

深耕台灣
聚焦亞太市場
We Know Asia



元大金控

Yuan Da
Financial Holdings



2Q2021

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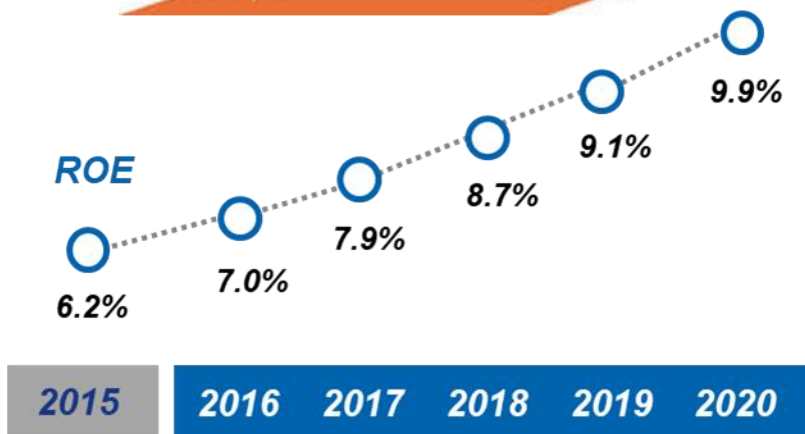
目錄大綱

● 元大金控簡介	3
● 財務業務摘要	9
泛證券業務	10
元大銀行	21
● 附件資料	28

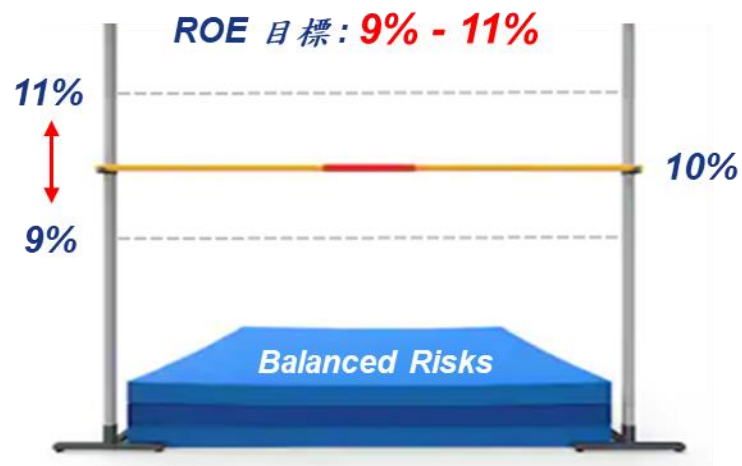
元大金控簡介

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

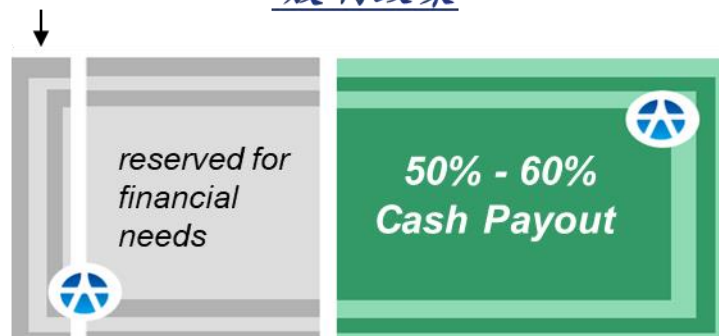


2021 2022 2023 2024 2025



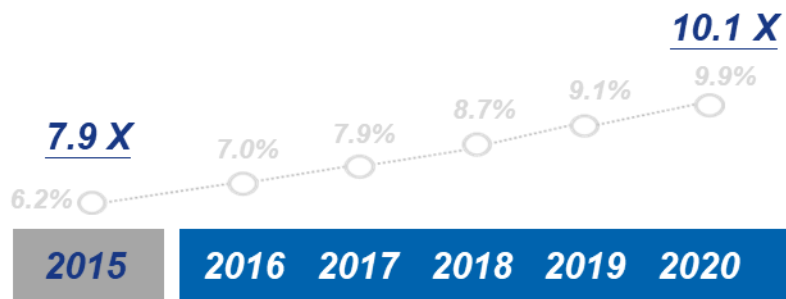
10% legal reserve

股利政策

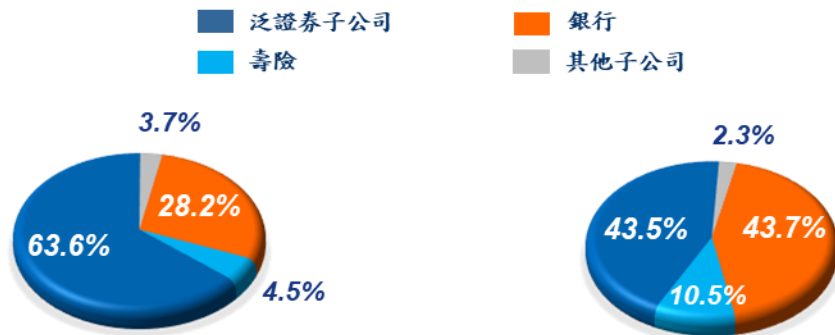


藉由提高槓桿推升ROE持續成長

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.

12 X

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

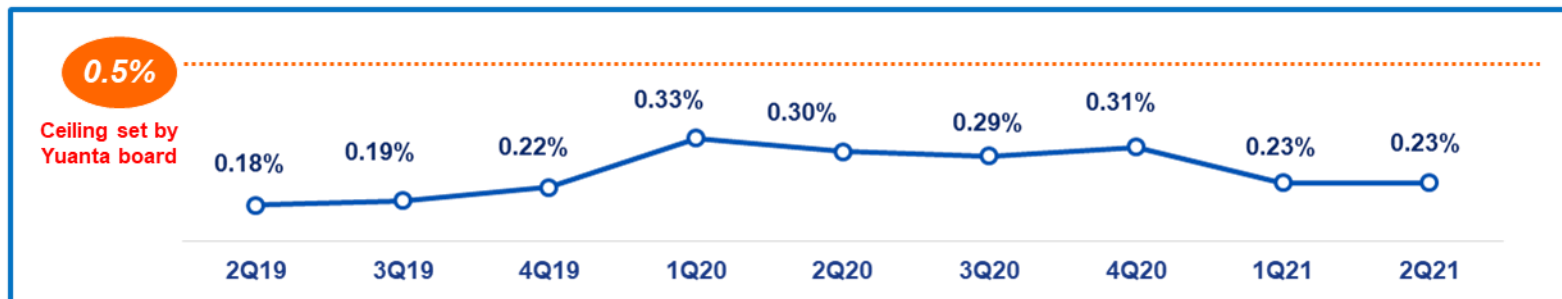
	資本適足率	法定最低資本適足率	財務槓桿
元大金控 (consolidated)	137.1%	100%	10.9
元大證券 (standalone)	299.4%	250%*	4.4
元大銀行	15.70%	10.5%	12.9
元大人壽	445.1%	200%	12.1

Note:

- 1) * Application for new business will be constrained if CAR is below 250%.
- 2) Data as of June 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 June 30	Average	High	Low
利率	124.8	155.6	213.9	115.9
權益證券	543.4	499.4	625.9	376.1
外匯	215.6	231.2	281.1	202.3
商品	27.1	33.5	54.1	13.5
資產分散效益	- 308.0	- 310.6		
總和風險值	602.9	609.1		
VaR / 淨值	0.23%	0.24%		

財務績效表現

元大金財務摘要

Unit: NT\$ mn	1H20	1H21	YoY	2Q20	1Q21	2Q21	QoQ	YoY
總資產	2,559,490	3,017,256	18%	2,559,490	2,836,754	3,017,256	6%	18%
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)	237,173	256,714	8%	237,173	260,952	256,714	-2%	8%
每股淨值	19.54	21.15	8%	19.54	21.50	21.15	-2%	8%
稅後淨利(母公司)	11,064	19,660	78%	6,968	9,407	10,253	9%	47%
EPS (NT\$)	0.91	1.62	78%	0.57	0.78	0.84	9%	48%
ROE (%) YTD annualized	9.4%	15.4%	64%	9.4%	14.6%	15.4%		

Note:

1) 2Q21 numbers are un-audited.

