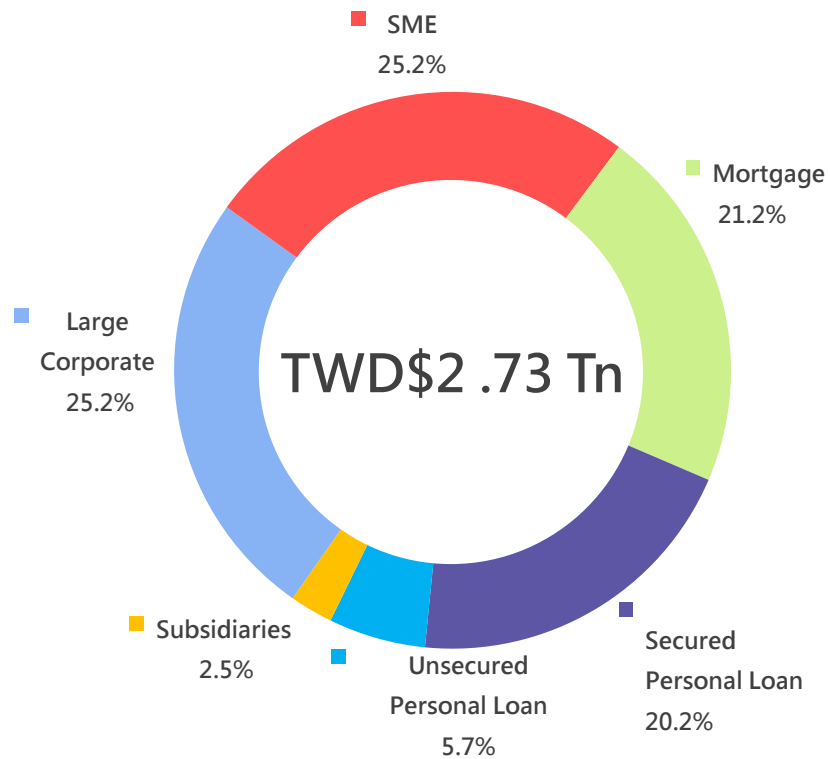
Note: 1. Bank's numbers are presented on a consolidated basis.

