玉山金控 E.SUN FHC

E.SUN FHC
Financial Review of 3Q 2015

Nov. 2015

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Agenda

- 2015 9M Financial Performance
- 2015 9M Business Operation Overview

E.SUN FHC Summary

Unit : NT$ million

		2015.9	2014
Total Assets	FHC	1,731,756	1,566,420
	Bank	1,718,971	1,551,944
	Securities	10,354	11,416
	Insurance Brokers	1,084	852
	Venture Capital	3,171	3,225
Key Financials	Book value per share (NT$)	14.88	15.15
	Double Leverage Ratio	104.30%	106.12%
	FHC CAR	144.18%	140.76%
Shareholder Structure	QFII	59.84%	57.61%
Distribution Channels	Bank – domestic	136	136
	Oversea channels	Branch in HK, LA, Singapore, Donguan (China) Vietnam, and Subsidiary UCB, Cambodia Representation office in Myanmar	
	Securities - branches	21	21

Note: Preliminary figures of Sep. 2015

2015 Q3 Business and Financial Review

Financial Performance

- Net profit for 9M15 reached NT$10.39 billion, which was 23.6% higher than 9M14
- EPS NT$1.32 ， ROE 12.27% ， ROA 0.84%

Business Operation

- Net interest income and Net fee income increased 13.5% and 23.6% YoY respectively.
- Moderate growth on Deposit and Loan balance, with 9.4% and 7.3% YTD growth respectively.
- Wealth Management, the main driver for Net fee income, grew 42.6% YoY in 9M15.
- Vietnam Branch opened on 18th of Sep., further expand E.SUN's overseas service coverage.

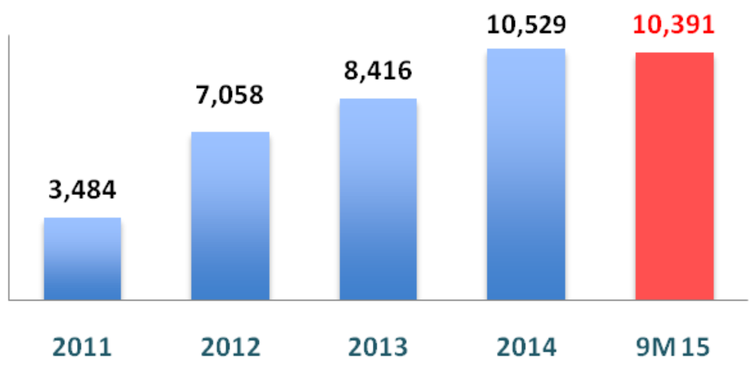
Asset Quality

- Asset quality maintain benign with NPL ratio of 0.18%.
- Coverage ratio was 719.2% by Sep. 2015.

Financial Performance

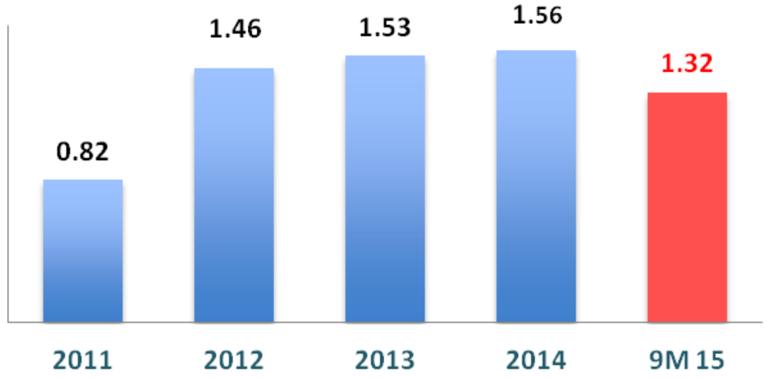
Net Profit

Unit: NT$ million

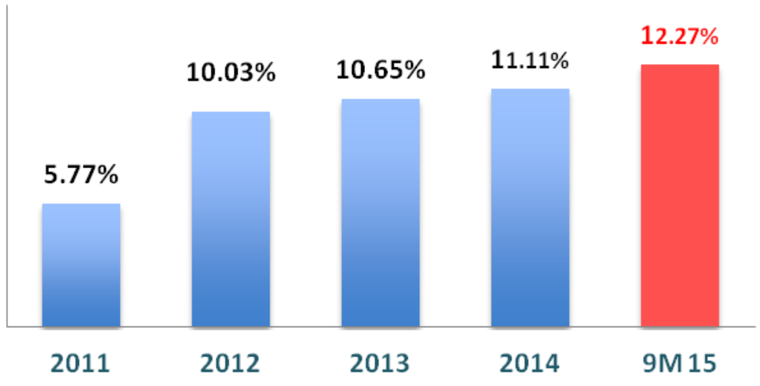


EPS

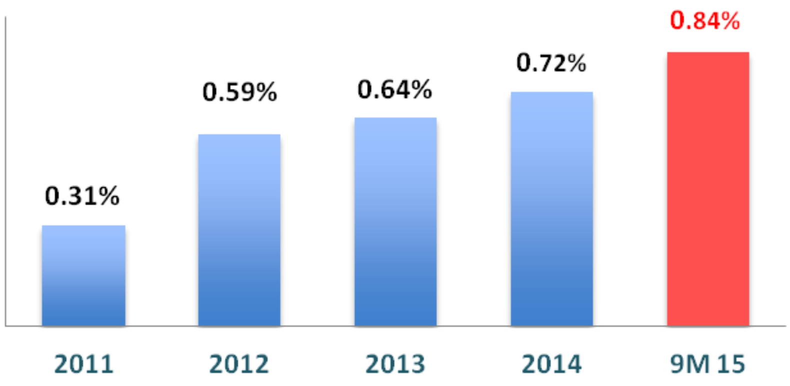
Unit: NT$ dollars



ROE



ROA

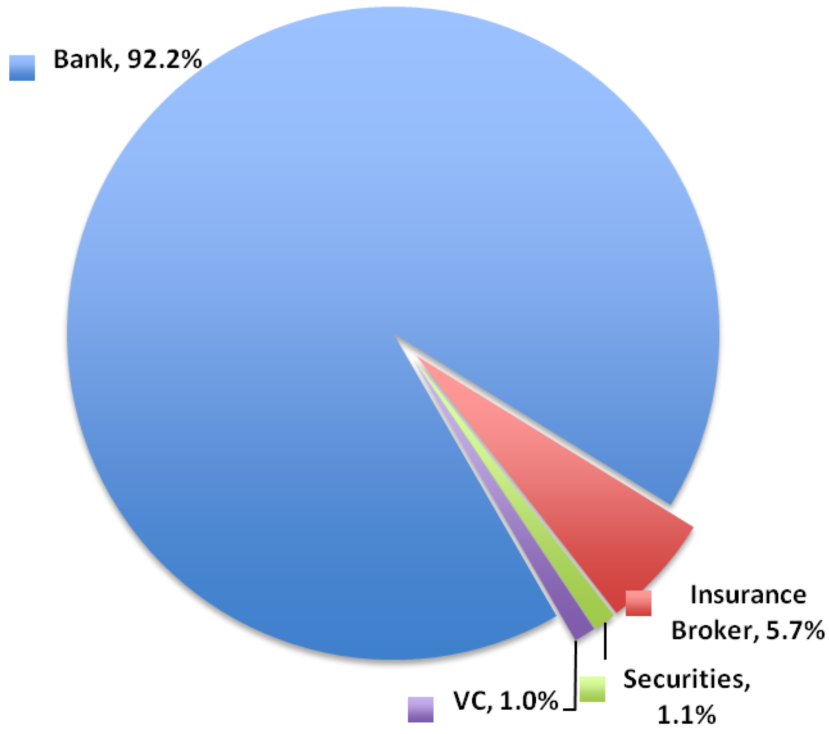


Note: 1. ROE and ROA are annualized.

