

We Know Asia

Providing the Best Financial Solutions
In the Asia-Pacific Region



元大金控

Yuanfa
Financial Holdings



3Q25

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Yuanta Profile

ROE Target & Dividend Policy (2026-2030)



Dividend Policy

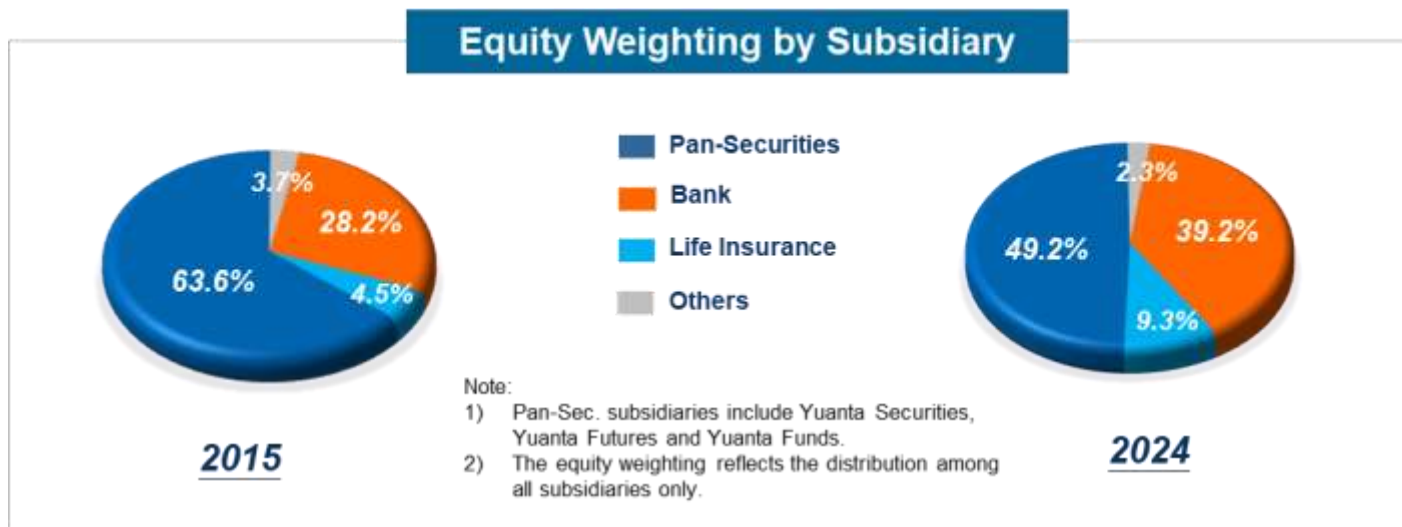


Unit: NT\$

	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



Diversified Financial Services Model



Sufficient Capital in Support of Future Growth

	Yuanta FHC (consolidated)	Yuanta Sec. (Standalone)	Yuanta Bank	Yuanta Life
CAR	133.1%	358.9%	14.9%	N/A
Minimum Requirement	100%	[*] 250%	10.5%	200%

Note:

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

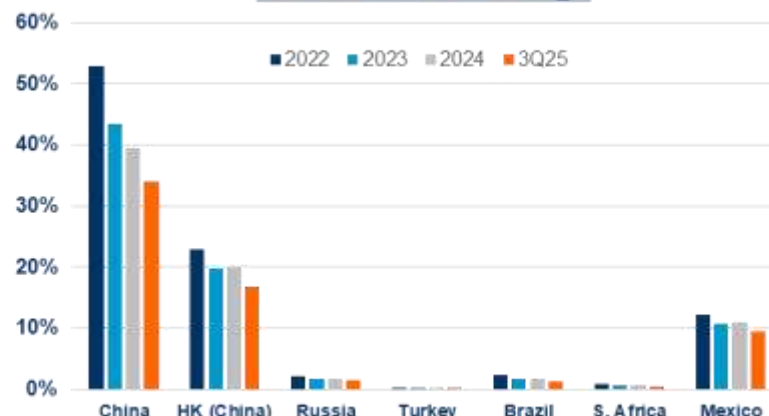
2) Data as of September 30, 2025.

Overseas Exposures to Shareholders' Equity

Yuanta Financial Holdings



All Financial Holdings (By Country)



Note:

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

Fixed Income Positions of Yuanta FHC (3Q25)

Credit Rating	<u>Securities</u>		<u>Bank</u>		<u>Life</u>		<u>Yuanta FHC</u>	
	NTD	FCY	NTD	FCY	NTD	FCY	NTD	FCY
AAA ~ A	97%	80%	100%	99%	94%	86%	99%	91%
A- ~ BBB-	3%	20%	0%	1%	6%	14%	1%	9%
Non-Investment Grade	0%	0%	0%	0%	0%	0%	0%	0%
Duration (Year)	2.9	5.5	3.4	2.5	10.6	13.4	4.3	8.6

Results Overview

FHC Financial Performance

Unit: NT\$ mn	9M24	9M25	YoY	3Q24	2Q25	3Q25	QoQ	YoY
Total Assets	3,763,164	4,094,916	9%	3,763,164	3,876,074	4,094,916	6%	9%
Common Shares (mn)	12,943	13,331	3%	12,943	13,331	13,331	0%	3%
Shareholders' Equity (standalone)	311,881	329,074	6%	311,881	308,413	329,074	7%	6%
BVPS	24.10	24.68	2%	24.10	23.13	24.68	7%	2%
Double Leverage Ratio	112.79%	113.81%	1%	112.79%	113.88%	113.81%	0%	1%
Net Income (standalone)	27,095	26,695	-1%	9,434	8,590	10,467	22%	11%
EPS (NT\$)	2.09	2.00	-4%	0.74	0.63	0.79	25%	7%
ROE (%) YTD annualized	12.1%	11.1%	-8%	12.1%	10.4%	11.1%		

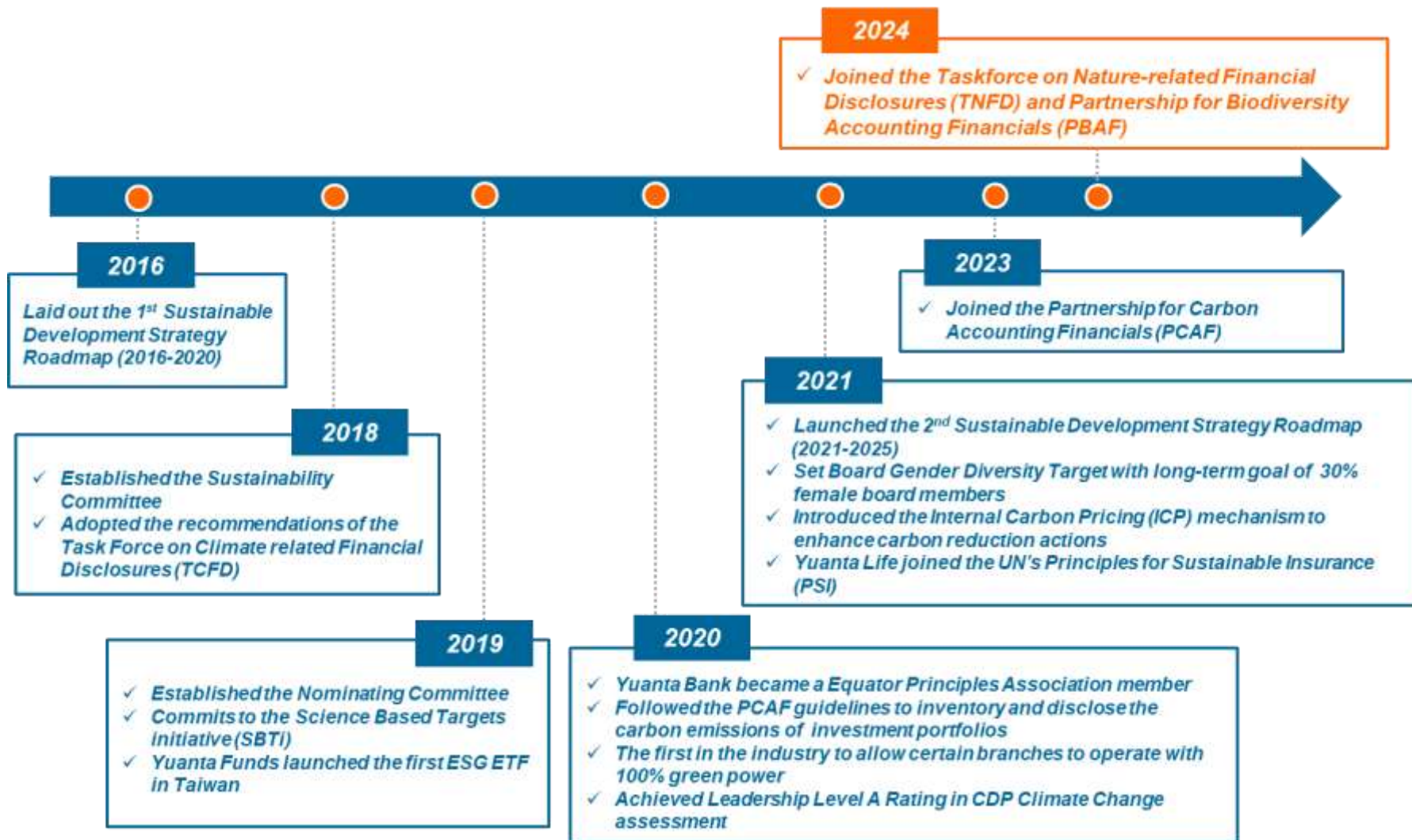
Note:

1) 3Q25 numbers are un-audited.

