

E.SUN FHC Financial Review of 3Q 2023

November 2023



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- 2023 3Q Financial Performance
- 2023 3Q Business Operation Overview
- Appendix



E.SUN FHC Summary

		Unit : NT\$ million	
		2023.09 ¹	2022.12 ³
Total Assets	FHC	3,591,870	3,479,560
	Bank	3,566,001	3,458,024
	Securities	20,637	17,797
	Venture Capital	6,189	4,979
Key Financials	Book value per share (NT\$)	14.58	13.80
	Double Leverage Ratio	102.93%	103.15%
	FHC CAR	138.08% ²	127.54%
Channels	Bank – domestic	139	139
	Oversea channels	Branch: HK, LA, Singapore, Vietnam, Myanmar, Tokyo, Fukuoka, Sydney, Brisbane Subsidiary: China and Cambodia (UCB) Rep office in Hanoi, HCM City, and Bangkok 31 overseas sites	
	Securities - branches	17	17

- Note: 1. Preliminary figures of September 2023
 2. Audit figures of June 2023
 3. Audit figures of Dec 2022
 4. Share owned by QFII: 30.44%, as of September 30, 2023



3Q23 Business and Financial Review

Financial Performance

- For 9M23, E.SUN FHC's net revenues was NT\$48.2 billion. Net profit was NT\$15.9 billion (+36.4%).
- EPS NT \$1.04, ROE 9.96%, ROA 0.60%
- E.SUN Bank reported after tax net profit of NT \$13.9 billion (+29.8%).

Business Operation

- Loan balance grew by 4.6% and exceeded NT \$2 trillion, SME loan grew by 8%, consumer loan grew by 5.3%. As of 3Q, sustainability related loan accounted for 35.4% of corporate loan balance
- Net fee income was reported NT \$15.8 billion (+8.3%) in 9M and \$5.6 billion in 3Q, setting record high of single quarter. WM fee income was NT \$6.9 billion(+13.8%) and credit card fee income was NT \$5.3 billion(+14.6%).
- Asset quality was benign, NPL ratio at 0.17% and coverage ratio at 711.3% °

Highlights

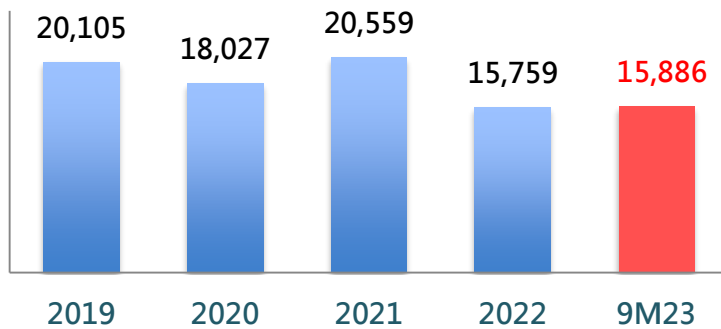
- Honors and Recognitions: Winners in “The Wealth” Taiwan Financial Awards: “Sustainable Finance Award” (2014~2023), “Fintech Innovative Application” (2016~2023), “The Most influential Trust Service”, and “The Most recommended by domestic clients”.
- Winner of “The Asset ESG Jade Award”, and is the only winner of Taiwan financials; Awarded by The Asian Banker with “Most Recommended Retail Bank”, “Best SME Bank”, and “Best Mortgage”.
- E.SUN ESG Initiative: Invited 157 companies in Taiwan and overseas to join. The participating companies collectively commit to reduce 1.57 million tons of carbon emission by 2025.



