

深耕台灣
聚焦亞太市場
We Know Asia



元大金控

YuanDa
Financial Holdings



3Q2021

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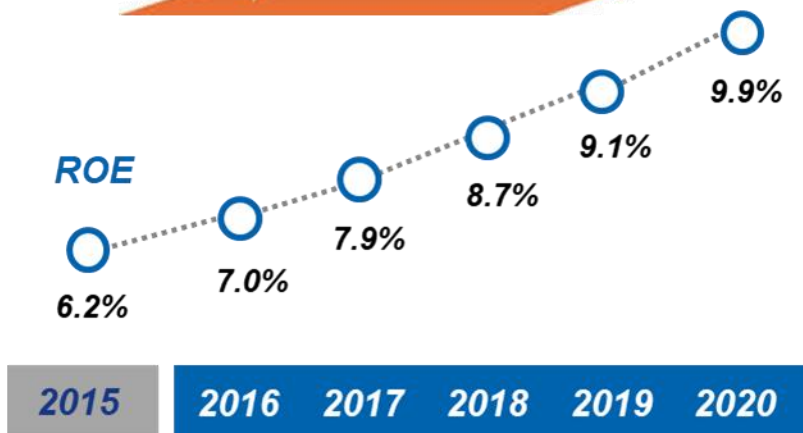
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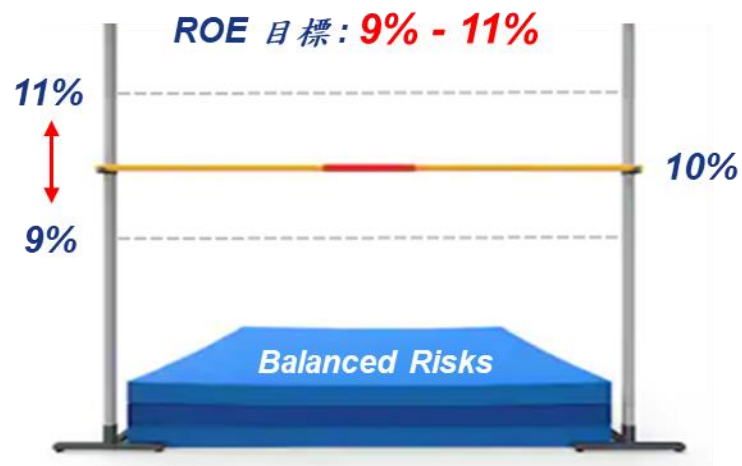
元大金控簡介

ROE目標及股利政策 (2021-2025)

維持一貫資本自足，同時追求ROE
成長及以現金股利為主之股利政策

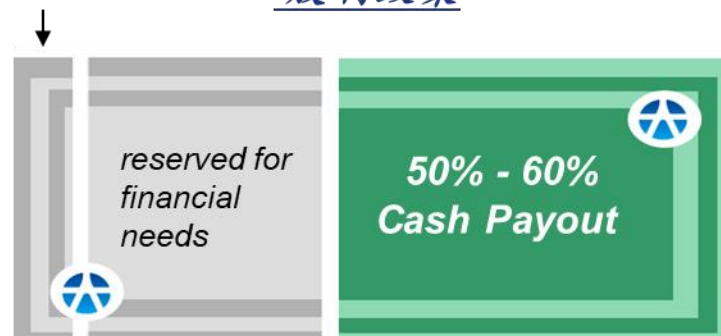


2021 2022 2023 2024 2025



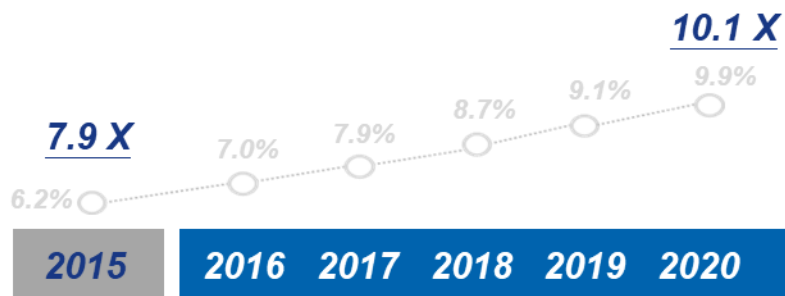
10% legal reserve

股利政策

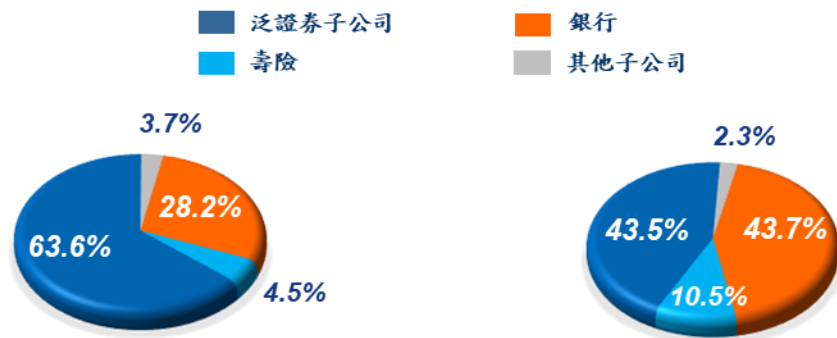


藉由提高槓桿推升ROE持續成長

財務槓桿



子公司佔淨值比重



Note:

- 1) Pan-Sec. subsidiaries include Yuanta Securities, Yuanta Securities Finance, Yuanta Futures and Yuanta Funds.
- 2) The equity weighting reflects the distribution among all subsidiaries only.

12X

自發性成長優先

2021 2022 2023 2024 2025

資本充裕足以因應未來業務成長所需

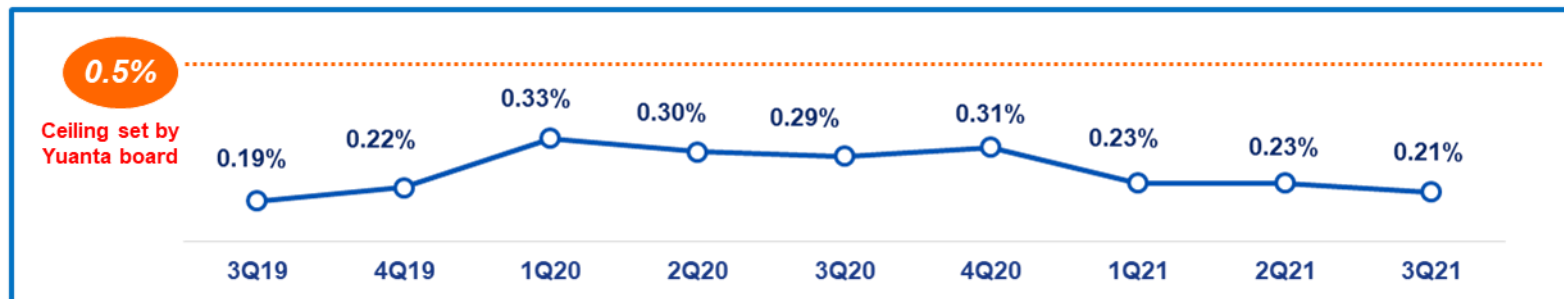
	資本適足率	法定最低資本適足率	財務槓桿
元大金控 (consolidated)	150.1%	100%	10.6
元大證券 (standalone)	399.5%	250%*	4.0
元大銀行	15.4%	10.5%	13.2
元大人壽	N/A	200%	12.5

Note:

- 1) * Application for new business will be constrained if CAR is below 250%.
- 2) Data as of September 30, 2021.