各子公司稅後淨利表現(單家)

Unit: NT\$ mn	1H20	1H21	YoY	2Q20	1Q21	2Q21	QoQ	YoY
元大證券	5,263	13,895	164%	3,509	6,134	7,761	27%	121%
元大銀行	4,515	4,363	-3%	2,515	1,965	2,398	22%	-5%
元大期貨(66.27%)	590	439	-26%	303	213	226	6%	-25%
元大投信(74.71%)	758	973	28%	415	454	519	14%	25%
元大資產管理	60	72	20%	37	35	37	6%	0%
元大創投	48	588	1125%	260	445	143	-68%	-45%
元大人壽	1,165	874	-25%	819	926	(52)	-106%	-106%

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

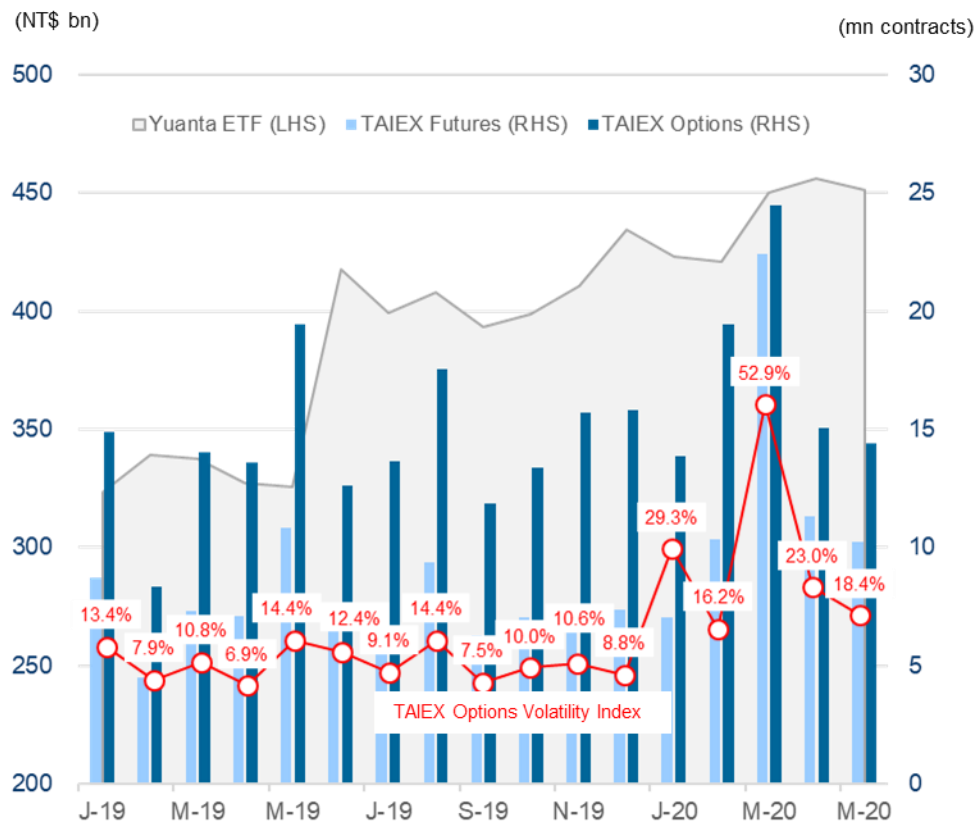
泛證券業務

泛證券自然避險效果造就亮麗獲利表現



NTD mn	2018	2019	2020	1H21	
	ROE	ROE	ROE	稅後淨利	ROE (年化)
元大證券	9.5%	9.2%	13.6%	13,895	24.1%
元大期貨	12.8%	13.3%	10.3%	439	7.5%
元大投信	24.2%	26.3%	33.5%	973	37.6%
泛證券子公司	10.4%	10.2%	14.1%	15,307	23.2%

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: 1H21 numbers are un-audited

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

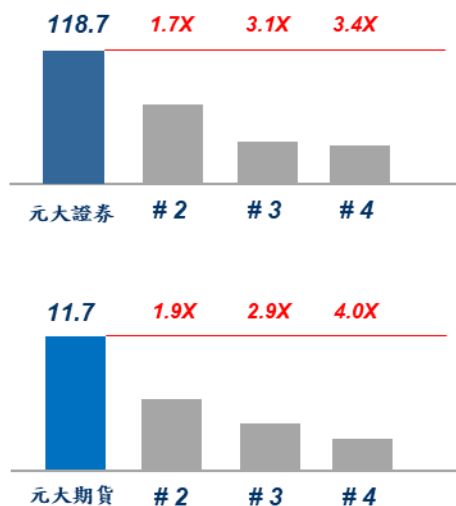
獨特獲利模式難以複製

商品線齊全且穩居市場龍頭地位

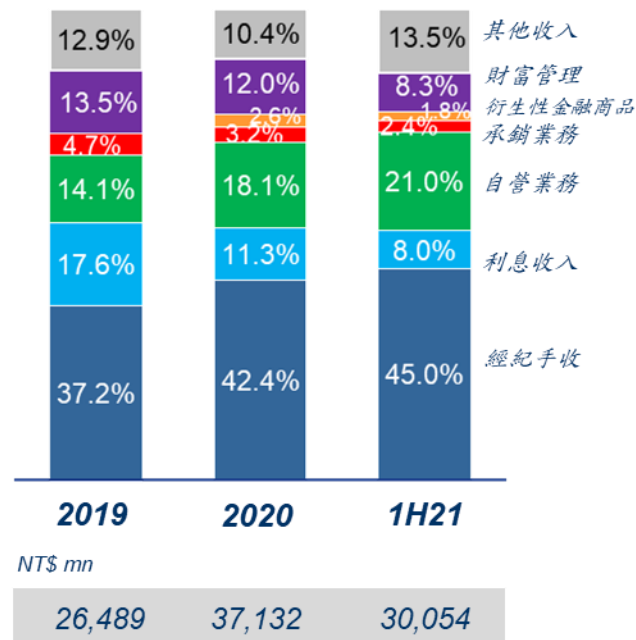
元大證券	平均市佔率
經紀業務	13.3%
融資業務	19.1%
電子交易	16.9%
借券 (SBL)	34.2%
不限用途款項借貸	56.2%
商品期貨造市	23.0%
ETF 造市	15.1%
元大期貨	
期貨交易	24.2%
選擇權交易	18.5%
元大投信	
公募基金	14.9%
ETF	30.6%

強大淨值做後盾

(NT\$ bn)



泛證券業務營收結構分析



Note: Pan-Securities businesses include Yuan Da Sec. Yuan Da Futures, Yuan Da Funds and Yuan Da Sec. Finance.

