

深耕台灣
聚焦亞太市場
We Know Asia



元大金控

YuanDa
Financial Holdings



1Q2020

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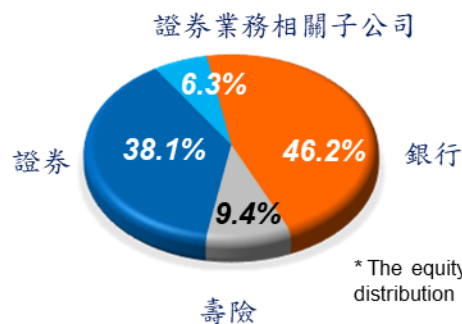
元大金控簡介

元大金願景及經營目標



證券銀行並重；業務均衡發展之金控

子公司佔淨值比重(1Q20)



* The equity weighting reflects the distribution among all subsidiaries only.

資本適足率

| | 1Q20 |
|-------------------|--------|
| Yuanta FHC | 133.3% |
| Yuanta Securities | 329.6% |
| Yuanta Bank | 15.6% |
| Yuanta Life | N/A |

元大金財務一覽表

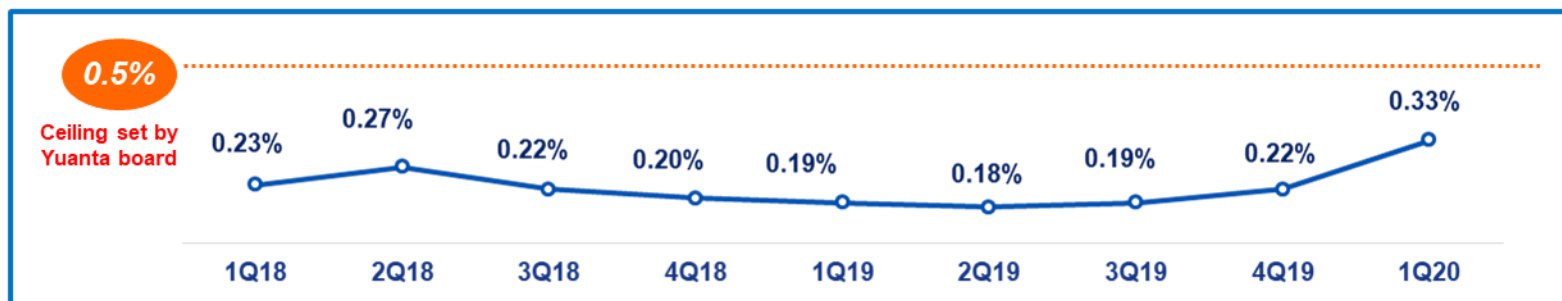
| Unit: NT\$ mn | 2018 | 2019 | YoY | 1Q 19 | 4Q 19 | 1Q20 | QoQ | YoY |
|----------------|-----------|-----------|-----|-----------|-----------|-----------|-----|------|
| 總資產 | 2,287,134 | 2,414,319 | 6% | 2,332,100 | 2,414,319 | 2,505,541 | 4% | 7% |
| 在外流通普通股股數(百萬股) | 11,671 | 11,671 | 0% | 11,671 | 11,671 | 11,671 | 0% | 0% |
| 股東權益(單家) | 218,986 | 232,201 | 6% | 227,022 | 232,201 | 229,139 | -1% | 1% |
| 每股淨值(NT\$) | 18.76 | 19.90 | 6% | 19.45 | 19.90 | 19.63 | -1% | 1% |
| 稅後淨利(單家) | 18,679 | 20,446 | 9% | 5,432 | 3,239 | 4,269 | 32% | -21% |

Note:

1) 1Q20 numbers are un-audited

嚴謹風險控管

Yuanta's Historical VaR to Net Worth Ratio

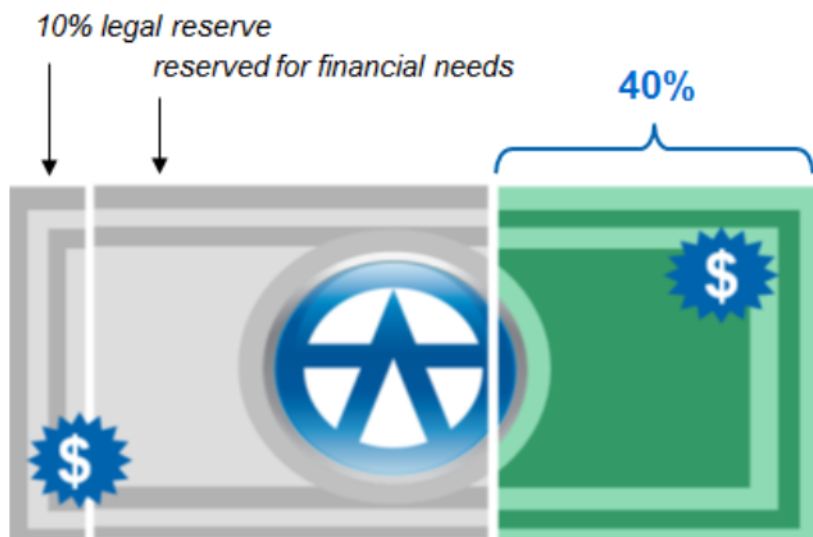


2020 VaR by Risk Type for Trading Activities Unit: NT\$ mn

| Value at Risk for 1 day at 99% confidence | As of Mar 31 | Average | High | Low |
|---|--------------|---------|-------|-------|
| 利率 | 199.7 | 127.2 | 207.8 | 81.3 |
| 權益證券 | 344.5 | 280.8 | 507.0 | 206.3 |
| 外匯 | 513.8 | 495.2 | 720.2 | 352.4 |
| 商品 | 20.9 | 15.2 | 35.5 | 5.0 |
| 資產分散效益 | - 312.0 | - 227.6 | | |
| 總和風險值 | 766.9 | 690.8 | | |
| VaR / 淨值 | 0.33% | 0.30% | | |

股利政策

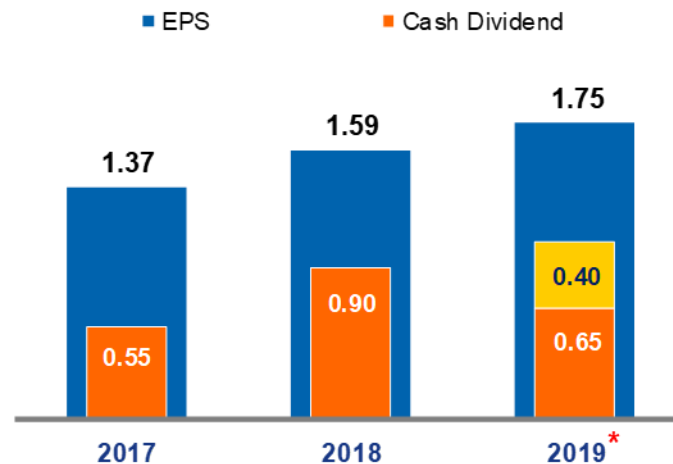
Commitment: At least 40% of net income in cash.



Unit: NT\$

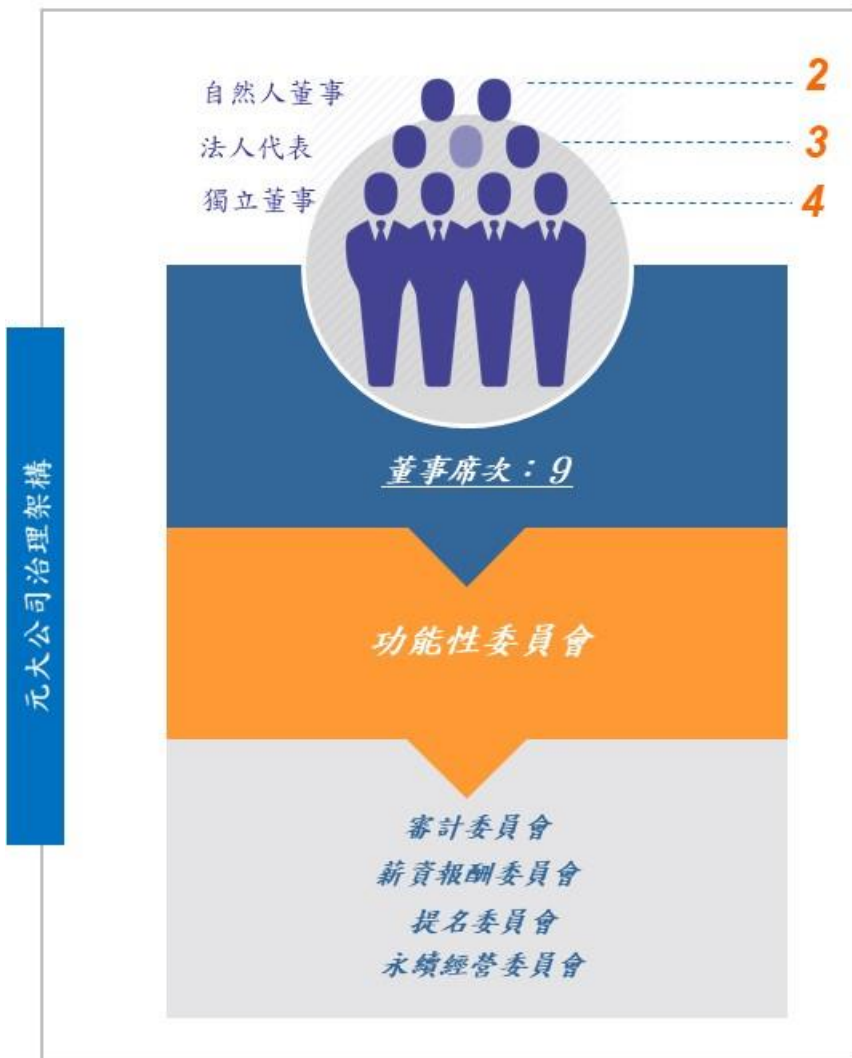
| | 2017 | 2018 | 2019 |
|----------------|------|------|------|
| EPS | 1.37 | 1.59 | 1.75 |
| Cash Dividend | 0.55 | 0.9 | 0.65 |
| Stock Dividend | | | 0.4 |

