

We Know Asia

Providing the Best Financial Solutions
In the Asia-Pacific Region



元大金控

Yuanfa
Financial Holdings



2Q25

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Yuanta Profile

ROE Target & Dividend Policy (2026-2030)

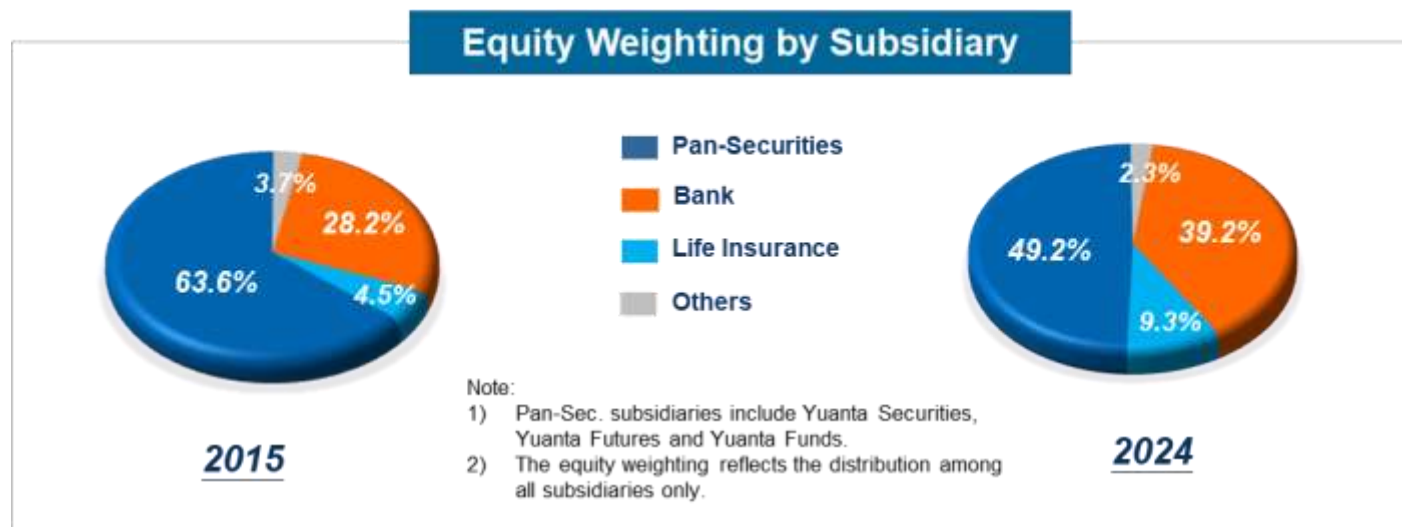


Unit: NT\$	2020	2021	2022	2023	2024
EPS	1.99	2.87	1.72	2.09	2.77
Cash Dividend	1.2	1.5	0.8	1.1	1.55
Stock Dividend	0	0.3	0.15	0.2	0.3

Dividend Policy



Diversified Financial Services Model



Sufficient Capital in Support of Future Growth

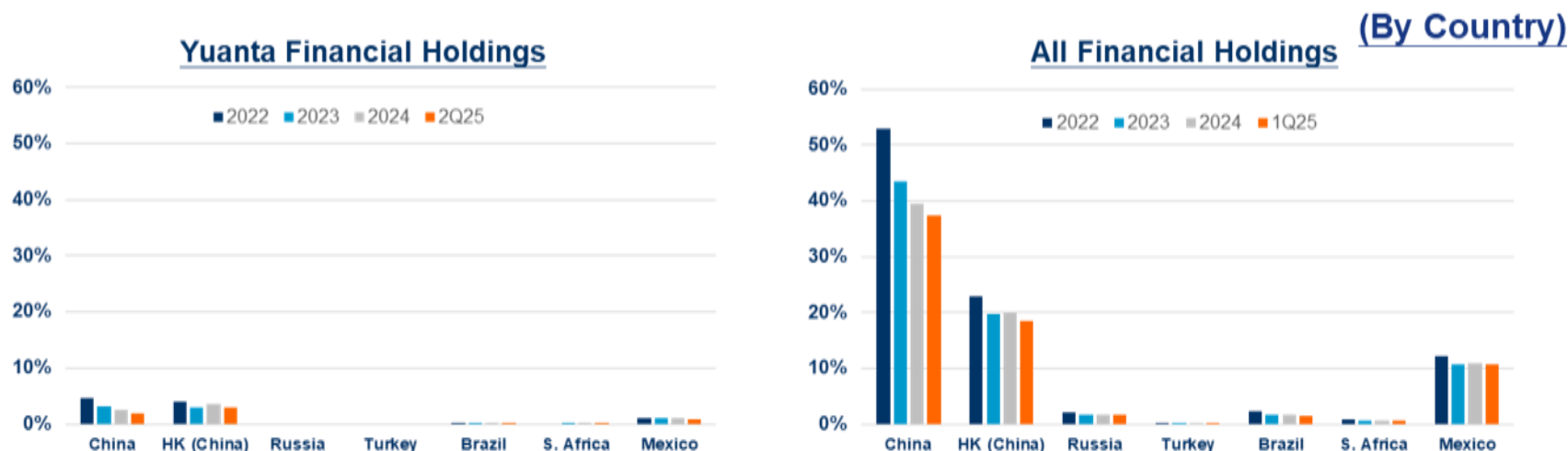
	Yuanta FHC (consolidated)	Yuanta Sec. (Standalone)	Yuanta Bank	Yuanta Life
CAR	132.3%	332.3%	14.9%	415.0%
Minimum Requirement	100%	* 250%	10.5%	200%

Note:

1) * Application for new business will be constrained if CAR is below 250%.

2) Data as of June 30, 2025.

Overseas Exposures to Shareholders' Equity



Note:

- 1) Yuanta has no exposures to Russia or Turkey.
- 2) Overseas exposures include lending and investments.

Fixed Income Positions of Yuanta FHC (2Q25)

Credit Rating	Securities		Bank		Life		Yuanta FHC	
	NTD	FCY	NTD	FCY	NTD	FCY	NTD	FCY
AAA ~ A	97%	81%	100%	99.8%	94%	86%	99%	91%
A- ~ BBB-	3%	19%	0%	0.2%	6%	14%	1%	9%
Non-Investment Grade	0%	0%	0%	0%	0%	0%	0%	0%
Duration (Year)	1.8	5.8	3.1	2.3	11.0	13.3	4.2	8.6

Source: Yuanta FHC ; Banking Bureau

Results Overview

FHC Financial Performance

Unit: NT\$ mn	1H24	1H25	YoY	2Q24	1Q25	2Q25	QoQ	YoY
Total Assets	3,591,287	3,876,649	8%	3,591,287	3,862,279	3,876,649	0%	8%
Common Shares (mn)	12,943	12,943	0%	12,943	12,943	12,943	0%	0%
Shareholders' Equity (standalone)	296,364	308,413	4%	296,364	322,884	308,413	-4%	4%
BVPS	22.90	23.83	4%	22.90	24.95	23.83	-4%	4%
Double Leverage Ratio	112.26%	113.88%	1%	112.26%	113.12%	113.88%	1%	1%
Net Income (standalone)	17,661	16,228	-8%	8,426	7,638	8,590	12%	2%
EPS (NT\$)	1.36	1.25	-8%	0.63	0.59	0.66	12%	5%
ROE (%) YTD annualized	12.1%	10.4%	-14%	12.1%	9.6%	10.4%		

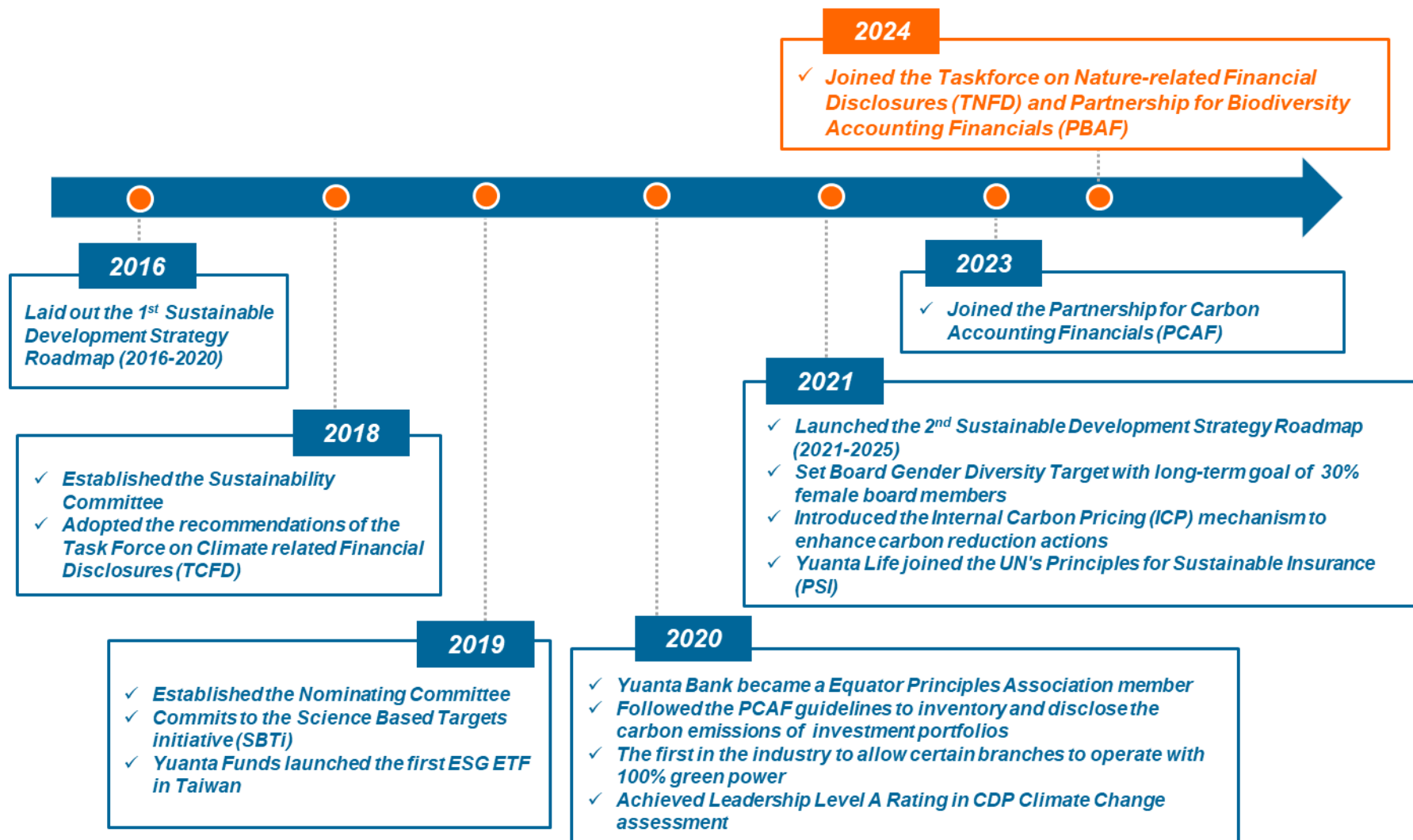
Net Income by Subsidiary (standalone)