2. Preliminary figures of Sep. 2015

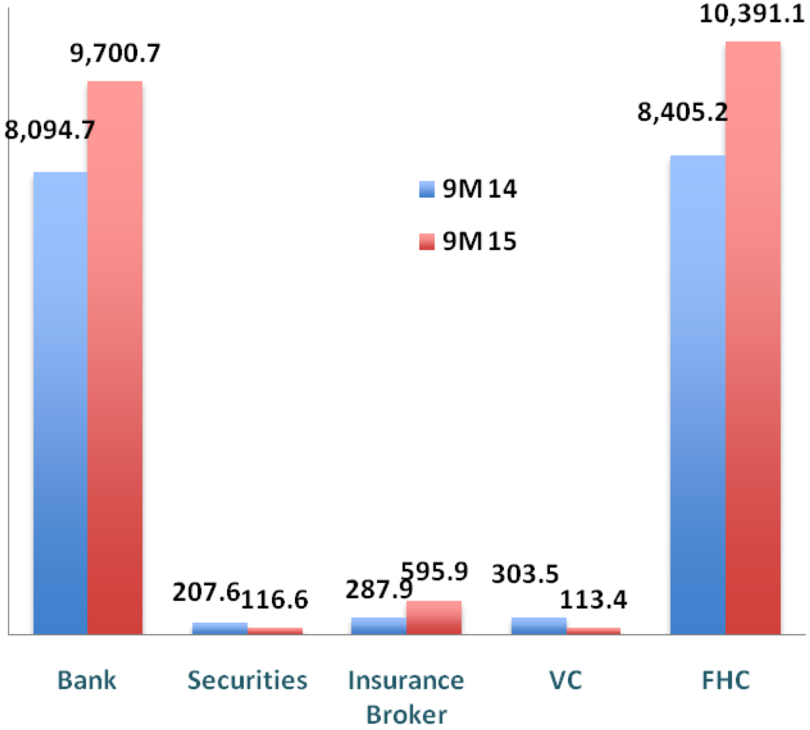
Net Income of FHC & its Subsidiaries

Contribution by Subsidiaries



Net Income of FHC and its Subsidiaries

Unit: NT$ million



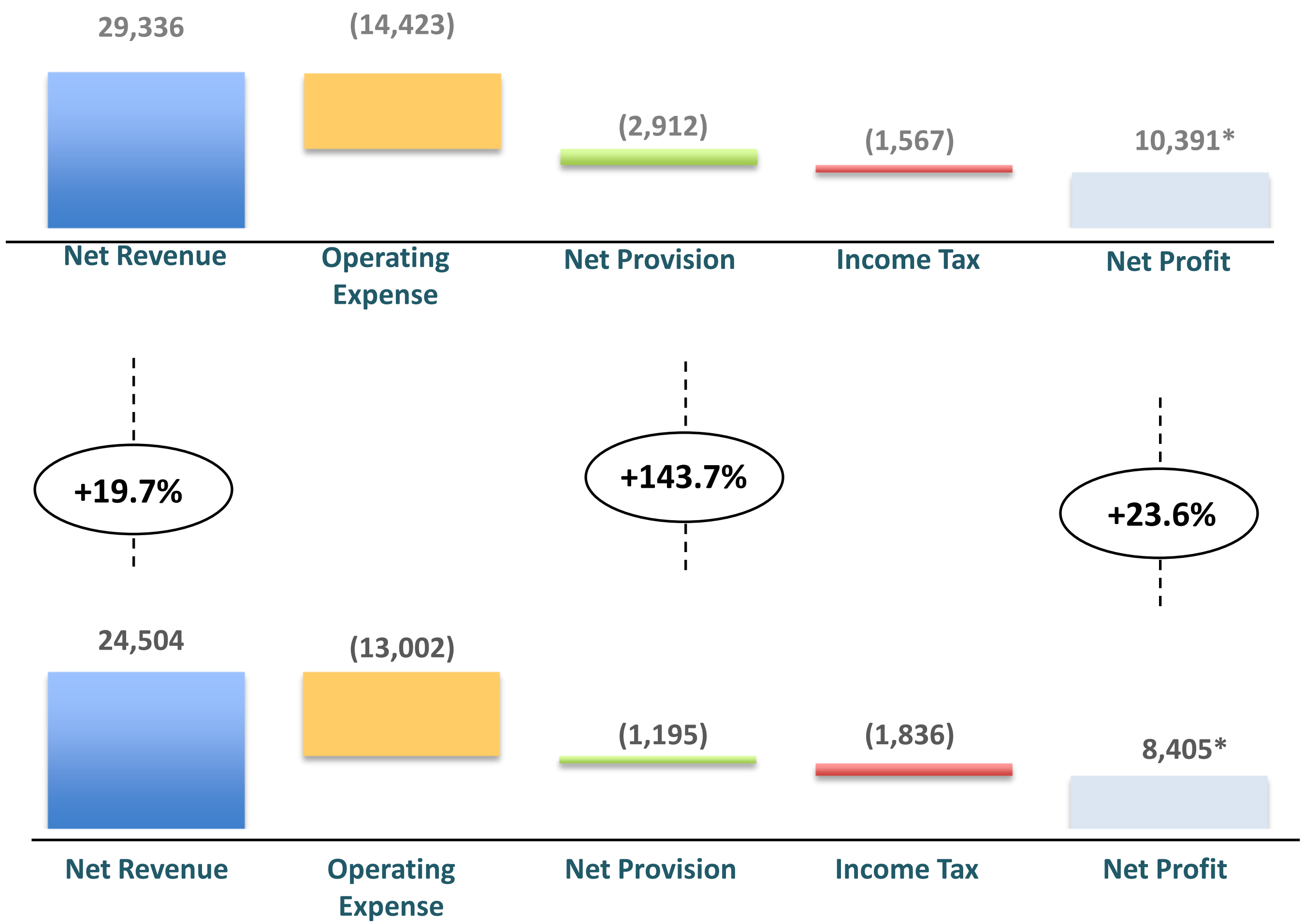
Note: Preliminary figures of Sep. 2015

Net Profit Breakdown

9M 15 P&L

9M 14 P&L

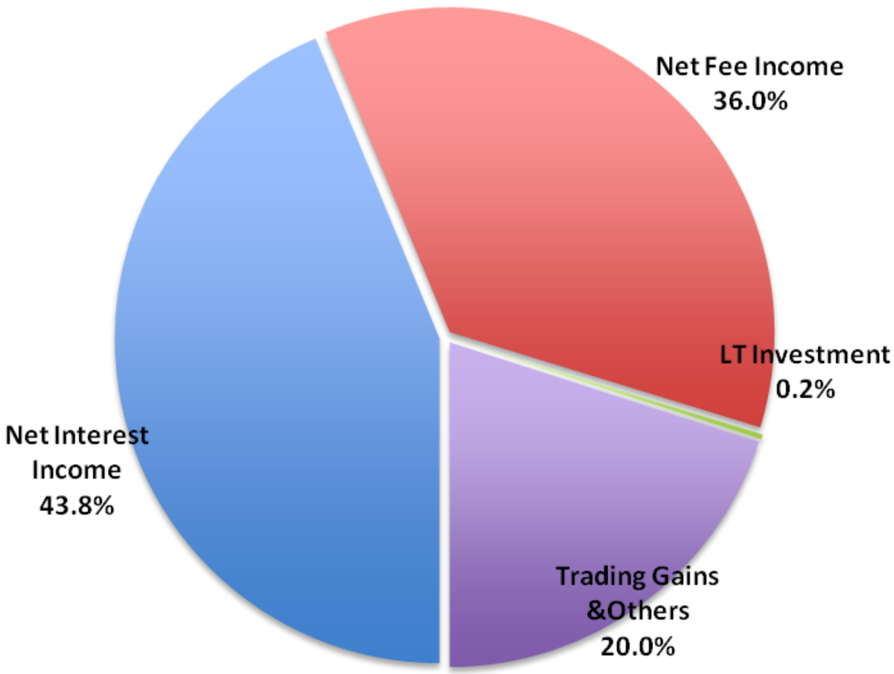
Unit: NT$ million



Note: 1. Net Profit is deduct non-controllable portion
2. Preliminary figures of Sep. 2015