| | Dec. '18 | Dec. '19 | Mar. '20 |
|-----|----------|----------|----------|
| DLR | 111.7% | 108.3% | 114.9% |



Note: * 2019 dividend payout is pending the shareholders approval

ESG永續發展為營運之重心



2019 Recognition



MEMBER OF
**Dow Jones
 Sustainability Indices**

In collaboration with  a RobecoSAM brand

DJSI

- 入選道瓊永續世界指數成分股
- 入選道瓊永續新興市場指數成分股

FTSE Russell

- 入選富時社會責任新興市場指數成分股

**Taiwan Index
 Plus Corp.**

- 入選臺灣永續指數成分股

MSCI ESG Ratings

- MSCI ESG 評級A級

TWSE

- 公司治理評鑑排名前5%之上市公司

財務業務摘要

整體績效表現

元大金財務摘要

| Unit: NT\$ mn | 2018 | 2019 | YoY | 1Q19 | 4Q19 | 1Q20 | QoQ | YoY |
|------------------------|--------|--------|-----|-------|-------|-------|-----|------|
| 稅後淨利 (單家) | 18,679 | 20,446 | 9% | 5,432 | 3,239 | 4,269 | 32% | -21% |
| EPS (NT\$) | 1.59 | 1.75 | 10% | 0.47 | 0.28 | 0.37 | 32% | -22% |
| ROE (%) YTD annualized | 8.7% | 9.1% | 4% | 9.7% | 9.1% | 7.4% | | |

各子公司稅後淨利表現 (單家)

| Unit: NT\$ mn | 2018 | 2019 | YoY | 1Q19 | 4Q19 | 1Q20 | QoQ | YoY |
|---------------|-------|--------|------|-------|-------|-------|-------|-------|
| 元大證券 | 8,888 | 9,019 | 1% | 2,109 | 2,207 | 1,923 | -13% | -9% |
| 元大銀行 | 8,608 | 10,046 | 17% | 2,592 | 1,814 | 2,004 | 10% | -23% |
| 元大期貨 (67.97%) | 1,000 | 1,136 | 14% | 254 | 232 | 287 | 24% | 13% |
| 元大投信 (74.37%) | 1,006 | 1,189 | 18% | 283 | 327 | 343 | 5% | 21% |
| 元大國際資產 | 154 | 124 | -19% | 29 | 26 | 23 | -12% | -21% |
| 元大創投 | 221 | 148 | -33% | 41 | (24) | (212) | 783% | -617% |
| 元大人壽 | 277 | 910 | 229% | 627 | (791) | 346 | -144% | -45% |

Note:

1) 1Q20 numbers are un-audited.

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

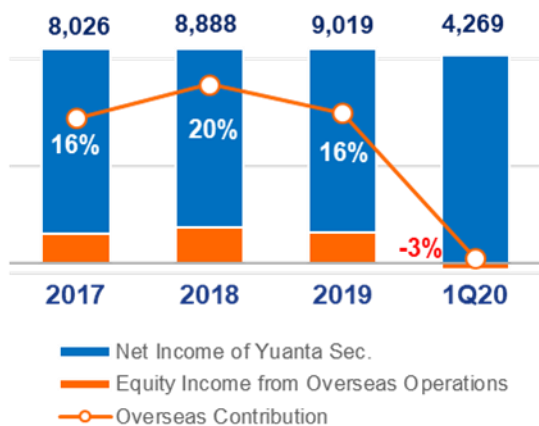


經濟規模擴大



海外獲利提升

Unit: NT\$ mn



Yuanta Korea

Market share : 1.7%
Ranking: # 10

Yuanta Indonesia

Market share : 0.6%

Yuanta HK

Market share : 0.1%

Yuanta Thailand

Market share : 3.9%
Ranking: # 8

Yuanta Vietnam

Market share : 1.4%
Ranking: # 18

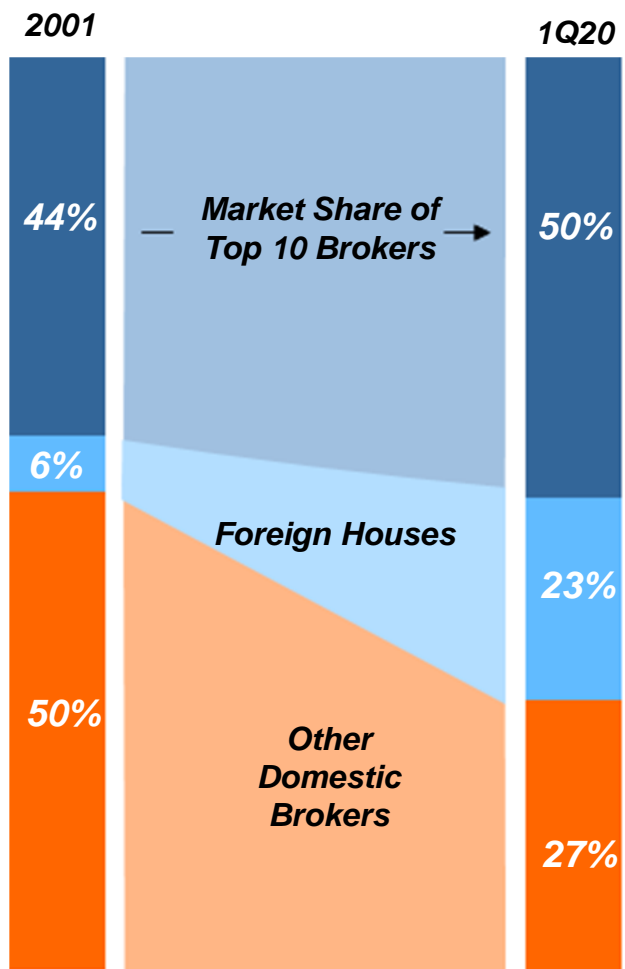
Yuanta Cambodia



Note: Data as of Mar 31, 2020 and 1Q20 numbers are un-audited.

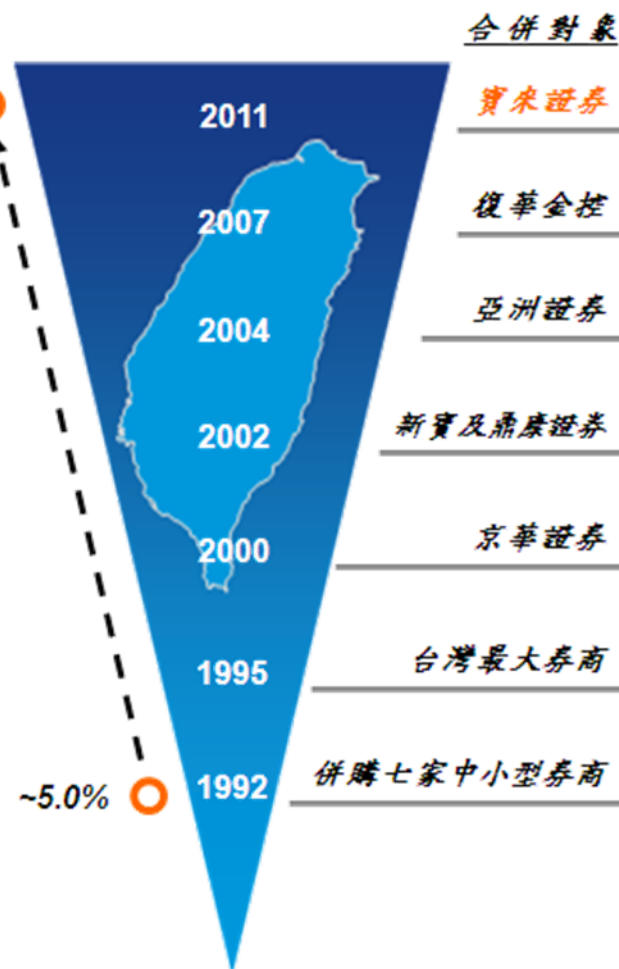
穩居證券市場龍頭地位

台灣經紀市佔率變化



| 市佔率 | |
|------|-------|
| 元大證 | 12.5% |
| 凱基證 | 7.9% |
| 富邦證 | 5.3% |
| 永豐金證 | 4.6% |
| 群益金鼎 | 3.8% |