嚴謹風險控管

Yuanta's Historical VaR to Net Worth Ratio



2021 VaR by Risk Type for Trading Activities Unit: NT\$ mn

Value at Risk for 1 day at 99% confidence	As of Sept. 30	Average	High	Low
利率	157.2	151.7	213.9	115.9
權益證券	467.4	499.5	1,639.0	350.4
外匯	225.6	238.2	281.1	202.3
商品	46.4	37.7	70.7	13.5
資產分散效益	- 336.9	- 305.3		
總和風險值	559.7	621.8		
VaR / 淨值	0.21%	0.24%		

財務績效表現

元大金財務摘要

Unit: NT\$ mn	9M20	9M21	YoY	3Q20	2Q21	3Q21	QoQ	YoY
總資產	2,612,345	2,982,607	14%	2,612,345	3,016,390	2,982,607	-1%	14%
普通股股數 (百萬股)	12,137	12,137	0%	12,137	12,137	12,137	0%	0%
股東權益 (母公司)	246,615	261,955	6%	246,615	256,714	261,955	2%	6%
每股淨值	20.32	21.58	6%	20.32	21.15	21.58	2%	6%
雙重槓桿比	111.91%	112.26%	0%	111.91%	112.39%	112.26%	0%	0%
稅後淨利 (母公司)	19,571	28,315	45%	8,507	10,253	8,655	-16%	2%
EPS (NT\$)	1.61	2.33	45%	0.70	0.84	0.71	-16%	2%
ROE (%) YTD annualized	10.9%	14.7%	34%	10.9%	15.4%	14.7%		

各子公司稅後淨利表現 (單家)

Unit: NT\$ mn	9M20	9M21	YoY	3Q20	2Q21	3Q21	QoQ	YoY
元大證券	9,667	18,611	93%	4,404	7,761	4,716	-39%	7%
元大銀行	7,005	6,935	-1%	2,490	2,398	2,572	7%	3%
元大期貨 (66.27%)	867	733	-15%	277	226	294	30%	6%
元大投信 (74.71%)	1,218	1,459	20%	460	519	486	-6%	6%
元大資產管理	96	111	16%	36	37	39	5%	8%
元大創投	194	726	274%	146	143	138	-3%	-5%
元大人壽	2,439	1,796	-26%	1,274	(52)	922	-1873%	-28%

Note:

- 1) Yuanta Sec. was the lead underwriter with stand-by commitment of Yang Ming Marine Transport's SPO (ticker 2609.TT). The share price of Yang Ming dropped after its new shares listing in July. Yuanta has fully disposed of all underwritten positions and the related losses have been reflected in the net income of July 2021.
- 2) 3Q21 numbers are un-audited.

ESG永續發展為營運之重心

董事性別多元化目標

- 2022年至少1位女性董事。
- 2030年女性董事佔比將達20%；長期目標女性董事佔董事席次比重將達30%。

自然人董事 2
 法人代表 3
 獨立董事 4



董事席次：9

功能性委員會

審計委員會
 薪資報酬委員會
 提名委員會
 永續經營委員會

元大公司治理架構

2020 ESG Highlights

- 元大銀行正式加入赤道原則協會並簽署「赤道原則」。
- 通過ISO 14046水足跡盤查及ISO20400永續採購標準，均已在2020年4月完成查驗。
- 關注新冠肺炎疫情對社會與客戶的影響，從各面向給予協助及後援；元大銀行提供客戶貸款、信用卡緩繳等服務；元大人壽針對受疫情影響的保戶提供續期保險費緩繳、保險單借款息展延措施等。
- 落實公平待客原則，由銀行總經理擔任「公平待客原則推動小組」召集人，每月定期向董事會提報工作報告，並導入ISO 10002「客戶申訴管理系統」，建置完善客戶申訴管理制度。
- 訂定高階管理階層之繼任計畫，每年提報董事會檢視。

2020 Recognition



- **DJSI World Index**
- **DJSI Emerging Markets Index**
- **Bloomberg Gender-Equality Index**
- **FTSE4Good Emerging Index**
- **FTSE4Good TIP Taiwan ESG Index**
- **MSCI ESG A Rating**
- **TWSE CG Evaluation Award - Top 5% of TWSE listed companies**
- **CDP Leadership Level A**

財務業務摘要

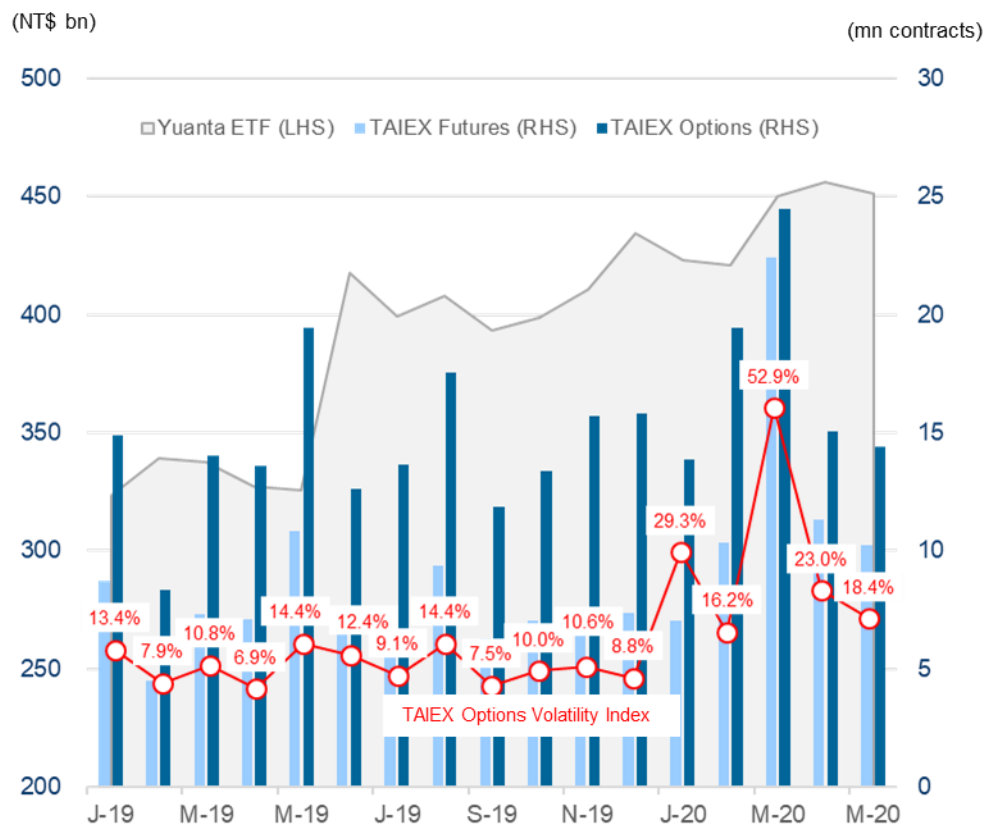
泛證券業務

泛證券自然避險效果造就亮麗獲利表現



NT\$ mn	2018	2019	2020	9M21	
	ROE	ROE	ROE	稅後淨利	ROE (年化)
元大證券	9.5%	9.2%	13.6%	18,611	21.1%
元大期貨	12.8%	13.3%	10.3%	733	8.2%
元大投信	24.2%	26.3%	33.5%	1,459	35.8%
泛證券子公司	10.4%	10.2%	14.1%	20,803	20.6%

市場恐慌波動劇烈，推升ETF資產規模及期貨選擇權交易量



Note: 9M21 numbers are un-audited

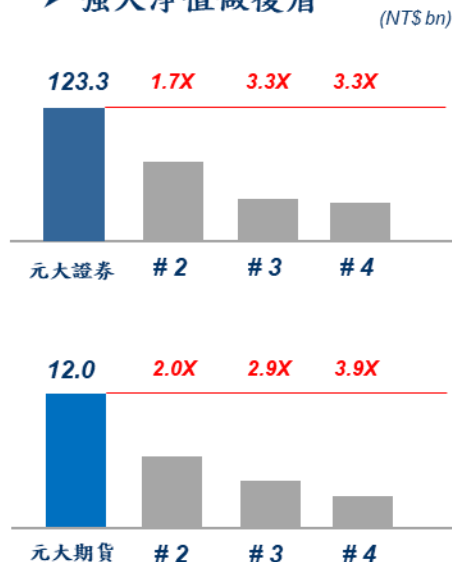
Source: Yuanta Sec., Yuanta Funds, Yuanta Futures, and Taiwan Futures Exchange

獨特獲利模式難以複製

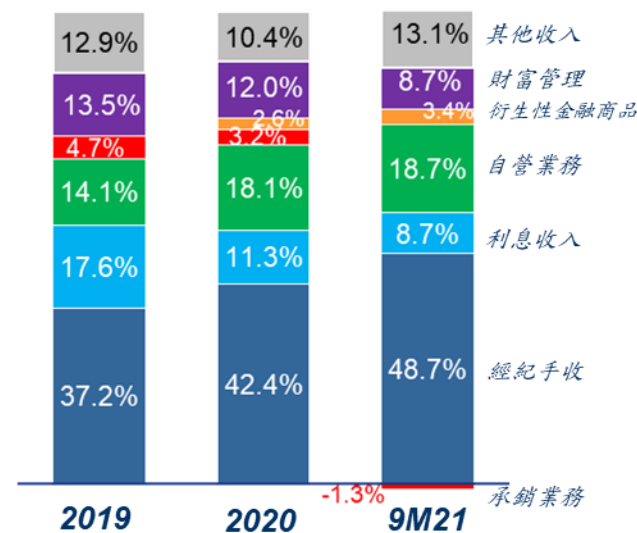
商品線齊全且穩居市場龍頭地位

元大證券	平均市佔率
經紀業務	13.3%
融資業務	19.2%
電子交易	16.7%
借券 (SBL)	33.6%
不限用途款項借貸	55.3%
商品期貨造市	23.1%
元大期貨	
期貨交易	23.6%
選擇權交易	18.6%
元大投信	
公募基金	15.0%
ETF	30.5%

強大淨值做後盾



泛證券業務營收結構分析



NT\$ mn

淨收入合計	2019	2020	9M21
	26,489	37,132	42,608

Note:

- 1) Pan-Securities businesses include Yuan Da Sec. Yuan Da Futures, Yuan Da Funds and Yuan Da Sec. Finance.
- 2) Yuan Da Sec. was the lead underwriter with stand-by commitment of Yang Ming Marine Transport's SPO (ticker 2609.TT). The share price of Yang Ming dropped after its new shares listing in July. Yuan Da has fully disposed of all underwritten positions and the related losses have been reflected in the net income of Yuan Da Sec. in July 2021.

