

# We Know Asia

Providing the Best Financial Solutions  
In the Asia-Pacific Region



元大金控

Yuan Da  
Financial Holdings



2Q25

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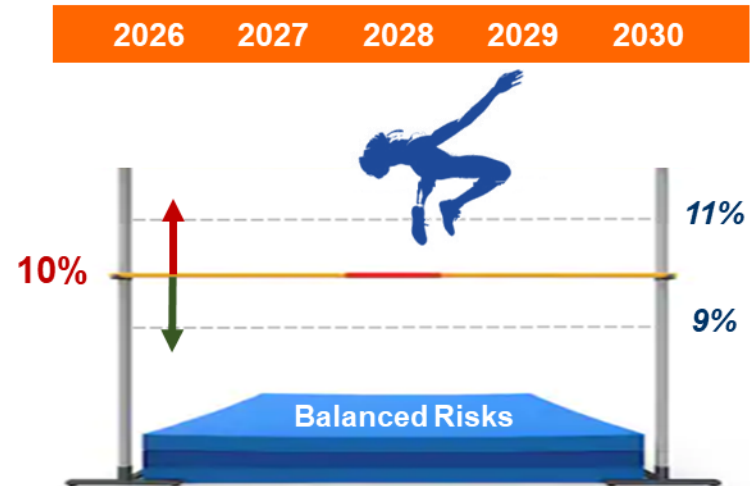
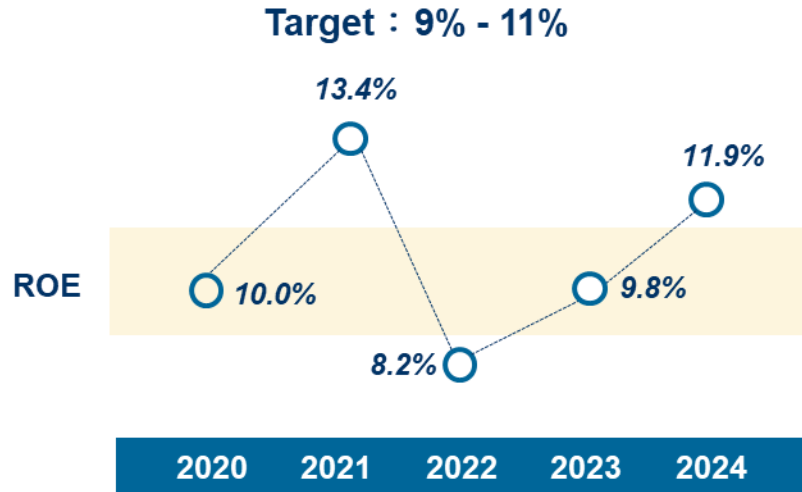
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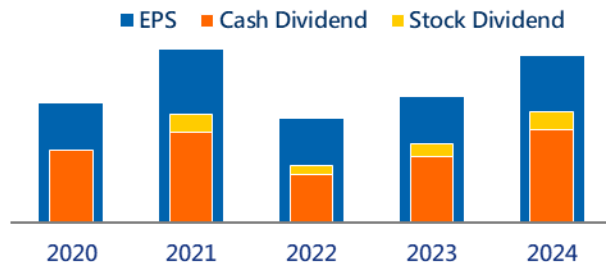
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# ***Yuanta Profile***

# ROE Target & Dividend Policy (2026-2030)



## Dividend Policy

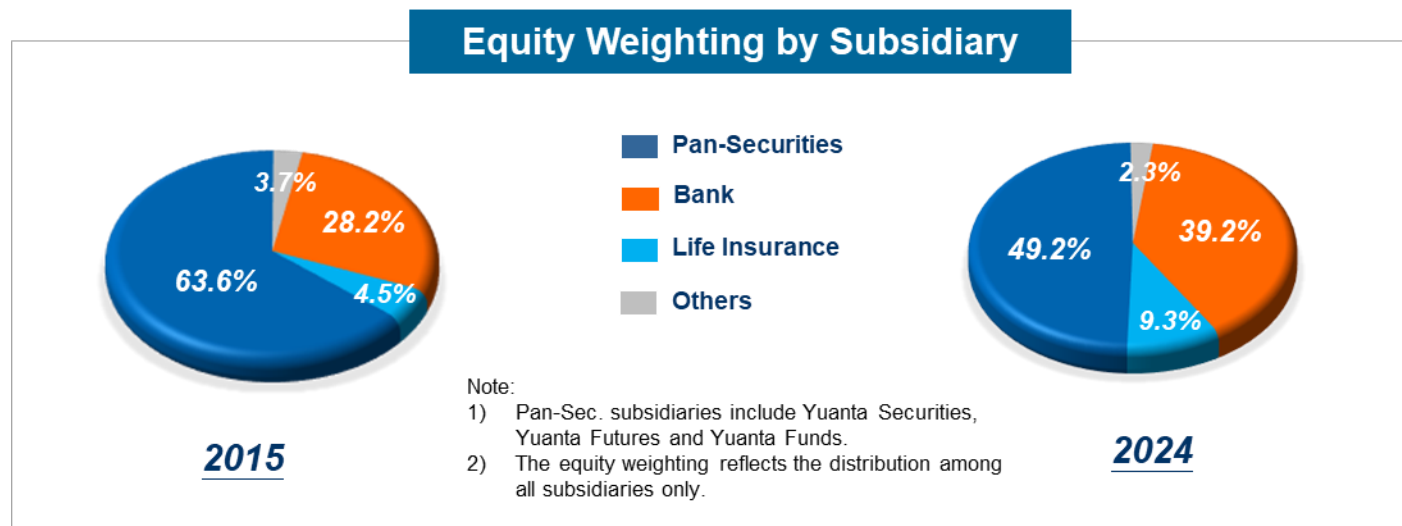


Unit: NT\$

	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	132.3%	332.3%	14.9%	415.0%
Minimum Requirement	100%	* 250%	10.5%	200%

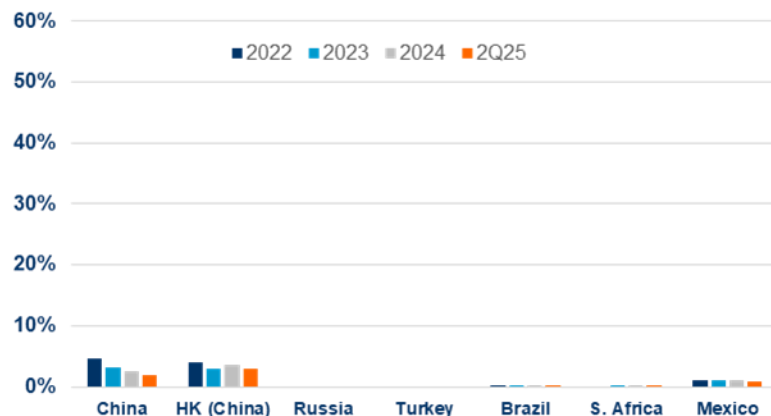
Note:

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

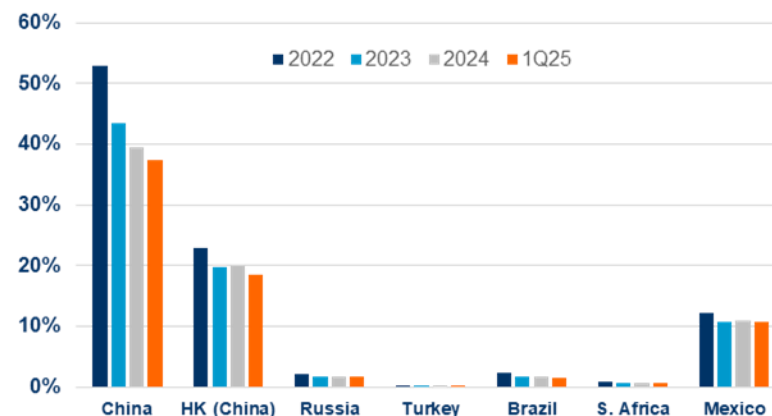
Yuanta Financial Holdings



Note:

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

All Financial Holdings (By Country)



## Fixed Income Positions of Yuanta FHC (2Q25)

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%	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%		

Note:

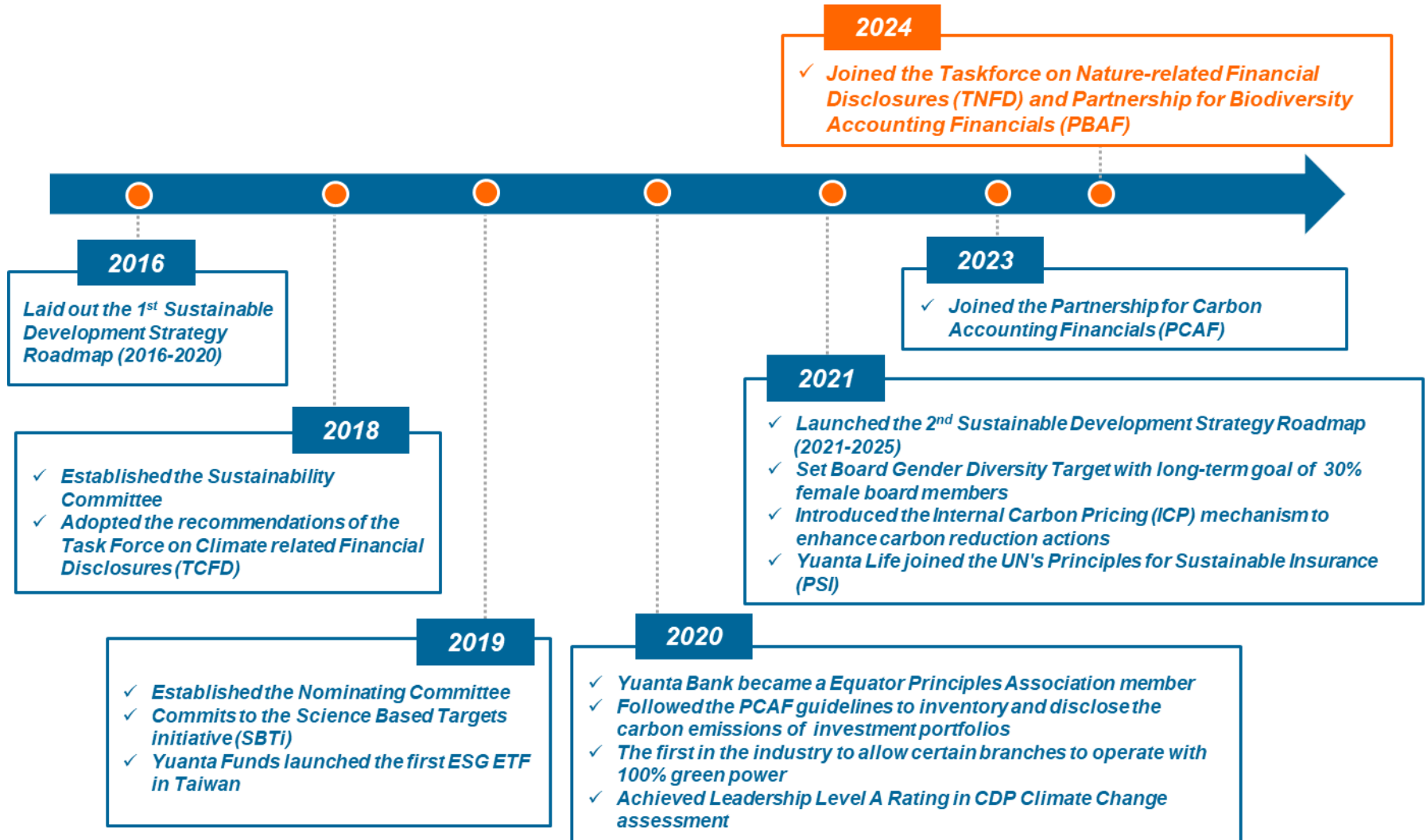
1) 2Q25 numbers are un-audited.

## 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%



# 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

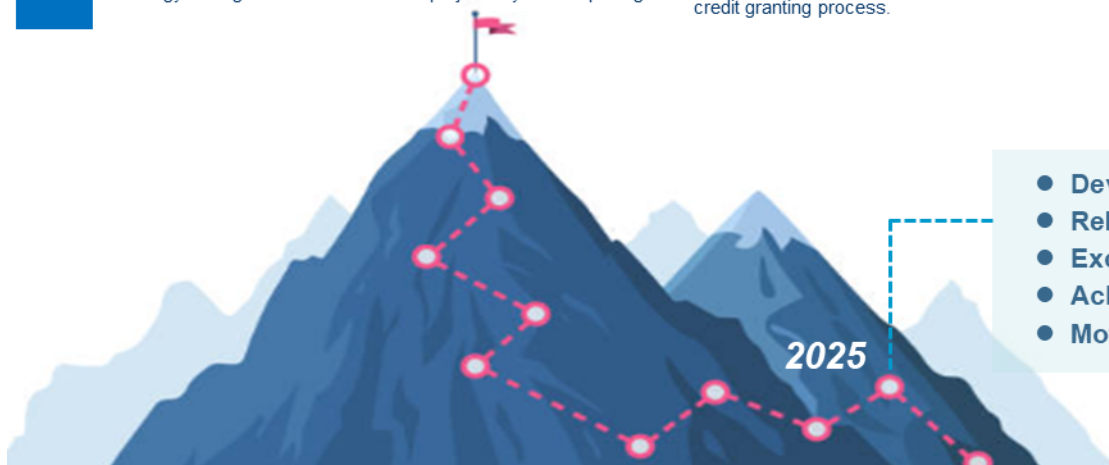
- All employees are required to attend sustainability and green finance promotion training
- For staff involved in green finance business, we arrange participation in green finance forums, seminars, sustainable finance courses, and certifications

#### 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)

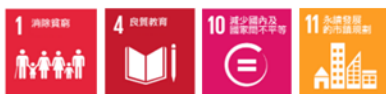
- Devotion : Comprehensive Social Engagement
- Reliability : Trusted Brand
- Exchange : Green Pioneer in Environmental Change
- Achievement : Happy Workplace
- Motivation : Corporate Governance Leader