Unit: NT\$ mn	1H24	1H25	YoY	2Q24	1Q25	2Q25	QoQ	YoY
Yuanta Securities	9,279	9,588	3%	4,800	3,967	5,621	42%	17%
Yuanta Bank	5,186	5,296	2%	2,552	2,544	2,752	8%	8%
Yuanta Futures (65.06%)	980	1,302	33%	451	617	685	11%	52%
Yuanta Funds (74.71%)	1,740	2,052	18%	924	994	1,058	6%	15%
Yuanta AMC	162	183	13%	121	127	56	-56%	-54%
Yuanta Venture Capital	630	81	-87%	(13)	(36)	117	-425%	-1000%
Yuanta Life	1,919	150	-92%	926	479	(329)	-169%	-136%

Note:

1) 2Q25 numbers are un-audited.

ESG Sustainability Roadmap



Yuanta Commitment to Sustainability

Net-Zero Carbon Emissions

Sustainable Finance

Talent Cultivation

Commitments

- Supporting Paris Climate Agreement's "50% global carbon reduction by 2030 & net-zero carbon emissions by 2050" target.
- Group-wide carbon governance and carbon reduction target setting with reference to SBT and PCAF.

- Incorporating environmental and social risk considerations in the evaluation of financial instruments and projects, and strengthening the assessment of climate risks according to TCFD framework.

- Besides using our financial expertise to train employees to perform multiple functions internally, Yuanta also spreads financial knowledge to students, the general public, and the senior community, so that Yuanta, the public, and our customers can grow together.

Initiatives

1) Green Energy Procurement and Use

- Signed Renewable Energy PPA
- 4 green-power sites supply electricity and will expand the use of green power to other subsidiaries
- Joined the RE10x10 Climate Pledge initiative with a declaration of 10% of our total electricity consumption using green energy by 2023 and 100% renewable energy by 2050

2) Carbon Governance

- Inventoried and disclosed the carbon emissions of each investment and financing portfolio according to SBT and PCAF
- Completed the setting of long-term carbon reduction targets for Scopes 1 and 2
- Introduced the ICP mechanism to evaluate the benefits of energy-saving and carbon-reduction projects by carbon pricing

1) Climate Risks, Opportunities & Financial Disc.

- Promoting a project to quantify the financial impact of climate risk in investment and credit according to the framework for climate scenario analysis proposed by UNEP Finance Initiative.
- Completed the TCFD initiative signature and introduced climate transition risk analysis tools

2) Responsible Crediting

- Based on "Sustainable Finance Guidelines" each subsidiary incorporates ESG factors according to its business characteristics to control its investment portfolio
- Became a member bank of Equator Principles Association and established the operating methods and procedures based on Equator Principles, carried out environmental and social risk classification, and integrated the review process into the original credit granting process.

1) Green Financial Talent Devel. Program

- All employees are required to attend sustainability and green finance promotion training
- For staff involved in green finance business, we arrange participation in green finance forums, seminars, sustainable finance courses, and certifications

2) New Generation Financial Literacy

- Disseminating financial knowledge through industry-academia collaboration
- Holding various simulation contests for university students to help them to accumulate trading experience and establish correct investment concepts and financial habits

Sustainability Goals (2021-2025)

- Devotion : Comprehensive Social Engagement
- Reliability : Trusted Brand
- Exchange : Green Pioneer in Environmental Change
- Achievement : Happy Workplace
- Motivation : Corporate Governance Leader



Sustainability Goals (2021-2025)



Devotion



Comprehensive Social Engagement

- With "Philanthropic Platform" at the center, connecting the stakeholders and utilizing the financial expertise & capability to help solve social & environmental issues and becoming a sound & dependable partner of social welfare groups
- Expanding the accessibility & use of financial services via Fin-Tech to allow all customers to have reasonable access to financial services

Reliability



Trusted Brand

- Implementation of ESG criteria into investment & financing decisions including adding environmental & social risks assessment to the process to enhance responsible investment practices; guiding & encouraging customers to place greater attention to going green, environmental, & social issues
- Products & services innovation, cultivating a paperless culture with development in digital finance
- Enhancement of information security defense system with adoption of the security operation center mechanism

Exchange



Green Pioneer in Environmental Change

- Integration of climate change risks into operational decisions
- Alignment with global trends in energy conservation & carbon reduction including maintaining CDP A list performance; compliance with ISO20400 sustainable procurement guidance; adoption of Science Based Targets framework to manage overall group carbon emissions goal; reducing average waste per person across the group & water usage and increasing usage of renewable energy
- Encouraging suppliers to promote environmental sustainability and upholding basic human rights

Achievement



Happy Workplace

- Providing a comprehensive salary & benefits system and creating a sound career development system with a comprehensive edge to attract & retain employees
- Building an equal, friendly, healthy & safe workplace
- Encouraging the management & employees to commit to ESG corporate sustainability through linkage between sustainability KPIs & long-term rewards

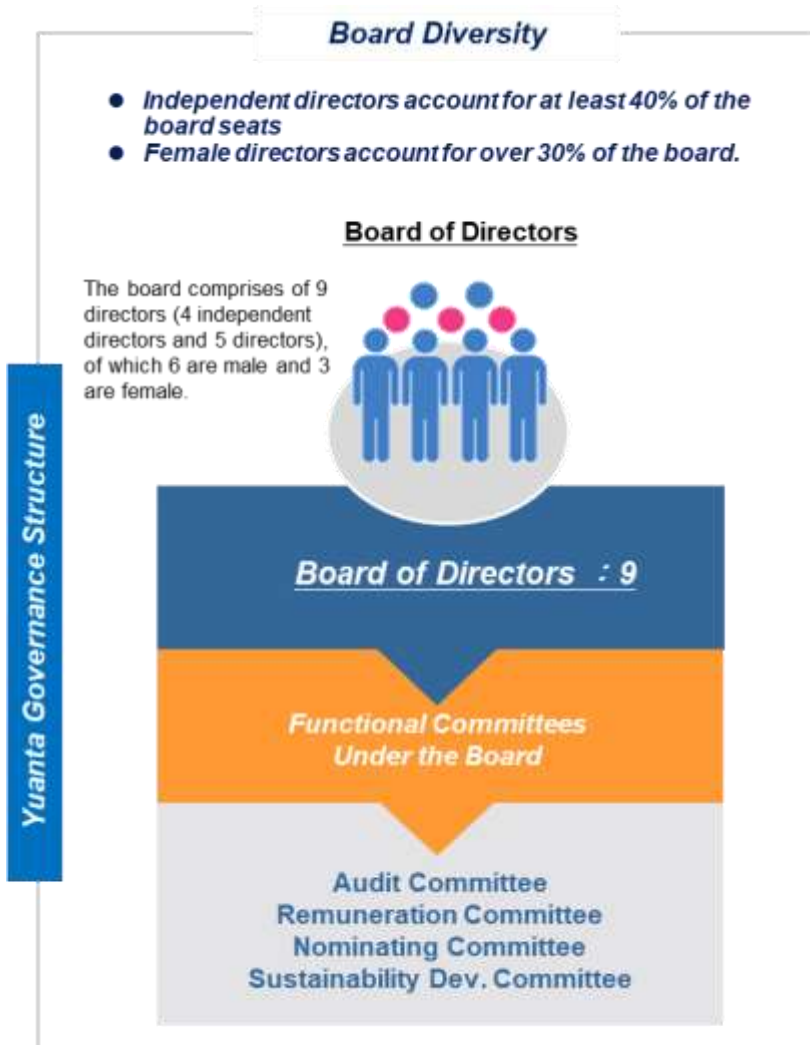
Motivation



Corporate Governance Leader

- Improving the corporate governance structure, strengthening the functions & effectiveness of the board of directors, and enhancing the transparency to ensure corporate sustainability & sound management of the company
- Engaging regulatory compliance to reduce operational risks
- Establishing a comprehensive risk identification system including assessment of impact level from climate change risks to enhance the quality of risk management, and ensure sustainable & sound business operations