Note: Data as of Sept. 30, 2021
Source: Yuan Da Securities, Yuan Da Funds, Yuan Da Futures

善用自身優勢擴展多元收入來源



朝亞太區域券商之路邁進



亞太區域佈局

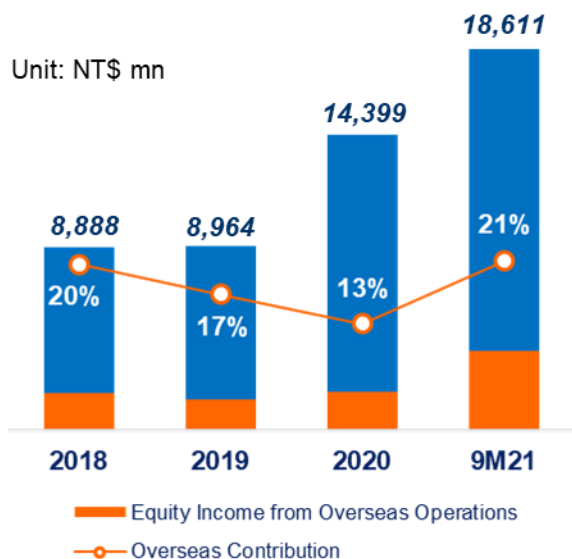


經濟規模擴大



海外獲利提升

Net Income of Yuanta Sec.



Yuanta Korea

Market share : 1.7%
 Ranking: # 10

Yuanta Indonesia

Market share : 0.9%

Yuanta HK

Market share : 0.1%

Yuanta Thailand

Market share : 4.1%
 Ranking: # 9

Yuanta Vietnam

Market share : 1.4%

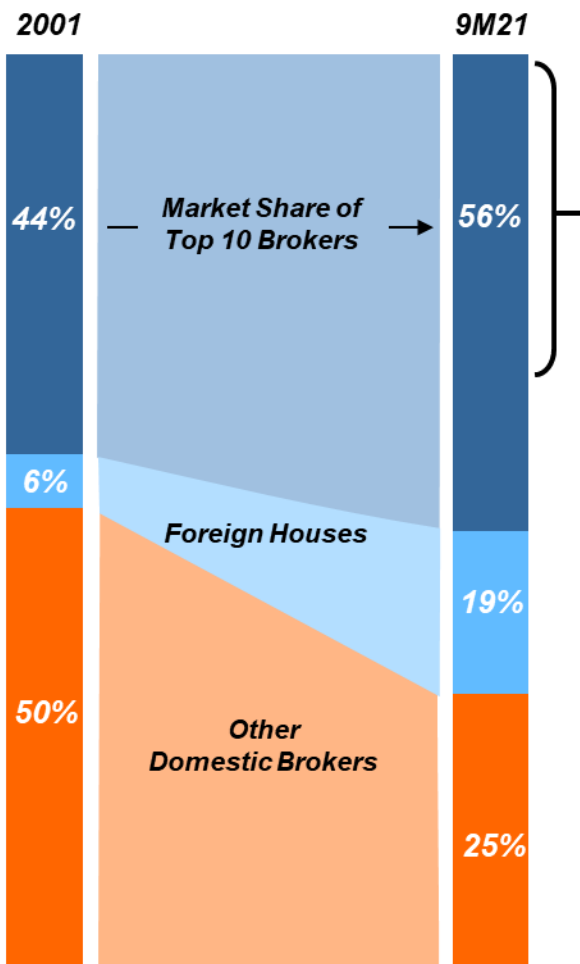
Yuanta Cambodia



Note: Data as of September 30, 2021 and 9M21 numbers are un-audited.

新戶激增，推升經紀市佔率成長

台灣股市市佔率結構

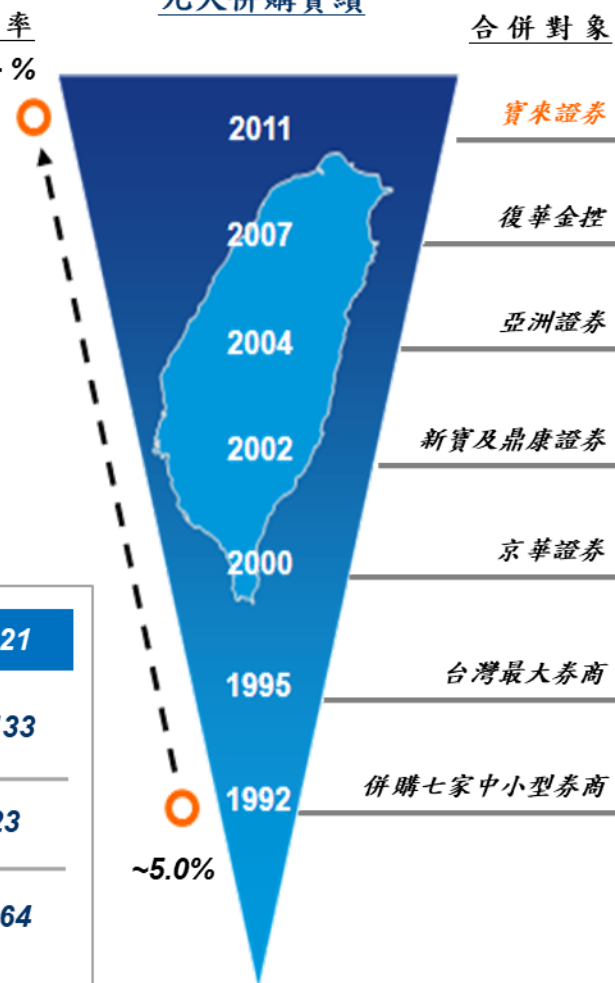


	2019	2020	9M21
元大證	12.1%	12.9%	13.3%
凱基證	8.2%	8.9%	10.6%
富邦證	5.4%	5.6%	6.2%
永豐金證	4.6%	4.6%	4.8%
群益金鼎	4.0%	4.0%	4.2%

元大證券

	2019	2020	9M21
新開戶數(月均量)	6,000	19,460	24,133
實動戶數(百萬戶)	0.79	0.96	1.23
大戶及中實戶 (月成交金額5,000萬以上)	2,221	4,169	6,664