Financial Performance

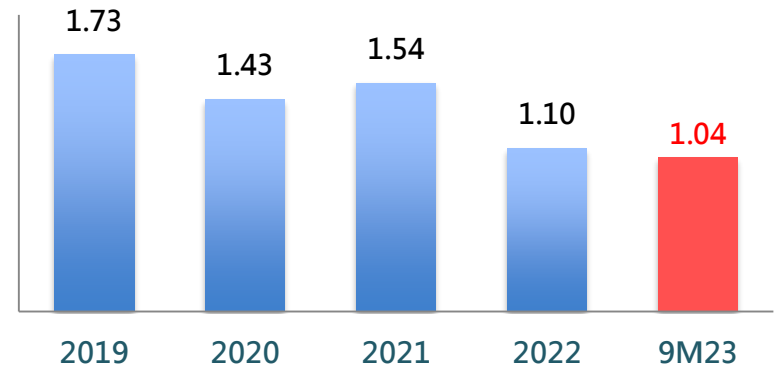
Net Profit

Unit: NT\$ million

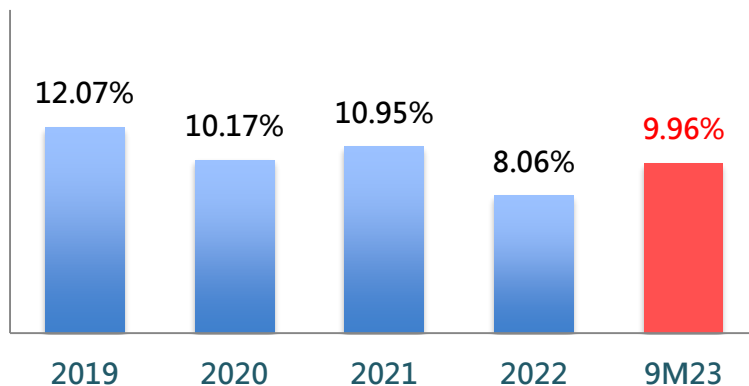


EPS

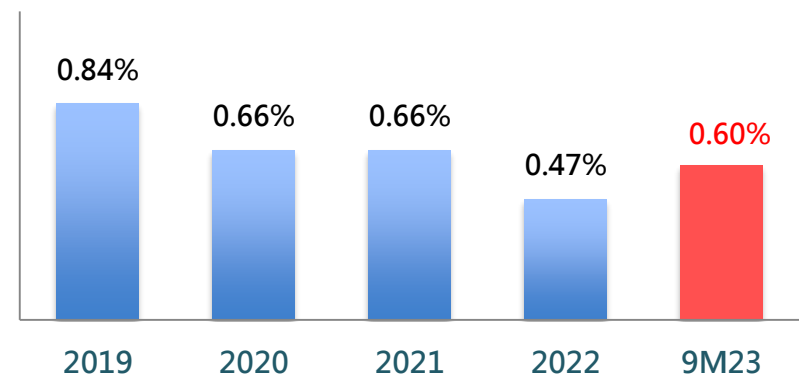
Unit: NT\$ dollars



ROE



ROA

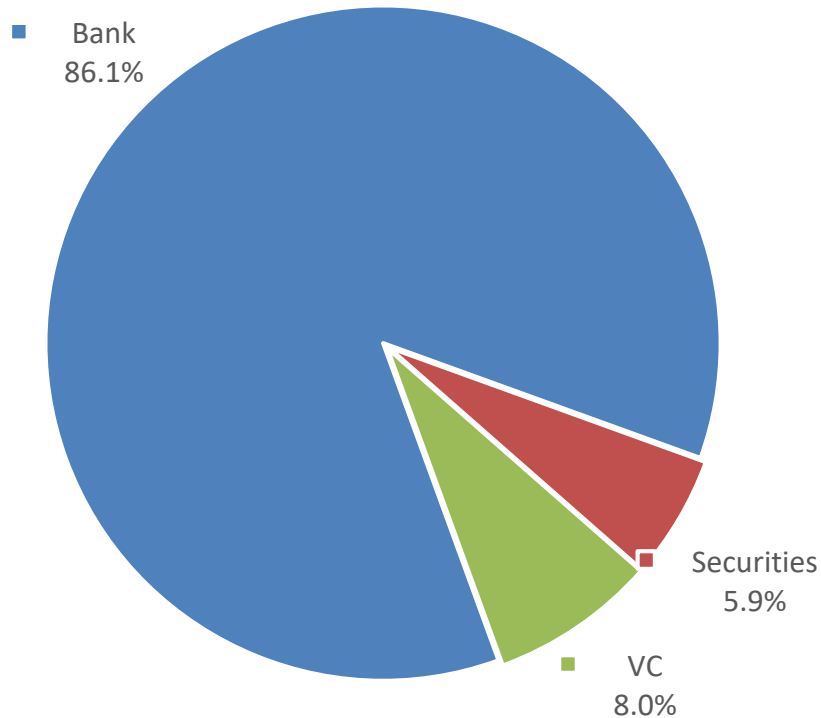


Note: Preliminary figures of September 2023



Net Income of FHC & its Subsidiaries

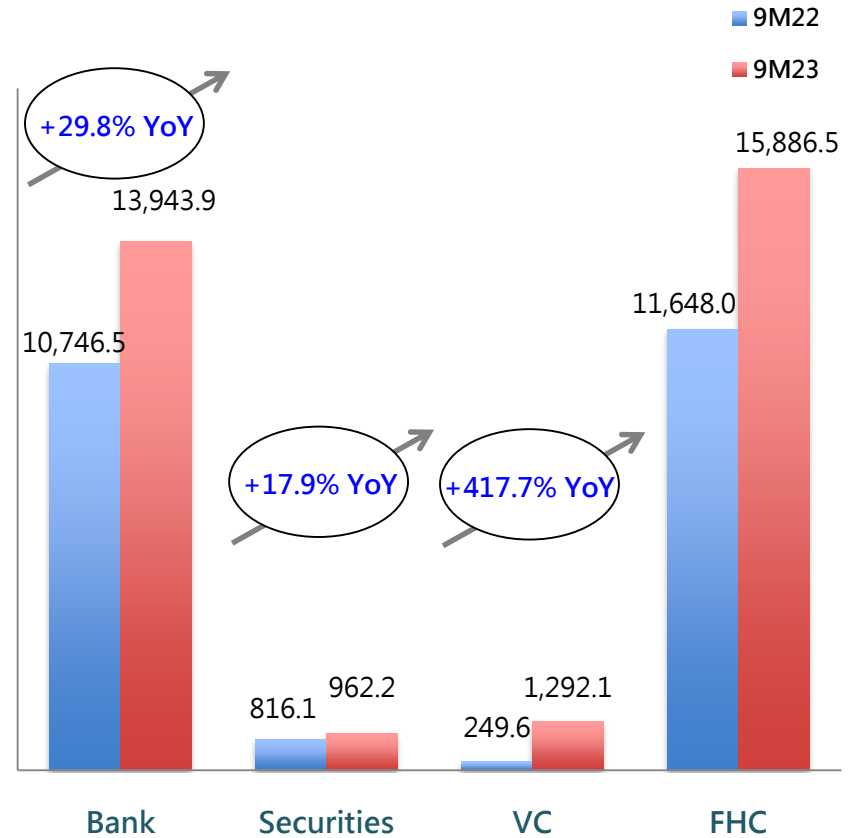
Contribution by Subsidiaries



Note: Preliminary figures of Sep. 2023

Net Income of FHC and its Subsidiaries

Unit: NT\$ million

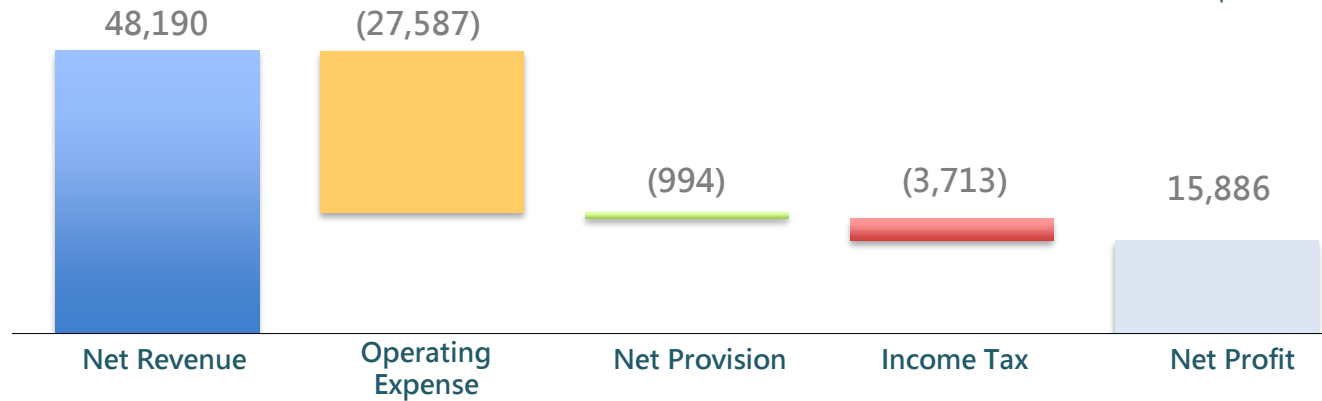




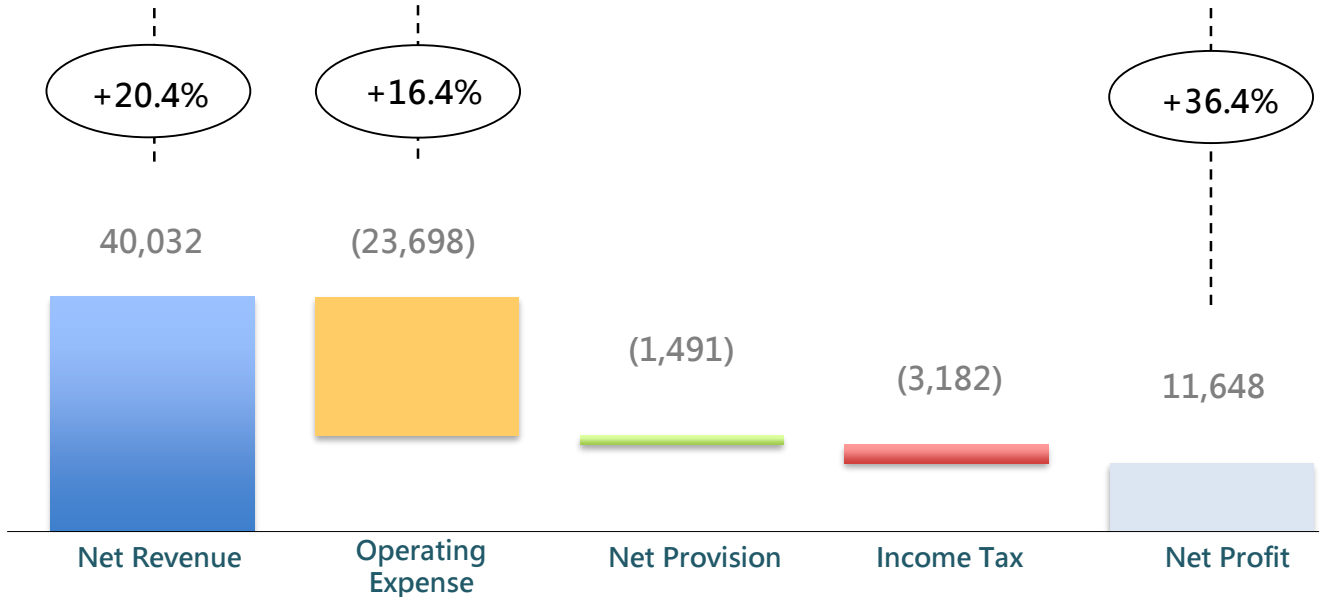
Net Profit Breakdown

Unit: NT\$ million

9M23 P&L



9M22 P&L



Note: Preliminary figures of Sep. 2023

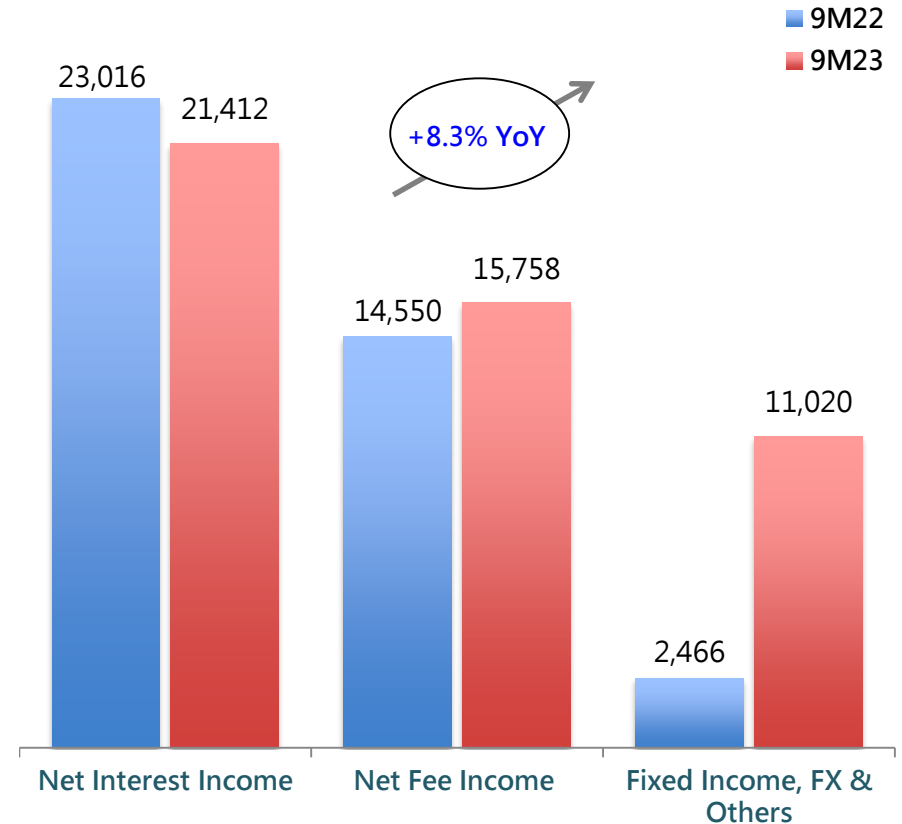
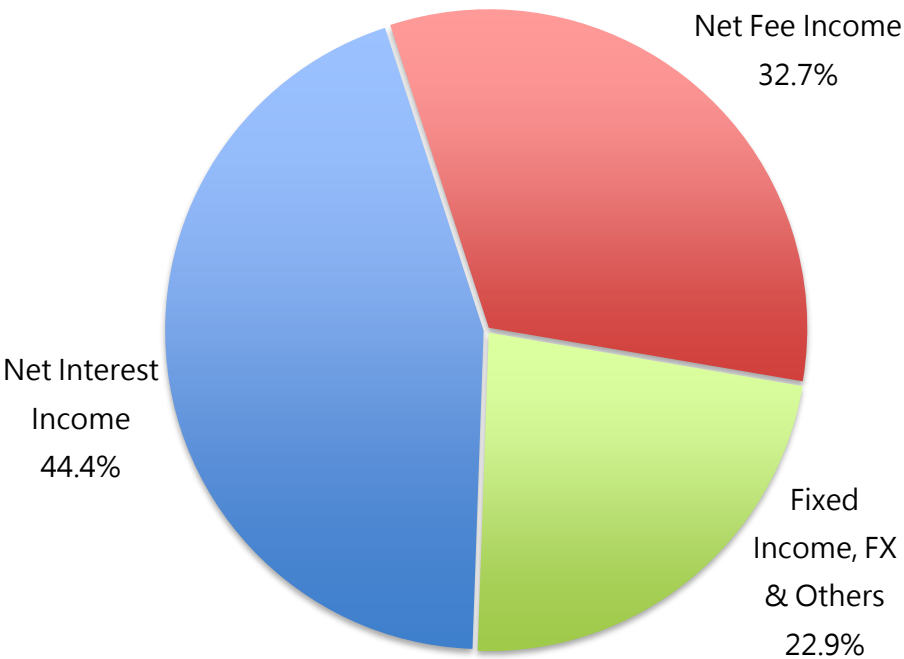


