玉山金控 E.SUN FHC

E.SUN FHC
Financial Review of 2013

Feb. 2014

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Agenda

- 2013 Financial Performance
- 2013 Business Operation Overview

E.SUN FHC Summary

Unit : NT$ million

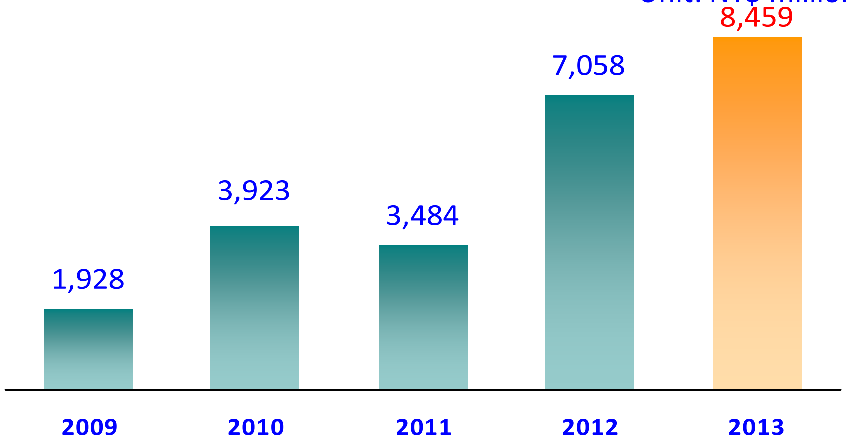
		2013	2012
Total Assets	FHC	1,380,139	1,244,097
	Bank	1,368,889	1,235,889
	Securities	9,412	6,007
	Insurance Brokers	651	833
	Venture Capital	2,474	1,586
Key Financials	Book value per share (NT$)	14.96	15.00
	Double Leverage Ratio	108.24%	107.95%
	FHC CAR	132.23%	144.50%
Shareholder Structure	QFII	53.27%	40.50%
Distribution Channels	Bank – domestic	136	132
	Oversea channels	Branch in HK, LA, Singapore, Donguan (China) Subsidiary UCB, Cambodia Representation office in Vietnam, Myanmar	
	Securities - branches	21	21

Note: as of Dec. 2013

Financial Performance

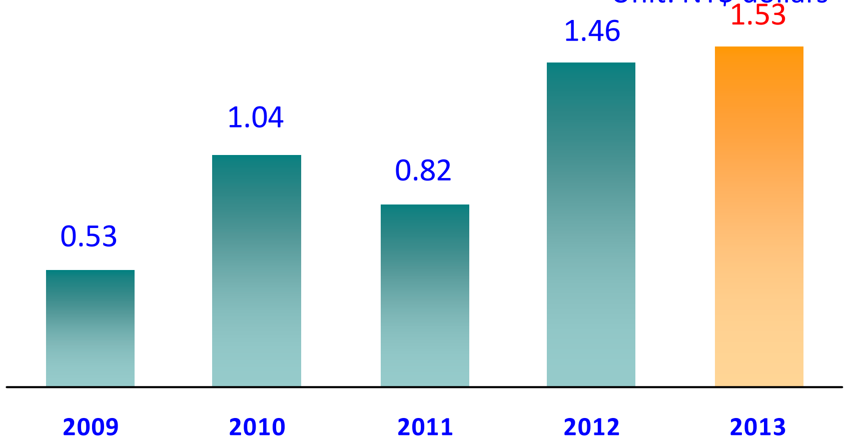
Net Profit

Unit: NT$ million

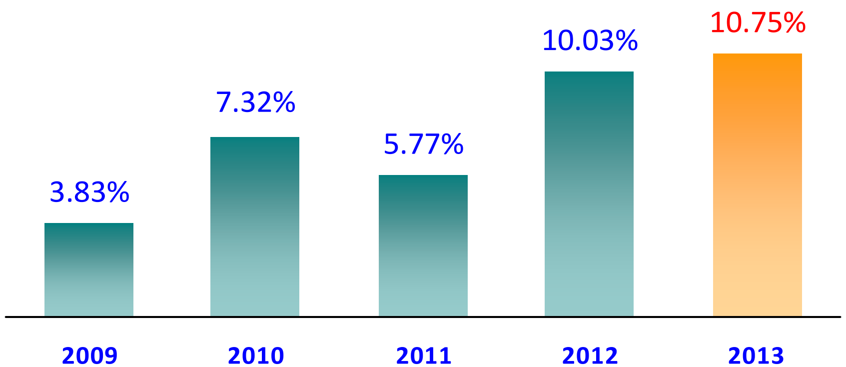


EPS

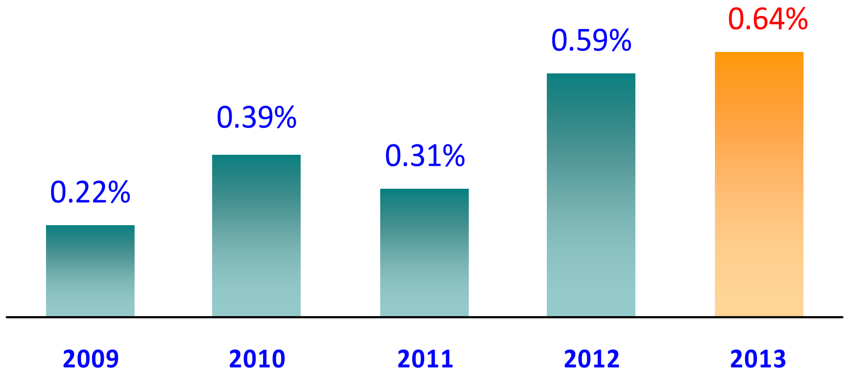
Unit: NT$ dollars



ROE



ROA

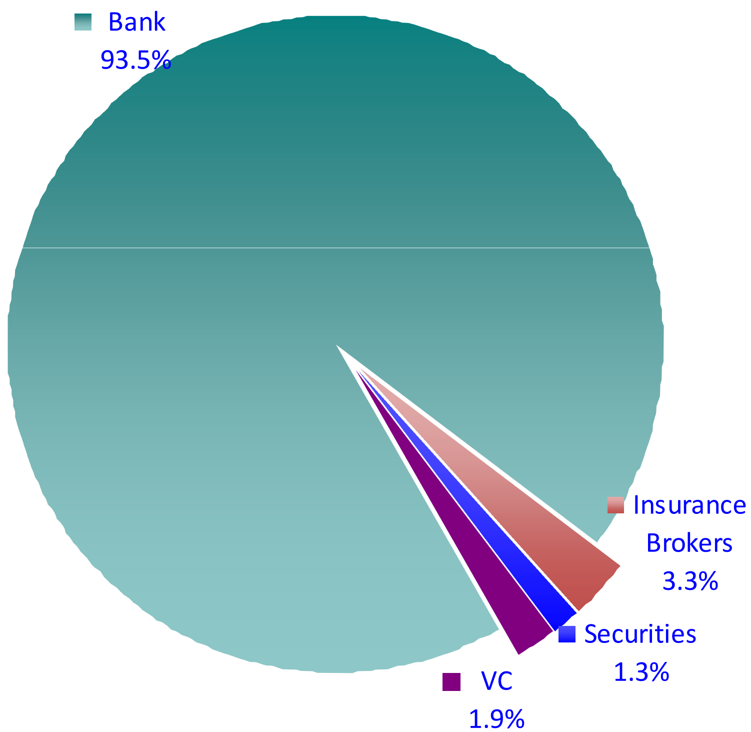


Note: 1. ROE and ROA are annualized.

