玉山金控 E.SUN FHC

Financial Review of 3Q 2026

Nov 2026

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Some figures have been rounded; accordingly, the sum of individual figures may not equal the total or 100%.

Agenda

2026 3Q Results of E.SUN FHC

2026 3Q Results of E.SUN Bank

2026 3Q Results of Mercuries Life

2026 3Q 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

		2026.09	2025.12
Total Assets	FHC	6,650,471	4,516,533
	Bank	5,036,165	4,466,652
	Mercuries Life	1,565,078 /2	-
	Securities	72,919	42,062
	Venture Capital	6,926	5,857
	Asset Management	3,725	3,437
Key Financials	Book Value per share(TWD)	19.69	16.86
	Double leverage ratio	116.50%	115.02%
	FHC CAR/3	118.58%	128.02%
Channels	Bank-Domestic	140	140
	Bank- Overseas Channels	35 overseas locations in 11 countries and regions. Branches: HK, LA, Singapore, Vietnam, Myanmar, Tokyo, Fukuoka, Sydney, Brisbane Sub-Branch: Kumamoto, Osaka Subsidiaries: China and Cambodia (UCB) Rep. offices: Hanoi, HCM City, Bangkok, Kuala Lumpur, Dallas	
	Life-Branches	5	-
	Life-Agency Offices	249	-
	Securities-Branches	17	17

Notes: 1. Sep. 2026 figures are preliminary; Dec. 2025 figures are audited. 2. Total asset change mainly reflects IFRS 3 business combination fair value adjustments. 3. Consolidated audited figures as of Jun. 2026. 4. Foreign ownership: 30.16% as of Sep. 30, 2026.

3Q26 Business and Financial Review

E.SUN FHC

- 9M26 net Revenue was TWD 81.8bn (+20.8%), net profit was TWD 32.6bn (+24.3%), both setting new record highs. (YoY)
- FHC's EPS reached TWD 1.99, with ROE at 13.97% and ROA at 0.78%.
- E.SUN FHC completed the acquisition of Mercuries Life on Sep. 1, launching "E.SUN FHC 2.0." The transaction expands E.SUN's total assets beyond TWD 6.6tn, making E.SUN Taiwan's fifth-largest listed FHC.

E.SUN BANK

- 9M26 net profit was TWD 28.0bn (+10.9%). Loan balance grew to TWD 2.98tn (+17%), led by foreign currency (+38.4%), corporate (+19.3%), SME (+15.9%), and retail loans (+13.9%), while deposits rose 17.1%. (YoY)
- Wealth management fees hit a record TWD 14.5bn (+33.5%), and credit card fees rose to TWD 7bn (+9.9%) on card spending of TWD 582.7bn (+17%). (YoY)
- Asset quality remained benign, with the NPL ratio stable at 0.15% and the coverage ratio at 760.5%.

Mercuries Life

- 9M26 net income TWD 5.7bn, net worth TWD 141.8bn, setting another historical high. (YoY)
- First year premium (FYP) TWD 43.1bn (+66%), first year premium equivalent (FYPE) TWD 8.2bn (+34%), new business CSM TWD 11.4bn (+2%). (YoY)

Other Subsidiaries

- E.SUN Securities' net profit was TWD 4bn (+128%), driven by surging brokerage fee income (+112.0%) amid robust Taiwan stock trading and growing overseas investment demand. (YoY)
- E.SUN VC's net profit was TWD 1bn, and E.SUN AM's net profit was TWD 451mn.(YoY)

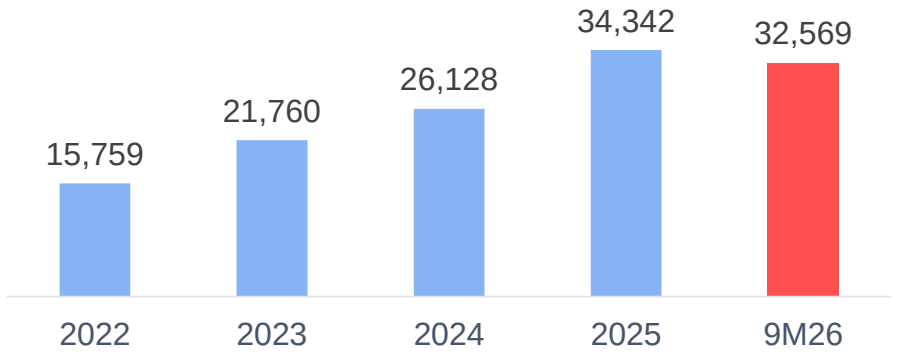
Glory and Honor

- FHC won eight major awards at the TABF Elite Awards, while E.SUN Bank was named Taiwan's Best Retail Bank, Best Bank for SMEs, and Best Bank for Consumer Lending by Euromoney, alongside eight honors from The Asian Banker. Mercuries Life also won four National Brand Yushan Awards.
- E.SUN FHC held the 6th ESG Initiative, debuted at CBD COP17 on nature-positive finance. E.SUN FHC won the Jade Award at The Asset Corporate Sustainability Leadership Awards for the third time, while Chairman Joseph Huang named Sustainability Leader of the Year.

Financial Performance

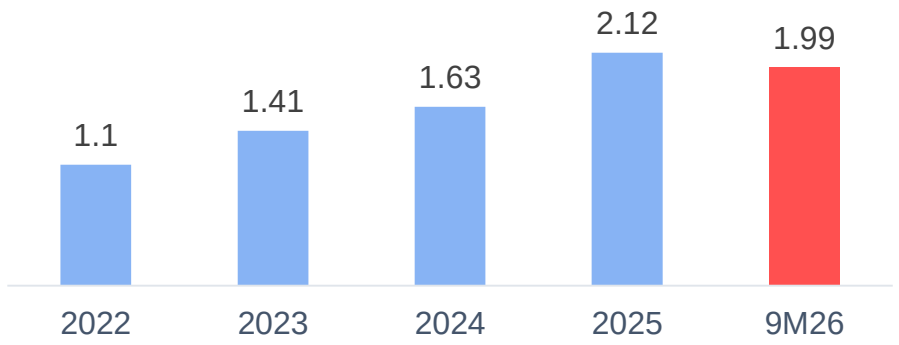
Net Profit

Unit: TWD million

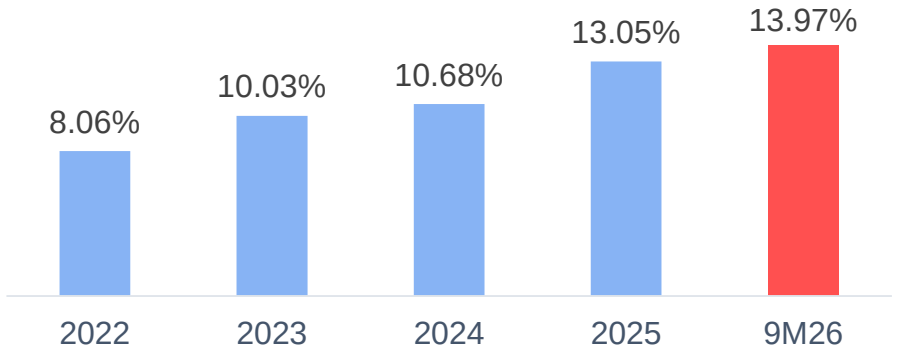


EPS

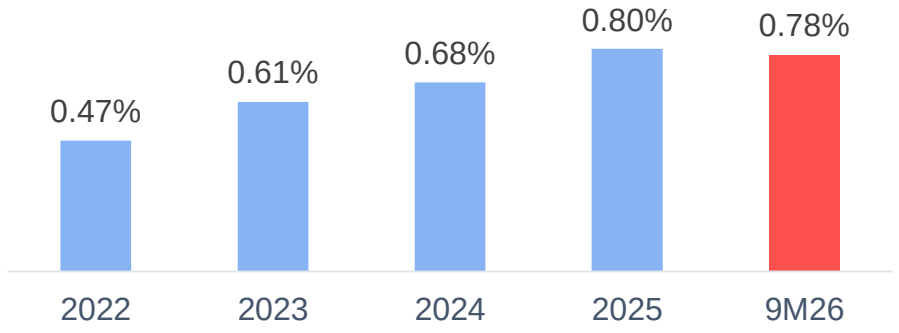
Unit: TWD



ROE



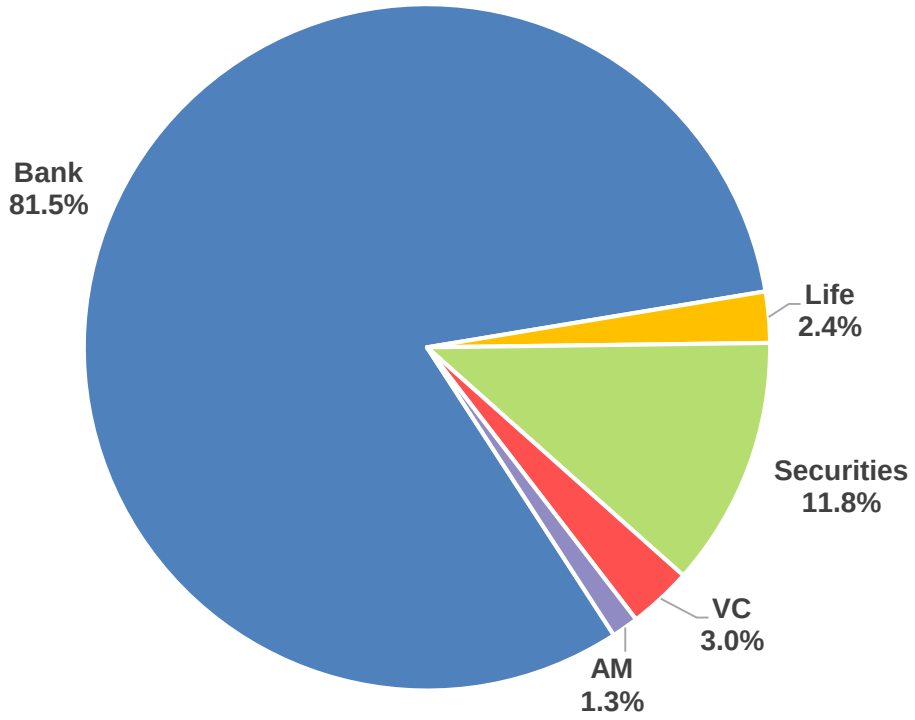
ROA



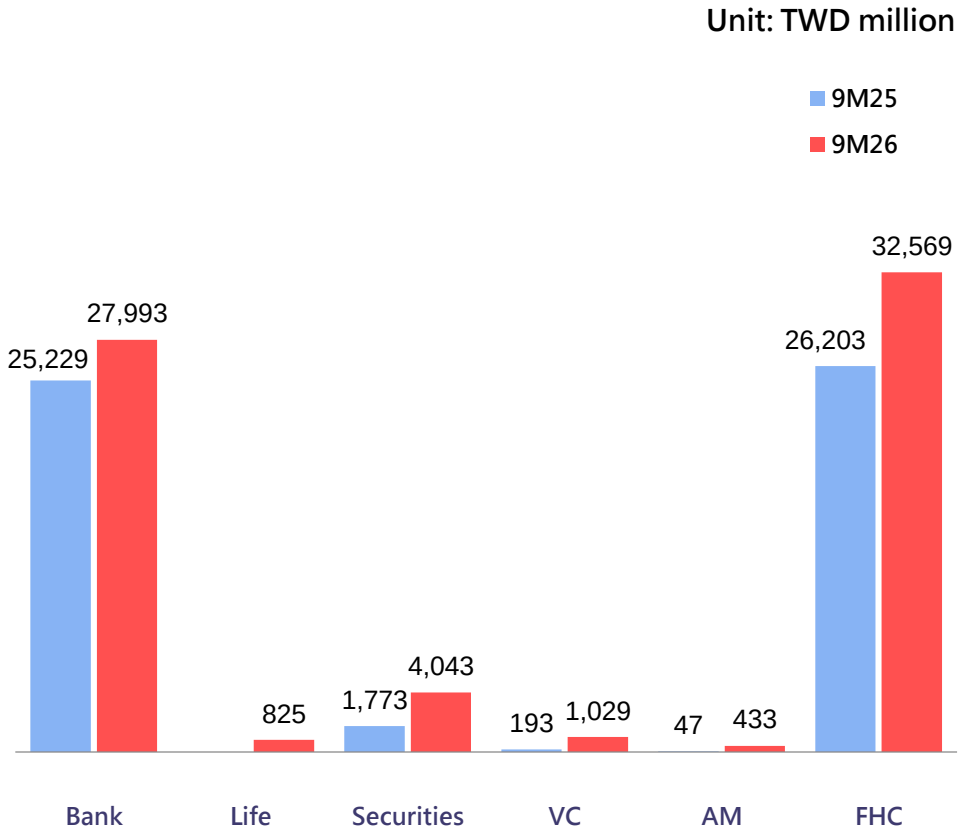
Note: 9M26 figures are preliminary.