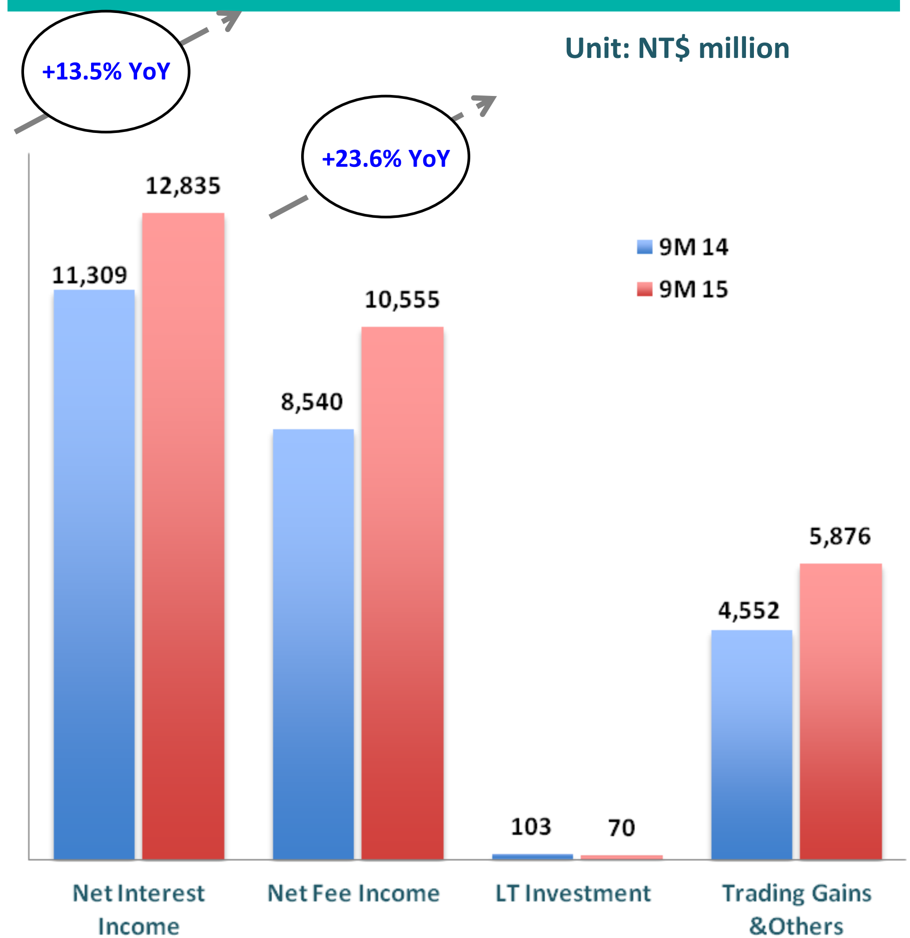
FHC Revenue Breakdown

Total Net Revenue
NT$ 29,336 million



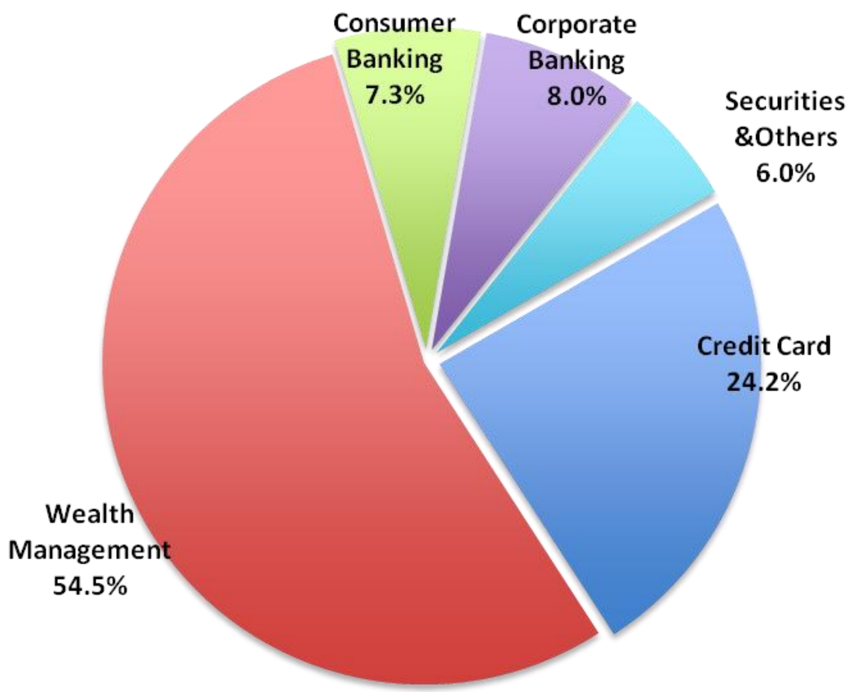
Note: Preliminary figures of Sep. 2015

YoY Revenue Comparison

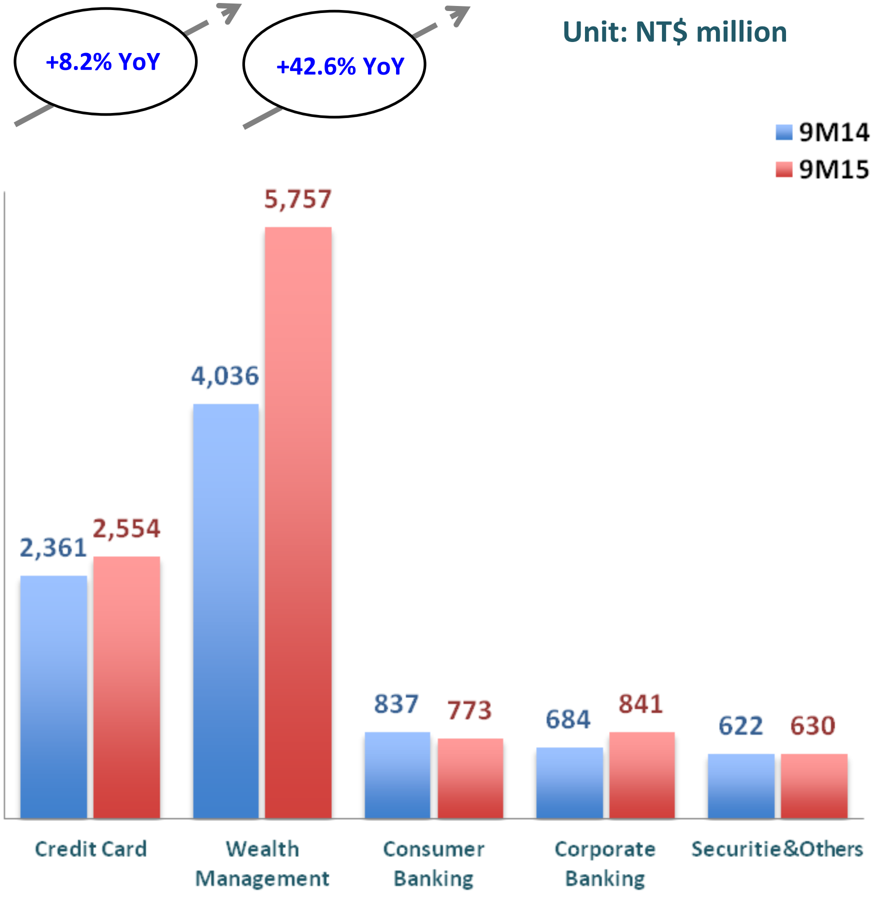


Net Fee Income Breakdown

Total Net Fee Income
NT$ 10,555 million



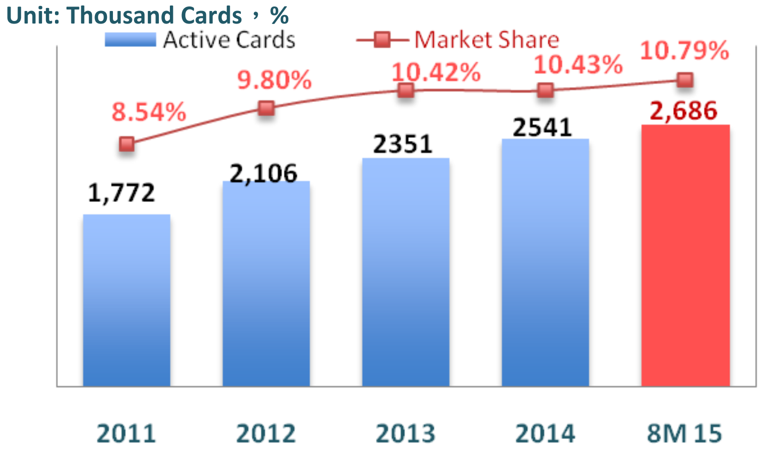
YoY Comparison



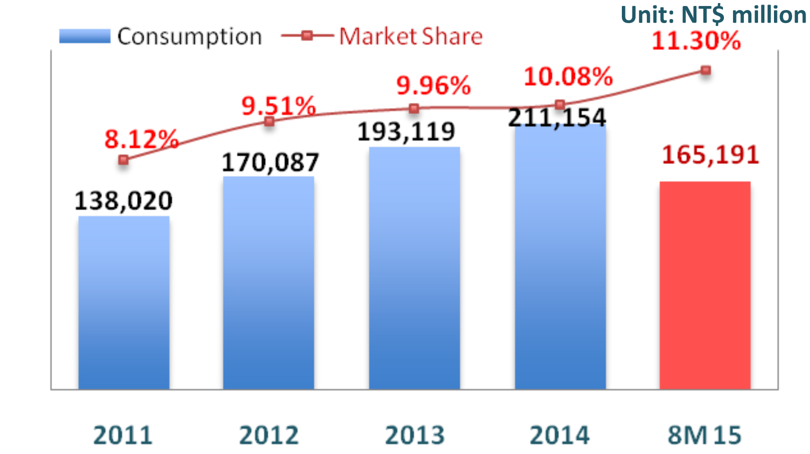
Note: 1. Preliminary Figures of Sep. 2015
2. WM Including Bancassurance fee from E.SUN Insurance Brokers

Credit Card Business Breakdown

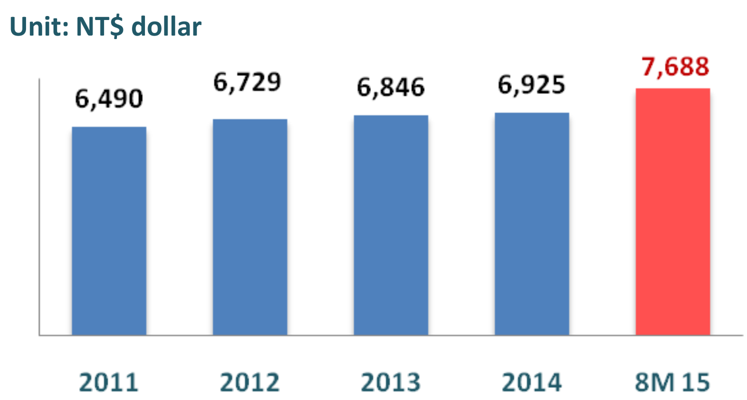
Active Cards



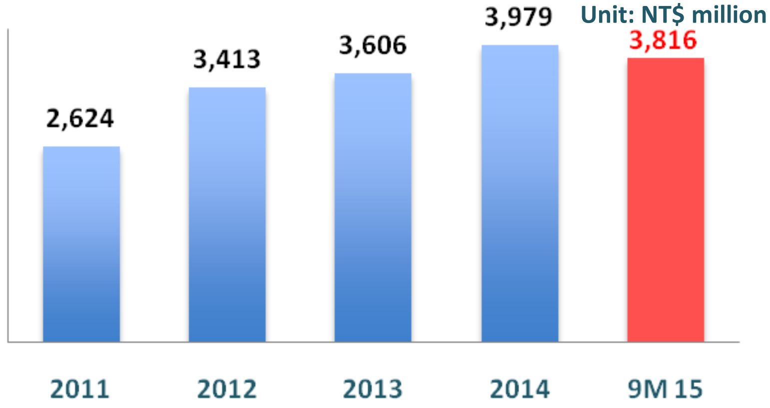
Card Consumption



Per Card Spending (Monthly)



Gross Fee Income