Net Income by Subsidiary (standalone)

Unit: NT\$ mn	9M24	9M25	YoY	3Q24	2Q25	3Q25	QoQ	YoY
Yuanta Securities	15,276	16,495	8%	5,997	5,621	6,907	23%	15%
Yuanta Bank	7,650	8,416	10%	2,464	2,752	3,120	13%	27%
Yuanta Futures (65.06%)	1,604	2,009	25%	624	685	707	3%	13%
Yuanta Funds (74.71%)	2,778	3,062	10%	1,038	1,058	1,010	-5%	-3%
Yuanta AMC	262	233	-11%	100	56	50	-11%	-50%
Yuanta Venture Capital	728	332	-54%	98	117	251	115%	156%
Yuanta Life	2,060	(312)	-115%	141	(329)	(462)	40%	-428%

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

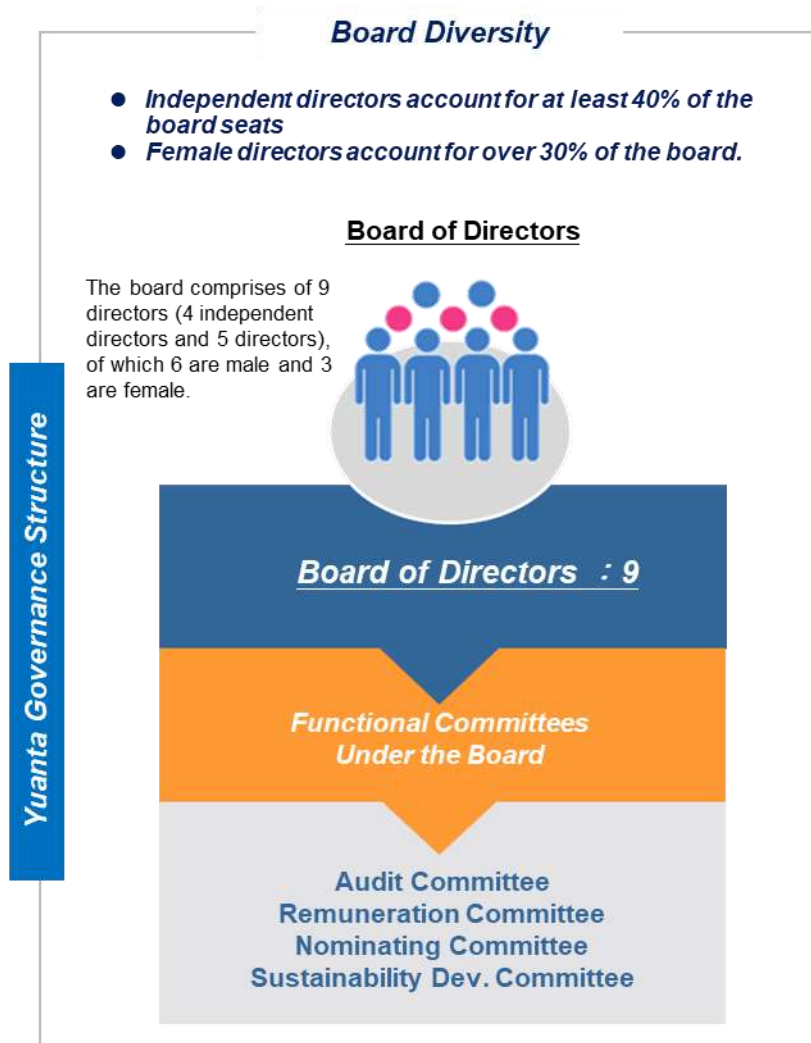
Motivation



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



Business Review

Pan-Securities Businesses

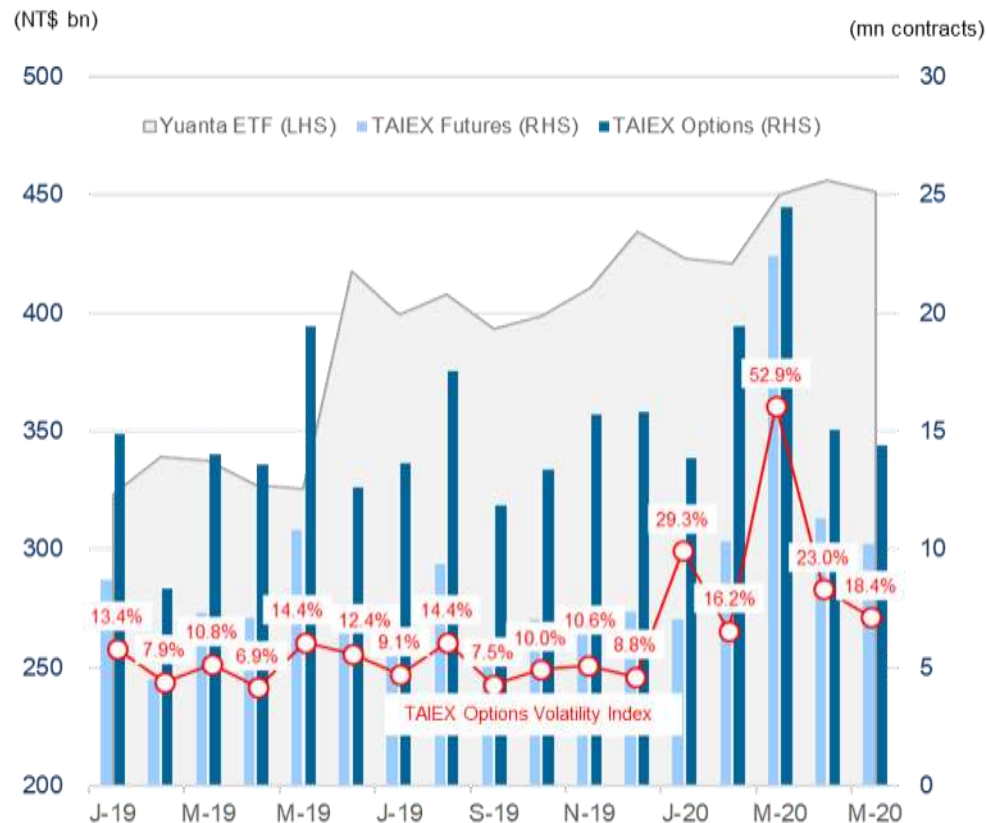
Robust Performance Driven by Natural Hedge Model



Historical ROE Performance

	2021	2022	2023	2024	9M25
Yuanta Sec.	19.4%	9.1%	9.9%	14.0%	13.7%
Yuanta Futures	7.1%	9.1%	13.5%	14.2%	15.4%
Yuanta Funds	33.9%	30.5%	41.7%	56.0%	53.0%
Pan-Sec. Subsidiaries	18.9%	10.0%	11.4%	15.7%	15.5%

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



Note: 9M25 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

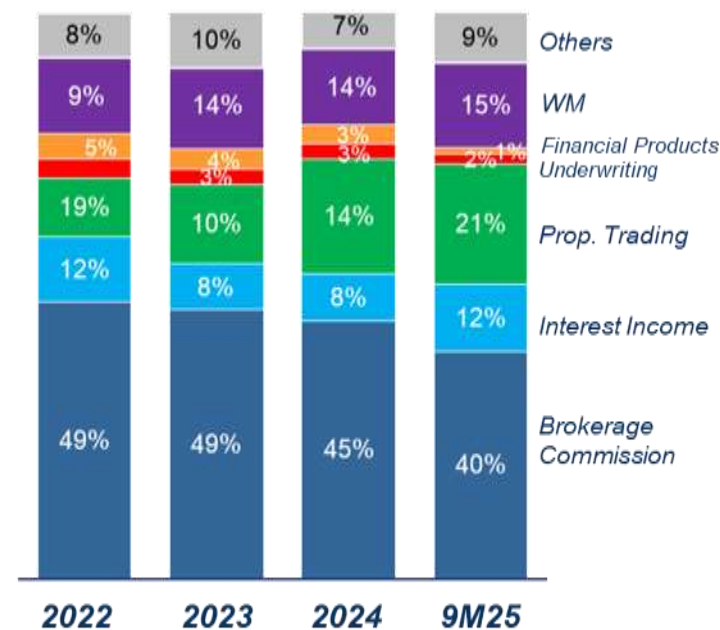
Yuanta Securities	Market share
Brokerage	13.5%
Margin Financing	16.9%
Online Trading	17.3%
SBL	27.9%
Non Purpose Lending	36.5%
Market Maker in COMM Futures	36.2%
Yuanta Futures	
Futures	22.4%
Options	13.4%
Yuanta Funds	
Public Funds	23.9%
ETF Funds	32.1%