Net Income of FHC & its Subsidiaries

Contribution by Subsidiaries



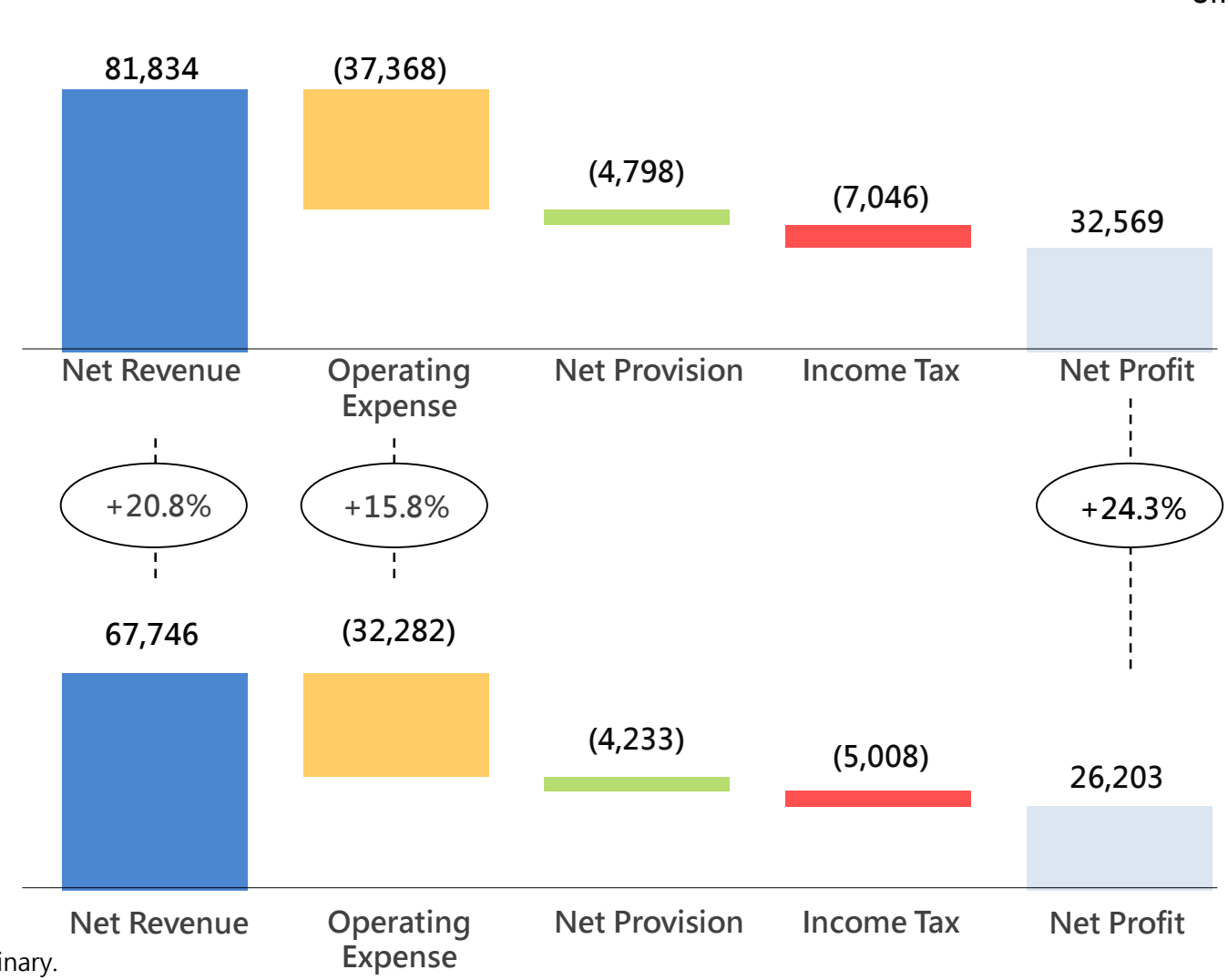
Net Income of FHC and its Subsidiaries



Note: 1. 9M26 figures are preliminary.
2. E.SUN Asset Management was consolidated into E.SUN FHC on July 1, 2025
3. Mercuries Life was consolidated into E.SUN FHC on September 1, 2026.

Net Income Breakdown

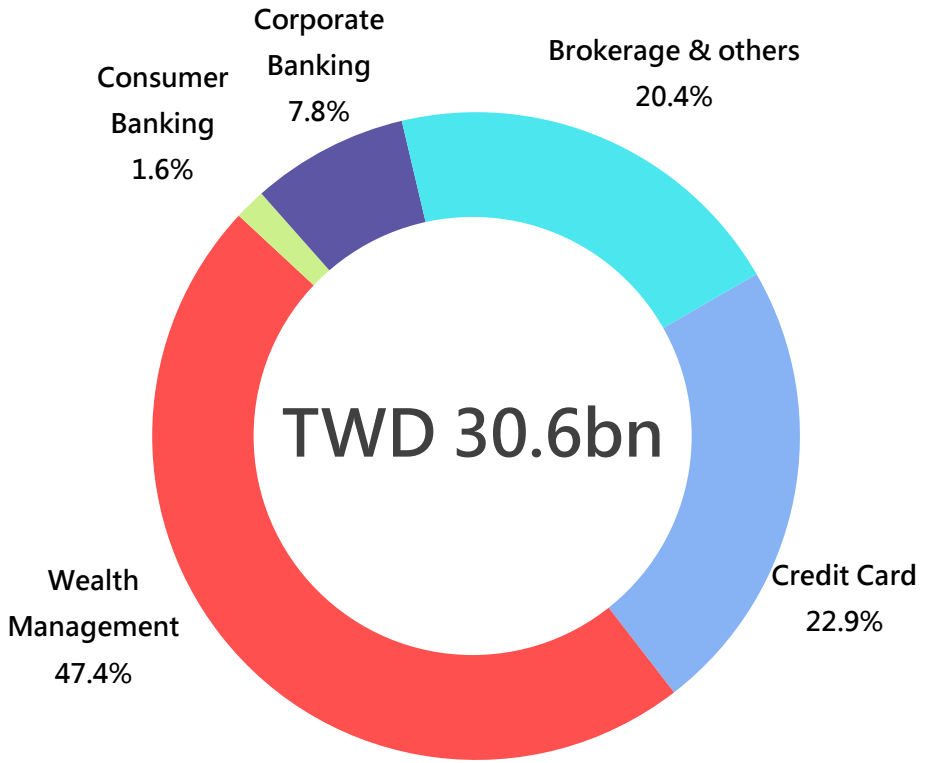
Unit：TWD million



Note: 9M26 figures are preliminary.

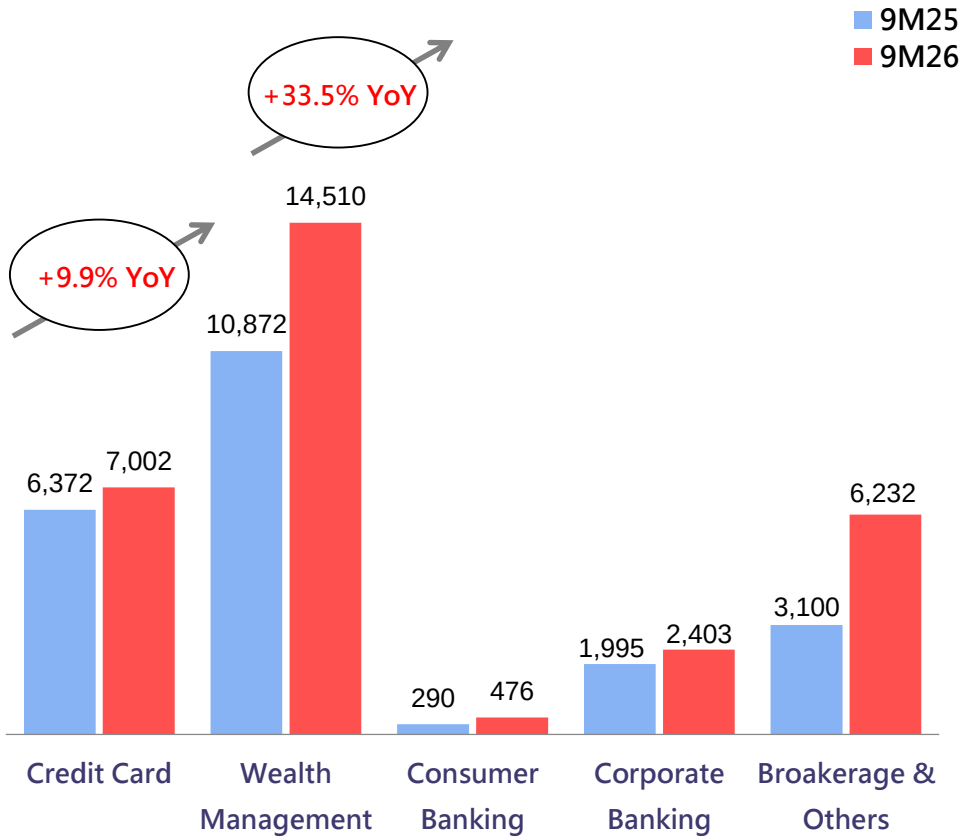
FHC Net Fee Income Breakdown

Net Fee Income



YoY Comparison

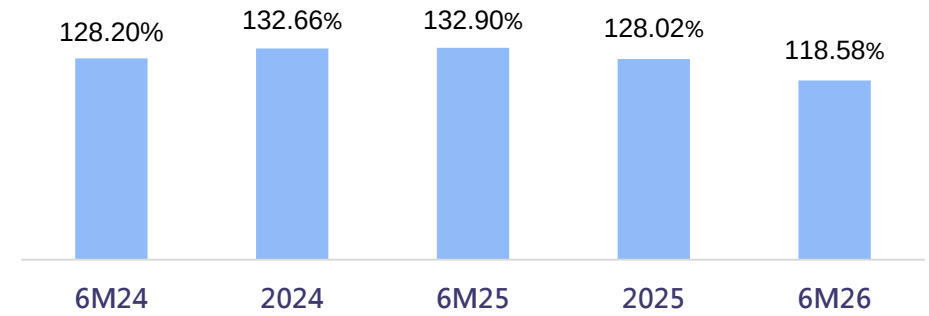
Unit：TWD million



Note: 1. 9M26 figures are preliminary.
2. Credit card net fee income including credit & debit cards.

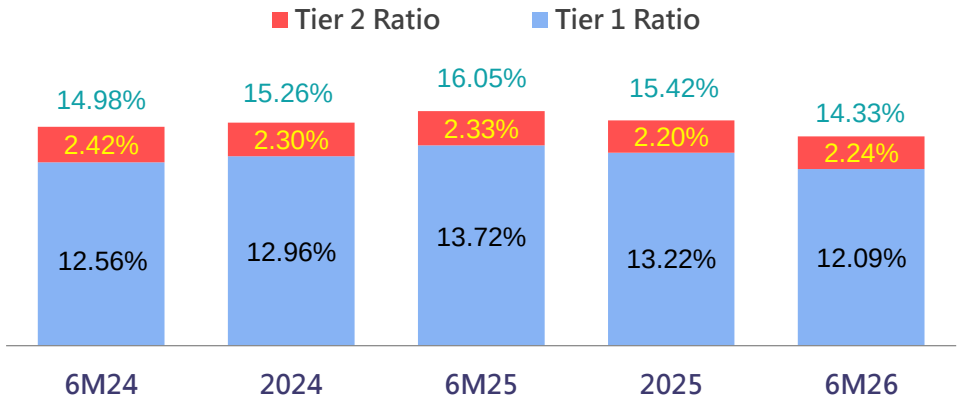
Capital Adequacy Ratio

FHC CAR Ratio



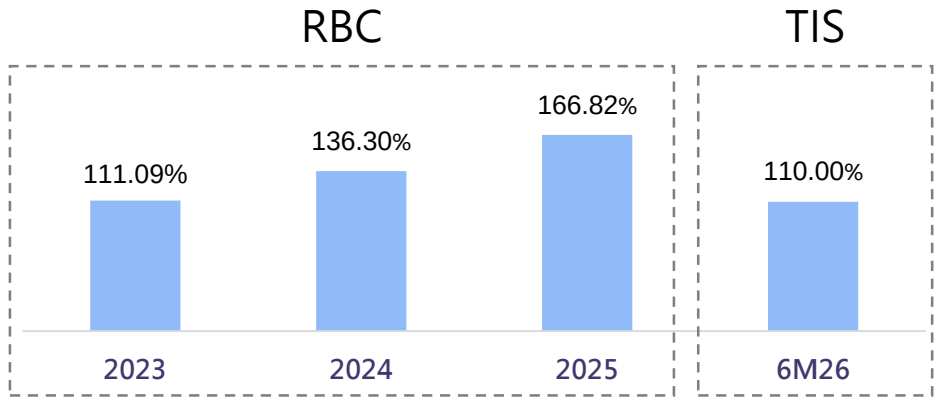
Note: 6M26 figures are audited.

Bank BIS Ratio



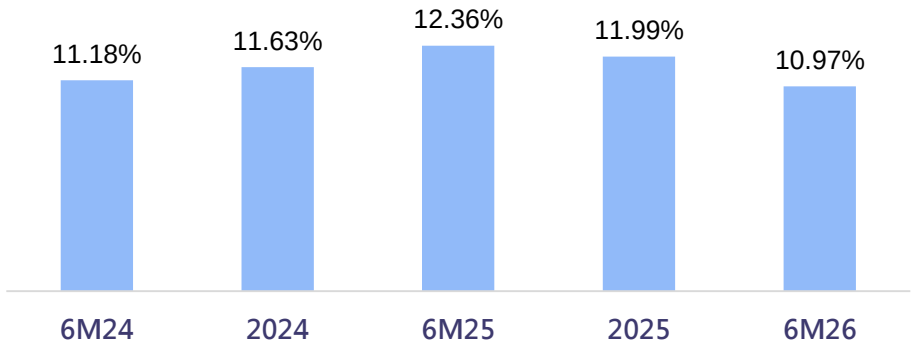
Note: Bank's numbers are presented on a standalone basis.

Life RBC/TIS Ratio



Source: Insurance Industry Public Disclosure Platform.