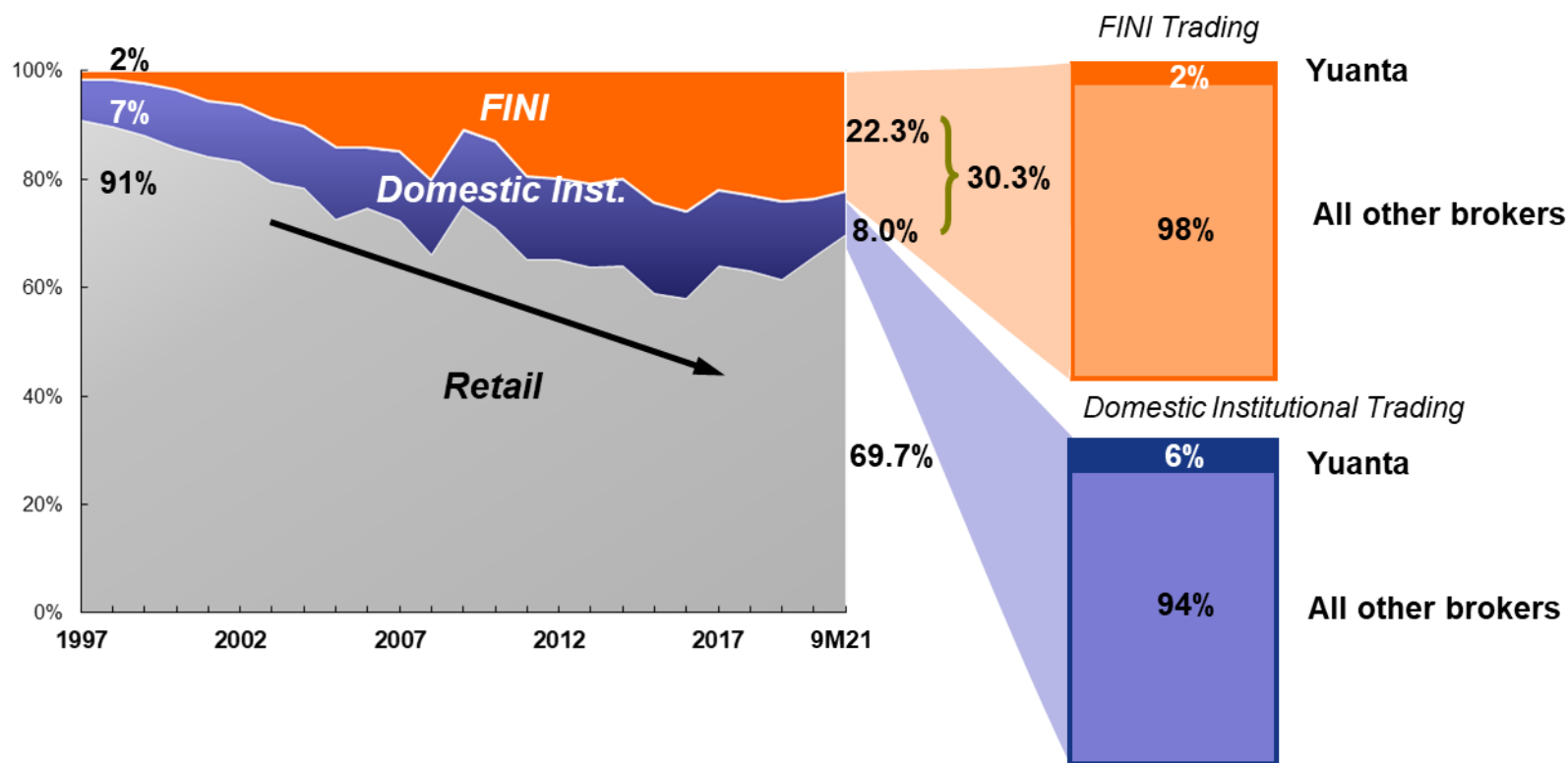
元大併購實績



散戶交易比重自2016年起由谷底翻升

台灣股市交易結構分析

元大機構法人市佔率 (9M21)

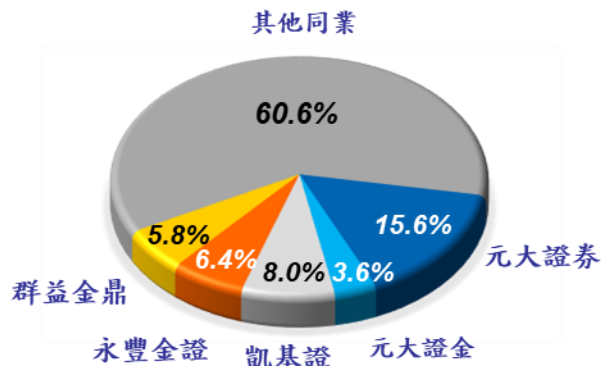


Note: Calculated using TAIEX plus OTC trading volume

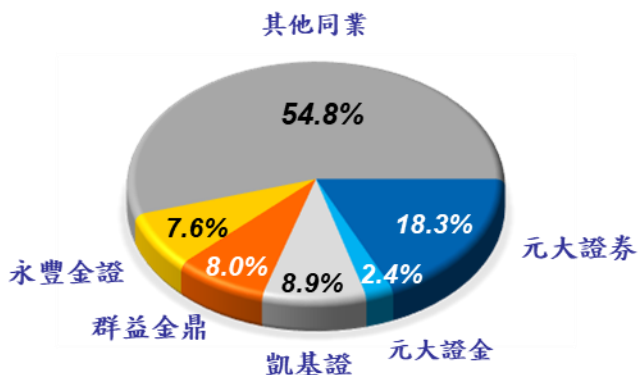
Source: Securities and Futures Bureau (Taiwan) ; Yuanta Securities

融資券業務大幅領先同業

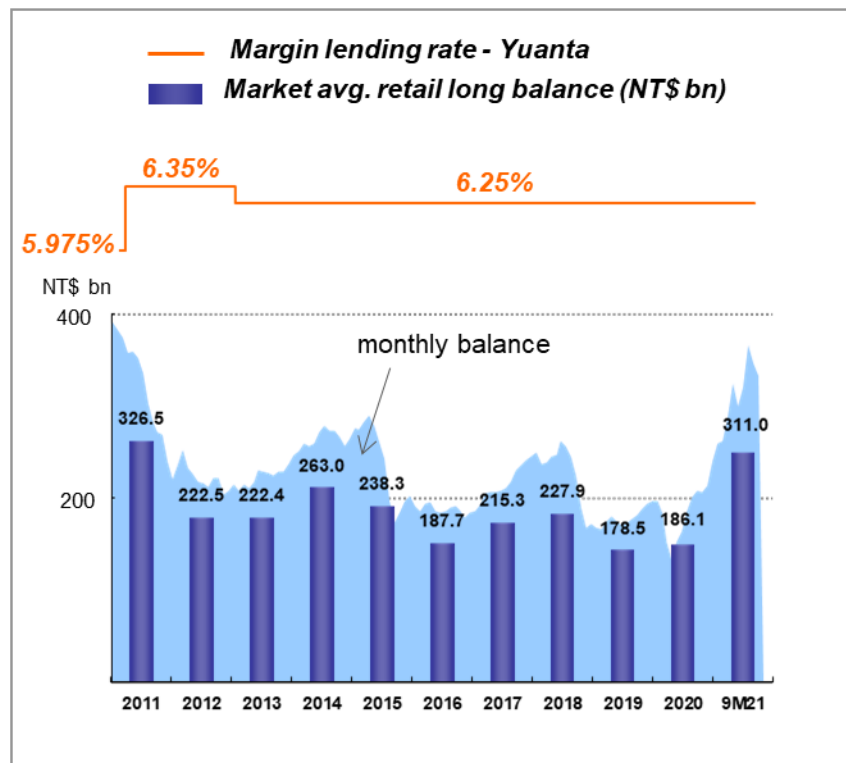
融資業務市佔率 (9M21)



融券業務市佔率 (9M21)