➤ Strong Balance Sheet

(NT\$ bn)



Revenue Breakdown for Pan-Sec. Businesses



NT\$ mn

Total Net Revenue

35,985 42,497 60,981 46,336

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

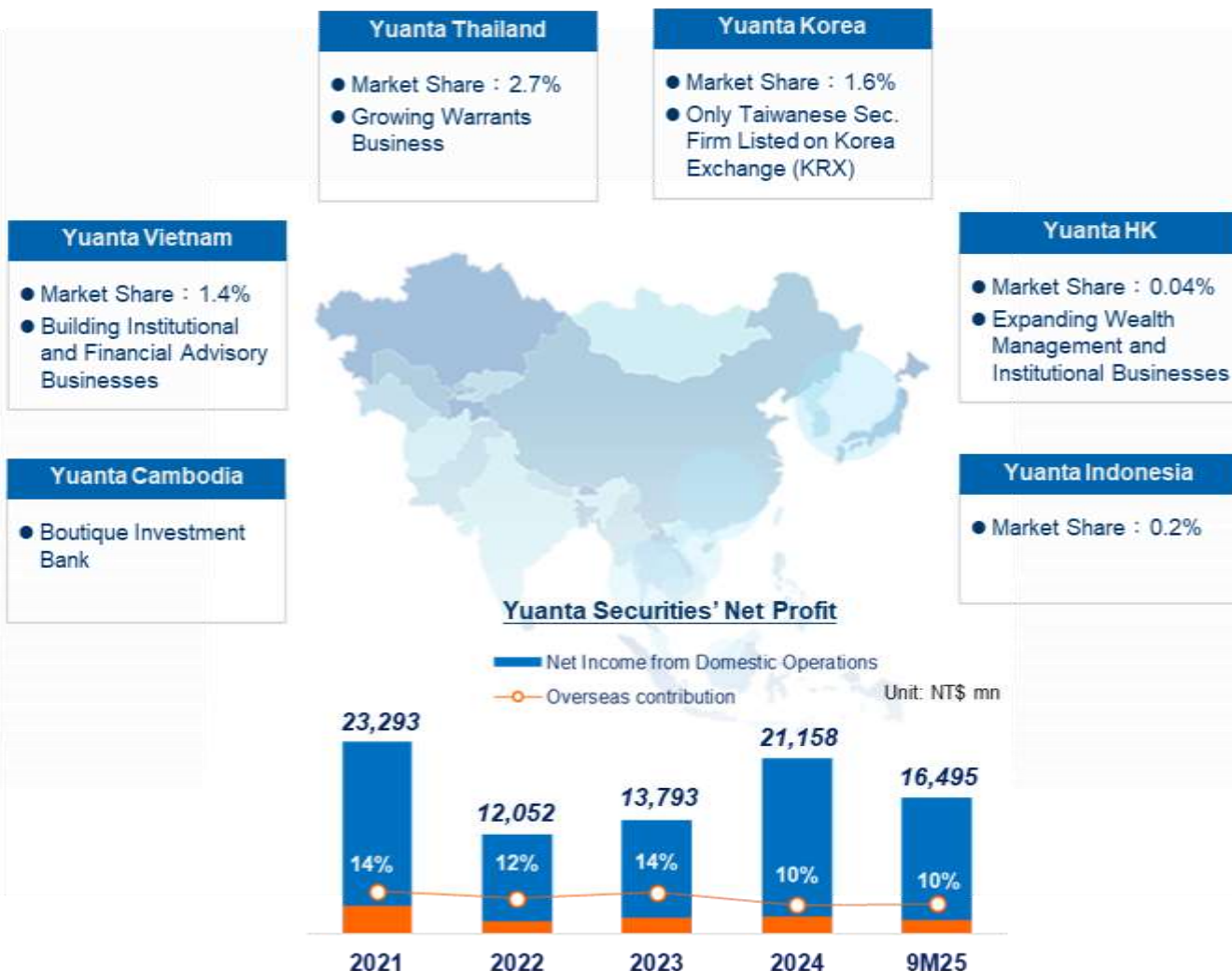
1 Asia-Pacific Regional Layout

2 Expanding Business Scale

3 Cultivating Local Market Expertise

4 Diversifying Business Lines

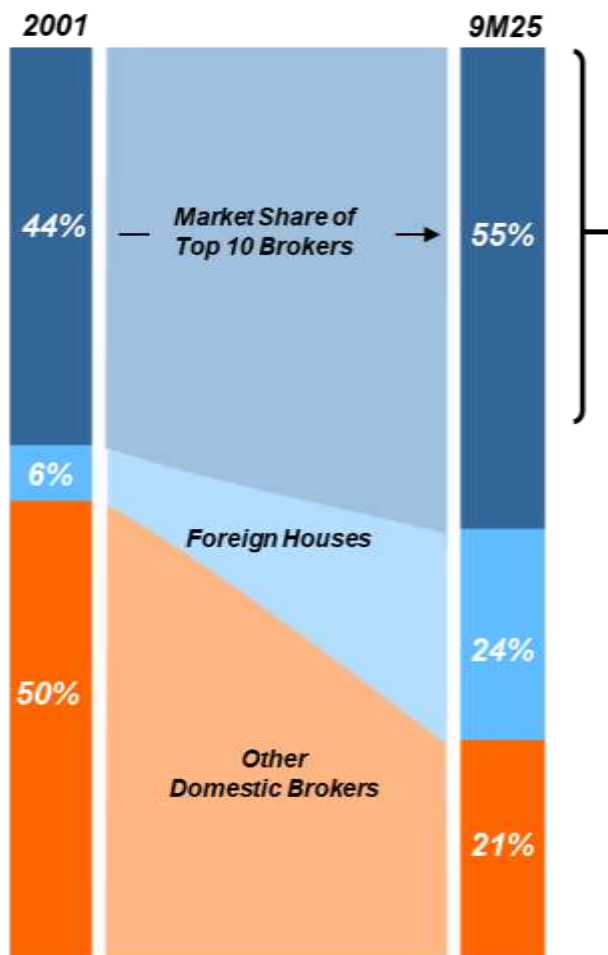
5 Overseas Profit Growth



Note: Data as of Sept. 30, 2025

The Leading Securities Company in Taiwan

Taiwan Brokerage Market Structure

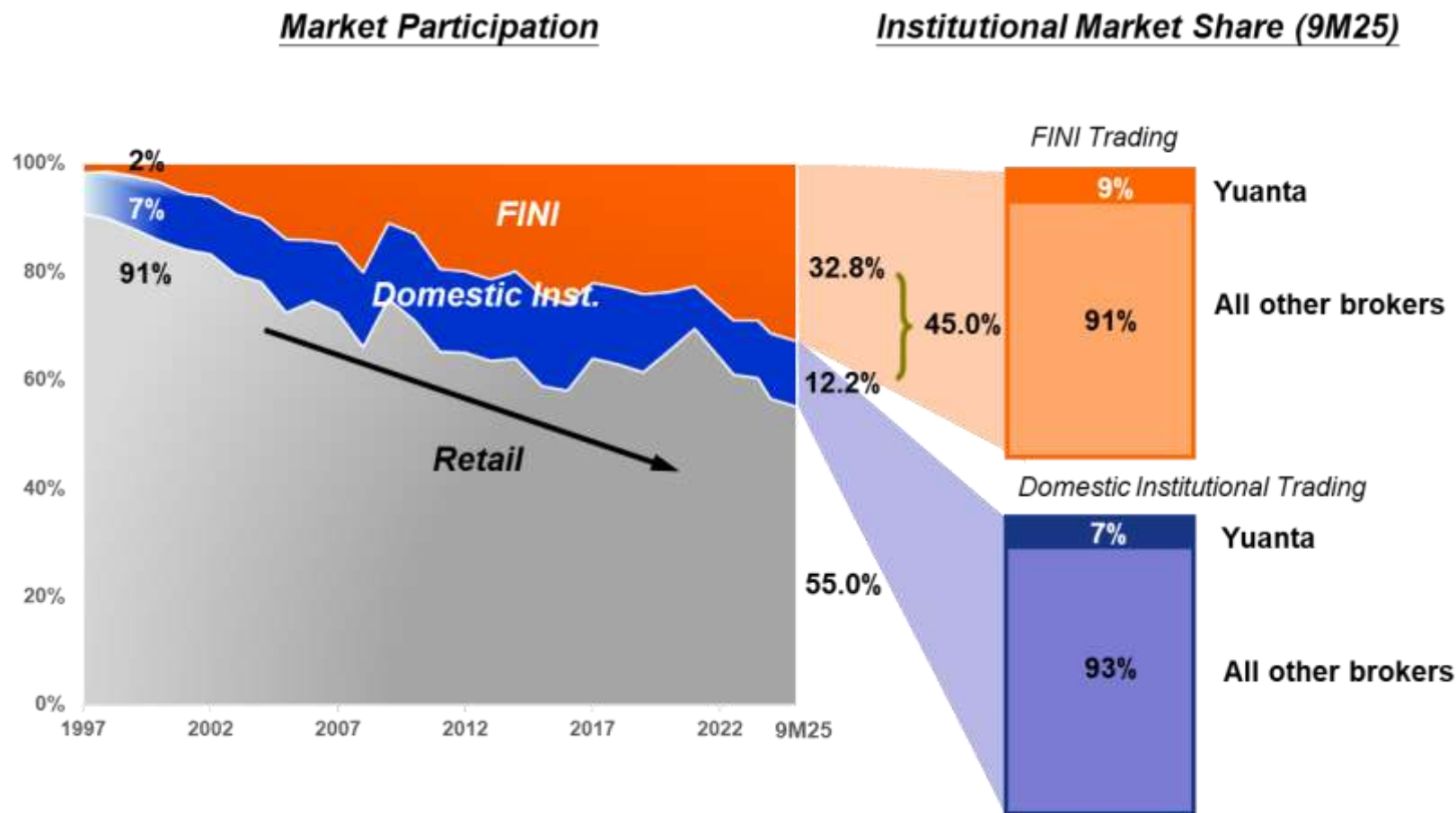


	2023	2024	9M25
Yuanta	12.8%	13.3%	13.5%
KGI	11.1%	10.4%	11.3%
Fubon	7.6%	7.6%	6.9%
SinoPac	4.8%	4.8%	4.9%
Cathay	4.0%	4.2%	4.4%