Bank CET1 Ratio



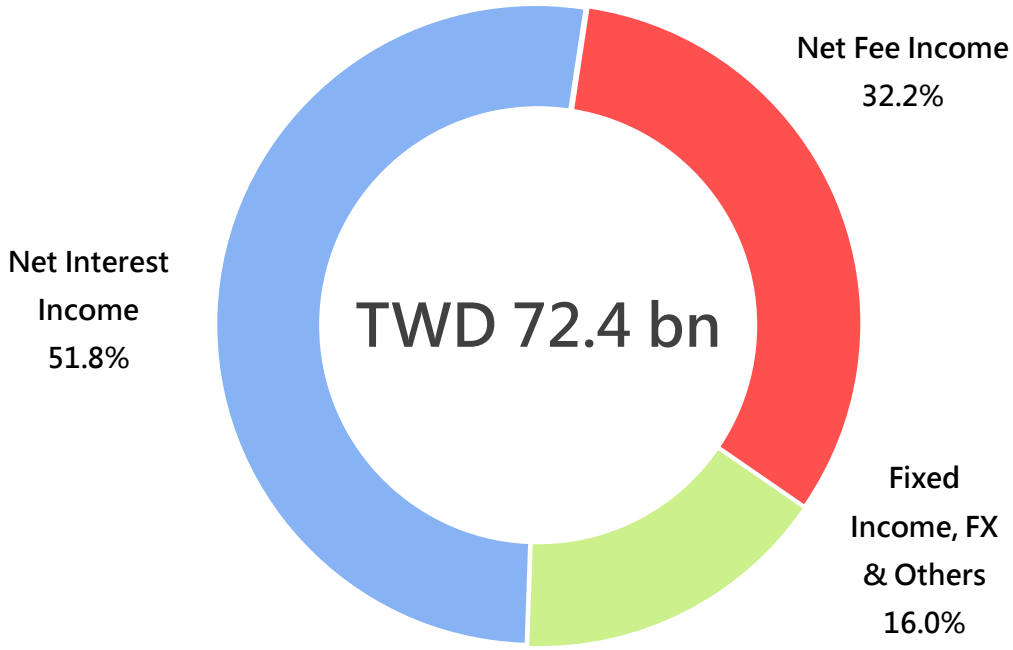
E.SUN Bank



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

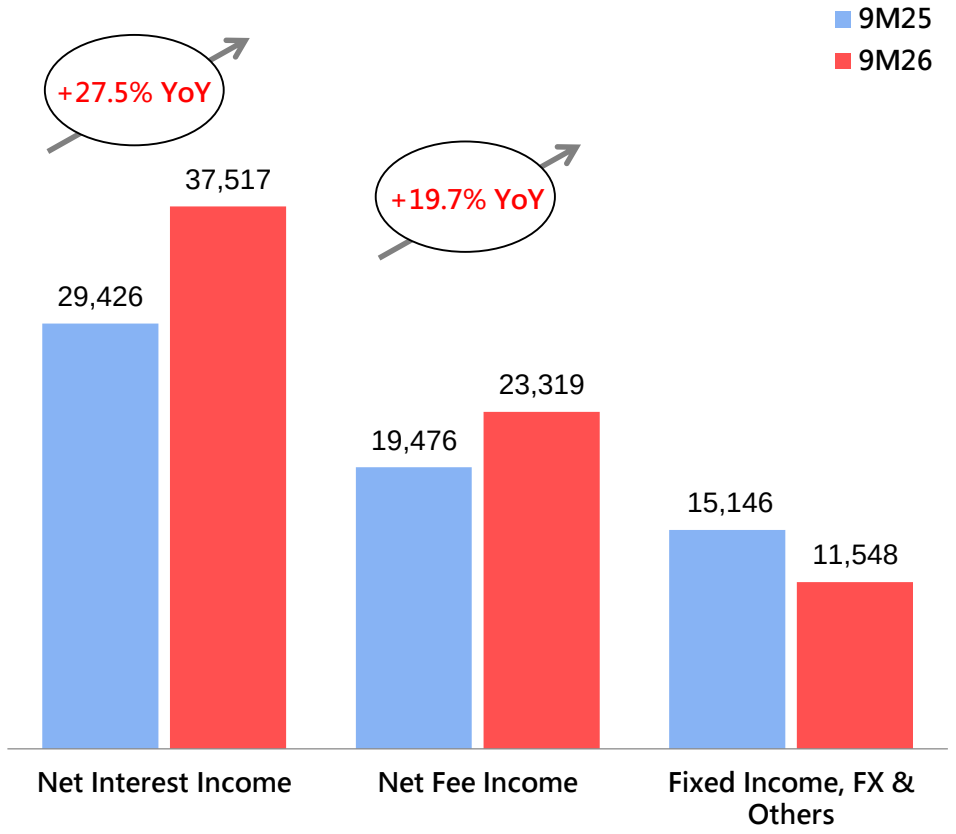
Revenue Breakdown

Net Revenue



YoY Comparison

Unit：TWD million



Note: 9M26 figures are preliminary.

Deposit and Loan Structure

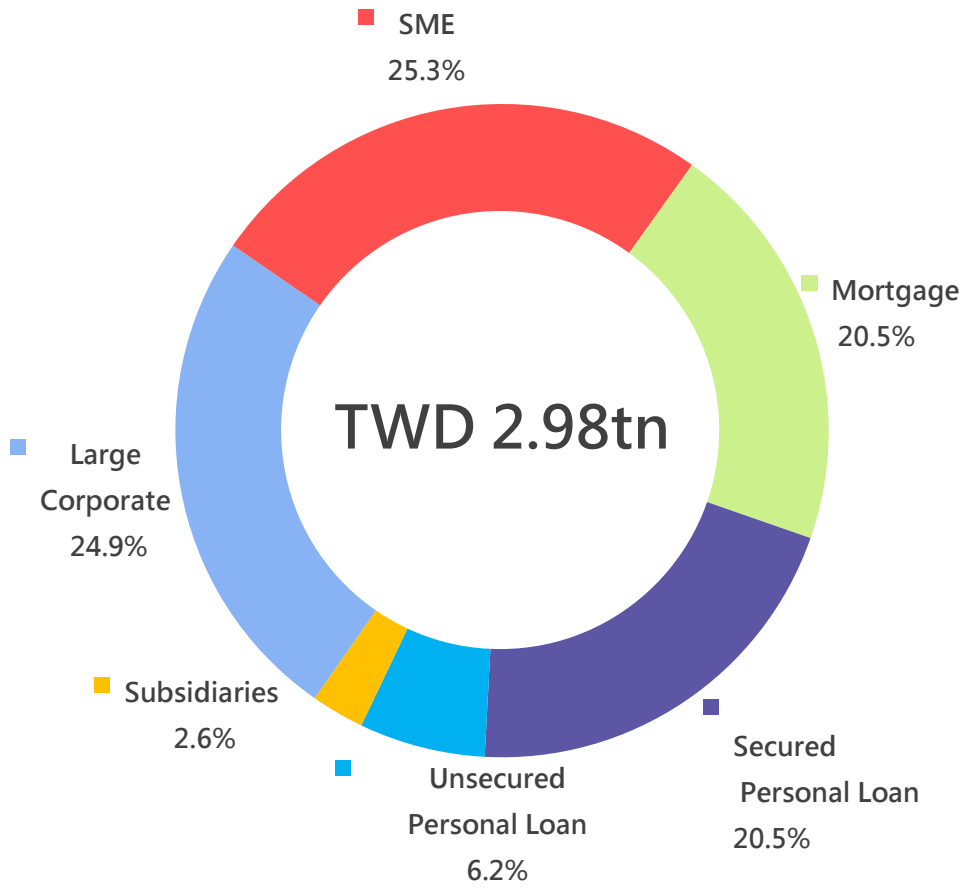
Unit：TWD billion

Category	2026.09	YTD Growth %	2025.12	YoY Growth %	2025.09
Total Deposit/1	4,171.9	10.41%	3,778.4	17.10%	3,562.7
Demand Deposits(TWD)	1,471.5	11.02%	1,325.4	12.87%	1,303.7
Time Deposits(TWD)	1,234.6	6.87%	1,155.2	17.93%	1,046.9
FCY Deposits	1,465.8	12.94%	1,297.8	20.93%	1,212.1
Total Loan/1	2,982.2	13.38%	2,630.2	16.99%	2,549.1
TWD Loans	2,329.6	10.26%	2,112.9	12.14%	2,077.4
FCY Loans	652.6	26.16%	517.3	38.35%	471.7
Corporate Loans/2	1,496.4	15.09%	1,300.2	19.29%	1,254.4
SME Loans	754.3	11.67%	675.5	15.94%	650.6
Consumer Loans/2	1,408.3	11.25%	1,265.9	13.88%	1,236.6
Mortgage Loans	610.1	6.23%	574.3	7.00%	570.2
Unsecured Personal Loans	186.3	22.57%	152.0	28.31%	145.2
Credit Card Revolving Balance	15.9	-11.67%	18.0	-14.05%	18.5

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

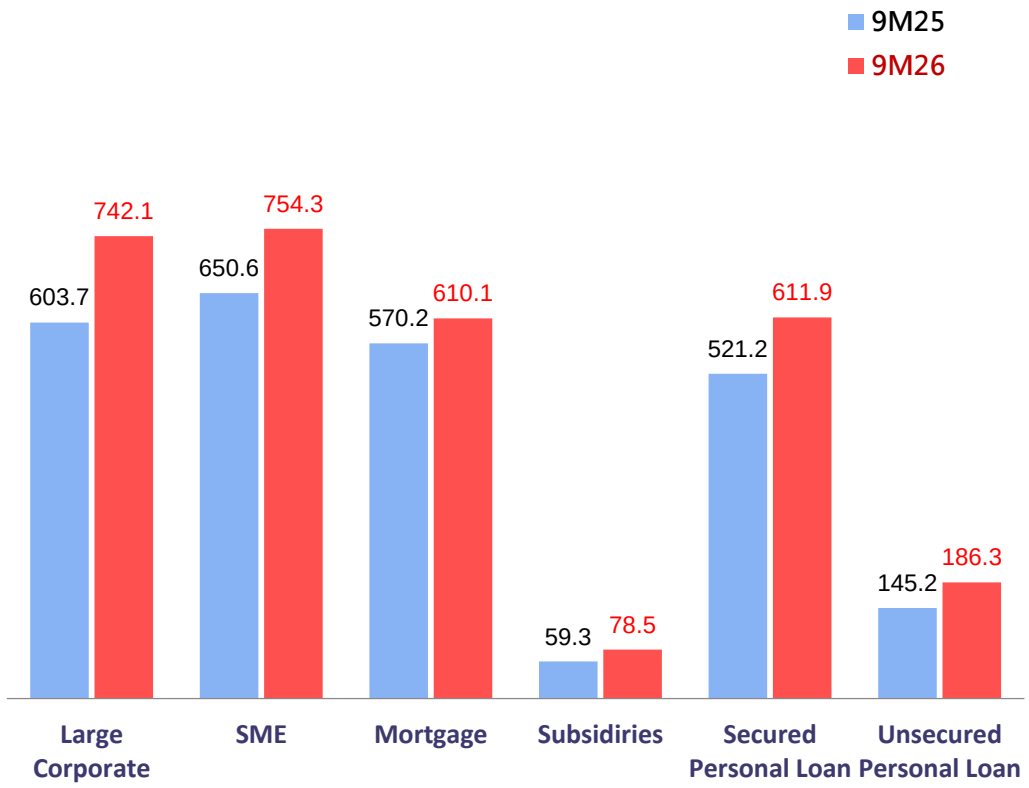
Loan Portfolio Breakdown

Total Loan



YoY Comparison

Unit：TWD billion

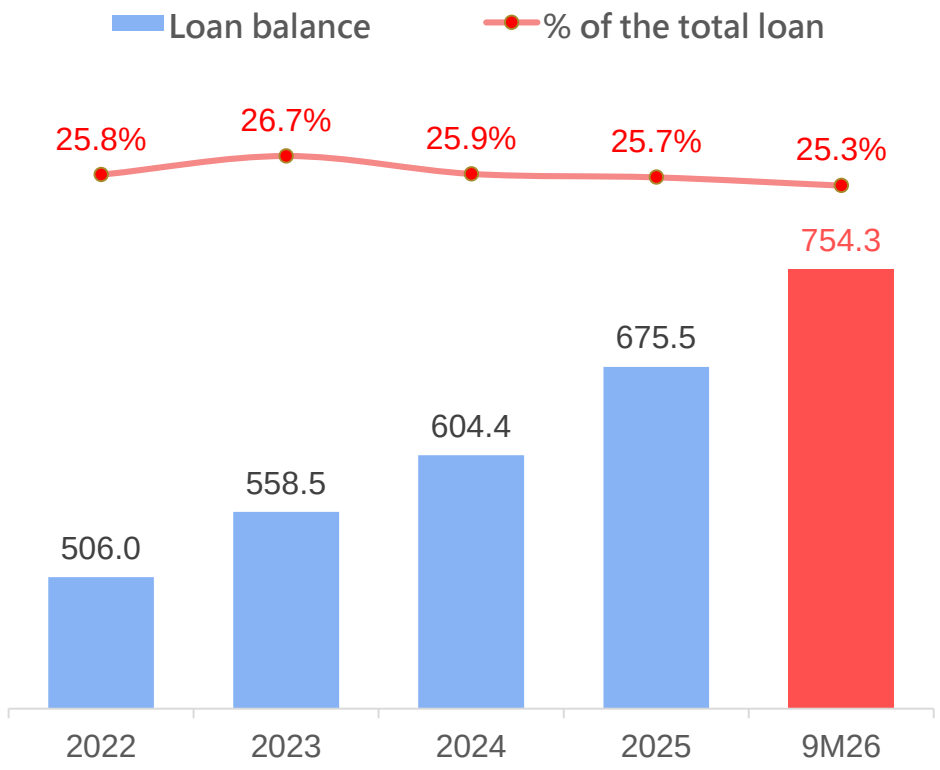


Note: Secured Personal Loan is fully collateralized by fixed asset.

SME Loan and FCY Loan

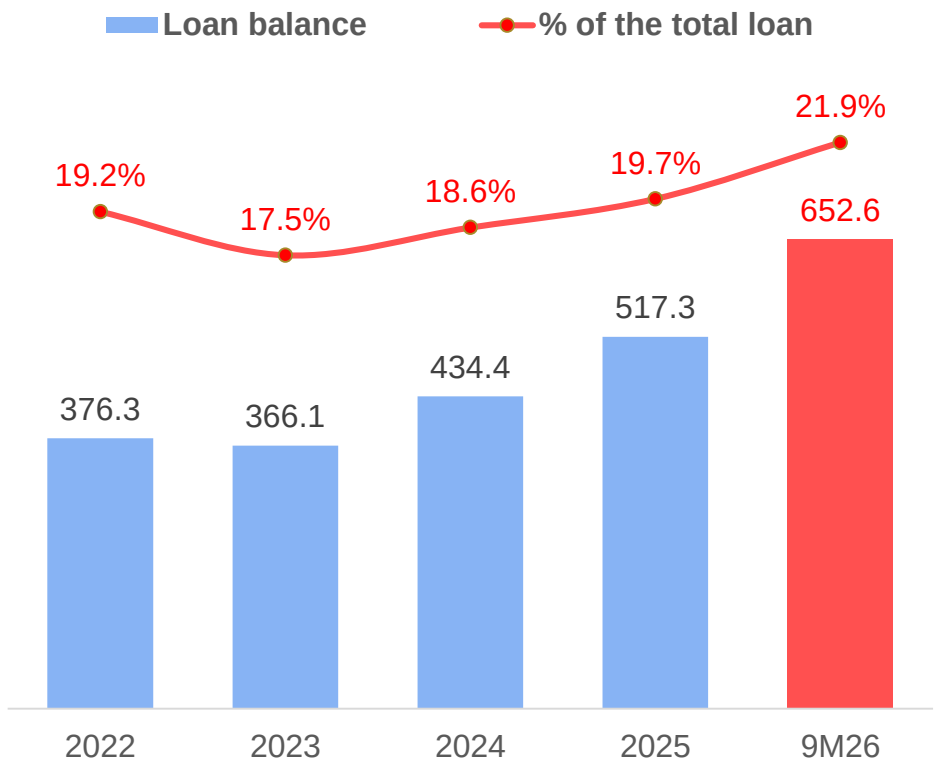
SME Loan

Unit：TWD billion, %



FCY Loan

Unit：TWD billion, %



Note: 9M26 figures are preliminary.