Operation Based on ESG Sustainability



Global Recognitions

- DJSI World Index
- DJSI Emerging Markets Index
- FTSE4Good Emerging Index
- Top 1% S&P Global CSA Score
- MSCI ESG AA Rating
- CDP Leadership Level A
- FTSE4Good TIP Taiwan ESG Index



Business Review

Pan-Securities Businesses

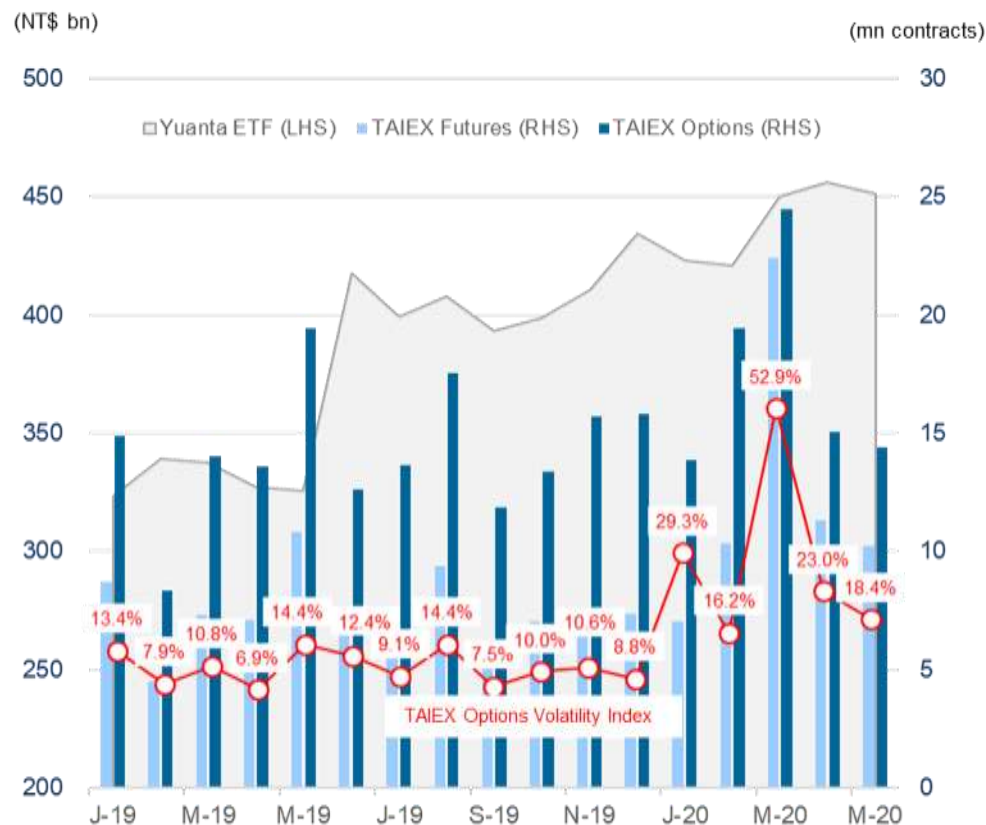
Robust Performance Driven by Natural Hedge Model



Historical ROE Performance

	2021	2022	2023	2024	1H25
Yuanta Sec.	19.4%	9.1%	9.9%	14.0%	12.5%
Yuanta Futures	7.1%	9.1%	13.5%	14.2%	15.5%
Yuanta Funds	33.9%	30.5%	41.7%	56.0%	57.3%
Pan-Sec. Subsidiaries	18.9%	10.0%	11.4%	15.7%	14.5%

Increased Volatility Drove Demand for ETF, Futures, & Options Hedging Products



Note: 1H25 numbers are un-audited

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

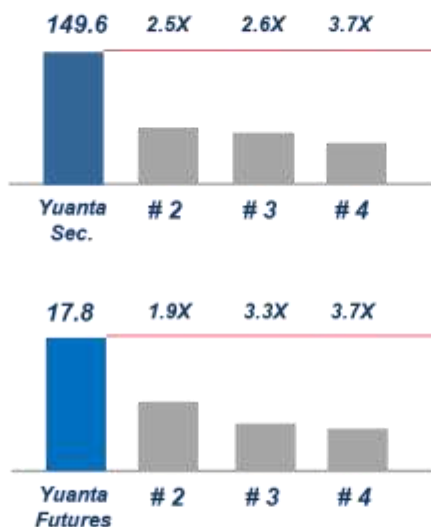
A Dominant Player in Taiwan's Capital Market

➤ Leading Market Position Across Business Lines

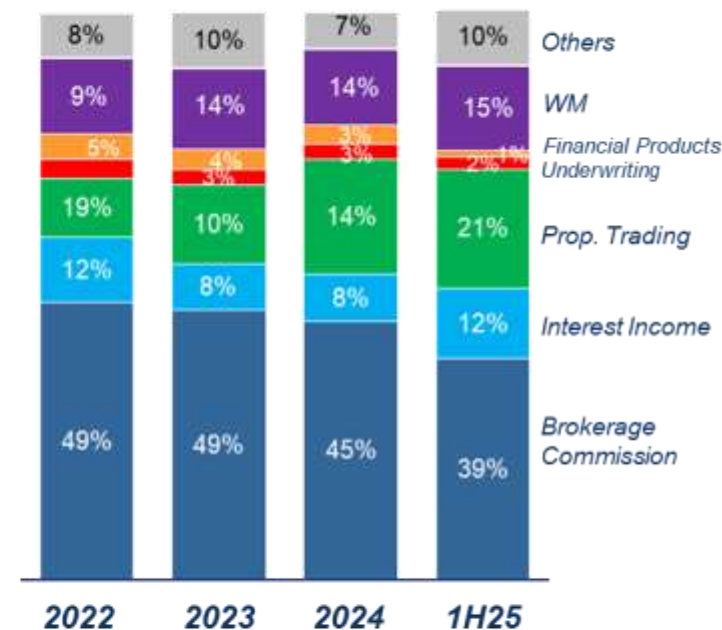
Yuanta Securities	Market share
Brokerage	13.1%
Margin Financing	16.8%
Online Trading	17.2%
SBL	28.1%
Non Purpose Lending	36.5%
Market Maker in COMM Futures	35.0%
Yuanta Futures	
Futures	21.9%
Options	14.7%
Yuanta Funds	
Public Funds	23.6%
ETF Funds	31.7%

➤ Strong Balance Sheet

(NT\$ bn)



Revenue Breakdown for Pan-Sec. Businesses



NT\$ mn

Total Net Revenue

35,985 42,497 60,981 28,704

Note:

1) Pan-Securities businesses include Yuanta Sec. Yuanta Futures, Yuanta Funds and Yuanta Sec. Finance.

Domestic Brokerage Business Diversified



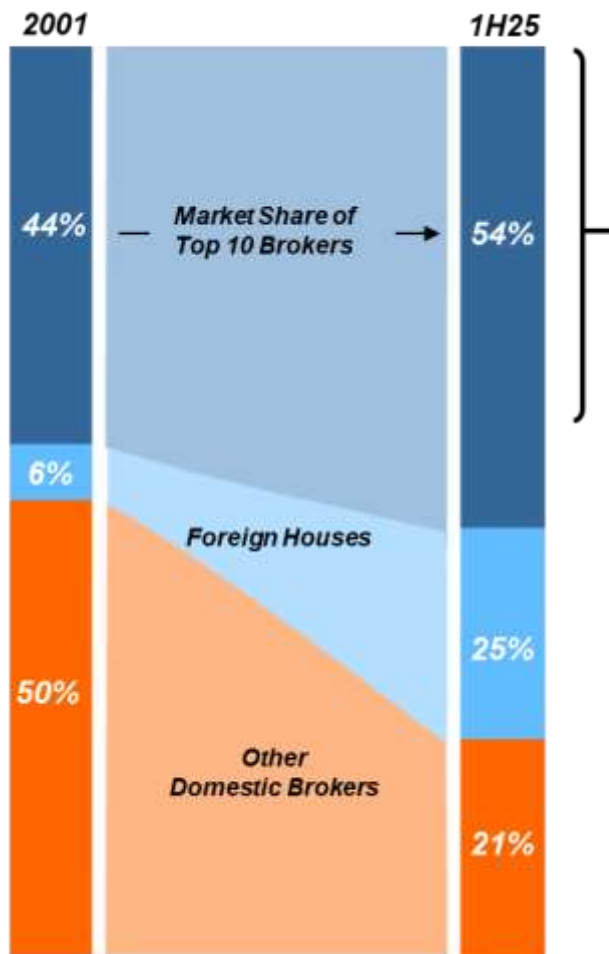
Becoming an Asia-Pacific Regional Broker