Yuanta Securities

	2023	2024	9M25
New Accounts Opened (monthly avg.)	13,502	20,846	14,509
Active Accounts (mn)	1.40	1.65	1.66
Large Traders (monthly transactions over NTD 50 mn)	4,025	5,722	5,550

Shifting Investor Composition in Taiwan's Markets

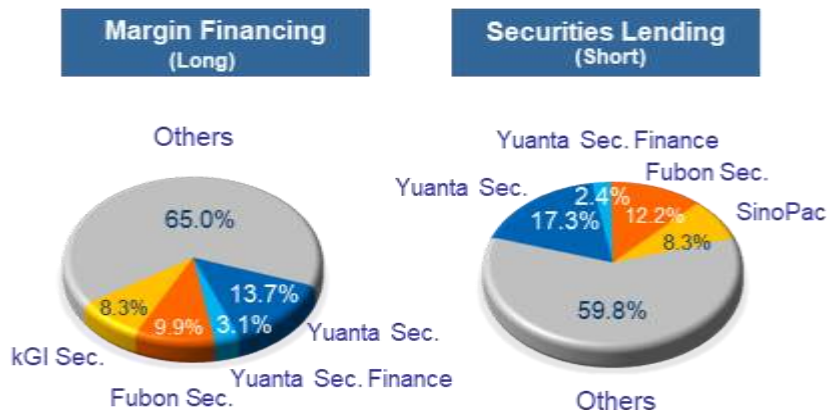


Note: Calculated using TAIEX plus OTC trading volume

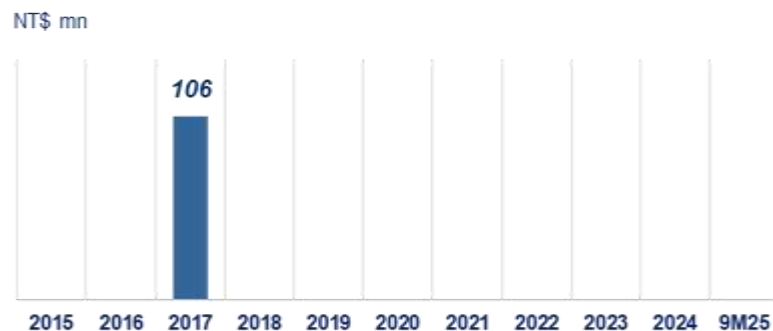
Source: Securities and Futures Bureau (Taiwan) ; Yuanta Securities

The Industry Leader in Margin Financing

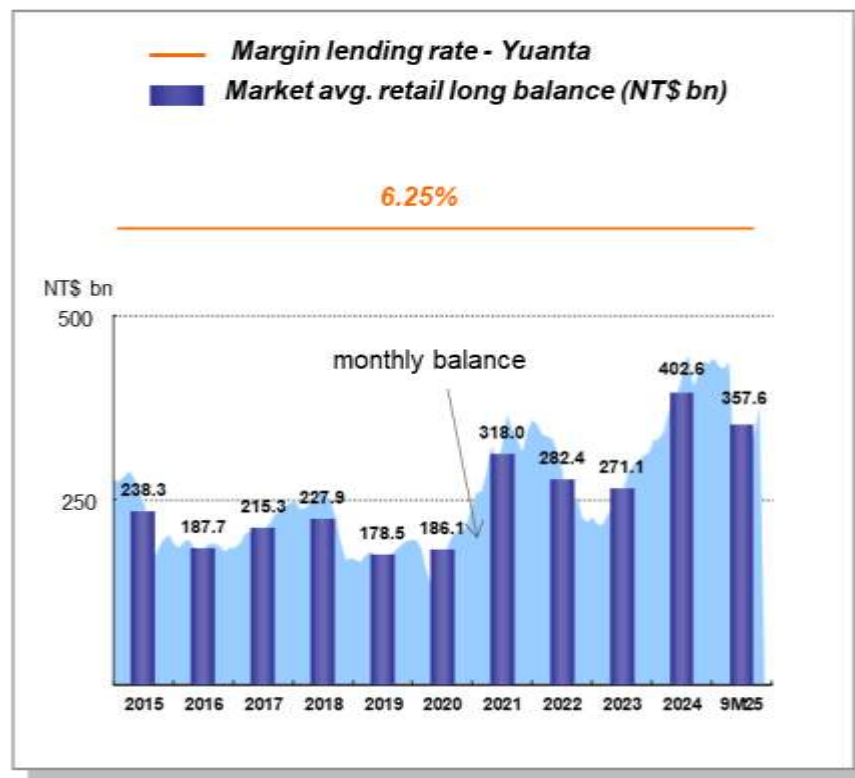
Market Share (9M25)



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

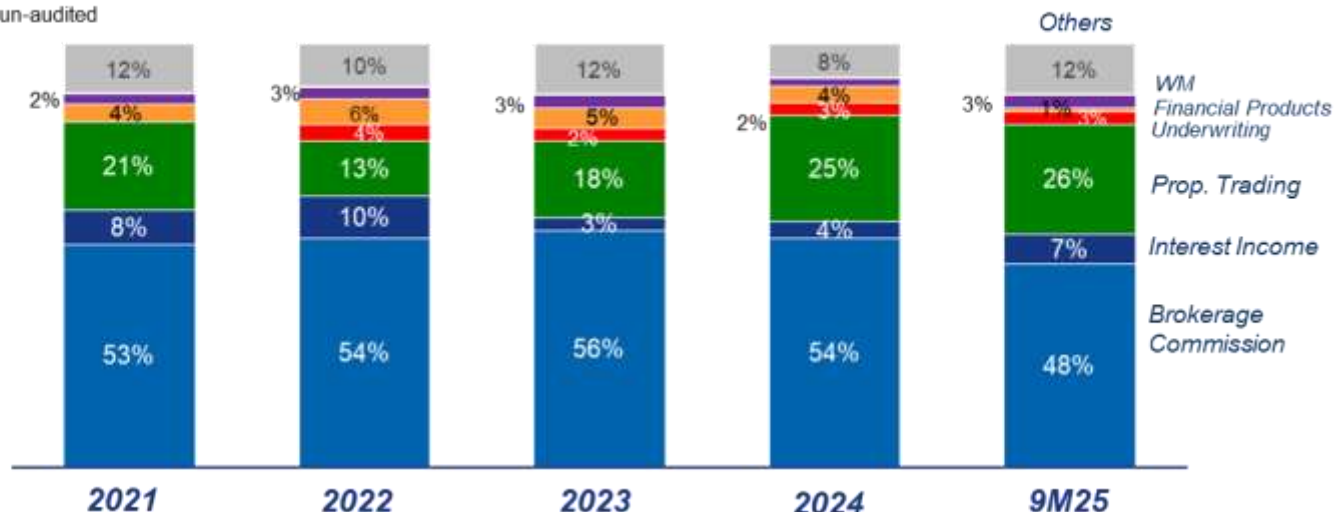


Securities Revenue Sources Diversified

Notes:

1) 3Q25 numbers are un-audited

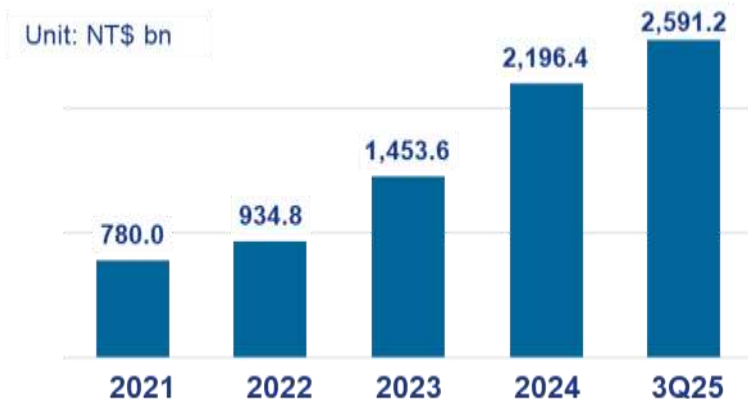
Yuanta Securities' Revenue Breakdown



NT\$ mn	9M24	9M25	YoY	3Q24	2Q25	3Q25	QoQ	YoY
Brokerage Commission	19,918	17,332	-13%	6,976	5,173	6,958	35%	0%
Interest Income	1,220	2,512	106%	472	752	957	27%	103%
Prop. Trading	8,522	9,374	10%	2,856	3,533	3,457	-2%	21%
Underwriting	1,102	1,136	3%	519	360	527	46%	2%
Financial Products	1,179	458	-61%	464	(71)	136	-292%	-71%
WM Fee Income	861	978	14%	260	267	464	73%	78%
Others	2,833	4,308	52%	1,879	1,996	1,689	-15%	-10%
Total Net Revenue	35,635	36,098	1%	13,426	12,010	14,188	18%	6%

Taiwan's Premier Investment Management Company

Yuanta's AUM of Public Funds



Market Share – Public Funds (9M25)



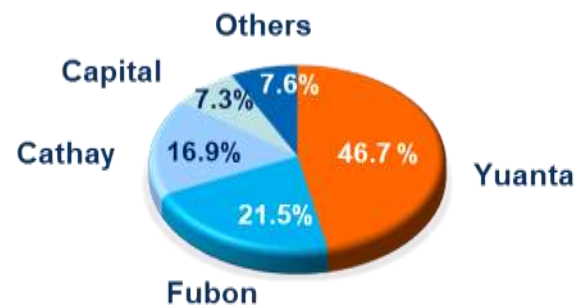
Market – ETF Recurring Investment

(Regular Savings Plan)

(Monthly Total)

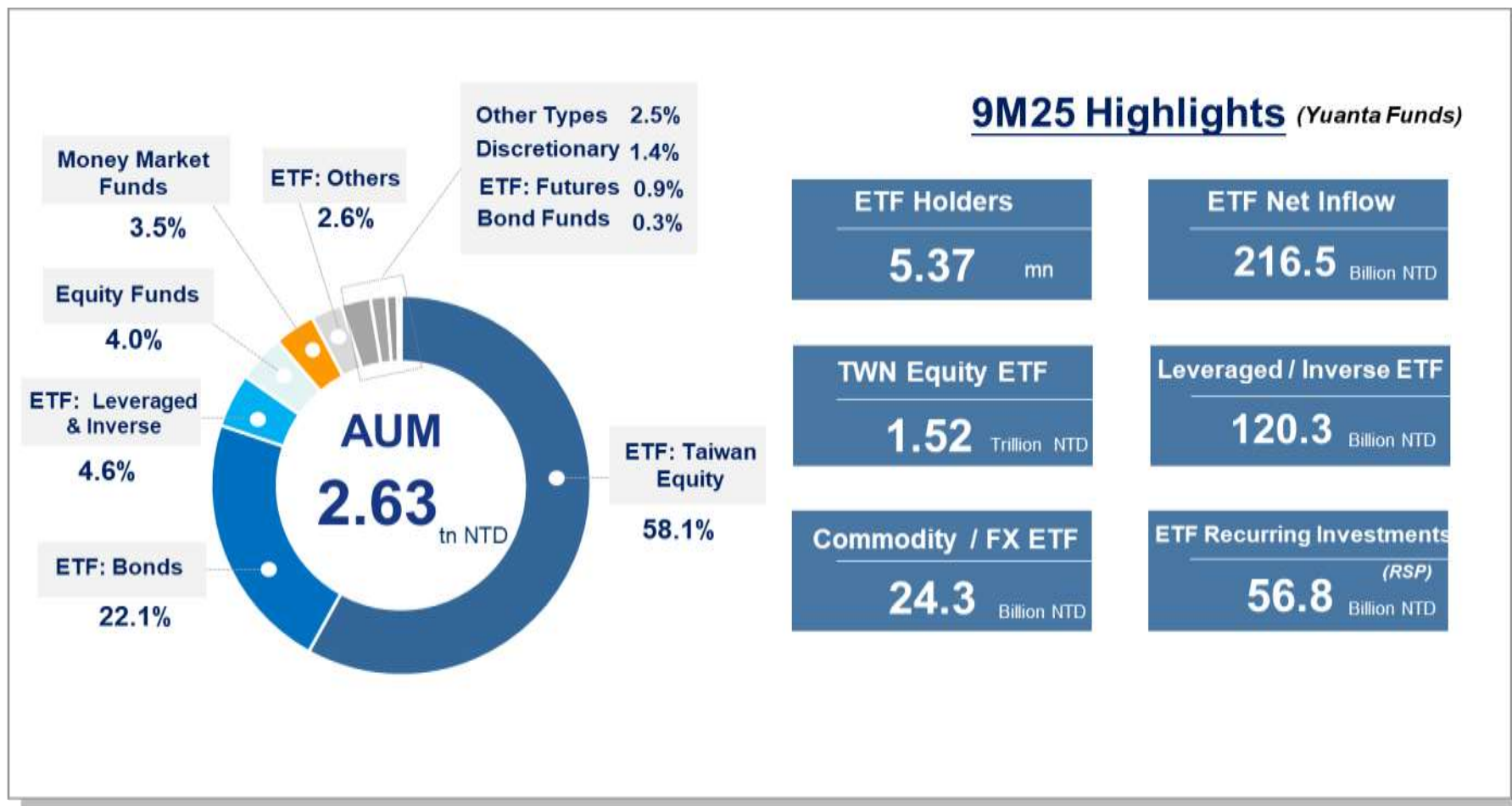


Market Share - ETF Recurring Investment (9M25)



Source: SITCA; Yuanta Funds

Wide-Ranging, Industry-Leading Investment Products



Source: Yuanta Funds

Note: Data as of Sept. 30, 2025

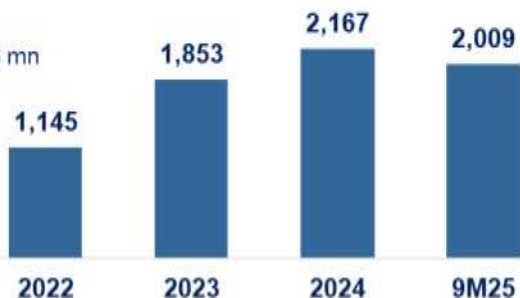
Bellwether for Taiwan's Futures Industry

Net Profit

% of
Industry
Profit

28.4% 33.6% 31.2% 37.9%

Unit: NT\$ mn

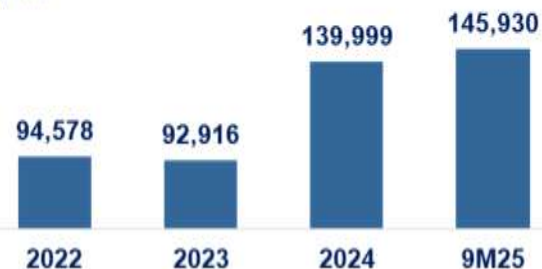


Margin Deposits (Standalone)

