

We Know Asia

Providing the Best Financial Solutions
In the Asia-Pacific Region



元大金控

Yuan Da
Financial Holdings



1Q26

Disclaimer

This presentation is provided by Yuanta Financial Holding Company, Ltd. (the “Company”) and has not been reviewed by an accountant or independent expert. While every effort is made to ensure the accuracy and completeness of the presentation, the Company does not guarantee that all information is accurate. This presentation may contain forward-looking statements that are based on assumptions about the Company’s future operations and various political, economic, and market factors beyond the Company’s control, and therefore actual results of operations may differ materially from those statements.

The Company is not obligated to correct or update the contents of the presentation immediately after it is made public. Neither the Company nor any of its affiliated companies nor any of their respective responsible persons shall be liable for any damages resulting from the use or reference of this presentation. When reading this presentation, users should refer to the Company’s financial and business information that is publicly available and complete as reported to the competent authorities.

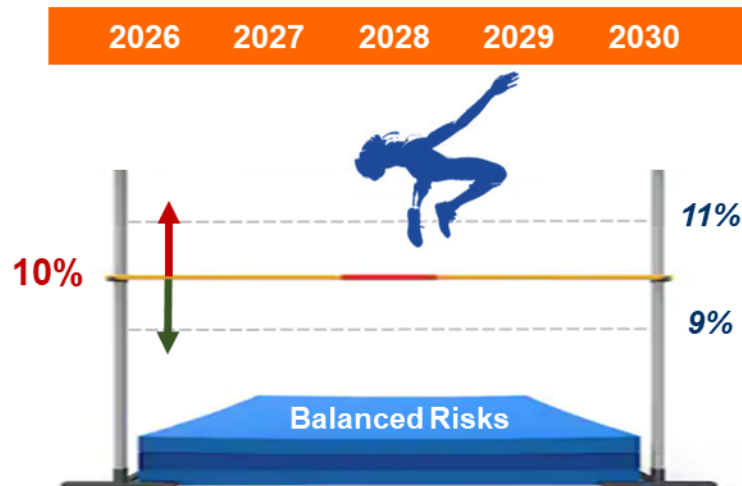
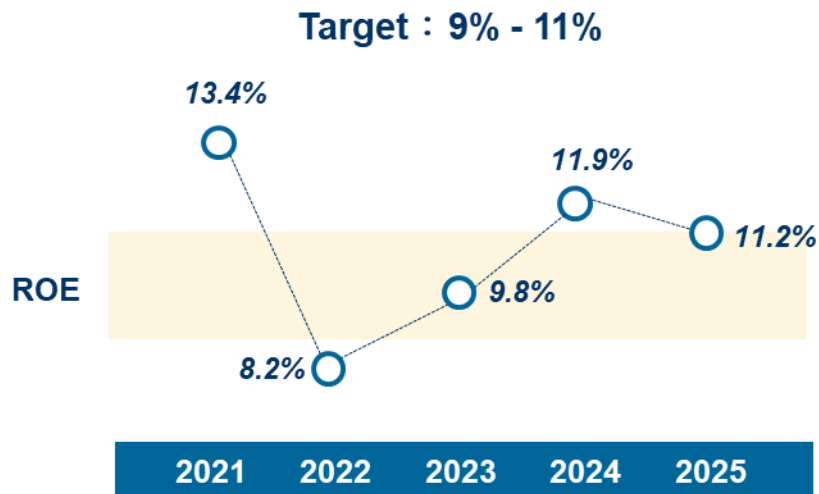
The contents, statements, or propositions in this presentation shall not be deemed to be an offer, solicitation, or recommendation to buy, sell, or offer to buy or sell any marketable securities or financial instruments.

Table of Contents

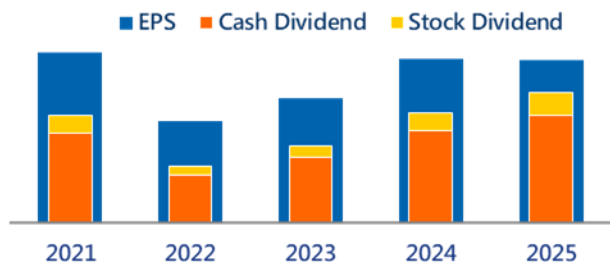
● Yuanta Profile	.....	3
● Business Review	.....	11
Pan-Sec. Businesses	.....	12
Yuanta Bank	.....	25
IFRS 17 & TIS Transition Impact	.....	31
● Appendix	.....	34

Yuanta Profile

ROE Target & Dividend Policy (2026-2030)

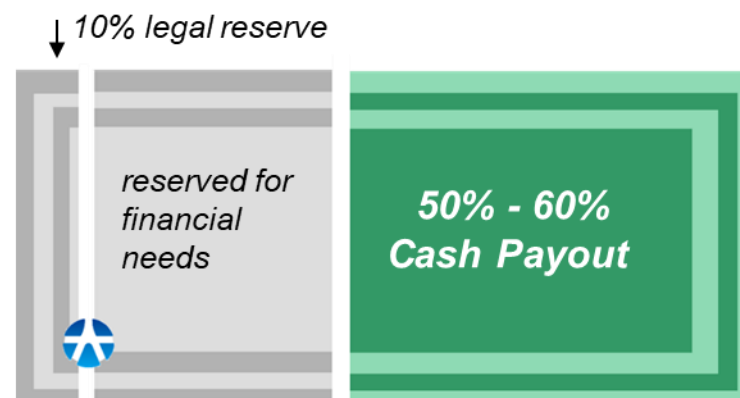


Dividend Policy



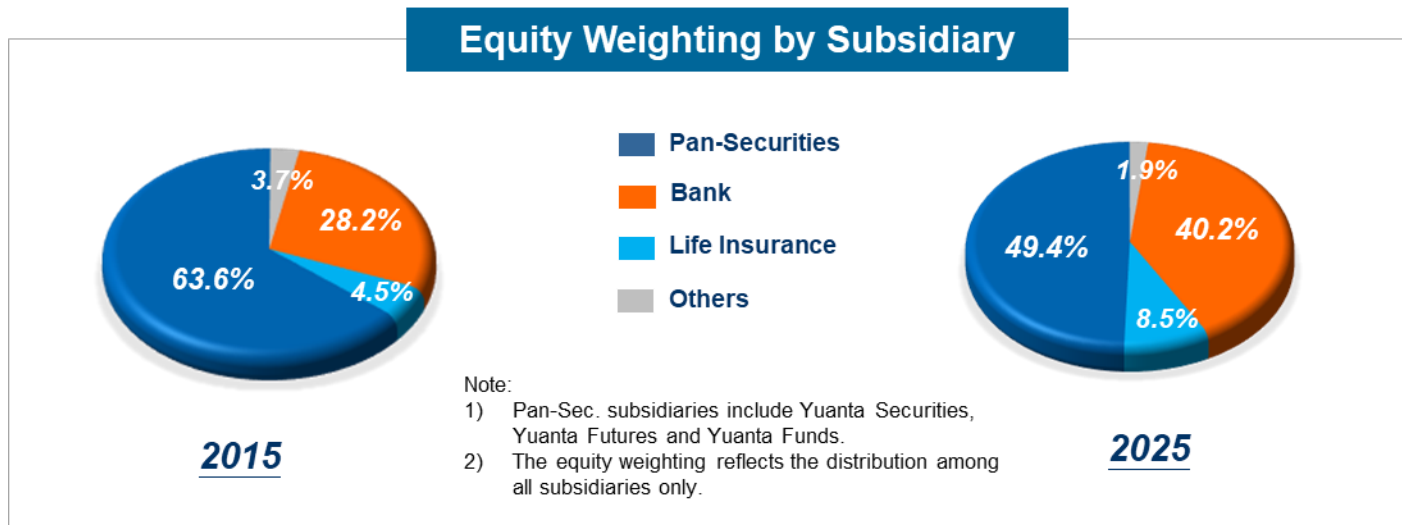
Unit: NT\$

	2021	2022	2023	2024	2025 *
EPS	2.87	1.72	2.09	2.77	2.74
Cash Dividend	1.5	0.8	1.1	1.55	1.8
Stock Dividend	0.3	0.15	0.2	0.3	0.4



Note: * The dividend distribution amount was approved by the board in March 2026, but is still subject to final shareholders' approval.

Diversified Financial Services Model



Sufficient Capital in Support of Future Growth

	Yuanta FHC (consolidated)	Yuanta Sec. (Standalone)	Yuanta Bank	Yuanta Life
CAR	125.6%	347.0%	14.2%	150%
Minimum Requirement	100%	* 250%	10.5%	100%

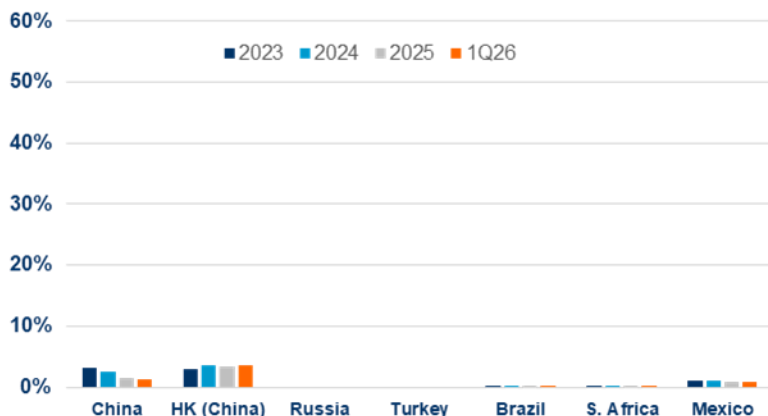
Note:

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

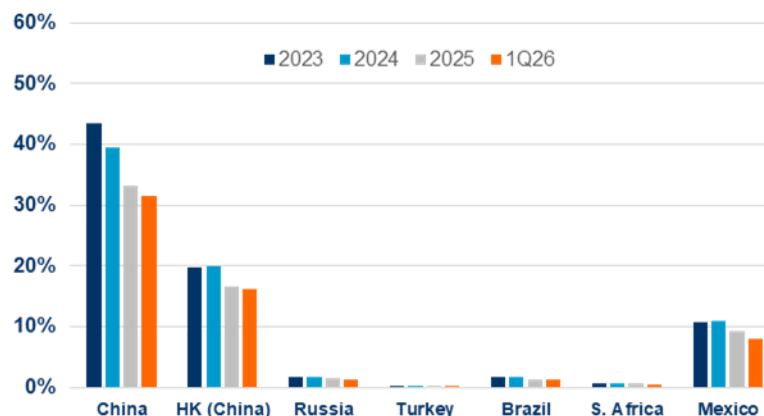
2) Data as of March 31, 2026.