2. Bank's numbers are presented on a standalone basis.



Loan Portfolio Breakdown

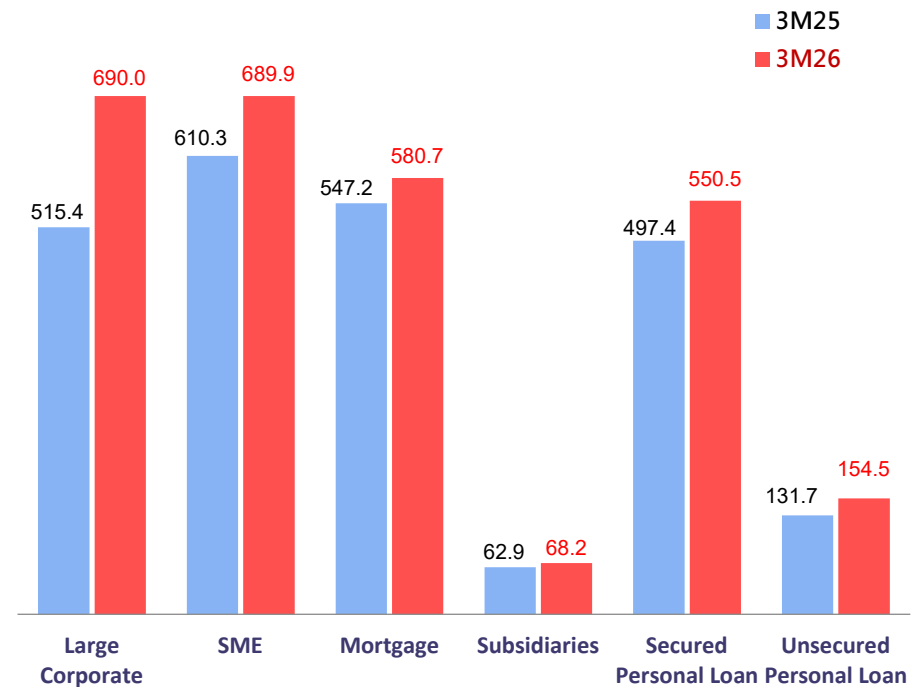
Total Loan



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

YoY Comparison

Unit : TWD billion

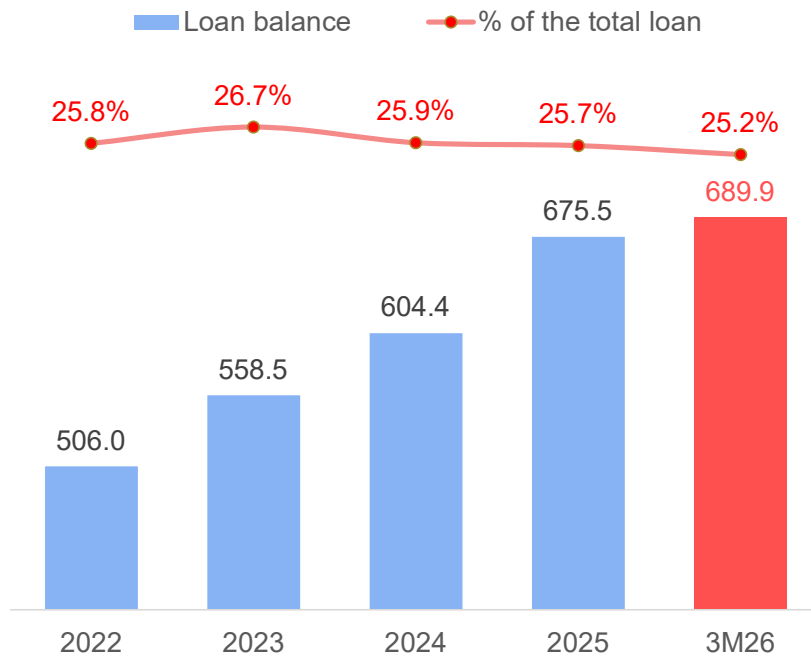




SME Loan and FCY Loan

SME Loan

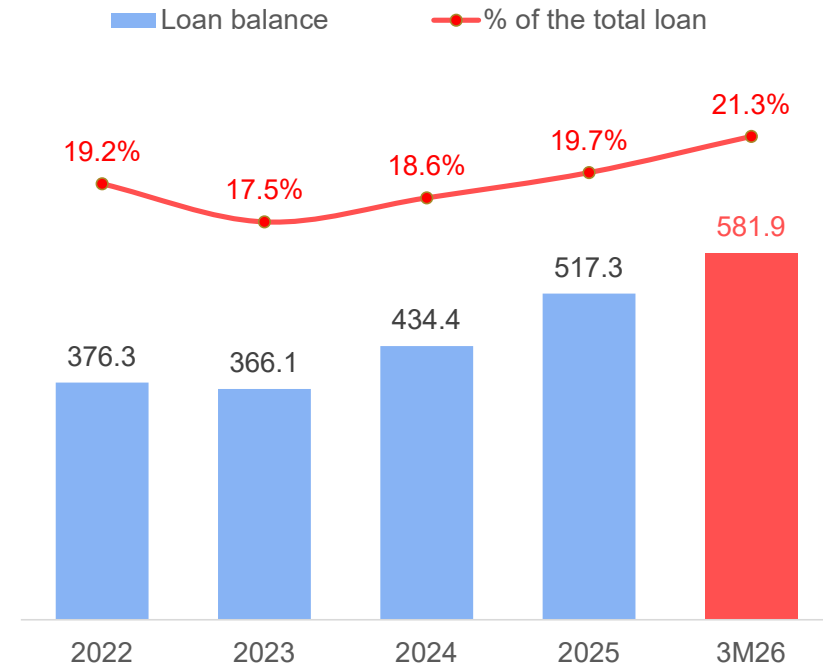
Unit : TWD billion, %



Note: Preliminary figures of 3M26.

FCY Loan

Unit : TWD billion, %





Overseas Development



Financial Performance

- Overseas branches and subsidiaries' net profit contributed 26.3% of the Bank's total net profit.
- Overseas loan balance grew by 10.2% (ytd).

Overseas Expansion

- Overseas Network : Operating 35 locations across 11 countries as of March 2026. 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.

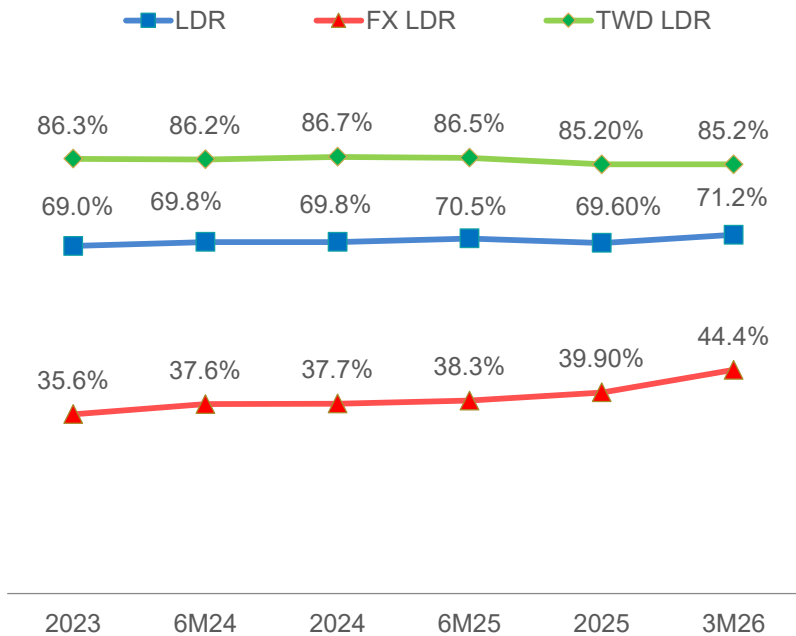
Business Highlight

- E.SUN Bank China was awarded with “Best DEI Progressive Bank” by Finance Asia.
- UCB launched the Infinite Card targeting VIP clients, as of the end of April, it has ranked among the top three in the local market for Infinite Card issuance.