Deposit and Loan Structure

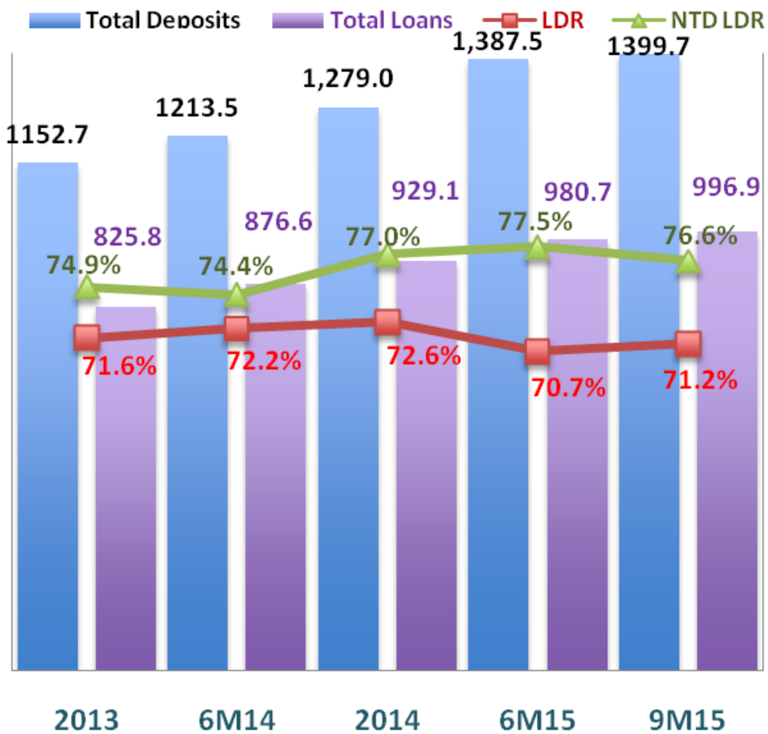
Unit: NT$ Bn

Products	2015.9	QoQ Growth %	2015.6	2015 Growth %	2014
Total Deposits	1399.7	0.9%	1,387.5	9.4%	1,279.0
Demand Deposits	646.0	4.9%	615.7	12.0%	576.8
FX Deposits	312.7	(4.7%)	328.1	14.6%	272.8
Total Loans [1/]	996.9	2.0%	980.7	7.3%	929.1
Corporate Loans	500.6	2.1%	490.6	8.0%	463.7
SME Loans	251.2	0.0%	251.2	5.4%	238.3
Consumer Loans	496.3	1.2%	490.2	6.7%	465.2
Mortgage Loan	222.1	(1.0%)	224.3	(0.2%)	222.6
Unsecured Personal Loan	74.8	8.4%	69.0	24.7%	60.0
Credit Cards in force ('000s)	2,712	2.6%	2,642	6.7%	2,541
Accumulated Credit Card Spending	187.8	(9.7%)[2/]	124.2	18.2% [3/]	211.2
Credit Card Revolving Balance	10.4	1.0%	10.3	(1.9%)	10.6