FHC Revenue Breakdown

Total Net Revenue
NT\$ 48,190 million

YoY Comparison

Unit: NT\$ million

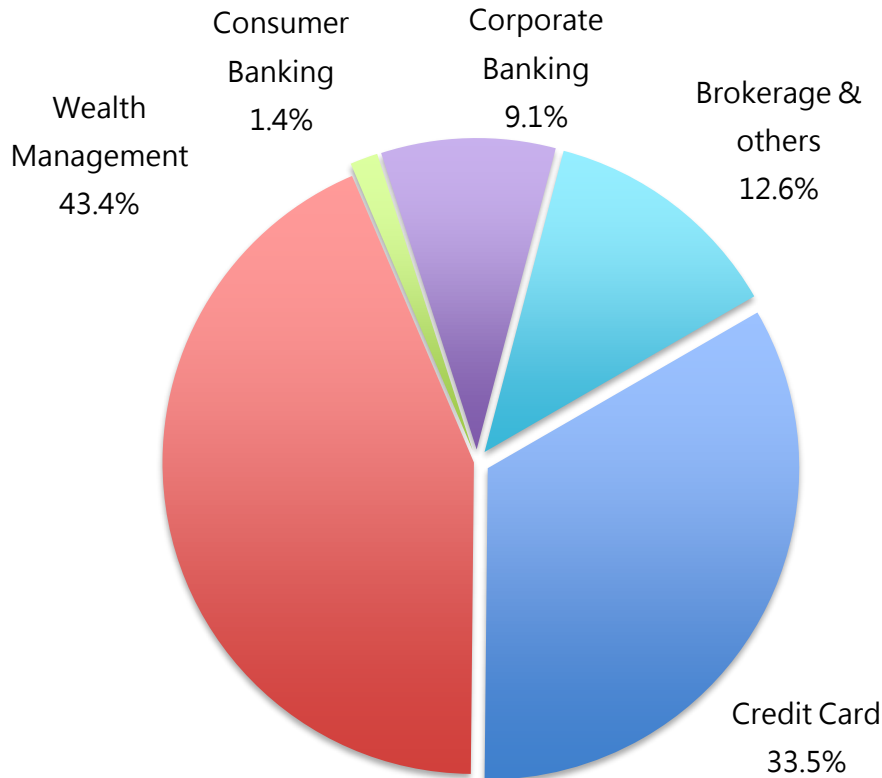


Note: Preliminary figures of Sep. 2023



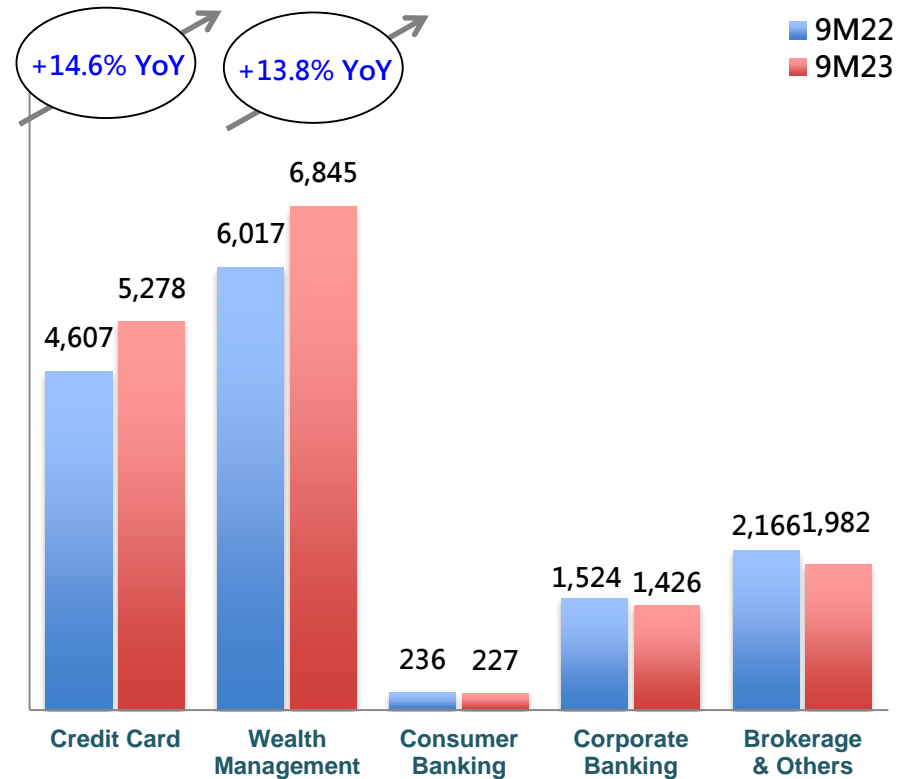
Net Fee Income Breakdown

Total Net Fee Income
NT\$ 15,758 million



YoY Comparison

Unit: NT\$ million



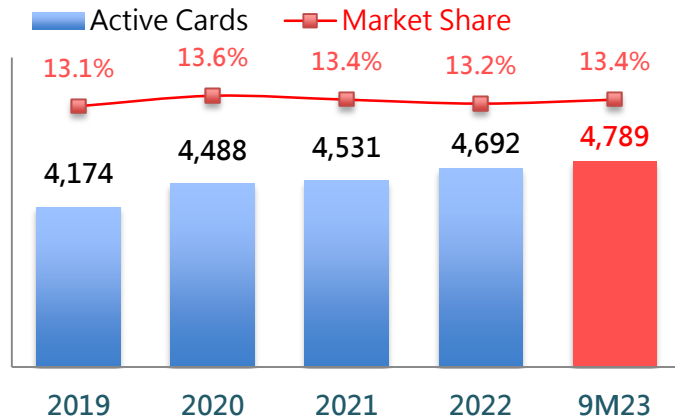
Note: Preliminary figures of Sep. 2023



Credit Card Business Breakdown

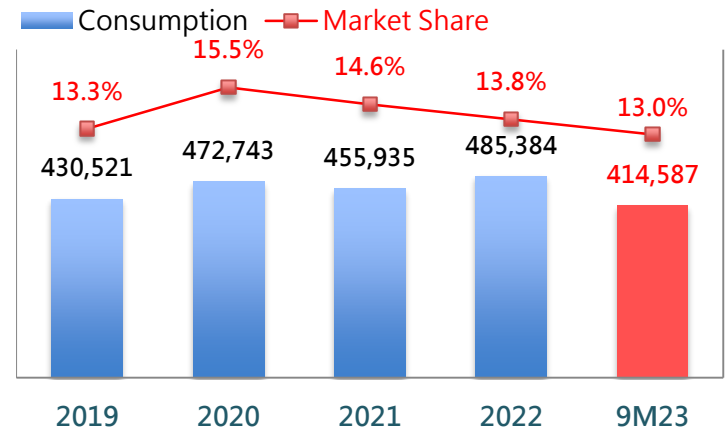
Active Cards

Unit: Thousand Cards, %



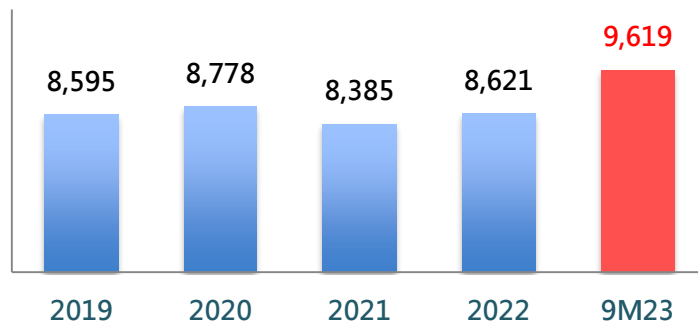
Card Consumption

Unit: NT\$ million



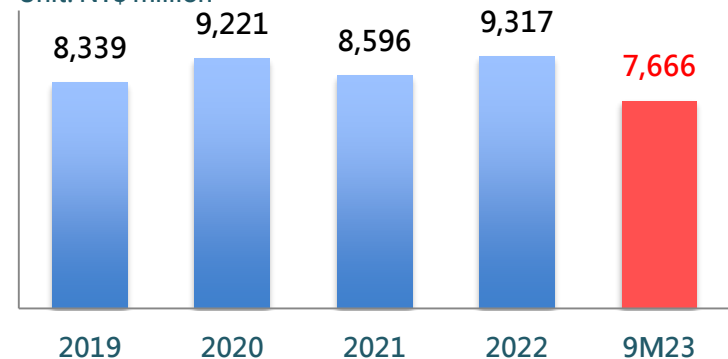
Per Card Spending (Monthly)