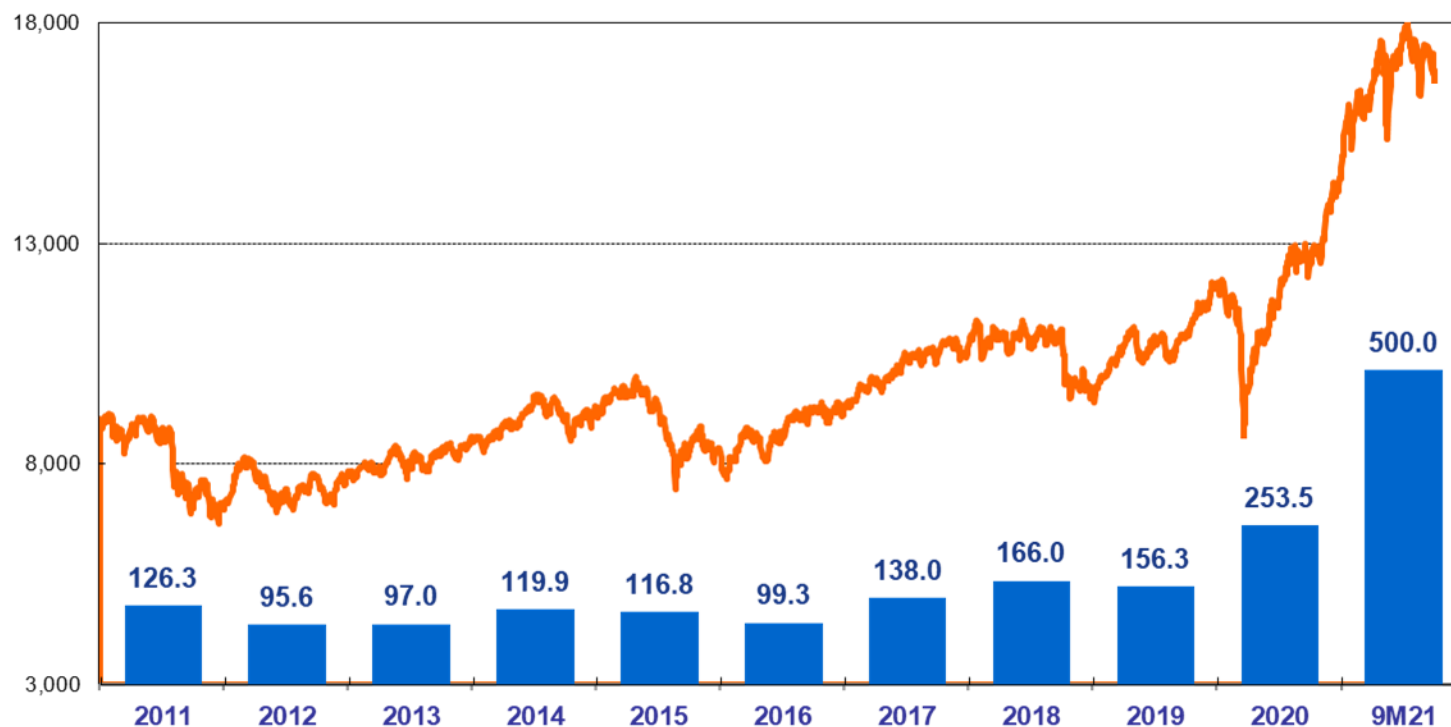
市場平均融資餘額



Source: Taiwan Stock Exchange; Taipei Exchange

台股表現與日均量走勢圖

日均量 (NT\$ 拾億元)



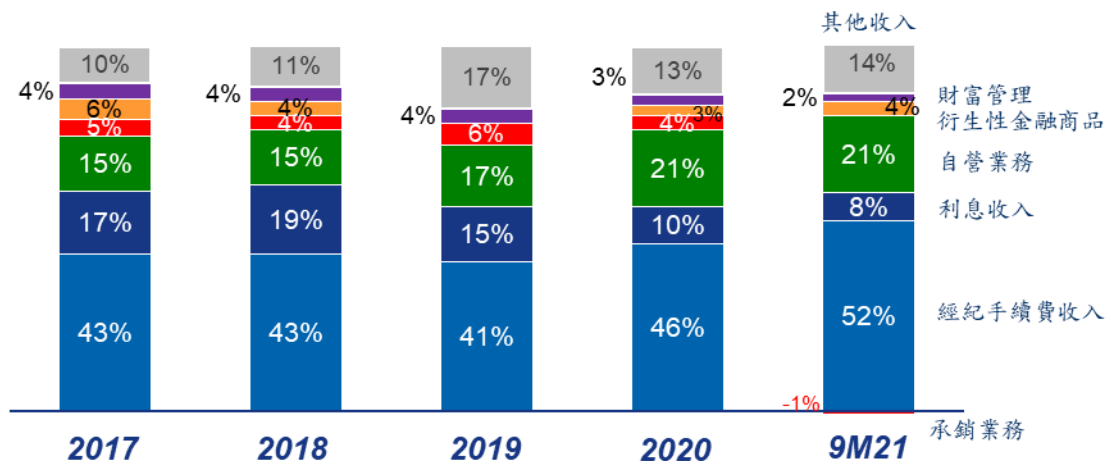
Source: Taiwan Stock Exchange; Taipei Exchange

證券營收來源多元化

Notes:

- 1) Yuanta Sec. Finance has become a subsidiary of Yuanta Securities from Yuanta Financial Holdings since March 26, 2019. Yuanta Securities totally recognized NT\$ 436mn of earnings under equity method investment for Yuanta Sec. Finance in 2019.
- 2) Yuanta Sec. was the lead underwriter with stand-by commitment of Yang Ming Marine Transport's SPO (ticker 2609.TT). The share price of Yang Ming dropped after its new shares listing in July. Yuanta has fully disposed of all underwritten positions and the related losses have been reflected in the net income of July 2021.
- 3) 3Q21 numbers are un-audited

證券營收結構分析





NT\$ mn	9M20	9M21	YoY	3Q20	2Q21	3Q21	QoQ	YoY
手續費收入	10,079	19,423	93%	4,122	7,477	6,828	-9%	66%
利息收入	2,196	2,932	34%	767	970	1,057	9%	38%
自營業務	4,199	7,855	87%	1,620	3,013	1,605	-47%	-1%
承銷業務	961	(541)	-156%	309	449	(1,271)	-383%	-512%
衍生性金融商品	718	1,463	104%	359	372	918	147%	155%
財富管理	719	908	26%	204	384	229	-40%	12%
其他收入	2,843	5,497	93%	1,512	1,495	1,455	-3%	-4%
合計	21,715	37,537	73%	8,893	14,160	10,821	-24%	22%

基金品牌巨擘 強大競爭優勢

完整豐富產品線

Best Asset Mgmt Company in Taiwan
The Leading ETF Issuer in Asia

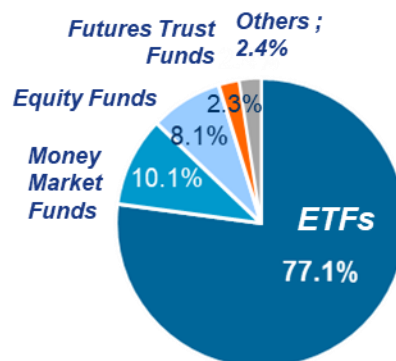



- Domestic Equity Funds
- Int'l Equity Funds
- Balanced Funds
- Fund of Funds
- Fixed-income Funds
- Index Funds
- Futures Trust Funds
- Discretionary Mandate
- Money Market Funds
- ETFs
- REITs Funds
- Int'l Multi-asset Funds
- Futures-based Funds
- Feeder Funds
- Private Equity Funds

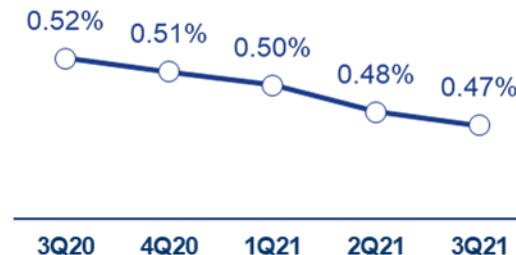
公募基金資產規模



9M21 公募基金結構



平均收益率



完整全球布局，提供跨國期貨交易/避險零時差服務

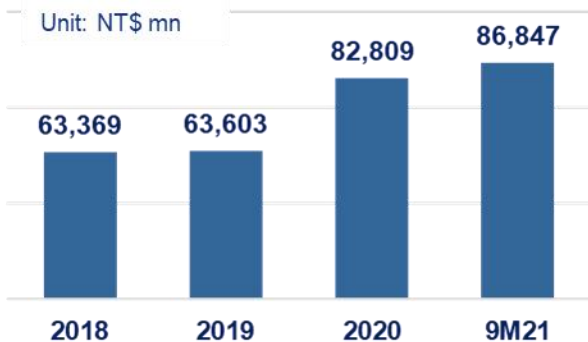
Access to the World



15 家國際期貨交易所會員
(大陸4家交易所及國際11家交易所)

- 台灣期貨交易所
- 新加坡交易所
- 芝加哥商業交易所
- 芝加哥選擇權交易所
- 紐約商業交易所
- 紐約商品交易所
- 芝加哥期權交易所
- 歐洲交易所
- 日本大阪商品交易所
- 洲際交易所
- 泛歐交易所
- 香港交易所
- 上海國際能源交易中心
- 大連商品交易所
- 鄭州商品交易所

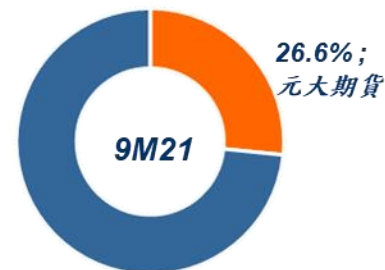
客戶保證金 (單家)