2. Preliminary figures of Dec 2013

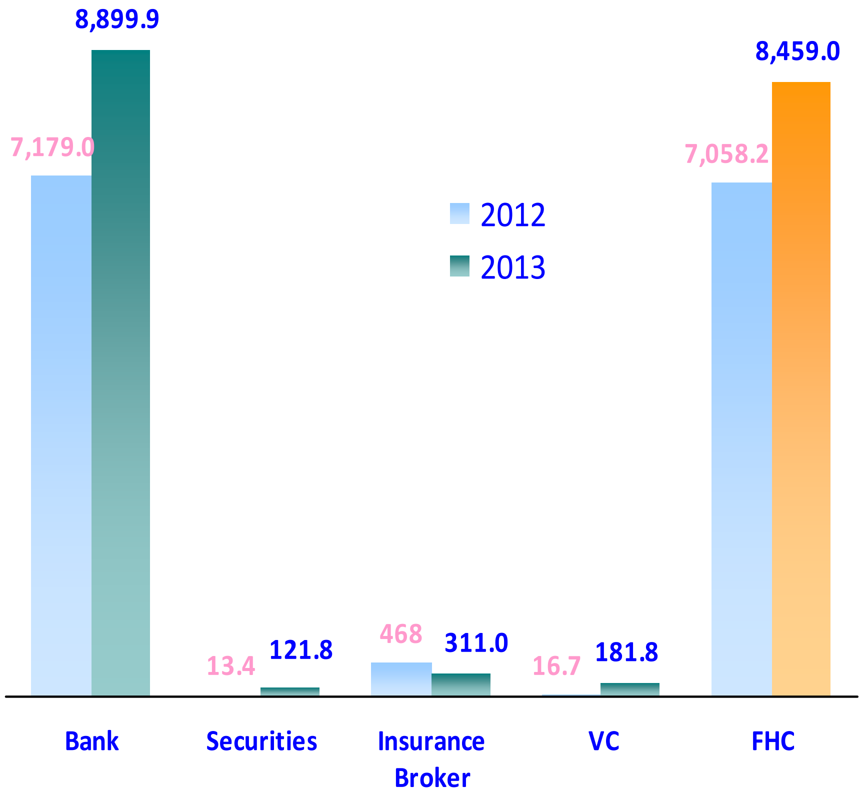
Net Income of FHC & its Subsidiaries

Contribution by Subsidiaries



Net Income of FHC and its Subsidiaries

Unit: NT$ million



Note: 1. Preliminary figures of Dec. 2013

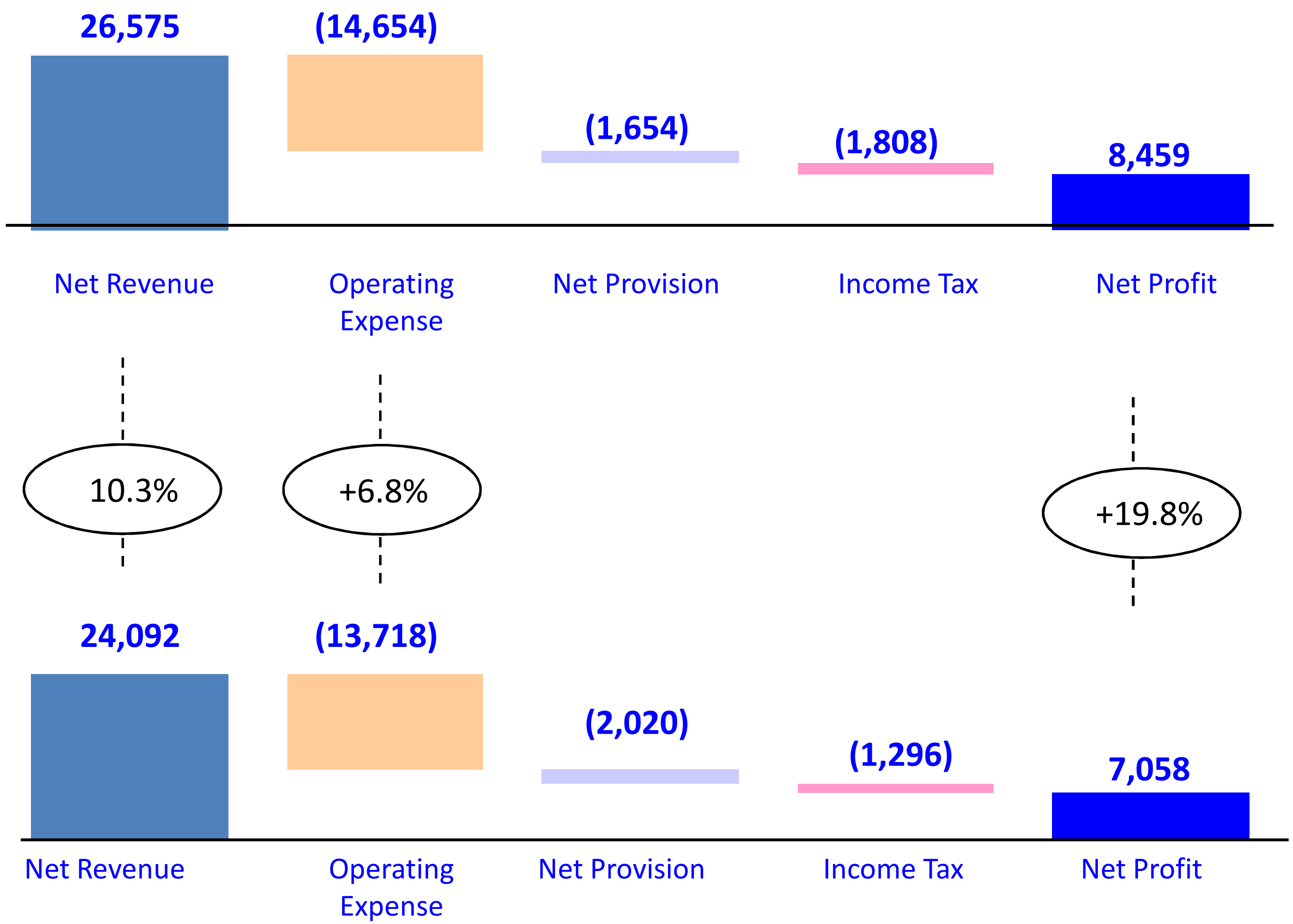
2. 2012 figures are under TW GAAP

Net Profit Breakdown

2013 P&L

2012 P&L

Unit: NT$ million

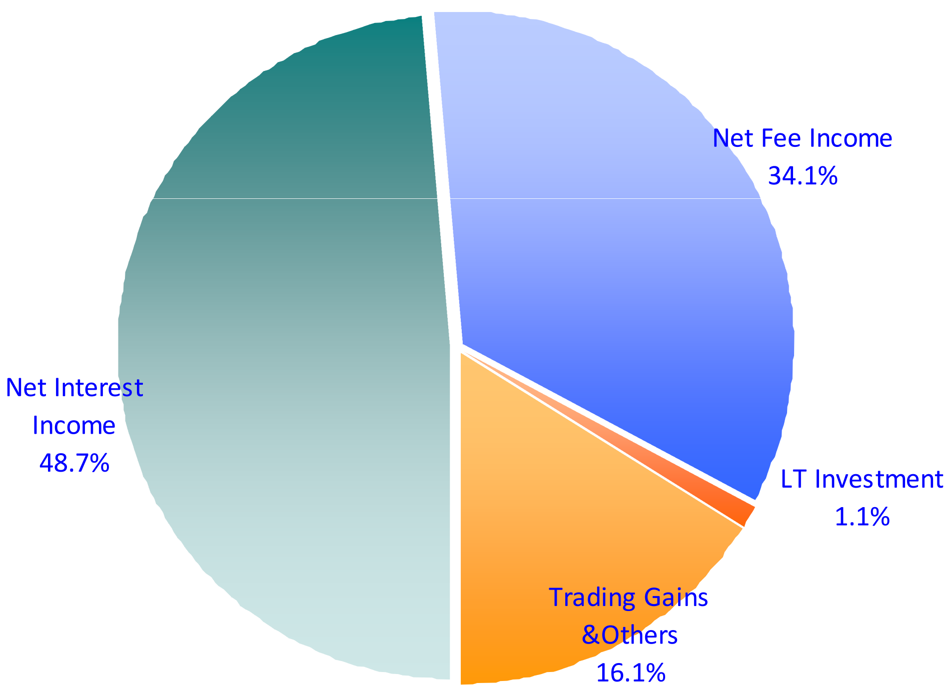


Note: 1. Preliminary figures of Dec. 2013

2. 2012 figures are under TW GAAP

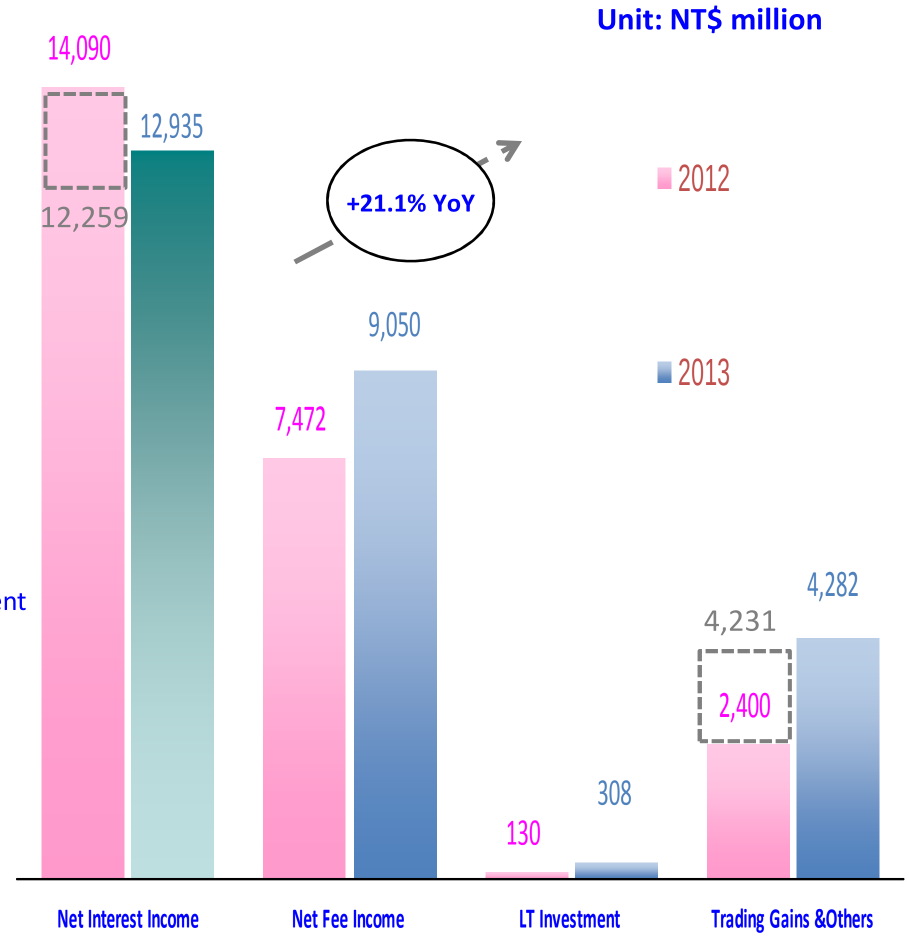
FHC Revenue Breakdown

Total Net Revenue
NT$ 26,575 million



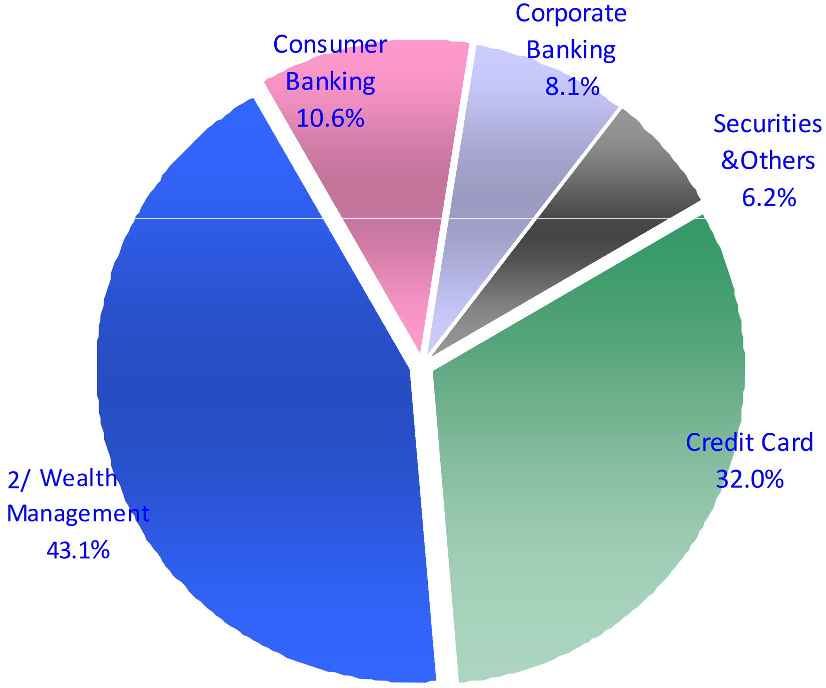
Note: 1. Preliminary figures of Dec 2013
2. The dotted area reflect the interest income generate from NCD
3. 2012 figures are under TW GAAP