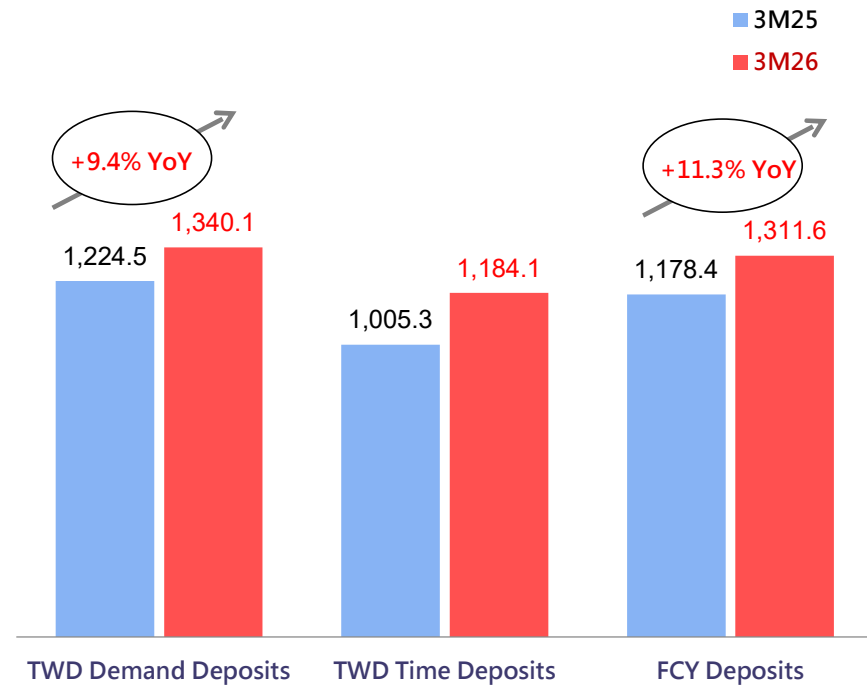
Deposit Structure

Loan to Deposit Ratio



Deposit Structure

Unit : TWD billion

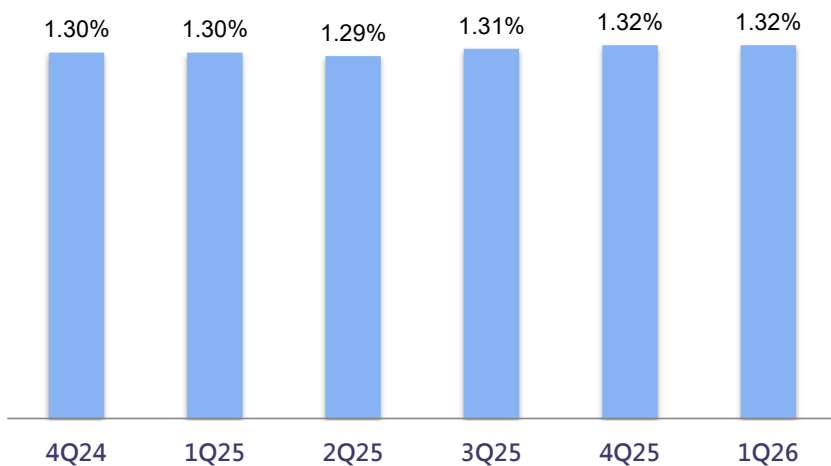




NIM and Spread

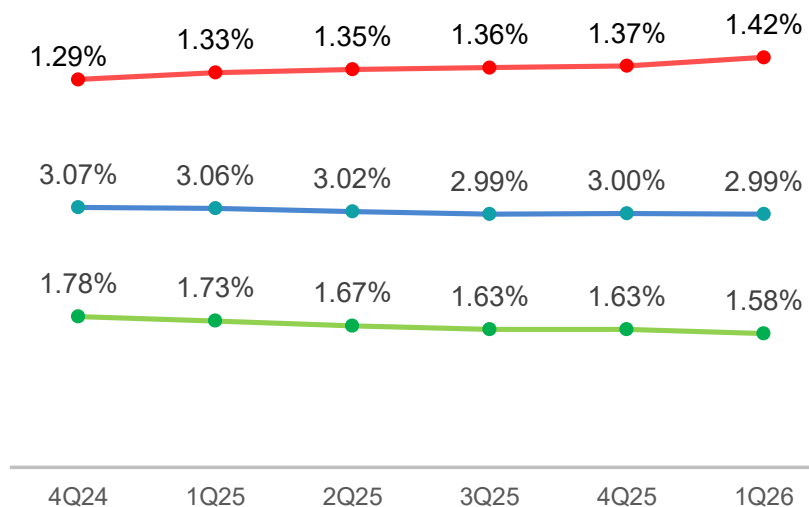
NIM

■ NIM



Spread

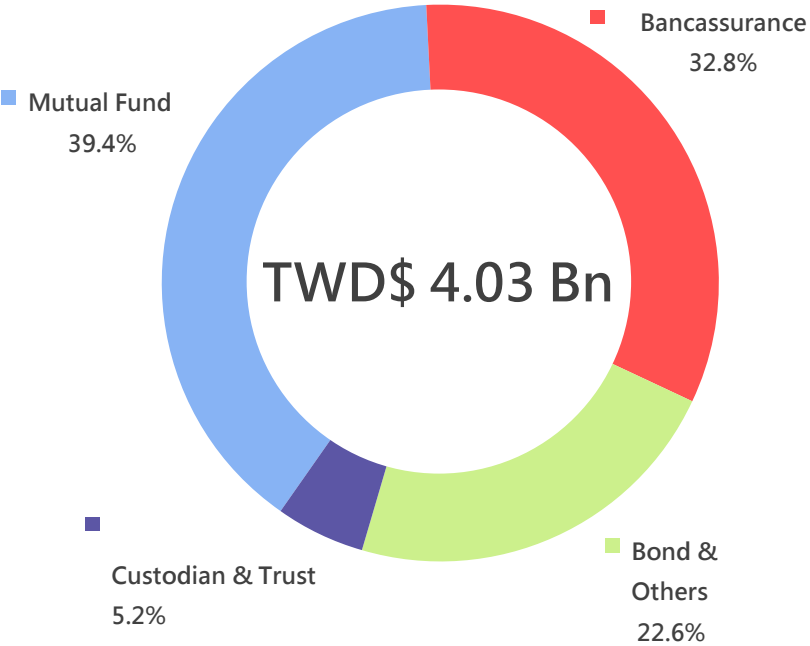
● Overall Lending Rate
● Overall Deposit Rate
● Interest Spreads





Wealth Management Fee Breakdown

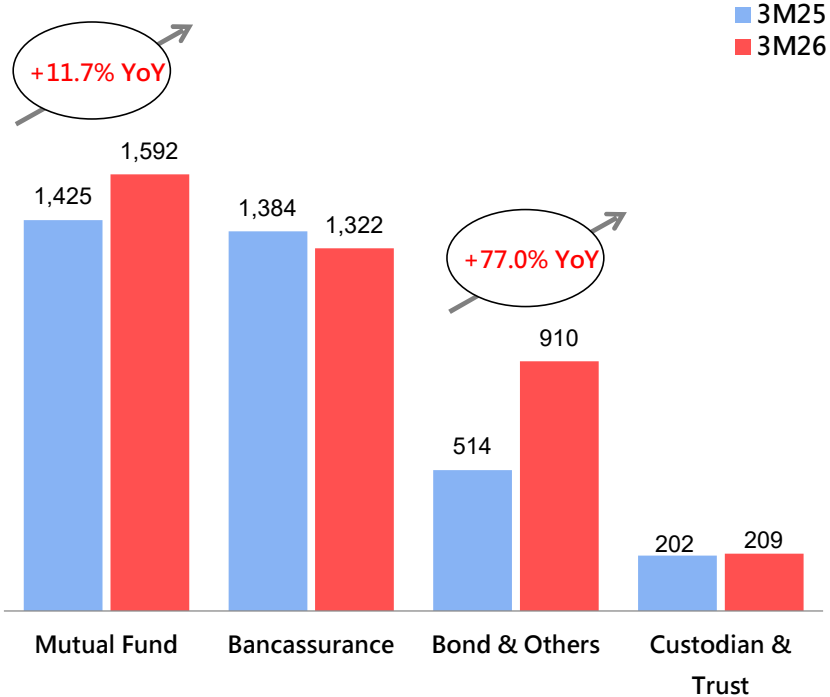
Wealth Management Fee Breakdown



Note: Preliminary figures of 3M26.