客戶保證金市佔率



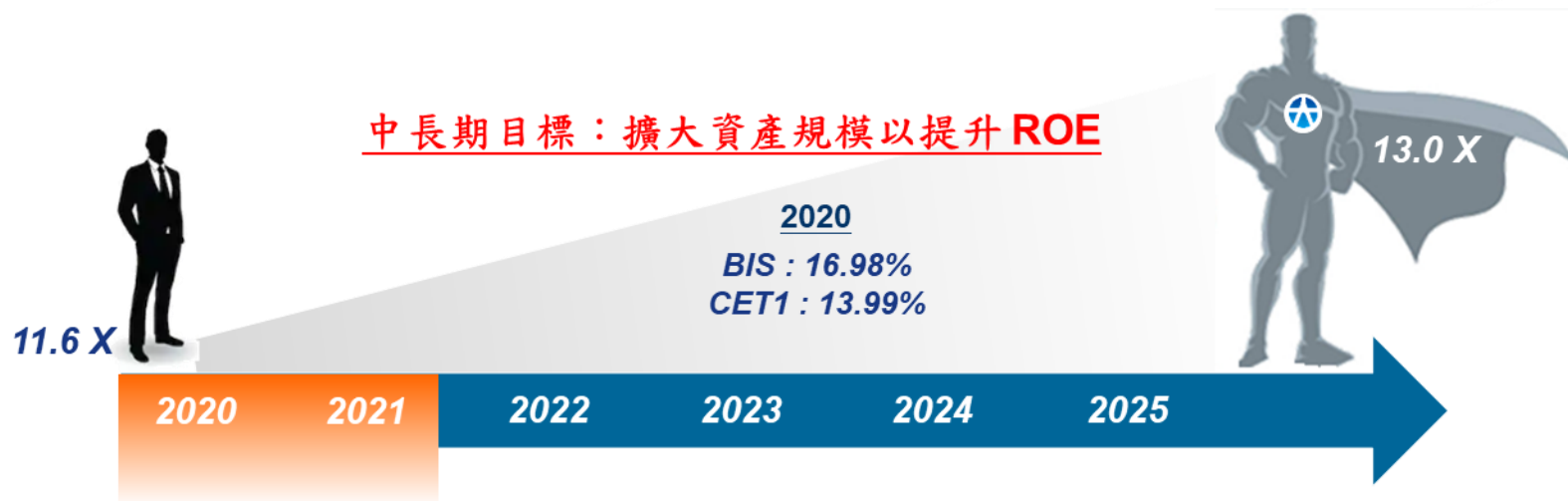
國外期貨市佔率



財務業務摘要

元大銀行

擴張業務提高槓桿以達到獲利成長目標



Top Priority
Asset Quality

Reasonable Loan Growth

- Driven by collateralized loans
- Intl' syndicated loans with selective markets

Fees

- Leading bank for domestic syndicated loans
- Wealth Management

Financial Assets

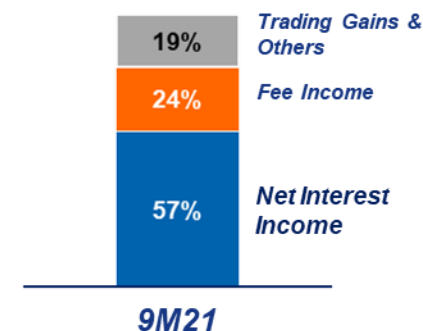
- In investment grades

整體績效表現

財務摘要 – 元大銀行

NT\$ mn	9M20	9M21	YoY	3Q20	2Q21	3Q21	QoQ	YoY
利息淨收益	9,160	9,389	2%	2,958	3,140	3,222	3%	9%
手續費淨收益	3,743	3,944	5%	1,245	1,215	1,316	8%	6%
其他淨收益	3,790	3,096	-18%	1,497	1,129	1,374	22%	-8%
ECB 匯兌利益/(損失)	(223)	(143)	-36%	(121)	(148)	(1)	-99%	-99%
淨收益合計	16,470	16,286	-1%	5,579	5,336	5,911	11%	6%
營業費用	(7,517)	(8,223)	9%	(2,624)	(2,772)	(2,790)	1%	6%
提存前稅前淨利	8,953	8,063	-10%	2,955	2,564	3,121	22%	6%
呆帳費用	(970)	(207)	-79%	(136)	160	(256)	-260%	88%
稅前淨利	7,983	7,856	-2%	2,819	2,724	2,865	5%	2%
稅後淨利	7,005	6,935	-1%	2,490	2,398	2,572	7%	3%
EPS	0.95	0.94	-1%	0.34	0.32	0.35	7%	2%
ROA (YTD annualized)	0.68%	0.61%	-10%	0.68%	0.58%	0.61%		
ROE (YTD annualized)	7.6%	7.5%	-1%	7.6%	7.1%	7.5%		

淨收益結構



* NT\$ 143 mn of FX losses were excluded from 9M21 revenue breakdown

資本適足率

	2019	2020	9M21
CET1	12.50%	13.99%	12.81%
Tier I	13.12%	14.72%	13.50%
BIS	15.57%	16.98%	15.40%

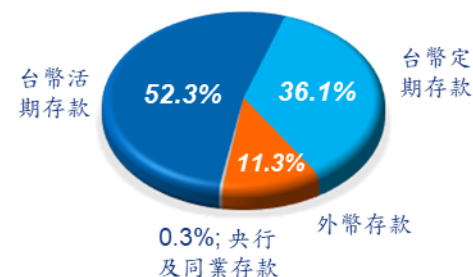
Note:

- 1) Yuanta Bank has US\$ 223mn in assets which have not yet been converted to NTD after 70% of TCB's ECBs were converted into TC Bank common shares in June 2016 and it posted NT\$ 143mn of FX losses in 9M21 on TCB's USD CB.
- 2) 3Q21 numbers are un-audited.

存放款結構分析

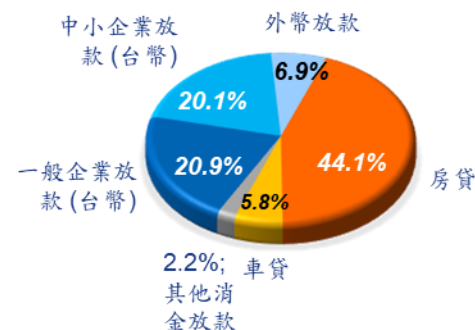
存款結構分析

NT\$ mn	3Q20	2Q21	3Q21	QoQ	YoY
台幣活期存款	589,535	725,992	745,070	3%	26%
台幣定期存款	456,854	484,946	514,261	6%	13%
央行及同業存款	5,107	5,107	5,107	0%	0%
台幣存款小計	1,051,496	1,216,045	1,264,438	4%	20%
外幣存款	156,147	154,282	160,314	4%	3%
存款合計	1,207,643	1,370,327	1,424,752	4%	18%



放款結構分析

NT\$ mn	3Q20	2Q21	3Q21	QoQ	YoY
企業金融	383,621	393,444	399,450	2%	4%
一般企業放款	154,135	169,657	173,898	2%	13%
中小企業放款	144,213	161,826	167,158	3%	16%
外幣放款	84,606	61,394	57,427	-6%	-32%
催收款	667	567	967	71%	45%
消費金融	380,729	415,818	431,140	4%	13%
房貸	326,751	354,165	366,662	4%	12%
車貸	39,966	46,531	48,132	3%	20%
個人信用放款	10,880	11,757	11,955	2%	10%
其他消費放款	2,839	3,048	4,129	35%	45%
催收款	293	317	262	-17%	-11%
放款合計	764,350	809,262	830,590	3%	9%



Note:

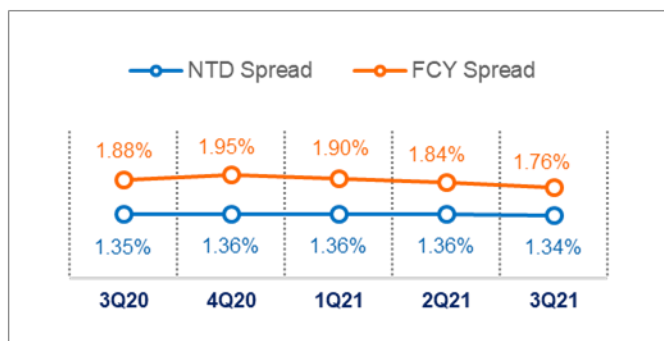
1) 3Q21 numbers are un-audited

淨利息收益率 (NIM) 及淨利差 (Spread) 表現

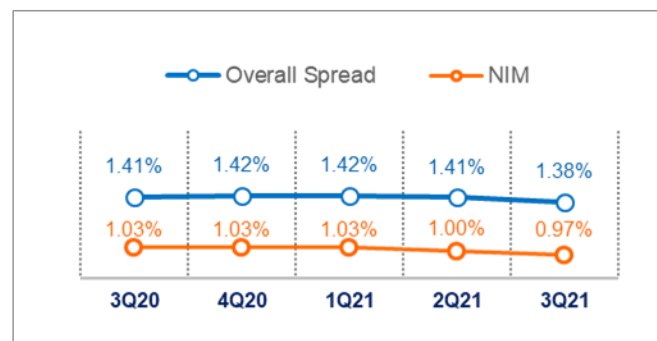
利息淨收益結構

NT\$ mn	9M20	9M21	YoY	3Q20	2Q21	3Q21	QoQ	YoY
利息收入	14,048	12,636	-10%	4,308	4,199	4,319	3%	0%
放款利息	11,336	10,026	-12%	3,461	3,314	3,433	4%	-1%
投資有價證券利息收入	2,445	2,385	-2%	767	810	812	0%	6%
其他利息收入	267	225	-16%	80	75	74	-1%	-8%
利息費用	(4,888)	(3,247)	-34%	(1,350)	(1,059)	(1,097)	4%	-19%
利息淨收益	9,160	9,389	2%	2,958	3,140	3,222	3%	9%
存放比	63.3%	58.3%	-8%	63.3%	59.1%	58.3%	-1%	-8%