Note: Data as of June. 30, 2025

The Leading Securities Company in Taiwan

Taiwan Brokerage Market Structure

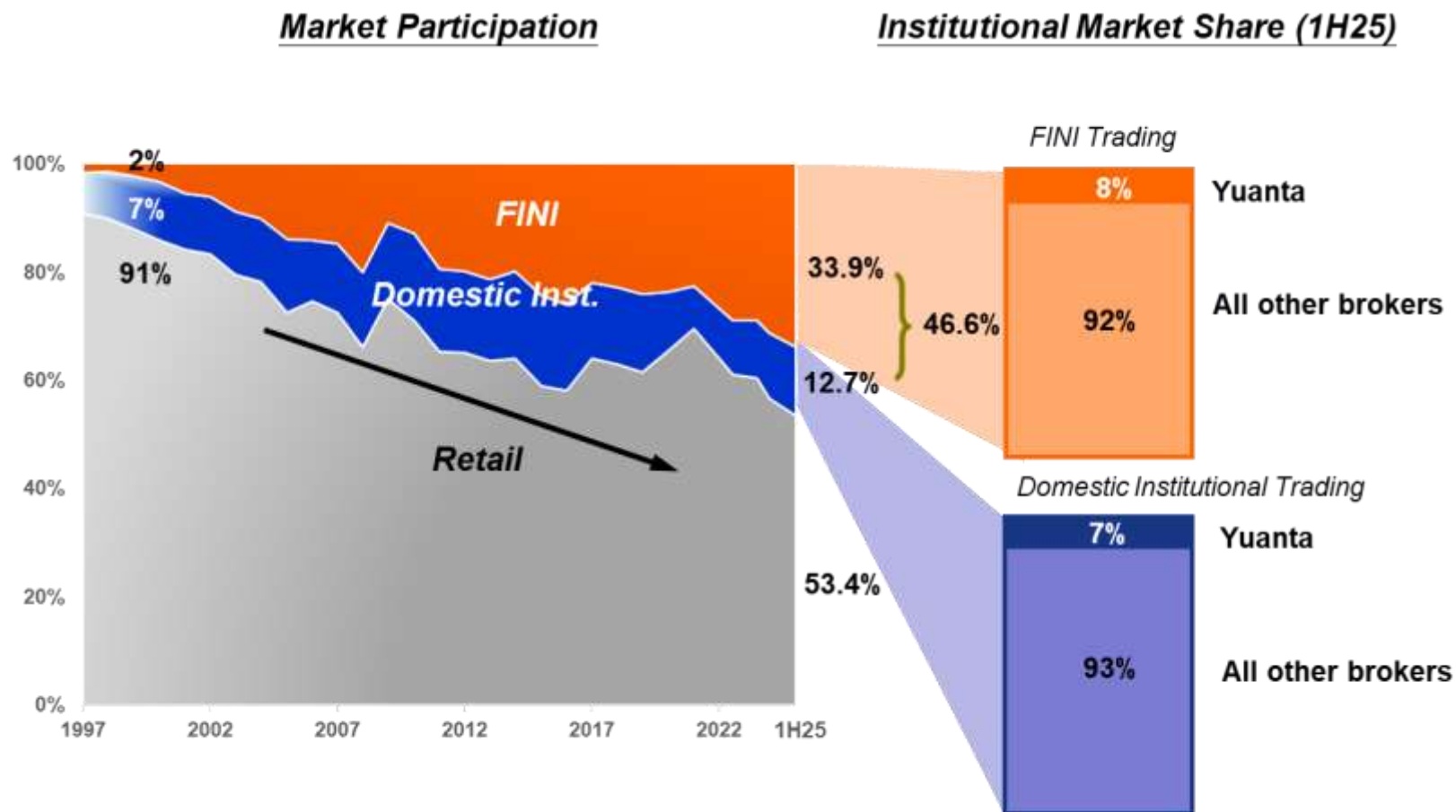


	2023	2024	1H25
Yuanta	12.8%	13.3%	13.1%
KGI	11.1%	10.4%	10.7%
Fubon	7.6%	7.6%	6.7%
SinoPac	4.8%	4.8%	4.8%
Cathay	4.0%	4.2%	4.3%

Yuanta Securities

	2023	2024	1H25
New Accounts Opened (monthly avg.)	13,502	20,846	14,032
Active Accounts (mn)	1.40	1.65	1.68
Large Traders (monthly transactions over NTD 50 mn)	4,025	5,722	4,606

Shifting Investor Composition in Taiwan's Markets

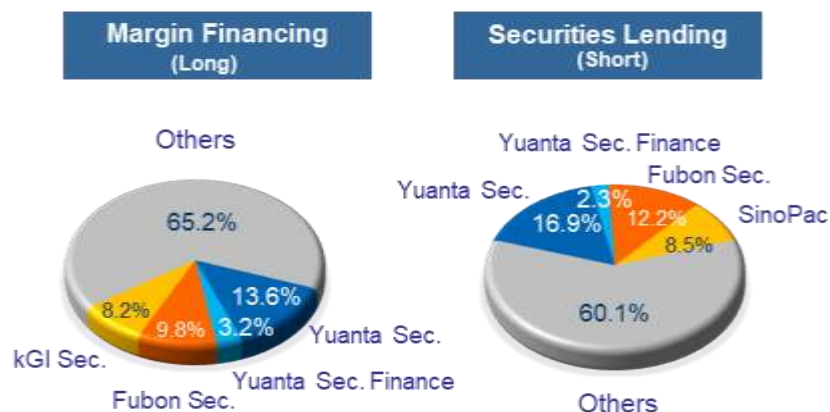


Note: Calculated using TAIEX plus OTC trading volume

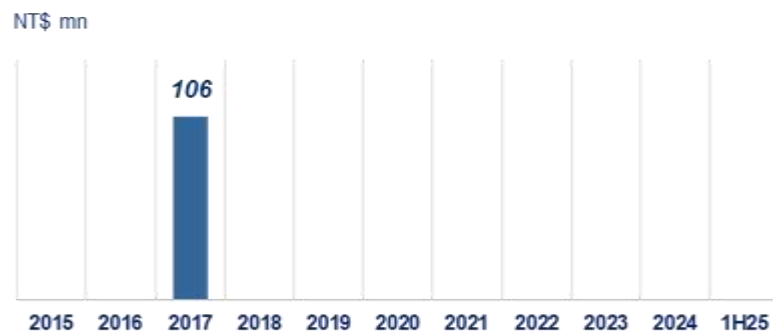
Source: Securities and Futures Bureau (Taiwan) ; Yuanta Securities

The Industry Leader in Margin Financing

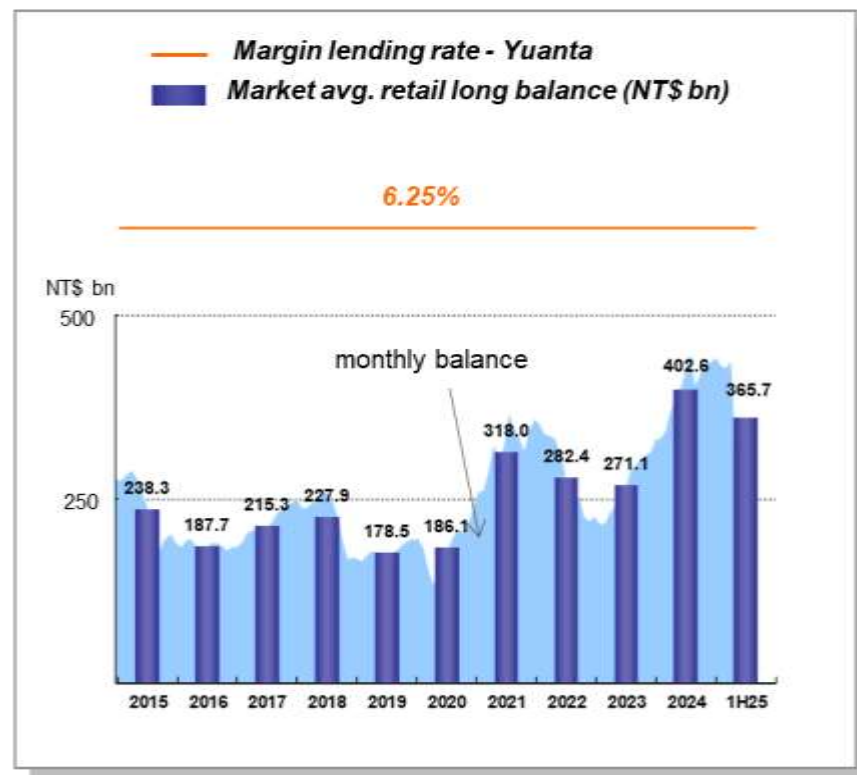
Market Share (1H25)