Overseas Development



Financial Performance

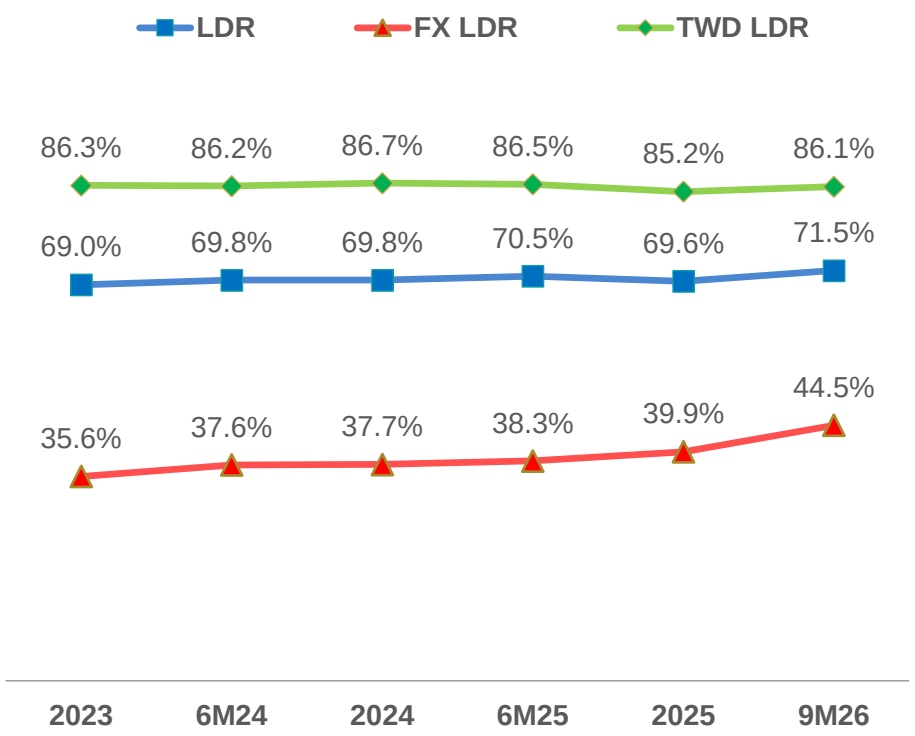
- Overseas branches and subsidiaries' net profit contributed 25.7% of the Bank's total net profit.
- Overseas loan balance grew by 29.8% YTD.
- Robust overseas loan momentum was driven by the US, Australia, Singapore, and Hong Kong.
- E.SUN China was honored with the Corporate Governance Award at the Asia Responsible Enterprise Awards (AREA).

Overseas Expansion

- 35 overseas locations across 11 countries and regions.
- Osaka Sub-Branch officially opened on Sep. 4, joining Tokyo Branch, Fukuoka Branch, and Kumamoto Sub-Branch to comprehensively serve Japan's three major economic hubs: Kanto, Kansai, and Kyushu.
- Mumbai Branch is expected to commence operations in Q1 2027.
- Expanding North American footprint: Preparing Toronto Branch and upgrading Dallas Rep. Office to branch; connecting LA, Toronto, and Dallas to build an integrated financial services platform.