台幣 / 外幣利差走勢



NIM and Overall Spread



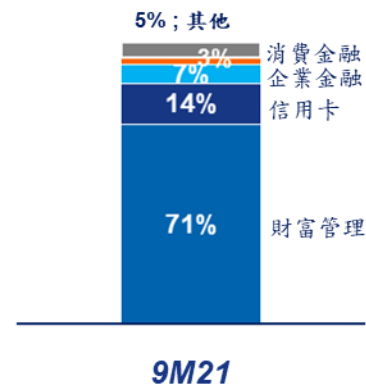
Note:

1) 3Q21 numbers are un-audited

手續費淨收益結構

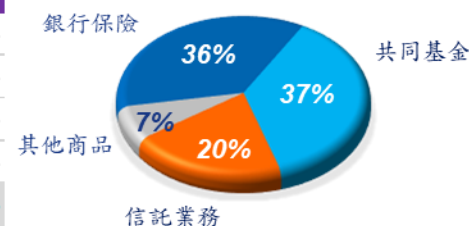
手續費結構分析

NT\$ mn	9M20	9M21	YoY	3Q20	2Q21	3Q21	QoQ	YoY
手續費收入	4,738	4,801	1%	1,595	1,496	1,605	7%	1%
財富管理業務	3,104	3,415	10%	1,058	1,007	1,168	16%	10%
信用卡業務	854	687	-20%	292	263	197	-25%	-33%
企業金融業務	391	320	-18%	107	110	105	-5%	-2%
消費金融業務	127	130	2%	46	41	46	12%	0%
其他手續費收入	262	249	-5%	92	75	89	19%	-3%
手續費費用	(995)	(857)	-14%	(350)	(281)	(289)	3%	-17%
手續費淨收益	3,743	3,944	5%	1,245	1,215	1,316	8%	6%



財管手續費收入結構分析

NT\$ mn	9M20	9M21	YoY	3Q20	2Q21	3Q21	QoQ	YoY
共同基金	1,177	1,266	8%	461	396	438	11%	-5%
銀行保險	972	1,221	26%	288	324	421	30%	46%
信託業務	596	703	18%	200	226	246	9%	23%
其他商品	359	225	-37%	109	61	63	3%	-42%
財管手續費收入合計	3,104	3,415	10%	1,058	1,007	1,168	16%	10%



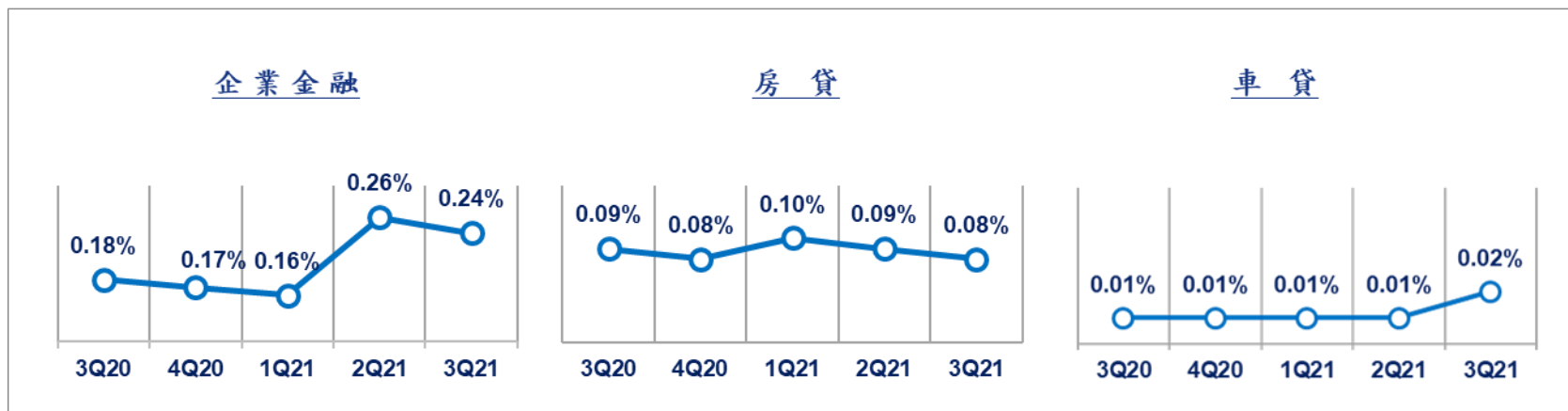
Note:

1) 3Q21 numbers are un-audited

資產品質

NT\$ mn	9M20	9M21	YoY	3Q20	2Q21	3Q21	QoQ	YoY
呆帳提存費用(淨額)	970	207	-79%	136	(160)	256	-260%	88%
逾放金額	997	1,300	30%	997	1,355	1,300	-4%	30%
放款備抵呆帳金額	11,701	12,076	3%	11,701	11,747	12,076	3%	3%
逾放比率	0.13%	0.16%	23%	0.13%	0.17%	0.16%	-6%	23%
逾放覆蓋率	1174.2%	929.0%	-21%	1174.2%	867.1%	929.0%	7%	-21%
放款覆蓋率	1.53%	1.45%	-5%	1.53%	1.45%	1.45%	0%	-5%

主要放款業務逾放比



Note:

1) 3Q21 numbers are un-audited

附件資料

元大金及主要子公司資產負債簡表

Data as of Sept. 30, 2021

NT\$ mn	元大證券(單家)	元大銀行(單家)	元大人壽	元大金控(單家)	元大金控(合併)
現金及拆借金融同業	37,130	75,058	13,272	846	140,061
透過損益按公允價值衡量之金融資產	111,828	189,503	48,969	0	562,211
透過其他綜合損益按公允價值衡量之金融資產	68,977	204,849	35,456	40	332,644
按攤銷後成本衡量之金融資產	0	269,249	218,512	0	492,955
附賣回票券及債券投資	952	3,005	6,750	0	55,148
貼現及放款(淨額)	0	818,514	7,293	0	846,337
應收款項(淨額)	146,126	16,999	2,440	756	266,089
採權益法之投資(淨額)	48,863	4,082	0	294,021	2,887
其他資產	75,128	38,389	53,962	675	284,275
資產總計	489,004	1,619,648	386,654	296,338	2,982,607
透過損益按公允價值衡量之金融負債	95,250	1,705	1,001	0	148,109
附買回票券及債券負債	88,091	0	0	0	194,900
應付款項(淨額)	82,782	6,673	1,493	3,647	218,456
存款及匯款	0	1,419,819	0	0	1,381,713
應付債券	23,500	29,000	0	25,900	87,791
負債準備	2,299	1,144	318,556	37	329,182
其他負債	73,801	38,629	37,094	4,800	340,089
負債總計	365,723	1,496,970	358,144	34,384	2,700,240
普通股股數(百萬股)	5,982	7,394	2,374	12,137	12,137
股東權益	123,281	122,678	28,510	261,954	282,367