Unit: NT\$ dollar



Gross Fee Income

Unit: NT\$ million



Note: Market share of August 2023



Deposit and Loan Structure

Unit: NT\$ Bn

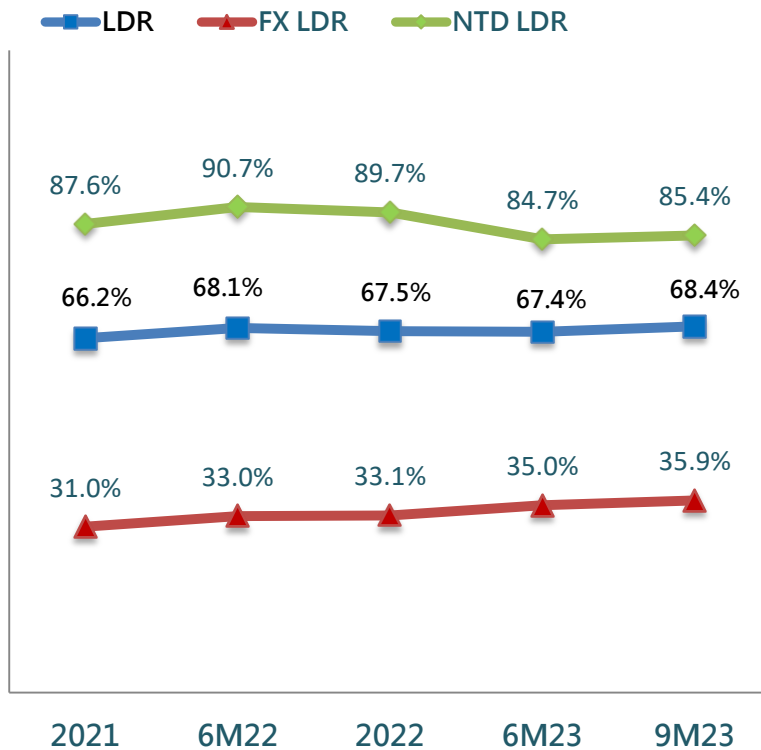
Category	2023.9	QoQ Growth %	2023.6	Ytd Growth %	2022.12
Total Deposits ^{/1}	2,969.9	0.74%	2,948.0	2.32%	2,902.7
Demand Deposits	1,120.6	0.96%	1,109.9	1.68%	1,102.1
Time Deposits ^{/1}	830.7	2.66%	809.2	25.28%	663.1
FCY Deposits	1,018.6	-1.00%	1,028.9	-10.45%	1,137.5
Total Loans ^{/1-2}	2,031.3	2.27%	1,986.3	3.69%	1,959.1
Corporate Loans	961.0	2.41%	938.4	3.21%	931.1
SME Loans	535.3	3.60%	516.7	5.79%	506.0
FCY Loans ^{/1-2}	365.5	1.42%	360.4	-2.87%	376.3
Consumer Loans	1,008.0	2.1%	987.2	4.2%	967.0
Mortgage Loan	499.9	1.94%	490.4	4.12%	480.1
Unsecured Personal Loan	120.6	-1.79%	122.8	-7.59%	130.5
Credit Card Revolving Balance	13.1	3.15%	12.7	-1.50%	13.3

Note: 1. E.SUN Bank Consolidated
2. Loan balance of subsidiaries NT\$ 61.5 billion



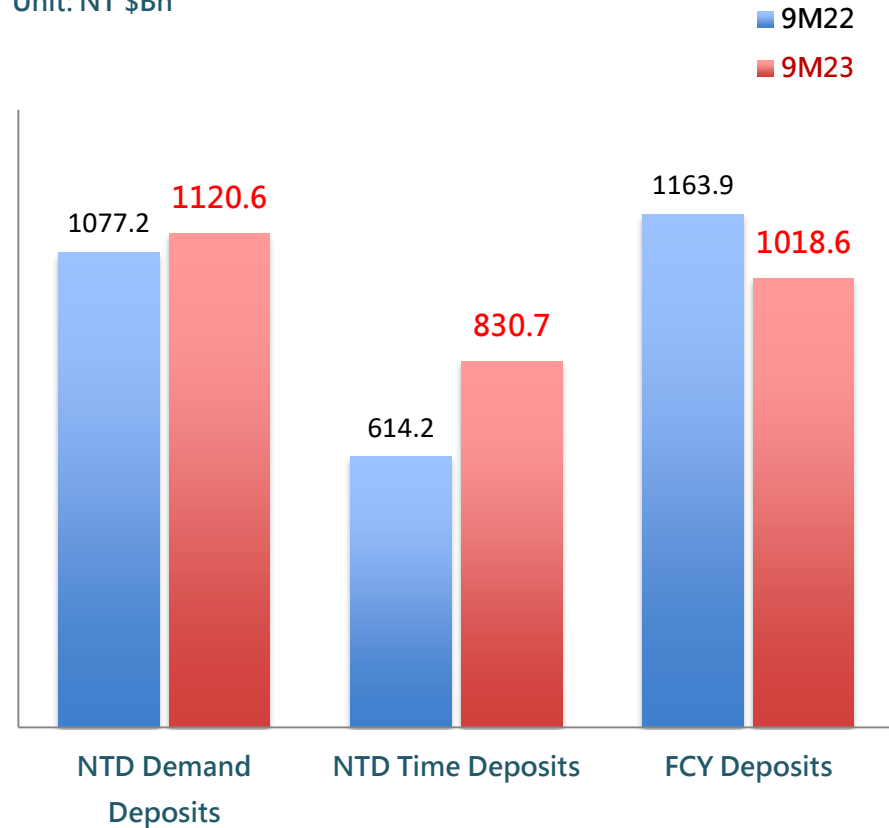
Deposit Structure

Loan to Deposit Ratio



Deposit Structure

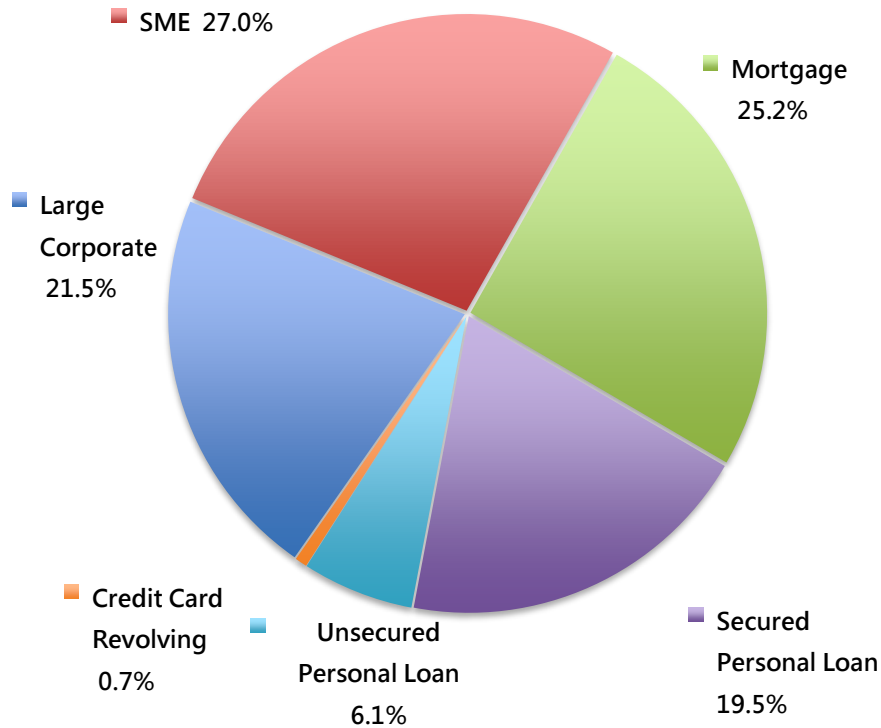
Unit: NT \$Bn





Loan Portfolio Breakdown

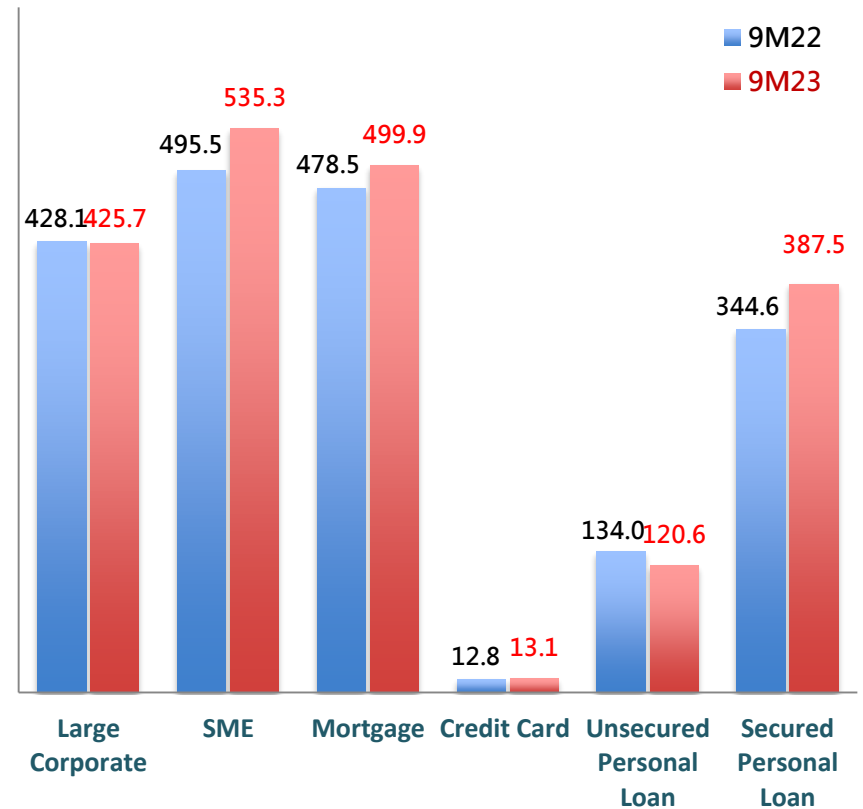
Total Loan
\$ 1,969 billion



Note: 1. Secured Personal Loan is fully collateralized by fixed asset
 2. Data of E.SUN Bank standalone