YoY Comparison

Unit : TWD million

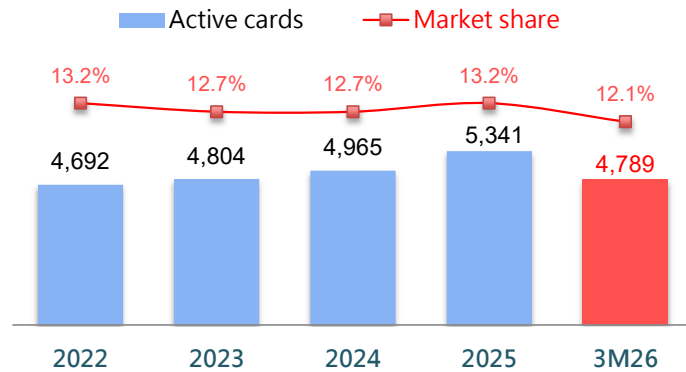




Credit Card Business Breakdown

Active Cards

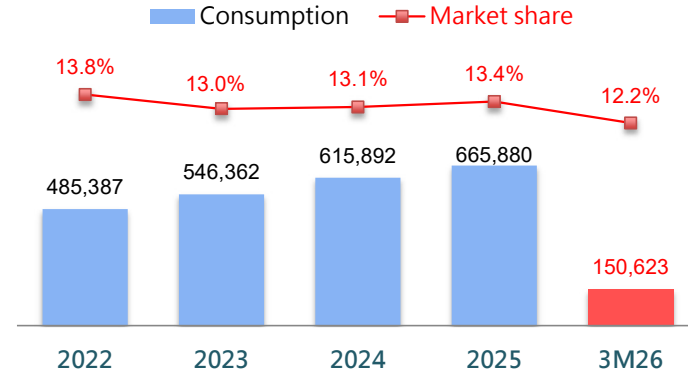
Unit : thousand cards · %



Note: Market data of Feb. 2026.

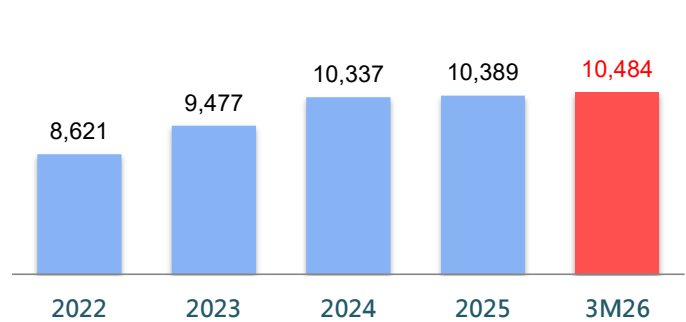
Card Consumption

Unit : TWD million · %



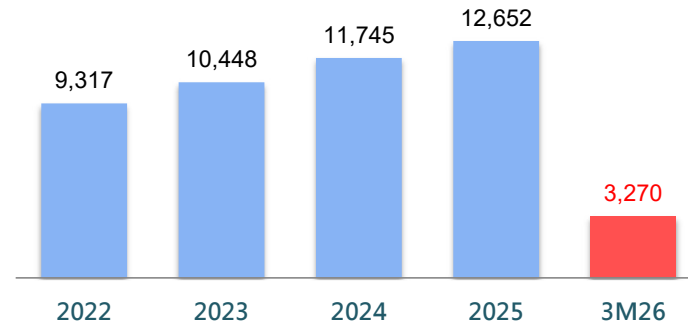
Per Card Spending(Monthly)