YoY Revenue Comparison

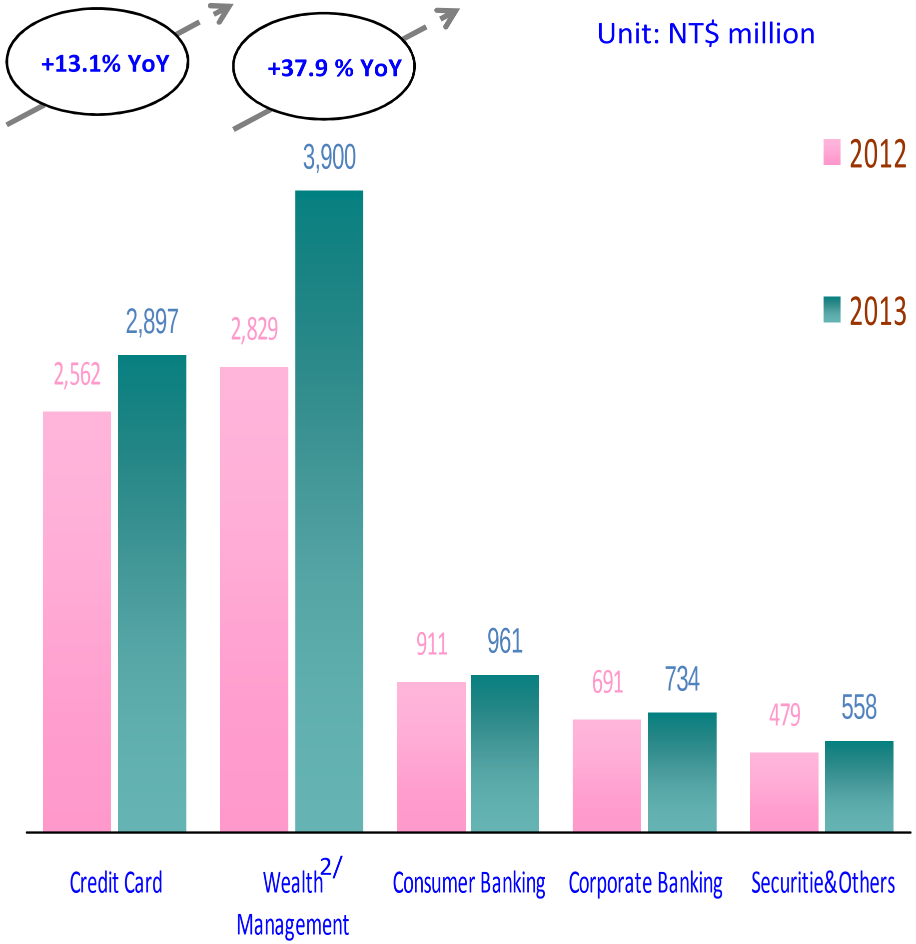


Net Fee Income Breakdown

Total Net Fee Income
NT$ 9,050 million



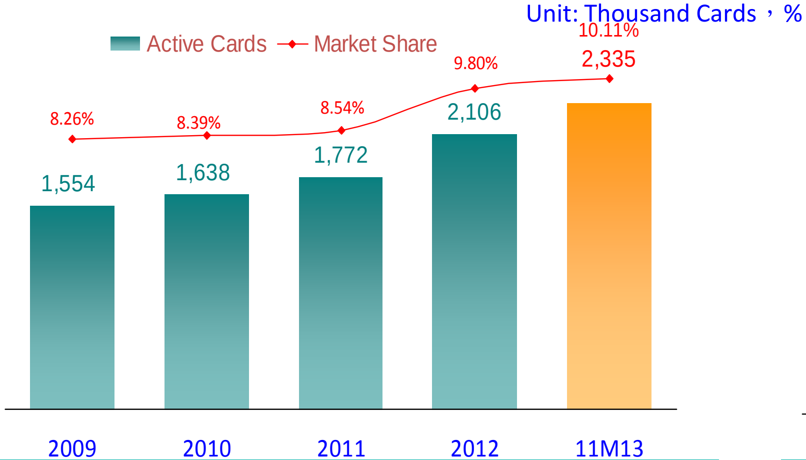
YoY Comparison



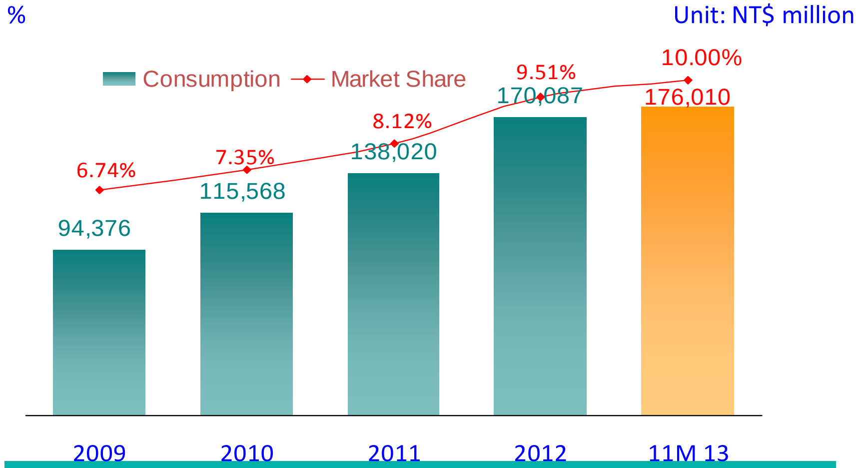
Note: 1. Preliminary Figures of Dec. 2013
2. Including Bancassurance fee from E.SUN Insurance Broker
3. 2012 figures are under TW GAAP

Fast-Growing Credit Card Business

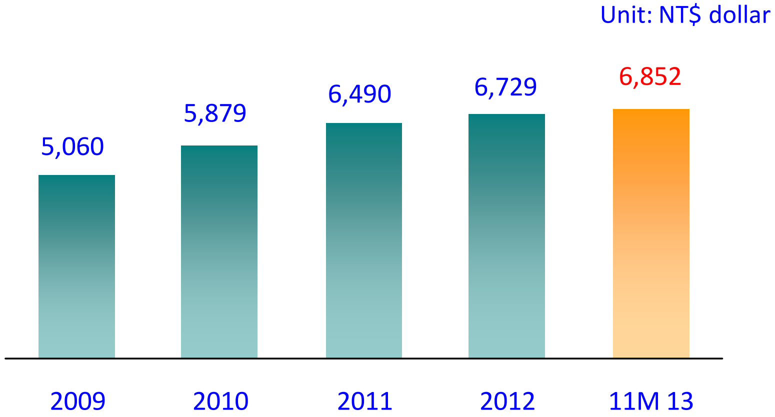
Active Cards



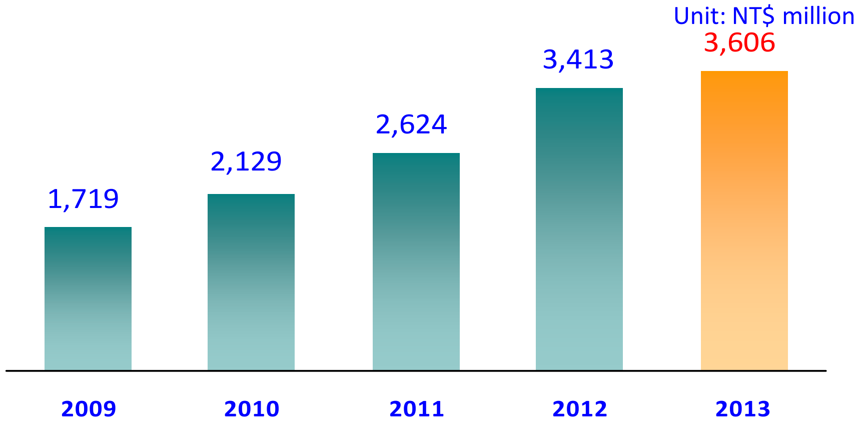
Card Consumption



Per Card Spending (Monthly)



Gross Fee Income



Deposit and Loan Structure

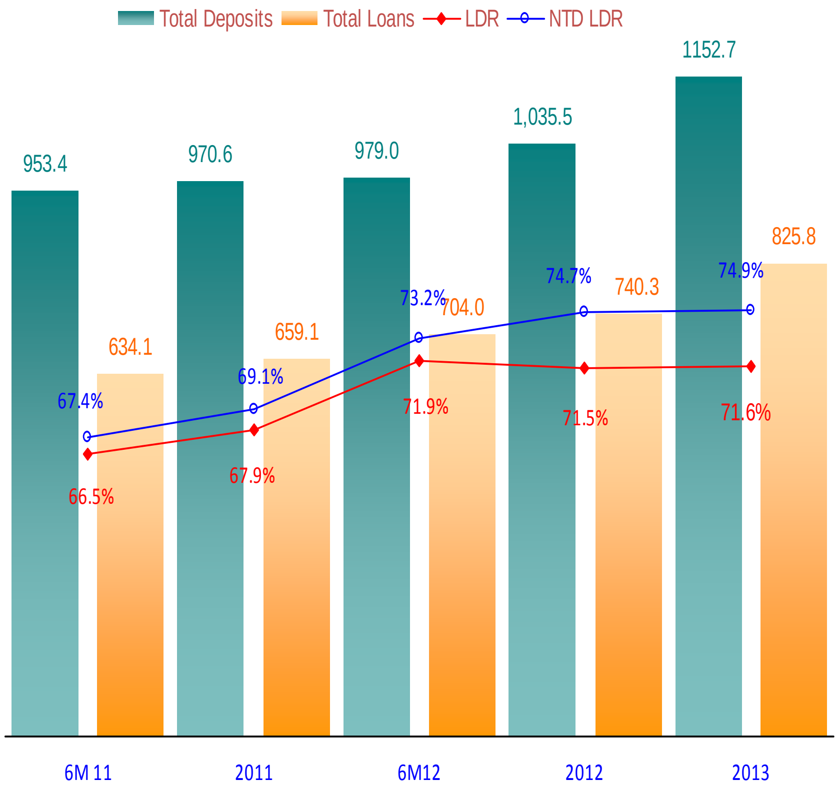
Unit: NT$ Bn

Products	2013	QoQ Growth %	2013.9	2013 Growth %	2012
Total Deposits	1,152.7	5.4%	1,093.5	11.3%	1,035.5
Demand Deposits	545.7	8.3%	504.1	18.1%	461.9
Total Loans 1/	825.8	2.0%	809.8	11.5%	740.3
Corporate Loans	413.3	2.9%	401.5	13.1%	365.4
SME Loans	217.6	3.9%	209.5	15.9%	187.8
Consumer Loans	412.5	1.0%	408.3	10.0%	374.9
Mortgage Loan	211.8	(1.5%)	215.1	0.5%	210.8
Unsecured Personal Loan	48.4	7.6%	45.0	30.1%	37.2
Credit Cards in Circulation('000s)	3,477	4.2%	3,338	10.0%	3,163
Accumulated Credit Card Spending	193.1	0.7 2/	144.9	13.5% 3/	170.2
Credit Card Revolving Balance	11.2	(1.8%)	11.4	(8.1%)	12.4