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

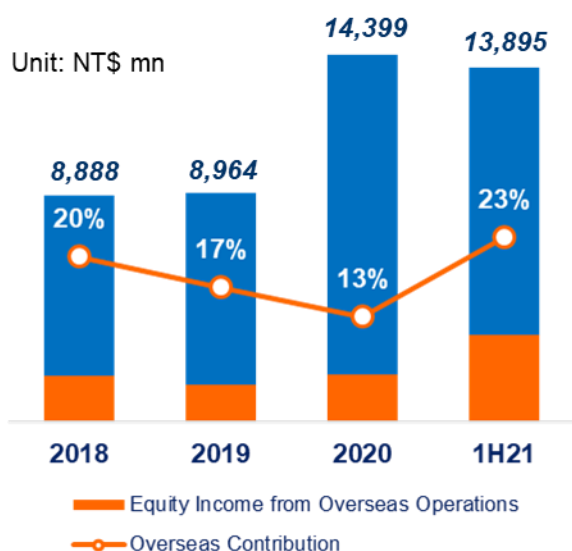


經濟規模擴大



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 : 4.2%
 Ranking: # 8

Yuanta Vietnam

Market share : 1.4%

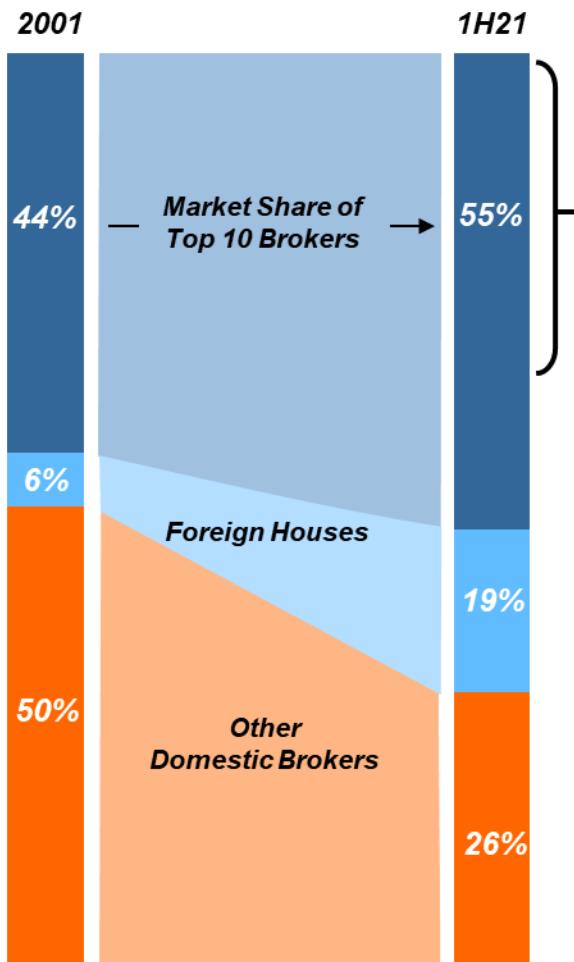
Yuanta Cambodia



Note: Data as of June 30, 2021 and 1H21 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



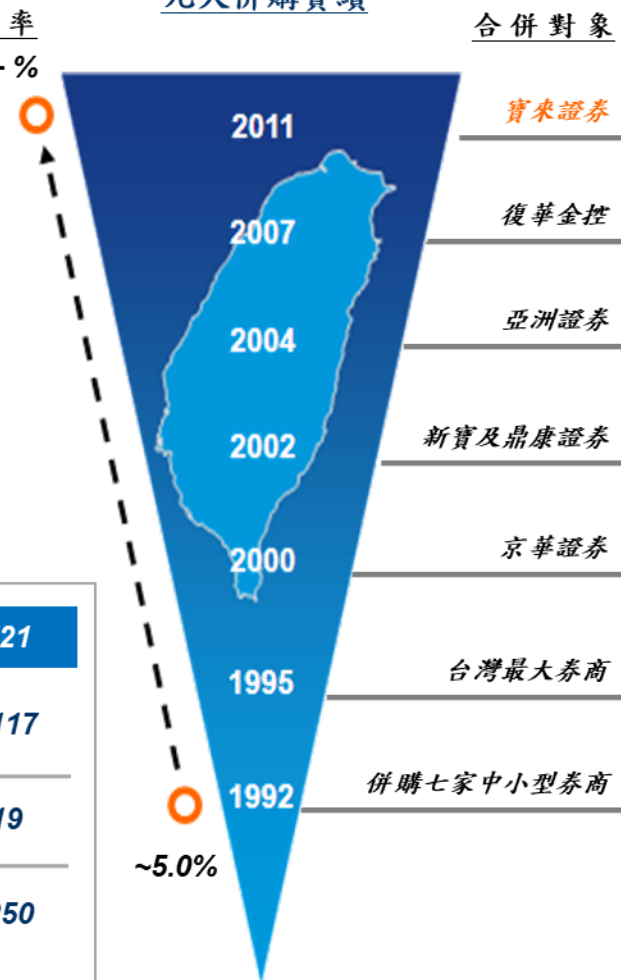
市佔率
12+ %

	2019	2020	1H21
元大證	12.1%	12.9%	13.3%
凱基證	8.2%	8.9%	10.5%
富邦證	5.4%	5.6%	6.0%
永豐金證	4.6%	4.6%	4.7%
群益金鼎	4.0%	4.0%	4.1%

元大證券

	2019	2020	1H21
新開戶數(月均量)	6,000	19,460	26,117
實動戶數(百萬戶)	0.79	0.96	1.19
大戶及中實戶 (月成交金額5,000萬以上)	2,221	4,169	6,250

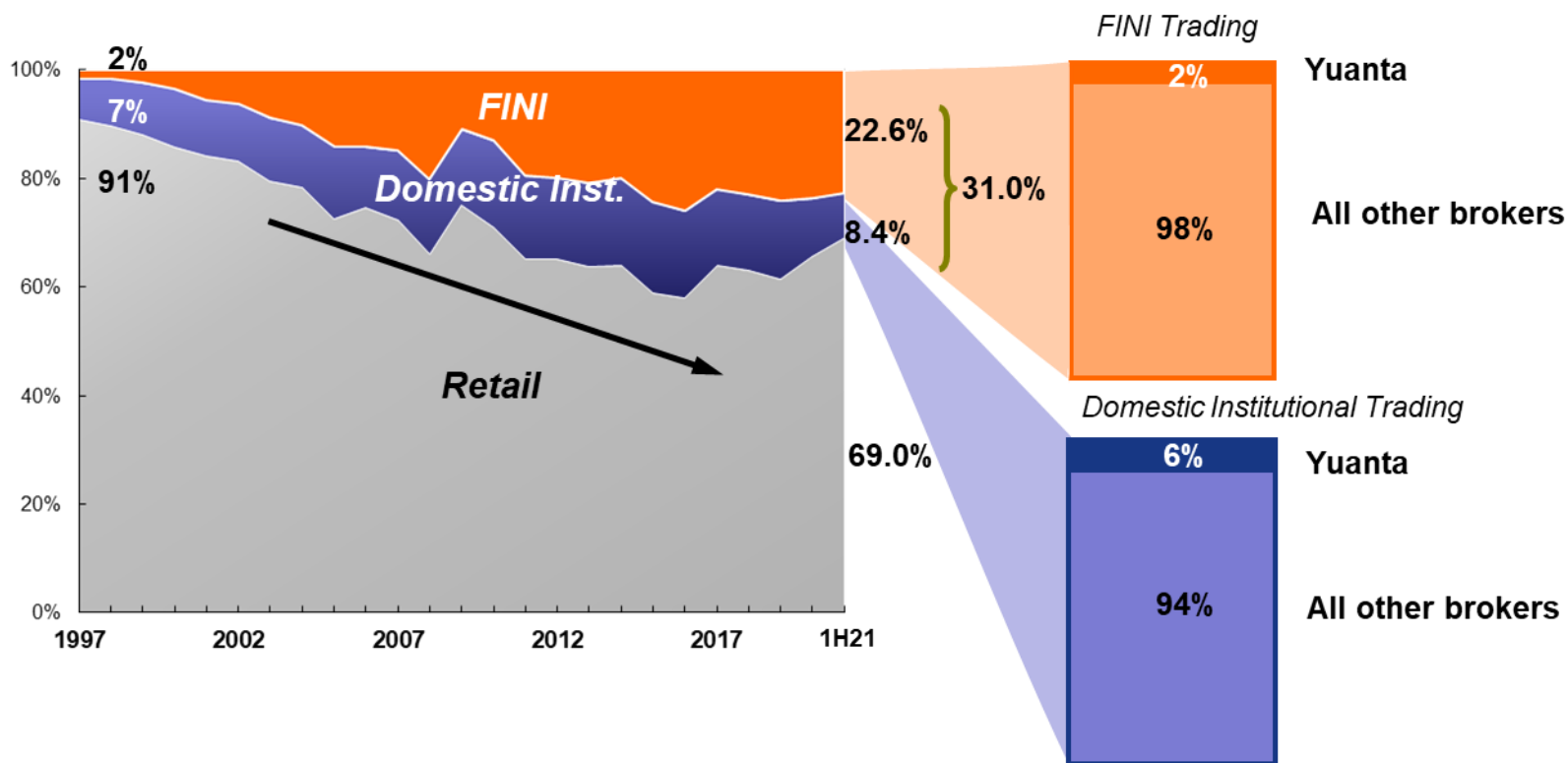
元大併購實績



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 (1H21)