YoY Comparison

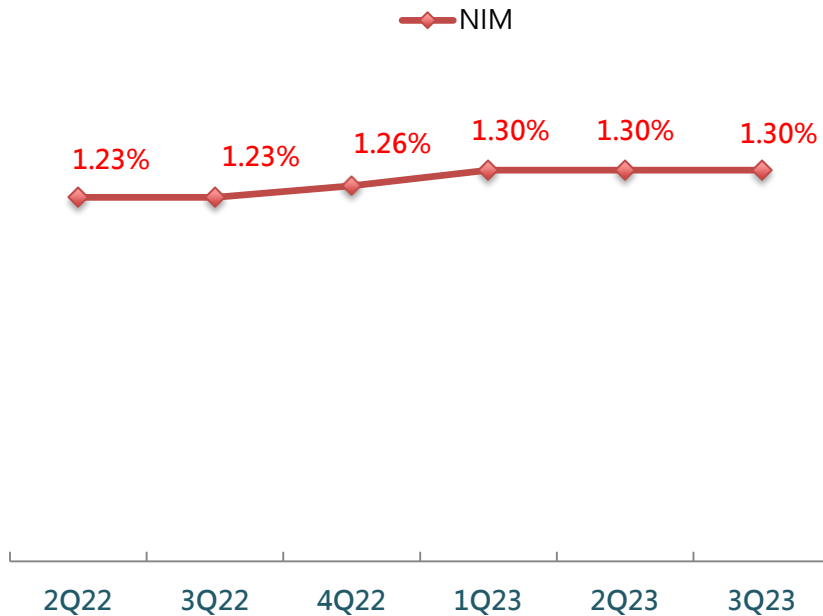
Unit: NT\$ Bn



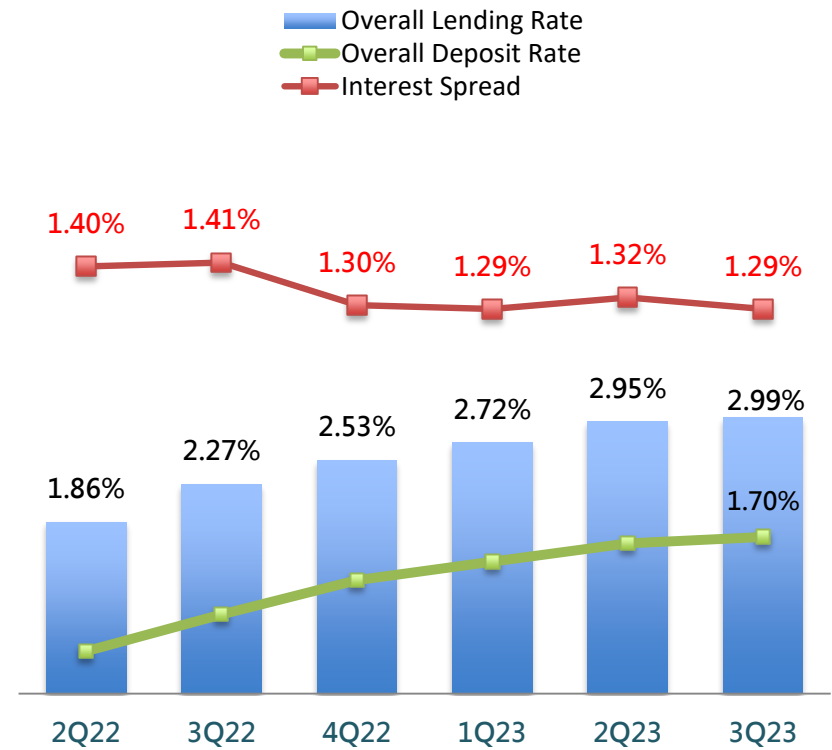


NIM and Spread

Quarterly Net Interest Margin



Quarterly Interest Spread

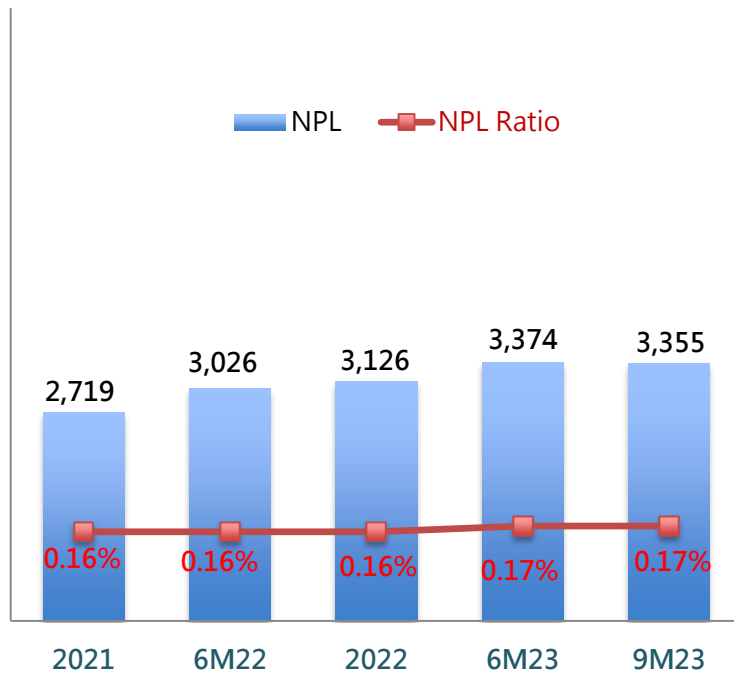




Superior Asset Quality ^{1/3}

NPL Ratio

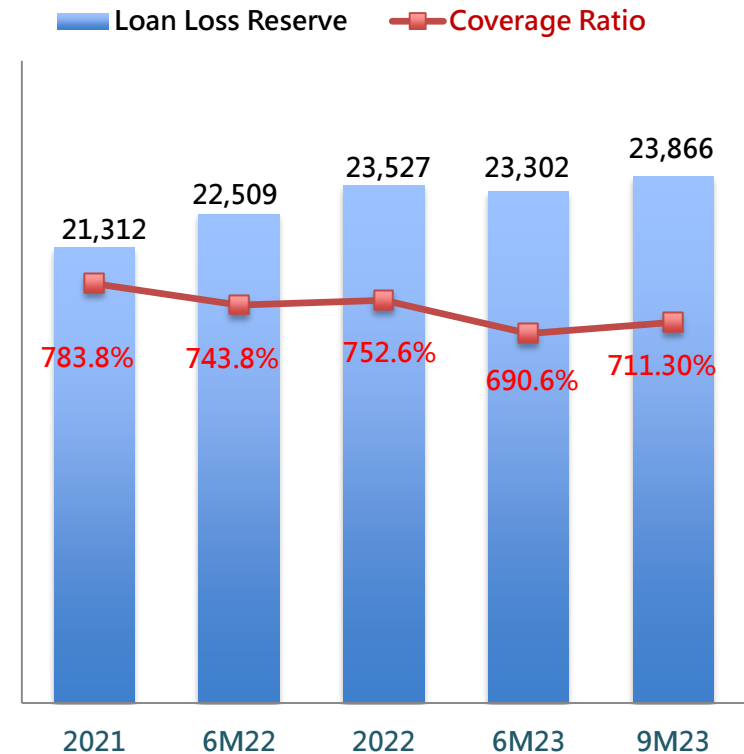
Unit: NT\$ million



Note: Data of E.SUN Bank standalone

Coverage Ratio

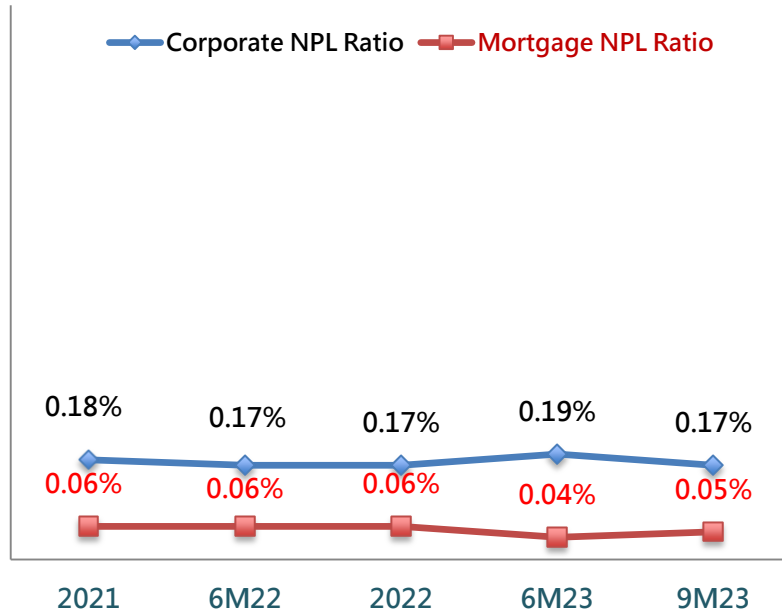
Unit: NT\$ million





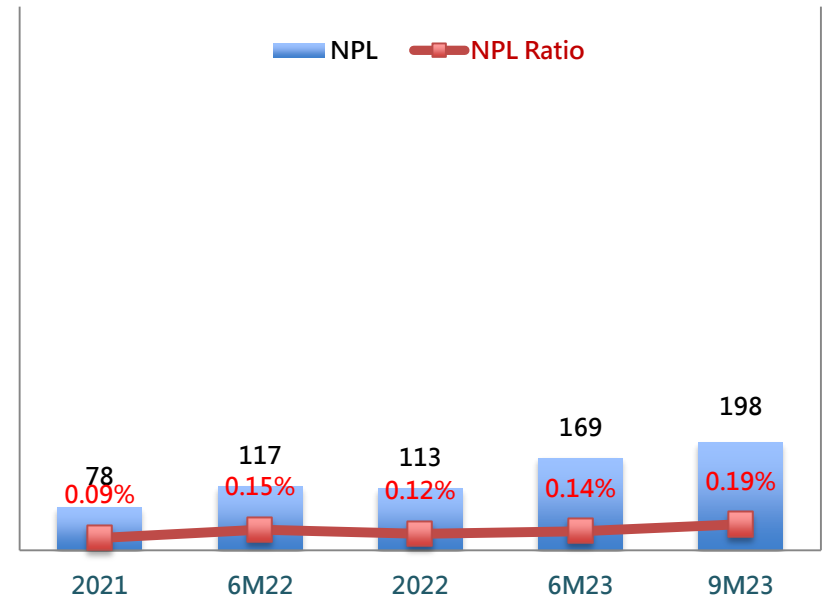
Superior Asset Quality ^{2/3}

NPL Ratio for Major Products



NPL Ratio for Credit Card

Unit: NT\$ million



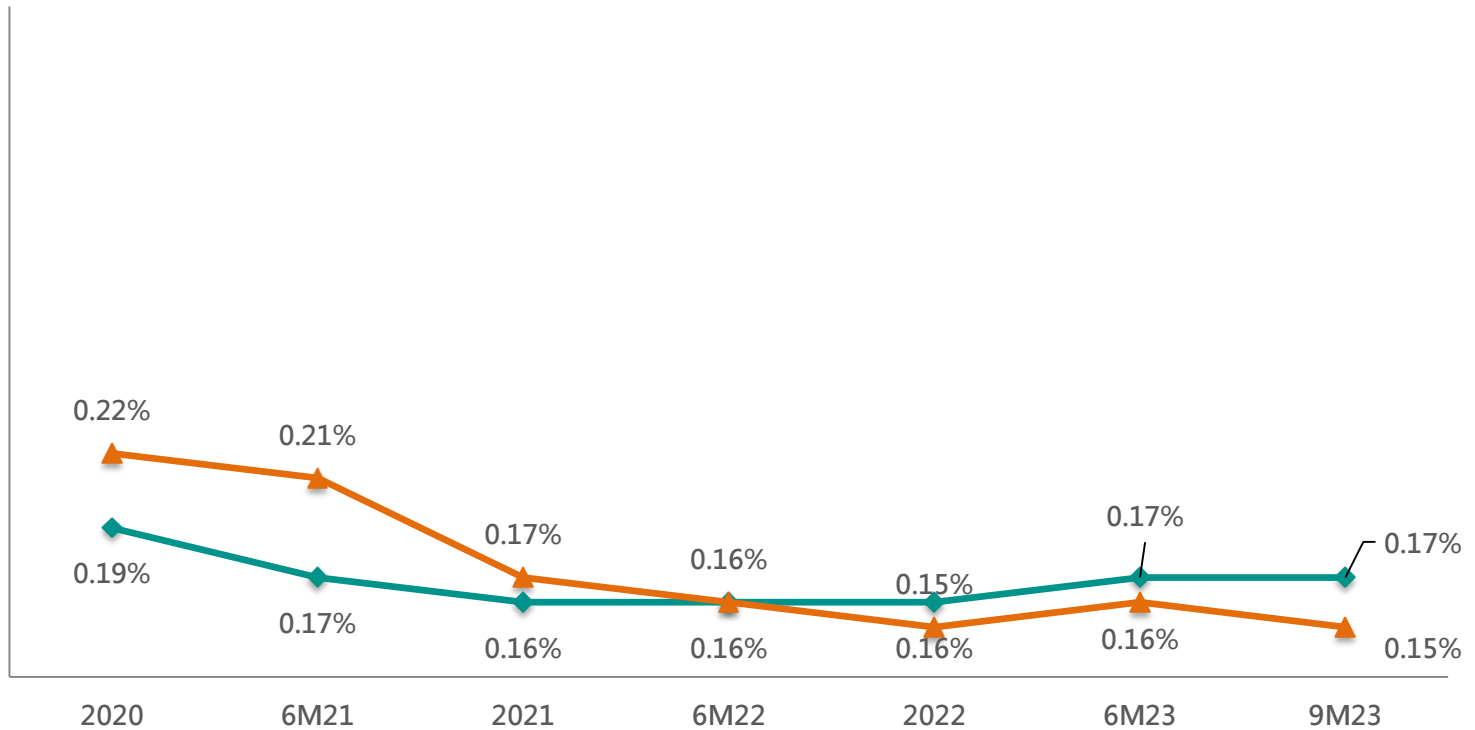
Note: Data of E.SUN Bank standalone



Superior Asset Quality ^{3/3}

NPL Comparison with Market

Market avg.
E.SUN