Yuanta Securities' Credit Loss



Average Market Margin Balance

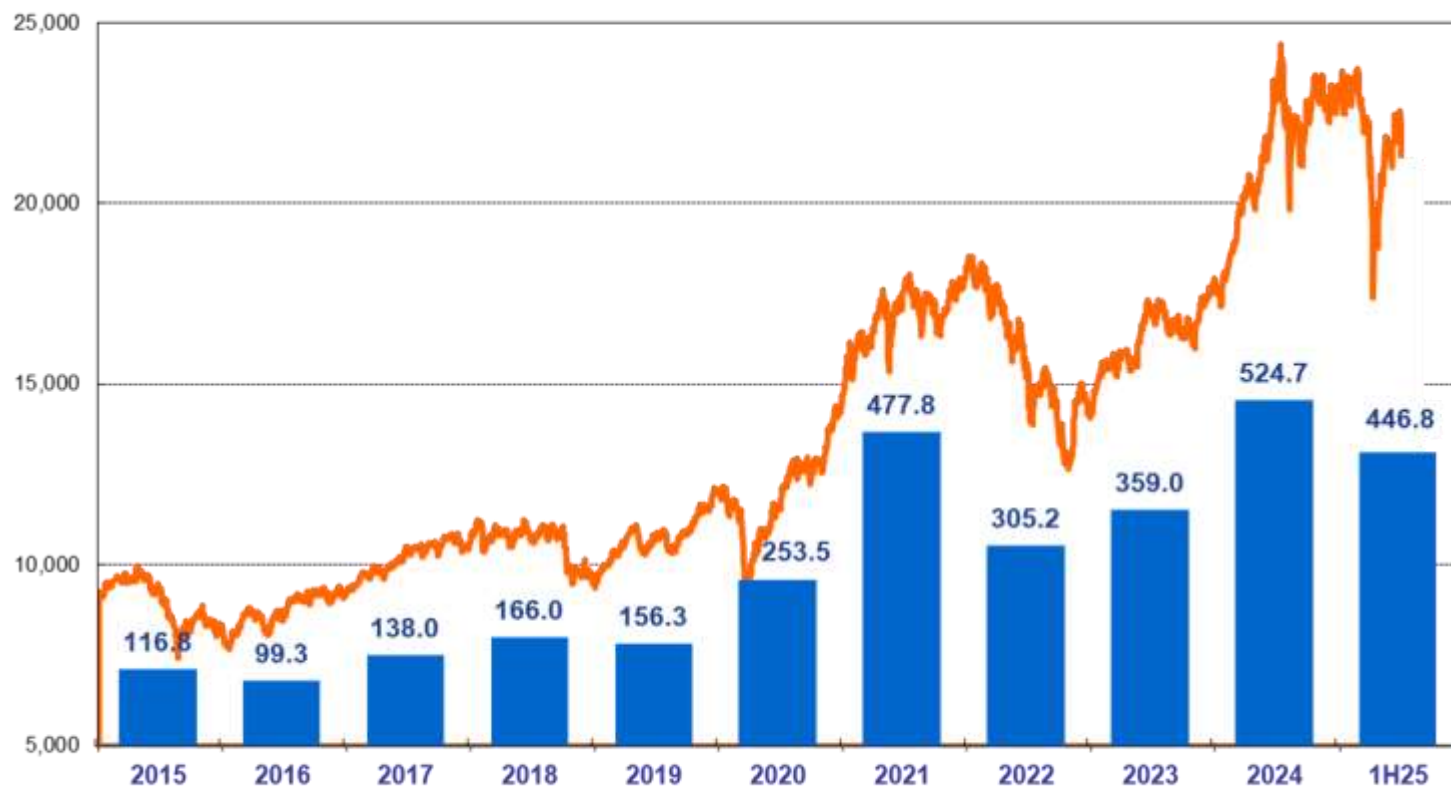


Note: Pihsiang Machinery (Ticker: 1729) ceased trading on 5/18/2017 and was officially delisted on 1/2/2018

Source: Taiwan Stock Exchange; Taipei Exchange; Yuanta Securities

Taiwan Historical Index and Trading Volume

Securities Average Daily Turnover Volume (NT\$ bn)



Source: Taiwan Stock Exchange; Taipei Exchange

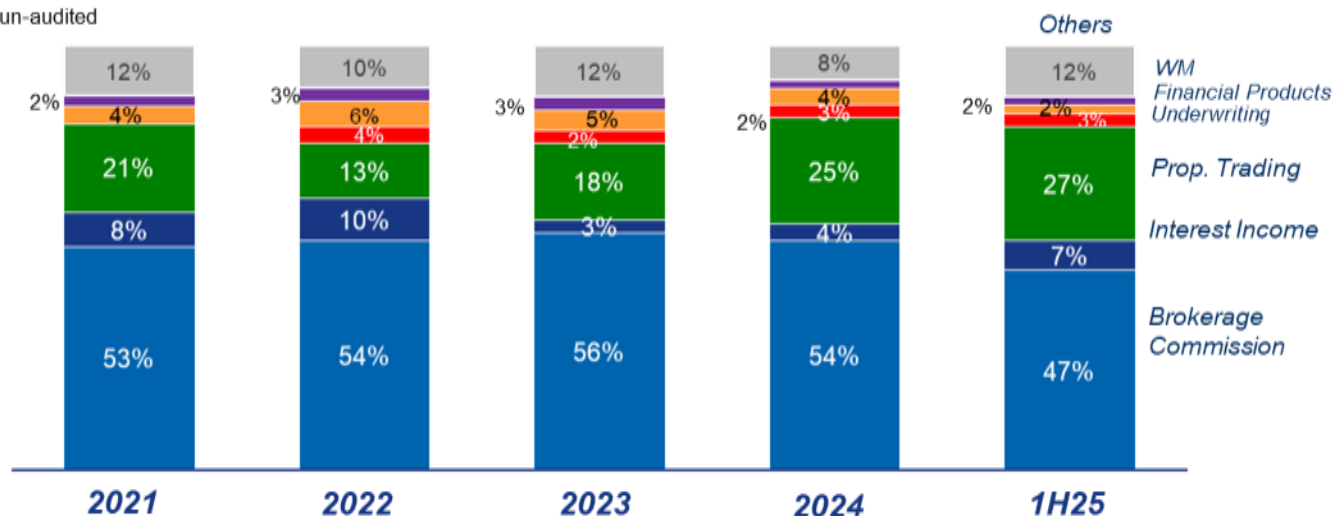


Securities Revenue Sources Diversified

Notes:

1) 2Q25 numbers are un-audited

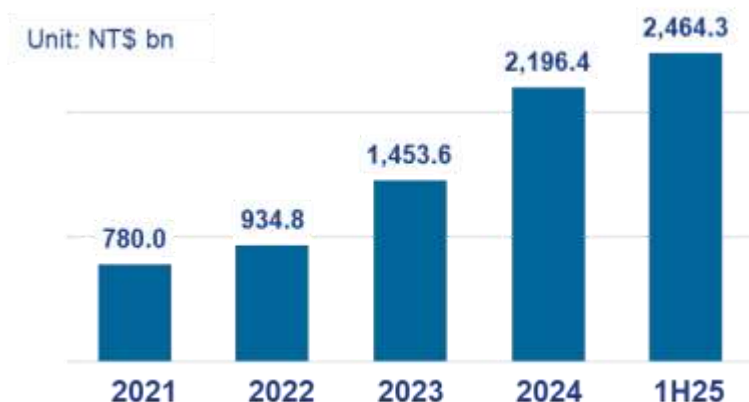
Yuanta Securities' Revenue Breakdown



NT\$ mn	1H24	1H25	YoY	2Q24	1Q25	2Q25	QoQ	YoY
Brokerage Commission	12,942	10,374	-20%	7,177	5,201	5,173	-1%	-28%
Interest Income	748	1,555	108%	366	803	752	-6%	106%
Prop. Trading	5,666	5,917	4%	2,804	2,385	3,533	48%	26%
Underwriting	584	609	4%	322	249	360	44%	12%
Financial Products	715	321	-55%	480	392	(71)	-118%	-115%
WM Fee Income	601	514	-14%	247	247	267	8%	8%
Others	954	2,618	174%	191	622	1,996	221%	945%
Total Net Revenue	22,209	21,909	-1%	11,586	9,900	12,010	21%	4%

Taiwan's Premier Investment Management Company

Yuanta's AUM of Public Funds



Market Share – Public Funds (1H25)



Market – ETF Recurring Investment

(Regular Savings Plan)

(Monthly Total)

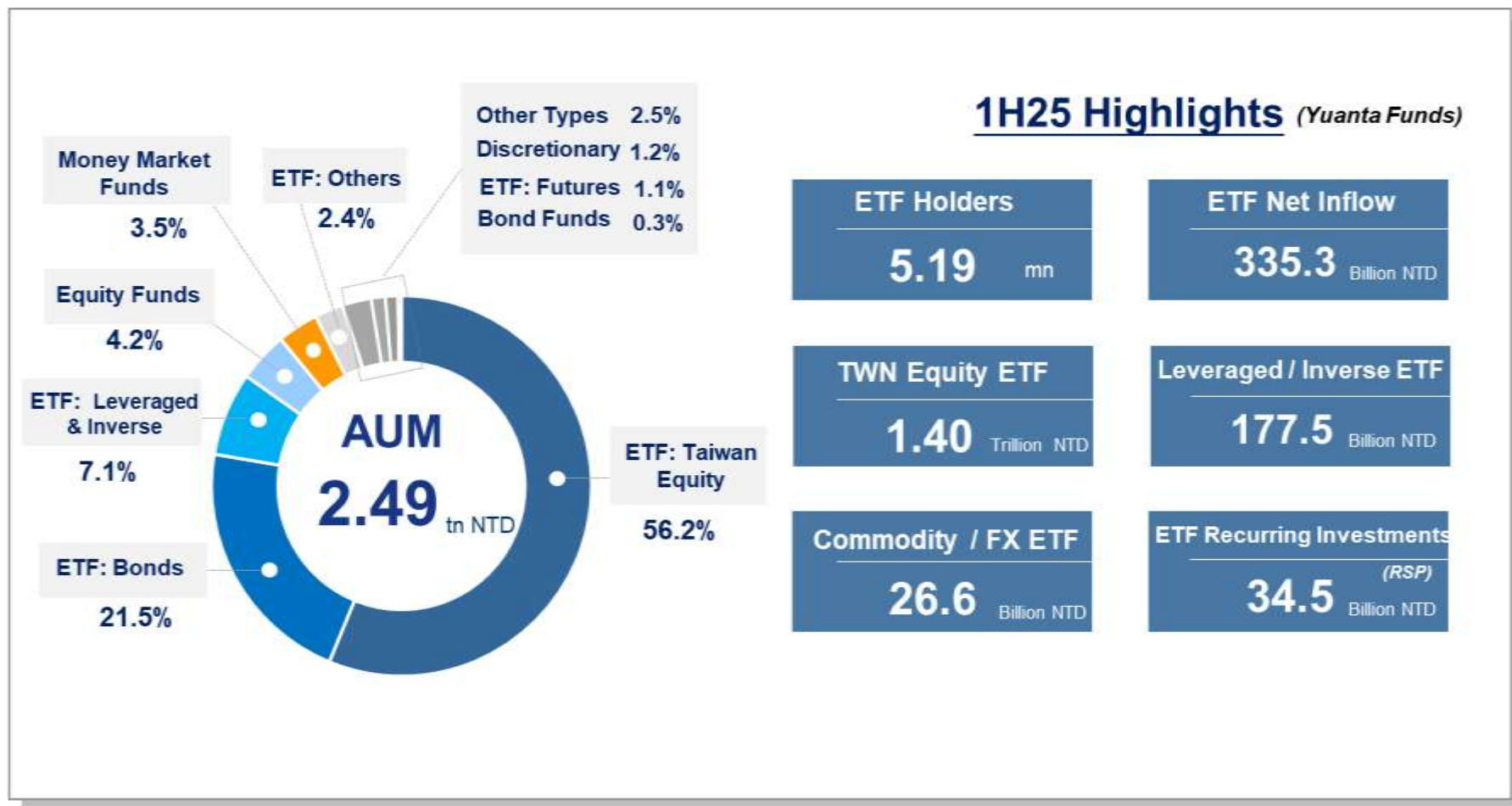


Market Share - ETF Recurring Investment (1H25)