Unit : TWD



Gross Fee Income

Unit : TWD million

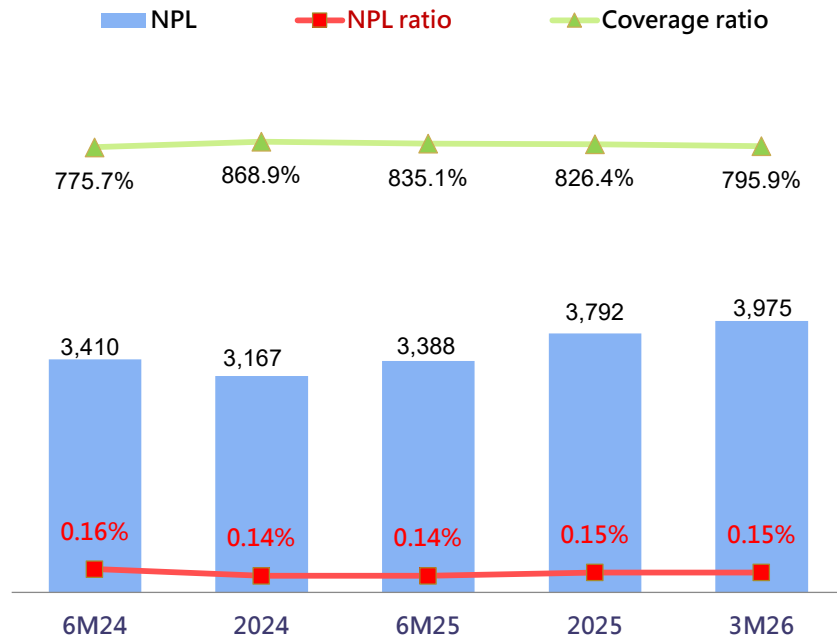




Superior Asset Quality ^{1/2}

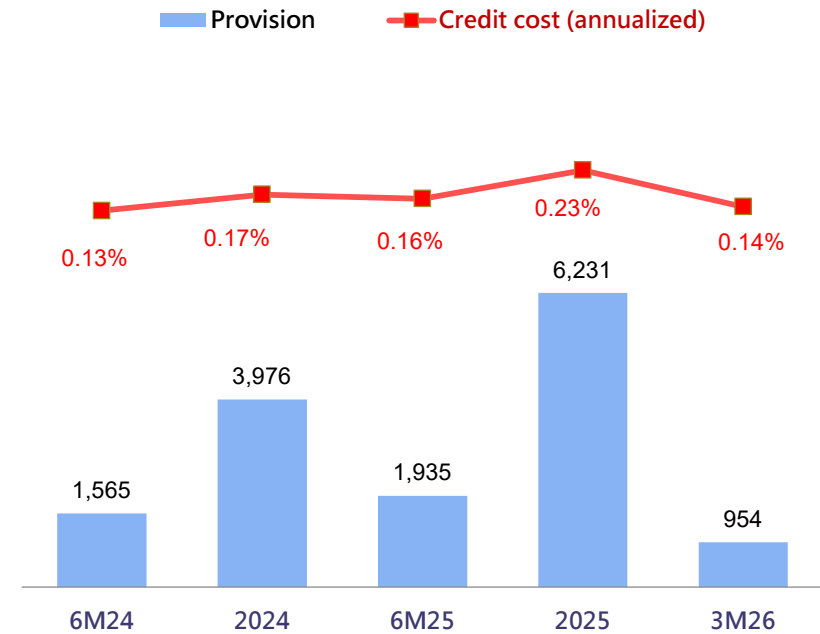
NPL and Coverage Ratio

Unit : TWD million



Provision and Credit Cost

Unit : TWD million



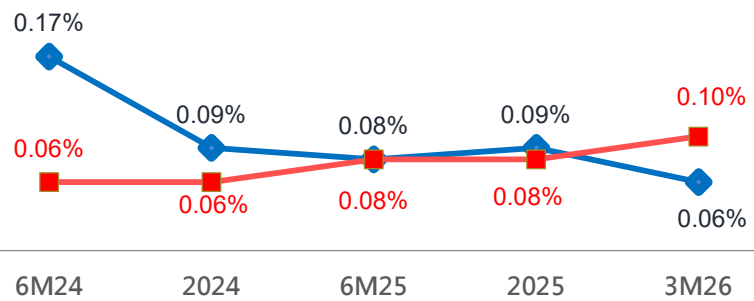
Note: Bank's numbers are presented on a standalone basis.