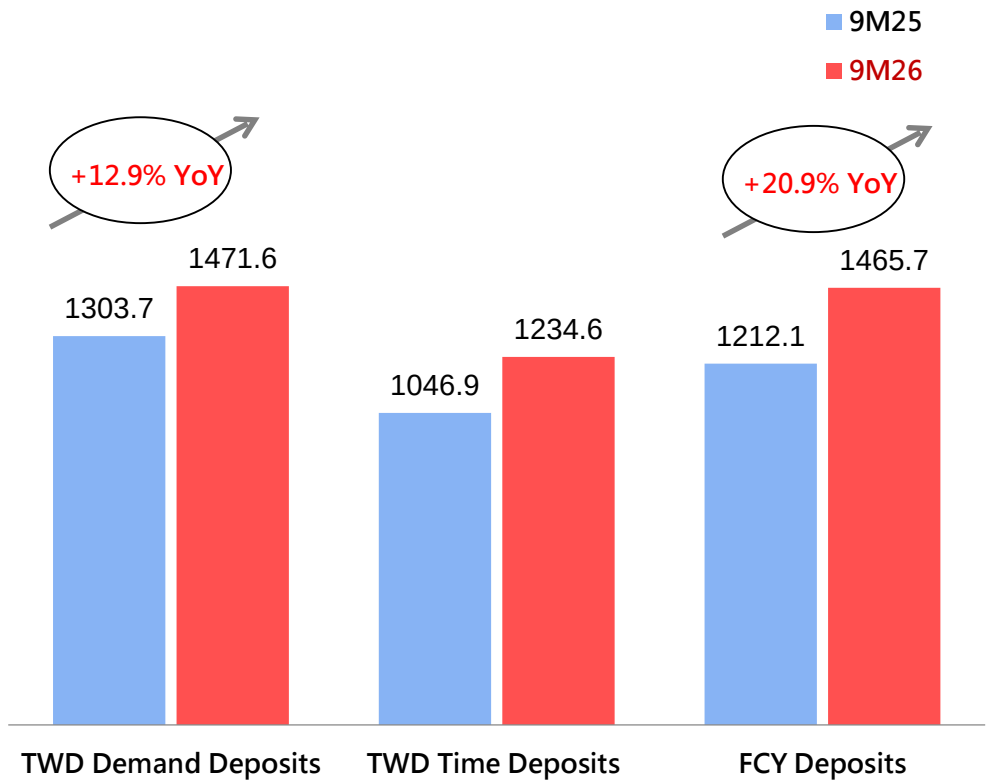
Deposit Structure

Loan to Deposit Ratio



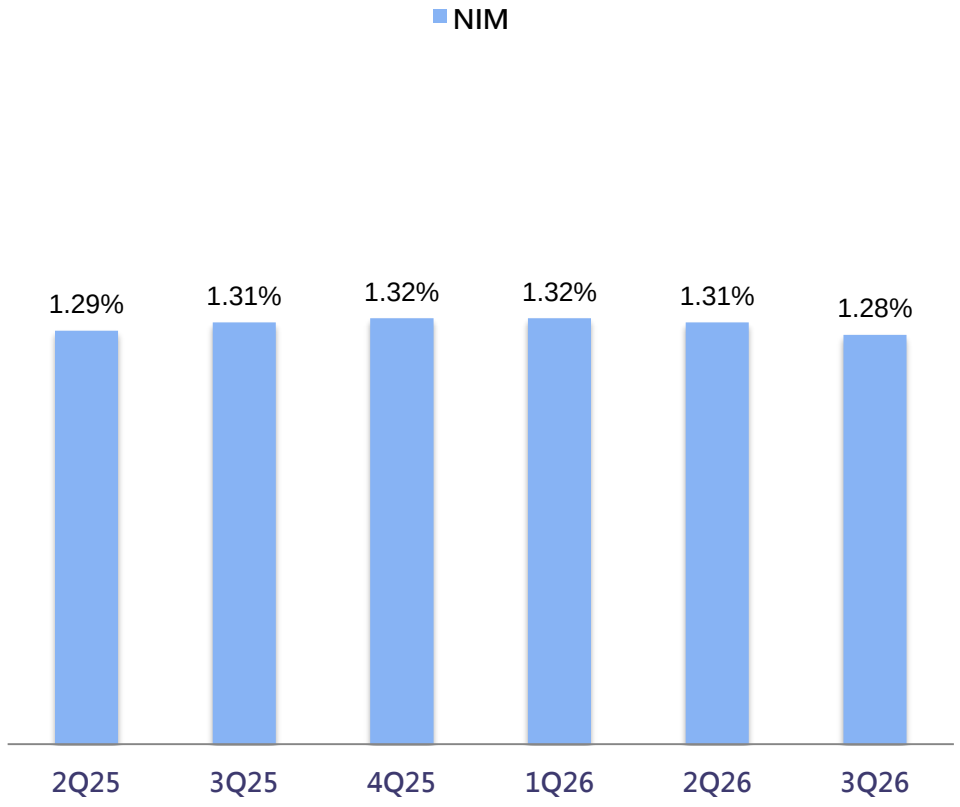
Deposit Structure

Unit：TWD billion

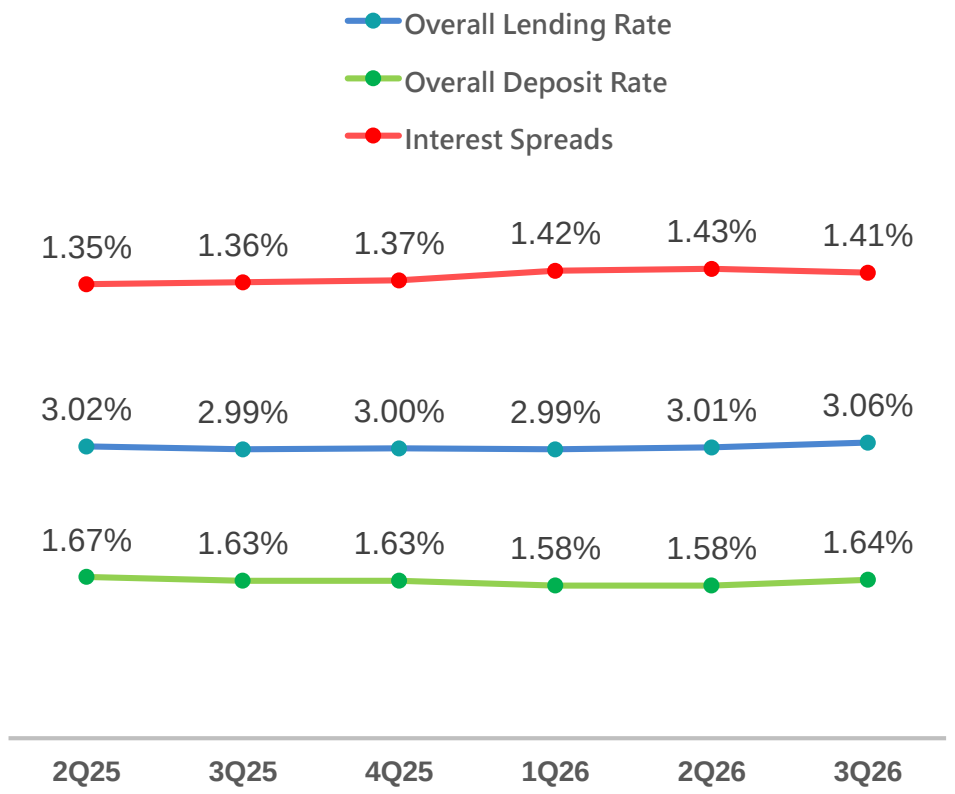


NIM and Spread

NIM

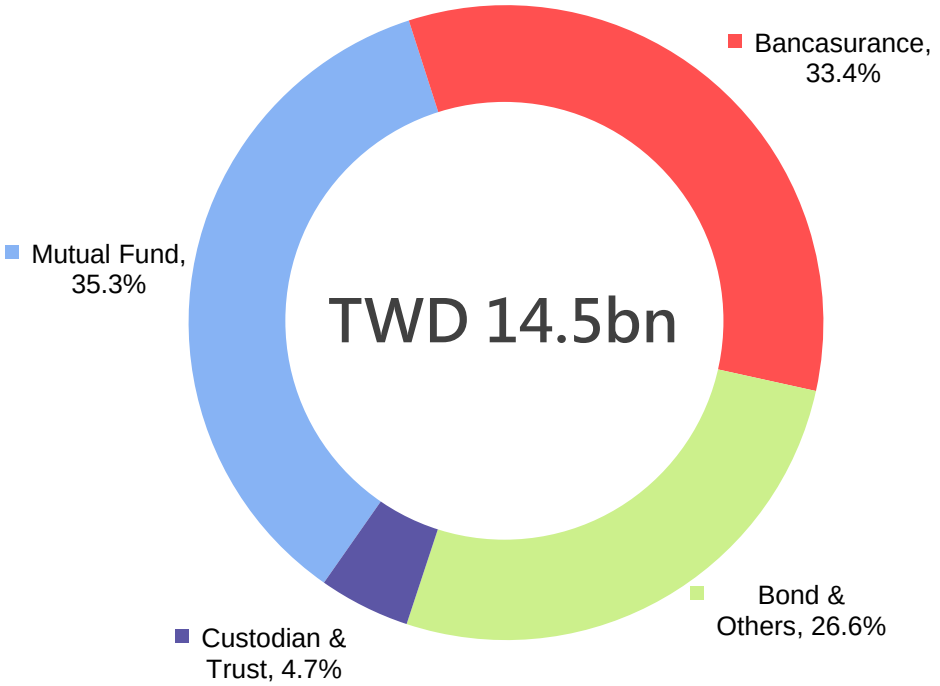


Spread



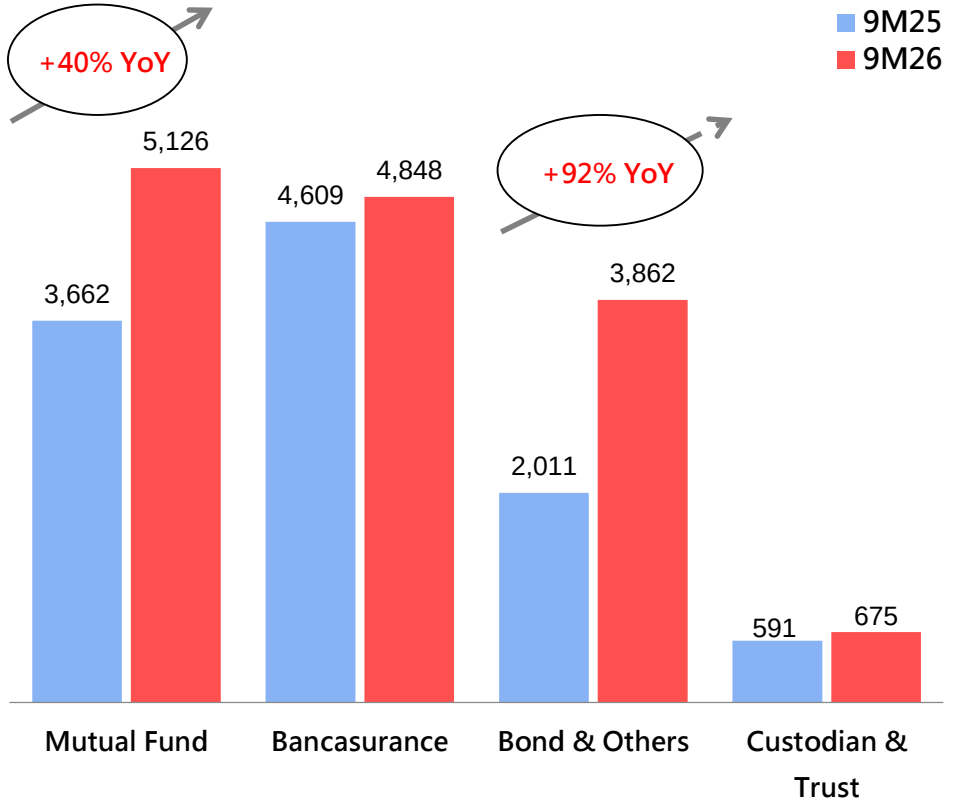
Wealth Management Fee Breakdown

Wealth Management Fee Breakdown



YoY Comparison

Unit : TWD million

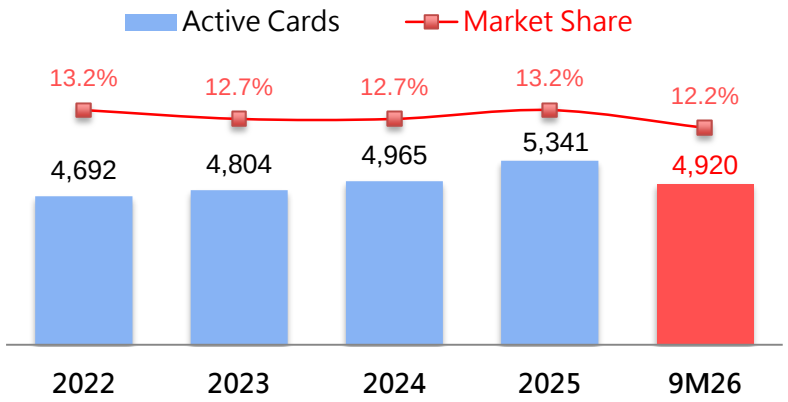


Note: 9M26 figures are preliminary.

Credit Card Business Breakdown

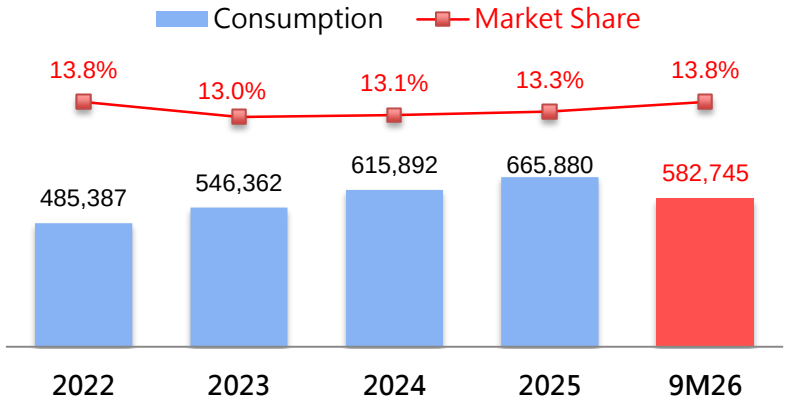
Active Cards

Unit：thousand cards，%



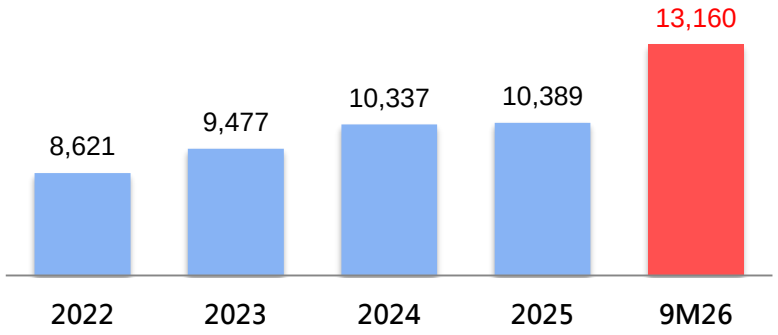
Card Consumption

Unit：TWD million，%



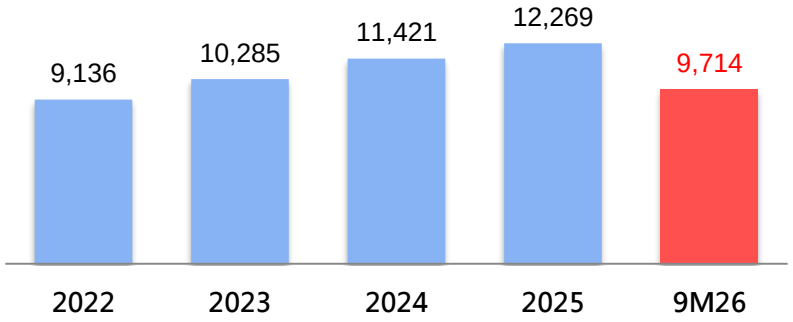
Per Card Spending (Monthly)

Unit：TWD



Gross Fee Income

Unit：TWD million

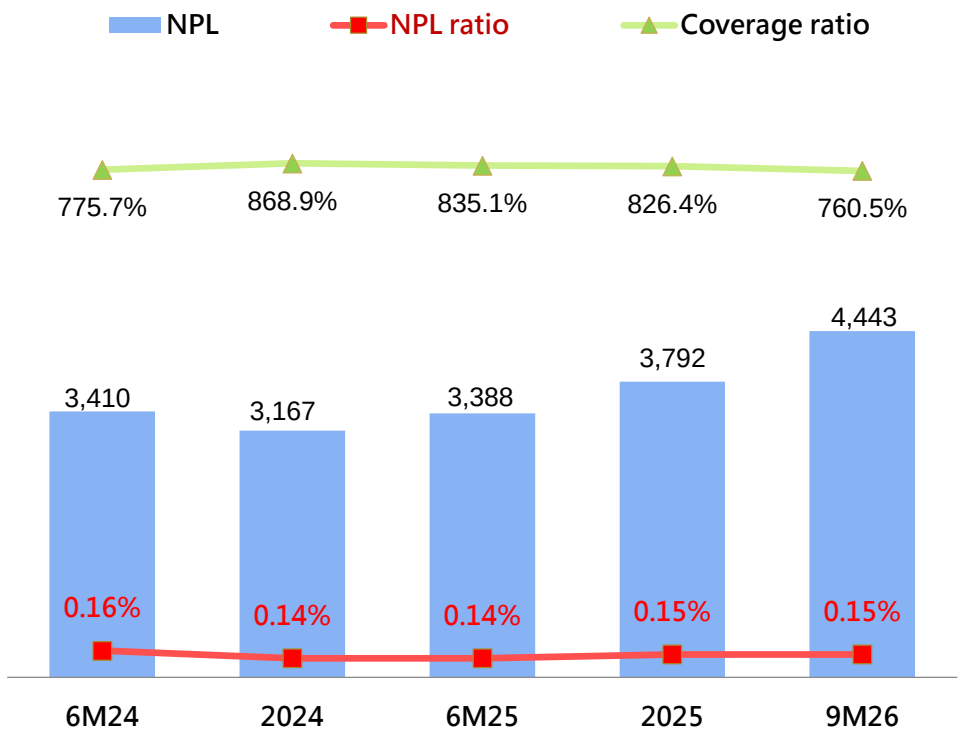


Note：Gross fee income including credit & debit cards.