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 (1Q26)

Credit Rating	Securities		Bank		Life		Yuanta FHC	
	NTD	FCY	NTD	FCY	NTD	FCY	NTD	FCY
AAA ~ A	98%	77%	100%	99%	95%	85%	99%	90%
A- ~ BBB-	2%	23%	0%	1%	5%	15%	1%	10%
Non-Investment Grade	0%	0%	0%	0%	0%	0%	0%	0%
Duration (Year)	3.3	5.6	3.4	2.5	9.6	13.4	4.2	8.4

Results Overview

FHC Financial Performance

Unit: NT\$ mn	2024	2025	YoY	1Q25	4Q25	1Q26	QoQ	YoY
Total Assets	3,715,730	4,292,144	16%	3,862,279	4,292,144	4,641,403	8%	20%
Common Shares (mn)	12,943	13,331	3%	12,943	13,331	13,331	0%	3%
Shareholders' Equity (standalone)	314,239	340,417	8%	322,884	340,417	358,882	5%	11%
BVPS	24.28	25.54	5%	24.95	25.54	26.92	5%	8%
Double Leverage Ratio	112.92%	114.55%	1%	113.12%	114.55%	114.00%	0%	1%
Net Income (standalone)	35,830	36,521	2%	7,638	9,826	14,409	47%	89%
EPS (NT\$)	2.77	2.74	-1%	0.59	0.74	1.08	47%	83%
ROE (%) YTD annualized	11.9%	11.2%	-6%	9.6%	11.2%	16.5%		

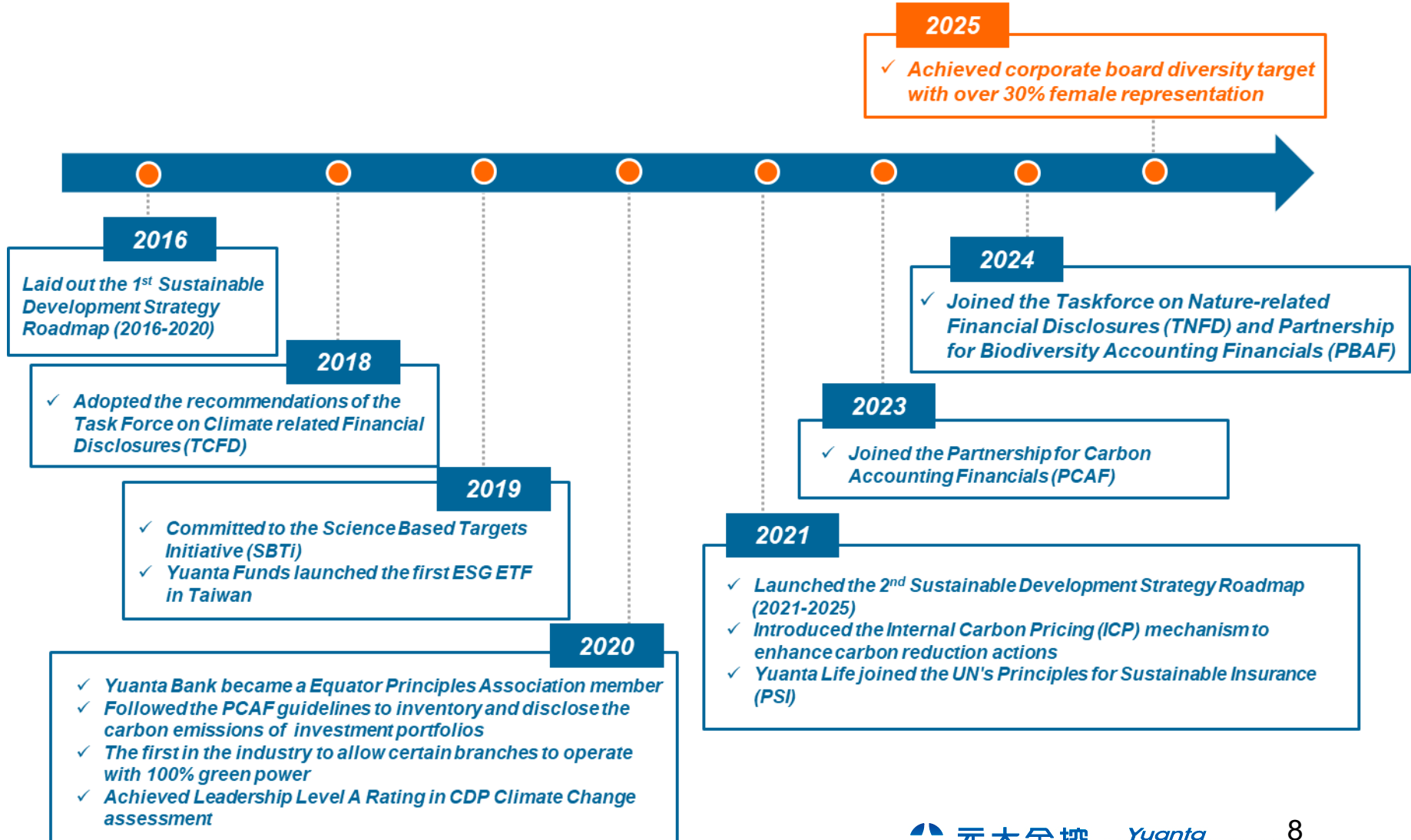
Note:

1) 1Q26 numbers are audited.

Net Income by Subsidiary (standalone)

Unit: NT\$ mn	2024	2025	YoY	1Q25	4Q25	1Q26	QoQ	YoY
Yuanta Securities	21,158	24,421	15%	3,967	7,926	8,735	10%	120%
Yuanta Bank	10,015	10,668	7%	2,544	2,252	3,688	64%	45%
Yuanta Futures (65.06%)	2,167	2,655	23%	617	646	700	8%	13%
Yuanta Funds (74.71%)	3,948	4,182	6%	994	1,120	1,291	15%	30%
Yuanta AMC	321	327	2%	127	94	53	-44%	-58%
Yuanta Venture Capital	701	276	-61%	(36)	(56)	668	NM	NM
Yuanta Life	1,923	(1,409)	-173%	479	(1,097)	1,290	NM	169%

ESG Sustainability Roadmap



Yuanta Commitment to Sustainability

Net-Zero Carbon Emissions

Sustainable Finance

Talent Cultivation

Commitments

- Support 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 based on SBT and PCAF.

- Incorporate environmental and social risk considerations in the evaluation of financial instruments and projects

- Beyond cultivating employees’ cross-functional expertise, Yuanta promotes financial literacy among students, senior citizens, the general public, and local communities.

2024 Implementation

1) Green Electricity Procurement and Utilization

- The Group utilized green electricity, with 30% of branch locations adopting green electricity.
- The group's green electricity usage reached 13.6%

2) Carbon Governance

- Officially implemented internal carbon pricing and established management mechanism, linking carbon reduction targets to management’s KPI.

1) Responsible Investment

- Voluntarily adhered to the UN Principles for Responsible Investing (PRI) to strengthen sustainable financial services.
- Our subsidiaries including Yuanta Securities, Yuanta Bank, Yuanta Life, and Yuanta Funds, actively engaged with investee companies to assist them in formulating response strategies, improvement plans, and future goals on major sustainability issues.

2) Responsible Lending

- Established the "Industry-Specific Environmental and Social Risk Management Rules" to strengthen the risk control of high-carbon emission industries.
- Yuanta Bank voluntarily followed the United Nations Principles for Responsible Banking (PRB), supporting projects and enterprises with positive impact on ESG issues, ensuring financing activities or investment portfolios create meaningful positive influence.

1) Sustainable Financial Talent Development

- Actively encouraged all employees across the Group to obtain sustainable finance certifications.
- Launched a “Sustainability Academy” to strengthen employees’ sustainable finance capabilities through forums, seminars, and courses.

2) New Generation Financial Literacy

- Disseminated financial knowledge through industry-academia collaboration
- Organized finance simulation competitions for university students to promote practical trading and investment skills and literacy

Sustainability Goals (2021-2025)

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

2025

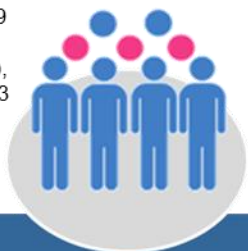
Operation Based on ESG Sustainability

Board Diversity

- *Independent directors account for at least 40% of the board seats*
- *Female directors account for over 30% of the board.*

Board of Directors

The board comprises of 9 directors (4 independent directors and 5 directors), of which 6 are male and 3 are female.



Board of Directors : 9

**Functional Committees
Under the Board**

**Audit Committee
Remuneration Committee
Nominating Committee
Sustainability Dev. Committee**

Yuanta Governance Structure

Global Recognitions

DJBIC World Index
 DJBIC Emerging Markets Index
 Top 1% S&P Global CSA Score
 MSCI ESG AAA Rating
 CDP Climate A List
 FTSE4Good Emerging Index
 Sustainalytics ESG Industry Leader
 FTSE4Good TIP Taiwan ESG Index



Business Review

Pan-Securities Businesses

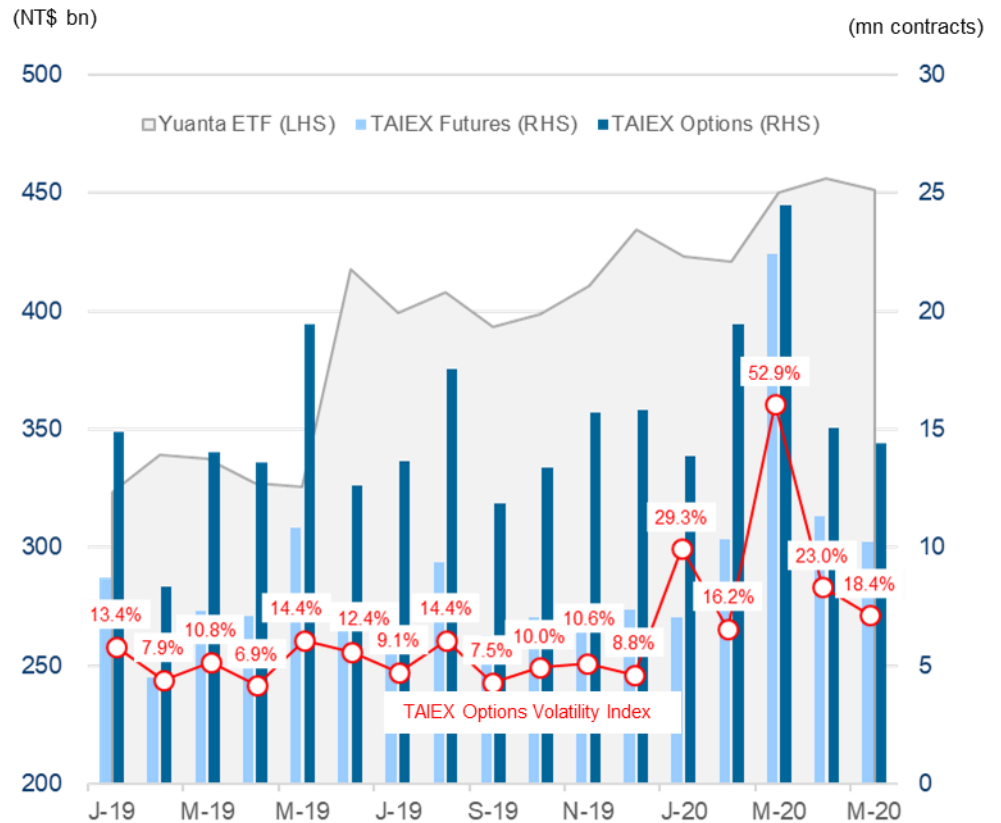
Robust Performance Driven by Natural Hedge Model