Note: 1.Exclude credit card revolving balance 4. Exclude deposit(US$ 250 million) and loan(US$ 215 million) from UBC, Cambodia
2. QoQ growth is 4Q13 vs 3Q13
3. YoY growth is 2013 vs 2012

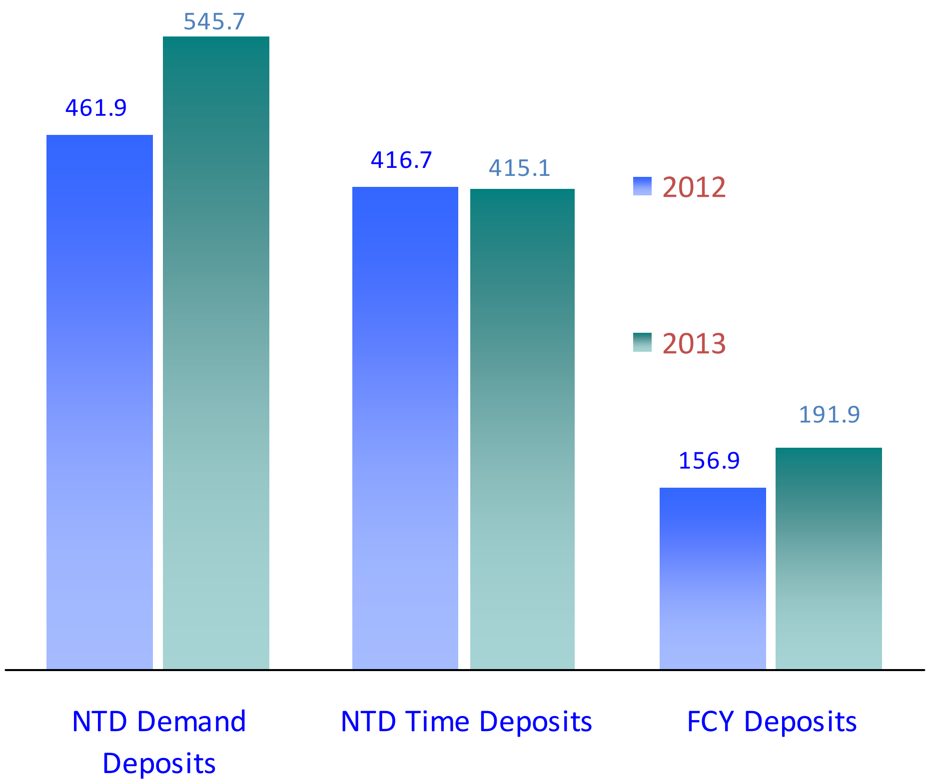
Deposit Structure

Loan to Deposit Ratio[1/]



Deposit Structure

Unit: NT$ Bn



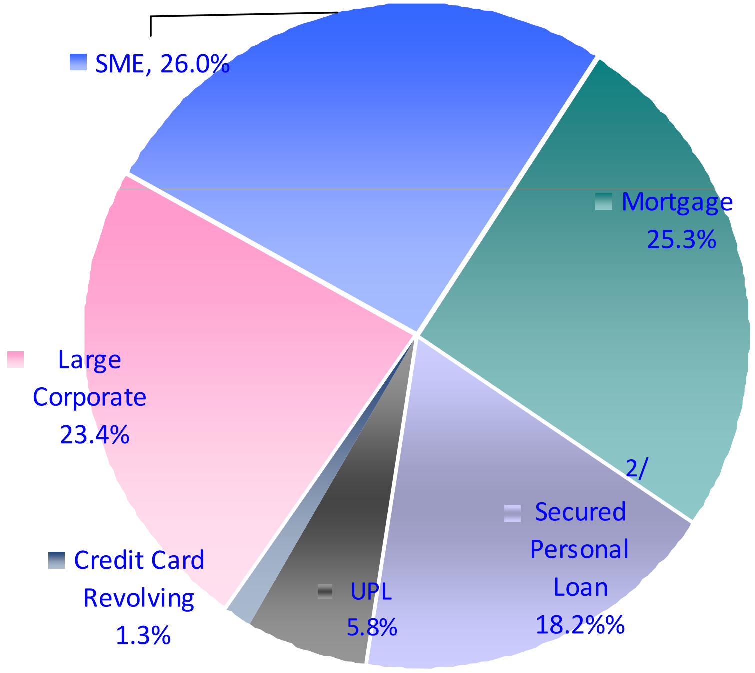
Note: 1.Excluding Credit card revolving balance

2. Financials of E.SUN Bank

3. Exclude deposit(US$ 250 million) and loan(US$ 215 million) from UCB, Cambodia

Loan Portfolio Breakdown

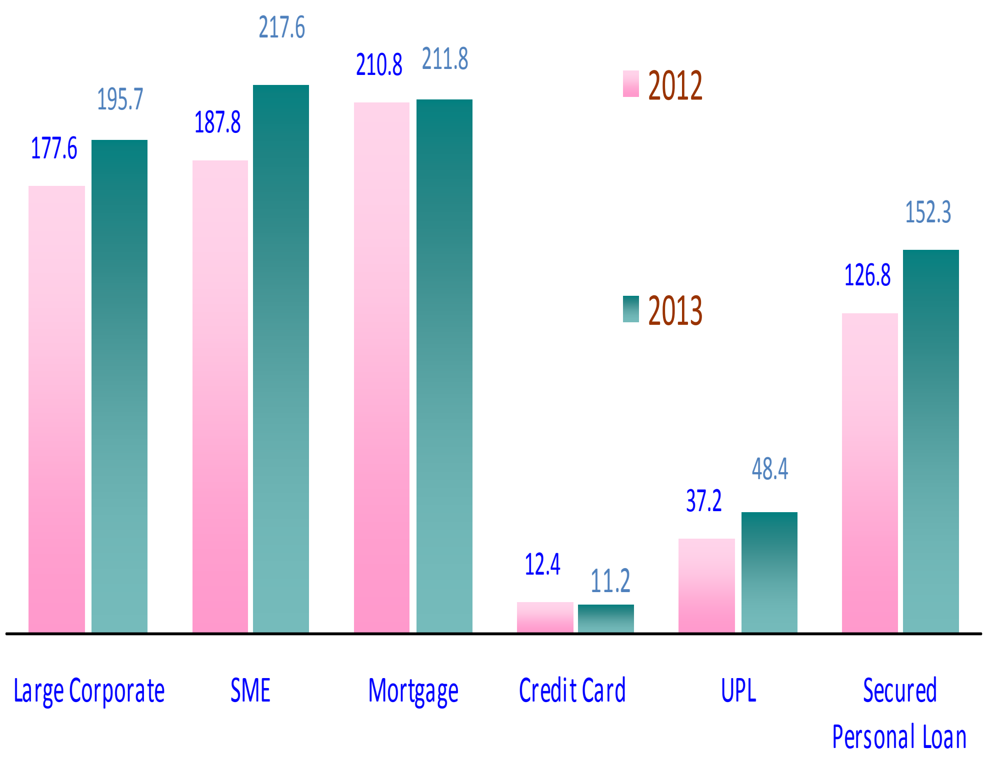
Total Loan 1/
NT$ 836.9 Bn



Note: 1.Include Credit Card Revolving balance
2. Secured Personal Loan, which is fully collateralized.
3. As of Dec. 2013
4. Exclude loan(US$ 215 million) from UCB, Cambodia