Superior Asset Quality 1/2

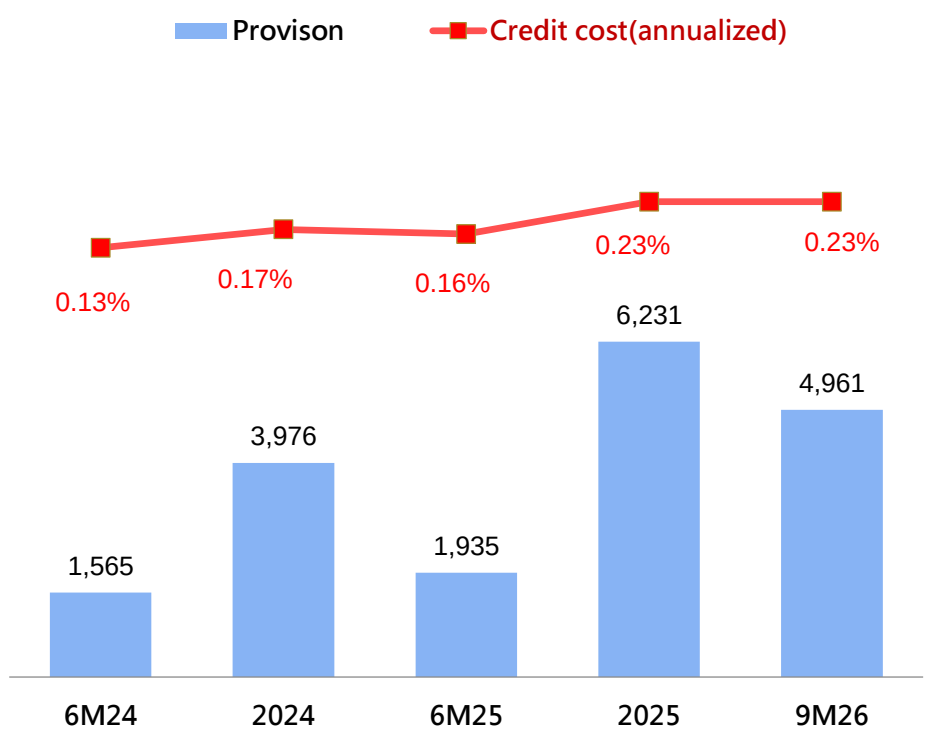
NPL and Coverage Ratio

Unit：TWD million



Provision and Credit Cost

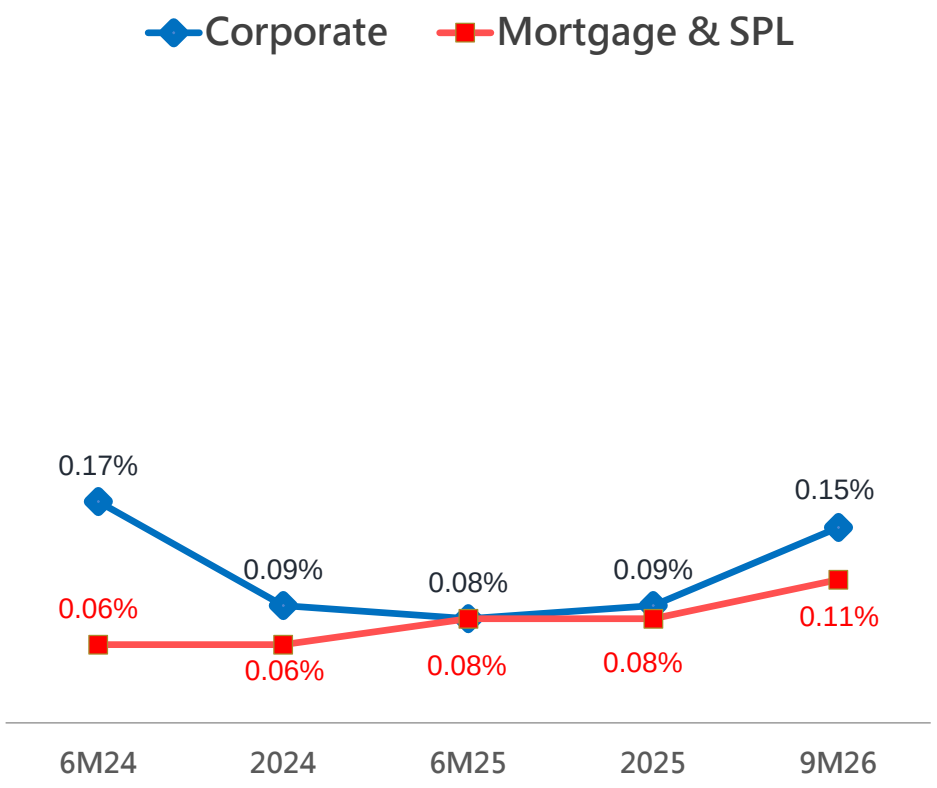
Unit：TWD million



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

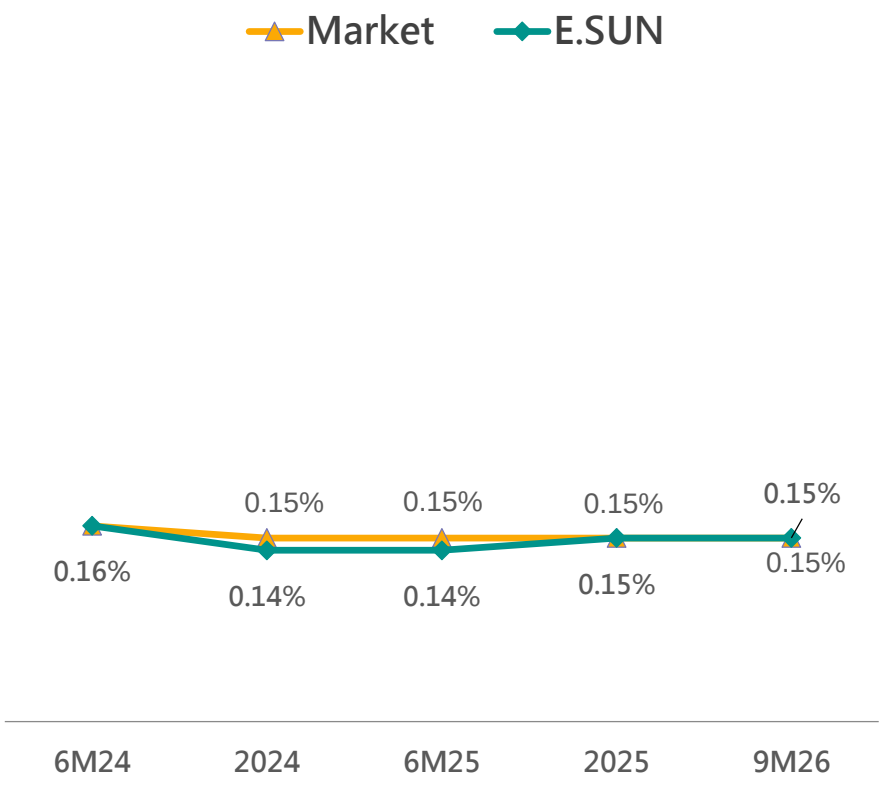
Superior Asset Quality 2/2

NPL Ratio for Main Business



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

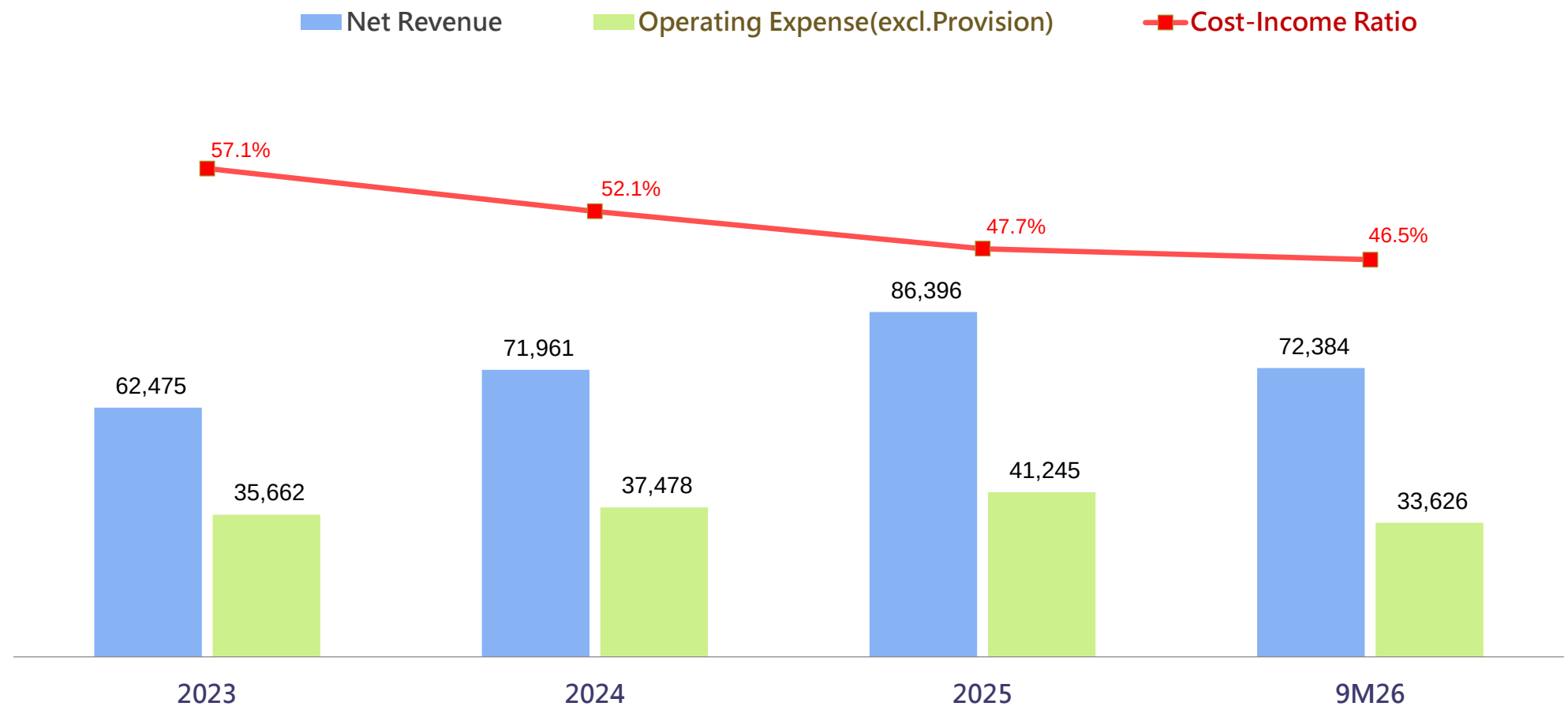
NPL Comparison with Market



Source: Financial Statistics Abstract, FSC

Cost-Income Ratio

Unit：TWD million



Note: 1.Bank's numbers are presented on a standalone basis.
2.9M26 figures are preliminary.

Mercuries Life



野性玉山 Yushan Wild | Birungi Arnold | 壓克力 Acrylic Painting | 91x72.5cm | 2022 | 烏干達 Uganda

Key Operational Metrics

Data Date: September 30, 2026 (Individual Preliminary Figures)

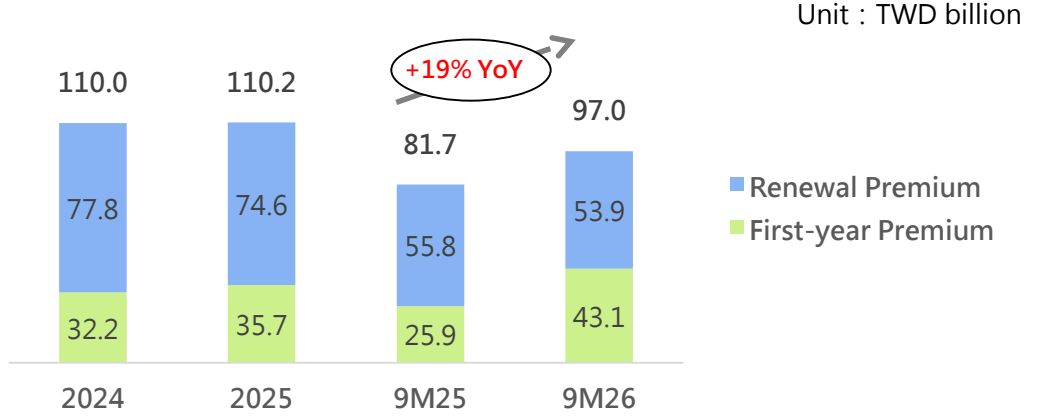
Unit：TWD billion

Business Performance	FYP 43.1 (+66% YOY)	New business CSM 11.4 (+2% YOY)			
Financial Performance	Insurance service result 1.7	Financial result 9.5	Net investment Income 28.5	Net income 5.7	Total comprehensive income 61.1
Net Worth	Net worth 141.8	CSM balance 80.0	Adjusted net worth 205.7	E/A ratio(and adjusted E/A ratio) 10.5%(15.3%)	

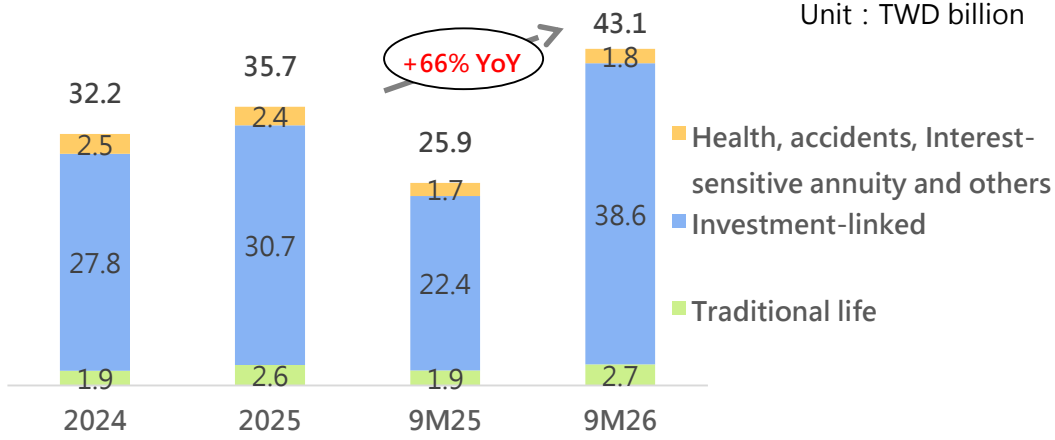
Note : Net investment income excludes income from separate accounts.

Premium Breakdown

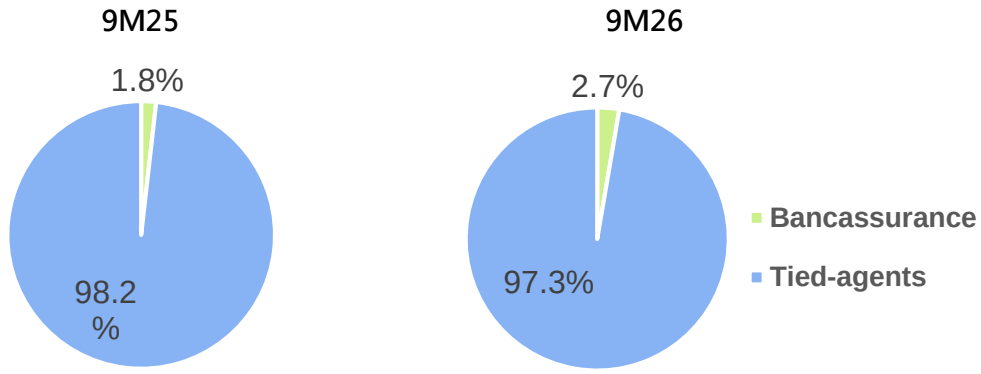
Total Premium



First Year Premium(FYP)

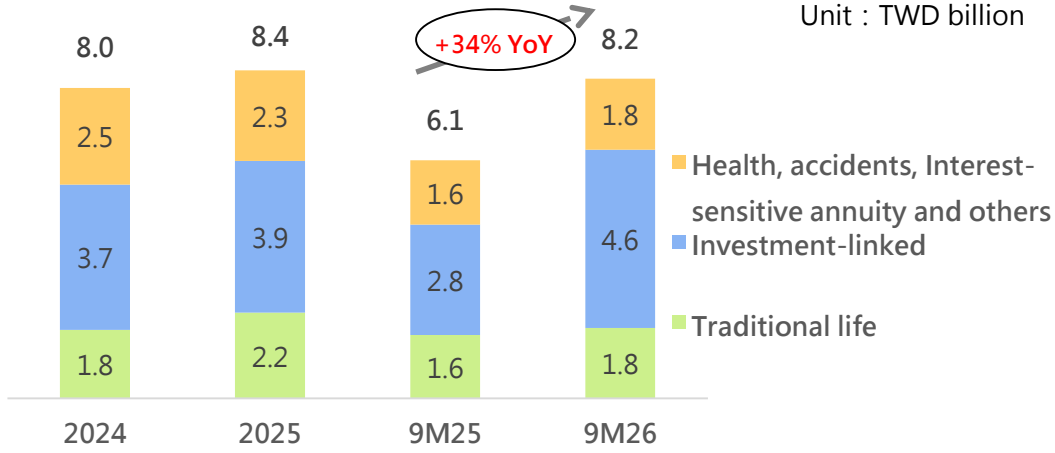


First Year Premium-Sales Channel



Note：May not sum to total due to rounding.

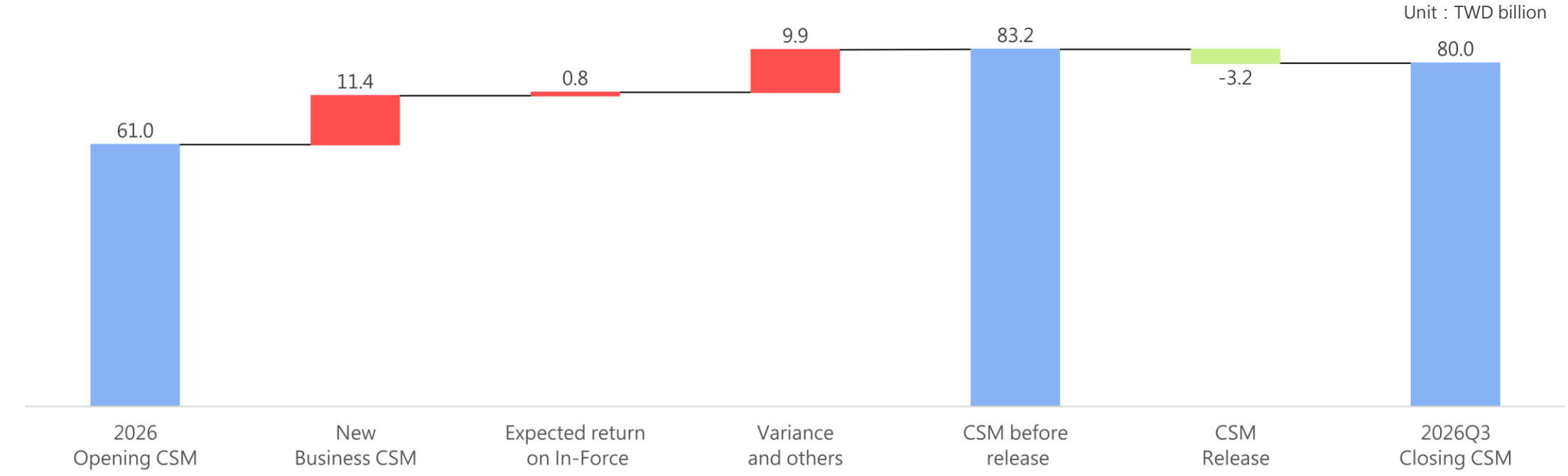
First Year Premium Equivalent(FYPE)



Illustrative Movement of CSM

- CSM balance was 80.0 billion as of the end of September 2026, an increase of 19.0 billion compared to the beginning of the year.
- The primary growth of CSM was driven by a new business contribution of 11.4 billion, with a 9M CSM release of 3.2 billion, representing an annualized release rate of approximately 5.1%.

Illustrative Movement of CSM



Note：May not sum to total due to rounding.

Investment Portfolio and Return

- The investment yield for the nine months of 2026 was 2.98%, mainly driven by domestic and foreign financial markets trending.
- In 9M2026, the allocation of domestic equity positions increased by 4.2% compared to the same period last year.