# 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

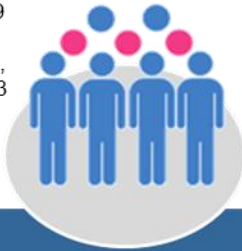
# Operation Based on ESG Sustainability

## 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

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***



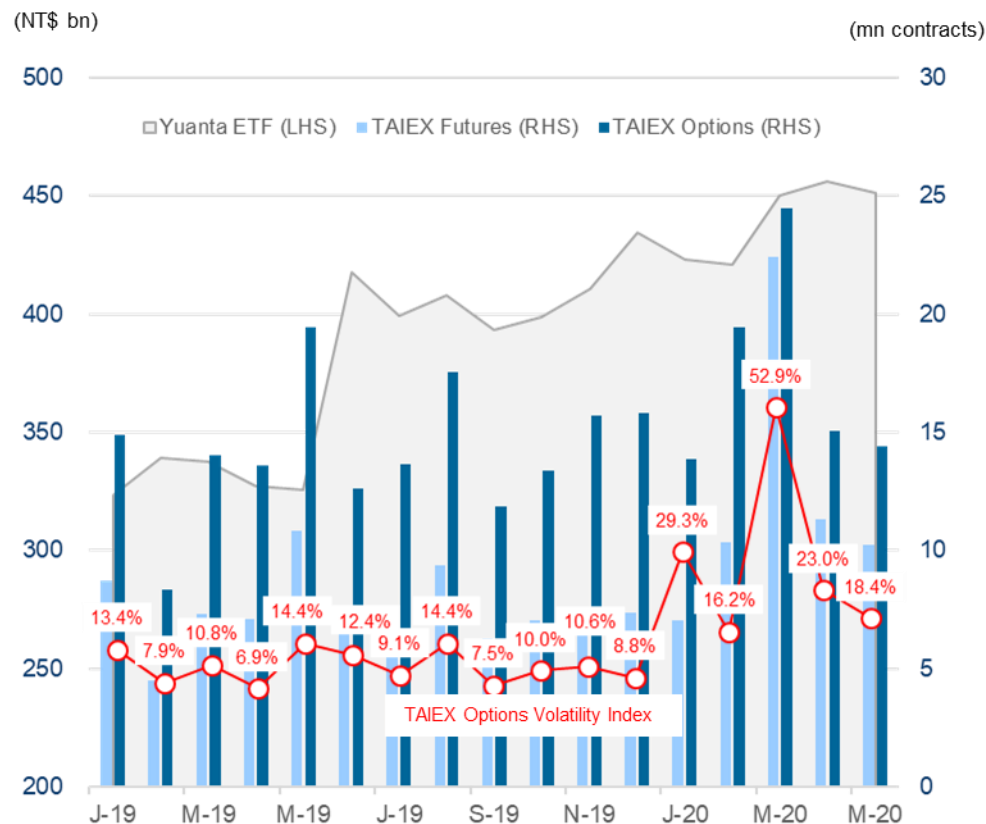
# Robust Performance Driven by Natural Hedge Model



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

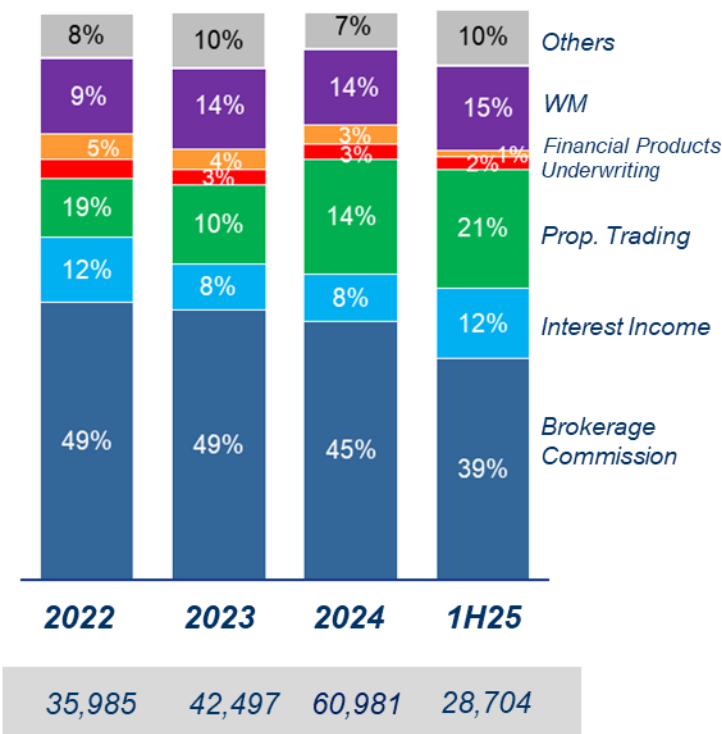
Yuanta Securities	Market share
Brokerage	13.1%
Margin Financing	16.8%
Online Trading	17.2%
SBL	28.1%
Non Purpose Lending	36.5%
Market Maker in COMM Futures	35.0%
Yuanta Futures	
Futures	21.9%
Options	14.7%
Yuanta Funds	
Public Funds	23.6%
ETF Funds	31.7%

## ➤ Strong Balance Sheet

(NT\$ bn)



## Revenue Breakdown for Pan-Sec. Businesses



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

### Yuanta Thailand

- Market Share : 2.6%
- Growing Warrants Business

### Yuanta Korea

- Market Share : 1.7%
- Only Taiwanese Sec. Firm Listed on Korea Exchange (KRX)