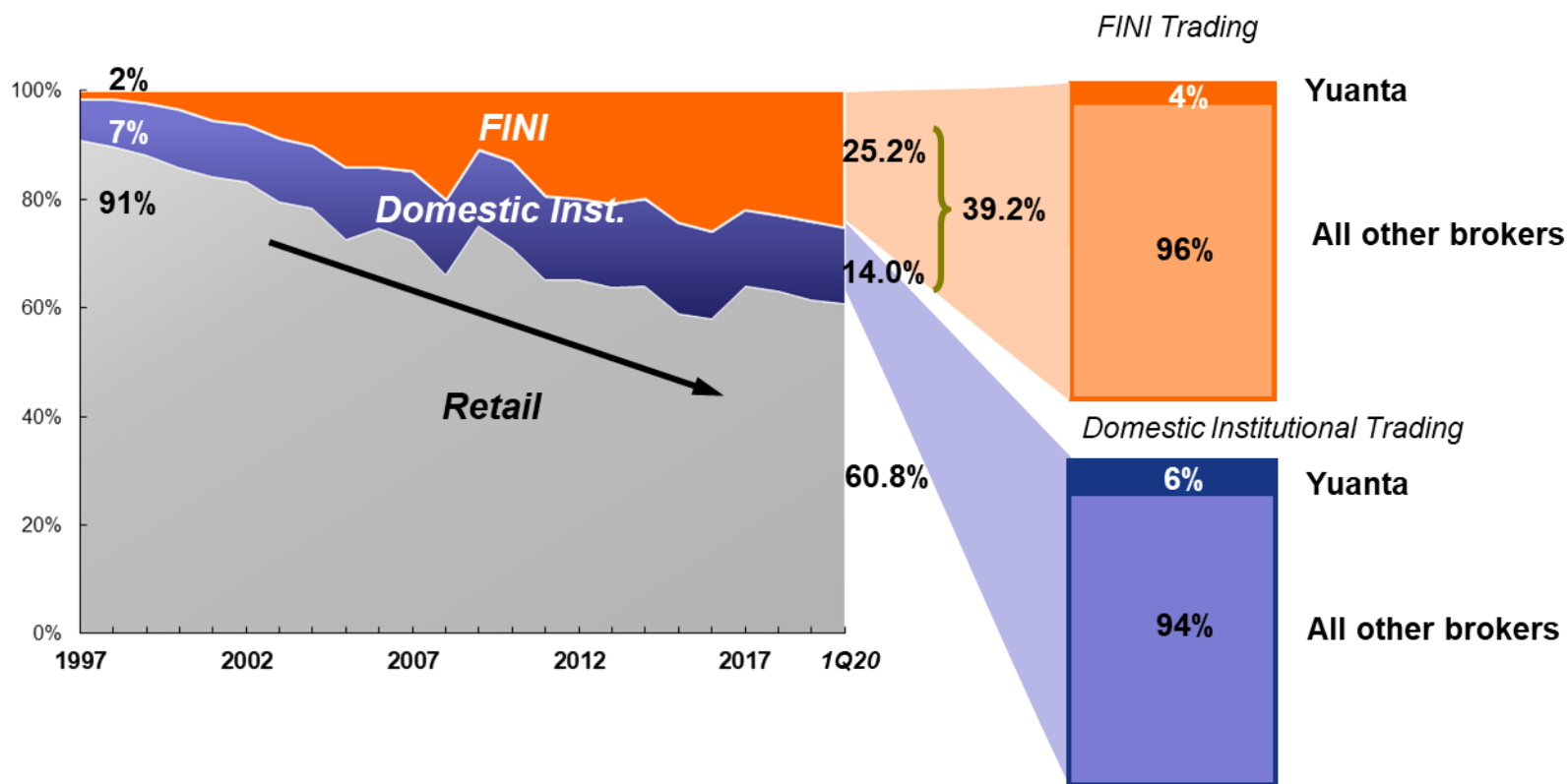
元大之併購實績



投資人結構改變；散戶參與市場比重日益下滑

台灣股市交易結構分析

元大機構法人市佔率(1Q20)

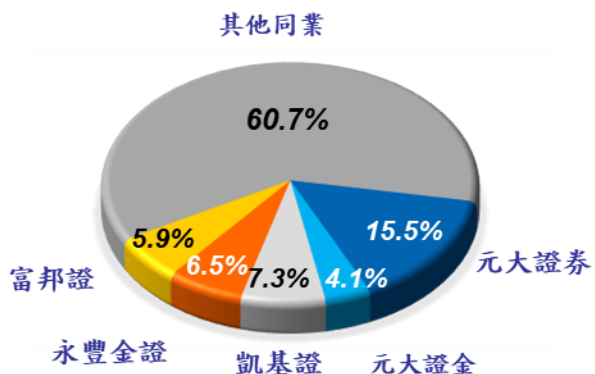


Note: Calculated using TAIEX plus OTC trading volume

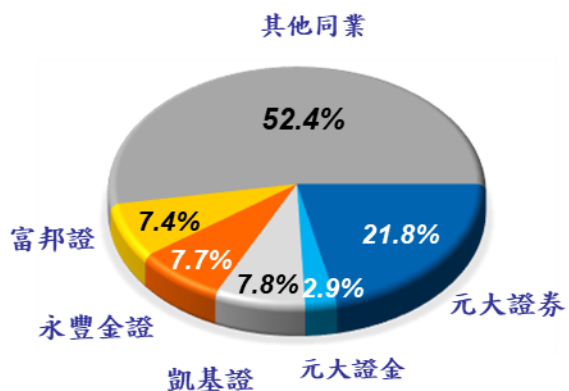
Source: Securities and Futures Bureau; Yuanta Securities

融資券業務大幅領先同業

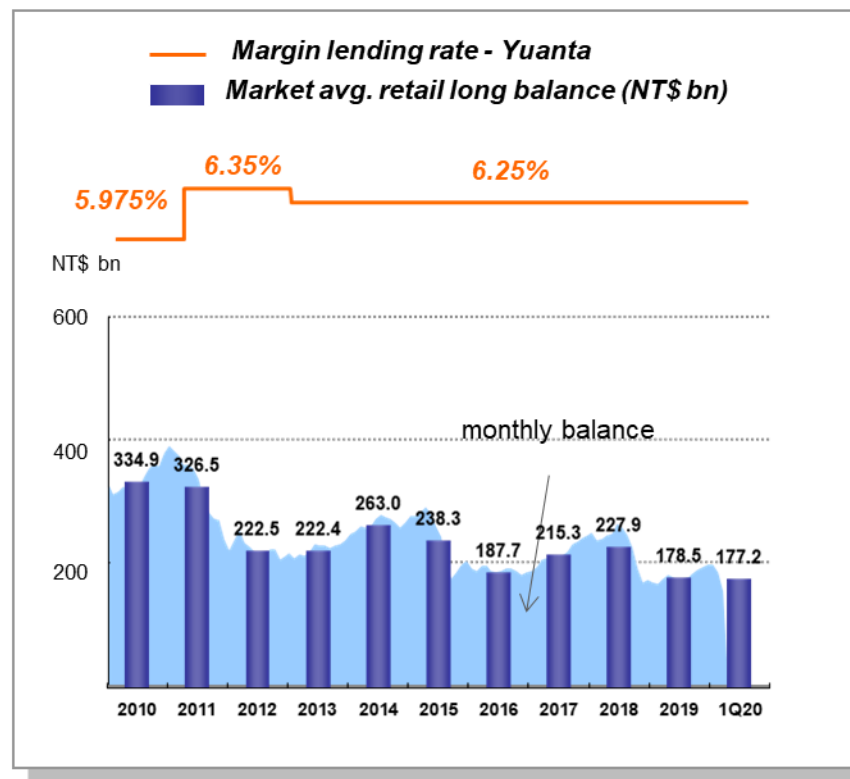
融資業務市佔率 (2019)



融券業務市佔率 (2019)