Note: 1.Exclude credit card revolving balance
2. QoQ growth is 3Q15 vs 2Q15
3. YoY growth is 9M2015 vs 9M14
4. Exclude deposit(US$ 473 million) and loan(US$ 407 million) from UBC, Cambodia

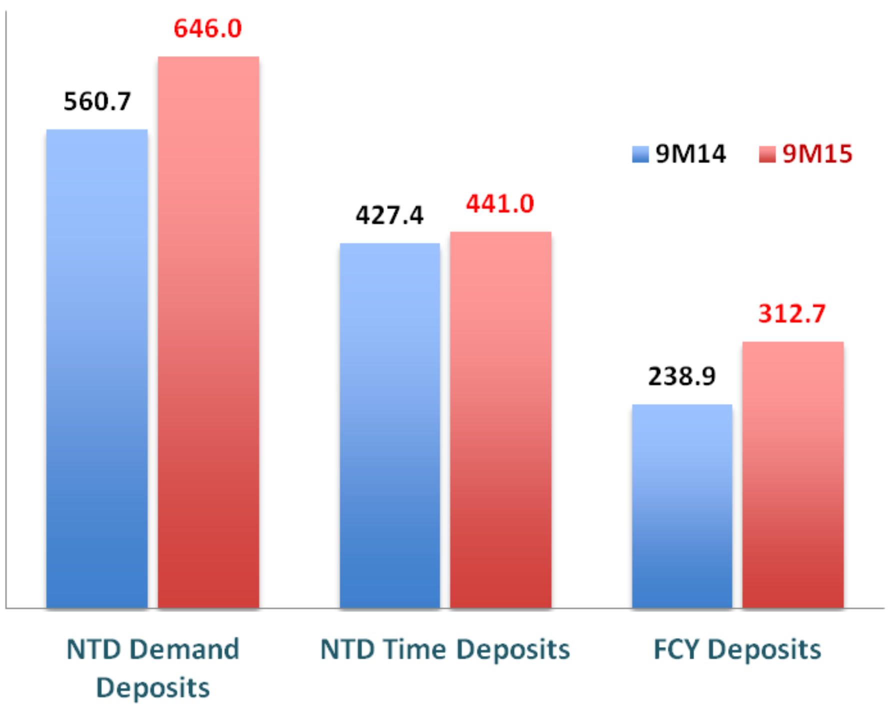
Deposit Structure

Loan to Deposit Ratio



Deposit Structure

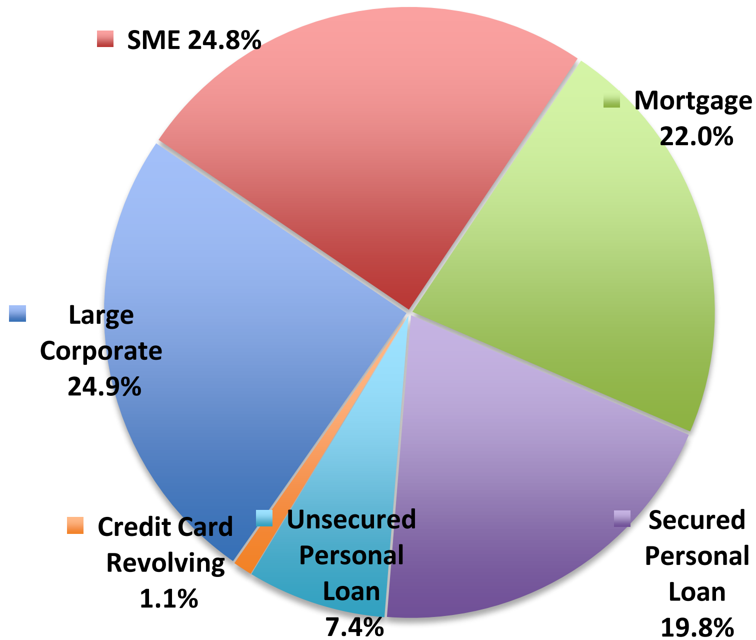
Unit: NT$ Bn



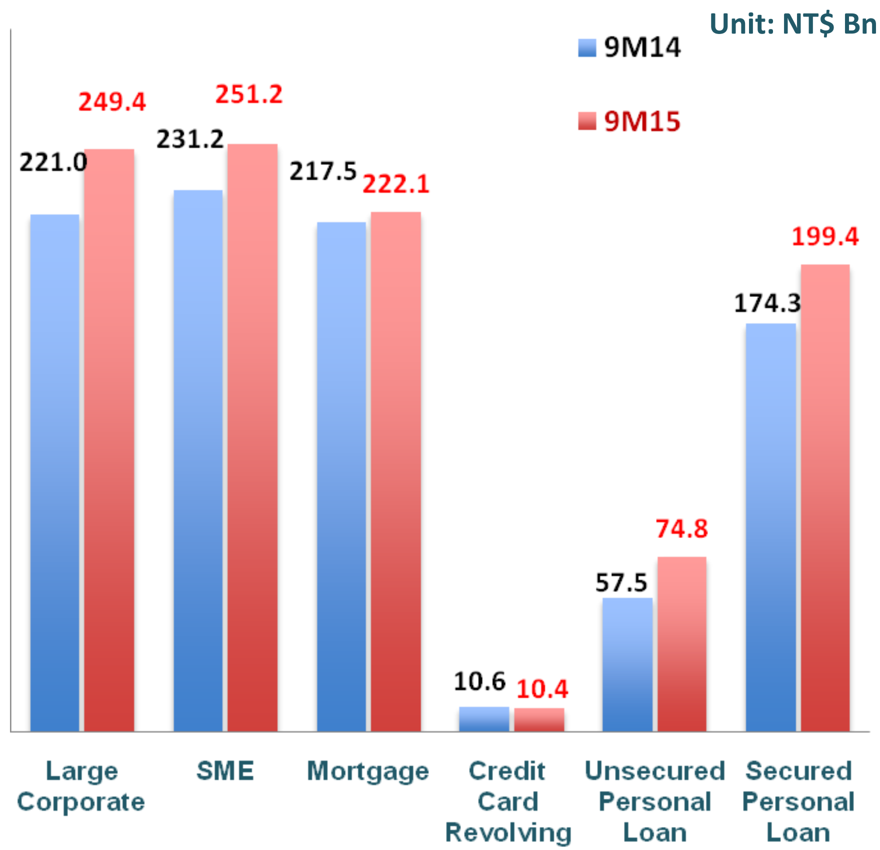
Note: 1.Excluding Credit card revolving balance
2. Financials of E.SUN Bank
3. Exclude deposit(US$ 473 million) and loan(US$ 407 million) from UCB, Cambodia