Superior Asset Quality ^{2/2}



NPL Ratio for Main Business

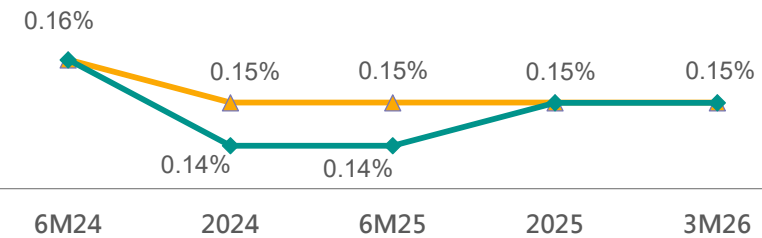
◆ Corporate ■ Mortgage & SPL



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

NPL Comparison with Market

▲ Market ◆ E.SUN

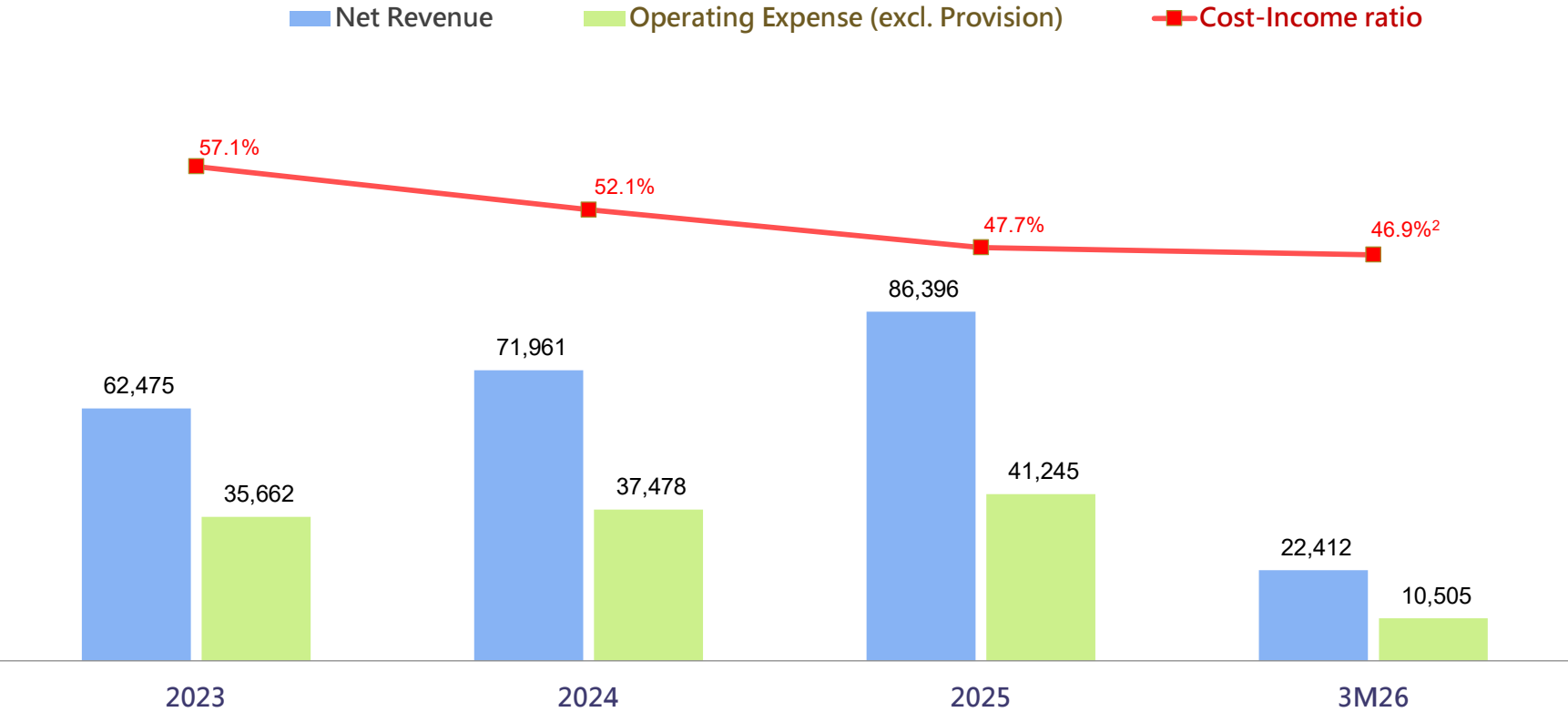


Note: Market data of 2M26 (Financial Statistics Abstract by Banking Bureau).



Cost-Income Ratio

Unit : TWD million



Note: 1. Bank's numbers are presented on a standalone basis.
2. Preliminary figures of 3M26.

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



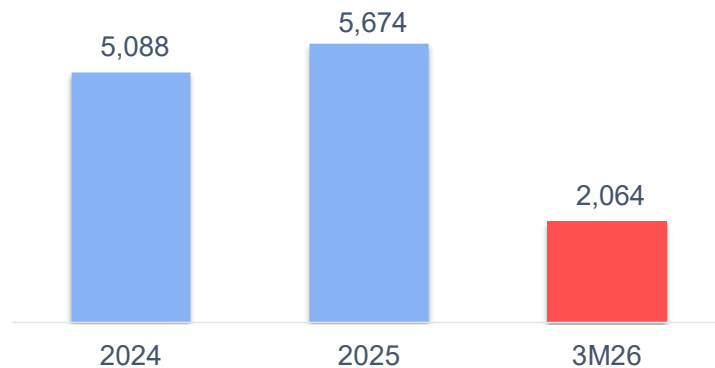
E.SUN Securities

Business Highlights

- 2026 Q1 saw higher TAIEX levels and trading volume, while diversified revenue supported improved YOY earnings growth.
- Annualized ROE was 34%, ranking second among securities firms under FHC.
- Optimizing the sub-brokerage platform through digital upgrades to capture growth opportunities. Sub-brokerage fee income grew 58% in 2025.

Net Revenue

Unit : TWD million

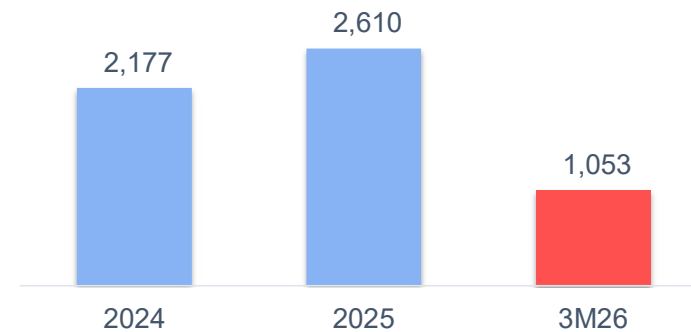


Market Share

	2025	2026Q1	YTD
Brokerage	1.78%	1.85%	3.9%
Margin Loans	2.84%	2.65%	(6.8)%

Net Profit

Unit : TWD million





E.SUN Asset Management

Business Highlights

◆ Financial Performance

- As of Mar. 2026, AUM of domestic funds reached TWD\$ 103.4 Bn while AUM of discretionary funds was TWD\$ 114.0 Bn, representing a 9% YoY growth in total AUM.
- Net profit for 3M26 was TWD\$ 100 Mn(+98% YoY), EPS was TWD\$ 3.3.

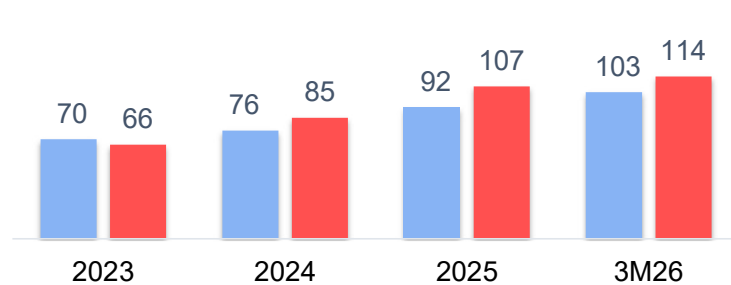
◆ Business Highlight

- Launched the new ETF (00988B), bringing the total to 3 listed products; as of the end of March, ETF AUM reached TWD\$ 3.97 Bn, up 82% YoY, with total beneficiaries reaching 18,000.
- The offering size of 00988B reached a recent high among comparable products in the market.
- Completed the market's first EAM(External Asset Management) onboarding and transaction.