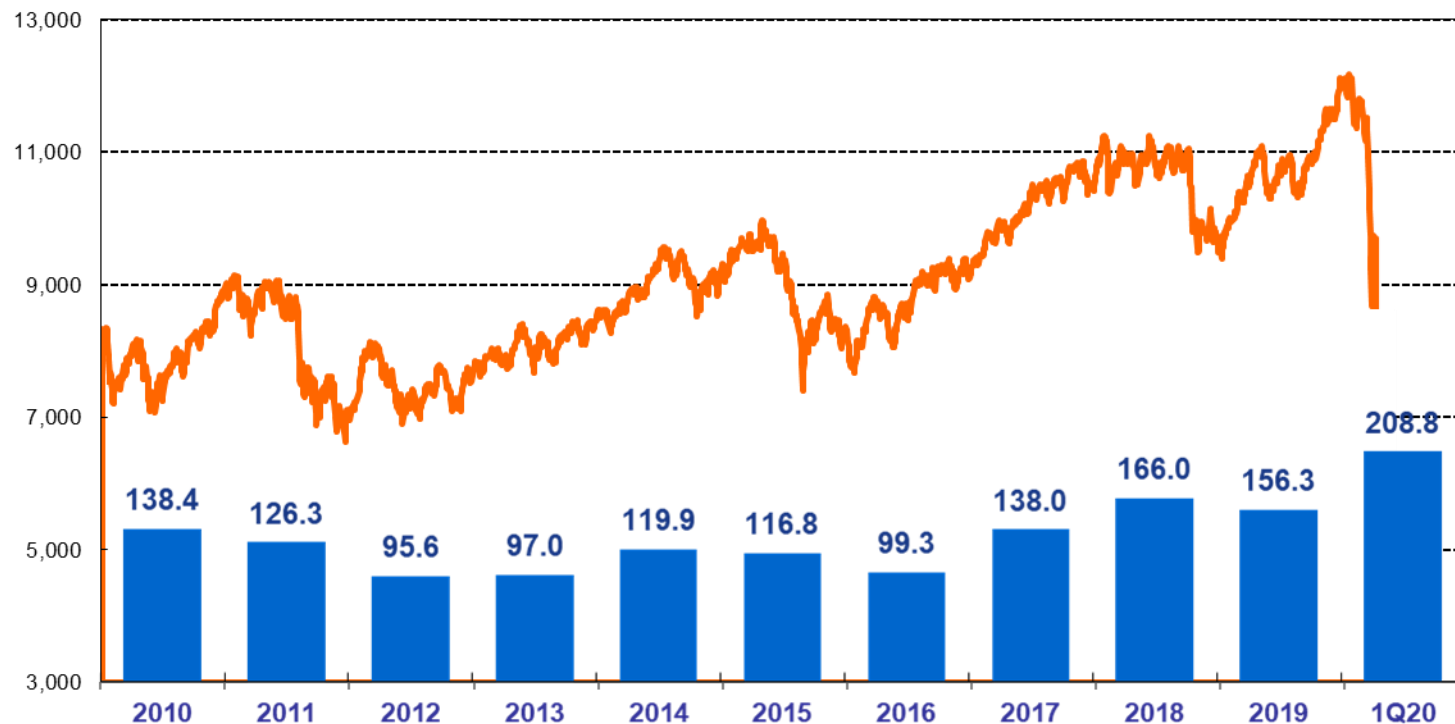


市場平均融資餘額



台股表現與日均量走勢圖

日均量 (NT\$ 拾億元)



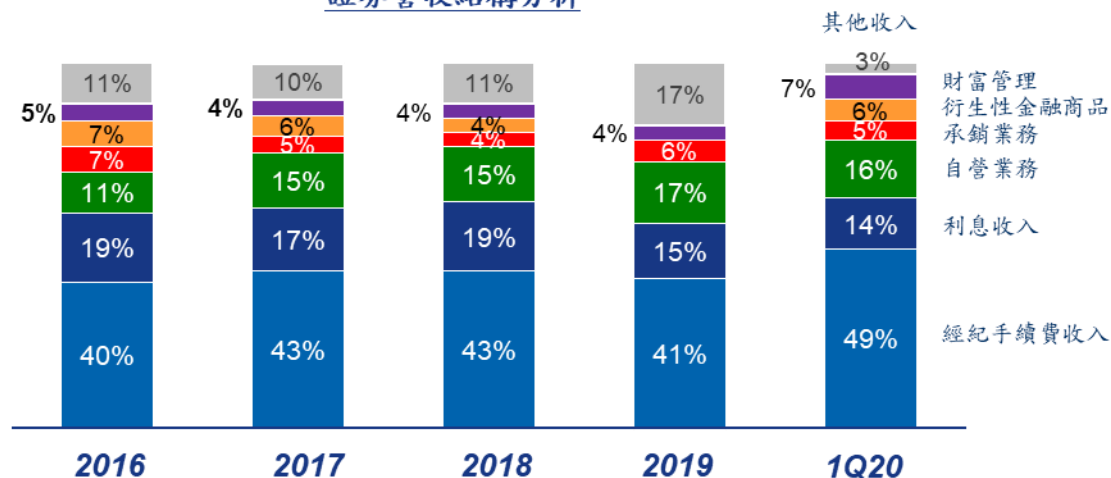
Source: Taiwan Stock Exchange; GreTai Securities Market

證券營收來源多元化

Notes:

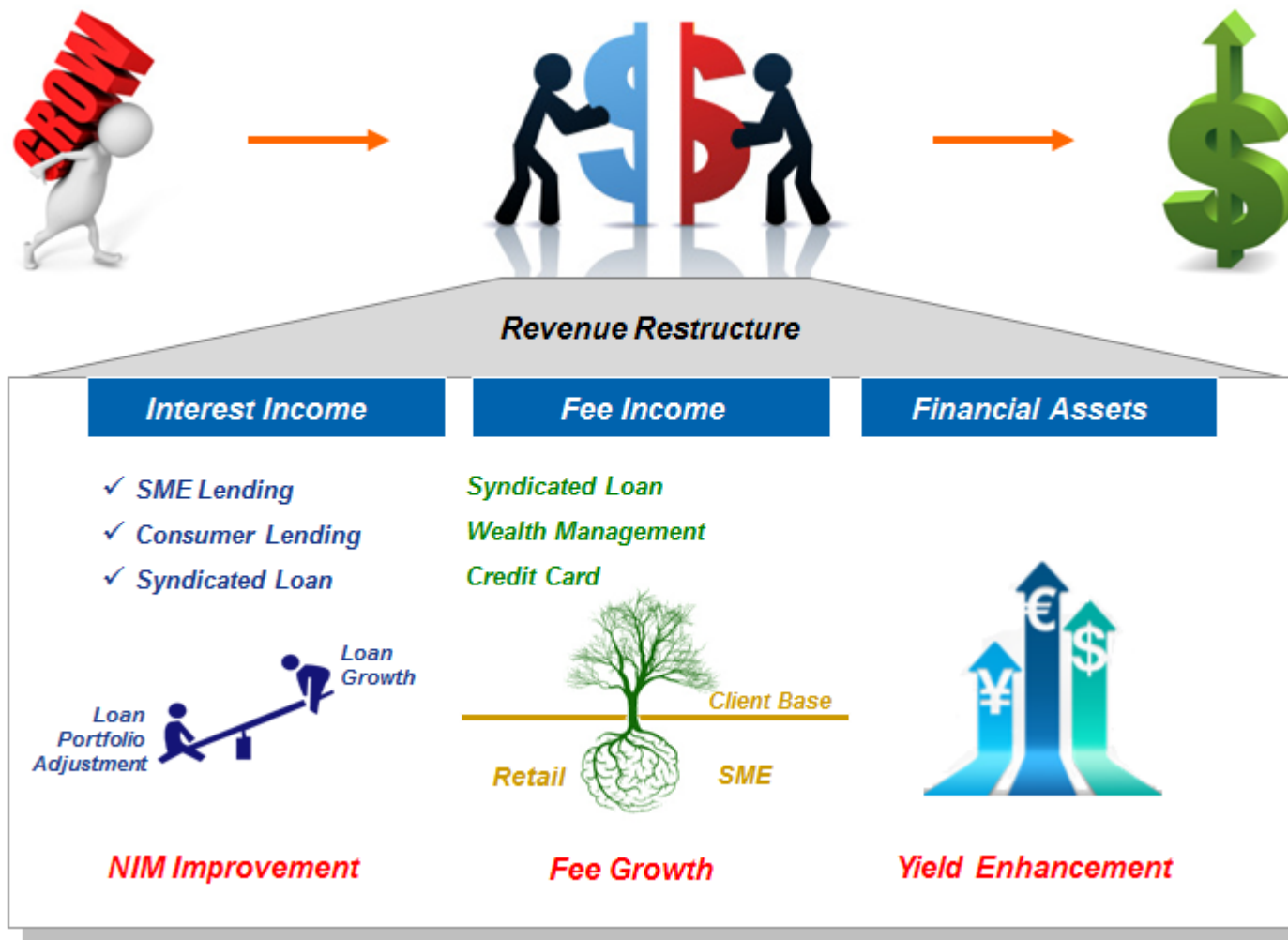
- 1) Excluding NT\$ 1.9bn (before tax) in disposal gains on Yuanta FHC headquarters from 2016 revenue, given that it was related party transactions and Yuanta FHC did not recognize the gains.
- 2) NT\$ 880mn in capital gains (before tax) from TC Bank's merger with Yuanta FHC in March 2016 are excluded from 2016 revenue.
- 3) 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.
- 4) 1Q20 numbers are un-audited