Loan Portfolio Breakdown

Total Loan
NT$ 1,007.3 Bn



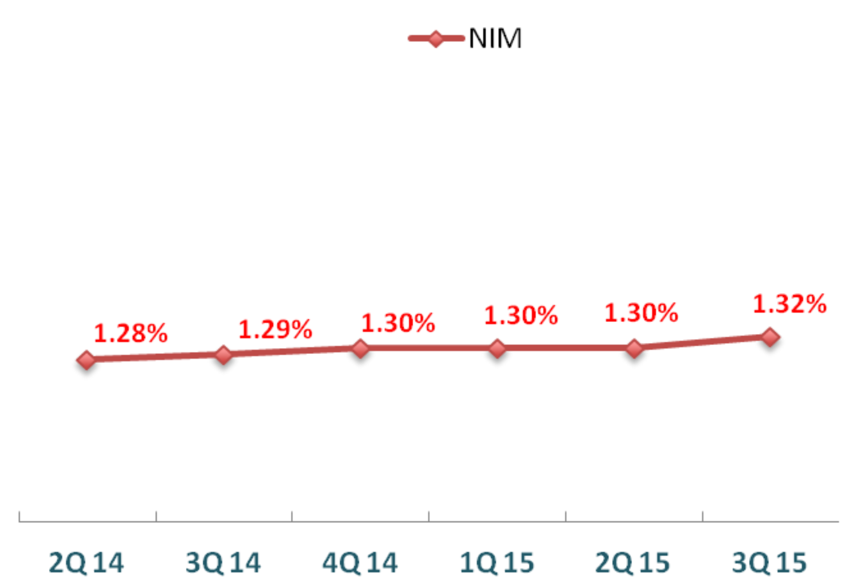
YoY Comparison



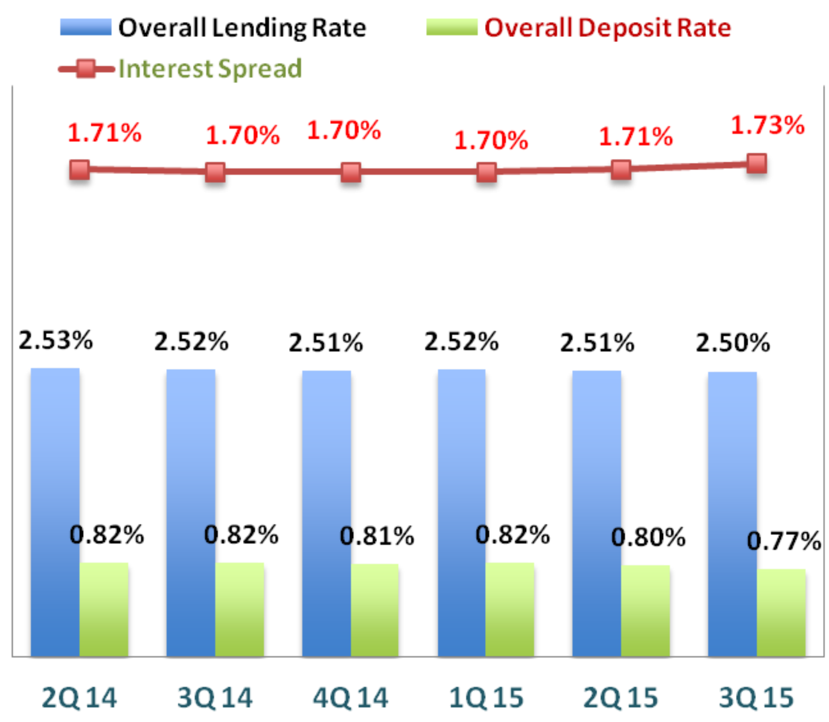
Note: 1. Include Credit Card Revolving balance
2. Secured Personal Loan, which is fully collateralized.
3. As of Sep. 2015
4. Exclude loan(US$ 407 million) from UCB, Cambodia

NIM and Spread

Quarterly Net Interest Margin



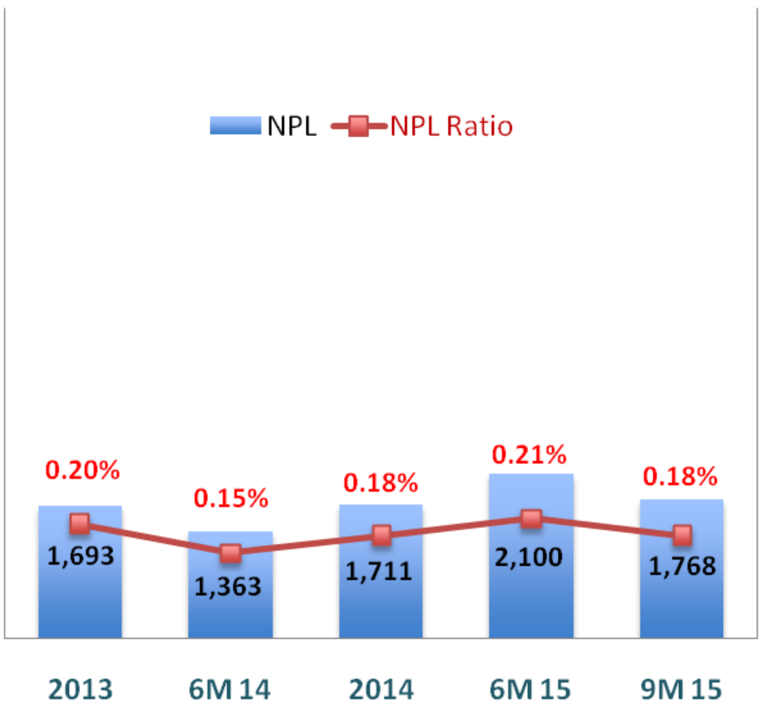
Quarterly Interest Spread



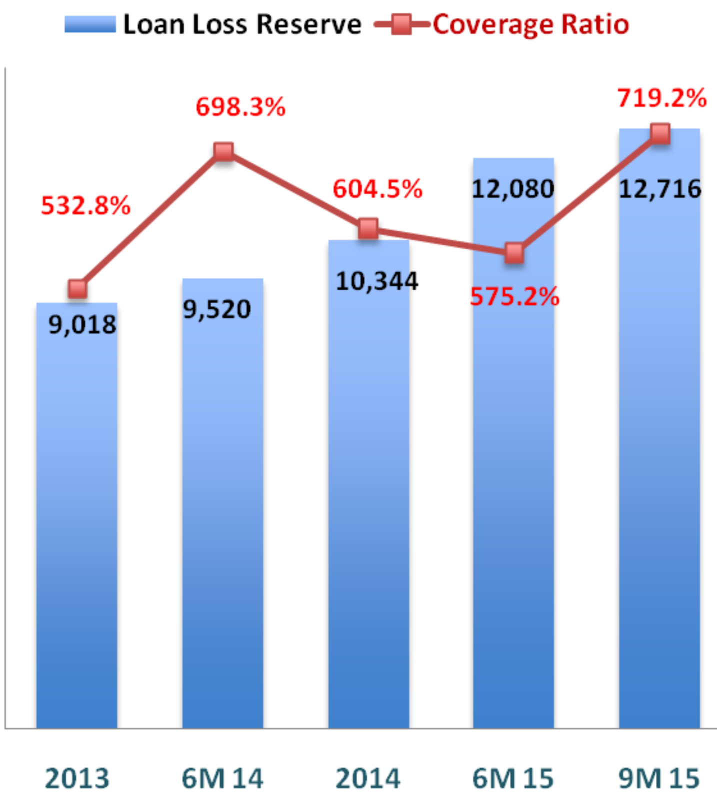
Note: 1. Financials of E.SUN Bank
2. The net interest income restore the accounting treatment impact