### Yuanta Vietnam

- Market Share : 1.4%
- Building Institutional and Financial Advisory Businesses

### Yuanta HK

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

### Yuanta Cambodia

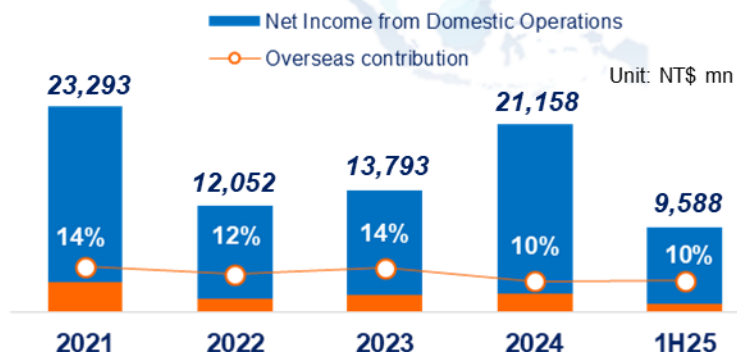
- Boutique Investment Bank

### Yuanta Indonesia

- Market Share : 0.2%



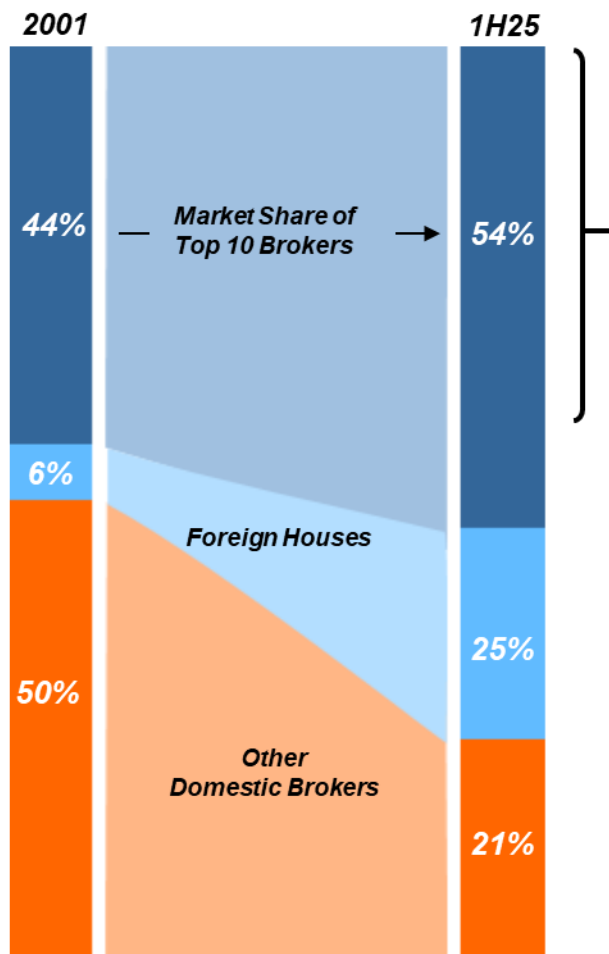
### Yuanta Securities' Net Profit



Note: Data as of June. 30, 2025

# The Leading Securities Company in Taiwan

**Taiwan Brokerage Market Structure**

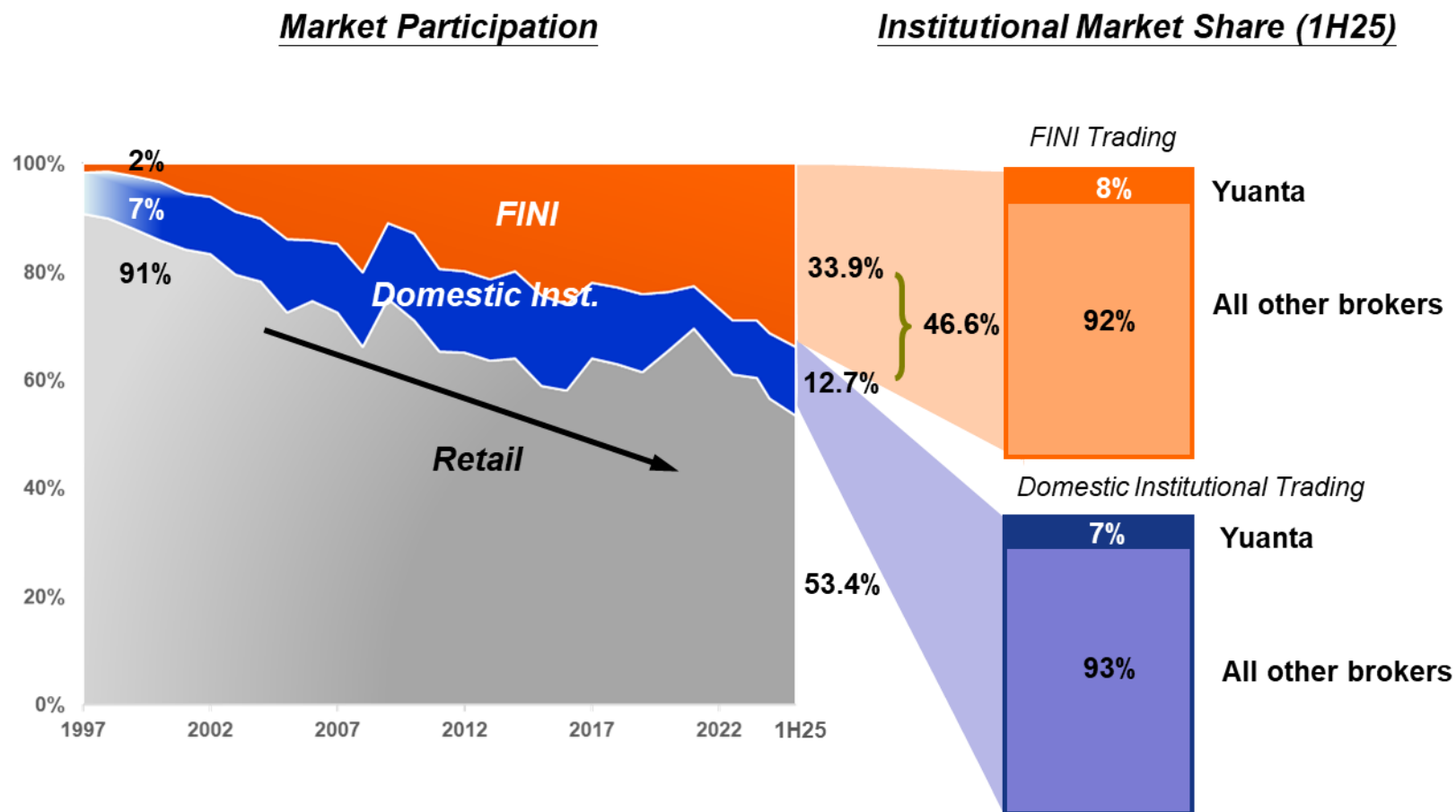


	2023	2024	1H25
<b>Yuanta</b>	<b>12.8%</b>	<b>13.3%</b>	<b>13.1%</b>
KGI	11.1%	10.4%	10.7%
Fubon	7.6%	7.6%	6.7%
SinoPac	4.8%	4.8%	4.8%
Cathay	4.0%	4.2%	4.3%

**Yuanta Securities**

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

# Shifting Investor Composition in Taiwan's Markets

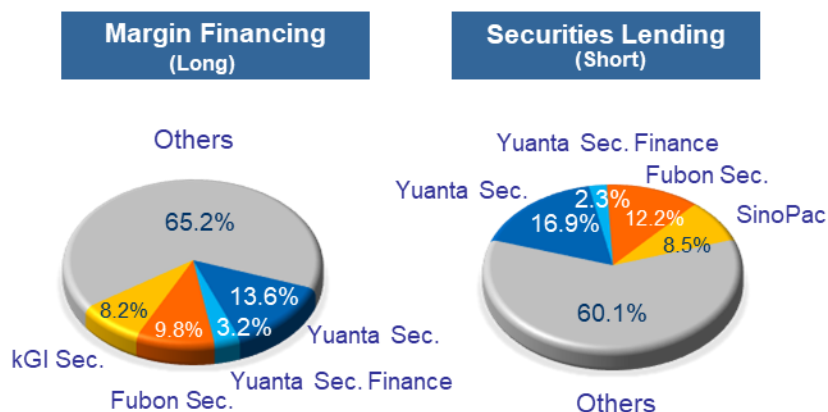


Note: Calculated using TAIEX plus OTC trading volume

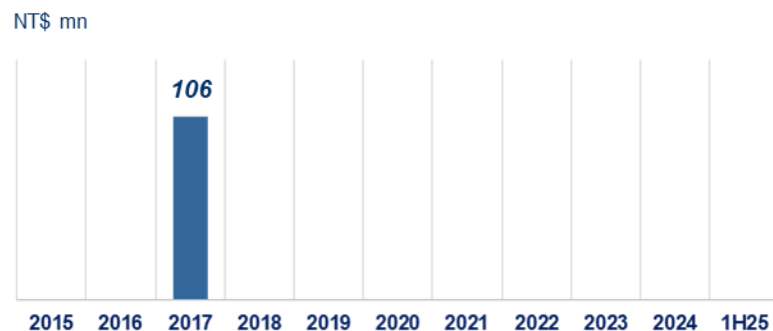
Source: Securities and Futures Bureau (Taiwan) ; Yuanta Securities