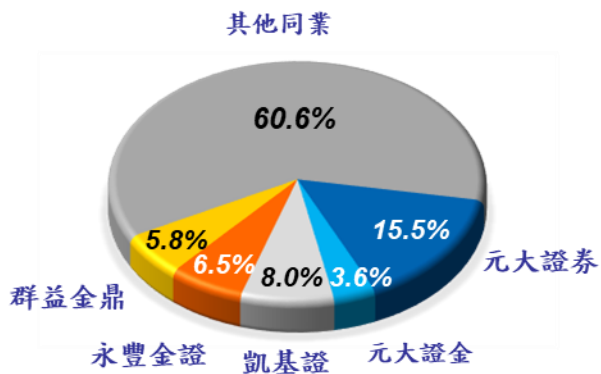


Note: Calculated using TAIEX plus OTC trading volume

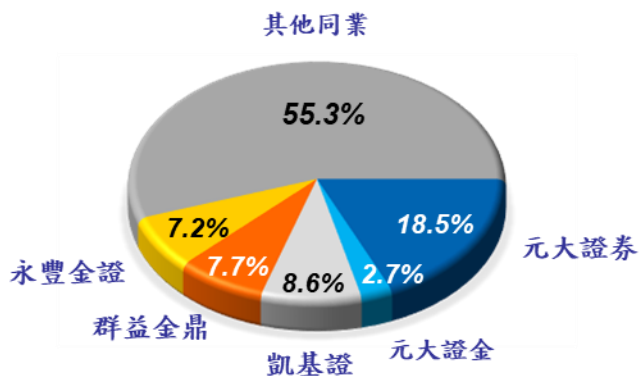
Source: Securities and Futures Bureau (Taiwan) ; Yuanta Securities

融資券業務大幅領先同業

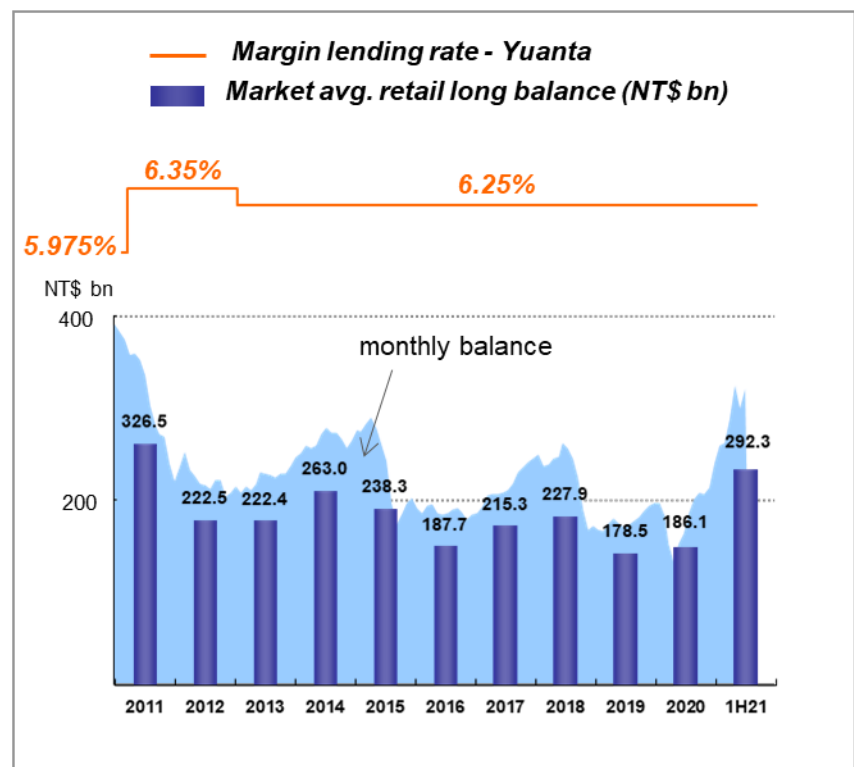
融資業務市佔率 (1H21)



融券業務市佔率 (1H21)

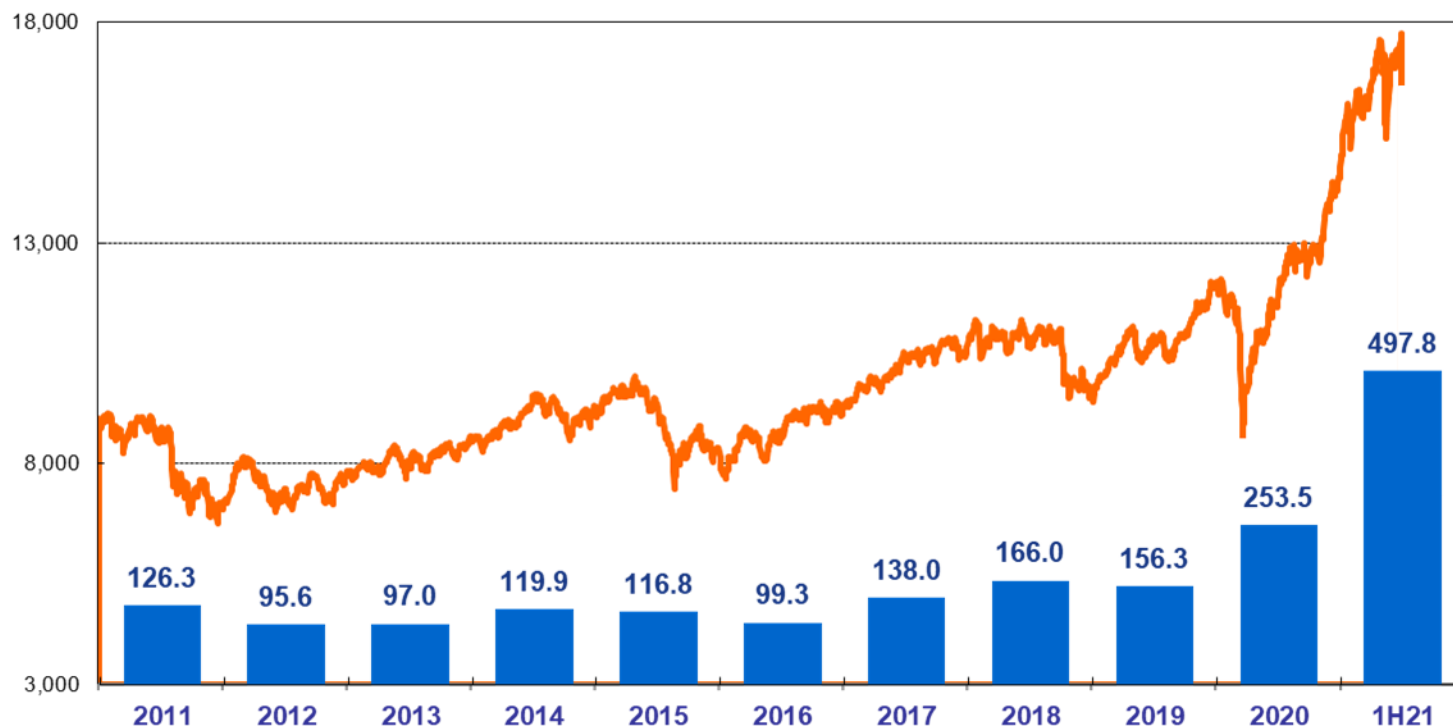


市場平均融資餘額



台股表現與日均量走勢圖

日均量 (NT\$ 拾億元)