% of
Industry
Margin
Deposit

30.6% 30.7% 32.9% 32.3%

Unit: NT\$ mn

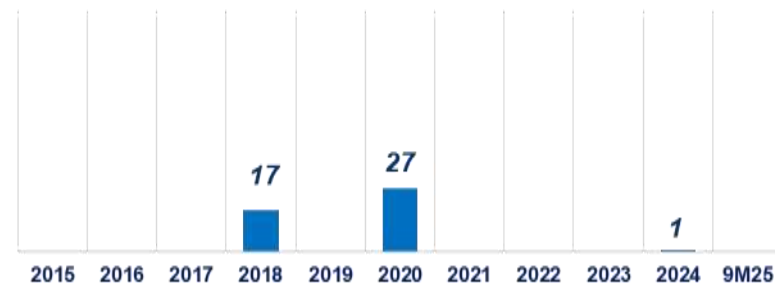


Futures & Options Market Share



Yuanta Futures' Credit Loss

NT\$ mn

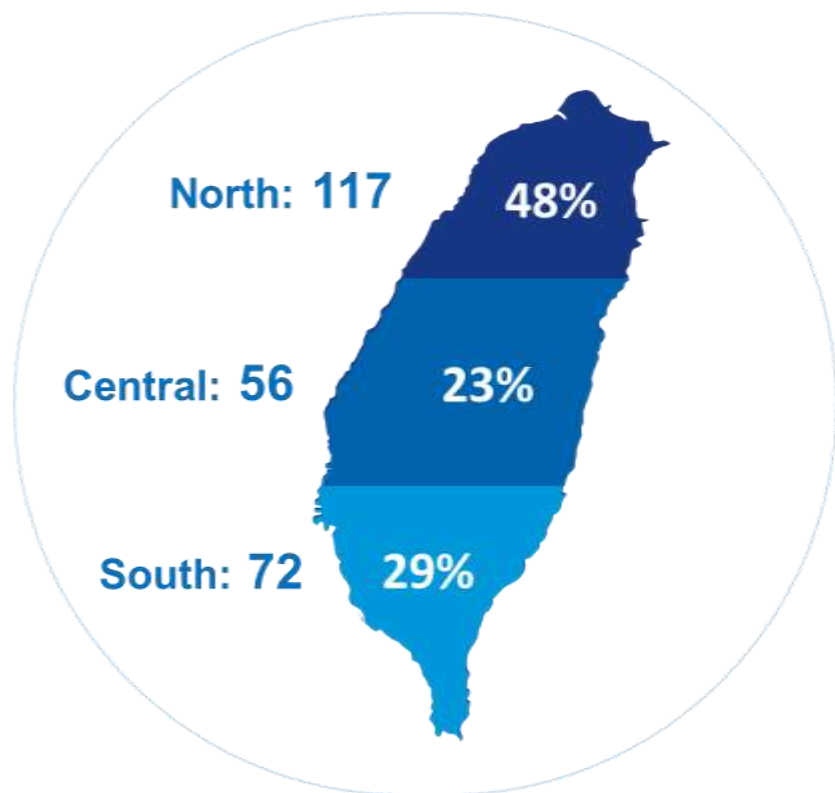


Source : Taiwan Futures Exchange, Yuanta Futures

Note : Data as of Sept. 30, 2025

Comprehensive Global Coverage for Futures Trading

Extensive Domestic Distribution Network



245 Locations in Taiwan

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

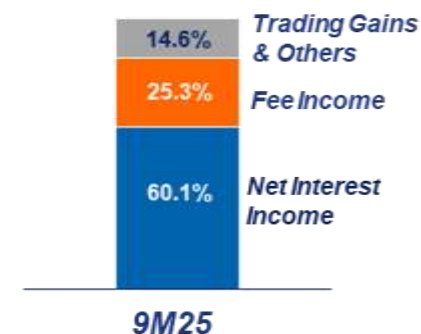
Yuanta Bank

Financial Overview

Financial Snapshot – Yuanta Bank

NT\$ mn	9M24	9M25	YoY	3Q24	2Q25	3Q25	QoQ	YoY
Net interest income	11,051	13,481	22%	3,912	4,450	4,909	10%	25%
Fee income	4,701	5,677	21%	1,660	1,642	1,943	18%	17%
Trading gains & others	4,564	3,275	-28%	1,909	991	1,315	33%	-31%
ECB FX gains or losses	281		-100%	0	0	0	N/A	N/A
Operating income	20,597	22,433	9%	7,481	7,083	8,167	15%	9%
Operating expenses	(10,465)	(11,710)	12%	(3,712)	(3,835)	(4,104)	7%	11%
Pre-provision profit	10,132	10,723	6%	3,769	3,248	4,063	25%	8%
Net provision	(1,084)	(432)	-60%	(713)	61	(238)	-490%	-67%
Income before tax	9,048	10,291	14%	3,056	3,309	3,825	16%	25%
Net income	7,650	8,416	10%	2,464	2,752	3,120	13%	27%
EPS	0.96	0.96	0%	0.31	0.29	0.35	22%	14%
ROA (YTD annualized)	0.52%	0.51%	-2%	0.52%	0.50%	0.51%		
ROE (YTD annualized)	7.7%	7.7%	0%	7.7%	7.4%	7.7%		

Revenue Breakdown



Capital Adequacy

	2023	2024	3Q25
CET1	11.77%	11.19%	11.51%
Tier I	12.47%	11.79%	12.07%
BIS	14.82%	13.87%	14.85%

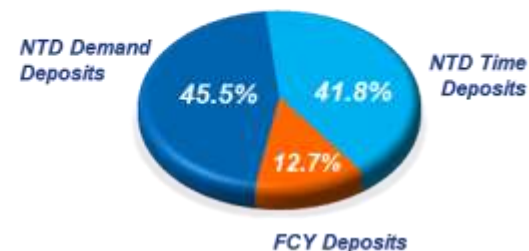
Note:

- 1) As of the end of May 2024, Yuanta Bank has fully converted all of TC Bank's USD assets into NTD.
- 2) 3Q25 numbers are un-audited.

Loan and Deposit Breakdown

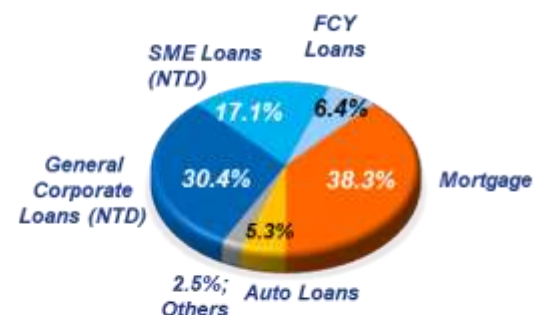
Deposit Breakdown

NT\$ mn	3Q24	2Q25	3Q25	QoQ	YoY
NTD Demand Deposits	841,745	841,589	938,683	12%	12%
NTD Time Deposits	725,867	873,756	860,742	-1%	19%
Subtotal	1,567,612	1,715,345	1,799,425	5%	15%
Foreign Currency Deposits	262,734	220,901	262,425	19%	0%
Total	1,830,346	1,936,246	2,061,850	6%	13%



Loan Breakdown

NT\$ mn	3Q24	2Q25	3Q25	QoQ	YoY
Corporate Banking	625,258	692,078	752,250	9%	20%
General Corporate Loans	346,801	375,773	424,101	13%	22%
SME Loans	214,017	236,663	237,950	1%	11%
Foreign Currency Loans	64,201	79,194	89,764	13%	40%
Non-Accrual Loans	239	448	435	-3%	82%
Consumer Banking	602,908	632,447	642,430	2%	7%
Mortgage Loans	504,928	526,561	534,447	1%	6%
Auto Loans	70,270	72,510	73,230	1%	4%
Unsecured Personal Loans	26,126	31,261	32,494	4%	24%
Others	1,426	1,903	1,908	0%	34%
Non-Accrual Loans	158	212	351	66%	122%
Total	1,228,166	1,324,525	1,394,680	5%	14%



Note:

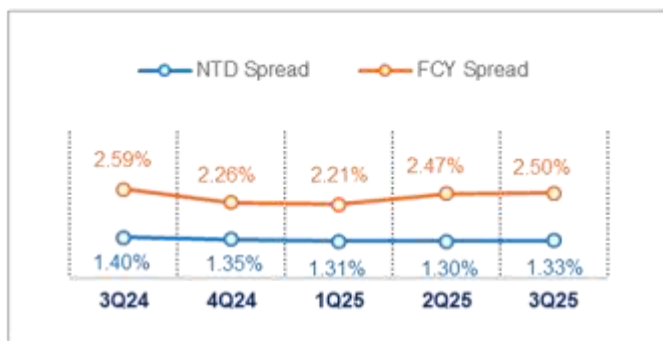
1) 3Q25 numbers are un-audited

NIM and Spread

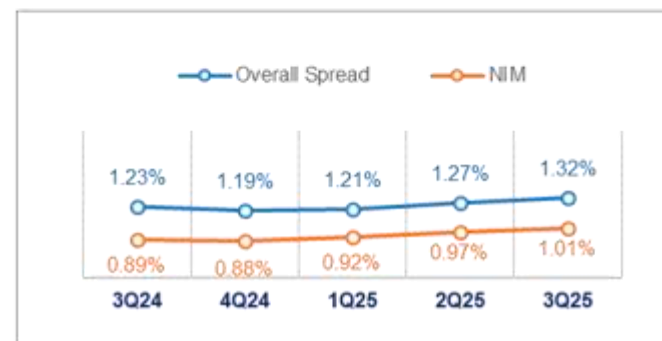
Interest Income Breakdown

NT\$ mn	9M24	9M25	YoY	3Q24	2Q25	3Q25	QoQ	YoY
Interest Income	27,958	32,274	15%	9,999	10,633	11,220	6%	12%
Loan interest	20,772	24,848	20%	7,486	8,192	8,715	6%	16%
Interest income from marketable securities	6,424	6,398	0%	2,250	2,094	2,099	0%	-7%
Other interest	762	1,028	35%	263	347	406	17%	54%
Interest Expenses	(16,907)	(18,793)	11%	(6,087)	(6,183)	(6,311)	2%	4%
Net Interest Income	11,051	13,481	22%	3,912	4,450	4,909	10%	25%
Loan to Deposit Ratio	67.1%	67.6%	1%	67.1%	68.4%	67.6%	-1%	1%

NTD Spread & FCY Spread



NIM and Overall Spread

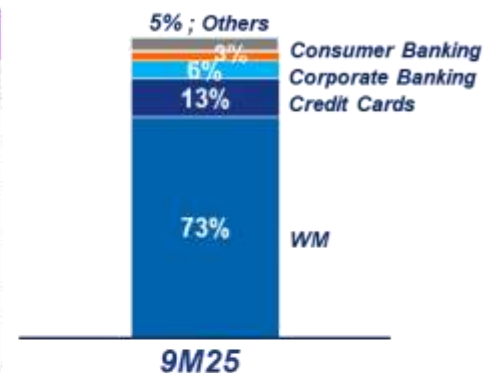


Note:
1) 3Q25 numbers are un-audited

Fee Income Breakdown

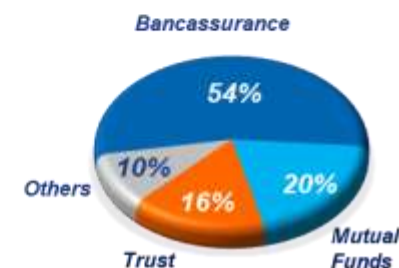
Fee Income Breakdown

NT\$ mn	9M24	9M25	YoY	3Q24	2Q25	3Q25	QoQ	YoY
Fee Income	5,878	6,872	17%	2,064	2,035	2,355	16%	14%
Wealth Management	4,241	5,021	18%	1,507	1,446	1,707	18%	13%
Credit Cards	819	883	8%	266	307	290	-6%	9%
Corporate Banking	285	395	39%	93	99	144	45%	55%
Consumer Banking	194	191	-2%	68	65	66	2%	-3%
Others	339	382	13%	130	118	148	25%	14%
Fee Expenses	(1,177)	(1,195)	2%	(404)	(393)	(412)	5%	2%
Net Fee Income	4,701	5,677	21%	1,660	1,642	1,943	18%	17%



WM Fee Breakdown

NT\$ mn	9M24	9M25	YoY	3Q24	2Q25	3Q25	QoQ	YoY
Mutual Funds	1,055	981	-7%	438	234	395	69%	-10%
Bancassurance	1,728	2,699	56%	548	740	876	18%	60%
Trust	807	815	1%	289	300	234	-22%	-19%
Structured & Others	651	526	-19%	232	172	202	17%	-13%
WM fee Income	4,241	5,021	18%	1,507	1,446	1,707	18%	13%

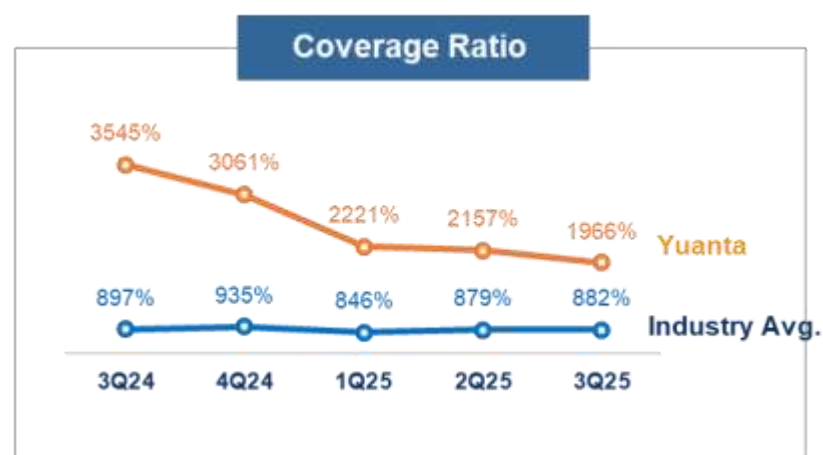
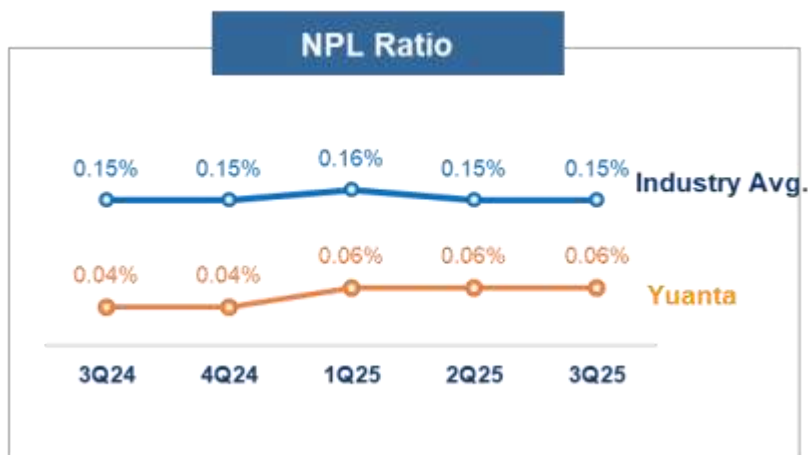


Note:

- 1) 3Q25 numbers are un-audited

Asset Quality

NT\$ mn	9M24	9M25	YoY	3Q24	2Q25	3Q25	QoQ	YoY
Net Provisions	1,084	432	-60%	713	(61)	238	-490%	-67%
NPL	433	833	92%	433	748	833	11%	92%
Loan Loss Reserves	15,362	16,381	7%	15,362	16,128	16,381	2%	7%
NPL Ratio	0.04%	0.06%	50%	0.04%	0.06%	0.06%	0%	50%
NPL Coverage Ratio	3545%	1966%	-45%	3545%	2157%	1966%	-9%	-45%
Reserve to Loan Ratio	1.27%	1.24%	-2%	1.27%	1.26%	1.24%	-2%	-2%



Note:

1) 3Q25 numbers are un-audited

Appendix

Balance Sheet of Yuanta FHC & Major Subsidiaries

Data as of Sept. 30, 2025

NT\$ mn	Yuanta Sec. (Standalone)	Yuanta Bank (Standalone)	Yuanta Life	Yuanta FHC (Standalone)	Yuanta FHC (Consolidated)
Cash and due from banks	66,947	147,706	14,263	36	224,262
Financial assets at FVTPL	177,614	214,966	51,518	0	700,919
Financial assets at FVOCI	74,753	203,966	22,102	84	349,738
Financial assets at AC	0	264,519	296,158	0	561,468
Bills and bonds sold under RS	0	24,546	3,150	3,693	60,278
Loans (net)	0	1,378,299	9,118	0	1,410,665
A/R (net)	236,328	27,210	7,458	76	416,806
LT investments under equity method	65,467	4,531	0	374,440	2,491
Other assets	187,467	46,467	63,807	3,521	368,289
Total assets	808,576	2,312,210	467,574	381,850	4,094,916
Financial liabilities at FVTPL	122,860	7,642	2,398	0	203,021
Bills and bonds sold under RP	86,817	16,373	0	0	243,801
A/P (net)	125,805	20,730	7,092	8,207	285,086
Deposits and remittances	0	2,061,936	0	0	1,883,423
Bonds payable	38,100	33,000	0	33,500	119,603
Provisions	1,322	1,026	384,756	15	393,814
Other liabilities	271,155	19,717	38,808	11,054	614,578
Total liabilities	646,059	2,160,424	433,054	52,776	3,743,326
Common shares (mn)	6,593	8,730	2,920	13,331	13,331
Total shareholders' equity	162,517	151,787	34,520	329,074	351,590