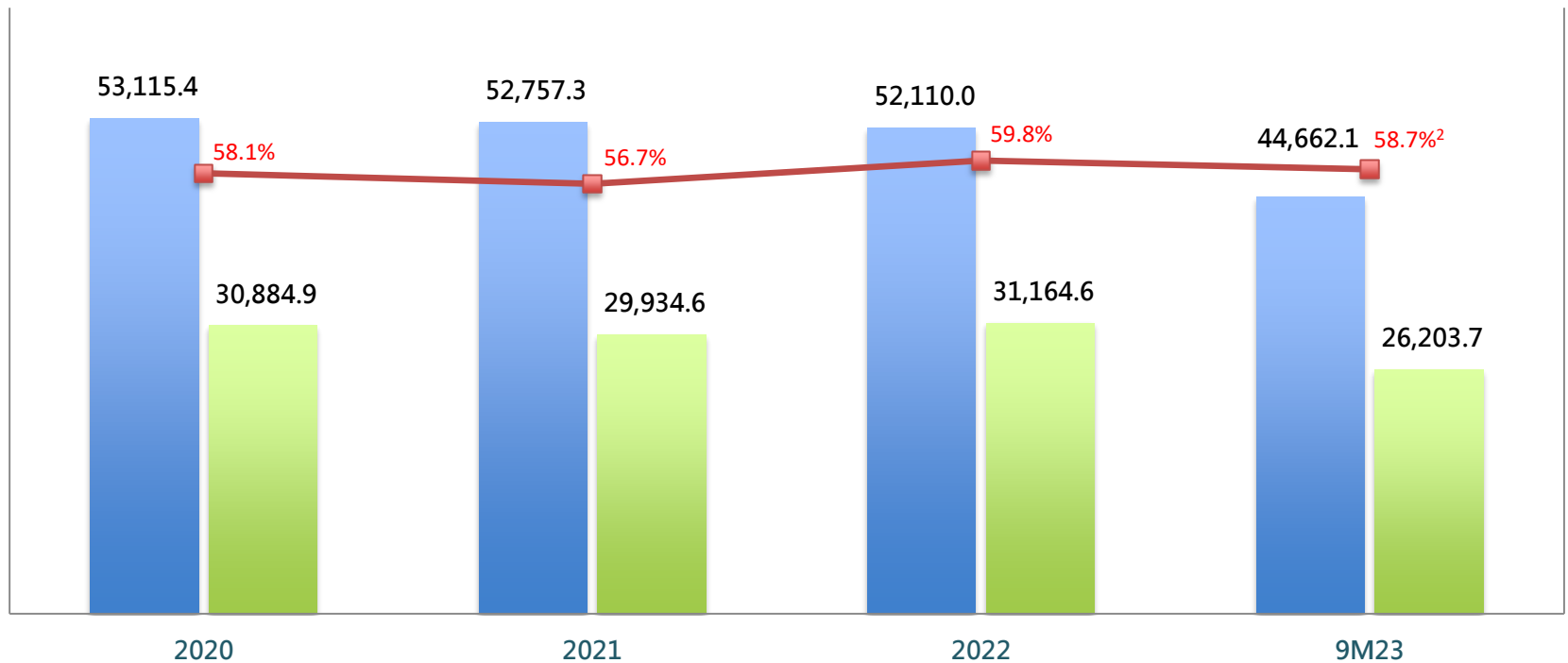
Source: FSC
Note: NPL of market average in August



Cost-Income Ratio

Unit: NT\$ million

Net Revenue Operating Expense(exclu. provision) Cost Income Ratio

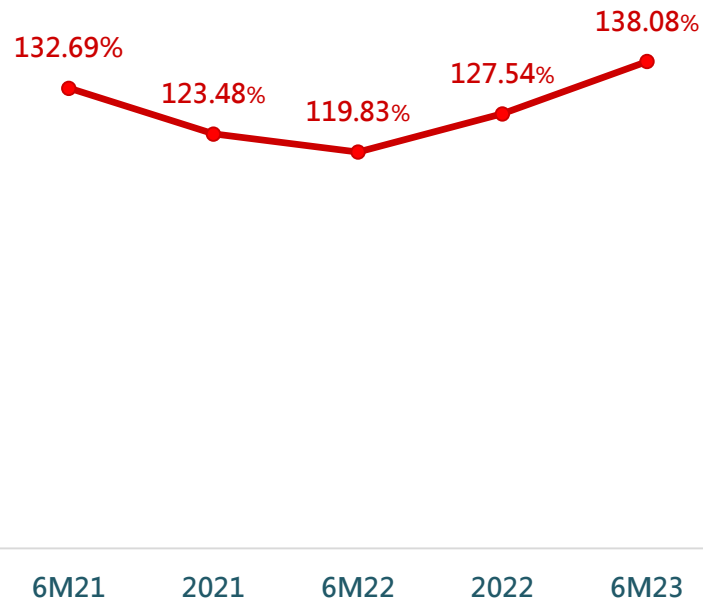


Note: 1. Data of E.SUN Bank
2. Preliminary figures of Sep. 2023



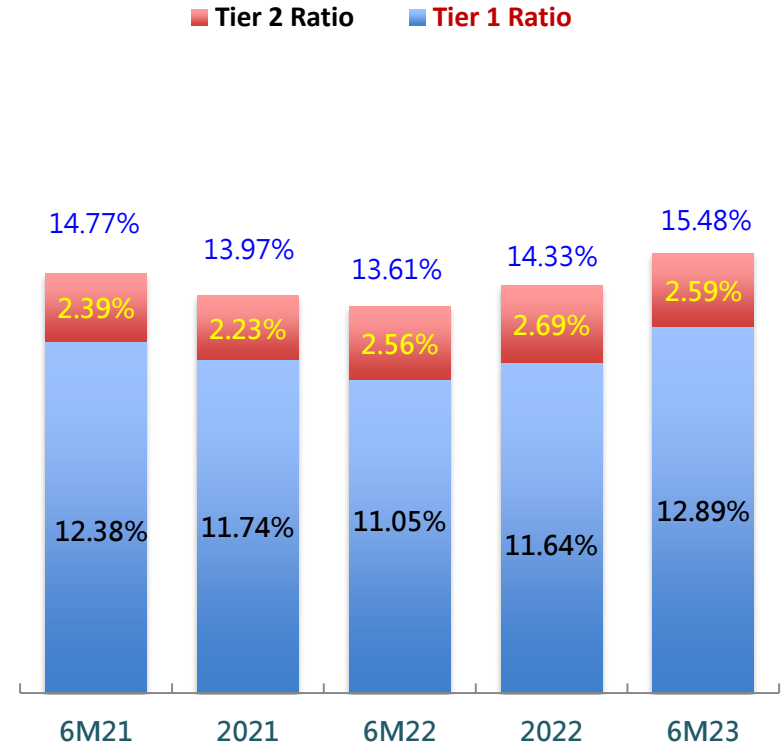
Capital Adequacy Ratio

FHC CAR Ratio



Note: 1. Audit figures of June 2023
2. BIS of E.SUN Bank standalone

Bank BIS Ratio



Note: CET1 ratio 11.35%



E.Sun ESG Initiative

Promoting awareness of ESG through collective efforts with clients



Create a better future

- 150+ participating companies from Taiwan and overseas
- Annual revenue of participating companies \$5.08 trillion
- Committed to reducing 1.57 million tons of carbon by 2025