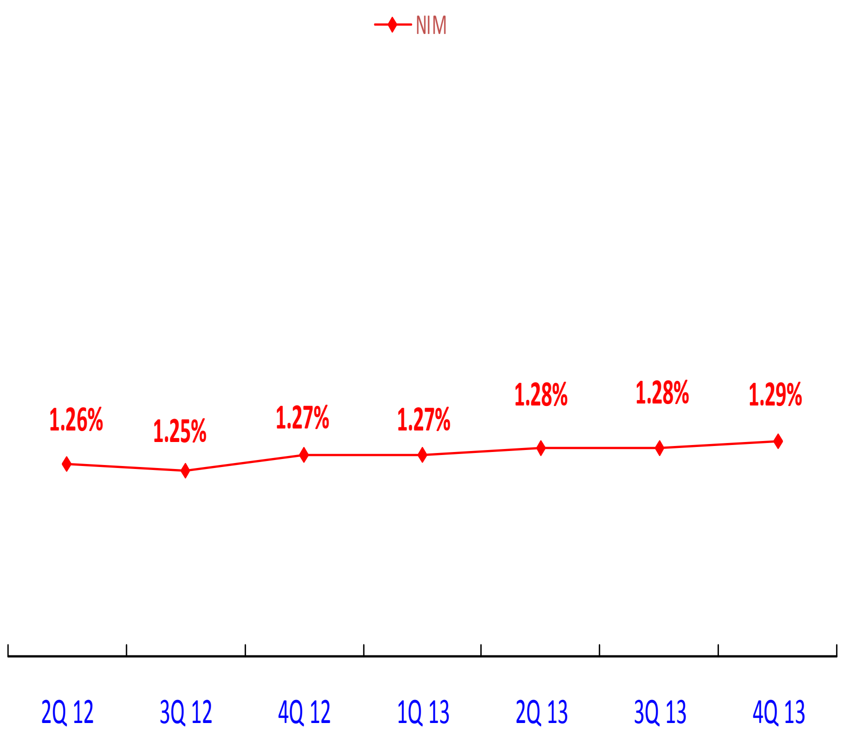
YoY Comparison

Unit: NT$ Bn



NIM and Spread

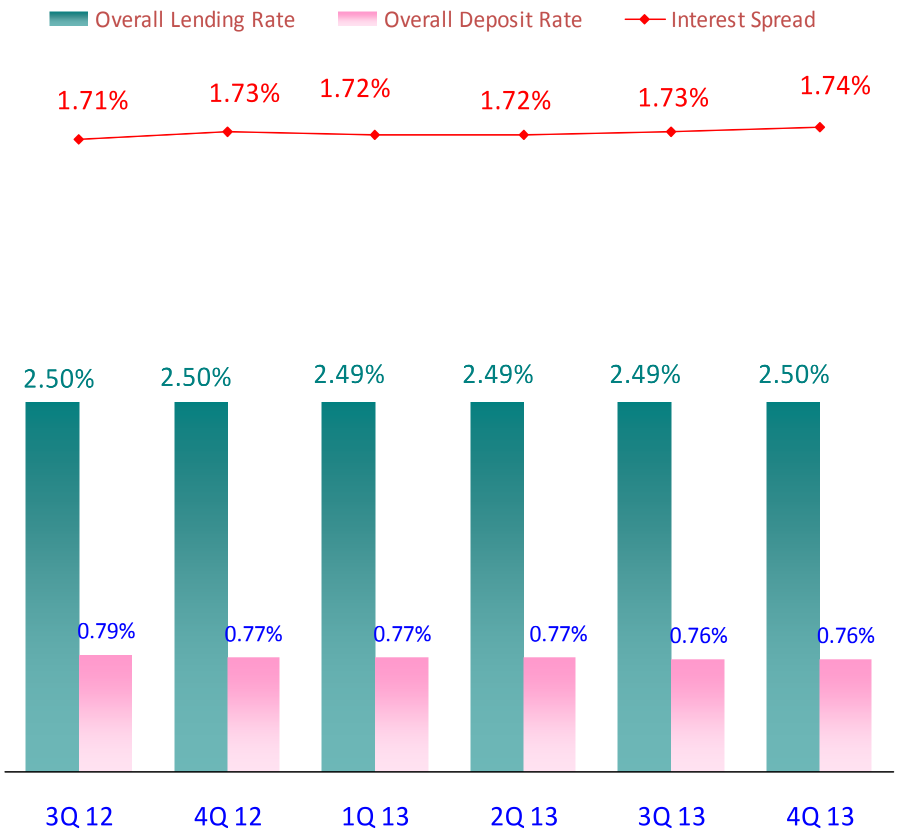
Quarterly Net Interest Margin



Note: 1. Financials of E.SUN Bank

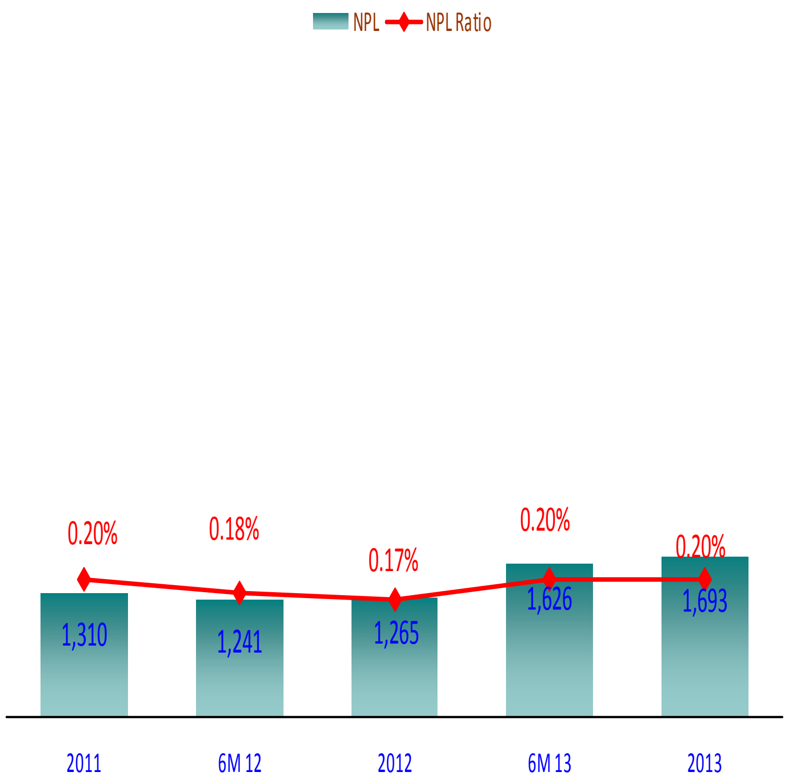
2. The 2013 net interest income restore the accounting treatment impact

Quarterly Interest Spread

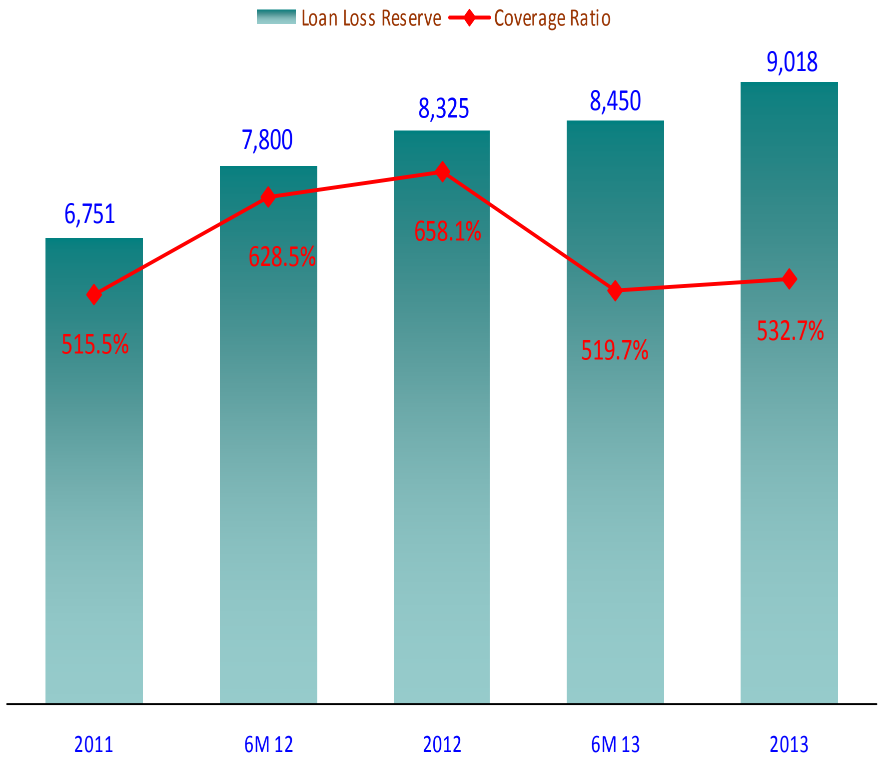


Superior Asset Quality 1/3

NPL Ratio(%)