Note: 9M25 numbers are un-audited

P&L of Yuanta FHC & Major Subsidiaries

Data as of Sept. 30, 2025

NT\$ mn	Yuanta Sec. (Standalone)	Yuanta Bank (Standalone)	Yuanta Life	Yuanta FHC (Standalone)	Yuanta FHC (Consolidated)
Net interest income	2,417	13,481	9,337	(375)	28,884
Net fee income	14,663	5,677	(4,378)	0	23,779
Net insurance income	0	0	11,277	0	11,232
Other income	16,363	3,266	(7,999)	23	26,030
LT investment income	2,638	9	0	28,747	(118)
Total operating income	36,081	22,433	8,237	28,395	89,807
Provision for bad debt and reserve for guarantee policy	17	(432)	1	0	(1,128)
Net change in insurance reserve	0	0	(7,688)	0	(7,608)
Operating expenses	(17,511)	(11,709)	(1,557)	(1,444)	(46,707)
Income before tax	18,587	10,292	(1,007)	26,951	34,364
Net income	16,495	8,416	(312)	26,695	28,731
EPS	2.50	0.96	(0.11)	2.00	
ROE (YTD annualized)	13.7%	7.7%	-1.2%	11.1%	11.1%

Note: 9M25 numbers are un-audited

Yuanta FHC Financial Summary

(Consolidated Base)

NT\$ mn	9M24	9M25	YoY	3Q24	2Q25	3Q25	QoQ	YoY
Net interest income	24,203	28,884	19%	8,405	9,399	10,279	9%	22%
Net fee income	26,023	23,779	-9%	9,134	7,164	9,833	37%	8%
Net insurance income	4,351	11,232	158%	437	2,667	2,848	7%	552%
Other income	35,420	25,912	-27%	13,021	4,524	11,867	162%	-9%
Total operating income	89,997	89,807	0%	30,997	23,754	34,827	47%	12%
Provision for bad debt	(1,629)	(1,128)	-31%	(874)	(131)	(494)	277%	-43%
Net change in insurance reserve	(8,803)	(7,608)	-14%	(2,367)	2,764	(4,276)	-255%	81%
Operating expenses	(44,786)	(46,707)	4%	(15,816)	(15,450)	(16,696)	8%	6%
Income before tax	34,779	34,364	-1%	11,940	10,937	13,361	22%	12%
Net income	28,993	28,731	-1%	10,159	9,306	11,224	21%	10%
Net Income attr. to parent company	27,095	26,695	-1%	9,434	8,590	10,467	22%	11%
Total assets	3,763,164	4,094,916	9%	3,765,786	3,876,649	4,094,916	6%	9%
Common shares (mn)	12,943	13,331	3%	12,943	13,331	13,331	0%	3%
Total shareholders' equity	333,976	351,590	5%	333,976	330,211	351,590	6%	5%
Equity attr. to parent company	311,881	329,074	6%	311,881	308,413	329,074	7%	6%
BVPS	24.10	24.68	2%	24.10	23.13	24.68	7%	2%

Note: 3Q25 numbers are un-audited

Yuanta Securities Financial Summary

(Consolidated Base)

NT\$ mn	9M24	9M25	YoY	3Q24	2Q25	3Q25	QoQ	YoY
Net fee income	25,356	24,023	-5%	8,884	7,168	9,892	38%	11%
Net interest income	4,647	5,846	26%	1,710	1,769	2,137	21%	25%
Net investment income	10,780	11,396	6%	3,312	3,994	4,297	8%	30%
Other income	6,636	7,310	10%	3,474	3,204	2,639	-18%	-24%
Total net revenue	47,419	48,576	2%	17,378	16,135	18,966	18%	9%
Operating expenses	(28,574)	(28,641)	0%	(10,009)	(9,467)	(10,522)	11%	5%
Income before tax	18,845	19,934	6%	7,370	6,669	8,444	27%	15%
Net income	15,911	17,041	7%	6,250	5,831	7,162	23%	15%
Net income attr. to parent company	15,276	16,495	8%	5,997	5,621	6,907	23%	15%
EPS	2.32	2.50	8%	0.91	0.85	1.05	23%	15%
ROE (YTD annualized)	13.6%	13.7%	1%	13.6%	12.5%	13.7%		
Total assets	1,192,936	1,305,055	9%	1,192,936	1,191,692	1,305,055	10%	9%
Common shares (mn)	6,592	6,592	0%	6,592	6,592	6,592	0%	0%
Total shareholders' equity	170,420	176,796	4%	170,420	163,831	176,796	8%	4%
Equity attr. to parent company	154,975	162,517	5%	154,975	149,638	162,517	9%	5%

Note:

- 1) 3Q25 numbers are un-audited
- 2) EPS and ROE calculations are standalone

Yuanta Bank Financial Summary

(Consolidated Base)

NT\$ mn	9M24	9M25	YoY	3Q24	2Q25	3Q25	QoQ	YoY
Net interest income	11,445	13,845	21%	4,041	4,571	5,030	10%	24%
Net fee income	4,702	5,678	21%	1,661	1,642	1,944	18%	17%
Other income	4,849	3,289	-32%	1,941	994	1,327	34%	-32%
Total operating income	20,996	22,812	9%	7,643	7,207	8,301	15%	9%
Operating expenses	(10,742)	(11,966)	11%	(3,811)	(3,927)	(4,193)	7%	10%
Pre-provision operating income	10,254	10,846	6%	3,832	3,280	4,108	25%	7%
Net provision	(1,199)	(538)	-55%	(773)	33	(272)	-924%	-65%
Net income before tax	9,055	10,308	14%	3,059	3,313	3,836	16%	25%
Net income	7,650	8,416	10%	2,464	2,752	3,120	13%	27%
Total assets	2,085,112	2,323,119	11%	2,085,112	2,181,340	2,323,119	6%	11%
Common shares (mn)	7,995	8,730	9%	7,995	8,730	8,730	0%	9%
Total shareholders' equity	138,323	151,786	10%	138,323	146,973	151,786	3%	10%

Note:

- 1) 3Q25 numbers are un-audited.

Yuanta Life Financial Summary

NT\$ mn	9M24	9M25	YoY	3Q24	2Q25	3Q25	QoQ	YoY
Retained earned premium	26,039	31,998	23%	8,341	10,117	9,751	-4%	17%
Retained claim payment	(21,595)	(20,670)	-4%	(7,847)	(7,435)	(6,842)	-8%	-13%
Net change in insurance liability	(8,886)	(7,687)	-13%	(2,394)	2,735	(4,303)	-257%	80%
Total investment income	10,022	1,344	-87%	2,998	(4,484)	2,847	-163%	-5%
Others	(2,470)	(4,434)	80%	(834)	(1,173)	(1,750)	49%	110%
General and administrative expenses	(1,309)	(1,557)	19%	(466)	(497)	(513)	3%	10%
Income before tax	1,801	(1,006)	-156%	(202)	(737)	(810)	10%	301%
Net income	2,060	(312)	-115%	141	(329)	(462)	40%	-428%
General account	421,596	436,224	3%	421,596	425,788	436,224	2%	3%
Seperated account	25,478	31,350	23%	25,478	22,683	31,350	38%	23%
Total assets	447,074	467,574	5%	447,074	448,471	467,574	4%	5%
Reserves for life insurance liabilities	375,433	384,722	2%	375,433	378,426	384,722	2%	2%
Total liabilities	411,976	433,054	5%	411,976	417,746	433,054	4%	5%
Total shareholders' equity	35,098	34,520	-2%	35,098	30,725	34,520	12%	-2%
First year premium *	5,311	19,759	272%	2,000	3,804	11,743	209%	487%
Total premium *	27,234	41,712	53%	8,860	10,705	18,430	72%	108%

Note:

- 1) 3Q25 numbers are un-audited
- 2) * FYP & Total premium include investment-linked policies.

Yuanta Life Investment Portfolio

NT\$ mn	3Q24		2Q25		3Q25		QoQ	YoY
	Amount	%	Amount	%	Amount	%		
Overseas Fixed Income	281,053	69.4%	270,646	66.8%	279,294	67.6%	3%	-1%
Overseas Equity	1,555	0.4%	2,200	0.5%	3,006	0.7%	37%	93%
Domestic Fixed Income	37,362	9.2%	35,979	8.9%	35,546	8.6%	-1%	-5%
Domestic Equity	31,692	7.8%	32,143	7.9%	31,528	7.6%	-2%	-1%
Loans	8,400	2.1%	8,762	2.2%	9,118	2.2%	4%	9%
Real Estate	15,307	3.8%	15,447	3.8%	17,929	4.3%	16%	17%
Others	415	0.1%	296	0.1%	330	0.1%	11%	-20%
Deposits and Cash Equivalent	29,141	7.2%	39,436	9.7%	36,246	8.8%	-8%	24%
Total	404,925	100%	404,909	100%	412,997	100%	2%	2%
RBC Ratio	N/A		415.0%		N/A			

Note: 3Q25 numbers are un-audited