Make positive impact on decarbonization through providing ESG consultation, engagement and sustainable financial products



Thank You

- ❖ If you wish to know more about E.SUN, please visit our website site (www.esunfhc.com) for more information.
- ❖ If you have further questions, please feel free to contact us through email or conference call
- ❖ For more information, please contact Investor Relations Department +8862 2175 1313 Ext 9347, 9302 ir@esunbank.com





Balance Sheet of E.SUN FHC and its subsidiaries as of Sep. 30, 2023

NT\$ million	E.SUN Bank (Consolidated)	E.SUN Securities (Consolidated)	E.SUN Venture Capital	E.SUN FHC (Standalone)	E.SUN FHC (Consolidated)
Assets :					
Cash and due from banks	230,218	1,330	396	2,887	230,978
Securities, net	1,039,258	2,435	5,688	125	1,047,496
Loans, net	2,006,340	-	-	-	2,006,340
A/R, net	131,184	13,039	6	88	144,199
Land, premises and equipments, net	34,041	412	2	1	34,797
Others	124,960	3,421	97	236,061	128,060
Total assets	3,566,001	20,637	6,189	239,162	3,591,870
Liabilities:					
Deposits	2,969,887	-	-	-	2,965,932
Other liabilities	374,557	13,265	43	10,813	397,425
Total liabilities	3,344,444	13,265	43	10,813	3,363,357
Total stockholders' equity	221,557	7,372	6,146	228,349	228,513
Total equity attributable to owners of the company	221,382	7,372	6,146	228,349	228,349
Non-Controlling interests	175	-	-	-	164
Total liabilities and stockholders' equity	3,566,001	20,637	6,189	239,162	3,591,870

Note: Preliminary figures of Sep. 2023



P&L of E.SUN FHC and its subsidiaries for 9M2023

NT\$ million	E.SUN Bank (Consolidated)	E.SUN Securities (Consolidated)	E.SUN Venture Capital	E.SUN FHC (Standalone)	E.SUN FHC (consolidated)
Operating income					
Net interest income	21,152	289	2	(34)	21,412
Net fee income	13,972	1,790	-	-	15,758
Net trading income/(loss) & Derivatives & FX	9,408	199	1,294	3	10,903
Others	130	134	1	16,268	117
Total Net Revenues	44,662	2,412	1,297	16,237	48,190
Allowance for bad-debt expenses	(995)	0	0	0	(994)
Operating expenses	(26,203)	(1,267)	(27)	(307)	(27,587)
Income before income tax	17,464	1,145	1,270	15,930	19,609
Income tax expenses	(3,509)	(183)	22	(44)	(3,712)
Net Income	13,955	962	1,292	15,886	15,897
Attributable to owners of the company	13,944	962	1,292	15,886	15,886
Non-controlling interests	11	0	0	0	11

Note: Preliminary figures of Sep. 2023



E.SUN FHC's Balance Sheet (Consolidated)

NT\$ million	Yearly Results			Quarterly Results					
	2020	2021	2022	Jun 22	Sep 22	Dec 22	Mar 23	Jun 23	Sep 23
Assets :									
Cash and due from banks	175,722	210,608	229,134	198,487	255,725	229,134	210,227	244,060	230,978
Securities, net	998,478	1,037,395	1,055,846	1,013,388	990,267	1,055,846	1,050,956	1,061,209	1,047,496
Loans, net	1,620,374	1,768,641	1,934,792	1,872,442	1,917,410	1,934,792	1,929,348	1,961,979	2,006,340
A/R, net	116,686	124,412	125,989	116,586	129,843	125,989	118,966	155,977	144,199
Land, premises and equipments, net	33,291	33,881	34,709	34,036	34,325	34,709	34,598	34,808	34,797
Others	27,194	55,971	99,090	108,375	164,094	99,090	83,176	99,343	128,060
Total assets	2,971,745	3,230,908	3,479,560	3,343,314	3,491,664	3,479,560	3,427,271	3,557,376	3,591,870
Liabilities:									
Deposits	2,484,605	2,693,343	2,900,914	2,774,699	2,852,345	2,900,914	2,863,518	2,944,690	2,965,932
Other liabilities	305,539	343,180	381,555	384,892	453,741	381,555	358,870	389,959	397,425
Total liabilities	2,790,144	3,036,523	3,282,469	3,159,591	3,306,086	3,282,469	3,222,388	3,334,649	3,363,357
Total stockholders' equity	181,601	194,385	197,091	183,723	185,578	197,091	204,883	222,727	228,513
Total equity attributable to owners of the company	181,469	194,226	196,926	183,572	185,424	196,926	204,714	222,553	228,349
Non-Controlling interests	132	159	165	151	154	165	169	174	164
Total liabilities and stockholders' equity	2,971,745	3,230,908	3,479,560	3,343,314	3,491,664	3,479,560	3,427,271	3,557,376	3,591,870

Note: Preliminary figures of Sep. 2023



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

NT\$ million	Yearly Results			Quarterly Results					
	2020	2021	2022	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23
Operating income									
Net interest income	21,339	25,984	29,618	7,876	7,756	6,602	6,624	7,371	7,417
Fee income	19,831	21,324	19,280	4,649	4,728	4,730	4,943	5,174	5,641
Net trading income/(loss) & Derivatives & FX	14,707	10,366	5,743	(477)	1,800	3,484	4,200	2,916	3,787
Others	372	223	165	85	64	(42)	33	43	41
Total Net Revenues	56,249	57,897	54,806	12,133	14,348	14,774	15,800	15,504	16,886
Allowance for bad-debt expenses	(3,226)	(2,130)	(2,077)	(532)	(615)	(586)	2	(424)	(572)
Operating expenses	(32,494)	(31,808)	(32,826)	(7,700)	(8,131)	(9,127)	(8,266)	(9,366)	(9,955)
Income before income tax	20,529	23,959	19,903	3,901	5,602	5,061	7,536	5,714	6,359
Income tax expenses	(2,481)	(3,373)	(4,122)	(1,133)	(1,037)	(940)	(1,489)	(1,211)	(1,012)
Net Income	18,048	20,586	15,781	2,768	4,565	4,121	6,047	4,503	5,347
Income Attributable to owners of the company	18,027	20,559	15,759	2,760	4,563	4,111	6,042	4,501	5,343
Non-Controlling interests	21	27	22	8	2	10	5	2	4

Note: Preliminary figures of Sep. 2023



E.SUN Bank's Balance Sheet (Consolidated)

NT\$ million	Yearly Results			Quarterly Results					
	2020	2021	2022	Jun 22	Sep 22	Dec 22	Mar 23	Jun 23	Sep 23
Assets :									
Cash and due from banks	175,678	210,382	228,865	198,314	255,395	228,865	209,960	243,704	230,218
Securities, net	970,129	1,030,673	1,049,340	1,006,447	983,563	1,049,340	1,043,731	1,053,361	1,039,258
Loans, net	1,620,374	1,768,641	1,934,792	1,872,442	1,917,410	1,934,792	1,929,348	1,961,979	2,006,340
A/R, net	102,012	108,589	115,768	103,001	117,389	115,768	106,993	142,813	131,184
Land, premises and equipments, net	32,689	33,266	34,067	33,431	33,699	34,067	33,961	34,082	34,041
Others	46,097	44,566	95,192	104,888	160,200	95,192	79,815	95,750	124,960
Total assets	2,946,979	3,196,117	3,458,024	3,318,523	3,467,656	3,458,024	3,403,808	3,531,689	3,566,001
Liabilities:									
Deposits	2,486,232	2,696,351	2,902,696	2,784,022	2,854,324	2,902,696	2,864,964	2,947,989	2,969,887
Other liabilities	282,949	311,650	363,783	356,452	433,404	363,783	340,406	367,030	374,557
Total liabilities	2,769,181	3,008,001	3,266,479	3,140,474	3,287,728	3,266,479	3,205,370	3,315,019	3,344,444
Total stockholders' equity	177,798	188,116	191,545	178,049	179,928	191,545	198,438	216,670	221,557
Total equity attributable to owners of the company	177,657	187,947	191,370	177,888	179,765	191,370	198,258	216,485	221,382
Non-Controlling interests	141	169	175	161	163	175	180	185	175
Total liabilities and stockholders' equity	2,946,979	3,196,117	3,458,024	3,318,523	3,467,656	3,458,024	3,403,808	3,531,689	3,566,001

Note: Preliminary figures of Sep. 2023



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

NT\$ million	Yearly Results			Quarterly Results					
	2020	2021	2022	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23
Operating income									
Net interest income	21,095	25,591	29,239	7,772	7,670	6,519	6,547	7,279	7,326
Fee income	18,044	18,289	17,135	4,073	4,216	4,279	4,425	4,595	4,952
Net trading income/(loss) & Derivatives & FX	13,593	8,647	5,564	(529)	1,958	3,650	3,800	2,531	3,077
Others	383	230	172	88	66	(42)	35	49	46
Total Net Revenues	53,115	52,757	52,110	11,404	13,910	14,406	14,807	14,454	15,401
Allowance for bad-debt expenses	(3,241)	(2,134)	(2,081)	(532)	(617)	(587)	1	(424)	(572)
Operating expenses	(30,885)	(29,935)	(31,164)	(7,303)	(7,694)	(8,746)	(7,869)	(8,910)	(9,424)
Income before income tax	18,989	20,688	18,865	3,568	5,599	5,073	6,939	5,120	5,405
Income tax expenses	(2,501)	(3,101)	(4,032)	(931)	(1,151)	(1,000)	(1,436)	(1,107)	(966)
Net Income	16,488	17,587	14,833	2,637	4,448	4,073	5,503	4,013	4,439
Attributable to owners of the company	16,465	17,559	14,809	2,627	4,445	4,063	5,498	4,011	4,435
Non-controlling interests	23	28	24	10	3	10	5	2	4