# The Industry Leader in Margin Financing

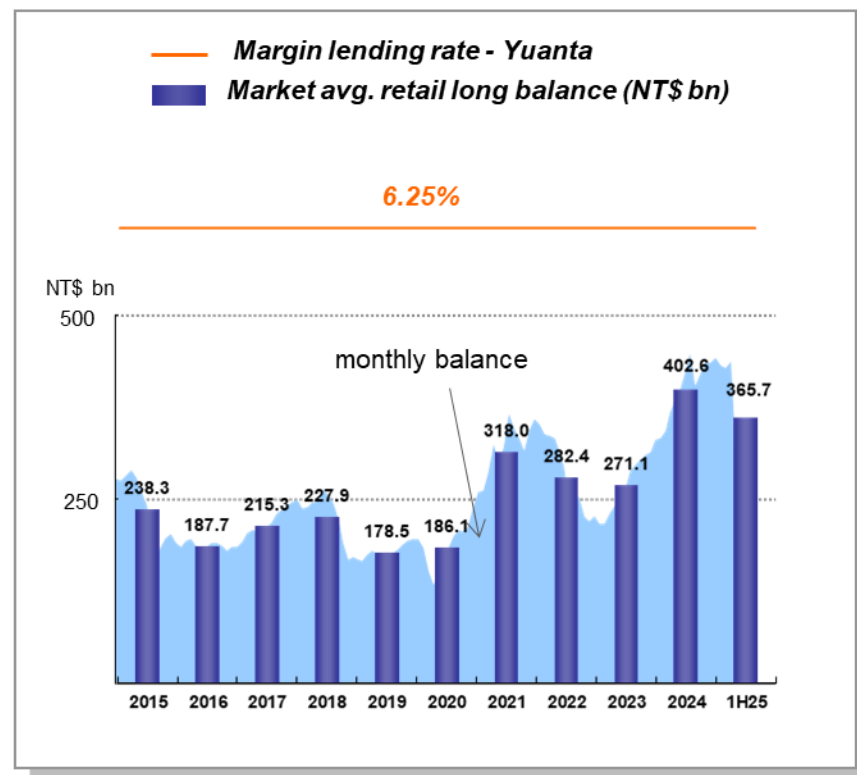
## Market Share (1H25)



## Yuanta Securities' Credit Loss



## Average Market Margin Balance

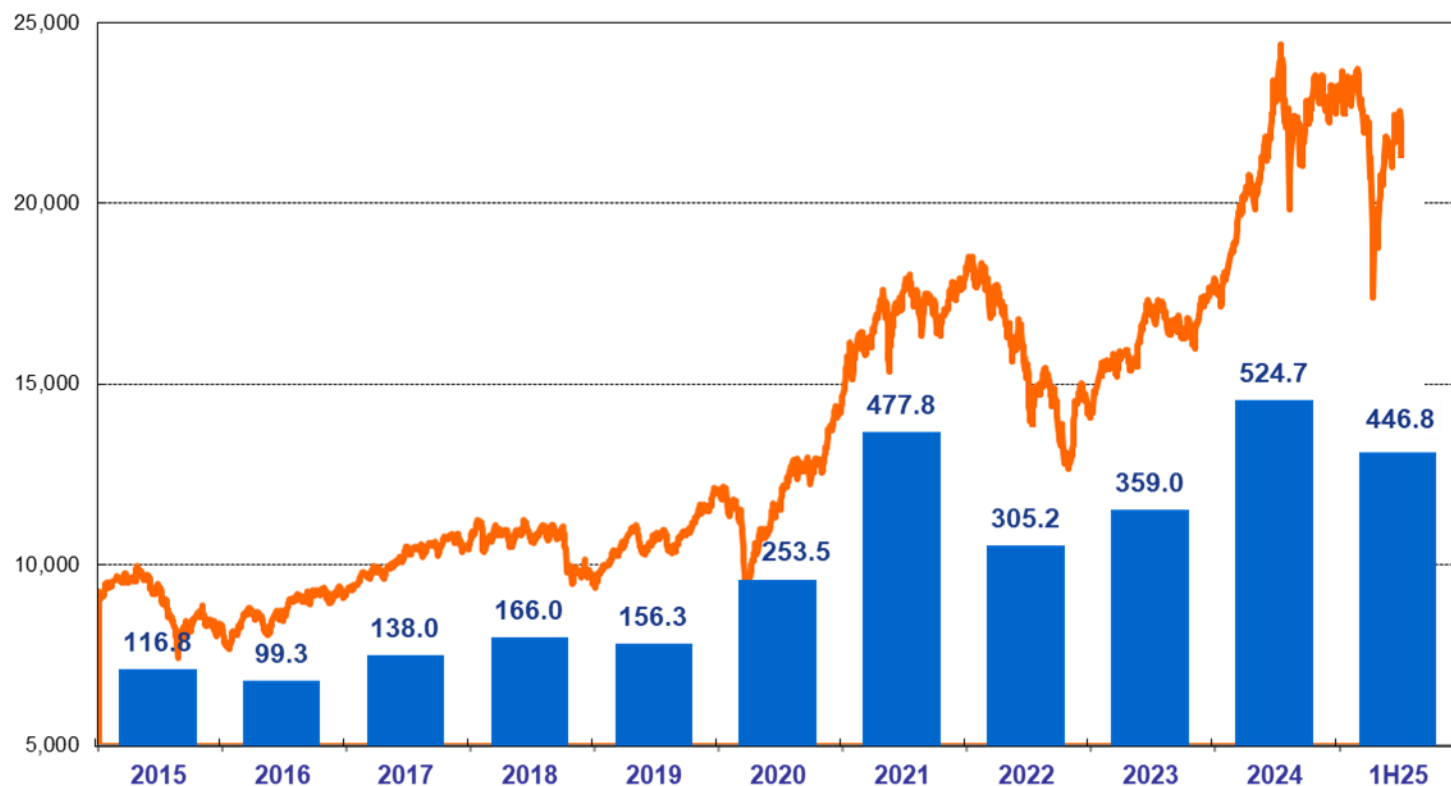


Note: Pihsiang Machinery (Ticker: 1729) ceased trading on 5/18/2017 and was officially delisted on 1/2/2018

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

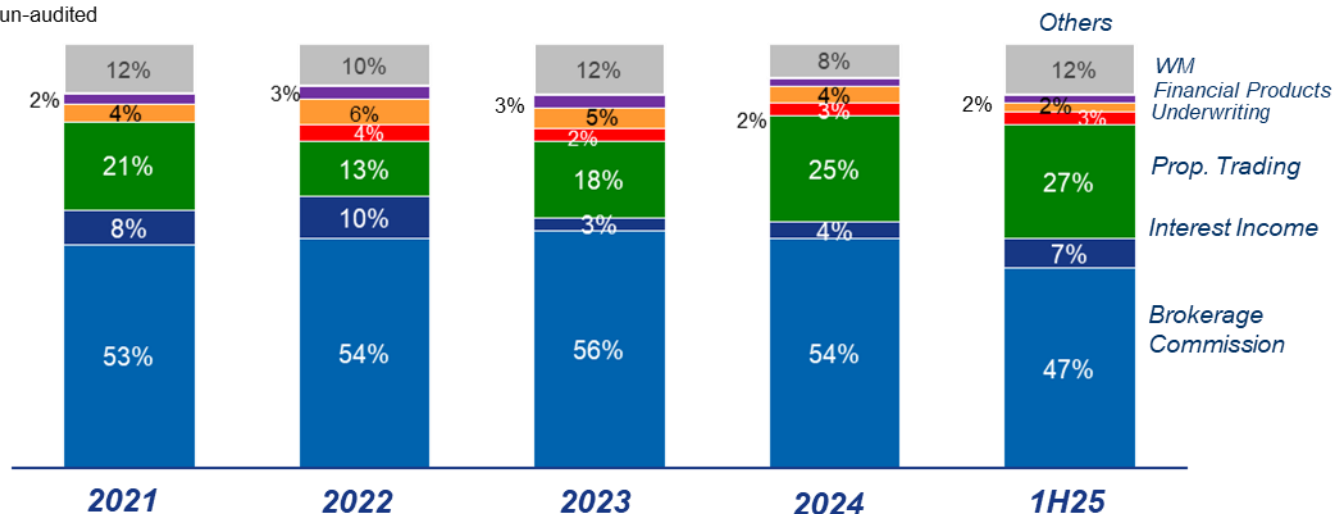


# Securities Revenue Sources Diversified

Notes:

1) 2Q25 numbers are un-audited

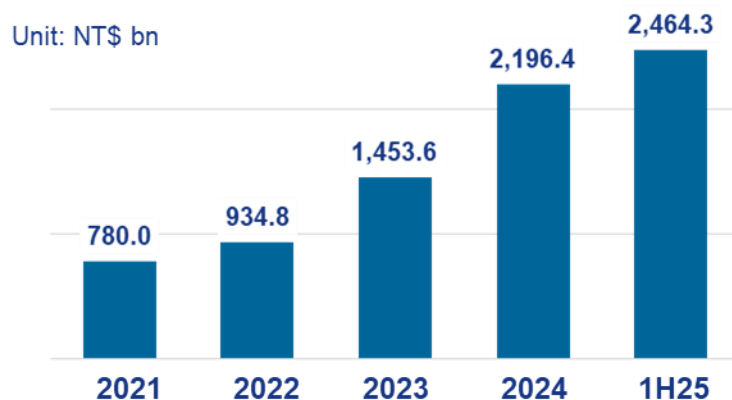
**Yuanta Securities' Revenue Breakdown**



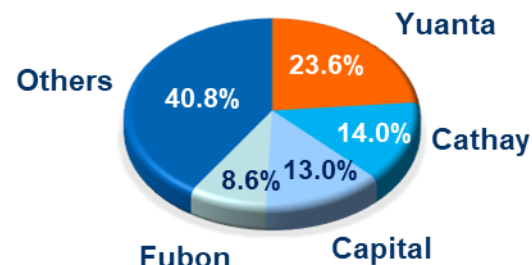
NT\$ mn	1H24	1H25	YoY	2Q24	1Q25	2Q25	QoQ	YoY
Brokerage Commission	12,942	10,374	-20%	7,177	5,201	5,173	-1%	-28%
Interest Income	748	1,555	108%	366	803	752	-6%	106%
Prop. Trading	5,666	5,917	4%	2,804	2,385	3,533	48%	26%
Underwriting	584	609	4%	322	249	360	44%	12%
Financial Products	715	321	-55%	480	392	(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%
<b>Total Net Revenue</b>	<b>22,209</b>	<b>21,909</b>	<b>-1%</b>	<b>11,586</b>	<b>9,900</b>	<b>12,010</b>	<b>21%</b>	<b>4%</b>

# Taiwan's Premier Investment Management Company

Yuanta's AUM of Public Funds



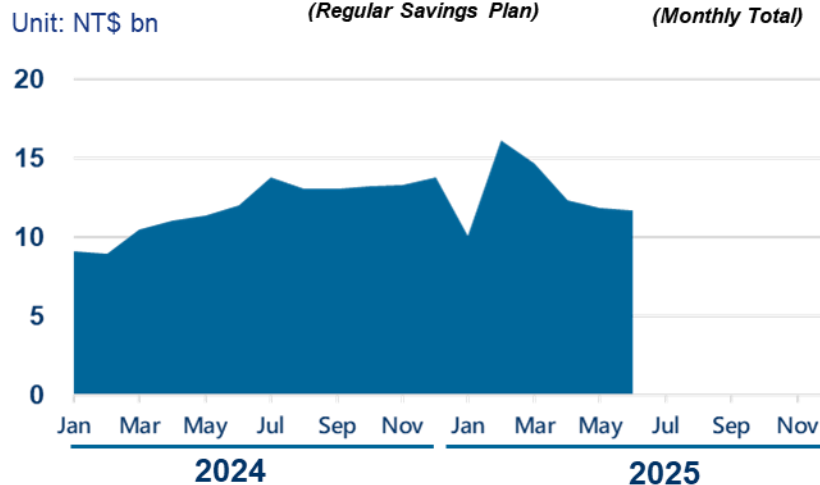
Market Share – Public Funds (1H25)



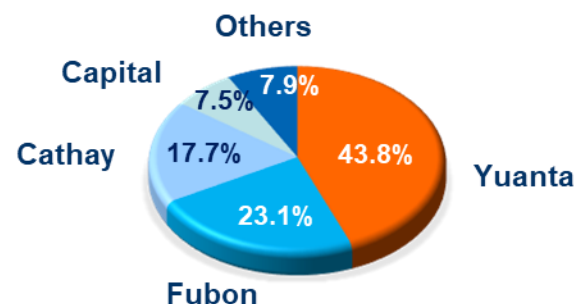
Market – ETF Recurring Investment

(Regular Savings Plan)

(Monthly Total)