Source: Taiwan Stock Exchange; Taipei Exchange



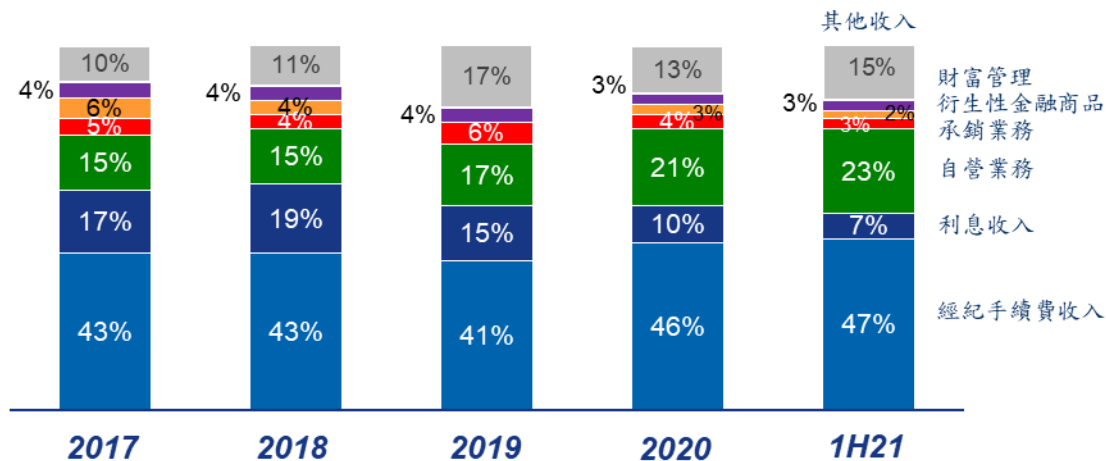
證券營收來源多元化

證券營收結構分析

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) 2Q21 numbers are un-audited

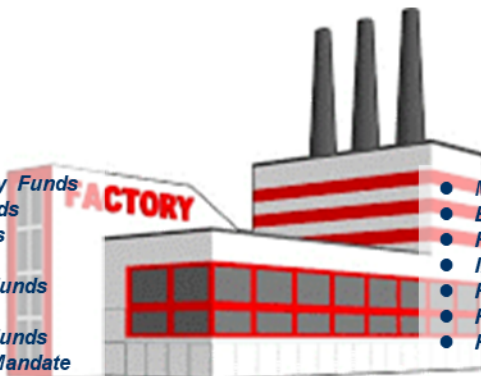


NT\$ mn	1H20	1H21	YoY	2Q20	1Q21	2Q21	QoQ	YoY
手續費收入	5,957	12,595	111%	3,268	5,118	7,477	46%	129%
利息收入	1,429	1,875	31%	636	905	970	7%	52%
自營業務	2,579	6,250	142%	1,690	3,237	3,013	-7%	78%
承銷業務	652	730	12%	371	282	449	59%	21%
衍生性金融商品	359	545	52%	44	173	372	115%	742%
財富管理	515	679	32%	159	295	384	30%	142%
其他收入	1,331	4,042	204%	1,155	2,547	1,495	-41%	29%
合計	12,821	26,716	108%	7,324	12,556	14,160	13%	93%


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



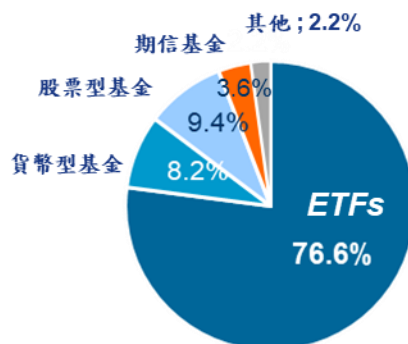
- Domestic Equity Funds
- Int'l Equity Funds
- Balanced Funds
- Fund of Funds
- Fixed-income Funds
- Index Funds
- Futures Trust Funds
- Discretionary Mandate
- Money Market Funds
- ETFs
- REITs Funds
- Int'l Multi-asset Funds
- Futures-based Funds
- Feeder Funds
- Private Equity Funds



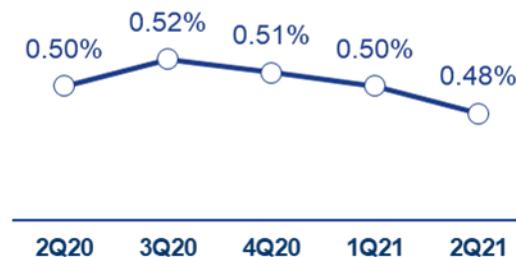
公募基金資產規模



1H21 公募基金結構



平均收益率



Source: Yuanta Funds

完整全球布局，提供跨國期貨交易/避險零時差服務

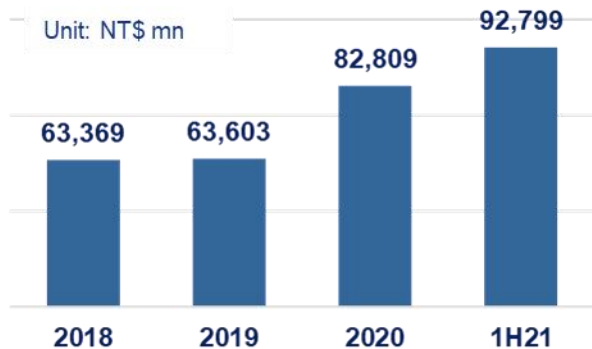
Access to the World



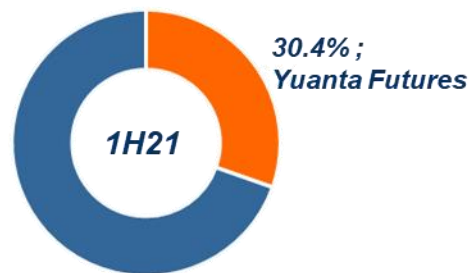
15 家國際期貨交易所會員
(大陸4家交易所及國際11家交易所)

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

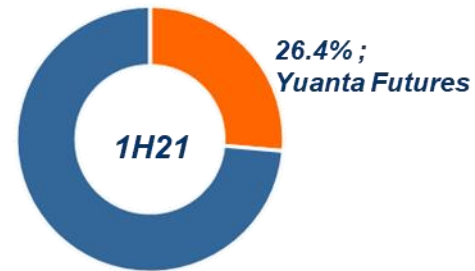
客戶保證金 (單家)