Note: Preliminary figures of Sep. 2023



Balance Sheet of E.SUN FHC and its subsidiaries as of Sep. 30, 2023

NT\$ million	E.SUN Bank (Consolidated)	E.SUN Securities (Consolidated)	E.SUN Venture Capital	E.SUN FHC (Standalone)	E.SUN FHC (Consolidated)
Assets :					
Cash and due from banks	230,218	1,330	396	2,887	230,978
Securities, net	1,039,258	2,435	5,688	125	1,047,496
Loans, net	2,006,340	-	-	-	2,006,340
A/R, net	131,184	13,039	6	88	144,199
Land, premises and equipments, net	34,041	412	2	1	34,797
Others	124,960	3,421	97	236,061	128,060
Total assets	3,566,001	20,637	6,189	239,162	3,591,870
Liabilities:					
Deposits	2,969,887	-	-	-	2,965,932
Other liabilities	374,557	13,265	43	10,813	397,425
Total liabilities	3,344,444	13,265	43	10,813	3,363,357
Total stockholders' equity	221,557	7,372	6,146	228,349	228,513
Total equity attributable to owners of the company	221,382	7,372	6,146	228,349	228,349
Non-Controlling interests	175	-	-	-	164
Total liabilities and stockholders' equity	3,566,001	20,637	6,189	239,162	3,591,870

Note: Preliminary figures of Sep. 2023



P&L of E.SUN FHC and its subsidiaries for 9M2023

NT\$ million	E.SUN Bank (Consolidated)	E.SUN Securities (Consolidated)	E.SUN Venture Capital	E.SUN FHC (Standalone)	E.SUN FHC (consolidated)
Operating income					
Net interest income	21,152	289	2	(34)	21,412
Net fee income	13,972	1,790	-	-	15,758
Net trading income/(loss) & Derivatives & FX	9,408	199	1,294	3	10,903
Others	130	134	1	16,268	117
Total Net Revenues	44,662	2,412	1,297	16,237	48,190
Allowance for bad-debt expenses	(995)	0	0	0	(994)
Operating expenses	(26,203)	(1,267)	(27)	(307)	(27,587)
Income before income tax	17,464	1,145	1,270	15,930	19,609
Income tax expenses	(3,509)	(183)	22	(44)	(3,712)
Net Income	13,955	962	1,292	15,886	15,897
Attributable to owners of the company	13,944	962	1,292	15,886	15,886
Non-controlling interests	11	0	0	0	11

Note: Preliminary figures of Sep. 2023



E.SUN FHC's Balance Sheet (Consolidated)

NT\$ million	Yearly Results			Quarterly Results					
	2020	2021	2022	Jun 22	Sep 22	Dec 22	Mar 23	Jun 23	Sep 23
Assets :									
Cash and due from banks	175,722	210,608	229,134	198,487	255,725	229,134	210,227	244,060	230,978
Securities, net	998,478	1,037,395	1,055,846	1,013,388	990,267	1,055,846	1,050,956	1,061,209	1,047,496
Loans, net	1,620,374	1,768,641	1,934,792	1,872,442	1,917,410	1,934,792	1,929,348	1,961,979	2,006,340
A/R, net	116,686	124,412	125,989	116,586	129,843	125,989	118,966	155,977	144,199
Land, premises and equipments, net	33,291	33,881	34,709	34,036	34,325	34,709	34,598	34,808	34,797
Others	27,194	55,971	99,090	108,375	164,094	99,090	83,176	99,343	128,060
Total assets	2,971,745	3,230,908	3,479,560	3,343,314	3,491,664	3,479,560	3,427,271	3,557,376	3,591,870
Liabilities:									
Deposits	2,484,605	2,693,343	2,900,914	2,774,699	2,852,345	2,900,914	2,863,518	2,944,690	2,965,932
Other liabilities	305,539	343,180	381,555	384,892	453,741	381,555	358,870	389,959	397,425
Total liabilities	2,790,144	3,036,523	3,282,469	3,159,591	3,306,086	3,282,469	3,222,388	3,334,649	3,363,357
Total stockholders' equity	181,601	194,385	197,091	183,723	185,578	197,091	204,883	222,727	228,513
Total equity attributable to owners of the company	181,469	194,226	196,926	183,572	185,424	196,926	204,714	222,553	228,349
Non-Controlling interests	132	159	165	151	154	165	169	174	164
Total liabilities and stockholders' equity	2,971,745	3,230,908	3,479,560	3,343,314	3,491,664	3,479,560	3,427,271	3,557,376	3,591,870

Note: Preliminary figures of Sep. 2023



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

NT\$ million	Yearly Results			Quarterly Results					
	2020	2021	2022	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23
Operating income									
Net interest income	21,339	25,984	29,618	7,876	7,756	6,602	6,624	7,371	7,417
Fee income	19,831	21,324	19,280	4,649	4,728	4,730	4,943	5,174	5,641
Net trading income/(loss) & Derivatives & FX	14,707	10,366	5,743	(477)	1,800	3,484	4,200	2,916	3,787
Others	372	223	165	85	64	(42)	33	43	41
Total Net Revenues	56,249	57,897	54,806	12,133	14,348	14,774	15,800	15,504	16,886
Allowance for bad-debt expenses	(3,226)	(2,130)	(2,077)	(532)	(615)	(586)	2	(424)	(572)
Operating expenses	(32,494)	(31,808)	(32,826)	(7,700)	(8,131)	(9,127)	(8,266)	(9,366)	(9,955)
Income before income tax	20,529	23,959	19,903	3,901	5,602	5,061	7,536	5,714	6,359
Income tax expenses	(2,481)	(3,373)	(4,122)	(1,133)	(1,037)	(940)	(1,489)	(1,211)	(1,012)
Net Income	18,048	20,586	15,781	2,768	4,565	4,121	6,047	4,503	5,347
Income Attributable to owners of the company	18,027	20,559	15,759	2,760	4,563	4,111	6,042	4,501	5,343
Non-Controlling interests	21	27	22	8	2	10	5	2	4

Note: Preliminary figures of Sep. 2023



E.SUN Bank's Balance Sheet (Consolidated)

NT\$ million	Yearly Results			Quarterly Results					
	2020	2021	2022	Jun 22	Sep 22	Dec 22	Mar 23	Jun 23	Sep 23
Assets :									
Cash and due from banks	175,678	210,382	228,865	198,314	255,395	228,865	209,960	243,704	230,218
Securities, net	970,129	1,030,673	1,049,340	1,006,447	983,563	1,049,340	1,043,731	1,053,361	1,039,258
Loans, net	1,620,374	1,768,641	1,934,792	1,872,442	1,917,410	1,934,792	1,929,348	1,961,979	2,006,340
A/R, net	102,012	108,589	115,768	103,001	117,389	115,768	106,993	142,813	131,184
Land, premises and equipments, net	32,689	33,266	34,067	33,431	33,699	34,067	33,961	34,082	34,041
Others	46,097	44,566	95,192	104,888	160,200	95,192	79,815	95,750	124,960
Total assets	2,946,979	3,196,117	3,458,024	3,318,523	3,467,656	3,458,024	3,403,808	3,531,689	3,566,001
Liabilities:									
Deposits	2,486,232	2,696,351	2,902,696	2,784,022	2,854,324	2,902,696	2,864,964	2,947,989	2,969,887
Other liabilities	282,949	311,650	363,783	356,452	433,404	363,783	340,406	367,030	374,557
Total liabilities	2,769,181	3,008,001	3,266,479	3,140,474	3,287,728	3,266,479	3,205,370	3,315,019	3,344,444
Total stockholders' equity	177,798	188,116	191,545	178,049	179,928	191,545	198,438	216,670	221,557
Total equity attributable to owners of the company	177,657	187,947	191,370	177,888	179,765	191,370	198,258	216,485	221,382
Non-Controlling interests	141	169	175	161	163	175	180	185	175
Total liabilities and stockholders' equity	2,946,979	3,196,117	3,458,024	3,318,523	3,467,656	3,458,024	3,403,808	3,531,689	3,566,001

Note: Preliminary figures of Sep. 2023



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

NT\$ million	Yearly Results			Quarterly Results					
	2020	2021	2022	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23
Operating income									
Net interest income	21,095	25,591	29,239	7,772	7,670	6,519	6,547	7,279	7,326
Fee income	18,044	18,289	17,135	4,073	4,216	4,279	4,425	4,595	4,952
Net trading income/(loss) & Derivatives & FX	13,593	8,647	5,564	(529)	1,958	3,650	3,800	2,531	3,077
Others	383	230	172	88	66	(42)	35	49	46
Total Net Revenues	53,115	52,757	52,110	11,404	13,910	14,406	14,807	14,454	15,401
Allowance for bad-debt expenses	(3,241)	(2,134)	(2,081)	(532)	(617)	(587)	1	(424)	(572)
Operating expenses	(30,885)	(29,935)	(31,164)	(7,303)	(7,694)	(8,746)	(7,869)	(8,910)	(9,424)
Income before income tax	18,989	20,688	18,865	3,568	5,599	5,073	6,939	5,120	5,405
Income tax expenses	(2,501)	(3,101)	(4,032)	(931)	(1,151)	(1,000)	(1,436)	(1,107)	(966)
Net Income	16,488	17,587	14,833	2,637	4,448	4,073	5,503	4,013	4,439
Attributable to owners of the company	16,465	17,559	14,809	2,627	4,445	4,063	5,498	4,011	4,435
Non-controlling interests	23	28	24	10	3	10	5	2	4

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