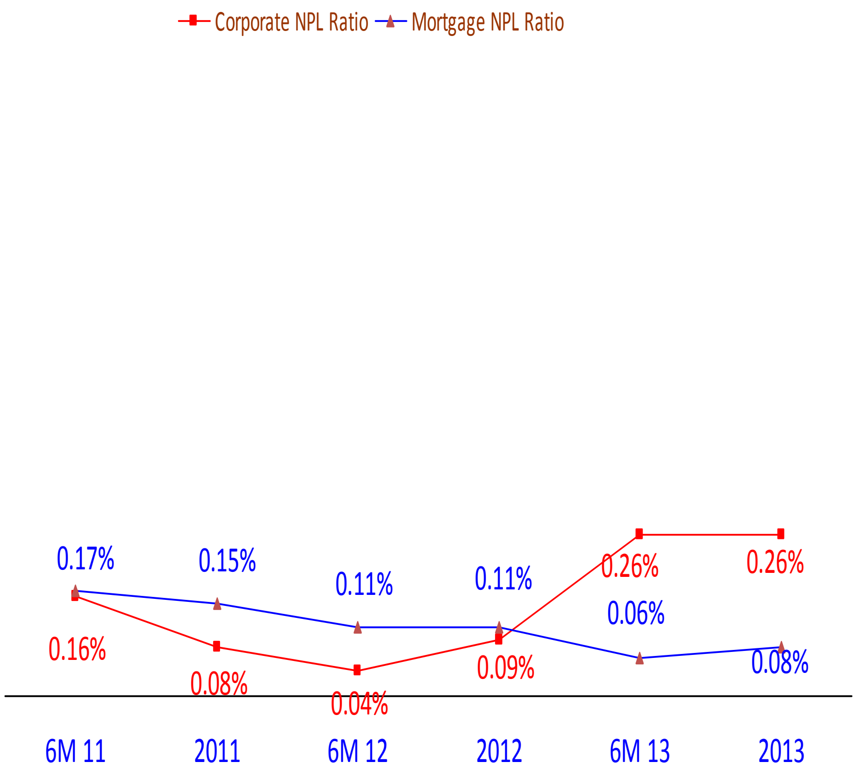
Coverage Ratio(%)