AUM

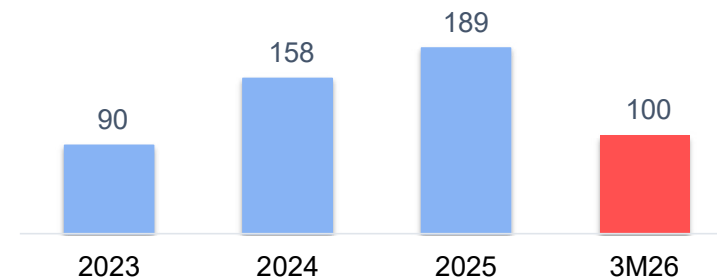
Unit : TWD billion

■ Domestic Fund ■ Discretionary Fund



Net Profit

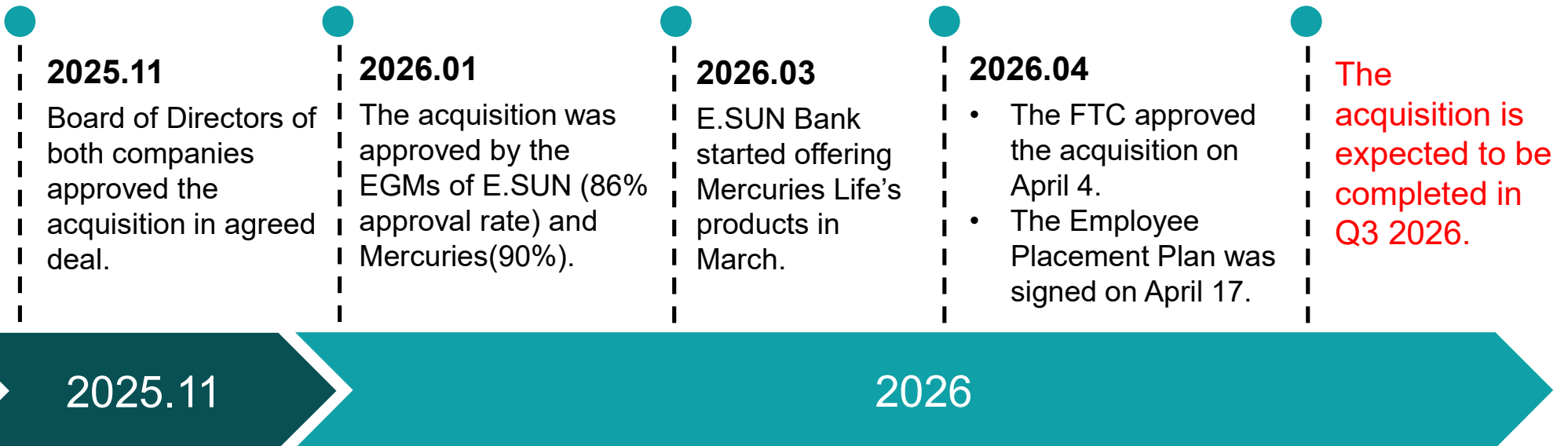
Unit : TWD million



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



Milestones toward the Acquisition of Mercuries Life



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

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
CG6014 CG Assessment
CGA
★ ★ ★ ★ ★

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



Thank you



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Contact Investor Relations

Appendix 1/6



Balance Sheet of E.SUN FHC and its subsidiaries as of Mar. 31, 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	361,051	2,547	154	599	2,021	362,813
Securities, net	1,275,342	4,217	6,325	741	235	1,286,848
Loans, net	2,704,225	-	-	-	-	2,704,225
A/R, net	135,479	33,347	1	134	102	168,795
Land, premises and equipments, net	33,115	525	1	54	1	34,129
Others	102,998	7,955	104	940	329,796	112,563
Total assets	4,612,210	48,591	6,585	2,468	332,155	4,669,373
Liabilities:						
Deposits	3,835,789	-	-	-	-	3,832,189
Other liabilities	472,934	35,709	60	238	47,446	552,065
Total liabilities	4,308,723	35,709	60	238	47,446	4,384,254
Total stockholders' equity	303,487	12,882	6,525	2,230	284,709	285,119
Total equity attributable to owners of the company	303,282	12,882	6,525	2,230	284,709	284,709
Non-Controlling interests	205	-	-	-	-	410
Total liabilities and stockholders' equity	4,612,210	48,591	6,585	2,468	332,155	4,669,373

Note: Preliminary figures of Dec. 31, 2025

Appendix 2/6



Income Statement of E.SUN FHC and its subsidiaries for 3M 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	11,829	186	0	6	(165)	11,858
Net fee income	7,039	1,563	0	317	0	8,918
Net trading income/(loss) & Derivatives & FX	3,446	126	727	0	0	4,299
Others	98	69	0	2	10,627	91
Total Net Revenues	22,412	1,944	727	325	10,462	25,166
Allowance for bad-debt expenses	(1,007)	0	0	0	0	(1,007)
Operating expenses	(10,504)	(679)	(21)	(200)	(139)	(11,456)
Income before income tax	10,901	1,265	706	125	10,323	12,703
Income tax expenses	(2,137)	(212)	4	(25)	(266)	(2,635)
Net Income	8,764	1,053	710	100	10,057	10,068
Attributable to owners of the company	8,762	1,053	710	100	10,057	10,057
Non-controlling interests	2	0	0	0	0	11

Note: Preliminary figures of 2025

Appendix 3/6



E.SUN FHC's Balance Sheet (Consolidated)

TWD\$ million	Yearly Results			Quarterly Results					
	2023	2024	2025	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26
Assets :									
Cash and due from banks	262,166	328,450	406,219	328,450	343,558	372,639	364,005	406,219	362,813
Securities, net	1,054,315	1,125,737	1,204,827	1,125,737	1,145,526	1,094,811	1,117,781	1,204,827	1,286,848
Loans, net	2,063,181	2,311,873	2,602,659	2,311,873	2,339,636	2,419,773	2,522,688	2,602,659	2,704,225
A/R, net	141,356	157,731	172,189	157,731	158,127	148,759	177,201	172,189	168,795
Land, premises and equipments, net	34,666	34,420	34,301	34,420	34,501	34,218	34,140	34,301	34,129
Others	82,814	110,027	96,338	110,027	94,132	96,559	84,870	96,338	112,563
Total assets	3,638,498	4,068,238	4,516,533	4,068,238	4,115,480	4,166,759	4,300,685	4,516,533	4,669,373
Liabilities:									
Deposits	3,019,071	3,342,875	3,776,435	3,342,875	3,404,428	3,457,774	3,560,686	3,776,435	3,832,189
Other liabilities	383,003	471,889	466,954	471,889	447,477	460,548	479,416	466,954	552,065
Total liabilities	3,402,074	3,814,764	4,243,389	3,814,764	3,851,905	3,918,322	4,040,102	4,243,389	4,384,254
Total stockholders' equity	236,424	253,474	273,144	253,474	263,575	248,437	260,583	273,144	285,119
Total equity attributable to owners of the company	236,248	253,292	272,744	253,292	263,392	248,265	260,196	272,744	284,709
Non-Controlling interests	176	182	400	182	183	172	387	400	410
Total liabilities and stockholders' equity	3,638,498	4,068,238	4,516,533	4,068,238	4,115,480	4,166,759	4,300,685	4,516,533	4,669,373