Historical ROE Performance

	2022	2023	2024	2025	1Q26
Yuanta Sec.	9.1%	9.9%	14.0%	14.8%	20.0%
Yuanta Futures	9.1%	13.5%	14.2%	15.0%	14.1%
Yuanta Funds	30.5%	41.7%	56.0%	50.6%	55.8%
Pan-Sec. Subsidiaries	10.0%	11.4%	15.7%	16.4%	21.0%

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



Note: 1Q26 numbers are audited

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

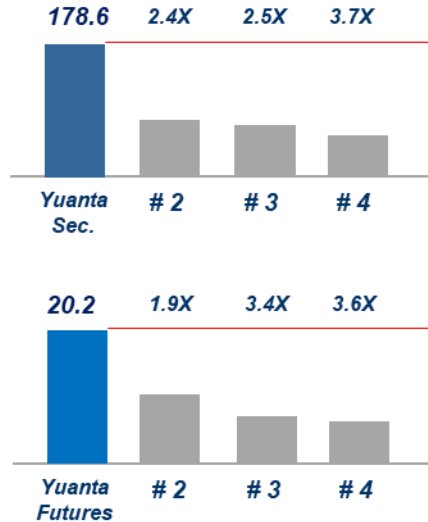
A Dominant Player in Taiwan’s Capital Market

➤ Leading Market Position Across Business Lines

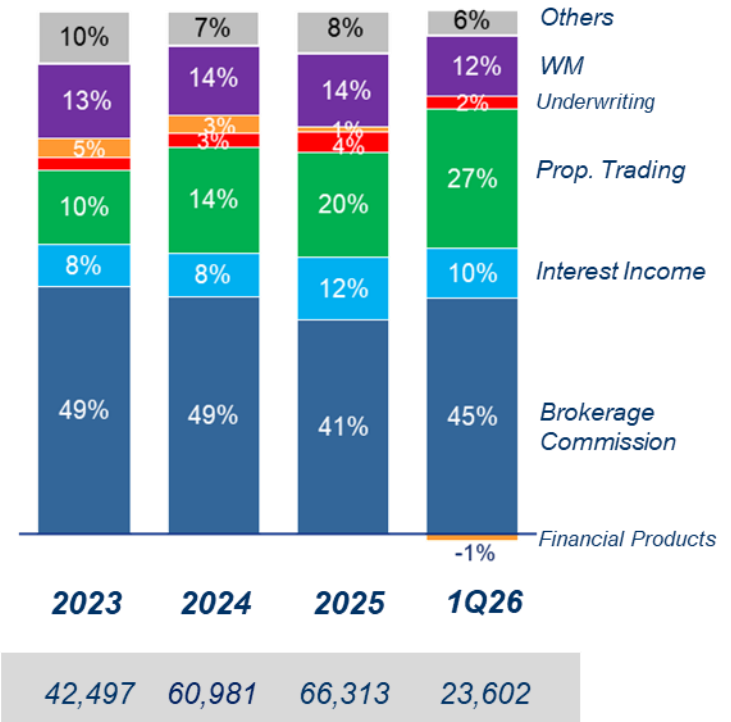
Yuanta Securities	Market share
Brokerage	15.6%
Margin Financing	16.8%
Online Trading	18.4%
SBL	28.0%
Non Purpose Lending	37.0%
Market Maker in COMM Futures	32.6%
Yuanta Futures	
Futures	25.4%
Options	13.4%
Yuanta Funds	
Public Funds	26.5%
ETF Funds	35.5%

➤ Strong Balance Sheet

(NT\$ bn)



Revenue Breakdown for Pan-Sec. Businesses



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

Note: Data as of March 31, 2026
Source: Yuanta Securities, Yuanta Funds, Yuanta Futures

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

Yuanta Thailand

- Market Share : 3.0%
- Growing Warrants Business

Yuanta Korea

- Market Share : 1.4%
- Only Taiwanese Sec. Firm Listed on Korea Exchange (KRX)

Yuanta Vietnam

- Market Share : 1.0%
- Building Institutional and Financial Advisory Businesses

Yuanta Cambodia

- Boutique Investment Bank

Yuanta HK

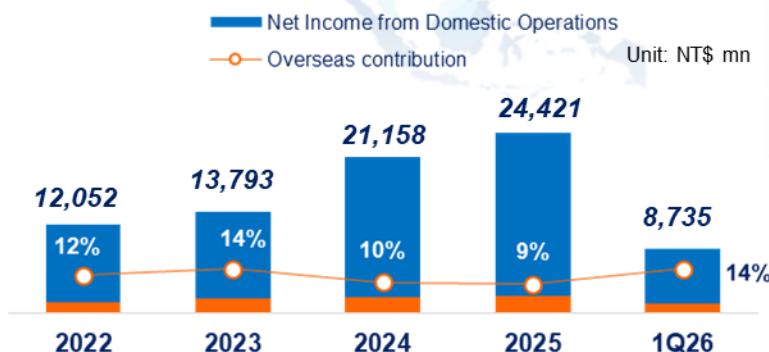
- Market Share : 0.03%
- Expanding Wealth Management and Institutional Businesses

Yuanta Indonesia

- Market Share : 0.1%



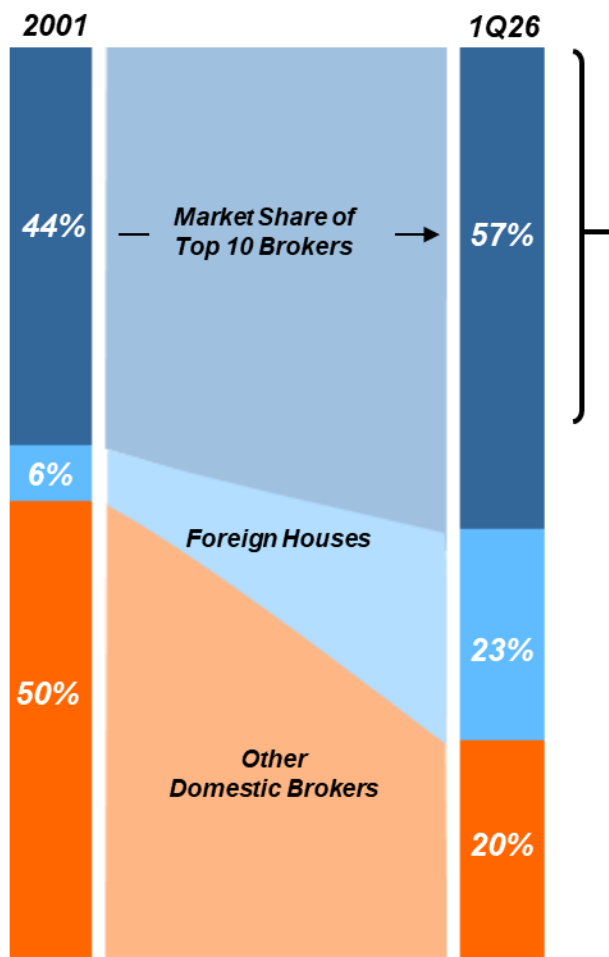
Yuanta Securities' Net Profit



Note: Data as of March 31, 2026

The Leading Securities Company in Taiwan

Taiwan Brokerage Market Structure



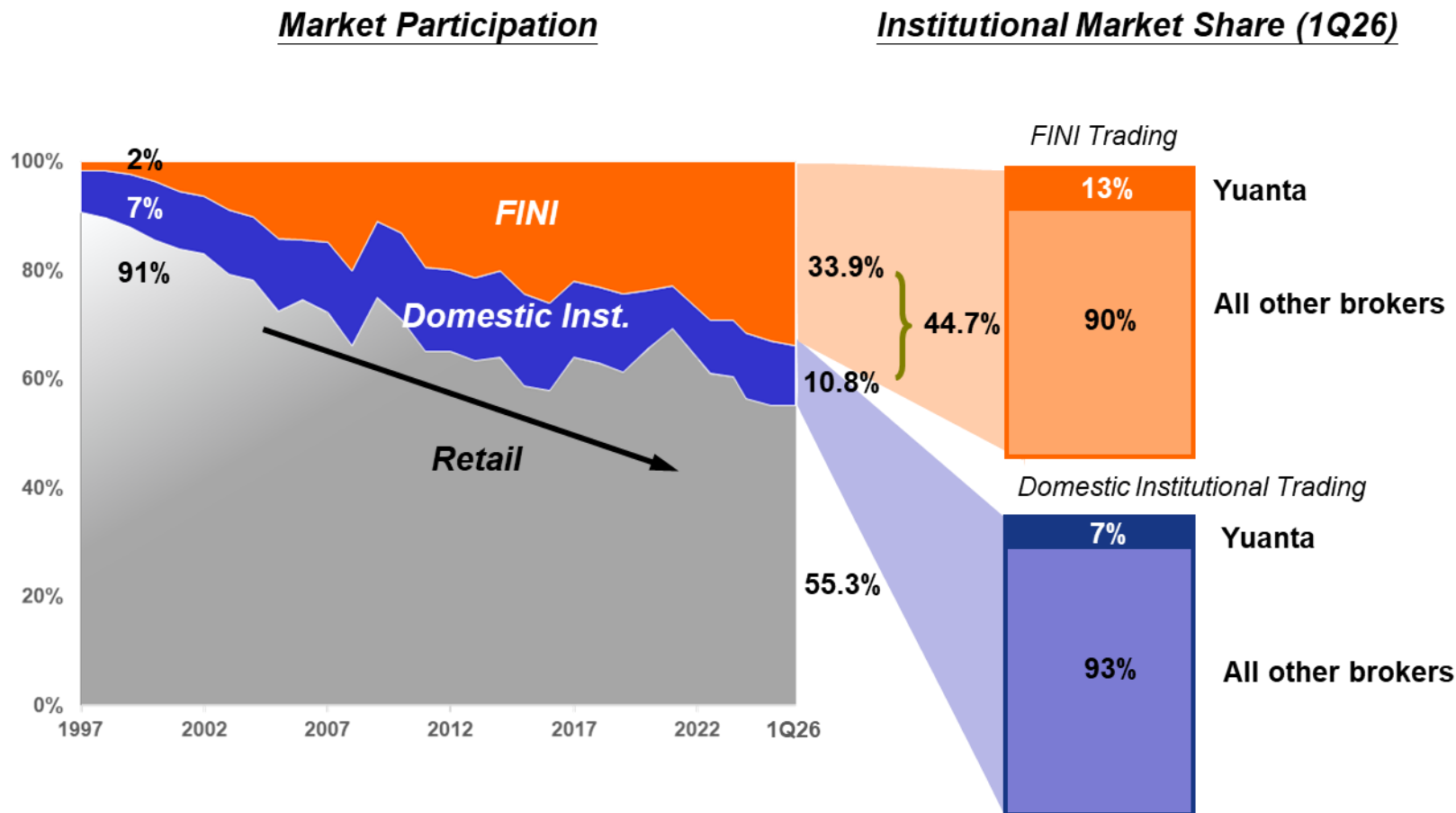
	2024	2025	1Q26
Yuanta	13.3%	13.8%	15.6%
KGI	10.4%	11.2%	11.1%
Fubon	7.6%	7.0%	7.2%
SinoPac	4.8%	4.9%	5.1%
Cathay	4.2%	4.4%	4.6%