Superior Asset Quality 1/3

NPL Ratio(%)



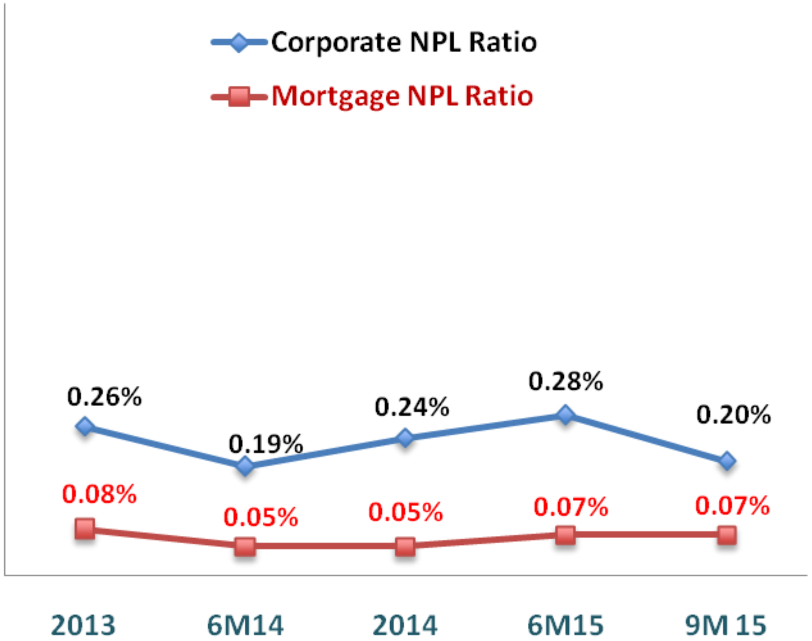
Coverage Ratio(%)