Note: Preliminary figures of Mar. 31, 2026

Appendix 4/6



E.SUN FHC's Income Statement (Consolidated)

TWD\$ million	Yearly Results			Quarterly Results					
	2023	2024	2025	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26
Operating income									
Net interest income	29,100	33,997	40,939	9,105	9,227	9,974	10,392	11,346	11,858
Fee income	21,518	28,159	31,538	7,638	7,018	7,166	8,444	8,910	8,918
Net trading income/(loss) & Derivatives & FX	15,868	13,118	18,879	91	5,127	4,422	5,678	3,652	4,299
Others	210	871	354	713	67	119	112	56	91
Total Net Revenues	66,696	76,145	91,710	17,547	21,439	21,681	24,626	23,964	25,166
Allowance for bad-debt expenses	(2,682)	(4,147)	(6,357)	(820)	(354)	(1,668)	(2,211)	(2,124)	(1,007)
Operating expenses	(37,502)	(39,739)	(44,422)	(9,853)	(10,356)	(10,317)	(11,609)	(12,140)	(11,456)
Income before income tax	26,512	32,259	40,931	6,874	10,729	9,696	10,806	9,700	12,703
Income tax expenses	(4,764)	(6,110)	(6,557)	(1,636)	(1,919)	(1,730)	(1,359)	(1,549)	(2,635)
Net Income	21,748	26,149	34,374	5,238	8,810	7,966	9,447	8,151	10,068
Income Attributable to owners of the company	21,726	26,128	34,342	5,230	8,809	7,961	9,433	8,139	10,057
Non-Controlling interests	22	21	32	8	1	5	14	12	11

Note: Preliminary figures of 3M26

Appendix 5/6



E.SUN Bank's Balance Sheet (Consolidated)

TWD\$ million	Yearly Results			Quarterly Results					
	2023	2024	2025	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26
Assets :									
Cash and due from banks	261,706	328,102	405,371	328,102	343,312	371,918	362,575	405,371	361,051
Securities, net	1,046,146	1,117,164	1,195,009	1,117,164	1,136,912	1,086,470	1,108,141	1,195,009	1,275,342
Loans, net	2,063,181	2,311,873	2,602,659	2,311,873	2,339,636	2,419,843	2,522,688	2,602,659	2,704,225
A/R, net	124,621	133,135	141,862	133,135	125,746	125,464	148,333	141,862	135,479
Land, premises and equipments, net	33,886	33,558	33,200	33,558	33,593	33,296	33,086	33,200	33,115
Others	79,099	105,103	88,551	105,103	91,839	91,559	77,212	88,551	102,998
Total assets	3,608,639	4,028,935	4,466,652	4,028,935	4,071,038	4,128,550	4,252,035	4,466,652	4,612,210
Liabilities:									
Deposits	3,026,038	3,345,193	3,778,382	3,345,193	3,408,184	3,468,289	3,562,699	3,778,382	3,835,789
Other liabilities	353,215	424,042	395,119	424,042	393,392	390,337	408,376	395,119	472,934
Total liabilities	3,379,253	3,769,235	4,173,501	3,769,235	3,801,576	3,858,626	3,971,075	4,173,501	4,308,723
Total stockholders' equity	229,386	259,700	293,151	259,700	269,462	269,924	280,960	293,151	303,487
Total equity attributable to owners of the company	229,198	259,505	292,949	259,505	269,267	269,742	280,767	292,949	303,282
Non-Controlling interests	188	195	202	195	195	182	193	202	205
Total liabilities and stockholders' equity	3,608,639	4,028,935	4,466,652	4,028,935	4,071,038	4,128,550	4,252,035	4,466,652	4,612,210

Note: Preliminary figures of Mar. 31, 2026

Appendix 6/6



E.SUN Bank's Income Statement (Consolidated)

TWD\$ million	Yearly Results			Quarterly Results					
	2023	2024	2025	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26
Operating income									
Net interest income	28,735	33,601	40,735	9,016	9,152	9,910	10,364	11,309	11,829
Fee income	19,076	24,456	26,768	6,739	6,223	6,316	6,937	7,292	7,039
Net trading income/(loss) & Derivatives & FX	14,441	13,025	18,467	425	5,058	4,656	5,125	3,628	3,446
Others	223	879	406	712	74	122	111	99	98
Total Net Revenues	62,475	71,961	86,376	16,892	20,507	21,004	22,537	22,328	22,412
Allowance for bad-debt expenses	(2,682)	(4,147)	(6,357)	(820)	(353)	(1,669)	(2,211)	(2,124)	(1,007)
Operating expenses	(35,662)	(37,478)	(41,246)	(9,283)	(9,727)	(9,761)	(10,785)	(10,973)	(10,504)
Income before income tax	24,131	30,336	38,773	6,789	10,427	9,574	9,541	9,231	10,901
Income tax expenses	(4,545)	(5,761)	(5,963)	(1,715)	(1,686)	(1,417)	(1,194)	(1,666)	(2,137)
Net Income	19,586	24,575	32,810	5,074	8,741	8,157	8,347	7,565	8,764
Attributable to owners of the company	19,563	24,552	32,786	5,065	8,740	8,152	8,337	7,557	8,762
Non-controlling interests	23	23	24	9	1	5	10	8	2

Note: Preliminary figures of 3M26



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