證券營收結構分析



| NT\$ mn | 2018 | 2019 | YoY | 1Q19 | 4Q19 | 1Q20 | QoQ | YoY |
|---------|--------|--------|-------|-------|-------|-------|------|-------|
| 手續費收入 | 9,170 | 8,531 | -7% | 1,722 | 2,434 | 2,689 | 10% | 56% |
| 利息收入 | 4,015 | 3,166 | -21% | 793 | 884 | 793 | -10% | 0% |
| 自營業務 | 3,219 | 3,667 | 14% | 1,197 | 485 | 888 | 83% | -26% |
| 承銷業務 | 722 | 1,232 | 71% | 498 | 270 | 281 | 4% | -44% |
| 衍生性金融商品 | 915 | (28) | -103% | (78) | 113 | 315 | 179% | -502% |
| 財富管理 | 890 | 755 | -15% | 192 | 177 | 356 | 101% | 85% |
| 其他收入 | 2,247 | 3,470 | 54% | 535 | 1,043 | 176 | -83% | -67% |
| 合計 | 21,179 | 20,794 | -2% | 4,858 | 5,406 | 5,498 | 2% | 13% |

調整收益結構；提升資本效率



成功轉型帶動獲利創新高



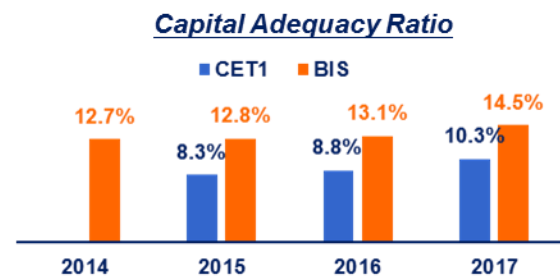
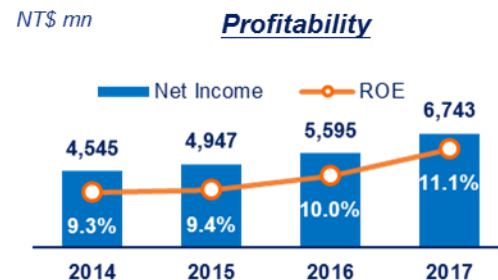
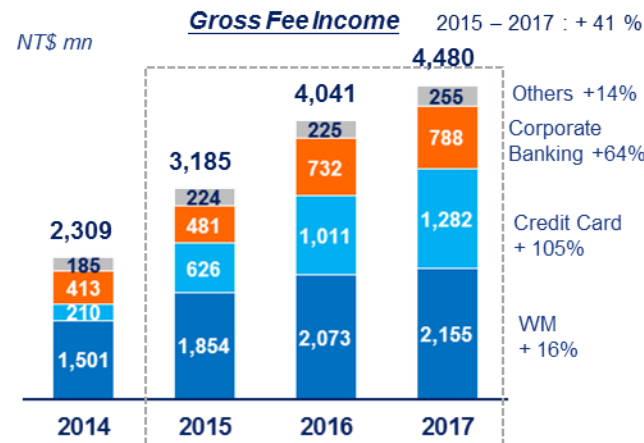
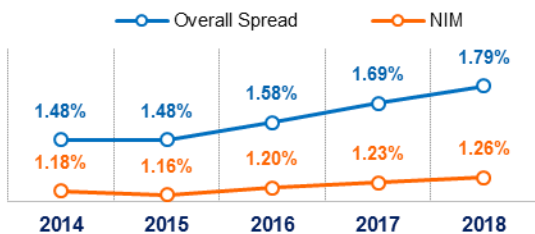
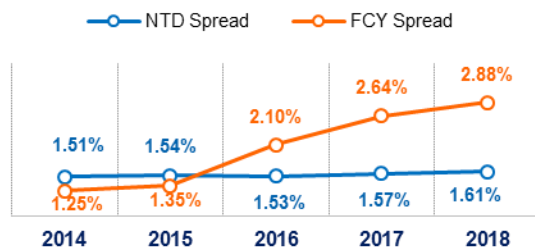
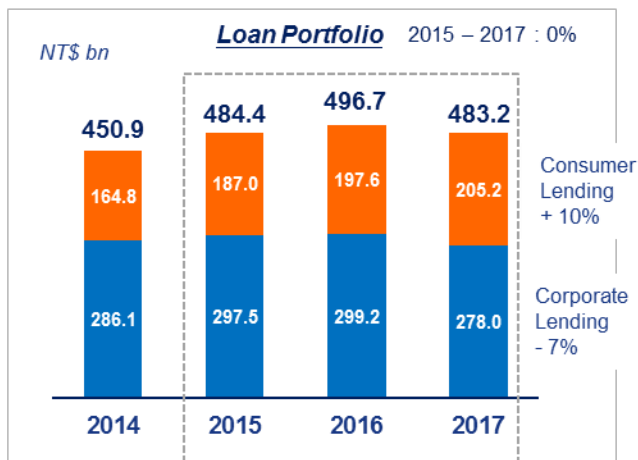
2017



2015



Restructuring



合併成效：一加一大於二

| 淨收益 | | Unit: NT\$ mn | 營業費用 | |
|-------------|--------|---------------|--------------|--------|
| 2017 | 2018 | | 2017 | 2018 |
| 23,470 | 22,808 | | 12,519 | 10,917 |
| - 3% | | | - 13% | |
| 2017 | 2018 | | 2017 | 2018 |
| 10,951 | 11,891 | | 0.81% | 0.87% |
| + 9% | | | + 7% | |
| 提存前稅前淨利 | | | ROA (稅前) | |



Note:

- 1) The following items were excluding from the operating income; a) FX gains or losses on TCB's USD assets b) NT\$ 2,365 mn of interest expenses recognized by TCB in 2017 c) NT\$ 1,437 mn of goodwill impairment recognized by Yuanta Bank in 2018.

合併成效：一加一大於二

| Unit: NT\$ mn | 2017 | | | 2018 | YoY |
|-------------------------|---------|---------|-----------|----------|------|
| | YB | TCB | Pro-Forma | YB | |
| 利息淨收益 | 8,895 | * 5,517 | 14,412 | 13,517 | -6% |
| 手續費淨收益 | 3,086 | 2,269 | 5,355 | 5,362 | 0% |
| 其他淨收益 | 2,762 | * 941 | 3,703 | 3,929 | 6% |
| ECB 匯兌利益 / (損失) | | (619) | (619) | 227 | 137% |
| 淨收益 | 14,743 | 8,108 | 22,851 | 23,035 | 1% |
| 淨收益 (不含ECB 匯兌利益/損失) | 14,743 | 8,727 | 23,470 | 22,808 | -3% |
| 營業費用 | (7,066) | (5,453) | (12,519) | (10,917) | -13% |
| 提存前稅前淨利 (不含ECB 匯兌利益/損失) | 7,677 | 3,274 | 10,951 | 11,891 | 9% |
| 呆帳費用 | (225) | (9) | (234) | (665) | 184% |
| 稅前淨利 (不含ECB 匯兌利益/損失) | 7,452 | 3,265 | 10,717 | 11,226 | 5% |

- * 1) With regard to Dual Currency Investment business, TCB classified the interest expenses paid to counterparties as other expenses, different from YB's interest expenses. In 2017, about NT\$ 727mn of interest expenses related to DCI products under TCB were booked as other expenses. In an apple-to-apple comparison, net interest income for 2018 was down by 1%, and trading gains & others were down by 11% YoY.
- 2) Excluding NT\$ 2,365 mn of the one-off interest expenses with regard to the redemption of TC Bank's preferred shares in 2017.
- 3) Excluding NT\$ 1,437 mn of the goodwill impairment recognized by Yuanta Bank in 2018.

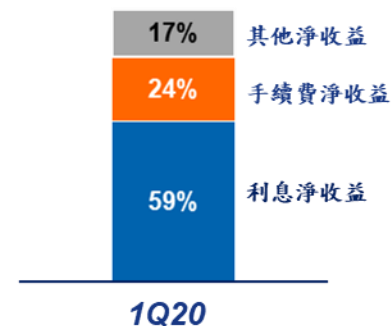
Note: Yuanta Bank has US\$ 256mn in assets which have not yet been converted to NTD after 70% of TCB's ECBs were converted into TC Bank common shares in June 2016.