Source: SITCA; Yuanta Funds

Wide-Ranging, Industry-Leading Investment Products



Source: Yuanta Funds



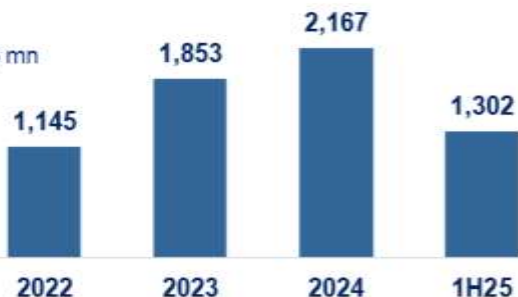
Bellwether for Taiwan's Futures Industry

Net Profit

% of
Industry
Profit

28.4% 33.6% 31.2% 38.3%

Unit: NT\$ mn

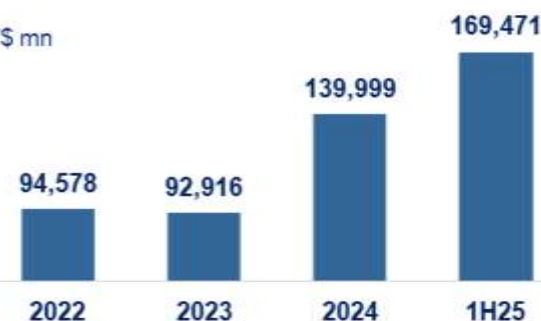


Margin Deposits (Standalone)

% of
Industry
Margin
Deposit

30.6% 30.7% 32.9% 35.1%

Unit: NT\$ mn

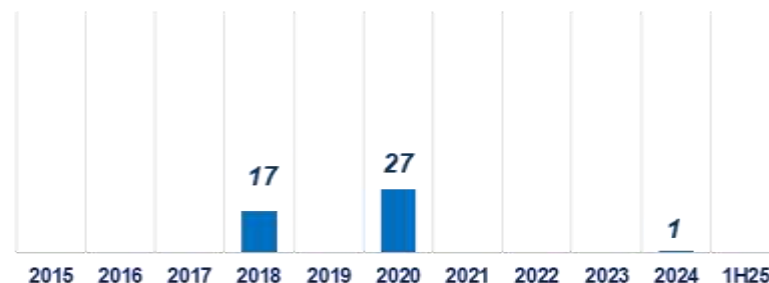


Futures & Options Market Share



Yuanta Futures' Credit Loss

NT\$ mn

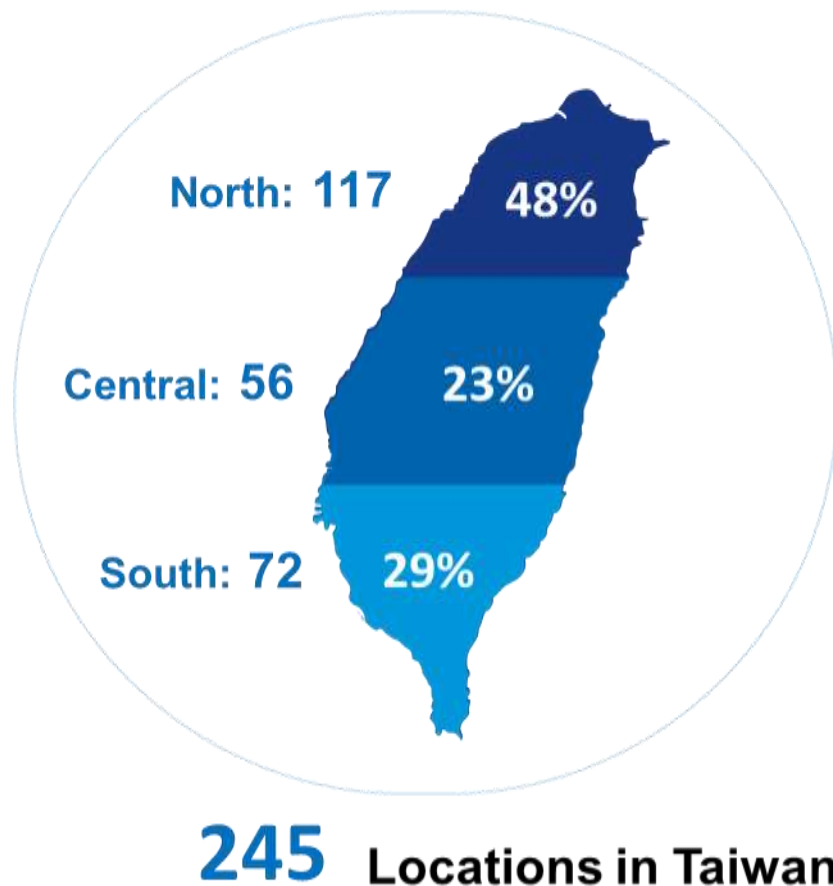


Source : Taiwan Futures Exchange, Yuanta Futures

Note : Data as of June 30, 2025

Comprehensive Global Coverage for Futures Trading

Extensive Domestic Distribution Network



Integrated Direct Access to Int'l Markets

16 International Futures Exchanges

TAIFEX	TOCOM
SGX	ICE Futures Europe
CME	ICE US
CBOT	Euronext
NYMEX	HKEX
COMEX	INE
CBOE-CFE	DCE
Eurex	ZCE

Business Review

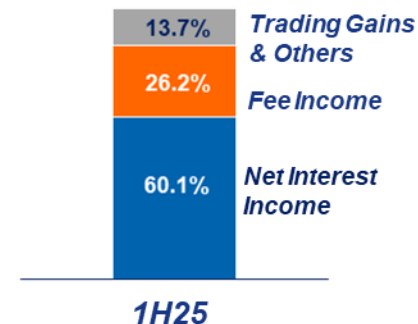
Yuanta Bank

Financial Overview

Financial Snapshot – Yuanta Bank

NT\$ mn	1H24	1H25	YoY	2Q24	1Q25	2Q25	QoQ	YoY
Net interest income	7,139	8,572	20%	3,706	4,122	4,450	8%	20%
Fee income	3,041	3,734	23%	1,439	2,092	1,642	-22%	14%
Trading gains & others	2,936	1,960	-33%	1,285	969	991	2%	-23%
ECB FX gains or losses	281	0	-100%	45	0	0	N/A	-100%
Operating income	13,116	14,266	9%	6,475	7,183	7,083	-1%	9%
Operating expenses	(6,753)	(7,606)	13%	(3,506)	(3,771)	(3,835)	2%	9%
Pre-provision profit	6,363	6,660	5%	2,969	3,412	3,248	-5%	9%
Net provision	(371)	(194)	-48%	(258)	(255)	61	-124%	-124%
Income before tax	5,992	6,466	8%	2,711	3,157	3,309	5%	22%
Net income	5,186	5,296	2%	2,552	2,544	2,752	8%	8%
EPS	0.65	0.66	3%	0.29	0.32	0.34	8%	19%
ROA (YTD annualized)	0.54%	0.50%	-7%	0.54%	0.49%	0.50%		
ROE (YTD annualized)	8.0%	7.4%	-7%	8.0%	7.2%	7.4%		

Revenue Breakdown



Capital Adequacy

	2023	2024	2Q25
CET1	11.77%	11.19%	11.76%
Tier I	12.47%	11.79%	12.35%
BIS	14.82%	13.87%	14.94%

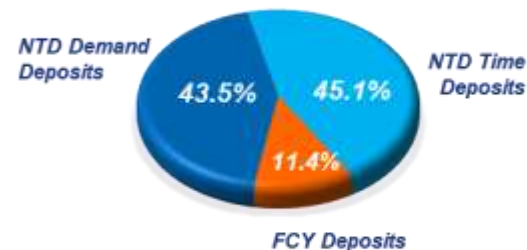
Note:

- 1) As of the end of May 2024, Yuanta Bank has fully converted all of TC Bank's USD assets into NTD.
- 2) 2Q25 numbers are un-audited.