Yuanta Securities

	2024	2025	1Q26
New Accounts Opened (monthly avg.)	20,846	16,015	41,612
Active Accounts (mn)	1.65	1.73	1.81
Large Traders (monthly transactions over NTD 50 mn)	5,722	6,241	10,936

Source: Taiwan Stock Exchange; Taipei Exchange; Yuanta Securities

Shifting Investor Composition in Taiwan’s Markets

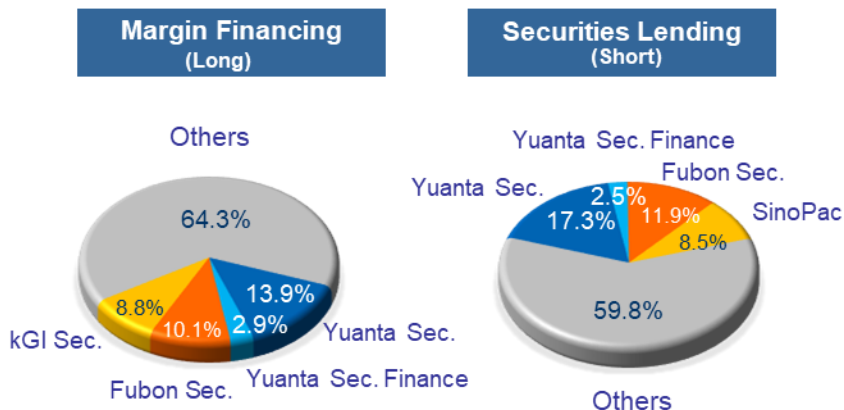


Note: Calculated using TAIEX plus OTC trading volume

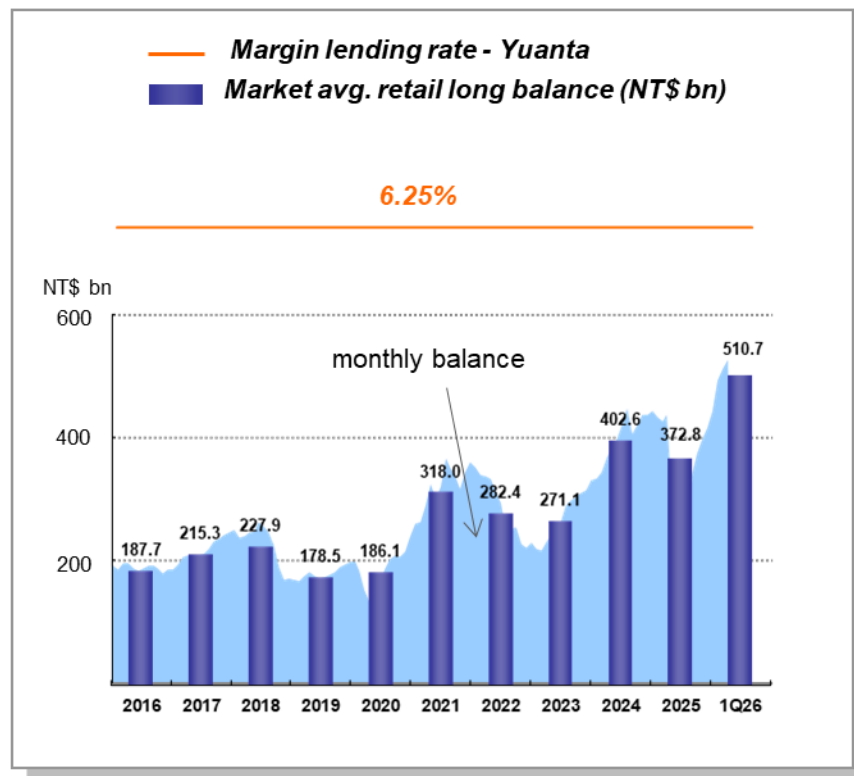
Source: Securities and Futures Bureau (Taiwan) ; Yuanta Securities

The Industry Leader in Margin Financing

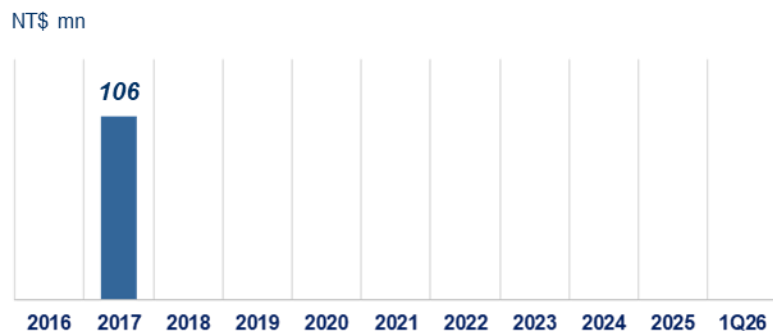
Market Share (1Q26)



Average Market Margin Balance



Yuanta Securities' Credit Loss

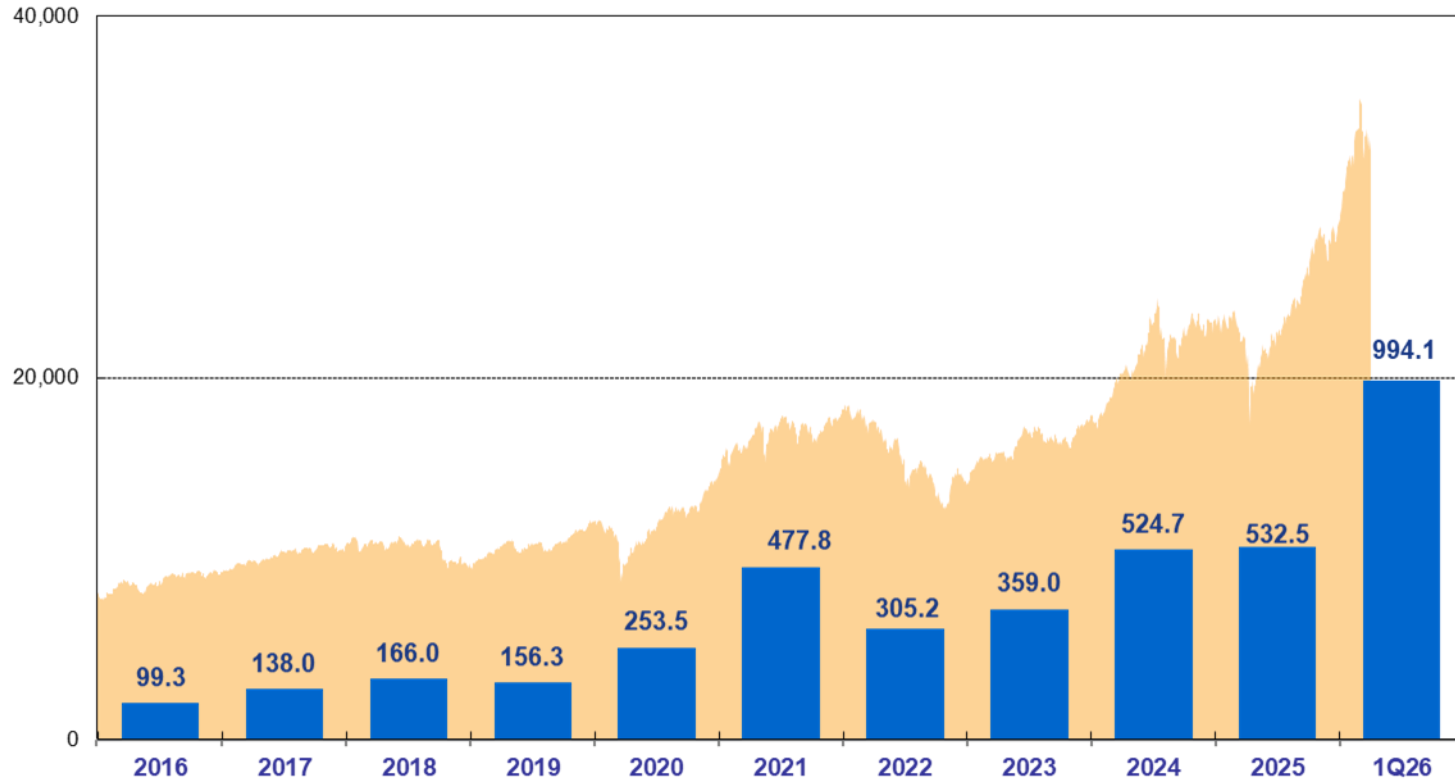


Note: Pihsiang Machinery (Ticker: 1729) ceased trading on 5/18/2017 and was officially delisted on 1/2/2018

Source: Taiwan Stock Exchange; Taipei Exchange; Yuanta Securities

Taiwan Historical Index and Trading Volume

Securities Average Daily Turnover Volume (NT\$ bn)



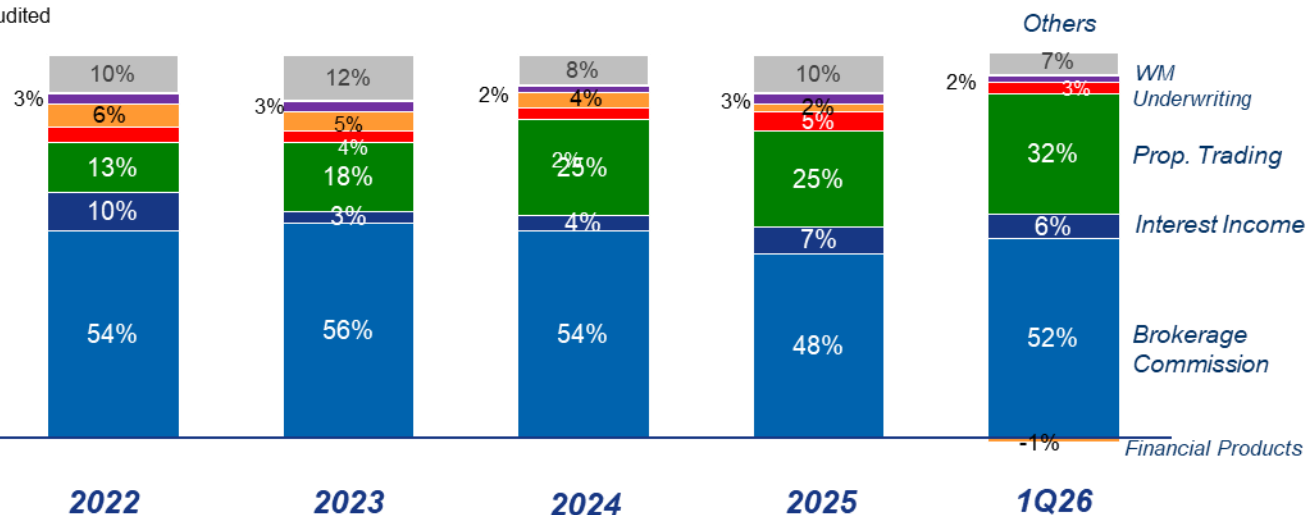
Source: Taiwan Stock Exchange; Taipei Exchange

Securities Revenue Sources Diversified

Notes:

1) 1Q26 numbers are audited

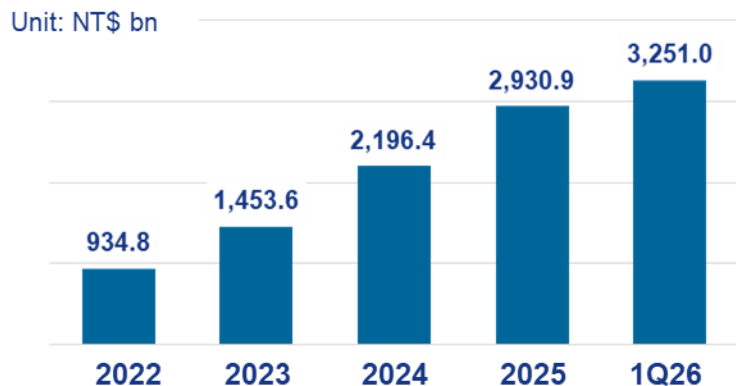
Yuanta Securities' Revenue Breakdown



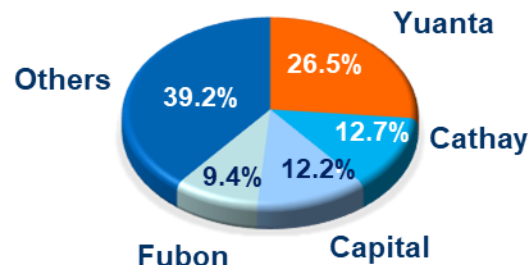
NT\$ mn	2024	2025	YoY	1Q25	4Q25	1Q26	QoQ	YoY
Brokerage Commission	25,928	25,417	-2%	5,201	8,085	10,176	26%	96%
Interest Income	1,841	3,690	100%	803	1,178	1,205	2%	50%
Prop. Trading	12,184	13,383	10%	2,385	4,009	6,178	54%	159%
Underwriting	1,550	2,713	75%	249	1,577	545	-65%	119%
Financial Products	2,046	805	-61%	392	348	(281)	-181%	-172%
WM Fee Income	1,118	1,333	19%	247	356	411	16%	67%
Others	3,756	5,139	37%	622	831	1,343	62%	116%
Total Net Revenue	48,425	52,482	8%	9,900	16,384	19,577	19%	98%

Taiwan's Premier Investment Management Company

Yuanta's AUM of Public Funds

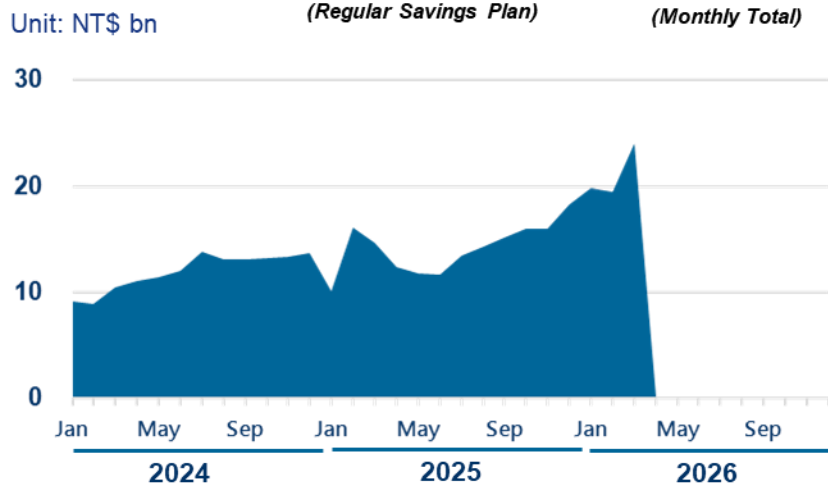


Market Share – Public Funds (1Q26)

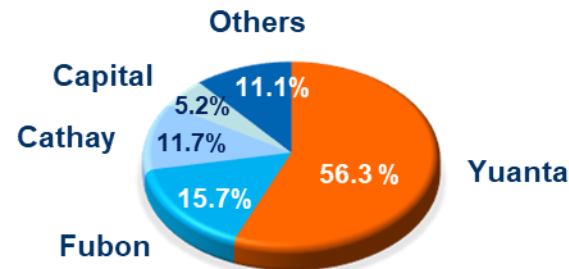


Market – ETF Recurring Investment

(Regular Savings Plan) (Monthly Total)

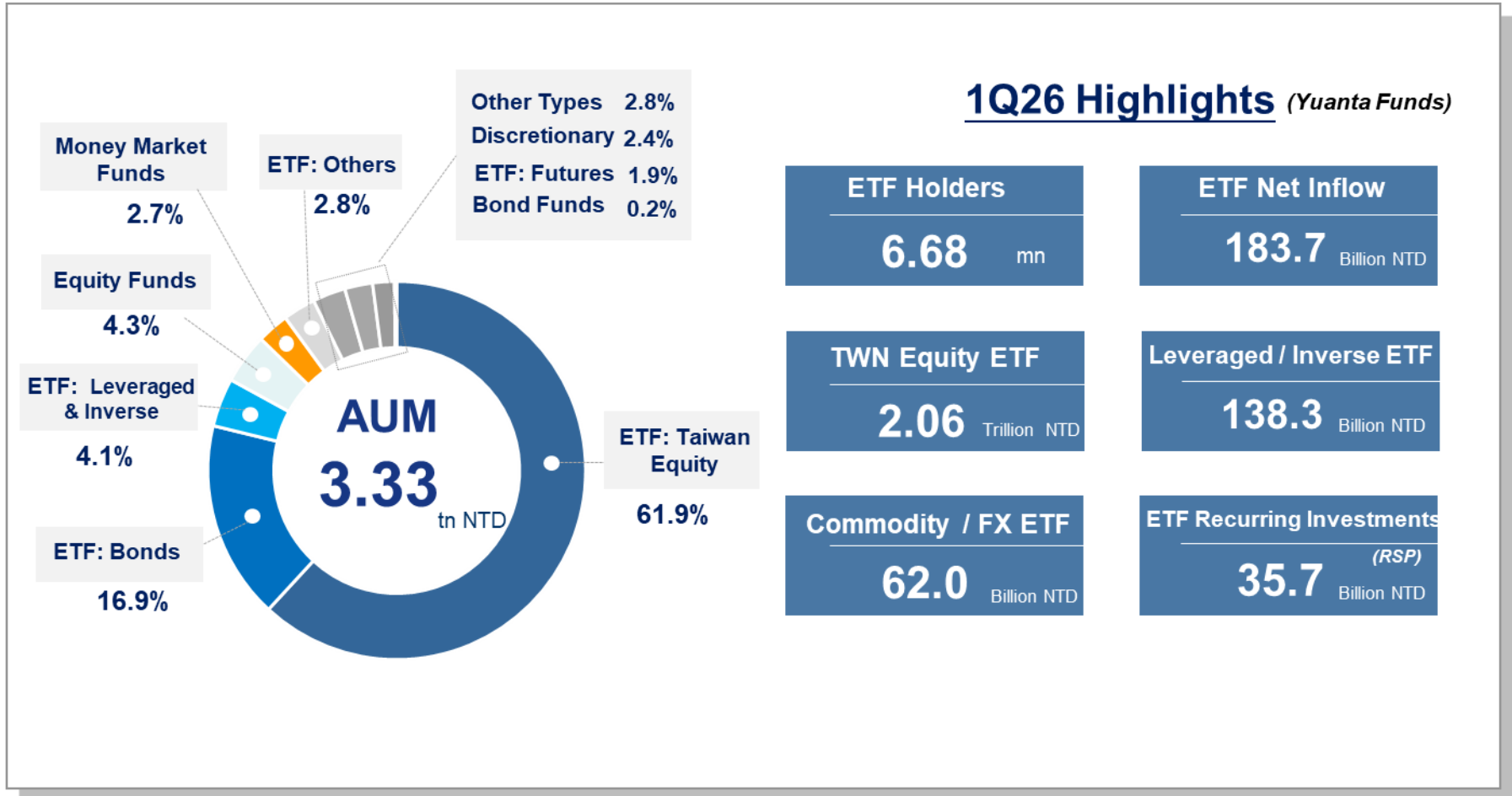


Market Share - ETF Recurring Investment (1Q26)



Source: SITCA; Yuanta Funds

Wide-Ranging, Industry-Leading Investment Products

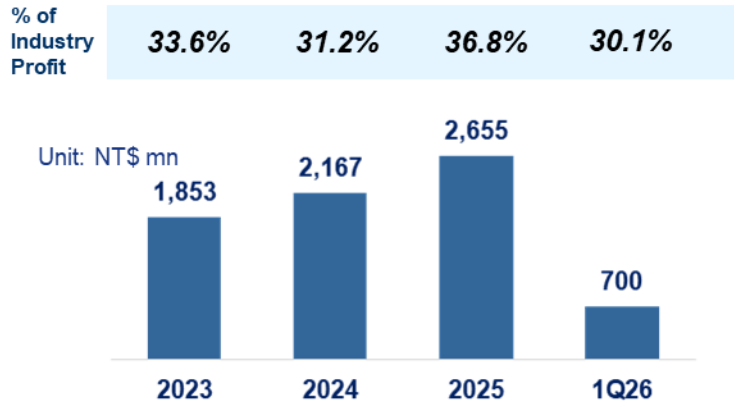


Source: Yuanta Funds

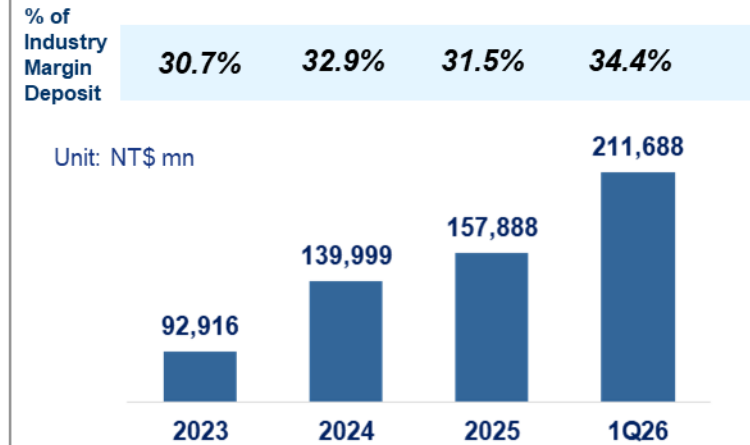
Note: Data as of Mar. 31, 2026

Bellwether for Taiwan’s Futures Industry

Net Profit



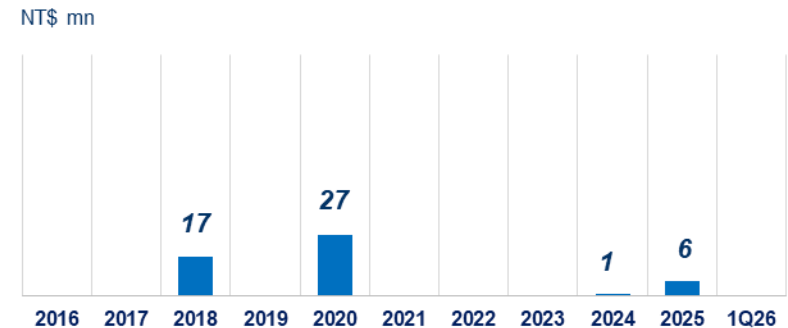
Margin Deposits (Standalone)



Futures & Options Market Share (1Q26)