客戶保證金市佔率



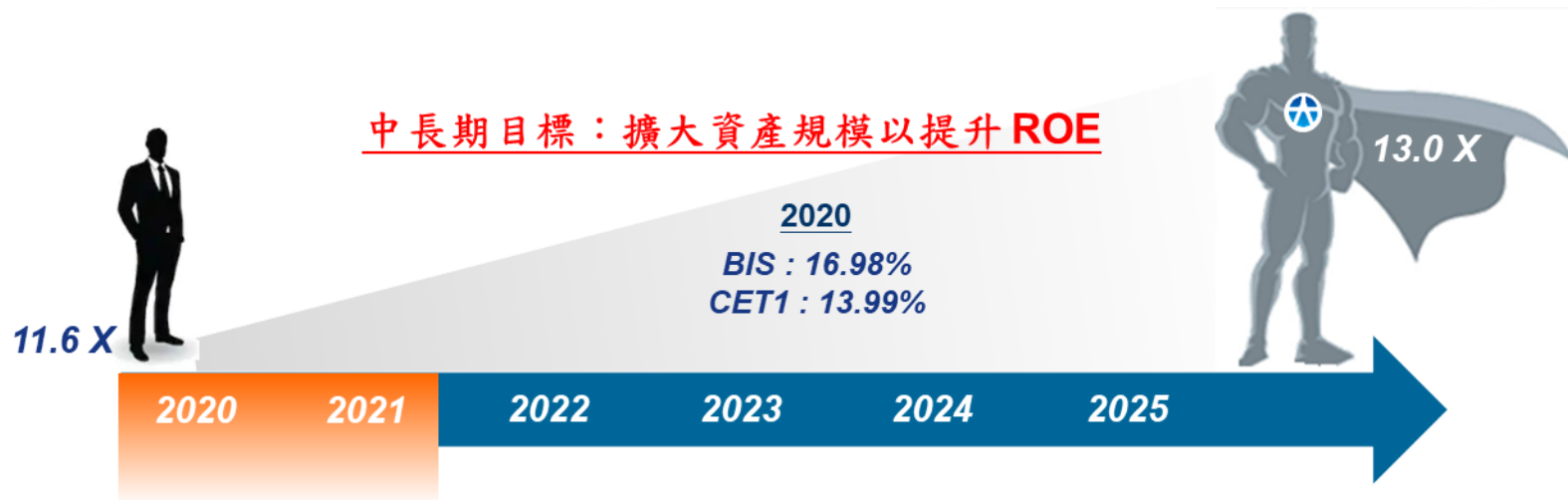
國外期貨市佔率



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

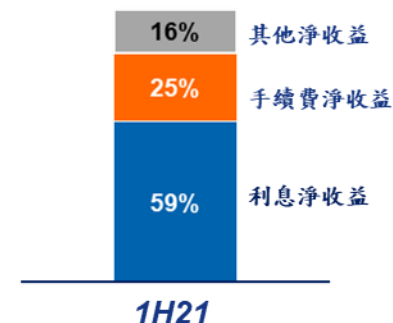
- In investment grades

整體績效表現

財務摘要 – 元大銀行

NT\$ mn	1H20	1H21	YoY	2Q20	1Q21	2Q21	QoQ	YoY
利息淨收益	6,202	6,167	-1%	3,086	3,027	3,140	4%	2%
手續費淨收益	2,498	2,628	5%	1,213	1,413	1,215	-14%	0%
其他淨收益	2,293	1,723	-25%	1,428	594	1,129	90%	-21%
ECB 匯兌利益/(損失)	(102)	(143)	40%	(136)	5	(148)	-3006%	9%
淨收益合計	10,891	10,375	-5%	5,591	5,039	5,336	6%	-5%
營業費用	(4,893)	(5,433)	11%	(2,444)	(2,661)	(2,772)	4%	13%
提存前稅前淨利	5,998	4,942	-18%	3,147	2,378	2,564	8%	-19%
呆帳費用	(834)	49	-106%	(294)	(111)	160	-244%	-154%
稅前淨利	5,164	4,991	-3%	2,853	2,267	2,724	20%	-5%
稅後淨利	4,515	4,363	-3%	2,515	1,965	2,398	22%	-5%
EPS	0.61	0.59	-3%	0.34	0.27	0.32	22%	-5%
ROA (YTD annualized)	0.67%	0.58%	-13%	0.67%	0.54%	0.58%		
ROE (YTD annualized)	7.5%	7.1%	-5%	7.5%	6.3%	7.1%		

淨收益結構



* NT\$ 143 mn of FX losses were excluded from 1H21 revenue breakdown

資本適足率

	2019	2020	1H21
CET1	12.50%	13.99%	12.83%
Tier I	13.12%	14.72%	13.52%
BIS	15.57%	16.98%	15.65%

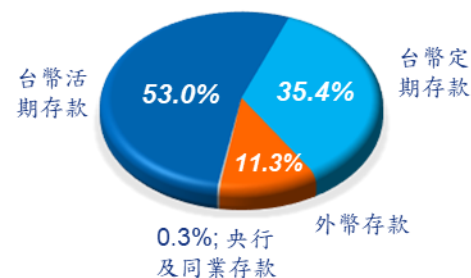
Note:

- 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 1H21 on TCB's USD CB.
- 2) 2Q21 numbers are un-audited.

存放款結構分析

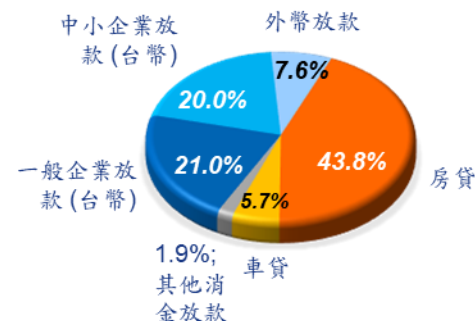
存款結構分析

NT\$ mn	2Q20	1Q21	2Q21	QoQ	YoY
台幣活期存款	547,756	675,841	725,992	7%	33%
台幣定期存款	460,739	455,380	484,946	6%	5%
央行及同業存款	5,107	5,107	5,107	0%	0%
台幣存款小計	1,013,602	1,136,328	1,216,045	7%	20%
外幣存款	164,304	147,247	154,282	5%	-6%
存款合計	1,177,906	1,283,575	1,370,327	7%	16%



放款結構分析

NT\$ mn	2Q20	1Q21	2Q21	QoQ	YoY
企業金融	392,763	376,597	393,444	4%	0%
一般企業放款	160,397	157,607	169,657	8%	6%
中小企業放款	144,643	146,067	161,826	11%	12%
外幣放款	87,016	72,342	61,394	-15%	-29%
催收款	707	581	567	-2%	-20%
消費金融	369,419	402,622	415,818	3%	13%
房貸	317,744	342,365	354,165	3%	11%
車貸	38,041	45,905	46,531	1%	22%
個人信用放款	10,509	11,385	11,757	3%	12%
其他消費放款	2,805	2,666	3,048	14%	9%
催收款	320	301	317	5%	-1%
放款合計	762,182	779,219	809,262	4%	6%



Note:

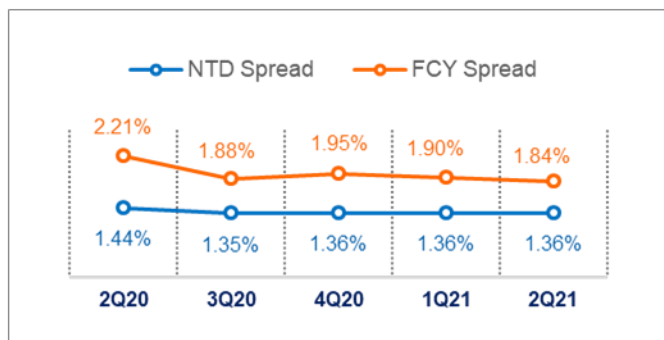
1) 2Q21 numbers are un-audited

淨利息收益率 (NIM) 及淨利差 (Spread) 表現

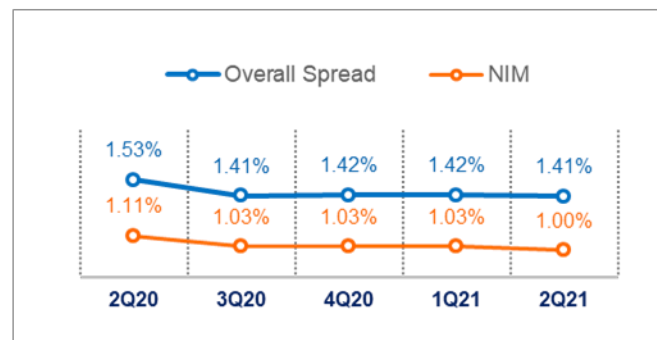
利息淨收益結構

NT\$ mn	1H20	1H21	YoY	2Q20	1Q21	2Q21	QoQ	YoY
利息收入	9,740	8,317	-15%	4,639	4,118	4,199	2%	-9%
放款利息	7,875	6,593	-16%	3,753	3,279	3,314	1%	-12%
投資有價證券利息收入	1,678	1,573	-6%	805	763	810	6%	1%
其他利息收入	187	151	-19%	81	76	75	-1%	-7%
利息費用	(3,538)	(2,150)	-39%	(1,553)	(1,091)	(1,059)	-3%	-32%
利息淨收益	6,202	6,167	-1%	3,086	3,027	3,140	4%	2%
存放比	64.7%	59.1%	-9%	64.7%	60.7%	59.1%	-3%	-9%