Loan and Deposit Breakdown

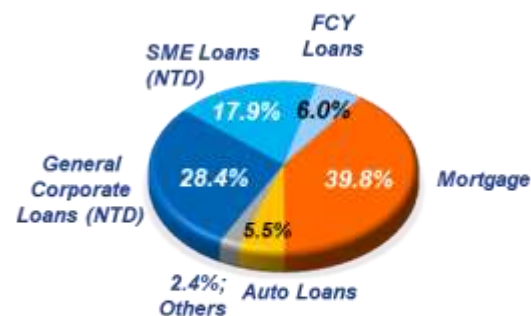
Deposit Breakdown

NT\$ mn	2Q24	1Q25	2Q25	QoQ	YoY
NTD Demand Deposits	871,560	785,599	841,589	7%	-3%
NTD Time Deposits	637,625	841,785	873,756	4%	37%
Subtotal	1,509,185	1,627,384	1,715,345	5%	14%
Foreign Currency Deposits	235,762	257,273	220,901	-14%	-6%
Total	1,744,947	1,884,657	1,936,246	3%	11%



Loan Breakdown

NT\$ mn	2Q24	1Q25	2Q25	QoQ	YoY
Corporate Banking	583,938	689,759	692,078	0%	19%
General Corporate Loans	328,424	381,415	375,773	-1%	14%
SME Loans	193,633	232,537	236,663	2%	22%
Foreign Currency Loans	61,680	75,403	79,194	5%	28%
Non-Accrual Loans	201	404	448	11%	123%
Consumer Banking	575,098	625,593	632,447	1%	10%
Mortgage Loans	480,293	521,375	526,561	1%	10%
Auto Loans	69,238	72,678	72,510	0%	5%
Unsecured Personal Loans	23,990	29,562	31,261	6%	30%
Others	1,354	1,790	1,903	6%	41%
Non-Accrual Loans	223	188	212	13%	-5%
Total	1,159,036	1,315,352	1,324,525	1%	14%



Note:

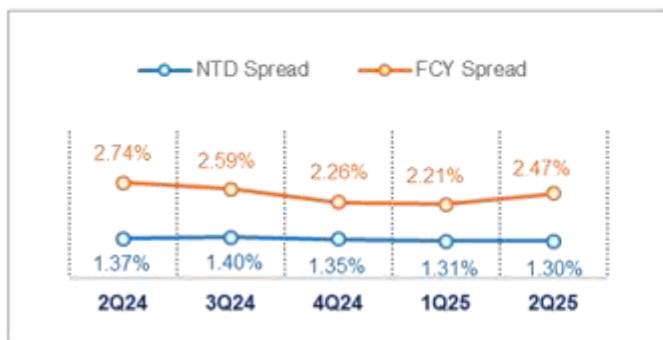
1) 2Q25 numbers are un-audited

NIM and Spread

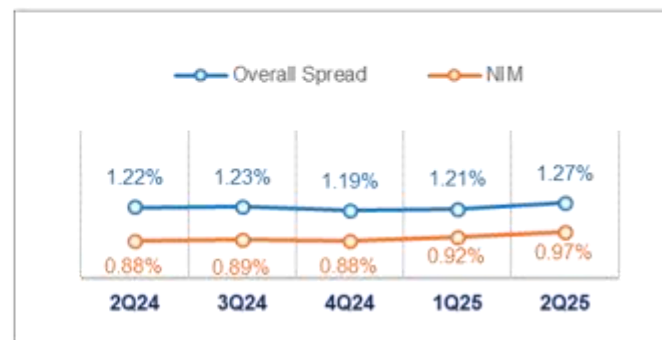
Interest Income Breakdown

NT\$ mn	1H24	1H25	YoY	2Q24	1Q25	2Q25	QoQ	YoY
Interest Income	17,959	21,054	17%	9,262	10,421	10,633	2%	15%
Loan interest	13,286	16,133	21%	6,887	7,941	8,192	3%	19%
Interest income from marketable securities	4,174	4,299	3%	2,118	2,205	2,094	-5%	-1%
Other interest	499	622	25%	257	275	347	26%	35%
Interest Expenses	(10,820)	(12,482)	15%	(5,556)	(6,299)	(6,183)	-2%	11%
Net Interest Income	7,139	8,572	20%	3,706	4,122	4,450	8%	20%
Loan to Deposit Ratio	66.4%	68.4%	3%	66.4%	69.8%	68.4%	-2%	3%

NTD Spread & FCY Spread



NIM and Overall Spread

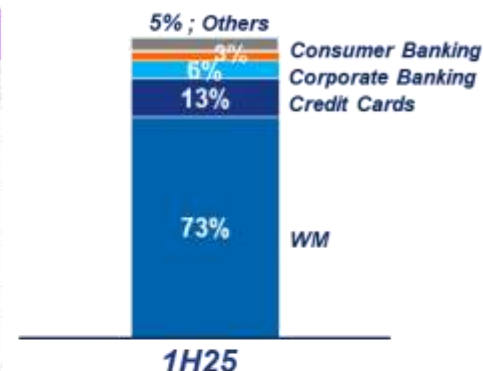


Note:
1) 2Q25 numbers are un-audited

Fee Income Breakdown

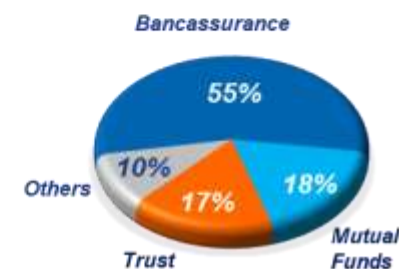
Fee Income Breakdown

NT\$ mn	1H24	1H25	YoY	2Q24	1Q25	2Q25	QoQ	YoY
Fee Income	3,814	4,517	18%	1,828	2,482	2,035	-18%	11%
Wealth Management	2,734	3,314	21%	1,277	1,868	1,446	-23%	13%
Credit Cards	553	593	7%	280	286	307	7%	10%
Corporate Banking	192	251	31%	94	152	99	-35%	5%
Consumer Banking	126	125	-1%	67	60	65	8%	-3%
Others	209	234	12%	110	116	118	2%	7%
Fee Expenses	(773)	(783)	1%	(389)	(390)	(393)	1%	1%
Net Fee Income	3,041	3,734	23%	1,439	2,092	1,642	-22%	14%



WM Fee Breakdown

NT\$ mn	1H24	1H25	YoY	2Q24	1Q25	2Q25	QoQ	YoY
Mutual Funds	617	586	-5%	302	352	234	-34%	-23%
Bancassurance	1,180	1,823	54%	496	1,083	740	-32%	49%
Trust	518	581	12%	272	281	300	7%	10%
Structured & Others	419	324	-23%	207	152	172	13%	-17%
WM fee Income	2,734	3,314	21%	1,277	1,868	1,446	-23%	13%

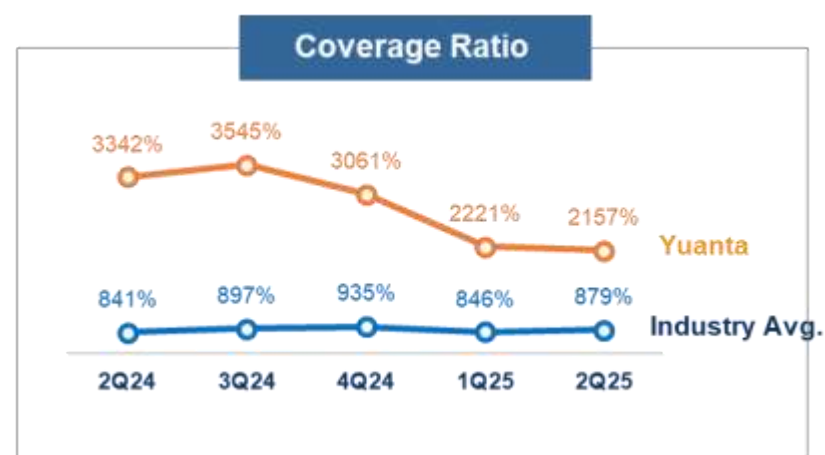


Note:

1) 2Q25 numbers are un-audited

Asset Quality

NT\$ mn	1H24	1H25	YoY	2Q24	1Q25	2Q25	QoQ	YoY
Net Provisions	371	194	-48%	258	255	(61)	-124%	-124%
NPL	437	748	71%	437	730	748	2%	71%
Loan Loss Reserves	14,594	16,128	11%	14,594	16,218	16,128	-1%	11%
NPL Ratio	0.04%	0.06%	50%	0.04%	0.06%	0.06%	0%	50%
NPL Coverage Ratio	3342%	2157%	-35%	3342%	2221%	2157%	-3%	-35%
Reserve to Loan Ratio	1.28%	1.26%	-2%	1.28%	1.25%	1.26%	1%	-2%



Note:

1) 2Q25 numbers are un-audited

Appendix

Balance Sheet of Yuanta FHC & Major Subsidiaries

Data as of Jun. 30, 2025

NT\$ mn	Yuanta Sec. (Standalone)	Yuanta Bank (Standalone)	Yuanta Life	Yuanta FHC (Standalone)	Yuanta FHC (Consolidated)
Cash and due from banks	78,012	124,258	11,761	22,867	205,935
Financial assets at FVTPL	145,415	185,764	56,521	0	623,641
Financial assets at FVOCI	66,362	184,640	21,929	68	320,686
Financial assets at AC	0	269,782	288,384	0	558,598
Bills and bonds sold under RS	0	21,051	5,470	1,297	87,521
Loans (net)	0	1,308,397	8,762	0	1,341,993
A/R (net)	217,728	27,479	4,592	3,387	368,127
LT investments under equity method	61,831	4,601	0	351,146	2,559
Other assets	157,658	43,965	51,052	3,492	367,589
Total assets	727,006	2,169,937	448,471	382,257	3,876,649
Financial liabilities at FVTPL	144,742	8,102	169	0	226,957
Bills and bonds sold under RP	64,555	11,874	0	0	205,465
A/P (net)	102,875	13,681	4,001	28,014	254,074
Deposits and remittances	0	1,936,479	0	0	1,770,579
Bonds payable	38,100	31,700	0	37,750	122,685
Provisions	1,324	941	378,461	15	387,457
Other liabilities	225,772	20,187	35,115	8,065	579,221
Total liabilities	577,368	2,022,964	417,746	73,844	3,546,438
Common shares (mn)	6,593	8,730	2,720	12,943	12,943
Total shareholders' equity	149,638	146,973	30,725	308,413	330,211