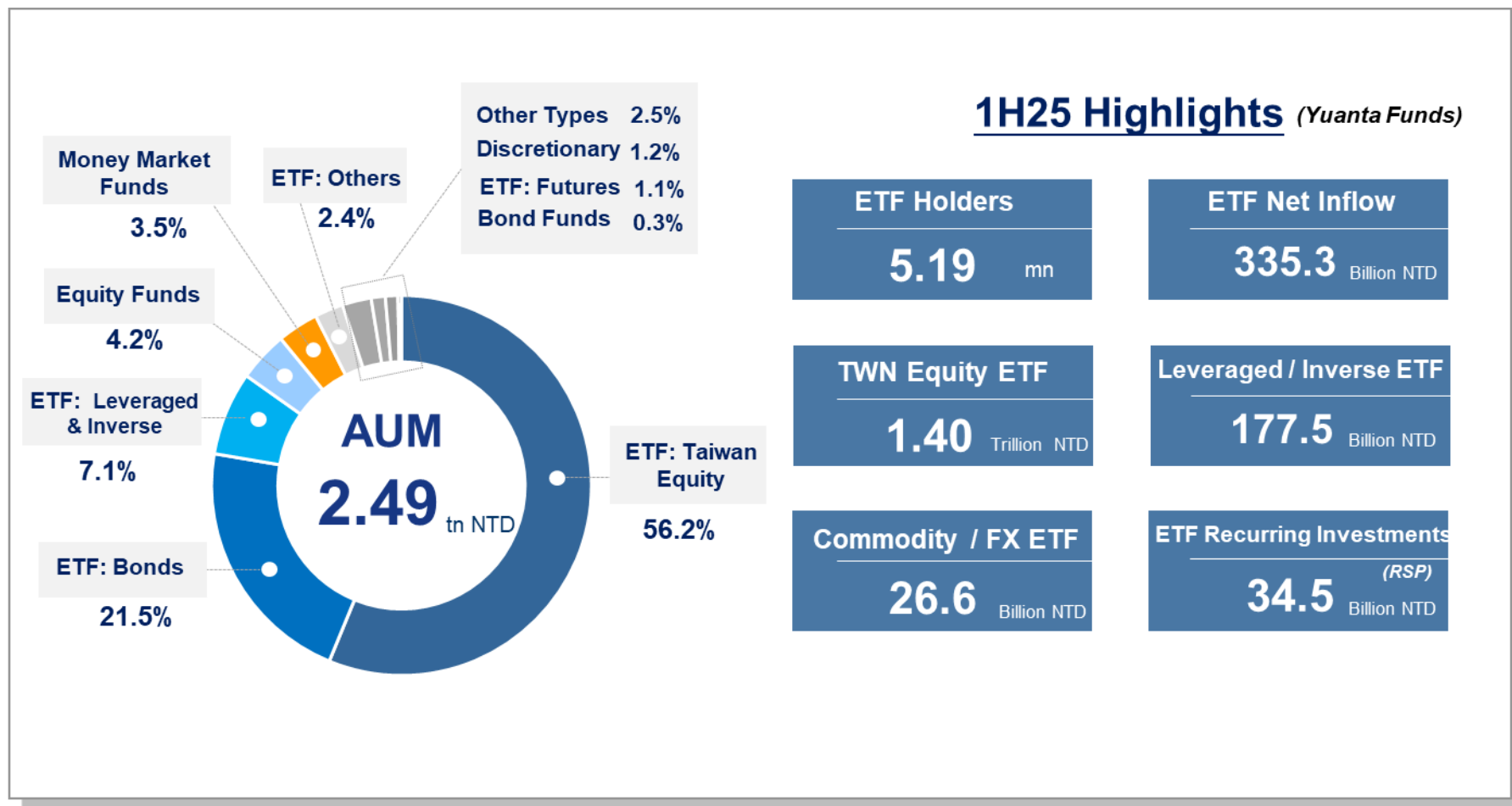


Market Share - ETF Recurring Investment (1H25)



Source: SITCA; Yuanta Funds

# Wide-Ranging, Industry-Leading Investment Products



Source: Yuanta Funds



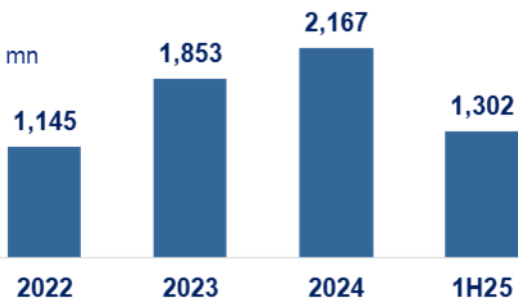
# Bellwether for Taiwan's Futures Industry

## Net Profit

% of  
Industry  
Profit

**28.4%    33.6%    31.2%    38.3%**

Unit: NT\$ mn

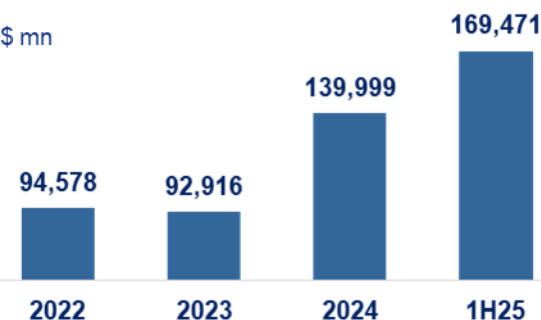


## Margin Deposits (Standalone)

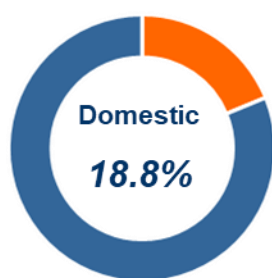
% of  
Industry  
Margin  
Deposit

**30.6%    30.7%    32.9%    35.1%**

Unit: NT\$ mn

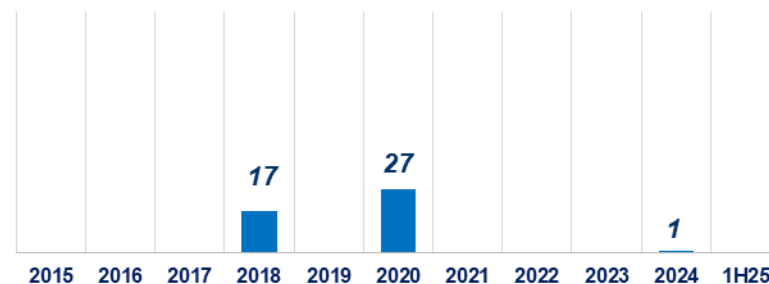


## Futures & Options Market Share



## Yuanta Futures' Credit Loss

NT\$ mn

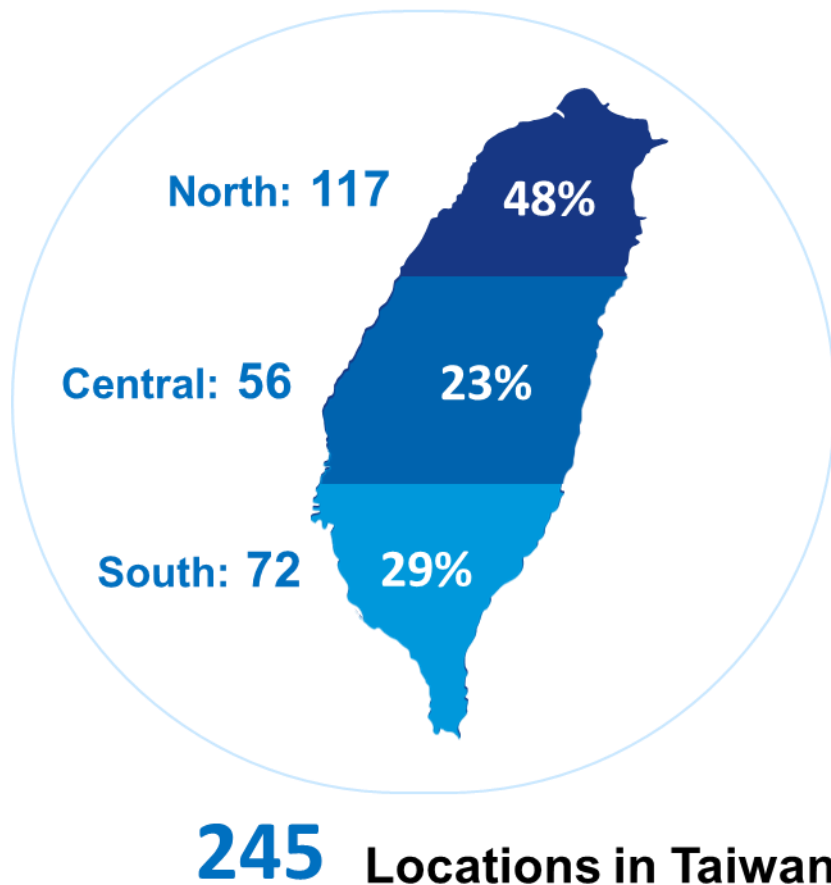


**Source :** Taiwan Futures Exchange, Yuanta Futures  
**Note :** Data as of June 30, 2025



# 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***

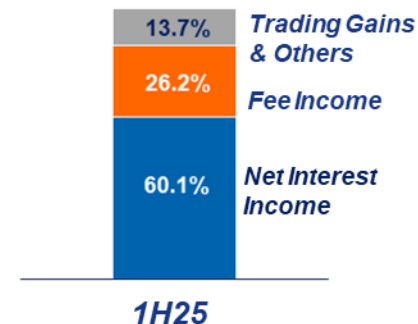
***Yuanta Bank***

# 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%

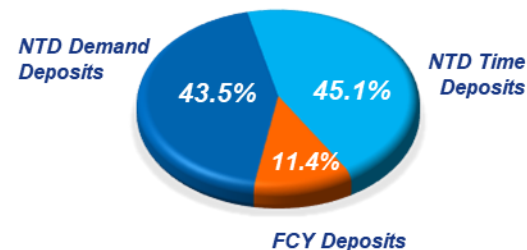
Note:

- 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

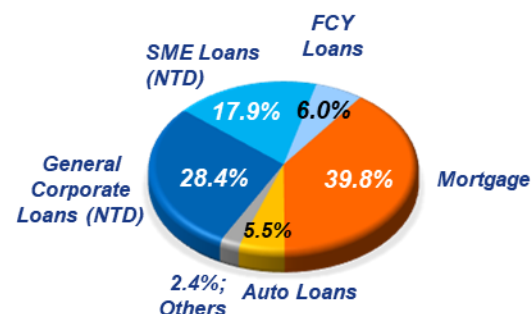
## Deposit Breakdown

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
<b>Corporate Banking</b>	<b>583,938</b>	<b>689,759</b>	<b>692,078</b>	<b>0%</b>	<b>19%</b>
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%
<b>Consumer Banking</b>	<b>575,098</b>	<b>625,593</b>	<b>632,447</b>	<b>1%</b>	<b>10%</b>
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:

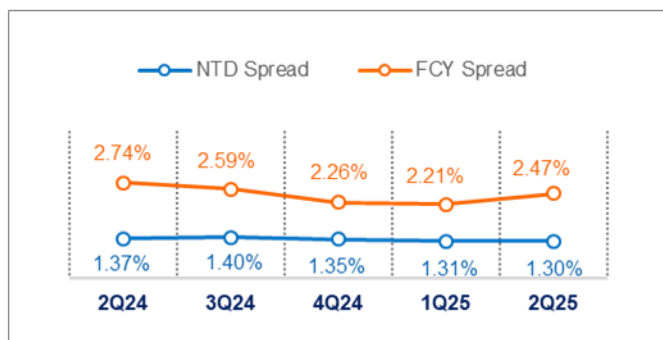
1) 2Q25 numbers are un-audited

# NIM and Spread

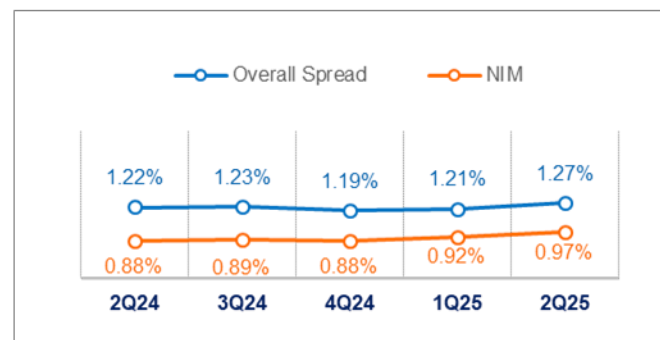
## Interest Income Breakdown

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

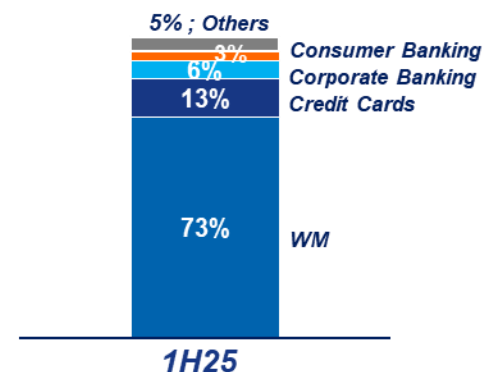


Note:  
1) 2Q25 numbers are un-audited

# Fee Income Breakdown

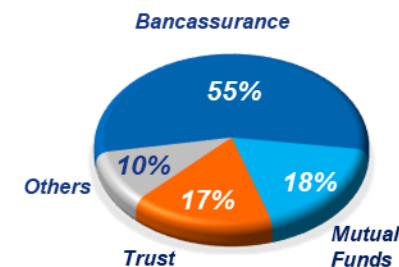
## Fee Income Breakdown

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%

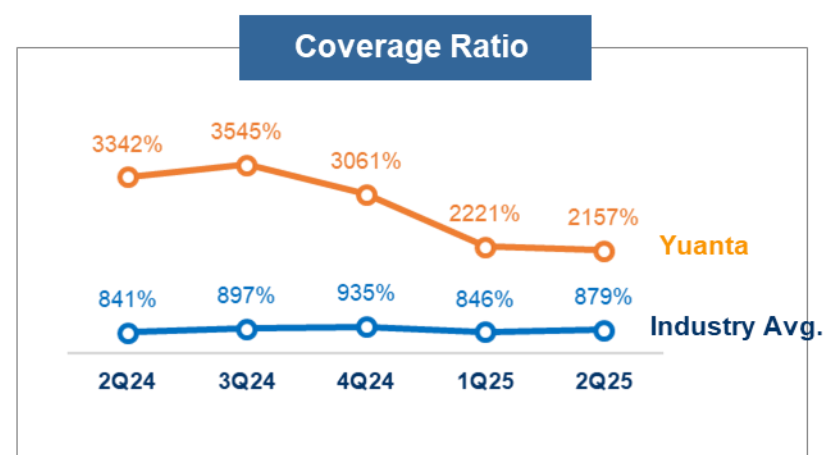
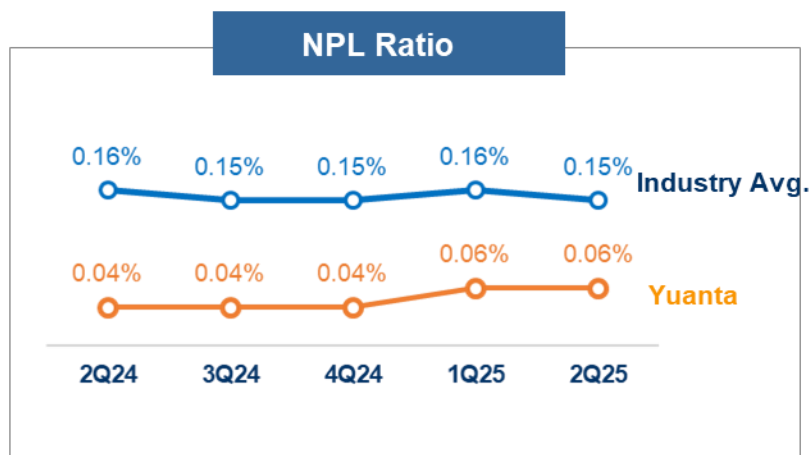


Note:

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
<b>Total assets</b>	<b>727,006</b>	<b>2,169,937</b>	<b>448,471</b>	<b>382,257</b>	<b>3,876,649</b>
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
<b>Total liabilities</b>	<b>577,368</b>	<b>2,022,964</b>	<b>417,746</b>	<b>73,844</b>	<b>3,546,438</b>
Common shares (mn)	6,593	7,995	2,720	12,943	12,943
<b>Total shareholders' equity</b>	<b>149,638</b>	<b>146,973</b>	<b>30,725</b>	<b>308,413</b>	<b>330,211</b>

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
<b>Total operating income</b>	<b>21,891</b>	<b>14,265</b>	<b>4,231</b>	<b>17,400</b>	<b>54,980</b>
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)
<b>Operating expenses</b>	<b>(11,184)</b>	<b>(7,605)</b>	<b>(1,044)</b>	<b>(924)</b>	<b>(30,011)</b>
Income before tax	10,726	6,466	(197)	16,476	21,003
<b>Net income</b>	<b>9,588</b>	<b>5,296</b>	<b>150</b>	<b>16,228</b>	<b>17,507</b>
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%
<b>Total</b>	<b>402,191</b>	<b>100%</b>	<b>419,890</b>	<b>100%</b>	<b>404,909</b>	<b>100%</b>	<b>-4%</b>	<b>1%</b>
RBC Ratio	368.1%		N/A		415.0%			

Note: 2Q25 numbers are un-audited