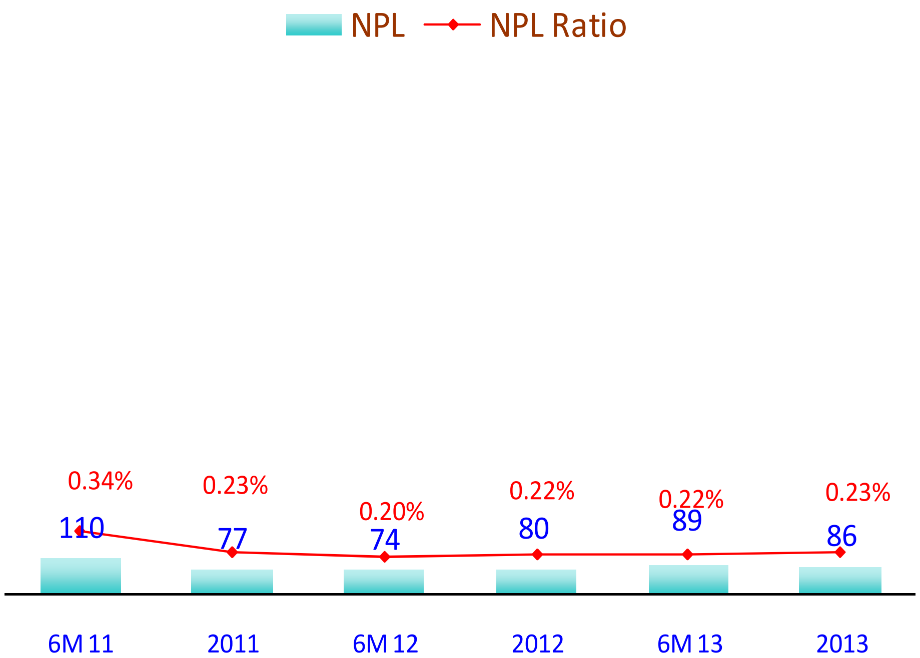
Note: .1. Financials of E.SUN Bank

Superior Asset Quality 2/3

NPL Ratio for Major Products



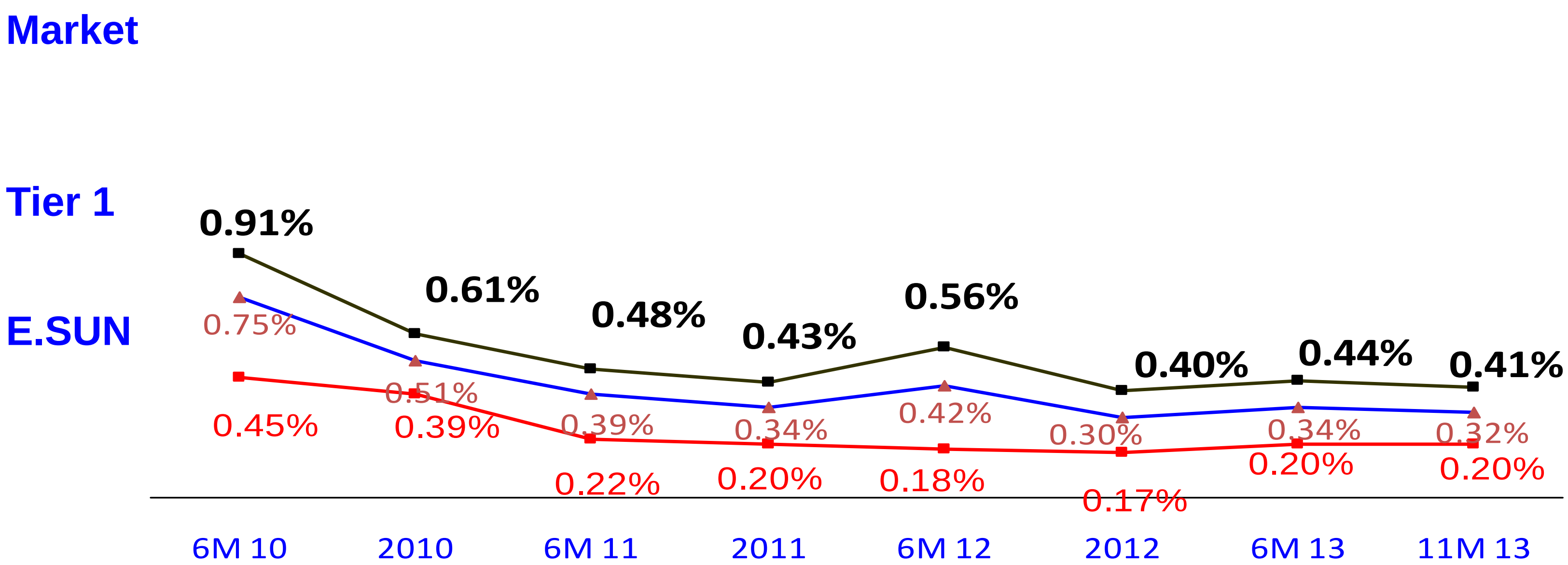
NPL Ratio for Credit Card



Note: .1. Financials of E.SUN Bank

Superior Asset Quality 3/3

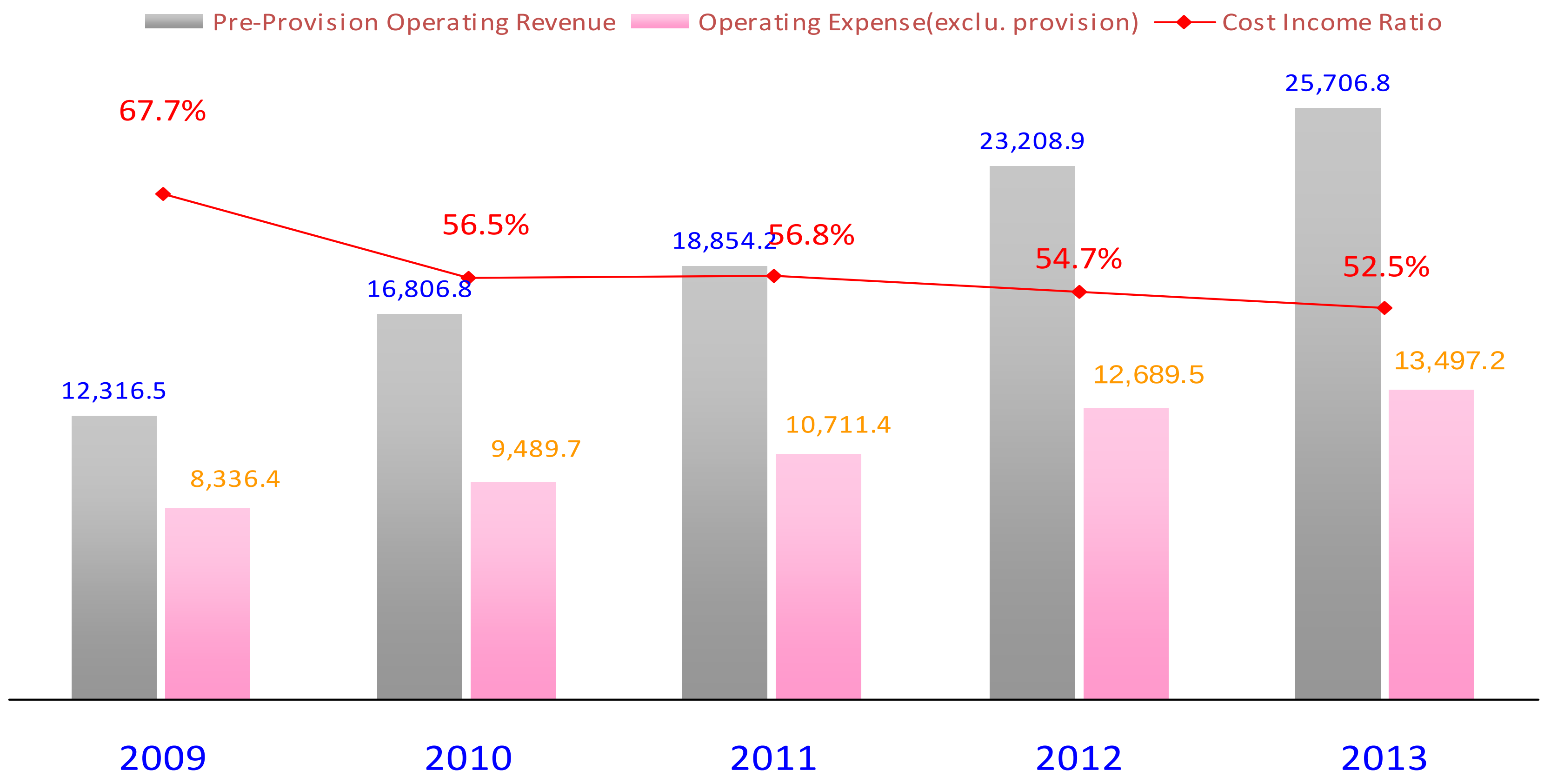
NPL Comparison with Tier 1 players and the Market



Note: 1. Source : FSC
2. Tier 1 group include Taishin, Chinatrust, Cathay, Fubon, Shanghai, First, Hua-nan, CHB, Mega and Sinopac

Cost-Income Ratio