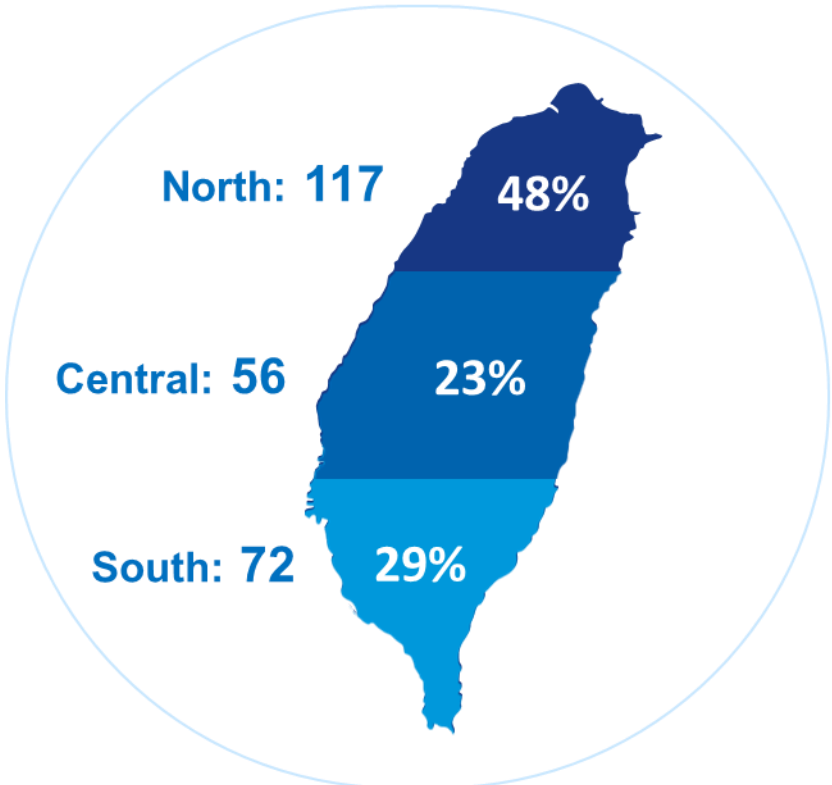
Yuanta Futures’ Credit Loss



Source : Taiwan Futures Exchange, Yuanta Futures
 Note : Data as of Mar. 31, 2026

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

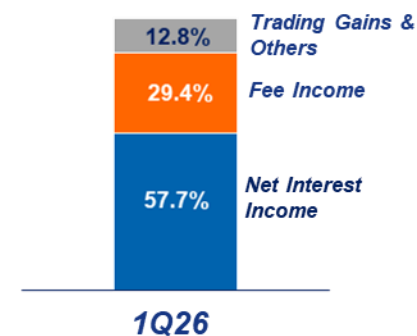
Yuanta Bank

Financial Overview

Financial Snapshot – Yuanta Bank

NT\$ mn	2024	2025	YoY	1Q25	4Q25	1Q26	QoQ	YoY
Net interest income	15,054	18,680	24%	4,122	5,199	5,471	5%	33%
Fee income	6,111	7,337	20%	2,092	1,660	2,788	68%	33%
Trading gains & others	6,276	4,035	-36%	969	760	1,216	60%	25%
ECB FX gains or losses	281	0	-100%	0	0	0	N/A	N/A
Operating income	27,722	30,052	8%	7,183	7,619	9,475	24%	32%
Operating expenses	(14,368)	(15,945)	11%	(3,771)	(4,235)	(4,566)	8%	21%
Pre-provision profit	13,354	14,107	6%	3,412	3,384	4,909	45%	44%
Net provision	(1,447)	(1,027)	-29%	(255)	(595)	(365)	-39%	43%
Income before tax	11,907	13,080	10%	3,157	2,789	4,544	63%	44%
Net income	10,015	10,668	7%	2,544	2,252	3,688	64%	45%
EPS	1.25	1.22	-3%	0.32	0.26	0.42	64%	33%
ROA (YTD annualized)	0.52%	0.48%	-8%	0.49%	0.48%	0.61%		
ROE (YTD annualized)	7.5%	7.3%	-4%	7.2%	7.3%	9.4%		
Total Assets	2,051,940	2,364,115	15%	2,113,060	2,364,115	2,467,852	4%	17%
Shareholders' Equity	138,935	155,066	12%	142,860	155,066	159,610	3%	12%

Revenue Breakdown



Capital Adequacy

	2024	2025	1Q26
CET1	11.19%	11.23%	11.12%
Tier I	11.79%	11.77%	11.64%
BIS	13.87%	14.42%	14.19%

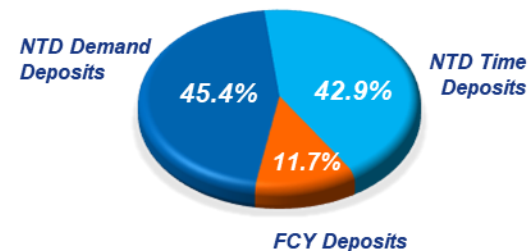
Note:

- 1) As of the end of May 2024, Yuanta Bank has fully converted all of TC Bank's USD assets into NTD.
- 2) 1Q26 numbers are audited.

Loan and Deposit Breakdown

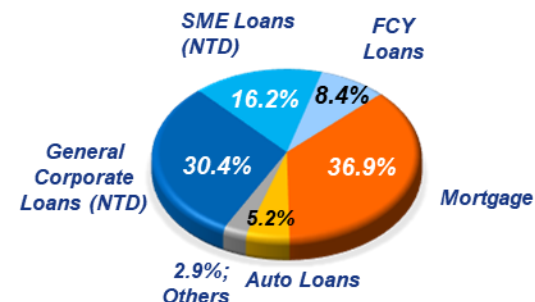
Deposit Breakdown

NT\$ mn	1Q25	4Q25	1Q26	QoQ	YoY
NTD Demand Deposits	785,599	922,392	991,358	7%	26%
NTD Time Deposits	841,785	935,814	937,281	0%	11%
Subtotal	1,627,384	1,858,206	1,928,639	4%	19%
Foreign Currency Deposits	257,273	255,908	254,545	-1%	-1%
Total	1,884,657	2,114,114	2,183,184	3%	16%



Loan Breakdown

NT\$ mn	1Q25	4Q25	1Q26	QoQ	YoY
Corporate Banking	689,759	814,074	837,538	3%	21%
General Corporate Loans	381,415	457,566	462,139	1%	21%
SME Loans	232,537	244,838	246,452	1%	6%
Foreign Currency Loans	75,403	111,235	127,999	15%	70%
Non-Accrual Loans	404	435	948	118%	135%
Consumer Banking	625,593	663,265	681,484	3%	9%
Mortgage Loans	521,375	547,226	561,142	3%	8%
Auto Loans	72,678	77,907	78,425	1%	8%
Unsecured Personal Loans	29,562	35,742	39,220	10%	33%
Others	1,790	2,097	2,353	12%	31%
Non-Accrual Loans	188	293	344	17%	83%
Total	1,315,352	1,477,339	1,519,022	3%	15%



Note:

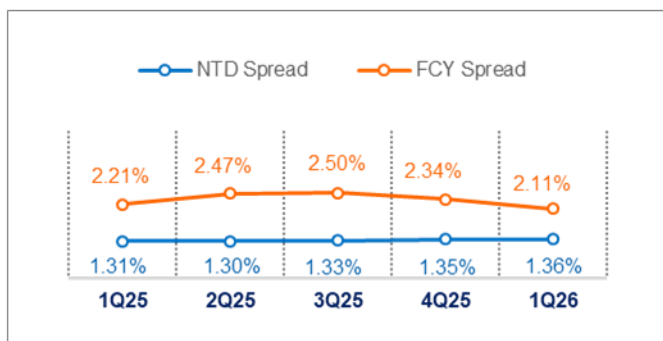
1) 1Q26 numbers are audited

NIM and Spread

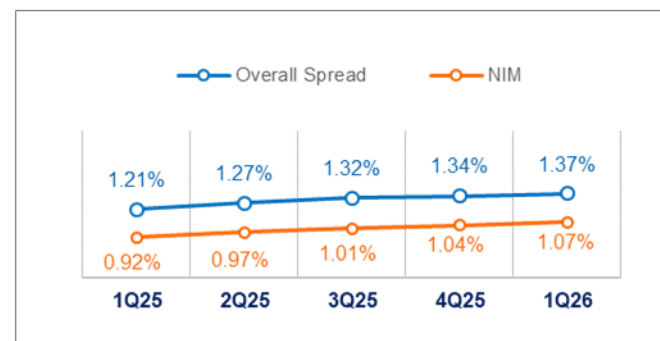
Interest Income Breakdown

NT\$ mn	2024	2025	YoY	1Q25	4Q25	1Q26	QoQ	YoY
Interest Income	38,374	43,988	15%	10,421	11,714	12,082	3%	16%
Loan interest	28,647	33,876	18%	7,941	9,028	9,400	4%	18%
Interest income from marketable securities	8,706	8,627	-1%	2,205	2,229	2,279	2%	3%
Other interest	1,021	1,485	45%	275	457	403	-12%	47%
Interest Expenses	(23,320)	(25,308)	9%	(6,299)	(6,515)	(6,611)	1%	5%
Net Interest Income	15,054	18,680	24%	4,122	5,199	5,471	5%	33%
Loan to Deposit Ratio	69.5%	69.9%	1%	69.8%	69.9%	69.6%	0%	0%

NTD Spread & FCY Spread



NIM and Overall Spread

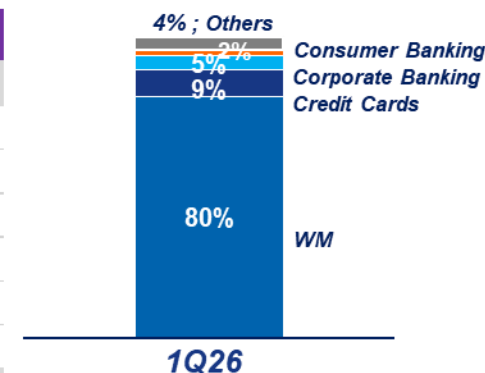


Note:
1) 1Q26 numbers are audited

Fee Income Breakdown

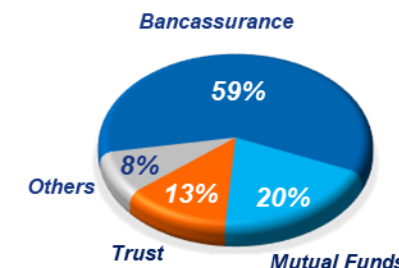
Fee Income Breakdown

NT\$ mn	2024	2025	YoY	1Q25	4Q25	1Q26	QoQ	YoY
Fee Income	7,681	8,962	17%	2,482	2,090	3,231	55%	30%
Wealth Management	5,424	6,454	19%	1,868	1,433	2,580	80%	38%
Credit Cards	1,150	1,203	5%	286	320	294	-8%	3%
Corporate Banking	396	500	26%	152	105	144	37%	-5%
Consumer Banking	259	267	3%	60	76	70	-8%	17%
Others	452	538	19%	116	156	143	-8%	23%
Fee Expenses	(1,570)	(1,625)	4%	(390)	(430)	(443)	3%	14%
Net Fee Income	6,111	7,337	20%	2,092	1,660	2,788	68%	33%