Unit：TWD billion

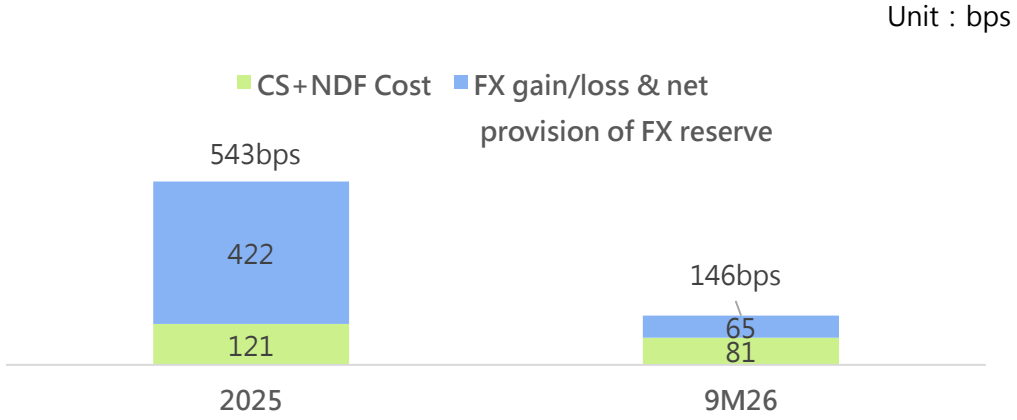
	2022	2023	2024	2025	9M25	9M26	
Total Investments	1,278.9	1,294.5	1,364.3	1,365.8	1,321.7	1,299.9	
	Weight	Weight	Weight	Weight	Weight	Weight	Return
Deposit and cash equivalent	1.5%	3.4%	1.3%	5.3%	5.7%	5.5%	1.25%
Domestic equity	3.9%	5.9%	3.8%	4.8%	3.8%	8.0%	12.54%
Overseas equity	0.8%	0.5%	0.4%	1.1%	1.0%	2.2%	12.21%
Domestic fixed income	16.8%	15.2%	18.9%	16.7%	17.4%	16.6%	1.84%
Overseas fixed income	69.3%	67.5%	68.6%	65.1%	64.9%	63.8%	3.76%
Mortgage loans	2.1%	1.9%	1.5%	1.3%	1.4%	1.2%	2.39%
Policy loans	3.3%	3.4%	3.4%	3.5%	3.5%	0.4%	4.53%
Real estate	2.3%	2.3%	2.2%	2.2%	2.3%	2.3%	1.93%
Investment Return	2.15%	2.40%	3.37%	0.12%	0.81%	2.98%	
Recurring Return	3.12%	3.23%	3.31%	3.18%	3.25%	3.48%	

Note：1.May not sum to total due to rounding.
2. OTC-listed international bonds account for 22.74% of accumulated assets in 9M26.
3. Domestic fixed income, including New Taiwan Dollar-denominated bond ETFs.
4. Return on investment including realized gains/losses on disposal of FVOCI equities: Domestic equity+ 18.93% ; Overseas equity+29.63%.
5. The calculation of FX and others, investment income and investment returns for the 9M 2025 excludes the release of one time policy reserves to reserves for change on foreign.

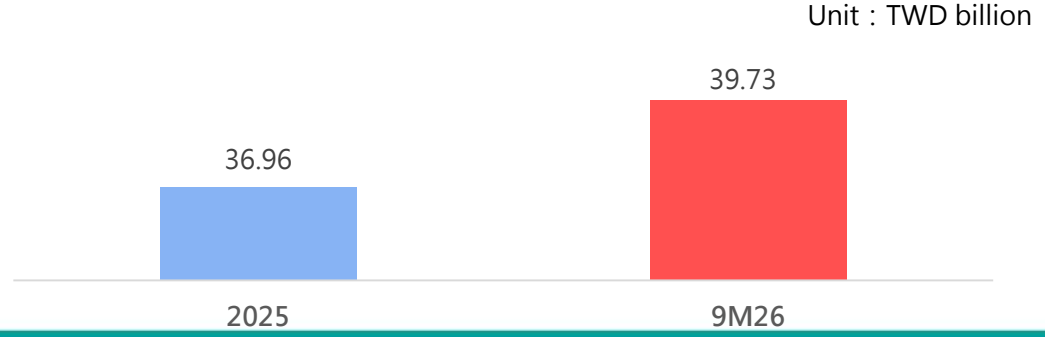
Hedging Composition

- Foreign exchange hedging costs adopted the AC amortized cost framework, reducing hedging demand as Foreign exchange volatility is now absorbed by the Reserves for Change on Foreign Exchange Price mechanism. Also under the Reserves for Change on Foreign Exchange Price mechanism, exchange rate volatility will be absorbed by the reserve mechanism.

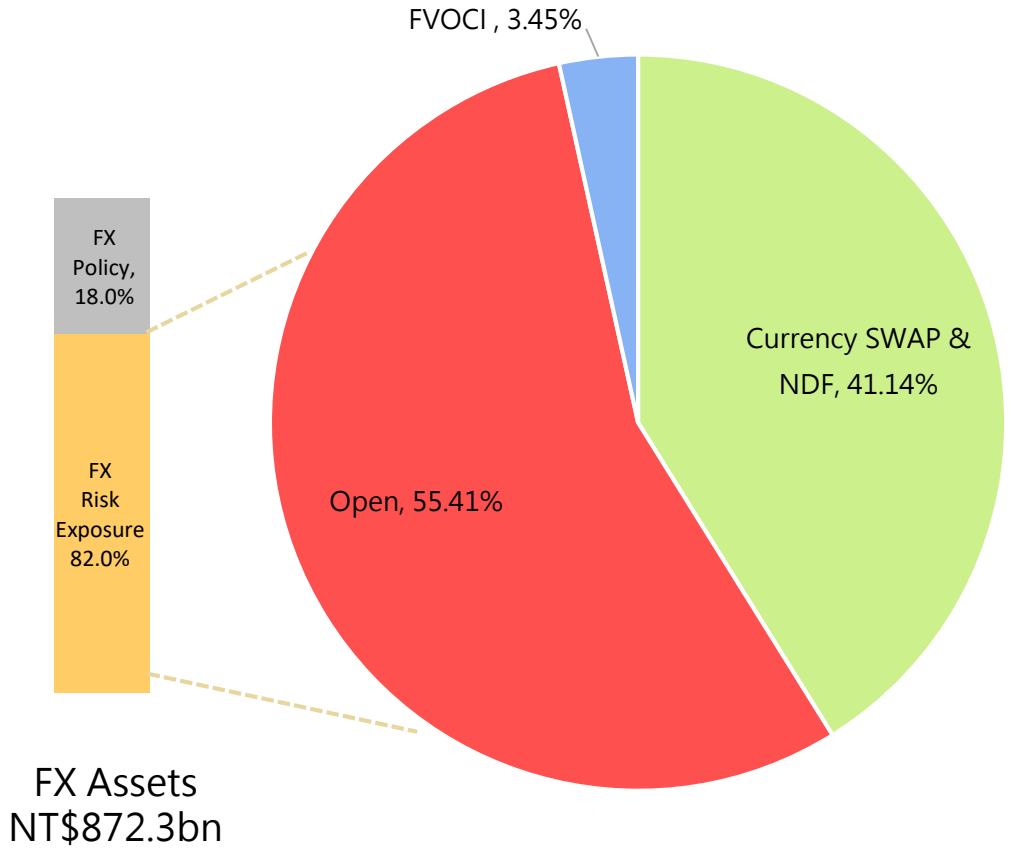
Hedging Cost



Balance of FX reserve

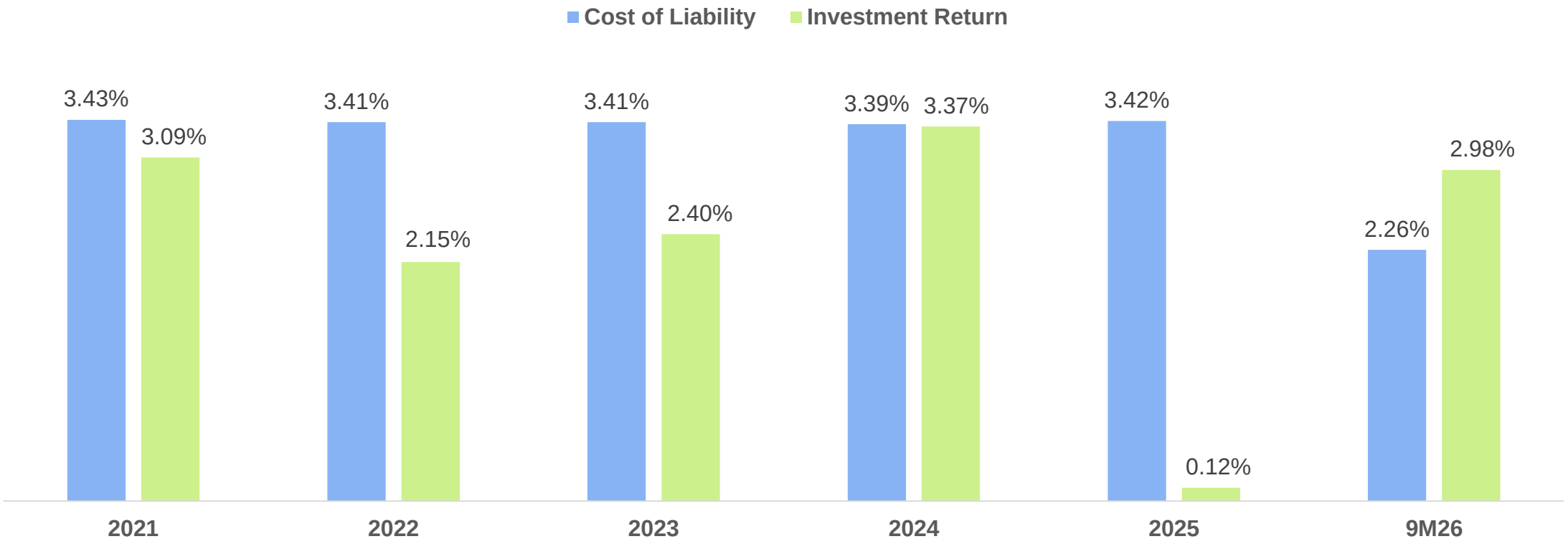


Currency Hedging Structure



Investment Spread

In 9M2026, the policy cost rate dropped significantly to 2.26% as a result of following the adoption of IFRS 17, while the return on investment stood at 2.98%.



Note : 1. Cost of liability is reserve based.
2. IFRS 17 adopted from 2026.

Changes in net worth

- In the nine months of 2026, the net worth increased by 77.2 billion, reaching 141.8 billion by the end of September, with an adjusted net worth of 205.7 billion.

Changes in net worth

Unit：TWD billion



Note：Others include cumulative translation adjustments, property revaluation surplus, changes in capital surplus and changes in income taxes, etc.

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

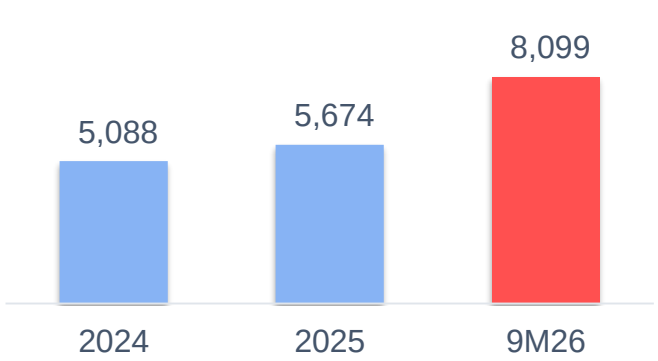
- In 2026 Q3, the market remained at high levels with moderated trading momentum and accelerated sector rotation.
- 9M26 annualized ROE reached 41%, ranking among top-tier bank-affiliated securities peers.
- Leveraging securities-banking synergies to focus on high-net-worth clients and enhance digital platforms, capturing growth momentum from surging new accounts and fund inflows.
- Sub-brokerage business delivered stellar growth, with 9M26 fee income up 112% YoY.

Market Share

	2025	3Q26	YTD
Brokerage	1.78%	1.81%	3%
Margin Loans	2.84%	2.68%	(-7%)

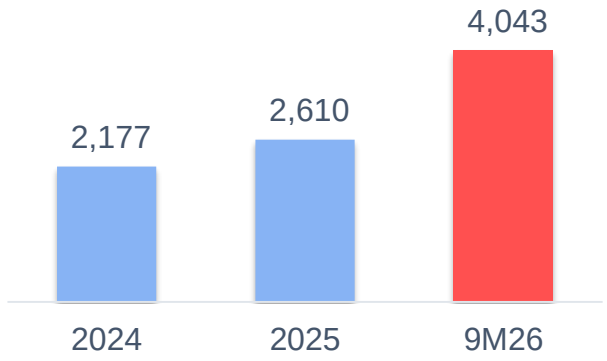
Net Revenue

Unit：TWD million



Net Profit

Unit：TWD million



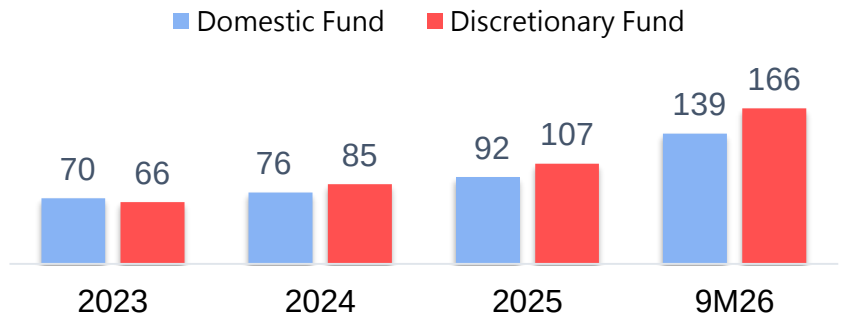
E.SUN Asset Management

Business Highlights

- Financial Performance
  - As of Sep. 2026, domestic fund AUM reached TWD 139bn and discretionary fund AUM hit TWD 166bn, up 53% YTD combined.
  - 9M26 net profit reached TWD 451mn with an EPS of TWD 15, surging 246% YoY.
- Business Highlights
  - Total AUM surpassed TWD 300bn, driven by rapid growth in domestic funds and discretionary funds.
  - E.SUN AM's fifth ETF (00413A) completed its fundraising and was officially established on Nov. 3.
  - Continue to promote multi-channel unregistered product distribution, consolidating the market leadership.
  - Focusing on TISA and financial inclusion initiatives, E.SUN AM expanded its fund lineup to seven funds.