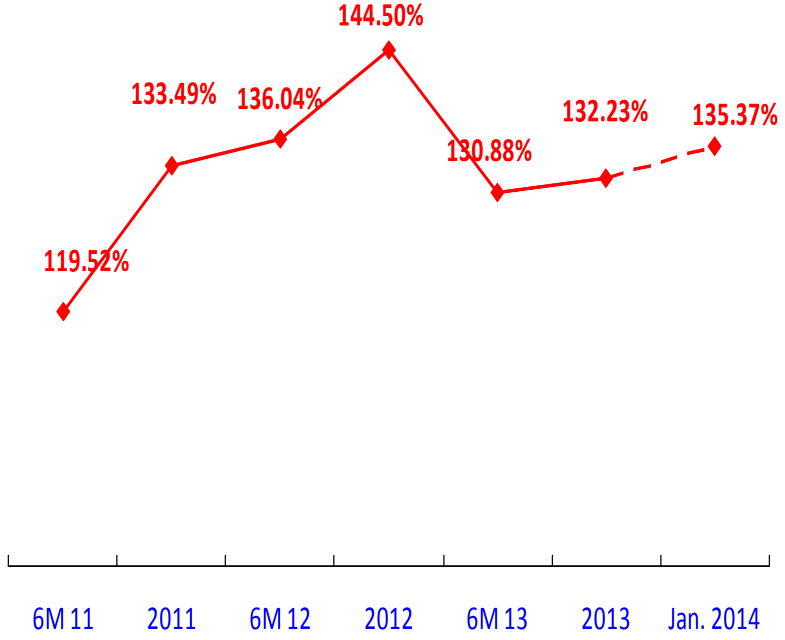
Unit: NT$ million



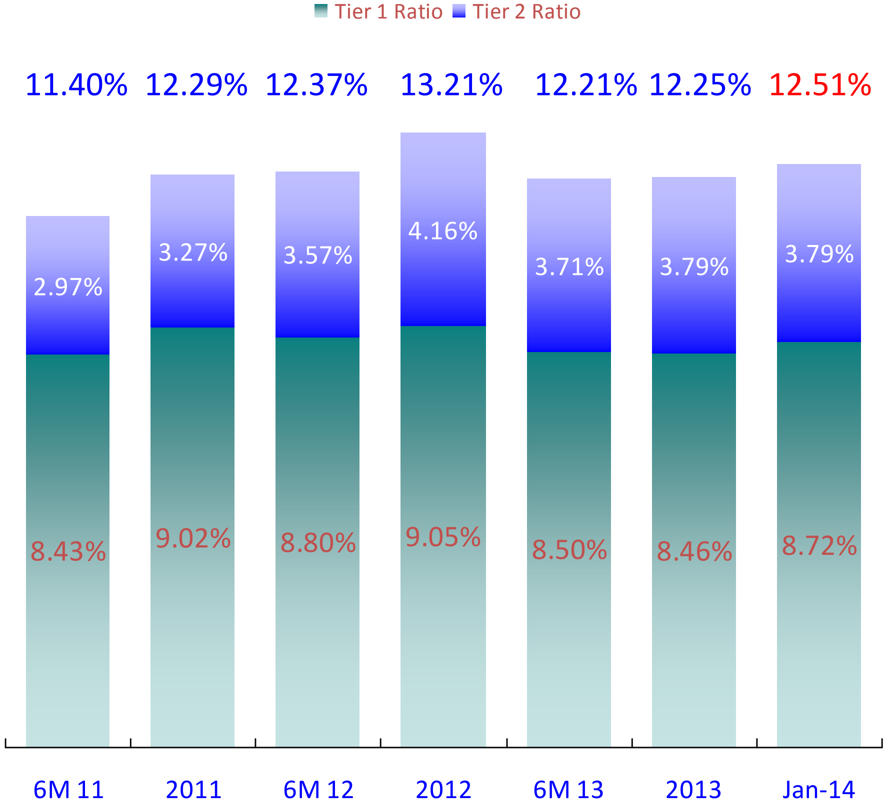
Note: 1. Preliminary figures of Dec 2013
2. Financials of E.SUN Bank

Capital Adequacy Ratio

FHC CAR Ratio



Bank BIS Ratio



Q & A

- If you wish to know more about E.SUN, please visit our website site (www.esunfhc.com.tw/ir/ir.aspx) for more information.

- If you have further questions, please feel free to contact us through email or conference call

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