WM Fee Breakdown

NT\$ mn	2024	2025	YoY	1Q25	4Q25	1Q26	QoQ	YoY
Mutual Funds	1,429	1,452	2%	352	471	505	7%	43%
Bancassurance	2,172	3,281	51%	1,083	582	1,532	163%	41%
Trust	1,043	1,010	-3%	281	195	328	68%	17%
Structured & Others	780	711	-9%	152	185	215	16%	41%
WM fee Income	5,424	6,454	19%	1,868	1,433	2,580	80%	38%

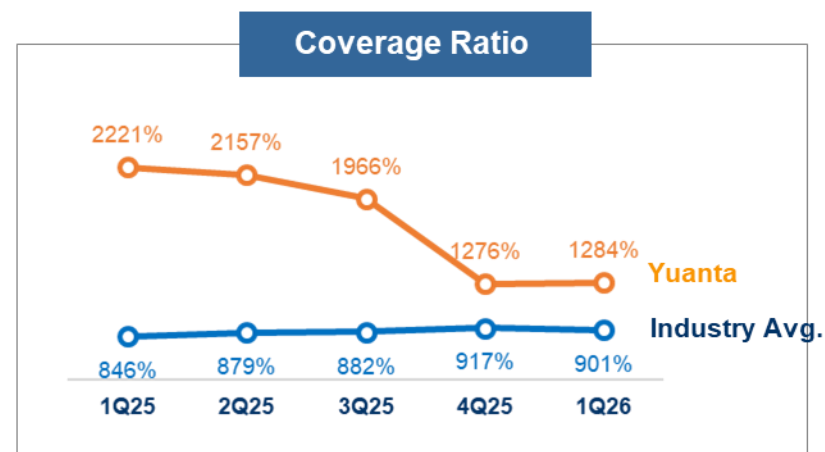
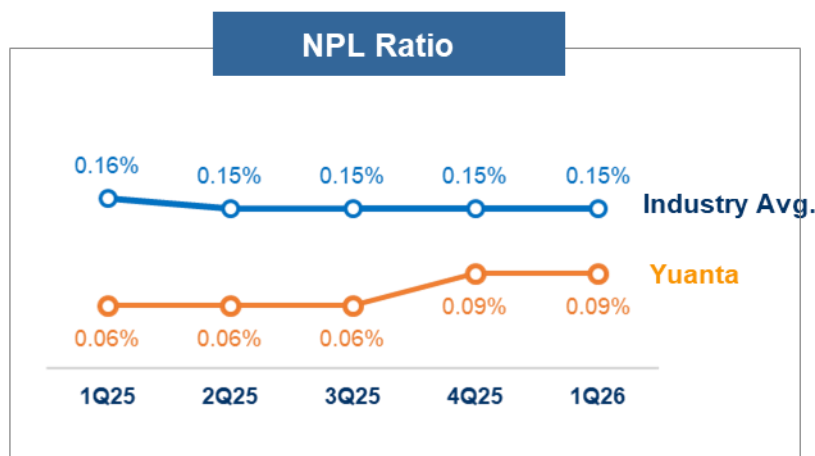


Note:

1) 1Q26 numbers are audited

Asset Quality

NT\$ mn	2024	2025	YoY	1Q25	4Q25	1Q26	QoQ	YoY
Net Provisions	1,447	1,027	-29%	255	595	365	-39%	43%
NPL	517	1,346	160%	730	1,346	1,379	2%	89%
Loan Loss Reserves	15,830	17,181	9%	16,218	17,181	17,711	3%	9%
NPL Ratio	0.04%	0.09%	125%	0.06%	0.09%	0.09%	0%	50%
NPL Coverage Ratio	3061%	1276%	-58%	2221%	1276%	1284%	1%	-42%
Reserve to Loan Ratio	1.27%	1.23%	-3%	1.25%	1.23%	1.22%	-1%	-2%



Note:

1) 1Q26 numbers are audited

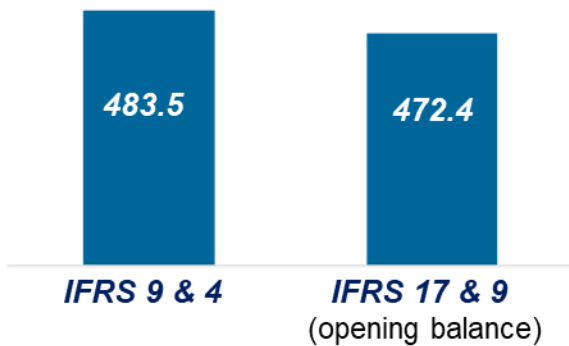
IFRS 17 & TIS Transition Impact

Yuanta Life

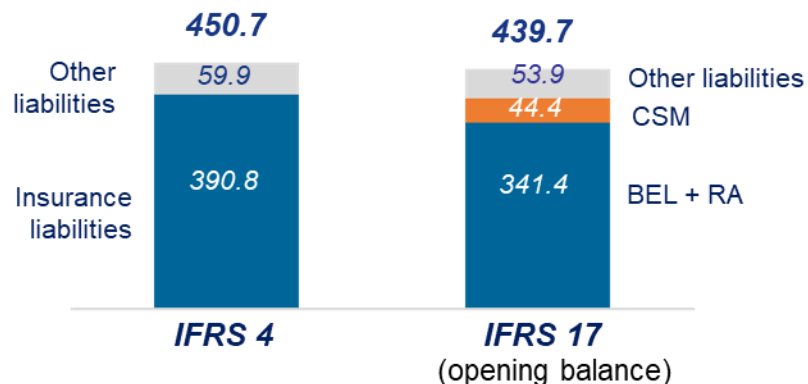
Transition Impact on Balance Sheet

Unit: NT\$bn

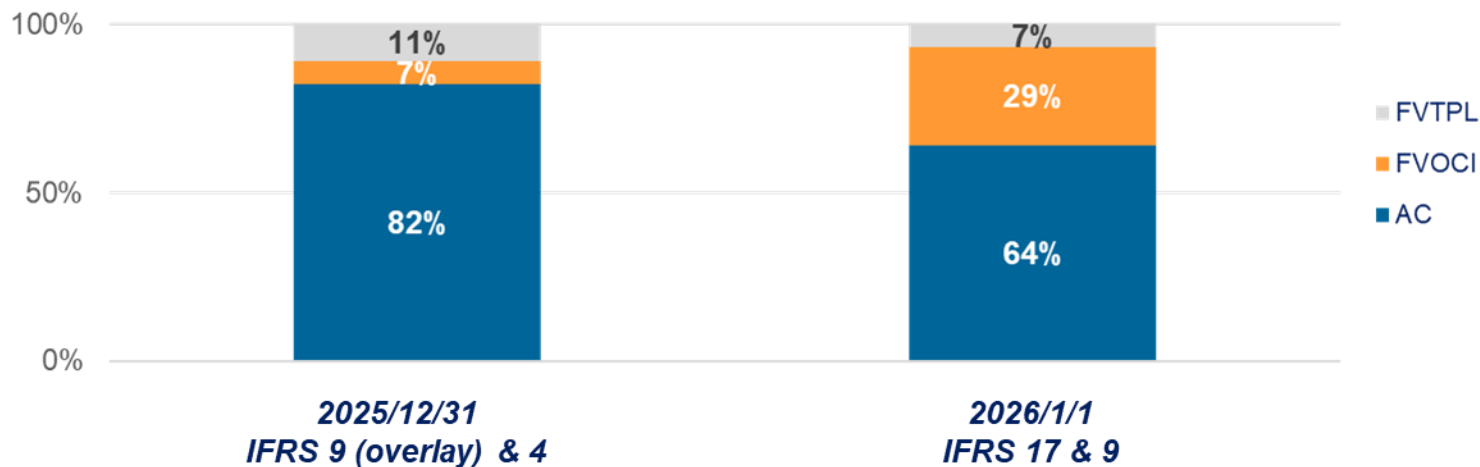
Assets



Liabilities

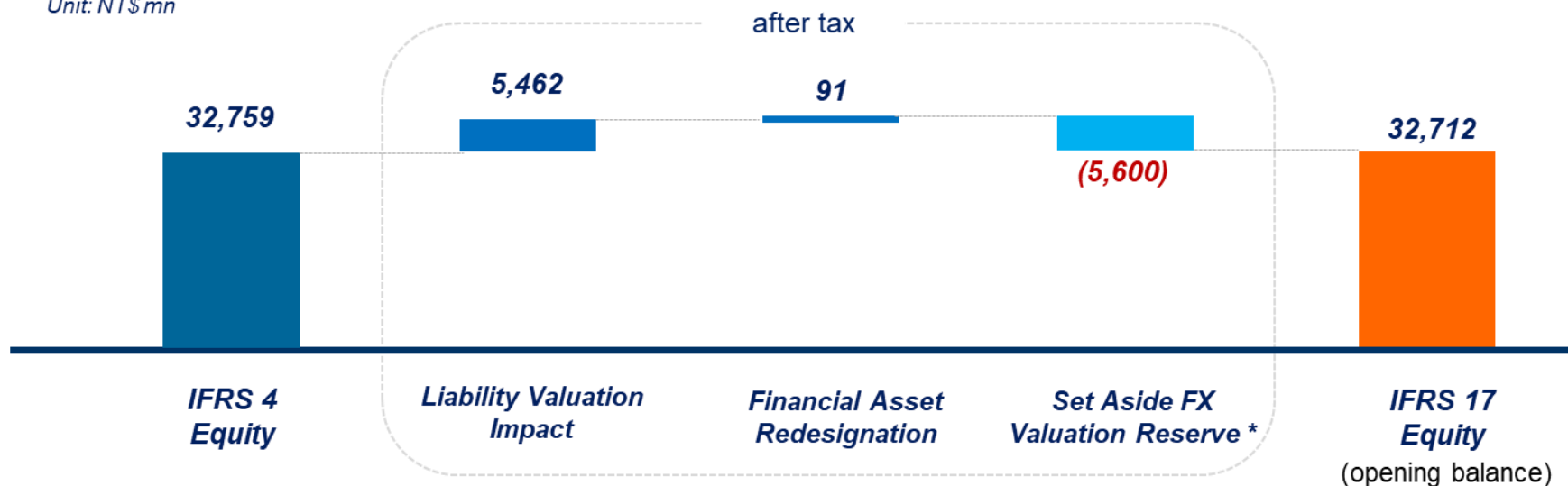


Financial Assets Redesignation



Equity Changes at IFRS 17 Transition

Unit: NT\$ mn



E/A Ratio 7.37%

7.54%

Solvency Ratio 376.8%
(RBC)

150%
(TIS)

FX Valuation Reserve 5,775

+ 7,000 (before tax)

12,775

Note:

1. * Setting aside NT\$ 7,000 mn to FX valuation reserve had an after-tax impact of NT\$ 5,600 on net worth

Appendix

Yuanta FHC Financial Summary

(Consolidated Base)