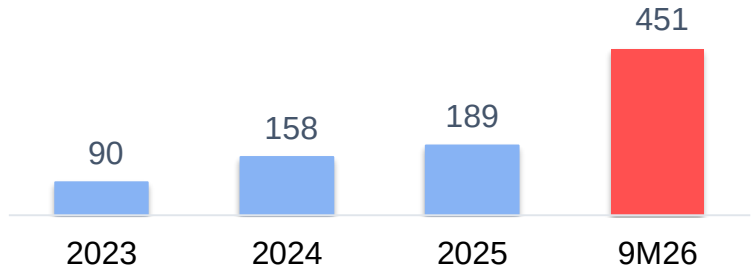
AUM

Unit：TWD billion



Net Profit

Unit：TWD million



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

Sustainable Development

Highest rating

MSCI ESG Rating AAA

MSCI

Since 2014

Member of DJBIC

S&P Global

Highest rating

Jade Award

The Asset ESG

Rated top 25%

Sustainable finance Assessment

FSC

Top 5% (11th time)

CG Assessment

TAIEX

Certified excellence

CG6014 CG Assessment

CGA

Highest rating

Excellence in CSR Awards

CommonWealth Magazine

12 years in a row

Corporate Sustainability Awards

TCSA

Golden Award

Taiwan Biodiversity Awards

TCSA



Thank you

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Appendix 1/7

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

TWD$ million	E.SUN Bank (Consolidated)	Mercuries Life Inc	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	499,949	42,788	3,510	487	616	1,317	521,723
Securities, net	1,266,839	900,125	6,799	6,319	944	343	2,178,623
Loans, net	2,951,392	24,544	-	-	-	-	2,975,786
A/R, net	165,181	11,669	49,903	6	215	129	226,653
Land, premises and equipments, net	33,182	12,355	545	1	46	1	46,628
Others	119,622	573,597	12,162	113	1,904	408,504	701,058
Total assets	5,036,165	1,565,078	72,919	6,926	3,725	410,294	6,650,471
Liabilities:							
Deposits	4,171,884	-	-	-	-	-	4,139,235
Other liabilities	556,704	1,490,534	58,429	84	336	61,266	2,161,788
Total liabilities	4,728,588	1,490,534	58,429	84	336	61,266	6,301,023
Total stockholders' equity	307,577	74,544	14,490	6,842	3,389	349,028	349,448
Total equity attributable to owners of the company	307,377	74,544	14,490	6,842	3,389	349,028	349,028
Non-Controlling interests	200	-	-	-	-	-	420
Total liabilities and stockholders' equity	5,036,165	1,565,078	72,919	6,926	3,725	410,294	6,650,471

Note: Preliminary figures as of Sep. 30, 2026

Appendix 2/7

Income Statement of E.SUN FHC and its subsidiaries for 9M 2026

TWD$ million	E.SUN Bank (Consolidated)	Mercuries Life Inc	E.SUN Securities (Consolidated)	E.SUN Venture Capital	E.SUN Site	E.SUN FHC (Standalone)	E.SUN FHC (consolidated)
Operating income							
Net interest income	37,517	3,274	631	0	20	(547)	40,889
Net fee income	23,319	(6)	6,112	0	1,206	0	30,623
Net trading income/(loss) & Derivatives & FX	11,238	456	552	1,075	1	5	13,192
Insurance business income	0	(3,075)	0	0	0	0	(3,075)
Others	310	(97)	221	1	6	34,256	205
Total Net Revenues	72,384	552	7,516	1,076	1,233	33,714	81,834
Allowance for bad-debt expenses	(5,105)	308	0	0	0	0	(4,798)
Operating expenses	(33,626)	(213)	(2,651)	(38)	(689)	(508)	(37,367)
Income before income tax	33,653	647	4,865	1,038	544	33,206	39,669
Income tax expenses	(5,644)	178	(822)	(9)	(111)	(637)	(7,046)
Net Income	28,009	825	4,043	1,029	433	32,569	32,623
Attributable to owners of the company	27,993	825	4,043	1,029	433	32,569	32,569
Non-controlling interests	16	0	0	0	0	0	54

Note: Preliminary figures for 9M 2026

Appendix 3/7

E.SUN FHC's Balance Sheet (Consolidated)

TWD$ million	Yearly Results			Quarterly Results					
	Dec 23	Dec 24	Dec 25	Jun 25	Sep 25	Dec 25	Mar 26	Jun 26	Sep 26
Assets :									
Cash and due from banks	262,166	328,450	406,219	372,639	364,005	406,219	362,677	431,469	521,723
Securities, net	1,054,315	1,125,737	1,204,827	1,094,811	1,117,781	1,204,827	1,286,846	1,243,663	2,178,623
Loans, net	2,063,181	2,311,873	2,602,659	2,419,773	2,522,688	2,602,659	2,704,226	2,810,067	2,975,786
A/R, net	141,356	157,731	172,189	148,759	177,201	172,189	178,788	238,847	226,653
Land, premises and equipments, net	34,666	34,420	34,301	34,218	34,140	34,301	34,132	33,964	46,628
Others	82,814	110,027	96,338	96,559	84,870	96,338	112,767	113,056	701,058
Total assets	3,638,498	4,068,238	4,516,533	4,166,759	4,300,685	4,516,533	4,679,436	4,871,066	6,650,471
Liabilities:									
Deposits	3,019,071	3,342,875	3,776,435	3,457,774	3,560,686	3,776,435	3,832,398	3,946,663	4,139,235
Other liabilities	383,003	471,889	466,954	460,548	479,416	466,954	561,891	642,233	2,161,788
Total liabilities	3,402,074	3,814,764	4,243,389	3,918,322	4,040,102	4,243,389	4,394,289	4,588,896	6,301,023
Total stockholders' equity	236,424	253,474	273,144	248,437	260,583	273,144	285,147	282,170	349,448
Total equity attributable to owners of the company	236,248	253,292	272,744	248,265	260,196	272,744	284,736	281,773	349,028
Non-Controlling interests	176	182	400	172	387	400	411	397	420
Total liabilities and stockholders' equity	3,638,498	4,068,238	4,516,533	4,166,759	4,300,685	4,516,533	4,679,436	4,871,066	6,650,471

Note: Preliminary figures as of Sep. 30, 2026

Appendix 4/7

E.SUN FHC's Income Statement (Consolidated)

TWD$ million	Yearly Results			Quarterly Results					
	2023	2024	2025	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26
Operating income									
Net interest income	29,100	33,997	40,939	9,974	10,392	11,346	11,865	12,566	16,458
Fee income	21,518	28,159	31,538	7,166	8,444	8,910	8,914	10,928	10,781
Net trading income/(loss) & Derivatives & FX	15,868	13,118	18,879	4,422	5,678	3,652	4,299	5,073	3,820
Insurance business income	0	0	0	0	0	0	0	0	(3,075)
Others	210	871	354	119	112	56	91	107	7
Total Net Revenues	66,696	76,145	91,710	21,681	24,626	23,964	25,169	28,674	27,991
Allowance for bad-debt expenses	(2,682)	(4,147)	(6,357)	(1,668)	(2,211)	(2,124)	(1,007)	(1,802)	(1,989)
Operating expenses	(37,502)	(39,739)	(44,422)	(10,317)	(11,609)	(12,140)	(11,455)	(12,810)	(13,102)
Income before income tax	26,512	32,259	40,931	9,696	10,806	9,700	12,707	14,062	12,900
Income tax expenses	(4,764)	(6,110)	(6,557)	(1,730)	(1,359)	(1,549)	(2,639)	(2,665)	(1,742)
Net Income	21,748	26,149	34,374	7,966	9,447	8,151	10,068	11,397	11,158
Income Attributable to owners of the company	21,726	26,128	34,342	7,961	9,433	8,139	10,057	11,377	11,135
Non-Controlling interests	22	21	32	5	14	12	11	20	23

Note: Preliminary figures for 3Q26

Appendix 5/7

E.SUN Bank's Balance Sheet (Consolidated)

TWD$ million	Yearly Results			Quarterly Results					
	2023	2024	2025	Jun 25	Sep 25	Dec 25	Mar 26	Jun 26	Sep 26
Assets :									
Cash and due from banks	261,706	328,102	405,371	371,918	362,575	405,371	361,220	429,939	499,949
Securities, net	1,046,146	1,117,164	1,195,009	1,086,470	1,108,141	1,195,009	1,275,340	1,229,760	1,266,839
Loans, net	2,063,181	2,311,873	2,602,659	2,419,843	2,522,688	2,602,659	2,704,226	2,810,167	2,951,392
A/R, net	124,621	133,135	141,862	125,464	148,333	141,862	135,148	185,357	165,181
Land, premises and equipments, net	33,886	33,558	33,200	33,296	33,086	33,200	33,117	32,951	33,182
Others	79,099	105,103	88,551	91,559	77,212	88,551	102,897	100,045	119,622
Total assets	3,608,639	4,028,935	4,466,652	4,128,550	4,252,035	4,466,652	4,611,948	4,788,219	5,036,165
Liabilities:									
Deposits	3,026,038	3,345,193	3,778,382	3,468,289	3,562,699	3,778,382	3,835,956	3,988,616	4,171,884
Other liabilities	353,215	424,042	395,119	390,337	408,376	395,119	472,478	499,849	556,704
Total liabilities	3,379,253	3,769,235	4,173,501	3,858,626	3,971,075	4,173,501	4,308,434	4,488,465	4,728,588
Total stockholders' equity	229,386	259,700	293,151	269,924	280,960	293,151	303,514	299,754	307,577
Total equity attributable to owners of the company	229,198	259,505	292,949	269,742	280,767	292,949	303,310	299,562	307,377
Non-Controlling interests	188	195	202	182	193	202	204	192	200
Total liabilities and stockholders' equity	3,608,639	4,028,935	4,466,652	4,128,550	4,252,035	4,466,652	4,611,948	4,788,219	5,036,165

Note: Preliminary figures as of Sep. 30, 2026

Appendix 6/7

E.SUN Bank's Income Statement (Consolidated)

TWD$ million	Yearly Results			Quarterly Results					
	2023	2024	2025	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26
Operating income									
Net interest income	28,735	33,601	40,735	9,910	10,364	11,309	11,837	12,488	13,192
Fee income	19,076	24,456	26,768	6,316	6,937	7,292	7,035	8,010	8,274
Net trading income/(loss) & Derivatives & FX	14,441	13,025	18,467	4,656	5,125	3,628	3,446	4,411	3,381
Others	223	879	406	122	111	99	98	105	107
Total Net Revenues	62,475	71,961	86,376	21,004	22,537	22,328	22,416	25,014	24,954
Allowance for bad-debt expenses	(2,682)	(4,147)	(6,357)	(1,669)	(2,211)	(2,124)	(1,007)	(1,800)	(2,298)
Operating expenses	(35,662)	(37,478)	(41,246)	(9,761)	(10,785)	(10,973)	(10,505)	(11,507)	(11,614)
Income before income tax	24,131	30,336	38,773	9,574	9,541	9,231	10,904	11,707	11,042
Income tax expenses	(4,545)	(5,761)	(5,963)	(1,417)	(1,194)	(1,666)	(2,140)	(1,664)	(1,840)
Net Income	19,586	24,575	32,810	8,157	8,347	7,565	8,764	10,043	9,202
Attributable to owners of the company	19,563	24,552	32,786	8,152	8,337	7,557	8,762	10,037	9,194
Non-controlling interests	23	23	24	5	10	8	2	6	8

Note: Preliminary figures for 3Q26

Appendix 7/7

Mercuries Life Financial Summary

(NTD -Million)	IFRS 4			IFRS 17		
	2023	2024	2025	2026 Q1	2026 H1	2026 Q1~Q3
Income statement				**Statement of Comprehensive Income**		
Retained Earned Premium	73,993	71,042	67,764	Insurance service result	802	1,045	1,713
Net Investment Income(Loss)	30,551	44,019	1,635	Financial result	168	7,886	9,481
Recurring Investment Income	41,065	43,240	43,443	Net Investment Income(Loss)	5,868	19,940	28,450
Gain on Investment in Securities	3,687	10,913	8,545	Recurring Investment Income	10,253	21,129	33,199
Gain on Real Estate Investments	8	259	233	Gain on Investment in Securities	(138)	4,071	3,941
FX and Others	(14,209)	(10,393)	(50,585)	Gain on Real Estate Investments	(1)	171	162
Retained Insurance Claims and Benefits Incurr	(92,002)	(85,621)	(81,209)	FX and Others	(4,247)	(5,430)	(8,852)
Changes in Liabilities Reverses	(17,542)	(21,688)	20,083	Insurance Finance Income or Expense	(5,700)	(12,054)	(18,969)
Commission Expense	(5,694)	(5,732)	(5,755)	Others	(1,231)	(3,204)	(4,785)
Operating Expense	(4,818)	(5,024)	(5,256)	Net Operating Gain(loss) before Income Tax	(260)	5,727	6,409
Others	2,577	2,724	3,183	Net Income(loss)	(161)	5,125	5,710
Net Operating Gain(loss) before Income Tax	(12,936)	(280)	446	Other comprehensive income	13,637	50,223	55,414
Net Income(loss)	(9,516)	2,175	1,178	Total comprehensive income	13,476	55,349	61,124
Balance Sheet				**Balance Sheet**		
Total Assets	1,521,804	1,625,143	1,659,269	Total Assets	1,583,200	1,656,455	1,640,263
Total Liabilities	1,481,863	1,583,716	1,618,918	Total Liabilities	1,505,085	1,536,467	1,498,499
Reserves for Life Insurance Liabilities	1,270,238	1,308,511	1,278,129	Reserves for Life Insurance Liabilities	1,218,123	1,220,405	1,184,055
Other Liabilities	211,625	275,205	340,789	Other Liabilities	286,962	316,062	314,445
Shareholders' Equity	39,941	41,427	40,350	Shareholders' Equity	78,116	119,988	141,763
Total Liabilities and Stockholders' Equity	1,521,804	1,625,143	1,659,269	Total Liabilities and Stockholders' Equity	1,583,200	1,656,455	1,640,263
Separate Account Assets for Unit-linked produc	177,008	211,513	245,496	Separate Account Assets for Unit-linked product	252,735	292,555	290,816
E/A ratio	2.97%	2.93%	2.85%	E/A ratio	5.87%	8.80%	10.51%

Note: 1. Preliminary figures for 2026 Q1~Q3.
2."Net Investment Income(Loss)" and "Insurance Finance Income or Expense" exclude income from separate accounts.

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