整體績效表現

財務摘要 - 元大銀行

| NT\$ mn | 2018 | 2019 | YoY | 1Q19 | 4Q19 | 1Q20 | QoQ | YoY |
|----------------------|----------|----------|-------|---------|---------|---------|-------|------|
| 利息淨收益 | 13,517 | 12,999 | -4% | 3,252 | 3,265 | 3,116 | -5% | -4% |
| 手續費淨收益 | 5,362 | 5,672 | 6% | 1,412 | 1,320 | 1,285 | -3% | -9% |
| 其他淨收益 1) | 2,492 | 4,444 | 78% | 970 | 833 | 869 | 4% | -10% |
| ECB 匯兌利益/(損失) 2) | 227 | (150) | -166% | 24 | (229) | 34 | -115% | 44% |
| 淨收益合計 | 21,598 | 22,965 | 6% | 5,658 | 5,189 | 5,304 | 2% | -6% |
| 營業費用 | (10,917) | (10,406) | -5% | (2,606) | (2,437) | (2,449) | 0% | -6% |
| 提存前稅前淨利 | 10,681 | 12,559 | 18% | 3,052 | 2,752 | 2,855 | 4% | -6% |
| 呆帳費用 | (665) | (1,063) | 60% | (74) | (529) | (540) | 2% | 630% |
| 稅前淨利 | 10,016 | 11,496 | 15% | 2,978 | 2,223 | 2,315 | 4% | -22% |
| 稅後淨利 | 8,608 | 10,046 | 17% | 2,592 | 1,814 | 2,004 | 10% | -23% |
| EPS | 1.16 | 1.36 | 17% | 0.35 | 0.25 | 0.27 | 8% | -23% |
| ROA (YTD annualized) | 0.67% | 0.77% | 15% | 0.80% | 0.77% | 0.60% | | |
| ROE (YTD annualized) | 7.5% | 8.5% | 13% | 8.8% | 8.5% | 6.6% | | |

淨收益結構



* NT\$ 34 mn of FX gains were excluded from 1Q20 revenue breakdown

資本適足率

| | 2018 | 2019 | 1Q20 |
|--------|--------|--------|--------|
| CET1 | 11.91% | 12.50% | 12.54% |
| Tier I | 12.52% | 13.12% | 13.21% |
| BIS | 15.39% | 15.57% | 15.64% |

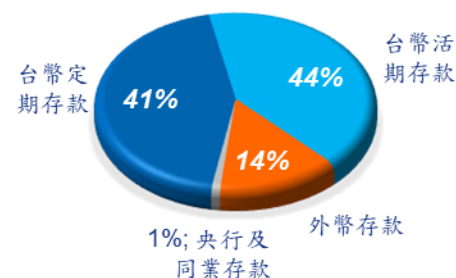
Note:

- 1) Yuanta Bank posted NT\$ 1,437 mn of goodwill impairment losses in Q418.
- 2) Yuanta Bank posted NT\$ 227 mn of FX gains and NT\$ 150 mn of losses in 2018 and 2019 respectively on TCB's USD CB.
- 3) 1Q20 numbers are un-audited.

存放款結構分析

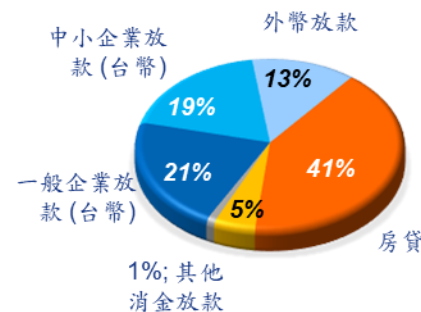
存款結構分析

| NT\$ mn | 1Q19 | 4Q19 | 1Q20 | QoQ | YoY |
|---------|-----------|-----------|-----------|-----|-----|
| 台幣活期存款 | 435,749 | 492,352 | 511,182 | 4% | 17% |
| 台幣定期存款 | 469,664 | 471,743 | 473,810 | 0% | 1% |
| 央行及同業存款 | 5,331 | 5,107 | 5,107 | 0% | -4% |
| 台幣存款小計 | 910,744 | 969,202 | 990,099 | 2% | 9% |
| 外幣存款 | 150,804 | 163,786 | 159,541 | -3% | 6% |
| 存款合計 | 1,061,548 | 1,132,988 | 1,149,640 | 1% | 8% |



放款結構分析

| NT\$ mn | 1Q19 | 4Q19 | 1Q20 | QoQ | YoY |
|---------|---------|---------|---------|------|------|
| 企業金融 | 385,667 | 392,483 | 393,966 | 0% | 2% |
| 一般企業放款 | 145,219 | 153,556 | 156,761 | 2% | 8% |
| 中小企業放款 | 133,701 | 140,509 | 141,567 | 1% | 6% |
| 外幣放款 | 105,938 | 97,059 | 95,098 | -2% | -10% |
| 催收款 | 809 | 1,359 | 540 | -60% | -33% |
| 消費金融 | 343,925 | 357,566 | 361,044 | 1% | 5% |
| 房貸 | 297,456 | 308,984 | 311,816 | 1% | 5% |
| 車貸 | 34,340 | 36,950 | 37,557 | 2% | 9% |
| 個人信用放款 | 10,087 | 9,684 | 10,036 | 4% | -1% |
| 其他消金放款 | 1,557 | 1,515 | 1,245 | -18% | -20% |
| 催收款 | 485 | 433 | 390 | -10% | -20% |
| 放款合計 | 729,592 | 750,049 | 755,010 | 1% | 3% |



Note:

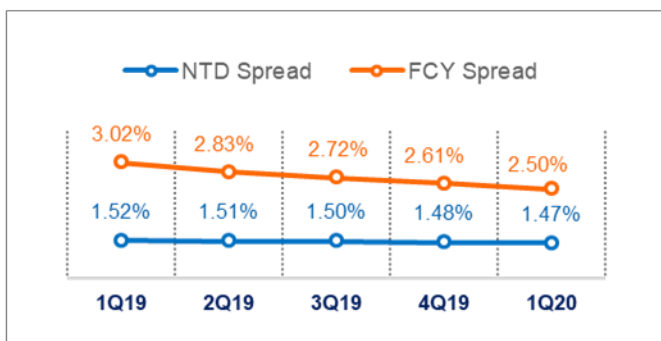
1) 1Q20 numbers are un-audited

淨利息收益率 (NIM) 及淨利差 (Spread) 表現

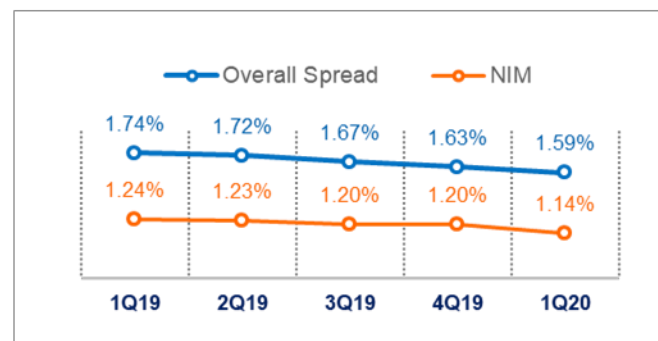
利息淨收益結構

| NT\$ mn | 2018 | 2019 | YoY | 1Q19 | 4Q19 | 1Q20 | QoQ | YoY |
|------------|---------|---------|-----|---------|---------|---------|------|------|
| 利息收入 | 22,304 | 21,904 | -2% | 5,584 | 5,353 | 5,101 | -5% | -9% |
| 放款利息 | 17,565 | 17,577 | 0% | 4,452 | 4,330 | 4,122 | -5% | -7% |
| 投資有價證券利息收入 | 4,211 | 3,817 | -9% | 1,004 | 898 | 873 | -3% | -13% |
| 其他利息收入 | 528 | 510 | -3% | 128 | 125 | 106 | -15% | -17% |
| 利息費用 | (8,787) | (8,905) | 1% | (2,332) | (2,088) | (1,985) | -5% | -15% |
| 利息淨收益 | 13,517 | 12,999 | -4% | 3,252 | 3,265 | 3,116 | -5% | -4% |
| 存放比 | 69.2% | 66.2% | -4% | 68.7% | 66.2% | 65.7% | -1% | -4% |

台幣 / 外幣利差走勢



NIM and Overall Spread



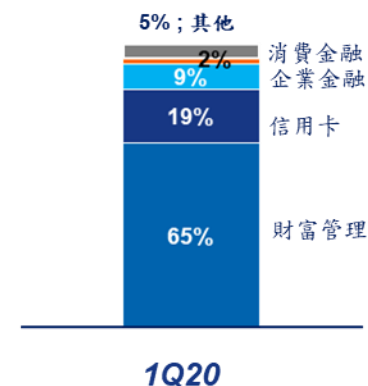
Note:

1) 1Q20 numbers are un-audited

手續費淨收益結構

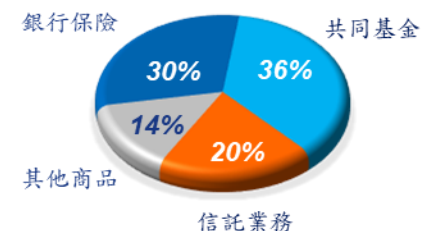
手續費結構分析

| NT\$ mn | 2018 | 2019 | YoY | 1Q19 | 4Q19 | 1Q20 | QoQ | YoY |
|---------|---------|---------|------|-------|-------|-------|------|------|
| 手續費收入 | 7,159 | 7,329 | 2% | 1,858 | 1,700 | 1,633 | -4% | -12% |
| 财富管理業務 | 4,046 | 4,503 | 11% | 1,046 | 1,067 | 1,060 | -1% | 1% |
| 信用卡業務 | 1,658 | 1,519 | -8% | 402 | 353 | 306 | -13% | -24% |
| 企業金融業務 | 918 | 745 | -19% | 261 | 136 | 142 | 4% | -46% |
| 消費金融業務 | 160 | 176 | 10% | 38 | 49 | 40 | -18% | 5% |
| 其他手續費收入 | 377 | 386 | 2% | 111 | 95 | 85 | -11% | -23% |
| 手續費費用 | (1,797) | (1,657) | -8% | (446) | (380) | (348) | -8% | -22% |
| 手續費淨收益 | 5,362 | 5,672 | 6% | 1,412 | 1,320 | 1,285 | -3% | -9% |



財管手續費收入結構分析

| NT\$ mn | 2018 | 2019 | YoY | 1Q19 | 4Q19 | 1Q20 | QoQ | YoY |
|-----------|-------|-------|-----|-------|-------|-------|------|------|
| 共同基金 | 874 | 1,116 | 28% | 202 | 274 | 383 | 40% | 90% |
| 銀行保險 | 1,725 | 1,609 | -7% | 432 | 365 | 314 | -14% | -27% |
| 信託業務 | 909 | 853 | -6% | 201 | 208 | 211 | 1% | 5% |
| 其他商品 | 538 | 925 | 72% | 211 | 220 | 152 | -31% | -28% |
| 財管手續費收入合計 | 4,046 | 4,503 | 11% | 1,046 | 1,067 | 1,060 | -1% | 1% |



Note:

1) 1Q20 numbers are un-audited

資產品質

| NT\$ mn | 2018 | 2019 | YoY | 1Q19 | 4Q19 | 1Q20 | QoQ | YoY |
|------------|--------|---------|-------|--------|---------|---------|------|------|
| 呆帳提存費用(淨額) | 665 | 1,063 | 60% | 74 | 529 | 540 | 2% | 630% |
| 放款業務 | 90 | 1,314 | 1360% | 151 | 677 | 581 | -14% | 285% |
| 信用卡業務 | 36 | (50) | -239% | 0 | (21) | (26) | 24% | N/A |
| 其他呆帳費用 | 539 | (201) | -137% | (77) | (127) | (15) | -88% | -81% |
| 放款備抵呆帳金額 | 11,732 | 12,414 | 6% | 11,986 | 12,414 | 11,380 | -8% | -5% |
| 逾放比 | 0.21% | 0.15% | -29% | 0.20% | 0.15% | 0.15% | 0% | -25% |
| 逾放覆蓋率 | 761.6% | 1121.7% | 47% | 824.2% | 1121.7% | 1033.4% | -8% | 25% |
| 放款覆蓋率 | 1.60% | 1.66% | 4% | 1.64% | 1.66% | 1.51% | -9% | -8% |

主要放款業務逾放比



Note:

1) 1Q20 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 Mar. 31, 2020

| 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 | 34,896 | 57,799 | 6,592 | 2,446 | 113,964 |
| 透過損益按公允價值衡量之金融資產 | 118,284 | 147,380 | 36,695 | 0 | 535,892 |
| 透過其他綜合損益按公允價值衡量之金融資產 | 69,481 | 119,955 | 41,071 | 26 | 249,090 |
| 按攤銷後成本衡量之金融資產 | 0 | 206,768 | 182,728 | 0 | 396,347 |
| 附賣回票券及債券投資 | 0 | 3,893 | 6,650 | 160 | 41,139 |
| 貼現及放款(淨額) | 0 | 743,622 | 6,968 | 0 | 777,123 |
| 應收款項(淨額) | 76,624 | 25,179 | 2,490 | 3,132 | 166,657 |
| 採權益法之投資(淨額) | 42,279 | 4,571 | 0 | 263,215 | 2,407 |
| 其他資產 | 34,533 | 43,234 | 22,067 | 538 | 222,922 |
| 資產總計 | 376,097 | 1,352,401 | 305,261 | 269,517 | 2,505,541 |
| 透過損益按公允價值衡量之金融負債 | 70,129 | 5,978 | 1,023 | 0 | 144,190 |
| 附買回票券及債券負債 | 81,045 | 304 | 0 | 0 | 190,130 |
| 應付款項(淨額) | 52,987 | 15,761 | 2,053 | 5,937 | 185,629 |
| 存款及匯款 | 0 | 1,144,680 | 0 | 0 | 1,120,954 |
| 負債準備 | 1,929 | 1,244 | 272,597 | 36 | 282,587 |
| 其他負債 | 69,623 | 62,793 | 4,901 | 34,405 | 335,400 |
| 負債總計 | 275,713 | 1,230,760 | 280,574 | 40,378 | 2,258,890 |
| 普通股股數(百萬股) | 5,782 | 7,394 | 2,374 | 11,671 | 11,671 |
| 股東權益 | 100,384 | 121,641 | 24,687 | 229,139 | 246,651 |

Note: 1Q20 numbers are un-audited

元大金及主要子公司損益簡表

Data as of Mar. 31, 2019

| 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 | 481 | 3,116 | 2,097 | (39) | 6,227 |
| 手續費及佣金淨收益 | 2,745 | 1,285 | (1,164) | 0 | 5,407 |
| 保險業務淨收益 | 0 | 0 | 8,754 | 0 | 8,753 |
| 其他淨收益 | 2,207 | 882 | (205) | 12 | 4,316 |
| 權益法投資收益 | 39 | 21 | 0 | 4,557 | 105 |
| 淨收益 | 5,472 | 5,304 | 9,482 | 4,530 | 24,808 |
| 呆帳費用及保證責任準備提存 | 25 | (540) | 0 | 0 | (527) |
| 保險負債準備淨變動 | 0 | 0 | (8,681) | 0 | (8,647) |
| 營業費用 | (3,412) | (2,449) | (365) | (254) | (10,242) |
| 稅前淨利 | 2,085 | 2,315 | 436 | 4,276 | 5,392 |
| 稅後淨利 | 1,923 | 2,004 | 346 | 4,269 | 4,562 |
| EPS | 0.33 | 0.27 | 0.15 | 0.37 | |
| ROE (YTD annualized) | 7.7% | 6.6% | 7.3% | 7.4% | 7.3% |

Note: 1Q20 numbers are un-audited

元大金控財務摘要

(Consolidated Base)

| NT\$ mn | 2018 | 2019 | YoY | 1Q19 | 4Q19 | 1Q20 | QoQ | YoY |
|---------------|-----------|-----------|------|-----------|-----------|-----------|------|------|
| 利息淨收益 | 25,936 | 26,133 | 1% | 6,324 | 6,810 | 6,227 | -9% | -2% |
| 手續費及佣金淨收益 | 22,281 | 17,796 | -20% | 4,351 | 4,399 | 5,407 | 23% | 24% |
| 保險業務淨收益 | 34,676 | 40,739 | 17% | 8,380 | 14,667 | 8,753 | -40% | 4% |
| 其他淨收益 | 18,387 | 22,940 | 25% | 5,941 | 4,217 | 4,421 | 5% | -26% |
| 淨收益合計 | 101,280 | 107,608 | 6% | 24,996 | 30,093 | 24,808 | -18% | -1% |
| 呆帳費用及保證責任準備提存 | (857) | (1,353) | 58% | (161) | (821) | (527) | -36% | 227% |
| 保險負債準備淨變動 | (36,612) | (42,444) | 16% | (8,383) | (15,452) | (8,647) | -44% | 3% |
| 營業費用 | (39,612) | (38,270) | -3% | (9,519) | (9,612) | (10,242) | 7% | 8% |
| 稅前淨利 | 24,200 | 25,541 | 6% | 6,933 | 4,208 | 5,392 | 28% | -22% |
| 稅後淨利 (合併) | 20,498 | 22,142 | 8% | 5,905 | 3,615 | 4,562 | 26% | -23% |
| 稅後淨利 (單家) | 18,679 | 20,446 | 9% | 5,432 | 3,239 | 4,269 | 32% | -21% |
| 總資產 | 2,287,134 | 2,414,319 | 6% | 2,332,100 | 2,414,319 | 2,505,541 | 4% | 7% |
| 普通股股數 (百萬股) | 11,686 | 11,671 | 0% | 11,686 | 11,671 | 11,671 | 0% | 0% |
| 股東權益 (合併) | 236,844 | 250,206 | 6% | 245,011 | 250,206 | 246,651 | -1% | 1% |
| 股東權益 (單家) | 218,986 | 232,201 | 6% | 227,022 | 232,201 | 229,139 | -1% | 1% |
| 每股淨值 | 18.76 | 19.90 | 6% | 19.45 | 19.90 | 19.63 | -1% | 1% |