台幣 / 外幣利差走勢



NIM and Overall Spread



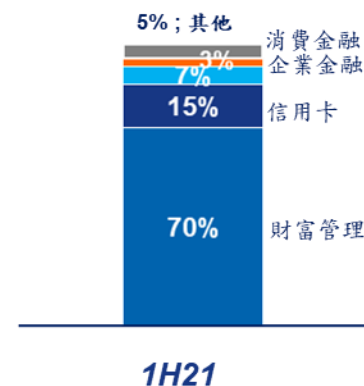
Note:

1) 2Q21 numbers are un-audited

手續費淨收益結構

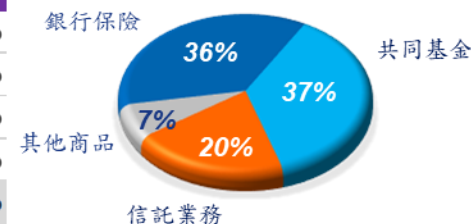
手續費結構分析

NT\$ mn	1H20	1H21	YoY	2Q20	1Q21	2Q21	QoQ	YoY
手續費收入	3,143	3,196	2%	1,510	1,700	1,496	-12%	-1%
財富管理業務	2,046	2,247	10%	986	1,240	1,007	-19%	2%
信用卡業務	562	490	-13%	256	227	263	16%	3%
企業金融業務	284	215	-24%	142	105	110	5%	-23%
消費金融業務	81	84	4%	41	43	41	-5%	0%
其他手續費收入	170	160	-6%	85	85	75	-12%	-12%
手續費費用	(645)	(568)	-12%	(297)	(287)	(281)	-2%	-5%
手續費淨收益	2,498	2,628	5%	1,213	1,413	1,215	-14%	0%



財管手續費收入結構分析

NT\$ mn	1H20	1H21	YoY	2Q20	1Q21	2Q21	QoQ	YoY
共同基金	716	828	16%	333	432	396	-8%	19%
銀行保險	684	800	17%	370	476	324	-32%	-12%
信託業務	396	457	15%	185	231	226	-2%	22%
其他商品	250	162	-35%	98	101	61	-40%	-38%
財管手續費收入合計	2,046	2,247	10%	986	1,240	1,007	-19%	2%



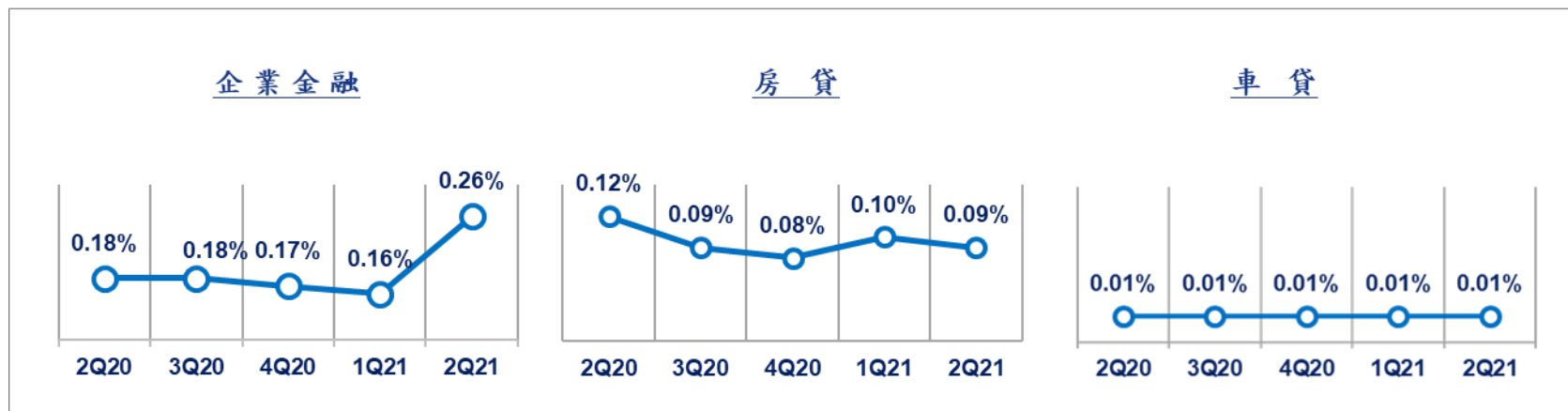
Note:

1) 2Q21 numbers are un-audited

資產品質

NT\$ mn	1H20	1H21	YoY	2Q20	1Q21	2Q21	QoQ	YoY
呆帳提存費用 (淨額)	834	(49)	-106%	294	111	(160)	-244%	-154%
逾放金額	1,096	1,355	24%	1,096	953	1,355	42%	24%
放款備抵呆帳金額	11,393	11,747	3%	11,393	11,500	11,747	2%	3%
逾放比率	0.14%	0.17%	21%	0.14%	0.12%	0.17%	42%	21%
逾放覆蓋率	1039.9%	867.1%	-17%	1039.9%	1207.1%	867.1%	-28%	-17%
放款覆蓋率	1.49%	1.45%	-3%	1.49%	1.48%	1.45%	-2%	-3%

主要放款業務逾放比



Note:

1) 2Q21 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 June 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	30,810	74,725	10,708	14,386	131,238
透過損益按公允價值衡量之金融資產	128,861	168,735	55,258	0	606,171
透過其他綜合損益按公允價值衡量之金融資產	65,145	197,417	33,882	37	319,499
按攤銷後成本衡量之金融資產	0	264,263	218,033	0	486,572
附賣回票券及債券投資	1,052	2,445	2,200	0	42,427
貼現及放款(淨額)	0	797,513	7,214	0	826,886
應收款項(淨額)	187,536	19,135	3,848	1,716	324,556
採權益法之投資(淨額)	48,661	4,265	0	288,475	2,931
其他資產	66,289	38,642	49,342	565	276,976
資產總計	528,354	1,567,140	380,485	305,179	3,017,256
透過損益按公允價值衡量之金融負債	101,693	1,498	775	0	172,671
附買回票券及債券負債	78,103	4,277	0	0	190,511
應付款項(淨額)	127,994	9,298	2,817	19,900	297,357
存款及匯款	0	1,365,365	0	0	1,319,204
應付債券	23,500	31,500	0	25,900	90,467
負債準備	2,300	1,112	314,583	37	325,196
其他負債	76,026	32,328	33,062	2,628	344,647
負債總計	409,616	1,445,378	351,237	48,465	2,740,053
普通股股數(百萬股)	5,982	7,394	2,374	12,137	12,137
股東權益	118,738	121,762	29,248	256,714	277,203