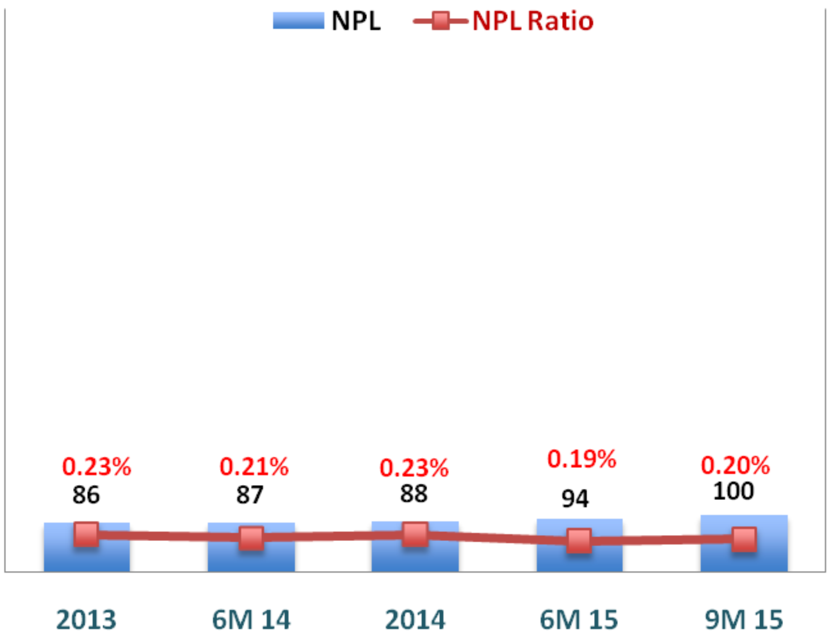
Note: .1. Financials of E.SUN Bank

Superior Asset Quality 2/3

NPL Ratio for Major Products



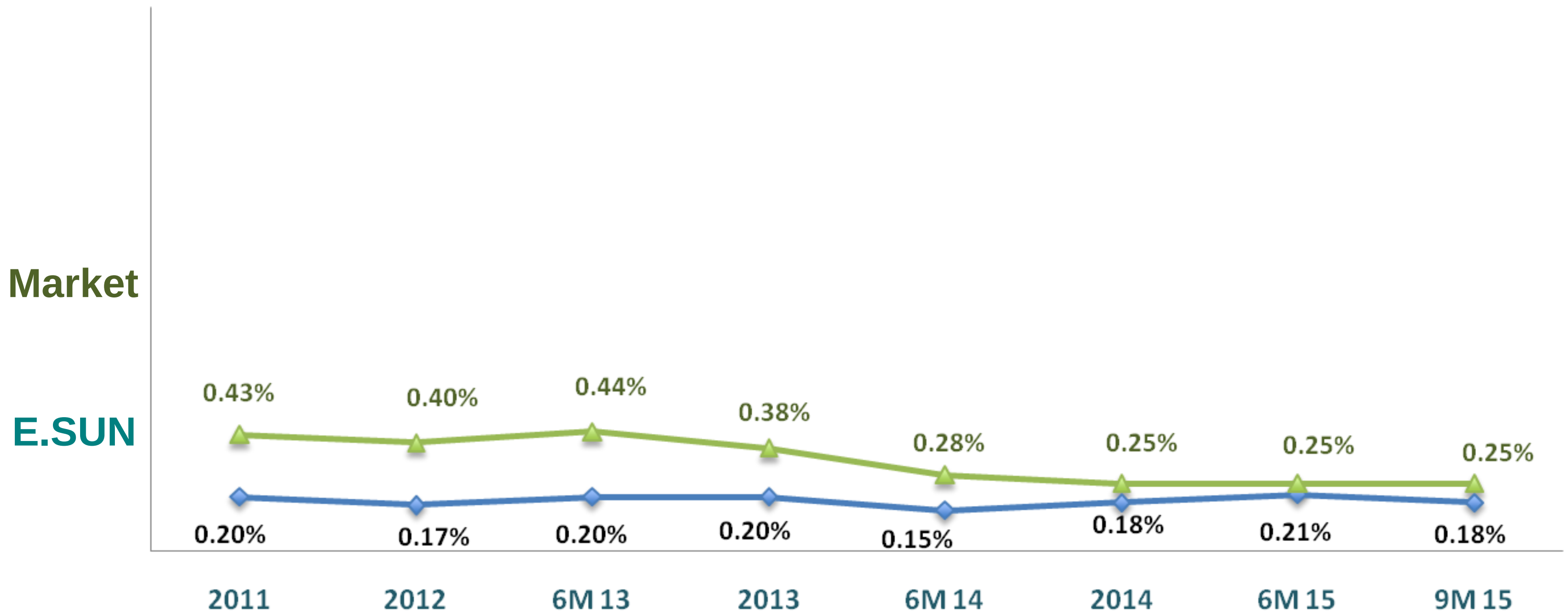
NPL Ratio for Credit Card



Note: .1. Financials of E.SUN Bank

Superior Asset Quality 3/3

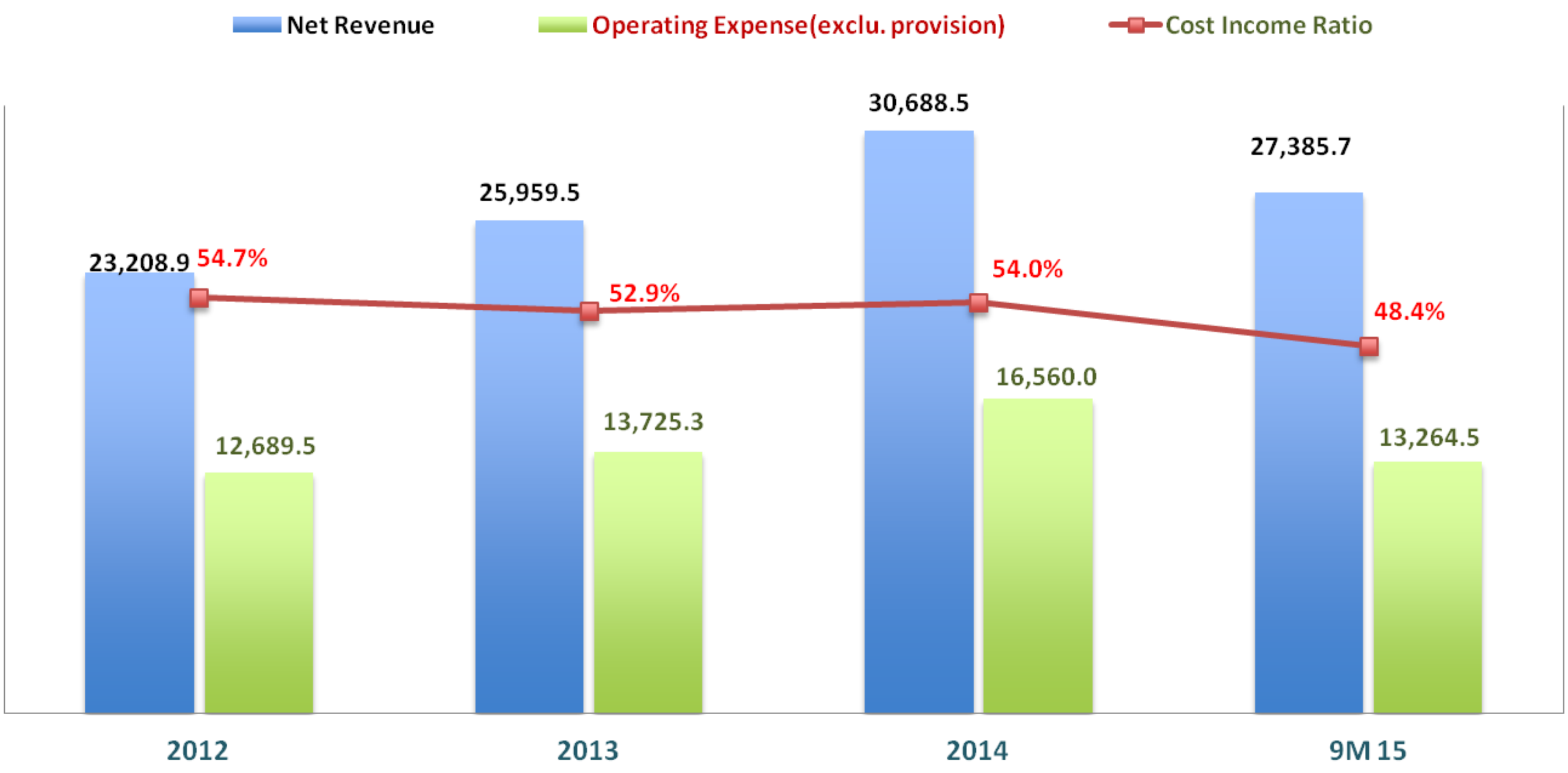
NPL Comparison with Market



Note: Source : FSC

Cost-Income Ratio

Unit: NT$ million

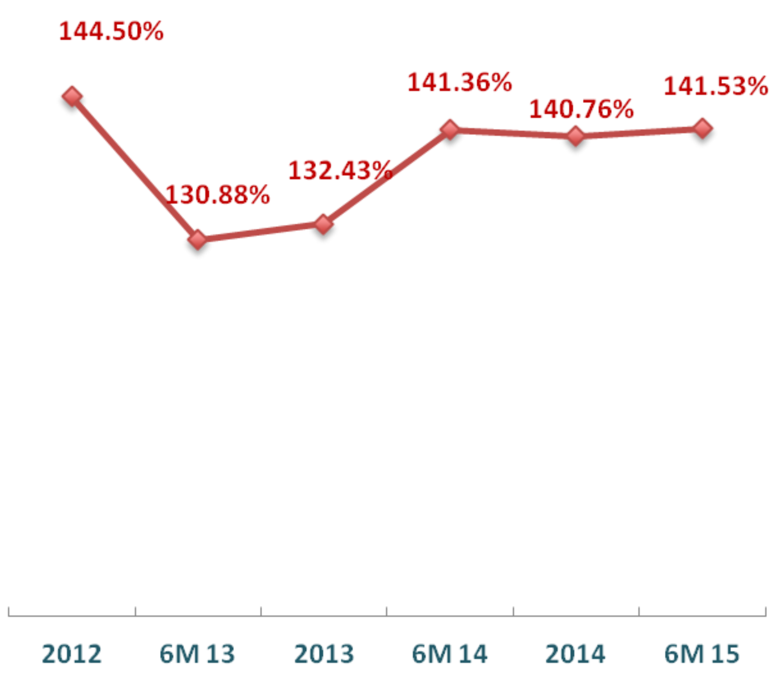


Note: 1. Preliminary figures of Sep. 2015

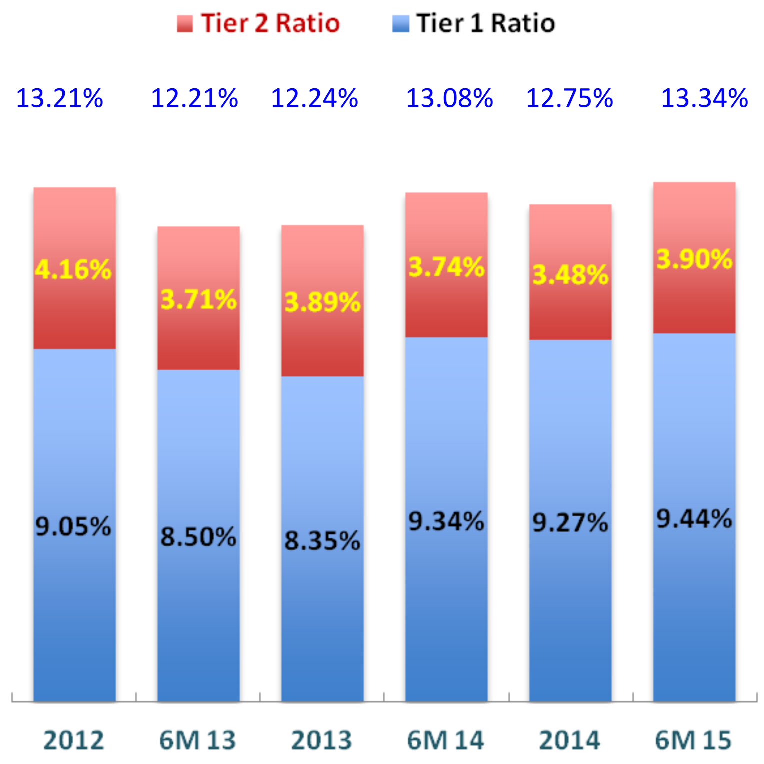
2. Financials of E.SUN Bank

Capital Adequacy Ratio

FHC CAR Ratio



Bank BIS Ratio



Note: 1. Audit figures of June 2015
2. As consolidated basis

Thank you

- 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

Mr. Anthony Cheng
+8862 2175-1346
Tonycheng-06795@email.esunbank.com.tw