Note: 9M21 numbers are un-audited

元大金及主要子公司損益簡表

Data as of Sept. 30, 2021

NT\$ mn	元大證券(單家)	元大銀行(單家)	元大人壽	元大金控(單家)	元大金控(合併)
利息淨收益	2,694	9,389	6,590	(187)	21,652
手續費及佣金淨收益	19,240	3,943	(2,118)	0	31,497
保險業務淨收益	0	0	14,350	0	14,347
其他淨收益	11,021	2,875	1,879	(18)	28,350
權益法投資收益	4,540	79	0	29,817	420
淨收益	37,495	16,286	20,701	29,612	96,266
呆帳費用及保證責任準備提存	41	(207)	0	0	(118)
保險負債準備淨變動	0	0	(17,857)	0	(17,742)
營業費用	(16,333)	(8,223)	(1,105)	(997)	(41,034)
稅前淨利	21,203	7,856	1,739	28,615	37,372
稅後淨利	18,611	6,935	1,796	28,315	30,951
EPS	3.11	0.94	0.76	2.33	
ROE (YTD annualized)	21.1%	7.5%	8.2%	14.7%	14.8%

Note: 9M21 numbers are un-audited

元大金控財務摘要

(Consolidated Base)

NT\$ mn	9M20	9M21	YoY	3Q20	2Q21	3Q21	QoQ	YoY
利息淨收益	19,905	21,652	9%	6,847	7,434	7,026	-5%	3%
手續費及佣金淨收益	19,665	31,497	60%	7,787	11,583	10,641	-8%	37%
保險業務淨收益	22,981	14,347	-38%	8,273	5,454	2,596	-52%	-69%
其他淨收益	20,716	28,770	39%	8,909	8,853	8,088	-9%	-9%
淨收益合計	83,267	96,266	16%	31,816	33,324	28,351	-15%	-11%
呆帳費用及保證責任準備提存	(1,338)	(118)	-91%	(213)	146	(190)	-230%	-11%
保險負債準備淨變動	(25,309)	(17,742)	-30%	(9,725)	(6,580)	(4,137)	-37%	-57%
營業費用	(31,838)	(41,034)	29%	(11,235)	(14,425)	(13,053)	-10%	16%
稅前淨利	24,782	37,372	51%	10,643	12,465	10,971	-12%	3%
稅後淨利 (合併)	20,819	30,951	49%	9,100	10,898	9,298	-15%	2%
稅後淨利 (單家)	19,571	28,315	45%	8,507	10,253	8,655	-16%	2%
總資產	2,612,345	2,982,607	14%	2,612,345	3,016,390	2,982,607	-1%	14%
普通股股數 (百萬股)	12,137	12,137	0%	12,137	12,137	12,137	0%	0%
股東權益 (合併)	264,553	282,367	7%	264,553	277,203	282,367	2%	7%
股東權益 (單家)	246,615	261,955	6%	246,615	256,714	261,955	2%	6%
每股淨值	20.32	21.58	6%	20.32	21.15	21.58	2%	6%

Note: 3Q21 numbers are un-audited

元大證券財務摘要

(Consolidated Base)

NT\$ mn	9M20	9M21	YoY	3Q20	2Q21	3Q21	QoQ	YoY
手續費淨收益	17,817	29,040	63%	7,081	10,698	9,807	-8%	38%
利息淨收益	5,428	7,375	36%	2,036	2,490	2,530	2%	24%
淨投資收益	5,705	13,022	128%	2,775	4,781	1,090	-77%	-61%
其他淨收益	3,741	4,433	19%	1,228	1,393	1,830	31%	49%
淨收益合計	32,690	53,871	65%	13,120	19,361	15,258	-21%	16%
營業費用	(20,290)	(28,566)	41%	(7,269)	(10,220)	(8,923)	-13%	23%
稅前淨利	12,401	25,305	104%	5,851	9,140	6,334	-31%	8%
稅後淨利 (合併)	10,305	20,607	100%	4,794	8,198	5,137	-37%	7%
稅後淨利 (單家)	9,667	18,611	93%	4,405	7,760	4,716	-39%	7%
EPS	1.67	3.11	86%	0.76	1.30	0.79	-39%	3%
ROE (YTD annualized)	12.5%	21.1%	69%	12.5%	24.1%	21.1%		
總資產	823,820	905,693	10%	823,820	991,278	905,693	-9%	10%
普通股股數 (百萬股)	5,782	5,982	3%	5,782	5,782	5,982	3%	3%
股東權益 (合併)	119,552	138,489	16%	119,552	134,283	138,489	3%	16%
股東權益 (單家)	105,774	123,281	17%	105,774	118,738	123,281	4%	17%

Note:

- 1) 3Q21 numbers are un-audited
- 2) EPS and ROE calculations are standalone

元大銀行財務摘要

(Consolidated Base)

NT\$ mn	9M20	9M21	YoY	3Q20	2Q21	3Q21	QoQ	YoY
利息淨收益	9,497	9,717	2%	3,069	3,252	3,331	2%	9%
手續費淨收益	3,746	3,946	5%	1,247	1,216	1,317	8%	6%
其他淨收益	3,539	2,884	-19%	1,363	930	1,356	46%	-1%
淨收益合計	16,782	16,547	-1%	5,679	5,398	6,004	11%	6%
營業費用	(7,775)	(8,475)	9%	(2,710)	(2,857)	(2,873)	1%	6%
提存前稅前淨利	9,007	8,072	-10%	2,969	2,541	3,131	23%	5%
呆帳費用	(1,007)	(200)	-80%	(142)	188	(260)	-238%	83%
稅前淨利	8,000	7,872	-2%	2,827	2,729	2,871	5%	2%
稅後淨利	7,005	6,935	-1%	2,490	2,398	2,572	7%	3%
總資產	1,410,019	1,631,054	16%	1,410,019	1,577,564	1,631,054	3%	16%
普通股股數 (百萬股)	7,394	7,394	0%	7,394	7,394	7,394	0%	0%
股東權益	123,666	122,678	-1%	123,666	121,762	122,678	1%	-1%

Note:

1) 3Q21 numbers are un-audited.

元大人壽財務摘要

NT\$ mn	9M20	9M21	YoY	3Q20	2Q21	3Q21	QoQ	YoY
自留滿期保費收入	32,199	26,783	-17%	11,948	9,112	7,791	-14%	-35%
保險賠款與給付	(9,109)	(12,379)	36%	(3,611)	(3,639)	(5,182)	42%	44%
保險負債淨變動	(25,423)	(17,857)	-30%	(9,766)	(6,620)	(4,178)	-37%	-57%
淨投資損益	8,488	8,435	-1%	3,721	2,228	3,224	45%	-13%
其他	(2,645)	(2,138)	-19%	(722)	(957)	(352)	-63%	-51%
營業費用	(1,064)	(1,105)	4%	(362)	(361)	(380)	5%	5%
稅前淨利	2,444	1,739	-29%	1,207	(236)	923	-491%	-24%
稅後淨利	2,439	1,796	-26%	1,273	(52)	922	-1858%	-28%
資產 - 一般帳戶	326,401	355,158	9%	326,401	354,150	355,158	0%	9%
資產 - 分離帳戶	1,764	31,496	1686%	1,764	26,335	31,496	20%	1686%
總資產	328,165	386,654	18%	328,165	380,485	386,654	2%	18%
保險負債及其他相關準備	287,608	318,469	11%	287,608	314,496	318,469	1%	11%
總負債	298,449	358,144	20%	298,449	351,237	358,144	2%	20%
股東權益	29,716	28,510	-4%	29,716	29,248	28,510	-3%	-4%
初年度保費收入 *	7,781	32,212	314%	2,564	17,367	7,425	-57%	190%
總保費收入 *	33,214	58,103	75%	12,280	26,324	14,826	-44%	21%

Note:

- 1) 3Q21 numbers are un-audited
- 2) * FYP & Total premium include investment-linked policies.

元大人壽投資組合

NT\$ mn	3Q20		2Q21		3Q21		QoQ	YoY
	Amount	%	Amount	%	Amount	%		
國外固定收益	188,284	60.4%	198,516	59.0%	195,868	57.3%	-1%	4%
國外權益證券	1,474	0.5%	2,355	0.7%	1,760	0.5%	-25%	19%
國內固定收益	55,584	17.8%	54,967	16.3%	58,760	17.2%	7%	6%
國內權益證券	27,960	9.0%	38,922	11.6%	24,302	7.1%	-38%	-13%
放款	6,969	2.2%	7,214	2.1%	7,293	2.1%	1%	5%
不動產	10,937	3.5%	11,478	3.4%	11,477	3.4%	0%	5%
其他	273	0.1%	350	0.1%	424	0.1%	21%	55%
約當現金	20,305	6.5%	22,784	6.8%	42,179	12.3%	85%	108%
合計	311,786	100%	336,586	100%	342,062	100%	2%	10%
RBC Ratio	N/A		445.1%		N/A			

Note: 3Q21 numbers are un-audited