Note: 1H21 numbers are un-audited

元大金及主要子公司損益簡表

Data as of June 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	1,717	6,168	4,363	(127)	14,232
手續費及佣金淨收益	12,585	2,628	(1,775)	0	20,856
保險業務淨收益	0	0	11,755	0	11,751
其他淨收益	8,796	1,522	877	(18)	20,701
權益法投資收益	3,574	57	0	20,854	375
淨收益	26,672	10,375	15,220	20,709	67,915
呆帳費用及保證責任準備提存	43	49	0	0	72
保險負債準備淨變動	0	0	(13,679)	0	(13,605)
營業費用	(11,025)	(5,432)	(724)	(733)	(27,981)
稅前淨利	15,690	4,992	817	19,976	26,401
稅後淨利	13,895	4,363	874	19,660	21,653
EPS	2.32	0.59	1.25	1.62	
ROE (YTD annualized)	24.1%	7.1%	5.9%	15.4%	15.7%

Note: 1H21 numbers are un-audited

元大金控財務摘要

(Consolidated Base)

NT\$ mn	1H20	1H21	YoY	2Q20	1Q21	2Q21	QoQ	YoY
利息淨收益	13,058	14,232	9%	6,516	7,192	7,040	-2%	8%
手續費及佣金淨收益	11,878	20,856	76%	6,471	9,273	11,583	25%	79%
保險業務淨收益	14,708	11,751	-20%	5,955	6,297	5,454	-13%	-8%
其他淨收益	11,807	21,076	79%	7,734	11,829	9,247	-22%	20%
淨收益合計	51,451	67,915	32%	26,676	34,591	33,324	-4%	25%
呆帳費用及保證責任準備提存	(1,125)	72	-106%	(454)	(74)	146	-297%	-132%
保險負債準備淨變動	(15,584)	(13,605)	-13%	(6,937)	(7,025)	(6,580)	-6%	-5%
營業費用	(20,603)	(27,981)	36%	(10,363)	(13,556)	(14,425)	6%	39%
稅前淨利	14,139	26,401	87%	8,922	13,936	12,465	-11%	40%
稅後淨利 (合併)	11,719	21,653	85%	7,332	10,755	10,898	1%	49%
稅後淨利 (單家)	11,064	19,660	78%	6,968	9,407	10,253	9%	47%
總資產	2,559,490	3,017,256	18%	2,559,490	2,836,754	3,017,256	6%	18%
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)	254,420	277,203	9%	254,420	281,725	277,203	-2%	9%
股東權益 (單家)	237,173	256,714	8%	237,173	260,952	256,714	-2%	8%
每股淨值	19.54	21.15	8%	19.54	21.50	21.15	-2%	8%

Note: 2Q21 numbers are un-audited

元大證券財務摘要

(Consolidated Base)

NT\$ mn	1H20	1H21	YoY	2Q20	1Q21	2Q21	QoQ	YoY
手續費淨收益	10,736	19,233	79%	5,823	8,536	10,698	25%	84%
利息淨收益	3,392	4,844	43%	1,621	2,355	2,490	6%	54%
淨投資收益	2,930	11,932	307%	2,222	7,151	4,781	-33%	115%
其他淨收益	2,513	2,604	4%	1,360	1,211	1,393	15%	2%
淨收益合計	19,571	38,613	97%	11,025	19,253	19,361	1%	76%
營業費用	(13,021)	(19,643)	51%	(6,589)	(9,423)	(10,220)	8%	55%
稅前淨利	6,550	18,970	190%	4,436	9,830	9,140	-7%	106%
稅後淨利 (合併)	5,511	15,470	181%	3,671	7,271	8,198	13%	123%
稅後淨利 (單家)	5,263	13,895	164%	3,509	6,134	7,760	27%	121%
EPS	0.91	2.40	164%	0.61	1.06	1.34	27%	121%
ROE (YTD annualized)	10.5%	24.1%	130%	10.5%	21.3%	24.1%		
總資產	786,694	991,278	26%	786,694	908,744	991,278	9%	26%
普通股股數 (百萬股)	5,782	5,782	0%	5,782	5,782	5,782	0%	0%
股東權益 (合併)	113,724	134,283	18%	113,724	134,315	134,283	0%	18%
股東權益 (單家)	100,394	118,738	18%	100,394	118,960	118,738	0%	18%

Note:

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

元大銀行財務摘要

(Consolidated Base)

NT\$ mn	1H20	1H21	YoY	2Q20	1Q21	2Q21	QoQ	YoY
利息淨收益	6,428	6,386	-1%	3,195	3,134	3,252	4%	2%
手續費淨收益	2,499	2,629	5%	1,213	1,413	1,216	-14%	0%
其他淨收益	2,176	1,528	-30%	1,289	598	930	56%	-28%
淨收益合計	11,103	10,543	-5%	5,697	5,145	5,398	5%	-5%
營業費用	(5,065)	(5,602)	11%	(2,528)	(2,745)	(2,857)	4%	13%
提存前稅前淨利	6,038	4,941	-18%	3,169	2,400	2,541	6%	-20%
呆帳費用	(865)	60	-107%	(310)	(128)	188	-247%	-161%
稅前淨利	5,173	5,001	-3%	2,859	2,272	2,729	20%	-5%
稅後淨利	4,515	4,363	-3%	2,515	1,965	2,398	22%	-5%
總資產	1,388,393	1,577,733	14%	1,388,393	1,488,985	1,577,733	6%	14%
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	120,313	121,762	1%	120,313	124,633	121,762	-2%	1%

Note:

1) 2Q21 numbers are un-audited.

元大人壽財務摘要

NT\$ mn	1H20	1H21	YoY	2Q20	1Q21	2Q21	QoQ	YoY
自留滿期保費收入	20,251	18,992	-6%	9,062	9,880	9,112	-8%	1%
保險賠款與給付	(5,498)	(7,197)	31%	(3,087)	(3,558)	(3,639)	2%	18%
保險負債淨變動	(15,657)	(13,679)	-13%	(6,977)	(7,059)	(6,620)	-6%	-5%
淨投資損益	4,767	5,211	9%	2,889	2,983	2,228	-25%	-23%
其他	(1,923)	(1,786)	-7%	(749)	(829)	(957)	15%	28%
營業費用	(702)	(725)	3%	(337)	(364)	(361)	-1%	7%
稅前淨利	1,237	816	-34%	800	1,052	(236)	-122%	-129%
稅後淨利	1,165	874	-25%	819	926	(52)	-106%	-106%
資產 - 一般帳戶	316,327	354,150	12%	316,327	366,969	354,150	-3%	12%
資產 - 分離帳戶	1,744	26,335	1410%	1,744	8,672	26,335	204%	1410%
總資產	318,071	380,485	20%	318,071	375,641	380,485	1%	20%
保險負債及其他相關準備	278,284	314,496	13%	278,284	308,879	314,496	2%	13%
總負債	288,630	351,237	22%	288,630	346,889	351,237	1%	22%
股東權益	29,441	29,248	-1%	29,441	28,752	29,248	2%	-1%
初年度保費收入 *	5,217	24,787	375%	2,275	7,420	17,367	134%	663%
總保費收入 *	20,934	43,277	107%	9,420	16,953	26,324	55%	179%

Note:

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

元大人壽投資組合

NT\$ mn	2Q20		1Q21		2Q21		QoQ	YoY
	Amount	%	Amount	%	Amount	%		
國外固定收益	178,121	58.7%	198,935	59.9%	198,516	59.0%	0%	11%
國外權益證券	1,336	0.4%	1,760	0.5%	2,355	0.7%	34%	76%
國內固定收益	51,870	17.1%	53,195	16.0%	54,967	16.3%	3%	6%
國內權益證券	39,148	12.9%	35,705	10.8%	38,922	11.6%	9%	-1%
放款	6,923	2.3%	7,128	2.1%	7,214	2.1%	1%	4%
不動產	11,708	3.9%	11,479	3.5%	11,478	3.4%	0%	-2%
其他	243	0.1%	311	0.1%	350	0.1%	13%	44%
約當現金	13,878	4.6%	23,500	7.1%	22,784	6.8%	-3%	64%
合計	303,227	100%	332,013	100%	336,586	100%	1%	11%
RBC Ratio	470.0%		N/A		445.1%			

Note: 2Q21 numbers are un-audited