Note: 1Q20 numbers are un-audited

元大證券財務摘要

(Consolidated Base)

| NT\$ mn | 2018 | 2019 | YoY | 1Q19 | 4Q19 | 1Q20 | QoQ | YoY |
|----------------------|----------|----------|------|---------|---------|---------|------|------|
| 手續費淨收益 | 17,313 | 15,400 | -11% | 3,584 | 4,109 | 4,913 | 20% | 37% |
| 利息淨收益 | 7,183 | 7,038 | -2% | 1,712 | 1,908 | 1,771 | -7% | 3% |
| 淨投資收益 | 5,934 | 6,301 | 6% | 1,649 | 1,284 | 708 | -45% | -57% |
| 其他淨收益 | 5,054 | 5,294 | 5% | 1,507 | 1,181 | 1,324 | 12% | -12% |
| 淨收益合計 | 35,484 | 34,032 | -4% | 8,452 | 8,482 | 8,716 | 3% | 3% |
| 營業費用 | (23,851) | (22,856) | -4% | (5,670) | (5,844) | (6,432) | 10% | 13% |
| 稅前淨利 | 11,633 | 11,176 | -4% | 2,782 | 2,638 | 2,285 | -13% | -18% |
| 稅後淨利 (合併) | 10,087 | 10,013 | -1% | 2,396 | 2,427 | 2,012 | -17% | -16% |
| 稅後淨利 (單家) | 8,888 | 8,964 | 1% | 2,054 | 2,207 | 1,923 | -13% | -6% |
| EPS | 1.64 | 1.55 | -6% | 0.36 | 0.38 | 0.33 | -13% | -6% |
| ROE (YTD annualized) | 9.5% | 9.2% | -4% | 8.4% | 9.2% | 7.7% | | |
| 總資產 | 687,294 | 738,598 | 7% | 739,371 | 738,598 | 769,143 | 4% | 4% |
| 普通股股數 (百萬股) | 5,406 | 5,782 | 7% | 5,782 | 5,782 | 5,782 | 0% | 0% |
| 股東權益 (合併) | 109,790 | 114,745 | 5% | 113,486 | 114,745 | 113,676 | -1% | 0% |
| 股東權益 (單家) | 95,437 | 100,522 | 5% | 99,183 | 100,522 | 100,384 | 0% | 1% |

Note:

- 1) 1Q20 numbers are un-audited
- 2) EPS and ROE calculations are standalone

元大銀行財務摘要

(Consolidated Base)

| NT\$ mn | 2018 | 2019 | YoY | 1Q19 | 4Q19 | 1Q20 | QoQ | YoY |
|-------------|-----------|-----------|-----|-----------|-----------|-----------|-----|------|
| 利息淨收益 | 14,016 | 13,467 | -4% | 3,375 | 3,382 | 3,235 | -4% | -4% |
| 手續費淨收益 | 5,371 | 5,679 | 6% | 1,415 | 1,320 | 1,286 | -3% | -9% |
| 其他淨收益 | 2,579 | 4,226 | 64% | 974 | 586 | 892 | 52% | -8% |
| 淨收益合計 | 21,966 | 23,372 | 6% | 5,764 | 5,288 | 5,413 | 2% | -6% |
| 營業費用 | (11,256) | (10,798) | -4% | (2,697) | (2,539) | (2,538) | 0% | -6% |
| 提存前稅前淨利 | 10,710 | 12,574 | 17% | 3,067 | 2,749 | 2,875 | 5% | -6% |
| 呆帳費用 | (666) | (1,067) | 60% | (90) | (528) | (556) | 5% | 518% |
| 稅前淨利 | 10,044 | 11,507 | 15% | 2,977 | 2,221 | 2,319 | 4% | -22% |
| 稅後淨利 | 8,608 | 10,046 | 17% | 2,592 | 1,814 | 2,004 | 10% | -23% |
| 總資產 | 1,288,100 | 1,339,682 | 4% | 1,288,536 | 1,339,682 | 1,361,206 | 2% | 6% |
| 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 | 115,651 | 121,874 | 5% | 118,844 | 121,874 | 121,642 | 0% | 2% |

Note:

- 1) Yuanta Bank posted NT\$ 1,437 mn of goodwill impairment losses in Q418.
- 2) 1Q20 numbers are un-audited.

元大人壽財務摘要

| NT\$ mn | 2018 | 2019 | YoY | 1Q19 | 4Q19 | 1Q20 | QoQ | YoY |
|-----------|----------|----------|-------|----------|----------|----------|-------|-------|
| 初年度保費收入 | 9,866 | 10,449 | 6% | 2,400 | 3,262 | 2,942 | -10% | 23% |
| 續年保費收入及其他 | 31,403 | 39,173 | 25% | 7,562 | 14,311 | 8,247 | -42% | 9% |
| 自留滿期保費收入 | 41,269 | 49,622 | 20% | 9,961 | 17,572 | 11,189 | -36% | 12% |
| 淨投資損益 | 6,360 | 7,885 | 24% | 1,924 | 1,357 | 1,878 | 38% | -2% |
| 其他營業收入 | 310 | 589 | 90% | 224 | 163 | (218) | -234% | -197% |
| 營業收入合計 | 47,939 | 58,095 | 21% | 12,110 | 19,092 | 12,849 | -33% | 6% |
| 保險賠款與給付 | (6,488) | (8,754) | 35% | (1,558) | (2,859) | (2,411) | -16% | 55% |
| 保險負債淨變動 | (36,767) | (42,592) | 16% | (8,415) | (15,493) | (8,681) | -44% | 3% |
| 其他營業成本 | (3,368) | (4,644) | 38% | (1,127) | (1,333) | (956) | -28% | -15% |
| 營業成本合計 | (46,623) | (55,991) | 20% | (11,100) | (19,684) | (12,047) | -39% | 9% |
| 營業費用 | (1,401) | (1,541) | 10% | (310) | (508) | (365) | -28% | 18% |
| 營業外收入及支出 | 1 | (3) | -307% | (1) | (2) | (1) | -69% | -27% |
| 稅前淨利 | (84) | 561 | -764% | 699 | (1,102) | 436 | -140% | -38% |
| 稅後淨利 | 277 | 910 | 229% | 627 | (791) | 346 | -144% | -45% |
| 總資產 | 239,390 | 284,651 | 19% | 250,238 | 284,651 | 305,261 | 7% | 22% |
| 總負債 | 228,365 | 271,433 | 19% | 237,579 | 271,433 | 280,574 | 3% | 18% |
| 股東權益 | 11,025 | 13,218 | 20% | 12,659 | 13,218 | 24,687 | 87% | 95% |

Note: 1Q20 numbers are un-audited

元大人壽投資組合

| NT\$ mn | 1Q19 | | 4Q19 | | 1Q20 | | QoQ | YoY |
|-----------|---------|-------|-----------|-------|---------|-------|------|------|
| | Amount | % | Amount | % | Amount | % | | |
| 國外固定收益 | 146,233 | 62.8% | 160,925 | 60.9% | 170,097 | 58.9% | 6% | 16% |
| 國外權益證券 | 431 | 0.2% | 271 | 0.1% | 862 | 0.3% | 218% | 100% |
| 國內固定收益 | 49,455 | 21.2% | 58,705 | 22.2% | 54,456 | 18.9% | -7% | 10% |
| 國內權益證券 | 13,574 | 5.8% | 21,912 | 8.3% | 30,044 | 10.4% | 37% | 121% |
| 放款 | 6,319 | 2.7% | 6,786 | 2.6% | 6,968 | 2.4% | 3% | 10% |
| 不動產 | 0 | 0.0% | 0 | 0.0% | 6,669 | 2.3% | N/A | N/A |
| 其他 | 192 | 0.1% | 240 | 0.1% | 248 | 0.1% | 3% | 29% |
| 約當現金 | 16,672 | 7.2% | 15,525 | 5.9% | 19,506 | 6.8% | 26% | 17% |
| 合計 | 232,876 | 100% | 264,364 | 100% | 288,850 | 100% | 9% | 24% |
| RBC Ratio | N/A | | 250%-300% | | N/A | | | |

Note: 1Q20 numbers are un-audited