Note: 1H25 numbers are un-audited

P&L of Yuanta FHC & Major Subsidiaries

Data as of Jun. 30, 2025

NT\$ mn	Yuanta Sec. (Standalone)	Yuanta Bank (Standalone)	Yuanta Life	Yuanta FHC (Standalone)	Yuanta FHC (Consolidated)
Net interest income	1,466	8,572	6,348	(252)	18,605
Net fee income	8,475	3,734	(2,665)	0	13,946
Net insurance income	0	0	8,384	0	8,384
Other income	10,488	1,956	(7,836)	20	14,034
LT investment income	1,462	3	0	17,632	11
Total operating income	21,891	14,265	4,231	17,400	54,980
Provision for bad debt and reserve for guarantee policy	19	(194)	0	0	(634)
Net change in insurance reserve	0	0	(3,384)	0	(3,332)
Operating expenses	(11,184)	(7,605)	(1,044)	(924)	(30,011)
Income before tax	10,726	6,466	(197)	16,476	21,003
Net income	9,588	5,296	150	16,228	17,507
EPS	1.45	0.61	0.06	1.25	
ROE (YTD annualized)	12.5%	7.4%	0.9%	10.4%	10.5%

Note: 1H25 numbers are un-audited

Yuanta FHC Financial Summary

(Consolidated Base)

NT\$ mn	1H24	1H25	YoY	2Q24	1Q25	2Q25	QoQ	YoY
Net interest income	15,798	18,605	18%	8,189	9,206	9,399	2%	15%
Net fee income	16,889	13,946	-17%	9,242	6,782	7,164	6%	-22%
Net insurance income	3,914	8,384	114%	660	5,717	2,667	-53%	304%
Other income	22,399	14,045	-37%	9,893	9,521	4,524	-52%	-54%
Total operating income	59,000	54,980	-7%	27,984	31,226	23,754	-24%	-15%
Provision for bad debt	(755)	(634)	-16%	(440)	(503)	(131)	-74%	-70%
Net change in insurance reserve	(6,436)	(3,332)	-48%	(2,300)	(6,096)	2,764	-145%	-220%
Operating expenses	(28,970)	(30,011)	4%	(14,397)	(14,561)	(15,450)	6%	7%
Income before tax	22,839	21,003	-8%	10,847	10,066	10,937	9%	1%
Net income	18,834	17,507	-7%	8,876	8,201	9,306	13%	5%
Net Income attr. to parent company	17,661	16,228	-8%	8,426	7,638	8,590	12%	2%
Total assets	3,591,287	3,876,649	8%	3,591,287	3,862,279	3,876,649	0%	8%
Common shares (mn)	12,943	12,943	0%	12,943	12,943	12,943	0%	0%
Total shareholders' equity	317,316	330,211	4%	317,316	345,664	330,211	-4%	4%
Equity attr. to parent company	296,364	308,413	4%	296,364	322,884	308,413	-4%	4%
BVPS	22.90	23.83	4%	22.90	24.95	23.83	-4%	4%

Note: 2Q25 numbers are un-audited

Yuanta Securities Financial Summary

(Consolidated Base)

NT\$ mn	1H24	1H25	YoY	2Q24	1Q25	2Q25	QoQ	YoY
Net fee income	16,472	14,131	-14%	8,951	6,963	7,168	3%	-20%
Net interest income	2,937	3,709	26%	1,594	1,940	1,769	-9%	11%
Net investment income	7,469	7,099	-5%	2,783	3,105	3,994	29%	44%
Other income	3,162	4,671	48%	1,636	1,467	3,204	118%	96%
Total net revenue	30,040	29,610	-1%	14,964	13,475	16,135	20%	8%
Operating expenses	(18,565)	(18,119)	-2%	(9,097)	(8,653)	(9,467)	9%	4%
Income before tax	11,475	11,491	0%	5,867	4,822	6,669	38%	14%
Net income	9,661	9,879	2%	4,864	4,048	5,831	44%	20%
Net income attr. to parent company	9,279	9,588	3%	4,800	3,967	5,621	42%	17%
EPS	1.41	1.45	3%	0.73	0.60	0.85	42%	17%
ROE (YTD annualized)	12.8%	12.5%	-3%	12.8%	9.9%	12.5%		
Total assets	1,090,394	1,191,692	9%	1,090,394	1,242,308	1,191,692	-4%	9%
Common shares (mn)	6,592	6,592	0%	6,592	6,592	6,592	0%	0%
Total shareholders' equity	160,356	163,831	2%	160,356	176,701	163,831	-7%	2%
Equity attr. to parent company	145,448	149,638	3%	145,448	162,503	149,638	-8%	3%

Note:

- 1) 2Q25 numbers are un-audited
- 2) EPS and ROE calculations are standalone

Yuanta Bank Financial Summary

(Consolidated Base)

NT\$ mn	1H24	1H25	YoY	2Q24	1Q25	2Q25	QoQ	YoY
Net interest income	7,404	8,815	19%	3,840	4,244	4,571	8%	19%
Net fee income	3,041	3,734	23%	1,439	2,092	1,642	-22%	14%
Other income	2,908	1,962	-33%	1,323	968	994	3%	-25%
Total operating income	13,353	14,511	9%	6,602	7,304	7,207	-1%	9%
Operating expenses	(6,931)	(7,773)	12%	(3,601)	(3,846)	(3,927)	2%	9%
Pre-provision operating income	6,422	6,738	5%	3,001	3,458	3,280	-5%	9%
Net provision	(426)	(266)	-38%	(289)	(299)	33	-111%	-111%
Net income before tax	5,996	6,472	8%	2,712	3,159	3,313	5%	22%
Net income	5,186	5,296	2%	2,552	2,544	2,752	8%	8%
Total assets	1,990,605	2,181,684	10%	1,990,605	2,125,067	2,181,684	3%	10%
Common shares (mn)	7,394	7,995	8%	7,394	7,995	7,995	0%	8%
Total shareholders' equity	132,756	146,973	11%	132,756	142,860	146,973	3%	11%

Note:

1) 2Q25 numbers are un-audited.

Yuanta Life Financial Summary

NT\$ mn	1H24	1H25	YoY	2Q24	1Q25	2Q25	QoQ	YoY
Retained earned premium	17,698	22,247	26%	8,029	12,130	10,117	-17%	26%
Retained claim payment	(13,748)	(13,828)	1%	(7,353)	(6,393)	(7,435)	16%	1%
Net change in insurance liability	(6,492)	(3,384)	-48%	(2,330)	(6,119)	2,735	-145%	-217%
Total investment income	7,024	(1,503)	-121%	3,557	2,981	(4,484)	-250%	-226%
Others	(1,636)	(2,684)	64%	(620)	(1,511)	(1,173)	-22%	89%
General and administrative expenses	(843)	(1,044)	24%	(433)	(547)	(497)	-9%	15%
Income before tax	2,003	(196)	-110%	850	541	(737)	-236%	-187%
Net income	1,919	150	-92%	926	479	(329)	-169%	-136%
General account	422,822	425,788	1%	422,822	440,396	425,788	-3%	1%
Seperated account	28,142	22,683	-19%	28,142	22,577	22,683	0%	-19%
Total assets	450,964	448,471	-1%	450,964	462,973	448,471	-3%	-1%
Reserves for life insurance liabilities	375,839	378,426	1%	375,839	390,509	378,426	-3%	1%
Total liabilities	418,185	417,746	0%	418,185	430,287	417,746	-3%	0%
Total shareholders' equity	32,779	30,725	-6%	32,779	32,686	30,725	-6%	-6%
First year premium *	3,312	8,016	142%	1,348	4,212	3,804	-10%	182%
Total premium *	18,374	23,282	27%	8,338	12,577	10,705	-15%	28%

Note:

- 1) 2Q25 numbers are un-audited
- 2) * FYP & Total premium include investment-linked policies.

Yuanta Life Investment Portfolio

NT\$ mn	2Q24		1Q25		2Q25		QoQ	YoY
	Amount	%	Amount	%	Amount	%		
Overseas Fixed Income	288,804	71.8%	301,161	71.7%	270,646	66.8%	-10%	-6%
Overseas Equity	1,324	0.3%	1,553	0.4%	2,200	0.5%	42%	66%
Domestic Fixed Income	37,351	9.3%	36,972	8.8%	35,979	8.9%	-3%	-4%
Domestic Equity	39,107	9.7%	35,642	8.5%	32,143	7.9%	-10%	-18%
Loans	8,254	2.1%	8,676	2.1%	8,762	2.2%	1%	6%
Real Estate	14,850	3.7%	15,463	3.7%	15,447	3.8%	0%	4%
Others	440	0.1%	358	0.1%	296	0.1%	-17%	-33%
Deposits and Cash Equivalent	12,061	3.0%	20,065	4.8%	39,436	9.7%	97%	227%
Total	402,191	100%	419,890	100%	404,909	100%	-4%	1%
RBC Ratio	368.1%		N/A		415.0%			

Note: 2Q25 numbers are un-audited