NT\$ mn	2024	2025	YoY	1Q25	4Q25	1Q26	QoQ	YoY
Net interest income	33,123	39,551	19%	9,206	10,667	11,256	6%	22%
Net fee income	33,826	35,700	6%	6,782	11,921	16,232	36%	139%
Other income	53,750	53,173	-1%	15,238	16,029	16,021	0%	5%
Total operating income	120,699	128,424	6%	31,226	38,617	43,509	13%	39%
Provision for bad debt	(2,174)	(2,055)	-5%	(503)	(926)	(691)	-25%	37%
Net change in insurance reserve	(12,605)	(14,407)	14%	(6,096)	(6,799)	0	-100%	-100%
Other insurance services costs	0	0	N/A	0	0	(1,516)	N/A	N/A
Operating expenses	(60,168)	(64,843)	8%	(14,561)	(18,136)	(22,578)	24%	55%
Income before tax	45,752	47,119	3%	10,066	12,756	18,724	47%	86%
Net income	38,312	39,363	3%	8,201	10,632	15,594	47%	90%
Net Income attr. to parent company	35,830	36,521	2%	7,638	9,826	14,409	47%	89%
Total assets	3,715,730	4,292,144	16%	3,862,279	4,292,144	4,641,403	8%	20%
Common shares (mn)	12,943	13,331	3%	12,943	13,331	13,331	0%	3%
Total shareholders' equity	335,853	368,227	10%	345,664	368,227	386,537	5%	12%
Equity attr. to parent company	314,239	340,417	8%	322,884	340,417	358,882	5%	11%
BVPS	24.28	25.54	5%	24.95	25.54	26.92	5%	8%

Note: 1Q26 numbers are audited

Yuanta Securities Financial Summary

(Consolidated Base)

NT\$ mn	2024	2025	YoY	1Q25	4Q25	1Q26	QoQ	YoY
Net fee income	33,322	36,243	9%	6,963	12,220	15,161	24%	118%
Net interest income	6,346	8,046	27%	1,940	2,200	2,689	22%	39%
Net investment income	15,477	15,762	2%	3,105	4,365	6,921	59%	123%
Other income	8,512	9,718	14%	1,467	2,408	1,873	-22%	28%
Total net revenue	63,658	69,768	10%	13,475	21,193	26,644	26%	98%
Operating expenses	(37,902)	(40,357)	6%	(8,653)	(11,716)	(15,711)	34%	82%
Income before tax	25,756	29,412	14%	4,822	9,477	10,933	15%	127%
Net income	21,892	25,265	15%	4,048	8,224	9,332	13%	130%
Net income attr. to parent company	21,158	24,421	15%	3,967	7,926	8,735	10%	120%
EPS	3.21	3.70	15%	0.60	1.20	1.33	10%	120%
ROE (YTD annualized)	14.0%	14.8%	6%	9.9%	14.8%	20.0%		
Total assets	1,165,793	1,438,615	23%	1,242,308	1,438,615	1,635,262	14%	32%
Common shares (mn)	6,592	6,592	0%	6,592	6,592	6,592	0%	0%
Total shareholders' equity	172,849	190,643	10%	176,701	190,643	196,898	3%	11%
Equity attr. to parent company	158,380	171,575	8%	162,503	171,575	178,593	4%	10%

Note:

- 1) 1Q26 numbers are audited
- 2) EPS and ROE calculations are standalone

Yuanta Bank Financial Summary

(Consolidated Base)

NT\$ mn	2024	2025	YoY	1Q25	4Q25	1Q26	QoQ	YoY
Net interest income	15,583	19,097	23%	4,244	5,252	5,490	5%	29%
Net fee income	6,112	7,340	20%	2,092	1,662	2,788	68%	33%
Other income	6,516	4,042	-38%	968	753	1,218	62%	26%
Total operating income	28,211	30,479	8%	7,304	7,667	9,496	24%	30%
Operating expenses	(14,737)	(16,244)	10%	(3,846)	(4,278)	(4,586)	7%	19%
Pre-provision operating income	13,474	14,235	6%	3,458	3,389	4,910	45%	42%
Net provision	(1,570)	(1,135)	-28%	(299)	(597)	(365)	-39%	22%
Net income before tax	11,904	13,100	10%	3,159	2,792	4,545	63%	44%
Net income	10,015	10,668	7%	2,544	2,252	3,688	64%	45%
EPS	1.25	1.22	-2%	0.32	0.26	0.42	64%	33%
ROE (YTD annualized)	7.5%	7.3%	-4%	7.2%	7.3%	9.4%	29%	30%
Total assets	2,064,007	2,364,631	15%	2,125,067	2,364,631	2,468,404	4%	16%
Common shares (mn)	7,995	8,730	9%	7,995	8,730	8,730	0%	9%
Total shareholders' equity	138,935	155,066	12%	142,860	155,066	159,610	3%	12%

Note:

- 1) 1Q26 numbers are audited.

Yuanta Life Financial Summary

NT\$ mn	2024	2025	YoY
Retained earned premium	35,686	43,831	23%
Retained claim payment	(29,442)	(28,160)	-4%
Net change in insurance liability	(12,717)	(14,513)	14%
Total investment income	13,138	4,494	-66%
Others	(3,352)	(5,742)	71%
General and administrative expenses	(1,839)	(2,147)	17%
Income before tax	1,474	(2,237)	-252%
Net income	1,923	(1,409)	-173%
General account	432,005	444,752	3%
Seperated account	24,505	38,713	58%
Total assets	456,510	483,465	6%
Reserves for life insurance liabilities	382,690	396,793	4%
Total liabilities	423,714	450,705	6%
Total shareholders' equity	32,796	32,760	0%
First year premium *	7,500	29,838	298%
Total premium *	37,123	59,813	61%

NT\$ mn	1Q26
Insurance service result	914
Financial result	39
Other operating result	633
Income before tax	1,586
Net income	1,290
ROE (YTD annualized)	14.32%
General account	446,666
Seperated account	46,781
Total assets	493,447
Total liabilities	454,088
Total shareholders' equity	39,359
E/A ratio	8.81%
First year premium	12,228
Total premium	21,531

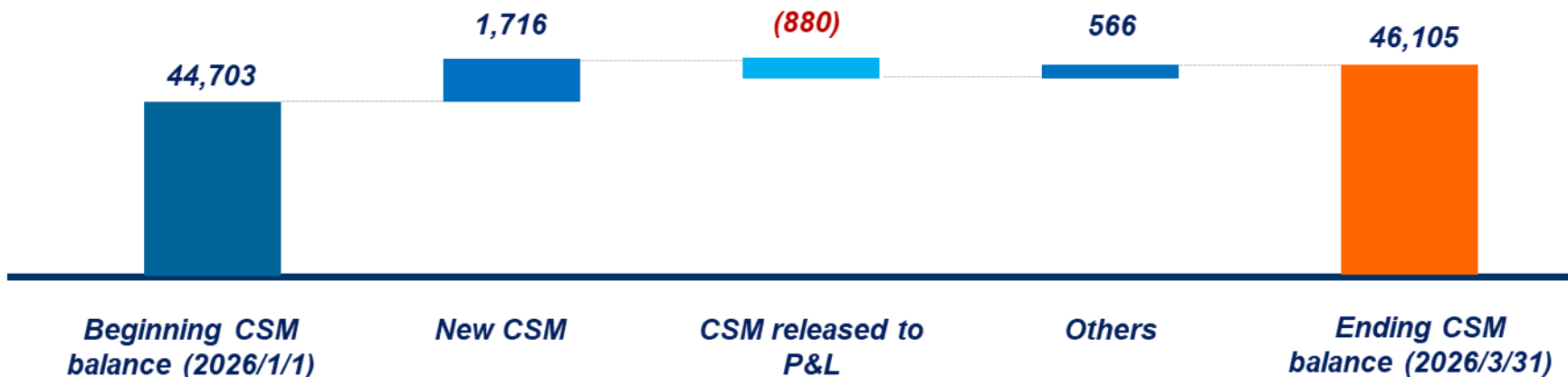
Note:

- 1) 1Q26 numbers are audited
- 2) * FYP & Total premium include investment-linked policies.

Key Financial Performance

Unit: NT\$mn

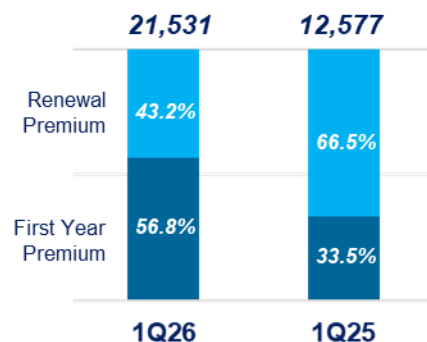
Movements of CSM



Total Premium Breakdown

Unit: NT\$mn

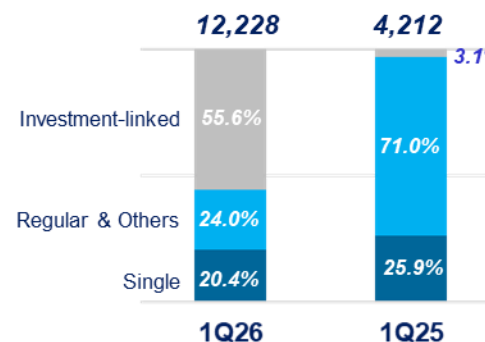
+71% YoY



FYP Breakdown

(By payment)

+190% YoY



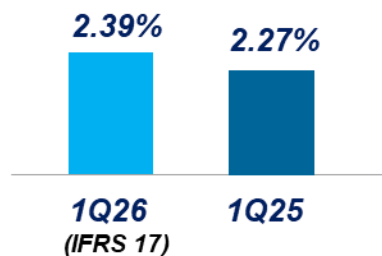
Note:

1. 1Q26 numbers are audited
2. CSM balance excludes reinsurances

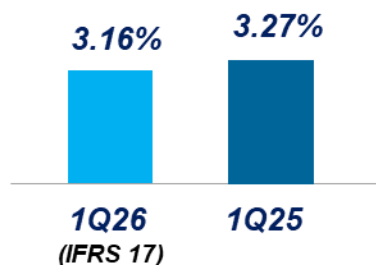
Yuanta Life Investment Portfolio

NT\$ mn	1Q25		4Q25		1Q26		QoQ	YoY
	Amount	%	Amount	%	Amount	%		
Overseas Fixed Income	301,161	71.7%	287,135	67.5%	300,349	69.0%	5%	0%
Overseas Equity	1,553	0.4%	1,304	0.3%	2,853	0.7%	119%	84%
Domestic Fixed Income	36,972	8.8%	37,196	8.7%	36,166	8.3%	-3%	-2%
Domestic Equity	35,642	8.5%	27,305	6.4%	41,156	9.5%	51%	15%
Loans and Others	9,034	2.2%	10,125	2.4%	11,011	2.5%	9%	22%
Real Estate	15,463	3.7%	20,569	4.8%	20,943	4.8%	2%	35%
Deposits and Cash Equivalent	20,065	4.8%	41,738	9.8%	22,629	5.2%	-46%	13%
Total	419,890	100%	425,372	100%	435,107	100%	2%	4%
RBC Ratio / TIS Ratio	N/A		376.8%		150.0%			

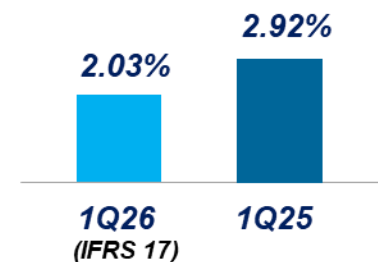
Total Investment Yield



Pre-hedge Recurring Yield



Cost of Liabilities



Note: 1Q26 numbers are audited